October 2026

Whitby

Real Estate Monthly Report

Market performance | Home types | Outlook



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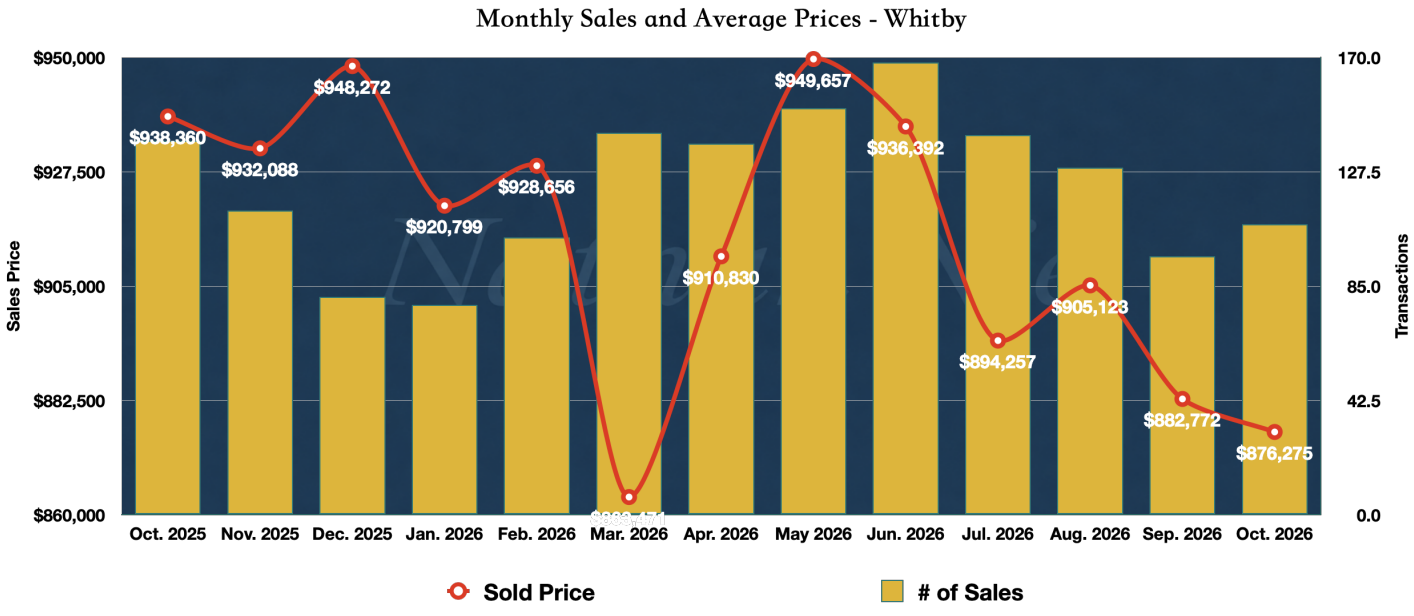
Whitby Real Estate Monthly Report

October 2026 | Market data: TRREB

Overall Market

The overall market includes detached, semi-detached, freehold townhouse, condo townhouse and condo apartment sales. The October average price was $876,275, down 0.7% month over month and down 6.6% year over year. Sales totalled 108, up 12.5% month over month. New listings: 325. Active listings: 437. Homes sold in an average of 27 days. Average prices were lower than in the previous month. Sales and inventory trends may help indicate whether conditions are stabilizing.

Overall Market	This Month	Year over Year		Month over Month		Historical Records	
	Oct 2026	Oct 2025	Change	Sep 2026	Change	Record High Price	Month / Year
Average Price	$876,275	$938,360	-6.6%	$882,772	-0.7%	$1,367,026	Feb 2022
Sales	108	139	-22.3%	96	+12.5%		
New Listings	325	345	-5.8%	318	+2.2%	Vs. Record High	
Active Listings	437	429	+1.9%	428	+2.1%	-35.9%	
Avg. Days on Market	27	25	+8.0%	24	+12.5%		



Sales were down 22.3% year over year. Overall inventory was approximately 4.0 months. Average-price changes also reflect the mix of homes sold and do not measure the price change of every property.

