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**Subject:**                      **Housing Needs Assessment**

**Staff Report No.**            **DS-008-25**

**Department/  
Commission:**              **Development Services Commission**

**Date:**                        **April 16, 2025**

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**Recommendation:**

- 1) That Council endorse the Town's Housing Needs Assessment (HNA), March 2025, and direct staff to submit the HNA to the Housing, Infrastructure and Communities Canada (HICC) Secretariat and the Association of Municipalities of Ontario (AMO).
- 2) That the Town's Housing Needs Assessment be updated every five years, or as deemed otherwise by legislation.

**Report Highlights**

- A Housing Needs Assessment (HNA) is required for municipalities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund, the Housing Accelerator Fund (HAF), and federal transit and infrastructure funding.
- The HNA builds upon the work that was undertaken to prepare the Town's Housing Strategy, May 2022, in support of the New Official Plan. Furthermore, the HNA has been informed by the Town's Housing Action Plan that was endorsed by Council on October 16, 2024, in support of the Town's Housing Accelerator Fund application.
- The HNA identifies the need for more housing options and affordable housing within the Town, particularly geared towards seniors and younger families.
- The HNA outlines a number of initiatives and strategies the Town is currently undertaking and should pursue to address the housing needs.

**1. Purpose:**

Staff is seeking Council endorsement of the Town's Housing Needs Assessment (HNA), March 2025, as included in Attachment 1 to this Report. The HNA aims to identify housing needs, set meaningful housing targets, and guide policy and regulatory decision-making

to facilitate the development of new housing with a particular focus on affordable housing and housing for priority groups. A HNA is required for municipalities with a population of over 30,000 to receive funding under the Canada Community Building Fund, the Housing Accelerator Fund (HAF), and federal transit and infrastructure funding. The Town's HNA is required to be updated every five years.

## 2. Background:

[Canada's Housing Plan](#) and [Budget 2024](#) both signaled the Government of Canada's intent to use Housing Needs Assessments (HNAs) as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund and the previously announced permanent transit funding.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs will help all levels of government understand the local housing needs of communities - how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where. The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.

Going forward, HNAs will be required for municipalities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund, the Housing Accelerator Fund (HAF), and federal transit and infrastructure funding. Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other Housing, Infrastructure and Communities Canada programs, other than to update it every five years.

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

The HNA is a federal government requirement under the Canada Community-Building Fund (CCBF) Agreement and is required to be completed by June 30, 2025, published to the Town's website and submitted to AMO for review and approval. It is also required as a contractual obligation for the Town's HAF funding.

The HNA builds upon the work that was undertaken to prepare the [Town's Housing Strategy, May 2022](#), in support of the New Official Plan. Furthermore, the HNA has been informed by the [Town's Housing Action Plan](#) that was endorsed by Council on October 16, 2024, in support of the Town's Housing Accelerator Fund application. The HNA is required to follow a standardized pre-populated template with standardized questions as

provided by the federal government, and include updated population, housing and demographic information to assess the Town's housing needs and strategies. The Town retained Tim Welch Consulting Inc. to assist in preparing the Town's HNA which is included in Attachment 1 to this Report.

### **3. Analysis:**

This section of the Report provides a high-level summary of the key findings of the Town's HNA. Refer to the Town's HNA included in Attachment 1 to this Report for full details.

#### **3.1 Community Profile and Trends**

Section 2 of the HNA summarizes the community profile and how population changes have impacted the Town's housing market.

#### **Existing Municipal Housing Policy Context and Strategies**

A detailed Housing Needs Assessment and Housing Strategy was endorsed by Council in May 2022, which resulted in a number of important actions. The Housing Strategy informed the Town's New Official Plan which was adopted by Council on May 15, 2024, and is currently before the Province for final approval. The new Official Plan accommodates forecasted population and housing growth to 2051, promotes the development of a range of housing options, and facilitates the provision of affordable housing, through:

- Designating sufficient land to accommodate the development of an additional 18,020 housing units from 2021 to 2051.
- Directs the majority of new housing growth within the Town's Strategic Growth Areas in the community of Stouffville, including two Protected Major Transit Station Areas (MTSAs) and transit-supportive local nodes and corridors, including the Western Approach Mixed Use Area, Gateway Mixed Use Area, and the Highway 48 Mixed Use Area.
- Establishes a target of 35% of all new housing growth within the MTSA's to be affordable housing, and a target of 25% outside of MTSA's to be affordable.
- Establishes increased density and height permissions within certain Strategic Growth Areas which contemplate increased building heights and densities.
- Establishes a minimum density target for designated greenfield areas within new urban areas of 65 persons and jobs per hectare to support more compact and mixed-use communities.
- Supports the building of complete communities by requiring a range of housing options and types, including updated housing mix targets focused on a larger proportion of medium density (27%) and higher density housing options (32%), including emphasis on the 'missing-middle' housing.

