Housing Needs Assessment

Whitby (T)

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Preface

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

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

Funding Requirement

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

Going forward, HNAs will be required for:

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

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

Purpose

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

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?
- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

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

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

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

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

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

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

1. Methodology

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

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

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

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

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

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

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

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.

The data used in this Housing Needs Assessment uses sources from all of the items listed above in addition to real estate data from local real estate boards, Altus Data Solutions, MLS, Geowarehouse, and primary research collected through surveys of rental buildings and new housing developments.

The Assessment also relies on information and data provided directly by the Town of Whitby and Durham Region (e.g., housing waitlist data, demolition permit data, projections), and information found in City reports and other publications.

Qualitative information collected through interviews and consultation are also utilized, which is expanded on further in **Sections 1.2** and **1.3** to follow.

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)

Over the past few years, significant consultation has occurred on housing issues and with priority groups and the public at large by both the Town and the Region of Durham. Engagement has included:

- The Town is currently undertaking its five-year review of the Official Plan to set policies that manage how Whitby should grow between now and 2051. Through this process, the Town has undertaken significant consultation with the development industry, non-profits, and the public. Formal consultations as well as online surveys and public open houses have occurred, with further consultations expected over the next year.
- The Town also recently undertook a review of the Whitby GO Station PMTSA Secondary Plan that included significant public and stakeholder consultation.

This review also considered Inclusionary Zoning policies as a means to encourage new affordable housing in this area.

- Whitby is also preparing new incentives and zoning changes through their HAF application that will include consultation with the development industry, the public, and key stakeholders, including:
    - Additional Dwelling Units: In January 2024, the Town of Whitby was allotted $24.9 million in funding from the Federal Housing Accelerator Fund (HAF) in support of the National Housing Strategy administered by the Canadian Mortgage and Housing Corporation (CMHC). In part, this funding will support additional housing units (ADU's) in Whitby through the permission for up to 4 dwelling units on parcels of urban residential land subject to zoning compliance. Amendments to the Town's three Zoning By-laws and Official Plan were approved to permit up to 3 ADU's on parcels of urban residential land occupied by ground related dwelling units.
    - Downtown Secondary Plan Update: OPA 126 was approved by Council which included amendments to remove certain restrictions on density as well as an increased mix of uses (residential and non-residential).
    - Protected Major Transit Station Area: OPA 138 was approved by Council to increase maximum building heights and to remove density restrictions within lands situated in Whitby's PMTSA.
    - Strategic Growth Areas: OPA 139 was approved by Council as it relates to lands situated within the Town's strategic growth areas. Official Plan policies were amended to allow for increase building heights, and to remove certain restrictions on density limits associated with residential development.
    - Brooklin Secondary Plan: The Town is currently undertaking a review of the Brooklin Secondary Plan, for the purpose of expanding the current urban area boundary to accommodate residential and non-residential growth to the 2051 planning horizon.
- The Region of Durham has also recently prepared new growth forecasts for the entire Region, including Whitby, as well as a land needs and growth management framework for the entire Region. This work involved significant consultation with the development industry, the public, and key stakeholders.
- Durham Region implemented a new incentive program targeting non-profit and affordable rental housing in 2022. This work involved significant consultation with non-profits, affordable housing builders, and low-income tenants and households. Engagement sessions included virtual and in-person consultation events.
- Durham has also recently updated the Housing and Homelessness Plan and the Integrated Homelessness System Action Plan that involved consultation with non-profits, social service providers, shelters, the Region's Community Housing group, the public, and low-income, vulnerable, and homelessness populations.

These sessions occurred over two years and through a wide variety of measures.

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

The Town has undertaken/is currently undertaking other initiatives that support housing needs as noted in Section 1.2 above. Public consultation was undertaken, and included online engagement, surveys, in-person/virtual community open houses, targeted stakeholder consultations, social media campaigns, as well as formal public meetings.

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.

Region of Durham

<u>At Home in Durham (Durham Housing Plan 2014-2024)</u>

This Plan aims to improve affordability and access to housing, protect the existing affordable housing supply, encourage housing diversity, and build capacity in the housing system. It commits to the initiation of the development of 1,000 new affordable rental housing units by 2024 – including new supportive and transitional housing opportunities for vulnerable low-income residents.

The Housing Plan has four main goals:

- End Homelessness in Durham
- Affordable Rent for Everyone
- Greater Housing Choice
- Strong and Vibrant Neighbourhoods

At Home in Durham is supported by the Master Housing Strategy and the recommendations of the Affordable and Seniors' Housing Task Force. This year, the Region has completed the ten-year review and update for At Home in Durham, renewing its commitment to increasing affordable housing and ending homelessness in our region.

<u>Envision Durham (Regional Official Plan)</u>

This was approved by the Minister of Municipal Affairs and Housing on September 3, 2024. Envision Durham includes enabling policies that will create a more supportive and permissive environment for affordable rental housing in the region in line with the goals of At Home in Durham.

The new plan includes changes to land use planning policies, including directions for housing and affordable housing, such as:

- Strengthening policies to prevent the loss of rental housing.

- Adding a new policy to encourage less expensive housing including secondary units, microhomes, purpose-built rental housing and medium and high-density apartments in areas that are well served by local amenities including transit, schools and parks.
- Encouraging reduced parking standards as a way to support the delivery of affordable housing, including purpose-built rental housing.

Incentives:

The Region of Durham administers a number of incentive programs including the At Home Incentive Program that offers capital funding for new affordable rental housing delivered at or below 100% of the CMHC AMR. The Region also administers the Regional Revitalization Program that matches funding with local communities seeking to develop projects that algin with Regional priorities including affordable housing.

Community Housing:

Durham Regional Local Housing Corporation is also building and advancing new community housing and regenerate the existing aging housing stock.

In 2022, Durham Regional Council passed a resolution identifying Durham Regional Local Housing Corporation (DRLHC) properties to be considered for revitalization. The Region and DRLHC have identified two properties, Malaga Road and Christine Crescent, as part of Stage 1 of the redevelopment.

Town of Whitby

Town of Whitby Official Plan

The Official Plan include policies relevant to this Housing Needs Assessment.

Section 4 notes policies related to land uses. Within it, the Town identifies areas and corridors for intensification with associated long-term density and floor space index targets. Areas around major transit stations are also identified to ensure the surrounding development is supportive of transit use and reduced vehicle dependence. Considering these, development applications are reviewed for their capacity to support these targets. Moreover, this section also notes policies specifically for residential land use areas, with the goal of establishing and sustaining healthy, safe, attractive, and complete communities through the development and redevelopment of residential neighbourhoods with a range of housing options and supporting uses. These policies also discuss redevelopment and intensification, noting that Council shall support these activities in vacant and underutilized properties within residential areas.

Section 7 includes policies related to housing. It specifically notes the Town's goal being that of providing an adequate housing supply and range of housing choices to meet the needs of present and future residents. The policies notes that the municipality shall endeavour (in cooperation with the Region of Durham) to maintain a minimum 10-year supply of serviceable residential land to meet future housing needs from population growth, a minimum 3-year supply of land zoned for residential intensification and

redevelopment, as well as in draft approved/registered plans of subdivision/condominium. Within this framework, policies for special needs housing and affordability ensure that equitable outcomes are being prioritized by the Town in their efforts to promote housing supply growth within the municipality.

These sections are being reviewed as the ongoing Whitby Official Plan Review, and will be updated to reflect forecasted population and household growth to the 2051 planning horizon.

2.2 Community Profile

2.2.1 Population		
Characteristic	**Data**	**Value**
Total Population (Number)	2016	128377
	2021	138501
Population Growth (Number)	Total	10124
	Percentage	7.9
Age (Years)	Average	39.5
	Median	40
Age Distribution	0 - 14 years	26420
	15 - 64 years	91640
	65+ years	20440
Mobility	Non-movers	121555
	Non-migrants	4830
	Migrants	9035

2.2.2 Demographic Information		
Characteristic	**Data**	**Value**
Immigrants	Total	37985
Non-Immigrants	Total	97805
Recent Immigrants (2016-2021)	Total	4665
Interprovincial migrants (2016-2021)	Total	1040
Indigenous Identity	Total	2085

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

Between 2001 and 2024, Whitby's population grew by nearly 68,000, representing an annual average growth rate of 3.2% (**Table 1**). The Town has grown largely at pace with Durham Region, accommodating roughly 20% of the region's population over the past two decades.

Table 1

Annual Population Estimates						
Geography	**Population Estimate**					
	2001	**2006**	**2011**	**2016**	**2021**	**2024**
Whitby	91,396	116,170	125,832	132,335	144,558	158,855
Durham	527,916	584,501	626,901	666,428	727,554	792,615
Whitby (% of Region's Population)	17%	20%	20%	20%	20%	20%
Source: Statistics Canada.						

Between 2001 and 2021, Whitby's population aged considerably, with median age rising from 35.2 to 40 years old. Reflecting this, all age groups over the age of 45 have increased their share of the total population (**Table 2**), with the largest increase being young downsizers (+4% or roughly 8,000 persons) and mature downsizers (+3% or roughly 6,300 persons). Meanwhile, despite growing in overall size, the age groups under 45 years old have seen declines in their shares of the total population, with young adults and children seeing a drop of 6% and 4% respectively. These trends are similar to those seen province-wide, although Whitby remains slightly younger compared to Ontario as a whole, with a median age of 41.2 years old.

Table 2

Population Change Across Age Groups, Town of Whitby								
Age Group	Town of Whitby				Ontario			
	2001		2021		2001		2021	
0-19 (Children)	33,475	30%	36,040	26%	3,002,170	26%	3,053,250	21%
20-24 (Students/New Grads)	6,740	6%	8,155	6%	718,420	6%	895,600	6%
25-44 (Young Adults)	33,955	31%	35,145	25%	3,518,010	31%	3,794,800	27%
45-54 (Middle-Aged Adults)	16,995	15%	20,510	15%	1,635,280	14%	1,835,850	13%
55-64 (Young Downsizers)	10,205	9%	18,195	13%	1,064,000	9%	2,006,735	14%
65-74 (Mature Downsizers)	5,365	5%	11,700	8%	818,165	7%	1,504,495	11%
75+ (Older Adults)	4,465	4%	8,725	6%	654,005	6%	1,133,215	8%
Total Population	**111,200**	**100%**	**138,470**	**100%**	**11,410,050**	**100%**	**14,223,945**	**100%**
Source: Statistics Canada.								

A considerable portion of the Town's growth has been driven by higher rates of population increase between 2001 and 2006 (with annual growth rates of around 5%), as well as between 2020 and 2024 (with annual growth rates of around 3%) (**Figure 1**). Between these periods, the Town saw more modest growth at between 0% to 2% annually.

Whitby's growth has traditionally stemmed from its relatively affordable housing market and large supply of available greenfield lands and new subdivisions, the Region's historically strong manufacturing sector (although the local economy has gradually diversified in recent decades), and its strong access to the City of Toronto and the wider Greater Toronto Area (via GO train networks and Highway 401).

