

MEASURING and MONITORING  
**2018 HOUSING**  
**AFFORDABILITY**  
IN YORK REGION



JUNE 2019

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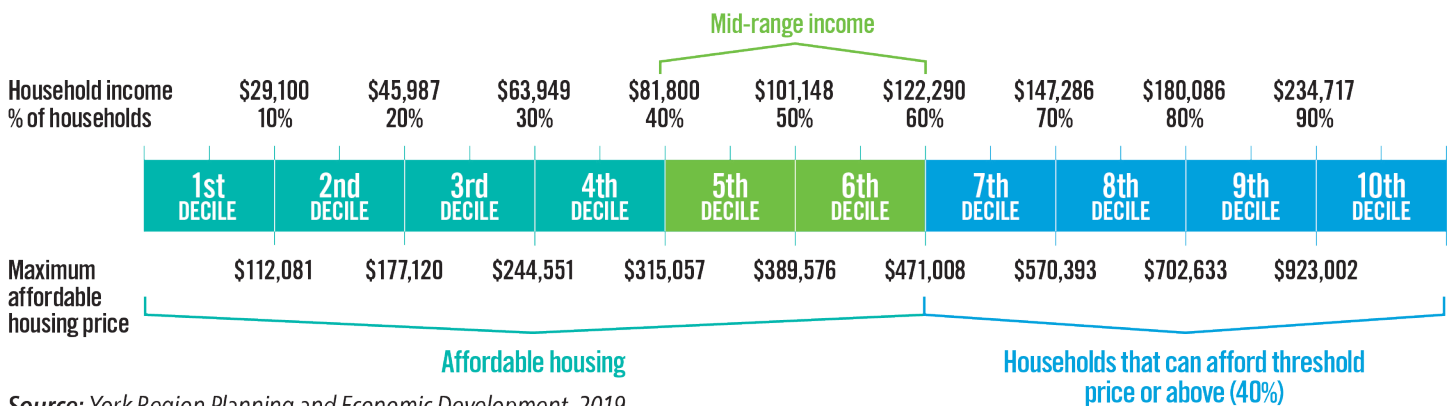
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## York Region monitors and measures the affordability of new housing units each year to determine if the York Region Official Plan affordability targets are being met

Housing is a cornerstone of complete communities. Complete communities include a variety of ownership and rental housing options that meet the needs of residents and workers at all ages and stages of life. A diverse mix and range of housing options is a major contributor to quality of life, well-being and community health. Provincial policy requires York Region to establish and implement affordable housing targets. The Region’s targets are identified through the York Region Official Plan (YROP), which requires that 35 per cent of new housing in Regional Centres and Key Development Areas, and 25 per cent of new housing outside of those areas, be affordable.

York Regional Council endorsed the Affordable Housing Measuring and Monitoring Guidelines in June 2015. An update to the Guidelines was approved in 2018 to better reflect on the ground reality in terms of how the amount, type and location of new affordable housing units are analyzed. The Guidelines establish a standardized approach to identify and measure the supply of new affordable units in order to monitor progress each year in meeting the YROP affordable housing targets and to help inform decision making around housing need. It is intended that the private market will provide housing options for mid-range income households.

**Figure 1 York Region Household Income Distribution and Affordable Ownership Thresholds, 2018<sup>1</sup>**



*Source: York Region Planning and Economic Development, 2019. Based on Statistics Canada, Bank of Canada and Canada Mortgage and Housing Corporation data*

<sup>1</sup> The figure simplifies York Region’s housing market and represents all households in York Region. The figure separates York Region’s households into ten separate decile groups based on household income, each decile representing 10 per cent of the total household population. The distribution identifies that the affordable ownership housing thresholds must provide a maximum price that is affordable to 40 per cent of households, which is measured to the sixth decile of the income distribution.

## Maximum affordable housing thresholds are calculated annually by tenure

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

The affordable threshold for ownership is the maximum price that households at the sixth decile of the income distribution can afford to pay. As displayed in Figure 1, the maximum ownership threshold for York Region in 2018 focuses on households with incomes of \$122,290 or less and the highest earning of this group are able to afford a house that costs \$471,008, including the cost of a mortgage, mortgage insurance and taxes. There has been a decline in the maximum affordable housing threshold for the first time since monitoring started due to rising interest rates.

### 2018 Local Municipal Maximum Ownership thresholds range from \$381,255 to \$471,008

Table 1 provides the maximum local municipal affordable ownership thresholds for 2018. These thresholds are used to measure the Region’s progress in meeting its affordable housing targets, as well as benchmarks for securing affordable housing commitments. As average household incomes vary between local municipalities, ownership thresholds are calculated both on a region-wide basis and by local municipality. Where the local municipal threshold exceeds the Regional threshold, the Regional threshold is used for affordable housing commitment and monitoring purposes.

**Table 1** 2018 Affordable Ownership Thresholds<sup>2</sup>

Local Municipality	Local Municipal Threshold	Thresholds Used for Commitments and Monitoring
Aurora	\$519,729	\$471,008
East Gwillimbury	\$501,742	\$471,008
Georgina	\$381,255	\$381,255
King	\$580,261	\$471,008
Markham	\$449,884	\$449,884
Newmarket	\$463,888	\$463,888
Richmond Hill	\$451,587	\$451,587
Vaughan	\$520,433	\$471,008
Whitchurch-Stouffville	\$496,608	\$471,008
<b>York Region</b>	<b>\$471,008</b>	<b>\$471,008</b>

*Source: York Region Planning and Economic Development, 2019. Based on Statistics Canada, Bank of Canada and Canada Mortgage and Housing Corporation data*

<sup>2</sup> Throughout the Region, there are significant variations in average household income by local municipality, which in turn impacts the maximum income-based affordable housing threshold. The local municipal threshold seeks to reflect the differences in the demographics and better reflect actual average affordable prices at the local level.

