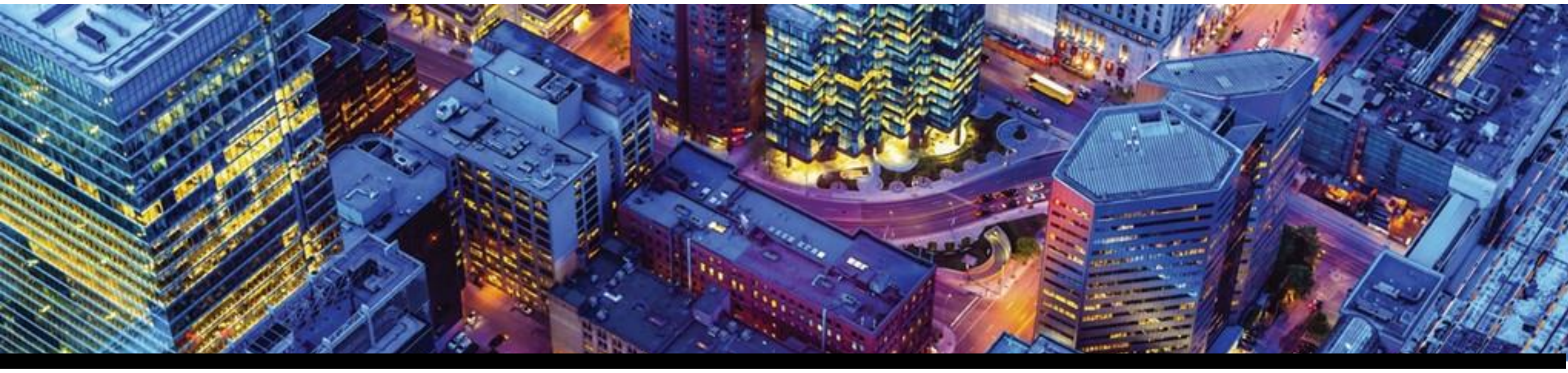

Will GTA Homebuyers Really Give Up Ground-Related Homes For Apartments?

August 15, 2016

Centre for Urban Research
& Land Development
Faculty of Community Services

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August 15, 2016

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EXECUTIVE SUMMARY

The Government of Ontario, in common with many environmentalists, dislikes single-detached houses and other types of ground-related homes because of their apparent implications for greenfield land consumption, car usage, CO_2 emissions, health and commuting times. If they have their way, in the future all but the very wealthy in the Greater Toronto Area (GTA) will be living in stacked townhouses and other types of apartments in higher density, mixed use communities with accessible rapid transit. These are referred to as location-efficient communities in this paper.

The willingness of GTA residents to forgo ground-related homes for apartments in location-efficient communities is an important issue for determining the impacts of land use plans that restrict the supply of serviced land for ground-related housing on housing affordability. This holds even if the plans proactively encourage the creation of more sites for apartments.

The view that many households in the GTA would willingly give up single-detached houses to move into higher density housing in location-efficient communities is wrong. Urban policies which try to force this by constraining the supply of new ground-related housing will lead to even higher house prices, sub-optimal location choices, and huge capital gain windfalls for the lucky owners of existing houses and vacant lands on which new ground-related homes could be built.

Highlights of the research results follow.

Ground-Related Homes Out-Sold Apartments Two to One in the GTA in 2015; Single-Detached Houses Most in Demand

In 2015, ground-related homes made up the bulk of combined new and existing home sales in the GTA, accounting for two-thirds of all sales. Single-detached homes were the largest component of home sales (42%) and outpaced condo apartment sales (34%). Most sales of single-detached houses were resales. In this new housing market, single detached-homes accounted for just a quarter of all sales while apartments accounted for over 55% of all sales. If more new ground-related homes had been available for sale, it is very likely that ground-related home sales would have accounted for an even larger share of total sales.

In 2015, the average prices of single-detached home sales also increased much more rapidly than did the average prices of other housing types, particularly apartments. This points to a greater shortage of single-detached homes than of other home types.

GTA Housing Preferences Favour Ground-Related Homes, Especially Single-Detached, Even More than 2015 Sales Indicate

The consumer surveys which were examined show a strong affinity for ground-related housing, specifically single-detached housing, among recent buyers and prospective buyers in the GTA. A survey of prospective buyers which the Toronto Real Estate Board (TREB) commissioned found that only 18% of residents in the GTA indicated a preference for apartments, while over half of the residents indicated a preference for single-detached housing.

Millennials Prefer Ground-Related Homes Too, Especially Single-Detached Houses

Millennials in the GTA prefer single-detached housing over other housing types. While millennials show a slightly higher preference for apartments than do buyers or prospective buyers in the 35-54 age group, it is by no means pronounced.

In a consumer preference survey which the TREB commissioned, over three-quarters of respondents aged 18 to 34 indicated their intention to purchase a ground-related unit. Single-detached was the most popular preferred housing type.

Why Location-Efficient Communities' Proponents are Convinced That GTA Residents Would Willingly Forgo Ground-Related Homes for Apartments

Proponents of location-efficient communities point to surveys which appear to show that many consumers would willingly trade conventional suburban single-detached houses for smaller, more dense housing in location-efficient communities.

The most cited of these surveys is the Pembina Institute's 2014 report and survey which concluded that 81% of GTA residents would choose to live in a location-efficient community over a larger house with a larger lot in a conventional subdivision given equal costs, even if it meant trading a large single-detached house and yard for a modest house, townhouses or condominiums (apartments).

The recent study which the Victoria Transport Policy Institute published agrees with the Pembina Institute's assertion that many households want the trappings of location-efficient communities and will often choose small-lot and attached homes with these characteristics. However, unlike the Pembina Institute report, there is no mention of apartments in this report.

A U.S. survey which was conducted for the National Association of Realtors in 2015 found that Americans were about equally divided in their preferences for living in a large, single-detached house with a large lot in a conventional subdivision or in a house with a small yard or townhouse in a location-efficient community. Again, this survey had no mention of apartments.

Location-Efficient Communities' Proponents do not Realistically Portray Housing Preferences

The analyses in the Pembina Institute report and the VTPI report are, at times, misleading in representing their findings of consumers' housing preferences. Our analysis leads us to question the premise that 81% of GTA residents want to give up single-detached houses in conventional subdivisions.

The Pembina Institute survey used vague descriptions of the communities and completely overlooked housing costs in the survey. Most respondents stated they were already living in such location-efficient communities. Therefore, it is not reasonable to assume that over 80% of individuals would be willing to move from their current location to a more location-efficient area.

Finally, the Canadian and American surveys actually indicate a strong preference among respondents – including millennials – for both single-detached homes and suburban communities.

1. INTRODUCTION[1]

1.1 Background

The Government of Ontario, in common with many environmentalists, dislikes single-detached houses and other types of ground-related homes because of their apparent implications for greenfield land consumption, car usage, CO_2 emissions, health and commuting times. If they have their way, in the future all but the very wealthy in the Greater Toronto Area (GTA) will be living in stacked townhouses and other types of apartments in higher density, mixed use communities with accessible rapid transit. These are referred to as location-efficient communities in this paper.

Some pro-apartment supporters regard the shift in the mix of housing starts to apartments in the GTA over the past decade as evidence that there is a yearning on the part of residents for apartments in mixed use, transit-friendly neighbourhoods. The only thing which is said to be holding up an even greater shift to location-efficient communities is the continued production of new ground-related housing units in the 905 regions, albeit it at much reduced levels than in the past.

Some surveys purport to demonstrate that most GTA residents would be willing to forgo a single-detached house in a conventional suburb to live in higher-density housing in location-efficient communities. Our review of the literature and our own extensive knowledge of housing preferences do not support this contention. Many households demand a single-detached house with a yard as their preferred abode. In our opinion, the fact that current market conditions are so robust for resale and for new ground-related units in the 905 portions of the GTA, as well as in the city of Toronto, is evidence of this.

Urban policies which try to force this location-efficient development by constraining the supply of new ground-related housing even while expanding the supply of apartment sites will lead to even higher house prices, sub-optimal location choices, and huge capital gain windfalls for the lucky owners of existing houses and vacant lands on which new ground-related homes could be built.

1.2 Key Issue

The willingness of GTA residents to forgo ground-related homes for apartments in location-efficient communities is an important issue for determining the impacts of land use plans that restrict the supply of serviced land for ground-related housing on housing affordability. This holds even if the plans proactively encourage the creation of more sites for apartments.

If GTA residents prefer higher density housing in location-efficient communities, then urban policies which restrict the supply of ground-related housing and, at the same time encourage, the

[1] This report was authored by Dr. Frank A. Clayton, Senior Research Fellow, CUR, with research assistance from Cameron Macdonald, 4th Year student, Bachelor of Urban and Regional Planning (BURPl), Ryerson University.

expansion of serviced sites for apartments in the 905 regions will not have significant adverse impacts on the prices of ground-related homes.

On the other hand, if there is a strong preference for ground-related homes over apartments in location-efficient communities, then urban policies which try to force apartment living by constraining the supply of new ground-related housing will have significant adverse repercussions. These include even higher house prices, sub-optimal location choices, and huge capital gain windfalls for the lucky owners of existing houses and vacant lands on which new ground-related homes could be built at the expense of renters and first-time buyers.

1.3 Questions Addressed in this Paper

The following questions are addressed in this paper:

1. What kinds of ownership housing do MLS sales and new home sales (by type of unit and recent price dynamics) indicate are being demanded in the GTA?
2. How does this housing mix compare to the home ownership housing preferences of GTA residents?
3. Are millennials desiring apartments over ground-related homes?
4. What is the basis for the opinion, held by proponents of location-efficient communities, that GTA residents would willingly forgo single-detached houses to live in higher-density housing?
5. Are these proponents realistically portraying housing preferences?
6. What are the impacts of a policy-induced mismatch between the demand for ground-related housing and its supply in the GTA?

