



# Housing Needs Assessment

---

February 2025



# Table of Contents

Executive Summary .....	I
1.0 Introduction and Methodology.....	1
2.0 Background Context .....	6
3.0 Geographic Context.....	18
4.0 Growth and Demographic Context.....	19
5.0 Employment And Economic Context .....	24
6.0 Housing Context .....	28
7.0 Housing Market Trends.....	33
8.0 Core Housing Need .....	48
9.0 What We Heard .....	55
10.0 Looking Ahead .....	71
Appendix A: Completed Federal HNA Template.....	80

# LIST OF ACRONYMS AND ABBREVIATIONS

<b>AMHI:</b>	Area Median Household Income
<b>AMR:</b>	Average Market Rent
<b>ARU:</b>	Additional Residential Unit
<b>BFF:</b>	Province of Ontario Building Faster Fund
<b>CCBF:</b>	Canada Community-Building Fund
<b>CHN:</b>	Core Housing Need
<b>CMHC:</b>	Canada Mortgage and Housing Corporation
<b>GTHA:</b>	Greater Toronto and Hamilton Area
<b>HAF:</b>	Housing Accelerator Fund
<b>HART:</b>	Housing Assessment Resource Tool
<b>HATCH:</b>	Halton Access to Community Housing
<b>HNA:</b>	Housing Needs Assessment
<b>MTSA:</b>	Major Transit Station Area
<b>NHS:</b>	National Housing Strategy
<b>NFPOW:</b>	No Fixed Place of Work
<b>ODSP:</b>	Ontario Disability Support Program
<b>OP:</b>	Official Plan
<b>OW:</b>	Ontario Works
<b>PPS/PPS, 2024:</b>	Provincial Planning Statement, 2024
<b>PPU:</b>	Persons per Unit
<b>RGI:</b>	Rent-geared-to-income
<b>SGA:</b>	Strategic Growth Area
<b>STR:</b>	Short-term Rental
<b>STREF:</b>	Short-Term Rental Enforcement Fund
<b>TRREB:</b>	Toronto Regional Real Estate Board

# EXECUTIVE SUMMARY

## Background and Purpose

A Housing Needs Assessment (HNA) is a planning tool used to help municipalities identify specific housing needs in their community. It includes considerable technical data and analysis that can be used to identify which policies, strategies and frameworks would be most useful to implement, to address identified local housing needs. The Federal government requires all municipalities with a population of 30,000 or greater to complete an HNA to be eligible for Federal infrastructure funding.

The Town of Milton HNA was developed based on the standardized Federal HNA template, but expands on some of the required parts of that template. It uses information from Milton’s [Residential and Non-Residential Needs Analysis Study](#) (Watson, 2024) to understand where best to focus efforts to align future housing and population projections with housing needs identified through the HNA work. The completed Federal HNA template is included as an Appendix to the main HNA document.

Milton’s HNA presents a mixture of quantitative and qualitative research that identifies gaps, needs and opportunities in the Town’s housing continuum. The information in this HNA will be used to inform the development of a local strategy related to housing and housing affordability. Typically, HNAs are revisited every five years, to align with the release of new Census data. Given that the next Census will be completed in May 2026, it is expected that the next HNA update for the Town will occur sooner than five years and will then follow a regular five-year reporting schedule.

## The Housing Continuum

Many organizations use what is referred to as the “housing continuum” to illustrate and explain the range of housing options that exist in a community based on income, situation, type and tenure of housing. An individual’s housing needs may shift back and forth along the continuum at different points in their lives, based on circumstances. Ideally, communities should offer housing options at all points along the continuum to meet the range of needs of current and future residents. The housing continuum can help evaluate the state of housing in a community and identify gaps to support the implementation of appropriate housing solutions. The housing continuum is illustrated below:



## Defining Affordable

“Affordable Housing” is defined and discussed in many ways. Typical definitions of affordability fall into one of two categories: income-based or market-based.

- An income-based definition looks at affordability relative to income, where spending more than 30 per cent of your before-tax household income on housing means there is an affordability issue (CMHC definition). This definition emphasizes that affordability is relative to a household’s financial means.
- A market-based definition relates to the average or median sales price and rents in a geographic area, where housing sold at or below those average or median sales prices or rents is considered affordable. This definition provides context for what housing costs in a community but does not consider what a household may be able to pay based on income.
- There is also a very personal definition of “affordable” rooted in personal experience and worldviews.

Sometimes, the term “affordable housing” is confused with the term “assisted housing.” However, assisted housing is just one category in the housing continuum. Assisted housing is housing that is affordable for low- and moderate-income households for rent or purchase, with part of its cost subsidized by a government program or other means. Assisted housing is sometimes referred to as deeply affordable housing, rent-geared-to-income housing, subsidized housing, and social housing. The Town is not responsible for administering or delivering assisted housing. However, the Town is required to work with the Region (the service manager for assisted housing) and other levels of government, to ensure that this type of housing is provided in the community.

There are three key pieces of information that the HNA considers in determining the local definition of affordability: the Provincial Planning Statement, 2024 (PPS); the Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin (Provincial Bulletin); and the Housing Needs Assessment Tool available from the Housing Assessment Resource Tools (HART).

### PPS

Municipalities in Ontario must consider and apply PPS directions when preparing and implementing Official Plans and planning for housing. Based on the direction of the PPS, municipalities are required to establish and implement minimum targets for the provision of housing that is affordable to low- and moderate-income households.

Low- and moderate-income households are defined as:

- In the case of ownership, households with incomes in the lowest 60 percent of the income distribution for the municipality; and
- In the case of rental housing, households with incomes in the lowest 60 per cent of the income distribution for renter households for the municipality.

The Town will need to do further work to identify this number based on income distribution for the purposes of developing and implementing targets in the Official Plan. However, the two other data sources identified below provide some insight into what “affordable” is within the Milton context in the interim.

## Provincial Bulletin

Released in June of 2024 by the provincial government, this bulletin sets the exact purchase price and rent for when a unit is considered affordable for each municipality in Ontario and thus eligible for an exemption from development charges and exclusions from the maximum community benefits charge and parkland dedication requirements. The 2024 established affordable purchase price and rental prices for Milton are provided below:

- Ownership affordable purchase price: \$524,600;
- Ownership affordable rental price:
  - Bachelor: \$1,243;
  - 1-bedroom: \$1,451;
  - 2-bedroom: \$1,626; and,
  - 3-bedroom or greater: \$1,864.

In order to receive development charge exemptions, these units must be subject to agreements that provide for them to remain affordable residential units for 25 years.

## Housing Assessment Resource Tools (HART)

The Housing Assessment Resource Tool (HART) was developed by the Housing Research Collaborative at the University of British Columbia. The tool uses Census data to help local governments identify housing needs based on income categories to support establishing housing targets, using a standardized national reporting mechanism. The federal HNA template requires that municipalities use and report on information generated by the HART.

The table below shows the range of household incomes and affordable housing costs that make up each income category along with the proportion of total households that fall within each category for the Town of Milton.

Income Category	% of Total Households	Annual Household Income	Affordable Shelter Cost (2020)
Area Median Household Income (AMHI)	-	\$126,000	\$3,150
Very Low Income (20% or under of AMHI)	1.7%	Less than or equal to \$25,200	Less than or equal to \$630
Low Income (21- 50% of AMHI)	13.26%	\$25,200 to \$63,000	\$630 to \$1,575
Moderate Income (51-80% of AMHI)	20.2%	\$63,000 to \$100,800	\$1,575 to \$2,520
Median Income (81-120% of AMHI)	27.75%	\$100,800 to \$151,200	\$2,520 to \$3,780
High Income (121% of more of AMHI)	37.08%	Greater than or equal to \$151,201	Greater than or equal to \$3,781

Based on this information, a monthly shelter cost of \$3,150 would be considered “affordable” based on the area median household income of \$126,000. For low- and moderate-income households (which represent one third of the Town’s population),

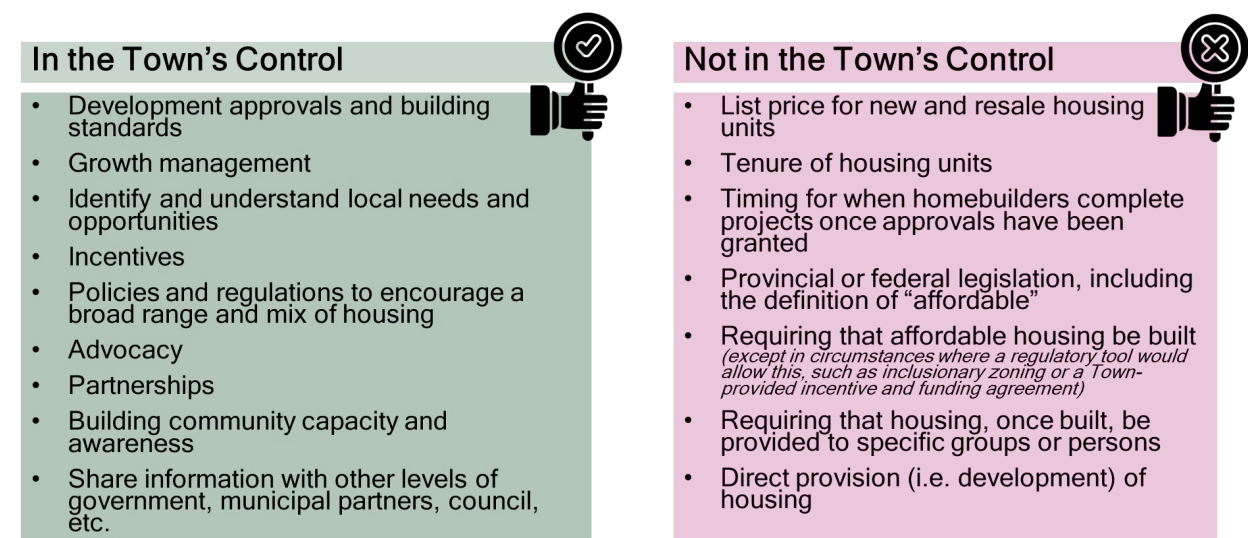
affordable monthly shelter costs would range from \$630 to \$2,520 - quite a large range. When the Town does further analysis to align Official Plan policy and targets with PPS requirements, it is likely that the definition of “affordable” will fall somewhere in this range.

## Summary of Findings

The Town has limited control over some aspects of the housing system. The Town is not the service manager for non-market/assisted housing and does not build homes. The Town’s role is to create the conditions needed for housing development, through:

- Long-term planning work and utilizing tools in the *Municipal Act* and *Planning Act* to support a broad range of housing at varying levels of affordability;
- The development approvals and building permitting processes; and,
- Fostering partnerships and relationships with other levels of government and the not-for-profit sector to support the delivery of more deeply affordable housing..

The figure below shows examples of what the Town has control over in relation to housing and housing affordability



Ultimately, addressing the Town’s housing affordability needs is a shared responsibility. It will require significant collective action and financial contributions from all levels of government, as well as our community partners, homebuilding industry, and agencies. The HNA identifies the following five (5) key issues that will to inform the development of a Housing Strategy and help identify actions that the Town can take to address local housing needs

### Issue 1: There is a need to establish an approach to support housing affordability and inform decision-making on land use planning matters

We know that housing affordability impacts households in Milton in many ways, and that a range of affordability is needed to meet current and future demands. Findings from the HNA show that there are many households spending above the affordability threshold of 30 per cent on housing (25 per cent of households Town-wide, which is roughly 10,000

households). Our research shows that there is a chance this will worsen without a clear Town vision and policy framework, as well as strong relationships with other levels of government, the development community and other partners. As a next step, the Town should:

- Prepare a housing strategy and a clear set of actions to support addressing affordability challenges
- Identify affordability thresholds and targets for housing based on the 2051 housing forecast; and,
- Introduce a policy framework in the Official Plan that implements identified targets and how these can be achieved in collaboration with the development community.

## **Issue 2: There is a need for a broader diversity of housing forms and tenures in the Town to meet residents' needs throughout their lifecycle**

More than half of all the homes in Milton are low density forms, with single detached dwellings making up 57 per cent of the Town's housing stock. Single detached dwellings are the most expensive type of housing, with an average sale price of \$1 million in 2024. This is unaffordable for many residents. Survey respondents identified a desire for a wider range of housing to help meet the needs of varying types of residents, including first-time homebuyers, single-income households and older adults looking to downsize.

Development is transitioning toward higher density-built forms, and will continue to do so. This will add a wider variety of housing stock and help the Town address affordability challenges and meet the housing needs of residents.

It will be important for the Town to ensure an appropriate range and mix of ground-related and higher density housing options are available throughout the Town to address issues of eroding affordability and to accommodate the lifestyle needs of current and future residents.

## **Issue 3: There is a need for an increased supply of purpose-built primary market rental units.**

The data is telling us that renter households have limited choice in housing options in the Town, in addition to having much lower household incomes when compared to owner households.

The primary rental market contains an estimated 709 purpose built rental units and has an overall vacancy rate of 1.5 per cent. Both the amount of purpose-built rental housing units and the vacancy rate are considered "unhealthy."

The Town has a reported 6,950 renter households and only 709 purpose rental units, which means that about 90 per cent of renters in the Town rely on the secondary rental market and private landlords to meet their housing needs.

The secondary rental market provides opportunities for affordable housing, through the significant amount of accessory dwelling units in the Town's housing stock. It also



provides opportunities for residents to live in a ground-oriented form which is not readily provided by the primary rental market. The secondary rental market, however, lacks the stability offered by the primary rental market and often costs more than units on the primary rental market.

As a next step, the Town should look at ways to incentivize, support and encourage the development community in delivering more purpose-built rental units while continuing to ensure the conditions necessary to maintain and/or enhance the pace of accessory dwelling unit development.

#### **Issue 4: There is a need for an increased supply of “below-market” ownership and rental housing options to align the Town’s housing supply with the reality and financial limitations of middle-income earners.**

Home ownership is not affordable for many Milton residents. The lack of housing options for middle income earners in Milton poses a significant economic barrier. Businesses across sectors struggle to attract and retain workers due to unaffordable local housing. This dynamic affects workforce stability and could undermine Milton’s economic growth as the population continues to rise.

“Below Market” housing refers rented or owned housing priced at or below current market rates that are built by developers in the private market and are able to be priced that way due to government incentives, regulations or other offsets. Typically, these homes are intended for middle income households, who earn too much to qualify for government subsidies yet not enough for market rate housing or saving for a downpayment. This is also sometimes called “workforce housing.”

The development community has explained that short development approval timelines and low development fees can improve the volume and cost of housing built. The Town may be able to use other tools and options to increase housing options for middle income earners, for example through application fee waivers, incentive programs and partnerships. Many municipalities are looking at ways to address this issue, which may provide insight into how Milton can address the housing affordability gap.

#### **Issue 5: There is a need for the Town to work with other levels of government, the not-for-profit sector and private developers to ensure that housing options and services are aligned with the pace of growth, are available to meet the needs of all residents and help address the affordable housing deficit.**

The Housing Needs Assessment provides significant qualitative and quantitative information reflecting housing needs and challenges of priority populations in the community. A significant and recurring theme that arose through engagement was the acute shortage of housing options that meet the financial needs of low- and modest-income residents. Based on information collected from HART, the Town’s affordable housing deficit is approximately 3,500 units.

Milton is expected to grow significantly in the next 25 years. As Milton grows, we will need to ensure that housing options reflect this growth, address the affordability gap,

meet the needs of priority populations, adjust to community changes, and mitigate future impacts of this deficit.

Based on provincial policy direction, municipalities are required to coordinate land use planning and planning for housing with Service Managers to address the full range of housing options, including affordable housing needs. While the Town is not directly responsible for delivering deeply affordable housing or emergency shelter services (a Regional responsibility), there are two key ways the Town of Milton can assist:

1. Advocacy to Regional and Provincial levels of government for funding, resources, and emergency infrastructure is a key strategy that should be implemented; and,
2. Community partnerships with the private sector, not-for-profit sector, and Halton Region housing to support the delivery of housing across the spectrum.

# 1.0 Introduction and Methodology

## 1.1 Introduction

Where you live impacts your quality of life—having access to adequate, safe, and affordable housing is a key component of personal and community wellbeing. Municipalities have the responsibility to advance and implement housing-related policies in their various planning documents that are based on a sound understanding of local housing needs and gaps. This includes ensuring strategies, plans and by-laws are in place to promote and support the provision of a full range and mix of housing options to meet the varied needs of all current and future residents.

Housing is one of the most important social issues facing communities today. The housing system is complex. Many players will be required to come to the table to identify solutions and implement actions that would have the effect of achieving a balance of housing options to support healthy communities and achieving affordability at all levels of the housing continuum. In light of the growing issues facing housing supply, both provincial and federal levels of government have increased their focus on efforts to address the housing crisis by providing funding to local municipalities that is to be used to accelerate housing supply in order to meet assigned housing targets, along with other directions and objectives. Increasing housing supply is one element to address the housing crisis, however, this alone may not address broader issues associated with affordability—it will be important for the new supply to align with the anticipated housing needs of a community.

A Housing Needs Assessment (HNA) represents a collection of considerable technical data and analysis that can be used to identify which policies, strategies and frameworks would be most useful to implement to address identified local housing needs. This HNA is being prepared to understand housing need in the Town of Milton and identify preliminary gaps and issues that warrant further attention and focus in the years to come. It is intended to explore and answer the following questions:

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

The information from this HNA will be used to connect identified needs to actions through the development of a Housing Strategy, which will be further informed by engagement with additional stakeholders, Council, and the community.

This HNA is intended to satisfy federal reporting requirements associated with the Housing Accelerator Fund (HAF) and other federal funding streams, including the Canada Community-Building Fund (CCBF). Communities with a population of 30,000 or greater are required to complete an HNA to be eligible for funding.

It is the intent of the Government of Canada to use HNAs as a key tool in an evidence-based long-term approach to addressing housing needs across the country. and is intended to assist with the understanding of local housing needs of communities to determine what kind of housing needs to be built and where; and, promote systematic planning of infrastructure.

This HNA is organized as follows:

- **Section 1** provides an overview of the purpose of and methodology for the HNA;
- **Section 2** gives an overview of key concepts, definitions, legislation, policy documents and roles and responsibilities related to housing;
- **Section 3** provides a summary of the geographic context for the HNA;
- **Section 4** presents relevant demographic and population statistics;
- **Section 5** presents relevant economic statistics;
- **Section 6** presents relevant growth and development metrics;
- **Section 7** gives an overview of recent housing market trends in the Town;
- **Section 8** provides a summary of the Town's affordability, suitability, and adequacy housing metrics;
- **Section 9** includes a summary of the engagement activities undertaken as part of the HNA and the themes that arose;
- **Section 10** presents a brief summary of the Town's future growth projections and housing needs for the 10-year and 30-year horizon, identifies five (5) key issues arising from the technical findings of the HNA; and, presents next steps for the Town to focus on to support housing outcomes going forward.

The Town of Milton was provided with a pre-populated standardized template for the HNA. The Town's HNA is based on the pre-populated template. However, the template data has been extrapolated upon and transformed into figures, charts and tables, to provide a more fulsome picture. The HNA Secretariat's office agreed to this approach, so long as the existing data tables are included in an appendix or annex to the main report to support quicker evaluation and acceptance on submission. As such, **Appendix A** presents the completed HNA template tables, as well as responses to specific questions contained in the template that were not captured in the main body of the report.

## 1.2 Methodology and Assumptions

### 1.2.1 Housing Needs Assessment

This HNA uses the federally provided pre-populated template as the basis and expands upon that information to provide further context. It has been prepared using quantitative technical data collected from a variety of sources, including Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), Halton Region, Watson and Associates Economists Limited, locally kept data (e.g., from building permit, licensing, and by-law divisions) and the Housing Assessment Resource Tool (HART). The HART was developed by the Housing Research Collaborative at the University of British Columbia and uses Census data to help local governments identify housing needs based on income categories to support establishing housing targets, using a standardized

national reporting mechanism. The federal HNA template requires that municipalities use and report on information generated by the HART.

This HNA has also been supplemented by qualitative data, as described further in Section 1.2.2.

Publicly available data sources used (in addition to the CMHC, Statistics Canada and template data) can be accessed at the following links:

- [Town of Milton Residential and Non-Residential Land Needs Analysis](#)
- [Halton Region 2023 State of Housing Report](#)
- [Halton Region Comprehensive Housing Strategy Update](#)
- [Ontario Housing Supply Tracker](#)
- [Toronto Regional Real Estate Board](#)
- [Housing Assessment Resource Tool](#)

It is important to acknowledge that data contained within the 2021 Census was collected during the 2020 COVID-19 pandemic period. Statistics Canada is aware that the pandemic may have had an impact on the responses to some census questions, particularly those related to employment, education, commuting and expenditures. Further, some categories such as household income were impacted as a result of CERB benefits, etc., which may have had the effect of temporarily reducing rates of Core Housing Need. Despite this limitation, the census does continue to be one of the best available sources for much of the information. It will be important for the Town to look at this information more closely at the time of the next update to the HNA to see what impacts, if any, a post-pandemic census has on household income and Core Housing Need data points.

## 1.2.2 Engagement with Stakeholders

In order to gather resident perspectives and information on current housing challenges and opportunities in the Town, an online community survey was launched on the Town's Let's Talk page on December 10, 2024, which ran until January 3, 2025. Additionally, between December 2024 and January 2025, interviews were conducted with representatives from a variety of stakeholders, including local developers, support agencies, Conestoga students, Halton Region, and Town of Milton. In total, 13 interviews were conducted.

The online survey consisted of a mixture of 24 open-ended and closed-ended questions. 148 responses to the survey were submitted. The survey is not considered to be scientific in nature and was used as a means to solicit and obtain public input broadly. Limitations of the survey are provided below:

- The survey was only posted and available online, so as a result was only available to those with access to the internet;
- The survey is not considered to be a random sampling of the population. It was open to anybody willing to participate. As a result, it could be skewed toward those interested in completing it;
- Interest groups looking to influence a decision could encourage others to participate in the survey which could have the effect of skewing results; and,

- While the software is intended to only allow respondents to participate once, there is a potential for the end-user to circumvent this. Similarly, while the survey is intended to be for residents of Milton only, it is possible that respondents may come from outside of the Town.

Overall, the survey should be looked at as a tool to better understand the perspectives and opinions of residents and not as tool to statistically measure specific elements of housing need.

With respect to the stakeholder interviews, interviewees were selected through a probabilistic sampling method, leading to a selected population of people. Individuals were contacted via email and selected based on municipal staff input, connections/partnerships with the Town of Milton, and consultant-based relationships in Milton. The engagement plan for the interviews included 10 open-ended questions, which were used to guide the conversation to understand current housing-related challenges and opportunities. To ensure the confidentiality of participants, aggregate information is used throughout the HNA to provide additional context and inform the analysis.

### 1.2.3 Engagement with “Priority Populations”

CMHC identifies 12 “priority populations” who face a proportionally far greater housing need than the general population. The HNA template requires that municipalities provide as much information as possible about “priority populations” in the community to support the development of inclusive housing policies.

The HART provides some insights into the prevalence of “priority populations,” including the percentage of “priority populations” in core housing need, which was used in completing this HNA. However, it is recognized that there are limitations to this data given that the Census may not specifically disaggregate “priority populations,” and the HART uses the Census data as a primary source.

Unfortunately, due to time constraints, a focus group consisting of residents with lived experience was not able to be convened. It is recommended that the Town proceed with obtaining feedback via a focus group and/or working group in the next phase of the Town’s broader housing affordability strategy work program.

In the absence of direct engagement with “priority populations,” it should be noted that the stakeholder engagement component of the HNA work plan included the following stakeholders who either work with an identified “priority population” or who belong to a “priority population”:

- Halton Housing Help;
- Milton Transitional Housing Corp.;
- Links2Care;
- Community Living North Halton;
- Central West Specialized Developmental Services;
- Support House; and,
- Conestoga Students Inc.

Information obtained through these interviews were used to support answering some of the questions in the HNA Template related to “priority populations” and are summarized at various points throughout this report.

In addition, respondents to the online community survey were asked to indicate whether they identified as belonging to any of the identified “priority populations.” Based on survey response data, 42 per cent of respondents did not identify as belonging to any priority groups, while the remaining 58 per cent identified as belonging to a “priority population”. Cross-tabulation of this data with other responses to the survey was also used to provide insight on potential housing needs and challenges of priority populations in Milton.

## 2.0 Background Context

### 2.1 Defining “affordable housing”

We know that the housing system is complex. Adding to this complexity is the way we talk about housing and the ways the term “affordable housing” can be understood (or misunderstood) by the audience.

“Affordable housing” is defined and discussed in many ways. Definitions of affordability generally fall into one of two categories: income-based or market-based.

- An income-based definition looks at affordability relative to income, where spending more than 30 per cent of your before-tax household income on housing means there is an affordability issue (CMHC definition). This definition emphasizes that affordability is relative to a household’s financial means.
- A market-based definition relates to the average or median sales price and rents in a geographic area, where housing sold at or below those average or median sales prices or rents is considered affordable. This definition provides context for what housing costs in a community but does not take into account what a household may be able to pay based on income.
- There is also a very personal definition of “affordable” rooted in personal experience and worldviews.

Sometimes, the term “affordable housing” is confused with the term “assisted housing,” However “assisted housing” is just one category of housing across the housing continuum. Assisted housing is housing that is affordable for low and moderate income households for rent or purchase where part of the housing cost is subsidized through a government program or other means (it is also sometimes referred to as deeply affordable housing, rent-gear-to-income housing, subsidized housing, non-market community housing and social housing). The Town is not responsible for administering or delivering this type of housing. However, the Town is required to work with other levels of government, especially the Region in their role as the service manager for assisted housing, to ensure that this type of housing is provided in the community.

### 2.2 Visualizing the housing system

Many organizations use what is referred to as the “housing continuum” to illustrate and explain the range of housing options that exist in a community based on income, situation, type, and tenure of housing. An individual may move along the continuum at different points in their lives, based on circumstances. Ideally, communities should have housing options available at all points along the continuum to meet the range of needs of current and future residents. The housing continuum (**Figure 1**) can be used as a tool to evaluate the state of housing in a community and identify gaps to support implementation of right-sized housing solutions.



**Figure 1: The Housing Continuum (source: Halton Region)**



Housing continuums are often illustrated in a linear fashion where homeownership is shown as the “ideal” end-state. Recognizing that the housing system is not linear, experts have begun to develop different ways to think about and visualize the housing system. The Wheelhouse Model is one alternate way to show housing options (Figure 2). The Wheelhouse Model was developed by the City of Kelowna, and it shows housing in a circle instead of a line to better reflect the reality that people may move in any direction with their housing needs depending on their life situation. It also recognizes that not everyone wants or can own a home, and instead, it focuses on highlighting the importance of having different types of housing for everyone.

**Figure 2: The Housing Wheelhouse Model (Source: City of Kelowna)**



## 2.3 Roles and responsibilities in the housing system

There are many actors and players within the Housing system that the Town must work with to support the delivery of the range and mix of housing options required for a balanced and healthy housing continuum (Figure 3). The following subsections provide a summary of the roles and responsibilities of the various actors in the housing system.

Figure 3: Overview of Roles in the Housing System



### 2.3.1 Federal Government

The Federal government establishes the overall direction for housing in Canada through the National Housing Strategy (NHS), which was released in 2017. The National Housing Strategy is a 10-year plan to invest in affordable housing to address housing shortages nation-wide. Prior to this, the Federal government had limited involvement in housing having downloaded housing programs to provincial governments in 1996. CMHC is primarily responsible for the implementation of the National Housing Strategy and provides funding and financing agreements through a number of programs, such as the Affordable Housing Fund, Seed Funding, and Rental Construction Financing Initiative.

The Federal government also provides funding to address homelessness. Reaching Home is the federal government’s homelessness strategy. It is a community-based program with the goal to prevent and reduce homelessness across Canada.

More recently, and as mentioned in this report, the Federal government announced a \$4 Billion national initiative to accelerate the development of housing nationwide, otherwise known as the Housing Accelerator Fund (HAF). The HAF is also administered by CMHC through individual contribution agreements with local municipalities who were awarded funding.

### 2.3.2. Provincial Government

The Ontario government has a broad role in housing through legislation, regulation, and funding programs. The provincial government helps set the housing agenda for the Province and promotes Provincial Interests. To this end, the Province:

- Works with 444 municipalities and partners to support provincial-municipal relationships across government;
- Administers and updates Ontario's Building Code;
- Sets the rules for Ontario's land use planning and oversees how municipalities implement them;
- Helps residents and municipalities following sudden, unexpected natural disasters;
- Sets the rules for municipal and school board elections;
- Develops rules that protect tenants and encourage maintenance and investment in rental housing;
- Works with municipalities, social housing providers and other external stakeholders to help them meet their housing responsibilities;
- Works to measure and address homelessness in Ontario;
- Supports municipalities so individuals and families can access suitable housing
- Funds construction and repair of social housing and affordable rental housing; and,
- Sets the annual rent-increase guideline and other rules related to rental housing.

The Province assists communities in meeting housing needs through the provision of transfer payments to the municipalities and the funding of programs for housing and homelessness. These programs include funding for the Canada-Ontario Community Housing Initiative, which replaced the federal Social Housing Agreement funding, Canada-Ontario Housing Benefit, and Ontario Priorities Housing Initiative. The Province also legislates and provides funding for long term care homes, group homes, supportive housing and support services through the various ministries that form the provincial government.

