

# Housing Needs Assessment

City of Markham

**SHS**

## *Table of contents*

Land Acknowledgement .....	2
Preface .....	3
Funding Requirement.....	3
Purpose.....	3
1. Methodology.....	5
2. Community Profile and Trends.....	13
3. Household Profiles and Economic Characteristics.....	32
4. Priority Groups.....	47
5. Housing Profile .....	54
6. Projected Housing Needs and Next Steps .....	65
7. Use of Housing Needs Assessments in Long-Term Planning .....	78
Annex A: Relevant Links for Developing Housing Needs Projections.....	82
Data and Analysis.....	82
Reports & Publications .....	82
Annex B: Glossary.....	83

## ***Land Acknowledgement***

We acknowledge the traditional territories of Indigenous peoples and their commitment to stewardship of the land. We acknowledge the communities in circle. The North, West, South and Eastern directions, and Haudenosaunee, Huron- Wendat, Anishnabeg, Seneca, Chippewa, and the Mississaugas of the Credit peoples.

We share the responsibility with the caretakers of this land to ensure the dish is never empty and to restore relationships that are based on peace, friendship, and trust. We are committed to reconciliation, partnership and enhanced understanding.

## ***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.

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

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

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

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

This section outlines the research methodology used to inform the completion of this Housing Need Assessment. This includes detailed methodology, any assumptions used, and any necessary justification.

## **Methodology Overview**

There are two main types of research relied on for this Housing Needs Assessment:

- Qualitative research such as interviews, policy analysis, and stakeholder engagement; and
- Quantitative research such as economic data, population, and household forecasts.

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

## **Quantitative Methodology**

A Housing Needs Assessment (HNA) provides a systematic and quantified analysis of housing needs in a community. This assessment aims to link the supply of housing with the need for housing.

Housing Needs Assessments 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.

## Community Profile and Trends

The **Community Profile and Trends** highlight factors influencing housing demand, including an overview of population trends and characteristics, including demographic data.

The characteristics examined in this section include:

- Population trends, including population growth and population age trends, and mobility.
- Demographic information, including immigration trends, Indigenous identity, and other demographic trends as applicable.

## Household Profiles and Economic Characteristics

The **Household Profiles and Economic Characteristics** in the community highlight factors influencing housing demand, including an overview of household trends and affordability. This profile includes trends regarding household incomes and the economic profile for the labour force in the community.

The characteristics examined in this section include:

- Household characteristics, including tenure, size, and composition, as well as characteristics of primary household maintainers.
- Household incomes, including average incomes and income decile information.
- Economic characteristics, including labour market trends, industries of employment, and commuting patterns.
- Housing affordability indicators, including shelter-to-income ratio and core housing need.

## Priority Populations

This **Priority Populations** analysis of the community highlight factors influencing priority population groups as defined by CMHC.

These populations may not be captured within the Statistics Canada community profiles. Trends impacting priority populations are crucial in determining the need for different types of supports for those in need in a community. 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.



The characteristics examined in this section include:

- Housing affordability indicators for priority population groups
- Incidence and severity of homelessness in the community, including temporary and emergency relief resources available for those experiencing homelessness in the community
- Housing needs of other priority population groups

## **Housing Profile**

The **Housing Profile** of the community highlight factors influencing housing supply, including the characteristics of the existing stock, new dwellings, and housing market trends. Supply data will be compared against demand data to help determine the need for housing in the community.

The characteristics examined in this section include:

The existing housing stock, including dwelling types, size, and the age and composition of the stock.

- Non-market housing (Supportive, transition, and emergency) stock characteristics
- New Dwellings, including housing starts and completions, demolitions, and planning application data
- Market housing supply, including ownership and rental prices, vacancy rates, and supply of short-term rentals
- Affordability for owner and renter households, comparing household incomes to existing market conditions

## **Source of Information**

Unless otherwise stated, the data used in this report is from the Statistics Canada Census of Population to create a social-economic profile of the City of Markham. These robust statistics are gathered by Statistics Canada every five (5) years and provide a wealth of information. Custom Census data tabulations for 2016 and 2021 were acquired to supplement and enhance the publicly available data.

Housing statistics from CMHC, including the Rental Market Survey, Housing Starts and Completions Survey, and Market Absorption Survey, have been used extensively to help inform the assessment, due in large part to their reliability and reporting frequency. Most statistics from CMHC are reported no less than annually and there is typically only a modest lag in the publishing of this reported information after the

data collection year. As a result, these data sets provide a snapshot of current trends and market conditions.

Additional data regarding local housing markets have been provided by the City of Markham, York Region, and other housing partners including non-market housing supply, emerging trends for key population groups, and local residential development activity.

Qualitative data from community consultations, including a resident survey, supplement the quantitative data reported throughout this report.

### **Data Limitations**

Data limitations are commonly experienced in circumstances where the number of households being assessed is small. These limitations present themselves through data suppression and rounding practices. Data suppression typically impacts variables involving income, while 'random rounding' may impact variables with low totals. To ensure confidentiality, the Census values, including totals, are randomly rounded either up or down to a multiple of "5" or "10" by Statistics Canada. With small samples, this rounding can have an impact on analysis. This will be identified throughout the document when it is applicable.

### **COVID-19 Pandemic Impacts**

Due to the COVID-19 pandemic, the 2021 Census of Population was tabulated using data that was impacted by the public health measures that were implemented to slow the spread of COVID-19. The Federal Government of Canada introduced COVID-19 income relief programs in 2020. These relief programs impacted household incomes through the provision of the Canada Emergency Response Benefit (CERB) financial support for the year (2020) that was reported on for the 2021 Statistics Canada Census. While these incomes were correctly reported, this relief was not permanent and will likely not be available to households in the future.

***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)***

### **Qualitative Methodology**

Consultation with stakeholder groups, such as residents of Markham, non-profit organizations, and other housing partners in the community, is critical to the development of a fulsome Housing Needs Assessment. Consultation provides an

opportunity to engage with groups throughout the community with differing backgrounds and perspectives, introducing qualitative data and input to provide additional context to the study.

This study was informed by two phases of qualitative consultations:

- *Identifying Needs*
- *From Needs to Opportunities*

**Identifying Needs:** This stage focuses primarily on understanding local community housing needs and touches on some initial opportunity areas. Previous engagements in the community, including consultations completed by the City of Markham and York Region, were relied on for qualitative analysis.

As a part of its Official Plan Review, the City of Markham will be continuing to gather feedback from the community. The feedback on various planning issues, including housing policy, in the City will be considered for development of policies to address the new and developing needs and priorities.

***From Needs to Opportunities:*** This stage serves as the bridge between describing local community needs and identifying promising opportunities to address housing gaps. Engagement participants received an overview of key messages from previous engagements and quantitative findings as a starting point for their conversations.

This phase will include future engagements with housing partners in the community. This methodology may be augmented to include future engagement activities pertaining to this study.

Housing partners that may be consulted as a part of this study include not-for-profit housing providers, additional needs housing provides, agencies supporting Indigenous community and equity seeking groups, the residential development and real estate industry, and other community agencies and key community partners.

***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.***

***York Region Draft Official Plan Engagement:*** As a part of the consultation completed for the Draft Regional Official Plan undertaken by York Region, the Region

hosted focus groups with various priority population groups.<sup>1</sup> Regional staff held a series of five focus groups in March 2022 to obtain feedback on the draft York Region Official Plan. These focus groups included people with disabilities, the LGBTQ2S+ community, youth, and the Black community. Prior to the release of the draft, staff held additional focus groups with youth, seniors, and newcomers to York Region.

Between November 2021 and March 2022, York Region engaged the public on a new Draft Official Plan through an open house session, focus groups, a public survey, public meetings, and a social media campaign. Results from the public survey indicated that housing affordability was a priority among participants. Focus groups were conducted with priority populations –including people with disabilities, LGBTQ2S+ community, youth, seniors, newcomers, Indigenous peoples, and the Black community – and feedback from these meetings identified concerns related to:

- the lack of affordable housing in the Region
- the need for housing that is safe and dignified for seniors from diverse backgrounds
- the need to use Regional and local municipal surplus lands for affordable housing
- the need to promote affordable housing near transit for low-income residents
- the need to apply an equity lens for policies in the Draft Plan.

***York Region Municipal Comprehensive Review Indigenous Engagement:*** Separate focus group engagement sessions were conducted with First Nations and Indigenous communities throughout York Region. First Nations and Indigenous communities were engaged jointly with the Water Wastewater Master Plan and the Transportation Master Plan updates.<sup>2</sup>

---

<sup>1</sup> York Region (2022). York Region Draft Official Plan Engagement Summary. Retrieved from:

<https://yorkpublishing.escribemeetings.com/filestream.ashx?DocumentId=33134>

<sup>2</sup> ASI (2022) York Region Municipal Comprehensive Review – Indigenous Engagement Summary Report. Retrieved from:

<https://yorkpublishing.escribemeetings.com/filestream.ashx?DocumentId=35296>

Recommendations for relationship building that were developed through these engagements included:

1. Maintain the contacts created during the engagement and continue relationship building.
2. Follow through on offers of help and agreed to future changes of the Plans.
3. When it is safe to do so, arrange for members of York Region Council and planning staff to visit the nations engaged.
4. Provide capacity and participation funding, facilitation training to collaborate in the updates of the Plans.
5. Develop a Regional Land Acknowledgement.

**City of Markham Seniors Roundtable:** the City completed a Seniors Roundtable<sup>3</sup> in 2024 to engage residents on topics ranging from affordable housing to programs and services available to older adults in Markham. This session covered topics such as senior-specific programs offered at the City, affordable housing efforts, age-friendly guidelines, and Regional services available in York Region.

**Ongoing and Future Consultation:** The City is currently undertaking its Official Plan Review. Future engagements conducted as a part of this review will include consultations with the Indigenous and other priority population groups in Markham. The City of Markham engages with Indigenous communities on an ongoing basis for major studies such as Secondary Plans within Markham.

---

<sup>3</sup> City of Markham (2024) Seniors Roundtable. Retrieved from: <https://pub-markham.escibemeetings.com/Meeting.aspx?Id=7f3ef451-944d-408c-8e0d-6ae3be40e6d1&Agenda=Agenda&lang=English&Item=1&Tab=attachments>

## 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.***

Housing in Canada operates within a framework of legislation, policies, and programs. This section provides an overview of the planning and housing policies at the federal, provincial, regional, and local level that influence residential development in the City of Markham.

This section includes a review of the following legislation, policies, and strategies as they relate to housing at various levels of jurisdiction.

### Federal

- National Housing Act
- National Housing Strategy: A Place to Call Home (2017)
- Solving the Housing Crisis: Canada's Housing Plan (2024)

### Provincial

- Planning Act
- Municipal Act
- Provincial Planning Statement (2024)
- Housing Services Act
- Development Charges Act
- More Homes, More Choice: Ontario's Housing Supply Action Plan (2019)
- Changes to Provincial Legislation Impacting Planning and Housing (2019 to 2024)
  - *Bill 108, More Homes More Choice Act, 2019*
  - *Bill 23, More Homes Built Faster Act, 2022*
  - *Bill 134, Affordable Homes and Good Jobs Act, 2023*
  - *Bill 185, Cutting Red Tape to Build More Homes Act, 2024*
- Community Housing Renewal Strategy

## **Regional and Local Municipal**

- York Region Housing Solutions: A Plan for Everyone 10-Year Housing and Homelessness Plan (2014–2023)
- York Region New 10-Year Housing and Homelessness Plan (Forthcoming)
- York Region Homelessness Service System Plan (2024–2027)
- York Region Community Housing Development Master Plan (Announced; Status Unknown)
- York Region Affordable Private Market Housing Implementation Plan (AHIP) (Forthcoming)
- York Region Community Housing Supply Grant Pilot Program
- York Region Official Plan (2022)
- City of Markham Housing Choices: Markham’s Affordable and Rental Housing Strategy (2021)
- City of Markham Housing Pledge with a Promise (2023)
- City of Markham Affordable and Rental Housing Study, Phase 1: Housing Needs Assessment (2019)
- City of Markham Official Plan (2014)

## **Federal Legislation, Policy, and Strategies**

### *National Housing Act*

The National Housing Act (NHA) is the principal legislation concerning housing in Canada. Its purpose is to facilitate access to housing finance and low-cost funding to promote new housing construction, the modernization of existing housing stock, the improvement of housing conditions, and the overall wellbeing of the housing sector within the Canadian economy. The Act is administered by CMHC and authorizes the Corporation to: administer mortgage loan insurance and guarantees, provide loans, subsidies, and guarantees for rental and student housing projects, undertake social housing projects with the Provinces, assemble and lease lands for residential development and the establishment of new communities, provide loans and funds for housing repairs and rehabilitation, and support housing research, community planning, and international support, among other priorities.

