



# Housing Needs Assessment

Town of Whitchurch-Stouffville

March 2025



PRESENTATION TO TOWN  
COUNCIL

APRIL 16, 2025

# Agenda

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1. Purpose & Methodology
2. Housing Needs Assessment Findings
3. Housing Initiatives
4. Questions

# Purpose & Methodology

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## Purpose of the Housing Needs Assessment (HNA)

- Requirement to access Federal infrastructure funds
  - Including the Housing Accelerator Fund
- Allows Federal government to have consistent housing needs data and population projections from municipalities across Canada
- Builds on housing needs data in previous reports and highlights to Federal government positive progress made, and planned for, in meeting variety of housing needs

## Research Methods

### Quantitative

Canada Census Data  
CMHC Rental Market Report  
HART Hub

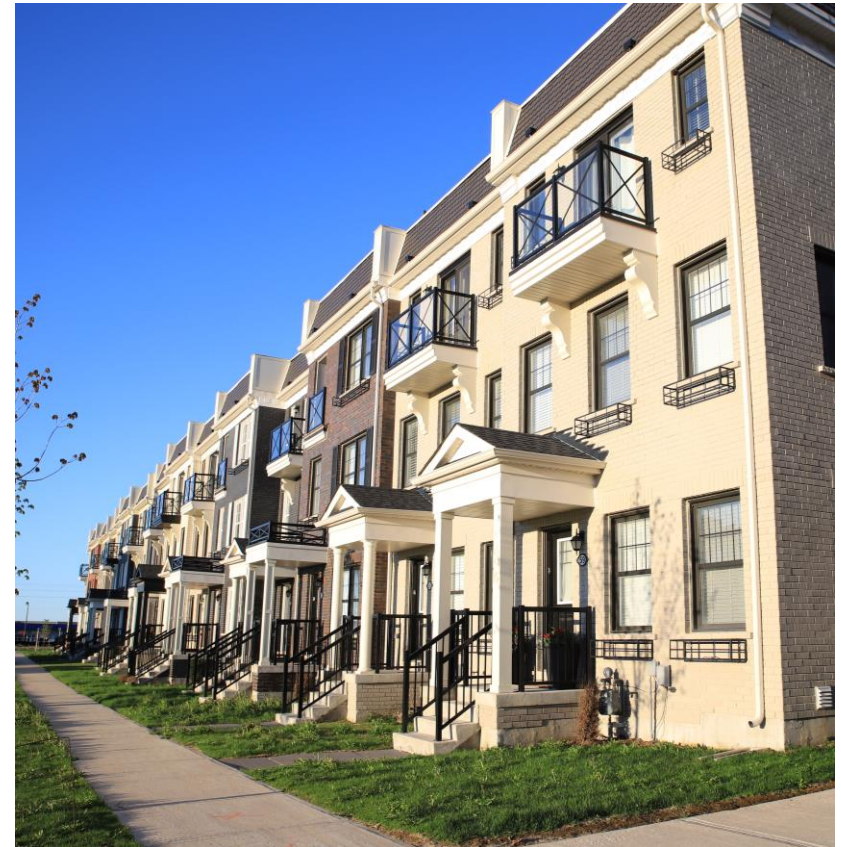
### Qualitative

Interviews with key stakeholders in the community  
Policy Analysis

# Highlighted Housing Initiatives

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- Increased density goals in New Official Plan including greater diversity of housing types and higher density housing mix
- Significant increases in density surrounding two GO Stations(MTSAs) and strategic growth areas
- Highlighted positive initiatives as part of Housing Accelerator Fund Activities, including:
  - Affordable Housing Community Improvement Plan
  - Inclusionary Zoning Study (MTSAs)



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# **Housing Needs Assessment Findings**



# Community Profile & Trends

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## Population Growth Trends

- Population expected to reach 60,800 residents by 2031
- Population growth of 22% in next decade

## Demographic Trends

- Aging Population (19% over 65)
- Increased demand for accessible, smaller housing units
- High Number of Families with Children (20% of population is under 15 years)
- Need for family-oriented housing

