



The Centre for
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Measuring Housing Affordability in Canada

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This study was commissioned by the Centre for Civic Engagement. The CCE is a non-partisan Canadian charity dedicated to conducting original research on public policy issues related to Canadian prosperity, productivity, and national flourishing. The CCE's research informs an active program of policy seminars, events, conferences, and lectures all aimed at providing the policy making community with actionable insights that encourage informed decision making on issues that matter to Canadians.

Introduction

Canada is in the midst of a housing affordability crisis. The essence of the problem is a basic economic reality. When supply does not keep up with demand, prices rise, and on the supply side, Canada is falling short. TD Economics warns¹ that the country could be short more than 300,000 homes between 2024 and 2026, even as developers navigate a process that can take at least 22 months to get a project completed.

This problem didn't start last year, or even in the last decade. The basic problem of housing supply failing to keep pace with population growth has been building for generations. The gap emerged in the late 1970s,² widened through the 1980s, spiked in the mid-1990s, flared again after the 2008–09 recession, and peaked in the last few years as permanent and temporary immigration skyrocketed.

What makes today's crunch so maddening is that it was foreseeable. By the mid-2010s, warnings³ were already clear, yet policy responses remained timid, and the rules governing what can be built barely budged. As late as 2022, large shares of residential land in major cities were still reserved for single-detached housing: 64 percent in Vancouver, 62 percent in Calgary, and 54 percent in Toronto.

And while Canadians argue about individual culprits, the real story is a stack of costs and constraints that quietly compounded: rising municipal development charges, rezoning timelines that stretch for months or years, fees that add tens of thousands per unit, tax thresholds that lag far behind local prices, and building rules that can make "missing middle" housing uneconomic.

This study provides an empirical assessment of how unaffordable homeownership has become across Canadian municipalities, along with clear-headed solutions that can deliver real affordability gains for Canadian families.

Bottom line, for families in Vancouver today saving up to 25 percent of their monthly income, it takes the average household nearly 18 years, or 217 months, to have a down payment with a mortgage that is less than 60 percent of their take home pay. In Toronto, it takes approximately 17 years, or 203 months.

¹ "What's going on with Canada's housing supply?," *TD Stories*, April 9, 2024, <https://stories.td.com/ca/en/article/canada-housing-supply>.

² Austin Thompson and Steven Globerman, "The Crisis in Housing Affordability, Population Growth and Housing Starts, 1972–2024," *Fraser Institute*, 2025, <https://www.fraserinstitute.org/sites/default/files/2025-04/crisis-in-housing-affordability-pop-growth-housing-starts-1972-2024.pdf>.

³ OECD, *OECD Economic Surveys: Canada 2025* (OECD Publishing), https://www.oecd.org/en/publications/oecd-economic-surveys-canada-2025_28f9e02c-en/full-report/improving-housing-affordability_3d430d2e.html.

The Average House For The Average Family

Methodology

Canadians work extremely hard to afford a home, and many of them never achieve the dream of homeownership despite all their efforts. This is why it is essential to examine the unaffordability of housing in Canada and the length of time the average earner would have to work and save to afford a home.

The emphasis here is on affording the home, because it is one thing to be able to put a deposit down on a home and legally qualify for a mortgage, but **it is another to have a mortgage payment that is also affordable.**

The methodology is as follows: if the average earner is saving 25 per cent of their after-tax earnings per month, how long would it take at that saving rate to afford to buy the average home in their province or city, with a mortgage payment that is less than 60 per cent of their take-home pay? This savings rate of 25 per cent is ambitious, around 6.7 times higher than the average disposable income savings for the average family in Canada. The average Canadian household only saves around 3.7 per cent of their disposable income per year according to Fidelity.⁴

The term affordable relates to a monthly mortgage of 60 percent of the average after-tax monthly income, with the current standard fixed mortgage rate (4.69 percent), and the minimum legal downpayment (consisting of 5 percent of amounts up to \$500,000 plus 10 percent for amounts between \$500,000 and \$1.5 million), as well as other factors that make it a more realistic outlook of what the average Canadian would be paying.

For example, the average house in Ontario is \$852,036,⁵ and the legal down payment requirement is 5 percent on the first \$500k (\$25,000) and 10 percent on the remaining \$352,036 (\$35,203), for a total requirement of \$60,203.

The average worker in Ontario earns \$ 4,410 after tax per month. If they are saving \$1,102 per month (25 percent), they would have to work/save for 54.6 months or roughly four-and-a-half years to have the cash for the required down payment (take \$60,203, divide it by the monthly savings of \$1,102 and you get the number of months; divide that by 12 and you get the number of years).

