

Housing Needs Assessment

Town of Newmarket



May 2025 • Final Report

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Preface

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

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

Funding Requirement

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

Going forward, HNAs will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;
- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,
- Future federal infrastructure funding applicants as required.

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

Purpose

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

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?

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

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

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

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

1. Development and use of Housing Needs Assessments
2. Community profiles and trends
3. Household profiles and economic characteristics
4. Priority groups
5. Housing profiles
6. Projected housing needs and next steps

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

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

1. Methodology

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

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

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

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

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

- [Statistics Canada Census Data](#)
- [CMHC Housing Market Information Portal](#)
- [Statistics Canada Housing Statistics Dashboard](#)
- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)
- [CMHC Proximity Measures Database](#)
- [Housing Assessment Resource Tool Dashboard](#)
- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)

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

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

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

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

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

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

Methodology Overview

For this HNA, the study relied on two main types of research:

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

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

Quantitative Methodology

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

Housing Needs Assessments help all levels of government understand the local housing needs of communities – how they may relate to infrastructure priorities – by providing the data necessary to determine what kind of housing needs to be built and where.

Community Profile and Trends

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

The characteristics examined in this section include:

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

Household Profiles and Economic Characteristics

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

The characteristics examined in this section include:

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

Priority Populations

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

These populations may not be captured within the Statistics Canada community profiles. Trends impacting priority populations are crucial in determining the need for different types of supports for those in need in a community. Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness.

The characteristics examined in this section include:

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

Housing Profile

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

The characteristics examined in this section include:

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

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

Source of Information

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

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

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

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

Data Limitations

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

COVID-19 Pandemic Impacts

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

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

Qualitative Methodology

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

The qualitative research for this study relied on focus group events undertaken as a part of the concurrently developed Official Plan Review in the Town of Newmarket. This included:

- **Fourteen (14) Official Plan Review planner pop-up events** conducted during the summer of 2024. These events were hosted in publicly accessible locations in Newmarket.
 - At these pop-up events, we made available the Affordable Housing Discussion Guide, among others.
- **One (1) virtual Diversity, Equity, and Inclusion (DEI) in Land Use Planning focus group** with various organizations across Newmarket conducted October 07, 2024. During this focus group, discussions related to housing and housing affordability were facilitated to inform the Housing Needs Assessment and updated policies for the Official Plan Review.
- **Three (3) developer interviews** conducted virtually in the summer of 2024. Through July to September 2024, the Town of Newmarket met with members of the development community in facilitated one-on-one sessions to gather current information about the residential development environment in Newmarket. A second objective of the consultations was to share key financial analysis variables and gather insight into how the standard benchmark data may need to be modified for the housing development realities in Newmarket.
- **One (1) in-person Official Plan Review Public Information Centre** with an Affordable Housing 'booth' conducted August 29, 2024.
- **Two (2) Council Workshops** to discuss Official Plan policy directions, including matters pertaining to Affordable Housing held on September 18, 2023, and December 02, 2024.
- **Meeting with Newmarket African Caribbean Canadian Association** to discuss Housing in Newmarket and Homelessness which took place December 06, 2024. This group attended the DEI focus group and requested an additional discussion to delve deeper into the issue of housing and homelessness in Newmarket with staff, including York Region staff.

The Town has created a webpage to leverage knowledge sharing including the discussion paper and the above events. This website features a discussion paper about affordable housing that includes feedback from the consultation events. Events scheduled through this webpage, to continue the dialogue on affordable housing in Newmarket, include:

- **One (1) virtual Official Public Information Centre** (Feb 25th, 2025) to discuss policy directions with the public, including directions related to affordable housing in the town.
- The Town is part of York Region's **Housing Working Group** with ongoing meetings.
- The Town has engaged **First Nations**, including the Alderville First Nation and Mississaugas of Scugog Island First Nation. One workshop with the Mississaugas of Scugog Island First Nation was held in March 2025.

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

York Region Draft Official Plan Engagement: As a part of the consultation completed for the Draft Regional Official Plan undertaken by York Region, the Region hosted focus groups with various priority population groups.¹ York Region staff held a series of five focus groups in March 2022 to obtain feedback on the draft York Region Official Plan. These focus groups included people with disabilities, the LBGTQ2S+ community, youth, and the Black community. Prior to the release of the draft, York Region staff held additional focus groups with youth, seniors, and newcomers to York.

Between November 2021 and March 2022, York Region engaged the public on the Region's new Draft Official Plan through an open house session, focus groups, a public survey, public meetings, and a social media campaign. Results from the public survey indicated that housing affordability was a priority among participants. Focus groups were conducted with priority populations –including people with disabilities, LBGTQ2S+ community, youth, seniors, newcomers, Indigenous peoples, and the Black community. Feedback from these meetings identified the following concerns:

- the lack of affordable housing in the Region;

¹ York Region (2022). York Region Draft Official Plan Engagement Summary. Retrieved from: York Region Draft Official Plan Engagement Summary | November 2021 to March 2022

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

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

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

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

Town of Newmarket Official Plan Review: As noted above, the Town of Newmarket hosted a public engagement centred around the Town of Newmarket Official Plan Review Knowledge Exchange in October 2024. One of the topics for the discussion was this Housing Needs and Inclusionary Zoning Assessment report. The participants for the knowledge exchange included representatives from non-profit organizations, students, residents, and development planners.

² ASI (2022) York Region Municipal Comprehensive Review – Indigenous Engagement Summary Report. Retrieved from: York Region Archaeological Management Plan

2. Community Profile and Trends

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

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

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

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

Federal

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

Provincial

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

Regional and Local Municipal

- York Region Housing Solutions: A Plan for Everyone 10-Year Housing and Homelessness Plan (2014–2023)
- York Region Official Plan (2022)
- York Region Homelessness Service System Plan (2024–2027)
- York Region Corporate Strategic Plan 2019 – 2023
- York Region’s Financial Incentives for Complete Communities
- 2024–2027 York Region Plan to Support Seniors – Navigating Forward Together
- A Place to Thrive – York Region’s 2024–2027 Plan for Newcomer Inclusion
- Approach to Developing the York Region 2024–2035 Housing and Homelessness Plan
- Town of Newmarket Official Plan (2010)

Federal Legislation, Policy, and Strategies

National Housing Act

The National Housing Act (NHA) is the principal legislation concerning housing in Canada. Its purpose is to facilitate access to housing finance and low-cost funding to promote new housing construction, the modernization of existing housing stock, the improvement of housing conditions, and the overall wellbeing of the housing sector within the Canadian economy. The Act is administered by CMHC and authorizes the Corporation to:

- Administer mortgage loan insurance and guarantees;
- Provide loans, subsidies, and guarantees for rental and student housing projects;
- Undertake social housing projects with the Provinces;
- Assemble and lease lands for residential development and the establishment of new communities;
- Provide loans and funds for housing repairs and rehabilitation; and,
- Support housing research, community planning, and international support, among other priorities.

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

Released in 2017, the National Housing Strategy (NHS) aims to ensure all Canadians have access to housing that is affordable and meets their needs. The NHS focuses on creating new housing supply, modernizing existing housing, and providing

resources for community housing providers, housing innovation, and research. Funding programs administered under the NHS have changed over time.

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

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

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

Within the key target area of building more homes, the Federal government is pursuing the following strategies:

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

Within the key target area of making it easier to rent or own a home, the Federal government is pursuing the following strategies:

- *Protecting renters*, through the Tenant Protection Fund and the proposed Renters' Bill of Rights,
- *Getting into your first home*, through new mortgage amortization guidelines and new financial,
- *Supporting current homeowners*, through the proposed Home Buyers' Bill of Rights and Canada Green Buildings Strategy; and,

- *Protecting Canada's existing housing stock*, through enforcement on short-term rentals and fraud in the housing market.

Within the key target area of helping Canadians who can't afford a home, the Federal government is pursuing the following strategies:

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

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

Provincial Legislation, Policy, and Strategies

Planning Act, 1990

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

Municipal Act, 2001

The *Municipal Act* sets out the rules for all municipalities in Ontario (except for the City of Toronto, which is governed by the City of Toronto Act, 2006) and gives municipalities broad powers to pass by-laws on matters such as health, safety, and wellbeing, and to protect persons and property within their jurisdiction. The

Municipal Act provides direction for land use planning purposes, but it does not directly legislate municipal official plans or zoning by-laws as these are governed by the *Planning Act*.

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

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

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

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

Provincial Planning Statement, 2024

On October 20, 2024, the new *Provincial Planning Statement, 2024* (PPS, 2024) came into effect and replaced the former *Provincial Policy Statement, 2020* (PPS, 2020) and *A Place to Grow: Growth Plan for the Greater Golden Horseshoe, 2019*. The new PPS 2024 is intended to be a streamlined, province- wide land use planning policy framework that builds upon the ‘housing-supportive’ policies of the former documents.

The *PPS, 2024* outlines the Province's policies on land use planning and is issued under Section 3 of the *Planning Act*. It provides policy direction on land use planning to promote 'strong, healthy communities' and requires all local decisions affecting land use planning matters to be consistent with the *PPS, 2024*. Within this document, local planning authorities shall coordinate land use planning and housing planning with Service Managers to provide an appropriate range and mix of housing options and densities to meet projected needs of current and future residents of the regional market area

Housing Services Act, 2011

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

Development Charges Act, 1997

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

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

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

Recent Changes to Provincial Legislation Impacting Planning and Housing:

- *Bill 108, More Homes, More Choices Act, 2019*
 - This Act removed "soft services", such as parks, community centres, libraries, and other community facilities as eligible services under a

development charges by-law and required such services to be financed through a new “community benefits charge” (CBC) regime based on land value post-planning approval. Further, municipalities are now required to prepare and undertake public consultation on a CBC strategy prior to adopting a new CBC by-law.

- The CBC regime replaced the former density bonusing provisions under Section 37 of the Planning Act, as well as former requirements and municipal by-laws for parkland dedication.
- *Bill 23, More Homes Built Faster Act, 2022*
 - This Act introduced reductions and exemptions to the Development Charges Act, 1997 for additional residential units, affordable housing units, and purpose-built rental units.
 - Inclusionary Zoning requirements were proposed to be limited though O. Reg. 232/18. These limitations include setting a 5% cap for affordable units, a maximum 25 year affordability period, and a standardized approach to determining affordability.
 - Reducing the scope of site plan control approvals, including exempting residential buildings containing no more than 10 units from site plan control.
 - Prohibited official plans and zoning by-laws from banning “as of right” small scale residential uses of up to three units per lot in areas where municipal services are available.
- *Bill 134, Affordable Homes and Good Jobs Act, 2023*
 - This Act received royal assent on December 4, 2023. The bill updated the affordable housing definition within the Development Charges Act, 1997.
- *Bill 185, Cutting Red Tape to Build More Homes Act, 2024*
 - In June 2024, this Act received royal assent. The new legislation aims to support the provincial government’s goal of building 1.5 million homes by 2031.
 - Some of the changes to the Planning Act that resulted from this legislation included:
 - Introducing a new ‘use it-or-lose it’ authority for municipalities to lapse unexercised draft plan of subdivision and site plan approvals;

- Removing the planning application fee refund framework introduced through Bill 109;
- Exempting public universities from planning approvals;
- Limiting third-party appeals for approved official plans and zoning by-laws; and
- Removing planning authorities from seven upper-tier municipalities.

Community Housing Renewal Strategy

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

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

The Province has launched three programs under the CHRS:

- Canada-Ontario Community Housing Initiative (COCHI)
 - COCHI provides funding to Service Managers to replace the federal Social Housing Agreement funding which expires each year beginning in April 2019.
 - Starting in 2022-2023, the COCHI New Build Component was added to support social and community housing regeneration and expansion. This involves build new affordable rental units, including additions on community housing sites.
- Ontario Priorities Housing Initiative (OPHI)
 - OPHI provides flexible funding to all Service Managers and the two Indigenous Program Administrators to address local priorities in the areas of housing supply and affordability, including new affordable

rental construction, community housing repair, rental assistance, tenant supports, and affordable ownership. Housing providers can dedicate a percentage of spending for supports that will keep people housed and prevent homelessness.

