

Housing Needs Assessment

Oshawa (CY)

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Preface

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

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

Funding Requirement

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

Going forward, HNAs will be required for:

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

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

Purpose

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

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

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

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

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

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

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

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

1. Methodology

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

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

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

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

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

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

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

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

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-

populated. Fields marked with an asterisk (*) indicate data points which are unavailable from the source or suppressed due to low counts.

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

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

Quantitative

The following publicly available data sources, beyond those sources listed above, were used to complete this assessment:

- City of Oshawa Building Permit Statistics: collected on a monthly basis by the Economic and Development Services Department of the City of Oshawa.
- City of Oshawa Development Charges Background Study: prepared by Watson & Associates Economists LTD, on behalf of the City of Oshawa, dated December 20, 2023.
- Regional Supplied Data regarding affordable housing units, regional community data and homelessness.

Qualitative

In addition to the above-noted quantitative methods, the following qualitative methods were used to complete this Housing Needs Assessment:

- Housing monitoring/policy analysis (“Housing Monitoring Report”), undertaken by the Economic and Development Services Department of the City of Oshawa on an annual basis, in Q1 of each calendar year to monitor and analyze residential development trends in the City of Oshawa.
- Consultation with the upper-tier, Regional Municipality of Durham, Planning Department and Social Services Department.
- Consultation with the Diversity, Equity and Reconciliation Department at the City of Oshawa
- Review of various housing plans and strategies applicable to the City of Oshawa, including but not limited to:
 - At Home in Durham: Durham Region Housing Plan 2014-2024
 - Region of Durham Master Housing Strategy, November 2020
 - Affordable and Seniors’ Housing Task Force Recommendations Report, October 10, 2017

- A Renewed Homelessness and Housing Support Service System for the Regional Municipality of Durham, 2022
- Integrated Homelessness System Action Plan, 2023
- Health Neighbourhoods indicator summaries, neighbourhood profiles and overview report presented by Regional Municipality of Durham

Assumptions

There are two levels of government in Durham Region:

- The Regional Municipality of Durham
- The eight local area municipalities

The City of Oshawa is a local area municipality in Durham Region. Some services fall under the jurisdiction of the Regional Municipality of Durham and some are the responsibility of the local area municipalities.

The provision of community and affordable housing is a service that falls under the jurisdiction of the Regional Municipality of Durham. The monitoring and planning for appropriate levels of community and affordable housing in Durham Region, including in the City of Oshawa, is therefore undertaken by the Regional Municipality of Durham.

As a result, much of the data and information required to complete this Housing Needs Assessment was obtained through engagement with the Regional Municipality of Durham, as the subject matter experts and providers of Housing in Durham, in order to have a fulsome understanding of the housing needs in our community.

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

Social services, including housing and homelessness, is the responsibility of the Regional Municipality of Durham and as a result the City of Oshawa does not initiate engagement opportunities on the topic. That being said, the City does amplify Regional engagement opportunities by sharing links to their engagement portal, Engage Durham, on our engagement website, Connect Oshawa, in the “Other Opportunities” section as well as sharing content on social media. Recent shared opportunities include the Accessible Taxi Survey, the Informing Durham Region’s DEI Strategy survey and more.

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

Social services, including housing and homelessness, is the responsibility of the Regional Municipality of Durham and as a result the City of Oshawa does not initiate engagement opportunities on the topic. That being said, the City does amplify Regional engagement opportunities by sharing links to their engagement portal, Engage Durham, on our engagement website, Connect Oshawa, in the “Other Opportunities” section as well as sharing content on social media. Recent shared opportunities include the Accessible Taxi Survey, the Informing Durham Region’s DEI Strategy survey and more.

2. Community Profile and Trends

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

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

Land Use Policy and Regulatory Context

The Provincial Planning Statement (“P.P.S.”) is the highest-level, province-wide policy document that provides comprehensive, and integrated policy direction for land use planning and development across Ontario. Provincial land use policies and plans are implemented by municipalities who have planning approval authority, through the preparation and adoption of municipal official plans. Official Plans are local planning documents that set out policies and land use designations for housing, employment, transportation, natural heritage systems etc., to guide long-term growth and development in a municipality.

In the City of Oshawa, there are two (2) Official Plans that plan for and guide the development of all new housing projects in Oshawa:

- Envision Durham: Regional Official Plan; and
- Oshawa Official Plan

Both Envision Durham and the Oshawa Official Plan contain policies that encourage and support the development of an appropriate range and mix of housing, including affordable, special needs, seniors’ and rental housing in the City of Oshawa.