However, even though the person legally qualifies, they couldn't make the payments on the mortgage, as the purchase price of \$852,036 minus the deposit of \$60,203 leaves a mortgage of \$791,833. At a 5-year fixed rate of 4.69 percent, the mortgage payment would be \$4,466 (much more than they earn).

For that worker to have a large enough down payment for their mortgage payments not to exceed 60 percent of their after-tax income, the mortgage payment would need to be less than \$2,646.

That worker would then need a **down payment of \$382,957. The total number of months required to work for the down payment on an Ontario home is a whopping 347 months or 28.9 years.**

⁴ "How much do Canadians need to save per year for retirement?" *Fidelity*, <https://www.fidelity.ca/en/insights/articles/how-much-canadians-save-for-retirement/#:-:text=Most%20Canadians%20are%20behind%20when,worth%20such%20as%20home%20equity.>

⁵ "Canadian Housing Market Data for December 2025," *WOWA.ca*, <https://wowa.ca/reports/canada-housing-market.>

The Data

For The Average Individual

SOME OF THE WORST PLACES FOR HOME AFFORDABILITY

As one might expect, big cities are the worst offenders when it comes to unreasonable home affordability. Considering our methodology, which includes an already generous 25 percent savings rate, it would take an individual in Vancouver 538 months, or almost 45 years, to save up for a down payment on a home.

In Toronto, the story is the same, as it takes 44 years, or 529 months, to afford a home.

While significantly less than the other two, Halifax and Ottawa still make the list in terms of the worst cities to afford a home in Canada. In Halifax, a person would have to save for 209 months, or 17 years, to afford a home, while in Ottawa it would take 193 months, or 16 years.

These timelines are all significantly burdensome and have the effect of making home ownership seem completely out of reach for people living in those cities.

SOME OF THE BEST PLACES FOR HOME AFFORDABILITY

Although still out of reach for many Canadians, the situation is better in some cities. Starting off with the lowest amount, an individual in Regina would only have to save up for 16 months, or a little over a year, in order to have enough money for a downpayment.

Similarly, in St. John's (Newfoundland), it would take around 19 months and 1.5 years to do the same.

There is a sharp increase after those two cities in our research when it comes to Winnipeg and Quebec City, but they can still be looked at as more realistically affordable places to live in than Vancouver and Toronto. In Winnipeg, an individual would have to save for 30 months or around 2.5 years to afford their downpayment, while in Quebec City there would be a wait of about 85.5 months to save for a downpayment, or 7 years.

Table A

| City | Average After-Tax Income | Average Home Price | Required Savings Per Month | The Down Payment Needed for Mortgage Payment is Less Than 60% of After-tax Income | Months of Savings Required | Years of Saving Required |
|-------------|--------------------------|--------------------|----------------------------|---|----------------------------|--------------------------|
| Vancouver | \$58,395 | \$1,173,100 | \$1,217 | \$655,447 | 538.7 | 44.8 |
| Toronto | \$56,953 | \$1,132,709 | \$1,187 | \$627,820 | 529.1 | 44.0 |
| Halifax | \$46,756 | \$618,659 | \$974 | \$204,182 | 209.6 | 17.4 |
| Ottawa | \$56,031 | \$723,152 | \$1,167 | \$226,418 | 193.9 | 16.1 |
| Montreal | \$49,772 | \$656,831 | \$2,074 | \$215,585 | 103.9 | 8.6 |
| Calgary | \$58,350 | \$633,564 | \$1,216 | \$116,265 | 95.6 | 7.9 |
| Quebec City | \$49,423 | \$526,100 | \$1,030 | \$88,045 | 85.5 | 7.1 |
| Winnipeg | \$49,724 | \$471,934 | \$1,036 | \$31,219 | 30.1 | 2.5 |
| Edmonton | \$57,195 | \$460,405 | \$1,192 | \$23,020 | 19.3 | 1.6 |
| St. John's | \$48,324 | \$385,814 | \$1,007 | \$19,290 | 19.1 | 1.5 |
| Regina | \$52,395 | \$346,700 | \$1,092 | \$17,335 | 15.8 | 1.3 |

For The Average Household

SOME OF THE WORST PLACES FOR HOME AFFORDABILITY

When it comes to the average household as a whole, the results are quite similar to the individual numbers above. Some of the worst places for home affordability when saving and purchasing a home as a household rather than just as an individual are still Vancouver and Toronto.