## The Region did not achieve its affordability targets in 2018, with only 11 per cent of new ownership housing units falling below the maximum affordable threshold

Table 2 displays the number and percentage of new affordable units in 2018 by local municipality and tenure based on the thresholds in Table 1. For monitoring purposes, all rental units are coded as affordable due to data limitations of new rental units.

**Table 2** New Affordable Housing Monitoring Analysis, 2018

Local Municipality	Ownership Units		Rental Units*		All Units	
	Total Units	Affordable Units	Total Units	Affordable Units	Total Units	Affordable Units
Aurora	242	0 (0%)	13	13	255	13 (5%)
East Gwillimbury	866	10 (1%)	3	3	869	13 (1%)
Georgina	35	0 (0%)	21	21	56	21 (38%)
King	162	0 (0%)	n/a	n/a	162	0 (0%)
Markham	1,480	358 (24%)	3	3	1,483	361 (24%)
Newmarket	367	4 (1%)	19	19	386	23 (6%)
Richmond Hill	1,067	143 (13%)	n/a	n/a	1,067	143 (13%)
Vaughan	2,053	111 (5%)	66	66	2,119	177 (8%)
Whitchurch-Stouffville	369	88 (24%)	4	4	373	92 (25%)
<b>York Region</b>	<b>6,641</b>	<b>714 (11%)</b>	<b>129</b>	<b>129</b>	<b>6,770</b>	<b>843 (12%)</b>

Source: York Region Planning and Economic Development, 2019. Based on Teranet, RealNet and Canada Mortgage and Housing Corporation data  
\*All rental is coded as affordable due to data limitations

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

Appendix B provides a more detailed analysis of affordability of new units at the 6th decile in 2018 by tenure, type (ground related/high density ownership, and private market/government assisted/second suites for rental), and bedroom type for high density ownership units.

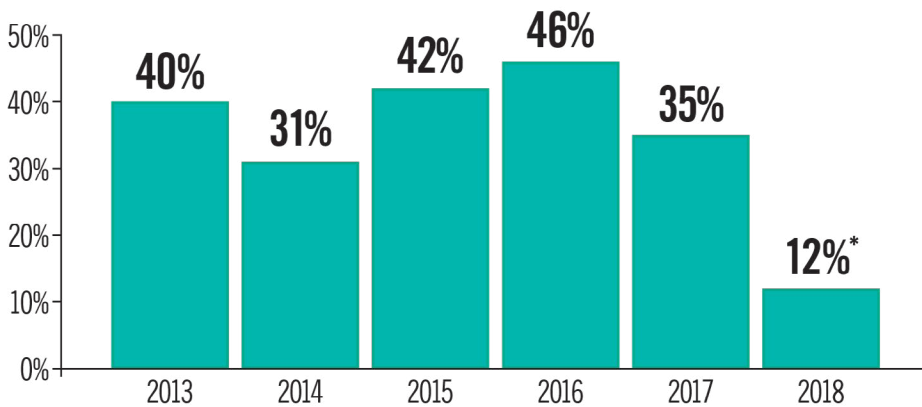
Of the total number of affordable ownership units, 97 per cent were 1-bedroom units. However, a declining number of one-bedroom and two-bedroom units are affordable each year. In 2018, the number of affordable of one-bedroom units was 57 per cent, a decrease from 94 per cent in 2017 and 95 per cent in 2016. In 2018, the number of affordable two-bedroom units monitored was 0 per cent, a decrease from 11 per cent in 2017 and 51 per cent in 2016. This would suggest that the affordability of even smaller-sized family sized units is under threat and staff will continue to monitor.

## The proportion of affordable units monitored in 2018 has declined in recent years

Similar to previous years, affordable options were not consistently represented in all local municipalities across all unit types and tenures in 2018. This uneven representation of affordable options leads to clusters of affordability rather than the even distribution of a mix and range of housing options found in complete communities.

Figure 2 provides an overview of the percentage of new ownership and rental units below the affordable thresholds from 2013 – when the Region began tracking affordability – to 2018.

**Figure 2** New Units below the Affordable Threshold



*Source:* York Region Planning and Economic Development, 2019.

*Based on Statistics Canada, Bank of Canada and Canada Mortgage and Housing Corporation data*

*\*Note: The decline in 2018 is partially attributed to a decrease in the proportion of high density units built and an overall increase in the cost of housing.*

There has been an increasing reliance on new high density units to meet York Region Official Plan targets for new affordable housing stock. In 2018, 26 per cent of new high density units met the affordability threshold compared to zero per cent of the ground related supply. This was a significant decrease from 2017, with 50 per cent of new high density units and five per cent of ground related units falling below the affordability threshold. This highlights that the high-density ownership stock has maintained greater affordability compared to ground-related units. However, there has been declining affordability overall across all densities since the previous monitoring year

The majority of new housing stock monitored in 2018 is ownership housing, consistent with other monitoring years. The ownership market accounted for 85 per cent of the affordable units region-wide and rental units accounted for only 15 per cent of affordable units. Due to data gaps, all rental units are coded as “affordable” for monitoring purposes. This included 25 new purpose-built rental units, 0 government assisted or non-profit rentals, and 104 newly registered second suites for a total of 129 new rental units in 2018. As rental units are all coded as affordable, these new units are used to achieve the York Region Official Plan targets each year, which may over-represent true affordability for residents.

The percentage of affordable new units varied across local municipalities, reflecting the different challenges faced by residents depending on location. Local municipal rates of total affordability ranged from as low as zero per cent in King and one per cent in East Gwillimbury, to as high as 25 per cent in Whitchurch-Stouffville and 38 per cent in Georgina (mainly from growth in new rental stock). A number of local municipalities had no affordable ownership units, including Aurora, Georgina and King. While affordable housing options are available in other local municipalities, they may not be in suitable locations or be large enough to accommodate families. Access to services and transit options continue to impact home prices and rents. Unfortunately, the result is that affordability generally decreases as access to services and transit options increase.

