

THE CORPORATION OF THE TOWN OF GEORGINA

REPORT NO. DS-2025-0029

**FOR THE CONSIDERATION OF
COUNCIL**

May 7, 2025

SUBJECT: TOWN OF GEORGINA HOUSING NEEDS ASSESSMENT

1. RECOMMENDATIONS:

- 1. That Council receive Report DS-2025-0029 prepared by the Development Services Department dated May 7, 2025 respecting the Town of Georgina Housing Needs Assessment;**
- 2. That Council endorse the Housing Needs Assessment prepared by Vink Consulting Inc. and J Consulting Group dated April 29, 2025, being Attachments 1 and 2 to Report DS-2025-0029;**
- 3. That the findings of the Housing Needs Assessment be considered by the Town as factors in the decision-making process on future development applications, implementation of the Housing Action Plan and projects including reviews of the Official Plan/Secondary Plans, the Comprehensive Zoning Bylaw, the Servicing Allocation Assignment Program, the Development Charges Bylaw, and the Development Services Fee Bylaw; and,**
- 4. That the Housing Needs Assessment be forwarded to the Association of Municipalities of Ontario (AMO) and Canada Mortgage and Housing Corporation in fulfillment of conditions for funding through the Canada Community-Building Fund (CCBF) and the Housing Accelerator Fund (HAF) respectively, and be posted on the Town's website by the deadline of June 30, 2025.**

2. PURPOSE:

The purpose of this report is to present and seek Council's endorsement of the Town of Georgina Housing Needs Assessment recently completed in support of funding requirements through the federal Canada Community-Building Fund (CCBF) and Housing Accelerator Fund (HAF).

3. BACKGROUND:

At its meetings held on June 19 and July 10, 2024, Council received separate Briefing Notes^{1 2} respecting infrastructure funding and an agreement with the federal government through the renewed Canada Community-Building Fund. The Briefing Notes collectively contained a description of the fund including historical and future allocations to the Town, a recommendation for the Town to execute a new 10-year Municipal Funding Agreement (2024-2033) with the federal government, and an overview of changes to the program including a requirement for municipalities with a population of 30,000 or greater to prepare and submit a Housing Needs Assessment (HNA) in order to be eligible for funding.

On August 14, 2024, Council received Report No. DS-2024-0049³ and approved funding to engage a consultant to prepare the Town's HNA.

On September 11, 2024, Council received Report No. SI-2924-0019⁴ and approved a Housing Action Plan in support of a grant funding application through the federal HAF program, of which the preparation of a HNA is also a requirement.

On October 9, 2024, Council received a Briefing Note⁵ on the status of the procurement process to engage a consultant to prepare the Town's HNA.

On March 5, 2025, Council received a Briefing Note⁶ on the status of the HNA project, preliminary findings and next steps.

The Town's Housing Needs Assessment has now been completed and is the subject of this report for the purposes of Council endorsement and submission to the Association of Municipalities of Ontario (AMO) and Canada Mortgage and Housing Corporation (CMHC).

4. KEY FINDINGS:

The Housing Needs Assessment provides a comprehensive analysis of current and future housing needs in the Town, identifying gaps in availability, affordability and accessibility. Two versions of the report have been prepared. The first report follows a more conventional, user-friendly study format including graphics and pictures (refer to Attachment 1). The second report is more technical in nature and follows the required template format provided by the federal government (refer to Attachment 2).

A comprehensive approach and methodology was used to capture both qualitative and quantitative insights in the HNA. The project included broad stakeholder

¹ [Link to Briefing Note and Resolution – June 19, 2024](#)

² [Link to Briefing Note and Resolution – July 10, 2024](#)

³ [Link to Report and Resolution – August 14, 2024](#)

⁴ [Link to Report and Resolution – September 11, 2024](#)

⁵ [Link to Briefing Note and Resolution – October 9, 2024](#)

⁶ [Link to Briefing Note – March 5, 2025](#)

engagement in the form of interviews, focus groups, community drop-in sessions and an online survey, in addition to the analysis of data gathered from multiple sources including Statistics Canada Census (2016, 2021), Canada Mortgage and Housing Corporation (CMHC), York Region and the Town. Future housing needs were estimated using two distinct projection methodologies, the first being York Region's projections based on expected population growth and migration patterns, and the second being the Housing Assessment Resource Tool (HART) Methodology which uses historical trends to forecast future demand.