In Vancouver, it takes the average household close to 217 months or 18 years to afford a down payment, and in Toronto, it takes 203 months or 17 years. Things take a dip after those two, with Montreal coming in third as the most unaffordable per household, at 25 months, or a little over two years, to afford a down payment, and Ottawa-Gatineau with 23 months, also close to two years.

SOME OF THE BEST PLACES FOR HOME AFFORDABILITY

The most affordable city on our list is Regina, where a household must save for 10 months, or less than a year, in order to save up enough for a down payment. Regina is followed by St. John's, which needs only one year of savings, and Winnipeg also needs one year of savings.

Rounding off the list is Quebec City, which, in reality, is not too far off from its predecessors, coming in at 16 months of saving, or just a little over a year. It is notable that the differences between individuals and households is not very large when it comes to the most affordable cities in Canada, but there is indeed a significant drop in time needed for a downpayment when it comes to the least affordable cities. However, the wait times are nonetheless still very difficult for Canadian families.

Table B

| City | Average After-Tax Income | Average Home Price | Required Savings Per Month | The Down Payment Needed for Mortgage Payment is Less Than 60% of After-tax Income | Months of Savings Required | Years of Saving Required |
|-----------------|--------------------------|--------------------|----------------------------|---|----------------------------|--------------------------|
| Vancouver | \$87,640 | \$1,173,100 | \$1,825 | \$396,266 | 217.0 | 18.0 |
| Toronto | \$86,430 | \$1,132,709 | \$1800 | \$366,512 | 203.5 | 16.9 |
| Montreal | \$78,890 | \$656,831 | \$1,643.54 | \$40,683 | 24.7 | 2.0 |
| Ottawa/Gatineau | \$96,650 | \$723,152 | \$2,013.54 | \$47,315 | 23.4 | 1.9 |
| Halifax | \$77,900 | \$618,659 | \$1,622.92 | \$36,866 | 22.7 | 1.8 |
| Calgary | \$100,480 | \$633,564 | \$2,093.33 | \$38,356 | 18.3 | 1.5 |
| Quebec City | \$81,280 | \$526,100 | \$1,693.33 | \$27,610 | 16.3 | 1.3 |
| Winnipeg | \$75,880 | \$471,934 | \$1,580.83 | \$23,596 | 14.9 | 1.2 |
| St. John's | \$76,700 | \$385,814 | \$1,597.92 | \$19,291 | 12.0 | 1.0 |
| Edmonton | \$89,410 | \$460,405 | \$1,862 | \$23,020 | 12.3 | 1.0 |
| Regina | \$84,880 | \$346,700 | \$1,768.33 | \$17,335 | 9.8 | 0.8 |

Policy Prescriptions: The Path Forward

Municipal Development Charge Reform

Municipal Development Charges are fees that local governments charge to cover the cost of new infrastructure and services. This charge does not go directly to the homebuyer, but is paid by the developer, who in turn includes that fee in the home's price. Those buying already-built homes from owners do not have to pay this fee, but evidence⁶ shows it also pushes up the price of used homes exponentially. These charges⁷ on new homes can reach six figures when buying a house, and several thousand per unit when purchasing a condominium. The alleged idea behind these fees is to help expand infrastructure so that residents who already live there don't have to pay for it for new neighbours. But in reality, municipalities often spend this money on projects unrelated to housing.⁸

One helpful outcome for potential homeowners would be to eliminate MDCs, especially given Canada's housing affordability crisis. Homebuyers are already paying exorbitant taxes on the purchase of a home. On top of that, new homeowners will have to pay a property tax that ought to cover these types of costs.

Adding MDCs on top of property taxes effectively prices people out of the housing market. However, this prescription may give municipal governments the cover to increase everyone's property taxes in order to supposedly cover that deficit.

The more realistic policy prescription is to lower these fees and require municipalities to be fully transparent about how the money is used to fund new housing infrastructure.

Municipalities should prove that these funds are being spent on things like new roads in the subdivision, water/sewer capacity upgrades, or new schools for the new neighbourhood. Everything else should already be covered by property taxes that are paid by everyone, including the new property taxes that will be added to a city's coffers when a new house is built and sold.

Going Even Further with GST Policy

Cutting the GST on new homes for first-time buyers on homes up to \$1 million is not enough. The cleanest way to help first-time buyers reach affordability more quickly would be to completely eliminate the GST on their purchase no matter how much the house costs and make that a permanent policy.

