



Toronto Regional Housing Data Bank

Spring 2015





The Toronto Regional Housing Data Bank provides a snapshot to help identify needs and opportunities and inform collective action and advocacy to the federal and provincial governments. This is an updated version of the original created in partnership with the Greater Toronto CivicAction Alliance in 2011.

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Table of Contents

1. Executive Summary	5
2. Key Findings	7
3. The Toronto Region	9
3.1. Composition of the Toronto Region	9
3.2. Population, Land Area, and Population Density	10
3.3. Forecast for Growth	10
3.4. Regional Housing Plans.....	11
4. The Diversity of our People	12
4.1. Population Characteristics	12
4.2. Total Households and Housing Tenure	12
5. Household Income	14
5.1. Median Incomes	14
5.2. Median Household Income, 2001–2011	15
5.3. Median Household Income by Tenure	15
5.4. Shelter Expenditures, 2010–2013	16
5.5. Income Distribution for Renters and Owners	16
5.6. Low-Income Households	17
5.7. Households with Income Below Affordable Average Rent	18
6. Housing Market Indicators	19
6.1. Housing Inventory by Structure Type	19
6.2. Housing Completions	20
6.3. Housing Starts by Tenure	20
6.4. Housing Starts by Structure Type, 2003–2013	21
6.5. Housing Starts by Structure Type and Region	22
6.6. Vacancy Rates.....	23
6.7. Vacancy Rates by Rent Range and Bedroom Type.....	24
6.8. Vacancy Rates by Region.....	25
6.9. Vacancy Rates by Region and Bedroom Type	26
6.10. Number of Bedrooms by Dwelling Type and Tenure.....	26
6.11. Housing Completions.....	27
6.12. Housing Completions by Tenure	28
6.13. Housing Completions by Structure Type.....	28
6.14. Housing Completions by Structure Type and Region.....	29
7. Housing Cost	30
7.1. Average Rents, 2004–2014.....	30
7.2. Average Rents in the Secondary Market.....	31
7.3. Average Rents by Region and Bedroom Type	31
7.4. Average Rents Percentage Change	32



7.5 Average Monthly Rent Payments.....	32
7.6 Average Monthly Homeownership Costs.....	33
7.7 Qualifying Income by Dwelling Type.....	34
8. Housing Needs.....	35
8.1 Households in Core Housing Need.....	35
8.2 Households in Core Housing Need, Toronto CMA, 2001–2011.....	36
8.3 Households in Core Housing Need by Component, 2011.....	36
8.4 Increase in Households in Core Housing Need, 1991–2006.....	37
8.5 Households Spending 30% or more of their income on shelter.....	38
8.6 Households Spending 50% or more of their income on shelter.....	39
8.7 Average Shelter-Cost-to-Income Ratio.....	40
8.8 INALH Households by Structure Type.....	41
8.9 INALH Households by Household Maintainer.....	41
9. Poverty.....	42
9.1 Food Bank Use.....	42
9.2 Social Housing Wait List, 2015.....	43
9.3 Average Wait for Social Housing.....	44
9.4 Number of Homeless People.....	45
10. Continuum of Housing Choices – Social.....	46
10.1 Social Housing.....	46
10.2 Supportive Housing.....	47
11. Continuum of Housing Choices – Rental.....	48
11.1 Rental Inventory by Structure Type and Age of Building.....	48
11.2 Rental Apartment Universe.....	49
11.3 Secondary Suite Inventory.....	49
11.4 Private Condominium Rental Inventory.....	50
11.5 Sources of Rental Supply.....	51
12. Continuum of Housing Choices – Ownership.....	52
12.1 Ownership Inventory by Structure Type and Age of Building.....	52
12.2 Ownership by Mortgage Status.....	53
12.3 Median Value of Owned Household by Structure Type.....	53
12.4 Average House Price by Structure Type.....	54
12.5 Housing Price Index.....	55
12.6 Average Purchase Price of a Single Detached Home.....	55
12.7 Inventory of Affordable Home Sales by Price Thresholds.....	57
13. Current Programs and Investments.....	58
13.1 Investment in Affordable Housing Program.....	58
13.2 Homelessness Partnering Strategy.....	59
13.3 Community Homelessness Prevention Initiative.....	59
13.4 Expiring Social Housing Operating Agreements.....	60



I. Executive Summary

In the last 10 years important investments have been made across the region to create new affordable rental and ownership homes, repair existing buildings and provide rent supplements and diverse community and support services to residents.

However, despite important strides being made, the lack of affordable housing across the region continues to grow with negative impacts on the economy, health, justice and education sectors, people's health and quality of life and transportation.

Current investments in affordable and social housing are not keeping up with demand. Federal social housing operating agreements are set to expire by 2030 and aging social housing stock needs to be repaired. Without renewed, sustainable, long-term funding from the federal and provincial governments, municipalities cannot address these significant housing needs on their own.

On average, only 4% of new housing construction each year is for the rental market. In the last 10 years, average rents have increased 13% while vacancy rates have decreased below a balanced market. In addition, many low-income people are priced out of the ownership market with average home prices skyrocketing to \$523,007 this year. Many people are struggling to pay rent. One in three households spends more than 30% of their income on housing and one in five is in core housing need. In the Toronto Region, more than 20% of renters spend 50% or more of their income on shelter.

The number of people on the social housing waiting list was at an all time high of 103,191 in May, 2014, an increase of 4,807 households from the previous year, and people are left waiting an average of six years.

Looking to the future, there will be even greater demand for affordable housing. By 2041, the region will grow to 9 million people from 5.3 million. There will be more seniors and new immigrants added across the region.

The Keys to Successful Regional Solutions

To be successful, a region needs an integrated housing and support services strategy that accounts for the diverse and changing needs of its people. This requires finding creative solutions to issues of affordable and social housing, transportation, liveability, health and sustainability. Housing supply and affordability are at the heart of this conversation.

Last year in response to new provincial requirements under the Housing Services Act, Service Managers updated or created 10-year housing and homelessness plans with a focus on partnerships with the public and private and non-profit sectors, collaboration, leveraging investments and co-ordination of services across the housing spectrum. These plans build on past success and include a range of solutions that envision housing as an essential part of creating complete communities.



Advocacy is key in addressing expiring operating agreements, social housing capital repairs and re-engaging federal and provincial governments on sustainable and long-term funding solutions.

The Investment in Affordable Housing Program (IAH) and Homelessness Partnering Strategy (HPS) are also key programs to help achieve our housing goals. This year the provincial and federal governments renewed their commitment to IAH from 2014 to 2019 with some \$171 million across the region for the creation of new rental and ownership housing, renovation and repair, and rent supplements. HPS was renewed from 2013 to 2019 with funds of some \$40 million and an emphasis on Housing First initiatives and community-level homelessness programs.

But there is much more work to be done. The Toronto Regional Housing Data Bank is intended to provide a housing and homelessness snap shot as a resource for decision making, advocacy and collaboration among partners.

It is clear the regional picture of affordable housing has gotten worse. Since 2011, low-income households, rents and homeownership prices, social housing wait lists, and food bank use have all increased. The information contained in this Data Bank can help inform next steps through identification of needs and opportunities to address housing issues across the region.



2. Key Findings

1. Population and Forecasted Growth

5.3 million people currently reside in the GTA, approximately 2 million households. The population is expected to grow to 9 million by 2041, an increase of 2 million over the next 20 years. The population is expected to age and growth will be due to immigration instead of births.

2. Owners/Renters

The ratio of owners to renters is 70:30 across the region.

3. Core Housing Need

About one in five households live in housing that is too small, in need of repairs, or that is too expensive, and would have to pay more than 30% of their income on acceptable housing at median rent elsewhere in their community. Renters are much more likely to be in core housing need than owners.

4. Low-income Households

Some 22% of households (1.2 million) in the Toronto GTA are considered to be low-income.

5. Households struggling with affordability problems

43% of tenant households and 27% of homeowners are spending more than 30% of their total household income on shelter costs.

6. Average rent increase vs. income increase in the last 10 years

Over ten years, from 2001 to 2011, the average individual yearly income only increased 1.7%. This is less than the 2.3% annual rate of inflation.

Over the same 10 years rents in the GTA grew by 13%. Tenants are now paying \$116 more per month than they did in 2002. This regional trend is consistent across the nation, where shelter costs and housing expenditure is increasing rapidly.

7. Household income lower than affordable rents

Almost half of all households across the Toronto region do not earn enough income to afford average rents.

8. Average price of single-detached house

In 2012 the average price of a single detached home was \$672,318. This was a 2.2% increase since 2011.



9. Average Home Price

From 2003 – 2013, the average price to purchase a home in the Toronto region increased 43% from \$293,067 to \$523,007.

10. Low Rental Housing Construction

On average 38,961 housing units are started throughout the GTA a year. Over the last 10 years, only 4% of these starts were purpose-built rental housing.

11. Vacancy Rates are decreasing

The vacancy rate was 1.6% in 2013, compared to 1.7% in 2012. This means that currently only 5,039 apartments are available out of 314,959 total apartments. This is far less than the balanced market vacancy rate of 2 to 3%.

12. High Food Bank Use

In 2013, more than one million people (1,120,000) visited food banks throughout the GTA. This is an increase of almost 40% in Toronto's urban suburbs.

13. Long and increasing Social Housing Wait Lists and long wait times

In 2012, there were 103,191 households on social housing waitlists throughout the GTA. The average wait time to receive a subsidized housing unit is 5.5 years for seniors, 7 years for non-senior singles, and 5.8 years for families.



3. The Toronto Region

3.1. Composition of the Toronto Region

Description

The Toronto region is made up of five areas: the City of Toronto, York, Peel, Halton and Durham regions. Findings throughout this report compare regional figures to the Toronto Census Metropolitan Area (CMA) which is comprised of all five areas as well as Bradford West Gwillimbury, Mono, New Tecumseth and Orangeville. The makeup of each region and the Toronto CMA is adopted from Canada Mortgage and Housing Corporation's (CMHC) definition. For the purposes of this report, the Toronto region, Toronto CMA and Greater Toronto Area (GTA) are used interchangeably.



Source: onestopimmigration-canada.com/greater_toronto_area.html



3.2. Population, Land Area, and Population Density

Description

Population density is the number of people per municipality in relation to the land area they occupy. This is usually expressed in terms of persons per square kilometer.

Source: Statistics Canada

Key Findings

- ▶ The City of Toronto has the highest population density (4,150 people per square kilometer).

Population Statistics			
Regional Municipality	Population	Land Area (sq.km)	Population Density (per sq.km)
Durham	608,124	2,523.62	241
Halton	501,669	964.01	520.4
Peel	1,296,814	1,246.89	1,040
York	1,032,524	1,762.17	585.9
City of Toronto	2,615,060	630.21	4,149.50
Toronto CMA	5,583,064	5,905.71	945.4

Source: Statistics Canada, National Household Survey, 2011

3.3. Forecast for Growth

Description

Forecasts for the Toronto region predict continued population and economic growth. The population will continue to age and growth will be increasingly generated through immigration as opposed to births. Changes to population and economy can have tremendous impacts on planning and growth management. Diverse housing preferences and the needs of immigrants, working-age people and seniors must shape future housing plans, policies and investments in order to facilitate regional growth and economic prosperity.

