

Housing Needs Assessment

Georgina (T)

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Preface

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

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

Funding Requirement

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

Going forward, HNAs will be required for:

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

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

Purpose

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

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

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

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

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

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

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

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

1. Methodology

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

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

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

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

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

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

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

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

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

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

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

As part of the Housing Needs Assessment, a comprehensive community engagement process was undertaken to ensure the assessment accurately reflects the housing challenges and priorities of residents and key stakeholders. The engagement approach was designed to capture diverse perspectives, with a particular focus on engaging vulnerable populations (such as seniors and individuals experiencing homelessness), as well as developers, housing providers, service organizations, and private-sector stakeholders. To enhance accessibility and participation, a mix of in-person and virtual engagement methods were utilized.

The quantitative portion of the Housing Needs Assessment was designed to provide a data-driven analysis of housing demand, supply, affordability, and projected future needs. The methodology integrates multiple data sources and analytical approaches to ensure a comprehensive and evidence-based understanding of housing trends in the community.

Key Data Sources

The Housing Needs Assessment relies on a combination of national, regional, and local datasets, including:

- Statistics Canada Census Data (2016, 2021): Used to analyze demographic trends, household composition, tenure patterns, income distribution, core housing need and other housing indicators, and housing stock.
- Canada Mortgage and Housing Corporation (CMHC) Data: Provided insights into rental market trends, vacancy rates, average rents, recent housing completions, and new housing starts.
- York Region Data: Used for current non-market housing stock, to assess the prevalence of homelessness and demand for emergency and transitional housing, and used for population, household and housing projections.
- Town of Georgina Data: Analyzed to understand recent demolitions.

Future Housing Needs Projections

The Housing Needs Assessment used two distinct projection methodologies to estimate future housing demand:

- York Region Projections – Based on anticipated population growth, migration trends, and municipal official and secondary plans.
- HART Methodology (Housing Assessment Resource Tool) – A “business-as-usual” projection that uses historical Census trends to forecast future household formation.

Limitations and Considerations

While the quantitative analysis provides valuable insights, certain data limitations must be acknowledged:

- The data used in this report, especially the 2021 Statistics Canada Census data, reflects the effects of the COVID-19 pandemic which created significant impacts to the economy and housing market. The long-term impacts of the pandemic are not yet known and future analysis should consider potential impacts.
- Lack of granular data on new rental affordability – All new rental units are categorized as “affordable” for monitoring purposes, which may overestimate true affordability.
- Inadequate tracking of secondary rental housing – Many rental units are in the secondary market (e.g., basement apartments, private rentals), making it difficult to track availability and rental trends. Also, historically, not all accessory apartments have been registered with the Town, which would likely underestimate the number of these units.
- Uncertainty in long-term projections – Housing demand can be influenced by policy changes, economic conditions, and migration trends, which are difficult to predict.

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)

Methodology and Engagement Activities

A mixed-methods approach was used to collect feedback from various stakeholder groups. Activities included structured interviews, focus groups, informal public events, and surveys. Engagement activities were promoted broadly and included the following:

- **Key Informant Interviews** (n=13): Conducted virtually with elected officials, Town and York Region staff to gather insights on systemic housing issues, infrastructure constraints, and policy opportunities.
 - Participants: Town Council (7) and senior municipal staff (5), plus one local service provider.
- **Stakeholder Focus Groups** (n=4): In-person and virtual sessions were held with private developers, landlords, non-profit housing providers, and local service organizations to explore challenges and potential solutions across sectors.
 - Participants:
 - Developers, landlords, and real estate agents (12 participants)
 - Community support service providers (9 participants)
 - Pefferlaw Lions Club (15 participants)
 - Non-profit housing providers (4 participants)
- **Community Drop-In Sessions** (n=4): Public, in-person events held throughout Georgina reached over 200 participants, providing opportunities for informal conversations, facilitated discussions, and self-directed feedback stations.
 - Locations and Attendance:
 - The MURC (~25 participants)
 - The LINK (~100 participants)
 - Club 55+ Keswick (~60 participants)
 - Pefferlaw Winter Festival (~30 participants)
- **Online Community Survey** (n=336): Open to all residents, the survey helped broaden participation, particularly for those unable to attend in-person events. Demographic and attitudinal data were collected to inform the analysis. Responses were primarily online, with three responses submitted via hardcopy surveys.
- **Engagement with Priority and Vulnerable Populations** (n=2 sessions): Conducted through direct outreach and in collaboration with service providers, small group conversations were held at locations such as Inn from the Cold and the Sutton Youth Shelter. Approximately 14 individuals with lived experience of homelessness participated. Participants received honoraria in recognition of their time and expertise.

Assumptions Underpinning the Engagement

- Multiple formats (virtual, in-person, written) were used to increase accessibility and reduce participation barriers.
- Survey and event participation was open to all residents, with specific outreach to developers, local non-profit housing providers, and community service and support agencies and organizations.

- Feedback collected was synthesized to identify housing challenges, service gaps, development opportunities, and infrastructure needs from various stakeholder perspectives.

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.

Overview of Methodology

The engagement approach was designed to ensure that the perspectives of priority groups were meaningfully included in the development of the Housing Needs Assessment. This process was guided by principles of inclusivity, transparency, and accessibility, and was designed to capture the lived experiences of residents facing housing vulnerabilities alongside perspectives from housing stakeholders and service providers.

Methods of Engagement with Priority Populations

Targeted Lived Experience Focus Groups (n=2 sessions, ~14 participants):
Conducted in partnership with local service providers, these sessions included residents experiencing homelessness or housing precarity at organizations such as Inn from the Cold and Sutton Youth Shelter. Conversations took place in familiar and supportive environments to ensure participant comfort. Honoraria were provided to recognize participants' time and insights.

Community Drop-In Sessions (n=4 sessions, ~200 participants):
These public events drew participation from seniors, persons with disabilities, newcomers, and low-income individuals and families. Informal, walk-in formats encouraged feedback from individuals who may not typically engage in formal consultations. The drop-in session held at LINK was facilitated as part of a sponsored luncheon and heard from a broad range of residents including many seniors, persons with disabilities, and low-income residents.

Online Community Survey:
The survey was open to all residents and promoted broadly through out the Town and through direct outreach to many local service providers and community organizations. The survey allowed participants to express housing challenges anonymously.

Focus Groups with Service Providers:
Service providers offered insight into the needs of many population groups including seniors, persons with physical and developmental disabilities, persons with mental health challenges, newcomers, low-income families and individuals including people on OW and ODSP, and women fleeing domestic violence.

Who Was Engaged

The engagement activities heard from the following priority groups:

- Seniors (via Club 55+ session, service provider input, community drop-ins, survey responses)
- Youth and Young Adults (via Sutton Youth Shelter residents, community drop-ins)
- People with Disabilities and Mental Health Needs (via local support service organizations)
- Low-Income Households and Individuals on Social Assistance (ODSP/OW) (via local support service provider input, survey responses, lived experience focus groups, community drop-ins)
- People Experiencing Homelessness (via service provider input, community drop-ins, lived experience focus groups)
- Newcomers and People Facing Language or Cultural Barriers (via local support service organizations)
- Women Fleeing Domestic Violence (via service provider input)

As noted, in Section 1.2, additionally, landlords, developers, non-profit housing providers, and frontline service staff were engaged to gather sector-specific insights.

Assumptions and Inclusion Strategies

It was assumed that priority populations may face additional barriers to participation (such as transportation). To mitigate this:

- Engagements were held in safe, accessible locations
- Participation honoraria and flexible formats were offered
- Providers facilitated outreach and hosted conversations on-site

Anonymity and confidentiality were upheld throughout, with no personally identifying information retained or reported.

This targeted engagement approach ensured that the voices and needs of Georgina's most vulnerable residents were heard and incorporated into the final Housing Needs Assessment.

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.

The Town of Georgina has a housing policy framework to support the development of a diverse, adequate, and affordable housing supply. This framework is guided by the Town's Official Plan, secondary plans, zoning by-law, and a range of municipal initiatives aimed at addressing housing needs across the community.

The Town of Georgina's Official Plan serves as the primary land use planning document that guides housing development and growth management within the municipality. The Official Plan includes several policies related to housing seek to ensure a diverse, adequate, and affordable housing supply. Below are key highlights:

1. Range and Supply of Housing

- The Town, in collaboration with York Region and private stakeholders, aims to provide a full range of housing types and densities to meet demographic and market demands.
- A 10-year supply of designated residential land is maintained, including intensification and redevelopment opportunities in Keswick and Sutton/Jackson's Point.
- The Sutton/Jackson's Point, Keswick, and Pefferlaw Secondary Plan Areas must maintain a 3 to 7-year supply of lots for development.

2. Affordable Housing

- Georgina targets 25% of new housing to be affordable for low- and moderate-income households, thus seeking to ensure an equitable distribution throughout the Town.
- The Town will work with York Region to develop an affordable housing implementation framework.
- Affordable housing is primarily implemented through the Sutton/Jackson's Point and Keswick Secondary Plans.
- New rental units with diverse unit sizes (family-sized and smaller units) are encouraged in appropriate locations.
- Rental housing is protected from demolition or conversion to condominium use if the vacancy rate falls below 3%.
- The Town may establish a rental housing licensing by-law to enforce maintenance, safety, and parking standards.

3. Additional Needs Housing and Emergency Housing

- The Town supports emergency and additional needs housing, including group homes, in appropriate locations.

- Long-term care homes are directed to serviced settlement areas with access to transit and community services.

4. Housing Intensification and Mixed Use

- Encourages intensification through infill development and the redevelopment of underutilized properties.
- A residential intensification strategy is planned in alignment with the York Region 2031 Intensification Strategy, focusing on Keswick and Sutton/Jackson's Point.
- Policies support a mix of housing types, tenures, and densities to create complete communities.

5. Additional Residential Units and Accessory Apartments

- Accessory apartments are permitted in single-detached, semi-detached, and townhouse dwellings, subject to zoning and health and safety requirements.
- Accessory apartments in detached accessory buildings are permitted in rural, agricultural, and hamlet areas under specific conditions.

6. Community Improvement and Revitalization

- A Community Improvement Plan (CIP) is a planning tool which may be used to support housing renewal, particularly where maintenance and rehabilitation are needed.
- CIP initiatives include grants and loans for housing improvements, enforcement of property standards, and incentives for private investment in housing.

Recent efforts have focused on increasing density targets, expanding housing options, supporting affordable and non-profit housing developments, and aligning local policies with provincial and federal housing priorities.

Servicing Allocation Assignment Program

In May 2021, Town of Georgina Council approved new categories for Purpose-Built Rental Housing and Non-Profit Housing under its servicing allocation assignment program in Keswick. This decision allocated 250 persons equivalent of servicing capacity to each category, ensuring that infrastructure and servicing capacity are available to support the development of much-needed rental and non-profit housing options.

Land Contribution to Affordable Housing

In June 2021, Council endorsed a proposal in principle from York Region to provide up to 2 acres of land over five years for affordable housing development. This land could be provided either directly or through partnerships with Housing York Inc. or other non-profit and private developers. This initiative aimed to increase the supply of affordable housing, supporting low- and moderate-income households in the region.

Keswick Secondary Plan

In July 2023, Council adopted a new Keswick Secondary Plan, introducing policies to facilitate higher density targets, a broader mix of housing types, and new residential and mixed-use growth areas.

Endorsement of Provincially-Assigned Housing Target

In October 2023, Georgina formally endorsed its Provincially-assigned Housing Target and Pledge, committing to the construction of 6,200 new homes by 2031.

Housing Action Plan

In August 2023 Council applied to the Federal Housing Accelerator Fund (HAF), but its application was not selected to be funded. In September 2024, Council re-applied with an updated Housing Action Plan, which was selected to be funded. The Town has since been actively implementing the Housing Action Plan. This plan outlines key strategies to accelerate housing development, enhance affordability, and improve the planning and approval processes, including:

- Allow 4 units as-of-right per residential lot to support infill development in Georgina's urban and serviced settlement areas
- Partner and collaborate with York Region, United Way of Greater Toronto, non-profit housing providers, and the private sector to construct affordable housing
- Implement a development tracking system to streamline the development approvals process
- Expand delegation of authority to staff over certain development approvals (e.g. holding provisions, temporary use by-laws, minor zoning by-law amendments, etc.)
- Implement process to fast-track development and building permit reviews for affordable housing and purpose-built rental developments
- Reduce development charges and development-related applications fees for affordable and/or rental housing
- Reduce development charges and development-related application fees for affordable and/or rental housing
- Update comprehensive Town zoning bylaw to permit additional dwelling units
- Develop and administer an incentive program for additional dwelling units.

2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	45418
	2021	47642
Population Growth (Number)	Total	2224
	Percentage	4.9
Age (Years)	Average	41.9
	Median	42.8
Age Distribution	0 - 14 years	7775
	15 - 64 years	31855
	65+ years	8015
Mobility	Non-movers	42060
	Non-migrants	1810
	Migrants	2840

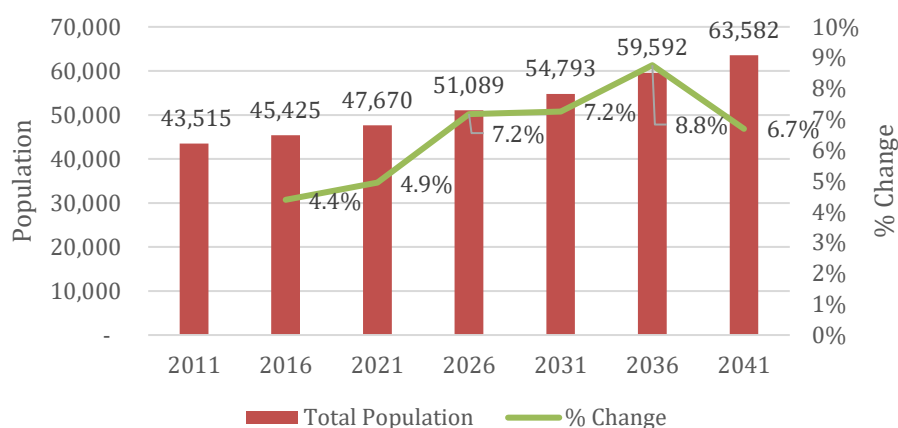
Population

Between 2011 and 2021, Georgina's population increased steadily from 43,515 to 47,670, with growth rates ranging from 4.4% to 4.9%. From 2021 onward, the projected rate of growth accelerates, with a 7.2% increase projected from 2021 to 2026 and another 7.2% increase from 2026 to 2031, bringing the population to 54,793. The highest percentage increase is anticipated to occur between 2031 and 2036 at 8.8%, reaching 59,592. Growth is projected to then slow slightly, with a 6.7% increase projected between 2036 and 2041, bringing the population to 63,582. This trend suggests a period of accelerated growth leading up to 2036, followed by a gradual deceleration. These projections indicate increasing demand for housing, infrastructure, and services.

It should be noted the York Region has estimated that the Town's population was 52,468 as of December 31, 2024, which already exceeds the 2026 projected population.

Georgina is expected to experience accelerated population growth through 2036—peaking at an 8.8% increase between 2031 and 2036—before growth slows, signaling rising pressure on housing, infrastructure, and services.

Figure 1.1: Population Change (2011-2041)



Source: Statistics Canada Census, Region of York Projections

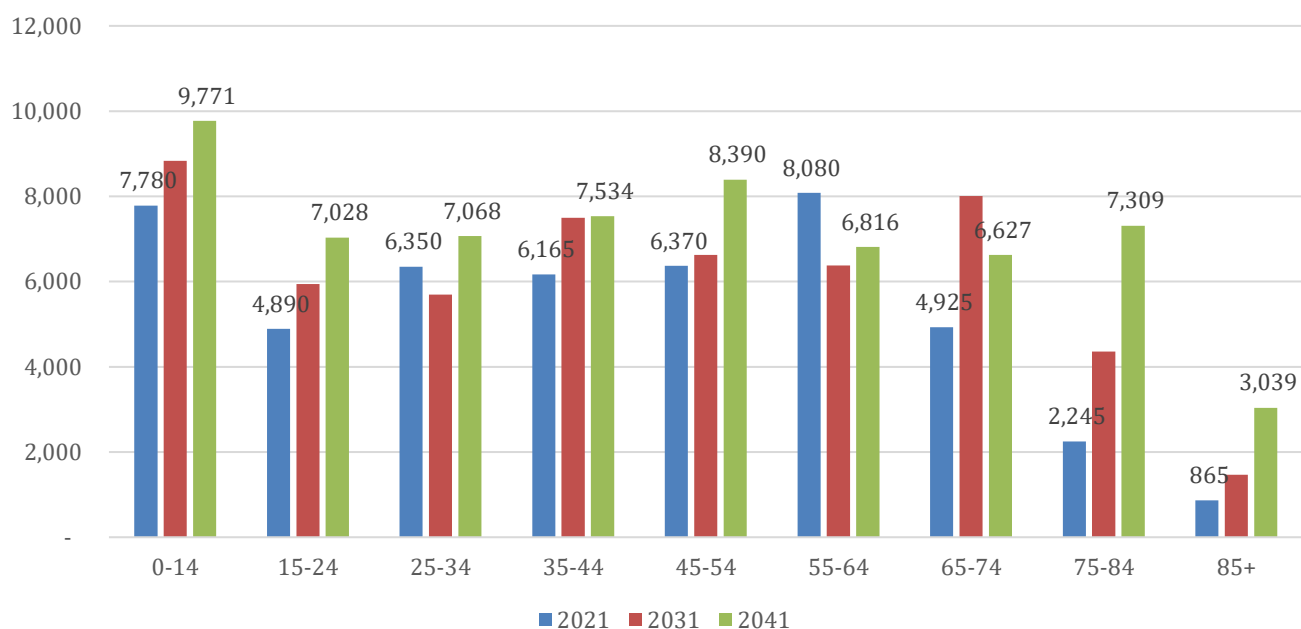
Age

Georgina's population is aging, as reflected in both the average and median age trends. In the most recent data (2021), the average age is 41.9 years, while the median age is slightly higher at 42.8 years. By 2031, both measures are projected to increase to approximately 44 years, indicating a shift toward an older population. By 2041, the median age is expected to stabilize at 44 years, while the average age continues to rise to 45.3 years, suggesting a growing proportion of older adults. These demographic shifts highlight the need for policies and services that address aging-related housing and accessibility requirements.

A breakdown of the current and projected population by age group shows significant demographic shifts between 2021 and 2041, with a rapidly growing senior population, as the 75-84 and 85+ age groups nearly triple, highlighting the need for senior housing and support services. The population age 15 to 64 experiences mixed trends, with some cohorts growing while others decline, raising concerns about labour force sustainability. The 0-14 age group is projected to increase, indicating future demand for family housing, while young adults (15-34) see modest growth, emphasizing the need for affordable rental housing and employment opportunities.

Georgina's senior population (ages 75–84 and 85+) is projected to nearly triple by 2041, underscoring urgent needs for senior housing, aging-in-place supports, and accessible infrastructure.

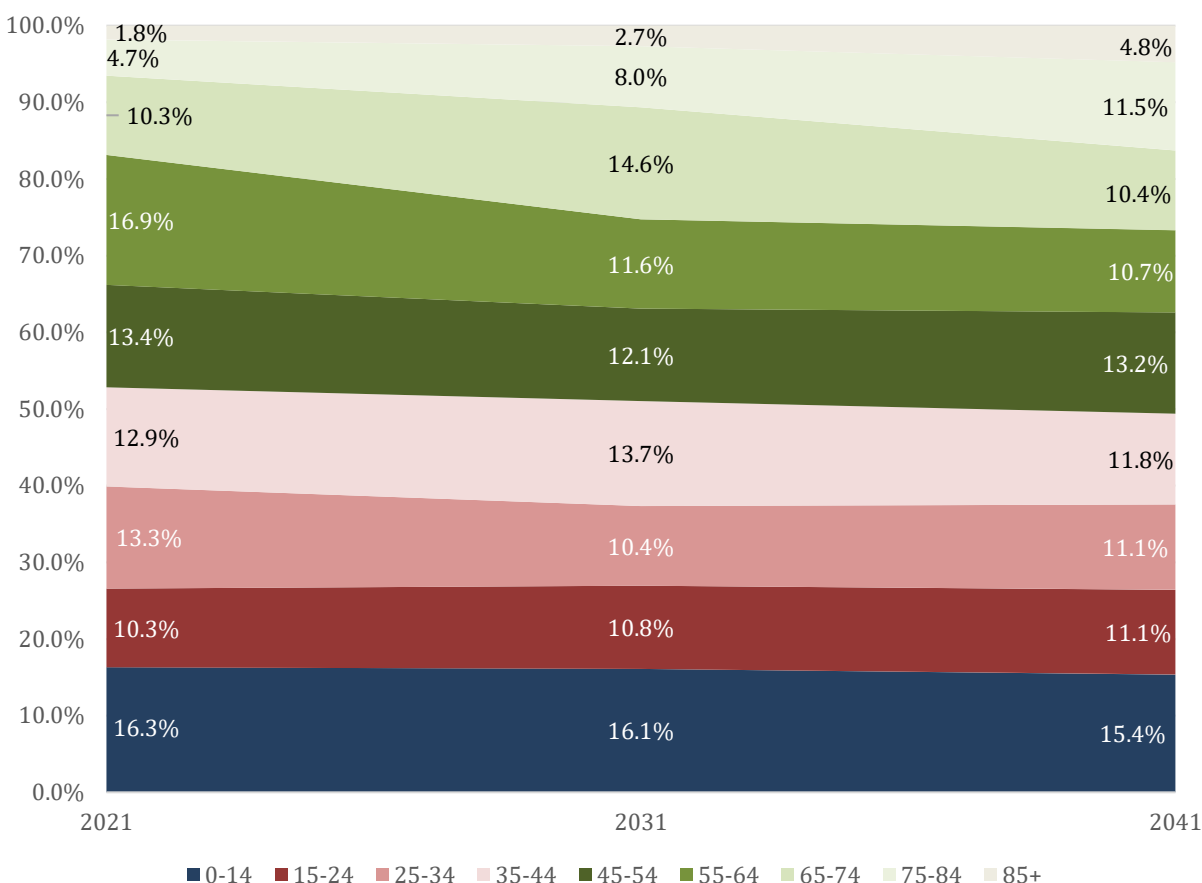
Figure 1.2: Estimated and Projected Distribution of Population by Age Group (#) (2021-2041)



Source: Statistics Canada Census, Region of York Projections

The following figure shows the changing age distribution as a percentage of the total population from 2021 to 2041, showing a slightly declining proportion of children (0-14 years) from 16.3% in 2021 to 15.4% in 2041 and a relatively stable share of young adults (15-34 years). The population 35-64 years remains a significant portion but shifts internally, with a slight decline in the 35-44 and 55-64 cohorts, while the 45-54 age group increases its share. The most notable growth is among older adults, particularly the 85+ age group, which more than doubles from 1.8% in 2021 to 4.8% in 2041, reinforcing the trend of an aging population and its impact on future housing and support needs.

