3
HOUSING MATTERS: A REVIEW OF THE HOUSING MARKET IN YORK REGION

The Planning and Economic Development Committee recommends:

1. **Receipt of the presentation by Paul Bottomley, Acting Director, Long Range Planning; and**

2. **Adoption of the recommendation contained in the following report dated April 17, 2012, from the Executive Director, Corporate and Strategic Planning.**

1. RECOMMENDATION

It is recommended that:

1. The Regional Clerk circulate this report and the attached *Housing Matters: A Review of the Housing Market in York Region* ("*Housing Matters*") (see *Council Attachment 1*) to the Clerks of the local municipalities, the Minister of Municipal Affairs and Housing, and the Minister of Infrastructure.

2. PURPOSE

Housing Matters updates the York Region *Housing Directions Study (2000)* which was submitted to Council in September, 2000. The updated study has been a collaborative exercise with the Community and Health Services Department and serves to update information and data, inform housing debate and policy, identify housing issue areas, and define "affordable housing" in order to implement and monitor affordable housing targets in the Regional Official Plan. The updated study will also help meet Provincial requirements for a Housing and Homelessness Plan.

3. BACKGROUND

York Region housing policy documents provide a strong foundation for *Housing Matters*

Housing is a critical component of every community. It connects to the economy, transit, the environment, health and social services. Building complete communities begins with appropriate housing that meets the needs of all residents.

Past York Region housing research provides a strong base for the update of the *Housing Directions Study (2000)*, and includes:

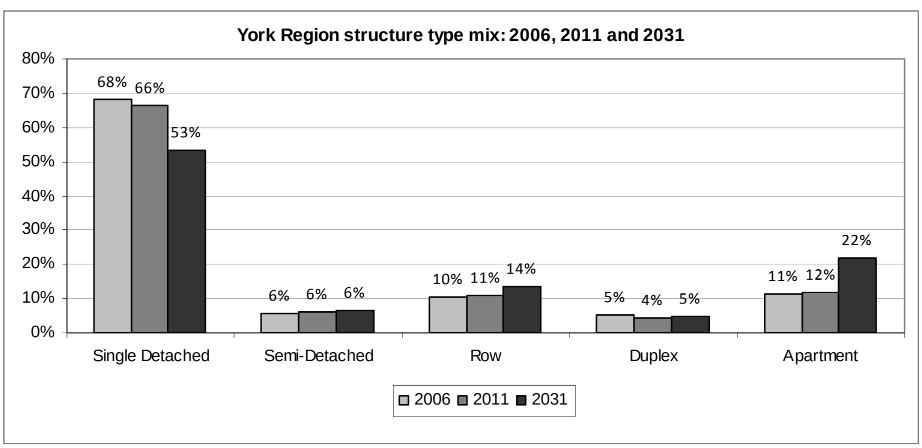
- *Where to From Here* (2000)
- *Special Needs Housing Study* (2000)
- *Housing Supply Strategy* (2002)
- *Employers Opinion Survey* (2004)
- *Housing and Our Economy* (2004)

Through this research, staff determined that a full mix and range of housing options is a critical component to complete, sustainable and healthy communities. Through the *Housing Supply Strategy* (2002) a number of action areas and practical steps to increase housing choices for residents and workers were identified. *Housing and Our Economy* (2004) firmly established the important linkage between affordable housing and the strength of the Region's economy.

York Region has had many successes in addressing the need for affordable housing

Since the development of the *York Region Housing Supply Strategy* in 2002, the Region has made progress in addressing the need for affordable housing in a number of areas.

One of the most significant ways to impact affordable housing is to increase the structure type mix. From 2006 to 2011 the percentage of row, duplex and apartment units has increased from 26 to 27 percent of the total supply (Figure 1). It is anticipated that this diversification of the housing supply will continue to 2031 when it is forecast that 40 percent of the total supply will be rows, duplexes and apartments.



The updated *York Region Official Plan (2010)* includes a number of progressive housing policies that require and encourage a greater supply of affordable housing, including:

- Affordable housing implementation strategies for all new Secondary Plans

- Early identification of optimal sites for social and affordable housing developments
- Encouragement of intrinsically affordable housing and secondary suites
- Consideration of the use of innovative financial arrangements

In 2008, Regional Council endorsed the use of the Regional Reserve of servicing allocation for multi-unit non-profit housing. Since that time, three developments have participated in the program, resulting in 300 new affordable housing units.

In 2003, York Region was one of the first municipalities in Ontario to initiate property tax equalization for multi-unit residential developments, bringing the tax burden for multi-residential owners and tenants on par with that for single-detached homeowners.

The Region and local municipalities have utilized a number of planning tools to encourage the development of new affordable housing, including density bonuses, conditional grants for development charges and public-private partnerships.

Since 2001 the Region has been the designated Service Manager for social housing and as such is responsible for the administration of over 7,100 housing units. Over the past five years there have been steady additions made to the government assisted rental housing supply. Since the mid-2000's, 504 units have been added to the supply, for a total of 7,166 units in 2011. By 2014 an additional 327 units will be built and the Region continues to investigate options for new developments.

In 2007, Regional Council approved a comprehensive Asset Management Strategy to ensure that the social housing buildings the Region is responsible for remain in a state of good repair and to provide quality housing for residents.

The *Growth Plan* and the *York Region Official Plan (2010)* establish new standards for affordable housing

Places to Grow: the Growth Plan for the Greater Golden Horseshoe, enacted in 2006, provides a growth management framework to build stronger more prosperous communities. *Places to Grow* requires the Region to establish minimum affordable housing targets and to develop a housing strategy in consultation with local municipalities, the Ministry of Municipal Affairs and Housing (MMAH) and other appropriate stakeholders.

In 2010 MMAH approved the *York Region Official Plan* (2010). The new Official Plan reflects new Provincial planning initiatives such as *Places to Grow*. Affordable housing targets are set as 25 percent of all new housing as well as 35 percent of new housing in Regional Centres and Corridors. The targets apply to each local municipality and will be monitored regularly.

The *Housing Services Act* requires the implementation of a Housing and Homelessness Plan by January 2014

The *Housing Services Act, 2011* enacts the Province's Long-Term Affordable Housing Strategy. Pursuant to the *Act*, the Region, in its role as Service Manager, is required to develop a comprehensive 10 year plan to address housing and homelessness by January 2014. The Region must review and update the Plan at least once every five years. Mandatory components of the Plan include:

- Assessing the Region's current and future housing needs
- Establishing objectives and targets relating to housing needs
- Describing the measures proposed to meet the objectives and targets
- A description of how progress towards meeting the objectives and targets will be measured

Housing Matters is the first component of the Housing and Homelessness Plan

Housing Matters is the first component of the *Housing and Homelessness Plan* as it provides an assessment of the Region's current and future housing needs. The measures established to meet the housing targets and objectives in the *Housing and Homelessness Plan* will serve to implement the targets in the *York Region Official Plan*. A separate staff report is being submitted on May 9, 2012 to the Community and Health Services Committee on the approach to the implementation of the Provincial Long-Term Affordable Housing Strategy and development of the Region's Housing and Homelessness Plan.

4. ANALYSIS AND OPTIONS

The workforce in York Region requires a more balanced mix of housing options to meet their needs

Currently in York Region, there is a mismatch between the housing options that are available and the workforce. Many people working in the Region are not able to afford the housing that is available. One of the results of this mismatch is that York Region currently has the second lowest live/work ratio in the Greater Toronto Area (GTA). As the Region grows, the economy will also continue to evolve and diversify, providing a greater number of low and moderate income jobs and increasing demand for affordable housing options. The live/work mismatch results in longer commutes, increased pollution and stress on roads, decreased time spent at home and impacts on workforce stability.

The *York Region Aging Workforce Study (2011)* determined that over the next five to ten years between 100,000 and 150,000 people in the York Region workforce will be eligible to retire. At the same time, younger workers may not be available in sufficient supply to meet the needs of York Region's growing economy. As competition for employee's increases, the provision of a full mix and range of housing options will help attract and retain a diverse workforce.

The York Region housing system includes special purpose, rental and ownership households

The housing system in York Region can be split into three categories:

- **Special Purpose** housing includes all housing designed for people who need some additional support.
- **Rental** housing includes all housing of rental tenure, including private and government assisted purpose built, and secondary units.
- **Ownership** housing includes all housing of ownership tenure, including condominium units.

The York Region definition of "affordable housing" is consistent with the Provincial Definition

Staff have calculated affordable ownership prices and affordable rents based on the Provincial definition of affordable housing, as included in the *Provincial Policy Statement*, the *Growth Plan* and the Regional Official Plan.

It is assumed that high-income households do not face the same affordability pressures that the low and moderate income households do; therefore the affordability calculations are limited to the lowest 60 percent of households in the income distribution. All incomes are used to calculate ownership affordability and only renter incomes are used to calculate renter affordability.

In 2011, the maximum income for moderate income households is calculated to be approximately $109,000. For reference, in 2011 the Toronto Economic Region average income for registered nurses was $70,629, for police officers (3rd class constable) was $66,431, for elementary school teachers was $58,344, and for mechanics (automotive) was $35,315.

The definition of affordable housing used in the Provincial Policy Statement and this document differs from the definition of affordable housing used by the Human Services Planning Board (HSPB) of York Region in the *Making Ends Meet* and *Baseline Indicators* documents. The *Making Ends Meet* report defines low and moderate income target population according to individual or family income using Statistics Canada's LICO and double LICO measures as criteria. The affordable housing definition used by

HSPB is consistent with that of the Canadian Mortgage and Housing Corporation (CMHC). The Provincial Policy Statement definition of affordable housing is the legislated definition and an effective means of measuring overall housing market conditions. However, when considering individual household circumstances the CMHC definition is more commonly used.

A number of factors impact housing affordability

There are a number of factors that affect housing affordability. The supply of a full mix and range of housing options, including an adequate supply of rental options increases overall affordability in a community. The cost of housing can be impacted by the size of units, the materials used to build the units and the use of design and construction innovations. Household incomes, including stability of incomes and increases over time help determine what a household can pay for housing. Other financial factors such as mortgage rates and energy costs also impact housing affordability.

On a monthly basis an affordable ownership unit costs $2,728 or less and an affordable rental unit costs $1,048 or less

Based on the Provincial definition, an affordable ownership unit costs $410,987 or less as of January 2012. A housing unit that costs $410,987 to purchase would cost $2,728 per month for the mortgage, property taxes and mortgage insurance. This assumes a 5.29 percent fixed 5-year mortgage (as posted by the Bank of Canada), a 5 percent down payment with a 25 year term, a 1.037 percent combined Regional, local and educational property tax rate, and a 2.75 percent mortgage insurance premium rate. An affordable rental unit costs $1,048, or less, per month as of January 2012.

The Regional Official Plan requires that 25 percent of all new development be affordable and that 35 percent of new development in Regional Centres and Key Development Areas be affordable. The affordable housing calculations defined above will be used as a benchmark to measure achievement of the affordable housing targets in the Regional Official Plan. To achieve the *Regional Official Plan* targets, staff have calculated that approximately 54,000 new affordable housing units are required region-wide from 2011 to 2031.

The affordable housing calculations will be updated on an annual basis and reported in the year end Economic and Development Review.

There is strong demand for affordable housing options within all categories of the housing system

There are a number of key drivers that are increasing the demand for affordable housing in York Region including demographics, the Region’s economy and increases in average shelter to income ratios.

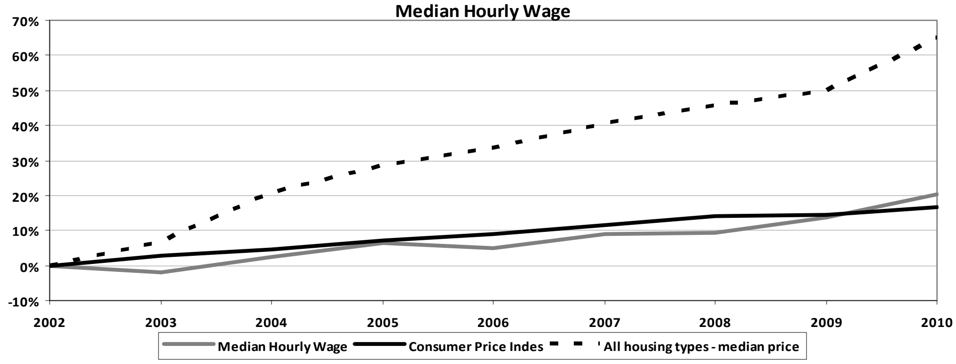
The Region is forecast to experience rapid growth over the next 20 years. From 2011 to 2031 the population is anticipated to grow 40 percent to 1.5 million people and households are anticipated to grow 57 percent to 507,000 units. Likewise, it is anticipated that the number of jobs in the Region will grow by 51 percent to 780,000. As this population growth occurs, the senior's population (age 65+) is expected to almost double from 11 percent to 21 percent of the total population, fertility rates are expected to decline and non-family households will increase at a faster rate than family households with the result being that there will be fewer people living in each household. The immigrant population will play an increasingly important role in supporting growth and based on current trends it is forecast that by 2021 the immigrant population will outnumber the non-immigrant population in the Region.

As the economy grows and evolves, it is anticipated that there will be an increased number of low and moderate income workers and it is expected that as the baby boomers retire, there will be increased competition for workers.

Increases in housing prices have outpaced increases in incomes and inflation

When housing prices in the Region are measured against incomes and inflation, it is clear that increases in housing prices have outpaced increases in incomes and inflation (Figure 2). From 2002 to 2010 median wages increased by approximately 20 percent, whereas the cost of ownership housing increased by approximately 56 percent.

Figure 2
York Region Housing Costs have Outpaced the Consumer Price Index and the Median Hourly Wage



Source: Bank of Canada CPI, Statistics Canada, Toronto Real Estate Board
Note: Mid-year Consumer Price Indes

When income growth for the region's residents is examined in 2011 constant dollars, it is clear that all increases in income can be attributed to very high income earners (the wealthiest 20 percent of households in the Region). When incomes are examined by tenure, it is apparent that income gaps are increasing. In 1995, renter households made 54.2 percent of what owner households made. By 2005 renters made 45 percent of what owner households made.

Special purpose housing helps meet the needs of some of our most vulnerable residents

Special purpose housing provides shelter for people that need additional support. This includes people that are homeless or at risk of homelessness, people that require assistance to live independently and seniors who require assistance with daily living activities.

In 2011 the Region, using regional and provincial funds, provided homelessness services to approximately 31,000 York Region residents. Domiciliary hostels are privately owned and include a place of board and lodging maintained and operated for the care of individuals requiring supervision. In 2011 there were approximately 398 subsidized residents living in the 24 domiciliary hostels in York Region. There were an additional 236 non-funded domiciliary hostel beds. Additionally, there are 4 year-round homeless shelters, funded partially by the Region, with 115 beds, and 2 seasonal shelters with 60 beds. The number of homeless shelter users (adult and children) has grown by 70 percent since 2005, placing considerable demand on an already constrained system. Violence against women shelters are funded by the Ministry of Community and Social Services and through fund raising efforts. They provide temporary shelter and support to help women and children transition from an abusive home to a safe home. There are 71 violence against women shelter beds in the Region.

The Province administers and funds housing for people that need additional supports to live independently. In York Region there are 244 dedicated supportive housing units.

There are currently 2,500 senior’s retirement residences developed in York Region. There are an additional 708 units that are in the planning process: the highest number of all municipalities in Ontario. Vacancy rates for senior’s retirement residences are high at over 20 percent in 2011. However, these units are largely unaffordable in that average rents in 2011 ranged from $2,081/month for a semi-private or ward space to $4,805/month for a two bedroom unit.

The development of rental housing has not kept pace with our growth and the Region's vacancy rate is the lowest in the GTA

In 2006 there were 32,055 rental units in York Region. As a proportion of the total supply of housing, this is the lowest supply in the GTA (Table 1).

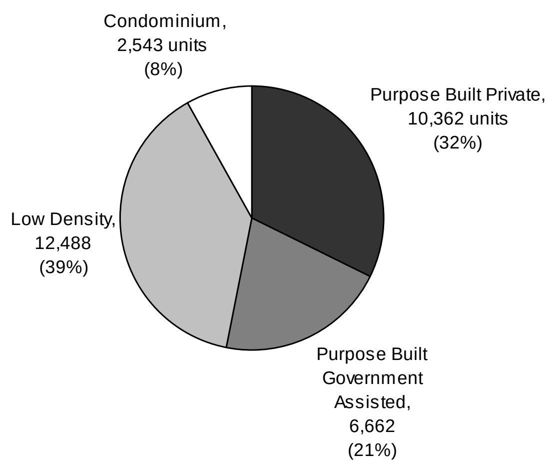
Table 1
Household Tenure, 2006

Area	Total Units	Rental Units	*Percent Rental Units*
York Region	275,685	32,055	11.7%
Durham Region	194,670	34,790	17.9%
Halton Region	157,085	26,750	17.0%
Peel Region	359,060	78,595	21.9%
City of Toronto	979,440	446,885	45.6%

The rental stock can be split into four categories (Figure 3):

- **Purpose built private** rental includes apartment buildings and townhouses built as part of a rental development.
- **Purpose built government assisted** units includes units owned by Housing York Inc., non-profit units and co-operative units.
- **Low density** rental includes single detached, semi-detached and townhouse units, and also includes secondary suites.
- **Condominium** rental units are condominiums that are being rented out by the owner on the secondary rental market.

Figure 3
York Region Rental Stock Categories, 2006



Source: York Region Long Range Planning, CAO's Office and Housing and Long Term Care, CHS Department, Statistics Canada, 2006 Census of Population, CMHC 2011 Rental Market Report, Greater Toronto Area.

All recent growth in the rental market can be attributed to government assisted and condominium units

Between 2001 and 2006 the low density supply of rental units decreased by 2,110 units. It is thought that there has been little growth in this category of rental since that time.

Similarly, the stock of purpose built private rental has decreased slightly over the past 5 years. However, between 2006 and 2011 there have been increases in the purpose built government assisted stock (+504 units) and the condominium stock (+2,006 units).

York Region vacancy rates are the lowest in the GTA at 0.8%

The lack of rental stock in the region is reflected by vacancy rates, which are the lowest in the GTA. A 3 percent vacancy rate is typically considered to represent a healthy rental market and provide sufficient choice in the market to prevent rents form increasing too quickly. In 2011 the Region had a 0.8 percent vacancy rate for both purpose built private apartments and condominiums. Vacancy rates for the low density rental market are not tracked, and there are no vacancies in the purpose built government assisted stock.

Rents in the Region have remained stable over the past five years. The average 2011 rent for a purpose built private rental unit in York Region is $1,048 and for condominiums is $1,543. A number of factors may contribute to this overall stability including annual rent increase guidelines and low unit turn over which limits landlord's ability to increase rents.

Ownership housing accounts for 88 percent of the housing supply, which is the highest percentage in the GTA

In 2006, Ownership households accounted for 88.3 percent of the total housing supply in the Region. This is the highest percentage in the GTA, followed by Halton at 83 percent and Durham at 82.1 percent.

Today, the average cost of new and resale single-detached and resale semi-detached housing in the Region exceeds the 2011 affordability calculation of approximately $411,000. The average cost of resale row housing ($403,680) is just below the affordability calculation and the average cost of resale condominiums ($317,694) is well below the calculation.

Single detached home sizes are increasing

When the sources of price increases for new single detached new home prices are examined, it appears that the increases are largely due to larger unit sizes. From 2007 to 2011 the average size of a new single-detached unit increased from 256 square metres (2,756 square feet) to 279 square metres (3,003 square feet): an increase of 23 square metres (248 square feet), or 9 percent over 5 years. Based on an analysis of the sources of price increases, it is calculated that approximately 48 percent of increased prices are due to increased unit sizes. The remaining portion of the price increases can be attributed to inflation (36 percent) and other factors (16 percent) such as land acquisition costs, financing, overhead, marketing costs and/or economic fluctuations.

An increase in mortgage rates would affect housing affordability

It is assumed that mortgage rates will increase at some point. At the end of 2011 the posted rate for a 5-year fixed mortgage was 5.29 percent. This compares to an average of 6.65 percent for the years 2000 to 2009 and 8.75 percent in the 1990's. If mortgage rates were to increase by 2 percent, there would be an approximate 20 percent increase in payments. A two percent increase would have the effect of decreasing the affordability calculation from approximately $411,000 to $351,000.

A mortgage rate increase would also impact the rental sector in that it may push some households from the ownership market into the rental market. Also, increases in mortgage rates could disrupt the balance that condominium landlords maintain between the carrying costs of their units and the rents they are able to charge, which may result in some existing units being removed from the market or a decline in the growth rate of condominium units for rent. As a result, there could be an upswing in rental demand at the same time as the supply is constrained.

Although energy costs are not incorporated into the affordable housing calculations, they significantly contribute towards household expenses. Energy costs in Ontario have increased by 45 percent since 2002. Continued increases will make it increasingly challenging for low and moderate income residents to afford housing. Energy efficiencies in new homes would help contribute towards the overall affordability of the residence.

There are a number of strategies to increase affordable housing options within each of the housing system categories

There are different approaches to increasing the affordable housing supply within each of the housing system categories.

Continued diversification of the ownership structure type mix will help increase overall affordability. Provincial and Regional policy requires that as of 2015, 40 percent of all new development be intensification, which is typically higher density. It is notable that some high density housing will not be affordable to low and moderate income households because they are built in prime locations or to an executive standard. An additional strategy to increase the supply of affordable ownership housing is to build smaller units that are intrinsically affordable due to design and construction innovations and the use of standard materials. The implementation of secondary suite policies will also increase affordability as they will potentially provide affordable rental units as well as supplement the incomes of owners in the primary unit.

In order to encourage the development of purpose built private rental units, intervention from upper levels of government is required. Tax laws must be updated to make rental construction a more favourable option for developers and consideration should be given to contributing to the funding of rental developments. Housing allowances would increase rental affordability without the capital costs of building new, affordable units.

It will be important to continue to monitor the supply of retirement residences, particularly those with lower rent units. It may be necessary to investigate strategies to increase the supply of affordable retirement residences.

As the Region continues to grow and urbanize, there will be increased demand for special purpose housing such as emergency and domiciliary hostels and transitional housing. The development of these types of supportive housing will be reliant on partnerships with non-profit housing providers and upper level of governments. The provision of housing allowances would also help alleviate demand for these types of housing.

Housing Matters will serve as the first component of the Housing and Homelessness Plan

Housing Matters will serve as the first component of the Housing and Homelessness Plan. A separate staff report is being submitted on May 9, 2012 to the Community and Health Services Committee on the development of the Region's Housing and Homelessness Plan, which will occur over the next 18 months and include specific actions that the Region intends to take in order to meet affordable housing objectives and targets. The Plan is scheduled to be presented to Council in draft form in spring 2013 and in final form in fall 2013, and will be implemented in early 2014.

The Housing and Homelessness Plan will provide the framework for establishing and measuring objectives and targets for increasing affordability options within the Region.

Technical discussions with local municipalities and the building industry on the details of how to implement the *Regional Official Plan* affordable housing targets are being planned. The results from these discussions will be reported on at a future date. From these discussions and other research, guidelines on affordable housing implementation will be developed.

York Region has had a number of successes providing more affordable options for residents and workers. Going forward, the Region recognizes that more work needs to be done.

Link to Key Council-approved Plans

The *2011 to 2015 Strategic Plan*, Regional Official Plan and *Vision 2051* all support the provision of a full mix and range of housing, and require that *Housing Matters* be written. Likewise, the *York Region Sustainability Strategy* and the *Community Services and Health Multi-Year Plan* also support a full range of housing options and the development of this report.

The attached report is called *Housing Matters* and updates the *Housing Directions Study (2000)*. In the Regional Official Plan and the *Community and Health Services Multi-year Plan* this document is referred to as the "Housing Needs Study" and in the *Sustainability Strategy* and *Strategic Plan* it is referred to as the "Housing Requirements Study". *Housing Matters*, the *Housing Needs Study*, the *Housing Requirements Study*, and the *Housing Directions Study* all refer to the same document.

5. FINANCIAL IMPLICATIONS

Housing Matters **was prepared by internal staff**

Housing Matters was prepared collaboratively by internal staff in the CAO's Office and Community and Health Services Department. There are no financial implications associated with this report. Development of the report is included in the operational budget for both departments.

6. LOCAL MUNICIPAL IMPACT

All local municipalities contribute towards the overall housing supply, and the affordable housing supply. Local Municipal staff will be consulted on the development of the Housing and Homelessness Plan.

7. CONCLUSION

Housing Matters outlines the pressures and opportunities for the housing sector in York Region and defines "affordable housing" to implement and monitor affordable housing targets in the Regional Official Plan. There are a number of key findings in *Housing Matters* that are important to note as we move towards development of the Housing and Homelessness Plan, including:

- Housing is an interconnected issue that impacts many aspects of a community and of an individual's or family's well-being. Building complete and healthy communities begins with appropriate housing that meets the needs of all residents and workers.

- York Region's urban structure, residents and economy are growing and diversifying.

- Based on the Provincial definition for affordable housing, as of January 2012 an affordable ownership unit in York Region costs $2,728 per month or less and an affordable rental unit costs $1,048 per month or less.

- Demand for affordable ownership and rental housing is high and growing. Increasing the range of affordable ownership and rental options responds to the needs of residents throughout their life and supports a diverse workforce. As the population continues to change, a full mix and range of housing will help attract workers and increase the Region's competitiveness.

- The development of rental housing has not kept pace with growth and the Region's vacancy rate is the lowest in the GTA. Increased incentives to build more rental housing are needed to reverse this trend.

- Special purpose housing provides accommodation for people who need additional support. The Region's ageing population will increase demand for seniors' retirement residences, as well as accessible and supportive housing. Special purpose housing also helps prevent homelessness by providing emergency shelters and transitional housing so that everyone has a safe place to call home.

- In order to have housing choices that support all residents and workers, all levels of government, the housing development industry, non-profit agencies and York Region businesses must continue to work together to solve the Region's housing needs. These are complex challenges and will require ongoing partnership and commitment to make progress.

The Region has provided leadership in increasing affordability options. The findings from *Housing Matters* will be used to work with all stakeholders in the development of the Region's first Housing and Homelessness Plan, which is required to be implemented by January 2014. The Housing and Homelessness Plan will build on past successes by providing the framework for establishing and measuring objectives and targets for increasing affordability options within the Region.

For more information on this report, please contact Paul Bottomley, Acting Director of Long Range Planning at Ext. 1530.

The Senior Management Group has reviewed this report.

(The attachment referred to in this clause was included in the agenda for the May 2, 2012 Committee meeting.)

Housing Matters:

A Review of the Housing Market in York Region

Presentation to Planning and Economic Development Committee

Paul Bottomley

May 2, 2012

Presentation Overview

- Provincial and Regional context
- Regional successes
- Housing demand/Affordable housing quantified
- Housing system
- Strategies to increase affordability
- Key Conclusions/Next Steps

Provincial Context

Growth Management

Planning Act
Provincial Policy Statement
Places to Grow Act

Housing Service Manager

Housing Services Act
Ontario Housing Policy Statement

York Region

York Region Official Plan (2010)

Housing and Homelessness Plan (2014)

The Region has dual legislated responsibilities related to housing.

Regional Strategic Context

- Vision 2051: Appropriate Housing for all Ages and Stages.

- Regional Official Plan: To promote an appropriate mix and range of acceptable housing to meet the needs of residents and workers.

- Strategic Plan: Support healthy communities through a broad range of housing choices and supports to meet the diverse needs of residents.

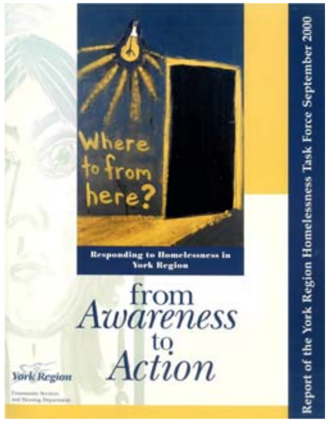
The Region's strategic framework supports the provision of a full mix and range of housing.

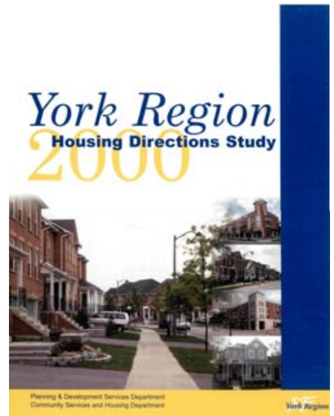
Housing and Homelessness Plan Requirements

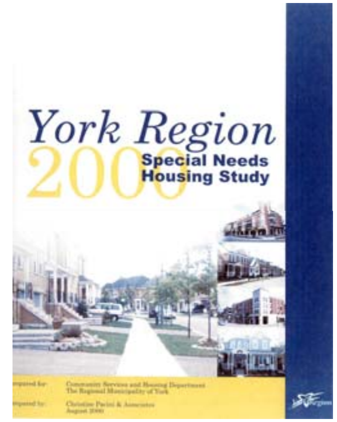
- An assessment of current and future housing needs
- Goals for the housing and homelessness system
- An action plan to make progress towards achieving the goals
- Public reporting on Plan implementation and outcomes

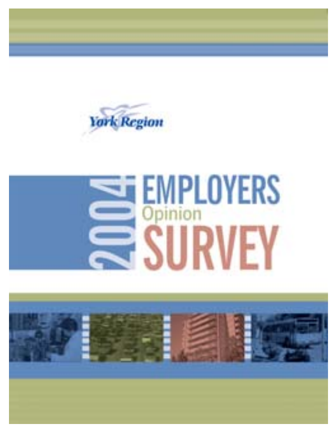
Housing Matters is the first component of the Housing and Homelessness Plan.

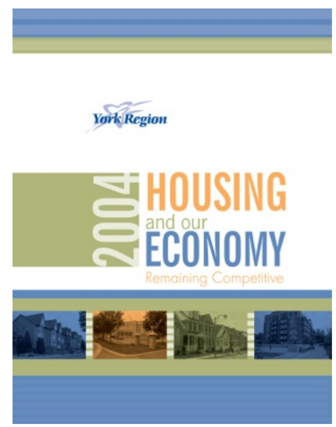
Previous Housing Initiatives







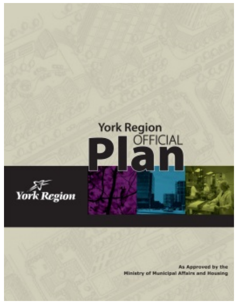




York Region housing supply knowledge has been continuously enhanced and updated.

Regional Successes - Policy

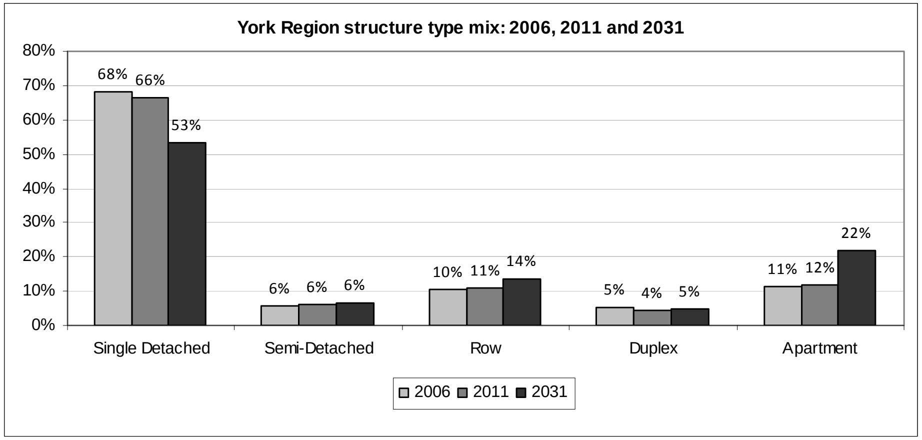
- Stronger Polices in updated ROP
  - Minimum targets (25% and 35%)
  - Secondary Plan Implementation Strategies
  - Protect rental housing
  - Secondary Suite policies
- Tax equalization for multi-unit residential
- Allocation policy for non-profit housing
- Funding for supportive programs and services



Policy continues to evolve to address residents and workers housing needs.

Regional Successes – On the Ground

- Greater Structure Type Mix



- Additions to Government funded rental stock
- Increased supply of private senior's residences
- Utilization of planning tools

Intensification will provide more affordable housing options and shift the new housing mix towards a more compact form.

Regional Successes - Partnerships

- Local Municipalities
- Development Industry (BILD)
- Federal and Provincial Governments
- Non-profit agencies
- York Region residents and businesses
- Human Services Planning Board of York Region (HSPB)

Government of Canada

BILD

Ontario

Habitat for Humanity York Region

HUMAN SERVICES PLANNING BOARD OF YORK REGION (HSPB-YR)

All levels of government, the housing development industry, non-profit agencies must continue to work together to solve our housing needs - no one can do it alone.

Housing is an interconnected issue

Housing impacts many aspects of people's lives.

Strong Housing Demand

- Demographics
  - Continued strong population growth: 427,000 more people to 2031
  - Aging population (retiring baby boomers)
  - Increasing immigration
- Households
  - 185,000 new households to 2031
  - Increases in non-family households
  - Decreasing household sizes
  - Demand for more compact housing forms

The Region's urban structure, population and economy are diversifying.

Strong Housing Demand

- Economy
  - 264,000 new jobs to 2031
  - Region's economy to continue to diversify
  - Variety of job opportunities with a range of income levels
  - Immigration to play increasing role in labour force replacement

A full mix and range of housing options is required for *all* the Region's workers

Affordable Housing Quantified

- Consistent with Provincial definition:
  - Ownership: $2,728 per month ($410,986 purchase price)
  - Rental: $1,048 per month
  - LICO definition for affordable housing used by the Human Services Planning Board differs
- Annual updates will be used to monitor Regional Official Plan targets (25% Region wide and 35% in centres and corridors)
- 54,000 new affordable housing units are required to 2031

An affordable home in York Region costs $2,728 or less per month.

York Region Housing System

York Region Housing System

Special Purpose

(Housing with Supports)

Permanent

- Senior's residences
- Provincial supportive housing
- Domiciliary hostels

Temporary

- Transitional
- Emergency shelters
- Etc.

Rental

Primary Market

- Purpose built private
- Purpose built government assisted (Housing York Inc., non-profits, co-operatives)

Secondary Market

- Second Suites
- Condominiums
- Homes within neighbourhoods

Ownership

New Housing Developments

Existing Housing Developments (Resale)

Housing Stability Programs

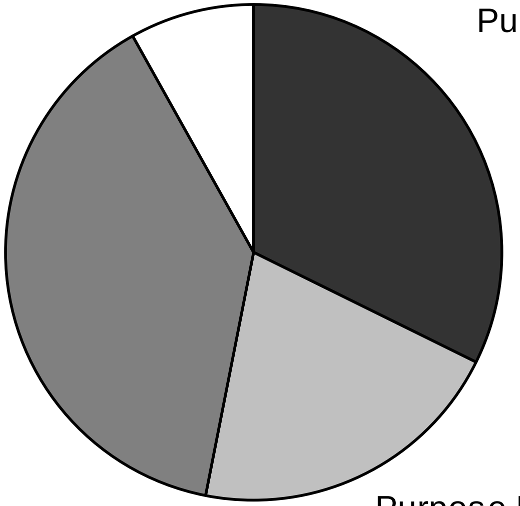
- Short term
- Rent money
- Mental and physical health supports
- Emergency energy funds
- Mortgage money
- Etc.
- Information
- Crisis supports

Special Purpose

- Senior's Retirement Residences
  - 2,500 existing units
  - High vacancy rates (20.4% in 2011) and stable rents
- Supportive Housing
  - 244 dedicated supportive housing beds
  - 24 domiciliary hostels with 703 beds, including 398 subsidized beds
- Emergency and Transitional Housing
  - 4 year round shelters with 115 beds and 2 seasonal shelters with 60 beds
  - Lowest number of shelter beds per capita
  - No shelters for women that are not victims of violence

The aging population will increase demand for senior's retirement residences and supportive housing options.

Rental



Less than a third of the rental stock is traditional purpose built rental

Rental Supply accounts for 12% of Housing Stock

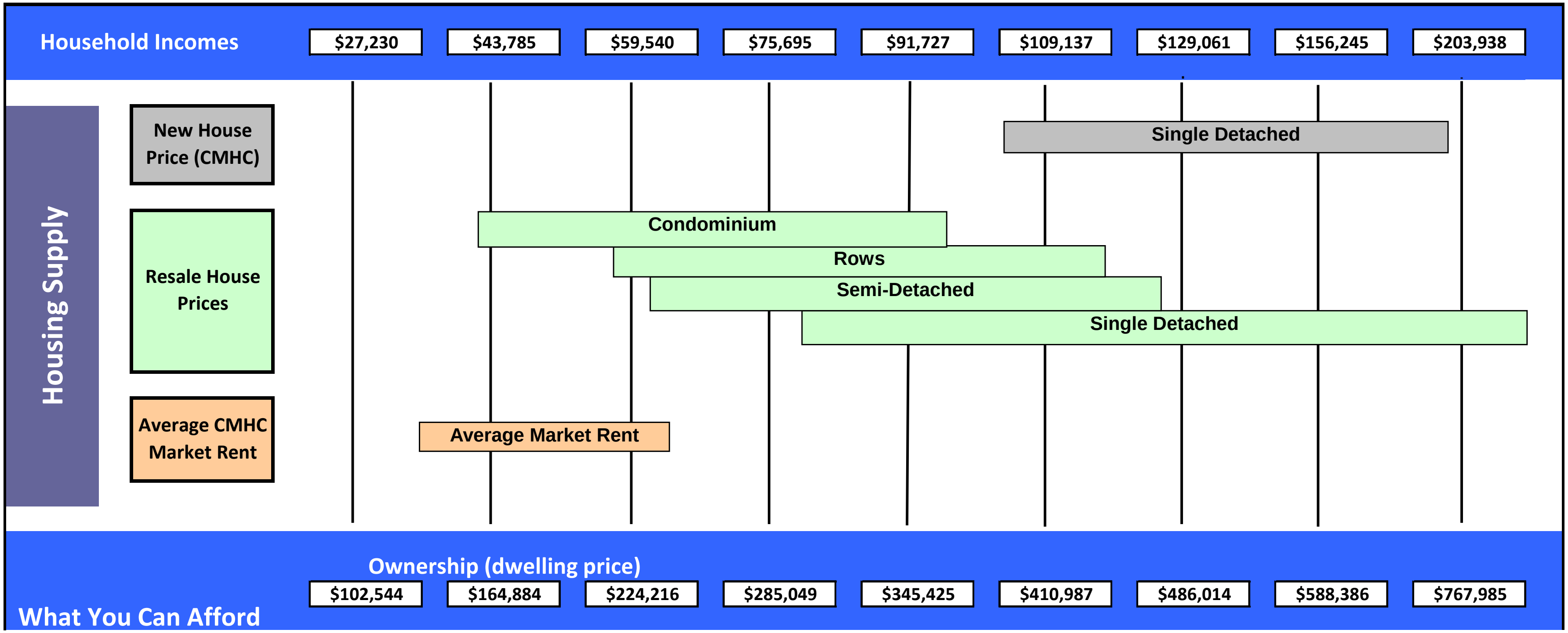
Ownership

- Dominate tenure in York Region
- Average costs for low density units are higher than 2011 "affordable" calculation
  - $614,230 – new single family
  - $643,088 – resale single detached
  - $425,753 – resale semi-detached
  - $403,680 – resale townhouse
  - $317,694 – resale condominium

The average cost of resale townhouses and condominiums is within the affordable threshold.

2011 Ownership Affordability

York Region Housing Snapshot, 2011



Strategies to Increase Affordability

- Ownership
  - Greater mix of structure types, smaller sized units
  - Encourage development of intrinsically affordable units
  - Secondary suites
- Rental
  - Upper levels of government (tax laws, funding)
  - Secondary suites
  - Protect from demolition and conversion
  - Housing allowances
- Special Purpose
  - Private Market (Senior's Retirement Residences)
  - Non-Profits, upper levels of government funding (Shelters and Hostels)
- Tracking and monitoring

Key Conclusions

- York Region's urban structure, residents and economy are growing and diversifying and housing options need to do the same.

- The Region's has a strong affordable housing policy framework which has resulted in many successes, but more needs to be done.

- Demand for more choices in rental housing and affordable ownership is high and growing.

- As the urban structure evolves and the population diversifies, there will be an increased need for special purpose housing.

Key Conclusions

- As of January 2012 an affordable ownership unit costs $2,728/month or less ($410, 987) and an affordable rental unit costs $1,048 per month or less.

- The development of rental housing has not kept pace with the Region's growth.

- Affordable housing solutions will require ongoing partnerships and commitments to make progress.

From Matters to Mortar: Next Steps

- Human Services Planning Board (HSPB) housing affordability discussion scheduled for June 2012
- Housing Matters to be used to inform debate and policy in discussion with stakeholders
- The development of the Region's first Housing and Homelessness Plan to proceed
- Guideline document to be produced on implementation of ROP affordable housing targets

Recommendation

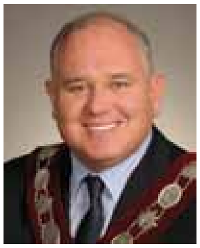
- The Regional Clerk circulate this report and the attached *Housing Matters: A Review of the Housing Market in York Region* to the Clerks of the local municipalities, the Minister of Municipal Affairs and Housing, and the Minister of Infrastructure.

York Region

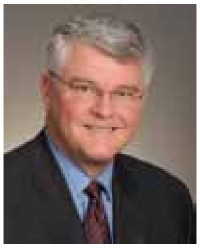
COUNCIL ATTACHMENT 1

Housing Matters:

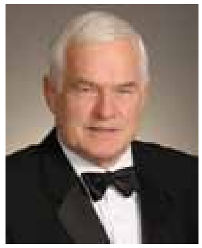
A Review of the Housing Market in York Region (2012)



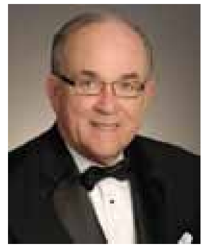
Mayor
Frank Scarpitti
Town of Markham



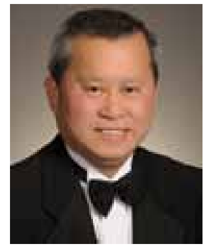
Regional Councillor
Jack Heath
Town of Markham



Regional Councillor
Jim Jones
Town of Markham



Regional Councillor
Gordon Landon
Town of Markham

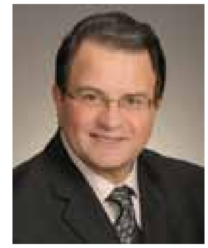


Regional Councillor
Joe Li
Town of Markham

Mayor
David Barrow
Town of Richmond Hill

Mayor
Maurizio Bevilacqua
City of Vaughan

Chairman & CEO
Bill Fisch



Regional Councillor
Vito Spatafora
Town of Richmond Hill

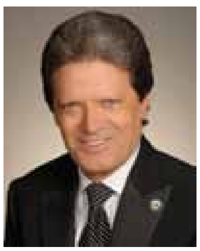
Message from York Regional Council

The Regional Municipality of York is working to develop more choices in rental housing and affordable ownership to meet the needs of all residents and workers. Good housing is essential to the health of our growing community. It supports growth and it connects the economy, the transportation system, the environment, health and social services.

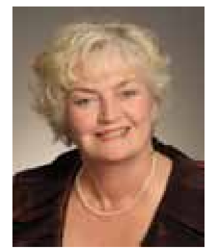
York Region's economy, population and urban structure are growing and diversifying and our housing options need to do the same. An appropriate mix of housing includes affordable ownership options, rental units and special purpose housing for people who need additional support.

Housing Matters: A Review of the Housing Market in York Region provides an overview of housing demand, the housing market and programs and services that support York Region residents.

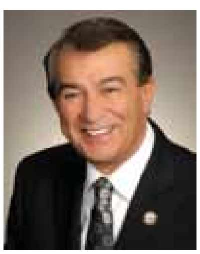
This work provides a framework for the development of the Region's first Housing and Homelessness Plan. All levels of government, the housing development industry, non-profit agencies and York Region businesses must work together to solve our housing needs – no one can do it alone.



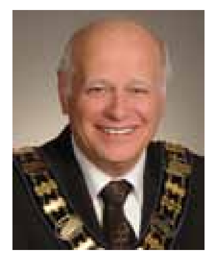
Regional Councillor
Gino Rosati
City of Vaughan



Regional Councillor
Brenda Hogg
Town of Richmond Hill

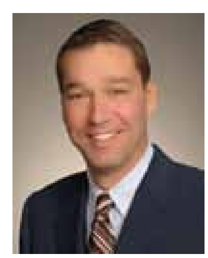


Regional Councillor
Michael Di Biase
City of Vaughan

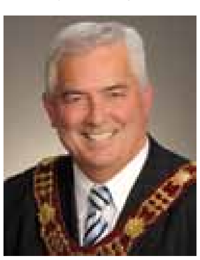


Mayor
Tony Van Bynen
Town of Newmarket

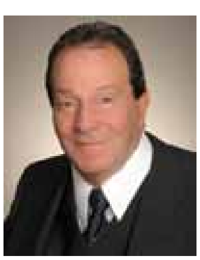
Regional Councillor
Deb Schulte
City of Vaughan



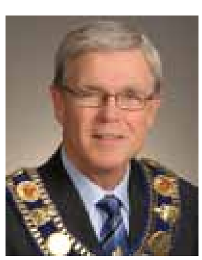
Regional Councillor
John Taylor
Town of Newmarket



Mayor
Robert Grossi
Town of Georgina



Regional Councillor
Danny Wheeler
Town of Georgina



Mayor
Geoffrey Dawe
Town of Aurora

Mayor
Virginia Hackson
Town of East Gwillimbury

Mayor
Steve Pellegrini
Township of King

Mayor
Wayne Emmerson
Town of Whitchurch-Stouffville

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Highlights

Housing Matters: A Review of the Housing Market in York Region

Appropriate housing for all residents and workers is essential to support growth

Good housing is essential to the health of communities. It connects to the economy, the transportation system, the environment, health, and social services. Building complete communities begins with appropriate housing that meets the needs of residents and workers.

Housing Matters: A Review of the Housing Market in York Region (*Housing Matters*) provides an overview of housing demand, the housing market, and related programs and services that support housing for York Region residents. The Region is responsible for the provision of a full mix and range of housing from a growth management perspective through the authority of the *Planning Act, 1990* and as the designated Service Manager through the authority of the *Housing Services Act, 2011*. The *Housing Services Act* requires that the Region develop a 10-year Housing and Homelessness Plan that includes the following mandatory components:

- An assessment of the Region's current and future housing needs
- Objectives and targets relating to housing needs
- Measures proposed to address the objectives and targets
- A description of how progress towards meeting the objectives and targets will be measured

Housing Matters is the first component of the Housing and Homelessness Plan.

The Region's guiding policy documents support the provision of a full mix and range of housing. The Regional Official Plan (2010) articulates this support through strong policy, including requirements for the provision of affordable housing in new developments.

The housing system in York Region includes ownership, rental and special purpose households all of which are supported by housing stability programs and services.

York Region's urban structure, residents and economy are diversifying

York Region forecasts to 2031 project continued strong population, employment and household growth. Much of this growth will be concentrated in the Region's Centres and Corridors, further establishing a more mature and interconnected urban structure.

