**Greater Ottawa** Home Builders' Association
Association des constructeurs d'habitations **d'Ottawa**

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October 10, 2025

Ministry of Municipal Affairs and Housing
Provincial Land Use Plans Branch
777 Bay St, 13th Floor
Toronto, ON M7A 2J3

**Re: ERO 025-0844 Proposed Updates to the Projection Methodology Guideline to support the implementation of the Provincial Planning Statement, 2024**

Please accept the below from the Greater Ottawa Home Builders' Association (GOHBA) and its members as its submission to the government's request for feedback on *Proposed Updates to the Projection Methodology Guideline to support the implementation of the Provincial Planning Statement, 2024* (ERO 025-0844).

GOHBA has been the proud voice for the Ottawa home building community since 1951. Our 440 members include builders, developers, professional renovators, trade contractors, suppliers and manufacturers serving the residential construction and professional renovation industry.

Our comments are complementary to and in concert with those of the Ontario Home Builders' Association as the provincial voice of the residential construction industry. We feel consideration of the Projection Methodology Guideline (PMG) would benefit from real data and scenarios coming from the Ottawa perspective.

GOHBA's Executive Director participated in the Technical Advisory Group for the update to this PMG with other experts and are encouraged to see the Province provide firm direction, including mandating the use of the Ministry of Finance's population figures going forward.

As the population projection ultimately underpins the amount of housing, intensification rates and residential land needed to accommodate growth, GOHBA supports ensuring consistency, predictability and fairness in growth projections and a municipality's growth management strategy.

We appreciate the Province dictating not only population figures but also the method by which the subsequent housing demand projections are to be achieved. We also understand that the varying size and sophistication of municipalities across the province demands a level of flexibility to accommodate the differences between single-tier, upper- and lower-tier municipalities, and regional differences.

However, the provincial government's housing goals would be better served by a more prescriptive method to develop a land needs assessment rather than the choice of method #1, #2 or a combination. We encourage further direction from the Province, as outlined herein, which will create more certainty for everyone.

Overall, we're encouraged by the Provincial Government's leadership to update this 30-year-old document. Importantly, it provides a level of stability and predictability that is critical at a time when the homebuilding industry is facing multiple challenges from the pressure of tariffs, economic downturn and higher interest rates.

GOHBA is pleased to provide the following comments on specific details within the PMG, as well as take the opportunity to highlight additional issues, including a newly-revealed issue with Intra-Provincial Migration Assumptions.

**Establishing Municipal Population Projections**

Given the need to account for market pick up, GOHBA does not believe using high growth scenarios poses any risk. Municipalities have a tendency to underestimate growth in order to limit land expansion, lower zoning potential, and/or limit the need to invest in infrastructure.

For example, for its Official Plan, the City of Ottawa undertook an exercise in 2019 to forecast potential population growth scenarios to 2046, and presented "low", "medium" and "high" growth scenarios. The new Official Plan is built on housing requirements estimates from the "medium" scenario – 400,000 new people, 195,000 new homes needed.

Since the time that the City undertook its forecasting in 2019, there has been a significant rise in expectations for population growth. Even by just 2022, the population projections from the Ontario Ministry of Finance (MoF) were close to the City's "high" growth scenario from 2019.

This confirms that the City's consideration of factors that could lead to "high" growth were justified even though the "high growth" factors were not include in the new Official Plan. This also indicates that the "medium" scenario included in the new Official Plan does not account for the higher growth that has, and will, occur rather than what was ultimately used in the growth management strategy for Ottawa's new Official Plan.

Currently the MoF is projecting that Ottawa will have a population of 1.68 million by 2051, or 280,000 more residents than the City is planning for in the horizon of the OP. This translates into a need for approximately 152,000 more homes (detailed later) than the current new Official Plan target of 195,000 new homes to 2046.

Municipalities cannot be in a position where their Official Plans are shooting for a housing target that is well below the housing needs of their residents, both current and future.

**Developing Housing Needs Forecasts**

Headship Rates

GOHBA urges the province to not allow municipalities to be able to "refine" headship rates (as per Page 18). This is just another way municipalities will limit their housing need forecast, which will result in a shortfall of land required to accommodate growth. GOHBA encourages the Province to define how headship rates are to be established; this is an element that should be prescriptive.

Household Propensities

The PMG also needs to provide more guidance on household propensities in relation to occupancy by specific housing type.

Generally, municipalities are still assuming that the aging population is downsizing and occupying smaller homes. In reality, a significant portion of the aging group is remaining in their family homes, thereby reducing the turnover rate.

Incorrect assumptions about who will occupy existing stock is another way municipalities limit housing needs forecasts.

GOHBA urges the Province to be more prescriptive regarding housing propensities.

Infrastructure Capacity

GOHBA is concerned that reference to “infrastructure availability and capacity” on Page 25, under recommended approach to intensification targets, will impede the ability to accommodate projected growth.

Infrastructure capacity should not be a consideration for calculating housing need. This is putting the cart before the horse. Infrastructure capacity is more appropriately a consideration for housing provision, both in terms of type and location.

Some municipalities will use infrastructure *capacity* as an excuse to limit their housing projections. Infrastructure capacity must be modified/increased to meet housing demand, rather than being seen as a limiting factor to growth.

Economic Factors

In a similar vein, economic factors can impact vacancy rates and suppress housing demands, but again this should be a consideration for the provision of housing type later in the process, but not as a factor for calculating housing need.

**Developing Employment Forecasts**

It would be beneficial for the majority of municipalities to use the same method to calculate their employment and employment land needs, and that should be applying the more precise Method #2.

In consideration of interconnected municipalities, or ones within a single commuter shed, it is not helpful if the largest municipality is using Method #2 (eg, Ottawa) and the surrounding communities are using Method #1 (eg, Arnprior, Carleton Place, Kemptville, Rockland).

**Land Needs Assessment**

Simplified Method #3

GOHBA supports having a Simplified Method #3 for very small communities, but the eligibility of what municipalities are able to use this method should be very narrow.

Method to Determine Land Needs

As mentioned above, the provincial government's housing goals would be better served by a more prescriptive method to develop a land needs assessment rather than the choice of Method #1, #2 or a combination.

We are concerned that if there are two methods to calculate land needs, municipalities may actually do both (behind the scenes) and then choose the method that gives them a result closer to the political one they want (eg, less expansion lands vs more expansion lands).

If the province is set on providing options, GOHBA suggests grouping municipalities – a list of municipalities that have to use Method #2, a list who could use Method #1 or #2, and a list of municipalities that can use Method #3. For simplicity, we suggest that any municipality with an assigned housing target should have to use Method #2.

**Additional Issues**

Intra-Provincial Migration Assumptions

As detailed in the enclosed report, *Families on the Move: 670,000 More Households in Eastern Ontario by 2051*, Eastern Ontario has grown rapidly in recent years, due to increased immigration, non-permanent residents, and families moving in from other parts of Ontario, creating a need for more homes.

The lack of ground-oriented housing is leading to an exodus of young families out of the GTA to Eastern Ontario. This trend will not only continue, it will accelerate.

The MoF's population projections inadequately capture the impact of persistent shortages of three-bedroom homes in the GTA, the preferred housing choice of young families.

As such, those projections overestimate the future population growth in the GTA because if the preferred choice is not available, and will not become available because there is just not enough land to provide it, families go elsewhere in Ontario. This results in a corresponding underestimate of growth in the rest of Ontario, especially Eastern Ontario.

In order to appropriately determine housing demand for municipalities in Eastern Ontario, an estimate has to consider pre-existing housing shortages, demand from population growth and demographic change, and the increase in "drive until you qualify" families from the GTA.

The MoF's population projections do not adequately capture migration patterns from the GTA, causing them to overestimate future population growth in the GTA, and underestimate it for Eastern Ontario. Relying on current MoF population projections will cause future housing shortages in Eastern Ontario municipalities.

To account for this growing trend, GOHBA urges the Province to revise how it updates its population projections, and/or modify the housing need calculations in the PMG to accommodate.

Transitional issues

Unfortunately, there is a disconnect between what the province is doing and implementation at the municipal level.

Currently there is no deadline or timeframe that a municipality has to update their Growth Projections / Growth Management Strategy, other than when they embark on a new OP or update their current OP, which could be 10 years later.

The conflict that arises is that the 2024 PPS says that municipalities have to consider the updated MoF numbers in their decision making (henceforth from the time the PPS was enacted), but without a deadline and timeframe for constant updating (say within five years of the PPS being enacted and every five years following), items like private applications for urban boundary expansion become problematic.

As an example, the City of Ottawa can reject a private application because it says it has enough designed land for the 400,000 people in its GMS, while the MoF says that growth will be 680,000. GOHBA's interpretation of the PPS is that the City has to measure the application against the most up-to-date number.

While it is unreasonable to expect municipalities to update their GMS every year when new MoF numbers come out, there needs to be more direction as to when the most up-to-date numbers are to be used.

Referring to the Ottawa example again, its OP was approved in 2023, a year before the new 2024 PPS, but the OP was based on 2019 growth projections that City of Ottawa staff prepared. So, what obligation does the City have to ensure its OP is in compliance with the new PPS? What planning decisions trigger a need to ensure compliance? According to the Planning Act, could it conceivably be nine years before Ottawa has to update its GMS?

A deadline for initial updating and then a timeframe for revisions should be dictated in the PMG which is consistent with what is directed in the 2024 PPS.

Appealing Growth Projections

Although municipalities are supposed to be prepared to support any alternative approach to forecasting, it is the MMAH's role to verify that a municipality's alternative approach is reasonable and supported by the local context in which it's being applied. If this is realistically only going to be challenged on a complaint basis, then the PMG should include an appeal mechanism to allow third parties to formally question a municipality's approach and verify it.

**Conclusion**

We thank the Ministry for the opportunity to comment.

We are pleased to answer questions or provide further information as requested.

Sincerely,

Jason Burggraaf
Executive Director

# Families on the Move:

## 670,000 More Households in Eastern Ontario by 2051

Oct 2025

Missing Middle Initiative

# Families on the Move: 670,000 More Households in Eastern Ontario by 2051

*Mike Moffatt | October 7, 2025*

## Key Points Driving Eastern Ontario's Housing Demand

- **A need to build 670,000 new homes:** Taking into account migration patterns, we find that Eastern Ontario's 15 census divisions must add 670,000 new homes between 2021 and 2051. Of these 670,000 homes, 495,000 ground-oriented homes are needed, along with 175,000 apartment units. This demand encompasses projected population growth, pre-existing shortages, and the increasing number of families relocating from the GTA, searching for a high-quality of life and a three (or more) bedroom, ground-oriented home they can afford to own.
- **A pre-existing shortage of 500,000 homes across Ontario:** As of Census 2021, Ontario had a 500,000 shortage of homes, of which over 370,000 were ground-oriented.
- **The population has been growing faster than housing inventory:** The lack of ground-oriented ownership housing is due to a combination of rapid population growth, low levels of ground-oriented housing construction, and conversion of ownership housing to rentals to support the increased population of newcomers to Canada.
- **Eastern Ontario's rapid population growth:** Eastern Ontario has grown rapidly in recent years, due to increased immigration, non-permanent residents, and families moving in from other parts of Ontario, creating a need for more homes.
- **The drive until you qualify exodus contributing to Eastern Ontario population growth:** The lack of ground-oriented housing is leading to an exodus of young families out of the GTA to Eastern Ontario and other parts of the province. This trend will not only continue, it will accelerate.
- **Ministry of Finance (MoF) population projections are underestimating Eastern Ontario's future population growth:** The Ministry of Finance's population projections do not adequately capture migration patterns from the GTA, causing them to overestimate future population growth in the GTA and underestimate it for Eastern Ontario. Relying on current MoF population projections will cause future housing shortages in Eastern Ontario.

## Eastern Ontario housing demand projections, 2021-51

**Figure 1. Projected Housing Demand by Unit Type, 2021-51, Including Pre-Existing Shortages and "Drive Until You Qualify" Adjustment, Eastern Ontario**

| Census Division | Ground Oriented | Apartment Units | TOTAL |
|---|---|---|---|
| Frontenac | 29,377 | 12,637 | 42,014 |
| Haliburton | 8,392 | 2,092 | 10,484 |
| Hastings | 31,802 | 3,490 | 35,292 |
| Kawartha Lakes | 17,439 | 4,523 | 21,962 |
| Lanark | 17,576 | 4,403 | 21,979 |
| Leeds and Grenville | 12,716 | 3,578 | 16,294 |
| Lennox and Addington | 8,905 | 2,824 | 11,729 |
| Muskoka | 25,838 | 4,354 | 30,191 |
| Northumberland | 18,258 | 4,735 | 22,994 |
| Ottawa | 228,160 | 118,769 | 346,929 |
| Peterborough | 39,676 | 3,411 | 43,087 |
| Prescott and Russell | 21,213 | 3,941 | 25,154 |
| Prince Edward | 3,493 | 1,620 | 5,113 |
| Renfrew | 17,306 | 4,873 | 22,179 |
| Stormont, Dundas and Glengarry | 13,967 | 1,393 | 15,360 |
| TOTAL | **494,119** | **176,643** | **670,761** |

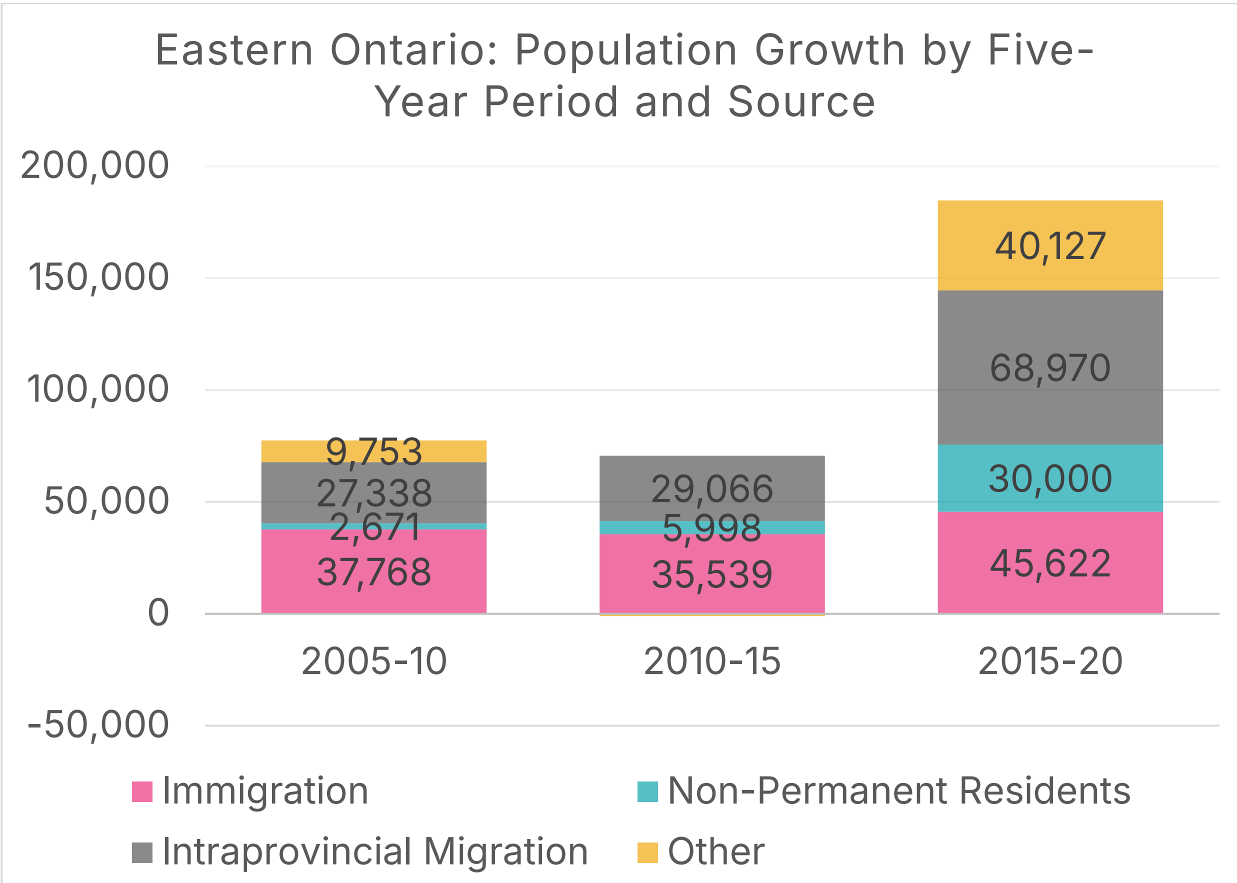
Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

# Table of Contents – Families on the Move

## Introduction - Eastern Ontario’s need for more homes

Eastern Ontario[1] began experiencing rapid population growth a decade ago, due to an increase in new immigrants to Canada settling in the area, growth in the non-permanent resident population, along with an increase in the number of families moving in from other parts of the province (known as *intraprovincial migration*[2]), as shown in Figure 2.

**Figure 2. Population growth by five-year period and source, Eastern Ontario**




**Data Sources: Statistics Canada table 17-10-0153-01 and Chart Source: MMI**

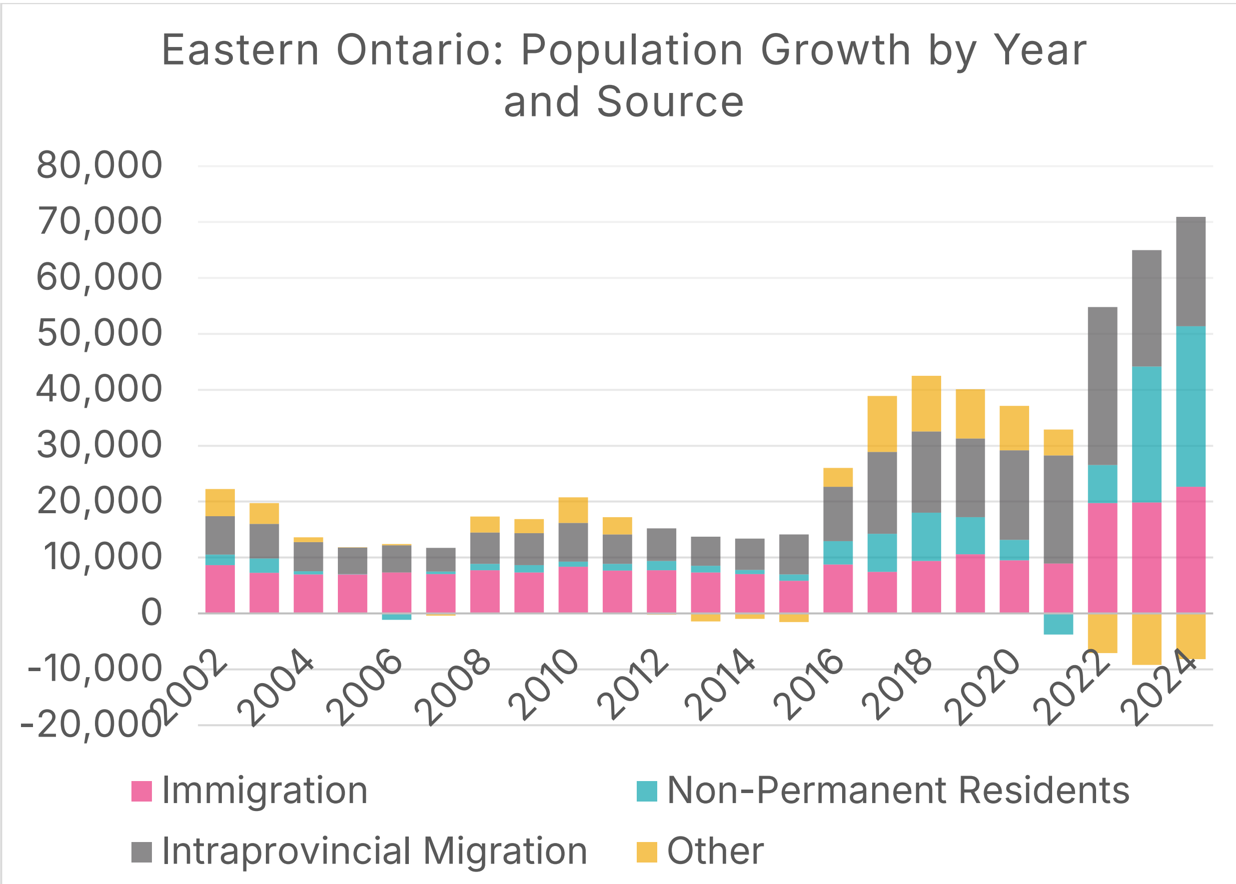
This growth is expected to continue, with the Ontario Ministry of Finance projecting that Eastern Ontario’s population will increase by over one million between 2021 and 2051, with 900,000 of that growth occurring between 2024 and 2051. This population growth will create the need for hundreds of thousands of additional homes.