Figure 1.3: Estimated and Projected Distribution of Population by Age Group (%) (2021-2041)

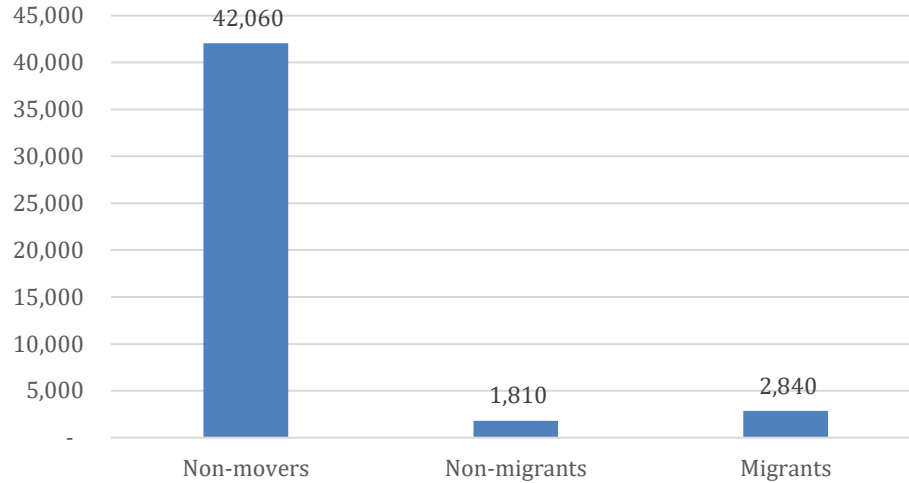


Source: Statistics Canada Census, Region of York Projections

Mobility Status (Place of Residence)

As of the reference date for the 2021 Census (May 11, 2021), most of the population (42,060 individuals) remained in the same residence (non-movers) as they lived in the previous year. In contrast, only a small proportion of the population experienced a change in residence, with 1,810 classified as non-migrants (those who moved within the same community) and 2,840 as migrants (those who relocated from a different municipality, province, or country). This indicates a relatively low rate of residential mobility, suggesting housing stability for most residents but potentially limited turnover in the housing market. The low number of migrants could reflect barriers to relocation, such as affordability challenges or limited available housing options, and were likely also impacted by the COVID-19 pandemic.

Figure 1.4: Mobility Status within Previous Year (2021)



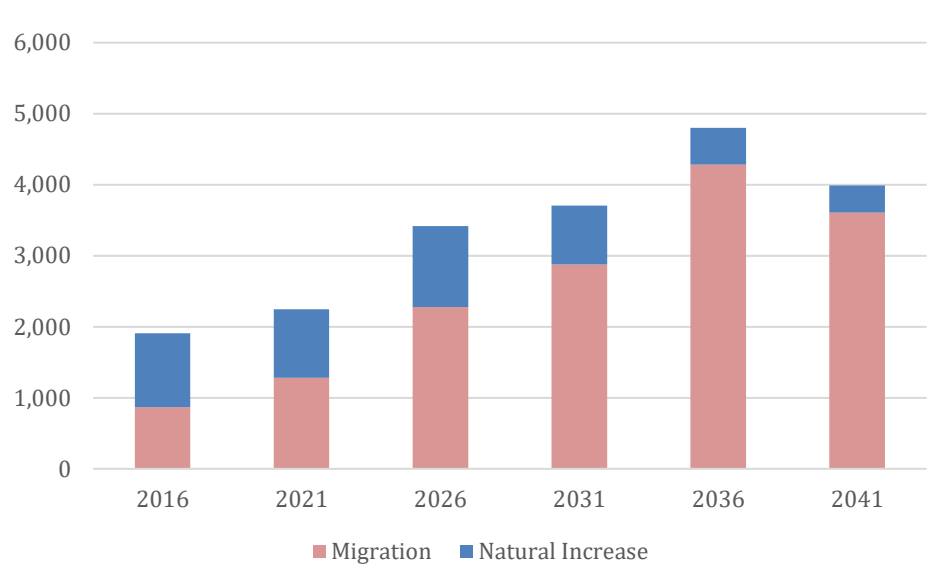
Source: Statistics Canada Census

35.0% of residents moved within the five years prior to the Census. 63.7% of movers moved within Georgina. Data is not available for Georgina specifically, but provincial data from the Canadian Housing Survey (2018) identified the top five reasons for moving:

- To upgrade to a larger dwelling or better quality dwelling (9.1% of all residents)
- To be in a more desirable neighbourhood (6.6%)
- To become a homeowner (6.2%)
- Because of a change in households or family size (6.2%)
- To reduce housing costs (4.9%).

From 2016 to 2021 both migration (net in-migration) and natural increase (births minus deaths) played a role in population growth. By 2026 and 2031, migration is anticipated to account for most of the population growth, with only a small portion anticipated to be attributed to natural increase. In the later years of the population forecast, growth is anticipated to be driven almost entirely by migration as natural increase slows due to an aging population and declining birth rates. Planning for future housing will need to account for continued in-migration as a key driver of demographic change.

Figure 1.5: Actual and Projected Components of Population Growth (2016-2041)



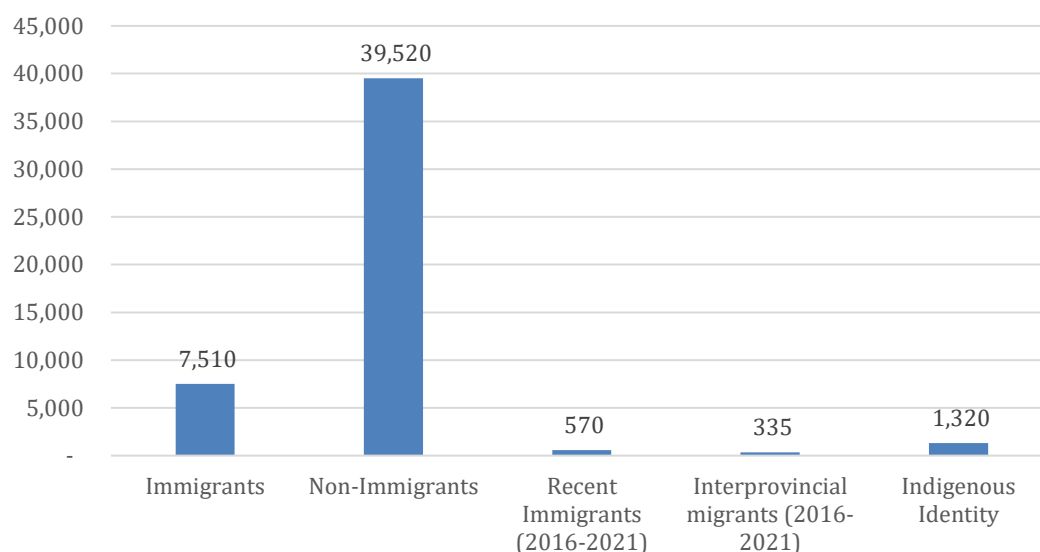
Source: Statistics Canada Census, Region of York Projections

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	7510
Non-Immigrants	Total	39520
Recent Immigrants (2016-2021)	Total	570
Interprovincial migrants (2016-2021)	Total	335
Indigenous Identity	Total	1320

Most Georgina residents (39,520) are non-immigrants, while 7,510 are immigrants. Among immigrants, only 570 arrived recently (2016-2021), indicating relatively low levels of recent immigration. Additionally, interprovincial migration has been minimal, with only 335 individuals relocating from another province between 2016 and 2021. The population with Indigenous identity accounts for 1,320 individuals, and while they represent a relatively small segment of the population, it emphasizes the need for inclusive planning for Indigenous people.

While the number of recent immigrants and interprovincial migrants to Georgina are low, inclusive planning is essential to support the town's 1,320 residents with Indigenous identity.

Figure 1.6: Population of Selected Population Groups (2021)



Source: Statistics Canada Census

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

Between 2011 and 2021, Georgina's population grew steadily. This steady increase in population contributed to rising demand for housing, particularly for family-sized homes and rental units, as more households formed. However, housing supply did not keep pace, leading to increased affordability challenges and limited rental availability.

At the same time, Georgina's population aged. The growing proportion of older adults increased the need for accessible housing and senior housing options, particularly for those looking to downsize. Meanwhile, low residential mobility suggests that housing turnover has been minimal, making it difficult for new residents or younger households to enter the market.

Georgina's steady population growth, aging demographics, and limited housing turnover have intensified affordability challenges and restricted access to family-sized and rental housing, particularly for new and younger residents.

Between 2016 and 2021, both migration and natural increase contributed to population growth, though migration became a more dominant factor. However, net in-migration remained relatively low, which may suggest barriers related to housing affordability or availability.

These historical trends highlight increasing pressure on Georgina's housing market, with demand outpacing supply, affordability challenges rising, and limited turnover restricting access to housing for new residents.

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	16821
	2021	17895
Household income (Canadian dollars per year)	Average	115200
	Median	100000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	74900
	Median	60400
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	124300
	Median	110000
Average household size (Number of members)	Total	2.6
Breakdown of household by size (Number of households)	Total	17895
	1 person	3915
	2 persons	6010
	3 persons	3290
	4 persons	3020
	5 or more persons	1665
Tenant households (Number of households)	Total	3335
	Percentage	18.636
Owner households (Number of households)	Total	14560
	Percentage	81.364

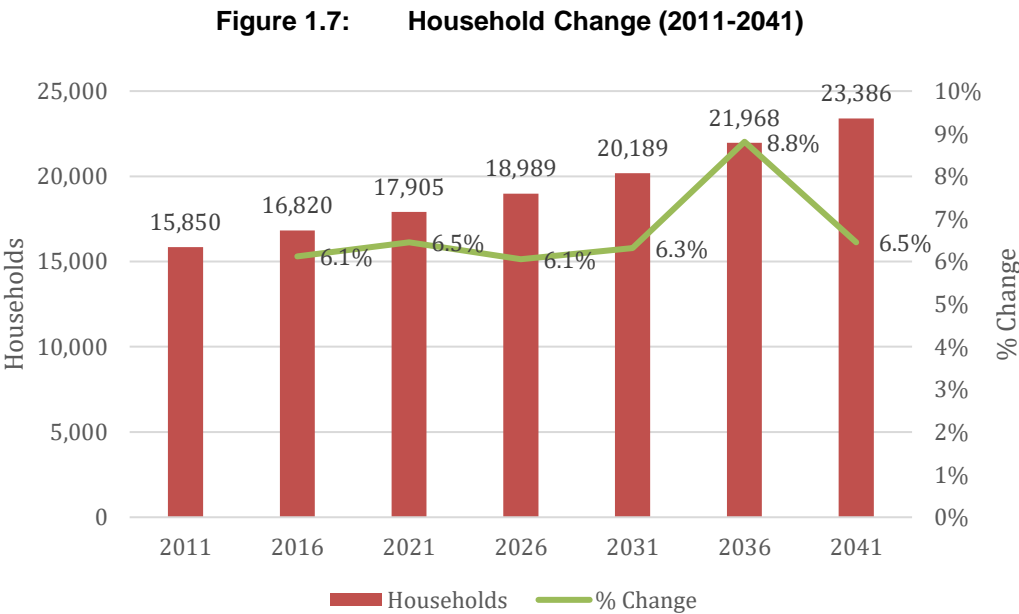
3.1.1 Household Income and Profile		
Characteristic	Data	Value
Percentage of tenant households in subsidized housing	Percentage	15.3
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	0
Number of one-parent families	Total	2560
	Percentage	18.266
Number of one-parent families in which the parent is a woman+	Total	1905
Number of one-parent families in which the parent is a man+	Total	655
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	550
	Low (21% – 50% AMHI)	3135
	Moderate (51 – 80% AMHI)	3225
	Median (81% - 120% AMHI)	4030
	High (>120% AMHI)	6840

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?

Number of Households

Between 2011 and 2021, the number of households increased from 15,850 to 17,905, reflecting steady growth rates of 6.1% to 6.5% in each period. Looking ahead, the number of households is projected to continue rising based on the Region of York’s projections, reaching 18,989 by 2026 and 20,189 by 2031, with similar growth rates of around 6.1% to 6.3%. The most significant increase occurs between 2031 and 2036, when the number of households surges to 21,968, reflecting an 8.8% growth rate, the highest in the period. By 2041, household growth slows slightly to 6.5%, reaching 23,386 households. The number of households is anticipated to increase by 2,284 between 2021 and 2031 and by 3,197 between 2031 and 2041. These trends indicate a consistent increase in housing demand, with a particularly sharp rise expected in the mid-2030s, reinforcing the need for long-term planning to ensure adequate housing supply and infrastructure.

Georgina is projected to see its sharpest household growth between 2031 and 2036, with an 8.8% increase, signaling a critical period for expanding housing supply and infrastructure capacity.



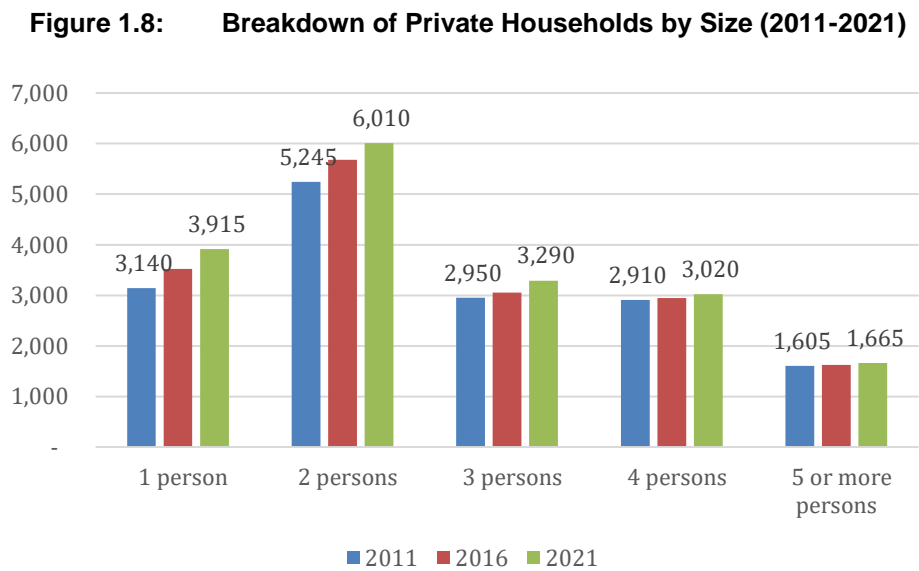
Source: Statistics Canada Census, Region of York Projections

Overall headship rates are anticipated to decline slightly between 2021 and 2031 from 37.6% to 36.8% and then remain constant to 2041.

Household Size

The breakdown of households by size from 2011 to 2021 shows a trend toward smaller households, with notable increases in one- and two-person households. The number of one-person households grew from 3,140 in 2011 to 3,915 in 2021, with their share of total households rising from 19.8% to 21.9%. Two-person households saw the most significant increase, rising from 5,245 in 2011 to 6,010 in 2021, though its proportion remained relatively stable at around 33.6% in 2021. Three- and four-person households remained relatively stable, with slight growth from 2,950 to 3,290 for three-person households and 2,910 to 3,020 for four-person households. Households with five or more persons saw only a modest increase, from 1,605 in 2011 to 1,665 in 2021. Larger households declined as a proportion of total households, with four-person households dropping from 18.4% in 2011 to 16.9% in 2021, and households with five or more persons decreasing from 10.1% to 9.3%. These trends reflect an aging population, declining birth rates, and evolving family structures, highlighting the need for diverse housing options, including smaller, more affordable units for seniors and individuals, while still ensuring adequate supply for families requiring larger homes.

The rise in one- and two-person households—now making up over half of all households in Georgina—highlights the growing need for smaller, more affordable housing options that meet the needs of seniors, singles, and couples.



Source: Statistics Canada Census

The average household size has experienced a slight decline over the past decade, decreasing from 2.7 in 2011 to 2.6 in 2021. However, the average household size is projected to remain stable through 2041¹.

Household Type

The number of both family and non-family households is projected to increase between 2021 and 2041, with non-family households growing at a faster rate. In 2021, there were 4,577 non-family households and 13,328 family households. By 2031, these numbers are expected to rise to 5,524 and 14,665, respectively, reflecting increases of 947 non-family households and 1,337 family households. Growth continues through 2041, with non-family households reaching 6,708 and family households increasing to 16,678, representing gains of 1,184 and 2,013 households, respectively, between 2031 and 2041. These trends indicate a growing demand for housing options that accommodate both family and non-family households, particularly smaller units for single-person and senior households, as well as units for growing families. The higher growth rate in non-family households suggests the need for diverse housing forms, including apartments, townhomes, and accessible housing options.

Non-family households in Georgina are projected to grow by 47% between 2021 and 2041—outpacing family households—underscoring the need for more diverse and accessible housing options suited to singles, seniors, and smaller households.

Table 1.2: Current and Projected Household Types (2021-2041)

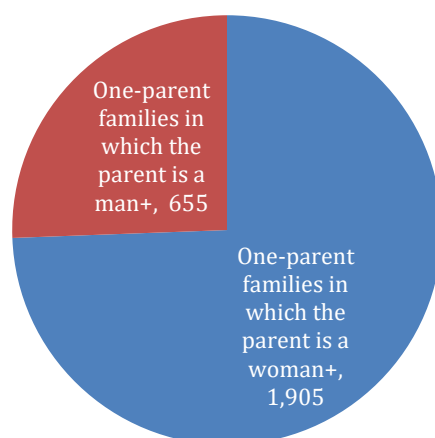
	Non-Family Households	Family Households
2021	4,577	13,328
2031	5,524	14,665
2041	6,708	16,678
Change 2021-2031 (#)	947	1,337
Change 2031-2041 (#)	1,184	2,013

Source: Statistics Canada Census, Consultant Projections based on Region of York Projections

¹ Individuals living in additional residential units are considered separate households from those living in the primary unit.

There were 2,560 lone-parent families in Georgina in 2021, with a significant majority (75%) being headed by women. This points to the importance of affordable housing for lone-parent households, particularly for women, who may face greater economic challenges in supporting their families.

Figure 1.9: Lone-Parent Families (2021)



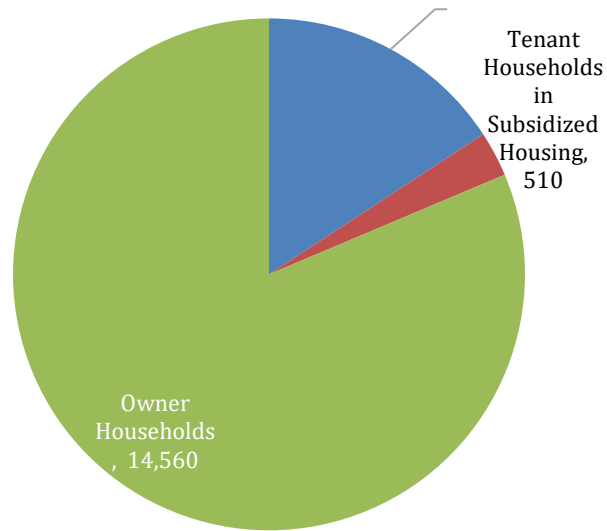
Source: Statistics Canada Census

Tenure

Homeownership is the dominant housing tenure, with 14,560 owner households, representing 81.4% of all households. Renters account 18.6% or 3,335 households, including 2,825 households in market-rate rental housing and 510 in subsidized housing. The relatively low proportion of subsidized housing (2.8% of all housing) suggests a limited availability of affordable housing options for lower-income households, which may pose challenges for those struggling with housing costs.

There are high overall homeownership rates in Georgina. However, with only 2.8% of Georgina's housing stock consisting of subsidized units, there is a significant gap in affordable housing options for lower-income residents.

