

Housing Needs Assessment

City of Vaughan



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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.

- Development and use of Housing Needs Assessments
- Community profiles and trends
- Household profiles and economic characteristics
- Priority groups
- Housing profiles
- Projected housing needs and next steps

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

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

1. Methodology

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

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

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

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

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

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

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

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

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

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

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

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

Methodology Overview

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

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

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

Quantitative Methodology

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

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

Community Profile and Trends

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

The characteristics examined in this section include:

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

Household Profiles and Economic Characteristics

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

The characteristics examined in this section include:

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

Priority Populations

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

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

The characteristics examined in this section include:

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

Housing Profile

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

The characteristics examined in this section include:

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

Source of Information

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

Housing statistics from CMHC, including the Rental Market Survey, Housing Starts and Completions Survey, and Market Absorption Survey, have been used extensively to help inform the assessment, due in large part to their reliability and reporting frequency. Most statistics from CMHC are reported no less than annually and there is typically only a modest lag in the publishing of this reported information after the data collection year. As a result, these data sets provide a snapshot of current trends and market conditions.

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

Data Limitations

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

COVID-19 Pandemic Impacts

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

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

Qualitative Methodology

Consultation with stakeholder groups, such as residents of Vaughan, non-profit organizations, and other housing partners in the community, is critical to the development of a fulsome Housing Needs Assessment study. This consultation provides an opportunity to engage with groups throughout the community with differing backgrounds and perspectives, introducing qualitative data and input to provide additional context to the study.

In addition to informing the Housing Needs Assessment, ongoing consultation will be used to inform the forthcoming Housing Strategy being completed for the City of Vaughan. As such, the qualitative analysis consists of two phases, the first of which has been used to inform this Housing Needs Assessment.

These phases include:

- Identifying Needs
- From Needs to Opportunities

Identifying Needs:

This stage focuses primarily on understanding local community housing needs and will touch on some initial opportunity areas. Previous engagements in the community, including consultations completed by the City of Vaughan and York Region, will be relied on for qualitative analysis.

This phase relies on feedback through the Official Plan Review process conducted by the City of Vaughan and the Municipal Comprehensive Review conducted by York Region to provide a breadth of broad knowledge across demographic groups in Vaughan.

From Needs to Opportunities:

This forthcoming stage serves as the bridge between describing local community needs and identifying promising opportunities to address housing gaps.

Engagement participants will receive an overview of qualitative and quantitative findings as a starting point for their conversations. This phase will include future engagements with housing partners in the community.

Vaughan Official Plan Review Engagement: As part of the Official Plan Review, Vaughan conducted two phases of engagement, with Phase 1 occurring from September 2021 to October 2022, and Phase 2 occurring from October 2022 to July 2023. A range in forms of engagement were conducted, including public open houses, community visioning workshops, working group meetings, industry meetings, a community visioning survey, pop-up events, evening community sessions, and webinars and social media outreach among other tools.

Some of the key housing-related recommendations across both phases include:

- Pursue affordability and attainable housing for residents of different incomes, abilities, ages and stages of life. Establish affordable housing targets for the City.
- Diversify housing types and tenures and consider a broad spectrum of housing types and tenures, including retirement facilities, to work towards satisfying this need.
- Allow for multiple forms of density to meet demand. This includes support higher density forms of housing where appropriate, ensuring that there is

transition between the different densities within a neighbourhood. And encouraging other forms of housing, such as secondary suites and garden suites or inter-generational housing options that support aging in place.

- Support intensification in areas where infrastructure is available, such as areas with access to transit, services and amenities and explore opportunities for intensification in existing neighbourhoods.

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.

As part of the first phase of qualitative analysis, engagements conducted by York Region were utilized to gather qualitative data on the housing needs of priority population groups.

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

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

- the lack of affordable housing in the Region;

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

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

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

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

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

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

2. Community Profile and Trends

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

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

Housing in Canada operates within a framework of legislation, policies, and programs. This section provides an overview of the following planning and housing policies, strategies and programs at the Federal, Provincial, Regional and local level that influence residential development in the City of Vaughan.

Federal

- *National Housing Act, 1985*
- National Housing Strategy: A Place to Call Home (2017)
- Housing Accelerator Fund (2022)
- Solving the Housing Crisis: Canada's Housing Plan (2024)

Provincial

- *Planning Act, 1990*
- *Municipal Act, 2001*
- Provincial Planning Statement (2024)
- *Housing Services Act, 2011*
- *Development Charges Act, 1997*
- More Homes, More Choice: Ontario's Housing Supply Action Plan (2019)
- More Homes, Built Faster: Ontario's Housing Supply Action Plan 2022-2023
- Changes to Provincial Legislation Impacting Planning and Housing (2019 to 2025)
 - Bill 108, *More Homes More Choice Act, 2019*
 - Bill 23, *More Homes Built Faster Act, 2022*
 - Bill 134, *Affordable Homes and Good Jobs Act, 2023*

- Bill 185, *Cutting Red Tape to Build More Homes Act*, 2024
- Bill 17, *Building Faster and Smarter Act*, 2025
- Community Housing Renewal Strategy (2019)

Regional and Local Municipal

- York Region Housing Solutions: A Plan for Everyone 10-Year Housing and Homelessness Plan (2014–2023)
- York Region Official Plan (2022)
- York Region Homelessness Service System Plan (2024–2027)
- York Region Corporate Strategic Plan 2019 – 2023
- York Region Development Charges Deferral and Incentive Policies
- 2024–2027 York Region Plan to Support Seniors – Navigating Forward Together
- A Place to Thrive – York Region’s 2024–2027 Plan for Newcomer Inclusion
- Approach to Developing the York Region 2024–2035 Housing and Homelessness Plan
- Vaughan Official Plan 2010
- City of Vaughan Official Plan 2025
- Development Charges Policies
- Complete Communities Community Improvement Plan

Federal Legislation, Policy, and Strategies

National Housing Act, 1985

The *National Housing Act, 1985* (NHA) is the principal legislation concerning housing in Canada. Its purpose is to facilitate access to housing finance and low-cost funding to promote new housing construction, the modernization of existing housing stock, the improvement of housing conditions, and the overall wellbeing of the housing sector within the Canadian economy. The Act is administered by CMHC and authorizes the Corporation to:

- Administer mortgage loan insurance and guarantees;
- Provide loans, subsidies, and guarantees for rental and student housing projects;
- Undertake social housing projects with the Provinces;

- Assemble and lease lands for residential development and the establishment of new communities;
- Provide loans and funds for housing repairs and rehabilitation; and,
- Support housing research, community planning, and international support, among other priorities.

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

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

Housing Accelerator Fund (2022)

The Housing Accelerator Fund (HAF) is a Federal, application-based program originally introduced in the 2022 Federal Budget. The program is intended to drive transformational change within the sphere of control of the local government regarding land use planning and development approvals. The Fund's objective is to accelerate the supply of housing across Canada, resulting in at least 112,000 more housing units permitted than would have occurred without the program. The Housing Accelerator Fund aims to support lasting changes that will improve housing supply for years to come.

The City of Vaughan is a recipient of HAF funding and is currently undertaking several initiatives with support from this program.

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

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

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

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

- *Making the math work for home buildings*, including new financing measures, such as the removal of GST from new rental projects,

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

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

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

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

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

The Plan recommends commitments that provinces, territories, and municipalities can make to complement this Plan. These include incentives for the construction of purpose-built rental housing, limiting or waiving planning and development-related fees and charges, undertaking municipal zoning reforms to support densification and

transit-oriented development, implementing stronger vacancy control, developing a framework to avoid bad faith renovictions and excessive rent increases, supporting non-market and community housing, expediting approvals and permitting processes, and enforcing regulations on short-term rentals.

Provincial Legislation, Policy, and Strategies

Planning Act, 1990

The *Planning Act, 1990* is the provincial legislative framework for land use planning in Ontario. It establishes the authority of municipalities to regulate different uses of land and ensure that matters of provincial interest are taken into account by planning decisions. The *Planning Act, 1990* requires municipalities to adopt an official plan and establishes restrictions on the kinds and nature of policies that may be contained therein. It also authorizes municipalities to adopt zoning by-laws, among other forms of land use regulation, to implement the policies and objectives of their official plans and establishes timelines by which planning authorities must issue decisions regarding requested amendments to Official Plans and zoning by-laws.

Municipal Act, 2001

The *Municipal Act, 2001* sets out the rules for all municipalities in Ontario (except for the City of Toronto, which is governed by the *City of Toronto Act, 2006*) and gives municipalities broad powers to pass by-laws on matters such as health, safety, and wellbeing, and to protect persons and property within their jurisdiction. The *Municipal Act, 2001* provides direction for land use planning purposes, but it does not directly legislate municipal official plans or zoning by-laws as these are governed by the *Planning Act*.

Section 163 of the *Municipal Act, 2001* sets out the definition and requirements for group homes within municipalities in Ontario. The *Municipal Act, 2001* defines group homes as “a residence licensed or funded under a federal or provincial statute for the accommodation of three to ten persons, exclusive of staff, living under supervision in a single housekeeping unit and who, by reason of their emotional, mental, social or physical condition or legal status, require a group living arrangement for their wellbeing.”

The *Municipal Act, 2001* allows municipalities to enact business licensing by-laws for group homes if they permit the establishment and use of group homes under section 34 of the *Planning Act*. A business licensing by-law for group homes can require a license and impose licensing fees as conditions for establishing a group home.

Section 99.1 of the *Municipal Act, 2001* allows municipalities to prohibit and regulate the demolition of residential rental property and the conversion of residential rental property to an alternative purpose. However, this authority does not apply to residential rental property that contains fewer than six dwelling units. The *More Homes Built Faster Act, 2022* empowers the Minister to make new regulations regarding the powers of municipalities to regulate demolition and conversion of residential rental properties.

Section 106 of the *Municipal Act, 2011* prohibits municipalities from directly or indirectly assisting any commercial enterprise through the granting of bonuses. This includes giving or lending municipal property, guaranteeing borrowing, leasing or selling municipal property at below fair market value, or giving a total or partial exemption from any levy, charge or fee. This prohibition does not apply to a municipal council exercising its authority under subsection 28 (6) (7) and (7.2) of the *Planning Act, 1990* (Community Improvement Plans) or section 365.1 of the *Municipal Act, 2001* (cancellation of taxes, environmental remediation).

Provincial Planning Statement (2024)

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

Section 2.2 of the PPS, 2024 directs planning authorities to provide for an appropriate range and mix of housing options and densities to meet projected need, including by:

- Establishing and implementing minimum targets for the provision of affordable housing in coordination with Service Managers;
- Permitting and facilitating all housing options required to meet the needs of current and future residents and all types of residential intensification; and
- Promoting densities for new housing that efficiently use land and resources and requiring transit-supportive development and intensification in proximity to transit.

Housing Services Act, 2011

The *Housing Services Act, 2011* is the legislative framework for the delivery of social housing and homelessness services in Ontario. The Act sets out requirements and regulations for service managers and housing providers concerning housing and homelessness plans and the administration of housing projects under legacy federal-provincial housing programs. It also regulates the activities of the Social Housing Services Corporation, which oversees the operation and financial management of social housing providers, including the pooling of capital reserves for investment purposes.

Development Charges Act, 1997

The *Development Charges Act, 1997* regulates municipal authority to levy development charges, which are fees collected by municipalities to finance the capital costs of new infrastructure to accommodate residential growth such as roads and servicing infrastructure. Municipalities must complete a development charge background study and conduct statutory consultation before passing a development charge by-law.

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

More Homes, More Choice: Ontario's Housing Supply Action Plan was introduced in 2019 as part of the Province's plan to address Ontario's housing crisis. The plan focused on high-level goals concerning "cutting red tape" in the form of reducing planning approval timelines and permitting fees and reforming land use regulation with the objective of permitting a wider range of housing options in different locations.