- Canada–Ontario Housing Benefit (COHB)
 - COHB program provides a direct, monthly benefit payment to eligible households to help pay their rents. The benefit is portable, which means a household may continue to receive the benefits even when moving to another rental address in Ontario. The program is jointly funded through the 2017 NHS Bilateral Agreement and is provincially delivered.

Regional Policies and Strategies

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

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

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

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

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

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

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

A report to Council on October 03, 2024, *Actions to Increase Affordable and Community Housing Supply Under the Next 10-Year Housing and Homelessness Plan*, consolidated actions under consideration for the AHIP and the *Community Housing Development Master Plan*. While Housing Solutions has ended, Region is continuing to advance priorities under the previous plan, as well as new actions for consideration to increase affordable and community housing supply under the next 10-year plan (in addition to priorities in the *Homelessness Service System Plan*). A key component of these actions is looking at how we can strengthen partnerships, policy and process coordination efforts between local municipalities and the Region to address housing challenges and achieve shared outcomes.

York Region Official Plan (2022)

Bill 23 has specified that the York Region Official Plan is a Plan of the Local Municipality, and policies will be incorporated into the Local Official Plan through upcoming renewals or amendments. The 2022 York Regional Official Plan (the YROP) was approved with modifications by the Province of Ontario's Ministry of Municipal Affairs and Housing in November 2022, however Provincial Bill 150 in December 2023 and proposed Bill 162 in February 2024 reversed some of those modifications. An amended version of the 2022 YROP reflecting these modifications is available on the York Region Official Plan webpage.

Among the YROP's guiding principles, the Region included a minimum of 35% of new housing affordable within Major Transit Station Areas and Regional Centres and Corridors, and 25% of new housing affordable outside of those areas.

Section 2.0, "The Foundation for Complete Communities" of the YROP contains most of the policies pertaining to housing within the Official Plan.

Diversified Housing Stock: Section 2.3 of the YROP contains policies and an objective that aim to promote appropriate mix and range of housing options that meet the

needs of residents and workers of all income levels, ages, abilities and stages of their lives. This includes affordable housing to address need throughout the income spectrum, including market and community housing; emergency and transitional housing; co-housing; group, rooming, and special needs housing; and purpose-built rental housing (Sec. 2.3.39). Section 2.3.43 includes policies to promote housing options, including the use of land use planning, financial and other tools.

Section 2.3.44(d) requires local municipal official plans to include policies permitting, facilitating and appropriately distributing housing options throughout communities, including those identified in Section 2.3.39.

Additional Residential Units: Section 2.3.44(b) requires local municipal official plans to incorporate additional residential unit policies.

Rental Housing: Section 2.3.42 contains a policy that states the minimum of 1,000 new purpose-built rental units be built Region-wide per year, with local municipal targets provided. Section 4.423 encourages tools such as CIPs to include purpose-built rental housing within strategic growth areas.

Mix of Land Use: Section 2.3.11 encourages retail, commercial, office, and institutional structures shall be designed in a compact form including multi-storey, mixed use buildings, where appropriate and be pedestrian oriented and transit-supportive.

Residential Intensification: Chapter 4 of the YROP provides detailed policy direction to guide the various types of urban communities that comprise the Urban System, phasing of growth and a hierarchical approach to intensification. Section 2.1.4 contains policies pertaining to minimum intensification targets and transit-supportive intensification in York Region. Section 2.3.54 encourages retrofitting, intensification and revitalization, in accordance with policy 2.3.13, when redeveloping existing retail, including major retail sites.

Retention of Existing Housing Stock: Section 2.3.44(c) requires that local municipal official plans include policies prohibiting the demolition or conversion of purpose-built rental buildings if the rental vacancy rate is less than 3% for a period or more than three consecutive years in the local municipality.

Affordable Housing: Section 2.3.40 and Section 2.3.41 contain affordable housing targets of 25% of new housing outside Regional Centres and MTSA's and 35% of new housing inside Regional Centres and MTSA's, respectively.

Supportive and Additional Needs Housing: Section 2.3.39(c) lists co-housing; group, rooming, and special needs (additional needs) housing as part of the mix and range of housing options that are required.

Alternative Development Standards: Section 2.3.43(b) includes policies to promote housing options by encouraging the development industry to show flexibility in design and construction choice for new developments and identify approaches for affordable housing early in the development process. This section includes a definition for non-traditional building types. *York Region Homelessness Service System Plan (2024-2027)*

York Region's [*Homelessness Service System Plan*](#) is the first of three implementation plans to support the Region's forthcoming 10-year housing and homelessness plan. The System Plan is guided by two aspirational goals – (1) end chronic homelessness in York Region; and (2) strengthen York Region's human rights-based approach to addressing homelessness – and four key priorities: (a) enhancing homelessness prevention and diversion services; (b) delivering intervention and housing stability supports; (c) building a systems response that connects service partners with affected populations; and (d) strengthening the Region's advocacy and engagement with other levels of government.

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

Housing Solutions: Phase 2 Plan 2019 to 2023

In 2014, the Regional Municipality of York implemented *Housing Solutions*, its first Ten-Year Housing and Homelessness Plan. This Plan provided a roadmap for the Region and its housing partners to address the housing needs of York Region residents, support the creation of complete communities, and promote economic development and social inclusion. The Phase 2 Housing Solutions Plan builds on, and replaces, the Phase 1 Plan. Phase 2 identifies updated goals which build on the achievements and progress made from 2014 to 2018 and considers input received from York Region residents and a wide range of stakeholders. Each goal of the Phase 2 Plan includes objectives, actions, and performance measures. The three goals are as follows.

- Increase the supply of affordable and rental housing.
- Help people find and keep housing.

- Strengthen the housing and homelessness system.

York Region Corporate Strategic Plan 2023 – 2027

The *2023 to 2027 Strategic Plan: From Vision to Results* (Strategic Plan) provides a common focus and a set of priorities for the Region to ensure that the evolving needs of the communities within the Region are met. The York Region Strategic Plan identifies Community Result Areas (CRA) and specific priorities within the CRAs. These CRAs and their specific priorities are as follows.

- Economic Vitality: Increase economic prosperity;
- Healthy Communities: Support community health, safety, and well-being
- Sustainable Environment: Build sustainable communities and protect the environment;
- Good Government: Deliver trusted and efficient services; and,
- Among the objectives for the Healthy Communities CRA is delivering and promoting affordable housing. To accomplish this objective, the Region outlined three key activities that it would be prioritizing;
 - Conducting a waitlist study review and identifying actions to support residents in accessing affordable housing options;
 - Support the creation of new affordable housing rental options; and,
 - Advocating to maintain current social housing supply.

York Region aimed to measure the success of this objective by increasing the percentage of York Region clients receiving help to improve their housing stability. This CRA aligns with Vision 2051, the Region’s long-term strategy, by prioritizing appropriate housing for all ages and stages of life.

Additionally, among the objectives for the Sustainable Environment CRA is encouraging growth in the Region’s centres, corridors, and built-up urban areas. This objective included performance measures that aim to increase the percentage of development applications that meet timeline commitments and increase the percentage of growth occurring within the built-up areas of the Region.

2024–2027 York Region Plan to Support Seniors – Navigating Forward Together

The *2024 to 2027 York Region Plan to Support Seniors: Navigating Forward Together* (Navigating Forward Plan) identifies priority areas, objectives, and related actions and advocacy York Region will take to enhance the health and well-being of the growing and diverse seniors population. It focuses on supporting seniors to “age in the right place” based on their preferences, circumstances and care needs.

The Navigating Forward Plan builds on the successes of the 2016 Seniors Strategy and core guiding principles:

- Evidence-based decision-making;
- Partnerships, alignments and collaboration;
- Prevention and promotion, and education; and,
- Fiscal sustainability and balance.

The Navigating Forward Plan contains the following priority areas and objectives:

- Keeping Seniors Healthier, Longer – provide seniors, caregivers and staff supporting seniors information to help them improve physical activity and social connectedness, and slow decline of, or prevent chronic disease
- Supporting Seniors to Live in Age-Friendly Complete Communities – better integrate services for seniors
- Connecting Seniors and Caregivers to Right Programs and Services at Right Time – improve system navigation for seniors
- Improving the Coordination, Organization and Planning of Services for Seniors – collaborate on and support strategic improvements for the overall system supporting seniors

A Place to Thrive – York Region's 2024-2027 Plan for Newcomer Inclusion

York Region's *Plan for Newcomer Inclusion* was adopted by York Regional Council on March 21, 2024. *A Place to Thrive: York Region's 2024 to 2027 Plan for Newcomer Inclusion* (Newcomer Inclusion Plan) builds on previous newcomer inclusion plans and presents a vision for how York Region Local Immigration Partnership will support newcomer health and well-being, build welcoming communities where everyone belongs, and promote equitable and prosperous economic pathways for diverse groups of newcomers.

The Newcomer Inclusion Plan was developed with feedback from York Region residents, community partners and the Newcomer Inclusion Table (formerly Community Partnership Council). By leveraging an evidence-based, community-driven approach, the Newcomer Inclusion Plan reflects the voices of newcomers, service providers and community partners, and aligns with the priorities of senior levels of government. To support the implementation of the Plan, The Regional Municipality of York will play a stewardship role, working with newcomers, partners, local municipalities, and service providers.

2024 to 2027 York Region Homelessness Service System Plan

The *2024-2027 York Region Homelessness Service System Plan (System Plan)* identifies a vision, goals, and priority areas to prevent and reduce homelessness in York Region. Guided by the aspirational goals of Ending Chronic Homelessness and Strengthening the Region's Human Rights-Based Approach to Homelessness, the System Plan is centred around four priority areas:

- Enhancing Prevention and Diversion services that help people stay housed,
- Delivering Intervention and Housing stability supports that meet the needs for safety, shelter and food of people who experience homelessness;
- Building a Systems Response, working collaboratively with partners across the homelessness service system to connect people to appropriate and effective supports; and,
- Strengthening York Region's Advocacy and Engagement with other levels of government to address service system gaps, in partnership with the community.

The *System Plan* responds to the immediate and long-term needs of residents experiencing or at-risk of homelessness, including exploring the creation of more emergency, transitional and longer-term housing options. The *System Plan* is informed by research, data, and engagement with local municipalities, community agencies, and people with lived experience. This *System Plan* was approved in June 2024 and will be a key component of the *2024-2025 Housing and Homelessness Plan*.

Approach to Developing the York Region 2024-2035 Housing and Homelessness Plan

On March 7, 2024, York Region staff submitted the *Approach to Developing York Region's 2025 to 2035 Housing and Homelessness Plan* to the Regional Committee of the Whole. The report provided Council with an update on the development of York Region's next 10-year housing and homelessness plan, anticipated to be brought to Council in 2025, pending release of new Provincial requirements for Service Manager 10-year plans.

The report notes that the next 10-year housing and homelessness plan will be informed by the implementation plans that were currently underway and were to be brought forward to Council over Q2 and Q3 2024. These include the Affordable Private Market Housing Implementation Plan, Community Housing Development Master Plan, and Homelessness Service System Plan. In October 2024, the Region brought forward a report outlining a range of actions for Council to consider to increase affordable and community housing supply as part of the next 10-year plan. The work that was previously completed for the Affordable Private Market Housing Implementation Plan and the Community Housing Development Master Plan were consolidated under these supply-related actions.

As a Service Manager, York Region is required by the Province to develop and maintain a 10-year housing and homelessness plan. The Region's first plan, *Housing*

Solutions, was approved by Council in June 2014 and significantly updated in October 2019. The Region has also established a new Special Committee of Council, the Housing and Homelessness Committee, that will guide development of the 10-year plan and other Regional housing priorities. This committee includes the mayors of the local municipalities.

Newmarket Official Plan

The Town of Newmarket's current Official Plan (OP) was adopted by Town Council in October 2006 and approved by the Region of York in May 2008. This review is based on the August 2022 Office Consolidation. It should be noted that the Town initiated its Official Plan Review (OPR), *Future Newmarket* in 2023. The study anticipates bringing forward a new Official Plan in the next two years.

