

HOUSING MATTERS:

A REVIEW of the HOUSING MARKET in YORK REGION

2019 UPDATE



MARCH 2020


York Region

Data Disclaimer:

The data presented throughout this report seeks to represent the best available information available at the time the report was written. For representation purposes, numbers are often rounded for ease of use for the reader of the report. This means that there are instances where numbers provided are approximates rather than in real units provided.

Citing this Report:

Individuals and organizations wishing to cite any portion of the Housing Matters Update are requested to use the following citation when referencing this document:

The Regional Municipality of York, 2019. Housing Matters: A Review of the Housing Market in York Region, October 2019.

CONTENTS

EXECUTIVE SUMMARY	4
--------------------------	----------

CHAPTER 1: A DIVERSE MIX AND RANGE OF HOUSING IN YORK REGION IS ESSENTIAL TO THE HEALTH AND PROSPERITY OF OUR COMMUNITY	7
--	----------

1.1	Purpose of the Housing Matters Update	7
1.2	York Region’s Housing System	9
1.2.1	Housing is a Key Component of “Complete Communities”	10
1.2.2	Acceptable Housing	10
1.2.3	Housing is a Social Determinant of Health	11
1.2.4	Housing System Gaps	12
1.3	York Region’s Housing Roles	14
1.3.1	Growth Management	14
1.3.2	Service Manager	15
1.4	Housing as a Strategic Priority for York Region	16
1.4.1	York Region Vision	17
1.4.2	York Region Official Plan (2010)	17
1.4.3	York Region Strategic Plan	17
1.4.4	Housing Solutions: A Place for Everyone York Region 10-year Housing Plan	18
1.4.5	Measuring, Monitoring and Continuous Improvement	18
1.5	The Interconnected Role of Supporting Housing Need	19
1.5.1	Role of Government	19
1.5.2	Role of the Private and Non-Profit Sectors	21
1.6	Key Messages on Housing in York Region	22

CHAPTER 2: YORK REGION’S URBAN STRUCTURE, POPULATION AND ECONOMY CONTINUE TO GROW AND DIVERSIFY	23
--	-----------

2.0.1	Provincial Growth Plan Forecasts	24
2.1	York Region is Urbanizing	25
2.2	York Region’s Growing and Diversifying Population	30
2.2.1	Aging Population	32
2.2.2	Immigration as the Primary Source for Growth	35
2.2.3	Low Income Population Compared to Population Growth	38

2.2.4	Housing Need for a Growing and Diversifying Population	41
2.3	York Region's Expanding Economy	42
2.3.1	Service-Producing Jobs Drive Employment Growth	45
2.3.2	Household Incomes Not Keeping Pace with Home Prices	47
2.4	Household Income Growth Differs Across the Income Spectrum	52
2.5	The Economic Impact of York Region's Changing Housing Needs	57
2.6	Key Messages About a Growing and Diversifying Region	59

CHAPTER 3: HOUSING SUPPLY AND DEMAND IN YORK REGION IS CHANGING 61

3.1	York Region's Diversifying Housing Stock	62
3.1.1	Housing Structure Types	63
3.1.2	Housing Tenure	67
3.2	Growth in Ownership Housing Supply Continues to Diversify	73
3.2.1	New Housing Activity	74
3.2.2	Resale Housing Activity	77
3.3	Limited Growth in the Rental Housing Stock	79
3.3.1	Low Rental Supply	82
3.3.2	Primary Rental Market	86
3.3.3	Secondary Rental Market and Condominium Growth	89
3.3.4	Community Housing	92
3.3.5	Housing Supply For an Aging Population	95
3.4	Factors Impacting Low Rental Supply	99
3.5	Key Messages on York Region's Housing Supply	100

CHAPTER 4: YORK REGION'S HOUSING MARKET IS INCREASINGLY EXPENSIVE 101

4.1	An Increase in House Prices	105
4.1.1	New Housing Prices	108
4.1.2	Resale Housing Prices	112
4.2	Factors Impacting Affordability	116
4.2.1	Cost of Land	116
4.2.2	Interest Rates and Mortgage Balances	117
4.2.3	Unit Sizes	120
4.2.4	Non-Residential Ownership	120
4.2.5	Vacancy Rates	121

4.3	The Impacts of Unaffordable Housing Options	124
4.3.1	Core Housing Need	125
4.3.2	Higher Rental Rates	130
4.3.3	Percentage of Household Income Spent on Housing Costs	133
4.4	Housing Affordability Impacts Commute Patterns.....	139
4.5	Key Messages on Housing Affordability	144

CHAPTER 5: EMERGENCY AND SUPPORTIVE HOUSING SYSTEMS IN YORK REGION HELP RESIDENTS FIND AND KEEP HOUSING 145

5.1	Supportive Housing Helps People with Their Housing Stability	146
5.2	Emergency and Transitional Housing Provides Shelter for People in Housing Crisis	147
5.2.1	Seasonal Shelters	149
5.2.2	Violence Against Women Shelters.....	150
5.3	Housing with Supports Provides Housing to Vulnerable Populations.....	150
5.4	Regional Investment in Housing Grants and Subsidies	152
5.5	An Integrated Delivery Service System Helps Residents Obtain the Right Programs through Wraparound Supports	152
5.5.1	Connecting Residents to Services and Supports	152
5.6	Key Messages About Emergency and Supportive Housing in York Region	154

CHAPTER 6: YORK REGION CONTINUES TO MONITOR AND ADDRESS HOUSING GAPS 155

6.1	Report Highlights	156
6.1.1	Housing Data Gaps	157
6.2	The Role of Partnerships in Addressing Housing Gaps	157
6.2.1	Human Services Planning Board of York Region	158
6.2.2	York Region Local Municipal Housing Working Group	159
6.3	From Matters to Mortar: Next Steps.....	159
6.3.1	Achieving Complete Communities	160
6.4	Key Messages on Monitoring and Addressing Housing Gaps.....	160

HOUSING MATTERS: A REVIEW OF THE HOUSING MARKET IN YORK REGION, 2019 UPDATE

EXECUTIVE SUMMARY

The content in this technical document serves to update the original information presented in the 2012 report [Housing Matters: A Review of the Housing Market in York Region](#). The data reported in this document supports the housing market needs assessment completed as part of the 5-year review of the Housing and Homelessness Plan and update to the Regional Official Plan through the Municipal Comprehensive Review process.



Housing is essential to the health of our community and connects to the economy, transportation systems, the environment, as well as health and social services.

Housing impacts residents at all ages and stages of life, wherever they may be found in the housing system. Whether owning, renting or receiving a subsidy, adequate housing supports the creation of complete communities and is a social determinant of health. As a result, a full mix and range of housing remains a key priority for York Region, connected throughout and interwoven into guiding policy documents. The Region's Vision, Regional Official Plan, *2019-2023 Strategic Plan*, York Region Seniors Strategy and Housing and Homelessness Plan align in a strategic policy framework to address housing needs across York Region. Supporting the need for housing requires coordination and collaboration across many stakeholders, including all levels of government, private sector agencies and stakeholders.

This is a pivotal time for housing in York Region. In recent years, it has become harder for residents to get the housing they need in the private market. The cost of housing in York Region has increased as the population and economy grow and as the Region experiences continued urbanization. Demand for rental housing has continued to rise, but a lack of rental supply and few affordable options in the ownership housing market has made it difficult to meet the needs of all residents. For a thriving community, a full mix and range of options that includes ownership, rental, emergency and supportive housing is required.



York Region's economy, population and urban structure is growing and diversifying, and our housing options need to do the same.

As the Region's economy, population and urban structure develops and diversifies, there will be increased demand for housing options to meet changing needs.

The Region is changing from a suburban community to an urbanized city-region. The Region's population is growing and diversifying, with decreasing median incomes, a growing immigrant population and changing needs that come from an aging population. These changes will shift housing needs and increase demand for a full range of housing types and tenures to more effectively meet the needs of our residents.

York Region's economy continues to develop, mainly driven by growth in service-producing jobs. The changing economy and growth in new businesses and services requires housing that meets the needs of York Region's workforce.

In York Region, housing costs have outpaced income growth impacting the type of housing that residents can afford. This places additional strains on residents to make ends meet and impedes many residents and workers ability to afford housing in the Region.



York Region requires a full mix and range of housing types, tenures, unit sizes and functions to meet the changing needs of residents.

In 2016, York Region's housing market included 356,900 households. Ownership accounted for 86% of all households; the remaining 14% were rental households. The forecasted growth of York Region's housing structure types are expected to continue to diversify to support the changing needs of residents and workers. However, low supply of rental and rising cost for ownership households is a growing challenge for many people who want to live and work in York Region.

York Region's rental supply is primarily delivered through the secondary market. While the primary market can be clearly quantified, the secondary market is variable, with ownership units offered for rent. These units are harder to count and are less visible in the rental market. The Region's rental supply is increasingly dependent on rental condominiums. This poses a growing challenge, as the average rents for condominium units are higher than the primary rental market. There are many factors impacting the supply of rental units in the primary rental market that will need to shift to support the changing needs of residents.



Housing in York Region is increasingly unaffordable for many renters and owners.

The York Region Official Plan requires that 35% of new housing units in urban centres be affordable and 25% of new units outside of those areas be affordable. Since the previous Housing Matters report, the cost of housing has risen for all housing types in both the new and resale ownership markets. Average rents for households in York Region's rental market have also risen.

The limited stock of affordable housing led to growth in the number of residents in core housing need, falling under one of the three standard measures (adequacy, suitability, or affordability). In addition, a growing number of households are spending more than 30% of their household income on total housing costs.

In fact, York Region has the highest percentage of both rental and ownership households spending more than 70% of their total household income on housing costs in the Greater Toronto and Hamilton Area (GTHA).



The Region provides individuals and families with affordable housing options, community housing and homelessness prevention programs and services to support their housing stability.

Many residents depend on affordable housing options and services to help them stay in their homes. York Region manages subsidized and affordable housing located in rental buildings across the community, including Housing York Inc., the Region's housing corporation. The Region funds and administers programs and services to help residents find and keep housing. This system is supported by the government of Ontario's supportive housing for people with special needs.



This Housing Matters Update is a technical data document used to inform a number of Regional documents and policies by providing housing market trends and indicators of future housing need.

The data in this report highlights:

- The need for a greater mix and range of housing options
- The need for more affordable ownership and rental units
- The need for higher density units that can support a full mix and range of incomes
- The need for rental units at all price points
- The demographic shifts in the population, including smaller family sizes, and a growing aging population impacts the mix and range of housing required to support the changing needs of residents
- The economic challenges facing residents, including the slow rise in income compared to the exponential growth in housing prices
- The need for homelessness prevention and housing stability services and programs to help residents find and keep housing

To address market gaps, the Region is collaborating with stakeholders, creating policies that best respond to the needs of residents, building processes and improving on methods to better deliver services and engaging in active monitoring and reporting to best support continuous improvement.

CHAPTER 1:

A DIVERSE MIX AND RANGE OF HOUSING IN YORK REGION IS ESSENTIAL TO THE HEALTH AND PROSPERITY OF OUR COMMUNITY

Housing is a critical component of every community. It connects to the economy, the transportation system, the environment, health and social services. The creation of complete communities begins with a healthy housing system that meets the needs of all residents at every age and stage of life. York Region takes a collaborative approach to building sustainable and complete communities, which includes promoting the development of acceptable and affordable housing for residents and workers to support the Region's continued growth and development.

A healthy housing system in York Region should contain a mix and range of:

- Types – such as single detached, semi-detached, townhouse, apartment, or duplex
- Unit Sizes – such as family-sized apartment units
- Functions – such as special needs housing
- Tenures – such as rental and ownership
- Affordability – such as housing that is affordable to low-and moderate-income residents and workers

1.1 PURPOSE OF THE HOUSING MATTERS UPDATE

The content outlined in this document serves as an update to information and data originally presented in the 2012 report [Housing Matters: A Review of the Housing Market in York Region](#) (Figure 1). The purpose of this document is to provide an update of the changes impacting York Region's housing market, housing demand and related programs and services. This updated analysis provides a current understanding of data trends in order to support the update of Regional policy documents. This update to the original information and data supports the 5-year review of the 10-year Housing and Homelessness Plan as the housing market needs assessment. The data presented facilitates ongoing results-based and accountable decision making for future planning, with a focus on the continual improvement of the Region's existing policies and programs.

Figure 1: Housing Matters: A Review of the Housing Market in York Region 2012 and Housing Solutions: A Place for Everyone York Region's 10-Year Housing Plan



As outlined in this update, the dominant tenure in York Region has historically been and continues to be ownership housing. Since the original Housing Matters document, York Region's housing market has continued to grow and diversify. Housing costs have continued to rise at an exceptional rate, impacting the capacity for residents to make ends meet. The demand for programs and services, housing supports and purpose-built rental units have continued to rise over time. The Region has continued to work hard to preserve the existing supply of rental housing through Regional plans and policies, while developing new programs and incentives to encourage the development of new purpose-built rental units to meet growing demand.

As the demand for a full mix and range of housing options grows and diversifies, supply in the housing system will change and evolve. This update approaches the housing system in an integrated way to support the discussion around housing market gaps and to interpret the research and data presented.

The update is organized and presented as follows:

- Chapter 1: A Diverse Mix and Range of Housing in York Region is Essential to the Health and Prosperity of Our Community
- Chapter 2: York Region's Urban Structure, Population and Economy Continue to Grow and Diversify
- Chapter 3: Housing Supply and Demand in York Region is Changing
- Chapter 4: York Region's Housing Market is Increasingly Expensive
- Chapter 5: Emergency and Supportive Housing Systems in York Region Help Residents Find and Keep Housing
- Chapter 6: York Region Continues to Monitor and Address Housing Gaps

1.2 YORK REGION'S HOUSING SYSTEM

Since the original Housing Matters, it has become more challenging for residents to find the housing they need in the private market. Demand for more affordable ownership options and rental options at all price points in a range of sizes and locations have increased. For those priced out of the private market, additional services and supports are required. In order to address these challenges through the provision of a full mix and range of options for residents across the income spectrum, York Region seeks opportunities, programs and policies to support the building and development of a diversified housing supply.

Access to suitably-sized and affordable housing throughout the Region has impacted infrastructure development, transit system lines, access to critical supports and the environment. By building affordable and sustainable housing that uses innovative water and energy saving tools, the Region will maximize environmental benefits, save money and reduce its carbon footprint, thereby supporting the creation of a strong and healthy community.

A robust and healthy housing system is a critical component of building complete communities (Figure 2). A healthy housing system includes affordable, supportive and accessible housing options throughout communities that are transit-supported and connected to employment, schools and other essential services. York Region plans, policies, guidelines and strategies often recognize the strong relationship between housing, a sustainable environment, healthy communities and a vibrant economy. The update of Housing Matters highlights changing demographics, an evolving economy, rising housing prices and the continued need for a full mix of housing options for all residents. The foundation of York Region's housing system is an integrated approach to delivering a full mix and range of ownership and rental options through the private market, with supports and services to help shelter those not finding affordable options that suit their needs in the private market. Key inputs into York Region's housing system include a partnership delivery ideology of results-based accountability and continuous improvement.

Figure 2: Building Complete Communities in York Region



In complete communities housing is conveniently located close to transit, shops and services, and employment. Creating a diverse mix and range of housing, including affordable options, is a major contributor to the quality of life, well-being and community health.

1.2.1 HOUSING IS A KEY COMPONENT OF “COMPLETE COMMUNITIES”

Housing is a critical component of every community. Complete communities include a variety of housing options that meet the needs of residents of all ages, stages, lifestyles and abilities. Complete communities are transit-oriented and supported and connected to necessary supports, with more options for housing close to major centres and corridors. As York Region continues to mature into an interconnected city-region, higher density units in accessible areas close to community supports will be increasingly relied upon to meet the changing needs of the Region’s residents.

1.2.2 ACCEPTABLE HOUSING

Acceptable housing is a key measure of the health of a housing system to meet the needs of residents, which is identified through core housing data and three acceptability standards (Figure 3). In York Region, one third of rental households are in core housing need. The total number of households in core housing need is significant, particularly since this number has increased in recent years. This may be influenced by the rising cost to own a home and the low supply of rental units available in York Region’s housing market.

Figure 3: Core Housing Need		
York Region, 2016		
▼ Below Affordability	30% (14,980)	10% (31,185)
▼ Below Suitability	5% (2,615)	1% (2,085)
▼ Below Adequacy	2% (1,090)	1% (1,450)
Core Housing Need Total	32% (15,890)	10% (31,905)
Total Number of Households	50,340	305,650

Source: Statistics Canada, 2016 Census of Population, 2019.

* Numbers do not add up to 100% because housing may fit one criteria but not the other or may have more than one criterion that is met. For example, housing may be suitable but not affordable, which would place the household in core housing need.

More detailed information on core housing need and acceptable housing data is available in section 4.3.1.

Tenure categorizes housing units into those that are owned and those rented. Ownership housing refers to units intended to be occupied by the owner and includes condominium units. Rental housing refers to units rented to a second party and can include traditional private purpose-built rental units, purpose-built subsidized rental units, and secondary suites.

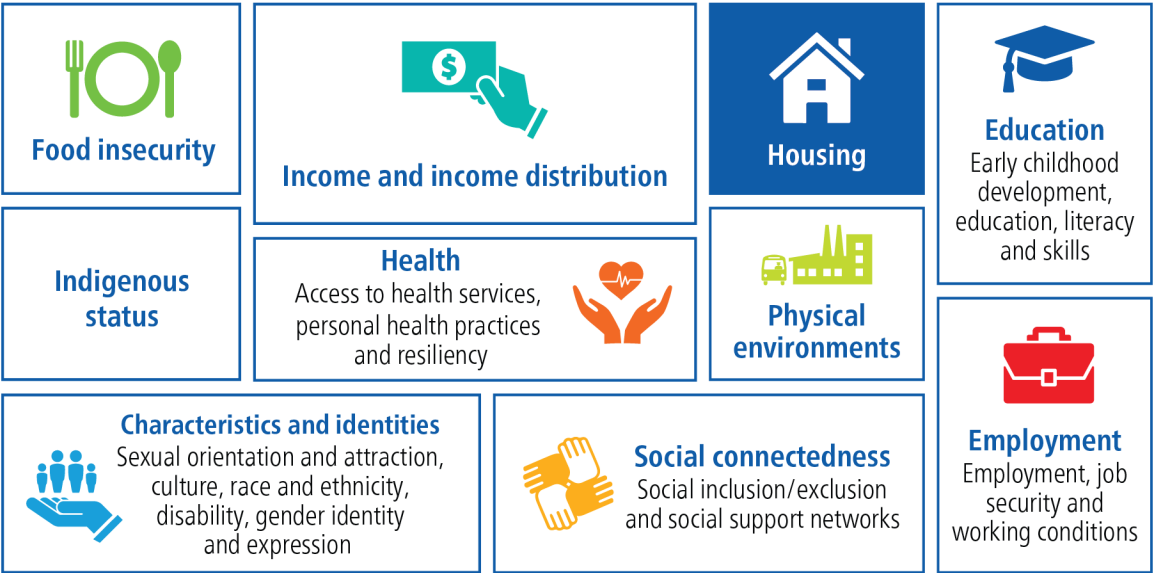
Acceptable housing is adequate in condition, suitable in size, and affordable.

Core housing need measures households that reside in housing which is below at least one of the three acceptability standards (adequate, suitable and affordable) and for which the household would need to spend 30% or more of its income to pay the median rent of alternative local housing that is acceptable.

1.2.3 HOUSING IS A SOCIAL DETERMINANT OF HEALTH

Social Determinants of Health identify the different social conditions that interact to positively or negatively influence physical health and well-being (Figure 4). These directly affect the vulnerability of residents to poor health outcomes as a result of their social environment. Housing is a social determinant of health, impacting a person’s ability to live, work and thrive in their community.

Figure 4: York Region’s Key Social Determinants of Health

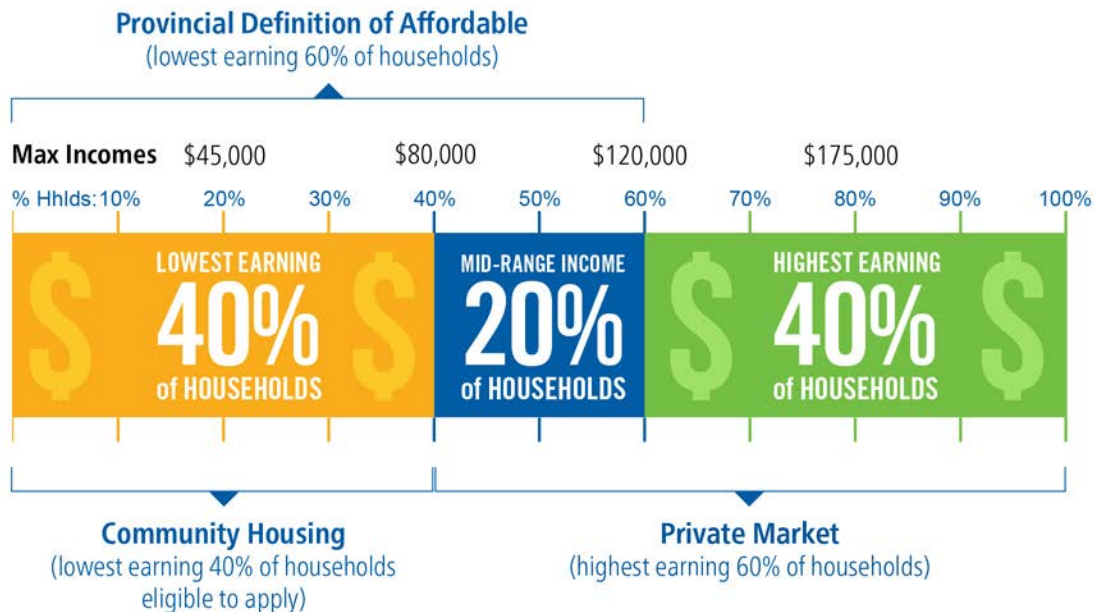


Housing is a key social determinant of health. A housing system that lacks affordable, well-maintained and suitable-sized homes can result in fewer economic opportunities and a lower social or physical wellbeing for residents.

1.2.4 HOUSING SYSTEM GAPS

The housing system in York Region can be divided into three distinct segments based on household incomes (Figure 5).

Figure 5: Housing Segments by Income (Provincial Definition of Affordable)



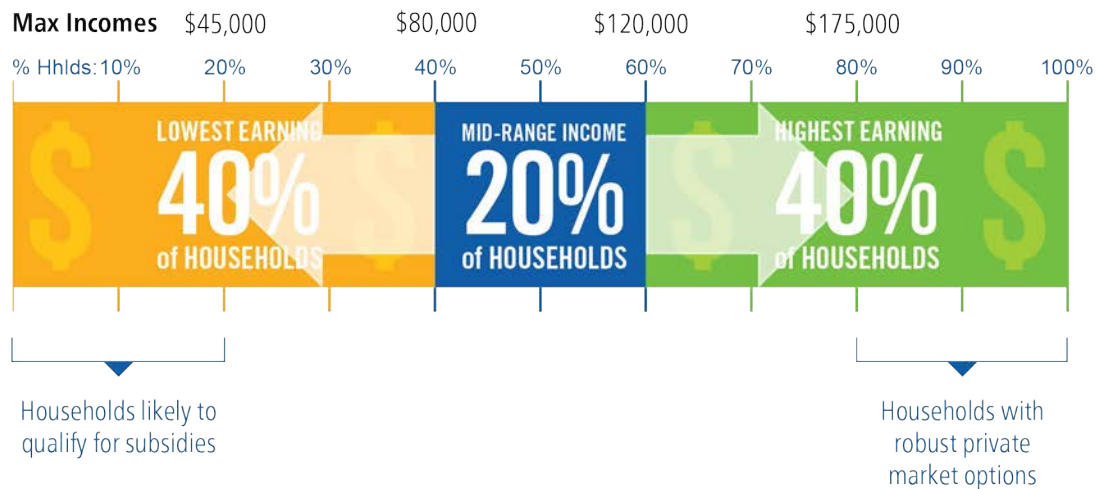
Source: Statistics Canada 2016 incomes by decile, Canadian Price Index (unadjusted).

The bar represents all households in the Region. Although there are overlaps and gaps, the three segments can be identified by:

1. The lowest earning 40% of households are unlikely to find housing they can afford in the private market and are eligible to apply for rent subsidies.
2. Mid-Range earning 20% of households have incomes classified as requiring housing that is affordable, based on the Provincial definition, and traditionally are expected to be served by the private market.
3. The highest earning 40% of households are expected to find adequate housing in the private market.

Mid-range income households that earn between the highest and lowest 40% of households are captured by the Provincial definition of affordable and are located between the 40th and 60th percentiles of the income distribution. While they traditionally had private market options, the current market is much more constrained for this income group. The mid-range income group is expanding to include a greater proportion of households to become the majority of the income spectrum. In recent years, there is a growing gap of affordable units available to residents in the private market (Figure 6).

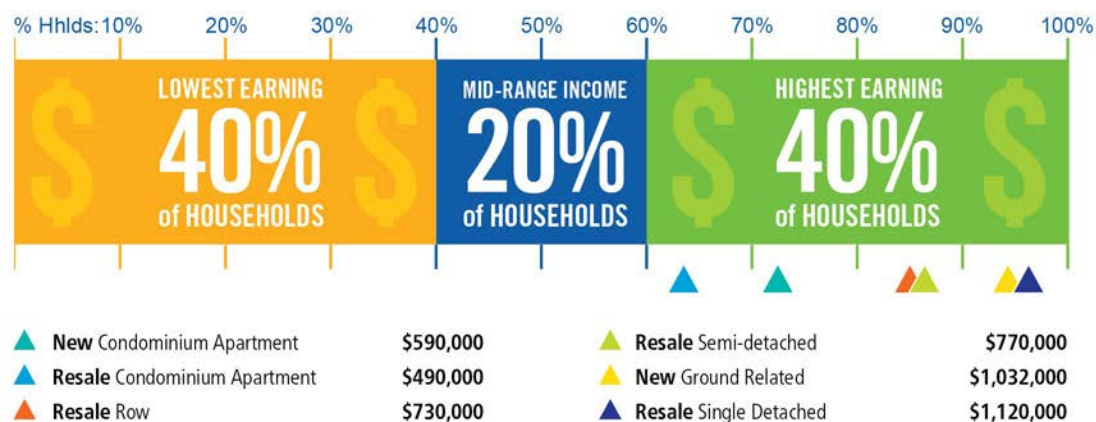
Figure 6: The Increasing Challenge of Housing Affordability for Mid-Range Income Households



Source: Statistics Canada 2016 incomes by decile, Canadian Price Index (unadjusted).

In the current system, the lowest earning 80% of households are challenged to find suitable housing options with respect to unit-size, type and location. They face challenges in finding affordable ground related or family-sized high density housing options. Only the highest earning 20% of households have robust private market options. While all households in the bottom four deciles are eligible to apply for housing subsidies, most households at or close to the fourth income decile earn too much to qualify for a rent-geared-to-income subsidy in one of York Region's community housing buildings (although they may be eligible for other affordable housing programs). Even smaller, high density units are affordable to less than 40% of households and average ground related prices are affordable to less than 20% of households (the highest earning 20% of York Region households) (Figure 7).

Figure 7: York Region's Ownership Market by Income Segments



Source: Statistics Canada 2016 incomes by decile, Canadian Price Index (unadjusted). Toronto Real Estate Board Market Watch Reports, Teranet consignment amounts, RealNet condo prices.

1.3 YORK REGION'S HOUSING ROLES

York Region has multiple legislated responsibilities related to housing, including those for growth management through the authority of the *Planning Act* and as the designated Service Manager through the authority of the *Housing Services Act* (Figure 8).

Figure 8: Regional Housing Roles

PLANNING and GROWTH MANAGEMENT

SERVICE MANAGER



York Region's roles in planning and growth management and as a service manager work together to support residents to thrive, striving to achieve social cohesion and positive health related outcomes. They support the Region economically and socially by aiming to provide an appropriate mix and range of acceptable housing to meet the needs of residents and workers across all nine local cities and towns.

1.3.1 GROWTH MANAGEMENT

A central principle of provincial and municipal planning policy in Ontario is the need for local cities and towns to provide opportunities for an appropriate range and mix of housing types, unit sizes, functions, tenures and affordability to meet the current and future needs of residents.

To effectively plan for this growth, the Region's responsibility is identified in the *Planning Act, 1990*, *Provincial Policy Statement*, the *Provincial Growth Plan* and contextualized in the *Regional Official Plan*. These documents provide policy direction and targets on how York Region is to plan for growth. The Regional Official Plan, Local Official Plans and Zoning Bylaws operationalize the legislation in a Regional and local municipal context. Through the authority of these legal documents, the Region

Complete communities are, "places such as mixed-use neighbourhoods or other areas within cities, towns and settlement areas that offer and support opportunities for people of all ages and abilities to conveniently access most of the necessities for daily living, including an appropriate mix of jobs, local stores, and services, a full range of housing, transportation options and public service facilities. Complete communities are age-friendly and may take different shapes and forms appropriate to their contexts" (Growth Plan, 2017).

Section 2.2 of the Growth Plan identifies, "applying the policies of this Plan will support the achievement of complete communities that...(c) provide a diverse range and mix of housing options, including second units and affordable housing, to accommodate people at all stages of life, and to accommodate the needs of all household sizes and incomes..." (Growth Plan, 2017).

plans for complete communities, including the development of a full mix and range of housing options. Provisions within the Growth Plan speak to building communities that provide a diverse and compatible mix of land uses, supporting transit and employment areas. York Region works with the development industry and private sector stakeholders to manage growth, including planning for and developing the right mix and range of housing across the nine local cities and towns.

1.3.2 SERVICE MANAGER

Ontario is the only jurisdiction in Canada where housing programs are delivered at the local level through Service Managers. In other provinces and territories, provincial and territorial governments fully fund and deliver housing programs. The [*Housing Services Act*, 2011](#) mandates York Region as a Service Manager for Community Housing, homelessness prevention and housing stability services. As one of the 47 Service Managers in Ontario, the Region is responsible for the following:

- Setting local housing priorities and measures to address housing needs through a 10-year housing and homelessness plan
- Overseeing subsidized and affordable homes for more than 6,700 individuals and families located in rental buildings managed by 45 non-profit and co-operative housing providers, including Housing York Inc., the Region's housing corporation
- Administering funding from federal and provincial programs to build new housing and deliver programs to residents
- Managing a wait list for residents who need subsidized housing
- Administering emergency housing and homelessness prevention and housing stability services that help people who are homeless or at-risk of homelessness to find and keep housing
- Preventing, reducing and ending homelessness through local system planning
- Conducting periodic homelessness enumerations and reporting on the findings

For the purposes of this document, affordable housing and community housing are defined as follows:

- **Affordable housing:** this term includes community housing, affordable market rental housing, and affordable ownership housing based on the Provincial definition
- **Affordable market rental housing:** refers to private, purpose-built rental housing that is affordable to people with incomes in the sixth decile or below, based on 30% of their gross household income
- **Affordable ownership housing:** refers to ownership housing that is affordable to people with incomes in the sixth decile or below, based on 30% of their gross household income

- **Community housing:** refers to housing units owned and operated by non-profit and cooperative housing providers as well as Housing York Inc. Community housing units may have subsidized rents linked to tenant income and/or rents that are set relative to CMHC average market rents for York Region
- **Rent Subsidies:** refers to ongoing financial assistance that helps people afford private market housing, including housing allowances, portable rent benefits, and rent supplements
- **Housing affordability:** the relationship between the ability to pay for housing and the cost of housing, which differs for each household across the income spectrum and is based on market realities. Generally, housing affordability is determined across the income spectrum based on spending 30% of gross household income on housing costs, which may become more, depending on market forces

1.4 HOUSING AS A STRATEGIC PRIORITY FOR YORK REGION

Housing is a key priority for York Region. York Region's guiding policy documents support a full mix and range of housing options. The Region's Vision, the Regional Official Plan and Strategic Plan align in a strategic policy framework to address housing needs across York Region (Figure 9). York Region Departmental Plans, such as the Seniors Strategy and Housing and Homelessness Plan, help these strategic documents become actionable.

Figure 9: York Region Strategic Policy Framework



1.4.1 YORK REGION VISION

Vision is York Region's primary strategic document that establishes a blueprint for the Region's future and outlines the steps to achieve this vision. Vision describes a York Region that includes "appropriate housing for all ages and stages", which support affordable and sustainable living and address the needs of a diverse and aging population. Several actions provide direction on how to achieve the goal of having housing options to match the needs of residents throughout the income spectrum.

1.4.2 YORK REGION OFFICIAL PLAN (2010)

The **Regional Official Plan (ROP)** describes how York Region plans to accommodate future growth and development while meeting the needs of existing residents and businesses in the Region. It provides directions and policies that guide economic, environmental and community planning decisions.

The Regional Official Plan includes a section on "Housing our Residents", which discusses the objective to promote an appropriate mix and range of acceptable housing to meet the needs of residents and workers. The plan renews the Region's focus on social and affordable housing through the use of targets, incentives, partnerships, community education and monitoring.

Policies within the Plan require and support a greater supply of affordable housing, including:

- Affordable housing targets
- The requirement that all new secondary plans include an affordable housing implementation strategy
- The requirement that optimal sites for social and affordable housing are identified early in the development process
- Encouraging the creation of affordable housing and secondary suites
- The consideration of the use of innovative financial arrangements to encourage social and affordable housing development

1.4.3 YORK REGION STRATEGIC PLAN

The **Strategic Plan** is York Region's work plan that outlines the organization's priorities in four year increments, aligning with the term of Regional Council. In the 2019 to 2023 Strategic Plan, one of the strategic priority areas is defined as "support community health and well-being" and an associated strategic objective is to deliver and promote affordable housing and improve access to health and social support services by:

- Conducting a waitlist study review and identifying actions to support residents in accessing affordable housing options
- Supporting the creation of new affordable housing rental units
- Advocating to maintain the current social housing supply
- Advocating to improve policy planning and decision-making for long-term care beds by developing a forecast for York Region, including required number, type and location

1.4.4 HOUSING SOLUTIONS: A PLACE FOR EVERYONE YORK REGION 10-YEAR HOUSING PLAN

The 10-Year Housing and Homelessness Plan describes the Region's continued approach to addressing its housing responsibilities in goal areas that focus on building complete communities where people can live, work, play and learn, with a mix of housing options that meet the needs of Regional residents (Figure 10).

Figure 10: Housing Solutions: A Place for Everyone Goal Areas



1.4.5 MEASURING, MONITORING AND CONTINUOUS IMPROVEMENT

Each component of the Region's strategic framework addresses housing need. The associated policies are interdependent and reports are generated on a regular basis to track progress towards achieving the Region's housing goals.

Vision 2051 is monitored through annual Strategic Plan progress reports, which report achievements made in moving toward the Vision every four years, coinciding with the term of Council. Vision 2051 is a living document and is reviewed and updated as appropriate to respond to the changing needs of the community. This includes community result areas based on community indicators that are critical to the well-being of York Region residents.

Progress towards meeting targets in the Regional Official Plan (ROP) is tracked in a number of different ways. A Regional Official Plan Monitoring Report is released every four to five years to measure the success of the plan. Following adoption of the ROP in 2010, the first monitoring report was produced in 2014 and the most recent was in 2018. Performance indicators are reported through York Region's Annual Growth and Development Review report.

Progress on the Strategic Plan is reported to York Regional Council annually to ensure the Region is working towards achieving the community vision for the future.

The Region releases an annual Housing Plan Progress Report to highlight the actions being accomplished to meet the overarching goal areas. A review of the plan is underway, including the updated assessment of current and future housing needs for York Region contained in this report. In working towards the goals of *Housing Solutions: A place for everyone*, the Region has maintained a collaborative approach to building sustainable and complete communities to create a place for everyone.

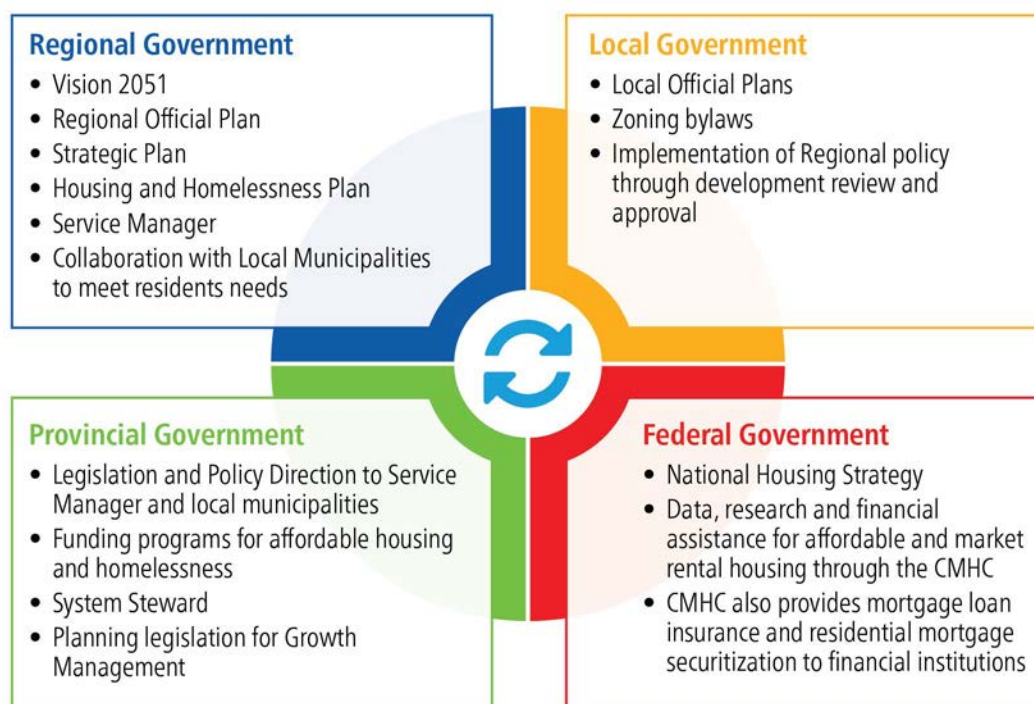
1.5 THE INTERCONNECTED ROLE OF SUPPORTING HOUSING NEED

York Region works to address housing need through a variety of policies and programs. Housing challenges, including unaffordable ownership options and low rental supply, can be complex that no one organization can address it alone. All levels of government and a variety of private sector agencies and stakeholders have an interconnected role in developing a full mix and range of housing.

1.5.1 ROLE OF GOVERNMENT

The implementation of effective housing policies requires the engagement and support of all levels of government (Figure 11).

Figure 11: Roles of Government



York Region looks to senior levels of government for direction and financial assistance in delivering housing programs to residents and to local municipal governments for on the ground implementation and support.

Federal Government

The federal government has an important role in regulating the economy and market while supporting federally funded housing programs and advocating for adequate and affordable housing. Housing and homelessness needs have been addressed by the federal government under Canada's 2018 [National Housing Strategy: A Place to Call Home](#). This 10-year, \$40 billion strategy sets new targets, investments and programming.

The Canada Mortgage and Housing Corporation (CMHC) is Canada's national housing agency. In addition to administering the National Housing Strategy and providing mortgage insurance products that support homebuyers and the creation of multi-residential housing, it works with community organizations, the private sector, non-profit agencies and all levels of government to contribute to the stability and affordability of the housing system. A number of market trends identified in this report came from CMHC data and research.

Since 2002, the federal government has provided direct funding to increase the supply of housing that is affordable to low- and moderate-income households through the Canada-Ontario Affordable Housing Program (AHP), the Investment in Affordable Housing Program (IAH, launched in 2011) and the IAH Extension Program (launched in 2014). The Region has successfully leveraged this funding to add more than 1,000 new units to the community housing stock.

Provincial Government

The Provincial government provides direction on housing and homelessness to the Region through legislation, policies and provincial growth plans.

Provincial Government Legislation:

- [Planning Act](#)
- [Growth Plan for the Greater Golden Horseshoe](#)
- [Provincial Policy Statement](#)
- [Residential Tenancies Act](#)
- [Housing Services Act, 2011](#)
- [Building Code Act](#)

This direction includes rules for land use planning and housing and homelessness systems. The Province works in collaboration with local governments to build safe and strong urban and rural communities with dynamic local economies, a high quality of life and suitable homes for all residents. They set and define affordability to monitor the housing market, while setting the annual rent-increase guideline and other rules related to rental housing. The Province, through the Ministry of Municipal Affairs and Housing, acts as a system steward. In this role, it is responsible to set out an overall vision and a legislative and policy framework for housing services and programs to prevent, reduce and end homelessness. It provides funding to achieve desired outcomes and engages with the federal government.

Regional Government

Regional governments create regional official plans, programs and services that conform to provincial policy directions. Regional governments work with local cities and towns to manage growth in accordance with the policy framework of the Growth Plan and Regional Official Plan. They own and operate affordable housing units, partner with non-profit and cooperative housing providers and fund and administer a range of community-based programs and services for low-and moderate-income households. Various regional plans, strategies and corresponding action items have a common goal of providing residents with housing solutions that best meet their needs.

Local Government

Local cities and towns provide on the ground implementation of regional and senior government policy through Local Official Plans, zoning and the development application and approvals process, including negotiations for community benefits such as affordable housing and non-profit sector housing. They are integral in practically and technically interpreting policy and facilitating implementation to meet the needs of residents and workers.

1.5.2 ROLE OF THE PRIVATE AND NON-PROFIT SECTORS

The housing market is influenced by government policies, programs, funding and non-governmental stakeholders. Both private market stakeholders and the non-profit sector have an important role to play in York Region's housing market.

Development Industry

Housing developers and industry agencies are critical to understanding the opportunities and challenges of building housing units. These play an informative and evaluative role in understanding how to support the development of a mix and range of affordable housing units. The development industry has provided important insights in reducing housing costs and incentivizing new developments of purpose-built rentals and other mixed-income housing developments. They have an integral role in increasing housing quality and suitability. Their feedback on government policies and non-profit housing programs is imperative to develop and update government programs and policies. Members of the development industry are important partners in ensuring the timely development of new housing that aligns with forecasts and infrastructure investments, and coordinating with them for the best use of municipal investments. The development industry is regularly consulted in the development of Regional housing policies, as they are the primary stakeholder responsible for delivering housing across the nine local cities and towns.

Non-Profit Housing and Service Providers

The non-profit sector has many functions in supporting residents in the housing market. Some agencies specialize in translating housing statistics and surveys into policy recommendations and actions that are provided to various levels of government. Other agencies focus on building partnerships between community stakeholders to develop and operate housing units. Others still provide the human services needed by low-income and special-needs households to ensure that they have access to adequate housing. Non-profit and cooperative housing providers support rental accommodation for some of the Region's most vulnerable residents. By effectively managing their buildings and through collaboration with government and community-based agencies, housing providers help residents to achieve and maintain housing stability.

Financial Institutions and Large Scale Investors

Financial institutions play an integral role in providing loans and financing for the construction and development of new ownership and rental housing. Financial policy, coupled with interest rates, help to determine what housing gets built and what individual households can afford. Financial institutions also provide financing for individuals and residents in order to afford housing in York Region, including long term loans through mortgages and other payment plans. Low interest rates provide an opportunity for developers to access capital and invest in building new developments. Rental housing requires higher upfront investment of capital with long-run returns on investment, compared to condominium development that generates a more immediate return on investment.

Rental housing investors, such as private corporations, pension funds and real estate investment trusts (REITs), make capital available to rental developers in order to incorporate long-term investments into their portfolio. In general, rental housing is viewed as a durable long-term asset that historically has provided consistent returns and a safe place to invest money, particularly when immediate high yield returns are not the objective. Many factors can impact decisions to invest in an individual rental development, including global macroeconomics, local housing markets, interest rates and returns and stability from competing investment types such as commercial space.

Residents and Businesses

Housing affordability affects residents at every age and stage of life. Residents from different demographics and across income spectrums are feeling burdened by escalating housing costs as they try to make ends meet. For businesses, housing affordability impacts the ability for employers to recruit, attract and retain employees. Workers who have long commutes are more likely to look for work that is closer to home. Affordable housing is needed to maintain economic competitiveness and to drive employment growth to meet forecast targets.

1.6 KEY MESSAGES ON HOUSING IN YORK REGION

Housing is essential to the health of our community and connects to the economy, transportation systems, the environment, as well as health and social services.

- Building complete communities begins with acceptable and affordable housing that meets the needs of our residents and workers
- The Region's guiding strategic policy documents support the provision of a full mix and range of housing options
- The Region is responsible for long-term growth management through the *Growth Plan* and responsible for social housing and housing programs as the Service Manager under the *Housing Services Act*
- All levels of government and many partners work together to support the provision of a full mix and range of housing in York Region

CHAPTER 2:

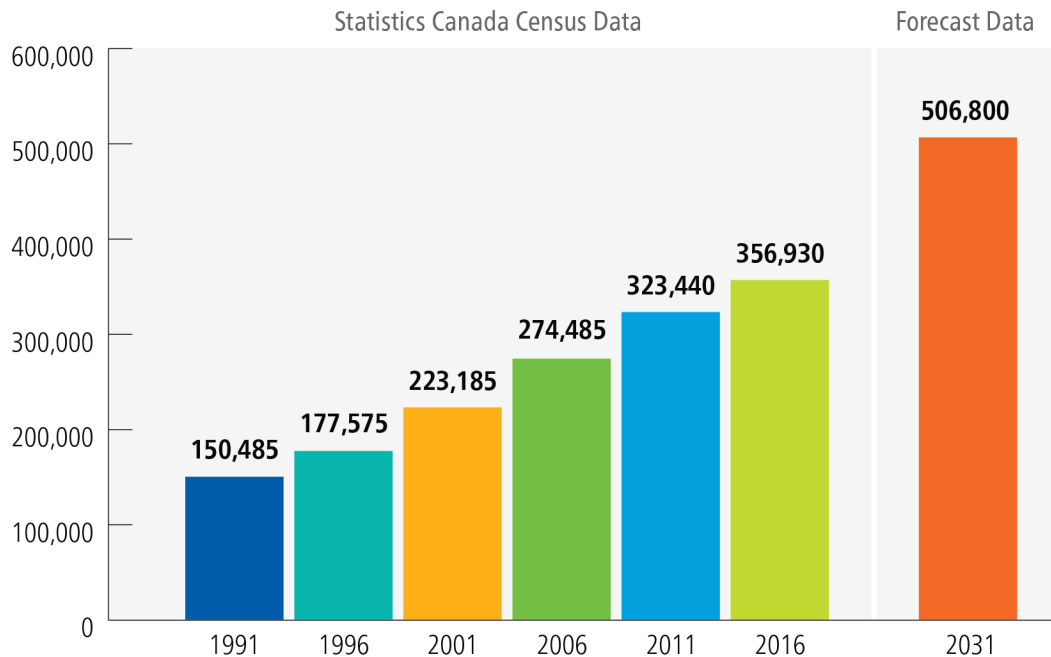
YORK REGION'S URBAN STRUCTURE, POPULATION AND ECONOMY CONTINUE TO GROW AND DIVERSIFY

York Region's housing market has changed significantly since incorporation in 1971, evolving from traditional bedroom communities to more complex, connected urbanized communities. As the Region begins to reflect the large, international and metropolitan city that it borders, the housing needs of the communities across the nine local cities and towns grow and change. The Region has worked to support residents through all ages and stages of life, weathering the changes of market forces and an increasingly expensive housing market. Since 1971, York Region has seen extensive growth, population diversification and economic change. York Region's urban structure continues to mature and to shift toward higher density and more compact forms of development, providing more diverse housing options.

The Region's growth management approach establishes an urban structure composed of a series of compact areas in major centres and corridors surrounded by the urban area, and a number of rural towns, villages and hamlets. These areas provide a diverse and compatible mixture of land uses, including residential and employment. The Region's urban structure is focused on city building in the Region's Centres and Corridors. City building is an approach to planning in the urban area that is socially inclusive, environmentally sustainable and economically vibrant, including communities that are compact and well-designed to live, work and play throughout various ages and stages. A key component of a liveable, compact, complete urban structure is good design and built form that allows for a full mix and range of housing. New developments must build "up and not out" to protect valuable resources and to effectively plan for future population growth.

Over time, York Region's household growth has been reflective of the growing population and new economic opportunities available across the nine local cities and towns (Figure 12). In order to sustain this growth, York Region will continue to rely on a full mix and range of housing types and tenures to deliver the necessary housing required to reflect a changing urban structure and housing needs.

Figure 12: York Region Household Growth, 1991 to 2016 and Forecast for 2031



Source: York Region Long Range Planning, Planning and Economic Development Branch and Statistics Canada Censuses of Population, 2019.

2.0.1 PROVINCIAL GROWTH PLAN FORECASTS

The provincial government sets growth targets for York Region through *A Place to Grow: Growth Plan for the Greater Golden Horseshoe*. The Growth Plan provides population and employment forecasts and direction on where and how to grow, including:

- Intensification targets
- Density targets
- Urban expansion criteria
- The requirement for a mix and range of housing

Government of Ontario: Provincial Policy Statement, 2014.

“Intensification” means the development of a property, site or area at a higher density than currently exists through:

- a. Redevelopment, including the reuse of brownfield sites;
- b. The development of vacant and/or underutilized lots within previously developed areas;
- c. Infill development; and
- d. The expansion or conversion of existing buildings

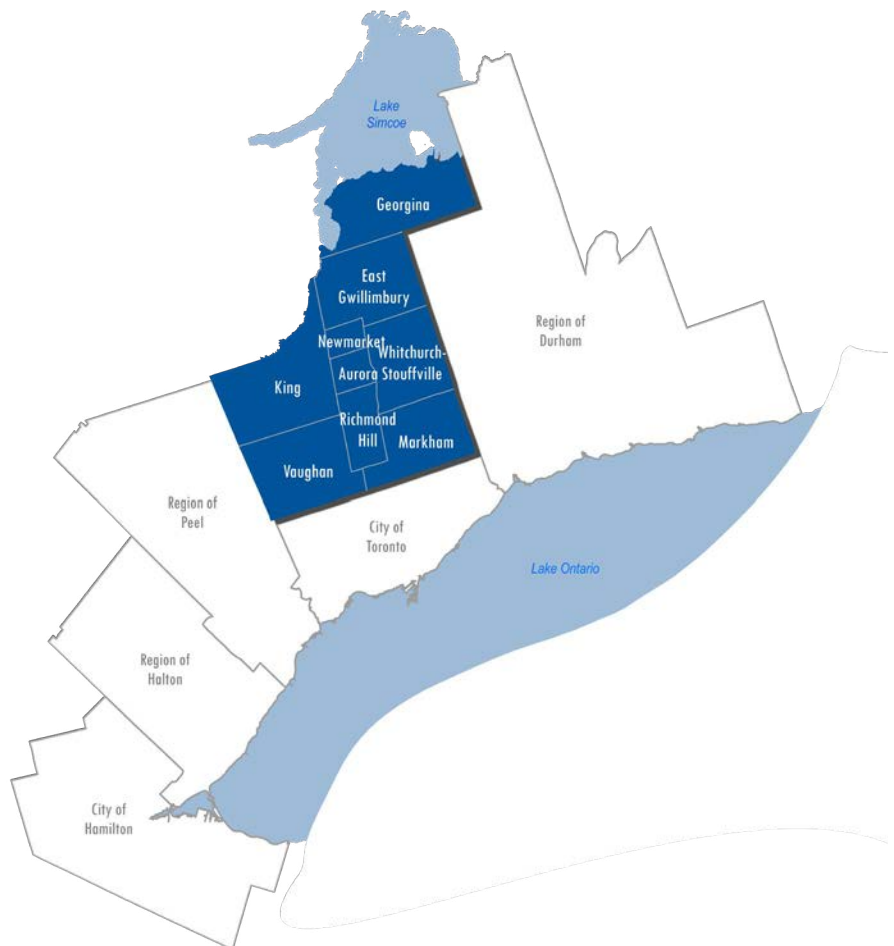
2016 base population and household data is from the 2016 Statistics Canada census of population and may not align with the Regional Official Plan. 2016 Statistics Canada based employment data is used for data comparisons with municipalities outside of the Region. Otherwise, internal York Region employment survey data is relied upon, as it is the best available local data.

The forecast data contained in this report, including projected housing units, population and employment is based on the current approved Regional Official Plan 2010 forecast to 2031 (unless otherwise noted).

2.1 YORK REGION IS URBANIZING

York Region's nine local cities and towns are a strategically located part of a broader economic region in the Greater Toronto Hamilton Area (GTHA) (Figure 13). The GTHA is one of the fastest growing regions in Canada, with a large increase in population that offers new economic opportunities and the need for an increase in the housing supply.

Figure 13: Greater Toronto Hamilton Area Map



Between 2016 and 2031, the Region's population, employment and households are forecasted to grow, diversify and intensify (Figure 14).

Figure 14: Population, Employment and Household Growth, 2016* and 2031 Forecasts

York Region, 2016	2016	2031	2016 to 2031 Growth	2016 to 2031 Growth Rate
 Population	1,148,900	1,500,000	351,100	31%
 Employment	600,800	780,000	179,200	30%
 Households	356,900	506,800	149,870	42%

Source: York Region Long Range Planning, Planning and Economic Development Branch, Statistics Canada, 2019.

* The employment data is collected through York Region's annual employment survey and is used to measure the Region's economic growth completed by the Long Range Planning Branch at York Region. 2016 population and household numbers are provided through Statistics Canada Census of Population.

As the Region continues to grow, intensification within the urban area will represent a significant portion of the planned growth. The highest levels of intensification will occur in Regional Centres and Corridors, contributing to the continued development of a mature and interconnected urban structure.

