Town of East Gwillimbury
Housing Needs Assessment
June 2025

Housing Needs Assessment

East Gwillimbury (T)

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Preface

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

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

Funding Requirement

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

Going forward, HNAs will be required for:

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

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

- Future federal infrastructure funding applicants as required.

Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other Housing, Infrastructure and Communities Canada programs, other than to update it every five years.

Purpose

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

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

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

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

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

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

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

1. Development and use of Housing Needs Assessments

2. Community profiles and trends

3. Household profiles and economic characteristics

4. Priority groups

5. Housing profiles

6. Projected housing needs and next steps

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

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

1. Methodology

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

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

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

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

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

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

- [Statistics Canada Census Data](#)

- [CMHC Housing Market Information Portal](#)

- [Statistics Canada Housing Statistics Dashboard](#)

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

- [CMHC Proximity Measures Database](#)

- [Housing Assessment Resource Tool Dashboard](#)

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

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

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

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

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

The 2025 Town of East Gwillimbury Housing Needs Assessment (HNA) has been developed using data from sources such as the Statistics Canada Census, Canada Mortgage and Housing Corporation (CMHC) databases, Housing Assessment Resource Tools (HART) from the University of British Columbia, and data from the Province of Ontario, the Regional Municipality of York, and Town of East Gwillimbury Official Plan.

Qualitative analysis and commentary are informed by the growth management initiatives of the Town, close working relationships with the development community, and extensive public engagements held for updates to major planning initiatives, including the Official Plan, Zoning By-law, Community Secondary Plans, etc.

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

The Town of East Gwillimbury is a fast-growing municipality and strategically prioritizes growth management corporate-wide. Staff from all departments work closely with the community, developers, landowners, and local organizations to ensure that growth is sustainable and results in the creation of complete communities. Meeting market demand, as well as addressing diverse housing needs is a top priority.

One of the central priorities outlined in the 2022 Official Plan is to build a successful community, which will be measured by achieving a community that is:

- Complete, with a mix of housing types, including accessible and affordable housing;
- Viable and financially responsible;
- Beautiful and high quality;
- Healthy, with a commitment to active transportation and supports healthy lifestyles; and,

- Sustainable and resilient, with respect to social, financial and environmental sustainability.

Extensive community engagement has been conducted for various policy work that impacts the local housing supply, notably for the most recent iteration of the Town's Official Plan:

- Two virtual community visioning workshops - October 27, 2020;
- Two Growth Management Presentations to Council - March 23, 2021 and February 11, 2025;
- Discussion papers workshop and special meeting of Council - April 27, 2021;
- "Chat with a Planner" Consultation throughout March and April 2021;
- Online community workshops - June 2 and 3, 2021;
- Presentation of finalized discussion papers and land needs assessment - September 21, 2021;
- A virtual open house - March 3, 2022;
- A Statutory Public Meeting - May 11, 2022; and,
- Individual sessions/presentations with each member of Council, advisory committees, community members and other stakeholders.

This engagement work has continued for the Transportation, Water and Wastewater Master Plans (2024) and the ongoing Complete Communities Secondary Plan.

The Town has a close relationship with local landowners and developer groups. Collaborative effort and emphasis is placed on strategic ways in which the housing crisis may be addressed, specifically providing a range of built form, achieving density targets, and levels of affordability.

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

The York Region "I Count" campaign was used to inform this HNA document, and speaks to the outreach that was done with targeted priority groups, specifically related to housing and homelessness.

The Town works collaboratively with community groups to ensure that public service and decision making is considerate of all members of our society, importantly the priority groups identified by CMHC, and mention in Section 4. Through the Town's Advisory Committees, priority groups have contributed to discussions on housing needs, among other current issues. The Town remains committed to comprehensive outreach and engagement strategies with the public and local partners, ensuring ongoing project development, data collection, research, and analysis, all of which have been essential in shaping this HNA.

Further, the Town of East Gwillimbury's adopted the [2024-2027 Indigeneity, Inclusion, Diversity, Equity, and Accessibility (IIDEA) Action Plan](#) in 2025, which is a multi-year plan that identifies ways in which the organization will address, combat and dismantle existing barriers and forms of oppression faced by marginalized groups in society. This document and the recommendations contained within provide advocacy for marginalized groups in all aspects of public services, including considerations for appropriate and culturally sensitive housing support services.

2. Community Profile and Trends

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

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

The Town's Official Plan identifies four guiding principles that establish the vision for East Gwillimbury. Principle 4: "To encourage and support the creation of a full range and mix of housing options to meet the needs of a growing and diversifying population, including a mix of densities, unit types and tenures, as well as affordable, accessible housing options."

Section 3.2.3 of the Town's Official Plan requires the provision of housing opportunities in an effort to develop *Complete and Successful Communities*, as defined in the document. The Official Plan prioritizes:

- Providing a range and mix of housing types, styles, tenures and affordability characteristics to meet the needs of a growing and diverse population;
- Promoting the supply of new affordable housing in a variety of locations, dwelling types, and tenures, with the express goal of providing 2,250 purpose built rental housing units by 2051; and,
- Monitoring the housing market to maintain a current indicator of progress towards market and affordable housing targets.

Land Use Policies detailed in the Official Plan for Strategic Growth Areas include the following:

4.2.1(a) Community Areas provide for the development of residential communities, including housing and other supporting land uses….The intent of this Plan for the Community Areas is to: (ii) achieve a mix of housing types, densities, sizes, and tenures, including a full array of special needs housing to meet the existing and projected demographic and housing market requirements of current and future residents of the Town.

The IIDEA Action Plan includes initiative #1.31: Support Affordable Housing Initiatives - Continue to meet with York Municipal Housing Working Group to support affordable housing initiatives, where possible.

Finally, the Town's 2022-2026 Strategic Plan commits to ensuring "responsible, balanced growth management". Within this priority, a key deliverable is to "advocate for a variety of housing options for residents in every stage of life".

2.2 Community Profile

2.2.1 Population		
Characteristic	**Data**	**Value**
Total Population (Number)	2016	23,991
	2021	34,637
Population Growth (Number)	Total	10,646
	Percentage	44.4
Age (Years)	Average	39.2
	Median	39.6
Age Distribution	0 - 14 years	6,630
	15 - 64 years	23,200
	65+ years	4,810
Mobility	Non-movers	29,405
	Non-migrants	1,210
	Migrants	3,080

2.2.2 Demographic Information		
Characteristic	**Data**	**Value**
Immigrants	Total	9,845
Non-Immigrants	Total	23,920
Recent Immigrants (2016-2021)	Total	1,035
Interprovincial migrants (2016-2021)	Total	330

2.2.2 Demographic Information		
Characteristic	Data	Value
Indigenous Identity	Total	465

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

The Town of East Gwillimbury was the fastest growing municipality in Canada, with a population increase of 44.4% between 2016 and 2021, according to Statistics Canada. Such rapid population growth has been facilitated by development activity in recent years and resulted in increased supply in the local housing market.

The data above illustrates a fast growing community, made up predominantly of non-immigrants between the ages of 15-64 years old, who have remained within the community for extended periods of time ("non-movers").

According to the Provincial Planning Statement, 2024, the Town of East Gwillimbury is projected to reach a population of 127,600 by 2051. This represents an increase of more than 300% over the estimated 2024 population of 41,058. Statistics Canada data shows that, from 2016 to 2021, the suburbs surrounding Toronto, including East Gwillimbury, accounted for over 37% of the Greater Toronto Area's proportional growth—the highest of any region within the metropolitan area.

