

# **GTHA 2021-2051 Land Needs Forecasts Lack Viable Alternatives to Single-Detached Houses**



August 9, 2022

## Report Prepared by:

Frank Clayton, Ph.D.  
Senior Research Fellow

with assistance from

Graeme Paton, B.Comm  
Research Assistant

\*The opinions expressed in this research report are those of the authors only and do not represent the opinions and views of either CUR or Toronto Metropolitan University.

## Contact

Centre for Urban Research and Land Development,  
Toronto Metropolitan University  
350 Victoria Street, Toronto, ON M5B 2K3  
E-mail: [cur@ryerson.ca](mailto:cur@ryerson.ca)

## Executive Summary

This report analyzes the housing requirement forecasts by unit type for the four regional municipalities in the Greater Toronto Area (“GTA”) and the City of Hamilton (“Hamilton”). These forecasts were prepared as part of the Municipal Comprehensive Review process, during which the upper-tier and single-tier municipalities must update their Official Plans to conform with the *Growth Plan for the Greater Golden Horseshoe* (the “Growth Plan”).

Where available, three alternative forecasts for each municipality are presented regarding the housing mix:

- A market-based scenario – how demand by type looks without the policies of the Growth Plan;
- A minimum Growth Plan scenario – achieving the minimum intensification rate of 50% for new housing built in the delineated built area (2006 boundaries); and
- The scenario adopted by the municipal council.

A comparison of these scenarios illustrates how the Growth Plan represents an ambitious effort to shape land use regulations to direct how residents live, work, and interact with others throughout a vast region. This effort includes a significant shift in the composition of new housing to be built as the emphasis has shifted from single-detached houses to higher density forms of housing.

In 2019, CUR completed a report exploring the role of “missing middle” housing such as townhouses, duplexes and stacked townhouses in the City of Toronto market and the reasons for its limited production relative to demand.<sup>1</sup>

<sup>1</sup> Frank Clayton and Diana Petramala (2019). ‘A Strategy for Significantly Increasing the Supply of “Missing Middle” Housing in the City of Toronto.’ Centre for Urban Research and Land Development. [Online]. Available at: [https://www.torontomu.ca/content/](https://www.torontomu.ca/content/dam/centre-urban-research-land-development/pdfs/TREB/CUR_Missing_Middle_Housing_Toronto.pdf)

It is clear that the four regional municipalities and the City of Hamilton also plan to greatly underproduce “missing middle” housing types, which are the closest substitutes to the single-detached houses preferred by most households looking for ground-related housing, in favour of apartments.

The planning intention to replace the policy-induced shortfall of single-detached houses with apartments instead of “missing middle” housing forms will result in higher housing costs and longer commutes as households will likely move further away from employment centres in search of less expensive ground-related homes. This out-migration would be less pronounced if more “missing middle” housing was available in existing urban areas.

## Background

The Greater Toronto and Hamilton Area (“GTHA”) is currently in a pivotal time to manage growth as each upper-tier and single-tier municipality is completing their Municipal Comprehensive Review (“MCR”) and updating their Official Plans to conform to the *Growth Plan for the Greater Golden Horseshoe* (the “Growth Plan”). A component of this process requires these municipalities to complete a Land Needs Assessment where they indicate their plans to ensure an appropriate quantity of land to accommodate forecasted housing and employment needs by type of housing or jobs for the next 30 years.

As we will document, complying with the Growth Plan policies will result in many future households who would have preferred single-detached houses being compelled to live in higher density housing types, particularly apartments.<sup>2</sup> The main culprit for this change

---

[dam/centre-urban-research-land-development/pdfs/TREB/CUR\\_Missing\\_Middle\\_Housing\\_Toronto.pdf](https://www.torontomu.ca/content/dam/centre-urban-research-land-development/pdfs/TREB/CUR_Missing_Middle_Housing_Toronto.pdf)

<sup>2</sup> For simplicity, single-detached houses refer to both single- and semi-detached houses. In the minds of buyers there is little to differentiate single-detached houses on small lots from semi-detached houses. Besides, many municipalities combined these two housing types in their forecasts of future housing needs.

is the requirement that a minimum of 50% of all new housing in most GTHA municipalities be built in the delineated built-up areas. Most housing constructed in built-up areas are apartments, a result of higher land costs and zoning provisions.