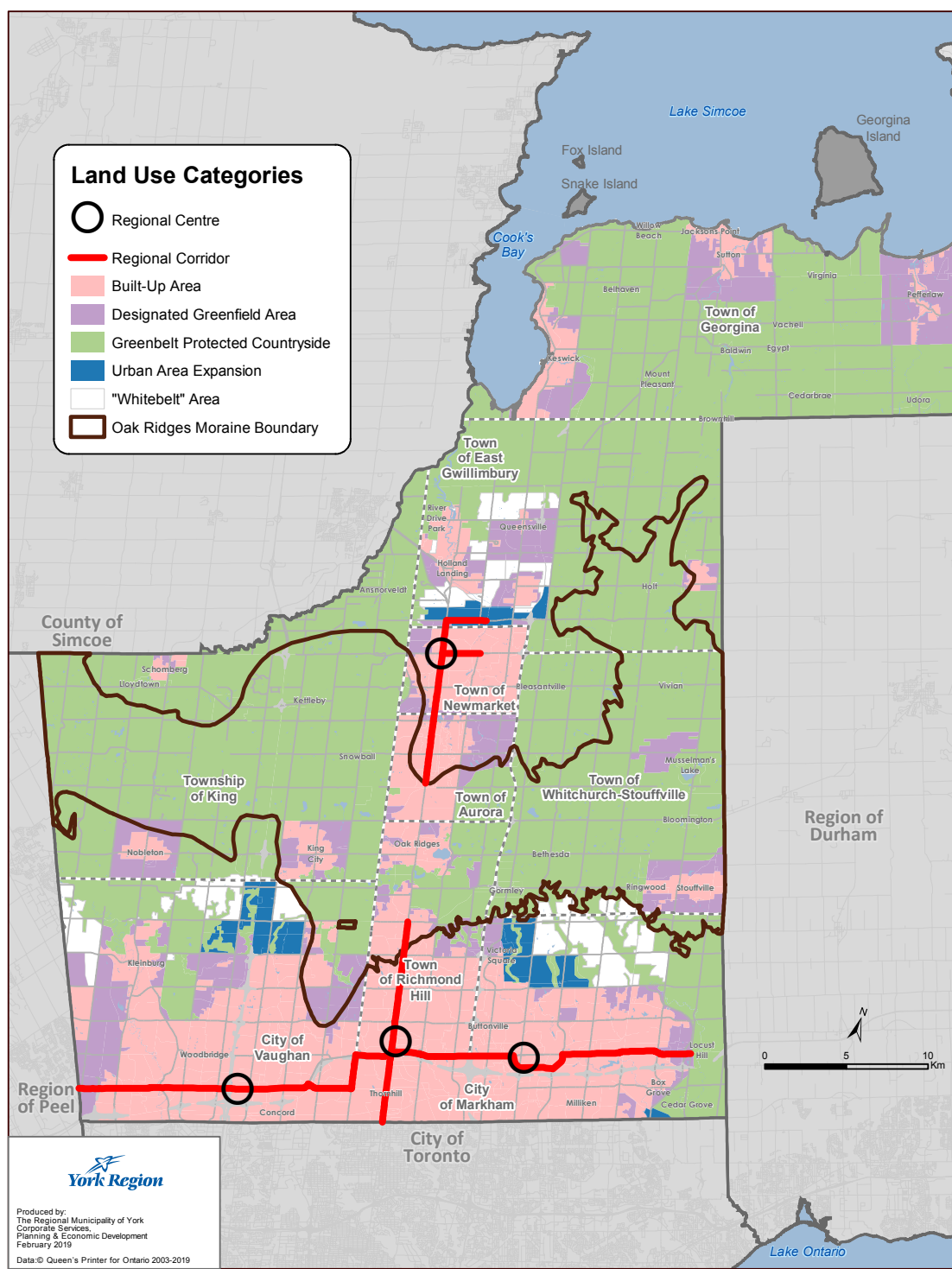
Urban structure refers to the key structural land use components across the Region that establishes the basis for more detailed designations and policies. These include:

- Centres and corridors
- Key development areas
- Urban areas
- Towns and villages
- Transportation networks
- Employment areas
- Open space and environmental features
- Neighbourhoods

By 2031, four “downtown” Regional centres will be established, including Markham Centre, Newmarket Centre, Richmond Hill/Langstaff Gateway and Vaughan Metropolitan Centre (Figure 15). Intensified, urban-scale corridors supported by rapid transit will be completed along Yonge Street, Highway 7, Davis Drive and Green Lane.

The surrounding Built-up Area is set to accommodate intensification and associated municipal supports. Newly designated residential lands in East Gwillimbury, Markham and Vaughan will add to the ground related housing supply, while at the same time, achieving transit supportive density and a greater mix of housing than previously designated lands through the establishment of complete communities.

Figure 15: York Region's Urban Structure



Under the current Regional Official Plan, a minimum of 40% of annual residential unit growth is planned to occur through intensification of the built-up area. Through the 2019 Growth Plan, the Region's intensification target has increased to 50% for the 2041 forecast. Intensification units will be primarily directed to Regional Centres and Corridors, as well as major transit station areas and other strategic growth areas within the Region's Urban Structure.

Growth in population and employment reflects the maturing urban structure and is aligned with the Growth Plan direction for intensification, particularly as city building remains a priority for York Region's four provincially designated strategic growth areas.

Four provincially designated strategic growth areas:

- Newmarket Centre (Yonge Street and Davis Drive)
- Markham Centre (Highway 7 and Warden Avenue)
- Richmond Hill/Langstaff Gateway (Highway 7 and Yonge Street)
- Vaughan Metropolitan Centre (Highway 7 and Jane Street)

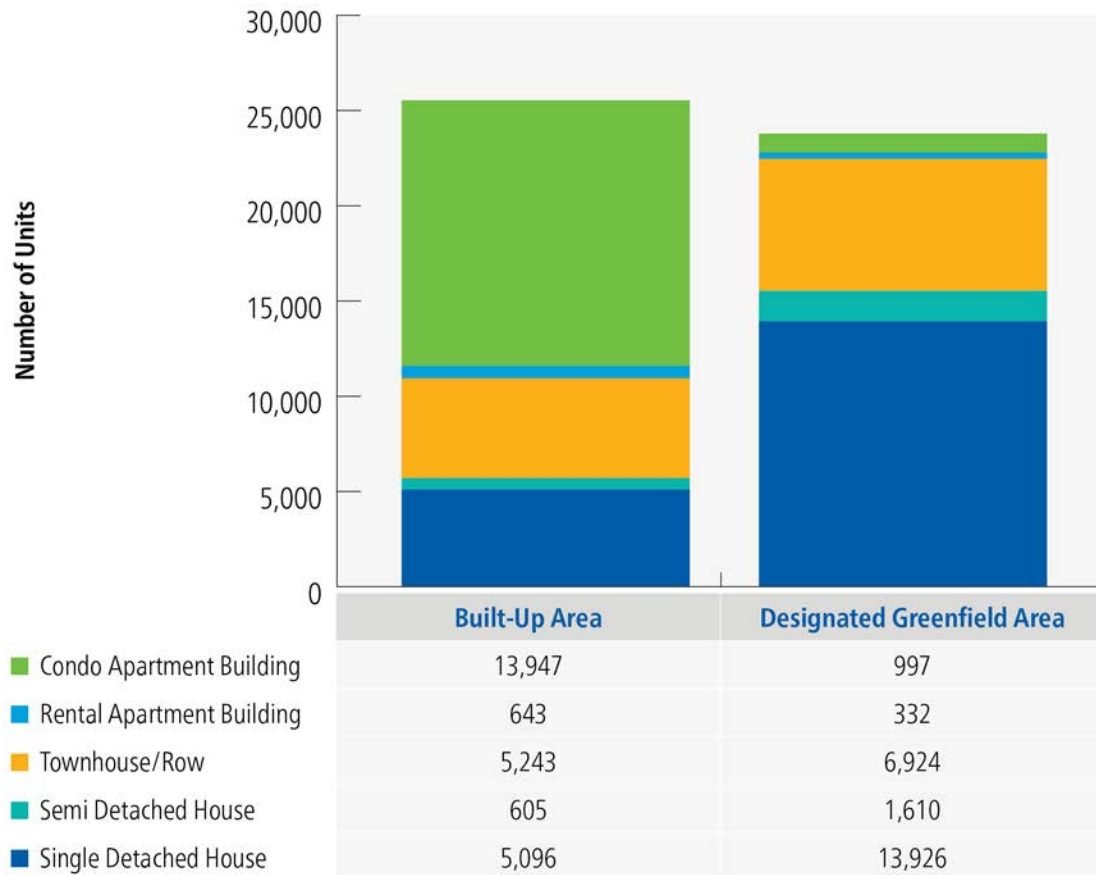
York Region continues to focus on compact built form and higher densities, which allows for better use of land through opportunities for infill, intensification and the integration of land use and transit investment. The building of complete communities requires acceptable housing – housing in adequate condition, suitable in size and at an affordable price – distributed across the Region with access to necessary supports and services.

Between 2012 and 2017, there was significant residential unit growth across York Region (Figure 16). When new building permits are examined by type and location, the majority of growth in the Built-up Area is townhouses and apartments. The majority of growth in all other areas is from ground related units, which are comprised of single detached, semi-detached and townhouse structure types.

The Urban Area Expansion¹ only accounted for a total of 248 units during this time period, in which 247 were single detached units. In this report, the Urban Area Expansion was added into the Designated Greenfield Area for classifying purposes. An additional 859 new single detached units in the Greenbelt and Whitebelt Areas were issued, in addition to 165 townhouse or row houses and 18 duplex or accessory dwelling units.

¹ In 2010, the Region initiated three amendments to consider urban boundary expansions in East Gwillimbury, Vaughan and Markham. As per Regional Official Plan policy 5.1.12, the expansion of the Urban Area is only to be initiated by the Region in consultation with local cities and towns and as part of a Regional municipal comprehensive review.

Figure 16: York Region New Building Permits by Housing Type and Location, 2012 to 2017



Source: York Region Long Range Planning Branch, Planning and Economic Development Branch, 2019.

** Urban Area Expansion was added into the Designated Greenfield Area.

Note: Duplex/Accessory Dwelling Unit was divided half into rental apartment building and half into single detached house.

* Building permit data for rental apartment building captures purpose-built rental units.

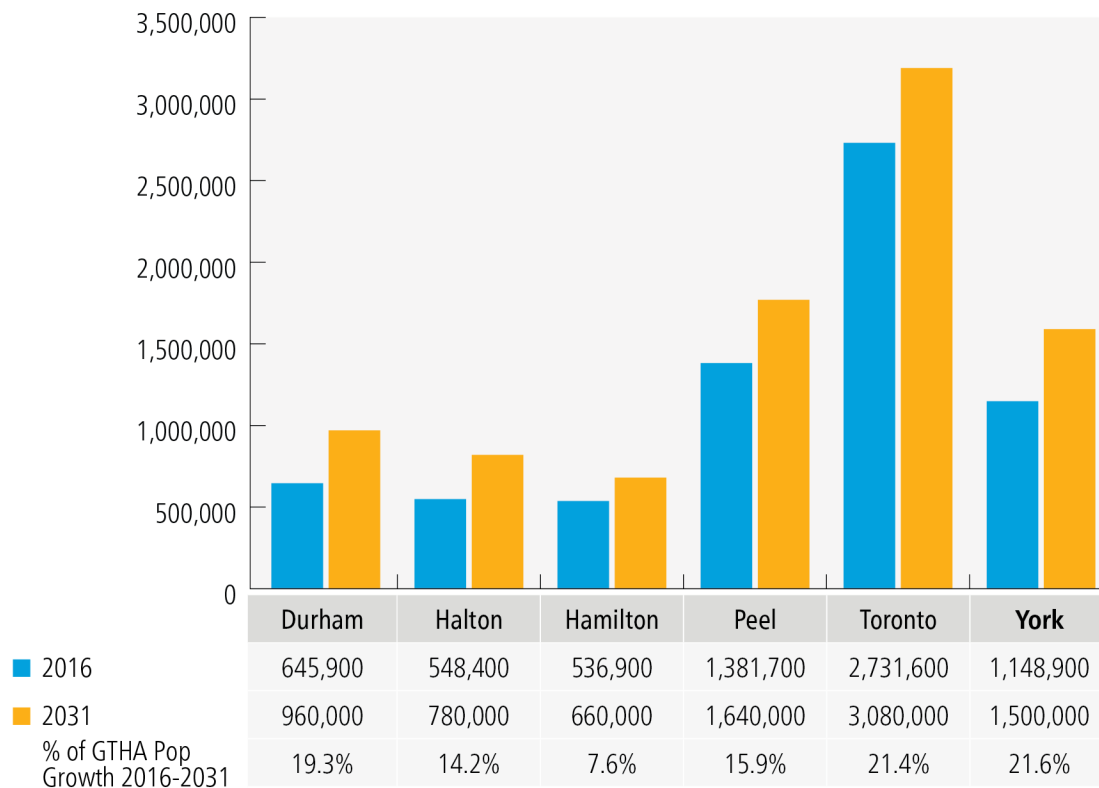
Between 2012 and 2017, the vast majority of new building permits in the Built-Up Area were condominium apartment buildings that if rented, would be available on the secondary market. There has been relatively low rental apartment building growth during the same period. As city building efforts continue, a full mix and range of densities will need to be built to address the changing needs of a growing population. York Region's changing urban structure supports the building of higher density units across the nine local cities and towns.

2.2

YORK REGION'S GROWING AND DIVERISFYING POPULATION

York Region is expected to have the second largest population growth in the GTHA from 2016 to 2031, with an increase of 351,100 residents out of the projected total GTHA population growth of 1,626,600 residents (representing 21.6% of total population growth) (Figure 17).

Figure 17: GTHA Population Growth, 2016 to 2031

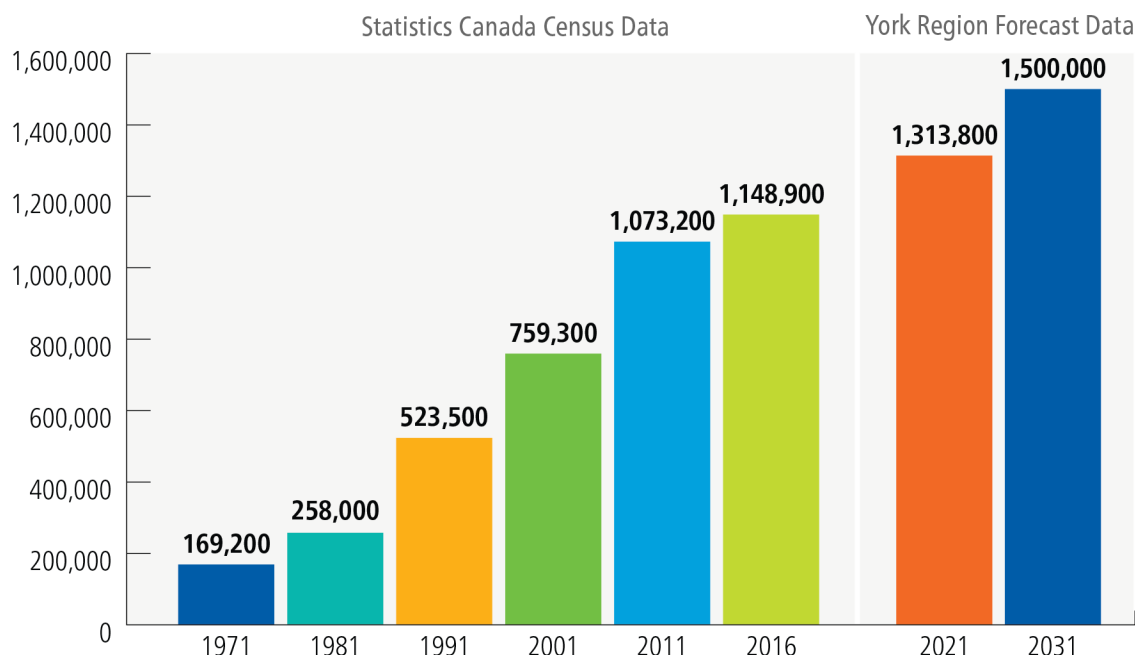


Source: Government of Ontario, Growth Plan for the Greater Golden Horseshoe, 2019.

*Note: Population estimates to 2031 reflect the original targets published in the Growth Plan for Greater Golden Horseshoe, 2006

Statistics Canada Census data indicates that York Region has experienced significant population growth since incorporation in 1971 (Figure 18). According to forecasted data from the Province of Ontario, the population is expected to reach 1.5 million residents by 2031.

Figure 18: York Region Population, 1971 to 2016 and Forecasted Population 2021 to 2031



Source: York Region Long Range Planning, Planning and Economic Development Branch, and Statistics Canada Censuses of Population, 1971 to 2016, 2019.

Population growth is forecasted to be distributed across all nine local cities and towns, with varying impact dependent on the size of growth. Markham, Richmond Hill and Vaughan will remain the cities with the largest populations. Intensification efforts plan to be focused in these urban areas to support York Region's [city building vision](#) to:

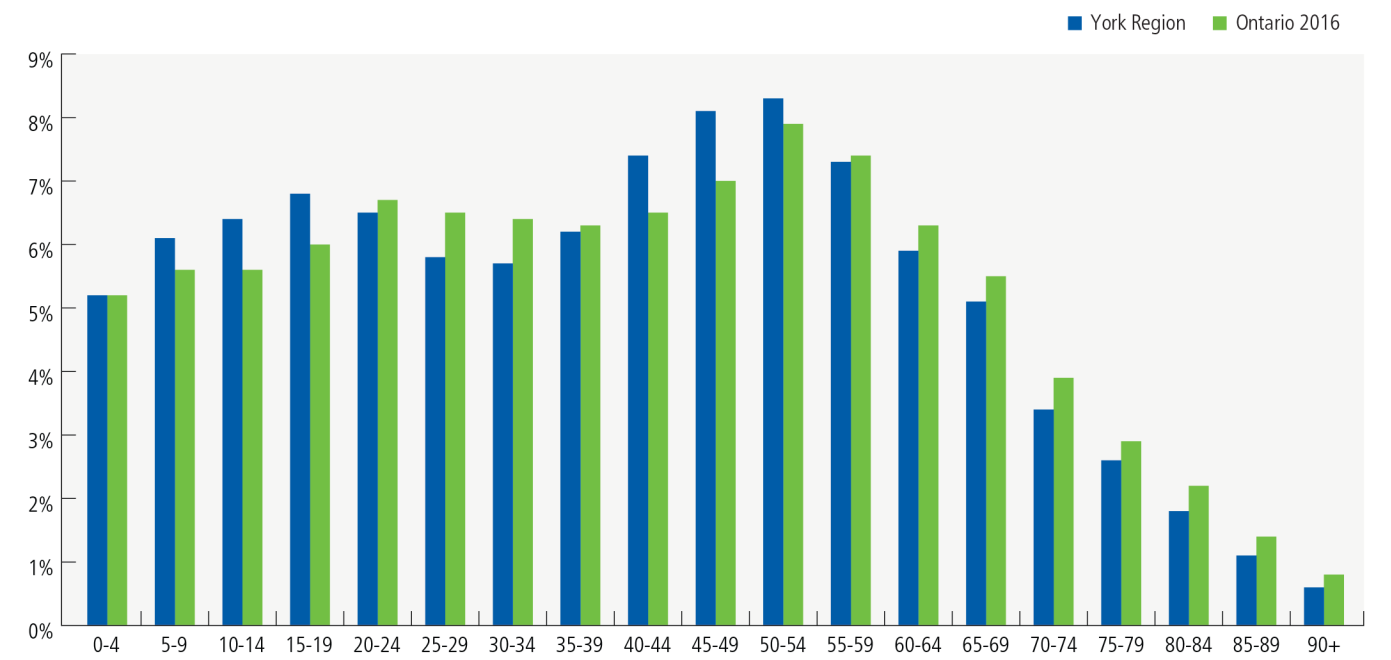
- Build up, not out
- Mix land uses together instead of separating them
- Provide travel alternatives to the automobile
- Create inviting public spaces
- Build sustainable cities with efficiency in mind

As a result of this population growth across all nine local cities and towns, there will be increased demand for housing at all price points and in a variety of locations. Going forward, it is anticipated that the demand for rental housing will grow to reflect urbanization and changing needs of the population. The overall demand of ownership housing will continue to increase to accommodate steady population growth; however, this demand may shift to new forms of tenure and structure types. As demographics change, it is expected that higher density options and rental housing will be in high demand.

2.2.1 AGING POPULATION

Compared to the Province, York Region has proportionately more people aged 5 to 19 and 40 to 54 as of 2016 (Figure 19).

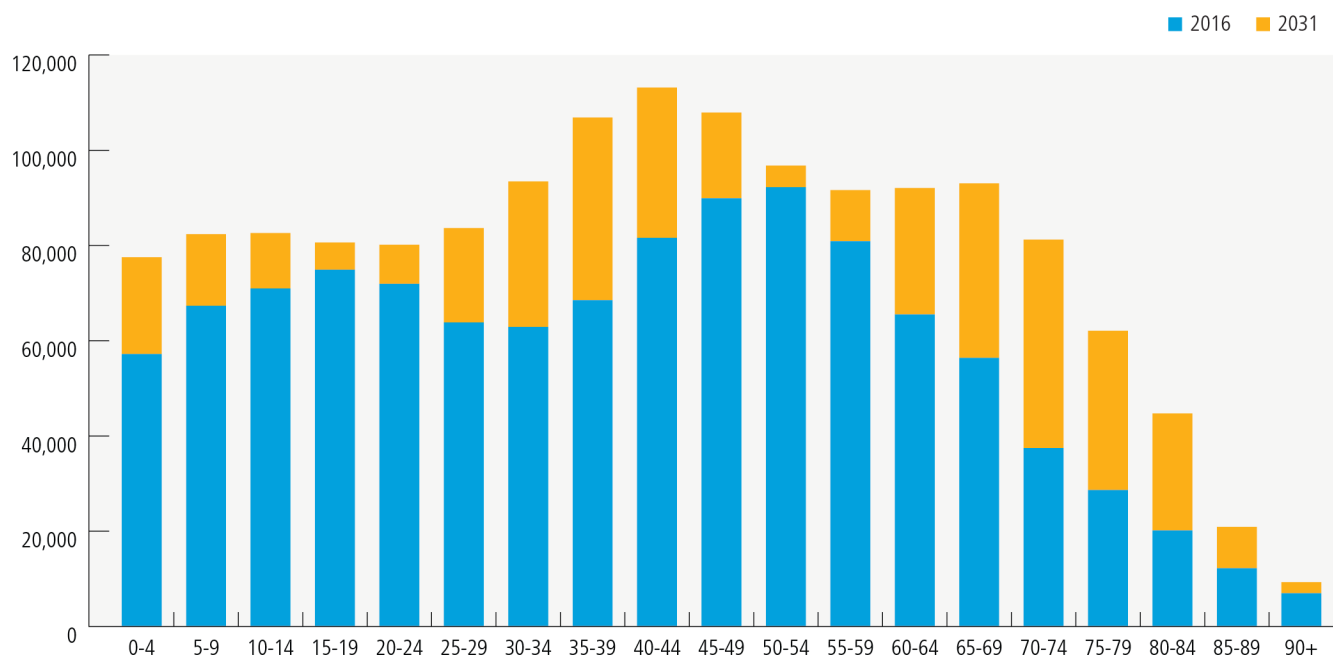
Figure 19: York Region and Ontario Percentage of the Population by Age, 2016



Source: York Region Long Range Planning, Planning and Economic Development Branch and Statistics Canada, Censuses of Population, 2019.

Across Canada, Ontario and York Region, the population is aging. When the Region’s projected 2031 population is examined by age category relative to the current population, 30 to 50 years and 60 to 80 years age ranges are expected to experience the strongest growth. This represents the natural aging of the existing population (Figure 20).

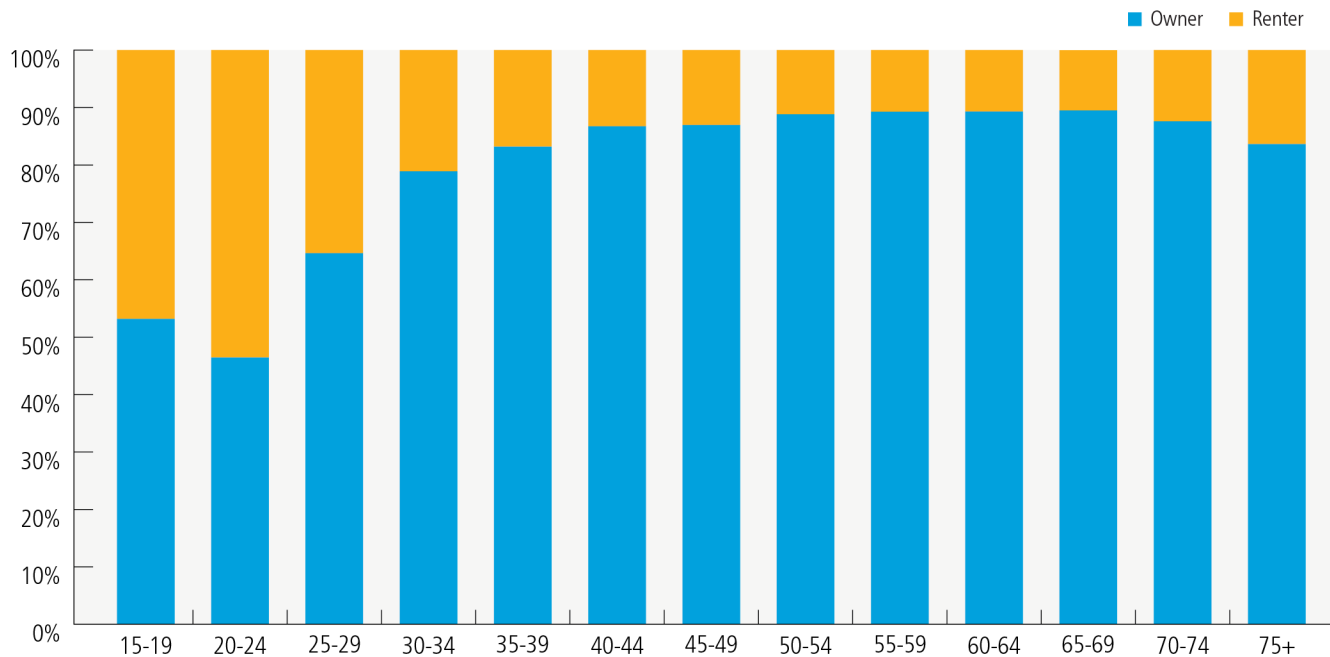
Figure 20: York Region Population by Age: 2016 and 2031



Source: York Region Long Range Planning, Planning and Economic Development Branch and Statistics Canada, 2010 Canadian Demographic Estimates, 2019.

When tenure is examined by age cohort, the demand for rental is greatest for young adults and seniors (Figure 21). Middle-aged residents (from 40 to 69 years) have a fairly consistent tenure, with an average of 88% ownership. There is a slight decline in ownership for ages 75 and over, which may continue to decline in the coming years as baby boomers (those born between 1946 and 1965) reach retirement. According to long-term planning projections, approximately one in five will be 65 or older out of the 1.5 million people projected to live in York Region by 2031.

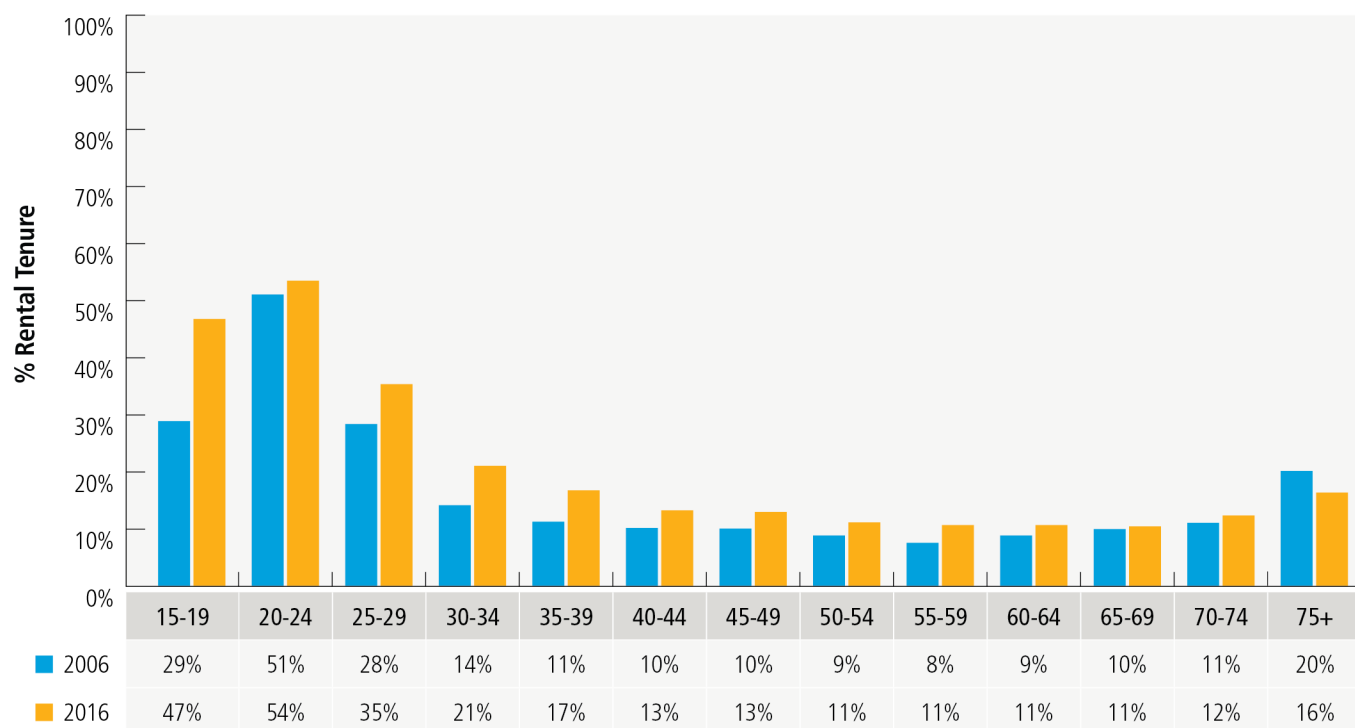
Figure 21: York Region Household Tenure by Age Cohort, 2016



Source: Statistics Canada 2016 Census of Population, 2019.

As demographic shifts occur in the population, the changing tenure across age cohorts will impact the type of housing that needs to be delivered to residents in the market. Between 2006 and 2016, there was a shift in the percentage of age cohorts residing in rental units compared to ownership units (Figure 22). In particular, residents between the ages of 50 to 69 saw a large increase in rental tenure. During these years, the number of household in rental tenure increased from 32,050 (2006) to 50,340 units (2016). When examined by tenure, the age categories most likely to have increased reliance on rental tenure are 15 to 29 year olds and those who are 75 and over. There was an approximate 19% change between 2006 and 2016 in ownership for ages 25 to 29, and a decline in ownership for ages 30 to 34 (approximately -8%), ages 35 to 39 (approximately -13%) and ages 40 to 44 (approximately -6%).

Figure 22: York Region Rental by Age Cohort, 2006 and 2016



Source: Statistics Canada 2016 Censuses of Population, 2019.

People may seek alternative options as they age, particularly if they currently reside in large homes with maintenance requirements and located in car dependent locations. The Region's aging population will continue to rely on and demand a range of accommodations within their communities, including housing that has increased accessibility features and supports, as well as retirement homes. As a part of York Region's Seniors Strategy, aging in place and planning for a variety of housing options is of critical importance to support the demographic changes. Because seniors are healthier than previous generations and represent a growing percentage of the overall population, rental housing, secondary suites and other smaller types of housing options are needed to support aging in your community.

2.2.2 IMMIGRATION AS THE PRIMARY SOURCE FOR GROWTH

Like many other growing regions in Ontario, York Region's population growth is the result of two components:

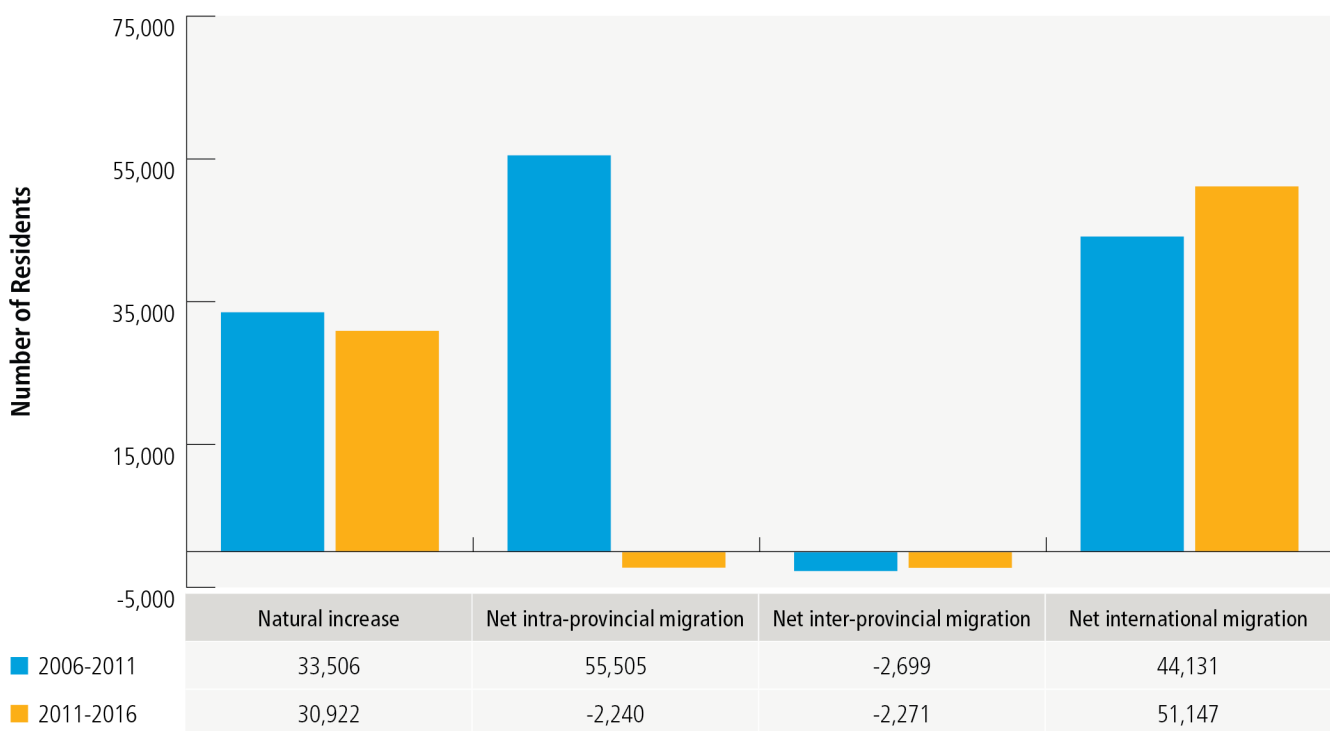
- Natural increase: the difference between the number of births and the number of deaths
- Migratory increase: the difference between the number of people that move into the region and the number of people that move out of the Region

Migratory increase includes three components:

1. Net intra-provincial migration refers to the number of residents who moved to York Region from elsewhere in Ontario, less those who made the opposite move away from York Region
2. Net inter-provincial migration refers to the number of residents who moved to York Region from other provinces in Canada, less those who emigrated from the Region to other provinces
3. Net international migration refers to the number of immigrants moving to York Region, less those who emigrated from the Region to other countries

Between 2011 and 2016, about 66% of York Region's population growth was through net international migration (Figure 23). Between 2006 and 2011, only 34% of population growth was from net international migration. There was a net loss from both net intra-provincial migration and net inter-provincial migration. This was a major difference from the 2006 to 2011 period, when the population increased by 55,505 (over 40% of population growth) due to net intra-provincial migration.

Figure 23: Sources of Population Growth



Source: Statistics Canada, Canadian Demographic Estimates, 2019.

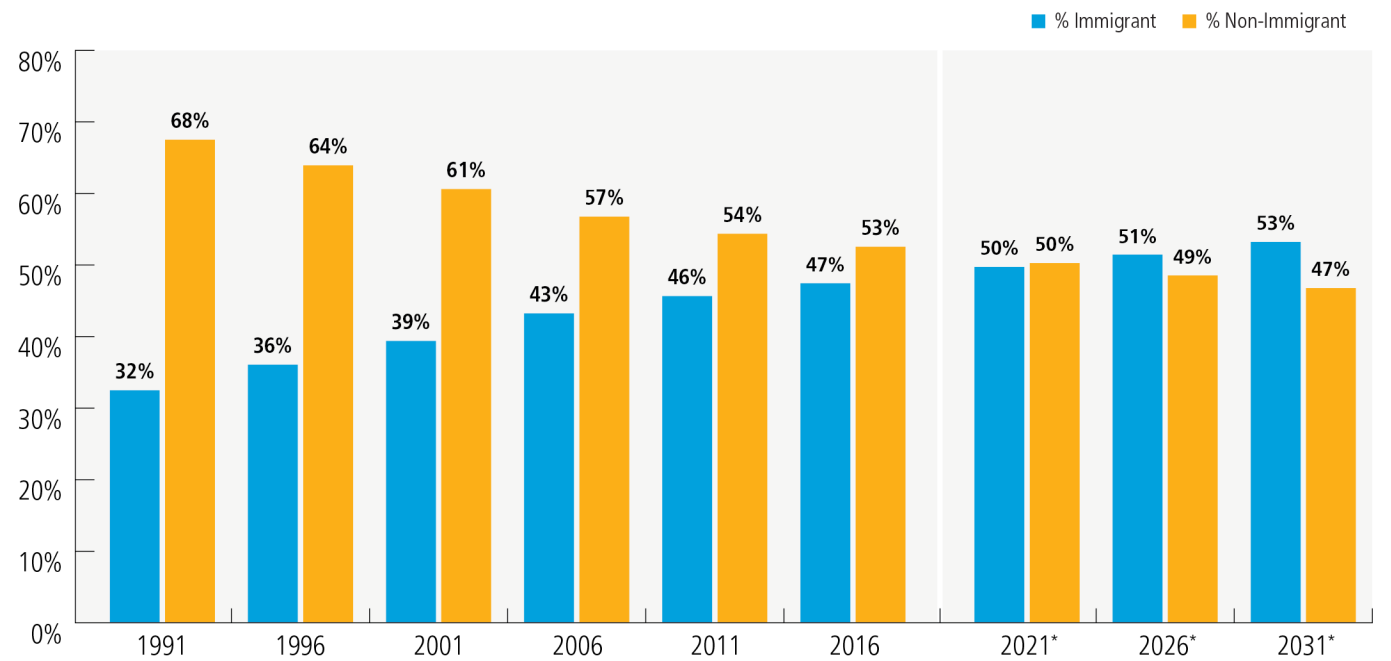
As the population ages, a corresponding decline in natural increase occurs. The decline in natural increase aligns with the demographic shifts happening across the Region, particularly as a growing senior's population would impact the ability for York Region to grow through natural increase (such as young families with new births). Migratory increase is forecasted to be the main source of population growth in the coming years.

Inter-provincial migration increased from 2011 to 2016 compared to 2006 to 2011, which is consistent with changing job opportunities in other provinces across Canada and potential economic opportunities available in other countries. Job opportunities and growth in sectors in different provinces has led to an increase in the number of Ontarians moving to other provinces.

Growth in net international migration in York Region is consistent with the growth trends happening across Canada and the GTHA. Because access to housing is a key component for a newcomer’s sense of stability and connection to the community, planning for a growing immigrant population from other countries and cultures will influence the community supports and programs needed for new residents to Canada and York Region.

According to 2016 Statistics Canada data, 47% of York Region residents were born outside of Canada (Figure 24). This is the third highest percentage in Ontario, behind Peel Region and the City of Toronto. Approximately 11% of Ontario’s (472,175) recent immigrants to Canada (those who have been in Canada for five years or less) arrived in York Region (51,410). The number of York Region residents identifying as immigrants has grown steadily since 1991. It is anticipated that by 2021, the number of immigrants will match the number of non-immigrants in York Region. Beyond 2021, the immigrant population is forecasted to be larger than the non-immigrant population.

Figure 24: York Region Population by Immigrant Status, 1991 to 2031²



Source: York Region Long Range Planning, Planning and Economic Development Branch, 2019.

2 The immigrant population in York Region has been forecasted to 2031 based on an analysis of growth rates for individual ethnic groups from the 1991 to 2006 time period.

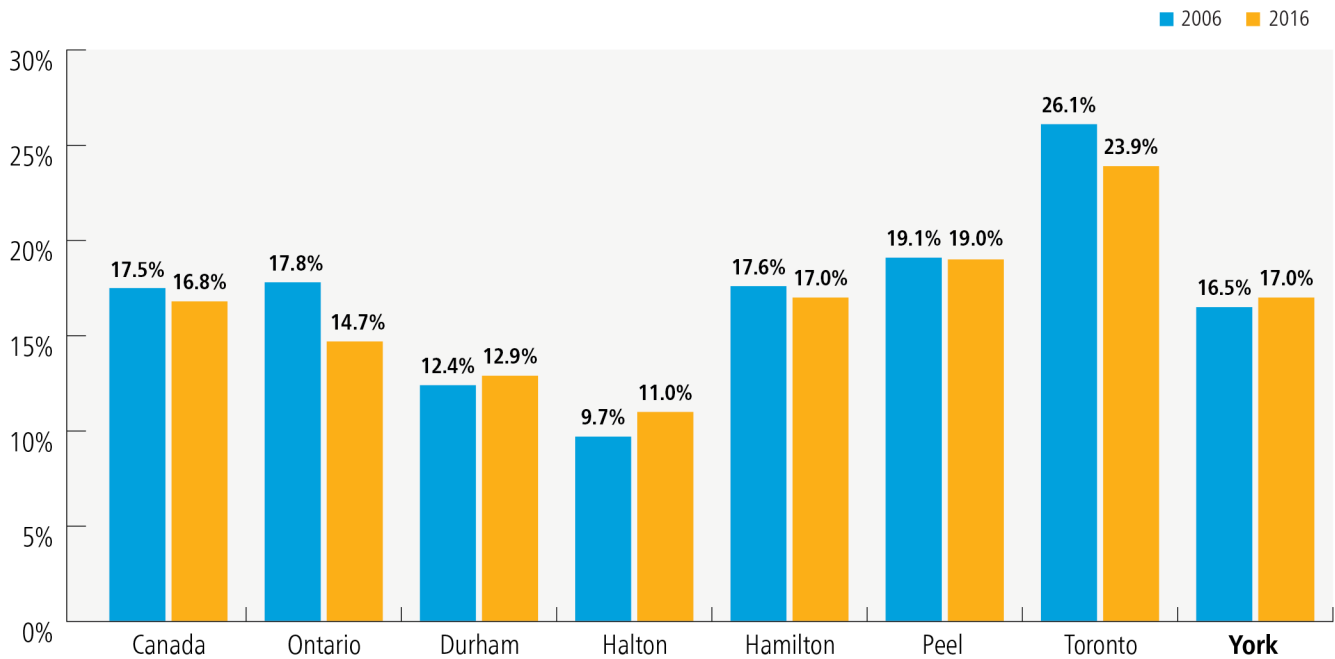
Immigrant households are a major component of labour market supply, influencing the economic competitiveness of the Region. To continue to attract new immigrants, their housing needs must be considered. An increasing immigrant population will require additional rental housing and a mix and range of housing types to meet new demands, including housing closer to major transit station areas and community supports to ensure proper access to necessary services.

2.2.3 LOW INCOME POPULATION COMPARED TO POPULATION GROWTH

Between 2006 and 2016, York, Durham and Halton Regions were the only regions in the GTHA that saw growth in their low income rates. Rates in Ontario and Canada declined in the same time frame (Figure 25). In 2016, York Region's low income rate (17%) was higher than the Ontario and Canadian averages. The growth in low income rates in York Region is proportional to the large growth in the overall population. As the Region continues to mature, the demand for service-based industries and lower paying professions will likely increase and could impact the low income rate, similar to established urban centres such as those found in Peel Region and the City of Toronto.

The Low Income Measure (LIM) is a fixed percentage (50%) of median adjusted census family income, where the adjustment accounts for the needs of the census family relative to its size. This size-based adjustment reflects the fact that the economic needs of a census family grow with its size. A person is considered low income if the income of the family they live in falls below the LIM threshold for their family size. A census family includes couples living in the same dwelling with or without children and lone parents with one or more children. All other people are classified as persons not in census families. The LIM is just one of several low income lines Statistics Canada uses to track and analyze income trends in Canada, each with a different methodology and resulting in different low income thresholds.

Figure 25: Low Income Rates, Canada, Ontario and GTHA



Source: Statistics Canada, 2016 Census of Population, 2019.

The number of York Region residents living with low income has grown from 2005, peaking in 2013 at 18.1% (Figure 26). Since 2013, the low income rate has been in decline. This decline may be in part due to the lack of affordable options available in York Region in recent years.

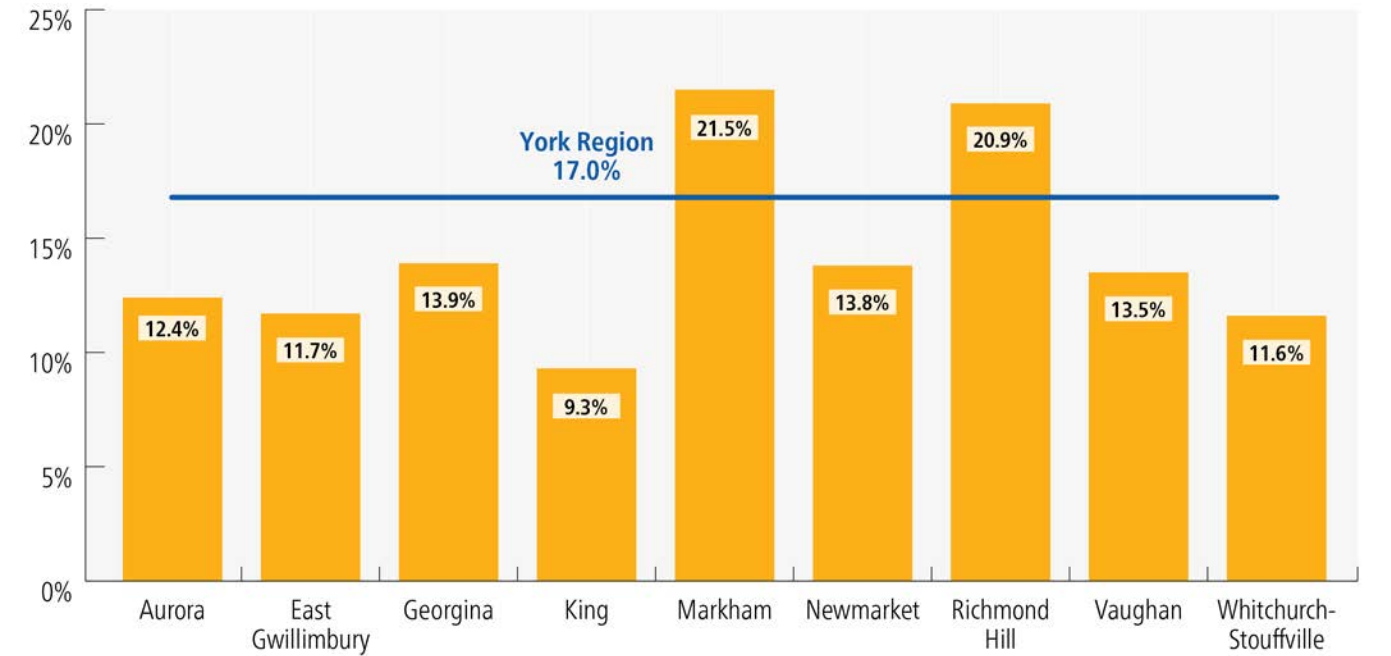
Figure 26: Number and % of Low Income Residents in York Region, 2005-2016



Source: Statistics Canada, Censuses of Population, 2019.

Residents with low income are spread across the Region, with consistent growth across all local cities and towns. On a local municipal scale, Markham and Richmond Hill had higher low income rates than the York Region average in 2016 (Figure 27).

Figure 27: % of Residents with Low Income, York Region Local Municipalities, 2016



Source: Statistics Canada, 2016 Censuses of Population, 2019.

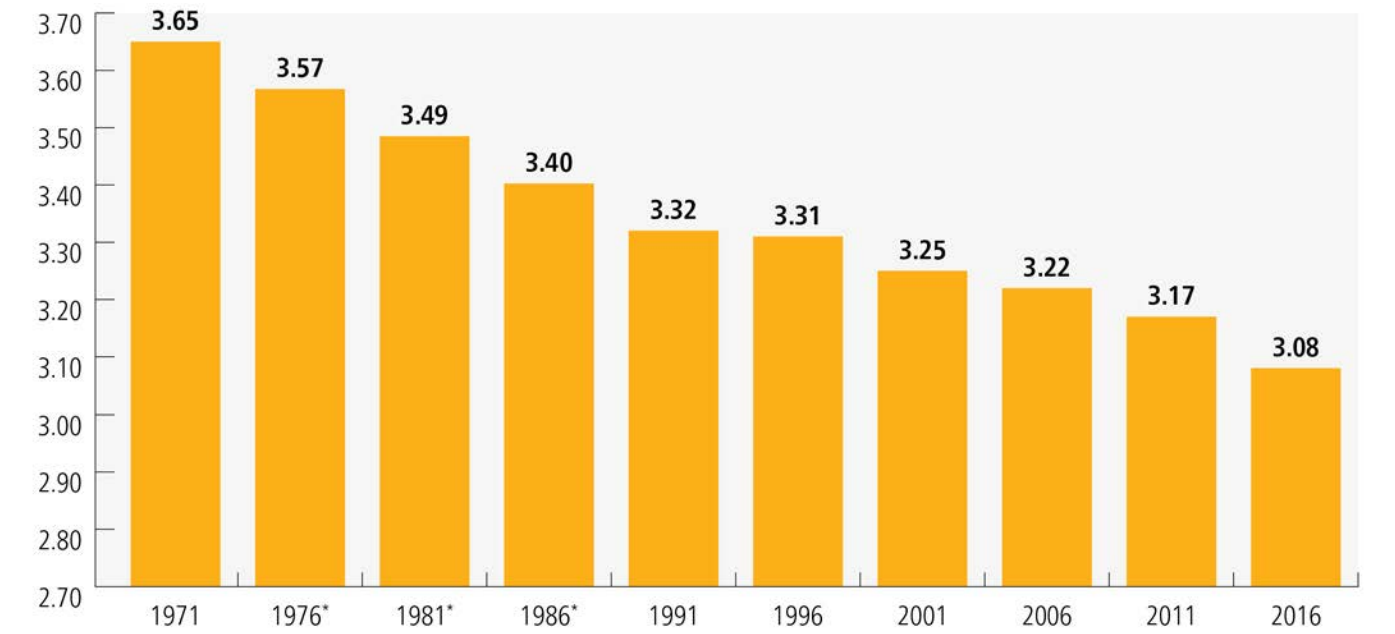
Residents may enter periods of low income at various points in their life that requires different responses for various ages and stages. The percentage of residents with low income who are 65 years of age or over has grown from 11% in 2006 to 17% in 2016. The income of seniors traditionally drops when they stop earning a regular salary and reach retirement. As a direct result of an aging population, it is expected that the number of seniors entering the low income category will rise. Many seniors can expect a basic level of income support from Old Age Security, but many may still lack the income to retire and will have to supplement their income through work or relying on informal family support. Some may be pushed into living in low income without enough supports. However, there may be a significant number of assets or resource with economic value that seniors have that contribute to their overall wealth, which may not be reflected in their household income reported by data.

An increasing low income population reflects the growing complexity that residents face to make ends meet. As the Region continues to grow, it is expected that low income rates will continue to rise along with affordable housing requirements. Finding housing that is affordable has become increasingly challenging for residents across the income spectrum. This will be further outlined through Chapter 4 of this report. The price of housing has exceeded affordability thresholds for a growing proportion of the Region’s population, not simply low income residents who have predominantly relied on rental housing and affordable ownership options.

2.2.4 HOUSING NEED FOR A GROWING AND DIVERSIFYING POPULATION

Since incorporation in 1971, the Region has had a steady decline in the overall number of persons per dwelling unit (PPU) (Figure 28). In 1971, an average of 3.65 people lived in each household. In 2016, the number decreased to 3.08 people per household. Therefore, there are fewer people living in each unit on average and York Region’s household sizes are anticipated to continue to decline to 2031.

Figure 28: York Region’s Persons per Dwelling Unit (PPU)

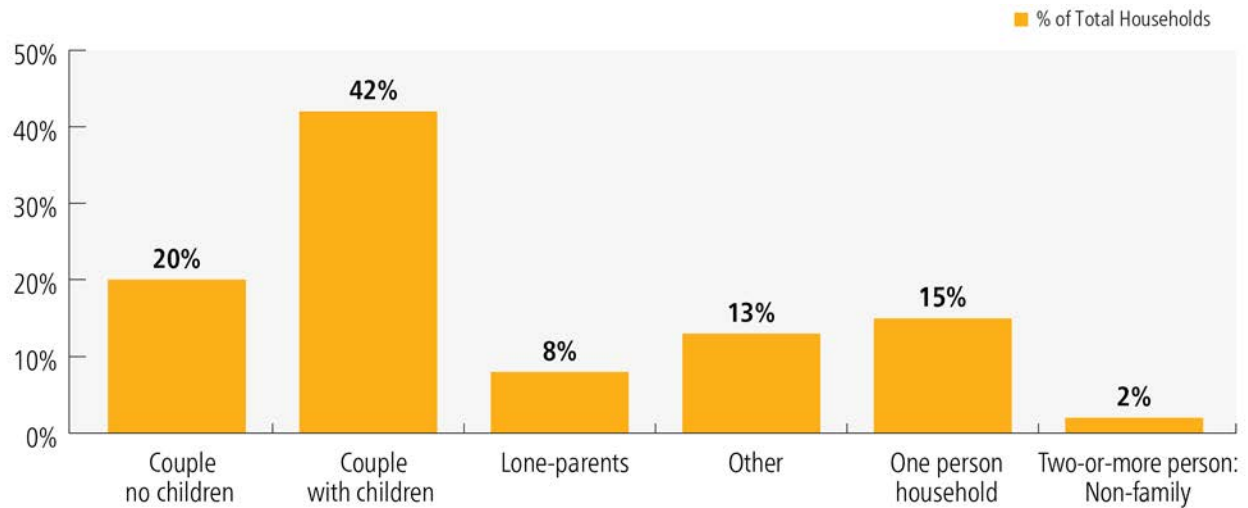


Source: Statistics Canada 1971 and 1991 to 2006 Censuses of Population, 2019.
* Interpolated figure

A declining PPU ratio predicts the need for smaller housing options and a shift from single detached houses to a more diverse range of housing sizes spread throughout communities.