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

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

To understand this need, the Region also reviews affordability using thresholds that are affordable to 40 per cent and 50 per cent of households (units that are measured to the 5th and 4th deciles on Figure 1). The number of affordable units sold at the 6th, 5th and 4th deciles declined substantially compared to 2017 (11 per cent compared to 33 per cent; 0 per cent down from 14 per cent; and 0 per cent compared to 1 per cent, respectively). Table 3 summarized the findings from the 2018 analysis.

**Table 3** New Affordable Ownership Housing Supplemental Monitoring Analysis, 2018

Monitoring Exercise (Provincial Definition)	Maximum Income	Maximum House Price	% Units Sold Under Threshold
6th Decile	\$122,290	\$471,008	11%
5th Decile	\$101,148	\$389,576	0%
4th Decile	\$81,800	\$315,057	0%

*Source: York Region Planning and Economic Development, 2019. Based on Teranet, RealNet and Canada Mortgage and Housing Corporation data*

## A limited supply of rental options exist in the primary rental market

Staff are unable to use the thresholds to measure the Region's rental market and progress towards meeting its affordable housing targets due to data limitations regarding rents charged for new units. As such, all new rental units are currently coded as "affordable".

In 2018, only 129 monitored rental units were added to the rental market in York Region. Of that total, 25 were private-purpose built and the remainder monitored were registered secondary suites. Rental condominiums also contribute to the rental stock, with approximately 28 per cent of units that permit renting being rented; however the average rents for one- and two-bedroom condominiums exceeded the affordable threshold.

### The Regional rental threshold in 2018 range from \$1,121 to \$1,903

The Provincial definition of rental affordability is based on 100 per cent average market rent (AMR), as determined by the annual Canada Mortgage and Housing Corporation (CMHC) survey. In 2017, Regional Council endorsed an update to the York Region Affordable Housing Measuring and Monitoring Guidelines to adjust the methodology used to establish the affordable rental threshold from 100 per cent AMR of private apartment units built since 1990 to 125 per cent AMR of all private apartment units.

In 2018, Regional Council endorsed the updated York Region Affordable Housing Measuring and Monitoring Guidelines to change the rental threshold from 125 per cent average market rent to 125 per cent average market rent by bedroom type to encourage affordability in all unit types.

The higher threshold provides an opportunity for development proponents to increase their ability to access Canada Mortgage and Housing Corporation funding for grants and financing options to better incentivize rental development. In addition, due to the fact that the threshold is a reflection of the Region’s aged rental stock, it provides a better reflection of reasonable market-affordable rents as the older rental stock may not meet current building code standards or offer amenities that are now expected by tenants in new buildings. The old rental threshold had the unintended consequence of the majority of affordability requirements being satisfied through smaller-sized bachelor and one-bedroom units. By integrating a Regional rental threshold by bedroom type, this helps to address gaps in the affordable rental supply, such as highlighting the need for more affordable family-sized units.

The 2018 threshold for affordable rental housing at 125 per cent AMR across all bedroom types was \$1,584. The maximum 2018 rental thresholds range from \$1,121 for a bachelor to \$1,903 for a three bedroom apartment.

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

A 2018 snapshot of average housing costs by tenure and type is provided in Appendix D. The snapshot depicts the range from the lowest local municipal average price to the highest local municipal average price for the 2018 calendar year. While the snapshot provides an accurate range of home prices and rents, the number of housing units available throughout the range varies.

When average resale prices are benchmarked against the affordable thresholds, there are limited affordable ownership options for condominiums in some municipalities (Table 4). The average price of resale condominiums fell below the Regional affordable threshold in three local municipalities; no municipalities had average resale single detached, semi-detached and row homes under the Regional affordable threshold. While affordable resale options are available region-wide, there are limitations by local municipality, structure and bedroom type. Reporting the average price means that on average, no ground related product is affordable in the resale market. However, there are some resale ground related units that fell below the average and provide affordable housing options to residents. Both ground related and high density affordable options are found predominately in central and northern municipalities in the Region.

**Table 4 Affordable Average Ownership Resale Options by Local Municipality, 2018**

Local Municipality	Resale Single Detached	Resale Semi-Detached	Resale Row	Resale Condo
Aurora	✘	✘	✘	✓
East Gwillimbury	✘	✘	✘	n/a
Georgina	✘	✘	✘	✓
King	✘	✘	✘	✘
Markham	✘	✘	✘	✘
Newmarket	✘	✘	✘	✓
Richmond Hill	✘	✘	✘	✘
Vaughan	✘	✘	✘	✘
Whitchurch-Stouffville	✘	✘	✘	✘

Source: York Region Planning and Economic Development, 2019. Based on Toronto Real Estate Board data



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

Beginning in 2017, the ownership monitoring exercise includes a sensitivity analysis using the incomes of households in the built form being monitored to set the affordability thresholds, resulting in a higher threshold for ground related units and a lower threshold for high density units. Based on this split threshold sensitivity analysis, three per cent of ground related units (compared to 0% in the primary analysis) and 0 per cent of high density units (compared to 26 per cent in the primary analysis) were affordable in 2018. Overall, the Region would have two per cent of the units by built form classified as affordable when compared to the standardized Regional approach with 11 per cent of ownership units being affordable.

**Table 5** Proportion of Affordable Units, 2018

Local Municipality	2018 Monitoring*			Sensitivity Analysis by Housing Unit Type*		
	Ground Related	High Density	Total	Ground Related	High Density	Total
Aurora	0% (0/242)	n/a	0% (0/242)	0% (0/242)	n/a	0% (0/242)
East Gwillimbury	1% (10/866)	n/a	1% (10/866)	6% (55/866)	n/a	6% (55/866)
Georgina	0% (0/35)	n/a	0% (0/35)	0% (0/35)	n/a	0% (0/35)
King	0% (0/162)	n/a	0% (0/162)	0% (0/162)	n/a	0% (0/162)
Markham	1% (2/342)	31% (356/1,138)	24% (358/1,480)	1% (2/342)	0% (0/1,138)	0% (2/1,480)
Newmarket	1% (4/365)	0% (0/2)	1% (4/367)	12% (45/365)	0% (0/2)	12% (45/367)
Richmond Hill	0% (0/247)	17% (143/820)	13% (143/1,067)	0% (0/247)	0% (0/820)	0% (0/1,067)
Vaughan	0% (1/1,425)	18% (110/628)	5% (111/2,053)	1% (8/1,425)	0% (0/628)	0% (8/2,053)
Whitchurch-Stouffville	0% (0/226)	62% (88/143)	24% (88/369)	3% (7/226)	0% (0/143)	2% (7/369)
<b>York Region</b>	<b>0% (17/3,910)</b>	<b>26% (697/2,731)</b>	<b>11% (714/6,641)</b>	<b>3% (117/3,910)</b>	<b>0% (0/2,731)</b>	<b>2% (117/6,641)</b>

