

Clause 17 in Report No. 10 of Committee of the Whole was adopted by the Council of The Regional Municipality of York at its meeting held on June 23, 2016 with the following additional recommendation:

3. Receipt of the communication from Valerie Shuttleworth, Chief Planner dated June 14, 2016.

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10-Year Housing Plan 2015 Progress Report

Committee of the Whole recommends:

1. Receipt of the presentation by Valerie Shuttleworth, Chief Planner, Planning and Economic Development, Corporate Services and Rick Farrell, General Manager, Housing, Community and Health Services.
2. Adoption of the following recommendation contained in the report dated May 26, 2016 from the Commissioner of Community and Health Services, the Commissioner of Corporate Services and the Chief Planner:
 1. Council receive this report for information.

Report dated May 26, 2016 from the Commissioner of Community and Health Services and Chief Planner and Commissioner of Corporate Services now follows:

1. Recommendation

It is recommended that Council receive this report for information.

2. Purpose

This report highlights the 2015 accomplishments in meeting the goals and actions in *Housing Solutions: A place for everyone, York Region's 10-Year Housing Plan*. The 2015 Progress Report is provided as Attachment 1.

3. Background

The *Housing Services Act, 2011* requires the Region to develop, implement, and report annually on its 10-year housing plan

In June 2014, Council approved, *Housing Solutions: A place for everyone, York Region's 10-Year Housing Plan* (Housing Plan). Under the *Housing Services Act, 2011*, the Region, as Service Manager, is required to develop and implement a 10-year plan that addresses local housing and homelessness need. The *Housing Services Act* also requires the Region to provide an annual report on the Housing Plan's progress in meeting its actions and targets.

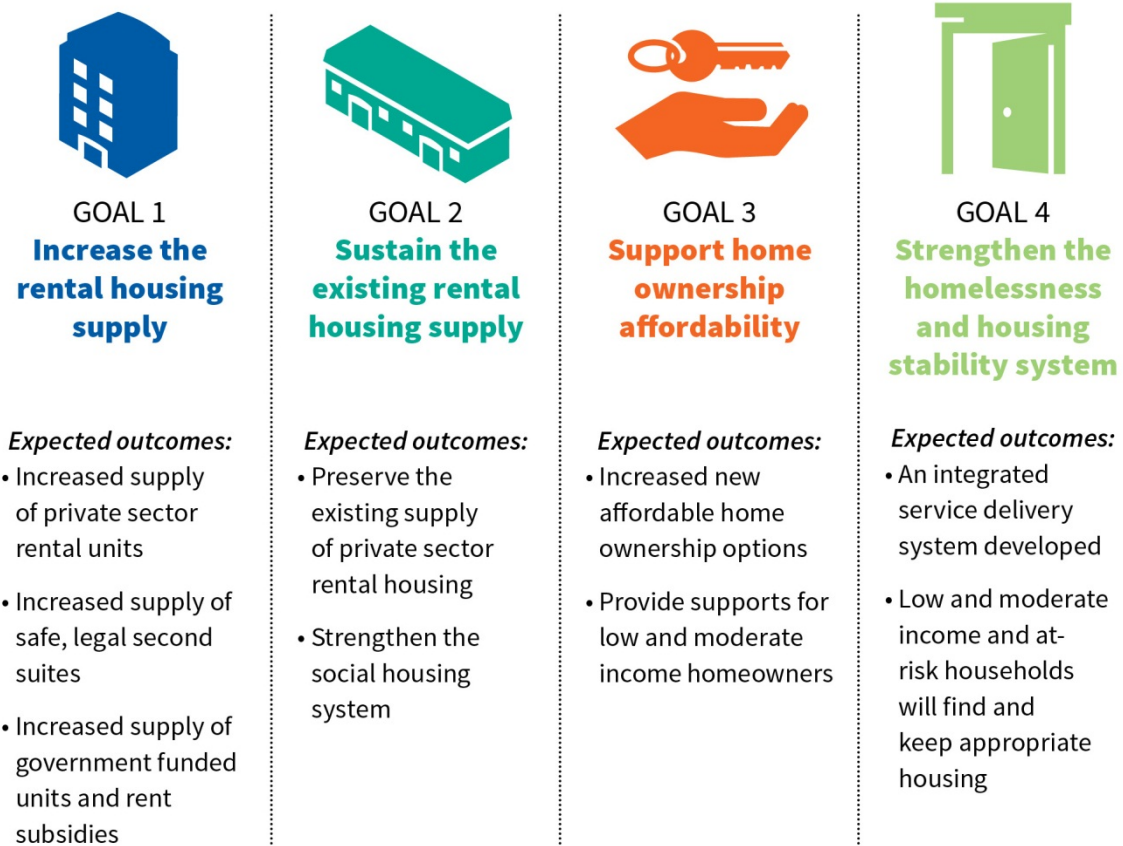
The affordable housing measuring and monitoring exercise supports actions of the Housing Plan

The Affordable Housing Measuring and Monitoring Guidelines were developed in conjunction with the Housing Plan to address and monitor housing supply in York Region. The York Region Official Plan 2010 requires 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. Monitoring of new affordable housing is included in the annual Housing Plan progress report. The 2015 *York Region Official Plan* (2010) affordable housing targets measuring and monitoring exercise is attached to the 2015 Housing Plan Progress report as Appendix 1.

The Housing Plan's four goals and 49 actions focus on building complete communities

The Housing Plan identifies four goals (Figure 1) that address the housing system as a whole. Actions within the plan span the housing system from homeownership to housing with supports. The plan focuses on building complete communities where people can live, work, play and learn. Complete communities include a mix of housing options that meet the various needs of both residents and workers in the Region.

Figure 1: 10-Year Housing Plan's Four Goals



Seniors levels of government must be active partners to achieve the Housing Plan goals

To achieve the Housing Plan's goals, all levels of government must work together. In 2015, the Ministry of Municipal Affairs and Housing committed to updating their Long-Term Affordable Housing Strategy and launched a public consultation. The Region responded to the consultation through submission of Council Communication *Long-Term Affordable Housing Strategy Update Provincial Consultation* in September 2015.

The Region encouraged the Province to develop a strategy that recognizes municipal knowledge of the local housing markets and increased flexibility to plan and deliver locally appropriate housing solutions.

Additionally, the Federal Government is committed to re-engaging in the housing issue and intends to develop a National Housing Framework. This is very welcome news, as is their commitment to renewed investments.

4. Analysis and Options

Over the last two years, 41 of the 49 actions have been accomplished, continue to be enhanced, or are in-progress

The Region has made significant progress in advancing many of the Housing Plan actions. Since the plan's endorsement by Council in June 2014, 41 of the 49 actions have been implemented. The following provides highlights of initiatives undertaken in 2015.

Goal 1 – Increase the rental housing supply

- Developed a tiered rent model to subsidize 90 percent of households in the Richmond Hill Hub. Based on household income, tenants pay a percentage of the market rent. The tiered rent model is cost efficient and easy for tenants to understand.
- Furthered the Human Services Planning Board of York Region's 2013 collaborative advocacy plan, *Make Rental Happen: Creating the Conditions to Build Private Market Rental Housing*. 2015 campaign highlights include:
 - Partnered with the GTA Housing Action Lab to study the viability of private sector affordable housing construction and Regional and municipal housing affordability incentives.
 - Brought together corporate, business and government leaders to explore the benefits rental housing has on the economic competitiveness of our communities.
- Council approved the addition of 160 new rental units in the City of Vaughan for families, seniors, and singles. Many of these units will be made available to applicants on the Region's subsidized housing waiting list. The building is schedule to open in 2019.

Goal 2: Sustain the existing rental housing supply

- Participated in the development of a joint paper with the Ontario Municipal Social Services Association and the Housing Services Corporation to outline short and medium-term social and affordable housing system improvement opportunities in response to the Province's consultation on the Long-Term Affordable Housing Strategy update.

- Engaged housing provider staff and board members in Asset Planner training. Asset Planner is a software system designed to help analyze and plan for the optimization of building assets. The training helped participants better understand the physical condition of their buildings to make informed decisions about future capital expenditures.
- Enhanced supports for tenants and co-operative members through the implementation of the first phase of the community health framework which focused on improving the well-being of tenants. 2015 highlights include:
 - Designed a partnership database that includes up-to-date information on internal and external partners supporting community health.
 - Delivered several community development programs including:
 - Youth leadership program
 - Girl's self-esteem workshops
 - Youth photo contest
 - Strategy to support seniors at risk of social isolation

Goal 3: Support home ownership affordability

- Council adopted the final *Affordable Housing Measuring and Monitoring Guidelines* and 2014 monitoring exercise in June 2015. Staff continue to monitor new housing units to measure progress in meeting the York Region Official Plan 2010 targets.
 - In 2015, the region-wide maximum affordable ownership threshold was \$459,170. Forty percent of new units sold in 2015 were affordable. However, affordable options were not consistently represented in all local municipalities across all unit types and tenures.
- Council approved a permanent Home Repair Program in 2014 following an evaluation of a home repair pilot program. The program provides grants to eligible homeowners who need accessibility modifications or critical repairs to make their homes safer. In 2015:
 - More than \$280,000 of home repair grants were issued to assist 54 households
 - 78% of approved applicants supported seniors aging in place
 - 50% of the grants were used for accessibility modifications
 - 46% of approved applicants had incomes below \$30,000

Goal 4 – Strengthen the homelessness and housing stability system

- Developed a York Region Mental Health and Addictions Action Plan and established a cross-sectoral Services Coordination Council with the Central Local Health Integration Network.
- Belinda's Place, in Newmarket, opened in October 2015. Belinda's Place is the Region's first emergency and transitional housing facility for homeless and at risk women not fleeing from violence. This multi-service centre has 28 emergency beds and nine transitional units. Belinda's Place offers a wide range of programs and services to support homelessness prevention and housing stability. Services include health care, crisis and trauma counselling, art therapy, harm reduction, life skills training and employment counselling.
- Launched the Short-term Assistance for Renters (STAR) Program. STAR is a housing stability program that helps market rent households and emergency housing residents retain or attain affordable housing when faced with a temporary financial hardship. Households receive a 24-month financial rent benefit and 30 months of wrap-around supports. Case management services assist clients in developing a plan towards long term housing stability.
- The Region planned for the opening of the only emergency and transitional housing facility for homeless and at risk youth. The Youth Hub, in Richmond Hill to be operated by 360° kids, will provide homelessness prevention and housing stability supports to help them successfully remain and/or reintegrate back into the community. The Youth Hub will include a youth drop-in centre, emergency and transitional housing which opened in March 2016.

While Region-wide affordable housing targets are being achieved, affordability issues remain

Based on the methodology endorsed by Council in June 2015, the Region exceeded its affordability targets in 2015, with 42% of new housing units falling below maximum affordable thresholds. The affordability of new units in 2015 is largely attributed to the number of new one and two bedroom condominium units that were sold, which accounted for 84% of the new affordable ownership stock, and were primarily concentrated in Markham, Richmond Hill and Vaughan. Affordable housing options are not currently available to all households due to the uneven geographic distribution of affordable units, the lack of affordable family sized units and the lack of units available at deeper levels of affordability.

Link to key Council-approved plans

Vision 2051, the 2015-2019 Strategic Plan and the York Region Official Plan 2010 all include progressive policies that align with the Housing Plan. Housing related goals include:

- **Vision 2051** - A place where everyone can thrive; Appropriate housing for all ages and stages
- **York Region Official Plan 2010** – Housing our Residents – Promoting an appropriate mix and range of acceptable housing to meet the needs of residents and workers
- **2015-2019 Strategic Plan** – Increasing the range of available and affordable housing choices; Strengthening the Region’s network of human services to support people in achieving their potential

5. Financial Implications

Fulfilling the Housing Plan actions can be accommodated within existing program budgets or have been anticipated in multi-year budget estimates. Any actions arising from the Housing Plan requiring further Regional investment will be presented for Council approval as part of the annual budget process.

6. Local Municipal Impact

Local municipalities are key partners in realizing the Region’s Housing Plan goals. Local municipalities implement progressive housing policies in their official plans that support the Region’s goals. Local municipalities have contributed to the success of the Plan’s actions in various ways including: implementing the Region’s affordable housing targets; passing by-laws to permit secondary suites; and supporting new affordable housing developments through fees and development charge waivers.

7. Conclusion

Since the approval of the Housing Plan in 2014, the Region has made progress in furthering actions in the 10-Year Housing Plan. From the approval of over 400 new affordable units to opening the Region’s first emergency and transitional housing facility for homeless and at risk women, the Region realized a number of successes in furthering housing and homelessness goals.

10-Year Housing Plan 2015 Progress Report

For more information on this report, please contact Rick Farrell, General Manager, Housing Services at ext. 72091 and Valerie Shuttleworth, Chief Planner at ext. 71525

The Senior Management Group has reviewed this report.

May 26, 2016

Attachments (2)

#6787264

Accessible formats or communication supports are available upon request



Housing Solutions:

A place for everyone

YORK REGION 10-YEAR HOUSING PLAN



DRAFT 2015 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 Spatfora
Town of Richmond Hill



Regional Councillor
Michael Di Biase
City of Vaughan

A Message from York Regional Council

York Region is one of the fastest-growing large urban municipalities in the country and is now larger than five Canadian provinces. While this growth creates tremendous opportunities, it also presents some difficult challenges such as the rising cost of housing.

In order to help individuals and families find quality, affordable housing, York Regional Council approved a 10 year housing plan in 2014 called *Housing Solutions*. The plan sets out four goals designed to increase the supply of rental housing, sustain the existing rental supply, support home ownership and reduce homelessness.

I am proud to say that since we started implementing our plan two years ago we have made tremendous progress. The number of subsidized rental units have increased, steps have been taken to modernize our existing rental units, critical programs like the Home Repair Program and the Short Term Assistance for Renters (STAR) program are up and running and homelessness is being addressed with the opening of modern facilities like Belinda's Place, the Region's first shelter for homeless women and those at risk of becoming homeless.

We are also working with local municipalities and the development industry to implement Regional Official Plan guidelines which require that 25 per cent of all new housing units across the Region be designated affordable and 35 per cent of new housing units in Regional centres and key development areas be designated affordable.

I encourage you to read through our second annual progress report and see in greater detail the challenges that are before us and the initiatives that are being adopted. Ultimately, we need to secure even more affordable housing if we are to maintain healthy and vibrant communities well into the future.