### *National Housing Strategy: A Place to Call Home (2017)*

Released in 2017, the National Housing Strategy (NHS) aims to ensure all Canadians have access to housing that is affordable and meets their needs. The NHS focuses on creating new housing supply, modernizing existing housing, and providing resources for community housing providers, housing innovation, and research. Funding programs administered under the NHS have changed over time.

## *Solving Canada's Housing Crisis: Canada's Housing Plan (2024)*

In April 2024, the Government of Canada released Solving the Housing Crisis – Canada's Housing Plan (the Plan). The Plan has three key target areas: building more homes, making it easier to rent or own a home, and helping Canadians who can't afford a home.

In tandem with Budget 2024, the Plan earmarks funds for several new and existing funding programs. This includes expanded funds for the Housing Accelerator Fund for partnerships with additional municipalities.

Within the key target area of building more homes, the following strategies are being pursued:

- *Making the math work for home buildings*, including new financing measures, such as the removing of GST from new rental projects,
- *Increasing the supply of housing*, including funding programs such as the Housing Accelerator Fund and Apartment Construction Loan Program,
- *Supporting Indigenous housing*, including additional investments to accelerate work in narrowing First Nations, Inuit and Métis housing and infrastructure gaps,
- *Building the infrastructure to support more homes*, including funding for the Canada Public Transit Fund and Canada Housing Infrastructure Fund,
- *Change the way homes are built*, including the Housing Design Catalogue and research to support the construction sector; and,
- *Growing and training the workforce*, including apprenticeship and foreign credential programs.

Within the key target area of making it easier to rent or own a home, the following strategies are being pursued:

- *Protecting renters*, through the Tenant Protection Fund and the proposed Renters' Bill of Rights,
- *Getting into your first home*, through new mortgage amortization guidelines and new financial,
- *Supporting current homeowners*, through the proposed Home Buyers' Bill of Rights and Canada Green Buildings Strategy; and,
- *Protecting Canada's existing housing stock*, through enforcement on short-term rentals and fraud in the housing market.



Within the key target area of helping Canadians who can't afford a home, the following strategies are being pursued:

- *Increasing the supply of affordable housing*, including supporting the Co-operative Housing Development Program, funding through the Affordable Housing Fund, supporting acquisitions by the community housing sector Canada Rental Protection Fund, and the Federal Community Housing Initiative; and,
- *Helping to end homelessness*, through Reaching Home: Canada's Homelessness Strategy and the Veterans Homelessness and Interim Housing Assistance Programs

The Plan recommends commitments that provinces, territories, and municipalities can make to complement this Plan. These include incentives for the construction of purpose-built rental housing, limiting or waiving planning and development-related fees and charges, undertaking municipal zoning reforms to support densification and transit-oriented development, implementing stronger vacancy control, developing a framework to avoid bad faith renovictions and excessive rent increases, supporting non-market and community housing, expediting approvals and permitting processes, and enforcing regulations on short-term rentals.

### **Provincial Legislation, Policy, and Strategies**

#### *Planning Act, 1990*

The *Planning Act* is the provincial legislative framework for land use planning in Ontario and establishes the authority of municipalities to regulate different uses of land and ensure that matters of provincial interest are taken into account by planning decisions. The *Planning Act* requires municipalities to adopt an official plan and establishes restrictions on the kinds and nature of policies that may be contained therein. It also authorizes municipalities to adopt zoning by-laws, among other forms of land use regulation, to implement the policies and objectives of their official plans and establishes timelines by which planning authorities must issue decisions regarding requested amendments to Official Plans and zoning by-laws.

#### *Municipal Act, 2001*

The *Municipal Act* sets out the rules for all municipalities in Ontario (except for the City of Toronto, which is governed by the City of Toronto Act, 2006) and gives municipalities broad powers to pass by-laws on matters such as health, safety, and wellbeing, and to protect persons and property within their jurisdiction. The Act provides direction for land use planning purposes, but it does not directly legislate municipal official plans or zoning by-laws as these are governed by the *Planning Act*.

Section 163 of the Act sets out the definition and requirements for group homes within municipalities in Ontario. The Act defines group homes as “a residence licensed or funded under a federal or provincial statute for the accommodation of three to ten persons, exclusive of staff, living under supervision in a single housekeeping unit and who, by reason of their emotional, mental, social or physical condition or legal status, require a group living arrangement for their wellbeing.”

The Act allows municipalities to enact business licensing by-laws for group homes if they permit the establishment and use of group homes under section 34 of the Planning Act. A business licensing by-law for group homes can require a license and impose licensing fees as conditions for establishing a group home.

Section 99.1 of the Act allows municipalities to prohibit and regulate the demolition of residential rental property and the conversion of residential rental property to an alternative purpose. However, this authority does not apply to residential rental property that contains fewer than six dwelling units. The More Homes Built Faster Act, 2022 empowers the Minister to make new regulations regarding the powers of municipalities to regulate demolition and conversion of residential rental properties.

Section 106 of the *Municipal Act* prohibits municipalities from directly or indirectly assisting any commercial enterprise through the granting of bonuses. This includes giving or lending municipal property, guaranteeing borrowing, leasing or selling municipal property at below fair market value, or giving a total or partial exemption from any levy, charge or fee. This prohibition does not apply to a municipal council exercising its authority under subsection 28 (6) (7) and (7.2) of the Planning Act (Community Improvement Plans) or section 365.1 of the *Municipal Act* (cancellation of taxes, environmental remediation).

#### *Provincial Planning Statement, 2024*

On October 20, 2024, the new Provincial Planning Statement, 2024 (PPS, 2024) came into effect and replaced the former Provincial Policy Statement, 2020 (PPS, 2020) and A Place to Grow: Growth Plan for the Greater Golden Horseshoe, 2019. The new PPS 2024 is intended to be a streamlined, province- wide land use planning policy framework that builds upon the ‘housing-supportive’ policies of the former documents. The PPS, 2024 outlines the Province’s policies on land use planning and is issued under Section 3 of the Planning Act. It provides policy direction on land use planning to promote ‘strong, healthy communities’ and requires all local decisions affecting land use planning matters to be consistent with the PPS, 2024.

### *Housing Services Act, 2011*

The *Housing Services Act* is the legislative framework for the delivery of social housing and homelessness services in Ontario. The Act sets out requirements and regulations for service managers and housing providers concerning housing and homelessness plans and the administration of housing projects under legacy federal-provincial housing programs. It also regulates the activities of the Social Housing Services Corporation, which oversees the operation and financial management of social housing providers, including the pooling of capital reserves for investment purposes.

### *Development Charges Act, 1997*

The *Development Charges Act* regulates municipal authority to levy development charges, which are fees collected by municipalities to finance the capital costs of new infrastructure to accommodate residential growth such as roads and servicing infrastructure. Municipalities must complete a development charge background study and conduct statutory consultation before passing a development charge by-law.

### *More Homes, More Choice: Ontario's Housing Supply Action Plan, 2019*

More Homes, More Choice: Ontario's Housing Supply Action Plan is the Province's plan to address Ontario's housing crisis. The plan does not contain specific actions or housing targets but rather high-level goals concerning "cutting red tape" in the form of reducing planning approval timelines and permitting fees and reforming land use regulation with the objective of permitting a wider range of housing options in different locations.

### ***Recent Changes to Provincial Legislation Impacting Planning and Housing:***

- *Bill 108, More Homes, More Choices Act, 2019*
  - This Act removed "soft services", such as parks, community centres, libraries, and other community facilities as eligible services under a development charges by-law and required such services to be financed through a new "community benefits charge" (CBC) regime based on land value post-planning approval. Further, municipalities are now required to prepare and undertake public consultation on a CBC strategy prior to adopting a new CBC by-law.
  - The CBC regime replaced the former density bonusing provisions under Section 37 of the Planning Act, as well as former requirements and municipal by-laws for parkland dedication.

- *Bill 23, More Homes Built Faster Act, 2022*
  - This Act introduced reductions and exemptions to the Development Charges Act, 1997 for additional residential units, affordable housing units, and purpose-built rental units.
  - Inclusionary Zoning requirements were limited.
  - Reducing the scope of site plan control approvals, including exempting residential buildings containing no more than 10 units from site plan control.
  - Prohibited official plans and zoning by-laws from banning “as of right” small scale residential uses of up to three units per lot in areas where municipal services are available.
- *Bill 134, Affordable Homes and Good Jobs Act, 2023*
  - This Act received royal assent on December 4, 2023. The bill updated the affordable housing definition within the Development Charges Act, 1997.
- *Bill 185, Cutting Red Tape to Build More Homes Act, 2024*
  - In June 2024, this Act received royal assent. The new legislation aims to support the provincial government’s goal of building 1.5 million homes by 2031.
  - Some of the changes to the Planning Act that resulted from this legislation included:
    - Introducing a new ‘use it-or-lose it’ authority for municipalities to lapse unexercised draft plan of subdivision and site plan approvals;
    - Removing the planning application fee refund framework introduced through Bill 109;
    - Exempting public universities from planning approvals;
    - Limiting third-party appeals for approved official plans and zoning by-laws; and
    - Removing planning authorities from seven upper-tier municipalities.

## *Community Housing Renewal Strategy*

In 2019, the Ontario government announced a new Community Housing Renewal Strategy (CHRS) with \$1 billion in funding to help sustain, repair, and build community housing and end homelessness. The Strategy includes the following elements:

- Removing penalties for tenants who work more hours or are completing post-secondary education;
- Simplifying rent calculations;
- Freeing up the waitlist by prioritizing tenants' first choice of unit they are offered;
- Ensuring rent calculations exclude child support payments;
- Imposing an asset limit for applicants; and
- Making housing safer by empowering housing providers to turn away tenants who have been evicted for criminal activity.

The Province has launched three programs under the CHRS:

- Canada–Ontario Community Housing Initiative (COCHI)
  - COCHI provides funding to Service Managers to replace the federal Social Housing Agreement funding which expires each year beginning in April 2019;
- Ontario Priorities Housing Initiative (OPHI)
  - OPHI provides flexible funding to all Service Managers and the two Indigenous Program Administrators to address local priorities in the areas of housing supply and affordability, including new affordable rental construction, community housing repair, rental assistance, tenant supports, and affordable ownership. Housing providers can dedicate a percentage of spending for supports that will keep people housed and prevent homelessness.
- Canada–Ontario Housing Benefit (COHB)
  - COHB program provides a direct, monthly benefit payment to eligible households to help pay their rents. The benefit is portable, which means a household may continue to receive the benefits even when moving to another rental address in Ontario. The program is jointly funded through the 2017 NHS Bilateral Agreement and is provincially delivered.

## ***Regional Policies and Strategies***

### *Housing Solutions: A Plan for Everyone, York Region's 10-Year Housing and Homelessness Plan (2014-2023)*

Under the Housing Services Act, local service managers are required to develop 10-year housing and homelessness plans to guide the delivery of housing and homelessness programs and services within their respective jurisdictions. Housing Solutions: A Plan for Everyone was York Region's 10-year housing and homeless plan from 2014 to 2023. The Plan was divided into two phases. Phase 1 encompassed 2014 to 2018 and identified 47 actions to address four overarching housing goals:

1. Increase rental housing supply;
2. Sustain existing rental housing supply;
3. Support home ownership affordability; and,
4. Strengthen the homelessness and housing stability system.

The Plan emphasized the need to increase the Region's supply of private, moderately-priced purpose-built rental housing. A major financial measure resulting from the plan was the pilot of a 36-month development charge deferral for new rental development. The Region now offers development charge deferral incentives for affordable rental and purpose-built rental developments.

Phase 2 updated the initial plan for 2019 through 2023 and established new, short-term actions (updated annually after 2020) for advancing three new overarching Plan goals:

1. Increase the supply of affordable and rental housing;
2. Help people find and keep housing; and,
3. Strengthen the housing and homelessness system.

The new goals reflected the updated Plan's stronger emphasis on housing and homelessness as an integrated system, housing access and stability, and housing for residents of low and moderate incomes. Among the updated Plan's key actions at the time of approval was the piloting of a local portable rent subsidy to help residents find and retain occupancy of affordable housing in the private rental market. In its final year, the updated Plan called for the development of an Affordable Private Market Housing Implementation Plan (AHIP) "to identify and fund action, advocacy and partnership approaches to increase the supply of private market affordable housing" and directed Regional staff to seek Council approval of a Community Housing Development Master Plan. Direction and timelines for the AHIP were adopted by Regional Council in Q1 of 2022.

### *York Region Official Plan (2022)*

York Region's Official Plan was adopted in June 2022 and approved with modifications by the Minister of Municipal Affairs and Housing in November 2022. Section 2.3, Supporting Complete Communities, contains the Region's housing policies.