Key Findings

- ▶ The Toronto region will continue to be the fastest growing region in Ontario.
- ▶ The population is forecasted to reach 9 million residents by 2041, an increase of almost 3 million.
- ▶ The City of Toronto is projected to grow at a rate slightly below the average provincial growth rate, while the regional municipalities of Durham, Halton, Peel, and York will grow at significantly higher rates leading to an addition of almost 1.9 million people to the suburban GTA by 2041.



- ▶ The GTA is expected to remain with a younger age structure compared to the rest of Ontario as a result of strong international migration and positive natural increases in population.
- ▶ The share of seniors in the GTA is projected to grow to 21%, which is an increase of 7% in the share of total population.

Source: Ministry of Finance, 2014

Forecast for Growth				
Regional Municipality	Population, 2013 (Thousands)	Projected Population, 2041 (Thousands)	Total Growth	Total Growth (%)
Durham	645	956.3	311.3	0.48%
Halton	539.4	931.5	392.1	0.73%
Peel	1390.5	2112.1	721.6	0.52%
York	1106.1	1763.9	657.8	0.59%
City of Toronto	2771.8	3639.3	867.5	0.31%
Toronto GTA	6450.2	9403.1	2952.9	0.46%

Source: Ministry of Finance, 2014

3.4. Regional Housing Plans

Description

Regional municipalities recognize affordable housing as an essential component for creating strong, healthy, and prosperous communities. They have created comprehensive strategies to meet local housing needs. They have fostered partnerships with governments, non-profits, faith groups, and private developers to ensure construction and delivery of more affordable and well-maintained homes to help make the Toronto region a great place to live, work and play.

These plans also fulfill provincial requirements for Service Managers to have 10-year housing and homelessness plans that respond to unique local needs.

Plans

- ▶ Durham Regional Municipality: [At Home in Durham](#)
- ▶ Halton Regional Municipality: [Halton Comprehensive Housing Strategy Update, 2014–2024](#)
- ▶ Peel Regional Municipality: [Peel's Housing and Homelessness Plan, a Community Strategy 2014–2024](#)
- ▶ York Regional Municipality: [York Region Housing Solutions, A Place For Everyone](#)
- ▶ City of Toronto: [Housing Opportunities Toronto, Housing Action Plan 2010–2020](#)



4. The Diversity of our People

4.1. Population Characteristics

Description

Population characteristics provide key facts about the age and diversity of Toronto region municipalities including: number of seniors, immigrants, visible minority persons, aboriginal persons and median age.

Key Findings

- ▶ Seniors make up a larger portion of the population in Toronto than in any other regional municipality.
- ▶ Peel has the most diverse population with 50.2% and 56.5% of the population comprised of immigrants and visible minorities.
- ▶ Durham has a larger portion of Aboriginal citizens than other regional municipalities.
- ▶ Across the region median age ranges from 36 to 39 years.

Population Information										
Regional Municipality	Total Population	Over 65		Immigrant		Visible Minority		Aboriginal		Median Age
	N	N	% of Total	N	% of Total	N	% of Total	N	% of Total	N
Durham	608,124	73,610	12.1	125,845	20.7	124,250	20.4	8,905	1.46	39.2
Halton	501,669	66,665	13.3	128,740	25.7	89,850	17.9	4,010	0.80	39.3
Peel	1,296,814	135,860	10.5	650,530	50.2	732,805	56.5	7,085	0.55	36.9
York	1,032,524	120,935	11.7	463,125	44.9	442,840	42.9	4,560	0.44	39.3
City of Toronto	2,615,060	377,445	14.4	1,252,215	47.9	1,264,395	48.4	19,270	0.74	39.2
Toronto CMA	5,521,235	701,197	12.7	2,537,405	46.0	2,596,420	47.0	36,990	0.67	38.6

Source: Statistics Canada, National Household Survey, 2011

4.2 Total Households and Housing Tenure

Description

Household refers to a person or group of persons who occupy a dwelling. A household may consist of a census family, two or more families, a group of unrelated persons, or a person living alone. Housing tenure refers to whether a dwelling is rented or owned.

Source: Statistics Canada



Key Findings

- ▶ The average ratio of owners to renters throughout the Toronto CMA is 70:30. Toronto is unique, as it has a much higher percentage of renters (55:45).
- ▶ These ratios are also indicative of the number of purpose-built rental homes available in each regional municipality.
- ▶ The creation of more rental homes has been identified as an important aspect of many of the regional 10 year housing strategies to assist with more affordable opportunities for households struggling with homeownership costs in the absence of rental accommodations.

Total Households and Household Tenure, 2011					
Regional Municipality	Total Households	Owners		Renters	
	N	N	%	N	%
Durham	213,745	176,685	0.83	37,055	0.17
Halton	179,015	148,675	0.83	30,340	0.17
Peel	402,940	315,245	0.78	87,695	0.22
York	323,530	286,290	0.88	37,240	0.12
City of Toronto	1,047,875	571,790	0.55	476,085	0.45
Toronto CMA	1,989,695	1,358,620	0.68	631,070	0.32

Source: Statistics Canada, National Household Survey, 2011



5. Household Income

5.1. Median Incomes

Description

The median income of a specified group of households is that amount which divides their income size distribution, ranked by size of income, into two halves. That is, the incomes of the first half of the households are below the median, while those of the second half are above the median. Median incomes of households are normally calculated for all units in the specified group, whether or not they reported income.

Source: Statistics Canada

Key Findings

- ▶ According to the National Household Survey, the median household income in the Toronto CMA in 2011 was \$29,593.
- ▶ The City of Toronto had the lowest median household income of \$27,371 and Halton had the highest of \$39,662.
- ▶ Median incomes for all family types are lowest in the City of Toronto and highest in Halton Region.

Median Household Income, 2011 (\$)				
Regional Municipality	Median Income	Median Family Income		
		Couples	Couples with Children	Lone-Parent Families
Durham	34,996.00	78,937.00	113,466.00	55,729.00
Halton	39,662.00	89,178.00	129,441.00	60,553.00
Peel	29,449.00	72,532.00	98,310.00	55,319.00
York	31,341.00	80,063.00	112,971.00	57,222.00
City of Toronto	27,371.00	71,851.00	89,539.00	44,584.00
Toronto CMA	29,593.00	75,748.00	101,371.00	49,870.00

Source: Statistics Canada, National Household Survey, 2011



5.2 Median Household Income, 2001–2011

Description

Median household income can be used as a measure of a household's ability to find housing at an affordable price.

Key Findings

- ▶ In Toronto CMA, from 2001 – to 2011, individual median income grew by an average annual rate of 1.7%. This is less than Canada's annual rate of inflation of 2.3%.
- ▶ Halton had the highest increase in median household income, increasing by \$17,000 from 2001 – 2011, while Peel had the least amount of increase at \$8,426 over the same period.

Median Household Income (\$)			
Regional Municipality	2001	2006	2011
Durham	66,832	75,397	81,119
Halton	74,946	83,496	91,955
Peel	69,162	72,655	77,588
York	75,719	81,928	89,100
City of Toronto	49,345	52,833	58,381
Toronto CMA	59,502	64,128	70,365

Source: Statistics Canada, National Household Survey, 2011
Statistics Canada, Census of Population, 2001; 2006

5.3 Median Household Income by Tenure

Description

Median household income by tenure provides a comparison of the income earned by renters compared to owners.

Key Findings

- ▶ Across the region, renters have lower median incomes than owners.
- ▶ Over the last ten years renters tend to earn half as much as owners.
- ▶ While the median income of owner households increased by over \$3,000, from 2001 – 2011, the median income of renter households remained relatively stable.



Median Household Income by Tenure (\$), Toronto CMA			
Year	Total	Owners Households	Renter Households
2011	70,365	88,565	40,995
2006	64,128	81,377	36,530
2001	59,502	84,727	40,833

Source: Statistics Canada, National Household Survey, 2011
 Statistics Canada, Census of Population, 2001; 2006

5.4 Shelter Expenditures, 2010–2013

Description

Average shelter expenditures measure the amount of money spent on shelter maintenance and upkeep by a household, including rent, mortgage payments, repairs and maintenance costs, property taxes and utilities.

Key Findings

- Average total household expenditures increased in Canada from 2010 – 2013 by an average of 3.5% per year, faster than Canada's annual rate of inflation of 2.3%.
- The percent of average total household expenditures for owned accommodation remained relatively fixed at 11.74% in 2013.
- The percent of average total household expenditures for rented accommodation also remained stable and was 4.12% in 2013.

Shelter Expenditures by Tenure (\$), Canada						
Year	Average Total Household Expenditures	Principle Accomodation	Owned Accomodation	% of Total, Owned Accomodation	Rented Accomodation	% of Total, Rented Accomodation
2013	79,012	14,904	9,275	11.74	3,252	4.12
2012	75,443	14,373	8,542	11.32	3,530	4.68
2011	73,457	13,991	8,440	11.65	3,228	4.39
2010	71,282	13,598	8,268	11.60	3,096	4.34

Source: Statistics Canada, Survey of Household Spending, 2013

5.5 Income Distribution for Renters and Owners

Description

Income distribution for owners and renters refers to the number of owner and renter households within different total household income brackets, ranging from under \$10,000 to \$100,000 +.



Key Findings

- Over 42% of Toronto CMA's 1.3 million owner households have a total household income of \$100 000 +.
- The most prominent income bracket for renter households is in the \$40,000–\$59,999 range and includes 20% of the 631,070 renter households in Toronto CMA.
- This discrepancy indicates that there is a wide socio-economic gap between owner and renter households.
- This suggests that the rising cost of home ownership in Toronto CMA has immense implications in excluding low to moderate income households from becoming homeowners. This can also lead to increased pressure on the rental market as a result of low vacancy rates.

Income Distribution for Owner and Renter Households, Toronto CMA

Total Household Income	# of Owner Households	# of Renter Households
Under \$10,000	37,380	56,400
\$10,000–\$19,999	46,565	89,505
\$20,000–\$29,999	65,850	85,580
\$30,000–\$39,999	82,350	76,085
\$40,000–\$59,999	186,220	126,525
\$60,000–\$79,999	185,650	77,660
\$80,000–\$99,999	171,255	47,885
\$100,000+	583,335	71,440

Source: Statistics Canada, National Household Survey, 2011

5.6 Low-Income Households

Description

Low-income households are defined as having an annual after tax income of less than half of the median after tax income within a single census metropolitan area (CMA). These statistics can provide an indicator of the number of individuals who may struggle with housing affordability. As the Toronto CMA median income is \$29,593.00, the low-income measure for the Toronto CMA is \$14,796.00.

Key Findings

- There are over 1.2 million low-income households in the Toronto CMA.
- 1 in 5 households is in low-income in the Toronto CMA.
- The percentage of low-income households ranges from 17% in Peel to 23% in Toronto.