Regional Councillor
Brenda Hogg
Town of Richmond Hill



Regional Councillor
Mario Ferri
City of Vaughan



Mayor
Tony Van Bynen
Town of Newmarket



Regional Councillor
Gino Rossi
City of Vaughan



Regional Councillor
John Taylor
Town of Newmarket



Mayor
Margaret Quirk
Town of Georgina



Regional Councillor
Danny Wheeler
Town of Georgina



Mayor
Geoffrey Dawe
Town of Aurora



Mayor
Virginia Hackson
Town of East Gwillimbury



Mayor
Steve Pellegrini
Township of King



Mayor
Justin Altmann
Town of Whitchurch-Stouffville

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The Reality of the Rental and Ownership Market in 2015

Rental market 2015

Vacancy rate - 1.6%

York Region

Unit size	Private Apartment Vacancy Rates (%) ¹	Private Apartment Average Market (\$) ²
Bachelor	-	833
1 bedroom	1.0	1,091
2 bedroom	1.8	1,262
3+ bedroom	4.0	1,441

Permissive secondary suite official plan policies have been adopted by **8/9** local municipalities.

There are **1,918 suites** registered in York Region, **94** of those were registered in 2015.¹

Private sector rental construction

2012 - 2015

- 2015 = 4
- 2014 = 7
- 2013 = 18
- 2012 = 32

61 new private sector rental units built in the last four years.²

Emergency housing

continues to be an important part of York Region's housing continuum for those who are experiencing homelessness. In 2015, the Region funded the operations of five emergency housing facilities, providing a total of **143 emergency beds** including:

- 60** beds for families
- 28** beds for women
- 29** beds for single males
- 26** beds for youth

Based on provincial definitions, the maximum affordable ownership price in 2015 was **\$459,170** region-wide. Forty per cent of all new ownership units were affordable.³ One bedroom condominiums make up over half of these new affordable units.

There were **8,778 condos available for rent**, up 26% from 6,940 units in 2014

2015 condo vacancy rate: **1.8%**

2015 average condo rent: **\$1,669¹**

Ownership market 2015

2005 to 2015



however



Average home prices in York Region

Re-sale condominium **\$366,283⁵**

Re-sale townhome **\$575,283⁶**

Re-sale single detached **\$943,441⁶**

New single detached **\$988,638⁶**

1,064 is the number of unique individuals who used York Region's emergency housing.

15 DAYS

Most users accessed emergency housing only once and stayed average of 15 days after admission.

Our Goals

York Regional Council approved York Region's *Housing Solutions: A Place for Everyone 10-Year Housing Plan* in June 2014. *Housing Solutions* includes four goals and 49 actions focused on increasing the supply of rental housing, sustaining the existing supply of rental housing, supporting affordable home ownership and strengthening the homelessness and housing stability system.

In the annual *Housing Solutions: A Place for Everyone 10-Year Housing Plan* progress reports, York Region reports on progress made towards achieving these goals. This *2015 Progress Report* highlights a number of initiatives that were advanced in 2015, and provides an overview of projects that will be implemented in coming years. Great strides have been made in achieving the plan's actions. Over the last two years, 41 of the 49 actions have been completed or are currently underway.



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

A place for **everyone**



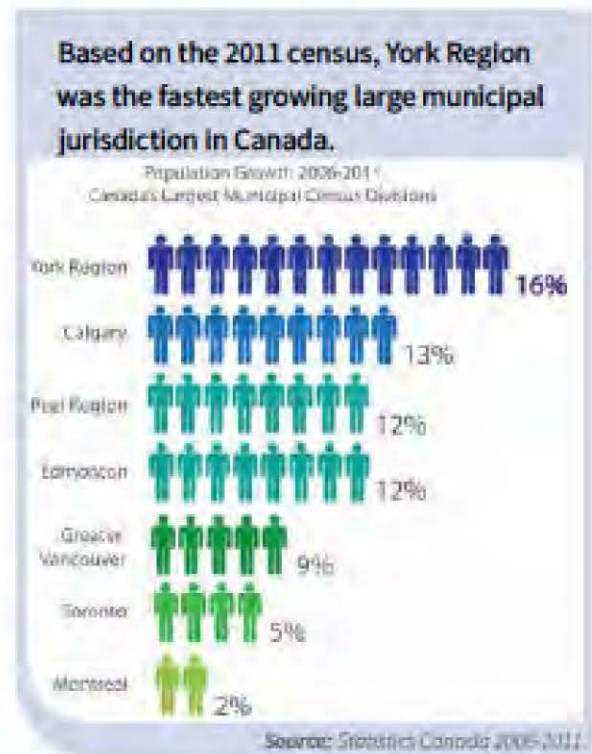
York Region's **Housing** Story

The Housing Situation

York Region is a great place to live, work, learn and play. Our population is growing at a faster rate than many other major cities and regions. We are becoming more diverse, our economy continues to grow and we are adding more employment opportunities for residents. The Region also has a high-cost ownership market, one of the lowest proportion of rental stock in the Greater Toronto Area (GTA) and a very low vacancy rate.

In 2015:

- The average cost for a new single detached home increased to more than **\$980,000⁵**
- Only **four** new private sector rental units were built²
- Thirty per cent of residents identified **affordable housing as the most serious community issue** in York Region; significantly higher than the provincial average of 24 per cent⁹



In 2015, Ontario committed to updating their Long-Term Affordable Housing Strategy

The Ministry of Municipal Affairs and Housing released the Long-Term Affordable Housing Strategy (LTAHS) in 2010. The LTAHS began the process of transforming Ontario's housing system allowing Service Managers to plan and deliver locally responsive services. Among the key changes introduced were requirements to prepare and implement 10-Year Housing and Homelessness Plans and implementation of the Community Homelessness Prevention Initiative.

In 2015, the Province committed to updating the LTAHS and launched public consultations. As a member of the Ontario Municipal Social Services Association and the Housing Services Corporation, York Region participated in the development of a paper summarizing short and medium term housing system improvement opportunities. York Region also submitted a consultation response, encouraging the provincial government to work collaboratively with municipal partners to build a housing and homelessness framework that provides flexibility and innovation to address local needs.



2015 Highlights



GOAL 1

Increase the Rental Housing Supply

ACTION: Continue to increase the number of subsidized rental units.

York Region has taken innovative approaches to increase the number of subsidized rental units.

1. Entered into an agreement to subsidize 56 units in a new private sector rental apartment building. These one- and two-bedroom units will be made available to applicants on the Region's subsidized housing wait list.
2. Developed a simplified tiered rent model to provide subsidy at the Richmond Hill Hub. Based on household income, tenants pay a percentage of the market rent. The tiered rent model is a cost efficient and innovative approach to provide a range of rent subsidies. Occupancy will begin in early 2016.
3. Council approved the addition of approximately 160 rental units in the City of Vaughan. Many of these units will be made available to applicants on the Region's subsidized housing wait list. Scheduled to open in 2019, the new units will be built for families, singles and seniors.

The Region continues to build, adding new units to the portfolio each year.

2013	2014	2015	2016	2017-2020
140 Units Mackenzie Green	97 Units Lakeside Residences	28 beds 9 Transitional Units Belinda's Place 28 Units Crescent Village	202 Units Richmond Hill Hub	56 Units 212 Davis Drive 160 Units Woodbridge Development

For a complete list of actions and accomplishments, please see our Progress Report on page 14



Make Rental Happen Campaign

In 2013, York Region's Human Services Planning Board (HSPB) developed the collaborative advocacy plan entitled *Make Rental Happen: Creating the Conditions to Build Private Market Rental Housing*.

2015 campaign highlights:

- Engaged senior levels of provincial government to advocate for policy changes that support housing affordability, as in the Province's new *Long-Term Affordable Housing Strategy*
- Partnered with the GTA Housing Action Lab to study the viability of private sector affordable housing construction and Regional and municipal housing affordability incentives
- Brought together corporate, business and government leaders to explore the benefits rental housing has on the economic competitiveness of our communities
- Collaborated with the Town of Newmarket on the construction of 225 rental housing units, including up to 56 units for households receiving Regional subsidy, at 212 David Drive in Newmarket

2015 Highlights



GOAL 2

Sustain the Existing Rental Housing Supply

ACTION: Plan for the sustainability of the social housing portfolio by developing a long-term, asset-management and financial strategy for the social housing portfolio.

Several initiatives are focused on the long-term planning and sustainability:



Engaged housing provider staff and board members in Asset Planner training. Asset Planner is a software system designed to help analyze and plan for the optimization of building assets. The training helped participants better understand the physical condition of their buildings and make informed decisions about capital expenditures



Completed a reserve fund analysis for all housing providers



Piloted two energy audit programs for housing providers



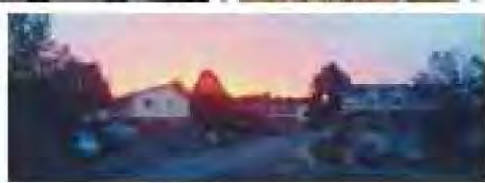
Transitioned 15 housing providers from annual capital plans to 10-year capital plans, enabling them to better plan for future capital needs



Coordinated and issued bulk tenders with housing providers to decrease operational costs

Life in My Community Youth Photo

Housing York Inc. asked youth ages 13 to 25 to give us a big picture of life in their communities. Below are the winning entries.



ACTION: 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.

The first phase of the community health framework introduced initiatives focused around building capacity in housing communities. Some highlights include:

- Designed a partnership database that includes up-to-date information on internal and external partners supporting community health
- Delivered several community development programs targeted to seniors, families and youth including:
 - o Youth Leadership Program at Landsberg Lewis Co-operative
 - o Girl's Self Esteem Workshops
 - o Youth Photo Contest
 - o Outdoor Movie Nights
 - o Strategy to support seniors at risk of social isolation

2015 Highlights



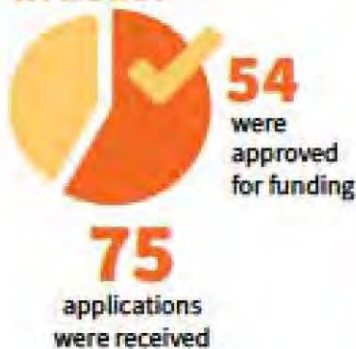
GOAL 3

Support Homeownership Affordability

ACTION: 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.

York Regional Council approved a permanent *Home Repair Program* in 2014 following an evaluation of a home repair pilot program. The program provides grants to eligible homeowners who need accessibility modifications or critical repairs to make their homes safer.

In 2015:



ACTION: Work with local municipalities and the development industry to establish implementation guidelines for the *Regional Official Plan* 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.

Each year York Region measures the affordability of newly built housing units. Ownership affordability thresholds are calculated based on household income levels in each municipality and region-wide. The thresholds range from \$347,489 in Georgina to \$520,993 in Aurora. Affordability thresholds are capped at the Region-wide average threshold value of \$459,170.

2015 highlights include:

- The Region exceeded its affordability targets with 40 per cent of new ownership housing being affordable:
 - o Largely the result of more one- and two-bedroom condominium units being built compared to previous years.
 - o One bedroom condominium units made up over half of the new affordable ownership stock
 - o These units were concentrated in the City of Markham, Town of Richmond Hill, and City of Vaughan
 - o Seventy-four per cent of new high density units versus 11 per cent of new ground-related units met the definition of affordable

Appendix 1 details the affordable threshold calculations for 2015 by municipality and also highlights the achievements made in reaching targets.

Supporting low- and moderate-income households to find and keep appropriate housing

Short Term Assistance for Renters (STAR) is a housing stability program that helps market rent households stay housed and emergency housing residents attain safe, stable and affordable housing when faced with temporary financial hardship.

The STAR program provides a short-term rent benefit to households who have experienced a significant, temporary and involuntary loss of income to increase housing affordability and decrease the risk of eviction due to rental arrears. The program provides case management assistance to participants to develop a plan that will help them reach long-term housing stability including links to wrap-around supports in the community.

Without programs like STAR, households could find themselves at risk of homelessness and/or in need of emergency housing or other more costly interventions. STAR highlights how dedicated case management supports and coordinated wrap-around services help with navigating services and addressing unique challenges with finding and keeping housing. STAR has also been successful in directing households referred to the program to other alternative programs and services.

2015 Highlights



GOAL 4

Strengthen the Homelessness and Housing Stability System

ACTION: Open Belinda's Place, the Region's first shelter and transitional housing for homeless women.

In October, the Region opened Belinda's Place, our first emergency transitional housing facility and drop-in services for homeless and at risk women. Operated by The Salvation Army, this multi-service centre has 28 emergency beds and nine transitional units.

Belinda's Place offers a wide range of programs and services to support homelessness prevention and housing stability. Services include health care, crisis and trauma counselling, art therapy, life skills training and employment counselling. Women are supported as they move out of crisis, plan their next steps and access the services they need to find and keep housing.



Photography: © 2015, Danielle Koren

2015 Highlights



GOAL 4 (continued)

Strengthen the Homelessness and Housing Stability System

ACTION: Develop a Richmond Hill Youth Hub with a drop-in centre (14 emergency beds, 11 transitional units) with support services for youth.

In 2015, the Region planned for the 2016 opening of the Richmond Hill Youth Hub, a new multi-service centre for homeless and at risk youth that provides homelessness prevention and housing stability supports to help youth successfully remain and/or integrate back into the community.

The Youth Hub will include Emergency Housing with 14 single-occupancy rooms where youth can live for up to four months, Transitional Housing with 11 beds in apartment-style living where youth can live up to one year and a drop-in centre open seven days a week. Partnerships will be established with community agencies to provide enhanced wraparound supports to help improve client outcomes. Services will include help to support youth with education, employment, family reunification, life skills, financial and food assistance, housing support and counselling.

The Region entered into an agreement with 360°kids to operate and provide services at the Youth Hub. The Region has been working with 360°kids to plan and prepare for the opening of this facility in 2016. The Youth Hub will be located on the ground floor of the Region's newest affordable housing building - the Richmond Hill Community Hub.



**360°
kids**

Surrounding kids
in crisis with care



A place for **everyone**



Progress Report: *Actions for current Term of Council*



GOAL 1

Increase the rental housing supply

Action

Partner with local municipalities to explore incentive, strategy and best practice options that local municipalities can use to encourage development of new rental housing.

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.

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.

Partner with the 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 more rental housing.

Our Progress and Planned Activities

The building permit has been issued and construction is underway for a development of 225 private market rental units in Newmarket. Under the pilot agreement, York Region provided a development charge deferral for 36 months, secured against the mortgage.

The Regional Housing Strategies Steering Committee has had discussions with additional development proponents.