York Region Population, Employment and Household Growth, 2011 to 2031

	2011	2031	2011 to 2031 Growth	2011 to 2031 Growth Rate
Population	1,073,000	1,500,000	427,000	40%
Employment	516,000	780,000	264,000	51%
Households	322,000	507,000	185,000	57%

Source: Long Range Planning, Office of the Chief Administrative Officer, Statistics Canada 2006 Census of Population, CMHC Housing Now - GTA Edition, 2006 to 2011, 2012.
Note: All figures are mid-year

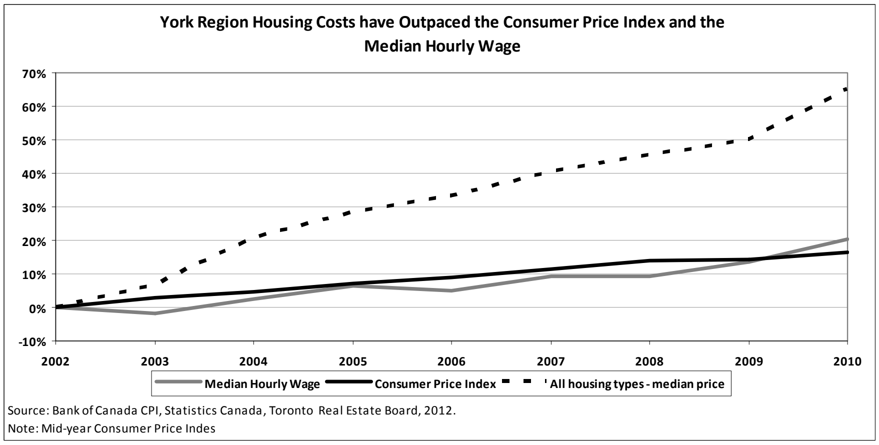
Regional population is forecasted to increase from approximately 1,073,000 in 2011 to 1.5 million people by 2031. As this growth occurs, a number of demographic shifts are anticipated:

- The senior's population (age 65+) is expected to almost double from 11 percent to 21 percent of the total population
- The immigrant population will play an increasingly important role in supporting growth
- The number of people per household is anticipated to decline due to the aging population and faster rates of increase for non-family households than family households.

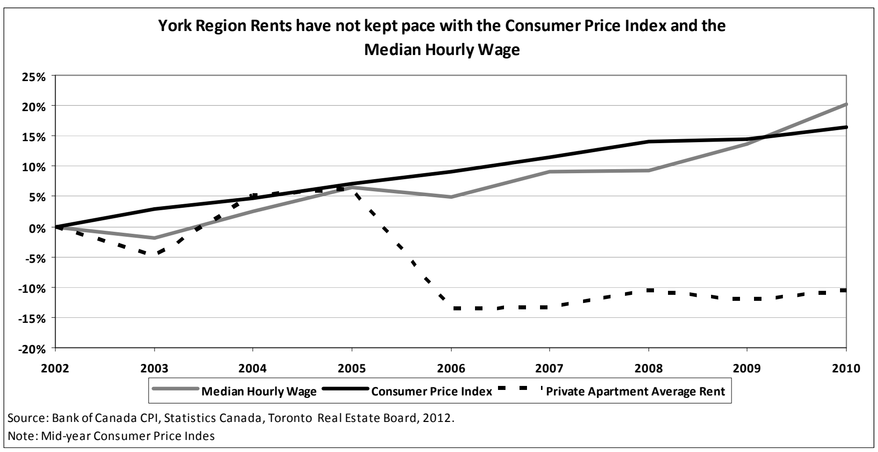
Regional employment is forecast to increase from approximately 515,800 jobs in 2011 to 780,000 jobs by 2031. As the economy grows and evolves, it is anticipated that there will be a variety of good paying job opportunities with a range of income levels, including an increased number of low and moderate income workers. Moderate income jobs are often high quality, fulfilling occupations and can include police officers, elementary school teachers and automotive mechanics. For the purposes of calculating affordable housing, the maximum household income of a moderate income household is approximately $109,000, or less, as of January 2012. As the baby boomers retire, there will be increased competition for workers. A full mix and range of housing options will be required to adequately house all members of the workforce locally.

When income growth for the Region's residents is examined in 2011 constant dollars, all increases in income can be attributed to very high income earners (the wealthiest 20 percent of households in the Region). When incomes are examined by tenure, it is apparent that income gaps are increasing. Also, an analysis of incomes by tenure shows that renter household incomes are increasing at a slower rate than owner household incomes.

Increases in housing prices have outpaced increases in incomes and inflation in the Region. From 2002 to 2010 median wages increased by approximately 20 percent, whereas the cost of ownership housing increased by approximately 56 percent.



In contrast to the cost of housing, rents have not kept pace with incomes and inflation. At first glance, from an affordability perspective, this is a positive trend. However, from a supply perspective this trend has resulted in diminished incentive for the construction of new privately owned purpose built rental accommodations.



A common benchmark used to measure housing affordability is 30 percent or less of gross household income should be spent on housing costs in order for the housing to be considered "affordable". Between 2001 and 2006 the percent of owner occupied households spending greater than 30 percent of their incomes on housing increased from 23 to 27 percent and the percent of renter households spending greater than 30 percent of their incomes on housing increased from 41 to 48 percent. Data shows that for both tenures, the households that spent the greatest percentages of their incomes on housing costs in 2006 had the lowest average incomes.

Currently, in York Region, there is a mismatch between the workforce and housing options available resulting in the Region having the second lowest live/work ratio in the GTA (53 percent of the resident labour force works in the Region). Low and moderate income earners are often unable to find acceptable housing in the Region and are forced to commute from the periphery, or from outside the Region, resulting in longer commutes, increased stress on roads, decreased time spent at home and impacts on workforce stability.

York Region housing affordability calculations are defined by Provincial legislation

A Provincial definition is used in Housing Matters to quantify the cost of affordable housing in York Region. It is assumed that high-income households do not face the same affordability pressures that low and moderate income households do; therefore the affordability calculations are limited to the lowest 60 percent of households in the income distribution. All incomes are used to calculate ownership affordability and only renter incomes are used to calculate renter affordability.

The findings indicate that the maximum income for ownership households is approximately $109,000 and an affordable unit costs $410,987 or less as of January 2012. A home that costs $410,987 to purchase would cost $2,727 a month. An affordable rental units costs $1,048 per month or less as of January 2012.

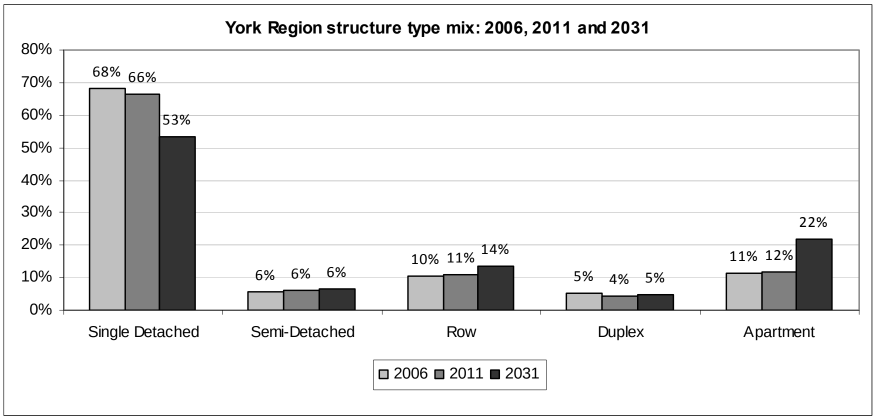
There are a number of factors that affect housing affordability including mortgage rates, energy costs, household incomes, job stability, and the supply of a full mix and range of housing options. Mortgage rates are currently the lowest that they have been for 30 years and it is assumed that they will increase at some point. If mortgage rates were to increase by 2 percent, there would be an approximate 20 percent increase in payments. A 2 percent increase would have the effect of decreasing the affordable ownership price from approximately $410,987 to $350,675.

When the affordable housing targets in the Regional Official Plan are quantified, there is a requirement for approximately 54,000 new affordable housing units to the year 2031. The Region intends to develop implementation guidelines in consultation with local municipalities and the building industry in order to flush out details how to achieve and measure these targets.

The demand for ownership housing is high and growing

York Region had approximately 242,400 owner households in 2006, comprising 88 percent of the approximately 274,500 total households. Of these households, 68 percent were living in single detached homes.

One of the most significant ways to impact affordable housing is to increase the mix in structure type. From 2006 to 2011 the percentage of row, duplex and apartment units has increased from 26 to 27 percent of the total supply. This diversification of the housing supply will continue to 2031 when it is forecast that 40 percent of the total supply will be rows, duplexes and apartments, providing better housing options to the residents of York Region.



Ownership dwelling average prices increased from 2007 to 2011 by 12 percent for new single detached units and by 21 percent for resale units (all structure types).

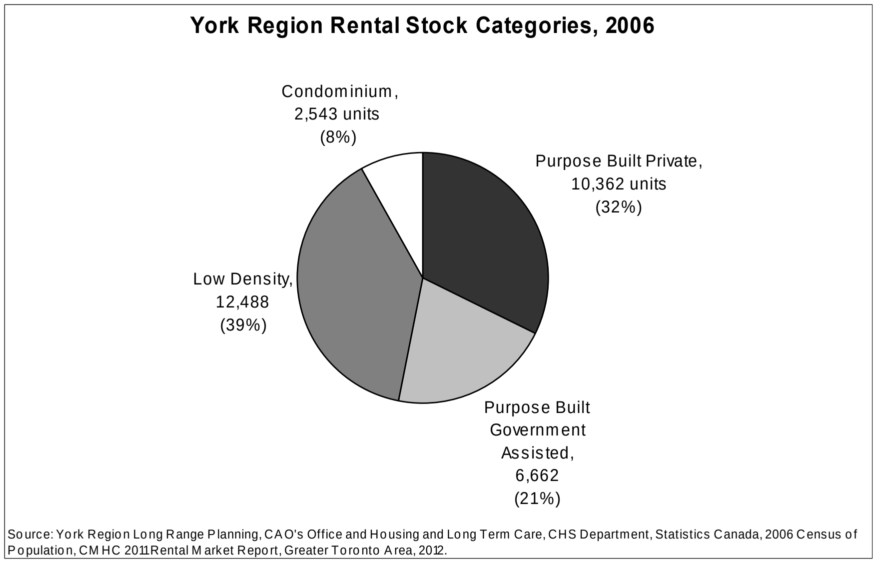
New single-detached unit sizes have increased by 8.9 percent between 2007 and 2011, contributing to almost half of total price increases. About a third of new single-detached price increases can be attributed to inflation and the remainder can be attributed to other factors such as land acquisition, financing, overhead or marketing costs.

More affordable ownership housing is required to meet demand and to accommodate the Region's growth expectations, so that residents can remain in the Region through the various stages of their lives and to help attract and sustain a varied workforce, thus increasing the Region's competitiveness.

One way to achieve greater affordability in the ownership market is to encourage the construction of intrinsically affordable homes that are smaller, take advantage of construction innovations, have modest amenities and use standard materials. A greater supply of smaller units would complement the demographic trends of an aging population, increases in non-family-type households and fewer people per household, as well as support intensification and density targets in the provincial Growth Plan.

The demand for rental housing is high and growing

York Region had 32,050 rental households in 2006, comprising 12 percent of the 274,485 total households. The supply of rental units can be split into four categories:



The primary rental market includes purpose built private and government assisted units and provides a stable supply of rental housing that is protected from demolition or conversion to condominiums by Regional Official Plan policy. The secondary market includes low density (e.g. second suites, rented single family homes, etc.) and condominium ownership units and is less stable as these units are rented at the discretion of the unit owner and are not protected by policy.

The Region's supply of rental housing has not kept pace with growth. Between 2007 and 2011, rental units accounted for only 1 percent of all housing starts. York Region's proportional supply of rental units and rental market vacancy rates are the lowest in the GTA. The growth that has occurred in the rental market has been in the purpose built government assisted and condominium categories only.

Rental costs are not affordable to a number of York Region residents. The Region continues to invest in increases to the supply of rental housing and there are now more than 7,100 government assisted rental units in the Region. The Region also provides Rent-Geared-to-Income (RGI) assistance to more than 4,600 low income households, either in government assisted housing or through contracts with private sector landlords. From December 2008 to December 2011, the waiting list for RGI increased by 49 percent to more than 8,600 households. Most waiting list applicants have very low incomes and fall within the lowest 20 percent of the income distribution for the Region.

It is important to increase the supply of rental housing options to support the Region's growing population and economy. As such, *Housing Matters* suggests that, based on the current average proportion of rental housing in upper-tier GTA municipalities, a minimum of 17.5 percent (32,375 units) of new growth to 2031 should be rental units, 17,195 of which should be newly constructed purpose built rental units.

Increased incentives from upper levels of government are required to support and promote the development of rental housing. Without an adequate supply of rental units young people can not stay in York Region when they are ready to leave home, low and moderate income residents do not have housing options, and seniors can not stay in their home communities when they are ready to downsize.

The demand for special purpose housing is high and growing

Special purpose housing meets the needs of people who need some help and is an important part in building strong, healthy communities. Special purpose housing includes housing where supports are provided to assist people to live independently or supports for people who may be homeless or at risk of homelessness.

The Region's aging population will see increased demand for seniors' retirement residences, as well as accessible and supportive housing. York Region currently has 2,500 private seniors' retirement residential spaces and is a leader in Ontario in the number of private seniors' retirement home residences being developed with 708 spaces, or 15 percent of Ontario-wide stock currently in the development pipeline. At just over 20 percent, vacancy rates in the Region are high. However, rents are also high with average 2011 monthly rents for seniors' retirement residences ranging from $2,081 for a semi-private or ward space to $4,805 for a two bedroom unit.

For people that need additional support to live independently the Province administers and funds various housing programs. In York Region, there are approximately 244 dedicated supportive housing units for seniors' and clients with intellectual, mental health and physical disabilities. Additionally, there are approximately 703 Domiciliary Hostel spaces, 398 of which are co-funded by the Region and the Province. These spaces provide care for people that are unable to mange their own personal care needs, providing permanent homes for residents and offering a community housing alternative to institutional care. There is a much greater need in the Region for dedicated supportive housing that is not being met by existing supply.

Emergency shelters provide refuge for individuals and families at severe risk of homelessness. There are four year-round and two seasonal homeless shelters in the Region and the number of users has increased by 70 percent since 2005, putting greater pressure on an already constrained system. The year round shelters serve the needs of families, men and youth; but not of single women. There are plans underway to construct the Region's first women's shelter. In addition to the emergency shelter system, there are four shelters funded by the Province for women and children that have experienced domestic violence. Residents of emergency and violence against woman shelters have a prescribed length of stay of six weeks, or, in the case of youth up to one year at which point transitional housing operated by community agencies is an option for some residents. Regional services such as counselling, legal aid and employment services are coordinated with the shelter system. While the Province will continue to fund and manage various housing and homelessness programs, the Region is responsible for the overall planning of the housing and homelessness system.

York Region also strives to reduce the impact of homelessness through prevention programs for individuals and families who are at risk of becoming homeless and assisting people while they are homeless. Under the Community Development and Investment Fund, the Region purchases community services and programs for low income residents, using provincial and municipal funds. These funds are intended to provide community services to residents to help them get jobs, and access family strengthening and homelessness supports. These supports allow families, children, youth and individuals to participate economically and socially in their communities.

York Region supports a multi-faceted response to housing affordability needs

Housing affordability is interwoven throughout the Region's policy framework. In addition to York Region Draft Vision 2051, the York Region Sustainability Strategy, the Regional Official Plan (2010) and the 2011-2015 Strategic Plan, a number of departmental plans recognize housing as an integral component to complete communities, including the Community Services and Health Multi-Year Plan, the York Region Economic Strategy and the draft New Community Guidelines.

York Region housing supply knowledge has been continuously enhanced and updated. Past York Region housing research such as the Housing Directions Study, the Special Needs Study, the Housing Supply Strategy, the Employers Opinion Survey and Housing and Our Economy has informed and supported corporate and departmental plans and provides a strong base for the development of *Housing Matters*.

Due to the Region's strong policy framework and knowledge base, there have been many successes in addressing housing affordability, including:

- The mix of structure types is increasing. From 2006 to 2011 the percentage of row, duplex and apartment units has increased from 26 to 27 percent of the total supply and is forecast to increase to 40 percent of the total supply by 2031.
- Policy continues to evolve and be strengthened to address residents and workers housing needs. The updated Regional Official Plan contains a number of affordable housing implementation policies, including a requirement that 25 percent of all new development be affordable and that 35 percent of all new development in Centres and key development areas be affordable; the requirement for secondary plan affordable housing implementation strategies; the early identification of optimal sites for affordable and social housing; and consideration of innovative financial tools to encourage the development of social and affordable housing.
- Service allocation reserve for multi-unit, non-profit housing allows new developments to advance more quickly. To date, 3 developments have participated in the program, resulting in 300 new affordable units.
- Residential property taxes have been equalized, bringing the tax burden for multi-residential owners on par with that for low density home owners
- The Region administers and funds over 6,000 rental housing units including over 2,000 units through the Region's own housing company, Housing York Inc. This supply is increasing with more than 300 additional units currently in development.
- The approval of an Asset Management Strategy to maintain Regionally funded social housing buildings in a state of good repair.

- The Region is committed to expanding housing stability programs and supports and has provided $1 million in annualized funding to increase the number of rent-geared-to-income units provided to low income households.

The Region's affordable housing successes provide a strong foundation to continue to develop the affordable housing supply and programs in order to meet the needs of residents and workers and to support growth expectations. The effective implementation of housing policy requires the engagement and support of all levels of government and collaboration with many stakeholders such as the housing development industry, non-profit agencies, and York Region businesses and residents.

From Matters to mortar: next steps in the provision of a full mix and range of housing options

The information in this document serves to update information and data, inform housing debate and policy, identify housing issue areas, help meet Provincial requirements for a Housing and Homelessness Plan, and define "affordable housing" in order to implement and monitor affordable housing targets in the Regional Official Plan.

The York Region Housing and Homelessness Plan will be developed over the coming months and implemented in the beginning of 2014.

The Regional Official Plan requires that 25 percent of all new housing being affordable and that 35 percent of new housing in Centres and key development areas be affordable. The Region will lead technical consultations with local municipalities and the development industry to discuss details on how to implement the affordable housing targets in the Regional Official Plan. These discussions will result in the development of implementation guidelines which will provide specifications on how the targets will be measured and protocol on how to achieve them.

Chapter 1: Appropriate housing for all residents and workers is essential to support growth

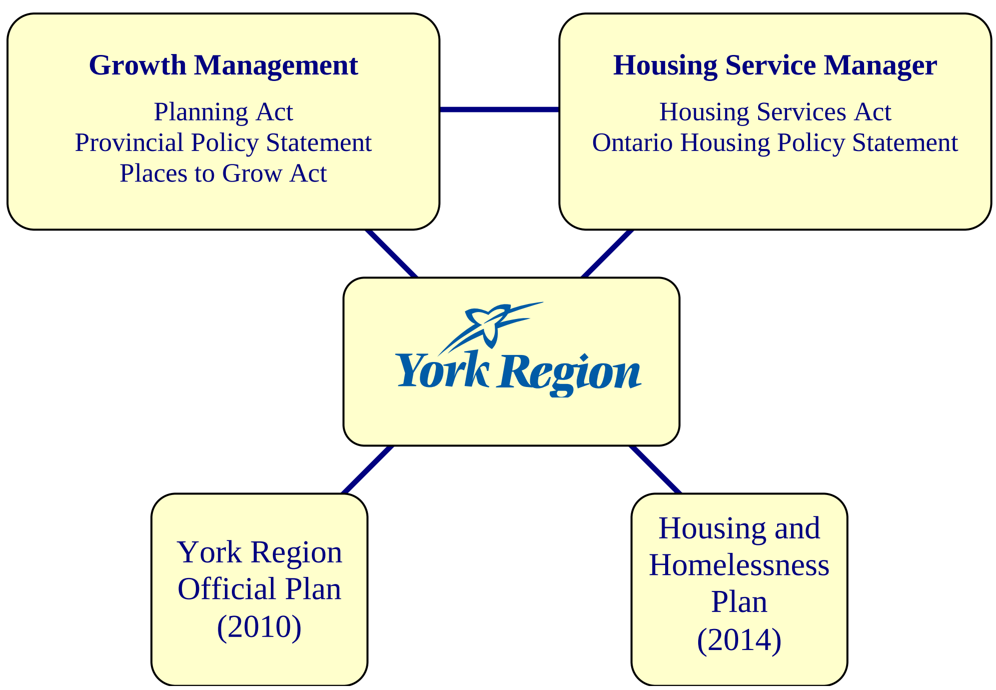
Good housing is essential to the health of a community. Finding safe, affordable housing contributes to an individual's sense of belonging, quality of life, health and security. York Region supports a collaborative approach to building sustainable and complete communities, including developing appropriate housing for all residents and workers to support the Region's continued growth.

The Region plays a large role in building communities and has multiple legislated responsibilities related to housing, including those for growth management through the authority of the *Planning Act* and as the designated Housing Service Manager through the authority of the *Housing Services Act* (Figure 1). The *Provincial Policy Statement* and *Places to Grow: the Growth Plan for the Greater Golden Horseshoe* provide specific growth targets and policy direction on how the Region can grow. The Regional Official Plan operationalizes this legislation in a Regional and local context.

The *Housing Services Act, 2011* enacts the Province's Long-Term Affordable Housing Strategy which requires the Region, in its role as Service Manager to develop a comprehensive 10 year Housing and Homelessness plan by January 2014.

Figure 1

York Region Housing Related Responsibilities and Outcomes



"Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control."

United Nations Universal Declaration of Human Rights, Article 25

"Every person has a right to equal treatment with respect to the occupancy of accommodation, without discrimination because of race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, age, marital status, family status, disability or the receipt of public assistance.

Every person who occupies accommodation has a right to freedom from harassment by the landlord or agent of the landlord or by an occupant of the same building because of race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, age, marital status, family status, disability or the receipt of public assistance."

Province of Ontario Human Rights Code, s. 2(1) and 2(2)

"To promote an appropriate mix and range of acceptable housing to meet the needs of residents and workers"

York Region Official Plan, Housing Our Residents Objective Statement

The *Regional Official Plan* and the Housing and Homelessness Plan will provide direction on the implementation of Provincial and Regional affordable housing policies and targets.

The Region is responsible to provide policy direction for growth and development

Places to Grow: Growth Plan for the Greater Golden Horseshoe, enacted in 2006, provides a growth management framework to build stronger more prosperous communities. The *Growth Plan* addresses a wide range of issues, including transportation, infrastructure and land use planning, urban form, housing, natural heritage and resource protection to promote economic prosperity. Provisions within the *Act* speak to building communities that provide a diverse and compatible mix of land uses, which support transit and employment areas. This includes the planning and development of a full mix and range of housing types and densities.

The Region is required to conform with the *Growth Plan*

The *York Region Official Plan (2010)* is consistent with the requirements of the *Growth Plan* and helps guide economic, environmental and community building decisions to manage growth in the Region. It provides for a full mix and range of housing and includes affordable ownership and rental housing for low and moderate income households, as well as special purpose housing.

The *York Region Official Plan (2010)* establishes minimum affordable housing targets: 25 percent of all new housing is required to be affordable, and in addition, 35 percent of all new housing in Regional Centres and key development areas is required to be affordable.

The *Growth Plan* also requires that the Region develop a housing strategy in consultation with local municipalities, the Minister of Municipal Affairs and Housing and other appropriate stakeholders. *Housing Matters: A Review of the Housing Market in York Region ("Housing Matters")* is the first step in completing this work.

The information in *Housing Matters* will also help inform development of an affordable housing implementation framework in partnership with local municipalities and the development industry.

The Region is responsible to plan for the housing and homelessness system and to address Provincial interests in the Plan

In 2001, the Ministry of Municipal Affairs and Housing, through the *Social Housing Reform Act,* 2000, announced the transfer of social housing programs to designated Service Managers as part of the Province's Local Service Realignment exercise. The

Municipalities will establish and implement minimum *affordable* housing targets in accordance with Policy 1.4.3 of the PPS, 2005.

Upper- and single-tier municipalities will develop a housing strategy in consultation with lower-tire municipalities, the Minister of Municipal Affairs and Housing and other appropriate stakeholders. The housing strategy will set out a plan, including policies for official plans, to meet the needs of all residents, including the need for *affordable* housing – both home ownership and rental housing. The housing strategy will include the planning and development of a range of housing types and densities to support the achievement of the *intensification target* and *density target.*

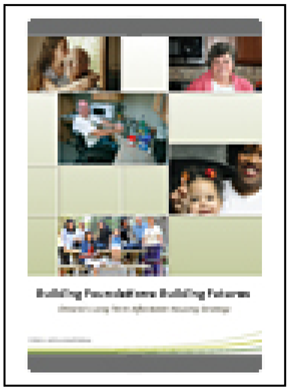
Growth Plan for the Greater Golden Horseshoe, Policies 3.2.6.5 and 3.2.6.6.

Regional Centres meet and expand on the urban growth centre and anchor hub concepts, as detailed *in Places to Grow: Growth Plan for the Greater Golden Horseshoe* and the *Metrolinx Regional Transportation Plan: The Big Move*, by including:

- Minimum density requirements
- Multimodal mobility planning
- Resident-to-employee ratio targets
- Co-ordinated development sequencing
- Transitions in built form to adjacent communities
- Environmental sustainability requirements
- Community services planning

Key Development Areas

- Are intensification areas along the Regional Corridors
- Are focused on existing and planned rapid transit routes
- Have the highest densities and mix of uses in the Regional Corridors
- Are identified and planned by local municipalities



Regional Municipality of York was designated as the Service Manager for York Region.

In 2011, the *Housing Services Act, 2011* replaced the *Social Housing Reform Act, 2000*. The *Housing Services Act* continues to require the Region to fund and administer housing programs and it introduces a new requirement for the Region to undertake a comprehensive planning exercise for the housing and homelessness system as a whole.

Service Managers must ensure that their Housing and Homelessness Plans reflect a system of housing and homelessness services that:
a) is focused on achieving positive outcomes for individuals and families;
b) addresses the housing needs of individuals and families in order to help address other challenges they face;
c) has a role for non-profit corporations and non-profit housing cooperatives;
d) has a role for the private market in meeting housing needs;
e) provides for partnerships among governments and others in the community;
f) treats individuals and families with respect and dignity;
g) is co-ordinated with other community services;
h) is relevant to local circumstances;
i) allows for a range of housing options to meet a broad range of needs;
j) ensures appropriate accountability for public funding;
k) supports economic prosperity;
l) is delivered in a manner that promotes environmental sustainability and energy conservation;
m) addresses the housing needs of victims of domestic violence and persons with disabilities.

The Region's 10 year Housing and Homelessness Plan must include four major components

Housing Matters is the first component of the *Housing and Homelessness Plan* and provides an assessment of the Region's current and future housing needs. Mandatory components of the Plan include:

- Assessing the Region's current and future housing needs
- Establishing objectives and targets relating to housing needs
- Describing the measures proposed to meet the objectives and targets
- A description of how progress towards meeting the objectives and targets will be measured.

The Region will also consult with local stakeholders, such as social housing providers, the violence against women sector and persons with disabilities to enhance the understanding of the housing needs of vulnerable York Region residents. The Region must review and update the Plan at least once every five years.

The Region has recently undertaken three strategic planning exercises; the *Regional Official Plan*, Vision 2051 and the Corporate Strategic Plan. Each of these strategies reflects feedback from extensive consultations. Housing needs in the Region were consistently identified as a major theme. The strategies reflect this emphasis and will inform development of the objectives and targets for the plan. The Region will propose specific measures to address the objectives and targets established in the Plan. Progress in implementing these measures will be reported to Council. The Province will also require specific local housing and homelessness system metrics for public reporting.

Housing is a multi-faceted and interconnected issue

Housing is a critical component of every community. It connects to the economy, the transportation system, the environment, health and social services. Building complete communities begins with appropriate housing that meets the needs of all residents. This is outlined in the figure below (Figure 2).

Figure 2
Housing is an Interconnected Issue

The Region formulates, enhances and implements policy through a sustainability lens which involves a "triple bottom line" approach to planning. This approach fully evaluates the economic, environmental and community impacts of an issue.

Housing is an economic issue

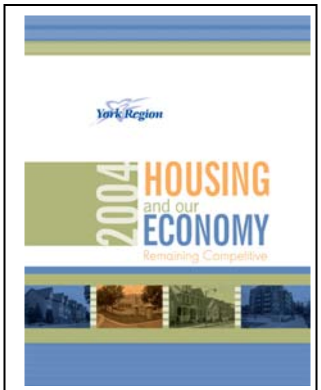
York Region jobs provide a full range of incomes, but there is a mismatch between the housing options that are available and the workforce, which contributes to the Region having one of the lowest live/work ratios in the Greater Toronto Area. This mismatch is highlighted in the York Region *Housing and Our Economy* research paper which identified that a number of people working in York Region are not able to afford the housing that is currently available. An array of affordable housing options is critical to maintaining York Region's competitiveness and high quality of life.

Descriptions of "Community" in the York Region Official Plan (2010)

Complete Community – "Complete communities meet people's needs for daily living throughout an entire lifetime by providing convenient access to an appropriate mix of jobs, local services, a full range of housing, and community infrastructure including affordable housing, schools, recreation and open space for their residents. Convenient access to public transportation and options for safe, non-motorized travel is also provided." (Section 5.6 Sidebar, derived from Places to Grow: Growth Plan for the Greater Golden Horseshoe)

Healthy Community – Key Elements of Healthy Communities include "acceptable and affordable housing." (Section 3.1 Sidebar)

Sustainable Community – "Include a diversity of jobs and affordable housing." (Section 1.2 Sidebar)



The York Region Aging Workforce Study (2011) concluded that over the next five to ten years between 100,000 and 150,000 people in the York Region workforce will be eligible to retire. At the same time, younger workers may not be available in sufficient supply to meet the needs of York Region's growing economy. The findings highlight the need to better understand our future workforce. To support an innovative and adaptive economy, employer services and programs need to foster our youth and immigrant population's skills, knowledge and experience, as well as support our senior population if they decide to continue to work. The provision of a full mix and range of appropriate housing is necessary to attract and retain a diverse workforce.

Dangers of spending too much time commuting:

- Back pain
- High blood pressure
- Chronic stress
- Time away from health habits
- Increased exposure to pollution

- http://bodyandhealth.canada.com

Housing is an environmental and transportation Issue

One of the biggest transportation issues in York Region is the lack of affordable housing options. As of January 2012 low and moderate income households in York Region earned approximately $110,000 or less. Low and moderate income workers in the Region that are unable to find suitable and affordable housing are forced to commute long distances from surrounding areas, thus placing additional stress on our road system and decreasing time spent at home. These workers include police officers, registered nurses, elementary school teachers and automotive mechanics.

When a full mix and range of housing options are not embedded within a community, increased commuting negatively impacts the environment and human health. Longer commutes contribute to overall congestion, thus further negatively impacting the environment and the health of residents. This issue also impacts employers' ability to hire and retain staff, as employees are enticed to seek employment closer to their homes,

The Social Determinants of Health:

- Income and Income Distribution
- Education
- Unemployment and Job Security
- Employment and Working Conditions
- Early Childhood Development
- Food Insecurity
- Housing
- Social Exclusion
- Social Safety Network
- Health Services
- Aboriginal Status
- Gender
- Race
- Disability

-http://www.thecanadianfacts.org

Housing is a community and health issue

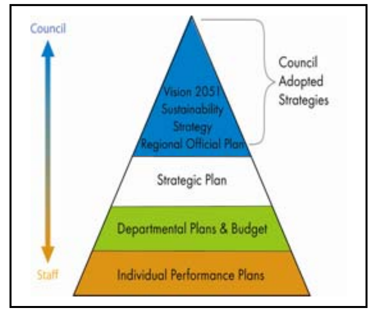
Social determinants of health play an important role in the health of individuals and communities. These include income, education, employment conditions, health services and housing, among other factors. With a growing number of economically vulnerable residents living in York Region, the long-term sustainability of the health and well-being of the population and communities is threatened. The high cost of housing is a major contributor, and creates a strain on individuals' ability to access the basic necessities of food, clothing and shelter. Providing housing options for all residents and workers, including low and moderate income residents, seniors, persons with disabilities and newcomers promotes social equity.

A full mix and range of affordable housing options help ensure healthy, economically vital and environmentally sustainable communities by:

- Strengthening our economic base by providing all of the Region's workers with local housing options
- Promoting individual health, well-being and quality of life by reducing commuting times and increasing time spent at home
- Promoting community health and well-being by reducing pollution caused by long commutes and encouraging inclusive neighbourhoods

- Encouraging social equity by providing services through an integrated network within communities so that York Region residents can readily access programs and services which promote housing stability, prevent homelessness and build capacity
- Supporting transit investments and infrastructure
- Fostering complete communities where people's needs for daily living throughout their lifetimes are met, including young families to seniors, single persons, multi-generational families and persons with disabilities.

The Region's strategic framework recognizes housing as an integral component to complete communities



All of York Region's guiding policy documents support the provision of a full mix and range of housing.

York Region Draft Vision 2051 (2012)

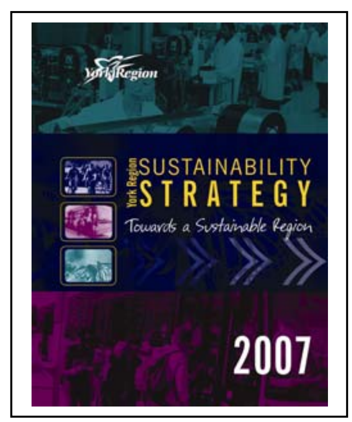
Vision 2051 is the Region's primary strategic document. *Vision 2051* establishes a blueprint for the Region's future and outlines the steps we can collectively take to achieve this vision.

One of the Goal Areas within *Vision 2051* is "Appropriate Housing for all Ages and Stages". The Goal Statement is: "In 2051, York Region has housing to meet the needs of its residents and workers. Housing choices are available that support affordable and sustainable living, and address the needs of a diverse and aging population."

A second Goal Area is "Liveable Cities and Complete Communities". The Goal Statement is: "In 2051, York Region's diverse urban form provides a variety of interesting and exciting places to live, work, and play. Communities are people first and designed for healthy and active living, social inclusion, and are the heart of business, culture and arts, community and life and services."

See Appendix #1 for "Appropriate Housing for All Ages and Stages" and "Liveable Cities and Complete Communities" Goal Area excerpts from Vision 2051.

York Region Sustainability Strategy (2007)



The *York Region Sustainability Strategy* provides a model for municipal decision making which integrates the values of sustainable natural environment, healthy communities and economic vitality.

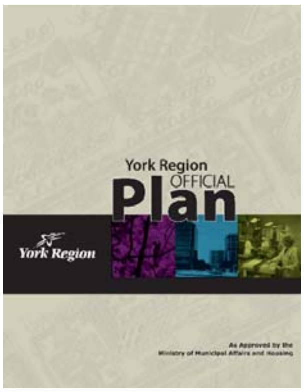
Under the Healthy Communities Action Area, there are a number of actions aimed at increasing the supply of affordable housing, including:

- Require that all new residential development be compact in nature and incorporate a mix and range of housing options

- Prepare a Region-wide Housing Requirements Study based on the 2006 Census and update the Region’s Housing Supply Strategy
- Work with the private sector and public agencies to provide a broad array of housing choices for all income groups
- Work with the Province and Area Municipalities to promote secondary suites across York Region to contribute to housing choice and affordability.

See Appendix #2: for the “Healthy Communities” Action Area excerpt from the York Region Sustainability Strategy.

York Region Official Plan (2010)



The *York Region Official Plan* (ROP) is a statutory document which sets out land use policy directions for long-term growth and development.

The ROP was approved by the Ministry of Municipal Affairs and Housing in September 2010 and recognizes that acceptable housing is critical for quality of life. As such, the Plan renews the Region’s focus on providing a continuum of social and affordable housing through the use of targets, incentives, partnerships, community education and monitoring.

A key element to the ROP is the provision of affordable housing. The plan requires that 25 percent of all new housing be affordable. Additionally, 35 percent of new housing in Regional Centres and key development areas are to be affordable.

> “Acceptable housing is a key component to quality of life. It contributes to an individual’s sense of belonging, worth and security, and supports sustainable and complete communities.”
>
> York Region Official Plan (2010), Housing Our Residents preamble

The ROP also contains a number of implementation policies, including:

- the requirement that all new secondary plans include an affordable housing implementation strategy
- that optimal sites for social and affordable housing are identified early in the development process
- that the creation of intrinsically affordable housing and secondary suites is encouraged, and
- that there be consideration of the use of innovative financial arrangements to encourage social and affordable housing development.

See Appendix #3 for the “Housing Our Residents” excerpt of the Regional Official Plan.

York Region Strategic Plan (2011)

The *From Vision to Results: 2011 to 2015 Strategic Plan* serves to officially align Regional departments with Council’s goals by establishing a hierarchy of planning processes that direct department plans and budgets, as well as individual performance plans.

One of the Strategic Objectives in the Strategic Priority Area “Improve Social and Health Supports” is to “support healthy communities through a broad range of housing choices and supports to meet the diverse needs of residents.” Through this objective, Council's emphasis on housing availability and affordability is highlighted. Indicators of the success of this objective are:

- Completed Housing Requirements Study
- Completed Homelessness and Affordable Housing Strategy
- Expanded housing choices through expansion of regional rent supplements
- Completed healthy development guidelines for new communities.

See Appendix #4 for the "Improve Social and Health Supports" except from the Strategic Plan

Council, stakeholders and staff promote the provision of a full mix and range of housing options in York Region.

Going forward the Region will continue to build on the successful policies and programs that have already been established and implemented, and will investigate whether there are additional tools that can be used to achieve a greater mix and range of housing options.

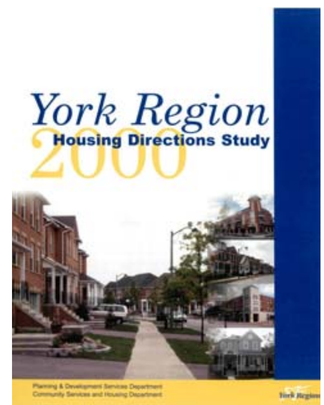
The implementation of the affordable housing targets in the *Regional Official Plan* will be an important step towards the provision of a full mix and range of housing options, which in turn will contribute to the provision of complete, healthy and sustainable communities for everyone.

Housing Matters outlines the need for special purpose, rental and ownership housing

Housing in York Region contains a mix of tenures, types of units, housing costs and support services and programs. The overall housing system can be split into three distinct categories (Figure 3):

- **Special Purpose** housing includes all housing designed for people who need some additional support. Examples include seniors' retirement residences, transitional and emergency shelters, domiciliary hostels and supportive housing.
- **Rental** Housing includes the primary, purpose built market and the secondary market. The primary market includes purpose built, privately owned apartment buildings as well as government assisted apartments such as those owned by Housing York Inc., and non-profit and co-operative housing. The secondary market includes individual rental units, often with owner landlords such as second suites, the secondary condominium market, and homes within neighbourhoods.
- **Ownership** Housing includes all housing of ownership tenure, including condominium units. New and resale ownership housing can be evaluated independently.

Housing Matters satisfies a number of the action areas in the Regional guiding policy documents and updates the *Housing Directions Study (2000)*. In the *Regional Official Plan* and the Community and Health Services Multi-year Plan this document is referred to as the "Housing Needs Study" and in the Sustainability Strategy and Strategic Plan it is referred to as the "Housing Requirements Study". The Housing Needs Study, the Housing Requirements Study, and the Housing Directions Study all refer to Housing Matters.



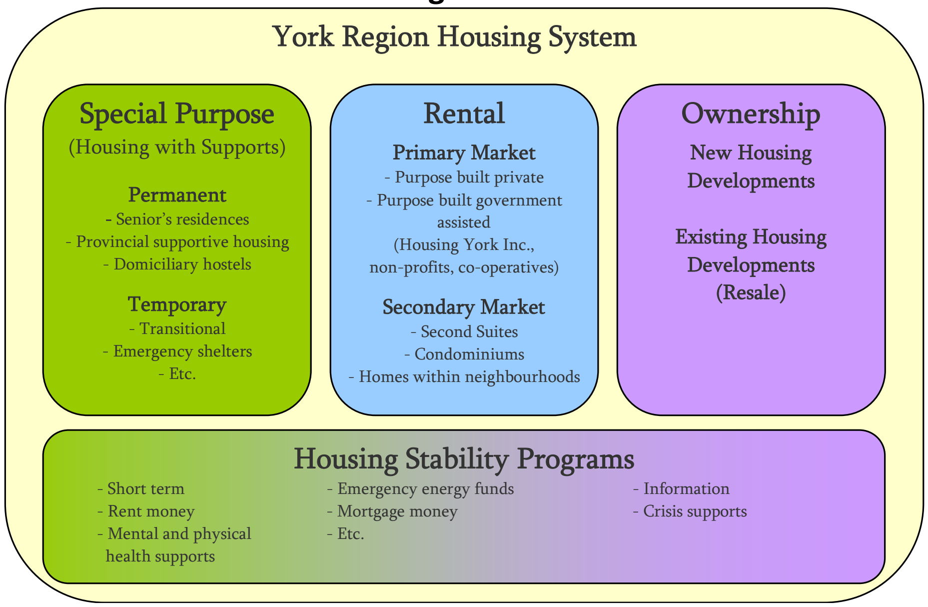
Housing in the Region should contain a mix and range of:

- 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 – rental and ownership
- COSTS – such as housing that is affordable to low- and moderate-income residents and workers.

- Regional Official Plan (2010) Sidebar

In addition, there is a number of housing stability programs in place to help people find housing and stay housed. These include rent and mortgage assistance, mental and physical health supports, homelessness prevention programs and crisis support.

Figure 3



This report is organized by the housing categories and is presented as follows:

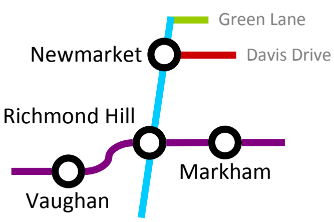
Chapter 1 – York Region roles and responsibilities
Chapter 2 – A profile of York Region's urban structure, residents and workers
Chapter 3 – Quantifies "Affordable Housing" and sets out targets to 2031
Chapter 4 – The ownership housing market
Chapter 5 – The rental housing market
Chapter 6 – The Special Purpose housing markets
Chapter 7 – Regional successes in addressing housing need
Chapter 8 – Overview of next steps towards achieving a full mix and range of housing options

Appropriate housing for all residents and workers supports growth: Key Messages

- Good housing is essential to the health of our community and connects to the economy, transportation system, the environment, health and social services. Building complete communities begins with appropriate housing that meets the needs of our residents and workers.
- Through the *Growth Plan*, the Region is responsible for long term growth management, including the provision of a full mix and range of housing.
- As the Housing Service Manager, the Region is responsible for social housing and housing programs and to develop a 10-year Housing and Homelessness Plan.
- This document is the first component of the *Housing and Homelessness Plan.*
- All of the Region's guiding strategic policy documents support the provision of a full mix and range of housing options.
- The housing supply includes the ownership market, the rental market and the special purpose market.

Chapter 2: York Region's urban structure, residents and economy are diversifying

Regional Centres and Corridors System



Since York Region was incorporated in 1971, it has changed from a largely homogeneous series of bedroom communities to a more diverse and integrated Region embarking on a number of city building initiatives. York Region forecasts to 2031 indicate that continued strong population, job and household growth are anticipated (Figure 4). Much of this growth will be concentrated in the Region's Centres and Corridors, further establishing a more mature and interconnected urban structure.

Figure 4

York Region Population, Employment and Household Growth, 2011 to 2031

	2011	2031	2011 to 2031 Growth	2011 to 2031 Growth Rate
Population	1,073,000	1,500,000	427,000	40%
Employment	516,000	780,000	264,000	51%
Households	322,000	507,000	185,000	57%

Source: Long Range Planning, Office of the Chief Administrative Officer, Statistics Canada 2006 Census of Population, CMHC Housing Now - GTA Edition, 2006 to 2011, 2012.
Note: All figures are mid-year

See Appendix #5 for local municipal population, employment and household Forecasts to 2031

Between 2011 and 2031, the Region's population, economy and housing supply are expected to continue to diversify. The residents in the Region will age; become increasingly ethnically diverse; and reflect the entire income spectrum, including an increased number of low and moderate income households.

It is important that as the Region invests in city-building ventures, it is fully informed about future housing needs. A complete, sustainable community provides a full mix of affordable housing options for residents from all income levels and allows workers to live locally, reducing commuting times, and enables residents to remain in their communities as they age.

As the population and economy continue to grow and diversify all levels of government and stakeholders must focus on achieving an increased supply of affordable housing, including government assisted housing.

York Region's urban structure and built form are maturing

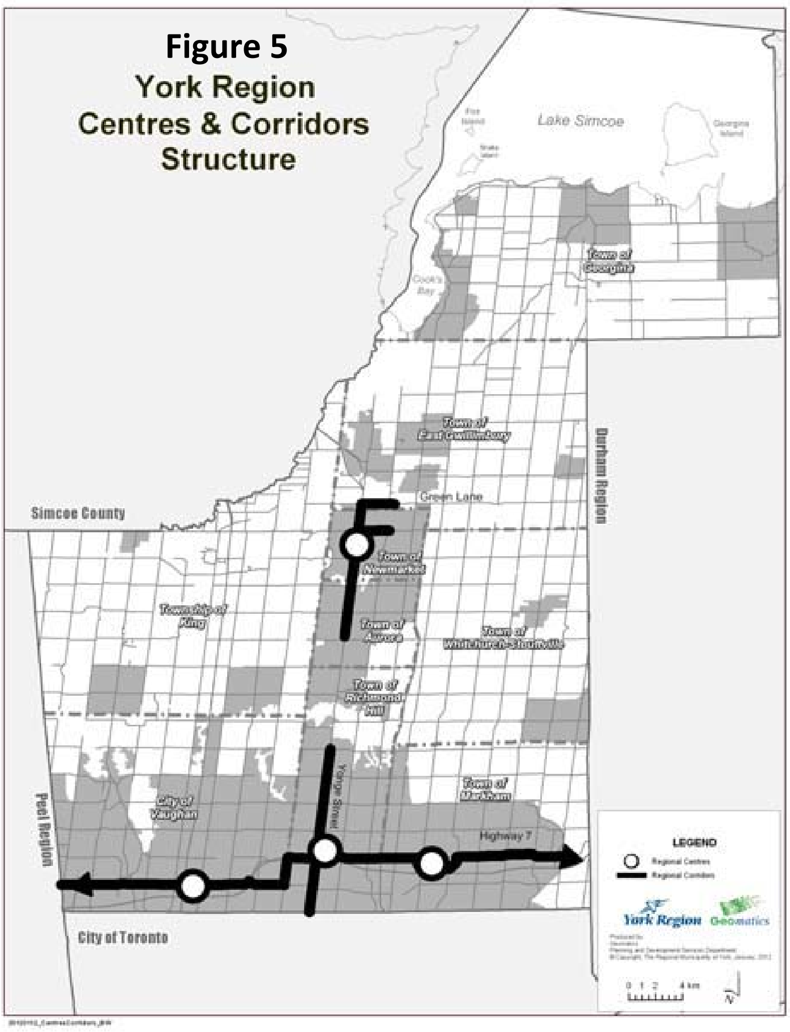
The Region's urban structure and built form are evolving to support a growing and diversifying population and economy. A combination of Provincial legislation, municipal requirements and community demand will help ensure that as the Region grows a full mix and range of affordable housing options are provided.

In the next 20 years, York Region is expected to undergo another major transformation. It is envisioned that the Region will transition from a suburban, low-density built form to an urban, higher density city-region, linked together by a pedestrian, cyclist, and transit user-first transportation system. By 2031, four "downtown" Regional Centres will emerge at Markham Centre, Newmarket Centre, Richmond Hill/Langstaff Gateway, and Vaughan Metropolitan Centre (Figure 5). Intensified, urban-scale corridors will also develop focused along Yonge Street, Highway 7, Davis Drive, and Green Lane.