Number of Low-Income Households after Tax (2011)			
Regional Municipality	Total Population	# of Households below Low-Income Measure	% of Population
Durham	608,124	120,640	0.20
Halton	501,669	91,175	0.18
Peel	1,296,814	224,900	0.17
York	1,032,524	221,390	0.21
City of Toronto	2,615,060	602,595	0.23
Toronto CMA	5,521,235	1,230,865	0.22

Source: Statistics Canada, National Household Survey, 2011

5.7 Households with Income Below Affordable Average Rent

Description

The percentage of households with income below average rent is a measure of those whose annual income is less than needed to afford the average rent, paying no more than 30% of their after tax income on shelter costs. Households with income below the affordability level are likely to face financial stress and may require housing subsidies or other types of support in order to meet basic needs.

Key Findings

- Across the Toronto CMA between 45–62% of households do not have adequate incomes to pay affordable average rent.

Number of Households with Income below Affordable Average Rent in the Toronto CMA, 2012					
Units Type	Average Rent (\$)	Average Yearly Rents (\$)	Affordable Annual Income (\$)	Individuals (#)	% of Total Population
Bachelor	837	10,044	33,480	2,462,835	0.45
1 Bedroom	1,007	12,084	40,280	2,830,255	0.51
2 Bedroom	1,183	14,196	47,320	3,278,155	0.59
3+ Bedroom	1,413	16,956	56,520	3,430,650	0.62

Source: Statistics Canada, National Household Survey, 2011



6. Housing Market Indicators

6.1 Housing Inventory by Structure Type

Description

Housing inventory by structure type refers to available housing stock of different structure types including single detached, semi-detached, apartments, moveable dwellings, duplex and row housing.

Key Findings

- 49% of all households live in single or semi-detached homes in the GTA, while 38% live in apartments.
- In Toronto, 57% of households live in apartment buildings, while 33% live in single or semi-detached homes.
- All regional municipalities, except Toronto, have a larger portion of the population living in single or semi-detached homes than in apartment buildings.

Housing Inventory by Structure Type

Regional Municipality	Total Households	Single Detached	Semi-Detached	Apartment (5+ storeys)	Apartment (>5 storeys)	Movable Dwelling	Duplex	Row House	Other
Durham	213,750	144,360	12,050	14,140	13,345	150	7,770	21,710	225
Halton	179,015	107,960	9,445	19,595	9,720	30	2,480	29,615	170
Peel	402,940	186,945	47,725	75,895	23,895	345	16,830	51,170	130
York	323,545	215,725	19,680	26,345	10,180	115	14,010	37,225	235
City of Toronto	1,047,880	275,015	72,400	429,225	163,895	110	44,740	60,295	2,195
Toronto CMA	1,989,705	820,895	153,110	545,840	208,045	715	81,695	176,625	2,785

Source: Statistics Canada, National Household Survey, 2011



6.2 Housing Completions

Description

Housing completions refers to the number of residential construction projects completed within a specified timeframe, usually one year, and assists in tracking the number and availability of homes across the region.

Key Findings

- ▶ From 2003 to 2013 there were over 30,000 housing completions each year.
- ▶ Since 2010 the majority of completions were apartment and row houses as opposed to single and semi-detached homes.

Housing Completions, Toronto CMA				
Year	Total Completions	Newly Completed and Unabsorbed Homes		Total
		Single & Semi-detached	Apartment & Row	
2013	33,708	166	1,194	1,360
2012	31,907	152	991	1,143
2011	33,831	112	928	1,040
2010	31,393	202	830	1,032
2009	28,356	458	454	912
2008	36,258	667	396	1,063
2007	30,357	477	402	879
2006	38,121	407	941	1,348
2005	39,296	462	713	1,175
2004	39,620	721	1,066	1,787
2003	38,644	674	622	1,296

Source: Canada Mortgage and Housing Corporation, *Housing Market Indicators, Toronto, 2013*

6.3 Housing Starts by Tenure

Description

Housing starts by tenure refers to the new construction of residential dwellings available for ownership or rental. The number of housing starts provides an indicator of the trend in supply of new ownership and rental dwellings. Housing starts are key to increasing the supply of housing across the region. A diversity of dwelling types and an increase in supply improves housing choice and affordability for owners and renters alike.

This indicator does not account for the secondary market, which includes new units available for rental in condominium buildings. Construction of new residential units, such as homes, condominiums, and rental units, makes it easier for Canadians to find housing



and improves the quality of housing available in the market. In addition, the types of housing constructed can enhance or limit the availability of more affordable housing, such as rental accommodation.

Key Findings

- ▶ Over the past ten years 95–98% of all new housing starts were ownership.
- ▶ In 2013 only 2% of housing starts were purpose-built rental housing.
- ▶ Over the past ten years, on average, only 4% of housing starts were purpose-built rental.
- ▶ From 2002–2012 the total number of purpose-built rental unit starts was 4% for the Toronto CMA. This is far less than what is required by the population, as approximately 30% of all households in the region are tenants.

Housing Starts by Tenure, Toronto CMA					
Year	Total Starts	Ownership	% of Total, Ownership Starts	Rental	% of Total, Rental Starts
2013	33,547	32,838	97.9	709	2.1
2012	48,105	46,153	95.9	1,951	4.1
2011	39,745	37,811	95.1	1,934	4.9
2010	29,195	27,857	95.4	1,338	4.6
2009	25,949	24,103	93.0	1,816	7.0
2008	42,212	40,521	96.0	1,691	4.0
2007	33,293	32,632	98.0	661	2.0
2006	37,080	35,521	95.8	1,559	4.2
2005	41,596	3,947	96.0	1,649	4.0
2004	42,115	40,877	97.1	1,238	2.9
2003	45,475	43,494	95.6	1,981	4.4

Source: Canada Mortgage and Housing Corporation, *Housing Market Indicators, Toronto, 2013*

6.4 Housing Starts by Structure Type, 2003–2013

Description

Housing starts by structure type refers to the new construction of residential dwellings of different structure types that are ready for occupancy, including single detached, semi-detached, apartments, moveable dwellings, duplex and row housing.

Key Findings

- ▶ The number of total housing starts decreased from 2003 to 2013.
- ▶ Completion of single, semi-detached and row homes decreased from 2003 to 2013.
- ▶ Apartment starts have increased over the same period.



Housing Starts by Structure, Toronto CMA					
Year	Total Starts	Single Detached	Semi-Detached	Apartment	Row House
2013	33,547	9,421	1,874	18,149	4,103
2012	48,105	10,699	2,253	29,617	5,536
2011	39,745	11,247	2,010	22,257	4,231
2010	29,195	9,936	1,654	13,240	4,365
2009	25,949	8,130	2,032	12,869	2,918
2008	42,212	11,308	2,362	23,930	4,612
2007	33,293	14,769	2,864	10,380	5,280
2006	37,080	14,120	2,892	14,891	5,177
2005	41,596	15,797	3,375	15,908	6,516
2004	42,115	19,076	3,526	13,640	5,873
2003	45,475	19,626	4,786	15,314	5,749

Source: Canada Mortgage and Housing Corporation, Housing Market Indicators, Toronto, 2013

6.5 Housing Starts by Structure Type and Region

Description

Housing starts by structure type refers to the new construction of different types of housing structures, including single detached, semi-detached, apartments, moveable dwellings, duplex and row housing, across regional municipalities.

Key Findings

- ▶ Most housing starts in Halton, Toronto and the GTA are apartment buildings and row houses.
- ▶ Apartment buildings and row houses make up 68% of the total starts in Halton, 91% of the total starts in the City of Toronto and 66% of the total starts in the GTA.
- ▶ The majority of housing starts in Durham and Peel are single and semi-detached homes, while York has a mix of apartments and row houses as well as single and semi-detached housing starts.



Housing Starts by Structure Type and Region, 2013					
Regional Municipality	Total Starts	Single Detached	Semi-Detached	Apartment	Row
Durham	2,124	1,278	100	287	459
Halton	2,855	856	92	995	912
Peel	5,837	2,535	1,118	1,199	985
York	7,168	3,056	314	2,833	965
City of Toronto	13,953	1,133	188	12,058	574
Toronto CMA	33,547	9,421	1,874	18,149	4,103

Source: Canada Mortgage and Housing Corporation, *Housing Now, Greater Toronto Area, 2014*

6.6 Vacancy Rates

Description

The vacancy rate is a measure of the availability of rental homes and an indicator of the health of the residential rental market. Vacancy rates can be affected by several factors including the addition of new housing stock, employment rates and incomes, and mortgage and rent rates.

Vacancy rates are based on CMHC's Rental Market Survey, which takes place bi-annually in April and October. The survey includes buildings containing six or more rental homes. Rental condominiums and units in houses are not included. (This survey targets only privately initiated structures with at least three rental units, which have been on the market for at least three months).

A residential vacancy rate of 2% to 3% is generally considered a balanced market. Low vacancy rates typically mean that households will have great difficulty finding a place to rent, and may lead to an increase in rents, as more households seek to occupy a smaller pool of rental units. Increasing vacancy rates, however, must be considered in relation to household incomes. Increased vacancy does not necessarily deliver better housing choices to lower income households.

Key Findings

- ▶ Vacancy rates in the GTA have decreased by 2.7% since 2004, from 4.3% in 2004 to 1.6% in 2014. This suggests that increasing market rents and decreasing affordability can be attributed, in part to decreasing vacancy rates.



Vacancy Rate (%), Toronto CMA	
Year	Rental Vacancy Rate
2014	1.6
2013	1.6
2012	1.7
2011	1.4
2010	2.1
2009	3.1
2008	2.0
2007	3.2
2006	3.2
2005	3.7
2004	4.3

Source: Canada Mortgage and Housing Corporation, Rental Market Report, Greater Toronto Area, Fall 2014

6.7 Vacancy Rates by Rent Range and Bedroom Type

Description

The vacancy rate by rent range and bedroom type measures the availability of rental units by bedroom type, including bachelors, one, two and three-bedroom units, at different market rent ranges.

Key Findings

- Units with rent less than \$800 have the highest vacancy rates, while units with rent that is between \$1,000 and \$1,199 have the lowest vacancy rate.
- For both bachelor and one bedroom units, the highest vacancy rates occur when rent is less than \$800 and more than \$1,200.
- Vacancy rates across all bedroom types are fairly consistent, fluctuating from 1.4% to 1.7%.



Vacancy Rates by Range and Bedroom Type (%), Toronto CMA, 2014					
Rent (\$)	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Total
>800	2.1	2.7	0.0	0.0	2.2
800–899	1.4	1.8	2.4	0.0	1.8
900–999	0.9	1.6	1.5	0.0	1.5
1,000–1,099	1.2	1.2	1.2	0.5	1.2
1,100–1,199	1.5	1.0	1.2	1.1	1.1
1,200+	2.1	2.3	1.4	1.4	1.7
Total	1.6	1.7	1.5	1.4	1.6

Source: Canada Mortgage and Housing Corporation, Rental Market Report, Greater Toronto Area, Fall 2014

6.8 Vacancy Rates by Region

Description

The vacancy rate by region measures the availability of rental units within each regional municipality.

Key Findings

- Vacancy rates decreased or stayed the same across all regional municipalities from 2013 to 2014.
- The largest decrease in vacancy rates occurred in Peel with a drop of 0.6%.
- Durham and Peel have the highest vacancy rates.
- While Durham and Peel had vacancy rates of over 2% in 2013, suggesting a stable and healthy rental market, vacancy rates decreased to 1.7% in 2014 for both regions.