The updated Long-Term Affordable Housing Strategy (LTAHS) will help to inform incentive packages to encourage the development of new rental housing going forward, including allowing tools such as inclusionary zoning.

The Regional Housing Strategies Steering Committee continues to coordinate strategic housing initiatives and reviews and responds to development initiatives.

Completed in 2014.

York Region partnered with the Town of Newmarket to build new market rental supply. The pilot project at 212 Davis Drive is 15-storeys with 225 units, including up to 56 units reserved for households who could receive rent subsidies. The developer's approach, combined with support of Regional Council and Newmarket Council have been key ingredients to moving this York project forward.

The HSPB hosted the Make Rental Happen for Jobs Breakfast Discussion on February 27, 2015. The discussion brought together corporate leaders, business owners and human services organizations to explore connections between housing and our economy. Particular focus was placed on the benefit more rental housing could have on the economic competitiveness of our communities.

The launch of the #MakeRentalHappen social media campaign to raise awareness about the need for more housing options for all income levels and stages of life. The Board used a variety of social media tools to spread the message, resulting in:

- A potential reach of 220,000 social media users
- Thousands of mentions of the Board's Twitter hashtag #MakeRentalHappen
- More than 20,000 people reached through Facebook
- More than 7,000 views of YouTube videos

Action

Partner with the 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.

Ensure that local municipalities adopt official plan policies and zoning bylaw provisions that authorize secondary 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 Markham, Vaughan and East Gwillimbury.

Assist and coordinate with the local municipalities in tracking second suites and monitor the number of second suites constructed and licensed.

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.

Develop guidelines for accepting social housing units through the use of Section 37 provisions of the *Planning Act*.

Include new social housing units as part of the long-term growth planning for Regionally owned infrastructure.

Develop a strategy to intensify/optimize Regionally owned housing sites.

Our Progress and Planned Activities

In 2015, the HSPB facilitated a research partnership with Ryerson University's School of Urban and Regional Planning to identify a package of incentives York Region and local municipalities could offer to encourage private sector rental housing development. The Ryerson report also recommended mechanisms to evaluate, process and deliver these incentives. Ryerson graduate students presented their findings to the HSPB members and senior York Region staff on April 22, 2015.

As part of the Make Rental Happen Campaign, the HSPB initiated an opportunity through the GTA Housing Action Lab (HAL) to conduct a York Region Housing Incentives Study. The purpose of this study was to identify the types of incentives the Region and local municipalities could offer to support the supply and affordability of housing. This report will assess the viability of affordable housing development from a developer's perspective on hypothetical sites throughout York Region. The Region will use the findings from these studies to inform its work going forward.

The HSPB was successful in creating awareness and encouraging discussion between the Region, local municipalities and the building industry. Throughout 2014 and 2015, the Region met with provincial representatives to advocate for provincial policy changes as a component of the HSPB's Make Rental Happen campaign. Eight meetings took place with various officials including the Minister of Municipal Affairs and Housing, staff from the Office of the Minister of Finance and York Region MPPs.

King Township is currently updating its Official Plan to include secondary suite policies.

City of Vaughan is enhancing its secondary suites policy framework, which will include registration, licensing and monitoring of new secondary suites.

Planning for the three new community areas continues.

Regional staff continue to work with local municipal staff to encourage construction of secondary suites or rough-ins in new housing.

Completed 2014 data gathering exercise and reported outcomes to Council in June 2015 through the Affordable Housing Measuring and Monitoring Guidelines staff report, including tracking of new secondary suites where available.

Continue to work with York Region Rapid Transit Corporation on possible sites for development.

Developed a framework for Housing York Inc. to accept Section 37 Condo Units and provide rent subsidies to support applicants form the Region's subsidized housing wait list. The first unit in the Town of Richmond Hill is expected to be occupied in early 2016.

Completed 98 per cent of the construction of 202 affordable housing units at the Richmond Hill Community Hub.

Developed a 20-year capital plan to intensify and secure land for future affordable housing growth.

Awarded a design/build contract to redevelop and intensify three abutting Housing York properties to create 160 units in the City of Vaughan.

Secured the acquisition of 0.80 acres of land adjacent to Keswick Gardens for future site intensification.

Action

Our Progress and Planned Activities

Leverage the current Federal-Provincial Investment In Affordable Housing Program to develop 457 new affordable units.

Since 2014, completed:

- Lakeside Residences, 97 units in the Town of Georgina
- Belinda's Place, 28 emergency beds and nine transitional units in the Town of Newmarket
- Richmond Hill Housing and Community Hub, 11 transitional units in the Town of Richmond Hill (98 per cent complete)
- Crescent Village expansion, 28 units in the Town of Richmond Hill

Investigate future opportunities to develop additional affordable housing as Federal-Provincial funds become available.

Secured more than \$45 million in *Investing In Affordable Housing Extension* funding for:

- Richmond Hill Housing and Community Hub, 202 units in the Town of Richmond Hill (\$22.7 million)
- Woodbridge redevelopment project, 150 proposed units in the City of Vaughan (\$16 million)
- Independent affordable housing projects (\$4.1 million)
- Housing allowance funds (\$1.78 million)
- Homeownership funds (\$750,000)

Continue to increase the number of subsidized rental units.

York Regional Council approved to build approximately 400 new rental units in Vaughan and Markham; innovative rent subsidy models will be applied to support applicants on the Region's subsidized housing wait list.



GOAL 2 Sustain the existing rental housing supply

Action

Partner with local municipalities to implement *Regional Official Plan* policies that protect the existing supply of rental housing from demolition (including demolition by neglect) or conversion to condominium.

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.

Collaborate with the province and the Housing Services Corporation to find ways to use the equity from social housing buildings to fund major repairs.

Plan for the sustainability of the social housing portfolio by developing a long term asset-management and financial strategy for the social housing portfolio.

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.

Our Progress and Planned Activities

Eight of the nine local municipalities have incorporated policies to protect rental housing from demolition and conversion to condominiums in their approved official plans.

The Region will continue to monitor outstanding local municipalities for compliance with the York Region Official Plan 2010.

Participated in the development of a joint paper with the Ontario Municipal Social Services Association (OMSSA) and the Housing Services Corporation (HSC) to outline short and medium-term housing system improvement opportunities in response to the LTAMS update.

Through consultations with staff and community non-profit housing providers, a response was submitted to the Long-Term Affordable Housing Strategy Update Provincial Consultation.

Completed in 2014.

Completed a reserve fund analysis for all housing providers.

Delivered training in asset management software program. The Asset Planner software helps staff better understand the physical condition of their buildings to make informed decisions about capital expenditures.

Transitioned 15 community non-profit housing providers from annual capital plans to 10-year capital plans enabling them to better plan for future capital needs.

Piloted mini-energy audit programs for two Housing Providers.

Coordinated and issued bulk tenders with multiple housing providers to decrease operational costs.

Began the development of key indicators for Housing Providers to support Boards with better information to assess and improve their governance and operational performance.

Action

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.

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

Our Progress and Planned Activities

Implemented Phase 1 of the Community Health Framework including:

- Establishing a coordinated effort and promoting internal collaborations
- Beginning to build capacity in housing communities through the development of locally developed goals and community plans
- Examples of Phase 1 work include:
 - o Completed a partnership database that includes up-to-date information on current internal and external partners supporting community health
 - o Engaged many seniors' communities to develop an inclusion strategy that identifies seniors at risk of social isolation.
 - o Facilitated several group programs, such as Seeds for Change, with community and internal partners.
- Delivered several community development programs targeted to families and youth including:
 - o Youth Leadership Program at Landsberg Lewis Co-op involving 15 youth
 - o Held two Girl's Self Esteem Workshops
 - o Youth Photo Contest involving 150 participants
 - o Outdoor Movie Nights involving 100 participants

Developed the first annual tenant survey to assess tenant satisfaction with how services are delivered and to help set business goals to better address tenant needs. This work builds on other survey work completed in 2015 at three Housing York buildings.

Partnered with Paramedics and McMaster University to provide on-site health assessments at four Housing York seniors' buildings.

Partnered with Public Health to pilot the "Clean Air Campaign" encouraging residents to complete simple steps to improve indoor air quality.

Developed a Wi-Fi policy with free Wi-Fi service in the common rooms of three Housing York buildings.

Expanded youth employment opportunities to assist with property maintenance and landscaping for high school students living in Housing York communities.

Expanded new community bus routes to directly serve two Housing York seniors' buildings by working with York Region Transit.



GOAL 3

Support Homeownership Affordability

Action

Update the *Housing and Our Economy* report.

Identify incentive options for developments that incorporate affordable housing units within Regional centres and corridors.

Work with local municipalities and the development industry to establish implementation guidelines for the *Regional Official Plan* 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.

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.

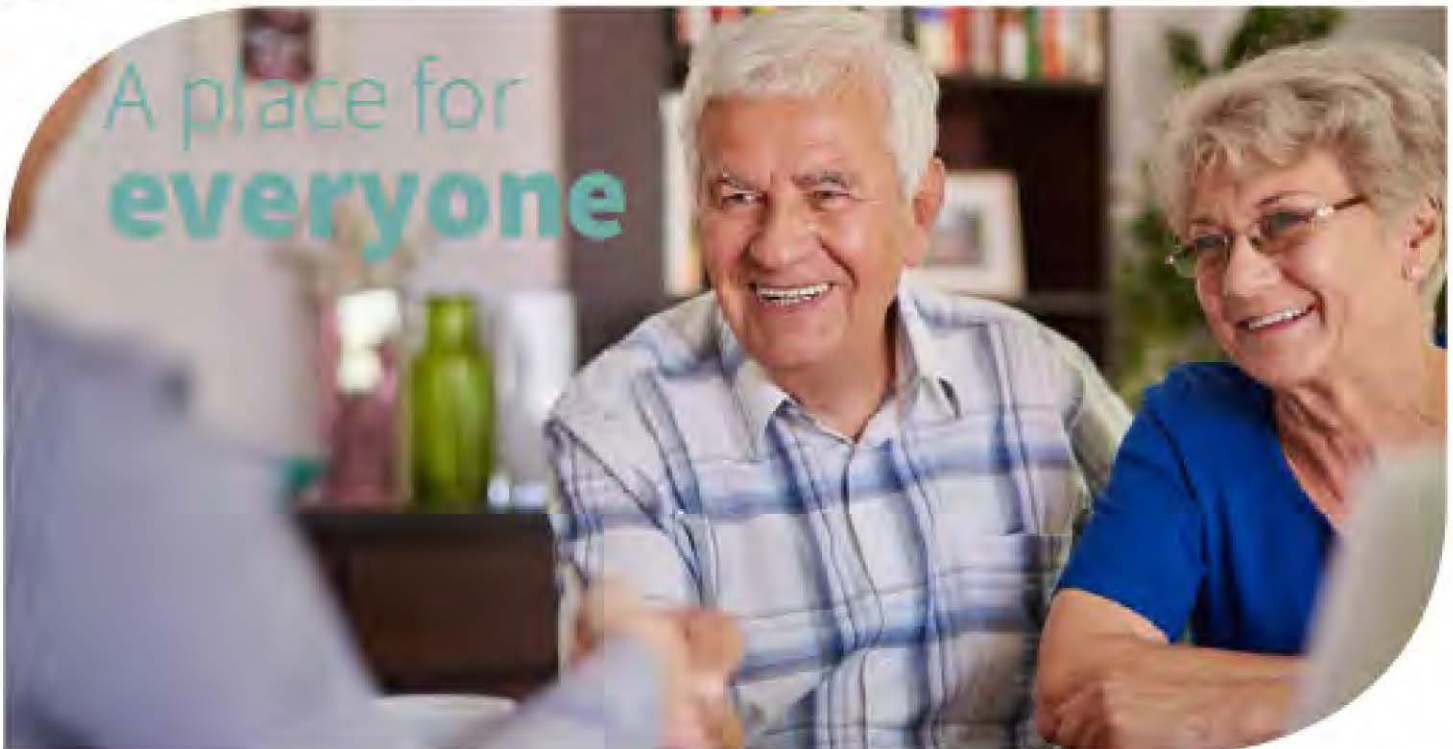
Our Progress and Planned Activities

Began research and analysis into commuter patterns of York Region residents and workers to better inform future policy.

The Region has partnered with the Housing Action Lab to continue to explore incentive options, including potential Section 37 agreements.

In June 2015, Council adopted the final *Affordable Housing Measuring and Monitoring Guidelines* and 2014 monitoring exercise. Staff continue to monitor new housing units to measure progress in meeting *York Region Official Plan 2010* targets.

Issued more than \$280,000 of home repairs grants to assist 54 households.





GOAL 4

Strengthen the Homelessness and Housing Stability System

Action

Our Progress and Planned Activities

Implement a new service delivery model with wrap-around services in emergency and transitional housing and incorporate the requirement into service agreements.

Implemented a new wrap-around service delivery model at Belinda's Place. Belinda's Place offers a range of programs and services to support women in emergency and transitional housing as well as drop in and aftercare services. These services support single women who are homeless or at risk of homelessness.

Support community partners in advocating for investment in mental health and addictions supports in York Region.

Began planning the implementation of wrap-around services at the Richmond Hill Hub that will offer supports to youth who are homeless or at risk of homelessness.

Assembled an internal Community and Health Services Mental Health Collaborative.

Co-led a Mental Health and Addictions Housing and Supports Summit with the Central Local Health Integration Network.

Developed a York Region Mental Health and Addictions Action Plan and established a cross-sectoral Services Coordination Council with the Central Local Health Integration Network.

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 obtain and maintain housing.

Opened Belinda's Place in December 2015, the first emergency and transitional housing facility for homeless women not fleeing from violence. This multi-service center with 28 emergency beds and nine transitional units, provides drop-in services and wrap-around supports.

Develop a Richmond Hill Youth Hub with a drop-in centre (14 emergency beds, 11 transitional units) with support services for youth.

Completed 98 per cent of the construction at Richmond Hill Hub, a multi-service centre that will provide services for at-risk and homeless youth. Opening in early 2016.

Share homelessness data with community partners to jointly work on new service priorities.

Developed an Emergency Housing use in York Region, 2014 report based on homelessness data from Emergency Housing sites. The report was shared with Committee of the Whole, Council and community partners.

Continued to work with community partners in gathering data to expand our knowledge of homelessness.

Supplement the Community Paramedicine program for emergency shelter residents with additional health-support partnerships (nurse practitioner, family physician).

Expanded the Community Paramedicine program to a fourth emergency housing facility.

Continued to evaluate programs to enhance client benefits and understand service gaps.

Implement a service model that enables people to access all of the homelessness services with one point of entry.

