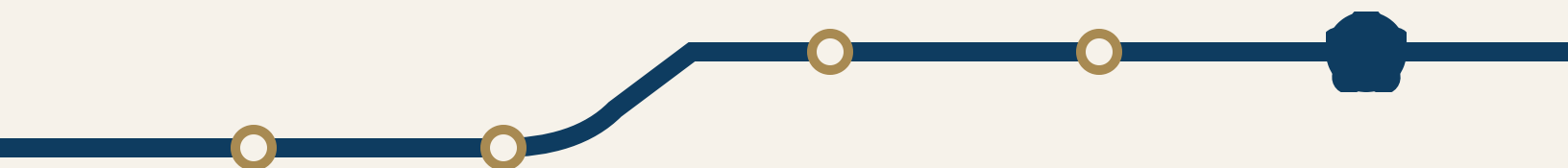




SABINA SCOTTO
REAL ESTATE



THE FIND HOME LINE · A FREE GUIDE

Moving to Toronto? Start Here.

The honest guide to finding the right neighbourhood, what your budget really gets you, and what nobody tells you before you move — street by street.

SABINA SCOTTO, REALTOR® · SALESPERSON
FOREST HILL REAL ESTATE INC., BROKERAGE



Moving to Toronto? Start Here.

The honest guide to finding the right neighbourhood, what your budget really gets you, and what nobody tells you before you move — street by street, from a west-end Toronto REALTOR® who has made this move herself.

For anyone moving to Toronto from across Canada or around the world — whether that's Vancouver, Europe or beyond.

HOW TO RIDE THIS GUIDE

One line. Eight stops. Get on wherever you are.

- This guide is laid out like a Toronto transit line: **The Find Home Line**. Every page is a stop, and every stop stands on its own.
- **Hop on wherever you are.** Already know where you'll work and what you can spend? Skip straight to the stop you need. The map on the next page shows you where to get on.
- **Hop off any time, and hop back on when you're ready.** Nothing here has to be read in order or in one sitting.

At every stop you'll find the same four things:



You are here

what this stop is about



Detour to avoid

the mistake people make at this point



When

where it falls in your timeline



Not sure?

the gap I'll fill with you

The whole journey, from beginning to end

It starts with a question: where will I work, and how do I want to live? From there, you work out how buying here differs from where you're coming from, and what your budget truly is once every cost is counted. Your list of neighbourhoods narrows to two or three, and then you go and stand on those streets. You decide whether to rent first or buy straight away. Then you tour, make an offer and close. And not long after, you walk to your new main street for a coffee and realize you're home.



STOP 1

Your Why & Your Way of Living

Where you'll work, how you want your days to feel, house or condo.

Skip ahead if: you already know your work location and the kind of home you want.



STOP 2

Where You're Coming From

What changes if you're coming from BC, elsewhere in Canada, or Europe and beyond.

Skip ahead if: you already know how buying works in Ontario for someone in your situation.



STOP 3

Your Real Budget

Pre-approval, moving your money and history across borders, and the true cost of closing.

Skip ahead if: you're pre-approved and you know your closing costs.



STOP 4

Find Your Neighbourhood

Midtown West to the Lake, neighbourhood by neighbourhood.

Skip ahead if: you already have a shortlist of two or three.



STOP 5

See It Like a Local

Why the street matters more than the neighbourhood name.

Skip ahead if: you've already walked your shortlisted streets.



STOP 6

Rent First or Buy Now?

An honest look at when each one makes sense.

Skip ahead if: you've already decided.



STOP 7

Tour, Offer & Close

Touring from a distance, making your offer, and closing day.

Skip ahead if: you've bought in Ontario before and know the process.



DESTINATION

Home

What a good move looks like, and your next step with me.

Rough timeline: Stops 1, 2 and 4 usually happen 6–12 months before your move. Stops 3, 5 and 6 happen 3–6 months before. Stop 7 happens 1–3 months before, through to moving month. Everyone's timeline is different, so treat this as a guide, not a rule.

