

WHITCHURCH-STOUFFVILLE HOUSING STRATEGY OPEN HOUSE PRIMER

Why is the Town undertaking a Housing Strategy?

The Town of Whitchurch-Stouffville is undertaking a Housing Strategy in support of the Town's Official Plan Review. The Housing Strategy will assist in informing the policy directions of the Town's new Official Plan. The Housing Strategy will ensure that there are sufficient housing options in the Town to meet the housing needs to the year 2051. The Housing Strategy will provide an opportunity to understand the current state of housing in the Town, identify housing needs and look for innovative solutions through the consideration of a variety of planning policy and financial tools, incentives and partnerships. The Strategy will address the full range of housing including: affordable/rental housing, homelessness/emergency housing, transition/supportive housing, market rental and home ownership housing.

Why is a Housing Strategy important?

Housing that is dignified, appropriate, and affordable is important for individual and community well-being. Current housing in Whitchurch-Stouffville is becoming increasingly expensive and is not meeting the needs of all residents. Many people that want to live here cannot, others are being priced out of the community, and employers are having difficulty attracting employees. Furthermore, the Town is expected to undergo important demographic shifts over the next 30 years including a growing and aging population. More housing will be required to accommodate this growth and new types of housing will be required to meet the changing and diverse housing needs of residents. The Housing Strategy will ensure a variety of housing options are available in the Town to ensure people who want to live in the community are able to.

What does “affordable” housing mean?

Though they are often used interchangeably, “affordability” and “affordable housing” are not the same thing. “Affordable housing” typically refers to subsidized or supportive housing for lower-income people who cannot afford market rents or prices. “Affordability”, on the other hand, is relative to one's income or other market indicators such as average house prices or rents. The goal of the Housing Strategy is to improve housing affordability, which can include affordable housing.

The Housing Strategy proposes the new Official Plan use the Regional definition of affordability as follows:

- For **ownership housing**, housing for which the purchase price results in annual accommodation costs not exceeding 30% of gross annual household income for low- and moderate-income households. This would result in house prices of **\$611,073 or below** being deemed affordable.
- For **rental housing**, a unit for which the rent is at or below 125% of the average market rent of a unit in the regional market area, by bedroom type. This would result in the following rents being deemed affordable:

Number of bedrooms	Affordable Rent
Bachelor/studio	\$1,244 or below
1 bedroom	\$1,712 or below
2 bedrooms	\$1,922 or below
3+ bedrooms	\$2,179 or below
Average	\$1,832 or below

Source: CMHC Rental Market Survey 2020, Table 1.1.2

What is the current cost of a house or rent for a unit in Whitchurch-Stouffville?

The **median house price** in Whitchurch-Stouffville in 2020 was **\$920,250**. This would require a **household income of \$230,375 to be deemed affordable** based on spending no more than 30% of income on housing. Twenty-two percent of ownership households are spending more than 30% of their income on housing.

The **median market rent** for all unit sizes in Whitchurch-Stouffville in 2020 was \$1,392¹. This would require a **household income of \$55,680 to be deemed affordable** based on spending no more than 30% of income on housing. Forty-six percent of renter households are spending more than 30% of their income on housing.

1 Specific rents in Whitchurch-Stouffville were not available from CMHC. Rents in the Aurora-Newmarket-Whitchurch-Stouffville subregion were used instead.



What contributes to the price of new housing?

There are many inputs that contribute to the price of housing:

- Land/property acquisition costs – land/property value, environmental assessments, survey, appraisal
- Consultant fees – architects, engineers, planners, lawyers, quantity surveyors
- Regional and municipal fees – site plan application, building permit, development charges, school board charges, parkland dedication
- Construction costs – building materials/appliances, labour, demolition, insurance
- Taxes
- Developer profit (for-profit development only)

There are additional costs associated with the operation of purpose-built rental buildings including utilities, property management, and maintenance. These costs are built into monthly rents.

The price/rents of housing must cover these costs to be financially viable. Many of these costs/fees are fixed or subject to market conditions. Reducing or eliminating these costs/fees where possible can lower the cost of development, making it more financially viable to build housing that costs less.