- Includes targets for a minimum number of affordable housing units (155 units) and purpose-built rental units (58 units, including 29 affordable purpose-built rental units) to be constructed on an annual basis.
- New policies for permitting the development of additional residential units, which may include up to two additional residential units on a municipally serviced lot with a single, semi-detached, or townhouse dwelling.
- Policies which support an age friendly community and housing accessibility through universal design standards.
- Policies to collaborate with other partners and not-for-profit agencies to provide financial incentives for affordable housing projects and the use of surplus lands.

The Town's New Official Plan also establishes the framework for utilizing available planning tools to facilitate and incentivize the development of affordable housing, including Community Improvement Plans (CIP), Inclusionary Zoning By-laws, and Community Benefits Charges.

Furthermore, the Town's Housing Action Plan was endorsed by Council on October 16, 2024, as part of the Town's Housing Accelerator Fund application, and includes various ongoing initiatives to facilitate housing development, particularly affordable housing, these initiatives include:

- A study to examine reducing residential parking requirements.
- An Affordable Housing CIP to implement both financial and non-financial grants/incentives to create a range of housing types including affordable and attainable housing.
- A study to determine how to fit house-scale buildings in a variety of forms of multiplexes and low-rise apartments into existing residential neighbourhoods, including permitting up to three additional residential units.
- An Inclusionary Zoning (IZ) study and an implementing Zoning By-law Amendment to increase the supply of affordable housing within the Town's Major Transit Station Areas (MTSAs), including the Stouffville GO and Old Elm GO MTSAs.
- Software to implement an interactive GIS based tool to monitor population growth, servicing allocation, and housing and employment growth.
- A new streamlined process to fast-track site plan approval applications while meeting Section 41 requirements of the *Planning Act*.
- A Servicing Allocation Study and implementing municipal by-law to review existing servicing capacity allocation (e.g. water and sewer infrastructure) policies and regulations.

## Population Profile

The Town's population has increased from 45,837 persons in 2016 to 49,864 persons in 2021, representing an 8.8% growth. Historical growth has been faster than the provincial average over the past census period and is projected to continue to grow at a faster rate than the provincial average. This large increase in population will put a strain on the

existing housing stock and require a large number of new homes to be built in order to accommodate the influx of people to the community. An increased demand for housing will likely cause housing costs to rise.

Whitchurch-Stouffville has a noticeably high share of children living in the community with almost 20% of the population under the age of 15 (9,655 persons). This indicates a high number of families with children, which means a need for larger housing units to accommodate the larger families.

Furthermore, with 18% of the population 65 or older (8,940 persons), the Town will also need to supply housing that is better suited for seniors, with a focus on smaller more accessible dwellings/units and housing geared towards seniors (i.e., retirement homes, long-term care homes, accessible dwellings).

### **3.2 Household Profiles and Economic Characteristics**

Section 3 of the HNA provides a general overview of income, housing and economic characteristics within the Town.

#### **Household Profile**

The Town's growing population is primarily made up of owner households (88%) as opposed to renter households (12%). There is a large disparity when comparing owner and renter households' incomes, with owner households earning almost double the amount of tenant households on average (average \$155,400 for owner households vs. \$80,100 for tenant households).

There is a large number of children in Stouffville (when proportionately compared to the province) which correlates with the high number of couples with children in the municipality. However, there are noticeably less one-parent families in the Town when compared to the rest of Ontario.

62% of the municipality's population live in a household that belongs in either the median or high-income category, but there are still 19% of households in the low or very low-income category.

Due to the relatively high ownership prices combined with only 12% of housing being rental, low- and moderate-income households have been challenged to find housing they can afford in the municipality. For young adults who grew up in Town, many have had to move to another municipality when moving out from their family home due to lack of options, or remain in their family home longer than they anticipated due to lack of affordable housing options. Persons working in low to moderate wage jobs in Whitchurch-Stouffville often have to live in communities further away and commute into Town.

