



# Eye on Mortgage

MAKING YOUR HOMEOWNERSHIP  
DREAM A REALITY

# Q3 2026

## MORTGAGE OUTLOOK

JULY • AUGUST • SEPTEMBER 2026

What Every Canadian Homebuyer  
Needs to Know This Summer

### INSIDE THIS ISSUE:



Bank of Canada  
Rate Outlook



First-Time Buyer  
Opportunities



New Build Rebate  
Updates



Mortgage Renewals  
in 2026



Reverse Mortgages  
Explained



Rate Holds vs.  
Pre-Approvals



Mortgage  
Wellness Check



Ask a Broker

### SPECIAL FEATURE

## IS THE HOUSING MARKET FINALLY STABILIZING?

Expert insights and practical strategies  
to help you make informed decisions in  
today's evolving market.

# RTS

MORTGAGE  
FINANCIAL



647.580.7421



eyeonmortgage@gmail.com



rtsmortgagefinancial.com

# EDITOR'S NOTE

*Hello and welcome!*

Welcome to the Third Quarter 2026 edition of Eye on Mortgage.

The Canadian housing market continues to evolve as buyers, homeowners, and investors navigate changing interest rates, affordability concerns, and new housing policies. While uncertainty remains, opportunities continue to emerge for those who stay informed and prepared.

In this issue, we examine current mortgage trends, renewal strategies, homeownership opportunities, and practical advice to help Canadians make confident financial decisions.

Whether you are purchasing your first home, renewing your mortgage, or exploring ways to access your home equity, our goal remains the same: to provide clarity, education, and solutions.

Thank you for allowing us to be part of your homeownership journey.

*Keisha Johnson*

Principal Broker  
RTS Mortgage Financial



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“ Knowledge empowers better decisions. We're here to help you move forward with confidence. ”

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## Q3 MARKET SNAPSHOT

# CANADIAN HOUSING MARKET SNAPSHOT

The housing market entered the second half of 2026 with signs of stabilization after several years of volatility.

### CURRENT TRENDS



#### BUYERS ARE RETURNING

Lower borrowing costs and improved inventory levels are encouraging more buyers to re-enter the market.



#### LISTINGS ARE INCREASING

Many markets across Ontario have experienced improved inventory levels, creating more choices for buyers.



#### RENEWALS CONTINUE TO RISE

Thousands of Canadians are facing mortgage renewals this year and are experiencing payment increases compared to their previous terms.



#### AFFORDABILITY REMAINS A CHALLENGE

While rates have eased, home prices and carrying costs remain elevated in many communities.

### WHAT THIS MEANS



#### FOR BUYERS:

- ✓ More inventory
- ✓ Improved negotiating power
- ✓ Better financing options



#### FOR HOMEOWNERS:

- ✓ Renewal planning is essential
- ✓ Debt management is becoming increasingly important



#### FOR INVESTORS:

- ✓ Cash flow analysis matters more than ever

“

*The market continues to shift. Staying informed, planning ahead, and working with the right mortgage professional can help you make the best decisions for your future.*

”

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## WILL RATES FALL FURTHER?

# Are More Rate Cuts Coming?

One of the most common questions Canadians continue to ask is:

*“Should I wait for rates to drop further?”*

The answer depends on your goals rather than attempting to perfectly predict the market.



### FACTORS SUPPORTING LOWER RATES

- ✓ Inflation has moderated from peak levels.
- ✓ Economic growth remains slower than historical averages.
- ✓ Consumer spending has softened.
- ✓ Employment growth has cooled in some sectors.



### FACTORS THAT COULD KEEP RATES ELEVATED

- ✓ Persistent housing demand
- ✓ Population growth
- ✓ Wage inflation
- ✓ Global economic uncertainty



### KEY TAKEAWAY

Trying to time the exact bottom of interest rates is extremely difficult.

A better strategy is often purchasing or refinancing when the numbers work for your situation rather than waiting for perfect conditions.

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# Facing a Mortgage Renewal?

Many homeowners are renewing mortgages that were originally obtained during historically low-rate periods.

As a result, some borrowers are seeing significant increases in monthly payments.



### BEFORE YOU RENEW



#### REVIEW YOUR CURRENT DEBT

Reducing unsecured debt may improve qualification options.



#### SHOP AROUND

Your current lender may not always provide the most competitive solution.



#### CONSIDER AMORTIZATION OPTIONS

Extending amortization may help reduce monthly payments.



#### START EARLY

Begin reviewing options at least 120 days before renewal.

### QUESTIONS TO ASK

- ✓ Fixed or variable?
- ✓ Should I refinance?
- ✓ Can I consolidate debt?
- ✓ What are my payment options?
- ✓ Can I access equity?



*Planning ahead of your renewal can give you more choices, better negotiating power, and peace of mind.*

**Don't wait until the last minute.**



## FIRST-TIME BUYER OPPORTUNITIES

# Opportunities for First-Time Homebuyers

Despite affordability challenges, several programs continue to assist first-time buyers.