## Employment & Commuting Patterns

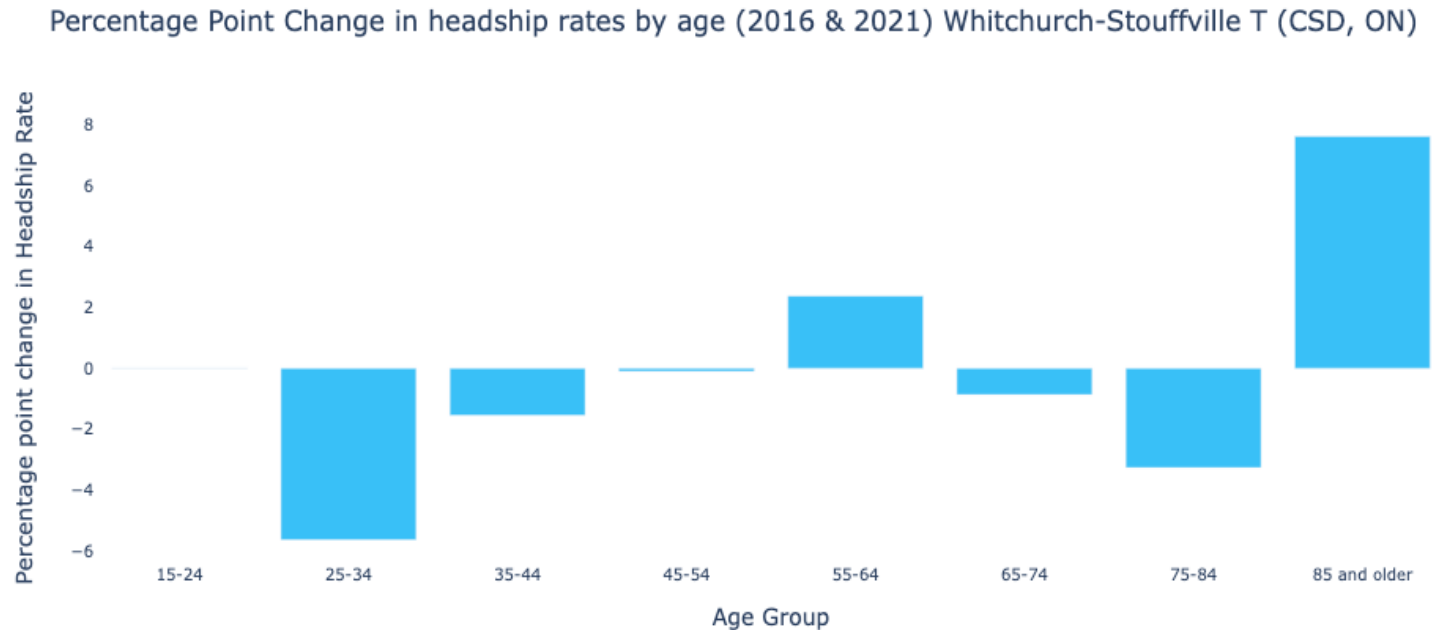
- 14.2% of workers in casual or contract roles
- Over 13,000 commute by personal vehicle
- Only 470 workers take public transit



# Change in Headship Rates

## Percentage Change in Headship Rates (2016-2021)

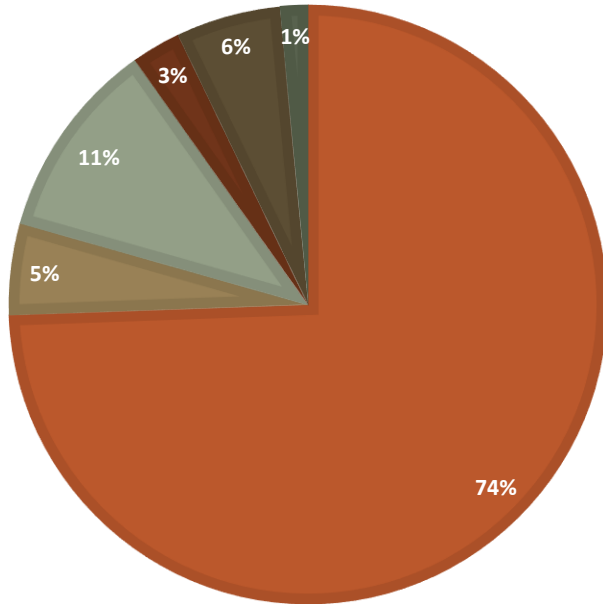
- Largest *increase* is in 85 and older category
  - Highlights the aging population
- Largest *decrease* in 25 to 34 year olds
  - Suggest younger age groups face barriers to enter housing market



# Housing Market Overview

## BREAKDOWN BY STRUCTURE TYPE

- Single-detached
- Semi-detached
- Row house
- Apartment/flat in a duplex
- Apartment in a building that has fewer than 5 storeys
- Apartment in a building that has 5 or more storeys