More Homes, Built Faster: Ontario's Housing Supply Action Plan 2022-2023

As part of Bill 23, which was enacted in 2022, the Province introduced their latest Housing Supply Action Plan in which commits to building 1.6 million homes over the next 10 years. The Plan focuses on reducing costs and delays associated with construction, promoting transit-oriented development and gentle density, and utilizing provincial lands to build more homes.

In support of this Action Plan, the Minister of Municipal Affairs and Housing asked the City of Vaughan to develop a Municipal Housing Pledge and take necessary steps to facilitate the construction of 42,000 new homes in the City by 2031. In May 2023 Council approved the commitment to achieving the Province's Housing Pledge.

Recent Changes to Provincial Legislation Impacting Planning and Housing:

- Bill 108, *More Homes, More Choices Act, 2019*
 - This Act removed “soft services”, such as parks, community centres, libraries, and other community facilities as eligible services under a development charges by-law and required such services to be financed through a new “community benefits charge” (CBC) regime based on land value post-planning approval. Further, municipalities are now required to prepare and undertake public consultation on a CBC strategy prior to adopting a new CBC by-law.
 - The CBC regime replaced the former density bonusing provisions under Section 37 of the *Planning Act, 1990* as well as former requirements and municipal by-laws for parkland dedication.
- Bill 23, *More Homes Built Faster Act, 2022*
 - This Act introduced reductions and exemptions to the *Development Charges Act, 1997* for additional residential units, affordable housing units, and purpose-built rental units.
 - Inclusionary Zoning requirements were proposed to be limited through O. Reg. 232/18. These limitations include setting a 5% cap for affordable units, a maximum 25 year affordability period, and a standardized approach to determining affordability.
 - Reducing the scope of site plan control approvals, including exempting residential buildings containing no more than 10 units from site plan control.
 - Prohibited official plans and zoning by-laws from banning “as of right” small scale residential uses of up to three units per lot in areas where municipal services are available.
 - Removed planning responsibilities from some upper tier municipalities, including York Region.
- Bill 134, *Affordable Homes and Good Jobs Act, 2023*
 - This Act received royal assent on December 4, 2023. The bill updated the affordable housing definition within the *Development Charges Act, 1997*.
- Bill 185, *Cutting Red Tape to Build More Homes Act, 2024*
 - In June 2024, this Act received royal assent. The new legislation aims to support the provincial government’s goal of building 1.5 million homes by 2031.

- Some of the changes to the *Planning Act, 1990* that resulted from this legislation included:
 - Introducing a new ‘use it-or-lose it’ authority for municipalities to lapse unexercised draft plan of subdivision and site plan approvals;
 - Removing the planning application fee refund framework introduced through Bill 109;
 - Exempting public universities from planning approvals;
 - Limiting third-party appeals for approved official plans and zoning by-laws; and
 - Removing planning authorities from seven upper-tier municipalities.
- Bill 17, *Building Faster and Smarter Act, 2025*
 - This Act received royal assent on June 5, 2025. The new legislation aims to increase the speed and efficiency of land use planning and development in Ontario.
 - Some of the key changes to the Planning Act enacted by this legislation include limiting requirements for complete applications by prescribing the requisite information and materials through the Planning Act and City of Toronto Act and permitting as-of-right reductions in minimum setbacks pending a forthcoming enabling regulation.
 - Changes were also made to the Development Charges Act to exempt long-term care homes from development charges and to delay the requirement to pay development charges for non-rental residential development at the time of occupancy and to limit municipality’s ability to charge interest on development charge installments for institutional and rental housing development.

Community Housing Renewal Strategy (2019)

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

Removing penalties for tenants who work more hours or are completing post-secondary education;

- Simplifying rent calculations;
- Freeing up the waitlist by prioritizing tenants’ first choice of unit they are offered;

- Ensuring rent calculations exclude child support payments;
- Imposing an asset limit for applicants; and
- Making housing safer by empowering housing providers to turn away tenants who have been evicted for criminal activity.

The Province has launched three programs under the CHRS:

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

Regional Policies and Strategies

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

Under the *Housing Services Act, 2011* local service managers are required to develop 10-year housing and homelessness plans to guide the delivery of housing and homelessness programs and services within their respective jurisdictions. Housing Solutions: A Plan for Everyone was York Region's 10-year housing and homeless plan from 2014 to 2023. The Plan was divided into two phases. Phase 1 encompassed 2014 to 2018 and identified 47 actions to address four overarching housing goals:

- Increase rental housing supply;
- Sustain existing rental housing supply;
- Support home ownership affordability; and,
- Strengthen the homelessness and housing stability system.

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

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

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

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

York Region Official Plan (2022)

The 2022 York Region Official Plan (the YROP 2022) was approved with modifications by the Ministry of Municipal Affairs and Housing in November 2022, however Bill 150 (Royal Assent, December, 2023) and Bill 162 (Royal Assent, May 2024) reversed some of those modifications. York Region has issued a revised 2022 York Region Official Plan to reflect these changes.

Among the YROP 2022's guiding principles, the Region included the provision of a full range of housing types with a region-wide target that 25% of all new housing units are required to be affordable to low and middle-income households and a minimum of 35% of all new housing units are required to be affordable within Regional Centres and major transit station areas.

Section 2.0: The Foundation for Complete Communities of the YROP 2022 contains most of the policies pertaining to housing within the Official Plan.

Diversified Housing Stock: Section 2.3 of the YROP 2022 contains policies and an objective that aim to promote an appropriate mix and range of housing options that meet the needs of residents and workers of all income levels, ages, abilities and stages of their lives. This includes affordable housing to address need throughout the income spectrum, including market and community housing; emergency and transitional housing; co-housing; group, rooming, and special needs housing; and purpose-built rental housing (Sec. 2.3.39).

Section 2.3.43 includes policies to promote housing options, including the use of land use planning, financial and other tools.

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

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

Rental Housing: Section 2.3.42 contains a policy that requires a minimum of 1,000 new purpose-built rental units be built Region-wide per year, with local municipal targets provided.

Section 4.4.23 encourages tools such as CIPs to include purpose-built rental housing within strategic growth areas.

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

Residential Intensification: Chapter 4 of the YROP 2022 provides detailed policy direction to guide the various types of urban communities that comprise the Urban System, phasing of growth and a hierarchical approach to intensification.

Section 2.1.4 contains policies pertaining to minimum intensification targets and transit-supportive intensification in York Region.

Section 2.3.54 encourages retrofitting, intensification and revitalization, in accordance with policy 2.3.13, when redeveloping existing retail, including major retail sites.

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

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

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

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

York Region Corporate Strategic Plan 2019 – 2023

The *2019 to 2023 Strategic Plan: From Vision to Results* (Strategic Plan) provides a common focus and a set of priorities for the Region to ensure that the evolving needs of the communities within the Region are met. The York Region Strategic Plan identifies Community Result Areas (CRA) and specific priorities within the CRAs. These CRAs and their specific priorities are as follows.

- Economic Vitality: Increase economic prosperity;
- Healthy Communities: Support community health, safety, and well-being
- Sustainable Environment: Build sustainable communities and protect the environment; and
- Good Government: Deliver trusted and efficient services.

Among the objectives for the Healthy Communities CRA is delivering and promoting affordable housing. To accomplish this objective, the Region outlined three key activities that it would be prioritizing;

- Conducting a waitlist study review and identifying actions to support residents in accessing affordable housing options;
- Support the creation of new affordable housing rental options; and,
- Advocating to maintain current social housing supply.

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

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

York Region Development Charges Deferral and Incentive Policies

York Region offers a suite of Development Charge (DC) deferrals and incentives for many target housing forms. This includes:

High-rise residential buildings. Development charges may be deferred for residential buildings that are a minimum of four storeys upon provision of a letter of credit for the development charges owed. The deferral will be for the lesser of 18 months after building permit issuance or upon condominium registration.

Purpose-built rental building. A 36-month deferral is available for purpose-built rental buildings.

Affordable rental building. Development charges may be deferred on affordable rental buildings which have an affordability period of not less than 20 years and which meet minimum requirements with regard to rental rates. The duration of deferrals range from 5 to 20 years depending on the location, number of affordable units, and unit size requirements.

Deferral agreements for purpose-built rental developments can be paired with development charge discounts under the Development Charges Act.

York Region is currently reviewing Development Charges deferral options that will be captured through the York Region 2026 Development Charges bylaw update. The Region is currently considering a development charge deferral for new, non-luxury rental development that agree to operate as such for a minimum of 40 years. This program would defer charges until a change of use.

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

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

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

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

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

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

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

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

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

2024 to 2027 York Region Homelessness Service System Plan

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

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

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

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

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

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

Implementation Plan and the Community Housing Development Master Plan were consolidated under these supply-related actions.

As a Service Manager, York Region is required by the Province to develop and maintain a 10-year housing and homelessness plan. The Region's first plan, *Housing Solutions*, was approved by Council in June 2014 and significantly updated in October 2019.

Vaughan Official Plan 2010

The City of Vaughan completed its Official Plan (Vaughan Official Plan 2010) that was adopted by City of Vaughan Council on September 7, 2010. The Official Plan represents the comprehensive planning policy of City of Vaughan Council with respect to the future development of the City.

City of Vaughan Official Plan 2025

The City of Vaughan is working towards creating the new Vaughan Official Plan 2025 to guide land use and development. Some of the key changes and enhancements proposed include updated and new policies for climate change resilience, green infrastructure, active transportation, schedule mapping and more.

The following section summarizes some of the key themes pertaining to the provision of affordable, missing middle, and rental housing from the May 2025 Draft.

Diversified Housing Stock: Policies throughout the Housing Options (Sec. 4.1) direct the City to increase and diversify housing options by adding a greater range of housing types and sizes (including additional residential units, townhouses, stacked townhouses, and multi-unit buildings), adding more rental units, and adding more affordable housing options. The Plan directs the City to facilitate the provision of a full range of Housing Options in terms of form, tenure, accessibility and affordability (4.1.2.1). Further, the Plan supports and identifies as a priority the achievement of a balance of studio and one-bedroom housing units and family-sized housing units with at least two or three bedrooms, which are appropriate for families with children, in all developments with a residential component in Strategic Growth Areas (4.1.2.5 b.).

Additional Residential Units: Policies detailing the requirements for additional dwellings units are found in Section 4.1.2.8. These policies permit up to three additional residential units as-of-right on eligible lots, identify the application of minimum development standards to be implemented through the City's Zoning By-law, and outline requirements associated with the *Ontario Heritage Act, 1990* in the case of associated alterations.

Rental Housing: The Official Plan identifies the need for more rental units under section 4.1 and provides purpose-built rental housing targets (4.1.2.6).

Mix of Land Use: The Plan identifies the importance of complete communities (1.7.2) and identifies that it is the policy of Council to plan for an appropriate mix of land uses required to accommodate population and employment forecasts (2.1.1.1). Further, policies and objectives throughout the Plan promote a mix of land uses, including in Community Areas (2.2.3.2), Protected Major Transit Station Areas (2.15.1.1) and Strategic Growth Areas (2.15.1.1).

Residential Intensification: As identified in the Plan, it is the policy of Council that intensification may occur in a variety of built forms and scales to diversify housing types and tenures as densities increase. This includes through infill of vacant and underutilized lots, use of additional residential units, adaptive reuse, and the renovation and retrofitting of older residential units (4.1.2.4).

Retention of Existing Housing Stock: The protection of existing rental housing (consisting of greater than six rental units) from both demolition and conversion to other housing tenures or uses are prohibited if the changes would result in a rental vacancy rate of less than 3% City-wide (3.2.2.10).