TAP ANY STOP TO JUMP THERE.



STOP 1

Your Why & Your Way of Living

YOU ARE HERE

- Moving to a city you don't know yet is one of the biggest decisions you'll ever make — new streets, new prices, new rules, and usually from a distance. It's completely normal to feel a little overwhelmed.
- Almost everyone moving here asks me the same question first: "Which neighbourhood actually fits the way I want to live — and what will my budget really get me there?"
- **Here's my honest answer:** don't start with a neighbourhood. Start with two things — where you'll work, and how you want your days to feel.
- Where you'll work decides your commute, and in Toronto the commute is shaped by the line you live on (subway, streetcar or the new Line 5 Eglinton), not just the distance on a map.
- **How you want to live decides the rest:** a house with a garden, or a lock-and-leave condo? A village main street you can walk to, or a quiet side street? Being close to the downtown core, or close to a park and a ravine?
- Once those two answers are clear, the right neighbourhoods narrow from dozens to two or three — and the house-versus-condo question usually answers itself.

DETOUR TO AVOID

- Choosing a neighbourhood before knowing the commute. Map your workplace first, then shortlist.

WHEN

- 6–12 months before your move.

NOT SURE? THIS IS WHERE I FILL THE GAP.

- If you don't know yet where you'll be working, or you're torn between a house and a condo, that's a perfect place to start our discovery call.



STOP 2

Where You're Coming From

YOU ARE HERE

- Wherever you're starting from, some things about buying in Toronto will feel familiar and some won't. Find your section below.

Coming from Vancouver and the rest of BC

- The headline numbers are closer than people expect. Greater Vancouver's benchmark price was \$1,081,900 in August 2026, while the GTA's average sale price that month was \$993,410. These are different measures, so treat them as a rough sense of scale, not a direct comparison.
- Where it gets interesting is the type of home. In the City of Toronto, the average detached home sold for \$1,525,749 and the average semi-detached for \$1,110,639 in August 2026 — both about 7% lower than a year earlier. Prices are softer than last year, which gives buyers more room to choose carefully.
- Transit works differently here. Instead of SkyTrain, the west end runs on subway lines, streetcars on their own lanes, and Line 5 Eglinton, which opened in February 2026.
- Winters are colder and snowier than on the coast, and summers are hotter. Plan your first winter wardrobe — and your first winter commute — before you choose a street.
- I've made this move myself, coming back to Toronto after my years in BC, and I'm licensed in both provinces — so I can speak to both sides of it.

Coming from elsewhere in Canada

- Whether you're coming from Ottawa, Montreal, Calgary or a smaller town, the basics will feel familiar. What changes is the pace, the price per square foot and how much your neighbourhood choice matters.
- Don't assume your home province's rules carry over. The closing process, the paperwork and the taxes differ from province to province, so check how it works in Ontario before you set your budget.
- Many people moving here from elsewhere in Canada are trading a bigger lot for walkability and transit. Decide early which one matters more to you.



STOP 2 · CONTINUED

Coming from Europe and beyond

- If you're coming from Europe, Toronto's west end will feel more familiar than you might think: walkable main streets, local cafés and markets, streetcars, and neighbourhoods with their own personality. Wherever you're coming from, you'll find corners of the city that feel like home.
- **What's different:** most homes are freehold houses or condo apartments, and you'll be buying in a market where the paperwork, the closing process and the legal team look different from back home. Your Canadian real estate lawyer becomes one of the most important people in your move.
- Check your eligibility early. Canada's ban on most residential purchases by non-Canadians is set to expire on January 1, 2027, and as of summer 2026 the federal government was weighing a new framework rather than a simple extension. Rules can change, so confirm where you stand with a lawyer before you plan around a purchase.
- Ontario also has a separate Non-Resident Speculation Tax. Ask your lawyer whether it applies to you before you set your budget.

