



HOUSING MARKET
INFORMATION

HOUSING MARKET INSIGHT ONTARIO

Secondary Units in Ontario

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“Our method of identifying properties with a secondary unit resulted in a more accurate estimate of their presence in Ontario’s municipalities. The city of Toronto had the greatest prevalence, where one of every six properties had a secondary unit.”

Introduction

As part of our commitment to address housing data gaps and to help Canadians make better-informed decisions, CMHC undertook a study of secondary units in Ontario. Secondary units are self-contained residential units within dwellings, predominantly single-family homes, or within structures ancillary to a dwelling, such as above a detached garage.¹ They are commonly referred to as basement apartments, accessory apartments, in-law suites and laneway homes. Past attempts to estimate the number of these units, including by CMHC, were unsuccessful owing to a lack of reliable data. For a brief period, CMHC conducted surveys of residents of these units; however, the results were generally inconclusive because of low response rates.

The purpose of this paper is to provide our clients with a more accurate estimate of the number of secondary units in Ontario's most populated municipalities, and to examine some of the factors that contribute to the regional disparities across the province. We devised a method that identified which properties in the Municipal Property Assessment Corporation's (MPAC) database, one of the most comprehensive sources of property information in Ontario, had a secondary unit. Once these homes were identified, we were able to analyze whether certain location- and property-specific attributes affected the likelihood of a home having a secondary unit.

Housing stakeholders, particularly at the municipal government level, require accurate data and analysis related to secondary units. Along with the creation of new purpose-built rental apartment structures, secondary units help to address shortages of affordable rental housing. Stakeholders can benefit from knowing the number of secondary units, their location and the underlying reasons behind regional disparities, as this information can aid them in policy refinement relating to factors such as zoning, parking and the quality of units.

Highlights

- The percentage of properties with a secondary unit varied greatly across municipalities in Ontario.
- Nearly one out of six ground-oriented homes² in Toronto had a secondary unit, the highest ratio in Ontario, totalling an estimated 75,000 secondary units.
- Basement apartments were the most common type of secondary unit.
- Municipalities with a low supply of purpose-built, condominium and subsidized rental housing tended to have a higher ratio of properties with a secondary unit.
- Municipalities with low vacancy rates were more likely to have secondary units.
- Due to their smaller floor area and design features, single-storey homes were more likely to have a secondary unit than other styles of homes. Many are built with a separate entrance to the basement, reducing the time and expense required to add a secondary unit.
- Secondary units are more prevalent in the older established neighbourhoods that are highly coveted by renters, due to their close proximity to their downtown cores and major amenities.
- Municipalities with a large percentage of newer homes, particularly ones built in the last decade, tended to have a lower likelihood of having a secondary unit. In addition to the larger floor area of these dwellings, owners of newer homes had to pay development charges if they wished to add a secondary unit.

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¹ <https://www.ontario.ca/page/add-second-unit-your-house>

² Homes with one to four residential units, inclusive of their secondary units. See appendix for methodology.

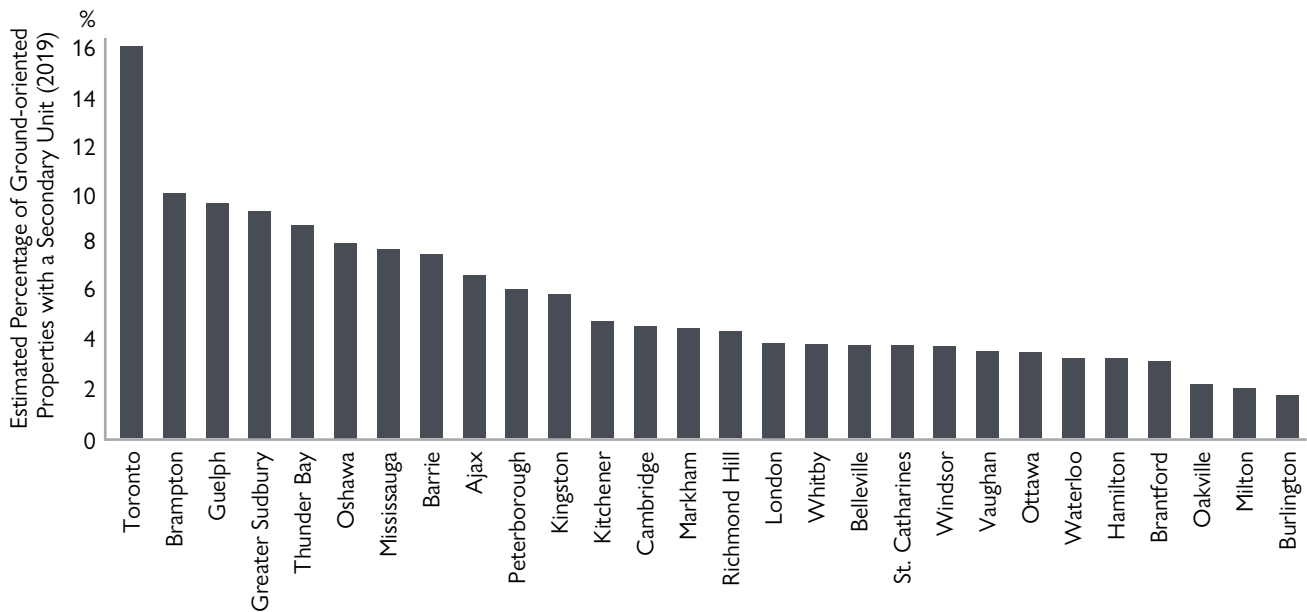
City of Toronto had largest number and greatest prevalence of secondary units

Contrary to our expectations, municipalities with more ground-oriented homes did not always have more secondary units. The main exception was the city of Toronto, which had by far the greatest number of ground-oriented homes and the most secondary units at nearly 75,000³. Ottawa on the other hand, easily had the second-largest stock of ground-oriented homes, but had fewer secondary units compared to Mississauga or Brampton. Greater Sudbury had more secondary units than municipalities with a far greater number of ground-oriented homes, such as Hamilton and London.

For a better comparison across municipalities, we calculated each region's percentage of one to four unit properties with a secondary unit.⁴ This measures the prevalence of secondary units in every municipality. We excluded properties having more than four residential units, inclusive of their secondary units, as they would not be eligible for CMHC's homeowner mortgage loan insurance programs.