Affordable Housing: Section 4.1.1 includes policies to support housing affordability. The Plan identifies affordable housing targets, including that a minimum of 25% of all new housing units in Vaughan be affordable, and that a minimum of 35% of new residential units be affordable in the Vaughan Metropolitan Centre and Protected Major Transit Station Areas (4.1.1.1). The Plan directs that the City, where possible, assist the creation of affordable housing through several initiatives, including considering the development of an Inclusionary Zoning program, exploring opportunities to prioritize development applications that provide affordable housing, consider affordable housing as a priority use for surplus City-owned land, and considering the reduction of parking requirements for projects that provide affordable housing (4.1.1.2).

Supportive and Additional Needs Housing: The Plan acknowledges that a full range of housing options includes housing for seniors, supportive housing, emergency shelters for at-risk groups, and accessible housing that meets the needs of people of varying or different abilities (4.1). The Plan includes policies that support and prioritize the development of housing appropriate for seniors (4.1.2.5 a.), direct that a certain portion of affordable units be accessible for seniors and people with different or varying abilities (4.1.1.1 c) and which direct the City to consider universal accessibility and accommodations for people of varying abilities in the development of design guidelines and standards (4.1.2.5 c.). Further, the Plan seeks to protect housing for vulnerable populations by permitting emergency shelters and

cooling centres and group homes for people with disabilities in all land use designations where residential uses are permitted (4.1.2.7).

Development Charges Policies

The City of Vaughan collects development charges for new developments, re-developments, changes of use, and expansions for both residential and non-residential buildings or structures on behalf of the City, York Region, the York Region District School Board and the York Catholic District School Board. The City-Wide Development Charges By-law 109-2022 dictates development charge requirements while yearly schedules outline the rate of development charges.

The City of Vaughan has a policy, effective November, 2024, that provides rate reduction and deferral for eligible low-rise residential, residential buildings, and mixed-use buildings. This policy applies to approved applications which have not been issued a building permit and which enter into a Section 27 Agreement(s). In the case of low-rise residential developments, applications must have been deemed complete prior to September 21, 2018. The development charge rates in effect on September 21, 2018 are applied to qualifying projects and the duration of deferrals include the lesser of 24 months after issuance of the first Building Permit or the registration of a plan of condominium, if applicable.

In coordination with York Region, on June 24, 2025, City Council directed staff to prepare an amendment to the existing City Wide Development Charges deferral policy (12.C.07) to defer development charges for non-luxury purpose-built residential rental unit developments with a tenure of 40 years. For the purposes of this program, non-luxury rental includes rental developments with rent thresholds below 200% of average market rents.

Complete Communities Community Improvement Plan

The City of Vaughan is currently developing a Community Improvement Plan focused on programs and incentives that will facilitate complete communities, including by attracting new supply of housing options in the City's strategic growth centres and protected major transit station areas.

The ongoing CIP study will determine the most effective approaches, programs and tools to accomplish the proposed objectives while aligning with the City's policy objectives as set out in the City's Official Plan and city-wide studies. The study will also consider best practices, market trends and emerging guidance from the Province.

The City recognizes that there are multiple housing-related initiatives and policy direction that are being applied through municipal planning processes to increase

housing options. This includes, and is not limited to, the implementation of Provincial Development Charges exemptions for affordable housing identified in the *Development Charges Act, 1997*. Building on Provincial action, the City of Vaughan via Council recommendation has committed to pass a deferral incentive targeting development charges for purpose-built rental development for non-luxury units. The complete communities CIP is reflective of residential and non-residential incentives that complement existing suites of federal, provincial and regional housing-related incentives available for landowners to increase the supply of a variety of housing options.

2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	306,233
	2021	323,103
Population Growth (Number)	Total	16,870
	Percentage	5.5%
Age (Years)	Average	40.9
	Median	41.6
Age Distribution	0 – 14 years	53,290
	15 – 64 years	21,7125
	65+ years	52,690
Mobility	Non-movers	290,755
	Non-migrants	15,375
	Migrants	12,560

Vaughan had a population of 323,100 people in 2021, representing 27.5% of the population of York Region. This was the second-largest population across the nine municipalities in York Region in 2021.

The population grew by 16,870 people (+5.5%) between 2016 and 2021, accounting for 26.6% of the total population growth in York Region during this period. Although the population growth in Vaughan was slightly slower than growth across York Region (+5.7%) and Ontario (+5.8%), this population growth was well above comparably-sized municipalities in the Region such as Markham (+9,537 people, +2.9%) and Richmond Hill (7,000 people, +3.6%).

At 272 square kilometres, Vaughan was the third-largest municipality in terms of size, with a population density of approximately 1,186 people per square kilometre. This was well above the average population density for York Region (667 people per sq. km) but was below the densities of comparably populated municipalities such as Markham (1,605 people per sq. km), Richmond Hill (2,004 people per sq. km), and Newmarket (2,284 people per sq. km).

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	149,235
Non-Immigrants	Total	165,865
Recent Immigrants (2016–2021)	Total	130,30
Interprovincial migrants (2016–2021)	Total	2,525
Indigenous Identity	Total	675

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

Vaughan experienced the fastest population growth in York Region, which will likely result in a growing demand for housing. And existing population projections show continued growth, with an anticipated growth of 243,100 people by 2051. In addition to requiring significant growth in the local housing stock, trends in population and household age, mobility, immigration, and other demographic characteristics will shape the need for housing in Vaughan, including for affordable and accessible housing.

Population Age

While Vaughan has traditionally had a younger population than the surrounding York Region and the province, the population is showing clear signs of aging. To support the needs of this growing population, Vaughan will likely require supports that enable aging in place, as well as housing options that are suited to senior populations, including smaller units or housing suitable for multi-generational families and those with accessible features and access to appropriate services and amenities. At the same time, the population aged 15 to 24 has stayed consistent in recent years, and households with primary maintainers under 25 have increased in number. This will similarly require housing that meets the needs of these households, including rental and affordable housing.

Migration Patterns

While Vaughan has had a lower rate of mobility relative to the Region and Ontario, this is primarily driven by a lack of mobility among owner households. In contrast, renter households have moved at a high rate in recent years. Among owner households, while these trends could signal stability among some households, it may also signal a lack of affordable or available ownership options to enable movement, including into the City. The high rate of movement among renter households could signal an influx of renter households into the City, which can limit availability and place pressures on housing affordability, as well as a lack of stability among existing renter households. This indicates both a need for affordable ownership and rental housing and may signal a need for additional supports for rental households to support housing stability.

Immigration Patterns

Immigrants made up nearly half of the population in Vaughan and lead nearly two-thirds of households in 2021. Further, a significant share of the recent population growth in Vaughan was driven by immigrants, particularly those who immigrated to

Canada in recent years. While immigrant households were more represented among owner households compared to renter households, although the opposite was true of recent immigrants. This indicates a need for housing and services that can support recent immigrants, including rental housing, along with culturally appropriate³ housing options and amenities.

Demographic Considerations

Vaughan had a high and growing proportion of racialized persons and households in 2021. This further affirms the need for culturally appropriate housing options and amenities. While the Indigenous population in Vaughan represents a small portion of the overall population, the City must work in collaboration with Indigenous communities to ensure their unique needs are met. Also, a minority of households were led by women+ and these households were more likely to rent their home compared to households led by men+. This signals a need to consider the gendered impacts on household's ability to access housing and resources. Lastly, roughly one in ten households in Vaughan had a member with an activity limitation and this proportion is growing, particularly among owner households. This suggests a need for accessible housing with supports in Vaughan. The needs of these and other priority populations are further explored in section 4.0 Priority Groups.

³ Various principles, practices and regulations that shape housing stock can be subject to cultural assumptions, such as unit and room occupancy standards, building material or layout, the delivery of housing-related services and supports, and engagement approaches or other tools that inform housing policy. Culturally appropriate housing respects and is appropriate for the expression of the inhabitants' cultural identity and ways of life.

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	94,253
	2021	103,914
Household income (Canadian dollars per year)	Average	153,000
	Median	124,000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) – Data from Toronto CMA	Average	80,100
	Median	65,500
Owner household income (Canadian dollars per year, only available at CMA or CA Level) – Data from Toronto CMA	Average	155,400
	Median	120,000
Average household size (Number of members)	Total	3.1
Breakdown of household by size (Number of households)	Total	103,915
	1 person	15,780
	2 persons	27,310
	3 persons	19,725
	4 persons	24,440
	5 or more persons	16,660
Tenant households (Number of households)	Total	14,620
	Percentage	14.1%
Owner households (Number of households)	Total	89,290
	Percentage	85.9%
Percentage of tenant households in subsidized housing	Percentage	6.9%
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	14,370 (13.8%)
Number of one-parent families	Total	12,650
	Percentage	13.8%
Number of one-parent families in which the parent is a woman+	Total	10,155
Number of one-parent families in which the parent is a man+	Total	2,495
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	4,790
	Low (21% – 50% AMHI)	17,190
	Moderate (51 – 80% AMHI)	18,455
	Median (81% – 120% AMHI)	22,420
	High (>120% AMHI)	40,690

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?

Vaughan has seen a fast rate of household growth, exceeding both York Region and Ontario. This similarly signals an ongoing need for more housing supply. In addition, the household trends explore here provide important context in the types of housing needed.

Household Tenure

While Vaughan had higher rates of housing ownership as of 2021 when compared to York Region and the province, this pattern is shifting, as rental households made up half of household growth between 2016 and 2021. This has contributed to an increase in the proportion of renter households and signals a growing need for rental housing. Purpose-built rental housing is particularly important in this context as it typically provides greater security of tenure and affordability compared to rental housing in the secondary market. Further, household incomes are much lower for renter households compared to owner households and over half of renter households were considered low-income in 2020, emphasizing the need for affordable rental options.

Household Size and Composition

Vaughan is distinct even in York Region for its high proportion of four-person households and low proportion of one-person households. While this has likely driven demand for large, family sized housing historically, it is important to note that larger household sizes, including three- and four-or-more person households have actually declined over the past three census periods while small one- and two-person households have increased. This will likely result in increasing demand for smaller units over time. This is particularly important as smaller households have lower income and more commonly rent compared to larger households, underscoring the need for both affordable and rental units for smaller households.

In line with the above findings, Vaughan has a high share of couples with children and multi-generational households compared to other geographies and a lower proportion of one-person households and couples without children. This similarly drives demand for family-sized housing, including housing that can cater to multiple generations (such as housing with additional dwelling units, accessible features, and/or housing with sufficient amenity space).

At the same time, one-person households, lone-parent households, and two-or-more-person non-family households, in essence those who do not benefit as much

from combining multiple incomes, have lower incomes and more commonly rent. Ensuring sufficient affordable housing options for these household types will be important.

Age of Primary Maintainer

Within Vaughan, households led by a younger maintainer or an older maintainer are disproportionately considered low-income, and this is particularly acute for maintainers under 25 or over 75. For young households, who are also growing at a relatively fast pace and who predominantly rent their home, this signals a need for affordable rental housing in particular, along with supports to enable homeownership. In contrast, the majority of households with a primary maintainer aged 75 and above own their home. These households likely rely on fixed income, which may place them at risk for housing strain as shelter costs continue to increase. As such, affordable and accessible housing options, along with appropriate financial and other supports that enable aging in place, are likely needed.

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.⁴

One method for understanding household suppression is to consider the change in headship rates by age over time. The difference in estimated number of households by age of primary maintainer based on historic headship rates, versus the actual number of households by age of primary maintainer today can provide an estimate of the number of households that have been suppressed.