Vacancy Rates by Region (%)		
Regional Municipality	2013	2014
Durham	2.0	1.7
Halton	1.6	1.6
Peel	2.3	1.7
York	1.6	1.5
City of Toronto	1.6	1.6
Toronto CMA	1.6	1.6

Source: Canada Mortgage and Housing Corporation, Rental Market Report, Greater Toronto Area, Fall 2014



6.9 Vacancy Rates by Region and Bedroom Type

Description

The vacancy rate by region and bedroom type measures the availability of rental units by type, including bachelors and one, two and three-bedroom units, within each regional municipality.

Key Findings

- ▶ Bachelor units have the highest vacancy rate in Durham, Halton, Peel and York, above 3%.
- ▶ In Toronto and the Toronto CMA, one bedroom units have the highest vacancy rates, though vacancy rates fluctuate by a maximum of only 0.3% and 0.6% respectively.
- ▶ Vacancy rates are lowest in all regional municipalities, except Peel, for three-bedroom dwellings.

Vacancy Rate by Region and Bedroom Type (%)					
Regional Municipality	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Total
Durham	3.3	1.4	1.8	1.4	1.7
Halton	3.3	2.0	1.4	0.5	1.6
Peel	3.4	1.5	1.7	1.6	1.7
York	2.3	1.6	1.5	0.5	1.5
City of Toronto	1.5	1.8	1.4	1.2	1.6
Toronto CMA	1.6	1.7	1.5	1.4	1.6

Source: Canada Mortgage and Housing Corporation, Rental Market Report, Greater Toronto Area, Fall 2014

6.10 Number of Bedrooms by Dwelling Type and Tenure

Description

The number of bedrooms by dwelling type and tenure measures the number of bedrooms in both owned and rented dwellings across all structure types, including single and semi-detached homes, apartments, duplexes and row houses.

Key Findings

- ▶ The majority of owned single and semi-detached homes have three + bedrooms.
- ▶ Both owned and rented apartments have a greater number of homes with 0 – two bedrooms.
- ▶ While owned duplexes have a majority of three + bedrooms, rented duplexes are primarily 0 – two bedrooms.
- ▶ Except for apartments and duplexes, owned dwellings tend to have a greater number of bedrooms than renter dwellings.



Number of Bedrooms by Dwelling Type and Tenure, Toronto CMA

# of Bedrooms	Single Detached, Owner	Single Detached, Renter	Semi-Detached, Owner	Semi-Detached, Renter	Apartment, Owner	Apartment, Renter	Duplex, Owner	Duplex, Renter	Row, Owner	Row, Renter
0-1	6,920	5,435	2,065	2,255	70,790	268,590	1,680	10,765	2,220	3,060
2	52,010	9,270	10,295	2,480	115,715	192,385	4,580	10,140	16,880	6,640
3	289,515	14,655	87,640	5,720	41,345	43,920	15,395	4,565	102,185	22,760
4+	430,485	12,230	41,475	2,765	17,215	4,000	28,265	2,430	19,725	5,615

Source: Statistics Canada, National Household Survey, 2011

6.11 Housing Completions

Description

Housing completions refers to the number of different types of residential structures completed within a specified time frame (usually annually) that are ready for occupancy.

Key Findings

- ▶ Total completions decreased by 4,940 from 2003 – 2013.
- ▶ 508 fewer newly completed and unabsorbed single and semi-detached homes were completed in 2013 than in 2003.
- ▶ Total completions and newly completed and unabsorbed apartments increased from 2003 to 2013.
- ▶ Housing completions across all structures decreased in 2008 and 2009.

Housing Completions, Toronto CMA

Year	Total Completions	Newly Completed & Unabsorbed Homes		Total
		Single & Semi-Detached	Apartment & Row	
2013	33,708	166	1,194	1,360
2012	31,907	152	991	1,143
2011	33,831	112	928	1,040
2010	31,393	202	830	1,032
2009	28,356	458	454	912
2008	36,258	667	396	1,063
2007	30,357	477	402	879
2006	38,121	407	941	1,348
2005	39,296	462	713	1,175
2004	39,620	721	1,066	1,787
2003	38,644	674	622	1,296

Source: Canada Mortgage and Housing Corporation, Housing Market Indicators, Toronto 2013



6.12 Housing Completions by Tenure

Description

Housing completions by tenure refers to the number of completed residential constructions that are ready for occupancy through rental, ownership, condominium and co-operatives.

Key Findings

- Total completions declined by over 10,000 from 2004 to 2014.
- Ownership completions dropped by 12,897 from 2004 to 2014. Rental completions also declined.
- Condominium completions increased by over 2,000 from 2004 to 2014.
- Only 34 co-operatives were completed in the last ten years.

Housing Completions by Tenure, Toronto CMA					
Year	Total Completions	Ownership	Rental	Condominium	Co-Op
2014	29,213	14,901	314	13,998	0
2013	33,708	15,984	2,316	15,408	0
2012	31,907	16,182	2,389	13,336	0
2011	33,831	13,703	927	19,172	29
2010	31,393	13,863	1,457	16,073	0
2009	28,356	13,765	1,010	13,581	0
2008	36,258	19,621	2,069	14,568	0
2007	30,357	20,625	705	9,027	0
2006	38,121	21,629	931	15,561	0
2005	39,296	24,784	944	13,568	0
2004	39,620	27,798	803	11,014	5

Source: Canada Mortgage and Housing Corporation, Completions by Intended Market, Toronto 2014

6.13 Housing Completions by Structure Type

Description

Housing completions by structure type refers to the number different types of completed residential structures that are ready for occupancy, including single detached, semi-detached, apartments, and row housing.

Key Findings

- Housing completions of single detached homes decreased by 9,619 from 2004 – 2014.
- Semi-detached home completions decreased by 2,455 over the same period. Row housing completion also decreased.
- Completion of apartments increased by over 2,000 from 2004 – 2014.



Housing Completions by Structure Type, Toronto CMA					
Year	Total Completions	Single Detached	Semi-Detached	Apartment	Row
2014	29,213	9,557	1,968	13,554	4,134
2013	33,708	9,958	2,195	16,772	4,783
2012	31,907	11,036	1,932	14,786	4,153
2011	33,831	9,106	1,514	18,886	4,325
2010	31,393	9,804	1,784	16,461	3,344
2009	28,356	8,852	2,486	13,206	3,812
2008	36,258	13,882	2,222	15,435	4,719
2007	30,357	14,082	2,730	8,235	5,310
2006	38,121	14,779	3,135	14,482	5,725
2005	39,296	16,917	3,614	13,023	5,742
2004	39,620	19,179	4,423	10,378	5,640

Source: Canada Mortgage and Housing Corporation, Completions by Intended Market, Toronto 2014

6.14 Housing Completions by Structure Type and Region

Description

Housing completions by structure type and region refers to the number different types of completed residential structures within each regional municipality that are ready for occupancy, including single detached, semi-detached, apartments, and row housing.

Key Findings

- There are more apartment housing completions than any other structure type in Toronto and the GTA.
- In Durham and Peel, single detached homes are the largest type of completed housing.
- Toronto had the most completions in 2013 more than double all other regions.

Housing Completions by Structure Type and Region, 2013					
Regional Municipality	Total Completions	Single Detached	Semi-Detached	Apartment	Row
Durham	2,389	1,509	124	187	569
Halton	2,872	1,038	226	562	1,046
Peel	6,405	3,299	973	1,257	876
York	6,677	2,885	522	1,860	1,410
City of Toronto	13,260	934	168	11,570	588
Toronto CMA	33,708	9,182	2,005	14,981	4,141

Source: Canada Mortgage and Housing Corporation, Housing Now GTA, 2014



7. Housing Cost

7.1 Average Rents, 2004–2014

Description

Average rent describes the amount households pay monthly by bedroom type for rent. Average rent is an indicator of housing affordability. Rent in relation to household income is an indicator of the incidence of housing and financial stress. Data reflects buildings with three or more units and does not include units in the secondary housing market.

Source: CMHC, Rental Market Survey, 2014

Key Findings

- ▶ In 2014 average rents ranged from \$896 for a bachelor apartment to \$1,458 for a three-bedroom unit.
- ▶ Over the last ten years, average rents have increased by 23% for a bachelor, 20% for a one-bedroom, 19% for a two-bedroom and 18% for a three-bedroom unit.

Average Rents by Bedroom Type (\$), Toronto CMA				
Year	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
2014	896	1,067	1,251	1,458
2013	873	1,032	1,213	1,454
2012	837	1,007	1,183	1,413
2011	819	977	1,149	1,349
2010	777	949	1,123	1,322
2009	758	926	1,096	1,290
2008	764	927	1,095	1,288
2007	740	900	1,061	1,252
2006	740	896	1,067	1,272
2005	724	888	1,052	1,243
2004	727	886	1,052	1,235

Source: Canada Mortgage and Housing Corporation, Housing Market Indicators, 2014
Canada Mortgage and Housing Corporation, Rental Market Report, Greater Toronto Area (Fall 2014)



7.2 Average Rents in the Secondary Market

Description

Average rent in the secondary market describes the amount households pay monthly by bedroom type within rental structures of three units or less and condominiums.

Key Findings

- Average rent for a three bedroom rental unit was highest for single detached homes, followed by semi-detached homes, row houses and duplexes.
- Average rent for a two bedroom unit in the secondary market was also higher for semi-detached, row and duplex housing than for other.
- Average rent for a one bedroom unit was higher for other than for semi-detached, row and duplex housing.

Average Rents in the Secondary Market (\$), Toronto CMA				
Dwelling Type	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
Single Detached	**	**	**	1,763
Semi-Detached, Row & Duplex	**	877	1,339	1,427
Other	**	1,071	1,091	1,017

Source: Canada Mortgage and Housing Corporation, Rental Market Report, Greater Toronto Area, Fall 2014

7.3 Average Rents by Region and Bedroom Type

Description

Average rent by region describes the amount households pay monthly by bedroom type within each regional municipality.

Key Findings

- Average rent is highest in Toronto across all bedroom types, followed closely by the Toronto CMA.
- Halton has the highest average rents across all bedroom types outside of Toronto and Toronto CMA.
- Peel and York have similar average rents across all bedroom types, while Durham has the lowest average rents.



Average Rents by Region and Bedroom Type (\$), 2014				
Regional Municipality	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
Durham	726	885	1,021	1,203
Halton	891	1,079	1,230	1,432
Peel	819	1,046	1,206	1,335
York	815	1,036	1,194	1,357
City of Toronto	899	1,071	1,264	1,484
Toronto CMA	896	1,067	1,251	1,458

Source: Canada Mortgage and Housing Corporation, Rental Market Report, Greater Toronto Area, Fall 2014

7.4 Average Rents Percentage Change

Description

Average rent percent change describes the percent change in the amount households pay monthly for rent by bedroom type for each regional municipality from 2013 – 2014.

Key Findings

- ▶ Halton saw the greatest percent increase in average rent across all bedroom types, followed by Durham.
- ▶ All regional municipalities had the greatest percent increase in average rent for one and two bedroom dwellings.

