

Clause 15 in Report No. 10 of Committee of the Whole was adopted, without amendment, by the Council of The Regional Municipality of York at its meeting held on June 28, 2018.

15

10-Year Housing Plan 2017 Progress Report and Affordable Housing Measuring and Monitoring

Committee of the Whole recommends adoption of the following recommendations contained in the report dated May 24, 2018 from the Commissioner of Community and Health Services and the Chief Planner:

1. Council receive the 10-Year Housing Plan 2017 Progress Report (Attachment 1) for information.
2. Council endorse the updated York Region Affordable Housing Measuring and Monitoring Guidelines Update (Attachment 2) including the following key changes:
 - a) Updating the rental threshold to 125 per cent average market rent by bedroom type
 - b) Monitoring new units at the fourth and fifth deciles to monitor greater depths of affordability
 - c) Monitoring new ownership units by built form and income

Report dated May 24, 2018 from the Commissioner of Community and Health Services and Chief Planner now follows:

1. Recommendations

It is recommended that:

1. Council receive the 10-Year Housing Plan 2017 Progress Report (Attachment 1) for information.
2. Council endorse the updated York Region Affordable Housing Measuring and Monitoring Guidelines Update (Attachment 2) including the following key changes:

10-Year Housing Plan 2017 Progress Report and Affordable Housing Measuring and Monitoring

- a) Updating the rental threshold to 125 per cent average market rent by bedroom type
- b) Monitoring new units at the fourth and fifth deciles to monitor greater depths of affordability
- c) Monitoring new ownership units by built form and income

2. Purpose

This report highlights progress made in 2017 towards achieving the goals and actions in [Housing Solutions: A place for everyone, York Region's 10-Year Housing Plan](#) (Housing Plan). The 2017 Progress Report and annual affordable housing measuring and monitoring exercise are provided as Attachment 1.

This report also seeks Council endorsement of the updated York Region Affordable Housing Measuring and Monitoring Guidelines (Attachment 2). Updating the guidelines will ensure the approach to measuring and monitoring the supply of new affordable housing better reflects on-the-ground affordability conditions in York Region.

3. Background and Previous Council Direction

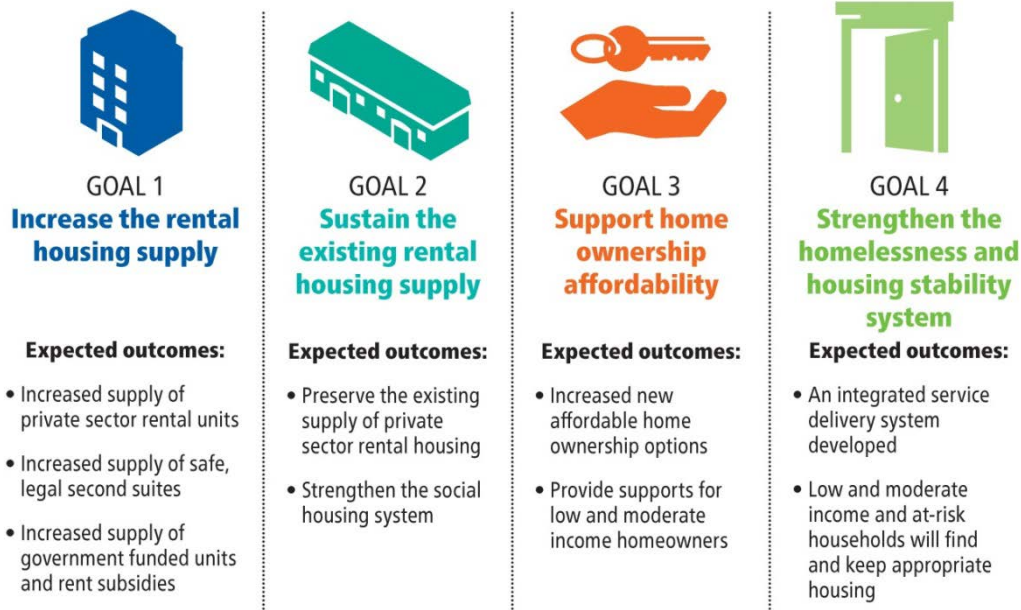
Council approved the Region's first Housing Plan in June 2014

The *Housing Services Act, 2011* requires the Region, as Service Manager, to develop and implement a 10-year plan that addresses local housing and homelessness needs. In [June 2014](#), Council approved *Housing Solutions: A place for everyone, York Region's 10-Year Housing Plan*. The *Housing Services Act, 2011* also requires the Region to report publicly each year on the progress made in achieving the actions set out in the Housing Plan.

The Housing Plan includes four goals that address the housing system as a whole

The Housing Plan's four goals (Figure 1) and 49 actions focus on building complete communities with a range of affordable housing options and strengthening the Region's homelessness and housing stability system.

Figure 1
The four goals of the 10-Year Housing Plan



Annual monitoring of new affordable housing is included in the 2017 Housing Plan Progress Report

To address and monitor new housing supply, Council endorsed the Affordable Housing Measuring and Monitoring Guidelines in [June 2015](#). Based on the *Provincial Policy Statement* methodology for defining affordability, the guidelines were developed in conjunction with the Housing Plan to monitor the amount, type and location of new affordable housing units.

The 2017 affordable housing measuring and monitoring exercise is attached to the 2017 Housing Plan Progress Report as Appendix 1. The York Region Official Plan requires that 35 per cent of new housing in the Region's Centres and key development areas be affordable, and that 25 per cent of new housing outside of those areas be affordable.

Lack of new rental supply in York Region is an ongoing issue. As part of the [2016 Housing Plan Progress Report](#), Council endorsed an update to the monitoring rental threshold and increased it to 125 per cent of Canada Mortgage and Housing Corporation average market rent. The higher threshold provides an opportunity for development proponents to increase their ability to access Canada Mortgage and Housing Corporation funding for grants and financing options.

Federal and Provincial Housing Initiatives

The Region cannot address its housing challenges on its own. In 2017, the federal and provincial governments continued to demonstrate renewed engagement in the housing system. Both levels of government announced new funding, programs and policies aimed at increasing the supply of rental housing, renovating and retrofitting aging social housing units, preventing and reducing homelessness, and stabilizing the housing market.

Staff continued to monitor initiatives announced under the National Housing Strategy and will report to Council as more information becomes available

In November 2017, the federal government announced a 10-year, \$42 billion National Housing Strategy to be cost shared with provinces and territories. Council received a summary of the Strategy's funding streams in [March 2018](#), including initiatives to increase the supply of affordable housing, stabilize existing funding for the social housing system, provide financial support to renter households, and promote housing stability and prevent homelessness. In April 2018, federal, provincial and territorial Ministers responsible for housing endorsed a multilateral Housing Partnership Framework, setting a long-term vision for implementation of the Strategy. Also in April 2018, the Province of Ontario signed a bilateral 10-year agreement committing \$4.2 billion to specific funding streams starting in April 2019. Further details will be provided to Council as they become available.

In 2017 the Province continued to implement the Fair Housing Plan

Ontario's Fair Housing Plan, announced in April 2017, included 16 actions to address housing supply and demand issues, as well as providing increased protections for renters and homebuyers. Key initiatives included a new 15 per cent Non-Resident Speculation Tax in the Greater Golden Horseshoe, expansion of rent control to all rental units, and a \$125 million Development Charge Rebate Program for purpose-built rental housing. Of the eight local municipalities in York Region that met the rebate program's eligibility criteria, seven applied for funding. The Province announced the results in April 2018, allocating more than \$2.85 million to the City of Markham and \$2.25 million to the Town of Richmond Hill over the next five years.

The long-term impact of the Fair Housing Plan on the housing market remains to be seen. Preliminary data from Canada Mortgage and Housing Corporation indicated resale activity cooled in the Greater Toronto Area following the plan's announcement. The decrease in home sales could also be attributed to mortgage rule changes made by Canada Mortgage and Housing Corporation in October

2016, including a mortgage rate stress test for high- and low-ratio issued mortgages. While there is data to suggest escalation of home prices slowed in 2017, on average prices of new and resale homes in York Region continued to increase. For example, the average price for new single detached homes was more than \$1.2 million, a 19 per cent increase from 2016. Average resale prices also climbed, with increases of 14 per cent for single detached units and 17 per cent for condominiums.

In April 2018, the Province announced final regulations under the *Planning Act* authorizing municipalities to implement inclusionary zoning

Inclusionary zoning allows municipalities to require new affordable housing units in private developments. As Council was informed in [January 2018](#), the draft regulations proposed by the Province in December 2017 required significant mandatory municipal financial contributions, prohibited application of inclusionary zoning to rental developments, and set low maximum unit set-aside requirements of five to ten per cent.

Council's key concerns with the draft regulations were addressed in the final regulations, which are now in force. The Province is commended for addressing the significant concerns of municipalities, housing providers and other stakeholders expressed during consultation on the draft regulations. The revised regulations provide lower- and single-tier municipalities with the flexibility needed to apply inclusionary zoning to address local housing needs, rather than a prescriptive one-size-fits-all approach.

The regulations allow municipalities to apply inclusionary zoning to both ownership and rental housing. Municipalities may determine the number of affordable units to be required within a development of 10 or more units, as well as the amount of offsets needed, if any. Staff are assessing how the Region can best support local municipalities in implementation efforts, as inclusionary zoning is required to be implemented through local municipal official plans and zoning bylaws.

The Province is modernizing the social housing system

The 2016 update to Ontario's Long-Term Affordable Housing Strategy included a goal to ensure housing programs are people-centred, partnership-based, locally driven and fiscally responsible. A key component of delivering this goal is modernizing the delivery of social housing. The current social housing system in Ontario includes a patchwork of 10 legacy programs developed separately between the 1950s and 1990s, each with separate and often rigid rules.

In 2017, the Province continued work on modernizing the social housing framework in partnership with the housing sector, including Service Managers. Modernization is expected to improve the sustainability of the system while providing greater flexibility to Service Managers and housing providers. Consultations are ongoing and the Region will continue to participate in the development of a modernized framework.

4. Analysis and Implications

In this term of Council all actions scheduled for Phase 1 of the Housing Plan have been completed or are currently underway

Each action identified in the Housing Plan included a target for completion, either in Phase 1 (years one to five) or Phase 2 (years five to 10). Some were longer term initiatives to be carried out over the 10-year implementation term. The Region continues to make progress in advancing the Housing Plan's actions. Highlights of initiatives advanced in 2017 include:

Goal 1 – Increase the rental housing supply

- Construction began on Woodbridge Lane, a 162 unit mixed-income building owned by Housing York Inc. (Housing York), replacing two social housing buildings with a total of 46 units that were nearing the end of their useful life.
- 225 private purpose-built apartment units opened at 212 Davis Drive in Newmarket, a project that received a 36 month deferral of Regional development charges as a site-specific pilot to encourage rental housing construction. The Town of Newmarket also deferred development charges, building permit fees and cash-in-lieu of parkland requirements for 36 months. The project includes up to 30 units subsidized by the Region to make rents affordable to low-income households.
- Regional Council approved a [Region-wide policy](#) enabling 36 month development charge deferrals for medium and high density purpose-built rental buildings.
- The York Region/local municipal housing working group evaluated fiscal incentives to help address the lack of supply of purpose built rental units for households with mid-range incomes.

Goal 2 – Sustain the existing rental housing supply

- The Region continued to enhance the application process for subsidized housing, working with Access York to take applications over the phone and connect applicants to supports while they wait for housing.
- The Housing York Board of Directors adopted a Long-Term Fiscal Plan to strengthen Housing York's financial sustainability, ensuring the corporation can continue to grow its portfolio while maintaining existing assets as they age.

Goal 3 – Support home ownership affordability

- The York Region/local municipal housing working group is comprised of local planning staff and Regional finance, housing and planning staff. The Group examined ownership affordability issues for households with mid-range incomes, determining that policy-based approaches (such as inclusionary zoning and other zoning approaches to diversify housing stock) would best address affordable ownership needs rather than fiscal incentives.
- The Region provided funding to 42 homeowners to complete critical home repairs and accessibility upgrades through the Region's Home Repair Program.

Goal 4 – Strengthen the homelessness and housing stability system

- Homeless and at-risk women living at Belinda's Place were linked to services and supports. Highlights include:
 - 125 women experiencing homelessness stayed in emergency or transitional housing in 2017
 - 97 women successfully obtained housing in the community
- In [November 2017](#), Regional Council approved implementation of Home Now. The program will provide at least 100 individuals who are chronically homeless with support to help locate and retain long-term housing.

Council endorsement is required to update York Region
Affordable Housing Measuring and Monitoring Guidelines

The Region's Measuring and Monitoring Guidelines were comprehensively reviewed and updated this year. The updates ensure that the guidelines better reflect on the ground reality in terms of how the amount, type and location of new affordable housing units are analyzed. The proposed updates to the guidelines

10-Year Housing Plan 2017 Progress Report and Affordable Housing Measuring and Monitoring

are included as Attachment 2. It is proposed that the rental threshold calculation be updated from 125 per cent average market rent (all units) to 125 per cent average market rent by bedroom type to encourage affordability in all unit types. The rental threshold has the unintended consequence of the majority of affordability requirements being satisfied through smaller sized bachelor and one bedroom units. York Region faces a limited supply of affordable family-sized units. The rental threshold is used predominantly to evaluate site specific new developments for affordability. A Regional rental threshold by bedroom type helps to address gaps in the affordable rental supply, including family sized units.

Another key proposed change to the Measuring and Monitoring Guidelines is formalizing two sensitivity analyses to better understand on the ground affordability:

- Depths of affordability by monitoring new units at the fourth and fifth income deciles
- Affordability of ground related units based on the incomes of ground related households and affordability of high density units based on the incomes of high density households

The Region's affordable housing targets were achieved in 2017, however affordability issues remain at the forefront

The 2017 York Region maximum affordable ownership threshold is \$478,400. Where a local municipal threshold calculation is less than the Regional threshold, the local threshold is used for affordable housing commitment and monitoring purposes. Thresholds by local municipality are provided in Attachment 1. In 2017, the Region exceeded the overall affordability targets with 35 per cent of new housing units falling below the maximum affordable thresholds. Although this is a decrease of 11 per cent from 2016, the Region achieved the affordability targets overall.

One-bedroom condominiums made up 83 per cent (3,364) of the Region's total 4,067 monitored ground related and high density affordable ownership units in 2017 as outlined in Attachment 1. To better assess on-the-ground affordability, staff applied a sensitivity analysis based upon built form and income:

- Affordable ground related units were assessed based on incomes of households owning ground related units
- Affordable high density units were assessed based on incomes of households owning high density units

10-Year Housing Plan 2017 Progress Report and Affordable Housing Measuring and Monitoring

Using the *Provincial Policy Statement* definition of affordable, York Region achieved its overall affordability targets. When the sensitivity analysis was undertaken, true affordability may be as low as 4 per cent of ownership units for both ground related and high density units. The results were likely exacerbated by unprecedented house price increases in 2017. This is a strong indication that achieving housing affordability remains a challenge in York Region.