### 2.3.4 Regional Government

Within the context of Ontario, legislation is in place to assign service managers for non-market/ assisted housing. As outlined in the *Housing Services Act*, Halton Region one of 47 Service Managers across the province that oversee the community housing system. In other words, Halton Region is responsible for meeting the non-market community housing (or assisted housing) system in Oakville, Halton Hills, Burlington, and Milton. As the Service Manager for housing, Halton Region is responsible for funding and operating subsidized housing for households with low- and moderate-incomes. The Region is also responsible for the administration of funding from senior levels of government, including funding for rent supplement programs. As a systems manager, the Region coordinates all community housing providers throughout Halton Region. This role includes managing the coordinated waiting list for subsidized housing, which is called Halton Access to Community Housing (HATCH).

The Region is also responsible for administering the annual funding provided by the Province to address homelessness. This includes funding for people experiencing homelessness or who are at risk of homelessness and conducting regular homeless enumerations to better understand the scale and nature of homelessness, which is then used to inform local service planning.

The provincial *Housing Services Act, 2011* requires Service Managers to develop 10-Year Housing and Homeless Plans, and review and update every five years. Halton Region is now developing its 2025-2035 10-year Comprehensive Housing Strategy. The Strategy will focus on the government-assisted segment of the housing continuum, including working with all levels of government to fund and create more assisted housing, supportive housing, and emergency shelter capacity. Milton supports the Region in delivering this mandate through actions that complement the Region's role and their 10-Year Housing and Homeless Plan.

Halton Region has also established the following housing targets that are to be achieved:

- At least 65 per cent of new housing units produced annually in Halton be in the form of townhouses or multi-storey buildings (i.e., higher density form of housing); and,
- At least 30 per cent of new housing units produced annually in Halton be in the form of affordable or assisted housing

In this function, Halton Region monitors the supply of an adequate mix and variety of housing to meet different social and economic needs throughout Burlington, Oakville, Halton Hills, and Milton and releases annual State of Housing reports outlining where the Region is at in meeting established Regional housing targets.

### 2.3.5 Local Municipal Government

The Town of Milton does not build homes and is not directly responsible for overseeing, managing or administering non-market housing. It is the role of the Town to undertake long-term planning work, facilitate the approvals process and building permitting process. The Town has very limited control over some aspects of the housing system and development process. Examples of what the Town can and cannot do when it comes to housing is provided in **Table 1**.

**Table 1: The Town's area of influence and responsibilities in the housing system**

In Control	Not in Control
Development approvals and building standards	List price for new housing units or resale housing
Growth management- identifying what types of housing is needed and where they can go based on projected land needs and long-term planning and infrastructure exercises	Tenure for new housing units <ul style="list-style-type: none"> <li>• Example: The Town cannot require that a developer provide rental units (except in instances where this would be a requirement for a Town-provided incentive)</li> </ul>
Identifying local needs and potential opportunities to support addressing identified needs in the community	Timing for homebuilders to complete projects once approvals have been granted
Incentives (financial and non-financial) to encourage development of housing identified as needed <ul style="list-style-type: none"> <li>• Financial example(s): waiving of fees for certain types of development; Non-financial example(s): donating land for the development of affordable housing</li> </ul>	Provincial or federal legislation, including the definition of “affordable”
Policies and regulations to encourage a broad range and mix of housing types	Requiring that affordable housing be built (except in circumstances where a regulatory tool would allow this, such as inclusionary zoning or a Town-provided incentive and funding agreement)
Advocacy and partnership efforts with other levels of government, for profit developers, not for profit developers and community organizations to facilitate affordable housing supply	Requiring that housing, once be built, be provided to specific groups or persons <ul style="list-style-type: none"> <li>• Example: the Town cannot require that a developer provide units to older adults or to students</li> </ul>
Building capacity in the community to enhance understanding of local housing issues and affordability challenges	Direct provision (i.e., development) of housing—this is best left to experienced builders, developers, housing operators, etc.
Sharing information with other levels of government, municipal partners, council, etc.	

The Town has the most influence and jurisdiction primarily on private market housing that would be affordable to low-income, moderate-income, median-income, high-income, and very high-income households. It is important to note that for some of those items that are not directly in the Town’s control, there may be opportunity to influence or support positive outcomes through those things the Town does control. For example, providing financial incentives or utilizing *Planning Act* tools such as Inclusionary Zoning, could impact affordability.

### 2.3.6 Private Sector

The private sector includes land owners, residential developers, private landlords, investors, and funders. The vast majority of housing in Milton is built by the private sector. Almost all of this housing is market rate. This sector builds and operates the majority of housing in a community and includes both ownership and rental housing. The private sector can supply affordable housing, but this is typically incentivized or mandated through specific agreements on title by municipal governments. Without increased funding commitment from the federal or provincial governments, the private sector will continue to be the largest supplier of housing in the Town and Region.

### 2.3.7 Not-for-Profit Sector

The not-for-profit sector plays a major role in the provision of assisted housing, affordable housing, supportive housing, and/or support services to residents. In Canada, deeply affordable below-market units which are not provided by governments are generally owned and/or operated by not-for-profit organizations. This sector typically provides housing and/or supports for specific demographics such as low-income households, those with physical or mental health challenges, those with substance use issues, or those fleeing domestic violence. The not-for-profit sector also provides a large portion of support services. This sector has a key role in raising awareness of housing need; they also are often advocates for housing and homelessness programs.

## 2.4 Existing Municipal Housing Policy and Regulatory Context

A number of key decisions, directions and initiatives are being undertaken to support proactive long-term planning for this growth at all levels of government. These are described briefly below.

### 2.4.1 Provincial Planning Statement, 2024

The Provincial Planning Statement (PPS, 2024) came into effect on October 20, 2024. The PPS, 2024 is a province-wide land use planning document that provides policy direction on matters of provincial interest related to land use planning and development. As a key part of Ontario's policy-led planning system, the Provincial Planning Statement sets the policy foundation for regulating the development and use of land province-wide, helping achieve the provincial goal of meeting the needs of a fast-growing province while enhancing the quality of life for all Ontarians.

Policies specific to housing are contained within Section 2.2 of the PPS, 2024. This includes a requirement for planning authorities to provide for an appropriate range and mix of housing options and densities to meet the needs of current and future residents which is to be achieved by:

- Establishing and implementing minimum targets for the provision of housing that is affordable to low- and moderate-income households, and coordinating land use planning and planning for housing with Service Managers to address the full range of housing options including affordable housing needs;
- Permitting and facilitating all housing options required to meet the social, health, economic and wellbeing requirements of current and future residents, including

additional needs housing and needs arising from demographic changes and employment opportunities;

- Permitting and facilitating all types of residential intensification, including the development and redevelopment of underutilized commercial and institutional sites (e.g., shopping malls and plazas) for residential use, development, and introduction of new housing options within previously developed areas, and redevelopment, which results in a net increase in residential units;
- Promoting densities for new housing which efficiently use land, resources, infrastructure, and public service facilities, and support the use of active transportation; and
- Requiring transit-supportive development and prioritizing intensification, including potential air rights development, in proximity to transit, including corridors and stations.

There are several defined terms contained within the PPS, 2024 that municipalities must consider and apply when implementing the PPS, 2024 through local Official Plans (OPs). This includes:

- “Housing options,” which means a range of housing types such as, but not limited to single-detached, semidetached, rowhouses, townhouses, stacked townhouses, multiplexes, additional residential units (ARUs), tiny homes, laneway housing, garden suites, rooming houses, and multi-residential buildings, including low-and mid-rise apartments. The term can also refer to a variety of housing arrangements and forms such as, but not limited to, life lease housing, co-ownership housing, co-operative housing, community land trusts, land lease community homes, affordable housing, additional needs housing, multi-generational housing, student housing, farm worker housing, culturally appropriate housing, supportive, community and transitional housing and housing related to employment, educational, or institutional uses, such as long-term care homes;
- “Low- and moderate-income households,”
  - which in the case of ownership means households with incomes in the lowest 60 percent of the income distribution for the municipality; and,
  - which in the case of rental housing, household with incomes in the lowest 60 percent of the income distribution for renter households for the municipality;
- “Affordable” which is to be used by municipalities
  - Which in the case of ownership housing, means the least expensive of: housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or, housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the municipality; and,
  - Which in the case of rental housing means the least expensive of: a unit for which the rent does not exceed 30 percent of gross annual household income for low- and moderate-income households; or, a unit for which the rent is at or below the average market rent of a unit in the municipality.



Municipalities in Ontario must consider and apply PPS directions when preparing and implementing Official Plans and planning for housing. The PPS defines affordable differently than CMHC. Because the Town is required to implement policies in their Official Plan that conform to the PPS, future work at the Town to establish a policy framework will be based on the PPS definition.

### ***2.4.2 Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin***

Released in June of 2024 by the provincial government, this bulletin sets the exact purchase price and rent for when a unit is considered affordable for each municipality in Ontario. Such units are eligible for an exemption from development charges and exclusions from the maximum community benefits charge and parkland dedication requirements. These units must be subject to agreements that provide for them to remain affordable residential units for 25 years.

For ownership housing, a unit would be considered affordable when the purchase price is at or below the lesser of:

- Income-based purchase price: A purchase price that would result in annual accommodation costs equal to 30 per cent of a household's gross annual income for a household at the 60th percentile of the income distribution for all households in the local municipality; and
- Market-based purchase price: 90 per cent of the average purchase price of a unit of the same unit type in the local municipality.

For rental housing, a unit would be considered affordable when the rent is at or below the lesser of:

- Income-based rent: Rent that is equal to 30 per cent of gross annual household income for a household at the 60th percentile of the income distribution for renter households in the local municipality; and
- Market-based rent: Average market rent of a unit of the same unit type in the local municipality.

For 2024, these are Milton's established affordable purchase price and affordable rents, as set out in the Provincial bulletin:

- Ownership
  - Single-detached: \$524,600
  - Semi-detached: \$524,600
  - Townhouse: \$524,600
  - Apartment: \$524,600
- Rental
  - Bachelor: \$1,243
  - 1-bedroom: \$1,451
  - 2-bedroom: \$1,626
  - 3-bedroom or greater: \$1,864



### 2.4.3 2023 State of Housing Report, Halton Region

Since 2006, Halton Region has prepared the State of Housing Report to review the Region's overall housing supply and demand. The annual report monitors the supply of an adequate mix and variety of housing to meet different social and economic needs.

It provides a summary and highlights on:

- Housing supply and demand in Halton for the various segments of the housing continuum;
- Income and housing cost thresholds for assisted and affordable housing in the open housing market;
- New housing developments (e.g., Housing starts, under construction, and completions);
- Highlights of housing sales (new and resales) in Halton;
- Highlights of rental housing market in Halton (e.g., Average Market Rent, vacancy rates, and the number of rental units);
- Assisted housing activities and initiatives by the Region; and
- Affordable Rent Thresholds to inform certain Regional housing programs, initiatives, and agreements.

This HNA includes relevant findings from the 2023 State of Housing Report, including sections pertaining to rental housing, housing sales, and non-market housing.

### 2.4.4 Town of Milton Official Plan

The Town of Milton is currently updating its Official Plan (OP) with policies to manage growth to 2051, under the “We Make Milton” project. As part of We Make Milton, a vision for the future was developed to describe the ideal future state of the Town as a place shaped by choice, with a diversity of options for how and where Miltonians live, work, move and grow.

Watson and Associates Economists Limited completed a Residential and Non-Residential Land Needs Analysis to inform and support the OP's growth management framework. The recommendations of that report suggest that the Town is projected to reach a population of 400,400 by 2051, which translates to a projected need for 87,900 new housing units (approximately 2,930 per year). Of these 87,900 units, it is anticipated that there will be a need for:

- 66 per cent (58,200 units) low- and medium-density forms in the urban area;
- 33 per cent (29,400 units) high-density forms in the urban area; and,
- 1 per cent (300 units) in rural or hamlet areas.

The residential and non-residential land needs study also looked at housing needs by tenure, and estimates that there will be a need for:

- 75 per cent owner-occupied housing (65,700 units or approximately 2,190 units per year); and,
- 25 per cent rental housing (22,200 units or approximately 740 units per year).

Draft 1 of the Official Plan was released for discussion in June of 2024 and introduces a policy framework to facilitate growth over the long term. At this stage in the project, the following key housing related goals, objectives, and policies have been established<sup>1</sup>:

- By 2051, all residents will have access to suitable and affordable housing types and options to meet their needs;
- Enable a wide choice of housing types, tenures, and affordability to meet the diverse housing needs of current and future residents;
- Maximize the ability to provide affordable housing and to retain the existing affordable housing stock;
- Prepare and implement minimum targets to provide housing that is affordable to low- and moderate-income households;
- Support the use of surplus public lands, where appropriate, for developing affordable housing;
- Enable programs, strategies, and incentives, including inclusionary zoning, to promote and support the development of affordable housing;
- Limit the diversion of long-term rental housing units and residential land to dedicated short-term accommodations;
- At least 50 per cent of new housing units produced annually be in the form of townhouses or multi-storey buildings; and,
- At least 30 per cent of new housing units produced annually be Affordable Housing.

More work is required to build on details in this HNA and the Residential and Non-Residential Land Needs Analysis, to identify specific targets for:

- Units to be affordable to low- and moderate-income households<sup>2</sup>;
- Units by tenure;
- Units by type; and,
- Units by size (or number of bedrooms).

This exercise will be part of the next step in the Town's Housing Strategy work program. When complete, recommended targets can be added to the Official Plan through a future amendment. Until such time, the Town will use the Region's targets in the State of Housing Report.

### 2.4.5 Municipal Housing Pledge

On October 25, 2022, the Minister of Municipal Affairs and Housing sent a letter to the Town of Milton assigning a housing target of 21,000 units by 2031. The letter also included a request that the Town develop a Housing Pledge that includes the necessary strategies and actions to facilitate the construction of the targeted housing units. Municipalities that accepted the housing pledge were eligible for funding through the Provincial Building Faster Fund (BFF). Under the BFF, funds flow to municipalities that reach at least 80 per cent of their provincially assigned housing target for the year. The

---

<sup>1</sup> This is not an exhaustive list, but a summary of those most directly relevant and applicable. The Town's in-force Official Plan can be accessed [here](#) and the Town's draft new Official Plan can be accessed [here](#) for further detail.

<sup>2</sup> In accordance with the PPS definition of "low- and moderate-income households"

Town has pledged to facilitate construction of 21,000 housing units by 2031, to support the Province’s goal to build 1.5 million homes over the next 10 years, making the Town eligible for the BFF, and demonstrating Milton’s commitment to its growth strategy and to working in partnership with the development community.

In the first year of the Building Faster Fund, the Town exceeded the first-year growth target of 1,540 housing starts by 27 per cent and was awarded \$8.4 million. In total, 1,952 housing starts in Milton were reported during Year 1 of the BFF, which included 1,404 housing starts, 356 conversions and 192 long-term care beds.

Based on public data posted on the provincial government’s housing supply progress tracker website, the Town is considered to be “on track”, having met 95.6 per cent of the assigned 2024 target.

### 2.4.6 Housing Accelerator Fund

To address the housing shortage, the federal government announced \$4 billion in HAF funding would be made available to Canadian municipalities. To be eligible for HAF funding, the applicant must:

- Develop an action plan to support growth targets, grow housing supply and speed up housing approvals;
- Commit to a growth target of at least 1.1 per cent in new housing units per year as well as a 10 per cent increase in the rate of average annual growth; and,
- Complete a Housing Needs Assessment report, in addition to other annual and semi-annual reporting requirements of the HAF program.

In December of 2023, the Town of Milton executed an agreement with CMHC as part of the HAF program. Through that agreement, the Town committed to completing the following eight (8) initiatives::

1. Additional Residential Unit (ARU) By-law Approval and Implementation;
2. Residential and Non-Residential Land Needs Study;
3. Development Services Public Portal;
4. Delegation of Authority Enhancements;
5. Official Plan Update;
6. Transportation Master Plan Update;
7. Financial Incentives for Rental and Affordable Housing; and,
8. Dedicated staff for an affordable housing strategy.

The Town also committed to:

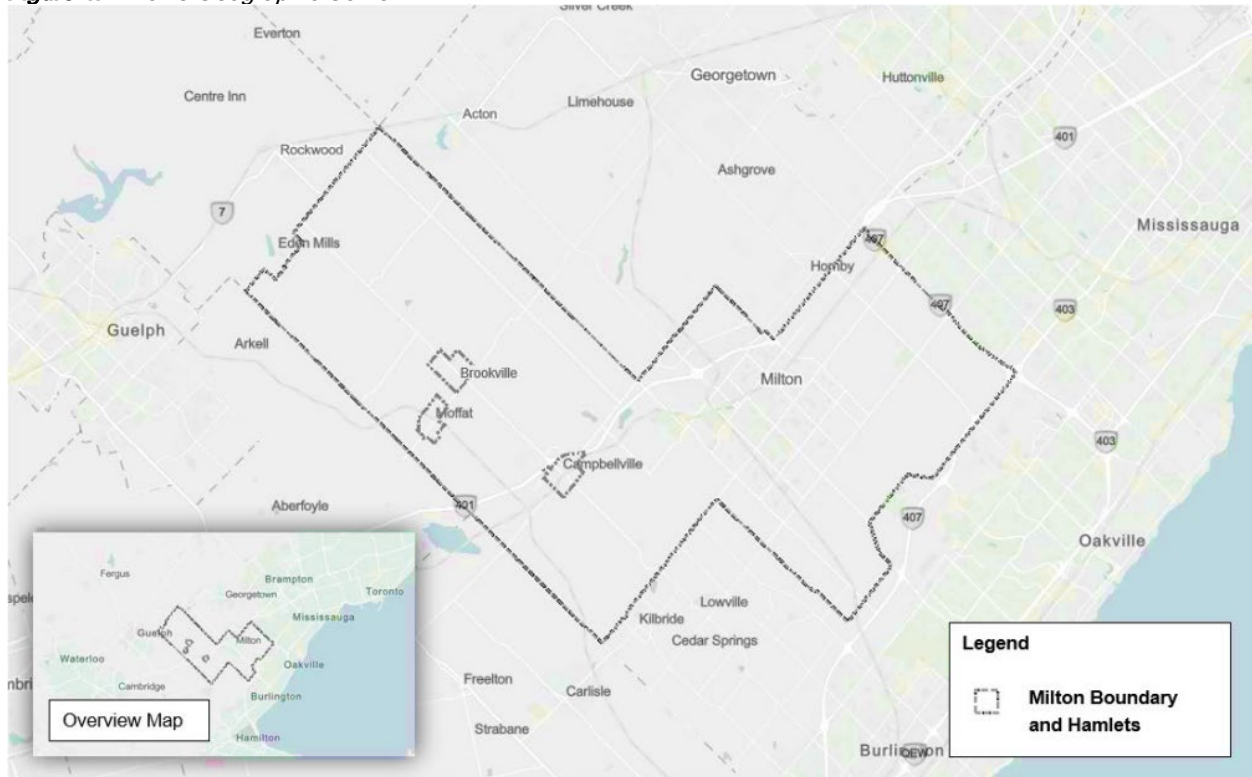
1. Permitting four (4) units as-of-right Town-wide; and,
2. Permitting four (4) storeys as-of-right within 800 metres walking distance of Milton Transit lines;

The Town is entitled to receive HAF funding in the amount of \$22,418,300, contingent upon the execution of the initiatives noted above; submission of a Housing Needs Assessment Report; and achievement of the growth target, which represents 4,225 residential units within the HAF time frame. An annual progress report to CMHC was recently submitted, and it shows that Milton has completed most of the initiatives and is on track to meet (and possibly exceed) the growth target.

# 3.0 Geographic Context

The Town of Milton is located in the Greater Toronto and Hamilton Area (GTHA), within Halton Region (**Figure 4**). Milton is bordered by Mississauga to the east, Burlington and Oakville to the south, Halton Hills, a number of hamlets, rural and agricultural areas in Wellington County to the north and west, and Hamilton to the west. Milton backs onto the Niagara Escarpment and surrounded by parks and local conservation areas and is home to world class athletic facilities, such as the Mattamy National Cycling Centre.

*Figure 4: Milton's Geographic Context*



## 4.0 Growth and Demographic Context

### 4.1 Milton is growing rapidly

Over the past two decades, Milton has been one of Canada’s fastest growing municipalities and is consistently ranked as one of the best places to invest in real estate in Ontario. From 2016 to 2021, the number of Milton residents rose 21 per cent to 132,979 and the number of households rose 17 per cent to 40,038. To compare, Halton Region saw slower growth (8.8 and 8.1 per cent respectively), as did the Province (5.8 and 6.2 per cent, respectively). (Table 2, Table 3). This suggests that Milton is growing faster than the Region and the Province, and much of Halton Region’s recent growth in population and household growth between Census periods has been in Milton.

**Table 2: Population Change: Milton, Halton Region, and Ontario, 2016-2021**

Population	Milton	Halton Region	Ontario
2016	110,128	548,435	13,448,494
2021	132,979	596,637	14,223,942
2016-2021 Growth	22,851 (20.7%)	48,202 (8.8%)	775,448 (5.8%)

**Table 3: Household Change: Milton, Halton Region, and Ontario, 2016-2021**

Households	Milton	Halton Region	Ontario
2016	34,257	192,977	5,169,174
2021	40,038	208,601	5,491,201
2016-2021 Growth	5,781 (16.9%)	15,624 (8.1%)	322,207 (6.2%)

### 4.2 Milton’s mobility and migration trends are consistent with the Region and Province

Table 4 gives an overview of where people are moving from (mobility status) for the 2021 Census period. Mobility trends in the Town are consistent with mobility trends in the Region and the Province. Most residents in Milton lived in Milton during the previous census period. About 12 per cent of residents in 2021 reported that they had moved to Milton since 2016. Existing residents moving from one house in Milton to another house in Milton and new residents moving from somewhere else in Ontario accounted for almost 90 per cent of all movers (14,390). About 9 per cent (1,405) of Milton’s movers came from outside of Canada, and 2 per cent (300) moved to Milton from another province. Watson’s analysis predicts that most of the future population growth identified for the Town of Milton will be driven by outward growth pressures (intra-provincial migration and international migration) from within the GTHA.

**Table 4: Mobility Status 2021**

Mobility Type	Milton	Halton Region	Ontario
Non-movers	113,720 (88%)	519,805 (89%)	12,295,685 (88%)
Movers (total)	16,095 (12%)	64,920 (11%)	1,609,120 (12%)
<ul style="list-style-type: none"> <li>Non-migrants (moved from one residence to another in Milton)</li> </ul>	6,425 (40%)	26,300 (41%)	914,170 (57%)
<ul style="list-style-type: none"> <li>Moved to Milton from somewhere else in Ontario (intra-provincial)</li> </ul>	7,965 (49%)	31,015 (48%)	516,425 (32%)
<ul style="list-style-type: none"> <li>Moved to Milton from another Province (inter-provincial)</li> </ul>	300 (2%)	1,875 (3%)	53,850 (3%)
<ul style="list-style-type: none"> <li>External Migrants (did not live in Canada)</li> </ul>	1,405 (9%)	5,735 (9%)	124,670 (8%)

Patterns of immigration, as reported by the 2021 Census, are shown in **Table 5**. The Census data shows that most residents in the Town identify as non-immigrants (74,110 persons or 57 per cent). When comparing the proportion of non-immigrants and immigrants, Milton has more immigrants (42 per cent) than Halton Region (34 per cent) and the province (30 per cent). This may suggest that some of Milton's growth is related to recent immigration between the 2016 and 2021 Census periods, as the rate of recent immigrants in Milton (6.9 per cent) is nearly 3 per cent higher than that seen in the province as a whole. These individuals may have different housing needs based on cultural norms and practices, which could include housing options to support multi-generational living or larger household sizes.

**Table 5: Immigration Status, 2021**

Type	Milton	Halton Region	Ontario
Immigrants	55,275 (42%)	201,665 (34%)	4,206,585 (30%)
Non-Immigrants	74,110 (57%)	379,020 (64%)	9,437,320 (67%)
Recent Immigrants (2016-2021)	9,085 (6.9%)	31,385 (5.3%)	584,680 (4.2%)
Interprovincial Migrants (2016-2021)	1,970 (1.6%)	8,560 (1.5%)	228,640 (1.7%)
Indigenous Identity	945 (0.7%)	5,890 (1%)	406,585 (2.9%)

### 4.3 Milton's population is relatively young

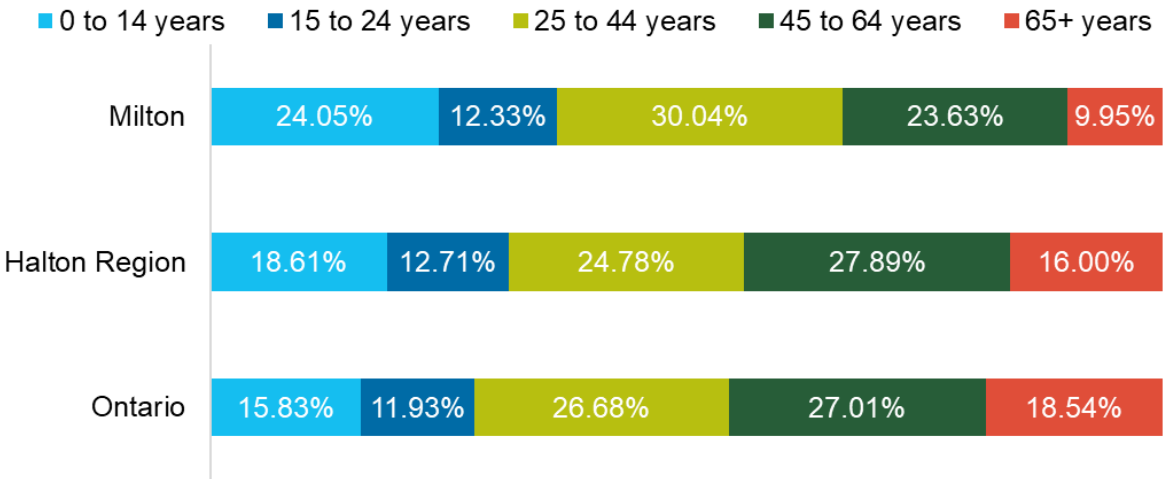
The average age of Milton residents is 35.2 years, which is considerably younger than the average age in Halton Region (40.2 years) and the Province (41.8 years) (**Table 6**).

**Table 6: Age Composition: Milton, Halton Region, and Ontario 2021**

Age Metric	Milton	Halton Region	Ontario
Average Age	35.2	40.2	41.8
Median Age	36	40.8	41.6

Between Census periods, the two age groups that experienced the most change are the 0 to 19 and 20 to 34 age groups (Figure 5). Unlike Halton Region and the Province, the Town of Milton in the past 20 years has not experienced a significant increase in the percentage share of seniors (aged 65+). However, the senior population is expected to increase over the next 30 years. Because of Milton’s younger population, it is expected that population growth will continue to be driven by natural increase and net migration. This differs from elsewhere in Ontario, where the population is older and not growing from natural increase.

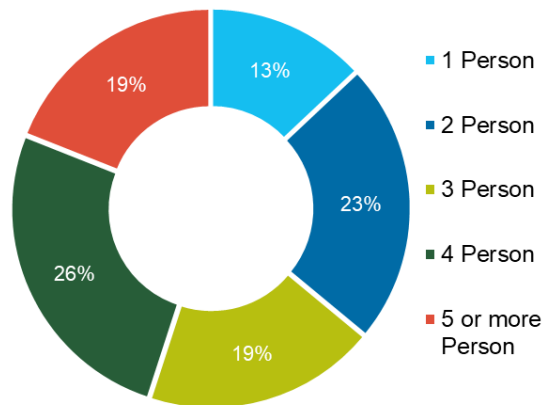
**Figure 5: Population by Age Group: Milton, Halton Region, and Ontario (2021)**



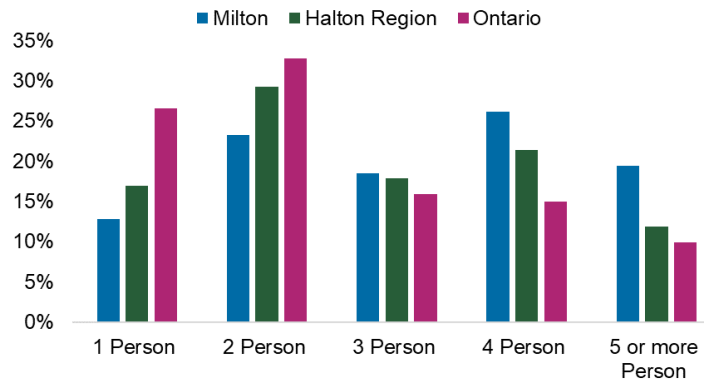
### 4.4 Milton has more larger households than Halton Region and the Province

More than half of Milton’s residents live in households with three people or more (Figure 6). Compared to the Region and Province, Milton has a greater amount of larger households (four or five-plus persons) (Figure 7). From 2001 to 2021, Watson’s Residential and Non-Residential Land Needs Analysis found, the Town’s persons per unit (PPU) rose from 2.9 to 3.3. In the same period, the average PPU of the province fell from 2.7 to 2.5. At present, Milton’s PPU is 3.3, whereas Halton Region’s is 2.8 and the Province’s is 2.6.

**Figure 6: Household Size, Milton (2021)**



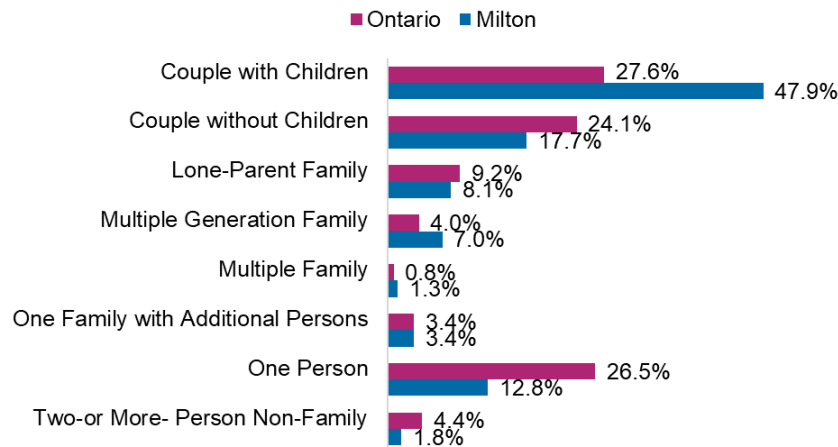
**Figure 7: Household Size: Milton, Halton Region, and Ontario (2021)**



### 4.5 Milton has a more couples with children and multiple generation families and fewer one person households than the Province.

