

# Housing Indicators

## 2024 Annual Monitoring Report



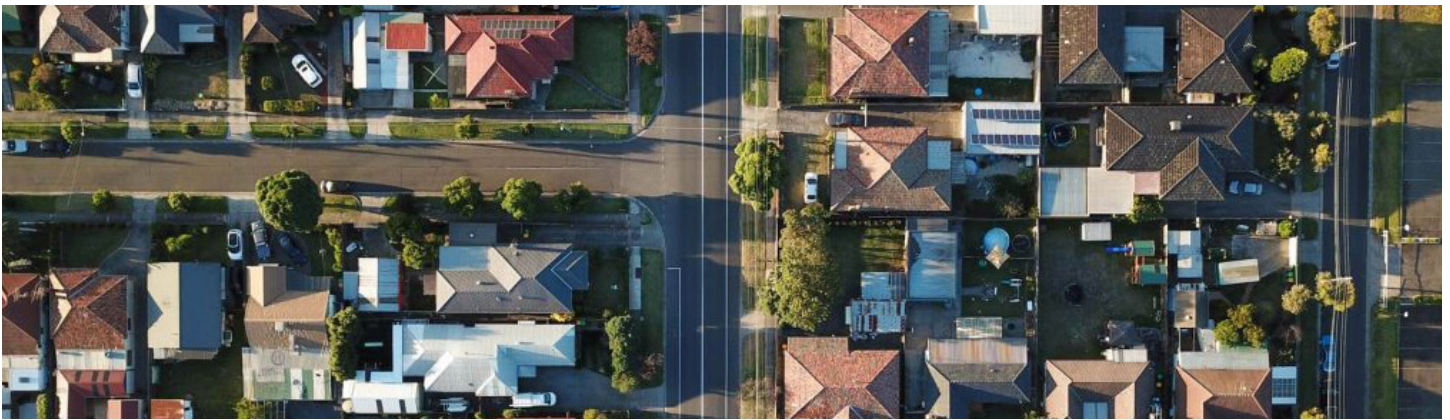
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# Introduction

One of the recommendations of the Town’s Housing Strategy (2022) was to develop a housing indicator monitoring and reporting system that would report on key housing indicators on an annual basis, starting one year after approval of the new Official Plan and Housing Strategy and annually thereafter. This housing indicators monitoring report brings together current housing supply information, real estate and rental market information and an update on housing targets in one comprehensive document for 2024.



## Targets and Forecasts

The following tables outline forecasts and targets set out in the Town's New Official Plan. Based on growth forecasts, the population is expected to more than double by 2051, necessitating an increase in housing options and supply numbers.

**Table 1: Population and Employment Forecast**

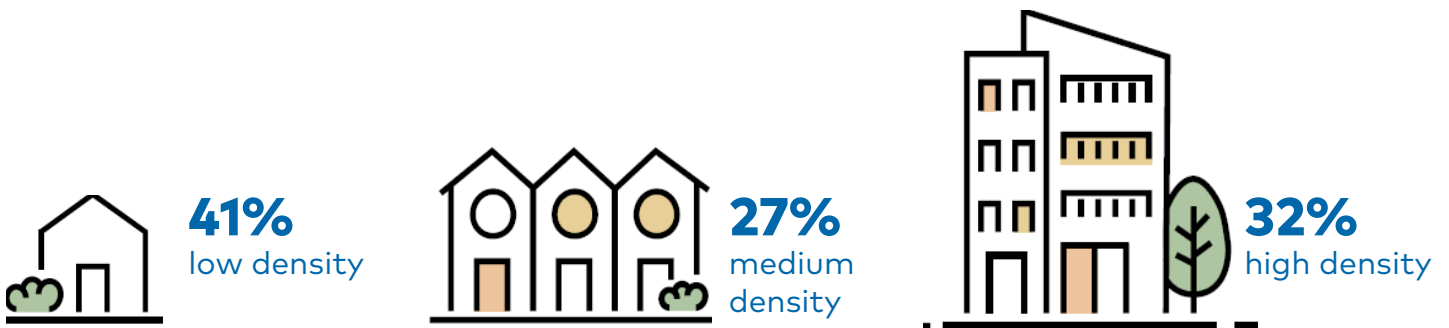
	2016	2021	2031	2041	2051
<b>Population</b>	47,000	51,400	60,800	73,900	103,500
<b>Employment</b>	15,400	17,000	20,200	24,000	28,400

**Table 2: Minimum Housing Targets**

Housing Target	Total Number of Units Targeted from 2021 to 2051	Average Annual Number of Units from 2021 to 2051
New housing (market and affordable)	16,710 units	557 units
New affordable housing units (all housing typologies)	4,662 units	155 units
New purpose-built rental units (market and affordable)	1,750 units	58 units
New affordable purpose-built rental units	875 units	29 units

**Housing Mix Targets**

The Town will plan to achieve the following housing mix targets for new housing, residential intensification and redevelopment to provide for greater variety of housing options:



The provision of affordable housing, both rental and ownership, is a significant challenge in the Town of Whitchurch-Stouffville. Accordingly, the newly adopted Official Plan provides for and encourages a broader mix of housing types, including affordable and rental housing targets, to meet different housing needs over time.