Average Rents by Region and Bedroom Type, % Change, 2013–2014				
Regional Municipality	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
Durham	2.9	3.0	3.0	2.0
Halton	2.8	3.9	3.9	3.3
Peel	2.6	2.9	2.4	0.8
York	0.0	2.7	2.7	**
City of Toronto	2.3	2.7	2.7	2.3
Toronto CMA	2.3	2.7	2.6	2.1

Source: Canada Mortgage and Housing Corporation, Rental Market Report, Greater Toronto Area, Fall 2014



7.5 Average Monthly Rent Payments

Description

Average monthly rent payment refers to the average amount spent each month on rent including the cost of electricity, heat, and other municipal services.

Key Findings

- ▶ Toronto has the highest percentage of tenant occupied private dwellings of 45%, followed by Peel at 22%.
- ▶ York has the lowest percentage of tenant occupied private dwellings of 11%.
- ▶ Average monthly rent payments range from \$955 in Durham to \$1,146 in York.
- ▶ The average monthly rent payment for the region is \$1,003.

Average Monthly Rent Payments, 2011				
Regional Municipality	Total Occupied Private Dwelling	# Tenant Occupied	% Tenant Occupied	Average Monthly Rent Payment
	N	N	%	\$
Durham	213,745	36,995	0.17	955
Halton	179,010	30,310	0.17	1,131
Peel	402,940	87,675	0.22	1,071
York	323,530	37,165	0.11	1,146
City of Toronto	1,047,875	476,085	0.45	1,026
Toronto CMA	1,989,690	631,070	0.32	1,003

Source: Statistics Canada National Household Survey, 2011

7.6 Average Monthly Homeownership Costs

Description

Average monthly homeownership costs measures the average amount spent monthly by owners for electricity, heat, municipal services, and mortgage payments etc. Average home ownership payment relative to household income is an indicator of housing affordability and the degree to which households experience financial stress that may limit their ability to afford other necessities.

Key Findings

- ▶ York has the highest percentage of owner occupied private dwellings of 88% as well as the highest average monthly homeownership payment of \$1,586.
- ▶ Toronto has the lowest percentage of owner occupied private dwellings of 55% and the lowest average monthly homeownership payment of \$1,443.



Average Monthly Home Ownership Costs, 2011				
Regional Municipality	Total Occupied Private Dwelling	# Owner Occupied	% Owner Occupied	Average Monthly Homeownership Payment
	N	N	%	\$
Durham	213,745	175,770	0.82	1,443
Halton	179,010	148,445	0.83	1,545
Peel	402,940	314,990	0.78	1,549
York	323,530	285,750	0.88	1,586
City of Toronto	1,047,875	571,785	0.55	1,443
Toronto CMA	1,989,690	1,358,620	0.68	1,516

Source: Statistics Canada National Household Survey, 2011

7.7 Qualifying Income by Dwelling Type

Description

Qualifying income by dwelling type refers to the minimum annual income used by lenders to measure the ability of a borrower to make mortgage payments for different types of dwellings, including two-story single detached homes, bungalows and condos.

Source: Royal Bank of Canada, Housing Affordability Measures, November 2014

Key Findings

- Two story detached homes require the largest qualifying income of \$139,400 compared to qualifying incomes for a bungalow or a condo.

Qualifying Income by Dwelling Type (\$)			
Regional Municipality	Two-Story Single Detached	Bungalow	Condo
Toronto	139,400	122,200	79,300

Source: Royal Bank of Canada, Housing Affordability Measures, November 2014



8. Housing Needs

8.1 Households in Core Housing Need

Description

A household is in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it spends 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.

Source: CHMC, *Housing Observer 2013, Recent Trend in Housing Affordability and Core Housing Need*

Key Findings

- ▶ 19% or almost one in four of all households in the Toronto CMA are in core housing need.
- ▶ Renters are much more likely to be in core housing need than owners.
- ▶ Renters and households who have changed their tenure type are more likely to be persistently in core housing need (over 6 years).
- ▶ Households in the lowest-income quintile are the most likely to live in core housing need.
- ▶ Senior households are more likely than non-senior households to be in core housing need, the percentage of seniors persistently experiencing core housing need generally increases with age.

Core Housing Need by Tenure, 2006

Regional Municipality	# Total Households	Households in Core Need	% of Households in Core Need	Owners Households in Core Need	% Owners in Core Need	Renters Households in Core Need	% Renters in Core Need
Durham	187,705	21,670	11.54	10,645	49.12	11,025	50.88
Halton	152,145	13,175	8.66	6675	50.66	6500	49.34
Peel	342,905	53,345	15.56	27,610	51.76	25,730	48.23
York	261,530	33,860	12.95	23,535	69.51	10,330	30.51
City of Toronto	911,415	216,070	23.71	61,875	28.64	154,190	71.36
Toronto Region	1,696,310	322,415	19.01	124,115	38.5	198,300	61.5

Source: Canada Mortgage and Housing Corporation, 2006



8.2 Households in Core Housing Need, Toronto CMA, 2001–2011

Description

A household is in core housing need if its housing falls below at least one of the adequacy, affordability or suitability, standards and it spends 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable. This section describes the incidence core housing need over a ten year period 2001 – 2011.

Key Findings

- ▶ The number of households in core housing need increased from 2001 – 2011 in Toronto CMA from 295,475 to 315,910.

Households in Core Housing Need, Toronto CMA		
Year	Households in Core Housing Need	Incidence (%)
2011	315,910	16.9
2006	322,415	19.0
2001	295,475	19.1

Source: Canada Mortgage and Housing Corporation, *Households in Core Housing Need 2011*

8.3 Households in Core Housing Need by Component, 2011

Description

A household is in core housing need if its housing falls below at least one of the adequacy, affordability or suitability, standards and it spends 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable. This section describes core housing need by component of affordability, suitability, adequacy or multiple housing standards.

Key Findings

- ▶ Over 68% of all households in core housing need fall below the affordability standard.
- ▶ The percentage of renters in core housing need is more than three times the percentage of owners in core housing need. For both groups the primary reason is lack of affordability.
- ▶ 19.5% of the 32% of renters in core housing need live in housing that is below the affordability standard and 8.6% live in housing that is below multiple housing standards.
- ▶ 8.1% of the 10.1% of owner households in core housing need live in housing below the affordability standard.



Households in Core Housing Need by Component, Toronto CMA

Components of Core Housing Need	All Households in Core Housing Need	Renters in Core Housing Need	% of Renters in Core Housing Need	Owners in Core Housing Need	% of Owners in Core Housing Need
(All Households)	315,915	184,910	32.4	131,005	10.1
Below Affordability Standard Only	216,169	111,410	19.5	104,750	8.1
Below Suitability Standard Only	21,289	17,170	3.0	4,115	0.3
Below Adequacy Standard Only	9,650	7,005	1.2	2,645	0.2
Below Multiple Housing Standards	68,820	49,325	8.6	19,490	1.5

Source: Canada Mortgage and Housing Corporation, *Characteristics of Households in Core Housing Need 2011*

8.4 Increase in Households in Core Housing Need, 1991–2006

Description

A household is in core housing need if its housing falls below at least one of the adequacy, affordability or suitability, standards and it spends 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable. This section describes the number of households in core housing need from 1991 to 2006.

Key Findings

- The percent increase in core housing need from 1991 grew at the highest rate in York and Peel, at 246.75% and 162.78%, respectively, in 2006.
- In York and Peel the number of owner households in core housing need grew more rapidly from 1991 to 2006 than renter households. In 2006 York and Peel had a greater number of owner households in core housing need than renter households.
- In 2006 Toronto and Toronto CMA had a greater number of renters than owners in core housing need. Toronto also saw the slowest percent increase in core housing need since 1991 than any other regional municipality.
- In both Halton and Peel renters and owners in core housing need were relatively even in 2006. Both regions also saw a rapid increase in owner core housing need since 1991.



Increase of Households in Core Housing Need, 1991 to 2006						
Regional Municipality	Year	Total Households	Total Households in Core Need	% Increase from 1991	Owners in Core Need	Renters in Core Need
Durham	2006	187,705	21,670	79.91	10,645	11,025
	2001	165,485	18,680	55.09	8260	10,415
	1996	147,375	17,450	44.87	6655	10,795
	1991	130,170	12,045	/	4185	7865
Halton	2006	152,145	13,175	83.62	6675	6500
	2001	130,120	11,505	60.35	5030	6475
	1996	114,510	10,485	46.13	4075	6410
	1991	103,485	7175	/	2615	4560
Peel	2006	342,905	53,345	162.78	27,610	25,730
	2001	296,235	42,520	109.46	19,700	22,820
	1996	253,910	35,895	76.82	12,985	22,915
	1991	221,025	20,300	/	6965	13,330
York	2006	261,530	33,860	246.75	23,535	10,330
	2001	214,230	25,465	160.78	16,790	8675
	1996	168,815	19,540	100.1	11,155	8385
	1991	144,705	9765	/	5470	4295
City of Toronto	2006	911,415	216,070	57.51	61,875	154,190
	2001	883,315	210,910	53.75	54,955	155,955
	1996	841,295	200,480	46.15	43,690	156,795
	1991	818,515	137,175	/	30,165	107,010
Toronto Region	2006	1,696,310	322,415	82.86	124,115	198,300
	2001	1,548,530	295,475	67.58	99,995	195,480
	1996	1,400,280	269,670	52.94	74,020	195,650
	1991	1,302,000	176,320	/	46,570	129,745

Source: Canada Mortgage and Housing Corporation, 2006

8.5 Households Spending 30% or more of their income on shelter

Description

Lack of affordability is defined by Canada Mortgage and Housing Corporation as a household who spends more than 30% of their total household income on shelter costs. The indicator provides an estimate of the number of owners and renters that may be experiencing financial stress due to housing costs.



Key Findings

- Across the region 26% of owners and 43% of renters are spending 30% or more of their income on shelter.
- The number of owner households spending 30% or more of their income on shelter ranged from 19% in Halton to 28% in Peel.
- The number of renter households spending 30% or more of their income on shelter ranged from 41% in Peel to 44% in York.
- On average 35% of owners and renters or one in three households are paying more than 30% of their incomes on shelter in the GTA.

Households Spending 30% or More of Their Income on Shelter			
Regional Municipality	Total	% of Owner Households	% of Renter Households
Durham	53,160	21.4	42.1
Halton	41,125	19.2	41.6
Peel	124,460	28.1	41.5
York	91,725	26.4	44.5
City of Toronto	363,465	27.6	43.5
Toronto CMA	631,425	26.6	43.2

Source: Statistics Canada, National Household Survey, 2011

8.6 Households Spending 50% or more of their income on shelter

Description

A severe affordability problem is defined by Canada Mortgage and Housing Corporation as a household who spends more than 50% of their total household income on shelter costs and is in core housing need. Households that are in core housing need and paying at least half of their income on housing (INALH) are in dire housing circumstances and at risk of homelessness. This is also referred to as deep core housing need.

Key Findings

- The percentage of total households with severe affordability problems more than doubled between 2001 and 2011.
- The percentage of owners with affordability problems almost tripled over the same period.
- 21.6% of renters spent 50% or more of their income on shelter in 2011 compared to 11.7% in 2001.