Table 1 shows headship rates for 2006 and 2021 using data from HART. Following the BC HNR methodology, Table 1, as provided by HART, estimates the number of suppressed households by age group. The findings suggest that 2,322 households have been suppressed as of 2021, with the suppressed households falling between the ages of 25 to 54. While this proposed household suppression may be impacted

⁴ 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.

in part by affordability challenges, these findings are incongruous with previous findings, that households are disproportionately considered moderate- to high-income in these age groups, and findings further explored in the following section around affordability indicators, which shows that core housing need is lower among households with maintainers aged 25 to 54 relative to those aged below 25 or over 75. One possibility is that reduced access to ownership has led to suppression among this age group. In 2021, rates of ownership were much higher among households with a maintainer aged 25 to 44 (76.0%) compared to those with a maintainer under 25 (32.8%) and ownership rates continue to increase with age. This may suggest that ownership is a higher priority or generally more feasible for older age groups. As ownership becomes increasingly inaccessible, households with a primary maintainer aged 25 to 54 may be more inclined to delay forming a household until they can access ownership housing, or relocate elsewhere. At the same time, these patterns could also be shaped by changing household preferences.

As previously noted, households with a primary maintainer aged 65 and above and 25 and below saw the fastest growth in Vaughan between 2016 and 2021, whereas growth was slower in other age groups. This is likely driven by multiple factors, including Vaughan's aging population, shifting household migration patterns brought on by the COVID-19 pandemic, as well as affordability pressures in Vaughan and surrounding areas, trends which may have also impacted headship rates within these age groups. This is not to suggest that household suppression has not taken place due to affordability issues, but instead that evolving demographic patterns and household preferences present difficulties in measuring the impacts of housing affordability alone on household formation.

Table 1: Headship rates by age cohort in the City of Vaughan, 2006 and 2021

Age Cohort	2006 Population	2006 Households	2006 Headship Rate	2021 Population	2021 Households	2021 Headship Rate
15-24	33,135	430	1.3%	43,995	900	2.0%
25-34	31,065	7,720	24.9%	38,450	8,920	23.2%
35-44	41,790	19,540	46.8%	40,790	18,155	44.5%
45-54	34,845	18,155	52.1%	49,575	25,060	50.5%
55-64	23,160	12,130	52.4%	44,315	23,670	53.4%
65+	14,245	7,190	50.5%	29,700	15,240	51.3%

Source: HART HICC HNA Tool, 2025

Table 2: Household suppression by age of primary maintainer, Vaughan, 2006 to 2021

Age Group	2021 Potential households (2006 headship rate x 2021 population)	2021 Households (actual)	2021 Suppressed households
15-24	571	900	0
25-34	9,555	8,920	635
35-44	19,072	18,155	917
45-54	25,830	25,060	770
55-64	23,210	23,670	0
65-74	14,991	15,240	0
75 and older	11,117	11,975	0
Total suppressed households			2,322

Source: HART HICC HNA Tool, 2025

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	176,625
Number of workers by industry (Top 10 only)	Professional, scientific and technical services	20,500
	Retail trade	19,180
	Construction	16,740
	Health care and social assistance	16,055
	Manufacturing	15,955
	Educational services	13,800
	Finance and insurance	13,325
	Wholesale trade	7,890
	Transportation and warehousing	7,635
	Other services (except public administration)	7,235
Unemployment rate and participation rate (Percent)	Unemployment rate	12.5%
	Participation Rate	65.9%
All classes of workers (Number)	Total	171,445
Employees (Number)	Total	137,760
Permanent position (Number)	Total	117,955
Temporary position (Number)	Total	19,805
Fixed term (1 year or more, Number)	Total	7,360
Casual, seasonal or short-term position (less than 1 year, Number)	Total	12,445
Self-employed (Number)	Total	33,680
Number of commuters by commuting destination	Within census subdivision	37,865
	To different census subdivision	7,855
	To different census division	3,7115
	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	89,475
	Public transit	6,565
	Walked	2,045
	Bicycle	275
	Other method	2,445

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?

As noted in York Region's Employment and Industry Report, the Region benefits from its strategic location within the Greater Toronto Area, making it a top destination in the GTA and Canada for workforce talent and businesses. Particular strengths include the presence of the CP intermodal facility and CN MacMillan rail yard, a strong network of 400-series highways, and its proximity to Toronto Pearson International Airport. The creation of subway connections within Vaughan further adds to the attractiveness of the City and Region for both employment opportunities and potential residents. These factors play a key role in ongoing population growth, which in turn impacts the need for housing.

Temporary and Precarious Employment

With regard to industry, a low proportion of the workforce in Vaughan works within industries that frequently feature precarious, temporary, or seasonal workforces, including Agriculture, Forestry, Fishing, and Hunting (0.2%), Mining and Resource Extraction (0.1%), and tourism-based sectors, such as accommodations and food services (3.9%) or arts, entertainment, and recreation (1.4%). York Region's Employment and Industry Report (2024) has however noted that contract, seasonal and temporary employment has been the fastest growing type of work increasing from a 7% share in 2014 to 12% in 2024. Between 2014 and 2024, contract, seasonal, and temporary employment increased by 50%, or 37,790 jobs. The report notes that the notable rise of these types of employment in 2022 may have been tied to ongoing challenges associated with the unpredictability and market volatility of the COVID-19 pandemic starting in early 2020. Since 2022, the share of seasonal, contract or temporary employment declined by about 1%, reflecting potential stabilization in the market and a shift in employment types. Of note, as of the 2021 census, Vaughan had a slightly lower proportion of workers in a temporary position (11.2%) compared to workers in York (12.3%) and Ontario (12.7%). In short, while Vaughan may have a slightly lower proportion of temporary or otherwise precarious work arrangements relative to other geographies, the Region-wide increase in temporary, seasonal and part-time work may continue to impact housing demand in Vaughan. The ability to find stable work impacts populations willingness to move into or away from an area, as well as residents' ability to afford housing. Further, seasonal work arrangements which bring workers in from another geography for a temporary duration can place strain on housing markets and may require more flexible housing arrangements.

Changing Commute Patterns

Another distinct shift in Vaughan has been the rapid increase in work-from-home arrangements brought on by the COVID-19 pandemic. While recent data from the Region may suggest these arrangements may have reduced in prevalence, the changes to infrastructure and work policies may still leave lasting impact on work arrangements and their impact on housing choice for many households. Work-from-home arrangements allow for households to move further away from their places of employment, which may provide an opportunity for Vaughan to attract workers from other municipalities, including Toronto and the broader GTA, looking for more affordable housing or housing which better suits their preferences and needs.

3.6 Households in Core Housing Need

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

- A household is below one or more of the national adequacy, suitability and affordability standards; and,
- 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.

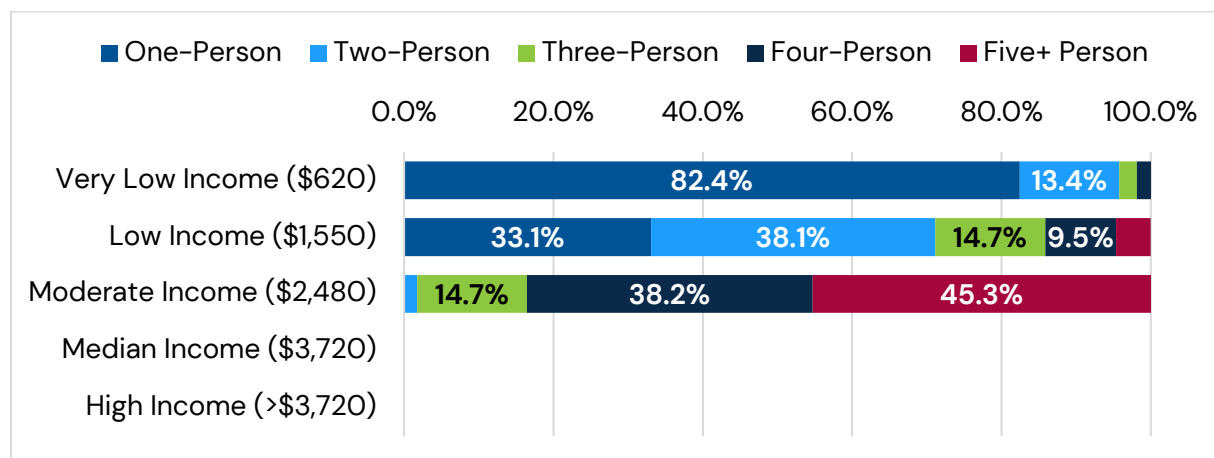
Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))

Table 3: Income Categories and Affordable Shelter Costs

Income Category	% of Total Households	Annual Household Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income (AMHI)		\$124,000	\$3,100
Very Low Income (20% or under of AMHI)	2.72%	<= \$24,800	<= \$620
Low Income (21% to 50% of AMHI)	15.96%	\$24,800 - \$62,000	\$620 - \$1,550
Moderate Income (51% to 80% of AMHI)	18.34%	\$62,000 - \$99,200	\$1,550 - \$2,480
Median Income (81% to 120% of AMHI)	22.37%	\$99,200 - \$148,800	\$2,480 - \$3,720
High Income (121% and more of AMHI)	40.62%	>= \$148,801	>= \$3,721

Source: HART Housing Needs Assessment tool

Figure 1: Percentage of Households in Core Housing Need, by Income Category and Household Size



Source: HART Housing Needs Assessment tool

Table 4: Percentage of Households in Core Housing Need, by Income Category and Household Size

	One-Person	Two-Person	Three-Person	Four-Person	Five+ Person
Very Low Income (\$620)	82.4%	13.4%	2.3%	1.9%	0.0%
Low Income (\$1,550)	33.1%	38.1%	14.7%	9.5%	4.6%
Moderate Income (\$2,480)	0.0%	1.8%	14.7%	38.2%	45.3%
Median Income (\$3,720)	0.0%	0.0%	0.0%	0.0%	0.0%
High Income (>\$3,720)	0.0%	0.0%	0.0%	0.0%	0.0%

Source: HART Housing Needs Assessment tool

Table 5: 2021 Affordable Housing Deficit

Income Category (Max. affordable shelter cost)	One-Person	Two-Person	Three-Person	Four-Person	Five+ Person	Total Households
Very Low Income (\$550)	1760	285	50	40	–	2,135
Low Income (\$1,375)	2,635	3,035	1,175	755	370	7,970
Moderate Income (\$2,200)	–	15	125	325	385	850
Median Income (\$3,300)	–	–	–	–	–	–
High Income (>\$3,300)	–	–	–	–	–	–
Total	4,395	3,335	1,350	1,120	755	10,955

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	28,885
	Percentage	27.9%
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	10,605
	Percentage	10.6%
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	7,280
	Percentage	50.4%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	3,380
	Percentage	3.4%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	21,605
	Percentage	24.3%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	7,220
	Percentage	7.2%
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	2,620
	Percentage	2.5%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	485
	Percentage	0.5%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	455
	Percentage	3.1%
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	140
	Percentage	0.1%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	2,165
	Percentage	2.4%
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	345
	Percentage	0.3%
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	5,930
	Percentage	5.7%
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	795
	Percentage	0.8%
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	1,915
	Percentage	13.1%
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	490
	Percentage	0.5%
Suitability – Owner households in unsuitable dwellings (# and %)	Total	4,015
	Percentage	4.5%
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	300
	Percentage	0.3%
Total households in core housing need	Total	10,970
Percentage of tenant households in core housing need	Percentage	26.3%
Percentage of owner households in core housing need	Percentage	8.6%

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

Shelter-to-Income Ratio

In 2021, 28,885 households (27.9% of all households) were spending 30% or more of gross household income on shelter costs, indicating they were facing affordability issues, and 11.8% were paying over 50%, indicating deep affordability issues. Households in Vaughan were facing affordability and deep issues at a slightly lower rate than households Region-wide (30.5% and 13.9%, respectively) but at a higher rate than the provincial average (24.2% and 9.2%, respectively). The number of households facing affordability issues in Vaughan had increased (+1,265 households +4.6%) since 2016, slightly lower than the growth in affordability issues experienced in York Region (+6.1%) during this period. In contrast, the number of households experiencing affordability issues decreased across Ontario over this period by -6.9%. During this time, the proportion of households experiencing deep affordability issues in Vaughan decreased slightly (-145, -1.2%).

