



## The real facts on affordable housing and the Greenbelt

### **Fact #1 We have set aside enough land to provide space for all the housing and business we need**

The Province and municipalities have set aside enough land for all the housing and businesses (jobs) we need to accommodate growth within existing community boundaries. By 2031 (or over the next 13 years) an additional 3.5 million people are expected to live in the Greater Golden Horseshoe.<sup>i</sup> Fortunately, there are, over 300,000 acres ([125,000 hectares](#)) of [land approved](#) for development within the existing urban boundaries of towns and cities within the Greater Golden Horseshoe.<sup>ii</sup>

About 800,000 units of ground related housing units (typical detached and semi-detached homes) and 323,418 condos/ apartments (housing for over 600,000 people) are planned for 2031. By the end of 2016, 288,000 units of ground related housing had been built, with 500,000 more to come.<sup>iii</sup> We have an ample supply of single family homes, semi-detached and row-houses planned that can accommodate over 2.4 million people plus housing for approximately 500,000 people in apartments and condos.<sup>iv</sup> Also, by 2031, an additional 370,000 homes from resale will be coming into the market. So between new construction and ownership changes we should have enough housing supply. It's the type of homes and where we are building that needs to change.

### **Fact #2 Monster homes on farmland are expensive and don't supply the housing young people or the economy needs to thrive**

Expensive estate style houses built on distant farmland make land speculators rich but do little to provide homes where people would prefer to live.

The new provincial Growth Plan encourages a variety of homes to be built closer to transit in city centres.<sup>v</sup> Some developers are building smart, compact communities using this approach and we need more, not less, of this type of development.

### **Fact #3 The cost of housing is related to location. People don't want to live in distant subdivisions**

Independent studies show the cost of housing is related to location.<sup>vi</sup> People would rather live in a smaller house with a shorter commute than a large home far away and they are willing to pay for it. Most of us want to live in walkable neighbourhoods but still too few towns are revitalizing their town centres. Positive examples like Kitchener/Waterloo exist where new transit downtown is attracting businesses, new apartments and condos that facilitate economic development and encourage more people to live and work in the city core. More housing options close to transit in our cities may reduce some of the pressures that are driving up home prices.

### **Fact #4 Sprawl costs us all in the form of more gridlock and higher commuting costs**

When housing isn't available in a city, people must drive until they find housing they can afford. Being forced to live far away from work affects the environment, your health, budget and quality of life. More commuting means we have less time with family and friends,



increased air pollution, and more time trapped in your seat behind the wheel. The cost of owning and maintaining a compact car is estimated at between \$8,000 and \$10,000 per year, whereas transit costs between \$1,500 and \$3,000 per year.<sup>vii</sup> Over the 20 year life of a mortgage, that \$5-7,000 differential can add up to an extra \$140,000 lost for that distant house (\$240,000 to \$280,000 if you are a two car family).

#### **Fact #5 More compact cities and towns mean lower taxes, lower pollution**

Building more far flung housing increases property taxes by driving up municipal debt related to building and maintaining roads, sewers and water pipes to low density housing developments. Also, car dependent development produces about 3 times the greenhouse gas emissions of compact city building.

#### **Fact #6 Our economy thrives when we have enough housing for people in our cities**

Cities need people of all income levels to thrive. While \$15.00 an hour may be a low but living wage in Kenora, in a city like Toronto it isn't even enough to pay rent. More housing options, especially rental units in our cities near transit and shops can reduce sprawl, provide needed housing options and improve the vibrancy of our cities.

#### **Fact #7 The Greenbelt is working. Don't dismantle it, grow it**

Since its inception 12 years ago, farmland in the Greenbelt has stopped disappearing and natural areas are protected. No farmland in the Greenbelt was lost to development between 2005-2014, however, 7,500 hectares of farmland in the GGH (outside of the Greenbelt) was lost to urban expansion.<sup>viii</sup> The Greenbelt provides certainty so farmers can plan to farm into the future. It also means we all get more local food and have forests, wetlands and fields to filter our water and provide places to interact with nature.

#### **How do we ensure regional prosperity?**

Build a diversity of housing in existing town centres near transit to provide greater access to housing and allow people to get to work and home inexpensively. Expanding the Greenbelt throughout the Greater Golden Horseshoe limits sprawl, provides predictability and certainty for farmers, and furthers protection for water systems and nature.

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<sup>i</sup> Growth Plan, 2017. Ministry of Municipal Affairs,  
[https://www.placestogrow.ca/index.php?option=com\\_content&task=view&id=9](https://www.placestogrow.ca/index.php?option=com_content&task=view&id=9)

<sup>ii</sup> Neptis Foundation, March 2017, <http://www.neptis.org/publications/update-total-land-supply-even-more-land-available-homes-and-jobs-greater-golden>

<sup>iii</sup> The Growth Plan and Greenbelt Plan, Setting the Record Straight, Victor Doyle

<sup>iv</sup> The Growth Plan and Greenbelt Plan, Setting the Record Straight, Victor Doyle

<sup>v</sup> Growth Plan, 2017. Ministry of Municipal Affairs,  
[https://www.placestogrow.ca/index.php?option=com\\_content&task=view&id=9](https://www.placestogrow.ca/index.php?option=com_content&task=view&id=9)

<sup>vi</sup> Burda, Cherise, Priced Out: Understanding the factors affecting home prices in the GTA, 2013.  
[http://www.rbc.com/community-sustainability/\\_assets-custom/pdf/Priced-Out-RBC-Pembina.pdf](http://www.rbc.com/community-sustainability/_assets-custom/pdf/Priced-Out-RBC-Pembina.pdf)

<sup>vii</sup> CAA, Car Costs Calculator <https://www.caa.ca/carcosts/faq>

<sup>viii</sup> Land Use Planning and Agriculture: Measuring Farmland Conversion, Wayne Caldwell, Sarah Epp, & James Newslands, Presentation October 2016