



GEORGINA

HOUSING NEEDS ASSESSMENT



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1.0 Executive Summary

The Town of Georgina Housing Needs Assessment provides a comprehensive analysis of current and future housing needs, identifying gaps in availability, affordability, and accessibility. The findings from this assessment will help inform local housing policies, infrastructure planning, and future investments to ensure that Georgina meets the housing needs of its residents. Additionally, the assessment supports eligibility for funding opportunities such as the Canada Community-Building Fund (CCBF) and the Housing Accelerator Fund (HAF).

The Housing Needs Assessment addresses key questions, including:

- What are the greatest housing needs in the community?
- How can the Town set meaningful housing targets to ensure diverse and adequate housing supply?
- What types of housing, at what price points, are needed to accommodate current and future residents?

The assessment evaluates the entire housing continuum, including market and non-market housing, rental and ownership units, and emergency and transitional housing options.

Methodology

A comprehensive approach was used to capture both qualitative and quantitative insights. To ensure that the Housing Needs Assessment reflects the lived experiences of Georgina residents, a broad engagement process was undertaken, including:

- Key Informant Interviews (13 interviews) with municipal leadership and frontline service providers.
- Stakeholder Focus Groups (6 sessions) with developers, landlords, housing providers, and individuals experiencing homelessness.
- Community Drop-In Sessions (4 events, 200+ participants) which provided residents with an informal opportunity to share their perspectives.
- Online Community Survey (336 responses) capturing input from a diverse range of residents.

Quantitative data was gathered from multiple sources, including Statistics Canada Census (2016, 2021), Canada Mortgage and Housing Corporation (CMHC), York Region, and the Town of Georgina.

Future housing needs were estimated using two distinct projection methodologies:

- York Region Projections, based on expected population growth and migration patterns.
- HART Methodology (Housing Assessment Resource Tool), which uses historical trends to forecast future demand.

Key Findings and Housing Challenges

Housing Affordability and Core Housing Need:



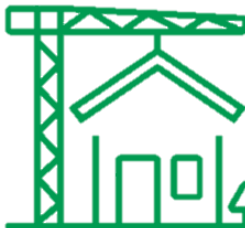
- Affordability is the most significant housing challenge affecting 23.5% of Georgina households.
- Renters are disproportionately impacted, with 40.4% experiencing unaffordable housing, compared to 19.6% of homeowners.
- Core housing need affects 2,405 households (32.2% of renters and 9.7% of homeowners), indicating they cannot access suitable and adequate housing without overspending.
- Single-person households and single-parent families face the highest housing need.

Rental Market Pressures:



- Georgina has a shortage of purpose-built rental housing, and long wait times for subsidized units.
- Rental supply has not kept pace with demand, contributing to rising rents and limited options for low-income renters.
- The supply of rental housing that is affordable to very low- and low-income households has declined, reinforcing affordability challenges.

Housing Supply and Development Trends



- Housing stock is dominated by single-detached homes, accounting for over 83% of all units.
- Limited diversity in housing types means a lack of smaller, affordable options such as apartments, stacked townhouses, and additional dwelling units.
- Between 2015 and 2024, single-detached homes made up nearly 90% of all housing completions, highlighting an imbalance in housing supply.
- The supply of affordable housing has not kept up with demand, with few purpose-built rental developments completed in the last decade.

Future Housing Needs



- Between 2021 and 2041, Georgina will require between 3,473 and 5,481 additional housing units to accommodate projected population growth.
- The Town will need to diversify its housing stock, including 1,577 new apartment units, 1,494 new townhouses, and 3,771 new single-detached homes.
- Seniors' housing demand is expected to rise significantly, with the 75+ age group tripling by 2041.
- Affordable housing supply must increase to address unmet demand for lower-income households, including renters and seniors on fixed incomes.
- The supply of accessible housing and supportive housing will also need to increase to meet the growing number of adults with disabilities.

Homelessness and Housing Insecurity



- Chronic homelessness has been increasing in Georgina and York Region.
- Emergency housing stays and encampments have risen, highlighting a lack of supportive housing options.
- 93 households in Georgina accessed homelessness prevention programs in 2023, underscoring a critical need for intervention.

Infrastructure Challenges to Support Housing Growth



- Limited water and wastewater capacity in Keswick and Sutton is constraining housing development.

Implications for Housing Policy and Planning

To address the housing challenges identified in the assessment, Georgina and its partners at other levels of government must take a strategic approach that includes:

Expanding Affordable and Rental Housing Supply



- Increase purpose-built rental developments.
- Support non-market housing, including subsidized and supportive housing.
- Introduce incentives for affordable housing development.
- Preserve naturally occurring affordable rental housing through tenant protections¹ and rental conversion policies.

Diversifying Housing Options



- Encourage development of townhouses, stacked townhouses, and low-rise apartments to better meet demand.
- Promote additional residential units such as basement apartments and detached accessory dwellings.
- Implement zoning changes to support higher-density, mixed-use developments.

Improving Housing Affordability



- Expand down payment assistance and first-time homebuyer support programs.
- Strengthen rental assistance programs for lower-income households.
- Streamlining development approvals and building permit reviews for affordable housing and purpose-built rental developments.
- Reducing development charges and development-related applications fees for affordable and/or rental housing.

Addressing Homelessness and Housing Insecurity



- Increase investment in emergency shelters and transitional housing.
- Strengthen homelessness prevention programs to support at-risk households.
- Expand housing and supports for vulnerable populations.

¹ Municipalities such as Hamilton have introduced bylaws requiring landlords to obtain a license before undertaking significant renovations. The bylaw aims to prevent “renovictions” by ensuring that renovations are not used as a pretext for evicting tenants and raising rents.

Enhancing Infrastructure to Support Growth



- Address servicing capacity limitations to accommodate future housing development.

Conclusion

Georgina's housing needs are evolving, with increasing affordability challenges, a growing senior population, and a lack of rental and diverse housing options. Without strategic interventions, these challenges will intensify, making it harder for residents to access suitable and affordable housing. By implementing targeted housing policies, investing in affordable housing, and ensuring infrastructure supports housing growth, Georgina can create a more inclusive, sustainable, and resilient housing system that meets the needs of all residents.

1.0 Introduction

Housing is fundamental to a healthy, inclusive and thriving community. The Town of Georgina has conducted a Housing Needs Assessment to identify current and future housing needs, uncover gaps in housing availability, affordability and accessibility, and identify priorities that will guide local housing policies and infrastructure planning. This project is vital for ensuring Georgina can meet the diverse housing needs of its residents and access federal funding through programs like the Canada Community-Building Fund (CCBF) and Housing Accelerator Fund (HAF). Housing Needs Assessments help all levels of government understand the local housing needs of communities, and how they may relate to infrastructure priorities, by providing the data necessary to determine what kind of housing needs to be built and where.

The Housing Needs Assessment allows the Town of Georgina to answer the following questions:

- What are the greatest housing needs in the community?
- How can the Town 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 is required to ensure that all current and future households can live in suitable, adequate and affordable housing?

The Housing Needs Assessment considers the current state of housing across the full housing continuum, including both market and non-market housing (see figure below for an illustration of the housing continuum).

Figure 1.1: Housing Continuum



Source: CMHC

The Housing Needs Assessment is organized into the following sections:

- **Community Perspectives on Housing Needs** – Summarizes feedback from community engagement, highlighting the key housing challenges and priorities identified by residents and stakeholders.
- **Housing Needs in Numbers** – Presents a data-driven analysis of housing needs, structured into the following subsections:
 - **Community Profile** – Provides an overview of demographic trends, economic characteristics, housing indicators, and homelessness.
 - **Housing Profile** – Examines the current housing stock, trends in homeownership and rental housing, non-market and supportive housing, as well as emergency and transitional housing.
 - **Future Housing Needs** – Analyzes current unmet housing needs and projected housing demand, including a breakdown by dwelling type, size, tenure, and the anticipated needs of specific population groups.
- **Infrastructure Gaps to Support Growth** – Identifies critical infrastructure challenges that need to be addressed to accommodate future housing development and population growth.
- **Policy and Planning Implications** – Outlines key priorities for housing policy and planning to address current and future housing needs effectively.

1.1 Methodology

As part of the Housing Needs Assessment, a comprehensive community engagement process was undertaken to ensure the assessment accurately reflects the housing challenges and priorities of residents and key stakeholders. The engagement approach was designed to capture diverse perspectives, with a particular focus on engaging vulnerable populations (such as seniors and individuals experiencing homelessness), as well as developers, housing providers, service organizations, and private-sector stakeholders. To enhance accessibility and participation, a mix of in-person and virtual engagement methods were utilized.

Engagement Activities and Participation

The engagement process included multiple formats to capture a broad range of input:

1. Key Informant Interviews (13 total participants)

- Purpose: Gather insights from municipal leadership and frontline service providers on housing trends, gaps, and policy opportunities.
- Participants:
 - Town Council (7 participants)
 - Senior Leadership Town Staff (5 participants)

2. Stakeholder Focus Groups (6 total, 54 participants)

- Purpose: Facilitate discussions on housing barriers, potential solutions, and opportunities for collaboration.
- Participants:
 - Developers, landlords, and real estate agents (12 participants)
 - Community support service providers (9 participants)
 - Pepperlaw Lions Club (15 participants)
 - Non-profit housing providers (4 participants)
 - Individuals experiencing homelessness:
 - Inn from the Cold (8 participants)
 - Sutton Youth Services (6 participants)

3. Community Drop-In Sessions (4 total, 200+ participants)

- Purpose: Provide an informal space for residents to share their housing experiences, challenges, and ideas.
- Locations and Attendance:
 - The MURC (~25 participants)
 - The LINK (~100 participants)
 - Club 55+ Keswick (~60 participants)
 - Pepperlaw Winter Festival (~30 participants)

4. Online Community Survey (1 total, 336 completed responses)

- Purpose: Expand outreach and allow residents who could not attend in-person events to share their perspectives.
- Format: Primarily online, with three responses submitted via hardcopy surveys.

The findings are summarized in Section 2 and detailed survey results can be found in Appendix B. These findings were used to identify the key priorities for housing policy and planning discussed in Section 8.

The quantitative portion of the Housing Needs Assessment was designed to provide a data-driven analysis of housing demand, supply, affordability, and projected future needs. The methodology integrates multiple data sources and analytical approaches to ensure a comprehensive and evidence-based understanding of housing trends in the community.

Key Data Sources

The Housing Needs Assessment relies on a combination of national, regional, and local datasets, including:

- Statistics Canada Census Data (2016, 2021): Used to analyze demographic trends, household composition, tenure patterns, income distribution, core housing need and other housing indicators, and housing stock.

- Canada Mortgage and Housing Corporation (CMHC) Data: Provided insights into rental market trends, vacancy rates, average rents, recent housing completions, and new housing starts.
- York Region Data: Used for current non-market housing stock, to assess the prevalence of homelessness and demand for emergency and transitional housing, and used for population, household and housing projections.
- Town of Georgina Data: Analyzed to understand recent demolitions.

Future Housing Needs Projections

The Housing Needs Assessment used two distinct projection methodologies to estimate future housing demand:

- York Region Projections – Based on anticipated population growth, migration trends, and municipal official and secondary plans.
- HART Methodology (Housing Assessment Resource Tool) – A “business-as-usual” projection that uses historical Census trends to forecast future household formation.

Limitations and Considerations

While the quantitative analysis provides valuable insights, certain data limitations must be acknowledged:

- The data used in this report, especially the 2021 Statistics Canada Census data, reflects the effects of the COVID-19 pandemic which created significant impacts to the economy and housing market. The long-term impacts of the pandemic are not yet known and future analysis should consider potential impacts.
- Lack of granular data on new rental affordability – All new rental units are categorized as “affordable” for monitoring purposes, which may overestimate true affordability.
- Inadequate tracking of secondary rental housing – Many rental units are in the secondary market (e.g., basement apartments, private rentals), making it difficult to track availability and rental trends. Also, historically, not all accessory apartments have been registered with the Town, which would likely underestimate the number of these units.
- Uncertainty in long-term projections – Housing demand can be influenced by policy changes, economic conditions, and migration trends, which are difficult to predict.

1.2 Existing Municipal Housing Policy and Regulatory Context

The Town of Georgina has a housing policy framework to support the development of a diverse, adequate, and affordable housing supply. This framework is guided by the Town’s Official Plan, secondary plans, zoning bylaw, and a range of municipal initiatives aimed at addressing housing needs across the community.

The Town of Georgina's Official Plan serves as the primary land use planning document that guides housing development and growth management within the municipality. The Official Plan includes several policies related to housing seek to ensure a diverse, adequate, and affordable housing supply. Below are key highlights:

1. Range and Supply of Housing

- The Town, in collaboration with York Region and private stakeholders, aims to provide a full range of housing types and densities to meet demographic and market demands.
- A 10-year supply of designated residential land is maintained, including intensification and redevelopment opportunities in Keswick and Sutton/Jackson's Point.
- The Sutton/Jackson's Point, Keswick, and Pefferlaw Secondary Plan Areas must maintain a 3 to 7-year supply of lots for development.

2. Affordable Housing

- Georgina targets 25% of new housing to be affordable for low- and moderate-income households, thus seeking to ensure an equitable distribution throughout the Town.
- The Town will work with York Region to develop an affordable housing implementation framework.
- Affordable housing is primarily implemented through the Sutton/Jackson's Point and Keswick Secondary Plans.
- New rental units with diverse unit sizes (family-sized and smaller units) are encouraged in appropriate locations.
- Rental housing is protected from demolition or conversion to condominium use if the vacancy rate falls below 3%.
- The Town may establish a rental housing licensing bylaw to enforce maintenance, safety, and parking standards.

3. Additional Needs Housing and Emergency Housing

- The Town supports emergency and additional needs housing, including group homes, in appropriate locations.
- Long-term care homes are directed to serviced settlement areas with access to transit and community services.

4. Housing Intensification and Mixed Use

- Encourages intensification through infill development and the redevelopment of underutilized properties.
- A residential intensification strategy is planned in alignment with the York Region 2031 Intensification Strategy, focusing on Keswick and Sutton/Jackson's Point.
- Policies support a mix of housing types, tenures, and densities to create complete communities.

5. Additional Residential Units and Accessory Apartments

- Accessory apartments are permitted in single-detached, semi-detached, and townhouse dwellings, subject to zoning and health and safety requirements.
- Accessory apartments in detached accessory buildings are permitted in rural, agricultural, and hamlet areas under specific conditions.

6. Community Improvement and Revitalization

- A Community Improvement Plan (CIP) is a planning tool which may be used to support housing renewal, particularly where maintenance and rehabilitation are needed.
- CIP initiatives include grants and loans for housing improvements, enforcement of property standards, and incentives for private investment in housing.

Recent efforts have focused on increasing density targets, expanding housing options, supporting affordable and non-profit housing developments, and aligning local policies with provincial and federal housing priorities.

Servicing Allocation Assignment Program

In May 2021, Town of Georgina Council approved new categories for Purpose-Built Rental Housing and Non-Profit Housing under its servicing allocation assignment program in Keswick. This decision allocated 250 persons equivalent of servicing capacity to each category, ensuring that infrastructure and servicing capacity are available to support the development of much-needed rental and non-profit housing options.

Land Contribution to Affordable Housing

In June 2021, Council endorsed a proposal in principle from York Region to provide up to 2 acres of land over five years for affordable housing development. This land could be provided either directly or through partnerships with Housing York Inc. or other non-profit and private developers. This initiative aimed to increase the supply of affordable housing, supporting low- and moderate-income households in the region.

Keswick Secondary Plan

In July 2023, Council adopted a new Keswick Secondary Plan, introducing policies to facilitate higher density targets, a broader mix of housing types, and new residential and mixed-use growth areas.

Endorsement of Provincially-Assigned Housing Target

In October 2023, Georgina formally endorsed its Provincially-assigned Housing Target and Pledge, committing to facilitate the construction of 6,200 new homes by 2031.

Housing Action Plan

In August 2023 Council applied to the Federal Housing Accelerator Fund (HAF), but its application was not selected to be funded. In September 2024, Council re-applied with an updated Housing Action Plan, which was selected to be funded. The Town has since been actively implementing the Housing Action Plan. This plan outlines key strategies to accelerate housing development, enhance affordability, and improve the planning and approval processes, including:

- Allow 4 units as-of-right per residential lot to support infill development in Georgina's urban and serviced settlement areas.
- Partner and collaborate with York Region, United Way of Greater Toronto, non-profit housing providers, and the private sector to construct affordable housing.
- Implement a development tracking system to streamline the development approvals process.
- Expand delegation of authority to staff over certain development approvals (e.g. holding provisions, temporary use bylaws, minor zoning bylaw amendments, etc.).
- Implement process to fast-track development and building permit reviews for affordable housing and purpose-built rental developments.
- Reduce development charges and development-related applications fees for affordable and/or rental housing
- Update comprehensive Town zoning bylaw to permit additional dwelling units
- Develop and administer an incentive program for additional dwelling units.

Resolutions to Address Housing and Homelessness

In March of 2024, Council held a Special Meeting on affordable housing and homelessness that included presentations from York Region, United Way of Greater Toronto, and other community partners. From that meeting, Council passed [Resolution C-2024-0080](#) to address housing and homelessness in Georgina. The Resolution has a total of 11 actions that includes:

- enhancing the partnership with York Region, the United Way of Greater Toronto and other local organizations
- requesting that York Region permanently fund and operate a seasonal shelter in Georgina
- consulting with local developers to build multi-unit rental housing and/or smaller entry level ownership units
- reviewing Town-owned lands that can be set aside for purpose built rental and deeply affordable housing
- identifying the need for additional resources required to drive the actions and initiatives forward

The Town has made significant progress related to the actions that was outlined in the [Council Resolution C-2024-0080 Update Report](#) presented to Council in Sept 2024.

Development and implementation of the actions is ongoing.

2.0 Community Perspectives on Housing Needs

The following is a summary of feedback from the community engagement, highlighting the key housing challenges and priorities identified by residents and stakeholders.

Housing Affordability: Housing affordability is the top concern for residents and stakeholders. Many residents are struggling with the high cost of housing. There is a sense that youth and young families, seniors, persons with disabilities, and low-income individuals and families in general are struggling the most.

Limited Rental Options: The shortage of purpose-built rentals and long waiting lists for subsidized (i.e., rent-geared-to-income) housing are key challenges in providing adequate housing for residents and workers in Georgina.

Gaps in Housing Diversity: Residents and stakeholder groups emphasize the need for greater diversity of housing including smaller, supportive, and senior-friendly housing options.

Homelessness and Support Services: There is an increasing need for deeply affordable and transitional housing solutions. Access to emergency housing options is another challenge facing residents.

Development Barriers: High costs, infrastructure barriers, zoning restrictions, and slow approval processes limiting new housing supply. Community resistance or NIMBYism² are also seen as barriers to development and the diversification of housing.

Other Factors: Other factors influencing housing need include lack of public transportation options and local employment opportunities.

² NIMBYism is short for “Not in My Back Yard” and refers to opposition by residents to developments they perceive as undesirable being built near them, even if they support the development in principle or elsewhere.

3.0 Housing Needs in Numbers – Community Profile

The following sections provide quantitative data on housing needs, including an overview of demographic trends, economic characteristics, the current housing stock, trends in homeownership and rental housing, emergency and transitional housing, non-market and supportive housing, as well as projections on future housing needs.

A community profile serves as the foundation for understanding local housing challenges and opportunities. It provides context for decision-making by analyzing key factors that shape housing demand, affordability, and supply.

3.1 Demographic Trends

Analysis of demographic trends helps understand how population growth, age distribution, household sizes, household types, migration patterns, income levels, and housing tenure (renters vs. owners) affect current and future housing needs. Age and household composition influence the demand for different housing types, while income levels help assess affordability challenges. Housing tenure trends reveal shifts in homeownership and rental demand, which can indicate affordability pressures or barriers to ownership. Understanding these demographic factors helps in planning for a balanced housing supply that meets the needs of a diverse community.

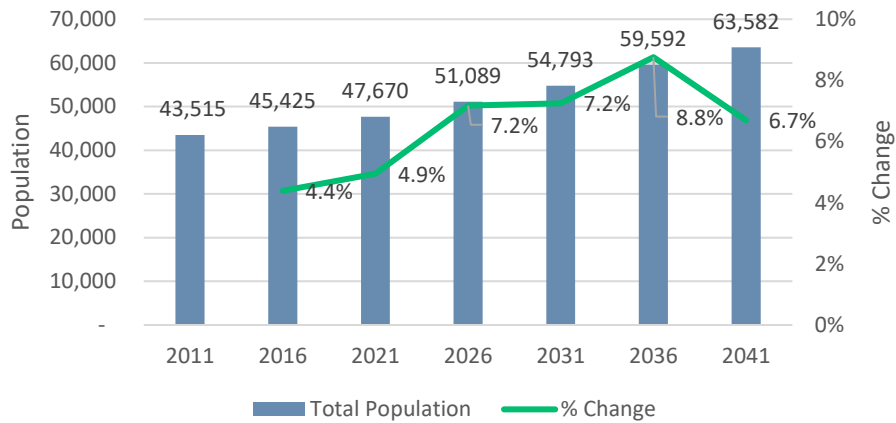
3.1.1 Population

Between 2011 and 2021, Georgina's population increased steadily from 43,515 to 47,670, with growth rates ranging from 4.4% to 4.9%. From 2021 onward, the projected rate of growth accelerates, with a 7.2% increase projected from 2021 to 2026 and another 7.2% increase from 2026 to 2031, bringing the population to 54,793. The highest percentage increase is anticipated to occur between 2031 and 2036 at 8.8%, reaching 59,592. Growth is projected to then slow slightly, with a 6.7% increase projected between 2036 and 2041, bringing the population to 63,582. This trend suggests a period of accelerated growth leading up to 2036, followed by a gradual deceleration. These projections indicate increasing demand for housing, infrastructure, and services.

It should be noted the York Region has estimated that the Town's population was 52,468 as of December 31, 2024, which already exceeds the 2026 projected population.

Georgina is expected to experience accelerated population growth through 2036 — peaking at an 8.8% increase between 2031 and 2036 — before growth slows, signaling rising pressure on housing, infrastructure, and services.

Figure 3.1: Population Change (2011-2041)



Source: Statistics Canada Census, Region of York Projections

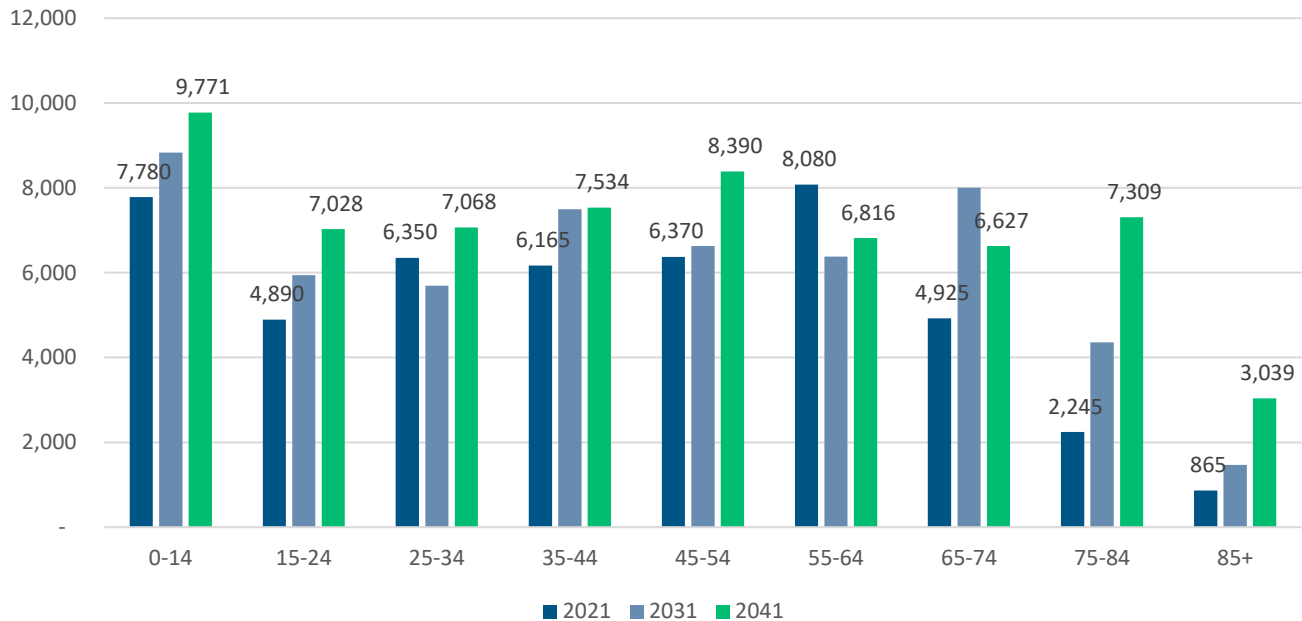
3.1.2 Age

Like communities across Ontario, Georgina’s population is aging, as reflected in both the average and median age trends. In the most recent data (2021), the average age is 41.9 years, while the median age is slightly higher at 42.8 years. By 2031, both measures are projected to increase to approximately 44 years, indicating a shift toward an older population. By 2041, the median age is expected to stabilize at 44 years, while the average age continues to rise to 45.3 years, suggesting a growing proportion of older adults. These demographic shifts highlight the need for policies and services that address aging-related housing and accessibility requirements.