For the municipalities' plans to come to fruition, there must be a high degree of substitutability between single-detached houses and the higher density housing forms that are built, which would thus encourage a larger role for “missing middle” housing types. In a recent study, CUR defined “missing middle” housing as including townhouses, duplexes, stacked townhouses and other apartment structures with four or fewer storeys.<sup>3</sup>

Households typically regard these housing forms as much closer substitutes to single-detached houses than multi-storey apartment structures as they often have ground-level entrances and an area of external private space.

Regrettably, the forecasts of housing requirements by unit types for 2021-2051 in the 905 regions around Toronto and the City of Hamilton are providing mostly apartments as the alternative to fewer single-detached and semi-detached houses rather than “missing middle” housing types.<sup>4</sup> Very few municipalities in their forecasts split apartments into subcategories like stacked townhouses and other low-rise apartments, mid-rise apartments and high-rise apartments.<sup>5</sup>

3 Clayton and Petramala (2019). ‘A Strategy for Significantly Increasing the Supply of “Missing Middle” Housing in the City of Toronto.’

4 This is in addition to the large number of apartments to be built in the City of Toronto, which are not considered within this report. The 905 regions refer to the regions of Durham, Peel, York and Halton and the city of Hamilton.

5 This breakdown was recommended in David Amborski and Frank Clayton (2020). ‘CUR Submission: Proposed Land Needs Assessment Methodology for A Place to Grow: Growth Plan for the Greater Golden Horseshoe.’ Centre for Urban Research and Land Development. [Online]. Available: [https://www.torontomu.ca/content/dam/centre-urban-research-land-development/pdfs/CUR\\_Submission\\_Proposed\\_Land](https://www.torontomu.ca/content/dam/centre-urban-research-land-development/pdfs/CUR_Submission_Proposed_Land)

It is possible to pinpoint two categories of “missing middle” housing present in the forecasts – townhouses and accessory (secondary) suites. The absence of low-rise apartments in these forecasts results in a modest understatement of the size of the “missing middle” housing component being planned. Based on historical trends, very few new apartment structures in the GTHA are low-rise (four storeys or less) – about 12% in the areas excluding the City of Toronto.<sup>6</sup>

## The Research Approach

This paper assembles the housing requirement forecasts by unit type prepared for the four regional municipalities forming part of the GTA and the City of Hamilton. Three alternative forecasts are presented for each municipality:<sup>7</sup>

- A market-based scenario – how demand by type looks without the policies of the Growth Plan;
- A minimum Growth Plan scenario – achieving the minimum intensification rate of 50% for new housing built in the delineated built area (2006 boundaries); and
- The scenario adopted by the municipal council.

The paper addresses four questions:

- What is the shift away from single-detached houses in the two policy-based scenarios compared to the market-based scenario?
- What type of housing is intended to replace the reduction in the share of new single-detached houses?
- How does the role of “missing middle” housing forms, the closest substitutes for single-detached houses, differ under the

---

[Needs Assessment Methodology A Place to Grow July 2020.pdf](#)

6 This is based upon comparing sales of stacked townhouses to all apartment starts. See Figure 2 for further information.

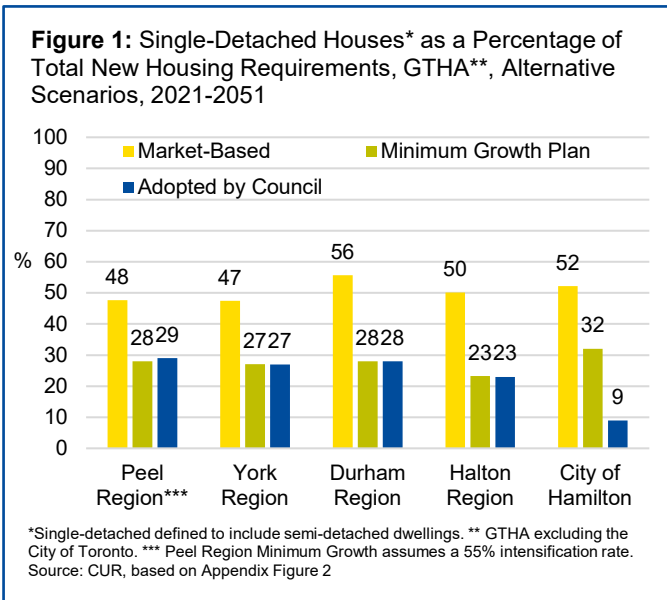
7 In all cases, the total new housing requirement is the same in each of the forecasting scenarios for each municipality.