However, these estimates almost certainly underestimate the need. The Ministry's projection that, from 2024 to 2051, the Region will grow, on average, by 33,000 persons, is almost certainly an underforecast.

[1] In this report, we define “Eastern Ontario” as Statistics Canada’s economic regions of Ottawa Region, Kingston-Pembroke and Muskoka-Kawarthas.
[2] Whereas *interprovincial* migration refers to individuals moving to Ontario from other provinces.

While recent changes to immigration and non-permanent resident programs will reduce population growth from these sources, intraprovincial migration will continue to remain strong, and the Region's relative affordability and high quality of life will attract an increasing number of new residents from other parts of the province.

**Figure 3. Population growth by year and source, Eastern Ontario**




Data Sources: Statistics Canada table 17-10-0153-01 and Chart Source: MMI

The drivers of housing demand and housing need in Eastern Ontario must be understood within a broader provincial context.

## Eastern Ontario’s housing needs within a provincial context

Ontario needs more homes to house a growing number of families, with both the provincial and federal governments committing to doubling housing starts. However, different families have varying housing needs, with some requiring a small, cozy place to call home, while others need three or more bedrooms to support growing families with children. Canada's National Housing Strategy Act (NHSA) acknowledges the diverse needs of families, emphasizing that homes must be affordable, adequate, and suitable for the size and composition of each family.

In short, a “housing unit is not a housing unit”. Ontario must not only ensure that enough homes are built, but also that there is a diversity of housing types to suit a diversity of housing needs.

To meet the standards set by the NHSA, families with children often require homes with three or more bedrooms, and these families have consistently moved into such homes. Homes with three bedrooms or more are typically found in “ground-oriented” forms of housing, such as single-detached, semi-detached, townhomes, and many (but not all) forms of “missing middle housing”. As of the 2021 Census, 88% of all ground-oriented homes occupied by their owners had three bedrooms or more, whereas only 10% of rental apartments contained this many bedrooms. The size differences between unit types help explain why nearly 80% of all couples with children live in a ground-oriented home that they own.

In the summer of 2025, the Greater Ottawa Home Builders' Association approached the Missing Middle Initiative (MMIs) to create housing demand projections for Eastern Ontario through 2051. Initially, this appeared to be a straightforward exercise. Using MMI’s RoCA (Rest of Canada Average) Benchmark model and Census 2021 data, pre-existing housing surpluses and shortages were calculated at the census division level for four different forms of housing. To estimate future demand, the Ontario Ministry of Finance's population projections from August 2025 were used to determine the number of homes that must be added from 2021 to 2051 to keep pace with demographic change.

After conducting this exercise, we found that the Greater Toronto Area, which we define in this report as the census divisions of York Region, Peel Region, Durham Region, and the City of Toronto, would need to add nearly one million ground-oriented homes between 2021 and 2051 to address pre-existing shortages and to keep pace with demographic change. Given that the Region has been adding approximately 10,000 of these homes each year, and given a lack of development land in the area, it would take the GTA nearly a century to add this many homes, if it were able to do so at all.

When there is a lack of these homes available, families, particularly young families with children or those planning to have children, often move out of the Region to find suitable housing that they can afford. This migration is exactly what has happened in recent years, as the net number of residents moving out of the GTA to other parts of the province increased from 118,000 in 2009-14 to 218,000 in 2014-19, and then to 359,000 in 2019-24. A high proportion of these “drive until you qualify” families ultimately relocate to communities in Eastern Ontario.

**In short, it appears that the Ministry of Finance's population projections are inadequately capturing the impact of persistent shortages of three-bedroom homes. As such, those projections overestimate future population growth in the GTA and underestimate it in the rest of Ontario.**

Building from those results, this report tells a story in seven parts on the drivers of housing demand in Eastern Ontario, as follows:

**Housing demand in Eastern Ontario – a story in seven parts**

1. **A shortage of 500,000 homes:** As of Census 2021, Ontario's housing shortage exceeded 500,000 homes.
2. **A lack of family-sized homes in the GTA**: This growing housing shortage is disproportionately prevalent in the GTA, particularly in ground-oriented ownership housing.
3. **The population is growing faster than the housing inventory.** The lack of ground-oriented ownership housing in the GTA is due to a combination of rapid population growth, low levels of ground-oriented housing construction, and the conversion of ownership housing to rentals.
4. **The drive until you qualify exodus to Eastern Ontario:** The lack of ground-oriented housing is leading to an exodus of young families out of the GTA to Eastern Ontario and other parts of the province.
5. **The housing shortage extends beyond the GTA:** The outmigration of families from the GTA is contributing to housing shortages in other parts of the province, including Eastern Ontario.
6. **The GTA cannot build enough ground-oriented homes:** The pre-existing shortage is too large, and the limitations are too great for the GTA to build enough ground-oriented homes to satisfy the needs of young, middle-class families. The "drive until you qualify" migration of young families with children will continue.
7. **Eastern Ontario communities must plan for accelerated population growth.** To address the existing shortage of homes and create enough to keep up with the Ministry of Finance population projections, planning is necessary, but it isn't sufficient. Those population projections do not adequately capture the extent to which the shortage of family-friendly housing in the GTA will cause further outmigration to Eastern Ontario.

Using the RoCA Benchmark 3.0 methodology, we find that Eastern Ontario's 15 census divisions must add 670,000 homes between 2021 and 2051 to address pre-existing shortages, keep up with population growth and demographic change, and address an increase in "drive until you qualify" families from the GTA. Of these 670,000 homes:

- 495,000 ground-oriented homes are needed, with 382,000 needed to keep pace with population growth and demographic change, 8,000 to address pre-existing shortages, and 105,000 to address "drive until you qualify" migration from the GTA.
- An additional 175,000 apartment units are needed, with 148,000 required to keep pace with population growth and demographic changes, and 27,000 needed to address existing shortages.

To ensure that a sufficient quantity and diversity of homes are built, we conclude the report with the following five recommendations.

**Recommendations to ensure an adequate and appropriate supply of housing in Eastern Ontario**

1. The province of Ontario should release municipal housing supply targets differentiated by unit type, and these targets should be incorporated into the respective municipal Official Plans.
2. Municipal Official Plans must incorporate a margin of error, which allows for unexpectedly high population growth.
3. The Ministry of Finance's population projection model should be adjusted to incorporate better "drive until you qualify" migration patterns.
4. All three orders of government should enact reforms to facilitate the construction of three-bedroom units and above in various housing forms.
5. The federal government should announce changes in immigration and non-permanent resident targets well in advance of those changes taking effect, allowing communities time to adjust.

## Point 1 – An Ontario-wide shortage of 500,000 homes

The goal of this report is to estimate the number of homes communities will need in the future to keep up with population growth and demographic change. But to do so, we cannot assume that communities currently have the optimal number of homes. It is necessary to determine whether there is a shortage of homes (which would increase the number of homes that must be built in the future) or a surplus (which would reduce future needs).

Estimating existing shortages also has the secondary benefit of allowing us to conduct a post-mortem analysis of what led a community to experience that surplus or shortage. If analysts and policymakers better understand the forces that lead to past surpluses and shortages, they can use that information to calibrate their models more effectively. The need to learn from past forecasting errors was a key theme of the report Forecast for Failure, which highlighted that analyst forecasts consistently overestimate the rate of homebuilding in the GTA and consistently underestimate the outmigration of families from the GTA to other parts of Ontario.

Despite the limitations of forecasting, it is an absolutely vital component of planning. All three orders of government in Canada require housing needs forecasts to enable better decision-making, from infrastructure investment decisions to how much land to set aside for development. For example, Ontario's Ministry of Finance is seeking feedback on "developing a municipal level forecast of housing by type (e.g., low, medium, high density) and location (e.g., intensification within settlement areas) based on housing needs by age cohort" to assess future land needs.

In the 2021 report, Baby Needs a New Home and the 2022 follow-up, Ontario's Need for 1.5 Million Homes, the PLACE Centre (the precursor to the Missing Middle Initiative) developed the *Rest of Canada Average Benchmark* method (RoCA Benchmark method) to estimate housing needs. The RoCA Benchmark method was based on the twin observations that, in 2016, housing was relatively attainable for families with middle-class incomes in every province except British Columbia and Ontario, and that, after taking demographics into account, the per capita housing supply was also higher in those eight provinces than it was in British Columbia and Ontario.

In September 2025, MMI released version 3.0 of the RoCA Benchmark model, which differs from the original in several important ways:

- Housing unit forecasts are broken down into four categories based on type and tenure: ground-oriented owner-occupied housing, ground-oriented rental housing, apartment owner-occupied housing, and apartment rental housing
- Communities are divided into three categories to reflect that urban areas will naturally have a higher concentration of apartments than rural areas.
- The definition of "affordability" was updated. RoCA v3.0 defines affordability for medium- and low-apartment concentration communities to be any community where the price-to-after-tax price ratio was under 3-to-1 (based on Census 2016 data), and under 4-to-1 for high-apartment concentration communities (in 2016, there were no high-apartment concentration communities with a price-to-income ratio of under 3). Not surprisingly, the model reveals a positive correlation between the number of homes per capita and housing affordability.

Using population and housing supply data from Census 2016 and Census 2021, housing surplus and shortage estimates were calculated for each of Ontario's 49 census divisions, based on the following classifications:

- Our "apartment" classification includes the Census housing categories of apartment or flat in a duplex, apartment in a building that has five or more storeys, and apartment in a building that has fewer than five storeys. Ground-oriented homes are all other forms of housing, including single-detached, semi-detached, and row housing. This housing count includes only private dwellings occupied by usual residents, which excludes unoccupied homes.
- "Ownership" vs. "rental" considers whether the "usual residents" of that home also own that home, or rent it from another party. As such, the definition of "rental" is more expansive than purpose-built rental homes, and includes homes built or purchased by investors and rented out to usual residents.

This data and these definitions lead to the finding that, between the 2016 Census and the 2021 Census, Ontario's housing shortage increased from 400,000 to 500,000 units, with over 370,000 of the 2021 shortage, nearly 75%, being in ground-oriented ownership housing.

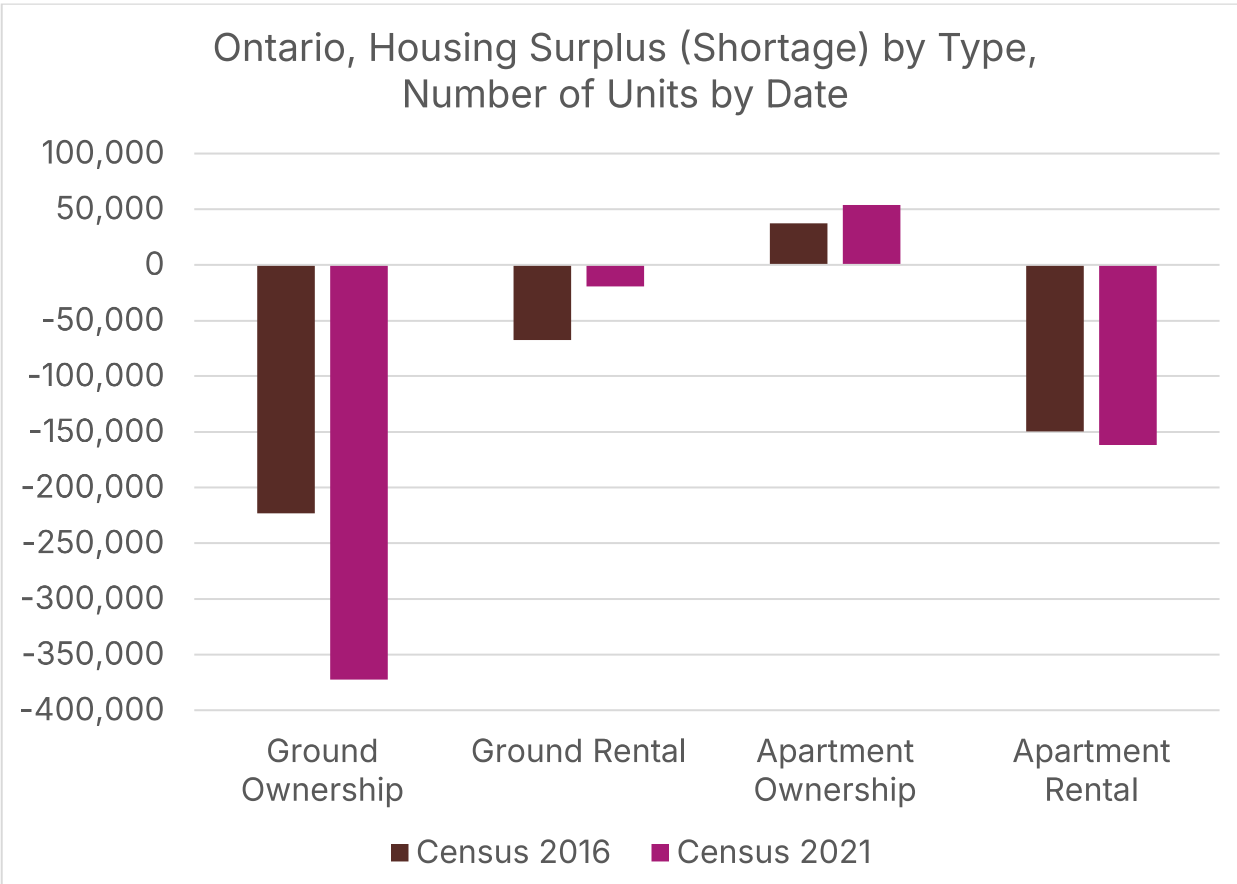
**Figure 4. Ontario housing surplus (+)/shortage (-) by number of units and type, RoCA 3.0 benchmark method, Census 2016 and 2021 data**

| Housing Type | 2016 | 2021 | Change |
|---|---|---|---|
| Ground-Oriented Ownership | -223,255 | **-372,490** | -149,235 |
| Ground-Oriented Rental | -67,555 | -19,287 | 48,268 |
| Apartment Ownership | 37,196 | 53,715 | 16,519 |
| Apartment Rental | -149,536 | -161,950 | -12,414 |
| TOTAL | **-403,150** | **-500,012** | **-96,862** |

Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

With the exception of "apartment ownership" housing (which in the vast majority of cases refers to condo apartment units occupied by their owners), all forms of housing were in short supply in Ontario in 2021, though the shortage of ground-oriented rental units was nearly eliminated, due to a high volume of investor activity buying up existing ground-oriented homes and renting them to groups such as international students. Because this activity creates no new homes, it shifts the shortages from rental to ownership, contributing to the increase in ground-oriented ownership housing shortages.

**Figure 5. Ontario housing surplus (+)/shortage (-) by number of units and type, RoCA 3.0 benchmark method, Census 2016 and 2021 data**




Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

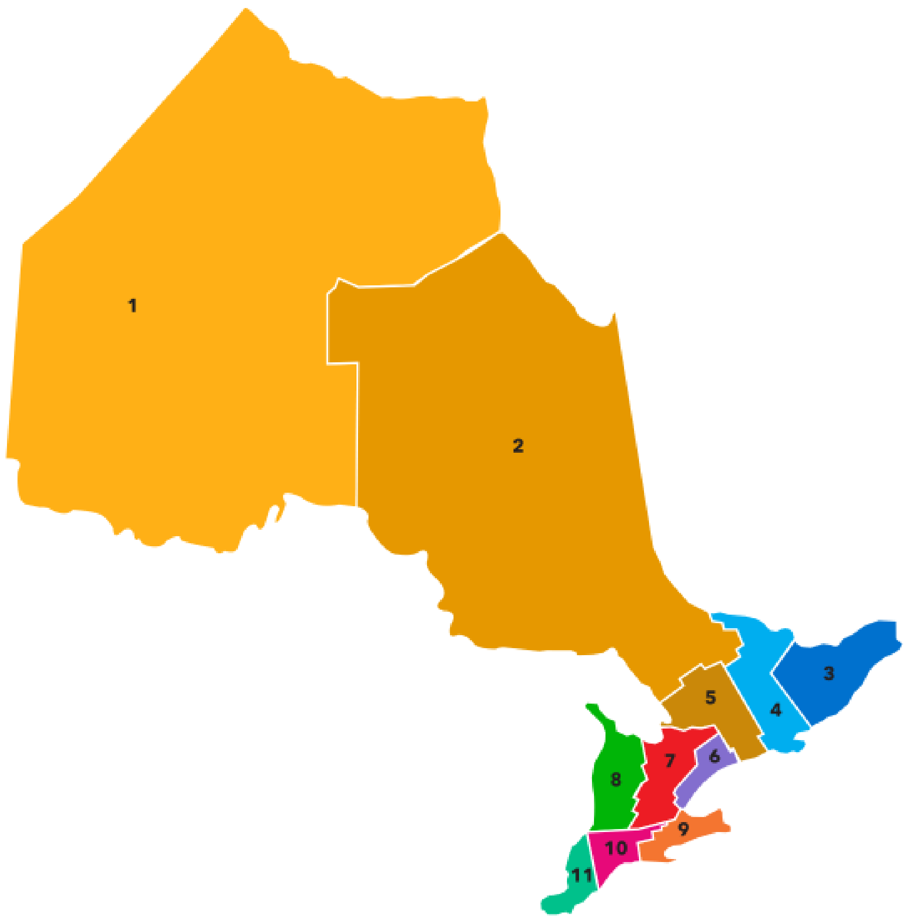
Ontario's housing shortages, however, were not equally distributed across the province, particularly in 2016. Shortages were primarily located in the Greater Toronto Area (GTA) in 2016, though they spread across Southern and Eastern Ontario between 2016 and 2021.