Recent population growth has also been supported by circumstances tied to the COVID-19 pandemic. One of these is the spike in home prices across Toronto between 2020 and 2022, which has encouraged emigration from the city to nearby municipalities, like Whitby. The normalization of work-from-home arrangements during this period also allowed households in certain industries to move out of more expensive housing markets and into more affordable markets like Whitby. Lastly, immigration supportive policies in recent years – an approach taken by the federal government to support pandemic recovery and address the country's rapidly ageing population – had spurred population growth in Whitby and most other parts of Canada. This has included both permanent immigrants and temporary immigrants (e.g., international students, temporary workers).

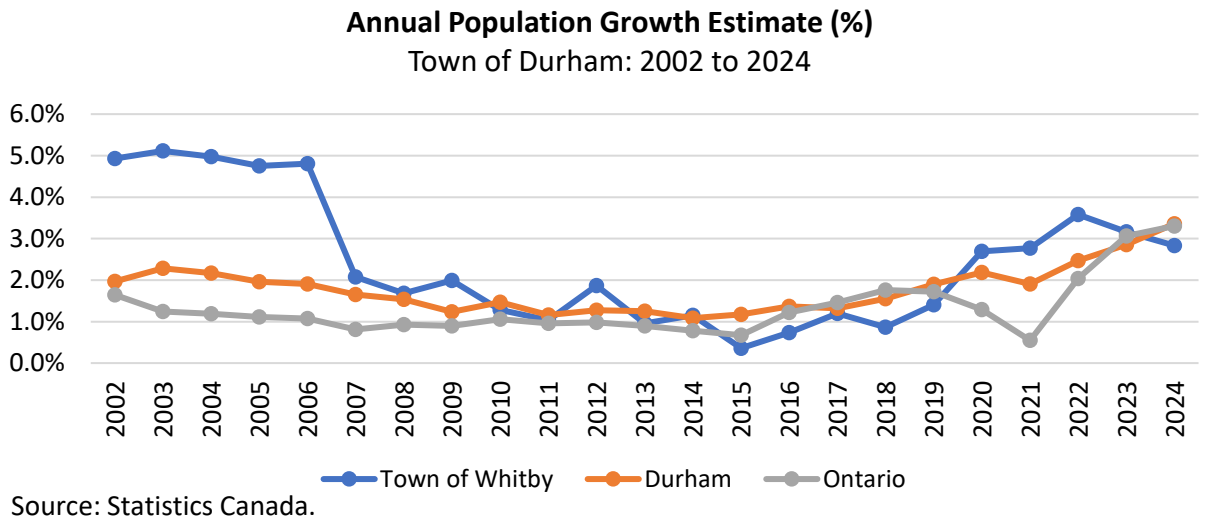
Whiby experienced a record number of new residents in 2024, with an estimated 25,100 persons moving to the Town (**Figure 2**). This represents the culmination of increasing population growth (only punctuated in 2021 by the early pandemic) since 2017.

Most of Whitby's population growth has come through:

- intraprovincial migration, at 41% of total growth in 2024. However, this is reduced from roughly 70% annually in the early 2000s.

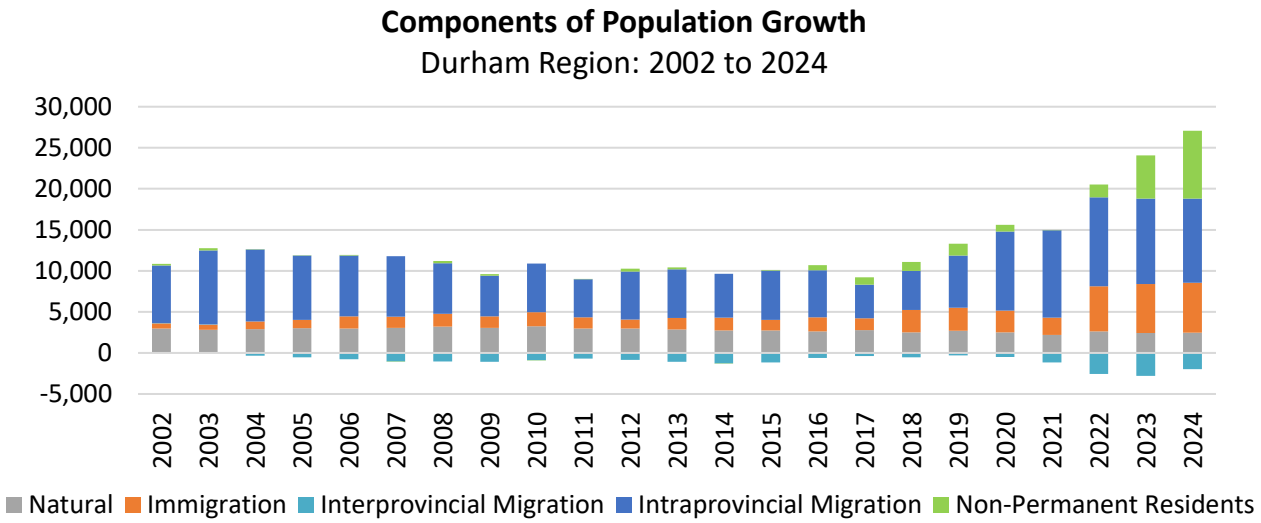
- Non-permanent residents consisted the next largest group, at 33%. This is a more recent uptick, given that prior to 2023, this group never exceeded more than 10% of annual population growth.
- Immigrants also form a substantial portion of Whitby's growth, and have gradually increased their total share, from below 10% in the early 2000s to 31% in 2022 – this has slightly declined since and stands at 24% as of 2024.

Figure 1



Source: Statistics Canada.

Figure 2

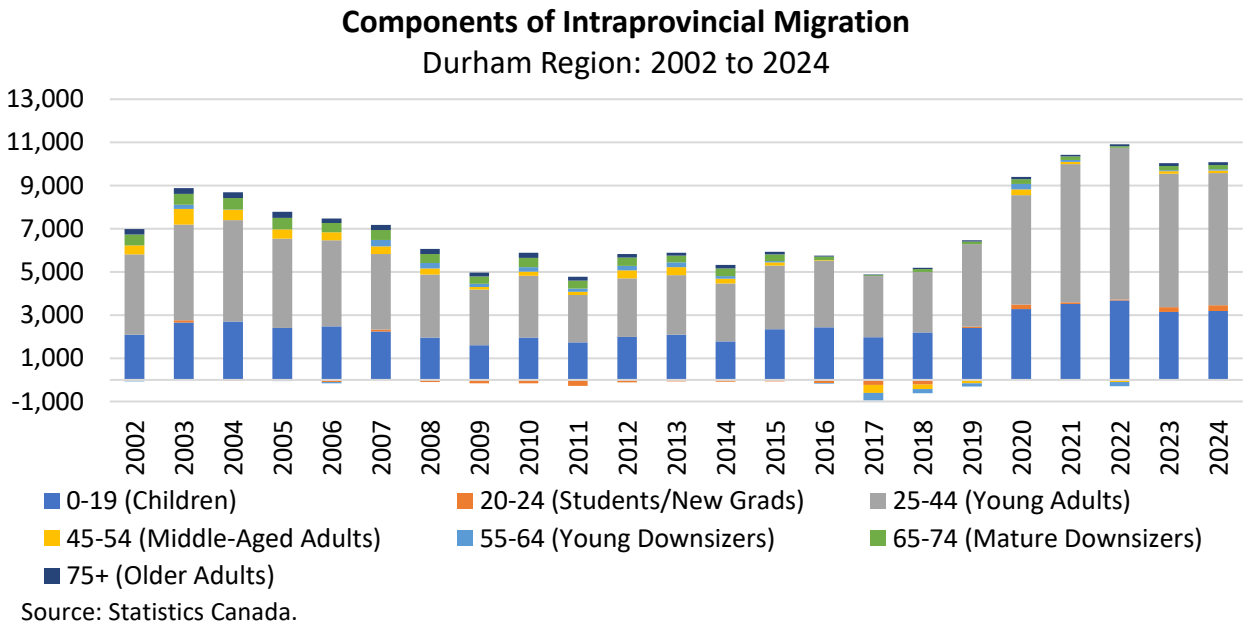


Source: Statistics Canada.

More than 80% of those coming from other provinces were young adults and children (**Figure 3**). These are likely to be post-secondary students, families, and young

professionals. While middle-aged and older adults (aged 55 and older) had previously formed a sizeable minority (roughly 10% to 15% until the early 2010s), this group has since declined to just 1% to 5% of annual growth in recent years. Overall migration volumes have been relatively stable since 2010 at 4,000 to 6,000 persons annually. This began to increase following 2017, reaching a peak of 10,800 persons in 2022. While this has slightly declined to 10,300 persons in 2024, intraprovincial migration continues at levels not seen in the past two decades. This will likely continue given the relative affordability of Whitby to other housing markets in the Greater Toronto Area, although the impact on American and reciprocal tariffs on employment and disposable incomes could see a reduction on the number of households looking forward.

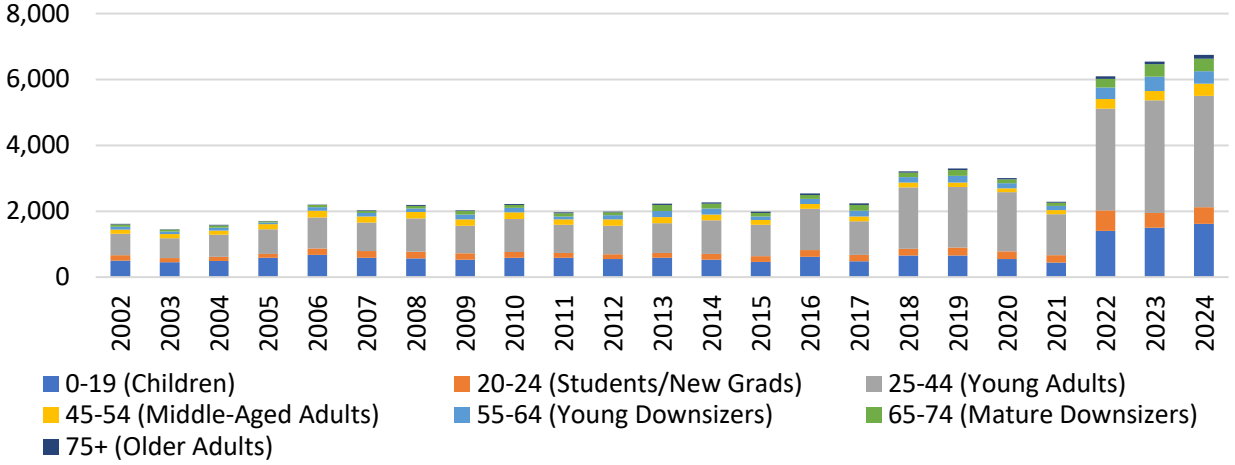
Figure 3



Source: Statistics Canada.

