Housing Needs Assessment

City of Markham

Contents

Acknowledgements

This Housing Needs Assessment for City of Markham, along with the completed Federal Housing Needs Assessment template, was undertaken on behalf of the City of Markham by SHS Consulting.

This report is the result of a collaborative process and would not have been possible without the active involvement of City staff. We would like to thank the City of Markham team for their direction, input, and assistance throughout this study. We would also like to thank the York Region staff who have assisted with data collection and consultation that have made this Housing Needs Assessment possible.

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Land Acknowledgement

We acknowledge the traditional territories of Indigenous peoples and their commitment to stewardship of the land. We acknowledge the communities in circle. The North, West, South and Eastern directions, and Haudenosaunee, Huron- Wendat, Anishnabeg, Seneca, Chippewa, and the Mississaugas of the Credit peoples.

We share the responsibility with the caretakers of this land to ensure the dish is never empty and to restore relationships that are based on peace, friendship, and trust. We are committed to reconciliation, partnership and enhanced understanding.

1 Introduction

This section includes the following sub-sections:

- *Project Background*
- *Study Purpose*

Project Background

In 2018, SHS Consulting was retained to undertake a comprehensive study to assess the housing needs and projected housing needs in Markham. This study was completed in two phases: Phase 1 entailed creating an updated Housing Needs Assessment, and Phase 2 involved updating Markham's Affordable and Rental Housing Strategy to reflect the identified housing needs and gaps outlined in Phase 1.

The City of Markham requires an update to this Housing Needs Assessments to meet the requirements of the federal government's Housing Accelerator Fund program. This Housing Needs Assessment contains the following sections:

- A **Housing Needs Assessment** that fulfills the Federal funding requirements and supports Ontario Regulation 232/18 Inclusionary Zoning (IZ) Assessment Report requirements
- **Key Housing Insights** that outline the current gaps between housing demand and supply
- An assessment of economic and demographic forces that will drive future housing demand in Markham, including **detailed forecasts of household growth to the 2051 Planning Horizon.**

Study Purpose

A Housing Needs Assessment (HNA) provides a systematic and quantified analysis of housing needs in a community. This assessment aims to link the supply of housing with the need for housing.

Housing Needs Assessments help all levels of government understand the local housing needs of communities and how they may relate to infrastructure priorities by providing the data necessary to determine what kind of housing to build and where.

A variety of federal programs currently require funding recipients to complete a HNA to be compliant with funding agreements. 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. This HNA will address the requirements of these reports noted by the Government of Canada.

This Housing Needs Assessment aims to further inform strategic recommendations and potential approaches to address the housing needs across the housing continuum in the City of Markham through fulfilling the Ontario Regulation 232/18 IZ Assessment Report requirements and the development of Housing Policy and Strategic Recommendations report.

Background Research

The policy context, including applicable legislation from all levels of government, strategies, and plans, will be reviewed and detailed.

Public Engagement

Qualitative data from engagement with housing partners and other stakeholders will be incorporated.

Housing Needs Assessment

Assesses the current housing demand and supply in Markham to inform housing insights to be addressed in the Strategy.

Housing Policy and Strategic Recommendations

Formulates an approach for community-specific housing priorities, policy alternatives, and intervention strategies.

2 Housing Needs Assessment

This section includes the following sub-sections:

- *2.1 Methodology*
- *2.2 Housing Policy and Regulatory Context*
- *2.3 Community Profiles and Trends*
- *2.4 Household Profiles and Economic Characteristics*
- *2.5 Priority Groups*
- *2.6 Housing Profile*
- *2.7 Projected Housing Needs and Next Steps*

2.1 Methodology

This section outlines the research methodology used to inform the completion of the Housing Need Assessment. This includes detailed methodology, any assumptions used, and any necessary justification.

Methodology Overview

There are two main types of research relied on for the Housing Needs Assessment:

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

Both qualitative and quantitative aspects are equally important in preparing the HNA.

Assumptions:

- It should be noted that the combination of data sources and community feedback provides a representative picture of housing needs but is constrained by data availability and potential underreporting in some areas, for example hidden homelessness.
- The assessment assumes population and housing trends observed in historical data will generally continue, unless stakeholders or new data identified emerging shifts.
- Engagement efforts undertaken by the City of Markham and the Region of York aimed to balance inclusivity and depth, recognizing that not all stakeholders may have the capacity or availability to fully participate.

By integrating both quantitative evidence and qualitative insights, this Housing Needs Assessment provides a more complete understanding of current and anticipated housing challenges, informing actionable recommendations for future planning and investment.

// Methodology // *Qualitative Methodology*

Consultation with stakeholder groups, such as residents of Markham, non-profit organizations, and other housing partners in the community, is critical to the development of a fulsome Housing Needs Assessment. Consultation provides an opportunity to engage with groups throughout the community with differing backgrounds and perspectives, introducing qualitative data and input to provide additional context to the study.

This study was informed by two phases of qualitative consultations:

- *Identifying Needs*
- *From Needs to Opportunities*

Identifying Needs:

This stage focuses primarily on understanding local community housing needs and touches on some initial opportunity areas. Previous engagements in the community, including consultations completed by the City of Markham and York Region, were relied on for qualitative analysis.

As a part of its Official Plan Review, the City of Markham will be continuing to gather feedback from the community. The feedback on various planning issues, including housing policy, in the City will be considered for development of policies to address the new and developing needs and priorities.

From Needs to Opportunities:

This stage serves as the bridge between describing local community needs and identifying promising opportunities to address housing gaps. Engagement participants received an overview of key messages from previous engagements and quantitative findings as a starting point for their conversations.

This phase will include future engagements with housing partners in the community. This methodology may be augmented to include future engagement activities pertaining to this study.

Housing partners that may be consulted as a part of this study include not-for-profit housing providers, additional needs housing provides, agencies supporting Indigenous community and equity seeking groups, the residential development and real estate industry, and other community agencies and key community partners.

Priority Population Groups Engagement

York Region Draft Official Plan Engagement: As a part of the consultation completed for the 2022 York Region Official Plan, the Region hosted focus groups with various priority population groups.[1] Regional staff held a series of five focus groups in March 2022 to obtain feedback on the draft York Region Official Plan. These focus groups included people with disabilities, the LBGTQ2S+ community, youth, and the Black community. Prior to the release of the draft, staff held additional focus groups with youth, seniors, and newcomers to York Region.

Between November 2021 and March 2022, York Region engaged the public on a new Draft Official Plan through an open house session, focus groups, a public survey, public meetings, and a social media campaign. Results from the public survey indicated that housing affordability was a priority among participants. Focus groups were conducted with priority populations –including people with disabilities, LBGTQ2S+ community, youth, seniors, newcomers, Indigenous peoples, and the Black community – and feedback from these meetings identified concerns related to:

- the lack of affordable housing in the Region,
- the need for housing that is safe and dignified for seniors from diverse backgrounds,
- the need to use Regional and local municipal surplus lands for affordable housing ,
- the need to promote affordable housing near transit for low-income residents,
- the need to apply an equity lens for policies in the Draft Plan.

York Region Municipal Comprehensive Review Indigenous Engagement: Separate focus group engagement sessions were conducted with First Nations and Indigenous communities throughout York Region. First Nations and Indigenous communities were engaged jointly with the Water Wastewater Master Plan and the Transportation Master Plan updates.[2] Recommendations for relationship building that were developed through these engagements included:

1. Maintain the contacts created during the engagement and continue relationship building.
2. Follow through on offers of help and agreed to future changes of the Plans.
3. Arrange for members of York Region Council and planning staff to visit the nations engaged.
4. Provide capacity and participation funding, facilitation training to collaborate in the updates of the Plans.
5. Develop a Regional Land Acknowledgement.

City of Markham Seniors Roundtable: the City completed a Seniors Roundtable in 2024 to engage residents on topics ranging from affordable housing to programs and services available to older adults in Markham. This session covered topics such as senior-specific programs offered at the City, affordable housing efforts, age-friendly guidelines, and Regional services available in York Region.[3]

Ongoing and Future Consultation: The City is currently undertaking its Official Plan Review. Future engagements conducted as a part of this review will include consultations with the Indigenous and other priority population groups in Markham. The City of Markham engages with Indigenous communities on an ongoing basis for major studies such as Secondary Plans within Markham.

[1] York Region (2022). *York Region Draft Official Plan Engagement Summary*. Retrieved from: York Region Draft Official Plan Engagement Summary | November 2021 to March 2022

[2] ASI (2022) *York Region Municipal Comprehensive Review – Indigenous Engagement Summary Report*. Retrieved from: County of Simcoe Archaeological Management Plan
[3] City of Markham (2024) *Seniors Roundtable*. Retrieved from: OPEN DISCUSSION - Seniors Roundtable Event - October 30, 2024

// Methodology // *Quantitative Methodology*

Following the Housing Needs Assessment template outline from the Canada Housing and Mortgage Corporation (CMHC), the following Housing Needs Assessment is organized in the following subsections:

Community Profiles and Trends

The **Community Profile and Trends** highlight factors influencing housing demand, including an overview of population trends and characteristics, including demographic data.

The Data

The characteristics examined in this section include:

- **Population trends**, including population growth and population age trends, and mobility
- **Demographic information**, including immigration trends, Indigenous identity, and other demographic trends as applicable.

Household Profiles and Economic Characteristics

The **Household Profiles and Economic Characteristics** in the community highlight factors influencing housing demand, including an overview of household trends and affordability. This profile includes trends regarding household incomes and the economic profile for the labour force.

The Data

The characteristics examined in this section include:

- **Household characteristics**, including tenure, size, and composition, as well as characteristics of primary household maintainers
- **Household incomes**, including average incomes and income decile information
- **Economic characteristics**, including labour market trends, industries of employment, and commuting patterns
- **Housing affordability indicators,** including shelter-to-income ratio and core housing need.

Priority Groups

This **Priority Populations** analysis of the community highlight factors influencing priority population groups as defined by CMHC.

These populations may not be captured within the Statistics Canada community profiles. Trends impacting priority populations are crucial in determining the need for different types of supports for those in need in a community.

The Data

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.

The characteristics examined in this section include:

- **Housing affordability indicators** for available priority population groups
- **Incidence and severity of homelessness** in the community, including temporary and emergency relief resources available for those experiencing homelessness in the community.

Housing Profile

The **Housing Profile** of the community highlight factors influencing housing supply, including the characteristics of the existing stock, new dwellings, and housing market trends.

Supply data will be compared against demand data to help determine the need for housing in the community.

The Data

The characteristics examined in this section include:

- The **existing housing stock**, including dwelling types, size, and the age and composition of the stock.
- **Non-market housing** (Supportive, transition, and emergency) stock characteristics
- **Market housing supply**, including ownership and rental prices, vacancy rates, and supply of short-term rentals
- **New Dwellings**, including housing starts and completions, demolitions, and planning application data
- **Affordability for owner and renter households**, comparing household incomes to existing market conditions.

Data Sources and Limitations

Source of Information

Unless otherwise stated, the data used in this report is from the Statistics Canada Census of Population to create a social-economic profile of the City of Markham. These robust statistics are gathered by Statistics Canada every five (5) years and provide a wealth of information. Custom Census data tabulations for 2016 and 2021 were acquired to supplement and enhance the publicly available data.

Housing statistics from CMHC, including the Rental Market Survey, Housing Starts and Completions Survey, and Market Absorption Survey, have been used extensively to help inform the assessment, due in large part to their reliability and reporting frequency. Most statistics from CMHC are reported no less than annually and there is typically only a modest lag in the publishing of this reported information after the data collection year. As a result, these data sets provide a snapshot of current trends and market conditions.

Additional data regarding local housing markets have been provided by the City of Markham, York Region, and other housing partners including non-market housing supply, emerging trends for key population groups, and local residential development activity.

The City regularly tracks and reports on the number of building permits issued to create new residential units in the City. The City also maintains monthly reporting of this data to Statistics Canada and Canada Mortgage and Housing Corporation (CMHC).

The City recommends using Markham building permit issuance data rather than CMHC housing starts since an applicant can start construction once a permit is issued and is the nearest milestone measurable in the building permit process before construction starts. The city does not have data to confirm CMHC's data and it is outside of the City's control when construction begins. The City issued 4216 building permits to create new dwelling units in 2024. The City continues to request the Province to review metrics and align those to what is within the City's control. The City consistently meets Building Code review and permit issuance timelines.

Data Limitations

Data limitations are commonly experienced in circumstances where the number of households being assessed is small. These limitations present themselves through data suppression and rounding practices. Data suppression typically impacts variables involving income, while 'random rounding' may impact variables with low totals. To ensure confidentiality, the Census values, including totals, are randomly rounded either up or down to a multiple of "5" or "10" by Statistics Canada. With small samples, this rounding can have an impact on analysis. This will be identified throughout the document when it is applicable.

COVID-19 Pandemic Impacts

Due to the COVID-19 pandemic, the 2021 Census of Population was tabulated using data that was impacted by the public health measures that were implemented to slow the spread of COVID-19. The Federal Government of Canada introduced COVID-19 income relief programs in 2020. These relief programs impacted household incomes through the provision of the Canada Emergency Response Benefit (CERB) financial support for the year (2020) that was reported on for the 2021 Statistics Canada Census. While these incomes were correctly reported, this relief was not permanent and will likely not be available to households in the future.

2.2 Housing Policy and Regulatory Context

Housing in Canada operates within a framework of legislation, policies, and programs. This section provides an overview of the planning and housing policies at the federal, provincial, regional, and local level that influence residential development in the City of Markham.

This section includes a review of the following legislation, policies, and strategies as they relate to housing at various levels of jurisdiction.

Federal

- *National Housing Act*
- National Housing Strategy: A Place to Call Home (2017)
- Solving the Housing Crisis: Canada's Housing Plan (2024)

Provincial

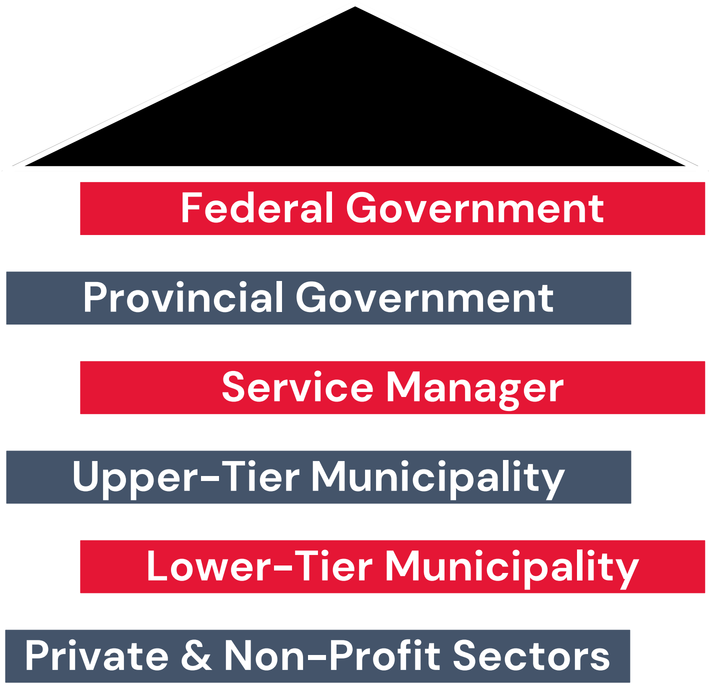
- *Planning Act, 1990*
- *Municipal Act, 2001*
- Provincial Planning Statement, 2024
- *Housing Services Act, 2011*
- *Development Charges Act, 1997*
- More Homes, More Choice: Ontario's Housing Supply Action Plan (2019)
- Changes to Provincial Legislation impacting Planning and Housing (2019-2024)
  - Bill 108, *More Homes More Choice Act, 2019*
  - Bill 23, *More Homes Built Faster, 2022*
  - Bill 134, *Affordable Homes and Good Jobs Act, 2023*
  - Bill 185, *Cutting Red Tape to Build More Homes Act, 2024*
- Community Housing Renewal Strategy

Regional and Local Municipal

- York Region *Housing Solutions: A Plan for Everyone* 10-Year Housing and Homelessness Plan (2014-2023)
- York Region New 10-Year Housing and Homelessness Plan (Forthcoming)
- York Region Homelessness Service System Plan (2024-2027)
- York Region Community Housing Development Master Plan (Announced; Status Unknown)
- York Region Affordable Private Market Housing Implementation Plan (AHIP) (Forthcoming)
- York Region Community Housing Supply Grant Pilot Program
- York Region Official Plan (2022)
- City of Markham *Housing Choices: Markham's Affordable and Rental Housing Strategy* (2021)
- City of Markham *Housing Pledge with a Promise* (2023)
- City of Markham Affordable and Rental Housing Study, Phase 1: Housing Needs Assessment (2019)
- City of Markham Official Plan (2014)

The Housing System

This section provides a high-level summary of the roles and responsibilities of governments, housing developers, and providers in the region. These descriptions aim to summarize the dynamics at play in the current housing system in the City of Markham.



Federal Government:

- CMHC supports affordable housing with programs like the National Housing Strategy and Housing Accelerator Fund.
- Released Solving the Housing Crisis in 2024 to increase housing supply, preserve affordable housing, and support renters.

Provincial Government:

- Sets housing policy direction and provides funding to municipalities for housing and homelessness programs.
- Introduced the More Homes, More Choice Action Plan and Building Faster Fund to directly fund municipalities for housing and housing-enabling infrastructure.

Service Managers/Consolidated Municipal Service Managers:

- Develop policies and manage housing programs, track progress, and allocate funding for affordable housing.
- The York Region is the Service Manager for Markham.

Upper-Tier Municipality (e.g., York Region):

- Oversees regional services like land use planning, arterial roads, and health/social services.

Local Municipality (e.g., City of Markham):

- Responsible for local policy-making, Official Plans, zoning by-laws, and service delivery.

Private & Non-Profit Sectors:

- Private developers expand market-rate housing; non-profits support affordable housing development and advocacy.

Federal Legislation, Policy, and Strategies

National Housing Act

The *National Housing Act* (NHA) is the principal legislation concerning housing in Canada. Its purpose is to facilitate access to housing finance and low-cost funding to promote new housing construction, the modernization of existing housing stock, the improvement of housing conditions, and the overall wellbeing of the housing sector within the Canadian economy. The Act is administered by CMHC and authorizes the Corporation to: administer mortgage loan insurance and guarantees, provide loans, subsidies, and guarantees for rental and student housing projects, undertake social housing projects with the Provinces, assemble and lease lands for residential development and the establishment of new communities, provide loans and funds for housing repairs and rehabilitation, and support housing research, community planning, and international support, among other priorities.

National Housing Strategy: A Place to Call Home (2017)

Released in 2017, the National Housing Strategy (NHS) aims to ensure all Canadians have access to housing that is affordable and meets their needs. The NHS focuses on creating new housing supply, modernizing existing housing, and providing resources for community housing providers, housing innovation, and research. Funding programs administered under the NHS have changed over time.

Solving Canada's Housing Crisis: Canada's Housing Plan (2024)

In April 2024, the Government of Canada released Solving the Housing Crisis – Canada's Housing Plan (the Plan). The Plan has three key target areas: building more homes, making it easier to rent or own a home, and helping Canadians who can't afford a home.

In tandem with Budget 2024, the Plan earmarks funds for several new and existing funding programs. This includes expanded funds for the Housing Accelerator Fund for partnerships with additional municipalities.

Within the key target area of *building more homes*, the following strategies are being pursued:

- *Making the math work for home buildings*, including new financing measures, such as the removing of GST from new rental projects,
- *Increasing the supply of housing*, including funding programs such as the Housing Accelerator Fund and Apartment Construction Loan Program,
- *Supporting Indigenous housing*, including additional investments to accelerate work in narrowing First Nations, Inuit and Métis housing and infrastructure gaps,
- *Building the infrastructure to support more homes*, including funding for the Canada Public Transit Fund and Canada Housing Infrastructure Fund,
- *Change the way homes are built*, including the Housing Design Catalogue and research to support the construction sector; and,
- *Growing and training the workforce*, including apprenticeship and foreign credential programs.

Solving Canada's Housing Crisis: Canada's Housing Plan (2024), continued

Within the key target area of *making it easier to rent or own a home*, the following strategies are being pursued:

- *Protecting renters* through the Tenant Protection Fund and the proposed Renters' Bill of Rights,
- *Getting into your first home*, through new mortgage amortization guidelines and new financial,
- *Supporting current homeowners*, through the proposed *Home Buyers' Bill of Rights* and Canada Green Buildings Strategy; and,
- *Protecting Canada's existing housing stock*, through enforcement on short-term rentals and fraud in the housing market.

Within the key target area of *helping Canadians who can't afford a home*, the following strategies are being pursued:

- *Increasing the supply of affordable housing,* including supporting the Co-operative Housing Development Program, funding through the Affordable Housing Fund, supporting acquisitions by the community housing sector Canada Rental Protection Fund, and the Federal Community Housing Initiative; and,
- *Helping to end homelessness*, through *Reaching Home: Canada's Homelessness Strategy* and the Veterans Homelessness and Interim Housing Assistance Programs

The Plan recommends commitments that provinces, territories, and municipalities can make to complement this Plan. These include incentives for the construction of purpose-built rental housing, limiting or waiving planning and development-related fees and charges, undertaking municipal zoning reforms to support densification and transit-oriented development, implementing stronger vacancy control, developing a framework to avoid bad faith renovictions and excessive rent increases, supporting non-market and community housing, expediting approvals and permitting processes, and enforcing regulations on short-term rentals.

Provincial Legislation, Policy, and Strategies

Planning Act, 1990

The *Planning Act* is the provincial legislative framework for land use planning in Ontario and establishes the authority of municipalities to regulate different uses of land and ensure that matters of provincial interest are taken into account by planning decisions. The Planning Act requires municipalities to adopt an official plan and establishes restrictions on the kinds and nature of policies that may be contained therein. It also authorizes municipalities to adopt zoning by-laws, among other forms of land use regulation, to implement the policies and objectives of their official plans and establishes timelines by which planning authorities must issue decisions regarding requested amendments to Official Plans and zoning by-laws.

Municipal Act, 2001

The *Municipal Act* sets out the rules for all municipalities in Ontario (except for the City of Toronto, which is governed by the City of Toronto Act, 2006) and gives municipalities broad powers to pass by-laws on matters such as health, safety, and wellbeing, and to protect persons and property within their jurisdiction. The Act provides direction for land use planning purposes, but it does not directly legislate municipal official plans or zoning by-laws as these are governed by the Planning Act.

Section 163 of the Act sets out the definition and requirements for group homes within municipalities in Ontario. The Act defines group homes as "a residence licensed or funded under a federal or provincial statute for the accommodation of three to ten persons, exclusive of staff, living under supervision in a single housekeeping unit and who, by reason of their emotional, mental, social or physical condition or legal status, require a group living arrangement for their wellbeing."

The Act allows municipalities to enact business licensing by-laws for group homes if they permit the establishment and use of group homes under section 34 of the Planning Act. A business licensing by-law for group homes can require a license and impose licensing fees as conditions for establishing a group home.

Section 99.1 of the Act allows municipalities to prohibit and regulate the demolition of residential rental property and the conversion of residential rental property to an alternative purpose. However, this authority does not apply to residential rental property that contains fewer than six dwelling units. The More Homes Built Faster Act, 2022 empowers the Minister to make new regulations regarding the powers of municipalities to regulate demolition and conversion of residential rental properties.

Section 106 of the *Municipal Act* prohibits municipalities from directly or indirectly assisting any commercial enterprise through the granting of bonuses. This includes giving or lending municipal property, guaranteeing borrowing, leasing or selling municipal property at below fair market value, or giving a total or partial exemption from any levy, charge or fee. This prohibition does not apply to a municipal council exercising its authority under subsection 28 (6) (7) and (7.2) of the *Planning Act* (Community Improvement Plans) or section 365.1 of the *Municipal Act* (cancellation of taxes, environmental remediation).

Provincial Planning Statement, 2024

On October 20, 2024, the new Provincial Planning Statement, 2024 (PPS, 2024) came into effect and replaced the former Provincial Policy Statement, 2020 (PPS, 2020) and A Place to Grow: Growth Plan for the Greater Golden Horseshoe, 2019. The new PPS 2024 is intended to be a streamlined, province- wide land use planning policy framework that builds upon the 'housing-supportive' policies of the former documents. The PPS, 2024 outlines the Province's policies on land use planning and is issued under Section 3 of the Planning Act and includes a definition for *affordable housing*. It provides policy direction on land use planning to promote 'strong, healthy communities' and requires all local decisions affecting land use planning matters to be consistent with the PPS, 2024.

Definition of Affordable Housing:

Affordable means:

a) in the case of ownership housing, the least expensive of:

1. 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
2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the municipality;

b) in the case of rental housing, the least expensive of:

1. a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
2. a unit for which the rent is at or below the average market rent of a unit in the municipality.

Housing Services Act, 2011

The Housing Services Act is the legislative framework for the delivery of social housing and homelessness services in Ontario. The Act sets out requirements and regulations for service managers and housing providers concerning housing and homelessness plans and the administration of housing projects under legacy federal-provincial housing programs. It also regulates the activities of the Social Housing Services Corporation, which oversees the operation and financial management of social housing providers, including the pooling of capital reserves for investment purposes.

Development Charges Act, 1997

The Development Charges Act regulates municipal authority to levy development charges, which are fees collected by municipalities to finance the capital costs of new infrastructure to accommodate residential growth such as roads and servicing infrastructure. Municipalities must complete a development charge background study and conduct statutory consultation before passing a development charge by-law.

More Homes, More Choice: Ontario's Housing Supply Action Plan, 2019

More Homes, More Choice: Ontario's Housing Supply Action Plan is the Province's plan to address Ontario's housing crisis. The plan does not contain specific actions or housing targets but rather high-level goals concerning "cutting red tape" in the form of reducing planning approval timelines and permitting fees and reforming land use regulation with the objective of permitting a wider range of housing options in different locations.

Recent Provincial Legislation Impacting Planning and Housing (2019-2024):

- *Bill 108, More Homes, More Choices Act, 2019*
    - This Act removed "soft services", such as parks, community centres, libraries, and other community facilities as eligible services under a development charges by-law and required such services to be financed through a new "community benefits charge" (CBC) regime based on land value post-planning approval. Further, municipalities are now required to prepare and undertake public consultation on a CBC strategy prior to adopting a new CBC by-law.
    - The CBC regime replaced the former density bonusing provisions under Section 37 of the Planning Act, as well as former requirements and municipal by- laws for parkland dedication.
- *Bill 23, More Homes Built Faster Act, 2022*
    - This Act introduced reductions and exemptions to the *Development Chargers Act, 1997* for additional residential units, affordable housing units, and purpose-built rental units.
    - Limitations on IZ requirements were proposed.
    - Reducing the scope of site plan control approvals, including exempting residential buildings containing no more than 10 units from site plan control.
    - Prohibited official plans and zoning by-laws from banning "as of right" small scale residential uses of up to three units per lot in areas where municipal services are available.
- *Bill 134, Affordable Homes and Good Jobs Act, 2023*
    - This Act received royal assent on December 4, 2023. The bill updated the affordable housing definition within the Development Charges Act, 1997, linked below:
        - Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin
- *Bill 185, Cutting Red Tape to Build More Homes Act, 2024*
    - In June 2024, this Act received royal assent. The new legislation aims to support the provincial government's goal of building 1.5 million homes by 2031.
    - Some of the changes to the *Planning Act* that resulted from this legislation included:
        - Introducing a new 'use it-or-lose it' authority for municipalities to lapse unexercised draft plan of subdivision and site plan approvals;
        - Removing the planning application fee refund framework introduced through Bill 109;
        - Exempting public universities from planning approvals;
        - Limiting third-party appeals for approved official plans and zoning by-laws; and
        - Removing planning authorities from seven upper-tier municipalities.

Community Housing Renewal Strategy

In 2019, the Ontario government announced a new Community Housing Renewal Strategy (CHRS) with $1 billion in funding to help sustain, repair, and build community housing and end homelessness. The Strategy includes the following elements:

- Removing penalties for tenants who work more hours or are completing post-secondary education;
- Simplifying rent calculations;
- Freeing up the waitlist by prioritizing tenants' first choice of unit they are offered;
- Ensuring rent calculations exclude child support payments;
- Imposing an asset limit for applicants; and
- Making housing safer by empowering housing providers to turn away tenants who have been evicted for criminal activity.

The Province has launched three programs under the CHRS:

Canada-Ontario Community Housing Initiative (COCHI)

COCHI provides funding to Service Managers to replace the federal Social Housing Agreement funding which expires each year beginning in April 2019.

Ontario Priorities Housing Initiative (OPHI)

OPHI provides flexible funding to all Service Managers and the two Indigenous Program Administrators to address local priorities in the areas of housing supply and affordability, including new affordable rental construction, community housing repair, rental assistance, tenant supports, and affordable ownership. Housing providers can dedicate a percentage of spending for supports that will keep people housed and prevent homelessness.

Canada-Ontario Housing Benefit (COHB)

COHB program provides a direct, monthly benefit payment to eligible households to help pay their rents. The benefit is portable, which means a household may continue to receive the benefits even when moving to another rental address in Ontario. The program is jointly funded through the 2017 NHS Bilateral Agreement and is provincially delivered.

Regional Policies and Strategies

Housing Solutions: A Plan for Everyone, York Region's10-Year Housing and Homelessness Plan (2014-2023)

Under the *Housing Services Act*, local service managers are required to develop 10-year housing and homelessness plans to guide the delivery of housing and homelessness programs and services within their respective jurisdictions. *Housing Solutions: A Plan for Everyone* was York Region's 10-year housing and homeless plan from 2014 to 2023. The Plan was divided into two phases. Phase 1 encompassed 2014 to 2018 and identified 47 actions to address four overarching housing goals:

1. Increase rental housing supply;
2. Sustain existing rental housing supply;
3. Support home ownership affordability; and,
4. Strengthen the homelessness and housing stability system.

The Plan emphasized the need to increase the Region's supply of private, moderately-priced purpose-built rental housing. A major financial measure resulting from the plan was the pilot of a 36-month development charge deferral for new rental development The Region now offers development charge deferral incentives for affordable rental and purpose-built rental developments.

Phase 2 updated the initial plan for 2019 through 2023 and established new, short-term actions (updated annually after 2020) for advancing three new overarching Plan goals:

1. Increase the supply of affordable and rental housing;
2. Help people find and keep housing; and,
3. Strengthen the housing and homelessness system.

The new goals reflected the updated Plan's stronger emphasis on housing and homelessness as an integrated system, housing access and stability, and housing for residents of low and moderate incomes. Among the updated Plan's key actions at the time of approval was the piloting of a local portable rent subsidy to help residents find and retain occupancy of affordable housing in the private rental market. In its final year, the updated Plan called for the development of an Affordable Private Market Housing Implementation Plan (AHIP) "to identify and fund action, advocacy and partnership approaches to increase the supply of private market affordable housing" and directed Regional staff to seek Council approval of a Community Housing Development Master Plan. Direction and timelines for the AHIP were adopted by Regional Council in Q1 of 2022.

York Region Official Plan (2022)

York Region's Official Plan was adopted in June 2022 and approved with modifications by the Minister of Municipal Affairs and Housing in November 2022. Section 2.3, Supporting Complete Communities, contains the Region's housing policies.

Policies 2.3.40 and 2.3.41 provide that a minimum of 35% of new housing within Regional Centres, formerly Urban Growth Centres, and major transit station areas (MTSAs), and that a minimum of 25% of new housing *outside* Regional Centres and MTSAs, be affordable in each local municipality.

Policy 2.3.32 and Table 2 in Section 2.3 indicate that the City of Markham should target the construction of 3,000 purpose-built rental units between 2021-2031, which equates to an average of 300 rental units per year, and 10,000 purpose-built rental units between 2021-2051.

Policy 2.3.44 requires local municipal official plans and zoning by-laws to permit a range of housing options, unit sizes, tenures, and levels of affordability, including through:

a. Consideration of IZ;
b. Incorporation of second unit policies;
c. Prohibition of demolition or conversion of rental buildings if the rental vacancy rate is below 3% for more than three consecutive years;
d. Permission, facilitation, and appropriate distribution of housing options throughout local municipalities; and
e. Implementation of municipal housing strategies through local planning processes.

Effective July 1, 2024 York Region no longer has upper tier planning responsibilities and the applicable sections of the YROP are now deemed to be a part of the City of Markham's Official Plan.

York Region Homelessness Service System Plan (2024-2027)

York Region's *Homelessness Service System Plan* is the first of three implementation plans to support the Region's forthcoming 10-year housing and homelessness plan. The System Plan is guided by two aspirational goals – (1) end chronic homelessness in York Region; and (2) strengthen York Region's human rights-based approach to addressing homelessness – and four key priorities:

- (a) enhancing homelessness prevention and diversion services;
- (b) delivering intervention and housing stability supports;
- (c) building a systems response that connects service partners with affected populations; and
- (d) strengthening the Region's advocacy and engagement with other levels of government.

The Service Plan includes an Implementation Plan with a suite of objectives, activities, milestones, performance measures, and timelines for each priority area. Its release was also accompanied by a list of rapid deployment actions with funding for emergency and transitional housing. Immediate actions (adding beds in existing emergency and transitional housing facilities, hotels, and seasonal shelters, increasing capacity for community paramedicine and outreach workers, and increasing program funding to help the chronically homeless) with an estimated net operating cost of $3.1 million were approved for 2024, and funding for net operating costs of up to $7 million annually are to be identified and considered by Region Council through the 2025 budget process.

