

**urban
Metrics**

ESTATE RESIDENTIAL SUBDIVISION

Market and Socio-Economic Study

Amaranth, Ontario

Prepared for Cellular Connection Ltd.

October 14, 2025



Cellular Connection Ltd.

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October 14, 2025

Mr. Stuart Turk
The Cellular Connection Ltd.
78 Farnham Avenue
Toronto, Ontario
M4V 1H4

Dear Mr. Turk

RE: Estate Residential Subdivision – Market and Socio-Economic Study (Amaranth, Ontario)

urbanMetrics inc. is pleased to submit this Market and Socio Economic Study for your proposed residential development located at the intersection of 2nd Line and Side Road 20 in between Orangeville and Shelburne in Amaranth Township, Dufferin County. The proposed development would consist of 19 estate residential dwellings, located around the existing natural features on the site.

The purpose of this study has been to identify the need for the proposed development, taking into account factors that have historically influenced real estate demand and the supply of housing. The population and demographics of the subject site have also been analyzed, as has the potential impact of the proposed development on soft services.

Note that this study was originally conducted in October 2024 and reflects the most recent site plan completed in October 2025. Market statistics are current to October 2024. In our opinion, market changes which have occurred between October 2024 and October 2025 would make no material difference to the findings of this study.

Yours truly,

A handwritten signature in black ink that reads "Rowan Faludi".

Rowan Faludi, MCIP, RPP, PLE, CMC
Partner,
urbanMetrics Inc.

A handwritten signature in black ink that reads "Daniel Bailey".

Daniel Bailey
Project Manager,
urbanMetrics Inc.

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1.0 Executive Summary

- The subject site is in Amaranth Township, approximately halfway between the communities of Shelburne and Orangeville in Dufferin County, and is known municipally as 514504 2 Line (“the Subject Site”, “Site”). Cellular Connection Ltd. is the current owner of the Subject Site, and is proposing to develop it as a 19 lot estate residential subdivision. As part of the planning application, the Township of Amaranth has requested a Residential Market Study to support the proposed development. In addition, the study should also address the impact on municipal services.
- Amaranth Township is a rural municipality, with population distributed among small settlement areas, rural housing and large estate type lots. Many of the large lot homes in the Township are situated directly off of municipal roads. The proposed subdivision would provide housing types that are already popular in the community in a well-designed neighbourhood setting.
- The housing market in Amaranth is almost entirely comprised of single family homes. The majority of residents in the Township commute to nearby municipalities, including Orangeville and Shelburne, as well as, western GTA communities, such as Brampton and Mississauga. In general, persons seeking homes in Amaranth are looking for family housing at lower costs than would be available in metropolitan areas.
- Dufferin County OPA 2 submitted to the Province forecasts a growth of 32,300 residents County-wide and 3,800 in Amaranth between 2021 and 2051. This represents an almost doubling of the population in Amaranth, with significant growth in most local municipalities in the County.
- While Amaranth has a surplus of existing residential land, the rate of housing development is significantly below what is necessary to accommodate the forecasted population growth. This suggests that land supply is not the limiting factor in the creation of new housing supply. Given that an average of 38 new dwellings a year is needed until 2051 to meet the growth forecast for Amaranth Township, the subject site would represent slightly less than one year of needed housing supply. As a result, the proposed development on the subject site will support the growth targets of Amaranth Township.
- A lack of sufficient supply is one of the major contributing factors to housing affordability challenges in Ontario. The subject site proposed development would also contribute to towards the municipal and provincial goal of addressing housing affordability.
- While the subject site is not at a design stage with specific bedroom counts, houses would likely contain 3 or more bedrooms, which is consistent with the existing household sizes across Amaranth Township. The addition of some 19 additional units will alleviate the pressure for new housing to accommodate growth within the Township.

- The proposed subdivision would have minimal impact on the capacity of existing services in the municipality and the County owing to its relatively small population, which would represent only 1.6% of the 2022 Township population and only 0.10% of the current County population. It would also represent less than 1.9% of the total population growth expected in the Township to 2051.
- In general, we would expect that the future population would have a lower need for social services than the average population in the County and Township owing to higher incomes. The need for recreational services would be slightly higher due to the larger number of children. This would be partially offset due to larger private open space areas and recreation amenities.
- Amaranth residents can access library and recreation services in Orangeville, Shelburne and Grand Valley. The nearest recreation and library facilities are situated in Shelburne, which would be approximately 10 minutes from the site.
- The nearest fire and paramedics stations are in Shelburne, which is approximately a 10-minute drive from the site. The nearest hospital to the site is the Headwaters Health Care Centre in Orangeville, approximately 15 to 20 minutes from the site.
- Given the rural location of the subject development, future residents would have excellent access to municipal and commercial services.

2.0 Introduction

The subject site is in Amaranth Township, approximately halfway between the communities of Shelburne and Orangeville in Dufferin County, and is known municipally as 514504 2 Line (“the Subject Site”, “Site”). The Cellular Connection Ltd. (“The Client”) is the current owner of the Subject Site, and is proposing to develop it as a 19 lot estate residential subdivision. As part of the planning application, the Township of Amaranth has requested a Residential Market Study to support the proposed development. Although there is no formal terms of reference, the Township has requested that the study contain the following elements:

- Study Area: within jurisdictional boundaries for which population and employment data is readily available for Amaranth , Dufferin County rural & proximity to GTA
- The Background should also summarize the factors that have historically influenced real estate demand in the study area.
- The Background section should also provide information on previous or ongoing studies that are expected to influence the Study (if any).
- Identify SUPPLY of housing options.
- Analyze and illustrate the MARKET BALANCE and affordability.
- Analyze impact on soft services, (schools, emergency, and hospitals).

urbanMetrics Inc. (“urbanMetrics”, “we”) has prepared this market and socio-economic study to fulfil this requirement. This study has examined the factors that have historically influence housing demand and prices, the housing supply, and the resulting overall market balance. The expected population and demographic profile of future Subject Site residents, and the potential impact on municipal soft services has also been evaluated.

3.0 Site Location and Access

3.1 Site Location

The subject site is approximately 33 hectares, and located on the west side of 2nd Line in the Township of Amaranth and south of Side Road 20, as shown in Figure 3-1. The subject site is approximately 8 km south of the Town of Shelburne, 11 km north of the Town of Orangeville, and the Township of Mono boundary under 2 km to the east. The subject site is located in an area with a predominantly rural character, and is surrounded by lands used for agriculture, environmental protection areas, and scattered single-detached houses.

Figure 3-1: Subject Site Location



SOURCE: urbanMetrics Inc., with Esri Imagery.

In particular the site has the following land uses directly adjacent:

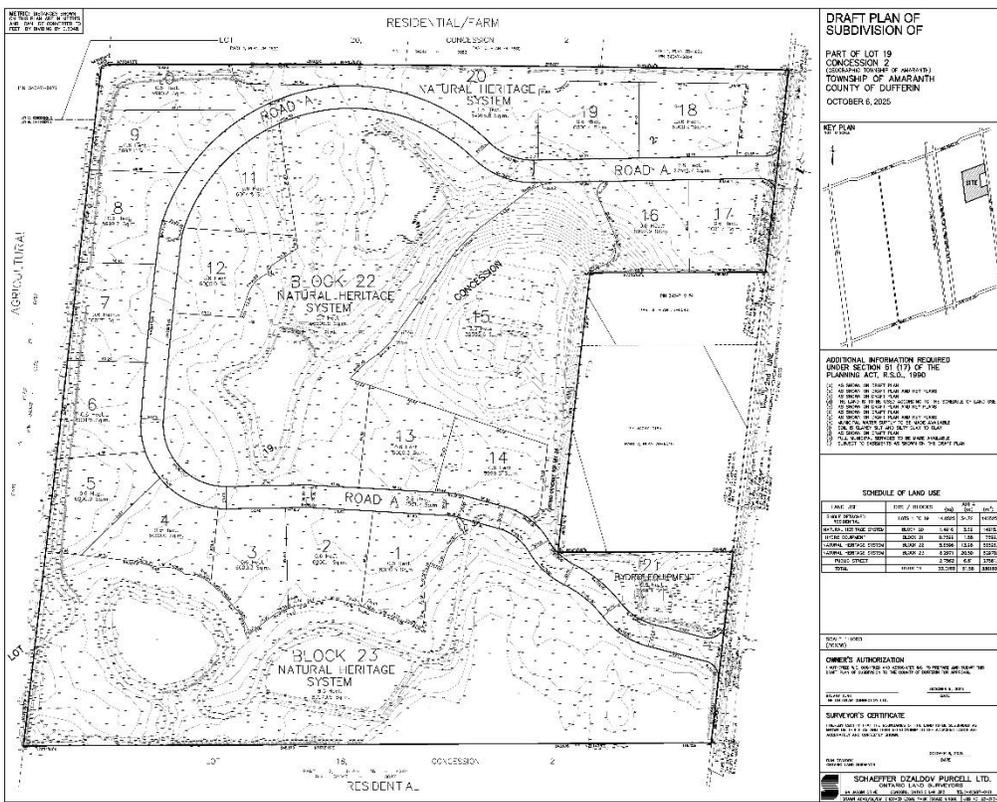
- **North:** The Planet Bayou wakeboarding park is located on the pond directly to the north of the subject site, with agricultural uses along 2nd Line to the north of the subject site.
- **East:** Two properties that are not part of the subject site front onto 2nd Line to the east, with some portions of the subject site directly abutting 2nd Line. On the east side of 2nd Line are agricultural lands, with wooded areas further east.
- **South:** Part of the Whittington Wetland Complex, a Provincially Significant Wetland, lies directly to the south of the subject site. There are also multiple single-detached houses along 2nd line to the south.

- **West:** Agricultural lands are adjacent to the subject site to the west, with County Road 11 further west.

3.2 Concept Plan

The subject site is planned to contain 19 estate residential lots around the existing ponds and wetlands (see Figure 3-2). Two external access points onto 2nd Line on the east side of the site are proposed, with the lots accessed from new internal streets. Lands that are not part of the subject site occupy part of the frontage onto 2nd line. The subject site is expected to accommodate approximately 71 residents on full build-out, based on the Persons Per Unit (PPU) of 3.75 found in other estate residential subdivisions and the 2022 Dufferin County DCBS.