**Table 3: Minimum Purpose-Built Rental Housing Units Target**

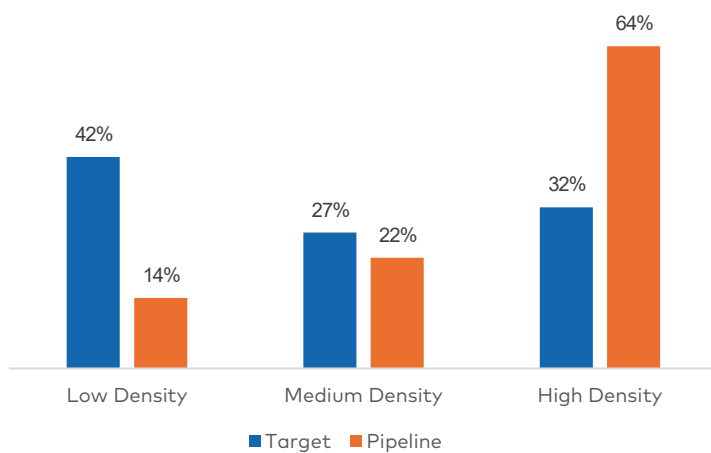
	2021-2031 Total Unit Target	2031-2041 Total Unit Target	2041-2051 Total Unit Target	2021-2051 Total Unit Target
Whitchurch-Stouffville	500	500	750	1,750

# Housing Data

## Development Pipeline

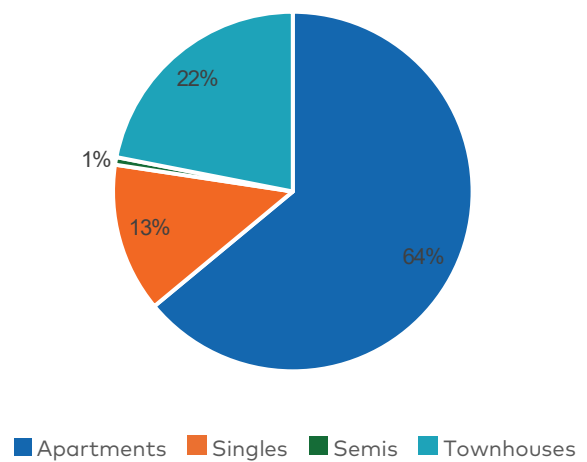
The development pipeline refers to approved or planned projects that have started obtaining the necessary regulatory approvals but have not been issued permits. As of December 31, 2024 there were 11,659 residential units in the development pipeline. Of these, 1,938 are within the Built-Up Area in the Community of Stouffville. If these units are approved and constructed, they will contribute to meeting the Town's intensification target of 25%, which equates to 4,200 residential units from 2016 through to 2051.

The proportional split between the housing types in the development pipeline anticipates a lower proportion of new single and semi-detached units and a higher proportion of new townhouse and apartment units. For units in the development pipeline, 14% are low density, 22% are medium density and 64% are higher density. This demonstrates a shift in the housing options in Stouffville with additional density and a broader variety of unit types.



**Figure 1:** Comparing the proportional split of units in the pipeline with targets established in the new adopted Official Plan