Households Spending 50% or More of Their Income on Shelter, Toronto CMA			
Year	% of Total Households	% of Owner Households	% of Renter Households
2011	14.7	11.5	21.6
2006	7.8	5.2	13.2
2001	6.7	4.0	11.7

Source: Canada Mortgage and Housing Corporation, Census Housing Series: Issue 8 – Households in Core Housing Need, 2011

8.7 Average Shelter-Cost-to-Income Ratio

Description

The average shelter-cost-to-income ratio (STIR) refers to the proportion of total before-tax household income spent on shelter. Those expenses include the monthly rent or the monthly mortgage payment, property taxes, and condominium fees, as well as the costs of electricity, heat, and other municipal services. STIR is calculated for each household individually by dividing its total annual shelter cost by its total annual income. The average STIR is then calculated by taking the average of all individual household's measure.

Source: Canada Mortgage and Housing Corporation

Key Findings

- ▶ Across the region renters paid more for shelter with average STIR of 31% compared to owners at 22%.
- ▶ Owners STIR ranged from 19% in Halton to 23% in Peel.
- ▶ Renters STIR ranged from 30% in Durham, Halton and Peel to 31% in York and Toronto.
- ▶ Of the 49% of households in core housing need, owners and renters paid approximately half of their income shelter.

Average Shelter-to-Income Ratio of Households, 2006						
Regional Municipality	Total Households			Households in Core Need		
	All	Owners	Renters	All	Owners	Renters
Durham	22.8	21.2	30.8	51	53.5	48.7
Halton	21.6	19.8	30.3	52.5	54.5	50.4
Peel	25	23.6	30.3	50.8	54.9	46.3
York	23.6	22.6	31.4	53	55.3	47.7
City of Toronto	26.3	22.4	31.4	47.7	51.7	46.1
Toronto Region	25.2	22.5	31.2	49	53.3	46.3

Source: Canada Mortgage and Housing Corporation, 2006



8.8 INALH Households by Structure Type

Description

INALH households by structure type refers to households that are in core housing need and paying at least half or their income on housing living in different types of structures, including single and semi-detached homes, apartments, moveable dwellings, duplexes, row houses, other single-attached homes and other.

Key Findings

- The majority of INALH households live in single-detached homes.
- A large portion of INALH households also live in apartments that have five or more storeys and in other structure types.

INALH Households by Structure Type, Toronto CMA								
Single Detached	Semi-Detached	Apartment (5+ Storeys)	Apartment (>5 Storeys)	Movable Dwelling	Duplex	Row	Other Single-Attached House	Other
72,410	14,050	34,660	9,965	96	7,865	17,515	170	49,555

Source: Statistics Canada, National Household Survey, 2011

8.9 INALH Households by Household Maintainer

Description

INALH households by household maintainer refers to households that are in core housing need and paying at least half or their income on housing who are responsible for a mortgage or who live in subsidized housing. This indicator also describes the household's maintainer.

Key Findings

- 130,680 out of 156,725 INALH households live with a mortgage than without a mortgage.
- 123,275 out of 136,470 INALH households do not live in subsidized housing.

INALH Households by Tenure, Toronto CMA					
Tenure	Total	With Mortgage	Without Mortgage	Subsidized Housing	Not Subsidized Housing
Owner	156,725	130,680	26,050	N/A	N/A
Renter	136,470	N/A	N/A	13,185	123,275
Total	293,190				

Source: Statistics Canada, National Household Survey, 2011



9. Poverty

9.1 Food Bank Use

Description

Refers to the number and demographic of people accessing food banks each month in the Greater Toronto Area. These statistics provide one indicator of the number of people who do not have enough income to meet basic needs of food and shelter.

Key Findings

- ▶ In 2013, more than one million people (1,120,000) visited food banks throughout the GTA.
- ▶ Food bank use has increased almost 40% in Toronto's former City suburbs since 2008.
- ▶ Housing is the largest expense for most people who use food bank services. In 2013, the average food bank client spent 73% of their income on their shelter.
- ▶ Compared to 2008, clients who visit food banks are older, more highly educated, and more likely to be born outside of Canada.
- ▶ 34% of food bank clients are children under 18 years of age.
- ▶ 50% of food bank users are born outside of Canada, and 33% are new immigrants (have lived in Canada for less than 5 years).
- ▶ 47% have a serious illness or disability.
- ▶ 30% have graduated college or university.
- ▶ 23% of clients report that at least one person in their household is employed.
- ▶ 40% of adult clients and 20% of child clients are hungry once a week.

Source: Daily Bread Food Bank: *Who's Hungry, A Tale of Three Cities: 2013 Profile of Hunger in the GTA*

Food Bank Use, Toronto GTA		
Area	Total Client Visits	% of Change from 2008
Outer Suburbs	156,500	0.2
Inner Suburbs	505,200	3.8
City Core	378,700	4.0
Overall Toronto	883,900	11.0
Overall GTA	1,040,400	9.0

Source: Daily Bread Food Bank, *Who's Hungry?, 2014 Profile of Hunger in the GTA*



Food Bank Use by Client Type (%), Toronto GTA

Area	Gender		Age Groups				Born Outside Canada	Disability	Aboriginal	Household Composition			
	Female	Male	18 & under	19-44	45-64	65 & over				Single	Lone Parent	Couple with Children	Couple without Children
Inner Suburbs	57.0	43.0	34.0	37.0	24.0	0.5	59.0	45.0	0.5	38.0	17.0	20.0	0.8
City Core	45.0	54.0	21.0	38.0	33.0	0.7	44.0	59.0	0.9	61.0	10.0	0.8	10.0
Overall GTA	53.0	47.0	31.0	37.0	26.0	0.5	49.0	49.0	0.6	45.0	15.0	17.0	0.8

Source: Daily Bread Food Bank, *Who's Hungry?*, 2014 Profile of Hunger in the GTA

9.2 Social Housing Wait List, 2015

Description

The social housing waitlist is an indicator of the demand for social housing. It provides an indicator of trends in the demand for affordable housing, as well as insight into characteristics of households in housing need. Wait list data are categorized by the number of seniors, non-seniors, singles and families waiting for social housing.

Key Findings

- ▶ Toronto had the greatest number of active households on social housing waitlists in 2013.
- ▶ The number of households on social housing waitlists increased by almost 14,000 from 2010 to 2013 in the GTA from 95,827 to 109,735.
- ▶ From 2010 to 2013 the increase in the number of households on the wait list ranged from 6% in Toronto to 22% in Halton.
- ▶ Peel Region's social wait lists did not increase, unlike the rest of the GTA, as they revised their wait list system in 2011, which resulted in a high number of cancelled applications.

Active Households on Social Housing Wait Lists

Regional Municipality	2010	2011	2012	2013	% of Change, 2012-2013
Durham	4,260	4,348	4,751	5,237	10.2
Halton	2,140	3,153	3,398	4,179	22.9
Peel	15,341	12,853	12,850	12,630	-1.7
York	7,626	8,688	9,496	10,580	11.4
City of Toronto	66,460	69,342	72,696	77,109	6.1
Toronto Region	95,827	98,384	103,191	109,735	6.3

Source: Ontario Non-Profit Housing Association, *Wait List Survey*, 2014



9.3 Average Wait for Social Housing

Description

The average wait for social housing refers to the average amount of time, in years, households must remain on the waitlist before accessing social housing. It is an indication of the number households living in precarious housing circumstances.

Key Findings

- ▶ In 2013, York had the longest average wait time for all household types at 9 years, followed by Peel at 8 years.
- ▶ Average wait times for social housing ranged from 2.4 to 9.8 years in 2013.
- ▶ Families as well as single adults and couples had the longest average wait time for social housing.
- ▶ In all regions the number of new applications for social housing was greater than the number of cancelled applications.

Average Wait Times for Social Housing, 2013						
Regional Municipality	Active Households by Household Type			Average Wait Time (Years)		
	Seniors	Families	Single Adults & Couples	Seniors	Families	Single Adults & Couples
Durham	1,186	2,306	1,745	4.1	3.8	3.9
Halton	1,207	1,836	1,136	2.4	4	6
Peel	3,178	6,064	3,388	6.2	9.7	8
York	5,739	2,723	2,118	6.9	7.6	9.8
City of Toronto	24,777	23,420	28,912	5.9	8.4	6.1
Toronto Region	36,087	36,349	37,299	5.1	6.7	6.8

Source: Ontario Non-Profit Housing Association, Wait List Survey, 2014

New and Cancelled Applications for Social Housing and Households Housed, 2013			
Regional Municipality	Households Housed	New Applications	Cancelled Applications
Durham	307	1,613	1,041
Halton	394	1,603	1,902
Peel	1,112	5,081	4,175
York	372	3,085	1,685
City of Toronto	3,698	18,243	10,726
Toronto Region	5,883	29,625	19,529

Source: Ontario Non-Profit Housing Association, Wait List Survey, 2014



9.4 Number of Homeless People

Description

Homelessness describes the situation of an individual or family living without stable, permanent, and appropriate housing or the immediate means to acquire it.

Homelessness encompasses a range of physical living situations including:

1. Unsheltered or absolute homelessness refers to persons living on the streets or in a place not intended for human habitation,
2. Emergency Sheltered refers to persons staying in overnight homeless shelters or those impacted by family violence,
3. Provisionally Accommodated refers to persons whose accommodation is temporary or lacks security of tenure,
4. At Risk of Homelessness refers to persons who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards.

Toronto's Street Needs Assessment, 2013 counted 5,253 people who were homeless in Toronto on the night of April 17, 2013. This is underestimation as the assessment is only able to count visible homeless persons both without shelter and using emergency shelter.

While it is common knowledge that there are homeless people, there is a lack of regional consistency in definitions and counting methodologies, which makes a regional comparison challenging. Despite these challenges, it is important to recognize the presence of homelessness and this population's housing needs.

Source: Canadian Homelessness Research Network, 2012; City of Toronto Street Needs Assessment, 2013

Number of Homeless People, Toronto						
Year	Estimated Homeless Population	% on the Street	% in City-Administrated Shelters	% in VAW Shelters	% in Health/Treatment Facilities	% in Correctional Facilities
2013	5,219	8.6	76.1	6.8	4.5	4.0
2009	5,169	7.0	77.2	5.9	4.3	5.6
2006	4,969	14.8	73.4	3.4	5.5	2.8

Source: Ontario Non-Profit Housing Association, Wait List Survey, 2014



10. Continuum of Housing Choices – Social

10.1 Social Housing

Description

Social housing is rental housing subsidized by the government. It includes units with rent-geared-to-income (where rents comprise no more than 30% of the before-tax household income) and rent-subsidized units (where the government provides additional funds to help part of the household rent). Social housing can be owned and/or managed by governments, non-profit organizations, or cooperatives. Social housing plays a key role in providing safe, secure, and affordable housing for low-income people.

Source: ONPHA, *Where's Home*, 2013

Key Findings

- ▶ There are 126,094 units of social housing available in the Toronto region.
- ▶ Number of social housing homes range from 95,620 in Toronto to 4,199 in Halton.
- ▶ Of the 126,094 social housing units available across the region there are also 109,735 households waiting for social housing.