Section 3.0 of the in-effect Official Plan includes Official Plan Amendments. Official Plan Amendments #29, 10, and 22 include policies for residential areas, residential character areas, local institutional uses, home occupations, bed and breakfast, and accessory dwelling units.

The Town's OP objectives for Residential Areas (Sec. 3.1) include providing a range of dwelling types, tenure, size, and location, allowing for contextually sensitive development through Planning Act applications, and encouraging a range of innovative and affordable housing types, zoning standards, and subdivision designs where it can be demonstrated that the character of the Residential Area will be maintained.

Diversified housing stock: The Town's OP directs that the predominant built form in Residential Areas shall be single- and semi-detached dwellings. Row houses, townhouses, duplex, triplex, and quadruplex are also permitted if the applicant can demonstrate that the proposed development is compatible with the existing character of the neighborhood through a Compatibility Analysis Study. Group homes, special needs housing, and accessory dwelling units are also permitted. Stacked townhouses, apartment buildings with four to six storeys, and mixed use live-work units are permitted on Davis Drive west of the Newmarket Bus Terminal.

The Town's OP also states that development proposals in Residential Areas will consider how the proposal contributes to the maintenance and achievement of a balance of housing types and tenures to provide a full range of housing for a variety of demographic types.

Additional Residential Units: The Town's OP (Sec. 3.6) states that one accessory dwelling unit (ADU) is permitted as-of-right in single- and semi-detached dwellings. However, the policy limits the number of ADUs to one per dwelling unit and the property has to be registered in accordance with the Town's By-law for Registration of

Two Unit Houses. These policies and associated by-law requirements are currently being reviewed.

Rental Housing: The Town's OP has policies related to rental housing (Sec. 3.9.3) and states that new rental housing as well as the retention of existing medium and high density rental housing, including affordable rental housing, will be encouraged. The OP also notes that a rental housing target may be established. The OP prevents the demolition or conversion of rental housing if the rental vacancy rate is below 3% and identifies considerations for Council as well as the potential for entering into an agreement with proponents of rental conversions to set out conditions.

Mix of land uses: The Town's OP (Sec. 3.4) allows home occupations in Residential Areas and the Urban Centre Secondary Plan Area.

Residential Intensification: Intensification is permitted in Residential Areas through accessory dwelling units, townhouses and rowhouses on a site-specific basis, infill on vacant land, through additions, renovations, and redevelopment of existing dwellings.

The Town's OP (Sec. 4.4) states that Urban Centres will be the focus for intensification of residential and employment uses, and that higher density housing is encouraged.

Retention of existing housing stock: The Town's OP has a policy regarding the preservation and maintenance of dwellings and states that Council shall support the promotion of programs for the preservation, rehabilitation, or renewal of the existing housing stock.

Affordable housing: The Town's OP (Sec. 3.9.2) states that the Town will work towards achieving the affordable housing targets set by the Region. Section 3.9.2 states that a minimum of 25% of new housing development outside of the Urban Centres Secondary Plan will be affordable to low- and moderate-income households. Furthermore, a portion of these units should be accessible to people with disabilities and include a range of types, unit size, and tenures.

Section 13.3 of the Town's OP provides policies related to community improvement plans (CIP) and allows Council to implement a CIP to provide direction on a number of actions, including the provision of community and recreational facilities and land acquisition for community uses. The policies also allow the Town to participate in Regional Community Improvement Plans.

The Town's OP (Section 16.2.2) includes policies for bonus by-laws which would permit increases in height and/or density in exchange for community benefits,

including housing for low- and moderate-income groups, senior citizens, persons with disabilities, and other special needs groups.

Section 16.2.6 also states that Council may acquire and hold lands for the purposes of implementing the Official Plan.

Supportive/special needs housing: Policies for local institutional uses (Sec. 3.3) permit group homes in Residential Areas and Urban Centres. However, the policies require that no group home be permitted within 300 metres of another group home and/or 400 metres of a special needs facility. Special needs facilities are permitted in Residential Areas, Urban Centres, and Major Institutional Areas, subject to a Zoning By-law amendment and generally only permitted if located on a collector or arterial road. In addition, special needs facilities are not allowed within 400 metres of another special needs facility or group home.

The Town's OP defines group homes as a residence licensed or funded under a federal or provincial statute for the accommodation of three to eight people living under supervision in a single housekeeping unit. Special needs facilities are defined as those licensed or funded under a federal or provincial statute for the accommodation of more than eight persons.

The Town's OP has policies regarding accessible housing which require that new housing should meet accessibility standards in accordance with the *Accessibility for Ontarians with Disabilities Act*.

Alternative development standards: Policies related to Urban Centres (Sec. 4.0) state that Council may accept cash-in-lieu of parking where development is in close proximity to and can be accommodated by municipal parking facilities. Minimum and maximum parking requirements may be implemented through the Zoning By-law.

Furthermore, Section 15.5 of the Town's OP has policies related to parking and states that parking standards will be established for facilities for persons with disabilities, reduced standards for senior citizens housing, in areas of frequent transit service, and/or where the mix of uses enables parking to be shared.

Energy efficient housing / climate change: The Town's OP (Sec. 12.0) identifies the policies related to urban design and compatibility and Section 12.3 has policies regarding sustainability in design. The OP states that innovative energy producing options, green industry, and green building designs and construction practices will be supported and encouraged.

2.2 Community Profile

| 2.2.1 Population | | |
|----------------------------|---------------|--------|
| Characteristic | Data | Value |
| Total Population (Number) | 2016 | 84,224 |
| | 2021 | 87,942 |
| Population Growth (Number) | Total | 3,718 |
| | Percentage | 4.4 |
| Age (Years) | Average | 41 |
| | Median | 41.6 |
| Age Distribution | 0 – 14 years | 14,520 |
| | 15 – 64 years | 59,480 |
| | 65+ years | 13,940 |
| Mobility | Non-movers | 76,935 |
| | Non-migrants | 3,320 |
| | Migrants | 5,660 |

| 2.2.2 Demographic Information | | |
|--------------------------------------|-------|--------|
| Characteristic | Data | Value |
| Immigrants | Total | 28,945 |
| Non-Immigrants | Total | 56,430 |
| Recent Immigrants (2016–2021) | Total | 3,310 |
| Interprovincial migrants (2016–2021) | Total | 985 |
| Indigenous Identity | Total | 1,015 |

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

While the Town of Newmarket continues to grow, it is doing so at a slower pace than Region-wide and Province-wide growth trends. Population growth patterns, interprovincial movement, and immigration have all impacted the population growth in Newmarket. Considerations for affordable and suitable housing for this growing population are critical.

Population Growth Patterns

Newmarket has experienced modest population growth, increasing by 4.4% between 2016 and 2021, which is lower than the York Region average of 5.7%. Despite being the smallest municipality in York Region by land area, Newmarket is the most densely populated, with 2,284 persons per square kilometre. This density, combined with a slower growth rate, suggests that the housing market is under pressure. However, future growth projections to 2051 indicate that Newmarket will see among

the lowest absolute and percentage population increases in the Region. As a result, housing demand will likely continue to rise but at a more gradual pace than other York Region municipalities. Additionally, an aging population, with a notable 20.8% increase in adults aged 65 years and older from 2016 to 2021, suggests a growing need for age-friendly and accessible housing.

Migration Patterns

Newmarket is attracting a significant number of people from other parts of Ontario. In 2021, 55.2% of recent movers to Newmarket came from elsewhere in the province, while 37.0% moved within the Town itself. This indicates that the housing market in Newmarket is being shaped by intra-regional migration, likely due to people seeking more affordable housing alternatives to larger urban centres like Toronto and more expensive municipalities throughout the Greater Toronto Area. The share of the population that moved with the last year, 10.4% in 2021, further highlights a dynamic housing market influenced by a high level of mobility. This trend is adding pressure on the demand for a variety of housing types, particularly ground-related and family-oriented housing.

Immigration Patterns

Immigration is playing an increasingly important role in shaping the housing market in Newmarket. The immigrant population grew by 24.6% between 2016 and 2021, far outpacing the York Region average of +8.1%. Furthermore, 9.9% of all movers to Newmarket over the past five years were international migrants. The rising number of immigrants and racialized populations, now accounting for 34.9% of the population in Newmarket, suggests a growing need for culturally diverse and inclusive housing solutions. The fast growth of these populations may indicate shifting housing preferences and a potential increase in demand for multigenerational housing or communities that are well-served by culturally appropriate services and amenities.

3. Household Profiles and Economic Characteristics

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

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

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

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

3.1 Household Profiles

| 3.1.1 Household Income and Profile | | |
|--|--|---------------|
| Characteristic | Data | Value |
| Total number of households | 2016 | 28,673 |
| | 2021 | 30,301 |
| Household income (Canadian dollars per year) | Average | \$130,400 |
| | Median | \$110,000 |
| Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) – Data from Toronto CMA | Average | \$80,100 |
| | Median | \$65,500 |
| Owner household income (Canadian dollars per year, only available at CMA or CA Level) – Data from Toronto CMA | Average | \$155,400 |
| | Median | \$120,000 |
| Average household size (Number of members) | Total | 2.9 |
| Breakdown of household by size (Number of households) | Total | 30,300 |
| | 1 person | 5,530 |
| | 2 persons | 8,790 |
| | 3 persons | 5,955 |
| | 4 persons | 6,440 |
| | 5 or more persons | 3,580 |
| Tenant households (Number of households) | Total | 7,345 |
| | Percentage | 24.2% |
| Owner households (Number of households) | Total | 22,955 |
| | Percentage | 75.8% |
| Percentage of tenant households in subsidized housing | Percentage | 17.5% |
| Households within 800m of a higher-order/high frequency transit stop or station (#) | Total | 8,700 (28.7%) |
| Number of one-parent families | Total | 4,330 |
| | Percentage | 17.2% |
| Number of one-parent families in which the parent is a woman+ | Total | 3,450 |
| Number of one-parent families in which the parent is a man+ | Total | 875 |
| Number of households by Income Category | Very Low (up to 20% below Area Median Household Income (AMHI)) | 1,180 |
| | Low (21% – 50% AMHI) | 4,965 |
| | Moderate (51 – 80% AMHI) | 5,670 |
| | Median (81% – 120% AMHI) | 6,685 |
| | High (>120% AMHI) | 11,700 |

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

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

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

Household Size Growth Trends

In Newmarket, one-person and lone-parent households are the household types most likely to fall into low-income deciles. In 2021, 74.3% of all one-person households and 45.1% of lone-parent households fell into this income decile. This points to the need for more deeply affordable housing options that are targeted and suitable to these types of household compositions (for example, subsidized or below-market one- and two-plus bedroom rental options).

Housing options affordable to households with moderate incomes should be suitable and adequate to households with two- or more-persons according to the household types in Newmarket most observed in 2021, supporting the data that Newmarket has a higher average household size (2.9 persons per households) than Ontario (2.6) and other neighbouring jurisdictions such as the GTA (2.4). These include couples with children (39.3% of households with moderate incomes), non-family households with two or more persons (38.5%), and lone-parent households (34.0%). Considering these trends, there is a growing need for housing appropriate for smaller households in the Town, while still maintaining an adequate supply of housing appropriate for larger family households.

Some of the household types that had the highest incomes in 2021 were multi-generational families and couples without children (71.4% of all multi-generational households and 60.1% of all couples without children fell into the highest income decile in 2021). This points to the need for both small and large housing options for households who fall into high income deciles as the sizes of these households may vary greatly.

Rental Demand Growth

Considerations related to tenure must be made as the proportion of renter households residing in Newmarket continues to increase. While homeownership is a goal for many households, a balanced share of owners and renters is an indicator of a more inclusive community and provides options for residents that cannot afford or do not want to own. Although homeownership was still the dominant tenure in Newmarket in 2021 (75.8%), there has been a significant increase in the number of renters (25% increase between 2016 and 2021) as compared to owner households (0.7% increase between 2016 and 2021). This trend demonstrates a shift towards increased demand for rental housing across a range of household sizes and incomes.