Figure 3-2: Subject Site Concept Plan



SOURCE: Concept plan from W.E. Oughtred & Associates Inc. March 21, October 6, 2025. Population estimated by urbanMetrics based on a review of other estate subdivisions and the 2022 Dufferin County DCBS (adjusted for undercoverage by urbanMetrics).

3.3 Site Access

Access to the subject site is one of the factors that influences residential market demand. This includes the ability to easily travel to employment, retail facilities, amenities and services.

Private Vehicle

The subject site is planned to have two streets connecting to 2nd Line, which will serve as the access point to the site for private vehicles. The subject site is a 15 minute drive from Orangeville, 20 minute drive from Grand Valley, and a 10 minute drive from Shelburne. Shelburne contains a range of day-to-day retail and service facilities such as grocery stores and pharmacies, while Orangeville offers several shopping centres and malls with major retailers such as Walmart and Home Depot. Orangeville contains two public library branches, and two recreation centres, and the Headwaters Health Care Centre (hospital), among other services and amenities, while Shelburne contains a library and recreation centre. Grand Valley also offers a range of services, although to a lesser extent than the other two communities. Residents of Amaranth can access Shelburne, Orangeville and Grand Valley library and recreation services. Orangeville is also an important employment destination for residents of Amaranth Township (see Section 9.1).

Recognizing the rural location of the site, future residents will still be well served by nearby retail stores and services, as well as community and municipal facilities.

Transit and Active Transportation

Transit in Dufferin County is largely limited to Orangeville and Shelburne. The subject site is not accessible by transit, which is the situation across most of Dufferin County.

As with most rural roads, 2nd Line does not have sidewalks or cycling infrastructure, and as in many rural areas there are no major destinations within a 10-minute walk or cycling trip. The subject site is not accessible by active transportation, consistent with the characteristics across much of Amaranth Township.

As an estate residential subdivision in a predominantly rural area, however, homebuyers would generally expect that transportation would generally require a private vehicle.

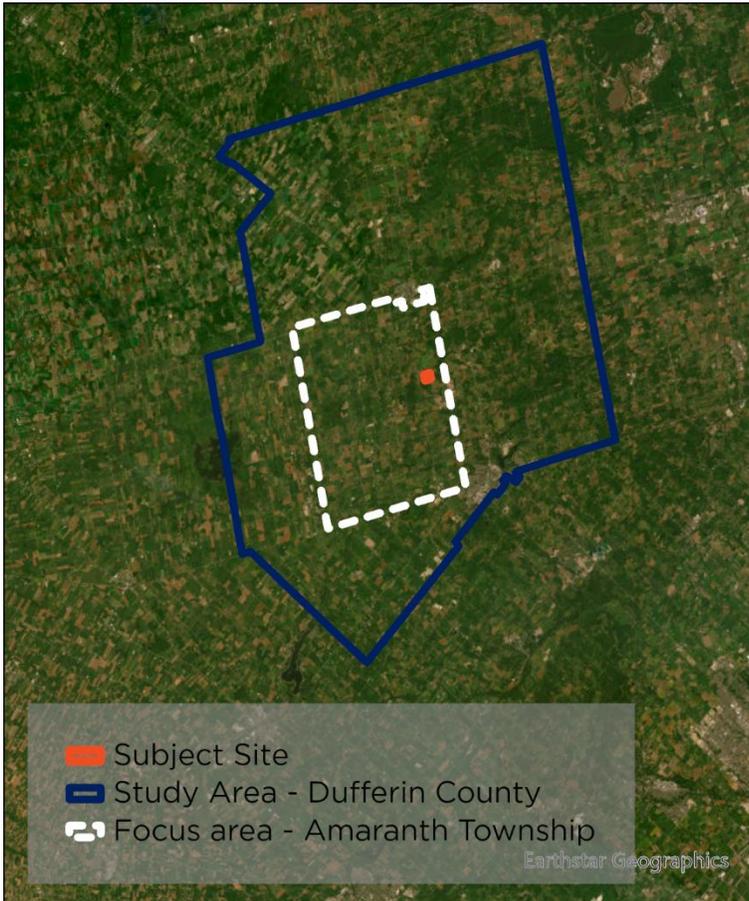
4.0 Study Area

In order to evaluate housing market trends and the demographic profile of the subject site, urbanMetrics has identified a Study Area (Dufferin County) and a smaller Focus Area (Township of Amaranth) as shown in Figure 4-1.

The Study Area has been selected to capture the housing market and demographic trends around the study area, as well as the soft services future subject site residents would use. The Dufferin County study area includes the two nearby population centres of Orangeville and Shelburne, which together contain the majority of residents in Dufferin County, and have a large influence on the housing market and future demographic profile of the subject site. The Dufferin County government also makes many planning decisions which impact growth management and soft services provisions, based on regional considerations.

The Focus Area has been selected to reflect the rural characteristics of the area around the subject site, while aligning with available census data and municipal boundaries. The differences in demographics between the Focus Area and Study Area can refine the demographic profile of future residents of the subject site.

Figure 4-1: Study Area Map



SOURCE: urbanMetrics Inc., with ESRI imagery, and municipal Boundaries from MMAH.

5.0 Residential Market Demand

5.1 Dufferin County and Amaranth Township Growth Forecast

One of the most important factors for determining housing demand is population growth, and residential market trends moving forward will depend on population growth in Dufferin County and across Ontario. If housing completions do not keep pace with population growth, shelter costs will rise and reduce housing affordability.

Dufferin County has recently completed a Municipal Comprehensive Review (MCR) which involved a new Land Needs Assessment (LNA), and submitted the associated Official Plan Amendments (OPAs) to the Minister for approval in 2023. On October 9, 2024 the Minister approved the OPA #2 and OPA #3 which updated the population and employment forecasts and land use schedules respectively.

As shown in Figure 5-1, the Dufferin County OPA 2 as Amended by the Minister forecasts a growth of 32,400 residents County-wide and 3,800 in Amaranth between 2021 and 2051. This represents an almost doubling of the population in Amaranth, with significant growth in all other local municipalities except for Mono.

Figure 5-1: Dufferin County OPA 2 Population Forecasts and Allocations as Amended by Minister

Municipality	2021 Estimate	2051 Allocated	2021-2051 Growth
Amaranth	4,500	8,300	3,800
East Garafraxa	2,900	3,900	1,000
Grand Valley	4,000	16,500	12,500
Melancthon	3,200	4,300	1,100
Mono	9,700	9,700	0
Mulmur	3,700	4,500	800
Orangeville	31,000	38,500	7,500
Shelburne	9,400	15,100	5,700
Dufferin County	68,400	100,800	32,400

SOURCE: Population numbers from Dufferin County By-Law 2023-05, "A By-Law to Adopt Amendment No. 2 to the Official Plan for the County of Dufferin, as amended by Minister of Municipal Affairs and Housing.

5.2 Provincial and Municipal Housing Policy

It is well-established that housing prices and rents have grown much faster than incomes across Ontario, and that an insufficient supply of housing is a one of the major factors in determining housing affordability in Ontario.¹ This is reflected in the findings of the Housing Affordability Task Force on Ontario, as well as in housing targets put forward by the federal and Ontario government. For instance, the 2023 CMHC *“Housing shortages in Canada: Updating how much housing we need by 2030”* report found that in order to return to 2004 levels of housing affordability, Ontario will need to build an additional 1.48 million homes by 2030 above those expected to be completed at current rates of construction.

Similarly, the Minister of Municipal Affairs and Housing has set a target to build 1.5 million homes by 2031, with 50 Ontario municipalities having assigned housing targets.² As of August 2024 only 14 out of these 50 municipalities were on track or had exceeded their 2024 housing target, and the total for municipalities without targets were also well below what is needed to meet the provincial goal of 1.5 million homes.³ This speaks to the widespread difficulties in getting housing built quickly enough to meet demand, and that this challenge is in no way unique to Amaranth Township or Dufferin County.

While neither Dufferin County or Amaranth Township have specific provincially-set housing targets, Dufferin County has identified the impact of the housing supply on housing affordability, and the need for new housing. For instance, section 3.7.1 of the Dufferin County Official Plan states:

“The provision of housing is an essential part of planning in the County and accommodating the forecasted growth. It is desirable to have close cooperation between all levels of government and the private sector in order to provide for sufficient, diverse and affordable housing opportunities, and maintain a stable residential housing market.”

Dufferin County has continued to identify the importance of the housing supply since the OP was released, and in a March 23, 2023 press release stated that *“Increasing housing supply is a priority for municipalities across Ontario, including Dufferin County.”*

¹ Housing Affordability Task Force. February 8, 2022. *“Report of the Housing Affordability Task Force”*.

² MMAH. August 21, 2023. *“Ontario Providing New Tools to Municipalities to Build More Homes Sooner”*.

<https://news.ontario.ca/en/backgrounder/1003396/ontario-providing-new-tools-to-municipalities-to-build-more-homes-sooner>

³ Government of Ontario. October 7, 2024. *“Tracking housing supply progress”*. <https://www.ontario.ca/page/tracking-housing-supply-progress>

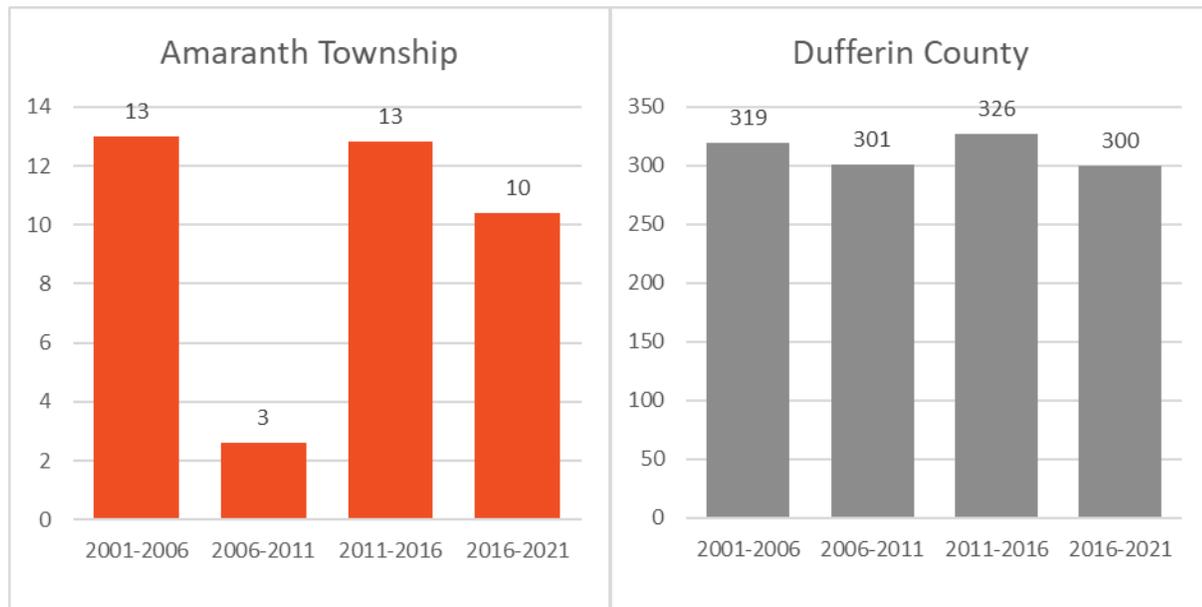
As shown, both municipal and provincial levels of government have publicly stated their commitment to increasing the housing supply to combat the rapid increase in housing prices and rents experienced over the last decade. However, despite this commitment most municipalities have faced difficult challenges to getting sufficient housing built to meet these goals. Multiple innovative and flexible approaches are likely required to overcome these challenges.