Immigration has grown rapidly since 2021, when just over 2,000 people moved to Whitby. As of 2024, this tripled to over 6,000 people (**Figure 4**). This is due to a shift in federal immigration policy over this period to address the economic impacts of the COVID-19 pandemic and a rapidly ageing population. In 2024, 51% of immigrants consisted of young adults, followed by children (23%) and new graduates (8%). This group is therefore consisting of working-age individuals and families, consistent with pre-pandemic demographics amongst immigrants in Whitby. This higher than usual volume of immigrants will decline in the following years given the announced reduction of permanent resident targets.

Figure 4
Components of Immigration
Durham Region: 2002 to 2024



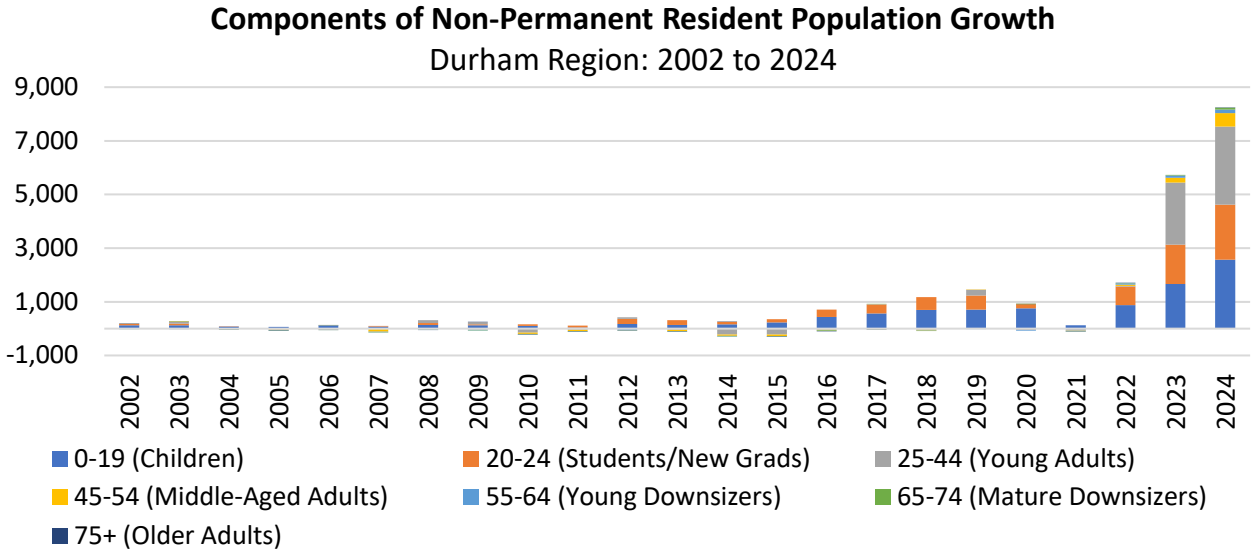
Source: Statistics Canada.

There is a similar case with the influx of non-permanent residents, which saw an even greater spike compared to pre-pandemic levels (**Figure 5**). Prior to the pandemic, normal inflows of non-permanent residents were less than 5% of annual population growth. This hit with a peak between 10% annually between 2017 and 2019, representing 1,000 to 1,500 new residents annually. This jumped following 2022, with 5,300 and 8,200 new non-permanent residents moving to Whitby in 2023 and 2024 respectively, representing 25% and 33% of population growth for those years.

Moreover, the age distribution of this group has changed. Prior to the pandemic, at least 90% of non-permanent residents entering Whitby had been 24 years old or under, and were very likely international students. This shifted considerably in 2023 and 2024, when the share of young adults grew to 42% and 39% respectively, representing the growth of graduate students and temporary workers.

These pressures have pushed up prices for both ownership and rental homes (see **Section 5**) and heightened the need for a substantial increase in the housing supply.

Figure 5



Source: Statistics Canada.

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	43529
	2021	46460
Household income (Canadian dollars per year)	Average	142400
	Median	123000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	37340
	Median	58800
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	111430
	Median	120000
Average household size (Number of members)	Total	2.9
Breakdown of household by size (Number of households)	Total	46460
	1 person	8015
	2 persons	12775
	3 persons	8995
	4 persons	10525
	5 or more persons	6155
Tenant households (Number of households)	Total	8330
	Percentage	17.929
Owner households (Number of households)	Total	38125
	Percentage	82.06

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Percentage of tenant households in subsidized housing	Percentage	16.1
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	1500 to 1800
Number of one-parent families	Total	6370
	Percentage	16.229
Number of one-parent families in which the parent is a woman+	Total	5045
Number of one-parent families in which the parent is a man+	Total	1330
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	1960
	Low (21% – 50% AMHI)	7280
	Moderate (51 – 80% AMHI)	8650
	Median (81% - 120% AMHI)	10820
	High (>120% AMHI)	17630

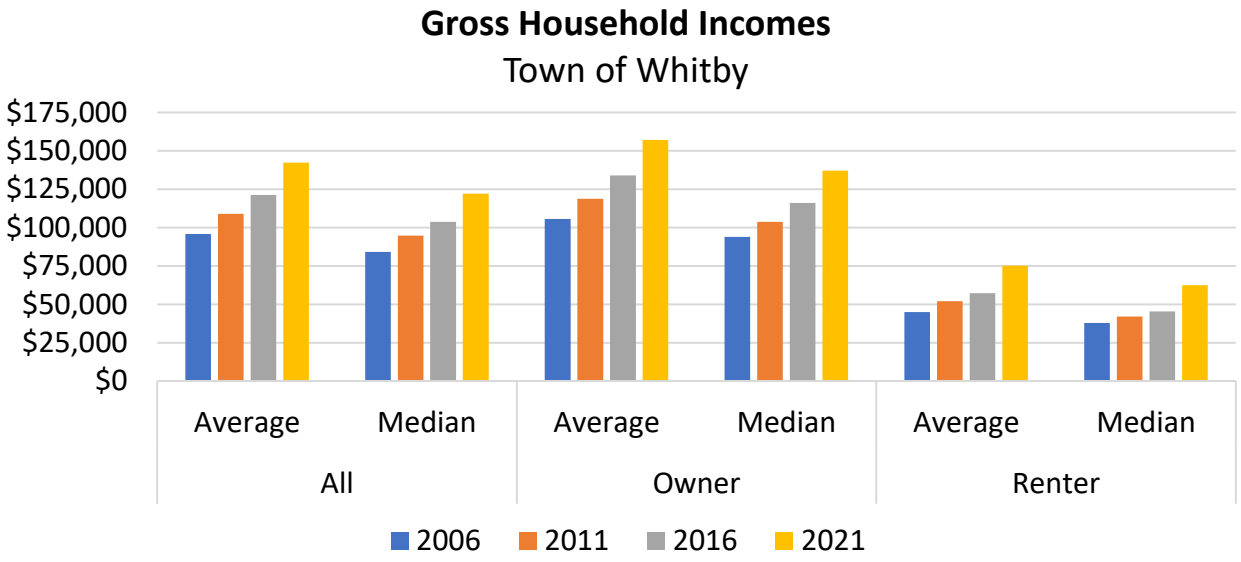
3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?

As of 2021, average gross household income in Whitby stood at $142,400 (**Figure 6**). Average income for owner and renter households meanwhile stood at $157,200 and $75,200 respectively. As most households in Whitby are owner households, the

average overall household income is more closely aligned to the average owner household income.

Between 2006 and 2021, the average income for owner and renter households have grown by $51,600 and $30,200 respectively. The largest increase for both groups was between 2016 and 2021. This was particularly large for renter households, which experienced a $17,100 increase between 2016 and 2021 compared to a $3,300 increase between 2011 and 2016. This is largely tied to emergency income supports provided by the federal government in 2020 (e.g., CRB, CESB, CERB) that augmented the incomes of students and workers affected by COVID-19. These workers are most likely to front-facing, blue-collar and pink-collar jobs, and are more likely to be lower- to moderate-income renter households. With these support programs no longer operating – and with the CRA working to reclaim amounts from individuals who had incorrectly claimed eligibility – this observed increase will most likely not continue in the next census.

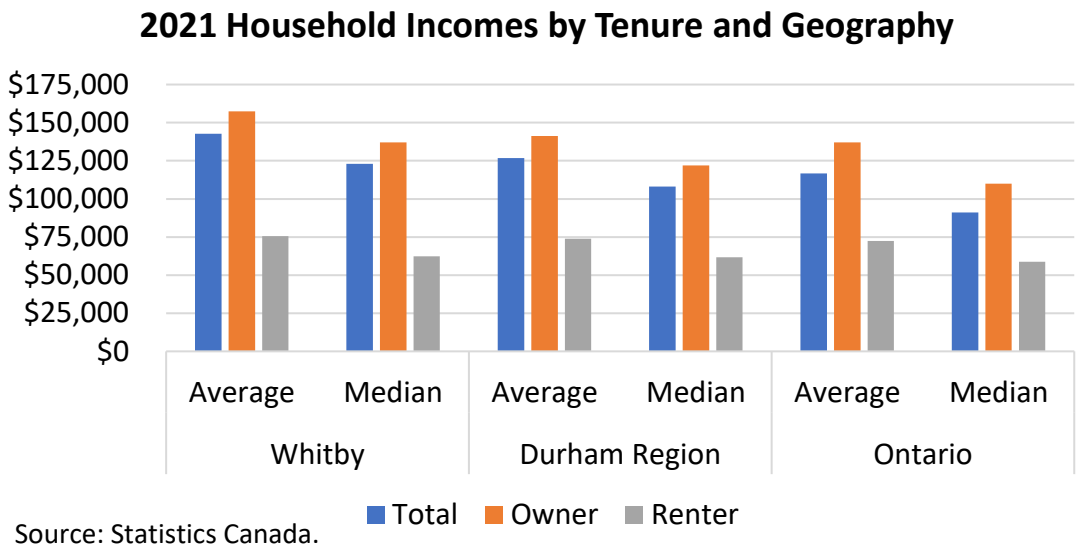
Figure 6



Source: CMHC Housing Portal.

Average household incomes in Whitby are higher compared to Durham Region and Ontario as a whole, particularly for owner households (**Figure 7**). In 2021, the average owner household earned $16,200 and $20,400 more than the average household in the Region and the province respectively. Meanwhile, the average renter household earned $1,700 and $3,200 more than the average household in the Region and the province respectively. Higher incomes in Whitby are a contributing factor to higher shelter prices and rents when compared against other parts of Durham Region, as households here can pay more for housing.

Figure 7



Source: Statistics Canada.

The share of renter households in Whitby has not changed considerably since 2006, only growing by 2% (**Table 3**). However, this represents a growth of nearly 2,500 households, all the while there has been no net new growth to the rental supply (see **Section 5.5** for discussion on rentals).

Table 3

Households by Tenure, Town of Whitby				
Household Tenure	**2006**		**2021**	
Owner	31,285	84%	38,125	82%
Renter	5,955	16%	8,330	18%
Total	**37,240**	**100%**	**46,455**	**100%**

The share of female-one parent households has barely changed since 2006, although the number of such households has grown by roughly 1,600. Male-led, one-parent households have also increased, by roughly 500.