Figure 1.10: Breakdown of Households by Tenure (2021)



Source: Statistics Canada Census

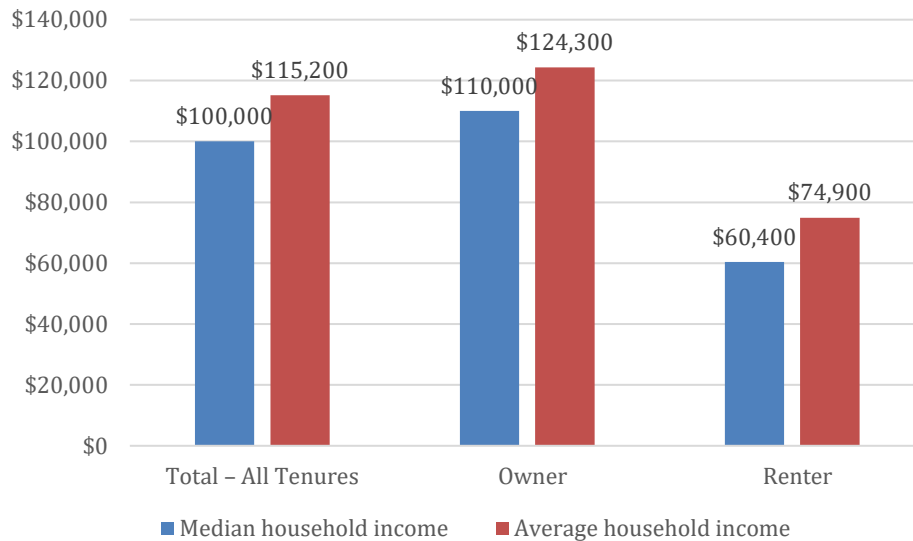
Household Income

In 2020, The median household income across all tenures was \$100,000, while the average income was \$115,200. However, when broken down by tenure, homeowners had substantially higher median and average incomes than renters. Homeowners had a median income of \$110,000 and an average of \$124,300, while renters had a median of \$60,400 and an average of \$74,900. This gap indicates that renters tend to have lower earnings and may face greater affordability challenges, particularly as housing costs rise.

Incomes in Georgina are well below the regional average—in the range of about 14% lower on average than York Region.

Renters in Georgina earn significantly less than homeowners—median incomes of \$60,400 vs. \$110,000—highlighting a substantial affordability gap, especially as only 2.8% of housing is subsidized.

Figure 1.11: Median and Average Household Income by Tenure (2020)



Source: Statistics Canada Census

Average household income has increased for both owners and renters from 2005 to 2020, though renters experienced a significantly higher percentage increase. Homeowner household incomes grew from \$107,982 in 2005 to \$142,000 in 2020, an increase of \$34,018 (31.5%), while renter household incomes rose from \$48,674 to \$85,300, an increase of \$36,626 (75.2%). Despite this faster growth, renters still earn significantly less than homeowners, highlighting an ongoing income disparity between the two groups. The sharp rise in renter incomes between 2015 and 2020 suggests that pandemic-related income supports played a key role in boosting earnings, as many renters are more likely to work in sectors that were heavily impacted by job losses and business closures².

Pandemic-related income support programs were temporary, and their phase-out may have led to financial pressures for lower-income households, particularly as inflation and housing costs surged post-pandemic.

For the lowest-earning households in York Region, income in 2020 increased by up to about 545% temporarily³. After CERB ended, some households went on EI (which paid \$100 less per week than CERB). The Canadian Centre for Policy Alternatives predicted

² Minimum wage increases may have played some role in the rise in renter incomes, but were not likely the primary driver. Approximately 11% of earners in Ontario made minimum wage in 2019, of which approximately 70% were age 20 and over.

³ University of British Columbia, York Region – 2021 Housing Needs Assessment

that almost three-quarters of former CERB recipients would be worse off than before they received aid. For homeowners, while incomes also grew, their increase was more in line with long-term economic trends.

Table 1.3: Average Household Income by Tenure (2005-2020)

	Owners	Renters
2005	\$107,982	\$48,674
2010	\$114,577	\$58,957
2015	\$121,833	\$58,951
2020	\$142,000	\$85,300
Change 2005-2020 (\$)	\$34,018	\$36,626
Change 2005-2020 (%)	31.5%	75.2%

Source: Statistics Canada Census

Income categories, based on the community's Area Median Household Income (AMHI), have been developed by HART to help assess housing needs. This approach allows for a standardized comparison of affordability across different communities in Canada:

- The first category is very low-income households (earning up to 20% of AMHI). These households account for 3.1% of households and earn below \$19,600, typically relying on social assistance.
- Low-Income households (21-50% of AMHI) often rely on minimum wage earning. Low-income households represent a substantial portion of households, with 17.6% classified as low-income (\$19,601 - \$49,000).
- Moderate-Income households (51-80% of AMHI) may have one or more earners and earn \$49,001 to \$78,400 and account for 18.1% of households.
- Median-Income households (81-120% of AMHI) generally have multiple earners. 22.7% of households fall within the median-income household range (\$78,400 - \$117,600).
- High-Income households (120%+ of AMHI) typically have multiple income sources, often from older adults or dual-earner households. They represent the largest share of households (38.5%), earning above \$117,600.

The income thresholds for each income category in the table below are specific to Georgina.

Ensuring that affordable housing options are available for households in each category is essential to maintaining housing stability and meeting housing needs within the

community. In later sections we look at affordability gaps for households at various income levels in comparison to market rents and ownership housing costs.

Table 1.4: Households by Income Category (2021)

Income Category	Income 2020 for Georgina	# of Households	% of Households
Very Low (up to 20% below Area Median Household Income (AMHI))	<\$19,600	550	3.1%
Low (21% – 50% AMHI)	\$19,601 - \$49,000	3,135	17.6%
Moderate (51 – 80% AMHI)	\$49,001 - \$78,400	3,225	18.1%
Median (81% - 120% AMHI)	\$78,400 - \$117,600	4,030	22.7%
High (>120% AMHI)	>\$117,601	6,840	38.5%

Source: Statistics Canada Census

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

To estimate suppressed household formation, we used 2006 Census data, the earliest

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.*

available data for a time when housing supply was less constrained, to determine headships rates by tenure and age group. 2026 headship rates were then applied to population data from the 2021 Census to estimate how many additional households might have formed under more favourable housing conditions. The resulting estimate is that that in 2021 there were approximately 1,178 suppressed households.

Over the next 5 to 10 years, suppressed household formation is expected to continue impacting younger age groups the most, particularly those aged 25 to 34 years, who currently represent nearly half (574) of the 1,178 total suppressed households. If housing affordability challenges persist, many young adults may remain in parental homes longer or delay forming independent households due to high housing costs and limited supply. The 35 to 44 age group also experiences significant suppression (198 households), indicating that some middle-aged individuals or families may be delaying homeownership or staying in shared living situations.

While older adults (65+) also face suppressed household formation, with 144 suppressed households in the 65-74 range and 123 in the 75+ group, their housing constraints may be linked to limited downsizing options, affordability of senior housing, or lack of accessible units. Interestingly, the 45 to 54 age group shows no suppressed households, suggesting that individuals in this demographic have largely been able to form the households they require.

If affordability issues persist, particularly for first-time buyers and renters, delayed household formation may become a long-term trend, contributing to demand for multi-generational living and shared housing arrangements.

In 2021, an estimated 1,178 households in Georgina were unable to form due to housing constraints—nearly half involving young adults aged 25–34—highlighting an unmet demand for affordable rental and starter housing to support independent living.

Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	25850
Number of workers by industry (Top 10 only)	Construction	3670
	Retail trade	3110
	Health care and social assistance	2615
	Manufacturing	2080
	Educational services	1855
	Professional, scientific and technical services	1740
	Public administration	1425
	Administrative and support, waste management and remediation services	1395
	Other services (except public administration)	1210
	Transportation and warehousing	1085
Unemployment rate and participation rate (Percent)	Unemployment rate	11.122
	Participation rate	65.676
All classes of workers (Number)	Total	25295
Employees (Number)	Total	21595
Permanent position (Number)	Total	18910
Temporary position (Number)	Total	2685

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Fixed term (1 year or more, Number)	Total	670
Casual, seasonal or short-term position (less than 1 year, Number)	Total	2015
Self-employed (Number)	Total	3700
Number of commuters by commuting destination	Within census subdivision	4755
	To different census subdivision	6545
	To different census division	2725
	To another province/territory	20
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	16735
	Public transit	295
	Walked	445
	Bicycle	40
	Other method	315

Employment and Economy

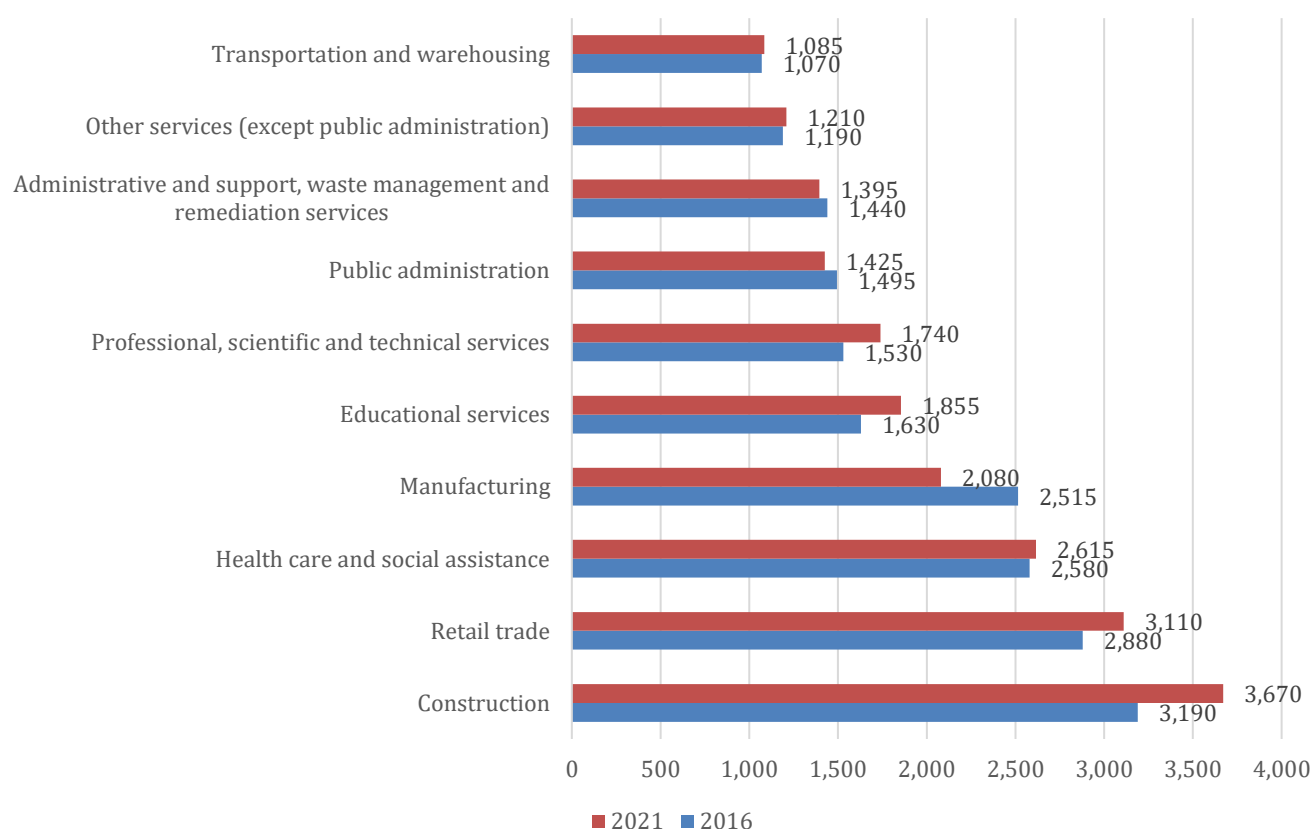
The breakdown of workers across the top ten industries from 2016 to 2021 highlights a diverse and growing local economy, with notable employment increases in construction, retail trade, educational services and professionals, and scientific and technical services. Construction remains the largest industry, growing from 3,190 workers in 2016 to 3,670 in 2021, reflecting ongoing development and a high demand for skilled trades. The expansion of retail trade, professional, and scientific and technical services, as well as educational services, suggests a broadening economy that supports the service sector, knowledge-based and public sector jobs. While the majority of industries saw workforce growth, according to Statistics Canada data manufacturing experienced the

largest decline (435 workers), potentially indicating a shift toward service-oriented and technical industries.

Georgina's expanding and diversifying economy—driven by growth in construction, retail, education, and professional services—underscores the need for a full spectrum of housing options to support workers across income levels and sectors.

From a housing perspective, this economic diversity means a varied demand for housing by people participating in the labour force, spanning affordable rental options for retail, service and healthcare workers to higher-end housing for professionals and skilled tradespeople. As the economy continues to expand, ensuring an adequate housing supply across all affordability levels will be critical to maintaining a sustainable and inclusive workforce.

Figure 1.12: Breakdown of Top Industries (2016 and 2021)



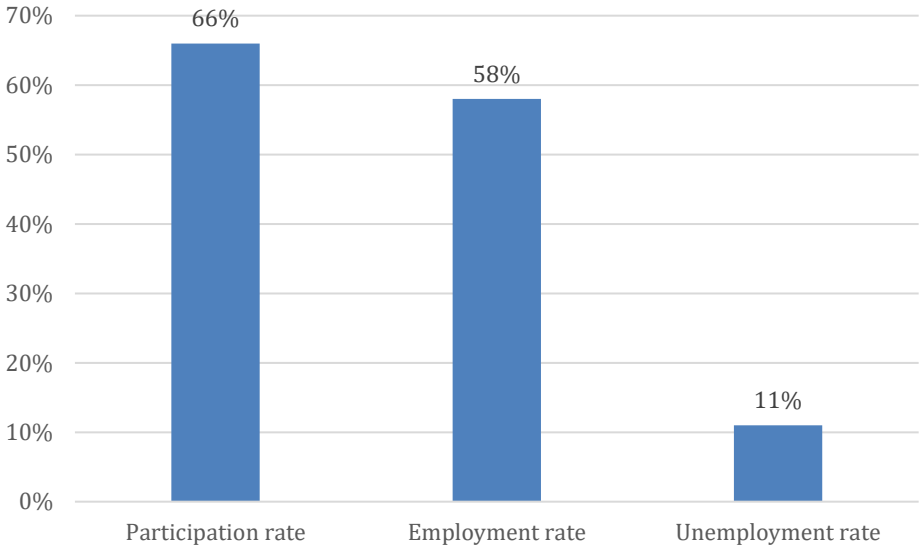
Source: Statistics Canada Census

The labour force indicators from 2021 showed 25,850 workers in the labour force and a participation rate⁵ of 66%, meaning that two-thirds of the working-age population was active in the labour market, either employed or seeking work. The employment rate was 58%, indicating that a majority of the labour market was employed, though a notable gap existed between participation and employment, suggesting some labour force challenges. The unemployment rate stood at 11%, which is relatively high. A portion of the unemployment was due to the economic disruptions because of the COVID-19 pandemic. However, the Town's unemployment rate was higher than the rate for the province of Ontario (which was 8.0%), which may indicate additional challenges, such as a mismatch between skills or education and available jobs, or barriers to workforce entry. Approximately half (49.1%) of Georgina's population age 15 years and over has a postsecondary certificate, diploma or degree compared to 60.6% for York Region. It is important to note that through York Region's 2022-2026 Community and Safety Well-Being Plan two priority risks and areas of focus were identified in Northern Georgina "mental well-being and Economic Stability" which have a significant impact on the ability of residents to access housing. This supports the data that suggests that a portion of the population may be facing economic instability, which can impact their ability to afford housing and could point to the need for additional rental assistance.

With an 11% unemployment rate in 2021—significantly above the provincial average—and lower levels of postsecondary education, Georgina faces economic stability challenges that may limit housing affordability and signal a need for targeted rental assistance.

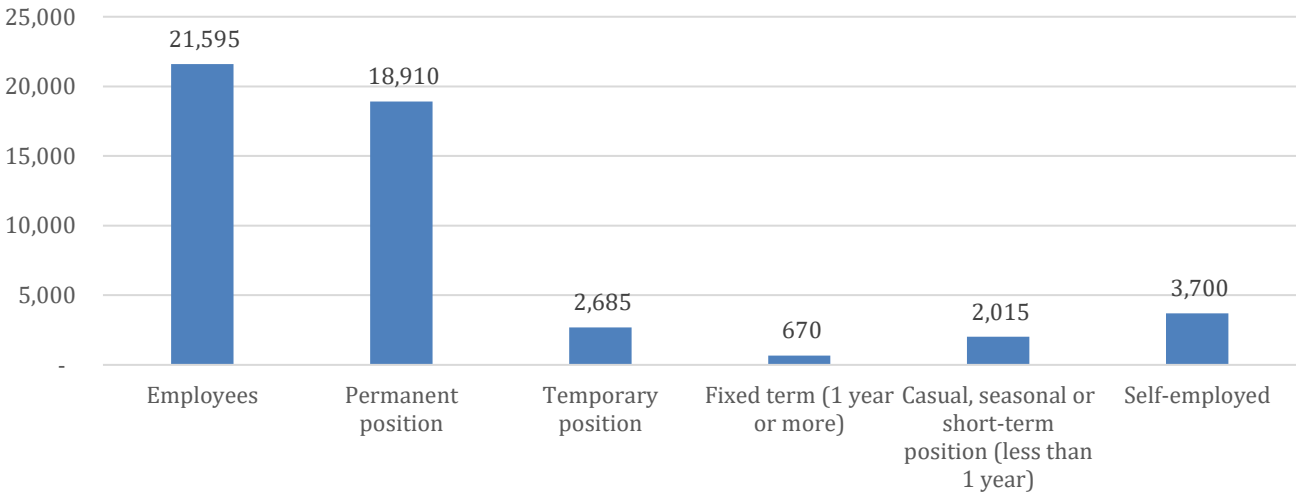
⁵ The labour force participation rate is the proportion of the working-age population (typically ages 15 and older in Canada) that is either employed or actively looking for work.

Figure 1.13: Participation Rate, Employment Rate and Unemployment Rate (2021)



Source: Statistics Canada Census

Figure 1.14: Classes of Workers (2021)



Source: Statistics Canada Census

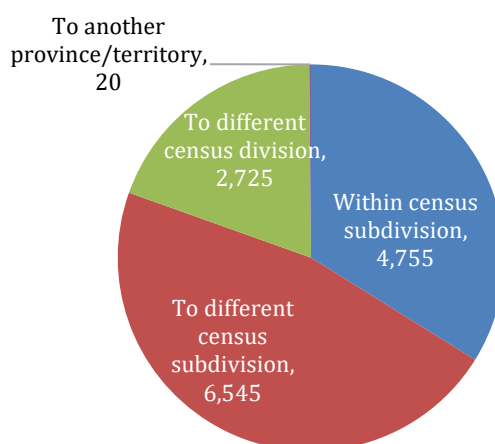
Permanent employment is predominant in Georgina, although there are self-employed individuals (3,700 or 14.6%) and workers with temporary positions (2,685 or 10.6%), with 670 people having a fixed term contract of a year or more and 2,015 people in casual, seasonal, or short-term roles (less than a year). The high proportion of permanent positions supports stable income and homeownership demand. However, the presence of workers with temporary positions suggests that some people may face

income variability and difficulty securing long-term leases or mortgages and reinforces the need for affordable rental options.

Georgina is part of a regional labour market, with a large share of workers (6,545 or 51.2%) commuting to different municipalities (census subdivisions). Meanwhile, 4,755 workers commute within the municipality for employment, showing a substantial number of jobs are available locally. Another 2,725 workers travel outside of York Region (to a different census division). Although Georgina is relatively close to Simcoe County, the high number of out-of-region commuters suggests that some workers may be living further from job centres (such as Toronto and Barrie) due to high housing costs or limited local housing options.

While most Georgina workers hold permanent jobs, over one in four are self-employed or in temporary roles—combined with high rates of commuting, this points to the need for more flexible, affordable housing options near both local and regional employment centres.

Figure 1.15: Commuting Destination (2021)

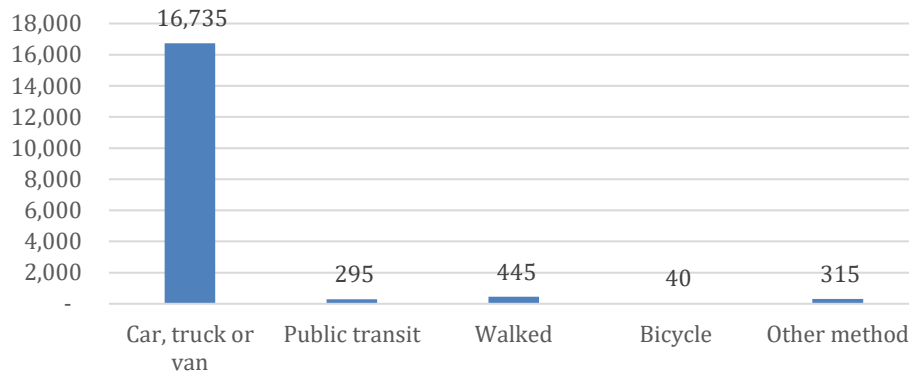


Source: Statistics Canada Census

Most commuters (16,735 workers or 93.9%) travel by car, truck, or van, reflecting a car-dependent transportation system. In contrast, public transit use is minimal, with only 295 commuters relying on transit, indicating potential barriers such as limited service coverage and long commute times. Active transportation modes are also low, with 445 commuters walking and just 40 cycling, suggesting that jobs are not concentrated in areas easily accessible by foot or bike. An additional 315 workers use other commuting methods, which could include taxis, ride-sharing, or alternative transportation. Promoting mixed-use developments is one way to help increase accessibility to employment areas, particularly for lower-income households, young workers, and those without vehicle access.