Many households in York Region face limited affordable housing options due to uneven geographic distribution of affordable units, including a lack of family sized units. When deeper levels of affordability are explored, the number of new housing units available significantly decreases. Although there have been a number of senior level government housing initiatives announced to help stimulate the supply of new affordable housing, the situation in York Region is still of concern.

The Region's rental housing market continues to face challenges, with rising rents and limited new rental development

The constrained rental market is not meeting the needs of the majority of York Region households who cannot afford to own a home. According to the 2016 Census, of the 50,485 renter households in York Region, 52 per cent are spending more than 30 per cent of their incomes on housing costs. The vacancy rate declined from 1.5 per cent in 2016, to 1.3 per cent in 2017. Overall, average market rents for private purpose-built rental units increased by almost 7 per cent. Growth in the private purpose-built rental market continues to be slow, with 264 units added to the purpose-built stock in 2017. Of the 264 new rental units, 225 units belonged to the 212 Davis Drive development in Newmarket.

The investor-owned condominium rental market continues to provide a significant source of rental housing in York Region. In 2017, there were 10,030 condominium units available for rent, an increase of 5 per cent from 2016. The rental condominium vacancy rate fell from 1.1 per cent in 2016 to 0.9 per cent in 2017, while average condominium rents increased by 13 per cent from 2016.

While this secondary market is an important segment of the overall rental supply, there are risks when relying on the secondary market for rental unit growth. Investor-owned condominiums may be more easily removed from the rental market by their owners than purpose-built rental units using the provisions of the *Residential Tenancies Act, 2006*.

Staff are initiating a five-year review of the Housing Plan

Given continued affordability pressures in the rental and ownership markets, and with most actions complete or currently underway, staff are initiating a mid-point review of the Housing Plan. The *Housing Services Act, 2011* requires Service Managers to review their plans and make amendments as necessary every five

10-Year Housing Plan 2017 Progress Report and Affordable Housing Measuring and Monitoring

years. In 2016, the Ministry of Housing updated the *Policy Statement: Service Manager Housing and Homelessness Plans*. The revised policy statement includes the following key updates:

- Additional direction for Service Managers on the content of 10-year housing and homelessness plans
- New policies requiring alignment with Ontario's land use planning framework, including the *Growth Plan for the Greater Golden Horseshoe, 2017*
- Alignment with provincial goals to reduce the number of people experiencing homelessness and increase the number of people achieving housing stability, including the long-term goal of ending homelessness
- Direction for Service Managers to use the results of local homeless enumeration in developing plans
- Additional direction for Service Managers to engage with Indigenous organizations and communities in developing plans and coordinating service delivery
- Direction that plans should focus on a client-centred, coordinated access approach to housing and homelessness services

The timing of the Housing Plan review aligns with the preparation of background work needed to inform the Municipal Comprehensive Review, including the *Growth Plan* requirement for a housing strategy to meet the projected needs of current and future residents.

Staff will be undertaking an assessment of current and anticipated future housing needs within the Region to inform the Housing Plan review, as well as consultations with the public and community partners in the housing and homelessness system. The review provides an opportunity to address new programs and investments from other levels of government, including the National Housing Strategy and Provincial social housing modernization. Through the review the Region will identify opportunities to support local municipalities in using new tools like inclusionary zoning to address our housing challenges. An updated Housing Plan will be brought to Council in 2019 for endorsement.

5. Financial Considerations

Most of the goals and actions in the Region's Housing Plan are managed within the approved annual budget. Funding for new initiatives has been anticipated in future multi-year budget outlook projections. Any additional actions requiring further Regional investment will be presented to Council for approval as part of the annual budget process.

6. Local Municipal Impact

Local municipalities are key partners in the implementation of the Housing Plan. In 2017, local municipalities contributed to the advancement of the Housing Plan in a number of ways. The York Region/local municipal housing working group met six times to collaborate on solutions to housing affordability challenges faced. Local municipal staff worked with Regional staff through the application review process for new Housing York Inc. developments. Regional staff made presentations to all nine local municipal councils to raise awareness of the need for more affordable housing options and encourage collaborative solutions.

The Region will continue to engage with local municipal councils and staff through the development of housing incentives. Local municipalities will also be engaged through the five-year review of the Housing Plan and the Municipal Comprehensive Review, and in assessing the ability of inclusionary zoning to address affordable housing needs across the Region.

7. Conclusion

The Region continues to make progress in implementing the 10-year Housing Plan. All actions scheduled for Phase 1 of the Housing Plan have been completed or are currently underway. The Region is encouraged by engagement from the federal and provincial governments, and will continue to monitor and leverage initiatives from other levels of government to further strengthen the Region's housing and homelessness system.

Staff are initiating a five-year review of the Housing Plan, including an updated assessment of current and future housing needs within the Region, and consultations with the public and community partners. An updated Housing Plan will be brought forward to Regional Council in 2019 to ensure it continues to reflect Council's priorities, aligns with provincial legislation, and meets the needs of York Region residents.

10-Year Housing Plan 2017 Progress Report and
Affordable Housing Measuring and Monitoring

For more information on this report, please contact Rick Farrell, General Manager, Housing Services at 1-877-464-9675 ext. 72091 or Paul Freeman, Chief Planner at ext. 71534.

The Senior Management Group has reviewed this report.

May 24, 2018

Attachments (2)

8461806

Accessible formats or communication supports are available upon request

Housing Solutions: A place for everyone

YORK REGION'S 10-YEAR HOUSING PLAN



DRAFT
2017 Progress Report





Mayor
Frank Scarpitti
City of Markham



Regional Councillor
Jack Heath
City of Markham



Regional Councillor
Jim Jones
City of Markham



Regional Councillor
Joe Li
City of Markham



Regional Councillor
Nirmala Armstrong
City of Markham



Mayor
David Barrow
Town of Richmond Hill



Mayor
Maurizio Bevilacqua
City of Vaughan



Chairman & CEO
Wayne Emmerson



Regional Councillor
Vito Spatafora
Town of Richmond Hill



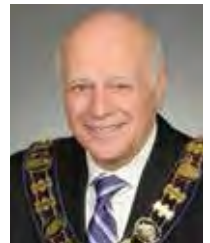
Regional Councillor
Mario Ferri
City of Vaughan



Regional Councillor
Brenda Hogg
Town of Richmond Hill



Regional Councillor
Gino Rosati
City of Vaughan



Mayor
Tony Van Bynen
Town of Newmarket



Regional Councillor
Sunder Singh
City of Vaughan



Regional Councillor
John Taylor
Town of Newmarket



Mayor
Margaret Quirk
Town of Georgina



Regional Councillor
Naomi Davison
Town of Georgina



Mayor
Geoffrey Dawe
Town of Aurora



Mayor
Virginia Hackson
Town of East Gwillimbury



Mayor
Steve Pellegrini
Township of King



Mayor
Justin Altmann
Town of Whitchurch-Stouffville

A Message from York Regional Council

With 1.2 million residents, York Region is one of the fastest-growing communities in Canada. A vibrant community, diverse in culture and bursting with opportunities, it is no wonder so many people proudly call this place home.

Creating a safe, accessible and inclusive community is a priority for York Regional Council and in 2014 Council approved *Housing Solutions*, the Region's 10-year housing plan. The plan focuses on four goals: to increase the supply of rental housing, sustain the existing rental supply, support home ownership and strengthen the homelessness and housing stability system.

The 2017 progress report highlights a number of actions completed or underway to advance the goals of the plan and an overview of projects to be implemented in 2018.

Housing is an essential need that connects residents to transportation systems, the economy, environment and health and social services. Regional Council is committed to creating a diverse and sustainable housing market and a community that helps people feel at home and proud of where they live.

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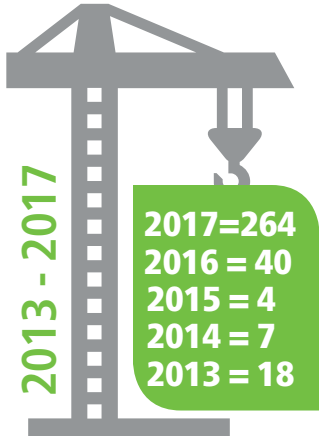


The **reality**
of the **rental**
and
ownership
market in
2017

Rental
market



Unit size	Vacancy rate ¹	Average rent ¹
Bachelor	-	\$892
1 bedroom	1.4%	\$1,170
2 bedroom	1.2%	\$1,346
3+ bedroom	1.8%	\$1,526



Private sector
rental
construction

333 new private sector rental units built in the last five years.²

There were 10,030 condos available for rent, up 5% from 9,548 units in 2016

2017 condo vacancy rate:
0.9%

2017 average condo rent:
\$1,978¹

Permissive secondary suite official plan policies have been adopted by eight out of the nine local municipalities.

8/9



There are **2,136 suites** registered in York Region, **80** of those were registered in 2017.³

Emergency
housing

15 units for families

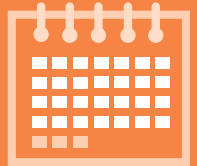
28 beds for women

30 beds for single males

42 beds for youth

continues to be an important part of York Region's housing continuum for those who are experiencing homelessness. The Region funded the operations of six emergency housing facilities.

74% of users accessed emergency housing only once and the average length of stay was 28 days



1,181

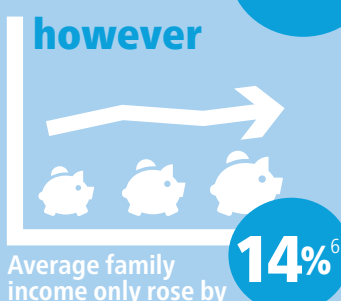
unique individuals found themselves homeless and stayed in York Region emergency housing

Ownership
market

2007 ↔ 2017



however



Average home prices in York Region

Re-sale condominium
\$481,744⁴

Re-sale townhome
\$795,150⁴

Re-sale single detached
\$1,326,113⁴

New single detached
\$1,255,448⁵



Based on provincial definitions, the **maximum affordable ownership** price in 2017 was **\$478,400** region-wide.

33% of all new ownership units were affordable.³ One bedroom condominiums account for more than 80% of these new affordable units.

Our goals

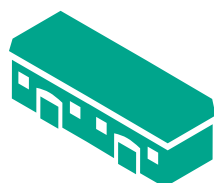
York Region's *Housing Solutions: A Place for Everyone 10-Year Housing Plan* was approved by York Regional Council in June 2014 and includes four goals and 49 actions.



GOAL 1
Increase the rental housing supply

Expected outcomes:

- Increased supply of private sector rental units
- Increased supply of safe, legal second suites
- Increased supply of government funded units and rent subsidies



GOAL 2
Sustain the existing rental housing supply

Expected outcomes:

- Preserve the existing supply of private sector rental housing
- Strengthen the social housing system



GOAL 3
Support home ownership affordability

Expected outcomes:

- Increased new affordable home ownership options
- Provide supports for low and moderate income homeowners



GOAL 4
Strengthen the homelessness and housing stability system

Expected outcomes:

- An integrated service delivery system developed
- Low and moderate income and at-risk households will find and keep appropriate housing

All 49 actions in the Housing Plan were scheduled to be advanced in either Phase 1 or Phase 2 of the 10-year implementation term. In this term of Council all actions scheduled for Phase 1 have been completed or are currently underway. This *Progress Report* highlights 2017 goal advancements and key activities planned in 2018.

York Region is initiating a review of the **10-YEAR HOUSING PLAN**

Five years after York Regional Council approved *Housing Solutions* and with most actions completed or in progress, staff is undertaking a review of the plan. The review includes an updated assessment of current and future housing needs within the Region as well as consultations with the public and community partners in the housing and homelessness system. An updated Housing Plan will be brought forward to York Regional Council in 2019 to ensure it continues to reflect Council priorities, aligns with provincial legislation and meets the needs of York Region residents.





Woodbridge Lane

2017 highlights



The Woodbridge Lane redevelopment will increase the number of subsidized rental units while intensifying a Regionally-owned housing site

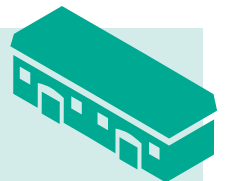
Housing York Inc. (Housing York), the Region's housing corporation, is redeveloping two social housing buildings on Woodbridge Avenue in the City of Vaughan. With a total of 46 units, the buildings were approaching the end of their useful life and would have required substantial upgrades and investments to meet health and safety standards and the long-term needs of the community. The buildings will be replaced by Woodbridge Lane, a 162-unit mixed-use building with unit sizes ranging from one- to four-bedrooms and rents affordable to households with a range of incomes. Construction began in 2017 and completion is expected in 2019.

York Region/Local Municipal Housing Working Group Rental Housing Incentives are proposed to stimulate purpose-built rental for mid-range income households

Tasked with exploring options to stimulate mid-range income housing developments as part of an incentives framework, the Working Group's preliminary findings were presented to Council in February 2018. Based on research and analysis undertaken and Working Group input, staff recommend to Council that housing incentives for mid-range income households focus on high- and mid-rise rental developments located in Regional and local centres and corridors. Council endorsed guiding principles to inform development of housing incentives exploring: development charge deferrals, development application fee deferrals, provision of surplus public land, density bonuses and tax related grants.

In order to successfully implement housing incentives, collaboration and partnerships are required. Local municipalities have been strong advocates in the development of the proposed housing incentives; their ongoing participation is crucial in addressing mid-range income affordable housing needs through the private market.

Housing York's Fiscal Plan strengthens its long-term financial sustainability, ensuring the corporation can grow its portfolio while maintaining existing assets as they age



In November 2017, Housing York's Board of Directors approved a new fiscal plan to ensure the housing corporation remains fiscally responsible, safeguards its assets and is accountable for effectively managing its resources. The fiscal plan includes a reserve fund strategy to sustain Housing York's portfolio of affordable units while stabilizing the annual Regional tax levy impact. Implementing the fiscal plan ensures Housing York can continue to provide quality and affordable homes for residents across York Region. Strengthening Housing York's long-term financial sustainability is an important goal as the corporation seeks new ways to deliver its services and add new buildings to its portfolio.



York Region's approach to monitoring affordable ownership housing updated to better reflect on-the-ground affordability

Staff has monitored new housing for affordability based on the provincial definition of *affordable* for the past five years. Housing monitoring data for 2017 is included in [Appendix 1](#). Beginning in 2017, the ownership monitoring exercise includes a sensitivity analysis using the incomes of households in the built form being monitored to set the affordability thresholds. There is a disparity between the structure types of the existing households used to establish the threshold and the structure types of the households being monitored. As a result, a disproportionate number of condominium units are identified as affordable in the Region. In order to address the disparity, this sensitivity analysis evaluates the affordability of ground related units based on the incomes of ground related households and the affordability of high density units based on the incomes of high density households (see [table 5 in Appendix 1](#)). Based on this approach, four per cent of new ownership housing units in 2017 are considered to be *affordable*. The standard provincial definition methodology results in 33 per cent of ownership units being affordable in 2017.