Table 4

One-Parent Families by Gender of Parent, Town of Whitby				
Gender of Parent	**2006**		**2021**	
Male	860	20%	1,330	21%
Female	3,375	80%	5,045	79%
Total	**4,235**	**100%**	**6,375**	**100%**
Share of Total Census Families	**14%**		**16%**	
Source: Statistics Canada.				

The average household size in Whitby has not measurably changed, with distribution by household type also not shifting considerably between 2006 and 2021. However, all

household types have grown during this period – with couple and one-person households having grown the most, increasing by 2,300 and 2,000 households respectively.

Table 5

Total Population and Households, Town of Whitby				
	2006		**2021**	
Total Population	111,184		138,501	
Total Households	37,240		46,460	
Average Household Size	3.0		2.9	
Household Type				
Couple Households	25,835	69%	28,185	61%
Couples with children	16,465	44%	18,625	40%
Couples without children	9,370	25%	9,560	21%
One-parent households	n/a*	-	4,615	10%
One-person households	5,980	16%	8,010	17%
Other Households (Other Non-Family, Multi-family, etc.)	5,430	15%	5,650	12%
Total Households	**37,245**	**100%**	**46,460**	**100%**

Source: Statistics Canada.

** - One-parent households are included in "Other Households".*

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

As illustrated in Table 3.3.1, the household formation rate has decreased for all age groups under 44. This is very likely in response to eroding affordability in the housing market where younger households cannot afford housing.

Table 3.3.2 quantifies that housing suppression in the Town could be as high as nearly 3,800 households. This represents an unmet housing need, as these households may have formed if there were suitable housing options.

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

3.3.1 Household Formation						
HH* Head Age Category	2016			2021		
	Pop.	Headship Rate (%)	HHs*	Pop.	Headship Rate (%)	HHs*
15 to 24	17,425	2%	340	17,775	1%	180
25 to 34	13,620	31.6%	4,310	15,485	28.2%	4,370
35 to 44	18,555	50.1%	9,290	19,660	48.6%	9,560
45 to 54	21,125	54.9%	11,595	20,510	54.7%	11,225
55 to 64	15,585	56.2%	8,765	18,195	55.3%	10,065
65 to 74	9,600	56.1%	5,390	11,700	55.8%	6,530
75 to 84	4,780	58.6%	2,800	5,900	55.2%	3,255
85 plus	2,150	48.4%	1,040	2,825	45%	1,270

3.3.2 Household suppression							
HH* Head Age Category	2006 Actual		2021 Actual		2021 Household Suppression		
	Pop.	HHs*	Pop.	HHs*	Headship Rate (%, 2006)	Potential HHs* (2021)	Suppressed HHs* (2021)
15 to 24	15,325	385	17,775	180	2.5%	446.5	266.5
25 to 34	13,940	5,755	15,485	4,370	41.3%	6,392.8	2,022.8
35 to 44	20,010	10,415	19,660	9,560	52%	10,232.8	672.8
45 to 54	16,995	9,430	20,510	11,225	55.5%	11,380.4	155.4
55 to 64	10,200	5,670	18,195	10,065	55.6%	10,114.3	49.3
65 to 74	5,365	2,960	11,700	6,530	55.2%	6,455.2	0
75 plus	4,460	2,630	8,725	4,525	59%	5,145	620
Total							3,786.9

The Region recently prepared detailed population and housing forecasts through their Municipal Comprehensive Review exercise for each local community. This exercise also calculated land needs and set growth boundaries. We understand household suppression and headship rates were used in these calculations to estimate housing demand.

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Number of workers in the Labour Force	Total	73915
Number of workers by industry (Top 10 only)	Health care and social assistance	8180
	Retail trade	8120
	Professional, scientific and technical services	6565
	Educational services	5995
	Finance and insurance	5910
	Construction	5115
	Manufacturing	4555
	Public administration	4355
	Accommodation and food services	3560
	Administrative and support, waste management and remediation services	3265
Unemployment rate and participation rate (Percent)	Unemployment rate	12.271
	Participation rate	67.034
All classes of workers (Number)	Total	71660
Employees (Number)	Total	62455

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Permanent position (Number)	Total	53750
Temporary position (Number)	Total	8705
Fixed term (1 year or more, Number)	Total	2615
Casual, seasonal or short-term position (less than 1 year, Number)	Total	6090
Self-employed (Number)	Total	9210
Number of commuters by commuting destination	Within census subdivision	11620
	To different census subdivision	10115
	To different census division	13390
	To another province/territory	90
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	37285
	Public transit	2555
	Walked	1045
	Bicycle	105
	Other method	1255

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?

Employment

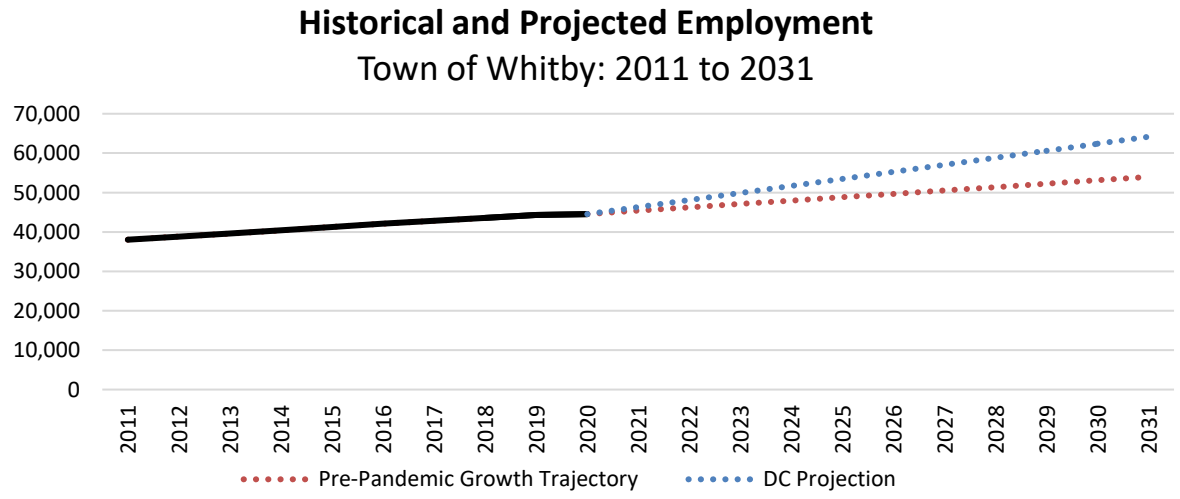
In 2021, the Town conducted a Consolidated Development Charge (DC) Background Study, which details assumptions about Whitby's future growth trajectory. It estimates that the non-residential sector would rebound following a projected recovery in 2022, and was tied to the strong residential growth projected over to 2031. Growth prior to 2020 was roughly between 1.7% to 2.1% annually - except for a low 0.5% growth in 2020 due to the pandemic.

This sets 2020 total employment at 44,519 jobs. The study then projects an increase of 19,600 employed persons by 2031, bringing employment to nearly 64,200 jobs forecasted (**Figure 8**). This represents an average annualized employment growth rate of 4%, which is considerably higher than the average pre-pandemic growth rate of 1.9% annually.

Despite these projections, near-term growth may be negatively impacted by two major factors: reductions to immigration targets, and the threat of tariffs.

In 2024, the federal government announced reductions in both permanent and non-permanent resident targets between 2025 and 2027, with a particularly large reduction in the latter group leading to a roughly 900,000 net reduction over the next two years. This will certainly have an impact on Durham, and by extension Whitby, given that half of the population increase over 2022 to 2024 was from immigrants and non-permanent residents. Unless there is an increase in population growth via other sources, there will likely be a reduction of housing demand in Whitby over the near time. This in turn, will reduce demand for many goods and services, and as a result may reduce employment and non-residential development in the Town.

Figure 8



Source: Whitby 2021 Consolidated DC Background Study.
** Projections begin after 2020.*

As of 2021, the economic sectors with the largest labour force have been health care and social assistance (11%, or 8,200 workers), retail trade (11%, or 8,100 workers), and professional, scientific and technical services (9%, or 6,600 workers) (**Table 6**). When compared to 2016 labour force numbers, the largest growth has been seen in health care and social assistance (+1,200 workers) and professional, scientific, and technical services (+1,200 workers), while the largest decline has been in manufacturing (-600 workers) (**Table 7**). Manufacturing remains the 7th largest industry by labour force (6%, or 4,600 workers). This reflects the continued diversification of Whitby's local economy.

As identified earlier, Whitby also benefits from close proximity to Toronto's employment sector and easy access via regional transit (i.e., Via, GO).

Table 6

Whitby Labour Force Count by Sector, 2021

Rank	NAICS Category	Labour Force Count	Share of Total Labour Force
1	Health Care and Social Assistance	8,180	11%
2	Retail Trade	8,120	11%
3	Professional, Scientific and Technical Services	6,565	9%
4	Educational Services	5,995	8%
5	Finance and Insurance	5,910	8%
6	Construction	5,115	7%
7	Manufacturing	4,555	6%
8	Public Administration	4,355	6%
9	Accommodation and Food Services	3,560	5%
10	Administrative and Support, Waste Management and Remediation Services	3,265	4%
Other Industries		16,045	22%
Non-applicable*		2,250	3%
Total Employment		**73,915**	**100%**

Source: Statistics Canada.
** Includes Unemployed persons aged 15 years and over who have never worked for pay or in self-employment, or who had last worked prior to January 1, 2020.*

Table 7

Whitby Labour Force Growth by Sector, 2016 & 2021				
Rank	NAICS Category	Labour Force Count		Change in Labour Force
		2016	2021	
1	Health Care and Social Assistance	6,955	8,180	1,225
2	Professional, Scientific and Technical services	5,400	6,565	1,165
3	Finance and Insurance	5,065	5,910	845
4	Construction	4,760	5,115	355
5	Transportation and Warehousing	2,700	3,050	350
6	Administrative and Support, Waste Management and Remediation Services	3,005	3,265	260
7	Management of Companies and Enterprises	215	470	255
8	Other Services (except public administration)	2,515	2,740	225
9	Agriculture, Forestry, Fishing and Hunting	260	410	150
10	Real Estate and Rental and Leasing	1,490	1,545	55
11	Retail Trade	8,090	8,120	30
12	Mining, Quarrying, and Oil and Gas extraction	145	130	-15
13	Public Administration	4,435	4,355	-80
14	Utilities	1,700	1,615	-85
15	Arts, Entertainment and Recreation	1,620	1,485	-135
16	Information and Cultural Industries	2,225	2,065	-160
17	Educational Services	6,275	5,995	-280
18	Wholesale Trade	2,850	2,535	-315
19	Accommodation and Food Services	3,880	3,560	-320
20	Manufacturing	5,155	4,555	-600
Non-applicable*		1,555	2,250	695
Total Employment		**70,295**	**73,915**	**3,620**

Source: Statistics Canada.
** Includes Unemployed persons aged 15 years and over who have never worked for pay or in self-employment, or who had last worked prior to January 1, 2020 (for the 2021 counts) or January 1, 2015 (for the 2015 counts).*

Cuts to Immigration

Given the targeted net reduction of 900,000 non-permanent residents across Canada over 2026 and 2027, the share of population and employment growth tied to the influx of temporary foreign workers will decrease. This will likely have impacts on the growth of local employment and overall demand for non-residential spaces in Whitby over the next few years, including colleges and universities as well as reduced demand for rental housing.