## **Economic Characteristics**

Approximately 14.2% of the labour force (2,990 people) in the Town are employed in temporary positions. This includes 990 fixed term roles and 2,000 casual, seasonal and short-term roles. Retail, Construction and the Accommodation and Food sectors are all major industries within Whitchurch-Stouffville. These industries tend to offer mainly temporary or seasonal employment. Having a large number of temporary workers in the community can create challenges for housing planning, as temporary workers often rely on rental housing due to the uncertainty of income and short-term leases with flexible housing options often in higher demand.

The Town's 10.5% unemployment rate (from 2021 census) and the reliance on temporary jobs shows there is a need for policies that support affordable housing for lower-income families and workers in precarious employment.

## **Core Housing Needs**

A household is generally considered to be in core housing need if the household would have to spend 30% or more of its before-tax household income to access local housing. As outlined in Section 3 of the HNA, the data shows the majority of very low income and low income household in core housing need are one or two person households, reinforcing the need for new bachelor or one-bedroom units that are below market rent or rent-geared-to-income housing. People in these categories are often seniors receiving CPP, single persons receiving social assistance or workers receiving minimum wage. Within the Region of York, a total of 976 households from the subsidized housing wait list accepted offers of housing in 2023. However, the average wait time for non-senior single adults is currently 2.6 years, 2.5 years for families and 7.9 years for seniors. These long waiting lists show there is a substantial need for affordable housing within the Region, specifically one bedroom or bachelor units and housing designed for seniors.

### **3.3 Priority Groups**

Section 4 of the HNA identifies priority groups within the Town that face a greater housing need than the general population. Such priority groups include, but are not limited to: women and children fleeing domestic violence; single parents, seniors, youth, recent immigrants, people with physical or mobility challenges and people experiencing homelessness.

## **Homelessness**

Homelessness in York Region is perpetuated by significant increases in housing costs, a limited supply of rental housing, and low vacancy rates. Despite high median and average income levels, there is a growing concern for income inequality, especially as house prices and rent as well as other costs of living continue to outpace incomes. The Town does not independently track homelessness as the Region of York has the program and policy lead on this issue.

The number of unique individuals who are known to be experiencing homelessness in York Region is growing according to the Region of York's most recent Point in Time Counts. In 2019, York Region recorded 1,395 individuals to be experiencing homelessness, and this number has increased by 28% to 1,784 individuals in 2023. In 2023 detailed demand forecasting projected that without additional services and supports, including access to affordable housing, the number of people experiencing homelessness in York Region will grow from 1,784 in December 2023 to between 2,100 and 2,300 by 2030.

The Region estimated that between 2019 to 2023 that the number of people experiencing chronic homelessness nearly quadrupled to an estimated 473 people. This tends to coincide with the increase of known encampment locations, with data indicating there were 62 encampment locations in 2021 across York Region and that has grown to 204 in 2023.

Despite this information, only an estimated 20% of people experiencing homelessness are visible on the streets or in shelters. Many are invisible or hidden as they may be moving from one friend's couch to another, living short-term with family, or coping in an unsafe environment. It is estimated that 80% of homelessness is "hidden," which means almost 9,000 people may have experienced homelessness in York Region in 2023.

There are no emergency shelter beds nor transitional housing in Whitchurch-Stouffville. Residents faced with these needs must go to other municipalities in York Region or potentially to the City of Toronto. York Region has 183 emergency shelter beds, which are frequently at or over capacity, along with 66 transitional beds. To address seasonal challenges, the Region implements emergency relief measures, including expanded shelter capacity during extreme cold and cooling centers during heatwaves.

### **3.4 Housing Profile**

Section 5 of the HNA outlines the changes in housing stock over time in the Town, focusing on net changes in affordable or below-market housing.

#### **Affordable Units**

The only new affordable rental units built in Whitchurch-Stouffville in the past five years is a 97-unit apartment building (Mosaic House) constructed by York Housing Inc., which has been completed in the spring of 2025.

There is only one other not-for profit housing provider in the Town, and they are focused on seniors housing. Through interviews conducted, there are some private sector developers who might be interested in supporting the creation of low density relatively affordable housing through designing the single-family homes for accessory dwelling units, noting that the level of affordability for those units is not tracked or registered. The Town will also be exploring the creation of new affordable housing through the

forthcoming Inclusionary Zoning Study, within the Town's two Major Transit Station Areas (Stouffville GO and Old Elm GO Stations), as well as exploring potential financial and non-financial incentives through an Affordable Housing Community Improvement Plan to be created.

