



# **Housing Needs Assessment**

**City of Richmond Hill**

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## ***Preface***

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

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

### ***Funding Requirement***

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

Going forward, HNAs will be required for:

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

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

### ***Purpose***

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

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

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

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

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

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

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

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

## 1. Methodology

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

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

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

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

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

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

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

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

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

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

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

Sources Referenced:

- [2021 City of Richmond Hill Affordable Housing Strategy – Background Report](#)
- 2021 Census Profile on the City of Richmond Hill:
  - [Release #1: Population and dwelling counts](#)
  - [Release #2: Age, sex at birth and gender, and type of dwelling](#)
  - [Release #3 and #4: Families, households, marital status, and income, as well as linguistic diversity and use of English and French](#)
  - [Release #5: Housing and Indigenous Peoples](#)
  - [Census Release #6: Immigration, Citizenship, Ethnocultural Diversity, Mobility & Migration](#)
- [City of Richmond Hill 2024 Asset Management Plan](#)
- City of Richmond Hill 2024 Updates to Housing Needs Assessment and Inclusionary Zoning Impact Study:
  - [City of Richmond Hill 2024 Housing Needs Assessment](#)
  - [City of Richmond Hill 2024 IZ Impact Assessment](#)
- [City of Richmond Hill Community Improvement Plan for Affordable Housing and Sustainable Design \(Nov 2024 Draft\)](#)
- [City of Richmond Hill Development Charges Background Study December 2023](#)
- [City of Richmond Hill 2019 Socio-Economic Study](#)
- [Richmond Hill Transportation Master Plan 2023](#)
- [Statistics Canada Open Government Data - Temporary Residents](#)
- [Statistics Canada Plus – Temporary Foreign Workers](#)

- [TRREB Market Watch January 2025](#)
- [TRREB Community Housing Market Report Richmond Hill Q4 2024](#)
- [York Region 2017-2021 Newcomer Strategy](#)
- [York Region 2022 Official Plan](#)
- [York Region 2022 Transportation Master Plan](#)
- [York Region 2022 Employment and Industry Report](#)
- [York Region 2023 Growth and Development Review](#)
- [York Region 2024 Housing Supply Update](#)
- [York Region Homeless Service System Plan: 2024-2027](#)

York Region [Proposed 2051 Forecast and Land Needs Assessment](#).

- [Urban Master Environmental Servicing Plan Update Study – Water and Wastewater Systems](#)

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

Community feedback from numerous studies and community engagement initiatives, collected as a part of the City of Richmond Hill’s housing efforts and community engagement activities more broadly, were consulted to inform and guide the fulsome assessment of stakeholder needs. No engagement activities were undertaken specifically for the development of this Housing Needs Assessment.

For example, this assessment considers the engagement that York Region conducted as part of their Homelessness Service Plan research and any relevant findings. The Service Plan is reviewed in Section 4 of this report.

Significant engagement with housing stakeholders in Richmond Hill was previously conducted as part of the development of the City’s Council-endorsed Affordable Housing Strategy. The Affordable Housing Strategy was developed in three phases. The first phase included the development of a Background Report, the second phase included a number of stakeholder consultations to validate the findings in the background report, and the third phase involved developing a Housing Strategy to address the identified housing needs and gaps.

This Strategy's Background Report was published in May 2021 and includes 'Sub-Report 5: What We Heard Report' which outlined key findings from the housing stakeholder engagement activities. Engagement events to support the report were conducted between Winter 2019 to Fall 2020.

Stakeholder consultations included:

- Richmond Hill Affordable Housing Strategy Project Team
- Richmond Hill Affordable Housing Strategy - Technical Advisory Committee
- City of Richmond Hill Staff (Planning, Social Services, Finance)
- Residents of Richmond Hill
- Key Housing Stakeholders
  - York Region Staff (Housing, Planning, Social Services, Finance, etc.)
  - Social/Non-profit housing developers/providers
  - For-profit residential developers/housing providers/architects
  - Realtors/real estate board
  - Community Agencies, Non-Profits and Healthcare providers
  - Local Businesses
  - Financial institutions
  - Provincial/Federal Representatives (e.g. CMHC etc.)

The methodology and engagement approach for collecting the data included fourteen engagement events, where participants provided their input, experience, and expertise. The engagements methods included:

- One-on-one interviews by telephone,
- Workshops with select stakeholder groups, including break-out groups by mix of sectors,
- Meetings with select stakeholder groups by non-profit and for-profit sectors,
- Public Open House for all residents and stakeholders; and
- Focus groups.

The Official Plan Update (OP Update) is a review of the City's 2010 Official Plan to bring it up to date and to conform with provincial directions. The OP Update includes numerous policy amendments, ranging from environmental protection, resources management, and infrastructure planning. Affordable housing is a key topic in the OP Update, and the City collected feedback through its Official Plan Update Committee and other stakeholders. The feedback help to inform policy development and they are summarized in What We Heard Reports.

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

The City has undertaken limited priority group housing-specific engagement, therefore, this assessment leverages feedback obtained through other projects and related information. Priority groups in Richmond Hill include seniors, people experiencing homelessness, new immigrants, young adults, people with different sexual orientation, Indigenous peoples, people with physical health or mobility challenges, and people with developmental disabilities.

### **Seniors**

This Housing Needs Assessment is supported by engagement from the City's Age-Friendly Community Needs Assessment which was published in May 2022. The public engagement for this work focused on Richmond Hill residents who are 55 and older. Public consultation involved an online survey and virtual focus groups to reach older residents during the COVID-19 pandemic. Given the backdrop of COVID-19 lockdowns during this consultation period, resulting input may have been influenced by pandemic-related considerations.

The survey was promoted through social media, earned media, advertising, direct emails to individuals on the Adult 55+ Recreation and Culture database and community partners. Over 800 residents filled out the online survey to gather input on the concept and implementation of Aging in Place. These findings were used to inform the ongoing Comprehensive Zoning By-law project (ZoneRH).

In addition, more than 60 individuals took part in eight online and physically distanced in-person focus groups to obtain additional detail on the many issues facing an aging population.

## **Homelessness**

As part of the York Region's efforts to develop a comprehensive Homelessness Service Plan, York Region completed a series of engagements with local municipalities, community partners, and people with lived/living experience related to homelessness.

Consultations included:

- Leaders of agencies and organizations that serve people who are at risk of or experiencing homelessness through a series of individual and small group conversations
- In-person roundtables at various emergency and transitional housing locations with people experiencing lived/living experiences
- Virtual and in-person roundtables with community-based frontline staff, local municipal staff, and York Region staff

In total 27 unique in-person or virtual discussions involving 152 individuals provided information, observations, and actions for consideration.

## **Other Priority Groups**

The City of Richmond Hill's Diversity, Equity and Inclusion Strategy and Action Plan was approved by City Council in March 2023. Multiple priority groups were engaged through means of a community survey, workshops and focus groups, as well as a dedicated Indigenous strategy session. The feedback from this engagement was used to develop the action plan and continues to inform how the City plans and operates in consideration of the unique needs of different priority groups.

In developing the York Region Official Plan, York Region staff held a series of five focus groups in March 2022 to obtain feedback on the draft official plan. These focus groups included people with disabilities, the LGBTQ2S+ 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.

First Nations and Indigenous communities were also consulted in the development of the York Region Official Plan. The engagement involved meetings with local First Nations and Indigenous communities, such as the Mississaugas of the Credit First Nation and various First Nations of the Williams Treaties.

## ***2. Community Profile and Trends***

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

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

Municipalities are an incorporated geographical area within the Province of Ontario. They can be single-tier, upper-tier, or lower-tier, with some areas having the upper-tier and lower-tier municipalities working together to provide services for the communities. Upper-tier municipalities provide services for larger geographic areas. These services are usually those that are more cost-effective to provide for larger populations or across larger areas such as: maintenance of arterial roads, public transportation, water and wastewater systems, and health and social services.

Upper-tier municipalities are a federation of the lower-tiers. They do not manage lower-tiers, but upper-tier Councils include representatives from the lower-tier municipalities in their area.

Lower-tier municipalities provide localized services within their community. These services are usually the ones that require an approach that accounts for the specific needs of an area such as: maintenance of local roads, fire services, libraries, recreation programming, and land-use planning.

#### **The Regional Municipality of York**

The City of Richmond Hill is a lower-tier municipality within the Regional Municipality of York (York Region). It is important to make this distinction early on, as the two municipalities work together to provide services to Richmond Hill. Previously, both levels had land use planning authority, however the Province recently removed York Region's land use planning authority and have downloaded this responsibility solely to the lower-tier City of Richmond Hill. Richmond Hill Council has the authority to approve most of the land use planning approvals such as Official Plan Amendments, Zoning By-law Amendments, Plans of Subdivision/Condo, and severance; all items related to facilitating residential growth. Nonetheless, York Region remains an integral municipal partner related to meeting the City's housing needs, as they provide regional infrastructure to existing and future residents of the City. York Region is responsible for water and wastewater treatment operations, public transit, long-range growth planning, and some emergency services (e.g. police and paramedic services).

York Region is also the provincially designated Housing Service Manager, meaning they are responsible for community housing and homelessness programs within Richmond Hill. This portfolio of work includes administration of subsidized units in partnership with non-profit housing corporations, as well as the building and operating of community housing sites through York Region's non-profit housing agency, Housing York Inc. York Region also oversees emergency and transitional housing in Richmond Hill.

### **York Region Official Plan**

The York Region Official Plan ("ROP") provides direction for long-term growth management, and the protection and enhancement of its agricultural and natural systems. The Plan builds upon previously established planning foundations, while responding to the evolution of societal, environmental, and economic changes through to 2051, providing the vision for York Region's physical form and community structure. To pursue the vision, it sets goals and objectives, describes a regional structure for accommodating growth, states the policies to be followed, and provides guidance on implementing policies.

As noted above, on June 6, 2024, Bill 185 (*Cutting Red Tape to Build More Homes Act*) received Royal Assent bringing into effect a series of changes to the Planning Act, such as the removal of planning responsibilities from several regional municipalities including York Region. Effective July 1, 2024, York Region no longer has planning responsibilities under the *Planning Act* and is no longer the approval authority of the local municipal Official Plan. Consequently, the ROP is now deemed to be an Official Plan of the City of Richmond Hill.

City staff are currently undertaking a review of the policies from the ROP to consolidate applicable policies into the City's Official Plan as part of the Official Plan Update.

### **York Region's Homelessness Service System Plan: 2024-2027**

The York Region Homelessness Service System Plan identifies a vision, goals and priority areas to prevent and reduce homelessness in York Region. While building on a strong foundation of partnerships and relationships, the aim of the plan is to move the community toward a more integrated system to address homelessness in the longer term.

### **Richmond Hill Official Plan**

The policies of the Official Plan guide decisions to manage growth and development to implement the vision for the City over the planning period to 2051. The policies apply to all lands within the jurisdiction of the City of Richmond Hill. The policies provide overall direction on where and how the city will grow, allowing enough flexibility for both the public and private sector in Richmond Hill to establish innovative approaches to meet the City's land use planning objectives.

Section 3.1.5 of the City's Official Plan outlines adequate, affordable, and suitable housing as a fundamental aspect of complete communities. Housing-related policies in the City's Official Plan provide direction for housing development and encourage the provision of a diversity of housing types and tenures at a range of affordability levels, including accessible units, family-sized units, and housing for seniors and residents with special needs.

Related to housing, the Official Plan specifically outlines the policies to build complete communities; manage growth within the settlement area focusing in designated intensification areas, and the provisions of adequate, affordable and suitable housing for its population.

The City has also continuously studied housing to improve upon the provision of housing options. This includes the 2021 Housing Needs Assessment completed as part of the City's Affordable Housing Strategy background work, and a subsequent 2024 Housing Needs Assessment update.

To advance the City's Affordable Housing Strategy, the City amended its Official Plan by way of Official Plan Amendment (OPA) 18.3 to address and implement several key directions from the City Plan Key Directions Report. The key directions from City Plan include:

- articulating a city planning vision
- establishing an urban structure that:
  - directs growth to centres and corridors,
  - supports economic development by enabling more jobs within the City, and
  - ensures development is environmentally, socially, and economically sustainable.
- addressing key issues:
  - housing affordability,
  - out-migration of residents for jobs,
  - climate change mitigation and adaptation, and
  - accommodation of diversity of lifestyles among city residents and workers.

These key directions and implementing Official Plan Amendment(s) recognize the national concern regarding housing affordability and implement wording to include a balance of housing types. They also prohibit the reduction of existing rental housing stock to lesser density and prioritize deemed surplus public lands and buildings to be used for the development of affordable housing, particularly purpose-built rental housing and supportive housing.

In addition to OPA 18.3, the City completed Official Plan Amendment 18.4 to address directions provided in the City Plan Key Directions report for the Official Plan update, which included recommendations from the Affordable Housing Strategy. In particular, OPA 18.3 updated the Official Plan's vision and city structure. Moreover, the OPA updated housing-related policies so that:

- Family sized units that are 3-bedroom or larger would be required in high density residential developments;
- Demolition and rental conversion of purpose-built rental housing would be restricted in order to protect the existing rental housing stock; and
- Public lands are encouraged to be used for affordable housing.

OPA 18.4 updated the City's Neighbourhood policies to enable gentle density within traditionally low density areas.

## **Comprehensive Zoning By-law**

In 2018, City of Richmond Hill Staff initiated the Comprehensive Zoning By-law (CZBL) project to undertake a review of the City's 40 existing zoning by-laws and to prepare a new consolidated Zoning By-law that implements the policies and vision of the City's Official Plan. Other key objectives of the Project include creating a CZBL that is:

- user-friendly, and easy to understand, administer and enforce;
- reflective of current and emerging planning and development practices and trends; and,
- fully accessible online in an interactive web-based format.

Once completed, the new CZBL will be an effective and efficient tool for managing development in the City and will improve service delivery for development. The CZBL project has undertaken background studies, reported on strategic directions, gathered public and stakeholder feedback, certain sections have been approved by Council and the remainder sections of the CZBL are currently in the drafting stage.

## **Affordable Housing Strategy**

The City of Richmond Hill has developed and approved supporting policies and programs to facilitate housing in the community. As noted above, the background work for this Study included the completion of a robust Housing Needs Assessment (Sub Report 1 of the background study). In late 2021, Richmond Hill's City Council endorsed the Affordable Housing Strategy, which provides a multi-phased and multi-pronged strategy for the City to work with the private sector to create affordable housing in the community. The endorsement of this strategy enabled City staff to explore and implement tools and incentives to address the housing gaps in Richmond Hill. The Strategy includes an Action Plan with 44 actions that can assist in the facilitation of affordable housing and ensures that the City is well prepared to facilitate such development. It identifies the following city-wide housing goals:

1. Create a range of housing options for seniors to age in place and for younger households to settle or remain in the community.
2. Increase the number of rental and specifically purpose-built rental housing options that are in a good state of repair and affordable to moderate- and- low-income households.
3. Attract new accessible and supportive housing options to Richmond Hill that are suitable for seniors and households with a member with a disability or mental health issue.
4. Increase the number of ownership options that are affordable to moderate-income households.

Implementation of various actions proposed in the Strategy is underway, with several already completed; however, the realization of the Strategy's goals will likely occur over a much longer period of time and is largely dependent on external stakeholders.

On May 25, 2022, Council endorsed a report on the [prioritization of actions](#) that were approved by the Affordable Housing Strategy Implementation Committee. As of 2024, eight action items have been completed and many of the remaining actions items are underway.

## **2024 Housing Needs Assessment (Update to 2021 HNA)**

In 2024, the City in partnership with a consultant firm, updated the City's existing 2021 Housing Needs Assessment. This update was completed to support analysis on Inclusionary Zoning and, in accordance with requirements of the Canada Mortgage and Housing Corporation's Housing Accelerator Fund grant awarded to the City in 2023, to set out a recurring housing needs assessment update schedule.

The 2024 Housing Needs Assessment Update identifies key changes in socio-demographic and housing trends, housing gaps, and provides information on housing across the housing spectrum, including the demand for and supply of market and non-market housing. The goals identified in the updated assessment remain consistent with those in the City's Affordable Housing Strategy, with findings updated to better reflect current housing market conditions and provide background for City-wide policy decisions.