The Town is currently limited in how much it can continue to grow due to lack of sanitary servicing and treatment infrastructure available. At this time, the remaining allocation available for future development has been largely committed and, in the absence of further investment from the Regional and Provincial governments in sanitary infrastructure, further development of any significance will be impossible. As was witnessed between 2016 and 2021, and further to 2024, there is a need for housing in East Gwillimbury, just like across the Greater Toronto Area and Province of Ontario. East Gwillimbury is prepared to accommodate and facilitate such growth and eagerly awaits the necessary infrastructure investment to allow it to proceed.

3. Household Profiles and Economic Characteristics

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

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

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

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

3.1 Household Profiles

<table>
<tr><th colspan="3">3.1.1 Household Income and Profile</th></tr>
<tr><th>Characteristic</th><th>Data</th><th>Value</th></tr>
<tr><td rowspan="2">Total number of households</td><td>2016</td><td>8,077</td></tr>
<tr><td>2021</td><td>11,449</td></tr>
<tr><td rowspan="2">Household income (Canadian dollars per year)</td><td>Average</td><td>139,200</td></tr>
<tr><td>Median</td><td>119,000</td></tr>
<tr><td rowspan="2">Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from Toronto (CMA), Ont.</td><td>Average</td><td>80,100</td></tr>
<tr><td>Median</td><td>65,500</td></tr>
<tr><td rowspan="2">Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from Toronto (CMA), Ont.</td><td>Average</td><td>155,400</td></tr>
<tr><td>Median</td><td>120,000</td></tr>
<tr><td>Average household size (Number of members)</td><td>Total</td><td>3</td></tr>
<tr><td rowspan="6">Breakdown of household by size (Number of households)</td><td>Total</td><td>11,450</td></tr>
<tr><td>1 person</td><td>1,595</td></tr>
<tr><td>2 persons</td><td>3,500</td></tr>
<tr><td>3 persons</td><td>2,265</td></tr>
<tr><td>4 persons</td><td>2,535</td></tr>
<tr><td>5+ persons</td><td>1,550</td></tr>
</table>

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Tenant households (Number of households)	Total	1,805
	Percentage	15.764
Owner households (Number of households)	Total	9,640
	Percentage	84.192
Percentage of tenant households in subsidized housing	Percentage	4.7
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	0
Number of one-parent families	Total	1,315
	Percentage	13.033
Number of one-parent families in which the parent is a woman+	Total	990
Number of one-parent families in which the parent is a man+	Total	325
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	500
	Low (21% – 50% AMHI)	1,575
	Moderate (51 – 80% AMHI)	2,205
	Median (81% - 120% AMHI)	2,790
	High (>120% AMHI)	4,315

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

The Statistics Canada Canadian Income Survey, as summarized and analyzed by CMHC's Real Average Household before tax income report, shows that the average household before tax income in Ontario in 2021 was $123,800. In East Gwillimbury, the average income was $139,200 in that same year. It is noted that average tenant household income in East Gwillimbury is only 58% ($80,100) of owner household income ($139,200).

East Gwillimbury has a small share of total households categorized by tenant occupancy, almost 16%. The nominal share of tenant households in subsidized housing likely speaks more to the availability of subsidized housing, rather than the actual need that might exist in the community.

As shown in Table 3.1.1, 65% of households in East Gwillimbury, according to the 2021 Census, fit within the Median or High-income category. This is likely to increase with the amount of new development that has been occurring since 2021 of larger homes with higher assessed values. Increasing household income levels contribute to elevated housing costs and impact the demand on the local housing market, resulting in a higher overall cost of living. As a result, moderate-income earners who may be in core housing need may not be able to find options in the Town. This affordability challenge disproportionately impacts retirees, single-parent households, and other groups whose income levels are lower than the community average.

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

3.3.1 Household Formation						
HH* Head Age Category	**2016**			**2021**		
	Pop.	**Headship Rate (%)**	**HHs***	**Pop.**	**Headship Rate (%)**	**HHs***
15 to 24	3,000	1%	30	3,880	1.5%	60
25 to 34	2,580	29.5%	760	4,305	29.7%	1,280
35 to 44	3,040	44.7%	1,360	5,180	48.3%	2,500
45 to 54	4,075	50.4%	2,055	4,865	52.1%	2,535
55 to 64	3,705	52%	1,925	4,965	50.7%	2,515

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

3.3.1 Household Formation						
HH* Head Age Category	2016			2021		
	Pop.	Headship Rate (%)	HHs*	Pop.	Headship Rate (%)	HHs*
65 to 74	2,205	54%	1,190	3,065	53.2%	1,630
75 to 84	935	63.1%	590	1,330	53%	705
85 plus	345	50.7%	175	410	54.9%	225

*Household/Households

3.3.2 Household suppression						
HH* Head Age Category	2006 Actual		2021 Actual		2021 Household Suppression		
	Pop.	HHs*	Pop.	HHs*	Headship Rate (%, 2006)	Potential HHs* (2021)	Suppressed HHs* (2021)
15 to 24	3,015	50	3,880	60	1.7%	64.3	4.3
25 to 34	1,865	595	4,305	1,280	31.9%	1,373.4	93.4
35 to 44	3,465	1,695	5,180	2,500	48.9%	2,533.9	33.9
45 to 54	3,970	1,980	4,865	2,535	49.9%	2,426.4	0
55 to 64	2,640	1,390	4,965	2,515	52.7%	2,614.1	99.1
65 to 74	1,310	725	3,065	1,630	55.3%	1,696.3	66.3
75 plus	845	455	1,740	930	53.8%	936.9	6.9
Total							304.1

*Household/Households

In East Gwillimbury, the critical contributing factor preventing the formation of new households and suppression of housing demand is evolving market conditions combined with a lack of servicing infrastructure. The Town was growing and new housing being built at rapid rates between 2016 and 2021 when allocation was available.

The Housing Assessment Resource Tools (HART) research group summarizes the Percentage of Households in East Gwillimbury in Core Housing Need by population group in both 2016 and 2021, which is shown in the table below.

Percentage of Households in Core Housing Need by Priority Population, East Gwillimbury T (CSD, ON) 2016 vs 2021
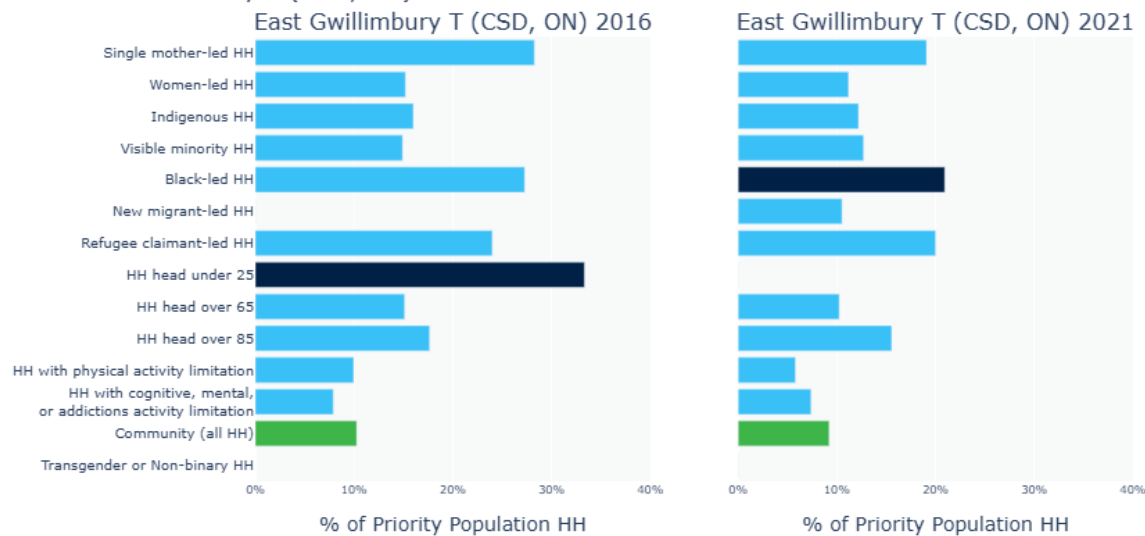
According to HART, "[a] household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards, and it would have to spend 30% or more of its before-tax income to pay the median shelter costs (including utility and municipal costs) of alternative local market housing (i.e. they are in unsuitable, inadequate, or unaffordable housing and they could not afford another home in the community).