The Federal Government of Canada introduced COVID-19 relief programs in the 2020 to assist with financial burdens brought on by the closures and economic disruptions of the pandemic. These relief programs impacted household incomes for the year (2020) that was reported on for the 2021 Statistics Canada Census. While these incomes were correctly reported, this relief is not permanent and will likely not be available to households in the future. This temporary effect is understood to have impacted the proportion of households experiencing affordability issues, including the Ontario-wide decrease in households facing affordability issues. Despite this, affordability issues increased in Vaughan. This may signal that Vaughan households were not as heavily impacted by the COVID-19 relief programs, or that the increase in affordability issues in Vaughan exceeded the offsetting effect of COVID-19 relief programs.

Shelter-to-Income Ratio by Household Tenure

In 2021, 50.4% of renter households in Vaughan experienced affordability issues and 24.6% experienced deep affordability issues, above the rates in both York Region (47.2% and 22.9%, respectively) and Ontario (38.4% and 15.4%, respectively). The number of renter households experiencing affordability issues increased by 2,235 households (+43.6%) from 2016, well above the rate of increase in York Region (+25.6%). Province-wide, the number of renter households experiencing affordability issues declined (-6.9%) over this period.

Owner households in Vaughan experienced lower rates of affordability issues (24.3%) and deep affordability issues (6.4%) compared to renters. The number of

owner households experiencing affordability issues in the City declined from 2016 to 2021 (-860 households, -3.8%) at a slightly lower rate than Provincial (-6.6%) trends. However, this differed from trends across York Region (+0.4%), which experienced a slight increase in the number of owner households with affordability issues between 2016 and 2021.

Shelter-to-Income Ratio by Household Size

In 2021, 52.4% of one-person households in Vaughan were spending more than 30% of gross household income on shelter costs, well above the average across all household sizes (27.9%) during this period. In general, affordability issues were lower among the largest households, with 11.4% of two-person, 9.9% of three-person, and 7.7% of four-person households experiencing affordability issues. One-person households were also the most likely to be facing deep affordability issues, with 26.1% of households spending greater than 50% of household income on shelter and 16.2% spending over 70%, compared to 11.8% and 6.3% respectively among all households in Vaughan in 2021.

Breaking this down by tenure, one-person renter households experienced the greatest affordability challenges during this period, with 62.3% spending greater than 30% of gross household income on shelter costs, above the rate of one-person owner households (48.9%).

Shelter-to-Income Ratio by Household Composition

One-person households were the most common household size and type to be facing affordability issues in Vaughan in 2021. The next most common household type to be facing affordability issues during this period was lone-parent households (39.78%), followed by non-family households with two-or more persons (39.5%). In comparison, 17.5% to 22.9% of other household types faced affordability issues. Breaking down lone-parent households further, women+ led lone-parent households faced affordability issues at a higher rate (41.0%) compared to men+ led lone-parent households (35.1%). In contrast, men+ led lone-parent household were paying over 70% of their household income on shelter at a slightly higher rate (11.6%) compared to women+ led lone-parent households (9.9%).

With regard to tenure, 59.2% of lone-parent renter households were spending greater than 30% of gross household income on shelter costs compared to 33.9% of lone-parent owner households in Vaughan in 2021. Similarly, 51.1% of non-family renter households with two- or faced affordability compared to 31.0% among the same owner households.

Shelter-to-Income Ratio by Household Maintainer Age

Household maintainers aged under 25 years experienced the highest rate of affordability issues in Vaughan in 2021 with 74.7% paying over 30% of household income on shelter and 51.5% paying over 50%. Younger household maintainers were more likely to be experiencing affordability issues in general, with the rate of affordability issues slowly decreasing as the age of primary household maintainers increased, before rising again among older households. As such, affordability issues were highest among maintainers aged under 45 or over 85.

This pattern was generally similar between tenures, with the exception that affordability issues among households with a maintainer aged 25 to 34 tends to be driven by owner households. Among owner households of this age group, 42.8% experienced affordability issues (compared to 24.2% of all owner households), whereas 48.3% of renter households of this age group experienced affordability issues (compared to 50.4% of all renter households). This may be due to younger households facing increased affordability challenges after entering the ownership market.

Households in Core Housing Need

In 2021, 10,970 households in Vaughan were in core housing need. This represented 11.0% of all households, below the rate in York Region (12.9%) and Ontario (12.1%), and well below the rates in neighbouring municipalities including Markham (14.6%) and Richmond Hill (15.6%).

With regard to housing standards, nearly all of the households in core housing need in Vaughan were facing affordability issues (96.6%). This proportion was similar in York (95.8%) but lower in Ontario (89.9%). In contrast, households in core housing need in Vaughan were facing lower rates of adequacy issues (4.4%) and suitability issues (7.2%) compared to York (6.2% and 8.6%, respectively) and Ontario (12.4% and 12.7%, respectively). This indicates that core housing need is driven primarily by affordability issues in Vaughan.

Between 2016 and 2021, the number of households in core housing need in Vaughan increased by +1.3% (145 households), whereas the number of households in core housing need increased marginally in York Region (+0.1%, 45 households) and decreased across Ontario (-14.5%, -108,505 households). Similar to the discussion of affordability issues, the decrease in households in core housing need across Ontario between 2016 and 2021 is likely impacted by the relief measures available in response to the COVID-19 pandemic. Despite this, the number of households in core housing need actually grew in Vaughan. According to data from the Canadian Housing Survey, the proportion of households experiencing core housing need in

Ontario increased from 11.9% in 2021 to 14.5% in 2022. This may suggest that core housing need has similarly increased in Vaughan since 2021.

Core Housing Need by Household Tenure

Broken down by tenure, over a quarter (26.3%) of renter households were in core housing need in Vaughan in 2021, compared to 8.6% of owner households in core housing need. Renter households in core housing need were more likely to be facing suitability issues (13.9%) compared to owner households (4.0%), whereas both tenures experienced similar rates of affordability and adequacy issues.

The growth in core housing need in Vaughan between 2016 and 2021 was driven by renter households in core housing need, who grew by +29.4% (800 households), whereas owner households in core housing need decreased by -8.1% (-655 households) over this period.

Core Housing Need by Household Size

One-person households experienced the highest rate of core housing need (31.3%) with rates decreasing as households increase in size.

With regards to housing standards, while the proportion of households in core housing need facing affordability issues was lower among larger households, rates of adequacy issues and suitability issues were higher. In particular, of the households in core housing need, 17.0% of three-person and 18.5% of four-or-more-person households were facing suitability issues. While larger households may benefit from more than one income, thus reducing core housing need rates overall, they require larger housing which tends to be more expensive, resulting in affordability issues or suitability issues when the only option is smaller housing that is more affordable.

These patterns were similar across both tenures. Of note, over two-thirds (36.7%) of one-person renter households were in core housing need in Vaughan in 2021, compared to 29.5% of one-person owner households.

Core Housing Need by Household Composition

Core housing need rates were highest among one-person households (31.3%) and lone-parent households (21.4%) in Vaughan in 2021, and lowest among couples with children (4.7%), other census family households (5.1%) and multigenerational households (3.9%). Of those in core housing need, suitability and adequacy issues were more common among other census family households, multigenerational households, and to a lesser extent two-or-more non-family households, and lone-parent households. Other census family households (including census families with additional persons and multiple census family households) and multigenerational

households tend to be larger in size and may have fewer options available to meet their unique needs. These patterns were generally similar across tenures. Women+ led lone-parent households were in core housing need at a slightly higher rate (21.6%) compared to men+ led lone-parent households (20.8%).

Core Housing Need by Household Maintainer Age

Similar to the findings around affordability issues, the proportion of households in core housing need in Vaughan in 2021 was highest among households with a primary maintainer aged 15 to 24 (25.0%) or aged 85 and above (32.3%). In contrast to the findings around affordability, households with a maintainer aged 75 to 84 also had higher rates of core housing need (21.0%) relative to other age groups. Core housing need was lowest among households with maintainers aged 45 to 64. Of those in core housing need, suitability issues were highest among households with a maintainer aged 25 to 54, which may be due in part to the higher presence of children or otherwise larger families among these households. These patterns were generally similar across tenure.

4. Priority Groups

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

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

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

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

Statistics Canada custom tabulation data provided the number of households in core housing need for the priority population groups noted in this section. Priority

populations that the Census data does not disaggregate core housing need data by were not captured in this section.

Women-led households, especially single mothers

Among households with a primary maintainer who was a woman+, 16.4% were in core housing need, compared to 11.0% across all households in Vaughan in 2021. Among single-mother households (lone-parent households with a primary maintainer who is a woman+), 21.6% were in core housing need in Vaughan in 2021. Further, single-mother households in core housing need had higher rates of suitability issues (16.3%) and adequacy issues (8.3%) compared to all households in core housing need (4.4% and 7.2%, respectively), indicating that single mothers in particular may be struggling to afford and access housing in good repair that provides enough bedrooms.

Adults aged 65+

Households with a primary maintainer aged 65 and above had higher rates of core housing need (17.6%) in 2021 relative to all households in Vaughan (11.0%). Core housing need was highest among households with a maintainer aged 75 to 84 (21.0%) or 85 and above (32.3%). Senior households typically rely on fixed income – as housing costs rise, senior households will continue to be at risk for housing stress or precarity without affordable, accessing options, including retirement housing and long-term care.

Young adults aged 18–25

One quarter (25.0%) of households with a primary maintainer aged 15 to 24 were in core housing need in Vaughan in 2021, compared to 11.0% across all households. Affordable housing for these young households newly accessing the housing market is important to avoid household suppression or contributing to overall housing precarity.

Indigenous Peoples

As of 2021, 12.2% of households with a primary maintainer who is Indigenous were in core housing need in Vaughan, compared to 11.0% of all households. Of the Indigenous-led households in core housing need, 40.0% fell below the adequacy standard, while 80.0% experienced affordability issues. This data should be interpreted with caution however due to the impacts of rounding on the overall small number of Indigenous households in Vaughan (210) and the broader underrepresentation of Indigenous populations in census data. Ensuring culturally appropriate, affordable, and well-maintained housing for Indigenous households in Vaughan, who experience the ongoing impacts of colonialism in Canada, is critical.

Racialized population

Households with a Black household maintainer experienced core housing need at a higher rate (14.2%) compared to all households in Vaughan in 2021, and other racialized households in Vaughan (11.1%). Households with a household maintainer who is Black or racialized both experienced higher rates of suitability issues (12.6% and 12.5%) compared to all households (7.2%). Ensuring affordable, culturally appropriate, and adequately sized housing for Black and racialized households is an important part of planning for housing in Vaughan.

Recent immigrants, especially refugees

Rates of core housing need are higher among household led by immigrants (12.9%) and particularly among households led by recent immigrants (18.7%) compared to all households in Vaughan in 2021 (11.0%). Suitability issues are particularly high among recent-immigrant-led households in core housing need (23.5%) compared to all households in core housing need (7.2%). According to data from HART, 16.7% of refugee-claimant-led households were in core housing need in Vaughan in 2021. This indicates that many immigrants, particularly recent immigrants and refugee-claimants are struggling to access appropriate housing, leading to issues of affordability and overcrowding. Ensuring sufficient affordable housing opportunities and addressing the unique needs to newcomers to Canada in particular is important.

While data on core housing need disaggregated by disability or mental health and addictions challenges is not available, information on households with a member with an activity limitation is a related source of information that can help approximate this data.

People with physical health or mobility challenges

Among households with a member with difficulty walking, using stairs, using their hands, or with other physical activities, 15.4% were in core housing need, compared to 11.0% among all households.

People with developmental disabilities

Among households with a member with difficulty learning, remembering or concentrating, 14.7% were in core housing need, compared to 11.0% among all households.