↪ DETOUR TO AVOID

- Assuming the rules from back home apply. Eligibility to buy, tax on non-resident purchases and the closing process all work differently here. Confirm them with a Toronto real estate lawyer before you plan around a purchase.

🕒 WHEN

- 6–12 months before your move, especially if you're coming from outside Canada.

👉 NOT SURE? THIS IS WHERE I FILL THE GAP.

- If you're not sure which rules apply to you, we'll sort out what to ask your lawyer on our call, so you're not planning around guesses.



STOP 3

Your Real Budget

YOU ARE HERE

- Your budget isn't the price on the listing. It's what you can borrow, what you're bringing with you, and every cost that comes on top. Getting this right early makes every other stop easier.
- **Get pre-approved early.** A lender will look at your income, your credit and your down payment. Pre-approval turns your budget from a guess into a real number.
- **Start sooner if your money or history is coming from somewhere else.** If your income, credit history or down payment is coming from another province or country, give yourself extra time. Credit history from outside Canada often doesn't carry over automatically, and lenders will want to see where your down payment came from.
- **Count the true closing costs.** Inside the City of Toronto, buyers pay a municipal land transfer tax on top of Ontario's land transfer tax. Add legal fees, title insurance, a home inspection, adjustments for things like property tax, and the move itself. First-time buyers may qualify for land transfer tax rebates, so ask your lawyer.
- **Buying a condo?** Budget for the monthly maintenance fees, and have your lawyer review the building's status certificate before you commit.
- **Budget for the life, not just the home.** Your commute, your parking (or not) and your first Toronto winter are all part of the real cost of a neighbourhood.

DETOUR TO AVOID

- Leaving financing until the end, and forgetting the true closing costs. Both land transfer taxes are among the costs people most often forget.

WHEN

- 3–6 months before your move, and earlier if your money is coming from outside Ontario.

NOT SURE? THIS IS WHERE I FILL THE GAP.

- On our call, we'll turn your budget into what it actually buys on the streets you like, with comparable sales and true closing costs, explained plainly.

STOP 4



Find Your Neighbourhood: Midtown West to the Lake

YOU ARE HERE

- The neighbourhoods I know best run from midtown down to the lake, linked by the Dufferin corridor. I've grouped them by the names locals actually use, so you can see how they connect.
- The prices below are summer 2026 estimates, there to give you a sense of scale. Every street is different, and I'll always pull current comparable sales for the specific homes you're looking at.

MIDTOWN: FOREST HILL & HUMEWOOD

Forest Hill (and Humewood, next door)

- **The feel:** quiet, tree-lined streets near Forest Hill Village and the Cedarvale Ravine.
- **Homes:** Forest Hill South is a luxury market, with house values around \$5.19M. Just south and west, Humewood-Cedarvale has estimated house values around \$1.58M.
- **Getting around:** Cedarvale station connects Line 1 and Line 5 Eglinton.
- **The honest trade-off:** Forest Hill is the top of the market. If you love the area but not the price, Humewood next door is worth a serious look.

ST. CLAIR WEST: ST. CLAIR WEST, WYCHWOOD & CORSO ITALIA

St. Clair West

- **The feel:** a walkable main street with independent shops, cafés and restaurants, and a strong sense of community. My office is right here, at 659 St. Clair Ave W.
- **Getting around:** the 512 St. Clair streetcar runs on its own dedicated lanes, connecting to St. Clair West station on Line 1.
- **Homes:** pricing depends on the pocket. The corridor runs through Humewood, Wychwood, Oakwood Village and Corso Italia, and each one is priced differently.
- **The honest trade-off:** two homes a few blocks apart can feel completely different, so it's worth walking the street, not just the neighbourhood.