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

Source: York Region Planning and Economic Development, 2019. Based on Teranet, RealNet and Canada Mortgage and Housing Corporation data

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

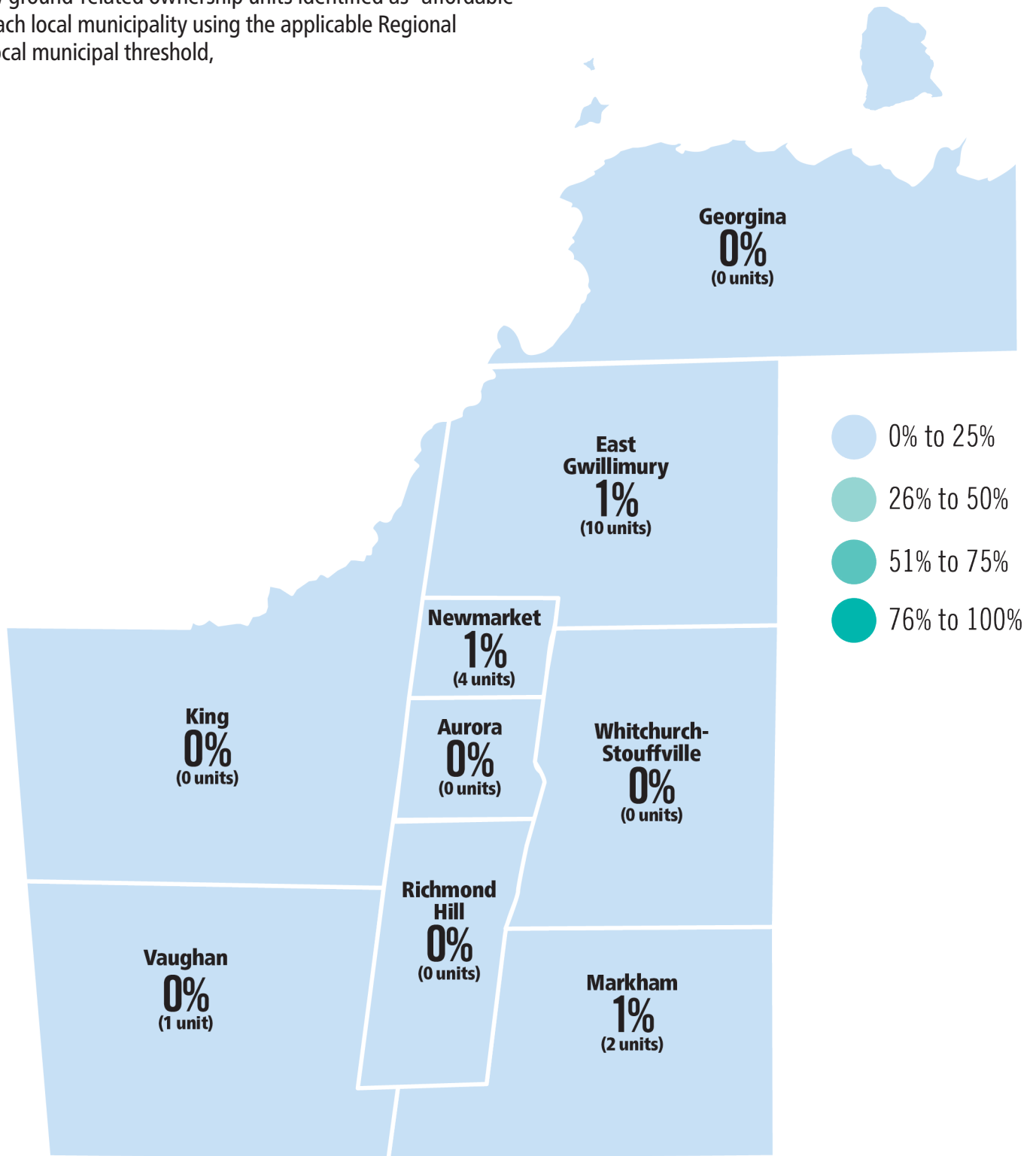
Monitoring affordability of new housing units each year allows staff to monitor the Region's progress in meeting affordability targets identified in the YROP. The monitoring exercise also allows Council to identify areas where affordability challenges persist, and formulate policies and programs, as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