With nearly 94% of Georgina’s workforce commuting by car and minimal public transit or active transportation use, improving transit access and promoting mixed-use development are key to supporting equitable access to employment, especially for non-drivers.

Figure 1.16: Mode of Commuting for Employed Labour Force with a Usual Place of Work or No Fixed Workplace Address (2021)



Source: Statistics Canada Census

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?

Community stakeholders reported several labour conditions impacting housing supply and demand. Many employees are forced to live elsewhere due to high housing costs. As the population ages, the Town may also experience a shortage of skilled trades workers, further straining the local labour market. While the Keswick Business Park and new industrial and commercial developments present opportunities for local job growth, the lack of affordable rental options remains a challenge. Many workers in Georgina earn wages that are insufficient for homeownership, making access to affordable rental housing essential for maintaining a stable workforce and supporting economic growth. Addressing these challenges through targeted housing strategies and workforce development initiatives will be critical to ensuring that Georgina remains a place where people can both work and afford to live.

High housing costs are pushing workers to live outside Georgina, and with a potential skilled trades shortage on the horizon, expanding affordable rental housing is critical to support workforce retention and local economic growth.

3.6 Households in Core Housing Need

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

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

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

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

Income Categories and Affordable Shelter Costs:

Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$98,000	\$2,450
Very Low Income (20% or under of AMHI)	1.82%	<= \$19,600	<= \$490
Low Income (21% to 50% of AMHI)	17.03%	\$19,600 - \$49,000	\$490 - \$1,225
Moderate Income (51% to 80% of AMHI)	18.52%	\$49,000 - \$78,400	\$1,225 - \$1,960
Median Income (81% to 120% of AMHI)	23.22%	\$78,400 - \$117,600	\$1,960 - \$2,940
High Income (121% and more of AMHI)	39.41%	>= \$117,601	>= \$2,941

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

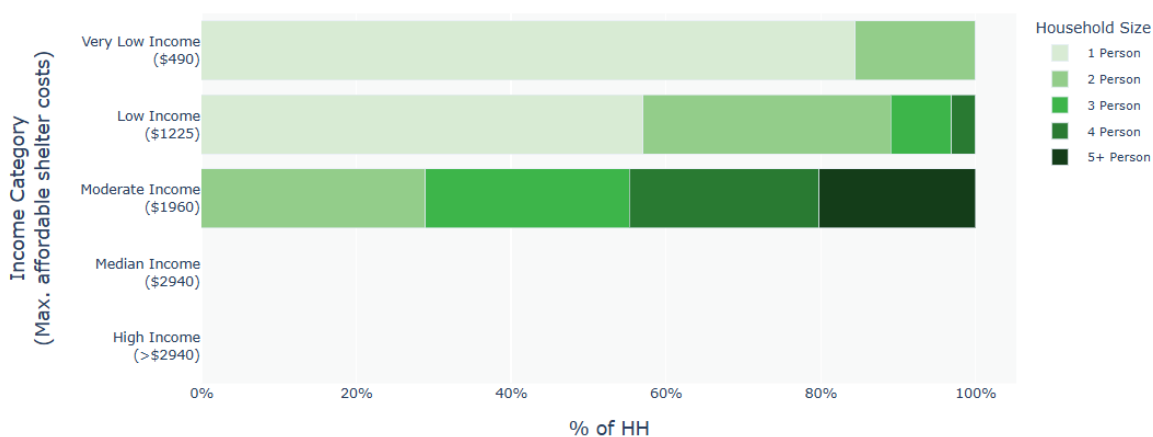


Table 1.5: Core Housing Need by Income Category and Household Size (2021)

Income Category	1 person household	2 person household	3 person household	4 person household	5 or more person household	Total
Very Low (up to 20% below AMHI)	190	35	-	-	-	240
Low (21% – 50% AMHI)	910	510	125	50	-	1,600
Moderate (51 – 80% AMHI)	-	165	150	140	115	565
Median (81% - 120% AMHI)	-	-	-	-	-	-
High (>120% AMHI)	-	-	-	-	-	-
Total	1,105	705	285	190	115	2,405

Source: Statistics Canada Census (HART Custom Order)

2021 Affordable Housing Deficit: 2,405

Georgina faces substantial unmet housing needs, with 2,405 households in core housing need as of 2021. The vast majority of these households fall within low-income (1,600 households) and very low-income (240 households) categories, indicating that affordability is a primary challenge. Single-person households (1,105 households) and two-person households (705 households) make up the majority of those in core need, suggesting a particular need for smaller, more affordable housing options such as one-bedroom apartments and secondary rental units. Additionally, larger households (285

households with three people, 190 households with four people, and 115 households with five or more people) also experience core housing need, highlighting the demand for affordable family-sized units.

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	4185
	Percentage	23.5
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	2185
	Percentage	12.6
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	1345
	Percentage	40.5
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	940
	Percentage	5.4
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	2840
	Percentage	19.6
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	1245
	Percentage	7.2
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	1150
	Percentage	6.4
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	380
	Percentage	2.2
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	235
	Percentage	7
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	140
	Percentage	0.8
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	915
	Percentage	6.3
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	240
	Percentage	1.4
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	695
	Percentage	3.9
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	160
	Percentage	0.9
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	255
	Percentage	7.6
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	95
	Percentage	0.6
	Total	435

Suitability – Owner households in unsuitable dwellings (# and %)	Percentage	3
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	60
	Percentage	0.3
Total households in core housing need	Total	2405
Percentage of tenant households in core housing need	Percentage	32.2
Percentage of owner households in core housing need	Percentage	9.7

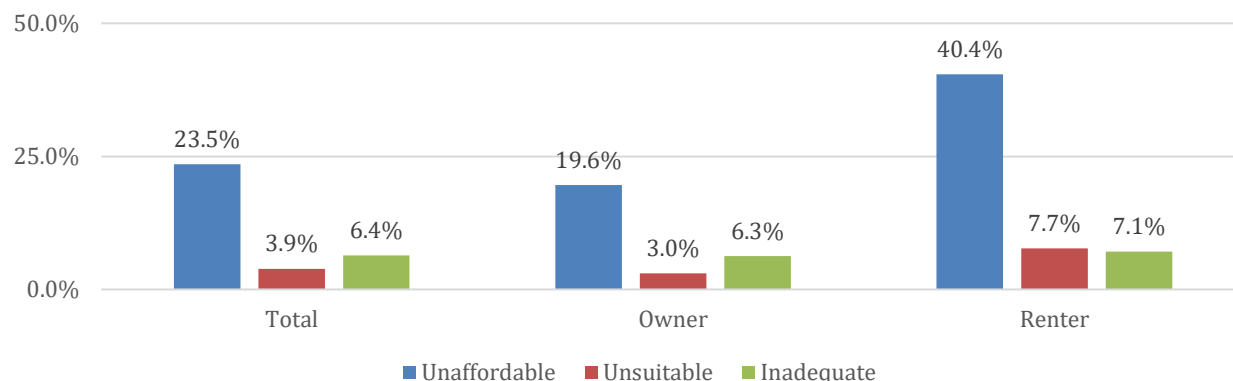
3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

When looking at housing challenges in Georgina across key indicators, housing affordability is the most significant challenge, affecting 23.5% of all households, with higher rates of renters (40.4%) than owners (19.6%) experiencing cost burdens. Of the 4,185 households experiencing unaffordability, 2,185 were in core housing need (meaning they cannot afford alternative acceptable housing), including 1,245 owners and 940 renters. The high rate of unaffordability suggests a strong need for more affordable housing options, including rental assistance, and first-time homebuyer support.

Unsuitable housing, meaning households do not have enough bedrooms for their occupants, is less prevalent, impacting 3.9% of all households, (3.0% of owners and 7.7% of renters). Just 155 households (60 owners and 95 renters) living in unsuitable housing were in core housing need. Inadequate housing, which refers to homes requiring major repairs, affects 6.4% of total households, with owners (6.3%) and renters (7.1%) facing similar rates. Of the 1,150 households impacted by inadequate housing, 380 were in core need, primarily homeowners (240 in core need versus 140 renters), indicating that low-income owners may struggle to maintain their homes. The relatively lower number of households living in unsuitable or inadequate housing and in core housing need, suggests that while these issues exist, they are not the primary drivers of housing challenges in Georgina.

Housing affordability is Georgina’s most pressing housing issue, with nearly one in four households—and over 40% of renters—facing cost burdens, highlighting the urgent need for affordable rental options and supports for first-time buyers.

Figure 1.1: Percentage of Total Households in Unacceptable Housing by Housing Indicator (2021)



Source: Statistics Canada Census

Table 1.6: Housing Indicators by Tenure (2021)

	Owners Not in Core Need	Owners In Core Need	Renters Not in Core Need	Renters In Core Need	Combined Owners and Renters In Core Need	Combined Owners and Renters Not in Core Need
Unaffordable	1,595	1,245	405	940	2,185	2,000
Unsuitable	375	60	160	95	155	535
Inadequate	675	240	95	140	380	770

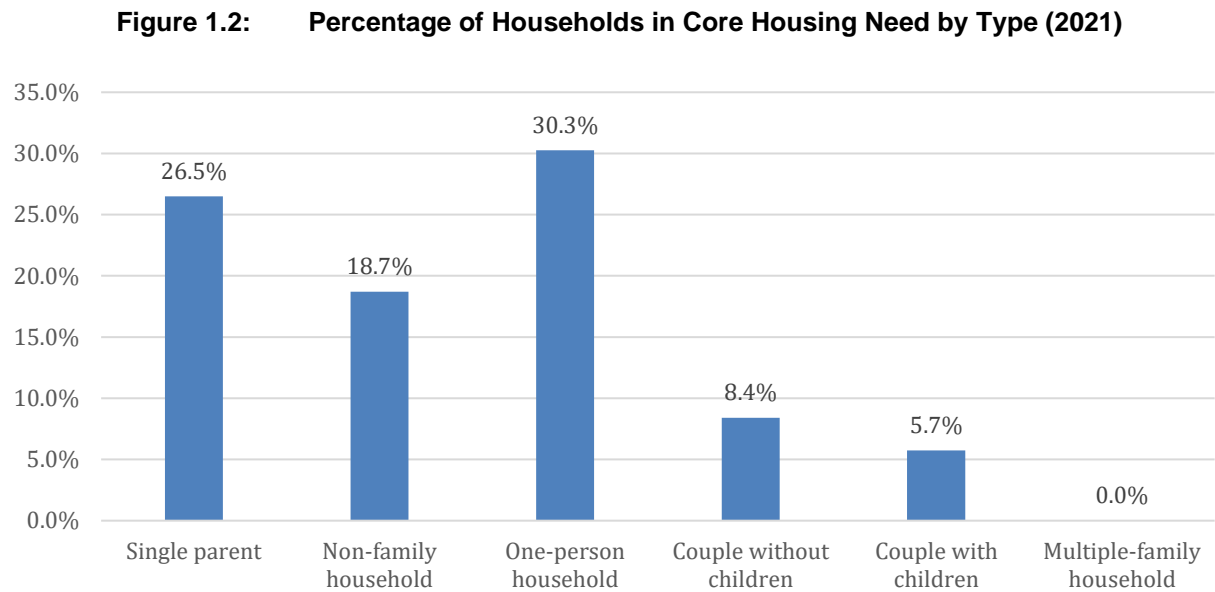
Source: Statistics Canada Census

Among various household types, one-person households experience the highest rates of housing need, at 30.3%, followed by single parents at 26.5%. This reflects the economic challenges faced by single income earners and families in affording acceptable housing. Non-family households with two or more people also have a high rate of core housing need at 18.7%, again highlighting unaffordability for single-income earners. Couples without children (8.4%) experience moderate levels of need, while couples with children have the lowest rate at 5.7%, suggesting that dual-income households have more financial stability in the housing market. Multiple-family households report no core housing need, likely due to shared financial resources helping to offset housing costs.

The high housing need among one-person, single-parent, and non-family households, underscores the importance of affordable rental options, income supports, and family-oriented housing policies. Expanding subsidized housing and rental assistance could help ease financial burdens for these vulnerable groups. Additionally, the data suggests

a need for smaller, affordable units to accommodate non-family and one-person households, ensuring that all household types have access to stable and suitable housing options.

One-person households and single parents face the highest rates of core housing need in Georgina—30.3% and 26.5% respectively—highlighting the urgent need for smaller, affordable rental units and targeted supports for single-income households.



Source: Statistics Canada Census

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.

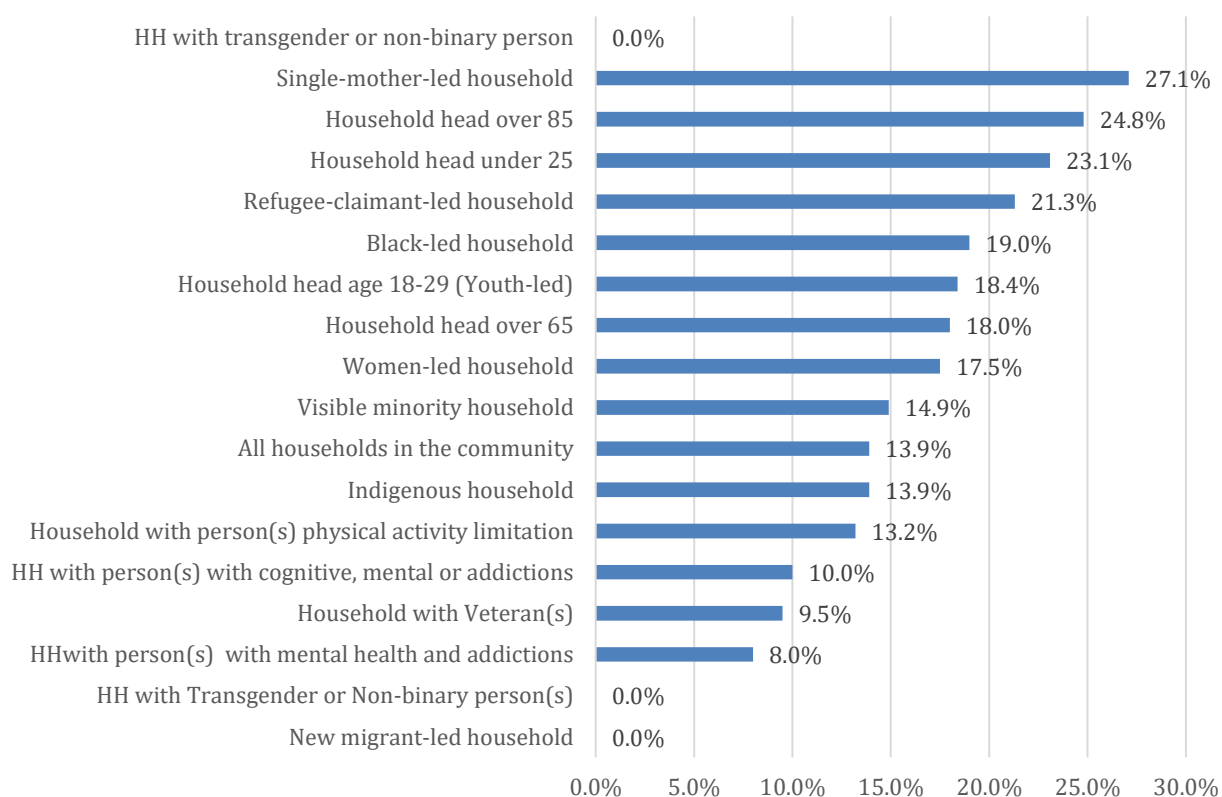
4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative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

Among the national priority population groups, single mother-led households experience the highest rate of core housing need at 27.1%. Older adults (heads of household aged 65+) also face high core housing need (24.8%), likely due to fixed incomes. Younger household heads (under 25) and refugee claimant-led households also show elevated rates of housing need at 23.1% and 21.3%, respectively, suggesting affordability barriers for young workers and newcomers. Other notable groups experiencing higher-than-average core housing need include black-led households (19.0%), seniors aged 65+ (18.0%), and women-led households (17.5%), pointing to systemic barriers and financial disparities. Those from ethnocultural backgrounds (14.9%) and Indigenous households (13.9%) also face notable housing challenges. The high rates of core

housing need among single mother-led households, seniors, racialized groups, and refugee claimants suggest a strong need for targeted housing programs, such as subsidized housing and rental assistance. They also point to the need for policies to address intersectional barriers to housing, including discrimination, income inequality, and the specific needs of vulnerable populations.

Single mother-led households, seniors aged 85+, and refugee claimants face some of the highest rates of core housing need in Georgina—over 21% in each group—highlighting the need for targeted, equity-focused housing supports to address intersecting barriers to affordability and access.

Figure 1.3: Core Housing Need by Priority Population Groups in Georgina (2021)



Source: Statistics Canada Census (HART dataset) 2021)

**HH means household and that at least one member of the household falls into the priority group*

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 York Region's 2021 Point-in-Time (PiT) Count, 329 people were identified as experiencing homelessness⁶. More than half (53%) reported chronic homelessness, while 9% experienced episodic homelessness. The count found 238 people in sheltered conditions, 17 in unsheltered locations, and 74 provisionally accommodated.

With Georgina representing 4% of York Region's total population, the PiT Count data suggests that approximately 13 people experiencing homelessness were from Georgina, including seven individuals experiencing chronic homelessness and one experiencing episodic homelessness. Of these, an estimated 10 were in sheltered conditions, one was unsheltered, and three were provisionally accommodated. York Region conducted its 2024 PiT Count on November 26 and 27, but results are not yet available.

As of December 2023, there were 848 unique individuals on York Region's By-Name List⁷. By January 2024, 33 people on the list reported having lived in Georgina before becoming homeless⁸. Among those on the By-Name List, 271 individuals were actively experiencing chronic homelessness⁹.

Further integration of program data into the Region's homelessness database revealed that 473 unique individuals experienced chronic homelessness in 2023, a steady increase since 2019¹⁰. This rise suggests a severe shortage of affordable and

⁶ Numbers do not sum to total due to rounding.

⁷ Pal, Kevin, Overview of the Housing and Homelessness System, Presented on March 5, 2024

⁸ Pal, Kevin, Overview of the Housing and Homelessness System, Presented on March 5, 2024

⁹ Pal, Kevin, Overview of the Housing and Homelessness System, Presented on March 5, 2024

¹⁰ Regional Municipality of York, Housing Solutions, A Place for Everyone, 2023 Progress Report

supportive housing for people to exit homelessness. Based on current trends, projections indicate that the number of people experiencing homelessness in York Region could reach between 2,100 and 2,300 within the next five years.

York Region has seen a rise in chronic homelessness, longer emergency housing stays, and more people living in encampments and provisional accommodations (e.g., hotels)¹¹. Between 2019 and 2023, the number of unique individuals accessing emergency housing increased by 5%, while the average length of stay doubled from 26.5 days in 2019 to 49.3 days in 2023.

A number of people in Georgina experience unsheltered homelessness. In 2023, outreach workers visited 37 known encampment locations, finding between one and five people at 23 sites, while 13 locations were unoccupied at the time of the visit¹².

Beyond those currently experiencing homelessness, many Georgina households remain at high risk. In 2023, 93 households in Georgina accessed homelessness prevention programs, indicating a significant need for early intervention efforts to prevent further housing instability¹³.

These findings underscore the urgent need for increased investment in affordable and supportive housing, homelessness prevention services, and emergency housing capacity to address the growing homelessness crisis in York Region.

Georgina’s rising homelessness risk—evidenced by chronic homelessness, local encampments, and 93 households accessing prevention programs in 2023—underscores the urgent need for supportive housing, emergency shelter capacity, and early intervention services.

¹¹ Regional Municipality of York, Housing Solutions, A Place for Everyone, 2023 Progress Report

¹² Pal, Kevin, Overview of the Housing and Homelessness System, Presented on March 5, 2024

¹³ Pal, Kevin, Overview of the Housing and Homelessness System, Presented on March 5, 2024

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.).

Several factors have significantly contributed to homelessness in York Region, including the COVID-19 pandemic, the subsequent increase in the cost of living, the lack of housing affordability, an increase in the number of asylum seekers and refugee claimants, challenges accessing mental health and addiction supports, and the growing complex needs of people experiencing or at risk of homelessness.

Homelessness in York Region is rising due to higher living costs, lack of affordable housing, more asylum seekers, and limited access to mental health and addiction supports.

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.

Emergency and Transitional Housing

The Salvation Army operates Sutton Youth Services, which offers 16 emergency housing spaces and 10 transitional housing spaces for youth ages 16-26, and The Bridge, which offers 10 transitional housing spaces for families, couples, and youth¹⁴. Sandate has 30 shelter beds in Georgina for women and their children fleeing domestic violence as well as four transitional apartments (1 studio, 1 accessible one-bedroom, 1 two-bedroom, and 1 three-bedroom). Sandgate also has plans for the construction of 10 transitional townhouses under development. In addition, as of February 13, 2025 an overnight seasonal shelter program operates nightly out of Georgina Community Church, in partnership with Inn from the Cold during the cold weather season.

¹⁴ Pal, Kevin, Overview of the Housing and Homelessness System, Presented on March 5, 2024

Emergency and transitional housing capacity in York Region remains inadequate.

