

#### the keesmaat group









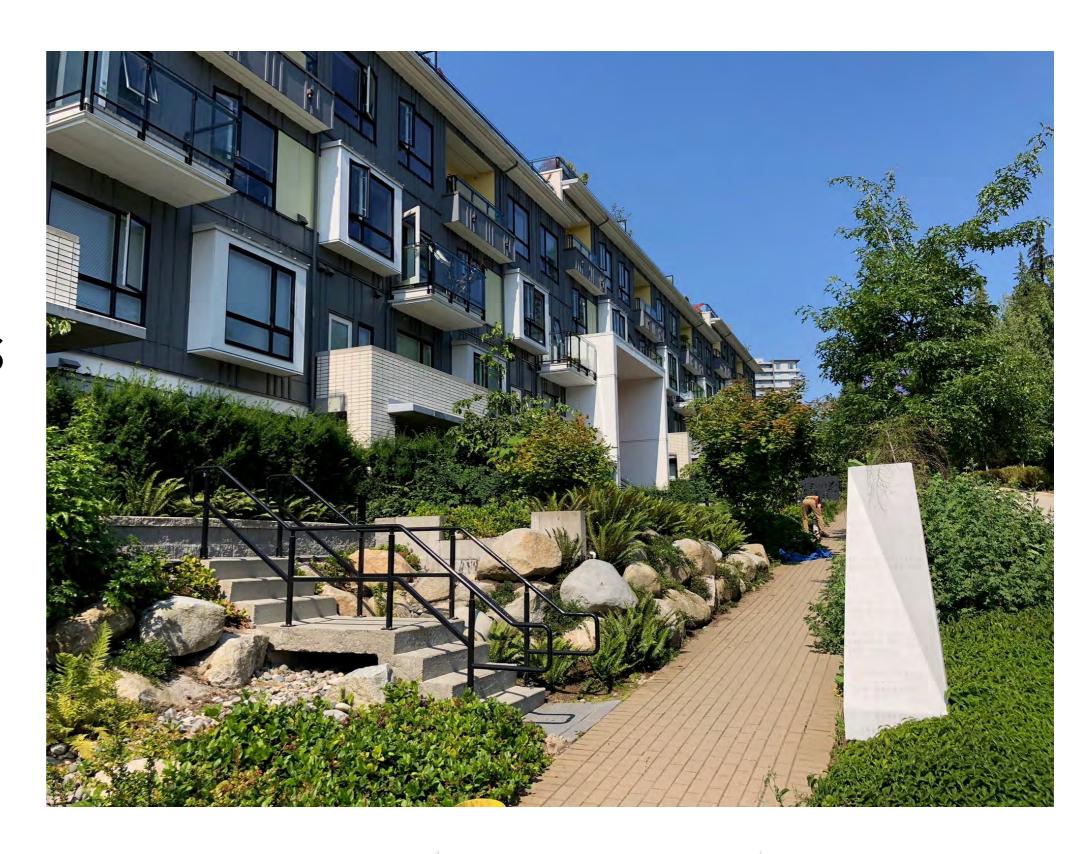
Housing that residents can afford should be a part of vibrant neighbourhoods and complete communities;



Housing that residents can afford should be near a comprehensive and high quality affordable transit system that lets people move around the city quickly and conveniently;