## **Community Improvement Plan for Affordable Housing and Sustainable Design**

A Community Improvement Plan (CIP) enables municipalities to achieve broad land use planning and economic policy objectives by offering financial incentives to attract private investment. Section 28 of the *Planning Act* establishes that municipalities must adopt policies in the Official Plan and approve an implementing by-law to designate a community improvement project area which can be applied to specific location(s) or be municipality wide. This CIP was approved in November 2024 and establishes financial programs to incentivize sustainably built affordable rental housing for private and non-profit sectors throughout Richmond Hill.

## 2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	195,022
	2021	202,022
Population Growth (Number)	Total	7,000
	Percentage	3.6
Age (Years)	Average	42.2
	Median	43.6
Age Distribution	0 - 14 years	29,970
	15 - 64 years	137,385
	65+ years	34,660
Mobility	Non-movers	179,340
	Non-migrants	9,585
	Migrants	10,675

Richmond Hill is one of the 29 municipalities located within the Greater Toronto Area (GTA). Based on the 2021 Census, it boasts a population of 202,022, within a geographic area of 101.11 sq.km. From 2016 to 2021, Richmond Hill's population grew by approximately 0.8% annually, according to the 2024 Housing Needs Assessment update. Further, the City is expected to grow at an even greater rate of 1.8% or 3,700 residents per year from 2021 to 2051.<sup>1</sup>

The median age for Richmond Hill is around 44-years old and the largest age cohort are residents aged 50+ while the fastest growing are middle-aged residents and seniors. A decrease in residents in their 40s and children under nine suggests that younger families are less likely to settle and establish here.

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<sup>1</sup> Parcel Economics Inc. [City of Richmond Hill 2024 Housing Needs Assessment](#).

Centrally located in the GTA, the City is connected to neighbouring communities via the major transportation corridors of Yonge Street and Highways 7, 404, and 407. Like many of the GTA communities, Richmond Hill faces challenges and opportunities from the pressures of high levels of urbanization, increasing cultural diversity, rising housing costs, and traffic congestion.

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	116,855
Non-Immigrants	Total	77,650
Recent Immigrants (2016-2021)	Total	12,600
Interprovincial migrants (2016-2021)	Total	2,590
Indigenous Identity	Total	510

In 2021, 84.6% of the population were Canadian citizens and 15.4% were not citizens; this is higher than the proportion of non-citizens in York Region (11.5%). Further, 12,600 recent immigrants settled in Richmond Hill from 2016 to 2021<sup>2</sup>, which increased the proportion of immigrants from 57.4% to 58.2%<sup>3</sup>. As noted in Figure 1 below, a significant majority of Richmond Hill immigrants were born in Asia.

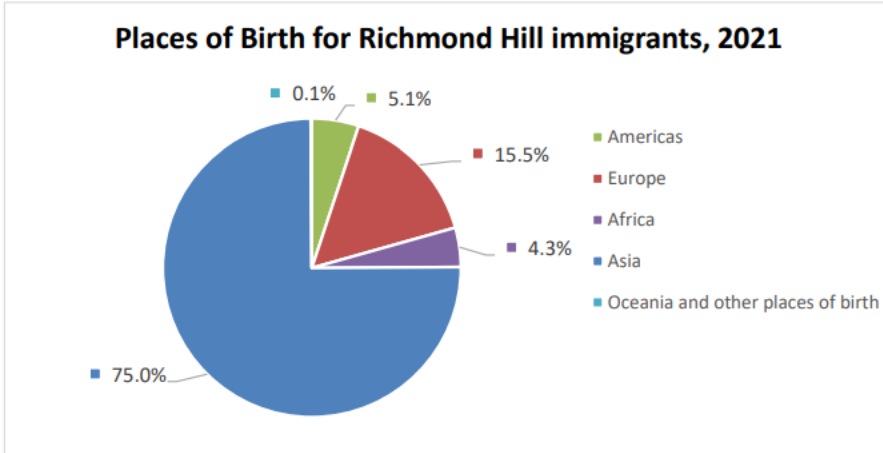


Figure 1. Places of Birth for Richmond Hill Immigrants. City of Richmond Hill, 2021 Census.

<sup>2</sup> Statistics Canada. [Statistics Canada 2021 Census Data](#).

<sup>3</sup> City of Richmond Hill. [2021 Census Release #6: Immigration, Citizenship, Ethnocultural Diversity, Mobility & Migration](#).

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

Richmond Hill's population has seen rapid growth in recent years resulting in significant changes to its demographics. Households are becoming older with the aging population, and the population is increasingly diverse with many new immigrants making Richmond Hill their home. As the City is expected to grow at a rate of 1.9% or 3,700 residents per year from 2025 to 2051, it reinforces the need for more housing.<sup>4</sup>

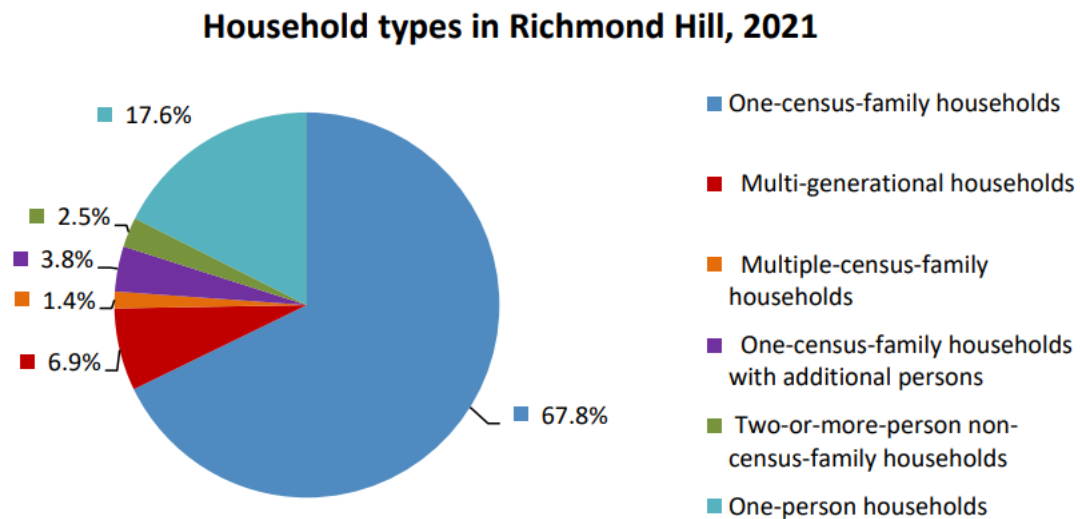


Figure 2. Richmond Hill Households by Census Family Type. City of Richmond Hill, based on the 2021 Census.

Multi-generational households, such as families living with grandparents, comprise 6.9% of households in Richmond Hill which is lower than the proportion of multi-generational households in York Region (7.4%), but higher than the proportion for all the GTA (5.7%).<sup>5</sup>

The impact of immigration to Richmond Hill is not to be understated, as more than half of the City's population are immigrants. Despite achieving higher levels of education, new immigrant households are more likely to have lower incomes compared to non-immigrant households, especially in the earlier years after moving to Canada, with low-income rates that are almost three times the rate of the rest of the population<sup>6</sup>.

Newcomers are also twice as likely to be unemployed compared to the general population<sup>7</sup>. This further emphasizes the need for the strategic development of housing that is affordable for

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<sup>4</sup> Parcel Economics Inc. [City of Richmond Hill 2024 Housing Needs Assessment](#).

<sup>5</sup> Statistics Canada. [Statistics Canada 2021 Census Data](#).

<sup>6</sup> York Region. 2017 - 2021 Newcomer Strategy.

<sup>7</sup> Ibid.

lower income individuals and households, and to which residents have access to nearby employment opportunities.

According to the 2024 Housing Needs Assessment update, from the years 2006 to 2016 the total population of Richmond Hill increased by 19.9%, however, this was not equally distributed across age groups. In that same period the number of people aged 25 to 44 living in Richmond Hill decreased by 2.9% from 48,780 to 47,365. The decrease in those in their early family forming years suggests that there may be a lack of affordable family-sized housing options. As the middle-aged and seniors' population continues to account for the largest age group, the need for senior friendly accommodations, such as accessible units, assisted living, and long-term care becomes even more crucial.

### Seniors' Housing Inventory in Richmond Hill

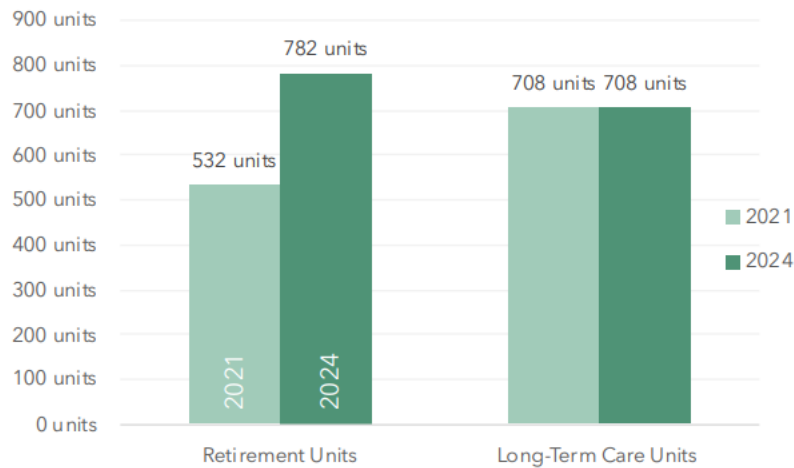


Figure 3. Seniors' Housing Inventory in Richmond Hill, 2021 and 2024. Parcel, based on Central Healthline data and other research.

### 3. Household Profiles and Economic Characteristics

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

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

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

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

#### 3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	64,116
	2021	69,314
Household income (Canadian dollars per year)	Average	134,000
	Median	102,000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	80,100
	Median	65,500
Owner household income (Canadian dollars per year, Only	Average	155,400

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Available at Census Agglomeration Level)	Median	120,000
Average household size (Number of members)	Total	2.9
Breakdown of household by size (Number of households)	Total	69,315
	1 person	12,180
	2 persons	18,935
	3 persons	15,080
	4 persons	14,770
	5 or more persons	8,350
Tenant households (Number of households)	Total	15,100
	Percentage	21.785
Owner households (Number of households)	Total	54,210
	Percentage	78.208
Percentage of tenant households in subsidized housing	Percentage	13.2
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	27,563
Number of one-parent families	Total	8,795
	Percentage	14.893
Number of one-parent families in which the parent is a woman	Total	7,165
Number of one-parent families in	Total	1,630

3.1.1 Household Income and Profile		
Characteristic	Data	Value
which the parent is a man+		
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	3,550
	Low (21% – 50% AMHI)	12,160
	Moderate (51 – 80% AMHI)	12,155
	Median (81% - 120% AMHI)	13,000
	High (>120% AMHI)	28,060

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

Table 3.1.1 shows the Richmond Hill has approximately 27,563 households that live within 800 metres of a higher order or high-frequency transit stop/station(s), this equals 39.8% of households.

The City is served primarily by York Region Transit (YRT) and GO Transit. YRT runs rapid transit buses under the VIVA brand, which provides bus connections within Richmond Hill and to neighboring municipalities within York Region. YRT also runs a number of local buses within Richmond Hill.

The City also contains four GO train stations: Langstaff, Richmond Hill, Gormley, and Bloomington. These stations are served via the Richmond Hill Line which runs between Toronto’s Union Station and Bloomington GO in the northeast corner of Richmond Hill. As Metrolinx plans the Yonge North Subway Extension, which would extend Toronto’s subway line from Finch station into Richmond Hill, there are additional opportunities for transit accessible housing. The economic impact of this connection should also be considered. While higher order transit can offset the cost of transportation, it can often increase the price or rents of housing in the surrounding areas.

Section 3.1.1 also reflects that the household size in Richmond Hill averaged to 2.9 and the median income for households in the city was \$102,000. At 78.2%, most households were owners and the other 21.8% were renters. Furthermore, the median annual owner household’s income (\$120,000) was nearly double the rental household’s income (\$65,500). The stark difference in owner and renter household incomes demonstrates that low-income households are more likely to be renters and high-income households are more likely to be owners. The contrasting shift of owner households and renter households is displayed in Figure 4, below.

Richmond Hill T (CSD, ON)				
Income Category	% of Owner HHs	% of Rental HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
<b>Area Median Household Income</b>			<b>\$103,000</b>	<b>\$2,575</b>
Very Low Income (20% or under of AMHI)	1.09%	4.41%	<= \$20,600	<= \$515
Low Income (21% to 50% of AMHI)	12.2%	30.72%	\$20,600 - \$51,500	\$515 - \$1,288
Moderate Income (51% to 80% of AMHI)	16.28%	25.9%	\$51,500 - \$82,400	\$1,288 - \$2,060
Median Income (81% to 120% of AMHI)	19.96%	20.67%	\$82,400 - \$123,600	\$2,060 - \$3,090
High Income (121% and more of AMHI)	50.48%	18.38%	>= \$123,601	>= \$3,091

Figure 4. Owner and Renter Households by Income Category. HART.

The number of renter households in Richmond Hill grew at a significantly faster rate compared to households as a whole (61.0% compared to 25.7% respectively). Census data shows the growth in renter households (+34%) outpaced growth in ownership households (+3%) between 2011 and 2021. The share of renter households is growing, though ownership is still predominant. Renter households made up a greater share of households (22%) in 2021 compared to 2016 (18%). Similar to past trends, the increase in renter households suggests ownership housing remains unaffordable.

The average price of a home grew at almost six times the rate of inflation from 2006 to 2016 (148.5% compared to 28.6%), indicating homeownership has become rapidly unaffordable. In addition, the number of rental dwellings in need of major repairs was generally higher as opposed to ownership units (4.8% compared to 2.9%)<sup>8</sup>.

Average household incomes in Richmond Hill were lower compared to York Region as a whole and, among households with moderate and low incomes, average household incomes increased at a significantly lower rate compared to inflation from 2006 to 2016.<sup>9</sup>

One-parent families made up 14.9% of census families in private households. This rate is up from 12.8% in 2016 (Census). A CMHC report, *New Insights on Affordability: Update on Housing Hardship from the 2021 Census*, found that lone-parent households, along with female-led, Indigenous, racialized, and immigrant-led households, were significantly more likely to face housing hardship. Therefore, it is important that there are secure housing options and related supports to assist vulnerable populations where necessary.

The 2024 Housing Needs Assessment reported that the slightly higher annual household growth compared to annual population growth suggests that growth has been driven by smaller households. This is consistent with recent trends showing the growing number of one- and two-

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<sup>8</sup> SHS Consulting. [2021 City of Richmond Hill Affordable Housing Strategy – Background Report](#).

<sup>9</sup> SHS Consulting. [2021 City of Richmond Hill Affordable Housing Strategy – Background Report](#).

person households, whereby the number of one-person and two-person households grew by 50% and 37% respectively from 2011 to 2021.<sup>10</sup>

The report also suggests that the decrease in larger household sizes might be reflective of families leaving Richmond Hill because of the lack of affordable family-sized units<sup>11</sup>. Therefore, there is a growing need for both larger and smaller sized housing units in Richmond Hill to accommodate a wider range of households and allow the population to age in place. This trend is further explored in Section 3.3.

**3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.<sup>12</sup>**

From 2011 to 2021, there has been a 9.0% decrease in households led by an individual aged 25 to 44<sup>13</sup>. This age group is more likely to have a moderate income compared to other age groups, which could indicate that this cohort is migrating to live in other municipalities or continuing to live in their parents homes for longer before having the capacity to establish their own separate household.<sup>14</sup> Further exacerbating this problem, the secondary rental market has also been a challenge for this age group to gain access to housing, as the average rent between 2016 to 2019 has increased at a greater rate than inflation (28.9% compared to 6.0%).

The average ownership price in Richmond Hill for all housing types in 2023 was \$1.4 million<sup>15</sup>. Besides the price of a home, prospective buyers are faced with higher interest rates for their mortgage, resulting in greater housing affordability challenges. Condominium apartments are the least expensive ownership housing typology, at an average price of \$682,500, presenting an opportunity for a larger proportion of new households to afford and move into these units. However, apartment units only make up 21% of the City’s overall housing stock. The lack of

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<sup>10</sup> Parcel Economics Inc. [City of Richmond Hill 2024 Housing Needs Assessment](#).