Our calculations reveal there is significant regional variation across the province. As shown in Figure 1, Toronto had the greatest prevalence. Secondary units were found in nearly one of every six ground-oriented homes in Toronto. In contrast, just 1 out of 60 ground-oriented homes in Burlington had a secondary unit. The three municipalities we examined in Halton region (Burlington, Oakville and Milton) made up the bottom three in this category. Municipalities in the Peel Region (Mississauga and Brampton) and Northern Ontario (Greater Sudbury and Thunder Bay) registered higher than average ratios, as did Guelph and Oshawa.

Figure 1: Secondary Units Most Prevalent in the City of Toronto



Source: CMHC calculations, MPAC

³ The estimated number of secondary units by municipality can be found in Table 1 on page 9.

⁴ The estimated percentage of ground-oriented properties with a secondary unit by municipality can be found in Table 1 on page 9.

Most secondary units were basement apartments

Our method of identifying secondary units allowed us to break them down into two categories: basement apartments versus units added either in the primary dwelling, above ground or in secondary structures, such as laneway homes. According to our estimates, at least 60% of all secondary units were basement apartments. This is a conservative estimate because, while we could identify whether a property had a basement apartment, we could not always separate the exact number of basement apartments from the total number of residential units in the property. As a result, all properties with a basement apartment were assumed to have one, when in fact some of them may have had two or more.

Generally, municipalities whose secondary units mostly consisted of basement apartments had a greater prevalence of total secondary units. This suggests that policies favouring the creation of more basement apartments versus other types of secondary units may have the greatest success in maximizing the overall supply of secondary units. Guelph and Brampton were among the municipalities with the greatest prevalence of secondary units and nearly three of every four of their secondary units were basement apartments. In contrast, basement apartments made up far less than half of secondary units in many municipalities where secondary units were less prevalent, such as Windsor, Brantford and Cambridge.⁵

Basement apartments may help to address the need for more spacious rental housing

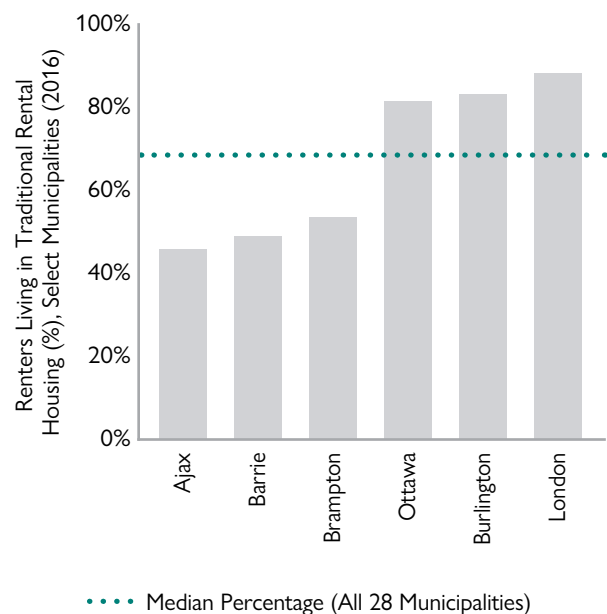
The ability to segregate basement apartments from other secondary units meant we could obtain additional property details specifically about them, such as their average floor area. The overall average floor area of all basement apartments was 825 square feet. Average basement sizes ranged from just over 700 square feet in Greater Sudbury to slightly under 1,200 square feet in Vaughan.⁶ In many municipalities, these floor areas are the equivalent of either a large one-bedroom or small two-bedroom rental apartment unit. Therefore, a significant percentage of basement apartments can accommodate more than a one-person household. The creation of new basement apartments could help to address the need for more spacious affordable rental housing.

Secondary units more prevalent in municipalities with low supply of traditional rental housing

Secondary units were more prevalent in municipalities where a small percentage of their renters lived in either purpose-built rental units, condominium rentals or subsidized housing.⁷ Supply of these traditional forms of rental housing was low relative to the number of renters living there.

Figure 2 shows that Ajax, Barrie and Brampton were primary examples of municipalities that fell into this category. Nearly half of renters in these municipalities had to find rental accommodation in ground-oriented homes, such as single-family homes or secondary units. Conversely, secondary units were far less prevalent in municipalities, such as such as Ottawa, Burlington and London, where a large share of their renters lived in traditional forms of rental housing.

Figure 2: Small Percentage of Renters in Ajax, Barrie and Brampton Lived in Traditional Rental Housing



Sources: CMHC calculations, CMHC Rental Market Survey, Statistics Canada

⁵ The estimated percentage of secondary units that were basement apartments by municipality can be found in Table 1 on page 9.

⁶ The average floor area of basement apartments by municipality can be found in Table 1 on page 9.

⁷ Share of renter households living in traditional rental housing in 2016 = Occupied purpose-built rental units from 2016 CMHC Rental Market Survey + Renter households living in condominiums from 2016 Census + Renter households living in subsidized housing from 2016 Census, divided by total renter households from 2016 Census.

Secondary units were also more common in Toronto, Mississauga, Guelph and Kingston, municipalities with consistently low rental vacancy rates. A lack of options in the primary rental market has resulted in greater demand for other forms of rental housing, such as secondary units. Low vacancy rates have also produced strong rent growth, encouraging a larger percentage of homeowners from these municipalities to add a secondary unit.

Some property features increase the likelihood of a home having a secondary unit

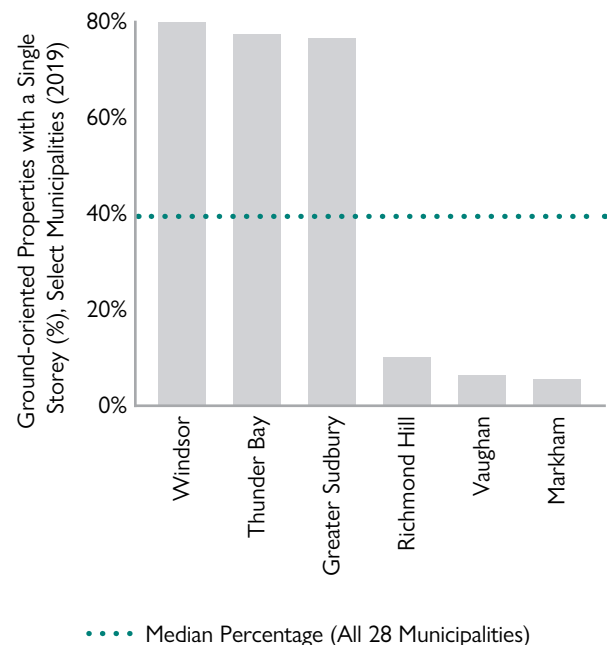
MPAC's database also contained an extensive number of property features for each home, such as the dwelling type, number of storeys, year built, floor area and type of driveway. We tested whether some of these property features affected the likelihood of a home having a secondary unit, using an econometric approach called logistic regression.⁸ For example, conventional wisdom suggests that homes with smaller above-ground floor areas are more likely to have a secondary unit because additional space is needed to create separate living quarters for a family member. MPAC data allowed us to test a number of these theories against actual results, with the findings presented below.