## Point 2 – A lack of family-sized homes in the GTA

There are many ways to divide the province into geographic units. The RoCA Benchmark method follows the lead of the Ontario Ministry of Finance's population projections and divides the province into 49 different census divisions, which in Ontario typically correspond to a regional municipality, a county, or, in northern Ontario, a district.

Working with so many census divisions can be unwieldy; therefore, in this report, we will utilize Statistics Canada's Economic Region classification system, which groups census divisions into regional clusters based on regional labour markets. Ontario has 11 different economic regions, as shown in Figures 6 and 7.

**Figure 6. Map of Ontario's 11 economic regions**




**Map Source: Greater Niagara Chamber of Commerce. Note that the province of Ontario divides Halton between the Toronto Region and Hamilton-Niagara. Due to data limitations, this report assigns Halton exclusively to the Hamilton-Niagara region.**

Halton Region is the one exception in Canada to the rule that economic regions correspond to complete census divisions, as Statistics Canada splits the Region between the Toronto Region and the Hamilton-Niagara region. Because we only have data for complete census divisions, this report assigns Halton Region to the Hamilton-Niagara region. Figure 7 provides the names for each of the 11 economic regions, along with a mapping between these regions and the corresponding census divisions.

**Figure 7. Ontario's 11 economic regions by Census Division**

| Region | Census Divisions |
|---|---|
| **NW Ontario** | Kenora, Rainy River, Thunder Bay |
| **NE Ontario** | Algoma, Cochrane, Greater Sudbury, Manitoulin, Nipissing, Parry Sound, Sudbury, Timiskaming |
| **Ottawa Region** | Lanark, Leeds and Grenville, Ottawa, Prescott and Russell, Stormont-Dundas-Glengarry |
| **Kingston-Pembroke** | Frontenac, Hastings, Lennox and Addington, Prince Edward, Renfrew |
| **Muskoka-Kawarthas** | Haliburton, Kawartha Lakes, Muskoka, Northumberland, Peterborough |
| **Toronto Region** | Durham, Peel, Toronto, York |
| **Kitchener-Waterloo-Barrie** | Dufferin, Simcoe, Waterloo, Wellington |
| **Stratford-Bruce** | Bruce, Grey, Huron, Perth |
| **Hamilton-Niagara** | Brant, Haldimand-Norfolk, Halton, Hamilton, Niagara |
| **London Region** | Elgin, Middlesex, Oxford |
| **Windsor-Sarnia** | Chatham-Kent, Essex, Lambton |

**Chart Source: MMI. Note that the province of Ontario divides Halton between the Toronto Region and Hamilton-Niagara. Due to data limitations, this report assigns Halton exclusively to the Hamilton-Niagara region.**

This report focuses on Eastern Ontario, which we have highlighted in yellow on Figure 7 and define as the three economic regions of the Ottawa Region, Kingston-Pembroke, and Muskoka-Kawarthas.

Figure 8 reveals that, as of Census 2021, over 70% of Ontario's housing shortage occurs in the Toronto Region. The Hamilton-Niagara, Kitchener-Waterloo-Barrie, and Ottawa Regions are also experiencing housing shortages of over 20,000 units. In each of these four regions, the largest shortages are in ground-oriented ownership housing, although substantial rental apartment shortages also exist.

**Figure 8. Housing surplus (+)/shortage (-) by number of units and type, RoCA 3.0 benchmark method, by economic region, as of Census 2021**

| Region | Ground-Oriented Ownership | Ground-Oriented Rental | Apartment Ownership | Apartment Rental | TOTAL |
|---|---|---|---|---|---|
| NW Ontario | -3,377 | -1,025 | 150 | 1,831 | **-2,421** |
| NE Ontario | 1,752 | 2,973 | -4,350 | 703 | **1,078** |
| Ottawa Region | -18,273 | 12,248 | -4,898 | -12,143 | **-23,065** |
| Kingston-Pembroke | -735 | 2,145 | -5,653 | 532 | **-3,711** |
| Muskoka-Kawarthas | 705 | -3,903 | -2,083 | -2,398 | **-7,679** |
| Toronto Region | -300,621 | -26,062 | 94,287 | -130,890 | **-363,287** |
| Kitchener-Waterloo-Barrie | -19,044 | -1,727 | -4,547 | -15,148 | **-40,466** |
| Stratford-Bruce | 3,020 | -1,130 | -1,812 | -1,054 | **-975** |
| Hamilton-Niagara | -28,546 | -7,189 | -4,284 | -10,336 | **-50,355** |
| London Region | -3,273 | 5,950 | -9,591 | -543 | **-7,457** |
| Windsor-Sarnia | -4,098 | -1,567 | -3,503 | 7,495 | **-1,672** |
| TOTAL | **-372,490** | **-19,287** | **53,715** | **-161,950** | **-500,012** |

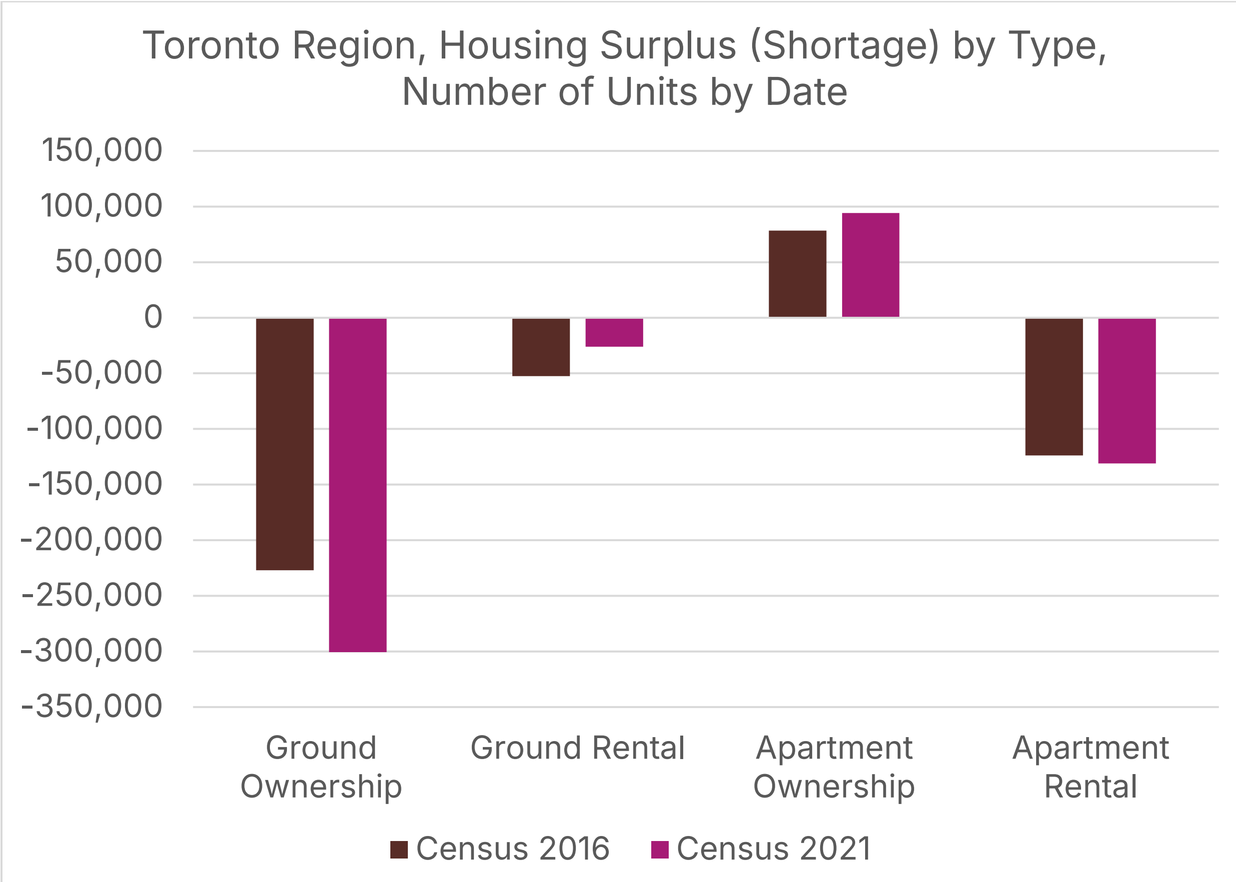
Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

As with the Ontario-wide figures, the biggest change in the Toronto Region housing shortage estimates between the 2016 and 2021 Censuses was a significant increase in ground-oriented housing shortages, as shown in Figure 9. The shortage of ground-oriented rental housing shrank over this period due to investor purchases of existing homes; rental housing shortages stayed relatively unchanged, and the surplus of ownership apartments increased.

It is essential not to interpret the surplus in condo apartments too literally, as a massive shortage of ground-oriented ownership homes has left families seeking alternatives. In some cases, these families are leaving the Toronto Region entirely; in other cases, they are opting to live in apartment condos instead. In particular, young families, who in other geographies would have moved from an apartment condo to a ground-oriented home, are, for financial reasons, opting to stay in an apartment condo, which requires more of them to be built to satisfy this demand.

Shortages in one form of housing necessitate surpluses in other forms.

**Figure 9. Toronto Region housing surplus (+)/shortage (-) by number of units and type, RoCA 3.0 benchmark method, Census 2016 and 2021 data**




Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

Figure 9 reveals what happened (a large increase in the shortage of ground-oriented ownership homes), but it does not reveal why.

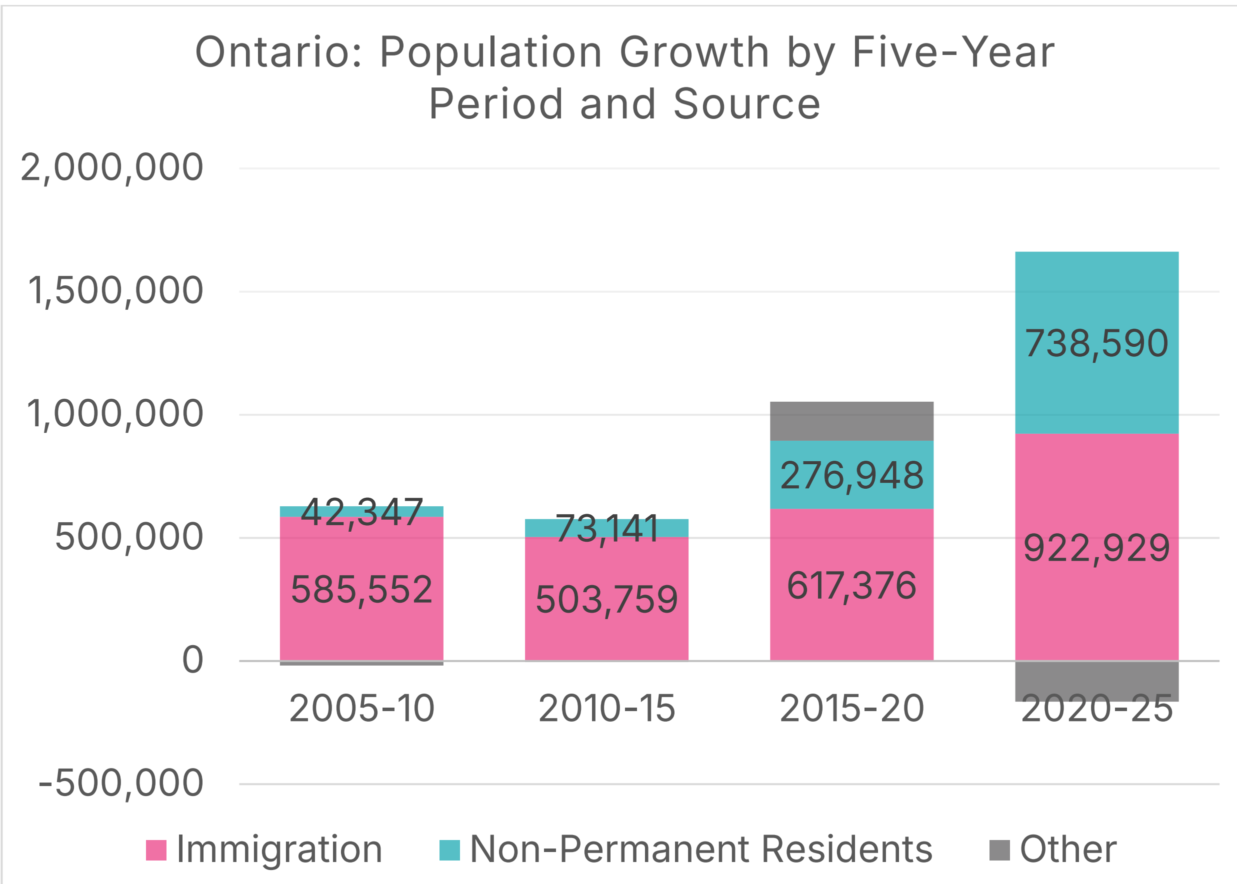
In the 3rd part of our story, we see that Ontario's population has grown at a rapid pace over the last decade, but our housing starts, particularly ground-oriented housing starts, have not.

## Point 3 – The population is growing faster than housing inventory

Prior to 2015, Ontario's population had been growing by approximately 120,000 persons per year, or 600,000 persons every five years. The province experienced accelerated population growth after 2015, increasing by over one million persons in the pre-pandemic period from 2015 to 2020, and by an additional 1.5 million persons from 2020 to 2025.

This rapid population grow was caused by a surge of non-permanent residents, such as international students and temporary foreign workers, shown in teal on Figure 10, along with an increase in permanent immigration, shown in pink. There was also an in-migration of residents from Alberta after the 2015 oil price crash, which is a component of the "other" category in Figure 10's 2020-25 data.

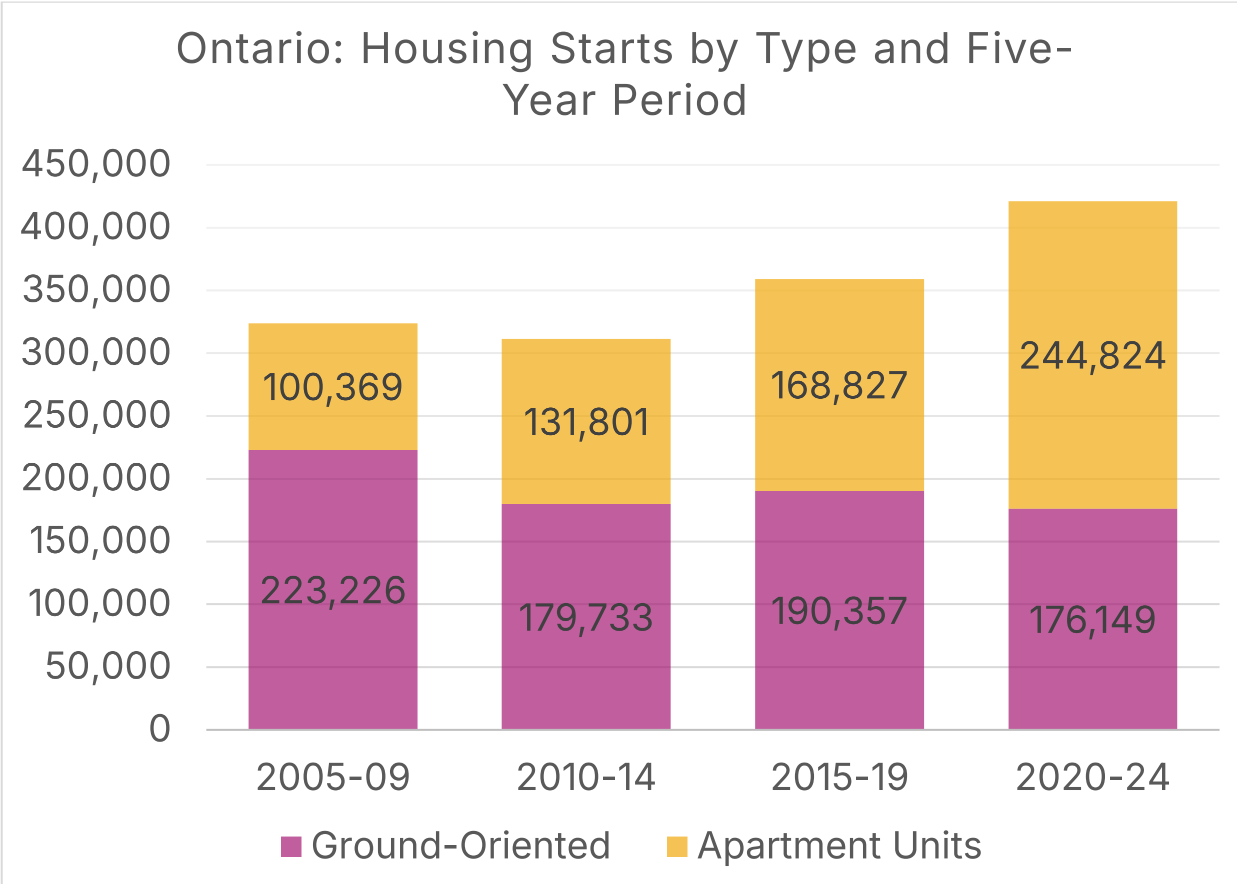
**Figure 10. Population growth in Ontario, number of persons, by five-year period, by source**




**Data Sources: Statistics Canada table 17-10-0153-01 and Chart Source: MMI**

While apartment unit starts have increased in Ontario in response to population growth and decades of underbuilding, ground-oriented housing starts have fallen over time, as shown by Figure 11.