<sup>11</sup> Ibid.

<sup>12</sup> *We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.*

<sup>13</sup> Parcel Economics Inc. [City of Richmond Hill 2024 Housing Needs Assessment](#).

<sup>14</sup> SHS Consulting. [2021 City of Richmond Hill Affordable Housing Strategy – Background Report](#).

<sup>15</sup> Parcel Economics Inc. [City of Richmond Hill 2024 Housing Needs Assessment](#).

family-sized apartment units and affordable housing units could be repressing the formation of new households.

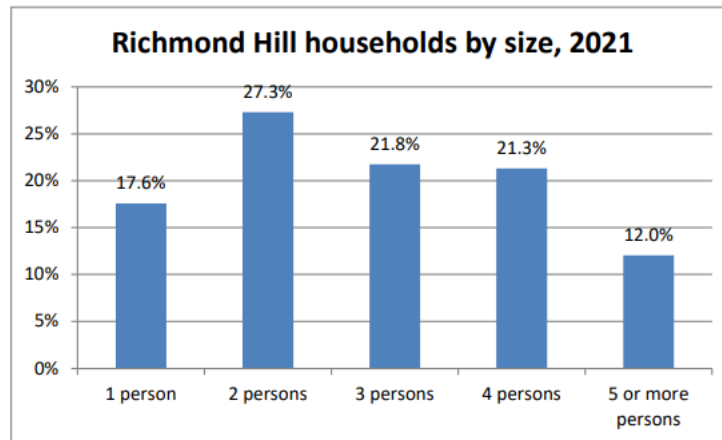


Figure 5. Richmond Hill Households by Size, 2021. City of Richmond Hill, based on 2021 Census.

At 2.5%, the proportion of non-family households in Richmond Hill with two or more people, for example two unrelated roommates living together, is below the average for the Greater Toronto Area (4.8%), Ontario (4.4%), and Canada (4.4%). Yet from 2016 to 2021 there has been growth in roommate and non-family household living arrangements in Richmond Hill (+45.8%), which has outpaced growth in Toronto (CMA) (+18.9%) and is reflective of the growth in roommate and roommate-like arrangements in York Region (+43.1%).

This trend of more non-family households could be caused by the lack of affordable housing for single-person households. The lack of housing options can also be seen in the low number of one-person households, with 17.6% of individuals living alone compared to 25% in the GTA, 26.5% in Ontario, and 29.3% in Canada.

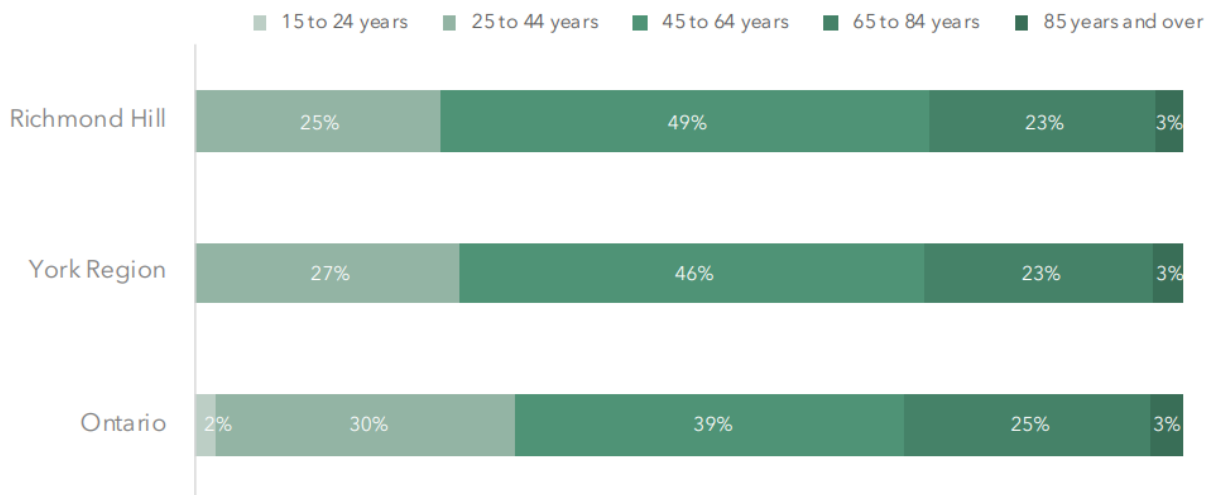


Figure 6. Age of Household Maintainer in 2021. Source: Parcel. Based on Census data.

As seen in Figure 6, households with maintainers between 45 and 64 continue to make up the single greatest share of households (49%) in Richmond Hill. However, the share of households with maintainers aged 65 and over has grown 57% since 2011, making them the fastest growing age group.

Households with maintainers between 15 and 24 grew the second fastest (+46%), however, these households make up less than 1% of total households in Richmond Hill and can hardly be seen in Figure 6. The small number of households with maintainers under 25 years of age could be the result of an unaffordable housing market and/or the lack of suitable, smaller-sized housing units which impacts household formation.

If local housing supply trends were to stay consistent by favouring low density development and household formation patterns stay the same, the City would expect to continue providing mainly single detached and semi-detached units. However, as stated in both Affordable Housing Strategy and 2024 Housing Needs Assessment Update, the City is looking to diversify its housing stock with more high density development and increasing housing options for smaller and larger sized households. Accordingly, it is reasonable to expect an increase in multi-residential development moving forward. With more housing options, this creates an opportunity to attract more household heads from the 25 to 45 years age group. A greater supply of a variety of housing sizes can also contribute to making housing more affordable for seniors who wish to downsize or move in with their children.

### 3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	107,020
Number of workers by industry (Top 10 only)	Professional, scientific and technical services	15,485
	Retail trade	11,735
	Health care and social assistance	10,650
	Finance and insurance	9,740
	Manufacturing	7,365
	Educational services	7,145
	Construction	6,780
	Accommodation and food services	4,730
	Wholesale trade	4,625
	Real estate and rental and leasing	4,305
Unemployment rate and participation rate (Percent)	Unemployment rate	13.086
	Participation rate	62.592
All classes of workers (Number)	Total	103,090
Employees (Number)	Total	79,640
Permanent position (Number)	Total	65,805
Temporary position (Number)	Total	13,830
Fixed term (1 year or more, Number)	Total	5,670

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Casual, seasonal or short-term position (less than 1 year, Number)	Total	8,155
Self-employed (Number)	Total	23,455
Number of commuters by commuting destination	Within census subdivision	13,760
	To different census subdivision	15,135
	To different census division	16,475
	To another province/territory	105
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	47,930
	Public transit	4,385
	Walked	1,435
	Bicycle	140
	Other method	1,405

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

#### **Temporary or Seasonal Workforces**

In Richmond Hill, 13.4% of the employed workforce held seasonal/temporary/contract positions (2021 Census). From 2012 to 2022, contract/seasonal/temporary employment was the fastest growing type of work in York Region, increasing from 4% to 12.5%.<sup>16</sup> The rise of contract/seasonal/temporary employment during this time could be due to the market volatility caused by the COVID-19 pandemic which started in early 2020.

#### **Employment Growth Areas**

The York Region Land Needs Assessment reported that Richmond Hill is forecast to continue to experience strong employment growth with total jobs anticipated to increase by approximately 43,800 jobs between 2016 and 2051.

Major office will continue to account for significant employment growth in Richmond Hill accounting for almost 16,000 new jobs (York Region). With the forthcoming completion of the Yonge North Subway Extension, it is anticipated that at least 10,000 new jobs will be within Richmond Hill Centre.

The largest share of Richmond Hill's employment growth (47%) is forecast to be population-related which will serve growth in population through intensification and remaining residential greenfield areas<sup>17</sup>. Employment area employment growth is a relatively small share of Richmond Hill's total employment growth (17%) as the remaining vacant employment area supply is largely consumed over the first half of the forecast period.

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<sup>16</sup> York Region. [2022 York Region Employment and Industry Report](#).

<sup>17</sup> York Region. [Proposed 2051 Forecast and Land Needs Assessment](#).

## Commuting

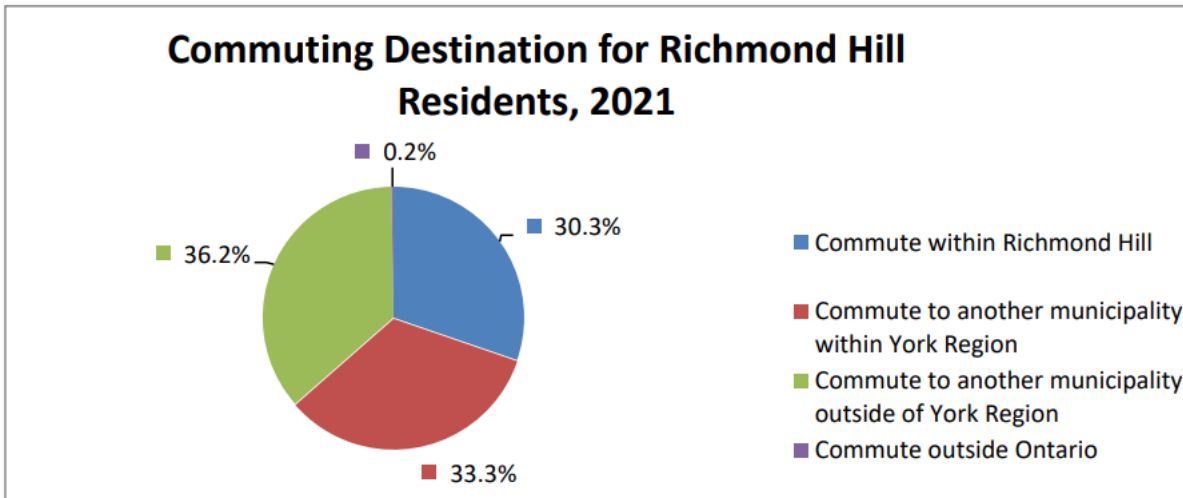


Figure 7. Commuting Destination for Richmond Hill Residents. City of Richmond Hill, based on 2021 Census.

In 2021, 55% of the total employed labour force in Richmond Hill also worked in Richmond Hill and 40% worked at home. The high number of those who work from home is likely a result of increased work-from-home arrangements during COVID-19. Out of those who commute to work, 63.6% work within York Region including 30.3% that work within Richmond Hill (see Figure 7 above).

## Industries of Employment

The top three industries that Richmond Hill residents work in are consistent with those from 2016, though a greater share of people are working in professional, scientific and technical services and health care and social assistance (see graph on the right, below Figure 8). The most common occupations include: Sales and service (23.3%); Business, finance and administration (22.1%); and Natural and applied sciences and related occupations (15.5%).

There has been a shift to higher-paying industries located in Richmond Hill with the top three sectors now being: professional, scientific and technical services; health care and social assistance; and finance and insurance (see Figure 8, left chart). Average salaries for professional, scientific and technical services (\$93,000) and finance and insurance (\$112,000) are generally high and workers in these sectors may be able to carry higher housing costs. This data is consistent with the City's high proportion of high-income households.<sup>18</sup>

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<sup>18</sup> Parcel Economics Inc. [City of Richmond Hill 2024 Housing Needs Assessment](#).

## Comparison of Jobs in Richmond Hill & Jobs of Richmond Hill Residents

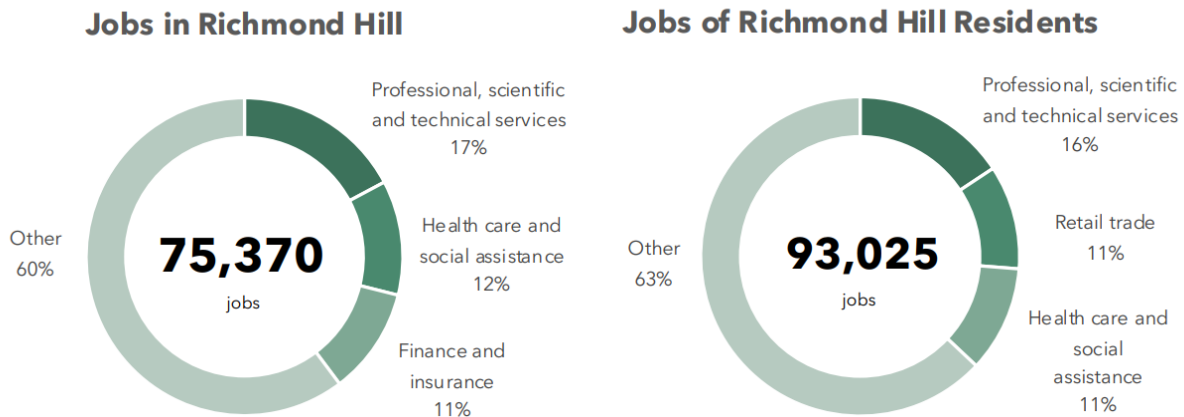


Figure 8. Jobs in Richmond Hill vs. Jobs of Residents in Richmond Hill. Parcel, based on 2021 Census.

In the 2024 Housing Needs Assessment, potential housing implications that were highlighted from the local labour trends were as follows:

- Higher-paying professions both in Richmond Hill and of Richmond Hill residents may put upward pressure on house prices by giving individuals greater ability to carry higher housing costs.
- High housing costs may reduce the ability of Richmond Hill to attract new jobs/industries if employees cannot find appropriate accommodation within reasonable commuting distance.
- High housing costs may also reduce the ability of the City to attract frontline service workers to serve local residents and businesses.

Since work opportunities and access to amenities and services can have a large impact on the housing market, it is critical to consider the labour conditions when assessing housing need.

### 3.6 Households in Core Housing Need

A household is considered to be:

1. in core housing need if it meets two criteria:
  - i. A household is below one or more of the national adequacy, suitability and affordability standards; and,
  - ii. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.
2. affordable when housing costs less than 30% of before-tax household income,

3. suitable when there are enough bedrooms for the size and make-up of the household,
4. adequate when it is not in need of major repairs.

Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below.