6.0 Residential Market Supply

6.1 Construction Trends

The Statistics Canada Census tracks the number of private dwelling units in each municipality. As shown in Figure 6-1, over the last five census periods Amaranth Township has added 3 to 13 net new dwelling units a year, while Dufferin County added 300 to 326 net new dwelling units per year. On average Amaranth Township provided 3% of the net new dwelling units in Dufferin County between 2001 and 2021.

Figure 6-1: Average Annual Growth in Private Dwellings



SOURCE: urbanMetrics with Statistics Canada Census data.

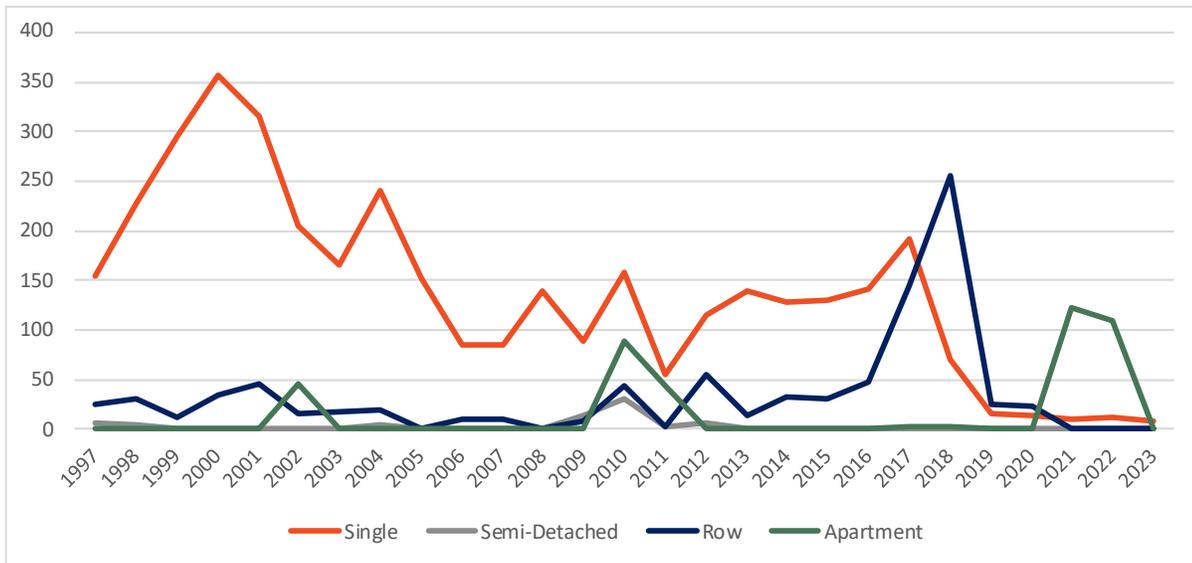
New completions can often have very different characteristics from the existing housing stock, and is important in indicating future shifts. CMHC tracks housing completions by unit type for a large number of municipalities, however Orangeville and Mono are the only two areas within Dufferin County that are covered in this dataset. Orangeville and Mono make up a large portion of the population and housing market across Dufferin County, and trends in these municipalities are expected to impact the Amaranth market as well. As shown in Figure 6-2 there has been a significant shift in the type and number of dwellings completed in Orangeville and Mono over the last 20 years.

The number of single-detached houses built each year in Orangeville and Mono has decreased significantly from the early 2000's, with less than 20 completions a year since 2019. Single-detached houses have historically been by far the most common unit type in Orangeville and Mono, making up over 70% of housing completions since 1997. While the number of row houses and apartment

completions has risen sporadically in the last 10 years, the shift in completed unit types has been primarily caused by the decline in single-detached dwellings. Previous research has indicated that Ontario homebuyers have a strong preference for single-detached homes, with 50%-66% of homebuyers intending to buy a single-detached home depending on the specific report.⁴ This preference has remained stable between 2016 and 2022, despite the large increases in detached home prices over that time. As a result, the decrease in single-detached completions in Orangeville and Mono will likely lead to increased demand for this dwelling type across Dufferin County, including in Amaranth County, as a growing population with a continued preference for single-detached homes competes for a static number of existing single-detached dwellings.

The total number of completions in Orangeville and Mono has generally trended downwards since 1997, following the decline of single-family home completions. Despite a brief resurgence in 2017 and 2018, by 2019 a record low of just 40 completions was reached, followed by another record low of 36 completions in 2020, and just 8 completions in 2023.

Figure 6-2: Orangeville and Mono Housing Completions, 1997-2023



SOURCE: urbanMetrics Inc., with CMHC data.

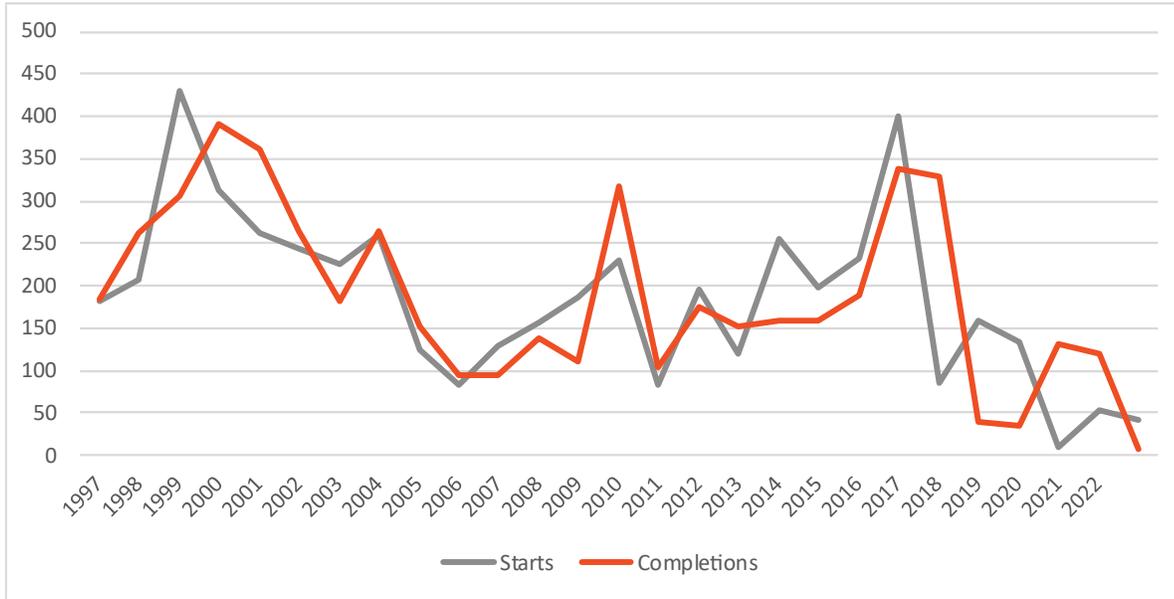
⁴ Centre For Urban Research. September 26, 2017. "Overriding Preference for Ground-Related Housing by GTA Millennials and Other Recent and Prospective Buyers".

OREA. May 20, 2021, "2021 Ontario Home Buyer & Seller Profile".

Tarion. June, 2023. "2023 New Home Buyers Report".

As shown in Figure 6-3, housing starts generally precede completions by 0-2 years, and there have only been a total of 93 housing starts in Orangeville and Mono in the 2022-2023 period. As a result, it is unlikely there will be a large increase in housing completions in 2024 or 2025.

Figure 6-3: Orangeville and Mono Starts and Completions, 1997-2023



SOURCE: urbanMetrics Inc., with CMHC data.

To meet the allocated 32,400 additional residents in Dufferin County by 2051 Identified in Dufferin County OPA No. 2, approximately 400 new dwelling units are needed each year.⁵ This is 1.3 times the average of 300 net new private dwellings per year in Dufferin County between 2016 and 2021.⁶

To meet the allocated 3,800 additional residents Amaranth by 2051 identified in Dufferin County OPA No. 2, approximately 36 new single-detached units a year are needed.⁷ This is over three times the average of 10 net new private dwellings per year between 2016 and 2021.⁸

Overall a 30% increase in annual completions in Dufferin and 200% increase in Amaranth County is needed to accommodate the projected population growth over the next 30 years.

⁵ Population from the Dufferin County OPA No. 2, dated April 13, 2023. Required new dwelling units based on the P.P.U from the 2022 Dufferin County Development Charges Background Study adjusted for undercoverage.

⁶ Based on total private dwellings from 2016 and 2021 Statistics Canada Census Profiles.