1.4 Terminology

It is helpful at this point to introduce readers to some nomenclature used in this report.

1.4.1 Types of Communities

Location-Efficient Community – Different reports use different names to refer to communities or neighbourhoods which have the attributes that rank high in terms of environmental sustainability. Studies which were reviewed in preparing this paper used three terms: location-efficient communities, complete communities and smart growth communities. We adopted the term 'location-efficient community' to include all three types of communities, whose definitions follow.

Location-Efficient Communities – The Pembina Institute report defines location-efficient communities as encompassing the following three location-related attributes:

- Walkability: The ability to walk or cycle to stores, restaurants and other amenities,

- Mixed-Use: A mix of residential homes, businesses and amenities all within walking distance of each other, and
- Transit: Convenient access to rapid transit and shorter commute times, along with realistic opportunities to travel to work and other key destinations without a car.[2]

The Pembina Institute considers that a community in which residents generally require a car to get around, and which is dominated by residential uses as opposed to mixed uses and commercial developments, would not be location-efficient.

Complete Communities – Complete communities is a term which is widely used by the Province of Ontario in its land use planning initiatives. The Province's proposed Places to Grow Act, 2016, defines complete communities as follows:

> "Places such as mixed-use neighbourhoods or other areas within cities, towns and settlement areas that offer and support opportunities for people of all ages and abilities to conveniently access most of the necessities for daily living, including an appropriate mix of jobs, local stores and services, a full range of housing and public service facilities. Complete communities may take different shapes and forms appropriate to their contexts."[3]

The formal definition in the Act makes no mention of transit, but it does state that complete communities bring a wide range of uses closer together. These uses include varying transportation options, housing choices, shopping opportunities, employment options and recreational activities.

Smart Growth Communities – Smart growth is a term which is used to describe a type of development that concentrates growth in compact communities, in contrast to what is regarded as urban sprawl. In defining smart growth, the Victoria Transport Policy Institute (VTPI) states:

> Smart growth (also called new urbanism, particularly when applied at the site or neighbourhood level) consists of land use development patterns that emphasize accessibility and modal diversity, as opposed to dispersed, automobile dependent development, often called sprawl.[4]

Conventional Suburb – These communities consist primarily of ground-related homes, especially single-detached houses, which are separated from other uses like office parks and shopping malls. They typically have access to wide arterial streets and bus transit if there is transit service.

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[2] Pembina Institute, *2014 Home Location Preference Survey: Understanding Where GTA Residents Prefer to Live and Commute*, 5, https://www.pembina.org/pub/2014-home-location-preference-survey.
[3] Ministry of Municipal Affairs and Housing, *Proposed Growth Plan for the Greater Golden Horseshoe, 2016*, https://placestogrow.ca/index.php?option=com_content&task=view&id=420&Itemid=12.
[4] Victoria Transport Policy Institute, *We Want to Be: Home Location Preferences and Their Implications for Smart Growth*., 23 March 23 2016, 5, http://www.vtpi.org/sgcp.pdf.

1.4.2 Types of Housing

Ground-Related Housing – This housing type provides residents with ground-level access and a yard or patio (or both) at the ground level. This includes single-detached houses, semi-detached houses and row or townhouses. We use CMHC's housing type definitions.[5]

Single-Detached House[6] – This building contains only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. It may include link homes, where two units may share a common basement wall but are separated above grade.

Semi-Detached House – This refers to one of two dwellings which are located side-by-side in a single building, and which are separated by a common or party wall which extends from ground to roof. It adjoins no other structure.

Townhouse – Also called row housing, this is a one-family dwelling unit in a row of three or more similar dwellings which are attached but separated by common or party walls which extend from ground to roof.

Apartments – Includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

1.5 Structure of Paper

This report has 6 sections in addition to the introduction:

- Section 2 looks at combined new and existing home sales, as well as changes in average prices in 2015;
- Section 3 examines homebuyer preference surveys which have been conducted in the GTA;
- Section 4 looks specifically at the home buying preferences of millennials in the GTA;
- Section 5 describes the evidence used by proponents of location-efficient communities to back up their claim that consumers would willingly move into apartments in order to live in location-efficient communities;
- Section 6 analyzes the data used by proponents to see if it has been properly portrayed; and
- Section 7 summarizes the study's findings and looks at what policy-imposed restrictions on the supply of new ground-related houses in the GTA would mean for future home prices and the distribution of wealth in the GTA.

This report also contains two appendices:

- Appendix A provides the data for new and existing home sales across the GTA, as well as price patterns by type of housing unit, in 2015; and

[5] Canadian Mortgage and Housing Corporation, *Housing Now Tables – Canada,* 2016, https://www.cmhc-schl.gc.ca/odpub/esub/63830/63830_2016_M06.pdf?fr=1467722715601.
[6] Other terms include: Single-Family Detached Dwelling, Single Family Home and Detached Dwelling.

- Appendix B provides a description of the surveys and studies which this paper references. Ground-related Homes Outsold Apartments Two to One in the GTA in 2015 – Single-Detached Houses Most in Demand

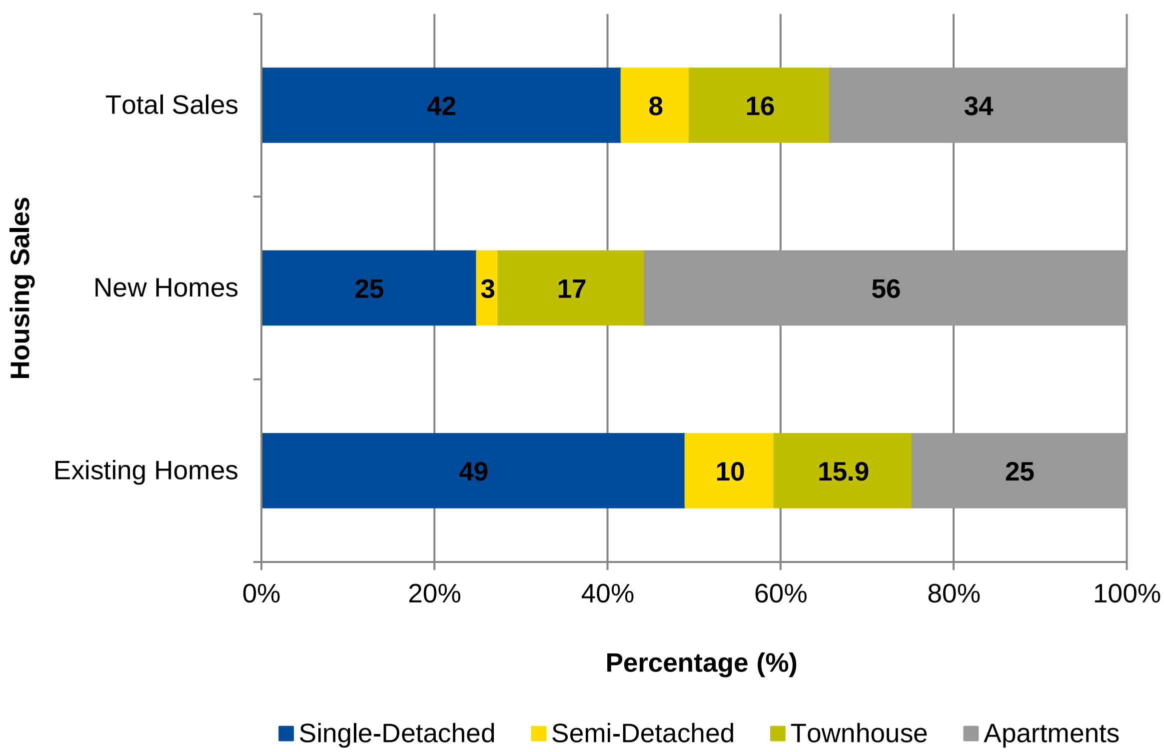
2. GROUND-RELATED HOMES OUT SOLD APARTMENTS TWO TO ONE IN THE GTA IN 2015: SINGLE-DETACHED HOMES MOST IN DEMAND

2.1 Total Home Sales by Type of Unit

In 2015, single-detached homes recorded the largest volume of sales (42% of total combined new and resale homes) followed by apartments (34%) and townhouses (16%). Overall, ground-related housing accounted for almost two-thirds of all housing sales in the GTA:

- The bulk of single-detached homes which were sold were existing homes (81.6%), while new home sales accounted for only 18.4% of the single-detached homes which were sold.
- The results were similar with ground-related units as a whole. Existing sales accounted for 20.7% of all ground-related homes which were sold.
- In contrast, apartment sales were divided equally between new and existing housing units – 50.2% of apartment sales were existing units.

