Housing Needs Assessment

Town of Whitchurch-Stouffville

March 2025

Stouffville

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Preface

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.

Funding Requirement

Under the Housing Accelerator Fund, the Government of Canada currently requires funding recipients to complete an HNA by year 3 of the program, if one has not already been completed within two years of the 2022 federal budget announcement (April 7, 2022).

Going forward, HNAs will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;

- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,

- Future federal infrastructure funding applicants as required.

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.

Purpose

When done properly and regularly, an HNA will allow a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?

- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?

- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

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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.

This HNA template has been informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's *Housing Needs Report* and the City of Edmonton's *Affordable Housing Needs Assessment* (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.

Based on these best practices, this guidance document includes the following necessary information, explained in more detail below.

1. Development and use of Housing Needs Assessments

2. Community profiles and trends

3. Household profiles and economic characteristics

4. Priority groups

5. Housing profiles

6. Projected housing needs and next steps

Communities completing an HNA as a requirement for federal infrastructure programming will be expected to complete all sections outlined in this template. Communities may use a previously completed HNA if an updated version is available; however, communities would be expected to address any gaps related to any of the sections of the guidance document – both qualitative and quantitative – between their existing HNA and this federal template. Additional details about the timelines for completion and submission of HNAs will be provided with specific infrastructure funding programs (e.g. Canada Community-Building Fund).

While responding to the written questions, please use as much space as required.

1. Methodology

In this section, applicants should outline the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different assessments may incorporate unique methodological elements or considerations depending on context, the following methods should generally be outlined:

- **Quantitative research** such as economic data, population and household forecasts; and,

- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

Both qualitative and quantitative aspects of this guidance document are equally important.

Communities will be required to engage with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment (HNA). This section should include what forms of engagement were conducted, with whom, how learnings were incorporated into or informed the HNA's findings, and what engagement opportunities may exist to share findings with the community.

To the extent possible, publicly available data from the following sources will be prepopulated to facilitate automated completion of the quantitative components of the assessments:

- [Statistics Canada Census Data](#)

- [CMHC Housing Market Information Portal](#)

- [Statistics Canada Housing Statistics Dashboard](#)

- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)

- [CMHC Proximity Measures Database](#)

- [Housing Assessment Resource Tool Dashboard](#)

- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)

In addition to this data, communities are required to incorporate internal and non-public facing, non-confidential data, into their HNAs in order to more fully capture local contexts and realities as needed.

Data fields highlighted in yellow identify where municipalities will have to source the data.

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-populated. Fields marked with an asterisk (*) indicate data points which are unavailable from the source or suppressed due to low counts.

Please provide data from the latest census except where otherwise indicated.

1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.

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.

In addition to the sources identified in the introduction to this question (Statistics Canada, CMHC rental market report, etc.) statistics were gathered from the Region of York's data base on housing waiting lists, homelessness point in time counts, and the Homelessness Service System Plan Stakeholder consultation undertaken by the Region of York (the municipal service manager for housing and homelessness in which Whitchurch-Stouffville is located).

To further complement the fall 2024 rental market report from CMHC, a "snapshot" of current rental units being advertised on social media was undertaken in December 2024 as the average rents reported by CMHC are based on a blend of persons who may have rented their apartment for 5, 10 or even 20 years as well as those who may have rented in recent months. The CMHC rental market average rents, therefore, can typically be lower than the rents currently available in the market which are impacted by the Provincial government's policy of vacancy decontrol (when private market units come available for rent, there is no regulated amount of rent to be charged, just what

the market can bear).

1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations).

As stated in section 1.1 above, there were extensive community consultations in 2022 which included a number of direct interviews as well as open forums for a wide variety of organizations and individuals to participate. There was also a survey made available to the general public, circulated among a variety of community and private sector organizations and posted on the municipalities' website.

The interviews for the 2022 Housing Needs Assessment included:

- The Toronto Real Estate Board

- Planning staff from the Town of Whitchurch-Stouffville

- Mayor of Whitchurch-Stouffville

- Fieldgate Homes/BILD (Building Industry and Land Development Association)

- Whitchurch Stouffville Chamber of Commerce (Greater Stouffville Chamber)

- York Housing Inc. (municipal non-profit)

- Ledgemark Homes (private builder)

- 360 Kids (support service agency)

In January 2025 further individual interviews were undertaken with:

- Parkview seniors non-profit housing

- Region of York Housing Division

- Whitchurch Stouffville Chamber of Commerce (Greater Stouffville Chamber)

- Fieldgate Homes (private builder)

- Blue Door (supportive housing and support services agency)

1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.

A number of the organizations interviewed were working/advocating on behalf of priority groups. For example, Parkview provides housing for seniors, Blue Door works with/provides support for single mothers and persons who are precariously housed (noting Whitchurch-Stouffville does not typically have visible homelessness but is more a community with hidden homeless and precariously housed - there is also no emergency shelter in Whitchurch-Stouffville).

Furthermore, the Region of York's 2024 Homelessness Service System Plan consultation process did undertake a number of in-person roundtable discussions with persons with lived/living experience with homelessness at various emergency and transitional housing locations throughout the Region.

2. Community Profile and Trends

In this section, communities are expected to tell their housing story through the lenses of their community and household profiles using both qualitative and quantitative data. Communities may structure this information in different ways, including by providing past benchmarks, present figures, future projections, and current growth rates at a local, regional and provincial level.

2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.

As stated above, a detailed Housing Needs Assessment and Housing Strategy was endorsed in May 2022 by Town Council. There have been a number of important actions that have resulted from the 2022 work.

The Town's new Official Plan was adopted by Council on May 15, 2024. The new Official Plan implements the policy recommendations identified through the Town's Housing Strategy; accommodates forecasted population and housing growth to 2051; promotes the development of a range of housing options; and facilitates the provision of affordable housing.

The new Official Plan policies include:

- 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 the MTSA's.

- Establishes increased density and height permissions within certain Strategic Growth Areas which contemplate increased building heights from 10 storeys, up to 20 storeys.

- 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 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 (CIPs), Inclusionary Zoning By-laws, and Community Benefit Charges.

The Town is currently undertaking a comprehensive review of its Zoning By-law to bring it into conformity with the new Official Plan.

Additional activities of the Town have included a Housing Action Plan, endorsed by Council on October 16, 2024, focusing on the key actions of:

- • Undertaking a study to examine reducing residential parking requirements for medium and high-density residential development.

- • Creating 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.

- • Initiating 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 additional residential units.

- • Undertaking 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.

- • Building upon its current software to implement an interactive GIS based software tool to monitor population growth, servicing allocation, and housing and employment growth.

- • Developing a new streamlined process to fast-track site plan approval applications while meeting Section 41 requirements of the Planning Act.

- • Undertaking a Servicing Allocation Study and implementing municipal by-law to review existing servicing capacity allocation (e.g. water and sewer infrastructure) policies and regulations.

In addition, Council has supported housing intensification/increased housing supply through the adoption of Zoning By-law Amendment 2024-078-ZO, on June 19, 2024, to permit Additional Residential Units (ARUs) allowing up to three residential units on a municipally serviced lot with a single-detached dwelling, semi-detached dwelling or townhouse dwelling. Within nine months of implementing the zoning by-law amendment, the Town has already seen an influx of thirty (30) ARU permits issued within the Town.

Council further directed staff on April 24, 2024, to review permissions for accommodating up to four (4) residential dwelling units on a single property on fully serviced lots within the Town.