two policy scenarios compared to the market-based scenario?; and

- What needs to be done to minimize price impacts and population dispersion caused by the reduced availability of single-detached houses?

**A marked reduction in the role of single-detached houses in the future housing mix under the Growth Plan’s minimum intensification targets**

Figure 1 depicts single-detached dwellings as a proportion of the total supply of new housing expected to be built over the next 30 years under the two policy scenarios compared to the market-based scenario produced by Hemson Consulting for the Ministry of Municipal Affairs and Housing.<sup>8</sup> Under the minimum Growth Plan scenario, municipalities are instructed to support an intensification rate of at least 50%, which requires a minimum of 50% of each region’s residential development to occur within the built-boundary.<sup>9</sup>



8 Hemson Consulting (2020). ‘Greater Golden Horse-shoe: Growth Forecasts to 2051. Technical Report prepared for the Ministry of Municipal Affairs.’ [Online]. Available: <https://www.hemson.com/wp-content/uploads/2020/08/HEMSON-GGH-Growth-Outlook-Report-26Aug20.pdf>

9 Peel Region did not prepare a minimum Growth Plan scenario. What is shown in Figure 2 is a 55% scenario. Peel Region (2021). ‘Peel 2051 Land Needs Assessment Report: Planning and Growth Management Committee Meeting.’ [Online]. Available: <https://pub-peelregion.escribemeetings.com/filestream.ashx?DocumentId=18204>

Highlights:

- Under the market-based scenarios, roughly half of all new housing built would be single-detached houses in all the municipalities – the proportions range from 47% to 56% in York Region and Durham Region, respectively;
- The Growth Plan minimum intensification target drops this proportion by up to half, ranging from 23% in Halton Region to 32% in Hamilton;
- For the policy scenarios adopted by the councils, the proportion of single-detached houses remains the same as under the Growth Plan minimums for Durham, York and Halton Regions and increases slightly for Peel from 28% to 29%; and
- With Hamilton City Council adopting a “no urban expansion” approach to managing growth, Hamilton is the outlier when it comes to developing single-detached houses in the future under the council-approved scenario – just 9% of all new housing will be single-detached houses in Hamilton compared to 32% under the minimum Growth Plan and 52% under the market-based scenarios.

The Growth Plan minimum intensification adopted by all councils except Hamilton’s result in a significant reduction in the anticipated number of single-detached houses to be built compared to the market-based scenarios. Hamilton, being the outlier, intends to produce hardly any new single-detached houses over the next 30 years (only 9% of the total new supply).

**The lost single-detached houses are not being replaced with highly substitutable “missing middle” housing, except partially in Durham and York regions**

This section examines the mix of “missing middle” housing projected based on the three scenarios for each municipality. As noted, the standard definition of “missing middle” housing includes duplexes, accessory homes

such as secondary suites, townhouses and low-rise apartments (four or less storeys). Stacked townhouses, triplexes, and quadruplexes are classed as low-rise apartments.

Hemson Consulting’s 2020 technical report on municipal forecasts of housing requirements by unit type provides information on two types of “missing middle” housing – townhouses and accessory suites.<sup>10</sup> As seen below, not all the municipalities utilize the same unit breakdowns concerning “missing middle” housing types:<sup>11</sup>

- **Durham Region:** has a separate category for low, medium, and high-density dwellings. Medium density includes townhouses, stacked townhouses, and duplexes. Secondary suites are categorized separately.
- **York Region:** separates estimates for townhouses, stacked townhouses and duplexes/accessory units.
- **Peel Region:** includes townhouses and accessory units.
- **Halton Region:** includes townhouses and accessory units.