Tariffs

Tariffs are likely to negatively impact sectors reliant on imported materials and exporting their goods, such as retail trade, manufacturing, and construction. These tariffs will make

Canadian exports less competitive by adding to the purchase cost of American consumers, and threaten to make local businesses currently reliant on American demand and imported materials unfeasible. Companies may lay off workers in order to adjust, resulting in lower disposable income for households. In turn, home purchase activity would weaken from both investors and end users, and cause housing starts to decline until the economy recovers. This will also decrease the existing tax base and revenue, negatively impacting the municipality's ability to fund key services and infrastructure needed to support further population growth.

With the imposition of US tariffs on Canadian steel and aluminum in March and June 2025 and on Canadian auto and auto parts in April 2025, Whitby's manufacturing sector will likely be negatively affected. These have created employment anxieties in the manufacturing, transportation and warehousing sectors, which roughly account for 7,605 individuals or 10% of the local labour force.

In April 2025, Whitby passed amendments to its procurement by-law, which would prioritize the purchase of Canadian goods and services where possible and restricts US businesses from bidding on Town contracts. This could help increase business opportunities for local and regional enterprises.

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.

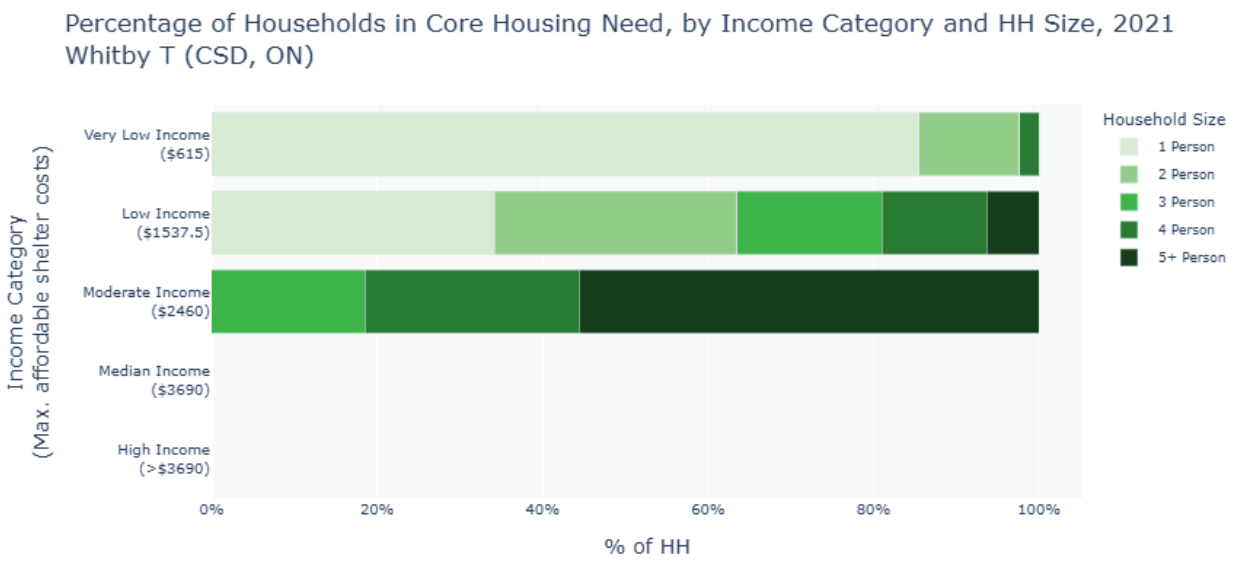
Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining 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 Categories and Affordable Shelter Costs, Town of Whitby			
Income Category	**% of Total HHs**	**Annual HH Income**	**Affordable Shelter Cost (2020 CAD$)**
Area Median Household Income		$123,000	$3,075
Very Low Income (20% or under of AMHI)	3.15%	<= $24,600	<= $615
Low Income (21% to 50% of AMHI)	15.51%	$24,600 - $61,500	$615 - $1,538
Moderate Income (51% to 80% of AMHI)	18.94%	$61,500 - $98,400	$1,538 - $2,460
Median Income (81% to 120% of AMHI)	23.73%	$98,400 - $147,600	$2,460 - $3,690
High Income (121% and more of AMHI)	38.67%	>= $147,601	>= $3,691
Source: HART Housing Needs Assessment Tool.			

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



2021 Affordable Housing Deficit:

2021 Affordable Housing Deficit (Number of HHs by Income Category), Town of Whitby						
Income Category (Max. affordable shelter cost)	**1 Person HH**	**2 Person HH**	**3 Person HH**	**4 Person HH**	**5+ Person HH**	**Total**
Very Low Income ($615)	740	105	0	20	0	865
Low Income ($1537)	890	765	455	330	165	2,605
Moderate Income ($2460)	0	0	50	70	150	270
Median Income ($3690)	0	0	0	0	0	0
High Income (>$3690)	0	0	0	0	0	0
Total	**1,630**	**870**	**505**	**420**	**315**	**3,740**
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	3520
	Percentage	7.7
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	1870
	Percentage	4.1
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	1645
	Percentage	3.6
Adequacy – Households in dwellings requiring major repair (# and %)	Total	1485
	Percentage	3.3
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	495
	Percentage	1.1
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	990
	Percentage	2.2
Suitability – Households in unsuitable dwellings (# and %)	Total	2015
	Percentage	4.4
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	765
	Percentage	1.7
Suitability – Owner households in unsuitable dwellings (# and %)	Total	1255
	Percentage	2.8
Total households in core housing need	Total	3750
Percentage of tenant households in core housing need	Percentage	4.6

3.6.1 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Percentage of owner households in core housing need	Percentage	25.2

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

In 2021, roughly 3,700 households in Whitby were deemed to be in Core Housing Need (CHN). 5% of owner households (1,700 households) and 24% of renter households (2,000 households) were in CHN (**Table 8**). As renter households typically earn lower incomes, and are in a more precarious living situation (e.g., not owning their property, reliant on homeowner for repairs, potential and unexpected eviction) compared to owner households, they are more likely to be in CHN. In Whitby (and many smaller municipalities), a limited rental housing supply and little growth in rental housing stock also indicates that a large portion of the existing stock is older, potentially dilapidated housing, which also contributes to higher CHN.

Among household types, one-person and one-parent households experienced the highest rates of CHN. This reflects the difficulty of maintaining households with only a single income, and in the case of one-parent households, with dependents reliant on the sole breadwinner. Conversely, below average CHN rates are found among couple and multi-family households for likely the opposite reason. Even where some couples have only one person working, the presence of another adult increases the household's earning potential, something that is not available for one-parent and one-person households.

In terms of dwelling types, households living in apartment buildings experienced the highest rates of CHN. Apartment units are typically smaller and more affordable where compared to ground-oriented housing, and are likely more amendable to lower-income households who are more likely to be in CHN. Moreover, with the limited number of apartment housing starts seen over the last two decades, many existing buildings are older and are more likely to have structural/repair issues than newer ground-oriented housing (i.e., more likely to be inadequate).

Among age groups, households led by persons 65 years and older are more likely to be in CHN. This is likely due to their more limited income streams (e.g., OAS, CPP). For households which do not have sufficient savings or support from other family members, this makes it more difficult to pay mortgage payments or rent and increases the likelihood of housing need.

Table 8

Households in Core Housing Need, Town of Whitby (2021)		
Household Characteristics	**Owners**	**Renters**
# of Households in Core Housing Need	1,730	2,020
% of Households in Core Housing Need	5%	24%
Household Type		
Couples With Children	2%	12%
Couples Without Children	2%	13%
One-Parent Households	12%	30%
Multifamily Households	1%	0%
One-Person Households	12%	33%
Other Non-Family	7%	21%
Household By Dwelling Types		
Single- & Semi-Detached	4%	17%
Row House	6%	17%
Duplex Unit	9%	21%
Apartment With Less Than 5 Storeys	16%	31%
Apartment With More than 5 Storeys	11%	34%
Age of Primary Household Maintainer		
15-24	0%	13%
25-34	4%	22%
35-44	4%	24%
45-54	3%	21%
55-64	4%	21%
65+	8%	31%
Source: CMHC Housing Portal.		

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.

Households with at least one senior member (i.e., 65+ years old) are more likely to be in CHN than other households (3% and 8% higher likelihood for owner and renter households respectively) (**Table 9**). As mentioned in **Section 3.7**, seniors are more likely to be retired and have more limited income streams, impacting the overall household's ability to pay shelter costs.

Immigrants are slightly more likely to be in CHN than non-immigrant households (3% and 2% higher for owner and renter households respectively). This gap is not considerably high, potentially due to many factors including the presence of relatives on whom immigrants could rely on, the length of time immigrants have been in an area (allowing them to grow their income earnings), and their existing financial resources prior to arriving in Whitby. Interestingly, recent immigrants do not have a higher rate of

CHN than non-immigrants, with 5% and 18% of households respectively being in CHN. The number of non-permanent residents tested for CHN is very small (160 households) and likely limit the reliability of the figures noted below.

Households having at least one person with activity limitations have a higher rate of CHN than other households (1% and 7% higher for owner and renter households respectively). This is likely due to factors such as more limited roles available for people with certain activity limitations and potential workplace discrimination influencing their earning potential.

Aboriginal owner households have a lower rate of CHN compared to non-Aboriginal households, with Aboriginal renter households have a similar CHN rate to their non-Aboriginal counterparts.

Visible minority households are more likely to be in CHN than non-visible minority households (3% and 5% higher for owner and renter households respectively).

Table 9

Households in Core Housing Need, Town of Whitby (2021)		
Household Characteristics	**Owners**	**Renters**
# of Households in Core Housing Need	1,730	2,020
% of Households in Core Housing Need	5%	24%
Households With Seniors		
At Least One Senior (65+ Years Old)	7%	30%
Other Households	4%	22%
Households With Children Under 18		
At Least One Child Under 18	4%	25%
Other Households	5%	24%
Immigrant Households		
Non-Immigrant	3%	24%
Non-Permanent Resident	0%	28%
Immigrant	6%	26%
Recent Immigrant	5%	18%
Activity Limitations		
At Least One Person with Activity Limitations	5%	27%
Other Household Type	4%	20%
Aboriginal Households		
Aboriginal Households	2%	25%
Non-Aboriginal Households	5%	24%
Visible Minority Households		
Visible Minority Households	7%	31%
Non-Visible Minority Households	4%	26%
Source: CMHC Housing Portal.		