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

# Appendix A – LOCAL MUNICIPAL AFFORDABILITY RATES

## Affordable Ground Related Units

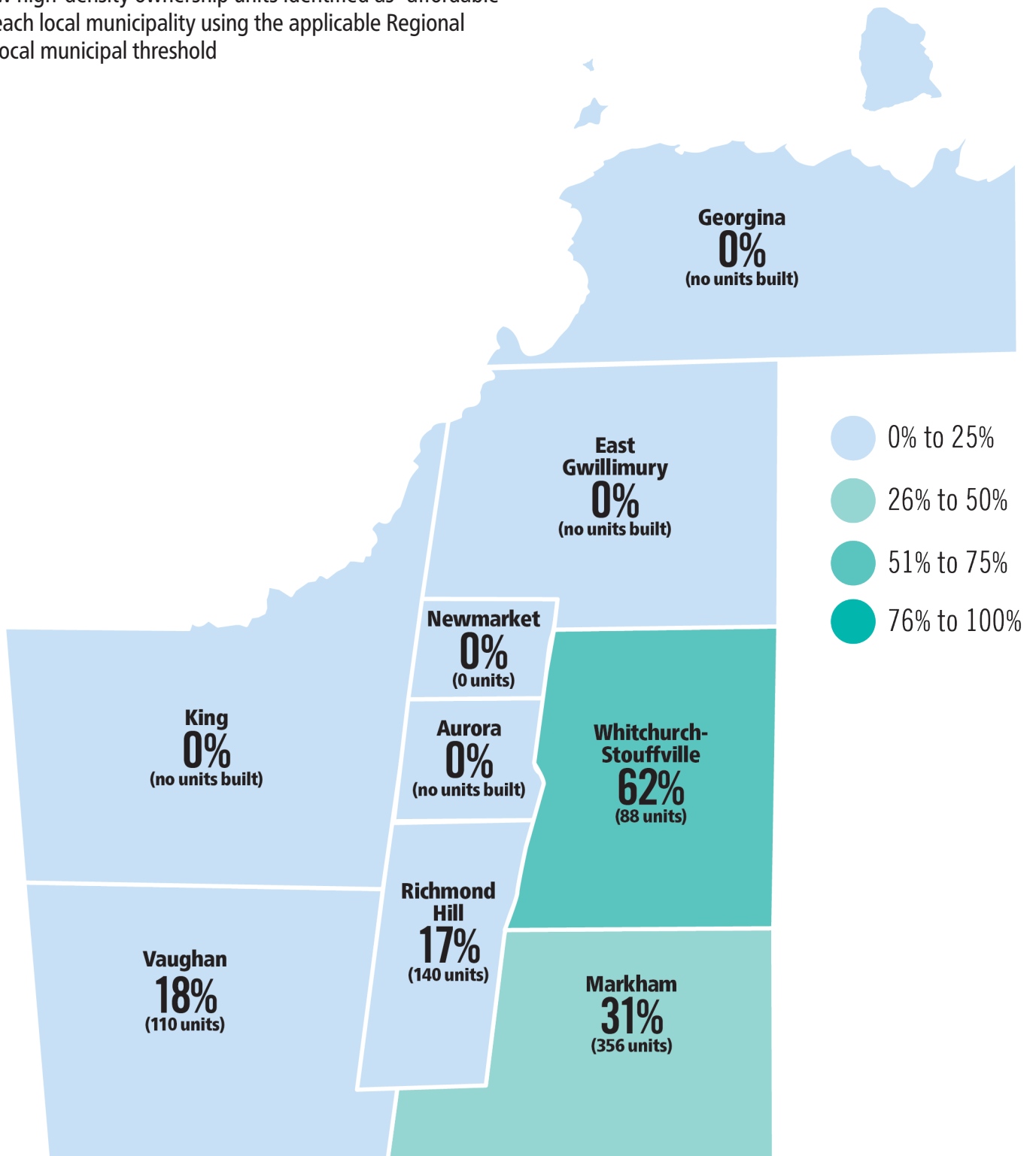
New ground-related ownership units identified as “affordable” in each local municipality using the applicable Regional or local municipal threshold,



# Appendix A – LOCAL MUNICIPAL AFFORDABILITY RATES

## Affordable High Density Units

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



## Appendix B – MEASURING and MONITORING HOUSING AFFORDABILITY – 2018

**60<sup>th</sup> Percentile** (“AFFORDABLE” to the HIGHEST EARNING 40 PER CENT of HOUSEHOLDS)

**Table 1 Ownership Units** AFFORDABLE at the 6<sup>th</sup> DECILE

Focus on Households with incomes of \$122,290 or less, the wealthiest of which are able to afford a house that costs \$471,008.

Municipality	Ground Related			High Density									High Density									Total Ownership						
	Sub Total			Studio			1 Bedroom*			2 Bedroom*			3 Bedroom*			Penthouse			Other			Sub Total			Total	No.	%	
	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%				
Aurora	242	0	0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	242	0	0%
East Gwillimbury	866	10	1%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	866	10	1%
Georgina	35	0	0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35	0	0%
King	162	0	0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	162	0	0%
Markham	342	2	1%	2	2	100%	558	351	63%	509	3	1%	63	0	0%	1	0	0%	5	0	0%	1,138	356	31%	1,480	358	24%	
Newmarket	365	4	1%	-	-	-	1	0	0%	1	0	0%	-	-	-	-	-	-	-	-	-	2	0	0%	367	4	1%	
Richmond Hill	247	4	1%	-	-	-	275	143	52%	492	0	0%	53	0	0%	-	-	-	-	-	-	820	143	17%	1,067	143	13%	
Vaughan	1,425	1	0%	-	-	-	292	110	38%	294	0	0%	22	0	0%	15	0	0%	5	0	0%	628	110	18%	2,053	111	5%	
Whitchurch-Stouffville	226	0	0%	-	-	-	88	88	100%	35	0	0%	10	0	-	-	-	-	10	0	-	143	88	62%	369	88	24%	
<b>York Region</b>	<b>3,910</b>	<b>17</b>	<b>0%</b>	<b>2</b>	<b>2</b>	<b>100%</b>	<b>1,214</b>	<b>692</b>	<b>57%</b>	<b>1,331</b>	<b>3</b>	<b>0%</b>	<b>148</b>	<b>0</b>	<b>0%</b>	<b>16</b>	<b>0</b>	<b>0%</b>	<b>20</b>	<b>0</b>	<b>0%</b>	<b>2,731</b>	<b>697</b>	<b>26%</b>	<b>6,641</b>	<b>714</b>	<b>11%</b>	

\* May or may not include a den. Source: York Region Planning and Economic Development, 2019. Based on Toronto Real Estate Board data.