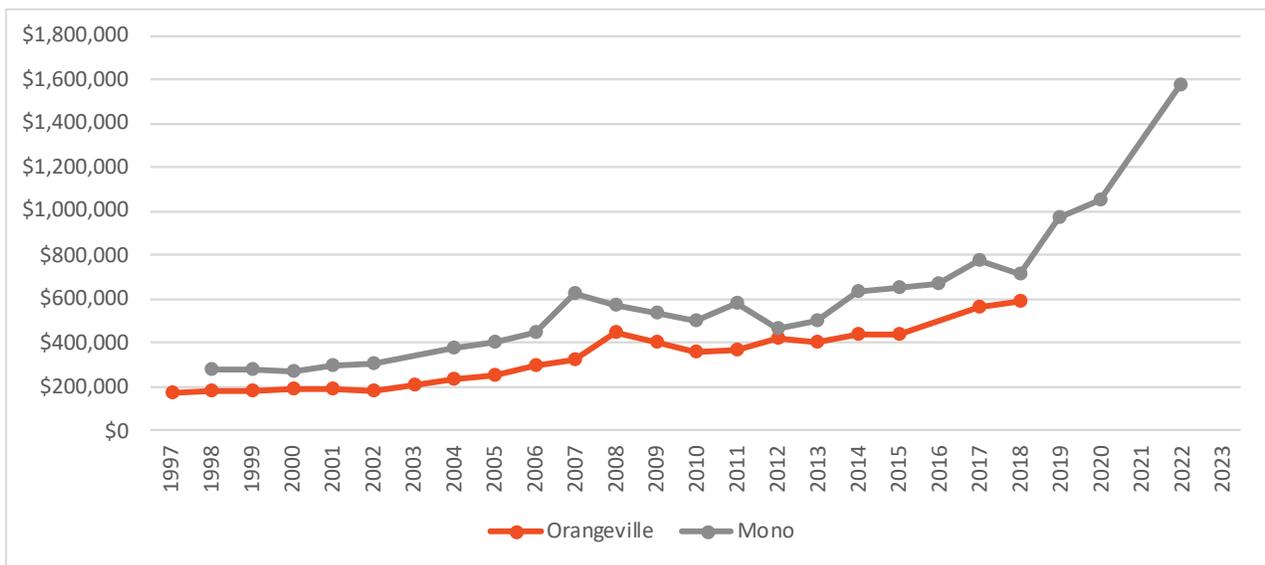
⁷ Population from the Dufferin County OPA No. 2, dated April 13, 2023. Required new dwelling units based on the P.P.U from the 2024 Amaranth Township Development Charges Background Study adjusted for undercoverage.

⁸ Based on total private dwellings from 2016 and 2021 Statistics Canada Census Profiles.

6.2 Ownership Market Trends

CMHC also tracks the average absorbed unit prices, however these data are not available for all years in the 1997-2023 time period. Among the years with available data, the average sale price of absorbed single-detached houses in Orangeville and Mono has risen by 3.57x and 5.79x respectively (see Figure 6-4). The most rapid price escalation has occurred since 2019. Between 1997 and 2022 inflation only increased by 1.69x.⁹ This indicates that housing prices are growing much faster than inflation, and suggests that affordability is decreasing. It should be noted that the average absorbed single-detached unit price is \$145,000 higher in Mono than Orangeville. It should be noted that the subject site and Amaranth is more similar to Mono in terms of rural character than to Orangeville,.

Figure 6-4: Average Price of Absorbed Single-Detached Units

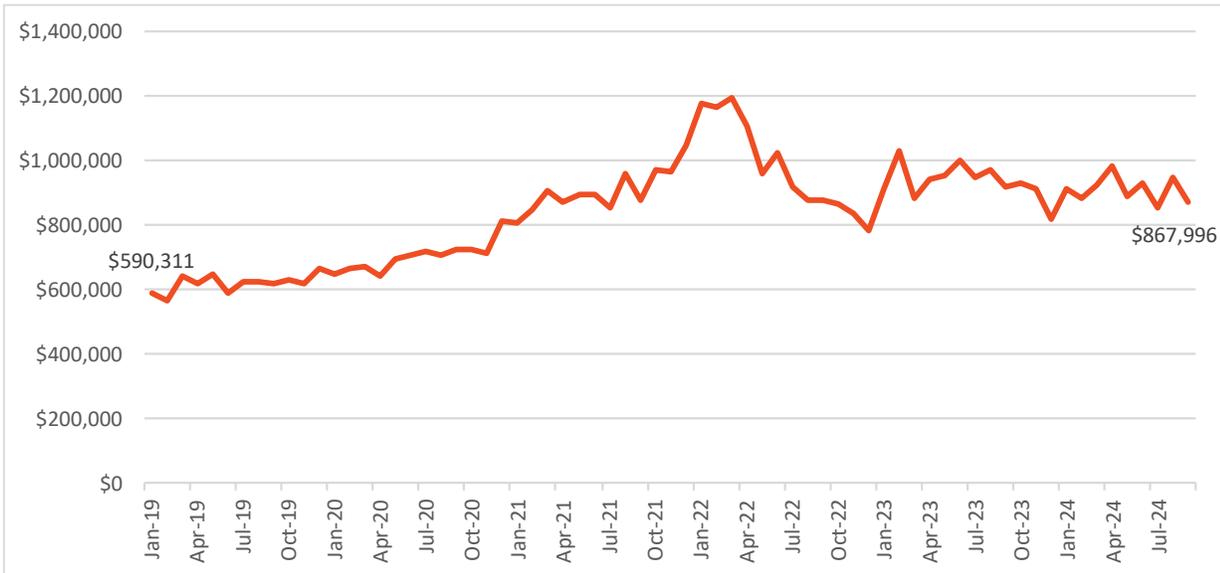


SOURCE: urbanMetrics Inc., with CMHC data.

The larger number of resale vs new build units allows for more comprehensive price data, however TRREB only covers the Orangeville market. Highlighting the rapid price increases over the last few years the average sale price of a single-detached home in Orangeville rose from approximately \$590,000 in January 2019 to \$868,000 in September 2024 (see Figure 6-5). The September 2024 average price reflects the significant cooling of the market that occurred as a result of interest rate increases starting in 2022. As a result of this, lower sale prices do not necessarily correspond to lower shelter costs, as the cost of mortgages has increased.

⁹ Bank of Canada Inflation Calculator.

Figure 6-5: Average Sale Price of Single-Detached Homes, Orangeville

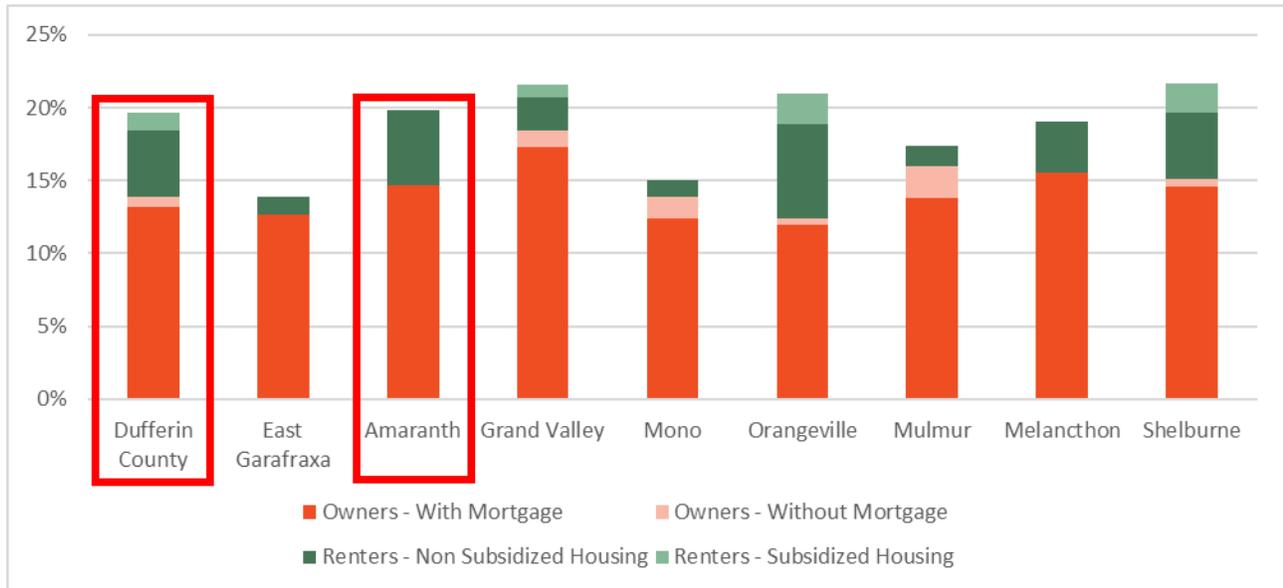


SOURCE: urbanMetrics Inc., with TRREB Market Watch data.

6.3 Housing Affordability

As shown in Figure 6-6, as of 2021 20% of residents in Amaranth lived in households that spend 30% or more of their income on shelter costs (ie. live in unaffordable housing), in line with the County-wide rate of 19%. In all local municipalities in Dufferin County, the majority of residents live in owner-occupied dwellings with a mortgage, and as a result owners with a mortgage make up the majority of household living in unaffordable housing. A consequence of this is that housing affordability requires an adequate supply of ownership dwelling as a component. It is important to note that County-wide and in Amaranth, renters in market-rate housing have much higher rates of unaffordable housing than owners with a mortgage, and the above data in no way suggests that homeowners are at greater risk of living in unaffordable housing. Instead, the prevalence of ownership in Dufferin County means that this tenure type cannot be ignored when considering housing affordability.

Figure 6-6: Percent of Population Spending 30%+ of Income on Shelter Costs, 2021



SOURCE: urbanMetrics Inc., with Statistics Canada Data (table 98-10-0624-01).

NOTE: the survey universe is limited to households with greater than zero income, and excludes farm and reserve dwellings.

7.0 Dufferin County Draft Land Needs Assessment

As background to the County’s Official Plan Review and Official Plan 2, 3 and 4, the County of Dufferin released a draft Land Needs Assessment dated July 13, 2022. The study was prepared by WSP Canada.

The purpose of the study was to allocate the forecasted population and employment from the 2020 Growth Plan to each of the lower tier municipalities within Dufferin County and determine whether there is a need to expand any settlement areas. This process also includes confirming appropriate intensification and density targets as mandated by the Growth Plan¹⁰.

Our review of the County’s Land Needs Assessment has been undertaken in direct response to comments by Valerie Schmidt, GSP Group, Consulting Planner for the Township of Amaranth in the Consolidated Comments Package with regards to the proposed development. In her letter of March 24, 2025, Ms. Schmidt comments that the Planning Justification Report prepared by the applicant’s planner: “did not consider the available residential land supply identified as part of the Land Needs Assessment prepared for the County of Dufferin Official Plan update”¹¹.