A breakdown of the current and projected population by age group shows significant demographic shifts between 2021 and 2041, with a rapidly growing senior population, as the 75-84 and 85+ age groups nearly triple, highlighting the need for senior housing and support services. The population age 15 to 64 experiences mixed trends, with some cohorts growing while others decline, raising concerns about labour force sustainability. The 0-14 age group is projected to increase, indicating future demand for family housing, while young adults (15-34) see modest growth, emphasizing the need for affordable rental housing and employment opportunities.

Georgina’s senior population (ages 75–84 and 85+) is projected to nearly triple by 2041, underscoring urgent needs for senior housing, aging-in-place supports, and accessible infrastructure.

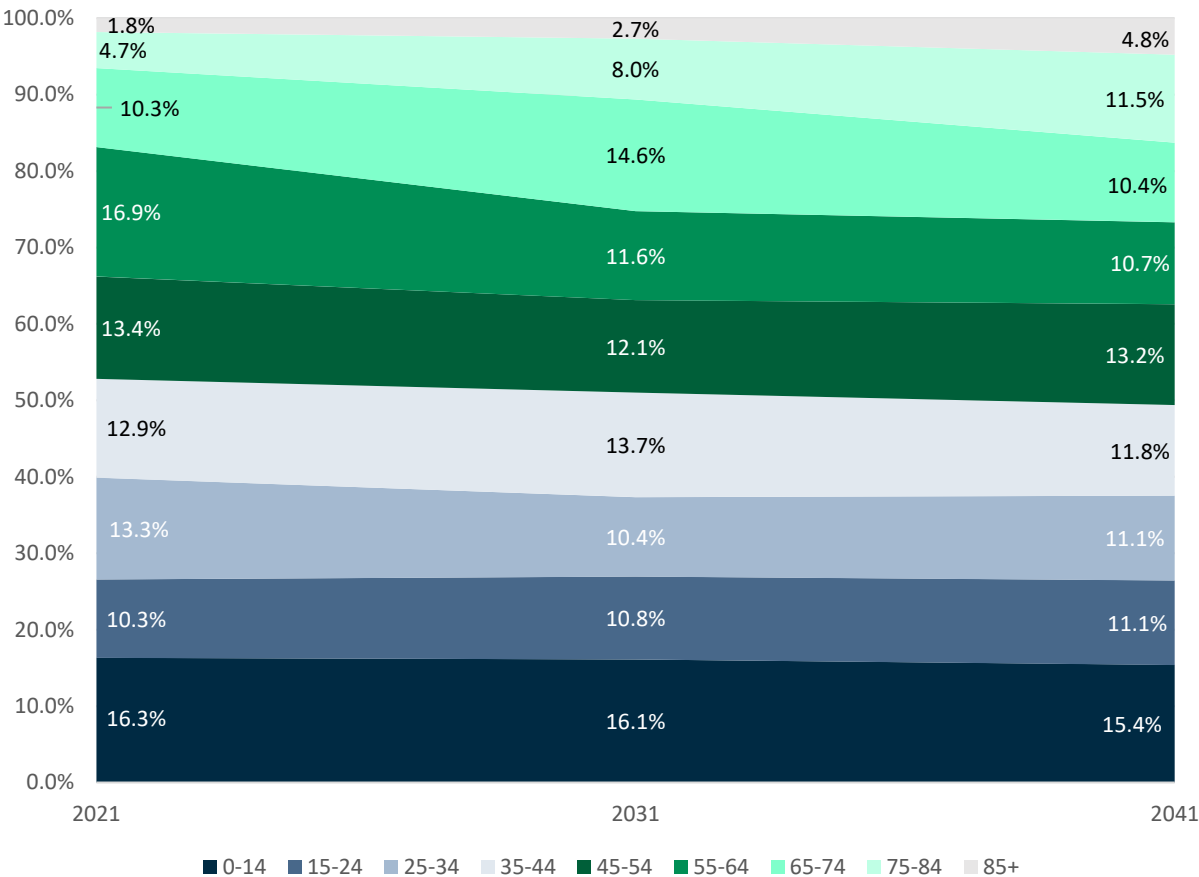
Figure 3.2: Estimated and Projected Distribution of Population by Age Group (#) (2021-2041)



Source: Statistics Canada Census, Region of York Projections

The following figure shows the changing age distribution as a percentage of the total population from 2021 to 2041, showing a slightly declining proportion of children (0-14 years) from 16.3% in 2021 to 15.4% in 2041 and a relatively stable share of young adults (15-34 years). The population 35-64 years remains a significant portion but shifts internally, with a slight decline in the 35-44 and 55-64 cohorts, while the 45-54 age group increases its share. The most notable growth is among older adults, particularly the 85+ age group, which more than doubles from 1.8% in 2021 to 4.8% in 2041, reinforcing the trend of an aging population and its impact on future housing and support needs.

Figure 3.3: Estimated and Projected Distribution of Population by Age Group (%) (2021-2041)

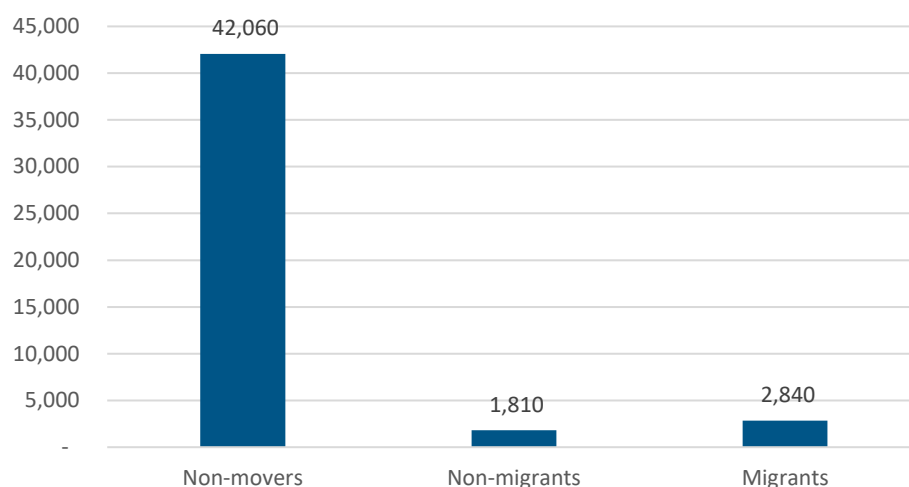


Source: Statistics Canada Census, Region of York Projections

3.1.3 Mobility Status (Place of Residence)

As of the reference date for the 2021 Census (May 11, 2021), most of the population (42,060 individuals) remained in the same residence (non-movers) as they lived in the previous year. In contrast, only a small proportion of the population experienced a change in residence, with 1,810 classified as non-migrants (those who moved within the same community) and 2,840 as migrants (those who relocated from a different municipality, province, or country). This indicates a relatively low rate of residential mobility, suggesting housing stability for most residents but potentially limited turnover in the housing market. The low number of migrants could reflect barriers to relocation, such as affordability challenges or limited available housing options, and were likely also impacted by the COVID-19 pandemic.

Figure 3.4: Mobility Status within Previous Year (2021)



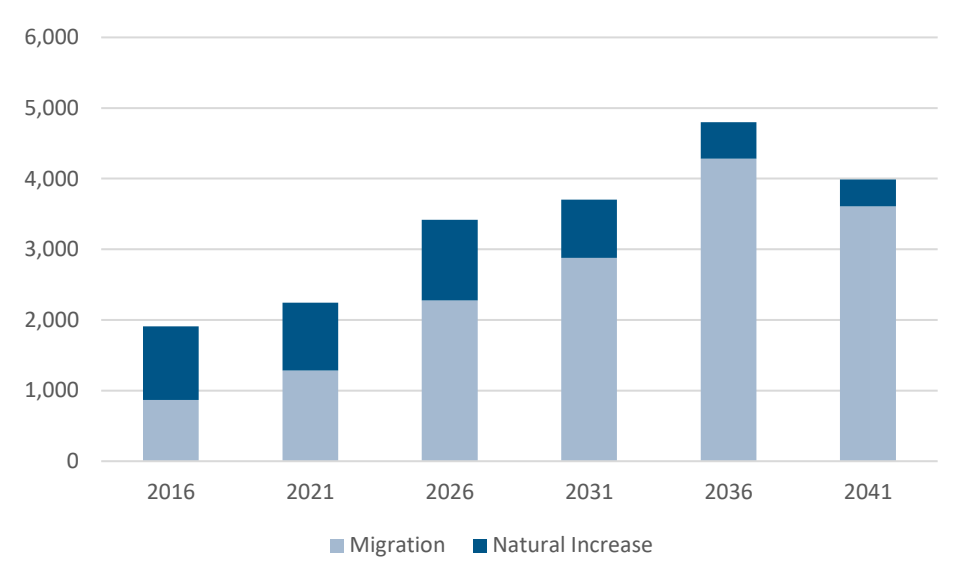
Source: Statistics Canada Census

35.0% of residents moved within the five years prior to the Census. 63.7% of movers moved within Georgina. Data is not available for Georgina specifically, but provincial data from the Canadian Housing Survey (2018) identified the top five reasons for moving as:

- To upgrade to a larger dwelling or better quality dwelling (9.1% of all residents)
- To be in a more desirable neighbourhood (6.6%)
- To become a homeowner (6.2%)
- Because of a change in households or family size (6.2%)
- To reduce housing costs (4.9%).

From 2016 to 2021 both migration (net in-migration) and natural increase (births minus deaths) played a role in population growth. By 2026 and 2031, migration is anticipated to account for most of the population growth, with only a small portion anticipated to be attributed to natural increase. In the later years of the population forecast, growth is anticipated to be driven almost entirely by migration as natural increase slows due to an aging population and declining birth rates. Planning for future housing will need to account for continued in-migration as a key driver of demographic change.

Figure 3.5: Actual and Projected Components of Population Growth (2016-2041)

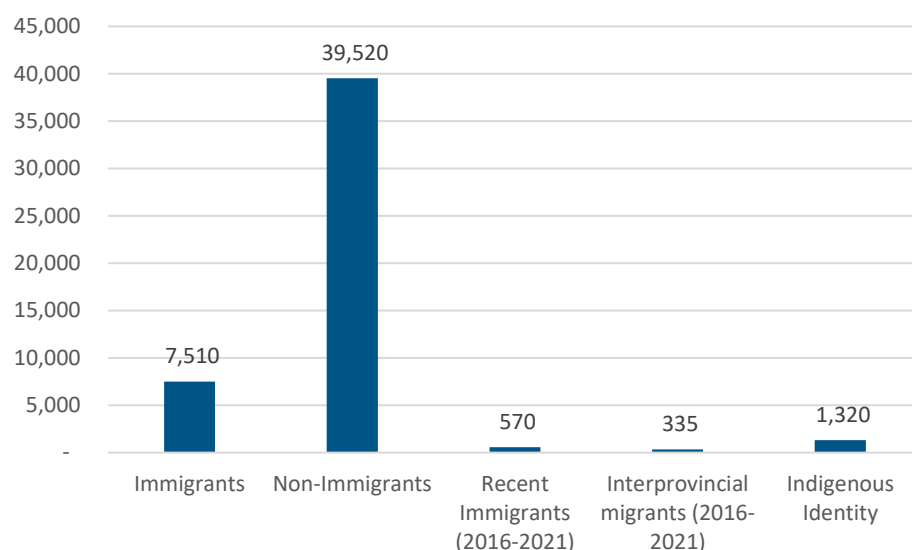


Source: Statistics Canada Census, Region of York Projections

Most Georgina residents (39,520) are non-immigrants, while 7,510 are immigrants. Among immigrants, only 570 arrived recently (2016-2021), indicating relatively low levels of recent immigration. Additionally, interprovincial migration has been minimal, with only 335 individuals relocating from another province between 2016 and 2021. The population with Indigenous identity accounts for 1,320 individuals, and while they represent a relatively small segment of the population, it emphasizes the need for inclusive planning for Indigenous people.

While the number of recent immigrants and interprovincial migrants to Georgina are low, inclusive planning is essential to support the Town's 1,320 residents with Indigenous identity.

Figure 3.6: Population of Selected Population Groups (2021)



Source: Statistics Canada Census

3.1.4 How Population Changes Have Impacted the Housing Market

Between 2011 and 2021, Georgina's population grew steadily. This steady increase in population contributed to rising demand for housing, particularly for family-sized homes and rental units, as more households formed. However, housing supply did not keep pace, leading to increased affordability challenges and limited rental availability.

At the same time, Georgina's population aged. The growing proportion of older adults increased the need for accessible housing and senior housing options, particularly for those looking to downsize. Meanwhile, low residential mobility suggests that housing turnover has been minimal, making it difficult for new residents or younger households to enter the market.

Georgina's steady population growth, aging demographics, and limited housing turnover have intensified affordability challenges and restricted access to family-sized and rental housing, particularly for new and younger residents.

Between 2016 and 2021, both migration and natural increase contributed to population growth, though migration became a more dominant factor. However, net in-migration remained relatively low, which may suggest barriers related to housing affordability or availability.

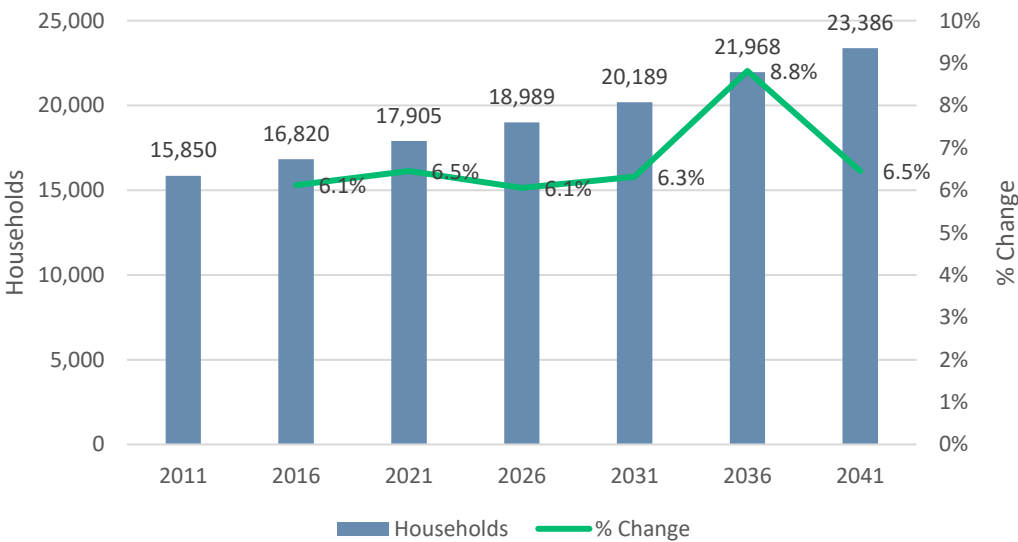
These historical trends highlight increasing pressure on Georgina’s housing market, with demand outpacing supply, affordability challenges rising, and limited turnover restricting access to housing for new residents.

3.1.5 Number of Households

Between 2011 and 2021, the number of households increased from 15,850 to 17,905, reflecting steady growth rates of 6.1% to 6.5% in each period. Looking ahead, the number of households is projected to continue to rise based on the Region of York’s projections, reaching 18,989 by 2026 and 20,189 by 2031, with similar growth rates of around 6.1% to 6.3%. The most significant increase occurs between 2031 and 2036, when the number of households surges to 21,968, reflecting an 8.8% growth rate, the highest in the period. By 2041, household growth slows slightly to 6.5%, reaching 23,386 households. The number of households is anticipated to increase by 2,284 between 2021 and 2031 and by 3,197 between 2031 and 2041. These trends indicate a consistent increase in housing demand, with a particularly sharp rise expected in the mid-2030s, reinforcing the need for long-term planning to ensure adequate housing supply and infrastructure.

Georgina is projected to see its sharpest household growth between 2031 and 2036, with an 8.8% increase, signaling a critical period for expanding housing supply and infrastructure capacity.

Figure 3.7: Household Change (2011-2041)



Source: Statistics Canada Census, Region of York Projections

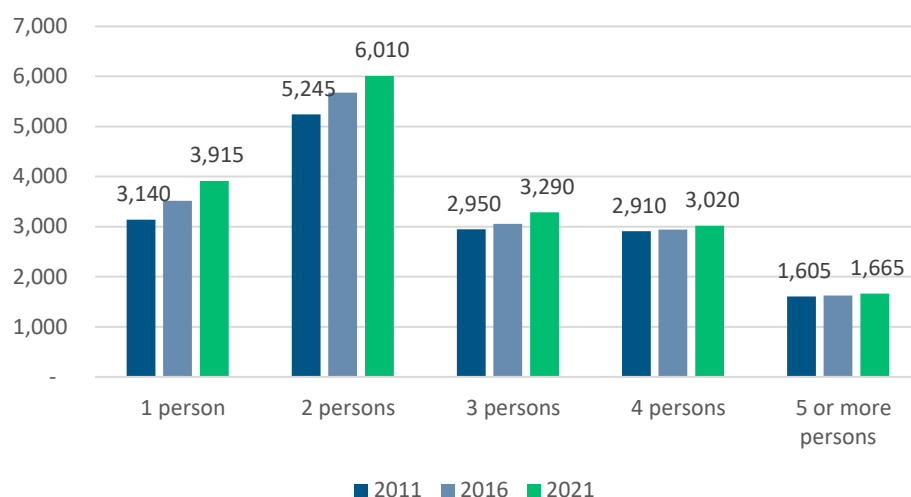
Overall headship rates are anticipated to decline slightly between 2021 and 2031 from 37.6% to 36.8% and then remain constant to 2041. The headship rate is the ratio of the number of household heads or household maintainers to the population 15 years of age and older.

3.1.6 Household Size

The breakdown of households by size from 2011 to 2021 shows a trend toward smaller households, with notable increases in one- and two-person households. The number of one-person households grew from 3,140 in 2011 to 3,915 in 2021, with their share of total households rising from 19.8% to 21.9%. Two-person households saw the most significant increase, rising from 5,245 in 2011 to 6,010 in 2021, though its proportion remained relatively stable at around 33.6% in 2021. Three- and four-person households remained relatively stable, with slight growth from 2,950 to 3,290 for three-person households and 2,910 to 3,020 for four-person households. Households with five or more persons saw only a modest increase, from 1,605 in 2011 to 1,665 in 2021. Larger households declined as a proportion of total households, with four-person households dropping from 18.4% in 2011 to 16.9% in 2021, and households with five or more persons decreasing from 10.1% to 9.3%. These trends reflect an aging population, declining birth rates, and evolving family structures, highlighting the need for diverse housing options, including smaller, more affordable units for seniors and individuals, while still ensuring adequate supply for families requiring larger homes.

The rise in one- and two-person households — now making up over half of all households in Georgina — highlights the growing need for smaller, more affordable housing options that meet the needs of seniors, singles, and couples.

Figure 3.8: Breakdown of Private Households by Size (2011-2021)



Source: Statistics Canada Census

The average household size has experienced a slight decline over the past decade, decreasing from 2.7 in 2011 to 2.6 in 2021. However, the average household size is projected to remain stable through 2041³.

3.1.7 Household Type

The number of both family and non-family households is projected to increase between 2021 and 2041, with non-family households growing at a faster rate. In 2021, there were 4,577 non-family households and 13,328 family households. By 2031, these numbers are expected to rise to 5,524 and 14,665, respectively, reflecting increases of 947 non-family households and 1,337 family households. Growth continues through 2041, with non-family households reaching 6,708 and family households increasing to 16,678, representing gains of 1,184 and 2,013 households, respectively, between 2031 and 2041. These trends indicate a growing demand for housing options that accommodate both family and non-family households, particularly smaller units for single-person and senior households, as well as units for growing families. The higher growth rate in non-family households suggests the need for diverse housing forms, including apartments, townhomes, and accessible housing options.

Non-family households in Georgina are projected to grow by 47% between 2021 and 2041 — outpacing family households — underscoring the need for more diverse and accessible housing options suited to singles, seniors, and smaller households.

³ Individuals living in additional residential units are considered separate households from those living in the primary unit.

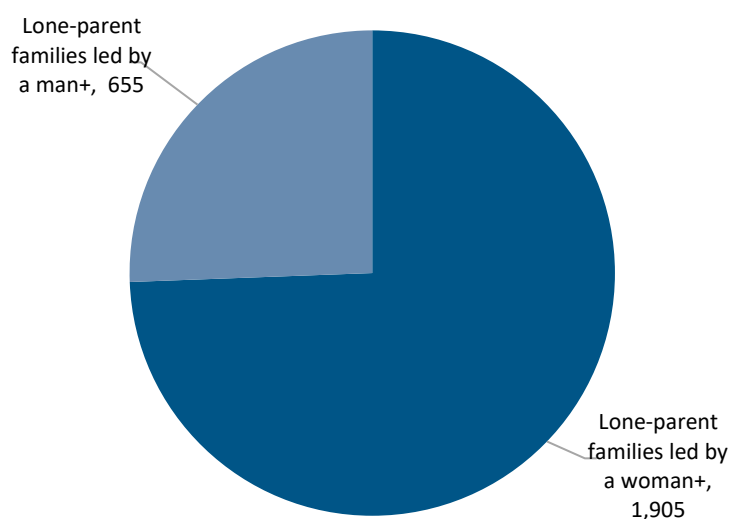
Table 3.1: Current and Projected Household Types (2021-2041)

	Non-Family Households	Family Households
2021	4,577	13,328
2031	5,524	14,665
2041	6,708	16,678
Change 2021-2031 (#)	947	1,337
Change 2031-2041 (#)	1,184	2,013

Source: Statistics Canada Census, Consultant Projections based on Region of York Projections

There were 2,560 lone-parent families in Georgina in 2021, with a significant majority (75%) being headed by women. This points to the importance of affordable housing for lone-parent households, particularly for women, who may face greater economic challenges in supporting their families.

Figure 3.9: Lone-Parent Families (2021)



Source: Statistics Canada Census

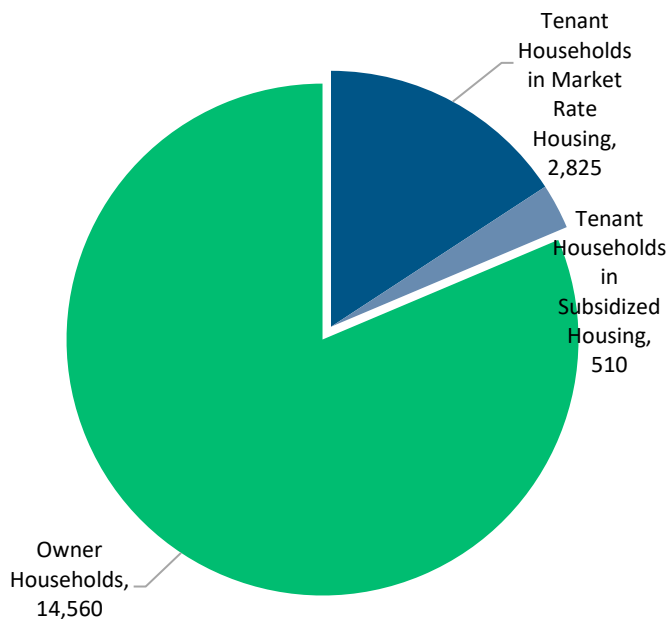
3.1.8 Tenure

Homeownership is the dominant housing tenure, with 14,560 owner households, representing 81.4% of all households. Renters account for 18.6% or 3,335 households, including 2,825 households in market-rate rental housing and 510 in subsidized housing. The relatively low proportion of subsidized housing (2.8% of all housing) suggests a limited availability of

affordable housing options for lower-income households, which may pose challenges for those struggling with housing costs.

There are high overall homeownership rates in Georgina. However, with only 2.8% of Georgina’s housing stock consisting of subsidized units, there is a significant gap in affordable housing options for lower-income residents.

