Moving to Saskatoon: the *equity buyer's* guide

What your home back east — or out west — actually buys you here. Real numbers on the move, the market, and the life on the other side of it.

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A LETTER BEFORE WE START

"This might sound crazy, but we've been looking at Saskatoon..."

Most weeks I get a call that starts the same way. Someone in Mississauga, or Burnaby, or Barrie, half-apologizing.

It doesn't sound crazy. I've helped families make exactly this move — some coming home after years away, some who had never set foot in Saskatchewan before their possession date. One client told me afterward that moving back to Saskatoon after 13 years, what reassured her most was having someone who knew the city and everything around it. Another bought her first home from a different province entirely, off walkthrough videos we filmed to answer her questions before she could ask them.

Here's what I want you to know before you read a single number in this guide: **Saskatoon isn't a compromise. It's the decision that changes everything.** The equity you've built in Ontario or BC doesn't just buy you a house here. It buys back your mortgage, your commute, and a good chunk of your life.

This guide gives you the real numbers — sourced, current, and honest, including the parts where Saskatoon *isn't* cheaper. Because if I'm going to earn your trust from 2,000 kilometres away, it starts with telling you the truth.

If at any point you'd rather just talk it through, book a Discovery Call. Thirty minutes, no strings attached. I've got you.

Talk soon,

Angela Porrelli

BOOK A DISCOVERY CALL

PART ONE

The *equity* math

01

Let's start with the reason you downloaded this.

What homes actually cost

MLS® Home Price Index benchmark, June 2026

MARKET	BENCHMARK (COMPOSITE)	BENCHMARK (DETACHED)
Saskatoon	**$448,400**	**—**
Greater Toronto Area	$940,800	$1,230,500
City of Toronto	$934,000	$1,469,200
Mississauga	$887,200	$1,285,100
Greater Vancouver	$1,099,100	$1,842,900
Victoria (core)	—	$1,326,500

Sources: Saskatchewan REALTORS® Association, TRREB, Greater Vancouver REALTORS®, VREB — June 2026 MLS® HPI. Benchmark prices track a typical home in each market; they're the honest way to compare cities.

The math on a real move

Say you sell a detached home in Mississauga at the benchmark — $1,285,100 — and buy in Saskatoon at ours: $448,400.

> ## That's roughly $835,000 of difference.
>
> Before we've talked about a single other line item.

Selling detached in Greater Vancouver? The spread is about $1.39 million.

What most families do with that: pay cash or close to it, retire the mortgage entirely, top up retirement savings, and still upgrade the house. A benchmark budget in Toronto is a genuinely beautiful home here — in many cases with the yard, the garage, and the finished basement your current place never had.

The part nobody tells you about: closing costs

Ontario and BC charge a land transfer tax when you buy. Saskatchewan doesn't. We have a land titles fee — 0.4% of the purchase price — and that's it.

On a $550,000 purchase:

WHERE YOU'RE BUYING	WHAT YOU'D PAY TO TRANSFER TITLE
Saskatchewan	**$2,200**
Ontario (outside Toronto)	$7,475
Toronto (provincial + municipal LTT)	$14,950
British Columbia	$9,000

Sources: Saskatchewan Registry Services, Ontario Ministry of Finance, City of Toronto, Government of BC — current rate schedules, July 2026.

You've been paying Toronto-sized transfer taxes your whole homeowning life. Buying here costs 15 cents on that dollar.

> **ONE HONEST NOTE**
>
> I won't pad this guide with savings that don't exist. Property taxes here are comparable to what you pay now — a typical Saskatoon home runs roughly $5,000 a year, in the same range as Toronto or Mississauga. And power rates in Saskatchewan are actually on the higher side nationally. The savings story is the house itself, the closing costs, childcare, and auto insurance. That's plenty.

PART TWO

What life actually *costs* here

02

Childcare

Saskatchewan hit $10-a-day regulated childcare in 2023 — one of the first provinces to get there — extended through 2031. Ontario's average is around $19 a day with a $22 cap. One child, full-time: roughly $2,300 a year here versus $4,500+ in Ontario. Two kids? Do that math and smile.

Auto insurance

Saskatchewan runs public auto insurance through SGI. Rates didn't increase for twelve straight years — 2014 through 2026 — and consistently rank among the lowest in Canada. Ontario's average premium is about $1,932 a year, the highest in the country. Most families moving from the 905 tell me their bill roughly halves.

Home insurance

Versus BC, you'll likely save — industry estimates put Saskatchewan around $1,350 a year against BC's $2,250. Versus Ontario, it's roughly a wash. I'll tell you which is which; that's the job.

The commute you stop planning around

Saskatoon is a city of about 300,000 where crossing town takes twenty minutes. Not "twenty minutes if the 401 behaves." Twenty minutes. The time you get back is the single thing relocated clients bring up most, months after the boxes are unpacked.