Prior to reviewing this document it is important to understand several key points.

1. The Land Needs Assessment was based on achieving the population and employment forecasts contained in Schedule 3 of the 2020 Growth Plan for the Greater Golden Horseshoe. The 2020 Growth Plan has since been replaced by the 2024 Provincial Planning Statement, which contains no specific population projections, but indicates that municipalities shall base their population and employment growth forecasts based on the Ministry of Finance projections. That being said, Policy 2.1.2 of the Provincial Planning Statement indicates that notwithstanding this policy, municipalities may continue to forecast growth based on the forecasts previously issued by the Province for the purposes of land use planning.
2. When the County initiated its Official Plan Review, it had utilised the 2051 population forecast of 95,000 from the Growth Plan. This is found on Table 3 of the County’s July, 2022 Land Needs Assessment, as well as earlier versions of this report. However, through the study process, the 2051 County population was increased to 100,700. For this reason, the County’s Land Needs Assessment under-estimated land needs in that it was based on a population that is 5,700 persons lower than that which was ultimately approved through OPA 2.
3. The current (October 2024) population 2051 forecast for the County by the Ministry of Finance is 110,164, which represents growth of 41,764 over the 2021 population of 68,400 assumed in Official Plan Amendment 2 of the Official Plan. This is almost 60% more growth than anticipated in the Land Needs Assessment, which was based on growth of only 26,700 to 2051.

¹⁰ Dufferin County Draft Land Needs Assessment, July 13, 2022 p.1.

¹¹ Letter from Valerie Schmidt to Liam Morgan, dated March 24, 2025, Paragraph 5.

4. In our opinion, the Land Needs Assessment significantly under-estimated the growth that is now being projected for the County.
5. On May 12, 2025, the Ministry of Municipal Affairs and Housing announced changes to land use planning in Ontario through the Protect Ontario by Building Faster and Smarter Act, 2025. Among the proposed changes were Official Plan Population updates. The announcement indicated that the Province will: “Undertake targeted outreach to municipalities where additional population growth is projected to surpass previous estimates in their current official plans”.

The announcement also indicated that the Province will “Require those municipalities to update their plans to align with the Ministry of Finance’s October 2024 population forecast or approved upper tier forecasts, whichever is higher”. It also indicates that the forecasts would be informed by an updated Projection Methodology Guideline, which is currently undergoing an update.

In light of the above, it is our opinion that the County’s Land Needs Assessment very likely under estimates future land needs in Dufferin County. Furthermore, it is also possible that even the more aggressive population projections approved in Official Plan Amendment 2 may also undergo further refinement to better reflect the even higher Ministry of Finance projections.

Specifically with respect to Amaranth Township, the County Land Needs Assessment (Exhibit 3) estimates that the population will increase from 4,500 persons in 2021 to 8,300 persons in 2051, representing a growth of 3,800 persons. This equates to total dwelling unit demand of 1,140 units as per Exhibit 4. The report estimates that of this demand, 924 units will be from settlement areas, including: Farmington, Laurel, and Waldemar and 216 units from the rural area.

It is important to recognize that Amaranth is unique in that it borders all three Urban Settlement Areas in the County, including Orangeville, Grand Valley and Shelburne. From a demand perspective, it would be very difficult to distinguish Amaranth as a separate market than these three more urban and faster growing communities. For example, the future residential areas in Farmington are effectively the extension of the Orangeville urban area and would be indistinguishable from the abutting neighbourhoods in Orangeville. Waldemar is only about one kilometre east of Grand Valley, with residents likely gravitating between Grand Valley and Orangeville for community and commercial services. While Laurel is more central to the Township, it would easily fall within the urban influence of all three Urban Settlements.

While for administrative purposes, the Land Needs Assessment assumed a specific demand for Amaranth Township, it would be a gross simplification to assume that the Township would be subject to a set of market influences unique from other parts of the County, particularly the Urban Settlement Areas.

With regards to the overall land need in Amaranth, the Land Needs Assessment concludes that:

The Township of Amaranth is primarily rural. Communal and/or full wastewater services are not available. The land needs analysis has determined there are sufficient lands available to accommodate future population and employment growth allocated to the Township.

This conclusion appears to be based on an estimated Settlement Area capacity of 926 units compared to a “demand” as noted above for 924 units. Several flaws are immediately apparent in this analysis.

- First, as noted above, it is not possible with any degree of precision to separate out demand specific to Amarnath Township.
- Secondly, the demand and supply figures are almost identical. A prudent municipality would build in some flexibility in terms of land needs assuming that not all of the units that they had anticipated in their supply estimates would materialize.
- Thirdly, as noted above, it is likely that the overall land needs have been underestimated based on population projections that have been prepared since the Land Needs Assessment was completed, including the approved Official Plan projections.
- Fourthly, the allocation between the future demand in the community area and the rural area in Amaranth is based on a very rough estimate that 19% of demand will be generated by the rural area outside of the three settlement areas (i.e Laural, Walemar, and Farmington). No estimate was undertaken to demonstrate the capacity of the rural area to accommodate the projected demand for 216 units. So the conclusion that there are sufficient lands to accommodate growth is only based on the settlement areas. The subject development would be in the rural area, for which the Land Needs Assessment makes not conclusion with regards to whether sufficient suitable lands are available to accommodate projected growth.
- Fifthly, while the Land Needs Assessment concludes that sufficient lands are available to accommodate population growth in Amaranth, it also concludes that there will be a shortfall of available residential land in Grand Velley, Orangeville and Shelburne. As noted previously, in that the residential market in Amaranth is very closely connected to the market in these three Urban Settlement Areas, it follows that additional development in Amaranth would help to alleviate the supply gaps in these three important communities.
- Sixthly, overall within the County, the Land Needs Assessment identifies a need for some 9,757 new housing units in Settlement Areas by 2051 (Figure 4) against a total potential supply of only 6,086 units. It is clear that within the County as a whole, there is a need for additional land to support future growth. The proposed development on the subject lands, although relatively small, would help to provide for this additional need.

In summary, the Land Needs Assessment indicates a significant need for lands to support projected growth in the County. Recognizing that the Land Needs Assessment is based on population growth estimates that have since been increased, it likely underestimates demand, suggesting that the housing shortfall is even more acute. Amaranth is not a distinct housing market and cannot be differentiated from other parts of the County. The proposed development would assist in meeting this significant need.

8.0 Residential Market Balance

As identified in Section 5.0 and Section 6.0, housing costs have been growing for the last decade, with a rapid escalation since 2019. Housing prices have increased faster than wages in Ontario, and as a result, approximately 20% of residents in Dufferin County live in housing that is statistically unaffordable. This indicates that the current housing market is not in balance, with an undersupply of housing, and unmet demand. Looking forward, Amaranth Township and Dufferin County (as well as Ontario as a whole) face a rapidly growing population, and a slowly growing housing supply. Without a significant increase in the rate of housing construction, the residential market is unlikely to return to a balanced market, and affordability challenges are likely to persist or worsen.

9.0 Demographic Profile

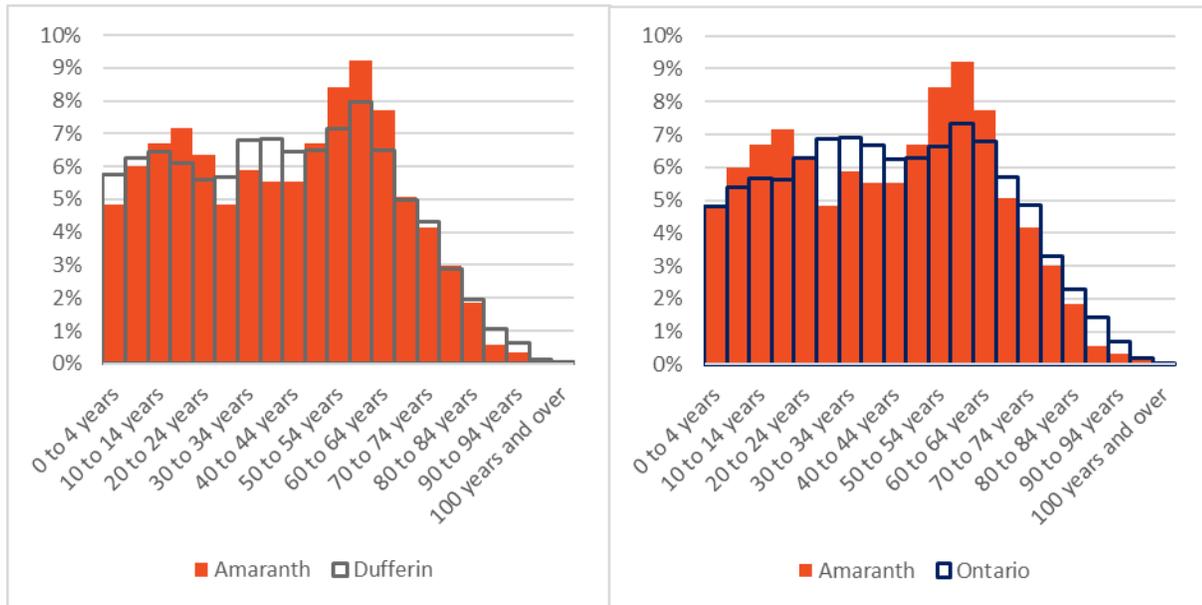
The demographic profile of local (Amaranth Township) and regional (Dufferin County) geographies are likely to influence the demographic profile of the subject site, and the types of housing that are likely to be in demand. In addition, the demographic profile of local and regional areas can indicate strengths and challenges that municipal governments are currently facing or will face. The primary source of demographic profile data is Statistics Canada data from the 2021 census.

9.1 Local, Regional, and Provincial Demographic Profiles

Age Structure

Compared to Dufferin County and Ontario, Amaranth Township has a higher share of residents 50-64 years of age and youths aged 15-24 years, and the low share of working age residents between 25-44 years of age as shown in Figure 9-1. Amaranth Township also has fewer seniors aged 65 and older compared to Ontario. Despite these differences, the average age in Amaranth Township (40.8 years), Dufferin County (40.3 years), and Province of Ontario (41.8 years) are similar, as Amaranth Township and to a lesser degree Dufferin County have a bimodal age distribution. Of note, as there are fewer younger working age adults in Amaranth and more older working age adults, and employees in the 50-64 year age group tend to be at their peak earning potential, Amaranth currently has a strong per-capita economic potential. However, as employees in this age group retire over the next 10 years, unless the construction of new homes increases to allow new working age adults move to Amaranth average incomes are likely to decline.