It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

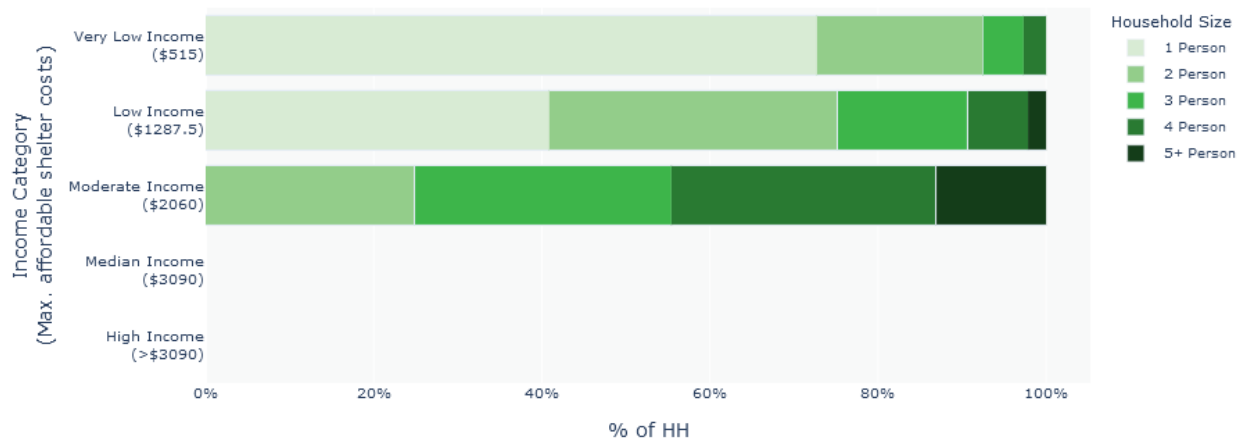
**Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))**

*Income Categories and Affordable Shelter Costs:*

Richmond Hill T (CSD, ON)			
Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
<b>Area Median Household Income</b>		<b>\$103,000</b>	<b>\$2,575</b>
Very Low Income (20% or under of AMHI)	1.78%	<= \$20,600	<= \$515
Low Income (21% to 50% of AMHI)	16.09%	\$20,600 - \$51,500	\$515 - \$1,288
Moderate Income (51% to 80% of AMHI)	18.3%	\$51,500 - \$82,400	\$1,288 - \$2,060
Median Income (81% to 120% of AMHI)	20.1%	\$82,400 - \$123,600	\$2,060 - \$3,090
High Income (121% and more of AMHI)	43.73%	>= \$123,601	>= \$3,091

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

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



2021 Affordable Housing Deficit:

Richmond Hill T (CSD, ON)						
Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$515)	680	185	45	25	0	935
Low Income (\$1287)	2,755	2,310	1,045	485	145	6,740
Moderate Income (\$2060)	0	585	720	740	310	2,355
Median Income (\$3090)	0	0	0	0	0	0
High Income (>\$3090)	0	0	0	0	0	0
<b>Total</b>	<b>3,435</b>	<b>3,080</b>	<b>1,810</b>	<b>1,250</b>	<b>455</b>	<b>10,030</b>

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	25,570
	Percentage	37.1
Affordability – Owner and tenant households spending 30% or more on shelter costs and in <u>core need</u> (# and %)	Total	9,635
	Percentage	15.0
Affordability – Tenant households spending 30% or	Total	7,635
	Percentage	51.2

more of income on shelter costs (# and %)		
Affordability – Tenant households spending 30% or more of income on shelter costs and in <u>core need</u> (# and %)	Total	3,975
	Percentage	6.2
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	17,935
	Percentage	33.2
Affordability – Owner households spending 30% or more of income on shelter costs and in <u>core need</u> (# and %)	Total	5,660
	Percentage	8.8
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	2,545
	Percentage	3.7
Adequacy – Owner and tenant households in dwellings requiring major repair and in <u>core need</u> (# and %)	Total	640
	Percentage	1
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	655
	Percentage	4.3
Adequacy – Tenant households in dwellings requiring major repairs and in <u>core need</u> (# and %)	Total	330
	Percentage	0.5
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	1,890
	Percentage	3.5
Adequacy – Owner households in dwellings requiring major repairs and in <u>core need</u> (# and %)	Total	310
	Percentage	0.5
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	4,120
	Percentage	5.9
Suitability – Owner and tenant households in unsuitable	Total	1,015
	Percentage	1.6

dwelling and in <u>core need</u> (# and %)		
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	2,175
	Percentage	14.4
Suitability – Tenant households in unsuitable dwellings and in <u>core need</u> (# and %)	Total	750
	Percentage	1.2
Suitability – Owner households in unsuitable dwellings (# and %)	Total	1,945
	Percentage	3.6
Suitability – Owner households in unsuitable dwellings and in <u>core need</u> (# and %)	Total	265
	Percentage	0.4
Total households in core housing need	Total	10,020
Percentage of tenant households in core housing need	Percentage	31.2
Percentage of owner households in core housing need	Percentage	11.5

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

In 2021, there were 25,570 households (37.1%) that spent 30% or more on shelter costs which by definition goes beyond the threshold of affordability; of those households 15.0% were in core housing need. Households facing inadequate housing conditions in core housing need only made up 1.0% of total households, while those living in non-suitable housing in core housing need made up 1.2%<sup>19</sup>. The significance of these trends and their impact on housing need is elaborated below.

According to information from HART, only 1.78% of households are in the very low-income category and 16.09% are in the low-income category. These households make up to \$51,500 per year. In contrast, 43.73% of households are in the high-income category and make over \$123,601 per year. As a result of this difference, very low- to low-income households are unlikely to afford market housing in the city. According to the HART tool, the overall area median household income for Richmond Hill is \$103,000.

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<sup>19</sup> University of British Columbia. [Housing Assessment Resource Tool Dashboard](#).

Of the households in core housing need, those in the very low-income range were predominantly 1-person households (73%). Moreover, the 2021 Affordable Housing Deficit table in Section 3.6 shows a need for all sizes of very low- and low-income households. Particularly, the greatest need is low-income housing for one-person households. Figure 9 below sets out the average market rent prices based on annual CMHC rental survey data. A comparison of the average market rents in Figure 9 with the maximum affordable shelter costs set out in the HART table above indicates that one-bedroom units are not affordable to very low-income households.

In terms of core housing needs by household size, the low-income range saw a greater number of 2 and more person households but 1-person households still made up about 40% of those in core housing need. The large proportion of single-person households in the lowest income categories signifies a need for smaller housing options that are affordable. There is also a housing deficit gap for some larger moderate-income households.

Based on data generated by the HART tool, the total affordable housing unit deficit for 2021 was 10,030. This will likely increase unless more affordable housing is built in Richmond Hill.

<b>Average Market Rent (AMR) in Richmond Hill 2024<sup>3</sup></b>			
<b>Unit Type</b>	<b>80% AMR</b>	<b>100% AMR</b>	<b>125% AMR</b>
<b>Studio</b>	\$986	\$1,233	\$1,541
<b>1 -bedroom</b>	\$1,183	\$1,479	\$1,849
<b>2 -bedroom</b>	\$1,502	\$1,877	\$2,346
<b>3 -bedroom</b>	\$1,615	\$2,019	\$2,524

Figure 9. Average Market Rents by Bedroom Type Average Market Rent (AMR) in Richmond Hill, 2024. NBLC, based on CMHC’s Rental Market Survey data.

## **4. Priority Groups**

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

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

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

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

Percentage of Households in Core Housing Need by Priority Population, 2021  
Richmond Hill T (CSD, ON)

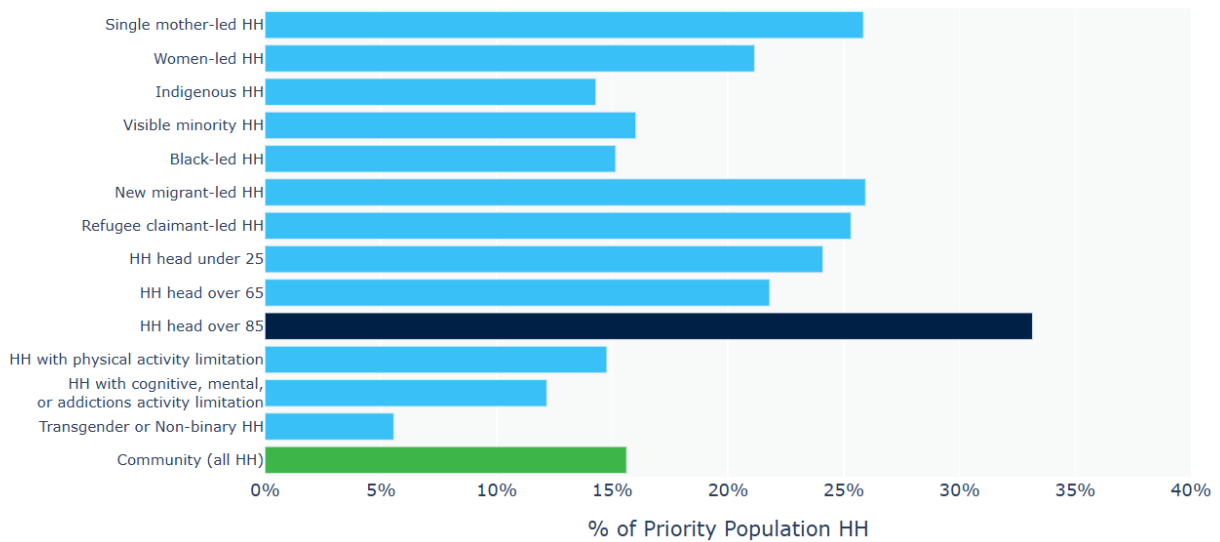


Figure 10. Percentage of Households in Core Housing Need by Priority Population, 2021. HART.

The priority population in core housing need constitutes 15.6% of total households in Richmond Hill.

**Seniors**

The largest priority group in core housing need is those with household heads over 85 years old (33.2%). When considered together with the household heads over 65 years old, this combined group comprises 55.0% of the priority population group that are in core housing need. Seniors are the fastest-growing age group in the City and require accessible housing options that allow them to age-in-place.

**Single mother-led Households**

In 2020, the median income for one-parent economic families was \$76,000<sup>20</sup>. Single mother-led households often have to rely on a singular income which makes it difficult to afford suitable housing and other life necessities.

<sup>20</sup> City of Richmond Hill. [2021 Census Release #3 and #4: Families, Households, Marital status, and Income...](#)

## Newcomers

Newcomer-led households are more likely to have lower income or be unemployed compared to the general population, which affects their ability to afford a home<sup>21</sup>. Newcomers may also prefer to live in areas where they can easily find nearby work and integrate with society.

## New Households (Household head under 25)

Households with a household head under 25 years of age are one of the City's most significant priority populations in core housing need. Some challenges that they could be faced with are high interest rates for mortgages and high average cost of rent, which makes it harder to afford housing. It is crucial to have suitable-sized housing that is affordable for these new households.

## Indigenous

Census data reported that 510 individuals who identify as Indigenous lived in the City, of which an estimated 205 of those individuals identify as a Registered or Treaty Indian. Figure 11 below shows that the Indigenous population represents approximately 0.3% of the City's total population. The table below also shows the minimal change in Indigenous Population of Richmond Hill from 2011-2021.<sup>22</sup> Studies show that Indigenous people are significantly overrepresented among those experiencing homelessness in York Region, at 6%, while accounting for only 0.5% of the Region's population<sup>23</sup>. This over-representation is consistent with findings from the 2021 and 2018 York Region Point in Time Counts<sup>24</sup>.

Aboriginal population	2011		2016		2021	
	#	%	#	%	#	%
Individuals with an Indigenous identity	395	0.2%	510	0.3%	510	0.3%
First Nations	265	67.1%	295	57.8%	305	59.8%
Métis	65	16.5%	180	35.3%	135	26.5%
Multiple Indigenous responses <sup>4</sup>	0	0.0%	15	2.9%	25	4.9%
Indigenous responses not included elsewhere <sup>5</sup>	45	11.4%	20	3.9%	45	8.8%
Non-Indigenous individuals	183,975	99.8%	193,295	99.7%	200,420	99.7%

Figure 11. Change in Indigenous Population of Richmond Hill, 2011-2021. 2021 Census.

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<sup>21</sup> York Region. 2017 - 2021 Newcomer Strategy.

<sup>22</sup> City of Richmond Hill. [2021 Census Release #5: Housing and Indigenous Peoples](#).

<sup>23</sup> York Region. [York Region Homeless Service System Plan: 2024-2027](#)

<sup>24</sup> Ibid.

### **Supportive & Accessible Housing**

The percentage of York Region residents with disability status increased from 17% to 21% between 2017 and 2022. However, no new supportive housing units have been created in Richmond Hill over this period.<sup>25</sup> Providing a greater supply of supportive and accessible housing that meets the needs of residents with disabilities is important for creating inclusive communities and helping seniors to age in place

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

Richmond Hill does not collect homelessness data at the city level. Instead, the City utilizes data provided by York Region, which serves as the provincially-designated service manager for housing and homelessness services.

Homelessness in York Region is perpetuated by significant increases in housing costs, a limited supply of rental housing, and low vacancy rates. Despite high median and average income levels, there is a growing concern for income inequality, especially as house prices, rent and other costs of living continue to outpace incomes<sup>26</sup>.

### **Homelessness**

The number of unique individuals who are known to be experiencing homelessness is growing. In 2019, York Region recorded 1,395 individuals experiencing homelessness and this number has increased by 28% to 1,784 individuals in 2023<sup>27</sup>.

In 2023 forecasting projected that, without additional services and support including access to affordable housing, the number of people experiencing homelessness in York Region will grow from 1,784 in December 2023 to between 2,100 and 2,300 by 2030.

The Region estimated that between 2019 to 2023 the number of people experiencing chronic homelessness nearly quadrupled to an estimated 473 people. This increase tends to coincide with the increase of known encampment locations, with data indicating there were 62 encampment locations in 2021 across York Region that had grown to 204 in 2023.

Despite this information, only an estimated 20% of people experiencing homelessness are visible on the streets or in shelters. Many are invisible or hidden as they may be moving from one friend's couch to another, living short-term with family, or coping in an unsafe environment. It is estimated that 80% of homelessness is "hidden," which means almost 9,000 people may have experienced homelessness in York Region in 2023<sup>28</sup>.

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<sup>25</sup> Parcel Economics Inc. [City of Richmond Hill 2024 Housing Needs Assessment](#).

<sup>26</sup> York Region. [York Region Homeless Service System Plan: 2024-2027](#).

<sup>27</sup> Ibid.

<sup>28</sup> Ibid.

## Housing Waitlist

According to a York Region survey, there were 12,363 subsidized housing waitlist applicants who have expressed preferences for buildings in Richmond Hill at the end of 2023. Of note is that waitlist applicants may select multiple buildings in multiple local municipalities, so they are not necessarily unique households. Furthermore, the number of applicants includes those who may be interested in living in buildings located in other local municipalities within York Region and includes applicants from the nearby municipalities, such as Toronto, Peel and Durham.

At the end of 2023, there were 15,716 households on York Region's subsidized housing wait list, and 2,231 (14%) were Richmond Hill residents.

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

The York Region Homeless Service System Plan indicates that homelessness is a result of a combination of factors, particularly high-cost housing markets and low vacancy rates, in addition to individual life events like loss of job, divorce, or evictions. Individuals, exacerbated by other barriers, such as low income, mental illness, addiction or interpersonal conflict, are more likely to experience homelessness and have greater difficulty regaining housing.<sup>29</sup> This coincides with housing data found in this report. For example, rental housing is undersupplied in Richmond Hill.

The housing market in Richmond Hill is unaffordable to all but the wealthiest Richmond Hill households, where a dwelling is considered affordable in Richmond Hill if it costs \$536,700 or less. In terms of rental housing in Richmond Hill, the average rent is only affordable to renter households at the 50<sup>th</sup> income percentile or higher.

When housing is unaffordable or costs more than 30% of the household income, it creates financial strain on other necessities, such as food, healthcare, education, and transportation. Housing unaffordability can lead to financial instability, homelessness and disinvestment in the local economy.

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

The York Region Homelessness Service System Plan outlines two main objectives for addressing homelessness:

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<sup>29</sup> Ibid.

- End chronic homelessness by preventing people who are at risk of homelessness from losing their housing, and by connecting people who experience homelessness to supports and services that can stabilize and regain housing.
- Having a human rights-based approach to address homelessness so that the service system is equitable and responsive to the diverse needs of York Region's communities.

By using a Housing First approach, this prioritizes access to housing without pre-conditions, strengthening the social wellbeing of the individual.

### **Emergency and Transitional Housing in Richmond Hill**

Emergency shelters and transitional housing in Richmond Hill are provided by York Region and other non-profit organizations.

Yellow Brick House is a non-profit organization that provides refuge for women and their children who have experienced domestic violence or abuse. Although their administrative office is in Richmond Hill, the location of the two shelters is confidential. One shelter has sixteen beds and four cribs, providing space for four families; while the other shelter has sixteen beds and three cribs, providing space for five families. Each shelter includes one accessible unit.

Blue Door is the largest emergency housing provider in York Region. They provide overnight emergency housing 7 nights a week during the coldest months of the year at six host community sites, one of which is located in Richmond Hill's St. Mary's Anglican Church and it has capacity for 30 guests. From October to June, 7 nights a week adults, seniors, and youth (17+) are served a sit-down meal, provided with clean clothes, medical care, entertainment, overnight accommodation, and housing support.

Connections (provided by 360° Kids) is an emergency housing facility located in southern Richmond Hill for homeless youth (16-26). The facility offers 14 single-occupancy rooms, operates 7 days a week, and provides basic needs (food, bedding, hygiene supplies, etc.). It also provides wraparound services (e.g. mental health, physical health, education and employment supports); and assistance finding appropriate, affordable, and stable housing. Youth can stay for a maximum of four months as they work with them to look for more permanent housing that meets their needs.

Other organizations, such as Salvation Army Richmond Hill Community Church and Krasman Centre in Richmond Hill, provide emergency community and family services, supplies, personal care facilities, programs, and refugee supports.