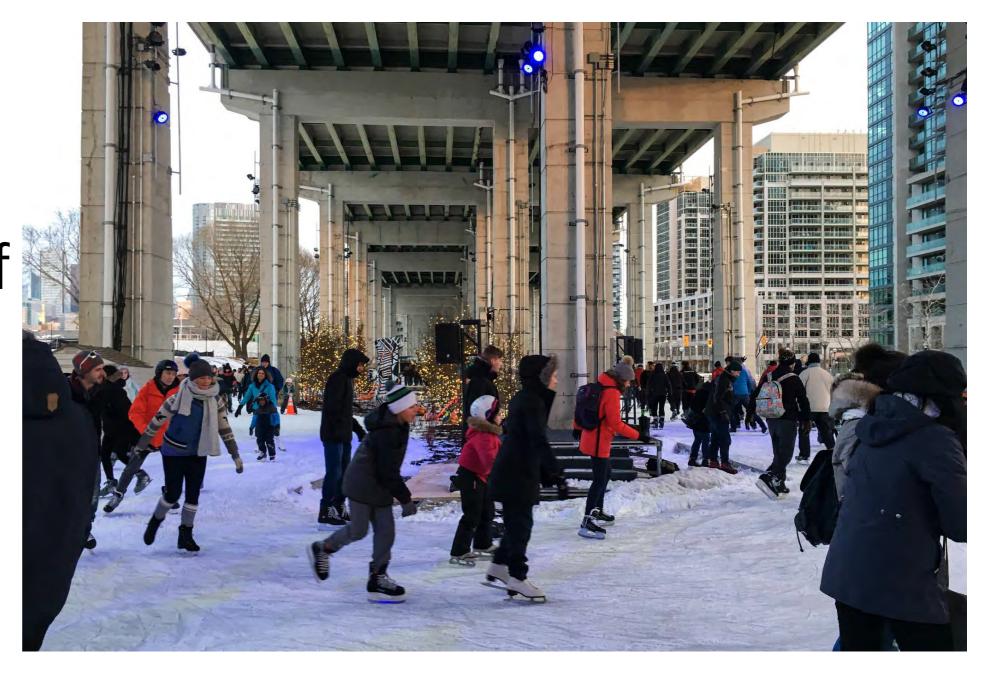
Housing that residents can afford should promote clean air, land and water;



Housing that residents can afford should have green spaces of all sizes and public squares that bring people together;



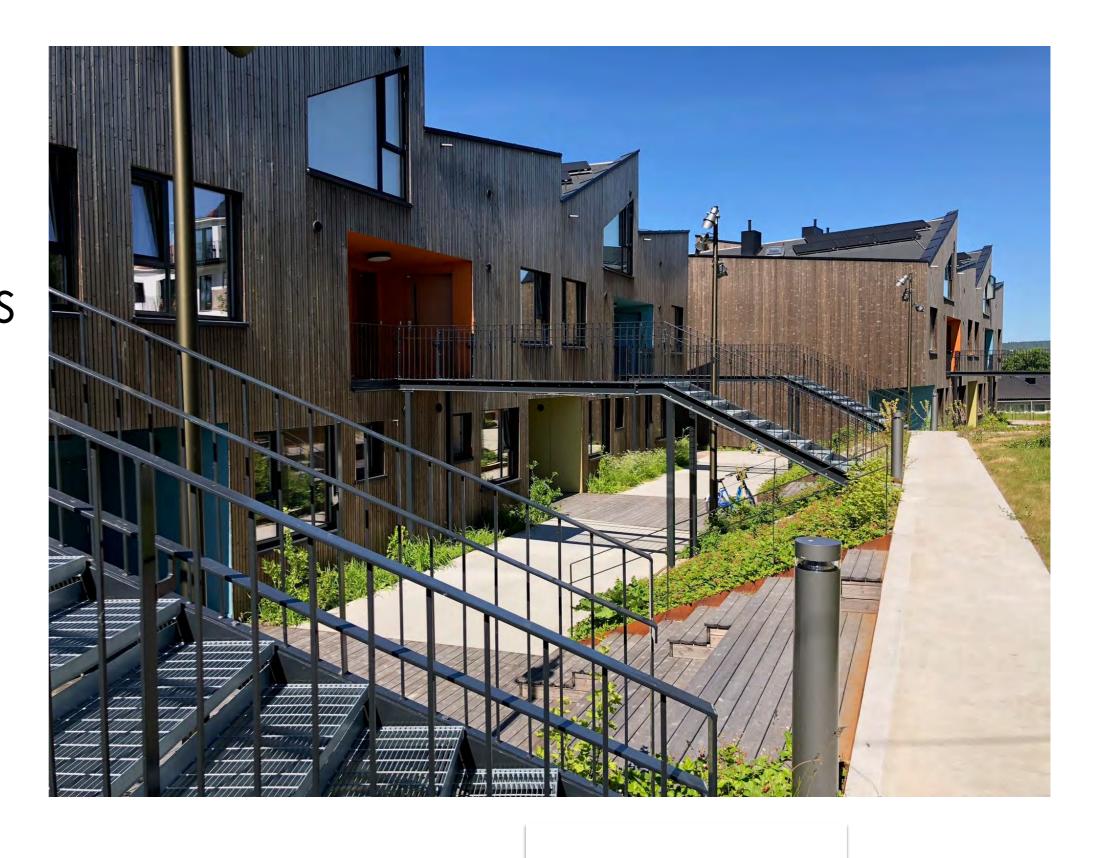
Housing that residents can afford should connect to a wealth of recreational opportunities that promote health and wellness;