- **City of Hamilton:** includes only townhouses. Stacked townhouses and accessory units are categorized under apartments.

What is missing are apartments in low-rise structures (four storeys or less), except in Durham where stacked townhouses, a type of low-rise apartments, are included with townhouses. In 2020, CUR recommended to the Province that the apartment housing requirements be split between low-rise, mid-rise and high-rise, but this advice was not followed.<sup>12</sup>

There is some information available on the importance of stacked townhouses in the new housing supply in the GTHA. Altus Group, in its monthly new home sales survey conducted for BILD, separates stacked townhouses from other apartments.<sup>13</sup>

Figure 2 provides recent sales information and the relative size of the new stacked townhouse market compared to townhouse and apartment sales and starts (condo and rental) for the combined four 905 regional municipalities in the GTHA.

Figure 2: Stacked Townhouse Sales in 905 Regions of GTA, Annual Average, 2017 - 2021

	Stacked Townhouses	Townhouses	Apartments
<b>New Sales - Units</b>	<b>1,276</b>	<b>4,470</b>	<b>10,531</b>
Stacked Townhouses as % of Townhouse Sales		29%	
Stacked Townhouses as % of Apartment Sales			12%
<b>Housing Starts - Units*</b>		<b>5,073</b>	<b>10,079</b>
Stacked Townhouses Sales as % of Townhouse Starts**		25%	
Stacked Townhouses Sales as % of Apartment Starts**			13%

\*Housing starts in the combined Toronto and Hamilton CMAs excluding the city of Toronto \*\*Includes condo and rental starts

Source: CUR based on TRREB & CMHC data

10 Hemson and Statistics Canada, similar to CMHC, include stacked townhouses under the apartment category.

11 See the Appendix Figure 1 for more information on housing mix allocation.

12 David Amborski and Frank Clayton (2020). ‘CUR Submission: Proposed Land Needs Assessment Methodology for A Place to Grow: Growth Plan for the Greater Golden Horseshoe.’

13 Email from Susan Carter, Vice President Marketing & Communications, Sagen to Frank Clayton, March 4, 2022.

Highlights:

- Sales of new stacked townhouses are sizable in relation to townhouses, representing 25-30% of townhouse sales and starts; and
- New stacked townhouses are not as important in relationship to condo apartment sales or apartment starts (both condo and rental), accounting for just 12-13%.

Figure 3 presents forecasts for the production of “missing middle” housing types, largely townhouses and secondary suites, in the municipal forecasts as a proportion of total housing requirements during 2021-2051. With the exception of York Region, most municipalities do not separate stacked townhouses or other low-rise apartments from the apartment forecasts. York Region has specified that 5% of all new housing development between 2021-2051 will be in the form of stacked townhouses, comprising approximately one fifth of all new “missing middle” built within York.<sup>14</sup> As depicted in Figure 2, nearly 30% of all townhouses sales are classified as stacked townhouses, a reasonable proxy when determining this type of housing need. With York Region proactively engaging in the production of “missing middle”

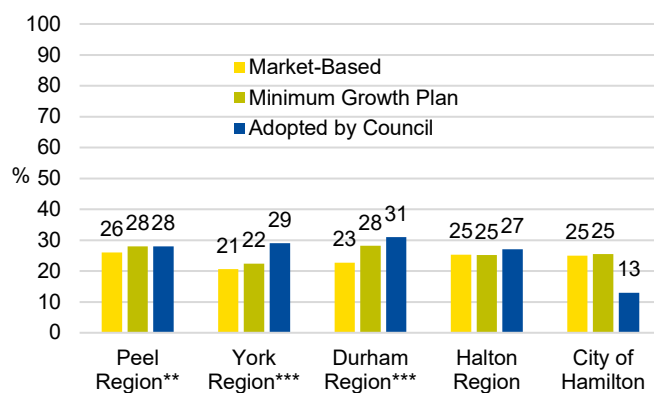
housing typology, they are recognizing that stacked townhouses are a viable source in producing more diverse and affordable housing options within the region.

In contrast, most apartments being considered by municipalities in the GTHA will be higher density given they are planned for locations in the delineated built-up areas around transit stations and corridors, as well as in mixed-use locations.