Secondary units over-represented in single-storey homes

In nearly all 28 municipalities covered by this study, secondary units were over-represented in single-storey homes. Oshawa was a prime example, where two of every three secondary units were in single-storey homes, despite these homes comprising less than half of the region's ground-oriented properties. A primary reason for this province-wide trend is that many single-storey homes were built with a separate entrance to the basement, a provincial requirement for adding this type of secondary unit.⁹ This translates into a significant cost advantage compared to owners of other styles of homes.

Owners of single-storey homes were also more likely to add a secondary unit because the home lacked space. According to the Ministry of Municipal Affairs and Housing, a primary reason for adding a secondary unit is to create separate living quarters for a family member. The floor area, number of bedrooms and bathrooms located above ground in single-storey homes were all significantly lower compared to other styles of homes. In Toronto, single-storey homes averaged fewer than three bedrooms and two full bathrooms above ground, and had a total above-ground floor area of just 1,200 square feet. Dwelling types with smaller above-ground floor areas, such as semi-detached homes, were also over-represented among homes with a secondary unit.

Figure 3: Municipalities with Mostly Single Storey Homes Tend to Have Greater Prevalence of Secondary Units



Sources: MPAC, CMHC calculations

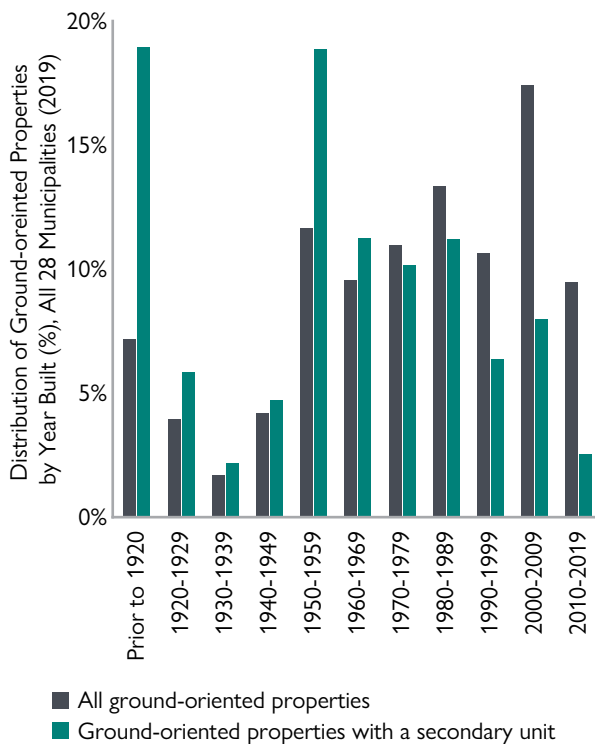
⁸ See Appendix for detailed methodology.

⁹ <https://www.ontario.ca/page/add-second-unit-your-house>

A number of municipalities with predominantly single-storey homes, most notably Thunder Bay and Greater Sudbury, had a high propensity to have a secondary unit. Figure 3 shows that at least three of four ground-oriented homes in these municipalities had a single storey.

A notable exception to this trend was found in Windsor. While the vast majority of ground-oriented homes in Windsor have a single storey, the municipality has a below-average share of homes with a secondary unit. This was due to geographical restrictions of where basement apartments were permitted. A sizeable region of Windsor, most notably Riverside and Tecumseh, is not permitted to have basement apartments since it is designated as a floodplain area.¹⁰ Unsurprisingly, secondary units were less prevalent in forward sortation areas (FSAs) in Windsor where these restrictions exist.

Figure 4: Secondary Units Over-represented in Homes Built Before 1970



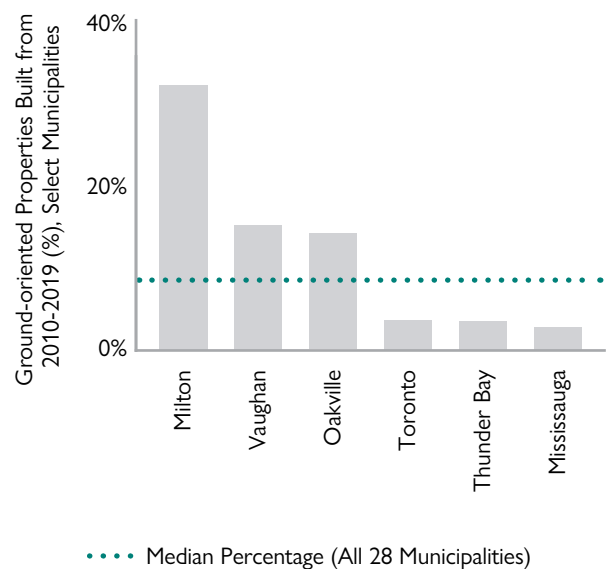
Sources: MPAC, CMHC calculations

Older properties are more likely to have a secondary unit

As shown in Figure 4, just over 60% of secondary units were in homes built prior to 1970, despite those homes making up 40% of all ground-oriented homes. This trend is consistent with census data on the percentage of overall renter households by period of home construction.

Among the homes built prior to 1970, properties constructed in the pre-1920 and 1950-1959 periods were most likely to have a secondary unit. MPAC data confirms that many of the established neighbourhoods in older municipalities, such as Toronto and Hamilton, are predominantly made up of homes built prior to 1920. Renters covet these neighbourhoods because they are in close proximity to their municipality's downtown cores and major amenities, such as public transit hubs. Our analysis of secondary units by FSAs in Toronto found that the highest concentrations were in neighbourhoods, such as Trinity-Bellwoods, Roncesvalles and Little Italy, whose homes were on average built prior to the 1920s.¹¹

Figure 5: Municipalities with Newer Homes Tend to Have Lower Prevalence of Secondary Units



Sources: MPAC, CMHC calculations

¹⁰ <https://www.citywindsor.ca/residents/planning/Land-Development/Pages/Additional-Dwelling-Units-Second-Residential-Units.aspx>

¹¹ Maps showing the concentration of secondary units in Toronto, Ottawa, Mississauga, Brampton and Hamilton are located in the Appendix.