Explored options for a new service delivery model that includes coordinated entry to homelessness prevention and homeless services.

Link employment supports to move homeless clients and clients at risk of homelessness towards independence (social enterprise, sector-specific skills development, Internationally Educated Professionals program).

Expanded the Community Investment Strategy, Education, Employment and Specialized Support Worker program to Belinda's Place.

Action

Our Progress and Planned Activities

Pilot a rental benefit program to help eligible residents secure and/or maintain affordable housing by providing transitional rent assistance with wrap-around case management supports.

Launched the Short-Term Assistance for Renters (STAR) Program. Households receive 24 months of a financial rent benefit and 30 months of wrap-around supports. Case management services assist clients in developing a plan towards long-term housing stability.

Evaluate the pilot program and implement an on-going Housing Stability Program for Ontario Works and Ontario Disability Support Program recipients to wrap-around homelessness supports and prevention services.

Made the Housing Stability Program a permanent program in 2015. Revised program guidelines and the staffing model will be implemented in 2016.

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.

Completed the evaluation and recommendations to integrate the program with similar Regional services.

Implement a client-centric case management model for individuals and families with complex needs that focusses on preventing homelessness and increasing housing stability.

Explored housing options to develop intensive supports for people suffering from chronic and episodic homelessness.

Work with community partners to increase knowledge and awareness regarding rights and responsibilities to promote safe and successful tenancies.

Completed in 2014.

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.

Invested approximately \$2.1 million for residents who were homeless or at risk of becoming homeless. Residents received supports designed to move them towards stable housing. Supports included:

- Services through emergency winter shelters
- A mobile outreach service
- Housing support services that helped the homeless, those at risk of homelessness and those experiencing mental health issues find and/or maintain housing
- Housing supports services for homeless and at risk youth
- Drop-in programs
- Employment supports
- Housing help centres
- Identification clinic

More than 9,400* unique residents accessed these and other related services.

*In 2015, contract managers worked closely with agencies to strengthen and improve data collection and reporting processes resulting in a more accurate count of unique clients served.

Strengthened Core Standards to guide the delivery of emergency housing and the Housing with Supports Program.

Work with community partners to strengthen and better connect homelessness and housing stability programs and services.

Continued to provide the Housing Stability Program and Outreach Services to connect people who are homeless or at risk of homelessness with a broad range of community supports to obtain and retain housing.

Continued to participate in a collaborative working group of five municipal service managers to implement effective housing stability system change in their communities.

Actions Planned for Next Term of Council

- ➔ 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
- ➔ Sustain the social housing supply as former federal and provincial funding and financing arrangements come to an end
- ➔ Enhance supports for social housing applicants, tenants and co-operative members by reviewing social housing wait list policies and practices to better connect people to supports while they wait for housing
- ➔ Work with local partners and the private sector to consider innovative building techniques and financial arrangements to support development of affordable housing. Programs to be explored may include height and density incentives, community improvement plans, grants in lieu of development charges and reduced permit fees
- ➔ Identify and address specific service gaps such as prevention of youth homelessness
- ➔ Develop a community engagement strategy to involve diverse sectors in supporting homelessness solutions
- ➔ Work with local partners towards zoning provisions that are inclusive of transitional and supportive housing
- ➔ Investigate models and options to implement or partner to support appropriate service hubs

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. (2016). *Housing Solutions: A place for everyone – 2015 Progress Report*. Newmarket, Ontario.

Sources:

¹ CMHC, Rental Market Report, Fall 2015

² CMHC, Housing Market Tables (completions) adjusted to deduct non-profit/government assisted units substantially completed. 2015 (total units added based on 2012-2015 data)

³ York Region Planning and Economic Development Services, 2015/16

⁴ TREB, Market Watch, 2015

⁵ CMHC, Housing Now, GTA, January 2016

⁶ Statistics Canada, Labour Force Survey Estimates, 2005-2012. Note: 2015 median hourly wage calculated using CPI adjustment for 2013-2015.

⁷ Data source: 2015 Ontario Municipal Social Services Benchmark Poll, 2015

⁸ York Region Planning and Economic Development Services, 2015/16

⁹ Environics Analytics, WealthScapes 2015

Appendix 1: Measuring and Monitoring Affordability in York Region - 2015

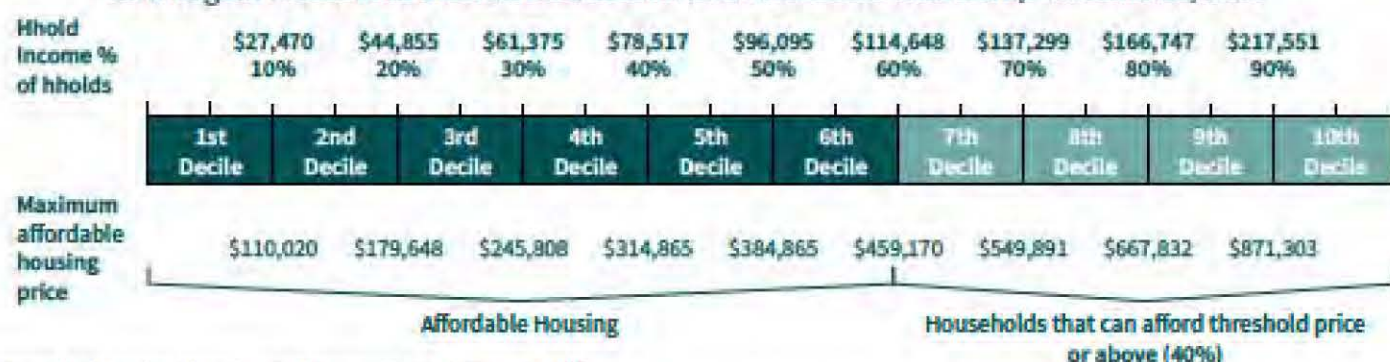
York Region monitors and measures the affordability of new housing units each year to determine if the York Region Official Plan - 2010 affordability targets are being met

Provincial policy requires the Region to establish and implement affordable housing targets. The York Region Official Plan, 2010 (YROP-2010) 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. The Guidelines establish a standardized approach to identifying and measuring the supply of new affordable units in order to monitor progress each year in meeting the YROP-2010 affordable housing targets.

Figure 1

York Region Household Income Distribution and Affordable Ownership Thresholds, 2015



Sources: York Region Planning and Economic Development, 2016.
Based on Statistics Canada, Bank of Canada and Canadian 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. The thresholds provide the upper limits of what is considered “affordable” from a land use planning perspective.

The ownership threshold is the maximum that households below the sixth decile of the income distribution can afford to pay for a home. As displayed in Figure 1, the maximum ownership threshold for York Region in 2015 focuses on households with incomes of \$114,648 or less, the wealthiest of this group are able to afford a house that costs \$459,170.

2015 local municipal maximum ownership thresholds range from \$347,489 to \$459,170 and the rental threshold is \$1,291 per month

Table 1 provides the maximum affordable ownership thresholds for 2015. These thresholds are used to measure the Region’s progress in meeting its affordable housing targets, as well as benchmarks

Table 1
2015 Affordable Ownership Thresholds

Local Municipality	Local Municipal Threshold	Threshold Used for Commitments and Monitoring
Aurora	\$520,993	\$459,170
East Gwillimbury	\$456,606	\$456,606
Georgina	\$347,489	\$347,489
King	\$506,601	\$459,170
Markham	\$452,334	\$452,334
Newmarket	\$444,705	\$444,705
Richmond Hill	\$468,074	\$459,170
Vaughan	\$482,900	\$459,170
Whitchurch-Stouffville	\$476,156	\$459,170

Source: York Region Planning and Economic Development, 2016.
Based on Statistics Canada, Bank of Canada and Canadian Mortgage and Housing Corporation data.

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. The lesser of the two is used as the threshold for commitment and monitoring purposes.

The region-wide rental threshold for 2015 is \$1,291 per month. The rental threshold is only determined at the regional scale due to data and supply limitations.

The Region exceeded its affordability targets in 2015, with 42 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 2015 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 in 2015 by tenure, type (ground related/high density for ownership, and private market/government assisted/second suites for rental), and bedroom type for high density ownership units.

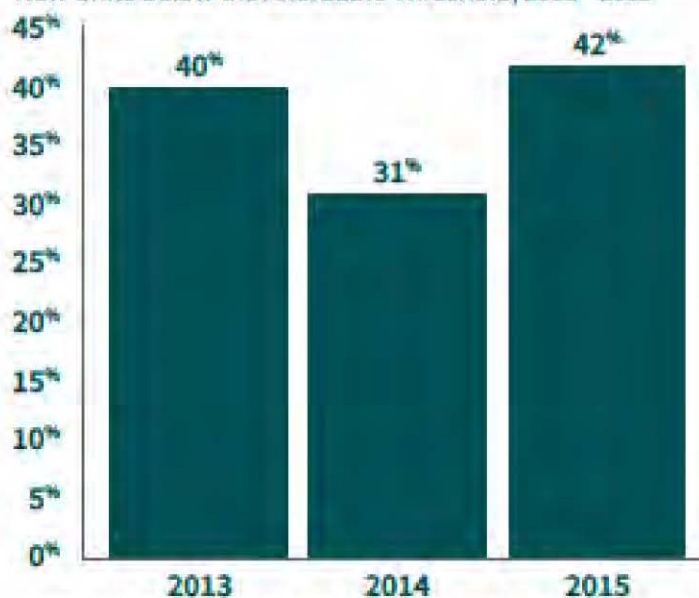
Table 2
New Affordable Housing Monitoring Analysis, 2015

Local Municipality	Ownership Units		Rental Units		All Units	
	Total Units	Affordable Units	Total Units	Affordable Units	Total Units	Affordable Units
Aurora	527	156 (30%)	9	9	536	165 (31%)
East Gwillimbury	130	10 (8%)	0	0	130	10 (8%)
Georgina	157	28 (18%)	32	32	189	60 (32%)
King	220	2 (1%)	0	0	220	2 (1%)
Markham	2,771	1,428 (52%)	15	15	2,786	1,443 (52%)
Newmarket	86	3 (3%)	40	40	126	43 (34%)
Richmond Hill	990	331 (33%)	28	28	1,018	359 (35%)
Vaughan	1,493	585 (39%)	0	0	1,493	585 (39%)
Whitchurch-Stouffville	331	167 (50%)	2	2	333	169 (51%)
York Region	6,705	2,710 (40%)	126	126 (100%)	6,831	2,836 (42%)

Source: York Region Planning and Economic Development, March 2016.
Based on Teranet, RealNet and Canadian Mortgage and Housing Corporation data.

The distribution of affordability in 2015 is similar to 2014, but an increased volume of new high density units led to a higher proportion of affordable units

Figure 2
New Units below the Affordable Threshold, 2013 - 2015



Source: York Region Planning and Economic Development, 2016

Similar to previous years, affordable options were not consistently represented in all local municipalities across all unit types and tenures in 2015. Figure 2 provides an overview of the percentage of new units below the affordable thresholds from 2013 – when the Region began tracking affordability – to 2015.

As reported to Council in June 2015, the decreased affordability from 2013 to 2014 is explained by a number of factors. The measuring methodology was changed to use the region-wide ownership threshold as the maximum threshold on a local municipal basis. Other factors include a proportional decrease in the rental stock and market fluctuations.

The growth in affordability in 2015 is attributed to a greater number of new one- and two-bedroom condominium units than in 2014. There were 2,934 one- and two-bedroom units sold in 2015, compared

to 1,849 sold in 2014. One- and two-bedroom condominium units accounted for the largest share of affordable ownership units region-wide, representing 84 per cent of the affordable ownership stock, but were primarily concentrated in Markham, Richmond Hill and Vaughan.

The high-density stock had greater affordability compared to ground-related units, with 74 per cent of new high density units falling below the affordability threshold, compared to just 11 per cent of the ground-related supply. The ownership market accounted for 96 per cent of the affordable units region-wide. Rental units accounted for only 4 per cent of affordable units, in six local municipalities. Private purpose-built rental units made up only 0.1 per cent of affordable units in 2015, and were found only in one local municipality, similar to in 2014.

Local municipal rates of affordability, ranged from as low as 1 per cent in King to as high as 52 per cent in Markham. 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 thresholds provide a maximum affordable price. Homes at the threshold are affordable to only the wealthiest 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 also 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). Table 3 summarizes the findings from this analysis.

Table 3
New Affordable Housing Supplemental Monitoring Analysis, 2015

Monitoring Exercise	Maximum Income	Maximum House Price	Per cent of Units Sold Under Threshold
Provincial Definition: 6 th Decile	\$114,648	\$458,170	42%
5 th Decile	\$96,095	\$384,865	28%
4 th Decile	\$78,517	\$314,465	22%

*Sources: York Region Planning and Economic Development, 2015.
Based on Termet, RealNet and Canadian Mortgage and Housing Corporation data.*

A more detailed analysis of 2015 affordability to the 5th and 4th deciles is included in Appendix C. Based on this analysis, the 2015 maximum affordable price for the lowest earning 50 per cent of households was \$384,865, and 28 per cent of new units fell below this price. The 2015 maximum affordable price for the lowest earning 40 per cent of households was \$314,465 and 22 per cent of new units fell below this price.

The existing housing stock continues to provide affordable options

A 2015 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 2015 calendar 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-2010 focus on the affordability of new housing, there are affordable ownership options in the resale market for all structure types. The average price of resale condominiums fell below the Regional affordable threshold in seven local municipalities, and the average price of resale single detached homes was under the Regional affordable threshold in Georgina. 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 options available in each local municipality by structure type.

On the rental side, the average rents of one bedroom and bachelor units were affordable throughout the region, whereas the average rents of two bedroom units are more affordable in the northern municipalities and Markham. Three bedroom units in all municipalities exceeded the affordable rental threshold. Rental condominiums also contribute to the rental stock; however the average rents for one- and two-bedroom condominiums exceeded the affordable threshold.

Table 4
Affordable Ownership Resale Options by Local Municipality, 2015

	Resale Single Detached	Resale Semi-Detached	Resale Row	Resale Condo
Aurora	☒	☒	☒	✓
East Gwillimbury	☒	☒	✓	N/A
Georgina	✓	✓	✓	✓
King	☒	☒	☒	✓
Markham	☒	☒	☒	✓
Newmarket	☒	☒	☒	✓
Richmond Hill	☒	☒	☒	✓
Vaughan	☒	☒	☒	✓
Whitchurch-Stouffville	☒	☒	☒	☒

Source: York Region Planning and Economic Development, 2016.
Based on Toronto Real Estate Board data.