Statistics are kept on the Durham Access to Social Housing (DASH) waitlist numbers for some priority population groups, including Special Priority Status (victims of domestic violence and/or human trafficking), seniors 60+, and those requiring a modified unit (people with physical health or mobility issues). In Whitby, effective January 2025, waitlist for numbers for the above-mentioned priority groups were as follows:

- Special Priority Status: 92
- Seniors (60+): 337
- Seniors (60+) with Special Priority Status: 5
- Modified units: 12

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 Durham Region By-Name List (BNL) is a real-time, up to date list of all people known to be experiencing homelessness in the community. The list contains key information about people experiencing homelessness that helps community agencies connect them to appropriate services.

The BNL has grown from 404 total people in October 2023 to 832 total people in October 2024, an increase of 106% in one year.

The BNL only includes those who are known to the homelessness support system, meet eligibility criteria, and who have provided consent to participate in the BNL. There are people who may have not engaged with supports, those who have not consented to participate, or those who have lost touch with the support system. Subsequently, the BNL underrepresents the population of people experiencing homelessness in the community.

To October 2024, there have been 32 encampments with approximately 26 known individuals. Of the 32 encampments, 15 are active and 17 have been abandoned as of the end of October 2024.

Information is found here: https://www.cdcd.org/principles-research-publications/point-in-time-count/

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.).

There has been a notable influx of refugee claimants over the past year accessing services in Durham Region; including a significant increase in the number of individuals and families actively seeking assistance for shelter and housing supports. There has

also been a growing population of senior citizens in need of aid relating to homelessness.

These shifting demographics underscore the pressing need for support in our community, particularly among those who are experiencing homelessness for the first time. Additionally, increasing rental costs for market rental housing make it more and more challenging to find and secure housing.

Insufficient social assistance rates hinder individuals from meeting their basic needs and being able to access or maintain safe, affordable housing.

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

All resources across Durham Region can be accessed by Whitby residents. This includes shelters/hubs regardless of community.

<u>Emergency Shelters:</u>

Whitby

- 1635 Dundas Street Shelter: 45 beds
- Muslim Welfare Home: 45 beds. This shelter also operates a motel program considered as an extension of the shelter for single women with children (boys under 12). Oshawa

Oshawa

- Cornerstone Community Association: 40 beds. This shelter also operates a motel program considered an extension of the shelter for men with children, couples with children, seniors with extraordinary medical needs that cannot be accommodated in an emergency shelter.

Ajax

- Christian Faith Outreach Centre (CFOC) – Doors of Compassion: 50 beds (between 2 locations)
- Durham Youth Services: 10 beds

<u>Homeless Support Hubs:</u>

With many services in one location, hub models can help people stay connected to available supports including income and employment support, housing outreach, health services, etc.

Oshawa

- Mission United Hub

Ajax

- Christian Faith Outreach Centre Hub

Temporary winter warming program located in Oshawa consist of three locations with the operation dates of December 1, 2024 – March 31, 2025:

Do Unto Others (DUO): drop-in centre with extended hours for winter relief: 57 spaces

Do Unto Others (DUO): second location for out of the cold winter relief: 20 spaces

Back Door Mission: Overnight medical warming: 15 spaces

Housing-Focused Street Outreach Teams

Oshawa

- Cornerstone Bridges Street Outreach

- Durham Community Health Centre

Across Durham

- Region of Durham Street Outreach Team

- Primary Care Outreach Program (PCOP)

- Mental Health Outreach Program (MHOP)

Ajax/Pickering

- Durham Community Health Centre

- Community Development Council Durham

North Durham

- North House

- Community Living Durham North

Transitional Housing

- Microhomes: a pilot project in central Oshawa features 10 units for temporary, transitional housing with supports. Further information can be found at: New Housing Projects - Region of Durham.

It is evident based on numbers of homelessness in Oshawa and shelter use that the level of need for homelessness support in continues to increase. For instance,

- There were 6,437 turnaways from shelter from January 1 to October 31, 2024. 5,301 of those Turnaways were due to the program being at capacity/no beds available (~82%).

- From January 1 to October 31 2024, there has been 1,368 shelter admissions within the housing-focused shelter locations, having an average length of stay of 16.42 days. There has been an Occupancy rate of 92.97%.*

*Shelter occupancy rates below 100% do not necessarily mean that beds are underutilized. Beds may be offline due to shelter repairs/renovations or room composition where a household may occupy a whole room but not all beds in the room.

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.

Within Durham Region, students, individuals in congregate housing, and temporary foreign workers often face unique housing challenges that aren't captured in standard data sources. With multiple post-secondary institutions, including three in Oshawa alone, the housing needs of student populations are a significant concern. Limited on-campus housing forces students to seek affordable accommodation off-campus, where rising demand drives up rental prices. This often results in students having to live farther from campus, leading to long commutes, additional expenses, and increased stress.

Temporary foreign workers also face difficulties in securing stable housing due to their short-term work contracts, which can lead to housing uncertainty. Many live in employer-provided housing, which can create an imbalance of power. For example, some workers must adhere to strict rules or face limited access to necessities like transportation to grocery stores.

Individuals in congregate housing frequently report issues of overcrowding, which impacts their quality of life. As Oshawa's population continues to grow, the demand for rental housing increases. However, the primary rental market has not kept pace with the growth of renter households, leading to a tighter rental market, higher rent prices, and low vacancy rates.

Including these groups in our Housing Needs Assessment is crucial to ensure their specific needs are addressed. This will help us develop targeted solutions in housing policies and development, ensuring everyone has access to safe, affordable housing.

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:

See **Section 3.5** for discussion on employment growth and economic development. See **Section 2.3** for discussion on migration.

Transportation

Whitby lies along the path of the GO Train's Lakeshore East Line, which connects the municipalities of Oshawa, Whitby, Ajax, Pickering, and Toronto. Whitby Station provides the town's residents and businesses access to the wider Greater Golden Horseshoe, which includes municipalities like Hamilton, Kitchener-Waterloo, Barrie, and Niagara Falls. This has contributed to growth in Whitby by allowing residents to work in other municipalities, and following the COVID-19 pandemic and normalization of work-from-home and hybrid work arrangements, by allowing residents from more expensive markets to move into Whitby while retaining mass transit access to Toronto and other job centres across the region.

Plans to expand the line further east into Bowmanville, as well as work underway to design and implement the electrification of the rail line to provide 15-minute, all-day, two-way service, will likely increase Whitby's connection to the wider region and promote greater housing demand in the town. Whitby is also advancing a new Secondary Plan for this transit area to improve development potential and housing supply.

Affordable housing gaps

While housing in Whitby is relatively affordable compared to those in Toronto and adjacent municipalities such as Pickering and Markham, recent increases have led to more of the housing supply becoming out of reach for local residents. Prior to the pandemic, average home prices were roughly $600,000, before rapidly rising during the pandemic and reaching over $1 million in 2022 (**Figure 9**). Prices have since declined and stabilized at $920,000, although this is still over 150% higher than the average price in 2019.

This extraordinary growth is reflected in the affordability gap tables below. With regards to ownership homes, almost all housing types surveyed below are only affordable to the

three highest income deciles, or households earning roughly $200,000 or above (**Table 10**). Although an average resale 1-bedroom condominium apartment is affordable down to the 5th income decile, this is a very specific unit type that may not meet the needs of larger households (e.g., families), and is not a significant portion of the local housing stock.

Households in Whitby are therefore affording homes either through the sale of a previously owner property, downpayment assistance from family or inheritance, are high incomes, have a significant downpayment saved, or other similar factor.

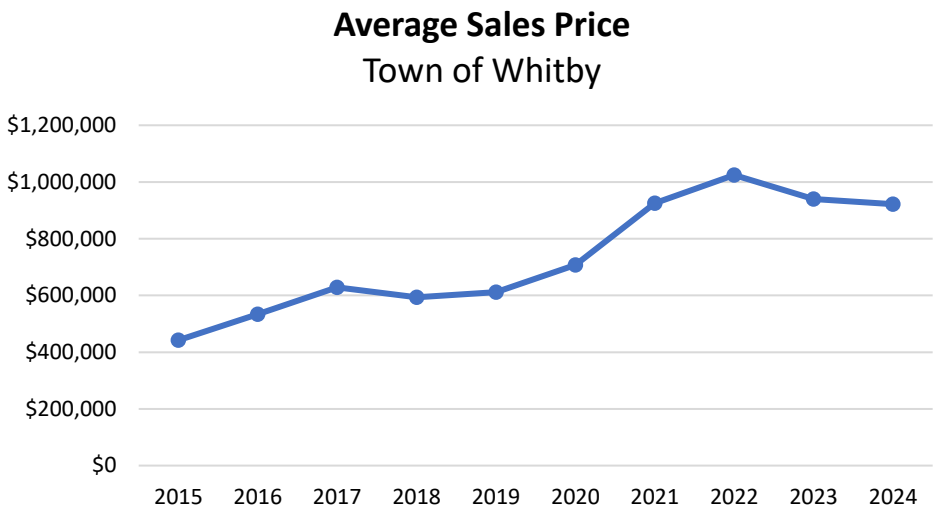
Rental housing is affordable to a slightly wider range of incomes, with smaller condominium apartment units and some smaller single/semi-detached homes being affordable down to the 5th and 6th income deciles. However, most unit types remain out of reach of moderate-income and lower-income households (i.e., households below the 6th income decile). To add, there have been limited rental housing completions in recent years (**Table 11**), so most of this stock is older and potentially more likely in need of refurbishment and/or repair.

Social and affordable housing options – are administered and funded by the Region of Durham and operated by local non-profits and co-ops – are affordable to lower- and moderate-income households (**Table 12**). Buildings are identified by their mandate, that is what demographic group they cater to, with each property having a mandate for singles, seniors, and/or families.

Rent-Geared-to-Income (RGI) housing is eligible to households in the 1st to 4th income deciles and continues to be an essential part of the housing continuum. These shelter economically vulnerable residents, who otherwise would not be able to afford the quickly rising rents in the private rental market. Affordable housing options – called “market rent” units – typically charge rents at or below the average market rent (AMR). These provide reasonably priced options for moderate-income households – those in the 4th to 6th income deciles. Some lower-income households are able to afford more deeply affordable units (i.e., 80% AMR).

There are currently 1,229 of these subsidized units in Whitby, representing 3% of the 46,460 households identified in the 2021 census. This stock is quite small, and not enough to accommodate the bottom 40-50% of households that currently cannot afford market rental housing in Whitby.

Figure 9



Source: Central Lakes Association of Realtors.

Table 10

Ownership Housing Affordability Gap Analysis											
Income Decile			**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**
Household Income (2024 Estimate)			**$48,400**	**$73,700**	**$97,500**	**$119,800**	**$144,400**	**$169,100**	**$197,300**	**$234,800**	**$298,300**
Affordability Threshold			**$180,302**	**$274,551**	**$363,212**	**$446,285**	**$537,926**	**$629,939**	**$734,991**	**$891,660**	**$1,138,928**
Housing Type		**Purchase Price**									
New Sales											
Condominium Apartment	Studio	$660,800									
	1B	$822,300									
	2B	$969,400									
Townhome	3B	$975,500									
Single/Semi-Detached	3B	$1,084,500									
Resales											
Condominium Apartment	1B	$524,700									
	2B	$645,000									
Townhome	2B	$741,100									
	3B	$826,900									
	4B+	$886,500									
Single/Semi-Detached	2B	$844,900									
	3B	$925,600									
	4B+	$1,199,100									

Sources: MLS. Altus.