When household types are broken down by family structure, approximately 37% of households were one person or couple person households in 2016 (Figure 29). The changing family structures in households shows a growing portion of the population could be served by smaller units.

Figure 29: Household Type by Family Structure

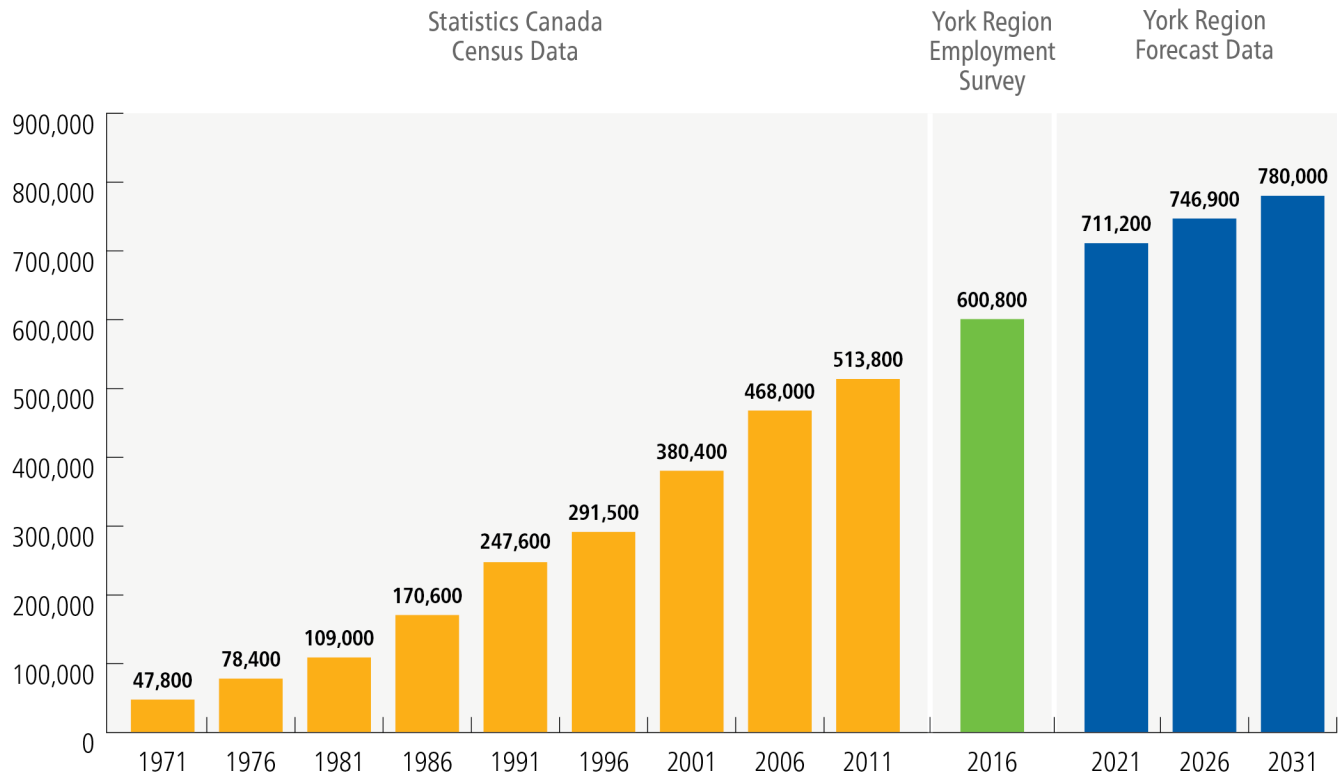


Source: Statistics Canada 2016 Censuses of Population, 2019.

2.3 YORK REGION'S EXPANDING ECONOMY

In 1971, there were approximately 47,800 jobs in York Region. This grew to approximately 600,800 jobs in 2016 (Figure 30). Jobs are forecasted to grow to 780,000 by 2031, which is more than sixteen times the number of jobs since York Region first incorporated. Similar to population growth, job growth by municipality will be impacted by the urban structure and related growth management plans.

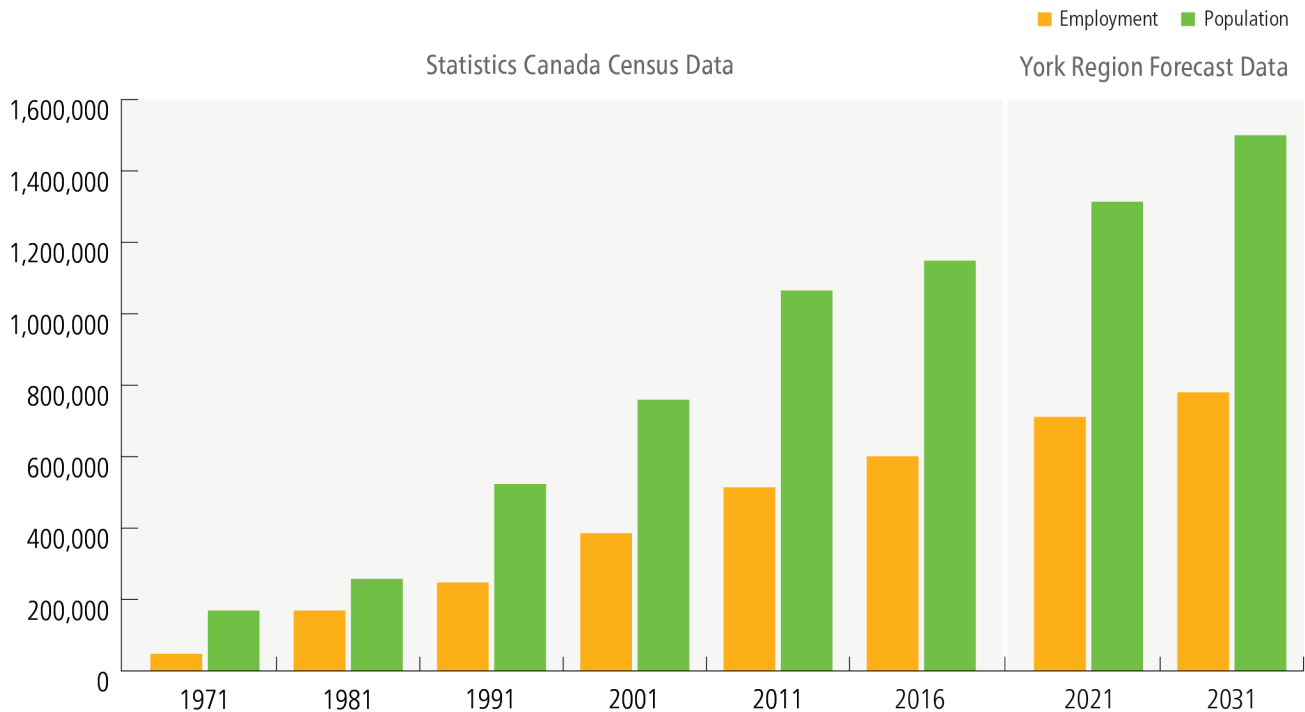
Figure 30: York Region Employment, 1971 to 2016 and Forecasted Employment 2021 to 2031



Source: York Region Long Range Planning, Planning and Economic Development Branch and Statistics Canada, Censuses of Population, 2019.

Both population and employment have grown at a relatively consistent rate from 1971 to 2016, and are projected to continue to grow to 2031 (Figure 31).

Figure 31: Total Population to Employment Compared, 1971 to 2031³

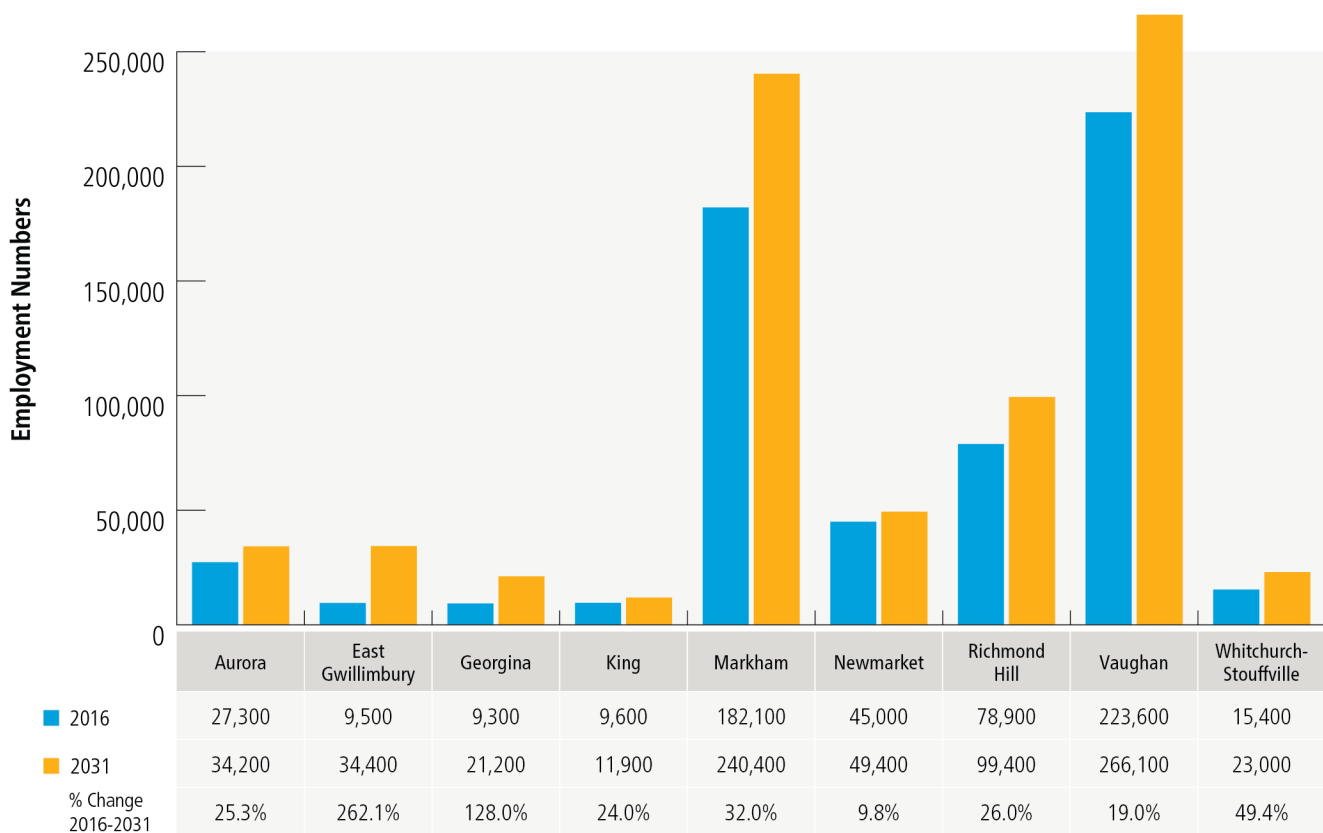


Source: York Region Long Range Planning, Planning and Economic Development Branch and Statistics Canada, Censuses of Population, 2019.

The majority of employment growth between 2016 and 2031 is forecasted to occur in East Gwillimbury, Markham, Richmond Hill and Vaughan. These local cities and towns have substantial vacant employment lands and existing or planned capacity to accommodate higher density employment, such as offices in their Centres and Corridors (Figure 32). Of the estimated 600,800 existing jobs, approximately 80% are in the southern cities of Markham, Richmond Hill and Vaughan.

³ Reflective of the last figure, the 2016 employment number has been provided through York Region's Employment Survey. This provides the most accurate and up-to-date local data available.

Figure 32: York Region Local Municipal Employment Growth, 2016 - 2031



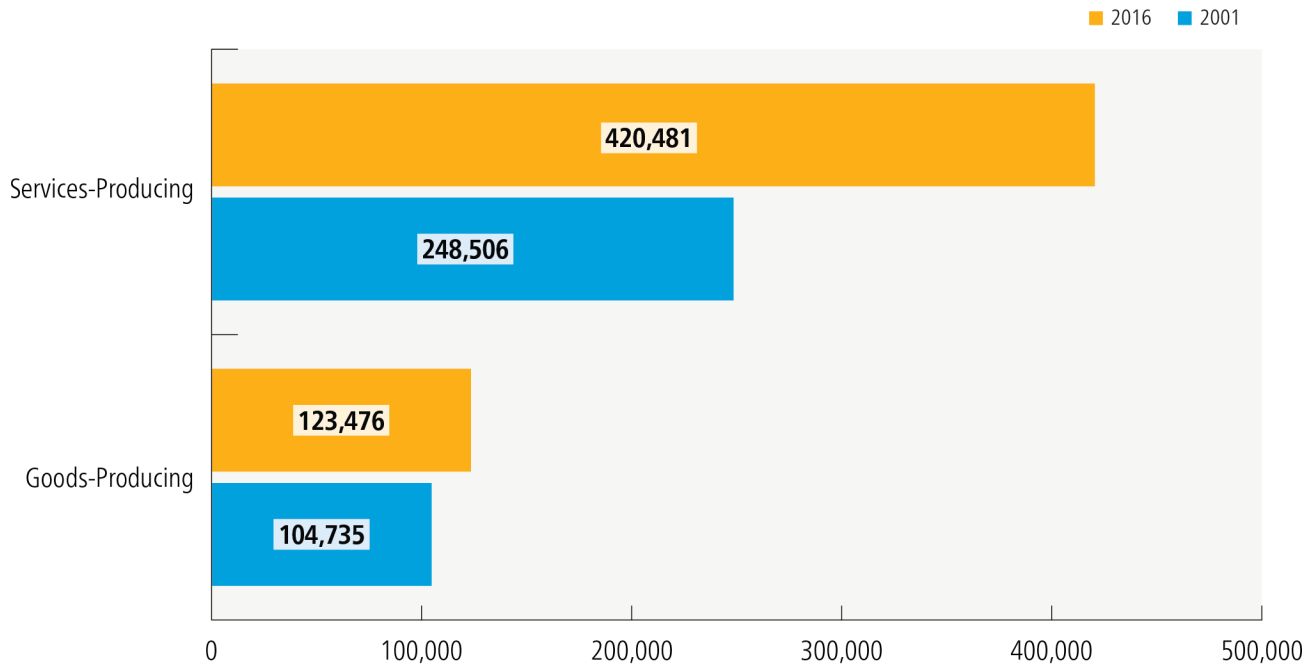
Source: York Region Long Range Planning, Planning and Economic Development Branch, 2019.

Employment growth across all local cities and towns will require the provision of a full mix and range of housing options in order to adequately house a greater proportion of the workforce locally. Across the Region's nine local cities and towns, employment has grown proportionally to the population, providing goods and services across many different sectors.

2.3.1 SERVICE-PRODUCING JOBS DRIVE EMPLOYMENT GROWTH

York Region has seen an increase in employment opportunities across both goods-producing and services-producing industries (Figure 33). The Region has an increasingly high proportion of service-oriented employment, consistent with a traditional urban setting. Services-producing employment numbers have seen exponential growth since 2001, with an approximate 69% increase. In comparison, the goods-producing sector experienced a growth of 18,741 (17.9%) jobs since 2001. This growth in service-producing industries is similar to national and provincial trends, and it may influence the type of housing residents want.

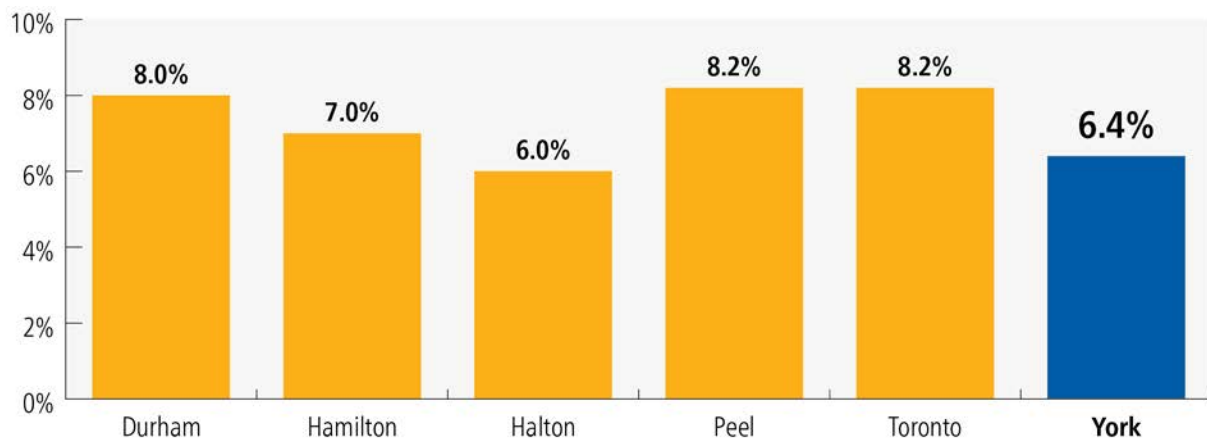
Figure 33: Employment by Industry (Goods vs. Services Producing), 2001 and 2016



Source: York Region Long Range Planning, Planning and Economic Development Branch, 2019.

In 2016, York Region's unemployment rate of 6.4% was the second lowest in the GTHA after Halton Region (Figure 34). A low unemployment rate is an indicator of the growing economic opportunities in York Region coupled with a high quality labour force.

Figure 34: Unemployment Rates across GTHA, 2016



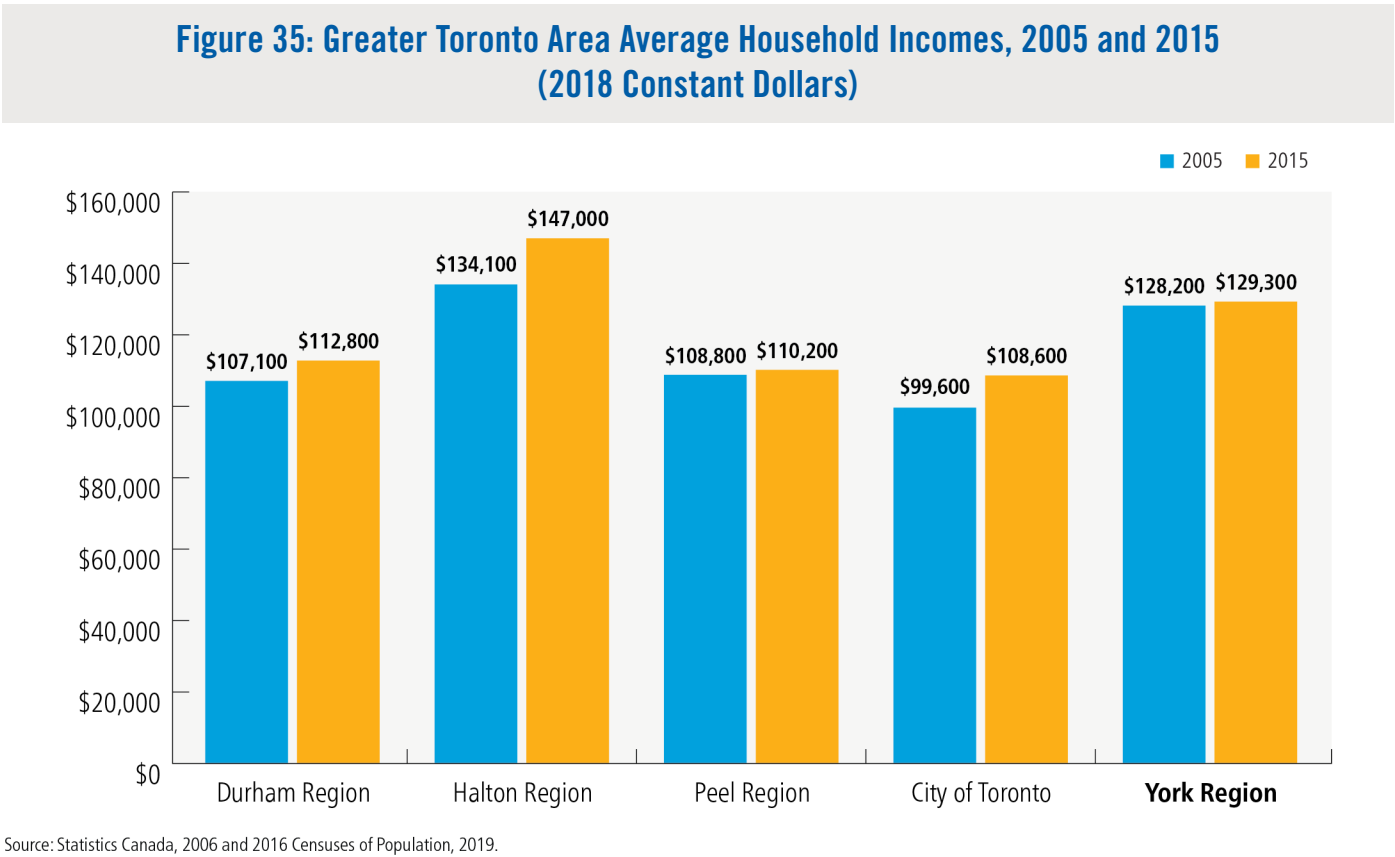
Source: York Region Long Range Planning, Planning and Economic Development Branch, 2019.

Between 2006 and 2016, the Region’s work activity⁴ saw an increase of part-year part-time positions, changing from 43% in 2006 to 47% in 2016. This shift is the result of a growing trend in precarious employment, which has been a challenge facing many different sectors across Ontario and Canada. This change may be influenced by an aging population and changing economy, but it also needs to be recognized when developing housing and other programs and policies. The workforce and economy are growing and evolving, which influences incomes and household spending capacity.

Appropriate housing is required to meet the needs of a diverse labour force and support the continued growth and diversification of available jobs. York Region Official Plan policies for complete communities, affordable housing and employment are in place to ensure the Region attracts population and employment growth and is a place where residents can and want to work, live and play. A mix and range of affordable housing for both renters and owners provides workers in the Region the necessary housing to live and work in the same area. The live/work ratio is further examined in section 4.4.

2.3.2 HOUSEHOLD INCOMES NOT KEEPING PACE WITH HOME PRICES

Looking across the Greater Toronto Area in 2016, York Region had the second highest average household income after Halton Region, with a difference of \$17,700 (in 2018 dollars) (Figure 35).



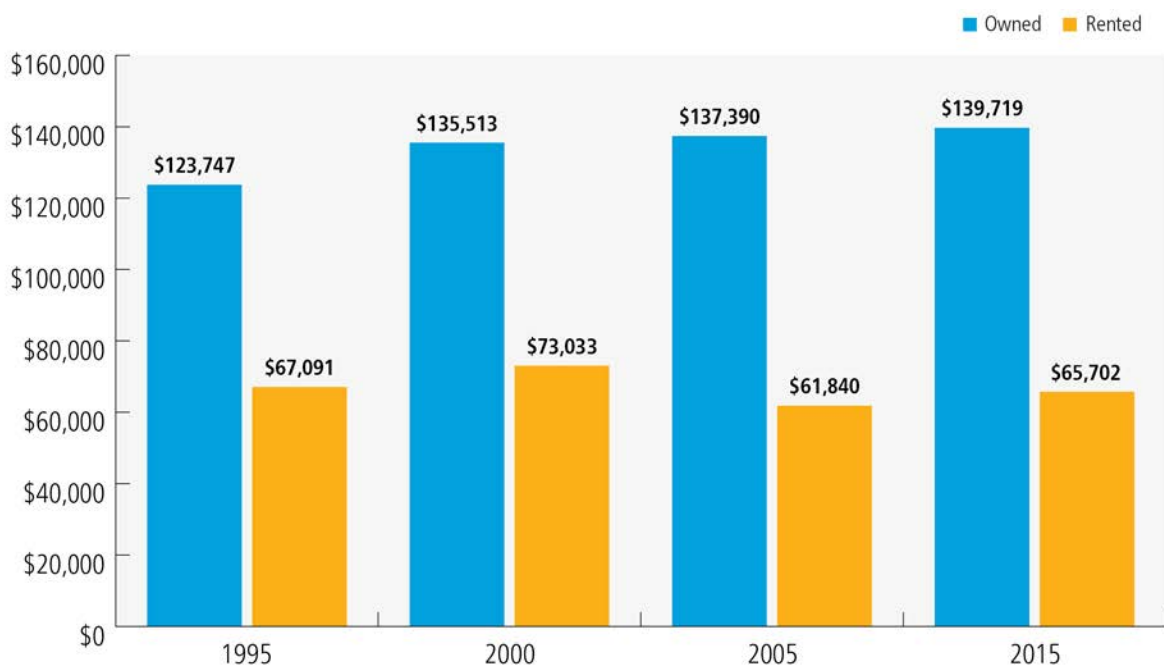
4 Work activity refers to a person aged 15 years and over who worked for pay or was self-employed in 2015 at all jobs held.

According to the 2016 Census, the unadjusted household average income in York Region in 2015 reached \$122,567, a percentage growth of 18.5% since 2005. The Ontario average total income of households in 2015 was \$97,856.

The median income of a specified group is the amount that divides the income distribution of that group into two halves. York Region’s median income was \$95,776 in 2015, compared with \$74,287 in Ontario and \$70,336 in Canada. The median income for a couple household with children was \$124,920 in York Region in 2015. In comparison, the median income for a lone or single parent household was \$63,144 in the same year.

When household incomes by tenure are compared, it is apparent that the trends differ for ownership and rental households (Figure 36). There has been a steady increase in ownership household incomes from \$123,747 in 1995 to approximately \$139,719 in 2015 (when adjusted to 2018). Rental household incomes remained stagnant in the same time period, with a spike in 2000 and a dip in 2005 to \$61,840 (adjusted). When incomes by tenure are examined in 2018 constant dollars, it is apparent that ownership households’ real incomes are increasing whereas rental households’ real incomes are staying relatively stable, ranging from \$67,091 in 1995 to \$65,702 in 2015. Moreover, when the differential between ownership household incomes and rental household incomes is examined, it can be seen that the disparity is increasing. In 1995, renter households earned 54.2% of what ownership households earned. By 2015, renter households earned 47% of the amount that ownership households earned, increasing the differential by approximately 7%. The differential between ownership household incomes and rental household incomes show that the disparity between tenures remains large.

Figure 36: York Region Household Income by Tenure, 1995, 2000, 2005, and 2015



Source: Statistics Canada, 1996, 2001, 2006 and 2016 Censuses of Population, 2019.

Although ownership household incomes have increased, they have not kept pace with increases in housing prices. The need for affordable ownership and rental housing at all price points is outlined in Chapter 4.

When incomes are evaluated by age and tenure, it is evident that as residents enter the 40 to 59 age categories, they reach their highest earning potential. As residents get older and enter into retirement ages, they experience a reduction in earnings (Figure 37). While owner household incomes change over time with age in alignment with traditional employment trends, renter households remain in a similar income range throughout age groups.

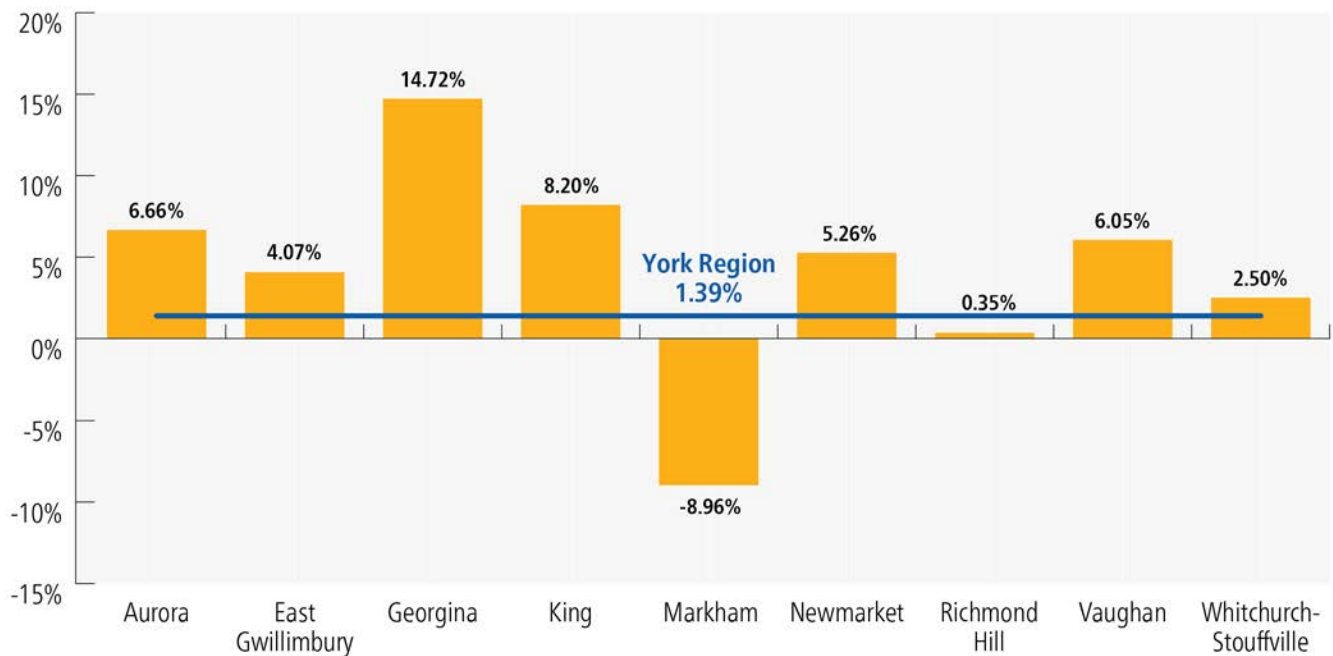
Figure 37: Owner and Renter Household Incomes by Age Categories



Source: Statistics Canada, 2016 Census of Population, 2019.

Between 2000 and 2015, average incomes increased in most local cities and towns (Figure 38). The exception is Markham, which experienced a decline in average household income from approximately \$130,800 in 2000 to \$119,100 in 2015 (both in 2018 constant dollars). Across York Region, the percentage change in income between 2000 and 2015 is minimal (1.39% increase), particularly when compared to the large rise in the Region’s housing prices.

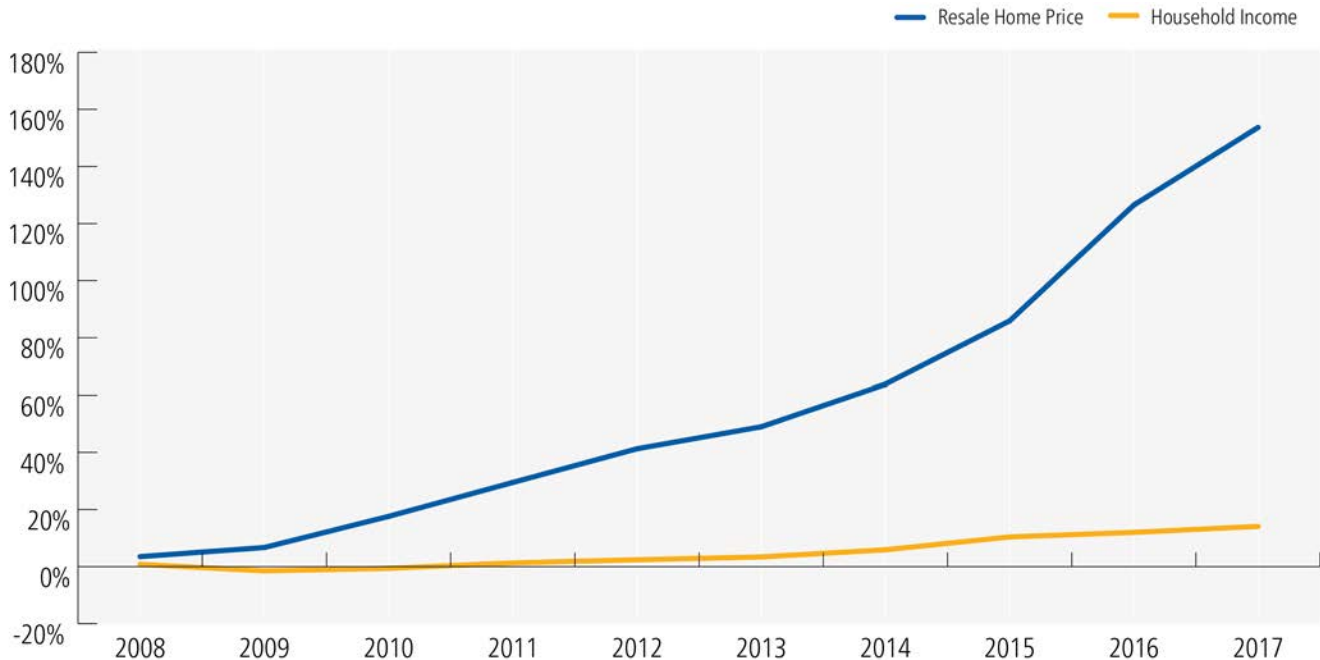
**Figure 38: York Region Percent Change in Average Household Income, 2000 to 2015
(2018 Constant Dollars)**



Source: York Region Long Range Planning, Planning and Economic Development Branch, 2019.

Housing costs in York Region have outpaced income growth. When resale house prices are compared to total income over the last ten years, the average cost of a home in York Region has more than doubled in price, experiencing a 134% change in cost (Figure 39). Comparatively, income has only increased 14% from 2008 to 2017.

Figure 39: York Region Household Incomes have not kept pace with Resale Home Prices, 2008 to 2017



Source: York Region Long Range Planning, Planning and Economic Development Branch, 2019.

The average resale cost of a house in York Region in 2017 was approximately \$1,061,271, which is more than double the average resale cost in 2008 at \$433,121. Only a slight increase in income is evidence of the challenges that earners face across the income spectrum in entering the housing market and results in a mismatch between housing costs and incomes to support the growing prices to own a home. Although the data provides evidence of an increasing average household and median household income between 2008 and 2017, this slight increase has not been steady across all income deciles of York Region's population. Section 2.4 highlights that this small growth in household income over time has not been evenly distributed across the income spectrum. In particular, higher income households have experienced income growth whereas lower income households have experienced a decline in average incomes.

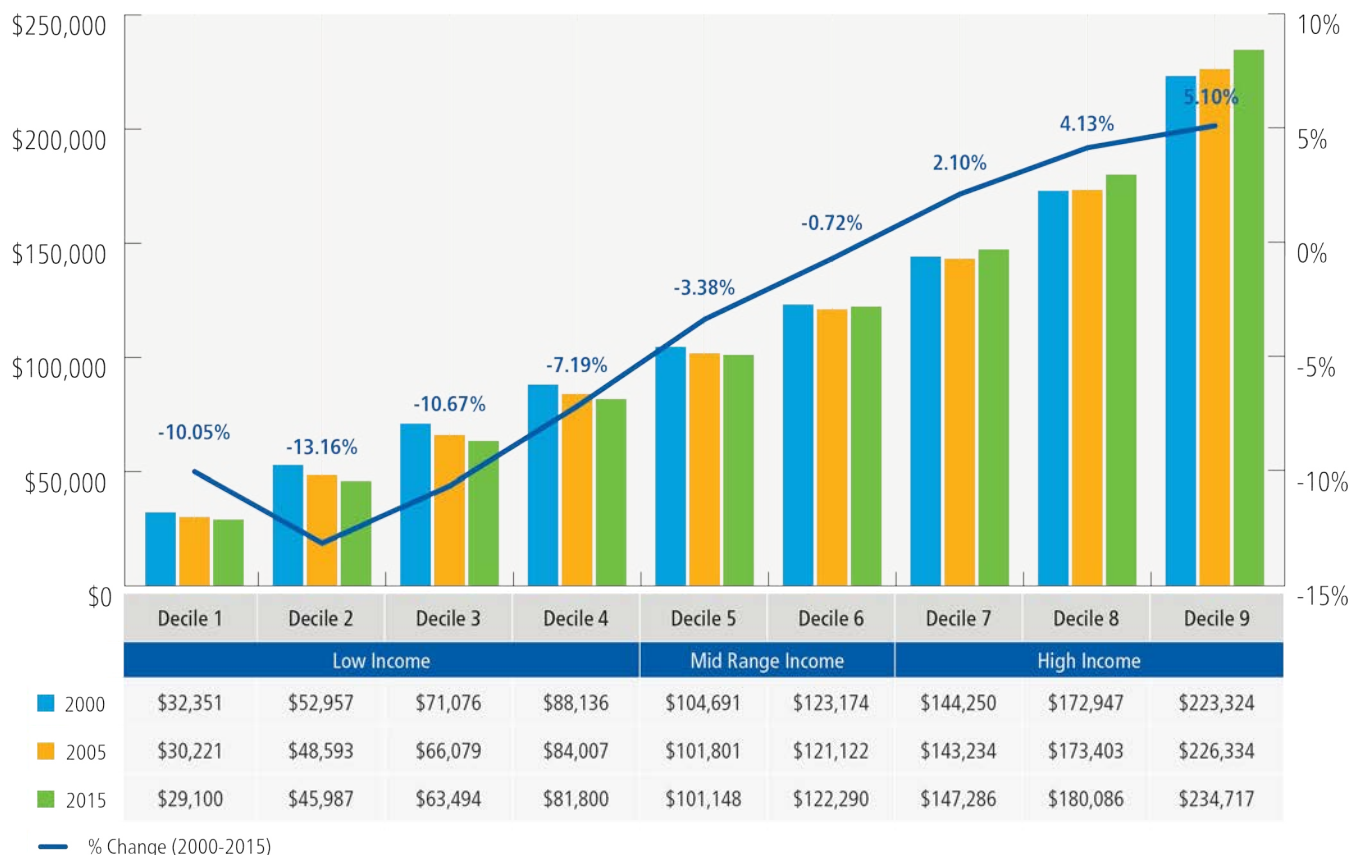
2.4

HOUSEHOLD INCOME GROWTH DIFFERS ACROSS THE INCOME SPECTRUM

Household income is one critical determinant of the type and tenure of housing residents are able to afford. Historically, the majority of York Region households across the income spectrum could afford the purchase and ownership of a single detached home. Currently, even households at 7th and 8th decile of the income spectrum may struggle to find housing that meets their needs.

The Region's households can be distributed by income into ten equal-sized groups, providing a minimum and maximum threshold of total household income for each income decile. When York Region's household incomes are distributed by income decile, the lowest earning half of households (up to the 5th decile) have experienced a decline in household income (Figure 40). The decrease of the first to fourth deciles is particularly noteworthy; between 2000 and 2015, the lower income decile households experienced a real earnings decrease of -10.05%, -13.16%, -10.67%, and -7.19%, respectively.

**Figure 40: York Region Household Deciles and Percentage Change, 2000 to 2015
(2018 Constant Dollars)**

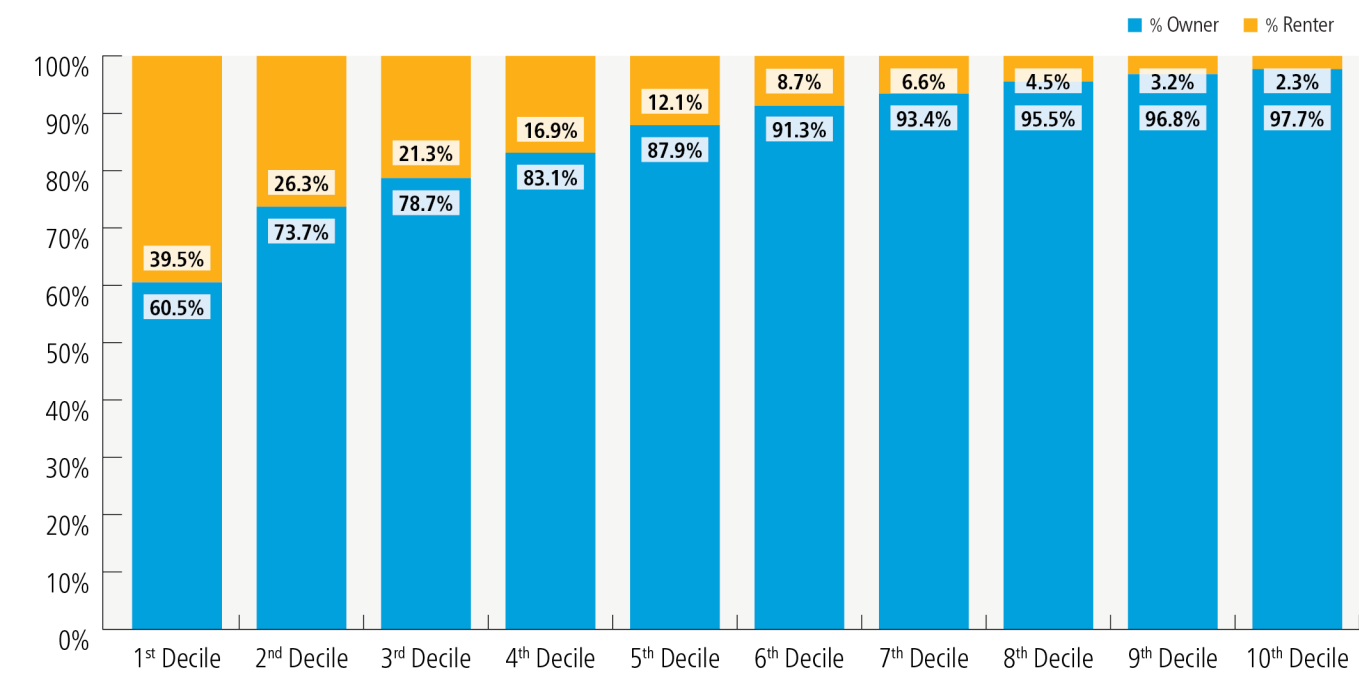


Source: Statistics Canada, 2006, 2011 and 2016 Censuses of Population, 2019.

This difference in income growth, coupled with raising housing costs at all price points, leads to greater affordability pressures for lower income households. In general, income growth is driven by the highest earners in York Region.

When broken down by the percentage of total renters and owners by income decile, the findings show that the largest percentages of renters are in the lowest income deciles (Figure 41).

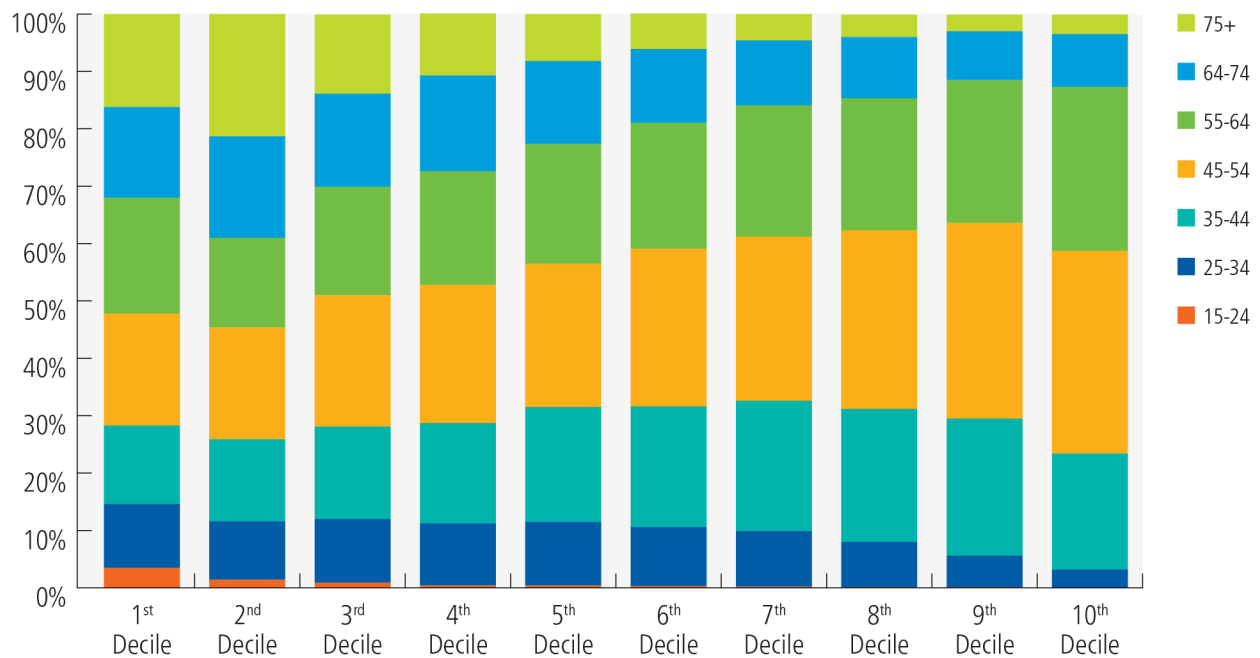
Figure 41: York Region Percentage of Households by Income Decile and Tenure, 2016



Source: Statistics Canada, 2016 Census of Population, 2019.

When households are examined by decile and age, the households in the lower deciles are more likely to be maintained by residents aged 34 and under or 65 and older compared to upper deciles (Figure 42). This suggests that residents in the younger demographics, which are traditionally found in the lower to middle decile groups, may face greater challenges when trying to enter the housing market. The higher representation of seniors in lower to mid-range decile groups is likely a result of a decline in employment income.

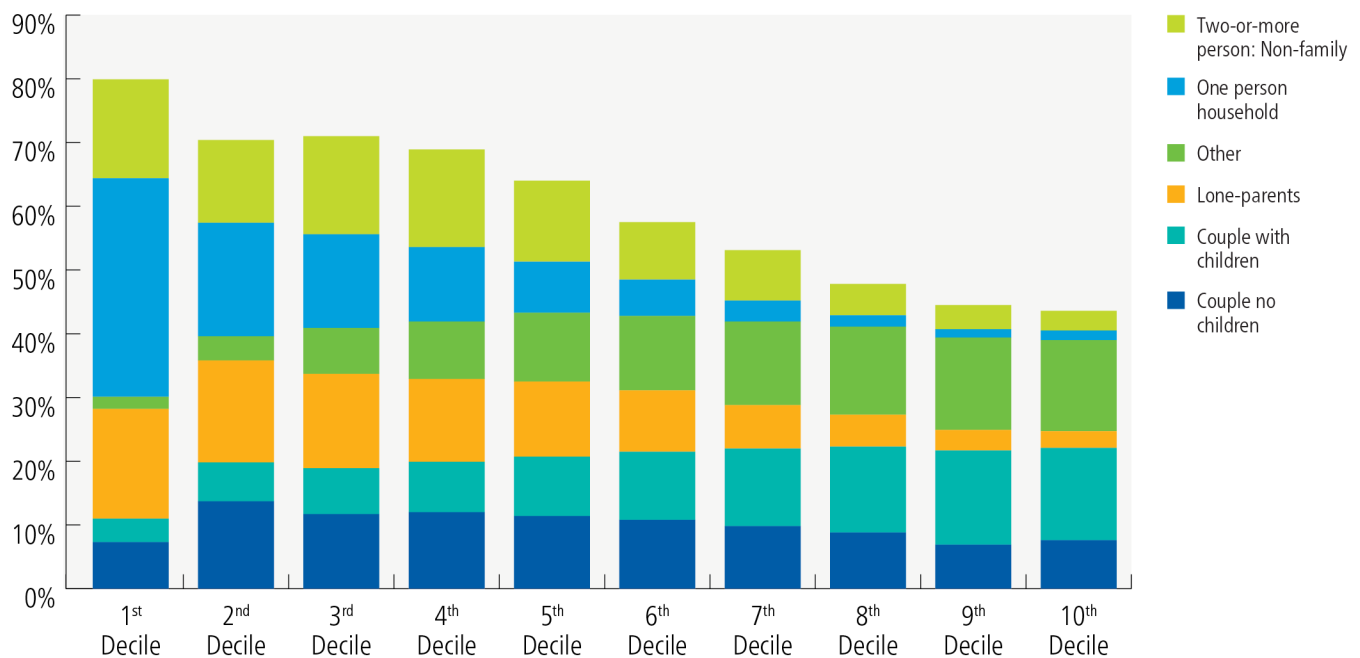
Figure 42: York Region Age of Household Maintainer by Decile, 2016



Source: Statistics Canada, 2016 Census of Population, 2019.

Examining family structures by income decile leads to a better understanding of the family types that may be struggling to find acceptable housing. One person households and lone parents make up the majority of the lower income deciles (Figure 43). As housing prices rise, it may be more challenging for particular types of families, such as single-parent households, to find adequate and suitable housing with the low supply of affordable units in the market.

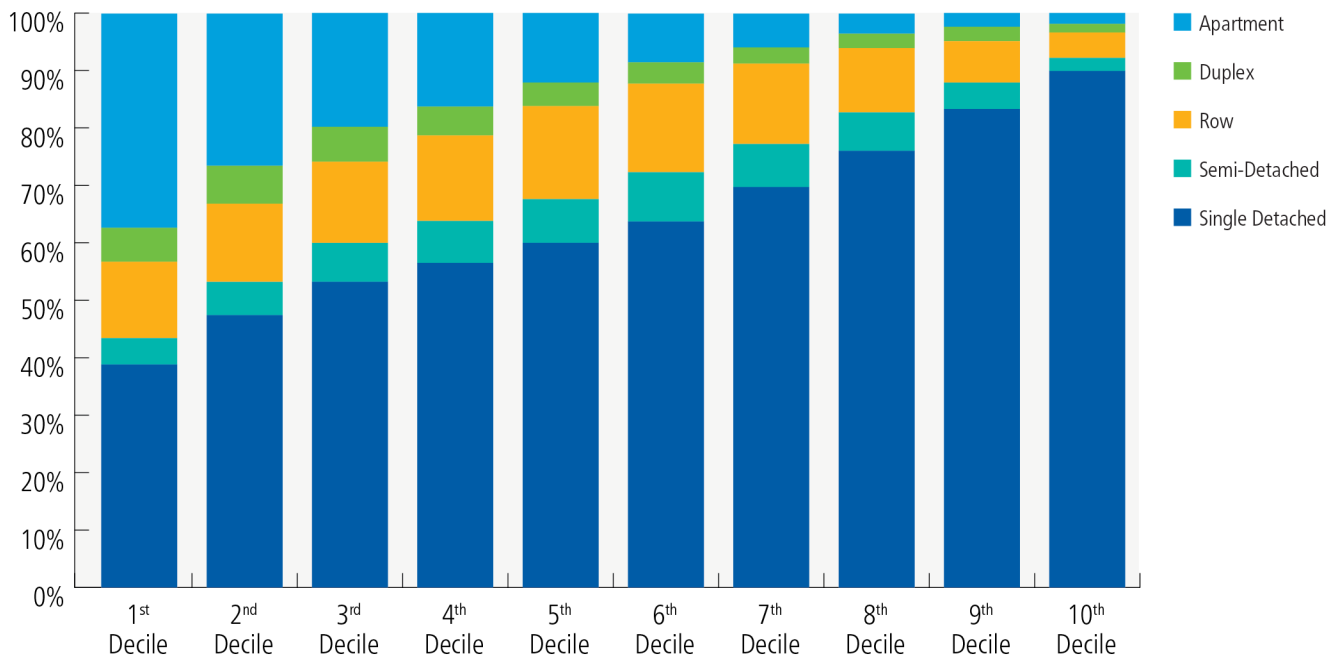
Figure 43: York Region Family Structure Percentages by Income Deciles, 2016



Source: Statistics Canada 2016 Census of Population, 2019.

Lower income households are more likely to live in higher density built forms (Figure 44). As housing becomes increasingly expensive and incomes are not matching these rising costs, demand for more affordable high density housing is expected to grow. The creation of purpose-built rentals will become increasingly important to ensure that there are enough apartments to support growing demand. The high cost of single detached units, which is outlined in Chapter 4, will make it increasingly challenging for residents across the income spectrum to afford a large majority of the housing available in York Region.

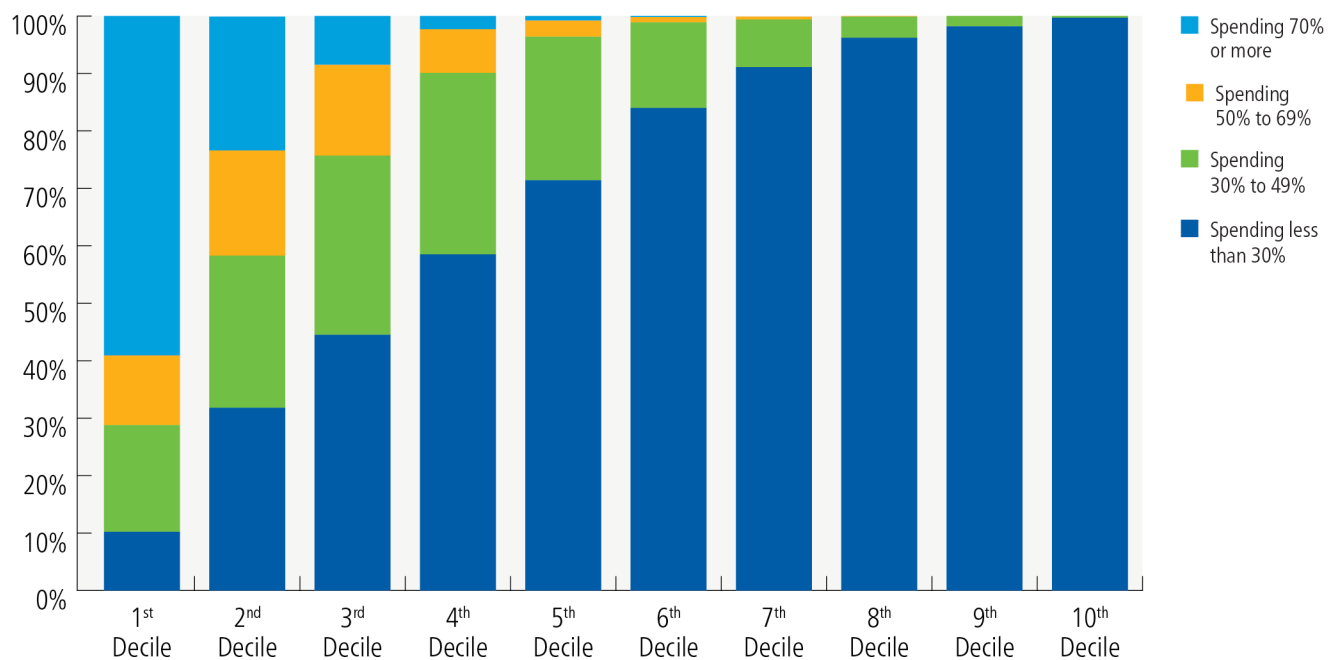
Figure 44: York Region Housing Type by Income Decile 2016



Source: Statistics Canada, 2016 Census of Population, 2019.