York Region Housing and Homelessness Plan (Forthcoming, 2025-2035)

With the end of *Housing Solutions*, York Region is also in the process of developing its next 10-year housing and homelessness plan, which is targeted for Regional Council consideration in Q2 of 2025.

York Region Community Housing Supply Grant Pilot Program (CHSGPP)

Through the adoption of a report of the Commissioner of Community and Health Services and Commissioner of Finance, dated February 23, 2023, York Region Council approved funding for a new community housing provider capital grant pilot program with the aim of increasing the supply of community housing in the Region. Region Council approved an increase in funding of $12.8 million to the Community and Health Services budget, equivalent to a 1% tax levy increase, to address issues related to housing, homelessness, and community services (mental health and human trafficking services). Approximately $19 million (37% of the total funding over four years) was allocated to the CHSGPP and the program's effectiveness is intended to inform the design of a longer-term community housing capital grant program as part of the CHDMP. Two projects comprising a total of 42 community housing units were approved for funding under the program in 2024-2025.

York Region Affordable Private Market Housing Implementation Plan (AHIP) (Forthcoming)

The overall approach and timelines for the development of the AHIP were outlined in a report from the Commissioner of Corporate Services and Chief Planner, dated March 3, 2022, and the Region's Housing Affordability Task Force adopted a Housing Needs Analysis supporting the AHIP's development in September 2023. In January 2024, the Task Force received a letter and presentation with a list of preliminary directions and options for consideration with respect to financial, coordination/partnership, and advocacy initiatives that could fall under the umbrella of the AHIP, which is currently under development.

Municipal Policies and Strategies

City of Markham Official Plan (2014)

Markham's Official Plan was approved by York Region in June 2014, with further modifications approved by the Ontario Municipal Board in 2015, 2016, and 2017, as the City's blueprint for future growth and (re)development. Section 1 of Chapter 4 (Healthy Neighbourhoods and Communities) contains the City's housing policies.

In accordance with the York Region Official Plan, Policy 4.1.2.5 of the Markham Official Plan prohibits the demolition of rental and shared housing (e.g., supportive housing, rooming houses) consisting of six or more rental units unless replacement units are provided with similar rents, as well as conversion of such housing to condominiums unless the rental vacancy rate has exceeded three percent (3%) in the preceding three-year period.

Section 4.1.3 defines affordable housing as housing geared toward households in the lowest 60 percent of the income distribution, among all households in the case of ownership housing and among only renter households in the case of rental housing, in Markham who spend more than 30 percent of their gross annual household incomes on housing costs, and states that those within the lowest 30 percent of the income distribution, among all households in the case of ownership housing and among only renter households in the case of rental housing, require publicly-financed social or assisted housing.

In accordance with the York Region Official Plan, Policy 4.1.3.2 of the Markham Official Plan directs the City to work in cooperation with the Region to identify and monitor affordable and shared housing targets, including that 25 percent of all new housing units across Markham and 35 percent of all new housing units in Markham Centre, the Langstaff Gateway, and *key development areas*, including intensification areas along the Yonge Street and Highway 7 Regional Corridors that are identified and planned as a priority for intensification in the Plan, be affordable to low- and moderate-income households.

The City is currently undertaking an Official Plan Review to update the 2014 Markham Official Plan to confirm with the Provincial Planning Statement, 2024 and the 2022 York Region Official Plan.

Markham Affordable and Rental Housing Study (2019-2020)

In 2019, the City of Markham retained SHS Consulting to prepare an Affordable and Rental Housing Study to inform the development of what later became *Housing Choices*. The Study consisted of two phases. Phase 1 involved the preparation of a Housing Needs Assessment, which derived the following key conclusions with respect to Markham's housing sector:

- While most Markham households had three or more members, a shift toward smaller households was underway;
- Markham's population was aging and becoming more diverse; and
- The existing housing stock was insufficient to meet the needs of low-income households, households in need of barrier-free options and support services, and households who rely on the private, purpose-built rental housing sector.

Phase 2 of the Affordable and Rental Housing Study entailed the development of a list of recommended affordable and rental housing actions, most of which were incorporated into *Housing Choices*, along with a recommended IZ framework for Markham Centre, Langstaff, and Cornell, geographies that were treated as proxies for major transit stations areas with strong, moderate, and emerging markets, respectively. This analysis was paused as a result of proposed legislation by the Province that would impact the regulations to implement IZ and uncertain market conditions. This analysis is now currently being undertaken at the City and has targeted Q3 2025 to conclude.

Housing Choices: Markham's Affordable and Rental Housing Strategy (2021)

In 2021, the City of Markham adopted *Housing Choices: Markham's Affordable and Rental Housing Strategy*. The Strategy's vision is to "support the social and economic vitality of Markham through the facilitation and provision of a range of housing options (by type, tenure and affordability) for those that live and work in Markham throughout their lifetime in order to sustain a more complete community." The strategy has three primary goals: (1) increase the supply of affordable rental housing options, particularly for low-income households; (2) stimulate the development of ownership housing options, particularly for moderate-income households; and (3) expand the supply of market purpose-built rental housing. The Strategy contains a total of 35 actions to support the above vision and goals (see pp. 9-14 of Strategy).

City of Markham Housing Pledge with a Promise (2023)

On March 22, 2023, Markham City Council adopted *Housing Pledge with a Promise*, which pledged the City to facilitate the construction of 44,000 new homes over the next 10 years. This was the City's Municipal Housing Pledge requested by the Province of Ontario, in accordance with the municipal housing target of 44,000 housing units assigned by the Province to the City, to assist in achieving the overall provincial housing target, introduced in Budget 2022, of building 1.5 million new housing units by 2031.

City of Markham Housing Accelerator Fund Application (2023 – current)

In 2023, the City of Markham passed a Council resolution authorizing staff to submit a Housing Accelerator Fund (HAF) application to the CMHC. In January 2024, the HAF application submitted by the City was secured through a contribution agreement with CMHC for $58.8 million to support the delivery of 1,640 housing units. On June 26, 2024, the Council endorsed the HAF Work Plan to implement the 7 Action Plan Initiatives and enable the administrative, financial and procurement processes needed to facilitate meeting HAF commitments.

The HAF application contained seven initiatives:

1. Public Partnerships (160 units)
    - Includes *Direct Grant Stream* to accelerate developments using HAF program funds on a site-by-site basis
2. Additional Residential Units + Incentive Program (140 units)
3. Major Transit Station Areas Update (700 units)
4. IZ in Major Transit Station Areas (40 units)
5. Incentive Program for Affordable Housing (300 units)
    - Includes *Development Charge Rebate Program* to rebate up to full development charge value of affordable units achieving permits by the end of 2026 or until allocation is spent
6. E-Development Application System Update (210 units)
7. Parking + Traffic Demand Standards Update (60 units)

The goals for the City of Markham through the HAF application initiatives were:

- Accelerating overall housing supply – 193 affordable units (as defined in the local municipality) are required
- Increasing housing choices, especially those including affordable and rental housing , aligning with the City of Markham Housing Strategy, *Housing Choices: Markham's Affordable and Rental Housing Strategy*
- The HAF partnership approach focuses on housing goals outlined in *Housing Choices: Markham's Affordable and Rental Housing Strategy* and meeting overall HAF targets
- HAF will also support the City of Markham Housing Pledge of 44,000 new homes over 10 years, through the *More Homes, Built Faster: Ontario's Housing Supply Action Plan 2022–2023*

2.3 Community Profiles and Trends

In this section, **community profile and trends** are outlined at the population level. This profile exhibits Markham's housing story through the lenses of the community and household profiles using both qualitative and quantitative data. This information includes past benchmarks, present figures, and current growth rates at local, regional, and provincial levels.

Overview

The population level indicators that will be assessed are:

- **Population trends**, including population growth and population age trends, and mobility
- **Demographic information**, including immigration trends, Indigenous identity, and other demographic trends as applicable.

Community Profile

The following section assesses trends for populations in the community to assist with determining the demand for housing. **Population** refers to a group of people, or individuals, and is the unit of analysis for most social statistics programs. Population attributes, such as the age, mobility, Indigenous identity, and immigrant status are explored in this section.

Population Trends

In 2021, the City of Markham had a population of 338,500, representing an increase of 9,535 people (+2.9%) from 2016. This growth rate was lower than both province-wide (+5.8%) and York Region's (+5.7%) population growth trends during the same period. The population of Markham accounted for just over a quarter (28.8%) of the population of the Region in 2021.

Population Projections

Within the 2022 York Region Official Plan, the population of the City of Markham was forecasted to grow to 370,300 people by 2021, 421,600 people by 2031, and 619,200 people by 2051. It should be noted that these figures do not include the census undercount, which actual totals reported in the 2021 Census would include.

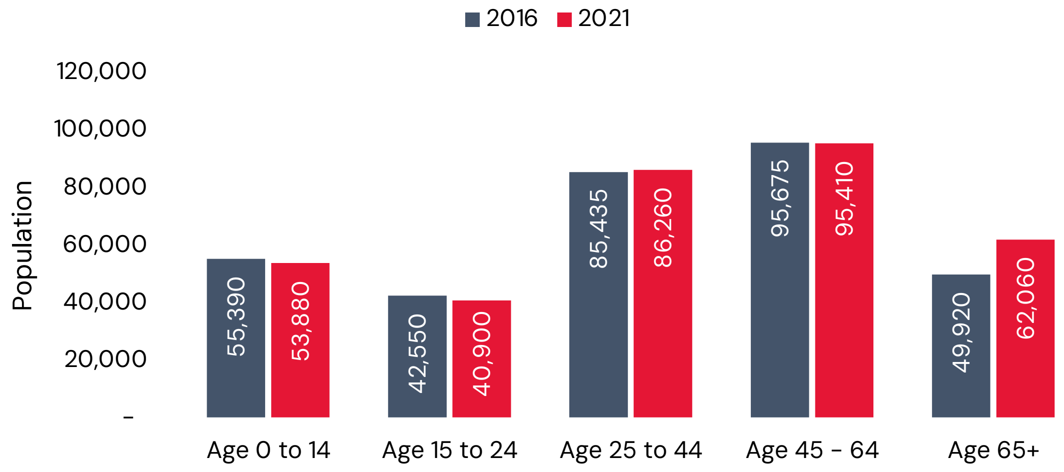
Population Age

The population in Markham is, on average, slightly older than the population Region-wide. In 2021, the average and median population ages in Markham were 41.8 years and 42.4 years, respectively. These were higher than, or consistent with, Region-wide trends (41.4 years and 42.0 years, respectively). Nearly half of the population (46.5%) is aged 45 years or older.

Between 2016 and 2021, adults aged 65 and older accounted for all the City's population growth **(Figure 01).** The total population increased by 9,535 persons (+2.9%), while the population aged 65 years and older grew by 12,140 (+24.3%). During this period, other age cohorts decreased in population, including the populations under 15 years of age (-2.7%), between 15 and 24 years of age (-3.9%), and between 45 and 64 years of age (-0.3%). The population aged 25 to 44 years increased by 825 (+1.0%).

This trend was not reflective of Region-wide trends. During this period, the population aged under 15 years was the only age cohort to decrease (-4,360, -2.2%), while all other age cohorts increased. Similar to Markham, the fastest growing population age cohort in the Region was adults aged 65 and older, as this cohort grew by 23.0% (+37,260 persons) from 2016 to 2021.

Figure 01 • Population by age cohort in the City of Markham, 2016-2021



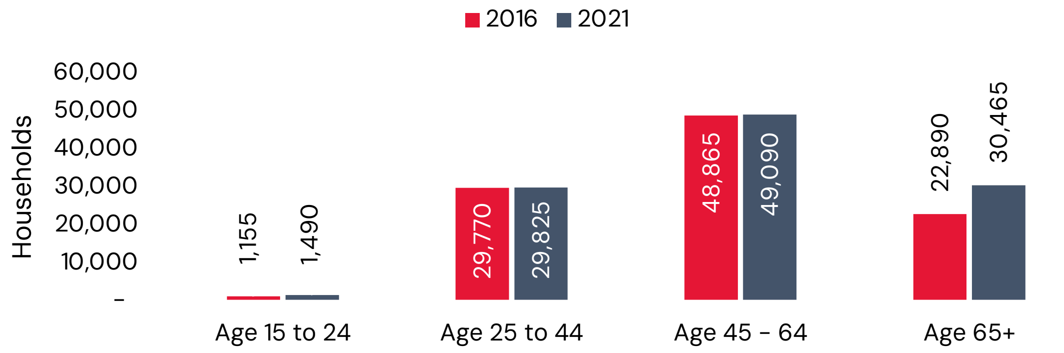
Source: Statistics Canada Community Profile, 2016-2021

Age of Primary Household Maintainer

Some household indicators are assessed by the characteristics of the **primary household maintainer**. A household maintainer is the first person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling.

In 2021, Markham had 30,465 households that were maintained by an adult aged 65 years or older (29.8% of households). Households maintained by this age cohort grew by 7,575 between 2016 and 2021, which represented the fastest rate of growth (+33.1%) among all age cohorts. There were very few households maintained by an individual aged 24 years or younger years in Markham (**Figure 02**). This age cohort comprised 1.3% of all households in 2021 (1,490 households maintained by someone aged under 24 years). The number of households maintained by these young adults (1,490 households) in 2021 represented an increase from 2016 (+335 households, +29.0%), a trend similarly experienced in York Region (+34.1%), but not the Toronto CMA (-3.2%) or province-wide (-7.0%).

Figure 02 • Number of households by age of primary household maintainer in the City of Markham, 2016-2021



Source: Statistics Canada Community Profile, 2016-2021

Population Mobility Trends

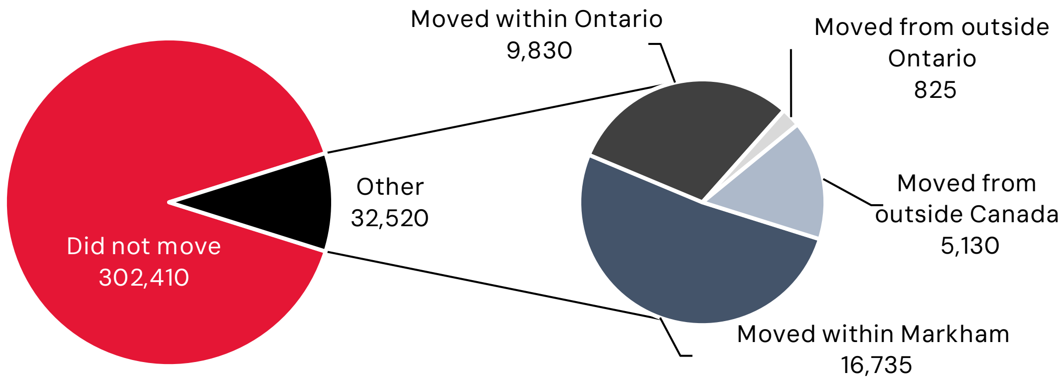
Geographic **mobility** refers to a population's geographic movement over time. The Census of Population collects information on a person's usual place of residence one (1) year or five (5) years prior to the census reference date. By comparing an individual's previous place of residence with their current place of residence, information can be obtained on geographic mobility. For this report, mobility data is presented at both the population and household level. Household mobility is determined by the mobility of the primary household maintainer.

In 2021, 9.7% of both the population (32,530 people) in Markham and the population of York Region (112,650 people) had moved within the previous year. More than half (51.4%) of all individuals who had moved in the previous year had moved within the Markham boundaries, while just less than one third (30.2%) had moved from elsewhere in Ontario **(Figure 03)**. A small proportion (2.2%) of the Markham population had moved from another province, while 15.8% of residents had moved from outside Canada. Markham had lower interprovincial migration but higher international migration than York Region as a whole, where 40.2% of the Region's population had moved from elsewhere in Ontario and 10.7% of the population had moved from abroad. Within the five years preceding the 2021 Census, 31.5% of the City's population (101,730 people) had moved, which was slightly lower than the Region-wide rate (33.1%). Among those who had moved within the previous five years, 35.1% had moved from within the City, 41.3% had moved from elsewhere in Ontario, 3.3% had moved from another province, and 20.2% had moved from outside Canada.

Household Mobility Trends

At the household level, 10,580 (9.5% of all) households in Markham had moved within the year preceding the 2021 Census, of which over half (5,765 or 55.4%) had moved within the City of Markham, while the remaining had moved from elsewhere in Canada (3,640 or 34.4%) or from abroad (1,175 or 11.1%). Whereas renters are typically considered more mobile than homeowners, over half (5,635 or 53.3%) of all households who had moved within the previous year were homeowners, and the proportions of households who were non-migrants (moved within Markham, 54-55%), internal migrants (moved from elsewhere in Canada, 34-35%), and external migrants (moved from abroad, 10-12%) were relatively consistent across tenures.

Figure 03 • Population mobility trends from the last one (1) year in the City of Markham, 2021



Source: Statistics Canada Community Profile, 2021

Population Trends: Key Takeaways

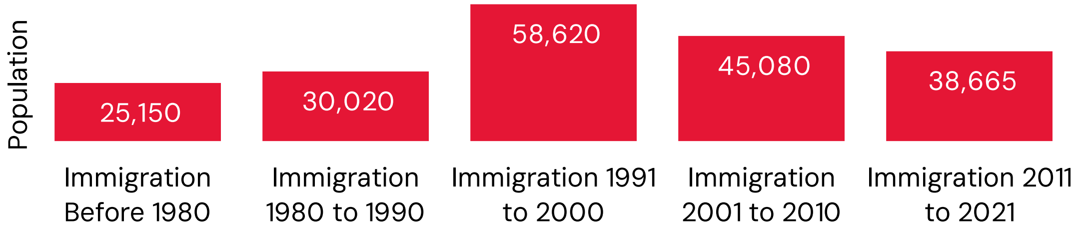
- The population in the City of Markham population is growing, but at approximately half the rate of York Region and the province.
- The population of Markham is aging. The population aged 65 years and older accounted for nearly all the net population in Markham growth between 2016 and 2021. The proportion of the population aged 65 years and older is considerable and growing, as with other communities across Canada. Residential development in Markham should consider the needs of these populations as they continue to grow in the future, such as consideration of potential supports to help older adults 'age-in-place' within their communities.
- The population aged under 65 years declined between 2016 and 2021. Younger population age cohorts in Markham are declining at faster rates than the Region and Toronto CMA. However, the marginal growth in young households maintained by those aged under the age of 25 indicates the availability of household formation. Declining rates of younger population cohorts may indicate difficulty with family growth and finding suitable housing for large family units in Markham.

Immigration Trends

In 2021, over half (58.6%) of the population in Markham was comprised of immigrants to Canada (**Figure 04**), whereas less than half (47.8%) of the population in York Region had identified as immigrants. Just over half (52.5%) of all immigrants in Markham had immigrated between 1991 and 2010, which was relatively consistent with the rate (49.5%) for the Region. One in five immigrants (19.6%) in Markham and York Region (20.0%) had immigrated to Canada within the 10 years preceding the 2021 Census, whereas one in four immigrants in the province (24.9%) had moved to Canada during this period. This indicates that while York Region and Markham are home to large immigrant populations, these populations are more likely to have immigrated to Canada earlier when compared to other jurisdictions in Ontario.

Immigrants in Markham are more likely to form independent households as both homeowners and renters than non-immigrants. In 2021, four in five (79.5%) homeowner households and nearly two in three (63.3%) renter households were led by immigrants. This is despite immigrants comprising only 58.6% of Markham's population, which indicates that immigrants had higher rates of owner and renter household formation than non-immigrants.

Figure 04 • Immigrant population by immigration period in the City of Markham, 2021



Source: Statistics Canada Community Profile, 2021

Immigrant-led households were more likely to be family households with larger sizes. In 2021, 60.7% of immigrant-led households had three or more persons, whereas only 44.6% of non-immigrant-led households were this household size. Immigrant-led households were also more likely to contain multiple families (1.8% of households) and multi-generational families (11.3%) compared to non-immigrant-led households (0.7% and 3.7%, respectively). Immigrant-led homeowners (32.4%) in Markham were more likely than non-immigrant homeowners (19.5%) to spend 30% or more of their incomes on shelter.

Indigenous Identity

In 2021, 0.2% of the Markham population identified as Indigenous (630 people), which was lower than proportion of York Region's population (0.5%) that identified as Indigenous. Among Markham's Indigenous population, 310 individuals identified as First Nations, 260 individuals identified as Métis, and 10 or fewer people identified as Inuk (Inuit) (Statistics Canadas rounds figures to multiples of 5 or 10 to prevent any personal identification). The City's Indigenous population grew by 110 (3.0%) between 2016 and 2021, about half of the rate of growth in the Indigenous population in York Region (5.9%) over the same period.

There were 165 Indigenous-led households in Markham in 2021, of which 100 (60.1%) were renter households. Nearly one third (30 households, 30%) of Indigenous-led renter households were spending more than 30% of their household incomes on shelter, while only five (7.1%) Indigenous-led owner households were. A total of 25 (15.15%) Indigenous-led households were in core housing need, all of which were renter households. Two in three (110, or 66.7%) of Indigenous-led households were family households, and less than half (70, or 42.4%) of all Indigenous-led households contained three or more persons.

Racialized Population

In 2021, 82.1% of the population in Markham identified as racialized. This was much higher than the proportion of York Region (55.0%) and the Toronto CMA (55.0%). Considering the population that identified as racialized, 58.3% were Chinese, 21.5% were South Asian, 3.8% were Black, 3.5% were West Asian, and 3.3% were Filipino. No other race made up 3% of the Markham population.

Table 01 • Number of households with members reporting an activity limitation in the City of Markham, 2020

	Households	% of all Households
Unique households with any member with at least one activity limitation	10,330	9.3%
Households with any member of the household with difficulty seeing	3,325	3.0%
Households with any member of the household with difficulty hearing	2,690	2.4%
Households with any member of the household with difficulty doing physical activities	4,230	3.8%
Households with any member of the household with difficulty learning, remembering or concentrating	3,335	3.0%
Households with any member of the household with emotional, psychological or mental health conditions	3,545	3.2%
Households with any member of the household with other health problems or long-term conditions	3,635	3.3%

Source: Statistics Canada 2021 Census, Custom Tabulation

Activity Limitations

Activity limitations refer to difficulties a person may have doing certain activities as a result of physical, mental, or other health-related conditions or problems. In 2021, 9.3% of households contained someone with an activity limitation **(Table 01**). This incidence of activity limitations was lower than York Region (10.2% of households) and Ontario (11.9%).

The most common activity limitation reported in Markham in 2021 was physical limitations, including difficulty walking, using stairs, using his/her hands or fingers or doing other physical activities, with 3.8% of the households reporting at least one member with this activity limitation. However, this rate was lower than York Region (4.3%) and Ontario (5.4%).

Demographic Trends: Key Takeaways

- Markham has historically been an attractive destination for immigrants. Over half of Markham's population is comprised of immigrants. Half of all immigrants in Markham moved to Canada between 1991 and 2010.
- Immigrant households have higher rates of household formation and homeownership than non-immigrant households. Immigrant-led households are more likely to be family households with larger household sizes. The high proportion of large detached homes in Markham is likely an attractive feature for many newcomers.
- Markham has a relatively small Indigenous population. Indigenous-led households are more likely to be renter households with fewer than three persons. This highlights the need from Markham to diversify its housing stock to accommodate a wider range of households, including smaller and non-family households.

Community Profile: Impact to Housing Market

While the City of Markham continues to grow, it is doing so at a slower pace than Region-wide and Province-wide growth trends. Population growth patterns, interprovincial movement, and immigration have all impacted the population growth in Markham. Considerations for affordable and suitable housing for this growing population are critical.

Population Growth Patterns

One of the most significant demographic changes in Markham is the aging of the population. More households are now led by older adults, many of whom are likely looking for housing that meets their evolving needs, such as smaller, more accessible homes. At the same time, the number of younger residents has been declining.

The City will need to consider how to support the existing population with 'aging-in-place' while looking for avenues to attract population growth, particularly younger adults. This would help promote a diverse population to contribute to a complete community in the years to come in Markham. Efforts to diversify and densify the housing stock in the City to attract and accommodate a larger proportion of non-family households and smaller family households may assist in this endeavor. At the same time, Markham is a popular destination for large family households, so efforts should be made to ensure new housing production, while perhaps denser in form, is sufficiently accommodating this large resident demographic.

Migration Patterns

The housing market in Markham is influenced by how people are moving within and into the city. A significant portion of residents who moved in recent years did so within Markham itself, showing a strong desire to remain in the community. This could reflect the strength of established neighborhoods, access to services, and employment opportunities. Homeowners made up the majority of those who moved, suggesting that homeownership remains an important priority for residents, even in a market where housing affordability is increasingly a concern.

Immigration Patterns

Immigration continues to play a defining role in shaping housing demand in Markham. With a majority of the population being immigrants, homeownership rates among immigrant-led households are particularly high. Many of these households prefer single-detached homes and are more likely to have larger, multi-generational living arrangements. This contributes to a strong demand for family-sized housing, even as affordability remains a challenge. Many immigrant homeowners are dedicating a large portion of their income to housing costs, highlighting the financial pressures that come with maintaining homeownership in Markham. Recent immigrants, while less likely to own their homes relative to all households in Markham, are more likely to own than rent. The City will need to consider the diversity of needs among immigrant-led households when planning for new population and housing.

Community Profile Key Takeaways

The following takeaways are explored in detail throughout this section:

- **Population Trends:** The population in the City of Markham population is growing, but at approximately half the rate of York Region and the province. The growth in population in Markham is driven by higher rates of international migration into the City and the growth of adults aged 65 and older. Residential development in Markham should consider the needs of these populations as they continue to grow in the future, such as consideration of potential supports to help older adults 'age-in-place' within their communities.
    - The population of Markham is aging. The population aged 65 years and older was responsible for nearly all the net population growth in Markham between 2016 and 2021. The proportion of the population aged 65 years and older is considerable and growing, as with other communities across Canada.
    - The population aged under 65 years declined between 2016 and 2021. Younger population age cohorts in Markham are declining at faster rates than the Region and Toronto CMA. However, the marginal growth in young households maintained by those aged under the age of 25 indicates the availability of household formation. Declining rates of younger population cohorts may indicate difficulty with family growth and finding suitable housing for a large family unit in Markham.
- **Demographic Trends:** Markham has historically been an attractive destination for immigrants. Over half of Markham's population is comprised of immigrants. Half of all immigrants in Markham moved to Canada between 1991 and 2010.
    - Immigrant households have higher rates of household formation and homeownership than non-immigrant households. Immigrant-led households are more likely to be family households with larger household sizes. The high proportion of large single-family homes in Markham is likely an attractive feature for many newcomers.

Population Trends: Aging Population

Adults Aged 65+:	**+12,140 people (+24.3%)**
Total Population:	**+9,535 people (+2.9%)**

From 2016 to 2021, the growth in population **aged 65 years and older** in Markham outpaced the growth in total population.

Demographic Trends: Immigration Continues

Immigrant Population:	**197,535 people (58.6%)**
Total Population:	**338,500 people**

Over half of the population of Markham was comprised of immigrants in 2021.

2.4 Household Profiles and Economic Characteristics

This section provides a snapshot of the **housing profile and economic characteristics** of the community, highlighting factors influencing housing demand.

In this section, a general overview of income, housing, and economic characteristics of the community are assessed. Understanding this data assists in the observation of the incidence of housing need among different socio-economic groups within the community.

Overview

The demand-side characteristics examined include:

- **Household trends**, including household growth, size, composition, and tenure
- **Household income data**, by Housing Assessment Resource Tools (HART) project method category and income decile
- **Economic conditions**, including data related to the labour forces, common industries in the community, commuting patterns, and labour market conditions
- **Households in core housing need**, including core housing need standards and breakdowns by tenure.

Household Trends

The following section assesses trends for households in the community to assist with determining the demand for housing. **Households** refer to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. Household attributes, such as the tenure, size, and composition are explored in this section.

In 2021, there were 110,865 households in the City of Markham. This represented an increase of 8,185 households from 2016. Between 2016 and 2021, the rate of household growth was in Markham (+8.0%) was slightly lower than York Region (+9.5%), but higher than the Toronto CMA (+6.9%) and Ontario (+6.2%). This rate of growth was much higher than the growth in population in Markham during this period (+2.9%), indicating a shift to smaller households.

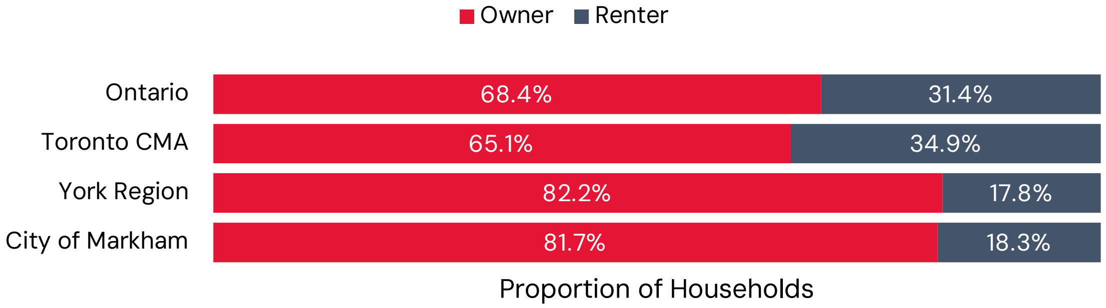
Household Tenure

In 2021, Markham had total of 110,865 households, of which 90,545 (81.7%) were owner households. The homeownership rate in Markham was in line with that of York Region (82.2%), but considerably higher than those for the Toronto CMA (65.1%) and Ontario (68.4%) (**Figure 05**).

The number of renter households in Markham grew by 6,040 (+42.3%) between 2016 and 2021 (**Figure 06**), whereas the number of owner households grew only by 2,150 (+2.4%). The rate of owner household growth in York Region (+4.8%) was twice as high as the rate in Markham, although the rate of renter household growth was lower in York Region (+37.8%). Renter household growth was more than four times higher than renter household growth in the Toronto CMA (+10.3%) and Ontario (+10.6%) at large.

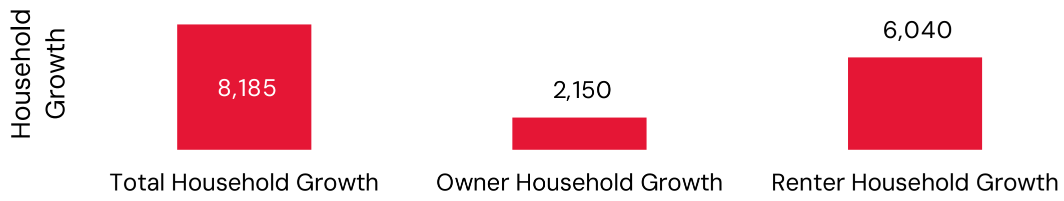
Although more than four in five households in Markham were homeowners, renters accounted for nearly three quarters (73.8%) of household growth (+8,185 households) between the 2016 and 2021 Censuses, indicating that there is large and growing demand for rental accommodation in Markham. In contrast, renters accounted for closer to half of household growth in each of Ontario (51.3%), the Toronto CMA (58.5%), and York Region (56.3%) over the same period, indicating increased rental demand in Markham specifically.

Figure 05 • Tenure breakdown of households in the City of Markham, York Region, Toronto Census Metropolitan Area (CMA), and Ontario, 2021



Source: Statistics Canada Community Profile, 2016-2021

Figure 06 • Household growth by household tenure in the City of Markham, 2016-2021



Source: Statistics Canada Community Profile, 2016-2021

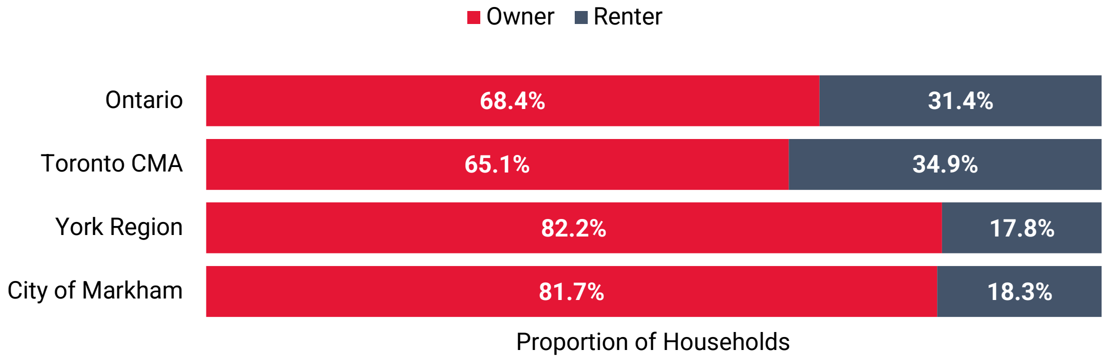
Household Tenure

In 2021, Markham had total of 110,865 households, of which 90,545 (81.7%) were owner households (**Figure 07**). The homeownership rate in Markham was in line with that of York Region (82.2%), but considerably higher than those for the Toronto CMA (65.1%) and Ontario (68.4%).

The number of renter households in Markham grew by 6,040 (+42.3%) between 2016 and 2021 (**Figure 08**), whereas the number of owner households grew only by 2,150 (+2.4%). The rate of owner household growth in York Region (+4.8%) was twice as high as the rate in Markham, although the rate of renter household growth was lower in York Region (+37.8%). Renter household growth was more than four times higher than renter household growth in the Toronto CMA (+10.3%) and Ontario (+10.6%) at large.