People dealing with mental health and addictions issues

Among households with a member with emotional, psychological or mental health conditions, 11.3% were in core housing need, just above that of all households (11.0%).

Overall, this data indicates that households with a member with an activity limitation face housing challenges at a higher rate, emphasizing the need for accessible housing and supports to meet a range of housing needs.

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.

In 2023, there were 1,784 people on the by-name list in York Region. This represented an increase of 27.9% from 2019, when there were 1,395 people on the Regional By-name list. As noted by the Region of York's Homelessness Service System Plan, it is estimated that 80% of homelessness is hidden, which means almost 9,000 people could have experienced homelessness in the region in 2023.

The average length of stay in emergency housing increased from 26.5 days in 2019 to 49.3 days in 2023 and the number of people moving from emergency housing to long-term housing dropped between 2019 (446) and 2023 (224). The number of known encampments in the region increased from 61 in 2021 to 204 in 2023, while the demand for programs that provide services including social work support, case management and service referrals to people experiencing or at risk of homelessness increased significantly.

Chronic homelessness is defined as experiencing homelessness for a period of six (6) months or greater. It is estimated that the number of people in York Region experiencing chronic homelessness almost quadrupled between 2019 and 2023 to a total of 473 people.

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.).

The Region of York's Homelessness Service System Plan has identified a number of factors contributing to rising experiences of homelessness in the region, including the high and rising cost of housing, limited supply of rental housing, and low vacancy rates. Current social assistance rates are not enough to support housing costs. For example, as of 2024, a single person in Ontario would receive \$390 for housing, whereas it is estimated that a room in shared housing costed between \$800 and \$1,000 a month in York Region in 2024. While households and individuals with the

lowest incomes, including people receiving social assistance or living on a fixed income can be at particular risk of homelessness, the Region has noted that even fully employed people are at risk of housing instability or homelessness. Further, as part of the Service System Plan, the Region heard that individuals experiencing homelessness face stigma, misconceptions, contempt, and a lack of dignity and respect from a range of members of the community, including service providers. Further, services are often unable to meet the needs of individuals experiencing homelessness, including due to constraints associated with funding levels or requirements. Many of these challenges further limit prevention and diversion efforts, along with a lack of awareness or ease of access to services.

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.

There are currently no emergency shelters operating in Vaughan. Residents in need of emergency shelter in Vaughan have to travel to other municipalities in York Region to access these services. As of 2024, the region had 183 emergency housing beds and 66 transitional beds. In the event of an emergency affecting Vaughan, the City has designated all community centres as emergency shelters. Three community centres, Father E. Bulfon, Maple, and Dufferin Clark Community Centres have pre-positioned cots and linen sets and are designated as the first sites to open depending on the location of emergency.

As heard through engagement conducted as part of York Region's Homelessness Service System Plan, the capacity of Emergency and Transitional housing does not meet the demand. York Region has a lower number of emergency and transitional housing beds per capita relative to other Ontario Service managers, and service providers describe struggling to meet the increasing scope and complexity of demand in the Region, including for vulnerable groups including refugee and asylum seekers or victims of human trafficking. Other system barriers include fragmentation of services and entities within the homelessness service system and insufficient access to information and data to support service planning.

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

Students

There is one private university located in Vaughan, Niagara University in Ontario. Upon its opening in 2019, the Niagara University campus in Vaughan had over 300 students registered, and has since expanded its program offerings. There are no public universities or colleges in Vaughan, however Vaughan may provide residence for students attending nearby institutions, including Humber College, Seneca Polytechnic and York University in north Toronto, as well as other private and public institutions throughout Toronto. As there are no student residences located in Vaughan, this population is understood to be captured within private households in the census. Of note, non-family households with a least one maintainer aged 15 to 29 attending school are considered not to be in core housing need. In addition to the higher rates of core housing need among non-family households (including one-person and two-or-more person non-family households) and households with a maintainer aged 15 to 24, this further emphasizes the need for affordable housing options, including for student populations seeking to reside in Vaughan, who tend to be younger and have limited income.

Those in Congregate Housing

As of March 2024, there were eight (8) long-term care homes operating a total of 944 licensed long-term care beds in Vaughan. Of these, York Region operates one (1) long-term care home, Maple Health Centre, which has 100 beds. While the number of unique individuals on a waitlist for long-term care in Vaughan is not available, the largest waitlist among these long-term care homes includes 1,321 individuals – indicating a high level of demand for long-term care in Vaughan.

Starting in 2025, 256 long-term care beds are planned for the new Mackenzie Health Vaughan long-term care facility. Additionally, Arch Vaughan Facility Inc is planning a new 256-bed home offering services to the Italian community.

In 2024 no long-term care beds were designated as subsidized. However, subsidies were available to eligible residents upon application.

Long-Term Care Homes

Vaughan has several long-term care facilities, including:

- York Region Maple Health Centre: 100 beds
- Villa Colombo Vaughan Di Poce Centre: 160 beds
- Villa Leonardo Gambin: 168 beds
- Villa Santa Maria: 224 beds

There is also a new facility under development adjacent to Cortellucci Vaughan Hospital aimed at providing modern, culturally sensitive care. The aging population and presence of these facilities create demand for specialized housing and support services, and they also employ personal support workers (PSWs) and other healthcare staff, some of whom may require affordable rental housing.

Temporary Foreign Workers

Temporary foreign workers are non-permanent residents with employment income in Canada who may hold permits for work, study or other purposes. While there is no data available for the reporting on how many temporary foreign workers are currently in Vaughan, the growth of this type of worker has become more common in southern Ontario. In the third quarter of 2024, 3 million non-permanent residents were present in Canada. While the York Region 2024 Employment and Industry Survey found that 12% of employment consisted of seasonal, contract, or temporary workers, Vaughan has a lower proportion of its labour force in sectors that rely heavily on temporary foreign workers, including agriculture, forestry, fishing and hunting (0.2%); accommodation and food services (3.9%), and administrative and support, waste management and remediation services (3.3%), relative to Ontario (1.4%, 5.3%, and 4.4%, respectively). While temporary foreign workers may represent a relatively small proportion of residents in Vaughan, ensuring appropriate housing options that meet their unique needs is important.

5. Housing Profile

5.1 Key Trends in Housing Stock:

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

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

The lands upon which the City of Vaughan is situated have a rich and varied history. The Territory was historically home to many Indigenous Peoples, all of whom have unique histories, traditions, and customs. Located in the Territory and Treaty 13 lands of the Mississaugas of the Credit First Nation, the City of Vaughan rests upon the traditional territory of the Huron-Wendat and the Haudenosaunee people. It was not until the townships were created in 1792 that the land now known as Vaughan began to see European settlements.

Following the Second World War, an influx of immigration changed the landscape again with an increase in population in the Township of Vaughan to almost 16,000 in 1960. This population shift further transformed the ethnocultural composition of the area into a multicultural community. With consistent population growth throughout the 1960s, the Town of Vaughan was established in 1971.

Throughout the 1970s and 1980s, Vaughan embraced the concept of commercial and industrial development. Residential areas continued to grow, and employment thrived through the introduction of new rail, transit and highway connections. In 1991, as a result of consistent population growth and meeting the population threshold for city status, Vaughan became the first municipality within York Region to attain city designation.

Today, Vaughan enjoys strong rail and road transportation links to its neighbours and other municipalities across the Greater Golden Horseshoe and beyond. It is also home to the headwaters of both the Humber and Don Rivers. Their significant valley systems are a prominent feature of the landscape. These benefits continue to attract new households and businesses. Vaughan is the recipient of tremendous investment in infrastructure to support the coming growth. Some of the major public investment includes the extension of the Toronto Transit Commission's Yonge-University subway line from the City of Toronto into Vaughan, including three subway stations, the expansion of York Region's Viva bus rapid transit system,

construction of a new hospital, the extension of Highway 427, the Vaughan Mainline Expansion Project and a new natural gas pipeline. The City recognizes the need to encourage more compact and Complete Communities, to better utilize its land resources, and to strengthen its employment and economic sectors.

Dwellings by Type

There were 107,160 total dwellings in Vaughan in 2021, of which 103,915 dwellings (97.0%) were occupied by usual residents. In 2021, the majority of dwellings in Vaughan were single-detached dwellings. This form made up 62.5% (64,995 dwellings) of the housing stock in Vaughan, followed by high-rise apartments (13,750 units, 13.2%), and row houses (11,410 dwellings, 11.0%). High-rise apartments (+3,945 units, +40.2%) experienced the highest absolute and fastest rate of increase between 2016 and 2021. Single-detached dwellings (+3,780 dwellings, +6.2%) experienced the second-greatest absolute, followed by row houses (+1,235 dwellings, +12.1%). Vaughan experienced the largest and second-fastest rate of increase in high-rise apartments in York Region, well above the regional average (+29.6%) and the province-wide rate (+11.0%).

Renter households live in denser housing forms in Vaughan. As of 2021 a significantly greater proportion of owner households lived in single-detached dwellings (68.3%) compared to renters (27.6%). In contrast, a greater proportion of renter households lived in high-rise apartments (35.8% compared to 9.5% of owners), low-rise apartments (14.1% compared to 3.9% of owners), and row-houses (14.3% compared to 10.3% of owners), while the proportion living in semi-detached houses was similar between tenures.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	103,915
Breakdown by structural types of units (number of units)	Single-detached	64,995
	Semi-detached	7,960
	Row house	11,410
	Apartment/flat in a duplex	3,485
	Apartment in a building that has fewer than 5 storeys	2,265
	Apartment in a building that has 5 or more storeys	13,750
	Other single attached	35
	Movable dwelling	10
Breakdown by size (number of units)	Total	10,3915
	No bedrooms	320
	1 bedroom	7,615
	2 bedrooms	12,115
	3 bedrooms	29,865
	4 or more bedrooms	53,995
Breakdown by date built (number of units)	Total	10,3915
	1960 or before	1,450
	1961 to 1980	6,445
	1981 to 1990	20,700
	1991 to 2000	23,080
	2001 to 2005	16,755
	2006 to 2010	14,875
	2011 to 2015	9,720
	2016 to 2021	10,875
Rental vacancy rate (Percent) (2021)	Total	*
	Bachelor	**
	1 bedroom	**
	2 bedrooms	**
	3 bedrooms+	**
Number of primary and secondary rental units	Primary	232
	Secondary	14,223 (98.4%)
Number of short-term rental units	Total	214 as of April 2025

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

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

Between 2019 and 2023, there were a total of 459 community housing units built across York Region, including 162 of which opened in Vaughan in 2019. Despite this, the number of affordable rental units administered by York Region only increased by 42 units between 2019 (6,940) and 2023 (6,982), and the number of rent-geared-to-income units decreased from 4,129 in 2019 to 3,869 in 2023.

According to data provided by HART on the number of affordable rental units for low and very low-income households that were built and lost, the City of Vaughan gained these units between 2016 and 2021. Between 2016 and 2021, 465 affordable rental units for low and very low-income households were built, while 35 of these units were lost. Of note, as per HART's methodology, the number of units built is determined by the number of dwellings built between 2016 and 2021 with shelter costs below the target threshold, based on self-reported shelter cost data. As such, this number is assumed to include the community housing units reported above. While this increase is a positive trend, it is evident from existing affordability challenges in Vaughan that more is needed.

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

Average Purpose-Built Market Rent

Due to the limited size of the primary rental universe in Vaughan, data on average rents is only available for the combined zone of Richmond Hill, Vaughan, and King. In October of 2024, the average rent for all units in this zone was \$1,762.