When spending on housing costs are evaluated by income decile, it is evident that higher income households spend proportionately less of their total income on housing costs (Figure 45).

Figure 45: York Region Spending on Housing Costs by Income Decile, 2016



Source: Statistics Canada, 2016 Census of Population, 2019.

Going forward, the ratio of residents spending too much on housing will increase in the absence of more affordable ownership and rental options at all price points. Complete communities require housing that meets the needs of residents, which includes housing that is affordable. The Region's diversifying, maturing and expanding population and economy have changing needs that impact the type and tenure of housing required for complete communities.

2.5 THE ECONOMIC IMPACT OF YORK REGION'S CHANGING HOUSING NEEDS

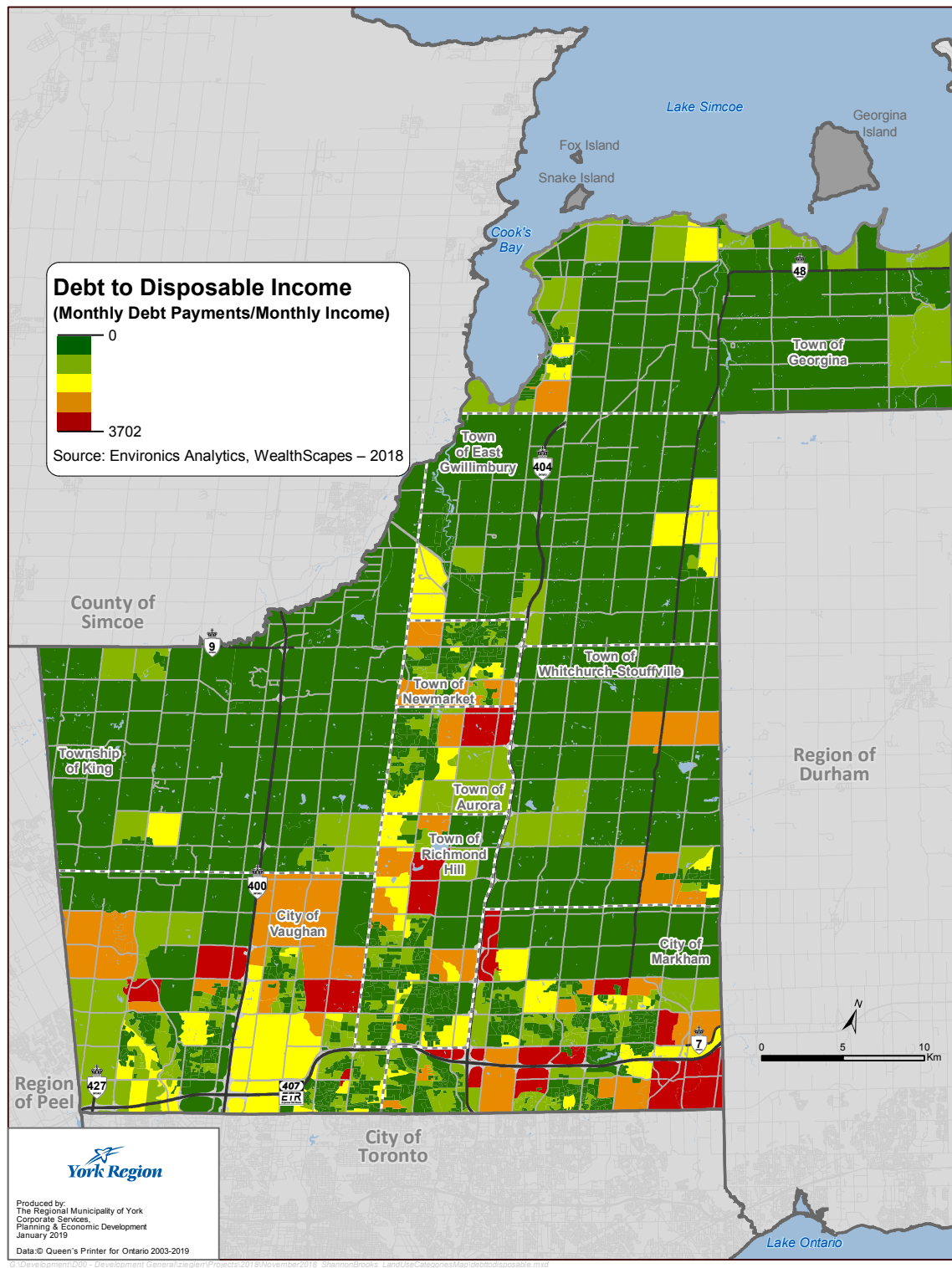
Chapter 3 of this report provides details about the impact of the housing supply and Chapter 4 examines the changes in housing prices over time, including the impact on both ownership and rental markets in York Region. Both chapters provide evidence of the continued need for a full mix and range of affordable housing options and purpose-built rental units for a growing number of households across the income spectrum.

York Region's housing needs have grown and diversified, particularly as it continues to grow and change from commuter communities to city centres. The change from homogenous suburban areas to a more diverse and integrated system, with a mature and interconnected urban structure that is close to transit connections, has changed housing needs. This shift towards a more urbanized structure comes with many benefits, including economic growth, increased transit options, closer proximity to social connections and social supports in higher density areas, and environmental benefits from residents living closer to economic opportunities.

The continued growth and diversification of the Region's economy requires a full mix and range of housing options so that members of the workforce live locally. The changing nature of employment, including precarious or temporary work, places additional strain on households trying to make ends meet. The impact of precarious employment compared to the historical norm of permanent, full-year, full-time jobs is still being examined at the community level. For some households, precarious employment leads to a lack of security or certainty of where income will come from and places stress on health and well-being. Precarious employment and fluctuating incomes may cause unstable housing and insecure forms of tenancy. As housing costs rise and precarious employment becomes more common, there may be rising challenges and instability for low and moderate income residents. Employment precarity may influence the social well-being and determinants of health of residents and may lead to higher turnover of residents in communities.

When debt to disposable income is mapped across York Region, the households with the lowest disposable income levels are generally newer developments and at the outer edges of the southern cities. Pockets of high debt to disposable income areas are found in the southern centres and corridors, which may be explained by the higher cost of housing because higher income earners may be better able to afford homes in these areas. The debt to disposable income rates vary by age and demographics, and, in past years, average debt has increased for first time home buyers (Figure 46). There may be unreported income that residents may have that may not be captured in best available data.

Figure 46: Debt to Disposable Income (Wealthscapes Data)



Neighbourhoods are an important blend of many attributes. They provide access to physical infrastructure, social and community services. The price of housing is a key determinant of community access and stability. Since incorporation in 1971, York Region has had residents at all income levels. With the cost of housing continually rising, the cost of living in York Region for low to moderate income households has become more challenging, especially for those trying to buy their first house. This may create pockets of housing that is affordable and lead to a geographic isolation of residents living in low income households.

York Region continues to grow in terms of strong population, employment and household growth. With this strong growth, the corresponding chapters identify the growing need for a mix and range of housing types and tenures, as a more diversified mix and range of incomes with new housing needs enters the Region.

2.6 KEY MESSAGES ABOUT A GROWING AND DIVERSIFYING REGION

York Region's economy, population and urban structure is growing and diversifying, and our housing options need to do the same.

- The Region is changing from a more suburban bedroom community to a more urban city-region
- The Region's population is growing and diversifying across demographics
- York Region's economy continues to expand, mainly driven by growth in service-producing jobs
- Housing costs have outpaced income growth

CHAPTER 3: HOUSING SUPPLY AND DEMAND IN YORK REGION IS CHANGING

Providing a full mix and range of housing options to meet the changing needs of a growing population and economy supports the creation of complete communities. The provision of a full mix and range of housing includes dwellings of all types, sizes, tenures and levels of affordability distributed throughout the Region (Figure 47).

In the provision of a healthy housing system, it is important to highlight that residents do not move along the housing system in a linear manner. Residents may require different types of housing at different stages of life, moving back and forth across the housing system.

Figure 47: Full Mix and Range of Housing Options



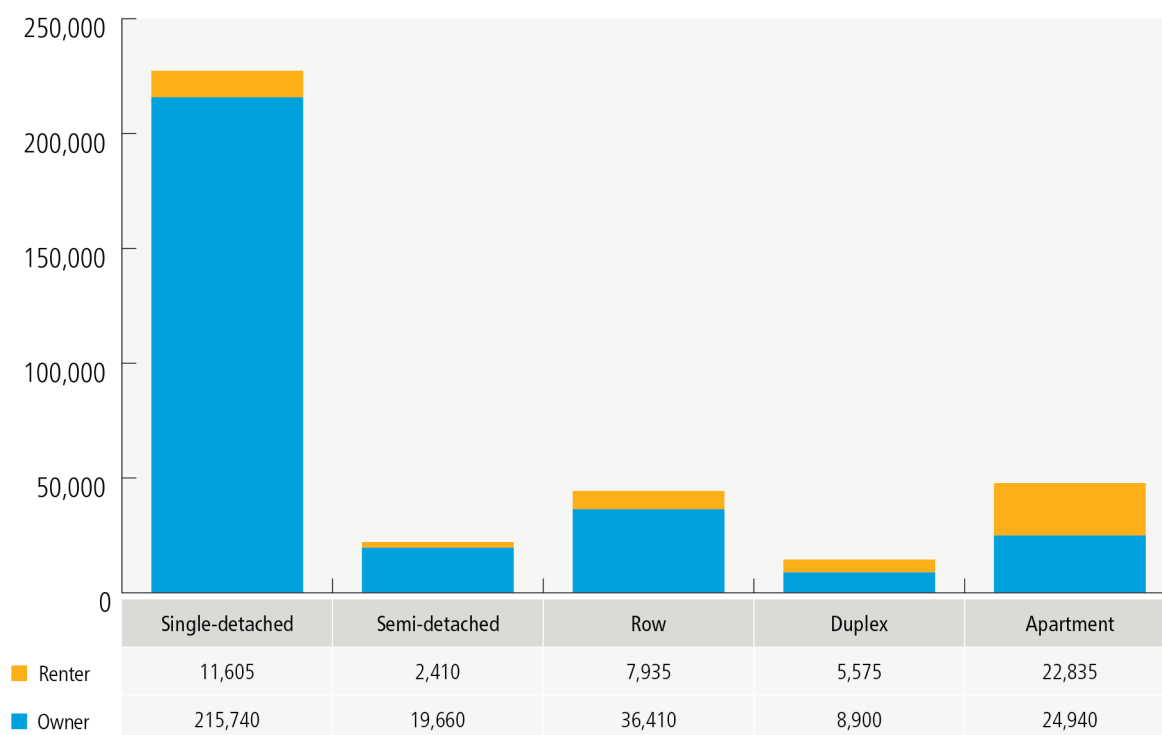
The supply of a full mix and range of housing options, including an adequate supply of rental options, will help to increase overall affordability and supports complete and healthy communities. The Region will continue to work with the nine local cities and towns, the development industry and other stakeholders to ensure a comprehensive, integrated and collaborative planning process, the coordination of the delivery of capital infrastructure and human services and continuous improvement to streamline the approvals process of new development.

This chapter provides an overview of the housing supply across York Region's nine local cities and towns. Although the housing supply is growing, ensuring the right mix of housing options to meet the changing needs of residents is a growing challenge. The next chapter will focus on the rising cost of housing and how that may impact residents in York Region.

York Region's housing stock continues to grow, reflective of the changing population and economic demographics outlined in Chapter 2. As of 2016, York Region's housing market comprised of 357,000 households, 86% of which were ownership housing and the remaining 14% were rental. Approximately 95% of single detached units and 90% of semi-detached were ownership housing. Conversely, about half of apartments were in rental tenure, including rental condominiums (Figure 48).

As the Region continues to grow, units are forecast to continue to diversify by structure type. Single detached units continue to be the dominant housing structure type and have remained predominantly in ownership tenure (approximately 215,740 out of 227,345). They do not add significantly to the rental stock in York Region, representing only a small percentage of the total number of single detached units.

Figure 48: York Region Total Units by Type and Tenure, 2016



Source: Statistics Canada, 2016 Censuses of Population, 2019.

Although the overall supply of ownership housing will increase in the future due to steady population growth, it is anticipated that the proportion of ownership housing will decrease due to demographic shifts resulting in increased demand for rental housing. This change will, however, be dependent on the availability of new rental housing stock.

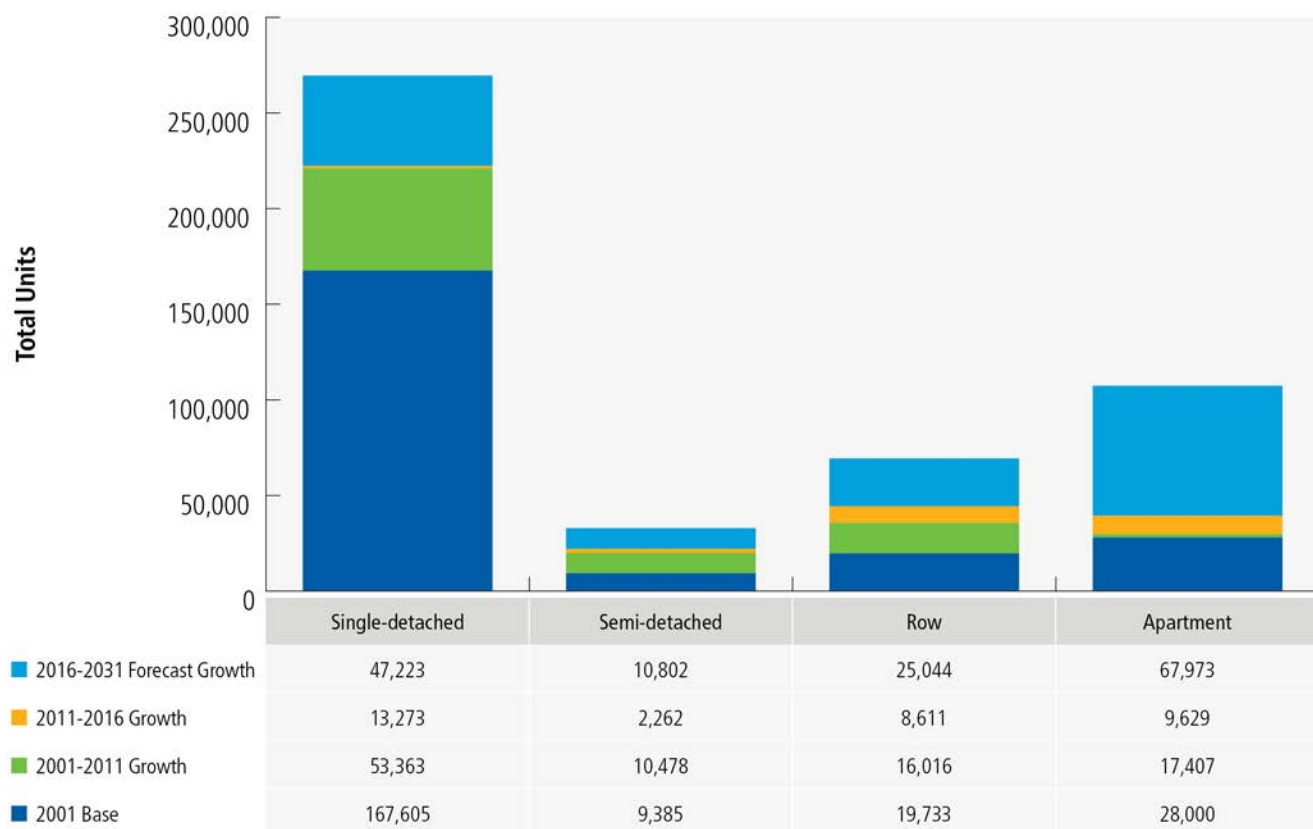
3.1.1 HOUSING STRUCTURE TYPES

Housing structure type refers to the type of dwelling, typically categorized as follows:

- Single detached: single dwelling not attached to any other dwelling or structure
- Semi-detached: one of the two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure
- Townhouse (or row house): one of three or more dwellings joined side by side, but not having any other dwellings either above it or below
- Apartment: a dwelling unit attached to other dwelling units, commercial unit, or other non-residential space in a building
- Duplex: one of two dwellings, located one above the other, including both secondary and primary units in the case where a basement apartment is added

From 2001 to 2016, York Region saw more growth in single detached houses than any other structure type. During those 15 years, 66,636 additional single detached units were added (Figure 49). Going forward, York Region is expected to have a greater mix of housing structure types leading to a greater diversity of densities aligned with city building plans. In 2001, 75% of households resided in single detached units, and by 2016, approximately 66% of households were in single detached units. Approximately 12% of households were apartment units in 2001 and by 2016 this number rose to over 15%.

Figure 49: York Region Unit Growth by Structure Type, 2001 Base Households with Growth to 2016 and 2031 Forecast

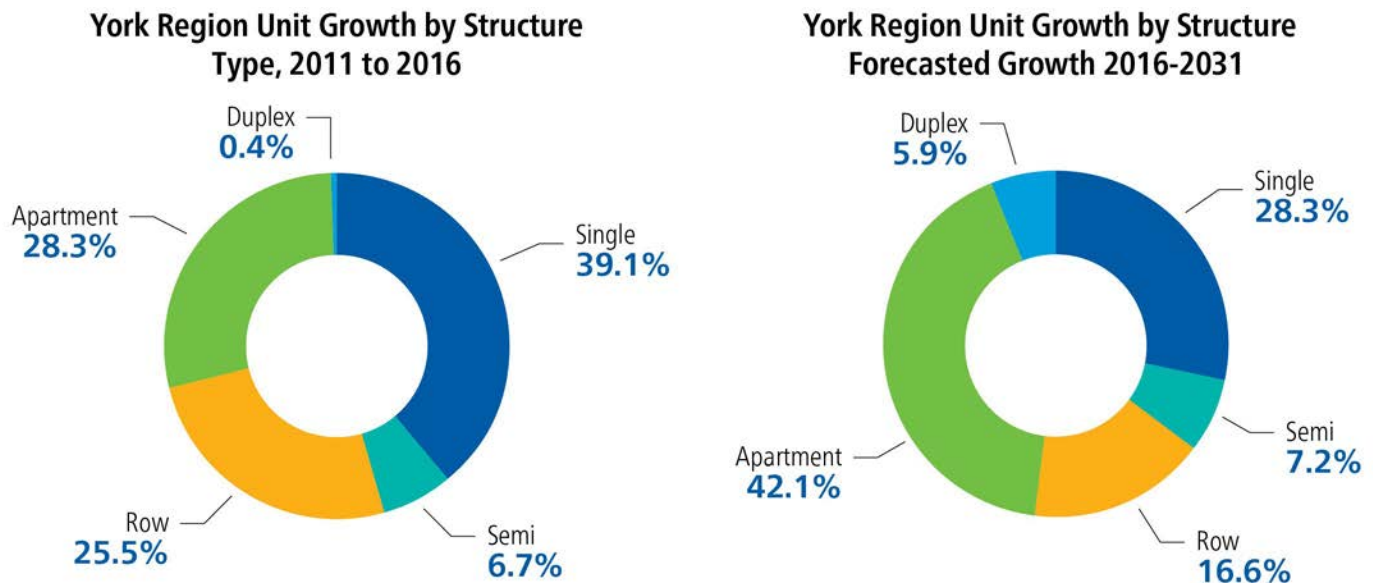


Source: York Region Long Range Planning, Planning and Economic Development Branch, 2019.

From 2016 to 2031, it is forecasted that the Region's housing stock will continue to diversify. It is expected that there will be approximately 68,000 apartment units built by 2031 compared to approximately 47,200 single detached houses.

Apartments are forecasted to have the largest growth between 2016 and 2031, representing 42% of total growth in structure type (Figure 50). Between 2011 and 2016, the largest growth by structure type remained single detached houses (39.1%), followed by apartment units (28.3%). It is expected that the intensification of urban areas will cause a shift towards the building of new units in higher-density forms, including apartments, row housing and duplexes. Historically, mid-density units were not often built in York Region but they may provide opportunities to meet the changing housing demands of the population, particularly for low and middle income residents struggling to find and secure housing they can afford.

Figure 50: York Region Unit Growth by Structure Type between 2011- 2016 and Forecasted Growth 2016-2031 by Percentage

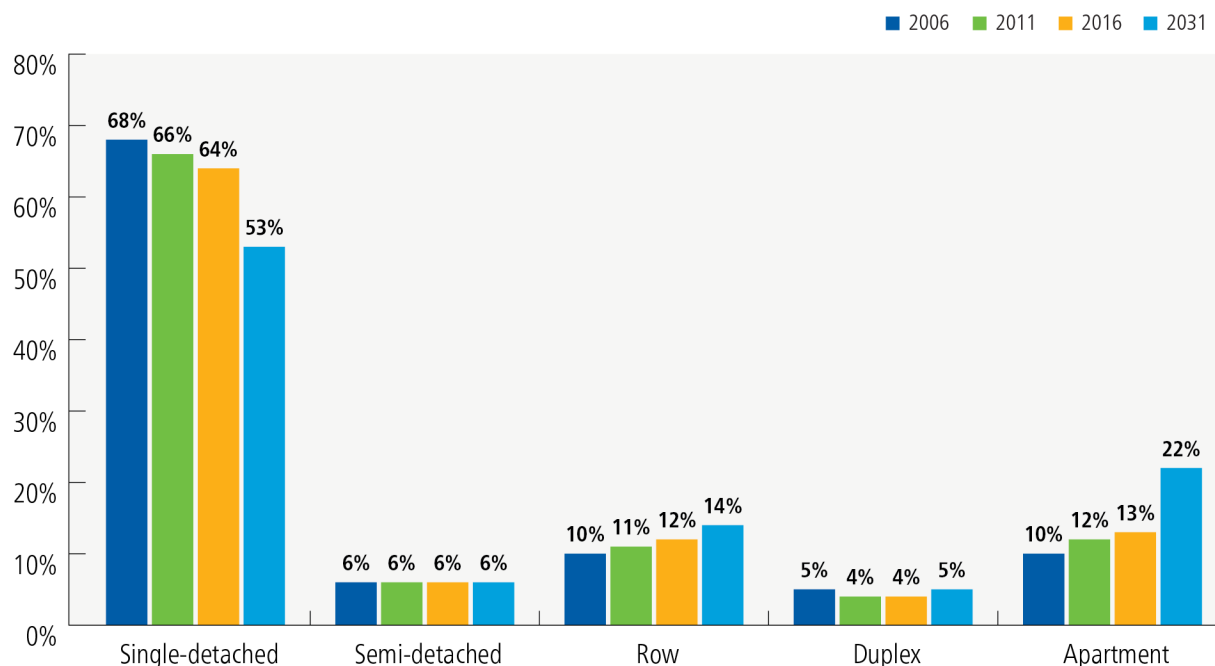


Source: York Region Long Range Planning, Planning and Economic Development Branch, 2019.

The “missing middle” refers to the growing need for a range of multi-unit or clustered housing types compatible in scale with single-family homes to meet the growing demand for walkable urban living, including row houses, apartments in buildings under five storeys, apartments in duplexes, triplexes and fourplexes and other medium density residential options. There appears to be a mismatch between what is in the housing market and what residents are able to afford.

Although the proportion of single detached units is forecasted to decline, the uptake in higher density units may not necessarily fill the gap of the “missing middle” housing type (Figure 51). This dynamic will be more thoroughly considered through the Municipal Comprehensive Review process and forecast to 2041.

Figure 51: York Region Structure Type Mix

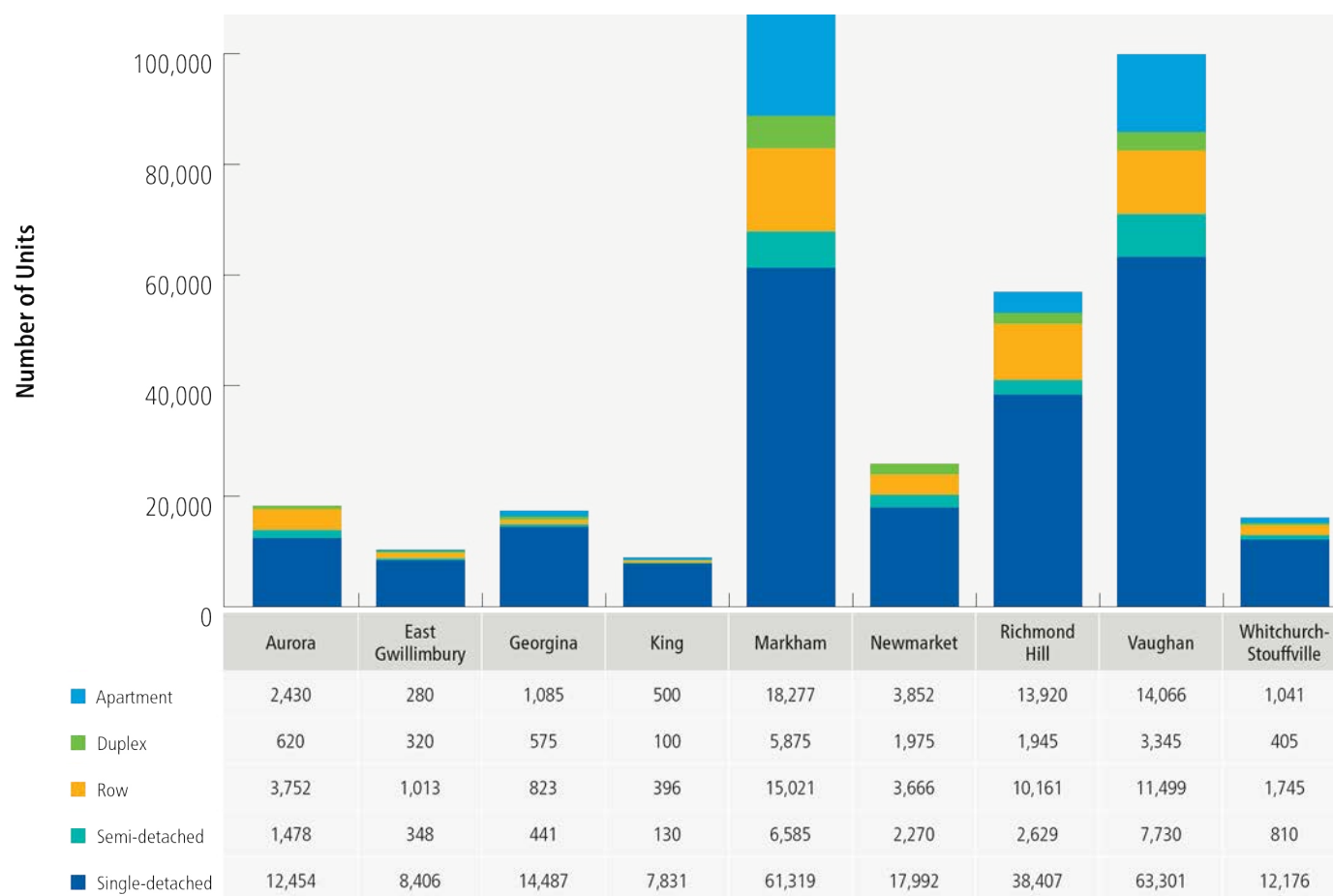


Source: York Region Long Range Planning, Planning and Economic Development Branch, 2019.

Although a large increase in apartment buildings has been projected to 2031, there is a risk that this may not lead to increased affordability. Higher density buildings are typically located in central urban areas, however, these central locations may be unaffordable and inaccessible to low and moderate income earners, particularly family-sized units.

In 2018, single detached houses were the most common housing type across all local cities and towns in York Region (Figure 52). City building initiatives and intensification efforts in the Region's three southern cities has resulted in higher density units across Markham, Richmond Hill and Vaughan.

Figure 52: York Region Total Units by Housing Type and Local Municipality, 2018

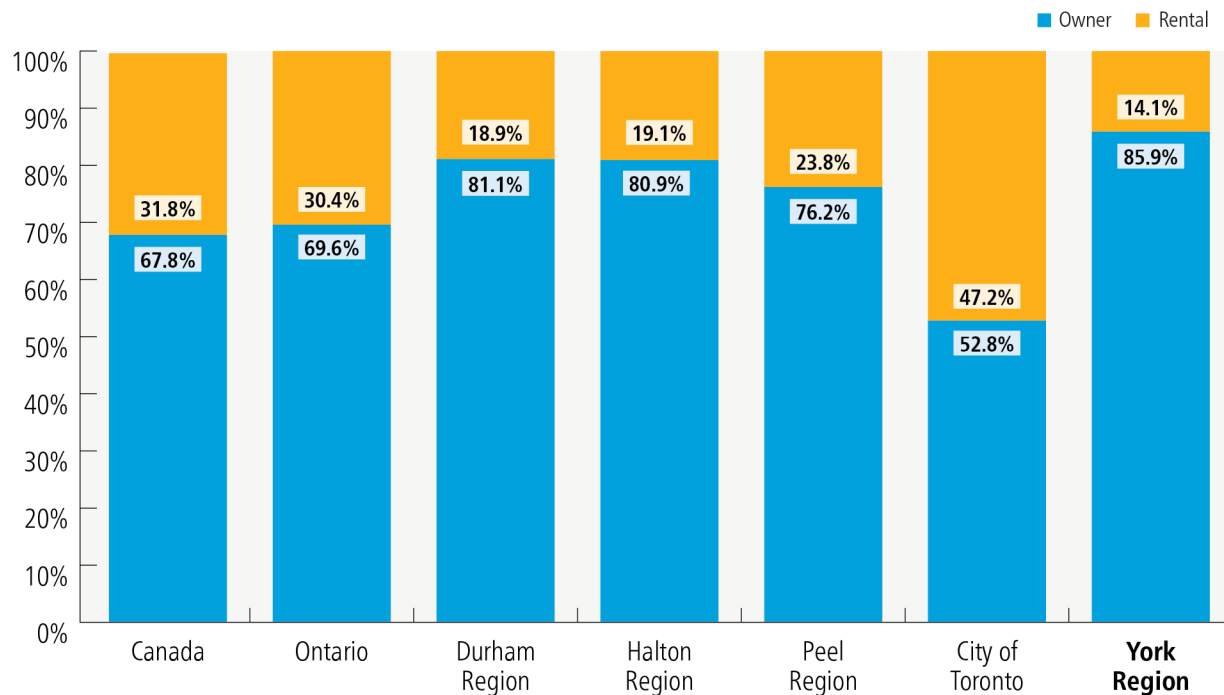


Source: York Region Long Range Planning, Planning and Economic Development Branch, 2019.

3.1.2 HOUSING TENURE

In 2016, ownership was the most prevalent type of tenure in the Region, with approximately 86% of residential units occupied by owners (Figure 53). This is much higher than the homeownership rate nationally (approximately 68%), and provincially (approximately 70%). The prevalence of homeownership in York Region reflects decades of migration by families that moved to the area seeking housing that was less expensive than that which could be found in the more built-up areas of Toronto. As York Region's population, economy and built environment changes, it is anticipated that homeownership rates will decline in the future.

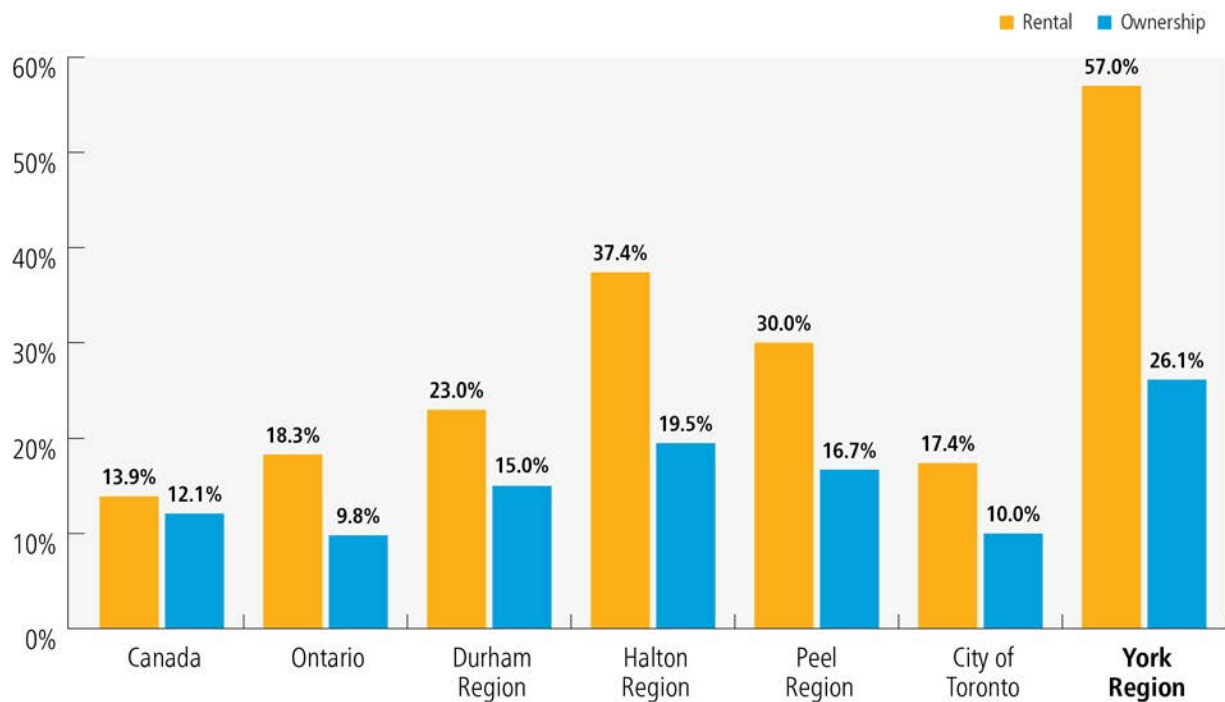
Figure 53: Canada, Ontario and GTA Household Tenure by Percentage, 2016



Source: Statistics Canada, 2016 Census of Population, 2019.

When household growth rates are examined by tenure across the GTA, growth in rental tenure has been stronger than growth in ownership tenure (Figure 54). York Region's rental tenure experienced the highest growth between 2006 and 2016, representing a 57% growth rate. However, this growth of rental housing is relative due to the low base supply of rental options available in York Region. Any increase in rental housing would show a large percentage change compared to other GTA regions.

Figure 54: Canada, Ontario and GTA Percentage Growth by Tenure from 2006 to 2016



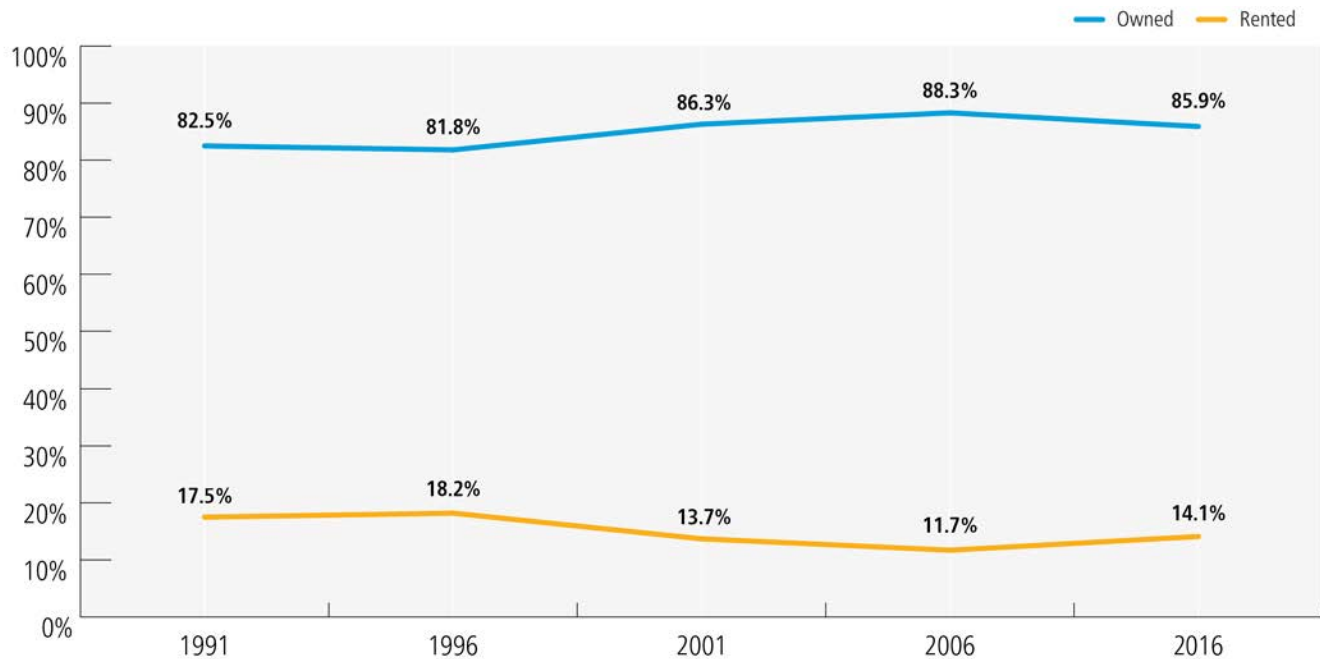
Source: Statistics Canada, 2006 and 2016 Censuses of Population, 2019.

York Region experienced the strongest rental growth rates in the GTA predominantly due to two major factors:

1. A low rental base in 2006, which meant that the growth in the number of available rental units and growing demand for rental led to a large percentage growth in rental tenure
2. A robust and growing secondary rental market, mainly due to the large increase in condominium developments and the commodification of the existing ground related supply

Although ownership is still the most prevalent tenure in York Region, evidence shows this has started to shift. In 2006, York Region had the lowest percentage in rental tenures since 1991 (Figure 55). Since then, the proportion of housing in rental tenure has increased, predominantly due to the increase of secondary rental units in the market. While the construction of ownership housing stock has steadily increased in relation to demand, the supply of purpose-built rental housing has not.

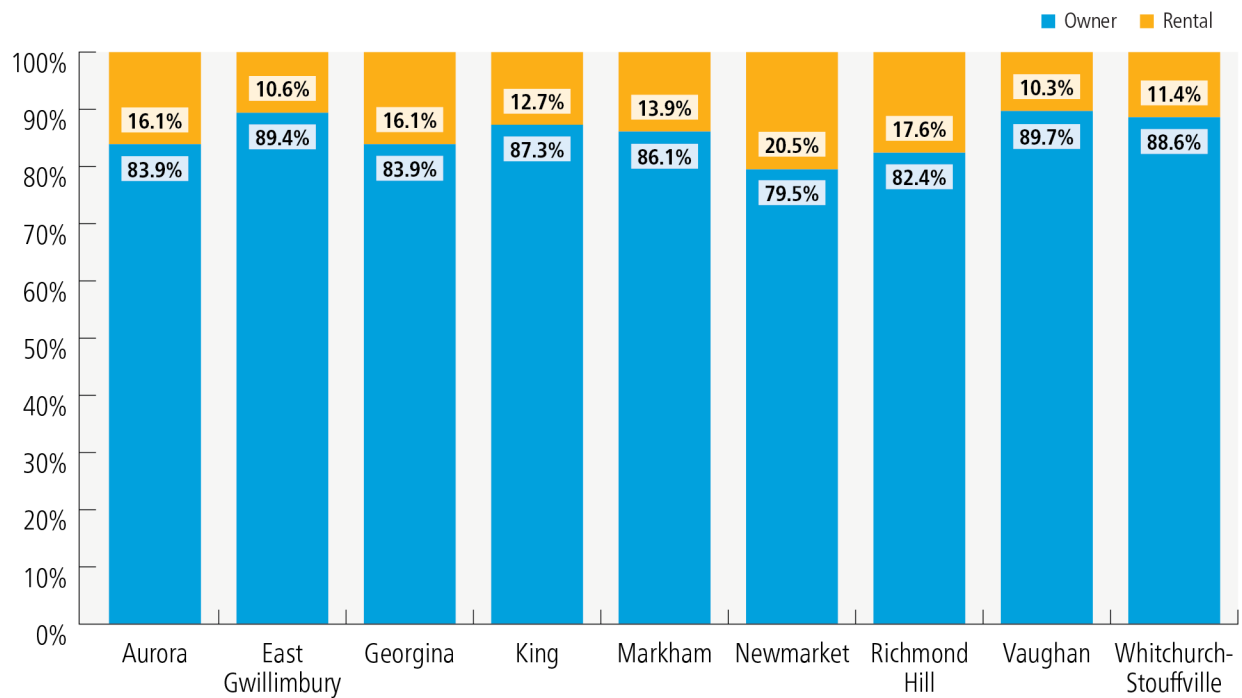
Figure 55: York Region Housing Tenure, 1991 to 2016



Source: Statistics Canada, 1991, 1996, 2001, 2006 and 2016 Censuses of Population, 2019.

In 2016, the three southern cities that border the City of Toronto, which have the largest populations and more employment opportunities, had the largest number of ownership units and rental units (Figure 56). Across the local cities and towns, Vaughan had the highest share of owner households at 90%, followed by East Gwillimbury (89%) and Whitchurch-Stouffville (89%). The local cities and towns with the highest share of renter households are Newmarket (21%), Richmond Hill (18%) and Aurora and Georgina (16%).

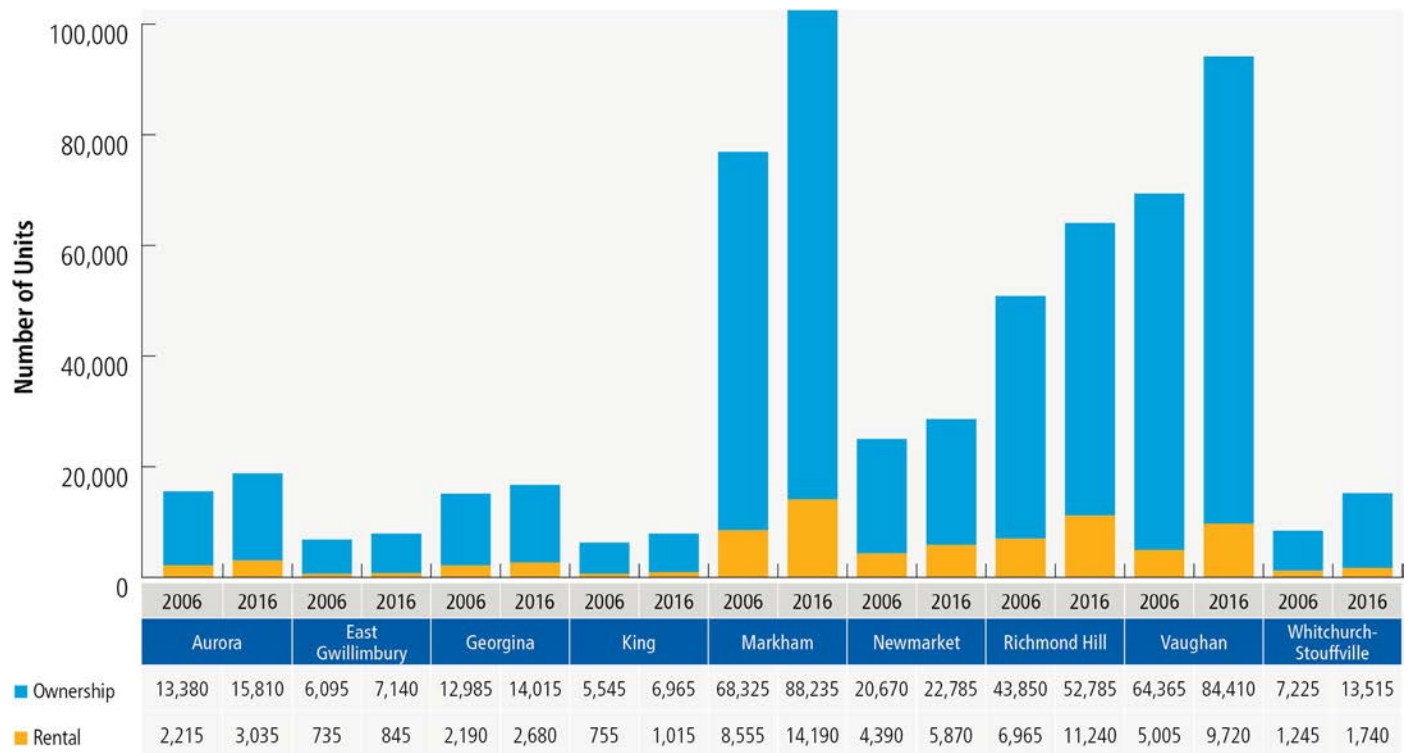
Figure 56: Household Tenure by Local Municipality, 2016



Source: Statistics Canada, 2016 Census of Population, 2019.

All local cities and towns experienced growth in their supply of ownership and rental housing between the years 2006 and 2016 (Figure 57).

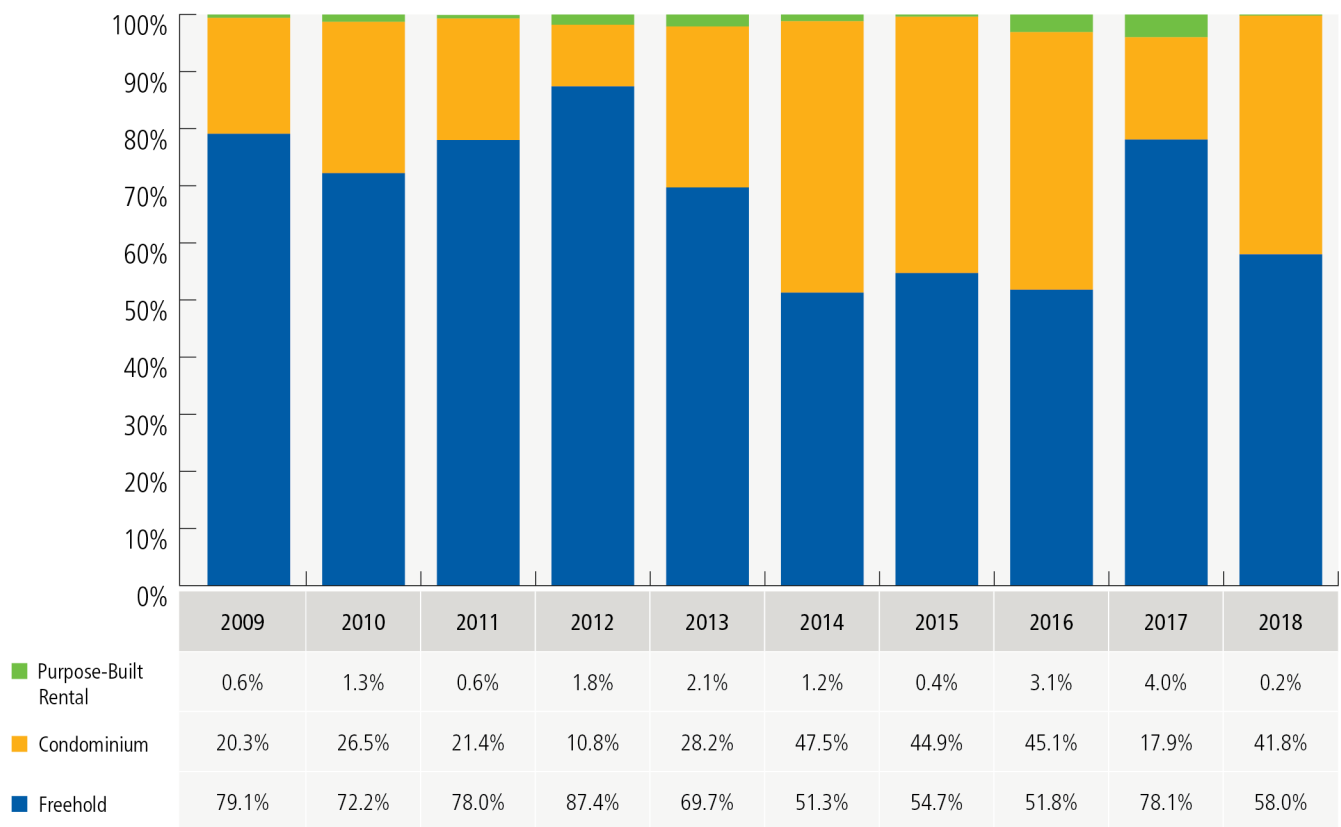
Figure 57: Housing Units by Tenure and Local Municipality, 2006 and 2016



Source: Statistics Canada 2006 and 2016 Censuses of Population, 2019.

When housing completions in York Region are examined from 2009 to 2018, it is evident that private sector developments have focused on developing ownership rather than rental housing (Figure 58). The majority of the purpose-built rental units captured in these surveys are community housing buildings developed under the Canada-Ontario Affordable Housing (AHP) and Investment in Affordable Housing (IAH) programs; private, purpose-built rental construction was limited during this period.

Figure 58: York Region Housing Completions by Tenure, 2009-2018⁵



Source: CMHC, Housing Market Tables, 2019.

As demographics shift, rental housing provides a growing role in supporting the diverse housing needs of residents at all ages and stages of their life.

3.2 GROWTH IN OWNERSHIP HOUSING SUPPLY CONTINUES TO DIVERSIFY

Growth in the ownership housing supply has kept pace with population growth in York Region. Notwithstanding the continued dominance of single detached units, there has been a proportional shift towards other structure types over time. However, the majority of new ownership housing remains single detached units across the nine local cities and towns. The ownership housing market can be analyzed from two perspectives: new units and resale units.

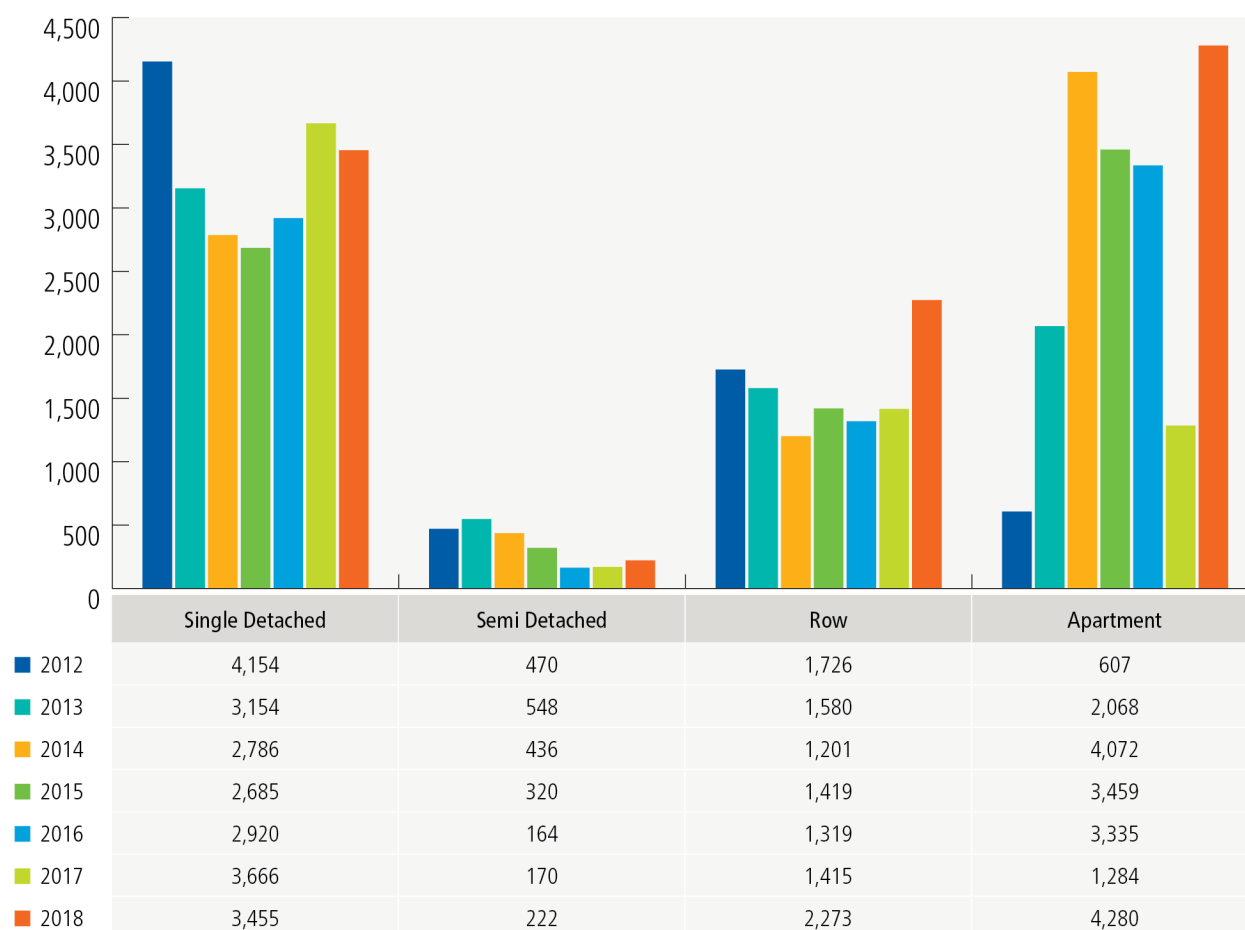
⁵ The increase in purpose-built rentals in 2016 and 2017 are from the completion of the Richmond Hill Hub in 2016 and 212 Davis Drive in 2017.

3.2.1 NEW HOUSING ACTIVITY

2018 was a strong year for both ground related and high density completions, in part due to some apartment units originally anticipated in 2017 but that were held over until the following year. Between 2007 and 2017, York Region averaged approximately 8,000 completions per year, fluctuating between a low of 6,535 in 2017 and a high of 10,502 in 2007.⁶

When completions are broken down by structure type from 2012 to 2018, it can be seen that the dominant dwellings being built to completion were single units (Figure 59). There was a slight decline in the number of single unit dwellings in 2014 and 2015, matched by an increase in the number of apartments built. The increase in apartments during those years may be due to apartment completion data capturing condominium units that are owner occupied or rented on the secondary market. There was a sharp decline in apartments built in 2017, which may be due to the fact that a large majority of apartments were actually completed at the beginning of 2018. This is the reason for the large spike in completions from 2017 to 2018 (1,284 to 4,280). The large increase of single detached unit completions in 2017 is a result of an increase in the supply of new Greenfield areas available in East Gwillimbury and Richmond Hill.