However, in order for government not to continuously reward wealthy first time buyers, the policy could be to initially cut the GST for all homeowners in order to restart the market temporarily, such as for 12 months. After that, it should remain in effect for homes up to \$2 million permanently, since housing costs have risen dramatically, and those are the more realistic prices average Canadians are paying for average homes in Canada's hottest markets.

⁶ CMHC, "Who Bears the Cost of Growth? A Review on the Price Impacts from Development Charges," *cmhc-schl.gc.ca*, https://assets.cmhc-schl.gc.ca/sf/project/archive/research_6/development-charges.pdf.

⁷ CMHC, "Development Charges," *cmhc-schl.gc.ca*, December 4, 2025, <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-data/data-tables/housing-market-data/development-charges>.

⁸ Missing Middle Initiative, "More Cases of Housing Taxes Unrelated to 'Growth Paying for Growth,'" *Missing Middle Initiative Substack*, February 27, 2025, <https://www.missingmiddleinitiative.ca/p/more-cases-of-housing-taxes-unrelated>.

Furthermore, the GST should apply at closing, not purchase, so that the GST discount is built right into the final price at the moment the buyer pays, and not be something they have to wait for a rebate on. The government prefers to just issue a rebate after everything is over so that if the buyer ends up not qualifying as a first time buyer or something else goes wrong, then they don't have to chase them down to get that money back. However, there are other ways to ensure eligibility, for example submitting eligibility to the CRA like getting pre-approved for a mortgage. This will allow a first-time buyer to borrow less money and spend less on these upfront costs, which will affect affordability.

Of course, these reforms would pack more of a punch if the provinces sign on as well. The final piece of this policy is to advocate for relevant premiers (except those with no provincial sales tax, like Alberta, Northwest Territories, Nunavut, and the Yukon) to take on the same tax cuts on the provincial side of the coin.

Zoning Reform

Getting approval to build homes varies across Canada, but one thing they have in common is that it takes too long. Approvals for multi-residential buildings range from about 8–10 months⁹ in Calgary to around twenty-five¹⁰ months¹¹ in Toronto. The longer the approvals take, the less supply is created, the more expensive housing is for everyone. For a build that could be completed in one year, it may take three years due to developers waiting for federal, provincial, and municipal approvals.

At the municipal level, zoning rules and regulations often keep abandoned commercial offices — now sitting empty due to work-from-home policies — from being converted to residential space. This has been the case in Toronto, where applying to rezone a space takes a minimum of nine months¹² once the paperwork has been submitted. In Ottawa,¹³ however, there had been more of a municipal push to make those types of conversions a reality faster, and that is what everyone should be aiming for

Applicants in Toronto, for example, who are hoping to re-zone their properties must provide evidence¹⁴ such as an archeological assessment, a services and facility study, an environmental impact study, an energy strategy, a heritage impact statement, a natural heritage impact study, their planning rationale, their public consultation report and a transportation impact study — on top of their own formal plans.

It is no coincidence that one of the highest cost areas according to our data, Ontario, also faces the most significant number of application and permitting fees, development charges, parkland dedication, and communication charges, all compounded by taxes at the regional and federal levels of government. Fees averaged¹⁵ \$116,860 per low-rise unit and \$79,140 per high rise unit in the Greater Toronto Area.

Zoning regulations stipulated by various levels of government must also stop prescribing which type of housing to focus on, and allow the housing market to deliver a full range of choices, as well as quick transitions like affordable, rental, mid-market, and ownership options.

⁹ "Development – from application to shovel ready, how long will it take?" *Calgary.ca*, <https://www.calgary.ca/development/timelines.html>.

¹⁰ Teagan Sliz, "What Does It Take To Get A Major Building Application Approved In Toronto?," *Storeys*, April 17, 2025, <https://storeys.com/get-building-application-approved-toronto/>.

¹¹ Tasnim Fariha, "Building Smarter, Faster: Technology and Policy Solutions for Canada's Housing Crisis," *C.D. Howe Institute*, July 29, 2025, https://cdhowe.org/wp-content/uploads/2025/07/E-Brief_376.pdf.

¹² "Section C – Draft plan of Condominium applications," (Toronto Development Guide, Toronto, 2013).

¹³ "Office-to-residential conversions," *ottawa.ca*, <https://ottawa.ca/en/planning-development-and-construction/residential-property-regulations/development-application-review-process/development-application-submission/office-residential-conversions/overview>.

¹⁴ "Application Support Material: Terms of Reference," *toronto.ca*, <https://www.toronto.ca/city-government/planning-development/application-forms-fees/building-toronto-together-a-development-guide/application-support-material-terms-of-reference/>.