Urban Structure refers to the key structural elements in the Region that establish the framework through which more detailed land use designations and policies are developed. Key structural elements include:

- Centres and corridors
- Key development areas
- Urban areas
- Towns and Villages
- Transportation networks
- Employment areas
- Open Space and Environmental Features
- Neighbourhoods

Built Form refers to the built elements and their arrangements in a community, including the size and type of residential units.



New development will be in a more compact built form

Growth in the Built-up Area includes the following types:

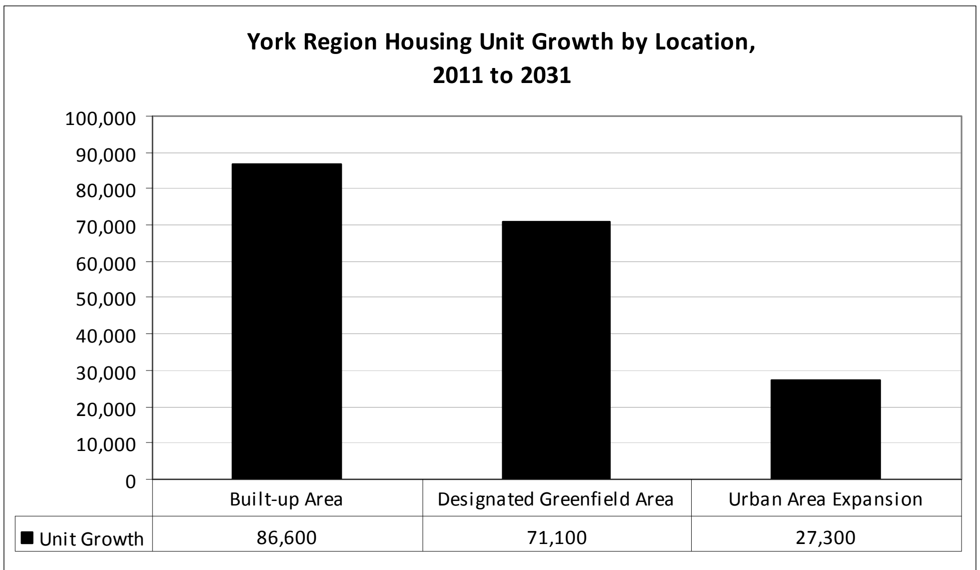
INTENSIFICATION refers to the development of a property, site or area at a higher density than currently exists. The built form is typically townhouse, apartment or a duplex dwelling. From 2006 to 2031, 90,720 units are forecast to be intensification units (40%).

LOW DENSITY SUPPLY IN THE BUILT UP AREA refers to mostly legacy developments at the periphery of the built-up area. The built form is typically single- and semi-detached dwellings. From 2006 to 2031, 16,000 units are forecast to be low density units in the built-up area (7%).

As the Region's city building vision evolves, the form and location of new housing development will change. In the past, much of York Region's housing has been developed on the periphery of the urban area, in a suburban form. By 2015, greenfield development will be limited to 60 percent of new residential development, while a minimum of 40 percent will occur through the intensification of the built-up area. These intensification units will be primarily directed to the more-centrally located downtown centres and regional corridors.

York Region forecasts between 2011 and 2031 indicate approximately 185,000 new residential units are required (Figure 6). Of these new units, 86,600 units will be located in the built-up area (or 47 percent of all new residential growth). 71,100 units will be built in the remaining urban area (referred to as the "designated greenfield area"), and future urban area expansions will add another 27,300 units. Future urban expansion areas are found in East Gwillimbury, Vaughan and Markham and are referred to as Regional Official Plan Amendments (ROPA) 1, 2 and 3, respectively. ROPA's 1, 2 and 3 were adopted by Regional Council on September 23, 2010 and have been appealed to the Ontario Municipal Board.

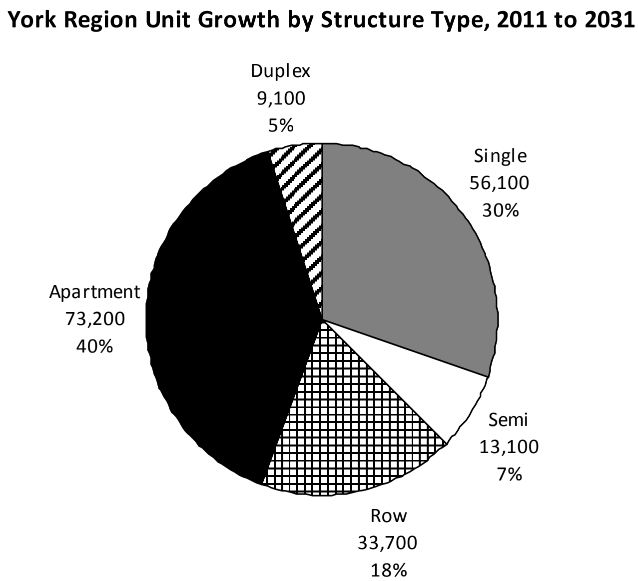
Figure 6



Source: York Region Long Range Planning Branch, Office of the Chief Administrative Officer, 2012.

Until recently, development occurring along the periphery of the urban area tended to be in the form of single and semi-detached houses. As the remaining lands within the urban area are built out, increased reliance on intensification will shift the new housing mix towards the development of a higher-density form like row houses and apartments (Figure 7). Between 2011 and 2031, York Region forecasts that approximately 116,000 row houses, apartments, and duplexes will be built (or 63 percent of new residential units), with the remaining 69,000 units (37 percent) built as single or semi-detached houses.

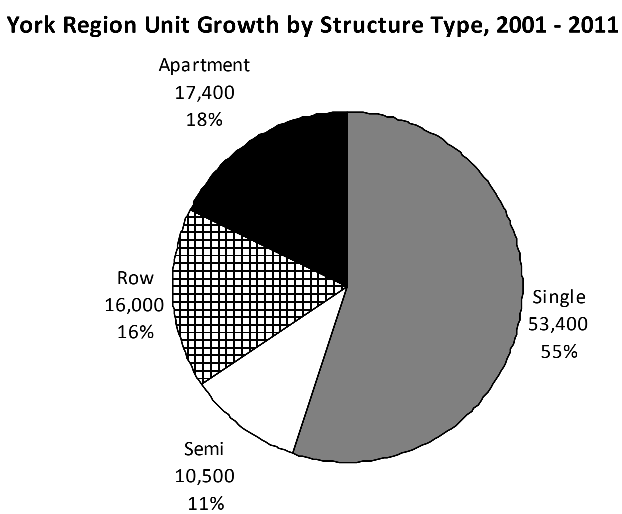
Figure 7



Source: York Region Long Range Planning Branch, Office of the Chief Administrative Officer, 2012.

The forecast by structure type is more diverse than what historically has been experienced (Figure 8). From 2001 to 2011, 66 percent of new dwellings were single or semi-detached houses and 34 percent of new dwellings were higher density row and apartment units.

Figure 8



Source: York Region Long Range Planning Branch, Office of the Chief Administrative Officer, 2012

Although densities will continue to increase, not all high density housing is affordable. In general, high density units increase affordability, however, some will be built in prime locations and to an executive standard making them unaffordable to low and moderate income earners.

A duplex is One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.

- Statistics Canada

Implementation of Supportive Secondary Suite Policies

Permitted as-of-right
- Aurora
- East Gwillimbury
- Newmarket
- Whitchurch-Stouffville

Currently Undertaking Policy Reviews
- Georgina
- King
- Richmond Hill
- Vaughan

Not Currently Permitted
- Markham

There is a need for all sizes of units from bachelor to larger sized family units, an increasing need for units that are accessible to those with disabilities and an ongoing need for affordable rental and ownership units. When planning for affordable housing, priority should be given to optimal locations such as in Regional Centres, key development areas, and other areas with greater access to transit, social services and programs.

One of the simplest, most integrative ways to add affordable housing to a community is to allow for second suites. The *Regional Official Plan (2010)* encourages local municipalities to adopt as of right secondary suite policies on a municipal wide basis and encourages builders to include roughed in secondary suites in new units. Since the *Regional Official Plan (2010)* was approved, the Provincial *Long-Term Affordable Housing Strategy* has been released and the *Planning Act* has been amended to require that municipalities establish policies allowing second units in new and existing developments. Currently, four local municipalities permit secondary suites without an official plan or zoning by–law amendment as long as all safety and property standards are met.

York Region is committed to making barrier free environments

An accessible environment encourages the independence, inclusion and participation of people with disabilities in all aspects of a community.

York Region offers a wide range of programs and services that focus on promoting the health, safety and independence of all residents, including vulnerable residents and people with disabilities. The Region supports improvements to seniors and affordable housing buildings and playgrounds and emergency shelters. Improvements include modifying units to increase accessibility, installing grab bars in bathrooms, and upgrading stairs and elevators.

The *York Region Official Plan* provides leadership in development strategies and initiatives that include accessibility policies regarding new communities, interconnected and accessible mobility systems, safe roadways and transit and pedestrian networks.

Ownership is the dominate tenure in York Region

In 2006, homeownership was the most prevalent type of tenure in the Region, with approximately 88.3 percent of residential units occupied by owners (Figure 9). This is much higher than the homeownership rate nationally (68.4 percent) or provincially (71.0 percent), or for other “905” regions.

Figure 9

York Region Household Tenure, 2006

Area	Total Units	Owned		Rented	
		Units	%	Units	%
Canada	12,437,465	8,509,780	68.4%	3,927,685	31.6%
Ontario	4,555,030	3,235,495	71.0%	1,319,535	29.0%
York Region	274,490	242,435	88.3%	32,055	11.7%
Durham Region	194,670	159,880	82.1%	34,790	17.9%
Halton Region	157,085	130,335	83.0%	26,750	17.0%
Peel Region	359,060	280,465	78.1%	78,595	21.9%
City of Toronto	979,440	532,585	54.4%	446,855	45.6%

Source: Statistic Canada, 2006 Census of Population, 2012.

Housing Tenure refers to the legal arrangements for occupying a home (i.e. whether some members of the household own or rent the dwelling).

Owners either own their unit outright or are paying down a mortgage to do so.

Renters are renting or leasing the right to live in a space.

Households make decisions about the type of tenure they want based on a number of considerations including:

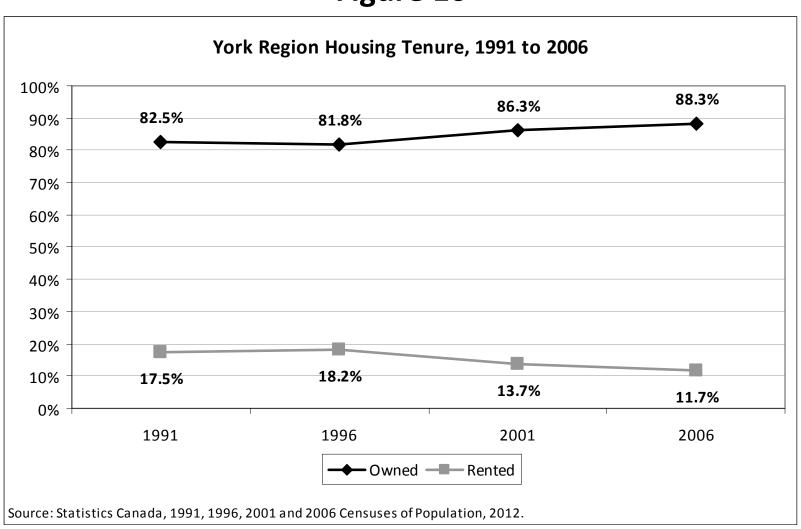
- Income and job stability, particularly the capacity to afford mortgage payments or rent for the type of housing they require
- Stage of life
- Future intentions
- Availability of housing

The prevalence of home ownership in York Region reflects decades of migration by families who moved to the Region seeking housing that was less expensive than traditionally found in the more built up areas of Toronto.

While the construction of ownership housing stock has steadily increased in relation to demand, the supply of purpose built rental housing has not. Considerations such as federal tax policies and provincial rent control regulations make new rental housing development less attractive than other investment options, such as condominiums. With the exception of units constructed as a result of government sponsored rental housing development programs, the supply of purpose built rental units remains stagnant. As will be discussed in Chapter 4, the growth in rental households has generally been in the secondary market of rented condominium units, or through the development of government assisted units.

As home ownership costs continue to increase and regional demographics continue to shift, the rental sector will play an increasingly important role in providing affordable housing options, putting additional pressure on an already inadequate rental stock. From 1991 to 2006 the proportion of the York Region housing stock that was rental tenure decreased from 17.5 percent to 11.7 percent (Figure 10).

Figure 10



An important consideration in measuring tenure is that it shows if a broader range of rental housing options is being created. Rental housing has traditionally provided affordable housing options to residents with low or moderate incomes.
Policy in the *Regional Official Plan (2010)* requires local municipalities to adopt official plan polices that protect rental housing from both demolition and conversion to condominium or non-residential uses; encourages the construction of new rental units; and encourages Provincial and Federal support for rental developments.

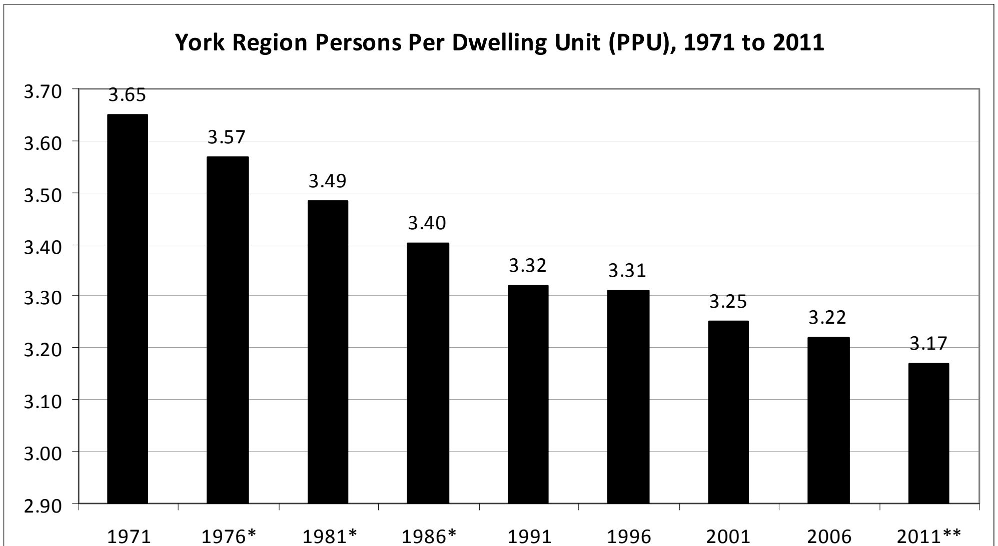
Demographic shifts result in smaller household sizes

Between 2001 and 2006, York Region added approximately 52,230 households bringing the total count to 274,485. Over the 2001 to 2006 time period, the percentage of households that was comprised of couples (with or without children) increased by approximately 20 percent. Households that were comprised of lone parents, single people and multiple families each increased by over 30 percent.

Families living in York Region are having less children resulting in a decrease in fertility rates. However, with the Region's population steadily growing, the overall number of births increased between 2001 and 2006. As a result, the declining fertility rate in York Region is compensated by an increasing number of newborn babies and newcomers choosing to live in York Region.

Statistics Canada Census figures indicate that the overall number of person's per dwelling unit (PPU) has decreased for residential dwellings in York Region (Figure 11). In 1971 an average of 3.65 people lived in each household. It is estimated that in 2011 this had decreased to 3.17 people per household.

Figure 11



Source: Statistics Canada 1971 and 1991 to 2006 Censuses of Population, 2012.
* Interporlated figure
** Preliminary estimate from initial 2011 Census release.

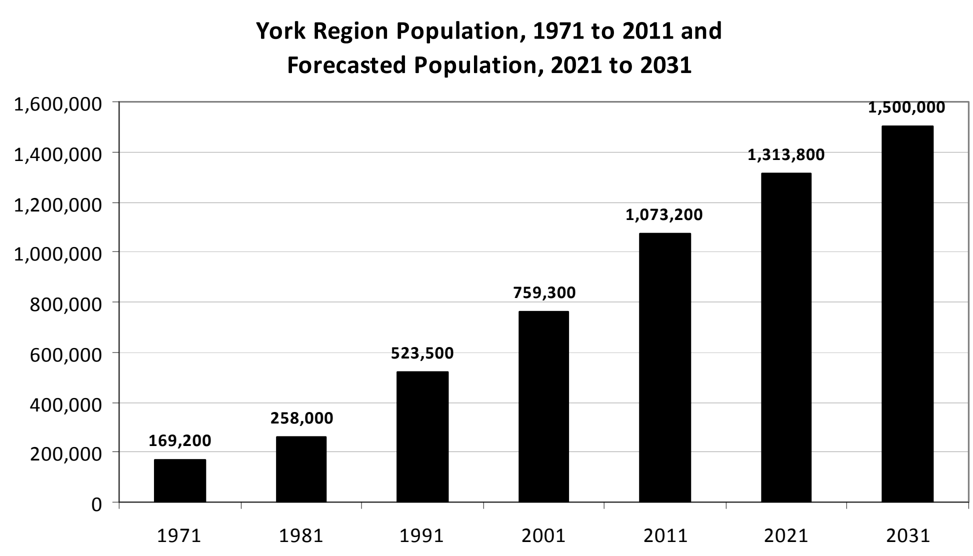
By 2031, York Region's households are anticipated to continue to become smaller. In 2006 there was an average of 3.47 residents living in each single-detached home. This is expected to decline to 3.25 residents per unit by 2031. Similarly, in 2006, there were 1.88 residents per apartment unit and this is anticipated to decline to 1.78 residents per unit by 2031.

Immigration is a key factor to the Region's population growth. There is an increasing tendency for immigrants and recent immigrants (those who arrived between 2001 and 2006) to live in multiple family households with 4.8 per cent of immigrants living in multiple family households, verses 1.2 per cent Canadian-born residents. This trend could be reflective of cultural differences but could also be a result of lower incomes earned by immigrants and a shortage of affordable housing options.

The Region's population is increasing and becoming more ethnically diverse

When York Region was incorporated in 1971, the Region's 169,200 residents lived in small communities such as Keswick, Newmarket, Unionville and Woodbridge. Built around main streets with shops and offices, most of the residents of these communities lived in single-detached homes. Today, forty years later, these once separate communities have grown together into a more integrated and urbanizing region. As of mid-year 2011, York Region's population is estimated to be 1,073,200. Approximately 74.7 percent of York Region's population lives in Markham, Richmond Hill and Vaughan. By 2031, York Region is forecasted to be home to 1.5 million residents (Figure 12).

Figure 12

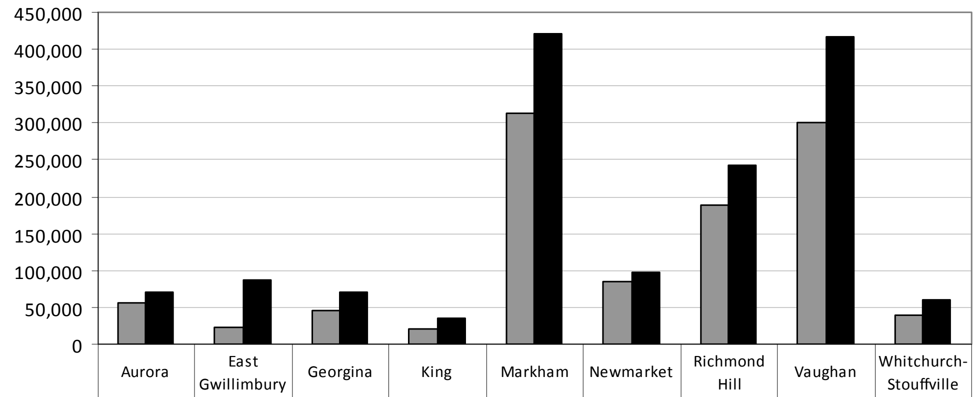


Source: York Region Long Range Planning Branch, Office of the Chief Administrative Officer, and Statistics Canada Censuses of Population, 1971 to 2006, 2012.

The 2011 to 2031 forecasted population growth of more than 425,000 people is equivalent to adding a city the size of Hamilton to York Region's current population. The 2011 to 2031 forecast by local municipality shows growth in all municipalities (Figure 13).

Figure 13

York Region 2011 Population and 2031 Forecasted Population by Local Municipality



	Aurora	East Gwillimbury	Georgina	King	Markham	Newmarket	Richmond Hill	Vaughan	Whitchurch-Stouffville
2011	55,600	23,700	46,500	21,400	312,100	84,600	189,600	300,600	39,000
2031	70,200	86,500	70,300	34,900	421,600	97,100	242,200	416,600	60,600

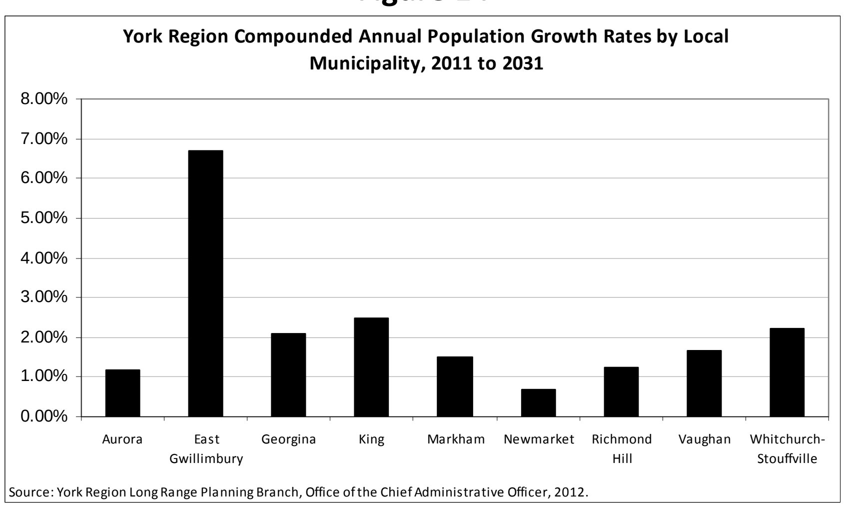
Source: York Region Long Range Planning Branch, Office of the Chief Administrative Officer, 2012

While all nine municipalities are anticipated to grow, the majority of the growth (68 percent) will occur in East Gwillimbury, Markham, and Vaughan, where new urban lands beyond what is currently designated will be approved for development. Another 12 percent of the growth will occur in Richmond Hill.

The impact of forecasted population growth on each municipality will vary. Although East Gwillimbury's proportion of the total growth is 15 percent, the impact on the municipality will be much greater then elsewhere, as the annual compounded growth rate relative to the existing population will be 6.7 percent (Figure 14). The other more rural municipalities of Georgina, King and Whitchurch-Stouffville will experience annual growth rates slightly greater than 2 percent. The remaining more urban municipalities of Aurora, Markham, Newmarket, Richmond Hill and Vaughan will experience growth rates of less than 2 percent, with a low of 0.7 percent in Newmarket.

The compound annual growth rate (CAGR) is the rate of annual growth required to reach a given end value.

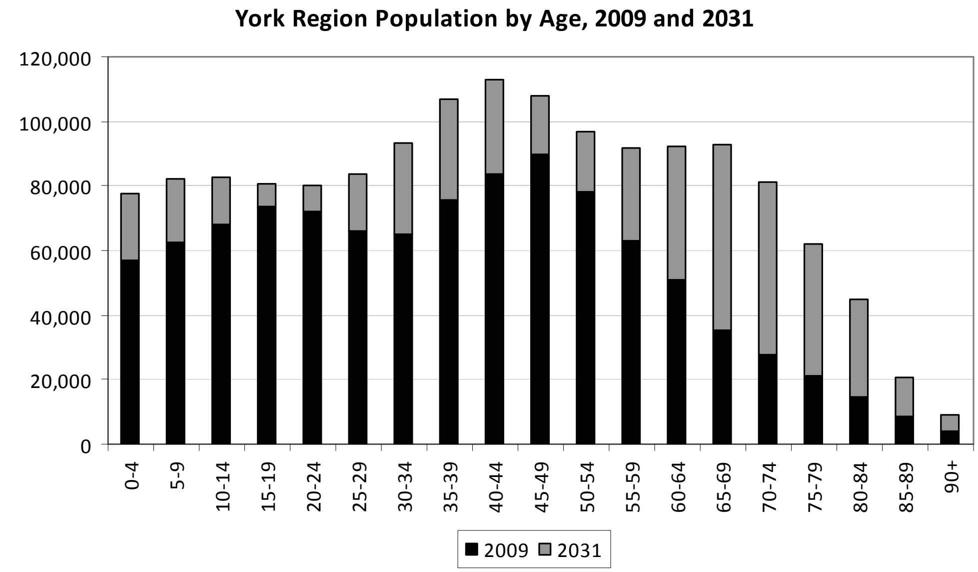
Figure 14



The Region's aging population will impact housing demand

When the Region's population is examined by age cohort (Figure 15), it is apparent that there are currently large numbers of residents aged 15 to 24 and 40 to 49. The age distribution changes for the forecasted 2031 population, when it is forecast that the largest age cohorts will be 35 to 49. The number of residents age 55 and over also increases considerably, holding steady until age 70 before the number begins to decline.

Figure 15



Source: Statistics Canada, 2010 Canadian Demographic Estimates and York Region Long Range Planing Branch, Office of the Chief Administrative Officer, 2012.

When comparing the Region's current age distribution to the 2031 projected age distribution, it is apparent that the overall population is aging. The residents that are currently in the 40-49 peak are approaching retirement age, and may seek to move into homes that are smaller, more affordable, or of a different type, such as seniors' retirement residences or condominium and rental apartments. Residents that are currently in the 15 to 24 peak are approaching their early adulthood and may be looking to move away from their parent's home into affordable, shorter-term tenure housing, such as rental apartments or into affordable ownership dwellings.

When tenure is examined by age cohort the demand for rental housing is greatest for young adults and seniors Between 1996 and 2006 there was an increase (58 percent versus 72 percent) in homeownership for residents aged 25 to 29; indicating that people are getting into the housing market earlier. The findings also indicate that people aged 70 to 74 are more likely to remain in their ownership dwellings (82 percent versus 89 percent).

> "The growing seniors' population is a great community resource that can increase the quality of life for all residents through volunteerism, investing time in their community and sharing their knowledge gained over the years. Appropriate services and supports are needed, such as affordable housing, public transit and accessible health care. This will ensure that seniors can enjoy a high quality of life and continue to contribute to their communities."
>
> Just the Facts, Seniors Living in York Region

Immigration is a key source of population growth

Like many other growing regions in Ontario, York Region's population growth is the result of two components – natural increase and migratory increase (Figure 16):

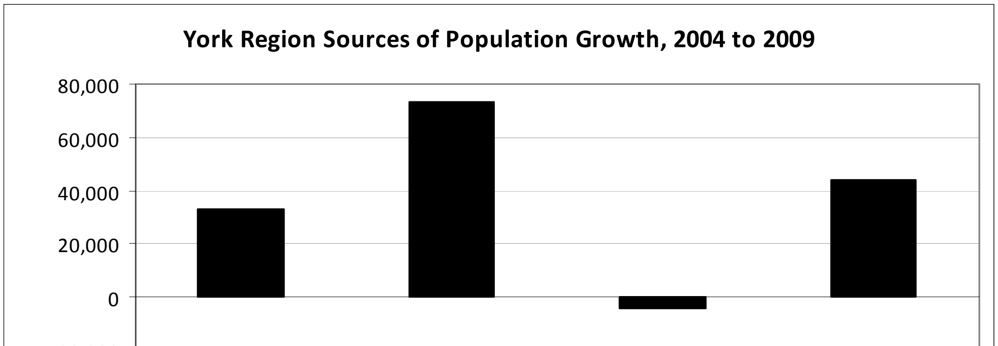
- Natural increase is the difference between the number of births and the number of deaths.
- Migratory increase is the difference between the number of people that move into the region and the number of people that move out of the region.

Between 2004 and 2009, York Region's population grew by 146,023 residents. Of this growth there was:

- a natural increase of 32,861 residents, resulting from an estimated 50,775 births less 17,914 deaths;
- a migratory increase of 113,162 residents, resulting from:
    1. 73,274 net intra-provincial migrants, or 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. -3,842 net inter-provincial migrants, or the number of residents who moved to York Region from other provinces, less those who emigrated from the Region to other Provinces; and,
    3. 43,730 net international migrants, or the number of immigrants moving to York Region, less those who emigrated from the Region to other countries.

The net loss of residents who moved from the Region to other Provinces can partially be attributed to the rapid economic growth being experienced in some other provinces.

Figure 16



	Natural increase	Net intra-provincial migration	Net inter-provincial migration	Net international migration
Residents	32,861	73,274	-3,842	43,730

Source: Statistics Canada, 2010 Canadian Demographic Estimates, 2012.

> "Access to housing is key to a newcomer's sense of stability, providing the base for enrolling children into school, beginning job search, and connecting to the community."
>
> An Immigration Strategy: The Municipal Perspective, 2009.

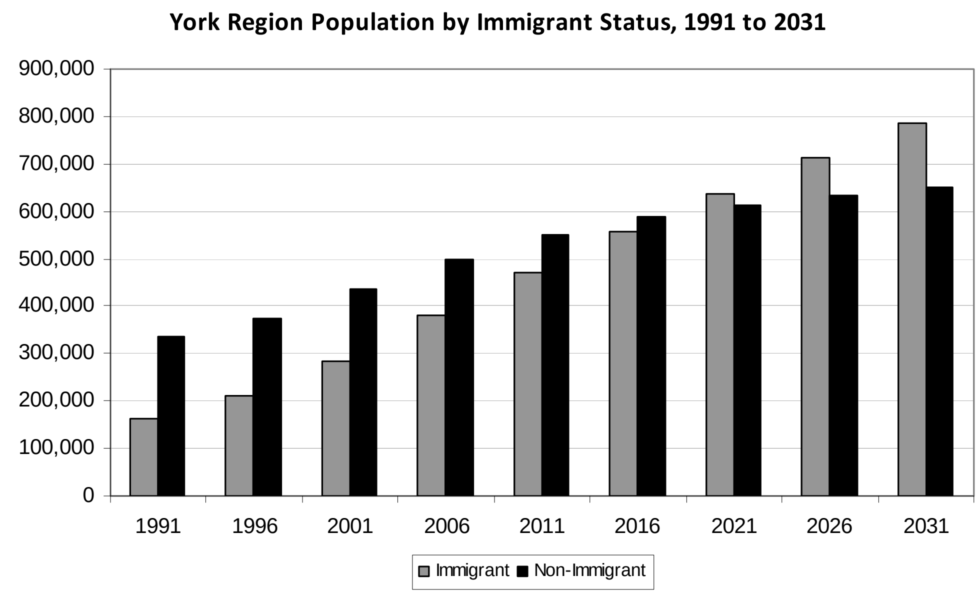
York Region's population grew by 22 percent between 2001 and 2006 and immigrants accounted for 60 percent of that growth. In 2006, 380,530 residents (41 percent of the population) reported that they were immigrants. Approximately 20 percent of immigrants came to Canada before York Region's incorporation in 1971. The biggest share of immigrant residents came to Canada between 1991 and 2001: 130,225 residents (or 34 percent of all immigrant residents). In the five-year period from 2001 to 2006, 12 percent of the immigrant population came to Canada. This is reflective of the overall increase in the number of recent immigrants living in York Region.

York Region is also experiencing an increase in direct landings. Historically, immigrants landed and settled first in Toronto. In recent years, more immigrants have been landing directly in the surrounding 905 regions. Between 2001 and 2006, approximately 46,000 recent immigrants made York Region their home.

York Region's immigrant residents tend to be young. Of the 47,435 immigrant residents that came to the Region between July 2004 and June 2009, 26.1 percent were age 25 to 34.

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 (Figure 17). It is anticipated that by the year 2021, the number of immigrants in York Region will outnumber non-immigrants.

Figure 17



Source: York Region Long Range Planning Branch, Office of the Chief Administrative Officer, 2012.

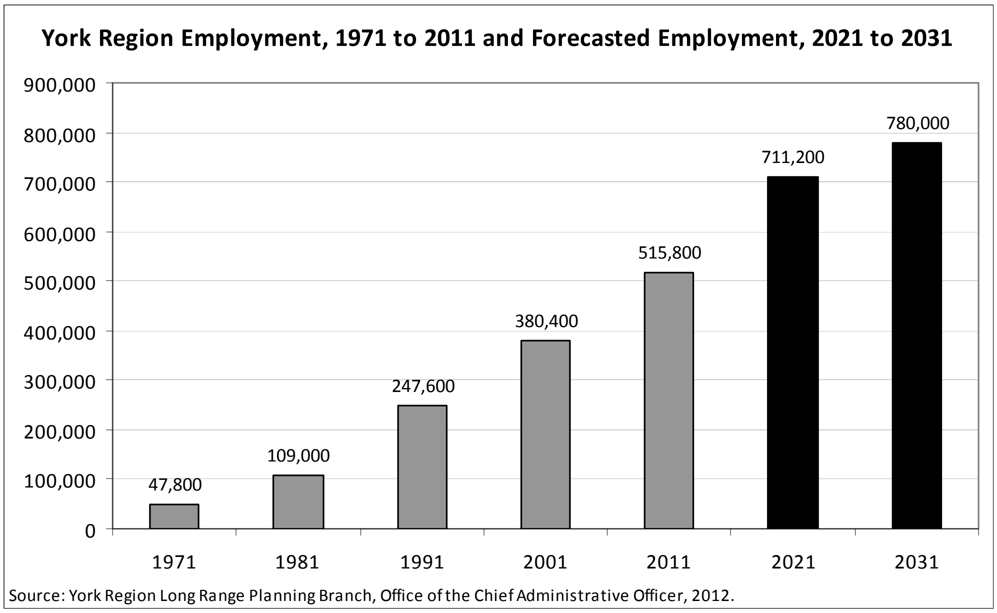
Proportionately fewer recent immigrants are coming from Europe and proportionately more recent immigrants are coming from Asia. The realization of long term forecasts will be highly dependent on geopolitical and economic circumstances.

Between 2011 and 2031, York Region's population is forecasted to grow by an additional 427,000 people. At the same time, it is anticipated that our population will continue to proportionately age and immigrants will play an increasingly important role in supporting our growth. The combination of these factors requires that in addition to responding to the current needs of residents, appropriate housing for future demographic shifts is planned for.

The Region's economy is growing and providing a broad range of employment opportunities

When York Region was incorporated in 1971, there were approximately 47,800 jobs (Figure 18). Today there are an estimated 515,800 jobs; more than 10 times the jobs that were in the region 40 years ago. Of the estimated 515,800 jobs, approximately 80 percent are in the southern municipalities of Markham, Richmond Hill and Vaughan. By 2031, York Region is forecasted to have 780,000 jobs.

Figure 18



The majority of employment growth (almost 60 percent) is anticipated to occur in Markham and Vaughan while 12 percent is forecast for Richmond Hill and another 11 percent for East Gwillimbury.

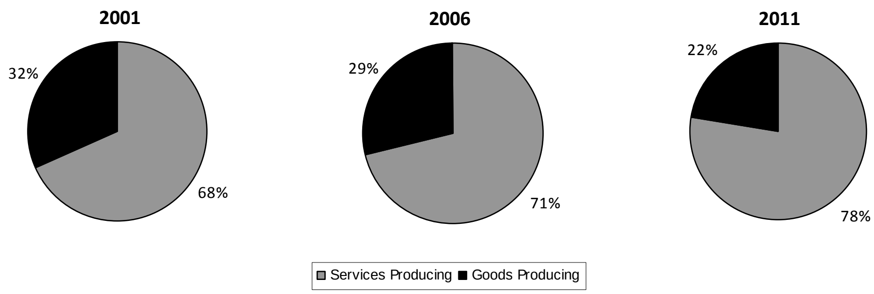
Similar to population growth, the impact of the forecasted job growth by municipality will be driven by the urban structure and related growth management plans.

The Region's economy is expanding and maturing

Overall, York Region has a very diverse economy that is anticipated to continue to diversify. The Region has an increasingly high proportion of service oriented employment as is consistent with a traditional urban setting (Figure 19).

Figure 19

Goods vs. Services Producing Sectors in York Region; 2001, 2006 and 2011

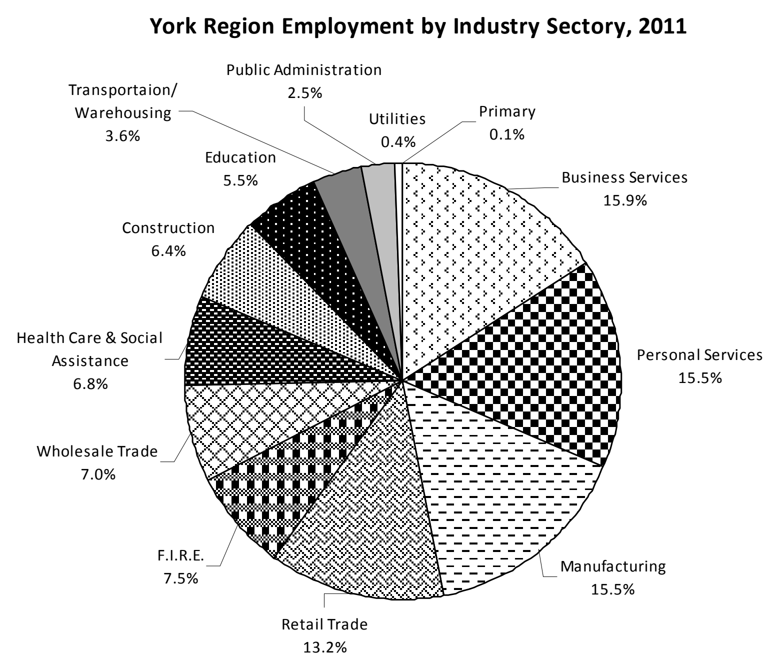


Source: York Region Long Range and Strategic Planning Branch, Office of the Chief Administrative Officer, 2012.

Based on 2011 York Region Employment Survey data (Figure 20), the industries that currently have the largest share of employment in the Region are:

1. Business services (15.9 percent)
2. Personal services (15.5 percent)
3. Manufacturing (15.5 percent), and
4. Retail trade (13.2 percent).

Figure 20



Source: York Region Long Range Planning Branch, Office of the Chief Administrative Officer, 2012.

Immigrants help meet labour shortages and keep York Region economically competitive. However, highly educated immigrants are often under employed or work multiple jobs. As a result, many live in low income households and are losing their skills. The successful economic integration of immigrants is important to keep our economy healthy and competitive.

A diverse economy provides overall stability and is less susceptible to recession. The continued growth and diversification of the region's economy will require the provision of a full mix and range of housing options in order to adequately house all members of the workforce locally.

The income gap in York Region is increasing

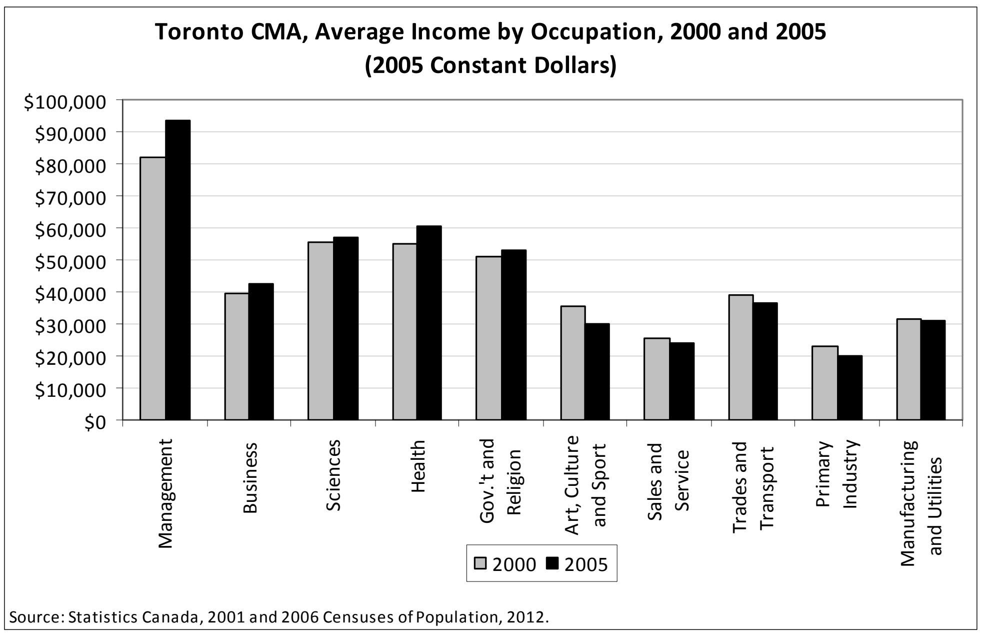
When real (inflation adjusted) 2000 average incomes are compared to 2005 average incomes by occupation category for the Toronto Census Metropolitan Area (CMA), the annual average earnings in half of the categories have decreased, with the greatest decrease in the Art, Culture, Recreation and Sport category (-$5,595) (Figure 21). Average annual earnings in the other half of the categories have increased, with the greatest increase in the Management category ($11,084). Toronto CMA real wages for all occupations have increased by $1,096 from $43,749 to $44,845.

Census Metropolitan Area (CMA) is an area consisting of one or more neighbouring municipalities situated around a major urban core.

Statistics Canada

The census metropolitan area of Toronto includes most municipalities in the Greater Toronto Area as well as some local municipalities in Dufferin and Simcoe Counties.

Figure 21



It is notable that the management occupation category, which experienced the greatest loss of jobs (-7,690), also experienced the greatest average income increase. Conversely, the sales and service category experienced the greatest gain of jobs (77,425), yet a loss in real wages.

The income gap between low and moderate income and high income households is increasing. This increase is evident because all real growth in average incomes can be attributed to high income earners, the low income population is increasing, and the income gap between renter and owner households is increasing.

York Region's high income earners account for growth in average incomes

When 2000 and 2005 household incomes across York Region are compared, many residents appear to be financially stable. In 2005, 106,295 of York Region's 275,680 households (or 38.6 percent) reported earning $100,000 or more in annual income. This is an increase from 2000, where 73,370 of 223,185 households (or 32.9 percent) reported an annual income of $100,000 or more. At the same time, the number of households earning less than $20,000 per year decreased from 8.0 percent (6,385 households) in 2000 to 7.8 percent (8,705 households) in 2005.

In 2000, York Region's average household income was $91,878. By 2005, the average household income had increased to $103,420; a 12.6 percent growth rate. The highest average income was found in King, at $160,964; with no municipality reporting an average income lower than $71,000.

If the household income data is adjusted to correct for inflation (11.3 percent), then York Region's average incomes increased only moderately in many municipalities and not at all in the Towns of Markham and Richmond Hill, which combined, house 47 percent of the Region's households (Figure 22).

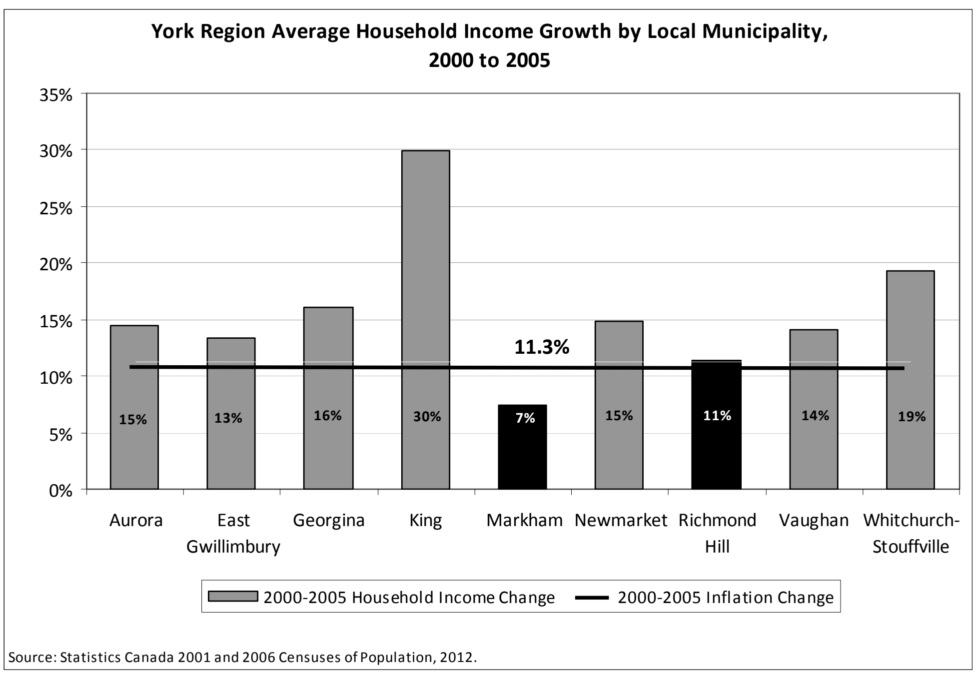
In this report constant dollars are calculated by using Statistics Canada and the Bank of Canada Consumer Price Indices.

The Consumer Price Index (CPI) provides a broad measure of the cost of living in Canada. While there are other ways to measure price changes, the CPI is the most important indicator because of its widespread use, for example, to calculate changes in government payments such as the Canada Pension Plan and Old Age Security.

When comparing 2000 and 2005 income data in constant dollars, the 2000 incomes are increased by 11.3 percent consistent with the Bank of Canada unadjusted CPI increases.

When increasing 2005 census income data to 2011, the 2005 incomes are increased by 11.7 percent, consistent with the Bank of Canada unadjusted CPI increases.

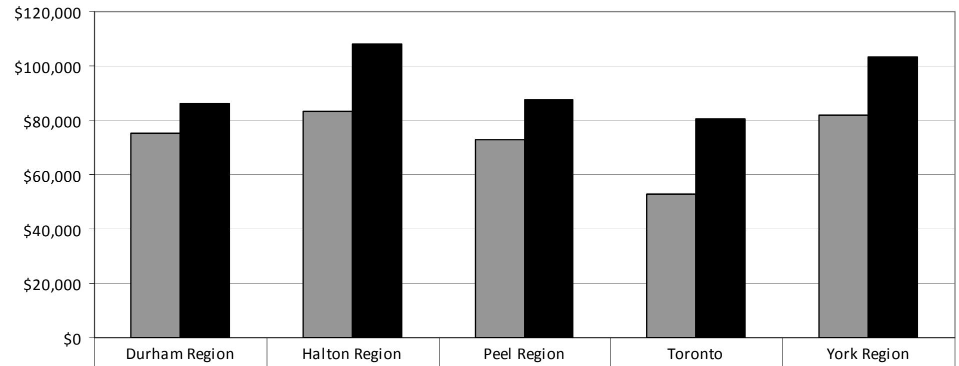
Figure 22



Looking across the Greater Toronto Area, in 2005, York Region had the second highest median and average household incomes (Figure 23). York Region is comparable to Halton Region, the municipality with the highest median and average household incomes, with a difference of $1,568 and $4,706 respectively.

Figure 23

Greater Toronto Area Median and Average Household Incomes, 2005



	Durham Region	Halton Region	Peel Region	Toronto	York Region
Median	$75,397	$83,496	$72,655	$52,833	$81,928
Average	$86,391	$108,126	$87,765	$80,343	$103,420

Source: Statistics Canada, 2001 and 2006 Censuses of Population, 2012.

Income percentiles represent the amount of income a household earns relative to all other households. For example, if a sample household earned exactly the median household income, then that household would be defined as being at the 50th percentile: exactly half of all households in that municipality earn more than the sample household, and the other half earns less. When York Region's household incomes are redistributed by income percentiles, then a different picture emerges, compared with the average household income data.