As York Region is shifting to a more urban structure with a change in housing mix, separating ground related and high density units provides a more realistic representation of the distribution of affordable ownership housing. While this modified approach deviates from the provincial definition of *affordable*, York Region staff feels that including the sensitivity analysis provides a better reflection of true on-the-ground affordability.



York Regional Council approved the Home Now Program, which will house people struggling with chronic homelessness

In November 2017, Regional Council approved the [Home Now Program](#) that will help support residents experiencing chronic homelessness locate and retain long-term housing. Home Now is founded on a Housing First approach that moves people experiencing chronic homelessness directly into permanent housing and provides them with individualized supports to remain stably housed. Evidence shows that people are more successful in moving forward with their lives and addressing the issues that may have led to their homelessness, such as mental and physical health issues, substance use and unemployment, if they are housed first.

The Home Now Program is expected to help a minimum 100 participants find and keep housing, and will provide supports including intensive case management, rent assistance and help navigating specialized services such as mental health and addiction services as needed. Home Now will build capacity to meet the needs of some of the Region's most vulnerable residents and help meet the provincial target of ending chronic homelessness across Ontario by 2025.

Progress report: *Actions for current term of Council*

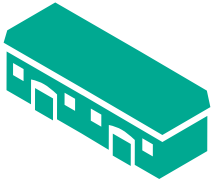


GOAL 1

Increase the rental housing supply

Action	Our progress and planned activities
<p>Partner with local municipalities to explore incentive, strategy and best practice options for local municipalities to encourage development of new rental housing</p>	<ul style="list-style-type: none"> • 212 Davis Drive, a private-purpose built rental building in Newmarket with 225 units, was completed; as a site-specific pilot to encourage rental housing construction, the developer of 212 Davis Drive received a 36-month development charge deferral • York Regional Council approved a Region-wide policy enabling 36-month development charge deferrals for high density purpose-built rental buildings • In 2017, the York Region Local Municipal Housing Working Group made significant progress towards the development of draft Housing Incentives to be considered by York Regional Council in 2018 <ul style="list-style-type: none"> ▷ The Working Group met six times in 2017 ▷ Evaluation of feasibility and effectiveness of potential incentives is ongoing • Consulted the Building Industry and Land Development Association (BILD) on potential incentives • Responded to provincial consultation on draft Inclusionary Zoning regulations
<p>Partner with local municipalities to establish an internal working team and process to facilitate implementation through the planning and development process and to respond to specific development proposals</p>	<ul style="list-style-type: none"> • The Regional Housing Strategy Steering Committee continues to coordinate strategic housing initiatives and reviews and responds to development initiatives
<p>Partner with the Human Services Planning Board (HSPB) to develop the Make Rental Happen Challenge, which asks post-secondary students to create innovative private-market rental housing solutions that are replicable and applicable to the York Region context</p>	<ul style="list-style-type: none"> • Completed in 2014
<p>Partner with HSPB to collaborate with stakeholders to advocate for more private-market rental housing and develop a communication strategy that raises awareness of the economic realities of and need for rental housing</p>	<ul style="list-style-type: none"> • Completed in 2014
<p>Partner with HSPB to create a dialogue with key stakeholders (e.g. local municipalities and building industry) to determine how to create the environment for the development of more private-market rental housing. This will include an exploration of tools and models that support the development of private-market rental housing</p>	<ul style="list-style-type: none"> • Council endorsed the HSPB 2016-2018 Action Plan to advance the <i>Making Ends Meet in York Region Strategy</i>. The Strategy included housing affordability actions such as partnering with ventureLAB's Blueprint: Affordable Housing design lab to focus on solutions to affordable housing challenges; and 212 Davis Drive, a project incubated under the Make Rental Happen Campaign that created 225 private purpose-built rental units with 30 units subsidized for low-income households • Housing presentations to all nine local municipal councils in partnership with the Region's Housing Services and Long Range Planning Branches helped raise awareness of the need for more affordable housing options and encourage solutions • Through the Make Rental Happen Tools and Incentives initiative, supported the work to develop an incentives framework <ul style="list-style-type: none"> ▷ Worked with Long Range Planning to develop a report to York Regional Council on Housing Incentives

Action	Our progress and planned activities
Ensure that local municipalities adopt official plan policies and zoning bylaw provisions that authorize secondary suites	<ul style="list-style-type: none"> • The Township of King is currently updating its Official Plan to include secondary suite policies • All other local municipal official plans contain provisions that authorize second suites
Work with the local municipalities through the secondary plan process to encourage developers to design and market new homes that accommodate second suites in new community areas in the City of Markham, the City of Vaughan and the Town of East Gwillimbury	<ul style="list-style-type: none"> • Regional staff continue to work with local municipal staff to encourage construction of secondary suites or rough-ins in new housing
Assist and coordinate with the local municipalities in tracking second suites and monitor the number of second suites constructed and licensed	<ul style="list-style-type: none"> • Completed the 2016 data gathering exercise and reported outcomes to York Regional Council in June 2017 through the <i>10-Year Housing Plan 2016 Progress Report</i> (Appendix 1), including tracking of new secondary suites where available
Consider opportunities to partner with Metrolinx and York Region Rapid Transit Corporation to incorporate new rental housing development in the planning for subway stations/ major transit facilities	<ul style="list-style-type: none"> • Met with York Region Rapid Transit Corporation to identify potential properties; work will continue to identify sites for future affordable housing
Develop guidelines for accepting social housing units through the use of Section 37 provisions of the <i>Planning Act</i>	<ul style="list-style-type: none"> • Housing York received two Section 37 (<i>Planning Act</i>) one-bedroom units; the units are located in Richmond Hill condominium buildings
Develop a strategy to intensify/optimize Regionally owned housing sites Including new social housing units as part of the long-term growth planning for Regionally owned infrastructure	<ul style="list-style-type: none"> • Began preliminary work on a portfolio management strategy for Regionally owned housing sites that will optimize the number of quality affordable homes within the projected financial resources; the portfolio management strategy will be completed in 2018 • Construction began on Woodbridge Lane, a 162-unit mixed-income building replacing two social housing buildings owned by Housing York that were nearing the end of their useful life • Continued work with the Unionville Home Society and Minto Communities to redevelop the Unionville Home Society campus, including an affordable rental building for seniors owned and operated by Housing York; in 2017, planning applications were submitted to the City of Markham as part of the municipal approval process
Leverage the current Federal-Provincial Investment in Affordable Housing Program to develop 457 new affordable units Investigate future opportunities to develop additional affordable housing as Federal-Provincial funds become available	<ul style="list-style-type: none"> • Secured additional Federal and Provincial capital funding for the construction of affordable housing: <ul style="list-style-type: none"> ▷ \$4.4 million in new funding to support a new affordable housing development ▷ \$943,200 in additional funding to support the Woodbridge Lane redevelopment • Submitted a <u>funding proposal</u> to Canada Mortgage and Housing Corporation's <i>Rental Housing Innovation Fund</i> for a mixed tenure development concept that would incorporate ownership and rental units
Continue to increase the number of subsidized rental units	<ul style="list-style-type: none"> • Obtained <u>approval</u> by Housing York's Board of Directors for refinements to the tiered rent program implemented at the Richmond Hill Hub in 2016 to support its portability to new affordable housing developments • Provided 30 new rent subsidies for households at 212 Davis Drive in the Town of Newmarket
Partner with local municipalities to investigate the use of community improvement plans in Regional centres and key development areas in Regional corridors to increase the rental housing supply	<ul style="list-style-type: none"> • The York Region Local Municipal Housing Working Group will consider Community Improvement Plans as an option when developing housing incentives



GOAL 2

Sustain the existing rental housing supply

Action	Our progress and planned activities
<p>Partner with local municipalities to implement <i>Regional Official Plan</i> policies that protect the existing supply of rental housing from demolition (including demolition by neglect) or conversion to condominium</p>	<ul style="list-style-type: none"> • Eight of the nine local municipalities have incorporated polices to protect rental housing from demolition and conversion to condominiums in their approved official plans; the Region will continue to monitor for compliance with the <i>York Region Official Plan 2010</i>
<p>Advocate for sustained federal and provincial investments in social housing repair and renewal and for the inclusion of housing in federal and provincial infrastructure funding programs</p>	<ul style="list-style-type: none"> • In November 2017, the Federal Government released <i>Canada's National Housing Strategy (NHS): A Place to Call Home</i>, a 10-year \$42 billion plan to be cost-shared with provinces and territories; staff is monitoring initiatives under the NHS as further details are released to determine its potential for funding repairs to social housing buildings and intensifying social housing sites in York Region
<p>Collaborate with the province and the Housing Services Corporation to find ways to use the equity from social housing buildings to fund major repairs</p>	<ul style="list-style-type: none"> • Completed in 2014
<p>Sustain the social housing supply as former federal and provincial funding and financing arrangements come to an end</p>	<ul style="list-style-type: none"> • Initiated a Housing Provider portfolio analysis, to be continued in 2018, to prepare for the province's social housing modernization initiative and to address the end of operating agreements and financing arrangements
<p>Plan for the sustainability of the social housing portfolio by developing a long-term asset management and financial strategy for the social housing portfolio</p>	<ul style="list-style-type: none"> • Completed energy retrofits for five housing providers valued at approximately \$768,000 which were funded through the <u>Social Housing Electricity Efficiency Program</u> • The Housing York Board of Directors adopted a <u>Long-Term Fiscal Plan</u> to strengthen Housing York's long-term financial sustainability, ensuring the corporation can grow its portfolio while maintaining existing assets as they age • Directed \$5.9 million in Federal and provincial capital repair funding towards supporting 34 housing providers with capital repair projects (such as window and roof replacement, kitchen and bathroom replacement, and heating system energy efficient upgrades)
<p>Plan for the sustainability of the social housing portfolio by providing supports to the volunteer boards of directors of non-profit and co-operative housing providers to strengthen their capacity to effectively manage their housing communities</p>	<ul style="list-style-type: none"> • Regional staff participated in a number of provincial working groups focused on modernizing the social housing sector • Provided training opportunities for housing providers, including emergency planning, plain language communication and mental health training • Connected housing providers with departmental programs and services to make referrals to tenants and members • Through consultation with housing providers, enhanced the <i>Social Housing Innovation Fund</i> by increasing its focus on capacity building and partnership
<p>Enhance supports for social housing applicants, tenants and co-operative members by developing a community health framework to better connect social housing residents with services</p>	<ul style="list-style-type: none"> • Created Mental Health Compass, an online Mental Health Resource for housing providers to better connect tenants to supports

Action

Our progress and planned activities

Enhance supports for social housing applicants, tenants and co-operative members by reviewing waitlist policies and practices to better connect people with supports while they wait for housing

- Provided more than 185 households on the subsidized housing waitlist with a housing allowance while they wait for housing
- Working with Access York, enhanced the subsidized housing waitlist intake process to take subsidized housing applications over the phone and ensure applicants are connected to additional supports while they wait for housing

Work with funders and partners to support the changing needs of Housing York tenants

- Provided 25 seniors with safety workshops (crime prevention, fraud, elder abuse) in partnership with York Regional Police and the Township of King
- Connected more than 50 seniors to English as a Second Language classes hosted at three Housing York sites in partnership with York Catholic District School Board
- Hosted four Cyber Senior sessions at Housing York sites to provide seniors with one-on-one computer help
- Implemented a Food Access Program at Mulock Village to provide tenants with fresh food in partnership with LifeCorps
- Supported a Flexible Supports Program at Mulock Village in partnership with Canadian Mental Health Association
- Supported a one-week summer camp for children ages six to 12 at Trinity Square in partnership with 360°kids
- Continued to partner with York Region Public Health to deliver a Clean Air at Home campaign to a fifth Housing York site, Heritage East apartments; the campaign includes a five-step challenge aimed at motivating tenants to take five simple, low-cost steps to improve their indoor air quality





GOAL 3

Support home ownership affordability

Action	Our progress and planned activities
<p>Update the <i>Housing and Our Economy</i> report</p>	<ul style="list-style-type: none"> • A 2016 custom order has been requested from Statistics Canada on live-work data, to be received in 2018; within the work plan to update Housing Matters, consideration will be given to a more fulsome analysis of live-work ratios in York Region
<p>Identify incentive options for developments that incorporate affordable housing units within centres and corridors</p>	<ul style="list-style-type: none"> • The York Region Local Municipal Housing Working Group determined that ownership of affordable housing does not require fiscal incentives • Policy based approaches will be explored as part of a broader housing strategy
<p>Work with local municipalities and the development industry to establish implementation guidelines for the <i>Regional Official Plan</i> policies that require 25 per cent of new housing units across the Region to be affordable and 35 per cent of new housing units in Regional centres and key development areas be targeted as affordable</p>	<ul style="list-style-type: none"> • In June 2017, Council received the 2016 Affordable Housing Measuring and Monitoring exercise as part of the <i>10-Year Housing Plan 2016 Progress Report</i> (Appendix 1) • Policy based approaches will be explored as part of a broader housing strategy
<p>Deliver and evaluate a Home Repair and Renovation Pilot Program providing grants to low-income households who need assistance with accessibility modifications or critical repairs</p>	<ul style="list-style-type: none"> • The Region provided funding to 42 homeowners to complete accessibility and critical home repairs
<p>Work with local partners and the private sector to consider innovative building techniques and financial arrangements to support development of affordable housing programs. Programs to be explored may include: height and density incentives; community improvement plans; grants in lieu of development charges; and reduced permit fees</p>	<ul style="list-style-type: none"> • The York Region Local Municipal Housing Working Group determined that ownership of affordable housing does not require fiscal incentives • Policy based approaches will be explored as part of a broader housing strategy