Although additional capacity was added in recent years, the Region's 183 emergency and 66 transitional housing beds are regularly at or near capacity and there is inadequate bed capacity to address current needs or forecasted future growth requirements. York Region has far fewer emergency beds than its peer municipalities, estimated to be approximately 21 beds/100,000 population.

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.

Certain groups not captured in core housing need data still face significant housing challenges in Georgina. While the Town does not have a post-secondary institution, there is demand for rental housing from students commuting to nearby schools, adding to the already limited supply of affordable rentals. Temporary foreign workers, particularly in agriculture, may be living in substandard accommodations, such as trailers or overcrowded units, though the full extent of this issue is unclear. Meanwhile, long waiting lists for social and supportive housing leave many vulnerable individuals without stable housing options. Newcomers, including temporary workers and recent immigrants, may also face barriers such as language difficulties and limited access to settlement services, making it harder to navigate the housing market. Addressing these unmet housing needs through expanded rental options, stronger housing standards enforcement, and improved access to social supports are important factors for ensuring safe and stable housing for all residents.

Despite not being fully reflected in core housing need data, groups like students, temporary foreign workers, and newcomers face significant housing barriers in Georgina.

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:

Housing in Georgina has been shaped by a combination of economic, infrastructure, transportation, and demographic forces that have influenced affordability, availability, and housing diversity over time. Community stakeholders reported that as a commuter town, Georgina has long lacked significant local employment opportunities, with many residents traveling to other areas for work. Historically, high-paying jobs have been limited, leading to one of the lowest median household incomes in York Region. Broader economic pressures have led to increases in house prices and rents, while Georgina's lower median incomes and reliance on commuter-based employment have made homeownership and rental housing increasingly unaffordable. Stakeholders also reported that seasonal industries such as retail, agriculture, and tourism provide jobs but contribute to financial instability for many residents. The loss of small businesses is also seen to have further constrained stable employment options, limiting household purchasing power and reinforcing reliance on commuter-based incomes.

Infrastructure challenges have also shaped the housing market. Community stakeholders reported that water and wastewater capacity limitations, particularly in Keswick and Sutton, have, and continue to, restrict new housing development. High servicing costs and development charges have made it difficult for developers to deliver affordable housing, exacerbating supply shortages. Similarly, limited public transit options have reinforced Georgina's dependence on personal vehicles, increasing transportation costs for residents and making higher-density development less feasible. Many workers must leave Georgina for employment, making long commutes a key factor influencing where people choose to live.

Migration trends have further influenced housing demand. Georgina has seen increased migration from Newmarket, Aurora, and Toronto, as buyers seek relatively more affordable homes compared to other parts of York Region. Stakeholders also reported that the community is also emerging as a retirement destination, increasing demand for senior-friendly and accessible housing options.

While climate-related impacts on housing were not identified by stakeholders as a major concern, long-term sustainability and energy efficiency were raised, with some stakeholders recommending solar energy integration into new and existing homes.

Despite the community's growth, Georgina continues to grapple with long-term housing challenges. Housing affordability remains a major concern, as homeownership remains out of reach for many, and deeply affordable rental options are limited. The lack of purpose-built rental housing has further constrained affordability, while an increasing number of individuals are experiencing homelessness, with insufficient emergency and transitional housing options available. Stakeholders reported that NIMBYism (Not in My Backyard attitudes) has posed a barrier to new affordable and supportive housing projects. The housing stock remains heavily dominated by single-detached homes, with few townhouses, semi-detached homes, stacked townhouses, or rental apartments, making it difficult for seniors to downsize and for younger households and lower-income residents to find suitable housing.

Together, these economic, infrastructure, and demographic factors have contributed to a limited and increasingly unaffordable housing supply, emphasizing the need for diversified housing development, infrastructure investments, and local job creation to ensure a more sustainable and inclusive housing market.

Georgina's limited housing diversity and rising unaffordability are driven by low local incomes, infrastructure constraints, and a reliance on out-of-town jobs—highlighting the need for more varied housing, infrastructure investment, and local employment opportunities.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	17895
Breakdown by structural types of units (number of units)	Single-detached	14845
	Semi-detached	455
	Row house	785
	Apartment/flat in a duplex	570
	Apartment in a building that has fewer than 5 storeys	985
	Apartment in a building that has 5 or more storeys	100
	Other single attached	50
	Movable dwelling	100
Breakdown by size (number of units)	Total	17895
	No bedrooms	50
	1 bedroom	1040
	2 bedrooms	3240
	3 bedrooms	7930
	4 or more bedrooms	5640
Breakdown by date built (number of units)	Total	17895
	1960 or before	3645
	1961 to 1980	4020
	1981 to 1990	3060
	1991 to 2000	2635
	2001 to 2005	1470

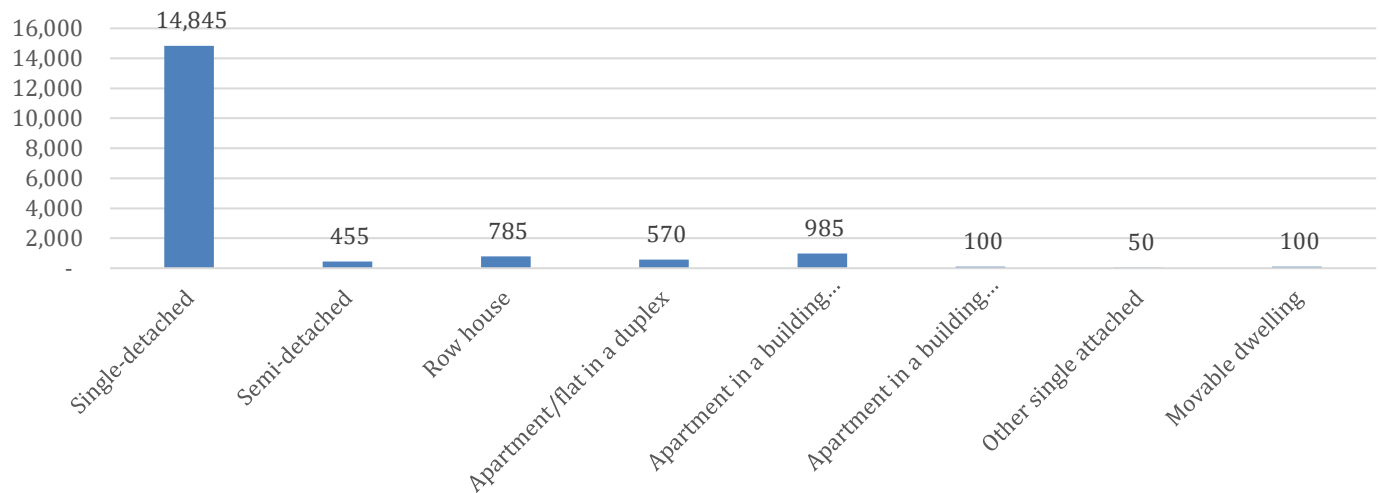
5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	2006 to 2010	895
	2011 to 2015	1105
	2016 to 2021	1065
Rental vacancy rate (Percent)	Total	0.4
	Bachelor	*
	1 bedroom	*
	2 bedrooms	0
	3 bedrooms+	1.1
Number of primary and secondary rental units	Primary	314
	Secondary	3050
Number of short-term rental units	Total	265

Housing Units by Type

Georgina had 17,895 total private dwellings in 2021. The housing stock in Georgina is overwhelmingly composed of single-detached homes, which account for 14,845 units (83.0%). Other housing forms are significantly less common, with semi-detached homes (455 units) and townhouses (785 units) representing only a small portion of the housing supply. Apartments in duplexes (570 units) and low-rise apartment buildings (985 units) provide some multi-unit housing, while apartments with five storeys or more (100 units) are extremely limited, indicating a lack of vertical residential development. Additionally, movable dwellings (100 units) and other single-attached dwellings (such as accessory apartments) (50 units) make up only a minor fraction of the total housing stock. The limited diversity in housing types suggests a strong reliance on single-detached homes, which may pose challenges for affordability and housing accessibility, particularly for renters, seniors, and lower-income households who require smaller, more affordable housing options. Expanding the availability of townhouses, low-rise apartments, and purpose-built rentals could help meet the evolving housing needs of Georgina's growing and aging population.

With 83% of Georgina’s housing stock made up of single-detached homes, the lack of diverse housing options limits affordability and accessibility—especially for renters, seniors, and lower-income households—underscoring the need for more townhomes and apartments, including purpose-built rentals.

Figure 1.4: Housing Type (2021)



Source: Statistics Canada Census

Note: Numbers may not sum to total due to rounding.

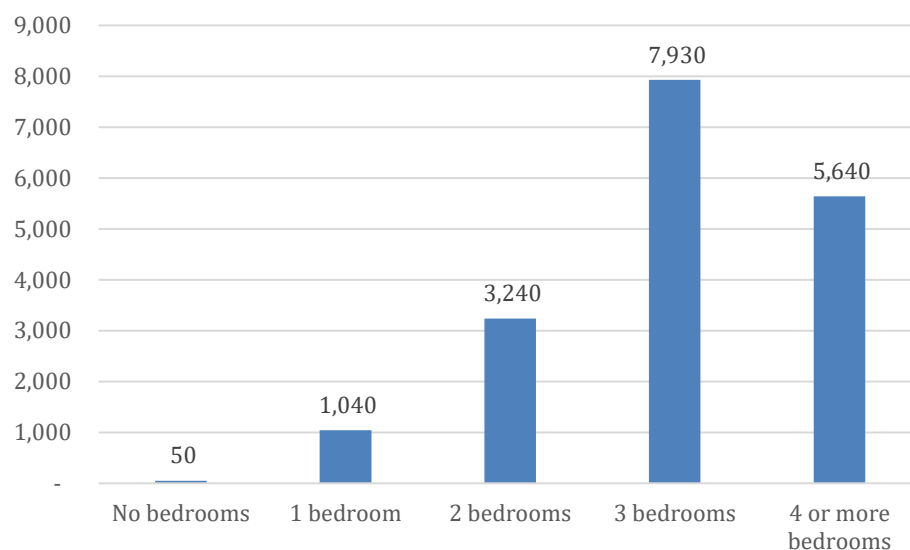
Housing Units by Size

The housing stock in Georgina is primarily composed of larger homes, with three-bedroom units (7,930) and four or more-bedroom units (5,640) making up the majority of the supply. In contrast, smaller units are significantly less common, with only 3,240 two-bedroom units, 1,040 one-bedroom units, and a very limited number of bachelor (no-bedroom) units (50) available. This distribution suggests that the housing market is heavily oriented toward larger family-sized homes, which may present challenges for seniors, young professionals, and lower-income individuals who require smaller and more affordable housing options. The lack of one-bedroom and bachelor units indicates a limited supply of purpose-built rental housing and affordable housing for singles, which could contribute to affordability pressures and suppressed household formation. As mentioned above, expanding the availability of smaller units, including apartments, townhouses, and secondary suites, could help address gaps in the housing market and provide more diverse and attainable housing options for a broader range of residents.

Georgina’s housing supply is dominated by larger homes, with limited one-bedroom and bachelor units—highlighting a critical gap in

affordable, smaller housing options for singles, seniors, and young professionals.

Figure 1.5: Housing Size Breakdown (2021)



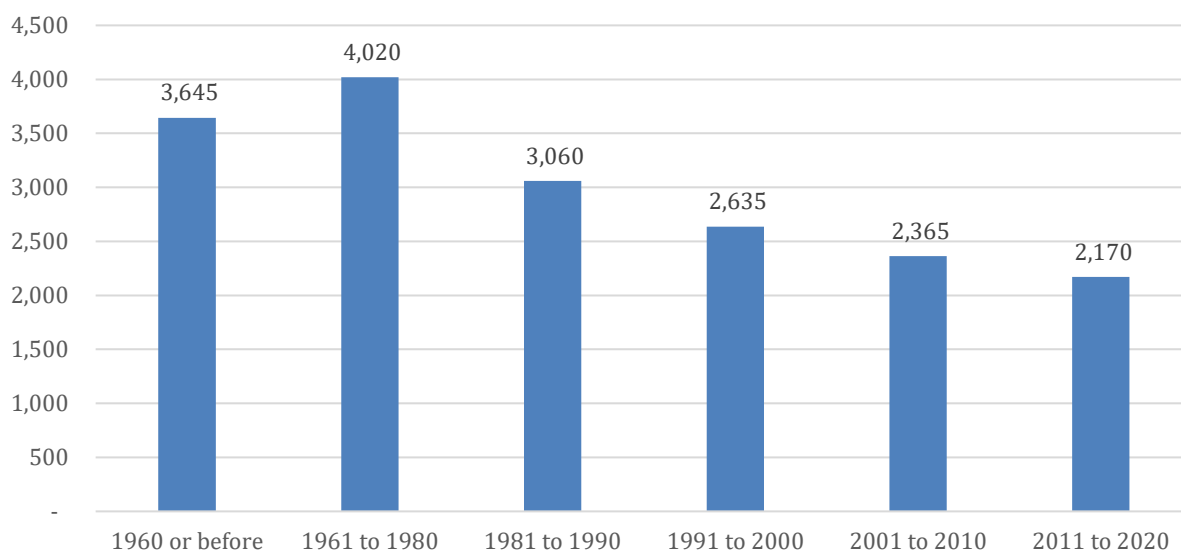
Source: Statistics Canada Census

Housing Units by Date Built

The age of Georgina's housing stock is heavily skewed toward older homes, with the majority of dwellings built before 2000. The largest share of homes was constructed between 1961 and 1980 (4,020 units), followed by a substantial number built before 1960 (3,645 units) and between 1981 and 1990 (3,060 units). Housing development slowed in the 1990s (2,635 units) and saw a continued decline in the 2000s, with only 1,470 units added between 2001 and 2005 and 895 units built between 2006 and 2010. The rate of new housing construction has remained relatively low in recent years, with only 1,105 between 2011 and 2015, and 1,065 between 2016 and 2021. This trend suggests that new housing supply has not kept pace with demand, which may be contributing to rising home prices and affordability challenges. The limited growth in new housing supply also raises concerns about whether the housing stock will meet the needs of a growing and diversifying population, particularly as demand for smaller, rental, and accessible housing options increases. Future planning efforts should prioritize both increasing the rate of new development and diversifying housing types to support Georgina's evolving housing needs.

With most of Georgina's homes built before 2000 and new housing construction remaining low, the aging housing stock and limited recent development are contributing to affordability challenges and a mismatch with the community's evolving housing needs.

Figure 1.6: Housing Units by Date Built (2021)



Source: Statistics Canada Census

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.

Based on custom tabulated Census data, it is estimated that there were 0 rental dwellings affordable to low and very-low income households built between 2016 and 2021, while 180 were lost¹⁵. Low and very-low income rental households are those rental households whose income is equal to or less than 50% of the area median household income in a given year.

Rising housing costs and the reduction of naturally occurring affordable rental units may have increased demand for emergency housing, overnight shelter, and homelessness prevention programs. The lack of deeply affordable rental options means that low- and very low-income households may struggle to find housing.

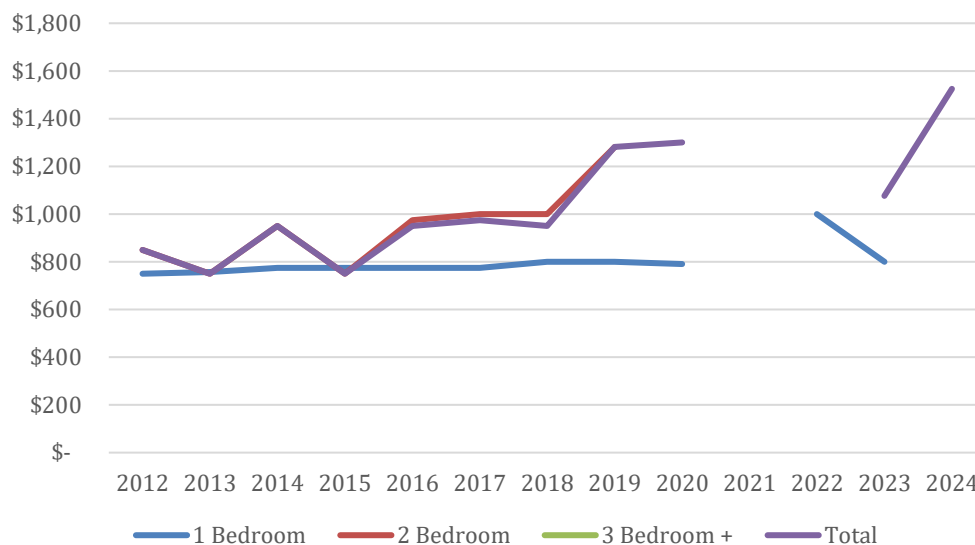
¹⁵ Source: Statistics Canada, HART Custom Order

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

Rents in Georgina's primary rental housing market have steadily increased over time. In 2012, one- and two-bedroom rentals were around \$750-\$850 per month, but by 2024, two-bedroom rentals had risen to \$1,563 and three-bedroom units to \$1,525. The most significant rent increases occurred after 2019, aligning with low vacancy rates, limited new rental supply, and more households remaining in rental housing due to the constrained ownership market. These trends highlight growing affordability challenges, especially for families needing larger rental units, and underscores the need for increased rental housing supply.

Since 2012, rents in Georgina's primary rental market have increased by approximately 80%—intensifying affordability challenges for renters. Rising rents in Georgina are driven by low vacancy rates, limited purpose-built rental development, and broader economic pressures

Figure 1.7: Average Rental Rates by Unit Size (2012-2024)



Source: CMHC Rental Market Survey

Table 1.7: Rents of Primary Rental Units by Unit Size (2012-2024)

	1 Bedroom	2 Bedroom	3 Bedroom +	Total
2012	\$750	\$850	Not available	\$850
2013	\$757	\$750	Not available	\$750
2014	\$775	\$950	Not available	\$950
2015	\$775	\$750	Not available	\$750
2016	\$775	\$975	Not available	\$950
2017	\$775	\$1,000	Not available	\$975
2018	\$800	\$1,000	Not available	\$950
2019	\$800	\$1,281	\$1,404	\$1,281
2020	\$790	Not available	Not available	\$1,301
2021	Not available	Not available	Not available	Not available
2022	\$1,000	Not available	Not available	Not available
2023	\$800	Not available	Not available	\$1,076
2024	Not available	Not available	\$1,563	\$1,525

Source: CMHC Rental Market Survey

There were 188 single- and semi-detached leases in Georgina in 2022 that were registered through the Toronto Real Estate Board. Rents for secondary rental units, as recorded through Toronto Real Estate Board leases, highlight the higher costs associated with renting in the secondary rental market. In 2022, the average rent for single- and semi-detached homes was \$2,989 per month, with 188 registered leases. However, additional leases likely occurred through other platforms like Kijiji or private agreements. Rental prices varied significantly by unit type, with single-detached homes averaging \$2,989 per month, while townhouses rented for \$2,667, and condominium apartments averaged \$1,613. Smaller units, such as secondary suites and multiplex rentals, were generally more affordable, with one-bedroom units in secondary rentals averaging \$1,680 and three-bedroom units \$1,950. The high cost of secondary market rentals suggests that many renters face affordability challenges, particularly as purpose-built rental housing remains limited.

Table 1.8: Rents of Privately Leased Units Registered through the Toronto Real Estate Board (2022-2023)

	Single-Detached	Semi-Detached	Townhouses	Condominium Apartments	Multiplex Housing	Secondary Units
Single Room			N/A	N/A	N/A	N/A
Studio	N/A		N/A	N/A	N/A	\$1,200
1-bedroom	N/A		N/A	\$1,613	\$1,725	N/A
2-bedroom	N/A		N/A	N/A	\$1,600	\$1,680
3-Bedroom	\$2,812	\$2,875	\$2,665	N/A	\$1,875	\$1,950
4-Bedroom	\$3,236	N/A	\$2,700	N/A		
5+Bedroom	\$3,167	N/A		N/A		
Average	\$2,989	\$2,875	\$2,667	\$1,613	\$1,769	\$1,685
Total Leases	188	2	18	2	4	13

Source: NBLC, Housing Needs Analysis – Affordable Housing Implementation Plan York Region

Changes in rental prices have been influenced by a combination of economic, social, and local factors. A low vacancy rate has contributed to rising rents, as demand for rental housing continues to outpace supply. Additionally, there has been limited interest in constructing purpose-built rentals, leaving renters reliant on the secondary market, which tends to have higher rents and less stability. Broader economic pressures, including inflation, rising interest rates, and increased housing costs, have also made homeownership less attainable, pushing more households into the rental market and intensifying competition for available units.

In 2021, Census data indicated that the median monthly shelter cost for rented dwellings in Georgina was \$1,430. This figure reflects rents paid by tenants in existing rental housing, including both purpose-built rental units and secondary market rentals. Given the low vacancy rates and rising rental prices in recent years, tenants in long-term rentals may be paying lower rents than those entering the market today. However, as older leases turnover and units are re-rented at higher market rates, rental costs for existing tenants are likely to increase over time, particularly in the absence of expanded rental supply.