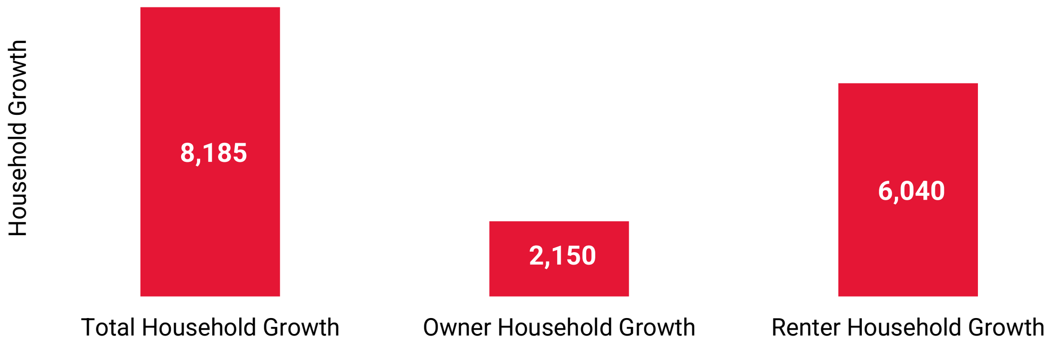
Although more than four in five households in Markham were homeowners, renters accounted for nearly three quarters (73.8%) of household growth (+8,185 households) between the 2016 and 2021 Censuses, indicating that there is large and growing demand for rental accommodation in Markham. In contrast, renters accounted for closer to half of household growth in each of Ontario (51.3%), the Toronto CMA (58.5%), and York Region (56.3%) over the same period, indicating increased rental demand in Markham specifically.

Figure 07 • Tenure breakdown of households in the City of Markham, York Region, Toronto Census Metropolitan Area (CMA), and Ontario, 2021



Source: Statistics Canada Community Profile, 2016-2021

Figure 08 • Household growth by household tenure in the City of Markham, 2016-2021



Source: Statistics Canada Community Profile, 2016-2021

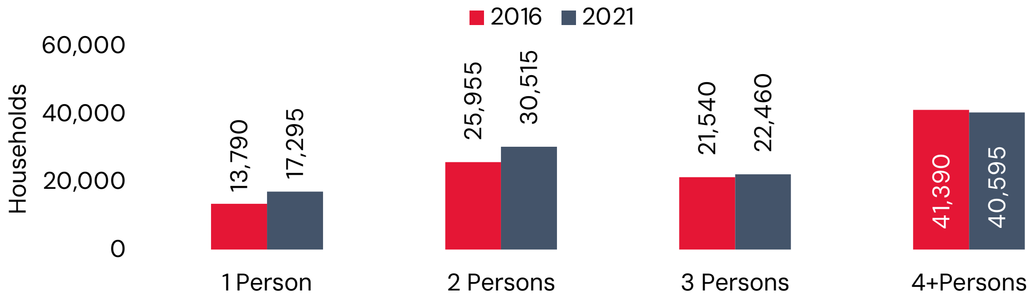
Household Size and Composition

The average household size in Markham was 3.0 persons per household in 2021, which was consistent with the average for York Region (3.0 persons) but higher than the Toronto CMA (2.7 persons) and province-wide trends (2.6 persons). This represented a decrease in the average household size in Markham from 2016 (3.2 persons).

The most common household size in the City was four- or more-person households (36.6%), followed by two-person households (27.5%) and then three-person households (20.3%) and one-person households (15.6%) (**Figure 08**). These proportions are relatively consistent with those for York Region. Four in five households in both Markham (81.6%) and York Region (81.1%) are family households, whereas fewer than one in five households in both regions are non-family households (**Figure 09**).

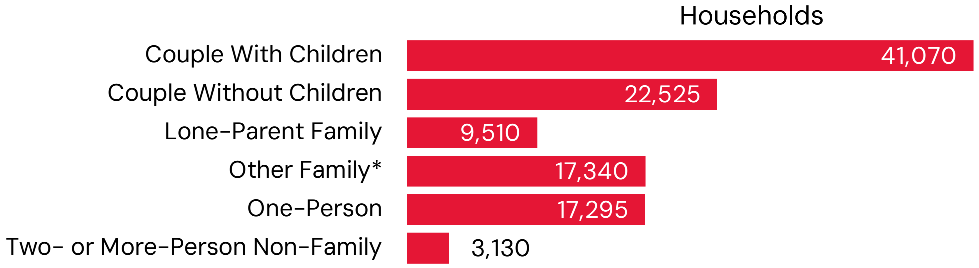
However, household growth rates suggest these trends are changing. One-person households grew at the fastest rate (+25.4%) between 2016 and 2021, followed by two-person households (+17.6%). Three-person households increased by only 4.3% over the same period, and four- or more-person households declined by 1.9%.

Figure 08 • Number of households by household size in the City of Markham, 2016 and 2021



Source: Statistics Canada Community Profile, 2016 and 2021

Figure 09 • Households by household type in the City of Markham, 2021



Source: Statistics Canada Community Profile, 2021
**Other Family includes households containing multiple families, multi-generational families, and families with additional non-family household members.*

Household Characteristics: Key Takeaways

- Between 2016 and 2021, household growth in Markham has outpaced population growth in the City. Although most Markham households are families with several household members, changes over time suggest a trend of declining household sizes and growth in the number of one- and two-person households, including non-family households. This highlights the need to diversify Markham's housing stock and provide a greater range and mix of housing opportunities for smaller and non-family households.
- Renter household growth accounted for nearly three quarters of all household growth in Markham between 2016 and 2021, and the rate of renter household growth was more than four times higher than the rates for the Toronto CMA and province-wide trends. This indicates there is significant and growing demand for rental accommodation in Markham.

Household Income

This section assesses household income for different household sizes and compositions outlined previously in this report. Household income is defined as the total combined gross income from all household members, before taxes and deductions.

Household data retrieved from the 2021 Census of Population represents household incomes from 2020. To get a more up-to-date picture of affordability in a community, household incomes are projected forward using the change in Toronto Census Metropolitan Area Consumer Price Index (CPI) for 'All-items' for a given period. It should be noted that COVID-19 relief measures impacted household incomes. For details on the impacts of government relief measures on household income data, please see the *Methodology* section of this report.

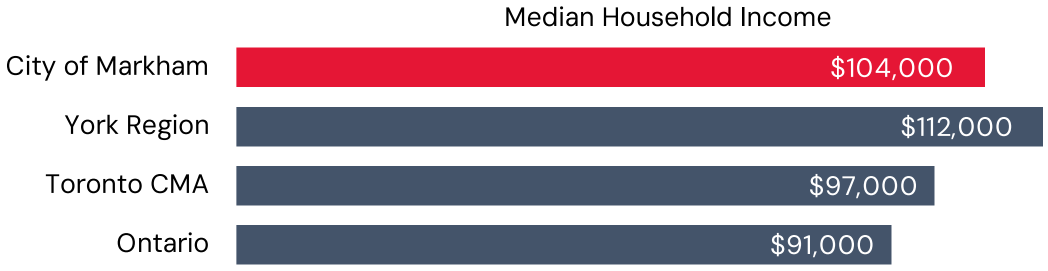
In 2020, the median household income in Markham was $104,000, which was slightly lower than the median household income for York Region ($112,000) but higher than the median household incomes for the Toronto CMA ($97,000) and Ontario ($91,000) (**Figure 10**). In 2024 dollars, the average and median household income in Markham were estimated as $153,548 and $122,087, respectively.

Household Income Growth by Tenure

Household incomes are higher among homeowners than renters in Markham, although the incomes of renters have grown at a faster pace than homeowners in recent years. Between 2015 and 2020, the median household income increased from $98,000 to $114,000 (+16.3%) among homeowners and from $47,200 to $68,500 among renters (+45.1%). Among all households, median household incomes increased from $89,000 to $104,000 (+16.9%) during this period.

On a real (inflation-adjusted) basis, median incomes in 2024 dollars increased from $60,591 to $80,413 (+32.7%) among renters, from $125,804 to $133,826 (+6.4%) among owners, and from $114,250 to $122,087 (+6.9%) among all households. The higher median income growth among renters is likely a function of eroding access to homeownership for middle-class households, as opposed to higher income prospects among renters specifically. Where households above certain income thresholds would have traditionally moved into homeownership, they now, due to the rise in house prices, remain in the rental market.

Figure 10 • Median household income by municipality in the City of Markham, York Region, Toronto Census Metropolitan Area (CMA), and Ontario, 2020



Source: Statistics Canada Community Profile, 2021

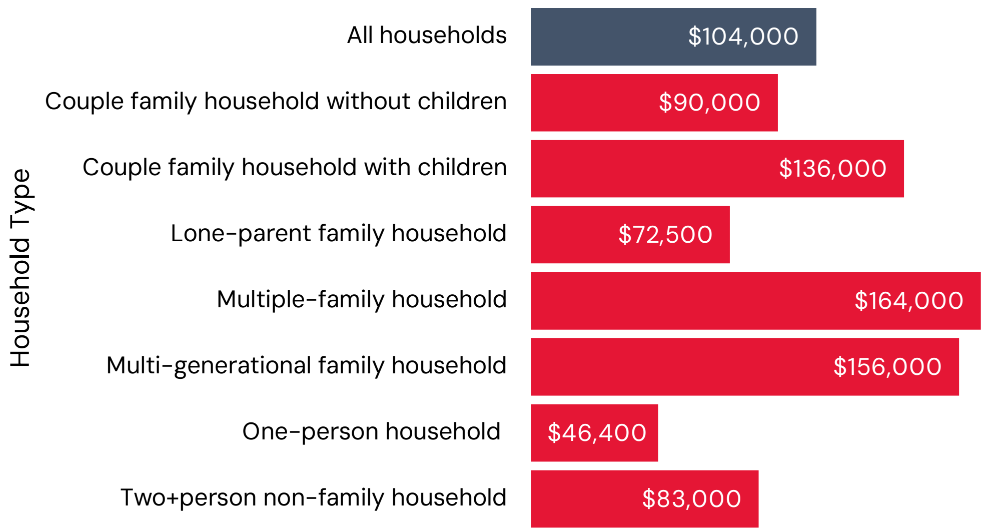
Household Income by Household Size

Household incomes tend to correlate positively with household size, and the largest income difference between households of different sizes is between single- and two-person-households (**Figure 11**). This is largely due to family households containing couples, in which there may be two household maintainers contributing to household income. For example, in Markham, the median 2020 household income was $46,400 among one-person households, $83,000 among two-person households (57% higher than one-person households), $112,000 among three-person households (30% higher than two-person households), $145,000 among four-person households (26% higher than three-person households), and $155,000 among five-or-more-person households (7% higher than four-person households).

Household Income by Household Type

Household types in Markham with the highest median household incomes were those with multiple income-earning potential in 2020. This included multiple-family households ($164,000 median household income), multi-generational households ($156,000), and couples with children ($136,000). One-person ($46,400) and lone-parent ($72,500) households were the household types with the lowest median household income in 2020.

Figure 11 • Median household income by household type in the City of Markham, 2020



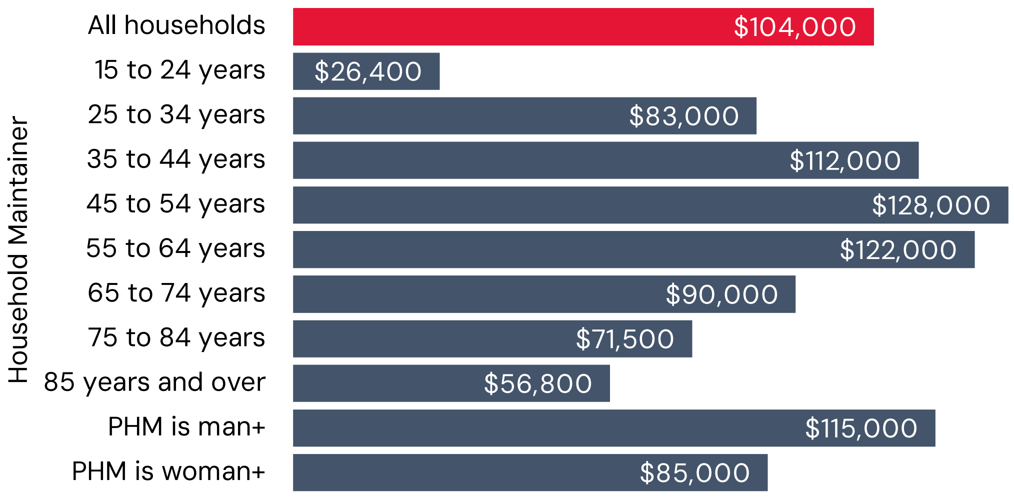
Source: Statistics Canada 2021 Census, Custom Tabulation

Household Income by Household Characteristics

Trends indicate a difference in household income between households maintained by men+ and women+ maintainers *(for more information on gender, please refer to the glossary of this report)*. In 2020, households maintained by men+ had a median household income of $115,000, which was considerable higher than the median income of households maintained by women+ ($85,000).

The median income of households led by individuals aged 15 to 24 years ($26,400) was the lowest among all ages of primary household maintainers, followed by adults aged 85 years and older ($56,800). This was consistent with ages of the population who are least likely to participate in the labour force on a full-time basis. This includes, for example, young adults in high school, students working part-time, and retired seniors living on fixed incomes.

Figure 12 • Median household income by primary maintainer age and gender in the City of Markham, 2020



Source: Statistics Canada 2021 Census, Custom Tabulation

Household Income: Key Takeaways

- Household incomes tend to increase with household size. Larger households – in particular, family households containing couples – tend to have higher incomes than smaller households and lone-parent family households. These lower incomes impact the housing choices available to these households.
- Homeownership is another key determinant of household income, not only because higher-income households tend to homeownership, but also because property ownership can be a source of income generation. For example, owner households may derive income from capital gains or rental income from their homes. Owner households in Markham have higher incomes than renter households across all household types.
- Households led by men+ and/or adults aged 35 to 64 years have higher incomes than households led by women+, young adults, and older adults. Households led by adults aged 45 to 54 years, in particular, have the highest incomes.

Household Income Deciles

What are income deciles? Using data from the 2021 Census of Population, private households were sorted according to their gross household income and then divided into groups each containing 10% of the population. The decile limits are the levels of gross household income that define each of the ten (10) groups.

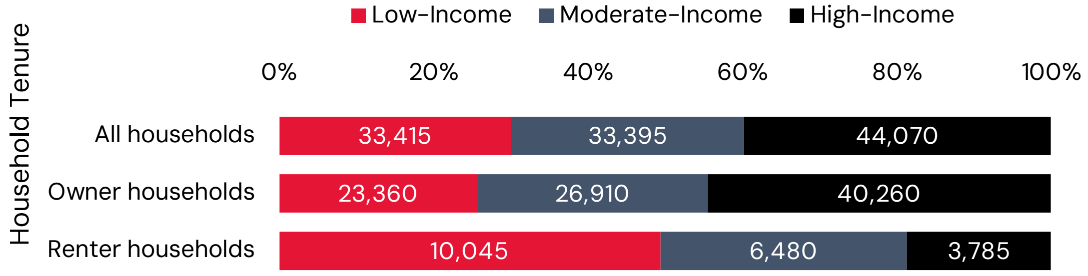
The household income decile group provides a distribution of the economic situation of a household based on the relative position of the household in the distribution of the gross household income for all private households in a given jurisdiction. Household income deciles for all households, owner households, and renter households

Household income deciles for all households, owner households, and renter households are displayed in **Table 02**. These deciles for ***all households*** form the basis of categorizations for *low-income* (households within the third income decile and lower), *moderate-income* (households within the fourth to sixth income deciles), and *high-income* (households within the seventh income decile and higher) *households* for this report. These categories will be used to compare households by tenure, size, composition, and maintainer within Markham.

Household Income Deciles by Household Tenure

Owner households are much more likely to be high-income compared to renter households. In 2020, 40,260 owner households (44.5%) were considered high-income, whereas only 3,785 renter households (18.6%) were considered high-income. Conversely, almost half (49.5%) of renter households were considered low-income, compared to just over one quarter (25.8%) of owner households.

Figure 13 • Household income deciles by household tenure in the City of Markham, 2020



Source: Statistics Canada 2021 Census, Custom Tabulation

Table 02 • Household income deciles by tenure in the City of Markham, 2020

		All Households	Owner	Renter
	Number of Households	**110,865**	**90,545**	**20,325**
Low-Income	*First Decile*	$32,400	$36,000	$21,600
	Second Decile	$50,400	$56,800	$32,400
	Third Decile	$68,000	$75,500	$43,200
Moderate-Income	*Fourth Decile*	$85,000	$94,000	$56,000
	Fifth Decile	$104,000	$114,000	$68,500
	Sixth Decile	$127,000	$137,000	$83,000
High-Income	*Seventh Decile*	$152,000	$164,000	$100,000
	Eighth Decile	$188,000	$198,000	$123,000
	Ninth Decile	$244,000	$256,000	$166,000
	Average Household Income	**$130,800**	**$141,400**	**$83,800**

Source: Statistics Canada 2021 Census, Custom Tabulation

Household Income Decile by Household Size and Composition

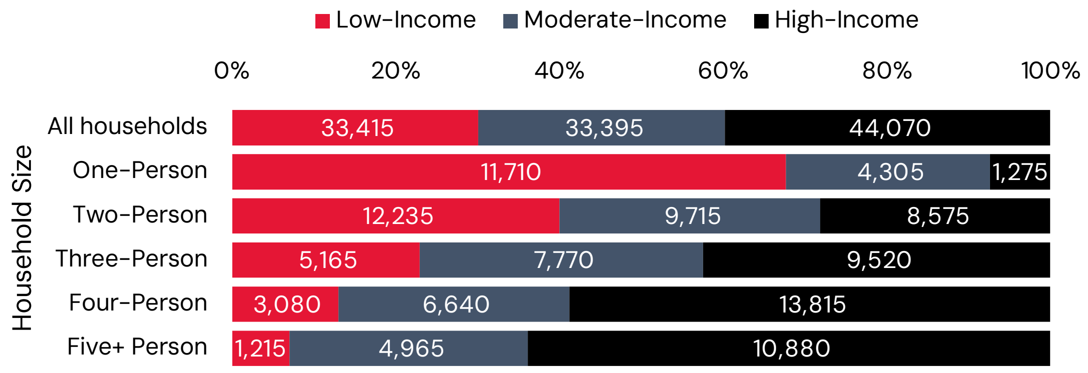
In 2020, household incomes were positively related with household sizes and, by extension, family households. Smaller and non-family households were much more likely to be considered low-income relative to other larger households in Markham **(Figure 14).** In 2020, 67.7% of one-person households were considered low-income households, while 58.7% of four-person households and 63.8% of five- or more-person households were considered high-income households.

Nearly half (46.3%) of all lone-parent family households were considered low-income in 2020, while only one in five (19.9%) lone-parent family households were considered high-income.
In contrast, approximately half of each households containing couples with children (54.6%) and single-family households with additional persons (47.9%), and nearly two thirds of both multi-family (68.4%) and multi-generational family (65.4%) households, were considered high-income. Two-person non-family households tended to fall into the low-income (39.0%) and moderate-income (36.7%) categories.

Household Income Decile by Household Maintainer Age

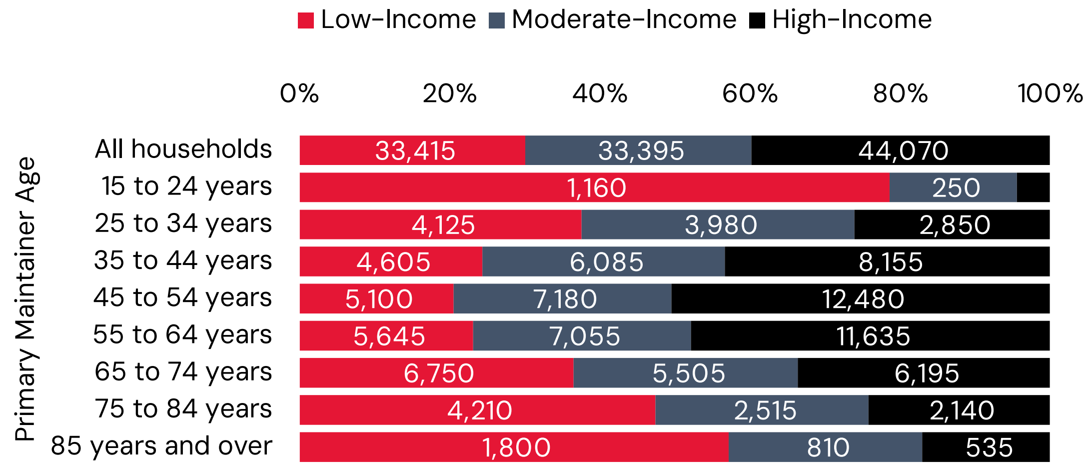
Households maintained by adults aged 24 years and younger or 75 years and older in Markham were the most likely to be considered low-income (**Figure 15**). In 2020, nearly four in five households (78.6%) maintained by adults aged 24 years or younger were considered low-income. These households would include young adults who formed households for the first time, including individuals starting careers and students. Households led by older adults were the next most likely to be considered low-income, as nearly half (47.5%) of households led by adults aged 75 to 84 years and upwards of half (57.2%) of households led by adults aged 85 years and older had incomes were considered low-income households.

Figure 14 • Household income deciles by household size in the City of Markham, 2020



Source: Statistics Canada 2021 Census, Custom Tabulation

Figure 15 • Household income deciles by household maintainer age in the City of Markham, 2020



Source: Statistics Canada 2021 Census, Custom Tabulation

Household Income Categories from HART

The Housing Assessment Resource Tools (HART) project is a research group that works toward evidence and data-based solutions to Canada's housing crisis. Income categories are determined by their relationship with each geography's *Area Median Household Income* (AMHI). These income categories, in 2020 dollars, provide the range of household incomes and affordable housing costs at five levels. The definition of low-income for the purposes of these categories matches the Statistics Canada definition for the *Low-income Measure, Before Tax (LIM-BT).*[4]

According the HART data, approximately 1.8% of households in the City of Markham were considered 'Very Low Income' **(Table 03).** These households had incomes equal to 20% or less of the area median household income ($104,000) in 2020. These households had a maximum affordable shelter cost of $532 per month and require deeply affordable non-market housing or rent subsidies to afford rent.

Households that were deemed 'Low Income' through the HART methodology had incomes between $21,320 and $52,519, representing 21-50% of the AMHI. These households could afford housing costs between $533 and $1,312 monthly and would have required affordable housing or rent subsidies to afford most rental units in the City. 'Moderate Income' households, as defined by the HART methodology, would likely have been able to afford most available rental units in Markham. These households had maximum monthly shelter costs of between $1,313 and $2,092.

Table 03 • HART income categories in the City of Markham, 2020

HART Income Category*	% of Total HHs	Annual HH Income (2020)	Affordable Shelter Cost
Area Median Household Income (AMHI)	110,140 (100.0%)	$104,000	$2,599
Very Low Income (20% of AMHI or less)	4,805 (4.4%)	<= $21,319	<= $532
Low Income (21% to 50% of AMHI)	18,475 (16.8%)	$21,320 - $52,519	$533 - $1,312
Moderate Income (51% to 80% of AMHI)	19,665 (17.9%)	$52,520 - $83,719	$1,313 - $2,092
Median Income (81% to 120% of AMHI)	22,515 (20.4%)	$83,720 - $125,319	$2,093 - $3,132
High Income (121% of AMHI or more)	44,685 (40.6%)	>= $125,320	>= $3,133

***Note:** Dollar amounts were calculated using percentages rounded to three decimal places. For example, 20.499% or less than AMHI was used to calculate the annual household income threshold for Very Low Income households (20% of AMHI or less), 20.500% to 40.499% of AMHI was used to calculate the annual household income range for Low Income Households (21% to 50% of AMHI), and so forth.

Source: Housing Assessment Resource Tools (HART), 2024; Statistics Canada 2021 Census, Custom Tabulation

4 - *Source: Statistics Canada (2016). Low-income measure, before tax (LIM-BT). Retrieved from: https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam022-eng.cfm*

Household Profiles: Impact to Housing Market

The characteristics of households impact the demand for housing within the housing market in a community. Household growth trends in Markham assist in the assessment of what tenure and size of housing should be prioritized to meet the needs of current and future households. The growth of renter households and the diverse household size growth trends indicate demand on the housing market for accommodations that meet the needs of current and future households.

Although household incomes were impacted by the government relief programs administered during the COVID-19 pandemic, there are clear trends with household incomes within household tenures, sizes, and types within Markham.

Renter Household Growth

Most households in Markham own their own dwellings, but household growth, and therefore housing demand, between 2016 and 2021 was highest in the rental housing sector. Almost three quarters of total household growth In Markham was renter household growth, whereas renter household growth was closer to half of total household growth in the Toronto CMA, York Region, and Ontario. Further, the rate of renter household growth in Markham over this period was more than four times higher than rates of renter household growth in the Toronto CMA and Ontario.

The exceptionally high and growing demand for rental housing in Markham will likely continue to tighten rental market conditions in Markham in the absence of any significant new investment in rental housing supply. At the same time, one significant driving force behind surging renter household growth in Markham is the prohibitively high and rising cost of homeownership. As homeownership slips further and further out of reach from moderate-income households, they will continue to reside in the rental market and increase the demand and cost of rental housing.

Diverse Household Size Growth Trends

Although most Markham households are families with several household members, single- and two-person households are growing the fastest, imposing upward pressure on the demand for separate accommodation. The growth of smaller households is driven by individual circumstances and preferences as well as societal trends and forces (with housing affordability being among the most important) that have affected individuals' and families' life course transitions (for example, purchasing a first home, having children) which in turn impact their demand for housing.

Higher growth among smaller households presents both opportunities and challenges for the housing sector in Markham. The housing stock in Markham is currently comprised of large, ground-oriented housing, but the growth in one- and two-person households will create demand for smaller and denser forms of housing, which will allow the City to diversify its housing stock and promote a more inclusive housing sector. However, the relatively small existing supply of apartment housing will make it difficult for smaller households to locate and secure affordable and suitable housing, particularly in the primary rental housing sector. Efforts to promote a wider range of housing forms in different neighbourhoods could improve housing outcomes for smaller households in Markham.

Household Formation and Suppression

Household formation is typically measured and gauged using headship rates for different age cohorts and types and tenures of households. These are the rates at which individuals form independent households and are calculated as the ratio of the number of households to the number of individuals belonging to a particular population.

Headship rates have increased over time among adults aged 65 years and older, from 43.5% in 2006 to 49.1% in 2021. Notably, the headship rate of adults in Markham aged 25 to 34 years has marginally increased over time, increasing from 23.4% in 2011 to 25.6% in 2021, running counter to the trend for young adults in the Toronto CMA as a whole. Assessing the Toronto CMA, the headship rates of adults aged 25 to 34 years decreased from 35.7% in 2011 to 33.5% in 2021.

Household formation has only been notably suppressed among adults aged 35 to 44 years. The headship rate of adults aged 35 to 44 years decreased from a peak of 46.1% in 2006 to 43.5% in 2021. This age cohort is a demographic typically associated with homeownership and family formation. This decline represents approximately 1,148 households that would have been formed if the headship rate of adults aged 35 to 44 years had remained constant between 2006 and 2021. During this period, the headship rate for adults aged 45 to 64 years also decreased. This trend may be due to diminishing access to homeownership in Markham, as reflected in the high and rising cost of ownership housing.

These trends suggest that affordability pressures and rising homeownership costs have forced many households typically associated with homeownership and family formation to delay or forgo household formation Markham. As housing prices continue to climb, potential households may have moved further away in search of more affordable options, while others may be staying in multigenerational living arrangements for longer.

Looking ahead, household formation patterns in Markham will likely continue to be shaped by affordability constraints. If housing costs remain high and the supply of housing does not align with demand, the suppression of household formation within these age cohorts could persist. Monitoring headship rates across different age groups will be crucial to understanding how policy interventions, housing supply, and economic conditions impact household formation in the next five to ten years.

Table 04 • Headship rates in the City of Markham, 2001-2021

Maintainer Age	2001	2006	2011	2016	2021
25-34 Years	23.4%	23.0%	21.7%	25.0%	25.6%
35-44 Years	45.5%	46.1%	44.0%	44.1%	43.5%
45-54 Years	52.1%	52.5%	50.9%	51.2%	51.4%
55-64 Years	52.3%	50.6%	50.8%	50.9%	51.6%
65+ Years	44.8%	43.5%	45.6%	45.9%	49.1%

Source: Statistics Canada Community Profiles, 2001-2021

Economic Conditions

Changing economic conditions influence the demand for housing in a community in terms of the number of housing units required, the type and tenure of housing units, and the ability of households to afford housing. Employment and earnings influence household income, and thus the housing choices that are affordable to households.

The **labour force** of a municipality refers to the adult population in the labour market that was employed or unemployed during the survey reference week. This population is defined by Statistics Canada as the non-institutional population 15 years of age or older.

Since the 2021 Census of Population was tabulated during the COVID-19 pandemic, economic characteristics are impacted by closures due to the pandemic. Economic data from this Census represents point-in-time information during the rapidly changing economic conditions at the time. While this data is augmented with more recent data, the Census data is used to demonstrate trends between geographies.

Labour Force Trends

In 2021, there were 283,405 residents of Markham who were 15 years or older and eligible to participate in the labour force. This represented an increase of 11,355 (+4.2%) from 2016 levels. This growth was lower than York Region (+7.6%), the Toronto CMA (+6.1%), province-wide trends (+6.7%).

Of this population, 147,065 individuals (55.8%) were employed, 23,475 individuals (7.6%) were in the labour force but unemployed, and 112, 860 (39.8%) were not in the labour force. This latter group includes those not actively seeking employment, such as students, stay-at-home parents, retired people, and others.

The labour participation rate in Markham was 60.2%, which was slightly lower than the participation rate for York Region (63.9%). The unemployment rate for the City was 13.8%. This figure, which was impacted by the closures that were a part of the government response to the COVID-19 pandemic, was higher than the rate for the Region (12.7%). As of 2016, the unemployment rates in Markham and York Region were nearly half as high at 6.4% and 7.3% respectively.

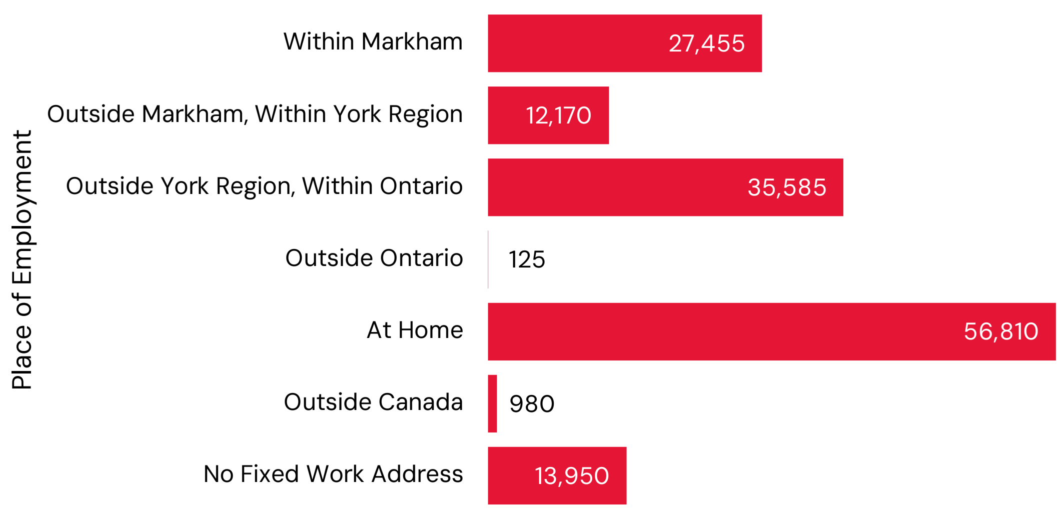
Since 2021, there are signs that the economy in Markham has recovered to pre-pandemic levels. As of 2023, the labour force participation rate was 67.3% in Markham, higher than the national average (65.7%).

Commuting Trends

Between 2016 and 2021, there was a notable shift to work-from-home arrangements due to the COVID-19 pandemic. In 2021, more than one third (38.6%) of the employed labour force worked from home, whereas, in 2016, fewer than one in ten (8.3%) workers in Markham worked from home. The largest shift toward work-from-home arrangements occurred among those commuting to workplaces outside of York Region, as indicated by the difference in the share of workers in Markham who had commuted outside York Region dropping to 24.2% of commuters in 2021 from 43.3% in 2016.

For those who did not work from home, the most common commute in 2021 was to workplaces outside of York Region (24.2%) (**Figure 16**). Approximately one in five (18.7%) workers in Markham also resided within the City's boundaries, while just over in one in ten (12.7%) workers commuted to another local municipality within York Region.