Policies 2.3.40 and 2.3.41 provide that a minimum of 35% of new housing within Regional Centres, formerly Urban Growth Centres, and major transit station areas (MTSAs), and that a minimum of 25% of new housing outside Regional Centres and MTSAs, be affordable in each local municipality.

Policy 2.3.32 and Table 2 in Section 2.3 indicate that the City of Markham should target the construction of 3,000 purpose-built rental units between 2021–2031, which equates to an average of 300 rental units per year, and 10,000 purpose-built rental units between 2021–2051.

Policy 2.3.44 requires local municipal official plans and zoning by-laws to permit a range of housing options, unit sizes, tenures, and levels of affordability, including through:

- a. Consideration of inclusionary zoning;
- b. Incorporation of second unit policies;
- c. Prohibition of demolition or conversion of rental buildings if the rental vacancy rate is below 3% for more than three consecutive years;
- d. Permission, facilitation, and appropriate distribution of housing options throughout local municipalities; and
- e. Implementation of municipal housing strategies through local planning processes.

### *York Region Homelessness Service System Plan (2024–2027)*

York Region's [\*Homelessness Service System Plan\*](#) is the first of three implementation plans to support the Region's forthcoming 10-year housing and homelessness plan. The System Plan is guided by two aspirational goals and four key priorities:

#### Goals:

1. End chronic homelessness in York Region; and,
2. Strengthen York Region's human rights-based approach to addressing homelessness.



Key Priorities:

- a. Enhancing homelessness prevention and diversion services;
- b. Delivering intervention and housing stability supports;
- c. Building a systems response that connects service partners with affected populations; and,
- d. Strengthening the Region's advocacy and engagement with other levels of government.

The Service Plan includes an Implementation Plan with a suite of objectives, activities, milestones, performance measures, and timelines for each priority area. Its release was also accompanied by a list of [rapid deployment actions](#) with funding for emergency and transitional housing. Immediate actions (adding beds in existing emergency and transitional housing facilities, hotels, and seasonal shelters, increasing capacity for community paramedicine and outreach workers, and increasing program funding to help the chronically homeless) with an estimated net operating cost of \$3.1 million were approved for 2024, and funding for net operating costs of up to \$7 million annually are to be identified and considered by Region Council through the 2025 budget process.

*York Region Community Housing Supply Grant Pilot Program (CHSGPP)*

Through the adoption of a report of the Commissioner of Community and Health Services and Commissioner of Finance, dated February 23, 2023, York Region Council approved funding for a new community housing provider capital grant pilot program with the aim of increasing the supply of community housing in the Region. Regional Council approved an increase in funding of \$12.8 million to the Community and Health Services budget, equivalent to a 1% tax levy increase, to address issues related to housing, homelessness, and community services (mental health and human trafficking services). Approximately \$19 million (37% of the total funding over four years) was allocated to the CHSGPP and the program's effectiveness is intended to inform the design of a longer-term community housing capital grant program as part of the CHDMP. Two projects comprising a total of 42 community housing units were approved for funding under the program in 2024–2025.

*York Region Housing and Homelessness Plan (Forthcoming, 2025–2035)*

With the end of Housing Solutions, York Region is also in the process of developing its next 10-year housing and homelessness plan, which is targeted for Regional Council consideration in Q2 of 2025.



*York Region Affordable Private Market Housing Implementation Plan (AHIP)*  
*(Forthcoming)*

The overall approach and timelines for the development of the AHIP were outlined in a report from the Commissioner of Corporate Services and Chief Planner, dated March 3, 2022, and the Region's Housing Affordability Task Force adopted a Housing Needs Analysis supporting the AHIP's development in September 2023. In January 2024, the Task Force received a letter and presentation with a list of preliminary directions and options for consideration with respect to financial, coordination/partnership, and advocacy initiatives that could fall under the umbrella of the AHIP, which is currently under development.

*City of Markham Official Plan (2014)*

Markham's Official Plan was approved by York Region in June 2014, with further modifications approved by the Ontario Municipal Board in 2015, 2016, and 2017, as the City's blueprint for future growth and (re)development. Section 1 of Chapter 4 (Healthy Neighbourhoods and Communities) contains the City's housing policies.

In accordance with Policy 2.3.44(c) of the York Region Official Plan, Policy 4.1.2.5 of the Markham Official Plan prohibits the demolition of rental and shared housing (e.g., supportive housing, rooming houses) consisting of six or more rental units unless replacement units are provided with similar rents, as well as conversion of such housing to condominiums unless the rental vacancy rate has exceeded three percent (3%) in the preceding three-year period.

Section 4.1.3 defines affordable housing as housing geared toward households in the lowest 60 percent of the income distribution, among all households in the case of ownership housing and among only renter households in the case of rental housing, in Markham who spend more than 30 percent of their gross annual household incomes on shelter, and states that those within the lowest 30 percent of the income distribution, among all households in the case of ownership housing and among only renter households in the case of rental housing, require publicly-financed social or assisted housing.

In accordance with Policies 2.3.40 and 2.3.41 of the York Region Official Plan, Policy 4.1.3.2 of the Markham Official Plan directs the City to work in cooperation with the Region to identify and monitor affordable and shared housing targets, including that 25 percent of all new housing units across Markham and 35 percent of all new housing units in Markham Centre, the Langstaff Gateway, and key development areas, including intensification areas along the Yonge Street and Highway 7 Regional Corridors that are identified and planned as a priority for intensification in the Plan, be affordable to low- and moderate-income households.

The City is currently undertaking an Official Plan Review to update the 2014 *Markham Official Plan* to confirm with the *Provincial Planning Statement, 2024* and the *2022 York Region Official Plan*.

#### *Markham Affordable and Rental Housing Study (2019–2020)*

In 2019, the City of Markham retained SHS Consulting to prepare an Affordable and Rental Housing Study to inform the development of what later became Housing Choices. The Study consisted of two phases. Phase 1 involved the preparation of a Housing Needs Assessment, which derived the following key conclusions with respect to Markham’s housing sector:

- While most Markham households had three or more members, a shift toward smaller households was underway;
- Markham’s population was aging and becoming more diverse; and
- The existing housing stock was insufficient to meet the needs of low-income households, households in need of barrier-free options and support services, and households who rely on the private, purpose-built rental housing sector.

Phase 2 of the Affordable and Rental Housing Study entailed the development of a list of recommended affordable and rental housing actions, most of which were incorporated into Housing Choices, along with a recommended inclusionary zoning framework for Markham Centre, Langstaff, and Cornell, geographies that were treated as proxies for major transit stations areas with strong, moderate, and emerging markets, respectively. This analysis was paused as a result of proposed legislation by the Province that would impact the regulations to implement inclusionary zoning and uncertain market conditions. This analysis is now currently being undertaken at the City and has targeted Q3 2025 to conclude.

#### *Housing Choices: Markham’s Affordable and Rental Housing Strategy (2021)*

In 2021, the City of Markham adopted [\*Housing Choices: Markham’s Affordable and Rental Housing Strategy\*](#). The Strategy’s vision is to “support the social and economic vitality of Markham through the facilitation and provision of a range of housing options (by type, tenure and affordability) for those that live and work in Markham throughout their lifetime in order to sustain a more complete community.” The strategy has three primary goals: (1) increase the supply of affordable rental housing options, particularly for low-income households; (2) stimulate the development of ownership housing options, particularly for moderate-income households; and (3) expand the supply of market purpose-built rental housing. The Strategy contains a total of 35 actions to support the above vision and goals (see pp. 9–14 of Strategy).

### *City of Markham Housing Pledge with a Promise (2023)*

On March 22, 2023, Markham City Council adopted [\*Housing Pledge with a Promise\*](#), which pledged the City to facilitate the construction of 44,000 new homes over the next 10 years. This was the City's Municipal Housing Pledge requested by the Province of Ontario, in accordance with the [\*municipal housing target\*](#) of 44,000 housing units assigned by the Province to the City, to assist in achieving the overall provincial housing target, introduced in Budget 2022, of building 1.5 million new housing units by 2031.

### *City of Markham Housing Accelerator Fund Application (2023 – current)*

In 2023, the City of Markham passed a Council resolution authorizing staff to submit a Housing Accelerator Fund (HAF) application to the CMHC. In January 2024, the HAF application submitted by the City was secured through a contribution agreement with CMHC for \$58.8 million to support the delivery of 1,640 housing units. On June 26, 2024, the Council endorsed the HAF Work Plan to implement the 7 Action Plan Initiatives and enable the administrative, financial and procurement processes needed to facilitate meeting HAF commitments.

The HAF application contained seven initiatives:

1. Public Partnerships
  - Includes Direct Grant Stream to accelerate developments using HAF program funds on a site-by-site basis
2. Additional Residential Units & Incentive Program
3. Major Transit Station Areas Update
4. Inclusionary Zoning in Major Transit Station Areas
5. Incentive Program for Affordable Housing
  - Includes Development Charge Rebate Program to rebate up to full development charge value of affordable units achieving permits by the end of 2026 or until allocation is spent
6. E-Development Application System Update
7. Parking & Traffic Demand Standards Update

The goals for the City of Markham through the HAF application initiatives were:

- Accelerating overall housing supply – 193 affordable units (as defined in the local municipality) are required
- Increasing housing choices, especially those including affordable and rental housing, aligning with the City of Markham Housing Strategy, Housing Choices: Markham's Affordable and Rental Housing Strategy

- The HAF partnership approach focuses on housing goals outlined in Housing Choices: Markham's Affordable and Rental Housing Strategy and meeting overall HAF targets
- HAF will also support the City of Markham Housing Pledge of 44,000 new homes over 10 years, through the More Homes, Built Faster: Ontario's Housing Supply Action Plan 2022–2023

## 2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	328,966
	2021	338,503
Population Growth (Number)	Total	9,537
	Percentage	2.9%
Age (Years)	Average	41.8
	Median	42.4
Age Distribution	0 – 14 years	53,880
	15 – 64 years	222,565
	65+ years	62,055
Mobility	Non-movers	302,410
	Non-migrants	16,735
	Migrants	15,790

Source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables

### Population Trends

In 2021, the City of Markham had a population of 338,500, representing an increase of 9,535 people (+2.9%) from 2016. This growth rate was lower than both province-wide (+5.8%) and York Region's (+5.7%) population growth trends during the same period. The population of Markham accounted for just over a quarter (28.8%) of the population of the Region in 2021.

### Population Age

The population in Markham is, on average, slightly older than the population Region-wide. In 2021, the average and median population ages in Markham were 41.8 years and 42.4 years, respectively. These were higher than Region-wide trends (41.4 years and 42.0 years, respectively). Nearly half of the population (46.5%) is aged 45 years or older.

Between 2016 and 2021, adults aged 65 and older accounted for all the City's population growth. The total population increased by 9,535 persons (+2.9%), while the population aged 65 years and older grew by 12,140 (+24.3%). During this period, other age cohorts decreased in population, including the populations under 15 years of age (-2.7%), between 15 and 24 years of age (-3.9%), and between 45 and 64 years of age (-0.3%). The population aged 25 to 44 years increased by 825 (+1.0%).

This trend was not reflective of Region-wide trends. During this period, the population aged under 15 years was the only age cohort to decrease (-4,360, -2.2%), while all other age cohorts increased. Similar to Markham, the fastest growing

population age cohort in the Region was adults aged 65 and older, as this cohort grew by 23.0% (+37,260 persons) from 2016 to 2021.

### Population Mobility Trends

Geographic mobility refers to a population's geographic movement over time. The Census of Population collects information on a person's usual place of residence one (1) year or five (5) years prior to the census reference date. By comparing an individual's previous place of residence with their current place of residence, information can be obtained on geographic mobility. Non-migrant movers would be populations that moved within the City of Markham in the last year, while migrant movers would be populations that moved from another municipality in Ontario, another province in Canada, or another county outside of Canada.

In 2021, 9.7% of both the population (32,530 people) in Markham and the population of York Region (112,650 people) had moved within the previous year. More than half (51.4%) of all individuals who had moved in the previous year had moved within the Markham boundaries, while just less than one third (30.2%) had moved from elsewhere in Ontario. A small proportion (2.2%) of the Markham population had moved from another province, while 15.8% of residents had moved from outside Canada. Markham had lower interprovincial migration but higher international migration than York Region as a whole, where 40.2% of the Region's population had moved from elsewhere in Ontario and 10.7% of the population had moved from abroad. Within the five years preceding the 2021 Census, 31.5% of the City's population (101,730 people) had moved, which was slightly lower than the Region-wide rate (33.1%). Among those who had moved within the previous five years, 35.1% had moved from within the City, 41.3% had moved from elsewhere in Ontario, 3.3% had moved from another province, and 20.2% had moved from outside Canada.