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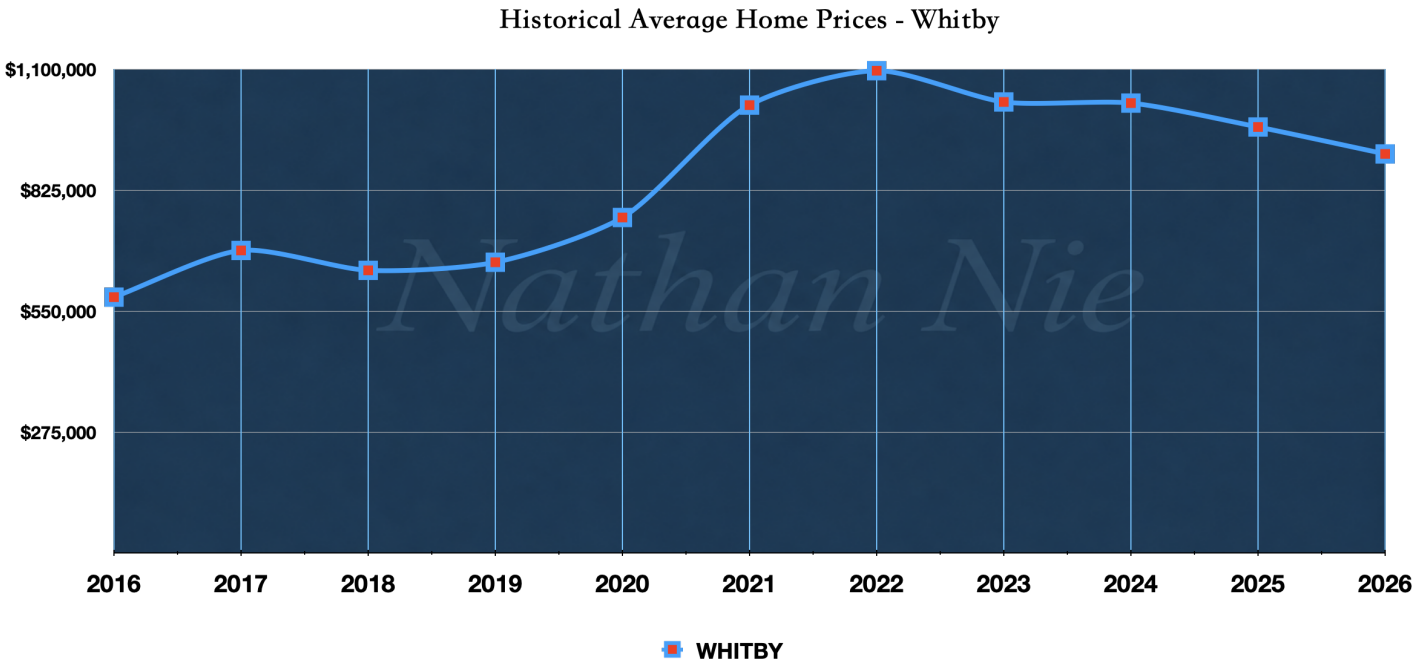

The 2026 figure is the average of monthly prices from January through October; it is neither a full-year forecast nor a sales-weighted annual average.

Economic Context and Outlook

Market period: October 2026. Economic information checked: November 5, 2026.

Interest rates and financing. On October 28, the Bank of Canada raised its policy rate by 0.25 percentage points to 2.50%. This may increase payment pressure on variable-rate borrowers. Fixed mortgage rates also depend on bond yields and lender pricing; further rate cuts should not be assumed.

Employment and the economy. As of November 5, September was the latest Labour Force Survey: Canadian employment fell by 68,000, unemployment was 6.5% nationally and 7.0% in Ontario. October results were scheduled for November 6. These national and provincial figures are not local employment statistics for the city covered in this report.

Trade and inflation. The Bank of Canada's October report described inflation as higher than previously expected and the growth outlook as improved, with substantial uncertainty. Editorial assessment: trade and energy-price changes may influence housing decisions through jobs, household income and financing costs; they do not establish a specific future change in local home prices.

Immigration policy. The announced 2026-2028 plan set annual permanent-resident targets at 380,000 and the 2026 target for new temporary-resident arrivals at 385,000. Editorial assessment: population growth affects new housing demand, but local migration, household formation and supply by home type still require separate analysis.

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Policy Developments and Scenarios

Federal foreign-buyer ban. The federal government announced an extension to January 1, 2027. Whether it ends then depends on the law in force at that time. If lifted, some overseas demand could return, but that does not establish broad price increases or a predictable gain. Ontario's separate 25% Non-Resident Speculation Tax would not automatically end with the federal ban; exemptions are assessed separately.