While the need for more deeply affordable rental options among low-income households in Newmarket is clear, it is also important to note that renter households have experienced income increases at a rate higher than owner households over the past number of years (renter and owner households experienced income increases of 38.8% and 11.2% respectively between 2016 and 2021). This could be due to higher-income households making decisions to rent instead of purchasing, whether it be from affordability concerns or lack of supply. It should be noted that the government relief programs from the COVID-19 pandemic impacted household incomes, particularly renter household incomes, for the 2021 Census of Population.

Furthermore, the diversity of housing needs across household incomes and compositions outlined above points to the need for Newmarket to increase rental options to offer more balanced and diverse forms of tenure to meet emerging household needs and incomes, including a range of dwelling sizes to meet the continued demand of larger households.

Diverse Household Needs

Seniors, younger age cohorts and immigrant households stand out in the data as particular populations in Newmarket that may require increased housing options to meet their needs.

Seniors

Although Newmarket has a slightly lower proportion of seniors (aged 65+ years) relative to York Region overall, this population is the fastest growing age cohort in the Town (20.8% increase between 2016 and 2021). This points to the need for increased housing options or programs targeted at promoting aging in the right place (i.e., assisted living, accessible units, home renovation programs) and for increased housing options that will provide deeper or more intensive levels of supports as care needs grow (i.e., long term care, campus of care models). As

defined by the *National Institute on Ageing*, aging in the right place is “the process of enabling healthy ageing in the most appropriate setting based on an older person’s personal preferences, circumstances and care needs.” Additionally, the growth of this population indicates that the demand for a variety of senior support or homecare services that will promote seniors remaining independent in the community can be anticipated to grow as well.

Younger Age Cohorts

Although the overall numbers are small (150 households or 0.5% of households overall), the greatest proportional need for housing which is affordable to households with low incomes is among households led by an individual younger than 25 years who are still beginning their professional careers (77.3% of households led by an individual younger than 25 fell into the low-income decile in 2021).

It should also be noted that the number of young households (led by someone between the ages of 15 to 24 years of age) is continuing to drop (this demographic experienced a 43.4% decrease between 2016 and 2021). This likely suggests that housing in Newmarket is not affordable to this age cohort, which again points to the needs for more diversity in housing type and affordability.

Immigrant households

There was a sizable increase (24.6%) in Newmarket’s immigrant population between 2016 and 2021, with the growth rate of this population being three times higher in the Town than in York Region overall. These households may have unique needs related to housing and support services that the Town of Newmarket will need to consider as the population grows. For example, housing-related services may need to be available in a language other than the two official languages. In addition, many immigrant families may live in multi-generational households meaning they will require larger housing options.

Accessible Housing and Housing with Supports

Households with a member with a disability often require support services for these individuals to live as independently as possible. The proportion of these households with a member with a disability was higher in Newmarket (25.1%) than York Region as a whole (21.1%). Additionally, the percentage of households in Newmarket that included at least one person with a disability increased at a much faster rate (22.5%) between 2016 and 2021 as compared to the increase in total households overall (5.7%). These data suggest that there is a growing need for more accessible housing and housing with supports for persons with disabilities and mental health issues in Newmarket.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.³

Between 2006 and 2021, headship rates⁴ for all age cohorts decreased. The headship rate for the 15 to 24 years cohort declined from 3.5% in 2006 to 1.3% in 2021, indicating that fewer young people are forming independent households in an age cohort where headship rates indicated an existing difficulty to begin with. This may reflect affordability challenges, delayed entry into the housing market, or an increase in young adults living with parents.

The headship rate for the age 25 to 34 years cohort dropped from 38.5% to 27.6%, suggesting this cohort is also struggling more to establish independent households. This trend could be related to rising housing costs and a more competitive rental market, leading to prolonged renting or shared housing situations.

Adults aged between 35 and 64 experienced moderate declines in headship rates may reflect challenges in homeownership accessibility but possibly reflect that many in these age groups already own homes or are more established in the housing market.

The age cohort containing populations aged 65 years and older experienced headship rates that dropped from 56.7% to 53.7%. While headship rates remain high for this cohort, the slight declines may be linked to older adults moving into shared housing, supportive housing, or multigenerational households.

³ *We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.*

⁴ A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year.

Overall, there is a clear trend of declining headship rates among younger cohorts, highlighting affordability challenges and barriers to household formation. The aging population continues to maintain relatively high headship rates but with slight reductions, indicating possible increases in the demand for senior-oriented housing or care facilities. These trends suggest that Newmarket may need to focus on diversifying its housing stock, including smaller units, rental options, and supportive housing, to meet the evolving needs of both younger and older residents.

Headship rates by age cohort in the Town of Newmarket, 2006 and 2021

| Age Cohort | 2006 Population | 2006 Households | 2006 Headship Rate | 2021 Population | 2021 Households | 2021 Headship Rate |
|------------|-----------------|-----------------|--------------------|-----------------|-----------------|--------------------|
| 15-24 | 10,505 | 370 | 3.5% | 11,255 | 150 | 1.3% |
| 25-34 | 8,465 | 3,260 | 38.5% | 10,020 | 2,765 | 27.6% |
| 35-44 | 13,095 | 6,630 | 50.6% | 12,085 | 5,610 | 46.4% |
| 45-54 | 12,370 | 6,835 | 55.3% | 13,145 | 7,110 | 54.1% |
| 55-64 | 7,035 | 3,970 | 56.4% | 12,975 | 7,165 | 55.2% |
| 65+ | 7,085 | 4,020 | 56.7% | 13,935 | 7,495 | 53.8% |

Source: HART HICC HNA Tool, 2025

3.4 Economic Conditions

| 3.4.1 Economy and Labour Force | | |
|--|---|--------|
| Characteristic | Data | Value |
| Number of workers in the Labour Force | Total | 48,060 |
| Number of workers by industry (Top 10 only) | Retail trade | 5,580 |
| | Professional, scientific and technical services | 5,060 |
| | Health care and social assistance | 4,890 |
| | Manufacturing | 4,590 |
| | Construction | 4,030 |
| | Educational services | 3,705 |
| | Finance and insurance | 2,940 |
| | Accommodation and food services | 2,510 |
| | Public administration | 2,170 |
| | Administrative and support, waste management and remediation services | 2,095 |
| Unemployment rate and participation rate (Percent) | Unemployment rate | 12.3% |
| | Participation Rate | 66.7% |
| All classes of workers (Number) | Total | 46,940 |
| Employees (Number) | Total | 39,315 |
| Permanent position (Number) | Total | 33,275 |
| Temporary position (Number) | Total | 6,040 |
| Fixed term (1 year or more, Number) | Total | 2,075 |
| Casual, seasonal or short-term position (less than 1 year, Number) | Total | 3,960 |
| Self-employed (Number) | Total | 7,625 |
| Number of commuters by commuting destination | Within census subdivision | 9,180 |
| | To different census subdivision | 8,770 |
| | To different census division | 5,525 |
| | To another province/territory | 60 |
| Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address | Car, truck or van | 25,500 |
| | Public transit | 1,105 |
| | Walked | 1,070 |
| | Bicycle | 105 |
| | Other method | 565 |

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

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

Economic Conditions

The economic conditions in the Town of Newmarket have been shaped by a relatively stable but slightly underperforming labour force compared to the broader York Region. From 2016 to 2021, the labour force in Newmarket declined marginally despite growth in the working-age population, largely due to impacts from the COVID-19 pandemic. While the participation rate remained relatively high at 66.7%, the unemployment rate nearly doubled to 12.3%, aligning with provincial trends during the pandemic. Since 2021, there has been notable economic recovery, with York Region employment growing by 5% from 2019 to 2022. However, the earlier contraction may have temporarily reduced household purchasing power and delayed some housing demand, particularly for ownership housing. A recovering economy is likely now contributing to renewed demand, especially as employment stabilizes.

Employment Trends

The economy in Newmarket is diverse, with leading sectors being retail trade (11.6%), professional services (10.5%), and health care and social assistance (10.2%). These industries include a mix of relatively secure and precarious employment. For instance, the retail sector often includes part-time and lower-wage positions, which can limit housing affordability for workers in that sector. Meanwhile, growth in health care and construction jobs (+14.1% and +15.6% respectively) could drive demand for workforce housing and entry-level homeownership options. The presence of precarious and lower-wage employment likely increases the need for rental housing and affordable housing units, while the growth of more stable sectors such as public administration (+41.1%) supports stronger demand for ownership housing.

Commuting Trends

The shift to remote work during the pandemic significantly altered commuting patterns. In 2021, the number of Newmarket residents working from home surged by nearly 250%. This shift reduced long-distance commuting and temporarily dampened demand in areas previously considered commuter-heavy suburbs.

Although car commuting has since returned to pre-pandemic levels, public transit usage remains below 2016 levels. These changes in commuting behavior may have supported sustained demand for larger homes within Newmarket as households sought more space to accommodate home offices. Conversely, ongoing remote and hybrid work trends could continue supporting demand for housing within Newmarket, reducing the outflow to larger employment centres and increasing the attractiveness of local housing options.

3.6 Households in Core Housing Need

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

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

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

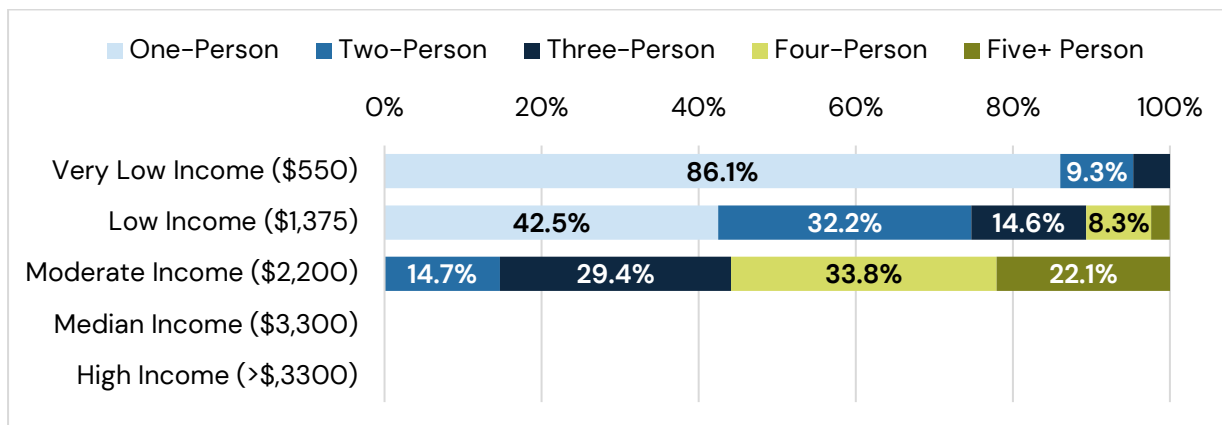
Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))

Income Categories and Affordable Shelter Costs:

| Income Category | % of Owner Households | % of Renter Households | Annual Household Income | Affordable Shelter Cost (2020 CAD\$) |
|--|-----------------------|------------------------|-------------------------|--------------------------------------|
| Area Median Household Income (AMHI) | | | \$110,000 | \$2,750 |
| Very Low Income (20% or under of AMHI) | 0.74% | 7.28% | <= \$22,000 | <= \$550 |
| Low Income (21% to 50% of AMHI) | 11.05% | 31.48% | \$22,000 - \$55,000 | \$550 - \$1,375 |
| Moderate Income (51% to 80% of AMHI) | 17.06% | 26.05% | \$55,000 - \$88,000 | \$1,375 - \$2,200 |
| Median Income (81% to 120% of AMHI) | 23.48% | 20.49% | \$88,000 - \$132,000 | \$2,200 - \$3,300 |
| High Income (121% and more of AMHI) | 47.72% | 14.7% | >= \$132,001 | >= \$3,301 |