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

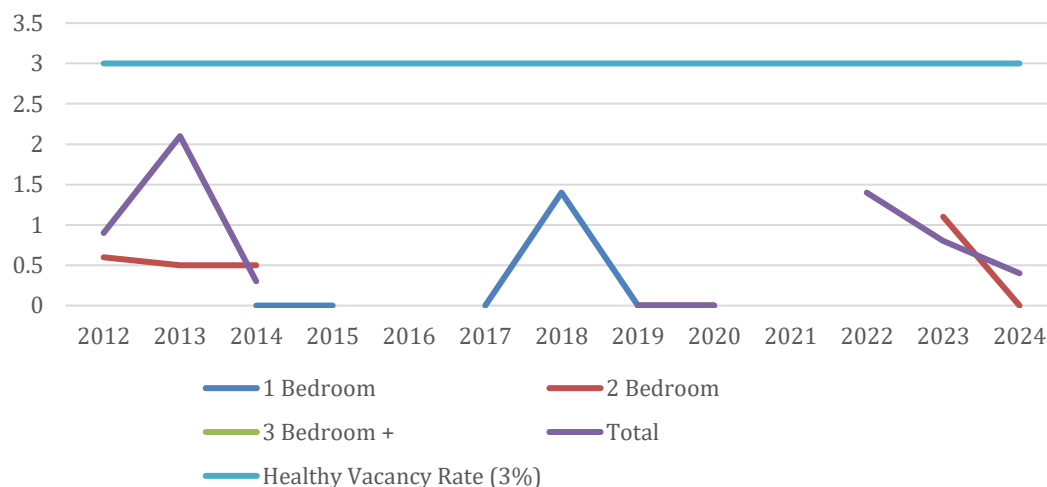
Georgina’s rental vacancy rates have remained low, consistently falling below the healthy vacancy threshold of 3%. In some years, there were virtually no vacant rental units available, particularly in 2019 and 2020, indicating an extremely tight rental market. The lack of available units has intensified affordability pressures, making it harder for lower-income renters to secure stable housing. Addressing this issue requires increasing the supply of purpose-built rental housing.

Community stakeholders reported that, over time, the secondary rental market has shrunk, with many rental homes being sold, leading to tenant displacement and a reduction in available rental units. This has exacerbated affordability challenges, as fewer units mean more competition among renters, contributing to rising rental prices.

There has also been very little development of purpose-built rental housing, which has led to limited long-term rental supply stability. Instead, the rental market has remained largely reliant on secondary rental units, which can be unstable as landlords may sell properties or convert them for personal use.

Georgina’s rental vacancy rates have remained below 3%, with some years nearing zero availability—signaling an extremely tight market.

Figure 1.8: Historic Rental Vacancy Rates (2012-2023)



Source: CMHC Rental Market Surveys

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

In 2021, 2,405 households were in core need. Approximately one third (32.2%) of all renters were in core housing need, while 9.7% of owners were in core need. While the number of homeowners in core housing need has remained relatively stable, with only a small decrease from 11.0% in 2006 to 9.7% in 2021, the percentage of renters in core housing need has declined significantly from 44.1% in 2006 to 32.2% in 2021. This 11.9% drop among renters appears substantial; however, it is important to recognize that 2021 data may be artificially low due to temporary income inflation from COVID-19 financial benefits such as CERB and enhanced Employment Insurance (EI) payments. These emergency supports boosted incomes in 2020, particularly for the lowest income households which tend to be renters, temporarily improving housing affordability and lowering the official core housing need figures in 2021.

While renter core housing need in Georgina declined from 44.1% in 2006 to 32.2% in 2021, this drop is likely overstated due to temporary COVID-19 income supports, masking the true extent of affordability challenges for low-income renters.

Table 1.9: Core Housing Need by Tenure (2021)

	2006	2011	2016	2021	Change 2006-2021
	#				
Owners	1,375	1,465	1,430	1,405	30
Renters	910	800	1,005	1,072	162
	%				
Owners	11.0%	11.1%	10.5%	9.7%	-1.3%
Renters	44.1%	40.0%	40.0%	32.2%	-11.9%

Source: Statistics Canada Census

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	423

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	23 ¹⁶
Number of co-operative housing units	Total	133
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	162 ¹⁷

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?

Changes in Availability of Housing Affordable to Various Income Categories

Over the 15-year period between 2006 and 2021, the proportion of housing affordable to households in most income categories has declined. The share of rental units affordable to very low-income renters (<20% of AMHI) dropped from 14.9% in 2016 to 12.8% in 2021. Housing options affordable to low-income renters (21-50% AMHI) have also declined, with 35.2% of units with rents in this affordability range in 2006, dropping to 29.4% in 2021. A similar trend was seen for moderate income renters (51-80% AMHI), with the share of rental units in this affordability range declining from 42.0% to 38.0%. These trends suggest that rising rental costs are outpacing income growth of

¹⁶ This is based on the number of rent supplement units in Georgina.

¹⁷ This includes 130 community housing units that do not have subsidized rents, 12 supportive housing units, and 20 transitional housing spaces. In addition there are Six Housing with Supports providers in the community.

low- and moderate-income renters and suggest a shrinking supply of rental housing at lower price points.

A higher proportion of rental units were at price points affordable to households in the median income category (81-120% AMHI) in 2021 (17.2%) than 2006 (8.0%), while the proportion of owner households with shelter costs that would be affordable to median-income households declined sharply, from 35.7% in 2006 to 25.3% in 2021.

These changes suggest that rising home prices have made it increasingly difficult for median-income earners to enter or remain in the ownership market and more may be choosing to rent instead of buy.

In 2006, there were no rental units with rents in the affordability range for high-income households, but in 2021 they represented 2.9% of units. This shift suggests that higher-income households are increasingly choosing to rent, either due to lifestyle preferences or barriers to homeownership despite higher earnings.

Between 2006 and 2021, the share of rental units affordable to low- and moderate-income households in Georgina declined, highlighting growing affordability pressures as rental costs rise faster than incomes.

Table 1.10: Percent of Households with Shelter Costs in Ranges Affordable to Various Income Categories (2020-2024)

Affordable to Households in the Following Income Categories	Owners			Renters		
	2006	2016	2021	2006	2016	2021
Very Low (up to 20% below Area Median Household Income (AMHI))	6.9%	6.8%	12.1%	14.4%	14.9%	12.8%
Low (21% – 50% AMHI)	22.7%	24.5%	25.3%	35.2%	29.7%	29.4%
Moderate (51 – 80% AMHI)	26.5%	30.8%	26.7%	42.0%	40.1%	38.0%
Median (81% - 120% AMHI)	35.7%	30.2%	25.3%	8.0%	14.4%	17.2%
High (>120% AMHI)	8.2%	7.7%	10.5%	0.0%	1.1%	2.9%

Source: Statistics Canada Census (HART Custom Order)

Non-Market Housing Units

There are 553 community housing units in Georgina that are funded and administered by York Region¹⁸. Of these, 485 are non-profit units and 68 are co-operative units. Based on data provided by the Co-operative Housing Federation of Canada there are 133 total co-operative units in Georgina (including York Region funded and administered and federally administered units). A breakdown of the units funded and administered by the Region of York by housing provider and mandate is provided below. In addition to the community housing stock, the Region administers funding for 23 additional rent supplement units in Georgina (typically provided by the private market).

Table 1.11: Community Housing Stock Funded and Administered by the Region of York

Corporate Name	Property Name	Mandate	Total Units
Bethany Co-operative Homes Inc.	Bethany Co-operative Homes Inc.	Family	68
Deafblind Ontario Services	DeafBlind Ontario - Hertick	Supported Independent Living	4
Deafblind Ontario Services	DeafBlind Ontario - Treffry	Supported Independent Living	4
Deafblind Ontario Services	DeafBlind Ontario - St. George	Supported Independent Living	4
Housing York Inc.	Northview Court (39)	Senior	32
Housing York Inc.	Northview Court (37)	Senior	40
Housing York Inc.	East Court	Family	10
Housing York Inc.	Pineview Terrace	Senior	49
Housing York Inc.	Glenwood Mews	Family	64
Housing York Inc.	Keswick Gardens	Senior	120
Housing York Inc.	Lakeside Residences	Family	97
Our Lady of Smolensk Russian Orthodox Retirement Centre	Our Lady of Smolensk Russian Orthodox Retirement Centre	Senior	35
Pefferlaw and Lions Housing Corp.	Rixon Manor	Senior	26

¹⁸ Data provided by the Region of York

	Total	553
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Source: Region of York

As of 2022, 423 units were subsidized, with the remainder leased at market rates. For most programs, the household income limit to apply for a spot on the waitlist is \$80,000 annually – just above the 5th income decile for renters.

The majority of subsidized units are one-bedroom units (349 units), primarily serving seniors and one- and two-person households. Two-bedroom (107 units) and three-bedroom units (84 units) provide the majority of housing for families, while four-bedroom units are limited (8 units). The limited number of larger units suggests that families requiring more space may face longer wait times. Expanding the availability of family-sized units and ensuring a range of unit sizes will be essential to meeting diverse housing needs.

Table 1.12: Subsidized Housing Stock by Bedroom Type

Bedroom Type	Number
Bachelor	5
1-Bedroom	349
2-Bedroom	107
3-Bedroom	84
4-Bedroom	8
Total	553
Subsidized	423

Source: Region of York

Georgina has 553 community housing units, but over 3,400 households on the subsidized housing waitlist in York Region expressed an interest in Georgina. Average wait times of up to 10.5 years for non-seniors and 6.7 years for seniors. There is a critical need to expand subsidized housing—especially family-sized units—and increase access to portable benefits like the Canada-Ontario Housing Benefit.

The demand for subsidized housing far outpaces supply. In 2023, there were 15,716 households on the subsidized housing waiting list across York Region, while 976

households were housed during the year¹⁹. One in five households (3,400) on the waiting list have indicated interest in Georgina²⁰. In 2022, 42 non-senior households were housed in Georgina and 70 senior households were housed²¹. The average wait time for subsidized housing in Georgina in 2022 was 10.5 years for non-seniors and 6.7 years for seniors²². Data for 2023 showed a significant decrease in average wait times for those who accepted a housing offer. This is primarily a result of the Canada-Ontario Housing Benefit (COHB) driving down the average wait time. Since COHB launched in 2020, the Region has offered the benefit to all wait list households in order of priority status and application date. Over time, as applicants with older application dates are not accepting offers for COHB, staff are able to offer the benefit to those who applied more recently in order of their application date and priority, as they are likely to need more immediate financial assistance to stabilize or find housing. COHB refusals are largely because applicants with older application dates closer to the top of the wait list are often waiting for a specific community housing location.

Supportive Housing

There are limited supportive housing options in Georgina. Deafblind Ontario Services offers 12 specialized supported independent living units for people with who are deafblind, as well as those living with a developmental disability who are deaf, hard of hearing or use non-traditional forms of communication across three properties²³. Additionally, there are six Housing with Supports service providers in Georgina that offer housing and daily meals for people who need supervision of their daily living activities. These units are targeted at adults with mental health diagnosis, physical and/or developmental disabilities, and frail, elderly people. Housing with Supports service providers include:

- Fairpark Manor
- Halsey Lodge

¹⁹ Regional Municipality of York, Housing Solutions: A place for everyone, 2023 Progress Report

²⁰ Antonio-Hadcock, Karen, Community Housing in York Region and Georgina, Presented to Town of Georgina Council on March 5, 2024

²¹ Antonio-Hadcock, Karen, Community Housing in York Region and Georgina, Presented to Town of Georgina Council on March 5, 2024

²² Antonio-Hadcock, Karen, Community Housing in York Region and Georgina, Presented to Town of Georgina Council on March 5, 2024

²³ DeafBlind Ontario Services reported that they currently supports 15 individuals in their three locations in Georgina (rather than the 12 units reported by the Region)

- Hilltop Manor Retirement Residence
- Pipe and Slipper Home
- Sunnybrook Residential Care Home
- Victoria House²⁴

There are no dedicated place-based supportive housing programs specifically designed for individuals experiencing homelessness, high-acuity mental health challenges, or substance use disorders, which may limit housing stability for those with complex needs in Georgina. There are, however, some region-wide programs that provide scattered site housing with supports for individuals experiencing homelessness, mental health challenges or substance use disorders, and some of these participants may be housed in Georgina. Housing with Supports are the only option for seniors needing supportive housing.

Your Support Services Network (YSSN) is a hub for developmental, mental health and children's services that helps people to navigate services. YSSN reported that as of February 2025 they had 89 people with developmental disabilities on their service registry for Georgina who identify as having a housing need.

Supportive housing options in Georgina are limited, with only 12 specialized units for people who are deafblind and six Housing with Supports providers—leaving a gap in place-based supportive housing for individuals with high-acuity needs, including those experiencing homelessness, serious mental health challenges, or substance use disorders.

Housing Units Needed for Adults with Disabilities

People with disabilities' housing needs vary widely depending on the severity and type of disability, as well as the individual's preferences. For the purposes of this report, we have grouped the housing needs for people with disabilities into four categories: accessible housing for people with mobility disabilities, housing with supports for people with serious mental illness or addiction, housing with supports for people with intellectual disabilities, and housing with supports for seniors. It should be noted that these needs are not mutually exclusive, for example, some people with mobility issues may also have an intellectual disability and require both accessible housing and housing with supports.

²⁴ Pal, Kevin, Overview of the Housing and Homelessness System, Presented on March 5, 2024

There are few, if any studies, that have analyzed the determinants of demand for accessible housing. In this report, we follow the lead of some studies that construct projections based on the number of households where a member of the household has a disability, and particularly, a long-term mobility disability.

Some studies have identified a strong association between requiring support with everyday activities and the need for home accessibility features among people with mobility disabilities. As such, our projections are based on the number of households where a member of the household has a mobility disability and requires support with everyday activities.

Indicators have been developed based on estimated gaps and prevalence rates for each of these three categories of need, primarily at the national level:

- The Canadian Disability Survey reported that 6.2% of people 15 and over have mobility disabilities and require support with everyday activities²⁵.
- The Wellesley Institute estimates the prevalence of need for housing with support for persons with severe mental illness or addiction to be between 0.4% and 1.0% of people 15 and over²⁶.
- The Canadian Association for Community Living estimates that between 100,000 and 120,000 adults with intellectual disabilities across Canada face a housing and supports gap²⁷.
- Data from Statistics Canada's 2007 General Social Survey showed that about 7% of seniors live in supportive housing²⁸.

Based on these national estimated gaps and prevalence rates, current estimates of need and future projections are as follows:

Table 1.13: Housing Units Needed for Adults with Disabilities (2021-2041)

	2021	2031	2041	2021-2031	2031-2041
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²⁵ Statistics Canada, Canadian Survey on Disability, 2012, accessed at: <https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2016005-eng.htm>

²⁶ Sutter, Greg. Supportive Housing in Ontario: Estimating the Need accessed at: <https://www.wellesleyinstitute.com/wp-content/uploads/2017/01/Supportive-Housing-Estimating-the-Need.pdf>

²⁷ Canadian Association of Community Living as reported in Meeting Canada's Obligations to Affordable Housing and Supports for People with Disabilities to Live Independently in the community: Under Articles 19 and 28, Convention on the Rights of Persons with Disabilities And under Articles 2 and 11, International Covenant on Economic, Social and Cultural Rights accessed at: <https://www.ohchr.org/Documents/Issues/Housing/Disabilities/CivilSociety/Canada-ARCHDisabilityLawCenter.pdf>

²⁸ <https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial/report-seniors-housing-needs.html>

Accessible housing for people with mobility disabilities	2,473	2,850	3,336	377	487
Housing with supports for people with serious mental illness or addiction	160-399	184-460	215-538	24-61	31-78
Housing with supports for people with intellectual disabilities	118-141	136-163	159-190	18-21	23-28
Housing with supports for seniors	562	968	1188	406	220

Source: Consultant projections

Over the next 20 years, Georgina will see significant growth in senior-led households, Indigenous households, and households with adults requiring accessible or supportive housing—highlighting the need for diverse and inclusive housing strategies that includes senior-friendly units, family homes, Indigenous housing, and purpose-built accessible and supportive options.

Housing Units Needed for People Experiencing Chronic Homelessness²⁹

Forecasting conducted for the Region of York identified the capacity of emergency shelter services would need to increase from 183 beds in 2023 to 300 beds by 2030. Likewise, the number of transitional housing spaces would need to increase from 55 to 350 and housing along with intensive case management supports spaces would need to increase from 126 to 500. In addition, the forecasting identified a need to quadruple the capacity of case management support such as the Outreach Services Program and Diversion Program and double the capacity of prevention programs that provide short-term financial assistance such as the Housing Stability Program and Homelessness Prevention Program, and invest in affordable housing and portable subsidies for people who are experiencing or at risk of homelessness.

Based on the community's population as a proportion of the region and its current emergency shelter and transitional housing capacity relative to other communities, there may not be an immediate need to expand these units locally. However, given that the system operates at a regional level and factors such as economies of scale influence the viability of shelter and transitional housing, an increase in units may still be necessary to meet broader regional needs.

²⁹ Refers to individuals who are currently experiencing homelessness and who have been homeless for six months over the past year.

While specific data on scattered-site housing and intensive case management support at the community level is unavailable, regional capacity estimates suggest that an additional 15 spaces will be needed in Georgina by 2030. Furthermore, there is a need for additional case management and prevention supports, as well as expanded access to affordable housing and rent subsidies.

York Region's homelessness system will require major capacity increases by 2030—including emergency shelter, transitional housing, case management, and prevention supports.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1430
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1533 (2024)
	Bachelor	*
	1 bedroom	*
	2 bedrooms	*
	3 bedrooms+	1829 (2024)
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1525 (2024)
	Bachelor	*
	1 bedroom	800 (2023)
	2 bedrooms	1281 (2019)
	3 bedrooms+	1563 (2024)
Sale prices (Canadian dollars)	Average	882113
	Median	890000
Sale prices by unit size (Average, Canadian dollars)	Average	882113
	Bachelor	*
	1 bedroom	834869 all condos
	2 bedrooms	*
	3 bedrooms+	903984 all single-detached 774045 all semi-detached 770893 all townhouses
	Median	890000

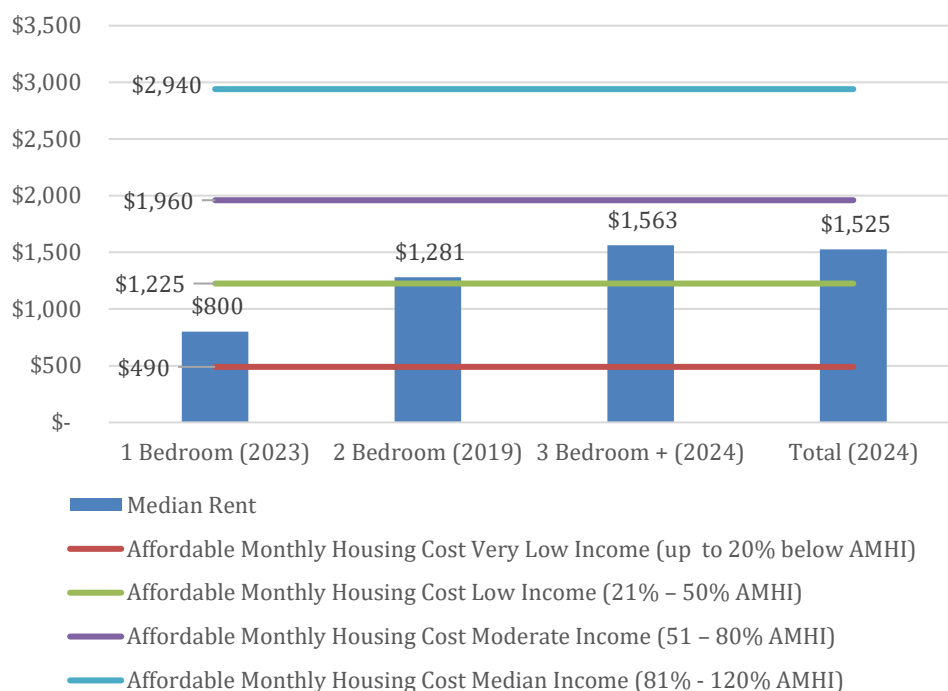
5.9.1 Housing Values		
Characteristic	Data	Value
Sale prices by unit size (Median, Canadian dollars)	Bachelor	*
	1 bedrooms	*
	2 bedrooms	*
	3 bedrooms+	*

Rental Affordability

The latest available primary rental data (2019-2024) shows median rents of \$800 per month for a one-bedroom unit, \$1,281 for a two-bedroom unit, and \$1,563 for a three-bedroom unit. These rents exceed what is considered affordable (based on spending of less than 30% of income on housing) for very low-income households, who can only afford up to \$490 per month. Low-income households (21-50% AMHI) may afford some one-bedroom units, but two- and three-bedroom units are largely unaffordable without rental assistance. Even moderate-income households (51-80% AMHI), who can afford up to \$1,960 per month, are at risk of being priced out if rental costs continue rising. The data highlights a widening affordability gap, reinforcing the need for more purpose-built rental housing and rental support programs to ensure low- and moderate-income households can access stable housing.

Median rents in Georgina now exceed what very low- and low-income households can afford—especially for two- and three-bedroom units—highlighting an affordability gap and the need for more purpose-built rentals and rental assistance programs.

Figure 1.9: Renter Household Affordability Analysis (Latest Available Rates 2019-2024)



Source: Consultant calculations based on CMHC Rental Market Survey, Statistics Canada Census

Homeownership

Sale Prices

Over the past decade, resale house prices in Georgina have experienced significant increases across all housing types, with notable fluctuations influenced by market trends and external economic factors. From 2012 to 2022, average prices for single-detached homes nearly tripled, rising from \$323,957 to \$993,978, before experiencing a decline to \$903,984 in 2024. Similarly, semi-detached homes saw a steep increase from \$290,105 in 2012 to a peak of \$890,767 in 2022, before dropping to \$774,045 in 2024. Townhouses followed a similar trajectory, increasing from \$256,187 in 2012 to \$811,901 in 2022, before declining slightly in 2023 and rebounding to \$770,893 in 2024. Condominium prices followed a different trend, showing modest growth in earlier years but experiencing a sharp increase in 2024, jumping from \$520,533 in 2023 to \$834,869 in 2024. The number of condominium sales per year was very limited, so one sale can significantly impact the numbers.