Highlights:

- None of the municipalities are replacing the full loss of single-detached houses from the market-based scenarios with “missing middle” housing in the minimum Growth Plan scenario – Durham has the largest shift, but it is modest – from 23% to 28% in comparison to a 28-percentage point decline in single-detached home requirements;
- While modest, York and Durham have the largest shifts away from single-detached houses in the market-based scenario to “missing middle” housing under the scenarios adopted by their respective councils – from 21-23% to 29-31%, respectively;
- The proportion of “missing middle” housing in the scenarios adopted by the councils in Peel and Halton is about the same as under the market-based scenarios for those regions; and
- Hamilton, in contrast to the other municipalities, plans to sharply reduce its new supply of “missing middle” housing as well as its future supply of single-detached houses, a byproduct of its decision not to expand its urban boundaries where the majority of housing built would have been in the form of townhouses – as a result, “missing middle” homes as a percent of total housing requirements declines to 13% in the scenario approved by Hamilton Council, a drop from 25% in the other scenarios.

**Figure 3: Townhouses & Secondary Suites as a Percentage of Total New Housing Requirements, GTHA\*, Alternative Scenarios, 2021-2051**



\*GTHA excluding the City of Toronto. \*\* Peel Region Minimum Growth rate assumes a 55% intensification rate. \*\*\* Includes stacked townhouses. Source: CUR, based on Appendix Figure 2

14 Email from York Region, The Regional Municipality of York, to Graeme Paton, June 10th, 2022.

## Replacing the lost single-detached houses with apartments

Figure 4 depicts the change in the proportion of all new housing consisting of apartment units in the three municipal forecasts.

Highlights:

- Comparing the minimum growth plan scenario for all GTHA municipalities to the market-based scenario, there is a marked shift in the mix of new housing being planned for 2021-2051 to be directed to apartments and away from single-detached houses. This is especially the case in the Durham and Halton regions, where the proportions doubled; and
- Looking at the council-approved scenarios for the municipalities, they are taking different paths regarding the future share of apartments in the future housing mix of new housing:
  - At one extreme, Hamilton increased its share of apartments to a staggering 78%. This is a major divergence from the 43% that would have resulted from the adoption of a minimum growth plan scenario and from the just 23% that would have occurred under the market-based scenario.
  - At the other extreme, Durham Region plans to lower its apartment share to 41%

from 44% under the minimum growth plan scenario, in favour of more single-detached houses and “missing middle” homes.

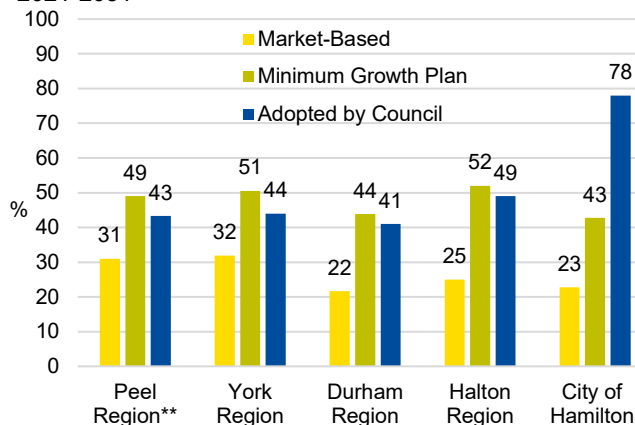
**The de-emphasis of single-detached houses in future and their replacement mainly with apartments will put upward pressure on house prices and encourage households to commute further in their search for affordable single-detached and “missing middle” housing options.**

**Rejigging the supply of new housing from single-detached houses to apartments by fiat has significant repercussions on affordability and population dispersion**

The goal of shifting the composition of new housing built in the GTHA away from single-detached houses is a lofty one, given pressing concerns such as the need to reduce greenhouse gases and ensure the efficient utilization of existing municipal infrastructure. Regrettably, the weak link in the municipal responses to the Growth Plan policies is they intend to replace large numbers of single-detached houses with apartments rather than “missing middle” housing types.