Access to services and transit options continue to impact home prices and rents. Affordability generally increases as access to services and transit options decrease.

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

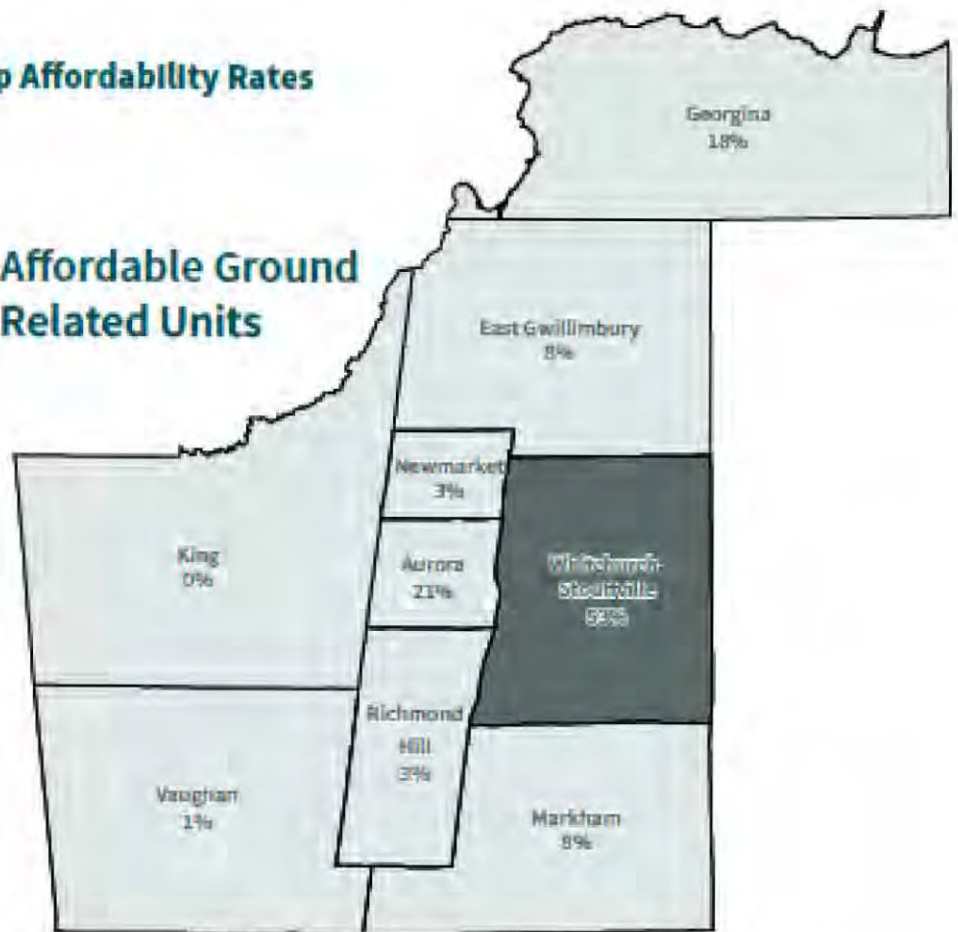
Monitoring affordability of new housing units each year allows staff to monitor the Region's progress in meeting affordability targets identified in the YROP-2010. The monitoring exercise also allows staff to identify areas where affordability challenges persist, and formulate policies to respond to these challenges. Staff continue to investigate the use of various incentives to encourage affordable units.

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 our progress in meeting these goals.

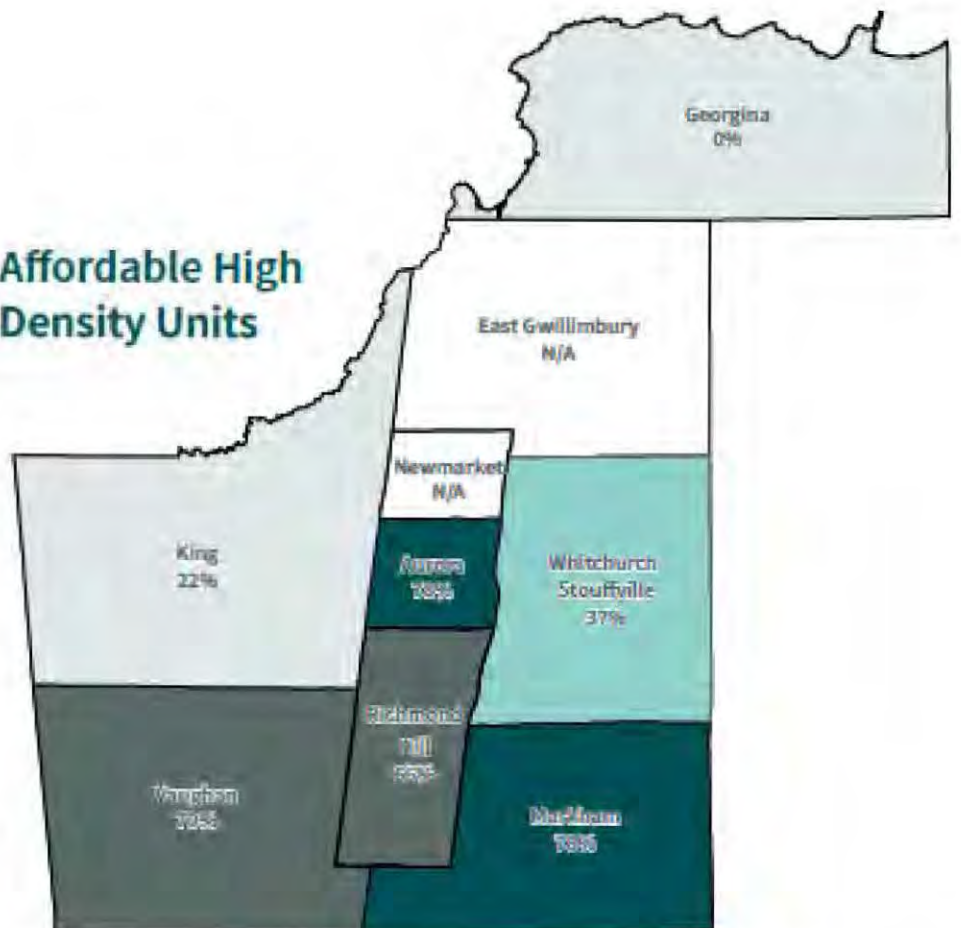
Appendix A

Local Municipal 2015 Ownership Affordability Rates

Affordable Ground Related Units



Affordable High Density Units



Appendix B

Measuring and Monitoring Housing Affordability - 2015

60th Percentile ("Affordable" to 40 per cent of Households)

Table 1: Focus on Households with incomes of \$114,648 or less, the wealthiest of which are able to afford a house that costs \$459,170
Ownership Units

	Ground Related			High Density								
	Sub Total			Studio			1 Bdrm*			2 Bdrm*		
	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)
Aurora	445	92	21	-	-	-	45	45	100	37	19	51
East Gwillimbury	130	10	8	-	-	-	-	-	-	-	-	-
Georgina	156	28	18	-	-	-	-	-	-	1	0	0
King	211	0	0	-	-	-	-	-	-	9	2	22
Markham	1055	82	8	1	1	100	834	819	98	722	483	67
Newmarket	86	3	3	-	-	-	-	-	-	-	-	-
Richmond Hill	509	14	3	-	-	-	242	219	90	197	96	49
Vaughan	669	7	1	-	-	-	299	292	98	505	286	57
Whitchurch-Stouffville	282	149	53	-	-	-	16	16	100	27	2	7
York Region	3543	385	11	1	1	100	1436	1391	97	1498	888	59

Source: York Region Planning and Economic Development, 2015

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	-	-	-	-	-	-	9	9	100	9	9	100
East Gwillimbury	-	-	-	-	-	-	0	0	0	-	-	-
Georgina	-	-	-	-	-	-	32	32	100	32	32	100
King	-	-	-	-	-	-	N/A	N/A	N/A	-	-	-
Markham	4	4	100	-	-	-	11	11	100	15	15	100
Newmarket	-	-	-	-	-	-	40	40	100	40	40	100
Richmond Hill	-	-	-	28	28	100	N/A	N/A	N/A	28	28	100
Vaughan	-	-	-	-	-	-	N/A	N/A	N/A	-	-	-
Whitchurch-Stouffville	-	-	-	-	-	-	2	2	100	2	2	100
York Region	4	4	100	28	28	100	94	94	100	126	126	100

Source: York Region Planning and Economic Development, 2015

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 (%)			
-	-	-	-	-	-	-	-	-	82	64	78	527	156	30
-	-	-	-	-	-	-	-	-	-	-	-	130	10	8
-	-	-	-	-	-	-	-	-	1	0	0	157	28	18
-	-	-	-	-	-	-	-	-	9	2	22	220	2	1
72	32	44	50	11	22	37	0	0	1716	1346	78	2771	1428	52
-	-	-	-	-	-	-	-	-	-	-	-	86	3	3
25	0	0	14	2	14	3	0	0	481	317	66	990	331	33
7	0	0	1	0	0	12	0	0	824	578	70	1493	585	39
-	-	-	6	0	0	-	-	-	49	18	37	331	167	50
104	32	31	71	13	18	52	0	0	3162	2325	74	6705	2710	40

Table 3: All Units (60th Percentile)

	Ownership Units			Rental Units			All Units		
	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)
Aurora	527	156	30	9	9	100	536	165	31
East Gwillimbury	130	10	8	-	-	-	130	10	8
Georgina	157	28	18	32	32	100	189	60	32
King	220	2	1	-	-	-	220	2	1
Markham	2771	1428	52	15	15	100	2786	1443	52
Newmarket	86	3	3	40	40	100	126	43	34
Richmond Hill	990	331	33	28	28	100	1018	359	35
Vaughan	1493	585	39	-	-	-	1493	585	39
Whitchurch-Stouffville	331	167	50	2	2	100	333	169	51
York Region	6705	2710	40	126	126	100	6831	2836	42

Source: York Region Planning and Economic Development, 2016

Appendix C

2015 Affordable Housing Monitoring

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

**Table 1:
Ownership Units**

Focus on Households with incomes of \$96,095 or less,
the wealthiest of which are able to afford a house that costs \$384,865

	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	445	37	8	-	-	-	45	25	56	37	7	19
East Gwillimbury	130	1	1	-	-	-	-	-	-	-	-	-
Georgina	156	5	3	-	-	-	-	-	-	1	0	0
King	211	0	0	-	-	-	-	-	-	9	2	22
Markham	1055	7	1	1	1	100	834	787	94	722	252	35
Newmarket	86	0	0	-	-	-	-	-	-	-	-	-
Richmond Hill	509	0	0	-	-	-	242	174	72	197	16	8
Vaughan	669	0	0	-	-	-	299	258	86	505	117	23
Whitchurch-Stouffville	282	36	13	-	-	-	16	10	63	27	1	4
York Region	3543	86	2	1	1	100	1436	1254	87	1498	395	26

Source: York Region Planning and Economic Development, 2016

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	-	-	-	-	-	-	9	9	100	9	9	100
East Gwillimbury	-	-	-	-	-	-	0	0	0	-	-	-
Georgina	-	-	-	-	-	-	32	32	100	32	32	100
King	-	-	-	-	-	-	N/A	N/A	N/A	-	-	-
Markham	4	4	100	-	-	-	11	11	100	15	15	100
Newmarket	-	-	-	-	-	-	40	40	100	40	40	100
Richmond Hill	-	-	-	28	28	100	N/A	N/A	N/A	28	28	100
Vaughan	-	-	-	-	-	-	N/A	N/A	N/A	-	-	-
Whitchurch-Stouffville	-	-	-	-	-	-	2	2	100	2	2	100
York Region	4	4	100	28	28	100	94	94	100	126	126	100

Source: York Region Planning and Economic Development, 2016

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 (%)
-	-	-	-	-	-	-	-	-	82	32	39	527	69	13
-	-	-	-	-	-	-	-	-	-	-	-	130	1	1
-	-	-	-	-	-	-	-	-	1	0	0	157	5	3
-	-	-	-	-	-	-	-	-	9	2	22	220	2	1
72	32	44	50	0	0	37	0	0	1716	1072	62	2771	1079	39
-	-	-	-	-	-	-	-	-	-	-	-	86	0	0
25	0	0	14	2	14	3	0	0	481	192	40	990	192	19
7	0	0	1	0	0	12	0	0	824	375	46	1493	375	25
-	-	-	6	0	0	-	-	-	49	11	22	331	47	14
104	32	31	71	2	3	52	0	0	3162	1684	53	6705	1770	26

Table 3: All Units (50th Percentile)

	Ownership Units			Rental Units			All Units		
	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)
Aurora	527	69	13	9	9	100	536	78	100
East Gwillimbury	130	1	1	-	-	-	130	1	1
Georgina	157	5	3	32	32	100	189	37	20
King	220	2	1	-	-	-	220	2	1
Markham	2771	1079	39	15	15	100	2786	1094	39
Newmarket	86	0	0	40	40	100	126	40	32
Richmond Hill	990	192	19	28	28	100	1018	220	22
Vaughan	1493	375	25	-	-	-	1493	375	25
Whitchurch-Stouffville	331	47	14	2	2	100	333	49	15
York Region	6705	1770	26	126	126	100	6831	1896	28

Source: York Region Planning and Economic Development, 2016

2015 Affordable Housing Monitoring

40th Percentile ("Affordable" to 60 per cent of Households)

**Table 1:
Ownership Units**

Focus on Households with incomes of \$78,517 or less,
the wealthiest of which are able to afford a house that costs \$314,465

	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	445	0	0	-	-	-	45	25	56	37	0	0
East Gwillimbury	130	0	0	-	-	-	-	-	-	-	-	-
Georgina	156	1	1	-	-	-	-	-	-	1	0	0
King	211	0	0	-	-	-	-	-	-	9	0	0
Markham	1055	0	0	1	1	100	834	787	94	722	142	20
Newmarket	86	0	0	-	-	-	-	-	-	-	-	-
Richmond Hill	509	0	0	-	-	-	242	174	72	197	16	8
Vaughan	669	0	0	-	-	-	299	258	86	505	0	0
Whitchurch-Stouffville	282	0	0	-	-	-	16	0	0	27	0	0
York Region	3543	1	0	1	1	100	1436	1244	87	1498	158	11