Envision Durham, as approved by the Minister of Municipal Affairs and Housing on September 3, 2024, includes changes to land use planning policies, including directions for housing and affordable housing, such as:

- Strengthening policies to prevent the loss of rental housing.
- Adding a new policy to encourage less expensive housing including secondary units, microhomes, purpose-built rental housing and medium and high-density apartments in areas that are well served by local amenities including transit, schools and parks.
- Encouraging reduced parking standards as a way to support the delivery of affordable housing, including purpose-built rental housing.

As of January 1, 2025, land use planning responsibilities were removed from the Regional Municipality of Durham, resulting in all non-exempt planning approvals being

the responsibility of the City of Oshawa. All applicable policies and maps of Envision Durham applicable to Oshawa will be deemed to be part of the Oshawa Official Plan. The City of Oshawa is currently undertaking a comprehensive review of its Oshawa Official Plan (“Imagine Oshawa”) which will incorporate any relevant/applicable policies and mapping from Envision Durham, to provide for a single comprehensive document to streamline the planning review process.

In accordance with the policies of Envision Durham, the City of Oshawa will be planned to accommodate up to 256,370 people, and 112,970 households by 2051.

Provincial Housing Targets

Bill 23, The More Homes Built Faster Act, which is part of Ontario's Housing Supply Action Plan aims to support the Province's goal to build 1.5 million new homes in Ontario by 2031. The Bill made extensive changes to several Acts and regulations, including the Development Charges Act, Planning Act, Municipal Act and others. Bill 23 amends the Planning Act to create a new provincial threshold for what is permitted to be built by strengthening the additional residential unit framework and moving toward “as-of-right” zoning to meet planned minimum density targets.

In support of their goal to build 1.5 million homes by 2031, the Province assigned housing targets to the 50 largest municipalities in Ontario. Municipalities who meet or exceed their targets receive funding from the Province through the \$1.2 billion Building Faster Fund.

The City of Oshawa's ten-year housing target (2022–2031) assigned by the Province is 23,000 new homes by 2031.

Housing Strategies and Action Plans

Region of Durham Housing Plan

At Home in Durham, the Durham Housing Plan 2014-2024 aims to improve affordability and access to housing, protect the existing affordable housing supply, encourage housing diversity, and build capacity in the housing system. It commits to the initiation of the development of 1,000 new affordable rental housing units by 2024 – including new supportive and transitional housing opportunities for vulnerable low-income residents.

Goal 1: End Homelessness in Durham

Goal 2: Affordable Rent for Everyone

Goal 3: Greater Housing Choice

Goal 4: Strong and Vibrant Neighbourhoods

At Home in Durham is supported by the Master Housing Strategy and the recommendations of the Affordable and Seniors' Housing Task Force. In 2024, the

Regional Municipality of Durham completed its ten-year review and update for At Home in Durham, renewing its commitment to increasing affordable housing and ending homelessness in Durham Region.

Integrated Homelessness System Action Plan

Housing is fundamental to healthy and inclusive communities. For this reason the Regional Municipality of Durham is committed to providing a range of housing options for both current and future residents. Communities all across Ontario, including Durham Region, are experiencing housing pressures due to changing demographics and market trends. Providing a range of housing forms, including attainable, affordable, and accessible housing, is foundational to preventing homelessness and supporting persons, ensuring the well-being of all residents. This Integrated Homelessness System Action Plan will guide Durham Region's strategic actions and investments to meet pressing service needs and inform longer-term objectives related to increasing housing options that support strong and vibrant communities.

City of Oshawa Housing Accelerator Fund Action Plan

The City has submitted an action plan as part of its H.A.F. 2 application, which will assist C.M.H.C. in selecting applicants. The City is still waiting to hear as to whether or not the application has been successful or not.

The City's action plan must identify and commit to a housing supply growth target. Specifically, the City must identify:

- The total number of permitted housing units projected without the H.A.F. 2 funding based on a three-year period ending December 31, 2027; and,
- The total number of permitted housing units projected with the H.A.F. 2 funding based on a three-year period ending December 31, 2027. This is what is referred to as the "housing supply growth target".

The City is also able to set targets based on the type of housing supply that is projected to be permitted with the support afforded by the H.A.F. 2 program. These additional targets will increase the amount of funding available to the City, if selected. These targets can be set for housing types that align with the priorities of the H.A.F. 2 program, which include:

- Multi-unit housing (in proximity to rapid transit);
- Multi-unit housing (missing middle);
- Multi-unit housing (other); and,
- Affordable housing units.

The City's action plan must also include a minimum of seven (7) initiatives that will help the City achieve their committed housing supply growth target and any additional targets. The action plan initiatives must support enhancements achievable within the program's timeframe, but the intent is for the changes to be systemic and outlive the timeframe of the H.A.F. 2 program.