AND YES — WINTER

I won't tell you January is fun. I'll tell you it's sunny — Saskatoon is one of the sunniest cities in Canada — that the river trail gets used all twelve months, and that a garage, a block heater, and a good parka solve most of it. People here don't hide from winter; they gear up for it. You will too, faster than you think.

PART THREE

Where you'll *land*

03

Every neighbourhood note below is about the homes, the amenities, and the price of entry — you'll find your people everywhere in this city.

$400,000 – $650,000+*

The east side core - Lakeview, Wildwood, Avalon, Adelaide Churchill & more

This is where your money does its most visible work. Newer two-storeys and bungalows with real yards, elementary schools inside the neighbourhood, shopping you can walk to. If your Ontario budget bought a townhouse, this is where it buys the detached home with the double attached garage.

$450,000 – $900,000+*

Nutana, Varsity View, Buena Vista, City Park, North Park & more

THE CITY'S CORE NEIGHBOURHOODS

Character homes under mature elms, minutes from the river valley and the Broadway district. You trade the new build for hardwood, verandas, and the ability to walk to dinner. For couples leaving Toronto neighbourhoods they loved, this is usually the shortlist.

$450,000 – $750,000+*

Willowgrove, Evergreen, Brighton, Rosewood, Aspen Ridge, Stonebridge & more

SASKATOON'S NEWEST SUBURBAN GROWTH

The newest corners of the city, built around ponds, parks and school sites. Newer mechanical, newer warranties, modern floor plans. If you want to move in and enjoy rather than renovate, start here.

$350,000 – $700,000+*

River Heights, Lawson Heights & Silverwood Heights

THE NORTH END — ITS OWN ECOSYSTEM

An established, popular pocket of the city along the river, anchored by Lawson Heights Mall, mature parks, and some of the city's most loved schools. Mixed housing stock — bungalows, split-levels, and updated family homes — with easy access downtown and to the river trail.

$1,000,000+

Riverfront & estates park

Saskatoon's luxury market lives along the river and in a handful of estate enclaves. Seven figures here buys river views, half-acre lots, or architectural homes that would command several times the price in the markets you're leaving.

$800,000 – $2,000,000+*

The acreage communities

Five to twenty-five minutes from the city: places like Grasswood, Cathedral Bluffs, Riverside Estates, Edgemont, Greenbryre, Meadowridge and Applewood Estates — estate acreages with space for the horses or the hobby, and skies you forgot existed. This is the move that isn't possible at any reasonable number where you live now.

$200,000 – $650,000+*

The west side - Dundonald, Montgomery Place, Fairhaven, Mount Royal & more

Saskatoon's most affordable quadrant, and long undervalued for it. Mature 1960s–70s neighbourhoods with tree-lined streets, big lots, and a genuinely practical layout — Confederation Mall and the 22nd Street corridor anchor the shopping, with quick access to Circle Drive. This is where an equity buyer's dollar goes the furthest in the city.

$300,000 – $650,000+*

Warman & Martensville - the bedroom communities

A short drive north on double-lane highway, these are established small towns in their own right — a mix of older and newer homes, their own schools, rinks, and main streets — at prices below the city's. Smaller communities like Delisle sit further out again, for those who want even more room. Either way, it's a genuinely easy commute in.

*Approximate ranges — verify current listings.

Want the full picture? See the complete neighbourhood list and the neighbourhood map.

PART FOUR

Buying from 2,000 *kilometres* away

04

This is the part that stops most people. It shouldn't. Roughly speaking, here's how my team runs a remote purchase — because we've done it many times.

- **Walkthrough videos, not highlight reels.** When I tour a home for you, I film it the way you'd walk it — including the furnace room, the shingles, the neighbour's fence line.
- **Live showings when you can't be here.** Can't fly in for the one that matters? We go anyway.
- **A team on the file.** Alisa, our office manager, keeps every document, deadline and detail moving while you're packing a household two provinces away. Offers, conditions and most paperwork are signed electronically. You'll need a Saskatchewan lawyer for closing — I'll connect you with ones we trust.
- **Coordination with your sale back home.** I'm licensed in Saskatchewan, so I won't pretend to advise on your Ontario or BC sale — but I'll work timelines with your listing agent there, and if you don't have one, I can refer you to someone strong.
- **Possession day, done right.** Keys, utilities set up, and someone local who answers the phone when the moving truck is an hour out. Pizza's on us.

"Her walk through videos were amazing, anticipating our questions throughout."

ANASTASIA — BOUGHT FROM OUT OF PROVINCE

"We couldn't make it up there to view a condo, so Angela met up with our daughter so we could FaceTime."

