



2026 NATIONAL INTEGRATED SPECIAL REPORT –
DIGITAL AND NEWSPAPER

Canada’s Mortgages Market

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In 2025, more than one million Canadian homeowners will see their fixed-rate mortgages come up for renewal. For many, it will be the most significant financial decision they have faced in years. With elevated interest rates, shifting market conditions, and new lending products, mortgage strategy is becoming central to financial planning for households, businesses, and investors. This special feature will examine the pressures and opportunities in Canada's mortgage market, highlighting the strategies, tools, and policies shaping outcomes for borrowers and lenders alike.

- Proposed topic highlights:**
- Refinancing Strategies** — How homeowners can manage renewals, evaluate options, and strengthen long-term financial footing.
 - Market Opportunities** — What shifting mortgage dynamics mean for businesses and investors seeking portfolio growth.
 - Expert Guidance** — Insights from mortgage advisors and financial professionals on managing costs and mitigating risks.
 - Policy & Regulation** — How government measures and regulatory shifts are influencing mortgage affordability and availability.
 - Innovation in Lending** — The role of digital platforms, new products, and customized solutions in today's market.

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Source: Vividata SCC Fall, 2024, National, Adults 18+

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