Figure 1:
New and Existing Sales by Type of Unit, GTA, 2015



Source: Appendix A, Table A-1

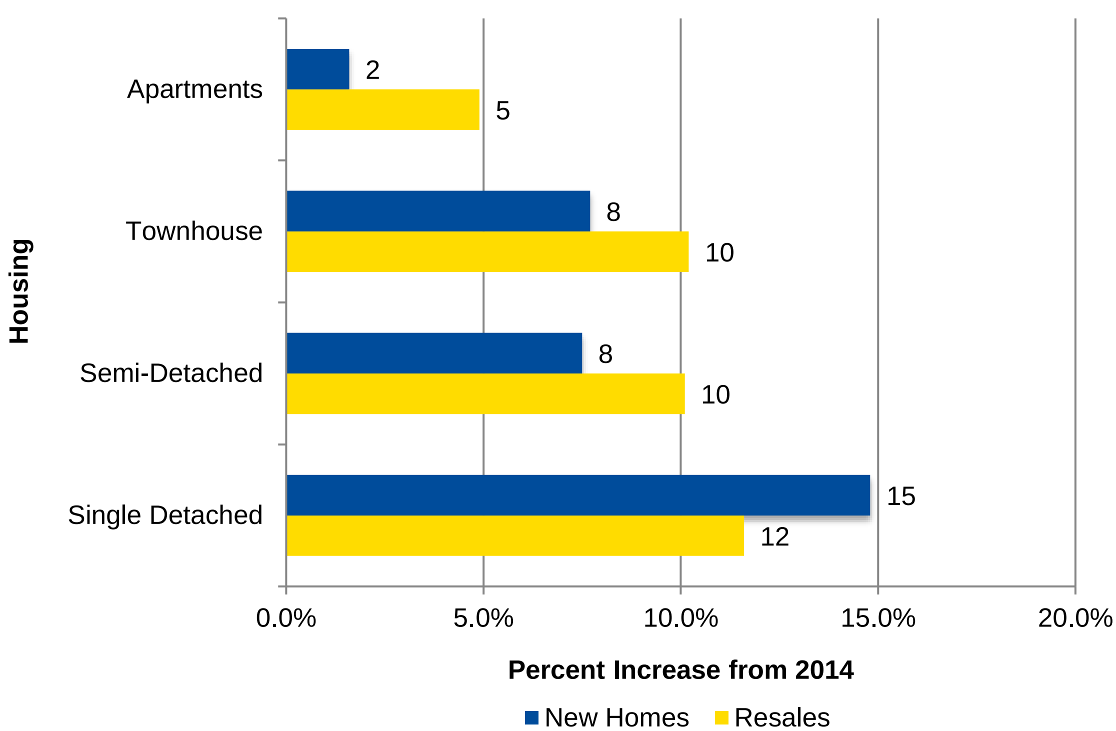
2.2 Average Price Increases by Type of Unit

This limited role which new housing in the ground-related home sector of the housing market played is puzzling given that average home price increases were much larger in ground-related homes, both new and existing, than in apartments:

- The average price increases in 2015 demonstrate that there were tighter market conditions in the ground-related home sector than in apartments. Average prices for both new and existing ground-related homes increased much faster for single-detached houses than for apartments.

Typically, when the price of one product is rising more rapidly than another, private sector businesses respond by gearing up the production of the more scarce product with the expectation of greater profits. This did not happen with respect to ground-related types of new housing.

Figure 2:
Percent Increase in Average Housing Prices by Type of Unit, GTA, 2015



Source: Appendix A

The price data, combined with a smaller inventory of unsold ground-related homes than apartments, strongly suggest that the share of 2015 sales of ground-related homes would have been even higher than the nearly two-thirds if more new ground-related projects had been available on the market for purchase[7].

2.3 Summary

In 2015, ground-related homes made up the bulk of combined new and existing home sales in the GTA, accounting for two-thirds of all sales. Single-detached homes were the largest component of home sales (42%) outpacing condo apartment sales (34%). Most sales of single-detached houses were resales. In the new housing market, singles accounted for just a quarter of all sales while apartments accounted for over 55% of sales.

The much more rapid increase in average prices of single-detached home sales in 2015 than in the prices of other housing types, particularly apartments, points to a greater shortage of single-detached homes. If more new ground-related homes had been available for sale, it is very likely that ground-related home sales would have accounted for an even larger share of total sales.

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[7] For a discussion of the constrained supply of low-rise housing, see: Toronto Real Estate Board, *Market Year in Review and Outlook Report,* January 2016, 5-6, http://communications3.torontomls.net/auth2/mediafiles/Market-Year-in-Review-Outlook-Report/#?page=0.

3. GTA HOUSING PREFERENCES FAVOUR GROUND-RELATED HOMES, ESPECIALLY SINGLE-DETACHED HOUSES, EVEN MORE THAN 2015 SALES INDICATE

Available surveys of consumer housing preference for the GTA indicate that the types of new housing being built are not in line with the types that households prefer:

- Prospective homebuyers in the GTA have a significant preference for ground-related housing over apartments.
- This preference for ground-related housing is more pronounced in the 905 portions of the GTA than in the city of Toronto.
- Single-detached homes remain the single most-preferred housing type across the GTA.

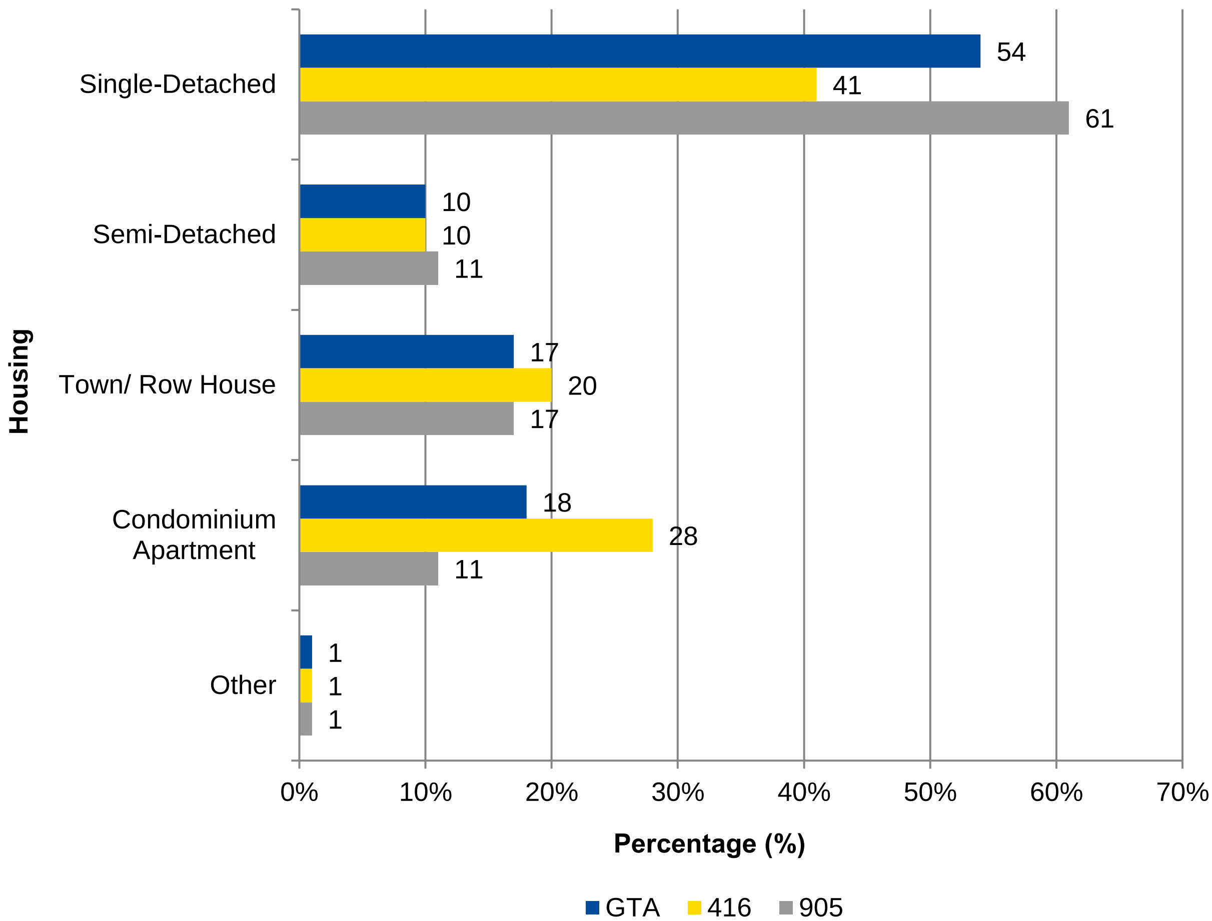
3.1 TREB Survey, 2015

The Toronto Real Estate Board (TREB) commissioned Ipsos to conduct a survey of prospective homebuyers in the GTA in November of 2015. The results showed that consumer preferences are still strongly tilted towards ground-related housing:

- Single-detached houses were the most common type of housing that prospective homebuyers intended to purchase – 54% of intending buyers in the GTA.
- Condominium apartments were second; however, only 18% of intending buyers in the GTA and 28% of intending buyers in the city of Toronto favoured them.[8]

[8] Toronto Real Estate Board, *Market Year In Review and Outlook Report,* January 2016, http://www.trebhome.com/market_news/market_report_and_outlook/2016_TREB_year_in_review_and_outlook.pdf.

Figure 3:
Preferred Housing Type of Prospective Buyers, GTA, November 2015



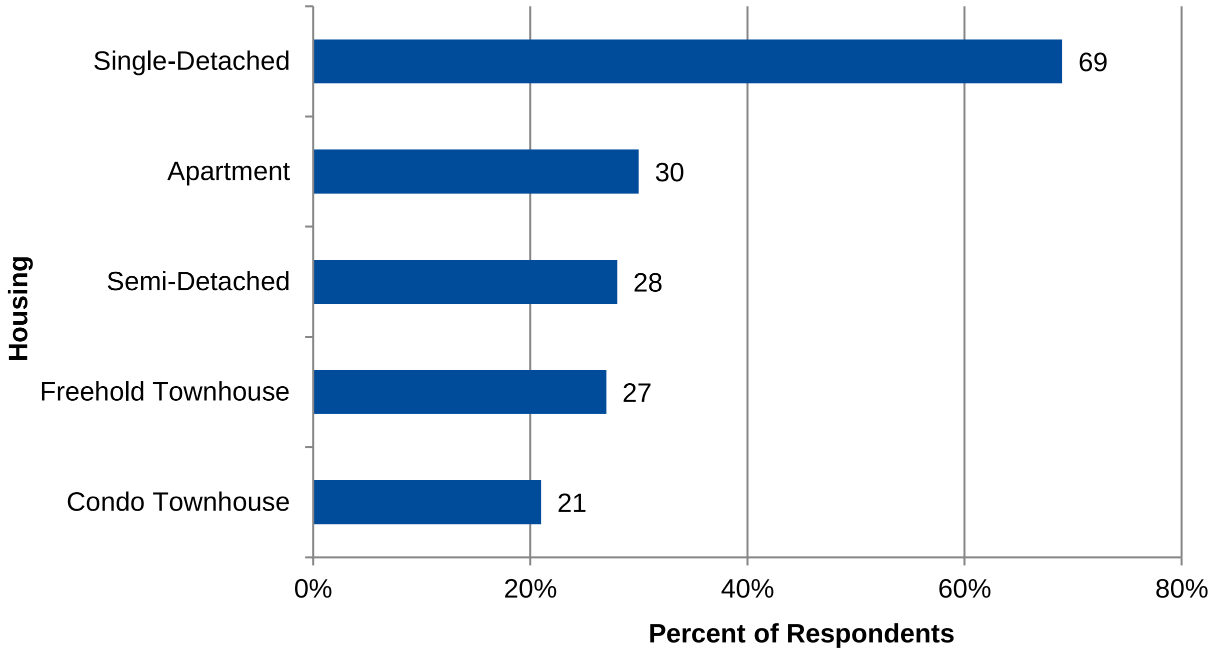
Source: TREB-Ipsos Reid, 'Market Year in Review & Homeowners Survey' presentation, January 18, 2016