Most municipalities with a high percentage of ground-oriented homes built in 1970 or later, such as Vaughan, Markham, Richmond Hill, Oakville, Milton and Burlington, had a lower prevalence of secondary units. A large share of properties in these municipalities are spacious two-storey homes. Also, these municipalities have traditionally been less appealing to renters due to their widely dispersed essential amenities that require car travel.

Additional significance is placed on the high proportion of single-family homes in these regions built between 2010 and 2019. Prior to the *More Homes More Choice* Act of 2019, development charges applied to secondary units added in homes that were less than five years old.¹² Homes built in the 2010-2019 period had the lowest likelihood of having a secondary unit, partly owing to this added cost.

Homes with no private parking more likely to have a secondary unit

Secondary units were over-represented in properties having either on-street parking or no parking. This may seem like a counterintuitive finding, since most municipalities in Ontario still have secondary unit bylaws that require a private parking space for every unit created. Properties with on-street parking or no parking do not fulfill this parking space requirement. Municipalities that currently have no minimum parking requirements, such as Ottawa, only changed their bylaws in the past decade.¹³

Many homes with either on-street or no parking were located in older established neighbourhoods, which tend to be highly coveted by renters. Parking bylaws may not have discouraged homeowners in these neighbourhoods from adding a secondary unit. Also, this finding could also suggest that many secondary units in these homes were added prior to the existence of any secondary unit bylaws.

Conclusion

Along with the construction of new purpose-built rental apartment structures, secondary units can help to address shortages of affordable rental housing. They are a practical solution to addressing rental supply gaps, particularly in neighbourhoods with predominantly low-density housing. Our method of identifying properties that have a secondary unit resulted in a more accurate estimate of their presence in Ontario's municipalities. It also allowed us to detect some underlying factors that contributed to the regional variation across the province.

Based on our research, municipalities whose secondary units mostly consisted of basement apartments had a greater prevalence of overall secondary units. Homes located in older established neighbourhoods with high rental demand had a much higher likelihood of adding a secondary unit. Factors that increase the cost of adding a secondary unit, such as adding a separate entrance, resulted in an over-representation of secondary units in single-storey homes. Secondary units were more commonly found in homes with smaller floor areas, suggesting that the desire for more space factored into the owner's decision to add one. We hope that some of these findings can assist stakeholders who wish to take a more targeted approach to increasing the stock of secondary units in their municipalities. This comprehensive dataset presents many possibilities for future research at a more granular level. We invite our clients to approach us about how we can best use this data to suit their particular objectives.

¹² <https://ero.ontario.ca/notice/019-0184>

¹³ <https://ottawa.ca/en/living-ottawa/laws-licences-and-permits/laws/law-z/planning-development-and-construction/maps-and-zoning/zoning-law-no-2008-250/zoning-law-2008-250-consolidation/part-5-residential-provisions-sections-120-143#section-133-secondary-dwelling-units>

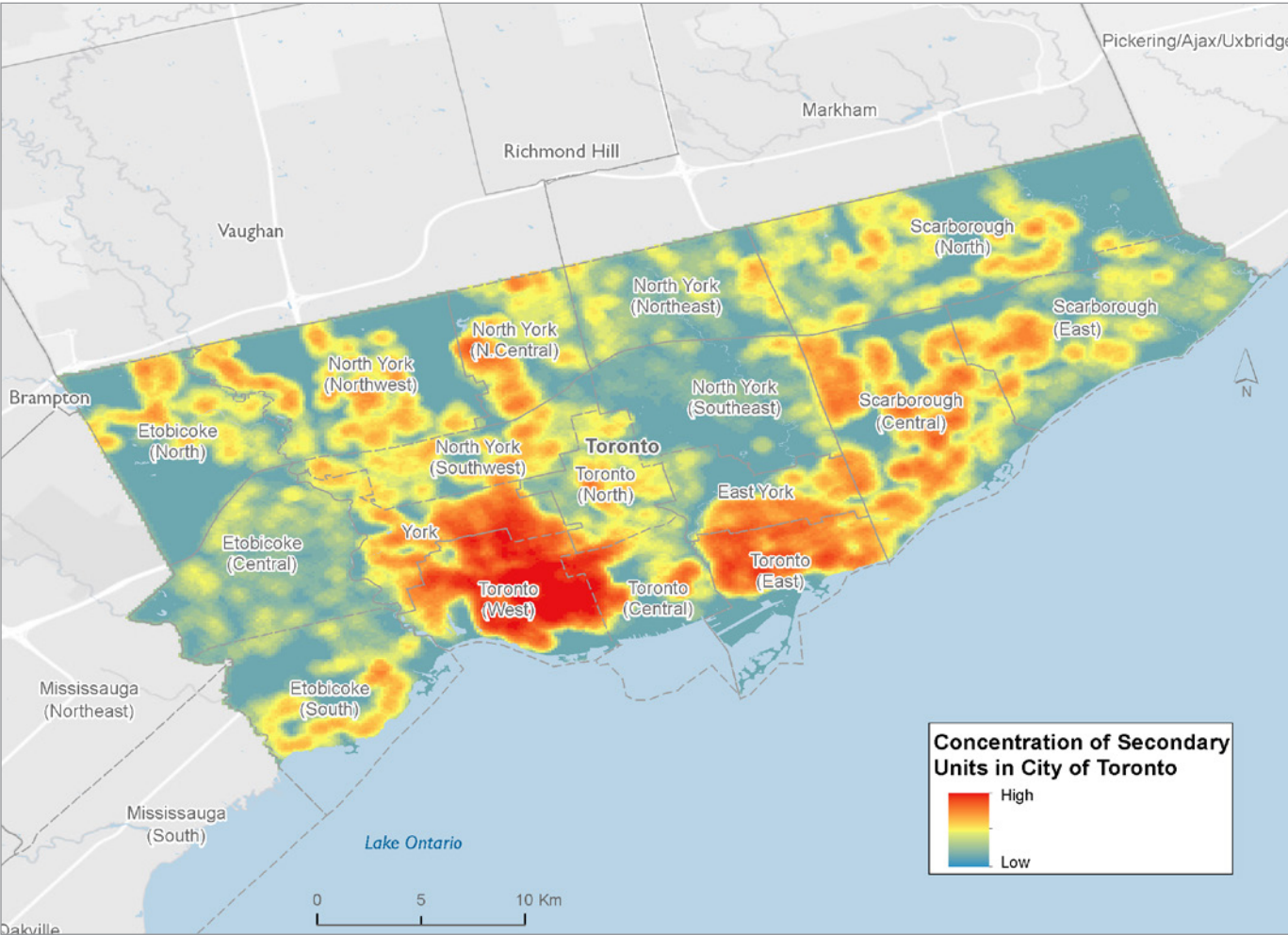
Table 1: Secondary Units in Ontario (2019)