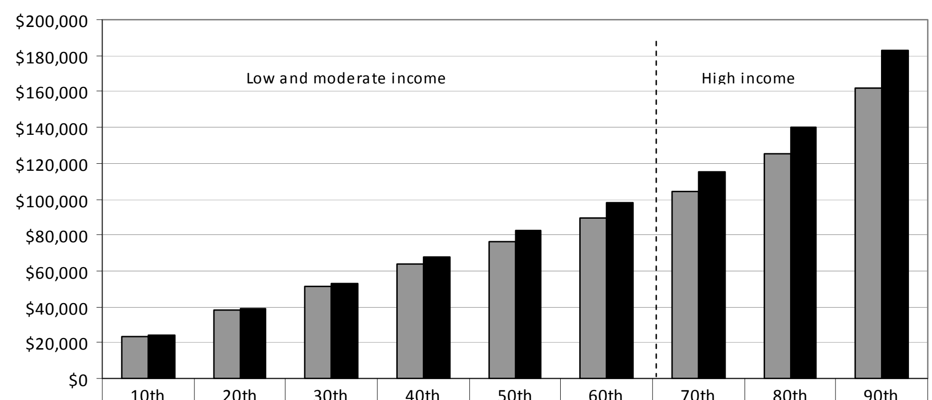
Percentiles are values that divide a set of observations into 100 equal parts. The percentile rank is the proportion of values in a distribution that a specific value is greater than or equal to. For example, if an individual received a mark of 95% on a math test and that mark was greater than or equal to the marks of 88% of students then that mark would place that individual in the 88th percentile.

\- Statistics Canada

When 2000 and 2005 income data by percentile is compared, incomes at every percentile have increased (Figure 24). The incomes for those in the bottom 30 percent of the distribution increased an average of 3.2 percent and the incomes for those in the top 30 percent of the distribution increased an average of 11.6 percent.

Figure 24

York Region Household Incomes by Income Percentile, 2000 and 2005



	10th	20th	30th	40th	50th	60th	70th	80th	90th
2000	$23,451	$38,388	$51,522	$63,889	$75,889	$89,287	$104,565	$125,367	$161,885
2005	$24,376	$39,195	$53,299	$67,760	$82,112	$97,697	$115,532	$139,867	$182,560

Source: Statistics Canada, 2001and 2006 Censuses of Population, 2012.

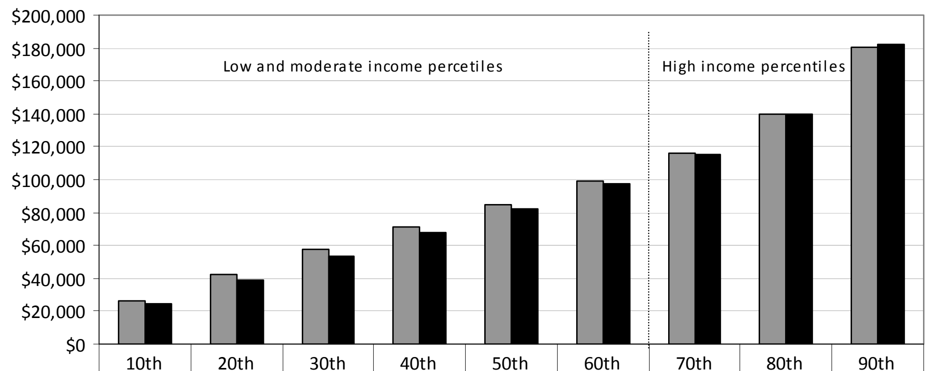
In 2005, the bottom 10 percent of households (or the 10th percentile) earned $24,376 or less, while the top 10 percent of households (or the 90th percentile) earned $182,561 or more.

The 2005 Provincial Policy Statement, as released by the Ministry of Municipal Affairs and Housing (MAH), defines low- and moderate-income owner households as those with incomes in the lowest 60 percent of the entire income distribution for the regional market area. (For renters, the definition only includes the income distribution for renter households and not the entire distribution) For York Region, which is a regional market area, the 60th percentile corresponds with a household income of $97,697 in 2005, up 9.4 percent from $89,287 in 2000.

If income percentiles are adjusted for inflation, then a different picture emerges. Between 2000 and 2005, household incomes have decreased at every percentile, except for the 80th and 90th percentiles, which increased by $371 and $2,431 respectively (Figure 25). The decreases range from an $818 decrease at the 70th percentile, to a $4,030 decrease at the 30th percentile. The decreases at the 10th, 20th, and 30th percentiles are particularly noteworthy; low income households experienced a real earnings decrease of -6.6, -8.2, and -7.0 percent, respectively, between 2000 and 2005.

Figure 25

York Region Household Incomes by Income Percentile, 2000 and 2005 (2005 Constant Dollars)

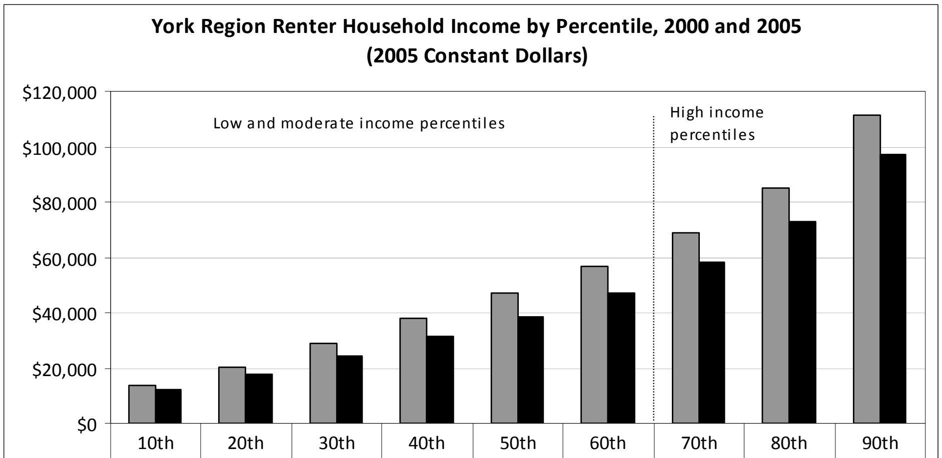


	10th	20th	30th	40th	50th	60th	70th	80th	90th
2000	$26,094	$42,714	$57,329	$71,089	$84,442	$99,350	$116,349	$139,496	$180,129
2005	$24,376	$39,195	$53,299	$67,760	$82,112	$97,697	$115,532	$139,867	$182,560

Source: Statistics Canada, 2001 and 2006 Censuses of Population, 2012.

When 2000 and 2005 renter household incomes are analyzed by percentile in 2005 constant dollars, real incomes have decreased by at least 10 percent at every percentile (Figure 26).

Figure 26

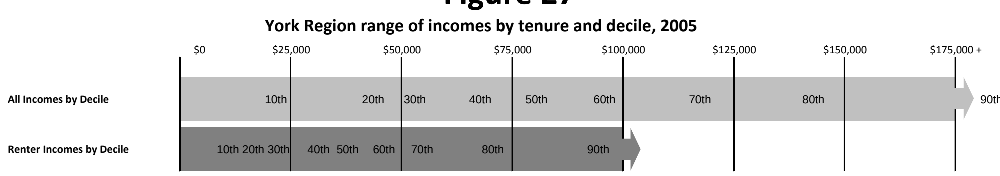


	10th	20th	30th	40th	50th	60th	70th	80th	90th
2000	$13,687	$20,088	$29,060	$37,795	$46,845	$56,872	$68,779	$85,256	$111,460
2005	$12,328	$17,889	$24,363	$31,144	$38,379	$46,844	$58,172	$72,688	$97,278

Source: Statistics Canada, 2001 and 2006 Censuses of Population, 2012.

The range of 2005 incomes used for the two definitions of owner and renter affordable housing differ (Figure 27). The maximum moderate household income used to calculate ownership housing; or the 60th percentile of the income distribution for all households ($97,697) roughly equates to the 90th percentile of the renter household income distribution. The maximum moderate household income used to calculate renter housing ($46,844) is slightly higher than the 20th percentile of the income distribution for all households.

Figure 27



Source: Statistics Canada, 2006 Census of Population, 2012.

Sources of income for York Region residents can be analyzed over time. In 2009 total income for all York Region residents was just under $35 billion. Of this, approximately 79 percent came from employment income and the remaining 21 percent came from other sources such as investments, government transfers and other income. This is consistent with 1996 when the total income of all residents was just under $15 billion, of which approximately 80 percent came from employment income.

The Region's low income population is increasing

Statistics Canada uses low-income cut-off (LICO) measures to capture "the income level at which a family may be in strained circumstances because it has to spend a greater portion of its income on the basics (food, clothing, and shelter) than does the average family of similar size."

The LICO measures are categorized by community population and family unit size: the larger the community or family, the higher at which the LICO measure is set. For York Region, in 2005, the LICO measures ranged from $20,778 for one-person family units to $54,987 for units with seven-or-more persons (Figure 28).

Figure 28

Low Income Cut-offs Before Tax, 2005

Size of Family Unit	Low Income Cut-off Before Tax
1 person	$20,778
2 persons	$25,867
3 persons	$31,801
4 persons	$38,610
5 persons	$43,791
6 persons	$49,389
7 or more persons	$54,987

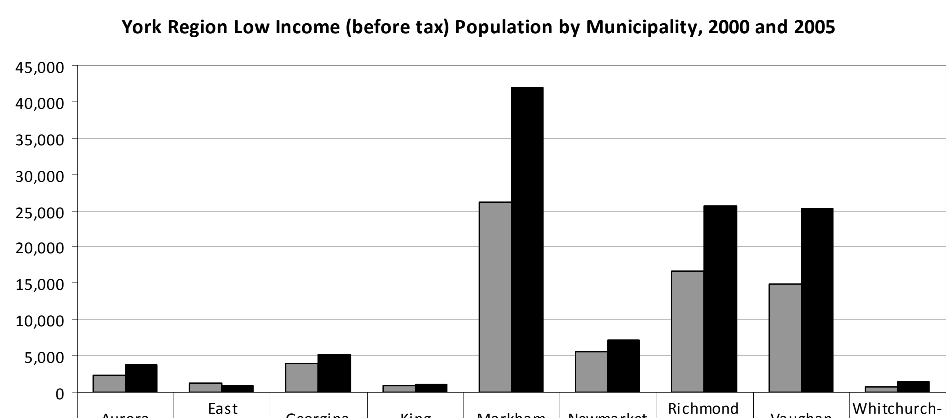
Source: Statistics Canada, Low Income Cut-offs for 2006 and Low Income Measures for 2005, 2012.

It is important to note that LICO is not a measure of poverty. Statistics Canada defines LICO further as a tool to identify "those who are substantially worse off than average", and not as an absolute measure of poverty (a "poverty line").

The 2010 LICO measures for York Region have increased by 8.9 percent for all family sizes to $22,637 for one-person family units and up to $59,907 for family units with seven-or-more persons.

In 2000, 72,565 residents (or 10.0 percent) lived below the low income before tax cut-off (LICO-BT) (Figure 29). In 2005, the number of residents living below LICO-BT increased by 48.4 percent to 112,170 residents (12.7 percent of the Regional population). On a local municipal level, the majority of residents living below LICO-BT resided in Markham (37.3 percent of all York Region residents with low incomes), Richmond Hill (22.8 percent), and Vaughan (22.5 percent).

Figure 29



	Aurora	East Gwillimbury	Georgina	King	Markham	Newmarket	Richmond Hill	Vaughan	Whitchurch-Stouffville
2001	2,410	1,230	4,005	905	26,230	5,570	16,585	14,885	750
2006	3,825	910	5,150	1,050	41,890	7,165	25,555	25,270	1,350

Source: Statistics Canada 2001 and 2006 Censuses of Population, 2012.

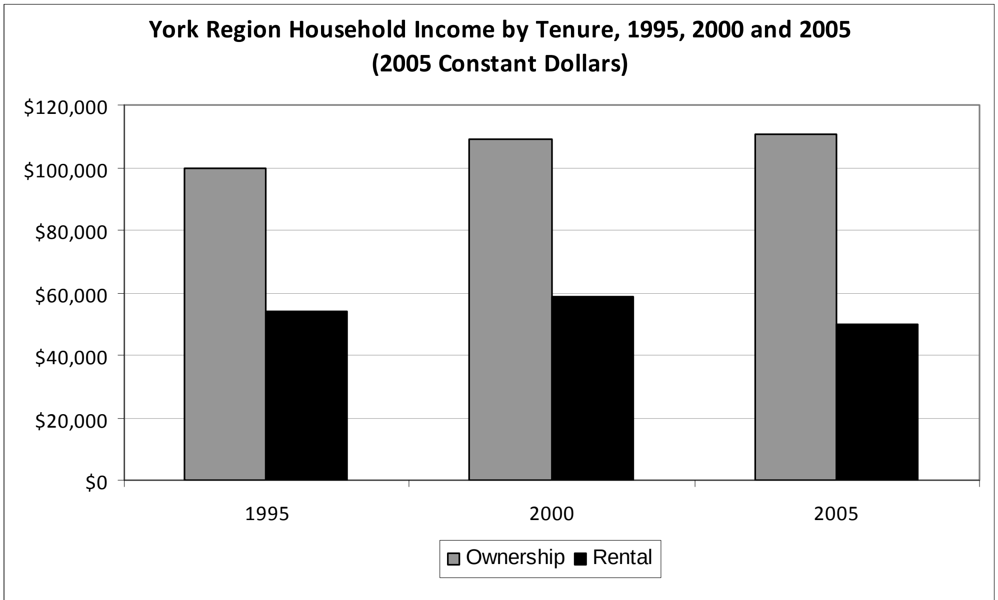
Low income residents are a significant population in York Region. The Census data shows that most low income families are well educated, homeowners, and are couples with children less than 18 years of age. Low income residents are also recent immigrants, lone parents and persons living alone.

The gap between renter and ownership household incomes is increasing

When household incomes by tenure are compared, it is apparent that the trends differ for ownership and rental households. Ownership households have experienced a steady increase in their incomes from approximately $81,000 in 1995 to approximately $111,000 in 2005. Rental household incomes increased from approximately $44,000 in 1995 to $53,000 in 2000 and back down to approximately $50,000 in 2005.

When incomes by tenure are examined in 2005 constant dollars, it is apparent that ownership households' real incomes are increasing (from approximately $100,000 in 1995 to approximately $111,000 in 2005), whereas rental households' real incomes are decreasing (from approximately $54,000 in 1995 to approximately $50,000 in 2005) (Figure 30).

Figure 30



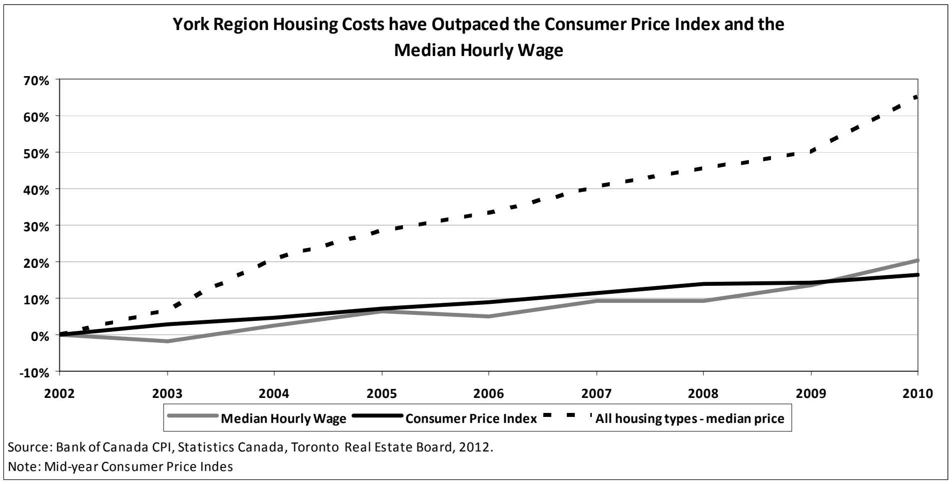
Source:Statistics Canada, 1996, 2001 and 2006 Censuses of Population, 2012.

When the differential between ownership household incomes and rental household incomes is examined, the disparity is increasing. In 1995 renter households earned 54.2 percent of what ownership households earned. By 2005, renter households earned 45.0 percent of what ownership households earned, increasing the differential by almost 10 percent.

Housing costs in York Region have outpaced income growth

When the median hourly wage of York Region workers is compared to the Bank of Canada Consumer Price Index and the median cost of ownership housing, it is apparent that housing costs have vastly outpaced increases in earnings (Figure 31). From 2002 to 2010 median wages have increased by approximately 20 percent whereas the cost of ownership housing has increased by approximately 56 percent. If this trend continues, housing constraints in the region will become more severe.

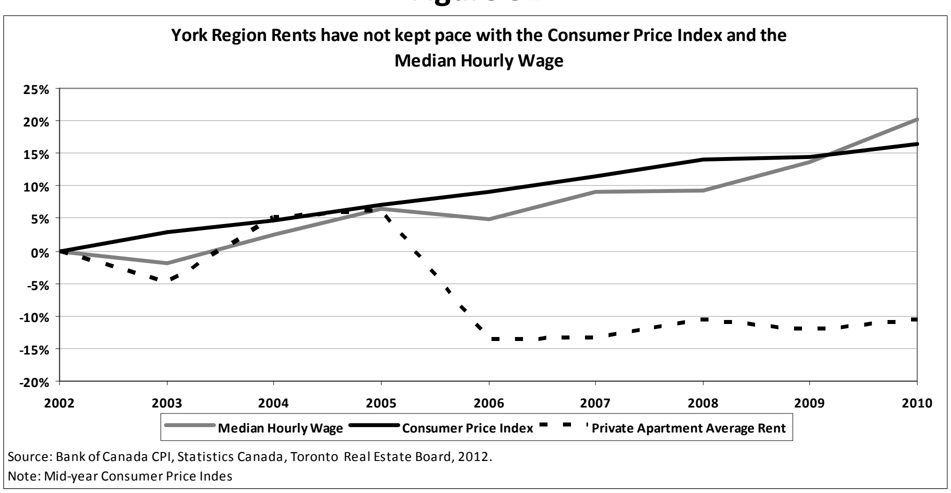
Figure 31



Rents have not kept pace with income growth

Contrary to the cost of ownership housing, the cost to rent a purpose built private unit has declined relative to the consumer price index and median hourly wage of York Region residents (Figure 32). At first glance, from an affordability perspective, this is a positive trend. However, from a supply perspective this trend has had a negative impact in that there is diminished incentive for the construction of new privately owned purpose built rental accommodations.

Figure 32

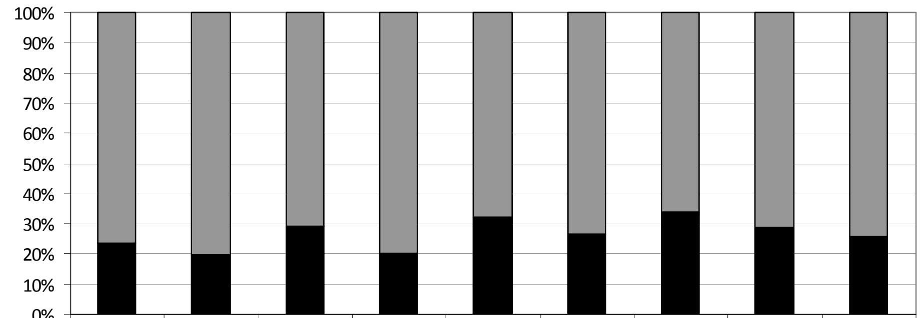


People are spending more household income on housing costs

In Ontario, housing is generally said to be unaffordable if households have to spend 30 percent or more of their annual pre-tax incomes on housing costs. In 2006, 29.7 percent of York Region households were spending 30 percent or more of their incomes on housing (up from 25.1 percent in 2001) (Figure 33). In Markham and Richmond Hill, every third household is spending 30 percent or more on housing costs.

Figure 33

York Region Households Spending on Housing Costs by Municipality, 2006



	Aurora	East Gwillimbury	Georgina	King	Markham	Newmarket	Richmond Hill	Vaughan	Whitchurch-Stouffville
Less than 30%	76.3%	80.4%	71.0%	79.7%	67.9%	73.3%	66.3%	71.1%	74.4%
30% or more	23.7%	19.6%	29.0%	20.3%	32.1%	26.7%	33.7%	28.9%	25.6%

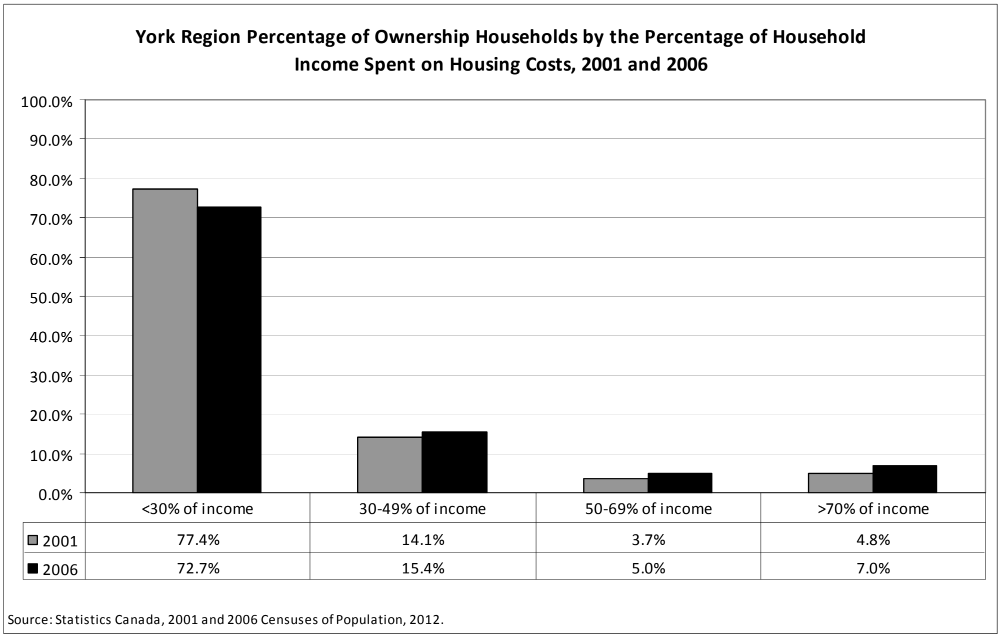
Source: Statistics Canada Census of Population, 2006, 2012.

Similar to the 30 percent measure, the housing affordability analysis can be expanded to show 50 and 70 percent measures as well. This expanded analysis can be done by tenure.

A growing number of homeowners are spending more than 50 percent of their incomes on housing

In 2001, 77.4 percent of York Region's ownership households reported that they were spending less than 30 percent on housing costs (Figure 34). By 2006, this figure had dropped to 72.7 percent, while the number of households reporting that they spent 70 percent or more of their incomes on housing costs increased from 4.8 percent in 2001 to 7.0 percent in 2006.

Figure 34



Affordability data suggests that the ownership households that spent the greatest percentages of their incomes on housing costs have low average incomes (Figure 35). In 2006, 16,950 ownership households spent more than 70 percent of income on housing. These households had an average income of only $19,785. Another 12,025 households spent between 50 to 69 percent of their incomes on housing costs. These households had an average income of $41,096. Housing affordability is a key issue for many York Region residents; in particular, low income households are at risk of homelessness if a financial or personal crisis occurs that reduces their income.

Figure 35
York Region Percentage of Income Spent on Ownership Housing by Household Income, 2006

Percentage of Income Spent on Housing	Number of Ownership Households	Average Ownership Household Income
Less than 30%	176,195	$134,971
30% to 49%	37,260	$60,520
50% to 69%	12,025	$41,096
70% or more	16,950	$19,785

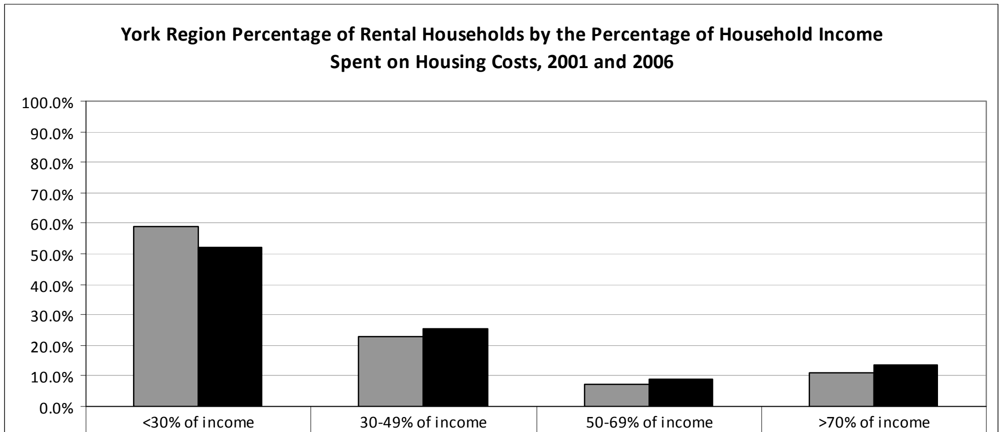
Source: Statistics Canada, 2006 Census of Population, 2012.

Almost half of renter households are spending more than 30% of incomes on housing

Similar to ownership households, a decreasing proportion of rental households are spending less than 30 percent of their incomes on housing and an increasing proportion are spending more than 30 percent of their incomes on housing (Figure

36). The percentage of households spending more than 70 percent of their incomes on housing increased from 11.2 percent in 2001 to 13.5 percent in 2006.

Figure 36



	<30% of income	30-49% of income	50-69% of income	>70% of income
2001	58.9%	22.9%	7.0%	11.2%
2006	52.0%	25.5%	9.0%	13.5%

Source: Statistics Canada, 2001 and 2006 Censuses of Population, 2012.

Rental households with the lowest average household incomes spent the largest percentages of their incomes on housing costs (Figure 37). In 2006, the 4,340 rental households in York Region that spent more than 70 percent of their household incomes on housing costs earned an average of $12,624 that year. Another 2,870 households earning on average $25,581 in 2005 spent between 50 and 69 percent of their incomes on housing costs.

Figure 37
York Region Percentage of Income Spent on Rental Housing by Household Income, 2006

Percentage of Income Spent on Housing	Number of Rental Households	Average Rental Household Income
Less than 30%	16,655	$71,802
30% to 49%	8,185	$33,562
50% to 69%	2,870	$25,581
70% or more	4,340	$12,624

Source: Statistics Canada, 2006 Census of Population, 2012.

Spending 30 percent or more of gross income on shelter can make it difficult to pay for food, recreation, clothing, education, and transportation and spending 50 percent or more of gross income on shelter indicates a risk of homelessness.

There is a mismatch between the labour force and the housing supply in the Region

Currently in York Region there is a mismatch between the labour force and the housing supply. Low and moderate income earners are often unable to find acceptable housing in the Region and are forced to commute from the periphery, or from outside of the Region.

Based on the 2006 Transportation for Tomorrow survey, in 2006 approximately 53 percent of York Region resident labour force worked within the Region (Figure 38). At the same time, about half of the jobs in the Region are filled by in-commuters. Therefore, about half of our jobs are filled by people living outside of the Region and about half of our workers are leaving the Region for work. Results from this mismatch include increased commuting times, pollution, congestion and stress on the roads, as well as decreased quality of life due to time away from homes and families.

Figure 38

Greater Toronto Area

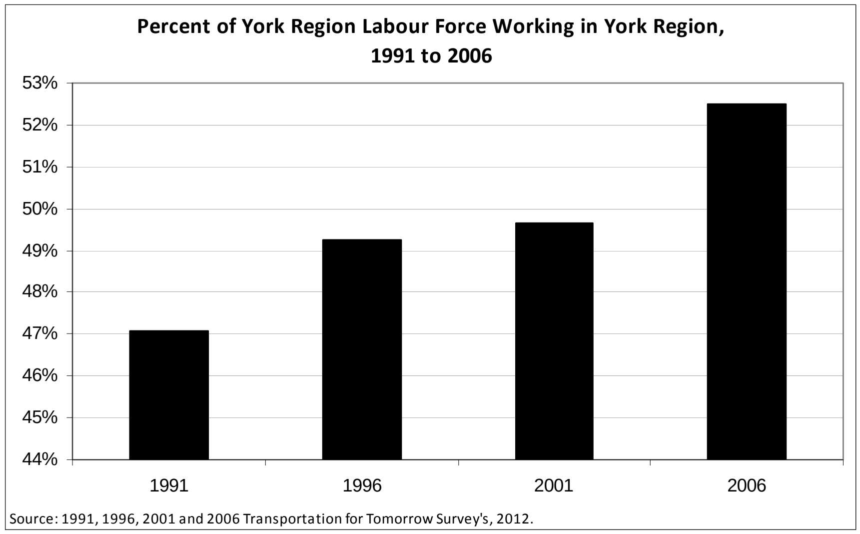
Employed Labour Force by Place of Residence and Place of Work, 2006

Worker's Place of Residence	Place of Work						
	York Region	City of Toronto	Durham Region	Halton Region	Peel Region	Outside of the GTA	Total
York Region	231,421	159,258	3,711	1,699	24,555	20,131	440,775
	53%	36%	1%	0%	6%	5%	100%
City of Toronto	101,530	912,666	9,855	6,306	76,991	55,560	1,162,908
	9%	78%	1%	1%	7%	5%	100%
Durham Region	22,595	73,075	159,996	434	5,551	14,144	275,795
	8%	26%	58%	0%	2%	5%	100%
Halton Region	3,430	32,071	189	112,141	48,680	21,247	217,758
	2%	15%	0%	51%	22%	10%	100%
Peel Region	25,854	131,971	1,162	22,852	361,512	27,602	570,953
	5%	23%	0%	4%	63%	5%	100%

Source: 2006 Transportation for Tomorrow Survey

During the 1991 to 2006 time period, the percent of people that both lived and worked in Toronto declined from approximately 87 percent to 80 percent and the percent of Toronto workers commuting into York Region increased from approximately 6 percent to 10 percent (92,452 jobs). During this same time period, the percent of people that both lived and worked in York Region increased from approximately 47 percent to approximately 53 percent (Figure 39).

Figure 39



It is notable that although the proportion of York Region's labour force that works in the Region is increasing (to 53 percent in 2006), it remains the second lowest in the Greater Toronto Area, just above Halton at 51 percent and well below Durham, Peel and Toronto at 58 percent, 63 percent and 78 percent respectively.

The York Region Housing and Our Economy (2004) report concluded that a disproportionate number of York Region in-commuters work in low and moderate income jobs and live in more affordable, often rental, housing outside of the Region. York Region employers have identified the lack of affordable housing options as a key issue for employee retention and expansion. In order to properly proceed with our city-building initiatives, our affordable housing supply needs to meet the demand of current and future residents and workers.

An increased supply of affordable rental and ownership housing would provide options for all workers, including low and moderate income earners, to live in the Region, thus contributing to the Region's overall economic potential and towards the Regions environmental sustainability and complete community objectives.

A full mix and range of housing options is required to support growth expectations

York Region's population and employment base are both growing rapidly and changing significantly. Between 2011 and 2031, it is anticipated that the Region's population will increase by almost 40 percent and that the number of jobs will increase by over 50 percent. To support this rapid growth, the Region has embarked on a number of city building initiatives to ensure that the smooth transition from bedroom community to city-region continues. Regional policy supports building complete communities, including a full mix and range of housing options.

As the Region's population grows, it will also continue to diversify. Many baby boomers will retire; and in many cases downsize to smaller, easier to maintain, more affordable homes. New growth will increasingly be supported by immigration. The sizes of households in the Region will decrease as young adults leave their family homes and non-family households increase at a faster rate than family households.

The Region's economy will also continue to diversify. A large percentage of people from low and moderate income households will continue to be employed to provide the goods and services required for a complete community. As the baby boomers retire and competition for employees intensifies it will be critical that a full mix and range of housing options are provided so that the workforce is not drawn elsewhere thus negatively impacting our ability to compete and grow.

The provision of housing options for all residents will be a fundamental tool in supporting long term population and employment growth expectations.

There are many strengths to the Region's current approach to affordable housing

Although there are many challenges associated with the provision of affordable housing, in the areas of policy development and provision of housing and homelessness services and supports, York Region is a leader.

In all of the Region's guiding policy documents the importance of the provision of affordable housing is highlighted. The *Regional Official Plan*, Vision 2051, The York Region Sustainability Strategy and the Strategic Plan all include direction towards providing a full mix and range of housing options. The Regional Official Plan affordable housing targets will be implemented and monitored as part of the secondary plan and development review process and will result in a greater supply of affordable units throughout the Region.

In order to encourage the development and building industry to create more affordable units, Regional Council has approved policy incentives. A service allocation policy for social housing units has been established which grants allocation from the Regional reserve to social housing developments. Additionally, York Region was the one of the first municipalities in Ontario to initiate property tax equalization for multi-unit residential developments, bringing the tax burden for multi-residential owners and tenants on par with that for homeowners. Both of these incentive programs assist in removing institutional barriers to the provision of affordable housing.

Planning tools considered by Regional and local staff in order to leverage additional affordable units from developments include the identification of Community Improvement Areas, height and density exchanges, and consideration of reductions in parking requirements and application fees.

York Region has initiated a number of affordable housing research and education programs which build on the knowledge base of all stakeholders and support advocacy efforts. Housing Directions (2000), which is the predecessor to this document, used 1991 and 1996 Census data to determine that there is a shortage of affordable and rental housing in the Region and that our most vulnerable populations are impacted the most by this shortage. The Housing Supply Strategy (2002) identified eight Action Areas in order to address the shortage of affordable housing. The Housing and Our Economy (2004) report established a clear link between the lack of affordable housing in the Region and our economic competitiveness.

York Region has been very successful in leveraging funds for new government assisted housing development and for repairs and retrofits for the existing housing stock. Because of its proactive approach, the Region positions itself to take full advantage of any federal and provincial funding that may become available and makes creative use of the dollars to benefit the residents of the Region.

York Region's urban structure, residents and economy are diversifying: Key Messages

- York Region's economy, population and urban structure is growing and diversifying, and our housing options need to do the same.
- The Region is evolving from a more suburban bedroom community to a more urban city-region.
- Ownership is the dominate tenure in York Region.
- There are fewer people living in each household:
  - Fertility rates are decreasing; and,
  - The proportion of non-family households is increasing.
- The Region's population is growing and diversifying:
  - The seniors' population is increasing; and,
  - The immigrant population is increasing.
- The Region's economy is growing and providing a broad range of employment opportunities.
- The income gap in York Region is increasing:
  - High income earners account for growth in average incomes;
  - The low income population is increasing; and,
  - The gap between renter and ownership household incomes is increasing.
- Housing costs have outpaced income growth.
- People are spending more household income on housing.
- There is a mismatch between the labour force and the housing supply in York Region.
- There are many strengths in the Region's current approach to affordable housing, but there is more to be done.

Chapter 3: York Region housing affordability calculations are defined by Provincial legislation

On a basic level, 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 the housing. On the other hand, high cost housing can be affordable for higher income households.

There are a number of factors that affect housing affordability. The supply of a full mix and range of housing options, including an adequate supply of rental options, increases overall affordability in a community. The cost of housing can be impacted by the size of units, the materials used to build the units and the use of design and construction innovations. Household incomes, including stability of incomes and increases over time help determine what a household can pay for housing. Other financial factors such as mortgage rates and energy costs also impact housing affordability.

The York Region Official Plan definition for affordable housing is consistent with the Provincial Policy Statement

A technical definition of affordable housing is provided by the Provincial Policy Statement, 2005 which defines “Affordable” as:

> In the case of ownership housing, the least expensive of:
>
> a. housing for which the purchase price results in annual accommodation costs not exceeding 30 percent of gross annual household income for low and moderate income households; or,
> b. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;
>
> In the case of rental housing, the least expensive of:
>
> a. a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or,
> b. a unit for which the rent is at or below the average market rent of a unit in the regional market area.
>
> For the purposes of this definition, “low and moderate income households” means, in the case of ownership housing, households with

The definition of affordable used in the Provincial Policy Statement and in this document differs from the definition used by the Human Services Planning Board (HSPB) of York Region in the *Making Ends Meet* and *Baseline Indicators* documents. The *Making Ends Meet* discussion paper defines the low and moderate income target population according to individual or family income using Statistics Canada's Low Income Cut-Off (LICO) and double LICO measures as criteria, which are generally consistent with the 15th and 40th income percentiles for all household incomes.

The Provincial Policy Statement definition of affordable housing is an effective means of measuring overall housing market conditions. However, when considering individual household circumstances the Canada Mortgage and Housing Corporation (CMHC) definition is more commonly used. The CMHC affordability measure is known as the Shelter Cost-to-Income Ratio (STIR), where tenant shelter cost is the total cost of rent plus tenant paid utilities and owner shelter cost is the total of mortgage payments, property taxes, condominium fees and utilities and income is the total pre-tax household income. Using this calculation, 30% is the commonly accepted upper limit for a household's housing to be considered affordable.

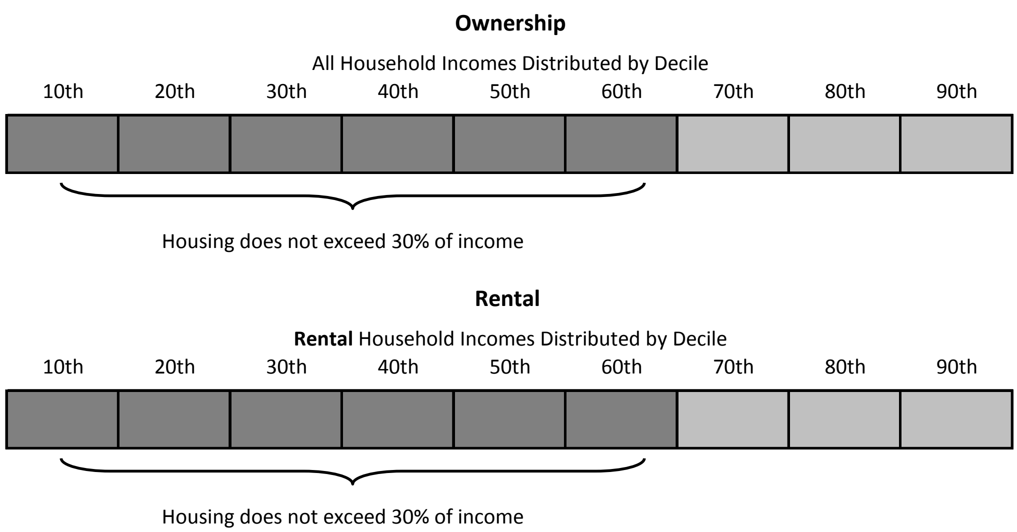
incomes in the lowest 60 percent of the income distribution for the regional market area or, in the case of rental housing, households with incomes in the lowest 60 percent of the income distribution for renter households for the regional market area.

This is the same definition that is used by the Provincial *Growth Plan* and in both the 1994 and 2010 York Region Official Plans. For the purposes of this definition, York Region is considered to be a regional market area.

The definition of affordable housing examines ownership and rental tenures separately. For each tenure, an income driven and market driven affordable price is calculated. The lesser of the two calculations is deemed to be "affordable" for the Region. It is assumed that high-income households do not face the same affordability pressures that the low and moderate income households do, therefore the income driven affordability calculations are limited to the lowest 60 percent of the income distribution. For the ownership calculation, all incomes are included and for the rental calculation, only renter household incomes are included (Figure 40).

Figure 40

Income Based Definitions of "Affordable"



Source: Long Range Planning, Office of the Chief Administrative Officer

As of January 2012 an affordable ownership home costs $2,728 or less per month

Income based affordable ownership calculation

Using the Provincial definition, for an ownership home in York Region to be considered affordable, the monthly cost of mortgage and tax payments can't be more than 30% of the income of a household at the 60th percentile on the income range in York Region.

The income range for York Region is calculated based on census information that has been updated to a 2011 projection by applying the December 2005 to 2011 Bank of Canada Consumer Price Index increase of 11.71 percent. Using this measure, 60% of all households in the Region have incomes below about $109,137.

With $109,137 as the maximum annual moderate household income for the ownership affordability calculation, the maximum monthly cost of an affordable ownership unit is $2,728 *($109,137 multiplied by the 30 percent then divided over 12 months).*

Using the maximum monthly cost of an affordable unit, the maximum housing price can be calculated by considering mortgage rates, property taxes and mortgage insurance. The assumptions used for this calculation are:

- a mortgage interest rate of 5.29 percent *(the December 2011 posted Bank of Canada rate for a 5-year conventional mortgage, assumed to be a conservative estimate).*
- a 5 percent down-payment and 25 year mortgage amortization.
- a residential property tax rate of 1.04 *(Local municipal property tax rates were surveyed in January 2012. The assumed percent is an average of the sum of the local, regional and school tax rates for each local municipality. The average annual property tax rate is 1.04 percent, which when divided over 12 months equals 0.086 percent).*
- CMHC mortgage insurance standard premium rate *(2.75 percent of the loan amount as of January 2012)*.

Using the income based calculation, the maximum price for an affordable ownership unit in York Region as of January 2012 is $410,986 (Figure 41).

Figure 41
York Region 2011 Moderate Income Household Maximum Housing Price (Income Calculation)

Maximum Monthly Income Spent on Housing	$2,728
Monthly property tax rate (January 2012)	0.086%
Monthly insurance standard premium rate (January 2012 - 25 year mortgage)	0.009%
Monthly mortgage factor	0.0059822
Maximum Affordable Housing Price[1]	$410,986

1. $2,728/((0.086%+0.009%+(0.95*0.0059822)

Source: Long Range Planning Branch, Office of the Chief Administrative Officer, 2012.

See Appendix 6 for details on the income based affordable ownership calculation.

2011 Toronto Economic Region average incomes

- Registered nurses: $70,629
- Police officers (3rd class constable): $66,431
- Elementary school teachers: $58,344
- Automotive mechanics: $35,315.

Resale price based affordable ownership calculation

The second component of the affordable ownership calculation is defined as "housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area". The Toronto Real Estate Board resale data specifies that the average resale value of all homes in York Region in 2011 was $541,841. This is a weighted average of all resales by month and by structure type. The resale based maximum affordable ownership calculation yields a maximum affordable price of $487,657 (Figure 42), 10 percent less than $541,841.

Figure 42
York Region 2011 Moderate Income Household
Maximum Housing Price (Market Calculation)

Average Resale Value of All Homes (2011)	$541,841
10% of average resale value of all homes	$54,184
10% Below average resale value of all homes	$487,657

Source: Toronto Real Estate Board, 2011, 2012.

Because the income based calculation is less than the resale price based calculation, the current maximum affordable ownership price of a unit for the purposes of the Provincial Policy Statement, 2005 and *Regional Official Plan* is $410,986.

As of January 2012 an affordable rent costs $1,048 or less per month

Income based affordable rental calculation

The income based affordable rental calculation reflects rental household incomes only (renter incomes are lower than owner incomes, see Figure 30 in Chapter 2 for details). In 2005 the maximum gross annual income of a York Region rental household at the 60^{th} percentile of the income distribution was $46,844. Updating this figure based on the Bank of Canada consumer price index yields a maximum gross annual income of $52,329 (Figure 43). The monthly maximum cost of a rental affordable housing unit is calculated by applying the 30 percent maximum cost of affordable housing to the gross annual income and dividing by 12 (months). The income based affordable rental calculation provides that $1,308 is the maximum monthly rent for an affordable unit.

Figure 43
York Region 2011 Moderate Income Household Maximum Rent (Income Calculation)

Gross Annual Income for Renters (2005)	$46,844
2005-2011 Consumer Price Index Rate of Increase	11.71%
Gross Annual Income for Renters (2011)	$52,329
Maximum Percent of Income Spent on Rent	30%
Maximum Annual Income Spent on Rent	$15,699
Maximum Monthly Income Spent on Rent	$1,308

Source: Statistics Canada, 2006 Census of Population, Bank of Canada, 2012.

Average market rent based affordable rental calculation

The second component of the affordable rental calculation stipulates "a unit for which the rent is at or below the average market rent of a unit in the regional market area". Based on CMHC data, the average market rent for a private apartment in York Region in 2011 was $1,048.

Because the average market rent based calculation is less than the income based calculation, the current maximum affordable rent for the purposes of the Provincial Policy Statement, 2005 and the *Regional Official Plan* is $1,048 per month.

Income assumptions have been verified against Revenue Canada data

In order to generate a 2011 affordable housing price, income data was updated from 2006 Census data (2005 income data) to 2011 using the Bank of Canada Consumer Price Index (CPI). The underlying assumption is that incomes have risen at the same rate as consumer prices. This assumption may be faulty, especially in time of economic flux such as the recent global recession.

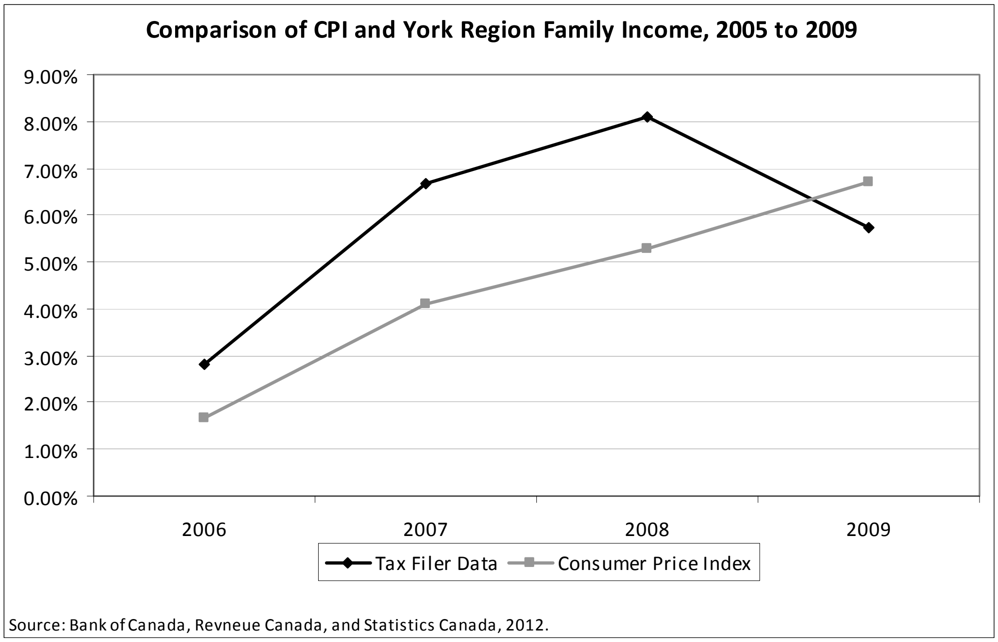
A sensitivity analysis was conducted for the ownership affordability analysis using Revenue Canada's Tax Filer Income Data, as compiled and distributed by Statistics Canada. The Tax Filer Data is collected at the family (or non-family) scale, and is thus not directly comparable to the household income data used for the affordable calculations. However, it is assumed that changes in family incomes reflect changes in household incomes.

If 2005 is considered to be a base year from which growth is measured, the trend lines for the two data sets differ (Figure 44):

- The Tax Filer Data shows increasing incomes from 2005 to 2008 and then a dip in 2009. The total growth rate from 2005 to 2009 was 5.74 percent.

- The Consumer Price Index shows steady growth from 2005 to 2009, with an overall growth rate of 6.69 percent.

Figure 44



If 2011 ownership household income were calculated using the Tax Filer Data family (and non-family) income growth rate from 2005 to 2009, and the Bank of Canada CPI increase from 2009 to 2011 (4.7 percent), then the 2011 maximum gross annual income for moderate households would be $108,160 ($977, or 0.9 percent less then the $109,137 maximum income generated using CPI). This smaller maximum income would result in a maximum affordable housing price of $407,306 ($3,680, or 0.9 percent less than the $410,986 maximum house price generated using CPI).