3.2 REMAX Hallmark Home Buyer Survey, 2015

REMAX Hallmark Ltd. commissioned Angus-Reid to conduct the GTA Homebuyer Survey between September 22nd and September 28th of 2015. A total of 505 respondents who had indicated that they intended to purchase a home in the GTA in the next 18 months were asked what types of housing they would be interested in buying.[9] The answers are indicated below in Figure 4. It is important to note that the question asked respondents to indicate the types of housing which they were interested in purchasing, not their preferred option. Therefore, they could respond with more than one housing type. Also, note that townhouses are split between freehold and condo townhouses.

[9] Ms. Eva Blay-Silverberg, Point Blank Communications, personal communication, June 10, 2016.

Figure 4:
Types of Homes Prospective Homebuyers are Interested In, GTA, 2015



* Respondents could select more than one housing type
Source: Ms. Eva Blay-Silverberg, personal communication, June 21, 2016 (Appendix B).

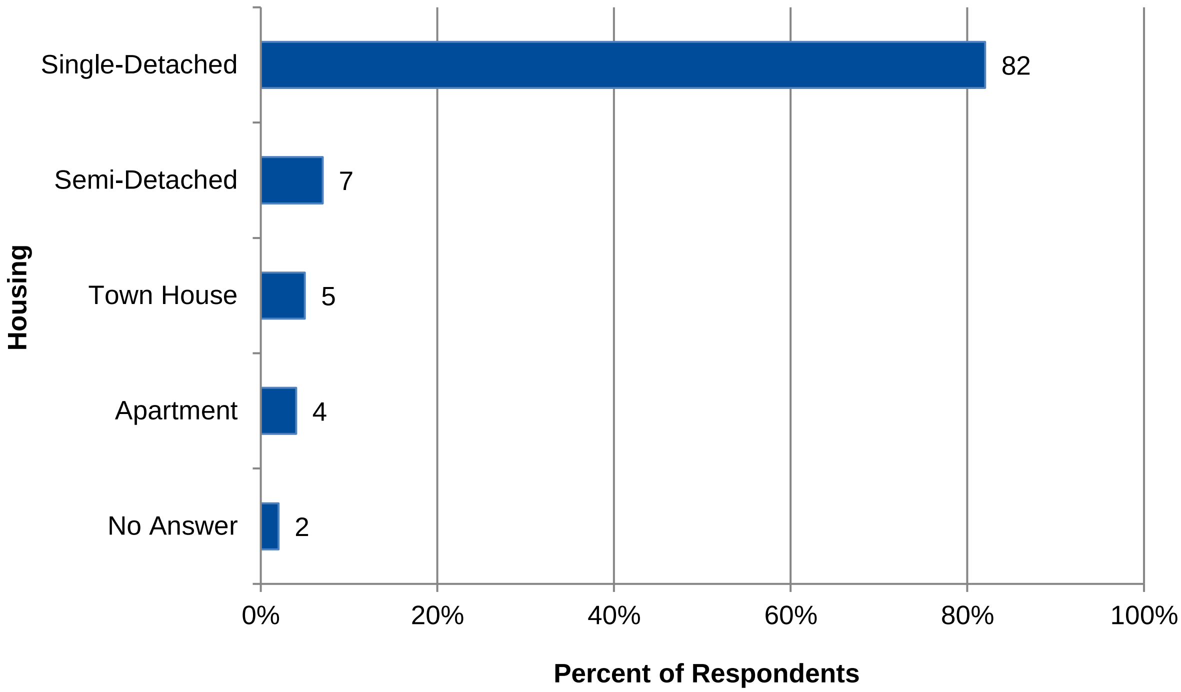
The most preferred type of housing for prospective buyers by far was the single-detached house with 69% of respondents indicating that as their preference. While apartments ranked second at 30%, townhouses actually ranked higher with their split into two tenure types. The survey's division of townhouses into two options (freehold townhouse and condo townhouse) caused the townhouses to rank lower in terms of interest although there is invariably some overlap between the two townhome options.

3.3 Canadian Home Buyers Preference Survey, 2015

The 2015 Canadian Home Buyers Preference Survey, conducted on behalf of the Canadian Home Builders Association (CHBA), asked recent buyers of new homes which type of home they would be looking for if they were in the market again.[10]

[10] The exact question was: 'If in the market again – preferred home type.'

Figure 5:
Preferred Home Type of Recent Homebuyer if in the Market Again, Brampton, 2015



Source: Canadian Home Builders Association Market Study, 2015 (Appendix B).

The results for recent buyers in Brampton alone show that preferences for their next home are very much focused on single-detached houses.[11] Their preference was stronger than the findings of the TREB consumer survey. Brampton respondents' preferred housing type by far is a single-detached house (82%).

3.4 Summary

The consumer surveys which were examined show a strong affinity for ground-related housing – specifically single-detached housing – among recent buyers and prospective buyers in the GTA. According to a TREB survey, only 18% of intended buyers in the GTA indicated a preference for apartments, while 54% indicated a preference for single-detached housing.

[11] While the survey did not receive sufficient responses from Toronto or Mississauga, responses from the 905 community of Brampton had a large enough sample size for us to consider it statistically significant.

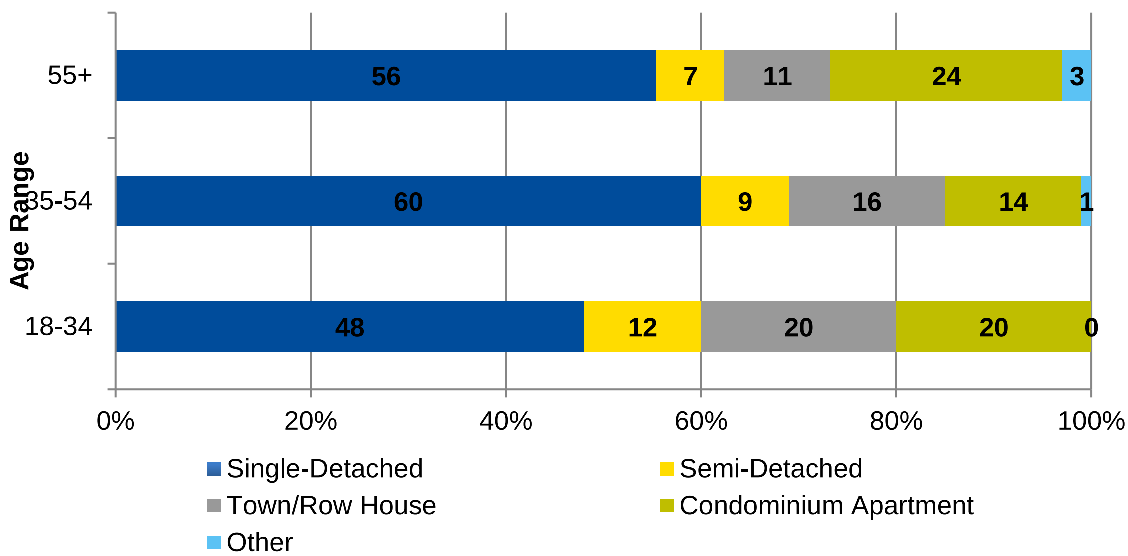
4. MILLENNIALS PREFER GROUND-RELATED HOMES TOO, ESPECIALLY SINGLE-DETACHED HOUSES

Proponents of location-efficient communities often make reference to the housing preferences of millennials, since they constitute the next large wave which is now entering the ownership housing market. However, surveys of GTA millennials show that this preference for apartments over ground-related units is not nearly as strong as has been suggested.

4.1 TREB Survey of Potential First-Time Home Buyers, 2015

These conclusions are echoed by the TREB survey of potential first-time buyers' intentions. As Figure 6 shows, this survey asked intending homebuyers in the GTA which type of home they intended to purchase next. The millennial cohort (ages 18 to 34) still show a strong preference for ground-related housing over condominium or apartment housing, with over 75% of respondents stating an intention to buy ground-related housing.

Figure 6:
Home Buying Intentions by Type of Unit, GTA, November 2015



Source: Toronto Real Estate Board, *Market Year In Review and Outlook Report,* January 2016, http://www.trebhome.com/market_news/market_report_and_outlook/2016_TREB_year_in_review_and_outlook.pdf.