Figure 3.10: Breakdown of Households by Tenure (2021)



Source: Statistics Canada Census

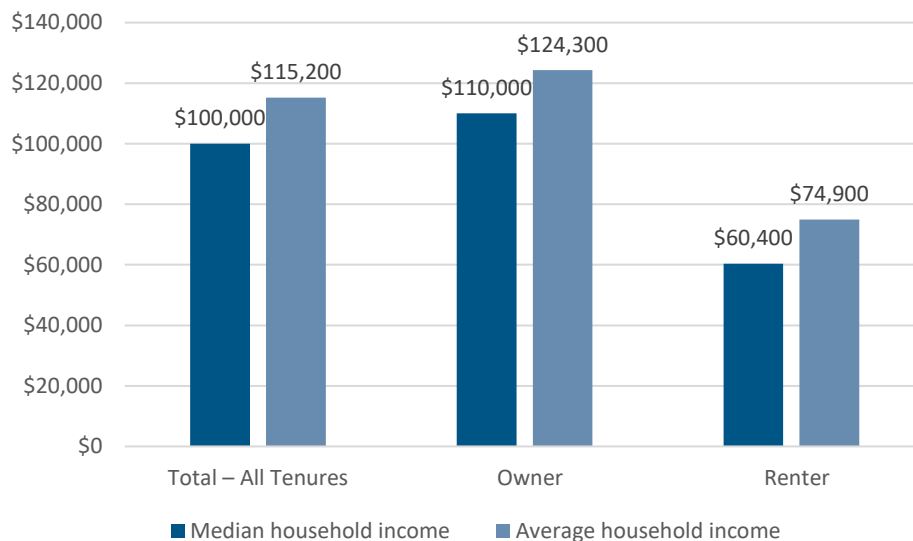
3.1.9 Household Income

In 2020, the median household income across all tenures was \$100,000, while the average income was \$115,200. However, when broken down by tenure, homeowners had substantially higher median and average incomes than renters. Homeowners had a median income of \$110,000 and an average of \$124,300, while renters had a median of \$60,400 and an average of \$74,900. This gap indicates that renters tend to have lower earnings and may face greater affordability challenges, particularly as housing costs rise.

Incomes in Georgina are well below the regional average—in the range of about 14% lower on average than York Region.

Renters in Georgina earn significantly less than homeowners — median incomes of \$60,400 vs. \$110,000 — highlighting a substantial affordability gap, especially as only 2.8% of housing is subsidized.

Figure 3.11: Median and Average Household Income by Tenure (2020)



Source: Statistics Canada Census

Average household income has increased for both owners and renters from 2005 to 2020, though renters experienced a significantly higher percentage increase. Homeowner household incomes grew from \$107,982 in 2005 to \$142,000 in 2020, an increase of \$34,018 (31.5%), while renter household incomes rose from \$48,674 to \$85,300, an increase of \$36,626 (75.2%). Despite this faster growth, renters still earn significantly less than homeowners, highlighting an ongoing income disparity between the two groups. The sharp rise in renter incomes between 2015 and 2020 suggests that pandemic-related income supports played a key role in boosting earnings, as many renters are more likely to work in sectors that were heavily impacted by job losses and business closures⁴.

Pandemic-related income support programs were temporary, and their phase-out may have led to financial pressures for lower-income households, particularly as inflation and housing costs surged post-pandemic.

⁴ Minimum wage increases may have played some role in the rise in renter incomes, but were not likely the primary driver. Approximately 11% of earners in Ontario made minimum wage in 2019, of which approximately 70% were age 20 and over.

For the lowest-earning households in York Region, income in 2020 increased by up to about 545% temporarily⁵. After CERB ended, some households went on EI (which paid \$100 less per week than CERB). The Canadian Centre for Policy Alternatives predicted that almost three-quarters of former CERB recipients would be worse off than before they received aid. For homeowners, while incomes also grew, their increase was more in line with long-term economic trends.

Table 3.2: Average Household Income by Tenure (2005-2020)

	Owners	Renters
2005	\$107,982	\$48,674
2010	\$114,577	\$58,957
2015	\$121,833	\$58,951
2020	\$142,000	\$85,300
Change 2005-2020 (\$)	\$34,018	\$36,626
Change 2005-2020 (%)	31.5%	75.2%

Source: Statistics Canada Census

Income categories, based on the community's Area Median Household Income (AMHI), have been developed by HART to help assess housing needs. This approach allows for a standardized comparison of affordability across different communities in Canada:

- The first category is very low-income households (earning up to 20% of AMHI). These households account for 3.1% of households and earn below \$19,600, typically relying on social assistance.
- Low-Income households (21-50% of AMHI) often rely on minimum wage earning. Low-income households represent a substantial portion of households, with 17.6% classified as low-income (\$19,601 - \$49,000).
- Moderate-Income households (51-80% of AMHI) may have one or more earners and earn \$49,001 to \$78,400 and account for 18.1% of households.
- Median-Income households (81-120% of AMHI) generally have multiple earners. 22.7% of households fall within the median-income household range (\$78,400 - \$117,600).
- High-Income households (120%+ of AMHI) typically have multiple income sources, often from older adults or dual-earner households. They represent the largest share of households (38.5%), earning above \$117,600.

The income thresholds for each income category in the table below are specific to Georgina.

⁵ University of British Columbia, York Region – 2021 Housing Needs Assessment

Ensuring that affordable housing options are available for households in each category is essential to maintaining housing stability and meeting housing needs within the community. In later sections we look at affordability gaps for households at various income levels in comparison to market rents and ownership housing costs.

Table 3.3: Households by Income Category (2021)

Income Category	Income 2020 for Georgina	# of Households	% of Households
Very Low (up to 20% below Area Median Household Income (AMHI))	<\$19,600	550	3.1%
Low (21% – 50% AMHI)	\$19,601 - \$49,000	3,135	17.6%
Moderate (51 – 80% AMHI)	\$49,001 - \$78,400	3,225	18.1%
Median (81% - 120% AMHI)	\$78,400 - \$117,600	4,030	22.7%
High (>120% AMHI)	>\$117,601	6,840	38.5%

Source: Statistics Canada Census

3.2 Household Suppression

Suppressed Household Formation is related to households that were unable to form typically due to a constrained housing environment, but could include other economic factors such as income insecurity and precarious employment. Households make decisions on housing based on the choices available to them; for example, young people may have difficulty moving out of their parents’ homes to form households of their own, while others may choose to merge households with roommates due to lack of available and affordable housing supply.

To estimate suppressed household formation, we used 2006 Census data, the earliest available data for a time when housing supply was less constrained, to determine headship rates by tenure and age group. 2026 headship rates were then applied to population data from the 2021 Census to estimate how many additional households might have formed under more favourable housing conditions. The resulting estimate is that in 2021 there were approximately 1,178 suppressed households.

Over the next 5 to 10 years, suppressed household formation is expected to continue impacting younger age groups the most, particularly those aged 25 to 34 years, who currently represent nearly half (574) of the 1,178 total suppressed households. If housing affordability challenges persist, many young adults may remain in parental homes longer or delay forming independent households due to high housing costs and limited supply. The 35 to 44 age group also experiences significant suppression (198 households), indicating that some middle-aged individuals or families may be delaying homeownership or staying in shared living situations.

While older adults (65+) also face suppressed household formation, with 144 suppressed households in the 65-74 range and 123 in the 75+ group, their housing constraints may be linked to limited downsizing options, affordability of senior housing, or lack of accessible units. Interestingly, the 45 to 54 age group shows no suppressed households, suggesting that individuals in this demographic have largely been able to form the households they require.

If affordability issues persist, particularly for first-time buyers and renters, delayed household formation may become a long-term trend, contributing to demand for multi-generational living and shared housing arrangements.

In 2021, an estimated 1,178 households in Georgina were unable to form due to housing constraints — nearly half involving young adults aged 25 to 34 — highlighting an unmet demand for affordable rental and starter housing to support independent living.

3.3 Economy

Understanding the size of the labor force, primary industries, employment and participation rates, employment types, and commuting patterns helps assess the stability and diversity of the local economy and its impact on housing demand. For example, a high reliance on seasonal or part-time employment may indicate income instability, affecting housing affordability. Employment trends and primary industries can also highlight the need for worker housing, while commuting patterns may suggest gaps in housing availability near job centers.

3.3.1 Employment and Economy

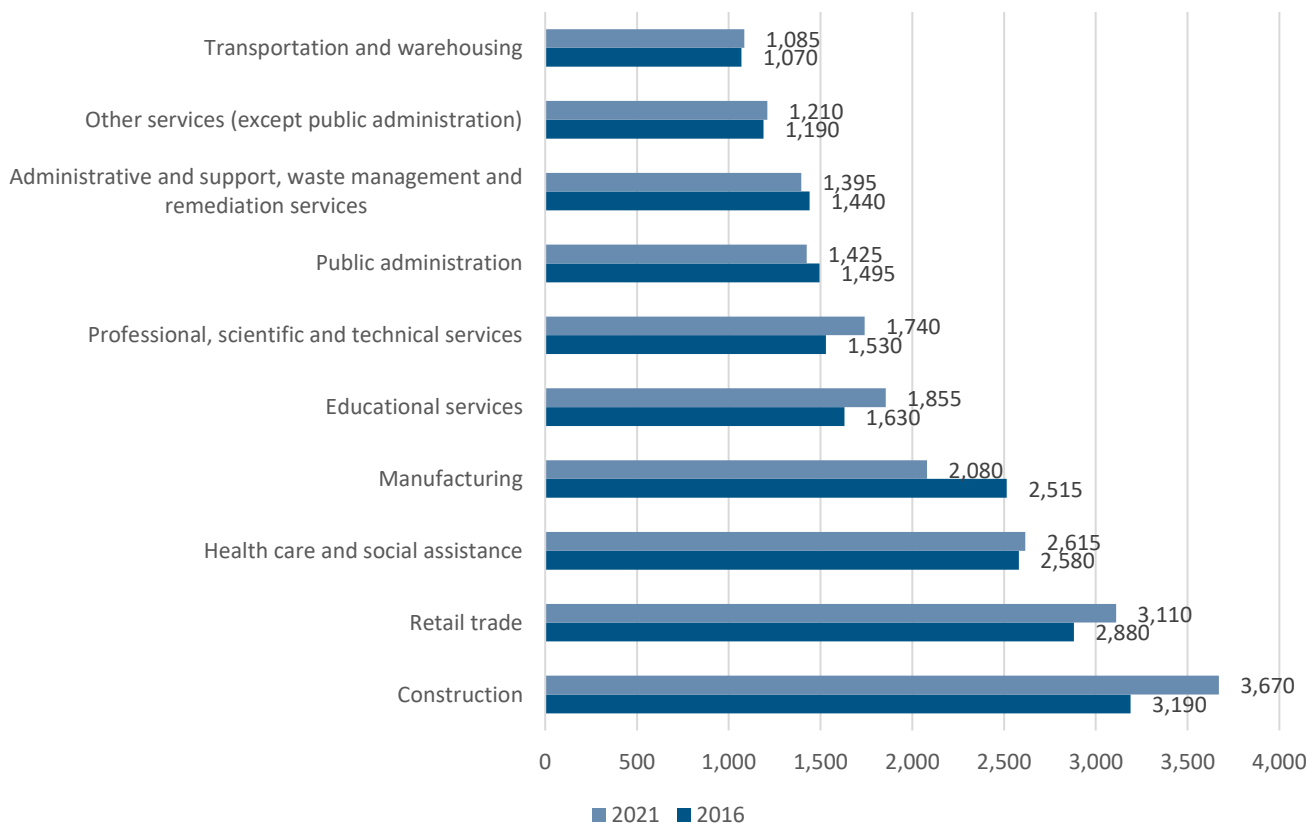
The breakdown of workers across the top ten industries from 2016 to 2021 highlights a diverse and growing local economy, with notable employment increases in construction, retail trade, educational services and professionals, and scientific and technical services. Construction remains the largest industry, growing from 3,190 workers in 2016 to 3,670 in 2021, reflecting ongoing development and a high demand for skilled trades. The expansion of retail trade, professional, and scientific and technical services, as well as educational services, suggests a broadening economy that supports the service sector, knowledge-based and public sector jobs. While the majority of industries saw workforce growth, according to Statistics Canada data manufacturing experienced the largest decline (435 workers), potentially indicating a shift toward service-oriented and technical industries⁶.

⁶ It should be noted that York Region's Employment Survey results showed an increase in manufacturing between 2014 and 2024 and a decrease in professional, and scientific and technical services. Trends in the other sectors were similar to those reported in the 2016 and 2021 Censuses.

Georgina’s expanding and diversifying economy — driven by growth in construction, retail, education, and professional services — underscores the need for a full spectrum of housing options to support workers across income levels and sectors.

From a housing perspective, this economic diversity means a varied demand for housing by people participating in the labour force, spanning affordable rental options for retail, service and healthcare workers to higher-end housing for professionals and skilled tradespeople. As the economy continues to expand, ensuring an adequate housing supply across all affordability levels will be critical to maintaining a sustainable and inclusive workforce.

Figure 3.12: Breakdown of Top Industries (2016 and 2021)



Source: Statistics Canada Census

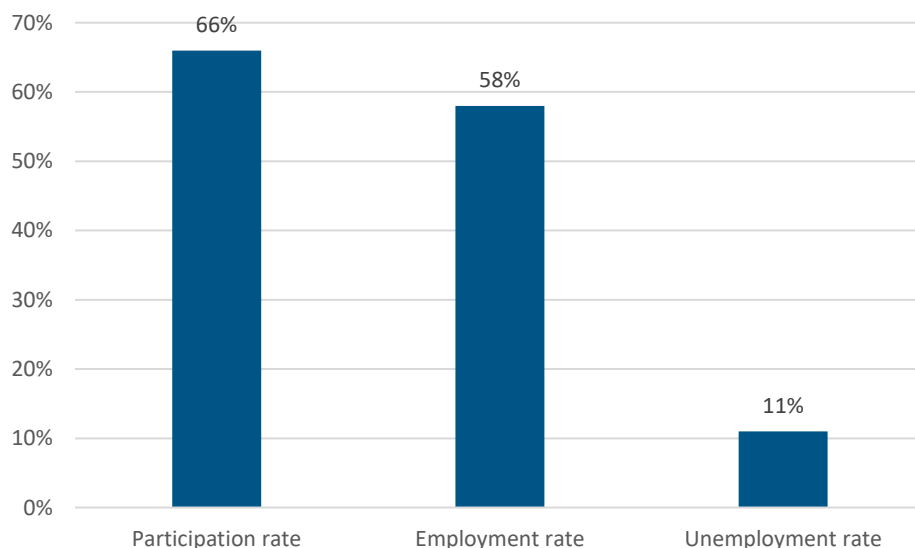
The labour force indicators from 2021 showed 25,850 workers in the labour force and a participation rate⁷ of 66%, meaning that two-thirds of the working-age population was active in

⁷ The labour force participation rate is the proportion of the working-age population (typically ages 15 and older in Canada) that is either employed or actively looking for work.

the labour market, either employed or seeking work. The employment rate was 58%, indicating that a majority of the labour market was employed, though a notable gap existed between participation and employment, suggesting some labour force challenges. The unemployment rate stood at 11%, which is relatively high. A portion of the unemployment was due to the economic disruptions because of the COVID-19 pandemic. However, the Town's unemployment rate was higher than the rate for the Province of Ontario (which was 8.0%), which may indicate additional challenges, such as a mismatch between skills or education and available jobs, or barriers to workforce entry. Approximately half (49.1%) of Georgina's population age 15 years and over has a postsecondary certificate, diploma or degree compared to 60.6% for York Region. It is important to note that through York Region's 2022-2026 Community and Safety Well-Being Plan, two priority risks and areas of focus were identified in Northern Georgina as "mental well-being" and "Economic Stability" which have a significant impact on the ability of residents to access housing. This supports the data that suggests that a portion of the population may be facing economic instability, which can impact their ability to afford housing and could point to the need for additional rental assistance.

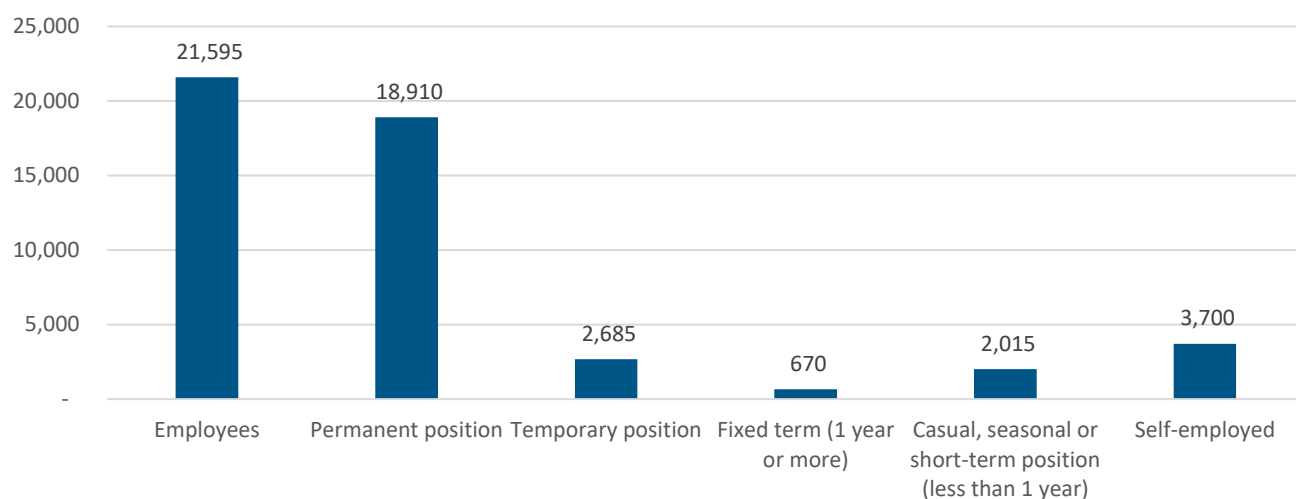
With an 11% unemployment rate in 2021 — significantly above the provincial average — and lower levels of post-secondary education, Georgina faces economic stability challenges that may limit housing affordability and signal a need for targeted rental assistance.

Figure 3.13: Participation Rate, Employment Rate and Unemployment Rate (2021)



Source: Statistics Canada Census

Figure 3.14: Classes of Workers (2021)



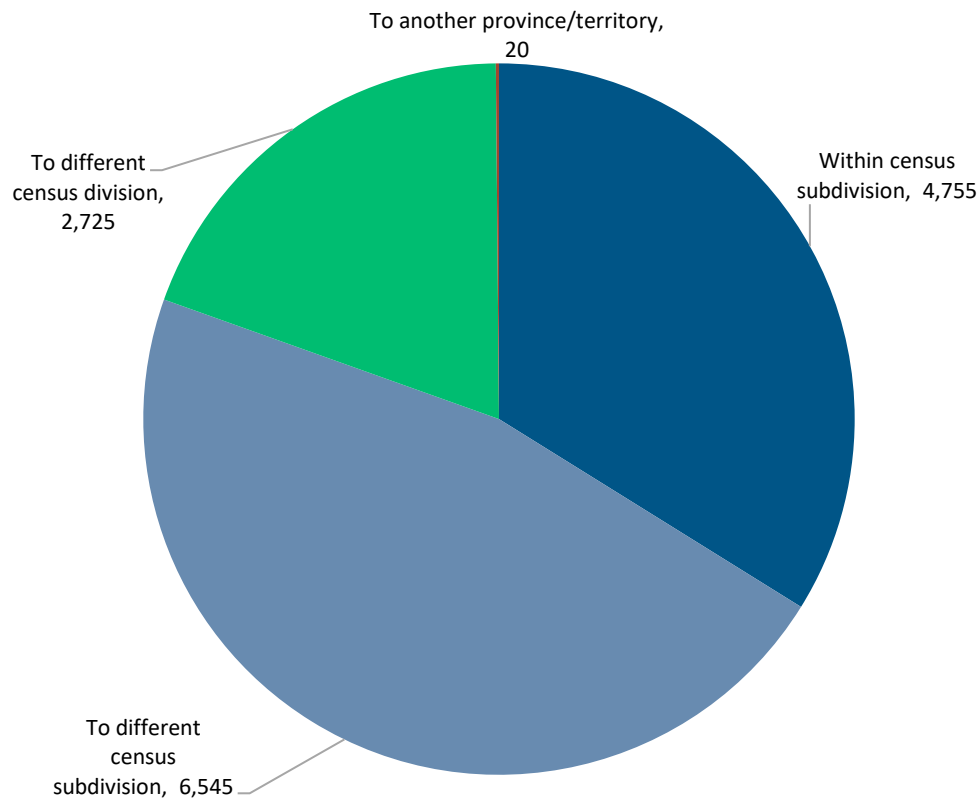
Source: Statistics Canada Census

Permanent employment is predominant in Georgina, although there are self-employed individuals (3,700 or 14.6%) and workers with temporary positions (2,685 or 10.6%), with 670 people having a fixed term contract of a year or more and 2,015 people in casual, seasonal, or short-term roles (less than a year). The high proportion of permanent positions supports stable income and homeownership demand. However, the presence of workers with temporary positions suggests that some people may face income variability and difficulty securing long-term leases or mortgages and reinforces the need for affordable rental options.

Georgina is part of a regional labour market, with a large share of workers (6,545 or 51.2%) commuting to different municipalities (census subdivisions). Meanwhile, 4,755 workers commute within the municipality for employment, showing a substantial number of jobs are available locally. Another 2,725 workers travel outside of York Region (to a different census division). Although Georgina is relatively close to Simcoe County, the high number of out-of-region commuters suggests that some workers may be living further from job centres (such as Toronto and Barrie) due to high housing costs or limited local housing options.

While most Georgina workers hold permanent jobs, over one in four are self-employed or in temporary roles — combined with high rates of commuting, this points to the need for more flexible, affordable housing options near both local and regional employment centres.

Figure 3.15: Commuting Destination (2021)

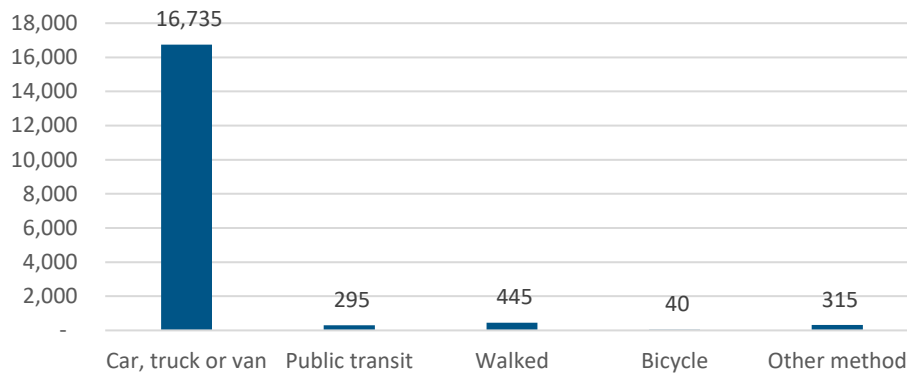


Source: Statistics Canada Census

Most commuters (16,735 workers or 93.9%) travel by car, truck, or van, reflecting a car-dependent transportation system. In contrast, public transit use is minimal, with only 295 commuters relying on transit, indicating potential barriers such as limited service coverage and long commute times. Active transportation modes are also low, with 445 commuters walking and just 40 cycling, suggesting that jobs are not concentrated in areas easily accessible by foot or bike. An additional 315 workers use other commuting methods, which could include taxis, ride-sharing, or alternative transportation. Promoting mixed-use developments is one way to help increase accessibility to employment areas, particularly for lower-income households, young workers, and those without vehicle access.

With nearly 94% of Georgina's workforce commuting by car and minimal public transit or active transportation use, improving transit access and promoting mixed-use development are key to supporting equitable access to employment, especially for non-drivers.

Figure 3.16: Mode of Commuting for Employed Labour Force with a Usual Place of Work or No Fixed Workplace Address (2021)



Source: Statistics Canada Census

3.3.2 How Labour Conditions Have Impacted Housing Supply and Demand

Community stakeholders reported several labour conditions impacting housing supply and demand. Many employees are forced to live elsewhere due to high housing costs. As the population ages, the Town may also experience a shortage of skilled trades workers, further straining the local labour market. While the Keswick Business Park and new industrial and commercial developments present opportunities for local job growth, the lack of affordable rental options remains a challenge. Many workers in Georgina earn wages that are insufficient for homeownership, making access to affordable rental housing essential for maintaining a stable workforce and supporting economic growth. Addressing these challenges through targeted housing strategies and workforce development initiatives will be critical to ensuring that Georgina remains a place where people can both work and afford to live.

High housing costs are pushing workers to live outside Georgina, and with a potential skilled trades shortage on the horizon, expanding affordable rental housing is critical to support workforce retention and local economic growth.

3.4 Housing Indicators

This section identifies the portion of households facing barriers to acceptable housing, by analyzing a set of key housing indicators:

- **Affordability:** Affordable dwellings cost less than 30% of total before-tax household income.
- **Suitability:** Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

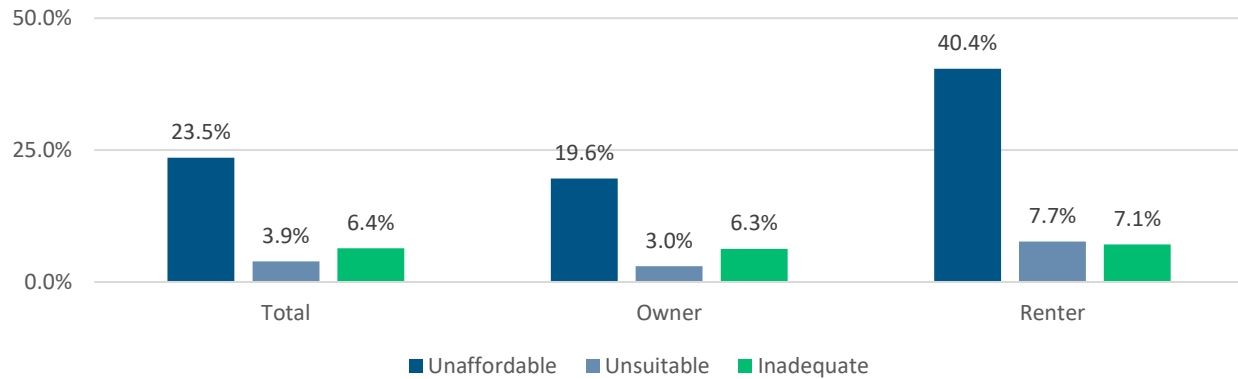
- **Adequacy:** Adequate housing is reported by their residents as not requiring any major repairs.
- **Core Housing Need:** A household is in core housing need if its housing falls below at least one of the affordability suitability, or adequacy standards, and the household would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing option that is acceptable (meets all three housing standards).