### **Homelessness Service System**

The service system in York Region aims to provide people who are experiencing or who are at risk of homelessness with immediate access to support services that focus on housing and longer-term stabilization. These services include:

- Prevention programs, including financial assistance to help people who are at risk of homelessness retain their housing
- Outreach services for people who are unsheltered and/or living in encampments, with a focus on connecting these individuals to more appropriate shelter and support services

- Emergency programs that provide a short-term place to stay (intended for up to 30 days) and access to support services, including assistance to find longer term housing, for people who are experiencing homelessness
- Housing support programs that combine a rent subsidy with case management and service system navigation. These programs can be temporary (such as Transitional Housing) or ongoing (such as programs that use a Housing First approach)
- Case management, service system navigation and referrals to help people connect to other community services and resources to stabilize their lives

Emergency and transitional housing programs are operating at capacity. With average length of stay in emergency housing almost doubling from 2019 to 2023, increasing from 26.5 to 49.3 days. Families spend more than two months on average in emergency housing (85 days in 2023). Individuals spend an average of 33 days in emergency housing. The number of people moving from emergency housing to long-term housing dropped between 2019 (446) and 2023 (224).

Figure 12, below, provides the service type, current capacity and forecasted capacity increase by 2033.<sup>30</sup>

SERVICE TYPE	CURRENT CAPACITY	CAPACITY INCREASE BY 2033
Emergency Housing	183 beds	300 beds
Transitional Housing	66 units	350 units
Scattered Site Housing with Support Services <sup>31</sup>	126 spaces	500 spaces

Figure 12. Service Type, Current Capacity and Forecasted Capacity Increase by 2033. York Region.

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

As Richmond Hill does not host any post-secondary educational institutions (e.g. colleges or universities), there is no student housing in the City. According to Statistics Canada, there were 53,970 Temporary Foreign Worker Program (TFWP) work permit holders in Ontario by the end of 2024<sup>31</sup>. As seen in Figure 13 below, this number has been growing over the past few years.

<sup>30</sup> Ibid.

<sup>31</sup> Government of Canada. [Open Government Data - Temporary Residents](#)

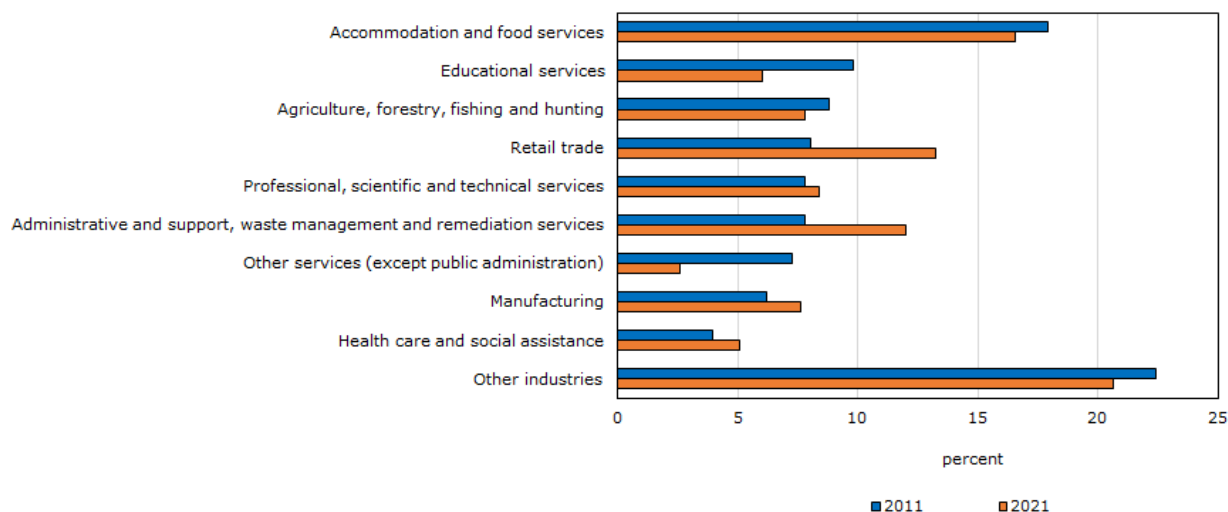
In 2021, 78% of temporary foreign workers who came to Canada under the TFWP made less than the median Canadian income (\$42,000)<sup>32</sup>.

Year	Ontario TFWP Work Permits
2020	29,655
2021	33,790
2022	41,100
2023	49,845
2024	53,970

Figure 13. Ontario Temporary Foreign Worker Program Work Permits. Source: Statistics Canada. IRCC, December 31, 2024.

Temporary foreign workers play a critical role in Canada's economy. In 2021, they accounted for nearly 1 in 5 employees in the agriculture, forestry, fishing and hunting sector, and about 1 in 10 employees in the accommodation and food services sector.

Temporary foreign workers also play an important role in other industry sectors such as transportation and warehousing, retail trade, and manufacturing. The distribution of industrial sectors in which temporary foreign workers are employed and the change from 2011 to 2021 is shown in Figure 14. In 2024, Richmond Hill had 505 International Mobility Program (IMP) work permit holders under post-graduate employment<sup>33</sup>.



Sources: Statistics Canada, Non-permanent Resident File and Longitudinal Worker File.

Figure 14. Distribution of temporary foreign workers across industrial sectors, 2011-2021. Statistics Canada.

<sup>32</sup> Statistics Canada Plus. [Temporary Foreign Workers in Canada, explained.](#)

<sup>33</sup> Government of Canada. [Open Government Data - Temporary Residents.](#)

Richmond Hill, like many other municipalities, needs to consider how to provide housing that accommodates these temporary foreign workers, many of which fall into the lower income range. This can be especially challenging when the local market costs are high.

Besides housing needs, it is important to provide a way for newcomers to integrate into the community, reinforcing healthy and resilient communities. The Welcome Centre in Richmond Hill is designed to help immigrants settle and integrate into Canada and is funded by the Immigration, Refugees and Citizenship Canada. There are five centres spread throughout York Region with one in Richmond Hill. They provide services in languages other than English, such as French, Persian, Mandarin, Tamil, and Ukrainian. Welcome Centres are accessibly located near transit routes and provide a one-stop shop for settlement related services and information to newcomers, including:

- Transit assistance
- Settlement services
- Employment supports
- Accreditation Qualification and Information Services (AQIS)
- Language interpretation supports
- Language classes and training

The Toronto Community & Culture Centre is a cultural organization that provides settlement services and community programs aimed towards the large Chinese immigrant community in Richmond Hill, fostering inclusion for both newcomers and existing immigrant residents.

Within the Greater Toronto Area, there are numerous post-secondary institutions. With the future Yonge North Subway Extension and better transit access to nearby educational institutions, the city must account for any anticipated housing demand from an increased student population.

## 5. Housing Profile

### 5.1 Key Trends in Housing Stock:

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

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

Richmond Hill continues to be a growing community. Between 2011 and 2021 the City grew at a rate between 0.8% and 1.0%. The Richmond Hill population target of 322,100 by 2051 anticipates a growth rate of 1.8% or 3,700 residents a year.<sup>34</sup> Moreover, it is anticipated that in York Region, the cities of Vaughan, Richmond Hill, and Markham will account for three quarters of the Region's population by 2051, with the population of the Region projected to be over two million people.

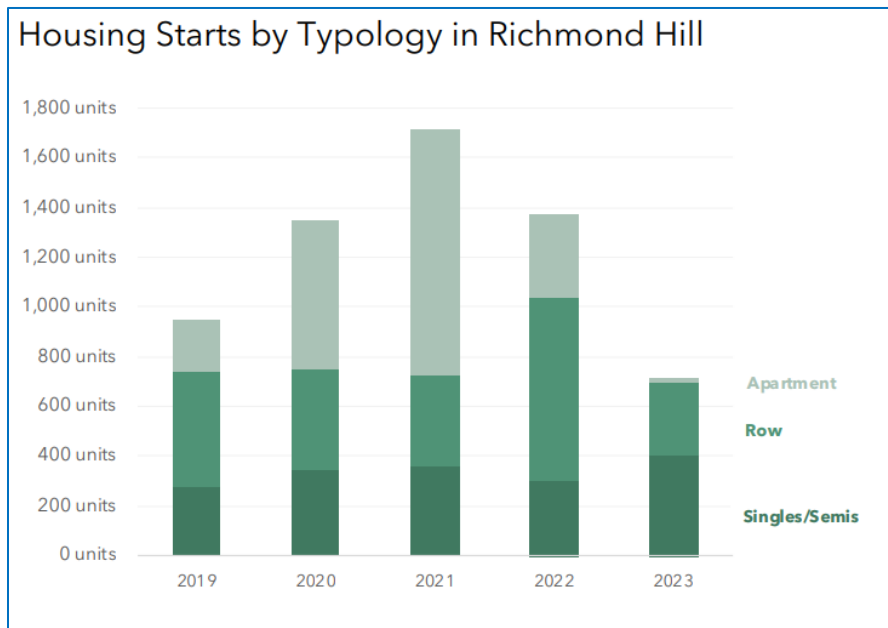


Figure 15. Housing Starts by Typology in Richmond Hill. Parcel, based on CMHC HMIP.

<sup>34</sup> Parcel Economics Inc. [City of Richmond Hill 2024 Housing Needs Assessment](#).

Although high-density and medium-density housing (including row housing) made up the majority of housing starts and completions in recent years, low-density housing remains the predominant typology in Richmond Hill (64%).<sup>35</sup>

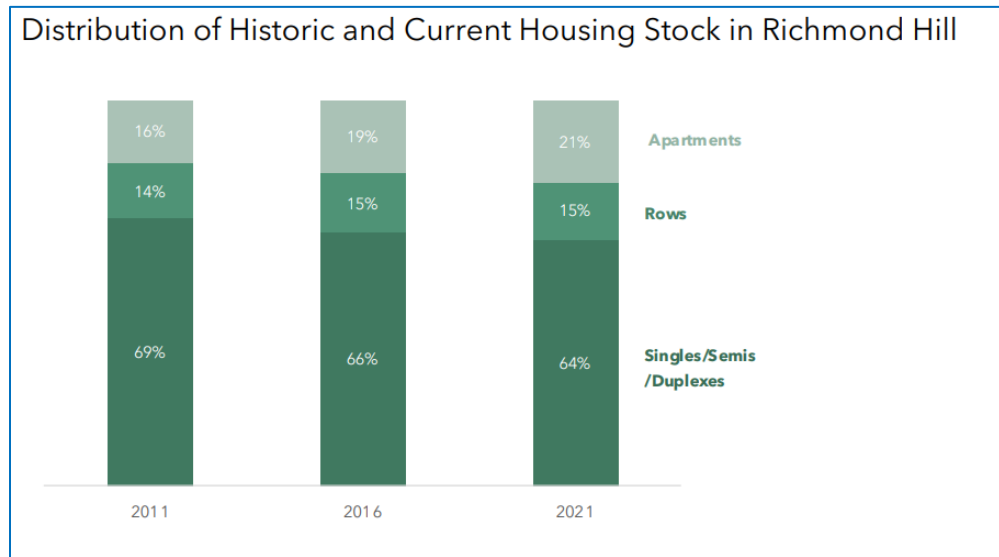


Figure 16. Distribution of Historic and Current Housing Stock in Richmond Hill. Parcel, based on Statistics Canada Census data.

As historical growth occurred and was supported by development of predominately low-density housing options, the preference for this type of housing development leaves the City with long-term challenges including a deficiency in higher density housing and particularly in rental housing units. Richmond Hill has a rental vacancy rate of 1% in the primary rental market, yet 3% is considered to be a balanced/healthy rate.<sup>36</sup> The low vacancy rate combined with high rents contributes to housing affordability challenges in the City.

Moreover, all new housing units in recent years are intended for the ownership market. Prior to 2022, there has been no new housing starts in the rental housing supply since 2014. Due to the lack of supply, renters are more likely to seek out rental housing in the secondary rental market, which makes up 89% of the total rental stock. These units are less stable because owners can move back into or sell their units at any time. Housing in the secondary rental market continues to cost significantly more than housing in the primary rental market.<sup>37</sup>

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<sup>35</sup> Ibid.

<sup>36</sup> Ibid.

<sup>37</sup> Ibid.

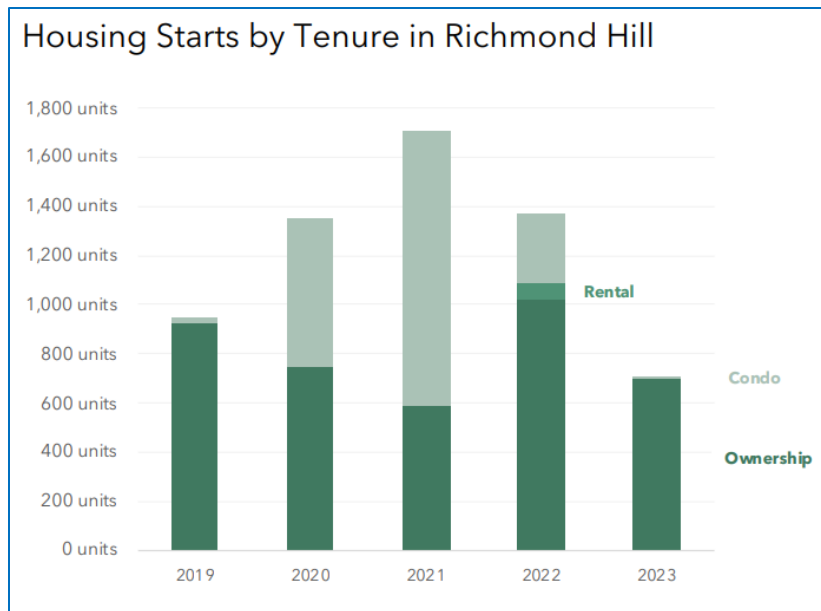


Figure 17. Housing Starts by Tenure in Richmond Hill. Parcel, based on CMHC HMIP.

Although it is difficult to ascertain all the different factors shaping housing in a community, there are indicators that can help us understand how key trends in the housing stock have been shaped.

In 2016, most of the labour force in Richmond Hill (78%) worked outside of the community. Of those employed in the labour force in 2016, the top three sectors were: professional, scientific and technical services (13%); retail trade (11%); and health care and social assistance (9%). Comparatively in 2021, 55% of the total employed labour force in Richmond Hill also worked in the City, with 40% of the total labour force working from home, likely as a result of COVID-19 work arrangements and being employed in sectors where work from home was feasible. As of 2021, there has been a shift to higher-paying industries in Richmond Hill (as noted in response 3.5). Higher paying professions in the City and of its residents may put upward pressure on house prices due to some residents' ability to carry higher housing costs.

### **Climate Impacts**

Climate change can contribute to increased risk of flooding, damaged infrastructure and challenges to public health. To address this, the City has established mitigation and adaptation strategies to reduce greenhouse gas emissions and manage the risks related to climate change. By developing complete communities that are sustainable, low-carbon, compact, mixed-use, and transit supportive, the City can be best positioned to protect human health, property, environment, and the economy.

Recognizing the interconnectedness of these elements, it is crucial to consider how policies related to infrastructure, energy, natural environment, sustainable building design, connectivity and mobility, and land use have shaped housing supply and demand as the City seeks to address identified housing gaps.

## **Infrastructure**

Richmond Hill has seen significant development growth since the early 1980s, growing from approximately 39,000 people in 1981 to 202,000 in 2021. As a result of this growth, the housing stock is relatively new with 64.8% of units being built since 1991, and 40.5% being built since 2001.<sup>38</sup> As a result of this growth, the municipality has also seen vast new infrastructure built and expansions of the previously existing assets to service the growing population. The City's Urban Master Environmental Servicing Plan provides for sufficient water and wastewater capacity to accommodate the projected growth in population and jobs in the City to 2051. In addition, since infrastructure has been built to accommodate the increase in growth since the 1980s, the majority of the assets are relatively young and are graded as such by the 2024 Asset Management Plan, with most of them being graded as "Good" or "Very Good" condition.<sup>39</sup> As the City continues to grow, it will utilize its Asset Management Plan and supporting specific infrastructure studies to ensure residential growth is supported by infrastructure capacity.