Average rent jumped significantly (+12.9%, +\$197) between 2022 and 2023, before slowing to a +2.5% (+\$43) increase between 2023 and 2024 in the Richmond Hill, Vaughan, and King zone. Of note, growth in average market rent from 2023 to 2024 was much greater for three-or-more bedroom units (+10.6%, +\$214) between 2023 and 2024 compared to one-bedroom units (+3.7%), two-bedroom units (+2.5%), and bachelor units (-2.8%). In contrast, growth in average market rent was highest in two-bedroom units between 2022 and 2023 (+19.1%). In the ten-year period between 2015 and 2024, average market rent grew by 39.6%, with the majority of growth happening in the between 2019 and 2024 (+31.0%). The rapid growth in renter households observed in recent years likely contributes to increasing rents. Changes in work arrangements, households preferences, and affordability of

surrounding area in recent years may be contributing to demand for rental housing in Vaughan, driving up rental prices.

Of note, given the small size of the primary rental universe for this zone (2,438 units), the addition of 452 two-bedroom units in Vaughan (18.5% of the total rental universe for this zone as of 2024) likely had a significant impact on the change in average market rents between 2023 and 2024 for this zone. If these units rented for less than, or a similar rate to, the average market rent for the zone, it may have contributed to slower growth in average market rent relative to previous years.

Median Purpose-Built Market Rent

Median market rent in the combined zone of Richmond Hill, Vaughan, and King was \$1,727 in October 2024. This represented a +7.9% (+127) increase from 2023, following a +14.3% (+\$200) from 2022 to 2023. Between 2023 and 2024, rent increased the fastest for one-bedroom units (+8.5%, +\$112) followed by three-bedroom units (+3.6%) and two-bedroom units (+2.7%). In the ten-year period between 2015 to 2024, median market rent grew by +35.5%.

Shelter Costs for Renter Households

Shelter cost, as measured by Statistics Canada, refers to the average monthly total of all shelter expenses paid by households. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.

As of 2021, average and median shelter costs for renter households were \$2,048 and \$2,040, respectively. These shelter costs were higher than the average and median rental shelter costs for York Region (\$1,872 and \$1,880, respectively) and Ontario (\$1,406 and \$1,300). Between 2016 and 2021, average and median shelter costs grew by +30.4% (+\$478) and +28.5% (\$452), respectively. This data further emphasizes that rental costs have been growing in Vaughan.

Secondary Market Rent

From a point in time scan of available rental units in Vaughan taken in July 2024, the average rent prices for secondary rental units in Vaughan were significantly higher than the primary rental market across Richmond Hill, Vaughan and King. This disparity could be due to a number of factors, including higher rents in Vaughan relative to Richmond Hill and King, higher prices on average in the secondary market relative to the primary market, or higher prices of vacant units relative to occupied units. The lack of new purpose-built rental in Vaughan forces households to turn to the secondary rental market for housing options, including some households that

may prefer a purpose-built rental unit as it typically has a higher security of tenure and lower rents.

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

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

The vacancy rate for rental units in the primary market in Richmond Hill, Vaughan and King was 2.4% in 2024, below the 3% threshold typically considered a healthy vacancy rate. The vacancy rate for this zone has consistently fallen below 3% since data was first available in 2010. The vacancy rate was slightly higher in one-bedroom units (2.6%) and two-bedroom units (2.1%) compared to three-or-more-bedroom units (1.1%), and no data was available for bachelor units. With regard to rent ranges, vacancy was 0% or unavailable for all units with rents below \$1,500. This emphasizes the lack of availability of purpose-built rental units, particularly those with lower rents.

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

While the proportion of core housing need among all households in Vaughan decreased slightly from 2016 (12.0%) and 2021 (11.0%), the overall variation in core housing need has been within approximately 1 percentage point. Further, the decrease in core housing need in 2021 is understood to be due in part to the financial supports available in response to the economic effects of the COVID-19 pandemic. According to data from the Canadian Housing Survey, the proportion of households experiencing core housing need in Ontario increased from 11.9% in 2021 to 14.5% in 2022. This may suggest that core housing need has similarly increased in Vaughan since 2021.

This pattern was similar among owner households in Vaughan, with variation in core housing need rates being minimal (1.6 percentage points) since 2006. Owner households similarly experienced a slight decrease in the rate of core housing need between 2016 (9.9%) and 2021 (8.6%).

Among renter households in Vaughan there was more variation in core housing need from year to year, with noticeable decreases in core housing need in 2011 and 2021 relative to the years prior. Of note, while the proportion of renter households in core housing need dropped between 2016 (32.1%) and 2021 (26.3%) the actual number of renter households in core housing need increased by 800 households due to the

significant growth in renter households between 2016 and 2021. As the absolute number of renter households in core housing need increases, more affordable rental options will be critical to supporting households in Vaughan. This is particularly true if the decrease in the rate of core housing need among renters was a temporary phenomenon due to temporary financial supports.

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	Private (unsubsidized) rental housing units: 13,445 Rental housing units that are subsidized: 1,010
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	Number of occupied housing units that are below-market rent* in the private market: 9,720 Percentage of occupied housing units that are below-market rent* in the private market: 72.3%
Number of co-operative housing units	Total	406**
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	<ul style="list-style-type: none"> 759 units provided by non-profit housing providers in Vaughan. 412 units (54.3%) were in buildings with a mandate for seniors 62 units (21.3%) were units designated for families 125 units (16.5%) were in a building with a mixed-mandate for seniors and families 60 units (7.9%) had a mandate for supported independent living

Source: HART HICC HNA Tool

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

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

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

Examples can include:

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

Non-Profit Housing Units

In 2024, there were 759 units provided by non-profit housing providers in Vaughan. Of these, 412 units (54.3%) were in buildings with a mandate for seniors, 162 units (21.3%) were units designated for families, 125 units (16.5%) were in a building with a mixed-mandate for seniors and families, and 60 units (7.9%) had a mandate for supported independent living.

The majority of units during this period were one-bedroom dwellings (67.9%), followed by two-bedroom dwellings (25.7%). In 2024 there were just 2 units with four-bedrooms in housing operated by non-profit providers, both of which had a mandate for family housing.

Co-operative Housing Units

Vaughan had three (3) federally administered co-operative housing providers operating a total of 406 units in 2024. All these units had a family mandate during this period.

Affordable and Community Housing Needs and Gaps

According to York Region's Housing Solutions 2023 Annual Report, as of December 31, 2023, there were 15,716 households on York Region's community housing waitlist, in line with the wait list numbers in 2020 (15,810) and 2021 (15,679). As of 2023, 978 households were housed, an increase from the yearly average of 447 households in

the four years prior. This was the highest number of households housed in a single year since the Region began managing the centralized waiting list and was largely due to the number of spaces allocated to the Region by the Province as part of the Canada–Ontario Housing Benefit (COHB). Also as of 2023, the average wait time for subsidized housing was 2.6 years for single adults, 2.5 years for families, and 7.9 years for seniors. For single adults and families this represented a significant decrease in wait times compared to 2022 (6.6 and 6.4 years, respectively), which the Region similarly attributes to COHB. Households who are not interested or ineligible for a portable housing benefit such as COHB or the York Region Portable Housing Benefit still see lengthy wait times for a subsidized unit, according to the Region. As of 2019, 50.7% of the households on the centralized waiting list were waiting for a subsidized unit in Vaughan.

Overall these findings emphasize the need for community housing in Vaughan.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	\$2,040
Purpose-built rental prices by unit size (Average, Canadian dollars) (2021 Prices)	Total	**
	Bachelor	**
	1 bedroom	**
	2 bedrooms	**
	3 bedrooms+	**
Purpose-built rental prices by unit size (Median, Canadian dollars per month) (2021 Prices)	Total	**
	Bachelor	**
	1 bedroom	**
	2 bedrooms	**
	3 bedrooms+	**
Sale prices (Canadian dollars)	Average	CMHC Absorption Survey: \$2,053,892
	Median	CMHC Absorption Survey: \$1,930,000
Sale prices by unit size (Average, Canadian dollars)	Average	Owner-reported from 2021 Census: \$1,282,000
	Bachelor	Owner-reported from 2021 Census: \$1,060,000
	1 bedroom	Owner-reported from 2021 Census: \$615,500
	2 bedrooms	Owner-reported from 2021 Census: \$750,000
	3 bedrooms+	Owner-reported from 2021 Census: Three-bedroom: \$1,080,000 Four+ bedrooms: \$1,514,000
Sale prices by unit size (Median, Canadian dollars)	Median	Owner-reported from 2021 Census: \$1,200,000
	Bachelor	Owner-reported from 2021 Census: \$1,000,000
	1 bedrooms	Owner-reported from 2021 Census: \$552,000
	2 bedrooms	Owner-reported from 2021 Census: \$700,000
	3 bedrooms+	Owner-reported from 2021 Census: Three-bedrooms: \$1,000,000 Four+ bedrooms: \$1,400,000

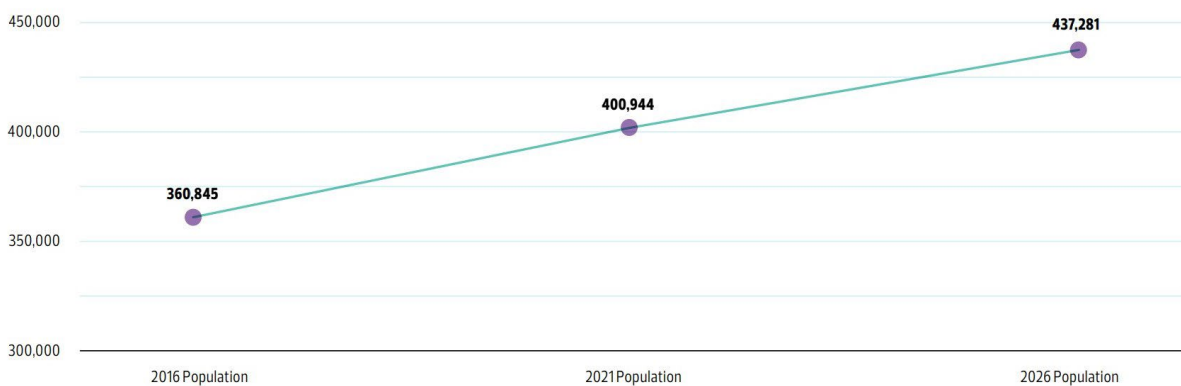
** – indicates data that was unavailable from CMHC's Rental Market Survey

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	Units that received demolition permits in 2024: 41
	Owner	
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	1,161
	Single	468
	Semi- detached	-
	Row	172
	Apartment	521
Completed – Breakdown by tenure (annual, number of structures)	Tenant	-
	Owner	634
	Condo	527
	Coop	-
Housing starts by structural type and tenure	Total	2023: Single-detached: 228 Semi-detached: 6 Row: 493 Apartment: 1,108

6. Projected Housing Needs and Next Steps

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

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



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

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

6.1 Projection Methodology Guidelines

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

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

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

Step 1: Population Projection

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

Step 2: Household Projection

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

parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.

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

Step 3: Housing Demand (Need) Projection

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

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

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

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

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

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	1,760	285	50	40	–	2,135
Low Income	2,635	3,035	1,175	755	370	7,970
Moderate Income	–	15	125	325	385	850
Median Income	–	–	–	–	–	–
High Income	–	–	–	–	–	–
Total	4,395	3,335	1,350	1120	755	10,955

Key Considerations

Population

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

Smaller Communities

- In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
- One industry communities should also develop multiple population scenarios to manage economic volatility

Household Projections

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

Housing Demand

To project housing demand by tenure:

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

To project housing demand by dwelling type:

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

Economic Data Integration

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

Supply Capacity & Supply Gaps

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

Optional for Smaller Communities:

- Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

6.2 Projection Methodology

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

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

Assumptions

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

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

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

These populations projections were developed to align with the existing population projections as outlined in the new Draft Vaughan Official Plan 2025. These forecasts expect the population of the City of Vaughan to grow to 398,300 by 2031 and 575,900 by 2051.