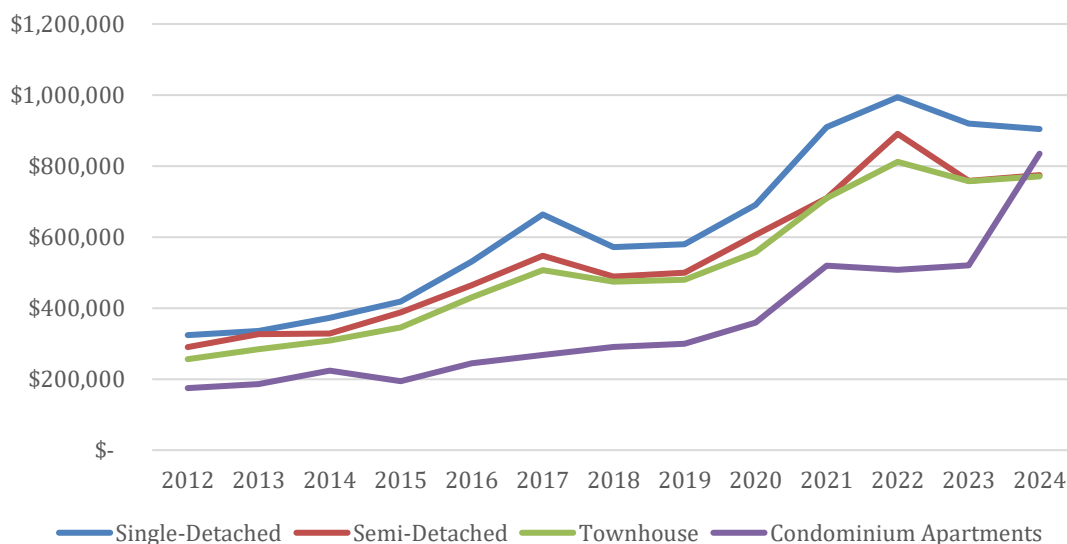
The most notable trend is the dramatic surge in house prices between 2019 and 2022, reflecting broader housing market trends in Ontario. The largest year-over-year increase occurred between 2020 and 2021, when single-detached home average prices jumped

from \$690,604 to \$909,527—an increase of nearly 32% in one year. This surge was likely driven by pandemic-era demand, low interest rates, and an influx of buyers seeking larger suburban homes. However, following interest rate hikes in 2022 and shifting economic conditions, prices began to stabilize and decline slightly in 2023 and 2024. Overall, despite recent price corrections, home prices remain substantially higher than a decade ago, presenting continued affordability challenges for first-time buyers and lower-income households. The market appears to be stabilizing after the extreme volatility of the pandemic years, but affordability concerns persist, particularly in light of ongoing economic uncertainty and interest rate fluctuations.

In 2022, the average price of a resale single-detached home in Georgina was nearly \$400,000 cheaper than in the next lowest municipality in York Region (Town of Newmarket). Overall, resale pricing was 30% below the regional average in 2022. While Georgina has the lowest average resale price and slower population growth compared to other York Region municipalities, its increase in average resale home prices have been the highest³⁰.

Georgina’s average single-detached home price has almost tripled in the past decade—highlighting persistent affordability challenges, especially for first-time buyers.

Figure 1.10: Historical Resale House Prices (2012-2024)



³⁰ Beaulieu, Denis, Affordable Housing in Georgina – a Development Services Perspective, Presented to Town of Georgina Council on March 5, 2024

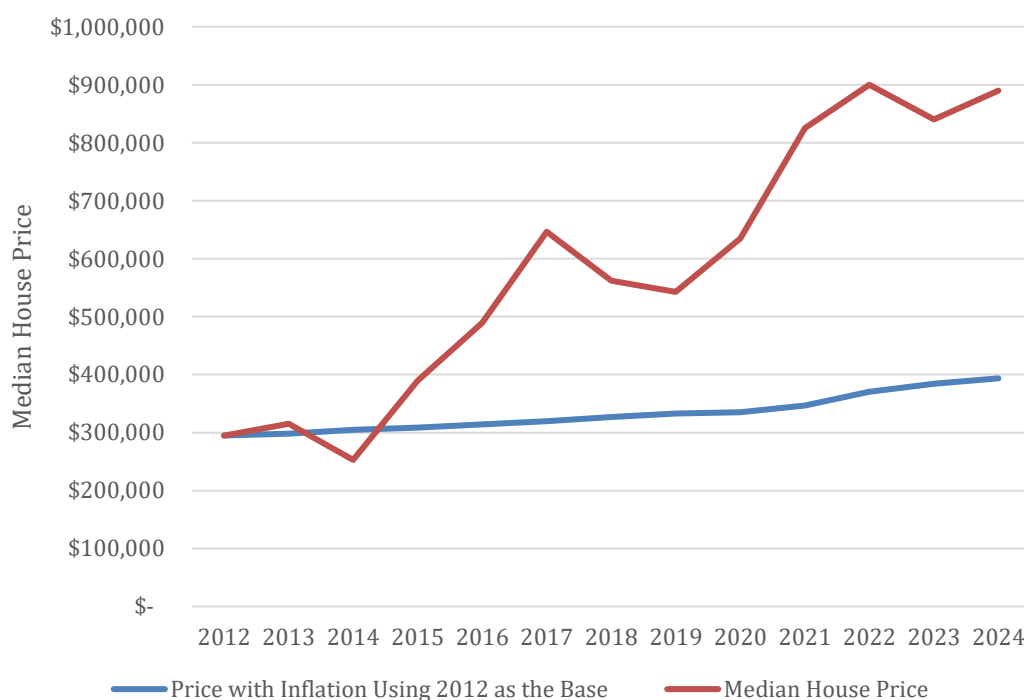
Source: Toronto Real Estate Board, Market Watch Reports for 2023 and 2024 and NBLC, Housing Needs Analysis- Affordable Housing Implementation Plan York Region

Affordability

Median house prices in Georgina increased from \$295,000 in 2012 to \$890,000 in 2024, a 201.7% increase. House prices have grown at a much faster rate than inflation (Consumer Price Index (CPI), which increased by 33.4%. Mortgage rates have fluctuated, with a significant increase in 2023, when the conventional five-year mortgage rate spiked to 7.89%, up from 5.64% in 2022. This increase had a significant impact on monthly mortgage payments, with payments for a 5% downpayment mortgage on the median priced house reaching \$6,101 in 2023, compared to \$5,322 in 2022. Overall, the data highlights that ownership housing affordability in Georgina has significantly declined, with higher home prices and interest rates pushing monthly mortgage payments to unprecedented levels, creating significant barriers to homeownership for lower-income households and first-time home buyers.

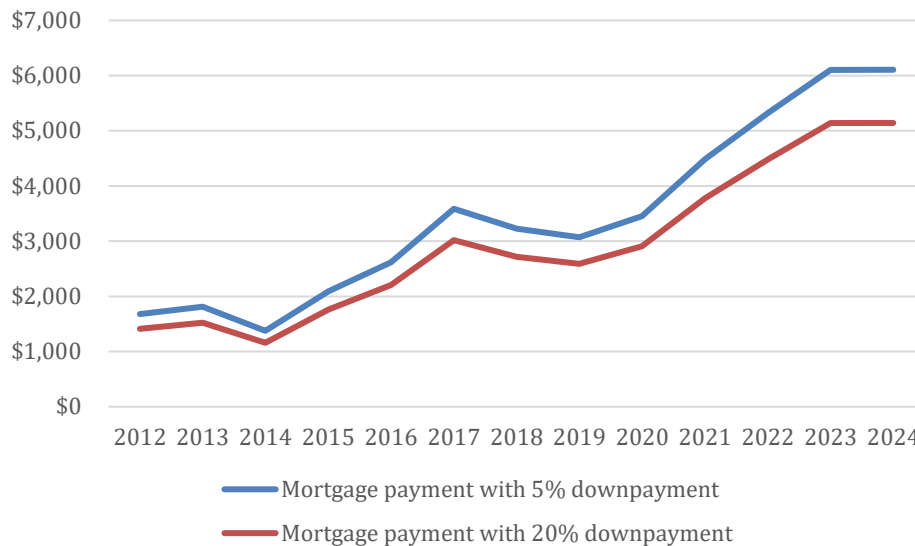
With median home prices in Georgina rising over 200% since 2012—far outpacing inflation—and mortgage rates spiking in 2023, homeownership has become increasingly out of reach for lower-income and first-time buyers.

Figure 1.11: Median Residential Sale Prices vs Price Based on Inflation Since 2012 (2012-2024)



Source: Toronto Real Estate Board, Market Watch Reports

Figure 1.12: Monthly Mortgage Payment on Median Home Price (5-year Conventional Mortgage) (2012-2024)



Source: Consultant Calculations based on Toronto Real Estate Board, Market Watch Reports and Bank of Canada 5-Year Conventional Mortgage Rates

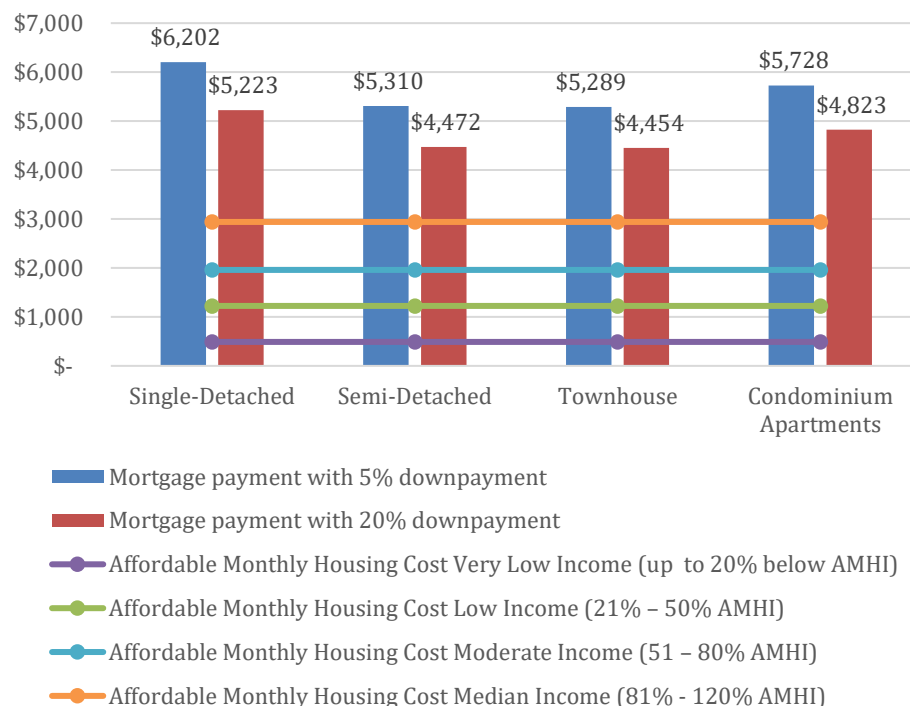
As of December 2024, the median price for new single and semi-detached homes in the market was \$1,190,000, with the most affordable 20% of units priced at or below \$1,025,000, while the top 20% of units were listed under \$1,360,000. This pricing structure reflects the continued high cost of new low-density housing in the area. For new condominiums, actively marketed one-bedroom units (788 sq. ft.) were priced between \$599,900 and \$639,900 as of March 2023, with an average price per square foot of \$787. This price point is significantly lower than the York Region average of \$1,149 per square foot, suggesting relatively more affordable condo options in the local market compared to the broader regional context. Overall, the data indicates that while single and semi-detached homes remain out of reach for many buyers, condominium units may provide a more attainable entry point into homeownership, though affordability challenges persist.

The following figure highlights significant affordability challenges in Georgina's resale housing market, particularly for households in lower income categories. For very low-income households (earning up to 20% below the Area Median Household Income (AMHI)) the maximum affordable monthly housing cost is \$490 and for low-income households (21-50% AMHI), the maximum affordable housing cost is \$1,225 per month. Given that the lowest mortgage payment for condominiums with a 20% down payment

is \$4,823 per month, these groups face extreme barriers to market ownership housing access. For moderate-income households (51-80% AMHI), an affordable housing cost of \$1,960 per month is still significantly below any mortgage payment listed, making first-time homeownership extremely difficult. While these households may have multiple earners, they are still priced out of homeownership. Even median-income households (81-120% AMHI earning \$78,400 - \$117,600), with a maximum affordable housing cost of \$2,940 per month, would not be able to afford any housing type based on a 5% down payment mortgage. The only possible path to homeownership for first-time homebuyers in this group would require a 20% down payment, which lowers monthly mortgage payments to \$4,472 for semi-detached units, \$4,454 for townhouses, and \$4,823 for condos—still far above what is considered affordable. This analysis underscores the growing gap between housing costs and income levels, where even median-income households struggle to afford market homeownership without significant savings for a down payment. It highlights the need for more affordable homeownership options, increased rental housing supply, and financial supports for first-time buyers to improve housing accessibility.

In Georgina, even median-income households cannot afford market homeownership without large down payments,—highlighting a need for affordable ownership options, expanded rental supply, and targeted first-time buyer supports.

Figure 1.13: Homeownership Affordability Analysis for Average Resale House Prices by Dwelling Type (2024)



Source: Consultant calculations based on Toronto Real Estate Board, Market Watch Reports and Bank of Canada Interest Rates (25-Year Amortization, Conventional 5-Year Mortgage Interest Rate)

A York Region report entitled “Housing Needs Analysis: Affordable Housing Implementation Plan York Region” conducted analysis of ownership affordability by income decile for 2022. That analysis found most people in the community can’t afford to buy a home at current market prices, despite lower-than average prices in Georgina.³¹ Even the least expensive types of houses—like townhouses or semi-detached homes—cost more than what the top 10% of earners can afford. Condos are slightly more affordable but still out of reach for almost everyone except the top 20% of income earners.

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	21 (2024)
	Owner	*breakdown by tenure not available
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	264
	Single	234
	Semi-detached	2
	Row	28
	Apartment	0
Completed – Breakdown by tenure (annual, number of structures)	Tenant	0
	Owner	264
	Condo	0
	Coop	0
	Total	253

³¹ NBLC, Housing Needs Analysis: Affordable Housing Implementation Plan York Region, June 2023

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Housing starts – Overall and breakdown by structural type (annual, number of structures)	Single	248
	Semi-detached	4
	Row	0
	Apartment	1
Housing starts – Breakdown by tenure (annual, number of structures)	Tenant	1
	Owner	252
	Condo	0
	Coop	0

New Home Construction

Residential completions in Georgina between 2015 and 2024 have been heavily dominated by single-detached homes, which accounted for 2,181 out of 2,464 total completions (88.5%). On average, 218 single-detached homes were completed per year, reinforcing the area's reliance on this housing type. In contrast, semi-detached homes (28 completions), townhouses (221 completions), and apartments (34 completions) represented only a small fraction of new housing supply³². Townhouse completions have fluctuated, with notable peaks in 2017 (62 units) and 2015 (41 units), but lower numbers in other years. Apartment completions have been extremely limited, with no new apartments completed until 2019, and only a single significant year of apartment completions in 2023 (33 units). Only one unit completed in the past 10 years was intended for the rental market (completed in August 2019) and 40 units were intended for the condo market (1.6% of units) (0 co-op units). This suggests a limited expansion of rental and more affordable homeownership options.

The absence of apartment completions in 2024 further highlights the ongoing trend toward low-density housing, despite growing demand for more diverse housing types. The high proportion of single-detached homes may limit housing affordability and accessibility for lower-income residents and renters, reinforcing the need for policies

³² Low levels of semi-detached house construction is a wide-spread market phenomenon and is not Georgina specific. The economics often draw people to townhouses or single detached houses instead.

that encourage a more balanced mix of housing options, particularly townhouses and apartments.

Georgina has consistently grown at a below average rate in York Region, accounting for just 3% of residential starts since 2001.

Table 1.14: Residential Completions (2015-2024)

	Single	Semi-Detached	Townhouse	Apartment and other	All
2015	174	0	41	0	215
2016	333	2	14	0	349
2017	301	2	62	0	365
2018	106	4	24	0	134
2019	83	0	0	1	84
2020	212	6	24	0	242
2021	166	12	17	0	195
2022	234	2	28	0	264
2023	238	0	11	33	282
2024	334	0	0	0	334
Total	2,181	28	221	34	2,464
Average	218.1	2.8	22.1	3.4	246.4

Source: CMHC Starts and Completions Survey

Nearly 89% of new homes built between 2015 and 2024 were single-detached. Georgina’s housing supply remains heavily low-density—highlighting the need for multi-unit and affordable rental development.

Housing stats data shows similar trends. On average, there were starts for 237 single-detached homes per year, reinforcing the continued focus on low-density housing. Other housing types, including semi-detached homes (40 starts), townhouses (187 starts), and apartments and other³³ units (35 starts), accounted for only a small fraction of new housing. Apartment and other starts were extremely limited, with only one unit started in both 2018 and 2024, and the highest total (33 units) occurring in 2023. The overwhelming majority of starts over the 10-year period were intended for the

³³ The term “Apartment and other” includes all dwellings other than single-detached dwellings, semi-detached dwellings and townhouses, including structures commonly referred to as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes

homeownership market, with only 2 units intended for rental (0.1%) and 70 for condo (2.7%) (0 co-op³⁴).

In 2023, the Town issued permits for 398 singles, 2 semis, 38 accessory apartments/additional residential units³⁵. This suggests that recently some more diversity in the housing stock is being created through additional residential units.

Overall, the data suggests that housing development in Georgina has largely prioritized single-detached homes, with minimal investment in higher-density housing options. This imbalance limits affordability and rental availability, particularly for lower-income households and young professionals seeking more affordable alternatives to homeownership. Encouraging more diverse housing development, including apartments and townhouses, and ongoing development of additional residential units would help address affordability challenges and support a more inclusive housing market.

³⁴ Co-op housing refers to a type of non-profit housing where residents are members of a housing co-operative that collectively owns and manages the residential property. Members do not own their individual units but have the right to occupy a unit through their membership. They participate in decision-making processes and are responsible for the governance and upkeep of the co-op, typically through an elected board of directors.

³⁵ This number likely underestimates the number of accessory apartment units constructed as people may not register their accessory apartment.

Table 1.15: Residential Completions (2015-2024)

Year	Single	Semi-Detached	Row	Apartment	All
2015	304	2	24	0	330
2016	325	0	48	0	373
2017	111	6	24	0	141
2018	71	0	0	1	72
2019	165	12	24	0	201
2020	229	14	17	0	260
2021	357	0	37	0	394
2022	200	0	0	0	200
2023	364	2	13	33	412
2024	248	4	0	1	253
Total	2,374	40	187	35	2,636
Average	237.4	4	18.7	3.5	263.6

Source: CMHC Starts and Completions Survey

Replacements and Demolitions

Over the past five years, a total of 143 residential demolitions have occurred in Georgina, averaging 29 demolitions per year. These demolitions fall into two categories: 34 demolitions without building permits issued to date and 109 demolitions where both demolition and residential building permits were issued. This suggests that the majority of demolished units are being replaced through redevelopment, though some delays in reconstruction may be occurring. Overall, the data indicates that demolitions have not significantly contributed to a net loss of housing supply, as most units removed appear to be replaced over time.

It should be noted that a breakdown of demolitions by tenure is not available.

With most of Georgina's 143 residential demolitions over the past five years followed by building permits, demolitions have not significantly reduced housing supply—though delays in reconstruction may impact short-term availability.

Table 1.16: Demolition Permits (2020-2024)

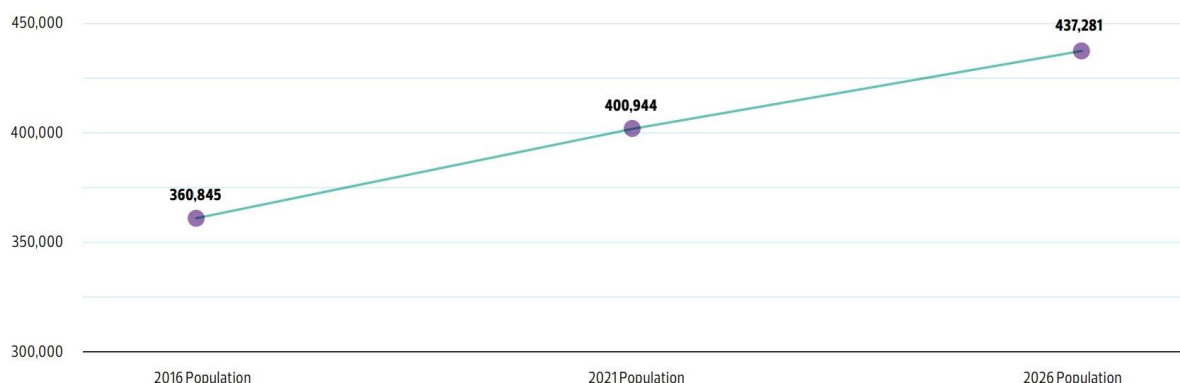
Year	Demolitions without Building Permits Issued to Date	Properties Issued Demolition and Residential Building Permits	Total Demolitions
2020	3	24	27
2021	5	25	30
2022	6	28	34
2023	8	23	31
2024	12	9	21
5-Year Total	34	109	143

Source: Town of Georgina

6. Projected Housing Needs and Next Steps

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

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



Household Growth Projection 2016- 2026. [Source: Edmonton Affordable Housing Needs Assessment – August 2022](#)

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

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, [including the HART housing needs projection here](#). The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their

preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

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

Step 1: Population Projection

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

Step 2: Household Projection

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

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

Step 3: Housing Demand (Need) Projection

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

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

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

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

6.1.1 Projected Households by Household Size and Income Category (2031)						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	579	87	9	-	-	676
Low Income	2,063	1,131	149	66	-	3,409
Moderate Income	1,066	1,458	656	326	94	3,600
Median Income	601	2,035	761	584	232	4,214
High Income	204	1,915	2,021	2,081	1,327	7,549
Total	4,513	6,626	3,596	3,057	1,653	19,448

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.