Figure 16 • Commuting trends from workers by place of employment in the City of Markham, 2020



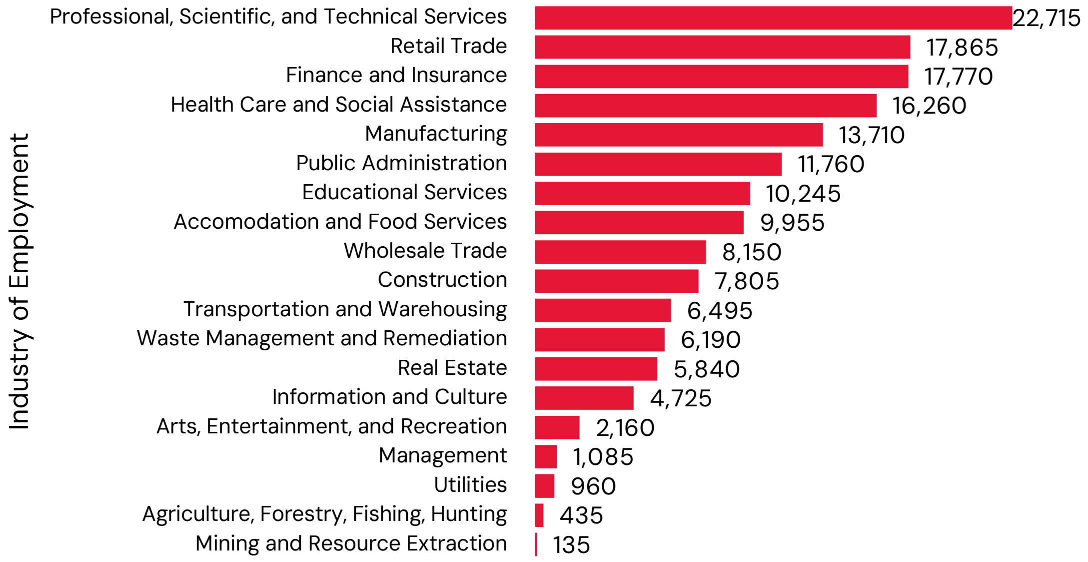
Source: Statistics Canada Community Profile, 2021

Jobs by Industry

In 2021, the largest industry of employment in the City of Markham was professional, scientific, and technical services, in which 22,715 people were employed (13.3% of the employed labour force) (**Figure 17**). This was slightly higher than the region-wide proportion for this industry (12.1%). Other common industries of employment in the City were retail trade (17,865 jobs, 10.5%), finance and insurance (17,770 jobs, 10.5%), health care and social assistance (16,260 workers, 9.5%), and manufacturing (13,710 workers or 8.0%). These proportions by industry were relatively consistent with those for York Region.

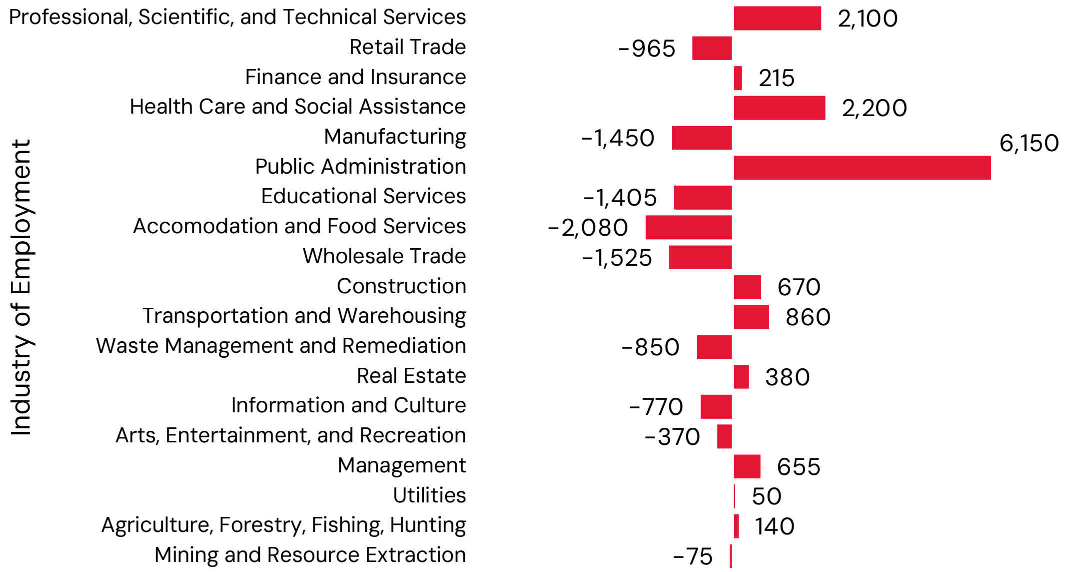
Between 2016 and 2021, the City added 6,150 jobs in public administration, which more than doubled in size (+109.6%), from 5,610 to 11,760 workers, and represented the largest net growth in employment within any given industry between 2016 and 2021 (**Figure 18**). Other industries that experienced material growth during this period included professional, scientific, and technical services (+2,100 jobs, +10.2%) and health care and social assistance (+15.6%). In contrast, 2,080 jobs (-17.3%) were shed within the accommodation and food services industry, 1,525 jobs (-15.8%) were shed in wholesale trade, and 1,450 jobs (-9.6%) were lost in manufacturing.

Figure 17 • Total labour force participation by industry in the City of Markham, 2021



Source: Statistics Canada Community Profile, 2021

Figure 18 • Net gain or loss in labour force participation by industry in the City of Markham, 2021



Source: Statistics Canada Community Profile, 2021

Impact to Housing Market: Economic Characteristics

The labour conditions in a community impact the types and affordability levels of housing that are required to accommodate households in the market. The economic characteristics, employment trends, and commuting trends impact the housing demand in the community.

Economic Characteristics

During the 2021 Census, Markham, like other municipalities across Canada, experienced relatively high unemployment owing to the economic impacts of the COVID-19 pandemic. Unemployment was more than twice as high as it was during the 2016 Census. While there are signs economic conditions in Markham are improving, the pandemic had lasting impacts on the residents of the City.

Higher unemployment translates into less income for households, which can increase the likelihood of a household of experiencing housing affordability issues or, for those who are already precariously housed, homelessness. Government subsidized income support programs during the pandemic had a positive influence on housing affordability from the perspective of the renter shelter cost-to-income ratio in Markham. However, the population experiencing homelessness increased throughout the pandemic. This increase was most likely linked to higher unemployment during this period.

Employment Trends

The population of Markham is employed in a range of industries, although professional, scientific, and technical (PST) services, retail trade, and finance and insurance are the top three industries for employment. Those employed in PST services and finance and insurance often benefit from more stable employment and higher incomes, while those employed in retail trade experience more precarious employment and earn lower incomes.

These conditions create a schism between higher and lower income workers that have differential impacts on the housing market, including the types of housing demanded and levels of affordability experienced.

Commuting Trends

During the 2021 Census, nearly half of Markham's employed population was working from home or had no fixed workplace address. Among those who worked outside of the home, approximately half commuted to workplaces outside York Region, while the remaining half commuted within York Region, including within Markham.

The rapid rise of work-from-home arrangements during the COVD-19 pandemic increased demand for larger and more spacious accommodation, which was reflected in the rapid rise in house prices through 2021 and 2022.

Economic Conditions: Key Takeaways

- Due to impacts of the COVID-19 pandemic, there was a large shift to work-from-home arrangements, with almost half of the City's employed population either working from home or having no fixed workplace during the 2021 Census.
- The unemployment rate in Markham as of the 2021 Census was more than twice as high as the rate recorded in the previous 2016 Census, through there are signs of economic recovery in recent years.
- Employment in public administration experienced the most pronounced growth among Markham's employed population between 2016 and 2021, while professional, scientific, and technical services, retail trade, and finance and insurance are the top three industries of employment.

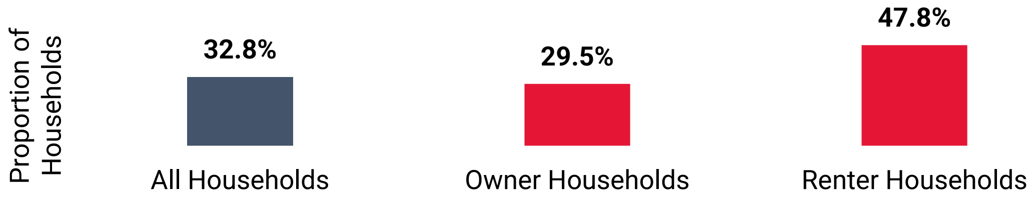
The cost of housing is one of the largest monthly expenditures for many households in Canada. The availability of affordable, adequate, and suitable housing is a pressing concern for many individuals and families. This analysis of **housing affordability indicators** provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

It should be noted that the government relief programs as a part of the COVID-19 pandemic impacted household incomes, particularly for low-income households, and thus impacted housing affordability indicators in this report.

Shelter-to-Income Ratio

In 2021, there were 36,120 households (32.6% of assessed households) in the City of Markham that were spending 30% or more of their household incomes on shelter costs. This was relatively consistent with the rate of housing affordability issues among the Markham residents during 2016 (35,115 households, 34.3%) but higher than York Region in 2016 (31.4%) and 2021 (30.5%). Further, the number and proportion of households spending 50% or more of their incomes on shelter costs declined, from 18,235 households (17.8% of all households) in 2016 to 17,380 households (15.7%) in 2021 in the City were spending 50% or more of their household income on shelter costs. These trends may have been the result of government relief programs during the COVID-19 pandemic.

Figure 19 • Proportion of households facing housing affordability stress in the City of Markham by household tenure, 2021



Source: Statistics Canada Community Profile, 2021

Shelter-to-Income Ratio by Household Tenure

Renter households were more likely to reside in housing deemed unaffordable for their household income (**Figure 19**) than owner households. In 2021, nearly half (47.8%) of all renters were spending 30% or more of their household incomes on shelter costs, compared to 29.5% of owners. This trend was consistent with households facing severe housing affordability burdens, as 24.3% of renters were spending 50% or more of their household incomes on shelter costs compared to 13.7% of owners.

What is STIR? A commonly accepted benchmark for measuring affordability in the Canadian context is where a household spends no more than 30% of its gross household income on housing costs. This is referred to as the ***shelter-cost-to-income ratio***, or ***STIR***, and is a key indicator of affordability. Shelter costs (where applicable) include mortgage payments, rent, property taxes, condominium fees, as well as costs of electricity, heat, water, and other municipal services.

Generally speaking, when a household is spending 30% or more of their gross household income on shelter costs, they are considered to be facing affordability issues. If the household STIR reaches 50% of household income spent on shelter costs, the household is considered to be facing deep affordability issues.

Shelter-to-Income Ratio by Household Size and Composition

In 2021, one-person households were more likely to be spending 30% or more of their household incomes on shelter costs (8,900 households, 51.5% of those assessed) relative to other household sizes (**Figure 20**). These households were also the most likely to be spending 50% or more of their incomes on shelter costs (5,065 households, 29.3%). As household size increases, the proportion of those households that were experiencing unaffordability decreases due to the addition of household members with income-earning potential.

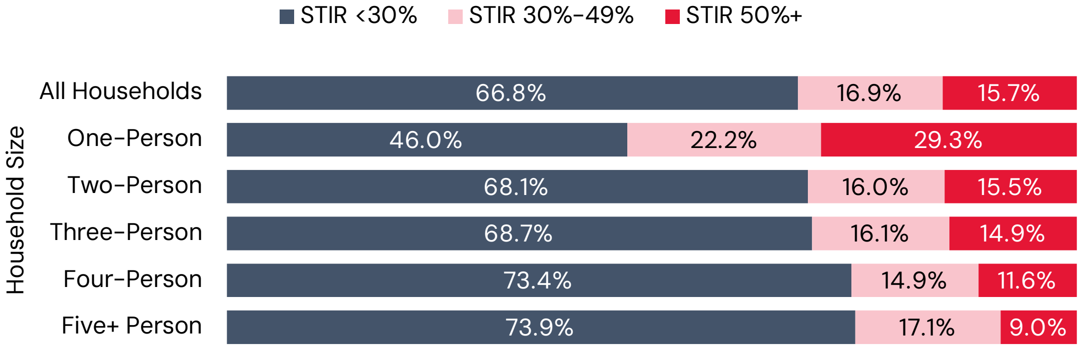
Households containing couples are less likely than lone-parent family and non-family households to be spending 30% or more of their household incomes on shelter costs. Couples without children (26.8%), couples with children (27.7%), single-family with additional persons (34.1%), multiple-family (20.9%), and multi-generational family (21.2%) households were less likely to experience housing affordability issues than lone-parent family (44.3%) and two-person-or-more non-family (42.0%) households.

Shelter-to-Income Ratio by Household Maintainer Age

In 2021, households maintained by young adults were the most likely to be spending 30% or more of their household income on shelter costs (**Figure 21**). Households maintained by individuals aged 24 years and younger experienced the highest incidence of unaffordability (965 households, 64.8%). The next highest rate was experienced by households maintained by adults aged 25 to 34 years (5,495 households, 50.1%).

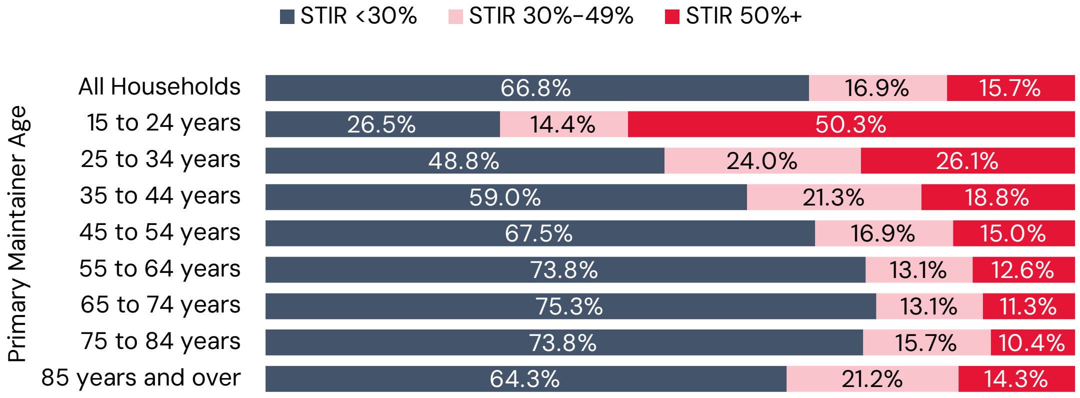
Households led by adults aged 35 to 44 years and 85 years and older experienced housing affordability issues that were higher (40.1% and 35.5% respectively) than the rate experienced by the total population in Markham (32.6%), whereas adults aged 45 to 84 years experienced rates that were below the City-wide rate. The lowest rate of housing unaffordability was experienced by households led by adults aged 65 to 74 years (24.4%).

Figure 20 • Proportion of households facing housing affordability stress in the City of Markham by shelter cost-to-income ratio (STIR) and household size, 2021



Source: Statistics Canada 2021 Census, Custom Tabulation

Figure 21 • Proportion of households facing housing affordability stress in the City of Markham by shelter cost-to-income ratio (STIR) and age of primary household maintainer, 2021



Source: Statistics Canada 2021 Census, Custom Tabulation

Households in Core Housing Need

In 2021, there were 15,270 households in core housing need in the City of Markham. This represented 14.6% of assessed households, which is slightly higher than the rate for York Region (12.9%). This represented a decline in the rate of core housing need in 2016 (16.4%).

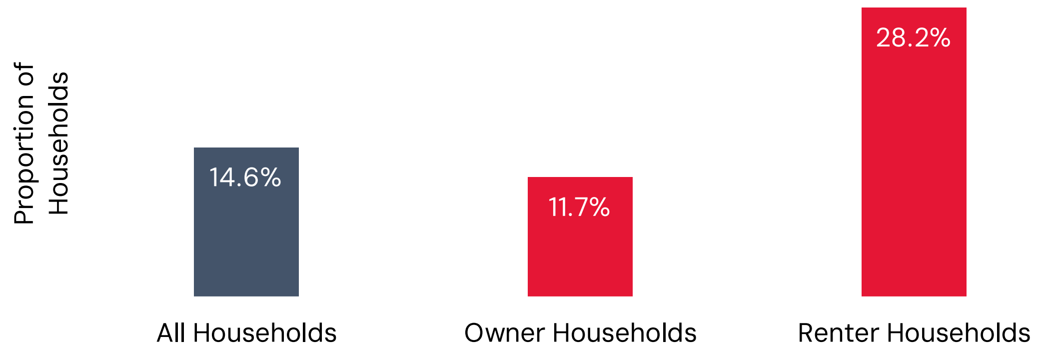
Most households in core housing need in Markham fell below the affordability standard (14,655 households, 96.0% of households in core housing need) and spent more than 30% of their household incomes on shelter costs. Approximately one in ten households (10.8%) in core housing need fell below the suitability standard and did not have enough bedrooms for the size and composition of their household.

Core Housing Need by Household Tenure

In 2021, households that rented their homes were more likely to be in core housing need. Despite making up just 31.1% of households in Markham, renter households accounted for 69.8% of the households in core housing need. In 2021, 21.2% of renter households were in core housing need, relative to 4.1% for owner households.

Renter households in core housing need fell below the suitability standard (9.3%) at approximately twice the rate that owner households did (4.6%) in 2021. This may indicate a lack of rental housing with appropriate numbers of bedrooms to suitably house families in the City.

Figure 22 • Proportion of households in core housing need in the City of Markham by household tenure, 2021



Source: Statistics Canada Community Profile, 2021

What is Core Housing Need? *Core housing need* is a more complete measure for defining affordability as it assesses the adequacy, suitability, and affordability of housing.

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). Alternative local housing refers to a similar unit in the local housing market.

This measure differs from STIR, as this affordability threshold is limited to households who cannot afford to move to housing that is adequate and suitable without spending more than 30% of household income on shelter costs.

Core Housing Need by Household Size and Composition

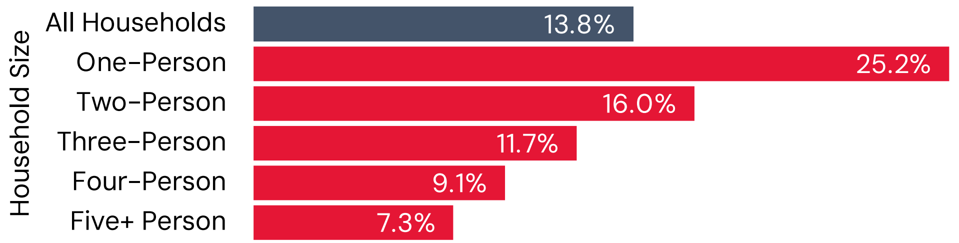
Smaller household sizes in Markham are more likely to be in core housing need. One-person households were in core housing need at the highest rate (25.2% of households), followed by two-person households (16.0%). Almost all one-person (99.0%) and two-person households (96.6%) in core housing need fell below the affordability standard. Households containing four people (9.1%) or five or more people (7.3%) were the least likely to be in core housing need (7.3%). Households containing four people and five or more people who were in core housing need were more likely to reside in unsuitable housing (19.1% and 35.9%, respectively).

Core Housing Need by Household Maintainer Age

In 2021, households led by young adults aged 25 to 34 years had the highest proportion (16.4%) of households in core housing need among working population (those below 75 years of age). All households led by adults under 25 years of age (160 households, 100.0%) and nearly all households (1,770 households, 98.3%) led by adults aged 25 to 34 years experienced housing affordability issues. However, no households led by adults under 25 years of age and only 40 households (2.2%) led by adults aged 25 to 34 years in core housing need resided in inadequate housing.

Households maintained by adults aged 85 years and older had the highest proportion of households in core housing need (830 households, 26.4%), followed by adults aged 75 to 84 years (1,685 households, 19.0%). Almost all households led by adults aged 75 years and older (2,465 households, 98.0%) experienced housing affordability issues. This may be because this population was healthy enough to live independently in a private dwelling, as opposed to shared housing such as a nursing home, for example, which are not covered by the Census, yet are most likely to be out of the labour force and living on a fixed income.

Figure 23 • Proportion of households in core housing need by household size in the City of Markham, 2021



Source: Statistics Canada 2021 Census, Custom Tabulation

Housing Affordability Indicators: Key Takeaways

- Renter households are more likely to spend 30% or more of their incomes on shelter and experience core housing need than owner households, indicating the lack of affordable rental housing units in Markham.
- Households led by adults under 35 years of age are the most likely to spend 30% or more of their incomes on shelter. Housing affordability improves with age among working age cohorts. These trends underscore the lack of access to affordable housing for young people in Markham.
- Housing affordability improves with household size. Smaller households containing one or two people are most likely to spend more than 30% of their incomes on shelter and be in core housing need. This is likely due to larger households having more household members who contribute to household incomes.
- Older adults aged 65 and older are a key target demographic in need of improved access to affordable housing. Households led by adults aged 75 years and older are mostly likely to be in core housing need, and almost all of households led by adults aged 75 years and older spend 30% or more of their incomes on shelter.

Household Profile and Economic Key Takeaways

The following takeaways are explored in detail throughout this section:

- **Household Characteristics:** While most households in Markham were homeowners, renter households were the largest source of household growth in Markham in recent years. Between 2016 and 2021, nearly three quarters of total household growth in Markham was renter household growth, and the rate of renter household growth in Markham was nearly four times as high as the rate of renter household growth in both the Toronto CMA and Ontario at large.
    - Between 2016 and 2021, household growth in Markham outpaced population growth in the City. Despite larger households being the most common, trends in recent years indicate an increasing demand for smaller units suitable for smaller household sizes seeking household formation.
- **Household Incomes:** Household incomes are higher among homeowners than renters, although the incomes of renters in Markham have grown at a faster pace than those of homeowners. This is likely the product of the lack access to homeownership that has forced middle-income households who would have otherwise transitioned into homeownership to continue residing in the rental market.
- **Economic Characteristics:** Markham's households are most commonly employed within the Retail Trade, Finance and Insurance, Health Care and Social Assistance, and Manufacturing industries. There has a major shift to work-from-home arrangements for workers in Markham, particularly among those who had commuted outside of York Region.
- **Housing Affordability Indicators:** Renter households are more likely to spend 30% or more of their incomes on shelter and experience core housing need than owner households, indicating the lack of affordable rental housing units in Markham.
    - Older adults aged 65 and older are a key target demographic in need of improved access to affordable housing. Households led by adults aged 75 years and older are mostly likely to be in core housing need, and almost all of households led by adults aged 75 years and older spend 30% or more of their incomes on shelter.

Household Characteristics: Renters Increasing

Renter Households	**+6,040 households (+42.3%)**
Owner Households	**+2,150 households (+2.4%)**

From 2016 to 2021, the renter households made up **73.8% of household growth** in Markham.

Housing Affordability: Renters in Need

Renter Households	**28.2% households** in core housing need
Owner Households	**11.7% households** in core housing need

Renters were more than twice as likely to be in core housing need, relative to owners in 2021

2.5 Priority Groups

There are 12 groups that CMHC defines as **priority population groups** for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a thirteenth group, women-led households and specifically single mothers, implied in the National Housing Strategy.

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.

Overview

The priority population groups outlined by CMHC 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*

Core Housing Need Among Priority Populations

Statistics Canada custom tabulation data provided the number of households in core housing need for the priority population groups noted in this section. Priority populations that the Census data does not disaggregate core housing need data by were not captured in this section.

Women-led households, especially single mothers

In 2021, households led by women+ were more likely to be in core housing need (20.1%) than households led by men+ (11.8%) in Markham. Incidence of core housing need among these households was lower in York Region (17.8%), but still almost twice as high as households led by men+ (10.0%) in the Region. Households led by women+ primary maintainers are more likely to be in core housing need due to in inadequate housing (5.7%) than all households in core housing need in Markham (4.9%).

Lone parent households led by women+ were among the most vulnerable priority population group. More than one quarter (27.4%) of all lone parent households led by women+ were in core housing need in Markham, and over one in five of these households resided in unsuitable housing (21.7%). Incidence of core housing need among lone parent households led by women+ was lower in York Region (23.6%) in 2021, but still high relative to all households in the Region (12.9%). At the regional level, one in five lone parent households led by women+ primary maintainers in core housing need lived in unsuitable housing (19.9%), compared to less than one in ten (8.6%) among all households in core housing need.

Young adults (under 25 years)

Households led by young adults under 25 years of age were more likely to be in core housing need (18.9%) than all households in Markham. However, no households led by adults under 25 years of age resided in inadequate or unsuitable housing. The incidence of core housing need was higher among households led by adults under 25 years of age in York Region (22.3%). Nearly one in ten (8.6%) of these households in core housing need in York Region resided in unsuitable housing while none lived in inadequate housing.

Adults aged 65 years and over

Households led by adults aged 65 years and older were more likely to reside in core housing need (17.5%) than all households in Markham, which indicates that core housing need was lowest among households led by middle-aged adults. The proportion of households led by adults aged 65 years and older in core housing need was nearly identical for York Region (17.6%). Households led by adults aged 65 years and older in core housing need were less likely to reside in unsuitable housing but slightly more likely to reside in inadequate housing.

Indigenous Peoples

Households led by Indigenous peoples were slightly more likely to experience core housing need (15.2%) than non-Indigenous households in Markham (14.6%). None of the Indigenous-led households in core housing need resided in unsuitable or inadequate housing. A relatively similar proportion of Indigenous-led households (14.4%) resided in core housing need in York Region, although approximately one in five of these households (18.0%) resided in inadequate housing. In contrast, only 6.2% of households in core housing need in York Region lived in inadequate housing. This indicates that Indigenous-led households were much more likely to reside in inadequate housing than non-Indigenous-led households within York Region, but outside of Markham's boundaries.

Racialized people

Households led by those who identified as racialized experienced a higher incidence of core housing need (15.1%) than households led by a maintainer who did not identify as racialized (12.6%). These households were more likely to live in unsuitable housing (11.7%) than all households in core housing need (10.8%) in Markham. The proportion of households led by a racialized individual was slightly lower in York Region (14.5%), but still high relative to all households in the Region (12.9%).

Recent immigrants and refugees

Households led by recent immigrants experienced significantly higher incidence of core housing need in Markham (25.5%) and York Region (22.3%) than all households at both levels of geography. Nearly one in five households led by individuals who immigrated to Canada between 1980 and 2021 as refugees experienced higher incidence of core housing need in Markham (20.5%) and York Region (19.5%) than all households in both jurisdictions. These former refugee-led households in core housing need were much more likely to reside in unsuitable housing (16.1% in Markham, 16.0% in York Region) than all households in core housing need (10.8% in Markham, 8.6% in York Region).

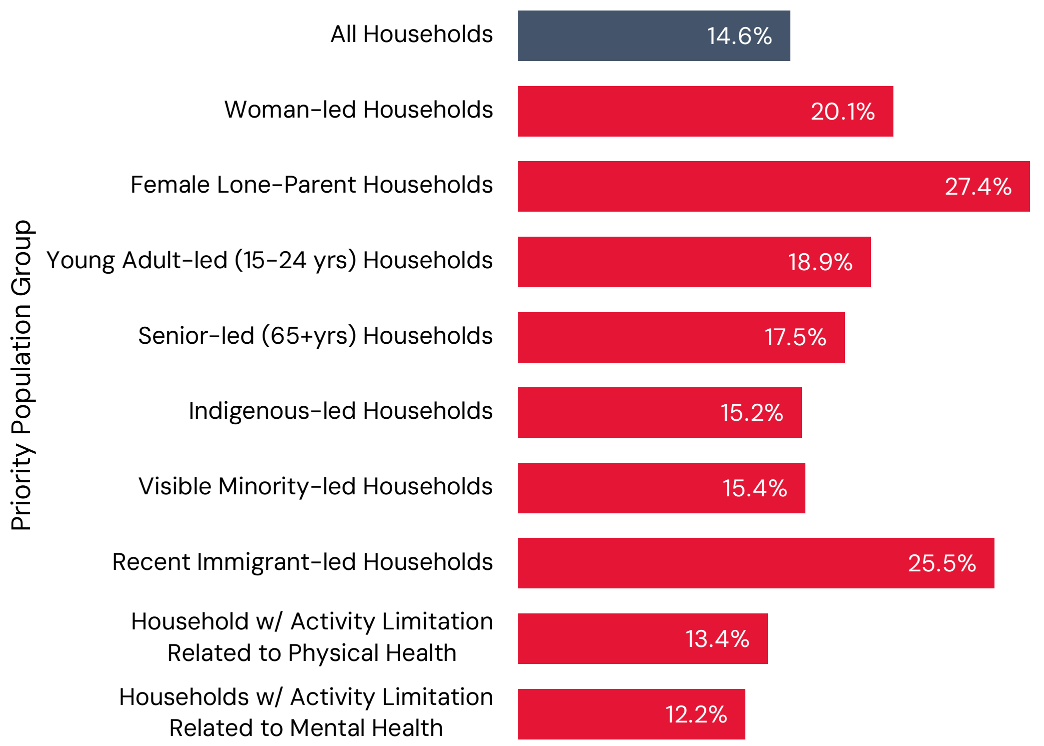
Households with activity limitation(s) related to physical health

Households with an activity limitation(s) related to physical health are those with at least one household member who experienced difficulty seeing, hearing, walking, using stairs, using hands or fingers, or doing other physical activities, or who had a health problem or long-term health condition lasting six or more months. These households were less likely to experience core housing need than all households (14.6%) in Markham (13.4%) and York Region (11.9%). However, these households who were in core housing need were slightly more likely to reside in unsuitable housing (11.4%) compared to all households in core housing need in Markham (10.8%), and more likely to reside in inadequate housing (7.3%) than all households in core housing need in York Region (6.2%).

Households with activity limitation(s) related to mental health

Households with an activity limitation(s) related to mental health are those with at least one household member who experienced difficulty learning, remembering, or concentrating, or who suffered from one or more emotional, psychological or mental health conditions (e.g., anxiety, depression, bipolar disorder, substance abuse, anorexia). These households were also less likely to experience core housing need than all households in Markham (12.2%) and York Region (10.1%). However, these households in core housing need were more likely to reside in unsuitable housing in Markham (13.1%) and York Region (11.8%) compared to all households in both jurisdictions.

Figure 24 • Households in core housing need as a proportion of households tested for core housing need by priority population group in the City of Markham, 2021



Source: Statistics Canada, 2023, "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", https://doi.org/10.5683/SP3/8PUZQA

As of 2024, there were 2,424 individuals on York Region's Homelessness By-Name List, which is a real-time list of individuals who are known to be experiencing homelessness and have connected with a homelessness service or support in York Region. This is an increase from 1,022 individuals (+72.9%) since 2019, the earliest year for which this data is available. Unfortunately, the data is not available for the City of Markham specifically.

Factors Influencing Homelessness

Homelessness is a multi-dimensional problem affected by both individual life circumstances, such as a traumatic life event, loss of job, addiction challenge, and societal factors, such as housing affordability and mass unemployment. On the housing front, the overall lack of new market and subsidized purpose-built rental housing supply, combined with surging renter household growth, has driven up dwelling rents faster than incomes. This has made housing less affordable and contributed to the growth in the population of those experiencing homelessness in Markham. This is occurring across Ontario, as growth in population and households is not being met with a sufficient supply of affordable housing.

Temporary and Emergency Relief Resources

York Region publishes information on transitional and emergency housing facilities within its boundaries, including those in Markham.[6] As of 2024, there were 217 emergency housing beds available in York Region. This count represents an increase from 2023 (183 beds) due to commitments in the York Region *2024 Homelessness Service System Plan* (Priority Area 2). The City of Markham has one co-ed Drop-in Program location as the writing of this report. York Region also operates two rotational seasonal shelter sites in Markham through the Out of the Cold program and one temporary hotel accommodation site for asylum seekers in Markham.

As of 2024 there were 77 transitional housing in York Region. As of 2024, four (4) accessible emergency housing units and four (4) accessible transitional housing units are available in York Region.

Table 05 • Supply of emergency housing in York Region, 2024

Facility Name	Mandate	2024
Porter Place	Men	30
Sutton Youth Services	Youth	30
Belinda's Place	Women	40
Kevin's Place	Male, Youth	10
Youth Hub	Youth	17
Leeder Place	Families	60
COVID-19 Transitional Shelter	All	N/A
Inn from the Cold	All	30
Total		217

Source: York Region

6 - This information is available at the following link: https://www.york.ca/support/housing/emergency-and-transitional-housing

Other Priority Populations

Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources.

Students

The City of Markham is home to two post-secondary institutions as of 2025: York University (Markham Campus) and Seneca College (Markham Campus).

The new Markham Campus for York University was opened in 2024/2025. The recent opening of the campus makes data difficult to assess. The Markham campus is designed for a stable 4,200 student capacity, although it will take time to reach this number. According to York University, the majority of Markham students commute from within York Region; however, they do have international and out of Greater Toronto Area or Ontario students as well.

There is a housing guarantee for first year students at York University, but it is shared amongst the three campuses; therefore, a Markham student can be housed at other York University campuses and shuttled to the Markham campus because there is no designated student Housing in Markham managed by York University as of the writing of this report.

The Markham Campus for Seneca College officially opened in 2005. It was established to serve York Region, focusing on business, tourism, and international education programs. The Seneca Internation Academy was located in Markham, although this campus was temporarily closed after the 2024 Fall term due to expected declining enrollment with new Federal immigration targets.