Source: York Region Planning and Economic Development, 2015

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	-	-	-	-	-	-	9	9	100	9	9	100
East Gwillimbury	-	-	-	-	-	-	0	0	0	-	-	-
Georgina	-	-	-	-	-	-	32	32	100	32	32	100
King	-	-	-	-	-	-	N/A	N/A	N/A	-	-	-
Markham	4	4	100	-	-	-	11	11	100	15	15	100
Newmarket	-	-	-	-	-	-	40	40	100	40	40	100
Richmond Hill	-	-	-	28	28	100	N/A	N/A	N/A	28	28	100
Vaughan	-	-	-	-	-	-	N/A	N/A	N/A	-	-	-
Whitchurch-Stouffville	-	-	-	-	-	-	2	2	100	2	2	100
York Region	4	4	100	28	28	100	94	94	100	126	126	100

Source: York Region Planning and Economic Development, 2015

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 (%)
-	-	-	-	-	-	-	-	-	82	25	30	527	25	5
-	-	-	-	-	-	-	-	-	-	-	-	130	0	0
-	-	-	-	-	-	-	-	-	1	0	0	157	0	0
-	-	-	-	-	-	-	-	-	9	0	0	220	0	0
72	0	0	50	0	0	37	0	0	1716	930	54	2771	930	34
-	-	-	-	-	-	-	-	-	-	-	-	86	0	0
25	0	0	14	2	14	3	0	0	481	192	40	990	192	19
7	0	0	1	0	0	12	0	0	824	258	31	1493	258	17
-	-	-	6	0	0	-	-	-	48	0	0	331	0	0
104	0	0	71	2	3	52	0	0	3162	1405	44	6705	1405	21

Table 3: All Units (40th Percentile)

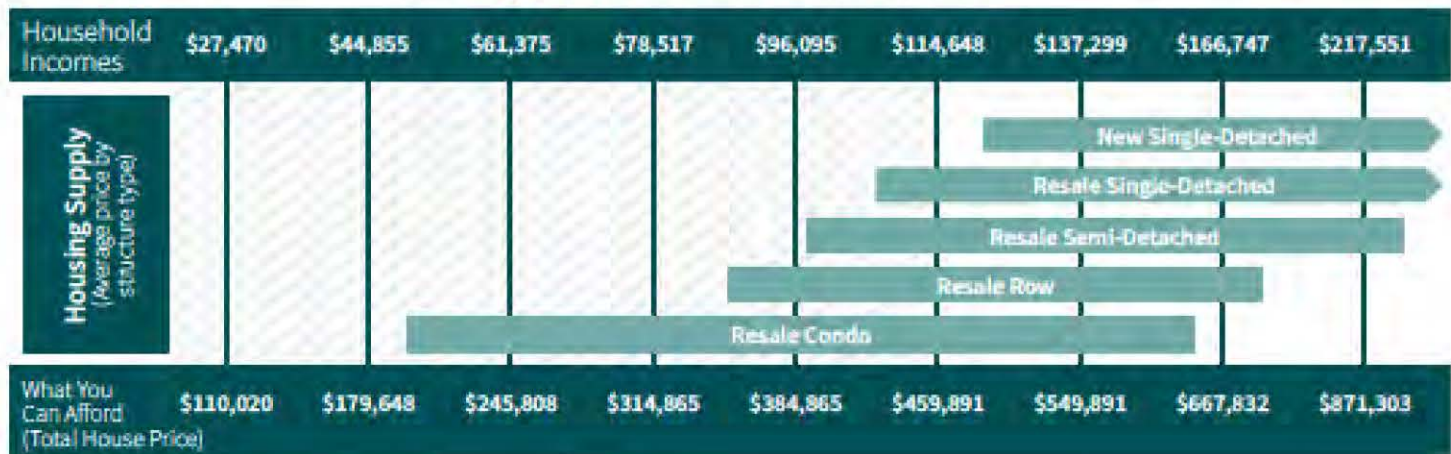
	Ownership Units			Rental Units			All Units		
	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)
Aurora	527	25	5	9	9	100	536	34	6
East Gwillimbury	130	0	0	-	-	-	130	0	0
Georgina	157	0	0	32	32	100	189	32	17
King	220	0	0	-	-	-	220	0	0
Markham	2771	930	34	15	15	100	2786	945	34
Newmarket	86	0	0	40	40	100	126	40	32
Richmond Hill	990	192	19	28	28	100	1018	220	22
Vaughan	1493	258	17	-	-	-	1493	258	17
Whitchurch-Stouffville	331	0	0	2	2	100	333	2	1
York Region	6705	1405	21	126	126	100	6831	1531	22

Source: York Region Planning and Economic Development, 2016

Appendix D

York Region Ownership Housing Snapshot, 2015

Supply under Maximum Affordable Threshold



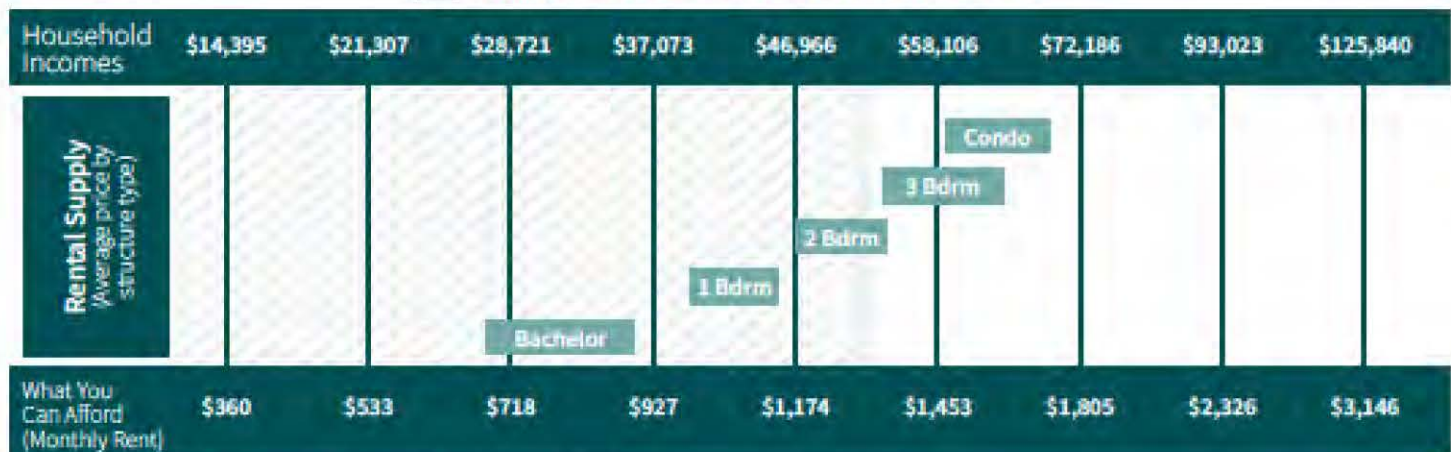
Source: York Region Planning and Economic Development, 2016

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 2015
3. Source for New Single-Detached Prices: Canada Mortgage Housing Corporation, Housing Now - Greater Toronto Area, January 2016
Only Single-Detached data is available through this data source
4. Source for Resale Ownership Prices: Toronto Real Estate Board, Market Watch, December 2015
5. Bars show lowest local municipal average price to highest local municipal average price

York Region Rental Housing Snapshot, 2015

Supply under Maximum Affordable Threshold



Source: York Region Planning and Economic Development, 2016

Notes:

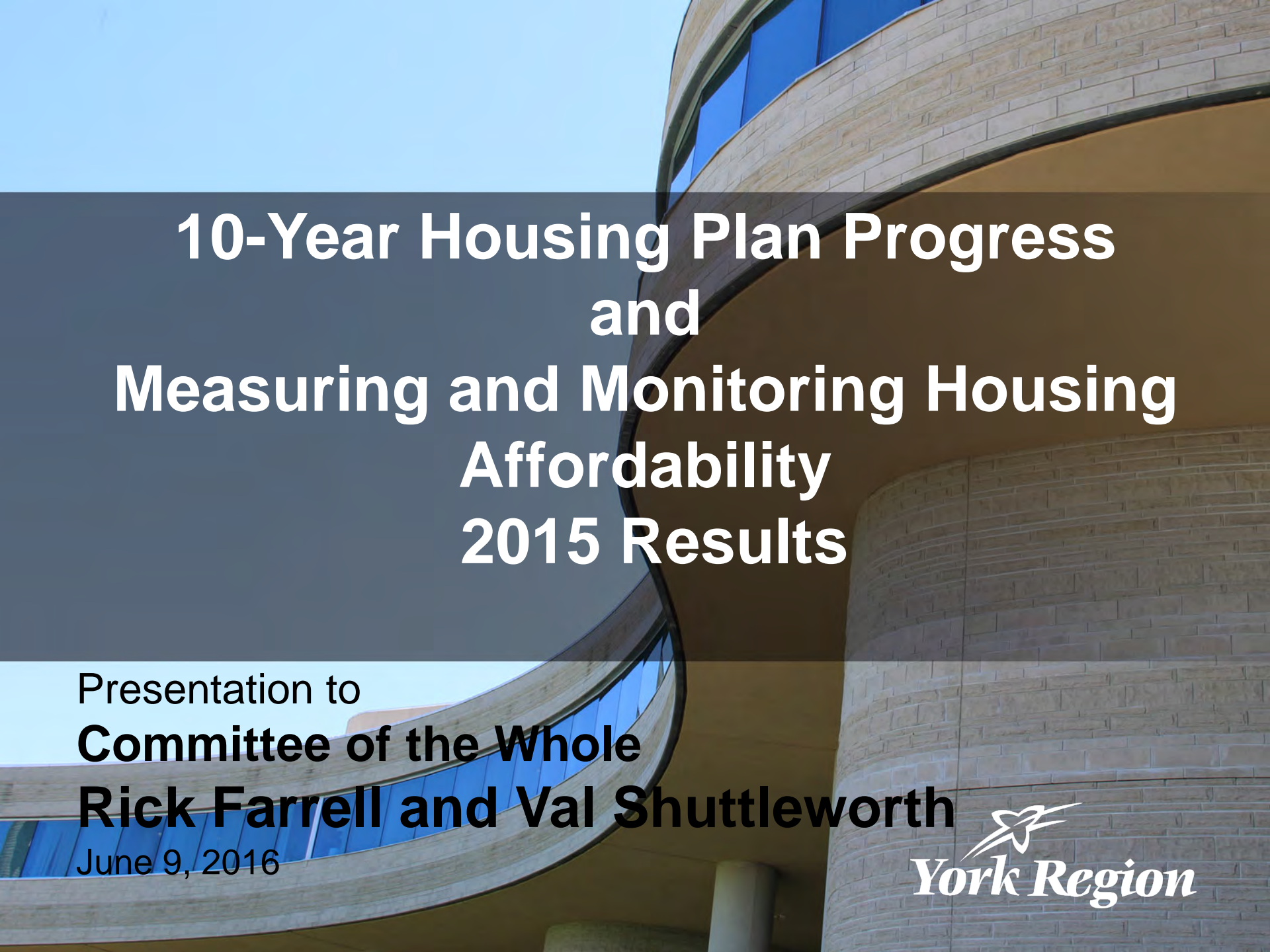
1. "Household Incomes" and "What You Can Afford" are region-wide analyses
2. Source for Household Income Deciles: Statistics Canada, 2011 Census, Custom Tabulations, adjusted for inflation to December 2015
3. Source for Average Market Rent: Canada Mortgage and Housing Corporation, Rental Market Report, Greater Toronto Area, Fall 2015
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)



The Regional Municipality of York
17250 Yonge Street
Newmarket, ON L3Y 6Z1

york.ca





10-Year Housing Plan Progress and Measuring and Monitoring Housing Affordability 2015 Results

Presentation to

Committee of the Whole

Rick Farrell and Val Shuttleworth

June 9, 2016



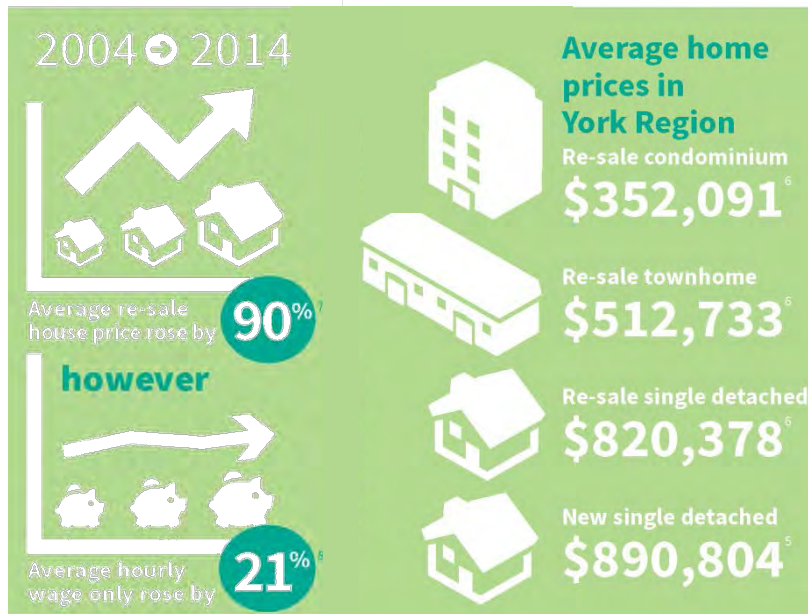
York Region

Outline

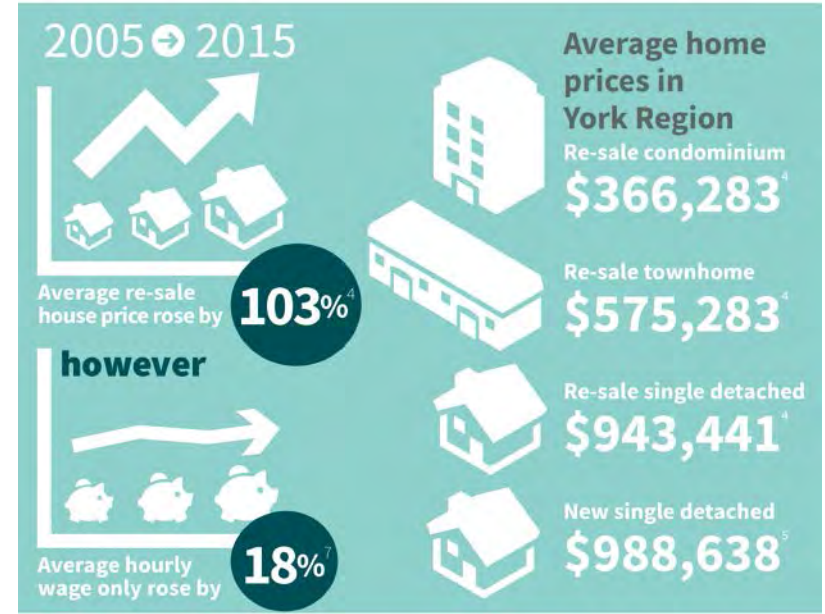
- Housing Costs in York Region - 2015
- 10-Year Housing Plan Progress Report
- Measuring and Monitoring Housing Affordability Exercise
- Next Steps – Opportunities in 2016