**Figure 8** shows the distribution of household types by primary maintainer in the Town of Milton and Ontario. Couples with children made up 47.9 per cent of all households in Milton, which is the largest share among the different household types. This category also makes up the largest proportion of households in the Province; however, the proportion of couples with children in Milton is much larger. Milton has much fewer one person households (12.8 per cent) than the province (25 per cent) and has more multi-generational households. Multi-generational households represent 7 per cent of all households in Milton and 4 per cent of all households in the Province. The share of multi-generational households in Milton increased 2 per cent between 2011 and 2021, which was also a larger increase than in other geographic areas. These findings are in line with the age and household size composition data and indicates that Milton is a desirable place for young families with children and multi-generational families to reside. These households typically require larger dwelling types that could accommodate accessory residential dwelling units to meet family needs and housing suitability needs.

**Figure 8: Distribution of Household Types, Milton, and Ontario (2021)**



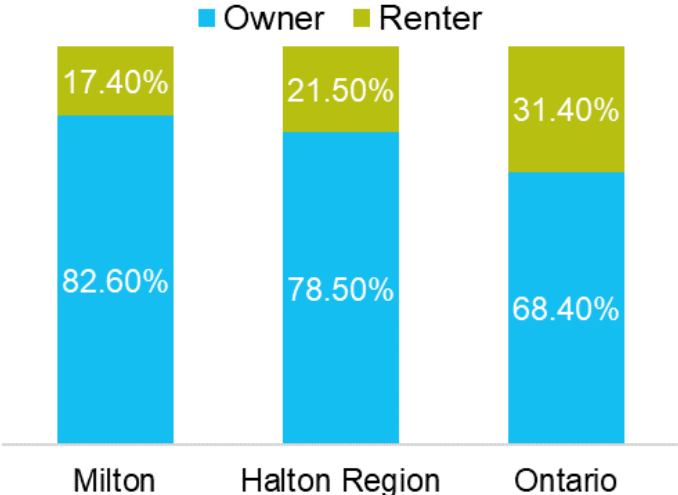


## 4.6 A large number of households in Milton are owners, but there is a shift in demand toward rental housing

As of the 2021 Census, more than 82.6 per cent of households in Milton were homeowners, and 17.4 per cent were renters (Figure 9). This equates to 33,085 owner households and 6,950 renter households. When compared with the Province, the distribution of owner and renter households in Milton is quite different (68.4 per cent of Ontarians own their home [vs. 82.6 per cent] and 31.4 per cent rent [versus 17.4 per cent]). This could suggest that there is an imbalance in Milton’s housing market.

At the time of the 2016 Census, 85.9 per cent of households were homeowners and 14.1 per cent were renters. This change between Census periods indicates that there is a shift in demand for rental housing in the Town. Based on Watson’s analysis in the residential and non-residential land needs report, it is anticipated that the percentage of renter households in the Town will steadily increase, reaching 23 per cent in 2051.

Figure 9: Rental and Homeownership Rates, Milton, Halton Region, and Ontario (2021)



## 5.0 Employment and Economic Context

### 5.1 Milton has a strong labour force participation rate

In 2021, Milton’s labour force consisted of 70,675 workers. Employment has a significant impact on a household’s ability to earn income and afford housing. Households facing limited job opportunities are likely also facing challenges in affording housing costs as a result. **Table 7** gives an overview of the labour force characteristics in Milton, Halton Region and Ontario as reported in the most recent Census. As illustrated in the table, 71.1 per cent of the population was in the labour market, either as employees or as people looking for jobs. This participation rate is higher than both Halton Region and the province. When looking at unemployment rates, Milton has a lower unemployment rate than the province, but a slightly higher unemployment rate than the Region. A highly competitive labour market could contribute to driving up housing costs.

*Table 7: Unemployment and Participation Rates, Town of Milton, Halton Region and Ontario (2021)*

Metric	Milton	Halton Region	Ontario
Participation Rate	71.1%	66.9%	62.8%
Unemployment Rate	11.4%	11.1%	12.2%

### 5.2 Workforce Characteristics

Employment income and shelter costs are factors that can impact housing security. Generally, households with incomes derived primarily from lower paying industries and occupations tend to require a wider range of affordable housing options. **Figure 10** shows the top ten (10) industries of Milton’s workers. The largest proportion of residents work in professional, scientific, and technical services, followed by retail trade, and health care and social assistance. The Town also has a concentration in the transportation and warehousing, wholesale trade, and manufacturing sectors. These employment sectors have also experienced various levels of labour force growth over the past five years and represent the established economic clusters within the local and regional economy. In contrast, other knowledge-based employment sectors, including finance and insurance, professional, scientific, and technical services, and health care and social assistance are less concentrated but have recently been experiencing moderate to strong labour force growth. To ensure that economic growth is not constrained by future labour shortages, continued effort will be required by the Town, Region, and Province to explore ways to attract and accommodate new skilled and unskilled working residents to this economic region, including the Town of Milton within a broad range of housing options.

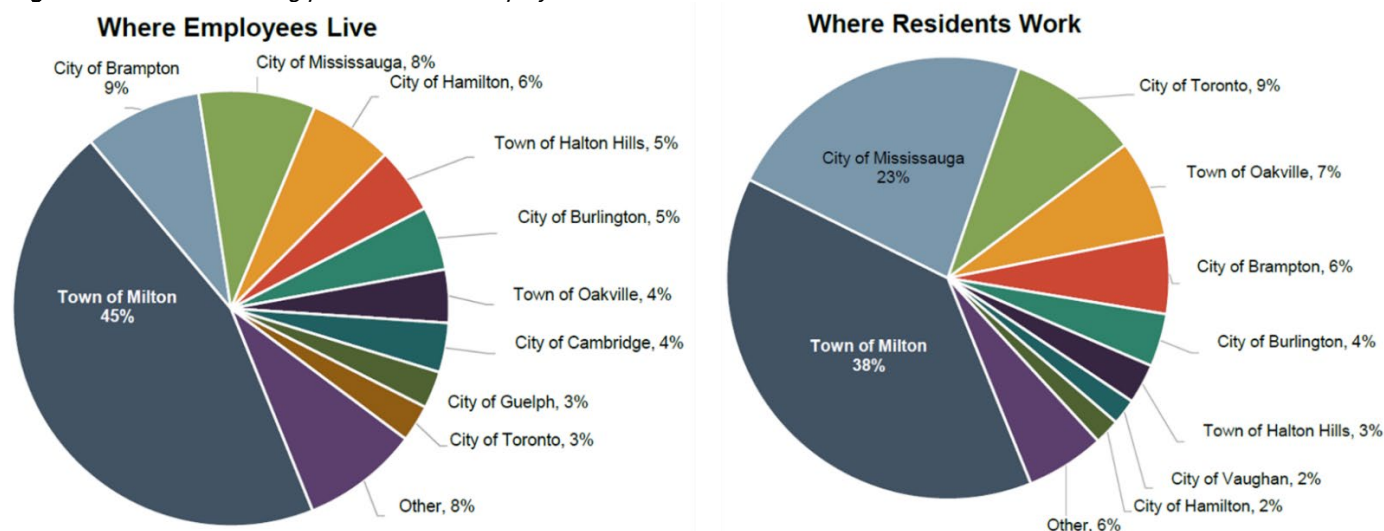
Figure 10: Top 10 Industries, Milton (2021)



### 5.3 More than half of the residents in Milton do not work in Milton

Looking at commuting patterns and labour force travel characteristics, 45 per cent of Milton residents worked within Milton and the rest commuted outside Milton for work (Figure 11). The majority of workers commute to work with a private vehicle being the primary mode of transportation (35,790). The next most frequent mode of transportation is public transit (1,465). As of 2016, it was estimated that about 11 per cent of the Town's workforce was working from home on a full-time basis. This estimate has increased to about 21 per cent in 2021. This estimate excludes hybrid workers, who are captured as residents with a usual place of work. In addition to work at home employment, there are workers within the Town who have no fixed place of work (NFPOW.). The percentage of workers within the Town who reported NFPOW was approximately 11 per cent in 2016 and has since remained stable, according to the 2021 Census. It is anticipated that the percentage of people who work from home on a full-time and part-time basis and those who do not have a fixed place of work will remain high across the Town of Milton over the long term, driven by continued growth in knowledge-based employment sectors and technological advancement.

**Figure 11: 2021 commuting patterns where employees live and where residents work**



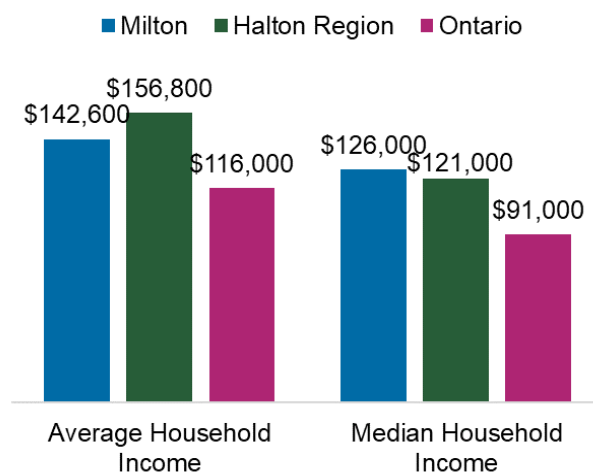
Statistics Canada 2021 Census of Population from Table: 98-10-0459-01, Summarized by Watson & Associates Economists Ltd.

Statistics Canada 2021 Census of Population from Table: 98-10-0459-01, Summarized by Watson & Associates Economists Ltd.

## 5.4 On average, household incomes in Milton (and Halton Region) are much higher than the Province

Milton’s average and median household incomes (\$142,000 and \$126,000 respectively) are significantly higher than the Province and similar to those of the Region. However, average incomes are higher in the Region than in Milton. Higher incomes in the Town and Region, relative to the Province, suggests that there is a larger share of local higher income earners who may be able to afford homes priced higher than elsewhere. This could result in increases in housing costs due to competition in the housing market.

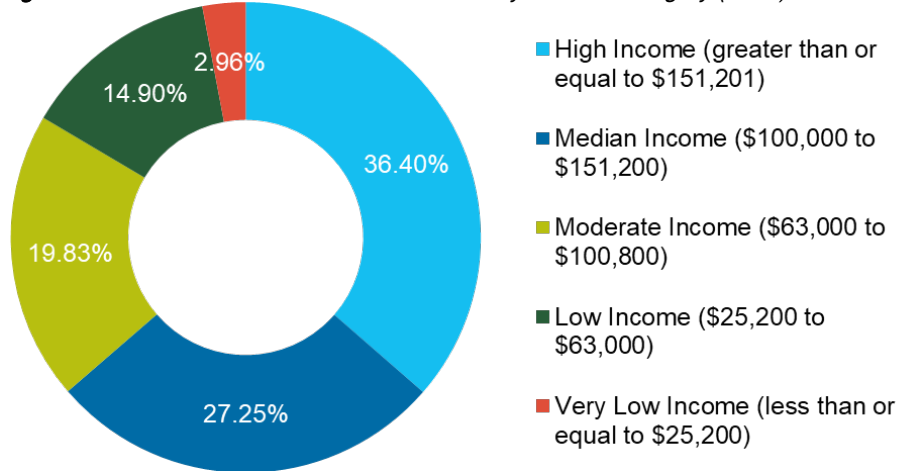
**Figure 12: Average and Median Incomes, Milton, Halton Region, and Ontario (2021)**



## 5.5 More than half of Milton’s households earn \$100,000 or more

Figure 13 shows the distribution of households in Milton based on income category, as reported by the HART. Of all the households in the Town, 1,180 households earn less than \$25,000; 5,395 households earn between \$25,200 and \$63,000; 7,900 households earn between \$63,000 and \$100,800; 10,855 households earn between \$100,000 and \$151,000; and, 14,500 households earn \$151,201 or more.

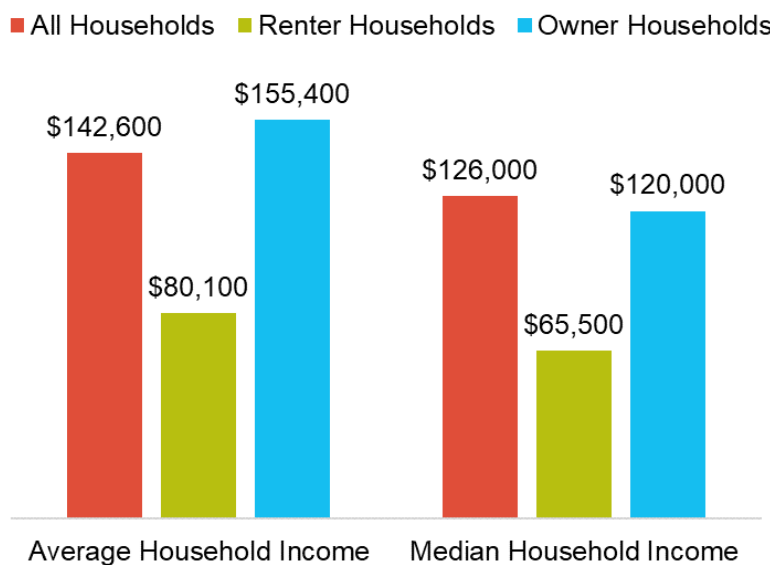
**Figure 13: Distribution of Households in Milton by Income Category (2021)**



## 5.6 Renter households have much lower incomes than owner households

As discussed previously, the average household income in Milton was \$142,600 and the median household income was \$126,000. When income data is separated based on tenure, one can see that a large disparity in income exists between those who own and those who rent in Milton (**Figure 14**). Given the lower average and median incomes of renters, this population group may have more difficulties finding rental housing options that meet the definition of affordable than owners would. While it is important for the Town to ensure that both ownership and rental housing options are available to meet the various financial circumstances of residents, there may be reason for the Town work with other levels of government, partners in the development industry and not-for-profit providers to explore ways to support increasing rental housing options that would be affordable to households earning between \$65,000- \$80,000.

**Figure 14: Average and Median Household Incomes in Milton (2021)**



# 6.0 Housing Context

## 6.1 Milton's Housing Stock is relatively new

Most of the dwellings in Milton were built after 2001, with the largest proportion built from 2006 to 2010 (Figure 15). Comparatively, Halton Region and Ontario's housing composition had the largest share of dwellings built between 1961 to 1980 (Figure 16). This signals that the housing stock in the Town is relatively new, and that the Town has started to experience growth and housing demand more recently than other areas.

Figure 15: Housing Units by Year Built, Milton

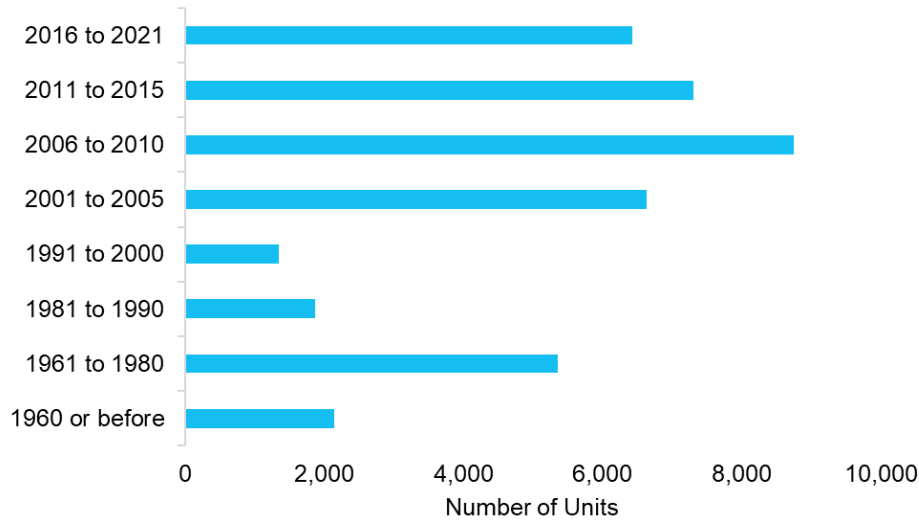
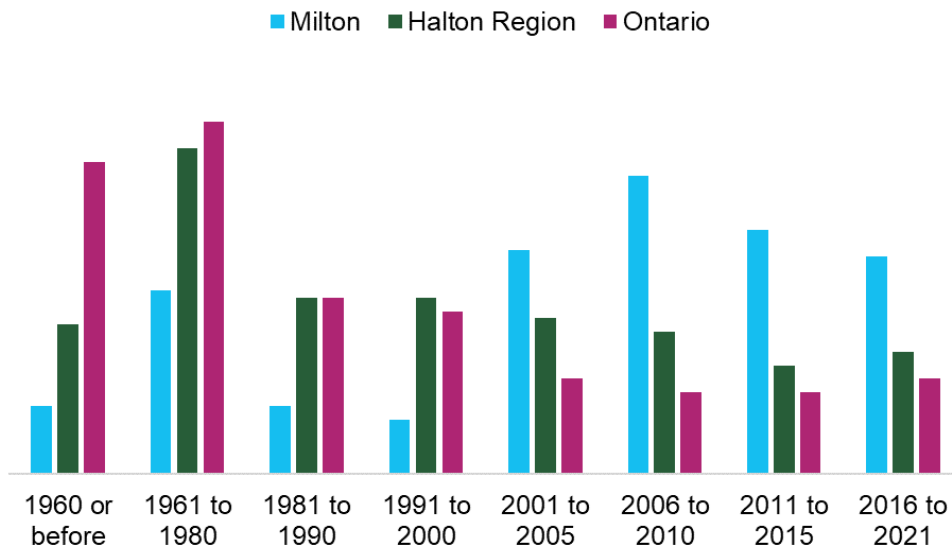


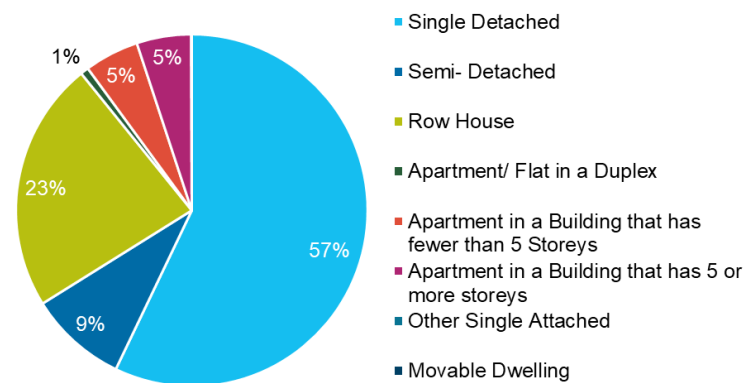
Figure 16: Percentage of Housing Units by Year Built, Milton, Halton Region, and Ontario



## 6.2 Milton's current housing stock is predominantly low density

Two thirds of all the homes in Milton are low density forms (i.e. single detached and semi-detached homes) (Figure 17). Although the existing housing stock in the Town is weighted towards singles and semis, this is expected to change over time toward more medium and higher density housing types, which is discussed in greater detail later in Section 10 of this report.

Figure 17: Distribution of Dwellings by Type, Milton (2021)



## 6.3 Most of Milton's dwellings have three (3) or more bedrooms

More than 80 per cent of dwellings in Milton have at least three or more bedrooms, with approximately 42 per cent of dwellings having four or more bedrooms. By comparison, only 12 per cent of dwellings have two bedrooms and 5 per cent have one bedroom (Figure 18). The proportion of housing units by number of bedrooms is generally similar between Milton, Halton Region and Ontario in most of the categories except in the one-bedroom category, where Milton has much a lower amount of this type; and, in the four or more bedroom category, where Milton has much higher amount of this type (Figure 19). The low proportion of smaller units in the Town may provide challenges in the future for empty nest families and older adults looking to downsize. Additionally, the lack of available smaller sized units may deter newly forming one or two person households from choosing to live in Milton.

Figure 18: Dwellings by Number of Rooms, Milton (2021)

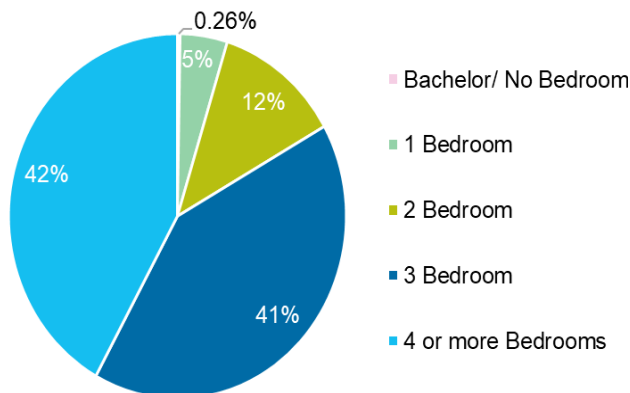
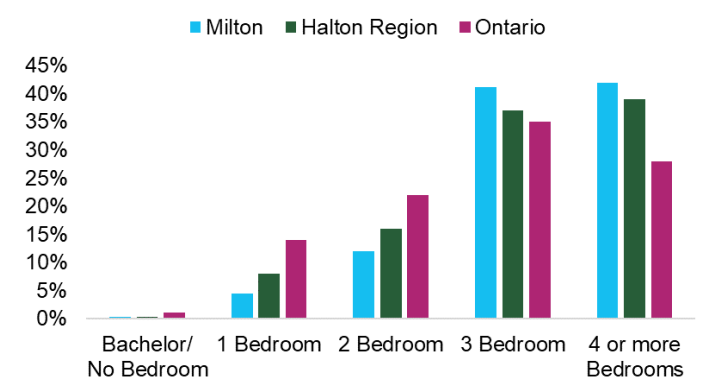


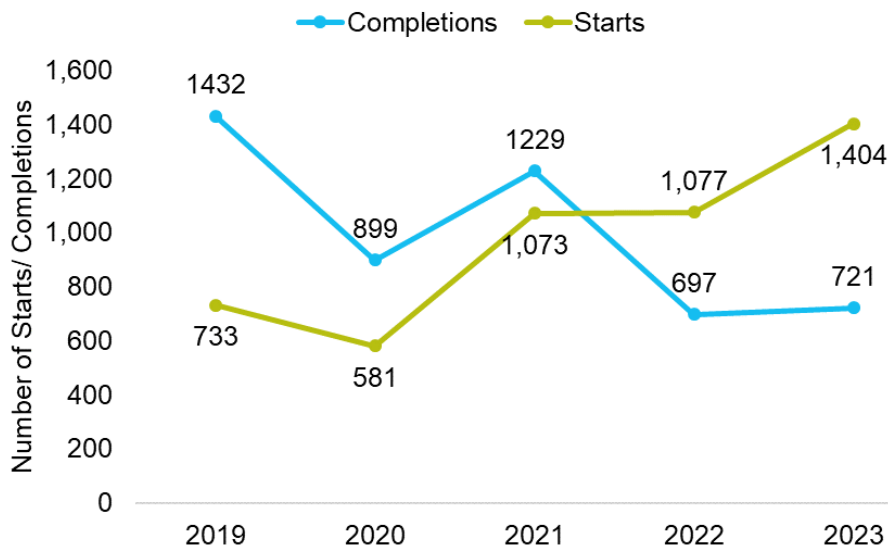
Figure 19: Dwellings by Number of Bedrooms, Milton Halton Region, Ontario (2021)



## 6.4 The Town has had a steady pace of growth, averaging 1,500 residential permits annually and accounting for 28 per cent of the Region’s new housing starts

Since 2019, the Town has had a steady increase in the total number of housing starts and completions on an annual basis (**Figure 20**). Between the 2008 to 2023 period, the Town issued an average of approximately 1,500 residential building permits per year for new dwellings. Recent residential building permit activity between 2020 and 2023 (new units only), shows that the Town of Milton represented approximately 28 per cent of anticipated new housing construction in Halton Region.

*Figure 20: Housing Starts and Completions, Milton (2019-2023)*

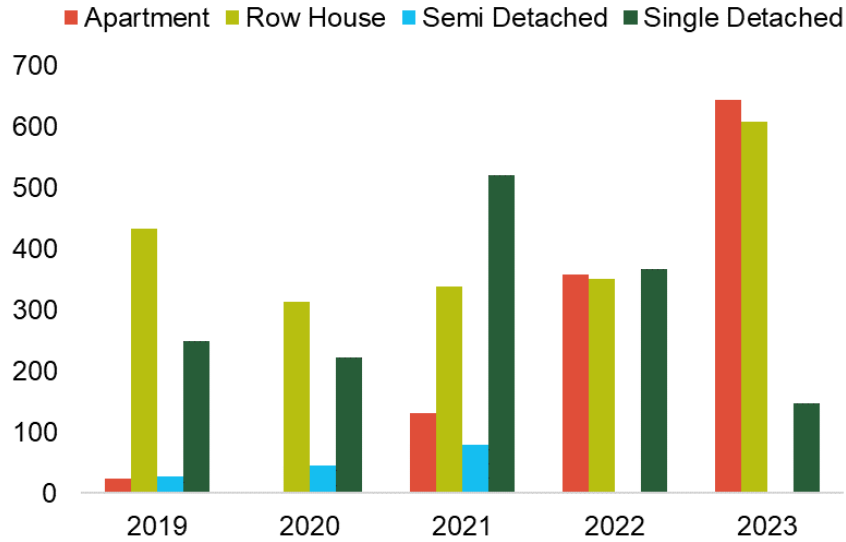


## 6.5 Residential development is transitioning toward higher density forms

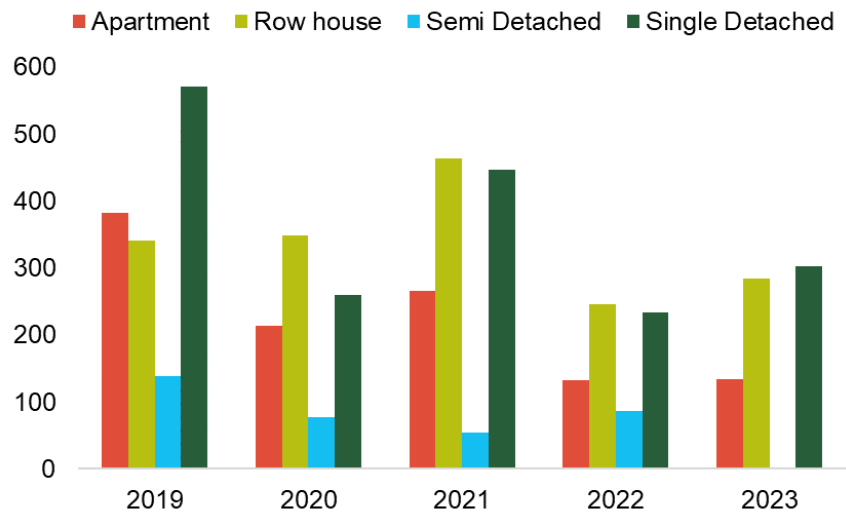
More recently, the Town has experienced a shift towards an increased share of high-density housing types, as evidenced by the shift in the proportion of housing starts and housing completions for apartment and row house built forms. In 2023, there was a noticeable increase in starts and completions for both types and a decrease in starts for lower density forms (**Figure 21** and **Figure 22**). This trend was identified by Watson as being largely driven by: declining housing affordability associated with low-density housing options; the increased demand for a range of housing forms driven by demographic and socio-economics factors associated with the aging population base; and, lifestyle choices of existing and new residents.



**Figure 21: Housing Starts by Type, Milton (2019-2023)**



**Figure 22: Housing Completions by Type, Milton (2019-2023)**



This transition is necessary and important to support Milton’s local economy—a diverse housing stock is necessary to support a broad range of employment opportunities and retain, and attract people of working age and their families. Looking forward, a mix of housing options across a broad range of density types and tenures will be required to accommodate both younger and older adults across varying income levels, including affordable housing options; and, to support meeting the longer-term growth forecast for rental housing.

## 6.6 There has been little to no activity in the development of purpose-built rental housing

While homes in Milton are becoming more diverse by dwelling type, the tenure types are not shifting toward a more balanced mix between ownership and rental (or other) tenures (Figure 23 and Figure 24). The predominant tenure of new housing starts and completions continues to be freehold ownership or condominium ownership. There has been little to no new purpose-built rental units in the recent past, which is causing a strain on the rental market. However, the Town’s 2024 building permit record indicates that permits for rental units have been issued, and the Town is starting to see an uptick in developer inquiries for potential rental development. It will be important for the Town to look at ways to increase the overall proportion of purpose-built rental housing to align with the projected increase in renter households identified by Watson in the Town’s residential and non-residential land needs study.