Congregate Housing/Long-Term Care

The City of Markham currently has five long-term care facilities operated by York Region, containing a total of 766 long-term care beds:

- AgeCare Woodhaven (192 long-term care beds), 380 Church St, Markham, ON L6B 1E1
- Bethany Lodge (128 long-term care beds), 23 Second Street, Unionville, ON L3R 2C2
- Markhaven Home for Seniors (96 long-term care beds), 54 Parkway Ave, Markham, ON L3P 2G4
- Union Villa – Long Term Care Home (160 long-term care beds), 4300 Highway 7, Unionville, ON L3R 1LR
- Yee Hong Centre for Geriatric Care (200 long-term care beds), 2780 Bur Oak Ave, Markham, ON L6B 1C9

Other privately funded long-term care homes operate in Markham, including Mon Sheong Markham Long-Term Care Centre and Chartwell Woodhaven Long Term Care Residence.

Temporary Foreign Workers

Temporary foreign workers are non-permanent residents with employment income in Canada who may hold permits for work, study or other purposes. While there is no data available for reporting on how many temporary foreign workers are currently in Markham, the growth of this type of worker has become more common in southern Ontario. In the third quarter of 2024, 3 million non-permanent residents were present in Canada. Nationally, the transportation and warehousing, retail trade, and manufacturing sectors also posted rapid growth in the share of foreign workers in the workforce. These are industries that are common industries of employment in Markham.

// Priority Groups

Priority Groups Key Takeaways

The following takeaways are explored in detail throughout this section:

- **Core Housing Need among Priority Populations:** Incidence of core housing need is higher among households led by women+ relative to those led by men+ in Markham. Lone parent households led by women+ are exceptionally vulnerable, as more than one quarter of these households in Markham are in core housing need. In 2021, approximately one in five of these lone parent households led by women+ in core housing need reside in unsuitable housing.
  - Households led by adults under 25 years of age and adults aged 65 years and older are more likely to experience core housing need than all households in Markham.
  - Households led by individuals who identify as racialized or a racialized individual experience slightly higher incidence of core housing need in both Markham than all households. Prevalence of unsuitable housing is also higher among these households than all households in core housing need within both jurisdictions.
  - Indigenous-led households experience slightly higher incidence of core housing need in both Markham and York Region. Nearly one in five Indigenous-led households in core housing need in York Region live in inadequate housing, but all of these households live outside of Markham.
  - Recent immigrants appear to be the among the most vulnerable group to experience core housing need, as slightly more than one quarter of households led by recent immigrants in Markham were in core housing need in 2021. Approximately one in five of recent immigrant-led households in core housing need reside in unsuitable housing, a disproportionate rate relative to all households in core housing need.
- **Incidence and Severity of Homelessness:** The number of those experiencing homelessness has increased rapidly in York Region between 2019 and 2024, despite increased relief resources implemented committed to address this concerning trend in recent years.

Priority Population Groups: High Housing Need

Women-led Households — **27.4% households** in core housing need

Recent Immigrant-led — **25.5% households** in core housing need

Priority populations were more likely to be in core housing need, relative to **Markham trends (14.6%).**

Homelessness: Increasing despite Resources

2024 — **2,424** individuals experiencing homelessness

2019 — **2,424** individuals experiencing homelessness

Homelessness in Markham has **increased 72.9% (+1,022 people)** in recent years.

2.6 Housing Profile

This section is an overview of the **housing profile** of the community, highlighting factors influencing housing supply, including the current stock composition and new development trends.

Housing supply data is crucial in determining the need for different housing types in a community. Supply data will be compared against demand data to help determine the need for housing.

Overview

Several supply-side characteristics are examined, including:

- The **existing housing stock**, including dwelling types, size, and the age and composition of the stock.
- **Non-market housing** stock characteristics
- **New Dwellings**, including housing starts and completions, demolitions, and planning application data
- **Market housing supply**, including ownership and rental prices, vacancy rates, and supply of short-term rentals
- **Affordability for owner and renter households**, comparing household incomes to existing market conditions

Housing Stock Key Trends

The City of Markham has undergone significant housing development over the past several decades, shaped by economic shifts, infrastructure expansion, migration patterns, and changing community needs. Originally a rural township, Markham began transforming in the mid-20th century as suburbanization spread from the City of Toronto. The construction of Highway 404 in the 1970s and 1980s made commuting to Toronto more convenient, attracting new residents and spurring rapid suburban growth.

Throughout the late 20th century, Markham became known as a hub for technology and business. This economic development drove demand for new housing, leading to the construction of master-planned communities, high-density developments, and the expansion of single-family suburban neighborhoods. However, as the local economy grew, so did concerns about housing affordability.

By the 1990s and early 2000s, Markham had shifted from a predominantly low-density suburban landscape to one that included increasing numbers of townhouses, mid-rise condominiums, and high-rise apartments, particularly in areas like Markham Centre and near transit corridors. This densification was partly a response to provincial policies encouraging smart growth and transit-oriented development. The extension of Highway 407 and the expansion of GO Transit further supported residential expansion, making the city even more attractive to new residents.

Markham's population growth has been fueled by both domestic migration and international immigration. As a result, many of its neighbourhoods reflect diverse cultural influences, with mixed-use developments, bustling commercial hubs, and a blend of housing types.

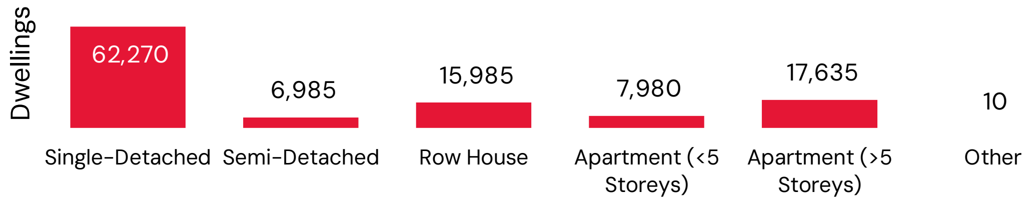
While the City has made efforts to promote residential development to meet the projected growth forecast for Markham, housing affordability has remained a prominent issue. The City's 2021 *Housing Choices: Markham's Affordable and Rental Housing Strategy* was introduced to address this challenge, but the demand for affordable housing continues to outpace supply.

Dwellings by Structural Type

The housing stock in Markham is predominantly comprised of ground-oriented housing (**Figure 24**). In 2021, over three quarters (76.9%) of all dwellings were located within single-detached, semi-detached, or row house structures; the remaining (23.1%) were located within apartment buildings. This composition of the housing stock was relatively similar to that of York Region, although Markham has a slightly higher proportion of dwellings within high-rise apartment buildings (15.9% in Markham, 12.2% in York Region) and a slightly lower proportion of dwellings in single-detached houses (56.2% in Markham, 61.9% in York Region).

Between 2016 and 2021, rates of growth in the number of dwellings by dwelling type in Markham were relatively consistent with York Region as a whole. Both jurisdictions experienced the highest rates of growth in dwelling quantity within apartment buildings of five or more stories (+28.2% in Markham and +29.6% in York Region) followed by row house structures (+14.4% in Markham and +12.7% in York Region).

Figure 25 • Dwellings by dwelling type in the City of Markham, 2021



Source: Statistics Canada Community Profile, 2021

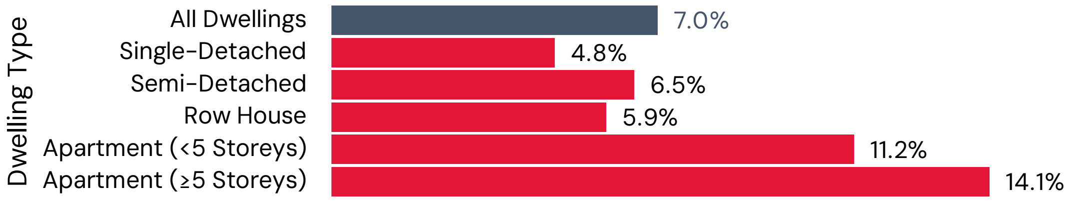
Dwellings by Bedroom Type and Suitability

The distribution of dwellings by bedroom type in Markham reflects the distribution of dwellings by structural type. In 2021, more than three quarters (77.0%) of all dwellings in Markham had three (27.4%) or four-or-more (49.7) bedrooms, while less than one quarter of dwellings had two (13.1%), one (9.5%), or zero (0.4%) bedrooms. The proportion of all dwelling by bedroom type is comparable for York Region at large.

Larger, ground-related housing is more likely to be suitable to the sizes, types, and compositions of resident households than smaller, apartment-related housing. Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS).

In 2021, the percentage of households residing in unsuitable housing was higher among households residing in dwellings within apartment buildings under five stories in height (11.2%) and apartment buildings with five or more stories (14.1%) compared to households residing in dwellings within single-detached (4.8%), semi-detached (6.5%), and row house (5.9%) structures. The percentage of all households residing in unsuitable housing was higher in Markham (7.0%) than York Region (5.6%).

Figure 26 • Dwelling unsuitability by dwelling type in the City of Markham, 2021



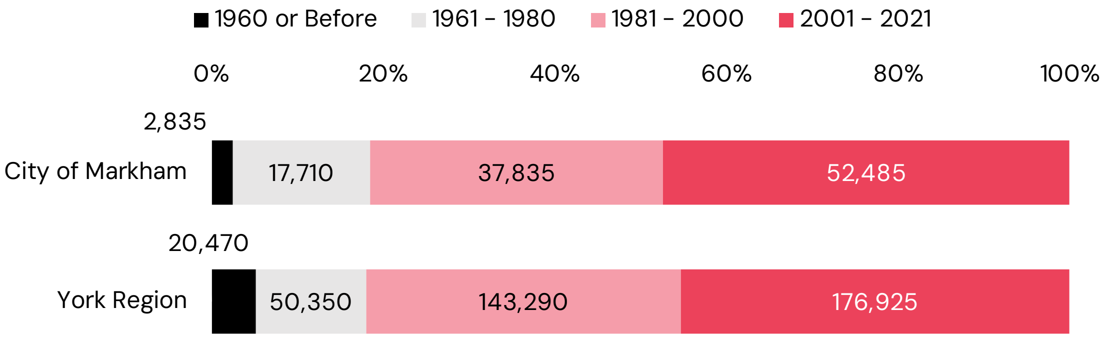
Source: Statistics Canada Community Profile, 2021

Dwellings by Period of Construction and Condition

As of 2021, nearly half of the housing stock in Markham (47.3%) and York Region (45.2%) had been constructed between 2001 and 2021. More than one third of all dwellings in Markham (34.1%) and York Region (36.6%) had been constructed between 1981 and 2000, while the remaining housing in both jurisdictions had been constructed in 1980 or earlier. Markham had slightly more housing constructed between 1961 and 1981 (16.0% in Markham, 12.9% in York Region) and slightly less constructed in 1980 or earlier (2.6% in Markham, 5.2% in York Region) relative to the Region-wide housing stock.

The housing stocks in Markham and York Region are both relatively new, leading to these jurisdictions containing fewer dwellings in need of major repairs relative to the wider Toronto CMA. Only 3,365 dwellings (3.0%) in Markham were considered inadequate, or requiring major repairs, while the remaining needed regular maintenance or minor repairs. The percentage of inadequate dwellings in York Region (3.3.%) was comparable to Markham. In contrast, 5.1% of all dwellings in the Toronto CMA were inadequate.

Figure 27 • Dwellings by period of construction in the City of Markham and York Region, 2021



Source: Statistics Canada Community Profile, 2021

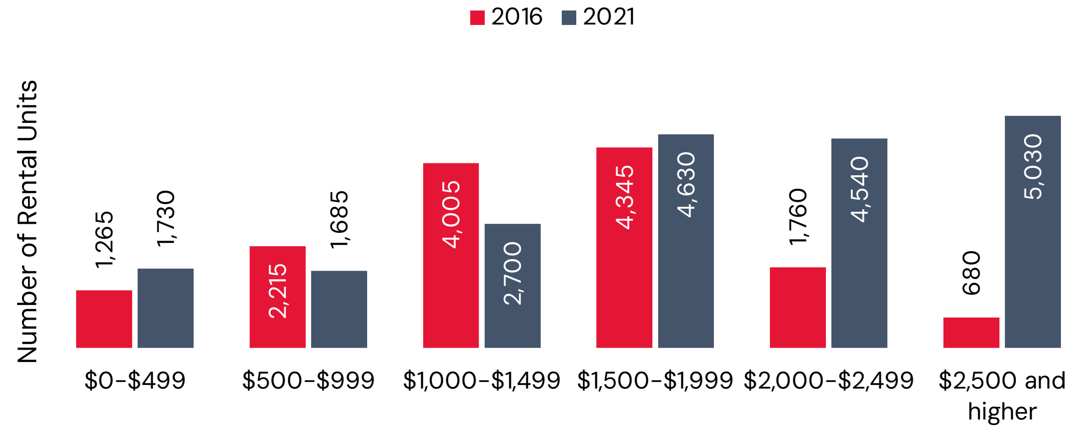
Gain and Loss of Affordable Housing Units

As of the writing of this report, residential demolition and conversion were not available. Without this data, it is difficult to gauge the loss of 'naturally-occurring' affordable housing (i.e. low-rent market housing) through conversions within existing residential structures. These conversions could include interior demolition of rooming houses or multi-unit buildings and conversions to condominiums, freehold ownership, or non-residential rental uses.

Data from the Census can be used to look at changes within the total housing stock and among different segments of the occupied housing stock. However, the latter are difficult to interpret in terms of the loss of 'naturally occurring' affordable housing, because changes in the number of occupied dwellings by different shelter cost between Census periods may reflect general inflation and turnover of long-standing tenancies who had negotiated tenancy agreements in the past at market rents and had their rents gradually decline in real terms due to rent control. However, these trends can indicate the change in prices over time in a market. Over time, Markham may be losing naturally occurring affordable housing as new rental stock is added at higher rent prices than previously experienced in the City (**Figure 28**).

Projected forward to 2024 dollars, the upper threshold for low-income renter households would have an estimated household income of approximately $51,000. This household would be able to affordably rent housing with a rent of $1,300 without spending more than 30% of the gross household income on shelter costs. Rental units within this price range have gone down in number in Markham in recent years, potentially indicating increased difficulty for low-income households to find affordable housing accommodations on the rental market.

Figure 28 • Rental dwellings by monthly shelter costs in the City of Markham, 2016-2021



Source: Statistics Canada Community Profile, 2021

Gain and Loss of Affordable Housing Units, continued

Data from CMHC's Housing Starts and Completions Survey and Rental Market Survey indicate that a total of 1,049 units intended for the rental market were constructed in Markham between 2000 and 2024, yet the primary rental stock experienced a net increase of only 383 rental units over that period. This suggests that more than half of all the new purpose-built rental units constructed between 2000 and 2024 were offset by losses, although data is not available to discern whether the units lost were affordable units. These losses could be through demolitions, conversions, or units deemed inhabitable due to fire or neglect.

In more recent years, the primary rental market universe has declined in absolute size. From 2016 to 2024, the primary market has declined from 1,646 units to 1,631 units. During this period, the CMHC Housing Starts and Completions Survey indicated that 761 units were completed in Markham that were intended for the renter tenure. This indicates a loss of primary rental market units despite the development of rental units. These losses are more likely to come from units with lower rents than the newly created rental units in Markham.

Existing Housing Stock: Key Takeaways

- The existing housing stock in Markham is comprised primarily of ground-oriented housing in the form of single- and semi-detached and row houses. However, row house and apartment structures were the predominant source of new dwelling growth between the 2016 and 2021.
- Housing suitability is positively correlated with larger family- and ground-oriented housing. Incidence of housing unsuitability in Markham is relatively low due to the large weight of ground-oriented housing within the City's overall stock. However, unsuitability persists among households residing in apartment buildings.
- The Markham housing stock is relatively young, with nearly half of all occupied dwellings constructed within the new millennium. The vast majority of all housing was constructed after 1980.

Primary Rental Stock

What is the Primary Rental Market? The primary rental market universe includes all self-contained rental units where the primary purpose of the structure is to house renter tenants. The primary rental market includes purpose-built rental apartments and row houses. Canada Mortgage and Housing Corporation (CMHC) reports on the primary rental market in a community although the annual rental market survey that they conduct only includes structures with three or more units.

The primary, or purpose-built, rental sector has played a relatively minor role in housing tenant households in Markham in recent years, despite surging demand for rental housing. Between 2001 and 2021, Markham added 12,590 net new renter households, which represented a more than two-and-a-half-fold increase (+163%). Over the same period, the City only added 383 units to the primary rental universe. This indicates that the vast majority (97.2%) of renter household growth between 2001 and 2021 was accommodated by the secondary rental market. More recently, while Markham added 6,040 renter households (+42.3%) between 2016 and 2021, the primary rental universe in the City shrunk from 1,646 units to 1,633 units (-0.8%).

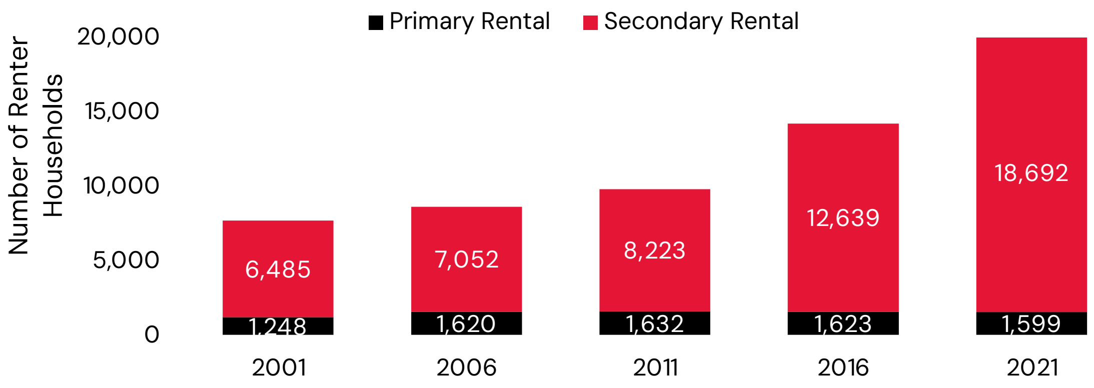
In 2001, 16.1% of renter households in Markham resided in the primary rental market. This figure dropped to 7.9% by 2021. As of 2024, Markham's primary rental stock was comprised of 1,631 rental units, of which 11 (0.7%) were studio units, 697 (42.7%) were one-bedroom units, 798 (48.9%) were two-bedroom units, and 125 (7.7%) were three-or-more-bedroom units. The primary rental stock in York Region, which contained a total 6,381 rental units in 2024, had a similar distribution of dwellings by bedroom type. Almost all primary rental housing in Markham was in large apartment structures (50-199 units) (92.8%) and constructed between 1960 and 1979 (99.3%) during a rental apartment construction boom experienced generally in Canada.

Secondary Rental Market

What is the Secondary Rental Market? The secondary rental market universe represents self-contained units which were not built specifically as rental housing but are currently being used as rental housing. These units include rented single-detached, semi-detached, row/town houses, duplex apartments, rented condominium units, and one or two apartments which are part of a commercial or other type of structure.

In the 20 years between the 2001 and 2021 Censuses, the number of tenant households in Markham residing in secondary rental housing increased by nearly threefold, from 6,485 to 18,692 occupied rental units (+188.2%). An estimated 7,105 (38.0%) of these renters in the secondary rental market resided in condominiums, 5,040 (26.9%) resided in semi-detached housing structures, 920 (4.9%) resided in semi-detached houses, and 2,190 resided in row houses (11.7%). The remaining 3,437 (18.4%) households would have resided in some alternative form of non-condominium-registered other attached.

Figure 29 • Number of renter households in the City of Markham by rental market type (primary or secondary rental market), 2001-2021



Source: Estimates based on Statistics Canada Census (2001-2021) and National Household Survey (2011); CMHC Rental Market Survey, 2001-2021

Factors Influencing Market Rent

There have been several factors that have contributed to the current rental housing market trends in the City of Markham. Surging demand for rental housing, combined with limited new dedicated rental housing construction, has resulted in steadily rising dwelling rents in recent years, with minor disruptions to long-term trends caused by the COVID-19 pandemic.

Average Purpose-Built Market Rent

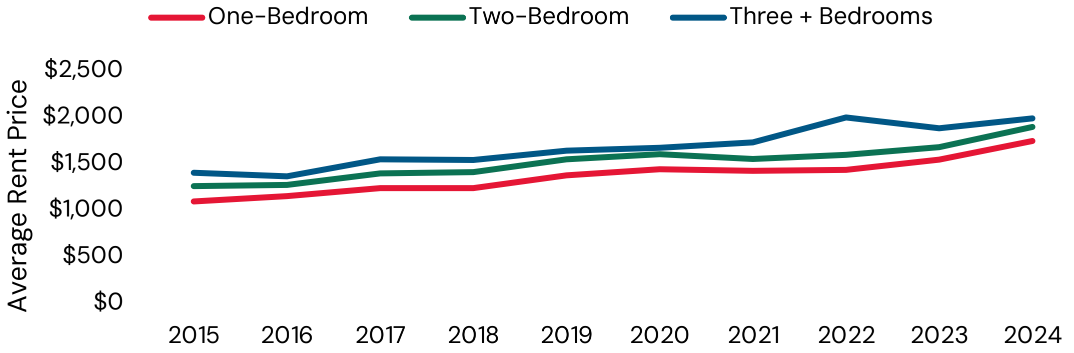
The average rent for units on the primary rental market in Markham has increased rapidly in recent years. Since 2015, the average rent for all unit sizes in the primary rental market has increased 53.0%, reaching $1,831 in 2024. This was driven by increases across all unit sizes, including one-bedroom (+59.5%), two-bedroom (+50.6%), and three- or more-bedroom (+41.6%) units. Rent prices were more expensive for larger units, as three- or more-bedroom units were the most expensive on the market ($1,984) in 2024, followed by two-bedroom units ($1,893) and one-bedroom units ($1,742). There was insufficient data to report average rent prices for studio units in Markham.

These rent figures are averages across the total primary rental stock, which is comprised of both occupied and vacant rental units. As a result, these figures could be masking higher rents commanded by units that are available for occupancy, particularly if these units are not bound by rent control regulations. For example, while data is unavailable for the City of Markham specifically, average rents in York Region in 2024 were $2,188 for vacant one-bedroom units, $2,495 for vacant two-bedroom units, and $2,379 for all vacant units. This is compared with occupied units in York Region, for which the average rents were $1,596 for one-bedroom units, $1,895 for two-bedroom units, and $1,773 for all units.

Median Purpose-Built Market Rent

The median price on the primary rental market in Markham has increased rapidly in recent years. Since 2015, the median price for a purpose-built rental unit in Markham has increased 50.0% to $1,800 in 2024. One-bedroom ($1,720) and two-bedroom ($1,850) reached historically high rent prices in 2024, while three- or more-bedroom units ($1,834 in 2024) peaked in 2022 ($2,125).

Figure 30 • Average primary rent by bedroom type in the City of Markham, 2015-2024



Source: CMHC Rental Market Survey, 2018-2024
Note: Studio units not included due to lack of available data

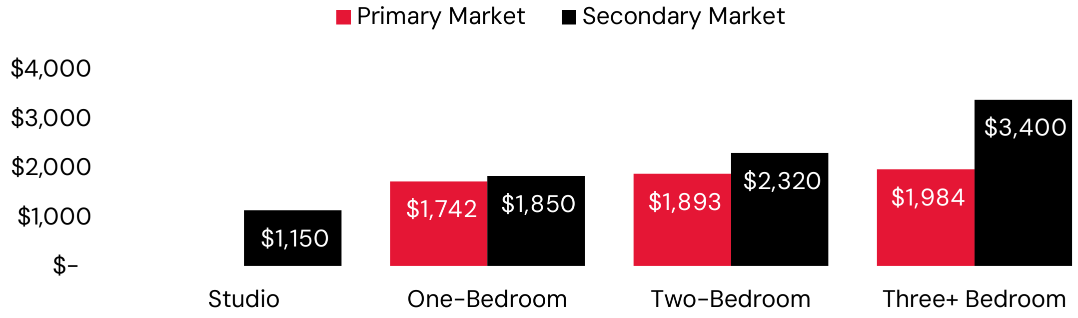
Shelter Costs for Renter Households

The average shelter costs per month for all renter households in 2021 was reported as $2,060. This was higher than the average rent price on the primary rental market in 2021. The average shelter costs per month for renter households in 2016 was $1,436. This was higher than the average rent price on the primary rental market in 2016 ($1,228). These trends indicate the secondary rental market in Markham is more expensive than the primary market. In particular, the average reported shelter costs for three and four- or more-bedroom units in 2021 were $1,970 and $2,300, much higher than the primary rental market prices.

Secondary Market Rent

Rent prices on the secondary rental market are much higher than the primary rental market in Markham. From a point-in-time scan completed in February 2025, the average price for rent on the secondary market was $2,740. Prices were the highest for three- or more-bedroom ($3,400) units. One-bedroom ($1,850) and two-bedroom ($2,320) prices represented increases from purpose-built rental prices in Markham (**Figure 31**).

Figure 31 • Rental prices by market in the City of Markham, 2024/2025



Source: CMHC Rental Market Survey; SHS Point-in-time Scan, 2025

Vacancy Rate Trends

What is the Vacancy Rate? A unit is considered vacant if, at the time of the CMHC Rental Market Survey, the unit is physically unoccupied and available for immediate rental. Available for immediate rental means a new lease has not been signed or the unit is not undergoing major renovations.

A vacancy rate is a short-term indicator of housing availability which measures the percentage of dwellings that are vacant and available for immediate occupancy. A higher vacancy rate indicates a higher stock of available dwellings and therefore is inversely related to dwelling rents: higher vacancy tends to impose downward pressure on rents, while a limited supply of dwellings tends to impose upward pressure. Vacancy rates can be calculated for both the ownership and rental housing sectors, although in Canada it is only the rental sector for which there is consistent annual data on dwelling occupancy.

For more detail on vacancy rates, including estimated 'natural' vacancy rates, please refer to the Glossary section of this report in the Appendix.

// Housing Profile // ***Rental Market Trends***

Rental vacancy rates in Markham have remained persistently low for as long as rental market data has been collected (**Figure 32**)**.** The rental vacancy rate across all unit types was below 2.0% in all but four years, of which two were in 2020 and 2021 during the COVID-19 pandemic, and below 3.0% for all but one year (2021), during the previous 35 years. This captures the mismatch between the supply and demand for rental housing and the consistent rise in average rents in Markham.

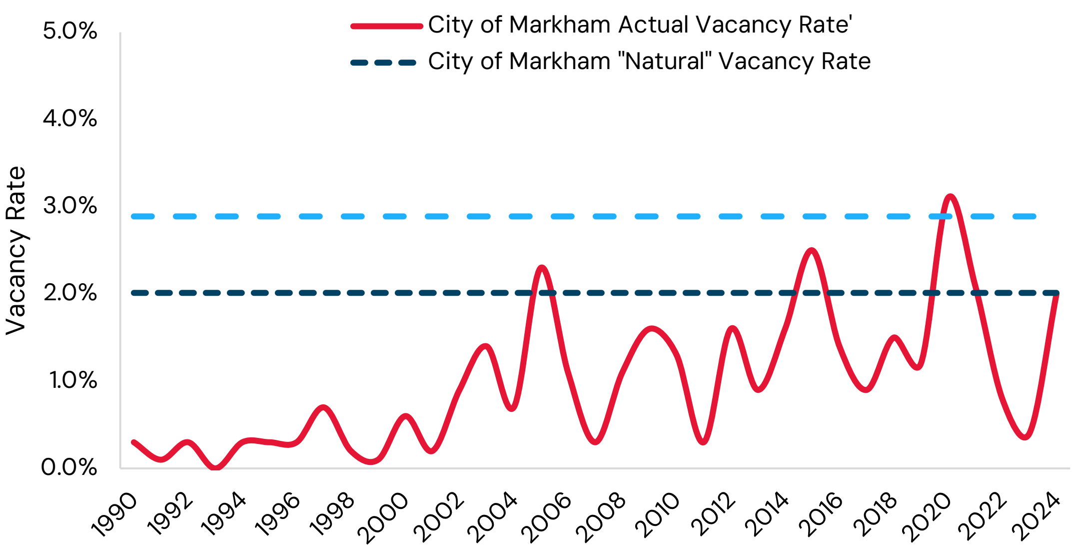
After near-historic lows in 2023, the vacancy rate on the primary rental market increased to 2.0% in 2024 in Markham. While the vacancy rate for purpose-built rental has typically ranged between 1-3% in recent years, the rate of vacant rental units dropped to 0.8% in 2022 and 0.4% in 2023, representing the lowest rates since 2011 (0.3%).

However, this increased vacancy rate was not experienced across all unit sizes. While the vacancy rates of one-bedroom (2.2%) and two-bedroom (1.8%) in 2024 represented increases from 2023 (0.6% and 0.3%, respectively), there remained effectively zero vacant three- or more-bedroom units (0.0% vacancy) in 2023 and 2024.

The actual vacancy rates in the City of Markham had historically fallen below the estimated natural vacancy rates for both Markham and the Toronto CMA. Between 1990 and 2024, the actual vacancy rate was below the estimated natural vacancy rate for Markham in all but four years, of which two were in 2020 and 2021 during the COVID-19 pandemic, and below the "natural" rate for the Toronto CMA for all but one year.

This deviation of actual from "natural" vacancy rates captures the mismatch between the supply and demand for rental housing and the consistent rise in real average rents in Markham.

Figure 32 • Actual and 'natural' rental vacancy rates in the City of Markham, 1990-2023/24



Source: CMHC Rental Market Survey, 1990-2024

Rental Housing Affordability

Market rental housing is inaccessible to low-income renters in Markham **(Table 06).** In the affordability table below, each decile represents 10% of the renter households in Markham, which was approximately 2,030 households in 2021.

Across all unit sizes, the average market rent (AMR) in the primary rental market in 2024 was not affordable for renter households below the fifth income decile. In 2024, a renter household would have needed a household income of $69,681 for the AMR of one-bedroom units to have been considered affordable, a household income of $75,721 for the AMR of two-bedroom units to have been considered affordable, and a household income of $79,361 for the AMR of three-bedroom units to have been affordable.

The AMRs from CMHC's Rental Market Survey are averages across the total primary rental stock, which is comprised of both occupied and vacant rental units. As a result, these figures could be masking higher rents commanded by units that are available for occupancy, particularly if these units are not bound by rent control regulations. It is very possible that the average rent for vacant units by bedroom type would have been considered unaffordable for households in the fifth and sixth income deciles.

Further, the rent prices on the secondary rental market were found to be higher on the secondary rental market in Markham ($2,700 for all units), particularly for three- or more-bedroom rental units ($3,400). These prices would make the secondary rental market unaffordable for low- or moderate-income renter households in Markham.

Understanding Rental Affordability Table: Based on the gross household income, a maximum affordable rent price can be calculated by assuming the household spends 30% of their income on rent. Household incomes were calculated using Statistics Canada's household income distribution and projected forward from 2020 using the increase in the Toronto CMA CPI from 2020-2024 (+17.4%). These households represent the upper threshold for renter household income deciles.

The affordable rent thresholds are compared to the average market rent (AMR) by bedroom type for primary rental units in the City of Markham as of CMHC's 2024 Rental Market Survey to determine if those average rents would be 'affordable' to the inflation-adjusted household income decile upper limit. Within the table, 'YES' denotes a household income decile group that can afford a given unit size based on current market prices. 'NO' denotes a household income decile group that cannot afford the current market price without spending more than 30% of their household income on rent.

Table 06 • Affordability table for the primary rental market in the Markham, 2024

Rental Affordability			Average Market Rents (2024)		
	2024 Income (Renter HH)	Affordable Rent Threshold	One-Bedroom $1,742	Two-Bedroom $1,893	Three+ Bedrooms $1,984
Low Income Deciles 1-3 (Less than $50,714)	$25,357	$634	NO	NO	NO
	$38,035	$951	NO	NO	NO
	$50,713	$1,268	NO	NO	NO
Moderate Income Deciles 4-6 (From $50,714 to $97,435)	$65,739	$1,643	NO	NO	NO
	$80,413	$2,010	YES	YES	YES
	$97,435	$2,436	YES	YES	YES
High Income Deciles 7-9 (Greater than $97,436)	$117,391	$2,935	YES	YES	YES
	$144,391	$3,610	YES	YES	YES
	$194,870	$4,872	YES	YES	YES

Source: *CMHC Rental Market Survey, Statistics Canada Census, Custom Tabulation Order*
Note: *Tenth income decile omitted as there is no maximum affordable price for this group. Data on the AMR for studio units was unavailable in 2024.*

Trends in Core Housing Need by Tenure

Renter households are more likely to be in core housing need relative to owner households in Markham in 2021 **(Table 07)**. While there has always been a divergence in core housing need between owners and renters in Markham, this divergence had decreased between 2006 and 2016. The percentage of renter households in core housing need decreased from 38.5% to 34.6% between 2006 and 2016, while the percentage of homeowners in core housing need increased from 12.0% to 13.7%.

The decrease in core housing need among renters relative to homeowners over this period should not be misinterpreted in a positive light. Since spending more than 30% of income on shelter is the largest determinant of core housing need, decreasing core housing need among renters between 2006 and 2016 was likely the product of a growing proportion of middle-income households who would have otherwise become homeowners but were unable to due to the rising cost of homeownership. The incomes of these households were sufficiently high to keep them from spending more than 30% of income on shelter in the rental sector but were insufficiently high to transition to homeownership.