Municipality	Estimated Number of Secondary Units	Estimated Percentage of Ground-oriented Properties that Contain a Secondary Unit	Estimated Percentage of Secondary Units That Were Basement Apartments	Average Floor Area of Basement Apartments
Toronto	74,752	15.4%	47.6%	719
Brampton	13,558	9.6%	69.8%	849
Mississauga	10,012	7.4%	56.5%	858
Ottawa	8,495	3.3%	48.7%	818
Greater Sudbury	4,878	8.9%	59.8%	710
Hamilton	4,687	3.1%	40.2%	836
London	3,739	3.7%	58.9%	736
Oshawa	3,608	7.7%	68.6%	737
Markham	3,564	4.3%	33.0%	903
Thunder Bay	3,301	8.4%	68.3%	711
Guelph	3,206	9.2%	74.1%	771
Barrie	3,011	7.2%	60.5%	818
Vaughan	2,849	3.4%	32.3%	1,168
Kitchener	2,803	4.6%	59.8%	786
Windsor	2,479	3.6%	20.3%	863
Kingston	2,176	5.7%	52.0%	771
Ajax	2,101	6.4%	68.4%	785
Richmond Hill	2,089	4.2%	58.2%	992
Cambridge	1,792	4.4%	31.1%	791
St. Catharines	1,492	3.6%	46.0%	758
Peterborough	1,492	5.8%	50.8%	786
Whitby	1,371	3.7%	64.4%	854
Oakville	1,161	2.1%	45.6%	959
Brantford	905	3.0%	25.1%	904
Waterloo	895	3.1%	55.6%	833
Burlington	731	1.7%	42.3%	1,029
Milton	637	2.0%	42.7%	923
Belleville	606	3.6%	33.7%	884