In 2023, the Region of York, which includes Whitchurch-Stouffville, published the progress report "Housing Solutions: A place for everyone" which is a 10-year Housing & Homelessness plan outlining three main objectives:

1. Increase the supply of affordable and rental housing:
   a. Approve a servicing reserve and development charge deferral policy to encourage purpose-built rental housing.
   b. Adopt the 2022 Regional Official Plan, promoting higher-density development in transit-accessible areas.
   c. Advocate for provincial and federal housing reforms, including responses to Bill 109 (More Homes for Everyone Act, 2022) and Bill 23 (More Homes Built Faster Act, 2022).
   d. Introducing the Affordable Private Market Housing Implementation Plan (AHIP) to address market gaps.
2. Help people find and keep housing:
   a. Strengthen eviction prevention and housing stability programs.
   b. Expand participation in the *Canada-Ontario Housing Benefit* (COHB).
   c. Improve access to homelessness prevention services, including financial assistance and support programs.
3. Strengthen the housing and homelessness system:
   a. Improve transparency and efficiency in the subsidized housing waitlist.
   b. Pilot an Emergency Housing Central Intake Line for homelessness services.
   c. Expand Community Paramedicine Outreach Response Team (CPOR) to provide medical and mental health support to vulnerable populations.

The Region of York's 2023 Housing Supply & Affordability Update from June 2024 states that the Region has an approved housing supply of approximately 46,000 units (across York region's nine municipalities) with an additional 16,155 units currently under construction. However, affordability targets were not met, with only 15% of units being captured as affordable. For 2023, all affordable units were new purpose-built rental units, with no new affordable ownership units.

The Region's 2024 to 2027 Homelessness Service System Plan outlines strategies to address the growing issue of homelessness. A few key issues were identified:

1. Rising homelessness: The number of people experiencing homelessness in the Region has risen from 1,395 in 2019 to 1,784 in 2023.
2. Limited transitional and emergency housing: The Region has only 183 emergency beds and 66 transitional housing beds.
3. High housing costs: Average rent is unaffordable for low-income residents.
4. Insufficient support services: There is an increased need for health and addiction services.

2.2 Community Profile

2.2.1 Population		
Characteristic	**Data**	**Value**
Total Population (Number)	2016	45837
	2021	49864
Population Growth (Number)	Total	4027
	Percentage	8.8
Age (Years)	Average	40.8
	Median	41.6
Age Distribution	0 - 14 years	9655
	15 - 64 years	31270
	65+ years	8940
Mobility	Non-movers	44030
	Non-migrants	1810
	Migrants	3125

2.2.2 Demographic Information		
Characteristic	**Data**	**Value**
Immigrants	Total	17450
Non-Immigrants	Total	31590
Recent Immigrants (2016-2021)	Total	1230
Interprovincial migrants (2016-2021)	Total	325
Indigenous Identity	Total	425

2.3 How have population changes in your community as illustrated by the above data impacted your housing market?

Whitchurch-Stouffville has been experiencing significant population growth. It has been growing 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. This indicates a high number of families with children, which means a need for larger housing units to accommodate the larger families.

With 18% of the population 65 or older, Whitchurch Stouffville 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).

3. Household Profiles and Economic Characteristics

This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community's housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Total number of households	2016	15355
	2021	16707
Household income (Canadian dollars per year)	Average	147400
	Median	122000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	80100
	Median	65500
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	155400
	Median	120000
Average household size (Number of members)	Total	3
Breakdown of household by size (Number of households)	Total	16705
	1 person	2650
	2 persons	5020
	3 persons	2965
	4 persons	3740
	5 or more persons	2340
Tenant households (Number of households)	Total	2010
	Percentage	12.032
Owner households (Number of households)	Total	14695
	Percentage	87.968
Percentage of tenant households in subsidized housing	Percentage	5.2

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3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	Stouffville GO MTSA: 2060 Old Elm GO MTSA: 135 Total: 2195
Number of one-parent families	Total	1680
	Percentage	11.515
Number of one-parent families in which the parent is a woman+	Total	1295
Number of one-parent families in which the parent is a man+	Total	380
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	650
	Low (21% – 50% AMHI)	2535
	Moderate (51 – 80% AMHI)	3145
	Median (81% - 120% AMHI)	4015
	High (>120% AMHI)	6270

3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?

Whitchurch-Stouffville's growing population is primarily made up of owner households as opposed to renter households. There is a large disparity when comparing owner and renter households' incomes, with owner households earning almost double the amount of renter households on average.

As mentioned in section 2.3, there is a large number of children in Whitchurch 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 Whitchurch-Stouffville 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.

It should be noted that there is going to be a significant increase in the residential density in the areas surrounding the two GO stations (MTSAs). In December of 2024, Council approved an Official Plan Amendment to permit 1,162 new residential units adjacent to the Old Elm GO Station, including 50% of the units being higher density units up to 12 storeys in height. It is planned that the Old Elm GO MTSA will accommodate a total population in the order of 12,000 persons by 2051. Similarly, in May 2024, Council adopted a new Official Plan which delineates an MTSA within approximately a 500 metre radius of the Stouffville GO Station, which permits increased height and density permissions within the MTSA.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., "driving until you qualify") can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.[1]

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.

Stakeholder interviews reinforced the message that when some employers are trying to hire low and moderate wage staff who live outside Whitchurch-Stouffville, the potential employees have a difficult time finding housing in Town that they can afford and therefore have to spend a significant amount of time commuting from other communities.

The Town looks at the headship rate (ratio of the number of household heads or household maintainers to the population 15 years of age and older) as an indicator of household formation behaviour at certain life stages. Based on headship rates for specific ages, the ages at which people are likely to head a household or share accommodation can be seen. Figure A below shows the headship rate rises sharply until the ages of 35 to 44, observed as the typical age where people can afford to move out of the family home. Headship rates remain relatively stable when compared to 2016 levels, however there was a 5.6% decrease in the rate over the 25- to 34-year-olds, suggesting the younger age groups may be having a harder time entering the housing market.

Figure B shows the demographic group aged 85 and older has experienced the highest increase in headship rates (+7.6%), underscoring the Town's aging population.

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[1] *We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.*

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Figure A. Changes in Headship Rate of Primary Household Maintainer (2016-2021)

Age Group	2016 Population	2016 Number of PHMs	2016 Headship Rate	2021 Population	2021 Number of PHMs	2021 Headship Rate	Change in Headship Rate
Changes in Headship rate of Primary Household Maintainer (PHM) by age between 2016 and 2021							
15-24	4895	50	1%	5420	55	1%	0
25-34	5180	1725	33%	5040	1395	28%	-5.6
35-44	7025	3420	49%	7530	3550	47%	-1.5
45-54	6530	3475	53%	7040	3740	53%	-0.1
55-64	5575	2910	52%	6240	3405	55%	2.4
65-74	4135	2130	52%	5005	2535	51%	-0.9
75-84	2270	1225	54%	2820	1430	51%	-3.3
85 and older	915	425	46%	1110	600	54%	7.6

Figure B. Point Change in Headship Rates by Age (2016-2021)

Percentage Point Change in headship rates by age (2016 & 2021) Whitchurch-Stouffville T (CSD, ON)