Figure 23: Housing Starts by Tenure, Milton (2019-2023)

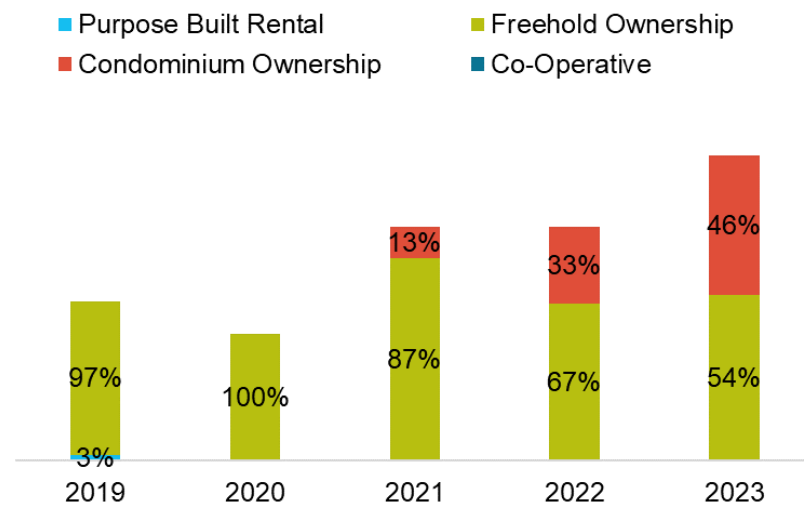
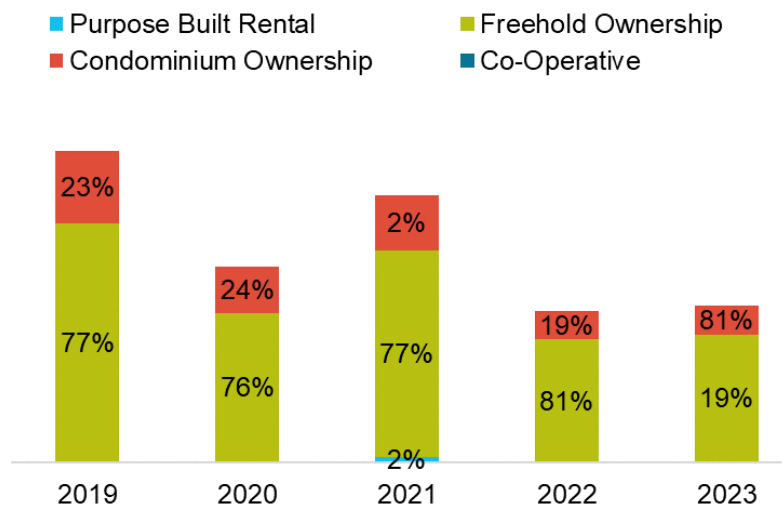


Figure 24: Housing Completions by Tenure, Milton (2019-2023)



# 7.0 Housing Market Trends

## 7.1 A review of affordability thresholds

**Table 8** shows the range of household incomes and affordable housing costs that make up each income category along with the proportion of total households that fall within each category for the Town of Milton in 2020 dollar values, as reported by the HART. It also shows what the portion of total households that fall within each category.

Based on the average median household income of \$126,000, a monthly shelter cost of \$3,150 is considered to be “affordable” to the average household. While the definitions between the HART and PPS may not align completely, for a frame of reference, the PPS requires that municipalities establish and implement minimum targets for the provision of housing that is affordable to low- and moderate-income households.

The information included in the following subsections suggests that households within the very low, low and moderate income categories defined by the HART are likely to experience more difficulties in finding housing within the Town that meets their monthly affordable shelter cost needs and would likely need to rely on more supports and subsidies to balance their costs of living.

*Table 8: Income Categories and Affordable Shelter Costs in Milton (2020)*

Income Category	% of Total Households	Annual Household Income	Affordable Shelter Cost (2020)
Area Median Household Income (AMHI)	-	\$126,000	\$3,150
Very Low Income (20% or under of AMHI)	1.7%	Less than or equal to \$25,200	Less than or equal to \$630
Low Income (21- 50% of AMHI)	13.26%	\$25,200 to \$63,000	\$630 to \$1,575
Moderate Income (51-80% of AMHI)	20.2%	\$63,000 to \$100,800	\$1,575 to \$2,520
Median Income (81-120% of AMHI)	27.75%	\$100,800 to \$151,200	\$2,520 to \$3,780
High Income (121% of more of AMHI)	37.08%	Greater than or equal to \$151,201	Greater than or equal to \$3,781

## 7.2 There are two rental markets in all communities—primary and secondary

Rental housing fills an important role in the housing market and along the housing continuum in any community. Rental housing offers flexibility for those who are more mobile, relief from day-to-day maintenance, and often provides smaller units. The flexibility and affordability of rental housing (compared to ownership housing) is ideal for some households, such as seniors wishing to downsize or who are on a fixed income,

young adults starting their careers, or people living alone. There are generally two types of rental units: primary rental units and secondary rental units

- Primary Rental units are purpose-built residential dwelling units located within a structure that has of three (3) or more units that were built specifically to house renter households; and,
- Secondary Rental units are any units that were not specifically built as rental housing, but are currently being rented out, typically consisting of rented single detached, semi-detached, townhouses, condominium apartments, and ARUs.

The Provincial government sets rules for when and how much rents can increase. Based on Provincial legislation:

- Any primary or secondary market rental unit that someone has lived in prior to November 15, 2018, is covered by the Provincial rent increase guideline—rent can only be increased once a year by an amount set by the Province (the rent increase guideline for 2025 is 2.5 per cent);
- Any primary or secondary market rental unit that was built or occupied after November 15, 2018, is not subject to the Provincial rent increase guideline.

### 7.3 There are not many primary rental market units in Milton, and vacancy rates in the primary rental market are not considered to be “healthy”

Data on the primary rental market comes from CMHC’s Rental Market Survey. It provides a summary of average market rents and vacancy rates of purpose-built rental units and is conducted during the first two weeks of October each year. Based on the most recently available CMHC and Census data, there are currently 709 primary rental units and 6,950 rental households, suggesting most rental households live in secondary rental units. This will be important for the Town to monitor in the coming years, as the housing start and completion data has shown little activity in the creation of primary rental units.

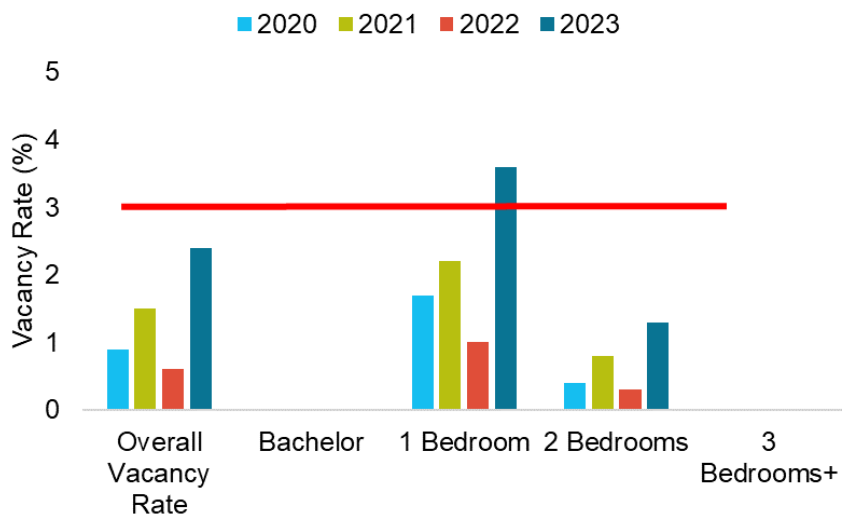
CMHC tracks vacancy rates in the primary rental market. A unit is considered vacant if, at the time of the Rental Market Survey, the unit is physically unoccupied and available for immediate rental<sup>3</sup>. Based on CMHCs metrics, a vacancy rate of 3 per cent is generally accepted as a healthy vacancy rate, indicating a balance between the supply of rental housing and the need for rental housing. In a tight rental market, there is strong competition for rental units of all types, resulting in limited choice and high rents for units that do become available. This may be compounded further in markets where there is a very low overall supply of primary rental units when compared with the total quantum of renter households. According to the vacancy rate data, the overall vacancy rate in Milton has been below 3 per cent for the last four years (**Figure 25**). This trend is not unique to Milton. Many municipalities in Ontario also have low vacancy rates. Looking at municipal comparators, and the Province as a whole, the Town has a vacancy rate that is slightly closer to the 3 per cent threshold than Oakville, Burlington, and Ontario (**Figure 26**).

---

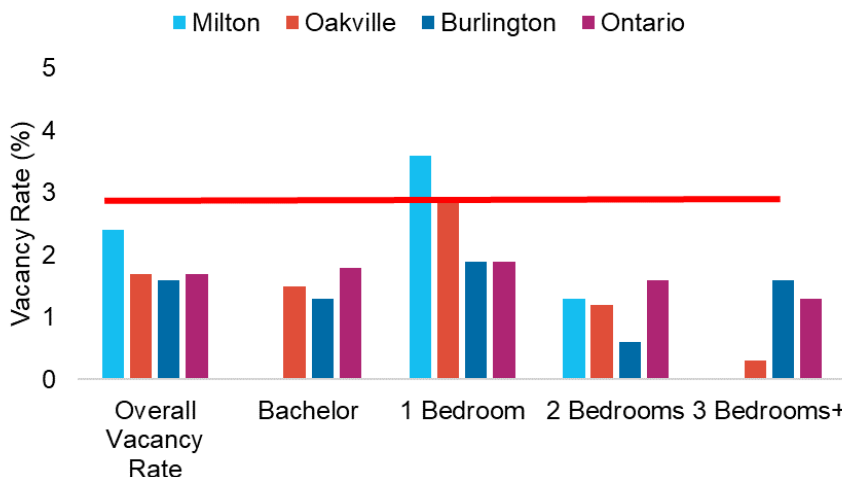
<sup>3</sup> Available for immediate rental means a new lease has not been signed or the unit is not undergoing major renovations

In 2023, the overall vacancy rate in the Town was 2.4 per cent; and, when looking at the vacancy breakdown by unit types, it appears that 1-bedroom units exceed the 3 per cent vacancy rate threshold. This indicates that there is a need for the overall primary rental universe to increase to meet demand needs; however, the need is greater for larger sized units.

**Figure 25:** Primary Rental Universe- Vacancy Rates in Milton (2020-2023<sup>4</sup>)



**Figure 26:** Primary Rental Universe- Vacancy Rates in Milton, Oakville, Burlington, and Ontario (2023)<sup>5</sup>



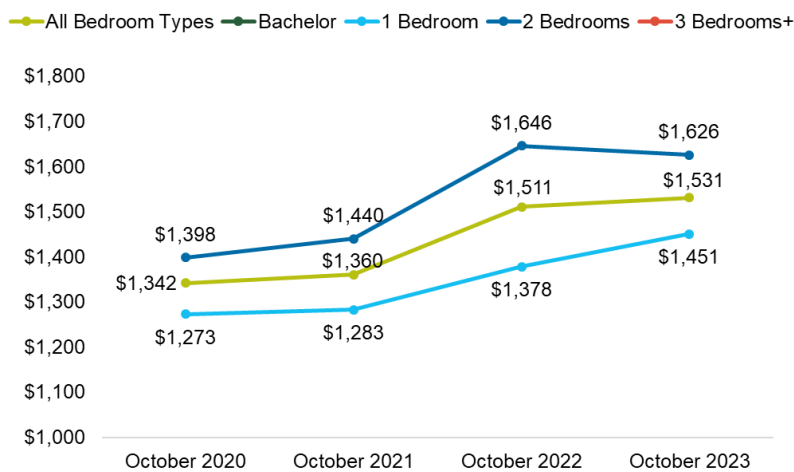
<sup>4</sup> Sourced from CMHC Rental Market Statistics (Accessed October 2024). Where there is no bar for a housing unit type in this chart, it indicates that the data has been suppressed to protect confidentiality or that the data was deemed to be not statistically reliable by CMHC.

<sup>5</sup> Sourced from CMHC Rental Market Statistics (Accessed October 2024). Where there is no bar for a housing unit type in this chart, it indicates that the data has been suppressed to protect confidentiality or that the data was deemed to be not statistically reliable by CMHC.

## 7.4 Average rents in the primary market are rising year over year

**Figure 27** shows the average rents for the various rental unit types in Milton’s primary rental market over time<sup>6</sup>. Since 2020, rents in the Town have increased marginally over time. The overall average rent increased just over 1 per cent between 2020 and 2023. The average rent in the Town is below the reported median monthly shelter cost of \$2,200. However, it is important to remember that the average rents in the primary market are derived from a total amount of 709 units, and some of these may be subject to rent control legislation. There is a potential for average primary market rents to increase when a tenancy ends and units turn over. There is also a potential for average primary market rents to increase if new rental units are developed, as these would not be subject to rent control legislation.

**Figure 27: Average Rents by Unit Type, Milton (2020-2023)**<sup>7</sup>



**Table 9** shows the average rents for the various rental unit types in Milton’s primary rental market relative to the maximum affordable shelter costs for the five income categories identified by the HART. It shows that average rents are generally in the range of the affordable shelter cost thresholds for the moderate, median and high income household categories. Residents on the lower end of the moderate income threshold as well as those in the low and very low income thresholds would not be able to afford what has been established as the average market rent and the market affordability thresholds set out in the Provincial Bulletin. Those households would need to rely on non-market housing and other subsidies to meet their housing needs. Alternatively, they would need to spend more than what is considered “affordable” and would be at risk of being in core housing need<sup>8</sup>. It is also important remember that the overall supply of primary market rental housing is quite low, meaning that most renters in the Town rely on the secondary rental market, which is subject to more volatile rents (as discussed in the next section).

<sup>6</sup> Sourced from CMHC Rental Market Statistics (Accessed October 2024). Where there is no line for a housing unit type in this chart, it indicates that the data has been suppressed to protect confidentiality or that the data was deemed to be not statistically reliable by CMHC.

<sup>7</sup> Sourced from CMHC Rental Market Statistics (Accessed October 2024). Where there is no line for a housing unit type in this chart, it indicates that the data has been suppressed to protect confidentiality or that the data was deemed to be not statistically reliable by CMHC.

<sup>8</sup> Core housing need is discussed and defined in greater detail in **Section 8**

**Table 9: Affordability in the primary rental market**

Income Category	% of Total households in category	Maximum Affordable Rent	Average Rent \$1,531	Bachelor unit \$1,243	1-Bedroom \$1,451	2-Bedroom \$1,626	3+ Bedroom \$1,846
\$126,000 Area Median Household Income (AMHI)	N/A	\$3,150	Yes	Yes	Yes	Yes	Yes
Less than or Equal to \$25,200 (Very Low Income)	1.7%	\$630	No	No	No	No	No
\$25,200 to \$63,000 (Low Income)	13.26%	\$1,575	Yes	Yes	Yes	No	No
\$63,000 to \$100,800 (Moderate Income)	20.2%	\$2,250	Yes	Yes	Yes	Yes	Yes
\$100,800 to \$151,200 (Median Income)	27.75%	\$3,780	Yes	Yes	Yes	Yes	Yes
Greater than or Equal to \$151,201 (High Income)	37.08%	\$3781+	Yes	Yes	Yes	Yes	Yes

*Notes: based on a total primary market rental universe of 709 units and a low vacancy rate.*

## 7.5 A large secondary rental market exists in Milton

Given the gap between the proportion of primary market rental units (709) and the number of renter households (6,950) in the Town, it is evident that a large secondary rental market exists and is filling a large portion of the Town's rental household needs. The secondary rental market is a good source of rental units. It offers a more diverse supply as these units include singles, semis and town homes, when compared to predominantly apartment units in the primary rental market. However, units in the secondary rental market are typically more expensive<sup>9</sup> and more volatile in nature. Rental homes may be sold by a landlord/owner in a lucrative real estate market, leading to an increased potential for displacement of tenants upon sale and occupation by a new owner in instances where the new owner intends to occupy the dwelling. A landlord may also go through a legal eviction process which would allow the homeowner or homeowner's immediate family to occupy the unit. In the case of an ARU, particularly for basement apartments, there is the risk that they can be converted back into living space as part of the principal dwelling, decreasing the availability of rental units.

High quality data on the secondary rental market in Milton is not available as CMHC does not conduct research on this. To fill some data gaps in the secondary rental market, the Town has looked at building permit data for ARUs, as well as done a point-in-time scan of online rental listings and online short-term rental (STR) listings. Each of these is discussed in the following subsections.

## 7.6 A point-in-time scan of secondary market rental listings indicates higher rents for these units when compared with the primary rental market

CMHC does not report on average market rents for all units in the secondary rental market. As such, a point-in-time scan of online rental listings was conducted using Kijiji. During the time of the scan, there were approximately 400 listings for some form of rental in Milton. In the scan, any listing associated with a rental property group (e.g., Realstar, Valour) was excluded from the inventory and assumed to be part of the primary rental market data. Additionally, any listing for commercial, office, storage or parking was excluded (approximately 50 listings). A sample of 70 listings was inventoried, which yielded the following observations:

- Of the 70 records sampled, 16 (23 per cent) were advertised as being a room within a house. Overall, rents advertised ranged from \$650 to \$1,500. There are several interesting elements to these advertisements, including:
  - One listing advertised three fully furnished bedrooms for rent individually in a house with shared accommodations. Each bedroom was advertised as being furnished with two twin beds. Rents were established by the bedroom, ranging from \$1,000 if single occupancy and \$1,500 if double occupancy;
  - One listing advertised two bedrooms for rent individually in a house with shared accommodations. One room was listed for rent at \$900 and the

---

<sup>9</sup> Section 7.6 of this report confirms that the secondary rental market units in Milton typically are more expensive and in excess of the CMHC reported rental rate data for the primary rental market.



- other at \$950. A “double occupancy” rent of \$1,200 was advertised if the room is shared;
  - Specified preferences for certain types of tenants (e.g., females only, males only, students only, professional workers only);
  - Rules of the rental/ house were also included in some instances, such as no guests allowed, no visitors allowed without permission or notice, quiet hours, and access to kitchen only during certain times;
- Of the 70 records sampled, 2 (2.85 per cent) were advertised as bachelor units. Both records listed the rent for the unit as \$1,200;
- Of the 70 records sampled, 11 (15.71 per cent) were advertised as 1-bedroom or 1-bedroom plus den units. Rents ranged between \$1,600 and \$2,600, with the average rent being approximately \$2,200;
- Of the 70 records sampled, 17 (24.28 per cent) were advertised as 2-bedroom or 2-bedroom plus den units. Rents ranged between \$1,750 and \$3,100, with the average rent being approximately \$2,300;
- Of the 70 records sampled, 14 (20 per cent) were advertised as 3-bedroom or 3-bedroom plus den units. Rents ranged between \$2,600 and \$3,550, with the average rent being approximately \$3,100;
- Of the 70 records sampled, 9 (12.85 per cent) were advertised as 4-bedroom or 4-bedroom plus den units. Rents ranged between \$2,900 and \$3,900, with the average rent being approximately \$3,400; and
- Of the 70 records sampled, 1 (1.42 per cent) was advertised as a 5-bedroom unit. It was listed for a monthly rent of \$4,495.

## 7.7 There has been a major increase in the proportion of ARUs being built since 2019

An ARU is a self-contained residential dwelling unit, with its own cooking facility, sanitary facility and sleeping area, that is located either within a single detached, semi-detached or townhouse dwelling, or within an ancillary building or structure on the same lot as a single detached, semi-detached or townhouse dwelling. ARUs are often also referred to as additional dwelling units, basement apartments, in-law suite, coach houses, laneway houses, garden suites, tiny homes, etc.

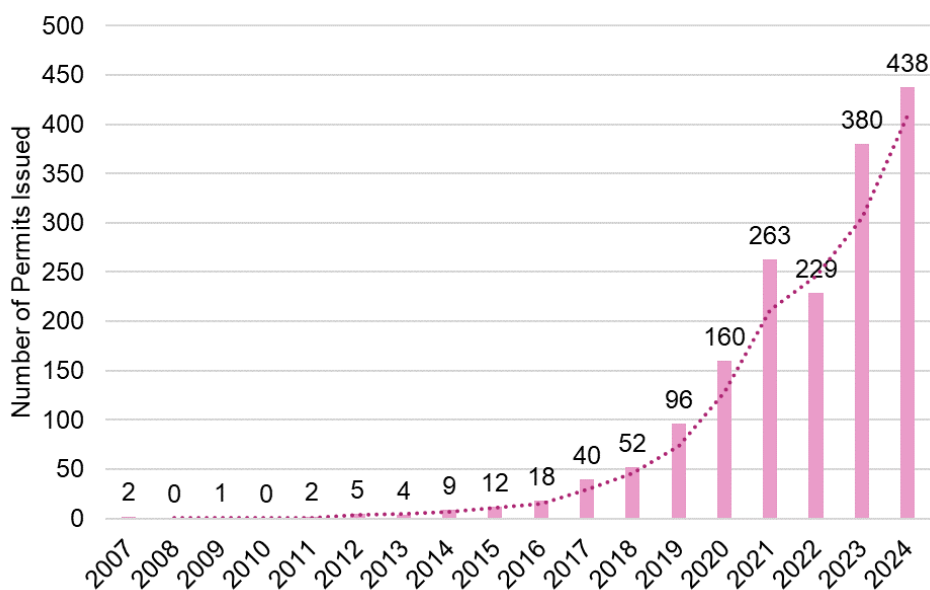
ARUs support housing affordability and are an important part of meeting the needs of residents—they provide smaller units in grade-related housing that can enable multi-generational living, aging in place, and offsets for mortgage payments for the owner and occupant of the principal dwelling. In recognition of their importance in supporting a healthy housing continuum, the Province of Ontario has enacted legislation that requires municipalities to permit up to three (3) residential units per lot—one main dwelling and up to two (2) ARUs; however, the federal government requested that the Town permit up to three (3) ARUs per lot, for a total of four (4) residential units per lot as part of the HAF funding agreement.

In June of 2024, Milton Town Council approved amendments to the Official Plan and Zoning By-law to permit up to three ARUs on a lot containing a detached house, semi-detached house, or townhouse in the urban areas. ARUs must adhere to the Zoning By-law, Ontario Building Code and Fire Code requirements. As such, up to four residential

units in total are now permitted on a residential lot with municipal water and sewage services, exceeding the Provincial mandate and complying with the HAF funding agreement. The Town is in the process of reviewing and updating its policies and regulations regarding ARUs in the rural areas. Amendments to the Official Plan and Zoning By-law are being drafted to permit ARUs in the rural areas where permitted by provincial policies.

The Town began reporting and monitoring ARUs in 2007. Since this time, 1,711 permits have been issued (**Figure 28**). Based on permit statistics, the Town has experienced a major increase in the number of ARUs being provided since 2019, with these units steadily increasing year over year. In 2024, 438 permits for ARUs were issued, making it the highest grossing year for ARU development in the reporting period. It will be important for the Town to consider what tools can be leveraged to increase the local purpose-built rental universe and support returning to a healthier vacancy rate in the primary rental market, while maintaining the pace of ARU development.

**Figure 28:** Additional Residential Unit Permits Issued (2007- 2024)



## 7.8 Some ARUs may be diverted from the secondary rental market to the short-term rental market

As defined in the Town's Zoning By-law, a Short-term Rental (STR) is the rental of a dwelling unit or part thereof offering short term lodging for compensation for 28 days or less that does not provide meals or other commercial services. A short-term rental does not include a bed and breakfast establishment. It is a permitted use in many residential zones throughout the Town, subject to meeting the regulations for the use as set out in the Zoning By-law. In 2022, the Town passed a STR By-law that requires short-term rental owners to obtain a license. Since the time the By-law was enacted in 2022 up until November 1, 2024, 36 STR licenses have been issued.

There is a risk that an ARU may be diverted to the short-term rental (STR) market as opposed to the secondary rental market which could impact both availability and price.

Although there is a licensing system in place for short term, it is acknowledged that many homeowners may still be operating without a license. The Town has recently applied for federal funding through the Short-Term Rental Enforcement Fund (STREF) to support enhanced tracking and enforcement of STRs.

At present, it is difficult to quantify the magnitude of STRs in the Town. To support a greater understanding of the prevalence of STRs in Milton, a point-in-time scan of Airbnb and a high-level analysis of the listings was conducted. The following methodology and criteria were used for this point-in-time scan:

- On the Airbnb main page, the Town of Milton was entered as the location; “one month” was input as the duration of the stay; and, the timeframe for availability was input as any time between November 2024 and April 2025; and,
- Once this information was input, an additional filter of “entire home” was applied in the type of place category.

The initial search, with these filters applied, yielded 205 results; however, further examination of these results did indicate that some of the available rentals were not located in Milton, and some were duplicates. A sample of 60 of the 200 units was inventoried, which yielded the following observations:

- Of the 60 records sampled, 33 (55 per cent) were explicitly advertised as being a basement unit;
- Of the 60 records sampled, 4 (6 per cent) were advertised as being a “legal”<sup>10</sup> unit;
- Of the 60 records sampled, 7 (12 per cent) were advertised as being an entire home;
- Of the 60 records, 8 (13 per cent) of the advertisements specifically noted that the owner/ host of the dwelling lived on premises
- Of the 60 records samples, the following bedroom mix was provided:
  - 33 (55 per cent) Of the vacation rentals had 1 bedroom
  - 18 (30 per cent) Of the vacation rentals had 2 bedrooms
  - 7 (12 per cent) Of the vacation rentals had 3 bedrooms
  - 2 (3 per cent) of the vacation rentals had more than 3 bedrooms; and,
- Monthly rates were given a discount, and the rates ranged between \$1,567 and \$4,986, with the average rate being \$2,790.

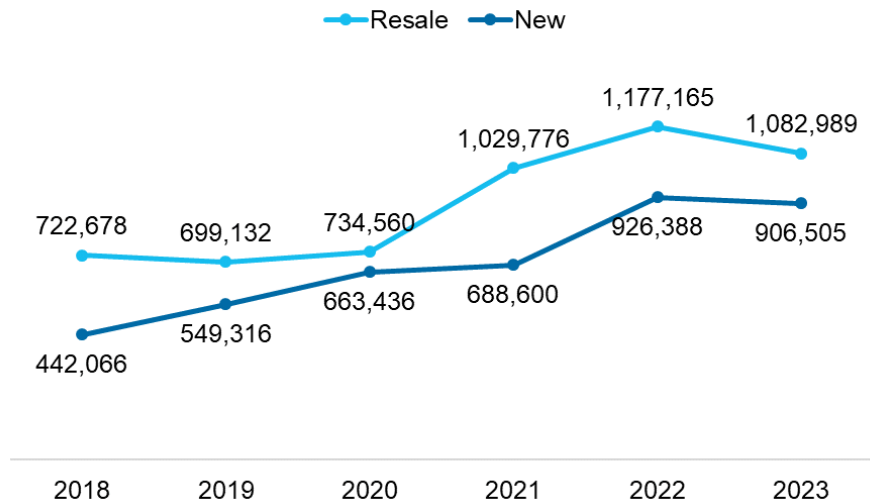
## 7.9 Average new and resale home prices are rising year over year

As reported in Halton Region’s 2023 State of Housing Report, the average prices of new homes and resales in Milton were \$821,036 and \$1,281,279, respectively. Average prices of new and resales over the last five years are shown in **Figure 29**. The average prices in 2022 and 2023 were higher than the last five-year averages, suggesting that both new and resale homes are becoming more expensive when compared with prior years. The largest jump in price for resale homes was between the 2020 and 2021 period, while new homes saw a large increase between 2021 and 2022. Compared with 2022, both the resale and new home sales in 2023 decreased in price slightly.

---

<sup>10</sup> It is unclear what constitutes “legal” as it relates to the advertisements

**Figure 29: New and Resale Housing, Milton (2018-2023)** (Source: Halton Region)<sup>11</sup>



2024 real estate transaction data was obtained from the Toronto Regional Real Estate Board (TRREB) for the months of January to November, to expand upon the new and resale housing data included in the Region’s State of Housing Report. TRREB data provides an ability to look at the average and median sale price of all housing types in the Town for the entire reporting period, as well as average and median sale prices of different housing types on a month-by-month basis. The TRREB data does not distinguish between new and resale housing.

Based on the TRREB reports, the average sale price for all housing types in Milton for the January 2024- November 2024 timeframe was \$1,071,474 and the median sale price was \$999,999. **Table 10** provides a more detailed summary of the 2024 sales data broken down by housing type, showing that single detached dwellings are the most expensive ownership housing option in the Town, and apartments are the least expensive ownership housing option in the town. Relative to the Provincial bulletin’s definition of affordable, there were no housing units on the market in 2024 that sold at or below the threshold of \$546,000.

<sup>11</sup> Of note, during the period 2018 to 2023 where the price of an average new dwelling increased by \$464,439 (a 105% increase to \$906,505), the residential development charge rates within the Town (including Town, Region and School) increased by amounts ranging from \$8,708 (a 46% increase) to \$36,546 (a 55% increase), depending on the dwelling type and location.

**Table 10: 2024 Average and Median Sales Price, Milton Housing (source: TRREB)**

Housing Type	Highest Average Sale Price	Lowest Average Sale Price	Highest Median Sale Price	Lowest Median Sale Price
Single-detached	\$1,441,381 (November 2024)	\$1,258,935 (September 2024)	\$1,350,000 (April 2024)	\$1,202,500 (August 2024)
Semi-detached	\$1,102,900 (April 2024)	\$982,643 (September 2024)	\$1,107,500 (April 2024)	\$990,000 (October 2024)
Attached/Row/ Townhouse	\$944,852 (February 2024)	\$868,341 (January 2024)	\$952,500 (April 2024)	\$855,000 (January 2024)
Condominium townhouse	\$745,714 (April 2024)	\$644,167 (January 2024)	\$730,000 (April 2024)	\$650,000 (January 2024)
Condominium apartment	\$662,389 (March 2024)	\$571,111 (July 2024)	\$652,500 (March 2024)	\$550,000 (July 2024)
Link dwelling	\$1,065,000 (July 2024)	\$935,000 (May 2024)	\$1,065,000 (July 2024)	\$935,000 (May 2024)

## 7.10 Ownership housing options are only affordable to households in the highest income category

Figure 30 shows the 2024 average sale price for all housing types within the Town, as well as the range of sale prices for the various housing types, relative to the maximum affordable shelter costs for the five income categories identified by the HART. It shows that the vast majority of ownership options are only affordable to those within the highest income category, unless residents within the other income categories had a large lump sum down payment or spent more than 30 per cent of their income on housing costs, making them at risk of being in core housing need.