The 2010 Tax Filer Data will be available in June 2012. If the data shows a continued downward growth trend as compared to the CPI upward trend, the affordable housing calculations may be revisited based on this data.

A full mix and range of affordable housing is required

A minimum of 54,000 new affordable housing units are required by 2031

The Affordable Housing targets in the *Regional Official Plan* can be quantified. The *York Region Official Plan* requires that 25 percent of all new housing be affordable and that 35 percent of new housing in Centres and key development areas be affordable.

The Region wide total number of new units forecasted from 2011 to 2031 is 185,000. Of these, approximately 78,000 are required in Centres and key development areas. Based on this information, approximately 54,000 affordable ownership and rental units are required to 2031 (Figure 45).

Figure 45

York Region Affordable Housing Requirement, 2011 to 2031

	2011-2031 Forecast Unit Growth	Affordable Housing Requirement (%)	Affordable Housing Requirement (#)
Within Centres and key development areas	78,000	35%	27,300
Outside of Centres and key development areas	107,000	25%	26,750
Region-wide Total	185,000	29%	54,050

Source: Long Range Planning, Office of the CAO, 2012.

The affordable units identified by this calculation could include affordable ownership, private rental, government assisted and affordable special purpose units.

A minimum of 17,195 new affordable purpose built rental units are required by 2031

As of 2006, 11.7 percent of the households in York Region rented. This compares to an average of 17.5 percent for all upper-tier regions in the GTA (i.e. including York Region, but not including Toronto).

If the percent of households that rented in the upper-tier regions in the GTA in 2006 (17.5 percent) is applied as a standard to the household growth, then the total number of new rental units required between 2011 and 2031 would be approximately 32,375 (Figure 46). These units would include government assisted units.

Figure 46

York Region Estimated 2031 Rental Requirement

2011 York Region Households	322,000
2031 York Region Households (forecast)	507,000
2011 to 2031 Household Growth	185,000
2006 Percent Renters in GTA Upper-Tier Municipalities	17.5%
Additional Rental Household Requirement to 2031	32,375

Source: Long Range Planning, Office of the Chief Administrative Officer, 2012.

The above scenario would require that approximately 1,620 additional rental units per year over the forecast period. In order to encourage rental developments, incentives, federal and provincial government engagement and creative innovations will need to be considered.

Currently, 47 percent of rental housing in York Region is in the secondary market. If it is assumed that this percentage holds steady over the forecast period and it is applied to the 2011 to 2031 rental requirement of 32,375 units, it can be assumed that 15,180 rental units will be found in the secondary market, and the remaining 17,195 rental units will be required in the primary, purpose built market.

The rental units achieved through the secondary market are not part of the 25 percent and 35 percent new development calculations, because they are not purpose built as part of new developments. Therefore, of the 54,050 required new affordable housing units, 17,195 purpose built rental (including government assisted units) units would be required for the percent of rental unit growth to match the 2006 GTA upper-tier municipal average.

The affordable housing calculations provide a maximum threshold

The affordable ownership and rental calculations provide a maximum affordability price. Because this price is calculated at the 60th percentile of the income distribution, it means that 40 percent of all households would be able to afford a unit at these prices. The remaining 60 percent of households also need homes. When planning for a complete community consideration of housing for households throughout the income spectrum is required. Therefore, although the calculations above provide maximum affordable rents and house prices, units priced below these maximums are also required.

Based on the moderate household income cut-off of approximately $109,000 many residents with professional jobs in York Region are considered to be "low or moderate income" earners and would not be able to afford ownership housing in the Region on their incomes alone, including registered nurses ($70,629), police officers (3rd class constable) ($66,431), elementary school teachers ($58,344), and mechanics (automotive) ($35,315) (*See Appendix 7*). Additionally, a number of residents with professional jobs would not be able to afford rental housing (especially larger sized family units) in the Region on their incomes alone, including truck drivers, welders, bookkeepers and cooks (*See Appendix 8*).

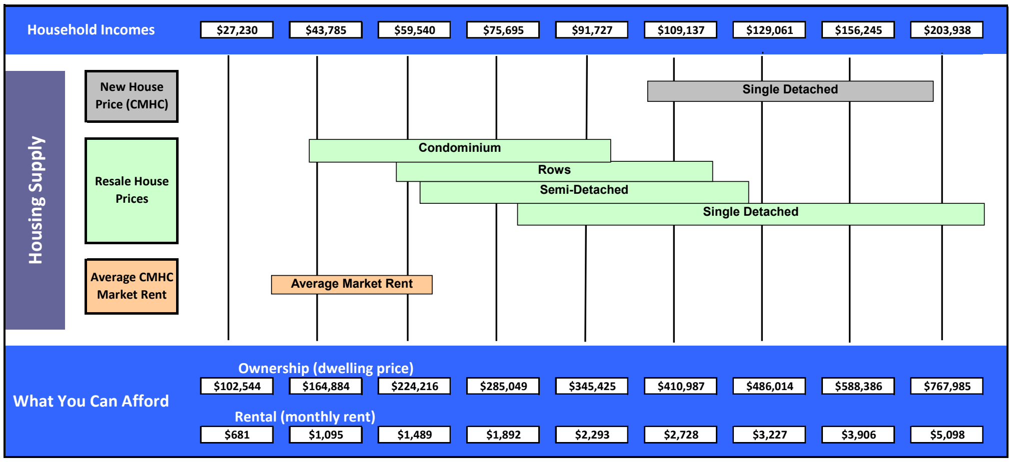
A 2011 housing snapshot for York Region is displayed graphically in Figure 47. Across the top of the graphic, 2011 incomes by decile are displayed (the 6th decile from the left [$109,137] represents the maximum moderate household income in 2011 for ownership households).

At the bottom of the graphic, maximum affordable ownership and rental costs are noted for each income decile across the top. Note that the income deciles and maximum costs in this graphic are calculated based on all York Region incomes and are therefore representative of the ownership affordability calculations, but not the rental affordability calculations.

In the body of the graphic, the range of housing prices in York Region by structure type is displayed. The bars represent the range between the lowest local municipal average cost for housing or rent to the highest local municipal average cost for housing or rent. Based on the information in this graphic, a household earning the maximum moderate income ($109,137) in 2011 would be able to afford the average rent and the average purchase price of a resale condominium in all local municipalities, the average purchase price of a resale row or semi detached house in most local municipalities, and the average purchase price of a new or resale single detached unit in some local municipalities.

Figure 47

York Region Housing Snapshot, 2011



Source: Community Services and Health, York Region, 2012.

Although the York Region snapshot provides an accurate range of average home prices, it may be misleading in that the number of homes available throughout the range varies. Figure 48 below shows the volume of home sales in 2011 by price range and structure type.

Figure 48

York Region Volumn of Home Sales by Price Range, 2011

	< $400,000	$400,000 to $499,999	$500,000 +
New Single Detached (absorbed)	6%	21%	72%
Resale Single Detached	7%	11%	82%
Resale Semi-detached	29%	71%	0%
Resale Rows	25%	75%	0%
Resale Condominium	100%	0%	0%
Total	21%	25%	55%

Source: Long Range Planning, Office of the CAO, CMHC Housing Now, TREB Market Watch

The affordable ownership calculation provides that an affordable ownership unit costs approximately $411,000. It is notable that only 21 percent of home sales in 2011 were under $400,000.

A number of factors affect housing affordability

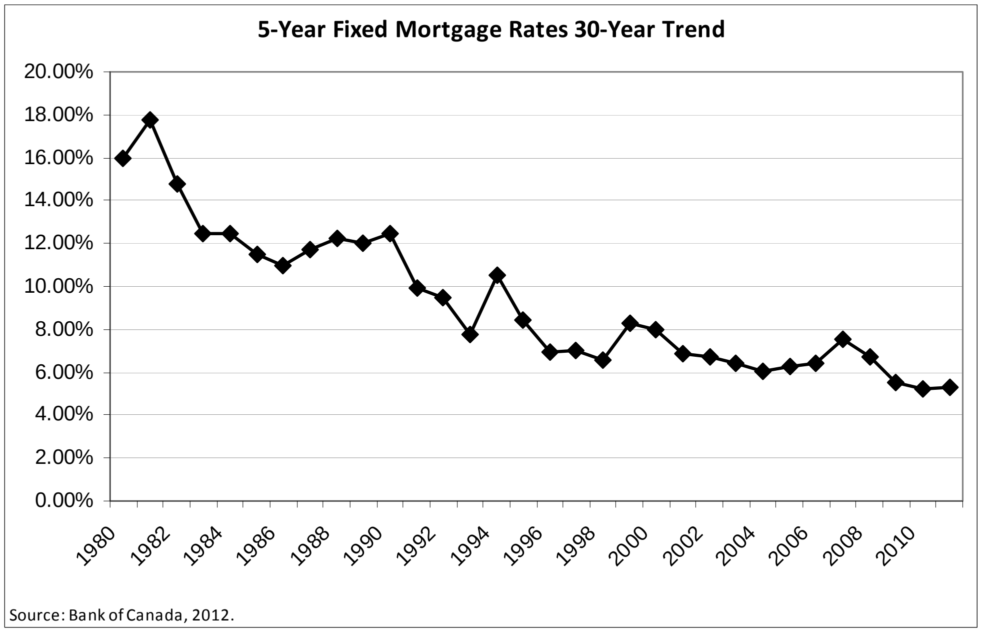
The ownership and rental affordability calculations provide affordability prices for a specific point in time based on a number of assumptions. The assumptions used for the calculation can change. Key factors that affect affordability include mortgage rates, down payments and utility costs.

Mortgage rates affect housing affordability

Fluctuations in mortgage rates will affect owner and rental affordability.

Currently mortgage rates are low (Figure 49). In 2010, most major banks were offering rates of 5.19 percent and 5.29 percent in 2011. The average rate in the 1980's was 13.2 percent, decreasing to 8.75 percent in the 1990's and to 6.65 percent from 2000 to 2009.

Figure 49



> A 2% increase in interest rates increases mortgage payments by about 20%.
>
> If interest rates rise, some York Region residents may no longer be able to afford their homes.

If interest rates were to increase from 5.29 percent to 7.29 percent, it would have a significant effect on ownership housing expenditures: there would be an approximate 20 percent increase in payments. This increase could push some households out of the ownership market altogether. An interest rate increase would affect the affordable ownership housing calculation: If interest rates were to increase by 2 percent, the maximum affordable ownership price would decrease to $350,675.

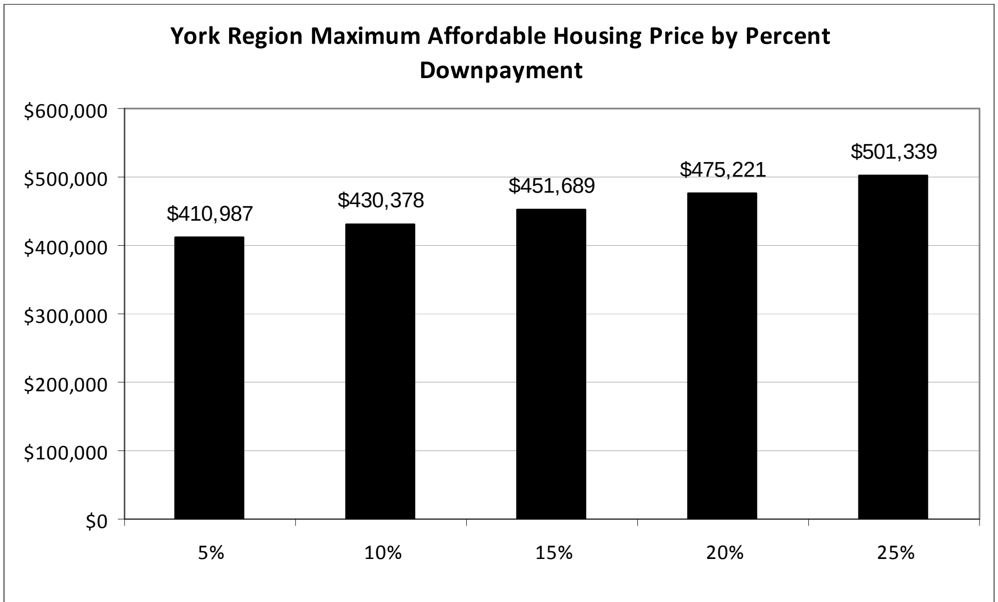
A mortgage rate increase would impact the rental sector in that increases in mortgage rates could disrupt the balance that condominium landlords maintain between the carrying costs of their units and the rents they are able to charge, which may result in some existing units being removed from the market or a decline in the growth rate of condominium units for rent. As a result, there could be an upswing in rental demand at the same time as the supply is constrained.

Historically incomes do not fluctuate with mortgage interest rates; therefore, higher interest rates would impact those living on low income. Lower income households are more likely to have fewer housing choices and to face greater challenges balancing their rising housing costs while paying for other basics and family needs.

Down payments affect housing affordability

The amount of money put down on a house affects the maximum affordable housing price. As the down payment increases, the maximum affordable house price also increases (Figure 50). If the down payment on a unit were to increase from 5 percent to 25 percent, the affordable price at the 60th percentile would increase from $410,987 to $501,339.

Figure 50



Source: York Region Long Range Planning Branch, Office of the Chief Administrative Officer, 2012.

Utility costs affect housing affordability

When working to achieve the affordability targets in the *Regional Official Plan*, projected savings in household operating costs through sustainable building elements may be considered. Energy costs represent a significant portion of household operating costs and contribute towards the overall financial burden of housing, making housing unaffordable for some families.

Although increased energy and water efficiencies may require increased capital investment, in most cases the returns over the life cycle of the mortgage will outweigh these upfront costs. Upgrades to elements of the housing unit such as insulation, windows, heating, ventilation and hot water will lead to reductions in consumption costs.

In addition to cost savings, energy and water upgrades produce a number of other benefits, including:

- Healthier, more comfortable indoor environments
- Reductions in emissions and other environmental impacts
- Job creation and market development in the green sector
- Demonstration of leadership
- Increased home value.

> "In Ontario, energy costs have shown the highest level of inflation of all consumer items. In February 2011, the CPI for energy costs was 145 (with 2002 = 100). Thus, energy costs have increased 45% since 2002 in Ontario. Between February 2010 and February 2011, energy costs in Ontario increased by 12.2%... Lower income tenants will find it financially challenging to pay for their rent and the increasing utility bills."
>
> Where's Home, September 2011

The affordability calculations will be updated annually and used to monitor targets

The ownership and rental affordability calculations will be updated annually and published as part of the Year End York Region Economic and Development Reviews. These calculations will be used to measure the affordability targets found in the *Regional Official Plan* on a go forward basis.

The implementation and monitoring of the housing affordability targets in the *Regional Official Plan* is important. It is through the implementation of these targets that the housing stock can address the need for complete, healthy and sustainable communities. The affordable housing supply component of a complete community supports the provision of housing options for all residents and workers at all ages and stages of their lives.

York Region housing affordability calculations are defined by Provincial legislation: Key Messages

- The *York Region Official Plan* definition for affordable housing is consistent with the Provincial Policy Statement.
- As of January 2012, based on the Provincial Policy Statement, 2005 and Regional Official Plan definition, an affordable ownership home costs $2,728 or less per month for mortgage, property insurance and mortgage insurance.
- As of January 2012, based on the Provincial Policy Statement, 2005 and Regional Official Plan definition, an affordable rent costs $1,048 or less per month.
- Income assumptions used to calculate affordable prices have been verified against Revenue Canada data.
- A minimum of 54,000 new affordable housing units are required to 2031.
- A minimum of 17,200 new primary market, purpose built rental units are required to 2031.
- The calculations for affordable ownership and rent costs provide maximum thresholds. A full mix and range of housing includes housing that costs less than these maximum prices.
- A number of factors affect housing affordability, including:
    - Mortgage rates;
    - Down payments; and,
    - Utility costs and energy efficiencies.

Chapter 4: The demand for ownership housing is high and growing

Historically, ownership housing has been the dominant tenure in the Region. York Region had 242,435 owner households in 2006, comprising 88.3 percent of the 274,485 total households. This 242,435 figure is an increase of 26.3 percent from 2001, when York Region had 191,930 owner households (out of 222,250 households in total, or 86.3 percent).

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

The majority of new ownership housing is single detached

The ownership housing market can be analyzed from two perspectives: new units and resale units. This section looks at the new ownership housing market.

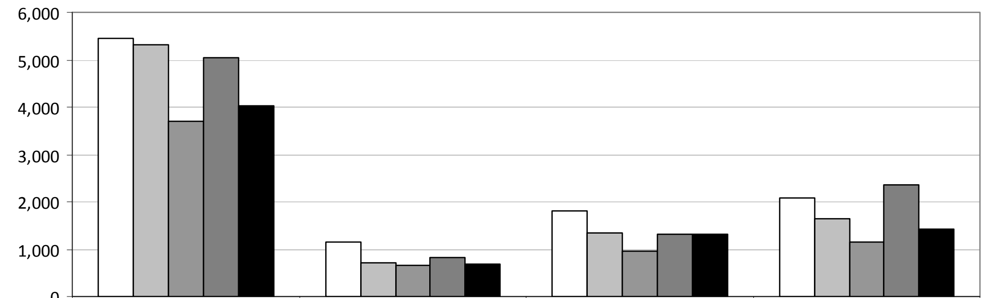
In the five-year period from 2007-2011, the annual number of housing completions in York Region has reflected the state of the North American economy. According to CMHC, in 2007, the York Region housing market peaked with 10,502 completions (Figure 51). In 2009, at the bottom of the global recession, only 6,486 units were completed across the Region. One year later, with signs of an impending economic recovery, housing completions surged up to 9,529 units, with a five-year high of 2,365 apartment type units completed. This apartment completion data primarily captures condominium units that are ultimately owner occupied or rented on the secondary market. In 2011, completions dipped to 7,450. This decrease may be related to anticipated development charge increases resulting from the June 2010 Development Charge By-law. Anticipated rate increases typically trigger increased building activity as developers try to take advantage of the lower rates, which results in a dip as market supply realigns with demand.

Housing Completions is 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 per cent of the proposed work remains to be done.

Canada Housing and Mortgage Corporation

Figure 51

York Region Housing completions by dwelling type, 2007 to 2011



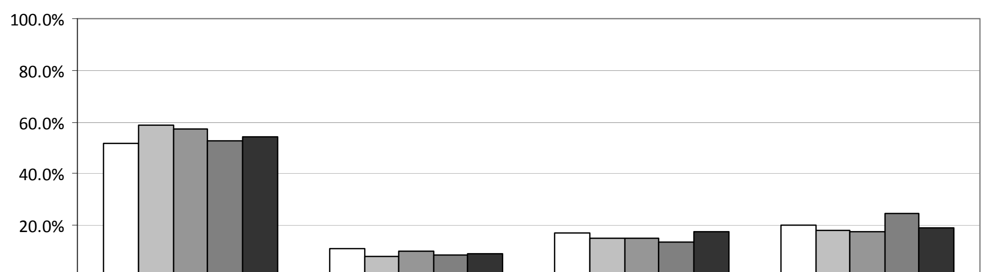
	Single	Semi	Row	Apartment
2007	5,458	1,152	1,807	2,085
2008	5,311	726	1,346	1,638
2009	3,704	666	967	1,149
2010	5,029	832	1,303	2,365
2011	4,039	692	1,302	1,417

Source:CMHC - Housing Now, Greater Toronto Edition, 2012.

In each of the last five years, the proportion of single-detached housing units completed remained above 50 percent (Figure 52). In 2006, a low of 52 percent of all new housing units completed were single-detached. In 2011, 54 percent of completions were single-detached. The proportion of apartment type units (including condominiums) completed declined from 20 percent in 2007 to 18 percent in 2009, spiked to 25 percent in 2010 and dropped back down to 19 percent in 2011.

Figure 52

York Region Percentage of housing completions by dwelling type, 2007 to 2011



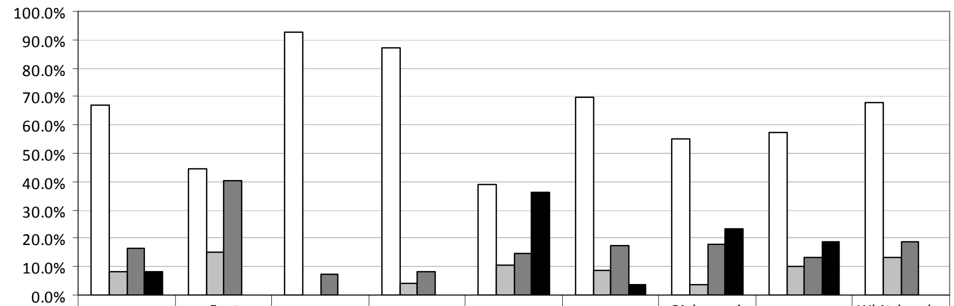
	Single	Semi	Row	Apartment
2007	52.0%	11.0%	17.2%	19.9%
2008	58.9%	8.0%	14.9%	18.2%
2009	57.1%	10.3%	14.9%	17.7%
2010	52.8%	8.7%	13.7%	24.8%
2011	54.2%	9.3%	17.5%	19.0%

Source: CMHC Housing Now - Greater Toronto Area, 2012.

When completions for the 2007 to 2011 time period are analyzed by local municipality and structure type, Georgina had the largest share of single-detached completions at 92.7 percent (Figure 53). Markham had the highest proportion of apartment (including condominium) completions at 36 percent.

Figure 53

York Region Percentage of housing completions by type and municipality, 2007 to 2011



	Aurora	East Gwillimbury	Georgina	King	Markham	Newmarket	Richmond Hill	Vaughan	Whitchurch-Stouffville
Single	67.0%	44.6%	92.7%	87.4%	38.8%	69.8%	54.8%	57.4%	67.7%
Semi	8.1%	14.9%	0.0%	4.2%	10.4%	8.9%	3.7%	10.2%	13.4%
Row	16.7%	40.5%	7.3%	8.4%	14.8%	17.6%	18.0%	13.5%	18.9%
Apartment	8.2%	0.0%	0.0%	0.0%	36.0%	3.6%	23.5%	19.0%	0.0%

Source: CMHC Housing Now - Greater Toronto Area, 2012.

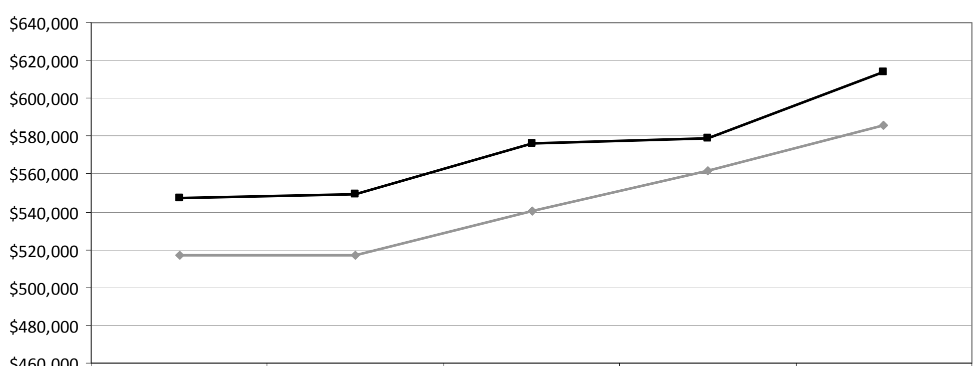
A greater share of higher density development in all local municipalities is anticipated as a result of the mandatory Provincial intensification targets that will be fully implemented in 2015; in combination with the increasing demand for smaller, easier to maintain, more affordable housing.

New single detached house prices are increasing

York Region's new single-detached housing prices continued to increase between 2007 and 2011 (Figure 54). When average and median prices are analyzed in 2011 constant dollars, both have increased over the past five years. In 2007, the median sales price in 2011 constant dollars was $517,279; by 2011, this had risen by 13.3 percent to $585,990. Similarly, the average price increased 12.3 percent from $547,066 to $614,230.

Figure 54

York Region Median and average prices for absorbed single-detached units, 2007 to 2011 (2011 constant dollars)



	2007	2008	2009	2010	2011
Median	$517,279	$517,083	$540,261	$561,605	$585,990
Average	$547,066	$549,212	$575,776	$579,118	$614,230

Source: CMHC Housing Now - Greater Toronto Area, 2012.

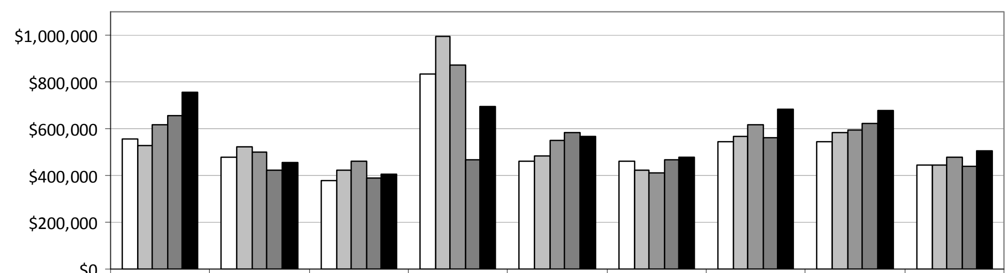
The new single detached price data used in this report comes from CMHC Housing Market Tables. RealNet Canada Inc. also tracks new residential sales data. Based on RealNet data, the average asking price for all new low rise dwellings (rows, semi-detached and single detached) in York Region was $693,661 in 2011.

The price of a new single-detached house increased between 2007 and 2010, despite the economic recession and the American housing market collapse. This resilience in pricing can partially be explained by unusually low Bank of Canada lending rates, which were aimed at keeping the cost of borrowing low and encouraged continued housing sales and development activity.

On a local municipal level, new single-detached houses cost the most (on a 2011 dollar basis) in Aurora, averaging $757,807 in 2011 (Figure 55). The lowest average price in the same year was found in Georgina, where new single-detached units sold for $403,533. Aurora experienced the greatest average unit price increase, increasing 35.9 percent from $557,647 in 2007 to $757,807 in 2011. King experienced the greatest average unit price decrease, dropping 17.0 percent from $833,833 in 2007 to $691,867 in 2011. This decrease in price coincides with the completion of a new, moderately-priced residential community in Nobleton. Single-detached completions in King increased from 18 units in 2007 to 156 units in 2011.

Figure 55

York Region Average price of new single-detached units by municipality, 2007 to 2011



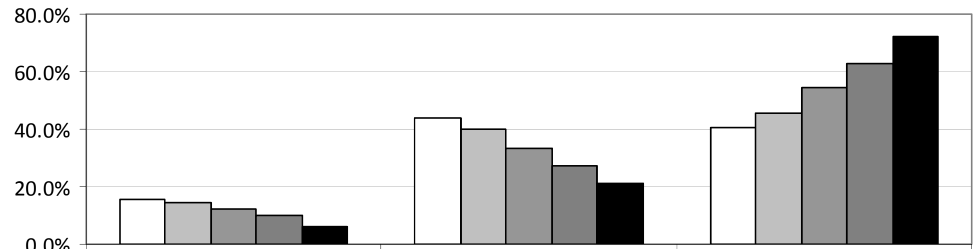
	Aurora	East Gwillimbury	Georgina	King	Markham	Newmarket	Richmond Hill	Vaughan	Whitchurch-Stouffville
2007	$557,647	$475,722	$379,111	$833,833	$462,911	$463,530	$546,515	$546,768	$445,257
2008	$526,312	$524,111	$421,748	$996,522	$482,853	$423,234	$567,536	$582,118	$443,607
2009	$614,659	$500,985	$460,625	$872,154	$548,447	$408,766	$617,474	$593,775	$476,961
2010	$657,317	$423,842	$390,067	$465,096	$580,844	$464,330	$558,794	$621,175	$440,815
2011	$757,807	$453,057	$403,533	$691,867	$564,458	$480,031	$681,767	$679,904	$507,983

Source: CMHC Housing Now - Greater Toronto Area, 2012.

The distribution of new single-detached units by sales price provides the most visible measure of increasing house prices for new units in York Region (Figure 56). In 2007, 59.4 percent of new single-detached housing sold for less than $500,000, decreasing to 27.7 percent in 2011.

Figure 56

York Region Percentage of New Single Detached by Price, 2007-2011



	< $400,000	$400,000 to $499,999	$500,000+
2007	15.8%	43.6%	40.6%
2008	14.6%	40.0%	45.4%
2009	12.2%	33.1%	54.7%
2010	10.1%	27.0%	63.0%
2011	6.4%	21.4%	72.3%

Source: CMHC Housing Now - Greater Toronto Area, 2012.

In order to plan for complete communities where all residents and workers have a full mix and range of housing options, regardless of age, stage of life, or income, the steady escalation of new home prices must be tempered with the development of affordable options.

New single detached price increases are primarily due to larger unit sizes

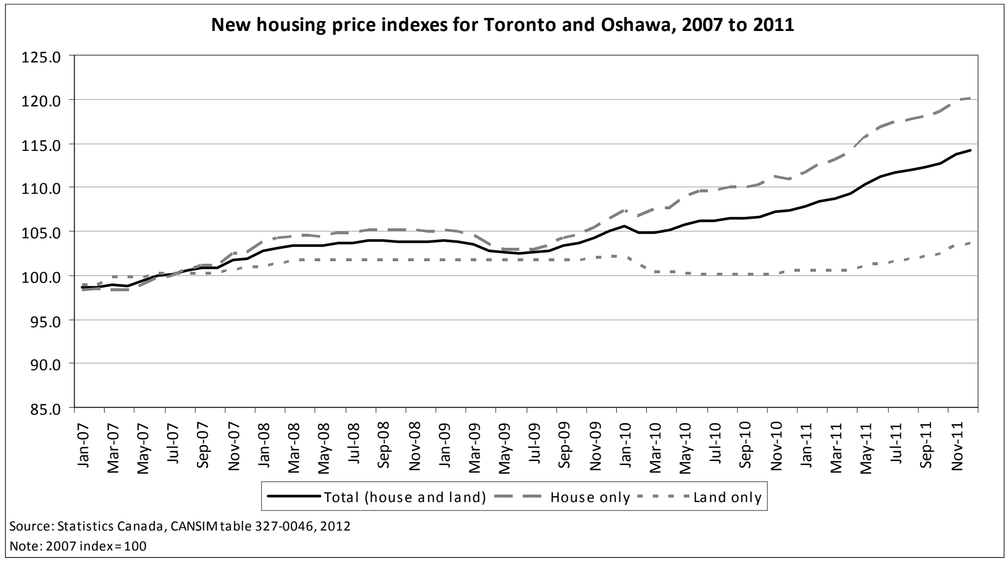
The increasing sales prices for new housing in York Region can be broken down into various components. Similar to the Consumer Price Index, which measures the month-to-month changes in the prices of goods, Statistics Canada generates a monthly New Housing Price Index (NHPI) that measures the changes in the cost of land and new houses. From 2007 to 2011, the total NHPI for the Toronto and Oshawa census metropolitan areas has increased from 98.6 to 114.2, a five-year increase of 15.6 percent. The increase in the NHPI generally reflects the increases in sales prices observed by CMHC for York Region.

When the NHPI is split into its cost components, an interesting picture of the price increases emerges. The NHPI for the land-only component has increased slowly over the five-year period, from 99.0 in January 2007 to 103.6 in December 2011. Of note, the land-only NHPI remained stable at 101.7 for 20 months, from March 2008 to October 2009. The recent economic recession, which began around September 2008, appears to have had a limited effect on the cost of land.

The NHPI is available only for the combined Toronto and Oshawa census metropolitan areas, which generally corresponds to the boundaries of the Greater Toronto Area. The NHPI is currently benchmarked against the current value of one dollar in 2007 and correspondingly set at 100.0 points.

The NHPI for the house-only component, however, has increased significantly in the 2007 to 2011 period, from 98.3 to 120.1. There was a noticeable recessionary effect on the cost of new housing, with a decline in the house-only NHPI starting in March 2009 and recovering fully by October of the same year. Since October 2009, the gap between the house-only and land-only NHPIs has widened considerably, suggesting that the 2011 new housing price increases were caused primarily by increases to the costs and margins of building new housing units, and not with the acquisition of land.

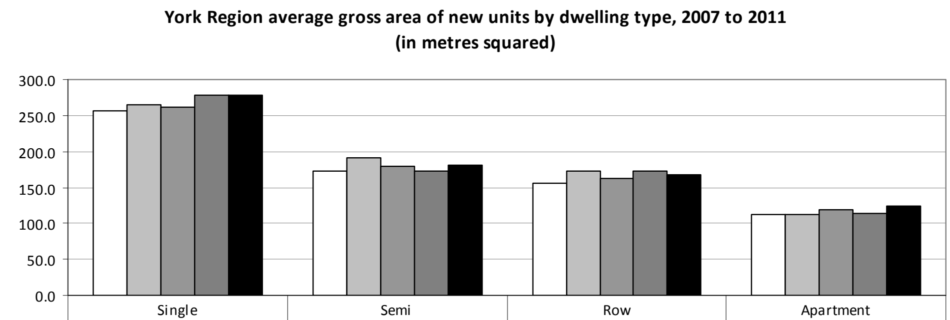
Figure 57



As reported by the CMHC, the average prices for new single-detached houses have increased from $509,745 in 2007 to $614,230 in 2011, an increase of $104,485 over five years. Part of this increase is explained by inflation. With inflation factored out, the average cost increase was $67,164. Another part of this increase could be explained through rising land costs, as shown in the land-only new housing price index.

A possible explanation for why inflation-adjusted, new single-detached housing prices have increased is that the size of the new housing units has changed: if new houses are progressively getting bigger each year, then logically it follows that they would cost more as well. Based on residential building permit data in York Region, it appears that new housing units in York Region are getting bigger (Figure 58). Between 2007 and 2011, the average gross area of a new single-detached house increased from approximately 256.1 to 279.0 metres squared, an 8.9 percent increase in size over five years. In the same five-year period, the size of row, semi-detached and apartment units increased by 5.0, 6.8 and 10.5 percent, respectively.

Figure 58



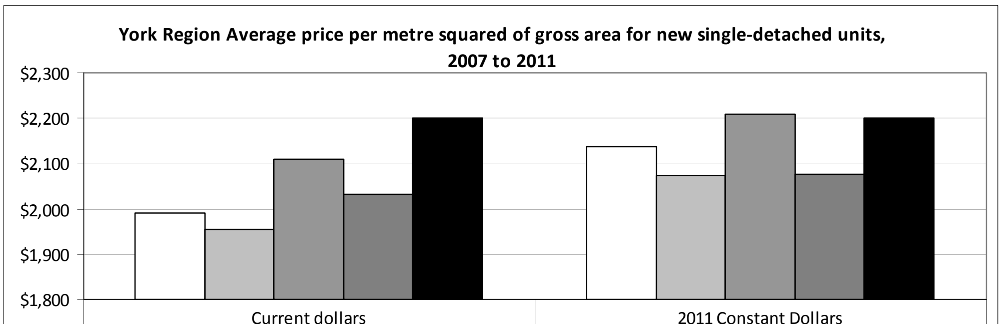
	Single	Semi	Row	Apartment
2007	256.1	172.3	156.5	112.7
2008	264.7	191.7	172.1	112.8
2009	260.8	179.3	162.2	119.6
2010	278.7	172.6	173.2	114.1
2011	279.0	180.9	167.2	124.5

Source: Long Range Planning, Office of the Chief Administrative Officer, 2012.

The gross area, as defined by Statistics Canada, is the total enclosed living area of all floors, excluding the basement and garage areas.

Combining CMHC's price data and the building permit gross area data in square metres for single-detached units, the average price per metre squared of gross area can be calculated. This calculation provides a measure of the cost of new single-detached houses when the size of the house is factored out. In 2007, the average price of a new single-detached house was $509,745 and the average size observed at approximately 256.1 metres squared. Dividing the price by the area yields a cost of $1,991 per metre squared of gross area (Figure 59). In 2011, the average price was $614,230 and the average size was approximately 279.0 metres squared, yielding a cost of $2,201 per metre squared.

Figure 59



	Current dollars	2011 Constant Dollars
2007	$1,991	$2,136
2008	$1,956	$2,075
2009	$2,108	$2,208
2010	$2,031	$2,078
2011	$2,201	$2,201

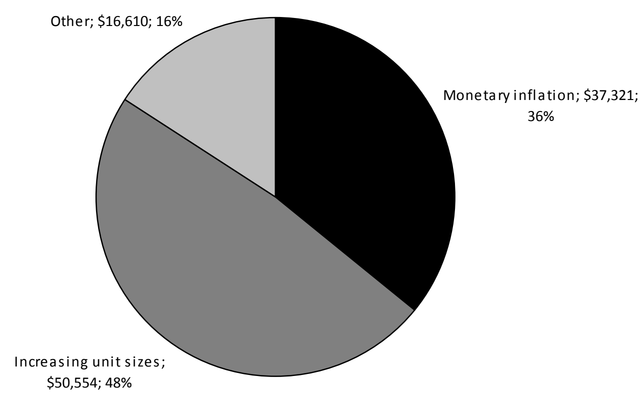
Source: CMHC Housing Now - Greater Toronto Area, Bank of Canada, Long Range Planning, Office of the Chief Administrator Officer, 2012.

Using average size and average cost per square metre data over time; it is possible to calculate the portion of housing cost increases that can be attributed to increases in unit sizes for new single-detached units. As a hypothetical example, suppose a single-detached house was built in 2007 at the 2007 average size (256.1 m.sq.), but the cost per square metre was the same as in 2011 ($2,201). By multiplying 256.1 metres squared by $2,201 per metre squared, the cost of the house can be estimated to be $563,676. This hypothetical house costs $50,554 less than the average house built in 2011 (Figure 60). This suggests that, of the overall $104,485 price increase between 2007 and 2011:

- $50,554 (48.4 percent) of the increased price was due to increasing unit size;
- $37,321 (35.7 percent) of the increased price was due to inflation; and,
- $16,610 (15.9 percent) of the increase was due to other conditions, which may include changes in land acquisition costs, financing, overhead, or marketing costs, and/or economic fluctuations.

Figure 60

York Region sources of new single-detached housing price increases, 2007 - 2011

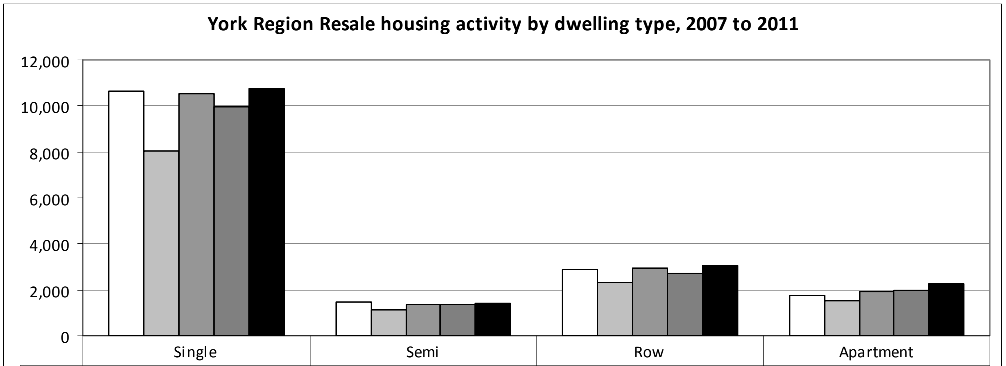


Source: CMHC Housing Now - Housing Now Greater Toronto Area, Bank of Canada, Long Range Planning, Office of the Chief Administrator Officer, 2012.

The majority of resale ownership housing is single detached

Similar to new housing completions, the recent economic recession and recovery affected York Region's resale housing market activity. According to the Toronto Real Estate Board, housing sales activity has remained strong with 17,475 units sold in 2011, a 4.2 percent increase from 2007, and a 33.8 percent increase over the 2008 recessionary low of 13,065 units (Figure 61). Over the 2007 to 2011 five-year period, apartment (condominium) resale activity increased by 29.2 percent, rising from 1,754 units sold in 2007 to 2,267 units in 2011.

Figure 61

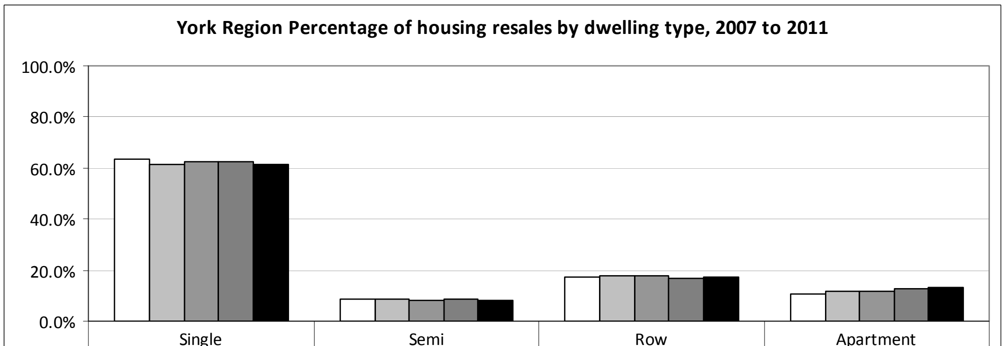


	Single	Semi	Row	Apartment
2007	10,656	1,452	2,905	1,754
2008	8,046	1,137	2,337	1,545
2009	10,506	1,381	2,946	1,951
2010	9,987	1,348	2,714	2,003
2011	10,769	1,409	3,030	2,267

Source: Toronto Real Estate Board, Market Wat ch, 2012.

In each of the last five years, single-detached housing units formed the majority of housing resales in York Region (Figure 62). Single-detached resales dipped slightly from 63.6 percent in 2007 to 61.6 percent in 2011. Resale activity for semi-detached and row housing units remained stable at roughly 8 and 17 percent of the market, respectively. The share of apartment (condominium) resales increased, however, from 10.5 percent of the market in 2007 to 13.0 percent in 2011.

Figure 62



	Single	Semi	Row	Apartment
2007	63.6%	8.7%	17.3%	10.5%
2008	61.6%	8.7%	17.9%	11.8%
2009	62.6%	8.2%	17.6%	11.6%
2010	62.2%	8.4%	16.9%	12.5%
2011	61.6%	8.1%	17.3%	13.0%

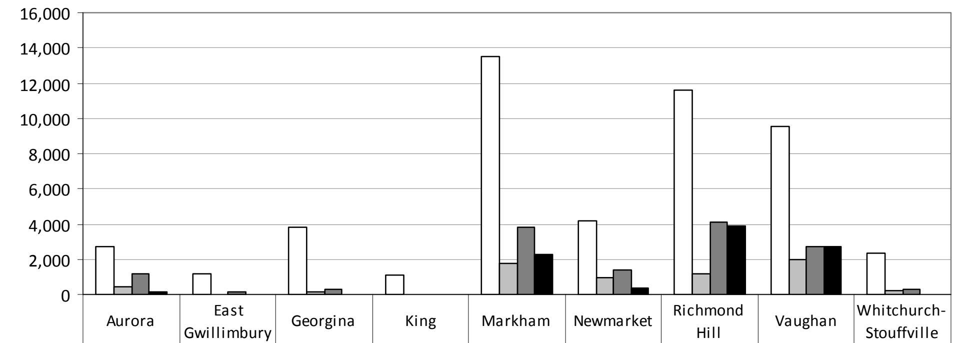
Source: Toronto Real Estate Board, Market Wat ch, 2012.

In 2011 single-detached resales accounted for 61.6 percent of all resale activity, and for 66.3 percent of the total housing stock. Conversely, row units accounted for 17.3 percent of resales in 2011, but only 11.2 percent of the total stock. This would suggest that there is less turn over in the single-detached market and higher turn over in the row market.

Over the last five years, in every local municipality, single-detached housing units had the majority share of resale market activity (Figure 63). King's 95.1 percent share for single-detached units was the highest in York Region, while Richmond Hill's 55.9 percent share was the lowest. For apartments (condominiums), the Richmond Hill and Vaughan had the highest shares at 18.7 and 16.2 percent, respectively.

Figure 63

York Region Housing resales activity by type and municipality, 2007 to 2011



	Aurora	East Gwillimbury	Georgina	King	Markham	Newmarket	Richmond Hill	Vaughan	Whitchurch-Stouffville
Single	2,686	1,199	3,847	1,088	13,526	4,158	11,595	9,552	2,313
Semi	477	6	111	8	1,748	973	1,164	1,991	249
Row	1,154	152	300	18	3,826	1,402	4,106	2,685	289
Apartment	175	9	27	30	2,308	339	3,883	2,748	1

Source: Toronto Real Estate Board, Market Wat ch, 2012.

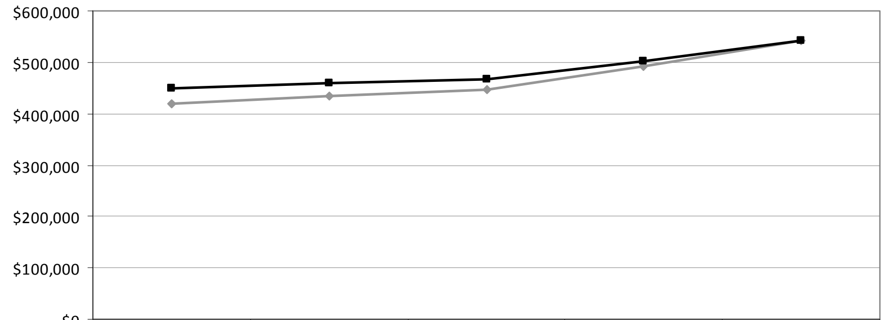
As York Region continues to intensify and the housing stock continues to diversify, the overall resale activity should reflect these trends with a greater proportion of resales in medium and high density units.

Resale housing prices are increasing

Similar to the prices of new housing units, the average resale price in York Region has increased from 2007 to 2011 (Figure 64). In 2007, the average resale price was $418,394. In 2011, the price had increased to $541,841, for a gain of 29.5 percent over five years. Resale prices continue to show an increase over the five-year period. With the figures are adjusted for inflation prices increased 20.7 percent from $449,027 in 2007 to $541,841 in 2011.

Figure 64

Average price for resale units, 2007 to 2011
(2011 constant dollars)



	2007	2008	2009	2010	2011
Average Price	$418,394	$433,121	$446,464	$491,883	$541,841
Inflation-adjusted	$449,027	$459,498	$467,465	$503,186	$541,841

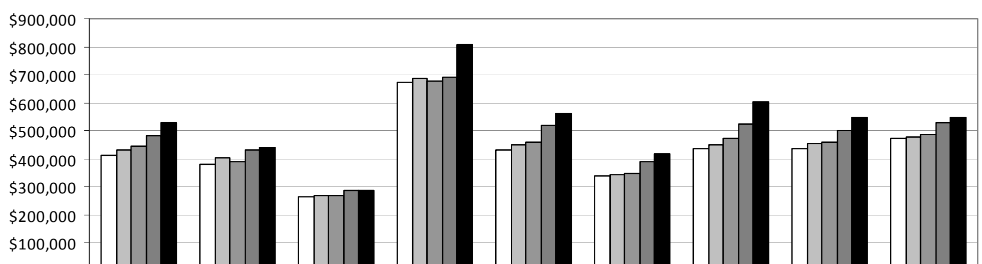
Source: Toronto Real Estate Board, Market Wat ch and Bank of Canada

When single-detached resale units are analyzed, the increase in price compared to single-detached new units is pronounced. The average price for resale single-detached units increased from $484,741 in 2007 to $643,008 in 2011 for a 32.6 percent increase in current dollars, or a 23.6 percent increase in constant dollars. This compares to the average price for single-detached new units which increased from $509,745 in 2007 to $614,230 in 2011 for a 20.3 percent increase in current dollars, or a 12.3 percent increase in constant dollars.

Over the five-year period, average resale prices increased in all of York Region's local municipalities (Figure 65). With a 37.5 percent gain, prices increased the most in Richmond Hill, followed by Markham at 29.9 percent and Aurora at 28.6 percent. Georgina had the smallest increase at 9.2 percent, followed by Whitchurch-Stouffville at 15.2 percent.

