

# Making the move for their own home beyond the GTA

Buyers and builders go for affordability and work-from-home amenities in smaller Ontario cities, towns

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5 min. read

After they graduated from Queen's University, Mandy Yazman and Tim Liu scrimped for five years to save a down payment for their first home. Both lived with their parents — Yazman in Oshawa, Liu in Richmond Hill — put vacations on hold, cut back on going out and Yazman drove an older vehicle.

When they started looking for a house in Durham Region a year ago, they found stiff competition and bidding wars for resale homes in their price range of up to \$730,000.

So they turned their sights to Cobourg, a beach town steeped in history 30 minutes east of Oshawa, and found success. The couple recently moved into their new, 2,100-square-foot, four-bedroom house built by New Amherst Homes that can accommodate them working from home and a future family.

“I used to visit Cobourg beach when I was younger and I've always been in love with the town and its charm,” says Yazman. “I love the downtown. It's so different from being in the city. The shops are owned by local people and we're getting to know them.

“We love hiking and the outdoors. Nature is so accessible here it made the decision to move out of the GTA easier,” says Yazman.



They estimate they paid at least \$300,000 less than for a similar house in Durham Region and have gained substantial equity since their purchase in February, 2021. Both Yazman and Liu work in the financial industry; she works remotely and although he has to drive to his downtown Toronto office a few days a week, he says it will be easier once VIA resumes its full train schedule

“We feel blessed to have a house we can grow into and how nice it is that we get to invest in this town that’s growing,” said Liu.

Even before the pandemic’s affect on living and working patterns, thousands of buyers — many with children under age five — were looking beyond the 416/905 for houses to meet their budgets and needs, according to a Smart Prosperity Institute research paper for the Ontario Home Builders’ Association, “Baby Needs a New Home.” Mike Collins-Williams, CEO of the West End Home Builders’ Association and a registered professional planner, says Ontario’s housing market has become a game of musical chairs with more people searching for fewer homes And that’s created a cascading effect: as Hamilton gets pricier, for example, Hamilton residents move to Brantford and as prices rise there, Brantford buyers move further out.

Collins-Williams says developers have been looking for land outside Toronto for some time. While local builders have been active in their own markets, larger developers and builders are seeing the opportunity in smaller communities.

“If you don’t grow in one area, it pops out in another,” says Collins-Williams. “Ontario is growing very rapidly and no community is an island.”

Examples include development projects by Tribute Communities in Cobourg, Mattamy Homes in Bracebridge, Fernbrook Homes in Paris and Wasaga. The demand is creating problems for some small municipalities, says Collins-Williams, as they had not anticipated the rapid growth or planned infrastructure to handle it.

Cheryl Shindruk, executive vice president of land development for Geranium Corp., and former chairman of the Building Industry and Land Development Association (BILD), says response was “overwhelming” in 2021 to the launch of 342 homes in the first phase of Midhurst Valley, a Geranium development in Midhurst, a community of 3,000 residents just north of Barrie.



“Everything released was purchased and there was definitely a local market, as well as those from the GTA,” she says. “Building in communities on the fringes of the GTA has always been happening, but it’s now enhanced

because of the pandemic. There is the awareness: ‘I can live further because I’m not in the office fulltime.’”

Shindruk says lowrise housing has not kept up with demand and that’s also driving people to go farther to get it. “In the early 2000s, if you were in market for a single detached or semi-detached home, you had 20,000 across GTA to choose from. Now that’s 1,500.”

Geranium acquired the Midhurst site in the mid-2000s. “We saw the potential need, even back then, for a community that offered a range of ground-related housing,” says Shindruk. “There’s substantial employment growth in Barrie and South Simcoe County, it’s rich in recreation and well-served by transportation. There’s a full complement of amenities for families. That’s what drew us to the area.”

Just east of the GTA, Cobourg has planned for an anticipated growth of 50 per cent over the next two decades from its current population of 19,400. The town has been popular with empty nesters leaving the GTA but is now attracting young professionals and families. Tribute Communities’ first launch of townhouses at its Cobourg Trails site sold out and its single family homes are selling well, starting in the \$900,000s.

Marshall Homes, a mid-sized builder active in Ajax and Pickering, launched Cobie in fall 2021, offering 123 townhomes including rear-lane, three-storey units, two-storey and stacked towns at prices 25 per cent less than in Pickering. Prices start in the \$500,000s and the site is 80 per cent sold.





“Cobourg is a great town and has everything,” says Craig Marshall, president of Marshall Homes. “It’s got a beautiful waterfront, a hospital, big box stores, a charming downtown and good restaurants.” Cobie is close to Hwy. 401 and to a community centre with two NHL-sized hockey rinks, grocery stores, restaurants and is seven minutes from the town’s famous Victoria Beach. Marshall says while some empty nesters have bought, the majority are younger buyers from the GTA.



## **Outward growth**

According to “Baby Needs a New Home,” a research paper by Smart Prosperity Institute commissioned by the Ontario Home Builders Association, 60,000 people left the City of Toronto and Peel Region for other parts of the province between July 2019 and July 2020. These were mainly parents with children under age five, who drove until they qualified for family-friendly housing that met their needs in communities across Southern Ontario.

Cities such as Oshawa, Peterborough, Belleville, Barrie and Kitchener-Cambridge-Waterloo are among the fastest-growing. While the most rapidly expanding counties border Toronto and Peel — such as Durham, Simcoe and Halton — Oxford, Brant, Grey, Haldimand-Norfolk have also been hot.

With 2.27 million more people expected to make Ontario their home over the next 10 years, the province will need an additional one million homes. The Smart Prosperity Institute report projects 910,000 will be needed due to the formation of new households, 65,000 will be needed to address the current supply gaps, and 25,000 are a cushion for unanticipated additional population growth.