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	197,535
Non-Immigrants	Total	129,645
Recent Immigrants (2016-2021)	Total	18,895
Interprovincial migrants (2016-2021)	Total	3,405
Indigenous Identity	Total	630

Source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables

### Immigration Trends

In 2021, over half (58.6%) of the population in Markham was comprised of immigrants to Canada, whereas less than half (47.8%) of the population in York

Region had identified as immigrants. Just over half (52.5%) of all immigrants in Markham had immigrated between 1991 and 2010, which was relatively consistent with the rate (49.5%) for the Region. One in five immigrants (19.6%) in Markham and York Region (20.0%) had immigrated to Canada within the 10 years preceding the 2021 Census, whereas one in four immigrants in the province (24.9%) had moved to Canada during this period. This indicates that while York Region and Markham are home to large immigrant populations, these populations are more likely to have immigrated to Canada earlier when compared to other jurisdictions in Ontario.

Immigrants in Markham are more likely to be homeowners and form households across both housing tenures than non-immigrants. In 2021, four in five (79.5%) homeowner households and nearly two in three (63.3%) renter households were led by immigrants. This is despite immigrants comprising only 58.6% of Markham's population, which indicates that immigrants had higher rates of owner and renter household formation than non-immigrants.

Immigrant-led households were more likely to be family households with larger sizes. In 2021, 60.7% of immigrant-led households had three or more persons, whereas only 44.6% of non-immigrant-led households were this household size. Immigrant-led households were also more likely to contain multiple families (1.8% of households) and multi-generational families (11.3%) compared to non-immigrant-led households (0.7% and 3.7%, respectively). Immigrant-led homeowners (32.4%) in Markham were more likely than non-immigrant homeowners (19.5%) to spend 30% or more of their incomes on shelter.

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

While the City of Markham continues to grow, it is doing so at a rate (+2.9%) lower than Region-wide (+5.7%) and Province-wide (+5.8%) growth trends. Population growth patterns, interprovincial movement, and immigration have all impacted the population growth in Markham. Considerations for affordable and suitable housing for this growing population are critical.

#### **Population Growth Patterns**

One of the most significant demographic changes in Markham is the aging of the population. More households are now led by older adults, many of whom are likely looking for housing that meets their evolving needs, such as smaller, more accessible homes. At the same time, the number of younger residents has been declining.

The City will need to consider how to support the existing population with 'aging-in-place' while looking for avenues to attract population growth, particularly younger adults, to grow or at least prevent a reduction in size of the property tax base to

ensure adequate public service provision in the years to come. Efforts to diversify and densify the housing stock in the City to attract and accommodate a larger proportion of non-family households and smaller family households may assist in this endeavor. At the same time, Markham is a popular destination for large family households, so efforts should be made to ensure new housing production, while perhaps denser in form, is sufficiently accommodating this large resident demographic.

### **Migration Patterns**

The housing market in Markham is influenced by how people are moving within and into the city. A significant portion of residents who moved in recent years did so within Markham itself, showing a strong desire to remain in the community. This could reflect the strength of established neighborhoods, access to services, and employment opportunities. Homeowners made up the majority of those who moved, suggesting that homeownership remains an important priority for residents, even in a market where housing affordability is increasingly a concern.

### **Immigration Patterns**

Immigration continues to play a defining role in shaping housing demand in Markham. With a majority of the population being immigrants, homeownership rates among immigrant-led households are particularly high. Many of these households prefer single-detached homes and are more likely to have larger, multi-generational living arrangements. This contributes to a strong demand for family-sized housing, even as affordability remains a challenge. Many immigrant homeowners are dedicating a large portion of their income to housing costs, highlighting the financial pressures that come with maintaining homeownership in Markham. Recent immigrants, while less likely to own their homes relative to all households in Markham, are more likely to own than rent. The City will need to consider the diversity of needs among immigrant-led households when planning for new population and housing.



### ***3. Household Profiles and Economic Characteristics***

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

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

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

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

### 3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	102,676
	2021	110,867
Household income (Canadian dollars per year)	Average	\$130,800
	Median	\$104,000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) – Data from Toronto CMA	Average	\$80,100
	Median	\$65,500
Owner household income (Canadian dollars per year, only available at CMA or CA Level) – Data from Toronto CMA	Average	\$155,400
	Median	\$120,000
Average household size (Number of members)	Total	3.0
Breakdown of household by size (Number of households)	Total	110,870
	1 person	17,295
	2 persons	30,515
	3 persons	22,460
	4 persons	23,525
	5 or more persons	17,070
Tenant households (Number of households)	Total	20,325
	Percentage	18.3%
Owner households (Number of households)	Total	90,545
	Percentage	81.7%
Percentage of tenant households in subsidized housing	Percentage	6.1
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	Total: 25,690 (2023)  Single-Detached: 4,258 Semi-Detached: 1,734 Townhouse: 4,165 Apartment: 14,520 Other: 1,013
Number of one-parent families	Total	14,580
	Percentage	14.8%
Number of one-parent families in which the parent is a woman+	Total	11,760
Number of one-parent families in which the parent is a man+	Total	2,820

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	4,805
	Low (21% – 50% AMHI)	18,475
	Moderate (51 – 80% AMHI)	19,665
	Median (81% – 120% AMHI)	22,515
	High (>120% AMHI)	44,685

Source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables; HART Federal Housing Needs Assessment Template Tool

**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?**

### Household Profiles: Impact to Housing Market

The characteristics of households impact the demand for housing within the housing market in a community. Household growth trends in Markham assist in the assessment of what tenure and size of housing should be prioritized to meet the needs of current and future households. The growth of renter households and the diverse household size growth trends indicate demand on the housing market for accommodations that meet the needs of current and future households.

Although household incomes were impacted by the government relief programs administered during the COVID-19 pandemic, there are clear trends with household incomes within household tenures, sizes, and types within Markham.

### Renter Household Growth

Most households in Markham own their own dwellings, but household growth, and therefore housing demand, between 2016 and 2021 was highest in the rental housing sector. Almost three quarters of total household growth in Markham was renter household growth, whereas renter household growth was closer to half of total household growth in the Toronto CMA, York Region, and Ontario. Further, the rate of renter household growth in Markham over this period was more than four times higher than rates of renter household growth in the Toronto CMA and Ontario.

The exceptionally high and growing demand for rental housing in Markham will likely continue to tighten rental market conditions in Markham in the absence of any significant new investment in rental housing supply. At the same time, one

significant driving force behind surging renter household growth in Markham is the prohibitively high and rising cost of homeownership. As homeownership slips further and further out of reach from moderate-income households, they will continue to reside in the rental market and increase the demand and cost of rental housing.

### **Diverse Household Size Growth Trends**

Although most Markham households are families with several household members, single- and two-person households are growing the fastest, imposing upward pressure on the demand for separate accommodation. The growth of smaller households is driven by individual circumstances and preferences as well as societal trends and forces (with housing affordability being among the most important) that have affected individuals' and families' life course transitions (for example, purchasing a first home, having children) which in turn impact their demand for housing.

Higher growth among smaller households presents both opportunities and challenges for the housing sector in Markham. The housing stock in Markham is currently comprised of large, ground-oriented housing, but the growth in one- and two-person households will create demand for smaller and denser forms of housing, which will allow the City to diversify its housing stock and promote a more inclusive housing sector. However, the relatively small existing supply of apartment housing will make it difficult for smaller households to locate and secure affordable and suitable housing, particularly in the rental housing sector. Efforts to promote a wider range of housing forms in different neighbourhoods could improve housing outcomes for smaller households in Markham.

**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.<sup>4</sup>**

Household formation is typically measured and gauged using headship rates<sup>5</sup> for different age cohorts and types and tenures of households. These are the rates at which individuals form independent households. It is calculated as the ratio of the number of households to the number of individuals belonging to a particular population.

Headship rates have increased over time among adults aged 65 years and older. Notably, the headship rate of adults in Markham aged 25 to 34 years has marginally increased over time, increasing from 23.4% in 2011 to 25.6% in 2021, running counter to the trend for young adults in the Toronto CMA as a whole. Assessing the Toronto CMA, the headship rates of adults aged 25 to 34 years decreased from 35.7% in 2011 to 33.5% in 2021.

Household formation has only been materially suppressed among adults aged 35 to 44 years. The headship rate of adults aged 35 to 44 years decreased from a peak of 46.1% in 2006 to 43.5% in 2021. This age cohort is a demographic typically associated with homeownership and family formation. This decline represents approximately 1,148 households that would have been formed if the headship rate of adults aged 35 to 44 years had remained constant between 2006 and 2021. During this period, the headship rate for adults aged 45 to 64 years also decreased. This

---

<sup>4</sup> 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.

<sup>5</sup> 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). Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year.

trend may be due to diminishing access to homeownership in Markham, as reflected in the high and rising cost of ownership housing.

These trends suggest that affordability pressures and rising homeownership costs have forced many households typically associated with homeownership and family formation to delay or forgo household formation in Markham. As housing prices continue to climb, potential households may have moved further away in search of more affordable options, while others may be staying in multigenerational living arrangements for longer.

Looking ahead, household formation patterns in Markham will likely continue to be shaped by affordability constraints. If housing costs remain high and the supply of housing does not align with demand, the suppression of household formation within these age cohorts could persist. Monitoring headship rates across different age groups will be crucial to understanding how policy interventions, housing supply, and economic conditions impact household formation in the next five to ten years.

### 3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	170,540
Number of workers by industry (Top 10 only)	Professional, scientific and technical services	22,715
	Retail trade	17,865
	Finance and insurance	17,770
	Health care and social assistance	16,260
	Manufacturing	13,710
	Educational services	10,245
	Accommodation and food services	9,955
	Wholesale trade	8,150
	Construction	7,805
	Transportation and warehousing	6,495
Unemployment rate and participation rate (Percent)	Unemployment rate	13.8%
	Participation Rate	60.2%
All classes of workers (Number)	Total	164,140
Employees (Number)	Total	133,155
Permanent position (Number)	Total	110,265
Temporary position (Number)	Total	22,890
Fixed term (1 year or more, Number)	Total	9,560
Casual, seasonal or short-term position (less than 1 year, Number)	Total	13,335
Self-employed (Number)	Total	30,985
Number of commuters by commuting destination	Within census subdivision	27,455
	To different census subdivision	12,170
	To different census division	35,585
	To another province/territory	125
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	77,820
	Public transit	6,970
	Walked	2,095
	Bicycle	300
	Other method	164,140

Source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables

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

The labour conditions in a community impact the types and affordability levels of housing that are required to accommodate households in the market. The economic characteristics, employment trends, and commuting trends impact the housing demand in the community.

#### **Economic Characteristics**

During the 2021 Census, Markham, like other municipalities across Canada, experienced relatively high unemployment owing to the economic impacts of the COVID-19 pandemic. Unemployment was more than twice as high as it was during the 2016 Census. While there are signs economic conditions in Markham are improving, the pandemic had lasting impacts on the residents of the City.

Higher unemployment translates into less income for households, which can increase a household's likelihood of experiencing housing affordability issues or, for those who are already precariously housed, homelessness. Government-subsidized income support programs during the pandemic had a positive influence on housing affordability from the perspective of the renter shelter cost-to-income ratio in Markham. However, not everyone received the support they needed, as evidenced by the increase in population experiencing homelessness through the pandemic. This increase was most likely linked to higher unemployment during this period.

#### **Employment Trends**

Markham's population is employed in a range of industries, although Professional, Scientific, and Technical (PST) Services, Retail Trade, and Finance and Insurance are the top three industries for employment. Those employed in PST Services and Finance and Insurance often benefit from more stable employment and higher incomes, while those employed in Retail Trade experience more precarious employment and earn lower incomes. These conditions create a schism between higher and lower income workers that have differential impacts on the housing market, including the types of housing demanded and levels of affordability experienced.



## Commuting Trends

During the 2021 Census, nearly half of Markham's employed population was working from home or had no fixed workplace address. Among those who worked outside of the home, approximately half commuted to workplaces outside York Region, while the remaining half commuted within York Region, including within Markham.

The rapid rise of work-from-home arrangements during the COVID-19 pandemic increased demand for larger and more spacious accommodation, which was reflected in the rapid rise in house prices through 2021 and 2022. However, interest rate increases in 2022 and 2023 and return-to-office mandates following the roll-out of COVID-vaccination programs have since had a cooling effect on the market for large housing. At the same time, rental market conditions have rebounded from a short period of increased vacancy and moderating rents during the pandemic.