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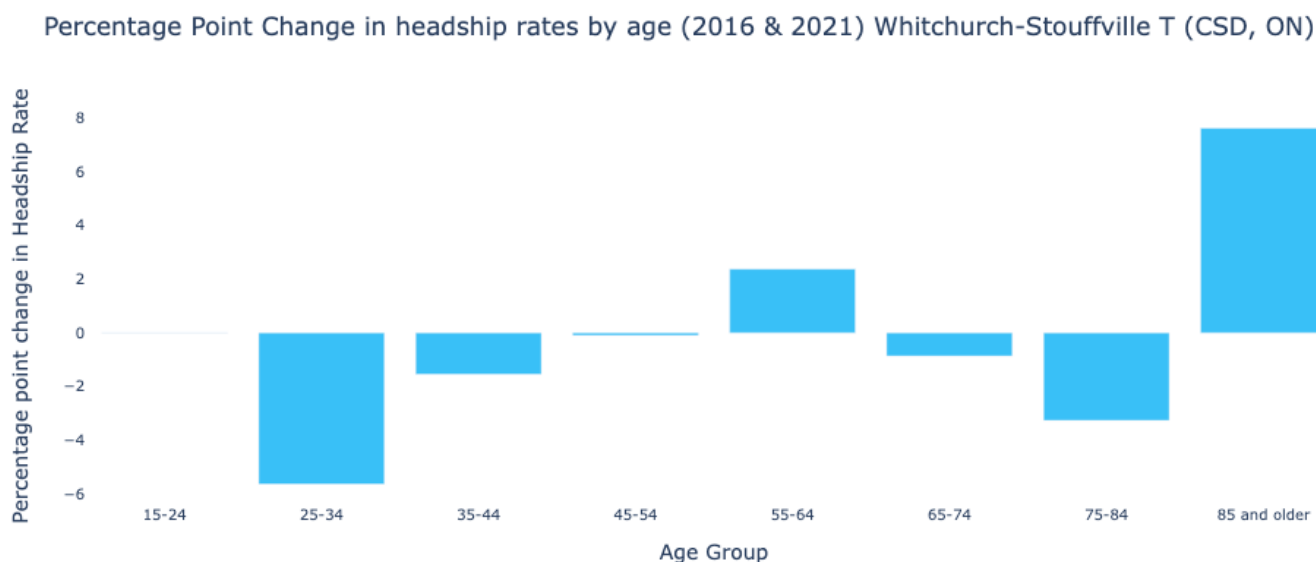
3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Number of workers in the Labour Force	Total	26275
Number of workers by industry (Top 10 only)	Retail trade	2810
	Professional, scientific and technical services	2600
	Finance and insurance	2480
	Health care and social assistance	2405
	Construction	2270
	Educational services	2250
	Manufacturing	1710
	Public administration	1220
	Accommodation and food services	1190
	Wholesale trade	1130
Unemployment rate and participation rate (Percent)	Unemployment rate	10.466
	Participation rate	66.059
All classes of workers (Number)	Total	25635
Employees (Number)	Total	21110
Permanent position (Number)	Total	18125
Temporary position (Number)	Total	2990
Fixed term (1 year or more, Number)	Total	990

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Casual, seasonal or short-term position (less than 1 year, Number)	Total	2000
Self-employed (Number)	Total	4525
Number of commuters by commuting destination	Within census subdivision	3525
	To different census subdivision	4520
	To different census division	3845
	To another province/territory	0
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	13290
	Public transit	470
	Walked	335
	Bicycle	45
	Other method	325

3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?

The data in table 3.4.1 shows that 2,990 people (14.2%) in Whitchurch-Stouffville are employed in temporary positions. This includes 990 fixed term roles and 2,000 casual, seasonal and short-term roles. Major industries within Whitchurch-Stouffville include: Retail (11%), Construction (9%) and the Accommodation and Food (5%) sectors. 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. Temporary workers often rely on rental housing due to the uncertainty of income and short-term leases with flexible housing options are often in higher demand.

Whitchurch-Stouffville's 10.466% unemployment rate (from 2021 census) and the reliance on temporary jobs shows there is a need for policies that support rental and affordable housing for lower-income families and workers in precarious employment.

3.6 Households in Core Housing Need

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.

Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

Please use the following section to insert the following Housing Assessment Resource Tools Data Tables (Housing Needs Assessment Tool | Housing Assessment Resource Project)

Figure C. Income Categories and Affordable Shelter Costs

		Whitchurch-Stouffville T (CSD, ON	
Income Category	**% of Total HHs**	**Annual HH Income**	**Affordable Shelter Cost (2020 CAD$)**
Area Median Household Income		**$123,000**	**$3,075**
Very Low Income (20% or under of AMHI)	2.33%	<= $24,600	<= $615
Low Income (21% to 50% of AMHI)	14.6%	$24,600 - $61,500	$615 - $1,538
Moderate Income (51% to 80% of AMHI)	19.35%	$61,500 - $98,400	$1,538 - $2,460
Median Income (81% to 120% of AMHI)	24.84%	$98,400 - $147,600	$2,460 - $3,690
High Income (121% and more of AMHI)	38.88%	>= $147,601	>= $3,691

Figure C breaks down households in Whitchurch-Stouffville by income categories and provides the affordable shelter costs for each group. Affordable shelter costs are equal to no more than 30% of a household's before-tax monthly income.

Figure D. Percentage of Households in Core Housing Need, by Income Category (2021)

Percentage of Households in Core Housing Need, by Income Category, 2021
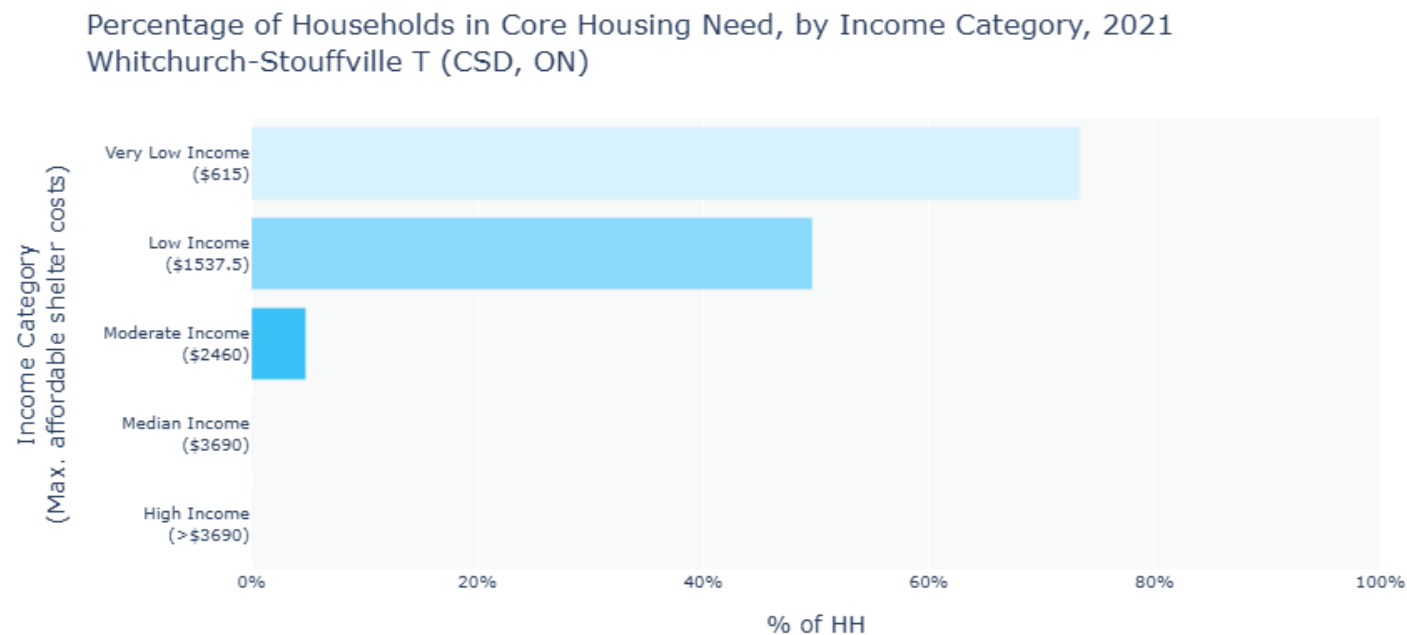Whitchurch-Stouffville T (CSD, ON)

Figure D illustrates how core housing need affects the lowest income groups the most, with 73.3% of very low-income households in core housing need, 49.7% of low-income households in core housing need, and 4.8% of moderate-income households in core housing need.