Table 11

Rental Housing Affordability Gap Analysis											
Income Decile			1	2	3	4	5	6	7	8	9
Renter Household Income (2024 Estimate)			$26,800	$36,400	$48,400	$60,100	$73,300	$89,200	$109,200	$129,200	$165,600
Affordability Threshold			$670	$910	$1,210	$1,503	$1,833	$2,230	$2,730	$3,230	$4,140
Housing Type		Lease Price									
Private Rentals											
Condominium Apartment	Studio	$1,730									
	1B	$2,270									
	2B	$2,670									
Townhome	2B	$2,600									
	3B	$3,010									
	4B+	$3,150									
Single/Semi-Detached	2B	$1,950									
	3B	$2,910									
	4B+	$3,480									
Purpose-Built Rentals											
Condominium Apartment	1B	$2,100									
	2B	$2,480									
	3B+	$2,920									

Sources: MLS. Various leasing websites.

Table 12

Affordable and Social Housing Affordability Gap Analysis											
Income Decile			1	2	3	4	5	6	7	8	9
Renter Household Income (2024 Estimate)			$26,800	$36,400	$48,400	$60,100	$73,300	$89,200	$109,200	$129,200	$165,600
Affordability Threshold			$670	$910	$1,210	$1,503	$1,833	$2,230	$2,730	$3,230	$4,140
Housing Type		Lease Price									
Average Market Rent											
RGI	Studio	Varies*	Eligible (<=$38,500)								
	1B		Eligible (<=$50,500)								
	2B		Eligible (<=$61,000)								
	3B+		Eligible (<=$68,000)								
80% AMR	Studio	$947									
	1B	$1,220									
	2B	$1,325									
	3B+	$1,394									
100% AMR	Studio	$1,184									
	1B	$1,525									
	2B	$1,656									
	3B+	$1,743									

Sources: Durham Region. CMHC Housing Portal.
** Rent-Geared-to-Income (RGI) Housing charges rents at 30% of adjusted net household income, but are limited to households that fall under that income limits identified under Ontario Regulation 370/11.*

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
Total private dwellings	Total	46460
Breakdown by structural types of units (number of units)	Single-detached	32295
	Semi-detached	1385
	Row house	6135
	Apartment/flat in a duplex	870

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
	Apartment in a building that has fewer than 5 storeys	2435
	Apartment in a building that has 5 or more storeys	3300
	Other single attached	20
	Movable dwelling	10
Breakdown by size (number of units)	Total	46460
	No bedrooms	155
	1 bedroom	2890
	2 bedrooms	4805
	3 bedrooms	17880
	4 or more bedrooms	20730
Breakdown by date built (number of units)	Total	46460
	1960 or before	3810
	1961 to 1980	7700
	1981 to 1990	7925
	1991 to 2000	8910
	2001 to 2005	7430
	2006 to 2010	4545
	2011 to 2015	2915
	2016 to 2021	3220
Rental vacancy rate (Percent)	Total	1.8
	Bachelor	0
	1 bedroom	1.9

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
	2 bedrooms	*
	3 bedrooms+	1.1
Number of primary and secondary rental units	Primary	2485
	Secondary	5,800
Number of short-term rental units	Total	232

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.

In the last five years, 44 new affordable units have been initiated in Whitby through the Region's At Home Incentive Program (AHIP) and Ontario Priorities Housing Initiative (OPHI), with occupancy for 26 units taking place in 2022, and occupancy for remaining 18 units to begin in June 2025.

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

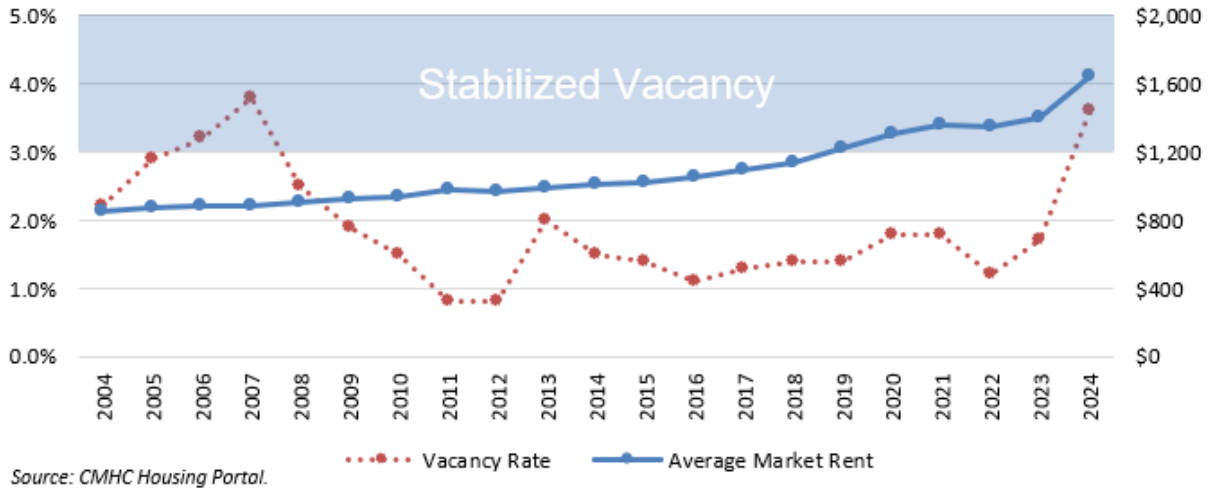
Average rents have steadily risen over the last two decades. Between 2004 and 2015, average annual growth stood at 1.8% and the average rent increased from $849 to $1,020. This modest growth was tied to rising vacancy rates between 2004 to 2007 (during which average rent growth was 0%), followed by a steady decline in vacancy rates (over which period average rent growth was 1.8%).

Between 2015 and 2024, average rent growth was substantially stronger, with an average annual growth rate of 5.5%. Each year during this period (except 2022) saw a rent growth rate of at least 3%, with the highest annual rate being 17% in 2024. This whole period saw consistently tight vacancies (i.e., below 2%), which was likely a result strong population growth (see **Section 2.3**) and weak rental housing construction activity in Whitby (**Figure 11**). 2023 and 2024 were outliers which brought in a total of 254 new rental housing units into the market. This is the only significant new rental supply completed since 2014. It also contributed to the sudden vacancy rate and average rent increases in 2024, as the sudden supply increase will require some time to be absorbed by local housing market and as these new rental projects are able to demand higher rents than much older buildings.

Figure 10

Average Market Rent and Vacancy Rate

Town of Whitby

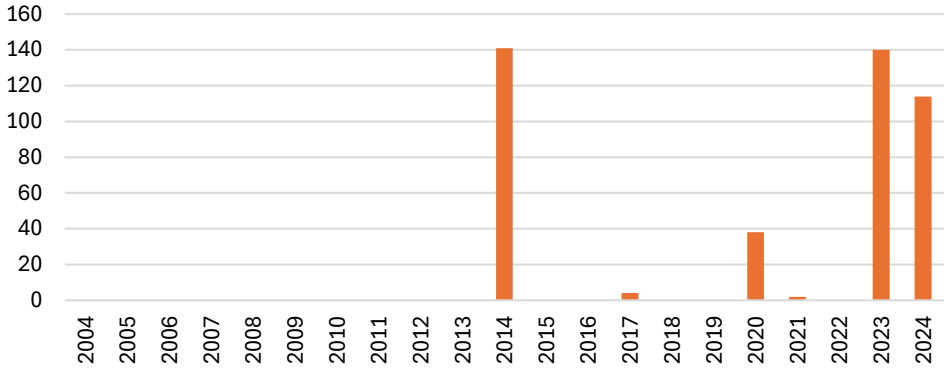


Source: CMHC Housing Portal.

Figure 11

Rental Completions

Town of Whitby



Source: CMHC Housing Portal.

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

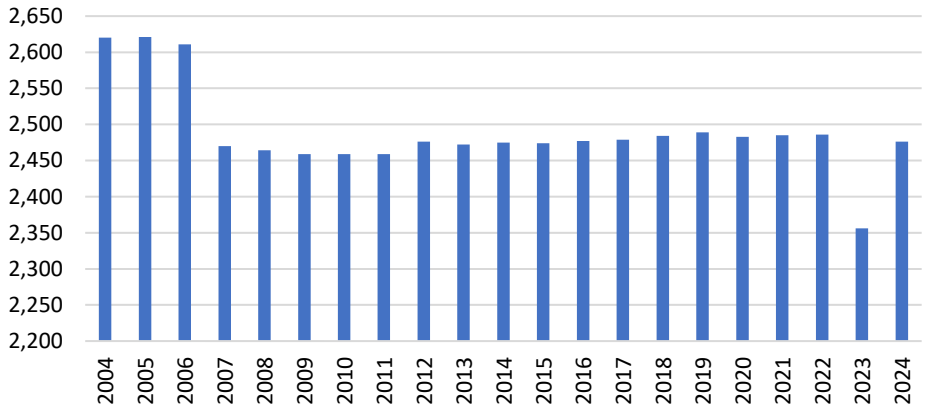
Vacancy since 2007 have been below stabilized conditions (i.e., 3-5%) (**Figure 10**). This has been sustained by high population growth (particularly since 2020), the sudden loss in rental supply in 2007 (**Figure 12**), general loss in rental supply over time as properties get demolished or reconverted towards ownership, and limited increases to the rental housing supply.

However in 2024, vacancy jumped from 1.7% to 3.6%, the highest rate seen since 2007. This is likely due to two factors. There were administrative adjustments to the market rental data in 2023, which saw a large drop in the rental universe that year as some units were moved to the social and affordable housing survey. As these units are most likely to be cheaper, they would be in more demand and have lower vacancies. This removal then would have contributed to improved vacancy rates in 2023 and 2024. Moreover, the rapid completion of 254 rental units in these same years would also have helped temporarily improve vacancy rates, as this amount of units would require some period of time to be absorbed into the market (discussed in **Section 5.4**).

Figure 12

Purpose-Built Rental Supply

Town of Whitby



Source: CMHC Housing Portal.

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

Core Housing Need (CHN) has stayed consistently low for owner households in Whitby, at below 5% as noted in all census reports since 2006. By contrast, CHN for renter households has fluctuated between 23% to 33% since 2006, and so is significantly higher than CHN for owner households. The lower rate in 2021 is due to the presence of COVID-19 emergency benefits during this time (e.g., CERB, CESB, CRB) supporting households who experienced income loss due to the pandemic.

Table 13

% of Households in Core Housing Need, Town of Whitby		
Year	**Owners**	**Renters**
2006	4.9%	33.1%
2011	4.5%	23.6%
2016	4.8%	32.3%
2021	4.5%	24.2%
Source: CMHC Housing Portal.		

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	**Data**	**Value**
Number of housing units that are subsidized	Total	1166
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	6,145
Number of co-operative housing units	Total	109
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	N/A

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?