### ***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.

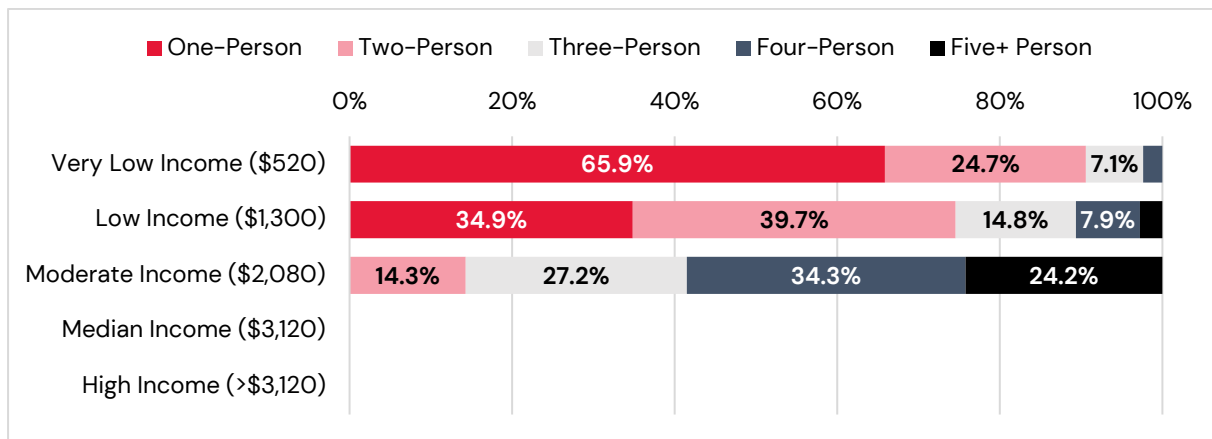
**Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))**

### Income Categories and Affordable Shelter Costs:

Income Category	% of Total Households	Annual Household Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income (AMHI)		\$104,000	\$2,600
Very Low Income (20% or under of AMHI)	1.61%	<= \$20,800	<= \$520
Low Income (21% to 50% of AMHI)	15.57%	\$20,800 – \$52,000	\$520 – \$1,300
Moderate Income (51% to 80% of AMHI)	18.55%	\$52,000 – \$83,200	\$1,300 – \$2,080
Median Income (81% to 120% of AMHI)	21.51%	\$83,200 – \$124,800	\$2,080 – \$3,120
High Income (121% and more of AMHI)	42.75%	>= \$124,801	>= \$3,121

Source: HART Housing Needs Assessment tool

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



Source: HART Housing Needs Assessment tool

### 2021 Affordable Housing Deficit:

Income Category (Maximum affordable shelter cost)	One-Person	Two-Person	Three-Person	Four-Person	Five+ Person	Total Households
Very Low Income (\$520)	840	315	90	30	–	1,275
Low Income (\$1,300)	3,520	4,010	1,495	795	280	10,100
Moderate Income (\$2,080)	–	555	1,055	1,330	940	3,880
Median Income (\$3,120)	–	–	–	–	–	–
High Income (>\$3,120)	–	–	–	–	–	–
Total	4,360	4,880	2,640	2,155	1,220	15,255

Source: HART Housing Needs Assessment tool

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	36,120
	Percentage	32.8%
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	14,650
	Percentage	14%
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	9,540
	Percentage	47.8%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	4,885
	Percentage	4.7%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	26,580
	Percentage	29.5%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	9,770
	Percentage	9.3%
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	3,360
	Percentage	3%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	750
	Percentage	0.7%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	635
	Percentage	3.1%
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	235
	Percentage	0.2%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	2,735
	Percentage	3%
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	515
	Percentage	0.5%
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	7,735
	Percentage	7%
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	1,645
	Percentage	1.6%
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	3,080
	Percentage	15.2%
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	985
	Percentage	0.9%
Suitability – Owner households in unsuitable dwellings (# and %)	Total	4,655
	Percentage	5.1%
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	660
	Percentage	0.6%
Total households in core housing need	Total	15,270
Percentage of tenant households in core housing need	Percentage	28.2%
Percentage of owner households in core housing need	Percentage	11.7%

Source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables

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

The cost of housing is one of the largest monthly expenditures for many households in Canada. The availability of affordable, adequate, and suitable housing is a pressing concern for many individuals and families. This analysis of housing affordability indicators provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

It should be noted that the government relief programs as a part of the COVID-19 pandemic impacted household incomes, particularly for low-income households, and thus impacted housing affordability indicators noted in this report.

#### **Shelter-to-Income Ratio<sup>6</sup>**

In 2021, there were 36,120 households (32.6% of assessed households) in the City of Markham that were spending 30% or more of their household incomes on shelter costs. This was relatively consistent with the rate of housing affordability stress among the City's residents during 2016 (35,115 households, 34.3%) but higher than York Region in 2016 (31.4%) and 2021 (30.5%). Further, the number and proportion of households spending 50% or more of their incomes on shelter costs declined, from 18,235 households (17.8% of all households) in 2016 to 17,380 households (15.7%) in 2021 in the City were spending 50% or more of their household income on shelter costs, which may have been the result of government relief programs during the COVID-19 pandemic.

#### **Shelter-to-Income Ratio by Household Tenure**

Renter households were more likely to reside in housing deemed unaffordable for their household income than owner households. In 2021, nearly half (47.8%) of all renters were spending 30% or more of their household incomes on shelter costs, compared to 29.5% of owners. This trend was consistent with households facing severe housing affordability burdens, as 24.3% of renters were spending 50% or more of their household incomes on shelter costs compared to 13.7% of owners.

---

<sup>6</sup> A commonly accepted benchmark for measuring affordability in the Canadian context is where a household spends no more than 30% of its gross household income on housing costs. This is referred to as the shelter-cost-to-income ratio, or STIR, and is a key indicator of affordability.

## **Shelter-to-Income Ratio by Household Size and Composition**

In 2021, one-person households were more likely to be spending 30% or more of their household incomes on shelter costs (8,900 households, 51.5% of those assessed) relative to other household sizes. These households were also the more likely to be spending 50% or more of their incomes on shelter costs (5,065 households, 29.3%). As household size increases, the proportion of those households that were experiencing unaffordability decreases due to the addition of household members with income-earning potential.

Couple family households are less likely than lone-parent family and non-family households to be spending 30% or more of their household incomes on shelter costs. Couple-family without children (26.8%), couple-family with children (27.7%), single-family with additional persons (34.1%), multiple-family (20.9%), and multi-generational family (21.2%) households were less likely to experience housing affordability stress than lone-parent family (44.3%) and two-person-or-more non-family (42.0%) households.

## **Shelter-to-Income Ratio by Household Maintainer Age**

In 2021, households maintained by younger adults were the most likely to be spending 30% or more of their household income on shelter costs. Households maintained by individuals aged 24 years and younger experienced the highest incidence of unaffordability (965 households, 64.8%). The next highest rate was experienced by households maintained by adults aged 25 to 34 years (5,495 households, 50.1%).

Households led by adults aged 35 to 44 years and 85 years and older experienced housing affordability burdens that were higher (40.1% and 35.5% respectively) than the rate experienced by the total population in Markham (32.6%), whereas adults aged 45 to 84 years experienced rates that were below the City-wide rate. The lowest rate of housing unaffordability was experienced by households led by adults aged 65 to 74 years (24.4%).

## **Households in Core Housing Need**

In 2021, there were 15,270 households in core housing need in the City of Markham. This represented 14.6% of assessed households, which is slightly higher than the rate for York Region (12.9%). This represented a decline in the rate of core housing need during the 2016 Census (16.4%).

Most households in core housing need in Markham fell below the affordability standard (14,655 households, 96.0% of households in core housing need) and paid more than 30% of their incomes on shelter costs. Approximately one in ten

households (10.8%) in core housing need fell below the suitability standard<sup>7</sup> and did not have enough bedrooms for the size and composition of the resident household.

### **Core Housing Need by Household Tenure**

In 2021, households that rented their homes were more likely to be in core housing need. Despite making up just 31.1% of households in Markham, renter households accounted for 69.8% of the households in core housing need. In 2021, 21.2% of renter households were in core housing need, relative to 4.1% for owner households.

Renter households in core housing need fell below the suitability standard (9.3%) at approximately twice the rate that owner households did (4.6%) in 2021. This may indicate a lack of rental housing with appropriate numbers of bedrooms to suitably house families in the City.

### **Core Housing Need by Household Size and Composition**

Smaller household sizes in Markham are more likely to be in core housing need. One-person households were in core housing need at the highest rate (25.2% of households), followed by two-person households (16.0%). Almost all one-person (99.0%) and two-person households (96.6%) in core housing need fell below the affordability standard. Households containing four people (9.1%) or five or more people (7.3%) were the least likely to be in core housing need (7.3%), but those of these households who were in core housing need were more likely to reside in unsuitable housing (19.1% and 35.9% respectively).

### **Core Housing Need by Household Maintainer Age**

In 2021, households led by young adults aged 25 to 34 years had the highest proportion (16.4%) of households in core housing need among working population (those below 75 years of age). All households led by adults under 25 years of age (160 households, 100.0%) and nearly all households (1,770 households, 98.3%) led by adults aged 25 to 34 years experienced housing affordability issues. However, no

---

<sup>7</sup> Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives.

households led by adults under 25 years of age and only 40 households (2.2%) led by adults aged 25 to 34 years in core housing need resided in inadequate housing<sup>8</sup>.

Households maintained by adults aged 85 years and older had the highest proportion of households in core housing need (830 households, 26.4%), followed by adults aged 75 to 84 years (1,685 households, 19.0%). Almost all households led by adults aged 75 years and older (2,465 households, 98.0%) experienced housing affordability issues. This may be because this population was healthy enough to live independently in a private dwelling, as opposed to shared housing such as a nursing home, for example, which are not covered by the Census, yet are most likely to be out of the labour force and living on a fixed income.

---

<sup>8</sup> If a dwelling required major repairs, it is considered inadequate. Major repairs needed includes dwellings needing major repairs such as defective plumbing or electrical wiring; and structural repairs to walls, floors or ceilings.

## 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.***

Statistics Canada custom tabulation data provided the number of households in core housing need for the priority population groups noted in this section. Priority populations that the Census data does not disaggregate core housing need data by were not captured in this section.



## **Women-led households, especially single mothers**

In 2021, households led by women+<sup>9</sup> were more likely to be in core housing need (20.1%) than households led by men+ (11.8%) in Markham. Incidence of core housing need among women+-led households in core housing need was lower in York Region (17.8%), but still approximately eight percentage points higher than households led by men+ in the Region (10.0%). Households led by women+ primary maintainers are more likely to be in core housing need due to inadequate housing (5.7%) than all households in core housing need (4.9%) in Markham.

Women+-led lone parent family households were perhaps the most vulnerable priority population group. More than one quarter (27.4%) of all women+-led households were in core housing need in Markham, and over one in five of these households resided in unsuitable housing (21.7%). Incidence of core housing need among women+-led lone parent households in core housing need was lower in York Region (23.6%), but still high relative to all households in the Region (12.9%). At the regional level, one in five lone parent households led by women+ primary maintainers in core housing need lived in unsuitable housing (19.9%), compared to less than one in ten (8.6%) among all households in core housing need.

---

<sup>9</sup> Data on gender can help in understanding whether household needs vary based on the gender of the primary maintainer. It is important to note that while households are required to indicate one household maintainer within census data, in many instances these responsibilities are shared across gender, and conclusions may be difficult to draw based on this data alone.

Starting in 2021, Statistics Canada began distinguishing between gender and sex at birth in their data collection. Gender refers to an individual's personal and social identity as a man, woman or non-binary person (a person who is not exclusively a man or a woman). Sex at birth refers to sex assigned at birth, which is typically assigned based on a person's reproductive system and other physical characteristics. The data presented here for 2021 is based on gender. Given that data on gender is not available for 2016, comparisons over time are excluded.

Given that the non-binary population is small, Statistics Canada sometimes aggregates data on to a two-category gender variable to protect the confidentiality of responses provided. In these cases, individuals in the category "nonbinary persons" are distributed into the other two gender categories and are denoted by the "+" symbol.

### **Young adults (under 25 years)**

Households led by young adults under 25 years of age were more likely to be in core housing need (18.9%) than all households in Markham. However, no households led by adults under 25 years of age resided in inadequate or unsuitable housing. The incidence of core housing need was higher among households led by adults under 25 years of age in York Region (22.3%). Nearly one in ten (8.6%) of these households in core housing need in York Region resided in unsuitable housing while none lived in inadequate housing.

### **Adults aged 65 years and over**

Households led by adults aged 65 years and older were also more likely to reside in core housing need (17.5%) than all households in Markham, which indicates that core housing need was lowest among households led by middle-aged adults. The proportion of households led by adults aged 65 years and older in core housing need was nearly identical for York Region (17.6%). Households led by adults aged 65 years and older in core housing need were less likely to reside in unsuitable housing but slightly more likely to reside in inadequate housing.