Figure E looks at household size, showing that for low and very low-income households, the smaller households (1-2 people) are most likely to be in core housing need. However, for moderate income households, core housing need is more likely among larger households (4-5+ people).

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Figure E. Percentage of Households in Core Housing Need, by Income Category & Household Size (2021)
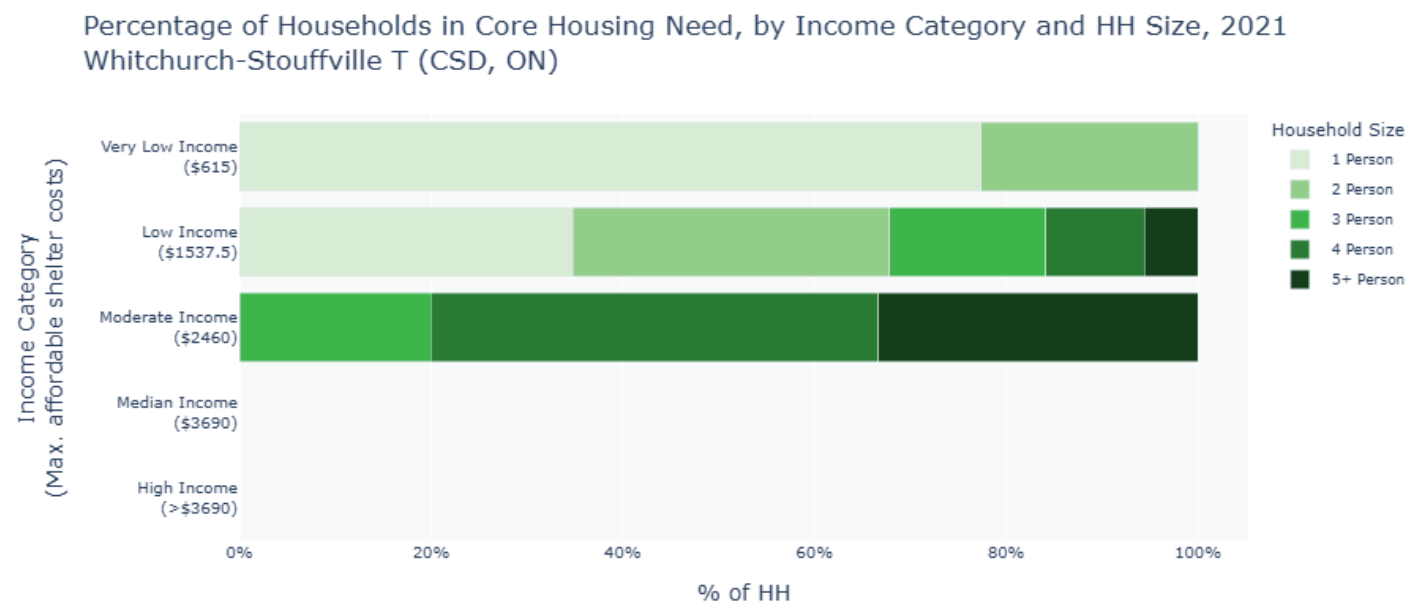
Figure F. Affordable Housing Deficit (2021)

					Whitchurch-Stouffville T (CSD, ON)	
Income Category (Max. affordable shelter cost)	**1 Person HH**	**2 Person HH**	**3 Person HH**	**4 Person HH**	**5+ Person HH**	**Total**
Very Low Income ($355)	205	60	0	0	0	265
Low Income ($887)	405	385	190	120	65	1,165
Moderate Income ($1420)	0	0	30	70	50	150
Median Income ($2130)	0	0	0	0	0	0
High Income (>$2130)	0	0	0	0	0	0
Total	610	445	220	190	115	1,580

Figure F shows the total number of households in core housing need by household size and income category, which the Housing Assessment Resource Tools considers the existing deficit of housing options in the community.

Figure G then converts this data into the total number of homes by number of bedrooms and maximum cost required to satisfy the existing deficit.

Figure G. Number of Homes by Units and Maximum Affordable Cost

					Whitchurch-Stouffville T (CSD, ON)	
Max. affordable cost	1 Bedroom Homes	2 Bedroom Homes	3 Bedroom Homes	4 Bedroom Homes	5 Bedroom Homes	Total
$615	240	20	0	0	0	260
$1537	635	280	150	60	0	1,125
$2460	0	0	70	35	0	105
$3690	0	0	0	0	0	0
>$3690	0	0	0	0	0	0
Total	875	300	220	95	0	1,490

3.6.1 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	4285
	Percentage	25.8
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	1550
	Percentage	9.6
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	860
	Percentage	43.3
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	510
	Percentage	25.7
	Total	3420

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3.6.1 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Percentage	23.4
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	1045
	Percentage	6.5
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	570
	Percentage	3.4
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	90
	Percentage	0.6
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	130
	Percentage	6.5
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	35
	Percentage	0.2
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	440
	Percentage	3
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	55
	Percentage	0.3
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	570
	Percentage	3.4

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3.6.1 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	50
	Percentage	0.3
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	140
	Percentage	7
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	25
	Percentage	0.2
Suitability – Owner households in unsuitable dwellings (# and %)	Total	430
	Percentage	2.9
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	30
	Percentage	0.2
Total households in core housing need	Total	1590
Percentage of tenant households in core housing need	Percentage	27.5
Percentage of owner households in core housing need	Percentage	7.5

3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

The data in Table 3.6.1 shows that 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.   The census data also does show that there is also a need for affordable housing as there are 525 low and moderate income households of three persons or more in need of rental housing of $1,537 or less per month with a significant number of female led single parent households.

4. Priority Groups

There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 33% (with a minimum of 25%) of funding going to housing for women-led households. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data. With these limitations in mind, information on housing need by priority population would be helpful for developing inclusive housing policies.

4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.

CMHC data from 2021 shows that 1,590 households (9.9%) of the 16,115 households tested were in core housing need. The data also shows that priority groups are disproportionately affected.

Percentages of priority group households in core housing need include:

- 13.8% of households maintained by a senior over 65;
- 11.1% of recent immigrant households; and
- 25.4% of households of female lone parents.
- 6.1% of households with Veterans
- 11.6% of youth-led households

29

- 6.1% of households with Person(s) dealing with mental health and addiction issues

4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.

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[1]

The Town of Whitchurch-Stouffville does not independently track homelessness as the Region of York has the program and is the 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[2].

In 2023 detailed demand informed 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[3].

Through community interviews in Whitchurch-Stouffville, it was agreed that there is very little visible homelessness but instead homelessness is found through doubling up households and couch surfing due to a lack of affordable rental housing.

Housing Waitlist

At the end of 2023, there were 15,716 households on York Region's subsidized housing wait list looking for rent geared to income housing.