**Figure 11. Housing starts by type and five-year period**

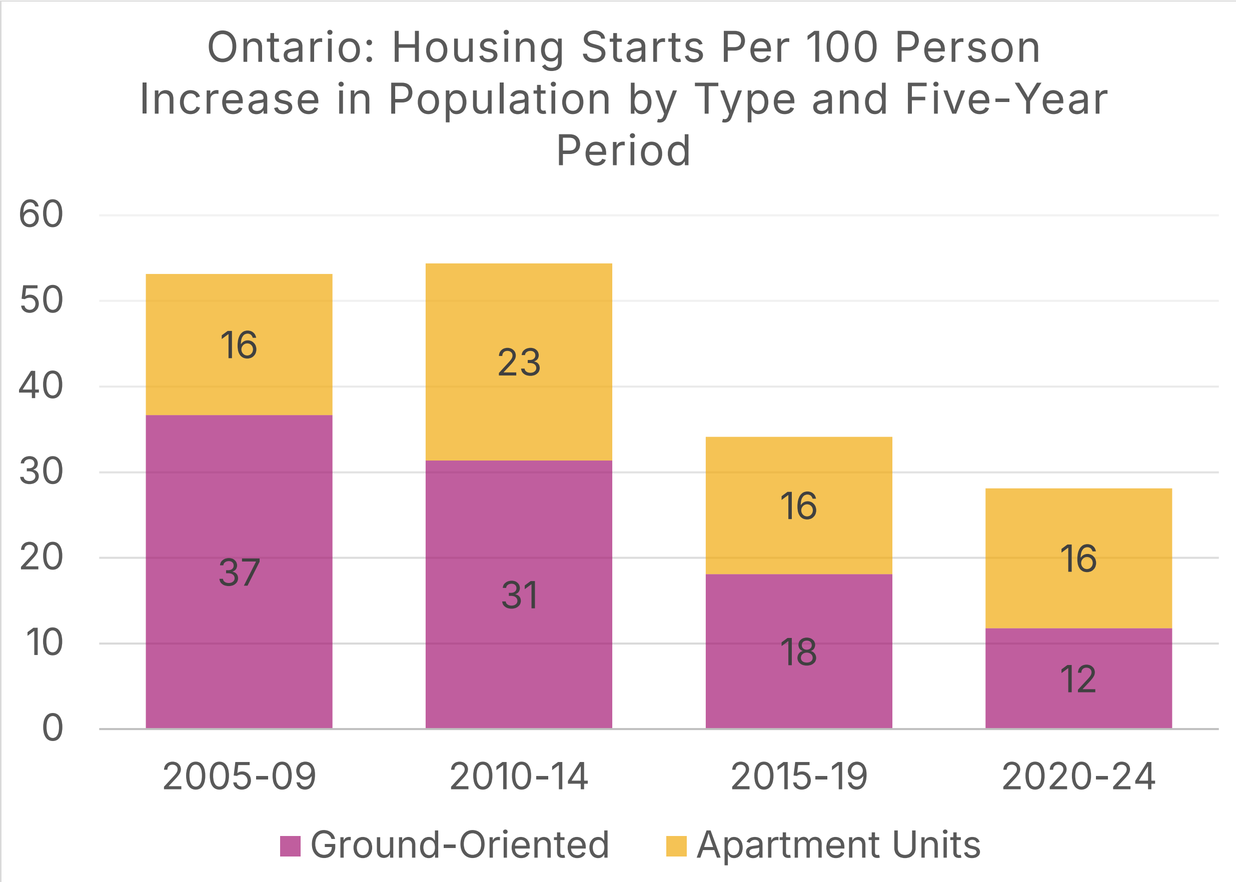



Data Sources: [CMHC Housing Market Information Portal]() and Chart Source: MMI

While apartment unit starts have increased in Ontario in response to population growth and decades of underbuilding, ground-oriented housing starts have fallen over time, as shown by Figure 11.

Due to the combination of rapid population growth and the decline in ground-oriented housing starts, the number of ground-oriented housing starts per 100 persons growth in the population increased by over two-thirds from 2005-09 to 2020-24. Figure 12 shows that, between 2005 and 2009, there were 37 ground-oriented housing starts per 100 population increase; by 2020-2024, this figure had fallen to 12.

Figure 12. Housing starts per 100 person increase in population by type and five-year period

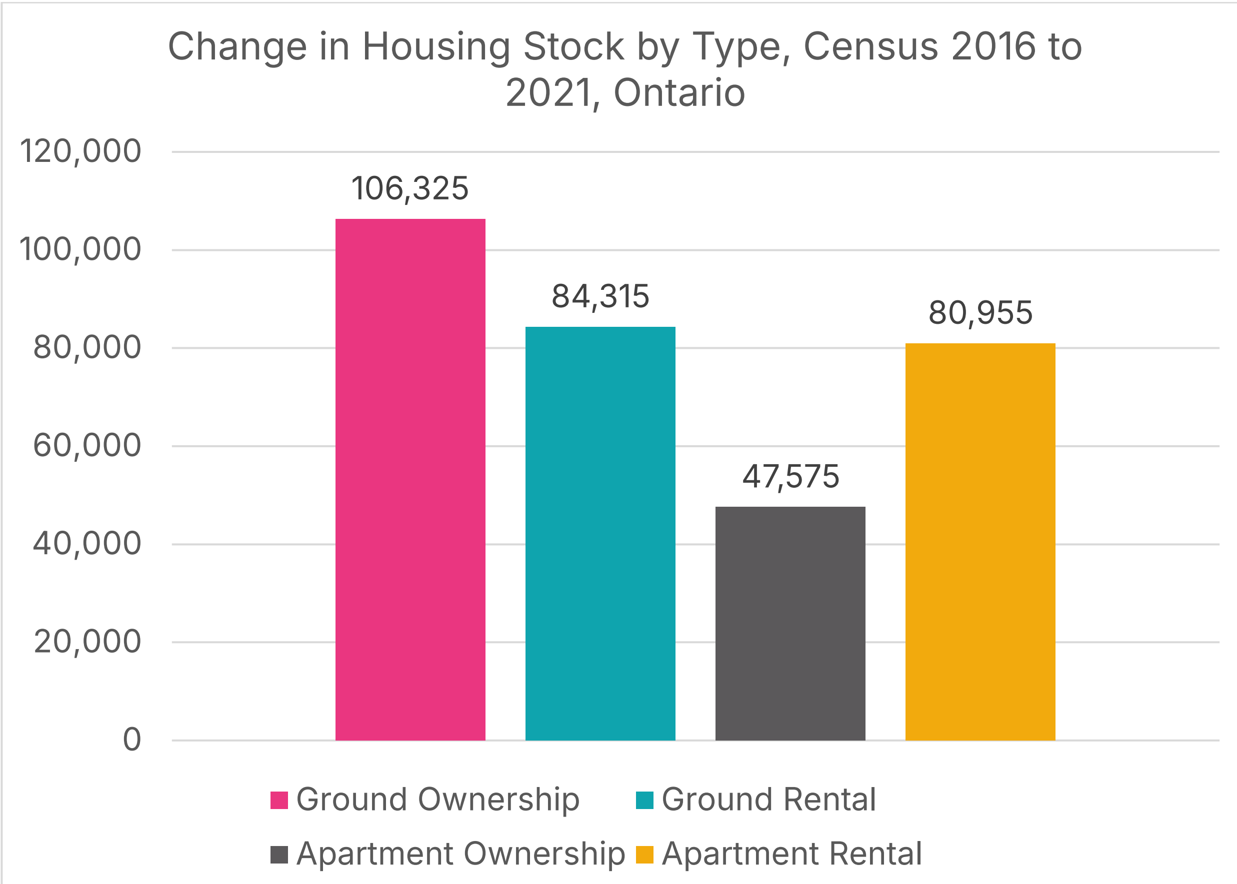



Data Sources: Statistics Canada table 17-10-0153-01, CMHC Housing Market Information Portal and Chart Source: MMI

Housing start data can only reveal how many homes were started, not when those homes were completed, occupied, or how they were used.

However, by comparing housing stock data in the 2016 and 2021 Censuses, we can gain a clearer picture. Figure 13 shows that the number of ground-oriented homes being used as rental units increased nearly as much as the number of ground-oriented homes being occupied by their owners. While some ground-oriented homes are constructed as purpose-built rentals, the majority of this increase comes from investors purchasing these properties, often in response to the massive influx of non-permanent residents, as very few non-permanent residents can purchase ownership housing. Regardless of one's status in Canada, everyone has the right to a safe and comfortable place to call home, which requires Ontario to have a diverse range of housing types, including both ownership and rental options, to meet the needs of all residents.

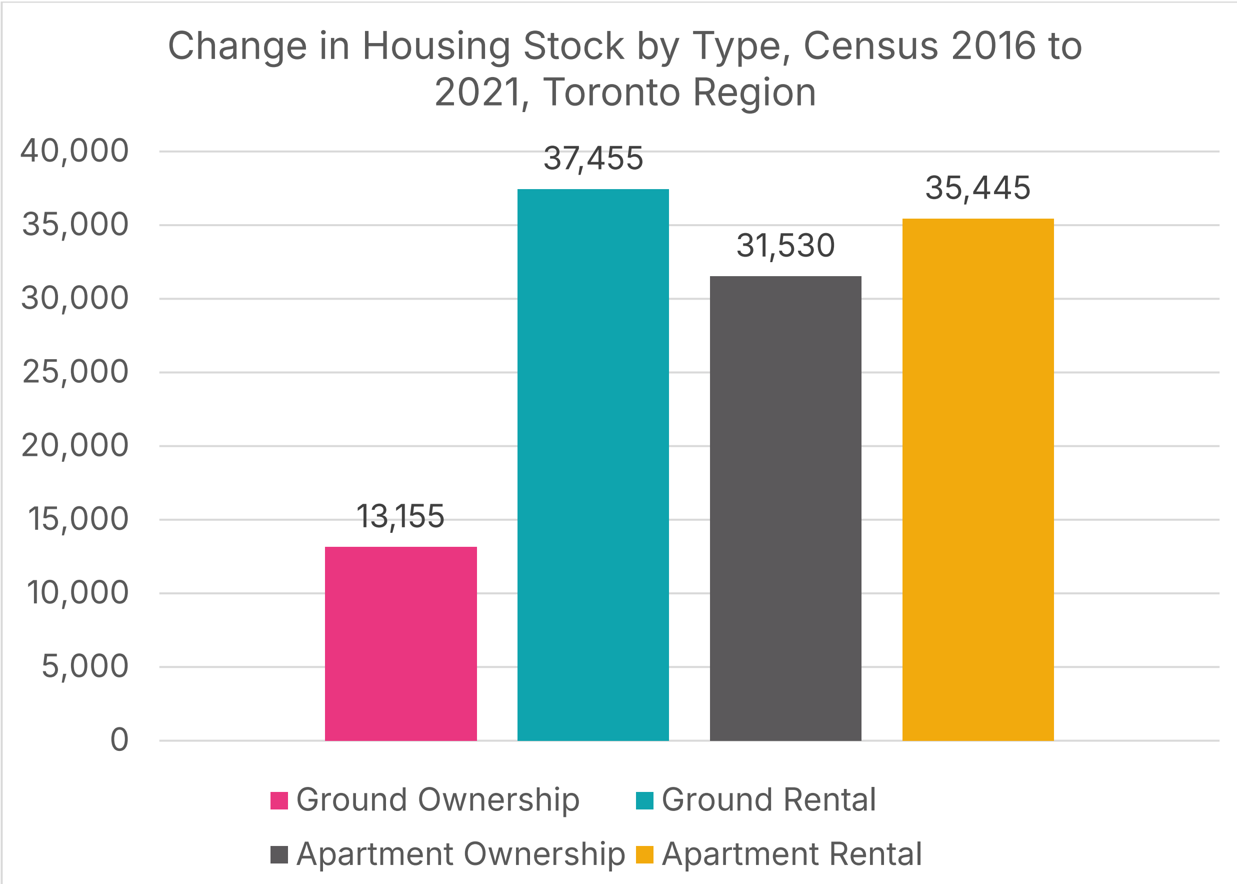
**Figure 13. Change in Ontario's housing stock, by number of units and type, between Census 2016 and Census 2021**




Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

The Toronto Region numbers are even more alarming. Figure 14 reveals that, between 2016 and 2021, the stock of owner-occupied ground-oriented housing rose by a mere 13,155 units. The category with the highest increase was ground-oriented rental housing, with a 37,455-unit increase.

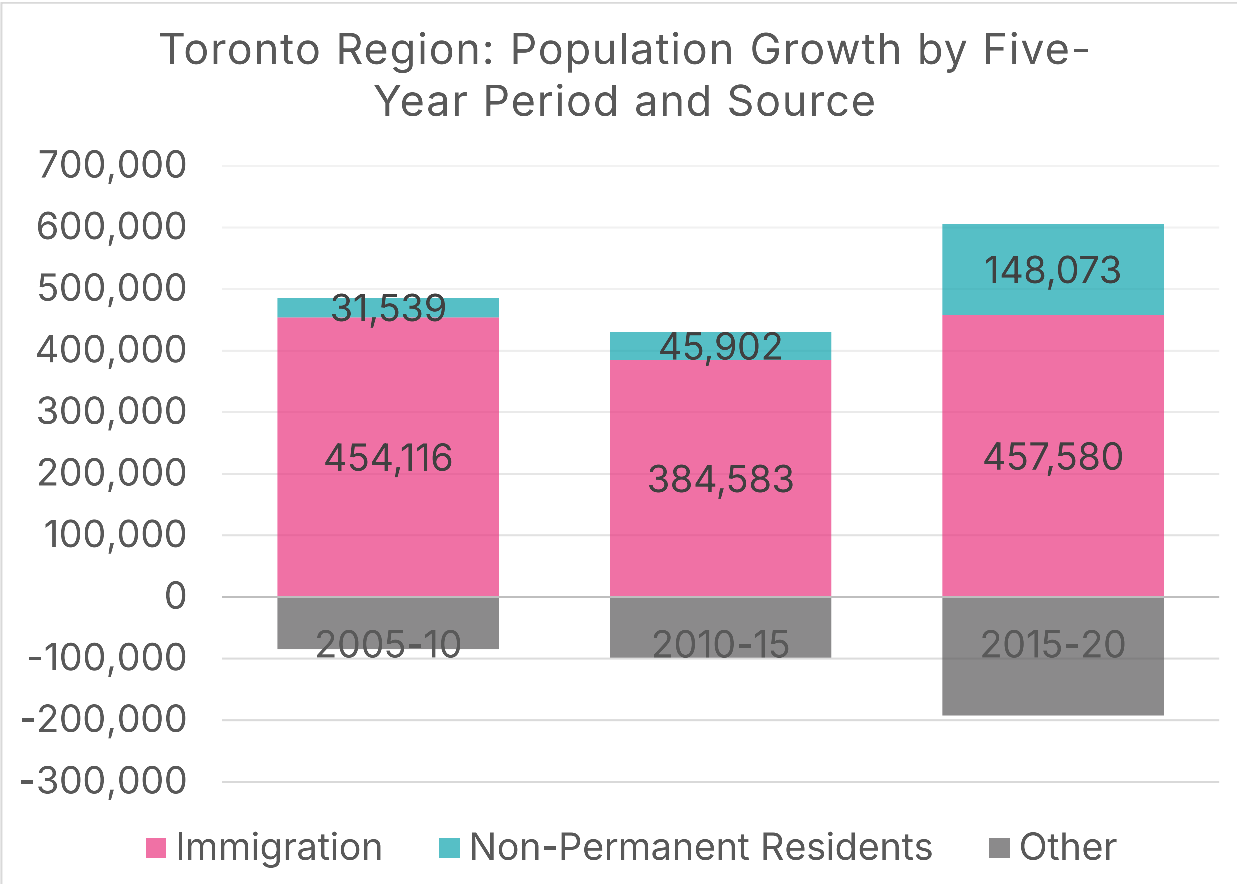
Figure 14. Change in housing stock by type, Toronto Region




Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

The large increase in the shortage of ground-oriented ownership housing in the Toronto Region can be attributed to the modest increase in the number of these units, combined with a rise in non-permanent residents and immigration. Figure 15 reveals that, like the rest of the province, the Toronto Region experienced an increase in population growth due to immigration and non-permanent residency after 2015.

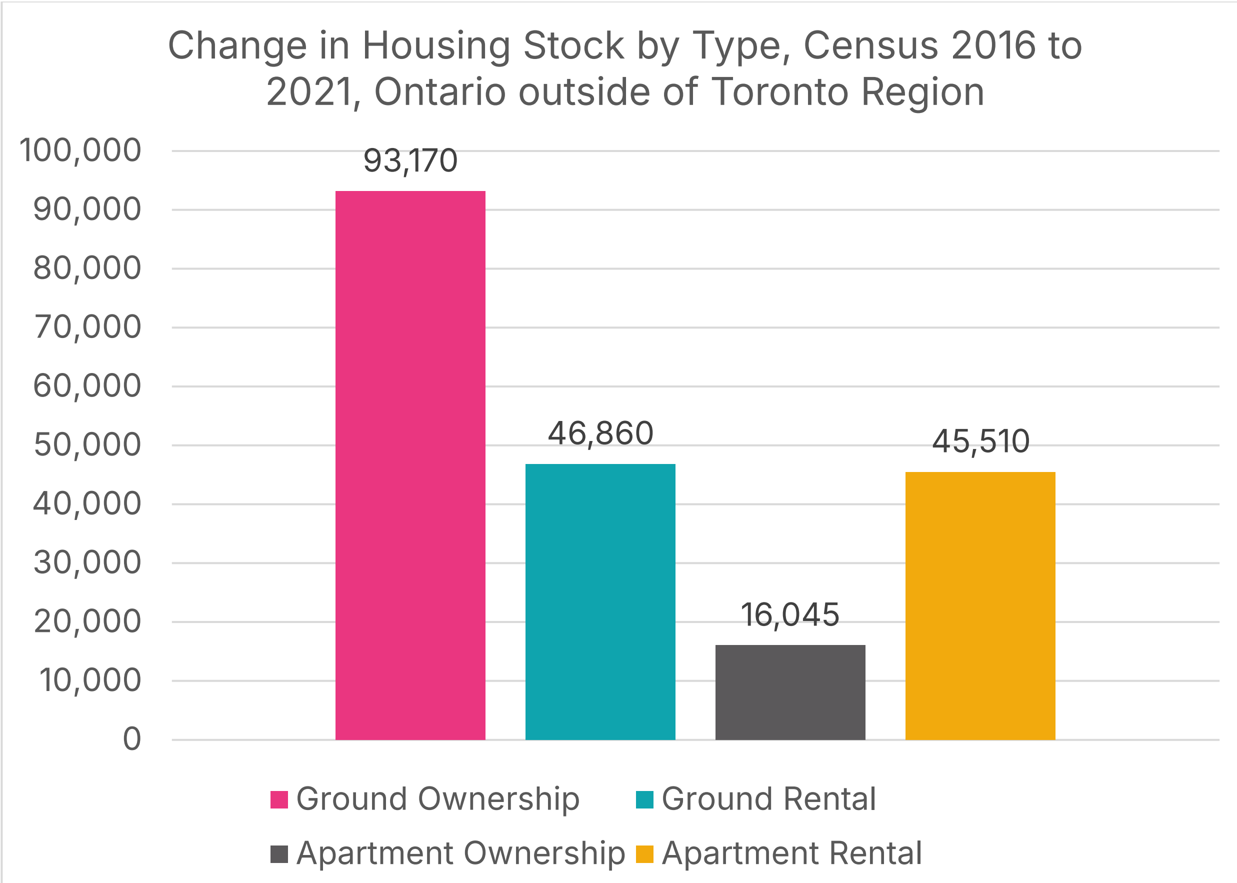
Figure 15. Population growth in the Toronto Region, number of persons, by five-year period, by source




Data Sources: Statistics Canada table 17-10-0153-01 and Chart Source: MMI. Note that data for 2020-25 is excluded from the chart, as regional data for this series will not be released until January 2026.

Unlike the Toronto Region, ground-oriented ownership housing experienced the largest increase in the housing stock between the 2016 and 2021 Censuses. There was, however, also a large increase in the number of ground-oriented rental homes in response to the international student boom in communities such as Kingston, Peterborough, and London.