Source: HART Housing Needs Assessment tool

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



Source: HART Housing Needs Assessment tool

2021 Affordable Housing Deficit:

| Income Category (Max. affordable shelter cost) | One-Person | Two-Person | Three-Person | Four-Person | Five+ Person | Total Households |
|--|------------|------------|--------------|-------------|--------------|------------------|
| Very Low Income (\$550) | 370 | 40 | 20 | 0 | 0 | 430 |
| Low Income (\$1,375) | 1075 | 815 | 370 | 210 | 60 | 2530 |
| Moderate Income (\$2,200) | 0 | 100 | 200 | 230 | 150 | 680 |
| Median Income (\$3,300) | 0 | 0 | 0 | 0 | 0 | 0 |
| High Income (>\$3,300) | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 1445 | 955 | 590 | 440 | 210 | 3640 |

Source: HART Housing Needs Assessment tool

| 3.6.1 Households in Core Housing Need | | |
|--|------------|-------|
| Characteristic | Data | Value |
| Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %) | Total | 8,000 |
| | Percentage | 26.5% |
| Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %) | Total | 3,400 |
| | Percentage | 11.6% |
| Affordability – Tenant households spending 30% or more of income on shelter costs (# and %) | Total | 2,880 |
| | Percentage | 39.5% |
| Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %) | Total | 1,780 |
| | Percentage | 6.1% |
| Affordability – Owner households spending 30% or more of income on shelter costs (# and %) | Total | 5,125 |
| | Percentage | 22.4% |
| Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %) | Total | 1,625 |
| | Percentage | 5.5% |
| Adequacy – Owner and tenant households in dwellings requiring major repair (# and %) | Total | 1,205 |
| | Percentage | 4% |
| Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %) | Total | 335 |
| | Percentage | 1.1% |
| Adequacy – Tenant households in dwellings requiring major repairs (# and %) | Total | 505 |
| | Percentage | 6.9% |
| Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %) | Total | 215 |
| | Percentage | 0.7% |
| Adequacy – Owner households in dwellings requiring major repairs (# and %) | Total | 700 |
| | Percentage | 3% |
| Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %) | Total | 120 |
| | Percentage | 0.4% |
| Suitability – Owner and tenant households in unsuitable dwellings (# and %) | Total | 1,380 |
| | Percentage | 4.6% |
| Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %) | Total | 260 |
| | Percentage | 0.9% |
| Suitability – Tenant households in unsuitable dwellings (# and %) | Total | 635 |
| | Percentage | 8.6% |
| Suitability – Tenant households in unsuitable dwellings and in core need (# and %) | Total | 205 |
| | Percentage | 0.7% |
| Suitability – Owner households in unsuitable dwellings (# and %) | Total | 745 |
| | Percentage | 3.2% |
| Suitability – Owner households in unsuitable dwellings and in core need (# and %) | Total | 55 |
| | Percentage | 0.2% |
| Total households in core housing need | Total | 3,655 |
| Percentage of tenant households in core housing need | Percentage | 28% |
| Percentage of owner households in core housing need | Percentage | 7.6% |

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

A commonly accepted benchmark for measuring affordability in the Canadian context is where a household spends no more than 30% of its gross household income on housing costs. This is referred to as the shelter-cost-to-income ratio, or STIR, and is a key indicator of affordability. Generally speaking, when a household is spending 30% or more of their gross household income on shelter costs, they are considered to be facing affordability issues. If the household STIR reaches 50% of household income spent on shelter costs, the household is considered to be facing deep affordability issues. The following section outlines the need for affordable housing in the Town of Newmarket using this measure.

In 2021, 8,000 households, or 26.5%, were spending 30% or more of their household income on shelter costs. Generally, households in Newmarket are facing affordability issues at a slightly lower rate than households Region-wide (Figure 25). This 2021 figure represented an increase of +345 households (+4.5%) since 2016, slightly lower than the growth in York Region of household facing affordability issues (+6.1%). However, this may be a misleading figure due to the impacts of the COVID-19 pandemic. The Federal Government of Canada introduced COVID-19 relief programs in the 2020 to assist with financial burdens brought on by the closures and economic disruptions of the pandemic. These relief programs impacted household incomes for the year (2020) that was reported on for the 2021 Statistics Canada Census. While these incomes were correctly reported, this relief is not permanent and will likely not be available to households in the future.

Household Income Spent on Shelter by Household Tenure

When assessing STIR by household tenure, it is clear that renter households are facing more affordability issues in Newmarket than owner households. While 22.3% of owner households were facing affordability issues in 2021, this figure was nearly double (39.1%) for renter households. The large share of renter households facing affordability issues indicates there is a need for more rental housing units that are affordable to renter households in Newmarket.

This trend was consistent for all levels of affordability issues, with 15.2% of renter households spending 50% or more of their household income on shelter costs compared to 8.9% for owner households. These households, deemed to be experiencing deep affordability issues, have decreased between 2016 and 2021 for both tenures. This may be a result of the government's COVID-19 pandemic programs.

Household Income Spent on Shelter by Household Size and Type

When assessing STIR by household size and type, there are two notable household types in Newmarket experiencing affordability issues. When considering all households, one-person households made up 29.8% of all households spending 30% or more of their income on shelter costs, despite making up only 18.3% of all households. These households were also the most likely to be facing deep affordability issues, making up 34.1% of all households spending 50% or more of their income on shelter costs.

Couples with children were the most common owner household to face affordability issues, making up 40.9% of owner households spending 30% or more of household income on shelter costs. This household type also made up 41.8% of owner households facing deep affordability issues, the most of any household type. Larger households, families with children and other Census family households, made up a higher proportion of the owner households facing affordability issues when compared to those types of renter households. It should be noted that while these two household types made up 54.1% of all owner households, they accounted for 50.2% of all households facing affordability issues. One-person households, on the other hand, made up 20.6% of owner households facing affordability issues despite only accounting for 13.2% of all owner households.

Renter households that were also one-person households were particularly notable in this analysis, as this combination of tenure and household type accounted for 52.9% of all households facing deep affordability issues, despite accounting for 33.9% of all renter households, indicating a need for small rental dwellings that are affordable to these households in Newmarket. Similar to owner households, larger renter household types (families with children and other Census family households) were not disproportionately facing affordability issues, with these two household types accounting for 27.6% of all renter households and just 20.5% of the renter households facing affordability issues.

While renter households were facing harsher affordability issues across all household types, one-person households were the most likely household size and household type to be facing affordability issues across all tenures. Considering all households, one-person households made up 29.8% of households spending 30% or more of their household income on shelter costs despite accounting for only 18.2% of all households. This disproportionate relationship with household size. However, the impact of these affordability issues may be preventing starting a family in Newmarket for existing households.

In 2021, 39.0% of households with a primary maintainer aged in the older adult age cohort were facing affordability issues. This is notable as this is the most common

age cohort for household maintainers in Newmarket. Households with a younger primary household maintainer (youth or working adult aged) were more likely to be facing deep affordability issues when compared to all households. Generally, households with a member with a disability faced affordability issues at a comparable rate to all households in the Town.

Core Housing Need

Core housing need is a more complete measure for defining affordability as it assesses the adequacy, suitability, and affordability of housing. Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy⁵, affordability, or suitability⁶, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds). This measure differs from STIR, as this affordability threshold is limited to households who cannot afford to move to housing that is adequate and suitable without spending more than 30% of household income on shelter costs.

In 2021, 12.1% of households (3,655 households) in Newmarket were considered to be in core housing need. This was slightly lower than 2016 levels, when 12.9% of households met at least one of the core housing need thresholds. Compared to 2016, the number of households meeting at least one of the core housing need thresholds decreased by -50 (-1.3%). This was slightly better than York Region, where the number of households in core housing need increased by +0.5%. These trends are likely impacted by the aforementioned Federal Government's COVID-19 pandemic programs.

Core Housing Need by Household Tenure

Despite only making up 24.2% of all households in 2021, renter households account for 53.6% of all households in core housing need in Newmarket. There were more renter households than owner households below the affordability standard (1,780 renter households, 1,625 owner households), below the adequacy standard (215

⁵ If a dwelling required major repairs, it is considered inadequate. Major repairs needed includes dwellings needing major repairs such as defective plumbing or electrical wiring; and structural repairs to walls, floors or ceilings.

⁶ Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives.

renters, 125 owners), and below the suitability standard (205 renters, 60 owners) in core housing need. These trends outline the need for rental housing that is affordable, adequate, and suitable for the demographics of renter households in the Town of Newmarket.

Core Housing Need by Household Size and Type

Considering all households from 2021, one-person households made up 39.4% of all households in core housing need in Newmarket. This, despite making only 18.3% of all households in the Town, indicates a clear need for more affordable options for this household type and size. This need for affordable units suitable for smaller household sizes was more pronounced for renter households, with 48.7% of renter households in core need being one-person households and 27.0% being two-person households.

Further, households containing children, including both couples with children (18.7%) and lone-parent households (18.5%), made up a sizeable portion of household in core housing need. In particular, couples with children made up 29.3% of owner households in core housing need in 2021, the most of any household type. Though these household types are more likely to be owner households, both account for a notable proportion of renter households (14.6% and 17.3%, respectively, of renter households in 2021). Affordable rental options for families and lone-parent households should be considered, as lone-parent households made up 20.4% of renter households in core housing need in 2021.

Households with a member with a disability were slightly more likely to be in core housing need when compared to all households. While 12.1% of the households in Newmarket were in core housing need, 14.9% of households with at least one member with a disability were in core housing need. This trend was reversed when looking at owner households, where households with a member with a disability (6.0%) were in core housing need at a slightly lower rate when compared to the rate in all households (7.4%).

4. Priority Groups

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

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18–29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

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

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

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

Women-led households, especially single mothers

In 2021, households led by women+⁷ were much more likely to be in core housing need (17.0%) than all households (12.4%) in Newmarket. Incidence of core housing need among women+-led households in core housing need was slightly higher in York Region (17.8%). Households led by women+ primary maintainers are more likely to be in core housing need due to in only inadequate housing (4.3%) or only unsuitable housing (3.6%) than all households in core housing need in Newmarket (3.9% and 3.3%, respectively).

Young adults (under 25 years)

Households led by young adults under 25 years of age were more likely to be in core housing need (28.0%) than all households in Newmarket. However, no households led by adults under 25 years of age resided in inadequate or unsuitable housing. This incidence of core housing need among households led by adults under 25 years in Newmarket was higher than that of York Region (22.3%).

Adults aged 65 years and over

Households led by adults aged 65 years and older were also more likely to reside in core housing need (15.5%) than all households in Newmarket, which indicates that core housing need was lowest among households led by middle-aged adults. The

⁷ Data on gender can help in understanding whether household needs vary based on the gender of the primary maintainer. It is important to note that while households are required to indicate one household maintainer within census data, in many instances these responsibilities are shared across gender, and conclusions may be difficult to draw based on this data alone.

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

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

proportion of households led by adults aged 65 years and older in core housing need was slightly lower than the rate for this age cohort in York Region (17.6%). Households led by adults aged 65 years and older in core housing need were less likely to reside in only unsuitable housing (0.0% of households in core housing need) or only inadequate housing (3.5%) relative to these households Region-wide (3.3% and 3.9%).

Indigenous Peoples

Households led by Indigenous peoples were in core housing need (12.1%) at a rate consistent with all households in Newmarket (12.4%) in 2021. Only 40 Indigenous-led households were deemed to be in core housing need in 2021 in Newmarket, making trend analysis for this demographic difficult.

Racialized people

Households led by those who identified as racialized experienced a higher incidence of core housing need (14.2%) than all households in Newmarket (12.4%) in 2021. These households were more likely to only live in unsuitable housing (6.5%) than all households in core housing need (3.3%) in Newmarket. The proportion of households led by a racialized individual was slightly higher in York Region (14.5%), but still high relative to all households in the Region (12.9%).

Recent immigrants and refugees

Households led by recent immigrants experienced significantly higher incidence of core housing need in Newmarket (17.1%) and York Region (22.3%) than all households at both levels of geography (12.4% and 12.9%, respectively). Considering households led by individuals who immigrated to Canada between 1980 and 2021 as refugees, there was a higher incidence of core housing need in Newmarket (15.8%) and York Region (19.5%) than all households in both jurisdictions. These former refugee-led households in core housing need were much more likely to reside in only unsuitable housing (10.0%) than all households in core housing need (3.3%).