### **Indigenous Peoples**

Households led by Indigenous peoples were slightly more likely to experience core housing need (15.2%) than non-Indigenous households in Markham (14.6%). None of the Indigenous-led households in core housing need resided in unsuitable or inadequate housing. A relatively similar proportion of Indigenous-led households (14.4%) resided in core housing need in York Region, although approximately one in five of these households (18.0%) resided in inadequate housing. In contrast, only 6.2% of households in core housing need in York Region lived in inadequate housing. This indicates that Indigenous-led households were much more likely to reside in inadequate housing than non-Indigenous-led households within York Region, but outside of Markham's boundaries.

### **Racialized people**

Households led by those who identified as racialized experienced a higher incidence of core housing need (15.1%) than households led by a maintainer who did not identify as racialized (12.6%). These households were more likely to live in unsuitable housing (11.7%) than all households in core housing need (10.8%) in Markham. The proportion of households led by a racialized individual was slightly lower in York Region (14.5%), but still high relative to all households in the Region (12.9%).

## **Recent immigrants and refugees**

Households led by recent immigrants experienced significantly higher incidence of core housing need in Markham (25.5%) and York Region (22.3%) than all households at both levels of geography. Nearly one in five households led by individuals who immigrated to Canada between 1980 and 2021 as refugees experienced higher incidence of core housing need in Markham (20.5%) and York Region (19.5%) than all households in both jurisdictions. These former refugee-led households in core housing need were much more likely to reside in unsuitable housing (16.1% in Markham, 16.0% in York Region) than all households in core housing need (10.8% in Markham, 8.6% in York Region).

## **Households with activity limitation(s) related to physical health**

Households with an activity limitation(s) related to physical health are those with at least one household member who experienced difficulty seeing, hearing, walking, using stairs, using hands or fingers, or doing other physical activities, or who had a health problem or long-term health condition lasting six or more months. These households were less likely to experience core housing need than all households in Markham (13.4%) and York Region (11.9%). However, these households who were in core housing need were slightly more likely to reside in unsuitable housing (11.4%) compared to all households in core housing need in Markham (10.8%), and more likely to reside in inadequate housing (7.3%) than all households in core housing need in York Region (6.2%).

## **Households with activity limitation(s) related to mental health**

Households with an activity limitation(s) related to mental health are those with at least one household member who experienced difficulty learning, remembering, or concentrating, or who suffered from one or more emotional, psychological or mental health conditions (e.g., anxiety, depression, bipolar disorder, substance abuse, anorexia). These households were also less likely to experience core housing need than all households in Markham (12.2%) and York Region (10.1%). However, these households in core housing need were more likely to reside in unsuitable housing in Markham (13.1%) and York Region (11.8%) compared to all households in both jurisdictions.

***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.***

As of 2024, there were 2,424 individuals on York Region's Homelessness By-Name List, which is a real-time list of individuals who are known to be experiencing homelessness and have connected with a homelessness service or support in York Region. This is an increase from 1,022 (+72.9%) individuals since 2019, the earliest year for which this data is available. Unfortunately, the data is not available for the City of Markham specifically.

***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.).***

Homelessness is a multi-dimensional problem affected by both individual life circumstances, such as a traumatic life event, loss of job, addiction challenge, and societal factors, such as housing affordability, mass unemployment. On the housing front, the overall lack of new market and subsidized purpose-built rental housing supply, combined with surging renter household growth, has driven up dwelling rents faster than incomes. This has made housing less affordable and contributed to the growth in the population of those experiencing homelessness in Markham. This is occurring across Ontario, as growth in population and households is not being met with a sufficient supply of affordable housing.

***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.***

York Region publishes information on transitional and emergency housing facilities within its boundaries, including those in Markham. As of 2024, there were 217 emergency housing beds available in York Region. This count represents an increase from 2023 (183 beds) due to commitments in the York Region 2024 Homelessness Service System Plan (Priority Area 2). The City of Markham has one co-ed Drop-in Program location as the writing of this report. York Region also operates two

rotational seasonal shelter sites in Markham through the Out of the Cold program and one temporary hotel accommodation site for asylum seekers in Markham.<sup>10</sup>

As of 2024 there were 77 transitional housing in York Region. As of 2024, four (4) accessible emergency housing units and four (4) accessible transitional housing units are available in York Region.

Although specific data for the number of beds provided was not available, other non-profit and religious organizations provide temporary and emergency relief services for individuals experiencing homelessness in Markham.

***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.***

## **Students**

The City of Markham is home to two post-secondary institutions as of 2025: York University (Markham Campus) and Seneca College (Markham Campus).

The new Markham Campus for York University was opened in 2024/2025. The recent opening of the campus makes data difficult to assess. The Markham campus is designed for a stable 4,200 student capacity, although it will take time to reach this number. According to York University, the majority of Markham students commute from within York Region; however, they do have international and out of Greater Toronto Area or Ontario students as well.

There is a housing guarantee for first year students at York University, but it is shared amongst the three campuses; therefore, a Markham student can be housed at other York University campuses and shuttled to the Markham campus because there is no designated student housing in Markham managed by York University as of the writing of this report.

The Markham Campus for Seneca College officially opened in 2005. It was established to serve York Region, focusing on business, tourism, and international education programs. The Seneca International Academy was located in Markham,

---

<sup>10</sup> For more information on the City of Markham's emergency preparedness plans, please follow this link: <https://www.markham.ca/neighbourhood-services/fire-services-emergency-preparedness/emergency-preparedness>

although this campus was temporarily closed after the 2024 Fall term due to expected declining enrollment with new Federal immigration targets.

### **Congregate Housing/Long-Term Care**

The City of Markham currently has five long-term care facilities operated by York Region, containing a total of 766 long-term care beds:

- AgeCare Woodhaven (192 long-term care beds), 380 Church St, Markham, ON L6B 1E1
- Bethany Lodge (128 long-term care beds), 23 Second Street, Unionville, ON L3R 2C2
- Markhaven Home for Seniors (96 long-term care beds), 54 Parkway Ave, Markham, ON L3P 2G4
- Union Villa – Long Term Care Home (160 long-term care beds), 4300 Highway 7, Unionville, ON L3R 1LR
- Yee Hong Centre for Geriatric Care (200 long-term care beds), 2780 Bur Oak Ave, Markham, ON L6B 1C9

Other privately funded long-term care homes operate in Markham, including Mon Sheong Markham Long-Term Care Centre and Chartwell Woodhaven Long Term Care Residence.

### **Temporary Foreign Workers**

Temporary foreign workers are non-permanent residents with employment income in Canada who may hold permits for work, study or other purposes. While there is no data available for reporting on how many temporary foreign workers are currently in Markham, the growth of this type of worker has become more common in southern Ontario. In the third quarter of 2024, 3 million non-permanent residents were present in Canada. Nationally, the transportation and warehousing, retail trade, and manufacturing sectors also posted rapid growth in the share of foreign workers in the workforce. These are industries that are common industries of employment in Markham.

## 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 City of Markham has undergone significant housing development over the past several decades, shaped by economic shifts, infrastructure expansion, migration patterns, and changing community needs. Originally a rural township, Markham began transforming in the mid-20th century as suburbanization spread from the City of Toronto. The construction of Highway 404 in the 1970s and 1980s made commuting to Toronto more convenient, attracting new residents and spurring rapid suburban growth.

Throughout the late 20th century, Markham became known as a hub for technology and business. This economic development drove demand for new housing, leading to the construction of master-planned communities, high-density developments, and the expansion of single-family suburban neighborhoods. However, as the local economy grew, so did concerns about housing affordability.

By the 1990s and early 2000s, Markham had shifted from a predominantly low-density suburban landscape to one that included increasing numbers of townhouses, mid-rise condominiums, and high-rise apartments, particularly in areas like Markham Centre and near transit corridors. This densification was partly a response to provincial policies encouraging smart growth and transit-oriented development. The extension of Highway 407 and the expansion of GO Transit further supported residential expansion, making the city even more attractive to new residents.

Markham's population growth has been fueled by both domestic migration and international immigration. As a result, many of its neighborhoods reflect diverse cultural influences, with mixed-use developments, bustling commercial hubs, and a blend of housing types.

While the City has made efforts to promote residential development to meet the projected growth forecast for Markham, housing affordability has remained a



prominent issue. With land values rising and housing costs increasing. The City's 2021 Housing Choices: Markham's Affordable and Rental Housing Strategy was introduced to address this challenge, but the demand for affordable housing continues to outpace supply.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	110,865
Breakdown by structural types of units (number of units)	Single-detached	62,270
	Semi-detached	6,985
	Row house	15,985
	Apartment/flat in a duplex	6,075
	Apartment in a building that has fewer than 5 storeys	1,905
	Apartment in a building that has 5 or more storeys	17,635
	Other single attached	5
	Movable dwelling	5
Breakdown by size (number of units)	Total	110,865
	No bedrooms	430
	1 bedroom	10,480
	2 bedrooms	14,550
	3 bedrooms	30,365
	4 or more bedrooms	55,045
Breakdown by date built (number of units)	Total	110,865
	1960 or before	2,835
	1961 to 1980	17,710
	1981 to 1990	20,570
	1991 to 2000	17,265
	2001 to 2005	16,045
	2006 to 2010	13,510
	2011 to 2015	13,430
	2016 to 2021	9,500
Rental vacancy rate (Percent)	Total	2.1%
	Bachelor	-
	1 bedroom	3.3%
	2 bedrooms	1.4%
	3 bedrooms+	0.0%
Number of primary and secondary rental units	Primary	1,631 primary rental units



5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	Secondary	18,694 secondary rental market units (total 20,325 renter households)
Number of short-term rental units	Total	437 (as of February 2025)

Source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables; HART Federal Housing Needs Assessment Template Tool; AirDNA STR Rental data

**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.**

As of the writing of this report, residential demolition and conversion data were not available. Unfortunately, data is not available to gauge the loss of ‘naturally occurring’ affordable housing (i.e. low-rent market housing) through conversions within existing residential structures. These conversions could include interior demolition of rooming houses or multi-unit buildings and conversions to condominiums, freehold ownership, or non-residential rental uses.

Data from the Census can be used to look at changes within the total housing stock and among different segments of the occupied housing stock. However, the latter are difficult to interpret in terms of the loss of ‘naturally-occurring’ affordable housing, because changes in the number of occupied dwellings by different shelter cost between Census periods may reflect general inflation and turnover of long-standing tenancies who had negotiated tenancy agreements in the past at market rents and had their rents gradually decline in real terms due to rent control. However, these trends can indicate the change in prices over time in a market. Over time, Markham may be losing naturally occurring affordable housing as new rental stock is added at higher rent prices than previously experienced in the City.

Data from CMHC’s Housing Starts and Completions Survey and Rental Market Survey indicate that a total of 1,049 purpose-built rental units were constructed in Markham between 2000 and 2024, yet the primary rental stock experienced a net increase of only 383 rental units over that period. This suggests that more than half of all the new purpose-built rental units constructed between 2000 and 2024 were offset by losses, although data is not available to discern whether the units lost were affordable units. These losses could be through demolitions, conversions, or units deemed inhabitable due to fire or neglect.

In more recent years, the primary rental market universe has declined in absolute size. From 2016 to 2024, the primary market has declined from 1,646 units to 1,631 units. During this period, the CMHC Housing Starts and Completions Survey indicated that 761 units were completed in Markham that were intended for the renter tenure. This indicates a loss of primary rental market units despite the development of rental units. These losses are more likely to come from units with lower rents than the newly created rental units in Markham.

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

There have been several factors that have contributed to the current rental housing market trends in the City of Markham. Surging demand for rental housing, combined with limited new dedicated rental housing construction in recent years, has resulted in steadily rising dwelling rents in recent years, with minor disruptions to long-term trends caused by the COVID-19 pandemic.

#### **Primary Rental Stock**

The primary, or purpose-built, rental sector has played a relatively minor role in housing tenant households in Markham in recent years, despite surging demand for rental housing. Between 2001 and 2021, Markham added 12,590 net new renter households, which represented a more than two-and-a-half-fold increase (+163%). Over the same period, the City only added 383 units to the primary rental universe. This indicates that the vast majority (97.2%) of renter household growth between 2001 and 2021 was accommodated by the secondary rental market. More recently, while Markham added 6,040 renter households (+42.3%) between 2016 and 2021, the primary rental universe in the City shrunk from 1,646 units to 1,633 units (-0.8%).