When looking at housing challenges in Georgina across key indicators, housing affordability is the most significant challenge, affecting 23.5% of all households, with higher rates of renters (40.4%) than owners (19.6%) experiencing cost burdens. Of the 4,185 households experiencing unaffordability, 2,185 were in core housing need (meaning they cannot afford alternative acceptable housing), including 1,245 owners and 940 renters. The high rate of unaffordability suggests a strong need for more affordable housing options, including rental assistance, and first-time homebuyer support.

Unsuitable housing, meaning households do not have enough bedrooms for their occupants, is less prevalent, impacting 3.9% of all households, (3.0% of owners and 7.7% of renters). Just 155 households (60 owners and 95 renters) living in unsuitable housing were in core housing need. Inadequate housing, which refers to homes requiring major repairs, affects 6.4% of total households, with owners (6.3%) and renters (7.1%) facing similar rates. Of the 1,150 households impacted by inadequate housing, 380 were in core need, primarily homeowners (240 in core need versus 140 renters), indicating that low-income owners may struggle to maintain their homes. The relatively lower number of households living in unsuitable or inadequate housing and in core housing need, suggests that while these issues exist, they are not the primary drivers of housing challenges in Georgina.

Housing affordability is Georgina's most pressing housing issue, with nearly one in four households — and over 40% of renters — facing cost burdens, highlighting the urgent need for affordable rental options and supports for first-time buyers.

Figure 3.17: Percentage of Total Households in Unacceptable Housing by Housing Indicator (2021)



Source: Statistics Canada Census

Table 3.4: Housing Indicators by Tenure (2021)

	Owners Not in Core Need	Owners In Core Need	Renters Not in Core Need	Renters In Core Need	Combined Owners and Renters In Core Need	Combined Owners and Renters Not in Core Need
Unaffordable	1,595	1,245	405	940	2,185	2,000
Unsuitable	375	60	160	95	155	535
Inadequate	675	240	95	140	380	770

Source: Statistics Canada Census

In 2021, 2,405 households were in core need. Approximately one third (32.2%) of all renters were in core housing need, while 9.7% of owners were in core need. While the number of homeowners in core housing need has remained relatively stable, with only a small decrease from 11.0% in 2006 to 9.7% in 2021, the percentage of renters in core housing need has declined significantly from 44.1% in 2006 to 32.2% in 2021. This 11.9% drop among renters appears substantial; however, it is important to recognize that 2021 data may be artificially low due to temporary income inflation from COVID-19 financial benefits such as CERB and enhanced Employment Insurance (EI) payments. These emergency supports boosted incomes in 2020, particularly for the lowest income households which tend to be renters, temporarily improving housing affordability and lowering the official core housing need figures in 2021.

While renter core housing need in Georgina declined from 44.1% in 2006 to 32.2% in 2021, this drop is likely overstated due to temporary COVID-19 income supports, masking the true extent of affordability challenges for low-income renters.

Table 3.5: Core Housing Need by Tenure (2021)

	2006	2011	2016	2021	Change 2006-2021
	#				
Owners	1,375	1,465	1,430	1,405	30
Renters	910	800	1,005	1,072	162
	%				
Owners	11.0%	11.1%	10.5%	9.7%	-1.3%
Renters	44.1%	40.0%	40.0%	32.2%	-11.9%

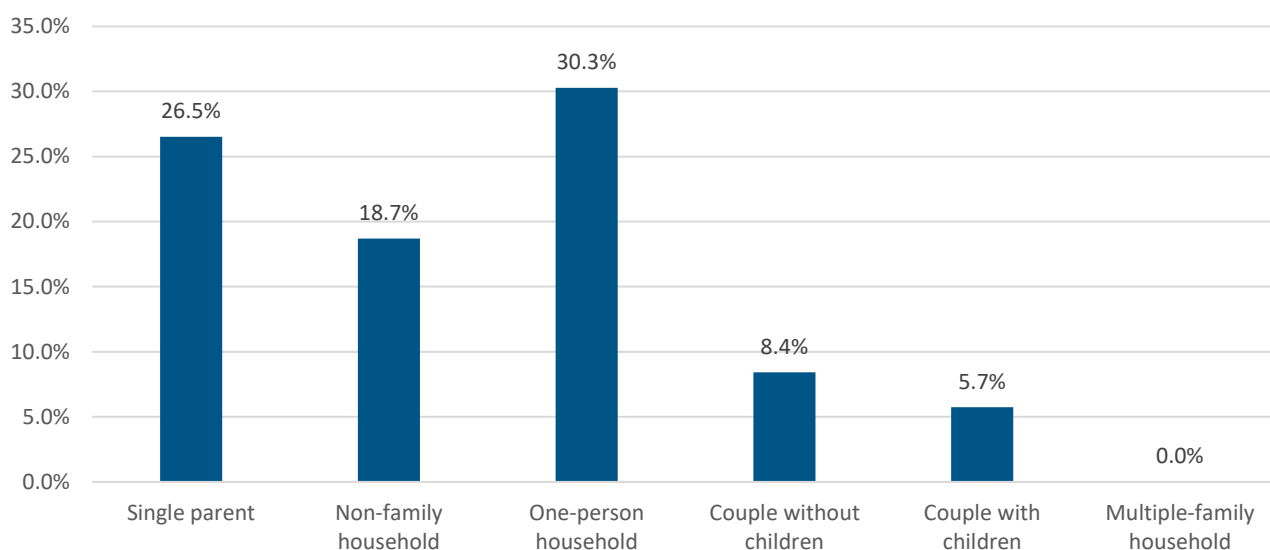
Source: Statistics Canada Census

Among various household types, one-person households experience the highest rates of housing need, at 30.3%, followed by single parents at 26.5%. This reflects the economic challenges faced by single income earners and families in affording acceptable housing. Non-family households with two or more people also have a high rate of core housing need at 18.7%, again highlighting unaffordability for single-income earners. Couples without children (8.4%) experience moderate levels of need, while couples with children have the lowest rate at 5.7%, suggesting that dual-income households have more financial stability in the housing market. Multiple-family households report no core housing need, likely due to shared financial resources helping to offset housing costs.

The high housing need among one-person, single-parent, and non-family households, underscores the importance of affordable rental options, income supports, and family-oriented housing policies. Expanding subsidized housing and rental assistance could help ease financial burdens for these vulnerable groups. Additionally, the data suggests a need for smaller, affordable units to accommodate non-family and one-person households, ensuring that all household types have access to stable and suitable housing options.

One-person households and single parents face the highest rates of core housing need in Georgina — 30.3% and 26.5% respectively — highlighting the urgent need for smaller, affordable rental units and targeted supports for single-income households.

Figure 3.18: Percentage of Households in Core Housing Need by Type (2021)



Source: Statistics Canada Census

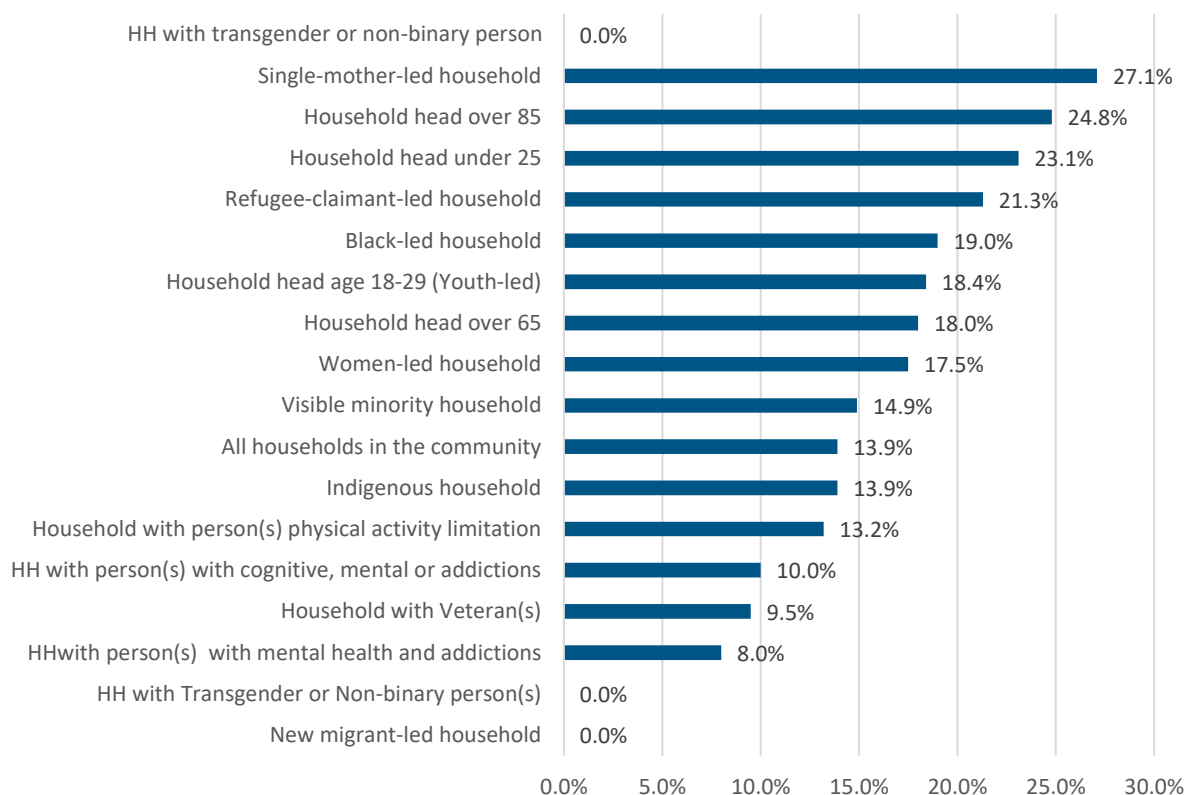
The National Housing Strategy recognizes 13 priority populations that face disproportionately greater housing needs compared to the general population. However, while these groups are identified at the national level, not all may experience heightened housing challenges in Georgina. The priority population groups include:

- 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 addiction issues
- Veterans
- People experiencing homelessness.

Among the national priority population groups, single mother-led households experience the highest rate of core housing need at 27.1%. Older adults (heads of household aged 85+) also face high core housing need (24.8%), likely due to fixed incomes. Younger household heads (under 25) and refugee claimant-led households also show elevated rates of housing need at 23.1% and 21.3%, respectively, suggesting affordability barriers for young workers and newcomers. Other notable groups experiencing higher-than-average core housing need include black-led households (19.0%), seniors aged 65+ (18.0%), and women-led households (17.5%), pointing to systemic barriers and financial disparities. Those from ethnocultural backgrounds (14.9%) and Indigenous households (13.9%) also face notable housing challenges. The high rates of core housing need among single mother-led households, seniors, racialized groups, and refugee claimants suggest a strong need for targeted housing programs, such as subsidized housing and rental assistance. They also point to the need for policies to address intersectional barriers to housing, including discrimination, income inequality, and the specific needs of vulnerable populations.

Single mother-led households, seniors aged 85+, and refugee claimants face some of the highest rates of core housing need in Georgina — over 21% in each group — highlighting the need for targeted, equity-focused housing supports to address intersecting barriers to affordability and access.

Figure 3.19: Core Housing Need by Priority Population Groups in Georgina (2021)



Source: Statistics Canada Census (HART dataset) 2021)

*HH means household and that at least one member of the household falls into the priority group

3.5 Other Groups Not Included in Core Housing Need Data

Certain groups not captured in core housing need data still face significant housing challenges in Georgina. While the Town does not have a post-secondary institution, there is demand for rental housing from students commuting to nearby schools, adding to the already limited supply of affordable rentals. Temporary foreign workers, particularly in agriculture, may be living in substandard accommodations, such as trailers or overcrowded units, though the full extent of this issue is unclear. Meanwhile, long waiting lists for social and supportive housing leave many vulnerable individuals without stable housing options. Newcomers, including temporary workers and recent immigrants, may also face barriers such as language difficulties and limited access to settlement services, making it harder to navigate the housing market. Addressing these unmet housing needs through expanded rental options, stronger housing standards enforcement, and improved access to social supports are important factors for ensuring safe and stable housing for all residents.

Despite not being fully reflected in core housing need data, groups like students, temporary foreign workers, and newcomers face significant housing barriers in Georgina.

3.6 Homelessness

Understanding the scale and characteristics of homelessness informs targeted responses, such as the need for emergency shelters, transitional housing, and permanent supportive housing. It also helps in assessing systemic barriers contributing to homelessness, such as lack of income, lack of affordable housing, or service gaps.

In York Region's 2021 Point-in-Time (PiT) Count, 329 people were identified as experiencing homelessness⁸. More than half (53%) reported chronic homelessness, while 9% experienced episodic homelessness. The count found 238 people in sheltered conditions, 17 in unsheltered locations, and 74 provisionally accommodated.

With Georgina representing 4% of York Region's total population, the PiT Count data suggests that approximately 13 people experiencing homelessness were from Georgina, including seven individuals experiencing chronic homelessness and one experiencing episodic homelessness. Of these, an estimated 10 were in sheltered conditions, one was unsheltered, and three were provisionally accommodated. York Region conducted its 2024 PiT Count on November 26 and 27, but results are not yet available.

As of December 2023, there were 848 unique individuals on York Region's By-Name List⁹. By January 2024, 33 people on the list reported having lived in Georgina before becoming homeless¹⁰. Among those on the By-Name List, 271 individuals were actively experiencing chronic homelessness¹¹.

Further integration of program data into the Region's homelessness database revealed that 473 unique individuals experienced chronic homelessness in 2023, a steady increase since 2019¹². This rise suggests a severe shortage of affordable and supportive housing for people to exit homelessness. Based on current trends, projections indicate that the number of people experiencing homelessness in York Region could reach between 2,100 and 2,300 within the next five years.

⁸ Numbers do not sum to total due to rounding.

⁹ Pal, Kevin, Overview of the Housing and Homelessness System, Presented on March 5, 2024

¹⁰ Pal, Kevin, Overview of the Housing and Homelessness System, Presented on March 5, 2024

¹¹ Pal, Kevin, Overview of the Housing and Homelessness System, Presented on March 5, 2024

¹² Regional Municipality of York, Housing Solutions, A Place for Everyone, 2023 Progress Report

York Region has seen a rise in chronic homelessness, longer emergency housing stays, and more people living in encampments and provisional accommodations (e.g., hotels) ¹³. Between 2019 and 2023, the number of unique individuals accessing emergency housing increased by 5%, while the average length of stay doubled from 26.5 days in 2019 to 49.3 days in 2023.

A number of people in Georgina experience unsheltered homelessness. In 2023, outreach workers visited 37 known encampment locations, finding between one and five people at 23 sites, while 13 locations were unoccupied at the time of the visit¹⁴.

Beyond those currently experiencing homelessness, many Georgina households remain at high risk. In 2023, 93 households in Georgina accessed homelessness prevention programs, indicating a significant need for early intervention efforts to prevent further housing instability¹⁵. These findings underscore the urgent need for increased investment in affordable and supportive housing, homelessness prevention services, and emergency housing capacity to address the growing homelessness crisis in York Region.

Georgina’s rising homelessness risk — evidenced by chronic homelessness, local encampments, and 93 households accessing prevention programs in 2023 — underscores the urgent need for supportive housing, emergency shelter capacity, and early intervention services.

3.6.1 Local Factors Contributing to Homelessness

Several factors have significantly contributed to homelessness in York Region, including the COVID-19 pandemic, the subsequent increase in the cost of living, the lack of housing affordability, an increase in the number of asylum seekers and refugee claimants, challenges accessing mental health and addiction supports, and the growing complex needs of people experiencing or at risk of homelessness.

Homelessness in York Region is rising due to higher living costs, lack of affordable housing, more asylum seekers, and limited access to mental health and addiction supports

3.7 Community Profile Highlights

Population Growth and Housing Demand: Between 2011 and 2021, Georgina’s population grew from 43,515 to 47,670, increasing housing demand. This steady growth outpaced housing supply, leading to rising affordability challenges and limited rental availability.

¹³ Regional Municipality of York, Housing Solutions, A Place for Everyone, 2023 Progress Report

¹⁴ Pal, Kevin, Overview of the Housing and Homelessness System, Presented on March 5, 2024

¹⁵ Pal, Kevin, Overview of the Housing and Homelessness System, Presented on March 5, 2024

Projected population growth through 2041 suggests continued pressure on housing, infrastructure, and services.

Aging Population and Housing Needs: Georgina's population is aging. The 75+ age group is expected to triple by 2041, highlighting the need for accessible housing, downsizing options, and senior services.

Household Trends and Affordability Challenges: The number of households grew from 15,850 in 2011 to 17,905 in 2021 and is projected to reach 23,386 by 2041. Smaller households (one- and two-person) are increasing, reinforcing the demand and need for affordable rental and smaller housing units.

Labour and Housing Market Connection: Georgina's economy is diverse, with growth in construction, retail, and healthcare. However, high housing costs force many workers to live elsewhere. As Keswick's business park develops, more local rental options will be needed to support the workforce.

Housing Affordability and Core Housing Need: In 2021, 23.5% of households spent more than 30% of their income on housing, with renters experiencing higher affordability challenges (40.4% in unaffordable housing compared to 19.6% of owners). 9.7% of owners and 32.2% of renters were in core housing need, although 2021 data may be artificially low due to temporary COVID-19 income supports.

Homelessness Trends: The number of people experiencing chronic homelessness in York Region has grown steadily since 2019, reaching 473 individuals in 2023. Emergency shelter stays have also increased. Between 2019 and 2023, the number of unique individuals accessing emergency housing increased by 5%, while the average length of stay doubled from 26.5 days in 2019 to 49.3 days in 2023. These increases suggest a severe shortage of affordable and supportive housing for people to exit homelessness. Beyond those currently experiencing homelessness, 93 Georgina households accessed homelessness prevention programs in 2023.

Unmet Housing Needs for Vulnerable Groups: Certain groups not captured in core housing need data face additional challenges. Students commuting to post-secondary schools, agricultural workers, and newcomers face challenges such as overcrowded housing and affordability issues.

Summary: Overall, Georgina's growing population, aging demographic, and rising affordability challenges reinforce the need for strategic housing planning, increased affordable and rental supply, and homelessness prevention services to ensure all residents have access to stable and affordable housing.

4.0 Housing Needs in Numbers – Current Housing Profile

This section provides an overview of Georgina’s housing landscape. This information provides a foundation for understanding Georgina’s housing challenges and opportunities.

4.1 How Housing Has Been Shaped by Various Forces

Housing in Georgina has been shaped by a combination of economic, infrastructure, transportation, and demographic forces that have influenced affordability, availability, and housing diversity over time. Community stakeholders reported that as a commuter town, Georgina has long lacked significant local employment opportunities, with many residents traveling to other areas for work. Historically, high-paying jobs have been limited, leading to one of the lowest median household incomes in York Region. Broader economic pressures have led to increases in house prices and rents, while Georgina’s lower median incomes and reliance on commuter-based employment have made homeownership and rental housing increasingly unaffordable. Stakeholders also reported that seasonal industries such as retail, agriculture, and tourism provide jobs but contribute to financial instability for many residents. The loss of small businesses is also seen to have further constrained stable employment options, limiting household purchasing power and reinforcing reliance on commuter-based incomes.

Infrastructure challenges have also shaped the housing market. Community stakeholders reported that water and wastewater capacity limitations, particularly in Keswick and Sutton, have, and continue to, restrict new housing development. High servicing costs and development charges have made it difficult for developers to deliver affordable housing, exacerbating supply shortages. Similarly, limited public transit options have reinforced Georgina’s dependence on personal vehicles, increasing transportation costs for residents and making higher-density development less feasible. Many workers must leave Georgina for employment, making long commutes a key factor influencing where people choose to live.

Migration trends have further influenced housing demand. Georgina has seen increased migration from Newmarket, Aurora, and Toronto, as buyers seek relatively more affordable homes compared to other parts of York Region. Stakeholders also reported that the community is also emerging as a retirement destination, increasing demand for senior-friendly and accessible housing options.

While climate-related impacts on housing were not identified by stakeholders as a major concern, long-term sustainability and energy efficiency were raised, with some stakeholders recommending solar energy integration into new and existing homes.

Despite the community's growth, Georgina continues to grapple with long-term housing challenges. Housing affordability remains a major concern, as homeownership remains out of reach for many, and deeply affordable rental options are limited. The lack of purpose-built rental housing has further constrained affordability, while an increasing number of individuals are experiencing homelessness, with insufficient emergency and transitional housing options available. Stakeholders reported that NIMBYism (Not in My Backyard attitudes) has posed a barrier to new affordable and supportive housing projects. The housing stock remains heavily dominated by single-detached homes, with few townhouses, semi-detached homes, stacked townhouses, or rental apartments, making it difficult for seniors to downsize and for younger households and lower-income residents to find suitable housing.

Together, these economic, infrastructure, and demographic factors have contributed to a limited and increasingly unaffordable housing supply, emphasizing the need for diversified housing development, infrastructure investments, and local job creation to ensure a more sustainable and inclusive housing market.

Georgina's limited housing diversity and rising unaffordability are driven by low local incomes, infrastructure constraints, and a reliance on out-of-town jobs — highlighting the need for more varied housing, infrastructure investment, and local employment opportunities.

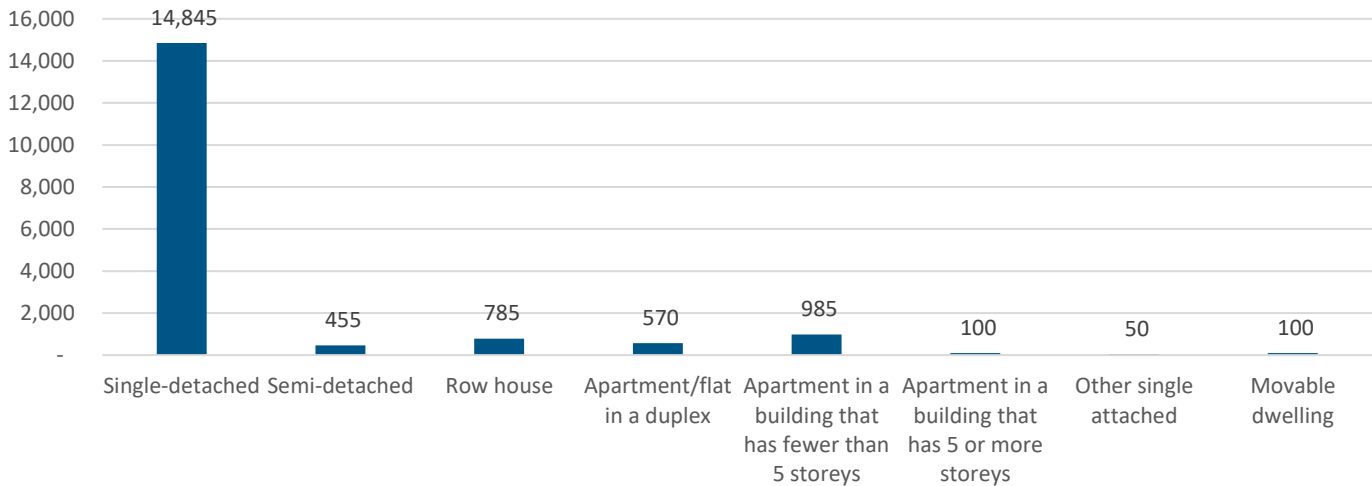
4.2 Current Housing Stock

4.2.1 Housing Units by Type

Georgina had 17,895 total private dwellings in 2021. The housing stock in Georgina is overwhelmingly composed of single-detached homes, which account for 14,845 units (83.0%). Other housing forms are significantly less common, with semi-detached homes (455 units) and townhouses (785 units) representing only a small portion of the housing supply. Apartments in duplexes (570 units) and low-rise apartment buildings (985 units) provide some multi-unit housing, while apartments with five storeys or more (100 units) are extremely limited, indicating a lack of vertical residential development. Additionally, movable dwellings (100 units) and other single-attached dwellings (such as accessory apartments) (50 units) make up only a minor fraction of the total housing stock. The limited diversity in housing types suggests a strong reliance on single-detached homes, which may pose challenges for affordability and housing accessibility, particularly for renters, seniors, and lower-income households who require smaller, more affordable housing options. Expanding the availability of townhouses, low-rise apartments, and purpose-built rentals could help meet the evolving housing needs of Georgina's growing and aging population.