Next 6-12 months: editorial scenarios. The base case is a gradual market adjustment with differences among home types. If employment recovers, financing becomes more affordable and inventory continues to decline, sales could recover before prices. Deeper trade disruption, weaker employment or higher financing costs could pressure both. Watch sales, new listings, inventory months and days on market. These are conditional scenarios, not official forecasts.

Detached Homes

The October average price was $984,525, down 1.1% month over month and down 7.0% year over year. Sales totalled 69, up 21.1% month over month. New listings: 211. Active listings: 288. Homes sold in an average of 24 days. Average prices were lower than in the previous month. Sales and inventory trends may help indicate whether conditions are stabilizing.

Detached	This Month	Year over Year		Month over Month		Historical Records	
	Oct 2026	Oct 2025	Change	Sep 2026	Change	Record High Price	Month / Year
Average Price	$984,525	$1,058,526	-7.0%	$995,368	-1.1%	$1,547,593	Feb 2022
Sales	69	86	-19.8%	57	+21.1%		
New Listings	211	230	-8.3%	218	-3.2%	Vs. Record High	
Active Listings	288	281	+2.5%	278	+3.6%	-36.4%	
Avg. Days on Market	24	27	-11.1%	22	+9.1%		

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Semi-Detached

The October average price was $716,000, down 8.9% month over month and down 5.3% year over year. Sales totalled 2, down 33.3% month over month. New listings: 7. Active listings: 11. Homes sold in an average of 40 days. With fewer than 10 sales, individual transactions can materially affect the average price and selling time; these results should not be generalized to the whole city.

Semi-Detached	This Month	Year over Year		Month over Month		Historical Records	
	Oct 2026	Oct 2025	Change	Sep 2026	Change	Record High Price	Month / Year
Average Price	$716,000	$756,400	-5.3%	$786,167	-8.9%	$1,177,813	Feb 2022
Sales	2	5	-60.0%	3	-33.3%		
New Listings	7	12	-41.7%	6	+16.7%	Vs. Record High	
Active Listings	11	16	-31.2%	12	-8.3%	-39.2%	
Avg. Days on Market	40	10	+300.0%	10	+300.0%		

Freehold Townhouses

The October average price was $723,921, down 8.1% month over month and down 8.3% year over year. Sales totalled 19, down 13.6% month over month. New listings: 59. Active listings: 74. Homes sold in an average of 26 days. Average prices were lower than in the previous month. Sales and inventory trends may help indicate whether conditions are stabilizing.

Freehold Townhouses	This Month	Year over Year		Month over Month		Historical Records	
	Oct 2026	Oct 2025	Change	Sep 2026	Change	Record High Price	Month / Year
Average Price	$723,921	$789,771	-8.3%	$787,568	-8.1%	$1,118,035	Feb 2022
Sales	19	31	-38.7%	22	-13.6%		
New Listings	59	48	+22.9%	60	-1.7%	Vs. Record High	
Active Listings	74	65	+13.8%	76	-2.6%	-35.3%	
Avg. Days on Market	26	21	+23.8%	26	+0.0%		

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Condo Townhouses

The October average price was $587,833, up 3.5% month over month and down 12.9% year over year. Sales totalled 6, up 100.0% month over month. New listings: 5. Active listings: 8. Homes sold in an average of 25 days. With fewer than 10 sales, individual transactions can materially affect the average price and selling time; these results should not be generalized to the whole city.

Condo Townhouses	This Month	Year over Year		Month over Month		Historical Records	
	Oct 2026	Oct 2025	Change	Sep 2026	Change	Record High Price	Month / Year
Average Price	$587,833	$675,180	-12.9%	$567,867	+3.5%	$915,447	Feb 2022
Sales	6	5	+20.0%	3	+100.0%		
New Listings	5	13	-61.5%	8	-37.5%	Vs. Record High	
Active Listings	8	18	-55.6%	13	-38.5%	-35.8%	
Avg. Days on Market	25	11	+127.3%	56	-55.4%		

Condo Apartments

The October average price was $493,033, down 7.1% month over month and down 11.3% year over year. Sales totalled 6, down 25.0% month over month. New listings: 30. Active listings: 45. Homes sold in an average of 48 days. With fewer than 10 sales, individual transactions can materially affect the average price and selling time; these results should not be generalized to the whole city.