High-cost home ownership market

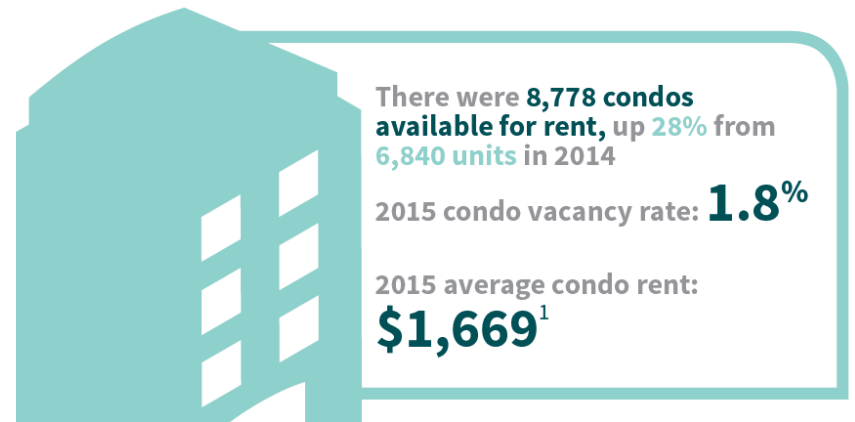
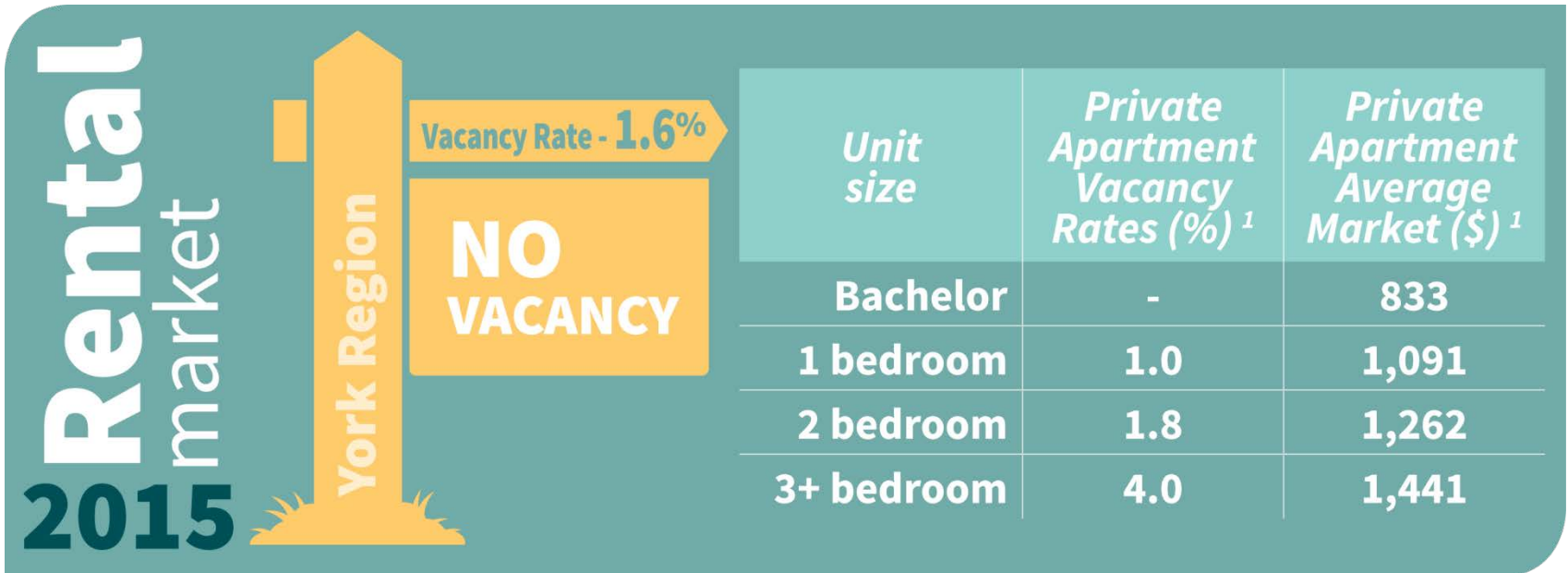
2014



2015



Limited availability of rental housing

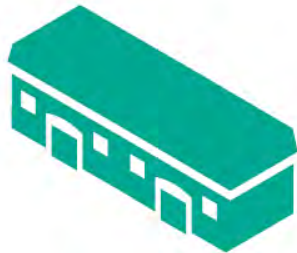


The 10-Year Housing Plan contains **four goals**



GOAL 1

**Increase the
rental housing
supply**



GOAL 2

**Sustain the
existing rental
housing supply**



GOAL 3

**Support home
ownership
affordability**



GOAL 4

**Strengthen the
homelessness
and housing
stability system**

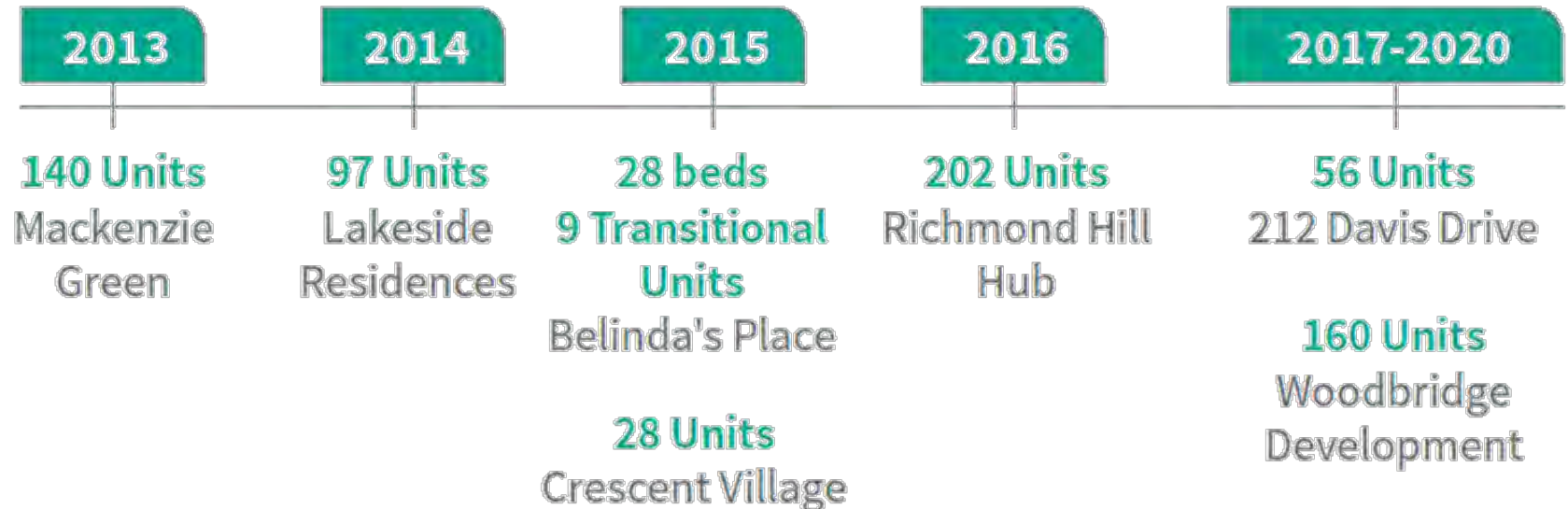
41 of the 49 actions have been accomplished, continue to be enhanced, or are in-progress

Housing Plan Highlights 2015



Goal 1: Increase the Rental Housing Supply

The Region continues to support additional units each year



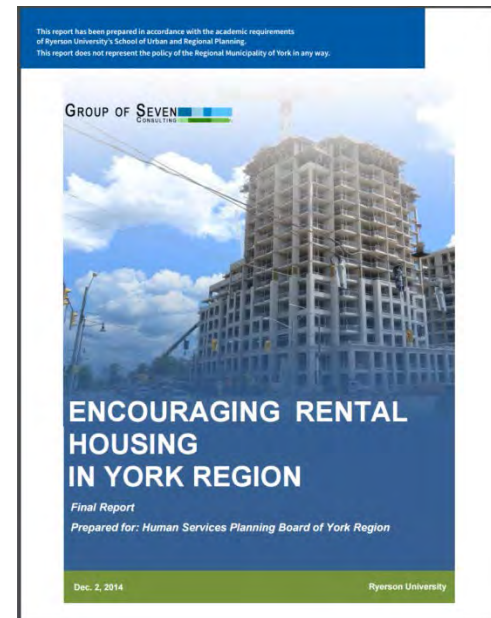
Housing Plan Highlights 2015



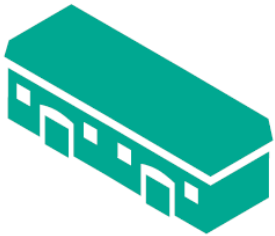
Goal 1: Increase the Rental Housing Supply

Human Services Planning Board facilitated research partnerships for incentive studies to encourage private sector rental housing development

- Ryerson Research Project
- GTA Housing Action Lab



Housing Plan Highlights 2015



Goal 2: Sustain the Existing Rental Housing Supply

Supporting Social Housing Providers long-term planning and sustainability



Asset Planner training



Reserve fund analysis



Piloted two energy audit programs

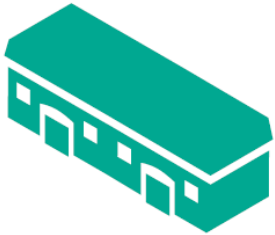


10-year capital plans



Bulk tenders

Housing Plan Highlights 2015



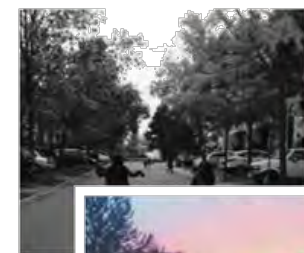
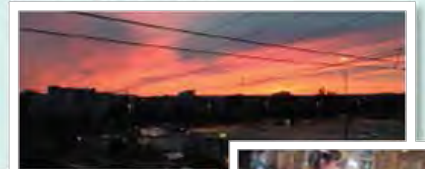
Goal 2: Sustain the Existing Rental Supply

Implemented first phase of the community health framework

- Designed partnership database
- Delivered community development
 - Youth leadership program
 - Girls self-esteem workshops
 - Youth photo contest
 - Outdoor movie night

Life in My Community Youth Photo

Housing York Inc., the Region's Housing Corporation, asked youth ages 13 to 25 to give us a big picture of life in their communities. Here are the winning entries.



Housing Plan Highlights 2015



Goal 3: Support Homeownership Affordability

The Home Repair Program helps low income households and seniors keep their homes safe and accessible

In 2015:



75
applications were received



78%
of approved applications were for seniors



50%
of the grants went towards Accessibility upgrades



46%
of approved applicants had incomes below \$30,000

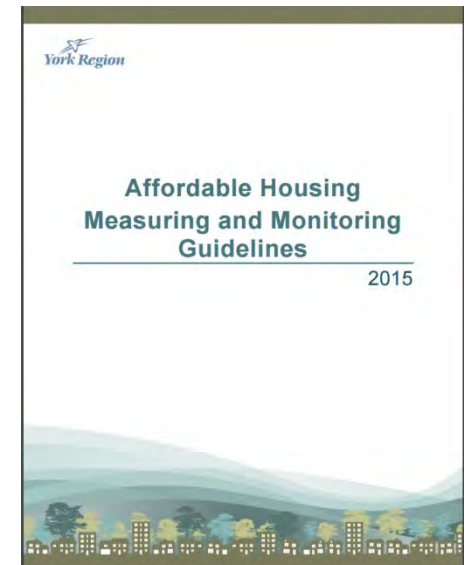
Housing Plan Highlights 2015



Goal 3: Support Homeownership Affordability

Approval of York Region Affordable Housing Measuring and Monitoring Guidelines

- Approved by Council in June 2015
- Tracks new affordable housing using a results based accountability (RBA) model allowing for evidence based decision making



Housing Plan Highlights 2015



Goal 4: Strengthen the Homelessness and Housing Stability System

Belinda's Place

- Opened in October 2015
- First emergency transitional housing facility and drop-in services for homeless and at risk women
- Services include health care, crisis and trauma counselling, life skills training, employment counselling