BONNIE — BOUGHT REMOTELY

One thing to know about timing: Saskatoon is currently the tightest market in Saskatchewan — inventory is well below the ten-year average and good homes move in under three weeks. That's not pressure; it's planning. It's why the conversation should start before the house-hunting trip, not after.

BOOK A DISCOVERY CALL

This is exactly what the call is for. Before we look at a single listing, tell me what's not working — and what you want your life here to look like.

PART FIVE

The Bigger Picture Method, applied to your *move*

05

Most agents start with listings. I start with your life. The Bigger Picture Method is the framework behind every move my team runs — here's what it looks like when you're relocating.

1

Discovery & Vision

Before anything else, a real conversation: what's not working where you are, and what does the life you're moving toward actually look like? Acreage quiet or Broadway walkable? Mortgage-free or house-maximized? The answer changes everything downstream.

2

The Plan

Sell first or buy first. Bridge timing. What your equity needs to accomplish — not just what it can buy. We build the sequence on paper before anyone books a flight.

3

The Sale

Your home there, coordinated with your agent there, timed to your purchase here — so you're not paying for two households or living out of suitcases longer than necessary.

4

The Purchase

The remote search, the walkthrough videos, the offers from a distance — everything in Part Four, run on the plan from step two.

5

The Move

Possession, utilities, school registration, the first winter checklist — and a post-move staging consultation once your furniture lands, because settled means settled. My standard isn't a completed sale. It's you, genuinely at home, in a place that serves who you're becoming.

PART SIX

06

Your relocation *timeline*

6 MONTHS OUT	Discovery Call. Build the sell/buy sequence. Get pre-approved with a lender who knows Saskatchewan.
4–5 MONTHS OUT	List back home (timed with your agent there). Start the video-tour shortlist here.
3 MONTHS OUT	House-hunting trip, if you're taking one. Two or three days is genuinely enough with a tight shortlist.
2 MONTHS OUT	Offer, conditions, lawyer engaged. Book movers — cross-country carriers fill up in summer.
POSSESSION WEEK	Keys, utilities, internet. We handle the local logistics.

After you arrive — the government checklist

Verified, July 2026

TASK	DEADLINE
Switch your driver's licence to Saskatchewan (SGI)	Within 90 days
Register and plate your vehicle (SGI — basic insurance is bundled in)	Within 90 days
Apply for your Saskatchewan health card	Right away — coverage begins the first day of your third month here; your old province covers the gap
Health card documents	Proof of legal status (passport/birth certificate) + proof of a Saskatchewan address (lease, mortgage, or utility bill — cell phone bills don't count)
School registration	Contact Saskatoon Public or Greater Saskatoon Catholic divisions as soon as you have an address

PART SEVEN

Five mistakes out-of-province *buyers* make

07

1 **Shopping with their old market's eyes**

Some overshoot — "everything's cheap, let's max out." Some undershoot and buy less home than their life needs. The fix is step one of the Method: decide what the equity is for before you look at a single listing.

2 **Buying the house before understanding the neighbourhood**

A great house in the wrong spot is a two-year mistake. This is why discovery comes before showings — always.

3 **Mistiming the sell/buy sequence**

Getting it backwards costs real money in bridge financing, storage, or a double move. Sequence is a planning decision, not a reaction.

4 **Hiring an agent who's never run a remote file**

Video tours, electronic signing, FaceTime showings, coordinating with an out-of-province listing agent — this is a skill set, not a favour. Ask any agent you interview how many remote purchases they've closed.

5 **Skipping the first-winter plan**

The garage, the block heater, the snow-removal setup. Thirty minutes of planning in September buys you a very smug January.

ABOUT ANGELA

Your equity did its job. Let's make sure the *move* does too.

I've spent nineteen years helping families move with clarity and purpose in Saskatoon — and building the team, The List Saskatoon, that backs every file. The relationship is more important than the transaction. That's not a slogan; it's why 95–98% of my business comes from repeat clients and referrals.

$485M+	98.1%	600+	2007
SOLD	LIST-TO-SALE RATIO	FAMILIES	LICENSED SINCE

"Angela single handedly restored our faith in realtors. She took the time to teach us everything we needed to know every step of the way."

CHRISTOPHER — FIRST-TIME BUYER

"Moving back to Saskatoon after 13 years, we felt reassured having someone so knowledgeable about the city and its surrounding areas."

ALISHA — RETURNED TO SASKATOON

BOOK A DISCOVERY CALL

calendly.com/angela-porrelli/bigger-picture-call

Your home, your story. We help you write it.

Angela Porrelli, REALTOR®, LPT Realty. Licensed in Saskatchewan; trading area Saskatoon and region. Market figures are June 2026 MLS® HPI benchmarks and government rate schedules current as of July 2026; sources on file. Figures are for information only and change monthly — book a call for current numbers. Not intended to solicit buyers or sellers currently under contract with another brokerage.