Figure 65

York Region Average price of resale units by municipality, 2007 to 2011



	Aurora	East Gwillimbury	Georgina	King	Markham	Newmarket	Richmond Hill	Vaughan	Whitchurch-Stouffville
2007	$412,644	$380,437	$262,646	$670,429	$430,998	$339,865	$436,842	$434,320	$474,995
2008	$432,343	$404,635	$269,366	$684,445	$451,120	$343,833	$450,041	$452,406	$476,060
2009	$446,664	$387,982	$270,290	$675,294	$458,183	$349,829	$475,408	$457,786	$487,578
2010	$484,214	$433,433	$287,009	$692,661	$518,409	$389,429	$522,089	$502,522	$527,022
2011	$530,863	$442,789	$286,924	$808,262	$559,880	$416,968	$600,863	$548,371	$547,272

Source: Toronto Real Estate Board, Market Wat ch, 2012.

More ownership households are living in housing that is below standard

Canada Mortgage and Housing Corporation (CMHC) regularly monitors quality of housing using three standard measures: adequacy, affordability and suitability:

- Adequacy is 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;

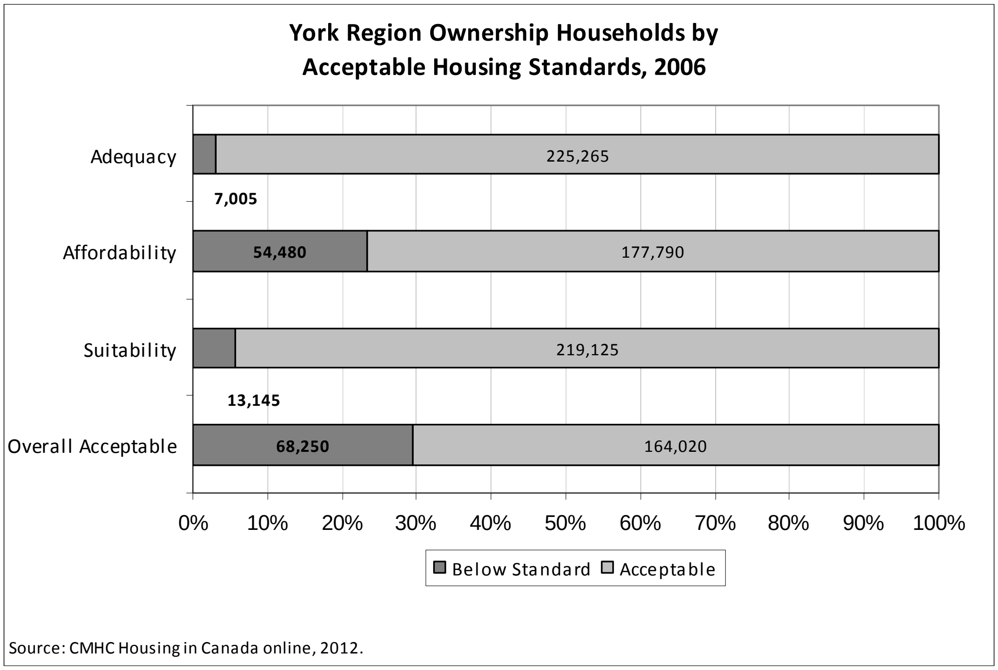
- Affordability refers to dwelling units that cost less than 30 percent of a household's annual before-tax income. For renters, the housing costs include rent and any payments for electricity, fuel, water, and other municipal services. For owners, housing costs include mortgage payments, property taxes, condominium fees (if applicable), and payments for electricity, fuel, water, and other municipal services; and,

- Suitability is a measure of housing unit size, relative to the size and composition of a household. A suitable dwelling unit has one bedroom for each:
  - Cohabiting adult couple;
  - Unattached adult household member;
  - Same-sex pair of children; and,
  - 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.

  A household of one individual may occupy a bachelor unit (i.e. a unit with no bedroom).

In 2006, approximately 68,250 ownership households (29.4 percent of the ownership stock) lived in housing that was below standard (Figure 66). Affordability was by far the most significant reason for the below standard classification. Of the below standard households, approximately 7,005 (3.0 percent) were inadequate, 54,480 (23.5 percent) were unaffordable and 13,145 (5.7 percent) were unsuitable.

Figure 66

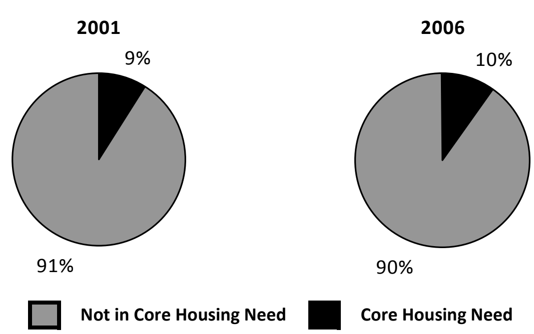


Some households, however, may choose to live in housing that is below the acceptable standards. For example, some households with higher incomes may choose to live in housing that costs more than 30 percent of household income. To provide a more focussed examination of housing issues and challenges, CMHC provides estimates of core housing need. "Core housing need" measures households which reside in housing which is below at least one of the three acceptability standards and for which the household would need to spend 30 percent or more of its income to pay the median rent of alternative local housing that is acceptable.

In 2001, CMHC estimated that 9 percent of owner households were in core housing need, increasing to 10 percent in 2006 (Figure 67).

Figure 67

York Region Ownership Households in Core Housing Need, 2001 and 2006



Source: CMHC Housing Canada Online, 2012.

Affordability is an increasing issue for owner households and the results in some cases is housing that is poor quality and overcrowded.

More affordable ownership housing is required to support the Region's growth expectations

The cost of new and resale ownership housing in York Region has increased over the past five years, even when inflation is factored out of the equation.

The demand for affordable ownership housing will increase due to demographic and socio-economic changes in the Region. As the population ages and household sizes continue to shrink, a greater proportion of smaller, more affordable housing units will be required.

An increased supply of affordable ownership housing will help attract and support low and moderate income workers. Ensuring a full mix and range of affordable housing options would help employers attract and retain local staff, which in turn would assist the Region in attracting new employers.

Intrinsically affordable housing

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 intention of this policy is to encourage the development of housing that is affordable by design, as opposed to housing that is affordable due to non-market interventions such as housing subsidies and non-profit agency activity.

One potential method to develop intrinsically affordable housing is to develop smaller units, using the logic that a smaller house simply costs less due to reduced land, construction labour, and materials requirements. Testing this hypothesis, if the average unit cost (the dollars per metre squared) figure generally remained constant for houses of differing sizes, then the size of an intrinsically affordable house can be roughly estimated. In 2011, an affordable ownership unit costs $410,986 or less. If this affordable price was divided by $2,201, which is the cost per square metre for new single-detached houses in 2011, then the intrinsically affordable house would have an area of approximately 186.7 metres squared. For comparison, a house with approximately 190 metres squared (or 2,000 square feet) is roughly the equivalent of a modern two-storey house with three bedrooms and two bathrooms.

Other ways to develop intrinsically affordable housing include construction innovations such as modular construction, sub-assembly of some elements of the homes, and efficiencies on building sites; and design innovations such as narrow units, partially unfinished units, and building multiple units of the same design.

A strong supply of affordable ownership housing options will help allow our population and workers to live locally and age in place, regardless of their incomes.

The demand for ownership housing is high and growing: Key Messages

- The majority of new ownership housing is single detached (88.3 percent)
  - New single detached house prices are increasing
  - New single detached price increases are primarily due to larger unit sizes.
- The majority of resale ownership housing is single detached
  - Resale housing prices are increasing.
- More ownership households are living in housing that is below standard, most often because housing costs more than 30% of the households' pre-tax income.
- Affordable ownership housing will play an important role in supporting the Region's growth expectations.

Chapter 5: The demand for rental housing is high and growing

In 2006, York Region had 32,050 households who identified themselves as renters, up 5.7 percent from the 2001 count of 30,320 households. These 32,050 rental households constituted 11.7 percent of York Region's 274,485 households in 2006, down from 13.7 percent in 2001.

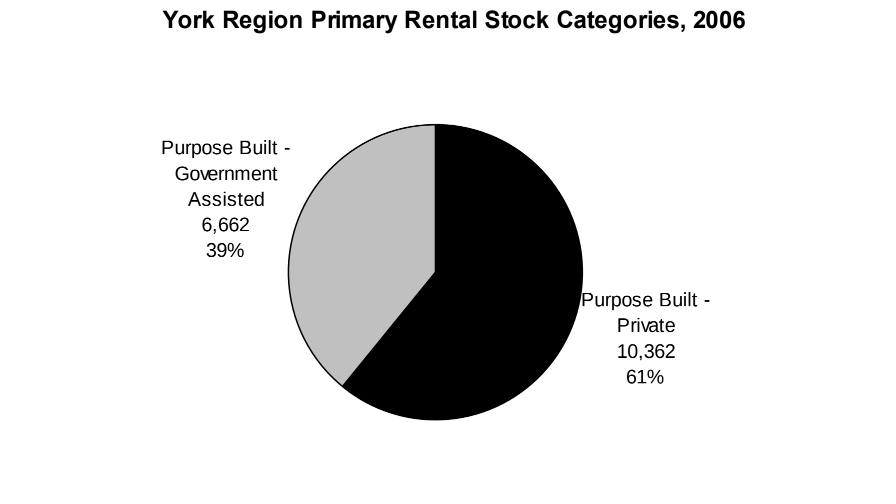
Rental housing is a vital component in the housing continuum. It provides housing for people who do not want the expense or responsibility of maintaining an ownership dwelling and is the only option for low and moderate income residents and workers who cannot afford housing in the ownership market.

The rental housing stock is made up of the primary, purpose built market and secondary rentals of ownership units

The rental housing stock in York Region can be described through two distinct categories. 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 secondary market is made up of units in the ownership stock that are rented out, such as rented condominiums and basement apartments in owner occupied homes.

The primary market provides a stable supply of rental housing. Purpose built private sector rental units are protected by the updated *Regional Official Plan* policy which prohibits the demolition or conversion to condominium of rental units. Rental units built with government assistance typically have long-term affordability commitments that ensure the stock remains available to lower income households. As illustrated in Figure 68, government assisted rental units account for almost 40% of the primary rental market.

Figure 68

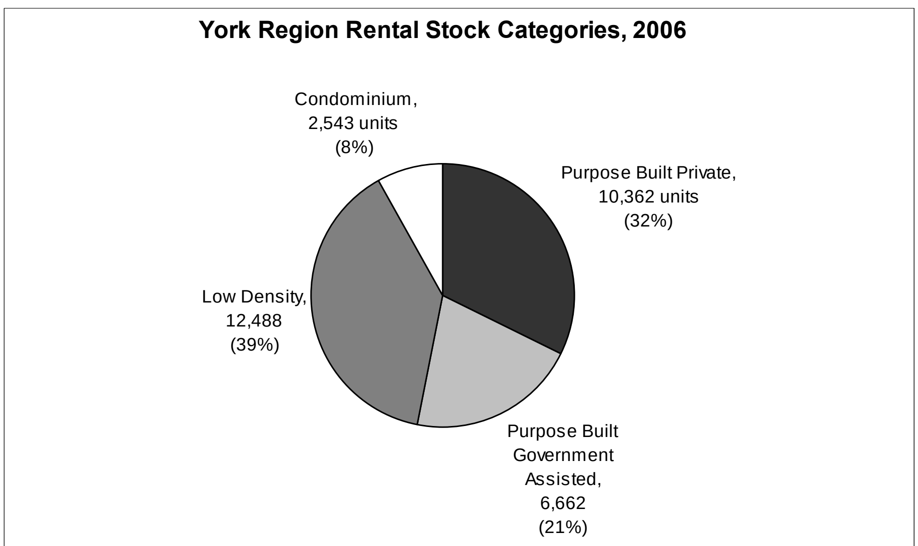


Source: York Region Long Range Planning, CAO's Office and Housing and Long Term Care, CHS Department, Statistics Canada, 2006 Census of Population, CMHC 2011 Rental Market Report, Greater Toronto Area, 2012.

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 visible. Units in the secondary market are owned by small landlords and only the condominium portion is captured by the Canada Mortgage and Housing Corporation (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.

While 32,050 renter households were identified in 2006, at that time there were only 17,024 purpose built rental units in the Region. The remaining households were presumably accommodated in the secondary rental market. In 2006, 2,543 condominium units were identified as rentals. The remaining households, 39% of the total renter population, were living in low density, secondary market rental units (Figure 69).

Figure 69



Source: York Region Long Range Planning, CAO's Office and Housing and Long Term Care, CHS Department, Statistics Canada, 2006 Census of Population, CMHC 2011 Rental Market Report, Greater Toronto Area, 2012.

Government assisted units account for most of the growth in the primary rental market

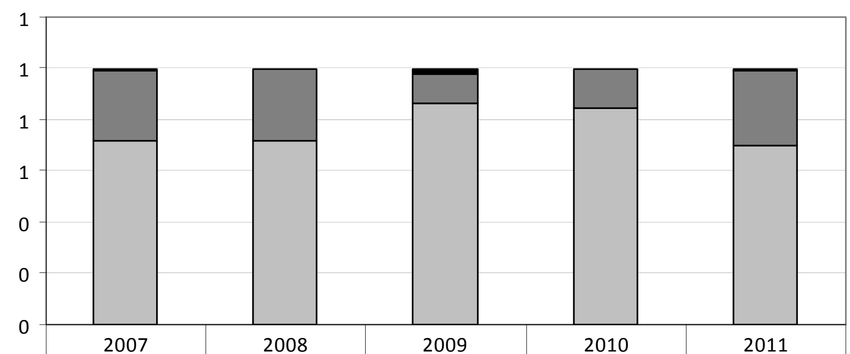
A housing "start" is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

- Canada Housing and Mortgage Corporation

When housing starts in York Region are examined it is clear that private sector development has focussed on ownership rather than rental housing (Figure 70). For the five-year period from 2007 to 2011, housing starts for rental units accounted for only 1 percent of all starts. Almost all of the purpose built rental units constructed during this period were developed with Regional support through the Canada-Ontario Affordable Housing Program.

Figure 70

York Region Housing Starts by Tenure



	2007	2008	2009	2010	2011
■ Rental	1.1%	0.6%	2.2%	0.5%	1.2%
■ Condominium	27.0%	28.0%	11.7%	14.9%	29.2%
□ Freehold	72.0%	71.5%	86.1%	84.7%	69.6%

□ Freehold ■ Condominium ■ Rental

Source: Canadian Housing and Mortgage Corporation, Housing Market Tables, 2012.

There are more than 7,100 government assisted rental units in the Region

Government assisted rental housing units in York Region, often referred to as social housing, have been developed under a variety of funding programs. Generally they fall into one of four categories:

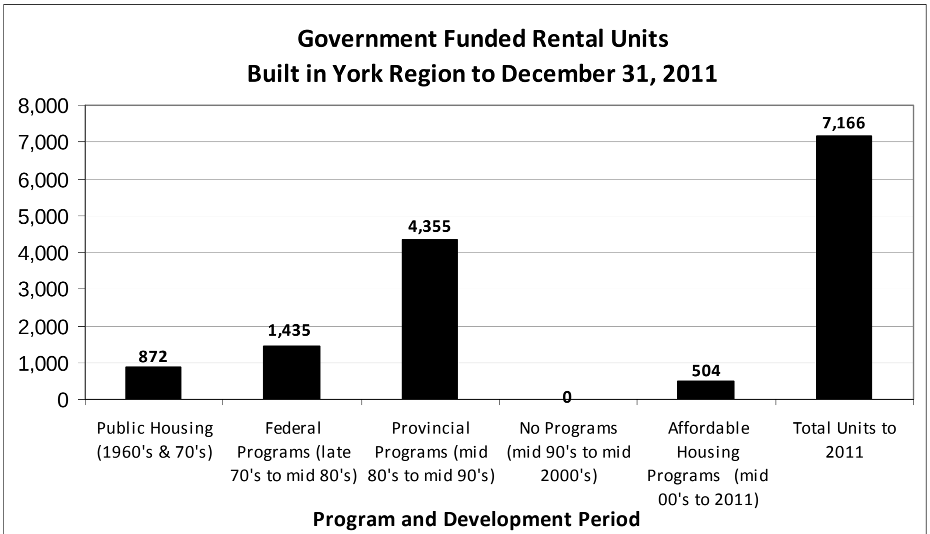
1) Public Housing: Federal/provincial cost shared programs that produced low-income rental housing in the Region until 1980. The Region has been the owner and funder of these buildings since 2000.

2) Federal Non-Profit and Co-operative Housing: Federal government programs that funded community based organizations to build and operate modest income rental housing in the Region beginning in the late 1970's and ending in the mid 1980's. Operating subsidy costs for the Non-Profit programs are now funded by the Region. The Co-operative programs remain a federal funding responsibility.

3) Provincial Non-Profit and Co-operative Housing: Provincial government programs that funded community based organizations to build and operate modest and low income rental housing in the Region beginning in the mid 1980's and ending in the mid 1990's

4) Canada-Ontario Affordable Housing Program: this current housing program requires funding contributions from all three levels of government to construct affordable rental housing for modest income households. Federal/provincial funding ends in 2015.

Figure 71



Source: York Region Community and Health Services Department, 2012.

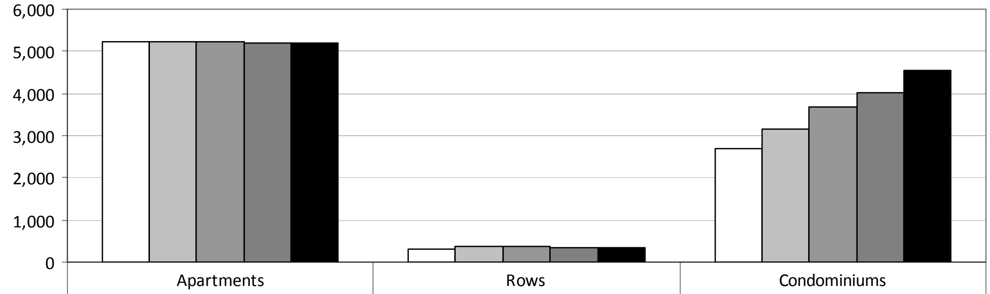
Condominium rentals are a growing component of the rental market in the Region

The Canada Mortgage and Housing Corporation (CMHC) regularly surveys and reports on the total supply and types of rental housing units in a particular district or municipality. The data collected by CMHC does not include single and semi-detached units or row units in the secondary rental market, which in York Region account for 39 percent of the total rental stock. According to CMHC, the stock of private rental units has been increasing over the last five years, from 8,232 units in 2007 to 10,100 units in 2011 (Figure 72). This rental unit growth has been due to an increasing number of condominium units in the secondary rental market. In the same period, the supply of row and apartment units has generally remained stable.

CMHC surveys apartment buildings with 3 or more units. Therefore, the total number of apartments in this table is a component of the total number of primary purpose built apartments in the overall rental stock as captured by Statistics Canada.

Figure 72

York Region private rental units by Dwelling Type, 2007 to 2011



	Apartments	Rows	Condominiums
2007	5,229	321	2,682
2008	5,217	357	3,167
2009	5,235	357	3,693
2010	5,189	351	4,031
2011	5,196	355	4,549

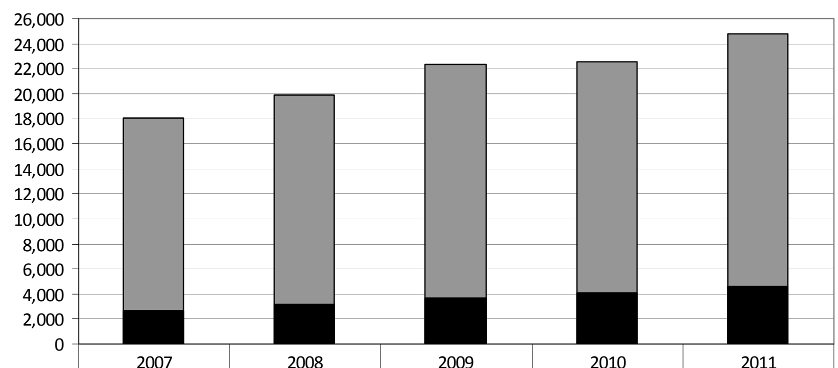
Source: CMHC Rental Market Report, Greater Toronto Area, 2012.

The secondary rental market for condominium units is an increasingly important source of rental units in York Region. Based on surveys of building owners, managers, and superintendants conducted by the CMHC, the supply of rentable condominiums in York Region is increasing. The total supply of rentable condominiums includes all units that may be rented out by the owner; this differs from the total number of condominium units completed in a municipality in that not all units completed may have a permission to be placed on the secondary rental market. In 2011, there were 24,739 condominium units that could potentially be rented, up 36.9 percent from 18,071 units in 2007.

Recognizing that not every rentable condominium would be put up for rent due to owner occupancy, CMHC determined that in 2011 18.4 percent (or 4,549 units) were being rented in 2011 (Figure 73). This is an increase from 2007, where 14.8 percent (or 2,682 units) were rentals.

Figure 73

York Region condominium rental units, 2007 to 2011



	2007	2008	2009	2010	2011
Total Condominiums	18,071	19,918	22,298	22,550	24,739
Condominiums Rented	2,682	3,167	3,693	4,031	4,549

Source: CMHC Rental Market Report, Greater Toronto Area, 2012.

Vacancy rates are too low

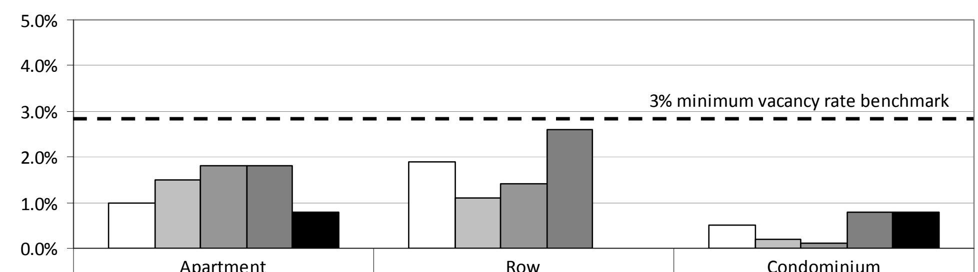
In September 2011, the Ontario Non-Profit Housing Association and the Ontario Region of the Co-operative Housing Federation of Canada released its latest edition of the *Where's Home* report. The report notes that a minimum vacancy rate benchmark of 3 percent "represents a healthy rental market and provides sufficient choice in the market to prevent rents from increasing too quickly". The report goes on to state York Region's vacancy rate is below this minimum vacancy rate benchmark for both the purpose built private market and the condominium market. This suggests that York Region's rental market is unhealthy and provides an insufficient amount of choice.

Between October 2006 and October 2010, York Region's vacancy rates were consistently under 3 percent (Figure 74):

- Vacancy rates for apartments increased from 1.0 percent in 2007 to 1.5 percent in 2007, and 1.8 percent in 2009 and 2010 and then dipped to 0.8 percent in 2011;
- Row unit vacancies were 1.9 percent in 2007, dipped to 1.1 percent in 2008 and then rebounded to 2.6 percent in 2010. 2011 data is not available for row units.; and,
- Vacancies for secondary rental condominium units decreased from 0.5 percent in 2007 to a very low 0.1 percent in 2009, and back up to 0.8 percent in 2010 and 2011.

Figure 74

York Region private rental vacancy rates by dwelling type, 2007 to 2010



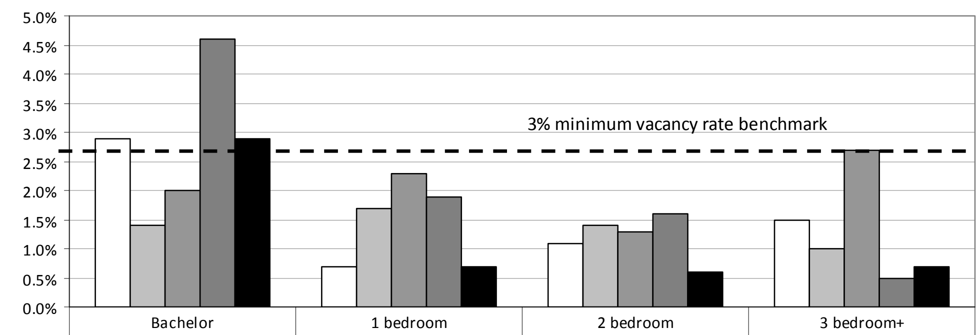
	Apartment	Row	Condominium
2007	1.0%	1.9%	0.5%
2008	1.5%	1.1%	0.2%
2009	1.8%	1.4%	0.1%
2010	1.8%	2.6%	0.8%
2011	0.8%		0.8%

Source: CMHC, Rental Market Report - Greater Toronto Area, 2012.
Note: 2011 Row data suppressed to protect confidentiality or data not statistically reliable.

For purpose built private apartments, vacancy rates are generally higher for bachelor units (Figure 75). In 2010, the vacancy rate for bachelor units reached 4.6 percent, and then dipped back down to 2.9 percent in 2011. The vacancy rate for 3- or more-bedroom units dropped from a peak of 2.7 percent in 2009 to 0.5 percent in 2010 and rose slightly to 0.7 percent in 2011, indicating that the supply of larger units may not be meeting the needs of York Region's larger rental households.

Figure 75

York Region private apartment vacancy rates by bedroom type, 2007 to 2010



	Bachelor	1 bedroom	2 bedroom	3 bedroom+
2007	2.9%	0.7%	1.1%	1.5%
2008	1.4%	1.7%	1.4%	1.0%
2009	2.0%	2.3%	1.3%	2.7%
2010	4.6%	1.9%	1.6%	0.5%
2011	2.9%	0.7%	0.6%	0.7%

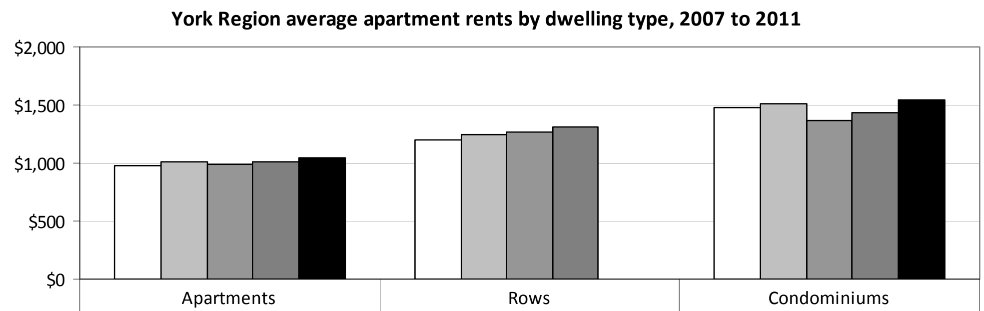
Source: CMHC, Rental Market Report - Greater Toronto Area, 2012.

Provincial rent controls constrain increases in rents

The *Residential Tenancies Act, 2006*, governs the rents that landlords can charge their tenants. In most cases, the rent can only be increased once each year and the increase cannot exceed the Provincial rent increase guideline. The guideline is based on changes in the Ontario Consumer Price Index. In its 2012 rent increase guideline publication, the Province notes that the average yearly increase from 2004-2011 was 1.89%. In 2012, the Province amended the *Residential Tenancies Act, 2006*, establishing a minimum guideline increase of 1 per cent and a maximum of 2.5 per cent. Rent increases above the guideline typically occur only when a new tenancy begins. With the very low vacancy rates in York Region, landlords have limited opportunities to increase rents.

Average rent data for the last five years demonstrates that rents in York Region have increased modestly for all unit sizes and types (Figure 76). For apartments, average rents increased from $976 per month in 2007 to $1,048 per month in 2011, for a five-year increase of 7.4 percent. For row units, rents increased from $1,204 to $1,314 per month between 2007 and 2010, an increase of 9.1 percent. Rents for condominium units on the secondary rental market have also increased, going from $1,483 per month in 2007 to $1,543 in 2011, a 4.0 percent increase.

Figure 76



	Apartments	Rows	Condominiums
2007	$976	$1,204	$1,483
2008	$1,008	$1,241	$1,508
2009	$990	$1,264	$1,365
2010	$1,009	$1,314	$1,433
2011	$1,048		$1,543

Source: CMHC, Rental Market Report - Greater Toronto Area, 2012.
Note: 2011 Row data suppressed to protect confidentiality or data not statistically reliable.

Average market rents are not affordable for a number of York Region renters

Canada Mortgage and Housing Corporation defines rental housing as affordable if no more than 30% of gross household income is required to pay the rent. Based on that calculation, a household would need an income of $38,800 in order to afford the average 2011 one bedroom rent of $971. An estimated 50 percent of renter households have incomes below $38,379, and as such may be living in unaffordable rental housing. By way of example, for a senior citizen with income only from Old Age Security and the Guaranteed Income Supplement, the average market rent for a one bedroom apartment consumes approximately 75% of total income, leaving only about $300 a month for food and all other expenses.

About 50% of all York Region renters can't afford the average one bedroom rent

The Region provides Rent-Geared-to-Income

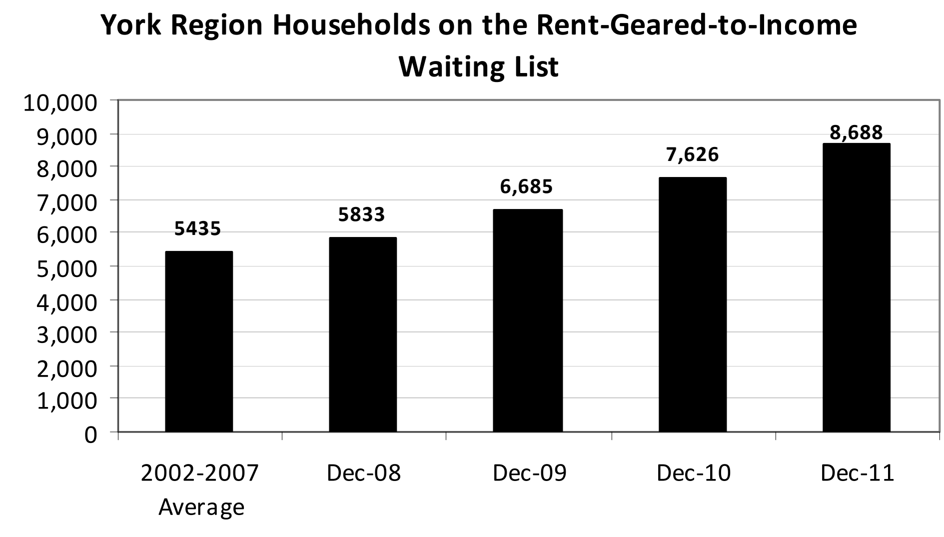
Tenants in geared to income rental units pay a rent that is typically based on 30% of their gross household income. The Region pays the Rent-Geared-to-Income (RGI) subsidy costs. The Region currently subsidizes rents for more than 4,600 low income households through a variety of programs.

The Region funds RGI subsidies in private sector rental building through contractual arrangements with landlords. Most of the historic federal and provincial housing program buildings also provide 25% - 100% of the rental units with RGI subsidy that is now funded by the Region. The most recent development initiative, the Canada Ontario Affordable Housing Program, does not incorporate RGI subsidy. However, in order to ensure that low income households can be accommodated in these buildings, the Region has committed additional funding of more than $1 million annually for RGI subsidy.

The waiting list for geared-to-income rental units is growing.

At the end of 2011 there were 8,688 households on the Region's waiting list for geared-to-income assistance (Figure 77). From 2009 through 2011 the waiting list grew by approximately 14% annually.

Figure 77



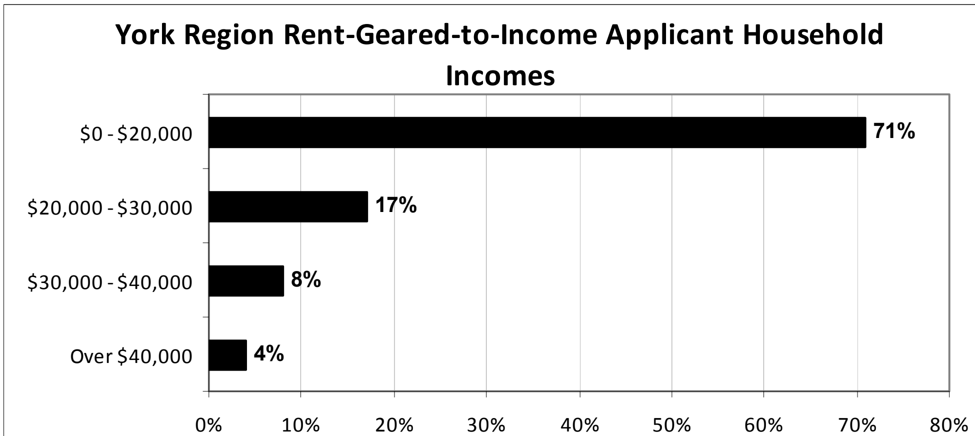
Source: York Region Community and Health Services Department, 2012.

On average, from 2007 to 2011, 380 waiting households were placed in RGI housing each year. Even with the Region's additional investments, the current RGI system does not have the capacity to address the needs of most waiting list applicants.

Waiting list applicants have very low income.

Figure 78 illustrates the income distribution of applicants on the Region's waiting list for geared-to-income assistance.

Figure 78



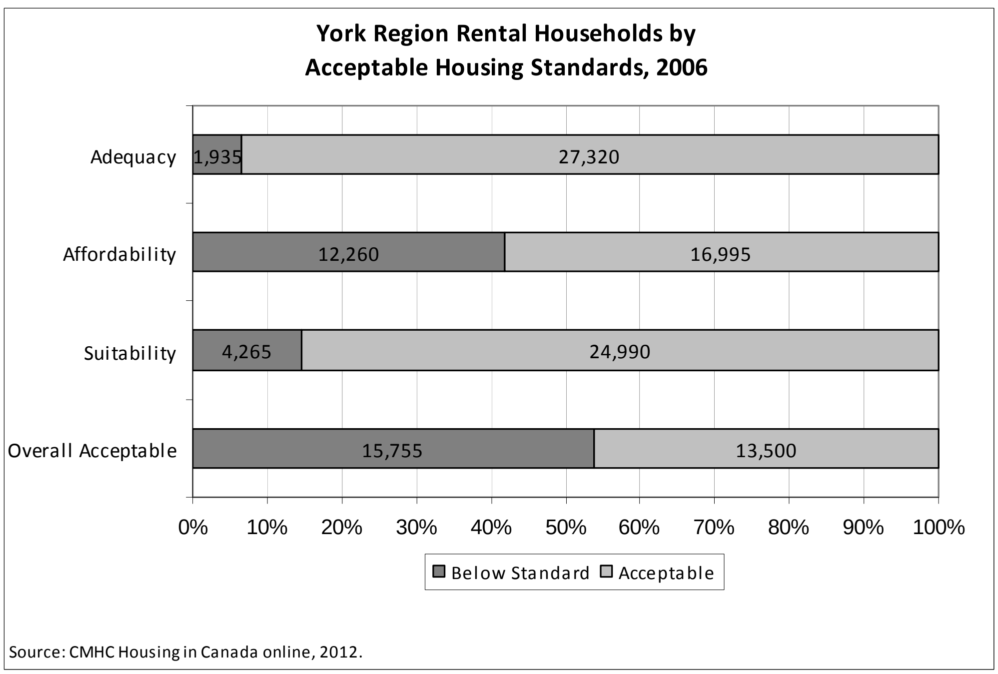
Source: York Region Community and Health Services Department, 2012.

Most waiting list applicants are in the lowest 20 percent of the income distribution in the Region. These households are excluded from the ownership market and in most cases have limited options in the rental market. At the end of 2011, 50% of the households on the RGI waiting list were seniors, 29% were families with children and 21% were non-senior singles and couples.

More rental households are living in housing that is below standard

In 2006, approximately 15,755 renter households (53.9 percent of the rental stock) lived in housing that was below standard (Figure 79). This is up from 49 percent in 2001. Of the below standard households, approximately 1,935 (6.6 percent) were inadequate, 12,260 (41.9 percent) were unaffordable and 4,265 (14.6 percent) were unsuitable. The 4,265 rental households that are below the suitability standard suggests that a significant number of York Region's rental households may be experiencing difficulty finding larger rental units.

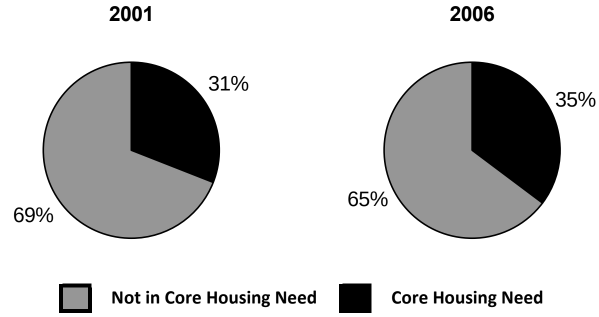
Figure 79



CMHC estimates that in 2001, 31 percent of rental households were in core housing need (Figure 80). By 2006, this figure had increased to 35 percent. A household in core housing need falls below at least one of the suitability standards and would have to spend 30 percent or more of before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three standards).

Figure 80

York Region Renter Households in Core Housing Need, 2001 and 2006



Source: CMHC Housing Canada Online, 2012.

Affordability is an increasing issue for both owner and renter households and the result in some cases is housing that is poor quality and overcrowded.

More rental housing is required to support the Region's growth expectations

Increases in the supply of rental housing in York Region are currently driven by time limited government funding development programs and the secondary rental market. There are significant risks when relying on the secondary rental market for growth in rental units. The market is particularly susceptible to financial trends. If the carrying costs of a unit outpace the rents that the owner is able to charge, the unit may be removed from the rental market. The primary reason that carrying costs would increase would be due to an increase in mortgage rates. If mortgage rates were to increase, it is also likely that the demand for rental units would increase due to some lower income households being forced out of the ownership market. This potential decrease of supply and increased demand would result in a further constrained rental market.

There are also risks for tenants in the secondary market. Tenants in primary market units typically have professional landlords who are aware of their legislative responsibilities. The secondary market is characterized by small landlords who may not be fully aware of their obligations. In its report "Right at Home" the Ontario Human Rights Commission noted that many tenants have low incomes and few housing options. As such, these households are particularly disadvantaged when dealing with landlords. If they can't afford alternate accommodation they aren't in a position to protest if a rental unit is unsafe or the landlord is behaving unreasonably.

Forecasts indicate that demand for rental accommodations will proportionately increase over the next 20 years due to anticipated demographic changes. As the population continues to age, a greater percentage of residents will likely seek rental accommodations. Currently, approximately 20 percent of residents over 75 years old live in rental units. It is forecast that the number of residents over 75 years old will increase from approximately 48,000 people in 2009 to 137,000 people in 2031.

Currently, a large proportion of the low and moderate income earners who work in the Region commute in from surrounding areas due to a shortage of affordable housing options. As the economy continues to grow, expand and diversify there will be an increased number of job opportunities for low and moderate income earners. At the same time, it is anticipated that there will be an overall worker shortage as baby-boomers retire. When competing for replacement workers, a robust supply of local affordable options, including affordable rental options will help industries in the Region attract workers. If the demand for local workers is met, the Region will be better positioned to attract new industry.

Rental accommodations are an important part of the overall housing continuum and are a necessary component of a complete community. In a number of areas in the *Regional Official Plan*, it is specified that a full mix and range of housing options includes a mix of tenures. There are policies that encourage the development of rental units and that protect existing rental housing from demolition and conversion.

New purpose built private sector rental housing is not being developed in York Region. According to the Federation of Canadian Municipalities in their recent publication "*The Housing Market and Canada's Economic Recovery",* a number of factors underlie the lack of rental production, including:

- Rent regulation and taxation of rental investment income
- Fundamentals of new rental construction
    - Rental income generated is insufficient to offer a reasonable rate of return for investors, as costs out balance revenues
    - High prices for multi-residential land due to high return condominium developments.

The Region has included a policy in *the Regional Official Plan* to advocate for Provincial and Federal governments to reinstate programs to support and promote the development of rental housing developments. A strong supply of rental housing options will help allow our residents and workers to live locally and age in place, regardless of their incomes.

The demand for rental housing is high and growing: Key Messages

- The rental stock is made up of the primary purpose built market and the secondary rentals of ownership units.
- New government assisted units account for most of the growth in primary purpose built rental housing:
  - There are more than 7,100 government assisted rental units in the Region.
- Condominium rentals are a growing component of the rental market in the Region (8 percent of the market in 2006).
- Vacancy rates are too low (0.8 percent in 2011).
- Average market rents are not affordable for many York Region renters
  - The Region provides Rent-Geared to Income assistance to increase affordability for eligible low income households
  - The waiting list for geared to income rental units is growing
  - Most waiting list applicants have annual incomes of less than $20,000.
- More rental households are living in housing that is below standard.
- More rental housing is required to support the Region's growth expectations.

Chapter 6: The demand for special purpose housing is high and growing

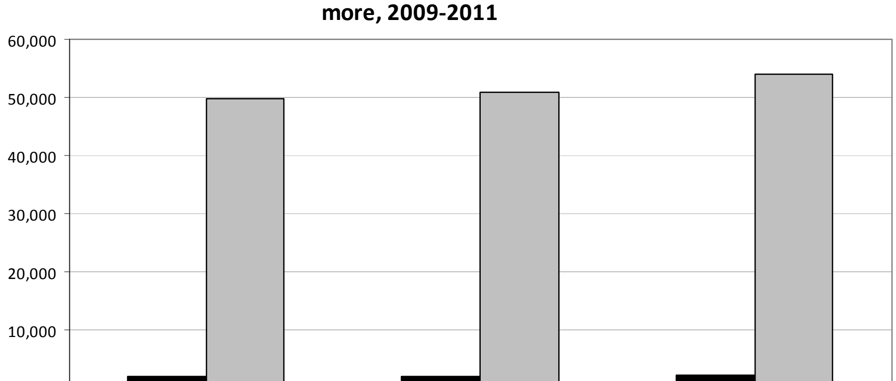
Special purpose housing meets the needs of people who need some help and is an important part in building strong, healthy communities. For the purposes of this report, special purpose housing includes housing where supports are provided to assist people to live independently or supports for people who may be homeless or at risk of homelessness. The Region's growing aging population will result in increased demand for seniors' retirement residences as well as housing that includes increased accessibility features and other supports.

Private seniors' retirement residences are an increasingly important market

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 2009, CMHC estimated that 1,921 out of the Region's 49,680 resident's age 75 or more lived in retirement homes, for a rate of 3.9 percent. In 2010, there were 2,013 residents in retirement home spaces (a 4.0 percent rate), and in 2011, 2,268 residents lived in retirement homes (a 4.2 percent rate). Over the past three years the rate of residents aged 75 or more living in retirement home spaces has increased by 0.3 percent. This rate increase, coupled with our aging population suggests increased demand for retirement home living.

Figure 81

York Region seniors' space residents and estimated population aged 75 and more, 2009-2011

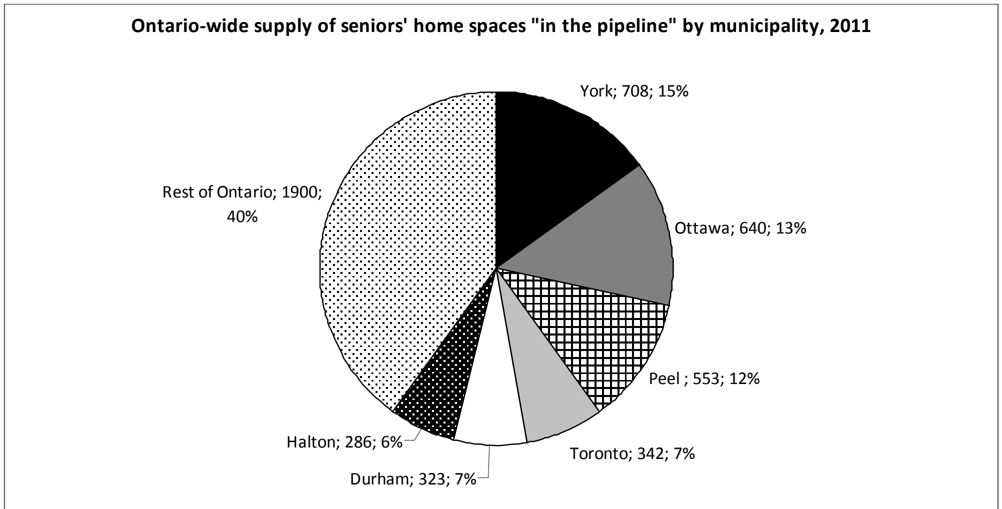


	2009	2010	2011
Residents	1,921	2,013	2,268
Population (75+)	49,860	50,780	53,980

Source: CMHC, Seniors' Market Report, 2012.

Across Ontario, York Region is a leader in the number of private retirement home spaces being developed (Figure 82). With 708 units in 2011, York Region had the greatest number of seniors' units "in the pipeline" (that is, spaces that are under construction or were opened in the last year).

Figure 82

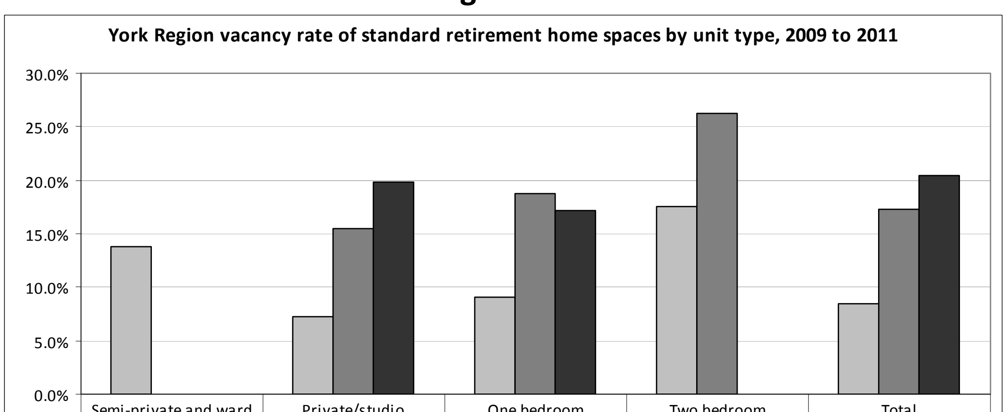


Source: CMHC, Seniors' Market Report, 2012.
Note: "In the pipeline" refers to spaces that are under construction or were opened in the last year.

Vacancy rates at seniors' retirement residences are robust and rents are stable

The rapid growth of standard retirement home spaces has affected vacancy rates across York Region. For all standard spaces, the vacancy rate more then doubled from 8.5 percent in 2009 to 20.4 percent in 2011 (Figure 83).