**Table 2 Rental Units**

Municipality	Private Market			Government Assisted/Non-Profit			Second Suites			Total Rental		
	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%
Aurora	-	-	-	-	-	-	13	13	100%	13	13	100%
East Gwillimbury	-	-	-	-	-	-	3	3	100%	3	3	100%
Georgina	-	-	-	-	-	-	21	21	100%	21	21	100%
King	-	-	-	-	-	-	-	-	-	-	-	-
Markham	-	-	-	-	-	-	3	3	100%	3	3	100%
Newmarket	-	-	-	-	-	-	19	19	100%	19	19	100%
Richmond Hill	-	-	-	-	-	-	-	-	-	-	-	-
Vaughan	25	25	100%	-	-	-	41	41	100%	66	66	100%
Whitchurch-Stouffville	-	-	-	-	-	-	4	4	100%	4	4	100%
<b>York Region</b>	<b>25</b>	<b>25</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>104</b>	<b>104</b>	<b>100%</b>	<b>129</b>	<b>129</b>	<b>100%</b>

Source: York Region Planning and Economic Development, 2019.

**Table 3 All Units** (60<sup>th</sup> PERCENTILE)

Municipality	Ownership Units			Rental Units			All Units		
	Total	No.	%	Total	No.	%	Total	No.	%
Aurora	242	0	100%	13	13	100%	255	13	5%
East Gwillimbury	866	10	1%	3	3	100%	869	13	1%
Georgina	35	0	0%	21	21	100%	56	21	38%
King	162	0	0%	-	-	-	162	0	0%
Markham	1,480	358	24%	3	3	100%	1,483	361	24%
Newmarket	367	4	1%	19	19	100%	386	23	6%
Richmond Hill	1,067	143	13%	-	-	-	1,067	143	13%
Vaughan	2,063	111	5%	66	66	100%	2,119	177	8%
Whitchurch-Stouffville	369	88	24%	4	4	100%	373	92	25%
<b>York Region</b>	<b>6,641</b>	<b>714</b>	<b>11%</b>	<b>129</b>	<b>129</b>	<b>100%</b>	<b>6,770</b>	<b>843</b>	<b>12%</b>

Source: York Region Planning and Economic Development, 2019.



## Appendix C – MEASURING and MONITORING HOUSING AFFORDABILITY – 2018

**50<sup>th</sup> Percentile** (“AFFORDABLE” to the HIGHEST EARNING 50 PER CENT of HOUSEHOLDS)

**Table 1 Ownership Units** AFFORDABLE at the 5<sup>th</sup> DECILE

Focus on Households with incomes of \$101,148 or less (lowest 50% of income levels), the wealthiest of which are able to afford a house that costs \$389,576.

Municipality	Ground Related			High Density									High Density									Total Ownership						
	Sub Total			Studio			1 Bedroom*			2 Bedroom*			3 Bedroom*			Penthouse			Other			Sub Total			Total	No.	%	
	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%				
Aurora	242	0	0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	242	0	0%
East Gwillimbury	866	10	1%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	866	10	1%
Georgina	35	0	0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35	0	0%
King	162	0	0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	162	0	0%
Markham	342	2	1%	2	2	100%	558	351	63%	509	3	1%	63	0	0%	1	0	0%	5	0	0%	1,138	356	31%	1,480	358	24%	
Newmarket	365	4	1%	-	-	-	1	0	0%	1	0	0%	-	-	-	-	-	-	-	-	-	2	0	0%	367	4	1%	
Richmond Hill	247	0	0%	-	-	-	275	143	52%	492	0	0%	53	0	0%	-	-	-	-	-	-	820	143	17%	1,067	143	13%	
Vaughan	1,425	1	0%	-	-	-	292	110	38%	294	0	0%	22	0	0%	15	0	0%	5	0	0%	628	110	18%	2,053	111	5%	
Whitchurch-Stouffville	226	0	0%	-	-	-	88	88	100%	35	0	0%	10	0	-	-	-	-	10	0	-	143	88	62%	369	88	24%	
<b>York Region</b>	<b>3,910</b>	<b>17</b>	<b>0%</b>	<b>2</b>	<b>2</b>	<b>100%</b>	<b>1,214</b>	<b>692</b>	<b>57%</b>	<b>1,331</b>	<b>3</b>	<b>0%</b>	<b>148</b>	<b>0</b>	<b>0%</b>	<b>16</b>	<b>0</b>	<b>0%</b>	<b>20</b>	<b>0</b>	<b>0%</b>	<b>2,731</b>	<b>697</b>	<b>26%</b>	<b>6,641</b>	<b>714</b>	<b>11%</b>	

\* May or may not include a den. Source: York Region Planning and Economic Development, 2019. Based on Toronto Real Estate Board data.

**Table 2 Rental Units**

Municipality	Private Market			Government Assisted/Non-Profit			Second Suites			Total Rental		
	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%
Aurora	-	-	-	-	-	-	13	13	100%	13	13	100%
East Gwillimbury	-	-	-	-	-	-	3	3	100%	3	3	100%
Georgina	-	-	-	-	-	-	21	21	100%	21	21	100%
King	-	-	-	-	-	-	-	-	-	-	-	-
Markham	-	-	-	-	-	-	3	3	100%	3	3	100%
Newmarket	-	-	-	-	-	-	19	19	100%	19	19	100%
Richmond Hill	-	-	-	-	-	-	-	-	-	-	-	-
Vaughan	25	25	100%	-	-	-	41	41	100%	66	66	100%
Whitchurch-Stouffville	-	-	-	-	-	-	4	4	100%	4	4	100%
<b>York Region</b>	<b>25</b>	<b>25</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>104</b>	<b>104</b>	<b>100%</b>	<b>129</b>	<b>129</b>	<b>100%</b>

Source: York Region Planning and Economic Development, 2019.