How does the Official Plan and zoning bylaw affect housing in Whitchurch-Stouffville?

The Official Plan describes the Town's policies for how land should be used and coordinates future plans for growth. It contains the land use designations and policies which establish the general pattern of development for the existing and future use of the lands in the Town, including where housing is permitted and the type of housing that is desired. The Official Plan is also an aspirational document that describes the Town's vision for the type of community it wishes to be. A vision for housing is an important component of an Official Plan.

The zoning bylaw is used to implement the land use policies in the Official Plan. It controls:

- How land may be used
- Where buildings and other structures can be located
- The types of buildings that are permitted and how they may be used
- The lot sizes and dimensions, parking requirements, building heights and setbacks from the street

New housing development must conform to both the Official Plan and zoning bylaw to be permitted to be built. Housing that does not comply with the Official Plan and/or zoning bylaw must receive an Official Plan Amendment (OPA) or zoning bylaw amendment (ZBA) to be permitted to be built.

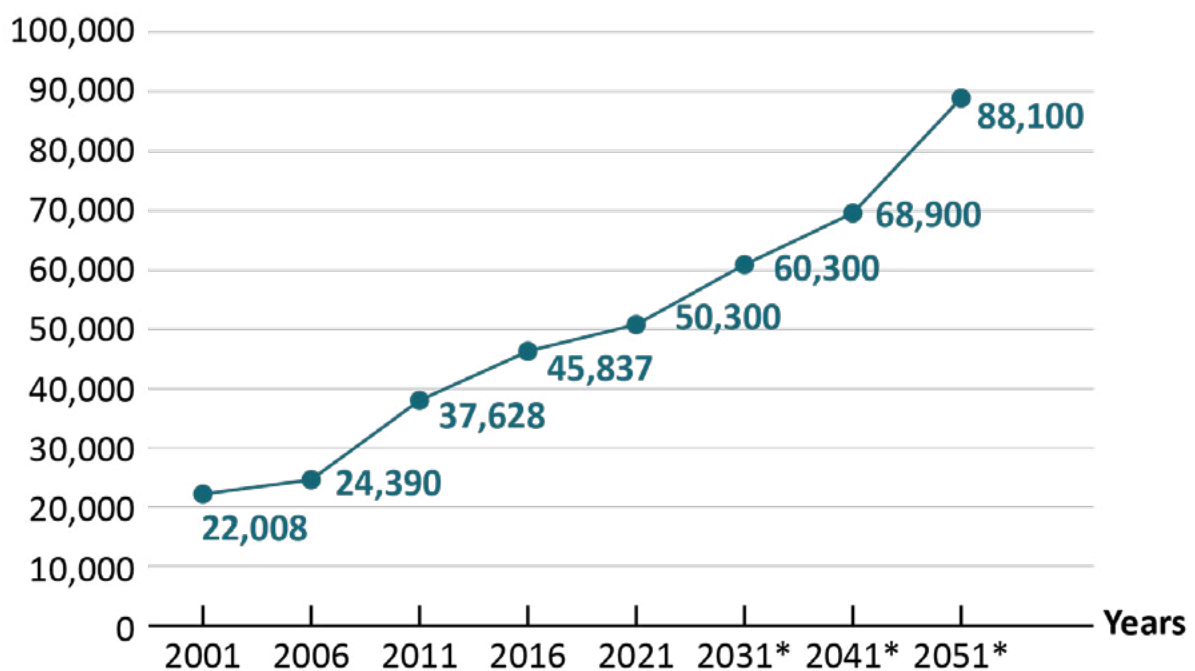
As a lower-tier municipality, the Whitchurch-Stouffville Official Plan is required to conform to and implement the Region's Official Plan, which outlines a vision for growth in York Region, including specific targets and provisions for growth in Whitchurch-Stouffville. It is anticipated to be adopted by Regional Council in June 2022.



Other Key Findings from the Phase I Report

1. York Region projects the population of Whitchurch-Stouffville to grow from 50,300 to 88,100 residents by 2051. This draft population allocation represents a minimum population target.