Table 07 • Households in core housing need by tenure in the City of Markham, 2006-2021

	2006		2011		2016		2021	
	#	%	#	%	#	%	#	%
Total Households Tested	72,650	-	85,100	-	95,385	-	104,500	-
Total in Core Housing Need	10,715	14.7%	11,335	13.3%	15,630	16.4%	15,270	14.6%
Owner Households Tested	65,125	-	76,410	-	83,080	-	86,095	-
Owners in Core Housing Need	7,815	12.0%	8,705	11.4%	11,370	13.7%	10,085	11.7%
Renter Households Tested	7,530	-	8,690	-	12,305	-	18,400	-
Renters in Core Housing Need	2,900	38.5%	2,630	30.3%	4,260	34.6%	5,185	28.2%

Source: Statistics Canada Census (2006-2021) and National Household Survey (2011). Retrieved from CMHC's Housing Market Information Portal.

Between 2016 and 2021, core housing need decreased among both owner and renter households. Among renters, this might have reflected the impact of government income relief programs during the COVID-19 pandemic. At the same time, through 2021, interest rates were at their lowest rate ever in Canadian history, which made entryways into the ownership housing sector more accessible.

Rental Market Trends: Key Takeaways

- Markham has experienced significant growth in the demand for rental accommodation without corresponding growth in the stock of purpose-built rental housing. Most renter household growth has been accommodated by the secondary rental market.
- Rental vacancy rates have remained persistently low for as long as data has been available, pointing to a chronic and structural rental housing deficit that makes the search for affordable housing affordable for low- and moderate-income households difficult.
- The deviation of the rental vacancy rate from the City's "natural" rate has resulted in consistent annual increases in real average rents over time, with only minor disruptions to long-term trends during the COVID-19 pandemic.
- Rental units with three- or more-bedrooms have zero vacancy, which suggests family households experience the most difficulty securing suitable rental accommodation in the primary rental market.
- The existing primary rental market is not affordable for low-income renters. The secondary rental market, where most renters in Markham live, is unaffordable for low- and moderate-income households.

Non-market housing is made up of temporary accommodation and permanent housing units where monthly rent rates are geared-to-income or below-market rates. These housing units are generally provided by the non-profit sector or the public sector and include emergency shelters, transitional housing, community housing, additional needs housing, affordable housing, and supportive housing units, including homes for special care and nursing homes.

Community Housing

The community housing portfolio in Markham consists of both subsidized and market rental housing units that are either:

- Recently developed affordable housing units funded through the former Affordable Housing Program (AHP) and Investment in Affordable housing Program (IAH) and managed by community non-profit housing providers
- Social housing completed under previous provincial social housing programs, including public housing, as well as newly developed affordable housing managed by Housing York Inc. (HYI), which is York Region's largest community housing provider
- Other non-profit housing associated with the *Housing Services Act,* 2011 (HSA) that is managed by community non-profit housing providers
- Non-profit seniors housing that was previously developed by the federal government, have operating agreements with CMHC, and are managed by non-profit housing providers.

At present, the community housing portfolio consists of 1,376 non-profit housing units, of which 875 (63.6%) are below-market housing units. The vast majority of the community housing portfolio is housing administered under the HSA, either by HYI (466 units, or 33.9% of all units) or community-based non-profits (640 units, 45.6%). The remaining 270 community housing units are either recently developed affordable housing under the AHP/IAH programs or federal non-profit seniors housing.

The distribution of community housing units by bedroom type is 723 (52.5%) one-bedrooms units, 310 (22.5%) two-bedroom units, and 343 (24.9%) three-or more- bedroom units. This indicates that the community housing portfolio has a much higher proportion of three-or more-bedroom units than the primary rental market (7.7%), fulfilling a need for family households that is not met within the marketplace for rental housing.

Table 08 • Summary of the City of Markham's community (social) housing portfolio, 2024

	Total	Subsidized	Studio	One Bedroom	Two Bedroom	Three or more Bedroom
Non-Profit (AHP/IAH)	152	75	-	88	26	38
HYI Portfolio	466	261	-	200	105	161
Non-Profit (HSA)	640	500	-	317	179	144
Federal Non Profit (Senior Only)	118	39	-	118	-	-
Total	1,376	875	-	723	310	343

Source: York Region, 2024

Subsidized Housing

According to the 2021 Census, there were approximately 1,240 renter households that were living in subsidized housing. This represented an increase from 2016 levels (approximately 1,100 renter households) and 6.1% of the renter households in the City in 2021. This proportion of renter household living in subsidized housing was lower than the Region-wide (9.7%) and province-wide (13.7%) trends.

The HYI portfolio includes rent supplement units, so there is some overlap between the community housing portfolio and the figures on rent supplements administered to households. A total 235 individuals are being supported in the rental market through rent subsidies administered under either the Home Now (100 individuals, 42.6% of all) or Rent Assistance (135 individuals, 57.4% of all) Programs. These figures have remained constant over time.

Housing with Supports

As of 2024, there were 403 housing units with supports administered by York Region. This was a slight increase from 2019 levels, when 392 units were available. These units are mandated for households requiring supervision with Assisted Living Services, who are not eligible for Long-Term Care and require financial assistance.

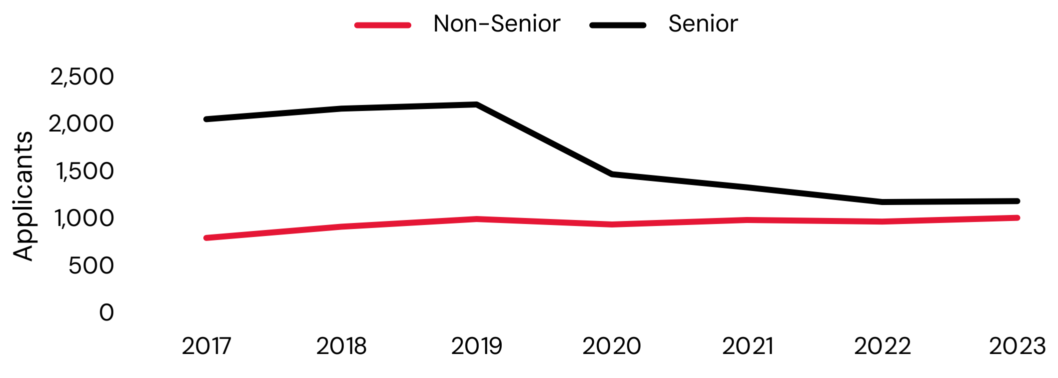
Waitlist for Subsidized Housing

As of 2023, there were 2,217 households on the waitlist for subsidized housing in Markham, of which just over half (1,197 households, 54.0%) are on the waitlist for seniors subsidized housing while the remaining households are on the waitlist for non-seniors housing. The number of households on the waitlist for non-seniors subsidizes housing has increased consistently over time (**Figure 33**), having grown by 213 (+26.4%) households sine 2017, the earliest year for which waitlist data is available.

The waitlist for seniors subsidized housing experienced a pronounced decline between 2020 to 2022, not because hundreds have transitioned into subsidized housing units during that short period but because: (a) applicants who were ineligible for subsidy under York Region's income and asset limits were removed from the list; (b) inactive applications were removed from the list; and (c) an above-average number of households were housed in market housing units with the assistance of either the York Region Portable Housing Benefit and the Canada-Ontario Housing Benefit.

The wait times for subsidized units remain high for units in Markham, as the average wait time for a unit mandated for seniors was 10.5 years in 2023, while the average wait time for non-seniors units was 13.2 years. These wait times represent stagnation from 2017 figures, 11.1 and 12.8 years, respectively

Figure 33 • Number of households on York Region's waitlist for subsidized housing units within the City of Markham by senior status of units sought, 2017-2023



Source: York Region, 2024

Affordable and Community Housing Needs and Gaps

Further to the housing options outlined in this section, several gaps remain unaddressed in the supply of affordable and community housing in the City of Markham, including the supply of community housing, supportive housing, and accessible housing.

Community Housing Needs

The loss of low-end of market housing units, including units with rents affordable for low-income households and purpose-built rental units, has led to an increased demand for community housing in Markham. As of 2023, there were over 2,217 households on the waitlist for subsidized housing in Markham. Over half (54.0%) of these applicants were seniors.

The growing number of applicants, along with the persistently long wait time for these units, indicate a consistent demand for subsidized housing in Markham that has not been met with an appropriate level of supply for those in need.

Supportive Housing Needs

In 2024, there were 403 supportive housing units in Markham, which are units for households who cannot live independently and require supportive services for day-to-day living. This figure has remained relatively constant over time, not reflective of the increasing need within the community. The incidence of core housing need among households with members with activity limitations indicates demand for affordable housing with supports are in need in Markham.

Accessible Housing Needs

Existing data for the exact number of units that were either fully accessible or barrier free was not available. These types of units foster inclusivity and independence for individuals with disabilities, seniors, and others with mobility challenges. These units eliminate physical barriers, such as stairs or narrow doorways, making daily activities like cooking, bathing, or entering and exiting the home safer and more manageable. By prioritizing universal design features—such as zero-step entries, wider hallways, and adaptable layouts—barrier-free housing allows residents to age-in-place, reducing the need for costly relocations or institutional care.

Trends in Ownership Housing Market

Ownership market prices can be analyzed among newly constructed homes, or new house prices, or existing homes that are resold, or resale housing prices. There exist limited sources of data on new house prices in jurisdictions across Canada, although CMHC does publish new houses price data for absorbed (i.e., completed and sold) and unabsorbed (i.e., completed but unsold) single- and semi-detached houses. The former reflect actual prices paid for new housing units, while the latter reflect the current asking prices for new housing units.

Over the last 10 years, new house prices for absorbed single- and semi-detached houses in Markham have increased dramatically (**Figure 34**). The average new house price for absorbed single- and semi-detached housing units increased from $841,939 in 2015 to $1,973,288 in 2024. Peaks in housing prices spiked in Markham in 2017 and 2018 during the 2017 Toronto-area real-estate bubble[7] and during the COVID-19 pandemic in 2021. Since 2021, the price of newly built housing in Markham has continued to increase rapidly, increasing 21.6% year-over-year in 2024. Altogether, between 2015 and 2024, the nominal average new house price for single-detached houses in Markham increased by $1,131,349 (+134.4%).

Re-sale house prices in Markham over the last 10 years have also followed an upward trend, with price peaks around 2017-2018 and 2021-2023. According to Toronto Regional Real Estate Board (TRREB) Market Watch Reports, the average existing house price for all dwelling types in Markham rose from $803,357 in 2015 to $1,069,085 in 2017, declined to $913,105 in 2018, and then increased again to a peak of $1,372,330 in 2022 before moderating again. In 2024, the average existing house price was $1,294,723, representing an increase of $491,366 (+61.2%) over the average in 2015.

7 - J. Pasalis (2020). What you can Learn from Toronto's 2017 Real Estate Bubble. Retrieved from: https://www.movesmartly.com/articles/what-you-can-learn-from-torontos-2017-real-estate-bubble

Ownership Housing Value

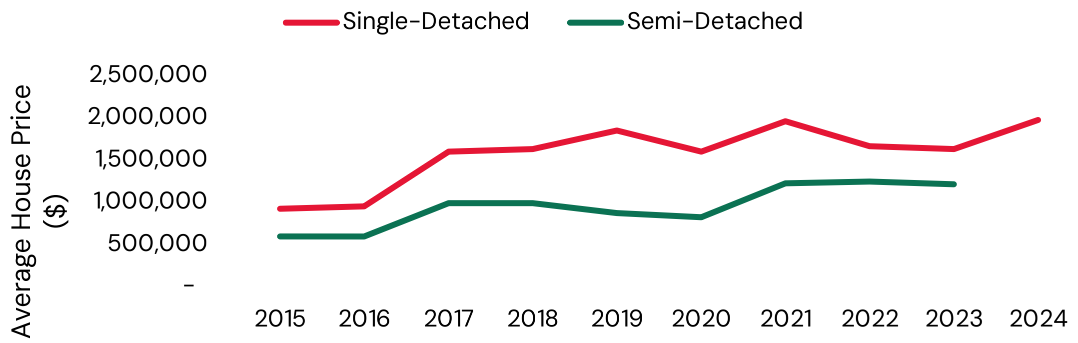
While ownership prices by the number of bedrooms was not available from CMHC or the TRREB, the average reported value of dwellings by dwelling size was obtained through census data (**Table 09**). These values should be assessed with caution, as dwellings with one bedroom are more likely to be apartment dwellings (89.3% of one-bedroom dwellings), the least expensive dwelling type, while four- or more-bedroom dwellings are more likely to be single-detached dwellings (83.4% of four- or more-bedroom dwellings).

Table 09 • Dwelling value by number of bedrooms in the City of Markham, 2021

	All Dwellings	Studio Dwellings	One-Bedroom	Two-Bedroom	Three-Bedroom	Four- or more-Bedroom
Average value of dwellings ($)	$ 1,208,000	$ 870,000	$ 567,000	$ 774,000	$ 1,029,000	$ 1,434,000

Source: Statistics Canada Custom Tabulation, 2021

Figure 34 • Average newly constructed house prices by dwelling type in the City of Markham, 2015-2024



Source: CMHC Market Absorption Survey 2015-2024

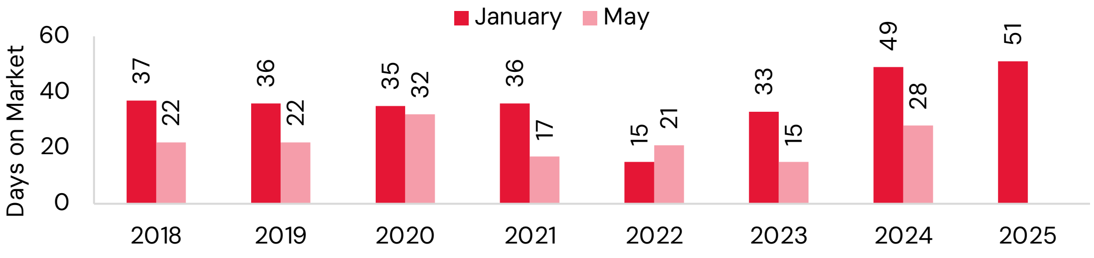
Ownership Housing Availability

Although data on ownership housing vacancy is not readily available, housing availability in the ownership sector can be gauged through metrics such as TRREB's average Property Days on Market (PDOM), which measures the average number of days that a property listed for sale remains on the market, as well as number of active resale home listings.

The average PDOM across all dwelling types remained relatively consistent until mid-2021, when the average fell and remained low through 2022 **(Figure 35)**. This corresponded with the low-interest rate environment and resulting growth in demand for ownership housing at the time, which resulted in rising prices. Since 2023, the average PDOM has risen, suggesting a softening market with growing availability of ownership housing.

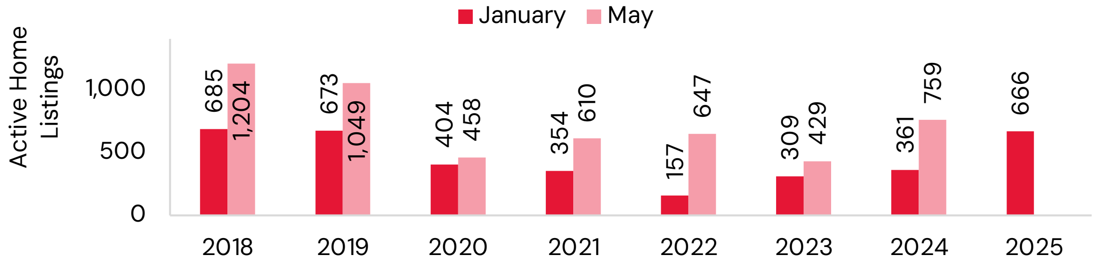
Somewhat similar trends can be observed through active resale home listings data **(Figure 36)**, where a higher numbers of active listings suggests higher sale activity and, to some degree, greater availability. The number of active listings fell consistently through the COVID-19 pandemic and only began rising again begin3ing in 2023 and 2024. This is consistent with the rapid rise and subsequent moderation of house prices during this period.

Figure 35 • Average Property Days on Market (all unit types) in the City of Markham, January and May 2018-2024/25



Source: TRREB Market Watch Reports, 2018-2025

Figure 36 • Number of Active Home Sale Listings (all unit types) in the City of Markham, January and May 2018-2024/25



Source: TRREB Market Watch Reports, 2018-2025

Ownership Market Trends: Key Takeaways

- Over the last decade, average house prices and ownership housing availability have experienced pronounced peaks and troughs that deviate from trends in average rents. These shifts roughly correspond with the exuberance of the 2017 Toronto area real estate bubble and macroeconomic policy shifts during the COVID-19 pandemic.
- From 2015 to 2024, the price of newly constructed single- and semi-detached dwellings has increased dramatically overall and including rapid increases in prices in recent years. Resale homes, while slightly less expensive, have also increased dramatically during this period.
- Ownership housing market activity and trends are heavily influenced by interest rates. The historically low interest rates that prevailed in 2020 and 2021 followed by the aggressive hikes to interest rates to combat inflation have created significant fluctuations in real ownership housing affordability in Markham.

Ownership Housing Affordability

The ownership market in Markham is largely unaffordable for households across all income deciles (**Table 10**). In the affordability table below, each decile represents 10% of total households in Markham, which was approximately 11,090 households in 2021.

According to this method of calculating affordability, almost all existing homes are unaffordable for households in the bottom 90% of income in Markham, based on prices provided by TRREB for May 2024. Two exceptions include apartments, which are deemed affordable to households with incomes in the eighth income decile or higher, and row houses, which are deemed affordable to households with income in the ninth income decile or higher.

Newly constructed single- and semi-detached dwellings would be considered unaffordable for all households with incomes below $286,435 in 2024, or 90% of households in Markham.

Table 10 • Homeownership Affordability by Household Income Decile Limit (All Households) for Existing Homes in the City of Markham, 2024

			Average Existing House Price (May 2024)			
	2024 Income (All Households)	Affordable Ownership Threshold	Single-Detached	Semi-Detached	Row House	Apartment
			$1,763,303	$1,271,200	$950,623	$731,175
Low Income Deciles 1-3 (Less than $79,827)	$38,035	$134,724	NO	NO	NO	NO
	$59,165	$209,569	NO	NO	NO	NO
	$79,826	$282,752	NO	NO	NO	NO
Moderate Income Deciles 4-6 (From $79,827 to $149,087)	$99,783	$353,442	NO	NO	NO	NO
	$122,087	$432,445	NO	NO	NO	NO
	$149,087	$529,416	NO	NO	NO	NO
High Income Deciles 7-9 (Greater than $149,087)	$178,435	$638,537	NO	NO	NO	NO
	$220,696	$795,317	NO	NO	NO	YES
	$286,435	$1,039,579	NO	NO	YES	YES

Source: *TRREB Market Watch Report, May 2024; Statistics Canada Custom Tabulation Order*
Note: *Tenth income decile omitted as there is no maximum affordable price for this group*

Understanding Ownership Affordability Table: Based on the gross household income, a maximum affordable purchase price can be calculated by assuming the household spends 30% of their income on shelter costs (mortgage payments and property taxes).

Household incomes were calculated using Statistics Canada's household income distribution and projected forward from 2020 using the increase in the Toronto CMA CPI from 2020 to 2024 (+17.4%).

The maximum affordable house price was calculated using the Bank of Canada's conventional 5-year mortgage rate and incorporated considerations for downpayment and mortgage payments. This was calculated using York Region's methodology for calculating affordable ownership thresholds, as outlined in Appendix A of the Region's Affordable Housing Measuring and Monitoring Guidelines, except the upper limit of the decile, rather than the average household income for the 60th income percentile, is used.

Within the table, 'YES' denotes a household income decile group that can afford a given dwelling type based on current market prices. 'NO' denotes a household income decile group that cannot afford the current market price without spending more than 30% of their household income on shelter costs.

Note: *Monthly property tax factor is assumed 0.680463%/12 (based on 2024 Regional, local, and school residential property tax rates) and the mortgage interest rate is 6.49% (the conventional 5-year mortgage interest rate published by the Bank of Canada as of January 2025).*
York Region's methodology for calculating affordable ownership thresholds assumes that mortgage insurance is paid in equal monthly installments over the 25-year amortization period of the mortgage without any (compound) interest. In practice, mortgage insurance is typically added to principal of the mortgage (if it is not paid up-front in a lump sum) and is paid with interest out of the monthly mortgage payment.

Housing Construction Shifts and the Metropolitan Context

Trends in housing construction activity within Markham should be analyzed and understood within a metropolitan housing market context. Since the early-2000s, new housing construction in Markham, as in other jurisdictions throughout the Toronto Census Metropolitan Area (CMA), has been impacted by provincial planning legislation and policy shifts requiring municipalities to adopt more compact and efficient land use patterns. For example, with the introduction of the Greenbelt Protection Act, 2004, the Greenbelt Act, 2005, and the Places to Grow Act in 2005. The adoption of planning policies promoting higher-density, transit-oriented development has contributed to a shift away from ground-related housing toward denser forms of apartment housing and the concentration of new housing development in more central locations in proximity to higher-order transit.

Since Markham is located at the periphery of the built-up area encircled by the greenbelt within the Toronto CMA, the adoption of planning policies promoting higher-density, transit-oriented development may have contributed to builders substituting low-density development on the suburban fringe within Markham for higher-density development in more central locations outside of Markham. Therefore, the decline in overall construction activity in Markham should not be considered indicative of a decline in overall construction activity within the broader metropolitan housing market.

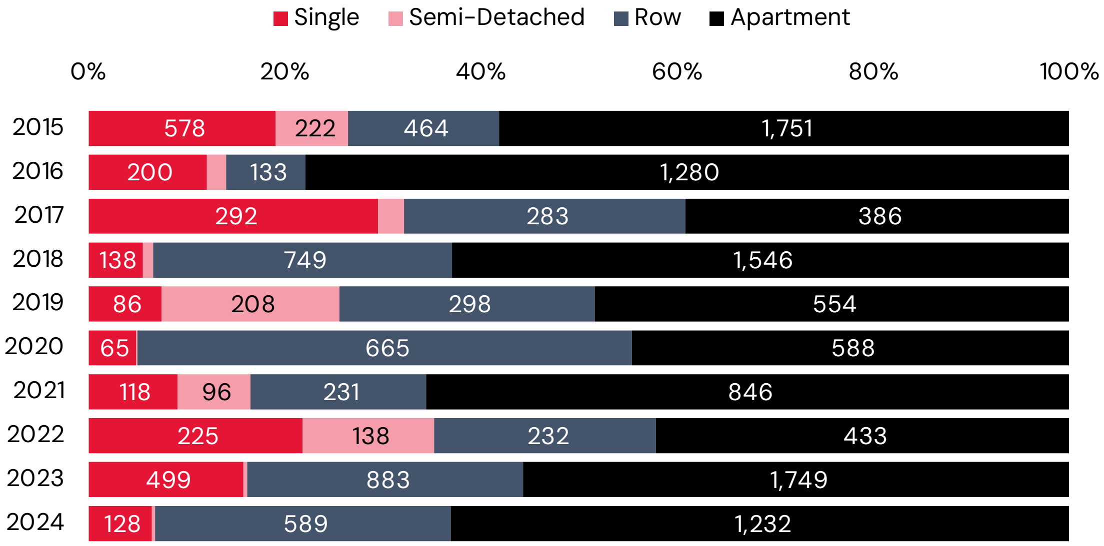
Housing Completions by Tenure and Dwelling Type

For purposes of CMHC's Starts and Completions Survey, a **housing completion** is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10% of the proposed work remains to be done.

Between 2015 and 2024, there were a total of 17,995 housing completions in Markham, of which 7,235 (40.2%) were freehold ownership starts and 9,995 (55.5%) were condominium completions. There were a total of 765 rental housing completions between 2015 and 2024, representing only 4.3% of all housing completions over that period.

The shift from freehold toward condominium ownership housing and from single- and semi-detached housing toward apartment housing is evident in housing completions data (**Figure 37**). While apartment dwellings accounted for just 14.8% of the housing completions between 1990 and 1999, this dwelling type accounted has accounted for over half (55.5%) of the housing completions between 2020 and 2024.

Figure 37 • Housing completions by dwelling type in the City of Markham, 2015-2024



Source: CMHC Housing Starts and Completions Survey, 2015-2024

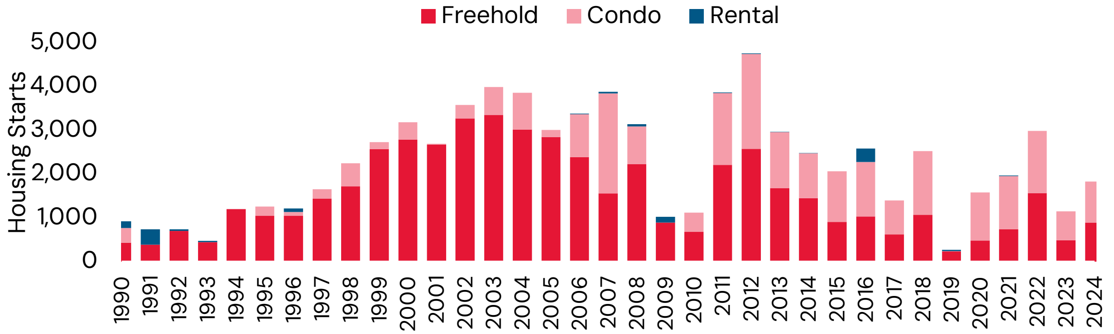
Housing Starts by Tenure and Dwelling Type

In CMHC's Starts and Completions Survey, a **housing start** is defined as the beginning of construction work on a building. This is usually when the concrete has been poured for the whole of the footing around the structure or an equivalent stage where a basement will not be part of the structure.

Housing starts in Markham have historically been dominated by the ownership housing market. Over the 10 years between 2015 and 2024, there were a total of 18,337 housing starts in Markham, of which 8,028 (43.8%) were freehold homeowner starts and 9,955 (54.3%) were condominium starts. There were a total of 354 rental housing starts between 2015 and 2024, representing only 1.9% of all housing starts over that period.

Condominium ownership has gradually usurped freehold ownership in new housing starts. For example, 15,138 (88.4%) of the 17,118 housing starts in Markham between 2001 and 2005 were freehold housing units. Between 2020 and 2024, less than half (43.8%) of all housing starts were freehold, with condominiums accounting for most (56.0%) of new starts.

Figure 38 • Housing starts by intended tenure in the City of Markham, 1990-2024



Source: CMHC Housing Starts and Completions Survey, 1990-2024; Note: Data exclude 15 housing starts in 1999 and seven (7) housing starts in 2020 for which the intended market(s) was deemed unknown by CMHC.

The shift from freehold to condominium housing starts coincided with a shift from single- and semi-detached housing toward apartment housing. For example, between, 2001 and 2005, nearly three quarters (12,570, 73.4%) of all housing starts (17,118) were single- or semi-detached housing starts. By 2020 to 2024, single- and semi-detached housing comprised less than one fifth (1,712, 18.0%) of all housing starts (9,502). These figures also point to a decline in overall construction activity in Markham over time.

New Housing: Key Takeaways

- Since the early-2000s, new housing construction in Markham has shifted away from freehold tenure single- and semi-detached housing units toward condominium- row house and apartment units. This shift coincided with a shift in provincial planning policy promoting more efficient and higher-density land use patterns within the Toronto Census Metropolitan Area.
- Overall housing construction activity in Markham has gradually declined in recent years. This may be due a variety of trends, including builders substituting low-density development on the suburban fringe within Markham for higher-density development in more central locations outside of Markham, declining supply of developable serviced land, and shifting household preferences toward denser forms of housing.
- Very little purpose-built rental units have been developed in Markham over the last 35 years, and most of the rental units that were built were offset by demolitions or conversions within the existing purpose-built rental housing stock.

Housing Profile Key Takeaways

The following takeaways are explored in detail throughout this section:

- **Existing Housing Stock:** The existing housing stock in Markham is comprised primarily of ground-oriented housing in the form of single- and semi-detached and row houses. However, row house and apartment structures were the predominant source of new dwelling growth between the 2016 and 2021.
  - The Markham housing stock is relatively young, with nearly half of all occupied dwellings constructed within the new millennium. The vast majority of all housing was constructed after 1980.
- **Rental Market Trends:** Markham has experienced significant growth in the demand for rental accommodation without corresponding growth in the stock of purpose-built rental housing. Most renter household growth has been accommodated by the secondary rental market.
  - Rental vacancy rates have remained persistently low for as long as data has been available, pointing to a chronic and structural rental housing deficit that makes the search for affordable housing affordable for low- and moderate-income households difficult.
  - The existing primary rental market is not affordable for low-income renters. The secondary rental market, where most renters in Markham live, is unaffordable for low- and moderate-income households.

Existing Housing Stock: Large, Expensive Housing

In 2021 — **62.5% of dwellings** were single- or semi-detached

In 2024 — **$1,973,288** Purchase price for new single- or semi-detached house

The existing supply of housing in Markham is made up largely of **single-detached dwellings** and other ground-oriented housing types, the **most expensive housing** on the market.

Rental Market Trends: Insufficient Rental Supply

Average Market Rent — **$1,831** for all unit sizes in 2024 (+53.0% since 2015)

Vacancy Rate — **2.0%** for all unit sizes in 2024 (from 2.5% in 2015)

A lack of development of purpose-built rental units has led to **decreasing vacancy rates** and **increasing rent prices** on the primary rental market.

Housing Profile Key Takeaways, continued

The following takeaways are explored in detail throughout this section:

- **Non-Market Housing Trends:** The loss of affordable market housing units in the community has led to an increased demand for community housing in Markham. The growing number of applicants, along with the persistently long wait time for these units, indicate a consistent demand for subsidized housing in Markham that has not been met with an appropriate level of supply for those in need.
- **Ownership Market Trends:** From 2015 to 2024, the price of newly constructed single- and semi-detached dwellings has increased dramatically overall and including rapid increases in prices in recent years. Resale homes, while slightly less expensive, have also increased dramatically during this period.
    - Ownership housing market activity and trends are heavily influenced by interest rates. The historically low interest rates that prevailed in 2020 and 2021 followed by the aggressive hikes to interest rates to combat inflation have created significant fluctuations in real ownership housing affordability in Markham.
- **New Dwellings:** Since 2000, new housing construction in Markham has shifted away from freehold tenure single- and semi-detached housing units toward condominium- row house and apartment units. This shift coincided with a shift in provincial planning policy promoting more efficient and higher-density land use patterns within the Toronto Census Metropolitan Area.

Non-Market Housing: Affordable Housing Deficit

Households on Waitlist — **2,217 households**

Wait Times — **10.5 years** for seniors in 2023 (11.1 in 2017)

13.2 years for non-seniors in 2023 (12.8 in 2017)

A lack of supply of new subsidized and affordable housing has led to **substantial numbers of households on community housing waitlist** and **consistently long wait times.**

New Dwellings: Shift to Dense Housing Types

Apartments — **82.0%** of all housing starts between 2020 in 2024 (26.6% from 2001 and 2005)

Single- and Semi-Detached — **18.0%** of all housing starts between 2020 in 2024 (73.4% from 2001 and 2005)

Development trends show that new construction in Markham is more likely to be more dense housing types, such as apartments, that previously.

2.7 Projected Housing Needs and Next Steps

Overview

The City of Markham is a rapidly growing municipality within the Toronto Census Metropolitan Area (CMA). As Markham continues to evolve, a detailed municipal forecast is essential to guide strategic planning, infrastructure investment, and policy decisions.

This section provides a detailed forecast for Markham to the Planning Horizon, analyzing key socio-demographic trends, such as population growth, housing demand, and core housing need, and the existing and planned housing supply for this population growth. Using a combination of demographic projections, economic trends, and market analysis, this forecast aims to equip the City of Markham with the insights needed to ensure Markham remains can house all current and future residents in affordable and suitable housing.

The findings in this report will support long-term planning initiatives, including the Official Plan, and economic development policies. By anticipating future growth and challenges, this forecast will help shape a city that meets the needs of current and future residents while balancing sustainability, affordability, and economic opportunity.

Assumptions

These projections were developed utilizing Census of Population data from Statistics Canada, including population and household characteristics. These census counts are an undercount of the actual population in a given jurisdiction, mostly due to the inevitable reality of some people not being counted. This could happen either because their household did not receive a census questionnaire, like if a structurally separated dwelling is not easily identifiable, or because they were not included in the questionnaire completed for the household, such as the omission of a boarder or a lodger.

These projections should not be considered comprehensive and only serve as a proxy for the purposes of this study, in the absence of comprehensive local municipal projections with community-specific and recent economic and migration trends considered. The Government of Ontario’s Ministry of Finance population projections are only currently available for the Census Division (i.e., York Region) as a whole.

While these projections factor shifting household formation trends, these projections assume linear relationships between historical household formation patterns and future household formation patterns.

These populations projections were developed to align with the existing population projections as outlined in the *York Region 2051 Forecast and Lands Needs Assessment* completed as a part of the new Regional Official Plan. These projections forecast the population of Markham to grow to 416,100 people by the year 2031 and 619,200 people by 2051. These forecasts were used to create household projects in the year 2035, for the purposes of the Federal Housing Needs Assessment template, and throughout the Planning Horizon for the City of Markham.

Projection Methodology

Population Projections

Population data was gathered from Statistics Canada Community Profiles for the periods of 2006, 2011, 2016, and 2021. The Cohort Survival Projection Method was used to project the historical population trends into future years. The Cohort Survival Projection Method is a simple method for forecasting what the future population will be based upon the survival of the existing population and the births that will occur. Births were projected using trends in the Ontario birth rates in the last ten years, forecasting these trends to continue in a linear fashion moving forward.