**11,659** units in the development pipeline



**Figure 2:** The proportional split of units in the pipeline

# UNITS IN DEVELOPMENT PIPELINE

DATA UPDATED  
December 31, 2024



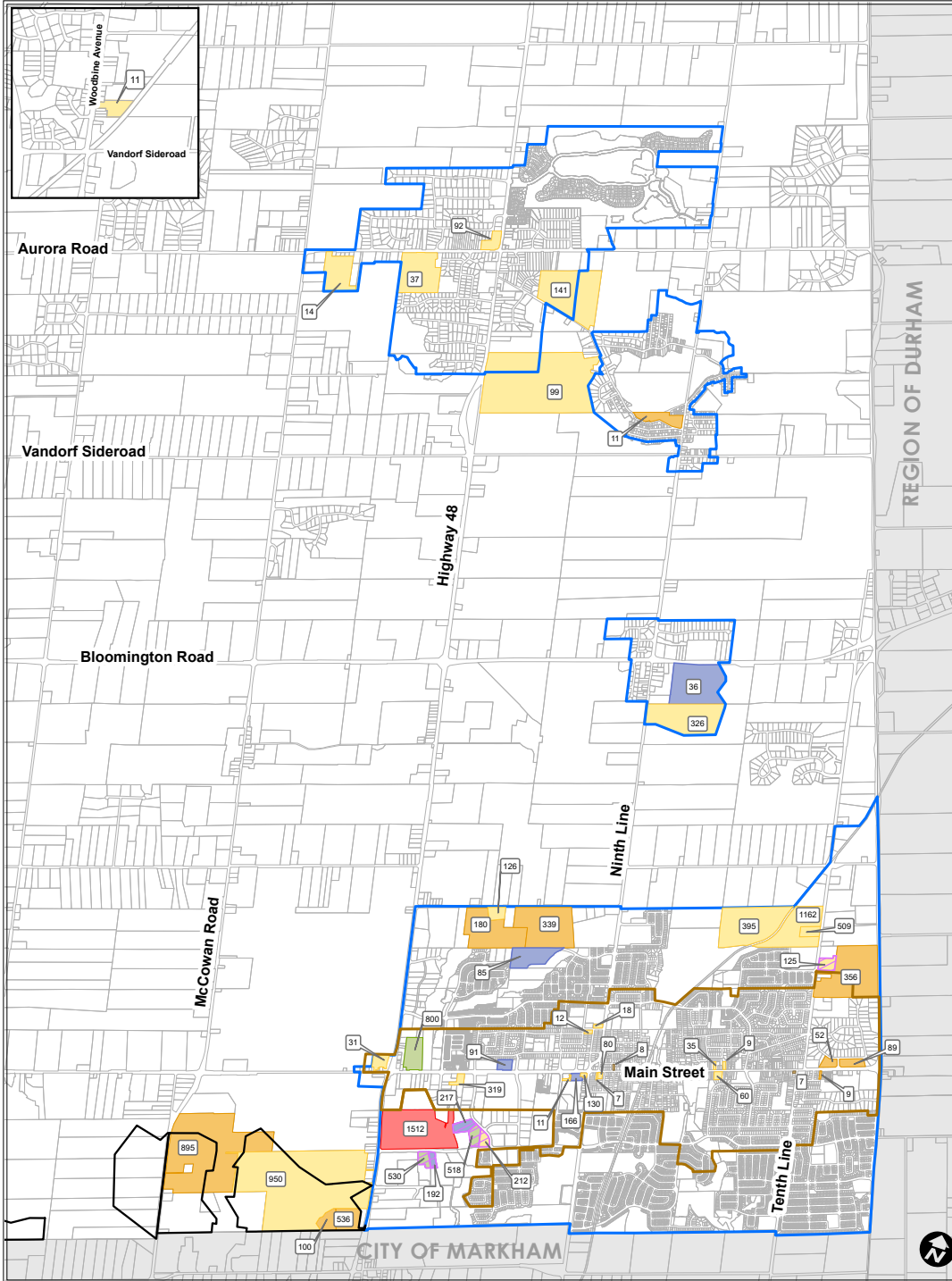
## NOTES

- ACTIVE APPLICATION UNDER REVIEW (OPA, ZBA, SPA, DPS)
- DRAFT PLAN / SPA APPROVED NO PERMITS
- DRAFT PLAN / SPA APPROVED & UNDER CONSTRUCTION
- APPROVED OPA
- APPROVED OPA/ZBA
- SPA NO LONGER REQUIRED
- SETTLEMENT AREA
- BUILT BOUNDARY

- XX UNITS
- SENIORS UNITS
- NEW COMMUNITY AREAS




## UNIT TOTALS

STATUS	NO. OF UNITS
ACTIVE APPLICATION UNDER REVIEW	4,925
UNITS APPROVED THAT HAVE NOT APPLIED FOR BUILDING PERMITS	2,567
APPROVED OPA	1,512
APPROVED OPA AND/OR ZBA WITH ADDITIONAL APPLICATIONS REQUIRED	1,848
APPROVED & UNDER CONSTRUCTION	793
SPA NO LONGER REQUIRED	14
<b>TOTAL</b>	<b>11,659</b>



# Residential Building Permit Activity

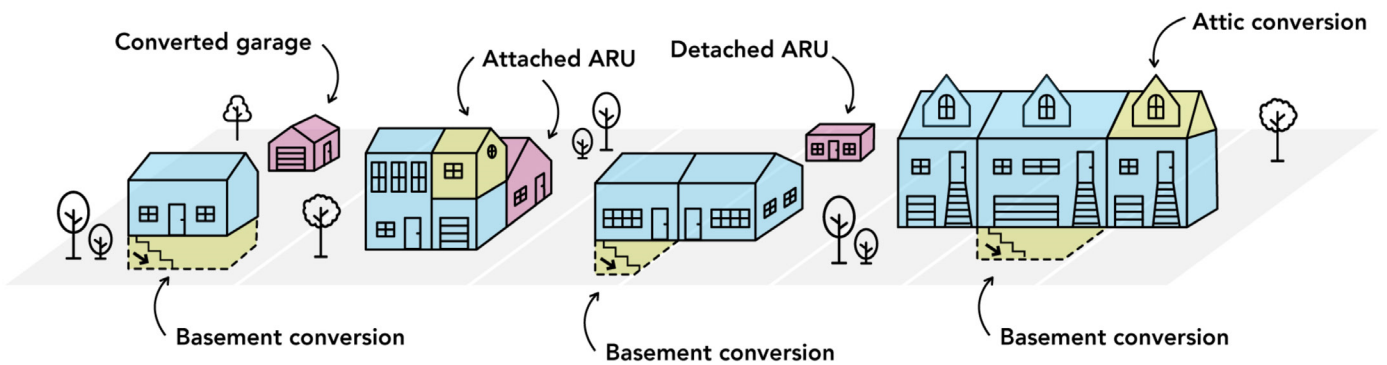
In 2024, permits were issued for 222 new residential units, which included:

-  **174** apartment units
-  **18** single detached units
-  **30** integrated additional residential units (ARUs)

## Additional Residential Units (ARUs)

Permits were issued for 30 ARUs in 2024, an increase from 12 in 2023. This suggests that ARUs are becoming a more considered option for Town residents. Staff expect to continue to see an increase with the implementation of the Town's ARU Zoning By-law amendment, which was passed in June 2024.

**30 ARUs in 2024**  
■ 150% increase from 2023





## Housing Starts

According to CMHC, a housing 'start' is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

In 2024, CMHC recorded 35 housing starts in the Town of Stouffville.



**Table 4: Housing starts by unit type**

	Single	Semi	Row	Apt	Total
2022	309	0	127	0	436
2023	319	0	216	188	723
2024	35	0	0	0	35

## Housing Completions

A housing completion is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10% of the proposed work remains to be done.

In 2024, CMHC recorded 511 housing completions in the municipality.



**Table 5: Housing completions by unit type**

	Single	Semi	Row	Apt	Total
2022	178	0	69	506	753
2023	421	0	82	0	503
2024	139	0	281	91	511



# Real Estate and Rental Market Trends

## Average House Prices

According to the Toronto Regional Real Estate Board (TRREB), the average resale price for all housing types in Town in 2024 was \$1,364,807.

**Table 6: Housing prices**

Year	Average Price	Median Price
2022	\$1,424,675	\$1,270,000
2023	\$1,361,937	\$1,242,500
2024	\$1,364,807	\$1,223,000

## CMHC Rental Market Survey

CMHC conducts the annual Rental Market Survey in October of each year to estimate the relative strengths in the rental market. The survey is conducted on a sample basis in all urban areas with populations of 10,000 or more. It targets privately initiated structures with at least 3 rental units. The survey is conducted during the first 2 weeks of October and reflects market conditions at that time. Data for the subregion of Aurora-Newmarket-Whitchurch-Stouffville is included as there is no data available at the Town level.

## Average Market Rents

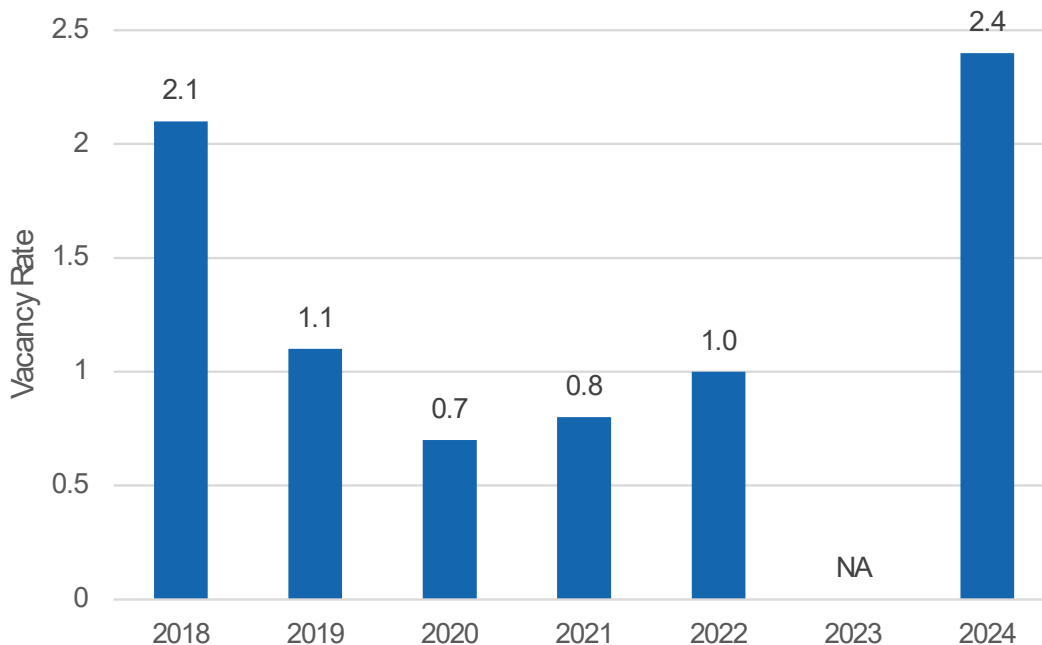
**Table 7: Private apartment average rents**