With 83% of Georgina’s housing stock made up of single-detached homes, the lack of diverse housing options limits affordability and accessibility — especially for renters, seniors, and lower-income households — underscoring the need for more townhomes and apartments, including purpose-built rentals.

Figure 4.1: Housing Type (2021)



Source: Statistics Canada Census

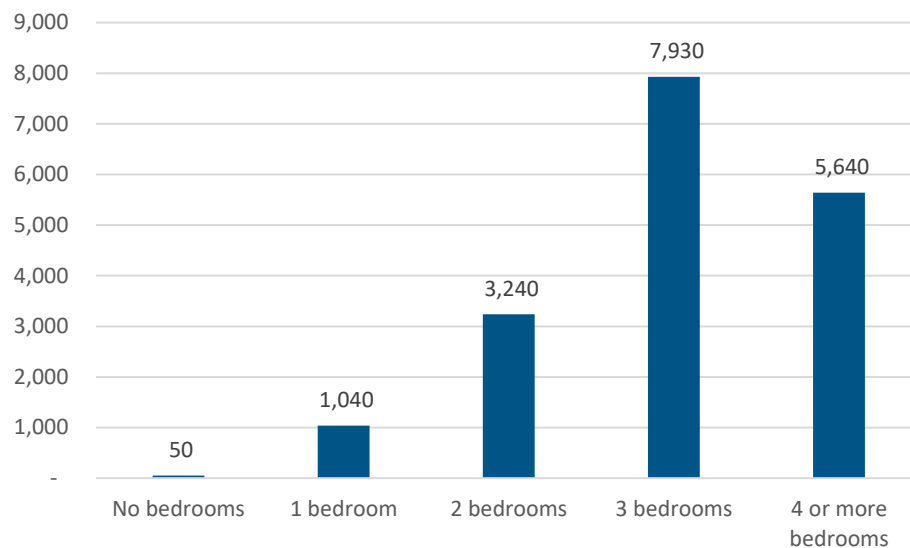
Note: Numbers may not sum to total due to rounding.

4.2.2 Housing Units by Size

The housing stock in Georgina is primarily composed of larger homes, with three-bedroom units (7,930) and four or more-bedroom units (5,640) making up the majority of the supply. In contrast, smaller units are significantly less common, with only 3,240 two-bedroom units, 1,040 one-bedroom units, and a very limited number of bachelor (no-bedroom) units (50) available. This distribution suggests that the housing market is heavily oriented toward larger family-sized homes, which may present challenges for seniors, young professionals, and lower-income individuals who require smaller and more affordable housing options. The lack of one-bedroom and bachelor units indicates a limited supply of purpose-built rental housing and affordable housing for singles, which could contribute to affordability pressures and suppressed household formation. As mentioned above, expanding the availability of smaller units, including apartments, townhouses, and secondary suites, could help address gaps in the housing market and provide more diverse and attainable housing options for a broader range of residents.

Georgina’s housing supply is dominated by larger homes, with limited one-bedroom and bachelor units — highlighting a critical gap in affordable, smaller housing options for singles, seniors, and young professionals.

Figure 4.2: Housing Size Breakdown (2021)



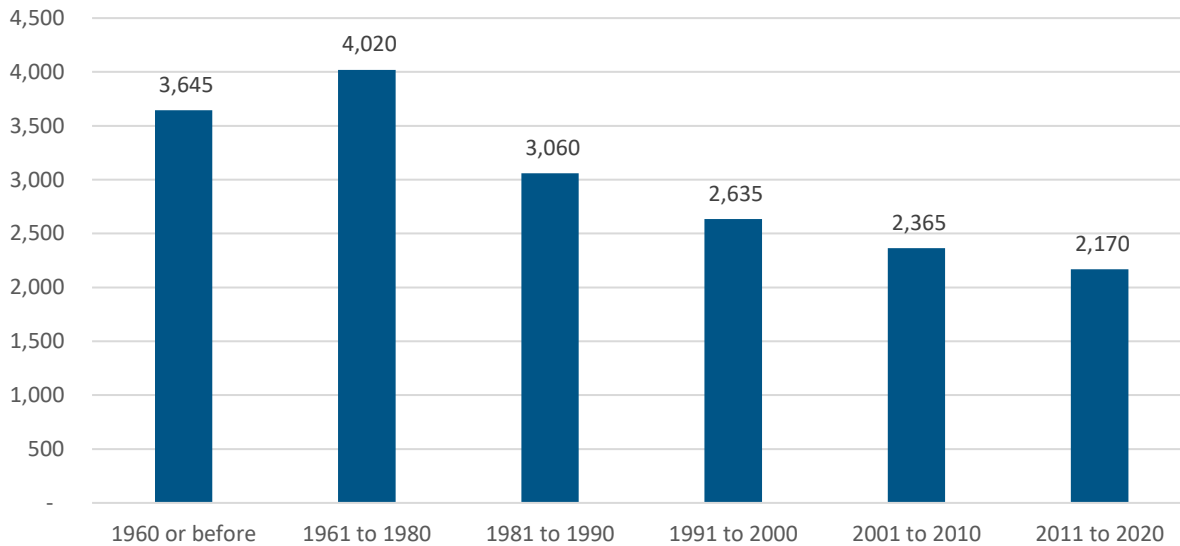
Source: Statistics Canada Census

4.2.3 Housing Units by Date Built

The age of Georgina’s housing stock is heavily skewed toward older homes, with the majority of dwellings built before 2000. The largest share of homes was constructed between 1961 and 1980 (4,020 units), followed by a substantial number built before 1960 (3,645 units) and between 1981 and 1990 (3,060 units). Housing development slowed in the 1990s (2,635 units) and saw a continued decline in the 2000s, with only 1,470 units added between 2001 and 2005 and 895 units built between 2006 and 2010. The rate of new housing construction has remained relatively low in recent years, with only 1,105 units between 2011 and 2015, and 1,065 units between 2016 and 2021. This trend suggests that new housing supply has not kept pace with demand, which may be contributing to rising home prices and affordability challenges. The limited growth in new housing supply also raises concerns about whether the housing stock will meet the needs of a growing and diversifying population, particularly as demand for smaller, rental, and accessible housing options increases. Future planning efforts should prioritize both increasing the rate of new development and diversifying housing types to support Georgina’s evolving housing needs.

With most of Georgina's homes built before 2000 and new housing construction remaining low, the aging housing stock and limited recent development are contributing to affordability challenges and a mismatch with the community's evolving housing needs.

Figure 4.3: Housing Units by Date Built (2021)



Source: Statistics Canada Census

4.3 Changes in Housing Stock

Based on custom tabulated Census data, it is estimated that there were 0 rental dwellings affordable to low and very-low income households built between 2016 and 2021, while 180 were lost¹⁶. Low and very-low income rental households are those rental households whose income is equal to or less than 50% of the area median household income in a given year.

Rising housing costs and the reduction of naturally occurring affordable rental units may have increased demand for emergency housing, overnight shelter, and homelessness prevention programs. The lack of deeply affordable rental options means that low- and very low-income households may struggle to find housing.

4.3.1 New Home Construction

Residential completions in Georgina between 2015 and 2024 have been heavily dominated by single-detached homes, which accounted for 2,181 out of 2,464 total completions (88.5%). On average, 218 single-detached homes were completed per year, reinforcing the area's reliance

¹⁶ Source: Statistics Canada, HART Custom Order

on this housing type. In contrast, semi-detached homes (28 completions), townhouses (221 completions), and apartments (34 completions) represented only a small fraction of new housing supply¹⁷. Townhouse completions have fluctuated, with notable peaks in 2017 (62 units) and 2015 (41 units), but lower numbers in other years. Apartment completions have been extremely limited, with no new apartments completed until 2019, and only a single significant year of apartment completions in 2023 (33 units). Only one unit completed in the past 10 years was intended for the rental market (completed in August 2019) and 40 units were intended for the condo market (1.6% of units) (0 co-op units). This suggests a limited expansion of rental and more affordable homeownership options.

The absence of apartment completions in 2024 further highlights the ongoing trend toward low-density housing, despite growing demand for more diverse housing types. The high proportion of single-detached homes may limit housing affordability and accessibility for lower-income residents and renters, reinforcing the need for policies that encourage a more balanced mix of housing options, particularly townhouses and apartments.

Georgina has consistently grown at a below average rate in York Region, accounting for just 3% of residential starts since 2001.

Table 4.1: Residential Completions (2015-2024)

	Single	Semi-Detached	Townhouse	Apartment and other	All
2015	174	0	41	0	215
2016	333	2	14	0	349
2017	301	2	62	0	365
2018	106	4	24	0	134
2019	83	0	0	1	84
2020	212	6	24	0	242
2021	166	12	17	0	195
2022	234	2	28	0	264
2023	238	0	11	33	282
2024	334	0	0	0	334
Total	2,181	28	221	34	2,464
Average	218.1	2.8	22.1	3.4	246.4

Source: CMHC Starts and Completions Survey

¹⁷ Low levels of semi-detached house construction is a wide-spread market phenomenon and is not Georgina specific. The economics often draw people to townhouses or single detached houses instead.

Nearly 89% of new homes built between 2015 and 2024 were single-detached. Georgina’s housing supply remains heavily low-density — highlighting the need for multi-unit and affordable rental development.

Housing stats data shows similar trends. On average, there were starts for 237 single-detached homes per year, reinforcing the continued focus on low-density housing. Other housing types, including semi-detached homes (40 starts), townhouses (187 starts), and apartments and other¹⁸ units (35 starts), accounted for only a small fraction of new housing. Apartment and other starts were extremely limited, with only one unit started in both 2018 and 2024, and the highest total (33 units) occurring in 2023. The overwhelming majority of starts over the 10-year period were intended for the homeownership market, with only 2 units intended for rental (0.1%) and 70 for condo (2.7%) (0 co-op¹⁹).

In 2023, the Town issued permits for 398 singles, 2 semis, 38 accessory apartments/additional residential units²⁰. This suggests that recently some more diversity in the housing stock is being created through additional residential units.

Overall, the data suggests that housing development in Georgina has largely prioritized single-detached homes, with minimal investment in higher-density housing options. This imbalance limits affordability and rental availability, particularly for lower-income households and young professionals seeking more affordable alternatives to homeownership. Encouraging more diverse housing development, including apartments and townhouses, and ongoing development of additional residential units would help address affordability challenges and support a more inclusive housing market.

¹⁸ The term “Apartment and other” includes all dwellings other than single-detached dwellings, semi-detached dwellings and townhouses, including structures commonly referred to as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes

¹⁹ Co-op housing refers to a type of non-profit housing where residents are members of a housing co-operative that collectively owns and manages the residential property. Members do not own their individual units but have the right to occupy a unit through their membership. They participate in decision-making processes and are responsible for the governance and upkeep of the co-op, typically through an elected board of directors.

²⁰ This number likely underestimates the number of accessory apartment units constructed as people may not register their accessory apartment.

Table 4.2: Residential Starts (2015-2024)

Year	Single	Semi-Detached	Row	Apartment	All
2015	304	2	24	0	330
2016	325	0	48	0	373
2017	111	6	24	0	141
2018	71	0	0	1	72
2019	165	12	24	0	201
2020	229	14	17	0	260
2021	357	0	37	0	394
2022	200	0	0	0	200
2023	364	2	13	33	412
2024	248	4	0	1	253
Total	2,374	40	187	35	2,636
Average	237.4	4	18.7	3.5	263.6

Source: CMHC Starts and Completions Survey

4.3.2 Replacements and Demolitions

Over the past five years, a total of 143 residential demolitions have occurred in Georgina, averaging 29 demolitions per year. These demolitions fall into two categories: 34 demolitions without building permits issued to date and 109 demolitions where both demolition and residential building permits were issued. This suggests that the majority of demolished units are being replaced through redevelopment, though some delays in reconstruction may be occurring. Overall, the data indicates that demolitions have not significantly contributed to a net loss of housing supply, as most units removed appear to be replaced over time.

It should be noted that a breakdown of demolitions by tenure is not available.

With most of Georgina’s 143 residential demolitions over the past five years followed by building permits, demolitions have not significantly reduced housing supply — though delays in reconstruction may impact short-term availability.

Table 4.3: Demolition Permits (2020-2024)

Year	Demolitions without Building Permits Issued to Date	Properties Issued Demolition and Residential Building Permits	Total Demolitions
2020	3	24	27
2021	5	25	30
2022	6	28	34
2023	8	23	31
2024	12	9	21
5-Year Total	34	109	143

Source: Town of Georgina

4.4 Changes in Availability of Housing Affordable to Various Income Categories

Over the 15-year period between 2006 and 2021, the proportion of housing affordable to households in most income categories has declined. The share of rental units affordable to very low-income renters (<20% of AMHI) dropped from 14.9% in 2016 to 12.8% in 2021. Housing options affordable to low-income renters (21-50% AMHI) have also declined, with 35.2% of units with rents in this affordability range in 2006, dropping to 29.4% in 2021. A similar trend was seen for moderate income renters (21-50% AMHI), with the share of rental units in this affordability range declining from 42.0% to 38.0%. These trends suggest that rising rental costs are outpacing income growth of low- and moderate-income renters and suggest a shrinking supply of rental housing at lower price points.

A higher proportion of rental units were at price points affordable to households in the median income category (81-120% AMHI) in 2021 (17.2%) than 2006 (8.0%), while the proportion of owner households with shelter costs that would be affordable to median-income households declined sharply, from 35.7% in 2006 to 25.3% in 2021.

These changes suggest that rising home prices have made it increasingly difficult for median-income earners to enter or remain in the ownership market and more may be choosing to rent instead of buy.

In 2006, there were no rental units with rents in the affordability range for high-income households, but in 2021 they represented 2.9% of units. This shift suggests that higher-income households are increasingly choosing to rent, either due to lifestyle preferences or barriers to homeownership despite higher earnings.

Between 2006 and 2021, the share of rental units affordable to low- and moderate-income households in Georgina declined, highlighting growing affordability pressures as rental costs rise faster than incomes.

Table 4.4: Percent of Households with Shelter Costs in Ranges Affordable to Various Income Categories (2020-2024)

Affordable to Households in the Following Income Categories	Owners			Renters		
	2006	2016	2021	2006	2016	2021
Very Low (up to 20% below Area Median Household Income (AMHI))	6.9%	6.8%	12.1%	14.4%	14.9%	12.8%
Low (21% – 50% AMHI)	22.7%	24.5%	25.3%	35.2%	29.7%	29.4%
Moderate (51 – 80% AMHI)	26.5%	30.8%	26.7%	42.0%	40.1%	38.0%
Median (81% - 120% AMHI)	35.7%	30.2%	25.3%	8.0%	14.4%	17.2%
High (>120% AMHI)	8.2%	7.7%	10.5%	0.0%	1.1%	2.9%

Source: Statistics Canada Census (HART Custom Order)

4.5 Homeownership

4.5.1 Sale Prices

Over the past decade, resale house prices in Georgina have experienced significant increases across all housing types, with notable fluctuations influenced by market trends and external economic factors. From 2012 to 2022, average prices for single-detached homes nearly tripled, rising from \$323,957 to \$993,978, before experiencing a decline to \$903,984 in 2024. Similarly, semi-detached homes saw a steep increase from \$290,105 in 2012 to a peak of \$890,767 in 2022, before dropping to \$774,045 in 2024. Townhouses followed a similar trajectory, increasing from \$256,187 in 2012 to \$811,901 in 2022, before declining slightly in 2023 and rebounding to \$770,893 in 2024. Condominium prices followed a different trend, showing modest growth in earlier years but experiencing a sharp increase in 2024, jumping from \$520,533 in 2023 to \$834,869 in 2024. The number of condominium sales per year was very limited, so one sale can significantly impact the numbers.

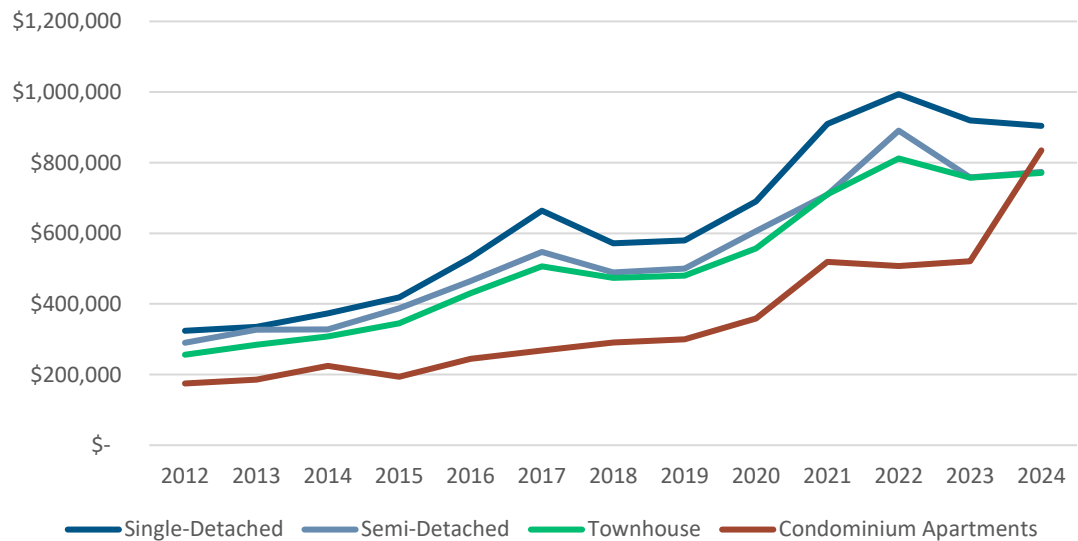
The most notable trend is the dramatic surge in house prices between 2019 and 2022, reflecting broader housing market trends in Ontario. The largest year-over-year increase occurred between 2020 and 2021, when single-detached home average prices jumped from \$690,604 to \$909,527—an increase of nearly 32% in one year. This surge was likely driven by pandemic-era demand, low interest rates, and an influx of buyers seeking larger suburban homes. However, following interest rate hikes in 2022 and shifting economic conditions, prices began to stabilize and decline slightly in 2023 and 2024. Overall, despite recent price corrections, home prices remain substantially higher than a decade ago, presenting continued affordability challenges for first-time buyers and lower-income households. The market

appears to be stabilizing after the extreme volatility of the pandemic years, but affordability concerns persist, particularly in light of ongoing economic uncertainty and interest rate fluctuations.

In 2022, the average price of a resale single-detached home in Georgina was nearly \$400,000 cheaper than in the next lowest municipality in York Region (Town of Newmarket). Overall, resale pricing was 30% below the regional average in 2022. While Georgina has the lowest average resale price and slower population growth compared to other York Region municipalities, its increase in average resale home prices have been the highest²¹.

Georgina’s average single-detached home price has almost tripled in the past decade — highlighting persistent affordability challenges, especially for first-time buyers.

Figure 4.4: Historical Resale House Prices (2012-2024)



Source: Toronto Real Estate Board, Market Watch Reports for 2023 and 2024 and NBLC, Housing Needs Analysis- Affordable Housing Implementation Plan York Region

4.5.2 Affordability

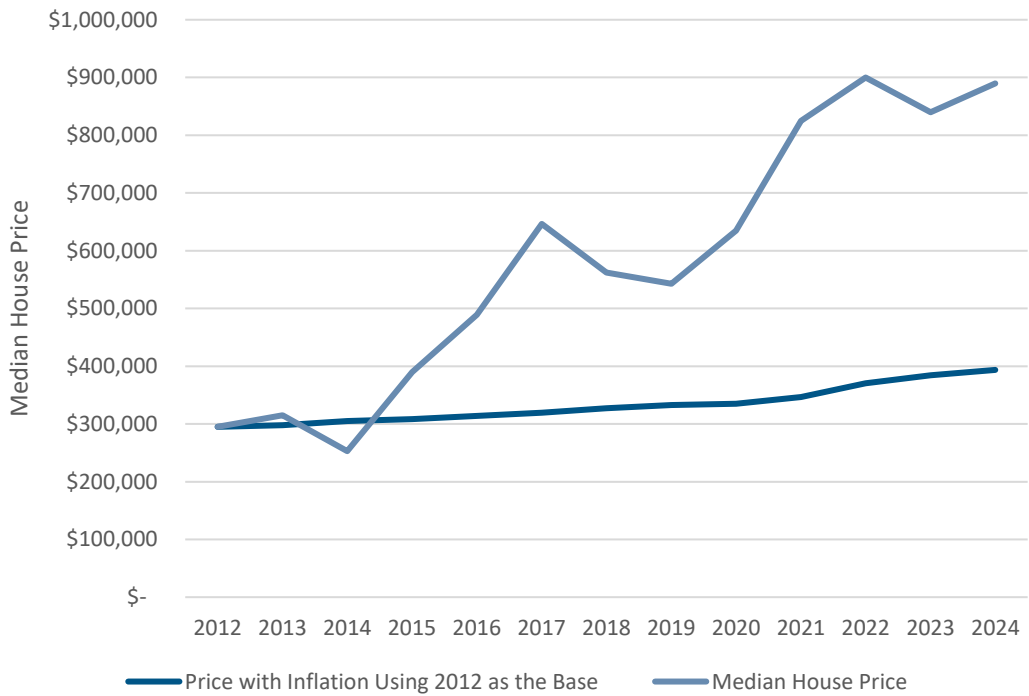
Median house prices in Georgina increased from \$295,000 in 2012 to \$890,000 in 2024, a 201.7% increase. House prices have grown at a much faster rate than inflation (Consumer Price Index (CPI), which increased by 33.4%). Mortgage rates have fluctuated, with a significant increase in 2023, when the conventional five-year mortgage rate spiked to 7.89%,

²¹ Beaulieu, Denis, Affordable Housing in Georgina – a Development Services Perspective, Presented to Town of Georgina Council on March 5, 2024

up from 5.64% in 2022. This increase had a significant impact on monthly mortgage payments, with payments for a 5% downpayment mortgage on the median priced house reaching \$6,101 in 2023, compared to \$5,322 in 2022. Overall, the data highlights that ownership housing affordability in Georgina has significantly declined, with higher home prices and interest rates pushing monthly mortgage payments to unprecedented levels, creating significant barriers to homeownership for lower-income households and first-time home buyers.

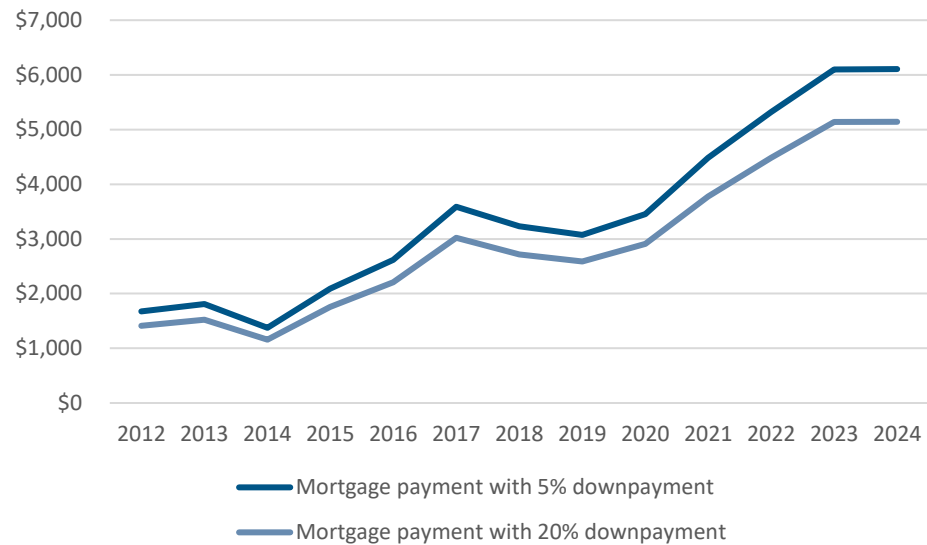
With median home prices in Georgina rising over 200% since 2012 — far outpacing inflation — and mortgage rates spiking in 2023, homeownership has become increasingly out of reach for lower-income and first-time buyers.