To augment this method with historical trends, a time series regression for the survival rate for each age cohort was utilized to capture shifting population trends in Markham over time. Age cohorts were projected to future years and added together for total population figures.

Household Projections

Household projections were calculated utilizing the previously developed population projections and the historical trends for household sizes in Markham. Household projections were calculated by forecasting trends for the average number of people per household and applying those to the population projections previously developed. These forecasts incorporate shifting trends in average household size in Markham over time.

The household projections provided a basis to develop projections by household tenure (owner or renter households), type (family or non-family households), size (one-, two-, three-, four-, and five- or more-person), core hosuing need status, and age (15-24, 25-34, 35-44, 44-54, 55-64, 65-74, 75-84, and 85+) based on historical trends in Markham. Household projections based on these household characteristics incorporated shifting trends in Markham over time.

A similar methodology was used to project households within the HART income categories (very low, low, moderate, median, high).

Projection Methodology

Dwelling Projections

Projections for aspects of anticipated dwellings were developed using the projections of dwellings and historical trends associated with these dwellings.

Using custom order cross-tabulation data from Statistics Canada, the rate that households lived in a particular dwelling type (single-detached, semi-detached, row house, and apartment) or dwelling size (one-, two-, three-, and four- or more-bedroom) were utilized to calculate the anticipated need in future years given the households that were projected to exist.

Using these projections, forecasts of the age of construction and the number of dwellings that require major repairs were developed. These projections assume the residential development activity will continue to increase in Markham to accommodate the expected growing population.

Supply of Rental

The projection for the future supply of purpose-built rental units utilized forecasted renter households and historical residential development trends for purpose-built rental units in Markham. However, it should be noted that these forecasts assume that a limited number of purpose-built rental units will be remove from the market due to demolition.

Supply of Institutional Beds

The required supply of institutional beds in the City of Markham was estimated using the 2021 CMHC capture rate (3.8%) for York Region, according to the *Seniors Housing Survey Report, 2021*. This capture rate is used to estimate the number of assisted living beds that will be required in a community based on the population aged 75 years or older.

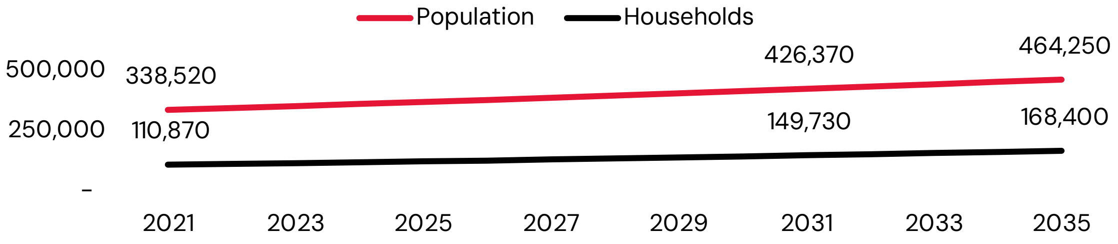
Household Projection Outcomes and Key Takeaways

The population of the City of Markham is expected to continue to grow rapidly in the next decade **(Figure 38).** These population projections are consistent with the Region's population forecast found the *York Region 2051 Forecast and Lands Needs Assessment* completed as a part of the new Regional Official Plan. The resulting households projected for this population growth is notable and requires adequate planning considerations. This growth represents an increase of approximately 52% between 2021 and 2035. The *Markham Housing Pledge* is the City's commitment to facilitate the construction of 44,000 new homes over the next 10 years in support of the Province of Ontario's goal of building 1.5 million new homes by 2031. This projection is roughly consistent with this pledge, as it projects the need for approximately 39,000 new homes between 2021 and 2031.

The projections completed for this study expect Markham to contain approximately 168,400 households in 2035. The following trends were observed from these household projections:

- The **proportion of renter households is projected to increase** in Markham, from 18.3% of households in 2021 to approximately 20.7% of households in 2035.
- The **average size of households in Markham is projected to continue to decrease**. Between 2011 and 2021, the average household size decreased from 3.3 persons per households to 3.0. Forecasted to 2035, the average household size in Markham is projected to be 2.8 persons per household.
- This **decrease in household size is projected to occur due to an increase in one- and two-person households in the municipality**. One-person households, which accounted for 15.6% of households in 2021, are projected to make up 19.4% of households in 2035. Two-person households, which accounted for 27.5% of households in 2021, are projected to make up 31.0% of households in 2035.

Figure 38 • Projection for population and households in the City of Markham, 2021-2035



Source: SHS Consulting projections, 2024; Statistics Canada Community Profiles, 2021

- **Non-family households are projected to account for a higher proportion of households** in 2035 in Markham. In 2021, family households made up 81.7% of households in Markham, while non-family households made up the other 18.3%. Projected forward to 2035, trends indicate that non-family households will account for 20.9% of households, while family households make up the other 79.1% of households in Markham. This trend will likely be due to the increase in one-person households.
- The **population in Markham is expected to continue to age**. In 2021, households maintained by an adult aged 65 or older accounted for 27.5% of households. By 2035, this age cohort is projected to account for 43.8% of households in Markham. This includes a considerable proportion of households maintained by adults aged 85 and older (9.8%). These households may require considerations for supports, either through supportive housing or housing with supports to remain in their community.
- **Trends for dwellings types and sizes in Markham are expected to remain relatively consistent** throughout the projection period. While apartment dwellings with fewer bedrooms are projected to grow slightly, single-detached dwellings with four bedrooms or more are expected to remain the most common dwelling type and size in Markham.

Socio-Demographic Analysis

This socio-demographic analysis provides insights into the evolving population characteristics, including age distribution, household composition, and income levels in the City of Markham through the Planning Horizon.

Population Forecast

The population of Markham is forecasted to continue to age throughout the Planning Horizon (**Table 11**). The population under the age of 15 years was forecasted to remain effectively stagnant during this period, while the population aged 65 years and older was forecasted to continue to be the fastest growing age cohort in Markham.

These trends suggest many households typically associated with homeownership and family formation may be forced to delay or forgo household formation Markham due to the lack of housing affordability, particularly for homeownership or family-sized housing. While age cohorts in age groups associated with family formation were forecast to grow throughout the Planning Horizon, these age cohorts make up a smaller share of the population while children-aged age cohorts decline throughout this period.

Household Composition

Continuing trends that have been ongoing since at least 2006, the average household size in Markham was forecasted to continue to decrease throughout the Planning Horizon (**Table 12**). While households of all sizes were forecast to grow during this period, the trend of smaller household sizes is due to the increase in households containing one and two persons. These households are the fastest growing sizes during this period.

The ongoing trend of smaller household sizes in Markham may be due to household formation preferences or a lack of affordable and available units appropriate for family formation and growth.

Table 11 • Forecast for population by age cohort in the City of Markham, 2021-2051

Population Age	2021	2031	2041	2051
0 to 14	*53,900*	51,900	45,400	55,700
15 to 24	*40,900*	55,900	56,200	42,700
25 to 34	*42,900*	42,300	65,400	73,400
35 to 44	*43,400*	61,900	60,000	87,400
45 to 54	*48,200*	72,700	89,000	68,100
55 to 64	*47,200*	50,700	82,000	103,300
65 to 74	*37,200*	46,100	54,500	94,700
75+	*24,900*	44,800	68,500	90,500
Total	*338,600*	426,300	521,000	615,800

Source: SHS Inc. projections, 2025

Table 12 • Forecast for households by size in the City of Markham, 2021-2051

Household Size	2021	2031	2041	2051
One-Person	*17,300*	27,700	41,100	57,400
Two-Person	*30,500*	45,200	64,000	86,800
Three-Person	*22,500*	29,300	37,800	47,800
Four-Person	*23,500*	28,100	33,800	40,200
Five- or more-Person	*17,100*	19,500	22,100	25,000
Household Size	*3.1*	2.8	2.6	2.4
Total	*110,900*	149,800	198,800	257,200

Source: SHS Inc. projections, 2025

// Detailed Forecast

// Socio-Demographic Analysis (continued)

Household Income

Households were forecasted within the income bounds from the HART household income categorizations outlined in Section 2.3 of this report. Households across these income categories were forecasted to grow in Markham throughout the Planning Horizon (**Table 13**). However, the growth rate of Very Low Income and Low Income households were forecasted to be the fastest growing in the City.

The growth of households with incomes at or below 50% of the area median household income throughout the Planning Horizon may require additional resources for community or affordable housing for these households.

Core Housing Need

The number of households forecasted to be in core housing need increased steadily over the Planning Horizon in the City of Markham (**Table 14**). Households in severe core housing need, or spending 50% or more of their gross household income on shelter costs while in core housing need, was also estimated to increase during this period. This is particularly true for renter households.

These trends are consistent with increasing numbers of owners and renters in core housing need in Markham prior to 2021. Household income figures were impacted by government relief programs during the 2021 Census, particularly with households who may be in core housing need. Even with these impacts, the absolute number of households in core housing need has increased each census.

Table 13 • Forecast for households by income in the City of Markham, 2021-2051

Household Income	2021	2031	2041	2051
Very Low Income	*4,900*	7,300	10,500	14,400
Low Income	*18,700*	27,500	38,900	52,600
Moderate Income	*19,800*	27,500	37,200	48,800
Median Income	*22,600*	30,300	39,900	51,300
High Income	*44,800*	57,100	72,300	90,100
Total	*110,800*	149,700	198,800	257,200

Source: SHS Inc. projections, 2025

Table 14 • Forecast for households by tenure in the City of Markham, 2021-2051

Household Tenure	2021	2031	2041	2051
Owner Households	*90,500*	120,600	158,600	203,700
Owners in Core Housing Need	*10,100*	14,100	18,600	23,900
Owners in Severe Core Housing Need	*5,400*	7,500	9,900	12,700
Renter Households	*20,300*	29,100	40,200	53,500
Renters in Core Housing Need	*5,200*	8,200	11,400	15,100
Renter in Severe Core Housing Need	*3,000*	4,800	6,600	8,800
Total	*110,800*	149,700	198,800	257,200

Source: SHS Inc. projections, 2025

// Socio-Demographic Analysis (continued)

Household Tenure

Household tenure trends were forecasted to remain relatively consistent throughout the Planning Horizon (**Table 15**). While renter households were forecasted to grow faster and account for a higher proportion of total households during this period, homeowners will remain the majority of households in Markham. The growth of renter households during this period may be constricted by the supply of purpose-built rental housing and increasing rent prices in Markham.

The proportion of owner households in Markham with a mortgage was forecasted to increase throughout the Planning Horizon. This trend aligns with increasing housing prices for both newly constructed and resale ownership housing in Markham.

The share of renter households who live in subsidized housing in Markham was forecasted to increase throughout the Planning Horizon. For the purposes of this forecast, subsidized housing includes rent-geared-to-income, community housing, government-assisted housing, non-profit housing, rent supplements, and housing allowances. This trends aligns with the tightening rental market in Markham, with consistently low vacancies and increasing rent prices, and the increased share of Very Low and Low Income households forecasted throughout the Planning Horizon.

Table 15 • Forecast for households by tenure in the City of Markham, 2021-2051

Household Tenure	2021	2031	2041	2051
Owner Households	*90,500*	122,600	160,800	206,300
Owners - With Mortgage	*53,200*	72,300	96,500	125,400
Owners - Without Mortgage	*37,300*	48,300	62,100	78,300
Renter Households	*20,300*	27,200	38,000	51,000
Renters – Subsidized	*1,200*	2,000	2,900	3,900
Renters - Not Subsidized	*19,100*	27,200	37,400	49,600
Total	*110,800*	149,700	198,800	257,200

Source: SHS Inc. projections, 2025

Existing and Planned Housing Supply

The existing and planned housing supply forecast examines the current and future housing stock in Markham, analyzing housing type, tenure, and rental market availability in alignment with the Official Plan and Regional Official Plan. This section also assesses housing age, condition, and institutional housing supply, including senior, special needs, and student accommodations, to provide an understanding of the housing landscape in Markham.

Dwelling Type by Tenure

The development trends observed in recent years are projected to continue in the City of Markham, with an increased number of owner households living in condominium apartment dwellings. The forecasted housing supply in Markham estimated the construction of more dense housing to continue to provide more housing units for both owner and renter households (**Table 16**).

Renter households in Markham will continue to rely on the secondary rental market, as more renter households are projected to live in single- and semi-detached dwellings throughout the Planning Horizon.

Dwelling Age and Condition

Forecasted age of dwellings assumed the increase in residential development in Markham will ramp up to accommodate the growth in households throughout the Planning Horizon (**Table 17**). With these development trends estimated, the number of dwellings requiring major repairs was forecasted throughout the Planning Horizon (**Table 18**). These forecasts show an increased number of apartment dwellings requiring repair until 2051.

Table 16 • Forecast for dwellings type and tenure in the City of Markham, 2021-2051

Dwelling Type	2021	2031	2041	2051
Owned Dwellings	*90,500*	122,600	160,800	206,300
Single-Detached	*57,200*	77,500	10,1600	130,400
Semi-Detached	*6,200*	8,400	11,000	14,100
Row House	*12,500*	16,900	22,200	28,500
Apartment Dwelling	*14,600*	19,800	26,000	33,300
Rented Dwellings	*20,300*	27,200	38,000	51,000
Single-Detached	*5,000*	6,700	9,400	12,600
Semi-Detached	*900*	1,200	1,700	2,300
Row House	*3,600*	4,800	6,700	9,000
Apartment Dwelling	*10,800*	14,400	20,200	27,100
Total	*110,800*	149,800	198,800	257,300

Source: SHS Inc. projections, 2025

Table 17 • Forecast for dwellings by age in the City of Markham, 2021-2051

Period of Construction	2021	2031	2041	2051
1960 or Before	*2,800*	2,700	2,600	2,400
1961 - 1980	*17,700*	17,100	16,400	15,800
1981 - 2000	*37,800*	37,700	37,600	37,500
2001 - 2021	*52,500*	51,700	50,900	50,100
2022 - 2051	-	40,500	91,300	151,400

Source: SHS Inc. projections, 2025

Table 18 • Forecast for dwellings requiring major repairs in the City of Markham, 2021-2051

Dwelling Type	2021	2031	2041	2051
Single-Detached	*2,000*	2,700	3,500	4,400
Semi-Detached	*100*	200	200	300
Row House	*400*	500	700	900
Apartment Dwelling	*800*	1,200	1,600	2,200

Source: SHS Inc. projections, 2025

// Existing and Planned Housing Supply continued

Rental Market Supply

The existing supply of purpose-built rental in the City of Markham has been insufficient for the number of renter households historically (**Table 19**). While residential development trends indicate that housing intended for the rental market is being constructed in Markham, the primary rental universe has remained stagnant in recent years. For housing conditions for renters to improve, an increased focus on the development and maintenance of purpose-built rental is required. This forecast assumed a priority for developing and maintaining purpose-built rental in Markham based on the findings of this report.

Institutional Beds

Based on the CMHC capture rate[8] for York Region, the number of assisted living beds that will be required for the City of Markham have been forecasted (**Table 20**). This forecast considers the aging population that will create additional demand for these types of accommodations in Markham moving forward. These trends indicate an increasing demand for assisted living beds, a finding that is consistent with the growing demand for these units in Markham evidenced by growing waitlists for community housing mandates for seniors and long-term care units in the City.

Table 19 • Forecast for rental units in the City of Markham, 2021-2051

Rental Market	2021	2031	2041	2051
Renter Households	*20,300*	29,100	40,200	53,500
Primary Market Units	*1,600*	3,000	5,100	8,000
Secondary Market Units	*18,700*	26,100	35,100	45,500

Table 20 • Forecast for assisted living beds required in the City of Markham, 2021-2051

	2021	2031	2041	2051
Population aged 75+	*24,900*	44,800	68,500	90,500
Assisted Living Beds	900	1,700	2,600	3,400

[8] - The capture rate is the proportion of the population aged 75 and over living in the survey universe. For York Region in 2021, the capture rate was 3.8%.

3 Housing Insights

This section includes the following sub-sections:

- *3.1 Key Housing Insights*
- *3.2 Use of Housing Needs Assessment in Long-Term Planning*

3.1 Key Housing Insights

The Housing Needs Assessment has identified key trends and challenges shaping the current and future housing conditions in the City of Markham. The findings highlight the mismatch between existing housing supply and the needs of current and future residents of Markham.

Building on these trends, the ***Key Housing Insights*** section examines the demand for housing that is not currently being met by the supply within the housing stock in Markham. By comparing current housing availability, affordability, and suitability with projected needs, this analysis identifies potential shortfalls across housing types, tenure options, and affordability levels for a range of household compositions and income levels.

This analysis serves as a foundation for evidence-based decision-making, informing municipal strategies and housing policies aiming to address these housing.

The following ***Key Housing Insights*** were identified through this Housing Needs Assessment:

> ***#1:*** *There is a need for considerations to house an* ***aging population***
>
> ***#2:*** *There is a need for more* ***community housing options*** *for low-income households*
>
> ***#3:*** *There is a need for an increased supply of* ***purpose-built rental housing***
>
> ***#4:*** *There is a need for a* ***mix of housing sizes*** *to provide options for households*
>
> ***#5:*** *There is a need for* ***diverse housing types*** *to deliver* ***affordable ownership options***

How to read this section:

Key Trends will outline and summarize the ***Key Takeaways*** that were identified throughout the Housing Needs Assessment report. These **Key Trends** were observed through quantitative and qualitative trends in the community. For more data or context for the data that informed these **Key Trends**, please refer to the corresponding section within the Housing Needs Assessment report.

Key Statistics will augment the ***Key Trends*** outlined throughout the section. These **Key Statistics** are data points that can be found within the Housing Needs Assessment report and aim to highlight the key figures and trends that inform the ***Key Housing Insight***. For more context surrounding the **Key Statistics** used in this section, please refer to the corresponding section within the Housing Needs Assessment report.

Housing Gaps Analysis will distill the conclusions and provide the takeaways for the ***Key Housing Insight***. The **Housing Gaps Analysis** will analyze how the ***Key Takeaways*** found throughout the Housing Needs Assessment relate to potential solutions to address the ***Key Housing Insight***.

Key Housing Insight #1: There is a need for considerations to house an aging population

Key Trends:

Population in Markham is aging: While the population of the City of Markham was only slightly older than region-wide trends, recent growth in Markham was almost entirely driven by adults aged 65 years or older. While this trend of aging population is common across the region and province, Markham experienced growth in this age cohort at a faster rate than both York Region and Ontario.

Households maintained by these adults aged 65 years or older accounted for over one third of the households in Markham. The growth of households maintained by this age cohort was the fastest in the City and accounted for the vast majority of the household growth in Markham in recent years.

Future population projections expect this aging to continue: According to population forecasts completed for this report, the share of population that is aged 65 years and older is expected to continue to grow in Markham for the duration of the planning horizon. These households will require consideration to be able to comfortably and affordably age in place within their communities.

Key Statistics

Older adults account for nearly all the population growth in Markham

The population in Markham had higher average (**41.8 years**) and median (**42.4 years**) population ages relative to the population of York Region in 2021 (41.4 and 42.0 years, respectively).

This older population was due to the proportion of the population aged 65 years and older in Markham (**18.3%**), which was higher than the Region-wide share (17.0%). The growth of this age cohort **(+12,140 people, +24.3%)** exceeded the total population growth in Markham from 2016 to 2021 **(+9,535 people, +2.9%)**, as the City lost population in younger age cohorts during this period.

Population forecasts completed for this study estimate that the population aged 65 years and older will account for **30.1%** of the Markham population by 2051, almost double 2021 levels (18.3%).

Households maintained by adults aged 65 years and older were the fastest growing

In 2021, approximately one quarter (**27.5%**) of the households in Markham were maintained by an adult aged 65 or older, slightly higher than region-wide trends (26.1%). The growth of households maintained by this age cohort grew by (**+33.1%**) between 2016 and 2021, the **fastest growth of any age cohort** and the **faster growth than the Region-wide trends (+27.3%)**.

// Key Housing Insight #1: There is a need for considerations to house an aging population

Key Trends:

Existing mismatch between demand and supply of housing for older households: Single-detached dwellings accounted for more than half of the housing supply in Markham in 2021. These dwelling types overwhelmingly contain three or more bedrooms. Single-detached dwellings were the most expensive dwelling type available on the housing market in Markham and typically require more maintenance to keep in adequate condition.

Households primarily maintained by an adult aged 65 or older were much more likely to contain two or less people and to be low-income relative to all households in Markham, although it should be noted that they are more likely to own assets, such as their home.

Housing outcomes for older adults have been impacted by lack of affordable options: Households led by adults aged 65 years and older were more likely to reside in core housing need when compared to all households in Markham in 2021. These households were more likely to be in core housing due to inadequate housing, or housing that requires major repairs, potentially indicating difficulties that these older households have maintaining their existing housing. These difficulties may be due to lower, fixed incomes or the expenses associated with maintaining a large single-detached dwelling.

Key Statistics

Households maintained by adults aged 65 years and older more likely to be small

In 2021, **70.8%** of households maintained by an adult aged 65 years or older contained **one or two people**. This was almost twice the rate for all households in Markham (43.1%).

Single-detached dwellings average monthly costs were the most expensive

Households living in single-detached dwellings reported the **highest monthly shelter costs ($2,204)** in Markham in 2021. This was higher than the average monthly shelter costs for row houses ($2,018) and apartment dwellings ($1,716).

Older adults more likely to live in core housing need due to inadequate and unaffordable housing conditions

Households maintained by adults aged 65 years and older were the most likely to be in core housing due to only inadequate housing (**1.9%**) and only unaffordable housing (**90.9%**), higher than all households in Markham in 2021 (1.2% and 84.7%, respectively).

// Key Housing Insight #1: There is a need for considerations to house an aging population

Key Trends Summary

- As the population of the City of Markham continues to age, the **demand for appropriate and affordable housing options for older adults is expected to grow**.
- The **rapid increase in the number of households led by adults aged 65 years and older** suggests a pressing need to ensure that housing options align with the evolving demographic profile of Markham.
- The **existing housing stock in Markham does not adequately meet the needs of older adults seeking to age in place**. The predominance of single-detached and semi-detached dwellings, housing types that are typically larger and more expensive, presents affordability and maintenance challenges for older households, particularly those on fixed incomes.
- **Older adults are more likely to be in core housing need** relative to all households in Markham, in part due to an **increased rate of housing that required major repairs.**

Housing Gaps Analysis

- These trends indicate the need for **increased housing options tailored to older adults**, including **affordable rental housing**, **accessible units**, and **supportive housing programs** that **enable aging in place**.
- Additional programs, such as **home renovation and maintenance support initiatives**, may help older homeowners maintain their existing residences.
- For those requiring higher levels of care, **there may be a growing need for long-term care and integrated housing models** that provide both housing and health-related services.
- Addressing these gaps will be essential to ensuring that the aging population in Markham can continue to **live comfortably and affordably within their communities**.

Key Housing Insight #2: There is a need for more community housing options for low-income households

Key Trends:

Naturally occurring affordable housing units are being lost: The municipality has experienced a loss of low-end market housing that would be considered affordable for low-income households, particularly on the rental market where they would typically seek accommodations. The number of rental units that have shelter costs within an affordable range for low-income renter households in Markham has decreased in recent years as rent prices have increased.

The increase in rent prices in recent years is likely due to the insufficient development of housing to meet the needs of a variety of income levels. The number of renter households that reported paying over $2,000 a month on shelter costs increased dramatically. However, these dwellings were most likely to be have been built between 1981 and 2001. This indicates that market pressures are likely causing this increase in rent to levels unaffordable for renter households.

Despite efforts to develop new units intended for the rental market in Markham in the last twenty years, there has been little growth in the primary rental market universe over this period. In fact, the primary rental market has even shrunk in recent years. This indicates that rental units, potentially older rental units that are naturally occurring affordable units for low-income households, are potentially being demolished while new rental is being built.

Key Statistics

The number of low-end of market rentals are decreasing in Markham

Between 2016 and 2021, the number of rental units that were rented for less than $1,500 **decreased to 6,115 units, or a loss of 1,370 units (-18.3%)**. These units would be affordable for some low-income renter households in Markham.

In 2020, there were **10,045 low-income renter households** in Markham.

Despite rental development, the primary rental universe has shrunk

From 2015 to 2024, there were 765 housing completions intended for the rental market. During this period, the **universe of purpose-built rental units in Markham decreased from 1,643 in 2015 to 1,631 in 2024**. This loss was likely due to a demolition of an existing rental unit.

New rental stock has been added to the universe while older, more affordable stock has been removed, contributing to increasing rental prices (**$1,831 in 2024**).

// Key Housing Insight #2: There is a need for more community housing options for low-income households

Key Trends:

Lack of existing supply of supportive and accessible units: The current supply of supportive housing in Markham is insufficient for the level of demand. The incidence of core housing need among households with members with activity limitations indicates demand for affordable housing with supports are in need in Markham.

These households are more likely to be in core housing need due to unsuitable housing, likely indicating these households are willing to move to housing they can afford despite the lack of suitable number of bedrooms.

Waitlist for community housing indicates increasing level of demand: As of 2023, there were over 2,200 households on the waitlist for subsidized housing in Markham. Over half of these applicants were seniors. The growing number of applicants, along with the persistently long wait time for these units, indicate a consistent demand for subsidized housing in Markham that has not been met with an appropriate level of supply for those in need.

The wait times for subsidized units remain high for units in Markham, as the average wait time for subsidized housing has increased in recent years as more households look for non-market housing accommodations in Markham.

Key Statistics

Lack of existing housing units with supports

As of 2024, there were 403 housing units with supports administered by York Region. This was a slight increase from 2019 levels, when 392 units were available.

Waitlist data indicates growing demand for community housing in Markham

As of 2023, there were 2,217 households on the waitlist for subsidized housing in Markham. The number of households on the waitlist for non-seniors subsidized housing has increased consistently over time, having grown by 213 (+26.4%) households sine 2017.

Core housing need indicates negative housing outcomes for those with activity limitations

Households containing at least one member with mental activity limitations (4.1%, both) and physical activity limitations (2.9%, both) were more likely to be in core housing need due to living in inadequate or unsuitable housing relative to all households (2.8%, both) in Markham.

// Key Housing Insight #2: There is a need for more community housing options for low-income households

Key Trends Summary

- The **loss of affordable housing units**, particularly on the rental market, has left many low-income households without options for housing.
- The existing supply of community and affordable housing in Markham, provided through York Region and non-profit housing organizations, has **not met the level of demand in the community for this type of housing**. This is particularly true of **supportive and accessible housing demand**, as these housing types make up a very small proportion of community housing supply.
- The loss of affordable market housing units in the community has led to an **increased demand for community housing in Markham**.
- The growing number of applicants on subsidized housing waitlists, along with the persistently long wait time for these units, **indicate a consistent demand for subsidized housing in Markham** that has not been met with an appropriate level of supply for those in need.

Housing Gaps Analysis

- The loss of low-end of market housing units in the City of Markham, particularly within the rental market, has **left many low-income households without viable housing options**.
- The **insufficient supply of community and affordable housing has not kept pace with demand**, particularly for supportive and accessible housing. The limited availability of these housing types highlights a significant gap in the housing supply in Markham.
- The **availability of supportive and accessible housing remains a key concern** in Markham. Households with members experiencing activity limitations are more likely to be in core housing need while residing in unsuitable housing, most likely due to a lack of affordable and appropriately sized options. This underscores the need for **increased development of supportive housing that includes necessary accessibility features and services**.
- The **high demand for community housing is evident in the persistently long waitlist for subsidized units**. The growing number of applicants, coupled with increasing wait times, indicates that the current supply of subsidized housing is not meeting demand. **Without significant investment in new affordable housing, wait times are likely to remain long**, exacerbating housing challenges for low-income households in need of stable accommodations.
- To address these gaps, there is a need for **increased development of affordable rental and community housing options**, as well as targeted efforts to **preserve existing naturally occurring affordable housing**. Expanding supportive and accessible housing options will be critical in ensuring that all residents, particularly those with higher needs, have access to safe, appropriate, and affordable housing in Markham.

Key Housing Insight #3: There is a need for an increased supply of purpose-built rental housing

Key Trends:

Existing supply of rental units is insufficient for current renters and future growth: In 2021, homeownership rates in the City of Markham were comparable to York Region trends. However, renter household growth in Markham has accelerated in recent year. Between 2016 and 2021, renter households accounted for nearly three quarters of all household growth in recent years. The rate of renter household growth was more than four times higher than the rates for the Toronto CMA and province-wide trends.

During this period of significant demand for rental accommodation, there was a lack of corresponding growth in the stock of purpose-built rental housing in Markham. While housing completions data indicated an increase in the development of units intended for the rental market, the size of the primary rental universe in Markham shrunk during this period. Most renter household growth has been accommodated by the secondary rental market.

According to the projections completed for this study, the demand for rental units will continue to grow in Markham, as the number of renter households is projected to continue to increase throughout the Planning Horizon.

Key Statistics

Renter household growth is driving household growth in Markham

From 2016 to 2021, Markham grew by 8,185 households, of which **6,040 were renter households (73.8%)**. The growth of renter households was almost three times higher than the growth of owner households during this period (**+2,150, +2.4%**).

The growth of renter households in Markham stands out in a regional context, with a higher growth rate for renter households (**+42.3%**) than York Region (+37.8%), the Toronto CMA (+10.3%), and province-wide trends (+10.6%).

Primary rental universe shrunk as the number of renter households grew

During this period of growth for renter households in Markham, the size of the primary rental universe in Markham decreased from **1,646 units in 2016 to 1,633 in 2021**. As of 2024, there were 1,631 units on the primary rental market in Markham.

This lack of growth in the primary market universe occurred while there were **496 housing completions** in Markham intended for the rental market.

// Housing Insight #3: There is a need for an increased supply of purpose-built rental housing

Key Trends:

Lack of sufficient rental supply has led to low vacancy rates and increasing rent prices: Rental vacancy rates in Markham have remained persistently low for as long as data has been available. Vacancy rates hit recent lows in 2023 when all unit sizes fell below 1% vacancy. While the vacancy rates of one-bedroom and two-bedroom in 2024 represented increases from 2023, there remained effectively zero (0) vacant three- or more-bedroom units in 2023 and 2024. These trends point to a chronic and structural rental housing deficit that makes the search for affordable housing affordable for low- and moderate-income households difficult, especially those requiring three or more bedrooms.

Inflationary pressures, increased interest rates, population increases, and economic factors have all contributed to an increased demand for rental housing and tightening of the rental market in Markham. The lack of available rental units has led to rapid increases in rent prices on the primary rental market, while secondary market prices were even more expensive.

Tightened rental market has led to negative housing outcomes for renter households: The rental market in Markham has led to renter households disproportionately facing housing affordability issues and living in core housing need relative to owner households. Increased demand for rental units has led to a gradual loss of more affordable rental units across the city. Renter households were much more likely than owner households to be living in unsuitable housing in core housing need, indicating the need for more affordable options with a suitable number of bedrooms to accommodate a range of renter household sizes.

Key Statistics

Tightening rental market has led to lower vacancy rates and higher rental prices

Between 2015 and 2024, the average rent price across **all unit sizes increased by 53.0**%, from $1,197 in 2015 to $1,831 in 2024. Prices on the secondary rental market represented more expensive prices from a point-in-time scan completed in 2025.

In 2023, the vacancy rate across the **primary rental market was 0.4%**, including a vacancy rate of **0.0% for three- or more-bedroom units**.

Increased rates of core housing need for renter households

Despite making up just 31.1% of households in Markham, renter households accounted for **69.8% of the households in core housing need**. In 2021, **21.2% of renter households** were in core housing need, relative to 4.1% for owner households.

// Housing Insight #3: There is a need for an increased supply of purpose-built rental housing

Key Trends Summary

- **Households who rent their homes were the largest source of household growth** in Markham. Between 2016 and 2021, nearly three quarters of total household growth in Markham was renter household growth, and the rate of renter household growth in Markham was nearly four times as high as the rate of renter household growth in both the Toronto CMA and Ontario at large.
- Markham has **experienced significant growth in the demand for rental housing** without corresponding growth in the stock of purpose-built rental housing. Most renter household growth has been accommodated by the secondary rental market. The existing primary rental market prices are not affordable for low-income renters. The secondary rental market, where most renters in Markham live, is unaffordable for low- and moderate-income households.
- **Rental vacancy rates have remained persistently low** for as long as data has been available, pointing to a chronic and structural rental housing deficit that makes the search for affordable housing affordable for low- and moderate-income households difficult.
- Renter households are **disproportionately more likely to spend 30% or more of their incomes on shelter** and experience **core housing need** than owner households.

Housing Gaps Analysis

- The number of renter households in the City of Markham has grown in recent years, **increasing demand for rental housing across the city**. The rental housing market in the Markham has faced persistent challenges due to a lack of sufficient rental supply, **leading to consistently low vacancy rates and rising rent prices**.
- These trends highlight a **chronic rental housing shortage that disproportionately impacts low- and moderate-income households**, particularly larger families in need of suitably sized accommodations.
- The rental market in Markham has led to **negative housing outcomes for many renter households**. Compared to homeowners, renters are more likely to experience housing affordability issues and be in core housing need. The lack of affordable and appropriately sized rental options has contributed to a **growing number of renter households living in unsuitable housing conditions**, underscoring the need for increased development of purpose-built rental housing that can accommodate a range of household sizes.
- Addressing these housing gaps will require the **expansion of the rental housing supply, with a focus on affordable and family-sized units**. Policies and programs that support the development of rental housing, particularly those that include three-bedroom or larger units, will be essential in ensuring that all households in Markham have access to stable, affordable housing options.