GOAL 4

Strengthen the homelessness and housing stability system

Action	Our progress and planned activities
<p>Implement a new service delivery model with wraparound services in emergency and transitional housing and incorporate the requirement into service agreements</p>	<ul style="list-style-type: none"> Continued to work with Emergency Housing providers to finalize implementation of enhanced programming to strengthen wraparound service delivery. Key enhancements introduced in 2017 include dedicating more staff to client support; increased training; and increased partnership development and collaboration focused on housing and retention Aftercare programs were expanded at two facilities, increasing access to follow-up case management supports for emergency and transitional housing clients to support their housing stability after they are housed
<p>Support community partners in advocating for investment in mental health and addictions supports in York Region</p>	<ul style="list-style-type: none"> Continued to support Mental Health Matters priority areas by primarily focusing 2017 efforts on the following actions: <ul style="list-style-type: none"> Completing training for Community and Health Services managers and staff Coordinating services for early intervention and identification of gaps Developing effective crisis intervention strategies to reduce preventable reoccurrences Developing a “Common Client Consent” pilot to improve communication between programs and allowing coordination of care for clients Establishing a multi-disciplinary approach to examine coordinated care for clients experiencing mental health issues In 2018, Mental Health Matters will continue to build on the work already started to improve the way we provide services, focusing on early intervention, prevention and effective responses to crises
<p>Open Belinda’s Place, the Region’s first shelter and transitional home for homeless women (28 emergency beds and nine transitional units). Belinda’s Place will provide services to help clients to obtain and maintain housing</p>	<ul style="list-style-type: none"> <u>Completed in 2015</u> Belinda’s Place, operated by The Salvation Army, provides emergency and transitional housing, wraparound supports, drop-in programs, outreach and aftercare services to homeless and at risk women to enable them to find and keep housing; in 2017, 125 women accessed emergency housing and 97 were housed
<p>Develop a Richmond Hill Youth Hub with a drop-in centre (14 emergency beds, 11 transitional units) with support services for youth</p>	<ul style="list-style-type: none"> <u>Completed in 2016</u> Operated by 360°kids, the Youth Hub is a key resource for homeless and at risk youth and provides emergency and transitional housing, wraparound supports, drop-in programs, outreach and aftercare services. In 2017, 144 youth accessed emergency housing and 31 were supported to find long-term housing. More than 1,300 youth used the drop-in program
<p>Share homelessness data with community partners to jointly work on new service priorities</p>	<ul style="list-style-type: none"> Prepared for the provincially-mandated homeless enumeration that took place in April 2018 to meet both Provincial and Federal Homelessness Partnering Strategy requirements Continued to work with community partners and homeless service providers to implement a new web-based version of the Homeless Individuals and Families Information System (HIFIS) that will enable service providers to have better access to homelessness data; implementation will take place in 2018
<p>Supplement the Community Paramedicine program for emergency shelter residents with additional health-support partnerships (e.g. nurse practitioner, family physician)</p>	<ul style="list-style-type: none"> The Community Paramedicine program continues to provide primary health care assessments to clients in all Emergency and Transitional Housing facilities; additional partnerships in 2017 included mobile dental services and diabetes clinics at Belinda’s Place and regular visits from a sexual health nurse at Sutton Youth Services

Action

Our progress and planned activities

<p>Implement a service model that enables people to access all of the homelessness services with one point of entry</p>	<ul style="list-style-type: none"> Completed community consultations with more than 100 stakeholders, including 50 individuals with lived experience, to gather information on the barriers and gaps for residents who need homelessness and housing stability services in York Region Drafted a Coordinated Access System Model informed by community feedback and grounded in best practices. Implementation activities will begin in 2018
<p>Link employment supports to move homeless clients and clients at risk of homelessness towards independence (e.g. social enterprise, sector-specific skills development, Internationally Educated Professionals program)</p>	<ul style="list-style-type: none"> Through the Community Investment Strategy, invested \$1.7 million in 14 initiatives to support economic independence of low- and moderate-income residents, to help them have and keep jobs that match their skills and have financial stability; of the 1,390 residents who participated in funded initiatives, 139 obtained part-time employment, 213 obtained full-time employment, and 198 continued with training or moved on to post-secondary education
<p>Pilot a rental benefit program to help eligible residents secure and/or maintain affordable housing by providing transitional rent assistance with wraparound case management supports</p>	<ul style="list-style-type: none"> The Short Term Assistance for Renters (STAR) program continues to deliver services that combine a 24-month financial rent benefit provided by Housing Services with 30 months of wraparound support provided by Social Services In 2017, a total of 21 renters were served through this intensive case management program
<p>Evaluate the pilot program and implement an ongoing Housing Stability Program for Ontario Works and Ontario Disability Support Program recipients to wraparound homelessness supports and prevention services</p>	<ul style="list-style-type: none"> Completed in 2015 The Housing Stability Program (HSP) continues to provide financial assistance and wraparound follow up support to enable recipients of Ontario Works and the Ontario Disability Support Program who are homeless or at risk of homelessness to find and/or keep housing In 2017, 1,585 unique households were assisted by HSP. On average, 90 per cent of HSP clients remained housed after a six months follow-up
<p>Evaluate the possibility of increasing the Region's capacity to deliver service by using new integrated social workers to support residents with multiple barriers to maintain housing</p>	<ul style="list-style-type: none"> In 2017, increased the number of clients served by the Integrated Support Program by more than 50 per cent Planned for a "walk-in" service model to further increase service capacity to the Integrated Support Program (ISP), to be implemented in 2018. The walk-in model will improve access to social work supports for clients experiencing multiple barriers
<p>Implement a client-centric case management model for individuals and families with complex needs that focuses on preventing homelessness and increasing housing stability</p>	<ul style="list-style-type: none"> York Regional Council authorized the Home Now Program's implementation in <u>November 2017</u>. The Program will provide a minimum of 100 chronically homeless York Region individuals with support to help locate and retain long-term housing. Home Now is founded on a Housing First approach and includes provision of intensive case management, rent assistance and housing supports. The Program will launch in 2018 The Region was successful in receiving funding from the Provincial Home for Good Program that provided additional funding over three years to increase capacity for the Home Now Program
<p>Work with community partners to increase knowledge and awareness regarding rights and responsibilities to promote safe and successful tenancies</p>	<ul style="list-style-type: none"> Worked with York Region Public Health to address non-profit and co-operative housing tenant concerns relating to indoor air quality and other housing-related environmental health issues Through York Region Public Health, supported the RentSafe Initiative to build collaboration across multiple sectors to ensure healthy housing conditions for tenants living on low income
<p>Continue to implement the Community Investment Strategy to fund community agencies for prevention focused projects as well as programs that support low and moderate income residents</p>	<ul style="list-style-type: none"> Invested approximately \$2.2 million for more than 9,000 residents who were homeless or at risk of becoming homeless. Residents received supports designed to move them towards stable housing. Services funded included: <ul style="list-style-type: none"> Emergency winter shelters A mobile outreach service Immediate legal supports to tenants with mental health challenges who are threatened with eviction, that help to retain housing or obtain alternative housing Drop-in programs for homeless and at risk youth Homelessness prevention services for people with disabilities, and/or who are coping with mental health and/or substance use challenges Housing needs for victims of domestic violence Capacity building projects that strengthen an agency's ability to plan, develop and deliver its resources to continue to make a positive impact on homelessness and housing stability projects

Action	Our progress and planned activities
Work with community partners to strengthen and better connect homelessness and housing stability programs and services	<ul style="list-style-type: none"> Continued participation in the Rapid Response Table and Steering Committee with other community partners to assist residents, including those who are homeless or at risk of homelessness York Region is the Community Coordinator for the Homeless Individuals and Families Information System (HIFIS), and is in the process of implementing HIFIS 4, a shared data system for homelessness service providers in 2018. Stakeholder engagement for a coordinated access system model for homelessness and housing stability services in York Region was completed in 2017. Working with community partners and people with lived experience identified how coordination of services could be strengthened A Community Engagement plan was developed for the 2018 Homeless Count that connected with community groups to raise awareness of the homeless enumeration and develop partnerships to help count people experiencing homelessness
Investigate models and options to implement or partner to support appropriate service hubs	<ul style="list-style-type: none"> In September 2017, the York Region Community Hub Framework (created in partnership with United Way) was endorsed by the Community and Health Services Departmental Leadership Team; the Framework will guide the implementation of community hubs across York Region Building on work completed in 2017, the Community Hub Engagement Plan was developed in January 2018; and outlines internal and external communication strategies. Tools to support implementation of the Plan will be developed in 2018
Work with local partners towards zoning provisions that are inclusive of transitional and supportive housing	<ul style="list-style-type: none"> Action identified for Phase 2 of Housing Plan implementation
Identify and address specific service gaps such as prevention of youth homelessness	<ul style="list-style-type: none"> Action identified for Phase 2 of Housing Plan implementation, to be informed by homeless enumeration completed in 2018
Develop a community engagement strategy to involve diverse sectors in supporting homelessness solutions	<ul style="list-style-type: none"> Action identified for Phase 2 of Housing Plan implementation

Organizations wishing to cite any portion of the *Housing Solutions Progress Report* are requested to use the following citation when referencing this document: The Regional Municipality of York (2018). *Housing Solutions: A place for everyone – 2017 Progress Report*. Newmarket, Ontario.

The Reality of the Rental and Ownership Market in 2017 – Infographic Sources:

- Canada Mortgage and Housing Corporation (CMHC), Rental Market Report, Fall 2017
- CMHC, Housing Market Tables (completions) adjusted to deduct non-profit/government assisted units substantially completed. 2017 (total units added based on 2013-2017 data)
- York Region Planning and Economic Development Services, 2017/18
- Toronto Real Estate Board, Market Watch, 2017
- CMHC, Housing Now, GTA, January 2018
- Statistics Canada, Income Statistics Division, 2015, Annual Income Estimates for Census Families and Individuals, 13C0016. Note: 2016-2017 income increases based on CPI increases.

Appendix 1: Measuring and monitoring affordability in York Region - 2017

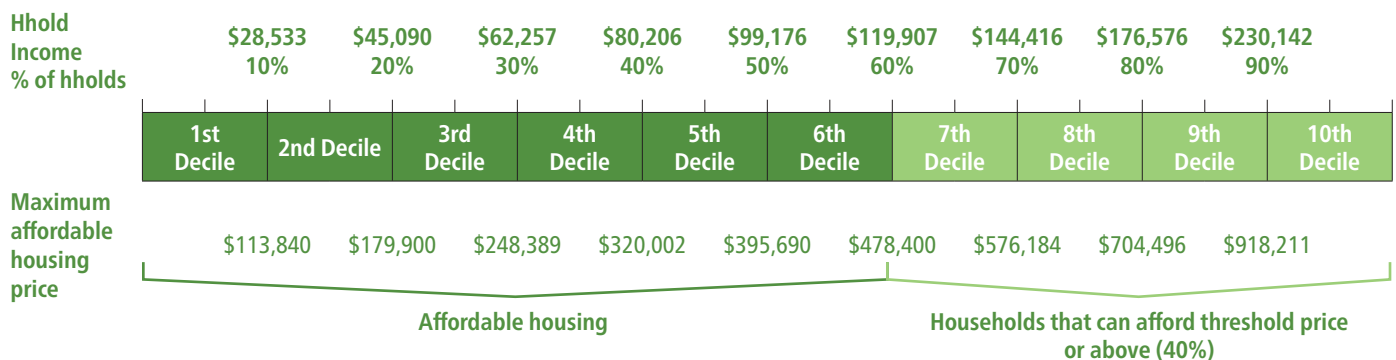
York Region monitors and measures the affordability of new housing units each year to determine if the York Region Official Plan affordability targets are being met

Provincial policy requires the Region to establish and implement affordable housing targets. The York Region Official Plan (YROP) requires that 35 per cent of new housing in Regional Centres and Key Development Areas and 25 per cent of new housing outside of those areas, be affordable.

York Regional Council endorsed the Affordable Housing Measuring and Monitoring Guidelines in June 2015. An update to the Guidelines is proposed in 2018 to better reflect on the ground reality in terms of how the amount, type and location of new affordable housing units are analyzed. The Guidelines establish a standardized approach to identify and measure the supply of new affordable units in order to monitor progress each year in meeting the YROP affordable housing targets and to help inform decision making around housing need.

Figure 1

York Region Household Income Distribution and Affordable Ownership Thresholds, 2017



Source: York Region Planning and Economic Development, 2018. Based on Statistics Canada, Bank of Canada and Canada Mortgage and Housing Corporation data.

Maximum affordable housing thresholds are calculated annually by tenure

The affordable housing thresholds are calculated annually for both ownership and rental units based on provincial legislation and definitions in a York Region context. The thresholds provide the upper limits of what is considered “affordable” from a land use planning perspective.

The affordable threshold for ownership is the maximum price that households in the sixth decile of income distribution can afford to pay. As displayed in Figure 1, the maximum ownership threshold for York Region in 2017 focuses on households with incomes of \$119,907 or less and the highest earning of this group are able to afford a house that costs \$478,400.

2017 Local municipal maximum ownership thresholds range from \$386,466 to \$478,400

Table 1 provides the maximum local municipal affordable ownership thresholds for 2017. These thresholds are used to measure the Region’s progress in meeting its affordable housing targets, as well as benchmarks for securing

affordable housing commitments. As average household incomes vary between local municipalities, ownership thresholds are calculated both on a region-wide basis and by local municipality. Where the local municipal threshold exceeds the Regional threshold, the Regional threshold is used for affordable housing commitment and monitoring purposes.

The Regional rental thresholds in 2017 range from \$1,115 to \$1,908

The maximum 2017 rental thresholds range from \$1,115 for a bachelor to \$1,908 for a three bedroom apartment. Staff is unable to consistently use the thresholds to measure the Region's progress towards meeting its affordable housing targets due to data limitations regarding rents charged for new units. As such, all new rental units are currently coded as "affordable". However, the rental thresholds are used as benchmarks for securing affordable housing commitments.

The Region achieved its affordability targets in 2017 with 35 per cent of new housing units sold falling below the maximum affordable threshold

Table 2 displays the number and percentage of new affordable units in 2017 by local municipality and tenure based on the thresholds in Table 1.

Appendix A provides a spatial representation of the ownership data provided in Table 2.

Appendix B provides a more detailed analysis of affordability of new units at the 6th decile in 2017 by tenure, type (ground related/high density ownership, and private market/government assisted/second suites for rental), and bedroom type for high density ownership units.

Table 1
2017 Affordable Ownership Thresholds

Local municipality	Local municipal threshold	Threshold used for commitments and monitoring
Aurora	\$528,514	\$478,400
East Gwillimbury	\$510,299	\$478,400
Georgina	\$386,466	\$386,466
King	\$588,806	\$478,400
Markham	\$457,694	\$457,694
Newmarket	\$471,539	\$471,539
Richmond Hill	\$459,195	\$459,195
Vaughan	\$529,833	\$478,400
Whitchurch-Stouffville	\$503,161	\$478,400

*Source: York Region Planning and Economic Development, 2018
Based on Statistics Canada, Bank of Canada and Canada Mortgage and Housing Corporation data*

Table 2
New Affordable Housing Monitoring Analysis, 2017

Local municipality	Ownership Units		Rental Units ¹		All Units	
	Total units	Affordable units	Total units	Affordable units	Total units	Affordable units
Aurora	750	9 (1%)	6	6	756	15 (2%)
East Gwillimbury	1,339	190 (14%)	4	4	1,343	194 (14%)
Georgina	163	15 (9%)	24	24	187	39 (21%)
King	323	3 (1%)	-	-	323	3 (1%)
Markham	2,009	884 (44%)	3	3	2,012	887 (44%)
Newmarket	188	11 (6%)	259	259	447	270 (60%)
Richmond Hill	1,579	721 (46%)	-	-	1,579	721 (46%)
Vaughan	5,698	2,195 (39%)	41	41	5,739	2,236 (39%)
Whitchurch-Stouffville	293	39 (13%)	7	7	300	46 (15%)
York Region	12,342	4,067 (33%)	344	344	12,686	4,411 (35%)

*Source: York Region Planning and Economic Development, 2018.
Based on Teranet, RealNet and Canada Mortgage and Housing Corporation data.
1 – all rental is coded as affordable due to data limitations*

The proportion of affordable units in 2017 is lower when compared to 2016

Similar to previous years, affordable options were not consistently represented in all local municipalities across all unit types and tenures in 2017. Figure 2 provides an overview of the percentage of new units below the affordable thresholds from 2013 – when the Region began tracking affordability – to 2017.