Housing that residents can afford can be integrated with cultural facilities that celebrate the best of city living;



Housing that residents can afford should be beautiful, with excellent urban design that inspires;



Housing that residents can afford should provide housing choice that meets the needs of everyone throughout their life span.



### The emotional rush of buying a home still represents a significant marker of stability and financial success...

— Nancy Cook, The Atlantic

#### myth busting

# Does a home double as a sound financial investment?

We have seen many scenarios where a family would be much better off today, and in the future, renting. Most people who insist that owning is a great investment are purely emotional on the matter and have not done any serious overall calculation.

They are blinded by a feeling.

— Rich Arzaga, founder and CEO of Cornerstone Wealth Management

#### not if:

- you move
- interest rates rise
- your family structure changes
- the economy tanks when you need/want to sell

## what's the solution?

"A much more effective and long-lasting solution would be to dramatically change the role of rental activity in the city's housing mix. Simply put, the propensity to rent in the GTA must rise, and the market should realign to increase the supply of rental units. Crucial here is the role of purpose-built apartment supply. With some incentives from municipalities, purpose-built rentals could be the difference between an affordable and an unaffordable GTA housing market. "

— Benjamin Tal, Deputy Chief Economist of CIBC World Markets Inc.

## We need a new model: housing as housing.

## Buying often gives families access to safer neighborhoods, better schools, and more services than renting.

— Nancy Cook, The Atlantic





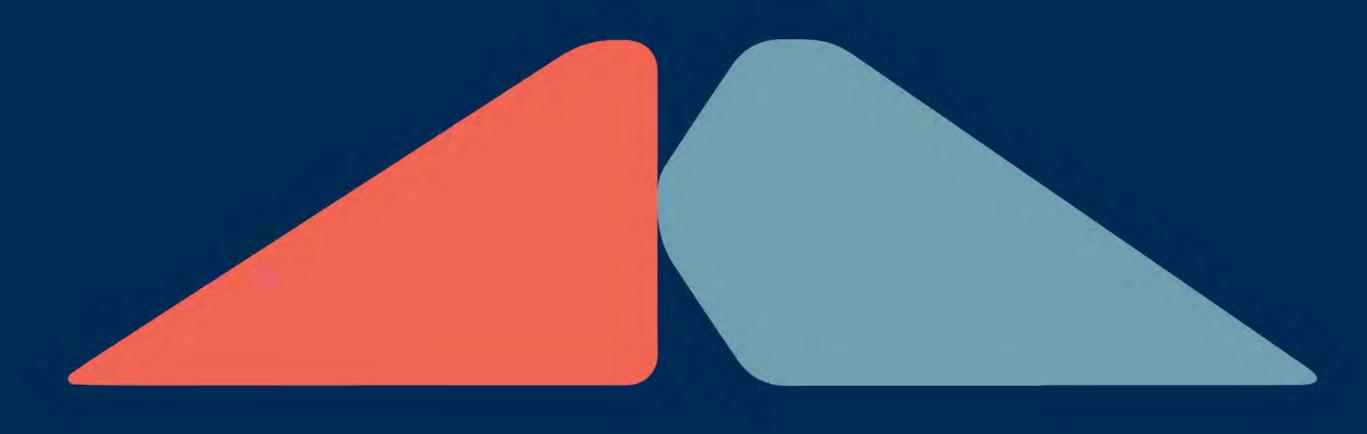












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