- Adequate – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.

- Suitable – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).

- Affordable – All shelter costs total less than 30% of a household's before-tax income."

In 2016, just over 10% of households in East Gwillimbury were categorized as being in Core Housing Need, one-third of which were households led by an individual under 25 years old. In 2021, the percentage of East Gwillimbury households in Core Housing Need dropped to just over 9%, with the most prevalent groups being black-led households (21%), refugee claimant-led households (20%) and single-mother-led households (19%). It should be noted that, as stated on the HART website, where there is no bar for a priority population, it means that either there are no households in core need within that group, or that there are too few to report.

Addressing the needs of priority populations with respect to housing options will be an important way to reduce barriers to entering the housing market and addressing affordability concerns with respect to housing.

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Number of workers in the Labour Force	Total	18,870
Number of workers by industry (Top 10 only)	Construction	2,215
	Retail trade	1,950
	Health care and social assistance	1,680
	Professional, scientific and technical services	1,665
	Manufacturing	1,525
	Educational services	1,460
	Finance and insurance	1,205
	Public administration	1,070
	Administrative and support, waste management and remediation services	930
	Accommodation and food services	785
Unemployment rate and participation rate (Percent)	Unemployment rate	11.5
	Participation rate	68.606
All classes of workers (Number)	Total	18,475
Employees (Number)	Total	14,925
Permanent position (Number)	Total	12,675
Temporary position (Number)	Total	2,250
Fixed term (1 year or more, Number)	Total	700
Casual, seasonal or short-term position (less than 1 year, Number)	Total	1,545
Self-employed (Number)	Total	3,545
Number of commuters by commuting destination	Within census subdivision	1,765
	To different census subdivision	4,955

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
	To different census division	2,270
	To another province/territory	20
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	10,525
	Public transit	285
	Walked	235
	Bicycle	20
	Other method	270

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

Since the global COVID-19 pandemic, the increasing instance of remote work has created a demand for more living space, as residents seek to accommodate a home office, or some type of alternative. While this shift has resulted in a number of advantages, it has also contributed to rising demand for larger homes in suburban areas, placing additional pressure on the local housing market in East Gwillimbury and across the Greater Toronto Area. This demand further exacerbates existing affordability challenges, particularly for priority populations who face significant income disparities when compared with typical economic families. Single retirees, young adults, marginalized groups, and single-occupant households often experience a greater financial burden when trying to secure housing.

The Town of East Gwillimbury also has a significant amount of agricultural land, with 75% of the town consisting of green space, including farms and forests. Many of these farms are supported by temporary/seasonal workers who require appropriate temporary housing options. Farm owners/operators who employ and house international agricultural workers have a responsibility to ensure workers' housing accommodations and drinking water are safe. Farms are required to comply with Provincial legislative guidelines, including the Health Protection and Promotion Act, Seasonal Workers Housing Guidelines, Ontario Building Code and Fire Code requirements. The accommodations constructed for these temporary workers are often located on or around the farm property and are typically temporary in nature, so do not help address the demand for housing in the community for the permanent population.

3.6 Households in Core Housing Need

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

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

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

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

Income Categories and Affordable Shelter Costs:

Income Category	% of Total HHs	Annual HH Income	East Gwillimbury T (CSD, ON) Affordable Shelter Cost (2020 CAD$)
Area Median Household Income		$119,000	$2,975
Very Low Income (20% or under of AMHI)	2.18%	<= $23,800	<= $595
Low Income (21% to 50% of AMHI)	13.22%	$23,800 – $59,500	$595 – $1,488
Moderate Income (51% to 80% of AMHI)	20.04%	$59,500 – $95,200	$1,488 – $2,380
Median Income (81% to 120% of AMHI)	25.35%	$95,200 – $142,800	$2,380 – $3,570
High Income (121% and more of AMHI)	39.21%	>= $142,801	>= $3,571

Percentage of Households in Core Housing Need, by Income Category and Household Size:

Percentage of Households in Core Housing Need, by Income Category and HH Size, 2021
East Gwillimbury T (CSD, ON)
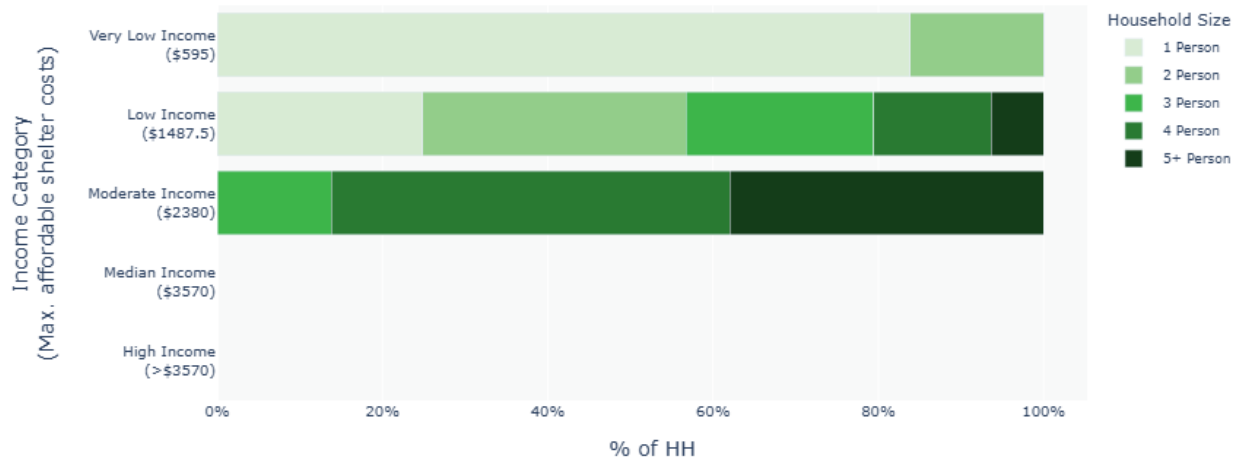
2021 Affordable Housing Deficit by Household Size:

					East Gwillimbury T (CSD, ON)	
Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income ($595)	130	25	0	0	0	155
Low Income ($1487)	175	225	160	100	45	705
Moderate Income ($2380)	0	0	20	70	55	145
Median Income ($3570)	0	0	0	0	0	0
High Income (>$3570)	0	0	0	0	0	0
Total	305	250	180	170	100	1,005