Figure 9-1: Age Structure of Population, 2021

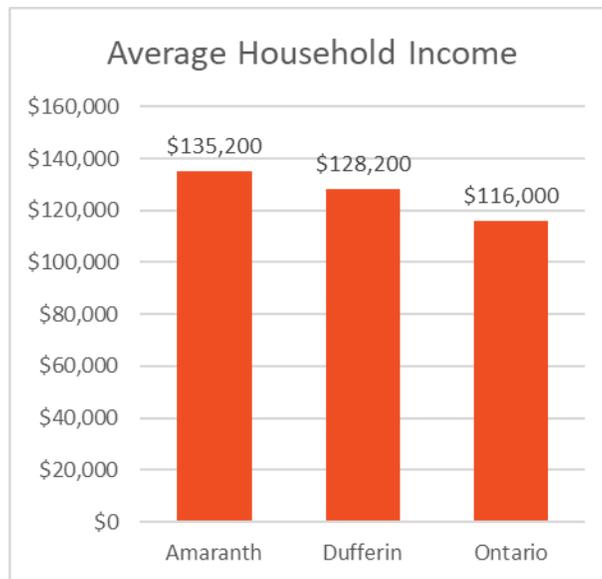
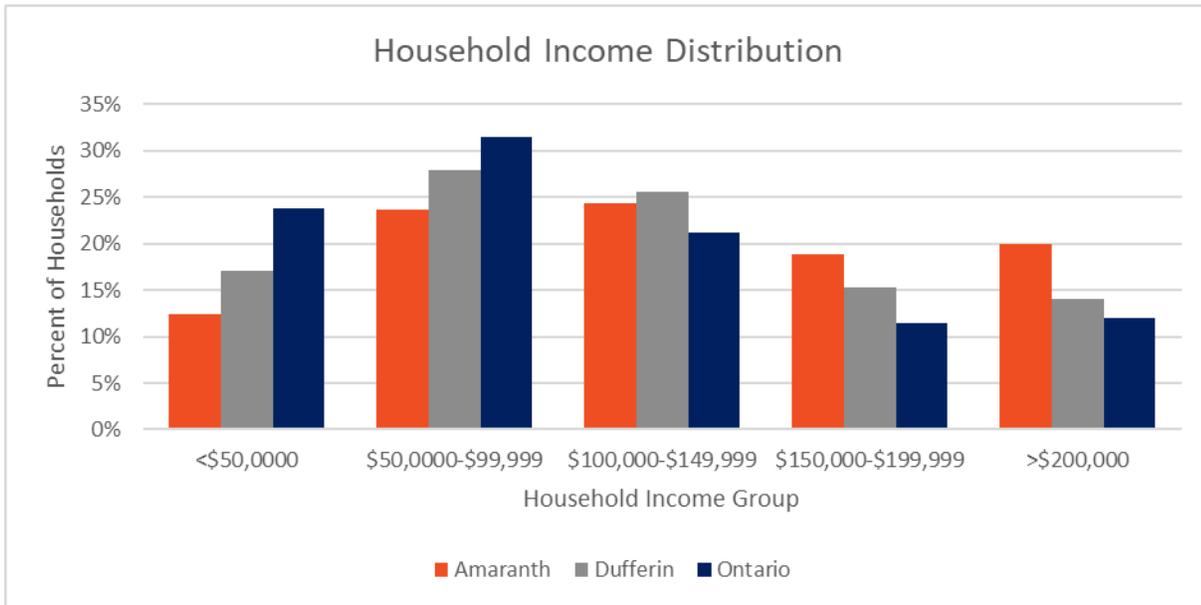


SOURCE: urbanMetrics Inc., with Statistics Canada Census Profile data.

Household Income

As shown in Figure 9-2, as expected based on the age structure, Amaranth has higher average household incomes than both Dufferin County and Ontario, as a result of a smaller share of households earning under \$100,000 and greater share of households earning above \$150,000. Households with higher incomes are more likely to be owners, and tend to live in more expensive homes. Amaranth Township has a median household income of \$127,000, significantly higher than the \$108,000 for Dufferin County or the \$91,000 for Ontario.

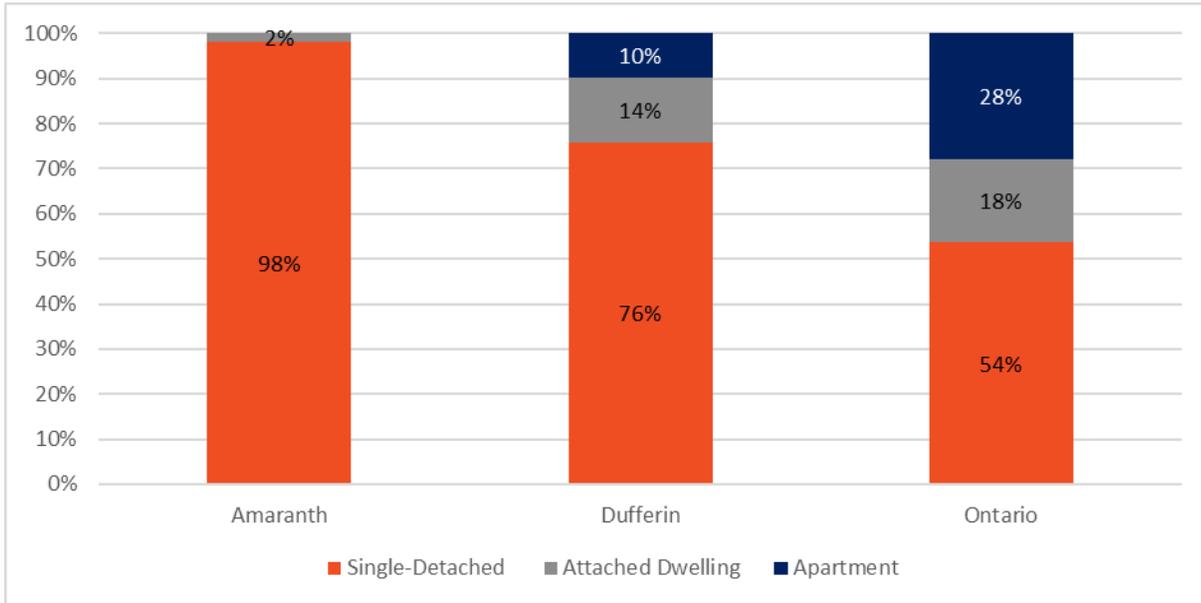
Figure 9-2: Household Income Distribution, 2021



SOURCE: urbanMetrics, with Statistics Canada 2021 census data.

Building Type

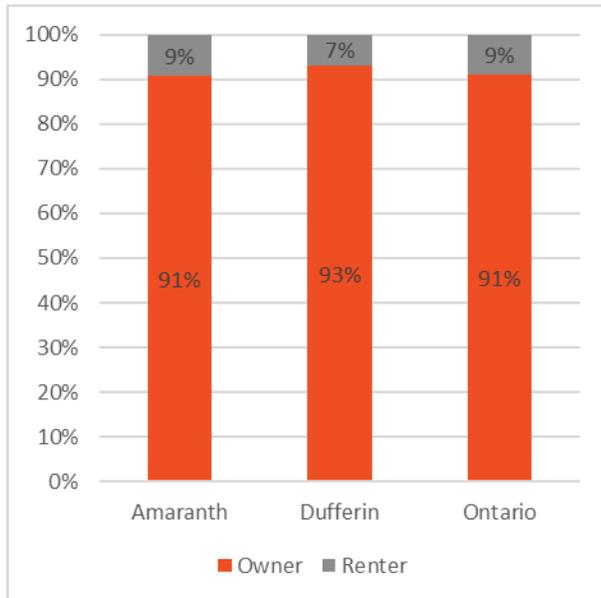
Almost all households in Amaranth Township live in single-detached dwellings, while Dufferin County and Ontario both have significant shares of households living in apartments and attached dwellings (see Figure 9-3). Single detached houses are they dwelling type proposed on the subject site, and are in line with current trends in Amaranth Township.

Figure 9-3: Percent of Households by Structural Type of Dwelling, 2021

SOURCE: urbanMetrics, with Statistics Canada 2021 census data.

Tenure

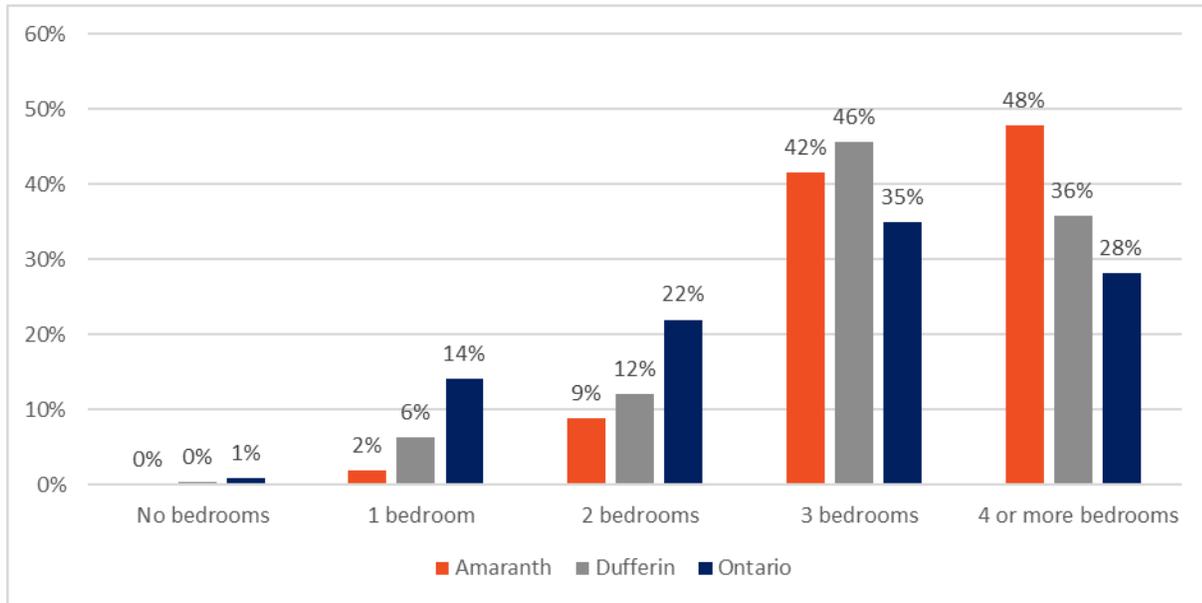
Amaranth has a very high share of owner-occupied dwellings at 89% compared to Dufferin County's 82% or Ontario's 68%. However, this is due almost entirely to the prevalence of single-detached dwellings in Amaranth, as in all three geographies approximately 90% of single-detached dwellings are owner-occupied.