In 2017, there was a proportional increase in the number of ownership one- and two-bedroom condominiums monitored (57%, up from 48% in 2016). However, overall affordability declined. Although the affordability of one-

bedroom units remained consistent (94% in 2017, down from 95% in 2016), the affordability of two-bedroom units declined substantially (11% in 2017, down from 51% in 2016). This would suggest that the affordability of even smaller sized family sized units is under threat and staff will continue to monitor.

The high-density ownership stock had greater affordability compared to ground-related units, with 50 per cent of new high density units falling below the affordability threshold, compared to just 5 per cent of the ground related supply. The ownership market accounted for 97 per cent of the affordable units region-wide. Rental units accounted for only 3 per cent of affordable units even though all rental units are coded as “affordable” for monitoring purposes.

Local municipal rates of affordability, ranged from as low as 1 per cent in the Township of King to as high as 60 per cent in the Town of Newmarket. While affordable housing options are available, they may not be in suitable locations, be the desired tenure, or be large enough to accommodate families.

There are fewer affordable housing options when lower household incomes are considered

The affordable ownership threshold provides a maximum affordable price. Homes at the threshold are affordable to the highest income earners representing 40 per cent of all households. As the ownership housing thresholds provide an upper limit, they do not address the need for an appropriate range of housing for households with incomes below this limit.

To understand this need, the Region reviewed affordability using thresholds that are affordable to 50 per cent and 60 per cent of households (units that are measured to the 5th and 4th deciles on Figure 1). The number of affordable units sold at the 5th and 4th deciles declined substantially compared to 2016 (14% and 1% in 2017, down from 26% and 14% in 2016). Table 3 summarizes the findings from this analysis.

Table 3
New Affordable Ownership Housing Supplemental Monitoring Analysis, 2017

Monitoring Exercise	Maximum Income	Maximum House Price	Per Cent of Units Sold Under Threshold
Provincial Definition: 6 th Decile	\$119,907	\$478,400	33%
5th Decile	\$99,176	\$395,690	14%
4th Decile	\$80,206	\$320,002	1%

Source: York Region Planning and Economic Development, 2018

Based on Teranet, RealNet and Canada Mortgage and Housing Corporation data

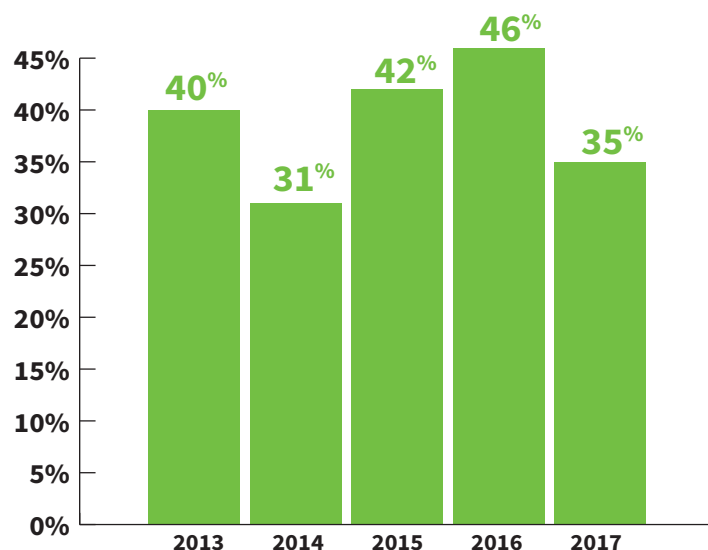
Based on this analysis, the 2017 maximum affordable price for the lowest earning 50 per cent of households was \$395,690, and 17 per cent of all new units of ownership and rental tenure fell below this price. The 2017 maximum affordable price for the lowest earning 40 per cent of households was \$320,002 and 3 per cent of all new units fell below this price. A more detailed analysis of 2017 affordability to the 5th and 4th deciles is included in Appendix C.

The existing housing stock continues to provide limited affordable high density options

A 2017 snapshot of average housing costs by tenure and type is provided in Appendix D. The snapshot depicts the range from the lowest local municipal average price to the highest local municipal average price for the 2017 calendar

Figure 2

New Units below the Affordable Threshold, 2013-2017



Source: York Region Planning and Economic Development, 2018

year. While the snapshot provides an accurate range of home prices and rents, the number of housing units available throughout the range varies.

While the affordable housing policies of the YROP focus on the affordability of new housing, there are limited affordable ownership options in the resale market for condominiums in some municipalities, but location of larger affordable stock is very limited. The average price of resale

condominiums fell below the Regional affordable threshold in four local municipalities; no municipalities had resale single detached, semi-detached and row homes under the Regional affordable threshold. While affordable resale options are available region-wide, there are limitations by local municipality, structure and bedroom type. Table 4 provides a detailed breakdown of affordable resale options available in each local municipality by structure type.

On the rental side, average rents are below the updated rental threshold of \$1,599 in 2017 (includes all bedroom types). Rental condominiums also contribute to the rental stock with approximately 27 per cent of units that permit renting were rented; however the average rents for one- and two-bedroom condominiums exceeded the affordable threshold.

Access to services and transit options continue to impact home prices and rents. Unfortunately the result is that affordability generally decreases as access to services and transit options increase.

Analysis carried out on split ownership thresholds for ground related and high density units

Staff in 2017 conducted a sensitivity analysis to evaluate the affordability of ground related units based on the incomes of ground related households and the affordability of high density units based on the incomes of high density households. Based on this analysis, 10 per cent of ground related units are considered to be affordable when the sensitivity analysis is performed whereby none of the high density units would be classified as affordable. Overall, the Region would have four per cent of the units by built form classified as affordable when compared to the standardized Regional approach of 33 per cent of ownership units being affordable.

Staff continue to investigate the use of various incentives for new affordable units to better address the needs of the Region's residents and workers

Monitoring affordability of new housing units each year allows staff to monitor the Region's progress in meeting affordability targets identified in the YROP. The monitoring exercise also allows staff to identify areas where affordability challenges persist, and formulate policies, and potentially programs, to respond to these challenges. Staff continues to investigate the use of various incentives to encourage affordable units through the York Region Local Municipal Housing Working Group.

Increasing the supply of rental and affordable ownership housing are key goals under the Region's 10-year Housing Plan. Monitoring new affordable ownership units each year allows staff to track progress in meeting these goals.

Table 4
Affordable Ownership Resale Options by Local Municipality, 2017

	Resale single detached	Resale semi-detached	Resale row	Resale condo
Aurora	☒	☒	☒	☒
East Gwillimbury	☒	☒	☒	✓
Georgina	☒	☒	☒	✓
King	☒	☒	☒	☒
Markham	☒	☒	☒	☒
Newmarket	☒	☒	☒	✓
Richmond Hill	☒	☒	☒	✓
Vaughan	☒	☒	☒	☒
Whitchurch-Stouffville	☒	☒	☒	☒

*Source: York Region Planning and Economic Development, 2018
Based on Toronto Real Estate Board data.*

**Table 5
Proportion of Affordable Units, 2017**

Local municipality	2017 Monitoring*			Sensitivity Analysis by Housing Unit Type*		
	Ground Related	High Density	Total	Ground Related	High Density	Total
Aurora	0% (0/686)	14% (9/64)	1% (9/750)	2% (11/686)	0% (0/64)	1% (11/750)
East Gwillimbury	14% (190/1,339)	0% (0/0)	14% (190/1,339)	24% (322/1,339)	0% (0/0)	24% (322/1,339)
Georgina	12% (15/130)	0% (0/33)	9% (15/163)	13% (17/130)	0% (0/33)	10% (17/163)
King	1% (3/322)	0% (0/1)	1% (3/323)	1% (4/322)	0% (0/1)	1% (4/323)
Markham	5% (24/500)	57% (860/1,509)	44% (884/2,009)	14% (70/500)	0% (0/1,509)	3% (70/2,009)
Newmarket	6% (11/184)	0% (0/4)	6% (11/188)	9% (16/184)	0% (0/4)	9% (16/188)
Richmond Hill	1% (4/356)	59% (717/1,223)	46% (721/1,579)	1% (5/356)	0% (0/1,223)	0% (5/1,579)
Vaughan	0% (2/1,075)	47% (2,193/4,623)	39% (2,195/5,698)	1% (10/1,075)	0% (1/4,623)	0% (11/5,698)
Whitchurch-Stouffville	2% (3/160)	27% (36/133)	13% (39/293)	13% (20/160)	0% (0/133)	7% (20/293)
York Region	5% (252/4,752)	50% (3,815/7,590)	33% (4,067/12,342)	10% (475/4,752)	0% (1/4,752)	4% (476/12,342)

* **Format: percentage of affordable units (number of affordable units/total number of units)**

Source: York Region Planning and Economic Development, 2018.

Based on Teranet, RealNet and Canada Mortgage and Housing Corporation data.

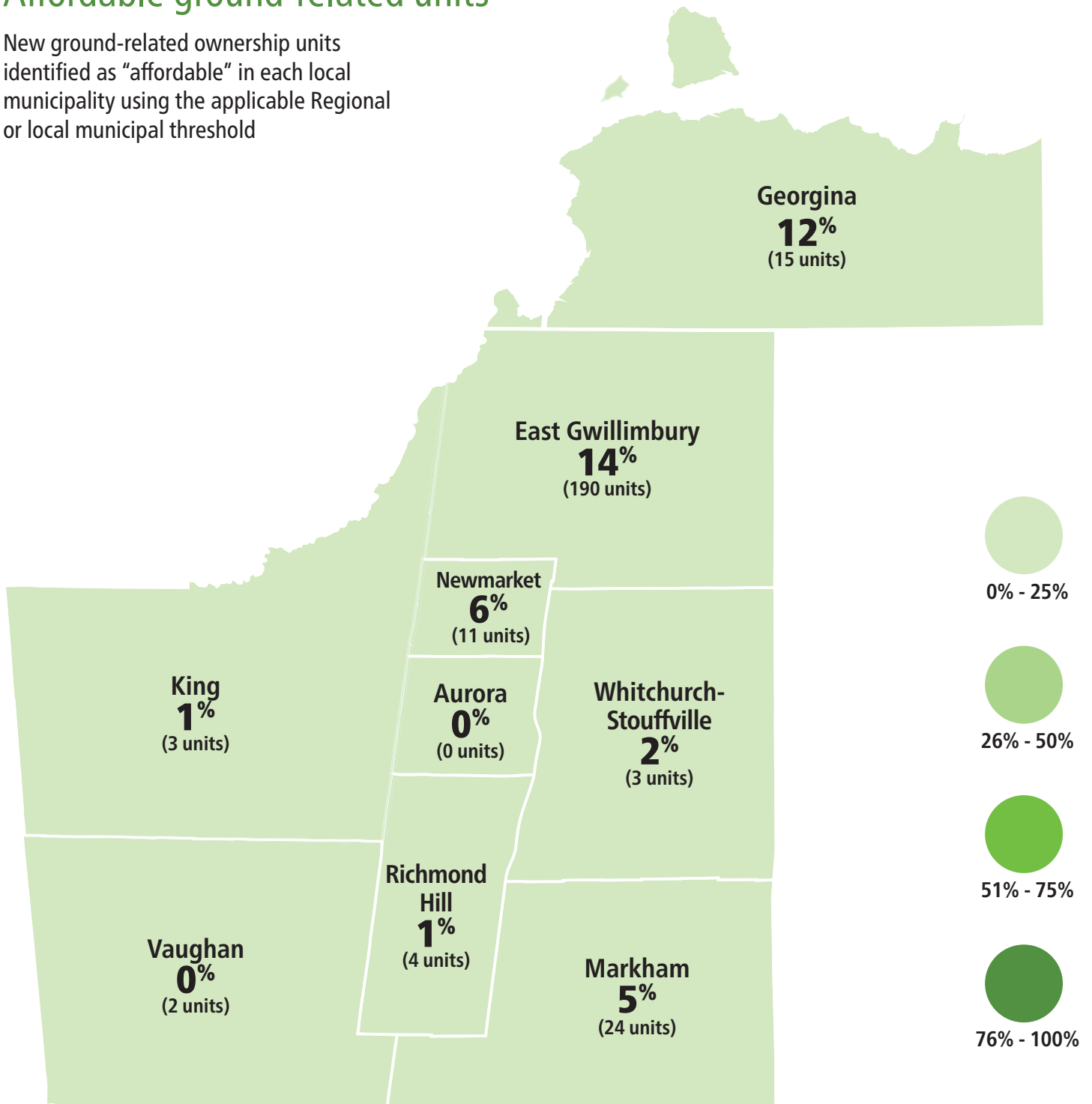


Appendix A

Local municipal 2017 ownership affordability rates

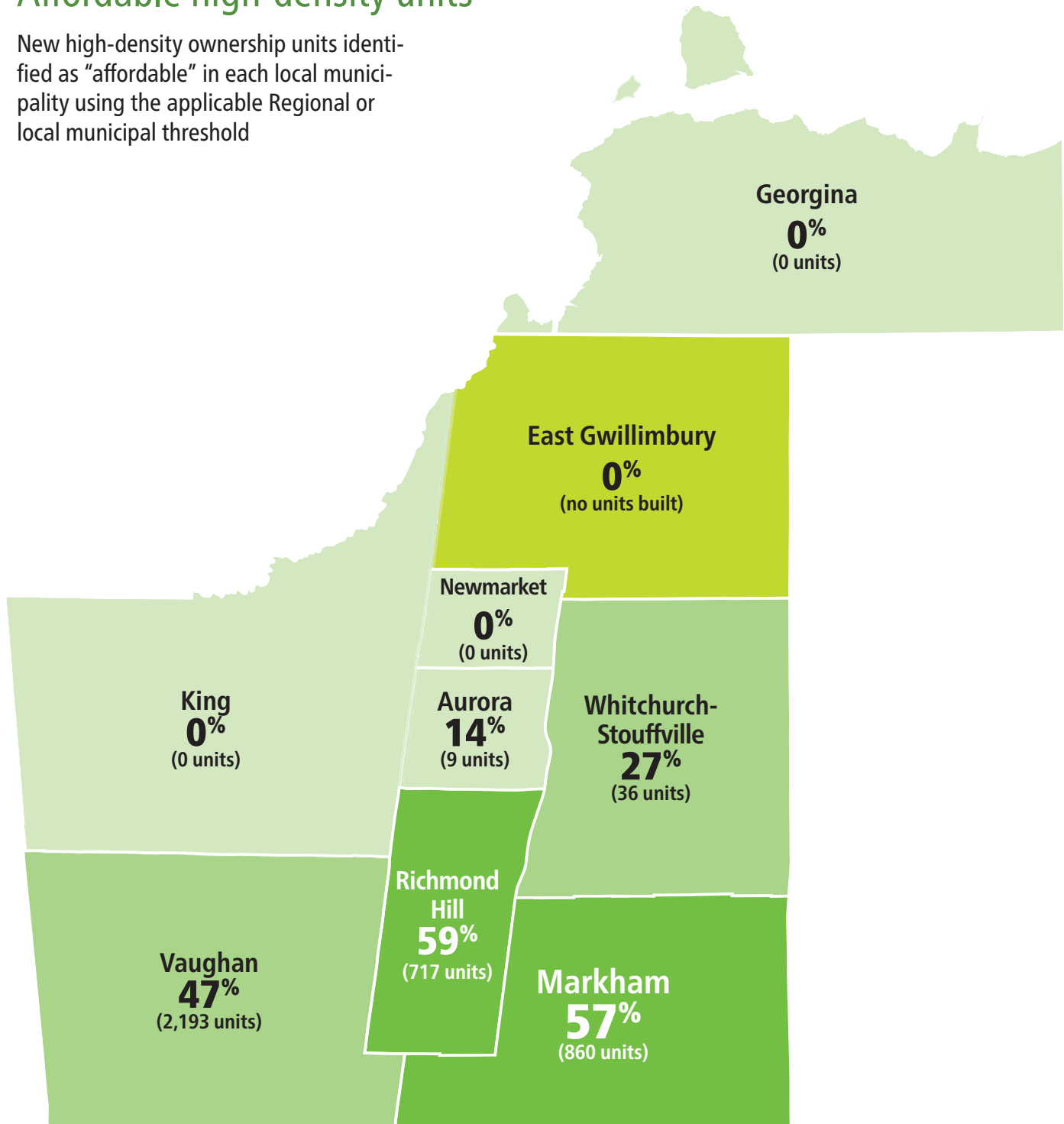
Affordable ground-related units

New ground-related ownership units identified as "affordable" in each local municipality using the applicable Regional or local municipal threshold