4.1 Key Findings and Housing Challenges

The key findings and housing challenges are summarized and broken down by categories as follows:

Housing Affordability and Core Housing Need

- Affordability is the most significant housing challenge affecting 23.5% of Georgina households.
- Renters are disproportionately impacted, with 40.4% experiencing unaffordable housing, compared to 19.6% of homeowners.
- Core housing need affects 2,405 households (32.2% of renters and 9.7% of homeowners), indicating they cannot access suitable and adequate housing without overspending.
- Single-person households and single-parent families face the highest housing need.

Rental Market Pressures

- Georgina has a shortage of purpose-built rental housing, and long wait times for subsidized units.
- Rental supply has not kept pace with demand, contributing to rising rents and limited options for low-income renters.
- The supply of rental housing that is affordable to very low- and low-income households has declined, reinforcing affordability challenges.

Housing Supply and Development Trends

- Housing stock is dominated by single-detached homes, accounting for over 83% of all units.
- Limited diversity in housing types means a lack of smaller, affordable options such as apartments, stacked townhouses, and additional dwelling units.
- Between 2015 and 2024, single-detached homes made up nearly 90% of all housing completions, highlighting an imbalance in housing supply.
- The supply of affordable housing has not kept up with demand, with few purpose-built rental developments completed in the last decade.

Future Housing Needs

- Between 2021 and 2041, Georgina will require between 3,473 and 5,481 additional housing units to accommodate projected population growth.
- The Town will need to diversify its housing stock, including 1,577 new apartment units, 1,494 new townhouses, and 3,771 new single-detached homes.
- Seniors' housing demand is expected to rise significantly, with the 75+ age group tripling by 2041.
- Affordable housing supply must increase to address unmet demand for lower-income households, including renters and seniors on fixed incomes.
- The supply of accessible housing and supportive housing will also need to increase to meet the growing number of adults with disabilities.

Homelessness and Housing Insecurity

- Chronic homelessness has been increasing in Georgina and York Region.
- Emergency housing stays and encampments have risen, highlighting a lack of supportive housing options.
- 93 households in Georgina accessed homelessness prevention programs in 2023, underscoring a critical need for intervention.

Infrastructure Challenges to Support Housing Growth

- Limited water and wastewater capacity in Keswick and Sutton is constraining housing development.

4.2 Implications for Housing Policy and Planning

In order to address its various housing challenges, the Town and its partners at the provincial and federal levels of government will need to take a strategic approach that may include measures as follows:

Expanding Affordable and Rental Housing Supply

- Increase purpose-built rental developments.
- Support non-market housing, including subsidized and supportive housing.
- Introduce incentives for affordable housing development.
- Preserve naturally occurring affordable rental housing through tenant protections and rental conversion policies.

The Town is actively pursuing a number of initiatives aimed at expanding affordable and rental housing supply, including the creation and implementation of a Financial Incentive Program for homeowners to construct Additional Residential Units (ARUs), reserving and targeting servicing allocation specifically for rental and/or affordable housing projects, and reviewing Town-owned lands that can be set aside for purpose built rental and deeply affordable housing.

Diversifying Housing Options

- Encourage development of townhouses, stacked townhouses, and low-rise apartments to better meet demand.
- Promote additional residential units such as basement apartments and detached accessory dwellings.
- Implement zoning changes to support higher-density, mixed-use developments.

The Town is actively pursuing a number of initiatives aimed at diversifying housing options, including new policies and/or zoning provisions to facilitate higher density and/or alternative forms of housing, and working with the development industry on the provision of Additional Residential Unit (ARU) options as part of their developments.