4.2 Genworth Canada Survey of First-Time Homebuyers, 2015[12]

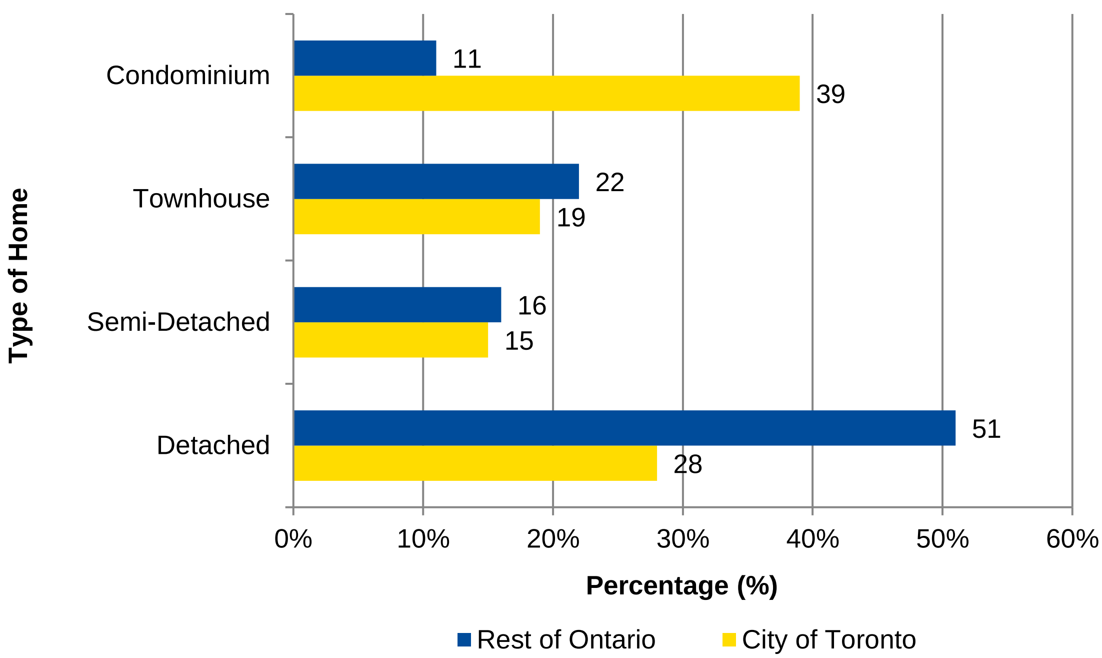
Genworth Canada commissioned Environics to conduct a survey in 2015 to profile first time homebuyers. The survey targeted people aged 25 to 40 who had purchased their first home in the

[12] Genworth Canada, *The 2015 Genworth Canada – First-Time Homeownership Study*, 2015, http://genworth.ca/en/first-time-homeownership-study.aspx.

past 24 months (March 2013 to March 2015). While not specifically looking at millennials, most of the respondents (77%) were millennials according to the survey. The survey divided Ontario buyers into the city of Toronto and the rest of Ontario (which included the 905 buyers). The survey results showed that:

- First time homebuyers display a significant preference (89%) for ground-related housing units over apartments throughout Ontario excluding Toronto.
- Even in the city of Toronto, more than 60% of first time homebuyers purchased ground-related housing units with 28% of all buyers purchasing a single-detached house.

Figure 7:
Type of Home Bought by First Time Buyers, GTA, 2015



Source: Genworth Canada, *The 2015 Genworth Canada – First-Time Homeownership Study* (Appendix C).

These results show that first time homebuyers – who are mainly millennials – have a preference for ground-related housing as is reflected in their purchases.

4.3 Summary

Millennials in the GTA prefer single-detached housing over any other housing type. At the same time, they show a slightly higher preference for apartments than do buyers or prospective buyers in the 35-54 age group, but this is by no means pronounced.

Over three-quarters of respondents aged 18 to 34 indicated, in a consumer preference survey which the TREB commissioned, their intention to purchase a ground-related unit. The most popular and preferred housing type was single-detached housing.

5. WHY LOCATION-EFFICIENT COMMUNITIES' PROPONENTS ARE CONVINCED GTA RESIDENTS WOULD WILLINGLY FORGO GROUND-RELATED HOMES FOR APARTMENTS

The notion that people living in the GTA would be willing to substitute apartments for single-detached homes in order to live in location-efficient communities was, to a considerable extent, based on a report which the Pembina Institute published in 2014. According to these reports:

- Consumers value living in walkable, location-efficient communities to a much greater extent than living in single-detached homes in a conventional car-dependent suburb; and
- Most people would be willing to move into smaller, more dense homes in a location-efficient community if this option were available, assuming that the housing were equally affordable.

5.1 Pembina Institute Home Location Preference Survey

In 2014, the Pembina Institute, in concert with RBC, commissioned a location preference survey for the GTA.[13] The study concluded:

> When housing costs are not a factor, 81% of respondents would choose to live in an urban or suburban neighbourhood where they can walk to stores restaurants and other amenities, and where they can access frequent rapid transit. They would choose these neighbourhoods even if it meant trading a large house and yard for a modest house, townhouse or condo.[14]

The responses for question 8 provided the basis for this conclusion. This question gave the respondents the description of three communities and asked them to choose one, given equal affordability.[15] These community options are listed in Figure 8. Of these three communities, Pembina Institute regarded two of these community options as 'location-efficient'; 81% of respondents chose these communities over a car-dependent suburb with single-detached housing.

This finding provides the basis for the proposition, by proponents of location-efficient communities, that restricting the supply of single-detached houses and other types of ground-related housing would be unlikely to materially affect the prices of existing ground-related homes. This is because most respondents would prefer to be in a higher density, location-efficient community.

[13] The Pembina Institute commissioned a similar survey in 2012.
[14] Pembina Institute, *2014 Home Location Preference Survey; Understanding Where GTA Residents Prefer to Live and Commute,* 3, https://www.pembina.org/pub/2014-home-location-preference-survey.
[15] 'Imagine for a moment that you are moving to another home. Of the following three options, please select the location where you would prefer to live in if the cost of housing in each was equally affordable to you.' Question 8, pg. 19.

Figure 8:
Preferred Home Location Assuming Equal Home Costs, GTA, Pembina Report, 2014

Car-dependent suburb		Location-efficient suburb		Location-efficient city	
2012	2014	2012	2014	2012	2014
18%	19%	39%	42%	42%	39%
Detached house on a large private lot Far from the town or city centre; need car to get to most destinations Commute to work of more than 30 minutes, with no access to fast transit		Detached house on a modest lot, townhouse or condo Suburban location where you can walk or bike to stores and amenities in the local town centre Commute to work of more than 30 minutes, but with access to rapid transit such as the GO Train		Condo, townhouse or modest house on a smaller lot In a city with easy access to stores and amenities Commute to work of less than 30 minutes and possible to get to work by bike, walking or transit	

Source: Pembina Institute. *2014 Home Location Preference Survey,* Question 8, pg. 19.

In economic jargon, the case put forth by the Pembina Institute study is that condominiums (apartments), town homes or modest single-detached homes on smaller lots in location-efficient communities are close substitutes for larger, single-detached homes on larger lots in conventional suburbs.

5.2 Victoria Transport Policy Institute Report

The Victoria Transport Policy Institute (VTPI) released a report earlier this year which included a review of home location preferences and their implications for smart growth policies. The report found that:

- Market research indicates that most households want improved accessibility (indicated by shorter commutes), land use mix (indicated by nearby shops and services), and diverse transport options (indicated by good walking conditions and public transit services) and will often choose small-lot and attached homes with these features.[16]

The basis for this finding is an analysis of several consumer preference surveys which includes, but is not limited to, the Pembina Institute's *Home Location Preference Survey* (2014), the U.S. National Association of Realtors' (NAR) *Community Preference Survey* (2011 and 2013) and the Urban Land Institute's (ULI) *Community Survey* (2015). These surveys are critiqued in a later section of this paper.

At this time it is worth noting that the VTPI study did not state that consumers would trade suburban houses for apartments. Instead, it stated that consumers would be willing to trade larger lot single-detached homes for houses with smaller lots and for townhouses in a location-efficient community. This is an important difference from the Pembina Institute finding which included condominiums (apartments).

[16] Victoria Transport Policy Institute, *Where We Want to Be.*

We now summarize two of the surveys which the VTPI relied on in reaching its conclusions.

5.2.1 National Association of Realtors Community Preference Survey (2013)

One of the surveys which the VTPI referenced was a National Association of Realtors (NAR) survey from 2013.[17] This survey of the 50 largest US metropolitan areas presented six questions which asked about people's preferences between different communities. In all questions, the survey presented an option that was clearly suburban and one that would be considered a location-efficient community. Based on the NAR survey and an article by architect John D. Hunt, the VTPI report concluded that:

- A significant portion of households would choose a small lot single-family home or townhouse in an urban neighbourhood over a large-lot single-family home in suburbs if it provided a shorter commute, better access to public services, or a few thousand dollars in annual financial savings.[18]

This conclusion that individuals would be willing to trade larger lots and houses for smaller lots and houses is based on question 35 which states:

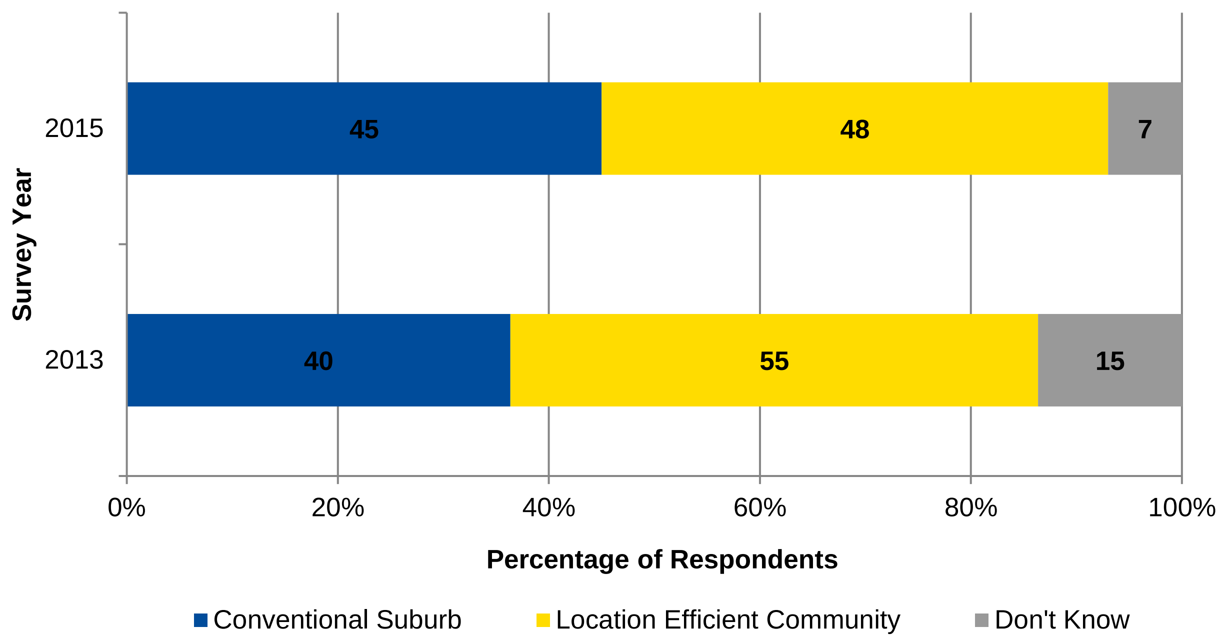
Imagine for a moment that you are moving to another community. These questions are about the kind of community where you would like to live. Please select the community where you would prefer to live. [19]

- **Community A –** Houses with large yards and you have to drive to the places where you need to go
- **Community B –** Houses with small yards, and it's easy to walk to the places you need to go.[20]

Respondents to this question preferred the location-efficient community (Community B) over the conventional suburb (Community A) by a margin of 55% to 40% in 2013. In the 2015 survey, this margin had shrunk to 48% choosing Community B and 45% choosing Community A.

[17] NAR conducted a similar survey in 2015 asking many of the same questions as in 2013.
[18] Victoria Transport Policy Institute, *Where We Want to Be,* pg. 9, 10.
[19] This question was number 35 in the 2013 version of the survey and number 17 in the 2015 version.
[20] Using our terminology, we would consider Community A to be representative of a conventional suburb, while Community B is representative of a location-efficient community.

Figure 9:
Community Preference, USA, 2013 & 2015 NAR Surveys



Source: NAR Community Preference Survey 2013 & 2015. http://www.realtor.org/reports/nar-2015-community-preference-survey

5.2.2 Urban Land Institute Community Survey (2015)

The VTPI report states that it also based its conclusion that people would be willing to live in what we are calling location-efficient communities in smaller lot singles or townhouses on a 2015 survey, which the Urban Land Institute commissioned, of 1,200 individuals in the U.S.[21] The VTPI report attributes the following comment to the ULI study:

> Although consumer surveys indicate that many households prefer large-lot, single-family homes, they also indicate that households will accept smaller-lot and multi-family housing in exchange for travel time and financial savings.[22]

However, we could not find where ULI stated this.

[21] Urban Land Institute. *America in 2015: A ULI Survey of Views on Housing, Transportation and Community*. http://uli.org/wp-content/uploads/ULI-Documents/America-in-2015.pdf
[22] Victoria Transport Policy Institute, *Where We Want to Be,* 9.

5.3 Summary

Proponents of location-efficient communities point to surveys that appear to show many consumers would willingly trade conventional suburban single-detached houses for smaller, more dense housing in location-efficient communities.

The most cited of these is the Pembina Institute's 2014 report and survey. This report concluded that 81% of GTA residents would choose to live in a location-efficient community rather than a larger house with a larger lot in a conventional subdivision given equal costs, even if it meant trading a large single-detached house and yard for a modest house, townhouse or apartment.

The recent study published by the Victoria Transport Policy Institute agrees with the Pembina Institute in that many households want the trappings of location-efficient communities and will often choose small-lot and attached homes with these characteristics. However, unlike the Pembina Institute report, there is no mention of apartments in this report.

A U.S. survey which was conducted for the National Association of Realtors in 2015 found that Americans were about equally divided in their preferences for a large single-detached house with a large lot in a conventional subdivision, or for a house with a small yard or townhouse in a location-efficient community. This survey, too, had no mention of condominiums (apartments).

6. Location-Efficient Communities' Proponents Do Not Realistically Portray Housing Preferences

The above studies are cited as evidence of the consumers' preferences for location-efficient communities. However, we feel that their analyses are at times misleading, or do not accurately reflect consumers' housing preferences.

6.1 Pembina Institute Survey

The Pembina Institute reached the conclusion that there is untapped support for denser housing in location-efficient communities from GTA residents. This conclusion is questionable for the following reasons:

- It is based on vague descriptions of the housing types and community attributes in each of the three location choices which were presented to respondents;
- The conclusion is based on responses to a question which is contradicted by responses to another question in the same survey which asks respondents to indicate the type of community in which they are living now; and
- It is unrealistic to ignore the role which costs play in housing location decisions.

6.1.1 Vague Descriptions of Housing and Community Amenity Options

The question in the survey that forms the basis of the 81% of respondents who responded positively to the two location-efficient options over the conventional subdivision option (see Figure 8) has several attributes that cast doubt on the responses:

- No guidance on different lot sizes.

The descriptions do not define what is a large, a modest or a smaller lot. This leaves the respondent to determine what size these lots would be. For example, are 36-40 foot lots, which have been common in the GTA over the past two decades, considered a large lot, or would an estate lot be considered a large lot? A similar reservation holds for the differences between a 'detached house' and a 'modest house'.

- Transit times may not be representative of reality.

Two of the location options specify commuting times of more than 30 minutes while the location-efficient city option has a commuting time of less than 30 minutes. In fact, commuting times really do not depend on the kinds of locations which were specified in the three home location options.[23] As an illustration, average commute times are about the same in the 905 suburbs as in the city of

[23] The Urban Land Institute's *America in 2015* community survey also found that 73% of respondents currently living in a suburb has commutes of less than 20 minutes.

Toronto, and average commute times by transit, including the subway, are actually longer than travel by car in the city of Toronto.[24]

- Unlikely that respondents could find single-detached houses with equal costs in all three of the location options.

Both location-efficient community descriptions list the possibility of owning either a detached-house or a modest house, a town home or a condo. While the location-efficient options may have some single-detached homes present, with their location attributes they undoubtedly would have relatively higher prices than houses elsewhere.

It is no surprise that, when given the option of a single-detached house and a location-efficient community for equal pricing, many respondents choose the location-efficient community over the location-inefficient community. In effect, given no pricing constraints, people want everything.

The Pembina Institute's report actually recognizes this, stating: "the ideal location for most homebuyers would therefore be a detached-house in a location-efficient neighbourhood, either urban or suburban."[25]

6.1.2 Most Respondents Say They Already Live in a Location-Efficient Neighbourhood

The survey asks two similar questions about preferred locations with equal housing costs. One is the question which is summarized in Figure 8 about preferred location among three location options, and another question is about preferred neighbourhood types (with a choice of five types). See Figure 10.

Eighty percent of respondents to the neighbourhood type question answered that they would like to live in a city or a suburb with a mix of houses, shops and businesses. This is almost exactly the same percentage as the number of respondents (81%) who expressed a preference to live in location-efficient communities, as shown in figure 8.

Respondents were also asked to describe the type of neighbourhood in which they currently live (using the same five types as in the preferred neighbourhood question).[26]

Rather surprisingly, 81% of the respondents say they are already living in the two city neighbourhoods or the suburban neighbourhood with a mix of houses, shops and businesses.

24 Centre for Urban Research and Land Development, "Did You Know: Travel Times for City of Toronto Commuters on Average are 60% Longer by Subway than by Car?" blog entry by Frank Clayton, May 11, 2016, http://www.ryerson.ca/cur/Blog/blogentry4.html.
25 Pembina Institute, *2014 Home Location Preference Study::Understanding Where GTA Residents Prefer to Live,* 2014, 9, https://www.pembina.org/pub/2014-home-location-preference-survey.
26 Question 5, 'Which of the following best describes the location you currently live in?' – Question 6, 'In which of the following locations would you most like to live if the cost of housing was the same in all of them?'

Figure 10:
Preferred Community Type vs. Community Currently Living in GTA, 2014, Pembina Survey

Location	Preferred Neighbourhood Type	Current Community Type
	Percentage (%)	
City - downtown, with a mix of offices, apartments and shops	18	12
City - a more residential neighbourhood	31	33
Suburban neighbourhood with a mix of houses, shops and businesses	31	36
Suburban neighbourhood with houses only	12	16
Rural area where a car is needed to get to amenities	7	3

Source: Pembina Institute, *2014 Home Location Preference Survey*, Questions 5 & 6.

If 81% of respondents are already living in neighbourhoods that could be considered location-efficient, it is not realistic to conclude that 81% would consider moving to a location-efficient location from their current location, assuming equal housing costs.

6.1.3 Unrealistic to Ignore Housing Costs

The key location choice questions in the Pembina Institute survey assumes away housing costs as a factor in the location decisions of the respondents even though 82% of respondents said they chose to live where they do because it is the neighbourhood in which they could afford a home.[27]

In the 2012 Pembina Institute survey, respondents were asked to choose between a location-efficient community and a conventional suburb, this time taking the higher housing cost for a location-efficient community into consideration. Some 54% of respondents chose the more walkable location-efficient community while 44% chose the more conventional suburb. See Figure 11.

[27] Pembina Institute, *2014 Home Location Preference Survey.* Question 5A. Pg. 18

Figure 11:
Overall, Which of the Following Best Describes Your Preferences for Where You Want to Live [in the GTA]?