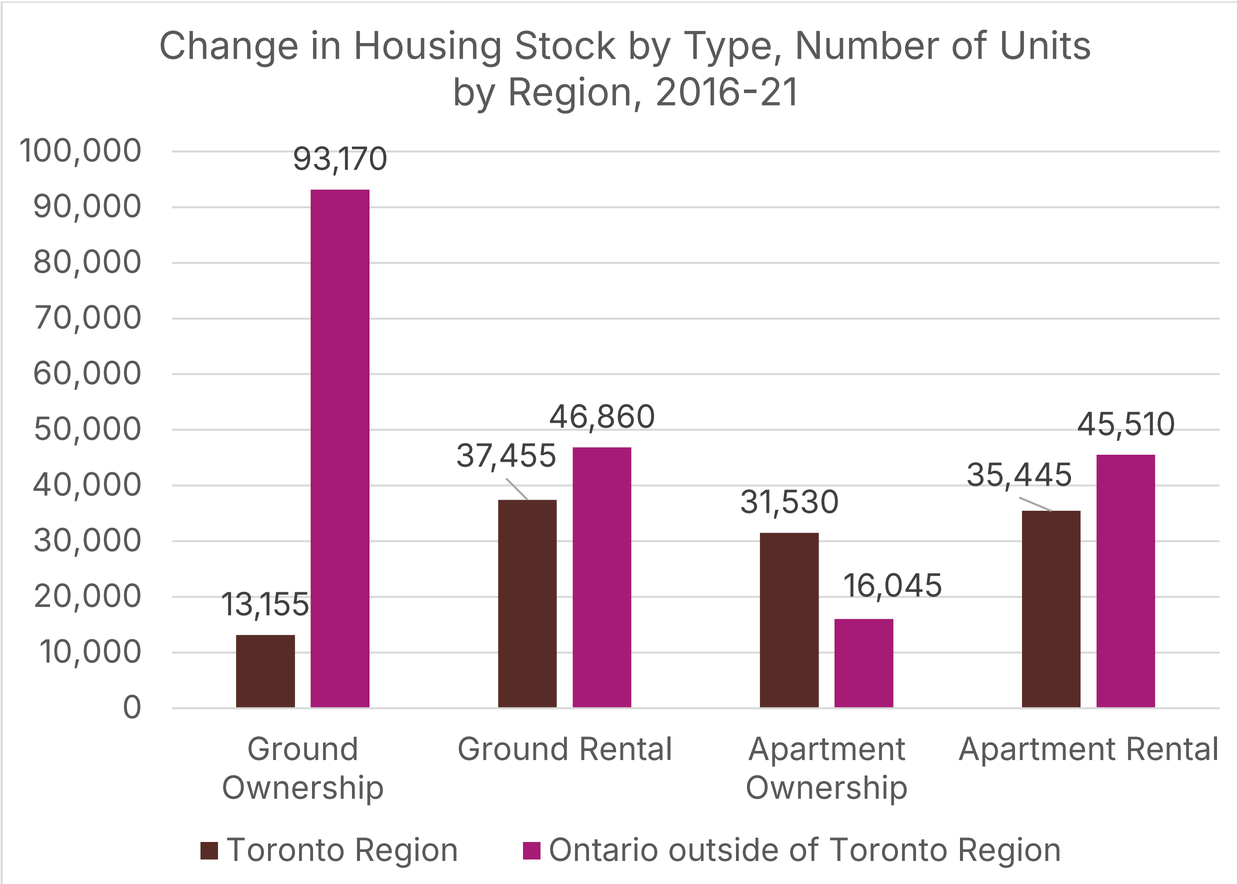
**Figure 16. Change in housing stock by type, Ontario outside of the Toronto Region**




Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

Figure 17 charts the Toronto Region and "rest of Ontario" housing stock change data side-by-side, illustrating the vast differences between the two parts of the province. The areas outside of Toronto experienced a seven-times increase in ground-oriented ownership homes compared to the Toronto Region, along with larger increases in ground-oriented rental homes and rental apartments. On the other hand, the Toronto Region's overall increase in apartments owned by their occupants was twice as high as in the rest of the province.

Figure 17. Change in housing stock by type, by Ontario Region




Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

Overall, Ontario's housing stock increased by nearly 320,000 units between Census 2016 and Census 2021, as shown in Figure 17. Despite the Toronto Region's large size and rapid population growth, Kitchener-Waterloo-Barrie, the Ottawa Region, and Hamilton-Niagara all experienced larger increases in ground-oriented ownership housing. The Toronto Region, however, experienced the largest increases in housing stock in each of the other three categories. Kingston-Pembroke and Muskoka-Kawarthas also experienced substantial increases in ground-oriented ownership housing, along with an increase in the rental apartment stock.

Figure 18. Change in housing stock by type, by Ontario Region

| Region | Ground-Oriented Ownership | Ground-Oriented Rental | Apartment Ownership | Apartment Rental | TOTAL |
|---|---|---|---|---|---|
| NW Ontario | 880 | 555 | -130 | 405 | **1,710** |
| NE Ontario | 3,420 | 260 | 130 | 1,665 | **5,475** |
| Ottawa Region | 17,945 | 9,840 | 3,470 | 11,250 | **42,505** |
| Kingston/Pembroke | 6,990 | 2,520 | 110 | 3,530 | **13,150** |
| Muskoka/Kawarthas | 8,690 | 1,495 | 260 | 1,070 | **11,515** |
| Toronto Region | 13,155 | 37,455 | 31,530 | 35,445 | **117,585** |
| Kitchener-Waterloo-Barrie | 19,270 | 10,775 | 4,120 | 11,545 | **45,710** |
| Stratford-Bruce | 5,655 | 410 | 720 | 1,230 | **8,015** |
| Hamilton-Niagara | 16,290 | 14,680 | 5,765 | 8,430 | **45,165** |
| London Region | 9,055 | 4,605 | 1,105 | 5,215 | **19,980** |
| Windsor/Sarnia | 4,975 | 1,720 | 495 | 1,170 | **8,360** |
| TOTAL | **106,325** | **84,315** | **47,575** | **80,955** | **319,170** |

Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

The Toronto Region's large and growing shortage of ground-oriented ownership housing not only impacts the Region but also creates strains across eastern and southern Ontario, as young families move out of the GTA in search of housing they can afford that suits their needs.

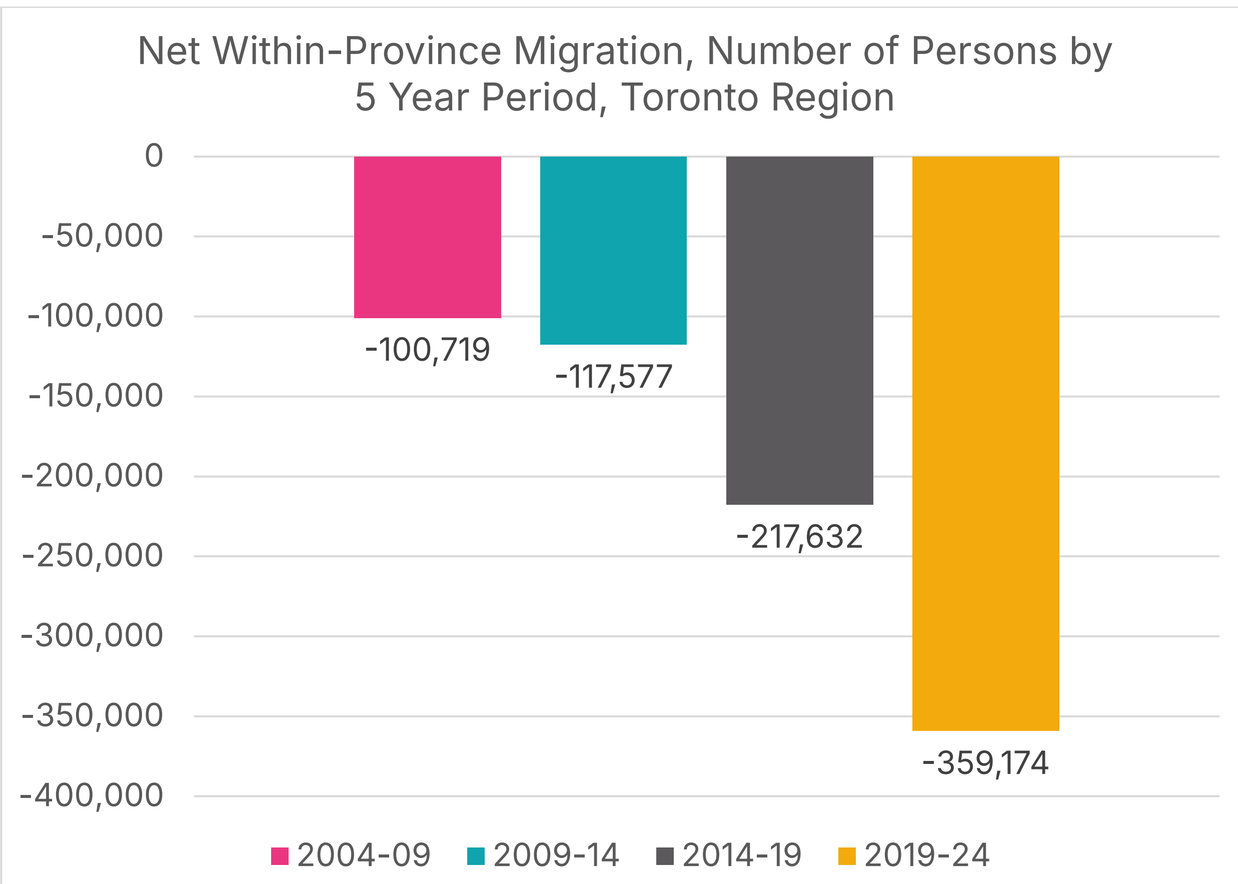
## Point 4 – The drive until you qualify exodus to Eastern Ontario

MMI has written extensively on the phenomenon of "drive until you qualify", which the Canadian Mortgage and Housing Corporation (CMHC) defines as follows:

> The expression *drive until you qualify* has become popular in recent years. It refers to the response households have had to rising home prices. Because of rising prices, many households can't afford to buy homes in the urban, central sectors of their cities. Households therefore drive further and further... until they find housing they can afford (and a mortgage they can qualify for).

The phenomenon of families leaving the GTA and moving to other parts of the province (known as *intraprovincial migration*) is not new. Prior to 2014, approximately 20,000 more people, on net, moved out of the Toronto Region to other parts of the province than moved in the other direction. This rate nearly doubled between 2009-14 and 2014-19, with the Region losing 117,577 persons, on net, to other parts of the province in 2009-14, and 217,632 persons in 2014-19, as shown by Figure 19. It would nearly double again between 2014-19 and 2019-24, with the Region losing, on net, 359,174 persons to the rest of the province, or more than 70,000 per year.

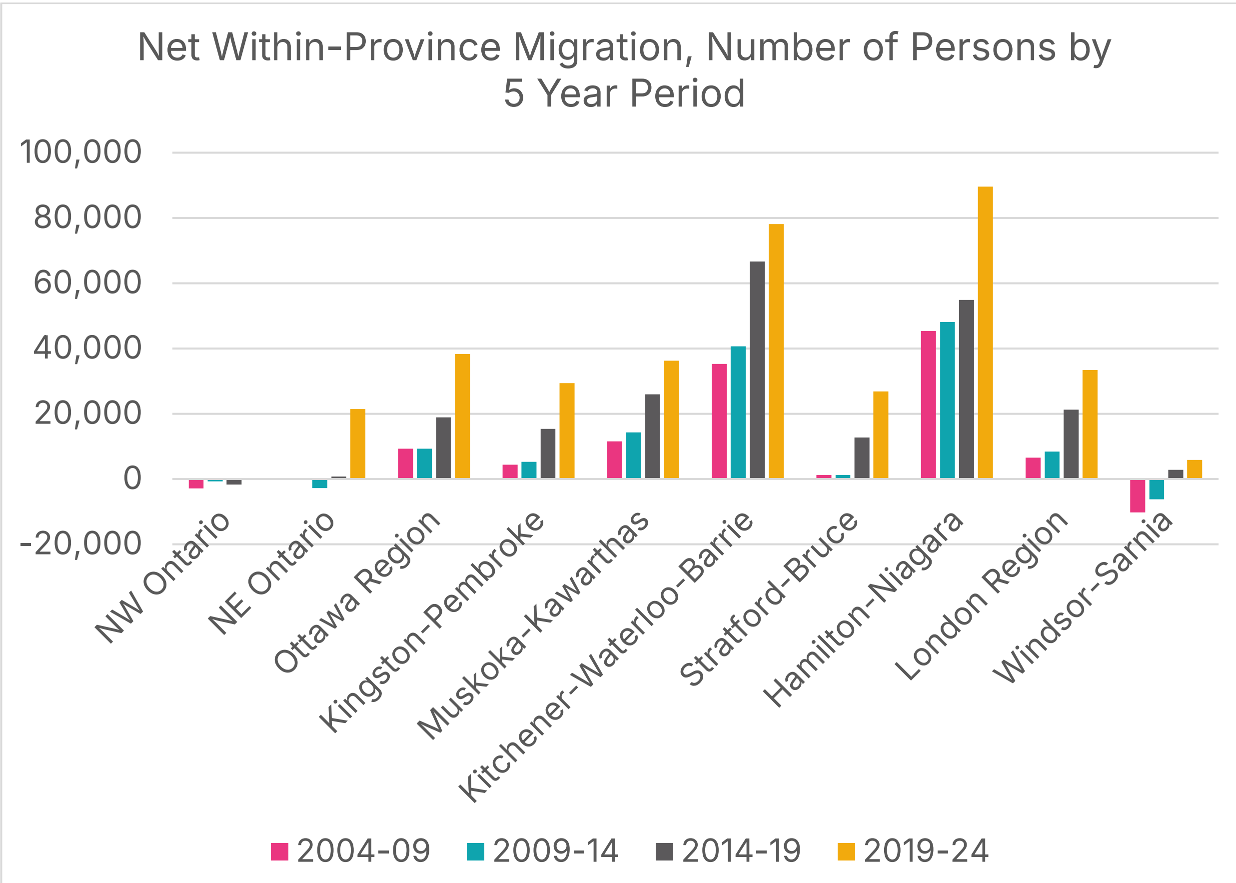
**Figure 19. Net intraprovincial migration by five-year period, Toronto Region**




**Data Sources: Statistics Canada table 17-10-0153-01 and Chart Source: MMI**

Prior to 2014, the vast majority of intraprovincial migration-based population gains in Ontario were concentrated in two regions bordering the GTA: the Kitchener-Waterloo-Barrie and Hamilton-Niagara regions. Since 2014, these regions have experienced an increase in intraprovincial migrants, and other regions, including the Eastern Ontario regions of Muskoka-Kawarthas, Kingston-Pembroke, and the Ottawa Region, have experienced large numbers of families moving in from other parts of the province.

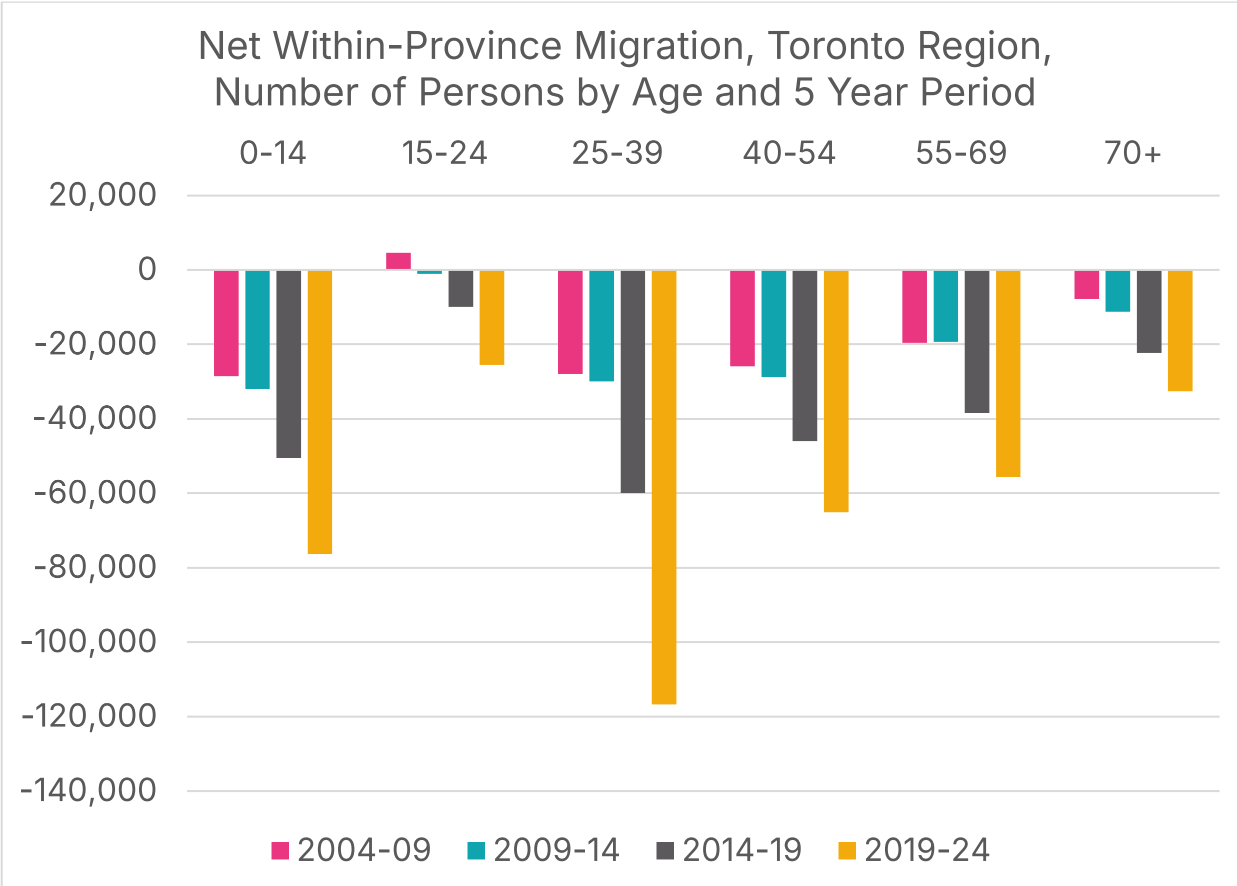
**Figure 20. Net intraprovincial migration by five-year period by Ontario Region**




Data Sources: Statistics Canada table 17-10-0153-01 and Chart Source: MMI

The profile of families that leave the GTA for other parts of the province spans age categories, but is disproportionately young families who have, or are about to have, children. Adults between the ages of 25 and 39, and children under the age of 15, account for half of all net intraprovincial migration loss, a ratio that has remained stable throughout the 21st century.