Key Housing Insight #4: There is a need for a mix of housing sizes to provide options for households

Key Trends:

Growth trends indicate increased demand for housing for smaller households: Household growth in Markham outpaced population growth in the City in recent years, indicating that household sizes have been trending smaller over time. Despite larger households, including those containing families, being the most common in Markham, household formation trends in recent years indicate that one- and two-person households are the fastest growing in the City.

More dense housing types are more affordable, but have not historically been built large enough for growing families: More than half of the existing housing stock in Markham was single-detached dwellings in 2021. Between 2016 and 2021, row house and apartment structures were the predominant source of new dwelling growth. These housing types represent more affordable options for households in Markham.

Development trends towards more dense housing types, including apartments or stacked townhouses, have not historically been conducive to housing growing families. Apartment dwellings were the most likely to be deemed unsuitable or not have enough bedrooms for the housing size and composition according to National Occupancy Standards, of all dwelling types in Markham. This trend was due to apartment dwellings being much more likely to contain two bedrooms or less.

Key Statistics

Household growth driven by households containing one and two people

Households containing families made up 77.0% of households in Markham in 2021. However, smaller households, or those containing one or two people, accounted for 98.4% (+8,065 households) of the household growth between 2016 and 2021 in the City.

Between 2016 and 2021, household growth in Markham (+8.0%) outpaced population growth (+2.9%), indicating trends towards smaller household sizes.

Apartments becoming more common, need for family-sized units is increasing

Although they accounted for only 23.1% of the housing stock in 2021, apartment dwellings were the fastest growing dwelling type (+20.3%) between 2016 and 2021 in Markham.

Households living in apartment dwellings were the most likely to report residing in unsuitable housing conditions (13.2%). This was almost double the rate of all households in Markham in 2021 (7.0%).

// Key Housing Insight #4: There is a need for a mix of housing sizes to provide options for households

Key Trends:

Household formation trends indicate family growth may be impacted by housing: Household formation has declined among adults aged 35 to 44 years in Markham, as the headship rate of this age cohort decreased between 2006 and 2021. This age cohort is a demographic typically associated with homeownership and family formation. Notably, the headship rate of adults in Markham aged 25 to 34 years has marginally increased over time, running counter to the trend for young adults in the Toronto CMA as a whole.

Residential development trends may be impacting the formation of households and growth of families in Markham. Housing that is suitable for growing families is unaffordable for most households, while apartment dwellings typically do not offer these unit sizes. Single-detached dwellings are not affordable for most one- or two-person households, but apartment dwellings are less likely to be available for these households.

Shift in development trends provide opportunity for more options for households: Since roughly 2010, a shift in development trends have led to an increased number of apartments and row houses being constructed in Markham. With this shift in development patterns, there is an opportunity to provide a diverse range of housing sizes to provide a more diverse range of housing sizes to match the growth trends in Markham for current and future households.

Key Statistics

Residents of the City of Markham are forming households and families later in life

The headship rate of **adults aged 35 to 44 years** decreased from a peak of **46.1%** in 2006 to **43.5%** in 2021. This decline represents approximately **1,148 households** that would have been formed if the headship rate of adults aged 35 to 44 years had remained constant between 2006 and 2021.

Existing trends tend to limit number of bedrooms in more dense housing types

In 2021, **77.7% of apartment dwellings contained two bedrooms or less**, the highest rate of any dwelling type in Markham.

The shift towards more dense housing types in Markham has not been met with a diverse size of units within these developments. The lack of family-sized rental units has led to effectively **zero (0) vacant units** on the primary rental market with three or more bedrooms.

// Key Housing Insight #4: There is a need for a mix of housing sizes to provide options for households

Key Trends Summary

- Between 2016 and 2021, **household growth in Markham outpaced population growth in the City**.
- Despite larger household containing families being the most common household types in Markham, trends in recent years indicate an **increasing demand for smaller units suitable for one- or two-person households**.
- The **population aged under 65 years declined** between 2016 and 2021. Younger population age cohorts in Markham are declining at faster rates than the Region and Toronto CMA. However, the marginal growth in young households maintained by those aged under the age of 25 indicates the availability of household formation.
- The **existing housing stock in Markham is comprised primarily of expensive, large housing in the form of single- and semi-detached dwellings**.
- While housing completions and starts in Markham have historically been predominantly single-detached dwellings, there has been a **recent shift to more dense residential built forms**.

Housing Gaps Analysis

- Household growth in Markham has outpaced population growth in recent years, **indicating a shift toward smaller household sizes**. This trend signals an increasing demand for smaller housing units that can accommodate new household formations.
- The existing housing stock in Markham is largely composed of expensive single- and semi-detached dwellings, **may not be appropriate for smaller households**.
- The shift toward higher-density housing types, including row houses and apartments, **presents opportunities to provide more diverse housing options**. However, these housing types have not been conducive to accommodating growing families in Markham.
- Apartment dwellings, which represent a growing share of the housing stock, have historically been more likely to be unsuitable for families due to their limited number of bedrooms. This **lack of larger, affordable units may be contributing to declining household formation among adults aged 35 to 44**, a demographic typically associated with homeownership and family growth.
- This recent shift in the development trends **presents an opportunity to address the mismatch between household needs and available housing options**. Future development should focus on providing a diverse range of unit sizes, ensuring that both smaller households and growing families have access to suitable and affordable housing options.
- Markham should aim to **expand the supply of mid- and family-sized units within multi-residential developments** to support a diverse range of household types and address the evolving housing needs of current and future residents.

Key Housing Insight #5: There is a need for diverse housing types to deliver affordable ownership options

Key Trends:

Existing housing stock is predominantly large, expensive dwellings: In 2021, the majority of the housing stock in Markham was comprised of single-detached dwellings. This dwelling type is the most expensive available on the housing market in Markham, with prices for newly constructed single-detached dwellings reaching almost $2,000,000 in 2024. Ownership housing has become unaffordable for the vast majority of households in Markham. Resale dwellings, typically more affordable than newly constructed homes, were not affordable for anyone in the bottom nine income deciles in Markham.

Existing housing market has caused a cascading impact that has led to negative outcomes for owner and renter households: Between 2006 and 2016, the number of renter households in core housing need has decreased while the share of owner households in core housing need increased. This decrease of renters in core housing need should not be misinterpreted in a positive light. Since spending more than 30% of income on shelter is the largest determinant of core housing need, decreasing core housing need among renters between 2006 and 2016 was likely the product of a growing proportion of middle-income households who would have otherwise become homeowners but were unable to due to the rising cost of homeownership.

The incomes of these households were sufficiently high to keep them from spending more than 30% of income on shelter in the rental sector but were insufficiently high to transition to homeownership. The impact of these trends is less households making the transition to home ownership and decreased availability of rental units for those that need them.

Key Statistics

Housing stock is predominantly made up of large, expensive single-detached dwellings

In 2021, **73.7%** of single-detached dwellings in Markham contained four or more bedrooms.

In 2021, over half of the dwellings in the Markham were single-detached dwellings (**62,270 dwellings, 56.2% of the housing supply**). This was a higher proportion than the Toronto CMA (39.0%) and province-wide trends (53.6%).

The average re-sale price for single-detached dwellings in May 2024 was **$1,271,200**, higher than row houses ($950,623) and apartment dwellings ($731,175) with average prices for newly constructed single-detached dwellings reaching almost $2,000,000 in 2024.

Homeownership prices have led to affordability issues for owner households

Between 2006 and 2016, the percentage of homeowners in **core housing need increased from 12.0% to 13.7%.** Core housing need rates declined across household tenures in 2021 in part due to COVID-19 relief programs.

// Key Housing Insight #5: There is a need for diverse housing types to deliver affordable ownership options

Key Trends:

Existing mismatch between demand and supply of housing for older households: Single-detached dwellings accounted for more than half of the housing supply in Markham in 2021. These dwelling types overwhelmingly contain three or more bedrooms. Single-detached dwellings were the most expensive dwelling type available on the housing market in Markham and typically require more maintenance to keep in adequate condition.

Households primarily maintained by an adult aged 65 or older were much more likely to contain two or less people and to be low-income relative to all households in Markham, although it should be noted that they are more likely to own assets, such as their home.

Housing outcomes for older adults have been impacted by lack of affordable options: Households led by adults aged 65 years and older were more likely to reside in core housing need when compared to all households in Markham in 2021. These households were more likely to be in core housing due to inadequate housing, or housing that requires major repairs, potentially indicating difficulties these that these older households have maintaining their existing housing. These difficulties may be due to lower, fixed incomes or the expenses associated with maintainer a large single-detached dwelling.

Key Statistics

Single-detached dwellings not affordable for many households in Markham

Newly constructed and existing single- and semi-detached dwellings would be considered **unaffordable for all households** with incomes below $286,435 in 2024, or **90% of households in Markham**.

Shift in development market can provide affordable ownership options

Apartments, which are deemed affordable to households with incomes in the **eighth income decile or higher**, and row houses, which are deemed affordable to households with income in the **ninth income decile or higher**, are more affordable options on the ownership market.

Apartments and row houses have accounted for 85.2% of housing completed in Markham since 2020, providing an opportunity for more affordable ownership options on the housing market in the City.

// Key Housing Insight #5: There is a need for diverse housing types to deliver affordable ownership options

Key Trends Summary

- The existing housing stock in Markham is comprised **primarily of expensive, ground-oriented housing in the form of single- and semi-detached dwellings**.
- From 2015 to 2024, the price of newly constructed single- and semi-detached dwellings has **increased dramatically overall** and including **rapid increases in prices in recent years**. Resale homes, while slightly less expensive, have also **increased dramatically during this period**.
- **Prices for home ownership are considered unaffordable for even high-income households** in Markham.
- Over the last 20 years, **new housing construction** in Markham has shifted away from freehold tenure single- and semi-detached housing units **toward condominium- row house and apartment units**.

Housing Gaps Analysis

- Historically, single-detached dwellings have dominated Markham's housing stock, offering suitable living spaces for larger households but at price points well beyond the reach of moderate-income families. As a result, **homeownership has become increasingly inaccessible to many households in the city**.
- The emergence of more dense and diverse housing types, such as row houses and apartments, **has the potential to bridge this affordability gap**.
- These housing types could provide more affordable ownership opportunities for **households that have been priced out of the current market**, particularly those who are **currently renting but aspire to own**. Enabling these households to transition into ownership could, in turn, **free up rental housing, alleviating some of the pressure on tight rental market** in Markham.
- Ensuring that **new ownership housing aligns with the needs of a range of household sizes and incomes will be essential in addressing the affordability challenges** in Markham. Policies that support the development of more affordable ownership options, particularly through medium-density housing forms, can create a more inclusive housing market while promoting long-term stability for residents.

3.2 Use of Housing Needs Assessments in Long-term Planning

This section of the Housing Needs Assessment aims to determine how the community anticipates to use the results and findings captured within the study to inform long-term planning and action to address identified needs.

These identified needs include key housing insights identified in this report and anticipated growth pressures from the projected future growth in the community.

Informing Community Planning, Housing Policies, and Housing Actions

The Housing Needs Assessment (HNA) will reinforce planning policies and regulations in the City of Markham's Official Plan through the Official Plan Review process, Secondary Plans, and Zoning By-law, which lays the policy foundation for implementing action items to meet the housing needs identified in this HNA. For long-term land use planning purposes, the data developed through the HNA will confirm the projected growth and housing demands to establish land supply needs. The City's Official Plan and Zoning By-law are updated regularly providing opportunities for amendments that will consider updates to the Housing Needs Assessment.

Priorities for the City include continuing to encourage gentle density and intensification, focusing on transit-oriented community growth along our main transit corridors as well as our Protected Major Transit Station Areas (PMTSA), and implementing tools to streamline the development approval process and build housing across all tenures faster.

The City continues to work with the development industry to provide a more diverse range of housing options, including higher density housing, purpose built rental housing and affordable housing. The City is working to enhance its tracking of data through the development review process to include more information on the tenure of units, affordable units, and the demolition of rental units. The City will continue to advance policy and land use planning changes including through measures such as a Community Planning Permit System, IZ strategic acquisitions for affordable/emergency housing, and the Comprehensive Zoning By-law review to enable more flexibility for housing creation. This includes provisions for infill development through additional residential units (ARUs).

This HNA demonstrates the continued need for policy attention specifically to affordable housing for renters and smaller units. This HNA can also further support the planning and investments the City has made for intensification of PMTSAs and strategic corridors to promote complete communities that will provide a diverse range of housing opportunities to meet the needs of the community and priority groups as reflected in this HNA.

The City is a part of the Housing Accelerator Fund (HAF) program, which provides funding to support local initiatives that remove barriers to building more homes faster and boost housing supply. The City's HAF application implements many of the recommendations in the City's Affordable and Rental Housing Strategy, informed by the City's previous HNA completed in 2019.

Although various HAF initiatives, such as the MTSA policies, ARUs and parking standards have been advanced as part of the City's work plan, the HNA will support the HAF Initiatives by identifying the City's housing gaps, opportunities and changes that have taken place since the previous assessment was completed in 2019. If feasible, the updated HNA will also inform the parameters and criteria for the partnerships anticipated to deliver the required affordable and purpose-built housing and consider population, demographics, economics, and the current rental market.

// Use of Housing Needs Assessments in Long-term Planning

Use of Data to Direct Plans and Policies

The HNA aligns with the City's Official Plan and overall growth management strategies. The City develops policies aimed at improving housing, such as those mentioned above. The data can be used to supplement the City's ongoing initiatives that ensure there is servicing capacity from the Province and Region to meet forecasted growth targets and housing needs through studies. This includes but is not limited to servicing studies, transportation studies, parks studies, and community services and facilities studies.

The HNA will help inform other growth management strategies and documents to collectively demonstrate effective short- and long-term growth and planning needs. The HNA will also assist with site-specific development application reviews to ensure market delivery of housing matches the needs of the community. The HNA reinforces the need to proactively plan and pursue housing opportunities across the entirety of the housing continuum, while also advancing priorities around gentle intensification, missing middle housing, transit-oriented community development, and complete community growth.

It is critical to strengthen the connection between housing affordability and transportation, ensuring both systems work together to support sustainable transit infrastructure investments. While public transit plays a key role in providing mobility options for residents, it is equally important to highlight the need for a broader range of transportation choices, such as walking, cycling, and micromobility options developed through transportation demand management (TDM) strategies. These active and flexible modes are essential to complement transit services and help meet the evolving housing and mobility needs of the community.

To effectively support the growing population of Markham, housing growth must be closely aligned with transportation infrastructure planning. This means ensuring that transit services and road networks are expanded and improved in tandem with new residential developments. Equally important is the alignment of housing growth with servicing infrastructure, public service facilities, and community amenities, including water and wastewater systems, schools, libraries, recreation centres, and parks, to ensure that new communities are complete and sustainable. Special attention should be given to addressing the transportation needs of priority populations, including low-income households, seniors, and newcomers, by identifying gaps in transit access and making targeted improvements. Understanding commuting patterns, especially for work-related trips, will help optimize transit routes, active transportation networks, and first- and last-kilometre connections.

Recognizing the impact of high housing costs on travel behavior is key. Rising housing prices can force residents to live farther from work, increasing transportation costs and reliance on private vehicles. By identifying transit enhancements and alternative travel options, coordinating infrastructure delivery, and ensuring access to essential community amenities, Markham can help reduce the overall cost of living and create a more equitable and accessible transportation system for all.

// Use of Housing Needs Assessments in Long-term Planning

Anticipated Growth Pressures

As described above, adequate servicing (water and in particular wastewater) is required from the Province and York Region to meet the known housing growth demands. Additionally, to ensure the anticipated levels of growth aligns with infrastructure needs at a social, community and natural infrastructure level, more demand will be placed on cultural services, parks, community facilities and economic development opportunities to ensure balanced growth and complete community development. The City continues to enhance its downtown core as a housing and economic development destination, with infrastructure assistance required in order to ensure the health, vibrancy, and vitality of this area as the community continues to grow. The vision for this mixed-use Downtown Markham is one that promotes an array of housing types and tenures but is required to be supported with equal parts investment in physical and social/cultural infrastructure.

Growth, however, is occurring beyond the downtown core. Markham is also experiencing intensification along major corridors and around key transit stations, with new mid- and high-rise developments contributing to a more urban built form. At the same time, greenfield areas at the City's edges continue to accommodate low- and medium-density housing, placing additional pressures on servicing and transportation infrastructure. Neighbourhood-level growth requires coordinated investment in schools, parks, and community facilities to ensure new residents have access to complete communities.

Further investment will also need to be made in transit and the extension of existing BRT routes for reliable transit servicing. This includes strengthening connections between growth areas and regional transit, ensuring that residents across Markham, not only those in the downtown, have equitable access to mobility options. At a regional and local level additional investment will also need to be made to promote healthy communities that have access to all goods, services, amenities and health care.

4 Appendix

This section includes the following sub-sections:

- *Glossary*
- *Data to Support Ontario Regulation 232/18 Inclusionary Zoning Assessment Report*

Glossary

> ***Note:** Unless otherwise noted, all definitions have been retrieved from Statistics Canada and CMHC sources*

Household Terms

- **Household Type:** Household type refers to the composition of persons who occupy the same dwelling.
    - **Census family** is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children.
    - **Couple with Children** refers to a census family that contains a married couple or a couple living common law and at least one child.
    - **Couple without Children** refers to a census family that contains a married couple or a couple living common law and no children.
    - **Lone-parent Households** means that single parent takes care of dependent children without a partner.
    - **Multigenerational households** means households with three or more generations. These households contain 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.
    - **Other census family household** includes both one-census-family households with additional persons and multiple-census-family households.
    - **Two- or more-person non-family household** means a group of two or more persons who live together but do not constitute a census family.
- **Household tenure** refers to whether the household owns or rents their private dwelling.
    - **Owner households** are considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. Owner households include both freehold and condominium ownership.
    - **Renter households** are considered to rent their dwelling if no member of the household owns the dwelling.
- **Private Household:** Refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad.
- **Household Income:** The total combined income from all household members, before taxes and deductions.
- **Primary Household Maintainer:** First person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.
- **Headship Rate:** 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). Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year.

// Glossary // *Key Terms*

Household and Population Terms

- **Immigration Status:** Refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities. Immigrants who have obtained Canadian citizenship by naturalization are included in this group.
- **Recent Immigrant** or **Newcomer:** Refers to an immigrant that has moved to Canada within five years of the Census period. For the purposes of this report, newcomer will be used as an umbrella term that includes recent immigrants, asylum seekers, and temporary foreign workers.
- **Immigrant Household:** Refers to households where the primary household maintainer has immigrant status in Canada.
- **Racialized:** Refers to whether a person is a visible minority or not, as defined by the Employment Equity Act. The Employment Equity Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." In 2021 Census analytical and communications products the term "visible minority" has been replaced by the terms "racialized population" or "racialized groups" reflecting the increased use of these terms in the public sphere.

Understanding Mobility Analysis

- **Geographic mobility** refers to a population's geographic movement over time. The Census of Population collects information on a person's usual place of residence one (1) year or five (5) years prior to the census reference date.
    - By comparing an individual's place of residence on a past date with their current place of residence, information can be obtained on geographic mobility. For this report, mobility data is presented at the population and household level. Household mobility is determined by the mobility of the primary household maintainer.

Understanding Data on Sex and Gender:

- Data on gender can help in understanding whether household needs vary based on the gender of the primary maintainer. It is important to note that while households are required to indicate one household maintainer within census data, in many instances these responsibilities are shared across gender, and conclusions may be difficult to draw based on this data alone.
- Starting in 2021, Statistics Canada began distinguishing between gender and sex at birth in their data collection. Gender refers to an individual's personal and social identity as a man, woman or non-binary person (a person who is not exclusively a man or a woman). Sex at birth refers to sex assigned at birth, which is typically assigned based on a person's reproductive system and other physical characteristics. The data presented here for 2021 is based on gender. Given that data on gender is not available for 2016, comparisons over time are excluded.
- Given that the non-binary population is small, Statistics Canada sometimes aggregates data on to a two-category gender variable to protect the confidentiality of responses provided. In these cases, individuals in the category "nonbinary persons" are distributed into the other two gender categories and are denoted by the "+" symbol.

// Glossary // *Key Terms*

Priority Groups from National Housing Strategy

Many Canadians have difficulty finding and affording housing that meets their needs. The National Housing Strategy outlines the following priority populations:

- **Survivors (especially Women and their children) fleeing domestic violence:** Survivors fleeing domestic violence are individuals who leave their home because they fear or have experienced violence within that setting. Domestic violence is often associated with gender-based violence (GBV) which is violence that is committed against someone based on their gender identity, gender expression or perceived gender.
- **Seniors:** Usually, the population of individuals aged 65 and over.
- **People with developmental disabilities:** A developmental disability (also called intellectual disability) is characterized as people with significant limitations in both intellectual capacity and adaptive skills (e.g., Down syndrome, fetal alcohol syndrome and autism).
- **People with mental health and addiction issues:** The terms 'mental health and 'addiction issues' refer to a wide range of disorders that affect mood, thinking and behaviour. Examples include depression, anxiety disorders, schizophrenia, as well as substance use disorders and problem gambling.
- **People with physical disabilities:** Physical disability is the existence of a long–lasting condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting or carrying. This includes sensory disability conditions such as blindness, deafness, or a severe vision or hearing impairment that noticeably affects activities of daily living.
- **Racialized Persons:** Racialized persons and/or groups can have racial meanings attributed to them in ways that negatively impact their social, political, and economic life. This includes but is not necessarily limited to people classified as "visible minorities" under the Canadian census and may include people impacted by antisemitism and Islamophobia.
- **Newcomers (including refugees):** Immigrants or refugees who have been in Canada for a short time, usually less than 5 years.
- **2SLGBTQIA+ community:** Lesbian, gay, bisexual, transgender, queer, two-spirit and other gender individuals.
- **Veterans:** Former members of the Canadian Armed Forces who successfully underwent basic training and were honourably released.
- **Indigenous peoples:** 'Indigenous Peoples' is a collective name for the original peoples of North America and their descendants. The Canadian Constitution recognizes three groups of Indigenous peoples (sometimes, still named 'Aboriginal peoples'): First Nations, Inuit and Métis. These are three distinct peoples with unique histories, languages, cultural practices and spiritual beliefs. 'First Nations people' include Status and non-Status Indians.
- **Homeless:** The situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.
- **Working poor / housing challenged:** A person who is considered of the "working poor" is someone who: has an after-tax income below the poverty line, or Low-income Measure (LIM) for the area in which they live; has earnings of at least $3,000 a year ; is between the ages of 18 and 64; is not a student; and lives independently.

// Glossary // *Key Terms*

Housing Affordability Measures

- **Shelter-to-Income Ratio (STIR):** A commonly accepted benchmark for measuring affordability in the Canadian context is where a household spends no more than 30% of its gross household income on housing costs. This is referred to as the shelter-cost-to-income ratio, or STIR, and is a key indicator of affordability.
- For the purposes of this report, the following terms will be used to describe different levels of STIR:
    - *A household facing **affordability issues** is a household spending 30% or more of their gross household income on shelter costs.*
    - *A household facing **deep affordability issues** is a household spending 50% or more of their gross household income on shelter costs.*
- **Core Housing Need:** CMHC definitions consider a household to be in core housing need if it meets two (2) criteria:
    - A household is below one or more of the adequacy (see: *Dwelling Condition*), suitability (see: *Dwelling Suitability*) and affordability standards (see: *Shelter-to-Income Ratio*).
    - The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.
- **Low-income population:** The low-income measure, after tax, (LIM-AT) refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases.
    - Low-income status is typically presented for persons but, since the LIM-AT threshold and household income are unique and shared by all members within each household, low-income status based on LIM-AT can also be reported for households.

Economic Terms

- **Labour force:** The labour force refers to the civilian non-institutional population 15 years of age and over who, during the survey reference week (when labour force statistics are collected), were employed or unemployed.
- **Employment rate:** The percentage of the population who are employed.
- **Unemployment rate:** The percentage of the labour force who are unemployed.
- **Participation rate:** The percentage of the population who are in the labour force.

// Glossary // *Key Terms*

Dwelling Terms

- **Dwelling Type:** The type of dwelling refers to the built-form or structure type of a dwelling where someone lives.
  - **Single detached dwellings** are not attached to any other dwelling or structure (except its own garage or shed).
  - **Semi-detached dwellings** are one of two dwellings attached side by side to each other, but not attached to any other dwelling or structure (except its own garage or shed).
  - **Row houses** are one of three or more dwellings joined side by side, but without any other dwellings either above or below.
  - **Apartment in a building that has fewer than five storeys** is a dwelling unit attached to other dwelling units, commercial units or other non-residential space in a building that has fewer than five storeys. This category contains apartment dwelling or flat in a duplex. This is one of two dwellings located one above the other.
  - **Apartment in a building that has five or more storeys** is a dwelling unit in a high-rise apartment building that has five or more storeys. Also included are apartments in a building with five or more storeys where the first floor or second floor is commercial establishments.
- **Dwelling Construction Age:** Period of construction refers to the period in time during which the building or dwelling was originally constructed. This refers to the period in which the building was completed, not the time of any later remodeling, additions, or conversions.
- **Dwelling Suitability:** Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives.
- **Dwelling Condition:** The condition of a dwelling refers to whether the dwelling is in need of repairs, or adequate. This does not include desirable re-modelling or additions.
  - **Regular maintenance needed** includes dwellings where only regular maintenance, such as painting or furnace cleaning, is required.
  - **Minor repairs needed** includes dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles; or defective steps, railing or siding.
  - **Major repairs needed** includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring; and dwellings needing structural repairs to walls, floors or ceilings. If a dwelling required major repairs, it is considered inadequate.

Residential Development Terms

- **Housing Start:** In CMHC's Starts and Completions Survey, a start is defined as the beginning of construction work on a building. This is usually when the concrete has been poured for the whole of the footing around the structure or an equivalent stage where a basement will not be part of the structure.
- **Housing Completion:** For purposes of CMHC's Starts and Completions Survey, a Completion is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10% of the proposed work remains to be done.
- **Dwelling unit:** In CMHC's Starts and Completions Survey, a dwelling unit is defined as a structurally separate set of self-contained living premises. A dwelling unit has a private entrance from outside the building or from a common hall, lobby or stairway inside the building. The entrance must be one that can be used without passing through another separate dwelling unit.

// Glossary // *Key Terms*

CMHC's Housing Continuum Definitions

Homelessness: Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what is known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

Emergency Housing: Emergency Housing is defined as facilities providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing or counselling. Emergency housing is short-term accommodation for people who are homeless or in crisis. Shelters and hostels are two common examples of emergency housing. There may also be smaller religious or community-based organizations that provide emergency housing.

Transitional Housing: Housing that is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years.

Supportive Housing: Supportive housing is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

Community Housing: The term "community housing" is an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial or municipal governments.

Affordable Housing: In Canada, housing is considered "affordable" if it costs less than 30% of a household's before-tax income. Many people think the term "affordable housing" refers only to rental housing that is subsidized by the government. In reality it is a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.

Market Housing: Market-rate housing refers to non-subsidized properties that are rented or owned by those who pay market-rate rents or who paid market value to purchase the property.

// Glossary // *Vacancy Rates*

"Natural" vs. Actual Vacancy Rates

Economists hypothesize that there is an equilibrium or "natural" vacancy rate at which rents neither rise nor fall, indicating a 'healthy' rental market where rents grow sufficiently to cover rising operating expenses (and therefore keep the housing stock in a good state of repair) but by no more. Although this "natural" vacancy rate is not directly observable, it can be estimated using data on past trends and compared with the current vacancy rate to derive some indication of the direction of future rents.[9]

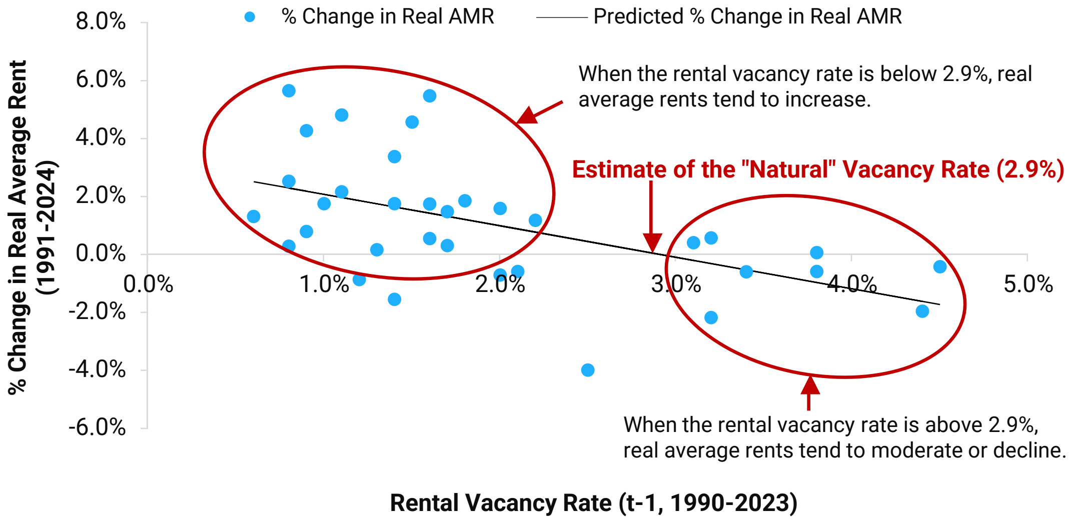
The "natural" vacancy rate is often estimated at the metropolitan level since the supply and demand for housing in different jurisdictions (submarkets) within the same housing market are not independent of each other (for example, rents in Markham are not independent of those in Richmond Hill, since the only thing separating those demanding and supplying rental housing between jurisdictions is, for the most part, simply an administrative boundary). At the same time, the existence of different submarkets within any given metropolitan housing market implies the existence of different "natural" vacancy rates within that market, in which case the "natural" rate at the submarket-level also provides a useful reference point.[1]

Using data on vacancy rates and average rents for primary rental units of all bedroom types between 1990 and 2024, the "natural" vacancy rate is estimated for both the Toronto CMA and the City of Markham using a simple regression of the real average rent at time *t* on the vacancy rate from the previous year (time *t*-1). The use of real rents reflects rent growth resulting from increases in operating expenses and therefore precludes the need to include an operating expense control variable, while lagging the vacancy period by one year permits a lagged response in rents to market conditions.

[9] Hagen, D. A., & Hansen, J. L. (2010). Rental Housing and the Natural Vacancy Rate. *The Journal of Real Estate Research*, *32*(4), 413–434

Figure 39 plots the annual change in the real average rent against the vacancy rate in the Toronto CMA from the previous year on the Y- and X-axes respectively. The point at which the black (regression) line intersects the X-axis (that is, where the % change in the real average rent is 0%, which is equivalent to dividing the regression intercept – where the regression line intersects the Y-axis – by the slope of the regression line) is the estimate of the "natural" vacancy rate, which in this case is 2.9%. For Markham, the "natural" vacancy rate estimate is lower, at 2.0%.

Figure 39 • Estimate of the 'natural' rental vacancy rate in the Toronto CMA, 1990-2023



Source: CMHC Rental Market Survey, 1990-2024

Data to Support Ontario Reg. 232/18 IZ Assessment Report

The table below outlines the data requirements to support *Ontario Regulation 232/18 IZ Assessment* by identifying the sections in the report where the require data can be accessed.

This report outlines analysis of demographics and population, household incomes, and housing supply in the City of Markham. This report informs the housing gaps analysis of housing types and sizes of units that may be needed to meet anticipated demand for affordable housing. For further data on market prices, considering location in Markham, and the potential impacts on the housing market of IZ by-laws, please refer to the IZ Assessment Report.

2. (1) An assessment report required by subsection 16 (9) of the Act shall include information to be considered in the development of official plan policies described in subsection 16 (4) of the Act, including the following:	
Requirement	**What section of the HNA the data is located:**
1. An analysis of demographics and population in the municipality.	***Community Profiles and Trends***
2. An analysis of household incomes in the municipality.	***Household Profiles and Economic Characteristics***
3. An analysis of housing supply by housing type currently in the municipality and planned for in the official plan.	***Housing Profile***
4. An analysis of housing types and sizes of units that may be needed to meet anticipated demand for affordable housing.	***Projected Housing Needs and Next Steps + Detailed Forecast for Planning Horizon***
5. An analysis of the current average market price and the current average market rent for each housing type, taking into account location in the municipality.	• Housing prices and rents will be included in ***Housing Profile*** • IZ Assessment Report will include location-specific data
6. An analysis of potential impacts on the housing market and on the financial viability of development or redevelopment in the municipality from IZ by-laws, including requirements in the by-laws related to the matters mentioned in clauses 35.2 (2) (a), (b), (e) and (g) of the Act, taking into account: i. value of land, ii. cost of construction, iii. market price, iv. market rent, and v. housing demand and supply.	IZ Assessment Report
7. A written opinion on the analysis described in paragraph 6 from a person independent of the municipality and who, in the opinion of the council of the municipality, is qualified to review the analysis.	IZ Assessment Report