Percentage	Location Preference
54%	You would prefer to live in a neighbourhood where you can walk to stores, restaurants and other amenities, and have good access to fast transit, ***despite the higher cost to rent or own***
44%	You would prefer to live in a neighbourhood where you have more space/a bigger home/lot ***for a lower cost despite having to drive to work and most other destinations***
1%	DK/NA

Source: Pembina Institute, *2012 Home Location Study: Understanding Where GTA Residents Prefer to Live,* Question 11, p. 20, http://www.rbc.com/community-sustainability/_assets-custom/pdf/20120716-pembina-gta.pdf.

6.2 What the U.S. Surveys Really Say

We now check the validity of the VTPI study's interpretation of the NAR and ULI survey results with a focus on what the U.S. surveys say about the willingness of households to trade off a single-detached house on a larger lot for a townhouse in a location-efficient location.[28]

6.2.1 National Association of Realtors Survey, 2015

One of the surveys which the VTPI report relied on was the 2013 NAR Community Preference Survey. Our analysis of both the 2013 and 2015 editions of the NAR survey finds:

- While there is significant preference for walkable location-efficient communities in the U.S., it is nowhere near as high as suggested by the VTPI (or by the Pembina Institute).
- The consumer preference for location-efficient communities is reduced when the housing options in location-efficient communities are apartments rather than single-detached or other forms of ground-related housing.

As shown above in Figure 9, question 35 of the 2013 NAR survey asked about consumer preference between large and small lot single-detached houses. No mention was made about the likelihood of living in an apartment or town house in a location-efficient community. As such, these results do not address the substitutability of large lot single homes in conventional suburbs and apartments in location-efficient communities.

The 2013 and 2015 NAR surveys also asked a question which was similar to the location choice question in the Pembina Institute surveys. However, the NAR surveys provided the respondents with a more accurate reflection of the housing types that would be available in a location-efficient community.[29]

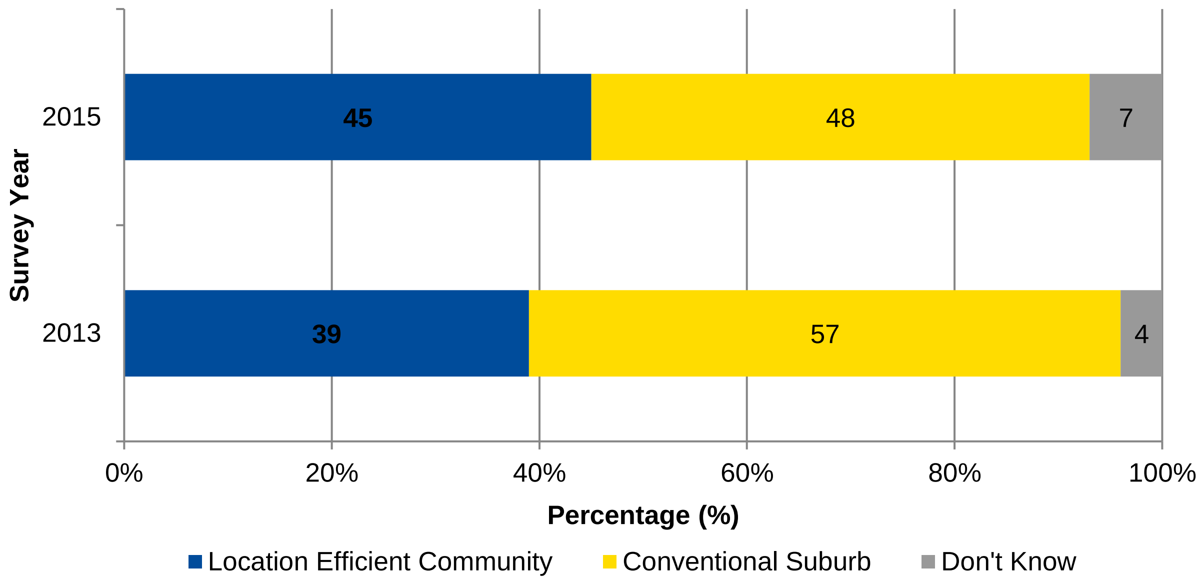
[28] In the U.S. a large lot is a much bigger than is typical in the GTA.
[29] This question is very similar to the location preference questions being asked in the Pembina report, with one key difference. The NAR survey did not suggest to the respondent that costs would be similar in both locations.

Question 18 asked:

Imagine for a moment that you are moving to another community. These questions are about the kind of community where you would like to live. Please select the community where you would prefer to live.[30]

- **Community A –** Own or rent an apartment or townhouse, and you have an easy walk to shops and restaurants and have a shorter commute to work.
- **Community B –** Own or rent a detached, single-family house, and you have to drive to shops and restaurants and have a longer commute.[31]

Figure 12:
Community Preference, USA, 2013 & 2015 NAR survey



Source: NAR Community Preference Survey 2013 & 2015. http://www.realtor.org/reports/nar-2015-community-preference-survey

These results, displayed in Figure 12, show that when given a more realistic description of the housing types which would be available in location-efficient communities – apartments and townhouses – the consumer preference leans toward more conventional suburbs with single-detached homes.

While people may value complete location-efficient communities, the NAR surveys indicate that many will move to them only if they are still able to own a single-detached home, or at the very least a townhouse. Once they are forced to choose between a conventional suburb with mostly single-detached houses and a location-efficient community with mostly apartments, at least half of consumers favour the conventional suburb.

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30 Question was worded identically in both the 2013 and 2015 surveys. Question number 39 in the 2013 Survey.
31 Using our terminology, we would consider Community A to be representative of a location-efficient community, while Community B is representative of a conventional suburb.

6.2.2 Urban Land Institute Community Survey, 2015

When we review the ULI study's contents we see that Americans want some of the features of location-efficient communities, but also have a strong desire for single-detached houses, though less so than a decade or more ago. The ULI report states:

> Single-family detached homes remain the dominant housing choice for Americans, with 61% of people who say they intend to move looking for these kinds of homes, down from 67% in the 2013 survey. The America in 2015 results show what may be a shift in demand toward denser single-family housing types such as townhomes and row houses.[32]

The results of the 2015 ULI Community survey do not support the idea that the majority of consumers would willingly give up ground-related housing in conventional suburbs for more townhouses and apartments in location-efficient communities. This survey clearly shows:

- Consumers in the United States have a strong preference for single-detached housing followed at a distance by townhouses and apartments.

The survey asked individuals about the type of housing in which they currently live, and about their expectations for housing in the near future, with the questions:

> "Do you currently live in an apartment building; a duplex; a row house or townhouse; a single-detached home; or something else?"

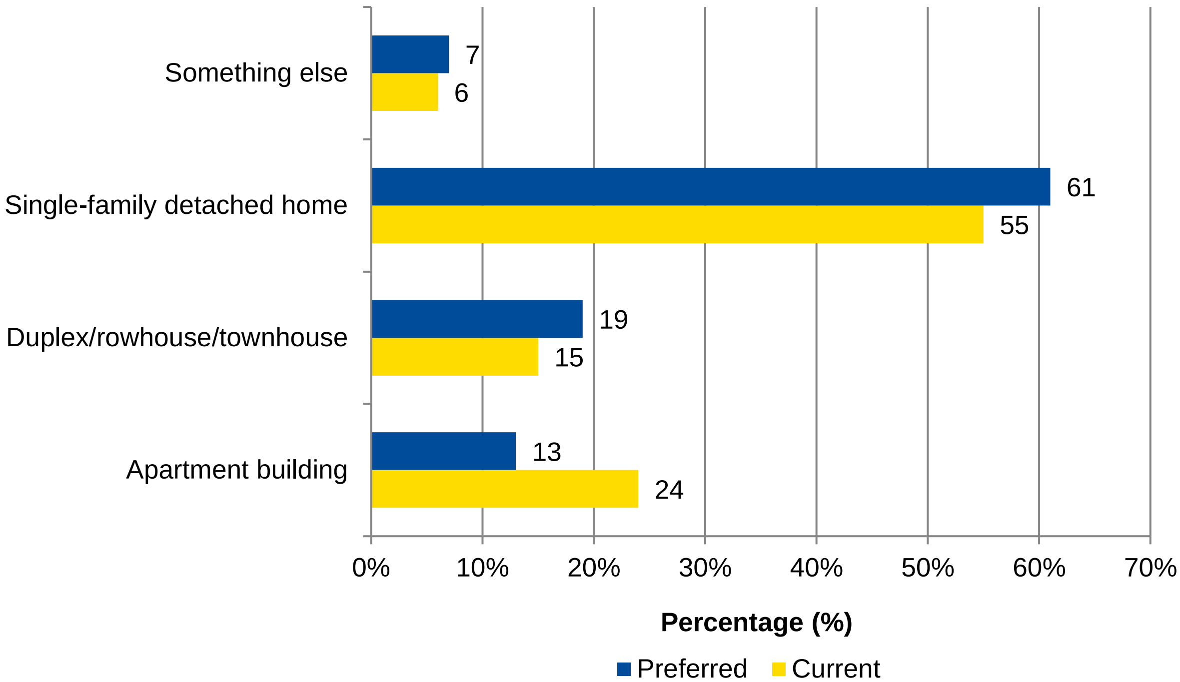
and

> "In five years, what type of home do you expect to live in? An apartment building; a duplex; a row house or townhouse; a single-detached home; or something else?"

The biggest mismatch between these two questions is related to apartments. Twenty-four percent of respondents stated that they currently live in an apartment while 13% stated that they would prefer to live in an apartment in the future.

[32] Urban Land Institute, "Key Housing Findings from the America in 2015 Survey," blog entry by Michelle Winters, May 6, 2015, http://uli.org/community-survey/key-housing-findings-america-2015-survey/.

