

THE ‘MISSING MIDDLE’ COULD QUIETLY TRANSFORM OUR COMMUNITY STREETS



For decades, our neighbourhoods were built almost entirely with single-family homes. Today, families, seniors, and young adults need more options — but they don’t want high-rises on quiet streets. The Missing Middle is the gentle, low-rise housing that fills that gap. Think duplexes, triplexes, and small walk-ups that look like houses but offer more flexibility and affordability. They help our community grow in a way that should feel natural and respectful of the neighbourhood’s character.

Why It’s “Missing” in the GTA

For decades, most GTA neighbourhoods were zoned almost exclusively for single-detached homes. This meant:

- Multiplexes were illegal on most residential streets
- Density was pushed into high-rise corridors
- Neighbourhoods aged without adding new housing types
- Household sizes shrank, but housing types didn’t evolve

The result: a huge gap between condos and detached homes — especially for families, downsizers, and multi-generational households.



Why It’s Rising Now

Municipalities across the GTA are now legalizing multiplexes and gentle density to address:

Affordability pressures

Detached homes are out of reach for many families. Missing Middle homes offer more attainable entry points.

Population growth

The GTA continues to grow faster than it can build traditional low-rise homes.

Aging neighbourhoods

Many communities have shrinking household sizes and underused land.

Walkability and transit goals

Gentle density supports local businesses, transit routes, and 15-minute neighbourhoods.

Provincial policy changes

Ontario’s recent housing legislation encourages municipalities to allow more units.



How Missing Middle Housing Affects Property Values

This is the part residents care about most — and it's more nuanced than people expect.

Potential Value Boosts

- **More flexibility = higher land value.** A property that can legally hold 3–4 units is often worth more than one restricted to a single home.
- **Rental income potential.** Homeowners can offset mortgages by adding secondary suites or multiplexing.
- **Neighbourhood revitalization.** Gentle density can bring more foot traffic, amenities, and vibrancy.

Potential Concerns (and how they actually play out)

- Fear of “overdevelopment.” Missing Middle buildings are low-rise and designed to match neighbourhood scale.
- Parking pressure. Municipalities often require transit-adjacent areas to reduce parking minimums, but many multiplex residents own fewer cars.
- Construction disruption. Short-term inconvenience, long-term stability.

The big takeaway:

It is believed that the Missing Middle housing tends to increase neighbourhood value over time by making communities more adaptable, vibrant, and economically resilient — without the disruption of high-rise development.



What's Being Built in GTA Communities Right Now

This varies by municipality, but here are the most common trends:

Toronto

- Laneway suites booming in older neighbourhoods
- Garden suites gaining traction
- Triplex and fourplex conversions in detached-home areas
- Small walk-ups near transit corridors

Mississauga & Brampton

- Strong push for townhomes and stacked towns
- Secondary suites becoming standard
- Transit-oriented gentle density near Hurontario LRT and GO stations

Oakville, Burlington, Milton

- Slow but growing adoption of multiplex permissions
- More interest in coach houses and secondary suites
- Townhome infill in older subdivisions

Pros and Cons for Homeowners

Pros

- Increased property value due to added flexibility
- Ability to create rental income
- More options for aging parents or adult children
- More vibrant neighbourhoods with better amenities
- Helps stabilize local schools and services

Cons

- Potential for more on-street parking
- More construction activity in the short term
- Some residents worry about neighbourhood character changing
- Need to understand new zoning rules and permitting processes

WHAT ARE YOUR THOUGHTS on this move toward higher density neighbourhoods? We would love to hear from you.

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