¹⁵ Steve Lafleur, "Barriers to Housing Supply in Ontario and the Greater Toronto Area," *Fraser Institute*, 2024, <https://www.fraserinstitute.org/sites/default/files/barriers-to-housing-supply-in-ontario-and-the-greater-toronto-area.pdf>.

Eliminating exclusionary zoning rules is an important way to cut red tape, so there isn't a government process determining what should be built on a lot. Neither federal, provincial, nor municipal governments should determine what should be built and where. Builders already know what to build because they've done the research to be able to actually sell the houses they are building. They are going to do what the market wants in order to sell their developments. "The Market" is simply another name for Canadians wanting to buy a home, and they know what they need far more than any central government body could.

In many cases, lots designed for residential use may only allow a specific type of house (single detached) with limited size options (floor space ratios, height restrictions, setbacks). Ontario's building code requires two means of evacuation for mid-rise¹⁶ (two-to-six-storey) apartments, which renders that type infeasible to build. These are only a few examples of how ridiculous the process is, and why it is hard to incentivize the building of more affordable housing.

Overall, a C.D. Howe Institute study¹⁷ found that barriers to building added over \$1.3 million to the price of a single-family home in Vancouver and \$350,000 in Toronto between 2011 and 2021, not to mention all the homes that will never be built because they are refused an arbitrary "market impact study."

¹⁶ Conrad Speckert, "The Second Egress: A Wicked Problem," *Cellar Architectural Journal* (2023).

¹⁷ "Housing Prices Driven Up by Barriers to Building in Canadian Cities," May 4, 2023, <https://cdhowe.org/publication/housing-prices-driven-barriers-building-canadian-cities/#:~:text=Barriers%20to%20constructing%20new%20single,over%20the%20cost%20to%20build>.

Key Takeaways

It is clear that home ownership is unaffordable across the country. For families in Vancouver today who are saving up to 25 percent of their monthly income, it takes the average household nearly 18 years, or 217 months, to afford a down payment. In Toronto, it takes approximately 17 years, or 203 months. This is not an acceptable state of affairs for Canadian families just trying to live a good life with their families in a home they can call their own.

The answer does not lie in more bureaucracies and entities like Build Canada Homes,¹⁸ which claim to deal with the housing problem by becoming a developer themselves and not allowing the market to deliver what Canadians need. Adding another level to the already crippling level of bureaucracy also takes a toll on the federal budget since new bureaucracies require new employees, etc. This is the least efficient way to create housing, when the answer is clear and easy to implement: free the housing market. In fact, the Parliamentary Budget Officer forecasts¹⁹ that Build Canada Homes will only result in 26,000 additional homes, far short of what is needed to meaningfully increase supply.

The government keeps giving Canadians reasons not to trust them to manage the housing crisis, especially with new ideas and bureaucracies they create in order to simply say they are “doing something”. Under Prime Minister Justin Trudeau, the government’s ideas included reintroducing a standardized housing design catalogue from the 1940s.²⁰ Now, Prime Minister Mark Carney is implementing Build Canada Homes²¹ which will continue the failed plan to have the government act as a developer. If we keep turning to government for help with the housing crisis only to be disappointed, there must come a time when Canadians are simply fed up with the new bureaucracies and demand real solutions.

Those solutions lie in reforms to Municipal Development Charges, GST policy, and zoning. Dismantling these long-standing housing development impediments will go a long way in making housing more affordable for Canadians, something no government has yet to achieve through any program or bureaucracy.

¹⁸ Canada, Government of Canada, *Build Canada Homes*, Housing, Infrastructure and Communities Canada, Ottawa, 2026, <https://housing-infrastructure.canada.ca/bch-mc/index-eng.html>.

¹⁹ Peter Zimonjic, “Feds to reduce housing spending by half, build only 26,000 homes: Budget watchdog,” *CBC News*, December 2, 2025, <https://www.cbc.ca/news/politics/pbo-housing-cuts-report-9.6931844>.

²⁰ Uday Rana, “Ottawa releases catalogue of pre-approved housing designs,” *Global News*, March 7, 2025, <https://globalnews.ca/news/11071467/ottawa-catalogue-pre-approved-housing-designs/>.

²¹ Canada, Government of Canada, *Canada’s Housing Plan: Programs and initiatives*, Solving the Housing Crisis: Canada’s Housing Plan, Ottawa, November 12, 2025, <https://housing-infrastructure.canada.ca/housing-logement/progs-initiatives/index-eng.html>.

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