Apartments are not close substitutes for the many homebuyers who would prefer to purchase a single-detached dwelling. Purchasing a home with a ground entrance, a driveway and garage, and private green space is an innate desire for many current and future buyers, as depicted in numerous CUR reports.<sup>15</sup> Though affordability is scarce throughout the GTA, many homebuyers still idealize a single-detached, ground-related dwelling. If the options available are not regarded as reasonable substitutes for single-detached houses, many buyers are unlikely to behave as planners and

**Figure 4: Apartments as a Percentage of Total New Housing Requirements, GTHA\*, Alternative Scenarios, 2021-2051**



\* GTHA excluding the City of Toronto. \*\*Peel Region Minimum Growth assumes a 55% intensification rate.  
Source: CUR, based on Appendix Figure 2

<sup>15</sup> The latest example of these is Frank Clayton (2022). ‘What Kinds of Housing Are Homebuyers or Intending Homebuyers in the GTHA Choosing?’ Centre for Urban Research and Land Development. [Online]. Available: [https://www.torontomu.ca/content/dam/centre-urban-research-land-development/CUR\\_Preference\\_Homebuyers\\_Intending\\_Hombuyers\\_GTHA\\_June\\_2022.pdf](https://www.torontomu.ca/content/dam/centre-urban-research-land-development/CUR_Preference_Homebuyers_Intending_Hombuyers_GTHA_June_2022.pdf)



politicians expect. Instead of moving into an apartment, many buyers will bid up the prices of existing single-detached houses and close substitutes like townhouses. Many will also move further from employment centres to search for more affordable housing, leading to a host of challenges associated with urban expansion.

A recent CUR blog dealing with the bias of many Toronto-oriented urbanists to classify all greenfield development as sprawl expressed the following consequences:

Curtailing the supply of greenfield ground-related homes will raise the prices of these units, shifting demand for existing homes which will raise prices and/or have potential purchasers opt for ground-related homes further afield, which may increase commuting times.<sup>16</sup>

A 2019 CUR study of the market opportunities for “missing middle” housing in the City of Toronto documented survey results on the much closer substitutability of single-detached/semi-detached houses with townhouses than apartments:

There is a much greater substitutability between “missing middle” housing types and single-detached/semi-detached houses than with the high-rise apartments which were built in huge numbers during this period. A survey conducted by Angus Reed for REMAX Hallmark Ltd. demonstrated a strong preference by prospective buyers for single-detached houses followed by semidetached houses and then by freehold and condo townhouses. Apartments were a distant fourth.<sup>17</sup>

---

16 David Amborski and Frank Clayton (2022). ‘Is All Greenfield Development in the Greater Toronto and Hamilton Area Sprawl? A Resounding No.’ Centre for Urban Research and Land Development. [Online]. Available: <https://www.torontomu.ca/centre-urban-research-land-development/blog/blogentry68/>

17 Clayton and Petramala (2019). A Strategy for Significantly Increasing the Supply of “Missing Middle” Housing in the City of Toronto.’

The Bank of Canada recently published the results of their study on urban/suburban price differentials.<sup>18</sup> While it found the gap between suburban and urban prices fell sharply during the pandemic, they pointed out the gap was already declining more modestly prior to the pandemic:

We analyze how location affects the market value of houses in Canada. We find that, as the bid rent theory predicts, houses located in the suburbs of major cities tend to have a lower price than houses in neighbourhoods with similar characteristics but located downtown. During the pandemic, this price gap shrunk considerably. This faster narrowing of the price gap based on geographical location reflects a shift in preferences during the pandemic toward more living space. It may also reflect the necessity for some households, especially among first-time homebuyers, to move farther from downtown to afford a home in a time of record-high house prices.

## Conclusions

To say achieving the goals of the Growth Plan will be challenging is an understatement. A failure to ensure the production of large numbers of townhouses and other forms of “missing middle” housing in place of the single-detached houses preferred by a large segment of home buyers will make the goals almost impossible to achieve. While municipalities in their planning policies can control the type of new housing being built within their boundaries, they cannot dictate the type of housing or location buyers must choose. An inevitable consequence of the housing forecasts by unit type adopted by the four GTHA regional municipalities and, especially, the City of Hamilton, will be higher prices for ground-related homes and a dispersal of population to more fringe municipalities.