Figure 9-4: Share of Renter vs. Owner Households in Single-Detached Dwellings, 2021

SOURCE: urbanMetrics, with Statistics Canada 2021 census data.

Number of Bedrooms

As expected given the prevalence of high-income single-detached homeowners in Amaranth, most households live in a three or four bedroom dwelling, with very few dwellings with two bedrooms or less (see Figure 9-5). In particular, Amaranth has a higher proportion of four bedroom dwellings, and fewer two and one bedroom dwellings compared to Dufferin County or the Province of Ontario.

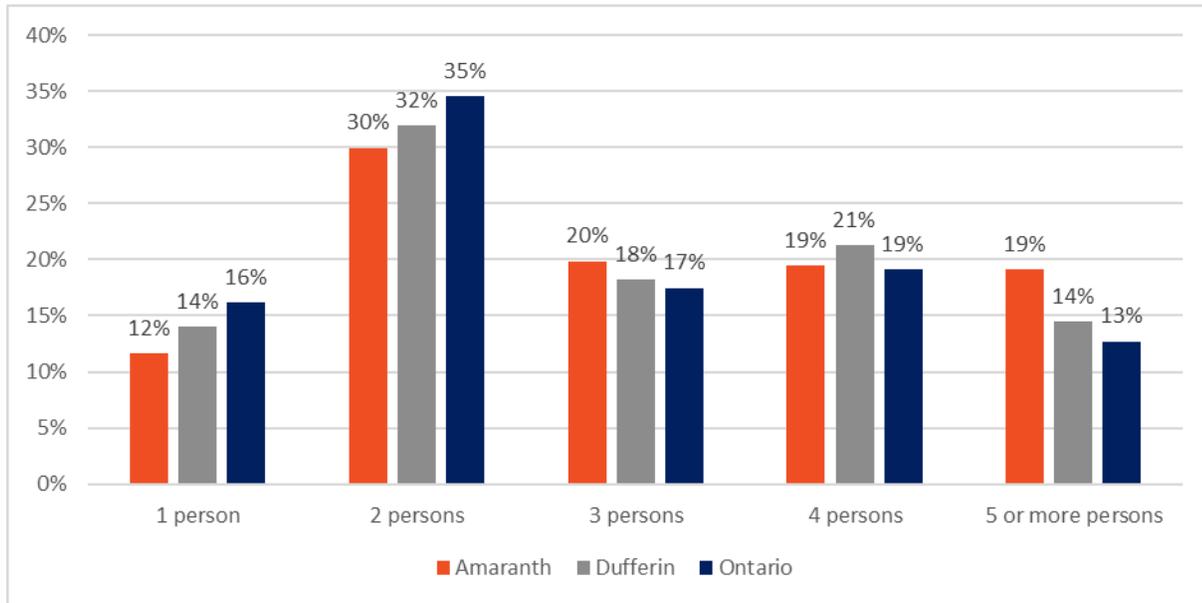
Figure 9-5: Households by Number of Bedrooms, 2021

SOURCE: urbanMetrics, with Statistics Canada 2021 census data.

Household Size

As shown in Figure 9-6, 2-person households are the most common household size among single-detached dwellings in Amaranth Township, Dufferin County, and the Province of Ontario. Amaranth has a similar number of 3-person, 4-person, and 5-person single-detached households, with few 1-person households, and in general has larger household sizes than Dufferin or Ontario. Amaranth Township has an average household size of 3.2, compared to 2.8 for Dufferin County and 2.6 for Ontario.¹² It should be noted that households with 2+ persons have higher median incomes (\$137,000 vs. \$127,000 for Amaranth Township).

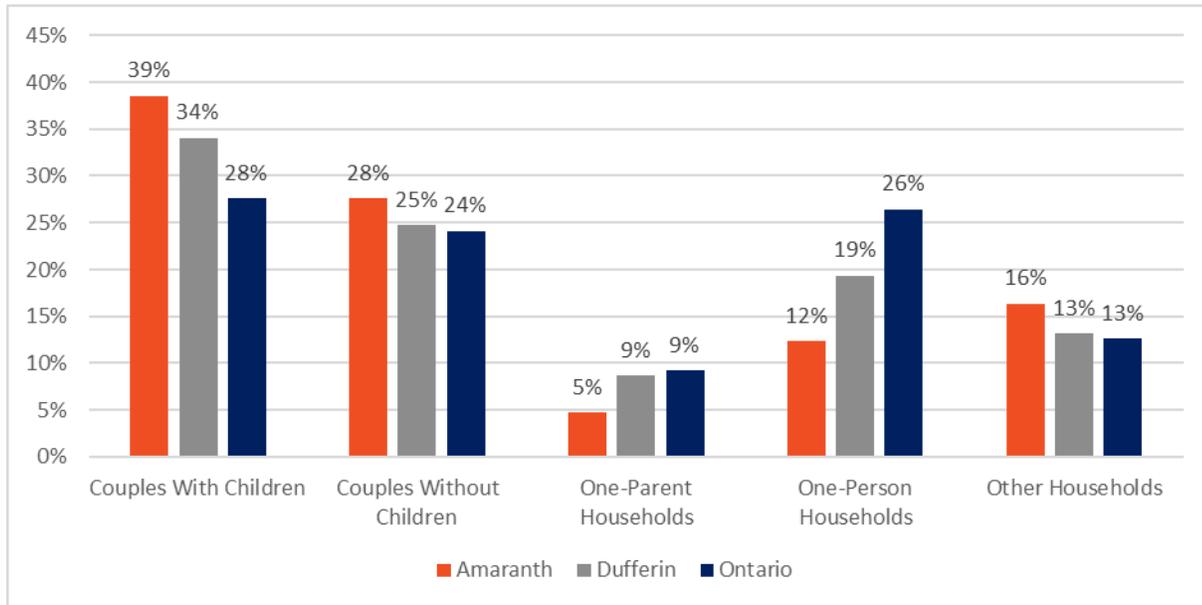
¹² These household size numbers are based on the “census population”. Note that some residents are missed in the census, and Statistics Canada publishes population estimates that adjust for this (they are “adjusted for census undercoverage”). The subject site population estimates prepared by urbanMetrics in this report are adjusted for undercoverage, not census population numbers.

Figure 9-6: Percent of Households by Number of Persons, Single-Detached Dwellings, 2021

SOURCE: urbanMetrics, with Statistics Canada 2021 census data.

Family Structure

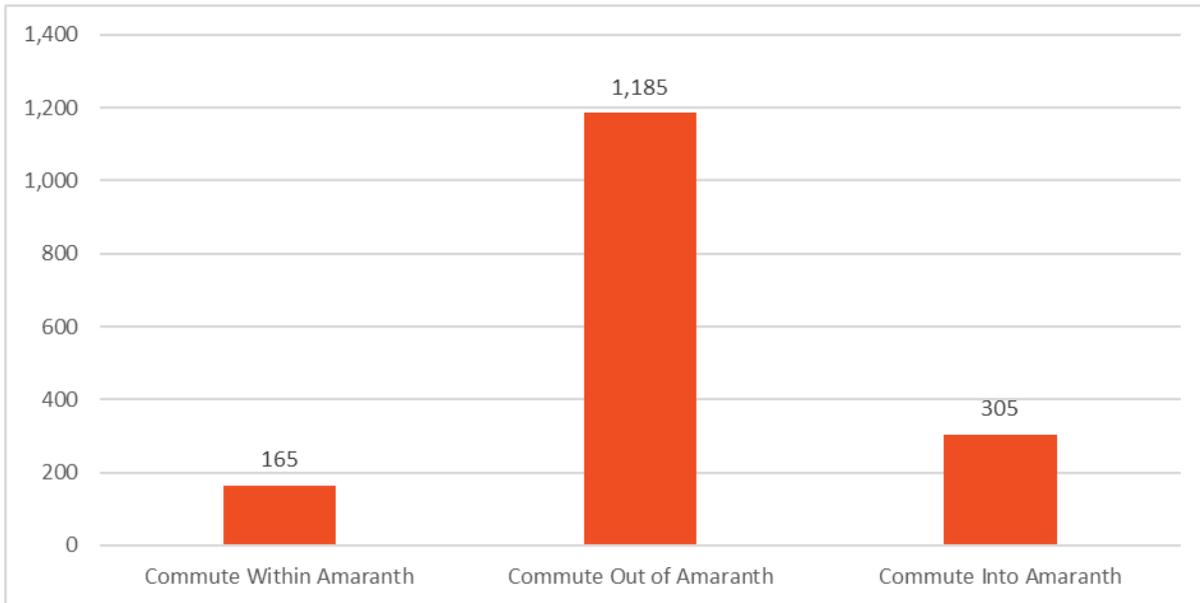
Couples with and without children are the most common family type in Amaranth Township, and make up a larger share of households than in Dufferin County or Ontario (see Figure 9-7). Amaranth also has a much smaller proportion of one parent or one-person households than Dufferin or Ontario.

Figure 9-7: Households by Family Structure, 2021

SOURCE: urbanMetrics, with Statistics Canada 2021 census data.

Commuting Flows

While there are fewer working age adults in Amaranth than elsewhere, the high labour force participation rate (71.1%) and employment rate (64.6%) means that 52% of the population is employed. This is above the 50% of the population in Dufferin County and 46% of the population in Ontario that are employed. However, as shown in Figure 9-8, the vast majority of residents in Amaranth with a fixed place of work commute to a different Municipality, and few residents from neighbouring municipalities commute to Amaranth. The top commuting destination for Amaranth residents is Orangeville (345 residents), followed by Brampton (180 residents), Mississauga (120 residents), and Shelburne (100 residents). The subject site is located in close proximity to both Orangeville and Shelburne and is likely to be an attractive location for employees who work in those communities.

