

## John DiMichele TRREB CEO





## Healthy and balanced market conditions.

A household is considered unaffordable if it spends more than **30% on housing**.





We can't lose sight of the future in order to maintain our economy.





## This removes one more **roadblock** standing in the way of progress.





31% includes governmentimposed fees, charges, and taxes. Prioritizing 'missing middle' gentle density housing will provide **more diverse** and affordable options.





We continue to call on OSFI to apply the same approach to uninsured mortgages.

## We can achieve a **healthier market** and a more affordable one.