In 2001, 16.1% of renter households in Markham resided in the primary rental market. This figure dropped to 7.9% by 2021. As of 2024, Markham's primary rental stock was comprised of 1,631 rental units, of which 11 (0.7%) were studio units, 697 (42.7%) were one-bedroom units, 798 (48.9%) were two-bedroom units, and 125 (7.7%) were three-or-more-bedroom units. The primary rental stock in York Region, which contained a total 6,381 rental units in 2024, had a similar distribution of dwellings by bedroom type. Almost all primary rental housing in Markham was in large apartment structures (50-199 units) (92.8%) and constructed between 1960 and 1979 (99.3%) during a rental apartment construction boom experienced generally in Canada.

#### **Average Purpose-Built Market Rent**

The average rent for units on the primary rental market in Markham has increased rapidly in recent years. Since 2015, the average rent for all unit sizes in the primary rental market has increased 53.0%, reaching \$1,831 in 2024. This was driven by

increases across all unit sizes, including one-bedroom (+59.5%), two-bedroom (+50.6%), and three- or more-bedroom (+41.6%) units. Rent prices were more expensive for larger units, as three- or more-bedroom units were the most expensive on the market (\$1,984) in 2024, followed by two-bedroom units (\$1,893) and one-bedroom units (\$1,742). There was insufficient data to report average rent prices for studio units in Markham.

These rent figures are averages across the total primary rental stock, which is comprised of both occupied and vacant rental units. As a result, these figures mask the higher asking rents commanded by units that are available for occupancy, since landlords can increase rents above the Provincial Guideline when units turnover. For example, while data is unavailable for the City of Markham specifically, average rents in York Region in 2024 were \$2,188 for vacant one-bedroom units, \$2,495 for vacant two-bedroom units, and \$2,379 for all vacant units. This is compared with occupied units in York Region, for which the average rents were \$1,596 for one-bedroom units, \$1,895 for two-bedroom units, and \$1,773 for all units.

### **Median Purpose-Built Market Rent**

The median price on the primary rental market in Markham has increased rapidly in recent years. Since 2015, the median price for a purpose-built rental unit in Markham has increased 50.0% to \$1,800 in 2024. One-bedroom (\$1,720) and two-bedroom (\$1,850) reached historically high rent prices in 2024, while three- or more-bedroom units (\$1,834 in 2024) peaked in 2022 (\$2,125).

### **Shelter Costs for Renter Households**

The average shelter costs per month for all renter households in 2021 was reported as \$2,060. This was higher than the average rent price on the primary rental market in 2021. The average shelter costs per month for renter households in 2016 was \$1,436. This was higher than the average rent price on the primary rental market in 2016 (\$1,228). These trends indicate the secondary rental market in Markham is more expensive than the primary market. In particular, the average reported shelter costs for three and four- or more-bedroom units in 2021 were \$1,970 and \$2,300, much higher than the primary rental market prices.

### **Secondary Market Rent**

Rent prices on the secondary rental market are much higher than the primary rental market in Markham. From a point-in-time scan completed in February 2025, the average price for rent on the secondary market was \$2,740. Prices were the highest for four- or more bedroom units (\$3,545) and three-bedroom (\$3,400) units. One-bedroom (\$1,850) and two-bedroom (\$2,320) prices represented increases from purpose-built rental prices in Markham.

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

A vacancy rate is a short-term indicator of housing availability which measures the percentage of dwellings that are vacant and available for immediate occupancy. A higher vacancy rate indicates a higher stock of available dwellings and therefore is inversely related to dwelling rents: higher vacancy tends to impose downward pressure on rents, while a limited supply of dwellings tends to impose upward pressure. Vacancy rates can be calculated for both the ownership and rental housing sectors, although in Canada it is only the primary rental sector for which there is consistent annual data on dwelling occupancy.

Rental vacancy rates in Markham have remained persistently low for as long as rental market data has been collected. The rental vacancy rate across all unit types was below 2.0% in all but four years, of which two were in 2020 and 2021 during the COVID-19 pandemic, and below 3.0% for all but one year (2021), during the previous 35 years. This captures the mismatch between the supply and demand for rental housing and the consistent rise in average rents in Markham.

After near-historic lows in 2023, the vacancy rate on the primary rental market increased to 2.0% in 2024 in Markham. While the vacancy rate for purpose-built rental has typically ranged between 1–3% in recent years, the rate of vacant rental units dropped to 0.8% in 2022 and 0.4% in 2023, representing the lowest rates since 2011 (0.3%).

However, this increased vacancy rate was not experienced across all unit sizes. While the vacancy rates of one-bedroom (2.2%) and two-bedroom (1.8%) in 2024 represented increases from 2023 (0.6% and 0.3%, respectively), there remained effectively zero (0) vacant three- or more-bedroom units (0.0% vacancy) in 2023 and 2024.

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

Renter, smaller, non-family, young, and older households are more likely to experience core housing need than owner, larger, family, and middle-aged households. While there has always been a divergence in core housing need between owners and renters in Markham, this divergence had decreased between 2006 and 2016. The percentage of renter households in core housing need decreased from 38.5% to 34.6% between 2006 and 2016, while the percentage of homeowners in core housing need increased from 12.0% to 13.7%.

The decrease in core housing need among renters relative to homeowners over this period should not be misinterpreted in a positive light, since spending more than

30% of income on shelter is the largest determinant of core housing need. Decreasing core housing need among renters between 2006 and 2016 was likely the product of a growing proportion of middle-income households who would have otherwise become homeowners but were unable to due to the rising cost of homeownership. The incomes of these households were sufficiently high to keep them from spending more than 30% of income on shelter in the rental sector but were insufficiently high to transition to homeownership.

Between 2016 and 2021, core housing need decreased among both owner and renter households. Among renters, this might have reflected the impact of government income relief programs during the COVID-19 pandemic. At the same time, through 2021, interest rates were at their lowest rate ever in Canadian history, which made entryways into the ownership housing sector more accessible.

## 5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	<ul style="list-style-type: none"> <li>875 York Region subsidized units</li> <li>75 Non-Profit (Affordable Housing Program) units</li> <li>500 Non-Profit (associated with Housing Services Act) units</li> <li>39 Federal Non-Profit units</li> <li>261 Housing York Inc. units</li> </ul> 516 total rent supplements (2024)
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	1,376 total units funded and/or administered by York Region in Markham
Number of co-operative housing units	Total	Zero (0) York Region funded co-ops Co-op located in the City of Markham: <ul style="list-style-type: none"> <li>Crown Heights Co-operative Housing (118 three- and four-bedroom townhouses)</li> <li>Ramer's Wood Co-operative (81 total units; 8 one-bedrooms, 28 two-bedrooms, 39 three-bedrooms, 2 four-bedrooms, 4 units modified for people with disabilities)</li> <li>William Lyon Mackenzie Co-Operative Housing (125 total townhouses; 29 two-bedrooms, 86 three-bedrooms, 34 four-bedrooms, 3 units modified for people with disabilities)</li> </ul>

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	423 total units designated for seniors within York Region portfolio 403 housing units with supports

Source: York Region

### ***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?

Further to the housing options outlined in this section, several gaps remain unaddressed in the supply of affordable and community housing in the City of Markham, including the supply of community housing, supportive housing, and accessible housing.

### **Community Housing Needs**

The loss of low-end of market housing units in Markham has led to an increased demand for community housing. As of 2023, there were over 2,217 households on the waitlist for subsidized housing in Markham. Over half (54.0%) of these applicants were seniors.

The wait times for subsidized units remain high for units in Markham, as the average wait time for a unit mandated for seniors was 10.5 years in 2023, while the average wait time for non-seniors units was 13.2 years. These wait times represent stagnation from 2017 figures, 11.1 and 12.8 years, respectively.

### **Supportive Housing Needs**

In 2024, there were 403 supportive housing units in Markham, which are units for households who cannot live independently and require supportive services for day-

to-day living. This figure has remained relatively constant over time, not reflective of the increasing need within the community.

The incidence of core housing need among households with members with activity limitations indicates demand for affordable housing with supports are in need in Markham.

### **Accessible Housing Needs**

Existing data for the exact number of units that were either fully accessible or barrier free was not available. These types of units foster inclusivity and independence for individuals with disabilities, seniors, and others with mobility challenges. These units eliminate physical barriers, such as stairs or narrow doorways, making daily activities like cooking, bathing, or entering and exiting the home safer and more manageable. By prioritizing universal design features—such as zero-step entries, wider hallways, and adaptable layouts—barrier-free housing allows residents to age-in-place, reducing the need for costly relocations or institutional care.

## 5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1,940
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1,503
	Bachelor	-
	1 bedroom	1,421
	2 bedrooms	1,547
	3 bedrooms+	1,727
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1,480
	Bachelor	-
	1 bedroom	1,360
	2 bedrooms	1,510
	3 bedrooms+	1,664
Sale prices (Canadian dollars)	Average	2024: CMHC: \$1,973,288 (singles and semis) TRREB: \$1,294,723 (all types)
	Median	2024: CMHC: \$1,912,500 (singles and semis) TRREB: \$1,257,319 (all types)
Sale prices by unit size (Average, Canadian dollars)	Average	Self-reported value (all dwelling types): \$1,208,000
	Bachelor	Self-reported value (all dwelling types): \$870,000
	1 bedroom	Self-reported value (all dwelling types): \$567,000
	2 bedrooms	Self-reported value (all dwelling types): \$774,000
	3 bedrooms+	Self-reported value (all dwelling types): 3-bedroom: \$1,029,000 4+ bedrooms: \$1,434,000
Sale prices by unit size (Median, Canadian dollars)	Median	Self-reported value (all dwelling types): \$1,100,000
	Bachelor	Self-reported value (all dwelling types): \$750,000
	1 bedrooms	Self-reported value (all dwelling types): \$500,000
	2 bedrooms	Self-reported value (all dwelling types): \$700,000
	3 bedrooms+	Self-reported value (all dwelling types): 3-bedroom: \$990,000 4+ bedrooms: \$1,350,000

\* - Denotes values that will be input at a later date with further clarification from CMHC/HICC.

Source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables; Statistics Canada Census of Population 2021



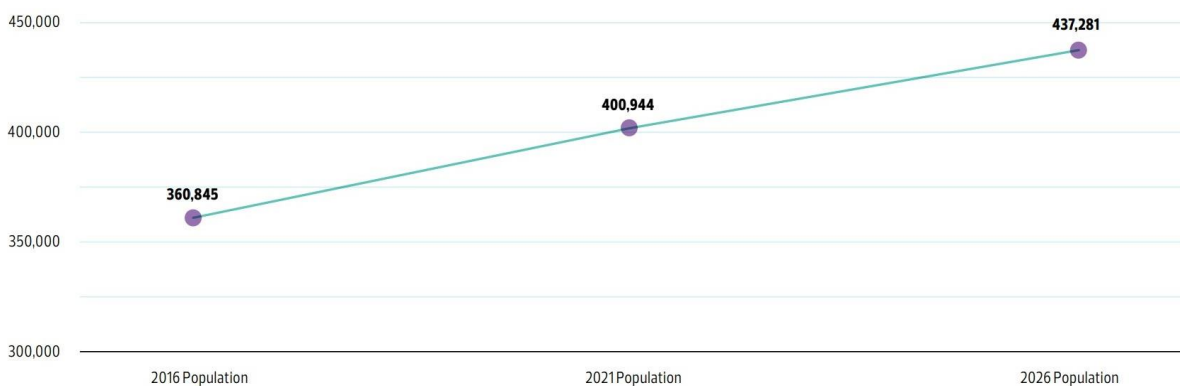
5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	*
	Owner	*
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	1,028
	Single	225
	Semi-detached	138
	Row	232
	Apartment	433
Completed – Breakdown by tenure (annual, number of structures)	Tenant	0
	Owner	479
	Condo	549
	Coop	0
Housing starts by structural type and tenure	Total	2024: 1,825 Single-detached: 409 Semi-detached: 2 Row House: 480 Apartment: 934

Source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables; CMHC's Housing Starts and Completions Survey

## 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**

Below is the HART projections by income category based on HART methodologies.

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	3,820	1,909	603	–	–	6,332
Low Income	8,719	10,664	3,073	1,196	–	23,652
Moderate Income	4,684	8,364	5,291	3,352	1,821	23,512
Median Income	3,160	7,546	6,436	5,019	4,000	26,161
High Income	1,880	11,014	12,234	16,744	13,040	54,912
Total	22,263	39,497	27,637	26,311	18,861	134,569

Source: HART Housing Needs Assessment tool

## 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.

This section aims to project how much and what type of housing is needed to meet the needs of the population in the community in the next ten years. This section projects population trends from the previous 15 years, dividing by income category and target housing costs while considering migration trends.