Households with activity limitation(s) related to physical health

Households with an activity limitation(s) related to physical health are those with at least one household member who experienced difficulty seeing, hearing, walking, using stairs, using hands or fingers, or doing other physical activities, or who had a health problem or long-term health condition lasting six or more months. These households were less likely to experience core housing need (11.0%) than all households in Newmarket (12.4%). However, these households who were in core housing need were slightly more likely to reside in only unaffordable housing (93.7%)

or only inadequate housing (4.0%) compared to all households in core housing need in Newmarket (92.8% and 3.9%, respectively).

Households with activity limitation(s) related to mental health

Households with an activity limitation(s) related to mental health are those with at least one household member who experienced difficulty learning, remembering, or concentrating, or who suffered from one or more emotional, psychological or mental health conditions (e.g., anxiety, depression, bipolar disorder, substance abuse, anorexia). These households were also less likely to experience core housing need (10.4%) than all households in Newmarket (12.4%). However, these households in core housing need were more likely to reside in only unsuitable housing (4.1%) or only inadequate housing (4.1%) compared to all households in core housing need in Newmarket (3.3% and 3.9%, respectively) in 2021.

2021 Core Housing Need by Priority Population Group:

| Priority Population Group | Households | Rate |
|---|--------------|--------------|
| Household maintainer age 18-29 (Youth-led) | 170 | 18.4% |
| Household with gender diverse couple or includes a transgender or non-binary person | 20 | 9.8% |
| Household with person(s) dealing with mental health and addictions activity limitation | 330 | 9.3% |
| Household with Veteran(s) | 60 | 9.8% |
| Single-mother-led Household | 625 | 22.9% |
| Women-led Household | 2,145 | 17.0% |
| Indigenous Household | 65 | 11.4% |
| Visible minority Household | 1,240 | 13.0% |
| Black-led Household | 145 | 20.6% |
| New migrant-led Household | 135 | 17.1% |
| Refugee-claimant-led Household | 240 | 15.8% |
| Household maintainer under 25 | 35 | 28.0% |
| Household maintainer over 65 | 1,190 | 16.2% |
| Household maintainer over 85 | 185 | 23.3% |
| Household with person(s) physical activity limitation | 945 | 11.0% |
| Household with person(s) dealing with cognitive, mental or addictions activity limitation | 575 | 10.4% |
| Household with Transgender or Non-binary person(s) | 20 | 9.5% |
| Community (all Households) | 3,650 | 12.4% |

Source: HART Housing Needs Assessment tool

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

The homelessness data for the Town of Newmarket were not available separate from York Region counts. From York Region's I Count 2021 Homelessness count, conducted on June 1st and 2nd, 2021, 329 people were identified as experiencing homelessness. It should be noted that this number is not directly comparable to previous counts (389 in 2018), as the 2021 count was limited due to COVID-19 pandemic restrictions. Fewer people were found to be living temporarily with others (hidden homelessness) during the 2021 count and the count included a limited number of unsheltered locations.

There were a few overrepresented groups in the 2021 homelessness count in York Region. In 2021, 12% of survey respondents self-identified having Indigenous identity or ancestry. By comparison, less than 1% of the overall York Region population report Aboriginal identity. Further, 10% of survey respondents self-identified as Black despite less than 3% of York Region's general population identified as Black in the 2021 Census. In total, 10% of survey respondents, and 27% of youth (16-24), identified as LGBTQ2S+. This compares to only 4% of the total Canadian population aged 15 and older and 5-10% of Canadian youth who identify as LGBTQ2S+.

The number of people identified on the By-Name List, a real-time list of people experiencing homelessness and accessing services in York Region, increased from 1,395 in 2019 to 1,784 in 2023. Between 2019 and 2023, the number of people experiencing homelessness for longer than six months in the past year, increased from 124 to 473.

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

Homelessness is a multi-dimensional problem affected by both individual life circumstances, such as a traumatic life event, loss of job, addiction challenges, and societal factors, such as housing affordability, pandemic-related unemployment. Newmarket has experienced significant increases in home prices and rents over the past decade, making it difficult for low-income individuals and families to secure stable housing. The supply of affordable and deeply affordable housing units has not kept pace with demand, leading to housing precarity and increased risk of homelessness.

There is a shortage of supportive housing in Newmarket for people with complex needs, including mental health challenges, addictions, and disabilities. This gap means that individuals leaving hospitals, treatment facilities, or correctional institutions may have limited housing options and could fall into homelessness. Discrimination in the rental market, such as against people on social assistance or those with poor credit, can also contribute to homelessness.

These factors are occurring across Ontario, as growth in population and households is not being met with a sufficient supply of affordable housing and required supports for households at-risk of homelessness.

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

York Region's 183 emergency beds and 66 transitional housing beds are regularly at or near capacity. Homelessness is a serious and growing issue in York Region and across the country. To address the immediate and long-term needs of people experiencing or at risk of homelessness, York Region Council approved the 2024 to 2027 Homelessness Service System Plan (The Plan).

The Plan outlines goals and priority areas that aim to improve, enhance and align homelessness services and supports including homelessness prevention, intervention, housing stability and strengthening a coordinated system response with community partners.

The Plan aims to end chronic homelessness in the Region by prioritizing prevention to keep people from losing their homes, supporting people to obtain stable housing and investing in housing retention and wraparound support services to ensure people remain housed. It also works to strengthen the Region's human rights-based approach to addressing homelessness by working with partners to deliver supports and services reflecting the personal rights and dignity of the people that need them.

- Rapid deployment actions, that accompanied the Plan, beginning in 2024 will support individuals at risk of or experiencing homelessness, including:
- Adding 139 new beds in existing emergency and transitional housing, and in hotel and seasonal shelters
- Adding staff to the Community Paramedicine and Outreach Response Team

- Adding outreach workers to support clients living unsheltered or in encampments
- Helping more people experiencing chronic homelessness
- The Plan was informed by research, analysis of approaches used by other jurisdictions and engagement, including key informant interviews with members of Council, sector organizations, service providers and people with lived experiences.

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

Post-Secondary Institutions

While Newmarket itself does not have a large university or college campus, it is home to post-secondary satellite campuses and career colleges. Students may compete for local rental housing, especially given limited purpose-built rental stock.

Long-Term Care Homes

Newmarket has several long-term care facilities and retirement residences, including:

- Eagle Terrace Long Term Care: 70 beds
- Newmarket Health Centre – Long-Term Care Home: 132 beds
- Southlake Residential Care Village (adjacent to Southlake Regional Health Centre): 224 beds
- Mackenzie Place – Long Term Care: 93 beds
- Chartwell Barton Retirement Residence

The aging population and presence of these facilities create demand for specialized housing and support services, and they also employ personal support workers (PSWs) and other healthcare staff, some of whom may require affordable rental housing.

Temporary Foreign Workers (TFWs)

While Newmarket is more urbanized and less agricultural than surrounding areas within York Region, there are still sectors nearby where TFWs are employed, including:

- Food processing plants, warehousing, and logistics operations that support the regional economy.
- Some temporary foreign workers in the region commute to agricultural operations in York Region's rural areas (e.g., Holland Marsh area) while living in or near Newmarket due to available services and transit.

While Newmarket itself may not be a direct hub for TFWs, it is part of a regional labour market that does attract foreign workers, especially in lower-wage industries with seasonal or temporary demand.

5. Housing Profile

5.1 Key Trends in Housing Stock:

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

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

Newmarket was established in the early 19th century as a key stop along the Holland River and Yonge Street corridor, a major trading route north of Toronto. The arrival of the Northern Railway of Canada in 1853 and later the Metropolitan radial railway in the early 1900s spurred modest residential expansion. Housing during this period was largely low-density and followed traditional small-town development patterns.

Similar to much of southern Ontario, Newmarket experienced significant suburbanization starting in the 1940s and 1950s. The introduction of the automobile and the construction of Highway 400 and later Highway 404 shifted Newmarket from a rural service centre to a suburban community within the Greater Toronto Area (GTA) commuter belt. Residential subdivisions featuring single-detached homes began to dominate, particularly in the areas north and east of the original town centre. The town grew rapidly in the 1980s and 1990s as families sought more affordable housing options compared to Toronto.

Since the early 2000s, Newmarket has shifted toward more compact, mixed-use development patterns in response to growth management policies such as Ontario's *Places to Grow Act, 2005*, and the *Greenbelt Plan*. While single-detached homes still dominate the housing supply, there has been an increase in townhouses, mid-rise apartments, and mixed-use developments, especially around key corridors like Yonge Street and Davis Drive. The Davis Drive corridor, in particular, has seen intensification linked to the Viva rapid transit system and regional planning initiatives.

| 5.2.1 Housing Units: Currently Occupied/Available | | |
|--|---|---------------------------------|
| Characteristic | Data | Value |
| Total private dwellings | Total | 30,300 |
| Breakdown by structural types of units (number of units) | Single-detached | 18,115 |
| | Semi-detached | 2,250 |
| | Row house | 3,880 |
| | Apartment/flat in a duplex | 1,995 |
| | Apartment in a building that has fewer than 5 storeys | 2,360 |
| | Apartment in a building that has 5 or more storeys | 1,510 |
| | Other single attached | 180 |
| | Movable dwelling | 10 |
| Breakdown by size (number of units) | Total | 30,300 |
| | No bedrooms | 120 |
| | 1 bedroom | 2,290 |
| | 2 bedrooms | 3,475 |
| | 3 bedrooms | 10,795 |
| | 4 or more bedrooms | 13,615 |
| Breakdown by date built (number of units) | Total | 30,300 |
| | 1960 or before | 3,150 |
| | 1961 to 1980 | 5,970 |
| | 1981 to 1990 | 5,510 |
| | 1991 to 2000 | 6,440 |
| | 2001 to 2005 | 3,105 |
| | 2006 to 2010 | 2,485 |
| | 2011 to 2015 | 1,855 |
| | 2016 to 2021 | 1,790 |
| Rental vacancy rate (Percent) (2021) | Total | 0.9% |
| | Bachelor | 0% |
| | 1 bedroom | ** |
| | 2 bedrooms | 0% |
| | 3 bedrooms+ | ** |
| Number of primary and secondary rental units | Primary | 1,033 |
| | Secondary | 6,252 (85.8%) |
| Number of short-term rental units | Total | 293 Listings (as of March 2025) |

** - indicates data that was unavailable from CMHC's Rental Market Survey

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

According to data from the HART Tool, the Town of Newmarket had built 60 units affordable rental units for low- and very low-income households between 2016 and 2021. This was partially offset by the loss of 30 of such units, for a net gain of 30 rental units affordable for low- and very low-income households in Newmarket.

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

Since 2006, the Town has lost over 1,000 rental units that had self-reported shelter costs under \$1,000 per month, from 2,710 such units in 2006 to 1,630 units in 2021. This loss of low-end of market units is likely due to a combination of inflation of housing prices over time and the demolition of older housing units. At the same time, the number of rental units with rental prices over \$2,000 have increased rapidly. The number of these expensive rental units increased from 155 units in 2011 to 765 in 2016 and 2,395 in 2021. This rapid increase in expensive rental units may indicate that the new stock being added to the supply of rental housing in Newmarket is largely unaffordable to low- and moderate-income renter households. The vast majority of new rental housing in Newmarket is not affordable for low-income households.

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

Primary Rental Market Trends

In the decade spanning from 1990 to 1999, the average size of the Town's primary rental market was approximately 1,000 rental units. After declining for two decades and reaching a low of 775 units in 2016, the current size of the primary rental market in Newmarket is 1,193 units. This is comprised of 617 one-bedroom units (51.7% of the total universe), 456 two-bedroom units (38.2%), 83 three- or more-bedroom units

(6.9%), and 37 bachelor units (3.1%). This composition is likely appropriate for the market, as 62.8% of renter households in 2021 were one- or two-person households, with one-person households being the most common household size for renter households (33.9%). Additionally, 80.4% of low- and moderate-income households, who are more likely to be renters, are one- or two-person households. This stagnation over time of the primary rental market is consistent with the lack of rental housing completions in the Town, outlining the need for rental housing in a community where the number of renter households is growing every year.