2021 Affordable Housing Deficit by Dwelling Type:

					East Gwillimbury T (CSD, ON)	
Max. affordable cost	1 Bedroom Homes	2 Bedroom Homes	3 Bedroom Homes	4 Bedroom Homes	5 Bedroom Homes	Total
$595	130	15	0	0	0	145
$1487	300	195	110	55	0	660
$2380	0	0	55	50	0	105
$3570	0	0	0	0	0	0
>$3570	0	0	0	0	0	0
Total	430	210	165	105	0	910

3.6.1 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	3,050
	Percentage	26.8
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	980
	Percentage	8.9
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	790
	Percentage	44
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	380
	Percentage	3.5
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	2,265
	Percentage	23.6
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	600
	Percentage	5.4
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	405
	Percentage	3.5
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	80
	Percentage	0.7
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	80
	Percentage	4.4
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	35
	Percentage	0.3
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	320
	Percentage	3.3
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	45
	Percentage	0.4

Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	350
	Percentage	3.1
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	60
	Percentage	0.6
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	110
	Percentage	6.1
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	30
	Percentage	0.3
Suitability – Owner households in unsuitable dwellings (# and %)	Total	250
	Percentage	2.6
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	30
	Percentage	0.3
Total households in core housing need	Total	1,020
Percentage of tenant households in core housing need	Percentage	22.9
Percentage of owner households in core housing need	Percentage	6.7

3.6.1 Income Categories and Affordable Shelter Costs		
Income Category, relative to Area Median Household Income (AMHI)	Annual Household Income (Canadian Dollars per Year)	Affordable Shelter Cost (Canadian Dollars per Month)
Very Low Income (20% or less of AMHI)	<= $23,800	<= $595
Low Income (21% to 50% of AMHI)	$23,800 - $59,500	$595 - $1,488
Moderate Income (51% to 80% of AMHI)	$59,500 - $95,200	$1,488 - $2,380
Median Income (81% to 120% of AMHI)	$95,200 - $142,800	$2,380 - $3,570
High Income (121% or more of AMHI)	>= $142,801	>= $3,571

3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	**Affordable Shelter Cost (Canadian Dollars per Month)**	**1 Person HH**	**2 Person HH**	**3 Person HH**	**4 Person HH**	**5+ Person HH**
Very Low Income (20% or less of AMHI)	<= $595	83.9%	16.1%	0%	0%	0%
Low Income (21% to 50% of AMHI)	$595 - $1,488	24.8%	31.9%	22.7%	14.2%	6.4%
Moderate Income (51% to 80% of AMHI)	$1,488 - $2,380	0%	0%	13.8%	48.3%	37.9%
Median Income (81% to 120% of AMHI)	$2,380 - $3,570	*	*	*	*	*
High Income (121% or more of AMHI)	>= $3,571	*	*	*	*	*

3.6.3 2021 Affordable Housing Deficit by Household (HH)						
Income Category	**Affordable Shelter Cost (Canadian Dollars per Month)**	**1 Person HH**	**2 Person HH**	**3 Person HH**	**4 Person HH**	**5+ Person HH**
Very Low Income (20% or less of AMHI)	<= $595	130	25	0	0	0
Low Income (21% to 50% of AMHI)	$595 - $1,488	175	225	160	100	45
Moderate Income (51% to 80% of AMHI)	$1,488 - $2,380	0	0	20	70	55
Median Income (81% to 120% of AMHI)	$2,380 - $3,570	0	0	0	0	0
High Income (121% or more of AMHI)	>= $3,571	0	0	0	0	0
Total		**300**	**245**	**185**	**180**	**100**

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

The below chart illustrates the share of households in Core Housing Need by Priority Population and Income Category in East Gwillimbury in 2021. Note that households that fall within the moderate-income category are still prevalent across nearly all priority groups. This emphasizes true barriers to housing that exist in East Gwillimbury and across Ontario.

Percentage of Households in Core Housing Need by Priority Population and Income Category, 2021
East Gwillimbury T (CSD, ON)
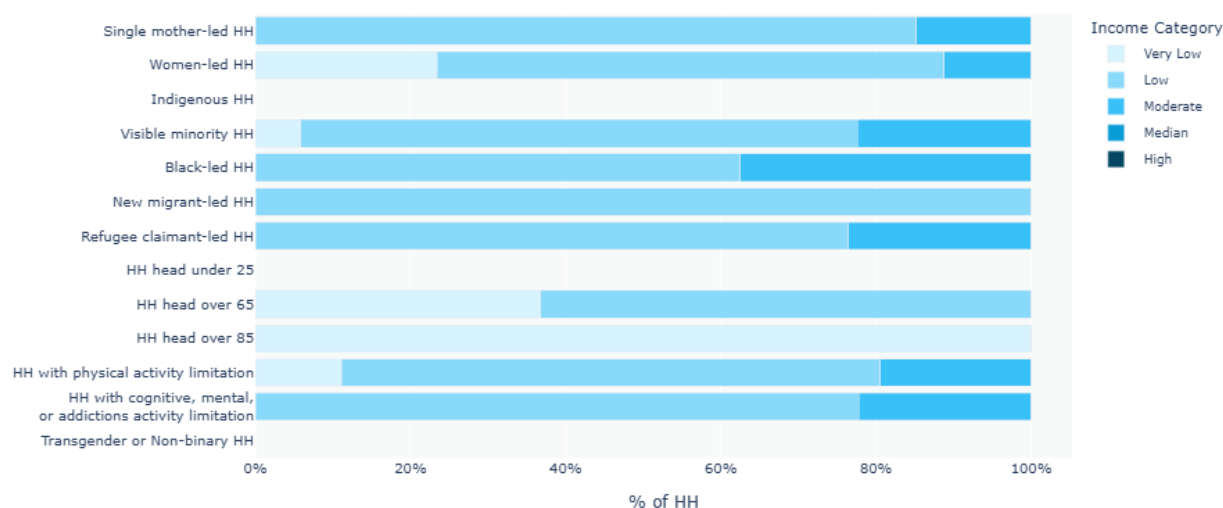
4. Priority Groups

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

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

- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

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

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

Quantitative data provided by Statistics Canada and CMHC is helpful in identifying the instance of households in Core Housing Needs in the Town of East Gwillimbury, and further, the specific priority group to which they belong. When developing or designing subsidy programs or implementing policies that encourage the creation of affordable housing units, it is important to have the context of those populations most in need, as shown below – emphasis is required on the specific needs of certain groups, including black-led households, refugee claimant-led households, and single mother-led households.