### **Rental Costs**

The most recent average rent for the Town of Whitchurch-Stouffville was reported by CMHC for 2019, with the average 2-bedroom unit price of \$1,222 and the total average across all units being \$1,197. CMHC has not reported any average rents for the past 5 years, however, the HNA assessed the average rents for the census zone of Aurora, Newmarket and Whitchurch-Stouffville. For this zone, the 2019 average price across all units was \$1,311.

When compared to the province, this census zone which includes the Town, follows a similar trend of increase. From 2020 through to 2022, rents slowed their rate of increase, and even had a slight decrease in Aurora, Newmarket, and Whitchurch-Stouffville from 2020 to 2021. However, in the past two years, average rental costs have shot up with an even steeper rate of increase than the province as a whole, to roughly \$1,760 in 2024. The Covid-19 pandemic shaped similar trends across the province and country, in terms of average rent increases.

### **Vacancy Rates**

Vacancy rates for the larger census zone of Aurora, Newmarket and Whitchurch-Stouffville have been reported by CMHC. The vacancy rate across all unit types in the larger census zone was 1.1 in 2019, 0.7 in 2020, 0.8 in 2021, and 1.0 in 2022. In 2024 the vacancy rate in Aurora, Newmarket and Whitchurch-Stouffville rose to 2.4. Despite the increase in 2024, these vacancy rates in the past 5 years are below the recommended 3.0 and will likely have influenced the cost of rental units; as less availability leads to greater competition and drives up costs. The vacancy rate in Whitchurch-Stouffville is likely to remain low as there have been no permits issued for new purpose-built rentals in both 2023 and 2024.

### **Other Affordable and Community Housing Options**

Currently, there are 272 subsidized housing units in Whitchurch-Stouffville. However, there are no co-operative housing units or transitional housing options, these are only available elsewhere in the Region, which indicates significant gaps in the local affordable housing system. There is a lack of supportive housing with wrap-around services for individuals experiencing homelessness, those with disabilities, and people with mental health challenges. Without these supports, vulnerable community members may face difficulties maintaining stable housing.

As discussed in Section 4.1 of the HNA, 13.8% of households headed by someone over the age of 65 are in core housing need and the Town has an aging population. This shows



a critical gap is the availability of affordable housing for seniors, particularly those requiring long-term care or assisted living. Without dedicated seniors' housing, many older adults on fixed incomes may struggle to find appropriate and affordable accommodations.

### **3.5 Projected Housing Needs**

Section 6 of the HNA addresses the type of housing that is needed to meet the needs of the population over the next 10 years, and how the HNA will be used in planning decisions.

#### **Projected Population and Households by 2031**

It is anticipated that by 2031 the total population of the Town will be 60,800 persons and 19,910 households, representing a population growth of 10,936 persons and 3,203 households from 2021. Currently, the Town has approximately 4,800 dwelling units within the development pipeline to accommodate this planned growth. The majority of new units are anticipated to be higher density apartment dwellings consisting of primarily one- and two-bedroom units (2,542 apartment units) which generally aligns with the Town's Official Plan projected housing mix, to accommodate a greater percentage of medium and higher density housing units. The housing mix is geared towards accommodating seniors and younger couples / smaller families, which may be more intrinsically affordable.

### **3.6 Use of Housing Needs Assessments in Long-Term Planning**

Section 7 of the HNA aims to determine how the Town anticipates using the results and findings of the HNA to inform long-term planning as well as concrete actions that can address identified needs.

This Housing Needs Assessment will be used to guide long-term planning, policy development, and decision-making around housing in the Town of Whitchurch-Stouffville.

The HNA demonstrates that affordability remains a key priority, particularly within Major Transit Station Areas (MTSAs), where the goal is to have 35% of all housing designated as affordable, ensuring that transit-oriented development remains accessible to lower-income households. Outside of the MTSAs, the Town aims for 25% of all housing to be affordable, broadening access to attainable housing across the municipality. These targets will guide land use planning, zoning updates, and incentive programs to encourage the development of affordable and higher-density housing where it is needed most. In 2025, the Town will be undertaking an Inclusionary Zoning Study which may result in requirements for the provision of affordable housing within the MTSAs.

Furthermore, the Town is preparing an Affordable Housing Community Improvement Plan (CIP) to help incentivize the rapid deployment of market and affordable housing supply in the Town. The Affordable Housing CIP is intended to implement both financial and non-

financial grants/incentives to create a range of housing types including affordable housing.