Affordable high-density units

New high-density ownership units identified as “affordable” in each local municipality using the applicable Regional or local municipal threshold



Appendix B

Measuring and monitoring housing affordability - 2017

60th Percentile ("Affordable" to 60 per cent of households)

Table 1: Ownership Units

Focus on households with incomes of \$119,907 or less, the wealthiest of which are able to afford a house that costs \$478,400.

	Ground Related			High Density								
	Sub Total			Studio			1 Bdrm*			2 Bdrm*		
	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)
Aurora	686	0	0%	0	-	-	11	8	73%	51	1	2%
East Gwillimbury	1,339	190	14%	0	-	-	0	0	-	0	0	-
Georgina	130	15	12%	0	-	-	19	0	0%	11	0	0%
King	322	3	1%	0	-	-	0	0	-	1	0	0%
Markham	500	24	5%	1	1	100%	881	830	94%	541	0	0%
Newmarket	184	11	6%	0	-	-	2	0	0%	2	0	0%
Richmond Hill	356	4	1%	0	-	-	604	602	100%	529	107	20%
Vaughan	1,075	2	0%	0	-	-	2,005	1,890	94%	2,394	303	13%
Whitchurch-Stouffville	160	3	2%	0	-	-	38	34	89%	90	2	2%
York Region	4,752	252	5%	1	1	100%	3,560	3,364	94%	3,619	413	11%

*May or may not include a den

Source: York Region Planning and Economic Development, 2018

Table 2: Rental Units

	Private Market			Government Assisted/Non-Profit			Second Suites			Total Rental		
	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)
Aurora	-	-	-	-	-	-	6	6	100%	6	6	100%
East Gwillimbury	-	-	-	-	-	-	4	4	100%	4	4	100%
Georgina	-	-	-	-	-	-	24	24	100%	24	24	100%
King	-	-	-	-	-	-	-	-	-	-	-	-
Markham	-	-	-	-	-	-	3	3	100%	3	3	100%
Newmarket	231	231	100%	-	-	-	28	28	100%	259	259	100%
Richmond Hill	-	-	-	-	-	-	-	-	-	-	-	-
Vaughan	33	33	100%	-	-	-	8	8	0%	41	41	100%
Whitchurch-Stouffville	-	-	-	-	-	-	7	7	100%	7	7	100%
York Region	264	264	100%	0	0	-	80	80	100%	344	344	100%

Source: York Region Planning and Economic Development, 2018

High Density												Total Ownership		
3 Bdrm*			Penthouse			Other			Sub Total			Total	Aff (#)	Aff (%)
Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)			
2	0	0%	-	-	-	-	-	-	64	9	14%	750	9	1%
0	0	-	-	-	-	-	-	-	0	0	0%	1,339	190	14%
3	0	0%	-	-	-	-	-	-	33	0	0%	163	15	9%
0	0	-	-	-	-	-	-	-	1	0	0%	323	3	1%
33	0	0%	48	29	60%	5	-	0%	1,509	860	57%	2,009	884	44%
0	0	-	-	-	-	-	-	-	4	0	0%	188	11	6%
57	0	0%	10	6	60%	23	2	9%	1,223	717	59%	1,579	721	46%
182	0	0%	25	-	0%	17	-	0%	4,623	2,193	47%	5,698	2,195	39%
0	0	-	5	-	0%	-	-	-	133	36	27%	293	39	13%
277	0	0%	88	35	40%	45	2	4%	7,590	3,815	50%	12,342	4,067	33%

Table 3: All Units (60th percentile)

	Ownership Units			Rental Units			All Units		
	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)
Aurora	750	9	1%	6	6	100%	756	15	2%
East Gwillimbury	1,339	190	14%	4	4	100%	1,343	194	14%
Georgina	163	15	9%	24	24	100%	187	39	21%
King	323	3	1%	-	-	-	323	3	1%
Markham	2,009	884	44%	3	3	100%	2,012	887	44%
Newmarket	188	11	6%	259	259	100%	447	270	60%
Richmond Hill	1,579	721	46%	-	-	-	1,579	721	46%
Vaughan	5,698	2,195	39%	41	41	100%	5,739	2,236	39%
Whitchurch-Stouffville	293	39	13%	7	7	100%	300	46	15%
York Region	12,342	4,067	33%	344	344	100%	12,686	4,411	35%

Source: York Region Planning and Economic Development, 2018

Appendix C

Measuring and monitoring housing affordability - 2017

50th Percentile ("Affordable" to 50 per cent of households)

Table 1: Ownership Units affordable at the fifth decile

Focus on households with incomes of \$99,176 or less (lowest 50% of income levels), the wealthiest of which are able to afford a house that costs \$395,690.

	Ownership											
	Ground Related			High Density								
	Sub Total			Studio			1 Bdrm*			2 Bdrm*		
	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)
Aurora	686	0	0%	-	-	-	11	7	64%	51	0	0%
East Gwillimbury	1,339	41	3%	-	-	-	0	0	-	0	0	-
Georgina	130	0	0%	-	-	-	19	0	0%	11	0	0%
King	322	2	1%	-	-	-	0	0	-	1	0	0%
Markham	500	1	0%	1	1	100%	881	159	18%	541	0	0%
Newmarket	184	0	0%	-	-	-	2	0	0%	2	0	0%
Richmond Hill	356	4	1%	-	-	-	604	156	26%	529	0	0%
Vaughan	1,075	2	0%	-	-	-	2,005	1,364	68%	2,394	3	0%
Whitchurch-Stouffville	160	0	0%	-	-	-	38	1	3%	90	0	0%
York Region	4,752	50	1%	1	1	100%	3,560	1,687	47%	3,619	3	0%

*May or may not include a den

Source: York Region Planning and Economic Development, 2018

Table 2: Rental Units

	Private Market			Government Assisted/Non-Profit			Second Suites			Total Rental		
	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)
Aurora	-	-	-	-	-	-	6	6	100%	6	6	100%
East Gwillimbury	-	-	-	-	-	-	4	4	100%	4	4	-
Georgina	-	-	-	-	-	-	24	24	100%	24	24	100%
King	-	-	-	-	-	-	0	0	0	0	0	-
Markham	-	-	-	-	-	-	3	3	100%	3	3	100%
Newmarket	231	231	100%	-	-	-	28	28	100%	259	259	100%
Richmond Hill	-	-	-	0	0	0%	0	0	0	0	0	0%
Vaughan	33	33	100%	-	-	-	8	8	100%	41	41	-
Whitchurch-Stouffville	-	-	-	-	-	-	7	7	100%	7	7	100%
York Region	264	264	100%	0	0	0%	80	80	100%	344	344	100%

Source: York Region Planning and Economic Development, 2018

Ownership														
High Density												Ownership		
3 Bdrm*			Penthouse			Other			Sub Total			Total		
Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)
2	0	0%	-	-	-	-	-	-	64	7	11%	750	7	1%
0	0	-	-	-	-	-	-	-	0	0	-	1,339	41	3%
3	0	0%	-	-	-	-	-	-	33	0	-	163	0	0%
0	0	-	-	-	-	-	-	-	1	0	0%	323	2	1%
33	0	0%	48	29	60%	5	-	0%	1,509	189	13%	2,009	190	9%
0	0	-	-	-	-	-	-	-	4	0	-	188	0	0%
57	0	0%	10	-	0%	23	-	0%	1,223	156	13%	1,579	160	10%
182	0	0%	25	-	0%	17	-	0%	4,623	1,367	30%	5,698	1,369	24%
0	0	-	5	-	0%	-	-	-	133	1	1%	293	1	0%
277	0	0%	88	29	33%	45	0	0%	7,590	1,720	23%	12,342	1,770	14%

Table 3: All Units (50th percentile)

	Ownership Units			Rental Units			All Units		
	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)
Aurora	750	7	1%	6	6	100%	756	13	2%
East Gwillimbury	1,339	41	3%	4	4	-	1,343	45	3%
Georgina	163	0	0%	24	24	100%	187	24	13%
King	323	2	1%	0	0	-	323	2	1%
Markham	2,009	190	9%	3	3	100%	2,012	193	10%
Newmarket	188	0	0%	259	259	100%	447	259	58%
Richmond Hill	1,579	160	10%	0	0	0%	1,579	160	10%
Vaughan	5,698	1,369	24%	41	41	-	5,739	1,410	25%
Whitchurch-Stouffville	293	1	0%	7	7	100%	300	8	3%
York Region	12,342	1,770	14%	344	344	100%	12,686	2,114	17%

Source: York Region Planning and Economic Development, 2018

Measuring and Monitoring Housing Affordability - 2017

40th Percentile ("Affordable" to 40 per cent of households)

Table 4: Ownership Units affordable at the fourth decile

Focus on households with incomes of \$80,206 or less (lowest 40% of incomes), the wealthiest of which are able to afford a house that costs \$320,002.

	Ownership											
	Ground Related			High Density								
	Sub Total			Studio			1 Bdrm*			2 Bdrm*		
	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)
Aurora	686	0	0%	-	-	-	11	0	0%	51	0	0%
East Gwillimbury	1,339	0	0%	-	-	-	0	0	0%	0	0	-
Georgina	130	0	0%	-	-	-	19	0	0%	11	0	0%
King	322	2	1%	-	-	-	0	0	0%	1	0	0%
Markham	500	0	0%	1	1	100%	881	12	1%	541	0	0%
Newmarket	184	0	0%	-	-	-	2	0	0%	2	0	0%
Richmond Hill	356	4	1%	-	-	-	604	0	0%	529	0	0%
Vaughan	1,075	2	0%	-	-	-	2,005	72	4%	2,394	0	0%
Whitchurch-Stouffville	160	0	0%	-	-	-	38	0	0%	90	0	0%
York Region	4,752	8	0%	1	1	100%	3,560	84	2%	3,619	0	0%

*May or may not include a den

Source: York Region Planning and Economic Development, 2018

Table 5: Rental Units

	Private Market			Government Assisted/Non-Profit			Second Suites			Total Rental		
	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)
Aurora	-	-	-	-	-	-	6	6	100%	6	6	100%
East Gwillimbury	-	-	-	-	-	-	4	4	100%	4	4	100%
Georgina	-	-	-	-	-	-	24	24	100%	24	24	100%
King	-	-	-	-	-	-	0	0	N/A	0	0	-
Markham	-	-	-	-	-	-	3	3	100%	3	3	100%
Newmarket	231	231	100%	-	-	-	28	28	100%	259	259	100%
Richmond Hill	-	-	-	0	0	0%	0	N/A	N/A	0	0	-
Vaughan	33	33	100%	-	-	-	8	8	0%	41	41	100%
Whitchurch-Stouffville	-	-	-	-	-	-	7	7	100%	7	7	100%
York Region	264	264	100%	0	0	0%	80	80	100%	344	344	100%

Source: York Region Planning and Economic Development, 2018

Ownership														
High Density												Ownership		
3 Bdrm*			Penthouse			Other			Sub Total			Total		
Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)
2	0	0%	-	-	-	-	-	-	64	0	0%	750	0	0%
0	0	0%	-	-	-	-	-	-	0	0	0%	1,339	0	0%
3	0	0%	-	-	-	-	-	-	33	0	0%	163	0	0%
0	0	0%	-	-	-	-	-	-	1	0	0%	323	2	1%
33	0	0%	48	-	0%	5	-	0%	1,509	13	1%	2,009	13	1%
0	0	0%	-	-	-	-	-	-	4	0	0%	188	0	0%
57	0	0%	10	-	0%	23	-	0%	1,223	0	0%	1,579	4	0%
182	0	0%	25	-	0%	17	-	0%	4,623	72	2%	5,698	74	1%
0	0	0%	5	-	0%	-	-	-	133	0	0%	293	0	0%
277	0	0%	88	0	0%	45	0	0%	7,590	85	1%	12,342	93	1%

Table 6: All Units (40th percentile)