## **Transportation**

As mentioned, the City has successfully expanded and updated its infrastructure in line with a growing population. The City has widened and improved its local roadway system in conjunction with population growth, leaving limited opportunities to further improve the local roadways.<sup>40</sup> The City's recently updated Transportation Master Plan accommodates for anticipated growth in the City to 2051.

Richmond Hill's public transit system is operated regionally by York Transit, an amalgamation of former transit operations of the lower-tier municipalities in the Region, in addition to the Metrolinx systems operated by the Province of Ontario.

The Yonge North Subway extension project, currently underway and overseen by Metrolinx (Ontario's provincial transit agency), will bring the subway into Richmond Hill Centre. The City plans to intensify growth along its centres and corridors, which are located along the transit corridors along Yonge Street and Highway 7. Focusing growth along these corridors will provide current and new residents access to transit, along with other commercial and community amenities located on these corridors.

## **Climate Change**

In addition to housing affordability challenges, Richmond Hill, like many other communities, is experiencing the consequences of climate change. Impacts include severe weather patterns that are causing disruptions to business continuity, infrastructure damage, risks to health and safety, and increased financial costs. As the City's purpose-built rental housing stock is generally older and built prior to updated Building Code standards, it may be at greater risk of changing climate impacts such as increased frequency and severity of precipitation.

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<sup>38</sup> City of Richmond Hill. [2019 Socio-Economic Study](#).

<sup>39</sup> City of Richmond Hill. [2024 Asset Management Plan](#).

<sup>40</sup> City of Richmond Hill. [Richmond Hill Transportation Master Plan 2023](#).

Additionally, the operating/maintenance costs of these older properties may increase with the more extreme temperatures resulting from climate change.

One of the ways the City seeks to achieve sustainability is through the City’s Sustainability Metrics Program (SMP), a scoring system used to encourage developers and builders to work with municipal staff to achieve healthy, complete, and sustainable communities. The SMP’s 2023 update recommended an approach to help applicants achieve greater sustainability scoring which would provide financial incentives to support higher performing sustainable projects.

As noted in Section 2.1, Richmond Hill’s Council recently approved a Community Improvement Plan for Affordable Housing and Sustainable Design. This program incentivizes the supply of new sustainably-built, affordable rental housing by private and non-private sectors throughout Richmond Hill. The intent of the CIP is to increase the supply of new affordable rental housing, support the City’s affordable housing targets, and support the delivery of sustainability in building design.<sup>41</sup>

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	69,315
Breakdown by structural types of units (number of units)	Single-detached	39,295
	Semi-detached	2,665
	Row house	10,505
	Apartment/flat in a duplex	2,135
	Apartment in a building that has fewer than 5 storeys	1,695
	Apartment in a building that has 5 or more storeys	12,960
	Other single attached	50
	Movable dwelling	5
	Total	69,315

<sup>41</sup> NBLC. [City of Richmond Hill Community Improvement Plan for Affordable Housing and Sustainable Design \(Nov 2024 Draft\)](#).

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Breakdown by size (number of units)	No bedrooms	315
	1 bedroom	7,335
	2 bedrooms	9,475
	3 bedrooms	18,775
	4 or more bedrooms	33,410
Breakdown by date built (number of units)	Total	69,315
	1960 or before	3,495
	1961 to 1980	6,970
	1981 to 1990	12,175
	1991 to 2000	15,915
	2001 to 2005	10,655
	2006 to 2010	7,600
	2011 to 2015	6,405
2016 to 2021	6,100	
Rental vacancy rate (Percent)	Total	2.5
	Bachelor	*
	1 bedroom	2.5
	2 bedrooms	2.5
	3 bedrooms+	1.4
Number of primary and secondary rental units	Primary	1,736
	Secondary	3,597 (apartment/condo)
Number of short-term rental units	Total	750 to 866

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

In tracking residential development, York Region published a report in June 2024 called Affordable Housing in York Region – Measuring and Monitoring, 2023. This report indicates that since 2018 affordability targets have not been achieved in the new ownership market across the Region, with nearly no new affordable ownership units being built since before 2021.

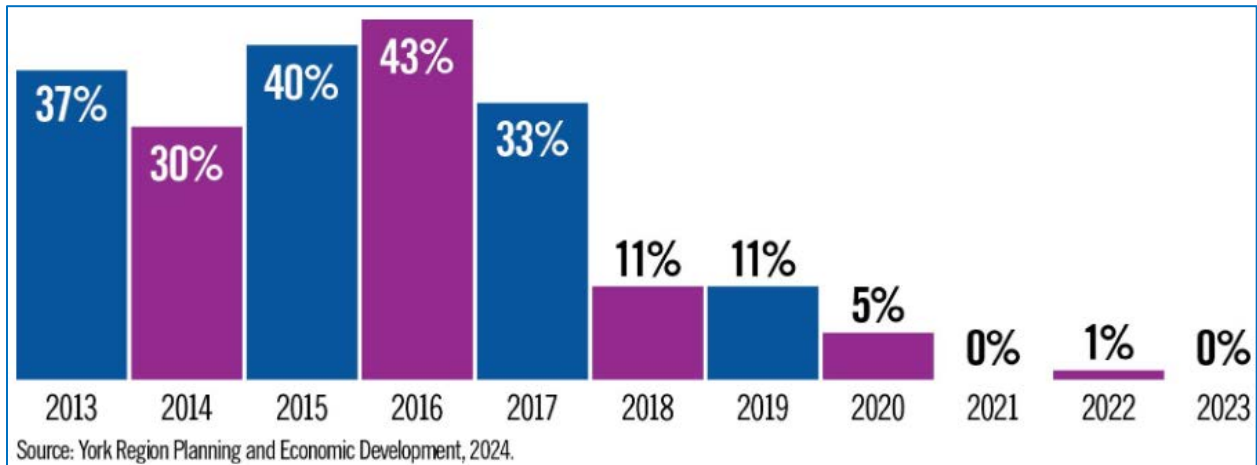


Figure 20. Affordable New Ownership Units, 2013 to 2023. York Region.

Between 2020 and 2025, the Region has directly built or supported construction of 302 net new community housing units. However, there has not been new community housing built, nor non-profits/co-ops opened in Richmond Hill in the last five years. The last community housing built in the City was the Richmond Hill Hub, built through the Region’s housing agency, Housing York Inc. The facility opened in 2016 providing 202 units.

Currently, a non-profit housing provider, Richmond Hill Ecumenical Homes Corporation, is undertaking an affordable housing project at 288 Major Mackenzie Drive East. This site will provide 90 units, with 28 units intended to be deeply affordable. These affordable housing units will help address the needs of low-income families unable to afford a home within the current market.

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

The 2021 HNA identified that consistently low vacancy rates in the primary rental market suggest that an increasing number of renter households are accommodated in the secondary rental market, where rents are higher. A further hypothesis is that the low vacancy and increasing rental demands are likely causing higher average rents for the primary market. The 2024 HNA Update saw rents in the primary rental market drop slightly in 2021, but since then

they have continued to grow.<sup>42</sup> This continued trend in Richmond Hill of low vacancy rates with high rents, as previously identified in this report, is supported by information from the York Region Homelessness Service System Plan 2024 to 2027.

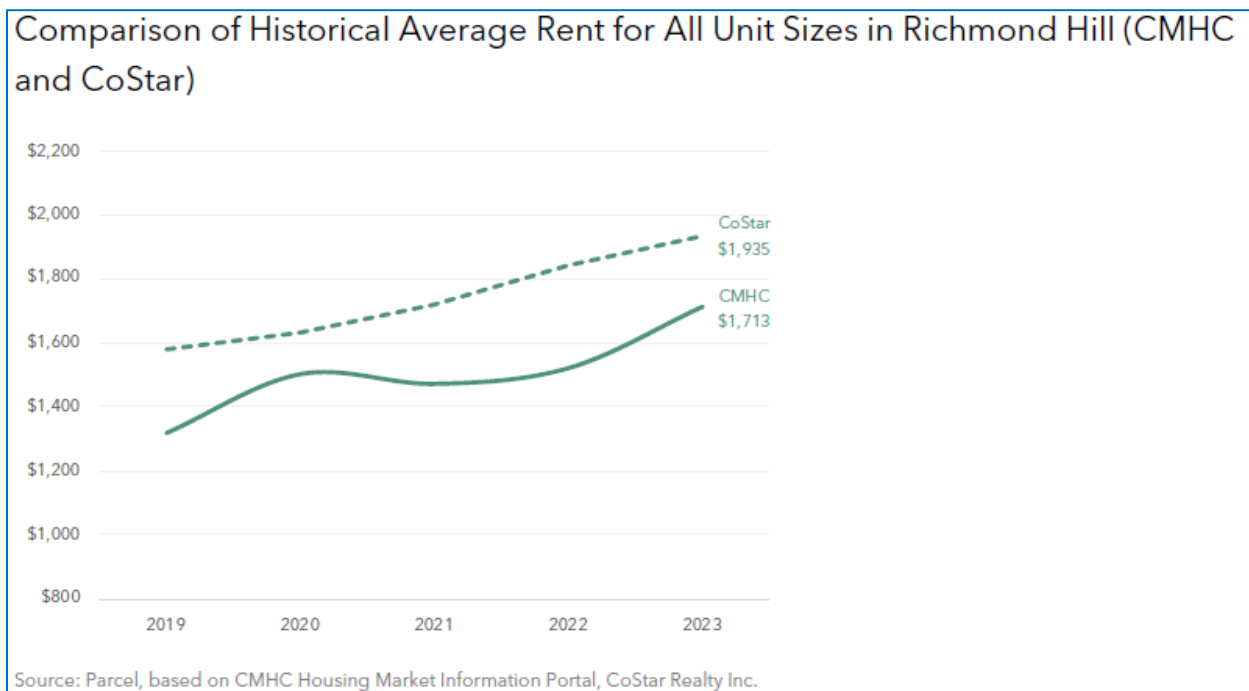


Figure 21. Comparison of Historical Average rent for all unit sizes in Richmond Hill. Parcel, based on CMHC and CoStar.

As for the secondary rental market, they make up 89% of all market rental units available in the City and are significantly more expensive than rents in the primary rental market.<sup>43</sup> More units in the primary rental market are required to alleviate the pressure in the secondary rental market. However, as noted, the current average rents in the primary rental market are not affordable to half of the renter households in the City.<sup>44</sup>

The Greater Toronto Area is known to have high costs for housing ownership relative to income, which is a factor that has contributed to a large growth of renter households in both Richmond Hill and across York Region, compared to the rest of the province<sup>45</sup>. Moreover, those looking to rent are also challenged by rising rents and limited affordable rental options; for example, 50.5%

<sup>42</sup> Parcel Economics Inc. [City of Richmond Hill 2024 Housing Needs Assessment](#).

<sup>43</sup> Ibid, 37.

<sup>44</sup> Ibid.

<sup>45</sup> Ibid.

of rental households in Richmond Hill are spending 30% or more of their household income on rent<sup>46</sup>.

As over 50% of employment in the City consists of higher-paying industries, such as professional, scientific and technical services and finance and insurance, this may put upward pressure on house prices since a larger proportion of individuals have the ability to carry higher housing costs<sup>47</sup>. The higher housing costs can also reduce the ability of the City to attract new jobs/industries if employees cannot find appropriate and accessible accommodation. Furthermore, as the population continues to grow, the City will need to provide more employment opportunities and housing to ensure rental prices are affordable for everyone.

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

The 2021 Housing Needs Assessment indicated that the number of primary rental market units declined from 1,725 units in 2006 to 1,710 units in 2019. As of 2023, data indicates a slight increase to 1,756 which is a marginal change and may be a result of data discrepancies.<sup>48</sup>

Nonetheless, low vacancy rates for primary rental units suggest that renter households are increasingly being accommodated in the secondary rental market. Additionally, the vacancy rate reached a record high of 2.5% in 2021 before dropping to 0.9% in 2022, followed by a slight increase in 2023 to 1.0%. This rate is well below the 3% which is considered a healthy number of vacancies in the primary market.

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<sup>46</sup> Statistics Canada. [Statistics Canada 2021 Census Data](#).

<sup>47</sup> Parcel Economics Inc. [City of Richmond Hill 2024 Housing Needs Assessment](#).

<sup>48</sup> Ibid.

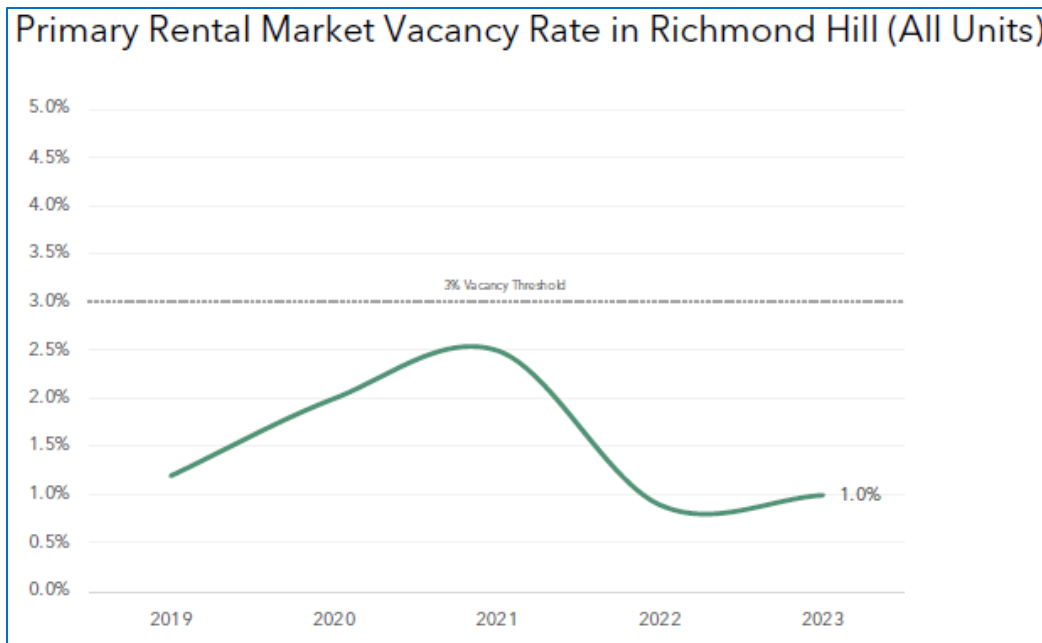


Figure 22. Primary Rental Market Vacancy Rate in Richmond Hill. Parcel, based on CMHC HMIP.

As mentioned, the changes have been marginal for primary rental units.

Comparatively, the Secondary Rental Market represented 85% of all market rentals in 2021 in Richmond Hill. Since then, this figure has increased to 89%.

It appears that the market is generating rental units in the secondary rental market due to an increasing number of rental tenants and a lack of primary rental market units. Despite the larger supply, secondary rental market units continue to be significantly more expensive than primary rental units.

Relevant to secondary rental units, York Region's 2021 report, *Innovative Housing Options to Support Affordable Housing*, suggested that short-term rentals may reduce the availability of long-term rental units.<sup>49</sup> This trend may be an additional influencing factor related to rental vacancy rates

The City of Richmond Hill's Short Term and Shared Accommodation Zoning By-law Technical Paper estimated that there were approximately 750 short term accommodations registered in Richmond Hill in the first quarter of 2020, dropping to 582 in the second quarter, likely due to the COVID-19 pandemic.<sup>50</sup> The study defines short term accommodations (STAs) as rental accommodations provided for a period of less than 30 days in existing residential homes (most often provided through Airbnb or VRBO platforms). Comparatively, an analysis released by

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<sup>49</sup> City of Richmond Hill. [Short Term and Shared Accommodation Zoning By-law Technical Paper](#).

<sup>50</sup> Ibid.

Statistics Canada in July 2024, as part of the 2021 census data, indicated that Richmond Hill had 866 short-term rentals<sup>51</sup>.

While specific data and analysis of short-term rental unit activities is not available, the relatively low volume of STAs are not likely to be a significant influencing factor on the secondary market rental unit availability. Unlike the City of Toronto, Richmond Hill does not have a significant tourism industry or draw, hence STAs are a limited influencing factor within the City’s housing market.

The lack of primary market rental units being built has impacted vacancy rates and costs of rents. All of which combined create unfavourable conditions for housing and homelessness.