STOP 4 · CONTINUED

Wychwood

- **The feel:** character homes, leafy side streets, and the Wychwood Barns, a community hub with a farmers' market.
- **Homes:** estimated house values around \$1.70M, with condos around \$572K. Detached homes in Wychwood averaged about \$1.93M sold this year, based on my own review of the sales. Duplexes and homes with a second suite are part of the mix here.
- **The honest trade-off:** houses and condos are moving in opposite directions right now, with houses holding firm and condos softening. That makes the house-versus-condo decision especially important here.

Corso Italia

- **The feel:** St. Clair West's historic Italian main street, with Earlscourt Park, cafés and family-run shops. As someone who grew up in my family's Italian restaurant, this one is close to my heart.
- **Homes:** estimated house values around \$1.28M, ranking 7th of 43 Toronto neighbourhoods for recent house-price growth.
- **Getting around:** the St. Clair streetcar, with Line 5 Eglinton stations nearby.
- **The honest trade-off:** it's served by streetcar rather than subway, so if your commute is downtown, test the trip at rush hour before you commit.

THE WEST END: BLOOR WEST VILLAGE, PARKDALE & TRINITY BELLWOODS

Bloor West Village

- **The feel:** a village-style main street along Bloor, steps from the subway, with an established medical and professional corridor along west Bloor.
- **Homes:** estimated house values around \$1.51M. Condo values have climbed sharply recently.
- **Getting around:** Line 2 (Bloor-Danforth) runs right underneath.
- **The honest trade-off:** it's further west than most of this list, so the trip to the downtown core takes longer. In return, you get some of the easiest subway access in the west end.



STOP 4 · CONTINUED

Parkdale

- **The feel:** grand older houses, apartment buildings and a lively Queen Street West strip, close to the lake.
- **Homes:** South Parkdale house values are estimated around \$1.40M and have softened recently, while condos have risen.
- **The honest trade-off:** this is the clearest example of a street-by-street neighbourhood. The block you choose matters more than the name.

Trinity Bellwoods

- **The feel:** Victorian rowhouses wrapped around one of the city's best-loved parks, with Queen Street West's shops and restaurants at the edge.
- **Homes:** a high-demand pocket. There isn't a reliable 2026 neighbourhood-level figure published yet, so I'll pull current comparable sales for any home you're considering.
- **The honest trade-off:** many of the homes are narrow and older, with limited parking. Charm comes with maintenance.

DOWNTOWN WEST: KING WEST

King West

- **The feel:** lofts and condo towers in the downtown core, walking distance to the financial district, restaurants and entertainment.
- **Homes:** average condo sale around \$687K, selling in about 9 days at roughly 98.5% of list. Condos here move quickly.
- **Getting around:** the King streetcar and an easy walk or bike to downtown offices.
- **The honest trade-off:** it's busy and vertical. You trade a garden for being right in the middle of everything.

↪ DETOUR TO AVOID

- Deciding house versus condo on price alone. In some west-end pockets, houses and condos are moving in opposite directions right now, so the right choice depends on how long you plan to stay and how you want to live.

🕒 WHEN

- 6–12 months before your move: shortlist two or three neighbourhoods from this stop.

👉 NOT SURE? THIS IS WHERE I FILL THE GAP.

- Not sure which of these fits you? That's exactly what we'll work out together on a discovery call.



STOP 5

See It Like a Local

YOU ARE HERE

- Toronto isn't one big city. It's a patchwork of small villages stitched together, each with its own main street, rhythm and feel.
- People pick a neighbourhood from a map, then discover that the block-by-block feel is what actually makes or breaks it. Two streets apart can mean a different noise level, a different walk to transit and a different price.
- The line you live on matters as much as the neighbourhood name. Living near a subway station versus a streetcar stop versus Line 5 changes your daily life far more than the label on a listing.
- "Downtown" and "the west end" mean very different things for a commute. A home that's close on the map can be a long ride at rush hour, depending on which way the transit runs.
- The neighbourhood name on a listing isn't always the neighbourhood you'll live in. Listing descriptions often stretch boundaries toward the more popular name, so check the actual street.
- **My advice:** before you choose a neighbourhood, walk it (or let me walk it for you on video), ride your future commute once at rush hour, and stand on the actual street at night and on a weekend.