Figure 59: York Region Housing Completions by Dwelling Type, 2012 to 2018



Source: CMHC - Housing Now, Greater Toronto Edition, 2019.

⁶ CMHC defines housing completions as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as complete where up to 10% of the proposed work remains to be done.

From 2007 to 2013, most completed dwellings were single detached units. In four of the last five years, however, apartments surpassed single detached units with the highest proportion of completions. Semi-detached and townhouse units had the lowest percentage of completions year over year, although townhouse completions have been increasing since 2014.

When these numbers are converted to percentages, it is evident that the number of apartment units constructed grew between 2014 and 2016, and then declined in 2017. This decline corresponds to growth in the percentage of single unit dwellings completed (Figure 60). Between 2007 and 2012, the proportion of single detached housing units completed remained above 50%. Since the high of 11% in 2007, semi-detached units have remained below 10%. The percentage of row units has seen a slight increase since 2017, shifting from 17% in 2016 to 21.7% in 2017. Despite trends in past years for a greater mix and range of housing, completions have shown that new supply mainly consists of single detached units.

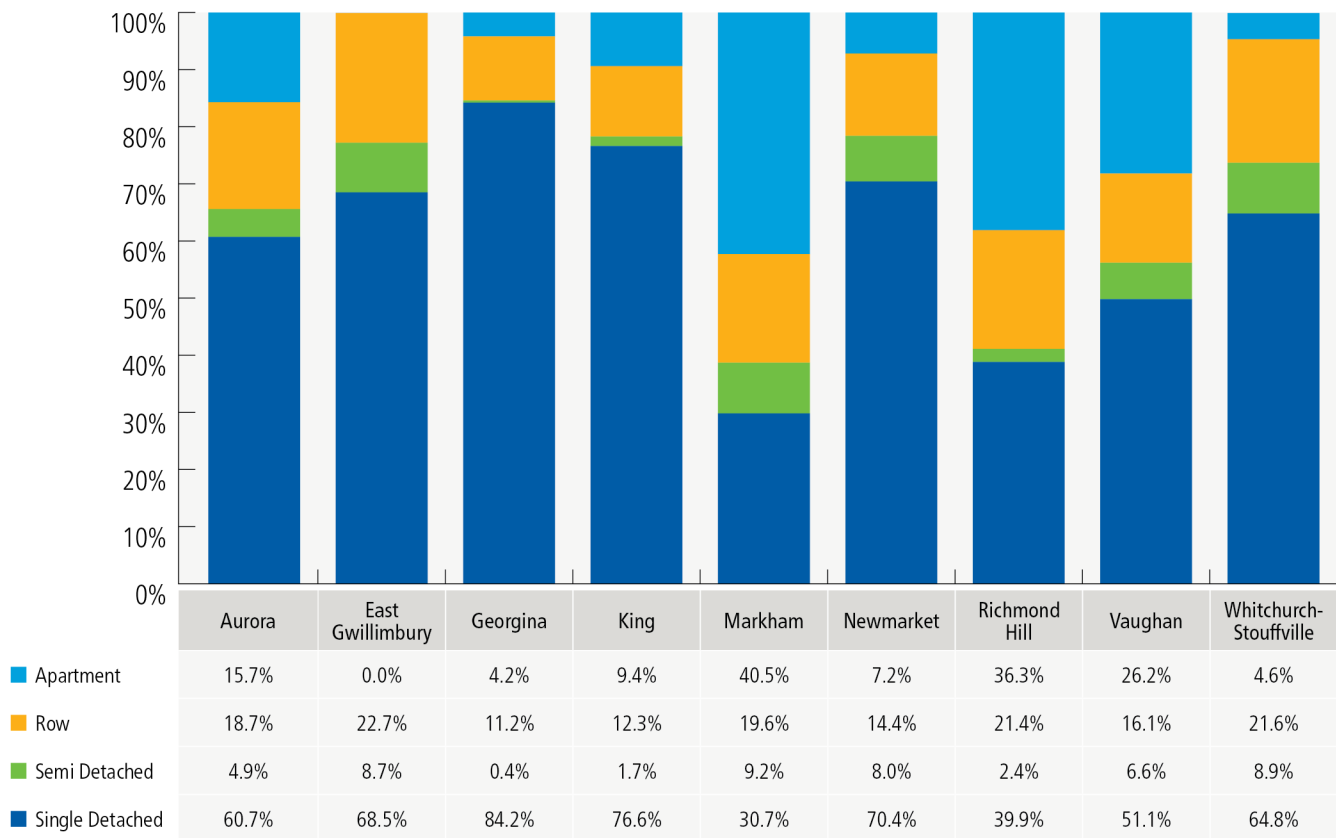
Figure 60: York Region Percentage of Housing Completions by Dwelling Type, 2007 to 2018



Source: CMHC Housing Now - Greater Toronto Area, 2019.

When completions between 2007 to 2018 are analyzed by local municipality and structure type, Georgina had the largest share of single detached completions with 84.2% (Figure 61). This was followed closely by King , with 76.6%. The highest percentages of apartment completions were in Markham, Richmond Hill and Vaughan; these cities are shifting to integrate higher density units as a result of the urbanization they are undergoing.

Figure 61: York Region Percentage of Total Housing Completions by Type and Municipality, 2007 to 2018

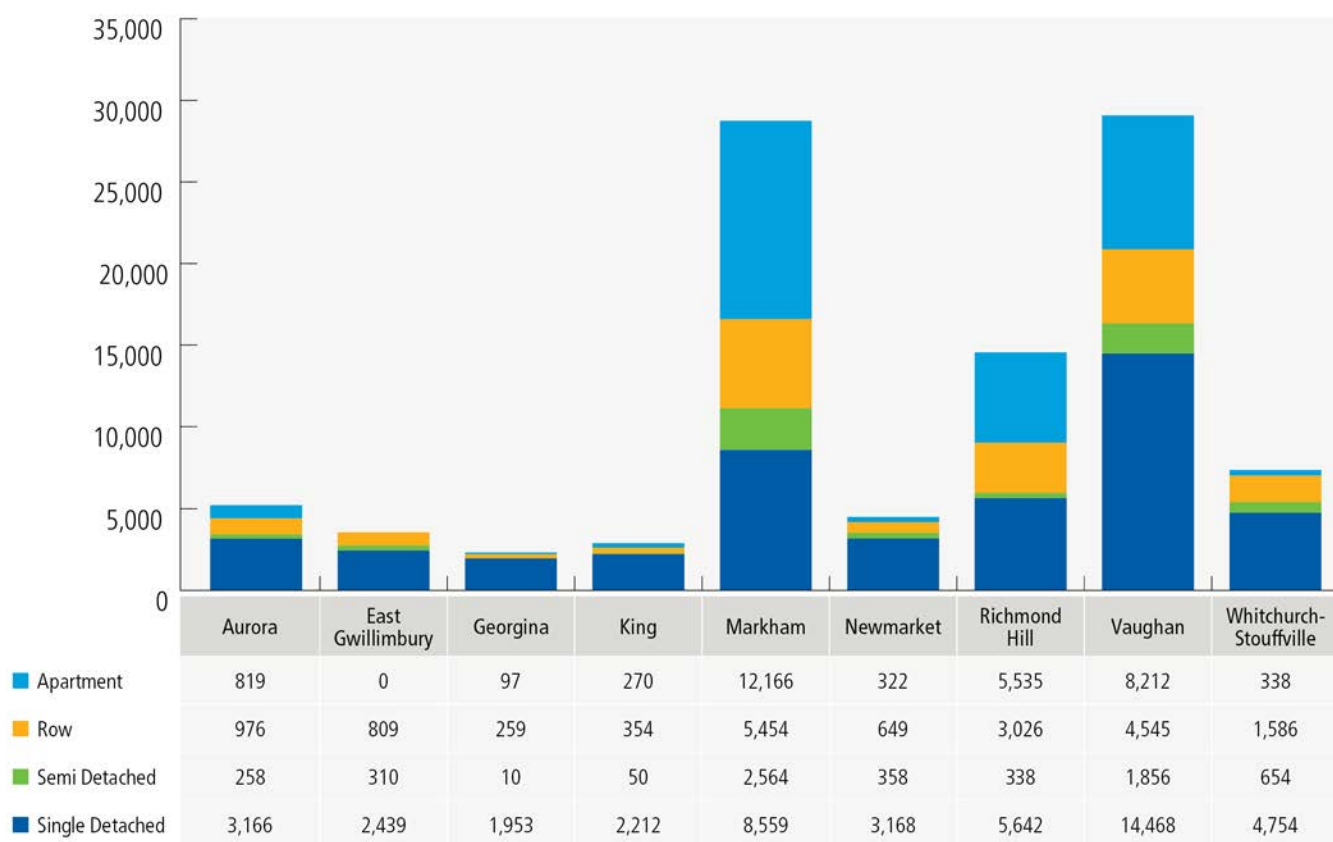


Source: CMHC Housing Now - Greater Toronto Area, 2019.

Completions by local municipality and type between 2007 and 2018 are a product of the changing urban structure, with strong ground related growth in local cities and towns with Greenfield opportunities and high density growth occurring in local cities and towns with major advancements in centre and corridor developments.

The number of housing completions has grown across York Region's nine local cities and towns since 2007 (Figure 62). The growth and urban expansion experienced during these years has resulted in an increase in new developments to house the Region's growing population, with a full mix and range of housing options across housing types. In particular, the Region's three southern cities experienced extensive growth in apartment units and single detached units.

Figure 62: York Region Total Housing Completions by Type and Local Municipality, 2007 to 2018



Source: CMHC Housing Now - Greater Toronto Area, 2019.

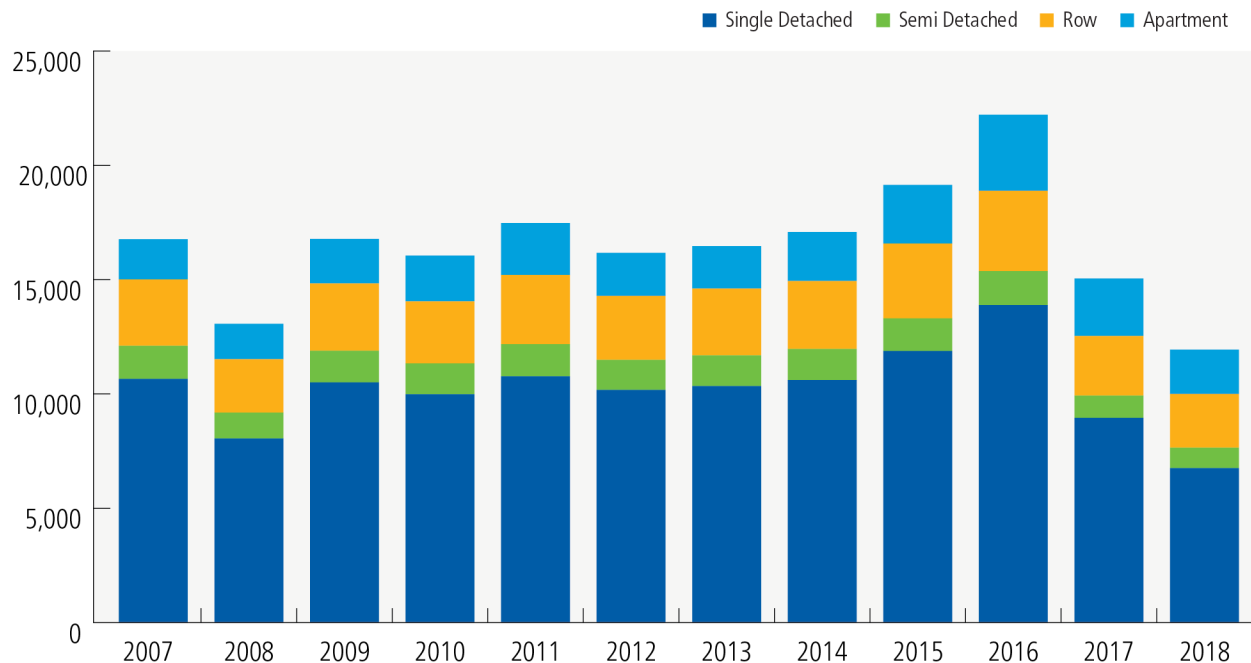
All local cities and towns experienced an increase of apartment completions from 2007 to 2018. In fact, 27% of York Region's total completions were apartment units during this period, whereas 48% were single detached units. This is evidence in the large supply of ground related stock in the resale market, with a growing shift of higher density options entering the resale market. However, due to this historical prevalence of single detached houses, the resale housing market is still predominantly comprised of ground related stock.

3.2.2 RESALE HOUSING ACTIVITY

Resale trends in York Region's housing market are reflective of the existing stock. According to the Toronto Real Estate Board, housing sales activity has remained strong with 15,050 units sold in 2017 and 11,940 in 2018. However, this was a 10% decline in resales from 2007 to 2018. The number of units sold in 2017 and 2018 represents a large decline from 2015 and 2016 (19,146 and 22,212 units, respectively).

The majority of home resales across York Region are single detached units, despite a drop in 2017 and 2018 (Figure 63). Across all dwelling types, 2018 witnessed a reduction in resale housing activity compared to 2016, which had the largest spike in housing resales. This decline in 2018 may be in response to the slowing resale housing market.

Figure 63: York Region Resale Housing Activity by Dwelling Type, 2007 to 2018

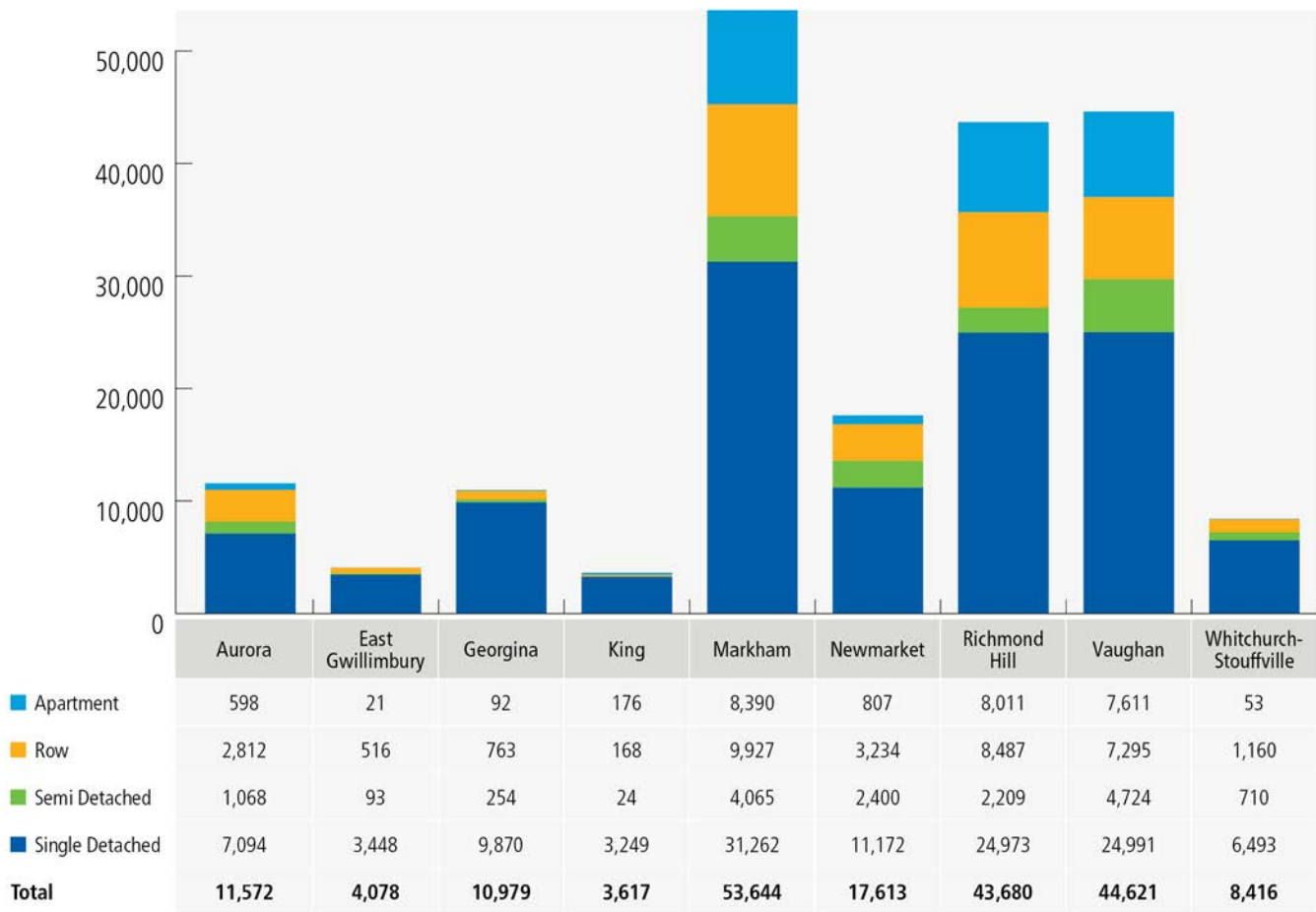


Source: Toronto Real Estate Board, Market Watch, 2019.

Single detached units accounted for 62% of resale units between 2007 and 2018. It is estimated that the breakdown of resale housing activity by dwelling type will change as the housing market continues to diversify.

Resale activity by local municipality reflects the existing housing stock, with the highest sales in the cities and towns that have the greatest number of households. The majority of sales in all local cities and towns were single detached houses (Figure 64). The southern cities had the greatest number of high density sales.

Figure 64: York Region Housing Resale Activity by Type and Municipality, 2007 to 2018



Source: Toronto Real Estate Board, Market Watch, 2019.

More mid to high density development is anticipated in all local cities and towns as a result of intensification and increasing demand for smaller, easier to maintain and more affordable housing.

3.3 LIMITED GROWTH IN THE RENTAL HOUSING STOCK

Rental housing, a vital component of the housing system, has become a more viable housing option for many mid-range income households, particularly as housing affordability remains a critical issue for York Region residents. Rental housing is an option for people who do not want the expense and responsibility of maintaining an ownership dwelling. The lack of sufficient rental supply may have economic impacts on the Region, causing businesses to struggle to attract employees and residents of different ages to leave their communities in search of more affordable housing that meets their needs.

The rental housing stock in York Region can be described through two categories:

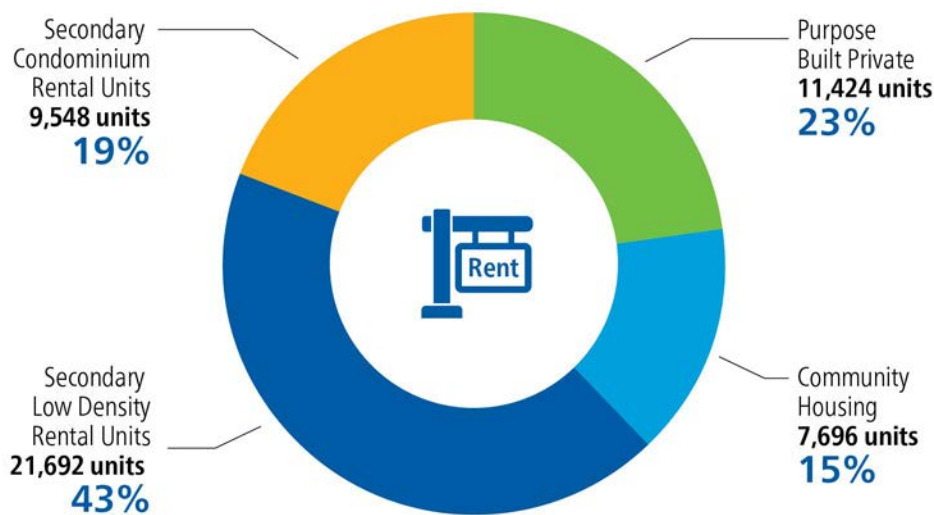
1. The primary, purpose-built rental market includes all units constructed and operated as rental housing by the private sector or through government sponsored programs. The primary market provides a stable supply of rental housing. Purpose-built private sector rental units are protected by policies set out in the Regional Official Plan, which requires local official plan policies that prohibit the demolition or conversion of rental units to condominiums. Rental units built with government assistance typically have long-term affordability commitments that ensure the stock remains affordable to lower income households.
2. The secondary market is made up of units in the ownership stock that are rented out, such as rented condominiums, basement apartments in owner occupied homes and ground related homes.

The rising costs of homeownership will keep rental demand strong in both primary and secondary rental markets. As previously discussed, York Region had the lowest proportion of households in rental tenure in the GTHA (14%) in 2016, and increases to the purpose-built stock have been limited. However, York Region had the highest percent growth in rental household tenure between 2006 and 2016, with a 2.4% increase during those 10 years. In 2016, the highest proportion of rental in the GTA was in the City of Toronto with 47.2%, followed by Peel Region with 23.8%.

Of the 14% rental stock in York Region (Figure 65),

- 7,696 were community housing units, owned by non-profit and co-operative housing providers
- 11,424 were private purpose-built rental units
- 31,240 were provided through the secondary market, consisting of condominiums and low density units

Figure 65: York Region Rental Stock Categories, 2016



Source: York Region Long Range Planning, Planning and Economic Development Branch and Housing and Long Term Care, CHS Department, Statistics Canada, 2016 Census of Population, CMHC 2018 Rental Market Report, Greater Toronto Area, 2019.

The total rental count comes from Statistics Canada's Census of the Population data. Community housing numbers are provided from internal tracking completed by Regional staff. The purpose-built private unit and condominium numbers are provided by CMHC's Rental Market Report. These findings use best available data and may result in differences depending on the source.

Purpose-built rental units provide tenants with more security of tenure, provide legal protections and are generally less expensive. Tenants in purpose-built units generally have professional landlords who are aware of their legislative responsibilities and requirements. Tenants in the secondary market often have more informal landlords who may see rental units as an easy side investment that can be sold or switched to ownership if the market changes. This often means that, as landlords, they may not be fully aware of their legislated responsibilities. Tight rental market conditions allow landlords to charge new tenants significantly higher rents in both primary and secondary rental markets. Large rent increases may compel renters to stay where they are, even if the unit they are living in is inadequate, needing repairs or does not suit the number of people living in the unit.

Growth in the private rental housing stock in York Region is predominately reliant on the secondary market, which is from the large growth in condominiums between 2007 and 2018 (Figure 66). There were increases in the number of ground related units being rented out, including second suites such as basement apartments. The secondary market is helping to support the increasing demand for rental housing in York Region. However, there are concerns that units in the secondary market do not have security of tenure and may fluctuate as interest rates continue to rise. In the future, a more diverse mix and range of rental options, including more purpose-built and family-sized units will be needed.

Figure 66: York Region Private Rental Units by Dwelling Type, 2007 to 2018



Source: CMHC Rental Market Report, Greater Toronto Area, 2019.

A lack of adequate rental housing can negatively impact the social and economic wellbeing of a community. A strong rental market is a critical component of complete communities across York Region.

3.3.1 LOW RENTAL SUPPLY

Rental housing is a vital component of the housing system. Forecasts indicate that demand for rental accommodations will proportionately increase in the coming years due to anticipated demographic changes. Estimating need is difficult because the rental supply is highly constrained and a large majority is delivered through the secondary market. To achieve the GTA upper-tier average of renters, an additional 56,000 units would need to be added to York Region's rental supply (Figure 67). This is an estimate to help inform the future development of a rental target required per the Growth Plan.

Figure 67: Estimated Rental Needed to Meet GTA Upper-Tier Average by 2031

2016 York Region Households	356,000
2031 York Region Households (forecast)	507,000
2016 to 2031 Household Growth	151,000
Additional Rental Household Requirement to 2031	56,000
Primary Rental Growth (38%)	21,000
Secondary Rental Growth (62%)	35,000

2016 % Renters in GTA
Upper-Tier Municipalities

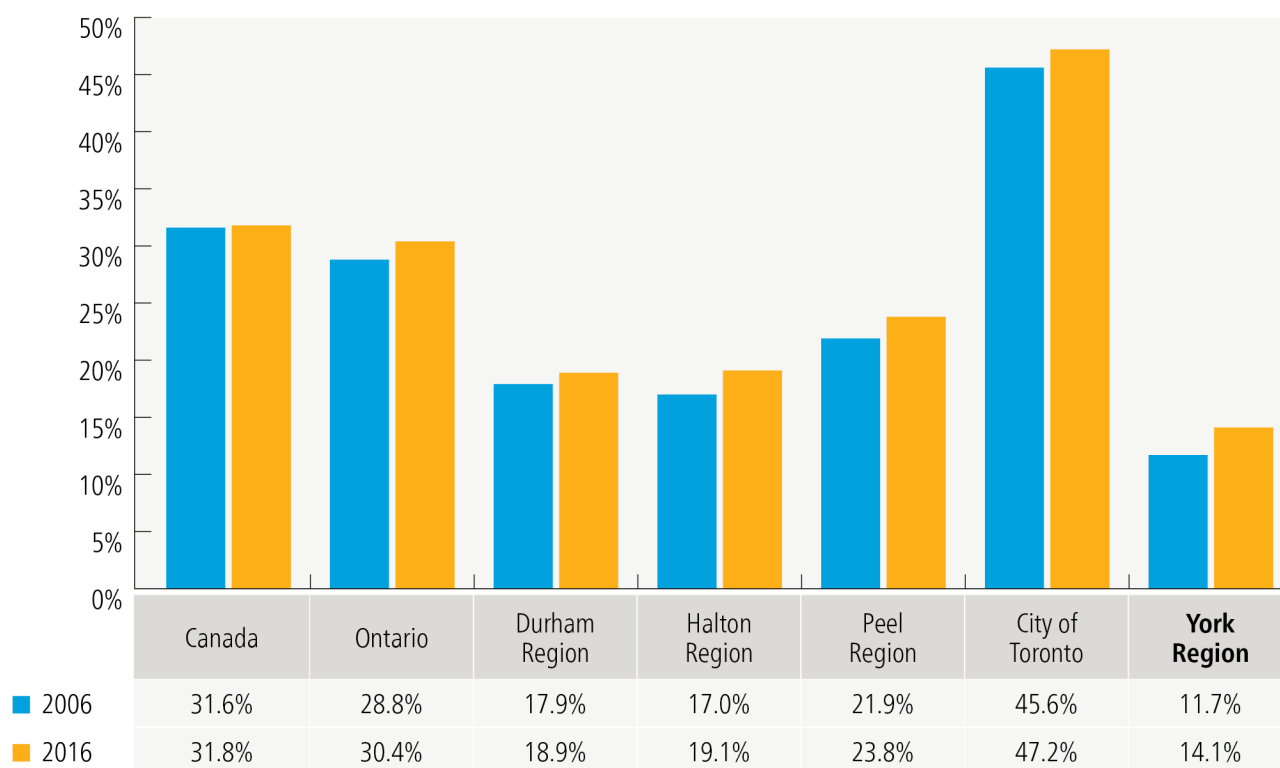
19%

Source: Long Range Planning, Planning and Economic Development Branch, 2019.

The increasing cost of housing has outpaced income, making it harder for residents to make ends meet. There are a number of factors impacting housing affordability, including mortgage rates, energy costs, household incomes, job stability and the supply of a full mix and range of housing options. The housing system in York Region leaves many residents in precarious housing situations, living in inadequate or unaffordable units, or unable to find suitable rental housing in a market lacking options.

Despite a large increase in demand for rental housing, the percentage of rental households in the Region remains comparatively low. Compared to the Canadian, Ontario and the GTA averages, York Region has the lowest percentage of rental tenure (Figure 68). In 2016, the total number of rental households in York Region was 50,340, which was half of the share of rental units that both of our adjacent upper-tier municipalities have (Durham and Peel Region).

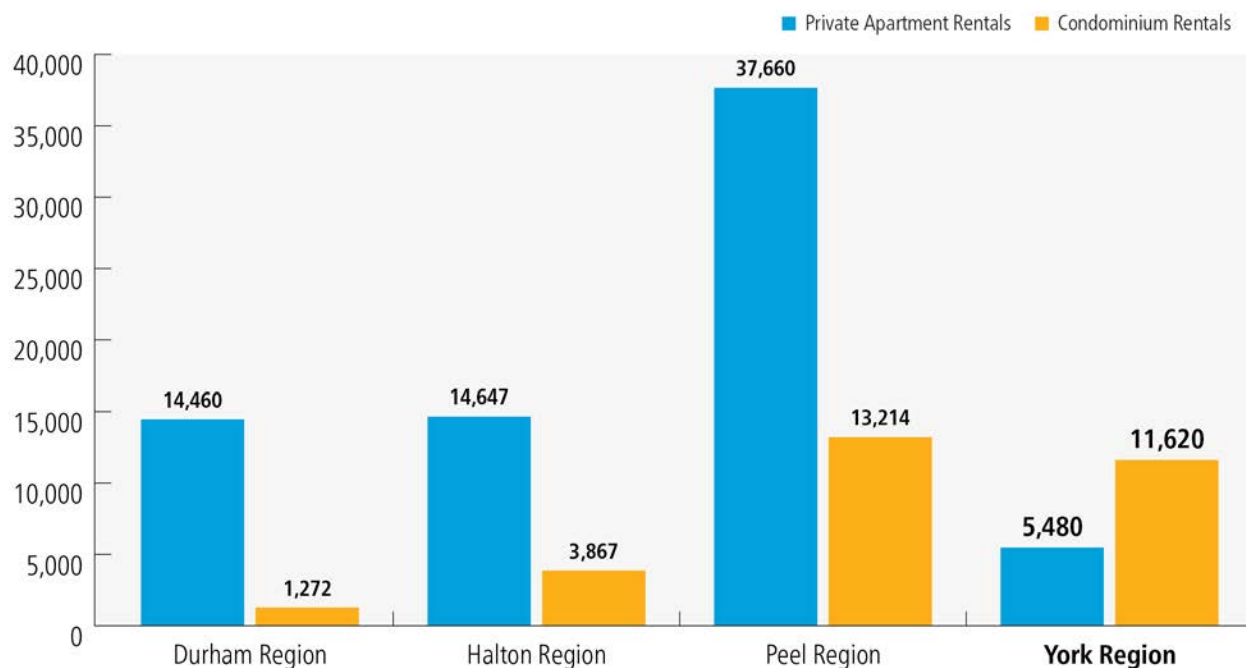
Figure 68: Canada, Ontario and GTA Household Tenure, Percentage Rented 2006 and 2016



Source: Statistics Canada, 2006 and 2016 Censuses of Population, 2019.

York Region's reliance on the secondary market can be seen when it is compared to other GTA upper-tier municipalities. York Region is the only municipality with more rented condominiums than private, purpose-built apartments, as captured by CMHC data (Figure 69). York Region has the lowest proportion of private rental apartments, even though Durham has a smaller total number of households (226,610) and total number of rental units (42,775).

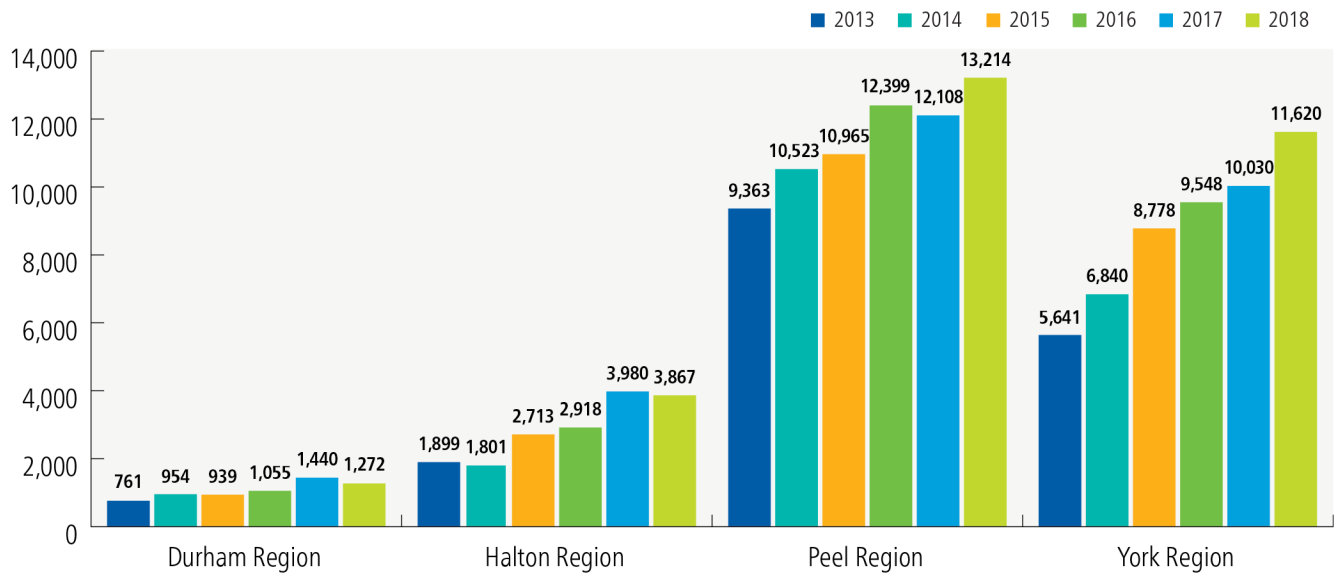
Figure 69: GTA Growth in Private Rental Apartments, 2018



Source: CMHC Rental Market Report, Greater Toronto Area, 2019.
*Excluded Toronto due to large number of apartments

Across the GTA, the growth of condominium developments has led to an increase supply of condominium rentals in the market. However, growth in the number of condominiums and reliance on the secondary market to deliver rental units in York Region has grown at a large rate from 2013 to 2018 compared to other upper-tier municipalities (Figure 70). Peel Region experienced similar growth in the number of condominium units for rent since 2013, but Peel Region has a much larger supply of purpose-built rental apartments available in the market compared to York Region. In 2018, Peel Region had almost seven times more purpose-built rental units available than York Region.

Figure 70: GTA Condominium Rental Units, 2013 to 2018



Source: CMHC Rental Market Report, Greater Toronto Area, 2019.

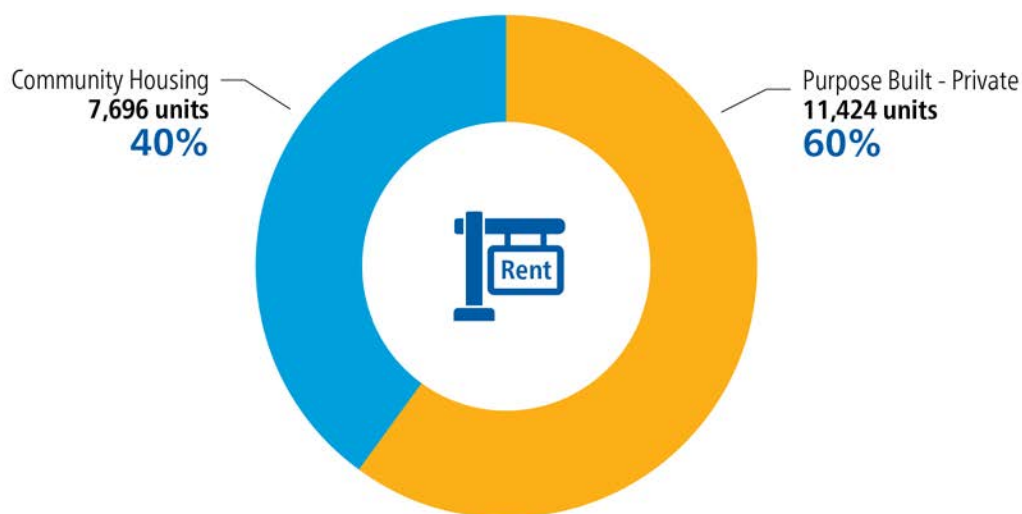
*Excluded Toronto due to large number of apartments

The following sections provide a further look at the composition of the rental market, including the growing reliance on the secondary market to deliver the Region's rental supply.

3.3.2 PRIMARY RENTAL MARKET

The primary market provides a stable supply of rental housing and consists of both private, purpose-built rental units and community housing units that were built with government funding. Purpose-built, private sector rental units are protected by local official plan policies against the demolition or conversion of rental units to condominiums. Community housing units account for 40% of the primary rental market (Figure 71), but approximately 15% of the total rental market, including both the primary and secondary markets.

Figure 71: York Region Primary Rental Stock Categories, 2016



Source: York Region Long Range Planning, Planning and Economic Development Branch and Community and Health Services Department, Statistics Canada, 2016 Census of Population, CMHC 2018 Rental Market Report, Greater Toronto Area, 2019.

There has been continued growth in community housing completions in York Region. However, this growth has been relatively small considering the population growth and increase in York Region's low income population. Residents living with low income who cannot afford to own or rent in the private market may seek community housing alternatives. The majority of rental units are in the secondary market, including secondary ground related units and condominiums rentals (Figure 72).

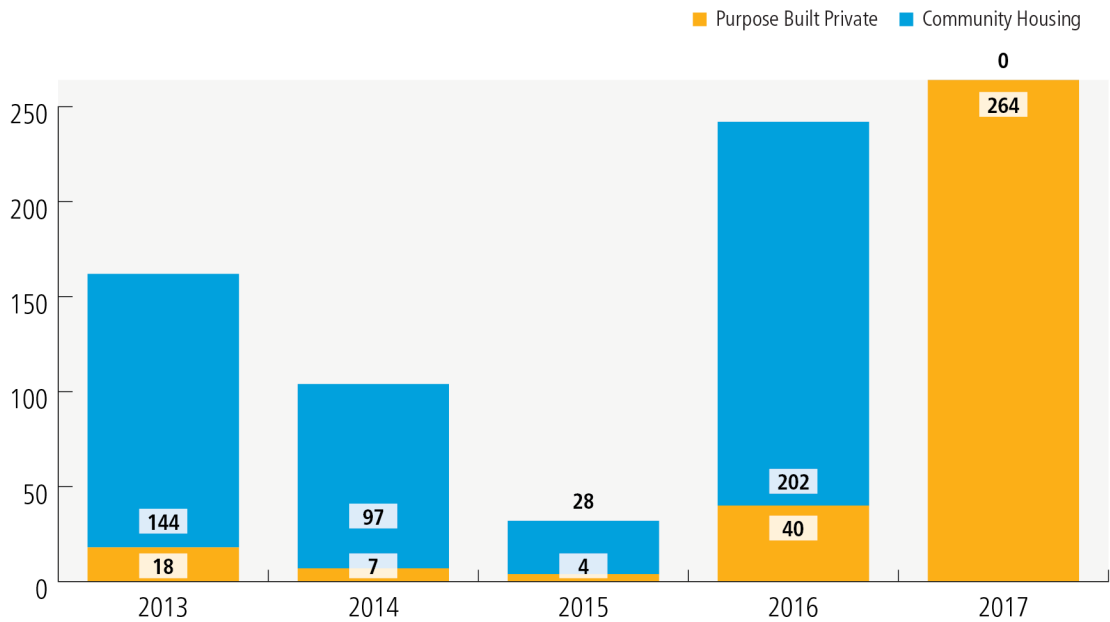
Figure 72: Rental Breakdown Chart

		Community Housing			Secondary Condominiums	Secondary Ground Related	Purpose Built Private
		Total	Regionally administered units*	Federal Co-operatives	Total		
	Single Detached	14,392	12	-	12	-	14,380
	Semi-Detached	2,410	-	-	0	-	2,410
	Row	7,935	1,934	752	2,686	-	4,902
	Apartment	25,623	4,832	171	4,998	9,548	11,077
Total		50,360	6,778	923	7,696	9,548	21,692

*Includes units owned by Housing York Inc., non-profits and co-operatives funded and administered by the Region.

Since 2006, there has been a 276% growth in condominiums built compared to a 10.2% growth in purpose-built private rental units and a 15.5% growth in community housing units. Despite the continued demand for affordable rental options in York Region, the supply of new units has remained relatively low. In 2017, there was an increase in private purpose-built rental units, with 264 units entering the housing market (Figure 73). Despite rising demand in the primary rental market, these numbers show a low supply of new units being added each year relative to the increasing need from a growing and diversifying population.

Figure 73: York Region New Primary Rental Units by Year, 2013 to 2017



Source: York Region Long Range Planning, Planning and Economic Development Branch and Community and Health Services Department, Statistics Canada, 2016 Census of Population, CMHC 2018 Rental Market Report, Greater Toronto Area, 2019.

The increase in private purpose-built rental units in 2017 came from the introduction of 225 private market apartments that were made available with the finished development of 212 Davis Drive in Newmarket (Figure 74). This development was an example of the action taken from the work of the Human Services Planning Board of York Region (the Board). The Board’s Make Rental Happen Campaign was instrumental in starting discussions that contributed to the development of the project, the first private purpose-built building in York Region in decades. Council supported this development through a 36 month Development Charge Deferral, which is now Regional policy. The Region provides rent subsidy for 30 units in the 212 Davis project.

Figure 74: 212 Davis Drive Newmarket Project



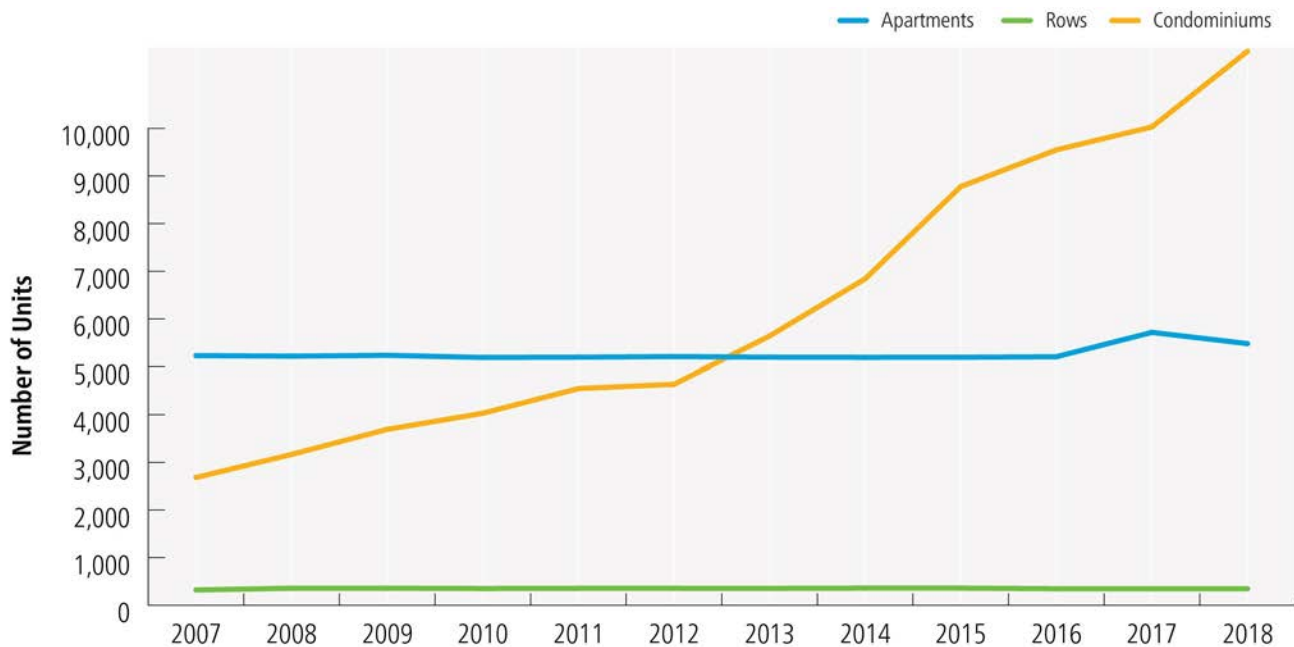
The Canada Mortgage and Housing Corporation (CMHC) regularly surveys and reports on the total supply and types of rental housing units in a particular area or municipality.

3.3.3 SECONDARY RENTAL MARKET AND CONDOMINIUM GROWTH

While the primary market can be clearly quantified, the secondary market is made up of ownership units offered for rent and are, by nature, less easily counted. Units in the secondary market are owned by small landlords and only the condominium portion is captured by the CMHC rental housing survey. In many cases, such as when a homeowner converts their basement into an apartment, the landlord may operate only one rental unit in the secondary market.

Condominiums have been the fastest growing rental dwelling type from 2012 to 2018 (Figure 75). Since 2012, there has been a 116% increase in the number of condominiums in the rental market. There has been a decline in the number of row houses available, and only a slight increase in the number of apartments.

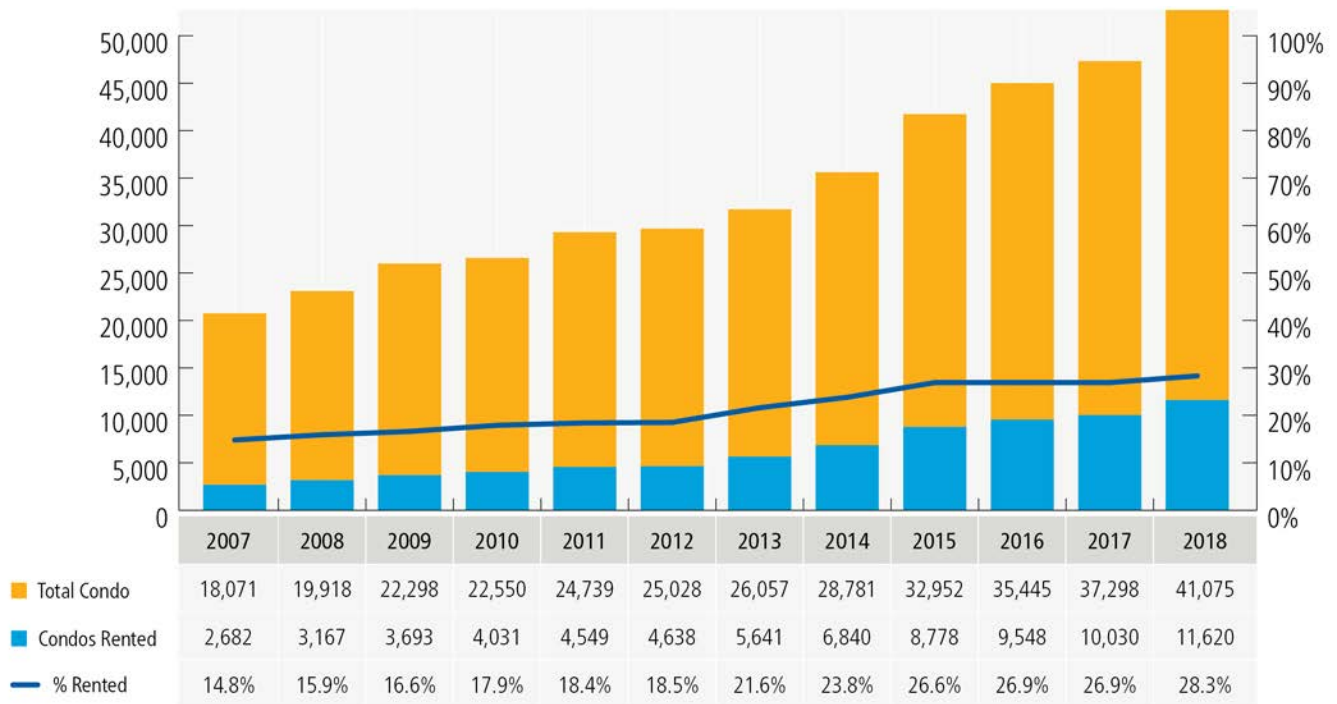
Figure 75: York Region Private Rental Units by Dwelling Type, 2007 to 2018



Source: CMHC Rental Market Report, Greater Toronto Area, 2019.

The total number of condominium units and the proportion of total condominiums rented out have steadily increased since 2007, to a total of 11,620 rented units (28% rented) in 2018. The percentage of condominium units rented has increased by approximately 13.5% over 10 years, whereas the total number of condominium units has grown 128% between 2007 and 2018 (Figure 76).

Figure 76: York Region Condominium Rental Units, 2007 to 2018



Source: CMHC Rental Market Report, Greater Toronto Area, 2019.

These numbers provide evidence of the saturation of condominium units in the market and the continued commodification of these units due to the low supply of purpose-built rentals available in the market.

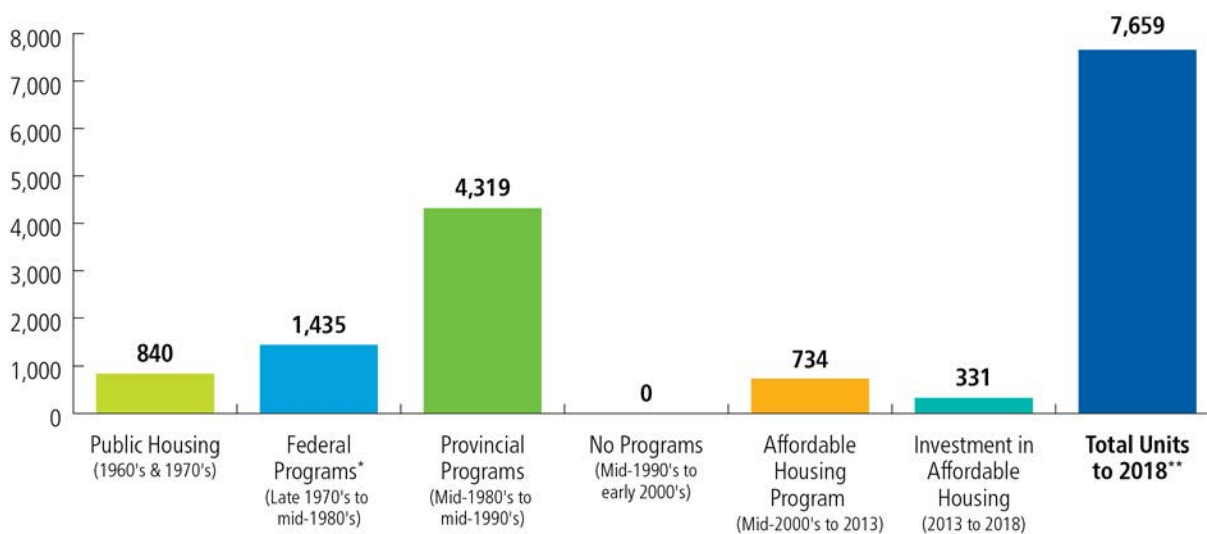
3.3.4 COMMUNITY HOUSING

Community housing units – sometimes referred to as social and affordable housing – have been developed under a variety of funding programs to provide low and moderate income households with affordable rental options (Figure 77). There are 7,659 community housing units in York Region, of which the Region administers 6,778 as Service Manager.

Most community housing units fall into one of these categories:

- **Social Housing**
 - » Public Housing: Federal/provincial cost shared programs that produced rent-geared-to-income rental housing in the Region until 1980. The Region has owned and funded these buildings since 2000 through its housing corporation, Housing York Inc.
 - » Federal non-profit and co-operative Housing: Federal government programs that fund community based organizations to build and operate modest income rental housing in the Region beginning in the late 1970s and ending in the mid-1980s. Operating subsidy costs for the Non-Profit programs are now funded by the Region. The Federal co-operative programs remain a federal funding responsibility.
 - » Provincial non-profit and co-operative housing: Units that were built between the mid-1980s and mid-1990s to provide subsidized and market rental housing for households. The responsibility to fund and administer these units was transferred to Service Managers in 2000.
- **Affordable Housing Programs**
 - » Canada-Ontario Affordable Housing Program and Investment in Affordable Housing Program: The current funding program, Investment in Affordable Housing (IAH), and its predecessor the Affordable Housing Program (AHP), requires funding contributions from all three levels of government to construct affordable rental housing for modest income households. The Region has used AHP and IAH funds to build new units owned by Housing York and non-profit providers. The IAH program ends in 2019.

Figure 77: Community Housing Units Built in York Region



*Federal Programs includes 886 units owned by 11 co-operatives directly funded by the federal government

Source: York Region Community and Health Services Department, 2019.

**Excludes five condominium units owned by Housing York Inc., which were secured through Section 37 agreements under the *Planning Act*, 1990 and not constructed under community housing programs

Approximately 38% (2,600 units) of these units are owned and operated by Housing York Inc. (HYI) and 62% (4,178 units) owned and operated by 44 non-profit and co-operative housing providers (Figure 78).

Figure 78: Community Housing Units Administered by York Region

Program	# of providers	# of units	# of subsidized units
Social Housing			
Public Housing	Housing York only	840	840
Federal Non-Profits	6	549	144
Non-Profits and Co-Operatives	31 providers + Housing York	4,319	3,125
New Programs			
Affordable Housing	7 providers + Housing York	1,065	458
Section 37 units	Housing York	5	5
Total	N/A	6,778	4,572

Of the 6,778 units funded and administered by the Region, almost 70% provide an income-based rent subsidy to households housed from the subsidized housing wait list (Figure 79). Income-based rent subsidies provide households with a rent equal to approximately 30% of what they earn. York Region pays the difference between what the household pays and the housing provider’s cost to operate the unit. Most housing providers operate mixed income communities. About 33% of units in the community housing portfolio are rented at affordable market rates to members of the general public. Market rents are an important revenue source for housing providers and are based on either CMHC average market rents or provincially mandated benchmarks.