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

The 2021 Census indicated that tenant households have increased since 2016, with 21.8% of households in Richmond Hill living in a rental unit, compared to 17.6% in 2016. Richmond Hill has a higher proportion of tenant households than York Region (17.8%) as a whole, but a smaller proportion than the Toronto CMA (34.9%). The table below shows the change in proportion of tenant households in 2016 compared to 2021.<sup>52</sup>

<b>Tenant Households 2016 vs. 2021</b>				
<b>Census Geographic Area</b>	<b>2016</b>	<b>%</b>	<b>2021</b>	<b>%</b>
Richmond Hill	11,260	17.6%	15,100	21.8%
York Region	50,535	14.2%	69,645	17.8%
Toronto (CMA)	715,540	33.5%	789,550	34.9%
Ontario	1,559,720	30.2%	1,724,970	31.4%
Canada	4,474,530	31.8%	4,953,835	33.1%

Figure 23. Proportion of Tenant Households in 2021 vs. 2016. City of Richmond Hill, based on 2021 Census.

According to HART, about 35% of all renter households are in the very low to low-income range, compared to 13% for owner households<sup>53</sup>. However, as seen in Figure 24 below, there is a higher percentage of very low and low-income owner households in core housing need. Moreover, this data also ties to the City’s high cost of ownership housing in consideration of rising interest rates, property taxes, and broader inflationary economic pressures. Similarly, the aging population with fixed incomes and less ability to maintain their homes could also be a factor in the higher core housing need amongst household owners.

<sup>51</sup> Statistics Canada. [Short-term Rentals in the Canadian Housing Market](#).

<sup>52</sup> City of Richmond Hill. [2021 Census Release #5: Housing and Indigenous Peoples](#).

<sup>53</sup> University of British Columbia. [Housing Assessment Resource Tool Dashboard](#).

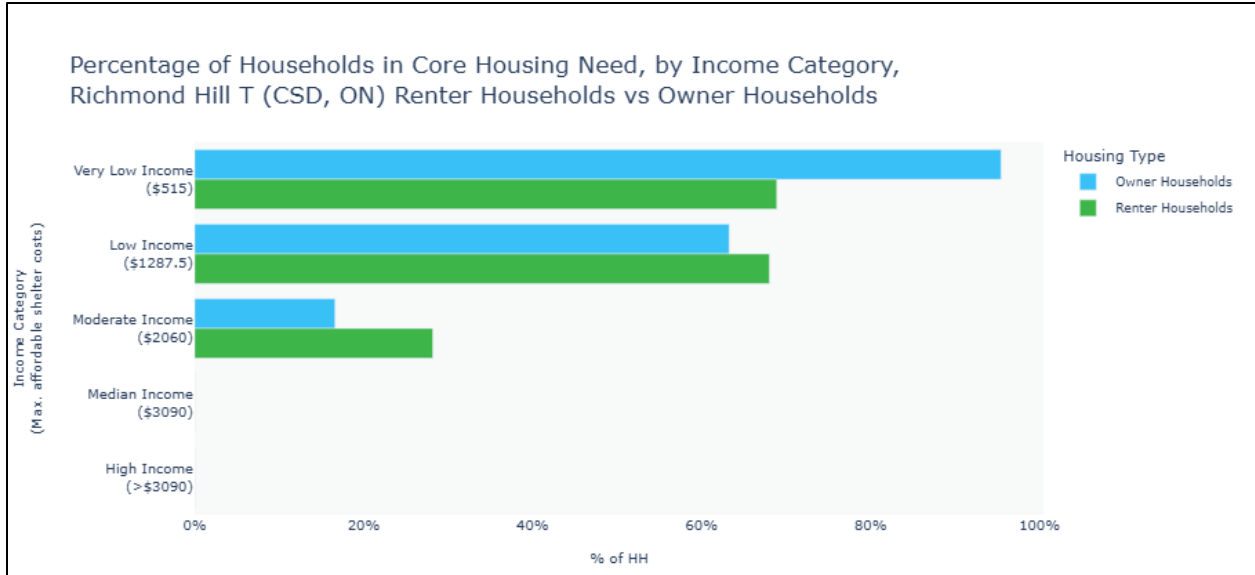


Figure 24. Percentage of Households in Core Housing Need, by Income Category, 2021. HART

The following table shows the total number of owner households (5,805) and renter households (4,215) in core housing need by income category, which may be considered as the existing deficit of housing options in the community. Furthermore, according to CMHC data within this report, the total number of subsidized tenant households is 1,993, with 605 of these subsidized households still in core housing need.

Income Category (Max. affordable shelter cost)	Owner households	Renter households	Total
Very Low Income (\$515)	525	410	935
Low Income (\$1287)	3,910	2,820	6,730
Moderate Income (\$2060)	1,370	985	2,355
Median Income (\$3090)	0	0	0
High Income (>\$3090)	0	0	0
Total	5,805	4,215	10,020

Figure 25. Affordable Housing Deficit for Owners vs. Renter Households, 2021. HART.

Figure 26 below shows the largest housing deficit for unsubsidized low-income households. This trend is reflected in the City’s 2021 Affordable Housing Strategy Background Report, which shows that larger households within the lowest 20th and 30th percentile are most likely to experience core housing need, as affordable and subsidized housing prioritizes very low-income households and individuals experiencing homelessness. The report also suggests a strong need to attract more affordable, purpose-built rental housing within the City, including family-sized options.<sup>54</sup>

<sup>54</sup> SHS Consulting. [City of Richmond Hill 2021 Affordable Housing Strategy Background Report](#).

Income Category (Max. affordable shelter cost)	Unsubsidized housing	Subsidized housing	Total
Very Low Income (\$515)	260	150	410
Low Income (\$1287)	2,420	400	2,820
Moderate Income (\$2060)	925	55	980
Median Income (\$3090)	0	0	0
High Income (>\$3090)	0	0	0
<b>Total</b>	<b>3,605</b>	<b>605</b>	<b>4,210</b>

Figure 26. Affordable Housing Deficit for Subsidized Renters vs Unsubsidized Renters, 2021. HART.

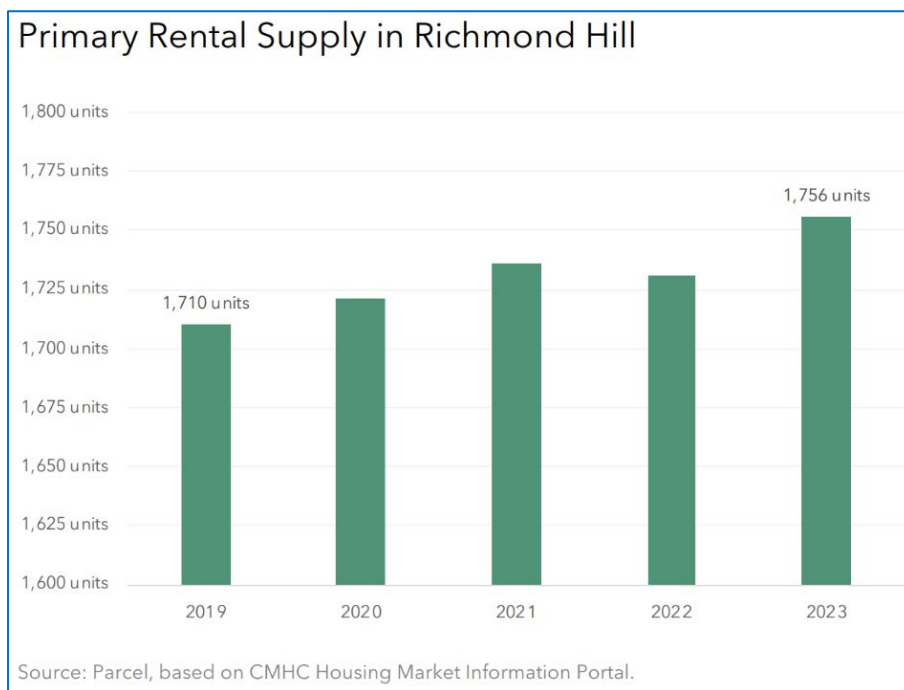


Figure 27. Richmond Hill Primary Rental Supply 2019-2023. Parcel, based on CMHC HMIP.

Figure 27 above shows the change in primary rental/purpose-built rental market from 2019 to 2023. There has been a net increase of 46 purpose-built rentals since 2019. The distribution of unit types has stayed consistent with the majority being 1-bedroom units (38%) and 2-bedroom units (51-52%), with a small proportion of bachelor units (4%) and 3-or more bedroom (6%) units.<sup>55</sup> The lack of existing and new primary rental market housing, especially larger units, exacerbates the challenge of finding affordable homes for lower income households with three or more persons.

<sup>55</sup> Parcel Economics Inc. [City of Richmond Hill 2024 Housing Needs Assessment](#).

## 5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	1,985 units (HART - number of rental housing units in Census 2021 that were subsidized, includes RGI, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances).
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	7,370 occupied housing units (HART)
Number of co-operative housing units	Total	Total Units: 531 (including subsidized co-op units)
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	44 emergency beds (14 youth beds & 30 winter shelter beds)

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

Examples can include:

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

The 2021 Housing Needs Assessment, completed as part of the Affordable Housing Strategy Background Report, undertook an analysis of the housing demand, housing supply and housing affordability in Richmond Hill. This assessment was validated and informed by residents, the Richmond Hill Affordable Housing Strategy - Technical Advisory Committee, and for-profit and non-for-profit stakeholders. In 2024, the City in collaboration with Parcel Economics conducted a Housing Needs Assessment Update. This report revealed similar housing gaps to the 2021 report with an emphasis on increasing housing stock that can attract younger households and allow seniors to age in place<sup>56</sup>. The 2024 update to this housing needs assessment confirmed that the goals and targets of the Affordable Housing Strategy remain relevant. The housing gaps identified in 2021 and validated in 2024 are as follows:

- The need for a diversification of housing stock, including smaller dwellings and family-sized dwellings
- The need to increase the stock of purpose-built rental housing in the primary rental market
- The need for purpose-built rental options that are affordable to low and moderate incomes
- The need to increase the supply of accessible and supportive housing options for households with a disability or mental health issue
- The need to develop ownership options that are affordable to households with moderate incomes and that are appropriate for larger households<sup>57</sup>

**5.9 Housing Trends**

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1,860
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1,473
	Bachelor	1,180
	1 bedroom	1,342
	2 bedrooms	1,539

<sup>56</sup> Parcel Economics Inc. [City of Richmond Hill 2024 Housing Needs Assessment](#).

<sup>57</sup> SHS Consulting. [2021 City of Richmond Hill Affordable Housing Strategy – Background Report](#).

5.9.1 Housing Values		
Characteristic	Data	Value
	3 bedrooms+	1,960
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1,360
	Bachelor	1,184
	1 bedroom	1,256
	2 bedrooms	1,449
	3 bedrooms+	1,950
Sale prices (Canadian dollars)	Average	\$1,243,612
	Median	\$1,203,000
Sale prices by unit size (Average, Canadian dollars)	Average	\$1,243,612
	Bachelor	See Figure 28 below.
	1 bedroom	See Figure 28.
	2 bedrooms	See Figure 28.
	3 bedrooms+	See Figure 28.
Sale prices by unit size (Median, Canadian dollars)	Median	\$1,203,000
	Bachelor	See Figure 28.
	1 bedrooms	See Figure 28.
	2 bedrooms	See Figure 28.
	3 bedrooms+	See Figure 28.

Housing Unit Type	Average Sale Prices	Median Sale Prices
Detached	\$ 2,031,477	\$ 1,740,000
Semi-Detached	\$ 1,086,688	\$ 1,030,000
Att/ Row/Townhouse	\$ 1,208,240	\$ 1,203,000
Condo Townhouse	\$ 999,900	\$ 1,025,000
Condo Apt	\$ 630,202	\$ 610,000
All Housing Types	\$ 1,505,165	\$ 1,380,000

Figure 28. Sale Price of Ownership Units in Richmond Hill. Tim Welch Consulting (Source: TRREB Richmond Hill 2024 Q4 Community Report) Note: Sales price by unit size data unavailable; thus sales price by home type provided.

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	. See data limitation noted below.
	Owner	Total demolished dwelling units from January 2022 to December 2024 was 224. Tenure of demolition not historically tracked. Given predominance of ownership housing in the City, most or all of these are likely ownership
	Total	223

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Completed – Overall and breakdown by structural type (annual, number of structures)	Single	*
	Semi-detached	*
	Row	*
	Apartment	*
Completed – Breakdown by tenure (annual, number of structures)	Tenant	*
	Owner	*
	Condo	*
	Coop	*
Housing starts by structural type and tenure	Total	Single – 265 Semi – 8 Row – 534 Apartment – 0 YTD Total (2024) - 807 <sup>58</sup>

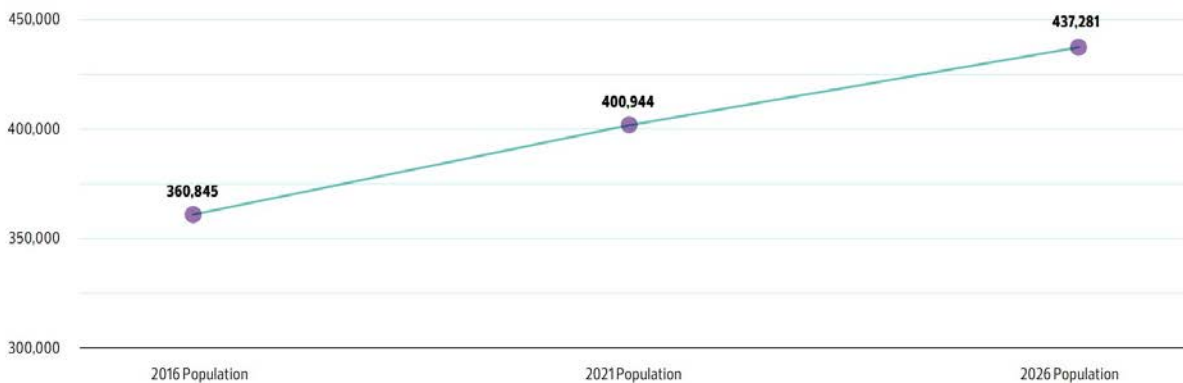
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<sup>58</sup> Canada Mortgage Housing Corporation. [CMHC Housing Market Information Portal](#).

## 6. Projected Housing Needs and Next Steps

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

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



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

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

### 6.1 Projection Methodology Guidelines

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

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

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

### Step 1: Population Projection

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

### Step 2: Household Projection

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

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

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

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

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

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

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

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	2,854	1,165	490	41	0	4,550
Low Income	6,326	5,789	2,082	739	75	15,011
Moderate Income	3,091	5,213	3,266	2,019	591	14,180
Median Income	1,841	4,468	3,938	2,846	1,488	14,581
High Income	1,024	6,906	8,355	10,502	6,586	33,373
Total	15,136	23,541	18,131	16,147	8,740	81,695

## Key Considerations

### Population

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.
- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.
- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.

- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.
- **Smaller Communities:**
  - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
  - One industry communities should also develop multiple population scenarios to manage economic volatility

#### Household Projections

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

## Housing Demand

### To project housing demand by tenure:

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

### To project housing demand by dwelling type:

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

## Economic Data Integration

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

## Supply Capacity & Supply Gaps

- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.
- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure,

that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps

- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.
- **Optional for Smaller Communities:**
  - Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

## POPULATION PROJECTION

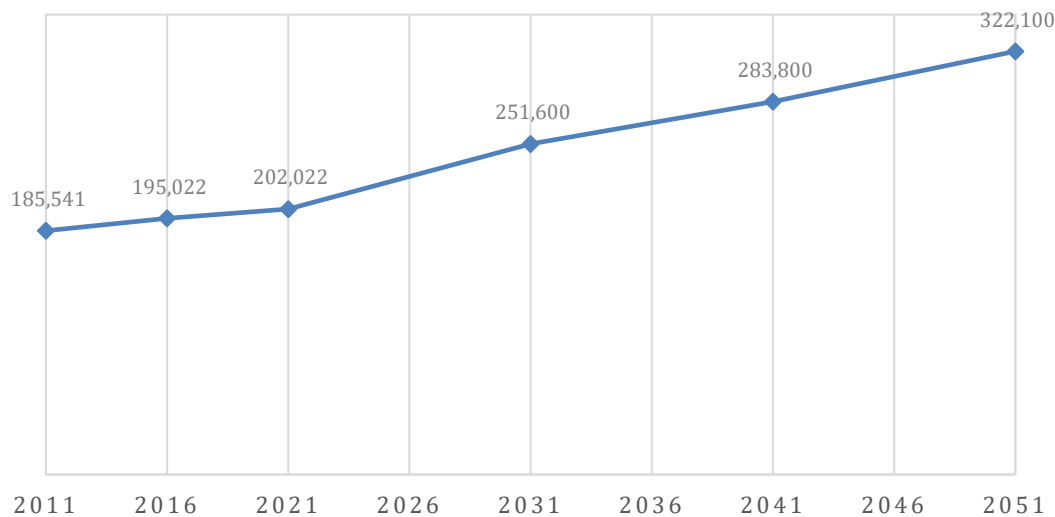


Figure 29. Richmond Hill Population Forecast from Table 1 of the York Region 2022 Official Plan (Official Consolidation June 2024)<sup>59</sup>. This forecast implements MMAH approval and modifications to York Region Official Plan through Bills 150 and 162.

### 6.2 Projection Methodology

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

The population projections from Section 6.1 – Figure 29, for the year 2021 onwards, were attained through information from Table 1 of the York Region 2022 Official Plan (Official

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<sup>59</sup> York Region. [York Region 2022 Official Plan](#).

Consolidation June 2024)<sup>60</sup>. This forecast implements MMAH approval and modifications to York Region Official Plan through Bills 150 and 162.

The projections for Tables 6.2.1, 6.3.3, and 6.3.2 were based on UBC HART household projections to 2031, as well as household, housing type, and population data from the York Region Official Plan. Since specific estimates for more targeted projections were unavailable, projections were made using 2021 Census data and York Region demographic data. These data, along with relevant proportions, were used as a baseline to estimate population, households, and housing units for 2031. All household calculations were derived as proportions and aligned with UBC HART’s total projected number of households.

This method does result in a few gaps. For example, the number of bedroom units counted in the 2021 Census reports the number of bachelor, 1 bedroom, 2-bedroom, 3-bedroom and 4- or more bedroom units. There is insufficient data to provide an estimate for 5-bedroom units. In this case, the number of bachelor and 1-bedroom units were combined to provide the “1 bedroom” count.

Note the age structure forecasts from 6.2 and 6.3 may not sum up to the total 2031 projections from section 6.1 due to rounding within calculations.

6.2.1 Projections		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	17,894 (14.2%)
	15-19	6,389 (5.1%)
	20-24	7,326 (5.8%)
	25-64	64,873 (51.3%)
	65-84	25,859 (20.5%)
	85+	4,066 (3.2%)
Male Births	Births x Estimated Proportion of Male Births	0.520 male birth rate 6,574 male births
Female Births	Total births – Male Births	0.480 female birth rate 6,319 female births
Survival Rate	Survival rate for those not yet born at	99.84%

<sup>60</sup> Ibid.

6.2.1 Projections		
Characteristic	Data/Formula	Value
	the beginning of the census year	
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	15,959 (All net Migration)
Projected Family Households	Age-group population x projected age-specific family headship rate	15-24: 192
		25-34: 4,974
		35-44: 11,507
		45-54: 12,932
		55-64: 14,995
		65-74: 11,812
		75-84: 5,832
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	85+: 1,591
		15-24: 622
		25-34: 2,735
		35-44: 2,015
		45-54: 1,436
		55-64: 3,029
		65-74: 3,369
Total Projected Headship Rate	Family headship rates + non-family headship rates	75-84: 3,123
		85+: 1,531
0.21 (21%)		
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	12,385 household increase between 2021 and 2031

6.2.1 Projections		
Characteristic	Data/Formula	Value
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	Structure Type Single Detached: 37,409 Other attached (row, townhouse, duplex): 16,065 Buildings over 5 stories: 10,252 Projected Owner Households by Age of Primary Maintainer 15 to 24: 230 25 to 34: 4,544 35 to 44: 11,167 45 to 54: 17,694 55 to 64: 15,485 65 to 74: 9,327 75 to 84: 4,047 85+: 1,233
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	Structure Type Single Detached: 4,290 Other Detached (row, townhouse, duplex): 4,295 Buildings over 5 stories: 9,405 Projected Renter Households by Age of Primary Maintainer

6.2.1 Projections		
Characteristic	Data/Formula	Value
		15 to 24: 714 25 to 34: 2,765 35 to 44: 2,221 45 to 54: 2,247 55 to 64: 3,420 65 to 74: 2,928 74 to 84: 2,392 85+:1,304
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Single Detached: 41,699 Other attached (row, semi, townhouse etc.): 20,360 Building over 5 stories: 19,658

### 6.3 Population and Households Projections

6.3.1 Anticipated Population by 2031		
Characteristic	Data	Value
Anticipated population	Total	251,600
Anticipated population growth	Total	49,578 (2021 to 2031)
	Percentage	19.7% increase
Anticipated age	Average	43.1
	Median	43.5
Anticipated age distribution (# and %)	0-14	36,457 (14.9%)
	15-19	13,083 (5.4%)
	20-24	14,632 (6.0%)

**6.3.1 Anticipated Population by 2031**

<b>Characteristic</b>	<b>Data</b>	<b>Value</b>
	25-64	124,668 (51.0%)
	65-84	48,691 (19.9%)
	85+	6,807 (2.8%)

6.3.2 Anticipated Households by 2031		
Characteristic	Data	Value
Current number of households	Total	69,320 in 2021.
Anticipated number of households	Total	81,695 in 2031
Anticipated Household Age	Average	Not available.
	Median	Not available.
Anticipated Households by Tenure	Renter	17,991 (22%)
	Owner	63,726 (78%)
Anticipated Units by Type	Total	81,695
	Single	41,704
	Semi-detached	3,047
	Row	17,301 (includes duplexes)
	Apartment	19,643
Anticipated Units by Number of Bedrooms	1 bedroom	9,016 (includes Bachelor Units)
	2 bedroom	11,167
	3 bedroom	22,128
	4 bedroom	39,377 (include all units larger than 4 bedrooms)
	5 bedroom	Not available.
Anticipated Households by Income	Average	16,339
	Median	14,581

6.3.2 Anticipated Households by 2031		
Characteristic	Data	Value
	Very Low	4,550
	Low	15,011
	Moderate	14,180
	High	33,373
Anticipated average household size	Total	2.91
Draft approved lots by planned housing type	Total	Single – 1,303 Semi – 321 Townhouse – 1,394 Apartment - 758 Total - 3,776 61
Draft approved lots by tenure	Tenant	Not available.
	Owner	Not available.

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<sup>61</sup> York Region. [York Region 2024 Housing Supply Update](#).

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

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

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?** For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?
- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**
- **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

**Examples may include:**

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

This Housing Needs Assessment is completed to ensure conformity with the requirements of the Canada Community-Building Fund (CCBF) agreement. It has been informed in part by existing housing needs assessment and analysis work undertaken by the City in recent years, as outlined throughout this report. The information in this document will help further guide Richmond Hill's plans and actions related to housing and growth-related infrastructure planning.

This Housing Needs Assessment builds on the efforts already undertaken by Richmond Hill to study and address our City's housing needs. The additional data and centralization of findings within this report will help Richmond Hill continue its efforts to address the housing challenges we face within our community.

This report indicates that there are gaps of data related to priority population groups. It also confirms previous report findings that Richmond Hill has a lack of affordable rental and ownership housing, as well as a lack of purpose-built rental housing in general, driving many people to the secondary rental market. High housing costs exacerbate other challenges such as homelessness and youth retention. This information will continue to inform Richmond Hill's plans and policies, as the City works to address these issues independently and alongside government partners including the Region of York.

### **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?**

The City of Richmond Hill is currently undertaking an Official Plan (OP) Update along with a Comprehensive Zoning By-law (CZBL) review. As previously mentioned in this HNA, the City completed an HNA in 2021 (with an update in 2024) to inform the current ongoing projects in the City. The 2021 HNA was completed as a background report to the Affordable Housing Strategy (2021) and was conducted to identify key housing gaps along the Housing Continuum in the City.

This HNA validates findings from both the 2021 HNA and 2024 HNA reports. Housing gaps have been consistently identified including the need for: a more diverse housing stock including smaller and larger units, increased affordable and market rental housing options, increased supply of accessible and supportive housing options, and ownership options that are affordable and appropriate for larger households.

While growth projections provided by both York Region and other major plans and strategies undertaken by the City are informing the City's current OP Update and CZBL review, this HNA provides additional insights into the housing needs for different priority population groups and the labour force.

The City has endeavored to address housing gaps identified in previous HNA reports through various initiatives. Examples include the following:

- Official Plan Amendments 18.3 – Vision and City Structure, Official Plan Amendment 18.4 – Neighbourhoods, and Official Plan Amendment 18.7 – Newkirk Local Centre were approved in 2022 and 2024 respectively. These amendments include recommendations set out by the City's Affordable Housing Strategy to address housing affordability as identified in the past and current Housing Needs Assessment reports. These amendments focus on encouraging intensification by diversifying housing mix, promoting

affordable housing, supporting growth and development to corridors and nodes, and encouraging infill development and redevelopment within urban areas. These land use policies were directly informed by both the 2024 HNA and this HNA's findings. Specific policies that address identified HNA gaps seen in these amendments include:

- Official Plan Amendment 18.3 requires that high density residential development will provide a minimum of 5% of units to contain 3 or more bedrooms. This policy change to encourage diversifying housing mix, particularly larger family sized units, was informed by the HNA gap to diversify housing stock and to encourage family sized dwellings.
- Official Plan Amendment 18.3 encourages that any surplus public lands will be prioritized for the development of purpose-built rental or supportive housing. This policy encourages affordable housing development that the HNA has identified as a gap in the City and encourages the City to consider future surplus lands for potential projects.
- Official Plan Amendment 18.4 allows for permissions for gentle density, where appropriate, in the Neighbourhood designation. This encourages missing middle development in already built neighbourhood areas and can assist in meeting growth forecasts.
- Zoning By-law 143-24 and Official Plan Amendment 58 were both approved in 2024 and permit 4 units as-of-right in any zone that permits single detached dwellings, semi-detached dwellings and certain forms of townhouses and other dwelling types with certain restrictions. This as-of-right permission encourages gentle density and missing middle housing that can support the City's population and growth forecasts by diversifying housing mix and affordability for priority groups identified by this HNA.

The above initiatives demonstrate how the City has begun to incorporate housing needs assessment findings into land use policies and implementing zoning by laws.

In addition, the City has used Housing Needs Assessment data to scope the recently approved Community Improvement Plan for Affordable Housing and Sustainable Design (CIP) which establishes financial programs to incentivize affordable purpose-built rental housing. The City continues to work with the development industry to promote and encourage priority housing projects such as purpose-built rental and higher density in major transit areas.

The findings from both this HNA and the previous HNA reports will continue to inform the City's ongoing Official Plan Update and Comprehensive Zoning By-law Review. Additionally, the findings may assist the City in identifying and/or prioritizing housing-enabling tools in the future.

The growth forecast breakdown included in this HNA indicates that the City should be continuing to focus on diversifying housing mix to encourage family sized units, encouraging purpose-built rental, and consider that seniors are the fastest-growing age group in the City.

With seniors being the fastest-growing age group in the City, there may be a need for additional policies and initiatives for the population to age-in-place, which is a concern that the City is actively considering. As part of the Comprehensive Zoning By-law (CZBL) Review project, an

Aging-in-Place Technical Paper was prepared during the Background Research phase. Following this work, various Strategic Directions Reports were developed to guide the drafting of the CZBL. Partially in consideration of the data and projections from previous HNA findings, the Neighbourhoods Strategic Directions Report recommended incorporating suggestions from the Aging-in-Place Technical Paper to better address the needs of the City's aging population, as also identified in this HNA.

Overall, the findings from both this HNA, including findings incorporated therein from previously completed HNA work, support the ongoing projects and initiatives led by the City and provide additional insights into priorities for future initiatives.

**How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**

The Housing Needs Assessment and growth projections work in tandem with infrastructure investment needs identified in master plans and capital plans as they are developed. As the City approved an Affordable Housing Strategy in 2021, informed by a Housing Needs Assessment at that time, findings from that analysis have been incorporated into plans and policies completed and underway. Findings from this Housing Needs Assessment document will similarly inform ongoing and future master plan and growth-related policies.

As the City is in process of updating its Official Plan, housing supply needs identified by the Housing Needs Assessment will be an input into future policy updates. As noted above, Richmond Hill's Official Plan has been updated through amendments to direct growth and intensification along key corridors in centres. These policies consider population forecasts and housing supply gaps and needs identified through previous housing needs assessment analysis and further supported by this more recent document. The City of Richmond Hill has a number of master plan documents that are completed, in development or being updated, in order to better understand where infrastructure is needed to support residential growth.

- An [Urban Master Environmental Servicing Plan \(MESP\)](#) was completed and approved by Council in 2023 for the City's Regional Mixed-Use Corridor to support the planned growth and intensification within the City's Official Plan. This plan identifies areas of servicing capacity constraint for water and waste-water infrastructure in consideration of anticipated growth through 2041 and 2051. However, since this analysis was conducted, the population forecast has increased and the housing needs assessment has further articulated anticipated housing supply needs. As a result, an update to this analysis is planned.
- Sewer and Watermain Computer Modelling has been completed to inform the development of a Water and Wastewater Master Plan for the entire City, which is now underway. In the meantime, staff are aware that there are capacity constraints in the system that are likely to overlap with required increased capacity for infill development.
- The City's [Transportation Master Plan \(TMP\)](#) was approved in 2023 and identifies a series of roadway improvements needed to support population and housing growth.

Data and projections set out in this HNA form a key input as the City completes future master plans and capital plans that guide infrastructure investments.

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

The City's projected housing needs, as identified in this HNA, and supported by previously completed housing gap analysis, articulates and informs the City's long range capital infrastructure planning related both to growth and maintaining the City's existing assets in a state of good repair.

The Regional Municipality of York owns water and wastewater infrastructure, providing the distribution of these services to all its lower tier municipalities, including the City of Richmond Hill. Richmond Hill has local infrastructure systems that ultimately provide water and wastewater services to the City's residents and properties. The Regional system is limited by capacity constraints. Richmond Hill is responsible for managing servicing allocation within the Regional constraint limit. The City aims to manage and prioritize servicing capacity of the Richmond Hill systems to increase housing supply. In January 2025, Richmond Hill Council adopted [a policy](#) that prioritizes servicing allocation based on key factors. This policy directs that servicing allocation be provided based on the following priority criteria considerations:

- Providing affordable housing;
- Within higher-order transit supportive development;
- Is environmentally sustainable as measured by the [City's Sustainability Metrics Program](#);
- Maximizes the use of existing services, promotes pedestrian-oriented built form and provides alternative housing;
- Incorporates or preserves existing heritage properties;
- Improves livability and quality of life in the historic downtown of the City;
- Comprises small-scale infill development that allows for a more efficient use of land and existing services;
- Provides a mix of uses and live-work opportunities;
- Will complete the last parcel of an existing developed area;
- Will provide community benefits and completion of required key infrastructure.

In summary, Richmond Hill is currently working to understand more broadly, across the City, where there are infrastructure gaps that are causing the housing pressures we are experiencing as outlined in this assessment.

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

### Data and Analysis

Housing Statistics - Statistics Canada

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

Population estimates, July 1, by census metropolitan (statcan.gc.ca)

Population and demography statistics (statcan.gc.ca)

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

Housing Market Information Portal

UrbanSim – Scenario Modeling

### Reports & Publications

Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042

CMHC - Housing Shortages in Canada Report

University of British Columbia - Housing Assessment Resource Tools (HART)

University of London - Affordability targets: Implications for Housing Supply

Nova Scotia Housing Needs Assessment Report Methodology

Ontario Land Needs Assessment Methodology

British Columbia Affordable Housing Need Assessment Methodology

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

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

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

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

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

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

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

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

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

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

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

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

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

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