[1] York Region Homeless Service System Plan: 2024-2027

[2] York Region Homeless Service System Plan: 2024-2027

[3] York Region Homeless Service System Plan: 2024-2027

4.3 Please describe the local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).

The York Region Homeless Service System Plan indicates that homelessness is a result of a combination of factors, particularly high-cost housing markets and low vacancy rates, in additional to individual life events like loss of job, divorce, or evictions. Exacerbated by other barriers, such as low income, mental illness, addiction or interpersonal conflict, these individuals are more likely to experience homelessness and have greater difficulty regaining housing.[1]

This coincides with housing data elsewhere in this report noting the lack of affordable rental housing.

When housing is unaffordable or costs more than 30% of the household income, it creates financial strain on other necessities, such as food, healthcare, education, and transportation. Housing unaffordability can lead to financial instability, homelessness and disinvestment in the local economy.

[1] York Region, *Homelessness Service System Plan 2024 to 2027* (June 2024), as cited in Colborn, G., & Aldern, C. (2023). Homelessness is a Housing Problem: How Structural Factors Explain US Housing Patterns. University of California Press.

4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.

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.

The York Region Homelessness Service System Plan outlines two main objectives for addressing homelessness:

- End chronic homelessness by preventing people who are at risk of homelessness from losing their housing, and by connecting people who experience homelessness to supports and services that can stabilize and regain housing; and
- Having a human rights-based approach to address homelessness so that the service system is equitable and responsive to the diverse needs of York Region's communities.

By using a Housing First approach, this prioritizes access to housing without pre-conditions, strengthening the social wellbeing of the individual.

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.

In terms of support services, the Community Paramedicine Outreach Team (CPORT) provides medical care, mental health support, and addiction services to unsheltered individuals. Additionally, the Region offers Homelessness Prevention Programs, which include financial assistance and eviction prevention services to help at-risk individuals maintain stable housing.

There are organizations that provide support services and linkages that are active in Whitchurch-Stouffville such as Blue Door, which operates in other parts of York Region but can connect persons in Town with health and employment support services and counselling as well as transitional and supportive housing in other parts of York Region.

In addition, 360 Kids is youth focused, providing training, counselling heath supports, educational opportunities and transitional housing for youth at risk (located in other areas of York Region).

4.5 Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.

There is only anecdotal information available about groups like students, people living in congregate settings, and temporary foreign workers in Whitchurch-Stouffville. Based on stakeholder interviews there is very limited known congregate living in Whitchurch-Stouffville. This would reflect the significantly high purchase price of the single family homes, which make up the vast majority of the housing stock in the Town.

Stakeholder Interviews revealed there are a number of accessory dwelling units in single family homes, including a market for accessory dwelling apartments for both

young adult family members and older parents of the main household, so that they can live in their own self-contained apartments.

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5. Housing Profile

5.1 Key Trends in Housing Stock:

This section should tell a story of housing changes over time in a community through trends in net change of affordable or below-market housing. This should be expressed through illustrations of net losses or net gains in affordable and non-market housing over the previous three census periods.

5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced:

While the municipality has a large number of small and medium sized businesses located within its boundaries, much of the population growth over the past 40 years has been tied to the close proximity of employment in the City of Toronto and other parts of York Region. Whitchurch-Stouffville has been a traditional "bedroom community" with, as of the 2021 census, 74% of the housing stock being single family homes.

However, as noted earlier, this is changing with a number of planning initiatives that will see a much more diversified housing stock in the form of medium and high-rise density housing in close proximity to the two GO stations in Stouffville. The municipality has also updated the Zoning By-law to permit up to 2 additional residential units on a municipally serviced lot that contains a single-detached, semi-detached or townhouse dwelling. Furthermore, the Town will be reviewing the Zoning By-law to evaluate opportunity for the development of up to three additional residential units (i.e., accessory units and fourplexes), as of right.

This increased diversity of housing will create more opportunity for housing to be purchased or rented by moderate income members of the workforce. For lower income households, the Region of York's municipal housing corporation (Housing York Inc.) is completing a 97 unit rental building (of which approximately 80% of the units are affordable) in early 2025. Even with this new building, it is recognized that more affordable housing for moderate and low income workers, single parents (many of whom are working) as well as seniors are needed in the community.

Part of the long term challenge for the Town will be to create enough housing (especially one bedroom units) that is affordable for modest income members of the workforce in the retail and support service sector so that these members of the workforce can afford to live in the Town they work in.

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5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
Total private dwellings	Total	16710
Breakdown by structural types of units (number of units)	Single-detached	12420
	Semi-detached	825
	Row house	1805
	Apartment/flat in a duplex	445
	Apartment in a building that has fewer than 5 storeys	940
	Apartment in a building that has 5 or more storeys	250
	Other single attached	10
	Movable dwelling	0
Breakdown by size (number of units)	Total	16710
	No bedrooms	35
	1 bedroom	690
	2 bedrooms	2645
	3 bedrooms	5445
	4 or more bedrooms	7895
Breakdown by date built (number of units)	Total	16710
	1960 or before	1595
	1961 to 1980	2150
	1981 to 1990	1660
	1991 to 2000	1480
	2001 to 2005	1335
	2006 to 2010	4105

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5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
	2011 to 2015	2615
	2016 to 2021	1765
Rental vacancy rate (Percent)	Total	2.4*
	Bachelor	**
	1 bedroom	2.7*
	2 bedrooms	2.1*
	3 bedrooms+	2.4*
Number of primary and secondary rental units	Primary	208
	Secondary	1802**
Number of short-term rental units	Total	23***

*From CMHC data on Aurora, Newmarket, Whitchurch-Stouffville Survey Zone

**Calculated from 2021 census total rental households minus primary rental units

*** Current number of licensed short term rentals in Whitchurch-Stouffville

5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.

The only new affordable rental units built in Whitchurch-Stouffville in the past five years is a 97-unit apartment building constructed by York Housing Inc., anticipated to be completed in early2025.

There is only one other not-for-profit housing provider in the Town, and they are focused on seniors housing. 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).

Whitchurch-Stouffville has recently committed to implementing an Affordable Housing Community Improvement Plan which is anticipated to be in place by 2026, which will provide further incentives to increase the supply of new affordable housing.

5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

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 across all units being $1,197. CMHC has not reported any average rents for the past 5 years, however, we can assess 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.