### POTENTIAL BENEFITS



#### REDUCED DOWN PAYMENT REQUIREMENTS

Eligible buyers may purchase with as little as 5% down on qualifying properties.



#### LAND TRANSFER TAX REBATES

Eligible first-time buyers may receive rebates that reduce closing costs.



#### EXTENDED AMORTIZATIONS

Certain insured borrowers may qualify for longer amortization periods, improving affordability.



#### GIFTED DOWN PAYMENTS

Many lenders allow immediate family members to provide gifted down payment funds.



### TIPS FOR SUCCESS

- ✓ Improve your credit score
- ✓ Avoid new debt
- ✓ Save for closing costs
- ✓ Obtain a pre-approval before shopping



*Smart planning today can open the door to homeownership tomorrow.*

**You don't have to do it alone—let's find the right solution for you.**



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## REVERSE MORTGAGES EXPLAINED

# Reverse Mortgages: Separating Fact from Fiction

A reverse mortgage allows eligible homeowners to access a portion of their home's equity without making regular mortgage payments.



UNLOCK  
YOUR EQUITY

### COMMON USES



**SUPPLEMENT  
RETIREMENT INCOME**



**COVER  
HOME RENOVATIONS**



**PAY OFF  
EXISTING DEBT**



**ASSIST  
FAMILY MEMBERS**



**IMPROVE  
CASH FLOW**

### COMMON MYTHS



**Myth:** "The bank takes my home."



**Fact:** You remain the homeowner.



**Myth:** "I have to move out."



**Fact:** You continue living in your home as long as program requirements are maintained.



### IS IT RIGHT FOR YOU?

A reverse mortgage is **not** appropriate for everyone but may provide flexibility for some retirees. Professional advice should always be obtained before proceeding.



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## RATE HOLDS VS PRE-APPROVALS

# Understanding the Difference

Many buyers believe a rate hold and a pre-approval are the same thing. They are not.



KNOW  
YOUR  
OPTIONS



### RATE HOLD

A lender may hold a rate for a specific period while you shop for a property.

#### BENEFITS

- ✓ Protection from rising rates
- ✓ More confidence during your search



### PRE-APPROVAL

A preliminary review of your financial profile based on information provided.

#### BENEFITS

- ✓ Understand your budget
- ✓ Identify qualification concerns early
- ✓ Strengthen your home search



### IMPORTANT

A pre-approval **does not** guarantee final approval. The property, income verification, credit, and lender guidelines will still be reviewed.

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## MORTGAGE WELLNESS CHECK

# Is Your Mortgage Still Working For You?

Just as you schedule health checkups, your mortgage should also be reviewed regularly.

A STRONG MORTGAGE BUILDS A STRONGER FUTURE

### MORTGAGE WELLNESS CHECK

- Review
- Optimize
- Plan Ahead



### CONSIDER A REVIEW IF:

- Your mortgage is renewing soon
- Interest rates have changed
- You have accumulated high-interest debt
- Your income has increased
- You need funds for renovations
- You want to purchase another property



### BENEFITS OF A MORTGAGE REVIEW



LOWER PAYMENTS



IMPROVED CASH FLOW



DEBT CONSOLIDATION OPPORTUNITIES



ACCESS TO HOME EQUITY



BETTER LONG-TERM PLANNING



### LET'S DO A CHECKUP!

A quick review today could save you thousands tomorrow.



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# Frequently Asked Questions



We know you have questions. Here are answers to some of the most common ones we hear.



## SHOULD I CHOOSE FIXED OR VARIABLE?

The right answer depends on your risk tolerance, budget, and financial goals.



## CAN I BUY WITH ONLY 5% DOWN?

Many buyers can, provided they meet lender and insurer requirements.



## HOW MUCH DO I NEED FOR CLOSING COSTS?

This varies based on location, purchase price, and specific circumstances.



## CAN I REFINANCE TO PAY OFF DEBT?

In many cases, yes, provided sufficient equity and qualification requirements are met.



## HOW EARLY SHOULD I START A RENEWAL REVIEW?

Ideally, 120 days before maturity.



## HAVE MORE QUESTIONS?

We're here to help you make informed decisions about your mortgage.

**Let's start the conversation today!**



FREE RESOURCES &  
CONTACT INFORMATION

# Free Mortgage Resources

Take advantage of our complimentary tools and guidance to help you make confident mortgage decisions.



Home Purchase Consultations



Mortgage Renewal Reviews



Debt Consolidation Assessments



Investment Property Analysis



First-Time Buyer Guidance



Mortgage Wellness Reviews

CONNECT WITH  
RTS MORTGAGE FINANCIAL



RTS MORTGAGE FINANCIAL



FSRA #13593



19-905 Dillingham Road,  
Pickering, Ontario



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*Making Your Homeownership Dream a Reality*



Thank you for reading the Q3 2026 edition of *Eye on Mortgage*.

*See You Next Quarter!*

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