DETOUR TO AVOID

- Trusting the listing photos over the street. Photos show the inside; they don't show the traffic, the noise or the walk to transit.

WHEN

- 3–6 months before your move. Visit once if you can, and walk your shortlisted streets.

NOT SURE? THIS IS WHERE I FILL THE GAP.

- Can't get here to walk the streets yourself? I'll walk them for you on video, so you can see and hear the street before you ever book a flight.



STOP 6

Rent First or Buy Now?

YOU ARE HERE

- There's no single right answer here, only the right answer for your situation. Here's an honest look at both.

Renting first often makes sense when:

- You don't know the city yet and want to live here before you choose a street.
- Your job or work location isn't settled.
- You're coming from outside Canada and your eligibility to buy isn't clear yet.
- You want to test your commute through a full season before committing.

Buying straight away often makes sense when:

- You know where you'll work and how you want to live.
- You have a shortlist you've walked (in person or by video) and you're pre-approved.
- You're selling a home elsewhere and would rather move once, not twice.

The honest trade-off

- Renting first means moving twice, with the cost and effort that comes with it. Buying too fast can mean the right house on the wrong street. The goal is to buy the right home, not just the first one available.
- If you're selling a home back home, line up that timing so the two moves fit together.

DETOUR TO AVOID

- Rushing because the move date is fixed. Renting for a few months first is often the smartest way to buy the right home, not just the first one available.

WHEN

- 3–6 months before your move.

NOT SURE? THIS IS WHERE I FILL THE GAP.

- If you're torn, we'll weigh both options against your timeline on our call. If you're selling before you buy here, I'll time the purchase alongside the sale so the moves line up without scrambling.



STOP 7

Tour, Offer & Close

YOU ARE HERE

- This is the stop where it becomes real. Here's what to expect, from your first tour to the day you get your keys.

Touring, even from a distance

- Tour homes in person or by video, and compare recent sales on the specific streets you like.
- A video tour shows you the inside. Pair it with a walk of the street (Stop 5) so you see the whole picture.

Making your offer

- In Toronto, some homes set an offer date and can receive several offers at once, while others take offers any time. How a home is listed changes how you should approach it.
- Your offer covers the price, the deposit, the closing date and any conditions, such as financing or a home inspection. Go in with a clear plan for both.
- Your deposit is usually due shortly after your offer is accepted, so have it ready before you make an offer.
- Buying a condo? Your lawyer should review the building's status certificate before you commit.

Closing

- Line up your Toronto real estate lawyer early. They'll handle the title, the paperwork and the closing funds.
- Closing day: keys, final walk-through and utilities transferred.
- Your first week: register for transit, find your nearest main street, and start walking your new neighbourhood.

DETOUR TO AVOID

- Making an offer without a clear plan for financing and inspection.

WHEN

- 1–3 months before your move, through to moving month.

NOT SURE? THIS IS WHERE I FILL THE GAP.

- Whether you're touring from across the country or across the ocean, I'll guide you through every step of the offer and closing, and handle the details so you don't have to chase anything.