Percentage of Households in Core Housing Need by Priority Population, 2021
East Gwillimbury T (CSD, ON)
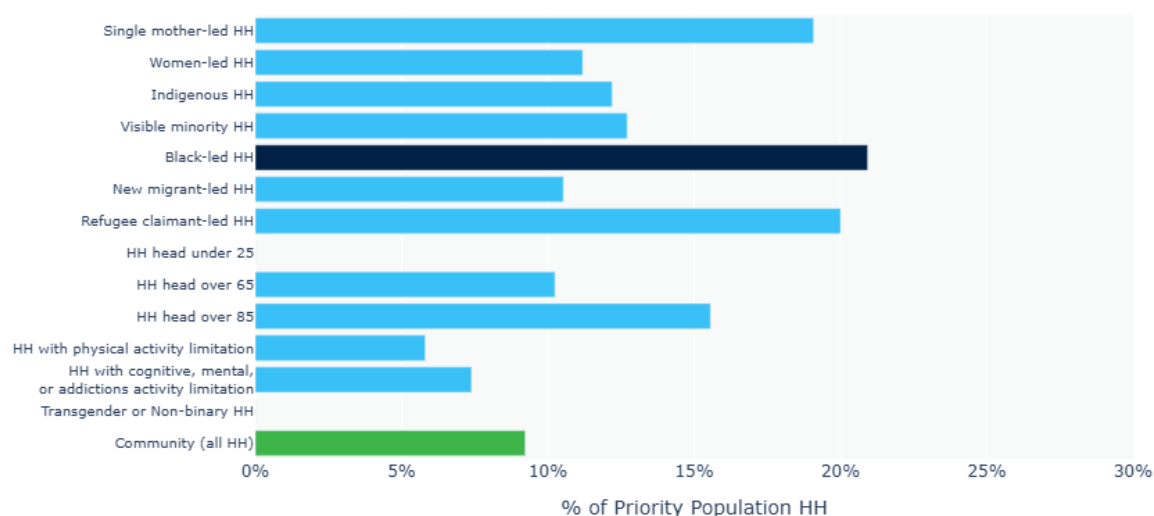
Households led by racialized groups, new immigrants and refugees, and single mothers are all disproportionately affected by the gap between income levels and rising housing costs, as well as other socio-economic factors. While housing supply remains a critical issue, economic and inflationary pressures continue to place a disproportionate burden on these priority populations, exacerbating affordability challenges.

To effectively address the challenges faced by vulnerable communities in East Gwillimbury, it is essential to understand their specific housing needs and develop targeted solutions that provide meaningful and sustainable options.

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
All households experiencing CHN	Total (Households)	1,015
	Percentage (of all households)	9.2%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	*
	Percentage (of priority group)	*
CHN in households led by women	Total (Households)	480
	Percentage (of priority group)	11.2%
CHN in households led by single mothers	Total (Households)	145
	Percentage (of priority group)	19.1%
CHN in households led by senior(s) aged 65-84	Total (Households)	255
	Percentage (of priority group)	10.2%
CHN in households led by senior(s) aged 85+	Total (Households)	35
	Percentage (of priority group)	15.6%
CHN in households led by young adult(s) aged 18-29	Total (Households)	65
	Percentage (of priority group)	16%
CHN in Indigenous-led households	Total (Households)	25

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
	Percentage (of priority group)	12.2%
CHN in visible minority-led households	Total (Households)	420
	Percentage (of priority group)	12.7%
CHN in Black-led households	Total (Households)	45
	Percentage (of priority group)	20.9%
CHN in new-immigrant-led households	Total (Households)	30
	Percentage (of priority group)	10.5%
CHN in refugee-led households	Total (Households)	105
	Percentage (of priority group)	20%
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	0
	Percentage (of priority group)	0%
CHN in households with Non-Binary member(s)	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	180
	Percentage (of priority group)	5.8%
CHN in households with member(s) with developmental disabilities	Total (Households)	140
	Percentage (of priority group)	7.4%

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	75
	Percentage (of priority group)	5.9%
CHN in households with Veteran member(s)	Total (Households)	0
	Percentage (of priority group)	0%
CHN in people experiencing homelessness	Total (people)	*
	Percentage (of priority group)	*

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

The Regional Municipality of York partnered with United Way Greater Toronto and various community service providers in 2021 to conduct the "I-Count", a Point-in-Time count of individuals experiencing homelessness in the region. Data was collected on the number and basic demographics of individuals experiencing homelessness, along with anonymous survey responses to provide qualitative information and context.

The 2021 Point-in-Time count identified 329 individuals experiencing homelessness throughout York Region, compared to 389 in 2018 and 263 in 2016. Data was not available at the municipal level.

Among those who voluntarily participated in the survey, 53% identified as chronically homeless—having been without stable housing for more than six months in the past year. This marks an increase of 45% from 2018 and 33% from 2016. Approximately 20% of respondents surveyed attributed their housing loss to the impacts of the COVID-19 pandemic.

According to the 2024-2027 York Region Homelessness Service System Program, "detailed demand informed forecasting completed in 2023 found that, without additional services and supports and improved access to housing affordable to people with low incomes, the number of people experiencing homelessness in York Region will grow from 1,300 as of September 30, 2023 to between 2,100 and 2,300 by 2030."

Homeless Hub, a project of the Canadian Observatory on Homelessness at the University of York, provides the following demographic indicators for homelessness across York Region, which was used to inform the "I-Count" study.

HOMELESSNESS

Number of people experiencing homelessness:	329 (2021)
Individuals experiencing chronic homelessness:	51% (2021)
Individuals experiencing episodic homelessness:	9% (2021)
Individuals experiencing sheltered homelessness:	238 (2021)
Individuals staying in emergency shelters:	198 (2021)
Individuals staying in a facility setting (violence against women shelters):	40 (2021)
Individuals staying in transitional housing:	53 (2021)
Individuals in provisional accommodations:	74 (2021)
Individuals experiencing unsheltered homelessness:	17 (2021)
Number of hidden homeless:	80% (2021)
Individuals identifying as youth:	Ages 16–24: 14% (2021)
Individuals identifying as Indigenous:	12% (2021)
Individuals identifying as LGBTQ2S+:	10% (2021)
Individuals identifying as female:	46% (2021)
Individuals identifying as male:	53% (2021)

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

The factors contributing to homelessness in the Town of East Gwillimbury are consistent with the conditions seen across York Region, the Greater Toronto Area, and Ontario. According to the York Region Homelessness Service System Program, "across Canada, the number of people experiencing homelessness is increasing, and demand for services is growing rapidly." And further, "while the expansion of services and supports over the past 10 years has been critical to responding to homelessness in York Region, existing programs funded by the Region operate at or near full capacity as the depth of need has continued to increase at a faster rate. High rents and low vacancy rates mean it is nearly impossible for many people who are experiencing or are at risk of homelessness to find and keep housing in York Region without ongoing support."

The study also finds that "The 2021 Census Release Report on Housing showed that across the Greater Toronto and Hamilton Area, York Region had the highest proportion of owners and the highest proportion of renters spending 30% or more of their gross income on housing costs. For individual households, spending a higher percentage of income on housing costs is associated with an increased risk of homelessness, particularly for people with fixed incomes or receiving social assistance"

With inflationary factors impacting the economy, cost of living increasing, and the supply of affordable housing, the pressure on municipalities to provide support or alternatives to those at risk of homelessness is increasing. It should be noted that marginalized groups face intersecting barriers that result in higher instances of being unhoused, which is detailed in the York Region Plan for Homelessness document, is a critical consideration when developing plans and policies to address these concerns.

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

The Regional Municipality of York has a 2024-2025 Cold Weather Response Plan for People Experiencing Homelessness in place, which provides access to expanded supports and services during the cold weather season. The plan is designed to alert people experiencing homelessness of current or anticipated cold weather conditions, provide information about services available, and collaborate with service providers to temporarily increase system capacity.