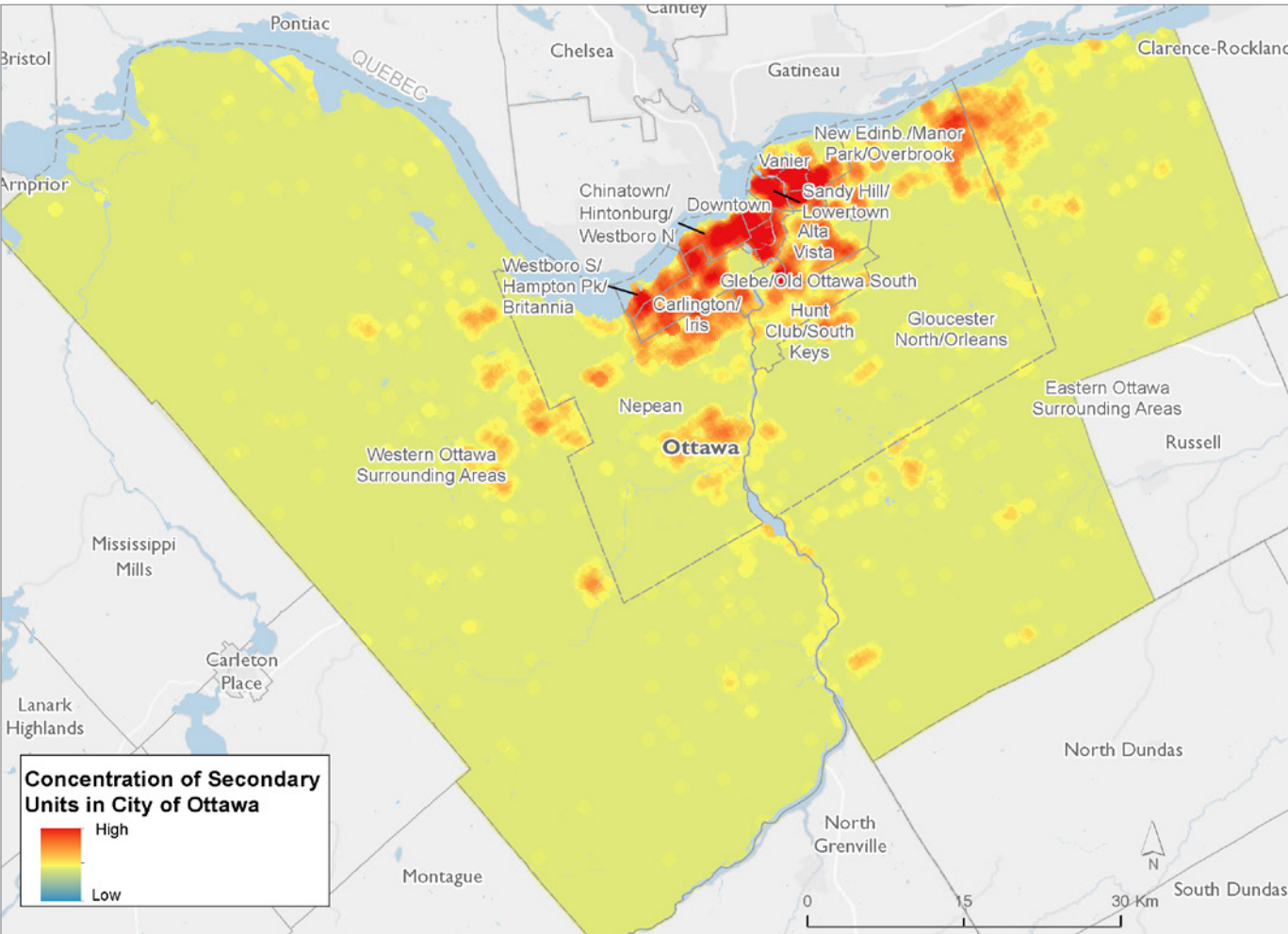
Sources: MPAC, CMHC calculations

Maps

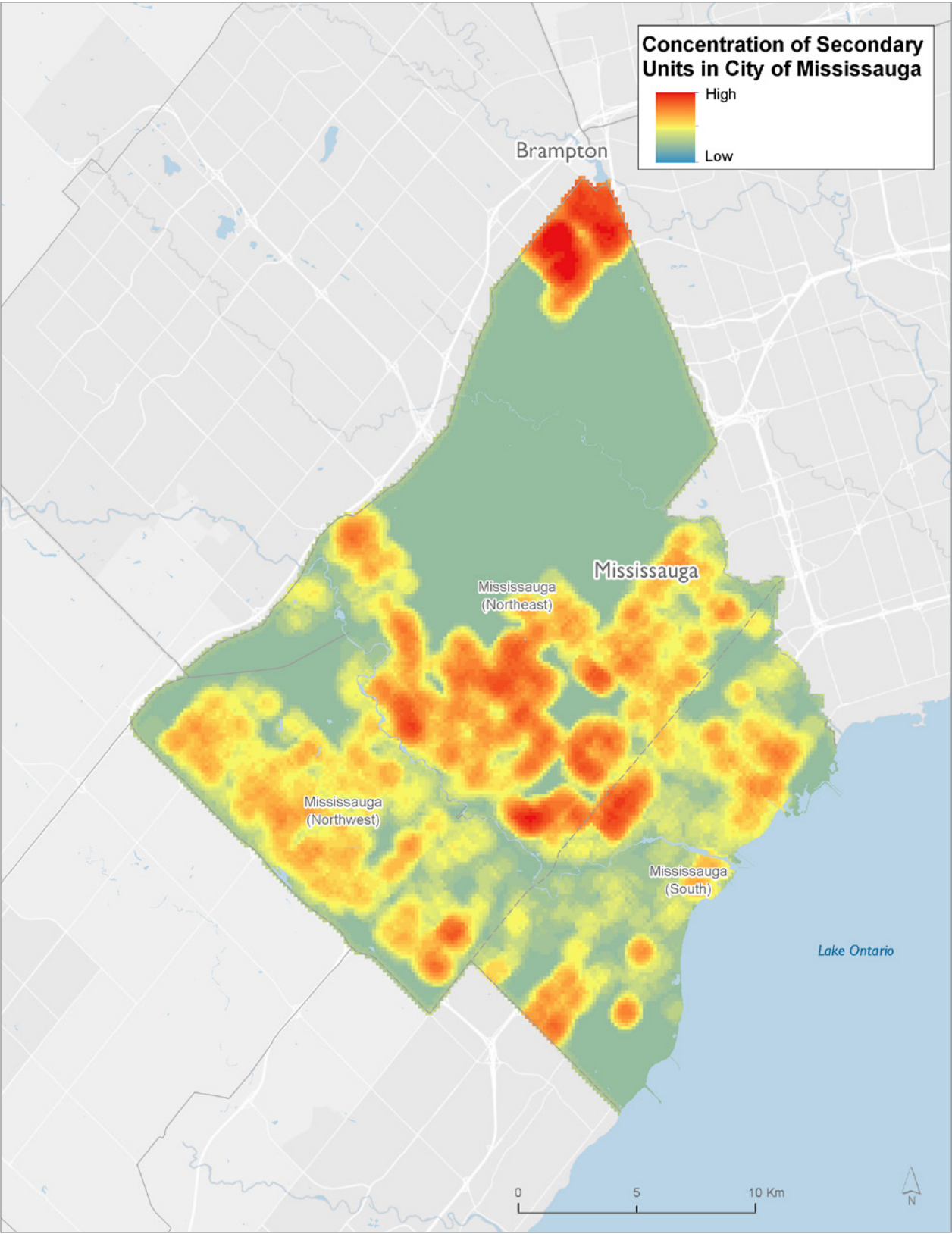
City of Toronto



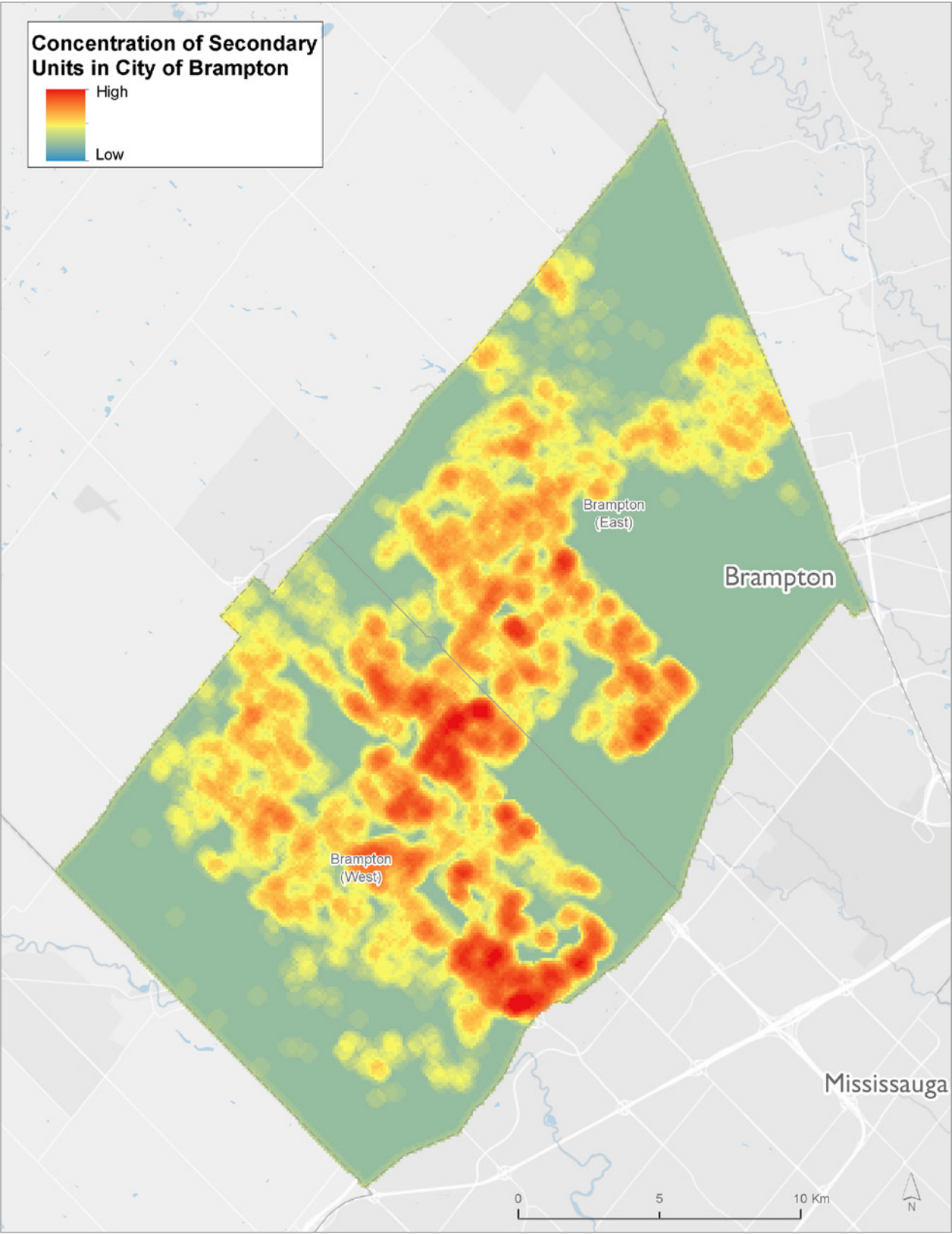
City of Ottawa



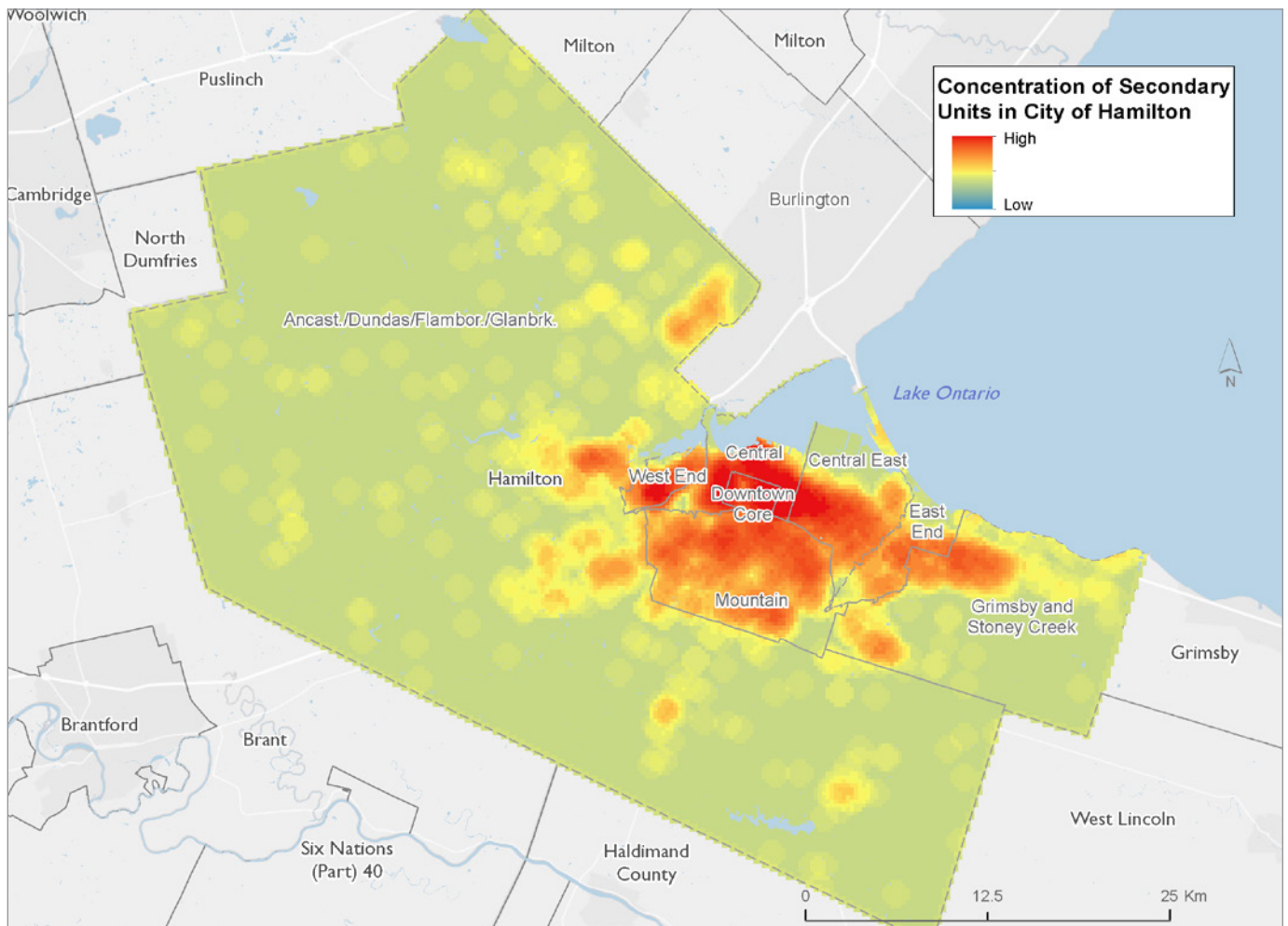
City of Mississauga



City of Brampton



City of Hamilton



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Appendix

Data Sources

MPAC

The Municipal Property Assessment Corporation (MPAC) creates and maintains a comprehensive database of information for each of the more than five million properties in Ontario. They collect and update property data from a number of sources including land title documents, building permits, on-site property inspections and communications with property owners, as well as review of sales transactions.¹⁴ A wide range of stakeholders in the housing industry, including governments, real estate agents, appraisers and financial institutions, use their database for many different purposes. They are most commonly known for their property valuations, which municipalities use to determine annual property taxes. Our analysis was based on MPAC's snapshot of Ontario's housing stock taken at the end of 2019, the most recent data available when our research commenced.

MPAC's database contains variables that allowed us to better estimate the overall stock of secondary units in Ontario's most populated municipalities. Prior estimates were mostly generated from various other incomplete sources of data. Census data on the number of apartments in a duplex has been considered a rough proxy for the number of secondary units. However, while some of these homes are classified as a duplex due to the addition of a secondary unit, many others were originally built as a two-unit property and did not undergo conversion. This results in an imprecise measurement of the actual stock of secondary units, since a breakdown of these two subcategories is not provided. Compared to other sources, MPAC data allowed us to more easily separate secondary units from the original dwelling type they are contained within.

Secondary units could be broken down into two categories: basement apartments versus units added either in the primary dwelling, above ground, or in secondary structures. The ability to isolate basement apartments from other secondary units meant we could obtain additional property details specifically about them, such as their floor area or the age of the property they are contained within. MPAC's property level data also allowed us to test whether certain property features contributed to the likelihood of that home having a secondary unit.

We decided to collect data on 28 municipalities in Ontario: municipalities that were the largest population centre within a census metropolitan area (CMA), plus any other municipalities that were among the top 15 most populated in Ontario in the 2016 Census. This criterion ensured coverage of all regions of the province.