Figure 4.5: Median Residential Sale Prices vs Price Based on Inflation Since 2012 (2012-2024)



Source: Toronto Real Estate Board, Market Watch Reports

Figure 4.6: Monthly Mortgage Payment on Median Home Price (5-year Conventional Mortgage) (2012-2024)



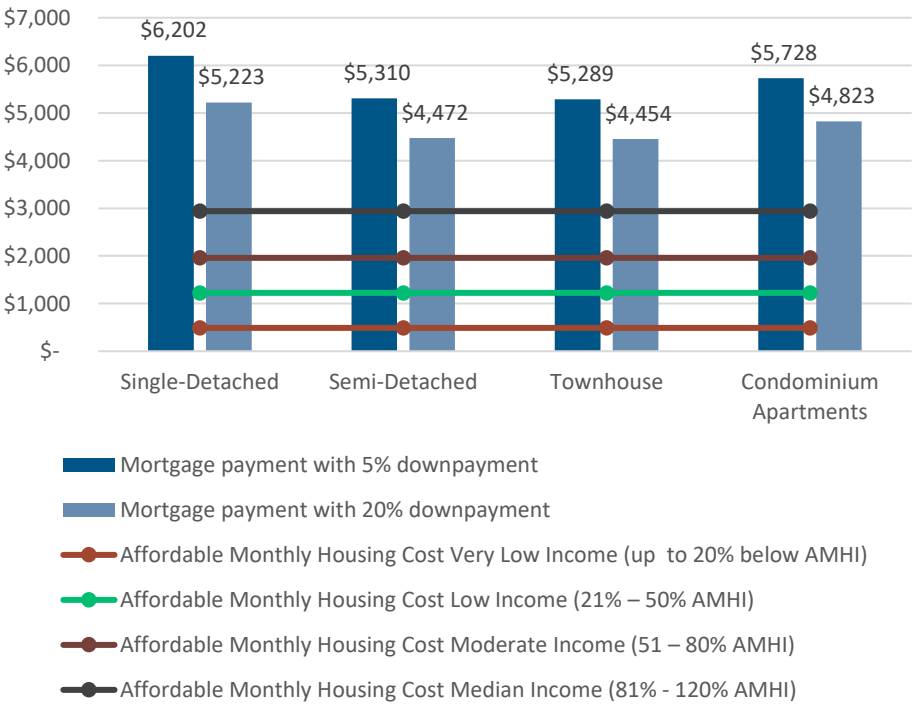
Source: Consultant Calculations based on Toronto Real Estate Board, Market Watch Reports and Bank of Canada 5-Year Conventional Mortgage Rates

As of December 2024, the median price for new single and semi-detached homes in the market was \$1,190,000, with the most affordable 20% of units priced at or below \$1,025,000, while the top 20% of units were listed under \$1,360,000. This pricing structure reflects the continued high cost of new low-density housing in the area. For new condominiums, actively marketed one-bedroom units (788 sq. ft.) were priced between \$599,900 and \$639,900 as of March 2023, with an average price per square foot of \$787. This price point is significantly lower than the York Region average of \$1,149 per square foot, suggesting relatively more affordable condo options in the local market compared to the broader regional context. Overall, the data indicates that while single and semi-detached homes remain out of reach for many buyers, condominium units may provide a more attainable entry point into homeownership, though affordability challenges persist.

The following figure highlights significant affordability challenges in Georgina's resale housing market, particularly for households in lower income categories. For very low-income households (earning up to 20% below the Area Median Household Income (AMHI)) the maximum affordable monthly housing cost is \$490 and for low-income households (21-50% AMHI), the maximum affordable housing cost is \$1,225 per month. Given that the lowest mortgage payment for condominiums with a 20% down payment is \$4,823 per month, these groups face extreme barriers to market ownership housing access. For moderate-income households (51-80% AMHI), an affordable housing cost of \$1,960 per month is still significantly below any mortgage payment listed, making first-time homeownership extremely difficult.

While these households may have multiple earners, they are still priced out of homeownership. Even median-income households (81-120% AMHI earning \$78,400 - \$117,600), with a maximum affordable housing cost of \$2,940 per month, would not be able to afford any housing type based on a 5% down payment mortgage. The only possible path to homeownership for first-time home-buyers in this group would require a 20% down payment, which lowers monthly mortgage payments to \$4,472 for semi-detached units, \$4,454 for townhouses, and \$4,823 for condos—still far above what is considered affordable. This analysis underscores the growing gap between housing costs and income levels, where even median-income households struggle to afford market homeownership without significant savings for a down payment. It highlights the need for more affordable homeownership options, increased rental housing supply, and financial supports for first-time buyers to improve housing accessibility.

Figure 4.7: Homeownership Affordability Analysis for Average Resale House Prices by Dwelling Type (2024)



Source: Consultant calculations based on Toronto Real Estate Board, Market Watch Reports and Bank of Canada Interest Rates (25-Year Amortization, Conventional 5-Year Mortgage Interest Rate)

In Georgina, even median-income households cannot afford market homeownership without large down payments, highlighting a need for affordable ownership options, expanded rental supply, and targeted first-time buyer supports.

A York Region report entitled “Housing Needs Analysis: Affordable Housing Implementation Plan York Region” conducted analysis of ownership affordability by income decile for 2022. That analysis found most people in the community can’t afford to buy a home at current market prices, despite lower-than average prices in Georgina.²² Even the least expensive types of houses — like townhouses or semi-detached homes — cost more than what the top 10% of earners can afford. Condos are slightly more affordable but still out of reach for almost everyone except the top 20% of income earners.

4.6 Rental Housing

4.6.1 Primary and Secondary Rental Market and Short-Term Rentals

Georgina’s rental market is characterized by a limited supply of purpose-built rental units, with fewer than 300 units available²³. Similar to other municipalities in York Region, the majority of rental housing is found in the secondary rental market, which includes approximately 3,050 units. This reliance on secondary rental housing suggests potential challenges related to affordability, stability, and tenant protections, as these units are more vulnerable to conversion or owner occupation.

Among the primary rental units, two-bedroom units make up the largest share (50.0%), followed by three-bedroom or larger units (27.2%) and one-bedroom units (19.7%). Bachelor units are extremely scarce (3.1%), limiting options for single-person households or lower-income renters who may struggle to afford larger units. The data highlights a need for additional rental supply, particularly smaller, more affordable units, to meet the needs of lower-income households, young workers, and seniors. Expanding the stock of purpose-built rental housing could enhance housing stability and affordability in the community.

²² NBLC, Housing Needs Analysis: Affordable Housing Implementation Plan York Region, June 2023

²³ Beaulieu, Denis, Affordable Housing in Georgina – a Development Services Perspective, Presented to Town of Georgina Council on March 5, 2024

Table 4.5: Primary Rental Units by Unit Size (2024)

Bedroom Count	Number	Percent
Bachelor	9	3.1%
1 Bedroom	58	19.7%
2 Bedroom	147	50.0%
3 Bedroom +	80	27.2%
Total	294	100.0%

Source: CMHC Rental Market Survey, 2024

With fewer than 300 purpose-built rental units and a heavy reliance on secondary rentals, Georgina’s rental market lacks stability.

AirDNA is a data analytics platform that aggregates data about short-term rental housing from various rental platforms, including Airbnb and Vrbo. The presence of 265 short-term rental (STR) listings, as identified by AirDNA in February 2025, suggests that a portion of the rental stock may be used for short-term stays rather than long-term housing. This could further restrict rental availability and contribute to affordability challenges for residents.

4.6.2 Rental Vacancy Rates

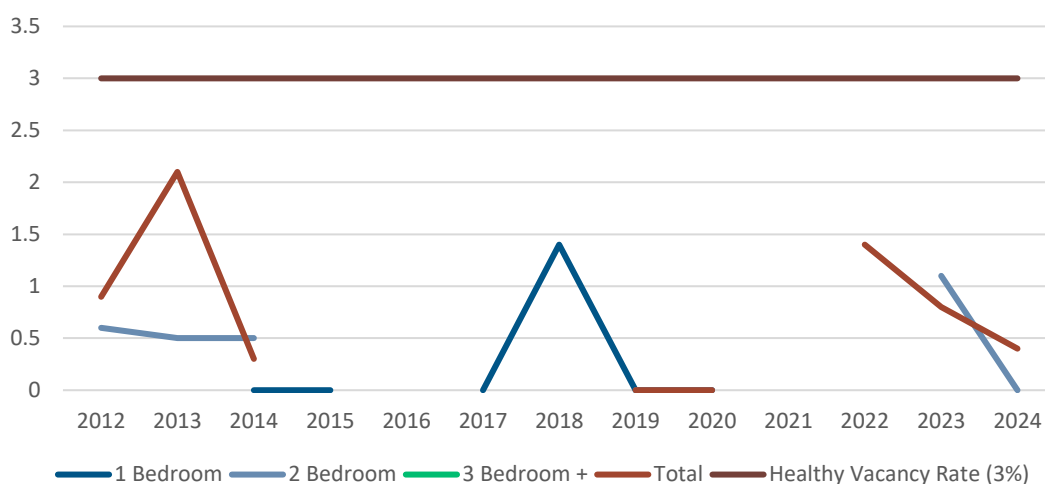
Georgina’s rental vacancy rates have remained low, consistently falling below the healthy vacancy threshold of 3%. In some years, there were virtually no vacant rental units available, particularly in 2019 and 2020, indicating an extremely tight rental market. The lack of available units has intensified affordability pressures, making it harder for lower-income renters to secure stable housing. Addressing this issue requires increasing the supply of purpose-built rental housing.

Community stakeholders reported that, over time, the secondary rental market has shrunk, with many rental homes being sold, leading to tenant displacement and a reduction in available rental units. This has exacerbated affordability challenges, as fewer units mean more competition among renters, contributing to rising rental prices.

There has also been very little development of purpose-built rental housing, which has led to limited long-term rental supply stability. Instead, the rental market has remained largely reliant on secondary rental units, which can be unstable as landlords may sell properties or convert them for personal use.

Georgina’s rental vacancy rates have remained below 3%, with some years nearing zero availability — signaling an extremely tight market.

Figure 4.8: Historic Rental Vacancy Rates (2012-2023)



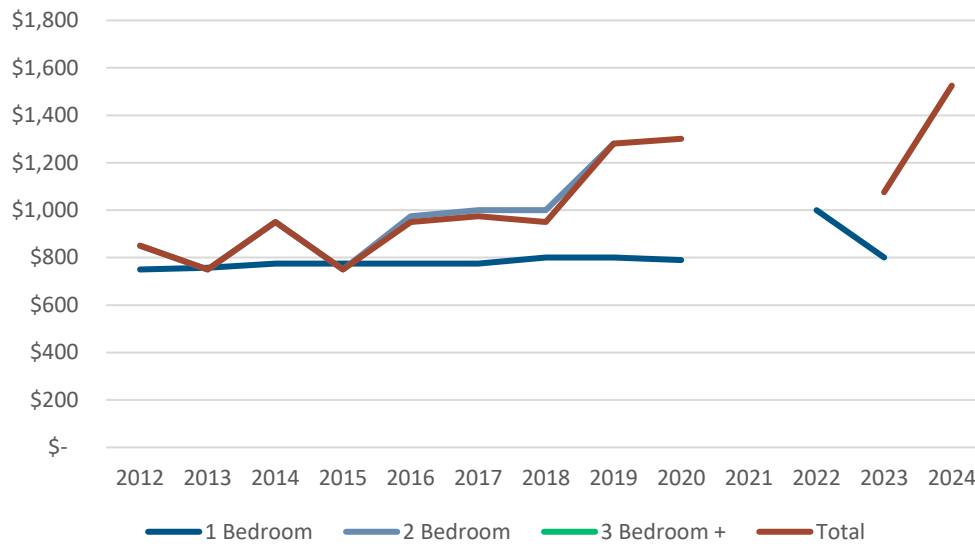
Source: CMHC Rental Market Surveys
Note: Data for some years not available

4.6.3 Average Rental Rates

Rents in Georgina's primary rental housing market have steadily increased over time. In 2012, one- and two-bedroom rentals were around \$750-\$850 per month, but by 2024, two-bedroom rentals had risen to \$1,563 and three-bedroom units to \$1,525. The most significant rent increases occurred after 2019, aligning with low vacancy rates, limited new rental supply, and more households remaining in rental housing due to the constrained ownership market. These trends highlight growing affordability challenges, especially for families needing larger rental units, and underscores the need for increased rental housing supply.

Since 2012, rents in Georgina's primary rental market have increased by approximately 80% — intensifying affordability challenges for renters. Rising rents in Georgina are driven by low vacancy rates, limited purpose-built rental development, and broader economic pressures.

Figure 4.9: Average Rental Rates by Unit Size (2012-2024)



Source: CMHC Rental Market Survey

Note: data not available for some years, see details in table below

Table 4.6: Rents of Primary Rental Units by Unit Size (2012-2024)

	1 Bedroom	2 Bedroom	3 Bedroom +	Total
2012	\$750	\$850	Not available	\$850
2013	\$757	\$750	Not available	\$750
2014	\$775	\$950	Not available	\$950
2015	\$775	\$750	Not available	\$750
2016	\$775	\$975	Not available	\$950
2017	\$775	\$1,000	Not available	\$975
2018	\$800	\$1,000	Not available	\$950
2019	\$800	\$1,281	\$1,404	\$1,281
2020	\$790	Not available	Not available	\$1,301
2021	Not available	Not available	Not available	Not available
2022	\$1,000	Not available	Not available	Not available
2023	\$800	Not available	Not available	\$1,076
2024	Not available	Not available	\$1,563	\$1,525

Source: CMHC Rental Market Survey

There were 188 single- and semi-detached leases in Georgina in 2022 that were registered through the Toronto Real Estate Board. Rents for secondary rental units, as recorded through Toronto Real Estate Board leases, highlight the higher costs associated with renting in the

secondary rental market. In 2022, the average rent for single- and semi-detached homes was \$2,989 per month, with 188 registered leases. However, additional leases likely occurred through other platforms like Kijiji or private agreements. Rental prices varied significantly by unit type, with single-detached homes averaging \$2,989 per month, while townhouses rented for \$2,667, and condominium apartments averaged \$1,613. Smaller units, such as secondary suites and multiplex rentals, were generally more affordable, with one-bedroom units in secondary rentals averaging \$1,680 and three-bedroom units \$1,950. The high cost of secondary market rentals suggests that many renters face affordability challenges, particularly as purpose-built rental housing remains limited.

Table 4.7: Rents of Privately Leased Units Registered through the Toronto Real Estate Board (2022-2023)

	Single-Detached	Semi-Detached	Townhouses	Condominium Apartments	Multiplex Housing	Secondary Units
Single Room			N/A	N/A	N/A	N/A
Studio	N/A		N/A	N/A	N/A	\$1,200
1-bedroom	N/A		N/A	\$1,613	\$1,725	N/A
2-bedroom	N/A		N/A	N/A	\$1,600	\$1,680
3-Bedroom	\$2,812	\$2,875	\$2,665	N/A	\$1,875	\$1,950
4-Bedroom	\$3,236	N/A	\$2,700	N/A		
5+Bedroom	\$3,167	N/A		N/A		
Average	\$2,989	\$2,875	\$2,667	\$1,613	\$1,769	\$1,685
Total Leases	188	2	18	2	4	13

Source: NBLC, Housing Needs Analysis – Affordable Housing Implementation Plan York Region

Changes in rental prices have been influenced by a combination of economic, social, and local factors. A low vacancy rate has contributed to rising rents, as demand for rental housing continues to outpace supply. Additionally, there has been limited interest in constructing purpose-built rentals, leaving renters reliant on the secondary market, which tends to have higher rents and less stability. Broader economic pressures, including inflation, rising interest rates, and increased housing costs, have also made homeownership less attainable, pushing more households into the rental market and intensifying competition for available units.

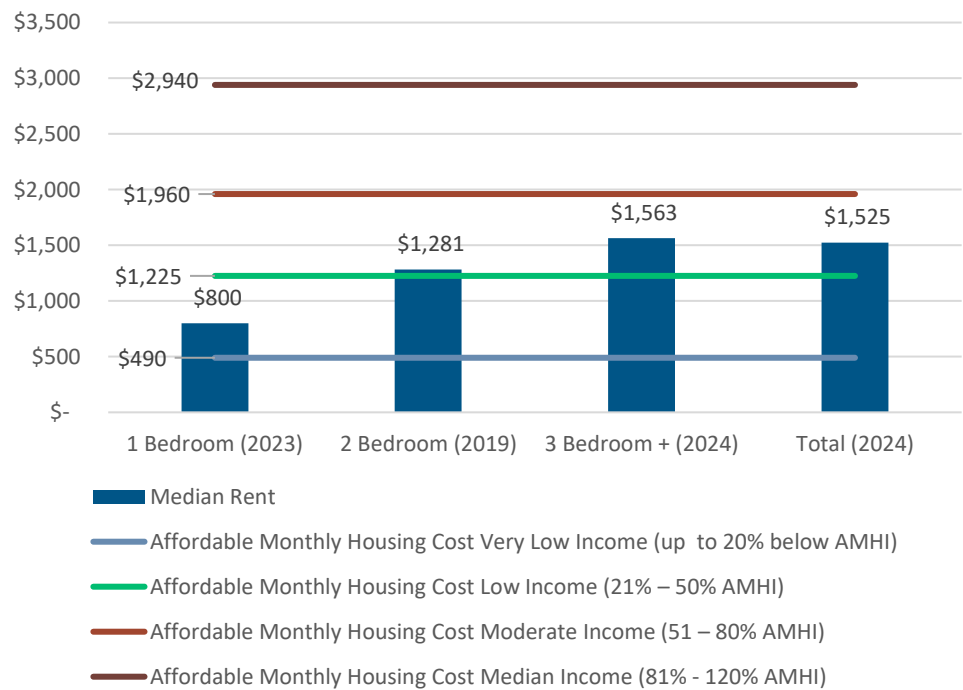
In 2021, Census data indicated that the median monthly shelter cost for rented dwellings in Georgina was \$1,430. This figure reflects rents paid by tenants in existing rental housing, including both purpose-built rental units and secondary market rentals. Given the low vacancy rates and rising rental prices in recent years, tenants in long-term rentals may be paying lower rents than those entering the market today. However, as older leases turnover and units are

re-rented at higher market rates, rental costs for existing tenants are likely to increase over time, particularly in the absence of expanded rental supply.

4.6.4 Affordability

The latest available primary rental data (2019-2024) shows median rents of \$800 per month for a one-bedroom unit, \$1,281 for a two-bedroom unit, and \$1,563 for a three-bedroom unit. These rents exceed what is considered affordable (based on spending of less than 30% of income on housing) for very low-income households, who can only afford up to \$490 per month. Low-income households (21-50% AMHI) may afford some one-bedroom units, but two- and three-bedroom units are largely unaffordable without rental assistance. Even moderate-income households (51-80% AMHI), who can afford up to \$1,960 per month, are at risk of being priced out if rental costs continue rising. The data highlights a widening affordability gap, reinforcing the need for more purpose-built rental housing and rental support programs to ensure low- and moderate-income households can access stable housing.

Figure 4.10: Renter Household Affordability Analysis (Latest Available Rates 2019-2024)



Source: Consultant calculations based on CMHC Rental Market Survey, Statistics Canada Census

Median rents in Georgina now exceed what very low- and low-income households can afford — especially for two- and three-bedroom units — highlighting an affordability gap and the need for more purpose-built rentals and rental assistance programs.

4.7 Non-Market Housing Units

There are 553 community housing units in Georgina that are funded and administered by York Region²⁴. Of these, 485 are non-profit units and 68 are co-operative units. Based on data provided by the Co-operative Housing Federation of Canada there are 133 total co-operative units in Georgina (including York Region funded and administered and federally administered units). A breakdown of the units funded and administered by the Region of York by housing provider and mandate is provided below. In addition to the community housing stock, the Region administers funding for 23 additional rent supplement units in Georgina (typically provided by the private market).

Table 4.8: Community Housing Stock Funded and Administered by the Region of York

Corporate Name	Property Name	Mandate	Total Units
Bethany Co-operative Homes Inc.	Bethany Co-operative Homes Inc.	Family	68
Deafblind Ontario Services	DeafBlind Ontario - Hertick	Supported Independent Living	4
Deafblind Ontario Services	DeafBlind Ontario - Treffry	Supported Independent Living	4
Deafblind Ontario Services	DeafBlind Ontario - St. George	Supported Independent Living	4
Housing York Inc.	Northview Court (39)	Senior	32
Housing York Inc.	Northview Court (37)	Senior	40
Housing York Inc.	East Court	Family	10
Housing York Inc.	Pineview Terrace	Senior	49
Housing York Inc.	Glenwood Mews	Family	64
Housing York Inc.	Keswick Gardens	Senior	120
Housing York Inc.	Lakeside Residences	Family	97
Our Lady of Smolensk Russian Orthodox Retirement Centre	Our Lady of Smolensk Russian Orthodox Retirement Centre	Senior	35
Pefferlaw and Lions Housing Corp.	Rixon Manor	Senior	26
Total			553

Source: Region of York

²⁴ Data provided by the Region of York

As of 2022, 423 units were subsidized, with the remainder leased at market rates. For most programs, the household income limit to apply for a spot on the waitlist is \$80,000 annually – just above the 5th income decile for renters.

The majority of subsidized units are one-bedroom units (349 units), primarily serving seniors and one- and two-person households. Two-bedroom (107 units) and three-bedroom units (84 units) provide the majority of housing for families, while four-bedroom units are limited (8 units). The limited number of larger units suggests that families requiring more space may face longer wait times. Expanding the availability of family-sized units and ensuring a range of unit sizes will be essential to meeting diverse housing needs.

Table 4.9: Subsidized Housing Stock by Bedroom Type

Bedroom Type	Number
Bachelor	5
1-Bedroom	349
2-Bedroom	107
3-Bedroom	84
4-Bedroom	8
Total	553
Subsidized	423

Source: Region of York

Georgina has 553 community housing units, but over 3,400 households on the subsidized housing waitlist in York Region expressed an interest in Georgina. Average wait times of up to 10.5 years for non-seniors and 6.7 years for seniors. There is a critical need to expand subsidized housing — especially family-sized units — and increase access to portable benefits like the Canada-Ontario Housing Benefit.

The demand for subsidized housing far outpaces supply. In 2023, there were 15,716 households on the subsidized housing waiting list across York Region, while 976 households were housed during the year²⁵. One in five households (3,400) on the waiting list have indicated interest in Georgina²⁶. In 2022, 42 non-senior households were housed in Georgina and 70 senior households were housed²⁷. The average wait time for subsidized housing in

²⁵ Regional Municipality of York, Housing Solutions: A place for everyone, 2023 Progress Report
²⁶ Antonio-Hadcock, Karen, Community Housing in York Region and Georgina, Presented to Town of Georgina Council on March 5, 2024
²⁷ Antonio-Hadcock, Karen, Community Housing in York Region and Georgina, Presented to Town of Georgina Council on March 5, 2024

Georgina in 2022 was 10.5 years for non-seniors and 6.7 years for seniors²⁸. Data for 2023 showed a significant decrease in average wait times for those who accepted a housing offer. This is primarily a result of the Canada-Ontario Housing Benefit (COHB) driving down the average wait time. Since COHB launched in 2020, the Region has offered the benefit to all wait list households in order of priority status and application date. Over time, as applicants with older application dates are not accepting offers for COHB, staff are able to offer the benefit to those who applied more recently in order of their application date and priority, as they are likely to need more immediate financial assistance to stabilize or find housing. COHB refusals are largely because applicants with older application dates closer to the top of the wait list are often waiting for a specific community housing location.

4.8 Supportive Housing

There are limited supportive housing options in Georgina. Deafblind Ontario Services offers 12 specialized supported independent living units for people with who are deafblind, as well as those living with a developmental disability who are deaf, hard of hearing or use non-traditional forms of communication across three properties²⁹. Additionally, there are six Housing with Supports service providers in Georgina that offer housing and daily meals for people who need supervision of their daily living activities. These units are targeted at adults with mental health diagnosis, physical and/or developmental disabilities, and frail, elderly people. Housing with Supports service providers include:

- Fairpark Manor
- Halsey Lodge
- Hilltop Manor Retirement Residence
- Pipe and Slipper Home
- Sunnybrook Residential Care Home
- Victoria House³⁰

There are no dedicated place-based supportive housing programs specifically designed for individuals experiencing homelessness, high-acuity mental health challenges, or substance use disorders, which may limit housing stability for those with complex needs in Georgina. There are, however, some region-wide programs that provide scattered site housing with supports for individuals experiencing homelessness, mental health challenges or substance use disorders, and some of these participants may be housed in Georgina. Housing with Supports is the only option for seniors needing supportive housing.

²⁸ Antonio-Hadcock, Karen, Community Housing in York Region and Georgina, Presented to Town of Georgina Council on March 5, 2024

²⁹ DeafBlind Ontario Services reported that they currently supports 15 individuals in their three locations in Georgina (rather than the 12 units reported by the Region)

³⁰ Pal, Kevin, Overview of the Housing and Homelessness System, Presented on March 5, 2024

Your Support Services Network (YSSN) is a hub for developmental, mental health and children's services that helps people to navigate services. YSSN reported that as of February 2025 they had 89 people with developmental disabilities on their service registry for Georgina who identify as having a housing need.

Supportive housing options in Georgina are limited, with only 12 specialized units for people who are deafblind and six Housing with Supports providers — leaving a gap in place-based supportive housing for individuals with high-acuity needs, including those experiencing homelessness, serious mental health challenges, or substance use disorders.

4.9 Emergency and Transitional Housing

The Salvation Army operates Sutton Youth Services, which offers 16 emergency housing spaces and 10 transitional housing spaces for youth ages 16-26, and The Bridge, which offers 10 transitional housing spaces for families, couples, and youth³¹. Sandate has 30 shelter beds in Georgina for women and their children fleeing domestic violence as well as four transitional apartments (1 studio, 1 accessible one-bedroom, 1 two-bedroom, and 1 three-bedroom). Sandgate also has plans for the construction of 10 transitional townhouses under development. In addition, as of February 13, 2025 an overnight seasonal shelter program operates nightly out of Georgina Community Church, in partnership with Inn from the Cold during the cold weather season.