**Table 3 All Units** (50<sup>th</sup> PERCENTILE)

Municipality	Ownership Units			Rental Units			All Units		
	Total	No.	%	Total	No.	%	Total	No.	%
Aurora	242	0	0%	13	13	100%	255	13	5%
East Gwillimbury	866	1	0%	3	3	100%	869	4	0%
Georgina	35	0	0%	21	21	100%	56	21	38%
King	162	0	0%	-	-	-	162	0	0%
Markham	1,480	4	0%	3	3	100%	1,483	7	0%
Newmarket	367	0	0%	19	19	100%	386	19	5%
Richmond Hill	1,067	0	0%	-	-	-	1,067	0	0%
Vaughan	2,063	8	0%	66	66	100%	2,119	74	3%
Whitchurch-Stouffville	369	0	0%	4	4	100%	373	4	1%
<b>York Region</b>	<b>6,641</b>	<b>13</b>	<b>0%</b>	<b>129</b>	<b>129</b>	<b>100%</b>	<b>6,770</b>	<b>142</b>	<b>2%</b>

Source: York Region Planning and Economic Development, 2019.





## Appendix C – MEASURING and MONITORING HOUSING AFFORDABILITY – 2018

**40<sup>th</sup> Percentile** (“AFFORDABLE” to the HIGHEST EARNING 60 PER CENT of HOUSEHOLDS)

**Table 4 Ownership Units** AFFORDABLE at the 4<sup>th</sup> DECILE

Focus on Households with incomes of \$81,800 or less (lowest 40% of incomes), the wealthiest of which are able to afford a house that costs \$315,057.

Municipality	Ground Related			High Density									High Density									Total Ownership						
	Sub Total			Studio			1 Bedroom*			2 Bedroom*			3 Bedroom*			Penthouse			Other			Sub Total			Total	No.	%	
	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%				
Aurora	242	0	0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	242	0	0%
East Gwillimbury	866	0	1%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	866	0	0%
Georgina	35	0	0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35	0	0%
King	162	0	0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	162	0	0%
Markham	342	0	1%	2	0	0%	0	0	0%	509	0	0%	63	0	0%	1	0	0%	5	0	0%	1,138	0	0%	1,480	0	0%	
Newmarket	365	0	0%	-	-	-	1	0	0%	1	0	0%	-	-	-	-	-	-	-	-	-	2	0	0%	367	0	0%	
Richmond Hill	247	0	0%	-	-	-	275	0	0%	492	0	0%	53	0	0%	-	-	-	-	-	-	820	0	0%	1,067	0	0%	
Vaughan	1,425	0	0%	-	-	-	292	1	0%	294	0	0%	22	0	0%	15	0	0%	5	0	0%	628	1	0%	2,053	1	0%	
Whitchurch-Stouffville	226	0	0%	-	-	-	88	0	0%	35	0	0%	10	0	-	-	-	-	10	0	-	143	0	0%	369	0	0%	
<b>York Region</b>	<b>3,910</b>	<b>0</b>	<b>0%</b>	<b>2</b>	<b>0</b>	<b>0%</b>	<b>1,214</b>	<b>1</b>	<b>0%</b>	<b>1,331</b>	<b>0</b>	<b>0%</b>	<b>148</b>	<b>0</b>	<b>0%</b>	<b>16</b>	<b>0</b>	<b>0%</b>	<b>20</b>	<b>0</b>	<b>0%</b>	<b>2,731</b>	<b>1</b>	<b>0%</b>	<b>6,641</b>	<b>1</b>	<b>0%</b>	

\* May or may not include a den. Source: York Region Planning and Economic Development, 2019. Based on Toronto Real Estate Board data.

**Table 5 Rental Units**

Municipality	Private Market			Government Assisted/Non-Profit			Second Suites			Total Rental		
	Total	No.	%	Total	No.	%	Total	No.	%	Total	No.	%
Aurora	-	-	-	-	-	-	13	13	100%	13	13	100%
East Gwillimbury	-	-	-	-	-	-	3	3	100%	3	3	100%
Georgina	-	-	-	-	-	-	21	21	100%	21	21	100%
King	-	-	-	-	-	-	-	-	-	-	-	-
Markham	-	-	-	-	-	-	3	3	100%	3	3	100%
Newmarket	-	-	-	-	-	-	19	19	100%	19	19	100%
Richmond Hill	-	-	-	-	-	-	-	-	-	-	-	-
Vaughan	25	25	100%	-	-	-	41	41	100%	66	66	100%
Whitchurch-Stouffville	-	-	-	-	-	-	4	4	100%	4	4	100%
<b>York Region</b>	<b>25</b>	<b>25</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>104</b>	<b>104</b>	<b>100%</b>	<b>129</b>	<b>129</b>	<b>100%</b>

Source: York Region Planning and Economic Development, 2019.