Figure 30: Affordability in the Ownership Market

Income Category	% of Total Households in Category	Maximum Affordable Purchase Price	Average Sale Price (Town-wide) ~\$1M	Single detached ~\$1.2M- ~\$1.4M	Link Dwelling ~\$1M- ~\$935,000	Semi-detached ~\$980,000- ~\$1.1M	Attached/ Row/ Townhouse ~\$855,000- ~\$952,000	Condominium Townhouse ~\$644,000- ~\$745,000	Condominium Apartment ~\$550,000- ~\$662,000
\$126,000 Area Median Household Income (AMHI)	N/A	\$461,400	No	No	No	No	No	No	No
Less than or Equal to \$25,200 (Very Low Income)	1.7%	\$92,300	No	No	No	No	No	No	No
\$25,200 to \$63,000 (Low Income)	13.26%	\$92,300 to \$230,700	No	No	No	No	No	No	No
\$63,000 to \$100,800 (Moderate Income)	20.2%	\$230,700 to \$369,100	No	No	No	No	No	No	No
\$100,800 to \$151,200 (Median Income)	27.75%	\$369,100 to \$553,600	No	No	No	No	No	No	Yes
Greater than or Equal to \$151,201 (High Income)	37.08%	\$553,600 and higher	Yes	Yes	Yes	Yes	Yes	Yes	Yes

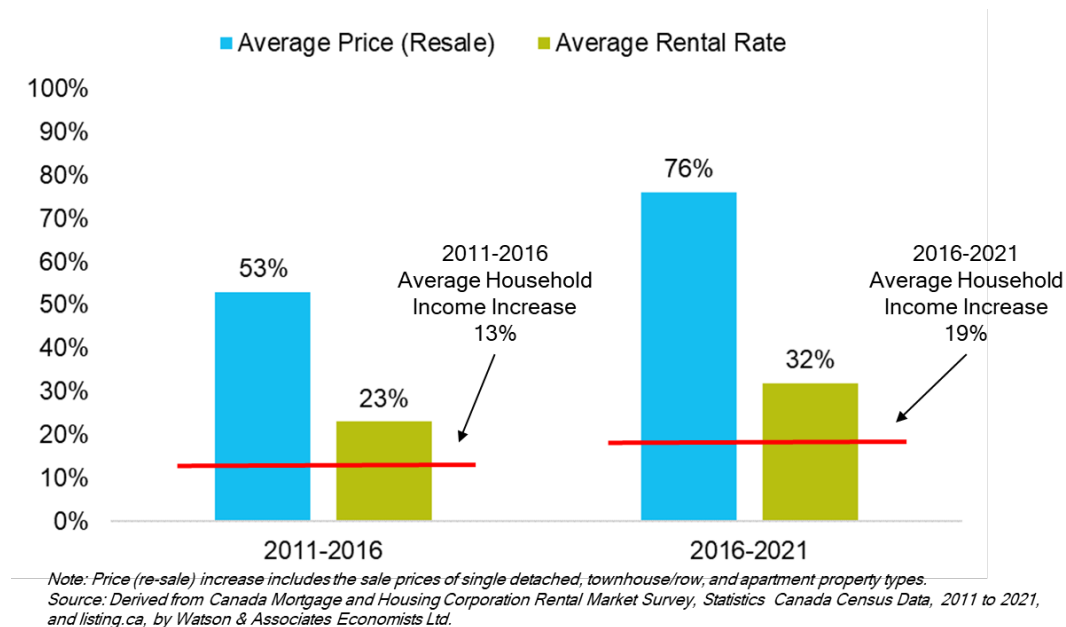
Source: HART, TRREB, Watson and Associates Economists Limited

This analysis has been undertaken using a cost of home ownership calculation, which reflects a typical carrying costs of home ownership in Milton based on a home mortgage with 10 per cent down payment and assumes home affordability on a 30 per cent shelter cost to gross income ratio.

## 7.11 Average household incomes are not keeping pace with the ownership and rental housing prices in the Town

**Figure 31** shows the relationship between average housing prices in the Town and household income for the 2011- 2016 period and the 2016- 2021 period. Average household income, average re-sale prices, and average monthly rental rates all increased between the 2011 to 2016 period and the 2016 to 2021 period. Average household income grew at a much slower rate than housing prices, increasing by 13 per cent and 19 per cent over the two periods. Household income levels within Milton have not kept pace with housing prices or rents, which has further eroded housing affordability over the past decade. These trends illustrate the need for the Town to continue to explore a range of housing options by structure type and tenure to meet a broad range of housing needs across all age groups and income levels.

*Figure 31: Town of Milton housing prices and household income*

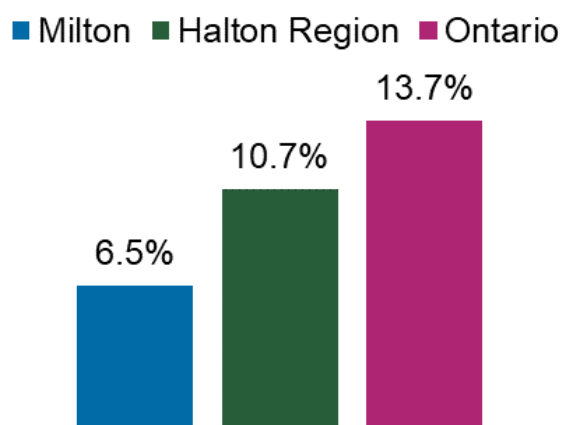


## 7.12 There is a lack of non-market housing

Halton Region provides for non-market housing, in collaboration with other community providers. This includes subsidized or assisted housing, transitional housing, and emergency shelters. Based on information provided by the Region, there are 276 subsidized housing units and 10 non-market housing units in Milton.

**Figure 32** shows that 6.5 per cent of renter households in Milton are in subsidized (non-market) housing based on the 2021 Census. This proportion is much less than in Halton Region and the Province, where a larger proportion of renter households are in subsidized housing.

*Figure 32: Proportion of Renter Households in Subsidized Housing, Milton, Halton Region and Ontario (2021).*



At present, there are very few options available for households in Milton in need of non-market housing. These households may have to make the difficult choice to move elsewhere and away from any social support networks they have established here, to obtain such housing. The lack of options in this category of housing in the Milton suggests that there is an imbalance in the housing continuum. Given the projected growth in population and current demand for housing, there is a need for more non-market housing, which is supported by the community engagement and discussed further in **Section 9** and **10** of this Report.

As noted previously, the Town of Milton is not the designated Service Manager for non-market housing; however, the Town has a directive under the PPS to work with the Region and other levels of government to support or enable this type of housing.

### 7.13 The Town has an estimated deficit of 3,595 affordable housing units

**Table 11** shows the number of units needed, by household size and income category, to meet the current demand for affordable housing in the Town estimated by the HART (otherwise referred to as the affordable housing deficit). Based on the HART, there is a need for 3,595 affordable housing units in the Milton. Most of the deficit of units is in the low-income category (a 2,750-unit deficit). The very low income and moderate-income categories also have relatively small deficits, when compared with the low-income category (425-unit deficit and 420-unit deficit, respectively). As the Town is not the service manager for deeply affordable units, and relies on Halton Region and other housing service providers to address gaps in this area, future efforts by the Town should be focused toward encouraging the introduction of additional low income and moderate income units to the market that would meet a monthly housing cost of \$1,575 to \$2,520.



**Table 11: 2021 Affordable Housing Deficit**

Income Category (Maximum Affordable Shelter Cost)	One Person Households	Two Person Households	Three Person Households	Four Person Households	Five+ Person Households	Total Deficit
Very Low Income (\$630)	365	45	15	0	0	425
Low Income (\$1575)	605	735	525	530	355	2,750
Moderate Income (\$2520)	0	0	55	175	190	420
Median Income (\$3780)	0	0	0	0	0	0
High Income (Greater than \$3780)	0	0	0	0	0	0
<b>Total Deficit</b>	<b>970</b>	<b>780</b>	<b>595</b>	<b>705</b>	<b>545</b>	<b>3,595</b>

Source: HART

# 8.0 Core Housing Need

## 8.1 What is Core housing Need?

Core housing need is a vital indicator of community wellbeing. It refers to whether a home falls below at least one of the indicator thresholds of affordability, suitability or adequacy and where the resident household would have to spend 30 per cent or more of its total before-tax income to pay the median rent of an acceptable local housing alternative. If a private household falls below one of the indicator thresholds, then it is in core housing need. According to CMHC, the thresholds are defined as follows:

- Affordable housing: is housing which costs no more than 30 per cent of a household's income;
- Adequate housing: is housing that does not require any major repairs (e.g., defective plumbing or electrical wiring, structural repairs to walls, floors, or ceilings); and,
- Suitable housing: is housing that has enough bedrooms for the size and make-up of resident households.

**Figure 33** shows the proportion of residents in Milton that falls below an individual threshold indicator.

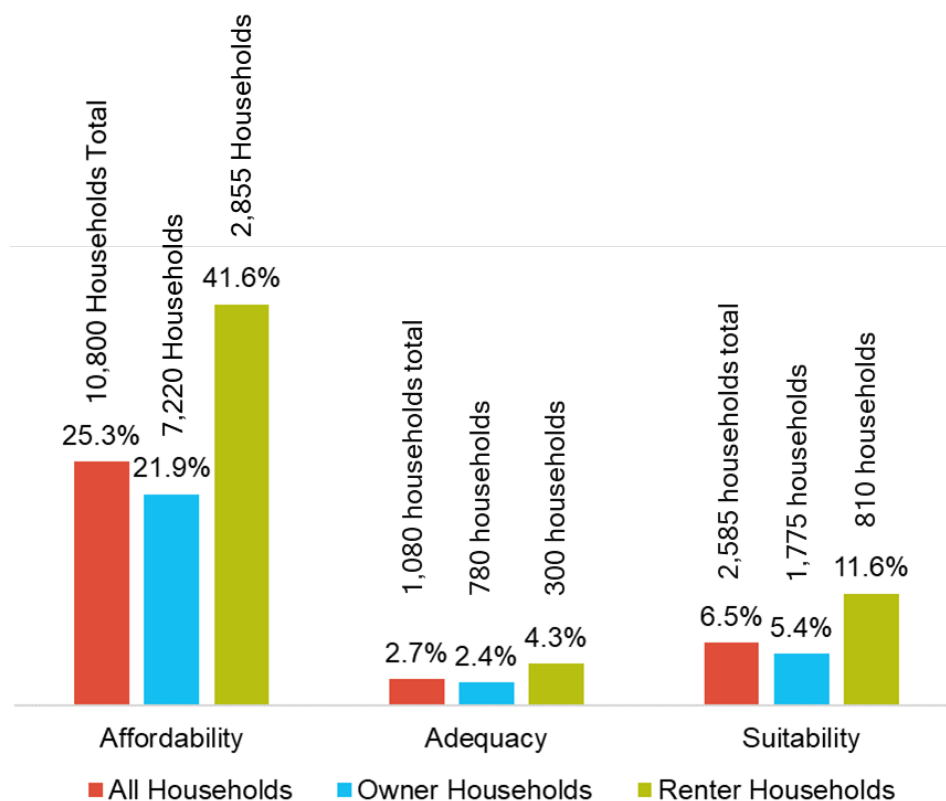
## 8.2 Many households are spending more than 30 per cent of their income on housing

Approximately 25 per cent of all households in Milton are spending more than 30 per cent of their household income in housing, about 3 per cent of all households require major repair, and 6.5 per cent of all households are living in housing that is not suitable for the household make-up. The lower number of households within the adequacy threshold indicator may be attributed to the fact that many homes in Milton are newer, and thus not yet at an age where they require major repairs.

When renter households and owner households are separated, the data indicates that renter households are more likely to be facing affordability, adequacy, or suitability issues than owner households, with affordability being the most significant. This aligns with the income-related data which shows that the average renter household makes far less annual income than owner household; and, the primary rental market data which shows that there are not many primary market rental options with enough bedrooms to accommodate larger households.

It is important to remember that there are more owner households in Milton than renter households so although roughly 21 per cent of owner households are spending roughly 30 per cent or more of their household income on housing. This equates to 7,220 households whereas approximately 41 per cent of renter households are spending roughly 30 per cent or more of their household income on housing, this equates to roughly 2,855 households. **Table 12** illustrates the numerical breakdown of households within each tenure category and threshold indicator for further reference.

**Figure 33: Core Housing Need indicators and prevalence in the Town**



**Table 12: Core Housing Need indicators by household tenure**

Threshold Indicator	Number of Owner Households	Number of Renter Households
Affordability	7,220	2,855
Adequacy	780	300
Suitability	1,775	810

Notes:

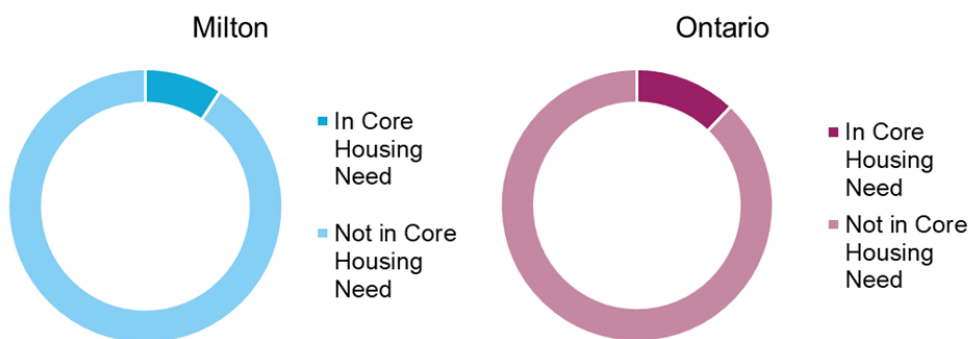
The total number of owner households in the Town is 33,085

The total number of renter households in the Town is 6,950

### 8.3 Approximately 9 per cent of Milton’s households are in core housing need

During the last Census period, 9.2 per cent (3,605) of households were in core housing need. This is a decrease in the number of households in core housing need between Census periods, as the 2016 census year reported that 10.6 per cent (3,520) of households in Milton were in core housing need. When compared with Ontario, as shown in **Figure 34**, the proportion in in Milton is slightly lower (9.2 per cent versus 12 per cent, respectively). This suggests that households in Milton are slightly less likely to be in housing situations that do not meet their needs, when compared with households in Ontario more broadly.

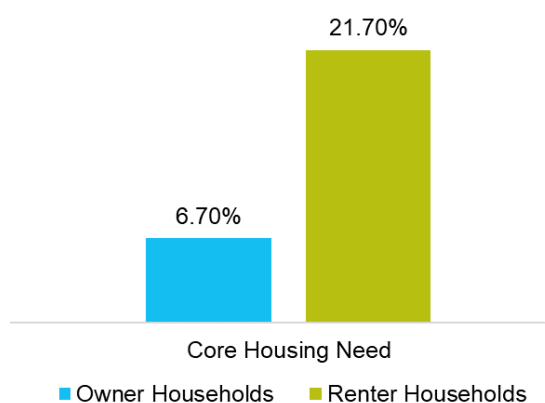
**Figure 34:** Proportion of Households in Core Need, Milton, and Ontario (2021)



## 8.4 The incidence of core housing need is higher among renter households

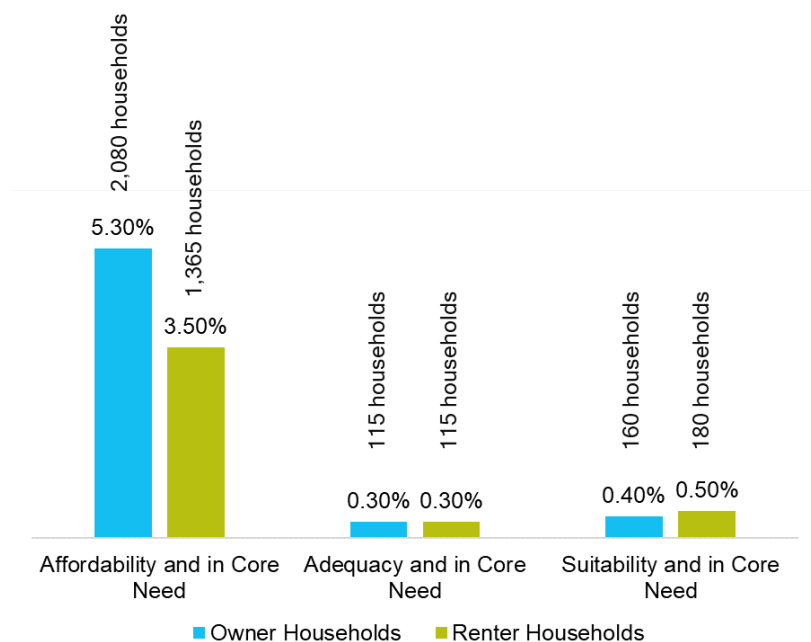
Looking more specifically at Milton’s core housing need by tenure renter households appear to be more likely to experience core housing need overall, when compared to owner households. **Figure 35** shows that 21.7 per cent of renter households are in core housing need and 6.7 per cent of owner households are in core housing need. Since rental households typically have lower average and median incomes than owner households and there are few primary market rental options in Milton, rental households likely have less housing options available to them which meet their budgetary needs and may put them at a higher risk of becoming homeless when compared with owner households, or may put them in a position where they have to live in a unit that has fewer bedrooms than the minimum standard for their household size.

**Figure 35:** Core Housing Need by Tenure (2021)



**Figure 36** provides a visualization of the proportion of households in core housing need by indicator and tenure. Affordability is the most prevalent form of core housing need in Milton for both owner and renter households. A very small portion of both renter and owner households are in core housing need on the adequacy and suitability indicators. As noted previously, it is important to note that since there are far more owner households in Milton (85 per cent of households in the Town are homeowners), on the aggregate there is a larger overall number of owner households considered to be in core housing need in each of the threshold categories. Households that pay above the 30 per cent threshold are considered to be at a greater risk of homelessness. Regardless of tenure, it will be important for the Town to look for ways to encourage the development of housing types and forms that would be affordable to households with low and moderate incomes in order to reduce the prevalence of core housing need and mitigate the risk homelessness.

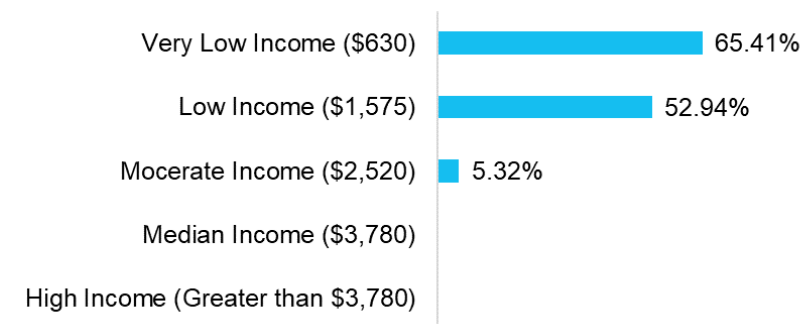
**Figure 36: Core Housing Need by Indicator and Tenure (2021)**



### 8.5 households within the very low- and low-income categories are more likely to be in core housing need than the moderate, median and high-income categories

When separated by income category, households within the very low- and low-income category are more likely to be in core housing need than the moderate, median and high-income categories (Figure 37). Households with low incomes are generally more likely to be in core housing need as their lower incomes offer them fewer affordable housing options. This may signal a need to introduce more below-market housing units and deeply affordable housing units in Milton to provide a wider range of options and a more balanced housing continuum.

**Figure 37: Households in Core Housing Need, by Income Category, Milton (2021)<sup>12</sup>**

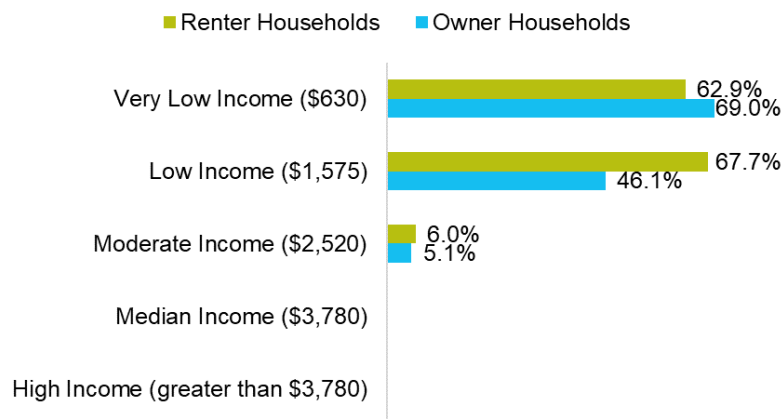


<sup>12</sup> When there is no bar for an income category, it means that either there are no households in core housing need within an income category, or that there are too few households to report.

## 8.6 very low-income owner households are more likely to be in core housing need than renters in that category

When owner and renter households are examined within the context of income threshold, it appears that very low-income owner households are more likely to be in core housing need than renters within this category (**Figure 38**). This could be related to higher housing costs among new mortgage holders, who would need to contribute more of their disposable income toward paying higher borrowing costs, and additional or unanticipated repairs when compared with renters who would be paying a fixed monthly rent for their unit and would not have to pay for building repairs out of pocket.

**Figure 38:** Percentage of Owner and Renter Households in Core Housing Need by Income Category, Milton (2021) <sup>13</sup>



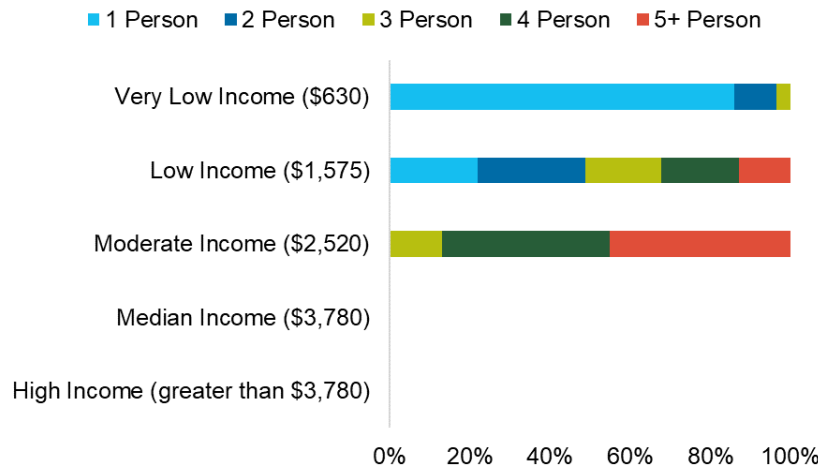
## 8.7 One person households within the very low- and low-income categories experience difficulties finding suitable housing that meets their needs

**Figure 39** shows households in core housing need and shows their relative distribution by income category and household size in the Milton<sup>14</sup>. Based on the data, one person households within the very low- and low-income categories experience difficulties finding suitable housing that meets their needs. Two person households within the low-income category also appear to have similar difficulties. This may suggest that future non-market housing options in the Town be geared more toward smaller household sizes. Looking at the moderate-income category, larger households appear to have more difficulties finding housing to meet their needs. Given the high proportion of larger units forming part of Milton’s housing stock, this may indicate that affordability, rather than suitability, is a factor for these households.

<sup>13</sup> When there is no bar for an income category, it means that either there are no households in core housing need within an income category, or that there are too few households to report.

<sup>14</sup> When there is no bar for an income category, it means that either there are no households in core housing need within an income category, or that there are too few households to report.

**Figure 39: Households in Core Housing Need, by Income Category and Household Size, Milton (2021)<sup>15</sup>**

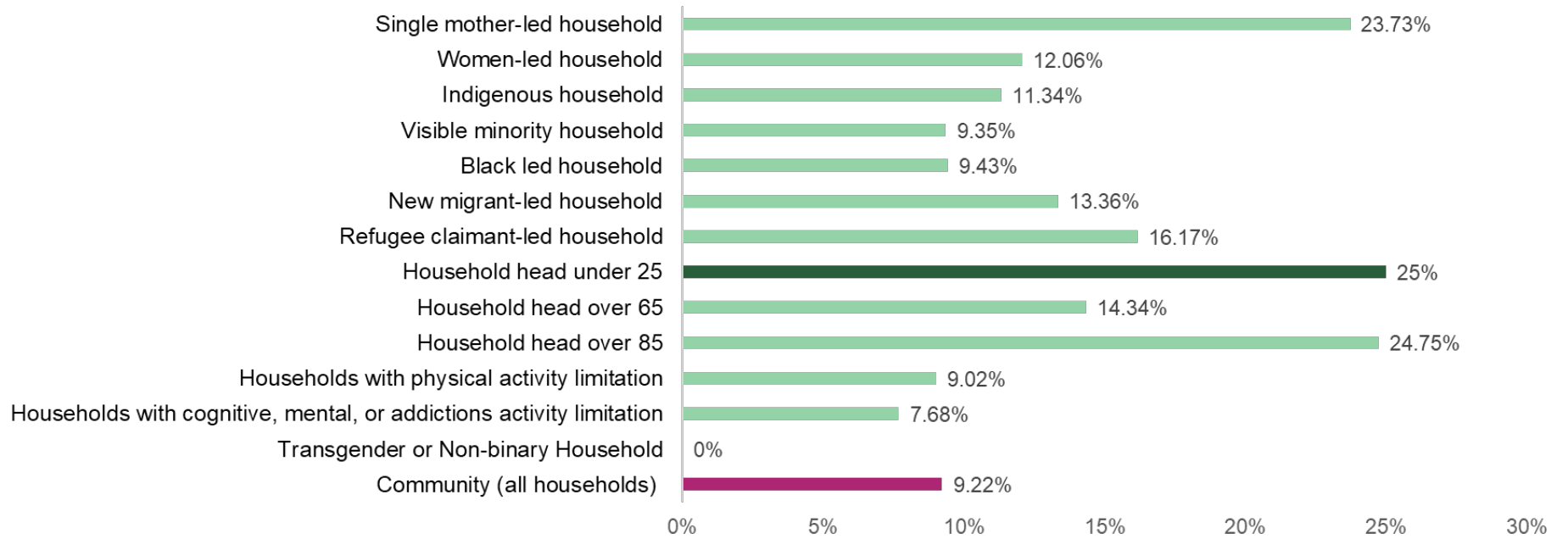


## 8.8 As a group, households with a household head under 25, households with a household head over 85 and single mother led households are experiencing higher rates of core housing need

CMHC identifies 12 “priority populations” who face a proportionately greater housing need than the general population. The HNA template requires that municipalities provide as much information as possible about “priority populations” in the community to support the development of inclusive housing policies. The HART provides some insights into the prevalence of “priority populations,” including the percentage of “priority populations” in core housing need. **Figure 40** provides a comparison of the rates of core housing need across populations that are at high risk of experiencing housing need. The “community (all HH)” bar represents the rate of core housing need for all households in Milton to act as a point of reference (9.2 per cent, which was also mentioned in **Section 8.3**). The population with the greatest rate of core housing need is highlighted in dark green. Based on the data provided by the HART, as a group, households with maintainers under 25 have the greatest rate of core housing need, with single mother-led households and households with a head over 85 also experiencing higher rates of core housing need in the community.

<sup>15</sup> When there is no bar for an income category, it means that either there are no households in core housing need within an income category, or that there are too few households to report.

**Figure 40:** Percentage of households in core housing need by priority population, 2021<sup>16</sup>



<sup>16</sup>When there is no bar for a priority population, it means that either there are no households in core housing need within that priority population, or that there are too few households to report.



## 9.0 What we heard

As noted previously, in order to inform the development of inclusive housing policy, the HNA template requires municipalities explore housing needs and gaps within specific defined “priority populations”, who may face a proportionally greater housing need that may not be observed from the Census data alone.

In order to dig deeper into local perspectives on current housing challenges and opportunities, and support identifying potential “priority populations” that may be more pervasive in the Town, 13 stakeholder interviews with representatives from a variety of organizations, and an online survey were conducted. The specific methodology for the interviews and online survey was outlined in Sections 1.1.1 and 1.1.2 of this Report, while a summary of the key findings as they relate to housing gaps, challenges and opportunities is provided in the following subsections.

### 9.1 Stakeholder engagement

#### 9.1.1 There is an observed shortage of affordable housing options

A significant and recurring theme that arose through engagement was the shortage of affordable housing options, and particularly rental units, which meet the needs of low- and moderate-income residents. Rising rental costs have outpaced incomes and social assistance rates, leaving many unable to secure suitable housing. Interviewees frequently cited the high cost of a one-bedroom unit—often exceeding \$2,000 per month—as a major barrier, especially for individuals relying on Ontario Works (OW) and the Ontario Disability Support Program (ODSP).

Interviewees pointed to Milton’s extremely low vacancy rates, the rising cost of construction, and interest rates as significant obstacles to building affordable housing. High costs mean that even ARUs, though becoming more common, are the only affordable option for many residents within the lower income categories. It was also mentioned that ARUs are often out of reach for those on OW or ODSP. For families and individuals seeking larger units, such as two- or three-bedroom homes, availability is severely limited.

Seniors and individuals with disabilities are particularly affected, as there is a shortage of accessible, affordable housing that meets their needs. Interviewees emphasized the importance of housing that includes mobility supports and is located near transit and essential services.

To illustrate this issue more concretely, a community support worker shared an example of an elderly individual discharged from the hospital after surgery but could not return home due to accessibility barriers, effectively rendering this individual homeless (there are no local shelter beds or health-supportive environments in Milton). This individual had no other option but to leave Milton entirely to access housing to meet their post-surgery accessibility needs. We also heard that it was very common for many seniors on fixed pensions who are in rent-controlled units are increasingly facing the threat of “renovictions”, often leaving them homeless or forced into substandard housing.