6.2.1 Projections		
Characteristic	Data/Formula	Value
Women by age distribution (# and %) (2021)	0-14	3770, 15.8%
	15-19	1170, 4.9%
	20-24	1140, 4.8%
	25-64	13580, 56.9%
	65-84	3680, 15.4%
	85+	535, 2.2%
Male Births (2021)	Births x Estimated Proportion of Male Births	1304
Female Births (2021)	Total births – Male Births	1254
Survival Rate (2021)	Survival rate for those not yet born at the beginning of the census year	88.6%
Net Migrations (2021)	Net migration (in and out) of those not yet born at the beginning of the census year	294
Projected Family Households (2031)	Age-group population x projected age-specific family headship rate	14665
Projected Non-family Households (2031)	Age-group population x projected age-specific non-family headship rate	5524

6.2.1 Projections		
Characteristic	Data/Formula	Value
Total Projected Headship Rate	Family headship rates + non-family headship rates	44.6%
Projected Net Household Formation (2021-2031)	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	2284
Projected Owner Households (2031)	Projected households by type, year and age group x Projected ownership rate by type, year and age group	16412
Projected Renter Households (2031)	Projected households by type, year and age group – projected owner households by type, year and age group	3777
Projected Dwelling Choice (2031)	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	16721 singles 563 semis 1,012 townhouses 190 stacked townhouses 1023 apartments 680 duplexes

6.3 Population and Households Projections

6.3.1 Anticipated Population by [2031]		
Characteristic	Data	Value
Anticipated population	Total	54793
Anticipated population growth (2021-2031)	Total	7123
	Percentage	14.9%
Anticipated age	Average	44
	Median	44
Anticipated age distribution (# and %)	0-14	8830, 16.1%
	15-19	3031, 5.5%
	20-24	2908, 5.3%
	25-64	26195, 47.8%
	65-84	12362, 22.6%
	85+	1468, 2.7%

6.3.2 Anticipated Households by [2031]		
Characteristic	Data	Value
Current number of households (2021)	Total	17785
Anticipated number of households	Total	17905
Anticipated Household Age	Average	56.9
	Median	53.8
Anticipated Households by Tenure	Renter	3647
	Owner	15801
Anticipated Units by Type	Total	17905
	Single	16721
	Semi-detached	563
	Row	1012
	Apartment	1023
Anticipated Units by Number of Bedrooms	1 bedroom	1307
	2 bedroom	3865
	3 bedroom	8846
	4 bedroom	6047
	5 bedroom	Included in above
Anticipated Households by Income	Average	N/A
	Median	4577
	Very Low	671
	Low	3768
	Moderate	3733

6.3.2 Anticipated Households by [2031]		
Characteristic	Data	Value
	High	7549
Anticipated average household size	Total	3.06
Draft approved lots by planned housing type	Total	Registered: 222 singles 2 semis 30 townhouses 150 apartments 404 total Draft approved: 1017 singles 12 semis 105 townhouses 0 apartments
Draft approved lots by tenure	Tenant	N/A
	Owner	N/A

Future Need to Meet Anticipated Changes

The number of additional housing units required in Georgina to accommodate population growth varies depending on the projection methodology used. The Region of York's projections estimate a need for 2,284 additional housing units between 2021 and 2031 and 3,197 additional units between 2031 and 2041, totaling 5,481 units over the 20-year period. These projections reflect expected regional growth and migration patterns and impacts of changes in the age profile of residents. By contrast, projections based on the HART methodology, which assumes a "Business as Usual" approach without factoring in policy changes or shifts in migration, estimate significantly lower housing needs. The HART methodology projects a need for only 1,662 additional units from 2021 to 2031 and 1,811 units from 2031 to 2041, totaling 3,473 units over the same period. This method uses historical census trends to estimate housing need, but it may underestimate demand in fast-growing communities like Georgina. In places where population growth is being driven by migration from nearby areas or new housing policies, future housing needs are likely to be higher than what past trends alone would predict.

The discrepancy between the two projections highlights potential risks in relying solely on past trends to estimate future housing needs. If future population growth follows the York Region's projections, a significant housing shortfall could emerge if housing supply is not increased accordingly. Ensuring adequate housing supply that aligns with anticipated population growth will be critical to preventing affordability challenges, overcrowding, and increased pressure on rental housing.

Table 1.17: Household Projections, Region of York Projections and HART Projections (2021-2041)

	Region of York Projections	HART Household Projections
2021	17,905	17,785
2031	20,189	19,447
2041	23,386	21,259
Change 2021-2031 (#)	2,284	1,662
Change 2031-2041 (#)	3,197	1,811

Source: Region of York, Consultant Calculations based Statistics Canada Census and HART Methodology

Depending on the projection method, Georgina may need between 3,473 and 5,481 additional housing units between 2021 and 2041 to accommodate population growth.

Projected Dwelling Types

York Region projections show single-detached homes continuing to dominate new construction, accounting for 3,771 new units (69% of total growth). However, there is also projected to be notable growth in townhouses (704 new units) and apartments (677 new units), suggesting a gradual shift toward more diverse housing options. Despite this, stacked townhouses are expected to remain unchanged at just 190 units, and semi-detached growth minimal (87 new units over 20 years), indicating limited expansion of mid-density housing. Duplex units will increase by 243 units, supporting modest growth in secondary rental options.

While York Region projects modest growth in townhouses and apartments, 69% of new housing in Georgina is expected to be single-detached.

While the projections indicate a diversification of the housing mix, low-density single-detached housing remains the primary form of new development, which may pose affordability challenges for lower-income households and renters. The increase in apartments and townhouses will help provide more affordable and compact housing options, but the overall supply of multi-unit dwellings may still be insufficient to meet demand, particularly as Georgina's population grows and ages. To address future housing needs, policies encouraging more multi-unit development, rental housing, and diverse housing forms will be essential in ensuring housing affordability and accessibility for all residents.

Table 1.18: Actual (2021) and Anticipated Units by Type (Region of York Projections as the Base) (2031-2041)

	Singles	Semis	Townhouses	Stacked Townhouses	Apartments	Duplex	Total
2021	14,965	520	790	190	900	540	17,905
2031	16,721	563	1,012	190	1,023	680	20,189
2041	18,735	607	1,494	190	1,577	783	23,386
Change 2021-2031 (#)	1,756	43	222	0	123	140	2,284
Change 2031-2041 (#)	2,015	44	482	0	554	102	3,197

Source: Region of York

As of March 2024, there were 222 registered (but not built) single detached units, 2 semi-detached units, 30 townhouse units, and 150 apartment units³⁶. In addition, there were 1,017 draft approved single detached units, 12 semi-detached units, 105 townhouse units, and 0 apartment units. A further 659 single detached units, 22 semi-detached units, 454 townhouse units, and 66 apartment units were proposed under applications. Proposed units under applications for approval do not include those units requiring a local Official Plan Amendment. Data on the development pipeline by tenure is not available.

³⁶ York Region Planning and Economic Development, York Region 2024 Housing Supply Update

Georgina's development pipeline meets only half of projected housing demand to 2041, with apartment units especially undersupplied—covering just 32% of anticipated need.

A comparison of projected housing demand and the development pipeline shows that the current development pipeline (registered, draft approved, and proposed units) accounts for 50% of the projected total demand from 2021 to 2041. When broken down by housing type, the current pipeline for single-detached units covers 50% of the projected demand, while semi-detached homes covers 41%. Townhouses have the least supply gap, with the pipeline accounting for 84% of projected demand. Apartment units are the most undersupplied, with the pipeline accounting for 32% of demand between 2021 and 2041. Notably, 22% of the unbuilt apartment pipeline is registered, none are in draft approved phases. A significant portion of the pipeline of higher-density forms of housing is in the proposed stage, with 64% of total projected demand for townhouses and 10% of total projected demand for apartment units in the proposed stage and may face delays. These higher-density forms of housing will be critical for affordability and rental supply. The Town could consider addressing these imbalances through policy adjustments, zoning changes, and incentives for multi-unit development. These could include implementing as-of-right zoning for apartments in key areas, streamlining development approvals for rental housing and apartments, reducing or waiving municipal fees, and offering property tax reductions or municipal land for non-profit affordable apartments.

Table 1.19: Development Pipeline Compared to Projected Demand by Dwelling Type (2021-2041)

Development Pipeline					
	Singles	Semis	Townhouses	Apartments	Total
Registered	222	2	30	150	404
Draft Approved	1017	12	105	0	1134
Proposed	659	22	454	66	1201
% of Projected Demand 2021-2031					
	Singles	Semis	Townhouses	Apartments	Total
Registered	13%	5%	14%	122%	18%
Draft Approved	58%	28%	47%	0%	50%
Proposed	38%	51%	205%	54%	53%
% of Projected Demand 2031-2041					
Registered	11%	5%	6%	27%	13%
Draft Approved	50%	27%	22%	0%	35%
Proposed	33%	50%	94%	12%	38%
% of Projected Demand 2021-2041					
Registered	6%	2%	4%	22%	7%
Draft Approved	27%	14%	15%	0%	21%
Proposed	17%	25%	64%	10%	22%
Total	50%	41%	84%	32%	50%

Source: York Region development application tracking system (YorkTrax) as reported in York Region 2024 Housing Supply Update

Number of Bedrooms

Comparing need-based and preference-based projections shows Georgina must plan for both increased need for smaller one- and two-bedroom units and continued interest in larger family-sized homes—

underscoring the importance of a balanced, diverse housing supply to meet varying household needs and preferences.

A scenario using HART household projections that considers the minimum bedroom requirements based on household composition shows that the greatest need is for one-bedroom units (1,322 units by 2031 and 1,420 units by 2041) and two-bedroom units (330 and 392 units, respectively), reflecting the increasing demand for smaller units among seniors, young adults, and smaller households. Notably, the model projects a slight surplus of four-bedroom homes (64 units by 2031 and 52 by 2041), suggesting a reduced need for large homes compared to past trends.

In contrast, a scenario using York Region household projections, based on propensity-to-choose (which reflects housing preferences rather than just necessity), indicates a continued preference for larger homes, with significant demand for three-bedroom (1,084 and 1,325 units, respectively) and four-bedroom homes (617 and 619 units, respectively).

These projections suggest that housing supply will need to balance between providing compact, affordable units for smaller households and continuing to meet the demand for family-sized housing. Encouraging the development of a diverse housing mix, including apartments, townhouses, and smaller single-detached homes, will be essential to addressing Georgina's evolving housing needs over the next 20 years.

Table 1.20: Projected Additional Housing Units by Unit Size Required and Unit Size Demanded (Region of York Projections and HART Projections as the Base) (2021-2041)

Base Data for the Projections	Approach to Projecting Units by Type	Year	Bachelor	One-Bedroom	Two-Bedroom	Three-Bedroom	Four +- Bedroom	Total
HART Household Projections	Minimum Bedrooms Required Based on Household Composition	2021	Included in 1 bedroom	10,560	5,123	1,772	325	17,780
		2031	Included in 1 bedroom	11,882	5,453	1,852	260	19,447
		2041	Included in 1 bedroom	13,302	5,844	1,903	209	21,259
Region of York Projections	Number of Bedrooms Based on Propensities to Choose	2021	55	1,040	3,230	7,900	5,595	17,820
		2031	0	1,443	4,314	8,517	5,790	20,063
		2041	0	1,809	5,180	9,842	6,408	23,239
	Minimum Bedrooms	Change 2021-2031 (#)	Included in 1 bedroom	1,322	330	80	-64	1,667

HART Household Projections	Required Based on Household Composition	Change 2031-2041 (#)	Included in 1 bedroom	1,420	392	51	-52	1,811
Region of York Projections	Number of Bedrooms Based on Propensities to Choose	Change 2021-2031 (#)	-55	403	1,084	617	195	2,243
		Change 2031-2041 (#)	0	366	866	1,325	619	3,176

Note: Numbers may not sum to totals due to Statistics Canada's Rounding and Suppression

Source: Consultant projections

Dwelling Units by Tenure

Using HART household projections by income category as the base and estimating tenure based on current tenure decisions by income category, suggest a continued dominance of homeownership, with 1,336 additional ownership units and 332 rental units needed between 2021 and 2031, followed by 1,466 ownership units and 345 rental units between 2031 and 2041. This results in a total need for 2,802 ownership units and 677 rental units by 2041.

In contrast, using Region of York households projections as the base and estimating tenure based on current tenures of households by type (family or non-family) and age of household maintainer, indicate a indicate a slightly stronger shift toward rental housing demand. This approach projects a need for 1,947 ownership units and 462 rental units between 2021 and 2031, followed by 2,452 ownership units and 745 rental units between 2031 and 2041. By 2041, this model suggests that 4,399 new households will be owners, compared to 1,207 renters.

Both projection models highlight the need to plan for a modest but growing number of renter households alongside dominant ownership growth.

Table 1.21: Projected Dwelling Units by Tenure Household Projections, (Region of York Projections and HART Projections as the Base) (2021-2041)

Base Data for the Projections	Approach to Projecting Tenure	Year	Ownership	Rental	Total
Census	Actual	2021	14,465	3,315	17,780
		2031	15,801	3,647	19,447

HART Household Projections	Current tenure decisions by income category X projected households in each income category	2041	17,267	3,992	21,259
Region of York Projections	Current tenure decisions by household type and tenure by age X projected households by age of household maintainer	2031	14,432	5,757	20,189
		2041	16,634	6,752	23,386
HART Household Projections	Current tenure decisions by income category X projected households in each income category	Change 2021-2031 (#)	1,336	332	1,667
		Change 2031-2041 (#)	1,466	345	1,811
Region of York Projections	Current tenure decisions by household type and tenure by age X projected households by age of household maintainer	Change 2021-2031 (#)	1,947	462	2,409
		Change 2031-2041 (#)	2,452	745	3,197

Source: Consultant projections

Dwelling Units by Household Size and Income Category

The projected distribution of households by household size shows particularly strong need for housing for one- and two-person households, which together will account for over three quarters of the increase in households between 2021 and 2031 and 71.8% of the increase in households between 2031 and 2041. This reflects an aging population and declining birth rates.

A significant portion of the additional dwelling units required over the projection period will need to be for very low and low-income households. Very low and low-income households (earning up to 50% of Area Median Household Income (AMHI)) are projected to represent 24.0% of the increase in households between 2021 and 2031 and 23.0% of the increase between 2031 by 2041. These households will be disproportionately composed of one- and two-person households, reflecting the growing demand for smaller units, including apartments, townhomes, and secondary suites, particularly for seniors and younger adults.

By contrast, the largest share of additional units will need to be for higher-income households (earning above 120% AMHI), which account for 42.5% of the growth between 2021 and 2031 and 40.7% of the growth between 2031 and 2041. The higher-income households are anticipated to be heavily concentrated in larger households (three or more people). This suggests an ongoing demand for larger single-detached and family-sized homes, despite affordability challenges. A detailed table on the dwelling projections by household size and income category can be found in Appendix A.

Overall, these projections reinforce the need for a more diverse housing supply, with increased purpose-built rental housing to accommodate lower-income households, as well as a mix of unit sizes to balance affordability pressures with demand for larger homes among higher-income households. Without targeted interventions, housing affordability will remain a key challenge, particularly for very low- and low-income households, who will continue to face barriers in accessing adequate and affordable housing options.

Over three-quarters of new households between 2021 and 2031 will be one- or two-person households—many with very low or low incomes—highlighting the need for smaller, affordable units like apartments and secondary suites alongside ongoing demand for larger homes among higher-income households.

Anticipated Housing Needs of Specific Population Groups

Housing Units Needed for Seniors and Families

The number of senior-led households is expected to grow significantly, increasing by 3,054 households between 2021 and 2031, followed by an additional 1,713 households between 2031 and 2041. This reflects an aging population and rising demand for senior-friendly and accessible housing options. Meanwhile, family households with children are projected to see more moderate growth, increasing by 594 households from 2021 to 2031, with a larger increase of 1,683 households between 2031 and 2041. This suggests a growing need for a mix of housing options, including larger family homes as well as downsizing options for seniors, to accommodate shifting demographics over the twenty-year period.

Housing Units Needed for Indigenous People

Based on 2021 Census data on Georgina's population with an Indigenous identity, Statistics Canada's Indigenous population projections for Ontario, and an average household size of 1.9 persons, it is estimated that there will be 878 Indigenous households living off-reserve in Georgina by 2031 and 1,009 households by 2041. An additional 183 units will be needed to address the needs of Indigenous households between 2021 and 2031, and a further 131 units will be needed between 2031 and 2041.

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?
- **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?**
- **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?

Implications of Housing Needs for Housing Policy and Planning

Georgina's housing needs suggest several policy and planning priorities to ensure an adequate, affordable, and diverse housing supply for all residents. The high rate of unaffordability suggests the need for a strong focus on preserving and increasing affordable rental options, expanding rental assistance, providing first-time homebuyer support, and providing targeted supports for vulnerable populations. Policies should focus on expanding diverse housing options, and ensuring seniors can access stable housing.

Increase Housing Diversity

The overwhelming reliance on single-detached homes in new development indicates a lack of diverse housing types to meet the needs of seniors, single-parent families, small households, and lower-income households. Expanding the supply of townhouses, low-rise apartments, stacked townhouses, and additional residential units will be crucial in providing smaller, more affordable housing options for both renters and homeowners. Policies, including zoning bylaws, should encourage and streamline approvals for higher-density development and mixed-use projects.

Strengthen Rental Housing and Preserve Affordable Stock

A shortage of purpose-built rental housing has made Georgina very reliant on the secondary rental market, which can be unstable and unaffordable. Expanding purpose-built rental housing supply through incentives for developers, reducing development charges for rental projects, and implementing policies to preserve existing affordable rentals will be key. Additionally, monitoring the loss of rental housing that is affordable to low- and moderate-income households without being subsidized because of factors like location, age, condition, or amenities and implementing policies to prevent rental conversions and displacement will be crucial in maintaining long-term affordability.

Expand Non-Market Housing, Supportive Housing and Financial Supports

For low-income renters and homeowners, expanding rental subsidies, emergency housing supports, and home repair assistance programs will help address housing stability challenges. Expanding non-market and supportive housing will also be important to help ensure that vulnerable residents have access to stable, long-term housing solutions. Expanding culturally appropriate housing solution, such as housing and enhancing supports for low-income and marginalized households will be critical in reducing disparities in housing access.

Support an Aging Population

With the 75-84 and 85+ age groups expected to nearly triple by 2041, housing policy must anticipate growing demand for senior-friendly and accessible housing. Expanding accessible housing options, supporting aging-in-place initiatives, and integrating more supportive housing services will be crucial. The development of senior-oriented housing,

co-housing models, and home modification grant programs can help ensure that older adults can remain in their communities with appropriate supports.

How the Data will Help Direct Housing Policies and Intersect with other Planning Frameworks and Strategies

The data collected through the Housing Needs Assessment provides an essential evidence base to guide local and regional housing policy decisions. By identifying the scale and nature of housing challenges the assessment will help the Town of Georgina and York Region prioritize resources and interventions where they are most needed.

This analysis will help inform the development of targeted housing policies, including zoning changes, incentive programs, land use decisions, and funding priorities that align with identified needs.

The Housing Needs Assessment provides the data needed to evaluate whether current housing development trends are supporting or undermining goals for intensification, complete communities, and environmental sustainability. This alignment ensures that growth management strategies are not just focused on accommodating population increases, but also on ensuring equitable access to appropriate and affordable housing across diverse population groups.

The HNA can be integrated into master plans and capital plans by identifying where infrastructure upgrades—such as water and wastewater replacement, road reconstruction and resurfacing, bridge rehabilitation, replacement of playground equipment and pathway rehabilitation, and transit improvements—are needed to support both new housing and the existing community through infrastructure maintenance.

Infrastructure Gaps that Need to Be Addressed to Support Growth

Georgina faces several infrastructure gaps that could create significant pressures as the town prepares for forecasted growth. Community stakeholders reported that water and wastewater servicing constraints, particularly in Keswick and Sutton, are a major barrier to new housing development. Developers have reported that projects cannot move forward due to a lack of allocated servicing capacity, and while some areas could be developed with extended services, high development charges and servicing costs pose additional challenges, particularly for rental and affordable housing projects. Limited public transit options further impact the feasibility of higher-density developments, making it more difficult to support a shift toward more compact housing forms. Addressing these infrastructure barriers will be essential to ensuring that Georgina can accommodate its forecasted growth while maintaining housing affordability and accessibility.

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.