Primary Market Rent Prices

The average rent for all the primary rental units in Newmarket has been steadily increasing over time. In particular, the average rental price for all units has increased +60.7% between 2015 and 2024. This growth is primarily in the one-bedroom (+50.4% increase in rent) and two-bedroom (+71.4%) units.

While the lack of purpose-built rental in Newmarket over the last two decades makes it difficult to evaluate, there appears to be differences in rental prices between newer and older rental units in the Town. In 2022, units built before 1960 averaged a monthly rental price of \$1,144, while units built between 1960 and 1979 averaged a rental price of \$1,456. Although there was insufficient data for CMHC to report the rent prices on the newer units (those built since 1980), it can be assumed that the rental price on these newer units is higher as the average for all units in 2022 was higher than both prices (\$1,480). This trend is consistent with buildings of increasing size. In 2020, the last year with sufficient data for CMHC to report, units in buildings with 50 to 199 units had an average rental price of \$1,570, higher than that of units in buildings with three (3) to five (5) units (\$1,077) and 20 to 49 units (\$1,049).

Since 2022, the prices on the primary rental market have increased rapidly. In 2024, the average rent price across all unit sizes in Newmarket was \$1,755, an increase of 60.7% from 2015. This growth in prices is driven by growth for both one-bedroom (\$1,590, +50.4%) and two-bedroom (\$2,010, +71.4%) units in the Town. In 2024, prices for bachelor and three- or more-bedroom units in Newmarket were unavailable due to the limited number of these units.

Secondary Rental Market Trends

From a point in time scan of available rental units in Newmarket taken in May 2023, the rent prices on the secondary rental units were significantly higher than the primary rental market. The lack of a new purpose-built rental in Newmarket forces more households to turn to the secondary rental market for housing options, including some households who would prefer a purpose-built rental unit due to higher security of tenure and lower rents. Due to the higher prices in the secondary

market, the lack of purpose-built rental housing in Newmarket is likely creating downstream unaffordability issues for renter households that could be saving for home ownership or spending more of their income on other expenditures.

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

A vacancy rate of 3% is generally accepted as a 'healthy' vacancy rate, indicating a balance between the supply of rental housing and the need for rental housing. However, due to the lack of new rental construction in the Town and the increasing number of renter households, the vacancy rate in the primary rental market has been declining consistently over time in Newmarket. In 2022, this rate reached its lowest point, with a 0.3% vacancy rate in the primary rental market. Effectively, there is no vacancy in the market due to high demand and low supply, forcing households to find rental accommodations on the secondary market. Between 2016 and 2018, the Town added over 200 rental units to the primary market universe, causing the vacancy rate of the primary rental market to increase from 1.6% to 2.2%. However, the vacancy rate quickly dropped to 0.6% by 2020, showing clear demand for this tenure in the community. By assessing the vacancy rate by rent ranges, it is clear that there is a sustained demand for units with lower rents. The vacancy rate for units with an average rental price below \$1,250 has been 0.0% since 2018.

Since 2022, the vacancy rate in Newmarket has increased. In 2024, the vacancy rate across all unit sizes was 2.8%. One-bedroom units experienced a dramatic increase in vacancy rate during this period, increasing to 3.4% in 2024. Vacancy rates for all other unit sizes were unavailable due to lack of data.

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

Despite only making up 24.2% of all households in 2021, renter households account for 53.6% of all households in core housing need in Newmarket. There were more renter households than owner households below the affordability standard (1,780 renter households, 1,625 owner households), below the adequacy standard (215 renters, 125 owners), and below the suitability standard (205 renters, 60 owners) in core housing need. These trends outline the need for rental housing that is affordable, adequate, and suitable for the demographics of renter households in the Town of Newmarket.

5.7 Non-Market Housing

| 5.7.1 Current Non-Market Housing Units | | |
|--|-------|---|
| Characteristic | Data | Value |
| Number of housing units that are subsidized | Total | 1,275 (17.5%) |
| Number of housing units that are below market rent in the private market (can either be rent or income-based definition) | Total | 4,495 (74.9)* |
| Number of co-operative housing units | Total | 349** Housing Services Act Co-op Units (York Region): Bachelor: 0 One-Bedroom: 26 Two-Bedroom: 69 Three-Bedroom: 62 Four- or more-Bedroom: 2 |
| Number of other non-market housing units (permanent supportive, transitional, etc.) | Total | York Region Housing Units Mandated for Seniors: • Housing York Inc.: ○ Bachelor: 35 ○ One-Bedroom: 296 ○ Two-Bedroom: 35 ○ Three-Bedroom: 0 ○ Four- or more-Bedroom: 0 • Private Non-Profit: ○ Bachelor: 0 ○ One-Bedroom: 123 ○ Two-Bedroom: 41 ○ Three-Bedroom: 0 ○ Four- or more-Bedroom: 0 |

Source: HART HICC HNA Tool

**Note: There are varying definitions of "below market"; we have calculated this figure by calculating shelter that is affordable to households earning 80% of Area Median Household Income. Across Canada, median household incomes for renters in 2020 were only slightly over half (54%) of median household income for homeowners. Therefore, it should be noted that a renter household making 80% of AMHI in 2020 should be considered relatively high-income. Read more in HART's [methodology](#).*

***Data represents co-ops registered with the Co-operative Housing Federation of Canada (CHF Canada) extracted as of December 5, 2024 and may not include all co-ops.*

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

Examples can include:

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

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

Community Housing Needs

There is an existing shortage of purpose-built rental housing and affordable options in Newmarket, particularly for low- and moderate-income households. Rising rental prices have outpaced local income growth, increasing the prevalence of core housing need among renters.

The number of households on the wait list for subsidized housing in Newmarket has increased consistently in recent years. From 2022 to 2023, the number of households waiting for subsidized housing increased by 4.5%. This was driven by growth of non-senior applicants (+5.7%). Wait times for subsidized housing in Newmarket was substantially longer than York Region wait times in 2023. While non-senior applicants averaged a wait time for housing of 2.5 years across York Region, applicants in Newmarket waited for an average 9 years. Wait times for housing mandated for seniors was slightly higher (8.4 years) relative to York Region wait times (7.9 years).

However, the overall York Region wait times include households who were housed through portable housing benefit programs (i.e., Canada-Ontario Housing Benefit or COHB), while the Newmarket wait times only include households who were housed within traditional subsidized units with one of the community housing providers in Newmarket. When we remove COHB from wait times, the overall York Region average wait times are similar to the Newmarket wait times, i.e., in 2024, approximately eight (8) years for non-seniors and almost ten (10) years for seniors, or about 9.5 years when all combined. While COHB has helped house people from the wait list faster

and reducing average wait times, applicants who wait for a subsidized unit are still waiting for extended periods of time across York Region.

The demand for rent supplements and housing allowances administered by York Region exceeds supply, leaving many households on waitlists or struggling with housing affordability. Families, seniors, and individuals living on fixed incomes are particularly affected by the lack of deeply affordable community housing options.

Supportive Housing Needs

There is a critical gap in supportive housing units with wrap-around services for individuals with complex needs, such as mental health challenges, addictions, and physical or developmental disabilities. Supportive housing is also in short supply for youth aging out of care, individuals transitioning from homelessness, and women fleeing domestic violence.

While local agencies provide some supportive housing and services, the overall capacity is insufficient to meet growing demand. More permanent supportive housing models and transitional housing are needed to stabilize vulnerable populations.

Accessible Housing Needs

Newmarket lacks sufficient affordable and accessible housing options, particularly for older adults and people with disabilities who require barrier-free units. While some senior-geared affordable housing and assisted living facilities exist, there is a gap for independent seniors who need accessible, affordable units but do not yet require institutional care. There is also a shortage of new accessible rental units in the private market and non-profit housing sector that meet modern accessibility standards.

The growing senior population and individuals with mobility challenges are driving demand for housing designed with universal design principles to allow for aging in place.

5.9 Housing Trends

| 5.9.1 Housing Values | | |
|---|-------------|--|
| Characteristic | Data | Value |
| Median monthly shelter costs for rented dwellings (Canadian dollars) | Median | \$1,510 |
| Purpose-built rental prices by unit size (Average, Canadian dollars) (2021 Prices) | Total | \$1,283 |
| | Bachelor | \$754 |
| | 1 bedroom | \$1,273 |
| | 2 bedrooms | \$1,411 |
| | 3 bedrooms+ | ** |
| Purpose-built rental prices by unit size (Median, Canadian dollars per month) (2021 Prices) | Total | \$1,250 |
| | Bachelor | \$750 |
| | 1 bedroom | ** |
| | 2 bedrooms | \$1,325 |
| | 3 bedrooms+ | ** |
| Sale prices (Canadian dollars) | Average | CMHC Market Absorption Survey: \$1,174,993 (single- and semi-detached) |
| | Median | CMHC Market Absorption Survey: Not available |
| Sale prices by unit size (Average, Canadian dollars) | Average | Self-reported 2021 Census: \$618,500 |
| | Bachelor | Self-reported 2021 Census: \$531,000 |
| | 1 bedroom | Self-reported 2021 Census: \$423,600 |
| | 2 bedrooms | Self-reported 2021 Census: \$445,200 |
| | 3 bedrooms+ | Self-reported 2021 Census: \$553,500 (3 bedrooms) \$811,000 (4+ bedrooms) |
| Sale prices by unit size (Median, Canadian dollars) | Median | Self-reported 2021 Census: \$472,000 |
| | Bachelor | Self-reported 2021 Census: \$404,000 |
| | 1 bedrooms | Self-reported 2021 Census: \$372,000 |
| | 2 bedrooms | Self-reported 2021 Census: \$348,000 |
| | 3 bedrooms+ | Self-reported 2021 Census: \$448,000 (3 bedrooms) \$600,000 (4+ bedrooms) |

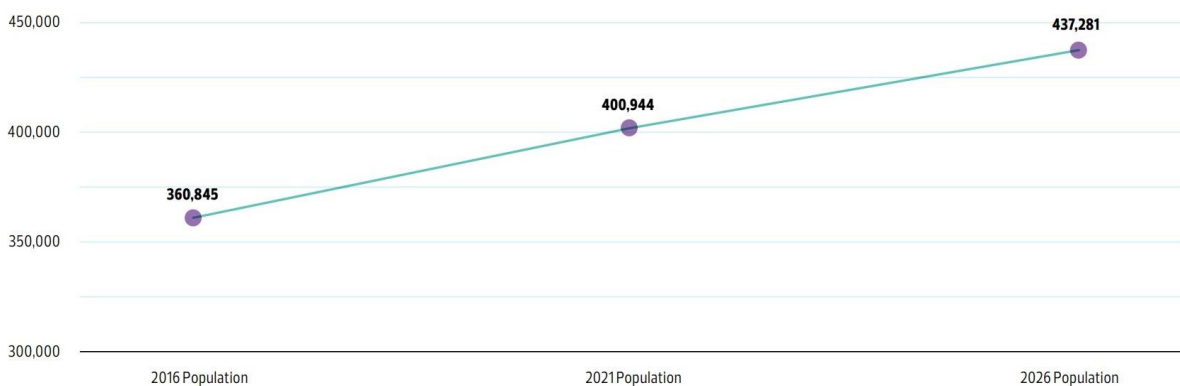
** - indicates data that was unavailable from CMHC's Rental Market Survey

| 5.9.2 Housing Units: Change in Housing Stock | | |
|---|---------------|--|
| Characteristic | Data | Value |
| Demolished – breakdown by tenure | Tenant | 108 total units (Dwelling tenure data not available) |
| | Owner | |
| Completed – Overall and breakdown by structural type (annual, number of structures) | Total | 225 |
| | Single | 58 |
| | Semi-detached | 28 |
| | Row | 139 |
| | Apartment | – |
| Completed – Breakdown by tenure (annual, number of structures) | Tenant | – |
| | Owner | 225 |
| | Condo | – |
| | Coop | – |
| Housing starts by structural type and tenure | Total | CMHC 2024 Housing Starts and Completes Survey: Single-Detached: 7 Semi-Detached: 0 Row House: 0 Apartment: 138 Total: 145 |

6. Projected Housing Needs and Next Steps

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

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from Edmonton's Affordable Housing Needs Assessment is provided below.