	Studio	1 bedroom	2 bedroom	3+ bedroom	Total
<b>2023</b>	\$866	\$1,515	\$1,755	\$2,086	\$1,640
<b>2024</b>	\$1,085	\$1,588	\$1,897	\$2,278	\$1,777
<b>Percent Increase</b>	25.3%	4.8%	8.1%	9.2%	8.4%

## Rental Vacancy Rate

In October 2024 the rental vacancy rate for the Aurora-Newmarket-Whitchurch-Stouffville zone was 2.4% for apartments. In 2023, the rental vacancy rate for the same zone was suppressed, either because the statistic reliability was too low or the publication of a statistic would violate confidentiality rules.

A 3% vacancy rate is generally considered 'healthy' in that it provides enough supply while keeping rents at a rate that encourages further investment. A low rental vacancy rate can put upward pressure on rents as renters must compete for vacant units.



**Figure 3:** Primary rental market vacancy rate for the Aurora/Newmarket/Whitchurch-Stouffville zone, 2018-2024

# Affordable Housing

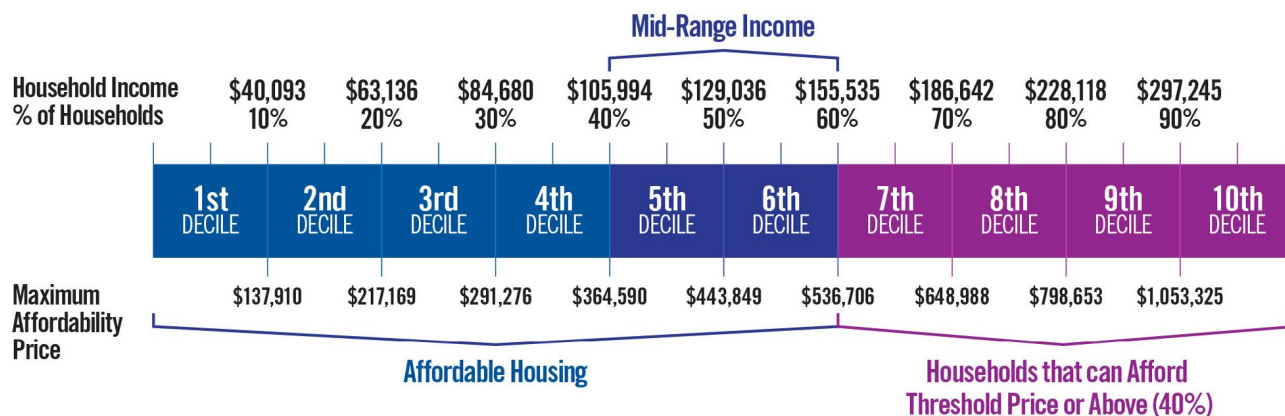
A mix of housing types and tenures are important components of vibrant and complete communities. The provision of affordable housing, both rental and ownership, is a significant challenge in the Town. Historically, new housing in the Town has been single detached dwellings that come with a higher price point. The Town is beginning to see a shift to a broader mix of housing types however low affordability rates continue to persist.

## York Region Affordable Housing 2023 Measuring and Monitoring

The Town's new Council adopted Official Plan reflects York Region's definition for affordable housing and policies for consistency. The Region's Affordable Housing Measuring and Monitoring Report, 2023 sets out the Town's local maximum affordable ownership housing thresholds.

The affordable threshold for ownership is the maximum price that households at the sixth decile of income can afford to pay for a home and includes the cost of a mortgage, mortgage insurance and property taxes.

The maximum ownership threshold for York Region in 2023 is \$536,706 and based on a household income of \$155,535.



Source: York Region Planning and Economic Development, 2024. Based on Statistics Canada, Local Municipal property tax, Bank of Canada and Canada Mortgage and Housing Corporation data.

Figure 4: York Region household income distribution and affordable ownership thresholds, 2023



Table 8 provides the maximum local municipal affordable ownership threshold for 2023. As average household incomes vary between local municipalities, ownership thresholds are calculated on a region-wide basis and for each local municipality. For monitoring purposes, the lower of the two thresholds (local municipal or regional) is used to best reflect local context and scale of average household incomes across each local municipality within York Region.