### 9.1.2 Many working families in Milton are unable to afford market-rate housing

Despite stable employment, many working families in Milton cannot afford market-rate housing. Stakeholders highlighted that rising housing costs, stagnant wages, and a lack of affordable rental options are creating significant financial strain.

Milton's housing affordability challenges also affect local businesses, which struggle to attract and retain workers due to housing unaffordability. Stakeholders consistently emphasized the need for a greater range of housing options in Milton, particularly affordable and attainable housing. The interviews also highlighted how talent from surrounding areas, such as Brampton and Guelph must commute long distances to work in Milton as they are unable to find housing in the Town that meets their financial circumstances. We heard from stakeholders that they were aware of instances of local business owners purchasing housing to rent to their employees in order to ensure their workforce is able to live locally. This staffing challenge is further exacerbated by the lack of funding increases for social service agencies, reducing their ability to respond to growing housing needs. This dynamic affects workforce stability and could undermine Milton's economic growth as the population continues to rise.

Despite earning stable incomes, many working families in Milton are unable to afford market-rate housing. One particularly striking example involved parents of a child with disabilities who faced impossible financial decisions. Significant portions of their income were allocated toward medical and caregiving costs, leaving little room to cover rising rents. In this case, the family was at imminent risk of eviction because their monthly rent—around \$2,400 for a two-bedroom unit—exceeded what they could reasonably afford. This situation illustrates how the affordability crisis disproportionately affects families already managing additional expenses, particularly those supporting children with disabilities.

Stakeholders suggested that an incentive-based approach could encourage more affordable housing development. Partnerships between the private sector, non-profits, and the Town were highlighted as a necessary step in addressing affordability challenges while ensuring a sustainable housing supply.

### 9.1.3 Milton faces a growing homelessness crisis, both visible and hidden

What is not indicated in the quantitative data that was illustrated by the interviews, is the degree of hidden homelessness present in Milton. Milton faces a growing homelessness crisis, both visible and hidden. Rising housing costs, combined with stagnant income levels and limited availability of affordable units, exacerbate the risk of homelessness.

Interviewees reported a rise in couch-surfing, tent encampments, and individuals living out of cars. The hidden nature of homelessness, particularly among single men and women, as well as families, makes it difficult to fully understand the scale of the issue.

One interviewee shared the story of a single mother with two school-aged children who had been couch-surfing for months. Unable to secure an affordable rental, the family was living in a friend's spare bedroom, sharing a single bed between the three of them. This precarious housing situation left the family at constant risk of displacement, impacting their sense of safety, stability, and overall well-being.

The interviews also highlighted a growing trend of homelessness among seniors. Factors such as widowhood, fixed pension incomes, and renovations have contributed to seniors being unable to afford market rents. This demographic is particularly vulnerable, with rising numbers of seniors at imminent risk of eviction.

Stakeholders emphasized that without targeted interventions, the situation will worsen, particularly as housing costs continue to rise and social services struggle to keep pace with demand.

#### **9.1.4 There are not many options available to residents in Milton experiencing homelessness or supports to prevent homelessness**

At present, there are very few options available to residents in Milton experiencing homelessness or supports to prevent homelessness. Through interviews with local agencies and service providers, we heard that it is very difficult for them to support clients who are experiencing homelessness or who are at risk of becoming homeless.

Milton's lack of transitional housing presents a challenge, particularly for single adults. One successful program, Milton Transitional Housing, provides a two-year sublet model with intensive case management support. However, this program operates on a small scale and cannot meet the rising demand. One interviewee described a single man in his mid-30s who repeatedly fell through the cracks due to a lack of available transitional housing. After losing his job and housing, he cycled between couch-surfing and staying in a car. Without appropriate housing and case management supports, this individual struggled to rebuild stability and secure permanent accommodations.

The interviews highlighted that individuals with layered challenges, mental health issues compounded by medical or developmental disabilities, are often evicted from market rentals quickly. Interviewees emphasized the need for wraparound services that integrate housing, mental health supports, and primary care to break the cycle of homelessness.

There are currently no emergency shelters in Milton. Interviewees reported that individuals experiencing homelessness or at risk of becoming homeless must leave Milton to access shelter services in other towns or cities, which is exacerbated by the lack of transit services to get them to those services. If someone facing homelessness required support, they would need to find a way to access transit to leave Milton and go to a neighbouring municipality or even further if current Halton spaces are full.

While Milton offers a local transit system and GO train access, the lack of interregional connectivity isolates residents needing access to health care, employment, or social services across Halton Region. This is particularly detrimental to families, seniors, and individuals with health conditions, as it severs community ties and creates barriers to stability.

While the Town is not directly responsible for emergency shelter services, as this falls under Regional jurisdiction, there are two key ways the Town of Milton can help advance support for this gap; first, through advocacy and through community partnerships.

### **9.1.5 Milton's student population is concerned about housing stability**

The interviews highlight key themes related to the housing needs of young adult students in Milton, with a particular focus on affordability, safety, accessibility, and inclusivity. Ensuring young adults going to post-secondary school in Milton have access to affordable and safe living spaces close to campus arose as central gap. Survey data provided by a university student advocacy group showed that 18 per cent of students lack stable housing, demonstrating a clear gap in affordable supply. It was revealed that the average student cannot afford more than \$750 per month in rent.

Within the young adult student population, interviews underscored the unique challenges faced by international students, such as hidden homelessness, cultural appropriateness of housing, and affordability concerns, as students cannot afford average market rents, doing part-time work, while balancing the demands of school.

Interviewees also pointed out that a higher proportion of female students require housing due to the types of programs offered in Milton, highlighting the need for gender-responsive solutions. Additionally, families accompanying students were also identified as another priority group and recommended better zoning practices specific for student housing.

To address these challenges, interviewees recommended increased landlord accountability measures and inclusionary zoning policies. They also emphasized the need for more low- to mid-sized housing developments, as single-family homes remain unaffordable for most students.

### **9.1.6 The development community is interested in broadening the range of housing in the Town but is facing challenges in the current economic market**

Developers acknowledged the importance of housing diversity but noted market challenges in delivering affordable units. While high-density developments such as condominiums and rental apartments offer some affordability, they are not always viable due to market conditions and high construction costs. Examples of successful projects in other municipalities were provided where developers were able to work with local staff to achieve a more affordable market price point for new developments. It was suggested that a similar model could be explored by the Town, in partnership with major landowners, through Secondary Planning processes and subsequent development approvals processes as greenfield land is phased in for development.

Stakeholders also pointed to specific regulatory challenges, such as parking requirements and infrastructure constraints, that impact housing affordability. For example, the high cost of underground parking adds significantly to development expenses, particularly in high-density projects. There was strong support for innovative solutions, such as on-street parking permits and better transit integration, to reduce costs and support more affordable housing options.

### 9.1.7 Partnerships and strategic land use planning will be key to addressing housing needs

Stakeholders highlighted the importance of partnerships and strategic land use planning in addressing Milton's housing needs. Businesses and developers recognized the Town's proactive approach to planning and appreciated the timeliness of approvals and low cost of development charges and fees in the Town, relative to other areas.

There was also an emphasis on the need for stronger collaboration between the public and private sectors. Encouraging partnerships with post-secondary institutions, non-profit organizations, and the development industry was seen as critical to meeting future housing demand, particularly as Milton's population grows and its employment base expands. Land availability and its strategic use were also key discussion points. Stakeholders suggested that the Town explore opportunities to donate or leverage public lands for affordable housing projects.

As the housing market fluctuates, stakeholders encouraged the Town to remain adaptable and forward-thinking in its policies, ensuring that both short-term market conditions and long-term housing needs are addressed effectively.

## 9.2 Online survey

An online community survey was posted to the Town's Housing Strategy Let's Talk webpage to obtain a range of perspectives on housing issues in Milton. The aim of the survey was to establish a baseline understanding of the range of existing housing conditions, complement the quantitative analysis, contextualize census findings, and get a sense of what respondents feel the Town should focus on related to helping to address local housing needs going forward.

The survey was available from December 9, 2024, to January 3, 2025. It consisted of 24 multiple choice and short answer questions and was designed to allow participants to skip questions if they did not want to provide a response. The survey was promoted by the Town through a press release, social media channels, and was also provided to the various individuals who participated in the stakeholder interviews to share with their wider networks. During this time, there were 148 submissions.

Responses were analyzed based on the number of responses as a calculated percentage. Short answer responses were coded to identify common themes where possible. Multiple choice questions, where respondents were asked to provide additional information if selecting "other," were also coded for common themes.

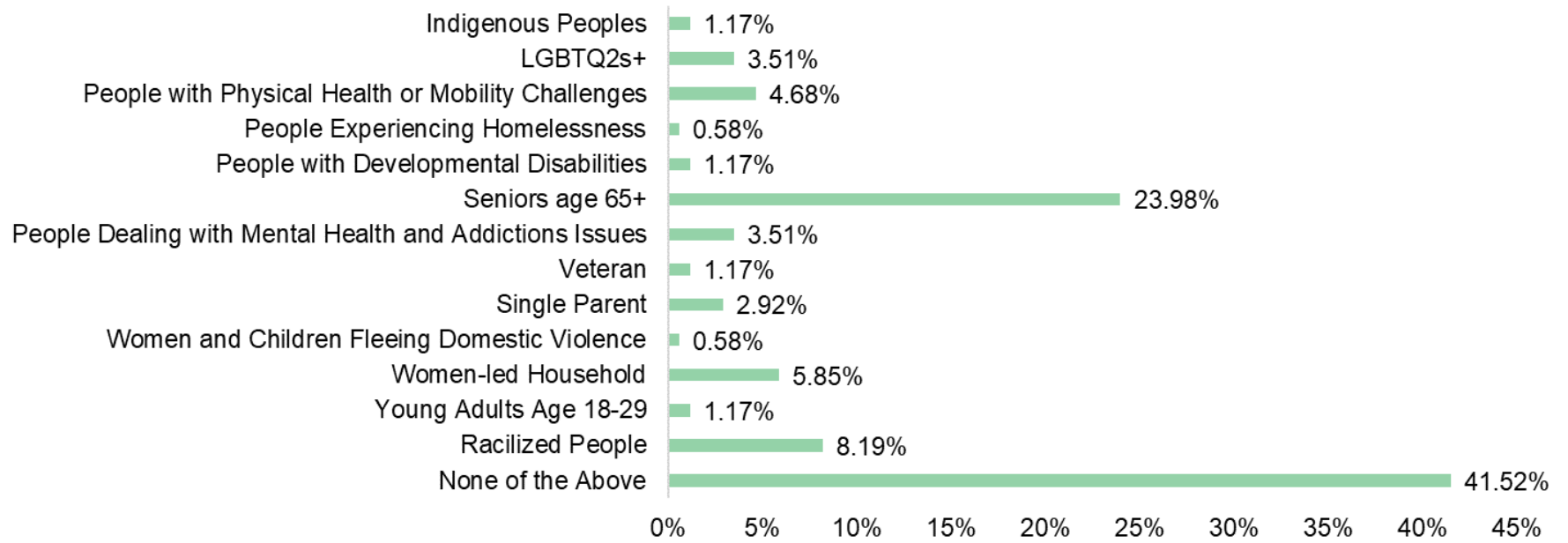
### 9.2.1 Demographics

In terms of age, the 40-49 age category represented the largest group responding to the survey (26 per cent), followed by 50-64 (25 per cent), and 65-74 (23 per cent). In terms of income, the \$150,000 and over income category represented the largest group responding to the survey (30 per cent), followed by the \$100,000-\$149,000 category (16 per cent), and the \$80,000 to \$99,999 category (15 per cent). 18 per cent of respondents selected "prefer not to say" as an option for the question related to income. 69 per cent of respondents indicated that they have lived in Milton for ten or more years;

and 74 per cent of respondents were couples of which 42 per cent had children and 32 per cent did not have children. 9 per cent of respondents indicated that they lived alone. 8 per cent indicated that they lived in a multi-generational household.

Approximately 42 per cent of respondents did not identify as a member of an identified “priority population” as defined by the federal HNA template, and 58 per cent of respondents indicated that they belonged to an identified priority population. Among those who identified as belonging to a priority population, seniors aged 65+ was the largest priority group (24 per cent), followed by racialized people (8 per cent), and women-led households (6 per cent). **Figure 41** provides a graphic of this distribution.

**Figure 41:** Priority Population Identification of Survey Respondents



## 9.2.2 There are varying levels of housing need and preferences

65 per cent of respondents indicated that they have been able to find housing in Milton that meets their needs. 25 per cent indicated that they have not been able to find housing in Milton that meets their needs. The remaining 10 per cent of respondents indicated that they were not sure that their current housing meets their needs.

For those respondents that indicated ‘no’ or ‘not sure’ to this question, an opportunity for further explanation through an open-ended text-based dialog box was provided. The most common response was related to the high cost of housing/ lack of affordable options and the lack of purpose-built rental options. The following quotes were extracted from the survey as examples of the perceptions and experiences faced by some respondents:

*“The price of housing is elevated. A home that is large enough for our family is beyond our comfortable level in terms of affordability”*

*“The cost of living and rent has increased immensely here in Milton, I was raised here but I cannot afford to live here.”*

*“Looking for rental housing from a rental company, not an individual.”*

*“I don’t want to live in a basement, but there isn’t anything else I can afford.”*

Some respondents also indicated that their housing needs were not being met as a result of mobility issues and/ or aging, and that the ideal situation to meet their needs would be accessible housing, bungalow or single-floor living, and a general increase in options for rental housing for seniors.

*“We require an accessible apartment with at least two bedrooms. However, the availability is limited, and the few that are available come with steep prices and high condo fees”*

*“Lack of apartment buildings. Seniors have to leave Milton or take on condo fees just to stay in the community they’ve always lived in”*

In terms of household size, two person households were the most common. 38 per cent of respondents had two people living in their home, 27 per cent had four people, 17 per cent had three people, 9 per cent had one person, 5 per cent had five people and 3 per cent had more than five people.

78 per cent of respondents indicated that there were enough bedrooms in their current living situation to meet their needs, while 16 per cent indicated that they needed a home with more bedrooms and 6 per cent indicated that they needed home with fewer bedrooms and were looking to downsize. There was one “other” response to this question, where a respondent indicated that they were currently couch surfing. Of those



16 per cent who indicated they needed home with more bedrooms, the majority indicated that they would need 4 bedrooms to meet their changing needs

In terms of tenure, 83 per cent of respondents were homeowners and 14 per cent were renters. 3 per cent of respondents either did not have a fixed address and were couch surfing or had indicated that they had previously lived in Milton but have had to leave Milton and move into nearby communities as a result of being outbid for either ownership or rental housing within the Town.

To understand potential mobility patterns and drivers of mobility, participants were asked if they were planning to move out of their current home. 58 per cent of respondents indicated that they are considering moving out of their current home within the next five years and 42 per cent indicated they would not be considering moving. Among those who indicated they were considering moving, needing a larger home (17 per cent) and downsizing (17 per cent) were the most common reasons, followed by moving to another city/town (15 per cent), and can no longer afford their current home (10 per cent).

Similar to the Census data, the majority of survey respondents lived in single detached dwellings. In total, 59 per cent of respondents described single detached dwellings as their housing type, followed by a townhouse/rowhouse (12 per cent), an owned condominium building (11 per cent), and semi-detached dwelling (7 per cent). In terms of rental housing, 3 per cent of respondents indicated that they lived in purpose-built rental housing, 3 per cent indicated that they lived in a rented condominium unit, and 1 per cent indicated that they live in an accessory dwelling unit. The majority of respondents live in housing with three bedrooms (39 per cent) or four bedrooms (30 per cent). 15 per cent live in housing with two bedrooms, 9 per cent in one bedroom and 8 per cent with four or more bedrooms.

### 9.2.3 The majority of respondents indicated difficulties related to housing affordability

The survey asked participants about their housing situation as it relates to affordability. 43 per cent of respondents indicated that they live in housing that they can afford. The remaining 57 per cent indicated some form of difficulty related to affordability. Being able to afford living expenses, but with no income left over; being able to afford housing with the tradeoff of it not being suitable for their family composition; and, having trouble paying rent/ mortgage were cited as the most common issues. **Figure 42** provides a graphic of this distribution.9.2.4 Seniors and young adults identified as groups needing support finding housing.

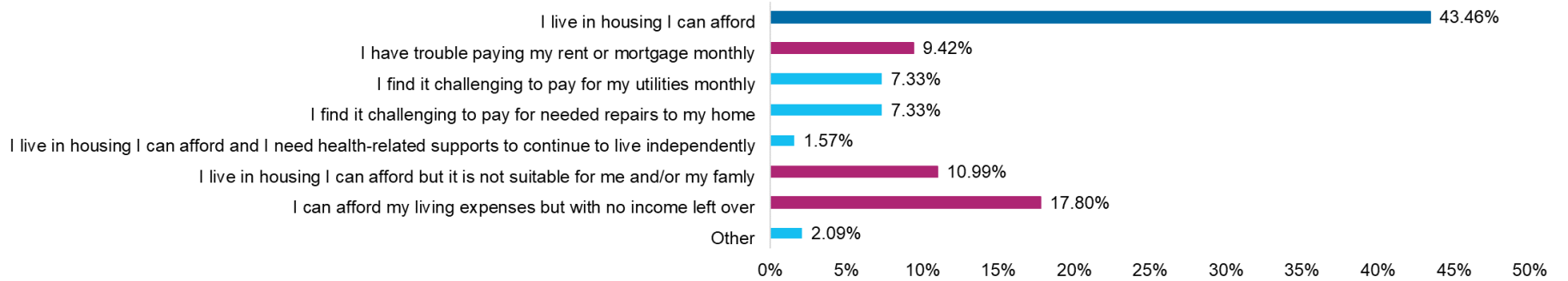
Participants were asked to select the top three types of housing that Milton needs more of. Housing options that are affordable for low-and middle-income owners were ranked highest, followed by accessible housing options for aging seniors/ people with disabilities, and smaller housing options for people living alone/ just two people. **Figure 43** provides a graphic of respondents' ranking of housing needs.

Participants were also asked to select the top three groups that would need the most help to find housing in Milton. Seniors and young adults were ranked highest, followed by single parent families, single individuals, and people needing accessible or barrier-free housing. **Figure 44** provides a graphic of respondents' ranking of groups needing help.

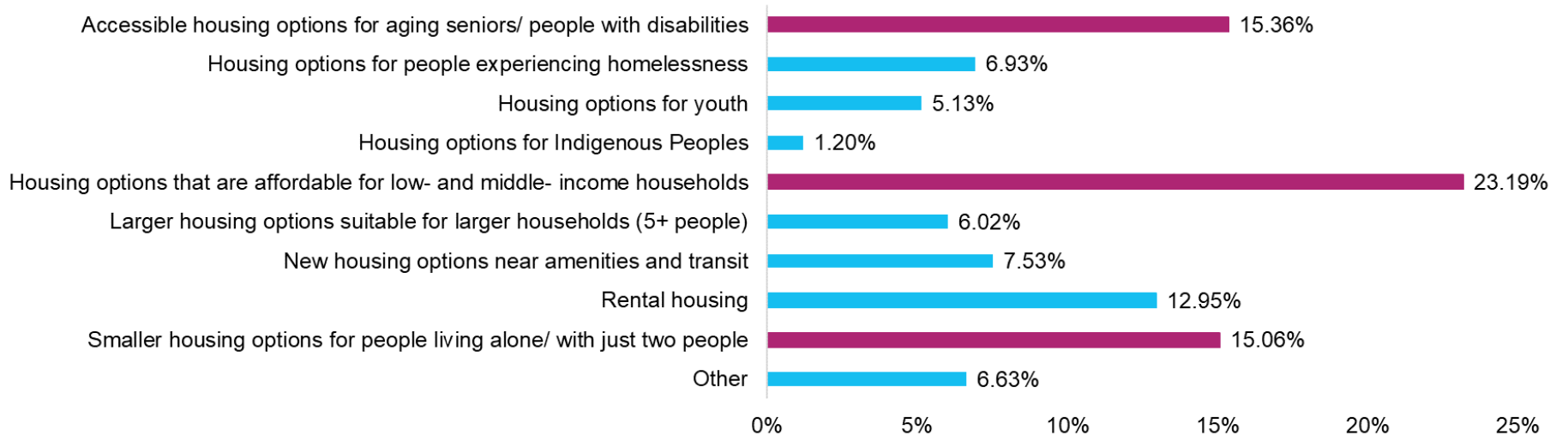
### 9.2.5 A wider range of housing affordability levels is viewed as important

Participants were asked to identify the top three challenges in finding suitable housing in Milton. A lack of diverse affordability levels was ranked highest (24 per cent), followed by not enough affordable housing supply (23 per cent), and a lack of diverse housing options (16 per cent). **Figure 45** provides a graphic of respondents' ranking of housing challenges

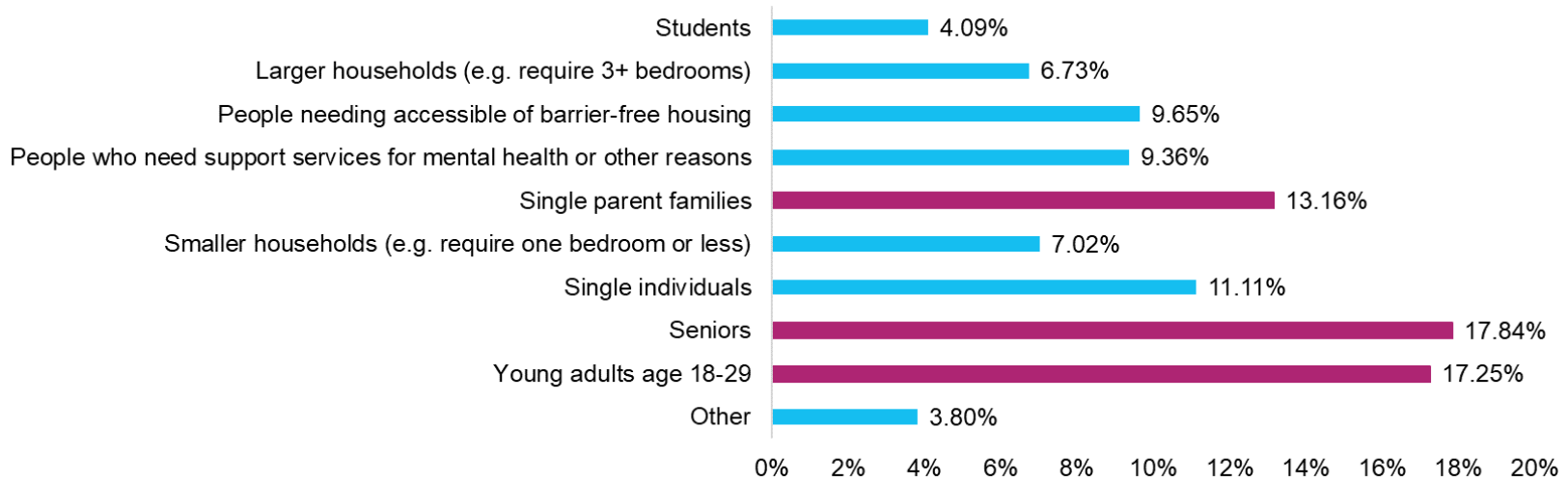
**Figure 42: Survey Responses- Housing Situation**



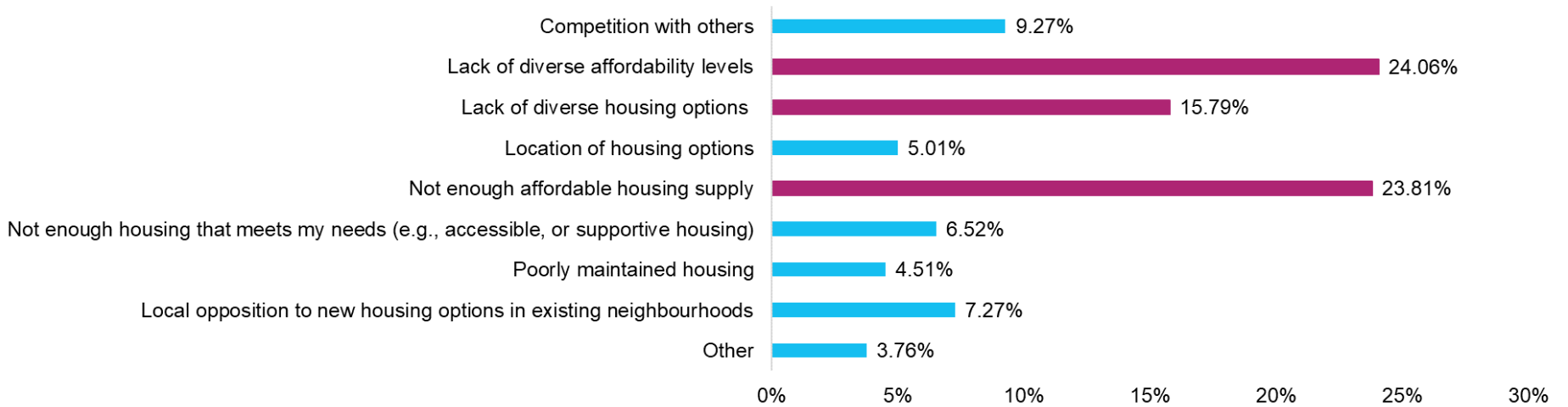
**Figure 43: Survey respondents' ranking of housing needs**



**Figure 44:** Survey respondents' ranking of groups needing help



**Figure 45:** Survey respondents' ranking of housing challenges



## 9.2.6 Cost of living and rent increases are seen as barriers

Participants were asked to identify the top three issues or barriers homeowners face in Milton. The overall cost of living was ranked highest (30 per cent), followed by high housing costs, such as property tax and utility bills (20 per cent), a high level of mortgage debt (19 per cent) and a lack of diverse housing options (17 per cent)

Participants were also asked to identify the top three issues or barriers renters face in Milton. Unaffordable rent increases were ranked highest (23 per cent), followed by lack of diverse rental housing options (17 per cent), lack of available purpose-built rental housing (17 per cent) and feeling trapped in current housing situation (10 per cent)

## 9.2.7 Government policies and actions for consideration

Respondents were asked to rank possible government actions to address housing affordability needs, in order of preference. Directly building affordable housing was the highest ranked action, followed by providing reductions in fees, increasing incomes of residents, providing grants, and providing land for the development of housing. The results of the rank exercise are presented in **Table 13**, below.

*Table 13: Survey respondent's ranking of actions*

Rank	Average Rank	Action
1	2.43	Directly build affordable housing
2	2.73	Provide reductions in government fees when building affordable housing
3	3.20	Increase incomes of lower-income residents
4	3.21	Provide grants for companies/organizations building new affordable housing
5	3.22	Provide government land for developers of affordable housing
6	3.48	Other

It should be noted that the Town of Milton does not build housing. It is also not the service manager for assisted housing, which is the responsibility of the Region, in partnership with other levels of government. In this regard, the Town can advocate for increased provincial and federal funding to be provided to Halton Region to support the development of regional assisted housing projects in Milton. The Town can also collaborate with the Region to advance the development of regional affordable housing projects in Milton.

The Town is able to consider reducing fees and providing grants and rebates to address the cost of housing. Recently, the Town has introduced a financial incentive for rental and affordable housing program. This program is designed to encourage and incentivize

the creation of new rental housing developments and/or affordable residential units within the Town and provides a rebate of applicable Building Permit Fees for developments meeting the program requirements. This program runs until March 31, 2026. The Town also funds the cost of development charge exemptions that are provided to affordable and rental units that are constructed in Milton. There are additional tools the Town may be able to explore implementing in the future, including a housing-focused community improvement plan (CIP), and identifying potential parcels of publicly owned land that could be suitable for the development of affordable housing through a partnership model.

### 9.2.8 Other themes and considerations

Unfortunately, a focus group of residents with lived experience was not able to be convened within the reporting timeframe for completion of this HNA, however the Town will look for opportunities to engage directly with residents in the future as part of the broader housing affordability strategy. In the absence of direct in-person engagement with residents, short-answer questions and multiple-choice questions with the option 'other' contained within the survey provided an opportunity to highlight important housing considerations and themes, which are highlighted below:

- Importance of housing diversity to ensure a range of affordability in Milton, including (but not limited to) low-, medium- and high- density housing, supportive housing, emergency housing, purpose-built rental housing, accessory dwelling units, and accessible housing;
- Need to align infrastructure, community services and amenities with the pace growth; and,
- Concerns about residential accommodation for future students and potential impacts of the student population on competition in an already tight rental market.

Responses also suggest that there are competing interests and attitudes toward housing. **Figure 46** provides excerpts of some of the common statements respecting housing in Milton, which highlights the varied interests and competing opinions that must be balanced as part of the Town's housing strategy and action plan.

Figure 46: Excerpts of survey comments

Town of Milton approved ridiculous mid-rises right across my property. Otherwise would never have thought to move again.

Rent and mortgages are unattainable for single income people. Minimum wage doesn't cover the cost of living

There are too many condos in Milton already and the infrastructure here does not support this many people, we should not be building more houses, we should be putting money into services.

How does one single person afford \$2,000 a month? I'll never have enough monthly to leave my place.

We require an accessible apartment with at least two bedrooms. However, the availability is limited, and the few that are available come with steep prices and high condo fees.

Reduce red tape required to build affordable housing units

I have no knowledge or opinion on what renters face but I do not want to subsidize rental housing.

Improve cost of living, improve proper roads and infrastructure of the town before add more population to the town through new builds and homes.

Build more low rise condos in Milton with smaller square footage for first time buyers so people can get into the market. Starting at 8 hundred sq ft. up to 1200 sq ft.