We acknowledge that MPAC data does not account for every secondary unit. Some property owners do not disclose their secondary units to them due to reasons such as property tax avoidance or their units not meeting municipal bylaws. However, our analysis shows that MPAC data captures a portion of non-conforming secondary units. We identified secondary units in homes with no parking spaces or just on-street parking, despite municipal bylaws not permitting secondary units in these homes. Secondary units were also identified in homes where the basement apartment did not meet the size restrictions set by a municipality.

Methodology

Estimated number of secondary units

MPAC identifies the type of basement finish in a property, with one of those categories being basement apartments. All one-to-four-unit properties having a basement apartment were counted as having a secondary unit. We excluded properties having more than four residential units, inclusive of their secondary units, as they would not be eligible for CMHC's homeowner mortgage loan insurance programs.

¹⁴ <https://www.mpac.ca/sites/default/files/docs/pdf/ResidentialProperties.pdf>

Secondary units can also be above ground, within the primary structure of the property, or in a secondary structure, such as a laneway home or above a detached garage. MPAC does not have an identifier for these types of secondary units. In order to estimate them, we isolated the one-to-four-unit properties that did not have a basement apartment, but had a greater number of residential units in 2019 compared to the year in which they were built. The additional units in these properties were also counted as secondary units. For example, a single-detached home built in 1970 that had two residential units in 2019 was assumed to have one secondary unit.

The estimated number of secondary units, particularly basement apartments, was conservative. While we could identify whether a property had a basement apartment, we could not always separate the number of basement apartments from the total number of residential units in the property. As a result, all properties with a basement apartment were assumed to have one, when in actuality some of them may have two or more.

Estimated percentage of one-to-four-unit homes with a secondary unit

We divided the number of one-to-four-unit residential properties having a secondary unit by the overall number of one-to-four-unit residential properties. Again, we excluded properties having more than four residential units, inclusive of their secondary units, as they would not be eligible for CMHC's homeowner mortgage loan insurance programs.

Logistic regression

MPAC's database also contained an extensive number of property features for each address. We tested whether some of these property features affected the likelihood of a home having a secondary unit using an econometric approach called logistic regression. The entire list of all data fields at our disposal can be found in the link below.

<https://mpac.ca/sites/default/files/docs/pdf/mpdf/EAIFileSpecificationsALL.pdf>

The dependent variable in the regression was a dummy variable indicating whether a property had a secondary unit. (0= no, 1= yes)

A dummy variable was included for each municipality, to control for local-level fixed effects.

Below are the definitions of the explanatory variables that were found to be statistically significant at the 5% level (p value <0.05). Depending on their coefficient, these variables either increased or decreased the chances of a home having a secondary unit.

Total floor area

The total area of non-basement, above-ground floors, denoted in square feet.

Number of full storeys

Full storeys refer to the number of storeys above grade, excluding the basement level. A full upper story refers to an exterior wall height of five and one half feet or more. The dummy variable for one storey was statistically significant with a positive relationship to the presence of a secondary unit. This suggests that homes with one storey were more likely to have a secondary unit.

Number of bedrooms

Total number of bedrooms in the house.

Decade built

This variable was derived from MPAC's year built variable, divided into 10-year increments.

Driveway type

The type of driveway of a property. Categories include Separate or Private Driveway, Mutual or Shared Driveway, Rear Laneway, No Parking Allowed, Licensed or On-Street Parking.

Original structure type

This variable was derived from MPAC's primary structure code variable. Categories include Single-family detached, Single-family semi-detached, Single-family row/townhome, Linkhome, Duplex, Triplex and Fourplex.

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Alternative text and data for figures

Figure 1: Secondary Units Most Prevalent in the City of Toronto

Municipality	Estimated Percentage of Ground-oriented Properties with a Secondary Unit (2019)
Toronto	15.4%
Brampton	9.6%
Guelph	9.2%
Greater Sudbury	8.9%
Thunder Bay	8.4%
Oshawa	7.7%
Mississauga	7.4%
Barrie	7.2%
Ajax	6.4%
Peterborough	5.8%
Kingston	5.7%
Kitchener	4.6%
Cambridge	4.4%
Markham	4.3%
Richmond Hill	4.2%
London	3.7%
Whitby	3.7%
Belleville	3.6%
St. Catharines	3.6%
Windsor	3.6%
Vaughan	3.4%
Ottawa	3.3%
Waterloo	3.1%
Hamilton	3.1%
Brantford	3.0%
Oakville	2.1%
Milton	2.0%
Burlington	1.7%

Source: CMHC calculations, MPAC

Figure 2: Small Percentage of Renters in Ajax, Barrie and Brampton Lived in Traditional Rental Housing

Municipality	Renters Living in Traditional Rental Housing (%), Select Municipalities (2016)	Median Percentage (All 28 Municipalities)
Ajax	46.0%	68.5%
Barrie	49.0%	
Brampton	53.7%	
Ottawa	81.6%	
Burlington	83.3%	
London	88.4%	

Sources: CMHC calculations, CMHC Rental Market Survey, Statistics Canada

Figure 3: Municipalities with Mostly Single Storey Homes Tend to Have Greater Prevalence of Secondary Units

Municipality	Ground-oriented Properties with a Single Storey (%), Select Municipalities (2019)	Median Percentage (All 28 Municipalities)
Windsor	80.0%	39.5%
Thunder Bay	77.4%	
Greater Sudbury	76.7%	
Richmond Hill	10.2%	
Vaughan	6.3%	
Markham	5.5%	

Sources: MPAC, CMHC calculations

Figure 4: Secondary Units Over-represented in Homes Built Before 1970

Time Period	Distribution of All Ground-oriented Properties(%)	Distribution of Ground-oriented Properties With a Secondary Unit (%)
Prior to 1920	7.2%	18.9%
1920-1929	3.9%	5.9%
1930-1939	1.7%	2.2%
1940-1949	4.2%	4.7%
1950-1959	11.6%	18.9%
1960-1969	9.5%	11.2%
1970-1979	11.0%	10.1%
1980-1989	13.3%	11.2%
1990-1999	10.6%	6.3%
2000-2009	17.4%	8.0%
2010-2019	9.5%	2.5%

Sources: MPAC, CMHC calculations

Figure 5: Municipalities with Newer Homes Tend to Have Lower Prevalence of Secondary Units

Municipality	Ground-oriented Properties Built from 2010-2019 (%), Select Municipalities	Median Percentage (All 28 Municipalities)
Milton	32.6%	8.6%
Vaughan	15.4%	
Oakville	14.3%	
Toronto	3.6%	
Thunder Bay	3.5%	
Mississauga	2.8%	

Sources: MPAC, CMHC calculations