Population

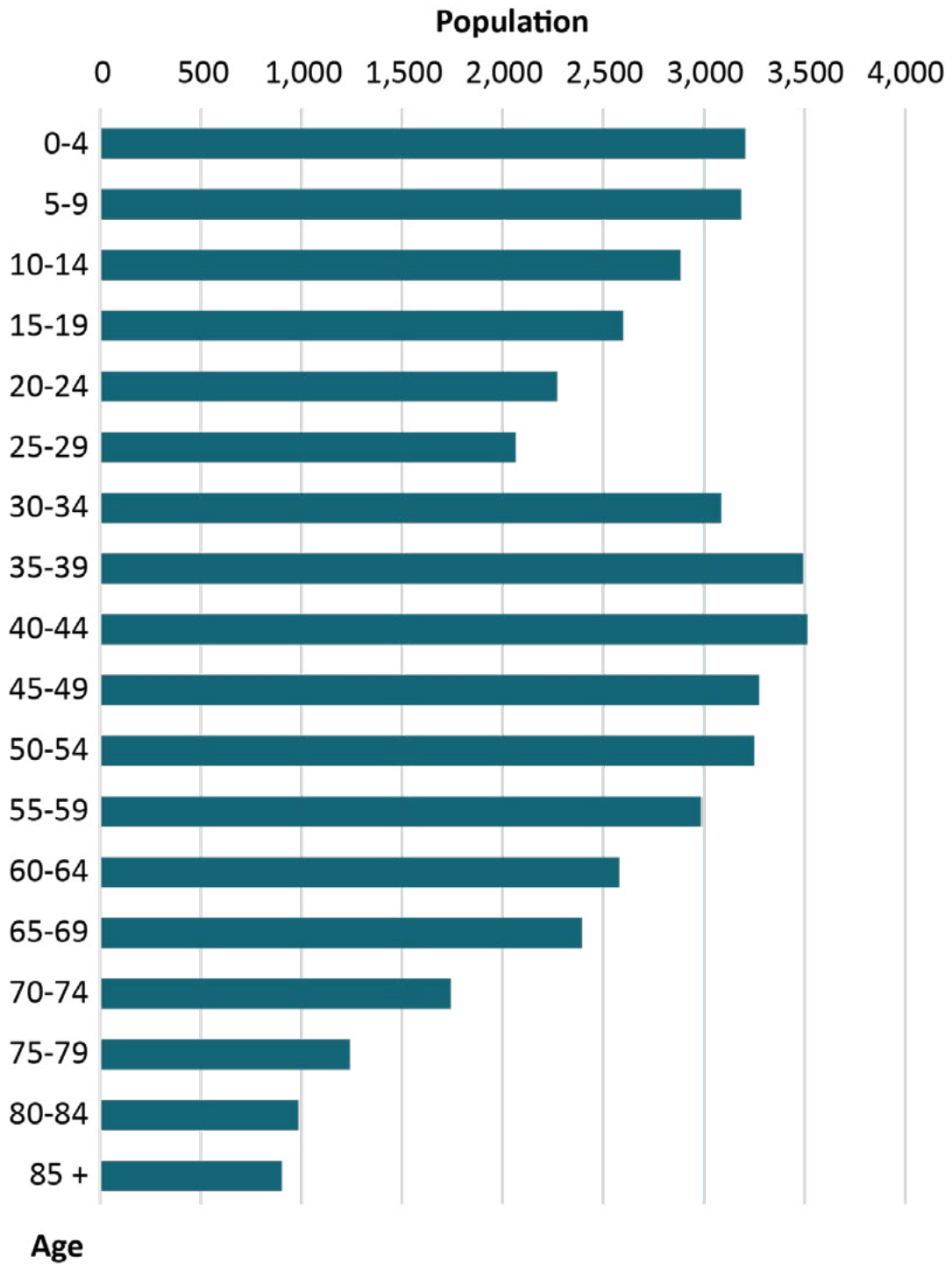


*Projected population



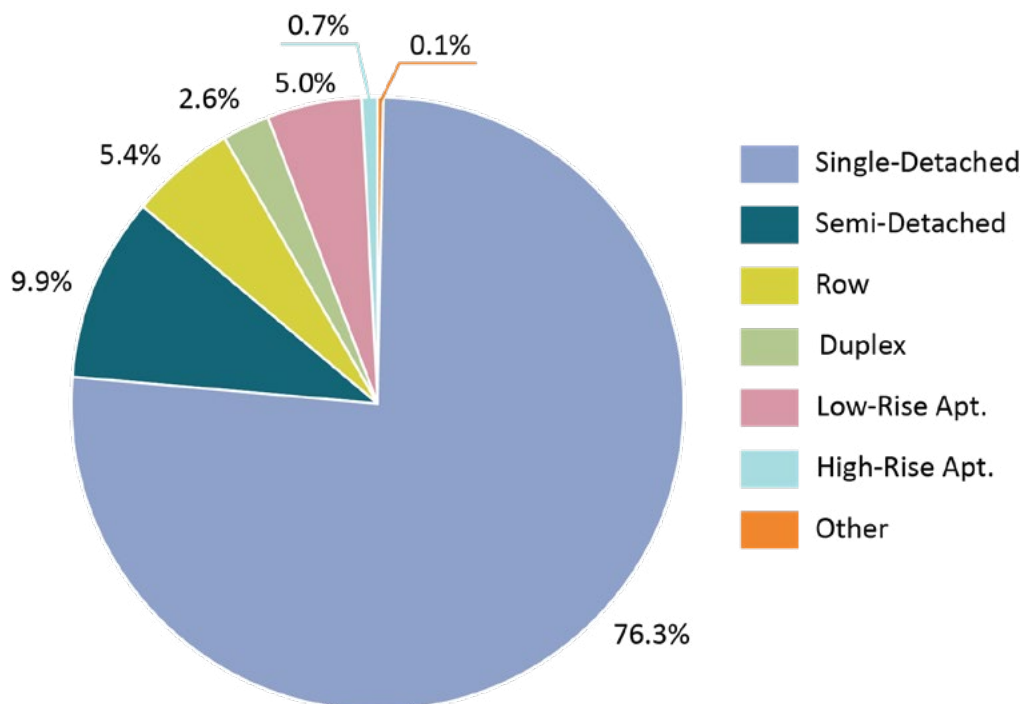
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2. Half of the population is over 40



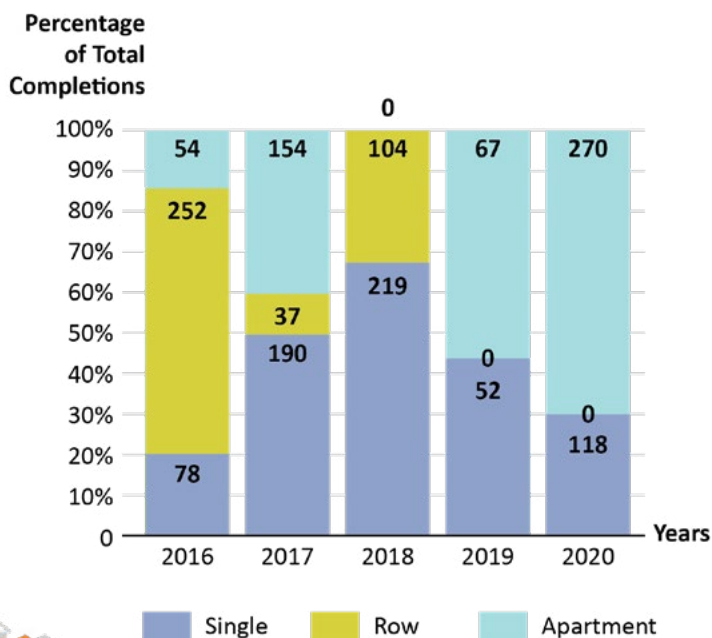
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3. Over 75% of the housing stock is single-detached homes



4. More higher-density housing is being built in the Town, however the majority of the new stock is targeted at owners.

Housing Completions by Type



Housing Completions by Intended Market