Figure H. Average Rental Prices in Aurora, Newmarket & Whitchurch-Stouffville compared to Ontario (2019-2024)
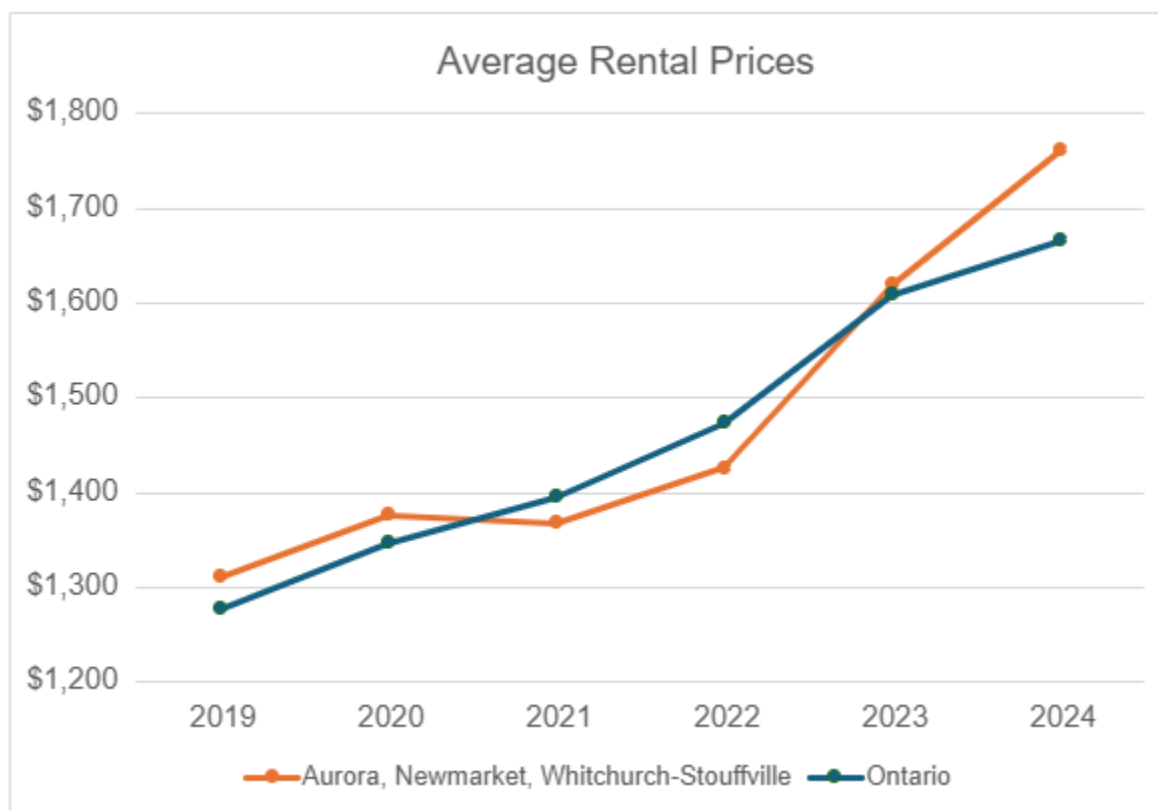
Source: CMHC Primary Rental Market Report

When compared to the province, this census zone that includes Whitchurch-Stouffville, 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. The Covid-

19 pandemic shaped similar trends across the province and country, in terms of average rent increases.

5.5 How have vacancy rates changed over time? What factors have influenced this change?

CMHC has not reported vacancy rates in the Town of Whitchurch-Stouffville for the past 5 years. In 2019, the CMHC reported a zero percent vacancy rate across all unit types. However, this is likely due to the lack of reliable data, therefore the HNA analyzes data available for a broader region.

Vacancy rates for the larger census zone of Aurora, Newmarket and Whitchurch-Stouffville have been reported by CMHC, although not in 2023. 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.

5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

At the time of the 2021 census, core housing need dropped from 10.9% in 2016 to 9.9% in 2021 in Whitchurch-Stouffville. This trend of households in core housing need decline was more dramatic across the country in both tenant and owner-occupied households. One significant cause for this was the CERB financial relief program. With the program finished, and the cost of housing and living increasing in the past 3 years, it is highly likely that the number of households in core housing need has increased steeply in that time.

There is a large disparity between the percentage of owner households in core housing need, and the number of tenant households, with 7.5% of owner households in core housing need compared to 27.5% of tenant households, according to 2021 census data. This disparity has stayed consistent over time, with tenant households considerably more likely to be in core housing need.

Another noticeable trend with core housing need in Whitchurch-Stouffville is related to household type. One-person households have consistently been the most likely to be in core housing need, with 25.4% in 2021, followed by one-parent households that were 21.6%. All other household types were below 10% in core housing need as of 2021, according to CMHC housing market data.

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	**Data**	**Value**
Number of housing units that are subsidized (non-profits)	Total	272
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	1,050
Number of co-operative housing units	Total	0
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	0

5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above.

Examples can include:

- Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?
- Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?
- Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

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, 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.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1660
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1761*
	Bachelor	1085*
	1 bedroom	1588*
	2 bedrooms	1879*
	3 bedrooms+	2038*
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1740*
	Bachelor	1100*
	1 bedroom	1600*
	2 bedrooms	1868*
	3 bedrooms+	1693*
Sale prices (Canadian dollars)	Average	$1,364,807
	Median	$1,223,000
Sale prices by unit size (Average, Canadian dollars)	Average	N/A
	Bachelor	N/A
	1 bedroom	N/A

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5.9.1 Housing Values		
Characteristic	**Data**	**Value**
Breakdown not available	2 bedrooms	N/A
	3 bedrooms+	N/A
Sale prices by unit size (Median, Canadian dollars) Breakdown not available	Median	N/A
	Bachelor	N/A
	1 bedrooms	N/A
	2 bedrooms	N/A
	3 bedrooms+	N/A

<u>2024 Permit totals for new residential units:</u>

- 18 Single Family Detached Homes
- 30 permits for Second Suites (Additional Residential Units)
- 174 Apartment Condo Units in Mixed Use-Developments
- No permits issued for purpose-built rentals

<u>2023 Permit totals for new residential units:</u>

- 24 Single Family Detached Homes
- 409 Long Term Care Units
- 12 permits for Second Suites (Additional Residential Units)
- No permits issued for purpose-built rentals

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5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
Demolished – breakdown by tenure	Tenant	*See Below
	Owner	2023: 38* 2024: 24* Total: 62*
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	753
	Single	178
	Semi-detached	0
	Row	69
	Apartment	506
Completed – Breakdown by tenure (annual, number of structures)	Tenant	248
	Owner	247
	Condo	258
	Coop	0
Housing starts by structural type and tenure	Total	*see Figures I & J

* Available demolition data did not specify between Owner and Tenant tenure

Figure I. Housing Starts by Structural Type (2016-2023)

Housing starts by structural type (2016-2023)								
Type	**2016**	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**
Apartment	154	217	-	112	506	-	-	188
Row	46	98	6	-	163	134	127	216
Semi-detached	-	-	-	-	-	-	-	-
Single-detached	182	215	119	40	234	190	309	319
Total	382	530	125	152	903	324	436	723

Figure J. Housing Starts by Tenure (2016-2023)

Housing starts by tenure (2016-2023)								
Tenure	2016	2017	2018	2019	2020	2021	2022	2023
Condo	154	217	-	112	258	-	-	91
Co-op	-	-	-	-	-	-	-	-
Owner	228	313	125	40	397	324	436	535
Rental	-	-	-	-	248	-	-	97
Total	382	530	125	152	903	324	436	723

6. Projected Housing Needs and Next Steps

This section aims to answer the question, how much and what type of housing is needed to meet the needs of the population over the next 10 years? How will this Housing Needs Assessment (HNA) be meaningfully used in planning and investment decisions?