Improving Housing Affordability

- Expand down payment assistance and first-time homebuyer support programs.
- Strengthen rental assistance programs for lower-income households.
- Streamlining development approvals and building permit reviews for affordable housing and purpose-built rental developments.
- Reducing development charges and development-related applications fees for affordable and/or rental housing.

The Town is actively pursuing a number of initiatives aimed at improving housing affordability, including streamlining development approvals through the implementation of a Development Tracking System, expanding the delegation of approval authority to staff over certain development approvals, fast-tracking development approvals and building permits for affordable housing and purpose-built rental developments, and reducing development charges and application fees for affordable and/or rental housing.

Addressing Homelessness and Housing Insecurity

- Increase investment in emergency shelters and transitional housing.
- Strengthen homelessness prevention programs to support at-risk households.
- Expand housing and supports for vulnerable populations.

The Town is actively pursuing a number of initiatives aimed at addressing homelessness and housing insecurity, including working with York Region to permanently fund and operate a seasonal shelter in Georgina, and exploring partnerships and opportunities to construct affordable and/or transitional housing.

Enhancing Infrastructure to Support Growth

- Address servicing capacity limitations to accommodate future housing development.

The Town is actively pursuing a number of initiatives aimed at addressing infrastructure gaps to support growth, including advocating for the timely delivery of Regional water and wastewater infrastructure, and exploring grant funding opportunities for housing-enabling infrastructure. The federal government has also indicated that it intends to use HNAs as a key tool in its evidence-based long-term approach to addressing housing needs across the country, including how they may relate to infrastructure priorities. This may unlock additional federal funding opportunities to align infrastructure delivery with housing needs.

5. RELATIONSHIP TO STRATEGIC PLAN:

The recommendations of this report are aligned with several Strategic Pillars in the Town's Corporate Strategic Plan, including *Delivering Service Excellence*, *Ensuring Balanced Growth*, and *Creating a Vibrant, Healthy, and Safe Community for All*.

The results of the Housing Needs Assessment will not only support the implementation of targeted policies and decision-making to address the greatest housing needs in the community, but also serve to ensure that the Town is eligible for federal funding that has historically been relied upon to complete core infrastructure projects. The HNA will also inform various action items coming out of the Town's Housing Action Plan and March 2024 Special Council Meeting related to affordable housing and homelessness.

6. FINANCIAL AND BUDGETARY IMPACT:

There are no financial or budgetary impacts on the Town as a result of the recommendations in this report.

7. PUBLIC CONSULTATION AND NOTICE REQUIREMENTS:

There is no requirement for public consultation prior to Council's consideration of this report.

8. CONCLUSION:

A Housing Needs Assessment has now been completed and provides a comprehensive analysis of current and future housing needs, while identifying gaps in availability, affordability and accessibility in the Town. The findings from this assessment will help inform local housing policies, infrastructure planning, and future investments to ensure that Georgina meets the housing needs of its residents. Additionally, the assessment supports eligibility for funding opportunities including the Canada Community-Building Fund (CCBF) and the Housing Accelerator Fund (HAF).

Staff recommends that Council endorse the completed Housing Needs Assessment for submission to the Association of Municipalities of Ontario (AMO) and Canada Mortgage and Housing Corporation (CMHC) in fulfillment of conditions for funding through the CCBF and the HAF. Furthermore, staff recommends that the findings of the Housing Needs Assessment be considered by the Town as factors in the decision-making process on future development applications, implementation of the Housing Action Plan and projects including reviews of the Official Plan/Secondary Plans, the Comprehensive Zoning Bylaw, the Servicing Allocation Assignment Program, the Development Charges Bylaw, and the Development Services Fee Bylaw.

APPROVALS

Prepared By:	Denis Beaulieu, MCIP, RPP Director of Development Services
Reviewed By:	Dina Havkin, CPA, CA Manager of Financial Strategy and Planning/Deputy Treasurer
Recommended and Approved By:	Ryan Cronsberry Chief Administrative Officer

Attachments:

Att. 1 – Housing Needs Assessment dated April 29, 2025

Att. 2 – Completed Federal Housing Needs Assessment Template