With an aging population, there is an increasing demand for affordable, accessible, and appropriately sized housing for seniors. This HNA underscores the necessity of expanding housing options that allow seniors to age in place while maintaining proximity to essential services and transit.

To meet the Town's housing mix target of 32% high-density and 27% medium-density housing by 2051, future development policies will prioritize intensification, creating a balanced housing supply that accommodates the diverse range of household sizes and income levels the Town will need to support in the next decade and beyond. As outlined in the 2024 Annual Housing Monitoring Report, housing units within the development pipeline consist of 14% low-density, 22% medium-density, and 64% high-density dwelling units, which represents a significant shift towards higher-density housing units within the Town.

In 2025, the Town will be undertaking a Comprehensive Zoning By-law Review which will assess opportunities to expand the missing middle. 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. This study aims to support missing middle housing, increase density, and address supply gaps, along with encouraging walkability to local amenities and public transit options. On April 24, 2024, Town Council directed staff to proceed with reviewing areas within the Town where permitting up to four (4) residential units per property would be the most appropriate, to address a wider variety of housing options within the Town.

The HNA is an important tool to ensure that policy directions align with current housing trends and forecasted growth within the Town. The HNA, in addition to the Town's Official Plan growth management strategies and policies will be used to inform subsequent updates to the Town's various master plans to ensure that growth aligns with infrastructure and community services and facilities planning and investments in municipal infrastructure (i.e., Water and Wastewater Master Plan, Transportation Master Plan, Active Transportation and Servicing Master Plan, Parks Plan, and Leisure and Community Services Master Plan, etc.). In order to support the forecasted growth, it is recognized that investments in water and wastewater infrastructure, transit, community services and parks and open spaces will be required to ensure the development of complete communities.

### **3.7 Next Steps**

The HNA is a federal government requirement under the Canada Community-Building Fund (CCBF) Agreement and is required to be completed by June 30, 2025, for the Town to be eligible for federal funding. It is also a contractual obligation under the Town's HAF funding. Once endorsed by Council, the HNA is required to be published to the Town's website and submitted to the Housing, Infrastructure and Communities Canada (HICC)

Secretariat for approval, and the Association of Municipalities of Ontario (AMO). The Town's NHA is required to be reviewed and updated every 5 years.

## **4. Options:**

### **4.1 Option A (Recommended)**

It is recommended that Council endorse the Town's HNA (Attachment 1 to this Report) to be eligible for Canada Community-Building Fund (CCBF) Agreement, the Housing Accelerator Fund, and federal transit and infrastructure funding which require the approval of a HNA.

## **5. Financial Implications:**

None at this time.

## **6. Broader Intergovernmental Impacts and/or Considerations:**

The Town's HNA will allow all levels of government (federal, provincial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

## **7. Communication:**

The Town of Whitchurch-Stouffville undertook a comprehensive Housing Needs Assessment and Housing Strategy in 2022 which was based upon a thorough review of the available Statistics Canada information, census data, the then current CMHC rental market report and York Region and Town of Whitchurch-Stouffville initiated population and housing projections. The process of creating the Town's Housing Needs Assessment in 2022 also included a significant amount of community consultation and input through key stakeholder individual interviews as well as two public forums, in which over 100 persons attended. The Housing Needs Assessment and Housing Strategy were presented to and endorsed by Town Council on May 18, 2022, and informed the Town's New Official Plan, which was adopted by Council in May 2024.

Many of the qualitative inputs in this current Housing Needs Assessment template build upon the inputs and perspectives from the 2022 community consultations and interviews. They are further enhanced by a select number of interviews in early 2025 which include non-profit housing providers, supportive housing and support service organizations, private developers and local economic development organizations.

Once endorsed by Council, the HNA will be published to the Town's website and submitted to the Housing, Infrastructure and Communities Canada (HICC) Secretariat for approval, and the Association of Municipalities of Ontario (AMO). The Town's NHA is required to be reviewed and updated every 5 years.

## 8. Alignment with Strategic Plan:

1. A Town that Grows  
A Town that grows in support of complete communities
6. Good Governance  
Provide Good Governance

## 9. Attachments:

Attachment No. 1 – Town of Whitchurch-Stouffville Housing Needs Assessment, March 2025

## 10. Related Reports:

[Report No. DS-049-24 Housing Accelerator Fund Application Resubmission, October 16, 2024](#)

[Report No. DS-020-22 Official Plan Review Update: Housing Strategy Report, May 18, 2022](#)

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