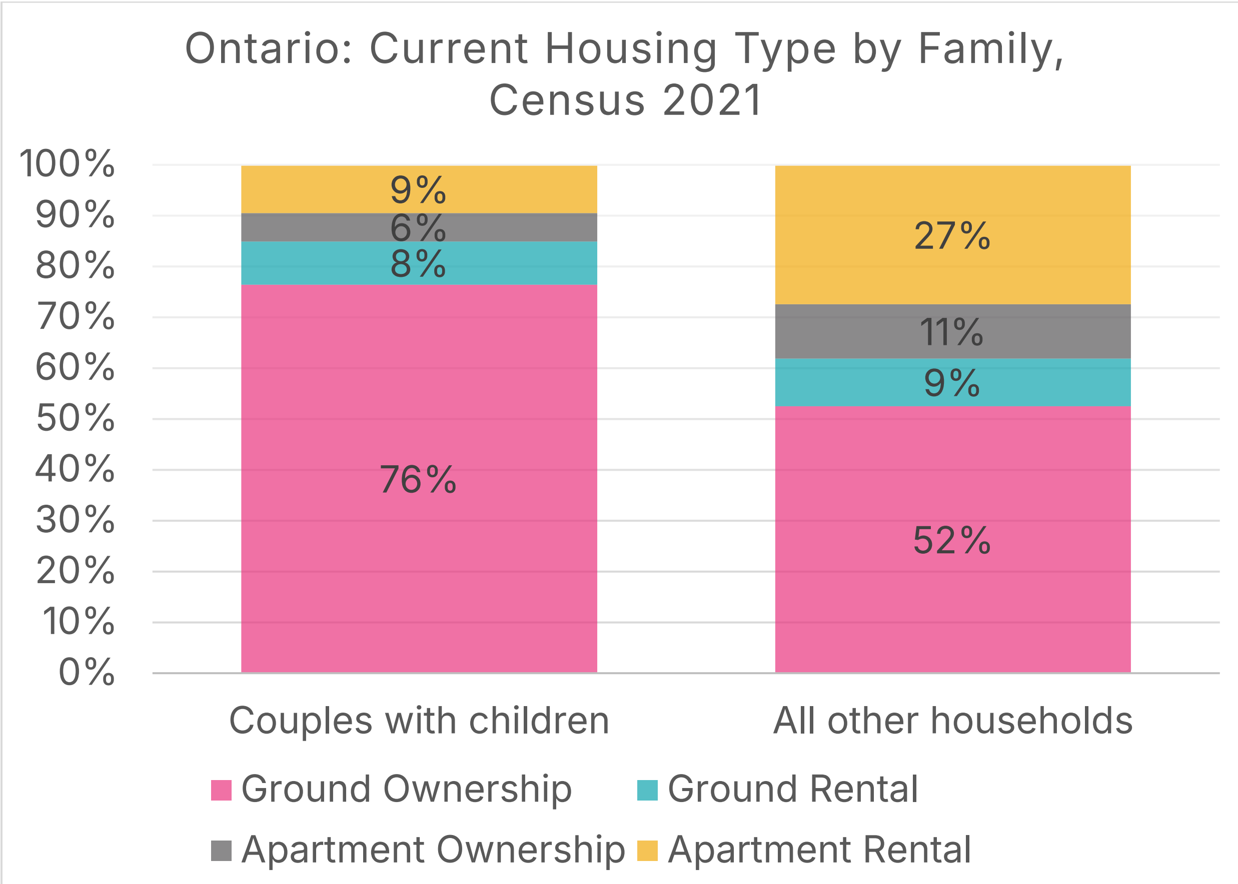
**Figure 21. Net intraprovincial migration by five-year period and age, Toronto Region**




Data Sources: Statistics Canada table 17-10-0153-01 and Chart Source: MMI

There are numerous reasons why these families choose to leave the GTA and settle in communities such as Peterborough, Kingston, and Ottawa; future reports will examine these factors in greater detail. It is undeniable, however, that shortages of ground-oriented ownership housing in the GTA play a disproportionately large role. Figure 22 shows that over three-quarters of couples with children in Ontario live in a ground-oriented ownership home, compared with 52% of all other households. These figures are calculated for a province where ground-oriented ownership housing is in short supply. If there were no shortage, it is almost certain that an even higher proportion of couples with children would live in this form of housing.

Figure 22. Current housing type by family, Census 2021, Ontario



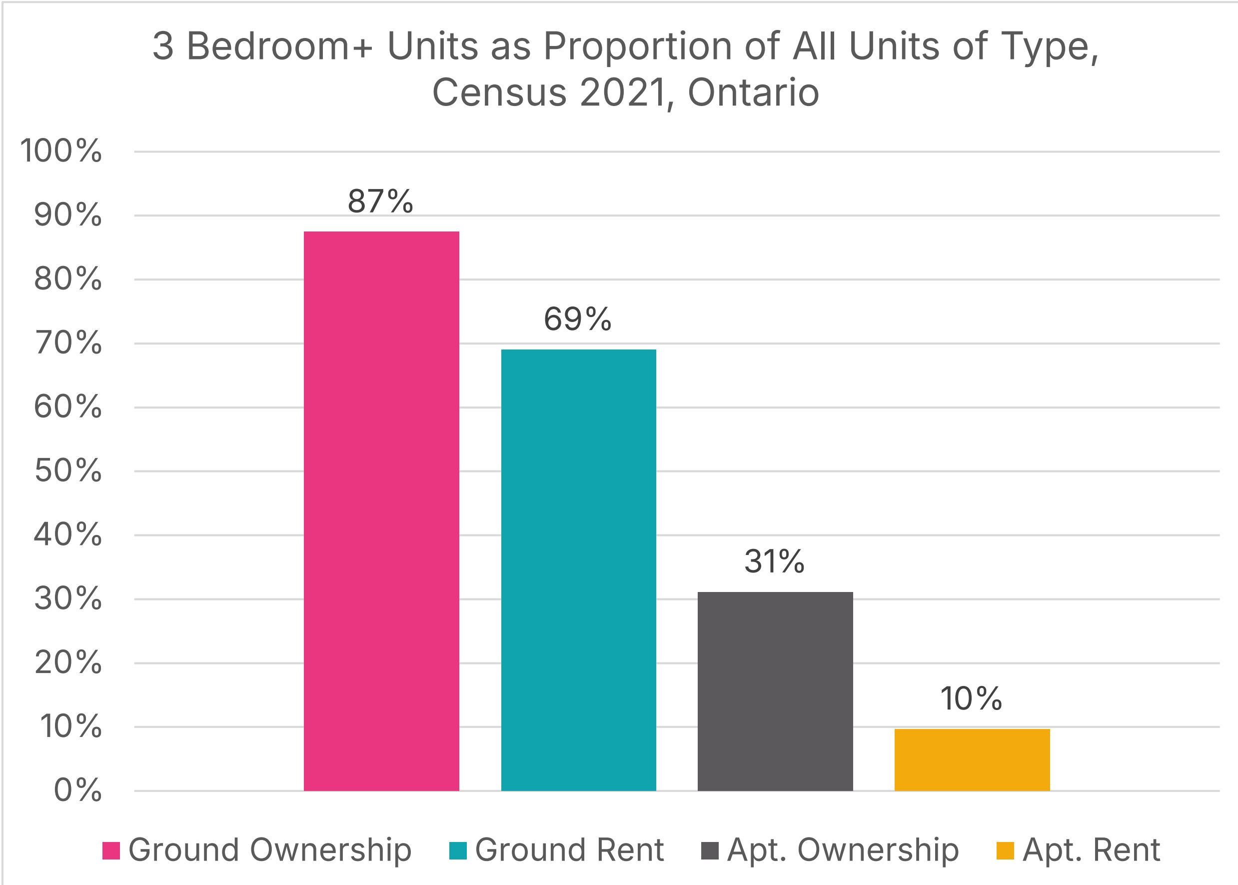

Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

As with migration patterns, there are numerous reasons why couples with children overwhelmingly choose to live in ground-oriented housing that they own; future research will examine this question. One obvious reason is that families with children typically want homes with three or more bedrooms, and very few apartment units in Ontario meet this standard.

A home with "enough" bedrooms to adequately house a family with children is not a nice-to-have; it is codified in Canadian law under the National Housing Strategy Act as part of Canada's recognition of the fundamental human right to housing affirmed in international law.

Therefore, it should come as no surprise that, since the Toronto Region is unable or unwilling to build homes that are suitable for couples with children, those couples with children move to communities where those needs can be met.

**Figure 23. Proportion of units with three or more bedrooms by unit type, Ontario, Census 2021**




Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

Ontario's inability to build apartment units with three or more bedrooms is largely a regulatory failure, as outlined in reports such as Impossible Toronto, the Blueprint for More and Better Housing and The Mid-Rise Manual. Recommendation four of this report advocates for regulatory reforms to allow for the construction of attainable three-bedroom homes across various housing typologies, providing families with additional options within the GTA.

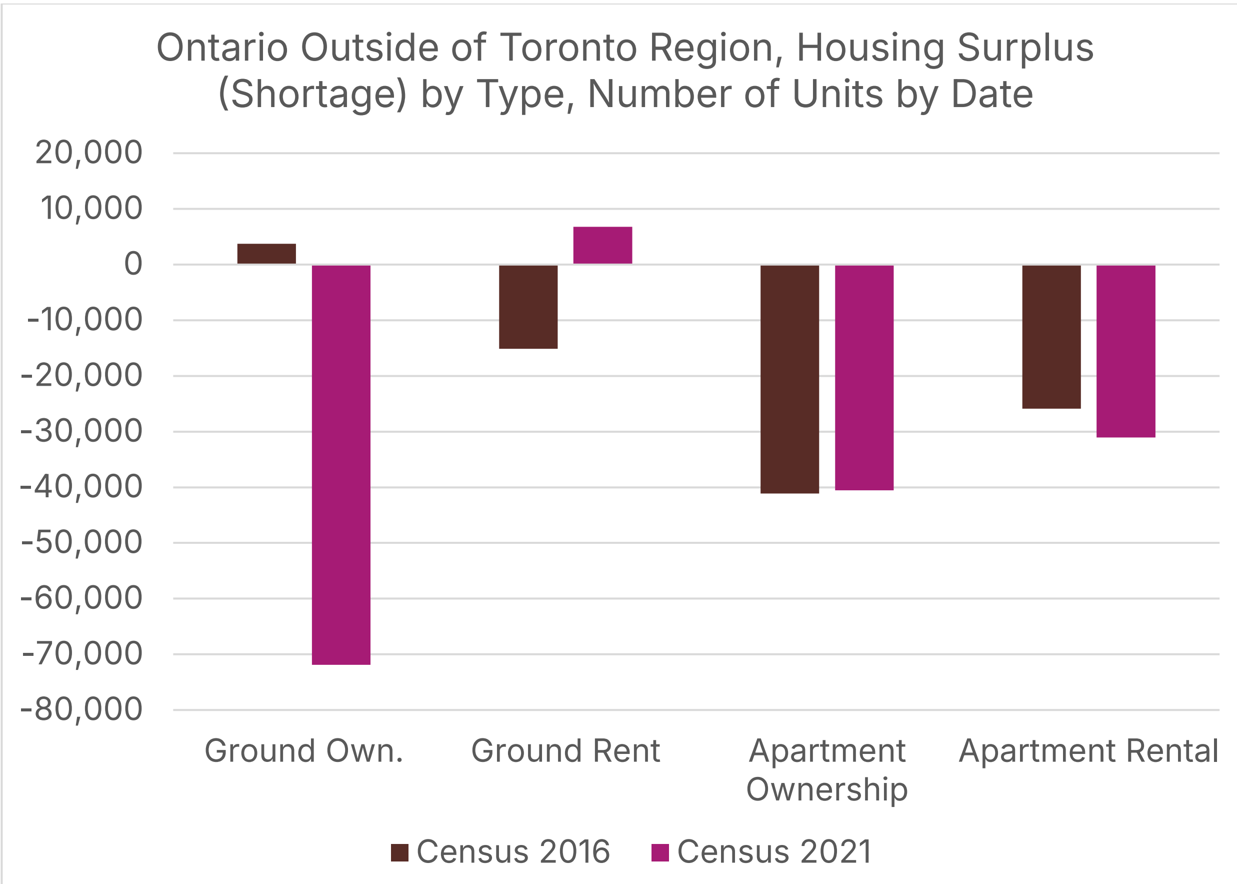
Cost also plays a role. Apartment prices in downtown Toronto reached $1,300 a square foot before the pandemic. The number of middle-class couples who are able and willing to pay $1.3 million for a 1,000-square-foot, 3-bedroom condo apartment is vanishingly small, even if zoning and the building code made such units feasible.

Until the cost of building housing in the GTA decreases and reforms are enacted to make building 3-bedroom homes in apartments and missing middle-type housing more practical, families will continue to leave the GTA in increasing numbers, which has already caused the GTA's housing shortage to become a province-wide crisis.

## Point 5 – The housing shortage spreads beyond the GTA

Despite the stock of ground-oriented ownership homes rising by over 93,000 units between Census 2016 and Census 2021, the RoCA Benchmark v3.0 model finds that the rest of the province went from having a modest surplus of ground-oriented ownership homes in 2016 to an over 70,000 unit deficit by 2021. Some of this was due to ownership housing getting transferred to the rental market, as shown in Figure 24. The shortage of rental apartments increased, while the shortage of apartments occupied by their owners went relatively unchanged.

**Figure 24. Ontario outside of the Toronto Region housing surplus (+)/shortage (-) by number of units and type, RoCA 3.0 benchmark method, Census 2016 and 2021 data**

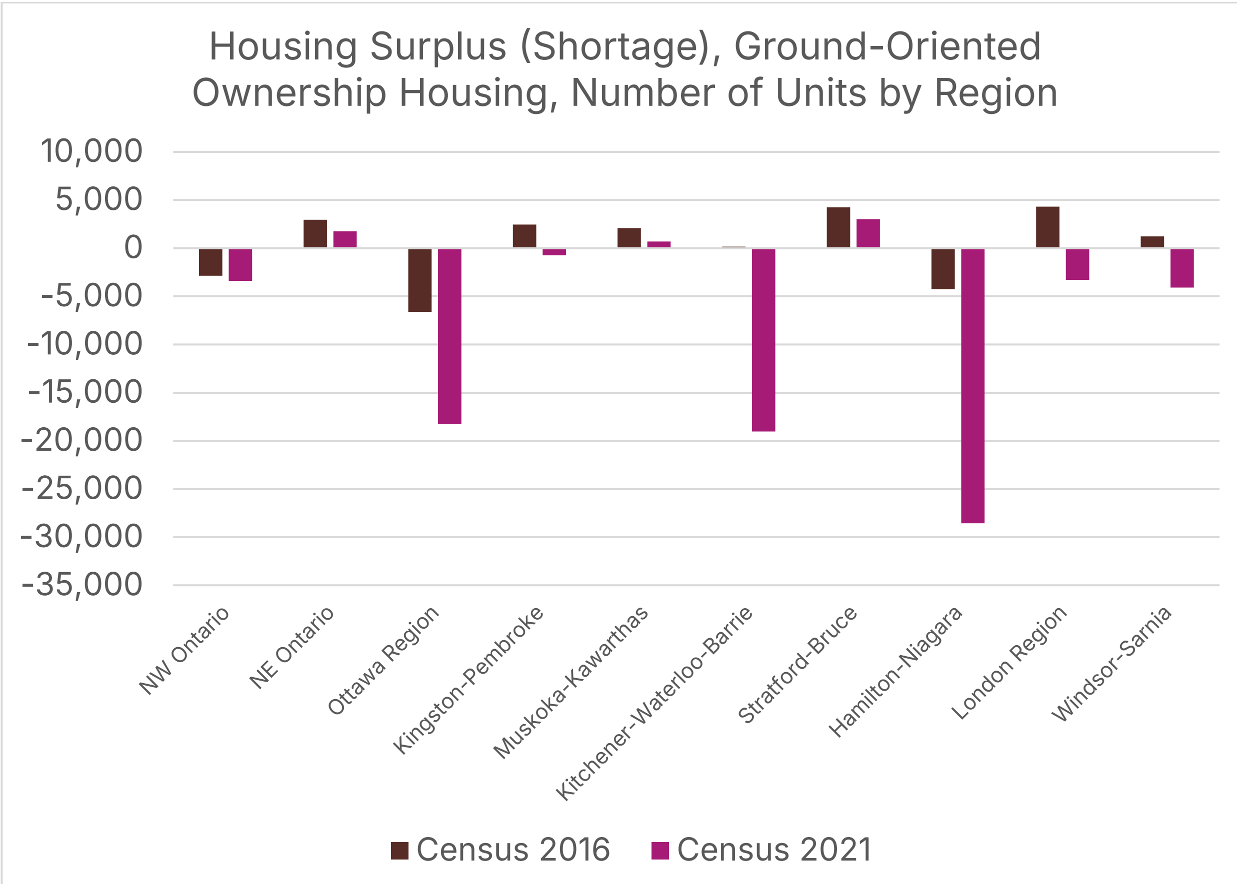



**Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI**

Unsurprisingly, Figure 25 reveals that the biggest increases in ground-oriented housing shortages occurred in the Ottawa Region, Kitchener-Waterloo-Barrie, and Hamilton-Niagara, the three regions shown in Figure 18 to contain high proportions of families moving in from other parts of Ontario.

The fact that the same three regions experienced a substantial increase in ground-oriented housing shortages and a significant rise in the number of families moving in is not a coincidence; it is a clear indication that the GTA is exporting its housing shortages to the rest of the province.