Emergency and transitional housing capacity in York Region remains inadequate.

Although additional capacity was added in recent years, the Region's 183 emergency and 66 transitional housing beds are regularly at or near capacity and there is inadequate bed capacity to address current needs or forecasted future growth requirements. York Region has far fewer emergency beds than its peer municipalities, estimated to be approximately 21 beds/100,000 population.

4.10 Current Housing Highlights

Housing Stock: Housing supply is heavily weighted toward single-detached homes, with limited rental, multi-unit, and affordable housing options.

Housing Development Trends: New construction is overwhelmingly low-density, with very few apartments or purpose-built rental units added, limiting affordable rental options. Additional

³¹ Pal, Kevin, Overview of the Housing and Homelessness System, Presented on March 5, 2024

residential units (ARUs) are increasing, providing some diversity in housing options. New construction has slowed in recent decades, contributing to affordability challenges and concerns about meeting future housing needs.

Affordable Housing: Limited data is available on affordable housing losses, but older, naturally occurring affordable rentals may be disappearing due to rising rents. Only 22 rental units in 2022 and 30 in 2023 were classified as affordable, though all rental units are automatically coded as affordable for monitoring, making it unclear whether they truly meet the needs of low and very low-income households.

Rental Market: The rental market is extremely tight, with a very limited supply of primary rental housing, low vacancy rates, rising rents, and limited new rental construction.

Homeownership Affordability: Homeownership affordability has declined significantly, as house prices have risen much faster than inflation and rising interest rates have pushed up mortgage payments, with few options available for middle- and lower-income buyers looking to enter homeownership.

Non-Market Housing: Non-market housing is in short supply, with only 553 community housing units existing, plus 23 rent supplement units in the private market. Subsidized housing has an average wait time of 10.5 years for non-seniors and 6.7 years for seniors.

Supportive Housing: Limited supportive housing options exist, leaving many vulnerable residents, including individuals experiencing homelessness, high-acuity mental health challenges or substance use disorders, or developmental disabilities, without stable housing options.

Emergency and Transitional Housing: Emergency and transitional housing capacity is limited, and growing homelessness pressures may further strain available resources.



5.0 Housing Needs in Numbers – Future Housing Needs

As Georgina continues to grow, ensuring that housing supply aligns with demographic shifts, affordability challenges, and evolving household needs will be critical. The following section quantifies the future housing needs.

5.1 Population-Based Indicators of Housing Units Required

5.1.1 Current Unmet Need

Georgina faces substantial unmet housing needs, with 2,405 households in core housing need as of 2021. The vast majority of these households fall within low-income (1,600 households) and very low-income (240 households) categories, indicating that affordability is a primary challenge. Single-person households (1,105 households) and two-person households (705 households) make up the majority of those in core need, suggesting a particular need for smaller, more affordable housing options such as one-bedroom apartments and secondary rental units. Additionally, larger households (285 households with three people, 190 households with four people, and 115 households with five or more people) also experience core housing need, highlighting the demand for affordable family-sized units.

Beyond core housing need, at least 33 individuals who were previously housed in Georgina are now experiencing homelessness, further emphasizing the gap in deeply affordable housing and support services.

In addition, 1,178 households are estimated to be "suppressed", meaning they were unable to form due to a constrained housing market, likely driven by high housing costs and limited rental supply.

Table 5.1: Core Housing Need by Income Category and Household Size (2021)

Income Category	1 person household	2 person household	3 person household	4 person household	5 or more person household	Total
Very Low (up to 20% below AMHI)	190	35	-	-	-	240
Low (21% – 50% AMHI)	910	510	125	50	-	1,600
Moderate (51 – 80% AMHI)	-	165	150	140	115	565
Median (81% - 120% AMHI)	-	-	-	-	-	-
High (>120% AMHI)	-	-	-	-	-	-
Total	1,105	705	285	190	115	2,405

Source: Statistics Canada Census (HART Custom Order)

With 2,405 households in core housing need — mostly low-income and single- or two-person households — and an estimated 1,178 suppressed households, Georgina faces a critical shortage of deeply affordable and smaller housing options, alongside growing pressure from homelessness.

5.1.2 Future Need to Meet Anticipated Changes

The number of additional housing units required in Georgina to accommodate population growth varies depending on the projection methodology used. The Region of York's projections estimate a need for 2,284 additional housing units between 2021 and 2031 and 3,197 additional units between 2031 and 2041, totalling 5,481 units over the 20-year period. These projections reflect expected regional growth and migration patterns and impacts of changes in the age profile of residents. By contrast, projections based on the HART methodology, which assumes a "Business as Usual" approach without factoring in policy changes or shifts in migration, estimates significantly lower housing needs. The HART methodology projects a need for only 1,662 additional units from 2021 to 2031 and 1,811 units from 2031 to 2041, totalling 3,473 units over the same period. This method uses historical census trends to estimate housing need, but it may underestimate demand in fast-growing communities like Georgina. In places where population growth is being driven by migration from nearby areas or new housing policies, future housing needs are likely to be higher than what past trends alone would predict.

The discrepancy between the two projections highlights potential risks in relying solely on past trends to estimate future housing needs. If future population growth follows the York Region's projections, a significant housing shortfall could emerge if housing supply is not increased accordingly. Ensuring adequate housing supply that aligns with anticipated population growth will be critical to preventing affordability challenges, overcrowding, and increased pressure on rental housing.

Table 5.2: Household Projections, Region of York Projections and HART Projections (2021-2041)

	Region of York Projections	HART Household Projections
2021	17,905	17,785
2031	20,189	19,447
2041	23,386	21,259
Change 2021-2031 (#)	2,284	1,662
Change 2031-2041 (#)	3,197	1,811

Source: Region of York, Consultant Calculations based Statistics Canada Census and HART Methodology

Depending on the projection method, Georgina may need between 3,473 and 5,481 additional housing units between 2021 and 2041 to accommodate population growth.

5.1.3 Projected Dwelling Types

York Region projections show single-detached homes continuing to dominate new construction, accounting for 3,771 new units (69% of total growth). However, there is also projected to be notable growth in townhouses (704 new units) and apartments (677 new units), suggesting a gradual shift toward more diverse housing options. Despite this, stacked townhouses are expected to remain unchanged at just 190 units, and semi-detached growth minimal (87 new units over 20 years), indicating limited expansion of mid-density housing. Duplex units will increase by 243 units, supporting modest growth in secondary rental options.

While York Region projects modest growth in townhouses and apartments, 69% of new housing in Georgina is expected to be single-detached.

While the projections indicate a diversification of the housing mix, low-density single-detached housing remains the primary form of new development, which may pose affordability challenges for lower-income households and renters. The increase in apartments and townhouses will help provide more affordable and compact housing options, but the overall supply of multi-unit dwellings may still be insufficient to meet demand, particularly as Georgina's population grows and ages. To address future housing needs, policies encouraging more multi-unit development, rental housing, and diverse housing forms will be essential in ensuring housing affordability and accessibility for all residents.

Table 5.3: Actual (2021) and Anticipated Units by Type (Region of York Projections as the Base) (2031-2041)

	Singles	Semis	Townhouses	Stacked Townhouses	Apartments	Duplex	Total
2021	14,965	520	790	190	900	540	17,905
2031	16,721	563	1,012	190	1,023	680	20,189
2041	18,735	607	1,494	190	1,577	783	23,386
Change 2021-2031 (#)	1,756	43	222	0	123	140	2,284
Change 2031-2041 (#)	2,015	44	482	0	554	102	3,197

Source: Region of York

Note: Town of Georgina planning staff have indicated that there are not currently any dwellings in the community that they would characterize as stacked townhouses. This form of housing typically refers to multi-unit residential buildings with vertically stacked units, each with its own entrance. Depending on their design, such units may be categorized as apartments or other multi-unit housing types.

As of March 2024, there were 222 registered (but not built) single detached units, 2 semi-detached units, 30 townhouse units, and 150 apartment units³². In addition, there were 1,017 draft approved single detached units, 12 semi-detached units, 105 townhouse units, and 0 apartment units. A further 659 single detached units, 22 semi-detached units, 454 townhouse units, and 66 apartment units were proposed under applications. Proposed units under applications for approval do not include those units requiring a local Official Plan Amendment. Data on the development pipeline by tenure is not available.

Georgina's development pipeline meets only half of projected housing demand to 2041, with apartment units especially undersupplied — covering just 32% of anticipated need.

A comparison of projected housing demand and the development pipeline shows that the current development pipeline (registered, draft approved, and proposed units) accounts for 50% of the projected total demand from 2021 to 2041. When broken down by housing type, the current pipeline for single-detached units covers 50% of the projected demand, while semi-detached homes covers 41%. Townhouses have the least supply gap, with the pipeline accounting for 84% of projected demand. Apartment units are the most undersupplied, with the pipeline accounting for 32% of demand between 2021 and 2041. Notably, 22% of the unbuilt apartment pipeline is registered, none are in draft approved phases. A significant portion of the pipeline of higher-density forms of housing is in the proposed stage, with 64% of total projected demand for townhouses and 10% of total projected demand for apartment units in the proposed stage and may face delays. These higher-density forms of housing will be critical for affordability and rental supply. The Town could consider addressing these imbalances through policy adjustments, zoning changes, and incentives for multi-unit development. These could include implementing as-of-right zoning for apartments in key areas, streamlining development approvals for rental housing and apartments, reducing or waving municipal fees, and offering property tax reductions or municipal land for non-profit affordable apartments.



Table 5.4: Development Pipeline Compared to Projected Demand by Dwelling Type (2021-2041)

Development Pipeline					
	Singles	Semis	Townhouses	Apartments	Total
Registered	222	2	30	150	404
Draft Approved	1017	12	105	0	1134
Proposed	659	22	454	66	1201
% of Projected Demand 2021-2031					
	Singles	Semis	Townhouses	Apartments	Total
Registered	13%	5%	14%	122%	18%
Draft Approved	58%	28%	47%	0%	50%
Proposed	38%	51%	205%	54%	53%
% of Projected Demand 2031-2041					
Registered	11%	5%	6%	27%	13%
Draft Approved	50%	27%	22%	0%	35%
Proposed	33%	50%	94%	12%	38%
% of Projected Demand 2021-2041					
Registered	6%	2%	4%	22%	7%
Draft Approved	27%	14%	15%	0%	21%
Proposed	17%	25%	64%	10%	22%
Total	50%	41%	84%	32%	50%

Source: York Region development application tracking system (YorkTrax) as reported in York Region 2024 Housing Supply Update

5.1.4 Number of Bedrooms

Comparing need-based and preference-based projections shows Georgina must plan for both increased need for smaller one- and two-bedroom units and continued interest in larger family-sized homes — underscoring the importance of a balanced, diverse housing supply to meet varying household needs and preferences.

A scenario using HART household projections that considers the minimum bedroom requirements based on household composition shows that the greatest need is for one-bedroom units (1,322 units by 2031 and 1,420 units by 2041) and two-bedroom units (330 and 392 units, respectively), reflecting the increasing demand for smaller units among seniors, young adults, and smaller households. Notably, the model projects a slight surplus of four-bedroom homes (64 units by 2031 and 52 by 2041), suggesting a reduced need for large homes compared to past trends.

In contrast, a scenario using York Region household projections, based on propensity-to-choose (which reflects housing preferences rather than just necessity), indicates a continued preference for larger homes, with significant demand for three-bedroom (1,084 and 1,325 units, respectively) and four-bedroom homes (617 and 619 units, respectively).

These projections suggest that housing supply will need to balance between providing compact, affordable units for smaller households and continuing to meet the demand for family-sized housing. Encouraging the development of a diverse housing mix, including apartments, townhouses, and smaller single-detached homes, will be essential to addressing Georgina's evolving housing needs over the next 20 years.

Table 5.5: Projected Additional Housing Units by Unit Size Required and Unit Size Demanded (Region of York Projections and HART Projections as the Base) (2021-2041)

Base Data for the Projections	Approach to Projecting Units by Type	Year	Bachelor	One-Bedroom	Two-Bedroom	Three-Bedroom	Four +- Bedroom	Total
HART Household Projections	Minimum Bedrooms Required Based on Household Composition	2021	Included in 1 bedroom	10,560	5,123	1,772	325	17,780
		2031	Included in 1 bedroom	11,882	5,453	1,852	260	19,447
		2041	Included in 1 bedroom	13,302	5,844	1,903	209	21,259
Region of York Projections	Number of Bedrooms Based on Propensities to Choose	2021	55	1,040	3,230	7,900	5,595	17,820
		2031	0	1,443	4,314	8,517	5,790	20,063
		2041	0	1,809	5,180	9,842	6,408	23,239
HART Household Projections	Minimum Bedrooms Required Based on Household Composition	Change 2021-2031 (#)	Included in 1 bedroom	1,322	330	80	-64	1,667
		Change 2031-2041 (#)	Included in 1 bedroom	1,420	392	51	-52	1,811
Region of York Projections	Number of Bedrooms Based on Propensities to Choose	Change 2021-2031 (#)	-55	403	1,084	617	195	2,243
		Change 2031-2041 (#)	0	366	866	1,325	619	3,176

Note: Numbers may not sum to totals due to Statistics Canada's Rounding and Suppression

Source: Consultant projections

5.1.5 Dwelling Units by Tenure

Using HART household projections by income category as the base and estimating tenure based on current tenure decisions by income category, suggest a continued dominance of

homeownership, with 1,336 additional ownership units and 332 rental units needed between 2021 and 2031, followed by 1,466 ownership units and 345 rental units between 2031 and 2041. This results in a total need for 2,802 ownership units and 677 rental units by 2041.

In contrast, using Region of York households projections as the base and estimating tenure based on current tenures of households by type (family or non-family) and age of household maintainer, indicate a slightly stronger shift toward rental housing demand. This approach projects a need for 1,947 ownership units and 462 rental units between 2021 and 2031, followed by 2,452 ownership units and 745 rental units between 2031 and 2041. By 2041, this model suggests that 4,399 new households will be owners, compared to 1,207 renters.

Both projection models highlight the need to plan for a modest but growing number of renter households alongside dominant ownership growth.

Table 5.6: Projected Dwelling Units by Tenure Household Projections, (Region of York Projections and HART Projections as the Base) (2021-2041)

Base Data for the Projections	Approach to Projecting Tenure	Year	Ownership	Rental	Total
Census	Actual	2021	14,465	3,315	17,780
HART Household Projections	Current tenure decisions by income category X projected households in each income category	2031	15,801	3,647	19,447
		2041	17,267	3,992	21,259
Region of York Projections	Current tenure decisions by household type and tenure by age X projected households by age of household maintainer	2031	14,432	5,757	20,189
		2041	16,634	6,752	23,386
HART Household Projections	Current tenure decisions by income category X projected households in each income category	Change 2021-2031 (#)	1,336	332	1,667
		Change 2031-2041 (#)	1,466	345	1,811
Region of York Projections	Current tenure decisions by household type and tenure by age X projected households by age of household maintainer	Change 2021-2031 (#)	1,947	462	2,409
		Change 2031-2041 (#)	2,452	745	3,197

Source: Consultant projections

5.1.6 Dwelling Units by Household Size and Income Category

The projected distribution of households by household size shows particularly strong need for housing for one- and two-person households, which together will account for over three quarters of the increase in households between 2021 and 2031 and 71.8% of the increase in households between 2031 and 2041. This reflects an aging population and declining birth rates.

A significant portion of the additional dwelling units required over the projection period will need to be for very low and low-income households. Very low and low-income households (earning up to 50% of Area Median Household Income (AMHI)) are projected to represent

24.0% of the increase in households between 2021 and 2031 and 23.0% of the increase between 2031 and 2041. These households will be disproportionately composed of one- and two-person households, reflecting the growing demand for smaller units, including apartments, townhomes, and secondary suites, particularly for seniors and younger adults.

By contrast, the largest share of additional units will need to be for higher-income households (earning above 120% AMHI), which account for 42.5% of the growth between 2021 and 2031 and 40.7% of the growth between 2031 and 2041. The higher-income households are anticipated to be heavily concentrated in larger households (three or more people). This suggests an ongoing demand for larger single-detached and family-sized homes, despite affordability challenges. A detailed table on the dwelling projections by household size and income category can be found in Appendix A.

Overall, these projections reinforce the need for a more diverse housing supply, with increased purpose-built rental housing to accommodate lower-income households, as well as a mix of unit sizes to balance affordability pressures with demand for larger homes among higher-income households. Without targeted interventions, housing affordability will remain a key challenge, particularly for very low- and low-income households, who will continue to face barriers in accessing adequate and affordable housing options.

Over three-quarters of new households between 2021 and 2031 will be one- or two-person households — many with very low or low incomes — highlighting the need for smaller, affordable units like apartments and secondary suites alongside ongoing demand for larger homes among higher-income households.

5.2 Anticipated Housing Needs of Specific Population Groups

5.2.1 Housing Units Needed for Seniors and Families

The number of senior-led households is expected to grow significantly, increasing by 3,054 households between 2021 and 2031, followed by an additional 1,713 households between 2031 and 2041. This reflects an aging population and rising demand for senior-friendly and accessible housing options. Meanwhile, family households with children are projected to see more moderate growth, increasing by 594 households from 2021 to 2031, with a larger increase of 1,683 households between 2031 and 2041. This suggests a growing need for a mix of housing options, including larger family homes as well as downsizing options for seniors, to accommodate shifting demographics over the twenty-year period.

5.2.2 Housing Units Needed for Indigenous People

Based on 2021 Census data on Georgina's population with an Indigenous identity, Statistics Canada's Indigenous population projections for Ontario, and an average household size of 1.9 persons, it is estimated that there will be 878 Indigenous households living off-reserve in Georgina by 2031 and 1,009 households by 2041. An additional 183 units will be needed to address the needs of Indigenous households between 2021 and 2031, and a further 131 units will be needed between 2031 and 2041.

5.2.3 Housing Units Needed for Adults with Disabilities

People with disabilities' housing needs vary widely depending on the severity and type of disability, as well as the individual's preferences. For the purposes of this report, we have grouped the housing needs for people with disabilities into four categories: accessible housing for people with mobility disabilities, housing with supports for people with serious mental illness or addiction, housing with supports for people with intellectual disabilities, and housing with supports for seniors. It should be noted that these needs are not mutually exclusive, for example, some people with mobility issues may also have an intellectual disability and require both accessible housing and housing with supports.

There are few, if any studies, that have analyzed the determinants of demand for accessible housing. In this report, we follow the lead of some studies that construct projections based on the number of households where a member of the household has a disability, and particularly, a long-term mobility disability.

Some studies have identified a strong association between requiring support with everyday activities and the need for home accessibility features among people with mobility disabilities. As such, our projections are based on the number of households where a member of the household has a mobility disability and requires support with everyday activities.

Indicators have been developed based on estimated gaps and prevalence rates for each of these four categories of need, primarily at the national level:

- The Canadian Disability Survey reported that 6.2% of people 15 and over have mobility disabilities and require support with everyday activities³³.
- The Wellesley Institute estimates the prevalence of need for housing with support for persons with severe mental illness or addiction to be between 0.4% and 1.0% of people 15 and over³⁴.

³³ Statistics Canada, Canadian Survey on Disability, 2012, accessed at: <https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2016005-eng.htm>

³⁴ Sutter, Greg. Supportive Housing in Ontario: Estimating the Need accessed at: <https://www.wellesleyinstitute.com/wp-content/uploads/2017/01/Supportive-Housing-Estimating-the-Need.pdf>

- The Canadian Association for Community Living estimates that between 100,000 and 120,000 adults with intellectual disabilities across Canada face a housing and supports gap³⁵.
- Data from Statistics Canada's 2007 General Social Survey showed that about 7% of seniors live in supportive housing³⁶.

Based on these national estimated gaps and prevalence rates, current estimates of need and future projections are as follows:

Table 5.7: Housing Units Needed for Adults with Disabilities (2021-2041)

	2021	2031	2041	2021-2031	2031-2041
Accessible housing for people with mobility disabilities	2,473	2,850	3,336	377	487
Housing with supports for people with serious mental illness or addiction	160-399	184-460	215-538	24-61	31-78
Housing with supports for people with intellectual disabilities	118-141	136-163	159-190	18-21	23-28
Housing with supports for seniors	562	968	1188	406	220

Source: Consultant projections

Over the next 20 years, Georgina will see significant growth in senior-led households, Indigenous households, and households with adults requiring accessible or supportive housing — highlighting the need for diverse and inclusive housing strategies that includes senior-friendly units, family homes, Indigenous housing, and purpose-built accessible and supportive options.

5.2.4 Housing Units Needed for People Experiencing Chronic Homelessness³⁷

Forecasting conducted for the Region of York identified the capacity of emergency shelter services would need to increase from 183 beds in 2023 to 300 beds by 2030. Likewise, the number of transitional housing spaces would need to increase from 55 to 350 and housing along with intensive case management supports spaces would need to increase from 126 to 500. In addition, the forecasting identified a need to quadruple the capacity of case management support such as the Outreach Services Program and Diversion Program and

³⁵ Canadian Association of Community Living as reported in Meeting Canada's Obligations to Affordable Housing and Supports for People with Disabilities to Live Independently in the community: Under Articles 19 and 28, Convention on the Rights of Persons with Disabilities And under Articles 2 and 11, International Covenant on Economic, Social and Cultural Rights accessed at:

<https://www.ohchr.org/Documents/Issues/Housing/Disabilities/CivilSociety/Canada-ARCHDisabilityLawCenter.pdf>

³⁶ <https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial/report-seniors-housing-needs.html>

³⁷ Refers to individuals who are currently experiencing homelessness and who have been homeless for six months over the past year.

double the capacity of prevention programs that provide short-term financial assistance such as the Housing Stability Program and Homelessness Prevention Program, and invest in affordable housing and portable subsidies for people who are experiencing or at risk of homelessness.

Based on the community's population as a proportion of the region and its current emergency shelter and transitional housing capacity relative to other communities, there may not be an immediate need to expand these units locally. However, given that the system operates at a regional level and factors such as economies of scale influence the viability of shelter and transitional housing, an increase in units may still be necessary to meet broader regional needs.

While specific data on scattered-site housing and intensive case management support at the community level is unavailable, regional capacity estimates suggest that an additional 15 spaces will be needed in Georgina by 2030. Furthermore, there is a need for additional case management and prevention supports, as well as expanded access to affordable housing and rent subsidies.

York Region's homelessness system will require major capacity increases by 2030 — including emergency shelter, transitional housing, case management, and prevention supports.

5.3 Highlights of Current Unmet Housing Needs and Future Housing Needs

Current Unmet Housing Needs: Georgina faces substantial unmet housing needs, with 2,405 households in core housing need as of 2021. The majority of these households fall within low-income and very low-income categories, indicating that affordability is a primary challenge. Single-person and two-person households make up most of those in need, highlighting the critical need for smaller, affordable housing options, including one-bedroom apartments and secondary rental units. Additionally, larger households also experience core housing need, emphasizing the need for affordable family-sized units. Beyond core housing need, at least 33 individuals who were previously housed in Georgina are now experiencing homelessness, further underscoring the gap in deeply affordable housing and support services. Furthermore, 1,178 households are estimated to be "suppressed", meaning they were unable to form due to high housing costs and limited rental supply.

Future Housing Need: Housing needs in Georgina will continue to grow, with projections estimating the need for between 3,473 and 5,481 new housing units by 2041, depending on the projection methodology used. York Region's projections anticipate greater growth, requiring 5,481 units, whereas the HART methodology, which follows past trends and assumes no policy changes, estimates a lower need of 3,473 units. Ensuring that housing supply keeps

pace with population growth is crucial to preventing affordability challenges, overcrowding, and increased pressure on rental housing.

Projected Demand by Dwelling Type and the Development Pipeline: Single-detached homes are projected to continue dominating new construction. Although apartments are projected to provide a smaller share of new dwellings, the current development pipeline for this dwelling type falls significantly short in meeting projected demand. The vast majority of the townhouses in the development pipeline are currently in the proposed development phase, and as such may face delays. Both of these forms of housing are critical for affordability and rental supply.

Affordability and Rental Housing: Very low- and low-income households (earning up to 50% of Area Median Household Income) are projected to make up around 24% of new households by 2031 and 23% between 2031 and 2041, reinforcing the need for more deeply affordable rental options. Meanwhile, the highest-income households (earning above 120% AMHI) will account for over 40% of new households, predominantly demanding larger homes. This growing affordability divide highlights the importance of expanding the supply of rental housing, purpose-built apartments, and smaller, affordable ownership options to ensure a balanced housing market.

Housing Needs of Seniors and Vulnerable Populations: Demographic shifts also indicate rising housing needs for seniors and vulnerable populations. The significant anticipated increase in senior-led households will require more accessible and age-friendly housing options. Indigenous housing needs are also expected to increase. Additionally, projections for adults with disabilities highlight a growing demand for accessible housing and supportive housing.