Figure 79: Community Housing Units Administered by York Region by Type



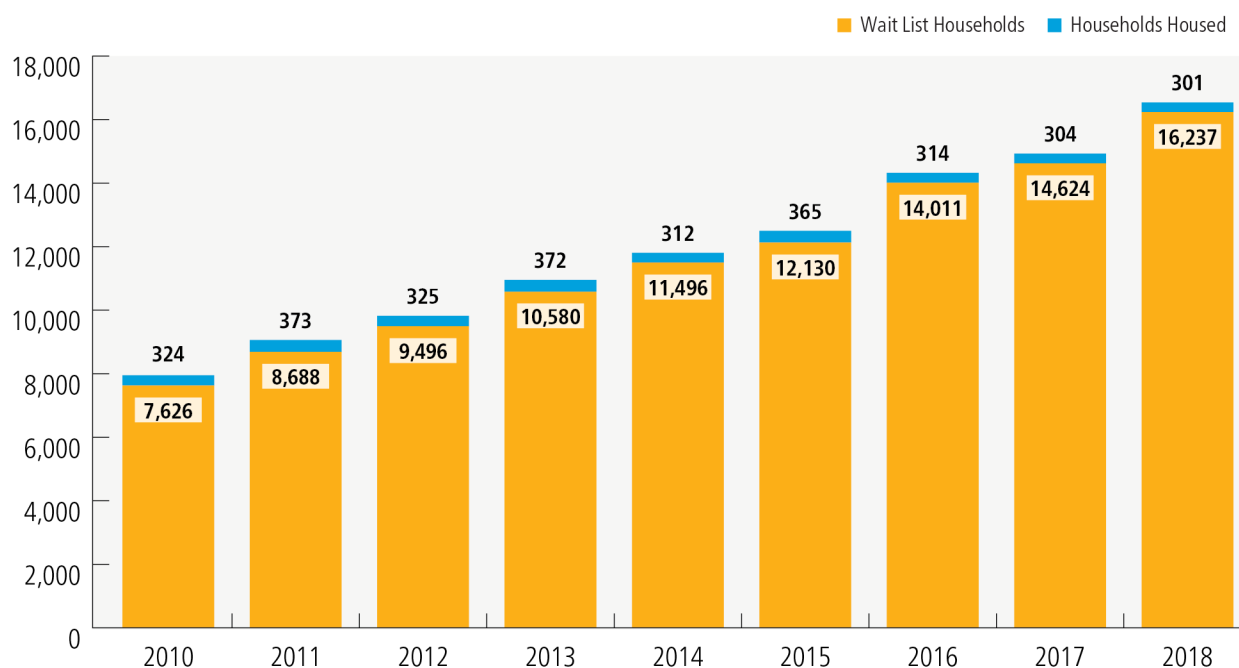
Source: York Region Community and Health Services Department, 2019.

The Region is required by the Province to provide at least 3,988 rent-geared-to-income units using legislated rules to calculate rent. As a result of additional investment by Regional Council, almost 600 more households receive an income-based subsidy to be able to afford their housing.

In addition to providing subsidies through community housing providers, the Region provides rent supplements to households in the private market who need assistance. The Region has rent supplement agreements with landlords for almost 500 units. Households are selected from the Region’s wait list and enter into a lease with the landlord. The Region pays the difference between about 30% of the household’s income and the unit’s market rent. Success of these programs depends on availability of reasonably priced rental stock and partnerships with the private sector.

The *Housing Services Act*, 2011 requires the Region to administer a wait list for allocating housing subsidies. Housing providers across the Region use the wait list to fill almost 4,600 subsidized units when they become vacant. There has been growth in the number of people on the subsidized housing wait list each year from 2010 to 2018 (Figure 80). Since 2010 the wait list has more than doubled, while the Region houses on average about 332 households a year.

Figure 80: Subsidized Housing Wait List Growth and Households Housed, 2010 to 2018



Source: York Region Community and Health Services Department, 2019.

While the Region has successfully leveraged federal/provincial funding and invested significantly in building new units since it became responsible for housing, wait list demand has continued to increase.

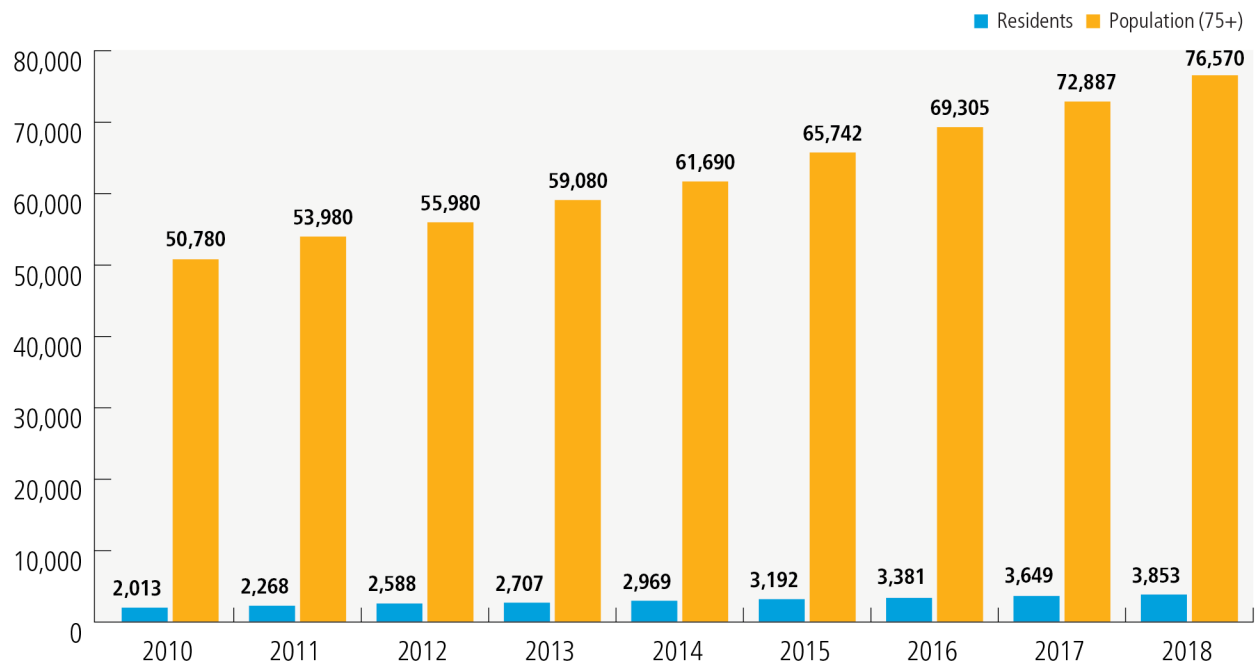
3.3.5 HOUSING SUPPLY FOR AN AGING POPULATION

Growth in York Region's aging population will result in increased demand for seniors' retirement residence and housing that includes more accessibility features and other supports. Retirement homes offer an alternative to home ownership and private apartment rentals for seniors who require low levels of assistance with daily living activities.

Through its Seniors' Housing Survey, CMHC estimates that only a small number of York Region's senior citizens are choosing retirement homes (Figure 81). In 2010, there were 2,013 residents in retirement home spaces; a number that grew to 3,853 residents in 2018. As the main age groups living in seniors' residences are persons aged 75 years and older, the change in capture rate is the ratio of the total number of residents living in that survey universe divided by its estimated total population aged 75 and over in York Region⁷. In 2010, the capture rate was 4% and in 2018, the capture rate is 5%. Over the past ten years, the rate of residents aged 75 or more living in retirement home spaces has increased by 1%. This rate increase, coupled with our aging population suggests the demand for retirement home living is growing.

⁷ The Seniors' Housing Survey is a census and not a sample survey, with both private and non-profit residences included in the survey population. Capture rate in a centre is the ratio of the total number of residents living in the survey universe divided by its estimated 75+ population, expressed as a percentage.

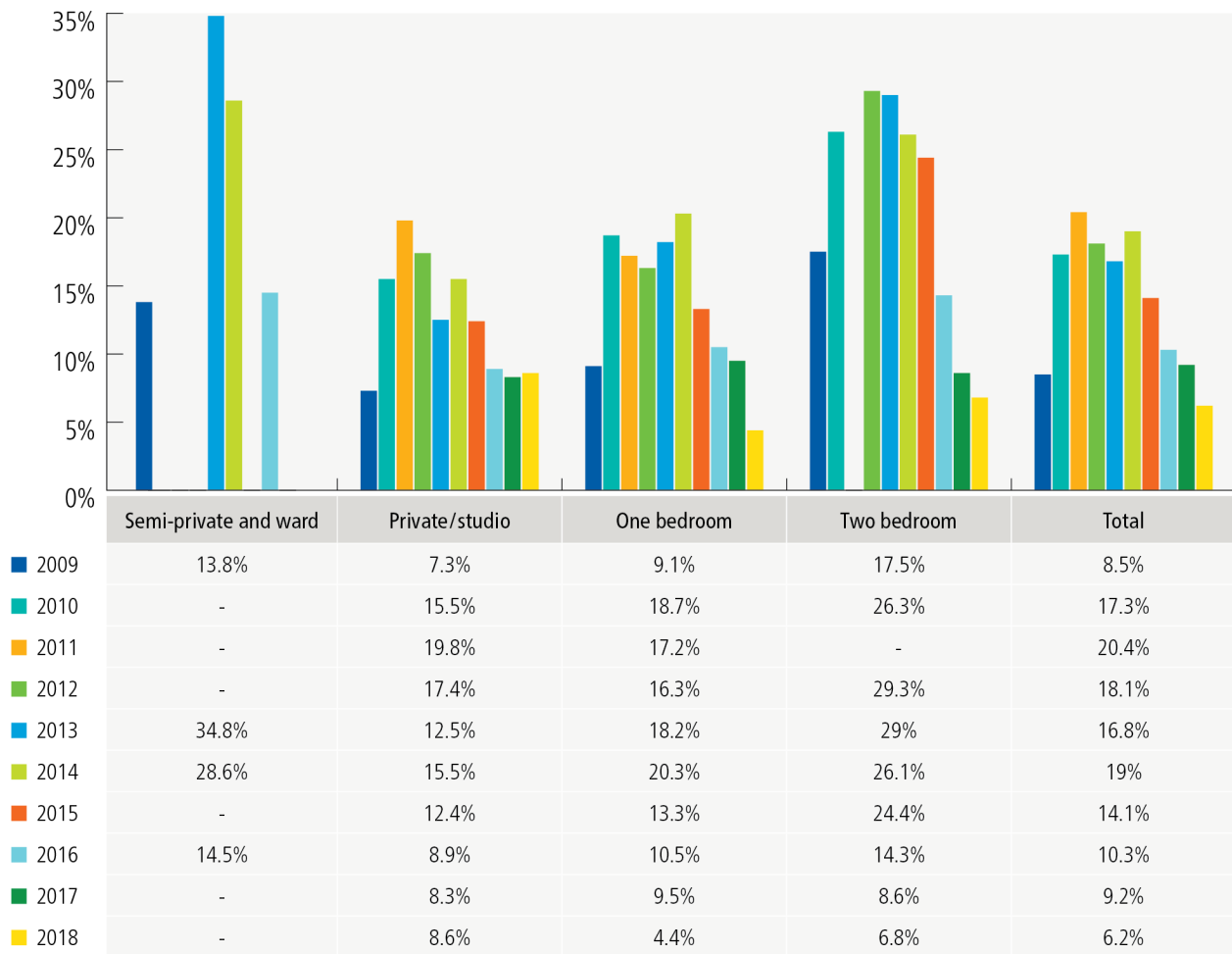
**Figure 81: York Region Seniors' Space Residents and Estimated Population
Aged 75 and More, 2010 to 2018**



Source: CMHC, Seniors' Market Report, 2019.

The rapid growth of standard retirement home spaces has affected vacancy rates across York Region. The vacancy rate more than doubled between 2009 and 2012, but has dropped to a low of 6.2% in 2018 (Figure 82). Across unit types, the vacancy rate of standard retirement spaces is declining. This declining vacancy rate may be due to the growing demand for retirement home spaces that comes with an aging population.

Figure 82: York Region Vacancy Rate of Standard Retirement Home Spaces by Unit Type, 2009 to 2018

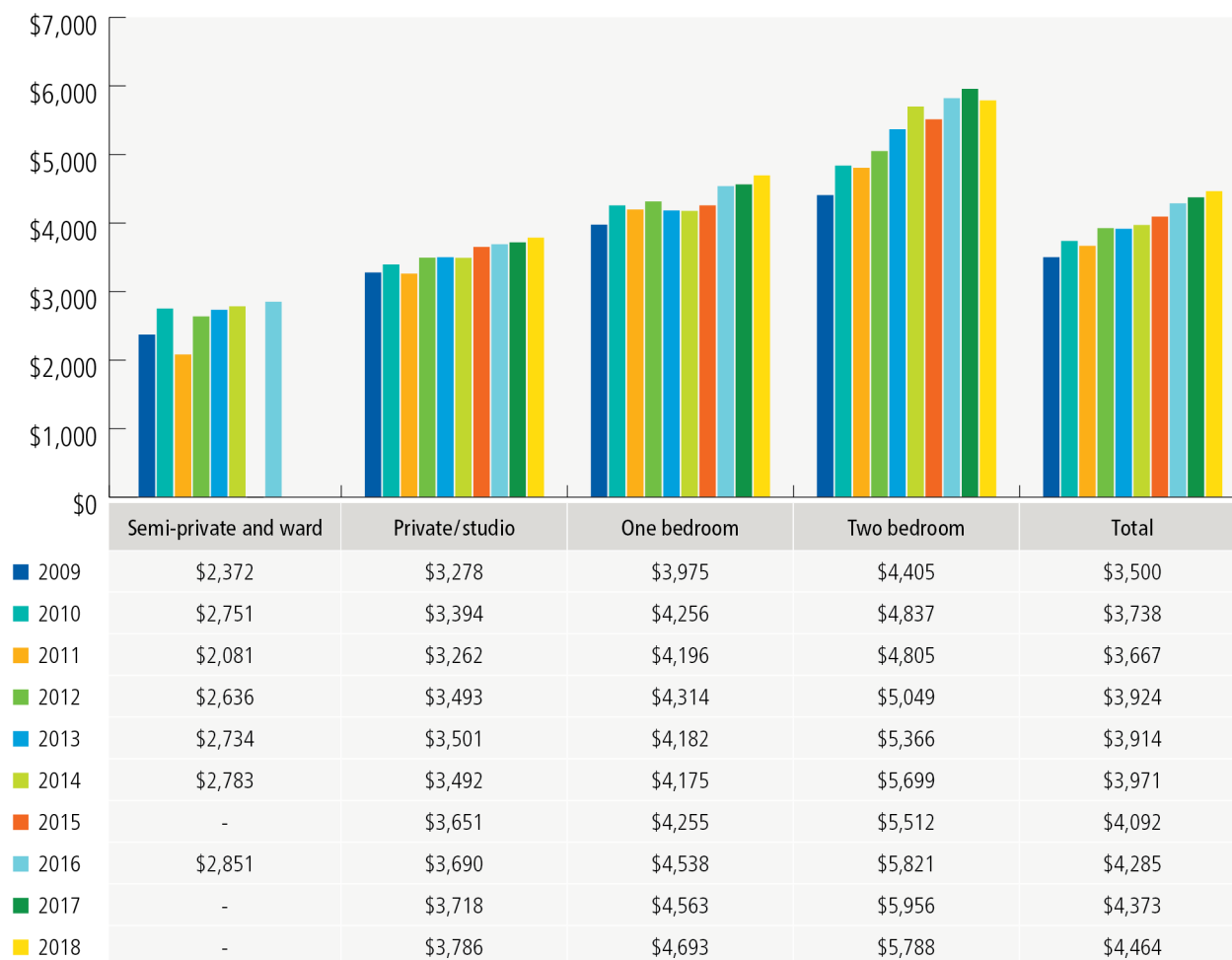


Source: CMHC, Seniors' Market Report, 2019.

Note: Vacancy rates for semi-private and ward spaces in 2010, 2011, 2012, 2015, 2017 and 2018 and for two bedroom units in 2011 are deemed as not statistically reliable.

As vacancy rates have dropped, the average monthly rent for all standard spaces has continued to rise over time (Figure 83). Two bedroom units have seen the largest decline in vacancy rates and have had the largest increase of average monthly rents. The decline in supply has increased the demand for these units, resulting in a large increase in the average monthly rents in 2018. A two bedroom retirement unit, for example, now has an average monthly rent of \$5,788, which is over \$1,000 more than the total average monthly rent of \$4,464 for 2018. The need for more affordable retirement spaces affirms the need for more affordable options to be available in the market for all ages and stages of life.

Figure 83: York Region Average Monthly Rents of Standard Retirement Home Spaces by Type, 2009 to 2018



Source: CMHC, Seniors' Market Report, 2019.

Note: Vacancy rates for semi-private and ward spaces in 2010, 2011, 2012, 2015, 2017 and 2018 and for two bedroom units in 2011 are deemed as not statistically reliable.

As the population continues to age, the need to age in place and increase the supply of retirement units is increasingly important. The majority of seniors prefer to age in place, which means to stay in their own homes or community as they grow older. Seniors will continue to need housing options and communities that help them to remain independent, such as smaller houses or condominiums, rental units, access to subsidized housing or retirement homes. Housing options might include new home designs that consider space for live-in caregivers, fewer barriers to adding second suites in existing homes, more opportunities for congregate living, the use of inclusionary zoning and building more rental options to support seniors with aging in place.

3.4 FACTORS IMPACTING LOW RENTAL SUPPLY

Across the GTHA, York Region has the lowest stock and has experienced the smallest growth in purpose-built rental units. This is likely resulting in missed market opportunities and growth in reliance on the secondary market through condominium rentals. There is strong and growing demand for rental units, with the current investment climate favourable to support growth of the Region's rental supply. An understanding of the factors impacting the low rental supply going forward will help York Region to support future opportunities.

Reaching the number of rental units needed to meet the growing demand will take time. In the coming years, the Region will continue to support community health, safety and well-being through the delivery and promotion of affordable housing. This aligns with York Region's long-term vision of creating communities with appropriate housing for all ages and stages and where everyone can thrive.

The most substantial increase in rental units in Ontario occurred between the mid 1970's and mid 1980's. During this time, York Region was still largely viewed as a bedroom community that did not have a high demand for new rental construction. As such, for the most part, new rental product was not directed to York Region, leading to an overall rental shortage as city building efforts continue. The condominium market gained traction over the years, whereas the development of private purpose-built rental units saw minimal growth. Condominium projects have a more immediate return on investment for developers and are less risky than purpose-built rental projects. Rental projects are more capital intensive for developers and take more time to make a profit than condominiums. Condominium units can be pre-sold and therefore make a profit quite quickly. In contrast, rental buildings typically take many years of operations and tenancy before they pay back the initial investment.

The secondary market plays a key role in the creation of a healthy housing system. It provides a wider mix and range of housing types to residents, helping to increase residential density and increase options in existing communities. However, the high saturation of condominium units for rent (over 60% of total rental stock) is unhealthy and the overreliance on the secondary market is a challenge for York Region.

Condominiums blur the boundaries between housing tenures, as they can be either owner or renter occupied. Units in the secondary market, which include condominiums, are more susceptible to evictions based on the "landlord's own use" provision. This provision permits tenants in secondary units to be evicted if the owner decides to move into the unit or if the unit is sold to a new owner who plans to occupy the unit. This increases the risk that the unit will be removed from the rental stock, making tenure less stable than purpose-built rental units because landlords are able to enact their own-use provisions. Potential units provided through the secondary market can be placed on the short-term rental market, removed or intentionally left vacant. They often have higher monthly rents than purpose-built rentals, as they come with more amenities.

The market is highly susceptible to financial trends. If significant risks arise and the ability to carry the cost of the unit is deemed to be greater than the rent the owner is able to charge, the unit may be removed from the rental market. The secondary market is traditionally more expensive than purpose-built rental units, which makes affordability a continued challenge for residents struggling to make ends meet, which is further examined in Chapter 4.

York Region requires a full mix and range of housing types, tenures, unit sizes and functions to meet the changing needs of its residents.

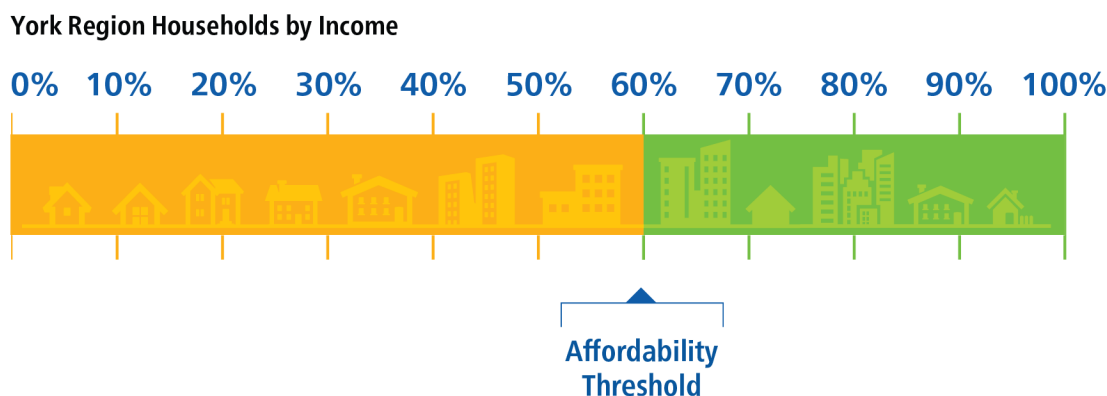
- Growth in the ownership market continues, but the majority of new and resale ownership remains single detached houses
- The majority of growth in rental stock comes from the secondary market, primarily from market growth in condominiums
- The main driver of growth in the primary rental market has been from community housing, which supports low and moderate income households with affordable rental options

CHAPTER 4: YORK REGION'S HOUSING MARKET IS INCREASINGLY EXPENSIVE

Housing affordability is the relationship between the ability to pay for housing and the cost of housing. Low cost housing is still technically unaffordable if households do not have the incomes required to pay for it. On the other hand, high cost housing can be affordable for households with higher incomes. The York Region Official Plan states that it is the policy of Regional Council "To encourage the development of intrinsically affordable housing, which includes modest amenities, standard materials, minimal details and flexibility within units" (ROP Policy 3.5.8). The affordability of York Region's housing market is monitored on an annual basis and has been a growing concern with increasing house prices.

There are a number of key factors that affect housing affordability. Household incomes, including stability of incomes and increases over time, help determine what a household can pay for housing. Other financial factors influence housing affordability, which will be outlined later in this chapter. The previous chapter discussed York Region's changing and diversifying housing supply, responding to the structural demographic and economic changes occurring across the nine local cities and towns. This chapter outlines the growing affordability challenges facing residents across both ownership and rental households.

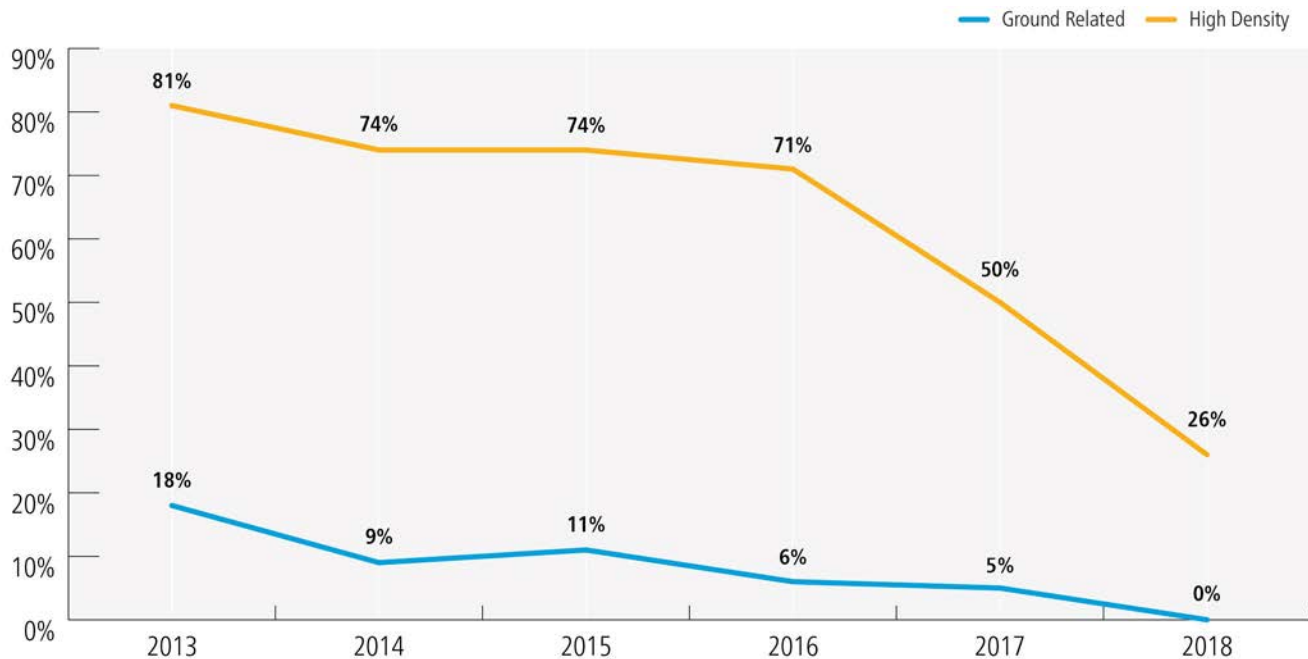
In the York Region affordable housing monitoring exercise, the Provincial definition of affordable is deferred to, which measures affordability to the highest earning 40% of households:



The York Region Official Plan requires that 35% of new housing units in Centres and Key Development Areas be affordable and 25% of new units outside of those areas be affordable. The affordability of new ownership homes and the supply of new rental homes have been monitored by York Region on an annual basis since 2013. Ownership affordability is measured overall and distinctly for ground related and high density units (Figure 84).

Between 2013 and 2018, the proportion of new high density units identified as affordable declined from 81% to 26%. Comparatively, the proportion of new ground related units identified as affordable has declined from 18% to 0%. The affordability measure is updated year over year to account for income increases and is adjusted for inflation. As such, the declines in affordability are a direct result of current incomes and the high cost of the new housing supply. As can be seen from the Figure 84, affordable units are primarily new high density homes.

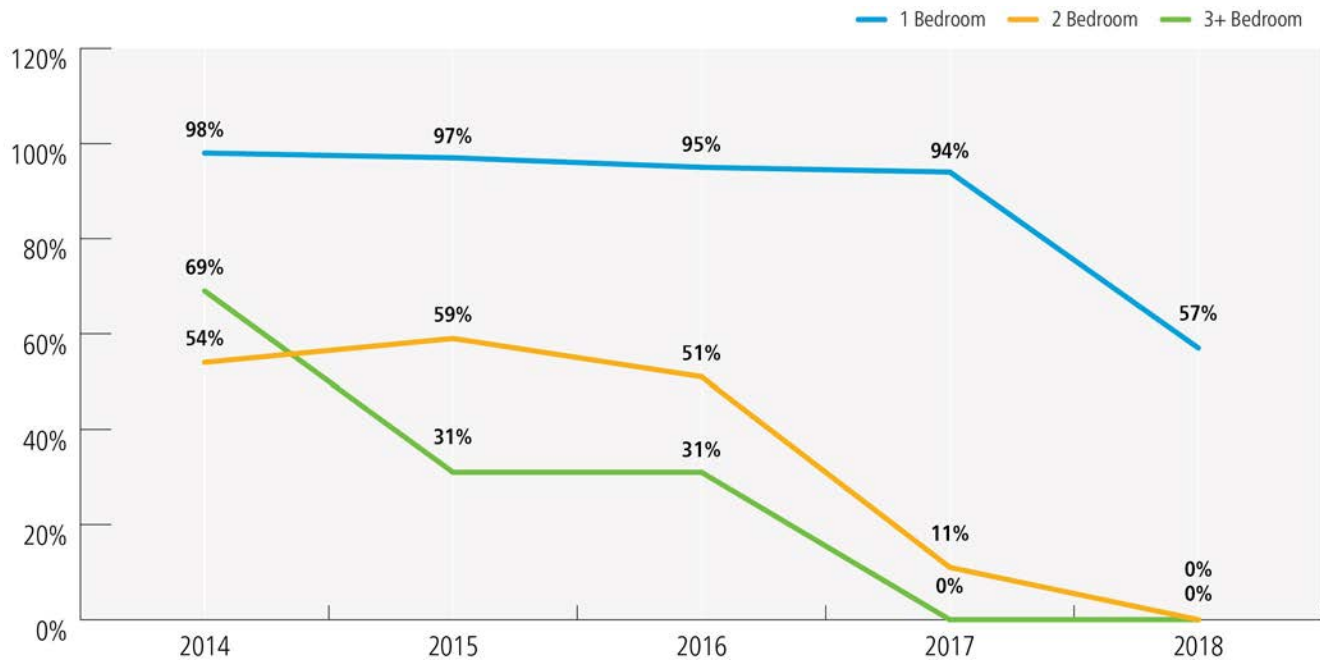
Figure 84: Proportion of New Homes Identified as Affordable by Type, 2013 to 2018



Source: York Region Long Range Planning, Planning and Economic Development Branch, 2019.

Since 2014, the affordable housing monitoring exercise has also monitored high density affordability by bedroom type (Figure 85). Between 2014 and 2018, affordable units were predominantly achieved through 1-bedroom, high density bedroom units. The affordability of 2- and 3-bedroom units has declined over time. In 2018, there was no new affordable 2-bedroom or 3-bedroom units available. While this supply of affordable units may be adequate for double income households, these “affordable” units may be unaffordable for a single-income household and unsuitably sized for families.

Figure 85: Proportion of New High Density Homes Identified as Affordable by Bedroom Type, 2014 to 2018

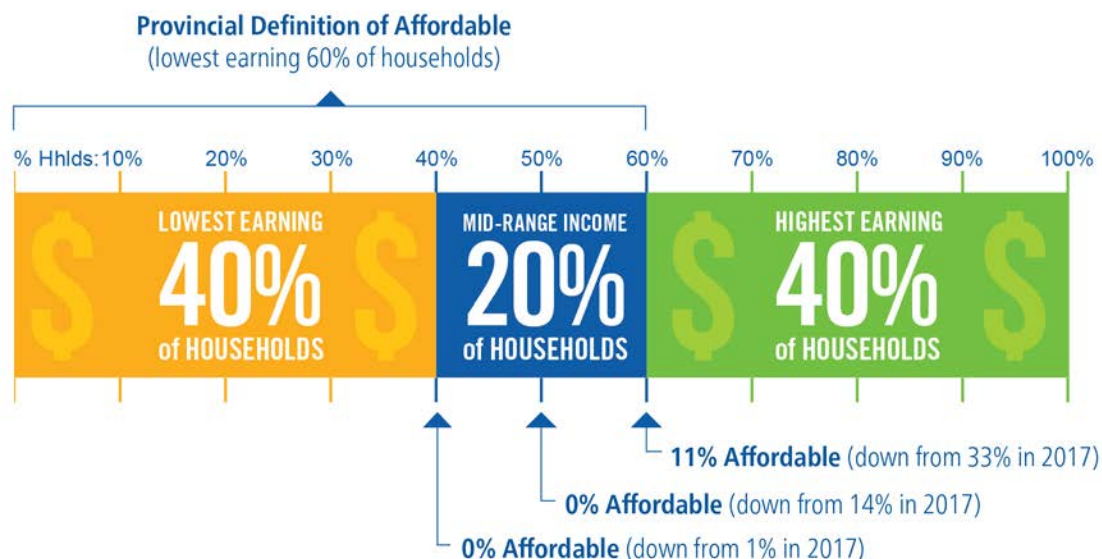


Source: York Region Long Range Planning, Planning and Economic Development Branch, 2019.

In addition to the primary monitoring exercise, York Region monitors below the provincial definition of affordable to assess the depth of affordability.⁸ As household incomes decline, affordable housing options decline. While 11% of new ownership homes in 2018 were affordable to the highest earning 40% of households, this diminishes to 0% of new homes that were affordable to anything below this threshold (no units affordable to highest earning 50% of households or below) (Figure 86).

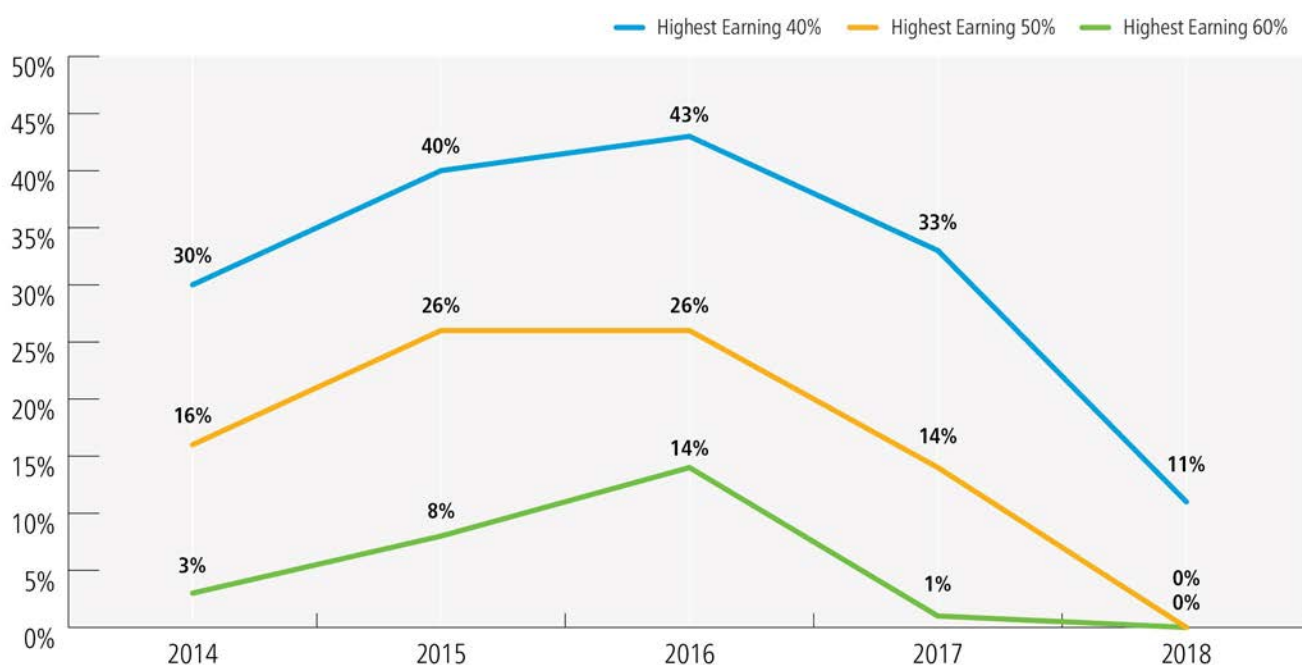
⁸ Depth of affordability evaluates the affordability of housing for households earning less than the upper price limit of the affordable housing threshold at the Provincial definition. Provincial and Regional policy requires that an appropriate range of housing be provided for all current and future residents and workers. Therefore, although the affordable housing thresholds provide an upper price limit, consideration for the need for housing for mid-range income households with incomes below this upper limit are required to understand the true depths of affordability of the Region's housing stock.

Figure 86: Depth of Affordability, 2018



When depth of affordability is monitored over time, there has been a continual rise from 2014 to 2016, followed by a decline in 2017 and sharp decrease in 2018 (Figure 87). From 2014 to 2016, there was a large increase in affordable units due to the increase in the number of condominium units developed during this time. As a large proportion of the total share of new units in the market, the rise in condominium developments impacted the number of affordable units available to residents during that time.

Figure 87: Proportion of New Homes Identified as Affordable by Depth of Affordability, 2014 to 2018



Source: York Region Long Range Planning, Planning and Economic Development Branch, 2019.

Between 2013 and 2017 the York Region Official Plan affordability targets were achieved. In 2018, the affordability target was not achieved, with only 11% of new ownership units affordable at the provincial definition. This highlights a number of major gaps in the market, including:

- New home ownership is becoming increasingly unaffordable
- A lack of affordable family sized units
- Affordability quickly diminishes at lower income levels
- Affordability is generally clustered geographically and not evenly distributed as it should be in complete communities

The ownership housing market is highly polarized with a strong supply of highly priced single detached units and affordable 1-bedroom condominiums, but there is a lack of affordable mid-sized housing types to meet the needs of families – the “missing middle”. The rising cost of homeownership may leave many households either overextending themselves to buy a home or turning to the constrained rental market. The increased demand for rental units and high dependency on the secondary rental market has led to high rental costs and low vacancy rates in York Region, potentially pushing some residents and workers to seek housing outside of York Region.

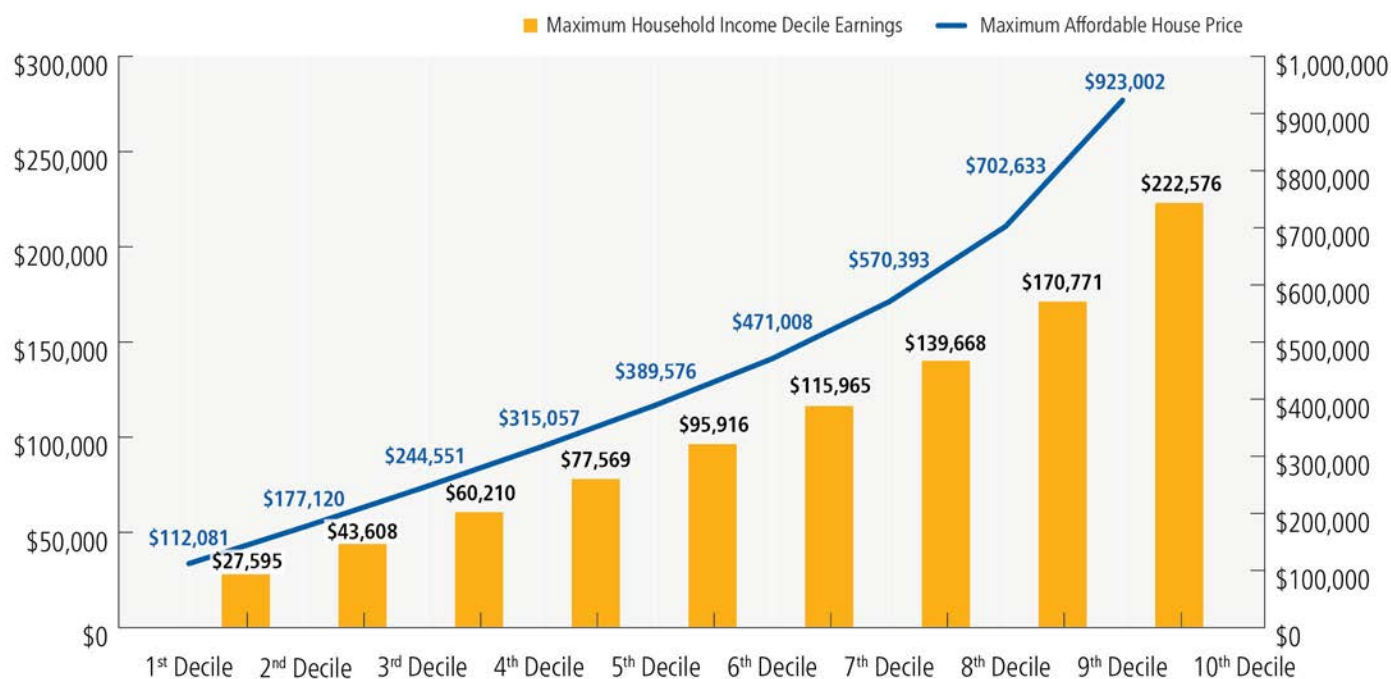
4.1 AN INCREASE IN HOUSE PRICES

The cost of housing in York Region is rapidly increasing. The ownership housing market can be analyzed from two perspectives: new units and resale units. Although the overall demand of ownership housing will increase in the future due to steady population growth, there may be a proportional shift in demand from ownership housing to rental housing. The shift may, however, be constrained by the low supply of new rental housing stock.

In 2018, the average house price for a single detached unit in York Region was \$1,246,262. This is higher than the maximum affordable ownership house price for the highest income decile at \$923,000. This means that average new single detached housing units are affordable to less than 10% of existing households (Figure 88). As previously outlined, the majority of new building permits issued between 2012 and 2017 were for single detached units, suggesting a mismatch between what the market is producing and what people can afford.

The affordable ownership calculation is determined using gross annual household income, the consumer price index rate of increase, property taxes, mortgage insurance standard premiums, and a minimum of 5% down payment on the total cost. This includes the affordability threshold of 30% of total household income or less spent on total housing costs.

Figure 88: Maximum Household Earning and Maximum Affordable Ownership House Price by Decile, 2018



Source: York Region Long Range Planning, Planning and Economic Development Branch, 2019.

Across York Region's local cities and towns, prices across housing types are high (Figure 89). According to the affordable ownership house prices by income decile, very few affordable options are available to middle-income households (households between the 4th and 6th deciles). As mentioned, the 2018 monitoring exercise of new housing supply found that only 11% of new ownership supply was affordable to the 6th decile, but there was 0% affordability for households in the 5th and 4th deciles.

Everywhere else and across other housing types, households up to the 7th decile have relatively few affordable ownership options available. The options available to middle income residents include smaller-sized units, such as town, row, condominium or apartments.

Figure 89: York Region Average Price for Resale Units by Type and Municipality, 2018



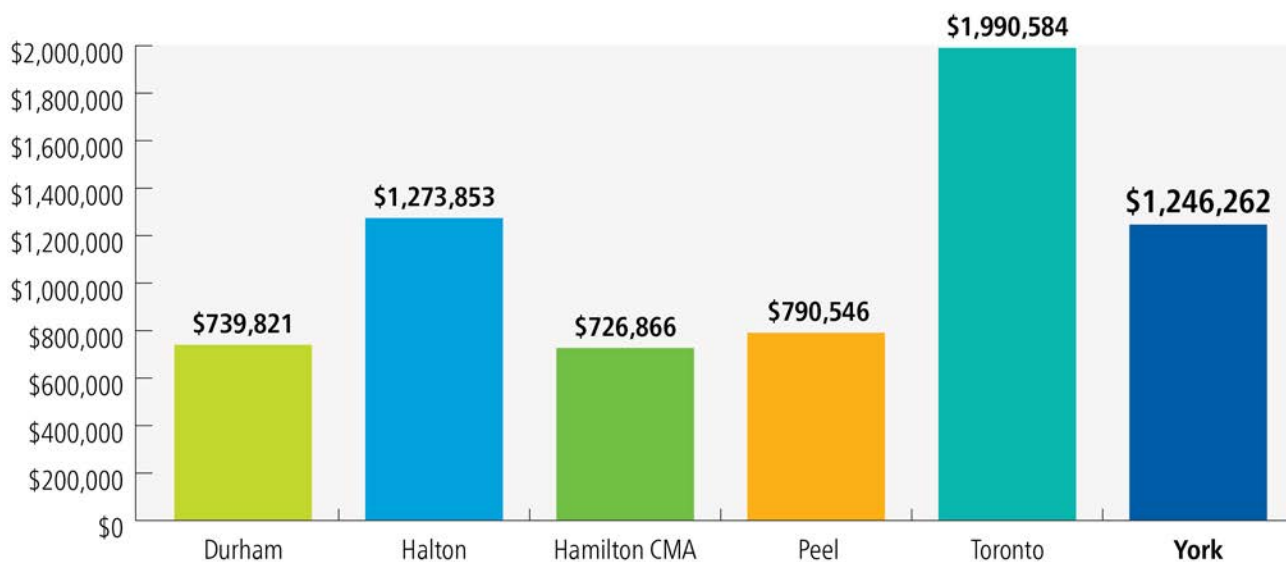
Source: Toronto Real Estate Board, Market Watch, 2019.

*Note: the \$0 for East Gwillimbury condominium apartment is because there were none for sale that year.

4.1.1 NEW HOUSING PRICES

York Region has the third highest average price for a single detached unit in 2018 in the GTHA, behind Halton Region and Toronto (Figure 90).⁹

Figure 90: GTHA Average Price for Single Detached Units, 2018

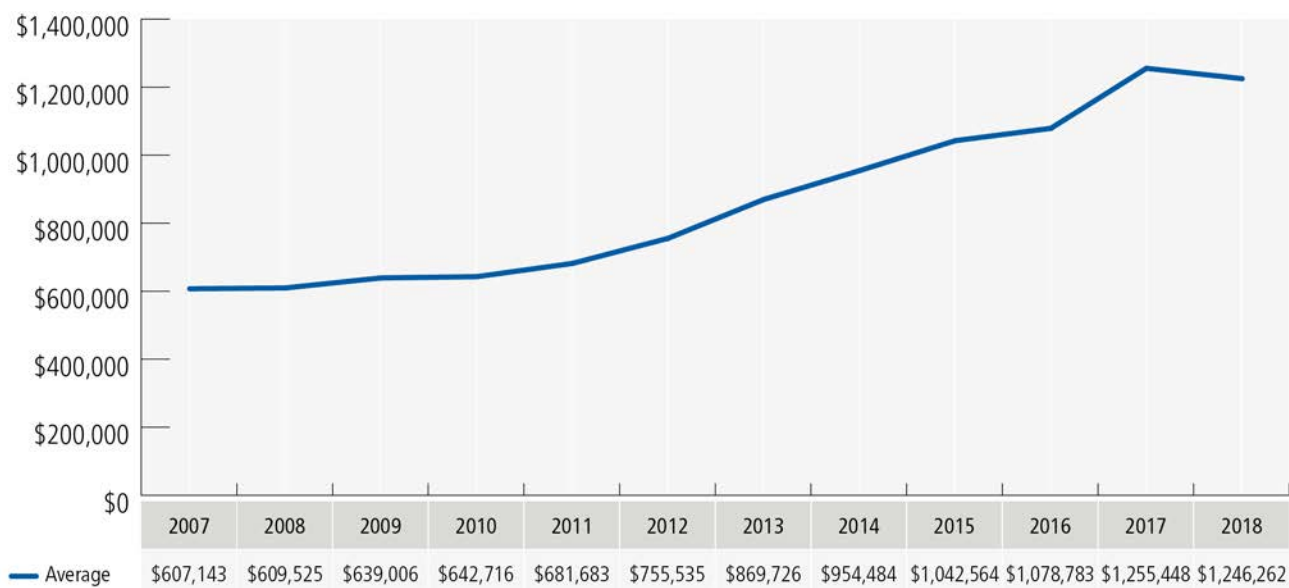


Source: CMHC Housing Now - Greater Toronto Area & Hamilton and Brantford CMAs, 2019.

The average price for a single detached unit has more than doubled between 2007 and 2018, from \$607,000 in 2007 to \$1.24 million in 2018 (Figure 91). There has been a slight decline in housing prices in 2018 from 2017, which appears to be a market correction after a spike in the previous year.

⁹ CMHC data of absorbed single detached units includes housing units that have been sold and completed (binding contract secured by a non-refundable deposit and has been signed by a qualified purchaser). This is a way to measure the rate at which units are sold after they are completed.

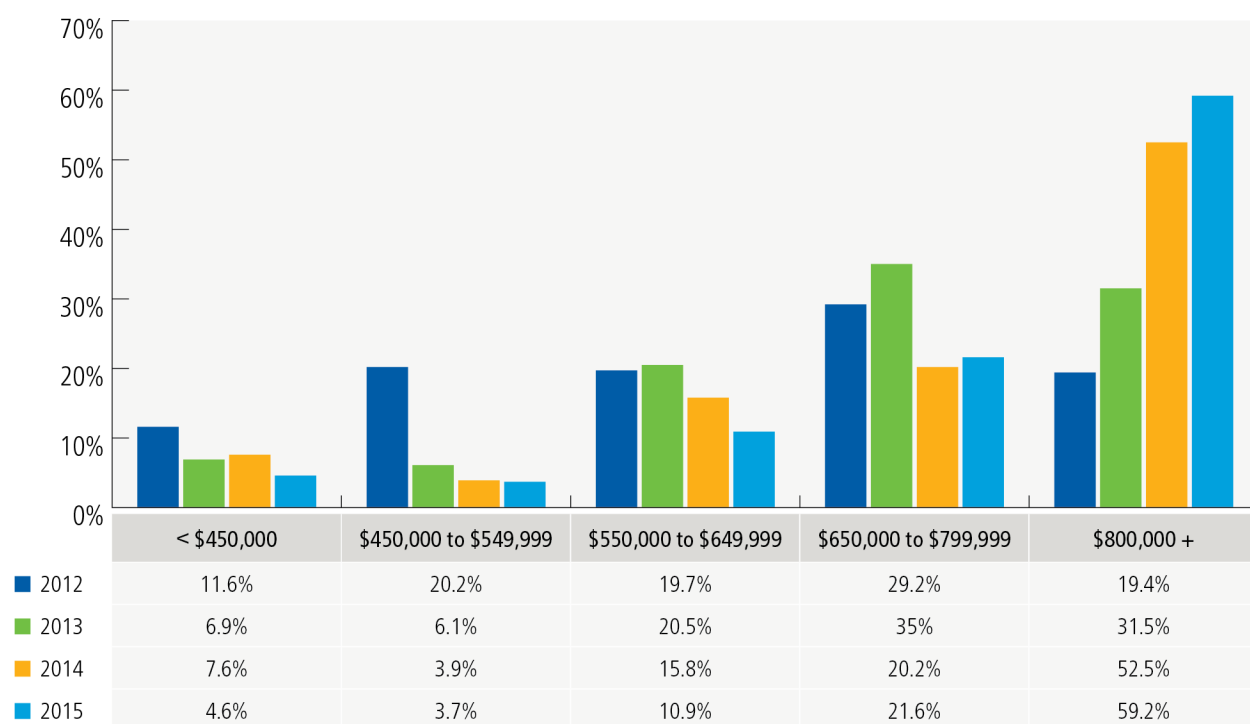
**Figure 91: York Region Average Prices for Single Detached Units, 2007 to 2018
(2018 constant dollars)**



Source: CMHC Housing Now - Greater Toronto Area, 2019

When new single detached units for sale are categorized by price range over time, a clear rise in the percentage of new houses over \$800,000 can be seen (Figures 92). In the period from 2012 to 2015, the percentage of these units costing more than \$800,000 increased from approximately 20% to 60%. This signifies the increase in costs of new housing built each year and resulting decline in the number of affordable units in York Region's housing market.

Figures 92: York Region Percentage of New Single Detached by Price 2012 to 2015

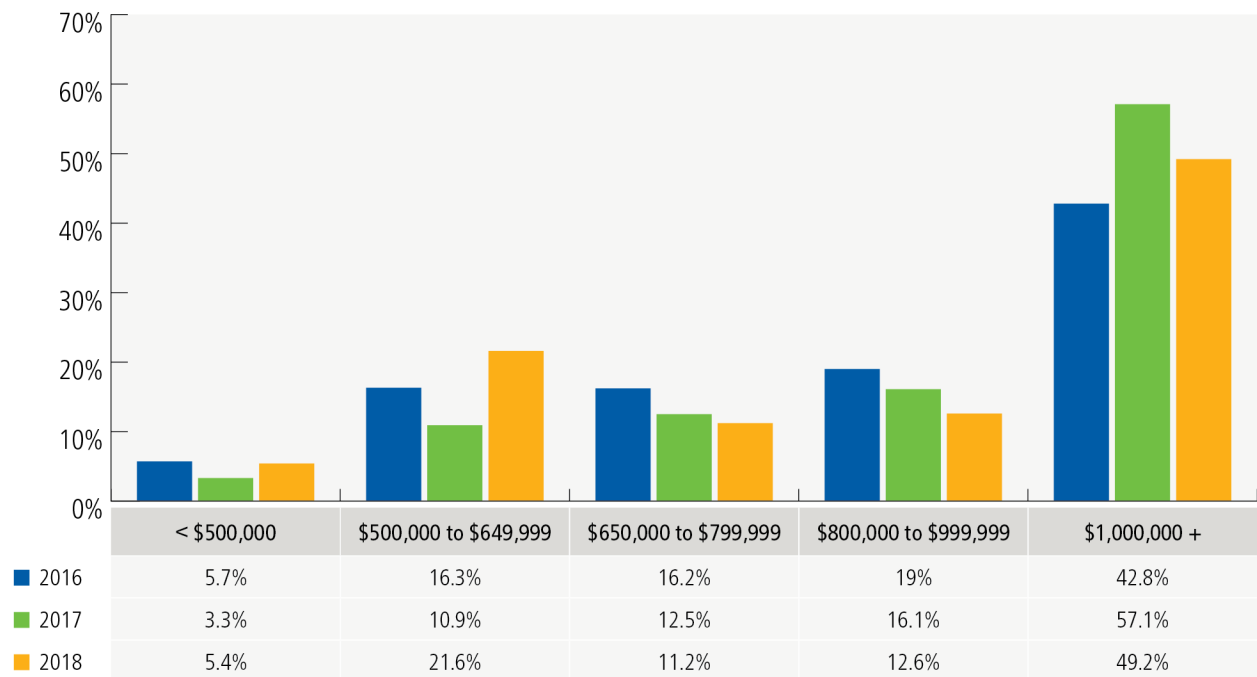


Source: CMHC Housing Now - Greater Toronto Area, 2019.

In 2016, CMHC adjusted and added a category to track sale values over \$1 million. In 2018, almost half of all new single detached units sold for over \$1 million (Figure 93). The CMHC data was repackaged in 2016 to reflect the growing number of houses over \$800,000 and the figure below finishes the context set above with the new format change.

New single detached houses above the price of \$800,000 have steadily increased since 2012, to become almost 75% of new single detached units by 2017. Approximately 57% of all new single detached houses that cost more than \$800,000 were actually above \$1,000,000. In 2018, there was a slight decline in the percentage of house prices over \$800,000, which corresponded with growth in the percentage of new single detached units in the \$500,000 to \$649,000 price range. This may have been a result of new Greenfield areas opening up in East Gwillimbury.

Figure 93: York Region Percentage of New Single Detached by Price, 2016 to 2018



Source: CMHC Housing Now - Greater Toronto Area, 2019.

Each of York Region's local cities and towns has seen a significant increase in the average price of new single units between the years of 2012 and 2018 (Figure 94). Markham (167%), Richmond Hill (225%), Vaughan (119%) and King (106%) have undergone massive increases in the cost of new single-detached units from 2012 to 2018.

Figure 94: York Region Average Price of New Single-Detached Units by Municipality, 2012 to 2018 (Unadjusted)



Source: CMHC Housing Now - Greater Toronto Area, 2019.

4.1.2 RESALE HOUSING PRICES

Similar to new single detached houses, resale house prices have increased substantially over the last ten years, with prices increasing by 84% from 2007 to 2018 (Figure 95).

Figure 95: Average Price for Resale Units from 2007 to 2018 (2018 Constant Dollars)



Source: Toronto Real Estate Board, Market Watch and Bank of Canada, 2019.