---

18 Louis Morel (2022). ‘Analyzing the house price boom in the suburbs of Canada’s major cities during the pandemic.’ Bank of Canada. [Online]. Available: <https://www.bankofcanada.ca/2022/06/staff-analytical-note-2022-7/>

## Appendix: Housing Mix Allocation for Each Municipality

**Appendix Figure 1: Typology of Housing Types Utilized in Housing Requirements Forecasts in the GTHA Excluding City of Toronto**

	Single/Semi-Detached	Townhouses	Stacked Townhouses	Apartments	Secondary Suites
Hemson Consulting	X	X		X	X
Peel Region	X	X		X	X
York Region	X	X	X	X	X
Durham Region	X	X	X	X	X
Halton Region	X	X		X	X
City of Hamilton	X	X		X	X

Source: CUR based on Hemson Consulting (2020). 'Greater Golden Horseshoe: Growth Forecasts to 2051.'; Peel Region (2021). 'Land Needs Assessment Report Update.'; York Region (2021). 'Alternate 2051 Forecast and Land Needs Assessment Scenarios in Repones to Consultation.'; Email from York Region, The Regional Municipality of York, to Graeme Paton, June 10, 2022; Hemson Consulting (2022). 'Modified Preferred Growth Concept Land Needs Assessment. Prepared for the Region of Halton; City of Hamilton (2022). 'GRIDS 2 and Municipal Comprehensive Review – Land Needs Assessment and Technical Background Reports (PED17010(h)) (City Wide).'

**Appendix Figure 2: Comparison of Dwelling Unit Growth, Mixes, Market-Based vs. Minimum Intensification Target in Growth Plan, GTHA Municipalities, 2021 - 2051, Distribution Housing Mix**

		Single/Semi-Detached	Townhouses*	Apartments	Total
Peel Region	Market-Based	50.76	20.91	28.33	100.00
	Minimum Growth	27.97	23.16	48.87	100.00
	Adopted by Council	29.00	23.00	48.00	100.00
York Region**	Market-Based	47.42	20.65	31.93	100.00
	Minimum Growth	27.11	22.34	50.55	100.00
	Adopted by Council	27.00	29.00	44.00	100.00
Durham Region**	Market-Based	55.70	22.66	21.64	100.00
	Minimum Growth	27.98	28.15	43.87	100.00
	Adopted by Council	28.00	31.00	41.00	100.00
Halton Region	Market-Based	50.14	25.27	24.58	100.00
	Minimum Growth	23.29	25.20	51.52	100.00
	Adopted by Council	23.30	27.30	49.40	100.00
City of Hamilton	Market-Based	52.22	25.02	22.76	100.00
	Minimum Growth	31.82	25.45	42.73	100.00
	Adopted by Council	9.00	13.00	78.00	100.00

\*Townhouses include secondary suites for the purpose of analyzing 'missing middle' housing \*\*These regions include stacked townhouses as part of the definition of townhouses.

Source: CUR based on Hemson Consulting (2020). 'Greater Golden Horseshoe: Growth Forecasts to 2051.'; Peel Region (2021). 'Land Needs Assessment Report Update.'; York Region (2021). 'Alternate 2051 Forecast and Land Needs Assessment Scenarios in Repones to Consultation.'; Email from York Region, The Regional Municipality of York, to Graeme Paton, June 10, 2022; Hemson Consulting (2022). 'Modified Preferred Growth Concept Land Needs Assessment. Prepared for the Region of Halton; City of Hamilton (2022). 'GRIDS 2 and Municipal Comprehensive Review – Land Needs Assessment and Technical Background Reports (PED17010(h)) (City Wide).'