Figure 13:
Current and Preferred Housing Type, USA, ULI Survey, 2015



Source: ULI Community Survey (Appendix B).

The VTPI study stated that the 2015 ULI survey indicated that households would accept smaller-lots and housing in exchange for improved travel times and financial savings. We could not find support for this finding in the ULI survey.

6.3 Summary

We conclude that the analyses by the Pembina Institute report and VTPI report are at times misleading in representing their findings of consumers' housing preferences. Our analysis leads us to question the premise that 81% of GTA residents want to give up single-detached houses in conventional subdivisions.

The Pembina survey used vague descriptions of the communities and completely overlooked housing costs in their survey. Moreover, respondents stated they were already living in such location-efficient communities. Therefore, it is not reasonable to assume that over 80% of individuals would be willing to move from their current location to a more location-efficient location.

7. IMPLICATIONS OF POLICIES WHICH DISCOURAGE THE CONSTRUCTION OF NEW GROUND-RELATED HOUSING IN ONTARIO

The willingness of GTA residents to forgo ground-related homes for apartments in location-efficient communities is an important issue for determining the impacts of land use plans that restrict the supply of serviced land for ground-related housing on housing affordability. This holds even if the plans proactively encourage the creation of more sites for apartments.

The view that most households in the GTA would willingly give up single-detached houses to move into higher density housing in location-efficient communities is wrong. Urban policies which try to force this type of development by constraining the supply of new ground-related housing will lead to even higher house prices, sub-optimal location choices, and huge capital gain windfalls for the lucky owners of existing houses and vacant lands on which to build new ground-related homes.

APPENDIX A: HOUSING SALES & AVERAGE PRICES, GTA, 2015

Table A-1:
Housing Sales by Type, GTA, 2015

	Housing Type					
	Single Detached	Semi-Detached	Townhouse	Apartments	Total	Ground-Related Only
			Total Units Sales			
Existing Homes	48,943	10,287	15,918	24,831	99,979	75,148
New Homes	11,033	1,112	7,492	24,658	44,295	19,637
Total Sales	59,976	11,399	23,410	49,489	144,274	94,785
			Distribution by Market Segment (%)			
Existing Homes	49	10	16	25	100	75
New Homes	25	3	17	56	100	44
Total Sales	42	8	16	34	100	66
			Distribution by Housing Type (%)			
Existing Homes	82	90	68	50	69	79
New Homes	18	10	32	50	31	21
Total Sales	100	100	100	100	100	100

Source: CUR. based on Toronto Real Estate Board Market Watch & RealNet Data.

Table A-2:
Housing Sales Price, GTA, 2015

	Average Prices ($)			
	Single Detached	Semi-Detached	Townhouse	Apartments
Resales	806,744	579,516	472,623	379,512
New Homes	928,000	582,500	618,500	479,000
	Increase from Previous Year (%)			
Resales	12	10	10	5
New Homes	15	8	8	2

Source: CUR. based on Toronto Real Estate Board Market Watch & RealNet Data.

APPENDIX B: DESCRIPTION OF PREFERENCE SURVEYS REVIEWED

B-1: Toronto Real Estate Board Survey

Survey Background

In association with Ipsos, TREB conducted a survey of likely homebuyers in November, 2015.

Survey Facts

- Respondents: (1,000 whom had purchased in past year)
- Margin of Error: 3.5%
- Survey Date: November 2015
- Survey Area: Greater Toronto Area

Specific Questions Referenced

- What type of home are you most likely to purchase?

B-2: Canadian Home Builders Association Survey 2015

Survey Background

In association with Avid Ratings Canada, CHBA conducted a nationwide market preference survey of recent buyers from selected homebuilders.

Survey Facts

- Total Homeowners Surveyed: 23,402 (1,888 in Brampton)
- Survey Responses: 3,063 (249 in Brampton)
- Confidence Interval: 99%
- Margin of Error: +/- <0.5 percent
- Participating Builders: 83
- Provinces: 8 (Excluding Quebec and PEI)
- Survey Dates: January 14, 2016 to March 31, 2016

Specific Questions Referenced

- If in market again – preferred home type.

Table B-1:
Preferred Housing Type for Next Purchase of Recent Buyers, Brampton, 2015

Housing Type	Responses
High-Rise Condo (11+ Floors)	3
Mid-Rise Condo (5-10 Floors)	5
Stacked 3 or 4 Level Flat	1
Multi-Family Attached/ 2-Storey	12
Multi-Family Attached/ Bungalow	1
Semi-Detached/ Duplex 2-Storey	11
Semi-Detached/ Duplex Bungalow	7
Single-Family Detached/ 2-Storey	166
Single-Family Detached/ Bungalow	39
Not Answered	4
Total	**249**

Source: Canadian Home Builders Association. Canadian Home Buyer Preference National Study.

B-3: REMAX Hallmark Homebuyer Survey

Survey Background

Angus Reid Market Research conducted this survey on behalf of real estate brokerage REMAX Hallmark to get an idea of consumers' housing preferences. It surveyed 505 GTA residents, 18 years old and older, who indicated that they intended to purchase a home in the next 18 months.

Survey Facts

- Survey Respondents: 505
- Survey Area: Greater Toronto Area
- Survey Dates: September 22, 2015 to September 28, 2015

Specific Questions Asked

- Question 5 – What type of home are you interested in? Please select all that apply: Single-detached home, semi-detached home, freehold townhouse, condo apartment, condo townhouse, other.

Table B-2:
Housing Type Interest of Prospective Buyers, GTA, 2015

Housing Type	All Respondents	First-Time Homebuyers
	Percentage (%)	
Single-Detached Home	69	56
Semi-Detached Home	28	40
Freehold Townhouse	27	33
Condo Apartment	30	44
Condo Townhouse	21	27

* Respondent could select more than one response

Source: Personal communication w ith Ms. Eva Blay-Silverberg of Point Blank Communications

B-4: Genworth First Time Homebuyers Survey, 2015

Survey Background

Environics Analytics conducted this survey on behalf of Genworth Canada to gain a deeper insight into the first time homebuyers market. It surveyed 1,800 individuals between the ages of 25 and 40 who had purchased their first home in the preceding 24 months, and it included an oversampling of Canada's major metropolitan markets.

Survey Facts

- Survey Respondents: 1,800 (246 in Toronto, 300 in Ontario not including Toronto)
- Survey Dates: February 5, 2015 to March 4, 2015
- Survey Method: Online Interviews

Specific Questions Referenced

- Question 9 – What kind of home did you purchase? Condominium; Townhouse/ Roughhouse; Duplex/Semi-Detached; Fully Detached

Table B-3:
Type of Home Purchases by First Time Home Buyers, Toronto & Ontario, 2015

Housing Type	Toronto	Rest of Ontario	Canada
	Percentage (%)		
Condominium	39	11	17
Townhouse/row house	19	22	15
Duplex/ Semi-detached	15	16	13
Fully Detached	28	51	55

Source: CUR, based on data in 2015 Genworth Canada - First Time Homeownership Study, http://genworth.ca/en/first-time-homeownership-study.aspx#content-container

B-5: 2013 NAR Community Preference Survey

Survey Background

American Strategies and Meyers Research, on behalf of the National Association of Realtors, conducted this survey from September 18-24, 2013. It surveyed 1,500 respondents with quotas assigned to reflect the population proportion of each state to the total adult-age population.

Survey Facts

- Survey Respondents: 1,500
- Survey Dates: September 18, 2013 to September 24, 2013
- Survey Method: Online Interview
- Margin of Error: +/- 2.5%

Specific Question Referenced

Question 35- Imagine for a moment that you are moving to another community. These questions are about the kind of community you would like to live in. Please select the community where you would prefer to live.

- Community A: Houses with large yards and you have to drive to the places where you need to go.
- Community B: Houses with small yards, and it is easy to walk to places you need to go.

Question 39 – Please select the community where you would prefer to live.

- Community A: Own or rent and apartment or townhouse, and you have an easy walk to shops and restaurants and have a shorter commute to work
- Community B: Own or rent a detached, single-family house, and you have to drive to shops and restaurants and have a longer commute to work

B-6: 2015 NAR Community Preference Survey

Survey Background

Portland State University conducted this survey on behalf of the National Association of Realtors. It surveyed 3,000 adults living in the 50 largest metropolitan statistical areas in the USA.

Survey Facts

- Respondents Phone: 1,000
- Respondents Online: 2,000
- Margin of Error Phone: +/- 3.1%
- Margin of Error Online: +/- 2.2%
- Survey Dates: May 13, 2015 to May 19, 2015

Specific Questions Referenced

Question 17- Imagine for a moment that you are moving to another community. These questions are about the kind of community you would like to live in. Please select the community where you would prefer to live.

- Community A: Houses with large yards and you have to drive to the places where you need to go.
- Community B: Houses with small yards, and it is easy to walk to places you need to go.

Question 18 – Please select the community where you would prefer to live.

- Community A: Own or rent and apartment or townhouse, and you have an easy walk to shops and restaurants and have a shorter commute to work
- Community B: Own or rent a detached, single-family house, and you have to drive to shops and restaurants and have a longer commute to work

B-7: Urban Land Institute Community Survey, 2015

Survey Background

Belden Russonello Strategists conducted this survey on behalf of the Urban Land Institute in order to obtain a better image of Americans' community preferences. It surveyed 1,201 adults and the data were weighted by age and size of metropolitan statistical area to match the American adult population.

Survey Facts:

- Survey Respondents: 1,201
- Survey Method: Telephone Interview
- Survey Dates: January 5, 2015 to January 21, 2015
- Margin of Error: +/- 2.9%

Specific Questions Referenced

- Do you currently live in an apartment building; a duplex; a row house or townhouse; a single-detached home; or something else?
- In five years, what type of home do you expect to live in? An apartment building; a duplex; a row house or townhouse; a single-detached home; or something else?