Figure 9-8: Commuting Flows From and To Amaranth, 2021

SOURCE: urbanMetrics, with Statistics Canada data, table 98-10-0459-01.

9.2 Subject Site Demographic Profile

Amaranth has a highly homogenous housing market in terms of building type, with 88% of households living in owner household single-detached dwellings. This is a similar housing profile as would be expected on the subject site. However, as an estate residential area, it would be expected that there would be some differences, including a higher average household sizes and higher income characteristics. In general, the population of the subject site is expected to have the following characteristics:

- Population of approximately 71 residents.
- Average household size of 3.75 persons.
- Median annual household income of over \$127,000.
- Median age of 42.4 years.
- Typical family structure of family with children.
- Employed residents typically commute to Orangeville, Brampton, Mississauga, Shelburne, or within Amaranth.

While the subject site is not at a design stage with specific bedroom counts, houses would likely contain 3 or more bedrooms, which is consistent with the existing household size and number of bedrooms across Amaranth Township and expected within an estate residential area.

In terms of the need for services, the proposed subdivision would likely have minimal impact on the capacity of existing services in the municipality and the County owing to its relatively small population, which would represent only 1.6% of the current Township population and only 0.10% of the current County population. It would also represent less than 1.9% of the total population growth expected in the Township to 2051.

In general, we would expect that the future population would have a lower need for social services than the average population in the County and Township owing to higher incomes. The need for recreational services would be slightly higher due to the larger number of children. This would be partially offset due to larger private open space areas and recreation amenities.

10.0 Soft Services Impact

For the purposes of this analysis, soft services have been divided into municipal soft services, and education, as the provider of and funding for each are largely separate.

Municipal Soft Services

Soft Services to the subject site are provided by both Dufferin County and the Township of Amaranth. The soft services provided by each municipality are listed below.

- Dufferin County:
 - Ambulance Services
 - Community Services
 - Long Term Care
 - Public Health
 - Waste Services

- The Township of Amaranth:
 - Police Services (through OPP)
 - Fire Services (through service agreements with Orangeville, Shelburne, and Grand Valley)
 - Recreation Services (through service agreements with Orangeville, Shelburne and Grand Valley)
 - Library Services (through Service Agreements with Orangeville, Shelburne and Grand Valley)

Based on the service levels found in the Dufferin County and Township of Amaranth Development Charges Background Studies, as well as the projected subject site population, the subject site will have a minimal impact on soft services (see Figure 10-1). It should be noted that many of the services the Township of Amaranth is responsible are provided through service agreements with neighbouring municipalities, and those services are therefore located outside of Amaranth Township. Overall the subject site will not generate enough new service usage justify the construction of new facilities or purchase of new equipment (with the potential exception of library materials), and significantly larger developments will also need to be built before expansions are justified.

Figure 10-1: Soft Services Need Associated with Subject Site Development

Service Area - Buildings	Subject Site Associated Need (sq. ft.)	Municipality Responsible
Ambulance Services	15	Dufferin County
Child Care and Early Years Programs	23	Dufferin County
Long Term Care	118	Dufferin County
Public Health	89	Dufferin County
Recreation	1	Dufferin County
Fire Services	48	Township of Amaranth
Recreation	300	Township of Amaranth
Library	34	Township of Amaranth
Total Building Area	627	

Service Area - Other Needs	Subject Site Associated Need (# of Items)	Municipality Responsible
Long Term Care - Vehicles & Equipment	0.0	Dufferin County
Library - Materials	129.2	Township of Amaranth
Fire Services - Vehicles	0.0	Township of Amaranth
Fire Services - Equipment & Gear	0.2	Township of Amaranth
Recreation - Parkland Amenities	0.2	Township of Amaranth
Recreation - Vehicles & Equipment	0.0	Township of Amaranth

SOURCE: urbanMetrics Inc., based on 2022 Dufferin County DCBS and 2019 Township of Amaranth DCBS, as well as subject site concept plan.

In terms of accessibility, Amaranth residents can access library and recreation services in Orangeville, Shelburne and Grand Valley. The nearest recreation and library facilities are situated in Shelburne, which would be approximately 10 minutes from the site. Facilities in Shelburne include a library, an arena, and facilities at the Shelburne Regional High School, which are available to the public after school hours, as well as a variety of parks and recreation trails. Orangeville has a full range of recreation facilities, including, swimming pools, indoor ice pads, sports and recreation centres, and a wide range of outdoor sports fields, parks and trails.

The nearest fire and paramedics stations are in Shelburne, which is approximately a 10-minute drive from the site. While we have not analysed actual response times, the distance to emergency services is fairly typical for properties within Amaranth Township, given its predominantly rural character. The nearest hospital to the site is the Headwaters Health Care Centre in Orangeville. The nearest major hospitals to the site would be the Royal Victoria Hospital in Barrie, approximately one hour from the site and the William Osler hospital in Brampton, some 45 minutes from the site.

Education

There are two school boards with a total of four schools that serve the subject site¹³:

- **Upper Grand District School Board (UGDSB)¹⁴:**
 - Laurelwoods Elementary School (English) – 2022/2023 enrollment/capacity is 241/375 students.
 - Westside Secondary School (English) – 2022/2023 enrollment/capacity is 756/777.
- **Dufferin Peel Catholic District School Board (DPCDSB)¹⁵:**
 - St. Benedict Catholic Elementary School (English) – 2022/2023 enrollment is 578 students.
 - Robert F. Hall Catholic Secondary School (English) - 2022/2023 enrollment/capacity is 1,434/1,314.

As identified in the 2024 Education Development Charges Background Study prepared for the UGDSB and WCDSB, none of the Upper Grand Valley District schools which serve the subject site are currently classified as overcapacity. While Westside SS is forecast to be overcapacity starting in 2028/2029, Laurelwoods ES will not be overcapacity out to the end of the forecast (in 2038/2039).¹⁶

The 2024 Education Development Charges Background Study for the DPCDSB identified that Robert F. Hall SS is currently overcapacity and will remain so during the forecast period (out to 2038/2039), however enrollment at this school will start declining starting in 2025/2026. While elementary school enrollment forecast by school is not included in the 2024 EDCBS for the DPCDSB, it does forecast an increase in Dufferin County-wide elementary enrollment from 1,345 students in 2024/2025 to 1,944 in 2038/2039. The large gap in elementary and secondary student enrollment in Dufferin County is likely driven by school location: while there are three Catholic elementary schools in Orangeville, the

¹³ Excluding Specialized programs such as French Immersion, Extended French, etc. These programs often have enrollment criteria separate from school capacity.

¹⁴ Enrollment and capacity numbers from 2024 Education Development Charges Background Study prepared for the UGDSB and WCDSB.

¹⁵ Enrollment and capacity numbers for Robert F. Hall from 2024 Education Development Charges Background Study for the DPCDSB. Enrollment for St. Benedict from DPCSB 2022 Enrollment Report, however capacity for St. Benedict is not listed.

¹⁶ The UGDSB also offers a French Immersion program, which is held in schools that also house the English program for local students. It should be noted that the only entry point to the French Immersion program is in Junior Kindergarten, and that the French Immersion school which services the subject site (Centennial Highlands Elementary School) received 33 French Immersion applications for 26 JK spaces, while the school not expected to be overcapacity out to 2038/2039 school year. The French Immersion Secondary School that services the subject site (Erin DHS) is not currently over capacity, and will not be out to 2038/2039. Whether the French Immersion program spaces are included in the capacity/enrollment forecasts in the Education Development Charges Study is unclear.

closest secondary school is in Caledon. As a result the subject site is not expected to generate a significant number of Catholic High School students, and a low number of Catholic Elementary School students.

Overall, the subject site is expected to have a minimal impact on the ability of public and Catholic schools to serve existing and future residents. This is the result of both the small population of the subject site and the current available capacity of the public school system. A new school is unlikely to be required as a result of the subject site development.

In conclusion, the small additional population on the site would not have a meaningful impact on the capacity for municipal services in the area. Overall future residents of the site would have nearby access to a wide range of municipal, community and education services.

11.0 Conclusions

- Dufferin County OPA 2 submitted to the Province forecasts a growth of 32,400 residents County-wide and 3,800 in Amaranth between 2021 and 2051. This represents an almost doubling of the population in Amaranth, with significant growth in most local municipalities in the County.
- While Amaranth has a surplus of existing residential land, the rate of housing development is significantly below what is necessary to accommodate the forecasted population growth. This suggests that land supply is not the limiting factor in the creation of new housing supply. Given that an average of 38 new dwellings a year is needed until 2051 to meet the growth forecast for Amaranth Township, the subject site would represent slightly less than one year of needed housing supply. As a result, the proposed development on the subject site will support the growth targets of Amaranth Township.
- A lack of sufficient supply is one of the major contributing factors to housing affordability challenges in Ontario. The subject site proposed development would also contribute to towards the municipal and provincial goal of addressing housing affordability.
- While the subject site is not at a design stage with specific bedroom counts, houses would likely contain 3 or more bedrooms, which is consistent with the existing household sizes across Amaranth Township. The addition of some 19 units will alleviate the pressure for new housing to accommodate growth within the Township.
- The proposed subdivision would have minimal impact on the capacity of existing services in the municipality and the County owing to its relatively small population, which would represent only 2.0% of the current Township population and only 0.13% of the current County population. It would also represent less than 2.4% of the total population growth expected in the Township to 2051.
- In general, we would expect that the future population would have a lower need for social services than the average population in the County and Township owing to higher incomes. The need for recreational services would be slightly higher due to the larger number of children. This would be partially offset due to larger private open space areas and recreation amenities.
- Amaranth residents can access library and recreation services in Orangeville, Shelburne and Grand Valley. The nearest recreation and library facilities are situated in Shelburne, which would be approximately 10 minutes from the site.
- The nearest fire and paramedics stations are in Shelburne, which is approximately a 10-minute drive from the site. The nearest hospital to the site is the Headwaters Health Care Centre in Orangeville, approximately 15 to 20 minutes from the site.

- Given the rural location of the subject development, future residents would have excellent access to municipal and commercial services.