Breakdown of the 1,166 housing units listed in the chart above that are subsidized in Whitby:

- 866 units receive a rent-geared-to-income subsidy in a Community Housing site,
- 23 units receive a Durham Portable Housing Benefit to help subsidize their rent,
- 143 recipients of a Canada Ontario Housing Benefit (COHB - federal-provincial portable housing benefit to help increase the affordability of rental housing by providing payment directly to eligible households in housing need and is provincially delivered),

- 103 receive a rent supplement benefit (subsidized units with private landlords), and
- 31 receive a Provincial Homelessnes Prevention Program benefit via Portable Housing Benefit or Rent Supplement payments.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1430
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1356
	Bachelor	890
	1 bedroom	1272
	2 bedrooms	1390
	3 bedrooms+	1471
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1348
	Bachelor	*
	1 bedroom	1300
	2 bedrooms	1369
	3 bedrooms+	1404
Sale prices (Canadian dollars)	Average	1014816
	Median	950000
Sale prices by unit size (Average, Canadian dollars)	Average	1014816
	Bachelor	882778
	1 bedroom	532241
	2 bedrooms	702154
	3 bedrooms+	1039095
Sale prices by unit size (Median, Canadian dollars)	Median	950000
	Bachelor	780000
	1 bedrooms	505000
	2 bedrooms	690000

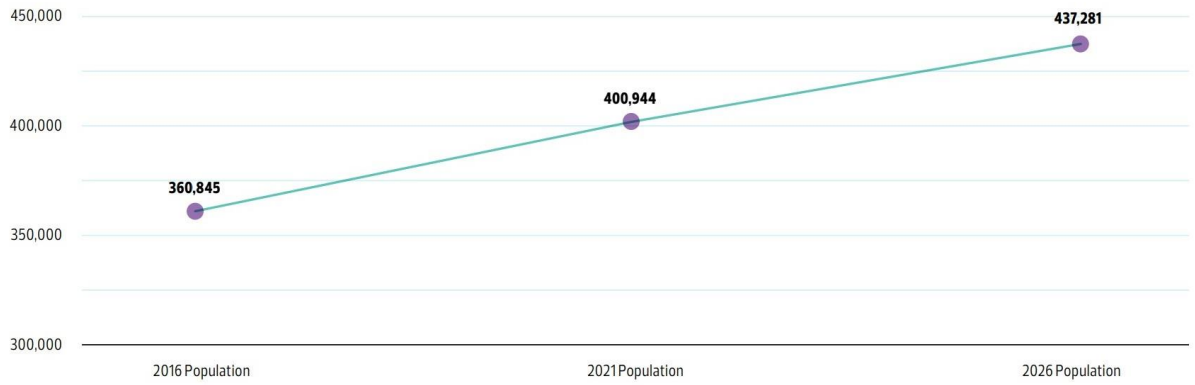
5.9.1 Housing Values		
Characteristic	**Data**	**Value**
	3 bedrooms+	960000

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
Demolished – breakdown by tenure	Tenant	n/a
	Owner	102 (2021 to 2024)
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	1248
	Single	592
	Semi-detached	166
	Row	490
	Apartment	0
Completed – Breakdown by tenure (annual, number of structures)	Tenant	0
	Owner	1075
	Condo	173
	Coop	0
Housing starts by structural type and tenure	Total	4,633 (2021 to 2024)

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

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	740	105	0	20	0	865
Low Income	890	765	455	330	165	2605
Moderate Income	0	0	50	70	150	270
Median Income	0	0	0	0	0	0
High Income	0	0	0	0	0	0
Total	1630	870	505	420	315	3740

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.

Town of Whitby staff has utilized several tools to calculate the projections which include Statistics Canada 2021 Census Data, Housing Assessment Resource Tools (HART), Envision Durham (the Durham Regional Official Plan), Durham Region Maternal and Infant Health Data Tracker, Infographic Summary Durham Region Profile, and the 2021 Development Charge Background Study. The assumptions made throughout the calculations include the forecasted population increase of 34% from the Development Charge Background Study. This calculation was used to project the household populations, anticipated population growth based on age, and Whitby's overall anticipated population. The assumption of live births was made based on the historical births from 2021 census data. The data was inflated by the anticipated 34% increase then divided by the population identified as male and female to determine how many anticipated male and female births there would be. Although the following data tables have been populated to the best of our ability, the projections and assumptions made were limited by the data constraints and access to reliable data.

Links to resources used to complete this section, include;

- **https://www.durham.ca/en/doing-business/envision-durham.aspx#Land-Need-Scenarios--Regional-Recommendations-as-Amended-**
- https://efaidnbmnnnibpcajpcglclefindmkaj/https://www.durham.ca/en/living-here/resources/Documents/Attachment-1---DurhamProfile_Final-Infographic_Accessible.pdf
- https://efaidnbmnnnibpcajpcglclefindmkaj/https://www.durham.ca/en/regional-government/resources/Documents/Council/CIP-Reports/CIP-Reports-2021/2021-INFO-71.pdf
- **https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&SearchText=Whitby&DGUIDlist=2021A00053518009&GENDERlist=1,2,3&STATISTIClist=1,4&HEADERlist=0**
- https:://efaidnbmnnnibpcajpcglclefindmkaj/https://www.whitby.ca/en/work/resources/Whitby-2021-Consolidated-DC-Background-Study.pdf
- **https://hart.ubc.ca/housing-needs-assessment-tool/**

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
Women by age distribution (# and %)	0-14	12,955 (15.7 %)
	15-19	4,620 (5.6%)
	20-24	3,925 (4.8%)
	25-64	38,215 (46.3%)
	65-84	20,990 (25.5%)
	85+	1,765 (2.1%)
Male Births	Births x Estimated Proportion of Male Births	985
Female Births	Total births – Male Births	1,039
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.1%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	Unknown
Projected Family Households	Age-group population x projected age-specific family headship rate	51,523
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	10,733
Total Projected Headship Rate	Family headship rates + non-family headship rates	Unknown
Projected Net Household Formation	Projected households by type (family and non-	Unknown

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
	family) (Year 2) – Projected households by type (family and non-family) (Year 1)	
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	Unknown
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	Unknown
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Unknown

6.3 Population and Households Projections

6.3.1 Anticipated Population by [Year]		
Characteristic	**Data**	**Value**
Anticipated population	Total	186,855
Anticipated population growth	Total	47,107
	Percentage	34%
Anticipated age	Average	39.5
	Median	40
Anticipated age distribution (# and %)	0-14	31,071 (17%)
	15-19	11,311 (6%)
	20-24	9,589 (5%)
	25-64	86,834 (46%)
	65-84	44,728 (24%)
	85+	3,322 (2%)

6.3.2 Anticipated Households by [Year]		
Characteristic	**Data**	**Value**
Current number of households	Total	46,460
Anticipated number of households	Total	62,256
Anticipated Household Age	Average	Unknown
	Median	Unknown
Anticipated Households by Tenure	Renter	10,459
	Owner	51,797
Anticipated Units by Type	Total	15,796
	Single	10,980
	Semi-detached	471
	Row	2,086
	Apartment	2,246
Anticipated Units by Number of Bedrooms	1 bedroom	Unknown
	2 bedroom	Unknown
	3 bedroom	Unknown
	4 bedroom	Unknown
	5 bedroom	Unknown
Anticipated Households by Income	Average	Unknown
	Median	12,127
	Very Low	2,117
	Low	8,849
	Moderate	9,466

6.3.2 Anticipated Households by [Year]		
Characteristic	**Data**	**Value**
	High	19,966
Anticipated average household size	Total	Unknown
Draft approved lots by planned housing type	Total	**Singles/Semi Lots** (2014-2024) = 5,990. *Projected lots in 2026 = 427. **Townhouse Lots** (2014-2024) + 4,402. *Projected lots in 2026 = 603. **Apartments** (2014-2024) = 9,449 units. *Projected units in 2026 = 7,669. ** This figured is skewed, as there was an influx of draft approved apartment units in 2024 (7,034 units). Additional annual data is required. *** This information is in the form of units; not lots. Other Units Anticipated within

6.3.2 Anticipated Households by [Year]		
Characteristic	**Data**	**Value**
		Draft Approved Blocks (2014-2024) = 2,502 units. *Projected units in 2026 = 412. ** This information is in the form of units; not lots.
Draft approved lots by tenure	Tenant	NA
	Owner	22,344 (2014-2024) *Projected lots/units in 2026 = 4,856. ** This figure may be skewed, as there was an influx of draft approved apartment units in 2024 (7,034 units). Additional annual data is required.

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 Region's Envision Durham exercise identified significant forecasted growth for the Town of Whitby to 2051. The HNA will inform the Town's ongoing Official Plan Review exercise and Brooklin Secondary Plan exercise, both of which would implement the Region's forecasted growth , and would include housing-related policies, across the housing spectrum . The HNA will also inform the Town's ongoing Comprehensive Zoning By-law Review.

Both the OP Review and Zoning Review are intended to address any gaps in the housing supply and needs (e.g. 'missing middle'; purpose built rental building; aging in place; additional dwelling units; increased height and density in Strategic Growth Areas) as well as include greater flexibility for providing a broader range of housing options (e.g. dwelling unit types; tenure-ownership/leasehold/rental; increased densities in strategic locations; special needs, such as accessible and seniors related housing; etc.).

- **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 info. provided through the HNA will be used in the review and update of housing and land use-related policies through the Official Plan Review and Brooklin Secondary Plan exercise. It will also be used in the review and assessment of future

development applications (types of units, sizes, built form, etc) and input into necessary infrastructure improvements, including but not limited to coordination with the Town and other external utility agencies required to accommodate related growth from an infrastructure planning perspective.

Through the development approval process for future growth areas to 2051, and through monitoring of development activity, the Town will also be able to identify potential capital and operating budget needs, as the Town continues to grow.

The HNA will also be used to assist in implementing the Town's Housing Accelerator Fund initiatives (e.g. surplus lands for affordable housing; ADU incentive program), as well as the Town's pledge to the Province for significant growth within an identified 'fast growing municipality', towards building 1.5 million homes by 2031.

- **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.**

The 2051 greenfield expansion area in north-west Brooklin, the PMTSA near the Whitby GO Station, and other Strategic Growth Areas are where the majority of new growth is intended to occur. These areas also require significant investment in either providing new infrastructure, or improvements to existing infrastructure.

The Town is currently working closely with agencies and stakeholders through the Official Plan Review and Brooklin Secondary Plan exercise, and review and assessment of active development applications, to ensure infrastructure needs are identified and coordinated to accommodate anticipated growth – both infill and intensification within the existing built-up areas of Whitby (e.g. water/wastewater improvements needed), as well as greenfield expansion areas (e.g. new electricity and extension of municipal services). This also helps identify any need for phasing of development.

This information will also help plan for investments and Asset Management, and identify any gaps in future infrastructure planning, such as future parks; new roads and extensions; multi-use paths/trails; waste collection for new growth areas; expanded Fire and Emergency Services; stormwater management facilities; etc. .

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?

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.