Figure 83

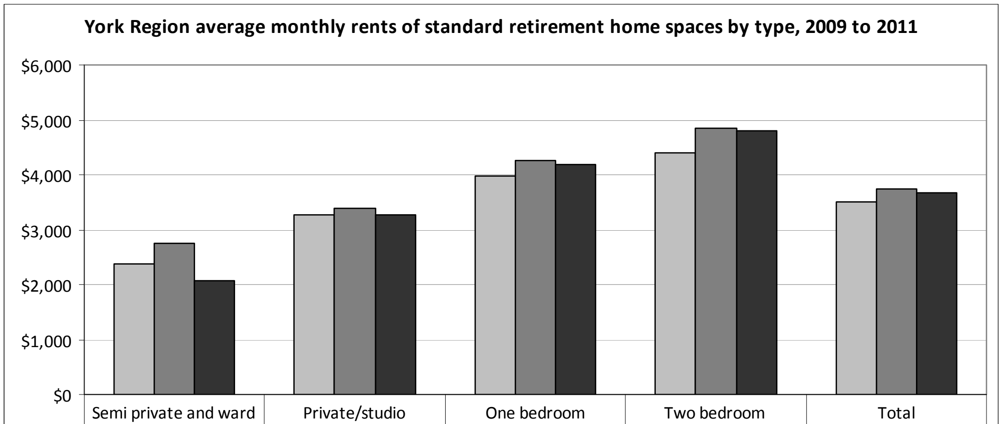


	Semi-private and ward	Private/studio	One bedroom	Two bedroom	Total
2009	13.8%	7.3%	9.1%	17.5%	8.5%
2010		15.5%	18.7%	26.3%	17.3%
2011		19.8%	17.2%		20.4%

Source: CMHC, Seniors' Market Report, 2012.
Note: Vacancy rates for semi-private and ward spaces in 2010 and 2011, and for two bedroom units in 2011 are deemed as not statistically reliable.

In line with the high vacancy rates, the average monthly rent for all standard spaces has remained fairly stable. There were slight increases from 2009 to 2010 and then slight decreases in 2011 (Figure 84). The most notable decrease is for semi private and wards units, which decreased 24.3 percent between 2009 and 2011.

Figure 84



	Semi private and ward	Private/studio	One bedroom	Two bedroom	Total
2009	$2,372	$3,278	$3,975	$4,405	$3,500
2010	$2,751	$3,394	$4,256	$4,837	$3,738
2011	$2,081	$3,262	$4,196	$4,805	$3,667

Source: CMHC, Seniors' Market Report, 2012.

York Region works with many partners to address need for special purpose housing

In York Region, housing programs offer services to residents in the greatest need of assistance to help them live independently, retain their home or access shelter after losing their home. Higher costs for housing, child care, elder care and food are increasing the economic vulnerability of low and moderate income families. A full mix and range of housing options for low and moderate income residents, including affordable ownership and rental units is required in the Region to meet the needs of all residents. York Region can not do this alone and a series of partnerships with community agencies helps the Region to leverage federal, provincial and municipal funding to create innovative solutions.

York Region is responsible for the planning of the Housing and Homelessness System

In 2001, the Ministry of Municipal Affairs and Housing designated York Region as the Service Manager responsible for social housing programs in the Region. York Region administers, independently or in partnership with Provincial Ministries, over 6,300 social housing units and invests significantly in housing and homelessness programs and services. By 2014, the Region will have added a total of 831 new rental units to the social housing portfolio, a 12 percent increase from 2001. New or expanded buildings were made available in local communities across the Region and included important energy efficient features resulting in LEED certification or accessibility enhancements that enabled people of different abilities to live in safe, affordable housing. These new social housing units were constructed through projects owned by the Region as well as those championed by faith groups or community organizations.

With the introduction of Ontario's Long-Term Affordable Housing Strategy (LTAHS) and the *Housing Services Act, 2011* the Province essentially completed the devolution of social and affordable housing to Ontario's 47 municipal Service Managers. The Province will continue to fund various housing and homelessness programs; however the overall planning of the system is the responsibility of the Service Manager. One of the main elements of LTAHS is to work towards consolidating the current array of housing and homelessness programs to allow municipalities to use funding in a more flexible manner, reflective of local housing and homelessness related needs and priorities. In 2011, the Region undertook a review of the existing emergency shelters and and the services they provide in the Region and the outcome of this review will help inform the development of the Region's Housing and Homelessness Plan.

There is a need for more dedicated supportive housing

Supportive housing means that people in need of additional supports can live in safe and caring housing tailored to meet their unique needs. Traditionally, this type of housing is funded and administered through the provincial government. This type of housing is an important piece of the special purpose housing framework. As of January 2012, there were 64 beds to serve clients with intellectual disabilities (Figure 85) and 180 units for seniors and mental health clients (Figure 86), living in York Region. These sites are funded and administered by the Provincial government.

Figure 85

York Region Dedicated Supportive Housing Sites MCSS (not funded/administered by York Region)		
Agency	**Client Group**	**# of Beds**
Cerebral Palsy PCT	Participation House-clients with Cerebral Palsy	6
Xeorixs (*Christian Horizons*)	Serve clients with exceptional needs	21
Community Living	Serve clients with intellectual disabilities	33
L'Arche Daybreak	Serve clients with intellectual disabilities	4
Total Beds		**64**

Source: Community and Health Services Department, York Region, 2012.

Figure 86

York Region Dedicated Supportive Housing Sites MOHLTC (not funded/administered by York Region)		
Agency	**Client Group**	**# of Units**
Hesperus	Seniors	17
Bethany Lodge	Seniors	40
CMHA York Region	Mental Health clients	12
Loft Community Services (Crosslinks)	Mental Health clients	103
Loft Community Services (Crosslinks)	Addition clients	8
Total Units		**180**

Source: Community and Health Services Department, York Region, 2012.

Domiciliary Hostels offer a community housing alternative to institutional care

Through purchase of service agreements the Region establishes guidelines and standards of care, provides funding per diem (board & lodging) and personal needs for the Domiciliary Hostels. This funding is cost shared by the Ministry of Community and Social Services and York Region. In addition, the Region provides a clothing and quality of life allowance to Domiciliary Hostel residents at 100% Regional funding.

Shelter costs for board and lodging ($42.50 per day) and personal needs costs ($4.20 per day) amounts to approximately $17,045 per person, per year in gross expenditure.

The Region spends over $1.5 million annually in per diem top-up and 100% municipal funding programs to sustain York's emergency shelter system.

Domiciliary Hostels are privately owned and are a place of board and lodging maintained and operated for the care of individuals requiring supervision. Residents have special needs which may include mental health problems, developmental and/or physical disabilities, or are frail elderly. Residents are unable to manage their own personal care needs such as cooking, shopping, personal hygiene, financial management and/or medical care, making independent living unsafe for them. Approximately 80% of residents are post psychiatric, 15% are frail elderly, and 5% have a physical disability. The average age is 55 and the average length of stay is 10 years.

Domiciliary Hostels are permanent homes for residents and offer a community housing alternative to institutional care. Without them, it is likely that many residents would be homeless. In October 2011, there were approximately 398 subsidized residents living in the 24 domiciliary hostels in York Region (Figure 87).

Figure 87

Domicilary Hostel	No. of Facilities	Beds	
		Facility Capacity	Funded Beds
Town of Newmarket	8	334	160
Town of Georgina	7	197	145
Town of East Gwillimbury	8	150	75
Town of Aurora	1	22	18
York Region Total	**24**	**703**	**398**

Emergency and transitional housing are important parts of the housing system

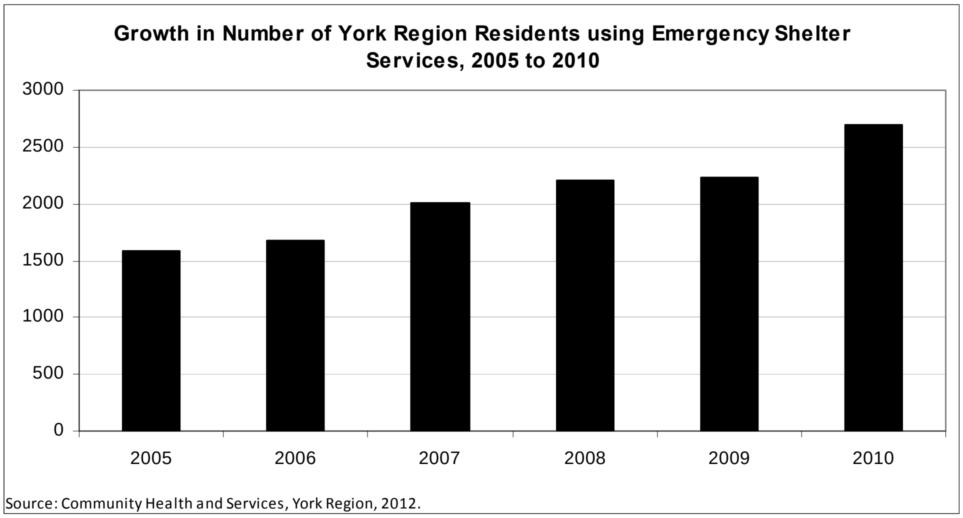
Special purpose housing like emergency shelters and transitional housing is needed so that everyone has a safe place to call home.

York Region has agreements with Blue Door Shelters and the Canadian Governing Council of the Salvation Army to provide emergency shelter beds for families, youth and single men who are homeless in York Region. These shelters are funded by the Ministry of Community and Social Services but this funding does address the full needs of the people in the shelters. The Region provides additional funding for services in the shelters including help for people to find housing and stayed housed.

Emergency Shelters	**Description**
Newmarket Youth Shelter, Town of Newmarket	Provides 10 beds for males between the ages of 16 to 26 years. Youth may reside at the shelter for up to four months.
Leeder Place, Town of East Gwillimbury	Provides 60 beds for one or two parent families. The family may reside at the shelter for up to six weeks.
Porter Place, Town of East Gwillimbury	Provides 29 beds for single males. Individuals may reside at the shelter for up to six weeks.
Sutton Youth Shelter, Town of Georgina	Provides 16 beds for male and female youth between the ages of 16–26 years. Youth may reside at the shelter for up to four months. The shelter also offers 10 transitional beds for youth who are seeking more permanent housing while in full-time school, training or employment. The length of stay in a transitional bed is up to one year.

As a result of both the Region's population growth and increase in the number of residents living on low incomes, there has been a steady increase in the number of residents coming to the emergency shelters (Figure 88). The number of homeless shelter users (adults and children) has grown by 70 per cent since 2005, placing considerable demand on an already strained system.

Figure 88



Two additional programs offer people a place to sleep during the winter months:

Winter Emergency Shelter	Provides emergency overnight shelter 5 nights a week between November and March, and when the temperature is below 15°C. The shelter serves men and women, 18 years of age and over. The shelter also provides clothing, food and referrals to essential services.	1,036 overnight stays and over 5,000 community meals	Inn from the Cold Inc.
Out of the Cold	Provides emergency overnight shelter 4 nights a week between November and March, and when the temperature is 15°C below. The shelter serves men and women, 18 years of age and over. The project co-ordinates the efforts of seven York Region Faith Based Communities. The shelter also provides basic health care, clothing, food, referrals to essential services, addiction counselling/harm reduction, and employment counselling and job search.	830 overnight stays and 1,696 meals	Mosaic Interfaith Out of the Cold

Violence against women shelters

Violence Against Women Shelters (VAW) are funded by the Ministry of Community and Social Services and through fundraising efforts. VAW shelters assist women and children who are experiencing or have experienced abuse or violence. They provide shelter, counselling and various supports such as legal aid to help them make the transition from an abusive home to a safe home. York Region staff work in partnership with these shelters to visit each client to assess personal care and income support through Ontario Works.

The total number of clients assisted in the 2010/2011 fiscal year through the various services offered at the Yellow Brick House was approximately 5,000 women and children. It was reported that, 207 women and 415 children could not be accommodated in 2010.

VAW Shelter/Transitional Housing	Description
Sandgate North	Provides 20 shelter beds for women and children. The family may reside at the shelter for up to 6 weeks.
Sandgate South	Provides 10 shelter beds for women and children. The family may reside at the shelter for up to 6 weeks.
Yellow Brick House (YBH)	Provides 25 shelter beds for women and children. Families may reside at the shelter for up to 6 weeks. Plans are underway to open a 2nd YBH with 25 additional shelter beds for women and children. Reta's Place provides 8 second stage transitional housing apartments for residents of YBH. The maximum stay is 6 months.
Empowerment Through Achievement (ETA) Vaughan	Provides 16 shelter beds for women and children. Families may reside at the shelter for up to six weeks.

It has long been recognized that there is a gap within the Region's emergency shelter system because there is no emergency shelter space for single women not fleeing an abuse or violence. Currently, York Region does not have a homeless shelter for these clients. In 2012, a community group made up of volunteers from different community organizations, business and government began work to build a shelter dedicated to single women. This work has been successful in raising awareness of this need and plans are underway for the construction of the Region's first women's shelter for single women.

Transitional housing offers people a bridge to live independently

Transitional housing is also a valuable support in helping people to gain the skills and experience needed to live independently successfully and decrease their likelihood of becoming homeless. The Region has supported the development of transitional housing units in a social housing building and in the Sutton Youth Shelter. These units are operated and supported by community agencies that have the expertise needed to help people develop important life skills and make the transition to independent living.

York Region provides services to homeless or at risk of homelessness residents

York Region strives to reduce the impact of homelessness through prevention programs for individuals and families who are at risk of becoming homeless and assisting people while they are homeless. The Region ensures a coordinated, comprehensive and accountable community response to homelessness while advocating for legislative and policy changes to end homelessness.

Under the Community Development and Investment Fund (CDIF), the Region purchases community services and programs for low income residents, using provincial and municipal funds. These funds are intended to provide community services to residents to help them get jobs, and access family strengthening and homelessness supports. These supports allow families, children, youth and individuals to participate economically and socially in our communities.

In 2012, CDIF funding for homelessness services includes outreach services to the homeless, programs to prevent homelessness and emergency supports for those at risk of homelessness. Homelessness services include drop-in centres and outreach programs which provide youth counselling, mental health supports, employment services and the provision of basic needs. Other services include overnight shelters which provide clothing, food and referrals to essential services. In 2011, homelessness services funded under CDIF addressed the needs of approximately 31,000 York Region residents.

The Region's Homelessness Prevention Program (HPP) is a last resort prevention program for people facing homelessness that offers emergency financial assistance to help them get back on their feet. HPP is versatile and comprehensive in that it provides a range of supports including funds for rent, mortgage and utilities arrears, first and last month's rent, ID replacement, moving costs and urgent medical needs.

HPP is complemented by the provincially funded Rent Bank Program and the provincially funded Emergency Energy Fund (EEF) which provides one-time funds for energy arrears, energy re-connect, and security deposits. This combination of services enables support to be provided in a holistic manner.

York Region's Homelessness Prevention Program (HPP), Rent Bank Program and Emergency Energy Fund (EEF) aim to keep residents in their homes through financial assistance for utilities, rent or urgent medical needs.

Program	Households Assisted in 2010
HPP	202
Rent Bank	144
EEF	124

Special purpose housing plays an important role in supporting the Region's growing population

York Region's social housing and community based programs provide essential services to many residents who are homeless or at risk of homelessness. These supports allow families, children, youth and individuals to participate economically and socially in our communities and improve their quality of life.

The relatively low supply of a full mix and range of housing, including affordable housing, does not meet the diverse needs of the Region's residents. Low and moderate income residents are struggling with the gap between the amount of income earned and the cost of living in the Region. This economic vulnerability combined with the relatively low supply of affordable housing options, results in increased pressure on families and individuals and social housing programs and services.

The Demand for Special Purpose Housing is High and Growing: Key Messages

- Special purpose housing plays an important role in supporting the Region's growing population. Social housing and community based services and programs support families, children, youth and individuals to participate economically and socially in our communities.
- While the Province will continue to fund and manage various housing and homelessness programs, the Region is responsible for the overall planning for the Housing and Homelessness system.
- With an aging population, the need for housing options in private seniors' retirement residences is becoming increasingly important in York Region. Retirement homes offer an alternative to home ownership and private apartment rentals for seniors who require low levels of assistance with daily living activities.
- Vacancy rates at seniors' retirement residences are robust and rents are stable. High vacancy rates indicate that current demand may not be as strong as the supply. Nonetheless, it is prudent to have this infrastructure in place to serve the anticipated increase in demand.
- There is a much greater need in the Region for dedicated supportive housing that is not being met by existing supply.

Chapter 7: York Region supports a multi-faceted response to housing affordability needs

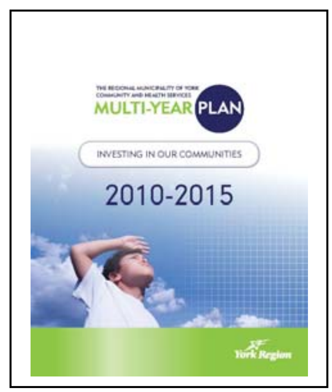
The Region has developed a strategic policy framework that addresses housing affordability. The Region also delivers a range of programs and services that support housing stability for low and modest income households and has made direct investments to create new affordable rental housing units. The Region continues to implement progressive policies and explore opportunities to further address the housing needs of York Region residents and workers. However, a comprehensive approach to fully addressing housing affordability issues requires the engagement and support of all levels of government and collaboration with many stakeholders.

Many departmental plans recognize housing as an integral component to complete communities

As outlined in Chapter 1, Regional Council has approved a strategic framework and long term plans that address the need for a full mix and range of housing options in the Region. Relevant excerpts from the strategies and plans can be found in Appendices 1 through 4. A number of departmental plans have been put in place to operationalize Regional housing related goals.

Community and Health Services Multi-Year Plan

The *Community and Health Services Multi-Year Plan* (MYP) addresses crucial needs and identifies gaps in social and health services provided by the Region.



One of the key issues identified in the Multi-Year Plan is that the lack of affordable housing will put increased pressures on all segments of the community. In response to this issue one of the Goal Areas identified is to “support healthy communities through a broad range of housing choices and supports to meet the diverse needs of residents.” The actions associated with this goal are:

- In response to the provincial Long-Term Affordable Housing Strategy, lead the development of a York Region Housing Strategy encompassing the whole continuum of housing – from homelessness to home ownership
- Update the York Region Housing Needs Study
- Fulfil Regional commitments and maximize federal and provincial funding for affordable housing
- Enhance investments in services and programs which provide housing stability to those at risk of homelessness or facing financial crisis
- Review programs that support individuals in crisis.

New Community Guidelines (Preliminary Draft)

The *York Region New Community Guidelines* provide clarity on how to implement key policies of the *Regional Official Plan* and provides examples. Guidelines on housing are found throughout the document, particularly in the Complete Community Chapter which includes guidelines on achieving a full mix and range of housing, community design, environmental impacts and accessibility. Additionally, the guideline provides examples of existing and potential strategies for achieving the Official Plan affordable housing targets.

Economic Strategy

The Economic Strategy notes that new business decisions to invest in York Region are closely related to labour force availability which in turn hinges upon housing supply and ease of getting employees to the workplace. The strategy encourages an integration of labour force development policies with long range transportation, transit, land use, and housing initiatives to support decreased commuting and time lost in a long journey to work.

The *Community and Health Services Multi-year Plan*, *New Community Guidelines* and *Economic Strategy* are examples of Departmental Plans that encourage a full range of housing options. Most York Region Plans, Guidelines and Strategies recognize that there is a relationship between good housing and a sustainable environment, healthy communities and a vibrant economy.

York Region housing supply knowledge has been continuously enhanced and updated

Past York Region housing research provides a strong base for the development of *Housing Matters*.

Where to From Here

Where to From Here (2000) was a report of the York Region Homelessness Task Force. This report identified that the problem of homelessness is not one of awareness or finding solutions, but of implementation and engagement. The report recommends increasing the supply of affordable housing, improving housing services infrastructure, and meeting the service needs of homeless people.

Housing Directions Study

The *Housing Directions Study* (2000), the predecessor to *Housing Matters*, analyzed population and demographic trends, housing demand and supply and housing affordability. The report found that housing affordability is a problem for many people and identified that a mix of new and affordable units is needed.

Special Needs Housing Study

The *Special Needs Housing Study* (2000) surveyed special needs housing providers for their capacities and waitlists and estimates of shortfalls. The study identified key demographics of populations in need of special needs housing and concluded that there is an extensive and growing wait list for special needs housing. The study also noted that most existing special needs housing is located in the north, whereas most applicants are in the south and that there is a general lack of special needs housing units and trained personal support workers.

Housing Supply Strategy

The *Housing Supply Strategy* (2002) identified action areas and practical steps to increase housing choices. Successes achieved as a result of this Strategy include: the Municipal Housing Facilities By-law, the non-profit housing conditional grants equal to development charges program and the reduction of multi-residential tax rates to equal single-family residential rates.

Employers Opinion Survey

The *Employers Opinion Survey* (2004) surveyed 75 employers, representing a range of sectors, sizes and locations for their experiences in attracting employees based on their ability to find housing and transportation. Employers cited a need for affordable housing, and that employees were looking outside of York Region for rental and affordable ownership housing.

Housing and Our Economy

Housing and Our Economy (2004) analyzed occupations, household incomes, and living arrangements between the resident labour force and in-commuters. York Region has the lowest live-work ratio (2001) in the GTA. Most manufacturing, processing, trades, and construction jobs are filled by in-commuters. The lack of affordable housing is affecting workers in the $30,000-$70,000 income range (in 2000 dollars). In 2011 dollars this would be an approximately $37,000-$87,000 income range.

Research and policy development surrounding the provision of a full mix and range of housing in the Region has been robust. The *Where to From Here, Housing Directions* and *Special Needs Housing* reports provided a strong base from which to develop the *Housing Supply Strategy.* The *Employers Opinion Survey* and *Housing and Our Economy* papers provided research, rationale and context to support the implementation of the *Housing Supply Strategy*.   This document updates the *Housing Directions Study* and incorporates elements from the *Special Needs Housing Study*. The information from this document will be used in the development of the Region’s Housing and Homelessness Plan, which will update the *Housing Supply Strategy*.

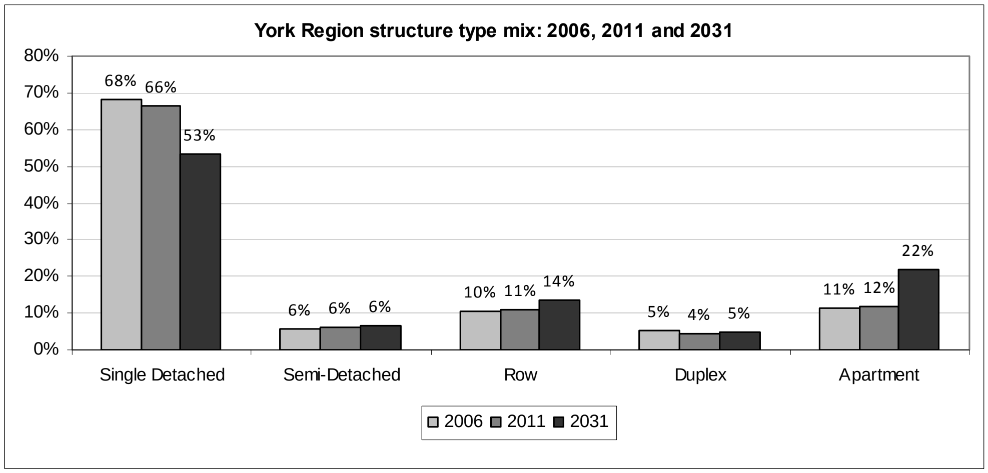
York Region has had many successes in addressing housing affordability

Since the development of the *York Region Housing Supply Strategy* in 2002, the Region has made progress in addressing the need for housing affordability in a number of areas.

The mix of structure types is increasing

One of the most significant ways to impact affordable housing is to increase the structure type mix. From 2006 to 2011 the percentage of row, duplex and apartment units has increased from 26 to 27 percent of the total supply (Figure 89). It is anticipated that this diversification of the housing supply will continue to 2031 when it is forecast that 40 percent of the total supply will be rows, duplexes and apartments.

Figure 89



There are many York Region affordable housing policies and programs

The updated *York Region Official Plan (2010)* includes a number of progressive housing policies that require and encourage a greater supply of affordable housing, including:

- Affordable housing implementation strategies for all new Secondary Plans
- Early identification of optimal sites for social and affordable housing developments
- Encouragement of intrinsically affordable housing and secondary suites, and
- Consideration of the use of innovative financial arrangements.

Additionally, the *Official Plan* requires that 25 percent of all new development be affordable and that 35 percent of all new development in Regional Centres and key development areas be affordable.

In 2008, Regional Council endorsed the use of the Regional Reserve of Servicing Allocation for multi-unit non-profit housing. Since that time, this program has supported the development of 300 new affordable housing units.

In 2003, York Region was the one of the first municipalities in Ontario to initiate property tax equalization for multi-unit residential developments, bringing the tax burden for multi-residential owners and tenants on par with that for lower density homeowners.

The Region administers and funds rental housing programs

In 2001, the Ministry of Municipal Affairs and Housing, through the *Social Housing Reform Act, 2000*, transferred a number of former federal and provincial housing programs to designated Service Managers as part of the provincial Local Service Realignment exercise. The Regional Municipality of York was designated as a Service Manager.

The housing portfolio has a total property tax assessment value of over $600 million, with a replacement value of approximately $2 billion. It consists of more than 40 non profit and co-operative housing providers who collectively operate more than 6,000 rental units. The portfolio includes the Region's own housing company, Housing York Inc. which owns and operates over 2,000 units.

The York Region Asset Management Strategy supports the non-profit and co-operative housing portfolio

In 2007, Regional Council approved a comprehensive Asset Management Strategy to ensure building repair funding strategies are in place which give housing providers improved access to the tools they need to maintain their buildings in a state of good repair and to provide quality housing to their residents.

Under provincial legislation, housing providers' annual operating surpluses are subject to recovery by the Service Manager (the Region). Under the Asset Management Strategy, Regional Council supports housing provider efforts to build their reserves by allowing providers to contribute the Region's share of any annual operating surpluses to their repair reserves.

The Strategy also includes an Additional Subsidy Program which provides capital funding up to $500,000 through repayable advances on subsidies and a Regional Secured Loan Program for subsidy advances over the $500,000 aggregate. The funds for these programs are determined annually through the Region's budget process.

As well, the Region has acquired a web-based capital planning tool currently used in numerous jurisdictions in Canada and the United States. This tool promotes better understanding of the physical condition of the buildings and will help housing providers and the Region to spend capital repair dollars wisely. It provides users with the ability to identify and leverage bulk purchasing opportunities, identify cost reduction strategies and identify and share best practices.

Repairs and retrofit investments provide for better living environments

The Region has made maximum use of the 2008 Provincial one-time $2.6M capital funding and the $15.6M Federal/Provincial economic stimulus funding (Social Housing Repair and Retrofit Program). More than thirty housing providers, including Housing York Inc., received funding for building repairs.

In 2007, Council approved a Social Housing Innovation Fund to help housing providers pay for playground improvements or accessibility upgrades which they could not otherwise afford. In 2011, through the Community and Health Service

Department's Multi-Year Plan, the Region annualized this fund and added energy retrofits to the allowable expenditures to help housing providers with the costs of participating in green initiatives.

The benefits of these capital investments are significant as they increase the value of the Region's social housing portfolio; provide much needed funds for housing providers and better living environments for tenants.

The Region is committed to expanding housing stability programs and supports

The Region has approved a number of initiatives to help residents with housing stability.

- Rent-Geared-to-Income (RGI) Assistance for Market Rent Households (In-Situ Policy), is an eviction prevention strategy which allows market rent households who live in social housing communities to obtain priority status for RGI in the building in which they reside.

- Eviction Prevention Assistance for market tenants living in social housing communities who need help temporarily to remain in their homes. In these situations, RGI is provided for up to two years.

- Shelter Rent Assistance Initiative is a pilot program that provides temporary rent assistance (up to one year) for people who are homeless or at risk of becoming homeless.

- Expansion of the Homelessness Prevention Program criteria to enable residents to access the program more than once in a lifetime. The Program enables residents to remain in their current homes.

- Top up funding for emergency shelters as the provincially set per diem rates do not cover the costs of shelter operations.

- Community Development and Investment Fund (CDIF) combines York Region funds with the provincial Homelessness Prevention Program (HPP) to assist organizations, including shelters, in priority areas such as homelessness programs and employment supports.

- Additional funding to operators of Domiciliary Hostels for the provision of programs, services and activities designed to enrich the quality of life for the residents and funding for a Clothing Allowance for residents.

The number of Regionally funded affordable housing units is increasing

By 2014, the Region will have added a total of 831 new rental units to the social housing portfolio, a 12 percent increase from 2001. The Region continues to investigate other options for new development.

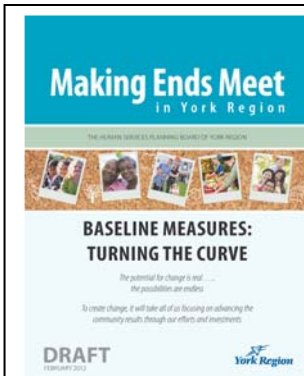
Building	Municipality	# of Units	Status
Armitage Gardens (Housing York)	Newmarket	58	Opened in 2004
Blue Willow Terrace (Housing York)	Vaughan	60	Opened in 2006
Tom Taylor Place (Housing York)	Newmarket	50	Opened in 2008
Tony Wong Place	Markham	120	Opened in 2010
Voices of Vedas Cultural Sabha	Richmond Hill	25	Opened in 2010
DeafBlind Ontario Services (Hertick)	Georgina	4	Opened in 2010
DeafBlind Ontario Services (Treffry)	Georgina	4	Opened in 2011
Kingview Court (Housing York)	King	39	Opened in 2011
Hesperus Fellowship Village	Vaughan	60	Opened in 2011
Mapleglen Residences (Housing York)	Vaughan	84	Opened in 2012
Reena	Vaughan	60	Expected Completion: 2012
Mount Albert United Church Senior Citizens Foundation (Royal Oak Court)	East Gwillimbury	30	Expected Completion: 2012
MacKenzie Green (Housing York)	Richmond Hill	140	Expected Completion: 2012
Fairwood Project (Housing York)	Georgina	97	Expected Completion: 2014
Total New Units		**831**	

The Region created and continues to invest in a Rent Assistance program to help people on the waiting list to afford to live in the new buildings where rent-geared-to-income is not available.

Human Services Planning Board of York Region

HUMAN SERVICES PLANNING BOARD OF YORK REGION (HSPB-YR)

The Human Services Planning Board of York Region (HSPB-YR) is a multi-sector collaborative of key human service organizations, agencies, networks, and community leaders. HSPB-YR's mandate is to enhance the effectiveness and efficiency of human services through capacity building and collaborative advocacy. Each of HSPB-YR's twenty four members has been appointed by Regional Council to a four year term.



In 2011, HSPB-YR released the Making Ends Meet (MEM) in York Region Discussion Paper, which uses a Results-Based Accountability model to define the initiative's:

- target population - low and moderate income residents in York Region
- community results - Affordable Housing and Economic Self-Sufficiency
- indicator areas - used to measure the community's progress in advancing the community results.

MEM's affordable housing efforts focus on generating a broader mix of housing options, creating housing affordability, advancing housing programs and waitlists, and encouraging effective housing policy decisions. The Board is committed to creating tangible changes in their own organizations and engaging community partners to achieve the affordable housing community result. The Board acknowledges that no one organization or funder can achieve the Making Ends Meet in York Region community results on their own, but by leveraging the many strengths of York Region in partnership with the broader community the MEM initiative can serve to advance a legacy of healthy, complete, and inclusive communities with affordable housing options for low and moderate income residents.

A Coordinated and Collaborative Approach to Affordable Housing is required

The implementation of effective housing policies requires the engagement and support of all levels of government and collaboration with many stakeholders. Realizing the vision of providing a full mix and range of housing types, tenures, and affordability requires the involvement and partnerships between governments, the housing development industry, non-profit agencies, and York Region's residents and businesses.

Governments of Canada and Ontario

Through the Canada-Ontario Affordable Housing Program, the Governments of Canada and Ontario, in partnership with municipalities, have contributed $734 million in support of the Canada-Ontario Affordable Housing Agreement. The Program directs funding to four action areas:

- Housing allowances and rent supplements
- The development of new rental and supportive housing units
- Affordable housing repair funding for Northern Ontario households; and,
- Home ownership financial assistance for low-income households.

Of the $734 million in Affordable Housing Program funding, York Region and its community partners have received $28.28 million. This funding was instrumental to the development of new housing units in York Region, including the Tony Wong Place, Tom Taylor Place, and Mapleglen Residences developments in Markham, Newmarket, and Vaughan, respectively.

The Regional Municipality of York

York Region has many roles in encouraging affordable housing development, which span across the functions of several departments. York Region's Community and Health Services Department is the Region's consolidated municipal service manager. In addition to administering Provincial income support programs and providing public and emergency health services, Community and Health Services also develops affordable and non-market housing units using partnerships and federal and provincial funding. Housing York, York Region's municipal housing provider, works with Community and Health Services to manage and operate the Region's public housing stock.

The Finance Department, with Regional Council approval, may provide conditional grants for affordable housing development. These conditional grants are provided to non-profit housing providers, and are equal to the development charges assessed for each affordable housing development.

Planners in the Chief Administrators Office are responsible for developing and implementing Regional-scale land use planning and housing policies. Private market affordable housing developments are supported through research and reporting on demographic and housing trends, setting policy goals and targets, and reviewing local municipal official plans, secondary plans, and development applications for compliance with *York Region Official Plan* requirements.

Working together, the Transportation and Community Planning Department and Environmental Services Departments operate an affordable housing incentive program that dedicates wastewater servicing allocations to affordable unit development. These dedicated allocations assure affordable housing developers that their developments will be connected to the Regional sewage system, reducing development risk.

York Region's local municipalities

York Region's nine local municipalities have many policy tools available to encourage affordable housing development. Local official and secondary plans, which establish the land use vision and layout of the entire municipality and of individual communities, specify minimum targets for affordable housing development. Zoning by-laws may contain provisions to permit secondary suites and accessory units, or to provide height and density incentives in exchange for community benefits like affordable housing units. Local municipalities may defer or rebate local development charges and parkland dedication requirements, making housing development more cost effective.

The housing development industry

Being the most familiar with the opportunities and challenges of building housing units, housing developers and industry agencies play an informative and evaluative role in affordable housing development. An ongoing dialogue and partnership with the development industry provides insight into reducing housing costs while increasing housing quality and suitability, and feedback into governmental and non-profit housing programs and policies.

Non-profit agencies

Non-profit agencies hold many roles in supporting affordability. Some agencies specialize in translating housing statistics and surveys into policy recommendations and actions. Some agencies build the necessary partnerships between community stakeholders to develop and operate housing units. Others provide the human services needed by low-income and special needs households to ensure that they have access to affordable and appropriate housing.

Non-profit and co-operative housing providers

Housing providers provide 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 support their residents in achieving housing stability.

York Region’s residents and businesses

As an issue that affects everyone, York Region’s residents and businesses have an important role in demanding housing that is affordable. Housing affordability affects residents in every stage of life: young adults looking to move into their first homes to start families or for job opportunities, working families burdened with mortgage or rent payments while facing household costs and retirement planning, and retirees who are feeling financially burdened with escalating housing costs while living on a fixed income.

For businesses, housing affordability affects the ability of employers to recruit the right candidates for staff. In York Region’s 2004 Employer Opinion Survey, a number of employers identified attraction and retention of employees as an issue affecting their companies. Workers who have long commutes because they cannot afford housing in York Region are more likely to look elsewhere for work closer to home. This employee recruitment and retention challenge is particularly acute for the manufacturing, processing, construction, and trades industries. Affordable housing is needed to maintain the Region’s economic competitiveness.

All levels of government, the housing development industry, non-profit agencies, and York Region businesses must continue to work together to solve our housing needs - no one can do it alone.

York Region supports a multi-faceted response to housing affordability needs: Key Messages

- Many regional plans recognize housing as an integral component to complete communities. The Region's guiding policy documents provide a strategic framework that addresses the need for a full mix and range of housing options.
- York Region housing supply knowledge has been continuously enhanced and updated. The Region's existing housing documents provided a strong foundation and assisted in the development of *Housing Matters*.
- York Region has had many successes in addressing housing affordability, such as:
    - Increase in structure type
    - Intensification development policies
    - Asset Management Strategy to ensure building repairs
    - Increase in Regionally funded affordable housing units
- The Human Services Planning Board of York Region (HSPB-YR) is a multi-sector collaborative of key human service organizations. The Board is committed to supporting affordable housing efforts that focus on generating a broader mix of housing options, creating housing affordability, advancing housing programs and waitlists, and encouraging effective housing policy decisions.
- A coordinated and collaborative approach to affordable housing is required. The implementation of effective housing policies requires the engagement and support of all levels of government and collaboration with many stakeholders.

Chapter 8: From *Matters* to mortar: next steps in the provision of a full mix and range of housing options

The information in this document serves to update information and data, inform housing debate and policy, identify housing issue areas, help meet Provincial requirements for a Housing and Homelessness Plan, and define “affordable housing” in order to implement and monitor affordable housing targets in the *Regional Official Plan*.

York Region Housing and Homelessness Plan

The Region is required to create a comprehensive, multi-year Housing and Homelessness Plan (Plan) for local housing and homelessness services and to report on progress. The plans will provide the foundation for consolidation of housing and homelessness programs and are required to reflect key provincial interests.

Service Managers will be required to report regularly to the public on the progress of the Plan. These plans are to guide local housing services for at least 10 years and need to be reviewed at least every five years.

Key components of the Plan include:
- Assessing the community’s current and future housing and homelessness needs
- Establishing objectives and targets to meet local needs
- Describing the measures proposed to meet the objectives and targets
- Setting out performance measures that will show how objectives and targets will be measured.

Housing Matters provides a quantitative assessment of housing needs in the Region and is perfectly positioned to form the first component of the Plan. The information in this report will be supplemented with specific stakeholder consultations including with housing providers, the Accessibility Advisory Committee and the Violence Against Women sector in York Region.

The proposed objectives of the York Region Plan are:
- Housing choices that meet our needs
- Housing that supports health and sustainability
- An integrated network of partnerships, programs and services that promote housing stability.

It is anticipated that the Plan will be drafted for Council consideration in the spring of 2013. Consultations on the draft Plan are intended to take place over the summer of 2013. The Plan must also be submitted to the Province for comment during this period. The final Plan will be presented to Council in winter 2013/14, with implementation beginning in 2014.

Affordable Housing Implementation Guidelines

The Region intends to lead a technical discussion with local municipalities and the building industry in order to flush out details of how to implement the *Regional Official Plan* affordable housing targets. This discussion will result in the development of implementation guidelines which will provide specifications on how targets will be measured and protocol on how to achieve them. In order to generate discussion and stimulate creative solutions, best practices from within the Region other jurisdictions can be referenced.

Appendix 9 provides a best practice matrix that includes examples of best practices in the creation of new affordable housing from within York Region and throughout the Greater Toronto Area.

Appendices

Appendix 1: York Region Vision 2051 (Draft November 2011) excerpt

Appendix 2: York Region Sustainability Strategy: Towards a Sustainable Region (2007) excerpt

Appendix 3: York Region Official Plan (Approved by the Province September 2010) excerpt

Appendix 4: York Region 2011 to 2015 Strategic Plan excerpt

Appendix 5: York Region population, employment and household forecast by Local Municipality

Appendix 6: Income based affordable ownership calculation

Appendix 7: York Region 2011 homeownership affordability for selected occupations

Appendix 8: York Region 2011 rental affordability for selected occupations

Appendix 9: Affordable housing examples of best practices matrix

Appendix 10: Works referenced

Appendix #1

York Region Vision 2051
(Draft November 2011)

Goal Area excerpts:
“Liveable Cities and Complete Communities”
and
“Appropriate Housing for all Ages and Stages”

York Region

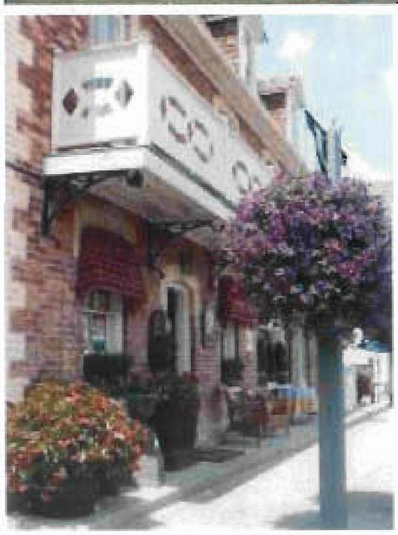
VISION 2051

draft

November, 2011

Liveable Cities and Complete Communities

In 2051, York Region's diverse urban form provides a variety of interesting and exciting places to live, work, and play. Communities are ***people-first*** *and designed for* ***healthy*** *and active* ***living,*** *social inclusion, and are the heart of business, culture and arts,* ***community life*** *and services.*



To support this goal, York Region, working in collaboration with others, will focus on the following actions:

A Vibrant City-Region

- Focusing intensification in a system of active vibrant Regional City Centres and Corridors that are the heart of commerce, entertainment, and culture
- Planning mixed-use pedestrian environments with attractive streets, high quality urban design and a distinct sense of place
- Providing a place for everyone by ensuring an inclusive, safe, integrated and welcoming community
- Enhancing mobility within Regional Centres and Corridors through higher order transit systems including subways and rapid transit
- Maintaining economic competitiveness by encouraging major office, institutional, cultural and entertainment facilities to locate within Regional Centres and Corridors with a goal to achieve a balance of employment and residential opportunities

Complete Communities

- Planning for safe, compact, complete, walkable, mixed-use communities, towns and villages that offer residents with the opportunity to work, and live active and healthy lives in the same community throughout their life
- Working with others to provide a range of quality human services including education, social, health, arts, culture, and recreational facilities within communities that are accessible to all residents
- Designing communities that are accessible to the entire population, including people with disabilities, seniors, and children
- Strengthening our communities by supporting children, families and youth so they can fulfill their potential
- Recognizing the importance of our countryside and rural communities as well as the distinctiveness of our towns, villages, and hamlets

Liveable Cities and Complete Communities

An Integrated Urban System

- Planning for an integrated urban network of communities, human services and jobs and a transportation system that connects people to places, jobs and services
- Achieving a transit-oriented urban form
- Achieving better connections between where people live, work, learn and play
- Developing a network of social infrastructure facilities and services that support a growing, aging and diverse population
- Facilitating community building by providing complete communities that allow people to live, work, and play in close proximity
- Planning for public spaces, cultural events, attractive urban form, and public art that contribute to place making

A Living City

- Fostering sustainable communities that support a healthy natural environment and sustainable lifestyle choices
- Facilitating an interconnected and enhanced natural system through communities and urban areas that offer opportunities for recreation, and linkages for flora and fauna
- Developing communities to facilitate an integrated approach to water management including water conservation and reuse
- Providing an energy efficient urban form and buildings that facilitate reduced energy demand, and options for local renewable and alternative energy systems
- Enabling access to local healthy food though urban agriculture opportunities
- Designing infrastructure to be context sensitive and enhance natural systems
- Valuing and supporting the ecosystem services of our green infrastructure

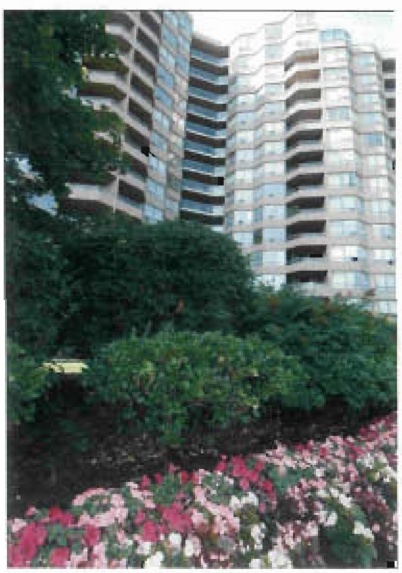
Making the Connections:

Liveable cities and complete communities offer a variety of opportunities to live, work, and play in a compact community supported by an integrated mobility system. They foster social inclusion by providing spaces for people to interact, and contribute to a healthier environment through innovative energy use and water management. These communities attract a skilled workforce, particularly newcomers to Canada.

Appropriate Housing for All Ages and Stages

In 2051, York Region has housing to match the needs of its residents and workers. Housing choices are available that support ***affordable*** *and* ***sustainable*** *living, and address the needs of a diverse and aging population.*

To support this goal, York Region, working in collaboration with others, will focus on the following actions:



Housing Choices that Match our Needs

- Promoting a broad range of appropriate housing choices including mix, range and tenures, and supports to meet the diverse needs of residents and workers
- Addressing diversity in housing stock that accommodates a variety of household compositions throughout all stages of life from young families, to seniors, single persons and multi-generational families
- Providing a diversity of housing choices so that every worker in York Region can afford to live in York Region
- Encouraging housing that is flexible and adaptable to meet the needs of varying households and changing demographics
- Promoting housing affordability options and programs that are integrated throughout York Region for low and moderate income families and individuals
- Preventing homelessness through programs that address the conditions that put people at risk for homelessness

Appropriate Housing for All Ages and Stages

Housing that Supports Health and Sustainability

- Promoting energy and water efficient housing that supports human and environmental health
- Supporting the local economy through housing that uses locally sourced sustainable materials, technologies and labour
- Encouraging housing that is carbon neutral
- Planning housing at densities and in locations that support our transportation infrastructure
- Supporting healthy housing that ensures good indoor air quality and protection from environmental health hazards
- Encouraging the development of climate resilient housing that uses passive solar techniques, building orientation, shade and cool roofs

Making the Connections:

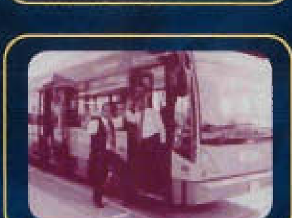
Providing a variety of housing choices for the residents and workers of York Region, which are in close proximity to meaningful work and an integrated transportation system, ensures a healthy and prosperous Region. Access to safe and affordable housing is one of the social determinants of health, and contributes to the overall wellbeing of our population. Housing built to be affordable and sustainable through the use of innovative water and energy saving tools allows us to maximize our environmental benefits, save money, and reduce our carbon footprint and improve human health.

Appendix #2

York Region Sustainability Strategy: Towards a Sustainable Region (2007)

Action Area excerpt: “Healthy Communities”

York Region



York Region SUSTAINABILITY STRATEGY

Towards a Sustainable Region

2007

II

Healthy Communities

Theme Area

Sustainability is about achieving a state of well-being. The Region strives to improve the quality of life and health of our residents and employees and support overall independence and personal development by planning and developing healthy and strong communities.

Our goal is to create self-sustaining and healthy communities that emphasize the human condition. This objective involves an integrated decision-making process that simultaneously considers land-use and infrastructure planning, human services and fiscal impacts.

DID YOU KNOW

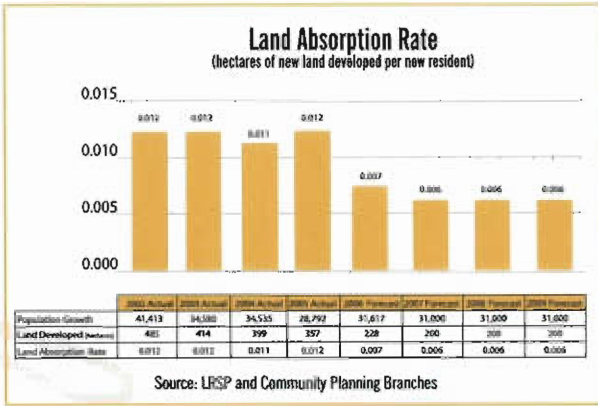
The Region recognizes that the health of a community is based on the following social factors defined as the determinants of health:

- Income and social status
- Social support networks
- Education and literacy
- Employment/working conditions
- Social environments
- Physical environments
- Personal health practices and coping skills
- Healthy child development
- Biology and genetic endowment
- Health services
- Gender equity
- Culture

SOURCE: Count me in! Ontario Prevention Clearinghouse, 2006

Actions

- Recognize the connection between human services, economic vitality and quality of life.
- Integrate land-using planning with urban design and infrastructure planning.
- Implement high quality urban design, architecture and place making across the Region.
- Update the Region's Infrastructure Master Plans and integrate with the Growth Management Strategy and Natural Heritage System.
- Require that all new residential development be compact in nature and incorporate a mix and range of housing options.