Blue Door is the largest emergency housing provider in York Region and delivers programs focused on housing, employment, and health, aiming to address the underlying causes of homelessness. There are several programs offered through Blue Door in the Town of East Gwillimbury:

- Porter Place - offers emergency housing support for men, with a capacity of 60 people per night;
- Abode - offers transitional housing for individuals and families, with 5 homes available;
- INNclusion - the first safe housing in York Region for 2SLGBTQ+ youth experiencing homelessness;
- Passage House – provides personalized support to help men achieve permanent housing;
- Leeder Place - provides emergency housing for families, with a capacity of 15 families per night; and,
- Mosaic Interfaith Out of the Cold - provides seasonal emergency housing seven days a week from October to June for youth, adults, and seniors experiencing homelessness, at Victory Baptist Church.

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

The Town of East Gwillimbury is not aware of significant numbers of community members representing groups as defined above, with the exception of temporary foreign workers, which has been addressed within this HNA document.

The Town plans to continue working collaboratively with York Region, non-governmental organizations, and community groups to ensure that our changing and evolving needs are addressed in sustainable ways.

5. Housing Profile

5.1 Key Trends in Housing Stock:

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

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

The Town of East Gwillimbury is categorized as a suburban community with vast rural areas and protected green spaces. More than 80% of all private dwellings in the Town are single detached units.

Prior to the significant waves of growth in the community beginning in 2016, the Town of East Gwillimbury was much more of a rural, agricultural community, with small concentrations of housing in the villages of Mount Albert, Sharon, and Holland Landing. Demand for housing across the Greater Toronto Area has been increasing, influenced by a myriad of factors, including immigration, migration to the region, and lack of available land. Consequently, East Gwillimbury has become a desirable place for new community development. As the amount of serviced land available for development diminishes in the Town, density continues to increase, and unit types diversify to meet the demand for housing on smaller parcels of land.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
Total private dwellings	Total	11,450
Breakdown by structural types of units (number of units)	Single-detached	9,295
	Semi-detached	400
	Row house	1,110
	Apartment/flat in a duplex	340
	Apartment in a building that has fewer than 5 storeys	285
	Apartment in a building that has 5 or more storeys	5
	Other single attached	15
	Movable dwelling	0
Breakdown by size (number of units)	Total	11,450
	No bedrooms	25
	1 bedroom	285
	2 bedrooms	795
	3 bedrooms	4,190
	4 or more bedrooms	6,155
Breakdown by date built (number of units)	Total	11,450
	1960 or before	1,105
	1961 to 1980	2,085
	1981 to 1990	1,950
	1991 to 2000	980
	2001 to 2005	445
	2006 to 2010	620
	2011 to 2015	805
	2016 to 2021	3,460

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
Rental vacancy rate (Percent)	Total	*
	Bachelor	*
	1 bedroom	*
	2 bedrooms	*
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	42
	Secondary	1,758
Number of short-term rental units	Total	*

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

5.3.1 Change in Units Affordable to Low-Income Households		
Characteristic	**Data**	**Value**
Affordable units built (number of units)	2016 to 2021	30
Change in number of affordable units built before 2016 (number of units)	2016 to 2021	-20
Change in number of affordable units (number of units)	2016 to 2021	10

Over the last five years, there has been a net increase of only 10 units of affordable housing units.

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

5.4.1 Average Rent by Year		
Characteristic	**Data**	**Value**
Average Monthly Rent (number, by year)	2016	*
	2017	*
	2018	*
	2019	*
	2020	*
	2021	*
	2022	*
	2023	*
Change in Average Monthly Rent (percent, by year)	2016-2017	*
	2017-2018	*
	2018-2019	*
	2019-2020	*
	2020-2021	*
	2021-2022	*
	2022-2023	*

While data specific to the average rents in the Town of East Gwillimbury are not available, CMHC reports that average rent across the Greater Toronto Area have increased significantly in recent years. Inflationary pressures, a lack of housing supply, population growth, and other economic factors continue to influence these changes. There are an increasing number of tenants either choosing or only able to rent as opposed to buying, which also makes the demand for rental properties stronger.

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

| 5.5.1 Rental Vacancy Rate by Year		
Characteristic	**Data**	**Value**
Rental vacancy rate (percent, by year)	2016	*
	2017	*
	2018	*
	2019	*
	2020	*
	2021	*
	2022	*
	2023	*

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

While the total number of owner-occupied households in Core Housing Need increased between 2016 and 2021 from 520 to 625, these households represent a decreased share of the overall community. In 2016, owner-occupied households in Core Housing Need represented 7.49% of the community, which decreased to 6.72% by 2021.

The same trend is observed with tenant-occupied households in Core Housing Need, with the number of units increasing from 280 to 390. However, in 2016, tenant-occupied households in Core Housing Need represented 35.22% of the community, which decreased to 22.87% by 2021.

As illustrated in the graph below, core housing need demands continue to disproportionately impact moderate, low and very low-income earners. A noticeable shift would be that with elevated prices for housing, even moderate-income earners (both tenant and owner-occupied) are falling into core housing need. Very low- and low-income earners remain in core housing need. Housing costs are outpacing income levels, and supply across the housing continuum is not being delivered to match the financial needs of moderate, low- and very low-income earners.

Percentage of Households in Core Housing Need, by Income Category, 2021
East Gwillimbury T (CSD, ON)
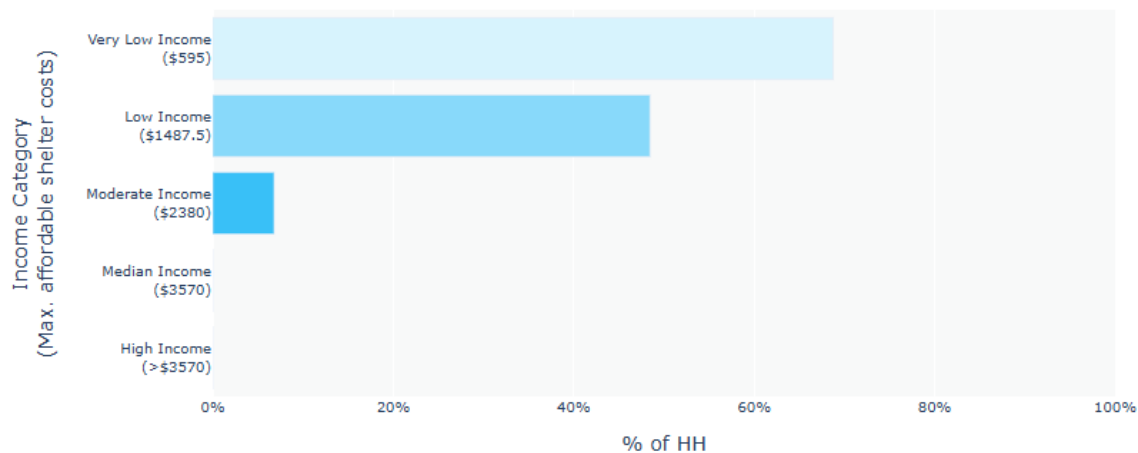
5.6.1 Core Housing Need by Year and Tenure		
Characteristic	**Data**	**Value**
Owner households in Core Housing Need (number)	2016	520
	2021	625
	Total Change	105
	Percent Change	20.19%
Tenant households in Core Housing Need (number)	2016	280
	2021	390
	Total Change	110
	Percent Change	39.29%
Owner households in Core Housing Need (percentage)	2016	7.49%
	2021	6.72%
Tenant households in Core Housing Need (percentage)	2016	35.22%
	2021	22.87%

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	**Data**	**Value**
Number of housing units that are subsidized	Total	85
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	1,095
Number of co-operative housing units	Total	*

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

Examples can include:

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

As the community in East Gwillimbury ages, the demand for long-term care space has been increasing, which would allow community members to age in place. Town staff have identified this as a priority and are currently working with a developer who has expressed interest in undertaking a project in the coming years.