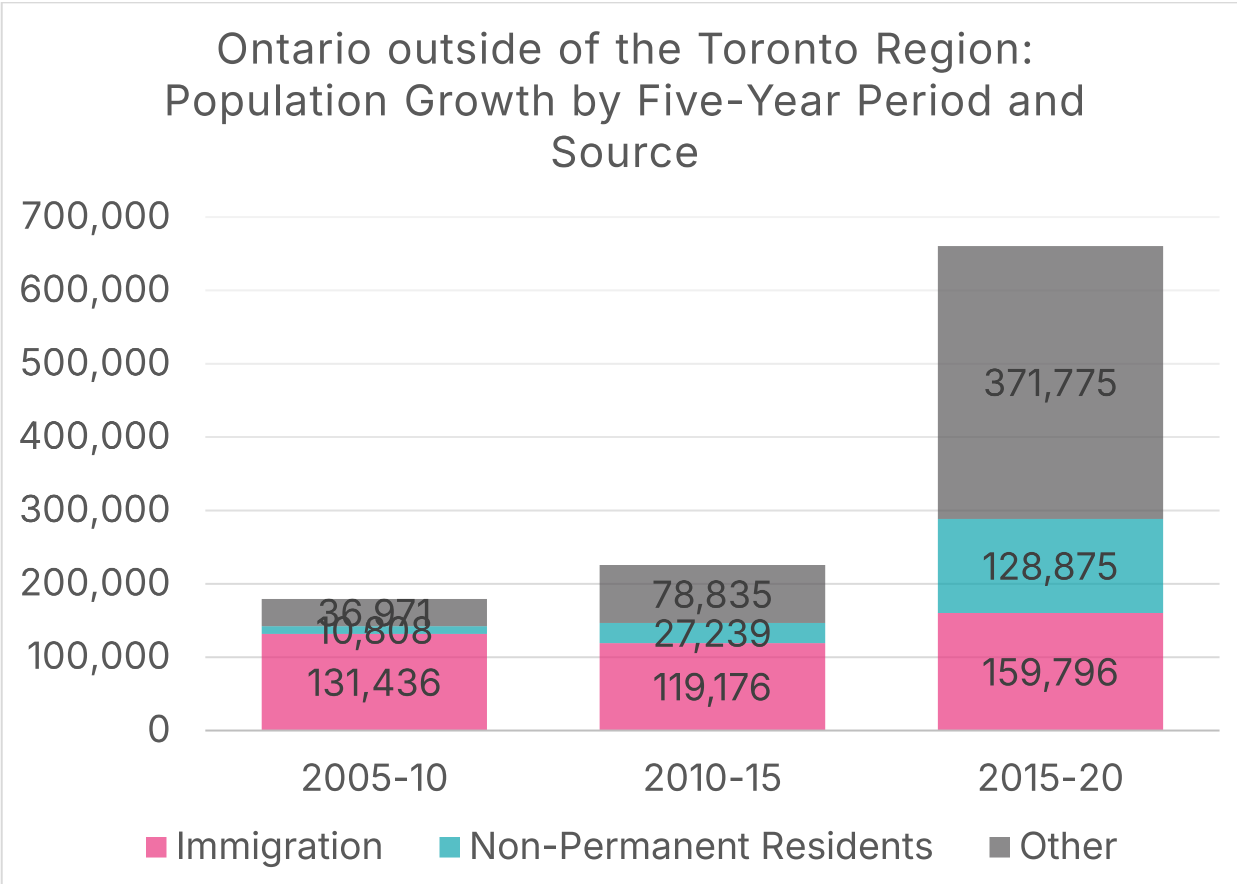
**Figure 25. Ontario housing surplus (+)/shortage (-) by number of units and type, RoCA 3.0 benchmark method, Census 2016 and 2021 data**




Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

In Figure 15, we observed that the population growth in the Toronto Region was significantly higher from 2015 to 2020 compared to the two previous five-year periods. This finding is even stronger for the rest of Ontario, outside the Toronto Region, where population growth from 2015 to 2020 was 640,000 persons, compared to 240,000 from 2010 to 2015, as shown in Figure 26. The change was due to a 40,000-person increase in permanent immigration, a 100,000-person increase in non-permanent residents, and a 300,000-person increase in the “other” category, which primarily reflected an increase in migration from other parts of Ontario.

**Figure 26. Population growth in Ontario outside of the Toronto Region, number of persons, by five-year period, by source**




Data Sources: Statistics Canada table 17-10-0153-01 and Chart Source: MMI. Note that data for 2020-25 is excluded from the chart, as regional data for this series will not be released until January 2026.

The purpose of this report is not to provide a history of housing shortages, but rather it is to project housing needs through 2051. However, a deep understanding of past trends helps to make better forecasts for the future.

By using the RoCA Benchmark v3.0 method, combined with the Ontario Ministry of Finance's population projections through 2051, we can estimate demographic-based housing demand, including pre-existing shortages, for the period from 2021 to 2051.

The results should alarm policymakers, as they reveal that the shortage of ground-oriented ownership housing in the Greater Toronto Area is not only likely to persist but also worsen, which will likely accelerate the outmigration of "drive until you qualify" families in the coming decades.

## Point 6 – The GTA cannot build enough ground-oriented homes

Estimating future housing needs at the census division level using the RoCA Benchmark v3.0 method and the Ontario Ministry of Finance's population projections is a relatively straightforward exercise. Please refer to the RoCA (Rest of Canada Average) Benchmark v3.0 manual for the methodology.

To simplify the analysis in this section, we categorize housing types into two groups: ground-oriented and apartment units. We dispense with the "ownership" vs. "rental" distinction for our forward-looking analysis, as the goal is to ensure that enough homes of each type are built. Other policies can be implemented if too many homes are entering the rental market versus being occupied by their owners, or vice versa.

Starting with ground-oriented housing, Figure 27 reveals that the stock of ground-oriented homes will need to increase by 2.3 million units between 2021 and 2051 to keep pace with projected population growth and demographic change, as well as to fill a pre-existing shortage of nearly 400,000 units.

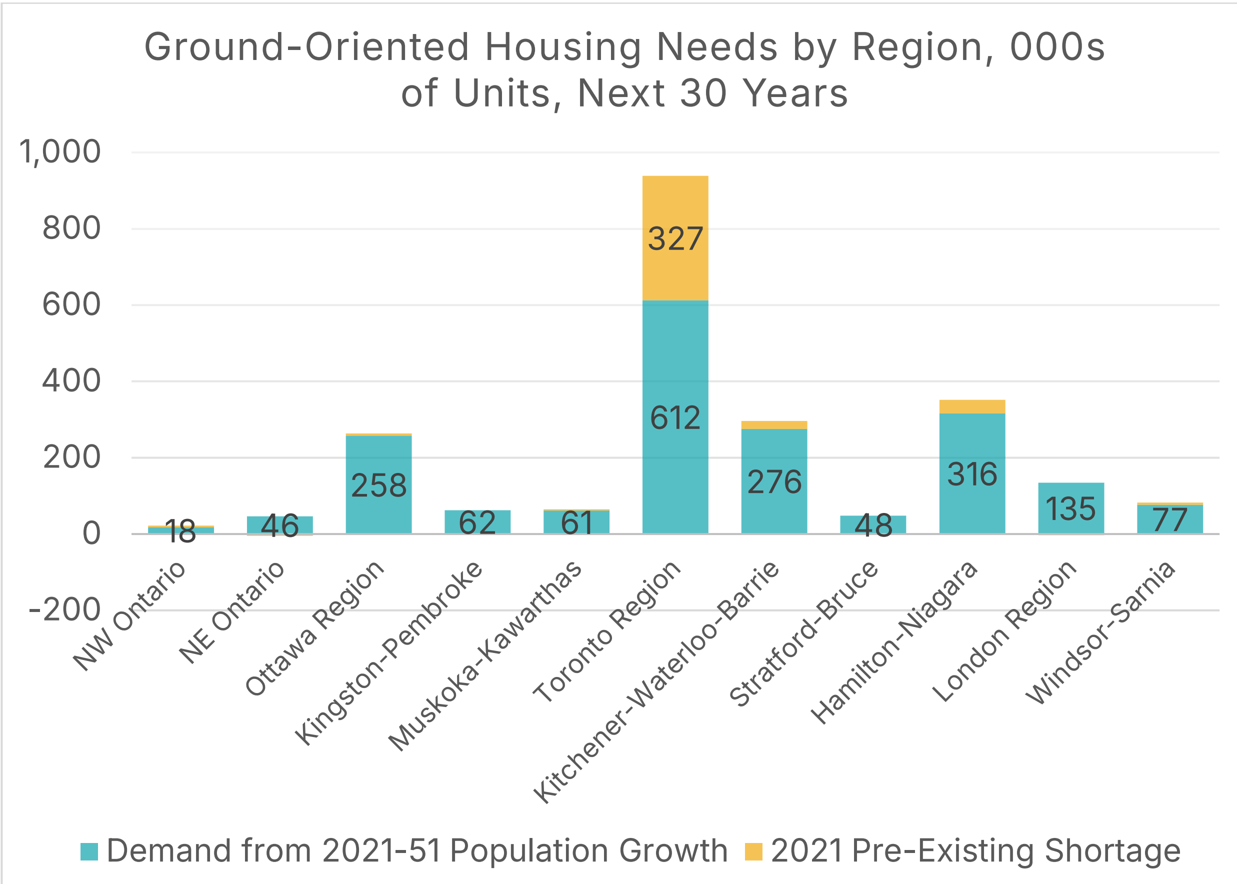
**Figure 27. Demographic-based demand for ground-oriented homes, both ownership and rental, by five-year period and existing shortage, by Ontario Region**

| Region | 2021-26 | 2026-31 | 2031-36 | 2036-41 | 2041-46 | 2046-51 | Pre-Existing Shortage | Total |
|---|---|---|---|---|---|---|---|---|
| NW Ontario | 3,130 | 2,695 | 3,141 | 2,964 | 2,876 | 2,813 | 4,401 | **22,022** |
| NE Ontario | 13,277 | 6,329 | 6,697 | 6,811 | 6,410 | 6,785 | -4,725 | **41,583** |
| Ottawa Region | 50,124 | 40,515 | 42,607 | 42,208 | 41,584 | 40,569 | 6,024 | **263,632** |
| Kingston/Pembroke | 13,196 | 10,637 | 10,201 | 9,822 | 9,294 | 9,144 | -1,410 | **60,883** |
| Muskoka/Kawarthas | 13,832 | 10,669 | 10,003 | 9,379 | 8,800 | 8,723 | 3,198 | **64,603** |
| Toronto Region | 151,336 | 63,317 | 89,229 | 97,597 | 102,372 | 108,323 | 326,683 | **938,858** |
| Kitchener-Waterloo-Barrie | 60,139 | 42,247 | 45,889 | 43,523 | 42,324 | 41,624 | 20,771 | **296,518** |
| Stratford-Bruce | 9,688 | 7,840 | 7,677 | 7,490 | 7,504 | 7,626 | -1,890 | **45,935** |
| Hamilton-Niagara | 63,134 | 50,202 | 52,154 | 51,001 | 50,006 | 49,921 | 35,735 | **352,153** |
| London Region | 26,591 | 19,811 | 22,515 | 21,938 | 22,054 | 21,900 | -2,677 | **132,132** |
| Windsor/Sarnia | 18,909 | 9,735 | 12,887 | 11,823 | 11,706 | 11,756 | 5,664 | **82,481** |
| TOTAL | **423,358** | **263,998** | **303,000** | **304,555** | **304,929** | **309,183** | **391,776** | **2,300,800** |

Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

Not surprisingly, the Toronto Region has the highest projected 30-year need for ground-oriented homes, as it has the largest population of any of the regions, and also has the largest pre-existing shortage.

**Figure 28. Demographic-based demand for ground-oriented homes, both ownership and rental, 2021-51, by Ontario Region**




**Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI**

A need to increase the Toronto Region's stock of ground-oriented housing by 940,000 units should ring alarm bells, when the Region's stock of these homes only increased by 50,000 units between 2016 and 2021, and only 13,000 of those were occupied by their owners. At 2016-21 ground-oriented build rates, it would take the Toronto Region 93 years to create that 30-year supply of homes. If anything, this estimate underestimates the extent of the challenge, as ground-oriented housing starts have continued to fall in the Region since 2021.

Figure 29 estimates the pace at which the ground-oriented housing stock would need to increase, at 2016-21 growth rates, to meet the 30-year demand projection. For Kingston-Pembroke and Muskoka-Kawarthas, the needed increase is less than 10% and quite manageable. For other parts of the province, such as Northwestern Ontario and Windsor-Sarnia, the percentage increases are quite large, albeit from a relatively low base. As such, they should be manageable.

The Toronto Region, on the other hand, would need to increase the pace of ground-oriented housing stock growth by 209%. Given the declines in ground-oriented housing stock growth in this Region over the past two decades, a limited lack of development land due to natural constraints, urban growth boundaries, and the Greenbelt, such an increase is highly impractical, if not impossible.

The RoCA Benchmark v3.0 method also finds that to satisfy pre-existing shortages of ground-oriented homes and keep pace with projected population growth and demographic change, the pace of ground-oriented housing stock growth would need to increase by 90% in the Hamilton-Niagara region. Achieving this level of housing supply growth will likely prove highly challenging.

**Figure 29. 30-year demand projection for ground-oriented housing by Region (including existing shortfall) and projected 30-year increase in supply**

| Region | 30 Year Demand (incl. Existing Shortfall) | Projected 30 Year Build (at 2016-21 rates) | Difference | Difference % |
|---|---|---|---|---|
| NW Ontario | 22,022 | 8,610 | 13,412 | 156% |
| NE Ontario | 41,583 | 22,080 | 19,503 | 88% |
| Ottawa Region | 263,632 | 166,710 | 96,922 | 58% |
| Kingston/Pembroke | 60,883 | 57,060 | 3,823 | 7% |
| Muskoka/Kawarthas | 64,603 | 61,110 | 3,493 | 6% |
| Toronto Region | 938,858 | 303,660 | 635,198 | 209% |
| Kitchener-Waterloo-Barrie | 296,518 | 180,270 | 116,248 | 64% |
| Stratford-Bruce | 45,935 | 36,390 | 9,545 | 26% |
| Hamilton-Niagara | 352,153 | 185,820 | 166,333 | 90% |
| London Region | 132,132 | 81,960 | 50,172 | 61% |
| Windsor/Sarnia | 82,481 | 40,170 | 42,311 | 105% |
| TOTAL | **2,300,800** | **1,143,840** | **1,156,960** | **101%** |

Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

In the view of the author of this report, this exercise of forecasting future housing demand has shown that the Ministry of Finance’s population projections will not hold. The Greater Toronto Area will experience greater outmigration than what is captured in the Ministry’s projections, and other areas of the province will experience an influx of couples with children looking for family-friendly, ground-oriented housing that they can afford.

As of the date of this report's release, the Ontario Ministry of Finance is conducting a consultation to enhance population projections and forecasts of housing needs. We encourage the province to incorporate more stringent land and infrastructure limitations, along with the significant pre-existing shortage of ground-oriented housing, when developing both its population projections and housing needs forecasts.

In the absence of such revised figures from the province, we will provide our own crude adjustment factors. Such an analysis is not a replacement for a well-calibrated model from the province, but can serve as a temporary replacement.

Given past outmigration patterns, it is reasonable to forecast that, at a minimum, 10,000 more families than projected by the Ontario Ministry of Finance will migrate out of the GTA to other parts of Ontario. It is also reasonable to assume that their choice of locations will be roughly proportional to their 2019-24 choices, though migration to Hamilton-Niagara and Kitchener-Waterloo-Barrie may be reduced in future years, given growing housing shortages in those regions.

In Figure 30, we provide crude migration adjustment factors, based on 2016-21 intraprovincial migration patterns and pre-existing housing shortages.

**Figure 30. GTA “drive until you qualify” adjustment factors for additional intraprovincial migration not captured in Ministry of Finance population projections, as a % of intraprovincial total**

| Region | Projected proportion of additional 2021-51 intraprovincial in-migration |
|---|---:|
| NW Ontario | 0% |
| NE Ontario | 5% |
| Ottawa Region | 10% |
| Kingston/Pembroke | 10% |
| Muskoka/Kawarthas | 15% |
| Toronto Region | Not applicable |
| Kitchener-Waterloo-Barrie | 20% |
| Stratford-Bruce | 10% |
| Hamilton-Niagara | 15% |
| London Region | 10% |
| Windsor/Sarnia | 5% |

Data Source: MMI

Using Figure 30's adjustment factors, a "GTA adjustment" is calculated in Figure 31 to provide a new 30-year needs ground-oriented homes needs forecast, under the column "Total with GTA Adjustment".

This adjustment spreads new ground-oriented housing supply more evenly across the province, with each Region needing to increase its ground-oriented housing stock growth levels by 59% or more. The Toronto Region now only needs to grow 110% faster than its performance from 2016 to 2021, which will still be incredibly challenging. The Northwestern and Northeastern regions, along with Windsor-Sarnia, will need to grow their ground-oriented housing stock at rates 140% faster than their performance from 2016 to 2021, albeit from relatively modest bases.

**Figure 31. 30-year demand projection for ground-oriented housing by Region (including existing shortfall) and projected 30-year increase in supply, with "drive until you qualify" adjustment**

| Region | 30 Year Demand (incl. Existing Shortfall) | GTA Adjustment | Total with GTA Adjustment | 30 Year Build (at 2016-21 rates) | Difference | Difference % |
|---|---|---|---|---|---|---|
| NW Ontario | 22,022 | 0 | **22,022** | 8,610 | 13,412 | 156% |
| NE Ontario | 41,583 | 15,000 | **56,583** | 22,080 | 34,503 | 156% |
| Ottawa Region | 263,632 | 30,000 | **293,632** | 166,710 | 126,922 | 76% |
| Kingston/Pembroke | 60,883 | 30,000 | **90,883** | 57,060 | 33,823 | 59% |
| Muskoka/Kawarthas | 64,603 | 45,000 | **109,603** | 61,110 | 48,493 | 79% |
| Toronto Region | 938,858 | -300,000 | **638,858** | 303,660 | 335,198 | 110% |
| Kitchener-Waterloo-Barrie | 296,518 | 60,000 | **356,518** | 180,270 | 176,248 | 98% |
| Stratford-Bruce | 45,935 | 30,000 | **75,935** | 36,390 | 39,545 | 109% |
| Hamilton-Niagara | 352,153 | 45,000 | **397,153** | 185,820 | 211,333 | 114% |
| London Region | 132,132 | 30,000 | **162,132** | 81,960 | 80,172 | 98% |
| Windsor/Sarnia | 82,481 | 15,000 | **97,481** | 40,170 | 57,311 | 143% |
| TOTAL | **2,300,800** | **0** | **2,300,800** | **1,143,840** | **1,156,960** | **101%** |

Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

Fortunately, the 30-year needs forecasts for apartment units, while still challenging, are far more reasonable. Over the next 30 years, Ontario's stock of apartment units, which includes both condos and purpose-built rental units, will need to increase by nearly 1,000,000 units, with over 100,000 of those needed to cover pre-existing shortages, as shown in Figure 32.