Projection Methodology

Population Projections

Population data was gathered from Statistics Canada Community Profiles for the periods of 2006, 2011, 2016, and 2021. The Cohort Survival Projection Method was used to project the historical population trends into future years. The Cohort Survival Projection Method is a simple method for forecasting what the future

population will be based upon the survival of the existing population and the births that will occur. Births were projected using trends in the Ontario birth rates in the last ten years, forecasting these trends to continue in a linear fashion moving forward.

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

Household Projections

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

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

Dwelling and Income Category Projections

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

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

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

6.2.1 Projections [2035]		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	23,192
	15-19	13,849
	20-24	14,325
	25-64	123,328
	65-84	42,725
	85+	7,074
Male Births	Births x Estimated Proportion of Male Births	1,142
Female Births	Total births – Male Births	1,085
Survival Rate	Survival rate for those not yet born at the beginning of the census year	95%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	102
Projected Family Households	Age-group population x projected age-specific family headship rate	124,069
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	31,165
Total Projected Headship Rate	Family headship rates + non-family headship rates	35.4%
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	Total: 51,320 Family: 38,040 Non-Family: 13,280
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	128,793
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	26,441
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	N/A

6.3 Population and Households Projections

6.3.1 Anticipated Population by [2035]		
Characteristic	Data	Value
Anticipated population	Total	438,093
Anticipated population growth	Total	114,998
	Percentage	35.6%
Anticipated age	Average	45.5
	Median	46.7
Anticipated age distribution (# and %)	0-14	45,258
	15-19	27,026
	20-24	27,954
	25-64	240,672
	65-84	83,378
	85+	13,804

Projected Housing Needs and Next Steps: Key Trends

Following the population forecasts outlined in the new Draft Vaughan Official Plan 2025, the population of the City of Vaughan is projected to rapidly grow in the next ten years. By 2035, the population of Vaughan is estimated to grow to approximately 438,000, an increase of approximately 115,000 people.

- The population of Vaughan is expected to age during this period, with the average age of the population projected to increase from 41.4 years in 2021 to 45.5 years in 2035. This is due to both an increased proportion of population aged 65 years and older (22.2%) and a decrease in population aged under 15 years (10.3%).

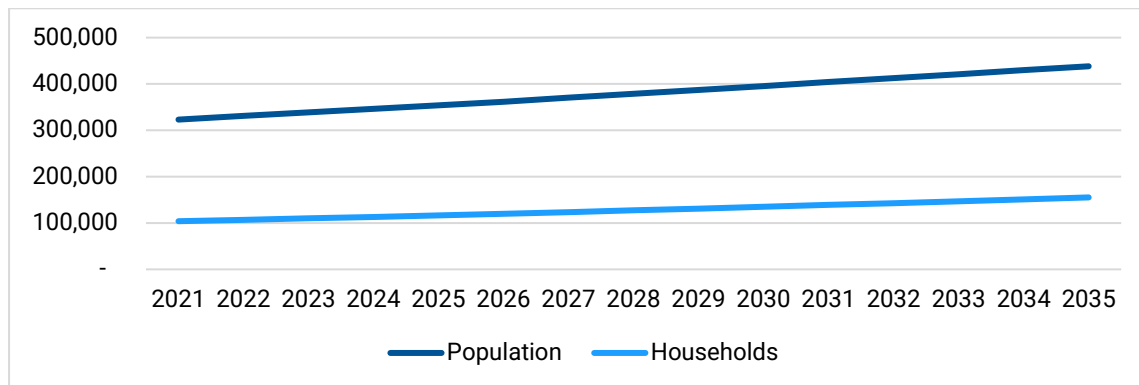
The projections completed for this study expect the City to contain approximately 155,200 households in 2035.

- The proportion of households who rent their home is projected to increase to 17.0% in 2035, from 14.1% in 2021.
- Households are expected to continue the trend of decreasing size, as the average household size is expected to decrease from 3.1 persons per household in 2021 to 2.9 persons in 2035.
- This trend is due to the increase in one-person households, a household size that accounted for 15.2% of households in 2021 and is projected to make up 19.4% of households in 2035. Households containing two people are expected

to increase, accounting for 29.0% of projected households in 2035, the most common household size.

- Household containing three or more people are expected to grow but make up a smaller share of total households (51.6%) relative to 2021 (58.5%).
- Couples with children are projected to remain the most common household type, accounting for 40.9% of households in 2035. However, this is a decrease from the 2021 proportion (46.3%).
- Household maintainers aged under 25 years are expected to increase slightly, accounting for 1.6% of projected households in 2035 compared to 0.9% in 2021.
- Household maintainers aged 65 years and older are expected to increase in Vaughan. These households accounted for 26.2% of households in 2021, but due to the aging population these households account for 32.8% of projected households in 2035.
- Trends for dwellings types and sizes in Vaughan are expected to remain relatively consistent throughout the projection period. While apartment dwellings with fewer bedrooms are projected to grow, single-detached dwellings with three bedrooms or more are expected to remain the most common dwelling type and size in Vaughan.

Figure 2: Projection for population and households in the City of Vaughan, 2021–2035



Source: SHS Consulting projections, 2024; Statistics Canada Community Profiles, 2006–2021

6.3.2 Anticipated Households by [2035]		
Characteristic	Data	Value
Current number of households	Total	103,914
Anticipated number of households	Total	155,234
Anticipated Household Age	Average	56.1
	Median	55.6
Anticipated Households by Tenure	Renter	26,441
	Owner	128,793
Anticipated Units by Type	Total	155,234
	Single	93,620
	Semi-detached	11,661
	Row	16,907
	Apartment	33,025
Anticipated Units by Number of Bedrooms	1 bedroom	14,073
	2 bedroom	20,417
	3 bedroom	44,745
	4 bedroom	75,999
	5 bedroom	N/A
Anticipated Households by Income	Average	N/A
	Median	32,695
	Very Low	8,771
	Low	29,163
	Moderate	28,658
	High	55,947
Anticipated average household size	Total	2.8
Draft approved lots by planned housing type	Total	Planning Approvals (Units): 2024: 2,780 (YTD Nov. 2024) 2023: 8,428 2022: 11,767 2021: 3,235 2020: 4,297
Draft approved lots by tenure	Tenant	30,659 approved units without building permits (all tenures; as of November 2024)
	Owner	

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 City is updating its Official Plan to establish the land use planning framework to guide growth and development to 2051. As part of the background studies, the City completed a [Residential Needs, Intensification, and Housing Needs Strategy](#) report in 2022. The Housing Needs Assessment offers updated insights into household trends, housing supply, and affordability, which provides the basis for the policy development of the [Vaughan Official Plan, 2025](#), specifically Section 4.1: Housing Options. Based on the insights identified in the Housing Needs Assessment, the housing policies of the Vaughan Official Plan, 2025 have been revised to focus on the provision of greater housing options, including affordable and rental housing. A Housing Strategy is under development to identify the tools and incentives necessary to implement the housing policies of the Vaughan Official Plan, 2025.

The Vaughan Official Plan, 2025, also proposes policies to support the development of a greater variety of residential building types. The proposed policies focus on missing middle housing, including duplexes, triplexes, fourplexes, back-to-back townhouses, stacked townhouses, live-work units and enhanced permissions for Additional Residential Units in residential areas.

Insights from the City's Housing Needs Assessment will continue to inform future policy development in land use plans, including secondary plans and other land use reviews.

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 Housing Needs Assessment uses standardized data, updated regularly, to ensure housing-related policies proposed in the [Vaughan Official Plan, 2025](#) remain aligned with evolving needs and progress the City towards meeting housing supply and affordability targets. The 2025 data collection presents a valuable opportunity to compare findings with 2021 data, including Census 2021, contained within the [Residential Needs, Intensification, and Housing Needs Strategy](#) background study. This comparison highlights housing trends that intersect with major development patterns, provincial and federal policies, and funding opportunities.

Additionally, population and employment growth data has been incorporated into local forecasts and other city-wide strategic plans such as the Vaughan Transportation Plan, Integrated Urban Water Management Plan, Asset Management Plans and Community Spaces Plan. The data analysis presented in the Housing Needs Assessment enables the City to communicate its housing forecast to higher levels of government and advocate for future infrastructure investments.

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

Examples may include:

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

The Housing Needs Assessment projects significant population growth in the city, emphasizing the need to produce greater housing supply. To accommodate additional housing supply, including specific housing types identified in the Housing Needs Assessment such as affordable and rental housing, more efficient land use and development patterns are necessary. The urban structure established in the Vaughan Official Plan, 2025 directs the majority of future growth to intensification areas focused on strategic growth areas (centres and corridors), which are intended to accommodate denser residential development.

To support the anticipated levels of housing development, the City has undertaken several studies to determine infrastructure needs. In response to increased travel demand, the City has completed the [Vaughan Transportation Plan](#) to identify the required improvements to the City's transportation network to ensure the efficient movement of goods and people. The Vaughan Transportation Plan identifies numerous infrastructure and policy elements to support a transition to a more multi-modal transportation system, which is necessary to accommodate more people and jobs in the same physical space. The Housing Needs Assessment will

assist in refining the infrastructure and policy recommendations, as well as inform frequent modifications and updates to the Vaughan Transportation Plan as needed.

The infrastructure and policy elements of the Vaughan Transportation Plan include: additional road linkages and bridges such as vehicle and active transportation crossings of Highway 400, a major expressway, and the Canadian National MacMillan rail yard; public transit improvements including increased conventional bus frequency and new rapid transit services on Major Mackenzie Drive, Jane Street, and Steeles Avenue; an expanded active transportation network with connectivity to all areas of the City; and enhanced focus on integrating new forms of sustainable mobility including electric vehicles, shared micromobility, and connected and automated vehicles. This comprehensive set of infrastructure and policies has been identified as the minimum level of improvements needed to meet future transportation needs. Additional requirements stemming from the findings of the Housing Needs Assessment may be identified through subsequent studies and updates to the Vaughan Transportation Plan.

Completed in 2024, the [Integrated Urban Water Plan](#) provides a roadmap for necessary water, wastewater, and stormwater management infrastructure improvements, coupled with system monitoring and optimization programs, to meet future servicing needs. Developed on a city-wide basis, the Plan also focuses on the additional servicing needs of intensification areas, which are anticipated to accommodate significant residential growth in the city.

The following Class Environmental Assessments and Studies are scheduled to commence in 2025 based on the recommendations outlined in the Integrated Urban Water Plan: Concord GO Flood Risk Assessment, Jane Trunk Sewer and Watermain Upgrade Planning Study, and McNaughton West Sewer Feasibility Study. The City has also initiated an Infrastructure Systems Optimization Program in 2024 to monitor system performance and identify necessary short- and long-term improvements. The insights of the Housing Needs Assessment will inform these ongoing studies.

To ensure Vaughan residents have adequate and equitable access to parkland and recreational facilities in the immediate and long term, the City has completed a [Greenspace Strategic Plan](#) and is undertaking a [Community Spaces Plan](#). Based on anticipated population growth, the Greenspace Strategic Plan provides strategies to guide future planning, design, implementation and enhancement of Vaughan's parks and greenspaces. The Vaughan Community Spaces Plan is a forward-looking planning initiative designed to address the city's evolving needs in response to rapid growth, urban intensification, and shifting socio-demographic trends, as captured in the Housing Needs Assessment insights. Grounded in evidence-based practices, the

Community Spaces Plan will provide a strategic framework to guide the development, enhancement, and optimization of community infrastructure across Vaughan.

The Community Spaces Plan is specifically focused on identifying and addressing parks, recreation, and library facility needs, ensuring that these vital community assets evolve in step with population growth and changing community expectations. It will deliver short-term (2025 to 2030) and long-term (to 2051) recommendations and implementation strategies for both the City of Vaughan and the Vaughan Public Libraries. A key focus will be on ensuring that community infrastructure keeps pace with growth and intensification, particularly in high-demand areas.

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.