**Table 8: 2023 Affordable ownership thresholds**

Local Municipality	Local Municipal Threshold	Thresholds Used for Commitments and Monitoring
Aurora	\$565,538	\$536,706
East Gwillimbury	\$556,019	\$536,706
Georgina	\$445,909	\$445,909
King	\$696,362	\$536,706
Markham	\$511,873	\$511,873
Newmarket	\$513,326	\$513,326
Richmond Hill	\$505,857	\$505,857
Vaughan	\$598,245	\$536,706
Whitchurch-Stouffville	\$575,532	\$536,706

Source: York Region Planning and Economic Development, 2024. Based on Statistics Canada, Local Municipal property tax, Bank of Canada and Canada Mortgage and Housing Corporation data.

Table 9 displays the number and percentage of new affordable units in 2023 by tenure based on the thresholds in table 8. For monitoring purposes, all rental units are considered affordable due to data limitations of rents charged on new units.

**Table 9: New affordable housing monitoring analysis, 2023**

Local Municipality	Ownership Units		Rental Units		All Units	
	Total Units	Affordable Units	Total Rental Units	Affordable Units	Total Units	Affordable Units
Aurora	99	0	26	26	125	26
East Gwillimbury	453	0	22	22	475	22
Georgina	199	0	30	30	229	30
King	189	0	0	0	189	0
Markham	3,016	0	293	293	3309	293
Newmarket	230	0	259	259	489	259
Richmond Hill	753	0	0	0	753	0
Vaughan	2,024	0	635	635	2659	635
Whitchurch-Stouffville	506	0	6	6	512	6
<b>York Region</b>	<b>7,469</b>	<b>0</b>	<b>1,271</b>	<b>1,271</b>	<b>8,740</b>	<b>1,271</b>

Source: York Region Planning and Economic Development, 2024. Based on Teranet, RealNet/Altus and Canada Mortgage and Housing Corporation data.

## Affordable Residential Units for the Purposes of the Development Charges Act

Through the More Homes Built Faster Act, 2022, the Province introduced exemptions and discounts from municipal development-related charges for affordable residential units. These exemptions and discounts came into effect on June 1, 2024.

A provincial bulletin was released that sets out the market-based and income-based thresholds that are to be used to determine the eligibility of a residential unit for an exemption from development charges. This bulletin applies until replaced by a new bulletin (anticipated June 1, 2025).

### Ownership Housing

For ownership housing, a unit would be considered affordable when the purchase price is at or below the lesser of:

- **Income-based purchase price:** A purchase price that would result in annual accommodation costs equal to 30% of a household's gross annual income for a household at the 60th percentile of the income distribution for all households in the local municipality; and
- **Market-based purchase price:** 90% of the average purchase price of a unit of the same unit type in the local municipality.

**Table 10: Affordable ownership thresholds according to the Provincial bulletin**

Housing Type	Affordable Purchase Price	90% of Avg Purchase Price	Avg Purchase Price
Detached House	\$513,800	\$1,350,000	\$1,500,000
Semi-detached house	\$513,800	\$909,000	\$1,010,000
Row/Townhouse	\$513,800	\$846,000	\$940,000
Condo apartment	\$513,800	\$882,000	\$980,000

#### Purchase Price based on Income \$513,800

### Rental Housing

For rental housing, a unit would be considered affordable when the rent is at or below the lesser of:

- **Income-based rent:** Rent that is equal to 30% of gross annual household income for a household at the 60th percentile of the income distribution for renter households in the local municipality; and
- **Market-based rent:** Average market rent of a unit of the same unit type in the local municipality.

**Table 11: Affordable monthly rent**

Rental Type	Affordable Monthly Rent	Avg Market Rent
Bachelor unit	\$1,022	\$1,022
1 bedroom unit	\$1,511	\$1,511
2 bedroom unit	\$1,779	\$1,779
3+ bedroom unit	\$2,021	\$2,021

**Rent based on Income \$2550**

Both the regional and provincial definition of an affordable unit is much lower than the average resale purchase price in Town demonstrating that housing prices remain largely unaffordable.



# Municipal Housing Pledge

The Province of Ontario has set a goal of building 1.5 million homes by 2031 to ensure there is a sufficient supply of housing to meet the needs of current and future residents of Ontario. To meet this goal, the province assigned Housing Targets to 50 municipalities across the province. Whitchurch-Stouffville's assigned target is 6,500 new units by 2031.

The province is encouraging municipalities to meet their targets through the Building Faster Fund, which rewards municipalities that reach at least 80% of their annual target with funding, with bonus funding for municipalities that exceed their targets.

In order to be eligible for funding, municipalities with targets were asked to develop a Municipal Housing Pledge for the

Province that identifies tools and strategies that municipalities intend to use to achieve their housing targets. On September 13, 2023 Council endorsed the Town of Whitchurch-Stouffville Municipal Housing Pledge and directed Planning Staff report back to Council on a semi-annual basis on the progress towards the Municipal Housing Pledge for key performance indicators.