Emergency, Transitional, and Long-Term Housing for Individuals who have Experienced Homelessness: Forecasts suggest a need to expand emergency shelter capacity, transitional housing, case management support, and rent subsidies for individuals experiencing homelessness to meet broader regional demands.

Summary: Overall, Georgina must balance the need for more affordable rental housing, affordable ownership options, and family-sized units as well as supportive housing. Addressing these challenges will require funding and financial incentives for affordable housing and stronger policies to encourage a mix of housing types, including both official plan and zoning bylaw changes.

6.0 Infrastructure Gaps that Need to be Addressed to Support Growth

Georgina faces several infrastructure gaps that could create significant pressures as the Town prepares for forecasted growth. Community stakeholders reported that water and wastewater servicing constraints, particularly in Keswick and Sutton, are a major barrier to new housing development. Developers have reported that projects cannot move forward due to a lack of allocated servicing capacity, and while some areas could be developed with extended services, high development charges and servicing costs pose additional challenges, particularly for rental and affordable housing projects. Limited public transit options further impact the feasibility of higher-density developments, making it more difficult to support a shift toward more compact housing forms. Addressing these infrastructure barriers will be essential to ensuring that Georgina can accommodate its forecasted growth while maintaining housing affordability and accessibility.



7.0 Conclusion

The following section summarizes the most pressing housing needs in Georgina, drawing current gaps in affordability and unit size, projections of future demand.

Greatest Housing Needs in the Community

Georgina’s most significant housing needs include:

- Deeply affordable one- and two-bedroom rental units for low-income and very low-income individuals and couples.
- Family-sized housing that is also affordable for low- and moderate-income households.
- Rental housing, including additional dwelling units and purpose-built apartments.
- Accessible and supportive housing for seniors, people with disabilities, and people with complex support needs.
- Expanded housing and homelessness services, including case management and rent subsidies.

Housing Units Required to Meet Current Unmet Needs and Needs of Future Residents

Using York Region’s projections, a total of 9,064 units are needed between 2021 and 2041, including:

- 2,405 units for households currently in core housing need;
- 1,178 units to address suppressed household formation; and,
- 5,481 additional units to accommodate anticipated growth.

When using HART household projections, the total estimated need is lower at 7,056 units.

Table 7.1: Housing Units Required to Meet the Needs of Current and Future Residents

	Based on Region of York Projections	Based on HART Household Projections
Current Core Housing Need	2,405	2,405
Current Suppressed Households	1,178	1,178
Additional Needs 2021-2041	5,481	3,473
Total Units Required to Meet Current and Future Needs	9,064	7,056

Source: Consultant Calculations

Housing Sizes Required to Meet the Needs of Future Residents

Using the HART projections as a base and determining minimum bedroom requirements based on household composition, there is an estimated need between 2021 and 2041 for an additional:

- 2,742 one-bedroom units.
- 722 two-bedroom units.

- 131 three-bedroom units.
- 116 fewer units with four or more bedrooms.

Between 2021 and 2041, under the York Region's projections, and determining unit sizes based on current choices, there is a need for an additional:

- 55 bachelor units.
- 769 one-bedroom units.
- 1,950 two-bedroom units.
- 1,942 three-bedroom units.
- 814 units with four or more bedrooms.

Notably, neither projection accounts for the unit sizes required to address current core housing need or suppressed households.

Table 7.2: Projected Additional Housing Units by Unit Size Required and Unit Size Demanded (Region of York Projections and HART Projections as the Base) (2021-2041)

Base Data for the Projections	Approach to Projecting Units by Type	# / %	Bachelor	One-Bedroom	Two-Bedroom	Three-Bedroom	Four +-Bedroom	Total
HART Household Projections	Minimum Bedrooms Required Based on Household Composition	#	Included in 1 bedroom	2,742	722	131	-116	3,478
		%	Included in 1 bedroom	78.8%	20.8%	3.8%	-3.3%	100.0%
Region of York Projections	Number of Bedrooms Based on Propensities to Choose	#	-55	769	1,950	1,942	814	5,419
		%	-1.0%	14.2%	36.0%	35.8%	15.0%	100.0%

Note: Numbers may not sum to totals due to Statistics Canada's Rounding and Suppression. Analysis not conducted of unit sizes required to address the needs of households currently in core housing need or suppressed

Source: Consultant projections

Rents and Prices Required to Meet the Current Unmet Needs and Needs of Future Residents

A break down of additional units required to meet both current unmet needs and projected growth between 2021 and 2041 by price includes:

- 535 units with rents below \$490 to meet the needs of very low-income households.
- 2,522 units with rents ranging from \$490 to \$1,225 for low-income households.

- 1,695 units with rents between \$1,225 and \$1,960 or purchase prices between \$180,271 and \$288,434 based on a 5% downpayment to address the needs of moderate-income households.
- 645 units with rents of \$1,960 to \$2,940 or purchase prices ranging from \$288,434 to \$432,651 for median-income households.
- 2,155 units for high-income households with rents above \$2,941 or purchase prices exceeding \$432,651.

Table 7.3: Rents and Prices Required to Meet the Current Unmet Needs and Needs of Future Residents (HART Projections as the Base) (2021-2041)

Income Category	Income 2020	Affordable Monthly Shelter Costs (Rent)	Affordable Purchase Price with 5% Downpayment	Affordable Purchase Price with 20% Downpayment	Current Unmet Needs*	Future Needs 2021-2041	Total Current and Future Needs	
							#	%
Very Low (up to 20% below Area Median Household Income (AMHI))	< \$19,600	< \$490	<\$72,109	<\$85,629	240	295	535	7.1%
Low (21% – 50% AMHI)	\$19,601 - \$49,000	\$490 - \$1,225	\$72,109 - \$180,271	\$85,629 - \$214,072	1,600	922	2,522	33.4%
Moderate (51 – 80% AMHI)	\$49,001 - \$78,400	\$1,225 - \$1,960	\$180,271 - \$288,434	\$214,072 - \$342,516	565	1,130	1,695	22.4%
Median (81% - 120% AMHI)	\$78,400 - \$117,600	\$1,960 - \$2,940	\$288,434 - \$432,651	\$342,516 - \$513,773	0	645	645	8.5%
High (>120% AMHI)	> \$117,601	> \$2,941	> \$432,651	> \$513,773	0	2,155	2,155	28.5%
Total					2,405	5,147	7,552	100.0%

* Based on Core Housing Need (does not include suppressed households)

Affordable purchase price uses Bank of Canada 5-Year Conventional Mortgage Rate (7.24%) and 25 year amortization

Source: Consultant projections

Setting Meaningful Housing Targets and Measuring Progress to Support the Right Kind of Housing for all Residents

The Town should take a data-driven and equity-focused approach grounded in the above projections to set meaningful housing targets. This can be done by setting explicit goals for the number of units needed for each affordability tier aligned with the household income category. The Town should also ensure diversity in unit sizes to match household composition needs.

To support progress measurement the Town should track housing completions and approvals by affordability tier and unit size and report on how many new units meet the defined affordability tiers, and the gaps between targets and actual completions.

Summary

Georgina's housing needs are evolving, with increasing affordability challenges, a growing senior population, and a lack of rental and diverse housing options. Without strategic interventions, these challenges will intensify, making it harder for residents to access suitable and affordable housing. By implementing targeted housing policies, investing in affordable housing, and ensuring infrastructure supports housing growth, Georgina can create a more inclusive, sustainable, and resilient housing system that meets the needs of all residents.

8.0 Implications of Housing Needs for Housing Policy and Planning

Georgina's housing needs suggest several policy and planning priorities to ensure an adequate, affordable, and diverse housing supply for all residents. The high rate of unaffordability suggests the need for a strong focus on preserving and increasing affordable rental options, expanding rental assistance, providing first-time homebuyer support, and providing targeted supports for vulnerable populations. Policies should focus on expanding diverse housing options, and ensuring seniors can access stable housing.

Increase Housing Diversity

The overwhelming reliance on single-detached homes in new development indicates a lack of diverse housing types to meet the needs of seniors, single-parent families, small households, and lower-income households. Expanding the supply of townhouses, low-rise apartments, stacked townhouses, and additional residential units will be crucial in providing smaller, more affordable housing options for both renters and homeowners. Policies, including zoning bylaws, should encourage and streamline approvals for higher-density development and mixed-use projects.

Strengthen Rental Housing and Preserve Affordable Stock

A shortage of purpose-built rental housing has made Georgina very reliant on the secondary rental market, which can be unstable and unaffordable. Expanding purpose-built rental housing supply through incentives for developers, reducing development charges for rental projects, and implementing policies to preserve existing affordable rentals will be key. Additionally, monitoring the loss of rental housing that is affordable to low- and moderate-income households without being subsidized because of factors like location, age, condition, or amenities and implementing policies to prevent rental conversions and displacement will be crucial in maintaining long-term affordability.

Expand Non-Market Housing, Supportive Housing and Financial Supports

For low-income renters and homeowners, expanding rental subsidies, emergency housing supports, and home repair assistance programs will help address housing stability challenges.

Expanding non-market and supportive housing will also be important to help ensure that vulnerable residents have access to stable, long-term housing solutions. Expanding culturally appropriate housing solutions, such as housing and enhancing supports for low-income and marginalized households will be critical in reducing disparities in housing access.

Support an Aging Population

With the 75-84 and 85+ age groups expected to nearly triple by 2041, housing policy must anticipate growing demand for senior-friendly and accessible housing. Expanding accessible housing options, supporting aging-in-place initiatives, and integrating more supportive housing services will be crucial. The development of senior-oriented housing, co-housing models, and home modification grant programs can help ensure that older adults can remain in their communities with appropriate supports.

Address Infrastructure Gaps and Streamline Planning Approval Processes to Support Housing Growth

Servicing constraints in some communities are limiting housing development. Addressing these water and wastewater capacity challenges and aligning infrastructure investments with housing targets will be essential for meeting projected housing demand.

Appendix A: Dwelling Unit Projections by Household Size and Income Category

Table 8.1: Dwelling Unit Projections by Household Size and Income Category (HART Projections as the Base) (2021-2041)

	Income Category	1 person	2 persons	3 persons	4 persons	5 or more persons	Total	Percent
2021	Income 20% or under of AMHI	435	90	25	-	-	550	3.1%
	Income 21% to 50% of AMHI	1,830	985	205	95	20	3,135	17.6%
	Income 51% to 80% of AMHI	875	1,395	510	305	135	3,220	18.1%
	Income 81% to 120% of AMHI	560	1,755	795	660	265	4,035	22.7%
	Income 121% or over of AMHI	200	1,745	1,740	1,945	1,210	6,840	38.5%
	Total	3,900	5,970	3,275	3,005	1,630	17,780	100.0%
	Percent	21.9%	33.6%	18.4%	16.9%	9.2%	100.0%	
		1 person	2 persons	3 persons	4 persons	5 or more persons	Total	Percent
2031	Income 20% or under of AMHI	579	87	9	-	-	676	3.5%
	Income 21% to 50% of AMHI	2,063	1,131	149	66	-	3,409	17.5%
	Income 51% to 80% of AMHI	1,066	1,458	656	326	94	3,600	18.5%
	Income 81% to 120% of AMHI	601	2,035	761	584	232	4,214	21.7%
	Income 121% or over of AMHI	204	1,915	2,021	2,081	1,327	7,549	38.8%
	Total	4,513	6,626	3,596	3,057	1,653	19,448	100.0%
	Percent	23.2%	34.1%	18.5%	15.7%	8.5%	100.0%	
		1 person	2 persons	3 persons	4 persons	5 or more persons	Total	Percent
2041	Income 20% or under of AMHI	658	61	-	-	-	719	3.4%
	Income 21% to 50% of AMHI	2,414	1,272	88	9	-	3,783	17.8%
	Income 51% to 80% of AMHI	1,224	1,579	772	339	56	3,970	18.7%
	Income 81% to 120% of AMHI	659	2,355	762	533	191	4,501	21.2%
	Income 121% or over of AMHI	203	2,020	2,344	2,252	1,466	8,286	39.0%
	Total	5,158	7,287	3,966	3,133	1,713	21,259	100.0%
	Percent	24.3%	34.3%	18.7%	14.7%	8.1%	100.0%	

Change 2021- 2031 (#)		1 person	2 persons	3 persons	4 persons	5 or more persons	Total	Percent
	Income 20% or under of AMHI	144	-3	-16	0	0	126	7.5%
	Income 21% to 50% of AMHI	233	146	-56	-29	-20	274	16.5%
	Income 51% to 80% of AMHI	191	63	146	21	-41	380	22.8%
	Income 81% to 120% of AMHI	41	280	-34	-76	-33	179	10.7%
	Income 121% or over of AMHI	4	170	281	136	117	709	42.5%
	Total	613	656	321	52	23	1,668	100.0%
	Percent	36.8%	39.3%	19.2%	3.1%	1.4%	100.0%	
Change 2031- 2041 (#)		1 person	2 persons	3 persons	4 persons	5 or more persons	Total	Percent
	Income 20% or under of AMHI	223	-29	-25	0	0	169	4.9%
	Income 21% to 50% of AMHI	584	287	-117	-86	-20	648	18.6%
	Income 51% to 80% of AMHI	349	184	262	34	-79	750	21.6%
	Income 81% to 120% of AMHI	99	600	-33	-127	-74	466	13.4%
	Income 121% or over of AMHI	3	275	604	307	256	1,446	41.6%
	Total	1,258	1,317	691	128	83	3,479	100.0%
	Percent	36.2%	37.9%	19.9%	3.7%	2.4%	100.0%	

Source: Consultant projections

Appendix B: Community Survey Results

Overall, 336 surveys (n³⁸=336) were completed. Of those, 293 respondents (or n=293), identified their current housing situation. Most survey respondents are homeowners (61.8%), 16.4% reported sharing a home with family or friends, 15.0% are renters, 2 respondents are currently experiencing homelessness, 1 respondent is living in a long-term care home, and 1 respondent is living in a mobile home park. Six respondents indicated that they are currently preparing to enter the housing market.

Answer Choices	Responses	
Own my home	61.77%	181
Rent my home	15.02%	44
Share a home with family or friends (e.g. living with others to split costs)	16.38%	48
Preparing to enter the housing market (e.g. saving for a down payment, actively searching for housing)	2.05%	6
Assisted living or retirement facility	0.00%	0
Supportive housing (e.g. housing with on-site support services or supervision)	0.00%	0
Long term care home	0.34%	1
Experiencing homelessness (e.g. staying in a shelter, couch surfing, living unsheltered)	0.68%	2
Other (please specify)	3.75%	11
	Answered	293

By age group, 14.8% of survey respondents were under the age of 34, 61.6% were between the ages of 35-64, 23.0% were between the ages of 65 and 74, and 19.9% were over the age of 75.

Answer Choices	Responses	
18-24	1.35%	4
25-34	13.47%	40
35-54	38.72%	115
55-64	22.90%	68
65-74	15.49%	46
75-84	4.04%	12
85+	0.34%	1
Prefer not to answer	3.70%	11
	Answered	297

³⁸ n refers to the number of responses.

Q1: What do you see as the most pressing housing issues currently facing Georgina? (n=332)

The top housing issue expressed by survey respondents is the lack of affordable rental housing (77.4%), followed by the lack of affordable ownership housing (64.2%). Other top issues include homelessness, lack of housing diversity, lack of income, long waiting lists for support services, and lack of housing with supports.

Other pressing housing issues identified include high property taxes, lack of accessible housing, lack of affordable housing for seniors, need for smaller housing forms, lack of transit, and the buying and holding of land for investment.

Answer Choices	Responses	
Homelessness	35.84%	119
Lack of affordable rental housing	77.41%	257
Lack of housing with support services (e.g. mental health supports, supports with daily living)	30.12%	100
Lack of interim housing (e.g. emergency, transitional)	26.20%	87
Lack of diversity/mix in housing forms and types	34.64%	115
Limited availability or long waiting lists for support services (e.g. mental health, addictions, or other essential services)	32.53%	108
Barriers to accessing support services	12.65%	42
Lack of income	32.83%	109
Lack of affordable ownership housing	64.16%	213
I don't know	0.90%	3
Other (please specify)	12.95%	43
	Answered	332

Q2: Are there groups of residents that, in your opinion, have a particularly difficult time finding adequate, affordable housing? (n=331)

Survey respondents identified a broad range of population groups that face difficulties in finding adequate and affordable housing. Top responses include seniors (60.4%), single parents (57.1%), families (49.2%), youth (48.9%), and people with disabilities (39.6%).

Other groups of residents identified as facing particular difficulties include low-income people, or working poor, people experiencing homelessness, people with mental health and addictions, specifically veterans and first-time homebuyers.

Answer Choices	Responses	
Youth	48.94%	162
Indigenous Peoples	16.31%	54
LGBTQ2S+	13.60%	45
Seniors	60.42%	200
New immigrants	19.34%	64
People with disabilities	39.58%	131
Racialized communities	12.99%	43
Families	49.24%	163
Single parents	57.10%	189
Women	25.98%	86
Men	18.13%	60
Temporary foreign workers or seasonal labourers	9.67%	32
Students	13.90%	46
I don't know	5.74%	19
Other (please specify additional groups or populations not listed)	12.99%	43
	Answered	331

Q3: What do you see as the biggest challenges to meeting further housing needs in Georgina? (n=330)

Many challenges in meeting future housing needs were identified. The top response was the high costs of development (e.g. construction costs, land prices, fees and charges, shortage of labour) at 70.0%. Other top challenges identified include economic conditions (e.g. inflation, high interest rates) (56.4%), lack of housing mix (45.5%), lack of funding, incentives or subsidies (46.1%), and insufficient infrastructure (e.g. sewage capacity, roads, public transit) (42.1%).

Other challenges identified include high costs of housing, need for more employment opportunities, and the need for increased support and regulations for accessible and deeply affordable housing. Some respondents also expressed a desire to limit growth in the area.

Answer Choices	Responses	
Limited land availability	9.39%	31
High costs of development (e.g. construction costs, land prices, fees and charges, shortage of labour)	70.00%	231
Lack of funding, incentives and/or subsidies	46.06%	152
Zoning and regulatory barriers	36.36%	120
Community opposition to new developments	23.33%	77
Insufficient infrastructure (e.g. sewage capacity, roads, public transit)	42.12%	139
Lack of mix in housing types	45.45%	150
Economic conditions (e.g. inflation, high interest rates)	56.36%	186
I don't know	1.52%	5
Other (please specify)	10.91%	36
	Answered	330

Q4: What types of housing support services are most needed in Georgina? (n=327)

Several support service needs were highlighted by respondents. Overall, services for seniors to age in place was identified as the top need (63.9%), followed by programs for first-time homebuyers (53.2%), rent subsidies (47.7%), and transitional and supportive housing (42.8%).

Other housing needs identified by survey respondents include support for people to maintain housing (including income support and support services such as mental health and addiction support), greater stability for renters, need for reduction in property taxes, and the need for long-term affordable housing solutions.

Answer Choices	Responses	
Rent subsidies	47.71%	156
Comprehensive supports for mental health, addictions, and other complex needs	29.66%	97
Services for seniors to age in place	63.91%	209
Emergency shelter services for people experiencing homelessness	37.61%	123
Transitional and supportive housing for people experiencing homelessness	42.81%	140
Programs for first-time homebuyers	53.21%	174
Supports for landlords	21.10%	69
I don't know	3.36%	11
Other (please specify)	10.70%	35
	Answered	327

Q5: What opportunities and approaches do you think could help address housing challenges and future housing needs? (n=330)

Survey respondents identified support for many approaches in addressing current and future housing needs. Opportunities with strong support from survey respondents included

repurposing vacant or underused buildings (69.4%), increased funding for affordable housing (63.0%), compact and prefabricated housing solutions (57.6%), use of surplus Town-owned land (53.9%), speeding up approvals (47.3%), tax incentives for affordable housing (45.8%), and zoning reforms to permit more diverse and flexible housing types (45.8%).

Other ideas noted by respondents included mixed-use developments (commercial/retail with residential), more government owned housing, limiting short-term rentals and implementing regulations for rental housing (secondary rental market), priority of land and incentives for affordable housing, and support for residents to renovate homes for secondary suites/accessory dwelling units. A few respondents suggested the need to limit diversity of housing types and large-scale developments.

Answer Choices	Responses	
Repurposing vacant or underused buildings	69.39%	229
Using surplus Town-owned land for housing	53.94%	178
Speeding up development/project approvals	47.27%	156
Partnerships with private developers	25.15%	83
Increased funding for affordable housing	63.03%	208
Compact and prefabricated housing solutions (e.g. tiny homes, modular units, 3D printing)	57.58%	190
Co-housing or shared living arrangements	20.00%	66
Zoning reforms to allow more diverse and flexible housing types	45.76%	151
Land trusts (land held by a non-profit organization for affordable housing and community benefit) or other non-profit ownership models	28.79%	95
Tax incentives for affordable housing development	45.76%	151
Encouraging mixed-use developments (e.g. mix of housing types and tenure)	33.64%	111
Encouraging the creation of basement apartments or additional self-contained units	36.36%	120
Providing additional supports to small landlords	23.64%	78
Expanding public transit to support new housing areas	37.58%	124
I don't know	2.42%	8
Other (please specify)	12.42%	41
	Answered	330

Q6: Do you live or work in Georgina? (n=333)

94.0% of survey respondents live in Georgina and 44.1% work in Georgina. 1.8% (or 6 respondents) reported they do not live or work in Georgina.

Remaining survey questions were only asked to the people who reported living in Georgina (n=313).

Q7: How would you describe your current housing costs? (n=295)

20.7% of respondents indicated that their housing costs were affordable and manageable while 35.9% find them somewhat burdensome but manageable and 26.1% find them to be very burdensome and difficult to afford.

Answer Choices	Responses	
Affordable and manageable	20.68%	61
Somewhat burdensome but manageable	35.93%	106
Very burdensome and difficult to afford	26.10%	77
Searching for housing	2.71%	8
Not applicable (I do not pay for housing)	3.05%	9
Other (please specify)	11.53%	34
	Answered	295

Q8: Have you had to make any of the following sacrifices due to high housing costs in the past year? (n=290)

Most survey respondents indicated that they have had to make sacrifices over the past year due to high housing costs. Over half (52.4%) of respondents reported taking on additional work or debt, 35.9% of survey respondents reported skipping meals or reducing food expenses, 21.0% reported delaying medical care or prescriptions, 17.2% indicated they postponed education or training, and 17.2% reported they were unable to put their children in extra-curricular/recreational activities.

Answer Choices	Responses	
Skipping meals or reducing food expenses	35.86%	104
Delaying medical care or prescriptions	21.03%	61
Postponing education or training	17.24%	50
Taking on additional work or debt	52.41%	152
Unable to have children participate in extra curricular/recreational activities	17.24%	50
Unable to purchase clothing for children	8.97%	26
None of the above	28.28%	82
Other (please specify)	10.69%	31
	Answered	290

Q9: Have you experienced any other challenges related to your housing costs in the past year? (n=268)

Respondents highlighted a range of other housing challenges including housing size which does not meet the household's needs (23.9%), poor housing condition (11.2%), lack of access

to support services (11.2%), lack of physical accessibility of the housing (6.7%), and having landlord issues (9.3%).

Other responses provided by respondents include high property taxes, difficulty finding alternate housing options for aging parents/seniors, and community safety concerns.

Q10: Have you experienced difficulty finding suitable housing in the past year? (n=291)

27.7% (or 81) of survey respondents reported that they had experienced difficulty finding suitable housing in the past year.

Answer Choices	Responses	
Yes	27.84%	81
No	72.16%	210
	Answered	291

Q11: What difficulties or barriers do you face in accessing housing that meets your needs? (n=81)

Nearly all (97.5%) survey respondents who indicated they have experienced difficulty finding suitable housing (n=81) reported affordability as a barrier. Other top responses included lack of availability (60.5%), long waiting lists for housing (40.7%), and lack of housing that meets current needs (35.8%).

Answer Choices	Responses	
Affordability (housing is too expensive)	97.53%	79
Lack of available housing units	60.49%	49
Long waiting lists for suitable housing	40.74%	33
Housing options are not in a desirable location or too far from family, friends or necessary services	29.63%	24
Housing options are not physically accessible (e.g. lack of ramps, elevators)	9.88%	8
Housing units are too small	23.46%	19
Housing units are too large	4.94%	4
Lack of housing options that meet specific needs (e.g. single-level homes)	35.80%	29
Lack of culturally appropriate housing	2.47%	2
Quality and condition of housing options	28.40%	23
Lack of support services in the housing community or difficulty accessing support services	17.28%	14
Unaware of available housing options or difficulty finding information about suitable housing options	18.52%	15
Complicated application processes	12.35%	10
Landlord screening issues (e.g. eviction history, credit score)	27.16%	22
Experiences of discrimination (e.g. based on race, gender, family status, disability)	14.81%	12
Preference for staying in current home despite challenges, including emotional attachment to current home or neighbourhood	9.88%	8
I do not currently face difficulties or barriers in accessing housing	3.70%	3
Other (please specify)	2.47%	2
	Answered	81