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from Edmonton's Affordable Housing Needs Assessment is provided below.
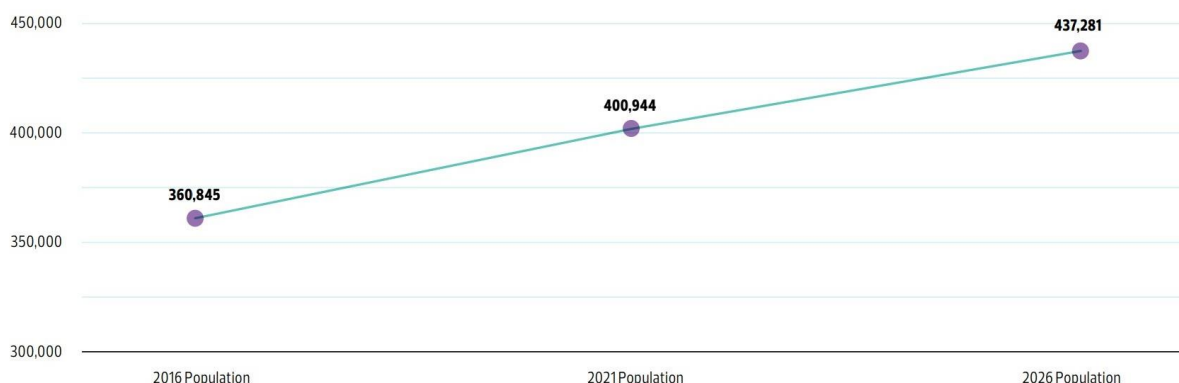
Household Growth Projection 2016- 2026. Source: Edmonton Affordable Housing Needs Assessment – August 2022

HNAs should be able to convey through their data-driven narrative how many housing units are needed by income category, household size and dwelling type over the next 10 years. In completing this section, communities must carefully consider their past growth trends and future demographic projections, including recent immigration patterns, aging population dynamics, and economic trends. Furthermore, it is also crucial for communities to consider any pre-existing housing shortages, as evidenced by indicators such as recent trends in rental vacancy rates, growth in prices/rents, the number of households in core housing need, and the aging of their current housing stock.

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, including the HART housing needs projection here. The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their

preferred methodology are also clearly explained The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

Step 1: Population Projection

- Conceptually the projected population is calculated as the survived population + births + projected net migrants. An example of an accepted method to calculate population projection is the Cohort-Component population projection method.

Step 2: Household Projection

- Project family and non-family households separately by multiplying the projected population by age group in a given year with projected headship rates (household formation) by age group in a given year.
  - A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.
  - Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year. An increase in the total headship of any particular age group means that overall a higher proportion of that group heads households than previously. The converse holds true for a decrease in the total headship rate. Thus, the total rate is an overall indication of the propensity to form households in a particular age group.
- Project both family and non-family households by household type (composition), including couples without children, couples with children, lone parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.

- – Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
- – Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.
- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number renter households by calculating the difference between projected households and the number of projected owner households.
  - – Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.
- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family and non-family) with the projected number of renter and owner households of the given household type and age group.
  - – Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.
- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

<u>HART Household Projections – Projected Households by Household Size and Income Category</u>

- The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community's projected population.

Please use the Housing Assessment Resource Tools Households Projections tab to fill out the table below for your jurisdiction – Housing Needs Assessment Tool | HART

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	490	199	29	44	1	763
Low Income	1337	1248	401	266	122	3374
Moderate Income	994	1467	706	819	409	4395
Median Income	360	1795	1316	1330	851	5652
High Income	239	1854	1801	2891	1822	8607
Total	3420	6563	4253	5350	3205	22791

Key Considerations

Population
- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.

- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.

- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non-permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.

- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.

- **Smaller Communities:**

  – In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
  – One industry communities should also develop multiple population scenarios to manage economic volatility.

Household Projections
- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.

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- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.

- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.

- **Optional for Smaller Communities:**

    – For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.

    – Project household composition by family/non-family households using latest census proportions by family type.

    – Project household size by age for family/nonfamily type by dividing population by households.

Housing Demand

To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.

- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.

- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

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Economic Data Integration
- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.

- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.

- CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.

- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

Supply Capacity & Supply Gaps
- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.

- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps.

- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.

- **Optional for Smaller Communities:**

    – Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

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6.2 Projection Methodology

Please outline the methodology and calculations used to complete the projections here, including any assumptions made.

The age distribution data in tables 6.2.1 and 6.3.1 use Ministry of Finance Population Projections for York Region. The Watson & Associates Preliminary Growth Management Strategy, June 2023, estimates the population of Whitchurch-Stouffville as a share of the population of York Region in 2031 to be 4.2%. The age distribution figures in tables 6.2.1 and 6.3.1 represent 4.2% of the York Region data.

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
Women by age distribution (# and %)	0-14	3,777 (13%)
	15-19	1,590 (5%)
	20-24	1,791 (6%)
	25-64	15,263 (52%)
	65-84	5,765 (20%)
	85+	951 (3%)
Male Births	Births x Estimated Proportion of Male Births	N/A
Female Births	Total births – Male Births	N/A
Survival Rate	Survival rate for those not yet born at the beginning of the census year	N/A
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	N/A
Projected Family Households	Age-group population x projected age-specific family headship rate	Total: 16,425 15 to 24: 29 25 to 35: 1,632 35 to 44: 4,658

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
		45 to 54: 4,860
		55 to 64: 4,152
		65 to 75: 2,788
		75 to 84: 1,379
		85+ 412
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	Total: 3,479 15 to 24: 36 25 to 35: 316 35 to 44: 387 45 to 54: 447 55 to 64: 631 65 to 75: 721 75 to 84: 566 85+ 375
Total Projected Headship Rate	Family headship rates + non-family headship rates	32.7%
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	3,149 between 2021 and 2031
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	Structure Type Single Detached: 13,780 Apartments more than 5 floors: 274 Apartment or flat in duplex: 364 Apartment in a building that has fewer than five stories: 411 Row House: 1877 Semi-detached: 828 Total: 17,515 Age of Primary Household Maintainer 15-24: 24

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
		25-34: 1,323
		35-44: 3,777
		45 to 54: 4,003
		55 to 64: 3,593
		65 to 74: 2,687
		75 to 84: 1,531
		85 years or over: 566
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	Structure Type
		Single Detached: 1,001
		Apartments more than 5 floors: 54
		Apartment or flat in duplex: 191
		Apartment in a building fewer than 5 floors: 709
		Row House:286
		Semi-detached: 143
		Total: 2,395
		Age of Primary Household Maintainer
		15-24: 36
		25-34: 340
		35-44: 453
		45 to 54: 447
		55 to 64: 459
		65 to 74: 328
		75 to 84: 173
		85 years or over: 155
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	N/A

## 6.3 Population and Households Projections

6.3.1 Anticipated Population by 2031		
Characteristic	**Data**	**Value**
Anticipated population	Total	60,800
Anticipated population growth	Total	10,936
	Percentage	22%
Anticipated age	Average	44
	Median	45
Anticipated age distribution (# and %)	0-14	7,747 (13%)
	15-19	3,265 (6%)
	20-24	3,734 (6%)
	25-64	30,213 (53%)
	65-84	10,935 (19%)
	85+	1,643 (3%)

6.3.2 Anticipated Households by 2031		
Characteristic	**Data**	**Value**
Current number of households	Total	16,707
Anticipated number of households	Total	19,910
Anticipated Household Age	Average	N/A
	Median	N/A
Anticipated Households by Tenure	Renter	2,395
	Owner	17,515
Anticipated Units by Type	Total	19,910
	Single	13,539
	Semi-detached	996
	Row	3,186
	Apartment	2,190
Anticipated Units by Number of Bedrooms	1 bedroom	1,633
	2 bedroom	4,778
	3 bedroom	5,535
	4 bedroom	7,168
	5 bedroom	796
Anticipated Households by Income	Average	N/A
	Median	N/A
	Very Low	124
	Low	839
	Moderate	1,646
	High	2,339
Anticipated average household size	Total	2.69

6.3.2 Anticipated Households by 2031		
Characteristic	**Data**	**Value**
Draft approved lots by planned housing type	Total	Singles: 638 Townhouses: 1620 Apartments: 2542
Draft approved lots by tenure	Tenant	N/A
	Owner	N/A

The Anticipated Units by Type figures in table 6.3.2 were calculated using data from Watson & Associates Preliminary Growth Management Strategy for Whitchurch-Stouffville.