**Table 6 All Units** (40<sup>th</sup> PERCENTILE)

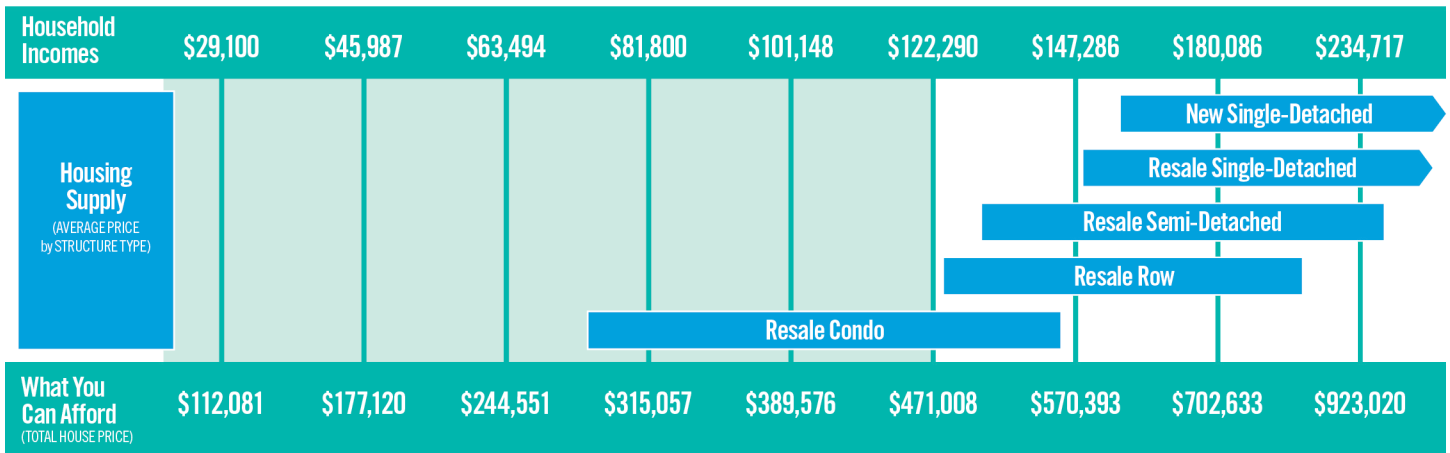
Municipality	Ownership Units			Rental Units			All Units		
	Total	No.	%	Total	No.	%	Total	No.	%
Aurora	242	0	0%	13	13	100%	255	13	5%
East Gwillimbury	866	0	0%	3	3	100%	869	3	0%
Georgina	35	0	0%	21	21	100%	56	21	38%
King	162	0	0%	-	-	-	162	0	0%
Markham	1,480	0	0%	3	3	100%	1,483	3	0%
Newmarket	367	0	0%	19	19	100%	386	19	5%
Richmond Hill	1,067	0	0%	-	-	-	1,067	0	0%
Vaughan	2,053	1	0%	66	66	100%	2,119	67	3%
Whitchurch-Stouffville	369	0	0%	4	4	100%	373	4	1%
<b>York Region</b>	<b>6,641</b>	<b>1</b>	<b>0%</b>	<b>129</b>	<b>129</b>	<b>100%</b>	<b>6,770</b>	<b>130</b>	<b>2%</b>

Source: York Region Planning and Economic Development, 2019.



# Appendix D – YORK REGION HOUSING SNAPSHOT – 2018

## York Region Ownership Snapshot SUPPLY UNDER MAXIMUM AFFORDABLE THRESHOLD (\$122,290)

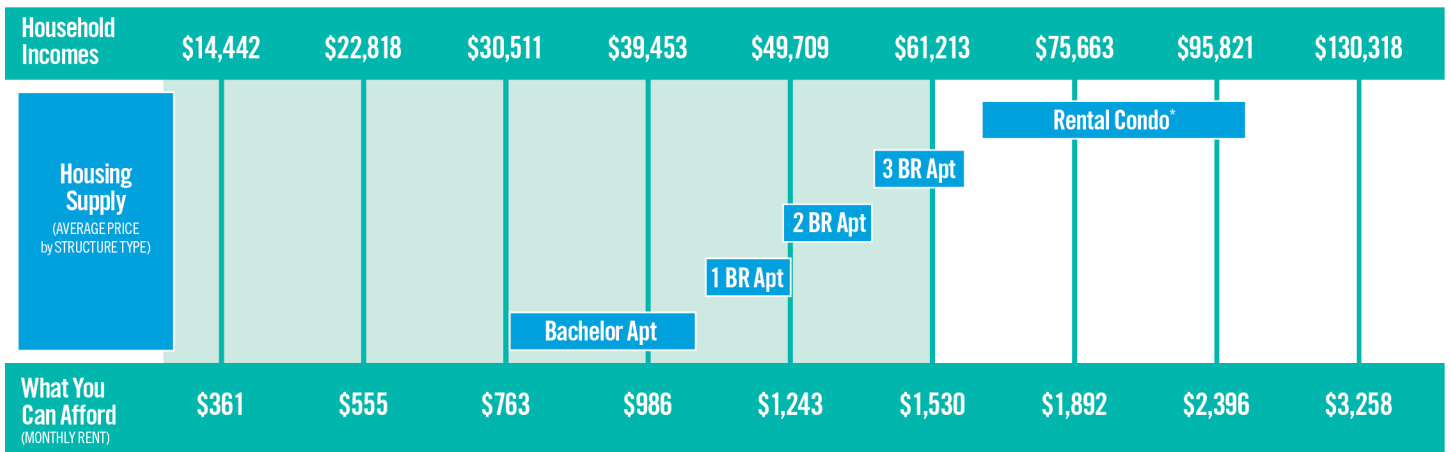


Source: York Region Planning and Economic Development, 2019.

### Notes:

1. "Household Incomes" and "What You Can Afford" are region-wide analyses
2. Source for Household Income Deciles: Statistics Canada, 2011 Census, Custom Tabulations, adjusted for inflation to December 2018
3. Source for New Single-Detached Prices: Canada Mortgage Housing Corporation, Housing Now – Greater Toronto Area, January 2019 (only single-detached data is available through this data source)
4. Source for Resale Ownership Prices: Toronto Real Estate Board, Market Watch, December 2018
5. Bars show lowest local municipal average price to highest local municipal average price

## York Region Rental Housing Snapshot SUPPLY UNDER MAXIMUM AFFORDABLE THRESHOLD (\$61,213)



\*Rental Condo upper range data using 2016 number that has been CPI-adjusted to 2018. Source: York Region Planning and Economic Development, 2019.

### Notes:

1. "Household Incomes" and "What You Can Afford" are region-wide analyses
2. Source for Household Income Deciles: Statistics Canada, 2011 Census, Custom Tabulations, adjusted for inflation to December 2018
3. Source for Average Market Rent: Canada Mortgage Housing Corporation, Rental Market Report, Greater Toronto Area, Fall 2018
4. Boards show lowest CMHC Rental Market Survey Zone average rent to highest CMHC Rental Market Survey Zone average rent, CMHC RMS Zones as follows: (1) King, Richmond Hill and Vaughan, (2) Aurora, East Gwillimbury, Georgina, Newmarket, Whitchurch-Stouffville, (3) Markham
5. Condo analysis is region-wide and only 1 and 2 bedroom units are included (data for other units suppressed)

MEASURING and MONITORING  
**2018 HOUSING**  
**AFFORDABILITY**  
IN YORK REGION

For more information on housing affordability  
in York Region please contact:

**PLANNING SERVICES**

1-877-464-9675 Extension 71508