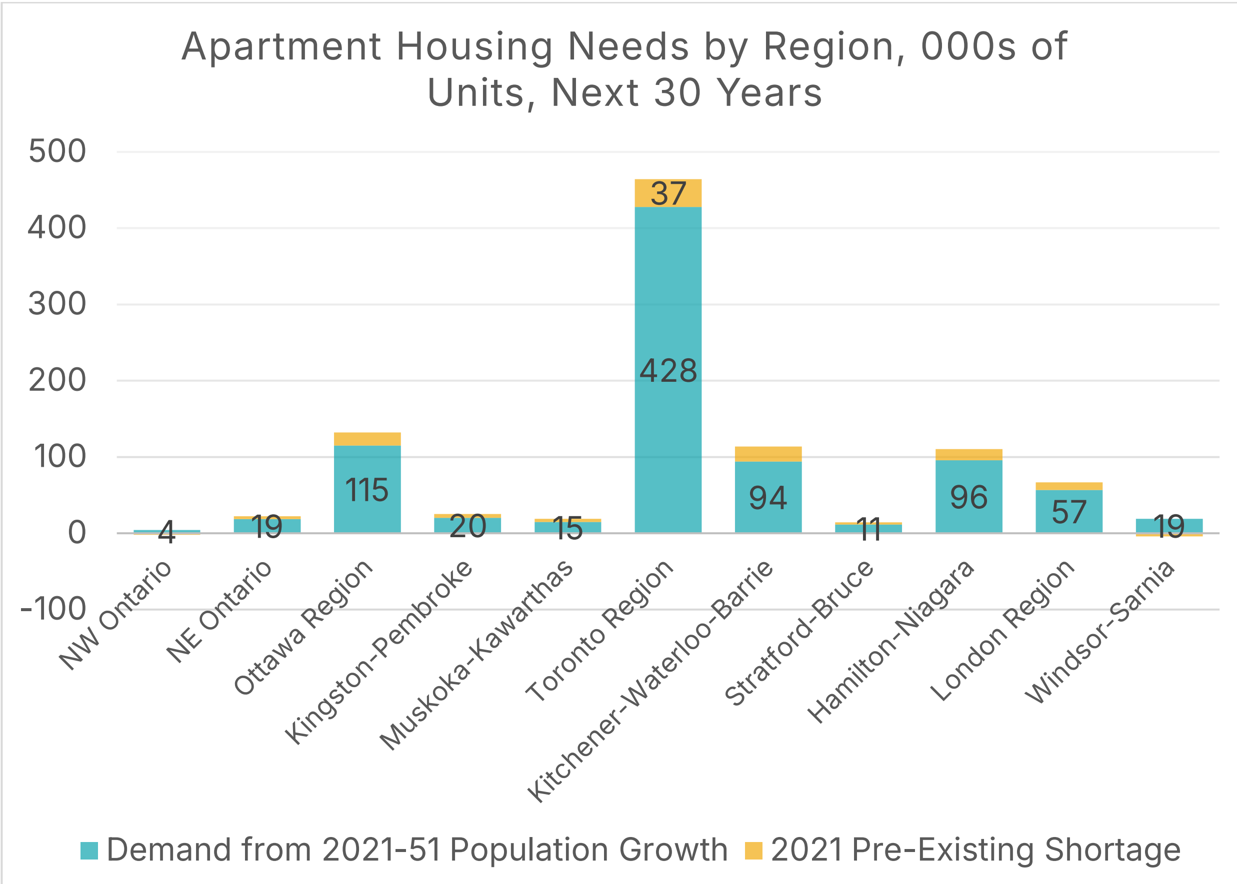
**Figure 32. Demographic-based demand for apartment units, both ownership and rental, by five-year period and existing shortage, by Ontario Region**

| Region | 2021-26 | 2026-31 | 2031-36 | 2036-41 | 2041-46 | 2046-51 | Pre-Existing Shortage | Total |
|---|---|---|---|---|---|---|---|---|
| NW Ontario | 865 | 687 | 844 | 719 | 558 | 463 | -1,980 | **2,154** |
| NE Ontario | 6,439 | 2,503 | 2,691 | 2,559 | 2,198 | 2,112 | 3,648 | **22,150** |
| Ottawa Region | 24,646 | 17,925 | 19,193 | 18,714 | 17,452 | 17,111 | 17,041 | **132,083** |
| Kingston-Pembroke | 4,750 | 3,309 | 3,564 | 3,253 | 2,794 | 2,653 | 5,121 | **25,444** |
| Muskoka-Kawarthas | 3,418 | 2,565 | 2,534 | 2,327 | 1,959 | 1,831 | 4,481 | **19,116** |
| Toronto Region | 123,589 | 22,627 | 65,670 | 70,248 | 71,536 | 74,178 | 36,604 | **464,450** |
| Kitchener-Waterloo-Barrie | 24,124 | 11,566 | 14,778 | 15,204 | 14,272 | 13,950 | 19,695 | **113,588** |
| Stratford-Bruce | 2,335 | 1,970 | 2,036 | 1,907 | 1,627 | 1,546 | 2,865 | **14,286** |
| Hamilton-Niagara | 19,934 | 14,678 | 16,389 | 15,742 | 14,590 | 14,370 | 14,620 | **110,323** |
| London Region | 12,510 | 7,685 | 9,645 | 9,599 | 8,752 | 8,620 | 10,134 | **66,945** |
| Windsor-Sarnia | 5,085 | 2,394 | 3,255 | 3,098 | 2,662 | 2,488 | -3,992 | **14,990** |
| TOTAL | **227,693** | **87,909** | **140,600** | **143,369** | **138,400** | **139,322** | **108,235** | **985,528** |

Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

Similar to ground-oriented homes, the Toronto Region has the largest 30-year need for apartment units, although the Ottawa Region, Kitchener-Waterloo-Barrie, Hamilton-Niagara, and the London Region also require a high number of new apartment units.

**Figure 33. Demographic-based demand for apartment units, both ownership and rental, 2021-51, by Ontario Region**




Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

Unlike with ground-oriented homes, the Toronto Region only requires a modest increase in the pace of apartment unit stock growth, needing only a 16% pace increase from 2016 to 2021 levels, as shown in Figure 33. Although Northeastern Ontario and Muskoka-Kawartha need to more than double their pace, they are doing so from relatively modest current levels, making this increase quite attainable.

In short, projected apartment unit growth needs do not suffer from the same issues as ground-oriented homes. Although the stock must grow at a faster rate than in the past, the rate of growth is manageable and achievable.

**Figure 34. 30-year demand projection for apartment units by Region (including existing shortfall) and projected 30-year increase in supply**

| Region | 30 Year Demand (incl. Existing Shortfall) | Projected 30 Year Build (at 2016-21 rates) | Difference | Difference % |
|---|---|---|---|---|
| NW Ontario | 2,154 | 1,650 | 504 | 31% |
| NE Ontario | 22,150 | 10,770 | 11,380 | 106% |
| Ottawa Region | 132,083 | 88,320 | 43,763 | 50% |
| Kingston/Pembroke | 25,444 | 21,840 | 3,604 | 17% |
| Muskoka/Kawarthas | 19,116 | 7,980 | 11,136 | 140% |
| Toronto Region | 464,450 | 401,850 | 62,600 | 16% |
| Kitchener-Waterloo-Barrie | 113,588 | 93,990 | 19,598 | 21% |
| Stratford-Bruce | 14,286 | 11,700 | 2,586 | 22% |
| Hamilton-Niagara | 110,323 | 85,170 | 25,153 | 30% |
| London Region | 66,945 | 37,920 | 29,025 | 77% |
| Windsor/Sarnia | 14,990 | 9,990 | 5,000 | 50% |
| TOTAL | **985,528** | **771,180** | **214,348** | **28%** |

Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

Figure 35 combines the 30-year ground-oriented housing need projection from Figure 31 with the apartment need projection from Figure 34. It shows that, overall, the province's housing stock needs to grow by 3.29 million homes between 2021 and 2051, with 1.1 million of those needed in the Toronto Region.

**Figure 35. 30-year demand projection by housing type and Region, incorporating both pre-existing shortages and "drive until you qualify" adjustment**

| Region | Ground-Oriented Units | Apartment Units | Total |
|---|---|---|---|
| NW Ontario | 22,022 | 2,154 | **24,176** |
| NE Ontario | 56,583 | 22,150 | **78,734** |
| Ottawa Region | 293,632 | 132,083 | **425,715** |
| Kingston/Pembroke | 90,883 | 25,444 | **116,327** |
| Muskoka/Kawarthas | 109,603 | 19,116 | **128,719** |
| Toronto Region | 638,858 | 464,450 | **1,103,308** |
| Kitchener-Waterloo-Barrie | 356,518 | 113,588 | **470,106** |
| Stratford-Bruce | 75,935 | 14,286 | **90,221** |
| Hamilton-Niagara | 397,153 | 110,323 | **507,475** |
| London Region | 162,132 | 66,945 | **229,078** |
| Windsor/Sarnia | 97,481 | 14,990 | **112,470** |
| TOTAL | 2,300,800 | 985,528 | 3,286,329 |

Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

To provide a more detailed analysis of the future path of housing demand in Eastern Ontario, the next section provides census division-level breakdowns for our three Eastern Ontario regions: Ottawa Region, Kingston-Pembroke, and Muskoka-Kawarthas.

## Point 7 – Eastern Ontario communities must plan for accelerated population growth

So far, our use of the RoCA Benchmark v3.0 model has been to estimate housing needs and shortages at the census division level, which were then aggregated in the previous section to provide estimates of needs at the economic region level. In this section, we will disaggregate that demand to examine trends at a more local level.

There is one complication, however. Our "drive until you qualify" GTA adjustment in the previous section was generated at the economic region level, rather than the census division level. This limitation can be addressed by using each census division's 2016-21 proportion of ground-oriented housing supply growth to divide the regional adjustment to a census division estimate. For example, Lanark census division accounted for 2,505, or just over 9%, of the Ottawa Region's 27,785 ground-oriented housing stock increase from 2016-21. As such, they will be allocated just over 9%, or 2,705 of the Ottawa Region's 30,000 "drive until you qualify" adjustment of 30,000 homes.

As shown in Figure 36, across the 15 census divisions which comprise our three Eastern Ontario economic regions, there will be a need to grow the stock of ground-oriented homes by nearly 500,000 units between 2021 and 2051, to account for population growth and demographic change, pre-existing shortages, and an additional 105,000 "drive until you qualify" families from the GTA.

Figure 36. Projected Housing Demand for Ground-Oriented Housing, 2021-51, Including Pre-Existing Shortages and "Drive Until You Qualify" Adjustment, Eastern Ontario

| Census Division | 30 Year Demand (excl. pre-existing shortage) | Pre-Existing Shortage | "Drive Until You Qualify" Adjustment | Total |
|---|---|---|---|---|
| Frontenac | 20,455 | -1,347 | 10,268 | **29,377** |
| Haliburton | 3,964 | -896 | 5,324 | **8,392** |
| Hastings | 19,562 | 2,256 | 9,984 | **31,802** |
| Kawartha Lakes | 10,599 | 434 | 6,406 | **17,439** |
| Lanark | 15,076 | -205 | 2,705 | **17,576** |
| Leeds and Grenville | 10,936 | 209 | 1,571 | **12,716** |
| Lennox and Addington | 6,370 | 169 | 2,366 | **8,905** |
| Muskoka | 12,645 | 137 | 13,056 | **25,838** |
| Northumberland | 11,708 | 807 | 5,744 | **18,258** |
| Ottawa | 202,326 | 3,462 | 22,372 | **228,160** |
| Peterborough | 22,491 | 2,716 | 14,470 | **39,676** |
| Prescott and Russell | 17,449 | 1,281 | 2,483 | **21,213** |
| Prince Edward | 1,956 | -403 | 1,940 | **3,493** |
| Renfrew | 13,950 | -2,086 | 5,442 | **17,306** |
| Stormont, Dundas and Glengarry | 11,820 | 1,279 | 869 | **13,967** |
| TOTAL | **381,306** | **7,812** | **105,000** | **494,119** |

Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

The projected need for apartment units is smaller, as shown in Figure 37, with the stock of apartments only needing to grow by 176,643 units over 30 years, which includes a nearly 27,000-unit pre-existing shortage. Unlike with ground-oriented housing, we do not apply a "drive until you qualify" adjustment.

Figure 37. Projected Housing Demand for Apartment Units, 2021-51, Including Pre-Existing Shortages, Eastern Ontario

| Census Division | 30 Year Demand (excl. pre-existing shortage) | Pre-Existing Shortage | Total |
|---|---|---|---|
| Frontenac | 10,369 | 2,268 | **12,637** |
| Haliburton | 964 | 1,129 | **2,092** |
| Hastings | 4,694 | -1,204 | **3,490** |
| Kawartha Lakes | 2,604 | 1,919 | **4,523** |
| Lanark | 3,528 | 875 | **4,403** |
| Leeds and Grenville | 2,801 | 777 | **3,578** |
| Lennox and Addington | 1,451 | 1,373 | **2,824** |
| Muskoka | 2,974 | 1,380 | **4,354** |
| Northumberland | 2,911 | 1,824 | **4,735** |
| Ottawa | 101,686 | 17,083 | **118,769** |
| Peterborough | 5,183 | -1,771 | **3,411** |
| Prescott and Russell | 4,065 | -124 | **3,941** |
| Prince Edward | 565 | 1,056 | **1,620** |
| Renfrew | 3,244 | 1,629 | **4,873** |
| Stormont, Dundas and Glengarry | 2,963 | -1,570 | **1,393** |
| TOTAL | **150,001** | **26,642** | **176,643** |

Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

The final figure in this section, Figure 38, combines the 30-year needs estimates from Figures 36 and 37. Overall, the housing stock in Eastern Ontario must grow by 670,000 units between 2021 and 2051 to keep pace with population growth and demographic change, address pre-existing shortages, and accommodate higher levels of “drive until you qualify” families than projected by the Ontario Ministry of Finance’s population projections.

Figure 38. Projected Housing Demand by Unit Type, 2021-51, Including Pre-Existing Shortages and "Drive Until You Qualify" Adjustment, Eastern Ontario

| Census Division | Ground Oriented | Apartment Units | TOTAL |
|---|---|---|---|
| Frontenac | 29,377 | 12,637 | 42,014 |
| Haliburton | 8,392 | 2,092 | 10,484 |
| Hastings | 31,802 | 3,490 | 35,292 |
| Kawartha Lakes | 17,439 | 4,523 | 21,962 |
| Lanark | 17,576 | 4,403 | 21,979 |
| Leeds and Grenville | 12,716 | 3,578 | 16,294 |
| Lennox and Addington | 8,905 | 2,824 | 11,729 |
| Muskoka | 25,838 | 4,354 | 30,191 |
| Northumberland | 18,258 | 4,735 | 22,994 |
| Ottawa | 228,160 | 118,769 | 346,929 |
| Peterborough | 39,676 | 3,411 | 43,087 |
| Prescott and Russell | 21,213 | 3,941 | 25,154 |
| Prince Edward | 3,493 | 1,620 | 5,113 |
| Renfrew | 17,306 | 4,873 | 22,179 |
| Stormont, Dundas and Glengarry | 13,967 | 1,393 | 15,360 |
| TOTAL | **494,119** | **176,643** | **670,761** |

Data Sources: Census 2016, 2021. Calculation and Chart Source: MMI

## Final Thoughts and Recommendations

Research projects evolve, and this one was no exception. What started as a relatively straightforward exercise to estimate future housing needs for Eastern Ontario morphed into an in-depth analysis of migration patterns in Ontario when it became clear that the Ontario Ministry of Finance is projecting population growth for the Greater Toronto Area that is far in excess of the Region's ability to produce the types of homes desired by families with children.

The disconnect between population projections and a region's ability to adequately house a population of that size should have come as no surprise to the Missing Middle Initiative team. In January 2022, the author of this report published the study Forecast for Failure, which showed that, for two decades, the province of Ontario had consistently overforecasted housing stock growth in the GTA and underforecasted the number of families leaving the GTA for other parts of Ontario. While not our initial intention, this report can be considered a sequel to the January 2022 release.

Our findings suggest that outmigration from the GTA will likely exceed expectations, placing strain on local housing markets across Eastern Ontario if they do not plan for this growth. However, there is no guarantee that these families will stay in Ontario. In the last four years, 43,680 more people have left the Toronto Region for other provinces than have moved in the opposite direction. In the four years prior to that, the Toronto Region *gained*, on net, nearly 15,000 residents from interprovincial migration. While these moves out of the province relieve pressure on both the GTA and Eastern Ontario's housing system, this brain drain comes at a substantial economic cost.

The development of version 3.0 of the RoCA Benchmark model, along with the subsequent results, demonstrates a correlation between housing affordability and a lack of housing shortages. Ontario can build enough housing, but it must grapple with two vital realities:

1. Homes for the middle-class will not be built if the middle-class cannot afford them, nor will they be built if the cost of homebuilding exceeds the price of a home. It is necessary (though not necessarily sufficient) for the cost of building a home to be lower than the price a middle-class family can afford. Governments have a vital role in working to reduce the costs associated with building a middle-class home.
2. "A housing unit is not a housing unit". Every family is different, and housing needs differ across families. A one-bedroom apartment may be perfect for some families, while others need three or more bedrooms to house a growing family with children. When municipalities or regions can not, or will not, allow for the construction of homes suitable for couples with children, those families will leave for communities where such housing is available and attainable. A lack of family-friendly housing will lead to brain drain for the communities that these families leave behind, while increasing the demand for housing in destination communities.

To ensure that every family in Ontario has a safe, comfortable, and attainable place to call home, we conclude this report with the following five recommendations for policymakers across all three orders of government.

## Recommendations

1. **The province of Ontario should release municipal housing supply targets differentiated by unit type, and these targets should be incorporated into the respective municipal Official Plans**. The housing targets in the Building Faster Fund are helpful in boosting housing supply. However, they suffer from three important drawbacks. First, they treat all forms of housing as identical, ranging from studio apartment units to three-bedroom homes, as well as long-term care beds and postsecondary student beds, which are insufficient in ensuring that enough family-friendly housing is built. Second, there is no requirement that these targets be built into municipal official plans. Third, they do not adequately account for restrictions in homebuilding, such as land and infrastructure limitations. Municipalities need a set of attainable targets that they can incorporate into their official plans, recognizing the need for more family-friendly housing.

2. **Municipal Official Plans must incorporate a margin of error, which allows for unexpectedly high population growth.** The experience of the last decade illustrates how the population can grow much higher than forecast. Plans must recognize that population growth is challenging to predict and must allow communities to respond to population growth rates that are higher than anticipated.

3. **The Ministry of Finance's population projection model should be adjusted to incorporate better "drive until you qualify" migration patterns.** The relationship between population growth and housing supply is two-sided, where increased population growth can spur housing supply, but similarly, increased housing supply can spur population growth. Since it is highly unlikely that the GTA will be able to build enough 3+ bedroom housing to compensate for existing shortfalls and keep pace with population growth, the Ministry's population projection model should incorporate future housing shortfalls when predicting migration patterns. Ontario has consistently underestimated housing-driven outmigration from the Greater Toronto Area, a theme highlighted in the report Forecast for Failure.

4. **All three orders of government should enact reforms to facilitate the construction of three-bedroom units and above in various housing forms.** Child-friendly, 3+ bedroom homes can come in a variety of forms. But many of those forms, such as European Courtyard Blocks (as outlined in the book Impossible Toronto), are either illegal or impractical to build in Ontario due to limitations of the building code, zoning, or regulatory barriers, such as those governing elevators. Policy reforms, such as those outlined in The Blueprint for More and Better Housing and The Mid-Rise Manual, can help legalize the type of family-friendly Missing Middle housing that is needed across the province.

5. **The federal government should announce changes in immigration and non-permanent resident targets well in advance of those changes taking effect, allowing communities time to adjust.** Ontario's housing crisis is complex, with numerous factors contributing to it. At a highly simplified level, one of the largest of those factors was "too many families chasing too few homes". Both supply and demand play a role, and the massive and sudden increase in population growth rates left both industry and government with inadequate time to catch up. That cannot happen again. The federal government must establish stricter controls on population growth from non-permanent resident programs and announce any changes well in advance, allowing governments, industries, and markets to adjust accordingly.

**Missing Middle Initiative's North Star:** A Canada where every middle-class individual or family, in every city, has a high-quality of life and access to both market-rate rental and market-rate ownership housing options that are affordable, adequate, suitable, resilient, and climate-friendly.

This report was written by Mike Moffatt.

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