When average prices of resale units are evaluated by municipality in this same time period, the same trends are evident (Figure 96). Major growth in the average price of resale units by local city and town mirrors the price increases for new single detached units in the market.

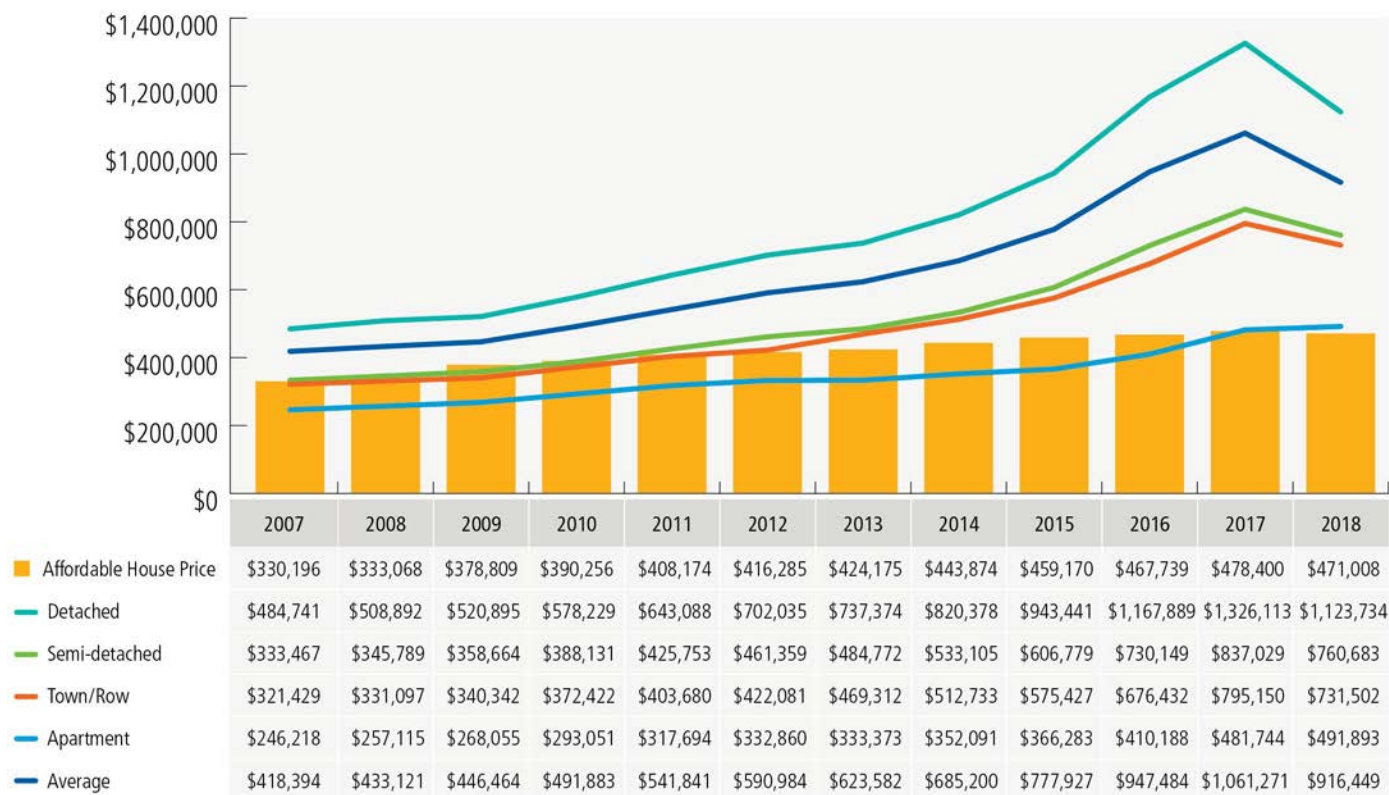
Figure 96: York Region Average Price of Resale Units by Municipality, 2007 to 2018 (unadjusted)



Source: Toronto Real Estate Board, Market Watch, 2019.

Similar to the Region-wide average prices, it appears that 2018 may be a market correction with the first decline in resale housing prices since 2007. The worth of resale units in York Region has grown exponentially since 2007, particularly for single detached houses (Figure 97). When compared to affordable house prices (at the 6th income decile), many of the average resale house prices have become unaffordable to a large portion of the population. Providing a full range of rental options becomes increasingly important, particularly as a growing number of households cannot afford to own houses in York Region or have been paying more than 30% of their household income on housing costs.

Figure 97: York Region Average Resale Prices by Structure Type and Affordable House Prices, 2007 to 2018



Source: York Region Long Range Planning, Planning and Economic Development Branch and Toronto Real Estate Board, Market Watch, 2019.

These statistics, along with the relatively stable incomes explored in section 2.3.2 and 2.4 are key indicators that many new buyers are stretching themselves financially to purchase their homes. The impact of these high shelter costs may cause young people to stay in their parents' homes longer and restrict the mobility and movement of tenants throughout the housing system. High housing costs burden those throughout the income spectrum and across demographics.

4.2 FACTORS IMPACTING AFFORDABILITY

There are many factors that influence the total affordability of the housing supply in York Region's market. The ownership and rental affordability calculations provide affordability prices for a specific point in time based on a number of assumptions. However, the assumptions used for the calculations can change. Key factors that affect affordability include interest rates and the market prices of housing.

The data shows that an increased number of apartments have been completed in recent years, but the vast majority of affordable units are 1-bedroom. With the growing low income population and increasing prices for single detached houses in York Region, affordable units are in high demand; particularly for family-sized units. Affordable options can even become priced out of the market, as the overall supply of these units is limited. Because the number of affordable units may not be planned during the development of a building, they may become clustered together in a small area, or pocket, rather than evenly spread across communities.

There are a number of both supply and demand factors that influence the high cost of housing in York Region. The demand factors have been outlined throughout Chapter 2, including the growing population and the growing need for a full mix and range of housing options for all ages and stages of life. Some of the supply factors can be found below.

4.2.1 COST OF LAND

The high cost of land and lot values is one variable that influences the growing cost of housing in York Region. According to the [MCAP Financial Corporation's GTA and Southwestern Ontario Residential Land Value Market Report](#) for fall 2018, York Region had some of the highest lot values per foot of lot frontage in the GTA. Comparatively, the three southern cities had higher lot values than Peel Region, Durham Region and Halton Region (Figure 98). East Gwillimbury had much more affordable lot values that were comparable to regions outside of the GTA, including Barrie and Innisfil. This may be due to the close proximity that the three southern cities have to the City of Toronto. These findings show an atypical and highly expensive cost to land in Markham in particular, which translates into the highest costs for new single detached units in York Region. In comparison, East Gwillimbury had the lowest lot values out of the data provided and had the second lowest average cost for a new single detached unit in York Region (next to Georgina).

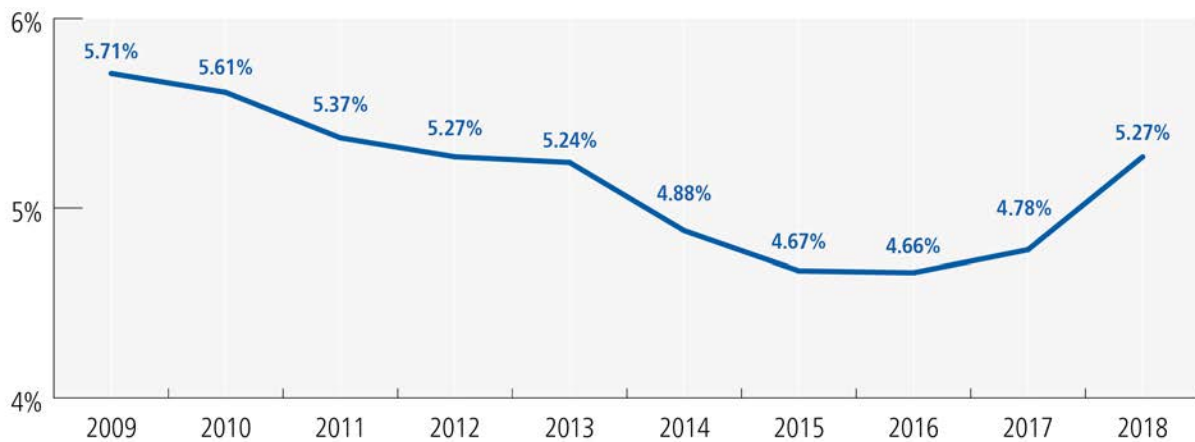
Figure 98: MCAP Lot Values for the Period Ending December 2018 *F.F. = Front Foot

	Townhouse	30 F.F. to 36 F.F.	40 F.F.
📍 York Region			
East Gwillimbury	\$9,000-\$10,000	\$8,000-\$9,000	\$10,000-\$11,000
Markham	\$29,000-\$30,000	\$23,000-\$24,000	\$21,000-\$22,000
Richmond Hill	\$26,00-\$27,000	\$22,000-\$23,000	\$21,000-\$22,000
Vaughan	\$24,000-\$25,000	\$19,000-\$20,000	\$18,000-\$19,000
📍 Peel Region			
Brampton	\$13,500-\$14,500	\$11,000-\$12,000	\$12,500-\$13,500
Caledon	\$13,000-\$14,000	\$12,000-\$13,000	\$11,000-\$12,000
📍 Durham Region			
Ajax	\$14,000-\$15,000	\$10,500-\$11,500	\$11,000-\$12,000
Oshawa	\$9,000-\$10,000	\$9,000-\$10,000	\$8,500-\$9,500
Whitby	\$10,000-\$11,000	\$10,000-\$11,000	\$10,000-\$11,000
📍 Halton Region			
Milton	\$13,000-\$14,000	\$12,500-\$13,500	\$12,000-\$13,000
Oakville	\$19,000-\$20,000	\$19,000-\$20,000	\$19,000-\$20,000
📍 Outside GTA			
Barrie/Innisfil	\$8,000-\$9,000	\$6,500-\$7,000	\$6,500-\$7,000
Hamilton	\$9,500-\$10,000	\$8,000-\$8,500	\$8,500-\$9,000

4.2.2 INTEREST RATES AND MORTGAGE BALANCES

Fluctuations in mortgage rates affect both owner and rental affordability. For existing home owners, a rise in interest rates leads to higher payments for a mortgage, lines of credit and other loans with variable interest rates. Mortgage rates have maintained a similar range for interest rates (with a low of 4.66% and high of 5.71%) between 2009 and 2018 (Figure 99). The average rate in the 1980s was much higher than in the 2010s (around 13% compared to around 5%). Despite the overall lower interest rates in recent years, there has been a slight upswing in the last two years. If interest rates continue to rise, many York Region residents may no longer be able to afford their homes, particularly those spending significantly more than 30% of their household income on housing costs. Low interest rates may have contributed to an increase in entry into the housing market and the willingness of residents to sign for larger mortgages. The rise in interest rates impacts investor-owners in the rental market, where the cost of owning these units may rise with changing interest rates. This may impact whether investor-owners keep their units or raise the price of rent to cover the additional costs.

Figure 99: Bank of Canada Average Annual Prime Lending Rate, 2009 to 2018¹⁰



Source: Bank of Canada, 2019.

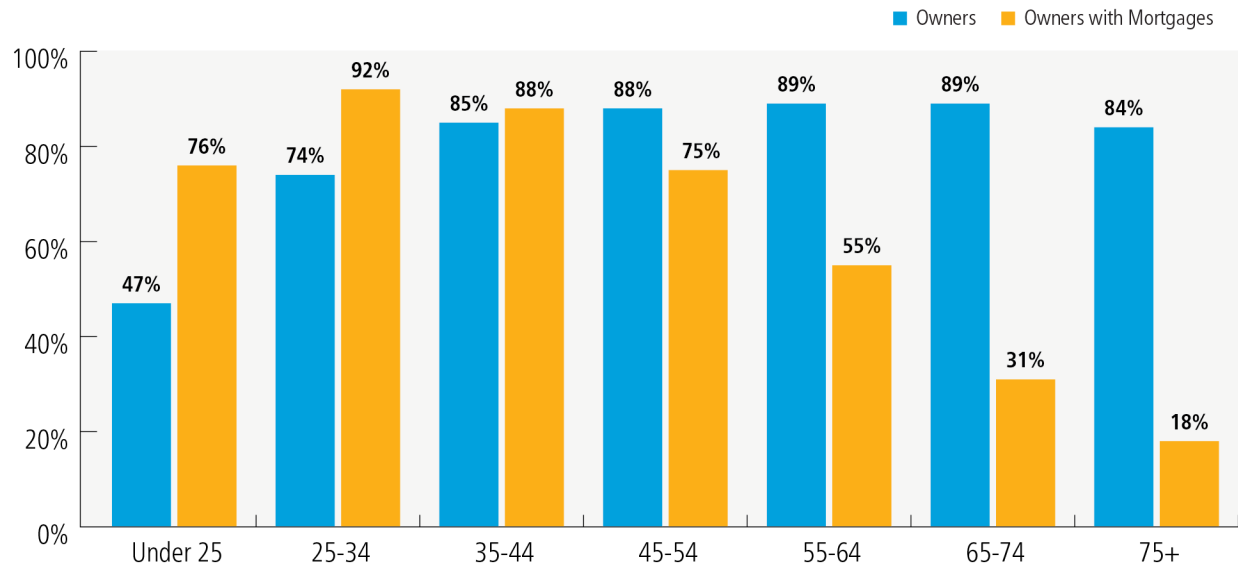
In 2018, the implementation of the mortgage stress test by the federal government impacted the ability of residents to get a mortgage. This stress test may cause many residents to stay in rental units longer as it may take longer to qualify for a mortgage, resulting in a higher demand for more affordable housing and for more rental units in York Region's housing market.

In recent years, the high cost of housing has caused many residents to over-extend themselves financially to purchase a home. It is estimated that a 1% increase in mortgage rates could increase a mortgage monthly payment by approximately 10%. With many residents paying 30% or more of their income on housing costs, a slight increase could greatly impact a resident's ability to afford their home along with other necessary living expenses. Only 36.8% of owner households in York Region were mortgage free in 2016, an increase in interest rates could greatly shift the number of residents over the affordability threshold.

The proportion of homeowners with mortgages decreases with age (Figure 100). This may reflect that new home buyers are financially over-extended with large mortgages and more senior populations do not hold mortgages as their earnings decrease with retirement.

¹⁰ The Bank of Canada Prime Lending Rate is the annual interest rate Canada's major banks and financial institutions use to set interest rates for variable loans and lines of credit, including variable-rate mortgages.

Figure 100: York Region Percentage Owners by Age Category and the Percentage of Owners with Mortgages by Age, 2016



Source: Statistics Canada, 2016 Census Population, 2019.

Historically, the ability of a household to continue to afford their home has not fluctuated with mortgage interest rates. As many residents are now spending a greater portion of their income on housing, even the slightest increase in payment may push some households out of the ownership market altogether. A mortgage rate increase would impact the rental sector, particularly the number of units available in the secondary market. An increase in mortgage rates could disrupt the balance that condominium landlords maintain between carrying the costs of their units and the rents they are able to charge and may cause some existing units to be removed from the rental market. The strong secondary market could cause significant impacts to the overall rental market in the Region, as a rise in interest rates and higher mortgage payments may cause some investment properties to change tenures from rental to owner. As a result, as the demand for rental units continues to rise, the supply may decline. A rise in mortgage rates greatly impacts those living with low incomes. In particular, residents who are financially over-extended will be further strained if rates are to rise.

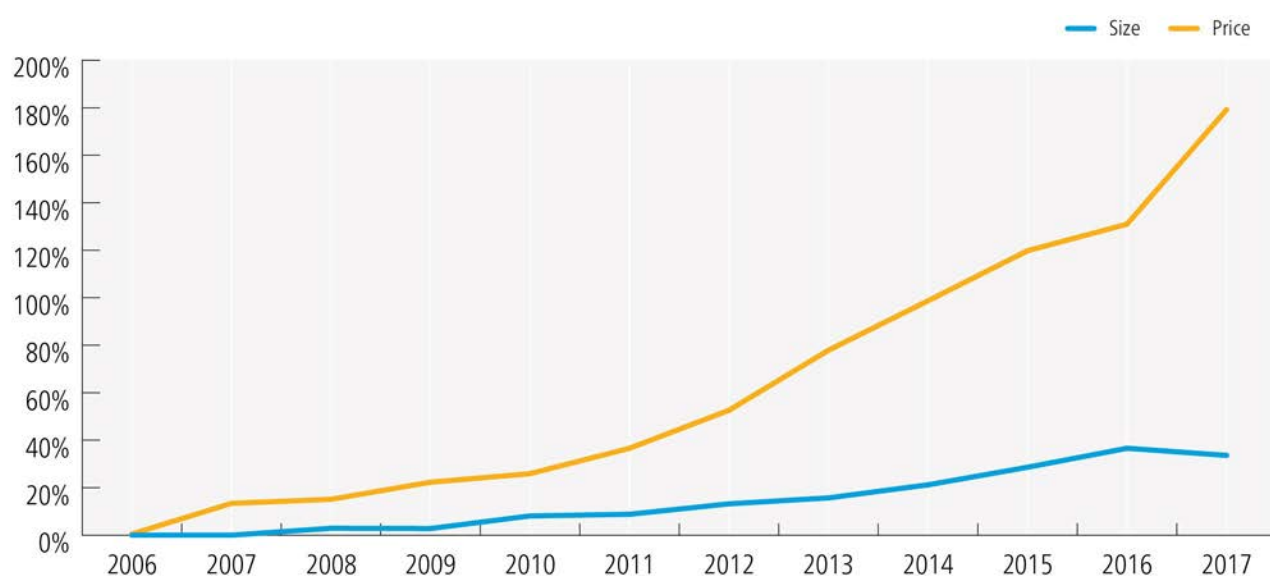
Newer development areas are more likely to have higher remaining mortgage balances, which may be a result of first-time home buyers purchasing in these new areas. More mature subdivisions have households that have been there for many years, which can influence the remaining mortgage balance they have to pay off. These households may have been able to pay down their mortgages with time, whereas new owner households (who often choose to buy a home in a new development because it can be slightly less expensive for them) are just entering the housing market in York Region.

The combination of high ownership and mortgage rates, as well as increasing interest rates, may result in some households being priced out of the ownership market and some rental units being removed from the secondary market. This dynamic could increase housing precarity and core housing need for households in both tenures.

4.2.3 UNIT SIZES

Single-family and apartment structure types made up the majority of growth among new homes in York Region, as outlined in Chapter 3. A 10-year analysis of new single family homes yields that house sizes have increased by 40% and prices have increased by almost 200% (Figure 101). The continued economic pressures from the housing market on residents place a growing number of people in vulnerable housing situations. As the cost of housing per square meter rises, the challenge of suitable or appropriately-sized housing becomes more distinct. This could mean that for many residents, having an affordable unit may mean they have to fit in a house that does not suit their family needs.

Figure 101: York Region Percentage Increase of Single Family House Size and House Price, 2006 to 2017

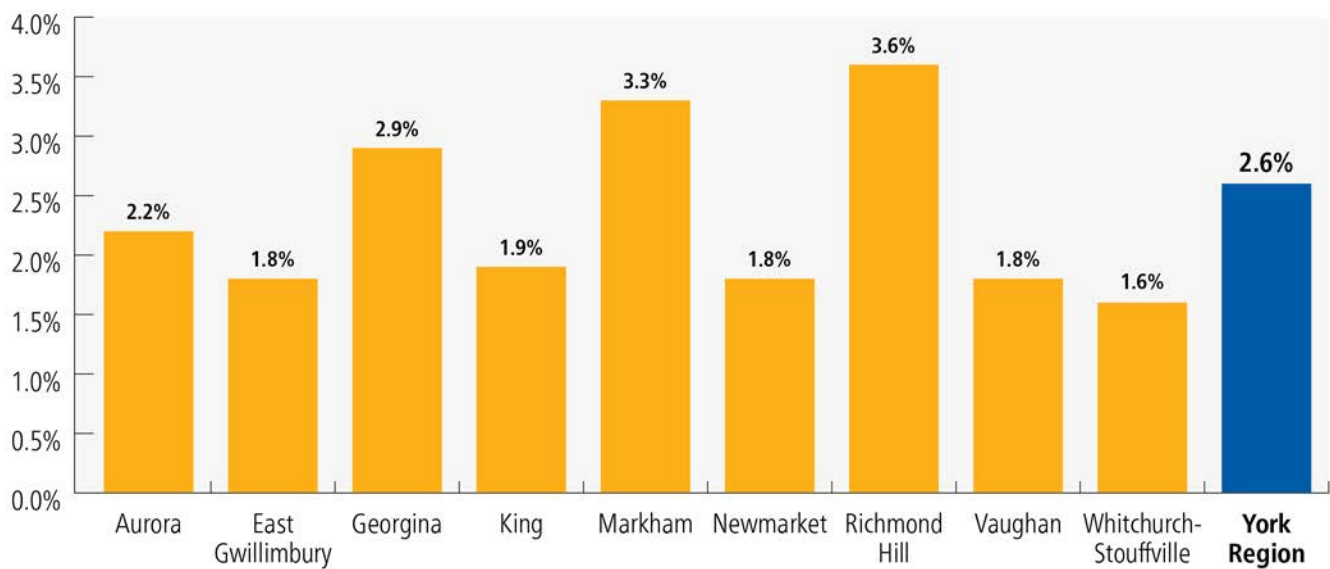


Source: York Region Long Range Planning, Planning and Economic Development Branch and CMHC Housing Now, 2019.

4.2.4 NON-RESIDENTIAL OWNERSHIP

Across the nine local cities and towns, there are properties owned by non-residents (Figure 102). In many cases, these units are viewed as an investment opportunity and are rented out at maximum profit, or worse, are left vacant notwithstanding the profound need for housing throughout York Region. Region-wide, 2.6% of homes are owned by non-residents, which represents the commodification of houses not occupied by a local resident. The information presented in this chapter provides best available data; there may be more non-residential owners represented in the housing market that could not be tracked.

Figure 102: Residential Properties Owned by Residents versus Non-Residents in 2017



Source: Statistics Canada, Table 035-001. Number and value of residential properties, by property type, residency status and number of owners, census metropolitan area of Toronto and Vancouver and their census subdivisions (Accessed: April 25, 2018), 2019.

Realosophy Data found that in 2017, York Region continued to be the most popular region for speculative investment activity in the GTA, which can be residents and non-residents. Investors in four municipalities accounted for more than 20% of sales, with Newmarket topping the list at 34%, followed by Richmond Hill at 28%. In 2012, such investors accounted for 7% and 9% of sales in Newmarket and Richmond Hill, respectively. When shelter is viewed as a commodity to generate and maximize profit, it can result in intrinsically affordable houses being turned into luxury value properties. In these situations, maximum rents and sale prices may be applied, or worse, the units may be left vacant and removed from the market altogether. There is also the possibility that these units are on the short-term rental market.

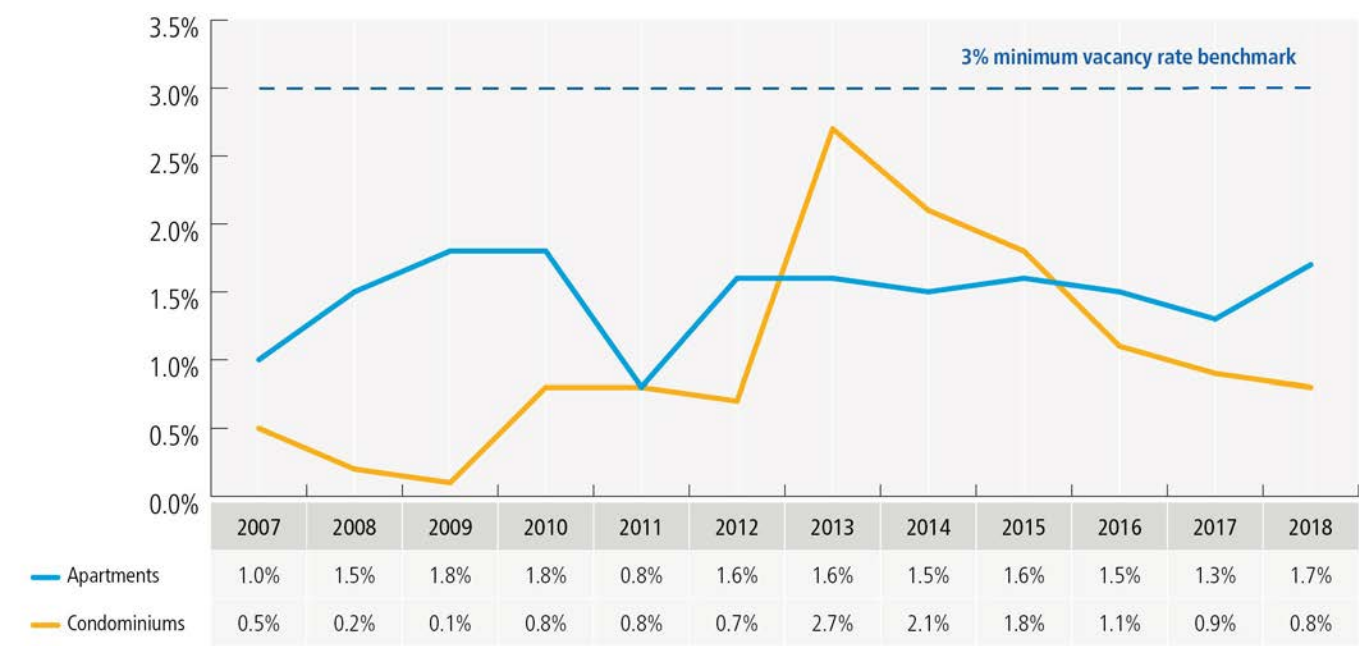
4.2.5 VACANCY RATES

Rental vacancy rates have remained low across York Region since the original Housing Matters document in 2012, which is reflective of the low supply of rental units. Low vacancy rates are a direct impact of the low supply of rental stock in the market. Low rental supply also increases the amount of rents charged for each unit, thereby impacting the affordability of rental units in the market.

A vacancy rate of 3.0% is considered a “healthy” rental market, balancing housing choice and demand to maintain investment in rental housing. When there are low vacancy rates, a greater potential exists for price increases when units turn over, which can lead to further discrepancies in costs among different segments of the rental market. Low vacancy rates can allow landlords to be selective with their tenants, which could lead to housing discrimination. The impact of low vacancy rates across York Region can make the search for housing challenging, especially for vulnerable and marginalized groups.

Between 2007 and 2018, average vacancy rates across rental units remained under the 3% minimum vacancy rate benchmark. When the rate is below the 3% benchmark, the available supply of housing for tenants searching for a home is limited, which can place undue pressure on those seeking to find affordable rental housing in the market. Between 2007 and 2018, the private rental vacancy rates for both apartments and condominiums in York Region were below the minimum vacancy rate benchmark (Figure 103).

Figure 103: York Region Private Rental Vacancy Rates by Dwelling Type, 2007 to 2018



Source: CMHC, Rental Market Report - Greater Toronto Area, 2019
Note: Row data removed due to low statistical reliability.

Low vacancies restrict choice and make it harder for some households to find appropriate housing. Other residents may be forced to stay in housing that fails to meet their needs. Though vacancy rates differ, they have remained low across apartments of different bedroom types over the years (Figure 104).

Vacancies for three bedroom units reached a high of 4% in 2015, declined slightly and then rose again to just over the 3% minimum vacancy rate benchmark (3.1%) in 2018. The large changes in vacancy rates are a result of the limited number of three bedroom units in the market and therefore a slight increase in the number of vacant units greatly influences the vacancy rate, resulting in a more volatile depiction.

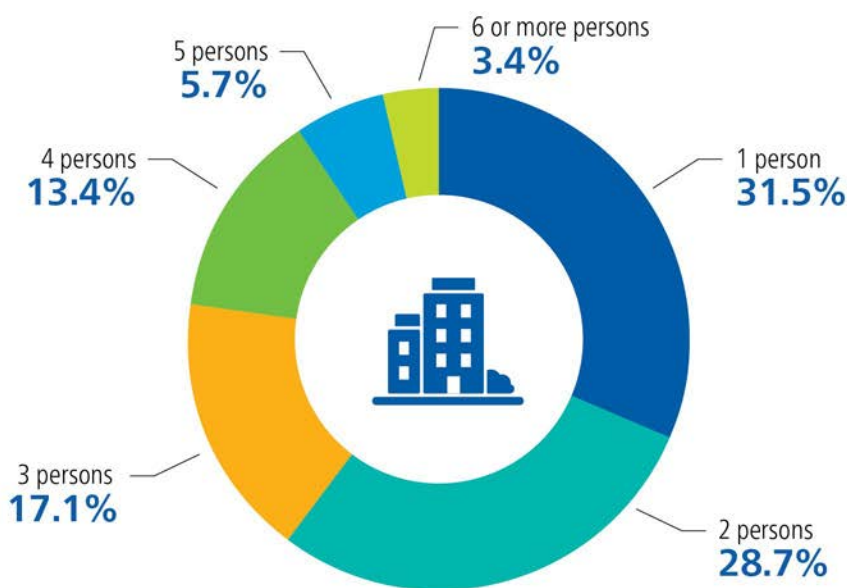
Figure 104: York Region Private Apartment Vacancy Rates by Bedroom Type, 2007 to 2018



Source: CMHC, Rental Market Report - Greater Toronto Area, 2019.

A breakdown of the percentage of renter households by the total household size (across all unit types) shows that almost 40% all renter households have 3 people or more (Figure 105). Only around 32% of renter households would need a one bedroom or bachelor apartment. The demand for one-bedroom or two-bedroom units may be higher than other larger units, as it may be influenced by the composition of the households such as a couple or small family.

Figure 105: York Region Renter Household Size Breakdown, 2016



Source: Statistics Canada, 2016 Census of Population, 2019.

The continued low vacancy rates across the Region's rental market are evidence of growing demand for rental coupled with a low rental supply.

4.3 THE IMPACTS OF UNAFFORDABLE HOUSING OPTIONS

With the cost of homeownership growing faster than household incomes, many new entrants to the housing market are being priced out of ownership. The increasing cost of home ownership limits the ability of young and middle-aged households to buy homes and has large impacts on the rental market. The rental system is increasingly faced with the challenge of affordability, due in part to instability in the housing market as a whole. This has implications for new households trying to find rental housing in York Region, as lower turnover of rental stock leads to fewer units available for rent. With a lack of options, some residents may be forced to settle for inadequate or unsuitable housing for their family type and size. A mismatch of residents to proper housing is a direct outcome of low rental supply and a lack of affordable options in the housing market.

4.3.1 CORE HOUSING NEED

Affordable housing options will lead to growth in the number of residents in core housing need. According to CMHC, assessing whether a household is in core housing need involves two steps:

1. Determining whether or not the household dwells in acceptable housing (housing that is adequate in condition, is a suitable size and is affordable)
2. If the household does not live in acceptable housing, determining whether their before-tax income is sufficient to access acceptable local housing

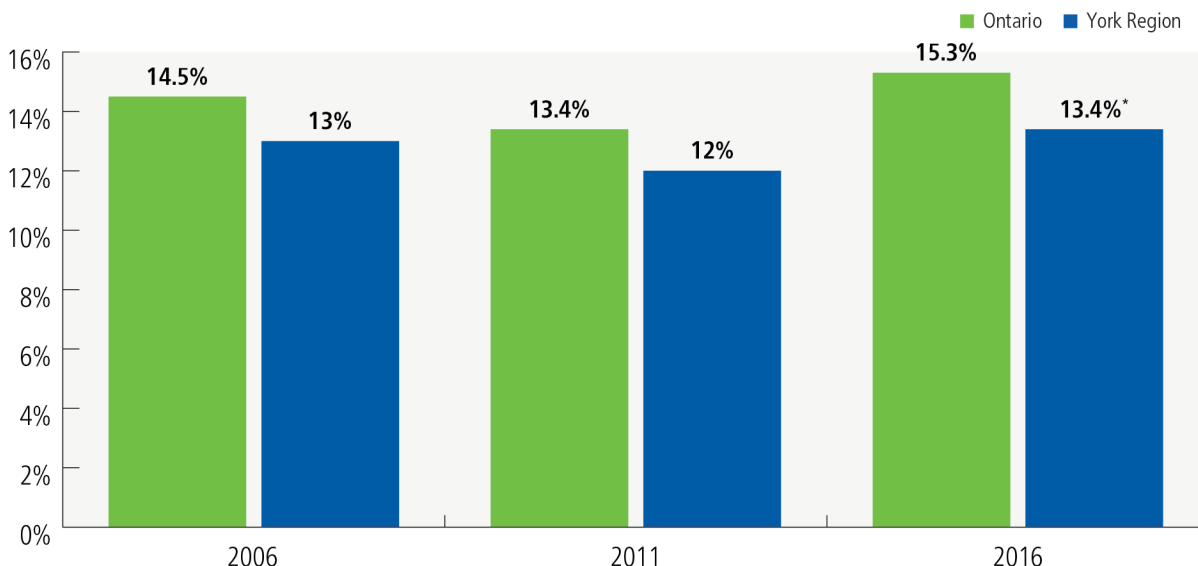
If a household that is not living in acceptable housing can access acceptable local housing for less than 30% of its before-tax income, it is not in core housing need. It is only in core housing need if acceptable local housing would cost 30% or more of its before-tax income.

CMHC regularly monitors the quality of housing using three standard measures:

- Adequacy - a measure of whether housing units are in a state of good repair. An adequate unit does not require major repairs, according to the residents
- Affordability - refers to dwelling units that cost less than 30% of a household's annual before-tax income
 - » For renters, housing costs include rent and any payment for electricity, fuel, water, and other municipal services
 - » For owners, housing costs include mortgage payments, property taxes, condominium fees (if applicable) and payments for electricity, fuel, water and other municipal services
- Suitability - a measure of housing unit size, relative to the size and composition of a household. A household of one individual may occupy a bachelor unit, referring to a unit with no bedroom. A suitable dwelling unit has one bedroom for each:
 - » Cohabiting adult couple;
 - » Unattached adult household member
 - » Same-sex pair of children
 - » Any additional child in the family, unless there are two opposite sex children under five years of age, in which case they are expected to share a bedroom

As the population has grown, the number of residents living in core housing need has also increased (Figure 106). In 2016, 13.4% of households in York Region were in core housing need, which is more than 1% lower than the Provincial rate.

Figure 106: Province of Ontario and York Region Households in Core Housing Need 2006 to 2016



*Statistics Canada publishes that York Region's core housing need rate in 2016 is 14.2%. The methodology Statistics Canada uses removes almost 20,000 households identified as "not applicable" due to the statistical unreliability of the data. However, for consistency in this document, staff have included the 20,000 "not applicable" households to be consistent in reporting on total household count throughout this report.

Source: Statistics Canada 2006, 2011 and 2016 Censuses of Population, 2019.

In 2016, approximately 13% of households in York Region (47,800) were in core housing need. Of these, approximately 54% spent 50% or more of their household income on housing costs. When broken down by tenure, the 47,800 households in core need were 67% owner households and 33% renter households. When these numbers are weighted to consider the large number of ownership households and low supply of rental housing, a significantly higher proportion of renter households are in core need compared to owner households.

Below Adequate Housing Standards and Need for Repairs

When housing adequacy is examined at over time, the number of renters and owners living in housing below the adequacy standard has risen marginally for owners over time and increased between 2011 and 2016 for renters (Figure 107). However, the percentage of owner or renter households below adequacy has declined or remained relatively consistent over time. This is because the total number of owner and renter households has increased greatly between 1991 and 2016, and a smaller share of those households fell below the adequacy standard. This is likely due to large growth in new builds during this time period, which would make is less likely that households would be below the adequacy standard.

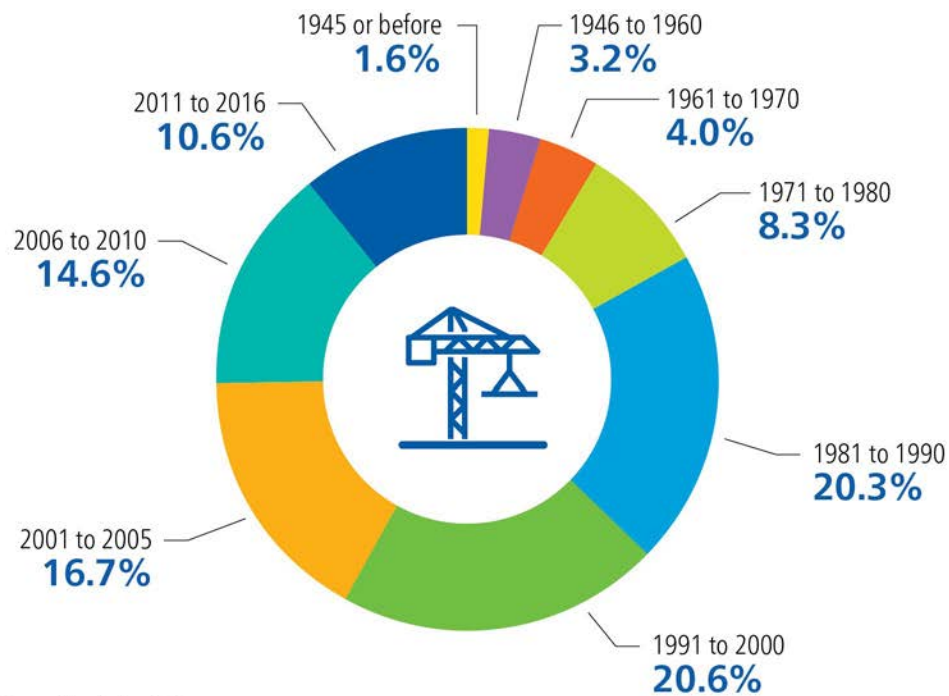
Figure 107: York Region Housing Below Adequacy Standards, 1991 to 2016



Source: CMHC Housing in Canada Online, 2019.

In 2016, approximately 75% of households needed regular maintenance, 3% needed major repairs and 22% needed minor repairs. However, these numbers may change as certain communities across York Region mature. Over 40% of dwellings were built between 1981 and 2000 and, are now reaching approximately 20 to 40 years of age (Figure 108). As housing ages, it becomes more likely that major repairs or significant maintenance will be needed, impacting the ability of a house to maintain adequate standards.

Figure 108: York Region Dwellings Period of Construction, 1945 to 2016



Source: Statistics Canada, 2016 Census of Population, 2019.

Below Suitability Standards

The percentage of owner households living below suitability standards has remained relatively stable and low over time compared to rental households, which have ranged from as low as 3% in 1991 to a high of 8% in 2006 (Figure 109).

Figure 109: York Region Housing Below Suitability, 1991 to 2016



Source: CMHC Housing in Canada Online, 2019.

Below Affordability Standards

CMHC's monitoring of affordability standards from 1991 to 2016 provides further details into the realities of households in York Region over time (Figure 110). As a direct impact of rising housing prices, a growing number of households are falling below the affordability measures. Between 1991 and 2016, the percentage of renters below affordability standards almost doubled.

Figure 110: York Region Housing Below Affordability, 1991 to 2016



Source: CMHC Housing in Canada Online, 2019.

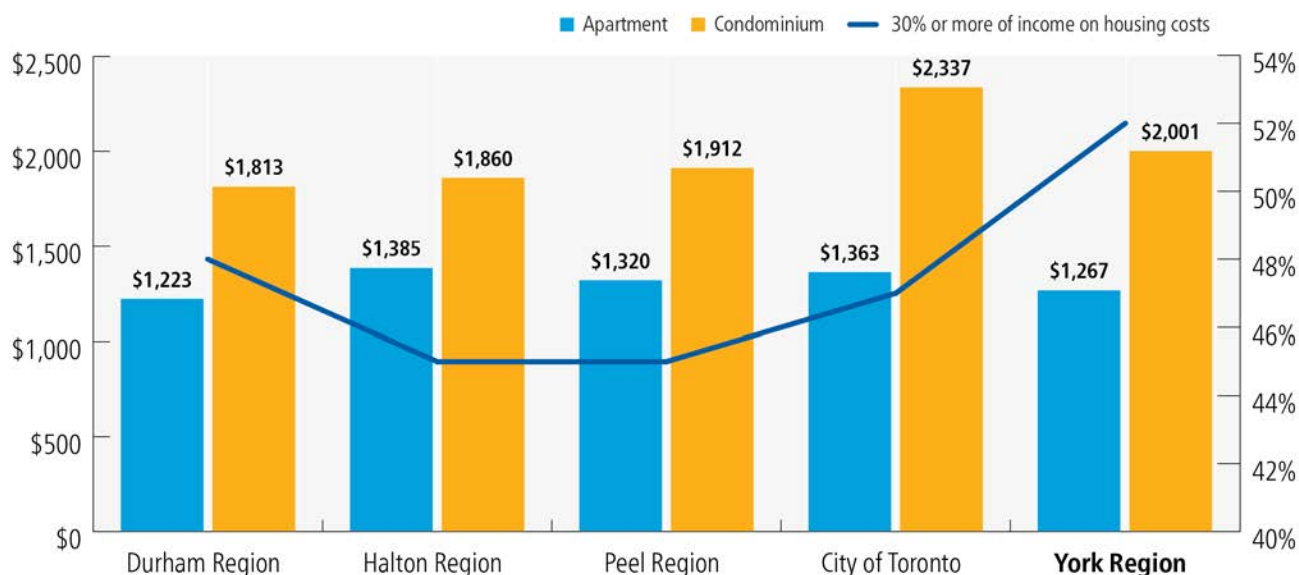
The rise in households in core housing need, defined by these three standards, and growth in rental households below affordability standards are reflective of a lack of affordable options in the housing market.

4.3.2 HIGHER RENTAL RATES

Rental prices have remained high across the GTA, particularly as the cost of housing has risen in recent years. According to the CMHC's Rental Market Report for the Greater Toronto Area, for data released in 2018, the average rent was \$1,359. The [Canadian Rental Housing Index](#)¹¹ ranked York Region second for the top ten critical scores for rental health with 34.6, which was the second worst ranking after Toronto (35.4). In 2018, York Region's average rent for condominiums was the second highest after the City of Toronto and its average rent for purpose-built apartments was the second lowest in the GTA, next to Durham Region (Figure 111). The lower average rent for purpose-built rentals in York Region may be a result of the age of the rental stock available and the low supply. In the GTA, York Region has the highest proportion of renters (52%) spending 30% or more of their income on housing costs. This means that over half of renters in York Region are living in housing that is not affordable to them.

¹¹ The Canadian Rental Housing Index is a comprehensive database that compiles rental housing statistics for cities, regions and provinces across Canada to see the amount of rent Canadians are paying and comparing affordability measures.

Figure 111: GTA 2018 Average Rents by Dwelling Type and Percentage of Renter Households Spending 30% or More of Income on Housing Costs, 2016



Statistics Canada, 2016 Census of Population and CMHC, Rental Market Report - Greater Toronto Area, 2019.

As a result of rising housing prices and low vacancy rates, rent for available units has continued to increase. Given that more than 50% of renters are paying more than 30% of their income on housing costs, this reflects the continued pressures facing everyone in the housing market, not just residents who own their houses.

Between 2007 and 2018, rents for condominiums were significantly higher than rents for apartments (Figure 112). Even when the amounts are adjusted into 2018 dollar values, condominium rents increased more than apartment rents during this period. This may be due to more volatile rent increases for condominiums compared to apartments, since condominiums may not always comply with rent control legislation whereas purpose-built rentals have more protections to help guard the rights of rental tenants. Condominiums are more likely to be newer housing stock, which may have higher rents than existing purpose-built rental units.

Figure 112: York Region Average Rents by Dwelling Type, 2007 to 2018

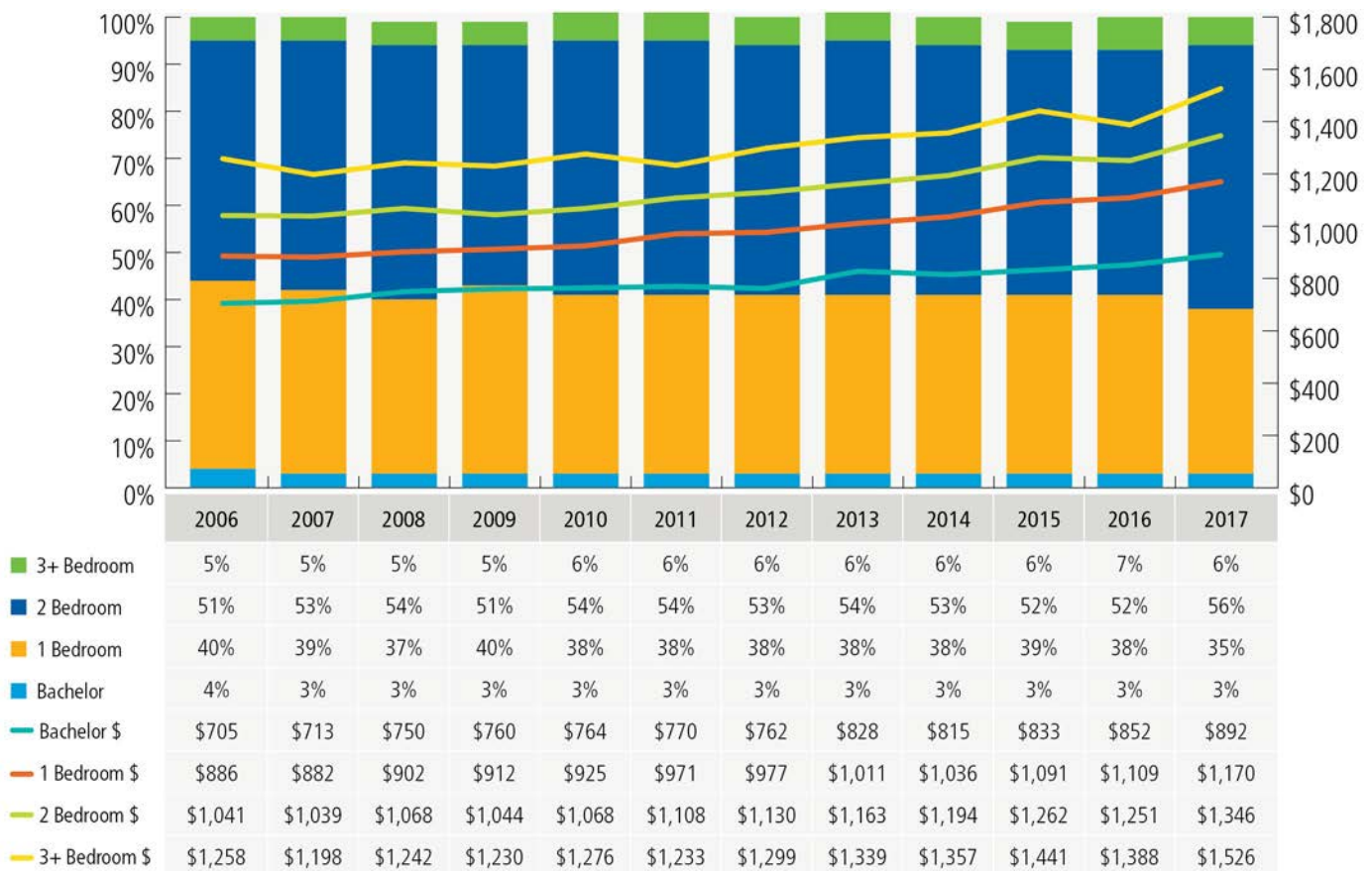


Source: CMHC, Rental Market Report - Greater Toronto Area, 2019.

Rental condominiums are expected to continue to play an important role in the Region's housing system, but should not be the only source of rental housing stock. New purpose-built rental units are a way to help residents find secure and stable tenancy in the rental market. As the changing population and employment needs require more affordable housing, the average rents are an indicator that a growing number of residents are priced out of the condominium rental market because of their significantly higher prices to apartment rents. In 2018, there was an approximate \$750 difference between the average rents for an apartment versus a condominium in York Region. This is a significant amount for a renter struggling to make ends meet.

There has been small growth in the number of available rental units on the market. However, there is a growing need for all sizes and types of rental units, especially family-sized units close to major transit centres and community services. The percentage of all bedroom types and sizes has remained relatively unchanged from 2006 to 2017, each remaining a similar share of the market over time (Figure 113). The majority of the private apartments have either 1 or 2 bedrooms, which are too small for many households in York Region. The larger the unit, the more expensive the total rent would be and the harder it is to find in the market. The increasing cost to own larger units, traditionally single detached houses, have caused a growing need for larger rental units.

Figure 113: York Region Private Apartments by Bedroom Type and Difference in Price, 2006 to 2017



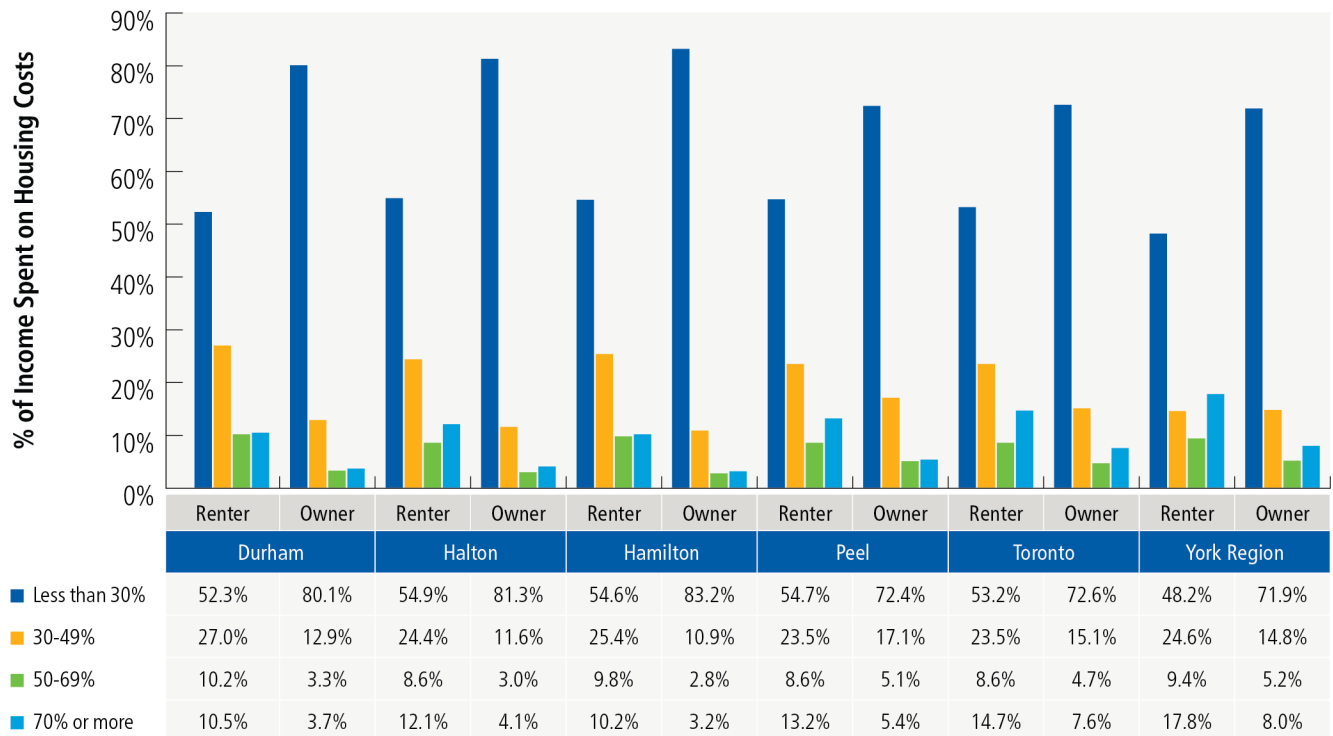
Source: CMHC Rental Market Report, Greater Toronto Area, 2019.

4.3.3 PERCENTAGE OF HOUSEHOLD INCOME SPENT ON HOUSING COSTS

The lack of rental housing and cost of ownership housing may force many households into purchasing homes or renting a unit that is too expensive, leading them to spend more than 30% of their income on housing costs. This has a direct impact on the economy because less money will be available to spend on goods and services in the Region and essential services. Pressures from the housing market also impact the community services and non-profit sectors.

Compared to other regions in the GTHA, York Region's high household prices negatively impact the percentage of household income spent on housing costs (Figure 114). York Region had the highest percentage of renters and owners spending 70% of their income or more on housing costs in 2016 (17.8% of renters and 8% of owners).

Figure 114: GTHA Owners and Renters by Percentage of Household Income Spent on Housing Costs, 2016



Source: Statistics Canada 2016 Census of the Population, 2019.

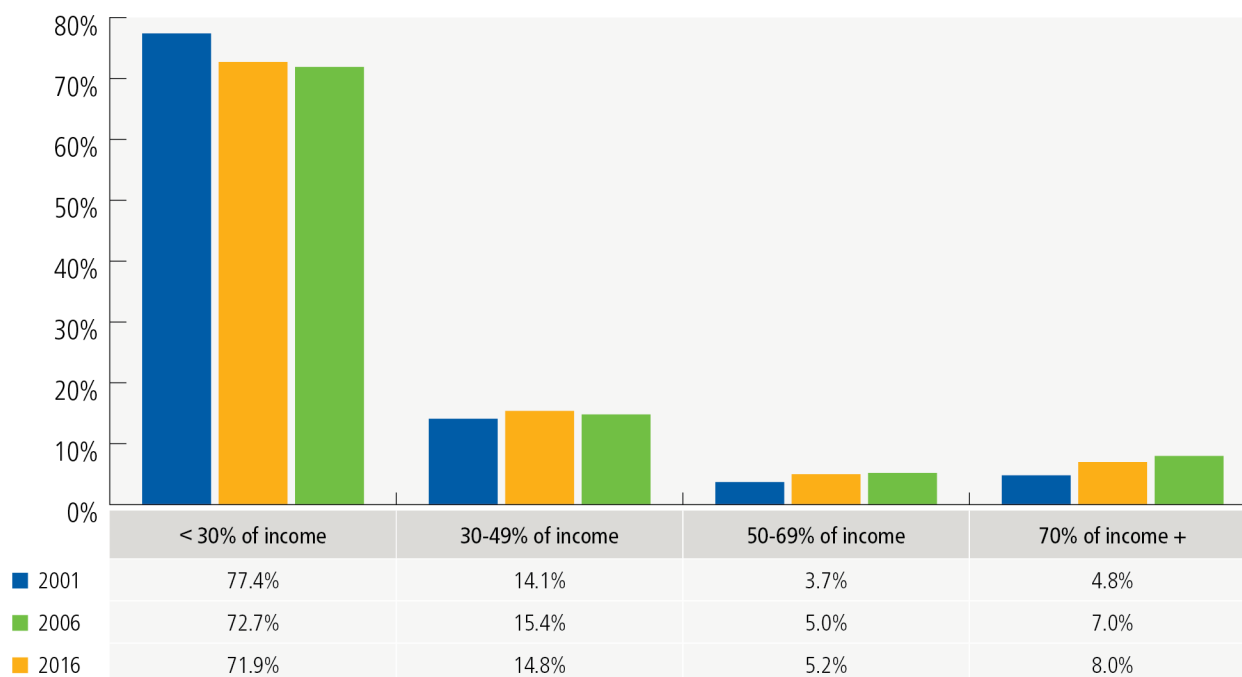
As of 2017, mid-range income households earned between \$80,000 and \$120,000 per year, which allowed for maximum purchase prices that ranged from \$320,000 to \$480,000 and maximum rents between \$2,000 and \$3,000. When the average income of homeowners in York Region is examined by structure type, the average incomes for single detached homeowners are more than double the average incomes for residents owning a condominium apartment in a building that has fewer than five stories (Figure 115). Smaller units are much more affordable in light of the rising cost of housing and declining incomes. When average incomes of renters are compared across housing types, the same narrative is evident. The smaller the unit and the higher density the building, the more affordable the unit is for low to middle income residents. Smaller units in higher density forms allow for more affordable rents that residents within these income brackets are able to afford. However, the data presented in this report shows that the low supply of rental housing is driving the cost of rents up, which may mean that many average income households are struggling to make ends meet, paying a significant portion of their income on housing costs.