## Current Housing Market

- 74% of homes are single-detached houses
- Low proportion of rental housing (12%)
  - Rental demand often exceeds supply
- 2.4% Vacancy Rate
  - Limited availability, increased competition for units

## 2024 Annual Housing Monitoring Report

- Shows a significant shift towards higher-density housing units in development pipeline:
  - 14% Low-Density
  - 22% Medium-Density
  - 64% High-Density



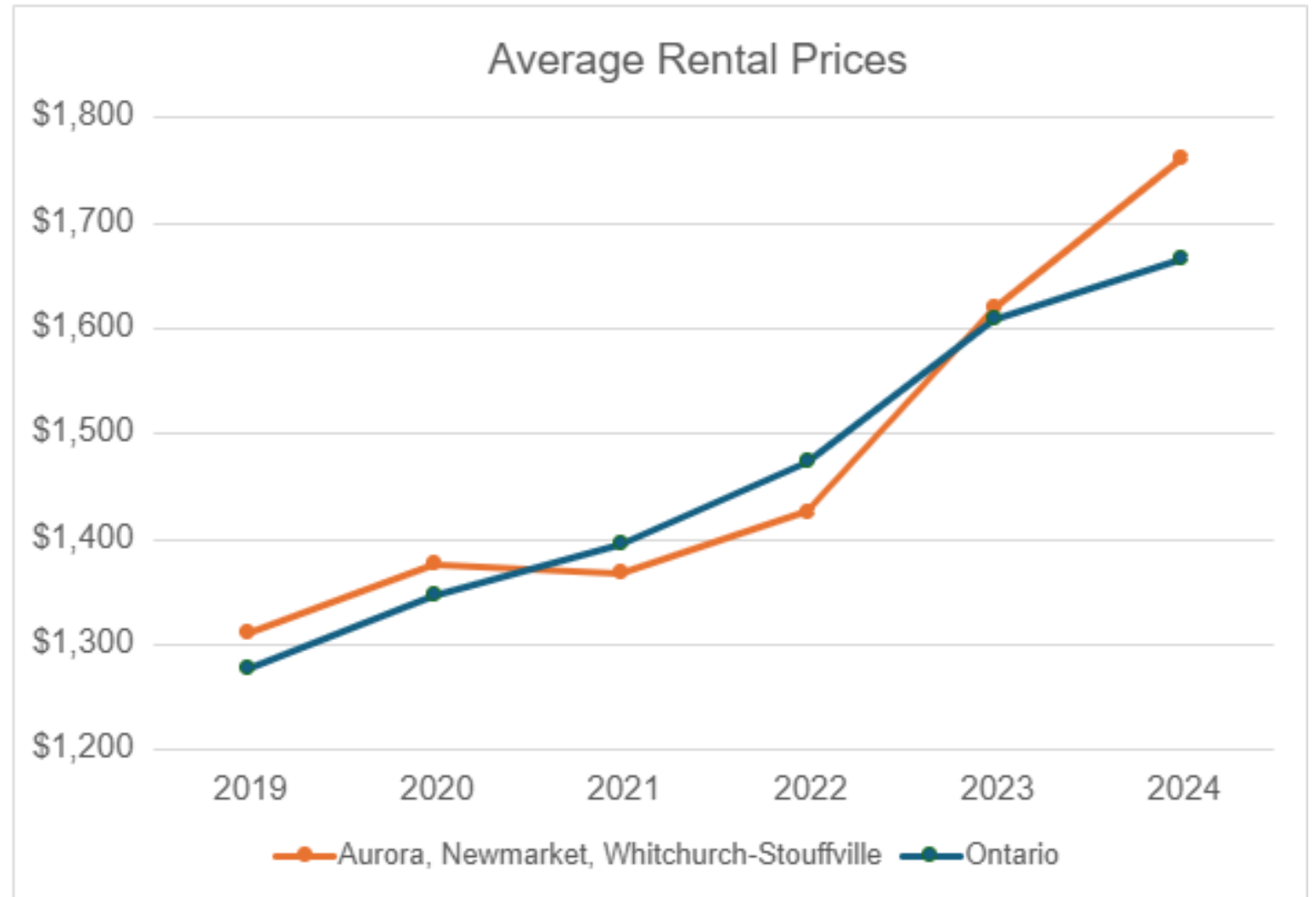
# Affordability Challenges

## Renting

- Median Rent: \$1,660/month
- Average Rent growth exceeding Ontario average
- 43.3% of renter households spend more than 30% of their income on housing

## Owning

- Median home price: \$1,223,000
- Average home price: \$1,364,807



# Core Housing Need

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A household is considered to be in core housing need if it meets two criteria:

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Total Households  
in Core Housing  
Need

**1590**

Percentage of Tenant  
Households in Core  
Housing Need

**27.5%**

Percentage of Owner  
Households in Core  
Housing Need

**7.5%**

# Priority Groups in Core Housing Need

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Households of  
Female Lone-Parents

**25.4%**

Households Maintained  
by a Senior over 65

**13.8%**

Youth Led  
Households

**11.6%**

Recent Immigrant  
Households

**11.1%**

Households with  
Veterans

**6.1%**

Households with Person(s)  
Dealing with Mental Health  
& Addiction Issues

**6.1%**

# Gaps in Affordable Housing System

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## Subsidized Housing Units

- 272 Subsidized Units in Whitchurch-Stouffville
- York Region Subsidized Housing Wait List: 15,716
- Long Average Wait Times for Subsidized Housing:
  - Seniors: 7.9 years
  - Families: 2.5 years
  - Non-Senior Single Adults: 2.6 years

## Co-Operative & Supportive Housing Units

- Co-Op Units: 0
- Supportive Housing Units: 0



# Needs Identified in Stakeholder Interviews

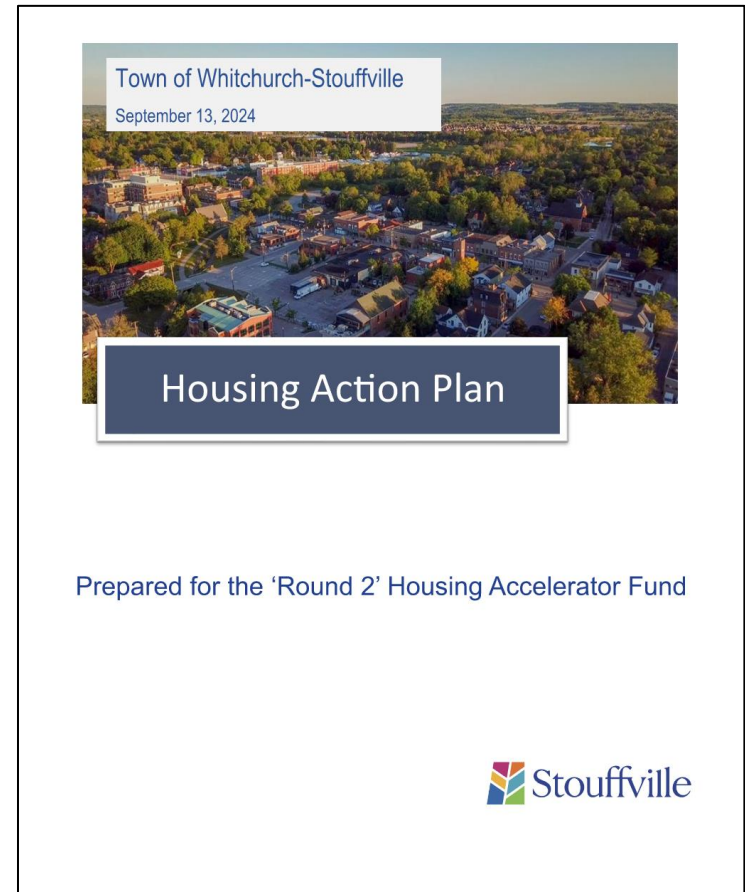
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- Need for workforce housing (healthcare/personal support workers)
  - Help reduce the amount of people having to commute to work in Whitchurch-Stouffville
- Need for full range of rental – singles, single parents
- Need for seniors/accessible housing
- Need for increased housing due to projected population growth of 22%
  
- Projected Households (2031)
  - Projected Total Households: 19,910 (↑ 3,149)
  - Projected Renter Households: 2,395 (↑ 385)
  - Projected Owner Households: 17,515 (↑ 2,820)



# Housing Initiatives

- Assess four units as of right/missing middle
- Inclusionary Zoning Study (MTSAs)
- Affordable Housing Community Improvement Plan
- Reduced residential parking study
- Process to Fast track site plan approvals
- Improve software to implement interactive GIS to monitor growth and servicing allocation
- Undertake a servicing allocation study to review capacity allocations



# Next Steps

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- Seeking Council Endorsement of the Housing Needs Assessment.
- Submit the HNA to the Housing, Infrastructure and Communities Canada (HICC) Secretariat for approval, and the Association of Municipalities of Ontario (AMO) and Canada Housing and Mortgage Corporation (CMHC).
- Required to update the HNA every five years, or as deemed otherwise by legislation.

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# Thank You!

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