Household Growth Projection 2016– 2026. Source: Edmonton Affordable Housing Needs Assessment – August 2022

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

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, including the HART housing needs projection here. The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps

as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

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

Step 1: Population Projection

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

Step 2: Household Projection

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

family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.

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

Step 3: Housing Demand (Need) Projection

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

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

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

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

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

| 6.1.1 Projected Households by Household Size and Income Category | | | | | | |
|--|----------|----------|----------|----------|-----------|--------|
| HH Income Category | 1 person | 2 person | 3 person | 4 person | 5+ person | Total |
| Very Low Income | 1,097 | 148 | 44 | 21 | – | 1,310 |
| Low Income | 2,672 | 1,783 | 785 | 309 | 165 | 5,714 |
| Moderate Income | 1,422 | 2,550 | 1,159 | 902 | 395 | 6,428 |
| Median Income | 661 | 2,772 | 1,712 | 1,418 | 611 | 7,174 |
| High Income | 314 | 2,782 | 3,079 | 4,304 | 2,614 | 13,093 |
| Total | 6,166 | 10,035 | 6,779 | 6,954 | 3,785 | 33,719 |

Key Considerations

Population

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.
- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.
- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.
- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.
- **Smaller Communities:**
 - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
 - One industry communities should also develop multiple population scenarios to manage economic volatility

Household Projections

- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.
- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.
- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.
- **Optional for Smaller Communities:**
 - For the younger population aged 18–34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.
 - Project household composition by family/non-family households using latest census proportions by family type.
 - Project household size by age for family/nonfamily type by dividing population by households.

Housing Demand

To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.
- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.
- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

Economic Data Integration

- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.
- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.
- CMHC is developing models to project headship rates for household maintainers aged 18–34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.
- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

Supply Capacity & Supply Gaps

- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.
- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps
- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.
- **Optional for Smaller Communities:**
 - Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

6.2 Projection Methodology

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

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

Assumptions

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

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

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

These populations projections were developed to align with the existing population projections as outlined in the *2022 York Region Official Plan – Office Consolidation* from June 2024. These projections forecast the population of Newmarket to grow to 90,700 people by the year 2031 and 118,500 people by 2051. Annual population age cohort figures were provided and used as guides to validate the accuracy of the projections developed for this study.

Projection Methodology

Population Projections

Population data was gathered from Statistics Canada Community Profiles for the periods of 2006, 2011, 2016, and 2021. The Cohort Survival Projection Method was

used to project the historical population trends into future years. The Cohort Survival Projection Method is a simple method for forecasting what the future population will be based upon the survival of the existing population and the births that will occur. Births were projected using trends in the Ontario birth rates in the last ten years, forecasting these trends to continue in a linear fashion moving forward.

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

Household Projections

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

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

Dwelling and Income Category Projections

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

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

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

| 6.2.1 Projections [2035] | | |
|-------------------------------------|---|--|
| Characteristic | Data/Formula | Value |
| Women by age distribution (# and %) | 0-14 | 6,879 |
| | 15-19 | 3,935 |
| | 20-24 | 3,280 |
| | 25-64 | 24,529 |
| | 65-84 | 12,153 |
| | 85+ | 1,934 |
| Male Births | Births x Estimated Proportion of Male Births | 279 |
| Female Births | Total births – Male Births | 268 |
| Survival Rate | Survival rate for those not yet born at the beginning of the census year | 95% |
| Net Migrations | Net migration (in and out) of those not yet born at the beginning of the census year | 25 |
| Projected Family Households | Age-group population x projected age-specific family headship rate | 27,951 |
| Projected Non-family Households | Age-group population x projected age-specific non-family headship rate | 7,734 |
| Total Projected Headship Rate | Family headship rates + non-family headship rates | 34.9% |
| Projected Net Household Formation | Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1) | Total: 5,384 Family: 4,090 Non-Family: 1,304 |
| Projected Owner Households | Projected households by type, year and age group x Projected ownership rate by type, year and age group | 25,543 |
| Projected Renter Households | Projected households by type, year and age group – projected owner households by type, year and age group | 10,142 |
| Projected Dwelling Choice | Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group | * |

* – Denotes data points that require further direction from CMHC

6.3 Population and Households Projections

| 6.3.1 Anticipated Population by [2035] | | |
|--|------------|---------|
| Characteristic | Data | Value |
| Anticipated population | Total | 102,134 |
| Anticipated population growth | Total | 14,199 |
| | Percentage | 16.1% |
| Anticipated age | Average | 45.3 |
| | Median | 45.3 |
| Anticipated age distribution (# and %) | 0-14 | 13,328 |
| | 15-19 | 7,625 |
| | 20-24 | 6,356 |
| | 25-64 | 47,529 |
| | 65-84 | 23,548 |
| | 85+ | 3,747 |

During this period of projection, the population of the Town of Newmarket is estimated to experience increases in the share of population that is aged 65 years and older and under the age of 15 years. This diverse range of population ages is partly due to province-wide trends of aging populations and the existing share of population in typically family formation ages (i.e., between 25 and 44).

With Newmarket expecting an increase in both the population aged 65 and older and those under 15 years, the Town will need to consider a diverse range of needs through future housing and community planning. This includes providing more age-friendly housing options such as accessible, smaller units and supportive housing for seniors, while also ensuring there are family-sized homes and affordable rental units for young families. Additionally, the Town should prioritize walkable, complete communities with access to healthcare, schools, parks, childcare, and transit, as both age groups are more likely to rely on local amenities and services within close proximity to where they live.

| 6.3.2 Anticipated Households by [2035] | | |
|---|---------------|---------------------|
| Characteristic | Data | Value |
| Current number of households | Total | 30,300 |
| Anticipated number of households | Total | 35,685 |
| Anticipated Household Age | Average | 59.5 |
| | Median | 58.4 |
| Anticipated Households by Tenure | Renter | 10,142 |
| | Owner | 25,543 |
| Anticipated Units by Type | Total | 35,685 |
| | Single | 21,299 |
| | Semi-detached | 2,698 |
| | Row | 4,618 |
| | Apartment | 6,844 |
| Anticipated Units by Number of Bedrooms | 1 bedroom | 2,843 |
| | 2 bedroom | 4,155 |
| | 3 bedroom | 12,778 |
| | 4 bedroom | 15,908 |
| | 5 bedroom | N/A – Not in Census |
| Anticipated Households by Income | Average | * |
| | Median | 7,933 |
| | Very Low | 1,384 |
| | Low | 5,937 |
| | Moderate | 6,773 |
| | High | 13,658 |
| Anticipated average household size | Total | 2.9 |
| Draft approved lots by planned housing type | Total | 7,933 |
| Draft approved lots by tenure | Tenant | 1,384 |
| | Owner | 5,937 |

* – Denotes data points that require further direction from CMHC/HICC

Trends for households in the Town of Newmarket are projected to remain relatively stable through 2035. However, there are some trends for household tenure and size that are observable from the projections completed for this study. The proportion of households containing one or two people is expected to increase over time, while the share of households who rent their homes is expected to increase. As the population continues to age in Newmarket, the number of household maintainers aged 65 years or older is expected to grow over time.

As Newmarket experiences a trend toward smaller households that are more likely to rent and be maintained by adults aged 65 and older, the Town will need to

expand its supply of diverse and affordable housing types, including accessible rental units, smaller apartments, and ground-oriented options like townhomes. There will also be a growing need for age-friendly communities that integrate health services, public transit, and accessible public spaces to support aging in place. In addition, policies that encourage the development of rental housing suited to seniors, including supportive or assisted living options, will be critical to meet the evolving needs of this demographic shift.

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

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

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

The Housing Needs Assessment will serve as a background document to guide key municipal planning and policy initiatives, including the Official Plan (OP) review, secondary plans, and growth strategies around Protected Major Transit Station Areas (PMTSAs). By identifying gaps across the housing spectrum, such as the need for affordable and higher-density housing near transit, units for larger households in denser housing forms, and housing for priority populations, the HNA will inform policy and regulatory changes that facilitate diverse and attainable housing options.

Potential policy responses could include:

- **Zoning and Land Use Adjustments:** Encouraging housing types in strategic growth areas based on identified housing needs in the community.
- **Incentive Programs:** Targeted financial tools (e.g., tax incentives, expedited approvals) to promote affordable housing construction.
- **Partnerships and Collaboration:** Engaging with non-profits, the private sector, and other levels of government to align resources and funding with identified needs.

Additionally, findings from the HNA will be integrated into interdepartmental discussions to ensure that housing actions align with economic development, transportation, and infrastructure planning objectives.

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

The data collected through the Housing Needs Assessment will be utilized to help shape municipal and regional housing strategies by providing an evidence-based foundation for policy development. The insights will guide:

- Growth Management and Development Patterns: Ensuring that housing supply aligns with forecasted demand in strategic growth areas, particularly in relation to PMTSAs and intensification corridors.
- Infrastructure Planning: Informing infrastructure investment priorities to support housing development in key locations.
- Affordability Strategies: Using demographic, economic, and housing market data to design targeted affordability measures, such as inclusionary zoning or purpose-built rental incentives.
- Internal and Regional Coordination: Supporting discussions with other municipal departments and regional partners to align housing needs with broader planning initiatives, including transit expansion and employment hubs.

By applying this data-driven approach, the Town will be better positioned to proactively manage housing growth while balancing economic, social, and environmental sustainability objectives.

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

Examples may include:

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

The projections completed as a part of this Housing Needs Assessment highlight significant population and household growth in Newmarket, which will place increased demands on municipal infrastructure and require strategic planning to support sustainable development. Key growth pressures include:

- **Water and Wastewater Capacity:** As Newmarket continues to grow, ensuring sufficient water and wastewater servicing capacity will be critical. The housing pressures caused by the need for water and wastewater servicing infrastructure has historically been an issue in Newmarket. Coordinating infrastructure planning with York Region will help align housing development with planned upgrades to accommodate increasing demand. Investments into housing-enabling infrastructure will require coordination and funding from the Region and provincial and federal governments.
- **Transportation and Transit Infrastructure:** With higher-density development focused around PMTSAs and key growth areas, investments in transit expansion, road networks, and active transportation infrastructure will be essential to support a growing population and reduce congestion. Through community engagement, the lack of a complete transit system within

Newmarket has become a growing issue for many residents of the Town. Newmarket requires more frequent local service to support the development of complete communities.

- **Community and Social Infrastructure:** The anticipated rise in households will require additional schools, healthcare facilities, and community services. Proactive planning will be needed to ensure that new and existing residents have access to essential services that contribute to a high quality of life. Currently, this analysis is limited to Recreation Master Plans and a forthcoming Parks Plan in Newmarket.
- **Housing Affordability and Availability:** As Newmarket experiences continued growth, there will be increasing pressure to deliver a range of housing options to meet the needs of diverse households, including affordable housing, missing middle housing, and family-friendly units in higher-density developments. This may require a Housing Strategy to operationalizing priorities the Town may have moving forward.
- **Sustainable Growth and Climate Resilience:** Managing growth in a way that supports climate resilience will be a priority, including integrating sustainable infrastructure solutions, green building practices, and natural asset protection into future development planning.

By using the HNA findings to guide growth management strategies, Newmarket can ensure that infrastructure investments are effectively prioritized to support forecasted housing demand while fostering complete, connected, and resilient communities.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

Housing Statistics – Statistics Canada

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

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

Population and demography statistics (statcan.gc.ca)

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

Housing Market Information Portal

UrbanSim – Scenario Modeling

Reports & Publications

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

CMHC – Housing Shortages in Canada Report

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

University of London – Affordability targets: Implications for Housing Supply

Nova Scotia Housing Needs Assessment Report Methodology

Ontario Land Needs Assessment Methodology

British Columbia Affordable Housing Need Assessment Methodology

Annex B: Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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