Housing Plan Highlights 2015

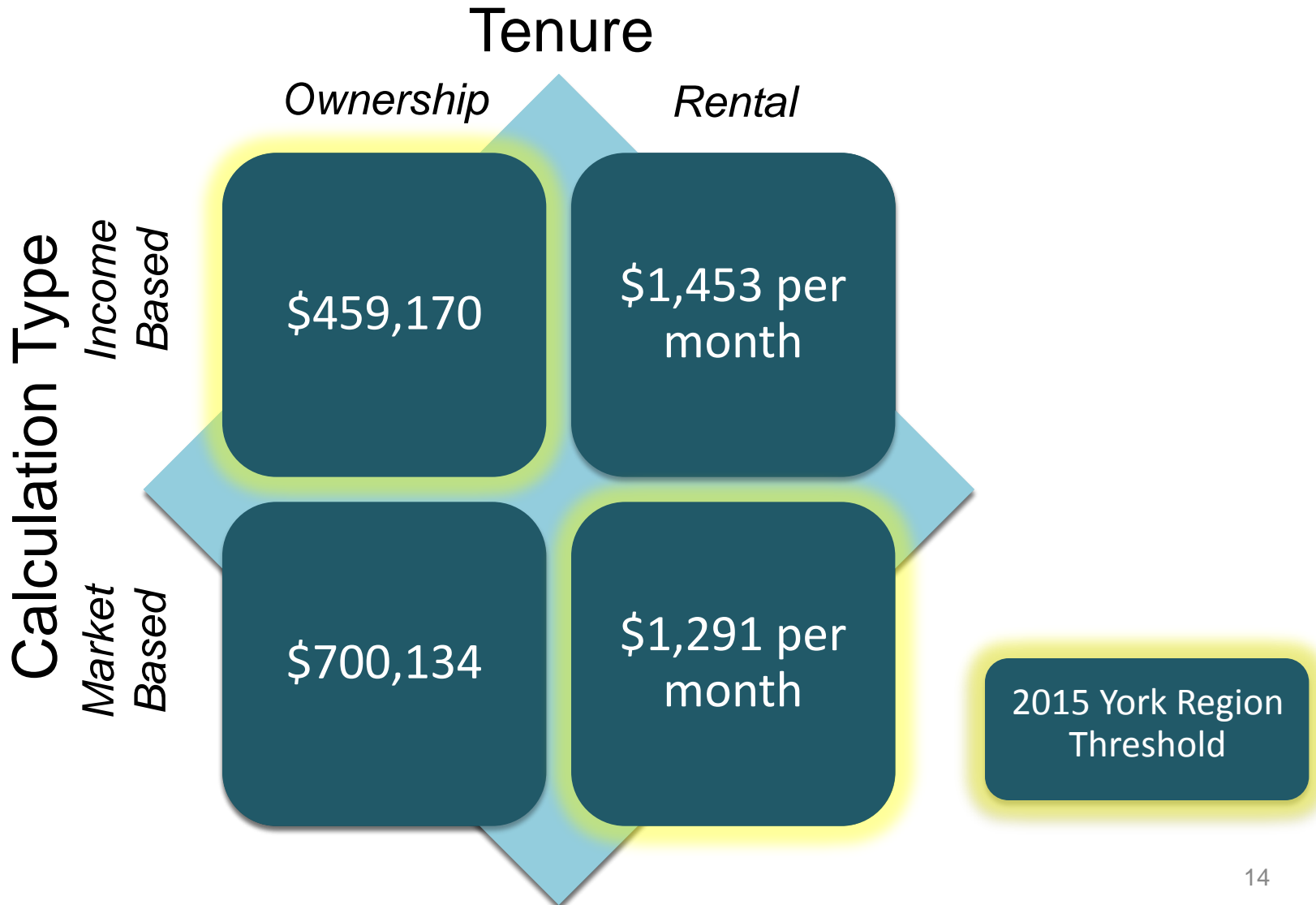


Goal 4: Strengthen the Homelessness and Housing Stability System

Short Term Assistance for Renters (STAR) Program

- Program helps eligible renters secure or maintain housing
- Households receive a financial rent benefit and wrap-around supports
- Assist clients in developing a plan towards long-term housing stability

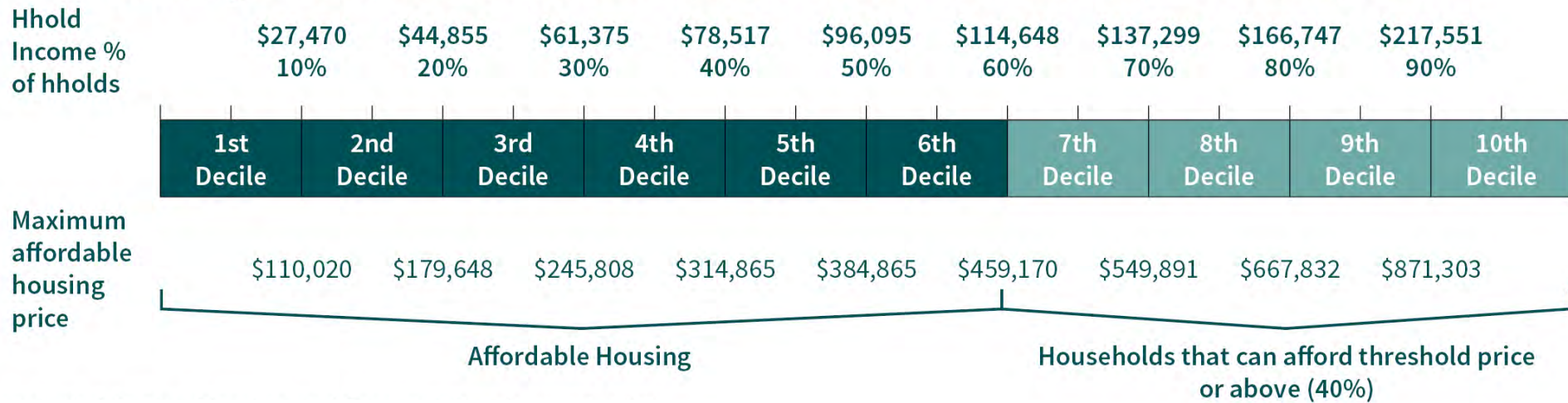
New Affordable Housing Monitoring Thresholds based on Provincial Definition



Ownership Threshold Explained

Figure 1

York Region Household Income Distribution and Affordable Ownership Thresholds, 2015



Ownership thresholds provide an upper affordable price limit for the lowest earning 60 per cent of households

Local Municipal Ownership Thresholds

Local Municipality	Local Municipal Threshold	Thresholds Used for Commitments and Monitoring
Aurora	\$520,993	\$459,170
East Gwillimbury	\$456,606	\$456,606
Georgina	\$347,489	\$347,489
King	\$506,601	\$459,170
Markham	\$452,334	\$452,334
Newmarket	\$444,705	\$444,705
Richmond Hill	\$468,074	\$459,170
Vaughan	\$482,900	\$459,170
Whitchurch-Stouffville	\$476,156	\$459,170

The Regional ownership threshold provides the upper limit by local municipality

Monitoring

Local Municipality	Ground Related			High Density			Total Units		
	Total Units	Affordable Units		Total Units	Affordable Units		Total Units	Affordable Units	
		#	%		#	%		#	%
Aurora	445	92	21%	82	64	78%	527	156	30%
East Gwillimbury	130	10	8%	0	0	0%	130	10	8%
Georgina	156	28	18%	1	0	0%	157	28	18%
King	211	0	0%	9	2	22%	220	2	1%
Markham	1,055	82	8%	1,716	1,346	78%	2,771	1,428	52%
Newmarket	86	3	3%	0	0	0%	86	3	3%
Richmond Hill	509	14	3%	481	317	66%	990	331	33%
Vaughan	669	7	1%	824	578	70%	1,493	585	39%
Whitchurch-Stouffville	282	149	53%	49	18	37%	331	167	50%
York Region	3,543	385	11%	3,162	2,325	74%	6,705	2,710	40%

While Region-wide affordable housing targets are being achieved, affordability issues remain

Supplemental Monitoring

Monitoring Exercise	Maximum Income	Maximum House Price	Percent of Units Sold Under Threshold
Provincial Definition: 6th	\$114,648	\$459,170	42%
5th Decile	\$95,095	\$384,865	28%
4th Decile	\$78,517	\$314,645	22%



When affordability is analyzed at deeper levels, options decline

Challenges

- Significant contributions from the Region are not meeting social housing demand
- Little new private purpose built rental stock
- Geographic, unit size and affordability limitations in new ownership stock

Bill 204: Promoting Affordable Housing Act

Six Acts Amended or Repealed:

1. Elderly Persons' Housing Aid Act
2. Smart Growth for Our Communities Act
3. Development Charges Act
4. Residential Tenancies Act
5. Housing Services Act
6. Planning Act



If passed, amendments would help ensure better access to affordable and adequate housing

Inclusionary Zoning- Provincial Definition

Combines housing policy and land-use planning approvals to require private-market development to include below market-rate rental and/or ownership housing.

- Residential development required to include affordable housing units
- Affordability to be maintained over a period of time.



Looking forward to 2016 Opportunities

Federal Government 2016 Budget

New housing
investments

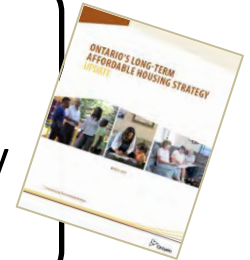


Commitment to
long term
development of
national housing
strategy



Provincial Government Strategies and Policy

Update to Long
Term Affordable
Housing Strategy
(LTAHS)



Investments to
support LTAHS
in budget



Thank you





Corporate Services
Planning and Economic Development

Memorandum

TO: Members of Regional Council

FROM: Valerie Shuttleworth, MCIP, RPP
Chief Planner, Corporate Services

DATE: June 14, 2016

RE: **10-Year Housing Plan 2015 Progress Report, Clause 17 in
Report No. 10 of Committee of the Whole**

This memorandum is provided further to Clause 17 in Report No. 10 of Committee of the Whole, held on June 9, 2016, to be considered by the Council of the Regional Municipality of York on June 23, 2016.

Appendix 1 of Attachment 1 to the report provides the results of the Region's monitoring and measuring of affordability of new housing units. Revisions have been made to the appendix to correct an error in the number and percentage of units sold below the affordable threshold at the 4th income decile.

Three revised pages are attached to this memorandum and will be incorporated into the final 10-Year Housing Plan 2015 Progress Report, following the meeting of Council.

Valerie Shuttleworth, MCIP, RPP
Chief Planner

Attachment (1)

YORK-#6787258-v1-Memorandum_-_10-year_Housing_Plan_2015_Progress_Report

to 1,849 sold in 2014. One- and two-bedroom condominium units accounted for the largest share of affordable ownership units region-wide, representing 84 per cent of the affordable ownership stock, but were primarily concentrated in Markham, Richmond Hill and Vaughan.

The high-density stock had greater affordability compared to ground-related units, with 74 per cent of new high density units falling below the affordability threshold, compared to just 11 per cent of the ground-related supply. The ownership market accounted for 96 per cent of the affordable units region-wide. Rental units accounted for only 4 per cent of affordable units, in six local municipalities. Private purpose-built rental units made up only 0.1 per cent of affordable units in 2015, and were found only in one local municipality, similar to in 2014.

Local municipal rates of affordability, ranged from as low as 1 per cent in King to as high as 52 per cent in Markham. 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 thresholds provide a maximum affordable price. Homes at the threshold are affordable to only the wealthiest 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 also 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). Table 3 summarizes the findings from this analysis.

Table 3
New Affordable Housing Supplemental Monitoring Analysis, 2015

Monitoring Exercise	Maximum Income	Maximum House Price	Per cent of Units Sold Under Threshold
Provincial Definition: 6 th Decile	\$114,648	\$459,170	42%
5 th Decile	\$96,095	\$384,865	28%
4 th Decile	\$78,517	\$314,465	9%

*Source: York Region Planning and Economic Development, 2016.
Based on Teranet, RealNet and Canadian Mortgage and Housing Corporation data.*

A more detailed analysis of 2015 affordability to the 5th and 4th deciles is included in Appendix C. Based on this analysis, the 2015 maximum affordable price for the lowest earning 50 per cent of households was \$384,865, and 28 per cent of new units fell below this price. The 2015 maximum affordable price for the lowest earning 40 per cent of households was \$314,465 and 9 per cent of new units fell below this price.

The existing housing stock continues to provide affordable options

A 2015 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 2015 calendar 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-2010 focus on the affordability of new housing, there are affordable ownership options in the resale market for all structure types. The average price of resale condominiums fell below the Regional affordable threshold in seven local municipalities, and the average price of resale single detached homes was under the Regional affordable threshold in Georgina. 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 options available in each local municipality by structure type.

2015 Affordable Housing Monitoring

40th Percentile (“Affordable” to 60 per cent of Households)

Table 1:
Ownership Units

Focus on Households with incomes of \$78,517 or less,
the wealthiest of which are able to afford a house that costs \$314,465

	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	445	0	0	-	-	-	45	0	0	37	0	0
East Gwillimbury	130	0	0	-	-	-	-	-	-	-	-	-
Georgina	156	1	1	-	-	-	-	-	-	1	0	0
King	211	0	0	-	-	-	-	-	-	9	0	0
Markham	1055	0	0	1	1	100	834	312	37	722	16	2
Newmarket	86	0	0	-	-	-	-	-	-	-	-	-
Richmond Hill	509	0	0	-	-	-	242	95	39	197	12	6
Vaughan	669	0	0	-	-	-	299	83	28	505	0	0
Whitchurch-Stouffville	282	0	0	-	-	-	16	0	0	27	0	0
York Region	3543	1	0	1	1	100	1436	490	34	1498	28	2

Source: York Region Planning and Economic Development, 2016

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	-	-	-	-	-	-	9	9	100	9	9	100
East Gwillimbury	-	-	-	-	-	-	0	0	0	-	-	-
Georgina	-	-	-	-	-	-	32	32	100	32	32	100
King	-	-	-	-	-	-	N/A	N/A	N/A	-	-	-
Markham	4	4	100	-	-	-	11	11	100	15	15	100
Newmarket	-	-	-	-	-	-	40	40	100	40	40	100
Richmond Hill	-	-	-	28	28	100	N/A	N/A	N/A	28	28	100
Vaughan	-	-	-	-	-	-	N/A	N/A	N/A	-	-	-
Whitchurch-Stouffville	-	-	-	-	-	-	2	2	100	2	2	100
York Region	4	4	100	28	28	100	94	94	100	126	126	100

Source: York Region Planning and Economic Development, 2016

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 (%)
-	-	-	-	-	-	-	-	-	82	0	0	527	0	0
-	-	-	-	-	-	-	-	-	-	-	-	130	0	0
-	-	-	-	-	-	-	-	-	1	0	0	157	1	1
-	-	-	-	-	-	-	-	-	9	0	0	220	0	0
72	0	0	50	0	0	37	0	0	1716	329	19	2771	329	12
-	-	-	-	-	-	-	-	-	-	-	-	86	0	0
25	0	0	14	2	14	3	0	0	481	109	23	990	109	11
7	0	0	1	0	0	12	0	0	824	83	10	1493	83	6
-	-	-	6	0	0	-	-	-	49	0	0	331	0	0
104	0	0	71	2	3	52	0	0	3162	521	16	6705	522	8

Table 3: All Units (40th Percentile)

	Ownership Units			Rental Units			All Units		
	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)	Total	Aff (#)	Aff (%)
Aurora	527	0	0	9	9	100	536	9	2
East Gwillimbury	130	0	0	-	-	-	130	0	0
Georgina	157	1	1	32	32	100	189	33	17
King	220	0	0	-	-	-	220	0	0
Markham	2771	329	12	15	15	100	2786	344	12
Newmarket	86	0	0	40	40	100	126	40	32
Richmond Hill	990	109	11	28	28	100	1018	137	13
Vaughan	1493	83	6	-	-	-	1493	83	6
Whitchurch-Stouffville	331	0	0	2	2	100	333	2	1
York Region	6705	522	8	126	126	100	6831	648	9

Source: York Region Planning and Economic Development, 2016