Aging population will need bungalows but in the newer areas very few are available. For those who want to get into the housing market and qualify for first mortgage is difficult. Need large down payment and at least 2 incomes. Young people can't afford to live in Milton.

Living with family as I cannot afford to live in other housing

We plan to downsize. There is a shortage of large condos in Milton. Developers are building too many small units below 700 sq. Feet and too few large unit above 1,000 sq. Feet.

Lack of medical facilities. Have to go out of town to get specialist help but no public transit to take me there

We should focus on building infrastructure, our infrastructure is already not enough, the more housing that gets added the worse it will become, less housing more infrastructure.

My husband and I are retired. Luckily we have a house but we have to let our single parent son and grandson live with us which is not good. But there is no affordable housing out there for him and others out there on a fixed income. No one is building affordable housing. A million dollar house is not affordable housing for anyone. How about some more geared to income housing for parents that are struggling and seniors.

Affordable housing is not realistic. People cannot get \$500,000 houses any more. Government should not be paying for what people cannot afford - people need to settle for what they can afford.

It's not just affordability. GDP has no gone up. If people get paid more this won't be an affordability crisis. You can't artificially make houses cheaper. That doesn't solve the problem.

There is a need for co-op housing for single seniors living alone who cannot afford / or do not want to live in a traditional retirement living development.



### 9.3 Priority populations of focus

While it is challenging to categorize individuals into specific priority groups, based on the quantitative and qualitative data presented throughout this HNA, some identified groups in Milton include women, immigrants, multi-generational families, Indigenous populations, seniors, and low-income households.

Immigrants represent 42 per cent of Milton's population, which is notably higher than both Halton Region (34 per cent) and Ontario (30 per cent). The proportion of recent immigrants is also significantly higher at 6.9 per cent, compared to the provincial average of 4.2 per cent, indicating a growing demand for culturally appropriate and affordable housing solutions. Given their larger household sizes and propensity for multi-generational living, immigrant families often require larger, more affordable units.

Multi-generational households are another growing demographic in Milton, with the share increasing by 2 per cent between 2011 and 2021, a trend that exceeds the growth rate of similar households in the Region and the Province. This indicates a clear need for housing forms that can accommodate larger family units or accessory residential units to support extended family living.

Women and female-led households are noted as a specific population requiring targeted housing strategies, particularly because of their income disparities and distinct vulnerabilities. The report also acknowledges that programs in Milton attract a higher proportion of women, highlighting a gender-responsive housing need.

Low-income households face affordability challenges despite the relatively high average income in Milton. The imbalance between rental demand and supply is evident, with limited primary rental units and an over-reliance on the secondary rental market. Many low-income renters are vulnerable to displacement due to the volatility of the secondary market and short-term rental conversions.

Although Indigenous populations represent less than 1 per cent of Milton's total population, the HNA underscores the importance of providing culturally appropriate housing options for urban Indigenous residents, aligning with broader provincial and national housing strategies.

Young adults are also identified as an emerging priority population that is also expected in Milton in the coming years as post-secondary campuses build out.

Overall, the qualitative insights and demographic analysis from the HNA point to the need for diverse housing types across the continuum to meet the unique needs of these priority populations, along with all other residents, in Milton.



# 10.0 Looking Ahead

## 10.1 Projected Housing Needs

### 10.1.1 The Town of Milton is projected to grow to a population of 400,400 by 2051

Work completed by Watson for the Town to support the Official Plan update project examined three long-term scenarios to project population, housing, and employment growth, including a low, medium, and high growth scenario using 2021 to 2051 as the growth planning horizon. The conclusions of the analysis recommend that the medium (or reference) scenario be used by the Town for growth planning purposes as it represents a reasonable future rate of population growth relative to historical trends. The Town's Official Plan update is implementing a growth management framework based on that recommendation.

Under the medium or reference scenario, the population of Milton is projected to grow at an annual rate of approximately 3.6 per cent over the growth planning horizon. This equates to a population increase of approximately 263,000 people between 2021 and 2051 for an ultimate 2051 projected population of 400,400. The forecast population represents an increase of approximately 87,900 households, or an annual housing growth rate of 3.9 per cent per year. **Table 14** provides a summary of where the Town is planning for future housing to go based on the recommended growth scenario.

**Table 14: Projected Housing Growth (number of units) by Development Area, 2021 to 2051**

Development Area	Communities within Development Area	Low Density Housing Growth	Medium Density Housing Growth	High Density Housing Growth	Total Housing Growth
Developed/ Developing Community Area	Bronte-Main-Meritor Bristol Boyne Milton Heights Milton U.G.C./M.T.S.A. Old Milton West Old Milton East Old Milton North Sherwood	5,900	4,500	16,000	27,000
Vacant Community Area	Britannia Milton Education Village M.E.V. Innovation District Trafalgar Trafalgar M.T.S.A.	10,800	20,300	12,200	43,200
Community Area Expansion Lands	Britannia Expansion (W) Britannia Expansion (E) Rattlesnake Expansion Trafalgar Expansion	8,100	8,800	500	17,500
Rural	Campbellville Moffat Brookville Milton Rural South Milton Rural East Milton Rural North Milton Rural West	300	0	0	300
Town-Wide Projected Housing Units	N/A	25,000	33,600	29,300	87,900

Source: Watson and Associates Economists Limited, Residential and Non-Residential Land Needs Assessment, Figure 7-4



### 10.1.2 Major Transit Station Areas will be the focus for future growth

Land use planning policy directs municipalities concentrate development in strategic growth areas, including Protected Major Transit Station Areas (PMTSAs)<sup>17</sup>. The Town has two PMTSAs: the Downtown Milton GO Station PMTSA and the Milton Trafalgar GO Station PMTSA. Together, these two areas are expected to provide more than 20 per cent of the projected new housing and population growth. **Table 15** provides a summary of the existing and planned population and housing in these MTSA's.

**Table 15: Projected Existing and Future Household Growth within 800 Metres of a Higher Order/ High Frequency Transit Stop or Station, 2021-2051**

Population	Downtown Milton GO Station PMTSA	Milton Trafalgar GO Station PMTSA
2021 Population	~100	0
2021 Housing Units	~70	0
2051 Population	15,200	14,100
2051 Housing Units	8,430	6,570

Source: Watson and Associates Economists Limited, Residential and Non-Residential Land Needs Assessment Appendix I, Figure I-1

### 10.1.3 The Town is planning for the student population to Grow

Post-secondary students will contribute to the vibrancy, diversity, and future economic strength of Milton. As of 2024, it is recognized that there are approximately 1,400 full-time students attending local postsecondary institutions within the Milton. This includes students who are permanent residents within the Town, permanent residents outside the Town, and international students who are captured as Non-Permanent Residents (NPRs) in Milton. A portion of this population is not recognized in the Census population base as reported by the Statistics Canada Census.

Watson completed an exercise to understand the forecast student population to support the Town’s Official Plan update and projects that:

- The Town will see an increase of 15,300 students between 2024 and 2051, for a forecast total of 16,000;
- Approximately 7,400 students will require housing in the Town, and 6,000 of those students will need to be housed off-campus;
- Of the 6,000 that will need to be housed off-campus, 4,200 are not captured in the Census. This generates a need for 1,600 off-campus housing units to accommodate post-secondary students not captured in the Census over the 2024-2051 period

### 10.1.4 The Town is projected to achieve 76,450 housing units by 2034

The Federal HNA template requires municipalities to project housing needs for the ten-year horizon. The analysis completed by Watson to support the Town’s Official Plan projected housing needs for the 30-year horizon. In order to address federal

<sup>17</sup> The PPS defines a MTSA as the including and around any existing or planned higher order transit station or stop within a settlement area; or the area including and around a major bus depot in an urban core. Major transit station areas generally are defined as the area within an approximate 500 to 800-metre radius of a transit station.

requirements, Watson used the same methodology and inputs for the 2051 horizon to arrive at a projected need for the ten-year (2034) horizon. The analysis completed by Watson projects that the Town will achieve 76,450 units by 2034, as shown in **Table 16**.

**Table 16:** Projected Households by Household Size and Income Category by 2034 (prepared by Town-retained consultants Watson and Associates Economists Limited in January 2025)

Household Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	1,615	260	215	170	100	2,360
Low Income	3,430	3,260	1,300	1,710	1,320	11,020
Moderate Income	2,655	3,795	2,735	2,980	2,565	14,730
Median Income	1,730	6,285	5,715	8,230	5,400	27,360
High Income	425	2,785	3,755	7,820	6,205	20,990
<b>Total</b>	<b>9,850</b>	<b>16,385</b>	<b>13,720</b>	<b>20,905</b>	<b>15,590</b>	<b>76,450</b>

## 10.2 Directions for the Future

The Town has already done a significant amount of work to plan for the projected housing growth. Additional work in the future to align projected growth to address housing needs will be important. **Figure 47** shows the housing continuum and highlights a variety of tools that can be used to address the delivery of housing across the continuum. It identifies the specific area of the housing continuum where the Town can make the greatest impact, given the role of the Town and areas of control within the housing system. Going forward, the Town can use the information contained in this HNA to focus on the delivery of market ownership, market rental, and below market affordable ownership and rental housing while supporting and complementing the Region’s mandate, roles, and responsibilities and their 10-year housing and homelessness plan to advance more deeply affordable housing.

**Figure 47: The Housing Continuum and Milton's Role**



Based on this role and area of impact and the data and findings in the HNA, we have identified the following key issues for the Town to use as a basis for the development of a more detailed Housing Affordability Strategy:

**Issue 1: There is a need to establish an approach to support housing affordability and inform decision-making on land use planning matters**

Housing affordability impacts households in Milton in many different ways, and a range of affordability is needed to meet current and future demands. Based on Census data and feedback from the community survey, it is apparent that there are many households spending above the affordability threshold of 30 per cent on housing (21 per cent of owner households and 41 per cent of renter households). The technical research indicates that this will worsen without a clear vision and policy framework at the Town-level and strong relationships with other levels of government, the development community and other partners. It will be prudent for the Town to confirm their role in addressing affordability and establish an approach to support and inform decision-making around housing affordability.

The Town does not build homes and is not responsible for administering deeply affordable housing, with that responsibility sitting with the Region of Halton. It is for this reason that the Town of Milton is best positioned to develop an approach for facilitating affordable market and discounted market housing for middle income households while supporting the Region by advocating for the delivery of subsidized housing options for lower income and vulnerable households to ensure the Town has a full range of housing options. To this end, as a next step, the Town should:

- Prepare a housing strategy and a clear set of actions to support addressing affordability challenges
- Identify affordability thresholds and targets for housing based on the 2051 housing forecast; and,

- Introduce a policy framework in the Official Plan that implements identified targets and how these can be achieved in collaboration with the development community.

## **Issue 2: There is a need for a broader diversity of housing forms and tenures in the Town to meet residents' needs throughout their lifecycle**

As of the 2021 Census, there were 40,035 total private dwellings in the Town. More than half of all the homes in Milton are low density forms, with single detached dwellings making up 57 per cent of the housing stock. Single detached dwellings are the most expensive units, with an average sale price of \$1 million in 2024, which is out of the affordability range of many residents. We heard from respondents to the survey that there is a desire for a wider range of housing, in both grade-related and non-grade related forms, to support both downsizing as well as increasing opportunities for growing families, first time households and single-income households. We also heard through stakeholder interviews that there is a need for a broader range of housing types and tenures in order to close the affordability gap in and help current and future residents to meet their housing needs in Milton.

Development is transitioning toward higher density built forms, which will help the Town in meeting housing needs of smaller households and provide opportunities for those looking to downsize, as these typically provide a large number of one and two bedroom units. However, we understand through feedback received from the development community that current market conditions are slowing the pace of higher density condominium development which could have short-term implications for the introduction of additional smaller sized units, but is likely to level out over time.

There needs to be a balance of future ground-oriented supply in providing suitable options for both aging households with mobility issues looking to downsize but are unable to live in a mid-rise or tall building and larger sized households requiring four or more bedrooms.

It will be important for the Town to ensure an appropriate range and mix of ground-related and higher density housing options are available throughout the Town in order to address issues of eroding affordability and accommodate the various lifestyle needs of current and future residents.

## **Issue 3: There is a need for an increased supply of purpose-built primary market rental units.**

The data is telling us that renter households have very limited housing options in the Town, in addition to having much lower household incomes when compared with owner households. The primary rental market contains an estimated 709 units and has an overall vacancy rate of 1.5 per cent, as reported by CMHC and as provided by the federal government HNA template. Both the amount of primary rental housing units and the vacancy rate are considered to be “unhealthy”.

The lack of primary rental market construction, coupled with a very low vacancy rate, places increasing importance on the secondary rental market in meeting the community's needs for rental accommodation. With a reported 6,950 tenant households,

which means that roughly 90 per cent of renters in Milton rely on the secondary rental market to meet their housing needs.

The secondary rental market provides opportunities for affordable housing, through the significant amount of accessory dwelling units in the housing stock. It also provides opportunities for residents to live in a ground-oriented form which is not provided by the primary market. The secondary rental market, however, lacks the stability offered by the primary rental market and is often rented at a higher price point than the primary rental market. Further, we heard from survey respondents that there is a desire for more rental apartments or rental condos from rental companies, rather than private individual landlords. To this end, the Town should look at ways to incentivize, support and encourage the development community in delivering more purpose-built rental units while continuing to ensure the conditions necessary to maintain and/or enhance the pace of accessory dwelling unit development.

#### **Issue 4: There is a need for an increased supply of “below-market” ownership and rental housing options to align the Town’s housing supply with the reality and financial limitations of middle-income earners.**

Home ownership is not affordable for many Milton residents. Based on the most recent information available, we know that only households with high incomes would be able to afford homeownership in Milton, unless they had a down payment much greater than 5 per cent or spent more than 30 per cent of their income on housing costs.

The technical data also shows that the average household income of renters is much lower than the average household income of owners. While data shows that units in the primary rental market are generally affordable to households with a moderate income, we also know that the primary market rental universe is quite small in the Town, which makes the renter population more vulnerable to the volatility of the secondary rental market.

The lack of housing options for middle income earners in Milton poses a significant economic barrier. Businesses across sectors, struggle to attract and retain workers due to housing unaffordability in Milton. This dynamic affects workforce stability and could undermine Milton’s economic growth as the population continues to rise.

As noted throughout, one of the Town’s greatest areas of influence in the housing system is creating the conditions necessary to support a range of residential (and non-residential) development that can be delivered by those who directly build housing. We heard from the development community that keeping development approval timelines down and development fees relatively low impact both the amount of housing that gets built and the cost that it is ultimately sold. When compared with other municipalities, we heard that the Town is doing a good job in their role in establishing a predictable long-term planning framework and facilitating the development approvals process in a timely manner.

Continuing in this capacity of ensuring the policy framework enables an increase in the diversity of housing while continuing to keep the pace of development review and approvals will support balancing the housing market and providing more opportunities for home ownership at attainable price points over the longer-term. However, in the

short-term, it may be beneficial for the Town to consider leveraging tools available through the Municipal Act and Planning Act to target the development of “below market” housing.

“Below Market” rental and ownership housing is made available by private developers at below market rates with the support of government incentives or regulations or other offsets. Typically, these homes are intended to fill a gap and meet the needs of individuals who earn too much to qualify for subsidized housing but do not earn enough to afford market rate housing or are not able to save enough for a down payment on a house but could otherwise afford a mortgage. The Town’s current building permit rebate program is one example of a way in which “below market” housing can be secured, but there are additional tools or options that the Town may be able to leverage. Many municipalities are looking at ways to address this issue, which provide some insight into ways that the gap in affordability can be addressed.

**Issue 5: There is a need for the Town to work with other levels of government, the not-for-profit sector and private developers to ensure that housing options and services are aligned with the pace of growth, are available to meet the needs of all residents and address the affordable housing deficit.**

The Housing Needs Assessment provides significant qualitative and quantitative information reflecting housing needs and challenges of priority populations in the community. A significant and recurring theme that arose through engagement was the acute shortage of affordable housing, particularly rental units that meet the needs of low- and modest-income residents. Interviewees highlighted the affordability gap as one of the most pressing challenges. Based on information collected through the HART, the Town’s affordable housing deficit is approximately 3,500 units. While it is challenging to categorize individuals into specific priority groups, some identified groups that may require more targeted interventions in Milton include (but are not limited to) women, multi-generational families, seniors, students, and low-income households.

Overall, the qualitative insights and demographic analysis from the HNA point to the urgent need for diverse, affordable housing types across the spectrum. Milton is expected to grow a significant amount in the next 25 years. As Milton grows, we will need to ensure that housing options that reflect this growth and change are provided to meet the unique needs of these priority populations in Milton, address the current affordable housing deficit, and mitigate future impacts of this deficit.

Based on provincial policy direction, municipalities are required to coordinate land use planning and planning for housing with Service Managers to address the full range of housing options, including affordable housing needs. While the Town is not directly responsible for the delivery of deeply affordable housing or emergency shelter services, as this falls under regional jurisdiction, there are two key ways the Town of Milton can help advance support for this gap: through advocacy and community partnerships.



## Advocacy

Advocating to regional and provincial levels of government for funding, resources, and emergency infrastructure is a key strategy that should be implemented. Public advocacy on behalf of Milton residents to support emergency and supportive housing options can help stress the need to the Region for further support.

## Community Partnerships

While the Town of Milton was recognized through the interviews as a great partner for private sector development and non-profit housing management. Continuing to build robust, synergistic partnerships is key for supporting housing across the housing spectrum. Each of these partners may have access to resources and community links that could be leveraged to address this gap. The Town may be able to leverage existing assets, such as Town-owned land, to facilitate the development of a wider range of affordable housing options in partnership with the private sector and not-for profit sector. Examples of this type of partnership in other jurisdictions includes the Town of Halton Hills, City of Hamilton, City of Brampton, and City of Waterloo.

## 10.3 Next Steps

Staff will use the information from this HNA to inform the development of housing-related targets and policies to be included in the Town's Official Plan.

The information from this HNA, and specifically the five (5) key issues set out above, will also be used to connect identified needs to actions through the development of a Housing Affordability Strategy, which will be further informed by engagement with additional stakeholders, Council, and the community.

Typically, HNAs are to be revisited every five years, to line up with the release of new Census data. Given that the next Census will be completed in May 2026, it is expected that the next HNA update for the Town will occur sooner than five years, and then follow a regular five-year reporting schedule thereafter.

# Appendix A:

---

Completed Federal  
HNA Template



## *Table of contents*

Preface.....	A-2
Funding Requirement.....	A-2
Purpose.....	A-2
1. Methodology.....	A-4
2. Community Profile and Trends.....	A-6
3. Household Profiles and Economic Characteristics.....	A-8
4. Priority Groups.....	A-18
5. Housing Profile.....	A-19
6. Projected Housing Needs and Next Steps.....	A-30
7. Use of Housing Needs Assessments in Long-Term Planning.....	A-44
Annex A: Relevant Links for Developing Housing Needs Projections.....	A-48
Data and Analysis.....	A-48
Reports & Publications.....	A-48
Annex B: Glossary.....	A-49

## ***Preface***

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

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

### ***Funding Requirement***

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

Going forward, HNAs will be required for:

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

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

### ***Purpose***

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

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

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

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

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

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

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

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

# 1. Methodology

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

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

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

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

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

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

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

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

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

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

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

Please refer to Section 1.2.1 of the main body of the report

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

Please refer to Section 1.2.2 of the main body of the report

**1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.**

Please refer to Section 1.2.3 of the main body of the report

## 2. Community Profile and Trends

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

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

Please refer to Section 2.0, and particularly Section 2.3 and Section 2.4, of the main body of the report.

### 2.2 Community Profile

In addition to the values identified in 2.2.1 below, please Refer to Tables 2, 3, 4, 5, 6, and Figures 5 of the main body of the report.

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	110,128
	2021	132,979
Population Growth (Number)	Total	22,851
	Percentage	20.7
Age (Years)	Average	35.2
	Median	36
Age Distribution	0 - 14 years	31,980
	15 - 64 years	87,775
	65+ years	13,225
Mobility	Non-movers	113,720
	Non-migrants	6,425
	Migrants	9,670



<b>2.2.2 Demographic Information</b>		
<b>Characteristic</b>	<b>Data</b>	<b>Value</b>
Immigrants	Total	55,275
Non-Immigrants	Total	74,110
Recent Immigrants (2016-2021)	Total	9,085
Interprovincial migrants (2016-2021)	Total	1,970
Indigenous Identity	Total	945

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

Please refer to Section 4.1, Section 4.2, Section 4.3, Section 4.4, Section 7.0, and Section 10.0 of the main body of the report.

### 3. Household Profiles and Economic Characteristics

This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community’s housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

#### 3.1 Household Profiles

In addition to the values identified in 3.1.1 below, please Refer to Figures 6, 7, 8, 9, 12, 13, 31, 32, 39 and 40 in the main body of the report.

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	34,257
	2021	40,038
Household income (Canadian dollars per year)	Average	142,600
	Median	126,000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	80,100
	Median	65,500
	Average	155,400

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Median	120,000
Average household size (Number of members)	Total	3.3
Breakdown of household by size (Number of households)	Total	40,035
	1 person	5,120
	2 persons	9,280
	3 persons	7,425
	4 persons	10,445
	5 or more persons	7,765
Tenant households (Number of households)	Total	6,950
	Percentage	17.36
Owner households (Number of households)	Total	33,085
	Percentage	82.64
Percentage of tenant households in subsidized housing	Percentage	6.5
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total Milton UGC MTSA	2021 Population: ~100 2021 Housing Units: ~70 2051 Population: ~15,200 2051 Housing Units: ~8,430
	Total Trafalgar GO MTSA	2021 Population: 0 2021 Housing Units: 0

3.1.1 Household Income and Profile		
Characteristic	Data	Value
		2051 Population: ~14,100  2051 Housing Units: ~6,570
Number of one-parent families	Total	4505
	Percentage	12.37
Number of one-parent families in which the parent is a woman+	Total	3,530
Number of one-parent families in which the parent is a man+	Total	975
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	1,180
	Low (21% – 50% AMHI)	5,395
	Moderate (51 – 80% AMHI)	7,900
	Median (81% - 120% AMHI)	10,855
	High (>120% AMHI)	14,500

**3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?**

Please Refer to Section 4.3, Section 4.5, Section 4.6, Section 5.4, Section 5.5, Section 5.6, Section 7.11, Section 7.12, Section 8.7, Section 8.8, Section 9.0 and Section 10.0 of the main body of the report.

**3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.<sup>1</sup>**

A range of demographic, economic and cultural factors which have influenced the decline in household formation in Milton over the past 15 years. Over the period, Milton has experienced a significant increase in multi-family Census households over this historical period. This growth in multi-family households has been driven largely by a rise in multi-generational households.

Statistics Canada defines a multi-generational household as a household where there is at least one person who is both the grandparent of a person in the household and the parent of another person in the same household. The increase in multi-generational housing is due to factors such as, declining housing affordability, demographic trends, and cultural factors.

The rise in multi-generational households is being driven in part by the increase in housing costs and a decline in housing affordability. The cultural attributes of a municipality also influence this trend; for example, multi-generational living is more common among Indigenous and newcomer families. Population aging is also contributing to this trend with more grandparents living with younger generations, with multi-generational living facilitating family caregiving.

Examining locally derived household formation rates, excluding demographic, cultural and lifestyle considerations, suggests that Milton has a structural deficit in housing supply that does not meet the needs of the current population from a household affordability and market choice lens. The Town’s current estimated household suppression due to affordability and market choice factors is estimated to total 750 units. This deficit in housing is highly concentrated in households headed by those under the age of 35. A comparable degree of household suppression due to affordability and market choice factors is expected to persist over the next decade.

**3.4 Economic Conditions**

In addition to the values identified in 3.4.1 below, please Refer to Tables 7, and Figures 10 and 11 of the main body of the report.

---

<sup>1</sup> *We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.*

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	70,675
Number of workers by industry (Top 10 only)	Professional, scientific and technical services	8,265
	Retail trade	8,095
	Health care and social assistance	6,725
	Manufacturing	6,010
	Finance and insurance	5,585
	Educational services	5,055
	Transportation and warehousing	4,585
	Construction	4,185
	Wholesale trade	3,955
	Accommodation and food services	2,935
Unemployment rate and participation rate (Percent)	Unemployment rate	11.369
	Participation rate	71.059
All classes of workers (Number)	Total	68,635
Employees (Number)	Total	58,485
Permanent position (Number)	Total	50,640
Temporary position (Number)	Total	7,845
Fixed term (1 year or more, Number)	Total	2,640

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Casual, seasonal or short-term position (less than 1 year, Number)	Total	5,205
Self-employed (Number)	Total	10,150
Number of commuters by commuting destination	Within census subdivision	12,495
	To different census subdivision	4,515
	To different census division	15,600
	To another province/territory	60
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	35,790
	Public transit	1,465
	Walked	910
	Bicycle	120
	Other method	955

**3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?**

Please refer to Section 5.0 of the main body of this Report for additional information and discussion. In addition, the Residential and Non-Residential Land Needs Analysis Study report also covers this in greater detail (hyperlink provided in the 'methodology' section).

**3.6 Households in Core Housing Need**

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

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

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

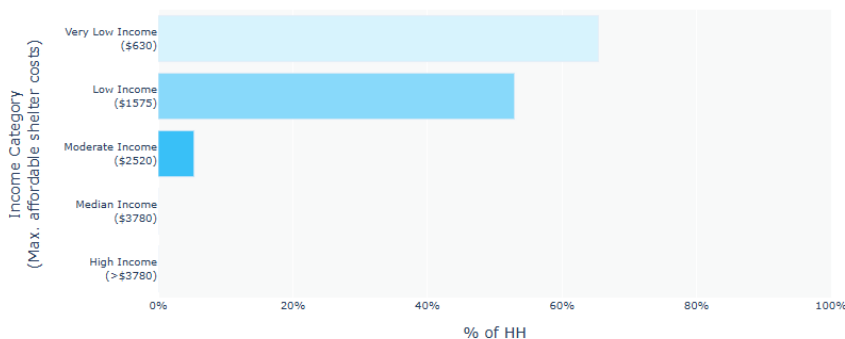
**Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))**

*Income Categories and Affordable Shelter Costs:*

Milton T (CSD, ON)			
Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
<b>Area Median Household Income</b>		<b>\$126,000</b>	<b>\$3,150</b>
Very Low Income (20% or under of AMHI)	1.7%	<= \$25,200	<= \$630
Low Income (21% to 50% of AMHI)	13.26%	\$25,200 - \$63,000	\$630 - \$1,575
Moderate Income (51% to 80% of AMHI)	20.2%	\$63,000 - \$100,800	\$1,575 - \$2,520
Median Income (81% to 120% of AMHI)	27.75%	\$100,800 - \$151,200	\$2,520 - \$3,780
High Income (121% and more of AMHI)	37.08%	>= \$151,201	>= \$3,781

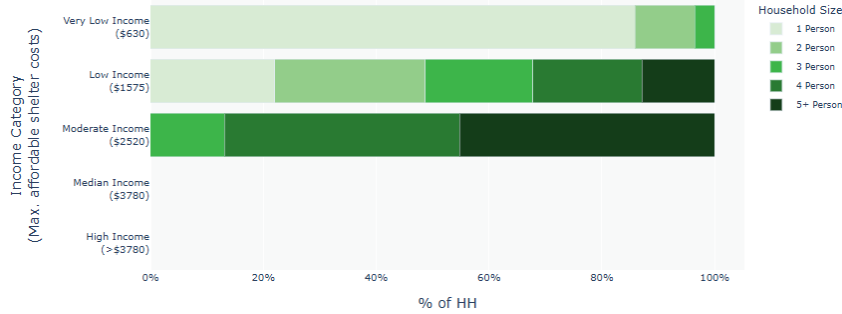
*Percentage of Households in Core Housing Need, by Income Category and Household Size:*

Percentage of Households in Core Housing Need, by Income Category, 2021  
Milton T (CSD, ON)





Percentage of Households in Core Housing Need, by Income Category and HH Size, 2021  
Milton T (CSD, ON)



**2021 Affordable Housing Deficit:**

Milton T (CSD, ON)						
Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$630)	365	45	15	0	0	425
Low Income (\$1575)	605	735	525	530	355	2,750
Moderate Income (\$2520)	0	0	55	175	190	420
Median Income (\$3780)	0	0	0	0	0	0
High Income (>\$3780)	0	0	0	0	0	0
<b>Total</b>	<b>970</b>	<b>780</b>	<b>595</b>	<b>705</b>	<b>545</b>	<b>3,595</b>

In addition to the values identified in 3.6.1 below, please Refer to Tables 12, and Figures 33, 34, 35, 36, 37, 38, 39, and 40 of the main body of the report.

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	10080
	Percentage	25.3
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	3445
	Percentage	8.8
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	2855
	Percentage	41.6

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	1365
	Percentage	3.5
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	7220
	Percentage	21.9
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	2080
	Percentage	5.3
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	1080
	Percentage	2.7
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	225
	Percentage	0.6
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	300
	Percentage	4.3
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	115
	Percentage	0.3
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	780
	Percentage	2.4
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	115
	Percentage	0.3
	Total	2585

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Percentage	6.5
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	345
	Percentage	0.9
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	810
	Percentage	11.6
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	180
	Percentage	0.5
Suitability – Owner households in unsuitable dwellings (# and %)	Total	1775
	Percentage	5.4
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	160
	Percentage	0.4
Total households in core housing need	Total	3605
Percentage of tenant households in core housing need	Percentage	21.7
Percentage of owner households in core housing need	Percentage	6.7

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

Please Refer to Section 7.11, Section 7.13, and all of Section 8.0 of the main body of the report.

## 4. Priority Groups

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

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

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

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

Please Refer to Section 8, Section 9, and Section 10 of the main body of the report.