The Town offers a number of Property Tax Rebate and Incentive Programs to support individuals in the community that might be struggling with affordability. One such program offers a tax deferral to Seniors, Low-income Seniors, and Low-income Disabled Homeowners. This program allows for qualifying homeowners to defer the increase of their taxes from one year to the next, interest free until the time in which the home is sold or change of title occurs.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	2160
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	*
	Bachelor	*
	1 bedroom	*
	2 bedrooms	*
	3 bedrooms+	*
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	*
	Bachelor	*
	1 bedroom	*
	2 bedrooms	*
	3 bedrooms+	*
Sale prices (Canadian dollars)	Average	$1,017,232.67
	Median	$1,070,000.00
Sale prices by unit size (Average, Canadian dollars)	Average	*
	Bachelor	*
	1 bedroom	*
	2 bedrooms	*
	3 bedrooms+	*
Sale prices by unit size (Median, Canadian dollars)	Median	*
	Bachelor	*
	1 bedrooms	*
	2 bedrooms	*
	3 bedrooms+	*

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
Demolished – breakdown by tenure	Tenant	*
	Owner	*
	Total (2016-2021)	115
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	*
	Single	*
	Semi-detached	*
	Row	*
	Apartment	*
Completed – Breakdown by tenure (annual, number of structures)	Tenant	*
	Owner	*
	Condo	*
	Coop	*
Housing starts by structural type and tenure	Total	4,372 (2016-2021)

Housing Starts by Type and Year					
	Singles	**Semis**	**Row**	**Apartment and Other**	**Total**
2016	862	60	194	--	1,116
2017	949	70	303	--	1,322
2018	515	14	23	--	552
2019	236	22	122	--	380
2020	295	70	67	--	432
2021	448	54	68	--	570
Total	3,305	290	777	0	4,372

Source: CMHC

Reporting from *YorkRegion.com* indicates that the average price for a home in East Gwillimbury was $1.12 million in April 2025, according to the Toronto Regional Real Estate Board. Semi-detached houses sold for an average of $1.07 million and attached housing for an average of $862,000. Compared to April 2015, the average sale price for all houses and condos in East Gwillimbury has increased by 83%.

Source: YorkRegion.com East Gwillimbury home prices plunge 5.7 per cent to $1.12 million in April 2025

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
Starts – Overall and breakdown by structural type (2021, number of structures)	Total	570
	Single	448
	Semi-detached	54
	Row	68
	Apartment	*
Starts – Breakdown by tenure (2021, number of structures)	Tenant	*
	Owner	570
	Condo	*
	Coop	*

6. Projected Housing Needs and Next Steps

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

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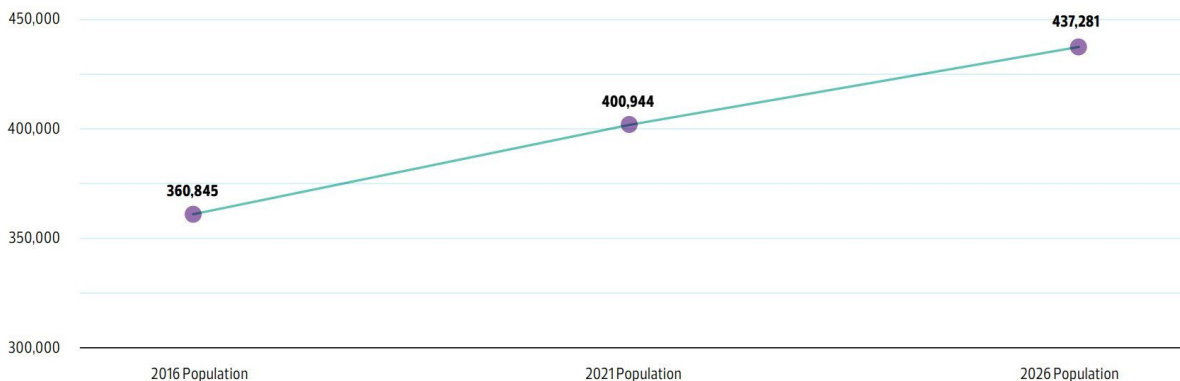
Household Growth Projection 2016- 2026. Source: Edmonton Affordable Housing Needs Assessment – August 2022

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

6.1 Projection Methodology Guidelines

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

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

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

Step 1: Population Projection

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

Step 2: Household Projection

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

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

Step 3: Housing Demand (Need) Projection

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

HART Household Projections – Projected Households by Household Size and Income Category

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

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

According to the Region of York Official Plan and the Town of East Gwillimbury Official Plan, the Town's population is anticipated to grow to 128,600 by 2051. This represents an increase of more than 200% over the current estimated population (2025) of approximately 41,000.

Year	Total Projected Population
2016	24,700
2021	35,700
2031	57,100
2041	88,700
2051	128,600

6.1.1 Projected Households by Household Size and Income Category, 2031						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	399	142	47	13	0	601
Low Income	666	656	310	212	94	1,938
Moderate Income	462	1,047	409	446	229	2,593
Median Income	283	1,068	709	606	470	3,136
High Income	116	1,217	1,164	1,614	989	5,100
Total	1,926	4,130	2,639	2,891	1,782	13,368

Key Considerations

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

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

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

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

- **Smaller Communities:**

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

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

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

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

- **Optional for Smaller Communities:**

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

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

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

Housing Demand

To project housing demand by tenure:

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

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

To project housing demand by dwelling type:

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

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

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

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

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

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

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

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

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

- **Optional for Smaller Communities:**

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

6.2 Projection Methodology

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

For the purpose of growth forecasting and anticipating both housing need and land needs, the Town of East Gwillimbury relies on the following Persons Per Unit (PPU) housing assumptions, which have been assigned by the Region of York:

- Single detached – 3.01

- Semi-detached – 2.65

- Townhouse – 2.58

Growth projections and population forecasting are also assigned to municipalities by the Province and reviewed and updated regularly through municipal Official Plan updates. These growth projections have been used in this projection assignment, along with data from the 2016 and 2021 Census, HART, York Region Public Health, and CMHC. Quantitative and qualitative assessments and projections can be estimated. The HART Housing Need Assessment Tool was used for population and housing projections, as required below.