Number of Social Housing Units			
Regional Municipality	Total Population	Active Households on Social Housing Wait Lists	Total Social Housing Units
Durham	608,124	5,237	6,718
Halton	501,669	4,179	4,199
Peel	1,296,814	12,630	13,511
York	1,032,524	10,580	6,046
City of Toronto	2,615,060	77,109	95,620
Toronto Region	5,583,064	109,735	126,094

Source: Ministry of Municipal Affairs, Data Request, 2015, social housing units
Ontario Non-Profit Housing Association, Data Request, 2015, households on social housing wait list



10.2 Supportive Housing

Description

Supportive housing provide supports to people with special needs who require services at greater frequency than living independently but without the medical monitoring or supervision that would be provided in a long-term care facility. Although supports may vary depending on need, supportive housing programs aim to promote wellness by providing a level of health services that allow participants, despite their conditions, to live in the community with a high degree of independence. These programs include aid for individuals experiencing mental health and addiction issues.

Key Findings

- ▶ There are 8,660 people being assisted with supportive housing across the region through the Ministry of Health and Long Term Care.
- ▶ There are 678 supportive housing homes being funded through the Investment in Affordable Housing Program.

Supportive Housing, 2014				
Regional Municipality	# of Supportive Housing Units Funded by IAH/AHP	Total Persons Aided by Supportive Housing	% for Mental Health	% for Substance Addiction
Durham	33	250	87.2	12.8
Halton	54	975	98.4	1.6
Peel	171	1,886	97.0	3.0
York	68	250	96.8	3.2
City of Toronto	352	5,299	92.8	7.2
Toronto Region	678	8,660	94.3	5.7

Source: Data Request from the Ministry of Health and Long Term Care, 2014 and Ministry of Municipal Affairs and Housing, 2015



II. Continuum of Housing Choices – Rental

II.I Rental Inventory by Structure Type and Age of Building

Description

Rental inventory by structure type and age of building refers to the number of rental units located in different types of structures, including single and semi-detached homes, apartments, moveable dwellings, duplexes, row houses and other single-attached homes, that were built in different construction periods ranging from before the 1920's to 2011.

Key Findings

- ▶ The majority of apartment rental units are located in buildings constructed between 1961 and 1990.
- ▶ Across all housing structure types, the majority of rental units are located in buildings constructed in the mid 20th century (1946 to 1980).
- ▶ As a large portion of rental units are located in buildings that are over 30 years of age, capital repair and maintenance will become an increasingly prominent issue facing landlords and tenants in the Toronto Region.

Rental Inventory by Structure Type and Age of Building, Toronto CMA

Period of Construction	Single Detached	Semi-Detached	Apartment (5+ Storeys)	Apartment (>5 Storeys)	Duplex	Row	Movable Dwelling	Other Single-Attached House
2006–2011	34,565	12,265	59,070	82,535	11,760	20,510	1,810	380
2001–2005	25,605	9,565	40,335	68,510	13,120	16,870	1,455	395
1996–2000	20,245	7,600	31,660	60,905	13,310	16,720	1,560	515
1991–1995	22,850	8,085	45,985	87,415	14,870	23,165	1,970	700
1981–1990	64,795	24,210	146,360	288,590	38,390	61,170	4,740	1,640
1971–1980	85,735	30,300	221,240	339,565	45,840	64,120	8,980	1,595
1961–1970	80,885	22,855	208,780	350,265	58,470	41,730	3,560	2,635
1946–1960	106,770	21,240	92,735	299,370	79,115	21,745	1,035	3,575
1921–1945	54,295	9,330	18,285	139,580	37,155	5,350	340	2,350
1920 or before	51,340	10,755	11,520	123,015	28,250	5,480	175	2,615

Source: Statistics Canada, National Household Survey, 2011



11.2 Rental Apartment Universe

Description

The total number of available rental homes in the Toronto CMA in 2013.

Key Findings

- ▶ There are 315,841 rental homes available across the Toronto CMA.
- ▶ The majority of rental dwellings consist of one and two bedrooms.
- ▶ Rental dwelling range from 5,192 in York to 256,825 in Toronto.

Rental Apartment Universe					
Regional Municipality	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Total
Durham	371	3,680	7,757	1,592	13,400
Halton	296	4,718	8,202	1,139	14,355
Peel	877	13,407	18,907	3,643	36,834
York	145	1,873	2,776	290	5,192
City of Toronto	23,191	110,320	101,446	21,868	256,825
Toronto Region	24,485	128,557	128,240	33,153	315,841

Source: Canada Mortgage and Housing Corporation, Rental Market Report, Greater Toronto Area, Fall 2014

11.3 Secondary Suite Inventory

Description

Secondary suite inventory refers to the number of rental units in Toronto CMA that exist as secondary separate dwellings within a typical single household dwelling unit, including single and semi-detached homes, row houses, duplexes and other primarily accessory suites.

Key Findings

- ▶ There are 130,432 secondary suites in the Toronto CMA.
- ▶ The greatest increase in the number of secondary suites was in single-detached homes from 2013 – 2014. The number of secondary suites decreased slightly in semi-detached homes, row houses and duplexes over the same period.
- ▶ Overall, however, secondary suite inventory increased by 2% from 2013 to 2014.



Secondary Suite Inventory, Toronto CMA		
Dwelling Type	2013	2014
Single Detached	47,575	49,173
Semi-Detached, Row & Duplex	50,674	50,619
Other Primarily Accessory Suites	29,248	30,641
Total	127,497	130,432

Source: Canada Mortgage and Housing Corporation, Rental Market Report, Greater Toronto Area (Fall 2014)

** Statistics for secondary rented units exclude apartments in purpose-built rental structure with three rental units or more, condominium apartments, and units in institutions.

11.4 Private Condominium Rental Inventory

Description

Private condominium rental inventory refers to the number of rental units available in privately owned condominium buildings. Rented condominium units can help to ease the pressure on the available rental housing stock.

Key Findings

- ▶ In the Toronto CMA, 29% or 90,705 out of 309,364 units in condominium buildings are rental units.
- ▶ Rental units in condominiums are highest in Toronto at 31% and lowest in Halton at 13.7%.

Private Condominium Rental Inventory				
Regional Municipality	Condominium Universe	Rental Units	% of Units in Rental	Vacancy Rate
Durham	6,149	954	15.5	0.8
Halton	13,188	1,801	13.7	0.8
Peel	41,056	10,523	25.6	1.2
York	28,781	6,840	23.8	2.1
City of Toronto	229,890	71,905	31.3	1.3
Toronto CMA	309,364	90,705	29.3	1.3

Source: Canada Mortgage and Housing Corporation, Rental Market Report, Greater Toronto Area, Fall 2014



11.5 Sources of Rental Supply

Description

Sources of rental supply refer to the number of renters living in different forms of rental housing, including apartments, townhouses, private condominium rental, secondary suites and social housing.

Key Findings

- ▶ The largest percentage of renters, 46%, live in apartments, followed by secondary suites.
- ▶ 126,094 or 19% of renters live in social housing.
- ▶ Only 14% of renters live in private condominium rental units.

Distribution of Rental Households by Source of Rental Units, Toronto CMA

Apartment	Townhouse	Private Condominium Rental	Secondary Units	Social Housing
308,212	7,629	90,705	130,432	126,094

Source: Canada Mortgage and Housing Corporation, Rental Market Report, Greater Toronto Area, Fall 2014
Social housing data source: Ministry of Municipal Affairs and Housing request.



12. Continuum of Housing Choices – Ownership

12.1 Ownership Inventory by Structure Type and Age of Building

Description

Ownership inventory by structure type and age of building refers to the number of owned dwellings located in different types of structures, including single and semi-detached homes, apartments, moveable dwellings, duplexes, row houses and other single-attached homes, that were built in different construction periods ranging from before the 1920's to 2011.

Key Findings

- ▶ The largest number of single-detached homes was built between 1981 to 1990 and 1946 to 1960.
- ▶ Most owned apartment dwellings 5 storeys or higher were built after 1980.

Ownership Inventory by Structure Type and Age of Building, Toronto CMA

Period of Construction	Single Detached	Semi-Detached	Apartment (5+ Storeys)	Apartment (>5 Storeys)	Duplex	Row	Movable Dwelling	Other Single-Attached House
2006–2011	65,020	12,345	34,885	4,415	940	22,850	25	0
2001–2005	93,340	23,445	32,005	4,825	2,060	28,525	15	45
1996–2000	63,735	13,790	15,535	2,915	3,525	13,790	70	0
1991–1995	46,890	3,810	14,620	2,215	3,615	3,810	50	0
1981–1990	152,335	8,765	40,595	5,715	11,450	16,480	95	65
1971–1980	83,195	21,590	31,735	9,330	5,415	26,170	75	295
1961–1970	82,045	17,465	9,445	6,390	6,225	6,600	45	140
1946–1960	119,295	12,225	2,940	6,495	9,920	1,705	0	190
1921–1945	44,545	13,370	1,065	6,670	3,595	1,275	0	295
1920 or before	28,435	1,225	15,015	12,150	3,735	5,390	30	450

Source: Statistics Canada, National Household Survey, 2011



12.2 Ownership by Mortgage Status

Description

Ownership by mortgage status refers to the number of owner households with and without a mortgage in each regional municipality.

Key Findings

- ▶ 843,780 out of 1.3 million owner households have a mortgage in the Toronto CMA.
- ▶ In Durham and Peel, over 67% of owner households have a mortgage.
- ▶ Toronto CMA, Toronto and York have a relatively even balance between owners with and without mortgages, with 62%, 56% and 63% holding mortgages, respectively.

Ownership by Mortgage Status			
Regional Municipality	Owner Households	Mortgage	No Mortgage
Durham	175,765	119,045	56,720
Halton	148,445	95,445	53,000
Peel	314,990	219,720	95,270
York	285,750	180,220	105,525
City of Toronto	571,790	318,825	252,960
Toronto CMA	1,357,235	843,780	513,460

Source: Statistics Canada, National Household Survey, 2011

12.3 Median Value of Owned Household by Structure Type

Description

Median value of owned household by structure type refers to the median dollar value of different types of owned housing structures, including single and semi-detached homes, apartments, duplexes, row houses, moveable dwellings and others.

Key Findings

- ▶ Median value of single detached owned households almost doubled from \$269,651 in 2001 to \$500,491 in 2011 in the Toronto CMA.
- ▶ Almost all structure types increased in median value from 2006 to 2011 except apartments of less than five stories and row houses.



Median Value of Owned Households by Structure Type (\$), Toronto CMA

Year	Single Detached	Semi-Detached	Apartment (5+ Storeys)	Apartment (>5 Storeys)	Duplex	Row	Movable Dwelling	Other
2011	500,491	380,514	280,120	300,125	376,166	340,981	140,022	369,235
2006	399,772	300,112	214,050	300,125	348,792	364,603	250,495	299,396
2001	269,651	N/A	160,208	N/A	N/A	N/A	70,072	200,476

Source: Statistics Canada, National Household Survey, 2011

12.4 Average House Price by Structure Type

Description

Average house price refers to the average price of different housing structures, including single and semi-detached homes, condominium townhouses and apartment as well as row houses.

Key Findings

- ▶ Across the region the average house price for all home types ranges from \$386,885 in Durham to \$716,841 in York.
- ▶ Single-detached homes in York and the City of Toronto have the highest average house price at over \$900,000.
- ▶ York has the highest average home price of \$716,841 for all home types, followed by Halton at \$609,114.
- ▶ The average house price of condominiums, both townhouses and apartments, is lower than for row houses as well as single and semi-detached homes.