In 2024, the Town was awarded \$2.6 million in funding through the Building Faster Fund after the town exceeded its 2023 housing target, breaking ground on a total of 1,141 new housing units for the year. This section of the report looks at the progress the Town has made towards the action items listed in the Town's Municipal Housing Pledge and progress toward it's 2024 housing target.

## Progress Towards Housing Pledge Actions

### 1. Implement the Town's new Official Plan, once adopted by Council and approved by its approval authority.

- The Town's New Official Plan was adopted by Council in May 2024. The Town's New Official Plan requires final approval from the Approval Authority (the Province), and is not yet in force and effect.

### 2. Complete a Comprehensive Review and Update of the Town's Zoning By-law.

- A comprehensive review and update of the Town's Zoning By-law is planned once the newly adopted Official Plan is approved that will address matters such as regulations to accommodate a wider range of housing types as-of-right, parking requirements and updates to zoning in the Town's Major Transit Station Areas.

### 3. Streamline the development approvals review process.

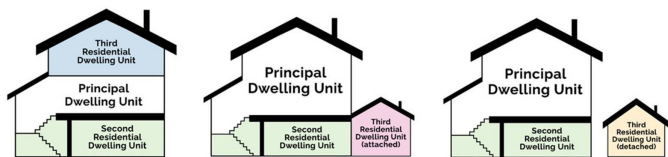
- The Town has implemented an e-permitting system (CityView) to improve process efficiencies and

is accepting electronic application submission through the CityView portal.

- The Town had implemented the Collaborative Application Pre-consultation Process. As a result of Bill 185 – Cutting Red Tape to Build More Homes Act, municipalities can no longer require mandatory pre-consultations for Planning Act applications, but applicants can voluntarily proceed with the CAPP process.

#### 4. Support the creation of Additional Residential Units.

- In June 2024, the Town's Zoning by-law was amended to allow up to three (3) dwellings on a parcel of residential land within fully serviced (municipal water and sewer) settlement areas. Permitted configurations include:
  - » Two (2) residential units within the principal residential building and 1 in an ancillary building,
  - » Three (3) residential units in the principal residential building provided there is no residential unit in an ancillary building.



#### 5. Encourage alternative forms of housing to encourage and support affordable housing initiatives.

- The Town is currently undertaking a Request for Proposals (RFP) from qualified professionals to create pre-approved or "ready to use" Additional Residential Unit (ARU) design plans

and multiplex housing renderings. The pre-approved design plans will streamline the process for homeowners and builders to construct ARUs on fully serviced properties within the Town and will work to support missing middle housing and gentle infill within established neighborhoods. The Town will also create communication materials to provide homeowners and builders with key information and considerations for constructing ARUs.

#### 6. Implement the Town's Housing Strategy, April 26, 2022 and undertake the actions and initiatives identified in the Strategy.

- Recommendations from the Town's Housing Strategy have been incorporated into the Municipal Housing Pledge action items to ensure that they are implemented. The initiatives follow themes under Policy and Zoning, Incentives, Advocacy, Awareness and outreach and Monitoring.

#### 7. Align the Town's Master Plans and Development Charges with a faster rate of growth between 2023 and 2031.

- Major Master Plans (Leisure and Community Services Master Plan, Master Fire Plan, Transportation Master Plan, Water and Wastewater Master Plan) and the Development Charges Background Study have been updated to align with the newly adopted Official Plan.

## **8. Continue to advocate and collaborate with York Region to ensure critical servicing infrastructure is planned for and provided when needed.**

- Staff have joined the York Region Capacity Assignment Working Group which is a forum of regular planning and development engineering communication and modernize data exchange between York Region and its nine local municipalities to ensure future Regional water and wastewater system capacity assignments remain aligned with the needs of the local municipalities.
- Staff will continue to bring annual update reports to Council on servicing allocation.
- Planned to establish a system/digital tool for allocation and tracking of servicing allocation.

## **9. Continue to build collaborative relationships with critical partners and stakeholders in the development and housing approval process.**

- Staff will continue ongoing conversations with key stakeholders in the development and housing approval process.

## **10. Facilitate and encourage builders to proceed with their developments in a timely manner by ensuring servicing allocation is used within three years of an approval.**

- The Town's Redistribution Policy for Servicing Allocation was approved by Council in December 2023. A review of the current policy and implementing by-law will be completed as permitted under recent provincial legislation changes.

## **11. Ensure the Town develops in a fiscally responsible manner.**

- The Town has updated growth-related revenue by-laws including Development Charges and the Community Benefits Charge. In December 2023, Council approved By-Laws 2023-146-FI through to 2023-152-FI, which impose development charges as outlined in the Development Charges Act. On June 26, 2024 the Town approved a Community Benefits Charge By-law in accordance with the Planning Act. The Parkland Study is ongoing and will result in a Parkland Dedication By-law Update anticipated Fall 2025.
- Staff undertake frequent review of development application fees during updates to the Fees and Charges By-law.
- A new Growth Management Coordination Committee will be established internally to ensure growth is coordinated between all Town departments.