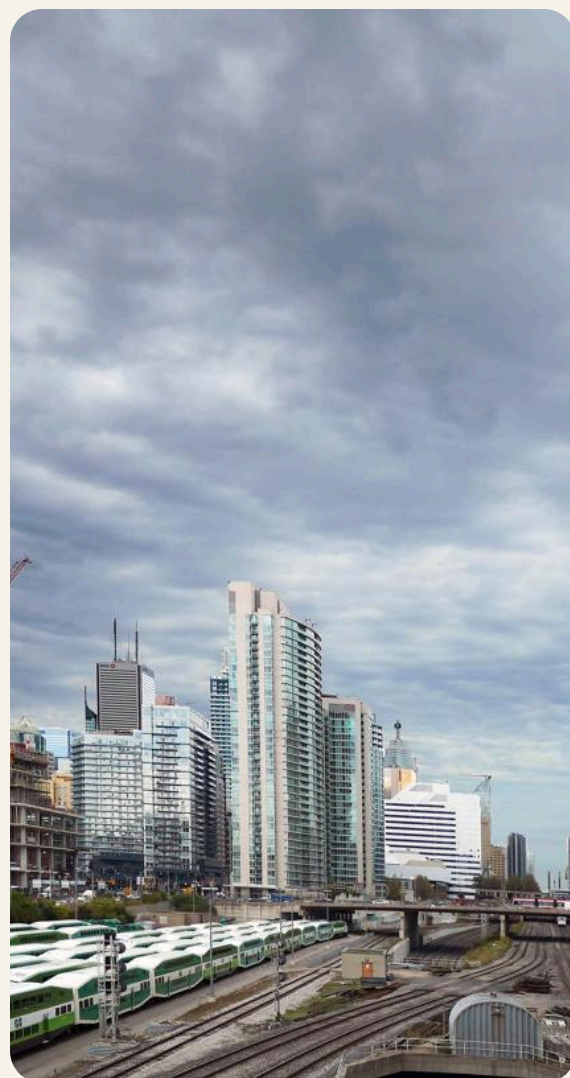
DESTINATION Home

What good looks like

- I've made this move myself. After years in BC, I came back to Toronto — so I know what it's like to arrive with a lot of questions and a real need to get the decision right.
- I helped a restaurateur couple who moved here from Italy. We started where I always start: where they'd be working and how they wanted to live day to day. From there, we found a home in the downtown core that fit their lives, and they love both the neighbourhood and the building they chose.
- When a client had questions about the federal rules on non-Canadians buying property, I worked through how they applied.

"Sabina helped sort out an issue re the prohibition on the purchase of residential property by non-Canadians and mixed-use properties. She's very knowledgeable and pleasant to work with!"

— ANDRA D., GOOGLE REVIEW



A good move doesn't feel rushed. It feels like you made the decision with your eyes open, on your timeline.

Your next stop: a discovery call with me

Wherever you got on this line, and whichever stops you skipped, a guide can only take you so far. Every move to Toronto is different. When you book a discovery call, you get a personalized, guided conversation about your move. We'll talk through where you'll be working, how you want to live, your budget and your timeline. If you're not sure yet exactly what you need, that's what the call is for. We'll find out which stop you're at, and fill in whatever's missing from there.

By the end of the call, you'll have:

- A shortlist of the two or three neighbourhoods that genuinely fit your life
- A clear answer on house versus condo for your budget
- A step-by-step plan for your move, on your timeline

Book your discovery call: call or text me at [647-972-7771](tel:647-972-7771), or email sabina@sabinascotto.ca.

When you're ready to take it further, here's how I work with you:

- **Needs first:** we start with your work, your lifestyle and your timeline, so you find a home you won't outgrow, not just a listing.
- **A search set up together:** I'll give you access to my listing search with the filters we choose together, so you're watching the right homes from wherever you are now.
- **Sell-then-buy timing:** if you're selling a home before you buy here, I'll time the purchase alongside the sale so the moves line up without scrambling.
- **Real numbers, explained plainly:** comparable sales, true closing costs and what your budget really buys on the streets you like.
- **One point of contact:** I'm responsive by call, text and email, and I handle the details so you don't have to chase anything.

All of this works just as well from anywhere in Canada or around the world, and there's absolutely no pressure.

Warmly,

Sabina



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A note on the numbers: market figures are from TRREB (August 2026), Greater Vancouver REALTORS® (August 2026) and HonestDoor neighbourhood estimates (July 2026). Prices and rules change, so I'll always confirm current numbers with you.

Sabina Scotto, Salesperson, Forest Hill Real Estate Inc., Brokerage. Not intended to solicit buyers or sellers currently under contract.