Figure 115: Income of Owner and Rental Households in York Region

Housing Type		Income of Homeowners in York Region	Income of Renters in York Region
	Single-Detached House Average	\$148,451	\$89,294
	Semi-Detached House Average	\$104,233	\$78,118
	Row House Average	\$101,005	\$68,138
	Apartment or flat in a duplex Average	\$108,545	\$53,244
	Apartment in a building that has five or more storeys Average	\$71,720	\$48,228
	Apartment in a building that has fewer than five storeys Average	\$73,526	\$45,357
Average Across all Types		\$132,492	\$62,304

Between 2001 and 2016, the percentage of owner households spending 30% of their income or less on housing declined (Figure 116). There has been significant growth in the percentage of residents spending 50 to 69% of income on housing and an even more alarming percentage spending over 70% or more of their income on housing.

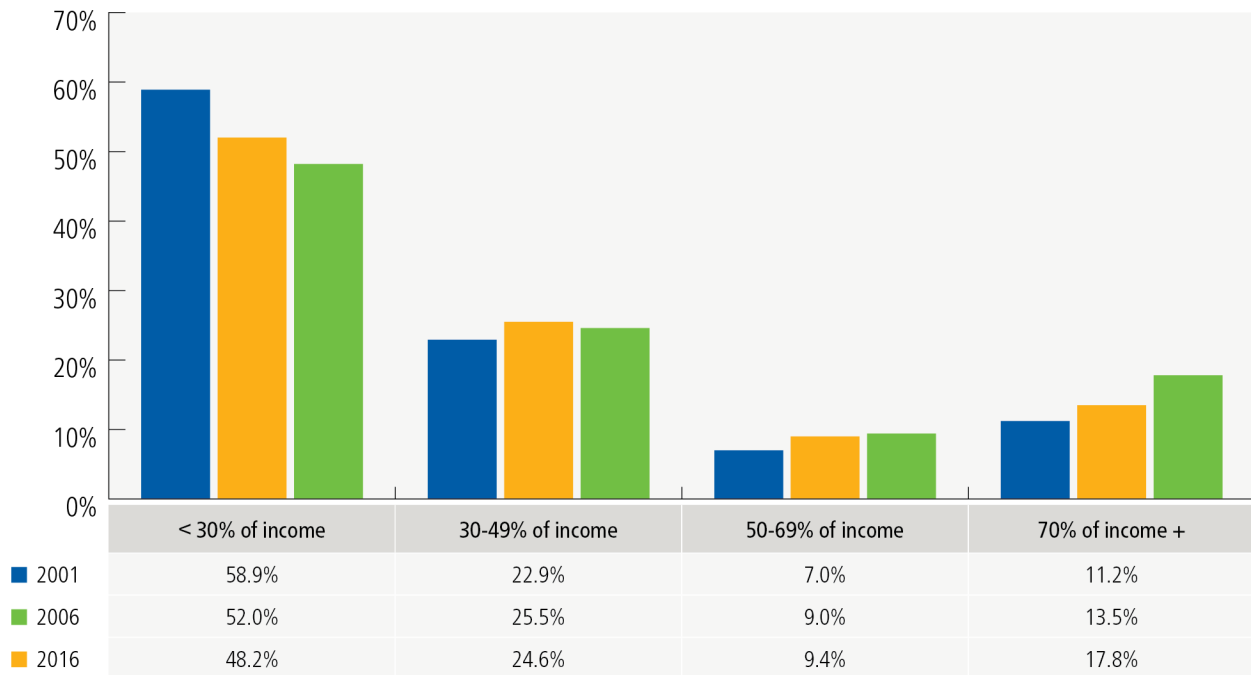
Figure 116: York Region Percentage of Ownership Households by the Percentage of Household Income Spent on Housing Costs



Source: Statistics Canada, 2001, 2006 and 2016 Censuses of Population, 2019.

In 2016, 14.2% of all York Region households rented housing, which is lower than anywhere else in the GTHA. Of this small percentage of total households renting, over half of renters are spending more than 30% of their incomes on housing (Figure 117). A growing percentage of the population is paying 50% or more of their income on housing costs to rent in York Region, increasing from approximately 18% in 2001 to 27% in 2016. This may be the result of growing rents and the lack of rental supply in the market.

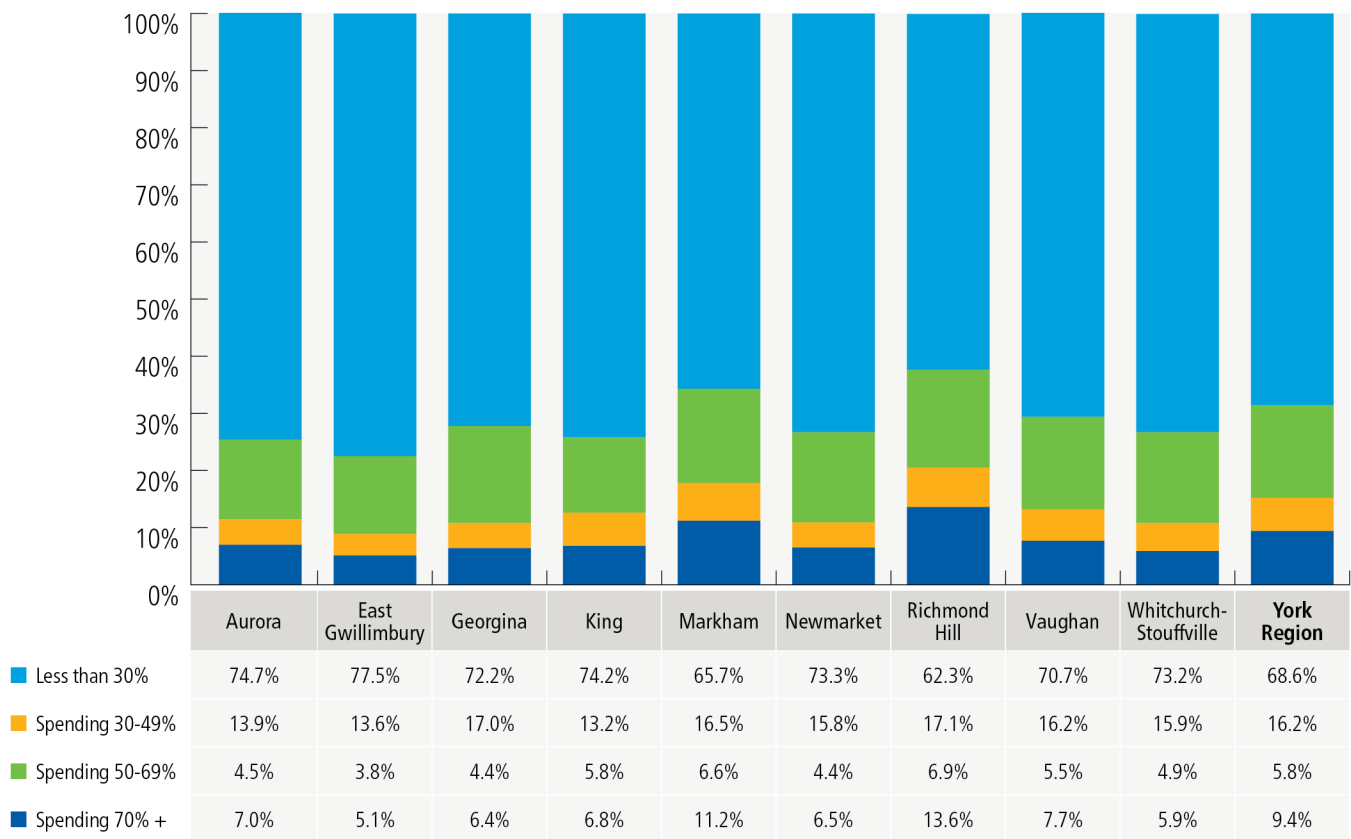
Figure 117: York Region Percentage of Rental Households by the Percentage of Household Income Spent on Housing Costs



Source: Statistics Canada, 2001, 2006 and 2016 Censuses of Population, 2019.

The three southern cities that have the highest prices for housing understandably have the lowest percentages for households spending less than 30% of their income on housing costs. In fact, Richmond Hill, Markham and Vaughan all have the highest percentages of households (both ownership and rental tenures) spending 70% or more on housing costs (Figure 118).

Figure 118: York Region Total Households Spending on Housing Costs by Municipality, 2016



Source: Statistics Canada 2016 Census of Population, 2019.

Certain demographics and minority groups are more likely to struggle, facing inequalities and challenges in the economic market that impacts their experience in the housing market. In particular, immigrants are significantly more likely to spend 50% or more of their income on housing costs (Figure 119). The same evidence is true for rental housing. Immigrant households are more likely to exceed housing affordability benchmarks than other demographics. In particular, new migrants may start off renting when they first move to Canada. However, the high rental costs may deter many new migrants from settling in York Region, which could greatly reduce the number of direct landings and the population growth expected from immigration in the coming years.

Figure 119: Spending 50% of Household Income on Housing Costs by Maintainer Characteristics

Tenure	Owner		Renter	
	Owners, Total	Spending 50% of Household Income	Renters, Total	Spending 50% of Household Income
Primary Maintainer:				
is Male	69.4%	62.1%	54.2%	53.1%
is Female	30.6%	37.9%	45.8%	46.9%
has Aboriginal Identity	0.3%	0.3%	1.3%	1.1%
is an Immigrant	62.0%	79.2%	50.9%	57.7%
is a Lone Parent	8.3%	13.4%	17.3%	18.0%
Suitability: Not Suitable	4.0%	3.7%	11.9%	11.1%
Dwelling Condition: Major Repairs Needed	2.8%	3.7%	4.8%	4.3%

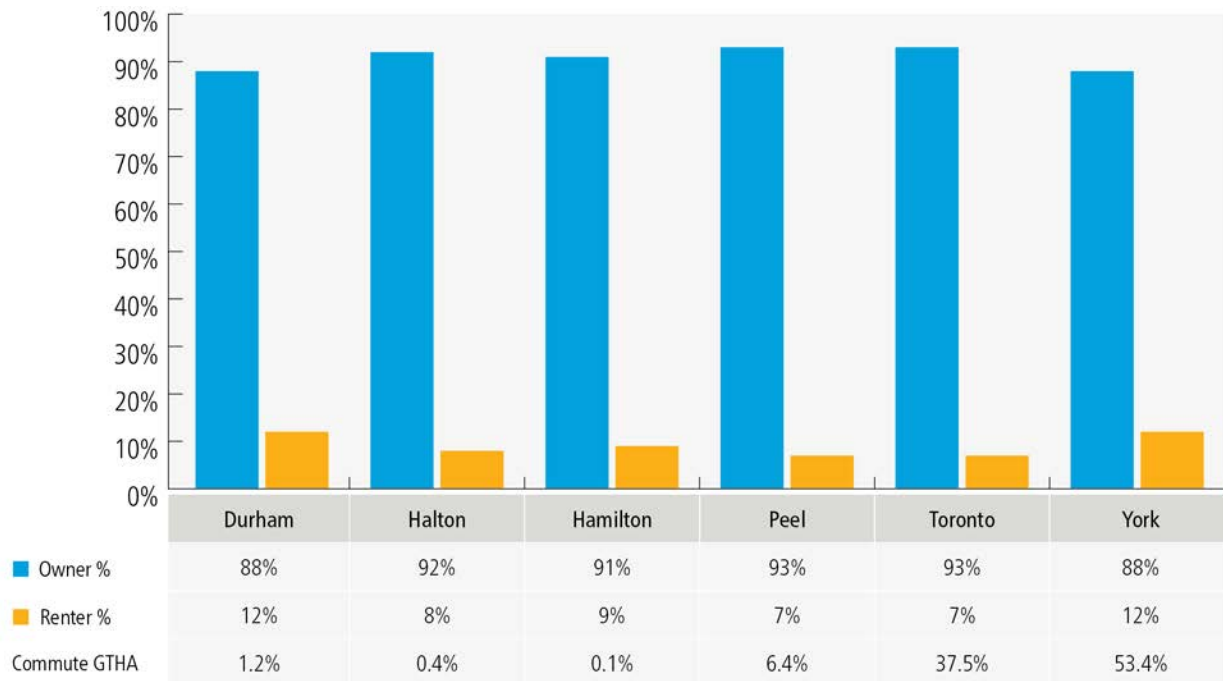
The increasing percentage of the population spending the majority of their income on housing costs is of growing concern and is a direct impact of a lack of affordable housing options delivered through the housing market.

4.4 HOUSING AFFORDABILITY IMPACTS COMMUTE PATTERNS

The ability to provide housing options that allow residents to live and work in the same place is an important component to building a complete community. Commuting between homes and places of work increases traffic congestion and can impact the health and well-being of residents and workers. The provision of a full mix and range of rental and affordable ownership options may hinder the ability for low and moderate income earners to live and work in York Region, which may result in a decline in the Region's economic well-being.

When broken down by tenure, the majority of Regional residents commuting to other locations across the GTHA are household owners. In York and Durham Region, 12% of renter households commute to other locations for work (Figure 120). The number of owner and rental households commuting may rise if transit systems continue to improve across the Region, particularly as housing in Toronto becomes more unaffordable.

Figure 120: York Region Residents Commuting across GTHA by Tenure and Percentage of Population Commuting by Location

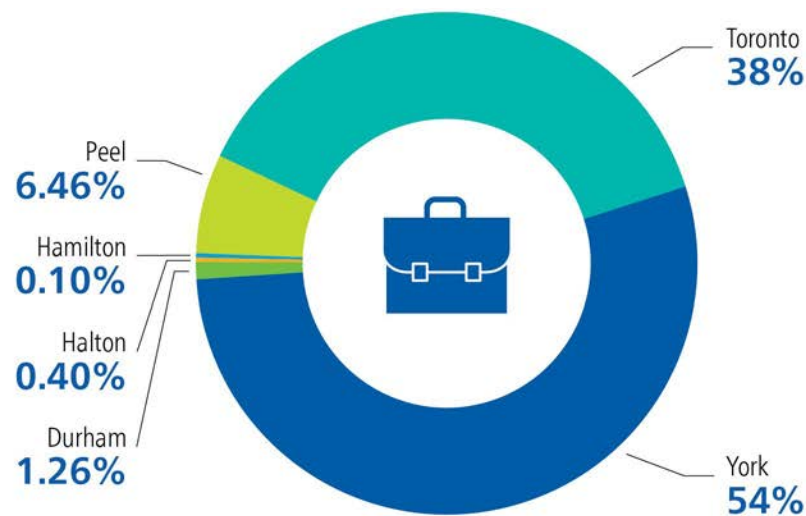


Source: Statistics Canada, 2016 Census of Population, 2019.

A recent CMHC report released in November 2018 explores the trade-offs that come when households in the GTA move further away from the urban core in order to afford the homes they want. Despite the diversity of jobs and income levels across York Region, the misalignment between available housing options and the workforce has caused the Region to have one of the lowest live/work ratios in the GTA.

The majority of York Region residents work in York Region, followed by the City of Toronto (Figure 121). This graph shows that a large portion of York Region residents travel to other areas to work, which impacts commute patterns and road congestion. Approximately 75% of the residents that live and work in York Region commute to the three southern cities, Vaughan, Markham and Richmond Hill for their job.

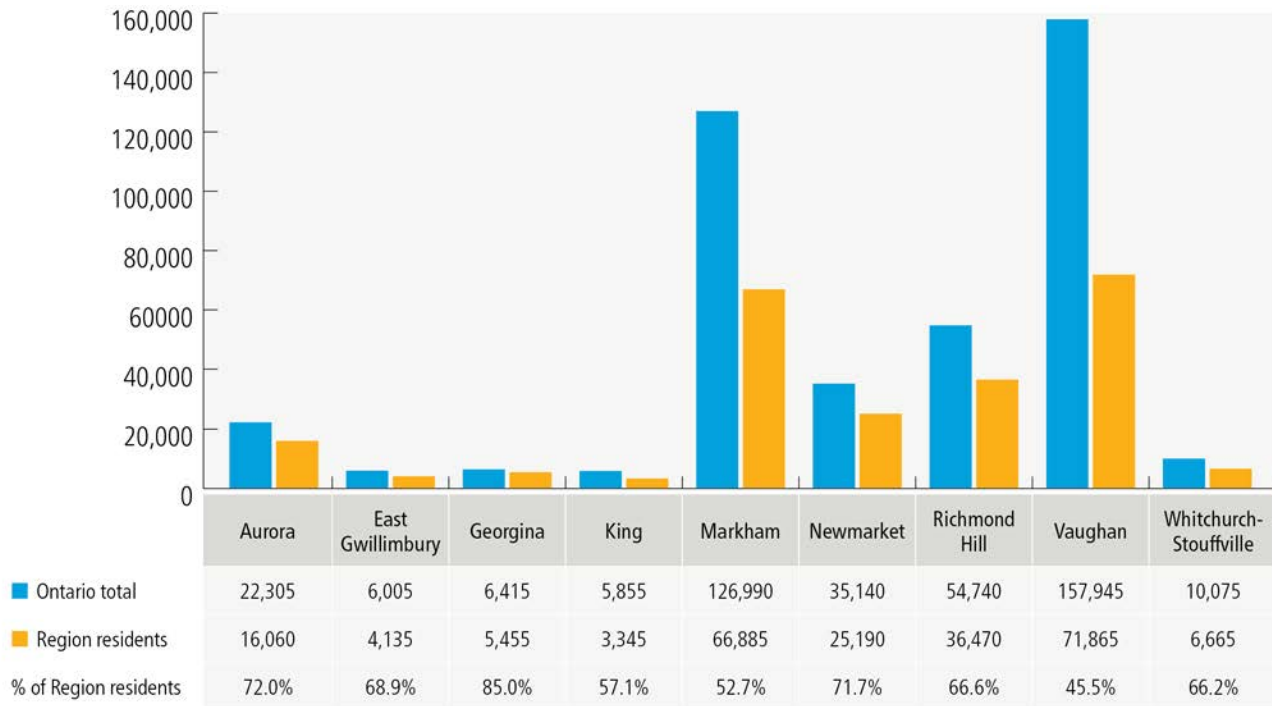
Figure 121: York Region Residents Geography of Work, 2016



Source: Statistics Canada, 2016 Census of Population, 2019.

The increase of GO Transit lines across York Region, growth in the number of trains going to and from the City of Toronto and the expansion of the TTC into York Region has allowed more residents that live in York Region to commute to other places of work (Figure 122). These additional transit lines may make the Region more economically competitive and desirable as a place to live, incentivizing residents to rent or own along major centres and corridors or other major urban areas where there is easy access to key transit centres. As the Region continues to grow, the rise in transit lines may positively impact York Region's economic opportunities.

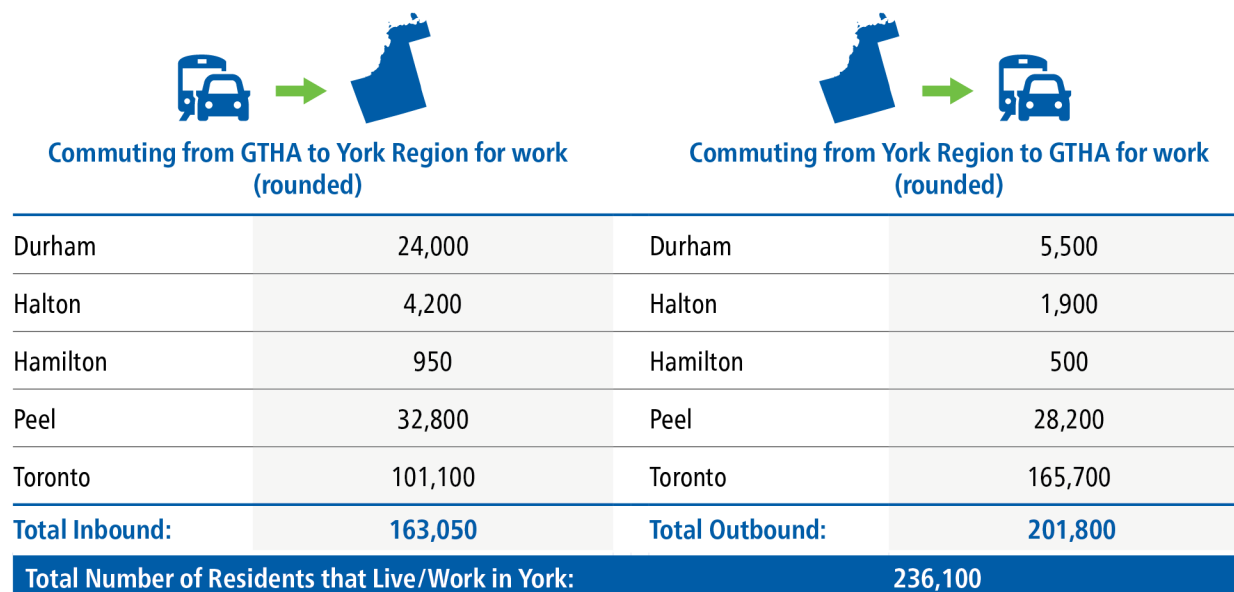
Figure 122: Ontario Residents Commuting to Work in York Region Compared to York Region Residents by Local Municipality



Source: Statistics Canada, 2016 Census of Population, 2019.

There are a growing number of people commuting to York Region for work compared to York Region residents commuting to other GTHA locations for work (Figure 123). This is evidence of growth in York Region's economy and work opportunities. However, the large number of people living outside of York Region but working there may be influenced by the high cost of housing in the Region.

Figure 123: Commuting from GTHA to York Region for Work and Commuting Out of York Region to other GTHA Regions for Work



Source: Statistics Canada, 2016 Census of Population, 2019.

A growing live/work ratio has a large impact on the environment, economic growth of the Region and the health of its residents. The interconnectivity of housing and the economy impacts the capacity for residents across the GTHA to have their needs met and participate in a complete community. The growing number of residents who live in York Region and commute elsewhere and the high number of non-residents who commute into the Region for their work can negatively impact the health and well-being of individuals across the GTHA. The inability of residents to be able to afford housing in the areas where they work is a direct sign that the private market is failing to provide them with the full mix and range of housing that they need.

There are multiple benefits to a full mix and range of housing options, including robust rental housing options:

From an economic development perspective, rental housing can provide a better match between where workers live and work. This helps businesses to attract and retain employees, which in turn supports a stronger labour market that attracts new businesses and the right services into the economy. A strong workforce is a critical component that attracts new businesses into the Region.

Environmentally, one of the biggest issues in York Region is transportation congestion. More rental options in urban centres helps provide the necessary housing close to jobs to support more environmentally friendly modes of travel, including public transportation or cycling. More affordable options can increase York Region's live/work ratio, which in turn helps support growth in the Region's transit infrastructure and reduces traffic congestion and carbon emissions through more compact and healthy built environments.

Housing in York Region is increasingly unaffordable for many renters and owners.

- There are many factors in the housing market that contribute to the growing affordability challenges facing residents
- The lack of affordable housing options has caused a rise in core housing need
- Low rental supply and increasing housing costs contributes to higher rents for households
- A growing number of York Region's residents are spending too much of their income on housing
- Inadequate housing is impeding improvements to York Region's live/work ratio

CHAPTER 5:

EMERGENCY AND SUPPORTIVE HOUSING SYSTEMS IN YORK REGION HELP RESIDENTS FIND AND KEEP HOUSING

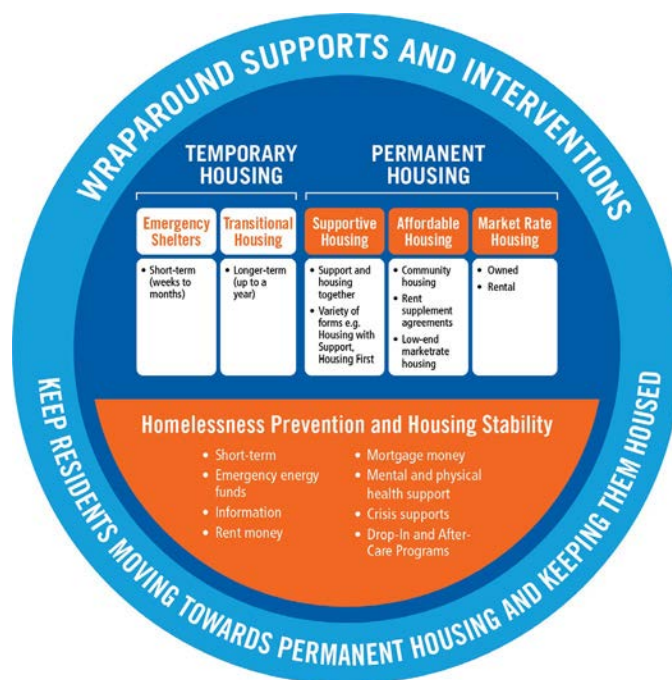
Housing stability is key to maintaining community stability and wellbeing. York Region is committed to strengthening the homelessness prevention and housing stability systems (Figure 124). In the Region, there are programs and services for families and individuals who need supports to live independently in the community or to keep their housing. Others who are experiencing homelessness have emergency housing supports to help them find housing, and individuals who have complex needs have access to supportive housing to help them find stable housing while receiving services to address the challenges they face.

All levels of government have an important role to play to address the housing needs of residents in the Region. York Region's responsibility as Service Manager and its role in growth management together support the housing market needs across the income spectrum.

For the purposes of this report, housing supports refers to programs and services provided to residents that helps them find or stay in their homes, including the maintenance of adequate and affordable housing. Housing supports can be delivered through a number of ways:

- Supportive housing that is funded and administered by the Province, providing housing to vulnerable populations
- Emergency and transitional housing that provides crisis and short-term housing
- Housing with supports that provides housing to vulnerable populations
- Housing subsidies to increase housing affordability and stability for residents across the Region
- Programs and services to prevent and reduce homelessness and provide housing stability

Figure 124: Homelessness Prevention and Housing Stability Systems



5.1 SUPPORTIVE HOUSING HELPS PEOPLE WITH THEIR HOUSING STABILITY

Supportive housing assists people in need of additional supports so they can avoid homelessness. Supportive housing typically includes housing assistance which can come in the form of rent geared-to-income, rent supplements, group homes or housing allowances. These supports help people remain stably housed and can include counselling, case management, personal support, income support, assistance with medication and life skills training^{12,13}.

In Ontario, supportive housing and housing-related programs are funded and administered through the Province by the Ministries of Municipal Affairs and Housing, Health and Long-Term Care, Community and Social Services and Children and Youth Services.

In York Region, supportive housing programs are offered to individuals dealing with issues such as mental health, substance misuse and addictions, homelessness, youth justice, physical disabilities, injuries and cognitive impairments (Figure 125). The Region offers case management and outreach supports to people using supportive housing programs, which are funded and administered by others.

¹² Province of Ontario. (2017). Ontario Supportive Housing Policy Framework. Accessed from: mah.gov.on.ca/AssetFactory.aspx?did=15986

¹³ Province of Ontario. (2017). Ontario Supportive Housing Best Practice Guide. Accessed from: mah.gov.on.ca/AssetFactory.aspx?did=15988

Figure 125: Examples of supportive housing programs and services offered in York Region

Supportive Housing	Description
Homes for Special Care	Provides housing, meals and assistance with daily living for adults with serious mental illness. Homes for special care are funded and licensed annually by the Ministry of Health and Long-Term Care.
The Housing First Program	Provides a community based service that helps individuals who are homeless or at-risk of being homeless within the Central Local Health Integration Network (LHIN) boundaries to find and secure stable housing. It offers support with social and community integration, counselling, substance use, employment, education and substance misuse treatment. The program is offered through a partnership between the CMHA – York and Simcoe, CMHA – Toronto, Addiction Services of York Region, and Across Boundaries.
Housing to Health (H2H)	The Program uses a Housing First approach to provide immediate access to housing for people experiencing homelessness. H2H provides wraparound supports to help promote successful tenancies and overall wellbeing. The Program is led by the collaborative efforts of Blue Door Shelters, LOFT Crosslinks Housing & Support Services, the Krasman Centre and supported by various other York Region agencies.
Loft Mental Health and Addiction Housing and Support for Adults	LOFT Adult Services offers a range of recovery-oriented housing and support services for men and women aged 16 to 64 years with mental health issues, substance abuse challenges and homelessness or the risk of homelessness.

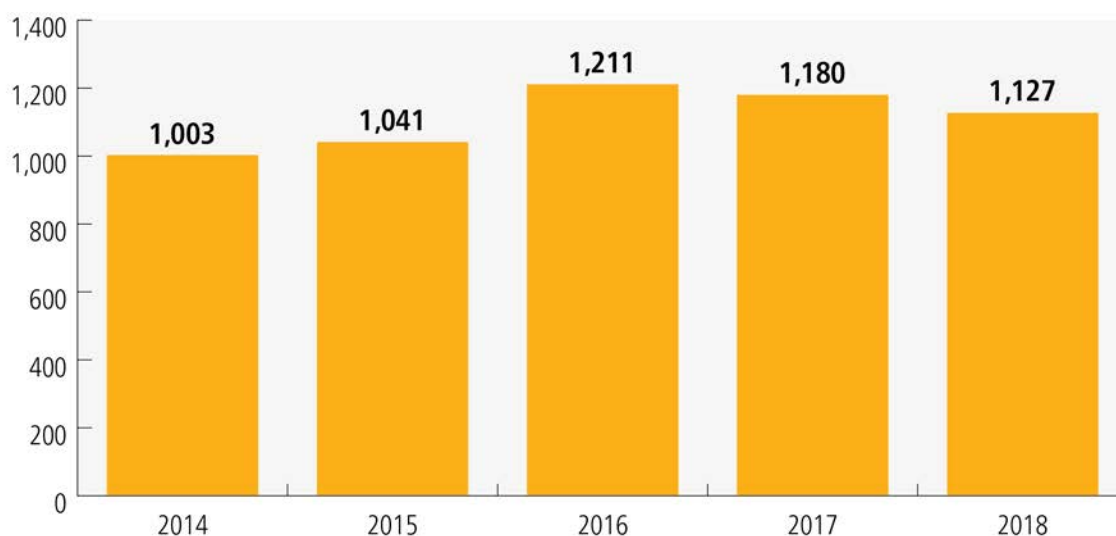
5.2 EMERGENCY AND TRANSITIONAL HOUSING PROVIDES SHELTER FOR PEOPLE IN HOUSING CRISIS

York Region has funding agreements with six Emergency and Transitional Housing facilities. When people are in a housing crisis, emergency housing provides an immediate place for people to stay. Staff and the client work towards getting re-housed as quickly as possible. In some cases, they provide a longer term stay for up to one year in what is known as Transitional Housing. This can help individuals transition back into the community.

Emergency and Transitional Housing	Description
Kevin's Place (Youth)	Provides 12 emergency housing beds for males 16 to 26 years of age, who may stay for up to four months while they work on their housing plan
Sutton Youth Services	- Provides 16 emergency housing beds for males and females 16 to 26 years of age, who may stay for up to four months while working on their housing plan - Provides 10 transitional beds for up to one year to youth who are seeking more permanent housing while in school, training or employment - Offers a drop-in program for youth residing in the facility and youth in the community to access supports and community referrals
Youth Hub	- Provides 14 emergency housing beds for males and females 16 to 26 years of age, who may stay for up to four months while working on their housing plan - Provides 11 transitional beds for up to one year to youth to help them with their life skills while in school, training or employment - Offers a drop-in program for youth residing in the facility or youth in the community to access supports and community referrals
Belinda's Place (Women)	- Provides 28 emergency housing beds for women, who may stay for 30 days while working on their housing plan - Provides nine transitional beds for up to one year to women who are seeking more permanent housing while working on employment and other goals to keep them housed - Offers a drop-in and after-care programs for women in the community
Leeder Place (Family)	Provides 15 rooms with a total of 60 emergency housing beds for families, who may stay for up to 30 days while working on their housing plan
Porter Place (Men)	Provides 30 emergency housing beds for single males, who may stay for up to 30 days while working on their housing plan

Between 2014 and 2018, two new multi-service centres opened; Belinda's Place in November 2015, and the Richmond Hill Youth Hub in March 2016. These facilities expanded York Region's capacity to offer emergency, transitional and drop-in services as well as aftercare support to women and youth (Figure 126). The Region's service delivery model focuses on wraparound supports such as house planning, health services, counselling, employment, education and skill training and family counselling. While residents may stay longer in emergency housing while they work on securing permanent housing and community supports, residents leave better able to not just find, but keep long term permanent housing.

Figure 126: Number of York Region Residents using Emergency Housing Services, 2014 to 2018



Source: York Region Community Health and Services Homeless Individuals and Families Information System (HIFIS) 3.8, 2019.

5.2.1 SEASONAL SHELTERS

In York Region, two seasonal shelters are open from November to March/April for homeless men and women over the age of 16. Both seasonal shelters are funded through the Region's Community Investment Fund.

Seasonal Shelters	Description
Inn from the Cold	- Provides emergency overnight shelter seven nights a week between November and March/April through 36 beds for men and women, 16 years of age and over - Provides four transitional beds for up to one year to individuals who are seeking more permanent housing while receiving supports and services - Provides clothing, food and referrals to essential services - Offers drop-in services three days a week, providing meals and support services for people experiencing homelessness or at risk of homelessness
Mosaic Interfaith Out of the Cold	- Provides emergency overnight shelter seven nights a week between November and March through 40 beds for men and women, 16 years of age and over - Provides basic health care, clothing, food and referrals to other services - Co-ordinates the efforts of over seven York Region faith-based communities and rotates locations throughout the week in the southern part of the Region

5.2.2 VIOLENCE AGAINST WOMEN SHELTERS

Violence Against Women (VAW) shelters are funded by the Ministry of Community and Social Services. VAW shelters assist women and children who are fleeing abuse or violence. They provide shelter, counselling and various supports.

VAW Shelter and Transitional Housing	Description
Sandgate Women's Shelter of York Region	• Provides a total of 30 beds between two violent against women shelters for women and their children, who may stay for up to six weeks • Provides four transitional housing apartments where residents can stay for up to six months and receive ongoing counseling and legal support
Yellow Brick House Women's Shelter	• Provides a total of 41 beds between two violent against women shelters for women and their children, who may stay for up to six weeks • Provides eight transitional housing apartments where residents can stay for up to six months and receive ongoing counseling and legal support

5.3

HOUSING WITH SUPPORTS PROVIDES HOUSING TO VULNERABLE POPULATIONS

The Housing with Supports program houses vulnerable York Region residents. The program provides supervision, care and support with daily living to residents experiencing low income with a mental health diagnosis, exhibit symptoms of a mental health diagnosis, have a physical disability or who are elderly and frail.

There are 22 privately owned and operated homes, with over 600 beds in York Region (Figure 127). Most homes receive funding by the Region or the Province and some are privately owned. Housing with Supports homes are located in Aurora, East Gwillimbury, Georgina and Newmarket.

Figure 127: Housing with Supports

Housing With Supports	No. of Facilities	No. of Licensed Beds
Town of Aurora	1	22
Town of East Gwillimbury	7	150
Town of Georgina	6	248
Town of Newmarket	8	198
York Region Total	22	618

The Region administers and monitors operator agreements for the 398 beds it funds. The funding supports:

- A daily per diem for each resident in a Regionally funded bed
- A monthly personal needs allowance and Quality of Life allowance
- An annual clothing allowance

The Region also dedicates staff to the program, including:

- A team of Social Assistance Case Coordinators who review resident eligibility, offer case management and wrap-around supports
- A Compliance and Licensing Officer who monitors compliance with Service and By-Law Agreements and responds to public or tenant concerns

As Service Manager, the Region licenses all Housing with Supports facilities under Lodging Houses By-law No. 2014-71.

5.4 REGIONAL INVESTMENT IN HOUSING GRANTS AND SUBSIDIES

A number of Regional programs use tax levy funding to help residents afford housing. These include:

- Home Repair Program: the Region provides grants to eligible homeowners to complete needed accessibility modifications and critical repairs to improve the safety of their homes
- Regional Rent Assistance: tax levy funded program administered by five housing providers operating projects funded through the Affordable Housing Program and Investment in Affordable Housing, including Housing York, that provides income-based subsidies to almost 300 households through the subsidized housing wait list or referral agreements with community agencies
- Tiered Rent Program: tenants at Housing York's newest building, the Richmond Hill Hub, pay rents corresponding to their incomes using a simplified rent band model. This approach is in contrast to typical rent subsidy models, which provide individually-calculated subsidies to tenants. This approach allows Housing York to provide deeper affordability to applicants on the subsidized housing wait list while meeting the revenue targets needed to operate the building without relying on operating subsidies from the Region
- Regional Rent Assistance and Tiered Rent Programs: complement newer senior government funding for affordable housing that do not provide operating funding. Through these programs the Region is able to provide an income-based subsidy to households with low incomes from the subsidized housing wait list

5.5 AN INTEGRATED DELIVERY SERVICE SYSTEM HELPS RESIDENTS OBTAIN THE RIGHT PROGRAMS THROUGH WRAPAROUND SUPPORTS

York Region's integrated service delivery model provides wraparound supports and interventions to help residents find and keep permanent housing. It is an important part of building a system to prevent, reduce and end chronic homelessness in the Region.

5.5.1 CONNECTING RESIDENTS TO SERVICES AND SUPPORTS

People experiencing homelessness or at-risk of homelessness have access to a number of programs and services directly delivered by the Region that provide individualized wraparound supports, when most needed.

Program Name	Program Description
Home Now	The Home Now program helps people who are chronically homeless find and retain long-term housing. The program helps clients find housing and remain housed through active case management, personalized wraparound supports and rent assistance. Home Now recognizes that a place to call home is a key component to moving forward with life and addressing the issues that may have led to homelessness. The program is delivered by the Canadian Mental Health Association (CMHA).
Housing Stability Program	Provides financial assistance and wraparound supports to help social assistance recipients (Ontario Works and Ontario Disability Program) who are experiencing homeless or at-risk of homelessness to find or keep housing.
Homelessness Prevention Program	Helps residents experiencing homelessness or at-risk of homelessness, who are not in receipt of social assistance, by providing financial assistance and supports to find or keep housing. Financial assistance may include rent and utility arrears, first and last month's rent, mortgage payment arrears and moving costs.
Short-Term Assistance for Renters (STAR) Program	Helps market rent households at risk of homelessness to stay housed and/or individuals who are homeless to attain safe, stable and affordable housing when faced with a temporary financial hardship. Combines a 24-month rent benefit and 30 months of intensive case management supports.
Outreach Services Program	Provides crisis support and short-term intensive case management supports and diversion to individuals and families experiencing homelessness or at-risk of homelessness to help find and keep housing.
Homemakers and Nurses Services	Provides homemaking services to low income York Region residents who have a temporary or permanent illness or disability so they can remain in their homes.
Community Investment Funded Programs for 2019	• Canadian Mental Health Association – Connecting Social Housing Tenants to Mental Health Supports • Inn from the Cold - Drop-in • LOFT/Crosslinks Street Outreach • Mosaic Interfaith Out of the Cold • Community Legal Clinic of York Region – Eviction Prevention Program • Jewish Russian Community Centre of Ontario – JRCC Furniture Depot • Lance Krasman Memorial Centre for Community Mental Health • The Housing Help Centre – Information and Case Management • Food banks: Lifecorps (does not serve clients directly but delivers food to co-ops, shelters), York Region Food Network

The Region provides individuals and families with affordable housing options, community housing and homelessness prevention programs and services to support their housing stability.

- Emergency housing, violence against women shelters and seasonal shelters provide accommodation for people experiencing a housing crisis, and work toward helping them find and keep housing. Supportive housing is provincially funded and administered, while the Region offers case management and outreach supports to people using supportive housing programs
- The Region's vulnerable populations will continue to rely upon critical services delivered within the supportive housing systems to help residents stay housed
- To tackle housing affordability challenges, the Region provides housing subsidies to increase housing affordability and stability
- As Service Manager, York Region takes an integrated approach to delivering housing stability and homelessness services that work to connect residents to the right supports and services
- The Region is building a system to prevent and reduce homelessness and work towards ending chronic homelessness

CHAPTER 6: YORK REGION CONTINUES TO MONITOR AND ADDRESS HOUSING GAPS

The data and research examined shows that York Region's housing supply is diversifying. Efforts have been made to encourage a full mix and range of housing options that include more purpose-built rentals, affordable ownership and rental options. Despite this, gaps in the market persist. The Region has demonstrated leadership by highlighting the importance of housing affordability and the need for more rental options throughout its strategic plans, Regional policies, and by diversifying community housing and homelessness prevention and stability services. The inability for the current mix of housing to meet changing demands further expands the gap between what the housing market provides and what residents' need, despite the best efforts of the Region and partners.

In particular, a lack of affordable ownership options and low supply of rental units are available at all price points to serve the needs of residents. As a result, there are a number of major challenges in the current housing market, including:

- Affordable units concentrated in certain areas
- Limited supply of affordable family-sized units
- Depth of affordability

Affordable units are often clustered rather than evenly distributed throughout communities. Pockets of affordability may arise and cause disjointed communities that are unable to meet the needs of all residents at different ages and stages of life. The Region continues to do its part to address this gap through current and planned initiatives, but long-term solutions require partnerships with various stakeholders.

The high cost of single detached homes has created a need for other multi-bedroom housing options. Since the majority of private apartments are 1 to 2 bedrooms, the housing market must provide a greater mix of affordable family-sized units for both ownership and rental tenures. In particular, there is a need for more transit-supported, family-sized housing units in the Region's centres and corridors, including a greater mix of units in the new greenfield developments. Overall, the data provided throughout this report highlights the need for more affordable ownership options and an increase in rental supply at all price points. These housing options must be located close to community supports and health services to support a diverse set of population needs, particularly as the urban structure, population and economy of York Region evolves.

In the ownership market, the Region has met Regional Official Plan affordability targets until 2018. In 2018, only 11% of new ownership units were affordable. When considering depth of affordability and built form, Provincial and Regional policy requires that an appropriate range of housing be provided for all current and future residents and workers. Although the affordable housing thresholds provide an upper price limit for housing, they do not consider the need for housing for households with incomes below this limit. Offering a full mix and range of housing for all income levels that meets the affordable housing threshold across the income spectrum is imperative to sustaining a healthy housing system.

6.1 REPORT HIGHLIGHTS

The Housing Matters Update is a technical data document used to inform a number of Regional plans and policies. It provides a detailed look into past and present housing market trends, while using forecasted growth to analyze the plans needed to meet future needs.

The data in this report highlights:

- The need for a greater mix and range of housing options
- The need for more affordable ownership and rental units
- The need for higher density units that can support a full mix and range of incomes
- The need for rental units available at all price points
- The demographic shifts in the population, including smaller family sizes, growth in the immigrant population and an aging population impacts the mix and range of housing required
- The economic challenges facing residents due to the slow rise in income compared to the growth in housing prices

The Region continues to experience high population, employment and housing development growth. However, the current housing market is unable to provide residents with the necessary housing to meet their needs.

The economic impact of a lack of rental options and affordable housing units influences all areas of York Region, including the departmental programs and services delivered to residents. The inability of the market to provide a full mix and range of affordable rental and ownership housing options may:

- Cause a greater dependency on community and health services by residents
- Lead to incomplete communities that do not support residents and workers at all ages and stages of life
- Result in the failure to meet forecasted growth targets
- Economic impact of low business attraction and retention rates
- Deter new migrants from choosing York Region as a place to call home
- Cause many residents to struggle to make ends meet
- Impact community safety and wellbeing

A diverse and affordable housing market will encourage migration, attract businesses and new residents of all ages and stages to want to live, work and play in York Region. Getting to this state will require active collaboration and coordination across levels of government, industries and other stakeholders to respond to market gaps with innovative solutions and responses.

6.1.1 HOUSING DATA GAPS

The *Housing Matters Update* uses best available data to provide an understanding of the current housing market in York Region and the opportunities and challenges facing residents. Though significant data and research exists, there are gaps in the data that, if filled, could help to explain the trends found in the housing market and more clearly identify opportunities, risks and their impact.

Filling these data gaps would require the collection of data on dwelling and households at a more granular level to support additional analysis that connects household characteristics (such as income level, age and composition) with dwelling characteristics (such as neighbourhood, number of bedrooms and tenure). In addition, there is a gap in understanding how the current housing stock is being used and how the productivity of underused stock could be increased. Further data on rental condominiums would help to better understand how it functions relative to purpose-built rental. Data on low density rental units in the secondary market would also provide a greater knowledge of how larger families are finding suitable rental units. Data on the length of time the dwelling has been occupied by the same household by tenure and type at the neighbourhood resolution, including the reasons for moving or remaining in a dwelling would be helpful to better understand the secondary market. Information on the occupancy patterns of the current housing stock can help to develop policies that will better align the use of the housing stock with Regional priorities.

6.2 THE ROLE OF PARTNERSHIPS IN ADDRESSING HOUSING GAPS

The current housing market challenges cannot be resolved by Regional government alone. Partnership and collaboration are imperative for creating innovative housing market solutions. The Region will continue to work with partners to find new tools to increase the mix and range of housing, including new purpose-built housing. This will help to remove the over reliance on the secondary market, improving housing stability for tenants and vacancy rates by increasing the number of purpose-built rental units in the rental market. As outlined in Chapter 1, addressing the current gaps in the housing market requires collaboration and partnership with a variety of stakeholders across the public and private sectors.

As a Service Manager, York Region works with many partners to address the need for supportive housing. In the Region, housing programs offer services to residents in the greatest need to help them to live independently, retain their homes or access shelter after losing their home. Partnerships will be increasingly critical as higher costs for housing, child care, elder care and food are increasing the economic vulnerability of low and moderate income residents. York Region provides subsidies and supports to households in the private market who need assistance. The success of these programs depends on available rental supply and partnerships with the private sector. The Region is exploring opportunities to introduce new programs to encourage the creation of new market rental housing to help residents find and keep housing.

Engaging the private market will become increasingly important as community housing cannot keep up with the increasing demands being placed on services. Collaborating in new and innovative ways is necessary to leverage the funding provided by other levels of government to incentivize certain behaviors in the private market.

Internally, the Regional Housing Strategies Steering Committee is a cross-departmental group that provides guidance and ensures coordination of strategic housing initiatives. This guidance is provided within the framework of the Region's 10-Year Housing Plan and Regional Official Plan, aligning with Provincial legislation, Policy statements and Regional strategies and plans. As the Region has a system-wide housing responsibility, the success of Regional housing initiatives relies on collaboration between departments. The Steering Committee was formed to facilitate the review of and response to housing proposals and initiatives, share information, explore emerging opportunities for innovation and efficiencies and to leverage existing relationships with external partners to achieve housing-related objectives.

No housing would be built without the development industry. They are critical partners in the creation of policies and in the development process of building complete communities. The Region will continue to engage a mix of non-governmental actors to support residents finding and keeping adequate and affordable housing. These partnerships are further developed through the Human Services Planning Board of York Region and the York Region Local Municipal Housing Working Group.

6.2.1 HUMAN SERVICES PLANNING BOARD OF YORK REGION

The Human Services Planning Board of York Region (Board) is a York Region-led, multi-sector collaborative of leaders and decision makers from human service agencies, government and the education, health care and private sectors.

Board members worked together to implement collective actions for housing. These include:

- Advocating for more purpose-built rental housing: The Board raised awareness about new funding opportunities to help partners increase the rental housing supply in the Region. It monitored the new federal National Housing Strategy: A Place to Call Home and the provincial Portable Housing Benefit to understand the potential impact they may have on housing goals
- 212 Davis Drive Completion: The development at 212 Davis Drive, a project incubated under the Make Rental Happen Campaign, opened in September 2017. This project was a result of a unique collaboration between York Region, the Town of Newmarket and a private developer which saw the construction of 225 private purpose-built rental units with 30 units subsidized for low-income households
- The Board acknowledges the need for strong partnership and collaboration with the broader community to advance a legacy of healthy, complete and inclusive communities with affordable housing options for low and moderate income residents

This focus on affordable housing came out of the Board's *Making Ends Meet* Discussion Paper (2011). The paper highlighted the need to generate a broader mix of housing options, to improve housing affordability, advance housing programs and waitlists and encourage effective housing policy decisions. The Board is a strong example of various sectors working together to help address the human services issues, such as affordable housing, in the Region.

6.2.2 YORK REGION LOCAL MUNICIPAL HOUSING WORKING GROUP

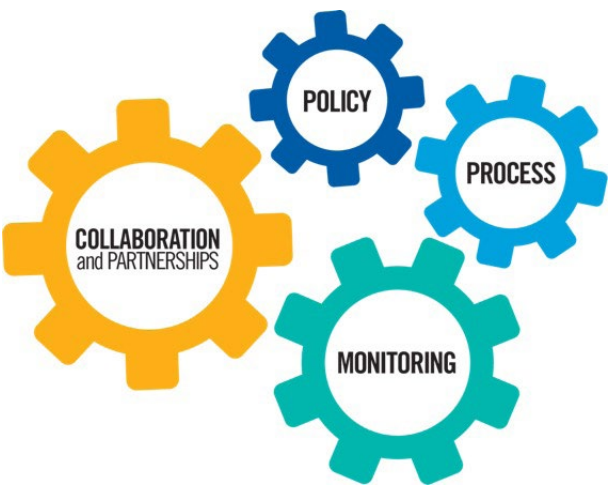
The York Region Local Municipal Housing Working Group supports the coordination of efforts between regional government and local governments in York Region to support mid-range affordable housing options for residents. It is composed of local municipal planning staff and regional staff from York Region’s Corporate Services, Finance and Community and Health Services Departments. In 2017, Council provided direction to report back on the necessity and/or extent of a housing incentives framework. As a follow up in 2018, Regional Council broadened the mandate of the working group to continue to work on housing-specific challenges related to mid-range income residents.

6.3

FROM MATTERS TO MORTAR: NEXT STEPS

To address market gaps, the Region is working to collaborate and build partnerships, create policies that best respond to the needs of residents, build processes and improve on methods to better deliver on services and engage in monitoring and reporting to best support continuous improvements (Figure 128).

Figure 128: York Region’s Next Steps



1. Policy Updates:

York Region’s strong policy framework and knowledge base on the current housing market and housing demands will help it to work towards meeting the needs of residents at various ages and stages of life. Through policy work and research, there will be more opportunities to explore new initiatives and programs to support residents in the future. There are, for example, a number of policy updates currently underway, including the 5-year review of *Housing Solutions: A Place for Everyone* and the Regional Official Plan update.

2. Ongoing Monitoring Efforts:

York Region has remained committed to ongoing improvements and monitoring of progress, highlighting the organization’s work in supporting residents and achieving goals and action items identified in strategic documents, policies and organizational plans. Major action items, targets and goal areas are regularly

monitored through reports and updates to Regional Council. The annual measuring and monitoring of affordable housing in York Region is delivered in June of each year to analyze if new housing stock meets Regional Official Plan affordable housing targets.

3. Process Improvements:

The Region is taking action to improve processes and streamline existing practices. A number of Regional initiatives are being undertaken to make processes easier to navigate and more efficient for the residents served. For example, YorkTrax is the new Regional development tracking system that streamlines the application review process, while facilitating the coordination of comments within the organization.

4. Program Development and Enhancement:

The Region works to create new and improve existing programs to better meet the changing needs of residents throughout the nine local cities and towns. The Draft Rental Housing Incentives Guideline is one example of an initiative to address housing need through partnership and collaboration.

6.3.1 ACHIEVING COMPLETE COMMUNITIES

In order to achieve the forecasted targets and build complete communities, collaboration is required to effectively deliver the necessary services and supports. The Region will continue to partner with local cities and towns, and community partners, including housing providers and the development community, in order to support residents in the housing market. The Region continues to focus strategic direction and policies to achieve complete communities and support a healthy housing system across the nine local cities and towns.

Housing Matters provides a quantitative assessment of housing needs in the Region. It is positioned to inform Regional policy documents and reports. The content in this document serves to update information and data, identify housing issue areas and show the future housing trends that may impact York Region residents.

6.4

KEY MESSAGES ON MONITORING AND ADDRESSING HOUSING GAPS

The Housing Matters Update is a technical data document used to inform a number of Regional documents and policies by providing housing market trends and indicators of future housing need.

- There are challenges in the current housing market that impact both ownership and rental households that the Region is working collaboratively to support long-term solutions
- There are data gaps in the existing research that makes it hard to understand all needs and challenges in the housing market
- The Region works collaboratively with partners to address housing need and achieve complete communities

THE REGIONAL MUNICIPALITY OF YORK

17250 Yonge Street
Newmarket, Ontario, L3Y 6Z1

york.ca/housing

20036_03092020