Anticipated Units by Number of Bedrooms in table 6.3.2 assumes that the majority of new units created will be high density, one- and two-bedroom units. The Town's Official Plan states the goal of achieving 32% of the housing mix to be high density and 27% to be medium density by 2051. These targets have been considered when projecting unit size.

Town of Whitchurch-Stouffville
Forecast Housing Base by Density Type, 2021 to 2051
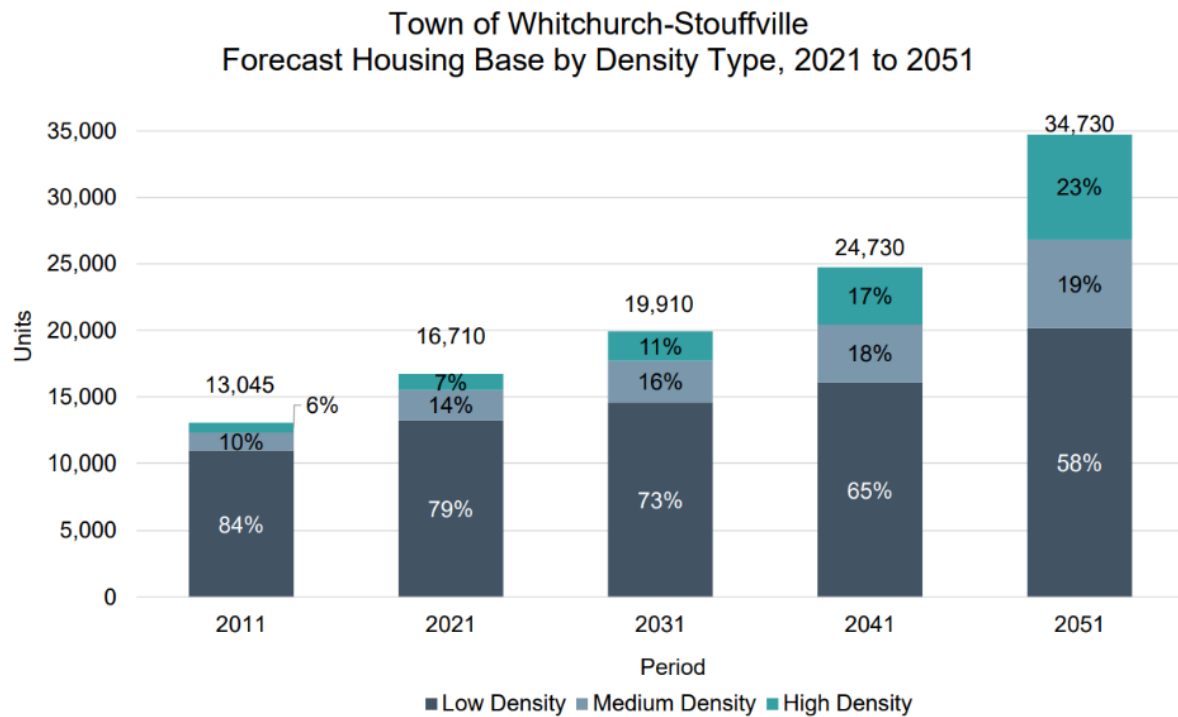
Note: Numbers may not add due to rounding.
Source: Derived from Statistics Canada Census Data from 2011 to 2021, and York Region's 2022 approved Official Plan (with updates to the forecast made by York Region in May 2023) for 2021 to 2051, by Watson & Associates Economists Ltd., 2023.

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7. Use of Housing Needs Assessments in Long-Term Planning

7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?** For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?

This Housing Needs Assessment will used to guide long-term planning, policy formulation, and decision-making processes for housing within the Town of Whitchurch-Stouffville. It will assist the Town when reviewing and evaluating development applications, enabling them to demonstrate to developers the necessity for affordable units within their development proposal. The HNA has shown 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 two 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 will create and 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 Town's 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. Furthermore, 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. This study builds on Council direction to address a wider variety of housing options within the Town. The study will also review municipal permissions to permit up to four (4) residential units per property.

- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**

The Town's Official Plan, incorporating recommendations from the Town's Housing Strategy, outlines objectives that are supported by the findings in this Housing Needs Assessment. With a projected population increase of 22% by 2031, the Town must proactively manage growth by balancing housing supply, affordability, and infrastructure capacity.

The data in this HNA reveals that a significant share of very-low and low-income households are in core housing need, emphasizing the demand for affordable and rent-geared-to-income housing, especially bachelor and one-bedroom units.

To encourage missing middle housing, The Town's policies will need to support diverse housing forms, including accessory residential units (ARUs) and duplexes, to create more affordable options for low-income and senior households.

The HNA is an important tool to ensure that policy updates align with current housing trends and forecasted growth within the Town of Whitchurch-Stouffville. 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.).

- **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

Examples may include:

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

Addressing the projected housing needs highlighted in the HNA will require prioritizing and mitigating growth pressures caused by infrastructure gaps. To effectively plan and prepare for anticipated growth, the a few key areas of infrastructure will need to be addressed:

Water and Wastewater Expansion

- The increased demand for housing will necessitate significant upgrades to water supply systems and wastewater conveyance and treatment facilities. Expanding capacity and modernizing infrastructure will ensure sustainable development and prevent environmental degradation. This includes tasks such as upgrading pipelines and enhancing treatment plants to support the Town's growth.

Transit Improvements

- To support the growing population, a well-connected and accessible public transit system is crucial. The current transit system in Whitchurch-Stouffville is lacking. Investments will likely be required to expand transit routes and increase frequency on major routes. This will also lead to reduced traffic congestion and contribute to improved environmental standards in the community.

Community Services and Centers

- As the population grows, there will be an increased need for community services, including health care, libraries, schools, and recreational facilities.

Parks and Public Spaces

- The creation and enhancement of parks and green spaces will be crucial for supporting healthy and active lifestyles. Improved public spaces foster community engagement, promote mental well-being, and enhance overall quality of life for residents.

Emergency Services

- The expansion and upgrading of emergency service infrastructure, such as the building of new fire halls and medical centers will be critical for ensuring safety in the face of a growing population.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

Housing Statistics - Statistics Canada

Population estimates, July 1, by census subdivision, 2016 boundaries (statcan.gc.ca)

Population estimates, July 1, by census metropolitan (statcan.gc.ca)

Population and demography statistics (statcan.gc.ca)

Population Projections for Canada (2021 to 2068), Provinces and Territories (2021 to 2043) (statcan.gc.ca)

Housing Market Information Portal

UrbanSim – Scenario Modeling

Reports & Publications

Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042

CMHC - Housing Shortages in Canada Report

University of British Columbia - Housing Assessment Resource Tools (HART)

University of London - Affordability targets: Implications for Housing Supply

Nova Scotia Housing Needs Assessment Report Methodology

Ontario Land Needs Assessment Methodology

British Columbia Affordable Housing Need Assessment Methodology

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Annex B: Glossary

Affordable Housing: A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

Area Median Household Income: The median income of all households in a given area.

Cooperative Housing: A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

Core Housing Need: Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.

Household: A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

Household Formation: The net change in the number of households.

Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Permanent Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Purpose-Built Rental: Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

Short-Term Rentals: All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

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Suppressed Household Formation: New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

Missing Middle Housing: Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.

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