Condo Apartments	This Month	Year over Year		Month over Month		Historical Records	
	Oct 2026	Oct 2025	Change	Sep 2026	Change	Record High Price	Month / Year
Average Price	$493,033	$556,125	-11.3%	$530,813	-7.1%	$879,260	Mar 2022
Sales	6	8	-25.0%	8	-25.0%		
New Listings	30	28	+7.1%	19	+57.9%	Vs. Record High	
Active Listings	45	37	+21.6%	40	+12.5%	-43.9%	
Avg. Days on Market	48	41	+17.1%	32	+50.0%		

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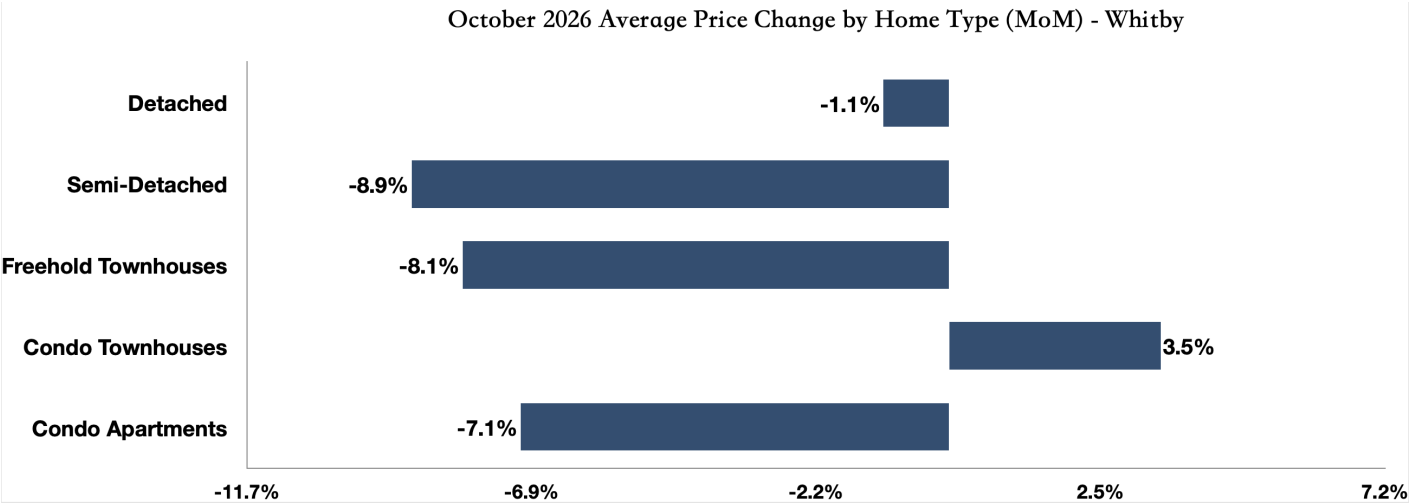
Home Prices and Selling Times by Type

Home Type	Average Price	YoY Change	MoM Change	Avg. Days
Detached	$984,525	-7.0%	-1.1%	24
Semi-Detached	$716,000	-5.3%	-8.9%	40
Freehold Townhouses	$723,921	-8.3%	-8.1%	26
Condo Townhouses	$587,833	-12.9%	+3.5%	25
Condo Apartments	$493,033	-11.3%	-7.1%	48



Detached: 69 sales. Average prices were down 1.1% month over month. Average selling time: 24 days.

Semi-Detached: 2 sales. Average prices were down 8.9% month over month. Interpret this small sample cautiously.

Freehold Townhouses: 19 sales. Average prices were down 8.1% month over month. Average selling time: 26 days.

Condo Townhouses: 6 sales. Average prices were up 3.5% month over month. Interpret this small sample cautiously.

Condo Apartments: 6 sales. Average prices were down 7.1% month over month. Interpret this small sample cautiously.

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Sales and Inventory by Home Type

Home Type	Sales	MoM Change	Active Listings	Avg. Days
Detached	69	+21.1%	288	24
Semi-Detached	2	-33.3%	11	40
Freehold Townhouses	19	-13.6%	74	26
Condo Townhouses	6	+100.0%	8	25
Condo Apartments	6	-25.0%	45	48



Months of inventory equals active listings divided by the month's sales, a static measure of supply relative to demand. Overall inventory was approximately 4.0 months. Among home types with sales, condo apartments had the highest level at about 7.5 months, while condo townhouses had the lowest at 1.3 months. This measure is not the time an individual home takes to sell. The ratio can fluctuate sharply when sales are low.