Source: Toronto Real Estate Board, Market Watch, December 2014

Average House Price (\$)

Regional Municipality	All Home Types	Single Detached	Semi-Detached	Condominium Townhouse	Condominium Apartment	Row
Durham	386,885	431,922	308,662	219,274	257,686	341,800
Halton	609,114	757,080	467,342	336,375	387,123	482,457
Peel	429,341	609,206	434,319	343,921	268,087	425,548
York	716,841	910,153	558,548	473,186	331,701	578,989
City of Toronto	574,539	934,039	615,794	393,303	387,612	651,363

Source: Toronto Real Estate Board, Market Watch, December 2014



12.5 Housing Price Index

Description

The housing price index is a measure used to assess price changes in the residential housing market.

Key Findings

- ▶ The housing price index was highest in York at 183.9, followed by Toronto at 173.8.
- ▶ York also had the greatest percent change from 2013 – 2014 at 10.12%, followed closely by Durham at 9.84%.
- ▶ Toronto saw the lowest percent change of all regions over the same period at 6.89%.

Source: Toronto Real Estate Board, Home Price Index, December 2014

Housing Price Index			
Regional Municipality	Index	Benchmark (\$)	% of Change 2013-2014
Durham	154	362,400	9.84
Halton	170.9	521,300	7.89
Peel	162.5	444,500	7.05
York	183.9	631,100	10.12
City of Toronto	173.8	569,600	6.89

Source: Toronto Real Estate Board, Home Price Index, December 2014

12.6 Average Purchase Price of a Single Detached Home

Description

Average purchase price is a measure of home ownership affordability and an indicator of household's ability to move from renting to owning. Changes in home ownership cost affect rental vacancy rates and choices across the housing market.

Key Findings

- ▶ The average purchase price of single detached home was 658,063 in the Toronto region in October 2012.
- ▶ The average purchase price of a single detached home was highest in Toronto at \$956,088 and lowest in Durham at \$413,100.
- ▶ Across the GTA, single detached homes had the highest purchase price compared to all other forms of housing.
- ▶ In 10 years, from 2003 to 2013, the average price in the Toronto region increased 43%.
- ▶ The largest percent changes in the average price occurred in 2010 and 2011.



Average Price of a Single Detached Home			
Regional Municipality	October, 2011 (\$)	October, 2012 (\$)	Change (%)
Durham	425,151	413,100	-2.8
Halton	609,487	505,421	-17.1
Peel	610,167	598,702	-1.9
York	626,985	640,713	2.2
City of Toronto	1,331,552	956,088	-28.2
Toronto CMA	658,063	672,318	2.2

Source: Housing Market Outlook, Greater Toronto Area, Spring 2014; Housing Now-Greater Toronto Area, July 2012

Changes in Average Housing Unit Sale Price for the Toronto GTA		
Year	Average Sale Price (\$)	Change (%)
2013	523,007	5.21
2012	497,130	6.91
2011	465,014	7.82
2010	431,276	9.06
2009	395,460	4.25
2008	379,347	0.83
2007	376,236	6.90
2006	351,941	4.77
2005	335,907	6.56
2004	315,231	7.56
2003	293,067	/

Source: Toronto Real Estate Board, Market Watch, 2014

Average Price of a Housing Unit (\$), 2014					
Regional Municipality	Single Detached	Semi-Detached	Townhouse	Apartment	All Housing Units
Durham	428,914	289,936	245,126	241,756	386,693
Halton	764,787	472,076	356,991	327,566	628,438
Peel	631,468	440,998	347,485	275,543	437,000
York	824,785	530,708	446,435	368,677	673,198
City of Toronto	943,055	684,980	423,988	401,809	673,193

Source: Toronto Real Estate Board, Market Watch, 2014



12.7 Inventory of Affordable Home Sales by Price Thresholds

Inventory of affordable home sales by price thresholds refers to the number of homes of different structure types, including single and semi-detached homes, condominium townhouses and apartment as well as row houses ranging from \$0 to \$99,999 to \$2,000,000+.

Key Findings

- ▶ In 2014, the greatest number of homes sold in the Toronto region ranged from \$300,000 and \$499,999.
- ▶ The greatest number of single and semi-detached homes sold ranged from \$400,000 and \$599,999.
- ▶ The greatest number of condominium, townhouses and apartments ranged from \$200,000 and \$399,000.

Source: Toronto Real Estate Board, Market Watch, December 2014

Inventory of Affordable Home Sales by Price Thresholds, Toronto CMA							
Price Range (\$)	Total	Single Detached	Semi-Detached	Condominium Townhouse	Condominium Apartment	Row	Other
0–99,999	161	21	1	21	107	3	8
100,000–199,999	2,861	343	37	381	2,042	9	49
200,000–299,999	11,709	1,711	479	1,712	7,093	479	235
300,000–399,999	18,134	4,649	1,712	2,546	6,754	2,086	387
400,000–499,999	17,388	7,217	3,035	1,575	3,042	2,255	264
500,000–599,999	13,259	7,742	2,156	404	1,308	1,319	330
600,000–699,999	9,425	6,534	1,029	190	702	650	320
700,000–799,999	5,999	4,644	490	134	301	314	116
800,000–899,999	4,021	3,381	312	55	134	121	18
900,000–999,999	2,546	2,160	196	26	100	58	6
1,000,000–1,249,999	3,085	2,720	119	33	137	72	4
1,250,000–1,499,999	1,660	1,494	55	8	77	26	0
1,500,000–1,749,999	923	838	35	5	39	6	0
1,750,000–1,999,999	528	488	14	2	22	2	0
2,000,000+	1,168	1,078	25	3	57	3	2

Source: Toronto Real Estate Board, Market Watch, December 2014



13. Current Programs and Investments

13.1 Investment in Affordable Housing Program

The Affordable Housing Initiative (AHI) is a federal program that provides funding to increase the supply of affordable housing. Federal funds are matched by provincial governments for new affordable housing, major renovations and rent supplements.

Under this initiative, funding has been extended until 2019. AHI funding provides investments for the Canada–Ontario Affordable Housing Program and is comprised of four components: New Rental Housing, Northern Repair, Homeownership components, and Ontario Renovates.

1. Rental Housing

Aims to create affordable rental units, via subsidies for market conversion into rental housing stock, and must be modest in size relative to other housing in the community. This subsidy is not eligible for secondary suits, retirement, nursing, and social housing that receive ongoing federal subsidies.

2. Homeownership

Aims to assist low to moderate income renter households in purchasing affordable homes by providing down payment assistance in the form of a forgivable loan. This program will help to ease the demand for rental housing, provide renter households with the opportunity to move towards homeownership, and encourage developers to build affordable housing by fostering a demand.

3. Northern Repair

This funding option is not available for the GTA.

4. Ontario Renovates

Aims to improve the living conditions of households in need through providing financial assistance to repair deficiencies in affordable ownership and rental properties as well as to increase the supply of affordable rental housing by providing incentives to create secondary suites in existing family homes. This component consists of two sub-components

- a. *Home Repair*: Aims to assist low to moderate income owner households in repairing their homes to a standard adequacy.
- b. *Multi-Unit Rehabilitation*: Aims to assist landlords to modify units to create new affordable rental units in existing single family homes, and to rehabilitate and improve units that assist victims of family violence.

Source: Canada Mortgage and Housing Corporation, 2011; Canada's Economic Action Plan



13.2 Homelessness Partnering Strategy

The Homelessness Partnering Strategy (HPS) is a federally-funded program that encourages communities to determine their own population needs and to adopt more mature approaches to homelessness. HPS has supported municipalities in shifting away from emergency responses and focusing instead on longer term solutions. This strategy has been extended until 2019 with special emphasis on Housing First programs.

Homelessness remains a persistent issue, and in addition to its human cost it places pressure on other public services (including health and correctional). The HPS initiatives work to prevent homelessness by:

- ▶ Investing in transitional and supportive housing through a housing first approach
- ▶ Supporting community-based efforts to prevent and reduce homelessness
- ▶ Funding programs that ensure that:
 - Integrated and comprehensive Housing First programs are developed
 - Community-level homelessness priorities are addressed
 - Partners are engaged to maximize and coordinate efforts
 - An understanding of homelessness is enhanced at both the local and national levels

Source: Employment and Social Development Canada, 2014

Homelessness Partnering Strategy Funding (\$)		
Regional Municipality	Total Funding 2014–2019 (5 years)	Annual Average
Durham	1,394,400	278,880
Halton	1,673,235	334,647
Peel	4,685,050	937,010
York	2,651,870	530,374
City of Toronto	86,481,945	17,296,389

Source: Ministry of Municipal Affairs and Housing, 2015

13.3 Community Homelessness Prevention Initiative

The Community Homelessness Prevention Initiative (CHPI) combines funding from former, separate housing and homelessness programs into a single flexible program. Funding can now be used by Service Managers to address local priorities and better meet the needs of individuals and families who are homeless or at risk of becoming homeless in their local communities. The Provincial Government invested \$251 million in funding for this initiative. Service Managers are able to allocate funding to various projects including emergency shelters, housing with related supports, and homelessness prevention.



Community Homelessness Prevention Initiative Funding (\$)	
Regional Municipality	Total Contribution
Durham	4,284,153
Halton	5,890,644
Peel	12,836,510
York	10,527,120
City of Toronto	111,572,629

Source: Ministry of Municipal Affairs and Housing, 2015

13.4 Expiring Social Housing Operating Agreements

Over the next twenty years social housing operating agreements with the federal government are set to expire. This means that federal funding to social housing operators will decline to zero by 2032. Without reinvestment of federal funds for social housing, there will be increased pressure on Service Manager's and other social housing providers including co-operatives to provide affordable housing to low-income people which could lead to a loss of affordable homes.

Key Findings

- By 2032 the federal government investment in social housing will decline to zero. This will relate to increased housing pressure on provincial and municipal governments. It will also result in greater precarious housing and risk of homelessness.



Inventory of Affordable Home Sales by Price Thresholds, Toronto CMA		
Year	Amount (\$)	Share of Original (%)
2002	524,766,966	99.9
2003	524,443,078	99.8
2004	523,655,946	99.5
2005	522,109,061	99.3
2006	520,903,927	99.0
2007	519,711,469	98.6
2008	517,571,727	97.7
2009	512,482,372	96.5
2010	506,299,219	95.4
2011	500,518,743	94.1
2012	493,848,428	92.5
2013	485,442,603	90.0
2014	472,536,633	87.8
2015	460,522,246	84.8
2016	445,260,077	80.4
2017	421,844,932	75.5
2018	396,039,116	70.1
2019	367,761,375	64.8
2020	340,120,870	58.5
2021	207,006,224	52.4
2022	274,720,022	43.6
2023	228,950,697	34.9
2024	183,400,179	27.0
2025	141,497,880	20.1
2026	105,291,429	13.8
2027	72,621,790	9.3
2028	48,613,455	5.2
2029	27,391,354	2.3
2030	12,256,089	0.8
2031	4,139,602	0.2
2032	1,171,993	0.0
2033	0	0.0