## **12. Monitor, track and report on a Semi-Annual basis on the Town's progress to provide housing using new technology available to the Town.**



- Staff will continue to report back to Council on building permits and new housing starts, servicing capacity and allocation, development activity and growth activity across the Town.

### 13. Work with other partner agencies such as York Region, school boards and others to find innovative solutions for the provision of surplus land for affordable housing.

- Staff continue to have conversations with partner agencies throughout the development application review process.

## Housing Targets

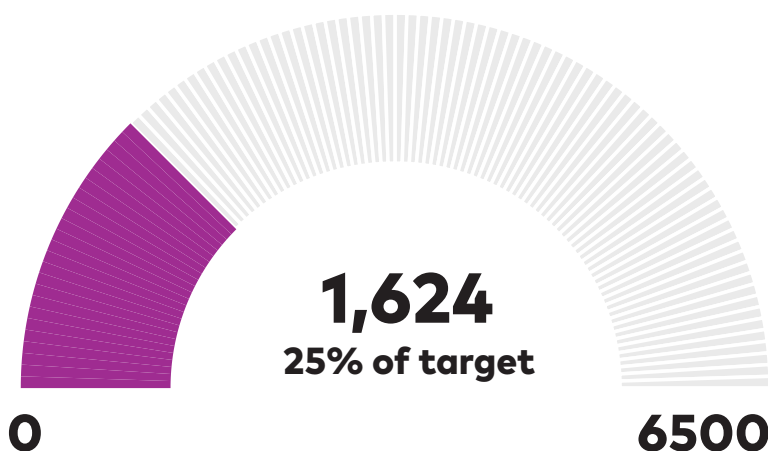
The Ministry of Municipal Affairs and Housing has published a tracker for monitoring annual targets that compares yearly new home construction starts in municipalities against housing targets for 2031. This tracker relies on monthly housing starts and ARUs data provided by the Canada Mortgage and Housing Corporation (CMHC) as well as long-term care bed data from the Ministry of Long-Term Care. At year end 2024, this tracker showed that there were 42 housing starts for 2024, and the Town did not meet its housing target for the year.

**Table 12: Provincial housing tracker data**

10 Year Housing Target	Total Housing Starts since 2022	2024 Target	Total 2024 Housing Progress	Progress % for 2024	Housing Target Status
6500	1624	542	42	7.75%	Not met

### Progress towards the 2031 target

Despite lower housing starts in 2024, the Town has made progress towards its 2031 target.



**Figure 5:** Progress towards the Town's 2031 target

# Housing Accelerator Fund

The Town of Stouffville has been awarded \$8 million in funding from the Federal Housing Fund (HAF) in support of the National Housing Strategy administered by the CMHC. This funding will support additional housing units in Stouffville through seven local HAF initiatives and other associated projects, while creating and supporting long-term systemic changes. Projects are currently underway by Town staff.

**The following Housing Accelerator Fund initiatives will be completed by the Town:**

## 1. Inclusionary Zoning

Inclusionary Zoning will prescribe a percentage of affordable housing units to be located in close proximity to the Stouffville GO Station and Old Elm GO Station. This will ensure affordable housing options are available to residents of all income levels to support housing diversity and inclusivity.

## 2. Growth Management Reporting and Tracking Software

The software will help to monitor and track development applications, the Town's growth and infrastructure and how it is meeting its targets.

## 3. Medium and High Density Parking Study

The parking study will review and update the Town's parking policies and regulations to determine appropriate parking reductions for medium and high-density development applications. Reducing parking requirements can encourage more density and better optimize land to help increase housing supply.



## 4. Affordable Housing Community Improvement Plan (CIP)

The CIP will help incentivize the rapid deployment of market and affordable housing supply in the Town. This will include financial and non-financial grants/incentives to create a range of housing types including affordable housing.

## 5. Expanding Missing Middle Housing Study

This study will determine how to fit house-scale buildings in a variety of forms of multiplexes and low-rise apartments into existing residential neighbourhoods. It will support increasing housing supply for the missing middle, increase density, address housing supply gaps while encouraging walkability to local amenities and public transit. It will include a review of areas

within the Town that will be appropriate for permitting up to four (4) residential units per property.



Staff are in the initiation phase for the seven HAF initiatives and will report back to Council at key stages as required.



## 6. Expedited Site Plan Approval Process

The Town plans to develop a new streamlined process to fast-track site plan approval applications to remove duplication and redundancies in the current site plan application approval process. This will focus on projects that include affordable and purpose-built rental housing units.

## 7. Servicing Allocation Study and By-law

The Town will review its existing servicing capacity allocation policies and regulations to determine appropriate timelines for developers/builders to maintain their service allocation approval from the Town. This will include a servicing allocation revoking by-law for developments that are not proceeding with development in a timely manner, after receiving planning approvals.