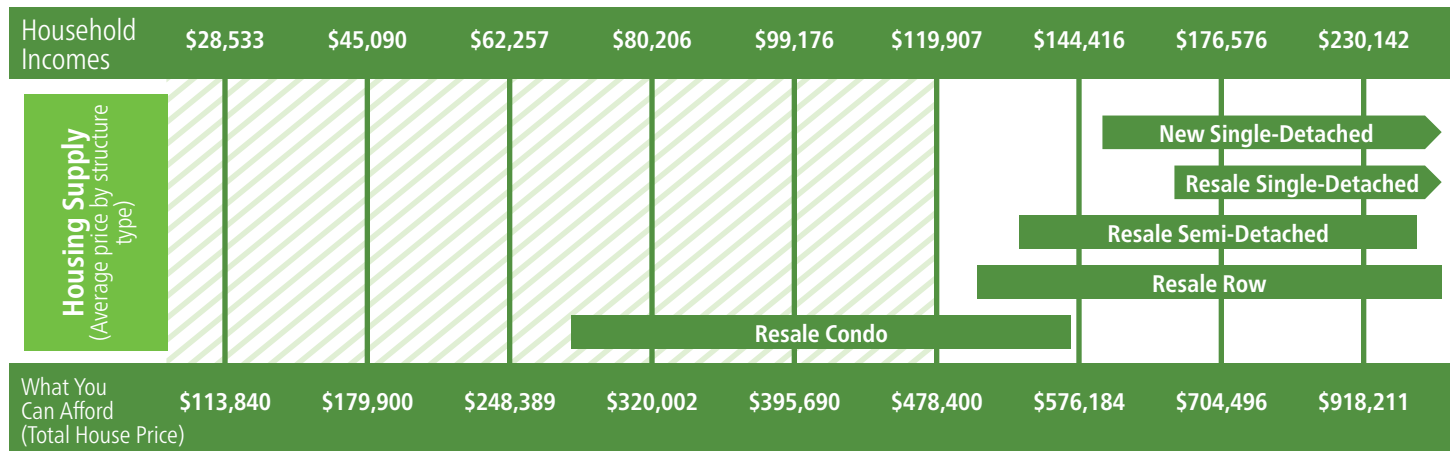
	Ownership Units			Rental Units			All Units		
	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)
Aurora	750	0	0%	6	6	100%	756	6	1%
East Gwillimbury	1,339	0	0%	4	4	100%	1,343	4	0%
Georgina	163	0	0%	24	24	100%	187	24	13%
King	323	2	1%	0	0	-	323	2	1%
Markham	2,009	13	1%	3	3	100%	2,012	16	1%
Newmarket	188	0	0%	259	259	100%	447	259	58%
Richmond Hill	1,579	4	0%	0	0	-	1,579	4	0%
Vaughan	5,698	74	1%	41	41	100%	5,739	115	2%
Whitchurch-Stouffville	293	0	0%	7	7	100%	300	7	2%
York Region	12,342	93	1%	344	344	100%	12,686	437	3%

Source: York Region Planning and Economic Development, 2018

Appendix D

York Region ownership housing snapshot, 2017

▨ Supply under maximum affordable threshold (\$119,907)



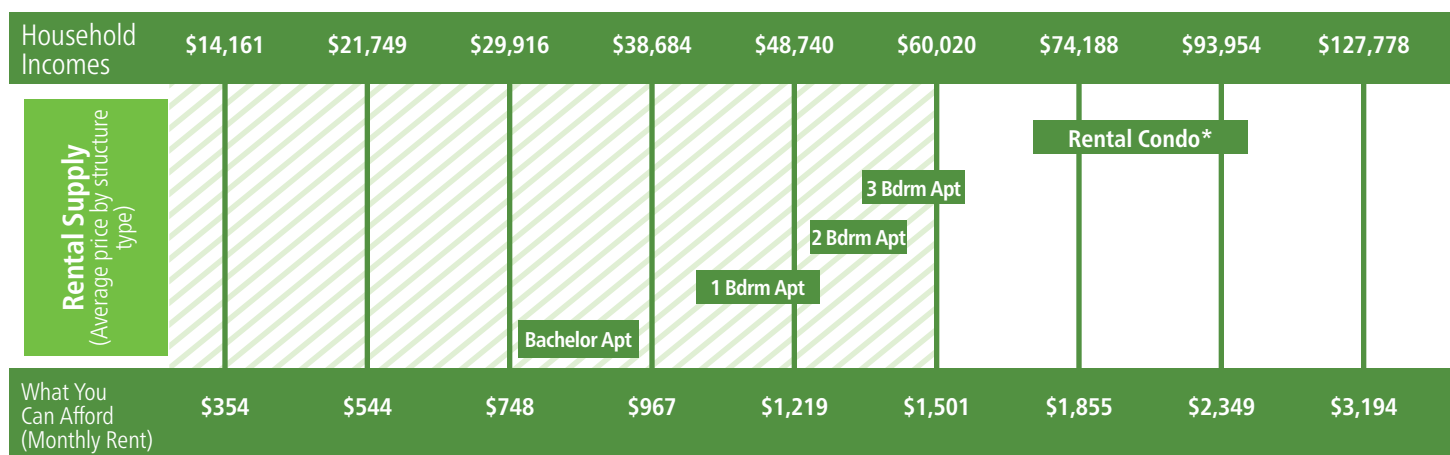
Source: York Region Planning and Economic Development, 2018

Notes:

1. "Household Incomes" and "What You Can Afford" are region-wide analyses
2. Source for Household Income Deciles: Statistics Canada, 2011 Census, Custom Tabulations, adjusted for inflation to December 2017
3. Source for New Single-Detached Prices: Canada Mortgage Housing Corporation, Housing Now - Greater Toronto Area, January 2018 (only single-detached data is available through this data source)
4. Source for Resale Ownership Prices: Toronto Real Estate Board, Market Watch, December 2017
5. Bars show lowest local municipal average price to highest local municipal average price

York Region rental housing snapshot, 2017

▨ Supply under maximum affordable threshold (\$60,020)



* Rental Condo upper range data from 2016 due to incomplete data for 2017

Source: York Region Planning and Economic Development, 2018

Notes:

1. "Household Incomes" and "What You Can Afford" are region-wide analyses
2. Source for Household Income Deciles: Statistics Canada, 2011 Census, Custom Tabulations, adjusted for inflation to December 2017
3. Source for Average Market Rent: Canada Mortgage and Housing Corporation, Rental Market Report, Greater Toronto Area, Fall 2017
4. Bars show lowest CMHC Rental Market Survey Zone average rent to highest CMHC Rental Market Survey Zone average rent. CMHC RMS Zones as follows: (1) King, Richmond Hill and Vaughan, (2) Aurora, East Gwillimbury, Georgina, Newmarket, Whitchurch-Stouffville, (3) Markham
5. Condo analysis is region-wide and only 1 and 2 bedroom units are included (data for other units suppressed)





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JUNE 2018

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Introduction

Purpose of the Affordable Housing Measuring and Monitoring Guidelines

The York Region Affordable Housing Measuring and Monitoring Guidelines provide a standard approach to implement the York Region Official Plan (“YROP”) affordable housing targets. The targets require that 35% of new housing in the Region’s Centres and key development areas be affordable and that 25% of new housing outside of those areas be affordable.

Achievement of the YROP affordable housing targets will help ensure our communities are healthy, economically stable and environmentally sustainable.

Need for Affordable Housing Options

The number of residents facing affordability pressures is increasing and the income gap is expanding in York Region. These trends impact a wide spectrum of the Region’s population, including:

- Low and moderate income earners, such as those that are beginning their careers or that work in lower paying industries that support the broader community;
- Newcomers to the Region who need housing in order to secure employment and integrate with the community; and,
- Older residents who may have fixed incomes and wish to remain in their communities to maximize their health and well-being.

The diversity of jobs in York Region provide a full range of income levels, but there is a mismatch between the housing options that are available and the workforce, which contributes to the Region having one of the lowest live/work ratios in the Greater Toronto Area. Where housing, especially affordable housing, is located plays an important role in the Region’s economy. When affordable housing options are available in proximity to employment, travel times and stress are reduced which increases productivity and lowers absenteeism. This in turn increases the ability of the Region’s employers to attract and retain employees. Reduced travel times also result in less demand on the road network and a decrease in air pollution.

Our communities require a full mix and range of housing options to support our urban structure and transportation and social networks, while promoting healthy communities, a strong economy, and a clean environment.

Policy Context

The Affordable Housing Measuring and Monitoring Guidelines are based on Provincial, Regional and Local housing-related policies which are hierarchical and connected. Provincial policy provides direction that is incorporated into Regional and Local Official Plans, with increasing levels of detail. The Province is the approval authority for the Regional Official Plan and the Region is the approval authority for local Official Plans, resulting in overall policy consistency.

Provincial policy requires that the Region establish, work towards achieving and monitor affordable housing targets. *The Planning Act, 1990* identifies that the adequate provision of a full range of housing, including affordable housing, as a Provincial Interest. It includes a number of planning tools that municipalities can consider using to help achieve a full mix and range of housing options. The *Provincial Policy Statement, 2014* and the *Growth Plan for the Greater Golden Horseshoe* include an affordable housing definition that establishes upper affordable housing thresholds, as well as direction to implement affordable housing targets. *The Housing Services Act, 2011* requires that the Region develop a 10-Year Housing Plan, including the establishment and monitoring of targets.

The Region's strategic policy framework is aligned to support Provincial requirements for a full mix and range of housing options. The following strategic policy documents contain inter-related policies and goals that promote the maintenance, creation and monitoring of affordable housing:

- Vision 2051
- York Regional Official Plan
- 2015 to 2019 Strategic Plan
- York Region 10-Year Housing Plan

The Region supports a number of programs to promote and facilitate the development of new affordable and/or non-profit housing, including:

- Management and support of social housing units and programs
- Make Rental Happen Collaborative Advocacy Plan
- Multi-residential tax equalization
- Preferred servicing allocation
- Relief from development charges
- Acceptance of social housing units in exchange for height and density bonuses (in partnership with local municipalities).

Additionally, the Region is striving to promote mid-range affordable housing options in partnership with local municipalities through the York Region/Local Municipal Housing Working Group, including the development of a Mid-Range Income Housing Incentives Framework, which is scheduled to be finalized in Q1 of 2019.

Components of the Guidelines

The Affordable Housing Measuring and Monitoring Guidelines include three main topics:

1. **Affordable Housing Thresholds** – How maximum affordable housing price thresholds are calculated.
2. **Affordable Housing Monitoring** – How regional staff will monitor and report on new affordable housing completions and delivery of YROP affordable housing targets.
3. **Affordable Housing Monitoring Sensitivity Analyses** – How regional staff will monitor and report on new affordable housing with consideration of depth of affordability and built form.

These topic areas are interdependent and will result in the consistent measurement of the supply of new affordable units, which supports evidence based policy responses to address housing needs. In Q1 of each year, Regional staff calculate updated thresholds as of year-end of the previous year and analyze new sales from the previous year for affordability. This information is reported out in June of each year as an Appendix to the 10-Year Housing Plan Progress Reports.

1. Affordable Housing Thresholds

Affordable housing thresholds provide the maximum price limit of what is considered “affordable” from a development commitments and monitoring perspective. They are calculated annually by tenure based on Provincial legislation and definitions.

Tenure categorizes housing units into those that are owned and those that are rented:

- **Ownership** housing refers to units that are intended for private ownership and includes condominium units.
- **Rental** housing refers to units that are rented to a second party and can include traditional private purpose built rental units, government assisted/non-profit rental developments and secondary suites.

In York Region a substantial percentage of condominium units are rented. However these units will not be counted towards affordability from a rental perspective due to data limitations and concerns around the potential to double count the units. These units will be captured within the ownership category, if applicable.

The calculated affordable housing thresholds provide a benchmark for local municipal staff and development proponents to reference when determining affordable housing targets and commitments and for regional staff to use when monitoring new affordable housing units.

Inflation can create discrepancies in what price is considered affordable between when a development application is submitted and when residential units are available for sale. It is not expected that future developments will meet current thresholds. Rather, the current thresholds provide a base in order to make reasonable assumptions on what future thresholds may be.

Appendices A and B provide detailed descriptions of the calculations used to establish ownership and rental affordable housing thresholds respectively.

In York Region, ownership thresholds will be determined region-wide and for each local municipality. The rental threshold will be determined on a region-wide basis.

The Region updates and publishes affordable housing thresholds on an annual basis.

2. Affordable Housing Monitoring

The Region monitors new affordable housing units on an annual basis and publishes the findings.

In order to comprehensively capture all new affordable units, there are five components to the monitoring exercise:

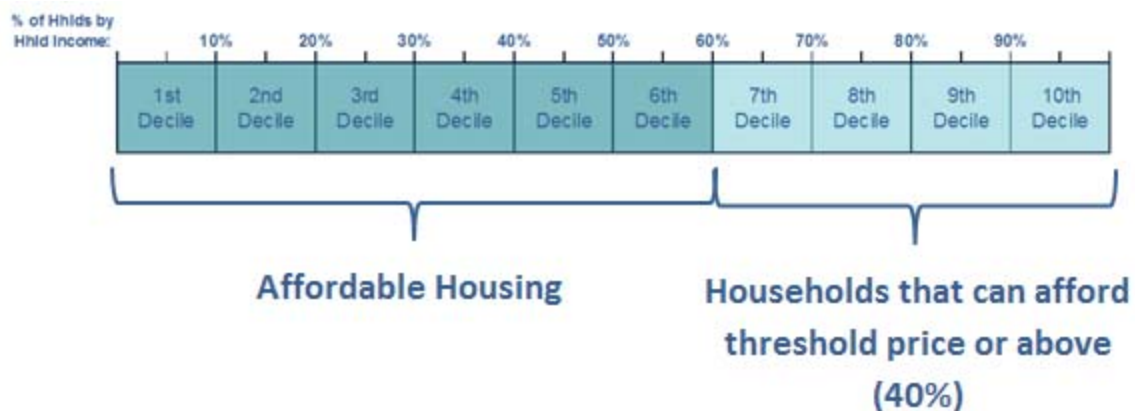
1. New ground-related private ownership
2. New high-density private ownership
3. New private purpose built rental
4. New government assisted/non-profit rental
5. New secondary suites

Appendix C contains details on the technical process used to track each component of the monitoring exercise.

Technically, as shown in Figure 1, affordable ownership housing thresholds provide a maximum price that is “affordable” to 40 percent of households (i.e. measured to the sixth decile of the income distribution).

Figure 1:

Household Income Distribution and Affordable Ownership Income Based Thresholds



The number and percent of ownership units achieving the affordability threshold and the number of new rental units will be reported on annually; and compared to the Regional requirements that 35% of new housing in the Region’s Centres and key development areas be affordable and that 25% of new housing outside of those areas be affordable.

3. Monitoring Sensitivity Analyses

In order to gain a more fulsome understanding of housing market gaps, staff will monitor and report on new affordable housing with consideration of depth of affordability and built form.

Depth of Affordability

Provincial and Regional policy requires that an appropriate range of housing be provided for all current and future residents and workers. Therefore, although the affordable housing thresholds provide an upper price limit, they do not consider the need for housing for households with incomes below this limit. As such, the Region supplements the monitoring exercise with a sensitivity analysis which provides information on the number and percent of new units that are affordable to 50 percent and 60 percent of households annually (i.e. at the fifth and fourth deciles of the income distribution respectively).

Income Thresholds by Built Form

The ownership affordable housing threshold income analysis determines the maximum affordable housing price based on the incomes of all existing households at the sixth decile of the income distribution. This threshold is then used to measure the affordability of new units.