### **Assumptions**

These projections were developed utilizing Census of Population data from Statistics Canada, including population and household characteristics. These census counts are an undercount of the actual population in a given jurisdiction, mostly due to the inevitable reality of some people not being counted. This could happen either because their household did not receive a census questionnaire, like if a structurally separated dwelling is not easily identifiable, or because they were not included in the questionnaire completed for the household, such as the omission of a boarder or a lodger.

These projections should not be considered comprehensive and only serve as a proxy for the purposes of this study, in the absence of comprehensive local municipal projections with community-specific and recent economic and migration trends considered. The Government of Ontario's Ministry of Finance population projections are only currently available for the Census Division (i.e., York Region) as a whole.

While these projections factor shifting household formation trends, these projections assume linear relationships between historical household formation patterns and future household formation patterns.

These populations projections were developed to align with the existing population projections as outlined in the York Region 2051 Forecast and Lands Needs Assessment completed as a part of the new Regional Official Plan. These projections forecast the population of Markham to grow to 416,100 people by the year 2031 and 619,200 people by 2051.

## **Projection Methodology**

### *Population Projections*

Population data was gathered from Statistics Canada Community Profiles for the periods of 2006, 2011, 2016, and 2021. The Cohort Survival Projection Method was used to project the historical population trends into future years. The Cohort Survival Projection Method is a simple method for forecasting what the future population will be based upon the survival of the existing population and the births that will occur. Births were projected using trends in the Ontario birth rates in the last ten years, forecasting these trends to continue in a linear fashion moving forward.

To augment this method with historical trends, a time series regression for the survival rate for each age cohort was utilized to capture shifting population trends in Markham over time. Age cohorts were projected to future years and added together for total population figures.

### *Household Projections*

Household projections were calculated utilizing the previously developed population projections and the historical trends for household sizes in Markham. Household projections were calculated by forecasting trends for the average number of people per household and applying those to the population projections previously developed. These forecasts incorporate shifting trends in average household size in Markham over time.

The household projections provided a basis to develop projections by household tenure (owner or renter households), type (family or non-family households), size (one-, two-, three-, four-, and five- or more-person), and age (15-24, 25-34, 35-44, 44-54, 55-64, 65-74, 75-84, and 85+) based on historical trends in Markham. Household projections based on these household characteristics incorporated shifting trends in Markham over time.

### *Dwelling and Income Category Projections*

Projections for aspects of anticipated dwellings and projected households by income categories were developed using the projections of households and historical trends associated with these households.

Using custom order cross-tabulation data from Statistics Canada, the rate that households lived in a particular dwelling type (single-detached, semi-detached, row house, and apartment) or dwelling size (one-, two-, three-, and four- or more-bedroom) were utilized to calculate the anticipated need in future years given the households that were projected to exist.

A similar methodology was used to project households within the HART income categories (very low, low, moderate, median, high).

6.2.1 Projections [2035]		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	26,746
	15-19	12,230
	20-24	13,846
	25-64	117,840
	65-84	54,406
	85+	13,414
Male Births	Births x Estimated Proportion of Male Births	1,371
Female Births	Total births – Male Births	1,300
Survival Rate	Survival rate for those not yet born at the beginning of the census year	95%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	122
Projected Family Households	Age-group population x projected age-specific family headship rate	133,204
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	35,200
Total Projected Headship Rate	Family headship rates + non-family headship rates	36.3%
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	Total: 57,537 Family: 42,677 Non-Family: 14,860
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	133,574
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	34,830
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	*

\* – Denotes data points that require further direction from CMHC

Source: SHS Projections

### 6.3 Population and Households Projections

6.3.1 Anticipated Population by [2035]		
Characteristic	Data	Value
Anticipated population	Total	464,252
Anticipated population growth	Total	125,737
	Percentage	37.1%
Anticipated age	Average	47.1
	Median	47.5
Anticipated age distribution (# and %)	0-14	52,067
	15-19	23,809
	20-24	26,953
	25-64	229,399
	65-84	105,911
	85+	26,113

Source: SHS Projections

6.3.2 Anticipated Households by [2035]		
Characteristic	Data	Value
Current number of households	Total	110,867
Anticipated number of households	Total	168,404
Anticipated Household Age	Average	59.1
	Median	58.2
Anticipated Households by Tenure	Renter	34,830
	Owner	133,574
Anticipated Units by Type	Total	168,404
	Single	90,905
	Semi-detached	10,350
	Row	24,829
	Apartment	42,320
Anticipated Units by Number of Bedrooms	1 bedroom	19,351
	2 bedroom	24,109
	3 bedroom	46,284
	4 bedroom	78,659
	5 bedroom	N/A – Not in Census
Anticipated Households by Income	Average	*
	Median	33,936
	Very Low	8,544
	Low	31,829
	Moderate	31,161
	High	62,934

6.3.2 Anticipated Households by [2035]		
Characteristic	Data	Value
Anticipated average household size	Total	2.8
Draft approved lots by planned housing type	Total	2024 Data (through Site Plan Applications, Plans of Subdivision, OPA, ZBA)  Single-Detached: 45 Semi-Detached: 8 Townhouse: 514 Apartment: 1,090
Draft approved lots by tenure	Tenant	* Note: 2024 data not available by tenure Affordable / Purpose-Built: 1,56 units
	Owner	* Note: 2024 data not available by tenure Affordable: 297 units

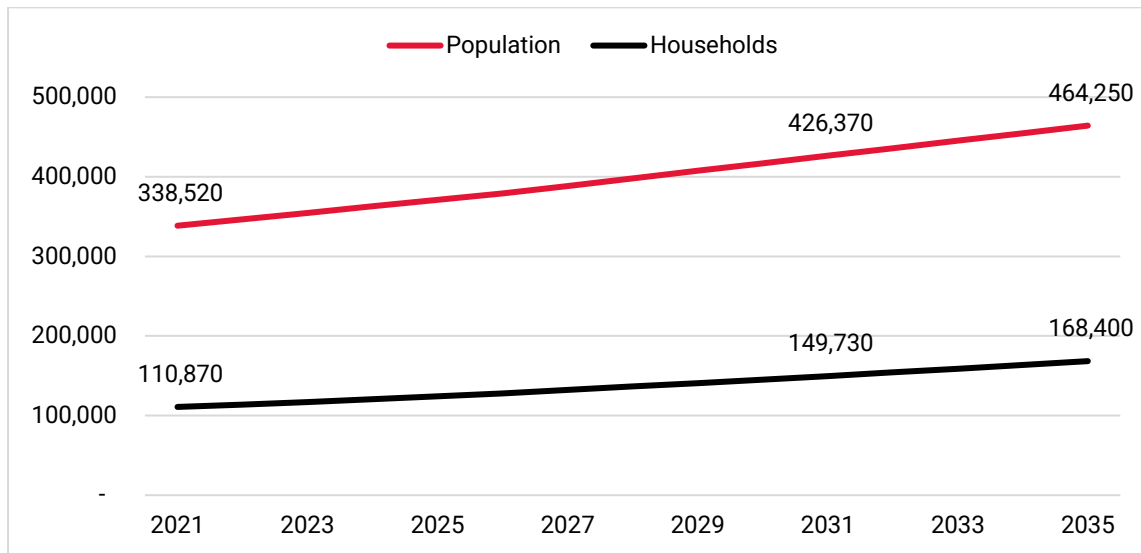
\* - Denotes data points that require further direction from CMHC

Source: SHS Projections

The population of the City of Markham is expected to continue to grow rapidly in the next decade. These population projections are consistent with the Region's population forecast found the York Region 2051 Forecast and Lands Needs Assessment completed as a part of the new Regional Official Plan. The resulting households projected for this population growth is notable and requires adequate planning considerations. This growth represents an increase of approximately 52% between 2021 and 2035.

Throughout the projection period, a higher proportion of the population will be adults aged over the age of 65. This cohort requires consideration for supports to help this population group to age in place. During this projection period, the population aged between 20 to 35 is forecasted to increase, likely due to migration trends and economic opportunities in the municipality.

**Results for population and household projections for the City of Markham, 2021–2035:**



Source: SHS Projections

## 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 HNA will reinforce planning policies and regulations in the City of Markham's Official Plan through the Official Plan Review process, Secondary Plans, and Zoning By-law, which lays the policy foundation for implementing action items to meet the housing needs identified in this HNA. For long-term land use planning purposes, the data developed through the HNA will confirm the projected growth and housing demands to establish land supply needs. The City's Official Plan and Zoning By-law are updated regularly providing opportunities for amendments that will consider updates to the Housing Needs Assessment.

Priorities for the City include continuing to encourage gentle density and intensification, focusing on transit-oriented community growth along our main transit corridors as well as our Protected Major Transit Station Areas (PMTSA), and implementing tools to streamline the development approval process and build housing across all tenures faster.

The City continues to work with the development industry to provide a more diverse range of housing options, including higher density housing, purpose built rental housing and affordable housing. The City's emerging development pipeline is in the process of being integrated into the development review process to better understand and track tenure, affordability, and demolition. The City will continue to advance policy and land use planning changes including through measures such as a Community Planning Permit System, Inclusionary Zoning, strategic acquisitions for affordable/emergency housing, and the Comprehensive Zoning By-law review to enable more flexibility for housing creation. This includes provisions for infill development through additional residential units (ARUs) and secondary suites.

This HNA demonstrates the continued need for policy attention specifically to affordable housing for renters and smaller units. This HNA can also further support the planning and investments the City has made for intensification of PMTSAs and strategic corridors to promote complete communities that will provide a diverse range of housing opportunities to meet the needs of the community and priority groups as reflected in this HNA.

The City is a part of the Housing Accelerator Fund (HAF) program, which provides funding to support local initiatives that remove barriers to building more homes faster and boost housing supply. Although various HAF initiatives, such as the MTSA policies, ARUs and parking standards have been advanced as part of the City's work plan, the HNA will support the HAF Initiatives by identifying the City's housing gaps, opportunities and changes that have taken place since the previous assessment was completed in 2019. If feasible, the updated HNA will also inform the parameters and criteria for the partnerships anticipated to deliver the required affordable and purpose-built housing and consider population, demographics, economics, and the current rental market.

**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 HNA aligns with the City's Official Plan and overall growth management strategies. The City develops policies aimed at improving housing, such as those mentioned above. The data can be used to supplement the City's ongoing initiatives that ensure there is servicing capacity from the Province and Region to meet forecasted growth targets and housing needs through studies. This includes but is not limited to servicing studies, transportation studies, parks studies, and community services and facilities studies. The HNA will help inform other growth management strategies and documents to collectively demonstrate effective short- and long-term growth and planning needs. The HNA will also assist with site-specific development application reviews to ensure market delivery of housing matches the needs of the community. The HNA reinforces the need to proactively plan and pursue housing opportunities across the entirety of the housing continuum, while also advancing priorities around gentle intensification, missing middle housing, transit-oriented community development, and complete community growth.

It is critical to strengthen the connection between housing affordability and transportation, ensuring both systems work together to support sustainable transit infrastructure investments. While public transit plays a key role in providing mobility options for residents, it is equally important to highlight the need for a broader range



of transportation choices, such as walking, cycling, and micromobility options developed through transportation demand management (TDM) strategies. These active and flexible modes are essential to complement transit services and help meet the evolving housing and mobility needs of the community.

To effectively support the growing population of Markham, housing growth must be closely aligned with transportation infrastructure planning. This means ensuring that transit services and road networks are expanded and improved in tandem with new residential developments. Special attention should be given to addressing the transportation needs of priority populations, including low-income households, seniors, and newcomers, by identifying gaps in transit access and making targeted improvements. Understanding commuting patterns, especially for work-related trips, will help optimize transit routes, active transportation networks, and first- and last-kilometre connections. Additionally, recognizing the impact of high housing costs on travel behavior is key. Rising housing prices can force residents to live farther from work, increasing transportation costs and reliance on private vehicles. By identifying transit enhancements and alternative travel options, Markham can help reduce the overall cost of living and create a more equitable and accessible transportation system for all.

**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?

As described above, adequate servicing (water and in particular wastewater) is required from the Province and York Region to meet the known housing growth demands. Additionally, to ensure the anticipated levels of growth aligns with infrastructure needs at a social, community and natural infrastructure level, more demand will be placed on cultural services, parks, community facilities and economic development opportunities to ensure balanced growth and complete community development. The City continues to enhance its downtown core as a housing and economic development destination, with infrastructure assistance required in order to ensure the health, vibrancy, and vitality of this area as the community continues to grow. The vision for this mixed-use Downtown Markham is one that promotes an array of housing types and tenures but is required to be supported with equal parts investment in physical and social/cultural infrastructure. Further investment will also need to be made in transit and the extension of existing BRT routes for reliable transit servicing. At a regional and local level additional investment will also need to be made to promote healthy communities that have access to all goods, services, amenities and health care.

## ***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.