Source: LRSP and Community Planning Branches

- Promote the Region's Transit-Oriented Development Guidelines to provide opportunities to shape urban form that is transit-supportive, mixed-use and efficient, and provides a sense of place to residents and employees.
- Ensure that all residents and employees, including new immigrants, the elderly, young people and the disabled have barrier-free, accessible and affordable transportation.
- Create new communities that prioritize mobility and access so that everyone is entitled to reasonable access to all places, goods and services in the Region. This includes people with physical disabilities, low incomes and the elderly.
- Design new communities in the Region's Whitebelt which consider the social determinants of health to help the community and individual realize their full potential with respect to health, social equity, culture, environment, economic vitality and sense of place.
- Recognize that culture and heritage are key elements of community, quality of life and health.
- Continue to investigate innovative and creative strategies to promote intensification and compact development in the Regional Centres and Corridors, including financial and planning tools.
- Prepare a Region-wide Housing Requirements Study based on the 2006 Census and update the Region's Housing Supply Strategy.
- Update the York Region Affordable Housing Strategy.
- Work with the private sector and public agencies to provide a broad array of housing choices for all income groups.
- Work with the Province and Area Municipalities to promote secondary suites across York Region to contribute to housing choice and affordability.
- Work with the police, area municipalities and other key stakeholders in employing the techniques of Crime Prevention through Environmental Design (CPTED).

DID YOU KNOW

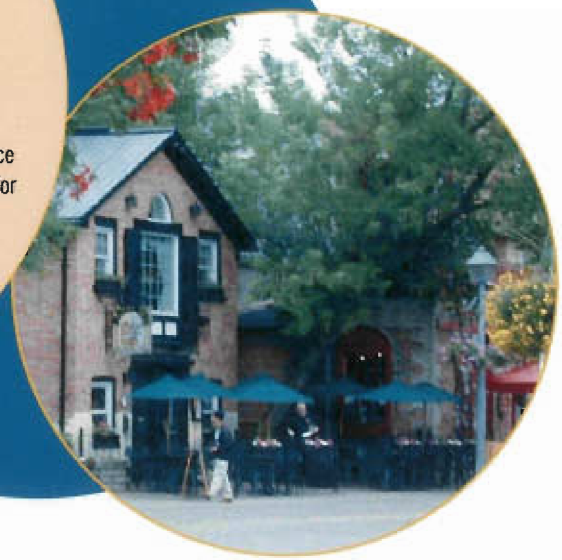
Each hour per day spent in a car increases the likelihood of becoming obese by 6%. In 2001, obesity cost the Canadian Health Care System $1.6 Billion in hospital care, drugs and doctors and $2.7 billion in lost earnings due to illness and/or premature death - a total of $4.3 billion!

SUSTAINABILITY SPOTLIGHT

YORK REGION POLICE: PROMOTING LIVEABLE AND SAFE COMMUNITIES

York Regional Police are involved in a number of community initiatives which include:

- Guns and Gangs Strategy
- Methamphetamine Strategy, developed with Health Services to address the use and production of methamphetamine
- Police/School Protocol: to solidify the partnership between police and both school boards to maintain a safe school environment for our children
- Be Net Aware: program launched to teach children and parents about internet dangers and safe use.



- Prepare and adopt a York Region Pedestrian and Bicycling Master Plan to promote an active transportation system and lifestyle.
- Continue to support human services planning by advocating for adequate funding for human services infrastructure for a growing population and to foster civic engagement in building healthy communities.
- Continue to finalize and implement the Region's Human Service Strategy to ensure that services match our rapid population growth and that the needs of children, young people, seniors, new Canadians and low income individuals are met.
- Continue to invest in our children through early childhood development and early intervention services.
- Update the Region's human services requirements and include a 25-year Human Services Fiscal Impact Study to align with the growth targets in the Provincial Growth Plan.
- Work with partners through the Inclusivity Action Plan to ensure that the potential of all new Canadians is realized.
- Promote 'one stop' community service delivery that is located in the Regional Centres and Corridors to provide transportation access options for users.
- Consider how community design and lifestyle is connected to such health issues as obesity, as well as respiratory and cardiovascular diseases.

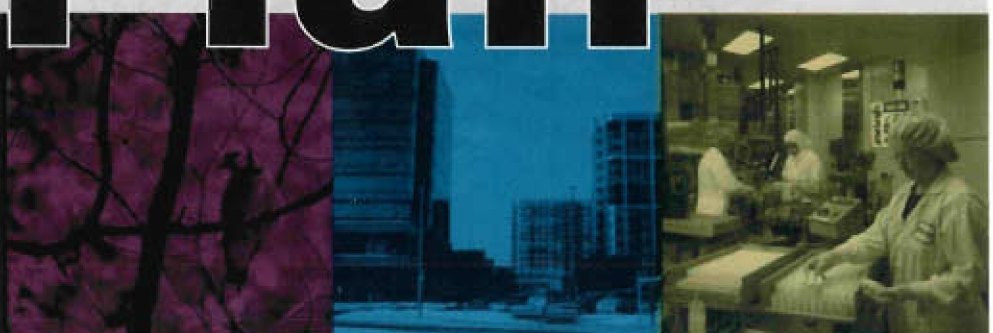
- Promote health awareness and programs such as: walk to school, no smoking awareness, healthy foods and physical activity.
- Hold a Sustainable Greenfield Workshop with an array of Regional stakeholders to explore ideas around transit, energy planning, environmental protection and development options in the Region's remaining greenfield areas.
- Continue to support "20/20" The Way to Clean Air Program for Schools.
- Continue to construct energy efficient Affordable Housing Projects such as Tom Taylor Place.
- Implement a policy to provide incentives for high density Leadership in Energy and Environmental Design (LEED) development in the Regional Centres and Corridors.

Appendix #3

York Region Official Plan
(Approved by the Province
September 2010)

Section excerpt:
"3.5 Housing Our Residents"

York Region OFFICIAL Plan



York Region

As Approved by the
Ministry of Municipal Affairs and Housing

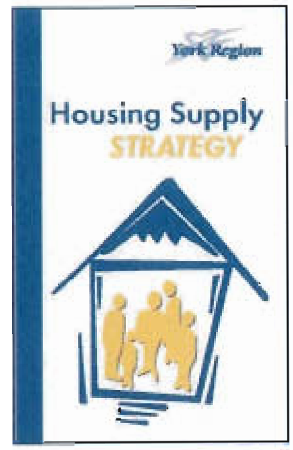
3.5 Housing Our Residents

Acceptable housing is a key component to quality of life. It contributes to an individual's sense of belonging, worth and security, and supports sustainable and complete communities.

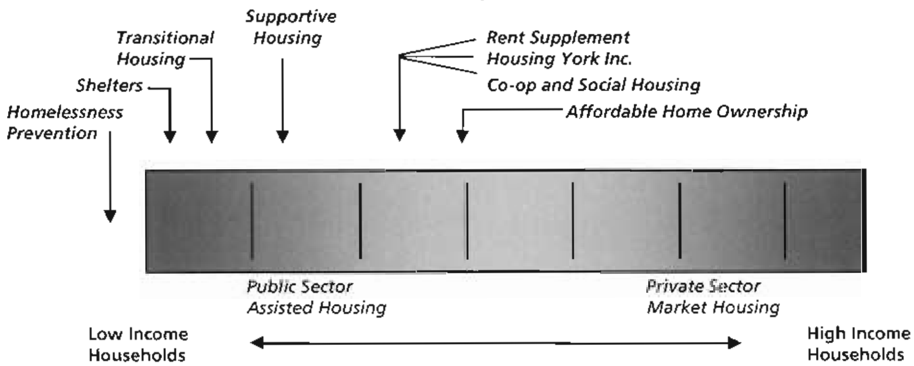
The housing market is faced with demand for a broader variety of housing types and sizes to meet the diverse range of needs of the Region's residents and workers. Meeting these needs allows people to live and work in their communities as they progress through the stages of life.

The provision of a full mix and range of housing includes emergency shelters, affordable housing for low- and moderate-income families, and special needs accommodations. The Region will promote these types of housing through the use of targets, incentives, partnerships, community education and monitoring.

A full mix and range of housing options in optimal locations allows residents to contribute positively to the economy and society. Encouraging residents to work in and contribute to the area in which they live supports the Region's urban structure and transportation networks, thus promoting vibrant, healthy communities, a strong economy, and a clean environment.



The Housing Continuum



Objective

To promote an appropriate mix and range of acceptable housing to meet the needs of residents and workers.

It is the policy of Council:

1. To update the York Region Housing Needs Study on a regular basis.
2. To implement and monitor the York Region Housing Supply Strategy in consultation with local municipalities, the Province and other stakeholders.
3. To ensure an adequate region-wide supply of housing by:
   a. maintaining a minimum 10-year supply of land designated for housing through intensification and redevelopment and in designated greenfield areas; and,
   b. maintaining a 3 to 7 year supply of registered and draft approved plans of subdivision, condominium plans and/or site plans.

Average Annual Housing Targets

2006-2011: 10,000 units
2011-2016: 10,000 units
2016-2021: 10,000 units
2021-2026: 9,000 units
2026-2031: 8,000 units

4. To require that local municipal official plans and zoning by-laws permit a mix and range of housing types, lot sizes, unit sizes, functions, tenures and levels of affordability within each community. The mix and range of housing shall be consistent with Regional forecasts, and intensification and density requirements.
5. To require that all new secondary plans include a strategy to implement the *affordable* housing policies found in this Plan. The strategy shall include:
   a. specifications on how the *affordable* housing targets in this Plan will be met;

b. policies to achieve a mix and range of housing types within each level of affordability;

c. policies to ensure larger sized, family units within each housing type and level of affordability; and,

d. consideration of locations for social housing developments.

6. That a minimum 25% of new housing units across the Region be *affordable*, and distributed within each local municipality. A portion of these units should be accessible for people with disabilities. *Affordable* housing units should include a mix and range of types, lots sizes, unit sizes, functions and tenures to provide opportunity for all household types, including larger families, seniors, and residents with special needs.

7. That in addition to policy 3.5.6, a minimum 35% of new housing units in Regional Centres and *key development areas* be *affordable*, offering a range of affordability for low and moderate income households.

8. To encourage the development of intrinsically *affordable* housing, which includes modest amenities, standard materials, minimal details and flexibility within units.

9. To develop an *affordable* housing implementation framework in partnership with local municipalities and the development industry to achieve the targets in this Plan.

10. To work with local municipalities, the private sector and other stakeholders to consider innovative financial arrangements to encourage and support the development and maintenance of non-profit and *affordable* housing, such as:

    a. height and density incentives;

    b. Community Improvement Plans;

    c. grants in lieu of development charges; and,

    d. reduced municipal fees and charges.

11. That *affordable* housing initiatives be given priority on publicly owned lands with a focus on locations on or near transit corridors.

12. That Housing York Inc. continue to pursue the objective of providing affordable housing units by:

    a. managing and expanding the housing portfolio over time;

    b. making maximum use of provincial and federal funding opportunities; and,

    c. fostering community linkages and partnerships.

13. To encourage the construction of new non-profit housing.

14. To encourage that *special needs housing*, and emergency, *affordable*, and seniors' housing be located in proximity to rapid transit and other human services.

15. To encourage local municipalities to adopt policies for an equitable distribution of social housing types, including:

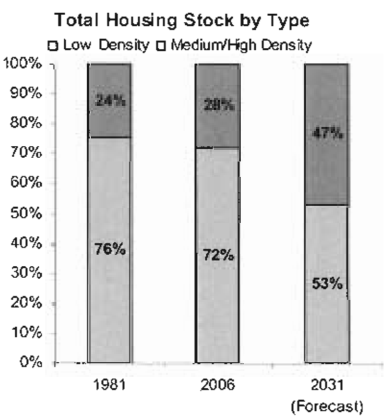
    a. municipal and private non-profit and co-operative developments;

Acceptable Housing

"Acceptable housing" refers to housing that is:

- AFFORDABLE – dwellings that cost less than 30% of before tax household income
- ADEQUATE – dwellings that do not require major repairs
- SUITABLE – dwellings that have enough bedrooms for residents according to National Occupancy Standard requirements

Canada Mortgage and Housing Corporation



"Low Density Housing" refers to single family dwelling structures. "Medium and High Density Housing" refers to all other structure types, including semi-detached, townhouses, apartments and duplexes.

b. *special needs housing*; and,

c. group, rooming, boarding and lodging homes.

16. To prepare education and awareness programs with community stakeholders, other levels of government, the building industry and the business community to highlight the economic and social advantages of incorporating *affordable* housing into our communities.

17. To identify optimal sites for *affordable* housing early in the development process, particularly in centres and corridors, to maximize *affordable* housing funding opportunities in consultation with the building industry, non-profit agencies and other stakeholders.

18. To encourage building design that will facilitate subsequent conversion to provide additional housing units, such as secondary suites.

19. To encourage accessibility features in all new housing.

20. To encourage the construction of new rental units with a full mix and range of unit sizes, including family-sized and smaller units.

21. To require local municipalities to adopt official plan policies that protect rental housing from both demolition and conversion to condominium or non-residential use, including provisions that would prohibit demolitions or conversions resulting in a rental vacancy rate of less than 3% in the local municipality.

22. To encourage local municipalities to include "as-of-right" secondary suite policies, on a municipal-wide basis, in local official plans and zoning by-laws.

23. To prohibit the approval of local municipal official plan and zoning by-law amendments that would have the effect of reducing the density of a site in areas that have been approved for medium- or high-density development, unless the need is determined through a municipal comprehensive review.

24. To advocate the Province and Federal government to:

    a. commit to integrated and sustainable provincial and national housing strategies;

    b. provide long term, stable and flexible funding for the provision and maintenance of *affordable* housing; and,

    c. reinstate programs to support and promote the development of affordable housing options such as co-operative housing projects and rental housing developments.

Examples of accessibility features include:

- An accessible washroom on the entry level
- Zero-step entrance
- Wide interior doorways

Housing in the 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 – rental and ownership
- COSTS – such as housing that is affordable to low- and moderate-income residents and

Appendix #4

York Region 2011 to 2015 Strategic Plan

Strategic Priority Area excerpt:
"Improve Social and Health Supports"

From Vision to Results: 2011 to 2015 Strategic Plan

Bridging the gap between strategy and day-to-day operations

York Region

Improve Social and Health Supports

Current State:

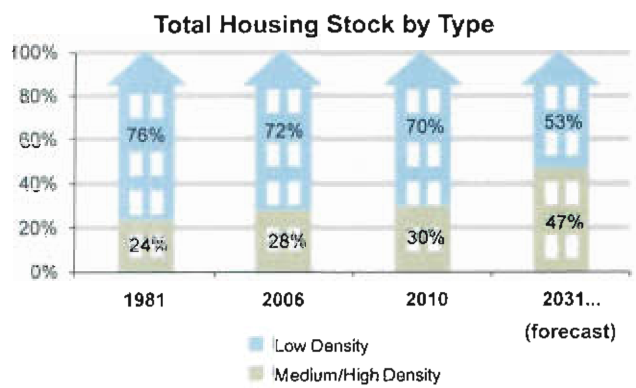
York Region's demographics are changing considerably and rapidly. Between 1971 and 2011, the population has increased tenfold, from 169,000 to 1.1 million. The Region's population is estimated to reach 1.8 million by 2051.

In York Region a growing number of residents with low and moderate incomes face financial hardships and struggle to make ends meet. This trend has been exacerbated by the recent economic instability. The ability to make ends meet in York Region is a challenge that impacts people with low and moderate incomes at different points in their lives. People need access to a range of supports at varying points in their lives to ensure their basic needs are met and to move them to economic self sufficiency. Providing appropriate services for our growing number of low and moderate income residents requires engaging and mobilizing all relevant community resources and by creating partnerships in the community focused on this common goal.

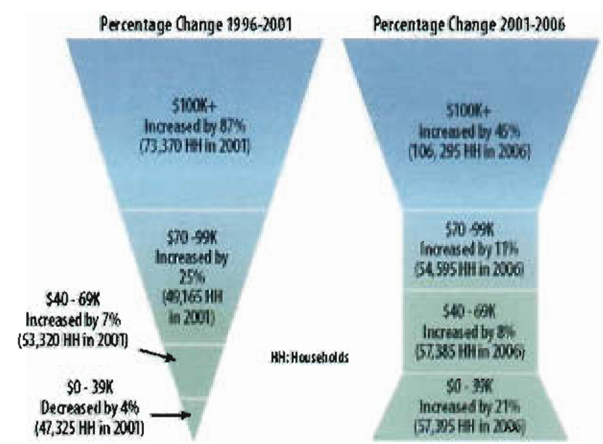
York Region is also committed to supporting the heath needs of its residents by providing responsive paramedic services, providing long-term care for our elderly and protecting the public health of everyone. A total of six cents of every tax dollar goes a long way towards maximizing the health of York Region's residents.

Facts and Figures:

- Over 300,000 York Region residents struggling to make ends meet[1]
- 2010, average new home sale was $566,100; average resale was $491,883
- 2005, $324,723 resale was considered "affordable"[2]



"Low Density Housing" refers to single family dwelling structures. "Medium and High Density Housing" refers to all other structure types, including semi-detached, townhouses, apartments and duplexes.[3]



Income Groups Beginning to Polarize in York Region. Patterns of Growth for Household Incomes. [4]

1 2006 Census, Statistics Canada
2 Affordable housing unit does not exceed 30 percent of gross annual household income. Making Ends Meet in York Region Discussion Paper, 2011
3 Regional Official Plan
4 Making Ends Meet in York Region Discussion Paper, 2011

Over this Term of Council:

The Region will maintain its focus on providing needed community supports and services, particularly for York Region residents struggling to make ends meet. The strategic objectives and indicators of success set out in this priority area ensure a collaborative and integrated approach to the provision of human services in the Region.

2011 to 2015 Strategic Objectives	Indicator of Success
Contribute to Regional economic vitality by helping low and moderate income residents with access to basic needs	• Enhanced child care fee subsidy levels that slow or reduce the growth of the waiting list • Expanded investment in programs provided by community partners to provide more community services • Implement and evaluate a pilot program to provide transit subsidy
Support healthy communities through a broad range of housing choices[5] and supports to meet the diverse needs of residents	• Completed Homelessness and Affordable Housing Strategy • Expanded housing choices through expansion of regional rent supplements • Completed the Housing Requirements Study • Completed the healthy development guidelines for new communities
Optimize the health of the community for all ages and stages through health care delivery, protection, prevention and promotion initiatives	• Enhanced strength and controls of Public Health's Infectious and Communicable Diseases Division through re-focussed resources • Completed analysis and phase 1 of paramedic expanded scope of practise • Consistently met regulated response time standards for paramedic services
Foster social inclusion and economic opportunities by addressing the needs of a growing and diverse community	• Completed Changing Landscapes Report • Completed the Immigration Settlement Strategy and endorsed implementation plan • Monitored the progress of meeting the Integrated Standards under the *Accessibility for Ontarians with Disabilities Act* • Implemented initiatives for key target groups focussed on the social determinants of health that increase healthy child development outcomes and interrupt infectious disease transmission in newcomers

5 As defined by York Region's Long Range Planning Branch, "Housing Choice" is defined as a mix and range of different types, sizes, forms and tenures of housing needed to meet the housing requirements of York Region residents.

Appendix #5

York Region Population and Employment Forecast by Local Municipality

York Region Population and Employment Forecast by Local Municipality

	2011	2016	2021	2026	2031
Aurora					
Population	55,600	63,700	68,100	69,600	70,200
Employment	22,700	29,000	32,400	33,500	34,200
Households	17,600	20,800	22,800	23,800	24,400
East Gwillimbury					
Population	23,700	34,700	48,100	66,300	86,500
Employment	6,900	11,600	18,700	26,700	34,400
Households	7,500	11,500	16,700	23,600	31,200
Georgina					
Population	46,500	52,800	57,900	63,900	70,300
Employment	8,100	11,000	13,900	17,400	21,200
Households	16,000	18,800	21,100	23,700	26,400
King					
Population	21,400	27,000	29,900	32,500	34,900
Employment	8,200	9,700	11,000	11,400	11,900
Households	6,800	8,900	10,100	11,300	12,400
Markham					
Population	312,100	337,800	370,300	398,300	421,600
Employment	158,200	200,300	221,500	231,200	240,400
Households	90,600	101,800	115,900	128,500	138,600
Newmarket					
Population	84,600	88,700	91,900	94,500	97,100
Employment	43,100	47,600	48,700	49,000	49,400
Households	27,400	29,500	31,300	33,200	34,800
Richmond Hill					
Population	189,600	216,900	231,400	239,100	242,200
Employment	69,200	86,100	94,300	97,400	99,400
Households	57,600	69,200	75,600	79,500	81,200
Vaughan					
Population	300,600	329,100	360,400	388,800	416,600
Employment	186,800	226,000	248,900	257,600	266,100
Households	85,200	97,500	110,900	123,400	134,900
Whitchurch-Stouffville					
Population	39,000	49,400	55,800	59,100	60,600
Employment	12,600	19,200	21,900	22,700	23,000
Households	13,300	17,300	20,200	22,000	23,000
York Region					
Population	1,073,100	1,200,100	1,313,800	1,412,100	1,500,000
Employment	515,800	640,500	711,200	746,900	780,000
Households	322,000	375,300	424,600	469,000	506,900

Appendix #6

Income based affordable ownership calculation

Income based affordable ownership calculation

The maximum gross annual income of a York Region household at the 60th percentile of the income distribution was $97,697 in 2005 as per Statistics Canada. Based on the Bank of Canada consumer price index (CPI), between December 2005 and December 2011, the CPI increased from 107.6 to 120.2, or 11.71 percent. If the maximum income at the 60th percentile is adjusted based on the CPI, the highest earning "moderate income" household in York Region would earn $109,137 as of year end 2011 (Figure 1).

Figure 1
2011 Moderate Income Ownership Household Cut-off

Gross Annual Income (2005)	$97,697
2005-2011 Consumer Price Index Rate of Increase	11.71%
Gross Annual Income (2011)	$109,137

Source: Statistics Canada, 2006 Census of Population and Bank of Canada, 2012.

The monthly maximum cost of an affordable ownership unit is calculated by applying the 30 percent maximum cost of housing to the gross annual income and dividing by 12 (months) (Figure 2).

Figure 2
2011 Moderate Income Household Maximum Monthly Housing Expenses

Gross Annual Income (2011)	$109,137
Maximum Percent of Income Spent on Housing	30%
Maximum Annual Income Spent on Housing	$32,741
Maximum Monthly Income Spent on Housing	$2,728

Source: Long Range Planning Branch, Office of the Chief Administrative Officer, 2012.

Using the maximum monthly income spent on housing, the maximum housing price can be calculated by considering property taxes, mortgage insurance and the mortgage:

Using the maximum monthly income spent on housing, the maximum housing price can be calculated by considering property taxes, mortgage insurance and the mortgage:

- The annual residential property tax rate of 1.04 percent is an average of the sum of the local, regional and school tax rates for each municipality as of January 2012. This is adjusted to the monthly rate (0.086 percent) by dividing by 12.

- The mortgage insurance standard premium rate (2.75 percent of the loan amount) is provided by the Canadian Mortgage and Housing Corporation and is based on a loan up to and including 95 percent of the principle. This rate was polled as of January 2012. The standard premium rate is converted to a monthly rate over 25 years (0.009 percent) by dividing the annual rate by 12 and then by 25.

- The monthly mortgage factor is calculated assuming a 5 percent down payment, a 5.29 percent nominal interest rate (as posted in December 2011 for a Bank of Canada 5-year conventional mortgage), and monthly payment schedule, and is 0.0059822.

The maximum monthly income spent on housing is divided by the sum of the monthly property tax rate, the monthly insurance standard premium rate and the mortgage (95 percent) multiplied by the mortgage factor. Based on the income driven affordable ownership calculation, the maximum price for an affordable ownership unit as of January 2012 is $410,986 (Figure 3).

Figure 3
York Region 2011 Moderate Income Household Maximum Housing Price (Income Calculation)

Maximum Monthly Income Spent on Housing	$2,728
Monthly property tax rate (January 2012)	0.086%
Monthly insurance standard premium rate (January 2012 - 25 year mortgage)	0.009%
Monthly mortgage factor	0.0059822
Maximum Affordable Housing Price[1]	$410,986

1. $2,728/((0.086%+0.009%+(0.95*0.0059822)

Source: Long Range Planning Branch, Office of the Chief Administrative Officer, 2012.

Appendix #7

York Region 2011
Homeownership Affordability for
Selected Occupations

Homeownership Affordability for Selected Occupations, York Region, 2011

Job Category	Average Annual Income	Affordable Homeownership Price	Average Resale Price, York Region, December 2011			
			Condo/Apt	Town/Row/Attach	Semi	Detached
			$319,675	$398,241	$434,513	$657,745
Software Engineers and Designers	$71,370	$268,764	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Registered Nurses	$70,629	$267,811	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Primary Care Paramedic	$67,529	$265,973	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Police Officer (3rd Classs Constable)	$66,431	$229,038	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Social Workers	$60,821	$219,711	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Elementary School and Kindergarten Teachers	$58,344	$209,358	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Librarians	$55,595	$195,478	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Electrical Power Line and Cable Workers	$48,828	$183,875	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Truck Drivers	$39,020	$146,941	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Welders and Related Machine Operators	$37,362	$140,697	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Nurse Aides and Patient Service Associates	$36,368	$136,954	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Automotive Service Technicians, Mechanics and Repairers	$35,315	$132,988	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Banking, Insurance and Other Financial Clerks	$34,847	$131,226	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Administrative Clerks	$34,086	$128,360	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Bookkeepers	$33,521	$126,233	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Early Childhood Educators and Assistants	$31,610	$119,036	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Janitors, Caretakers and Building Superintendents	$31,610	$119,036	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Retail Trade Supervisors	$26,891	$101,266	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Cooks	$24,843	$93,553	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Minimum Wage Earner	$19,988	$75,270	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Two Minimum Wage Earners	$39,975	$150,537	Not Affordable	Not Affordable	Not Affordable	Not Affordable
ODSP Shelter Allowance	N/A	$21,422	Not Affordable	Not Affordable	Not Affordable	Not Affordable
OW Shelter Allowance	N/A	$16,812	Not Affordable	Not Affordable	Not Affordable	Not Affordable

Notes:

- Average Annual Income and Affordable Homeownership Price are calculated based on the assumption that individuals work 37.5 hours per week for 52 weeks per year (151.7 hours/gross income per month). This likely overestimates the earnings as the calculat
- Police Officers (3rd Class Constable) annual salary based on less than 8 years of service

Data Sources:

- December 2011 Average Resale Price: TREB Market Watch (December 2011)
- Average Wages: Service Canada / Human Resources and Social Development Canada (HRSDC), Labour market information (LMI)
- 2011 Minimum Wage Rate: Ontario Ministry of Labour
- Maximum OW Shelter Allowance: Ontario Ministry of Community and Social Services, December 2011
- Maximum ODSP Shelter Allowance: Ontario Ministry of Community and Social Services, November 2011

Appendix #8

York Region 2011
Rent Affordability for
Selected Occupations

Rental Affordability for Selected Occupations, York Region, 2011

Job Category	Average Annual Income	Affordable Monthly Rent	Average Market Rent, York Region, October 2011			
			Bachelor	1Bdrm	2 Bdrm	3 Bdrm +
			$770	$971	$1,108	$1,233
Software Engineers and Designers	$ 71,370	$1,784	Affordable	Affordable	Affordable	Affordable
Registered Nurses	$ 70,629	$1,766	Affordable	Affordable	Affordable	Affordable
Primary Care Paramedic	$ 67,529	$1,688	Affordable	Affordable	Affordable	Affordable
Police Officers (3rd Class Constable)	$ 66,431	$1,661	Affordable	Affordable	Affordable	Affordable
Social Workers	$ 60,821	$1,521	Affordable	Affordable	Affordable	Affordable
Elementary School and Kindergarten Teachers	$ 58,344	$1,459	Affordable	Affordable	Affordable	Affordable
Librarians	$ 55,595	$1,390	Affordable	Affordable	Affordable	Affordable
Electrical Power Line and Cable Workers	$ 48,828	$1,221	Affordable	Affordable	Affordable	Not Affordable
Truck Drivers	$ 39,020	$975	Affordable	Affordable	Not Affordable	Not Affordable
Welders and Related Machine Operators	$ 37,362	$934	Affordable	Not Affordable	Not Affordable	Not Affordable
Nurse Aides and Patient Service Associates	$ 36,368	$909	Affordable	Not Affordable	Not Affordable	Not Affordable
Automotive Service Technicians, Mechanics and Repairers	$ 35,315	$883	Affordable	Not Affordable	Not Affordable	Not Affordable
Banking, Insurance and Other Financial Clerks	$ 34,847	$871	Affordable	Not Affordable	Not Affordable	Not Affordable
Administrative Clerks	$ 34,086	$852	Affordable	Not Affordable	Not Affordable	Not Affordable
Bookkeepers	$ 33,521	$838	Affordable	Not Affordable	Not Affordable	Not Affordable
Early Childhood Educators and Assistants	$ 31,610	$790	Affordable	Not Affordable	Not Affordable	Not Affordable
Janitors, Caretakers and Building Superintendents	$ 31,610	$790	Affordable	Not Affordable	Not Affordable	Not Affordable
Retail Trade Supervisors	$ 26,891	$672	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Cooks	$ 24,843	$621	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Minimum Wage Earner	$ 19,988	$500	Not Affordable	Not Affordable	Not Affordable	Not Affordable
ODSP Shelter Allowance	N/A	$474	Not Affordable	Not Affordable	Not Affordable	Not Affordable
OW Shelter Allowance	N/A	$372	Not Affordable	Not Affordable	Not Affordable	Not Affordable

Notes:

- Affordable monthly rent is calculated based on the assumption that individuals work 37.5 hours per week for 52 weeks per year (151.7 hours/gross income per month). This likely overestimates the earnings as the calculation does not take into account sic
- Police Officers (3rd Class Constable) annual salary based on less than 8 years of service

Data Sources:

- October 2011 Average Market Rents: CHMC Rental Market Report (Fall Oct 2011)
- Average Wages. Service Canada / Human Resources and Social Development Canada (HRSDC), Labour market information (LMI)
- 2011 Minimum Wage Rate: Ontario Ministry of Labour
- Maximum OW Shelter Allowance: Ontario Ministry of Community and Social Services, December 2011
- Maximum ODSP Shelter Allowance: Ontario Ministry of Community and Social Services, November 2011

Appendix #9

Affordable Housing Examples of Best Practices Matrix

Affordable Housing Examples of Best Practices Matrix

	PRACTICE	DESCRIPTION	ALTERNATIVE	CASE STUDY EXAMPLES		
DIVERSIFIED HOUSING STOCK	*Inclusionary Zoning*	Requires or encourages developers to construct a proportion of a residential development as affordable housing. The initial price to own/rent is established by the terms of regulation. Restrictions can also be placed on rent increase or resale prices.	Fees-in-lieu or other contributions of an equivalent value	***City of Toronto*** OP Section 3.2.1: sites larger than five hectares require a minimum of 30% of new units built in a form other than single- or semi-detached	***Vancouver Island:*** *District of Ucluelet,* a policy in the Housing Program requires 15-20% of units in new multi-unit residential developments to be deemed affordable	***Montegomery County, Maryland and Fairfax County, Virginia:*** architectural styles are maintained for the exterior to appear as a single-detached or large townhouse unit, but the interior structure is actually subdivided into multiple smaller units; the majority of these are "workforce" housing which means they are directed at middle income groups in high demand markets
	Density Bonusing	Encourages developers to provide public amenities, such as affordable housing units, on a voluntary basis in exchange for increased developable floor space in residential projects.	Negotiated vs. programmed bonusing (negotiated has been proved more successful for providing affordable housing)	***Town of Richmond Hill:*** *Great Land Development,* four units of the total 948 units were secured and transferred to the ownership of Housing York Inc. for affordable/assisted housing units; each unit is approximately 600 sq.ft. and condominium fees will be waived for these units	***Town of Richmond Hill:*** *Xpression Condominiums,* one apartment unit of the 450 unit, two tower development located on Yonge Street, north of 16th Avenue, affordable housing was secured for affordable housing; the development is within walking distance to rapid transit and services including Hillcrest Mall	***City of Toronto,*** *Artscape Triangle Lofts,* private, public and non-profit negotiations resulted in affordable homes in exchange for density increases; the mix of 48 below-market ownership live-work units, 20 affordable rental live-work units, and one gallery is open exclusively to artists and non-profit arts professionals
	Diversity in Housing Types *- Rooming, Boarding, and Lodging Homes* *- Single Room Occupancy* *- Multi-Family Homes*	Rooming, boarding and lodging homes represent one of the most affordable forms of housing as most provide shelter at monthly rents that are lower than market rates. Some provide meals, housekeeping and other services (social interaction and shared-living environment)	Single Room Occupancy often incorporates more shared facilities to reduce development and/or operation costs. Multi-Family Homes are designed to look like single detached units, but have two separate entrances (one on each floor).	***City of Montreal:*** *Foyer des Cent Abris,* two houses with a total of 24 units built in Centre-Sud neighbourhood to assist single persons; each studio apartment has a private kitchen/bathroom, common courtyard, and the U-shaped design provides natural light	***City of Mississauga:*** zoning permits group homes/rooming houses in residential zones; this form of housing is subject to a minimum radius of 800m between group homes (there is not a clear understanding about if this requirement aids or restricts this form of housing)	***City of Vancouver:*** Developers who demolish or close single room occupancy hotels are responsible for a 1-to-1 replacement of those units (to ensure existing units are not reduced)
	Quattroplex and Stacked Row/Townhouse	*Quattroplex:* Contains four units (two in front and two in rear of structure), where the exterior on corner lots would look like a single detached unit and mid-block lots would look like semi-detached units. *Stacked Row:* Typically three full storeys with a basement, where individuals units are layered vertically over each other while maintaining a street-related entrance for each unit.	Both are alternatives for low density areas where neighbourhoods have concerns about higher density house forms. *Stacked Townhouses* ("garden homes") are an option instead of condominium suites; affordable alternative to single detached units for those who do not want to live in a high rise development.	***Town of Markham:*** *OldeThornhill Village on Bayview,* The Wynn Group and Sundance Homes built six buildings with 220 four-storey, brick stacked condominium townhouses in 2007. Sale prices ranged from $216,880 to $336,880 for two- and three-bedroom units with private facilities	***City of Brampton:*** *KingKnoll subdivision,* twelve quattroplexes with 48 three-bedroom units, private facilities, unfinished basement and two parking spaces per unit	

	PRACTICE	DESCRIPTION	ALTERNATIVE	CASE STUDY EXAMPLES		
RESIDENTIAL INTENSIFICATION	*Live-Work*	Live-work units contains both living accommodation and provide space to conduct a business, where there ground level is to be used for commercial purposes (such as office, studio space or workshop) and then the living space is provide above.	*Workforce Housing* can refer to any form of housing and is commonly understood to provide housing in a reasonable proximity to the workplace for households with income that is insufficient to secure quality housing. *Home Occupation* refers to a secondary use of a principle residential dwelling; home owners may run a small-scale business out of their home subject to specific requirements as outlined in the municipal zoning by-law.	***Town of Markham,*** *Cornell Village,* 53 live-work townhouse units were built along Bur Oak Avenue between 16th Avenue and White's Hill Avenue; these living and business units were initially sold for less than $300,000 each in 2006	***Town of Markham,*** *Live-work Housing,* the Town established a Task Force on Home Occupation which resulted in adopting a "blanket by-law" for home businesses; home occupations as a secondary use are permitted within all residential zones, provided the activity meets several performance standards	***Whistler, B.C.,*** *Workforce Housing,* adequate workforce housing was targeted by permitting secondary suites; by imposing restrictive resale convenants and resale price controls; by imposing employee housing service charges to developers of commercial land; by building rental units only for employees; and by establishing an organization to develop and manage resident-restricted properties
	Micro Suites for Seniors	A small self-contained unit that includes living and sleeping areas, a bathroom and kitchenette. The unit is located in a larger building such as a large single family house and would have access to common areas such as kitchen, laundry and living room.		***City of Oakville,*** *SuiteLiving,* in 2010 a non-profit organization undertook a research project to understand the viability of permitting micro-suites in larger suburban homes; provides options for baby boomers who become empty nesters to repurpose their homes to accommodate three or four micro suites (37-60m² - 450-650ft²) with access to common areas		
	Infill Development	Development that occurs on vacant or under-utilized lands within urban areas. Infill sites are already serviced by utilities and other services that reduce developer's upfront costs and inturn may help reduce housing costs.	Prepare inventory of potential infill sites; Adopt flexible zoning/building regulations (irregular or substandard infill lots); Permit/encourage mixed uses; Allow sufficient density	***Town of Markham,*** *Parkside Towers at World on Yonge,* two of five condominium towers within a mixed-use office, retail and residential development; the Parkside Towers consist of 520 units ranging from 530 to 1250 sq.ft., starting at $267,000; the site was formerly a strip plaza	***City of Vaughan,*** *Terrace on the Park,* seven-storey residential condominium comprised of 87 apartment units and three levels of parking; one- and two-bedroom units are available ranging from 790 to 1939 sq.ft., starting at $259,000; the site was formally a two-storey non-residential structure	***Town of Richmond Hill:*** *Mackenzie Green,* public-private partnership to build 140 apartment units for seniors, families and non-senior singles that meets the operational requirements and standards by Housing York Inc.
	Secondary Suites/ Accessory Dwelling Units	Allow a second unit in an existing single dwelling unit, typically with certain size restrictions (i.e. basement apartment: 30% of existing dwelling unit) Found to offer some of the most affordable accomodation; improve housing options	*Secondary Suites* can be permitted in other forms of housing. *Convertible Homes* is an innovative option to install a secondary suite as a permanent feature. They are designed to look like single detached units (from the exterior) and can be built with or without a secondary suite.	***Town of Newmarket:*** Bylaw 2003-106 allows owners of detached, semi-detached and townhouse units to have one self-contained apartment within the dwelling unit, provided that the unit meets building code and fire code regulations	***City of Toronto & Guelph:*** (many municipalities) have passed bylaws to permit accessory dwellings in certain areas ***City of Ottawa:*** allows such as-of-right accessory dwelling units in all areas of the City; published "A Home Within A Home" (educational brochure)	***Coquitlam, B.C.:*** Offers utility rebates to secondary suite owners that register their units and developed a set of alternative life safety standards ***City of Vancouver:*** *Convertible Home,* the City provided a 10m x 32.8m lot valued at $125,000 under contract with the B.C. Housing Management Commission; once the house was sold the Commission paid the City for the land
	Garden Suites	A form of an accessory dwelling unit, defined as a "portable, self-contained dwelling without a basement, installed temporarily in the rear or side yard of a lot with an existing, permanent, single detached house". They provide the ability to live independently with the benefit of having care/support in close proximity.	In 2011, Section 39.1 of the Planning Act was amended to increase the number of years garden suites may be authorized under a temporary use bylaw from ten to 20 years. The Planning Act provisions continue to allow municipalities to extend authorization by three-year increments, so long as the use is still justified.	***Town of East Gwillimbury:*** permits garden suites in several zones, subject to temporary use by-laws; initial approval permits 20 years which can be renewed on a three-year basis if use is still justified	***Town of Georgina:*** in 2009, Section 26 Transititonal Zone in Zoning By-law 500 was amendment to permit the first garden suite in Georgina; the suite is subject to a floor area between 45-60 sq.m, 1 unit, height maximum of 5m, interior side yard minimum of 3m, rear yard minimum of 30m, and 2 parking spaces	***Town of Caledon:*** permits garden suites in several zones, subject to temporary use by-laws; subject to a legal agreement (removal and restoration provisions, length of time for a maximum of 20 years); provides guidelines for units (size, design, location/setbacks)

	PRACTICE	DESCRIPTION	ALTERNATIVE	CASE STUDY EXAMPLES		
	Intensification of Social Housing	Complete or partial redevelopment of existing social housing accommodations; can lead to interesting new opportunities to provide denser, improved communities and housing.	New/additional buildings or additions/renovations to existing buildings.	***King Township,*** *Kingview Court*: a building extension was completed in 2011 to increase the total number of units from 27 to 66; there are a total of 57 one-bedroom units and nine two-bedroom units; an elevator was also installed to improve accessibility	***City of Toronto,*** *Regent Park*: expansion from 2,000 units on site to 4,500 units including a mix of apartments and townhouses and commercial, community and education amenities; mix of rent-geared-to income units and market units	***Kingston & Frontenac Housing Corporation:*** redeveloped an under-utilized section of a 49-unit seniors' affordable apartment building; office space was also added and adjacent affordable housing units were improved, including on-site landscaping
	Converting Old Buildings	Conversion of old, under-utilized, or historic buildings into affordable living (ownership, rental, or social).		***City of Toronto:*** *Glenmore Apartments,* Alternative Living Solutions Inc. converted a banquet hall at 1908 Gerrard Street E into affordable housing, four-storey apartment with 29 one-bedroom units, offices, and common amenity space	***City of Vancouver:*** *Residence at St. Joseph's,* Conversion of a hospital into 70 units of affordable rental housing (with assisted federal government funding, CMHC RRAP)	
INNOVATIVE CONSTRUCTION	*Modular Construction*	Building sections (or "modules") of a house according to precise floor plans. The home is built in factories using mass production techniques and later transported to site.	Partial Modularization includes panelized floors, walls, roofs and sub-assembly (doors, windows, framing)	***Canada,*** *Teron International, the Innovative Housing Institute, and the Manufactured Housing Institute of Canada,* these three Canadian organizations are leading the way in lowering the cost of housing construction	***City of Ottawa,*** *Apartment Complex,* Teron International reported that by using modular construction and on-site technologies, an apartment complex was built for $250/sq.ft., which was $50 cheaper than the costs would have been if they used conventional techniques	
	Molding Technology	Increases efficiency on building site (i.e. injection molding techniques); commonly used to create thermoplastic parts, also produces concrete floors in housing. Technique reduces costs two ways: delivers home components quickly with few construction defects; and uses precise technologies/thorough planning to reduce material waste				
INNOVATIVE DESIGN	*Complete Units, With Unfinished Interior*	Leave a portion of the complete units unfinished to allow users to finish at their own budget. This helps reduces labour and material costs for developer.		***Grow Home (developed by Ari Freedman, 1990):*** narrow three-storey townhouse with approximately 1,000 sq.ft.; finished first floor with kitchen, bathroom and living space, and other floors are open concept, unfinished		
	Flexible Housing	Allows homeowner to reconfigure house as lifestyle changes; rooms can change size, complete floor may change; equipped with pre-wiring/ plumbing ready for adaptation; spaces can be used differently with minimal changes/ expenditures. Usually designed to permit surplus space to be rented out	Also known as: *Ontario:* Made-to-Convert House *Vancouver:* Convertible House Can also be applied to an apartment style building (i.e. flexible condominiums)	***City of Brampton:*** *Springdale Development,* 20 FlexHomes by Townwood Homes; designed to look like single detached (exterior), two separate units, one on each floor, which function separately but can be reconverted back into a single detached	***City of Edmonton:*** *Riverwind Towers,* FlexHousing in an Apartment Style Building by Dub Architects Ltd.; main flexible feature is mingle suite with common living space and private bedrooms, bathrooms and balconies on either side	
	Green Building	Green building design uses renewable resources and less energy which makes them more affordable. Smaller designs and alternative and salvaged building products conserve resources and therefore can cost less than traditional approaches.	Short-term, more immediate cost-saving examples include high efficiency water and energy applicances. Longer-term financial saving investments include solar panels and grey water technologies.	***Town of Markham,*** *Eden Park Towers Phase II,* two 13-storey towers with 209 and 207 units ranging from 587 to 1246 sq.ft., starting at $260,000 are being constructed at LEED® Gold standards	***Town of Markham,*** *The Water Garden,* this future development located at 7608 Yonge Street is targetting a minimum of LEED® Silver certification; the development will be a six-storey condominium building with one- and two-bedroom suites from mid $253,900's	

	PRACTICE	DESCRIPTION	ALTERNATIVE	CASE STUDY EXAMPLES		
FINANCE	*Options for Homes*	Options for Homes is a non-profit organization that provides a unique model to fund affordable housing without government assistance. It allows buyers to purchase a home at-cost, where the difference between at-cost and market price becomes a second mortgage that is interest-free and is not paid by the intial buyer until they sell at market value.	If the buyer were to rent these units they would not receive financial benefits of the second mortgage.	***Town of Markham:*** *Old Kennedy Village,* a development built by Deltera consists of 140 stacked townhouses ranging from 685 to 1110 sq.ft. in size. It is in an ideal location near Milliken GO Station, the Pacific Mall, grocery stores, schools, parks and more.	***City of Scarborough:*** *The Village at Guildwood,* a nine-storey apartment building and 36 townhouses are located at Eglinton Avenue East and Kingston Road; units range from 435 to 1,180 sq.ft. in size, starting at $90,400; parking and lockers are available	***City of Toronto:*** *Weston Village,* located at Lawrence Avenue and Weston road; a 42-unit townhouse condominium development with three-bedroom units ranging from $128,900 to $152,000; affordable to families with incomes as low as $32,000. Resale values have increased by over 40%.
	Home Investment Program (HIP) & Daniels Gateway Rental Communities by The Daniels Corporation	This program helps individuals and families save for homeownership by earning a credit of $200 per month (up to $6,000) which can be put towards the downpayment of a new Daniels home. Tenants who rent a Daniels home for twelve months are given a certificate for $2,400 towards a down payment.		***Erin Mills, Mississauga****, The Annex,* located on the north east corner of Glen Erin Drive and Thomas Street, surrounded by parks, schools, GO Transit and the Erin Mills Town Centre. Individuals have a choice of four different three-bedroom townhouse designs ranging from 1126 to 1696 sq.ft., starting at $1490/month, with a private driveway, single car garage and private applicances/ bathrooms	***City of Mississauga,*** *Chicago Condominiums,* located at Confederation Parkway and Rathburn Road West, surrounded by Square One Shopping Centre, the Living Arts Centre and YMCA; buyers have a choice of multiple one-bedroom designs starting at $1275/month with private applicances/ bathrooms and public building amenities	***City of Toronto,*** *One Cole Condominiumsm,* located at Parliament and Dundas Streets, minutes to downtown and surrounded by grocery stores, shops, banks, parks and schools; two-bedroom studio apartments are offered with private appliances and common building amenities such as fitness centre and party room, starting at $1200/month
	FirstHome Communities by The Daniels Corporation	The *Gradual Deposit Payment Plan* and *Live Free Program* allow individuals to move-in to their new home and only pay deposit payments each month until 5% of the purchase price of final closing of the home is reached.		***Town of Markham,*** *FirstHome Markham,* 96 fully-built condominium townhouses are located at Bur Oak Avenue and Chancery Road, close to multiple amenities including the Mount Joy GO Station and Old Downtown Markham; model choices included one-, two- and three-bedroom designs with a patio or balcony; all homes constructed to the ENERGY STAR® standard to reduce costs	***City of Brampton:*** *FirstHome Brampton,* 150 one- and two-storey condominium townhouses featuring one-, two- and three-bedroom designs starting at $159,900, located at Bramalea Road, north of Sandalwood Parkway	***Town of Aurora,*** *FirstHome Aurora,* subdivision at 15933 Bayview Avenue has been registered for 128 units in total, with 20 semi-detached, 41 street townhouses, and 87 stacked townhouses; condomimums will be fully-built and freehold with options for one-to-three-bedroom units ranging from 450 to 1350 sq.ft., starting at $180,000
	Expedited Permitting	Cost-efficient and very effective way of reducing developer costs for affordable housing projects by eliminating delays during any stage in the development process to reduce final costs of new housing and make projects more attractive to developers.	Fast-track review and permitting processes when residential project includes affordable units; at no-cost to municipalities.	***City of Langford, B.C.,*** uses expedited permit approval process as an incentive for developers to include affordable units in developments and offset the costs associated with providing the affordable units		

Appendix #10

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