## References

Amborski, David and Frank Clayton (2020). 'CUR Submission: Proposed Land Needs Assessment Methodology for A Place to Grow: Growth Plan for the Greater Golden Horseshoe.' Centre for Urban Research and Land Development. [Online]. Available: [https://www.torontomu.ca/content/dam/centre-urban-research-land-development/pdfs/CUR\\_Submission\\_Proposed\\_Land\\_Needs\\_Assessment\\_Methodology\\_A\\_Place\\_to\\_Grow\\_July\\_2020.pdf](https://www.torontomu.ca/content/dam/centre-urban-research-land-development/pdfs/CUR_Submission_Proposed_Land_Needs_Assessment_Methodology_A_Place_to_Grow_July_2020.pdf)

Email from Susan Carter, Vice President Marketing & Communications, Sagen to Frank Clayton, March 4, 2022.

Email from York Region, The Regional Municipality of York, to Graeme Paton, June 10, 2022.

Clayton, Frank and Diana Petramala (2019). 'A Strategy for Significantly Increasing the Supply of "Missing Middle" Housing in the City of Toronto.' Centre for Urban Research and Land Development. [Online]. Available at: [https://www.torontomu.ca/content/dam/centre-urban-research-land-development/pdfs/TREB/CUR\\_Missing\\_Middle\\_Housing\\_Toronto.pdf](https://www.torontomu.ca/content/dam/centre-urban-research-land-development/pdfs/TREB/CUR_Missing_Middle_Housing_Toronto.pdf)

--- and David Amborski (2022). 'Is All Greenfield Development in the Greater Toronto and Hamilton Area Sprawl? A Resounding No.' Centre for Urban Research and Land Development. [Online]. Available: <https://www.torontomu.ca/centre-urban-research-land-development/blog/blogentry68/>

--- (2022). 'What Kinds of Housing Are Homebuyers or Intending Homebuyers in the GTHA Choosing?' Centre for Urban Research and Land Development. [Online]. Available: [https://www.torontomu.ca/content/dam/centre-urban-research-land-development/CUR\\_Preference\\_Homebuyers\\_Intending\\_Hombuyers\\_GTHA\\_June\\_2022.pdf](https://www.torontomu.ca/content/dam/centre-urban-research-land-development/CUR_Preference_Homebuyers_Intending_Hombuyers_GTHA_June_2022.pdf)

CMHC (2022). "New Housing Construction Starts." [Online] Available: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/e?TableId=1.1.1.8&GeographyId=2270&GeographyTypeId=3&DisplayAs=Table&GeographyName=Toronto>

Hamilton (2021) "Final Land Needs Assessment." [Online]. Available: <https://www.hamilton.ca/sites/default/files/media/browser/2021-10-29/grids-ped17010n.pdf>

Hemson Consulting (2020). 'Greater Golden Horseshoe: Growth Forecasts to 2051. Technical Report prepared for the Ministry of Municipal Affairs.' [Online]. Available: <https://www.hemson.com/wp-content/uploads/2020/08/HEMSON-GGH-Growth-Outlook-Report-26Aug20.pdf>

Lorius and Associates (2021). “City of Hamilton Land Needs Assessment to 2051.” Prepared for the City of Hamilton. [Online]. Available: <https://www.hamilton.ca/sites/default/files/media/browser/2021-03-18/grids2-ped17010i-appendixa.pdf>

Morel, Louis (2022). ‘Analyzing the house price boom in the suburbs of Canada’s major cities during the pandemic.’ Bank of Canada. [Online]. Available: <https://www.bankofcanada.ca/2022/06/staff-analytical-note-2022-7/>

Peel Region (2021). ‘Peel 2051 Land Needs Assessment Report: Planning and Growth Management Committee Meeting.’ [Online]. Available: <https://pub-peelregion.escribemeetings.com/filestream.ashx?DocumentId=18204>

Toronto Regional Real Estate Board (2022). ‘2022 Market Outlook & 2021 Year in Review. The Post Pandemic Future: Communities Housing & Employment.’ [Online] Available: [http://market.outlook.trrebwire.ca/?utm\\_source=website&utm\\_medium=button&utm\\_campaign=MYIR+2021](http://market.outlook.trrebwire.ca/?utm_source=website&utm_medium=button&utm_campaign=MYIR+2021)

York (2021). 'Alternate 2051 Forecast and Land Needs Assessment Scenarios in Response to Consultation.' [Online] Available: <https://yorkpublishing.escribemeetings.com/filestream.ashx?DocumentId=25349>