**4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.**

Please Refer to Section 9 and Section 10 of the main body of the report. We note that we were unable to obtain quantifiable numbers to describe the incidence and severity of homelessness.

**4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).**

Please Refer to Section 9 of the main body of the report.

**4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.**

Please Refer to Section 9 of the main body of the report.

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

Please Refer to Section 9 and Section 10 of the main body of the report.

## 5. Housing Profile

### 5.1 Key Trends in Housing Stock:

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

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

In addition to the values identified in 5.2.1 below, please Refer to Figures 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27 and 28 of the main body of the report.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	40035
Breakdown by structural types of units (number of units)	Single-detached	22,720
	Semi-detached	3,755
	Row house	9,140
	Apartment/flat in a duplex	295
	Apartment in a building that has fewer than 5 storeys	1,920
	Apartment in a building that has 5 or more storeys	2,185
	Other single attached	15
	Movable dwelling	15
Breakdown by size (number of units)	Total	40,035
	No bedrooms	105

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	1 bedroom	1,810
	2 bedrooms	4,815
	3 bedrooms	16,505
	4 or more bedrooms	16,805
Breakdown by date built (number of units)	Total	40,035
	1960 or before	2,165
	1961 to 1980	5,385
	1981 to 1990	1,895
	1991 to 2000	1,375
	2001 to 2005	6,660
	2006 to 2010	8,770
	2011 to 2015	7,330
	2016 to 2021	6,455
Rental vacancy rate (Percent)	Total	1.5
	Bachelor	*
	1 bedroom	2.2
	2 bedrooms	0.8
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	709
	Secondary	1,711 additional residential permits issued between 2007 and December 31,2024  The Town is not able to track other forms of housing that may be rented in the secondary market

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
		(such as rented condo units, rented houses, etc.).
Number of short-term rental units	Total	36 Short Term Rental licenses issued Between 2022 and 2024  Point in time scan indicates ~200 short term rentals may be available

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

The Town does not have mechanisms for tracking or monitoring affordable units for low- and very low-income households. The Town is not the service manager for deeply affordable units. Halton Region has identified some shovel ready opportunities in the Town of Milton, along with associated costs for developing them to support the development of assisted and supportive housing units as part of their 10-year Strategy update. These sites have potential to provide approximately 430 units if they are able to proceed.

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

Please Refer to Section 7.4, Section 7.5, Section 7.6, Section 7.7, and Section 7.8 of the main body of the report. In addition, the Residential and Non-Residential Land Needs Analysis Report discusses this in greater detail.

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

Please Refer to Section 7.3 of the main body of the report

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

Please Refer to Section 8 of the main body of the report



## 5.7 Non-Market Housing

In addition to the values identified in 5.7.1 below, please Refer to Figure 32 and Section 7.12 in the main body of the report

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	276
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	<p>Generally, the private market does not provide below market rent.</p> <p>This is not data that the Town collects, and it would be difficult for this information be obtained.</p> <p>The Town has a large proportion of “naturally occurring affordable housing” in the form of additional residential units, and it is assumed that a proportion of these are rented at or below the benchmarks established in the Provincial Bulletin.</p> <p>The Town has recently introduced a financial incentive for rental and affordable housing, which provides a rebate on building permit fees for applicants that meet the requirements of the program.</p> <p>Future updates of the HNA could report on this amount, however</p>

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
		it would not capture any units that are affordable but did not apply for the rebate, or any existing affordable units, as the program applies only to new units.
Number of co-operative housing units	Total	0
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	10

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

Examples can include:

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

As noted previously, the Town of Milton is not the designated Service Manager for non-market housing; however, the Town has a directive under the PPS to work with the Region and other levels of government to support or enable this type of housing. Through the stakeholder interview process, a number of gaps and observations were noted, which can be read in detail in Section 9 of the main body of the report

**5.9 Housing Trends**

In addition to the values identified in 5.9.1 and 5.9.2 below, please Refer to Tables 8, 9, 10, 11, Figures 20, 21, 22, 23, 24, 27, 28, 29, 30, 31, Section 6.4, 6.5, 6.6 and Section 7 in the main body of the report

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	2,200
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1,362
	Bachelor	*
	1 bedroom	1,283
	2 bedrooms	1,440
	3 bedrooms+	*
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1,357
	Bachelor	*
	1 bedroom	1,250
	2 bedrooms	1,436
	3 bedrooms+	*
Sale prices (Canadian dollars)	Average	\$1,071,474 (all housing types, January 2024-November 2024 based on TRREB data)
	Median	\$999,999 (all housing types January 2024-November 2024, based on TRREB data)
Sale prices by unit size (Average, Canadian dollars)	Average	Data not readily available. Based on correspondence between the Town, AMOs CCBF team and the HNA Secretariat, it was confirmed that alternate data would
	Bachelor	
	1 bedroom	
	2 bedrooms	
	3 bedrooms+	

5.9.1 Housing Values		
Characteristic	Data	Value
Sale prices by unit size (Median, Canadian dollars)	Median	be accepted to fill gaps (e-mail dated December 13, 2024). The Town will endeavor to obtain the data by bedroom in future iterations, however we suggest that average and median sale price by average home type, rather than unit size data, may be more appropriate, as a breakdown by bedrooms may create disparities when measuring properties that may have the same number of bedrooms but are a different home type (e.g. 3 bedroom condo vs. 3 bedroom semi-detached) as the 3-bedroom ground-oriented option would naturally have a higher price point due to purchasers being inclined to pay more of a premium for ground-related properties. <b>See added columns below, for sales data by built form type.</b>
	Bachelor	
	1 bedrooms	
	2 bedrooms	
	3 bedrooms+	
Sale prices by housing type (Average, Canadian Dollars, January 2024- November 2024 reporting period. Source: TRREB Market Watch)	Detached	Ranged from \$1,441,381 at the highest (November 2024) to \$1,258,935 at the lowest (September 2024)
	Semi-detached	Ranged from \$1,102,900 at the highest (April 2024) to \$982,643 at the

5.9.1 Housing Values		
Characteristic	Data	Value
		lowest (September 2024)
	Attached/Row/Townhouse	Ranged from \$944,852 at the highest (February 2024) to \$868,341 at the lowest (January 2024)
	Condo Townhouse	Ranged from \$745,714 at the highest (April 2024) to \$644,167 at the lowest (January 2024)
	Condo Apartment	Ranged from \$662,389 at the highest (March 2024) to \$571,111 at the lowest (July 2024)
	Link dwelling	Ranged from \$1,065,000 at the highest (July 2024) to \$935,000 at the lowest (May 2024)
	Co-Op Apartment	None recorded in 2024 period
	Detached Condo	None recorded in 2024 period
	Co-Ownership Apartment	None recorded in 2024 period
Sale prices by housing type (Median, Canadian Dollars, January 2024- November 2024 reporting period. Source: TRREB Market Watch)	Detached	Ranged from \$1,350,000 at the highest (April 2024) to \$1,202,500 at the lowest (August 2024)
	Semi-detached	Ranged from \$1,107,500 at the highest (April 2024) to \$990,000 at the lowest (October 2024)

5.9.1 Housing Values		
Characteristic	Data	Value
	Attached/Row/Townhouse	Ranged from \$952,500 at the highest (April 2024) to \$855,000 at the lowest (January 2024)
	Condo Townhouse	Ranged from \$730,000 at the highest (April 2024) to \$650,000 at the lowest (January 2024)
	Condo Apartment	Ranged from \$652,500 at the highest (March 2024) to \$550,000 at the lowest (July 2024)
	Link dwelling	Ranged from \$1,065,000 at the highest (July 2024) to \$935,000 at the lowest (May 2024)
	Co-Op Apartment	None recorded in 2024 period
	Detached Condo	None recorded in 2024 period
	Co-Ownership Apartment	None recorded in 2024 period

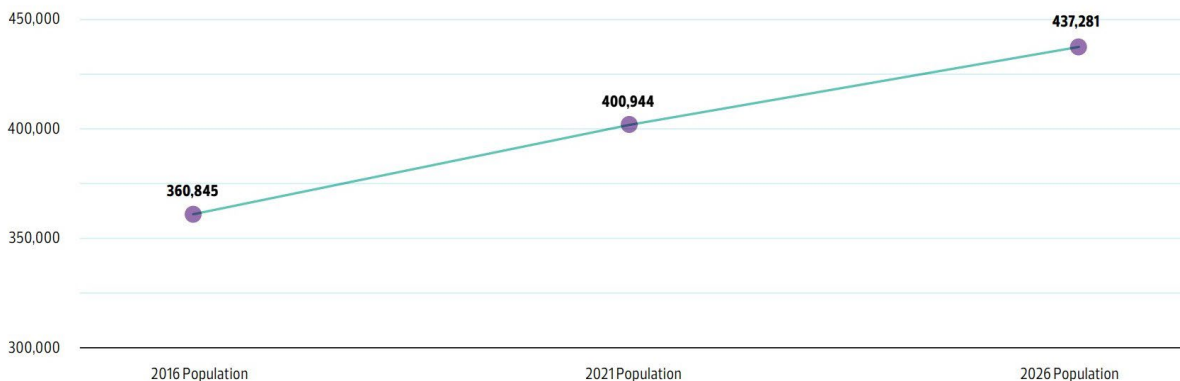
5.9.2 Housing Units: Change in Housing Stock			
Characteristic	Data	Value	
Demolished – breakdown by tenure	Tenant	0	
	Owner	Demolished	8
		Demolished single	14

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
	and replaced with single	
	Demolished single and replaced with semi	1
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	697
	Single	233
	Semi-detached	86
	Row	246
	Apartment	132
Completed – Breakdown by tenure (annual, number of structures)	Tenant	0
	Owner	565
	Condo	132
	Coop	0
Housing starts by structural type (2023)	Total	1,404
	Single	148
	Semi-detached	2
	Row	609
	Apartment	645
Housing starts by tenure (2023)	Total	1,404
	Tenant	0
	Owner	759
	Condo	645
	Coop	0

## 6. Projected Housing Needs and Next Steps

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

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



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

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

### 6.1 Projection Methodology Guidelines

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



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

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

### Step 1: Population Projection

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

### Step 2: Household Projection

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

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

### Step 3: Housing Demand (Need) Projection

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

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

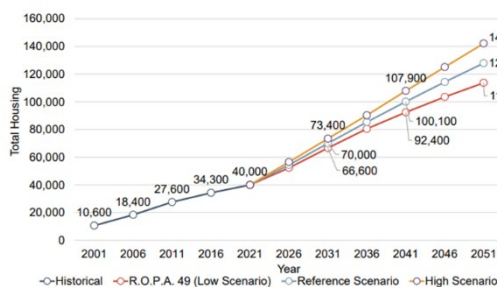
- The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community’s projected population.

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

The HART tool projects that the Town will achieve 54,964 units by 2031. As part of the Town’s new Official Plan project, Watson and Associates was retained to complete a residential and non-residential land needs assessment, which is documented in the [Residential and Non-Residential Needs Analysis Study- Phase 1](#). The analysis completed by Watson projects that the Town will achieve 76,450 units by 2034. We have included the Watson projections below, in addition to the HART projections, and are using those projections for local growth management and planning purposes, as they factor in local policy changes (such as ROPA 49, which is the Region’s growth management exercise), changes in population as a result of major events such as COVID-19 and trends post-2021 Census.

For further information, please see the figures on the following pages which illustrate the various growth scenarios modelled by Watson which represent the range of potential future population and housing growth that can be anticipated for Milton to 2051. The Town’s growth planning and new Official Plan framework is based on the reference scenario, as recommended by Watson.

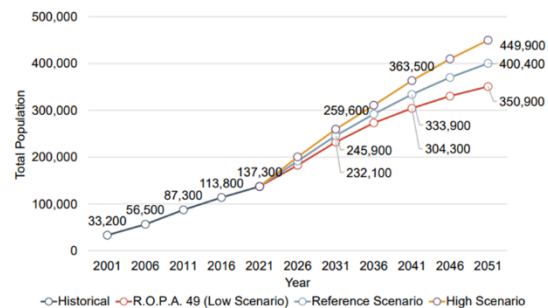
Figure ES-2  
Town of Milton  
Total Housing, 2001 to 2051



	2021	2051	2021 to 2051	Annual Growth	Annual Growth Rate
R.O.P.A. 49 (Low Scenario)	40,000	113,700	73,700	2,500	3.5%
Reference Scenario	40,000	137,900	87,900	2,900	3.9%
High Scenario	40,000	142,200	102,100	3,400	4.3%

Note: Figures have been rounded.  
Source: Historical data derived from Statistics Canada Census Profile; forecast prepared by Watson & Associates Economists Ltd.

Figure ES-1  
Town of Milton  
Total Population, 2001 to 2051



	2021	2051	2021 to 2051	Annual Growth	Annual Growth Rate
R.O.P.A. 49 (Low Scenario)	137,300	350,900	213,600	7,100	3.2%
Reference Scenario	137,300	400,400	263,100	8,800	3.6%
High Scenario	137,300	449,900	312,600	10,400	4.0%

Note: Population figures include the net Census undercount estimated at approximately 3.3%.  
Figures have been rounded.  
Source: Historical data derived from Statistics Canada Table: 17-10-0140-01 and Table: 17-10-0139-01; forecast prepared by Watson & Associates Economists Ltd.

<b>6.1.1 Projected Households by Household Size and Income Category (HART Tool)</b>						
<b>HH Income Category</b>	<b>1 person</b>	<b>2 person</b>	<b>3 person</b>	<b>4 person</b>	<b>5+ person</b>	<b>Total</b>
Very Low Income	1,339	196	156	113	68	1,672
Low Income	2,422	2,271	916	1,056	791	7,456
Moderate Income	2,004	2,904	1,997	2,216	1,817	10,938
Median Income	914	3,495	3,135	4,312	2,875	14,731
High Income	404	2,822	3,672	7,413	5,856	20,167
<b>Total</b>	<b>6,883</b>	<b>11,688</b>	<b>9,876</b>	<b>15,110</b>	<b>11,407</b>	<b>54,964</b>

<b>6.1.1 Projected Households by Household Size and Income Category by 2034 (prepared by Town-retained consultants Watson and Associates Economists Limited in January 2025)</b>						
<b>HH Income Category</b>	<b>1 person</b>	<b>2 person</b>	<b>3 person</b>	<b>4 person</b>	<b>5+ person</b>	<b>Total</b>
Very Low Income	1,615	260	215	170	100	2,360
Low Income	3,430	3,260	1,300	1,710	1,320	11,020
Moderate Income	2,655	3,795	2,735	2,980	2,565	14,730
Median Income	1,730	6,285	5,715	8,230	5,400	27,360
High Income	425	2,785	3,755	7,820	6,205	20,990
<b>Total</b>	<b>9,850</b>	<b>16,385</b>	<b>13,720</b>	<b>20,905</b>	<b>15,590</b>	<b>76,450</b>

## Key Considerations

### Population

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

### Household Projections

- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.

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

## Housing Demand

### To project housing demand by tenure:

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

### To project housing demand by dwelling type:

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

### Economic Data Integration

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

### Supply Capacity & Supply Gaps

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

## 6.2 Projection Methodology

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

Through the Town's Phase 1 - Residential and Non-Residential Needs Analysis completed in October 2024, a cohort-survival forecast methodology was prepared. This forecasting approach has been developed in accordance with the 1995 Ontario Provincial Projection Methodology Guideline and industry best practice. The cohort-survival population forecast methodology uses, as its base, population age groups by sex, and ages each group over time, taking into consideration age-specific death rates, and age-specific fertility rates for the female population in the appropriate years (to generate new births). To this total, an estimated rate of net migration is added (in-migration to the municipality, less out-migration, by age group). Furthermore, through this Phase 1 work, a household formation forecast (i.e., headship rate forecast) by age cohort was derived for the Town of Milton, which provides the Town's overall housing occupancy over the long-term planning horizon (i.e., 2051). Using the HART tool, it provides a projected households by household size by 2031.

The HART tool states that the Town of Milton will achieve 54,964 units by 2031, which takes into account Statistics Canada Census data from 2006 to 2021. The HART tool does not factor in any localized policy changes (such as R.O.P.A. 49), or changes in population as a result of major events such as COVID-19, and trends post 2021 Census. The work completed in Phase 1 and Phase 2 state the estimated households by 2034 is 76,450.

Work completed in the Town's Phase 2 - Inclusionary Assessment Zoning report provides the total projected households by primary age of maintainer by tenure, and structure type. In determining the anticipated households by income category, the Town utilized the work completed in Phase 2 work to determine the amount of housing growth over the next decade and by income category.

In determining the number of apartments by number of bedrooms the Town utilized in-house data that tracks active development applications, and further breakdown of apartment units with more than 3 bedrooms was derived from examining historical customized Statistics Canada dataset which provides the year of construction and number of bedrooms.

6.2.1 Projections between 2024 to 2034		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	6,620 (13%)
	15-19	4,350 (8%)
	20-24	6,090 (12%)
	25-64	30,850 (59%)
	65-84	3,920 (7%)
	85+	730 (1%)
Male Births	Births x Estimated Proportion of Male Births	14,360 males



6.2.1 Projections between 2024 to 2034		
Characteristic	Data/Formula	Value
Female Births	Total births – Male Births	14,360 females
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.6% (both sexes)
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	560
Projected Family Households	Age-group population x projected age-specific family headship rate	2034: 64,980
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	2034: 11,470
Total Projected Headship Rate	Family headship rates + non-family headship rates	2034: 76,450
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	30,280
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	<p><b>Structure Type:</b></p> <p>Low (single and semis): 7,460</p> <p>Medium (towns/rows): 8,640</p> <p>High (apartments): 6,490</p> <p>Total Units: 22,590</p>

6.2.1 Projections between 2024 to 2034		
Characteristic	Data/Formula	Value
		<p><b>Projected Owner Households by Age of Primary Maintainer:</b></p> <p>15-24 Years: -10</p> <p>25-34 Years: 2,410</p> <p>35-44 Years: 3,930</p> <p>45-54 Years: 4,970</p> <p>55-64 Years: 5,730</p> <p>65-74 Years: 3,540</p> <p>75+ Years and Older: 2,280</p> <p>Total: 22,590</p>
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	<p><b>Structure Type:</b></p> <p>Low (single and semis): 970,</p> <p>Medium (towns/rows): 3,070</p> <p>High (apartments): 3,650</p> <p>Total Units: 7,680</p> <p><b>Projected Renter Households by Age of Primary Maintainer:</b></p> <p>15-24 Years:100</p> <p>25-34 Years: 1,380</p> <p>35-44 Years: 1,730</p> <p>45-54 Years: 1,220</p> <p>55-64 Years: 1,480</p>

6.2.1 Projections between 2024 to 2034		
Characteristic	Data/Formula	Value
		65-74 Years: 970  75+ Years and Older: 820  Total: 7,680
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	<b>Structure Type:</b>  Low (single and semis): 8,430  Medium (towns/rows): 11,710  High (apartments): 10,140  Total Units: 30,280  <b>Projected Households by Age of Primary Maintainer:</b>  15-24 Years: 90  25-34 Years: 3,520  35-44 Years: 5,660  45-54 Years: 6,190  55-64 Years: 7,210  65-74 Years: 4,510  75+ Years and Older: 3,100  Total: 30,270

### 6.3 Population and Households Projections

In addition to the values identified in 6.3.1-6.3.3 below, please Refer to Section 10 of the main body of the report and the Phase 1 Residential and Non-Residential Land Needs Analysis report for further details.

6.3.1 Anticipated Population by [2034]		
Characteristic	Data	Value
Anticipated population	Total	273,450
Anticipated population growth	Total	103,830
	Percentage	163%
Anticipated age	Average	35
	Median	35
Anticipated age distribution (# and %)	0-14	54,300 (20%)
	15-19	23,730 (9%)
	20-24	22,110 (8%)
	25-64	148,660 (54%)
	65-84	22,220 (8%)
	85+	2,440 (1%)

6.3.2 Anticipated Households by [2034]		
Characteristic	Data	Value
Current number of households	Total	37,800
Anticipated number of households	Total	76,450
Anticipated Household Age	Average	20 : (Year of Construction: 2014)
	Median	18 (Year of Construction: 2016)
Anticipated Households by Tenure	Renter	16,060
	Owner	60,390
	Total	76,450

6.3.2 Anticipated Households by [2034]		
Characteristic	Data	Value
Anticipated Units by Type	Single	30,790
	Semi-detached	6,360
	Row	23,130
	Apartment	16,150
Anticipated Units by Number of Bedrooms	1 bedroom	9,800
	2 bedroom	3,350
	3 bedroom	2,790
	4 bedroom	200
	5 bedroom	0
Anticipated Households by Income	Average	12,270
	Median	27,360
	Very Low	2,360
	Low	11,020
	Moderate	14,730
	High	20,990
Anticipated average household size	Total	3.45
Draft approved lots by planned housing type	Total	10,216
Draft approved lots by tenure	Tenant	503
	Owner	9,713

## **7. Use of Housing Needs Assessments in Long-Term Planning**

**7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.**

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?** For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?

The Town of Milton has been working to update the Official Plan with policies to manage growth in the community to the year 2051. The Official Plan provides foundational policies to implement a framework for the anticipated new growth, identifying a context and vision; sustainable growth management policies; and, town-wide policies for building complete communities. In particular, the Official Plan establishes an intensification framework and densities for growth within identified growth areas and Major Transit Station Areas (MTSAs), includes a broad target for affordable housing, and will continue to permit 4 units as of right throughout the urban area and 4 storeys as of right along transit corridors. The Town is also actively working to bring forward more detailed secondary plans for identified greenfield areas and is working with the development community through those processes to ensure that a diverse range of housing options is provided in Milton's new community areas.

It is anticipated that Part 1 of the Official Plan will be brought forward for Council adoption in March 2025, following which Part 2 of the Official Plan will begin.

Part 2 of the Official Plan will include specific land use policies and permissions and more detailed development management and implementation policies and schedules. It is anticipated that the Town will use the information from the HNA to introduce a set of policies into Part 2 that identifies affordability thresholds and targets for housing based on the 2051 housing forecast.

The Town will also use the information from this HNA to continue to advance policy and land use planning change through:

- Preparing a housing strategy and a clear set of actions that can be taken over the short-, medium- and long-term to address local housing challenges, including affordability challenges; and,
- Looking at opportunities for partnerships with the private sector, not for profit sector and the Region to leverage existing assets, such as Town-owned land, to facilitate the development of a wider range of affordable housing options.

For more information, please refer to Section 10 of the main body of the report

- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management**

**strategies, as well as master plans and capital plans that guide infrastructure investments?**

There is alignment between the HNA and the ongoing work the Town has been doing as part of the Official Plan review, the Inclusionary Zoning Project, and overall growth management planning. Having a more detailed understanding of potential future needs, including specific gaps in housing types and tenure, and aligning those now through policy will support enabling the Town to meet provincial growth targets, local growth targets, and housing needs across the housing continuum.

For more information, please refer to Section 10 of the main body of the report

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

**Examples may include:**

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

The Town of Milton works with its community building partners across all tiers of government administration and the development industry to ensure that enabling infrastructure is planned to support growth. This includes working with the Province, Metrolinx, the Regional Municipality of Halton and School Boards, as well as various landowner groups that are associated with various secondary plan areas, among others. Extensive planning for the infrastructure that will be required to support housing growth is undertaken to provide for timely delivery of community assets and services. This planning includes secondary and tertiary plans for specific areas of growth, master planning processes for the programs and services that will be needed, as well as fiscal studies to assess the related financial impacts over the long term.

Provided below are summaries of various key infrastructure requirements that have been identified. They are provided for illustrative purposes (rather than an exhaustive list) and are followed by reference to some of the related pressures that may be realized while expanding the Town's service delivery capacity.

- The Town of Milton relies upon Metrolinx and GO Transit for provision of inter and intra-regional bus and rail service connections. The Town has identified three major priorities to support its fast-growing community:
  - Firstly, two-way all day rail services. The Town is currently limited to peak hour rail service in the morning and evening. Rail service is constrained because Metrolinx passenger trains share the use of the CPKC freight line. Federal and Provincial investment is required to provide separated freight and passenger rail lines.
  - Secondly, the construction of the new Milton Trafalgar GO Station. The Town is working diligently with Infrastructure Ontario, Metrolinx and development partners to realize this strategically important station to support the Town's expansion along the Trafalgar Road corridor between Milton and Mississauga.
  - Thirdly, station access improvements at the Downtown Milton GO Station. The area is identified as a Protected Major Transit Station area with as of right zoning for major residential/mixed use intensification. A footbridge or tunnel is required to provide station access across the rail corridor. In addition, station parking needs to be re-organized to facilitate redevelopment and optimization of station lands.
- The Town recently completed the Milton Transit Five-Year Service Plan and Master Plan Update ([CORS-021-24](#)), providing a road map for the development of Milton Transit services to accommodate forecasted growth and maintain service efficiency, effectiveness and resiliency. This plan establishes an investment strategy that targets one (1) service hour per capita as the goal to be achieved by 2041, prioritizing a number of program improvements over the short, medium, and long-term to facilitate forecasted growth.
- The Town recently updated its Transportation Master Plan (TMP) to inform new Milton Official Plan and support growth to 2051. The TMP identifies the town-wide transportation infrastructure requirements. High level costs (capital and operating) have been estimated for identified improvements in roads and active transportation infrastructure as well as future recommended studies. These are presented in Section 6.2 to Section 6.4 (pages 155-170) of the [TMP Update](#).
- The Town has undertaken a multi-phase Storm Sewer Network Study that assessed the condition of the Town's existing storm sewer network within the historic urban core of Milton; this study has subsequently informed the Town's short to medium term



storm sewer rehabilitation forecast. In 2024, the Town also commenced the first Town-wide Stormwater Master Plan. The objective of this plan is to assess the Town's existing stormwater infrastructure, identify vulnerabilities, and inform short and long-term planning to manage combined impacts of climate change and future development. The plan will identify constraints and opportunities related to managing the Town's stormwater system. The plan will act as a decision-making guide for prioritizing, estimating, budgeting, and addressing projects, to meet the future needs of our environment and growing community. The plan will also incorporate new policy directives (e.g., Consolidated Linear Infrastructure Environmental Compliance Approval from the Ministry of the Environment Conservation and Parks) as well as recommendations for new policies.

- When planning for stormwater infrastructure to implement new housing, the Town is required through the Provincial Planning Statement ([Link: 2024 PPS](#)) to incorporate climate change considerations into the capacity of stormwater systems. However, there is limited guidelines Provincially or Federally to do so. The Town is aware that Infrastructure Canada has been working on updating climate resiliency standards through collaboration with the National Research Council (NRC) and the Standards Council of Canada. A new standard is underway through the NRC entitled "*CSA W231 Developing and Interpreting Intensity-Duration-Frequency (IDF) Information Under a Changing Climate*". Advancing this standard is important to the Town (and all municipalities) such that we can plan for appropriately sized stormwater systems (stormwater projects noted above) to bring on-line future housing developments
- New community infrastructure that is anticipated for new greenfield secondary plan areas include 2 community centres (including library and recreation facilities), 2 fire stations, 28 elementary and secondary schools, and a minimum of 46 parks of various size and function (from village squares to community parks). When the program needs of growth that is expected within the intensification areas of the Town is considered, the list of such facilities is even greater.
- The Regional Municipality of Halton is responsible for the delivery of water and wastewater infrastructure, waste collection and disposal, health and police services and housing support services. The Region of Halton is currently undertaking its Water, Wastewater and Transportation Integrated Master Plan to identify the infrastructure required to support the projected growth on each of the local municipalities.

The timeliness of the delivery of this infrastructure is reliant on several factors, including the pace of growth by the development industry, investments from other levels of government, and the finalization of the required planning processes to ensure that these areas achieve the community envisaged. With respect to the Town's financial capacity to deliver the infrastructure and services above that fall within the mandate of a lower-tier municipality, long-term fiscal impact studies are utilized in combination with a variety of financial agreements and annual budgeting processes to support timely investment by the Town. Pressure to the Town results from both shortfalls in the revenue related to the initial capital investments that are required, as well the funding that is required annually to support the operating impacts of service delivery. These pressures are considered by Town Council when establishing service levels and help inform the pace at which the required investments are made as new growth areas develop.

## ***Annex A: Relevant Links for Developing Housing Needs Projections***

### ***Data and Analysis***

[Housing Statistics - Statistics Canada](#)

[Population estimates, July 1, by census subdivision, 2016 boundaries \(statcan.gc.ca\)](#)

[Population estimates, July 1, by census metropolitan \(statcan.gc.ca\)](#)

[Population and demography statistics \(statcan.gc.ca\)](#)

[Population Projections for Canada \(2021 to 2068\), Provinces and Territories \(2021 to 2043\) \(statcan.gc.ca\)](#)

[Housing Market Information Portal](#)

[Urbanism – Scenario Modeling](#)

### ***Reports & Publications***

[Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042](#)

[CMHC - Housing Shortages in Canada Report](#)

[University of British Columbia - Housing Assessment Resource Tools \(HART\)](#)

[University of London - Affordability targets: Implications for Housing Supply](#)

[Nova Scotia Housing Needs Assessment Report Methodology](#)

[Ontario Land Needs Assessment Methodology](#)

[British Columbia Affordable Housing Need Assessment Methodology](#)

## ***Annex B: Glossary***

**Affordable Housing:** A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

**Area Median Household Income:** The median income of all households in a given area.

**Cooperative Housing:** A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

**Core Housing Need:** Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.

**Household:** A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

**Household Formation:** The net change in the number of households.

**Supportive Housing:** Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

**Permanent Supportive Housing:** Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

**Purpose-Built Rental:** Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

**Short-Term Rentals:** All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

**Suppressed Household Formation:** New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

**Missing Middle Housing:** Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.