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
Women by age distribution (# and %)	0-14	5,675 (20%)
	15-19	1,505 (5%)
	20-24	1,200 (4%)
	25-64	15,850 (56%)
	65-84	3,585 (13%)
	85+	300 (1%)
Male Births	Births x Estimated Proportion of Male Births	272
Female Births	Total births – Male Births	264
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.5%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	10,700
Projected Family Households	Age-group population x projected age-specific family headship rate	14,360 (2031)
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	4,688
Total Projected Headship Rate	Family headship rates + non-family headship rates	37.08%

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	One-person HH: 1,926 Family HH: 11,442
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	11,255
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	2,107
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Single-detached

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2031		
Characteristic	**Data**	**Value**
Anticipated population	Total	57,100
Anticipated population growth	Total	22,463 (from 2021)
	Percentage	65%
Anticipated age	Average	38.1
	Median	38.2
Anticipated age distribution (# and %)	0-14	12,069 (21%)
	15-19	2,845 (5%)
	20-24	2,795 (5%)
	25-64	31,946 (56%)
	65-84	6,905 (12%)
	85+	540 (1%)

6.3.2 Anticipated Households by 2031		
Characteristic	**Data**	**Value**
Current number of households	Total	11,449
Anticipated number of households	Total	13,368
Anticipated Household Age	Average	40.2
	Median	40.3
Anticipated Households by Tenure	Renter	2,107
	Owner	11,255
Anticipated Units by Type	Total	13,368
	Single	10,852
	Semi-detached	467
	Row	1,296
	Apartment	753
Anticipated Units by Number of Bedrooms	1 bedroom	362
	2 bedroom	928
	3 bedroom	4,892
	4+ bedroom	7,186
	5 bedroom	*
Anticipated Households by Income	Average	*
	Median	3,276
	Very Low	587
	Low	1,849
	Moderate	2,589
	High	5,067

6.3.2 Anticipated Households by 2031		
Characteristic	**Data**	**Value**
Anticipated average household size	Total	1 person HH: 1,926 2 person HH: 4,130 3 person HH: 2,639 4 person HH: 2,891 5+ person HH: 1,782
Draft approved lots by planned housing type	Total	2,051 SDE
Draft approved lots by tenure	Tenant	0
	Owner	2,051

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

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

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

The Town of East Gwillimbury's draft Official Plan outlines the policy framework designed to action key items identified in this HNA. When envisioning the Town in 2051, the Plan states: "East Gwillimbury will evolve as a balanced, sustainable, and complete community, with a mix of housing options to meet the needs of a diverse population and a range of employment opportunities, public service facilities and commercial uses supported by appropriate municipal infrastructure and a well-connected multi-modal transportation network". The Official Plan recognizes the importance of supporting and enabling the creation of a full range and mix of housing options to meet the needs of a growing and diversifying population, through a mix of densities, unit types, tenures, as well as affordable and accessible housing options.

The data summarized in this HNA reveals a community made up of predominantly single-detached homes, with the majority of households fitting within the high- and

median-income categories. While there may not be a clear determination of the specific housing needs and gaps in the market that exist at this time, it is clear that support must be provided to ensure that the housing stock is diversified, both in terms of tenure and built form. This will support the growing and diversifying population of the Town of East Gwillimbury, Region of York, and across the Greater Toronto Area and Ontario.

The Town will implement action items to address this diversification through policies that already exist in the Official Plan, such as:

- Housing mix within the Designated Greenfield Area Community Areas shall be regulated through the imposition of a minimum density target. Higher minimum density targets will be identified for the Strategic Growth Areas.
- The Town, in partnership with York Region, will endeavor to support the construction of purpose built rental housing units within the planning horizon of this Plan (2051). The Town will also promote the provision of affordable housing units.
- The following planning strategies may be considered by the Town in an effort to achieve affordable housing objectives:
  o Promote higher density housing forms, where housing is more affordable due to reduce per unit land costs, within Strategic Growth Areas. Higher density housing forms should include a range of unit sizes;
  o Encourage the development of smaller dwelling units, where housing is considered more affordable due to lower construction costs;
  o Encourage the inclusion of affordable housing units within subdivisions and larger scale developments;
  o Increasing permissions for Additional Residential Units.
- The following strategies shall be considered by the Town, in partnership with York Region, in an effort to encourage barrier-free and/or affordable housing:
  o Consider affordable housing as a priority use for surplus Town-owned and/or Region-owned land, and work with all levels of government to make surplus land available to providers of affordable housing at little, or no cost;
  o Provide targeted relief from development, planning, permit, and other fees normally charged for projects that provide affordable housing;
  o Apply for government grants and/or subsidies, including land dedication, that will reduce overall development costs;
  o Inform the development community of government grants available to encourage the creation of affordable housing;
  o Streamline the approvals process for projects that provide affordable housing;
  o Reduce parking requirements and/or parkland dedication requirements for projects that provide affordable housing;

- o Prioritize affordable housing projects for the allocation of municipal service infrastructure capacity; and,
- o Identify affordable housing as a Community Benefit to qualify for potential financial incentives provided under the Community Benefits By-law and/or carry out a Community Improvement Plan and provide financial incentive programs to qualifying projects.

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

The Town of East Gwillimbury's HNA provides critical data not previously tracked that can help to inform and support the implementation of local and regional housing policies that align with provincial priorities. The gaps outlined in the HNA are largely addressed by policies included throughout the Town's new Official Plan and overall growth management strategy. Future policy, procedures and planning decisions can be implemented that are data-driven and responsive to evolving community needs.

The HNA identifies specific housing gaps across the entire continuum, enabling the Town to develop targeted, actionable policies to increase and diversify housing supply and affordability. The data summarized in this HNA will assist in coordinating infrastructure investments in East Gwillimbury and ensuring servicing capacity keeps pace with growth. This alignment will support the Town in meeting its population and housing targets, while also enabling more efficient use of existing infrastructure. The HNA will inform capital planning, master servicing strategies, and development phasing to help ensure that municipal infrastructure investments are strategically aligned with anticipated housing demand.

By integrating the HNA into its planning framework, the Town will be able to support the implementation of the provincial housing agenda and ensure alignment with legislative and policy tools such as the Planning Act, the Development Charges Act, and recent initiatives under the Housing Supply Action Plan.

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

Examples may include:

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?

- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

The findings of East Gwillimbury's HNA highlight the importance of aligning housing delivery with enabling infrastructure to achieve population growth targets. The Town anticipates significant growth to 2051 and this HNA helps to identify the gaps in available, affordable, and accessible housing. It is clear that infrastructure gaps may constrain the timely and effective delivery of housing, unless proactively addressed. Infrastructure gaps include:

1. Water and Sanitary Servicing Capacity
While the Town has servicing capacity in certain areas, long-term growth projections and the need to accommodate a broader range of housing types—including more affordable and higher-density options—will place increased demands on existing systems. Timely coordination with York Region and the Province will be critical to ensure that upgrades and expansions to trunk infrastructure are aligned with planned development timelines.

2. Transportation and Transit Connectivity
Supporting transit-oriented development along major corridors and around future Major Transit Station Areas will require enhanced transit infrastructure and multimodal transportation networks. Investments in provincial, local and regional transit, complete streets, and active transportation infrastructure will enable compact, sustainable growth while reducing car dependency and supporting housing accessibility.

3. Social and Community Infrastructure
As housing supply increases, so too will demand for social and community infrastructure, such as schools, libraries, childcare, health facilities, etc. Strategic Regional investment will be required to ensure residents have easy access to essential supports and amenities, especially if affordability makes this access more challenging.

4. Affordable and Supportive Housing Infrastructure
Meeting the needs of vulnerable and low-income populations, as identified in the HNA, will require greater investment in housing support services, as well as permanent supportive housing. Partnerships with the Region and non-profit sector will be essential to ensure that housing solutions are not only delivered but sustained over time.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

Housing Statistics - Statistics Canada

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

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

Population and demography statistics (statcan.gc.ca)

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

Housing Market Information Portal

UrbanSim – Scenario Modeling

Reports & Publications

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

CMHC - Housing Shortages in Canada Report

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

University of London - Affordability targets: Implications for Housing Supply

Nova Scotia Housing Needs Assessment Report Methodology

Ontario Land Needs Assessment Methodology

British Columbia Affordable Housing Need Assessment Methodology

Annex B: Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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