There is a mismatch between the structure types of the households that the incomes are derived from and the structure types of the households monitored:

- 15% of the households used to determine the affordable threshold reside in high density units¹
- 49% of the units monitored for affordability are high density (Figure 2)²

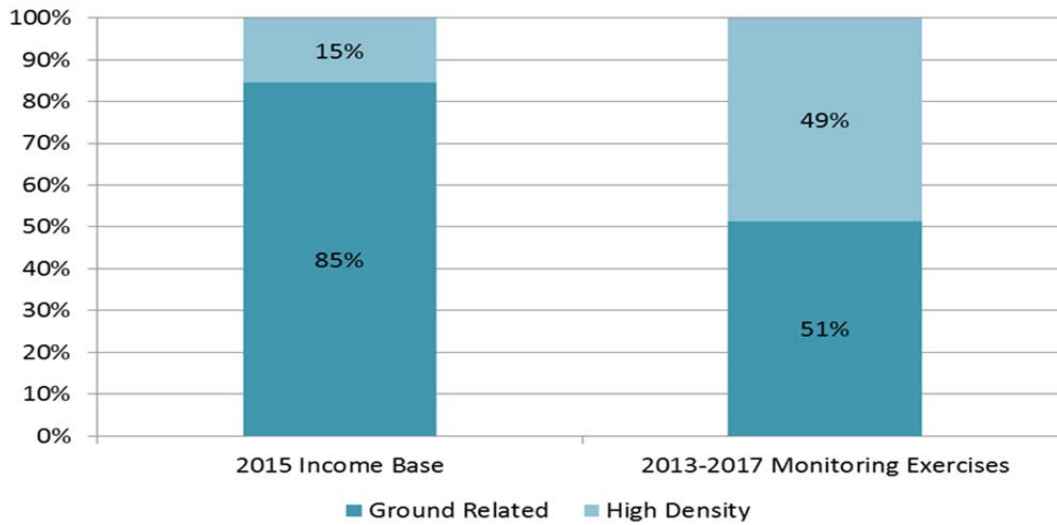
The result of this mismatch is that the affordable housing monitoring exercise disproportionately captures condominium developments as affordable.

¹ 2016 Census base data

² Units monitored from 2013 to 2017

Figure 2

Structure Type Breakdown of Households Used for Thresholds vs Monitored, 2013-2017



The structure type mismatch is addressed through the incorporation of a sensitivity analysis which uses the incomes of households in the built form being monitored to set the affordability thresholds. That is, ground related household incomes at the sixth decile of the income distribution are used to measure the affordability of ground related units and high density household incomes at the sixth decile of the income distribution are used to measure the affordability of high density units. While this approach deviates from the Provincial definition of affordable, staff feel that this analysis provides a better reflection of true on the ground affordability. Through this analysis, staff have a better understanding of progress made towards meeting the affordable housing needs of our residents and workers.

Conclusion

The provision of a full mix and range of housing options is a legislated requirement and a key component of building complete communities. York Region is forecasting strong growth and a shift to a more diverse and urbanized population and urban structure. Applying affordable housing targets to this growth will help ensure that the housing needs of our residents and workers are met.

Affordable housing targets have been included in the Regional Official Plan since 1994. This standardized approach in effect since 2015, allows for the consistent identification and measurement of the supply of new affordable units, which support evidence based policy responses to housing needs.

The methodologies outlined in the Affordable Housing Measuring and Monitoring Guidelines are used to establish affordability thresholds and monitor new affordable housing units. These methodologies will be monitored on an on-going basis and adjusted as required.

Appendix A: Ownership Affordable Thresholds

Definitions and Context

The *Provincial Policy Statement, 2014* includes a definition for “affordable” which is included in the *Places to Grow: The Growth Plan for the Greater Golden Horseshoe* and the *York Region Official Plan*. This is the ownership portion of the definition:

Affordable: means

a) in the case of ownership housing, the least expensive of:

1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or
2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area.

This definition for “affordable” includes two other defined terms: “low and moderate income households”, and “regional market area”.

The *Provincial Policy Statement, 2014*, *Growth Plan* and *YROP* provide a consistent definition of low and moderate income households. This is the ownership portion of the definition:

Low and moderate income households: means

a) in the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the regional market area

The term “regional market area” is defined in both the *Provincial Policy Statement*, and the *Growth Plan*, however these definitions are not identical. The *Provincial Policy Statement, 2014* definition reads:

Regional market area: refers to an area that has a high degree of social and economic interaction. The upper or single-tier municipality, or planning area, will normally serve as the regional market area. However, where a regional market area extends significantly beyond these boundaries, then the regional market area may be based on the larger market area. Where regional market areas are very large and sparsely populated, a smaller area, if defined in an official plan, may be utilized.

The *Growth Plan* definition reads:

Regional market area refers to an area, generally broader than a lower-tier municipality, that has a high degree of social and economic interaction. In the GGH, the upper or single-tier municipality will normally serve as the regional market area. Where a regional market area extends significantly beyond upper or single-tier boundaries, it may include a combination of upper, single and/or lower-tier municipalities.

Threshold Calculations

In order to determine the ownership threshold, two calculations are performed and the lower of the two results is deemed to be the maximum threshold. These calculations are typically referred to as the “income based calculation,” which is based on gross household income (i.e. subclause 1 of the definition for affordable) and the “market based calculation,” which is based on resale purchase prices (i.e. subclause 2 of the definition for affordable).

Income Based Affordable Ownership Housing Threshold

The equation used to determine the income based ownership threshold is as follows:

$$(HI * GDS / 12) / (PT + MI + (1 - DP) * MF)$$

- HI: average annual household income at the 60th percentile of the income distribution
- GDS: gross debt service (30%)
- PT: property tax factor (proportion of house value per month)
- MI: mortgage insurance (as a proportion of house value per month)
- DP: down payment (percent down)
- MF: mortgage factor (calculated using a standard loan payment)

The equation used to determine the mortgage factor is as follows:

$$PMT \left(\frac{1 + Rate}{2} \right)^{(2/12) * AM - 1} / AM^{12 - 1}$$

- PMT: monthly loan payment
- AM: amortization period

The following inputs and assumptions are used to determine the thresholds based on the above calculations:

1. Average annual household income at the 60th percentile is based on a custom census data order.
2. Average annual household income at the 60th percentile is updated to the current year of analysis based on the Bank of Canada unadjusted consumer price index.
3. Property taxes include regional, local and school taxes and are updated based on a local municipal scan conducted in Q1 of each year.
4. The mortgage insurance standard premium rate is posted by the Canadian Housing and Mortgage Corporation.
5. A 5% down payment and a 25-year amortization period is assumed for the first \$500,000. A 10% down payment is applied to the remaining value of the dwelling.
6. The mortgage interest rate is the annual average of the five-year conventional mortgage rates published by the Bank of Canada.

Market Based Affordable Ownership Housing Threshold

In order to determine the market based affordable ownership threshold, Toronto Real Estate Board Market Watch reports are referenced.

Staff determine the region-wide average purchase price of a resale unit for the calendar year and reduce said price by 10%.

Since the Region began calculating the affordable ownership threshold in 2006, the income based affordable ownership housing threshold calculation has yielded a lower value than the market based calculation and has therefore been used to determine the affordable ownership threshold.

Regional Ownership Thresholds Provide Upper Limits for Local Municipalities

Throughout the Region there are significant variations in average household income by local municipality which in turn impacts the maximum income-based affordable housing threshold. As such, ownership thresholds are calculated both on a region-wide basis and by local municipality. The Regional threshold provides the upper price limit of what is considered affordable for each municipality. For municipalities that have thresholds higher than the regional threshold, the regional threshold is applied and for municipalities that have thresholds lower than the regional threshold, the local threshold is used for commitment and monitoring purposes.

Appendix B: Rental Affordable Thresholds

Definitions and Context

The *Provincial Policy Statement* includes a definition for “affordable” which is included in the *Places to Grow: The Growth Plan for the Greater Golden Horseshoe* and the *York Region Official Plan*. This is the rental portion of the definition:

Affordable: means

b) in the case of rental housing, the least expensive of:

1. a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
2. a unit for which the rent is at or below the average market rent of a unit in the regional market area.

This definition for “affordable” includes two other defined terms: “low and moderate income households”, and “regional market area”.

The *Provincial Policy Statement, 2014, Growth Plan* and *YROP* provide a consistent definition of low and moderate income households. This is the rental portion of the definition:

Low and moderate income households: means

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

The term “regional market area” is defined in both the *Provincial Policy Statement*, and the *Growth Plan*, however these definitions are not identical. The *Provincial Policy Statement, 2014* definition reads:

Regional market area: refers to an area that has a high degree of social and economic interaction. The upper or single-tier municipality, or planning area, will normally serve as the regional market area. However, where a regional market area extends significantly beyond these boundaries, then the regional market area may be based on the larger market area. Where regional market areas are very large and sparsely populated, a smaller area, if defined in an official plan, may be utilized.

The *Growth Plan* definition reads:

Regional market area refers to an area, generally broader than a lower-tier municipality, that has a high degree of social and economic interaction. In the GGH, the upper or single-tier municipality will normally serve as the regional market area. Where a regional market area extends significantly beyond upper or single-tier boundaries, it may include a combination of upper, single and/or lower-tier municipalities.

Threshold Calculations

In order to determine the rental threshold, two calculations are performed and the lower of the two results is deemed to be the maximum threshold. These calculations are typically referred to as the “income based calculation,” which is based on gross household income (i.e. subclause 1 of the definition for affordable) and the “market based calculation,” which is based on market rental rates (i.e. subclause 2 of the definition for affordable).

Income Based Affordable Rental Housing Threshold

The equation used to determine the income based rental threshold is as follows:

$$(HI * GDS / 12)$$

- HI: average annual household income at the 60th percentile of the income distribution for renter households
- GDS: gross debt service (30%)

The following inputs and assumptions are used to determine the thresholds based on the above calculations:

1. Average annual household income at the 60th percentile for renter households is based on a custom census data order.
2. Average annual household income at the 60th percentile is updated to the current year of analysis based on the Bank of Canada unadjusted consumer price index.

Market Based Affordable Rental Housing Threshold

The market based rental affordable threshold calculation uses data from the annual CMHC Rental Market Reports which defines rent as “the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking, and hot water.”

Since the Region began calculating the affordable rental threshold in 2006, the market based affordable rental housing threshold calculation has yielded a lower value than the income based calculation and has therefore been used to determine the affordable rental threshold for these years.

Regional Rental Thresholds Based on 125 per cent of Average Market Rent

The market based rental threshold calculation states that any unit for which the rent is at or below the average market rent would be considered “affordable”. In York Region, the majority of the private rental stock (greater than 75%) is from buildings constructed before 1980. To apply the average rents of these developments to new construction, which has higher building code standards and amenity expectations, is not realistic. In order to address this discrepancy, the rental threshold used to gauge affordability in York Region is 125 per cent of average market rent of existing private apartments.

The provision of a single rental threshold has the unintended consequence of all affordability requirements being satisfied through smaller sized units. As such, a threshold of 125 per cent of average market rent of private apartments is calculated for each bedroom type identified in the annual CMHC Rental Market Reports (see Figure 3 for illustrative example). The rental threshold of 125 per cent of average market rent by bedroom type is used for monitoring purposes when possible, as well as for evaluation of site specific achievement of affordability.

Figure 3

Illustration of York Region Affordable Rent Threshold (125% Average Market Rent)

	Bachelor	1-Bedroom	2-Bedroom	3-Bedroom	Total
Average Market Rent (100%)	\$1,000	\$1,400	\$1,700	\$1,900	\$1,600
Provincial Affordable Threshold					\$1,600
York Region Affordable Thresholds	\$1,250	\$1,750	\$2,125	\$2,375	

Appendix C: Monitoring Process

Components of Monitoring

There is no accessible single data source that includes all of the relevant monitoring information. In order to capture all types of new affordable units, there are five components to the monitoring exercise:

1. New ground-related private ownership
2. New high-density private ownership
3. New private purpose-built rental
4. New government assisted/non-profit rental
5. New secondary suites

Below are the details on how each component is tracked.

New ground-related private ownership (1)

New ground-related private ownership units are captured from Teranet¹ Land Transfer Reports. This captures the transfer prices of new units as well as the date of sale.

Locational information is extracted from Teranet data using a complex process of calculating the geographic location, based on the provided Teranet PIN number. This provides a location based analysis of current activity and emerging patterns.

Also, the Teranet report contains all types of land transfers and does not include explicit information on whether each land transfer record is a resale, new sale or other type of transfer. Therefore a number of assumptions² are made in order to isolate the new sales.

It should be noted that, as a result of this data processing and usage of new sale assumptions, some new sale records may be unintentionally excluded from the analysis.

New high density private ownership (2)

New high density private ownership units are captured through a custom data order from RealNet Canada Inc.³ which provides an approximate number of high density sales above and below the affordable housing thresholds established each year.

The RealNet dataset provides the number of sales within a given development by bedroom type (e.g. bachelor, 1-bedroom, etc.) as well as the range of asking prices by bedroom type (e.g. \$300,000 to

¹ Teranet is an international leader in electronic land registration and is the exclusive provider of online property search and registration in Ontario. The company developed, owns and operates Ontario's Electronic Land Registration System (ELRS) and facilitates the delivery of electronic land registration services on behalf of the Province.

² Assumptions include (1) sale occurred during target calendar year, (2) "Party from" (i.e. seller) includes the words "limited", "corp", "inc." or "ltd.", (3) "Party to" (i.e. buyer) is not a company or government organization, (4) sale price is greater than \$100,000, (5) Seller has sold more than 2 units in a given year, (6) obvious geographic outliers excluded.

³ RealNet Canada Inc. has developed a comprehensive property market information platform which is used to perform research and analysis.

\$360,000 for a 1-bedroom). The analysis is conducted using the median asking price by development and bedroom type.

New private purpose built rental and government assisted/non-profit rental (3 & 4)

Total new rental completions by local municipality are derived from the CMHC Housing Market Tables: Selected South Central Ontario. New government assisted/non-profit unit completions are tracked through the Regions Community and Health Services programs. The government assisted/non-profit completions are subtracted from the total completions by local municipality in order to determine the private market rental completions by local municipality.

All new government assisted/non-profit units are considered “affordable”. Currently all new private purpose built rental units are also considered “affordable” due to data limitations. Staff will work with local municipal staff and development proponents to determine the affordability of any new private rental units, where possible.

New Secondary Suites (5)

New secondary suite units are tracked through a scan of local municipal registries. Secondary suites that are not registered with the municipality will not be counted towards affordability targets.

All new secondary units will be considered “affordable”.

Sensitivity Analyses

As is articulated in the body of this document there are two sensitivity analyses conducted annually on the affordable ownership housing data in order to better understand the depth of affordability being achieved and the impact of analyzing ground related units distinctly from high density units. The data sources used to monitor affordability for these sensitivity analyses is the same as outlined above in the Components of Monitoring section.

Adjustments to the monitoring exercise may be made if more detailed and/or reliable data becomes available or more refined processes are established. For example, links to building permits and/or registered plans could be established in the future.

Adjustments may also be made if it is found that specific areas of need are not being addressed. For example, *YROP* policy requires that a portion of affordable housing units should accommodate larger families, seniors, residents with special needs and be accessible for people with disabilities.

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