2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	159,458
	2021	175,383
Population Growth (Number)	Total	15,925
	Percentage	10
Age (Years)	Average	40.3
	Median	39.2
Age Distribution	0 - 14 years	30,805
	15 - 64 years	115,250
	65+ years	29,330
Mobility	Non-movers	150,580
	Non-migrants	9,845
	Migrants	11,640

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	38,520
Non-Immigrants	Total	132,890
Recent Immigrants (2016-2021)	Total	5,455
Interprovincial migrants (2016-2021)	Total	2,050
Indigenous Identity	Total	5,325

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

Housing prices in the Greater Toronto Area (GTA) have escalated over the last decade due to strong immigration and a limited supply of new housing. As people have moved into the region to take advantage of quality employment opportunities, demand for rental units and home ownership has continued to strengthen year-over-year. Accelerated housing price growth over the past decade has resulted in housing prices more than doubling, pushing many potential buyers into the rental market.

According to the Ontario Ministry of Finance medium-growth scenario, the GTA population is expected to grow by 1.27 million by 2031, an extra 445,920 above growth recorded during the previous 10-year period. Record high immigration is occurring as population outflows increase.

Similarly, population growth in the City of Oshawa has been driven by immigration. Strong growth in household formation has increased demand for housing in Oshawa, similarly to other municipalities across the GTHA.

In the City of Oshawa, there has been a recent trend toward higher density forms of housing development, likely because of policy and lifestyle preferences, as well as limited land supply and rising land costs.

Home ownership rates are dropping as affordability continues to decline. The surge in housing prices in recent years, combined with higher interest rates, has increased the percentage of household income required to service the average mortgage to a record high.

However, given increasing concerns over housing affordability in the GTA, the City of Oshawa will likely attract many buyers given its competitive pricing, and improved regional connectivity, like the GO Train extension and the 407 East extension.

3. Household Profiles and Economic Characteristics

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

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

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

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

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	62,595
	2021	66,634
Household income (Canadian dollars per year)	Average	100,700
	Median	86,000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	37,340
	Median	58,800
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	111,430
	Median	120,000
Average household size (Number of members)	Total	2.6
Breakdown of household by size (Number of households)	Total	66,635
	1 person	16,845
	2 persons	21,080
	3 persons	11,490
	4 persons	10,010
	5 or more persons	7,205
Tenant households (Number of households)	Total	23,880
	Percentage	35.837
Owner households (Number of households)	Total	42,750
	Percentage	64.155
Percentage of tenant households in subsidized housing	Percentage	12

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	52,161
Number of one-parent families	Total	11,555
	Percentage	23.656
Number of one-parent families in which the parent is a woman+	Total	9,195
Number of one-parent families in which the parent is a man+	Total	2,360
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	2,175
	Low (21% – 50% AMHI)	10,845
	Moderate (51 – 80% AMHI)	12,605
	Median (81% - 120% AMHI)	15,165
	High (>120% AMHI)	25,565

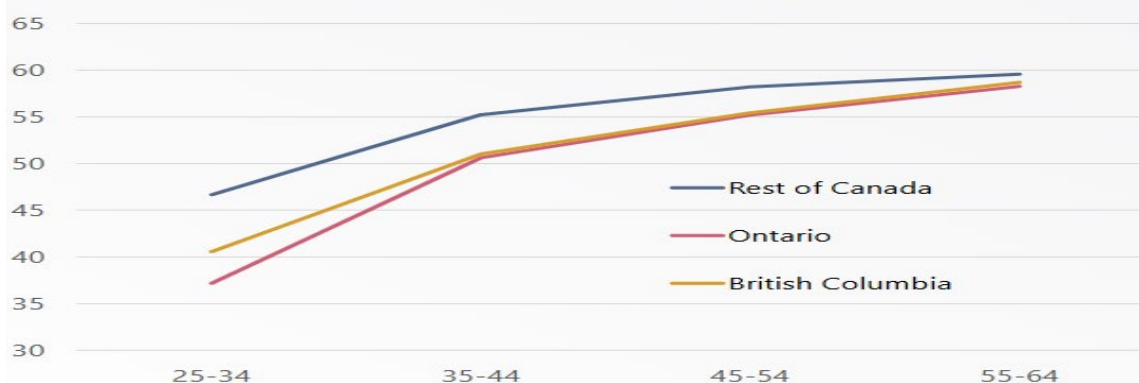
3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?

Yes, based on the percentage listed above supplied by HART, Oshawa has a significant number of one-parent families households. Oshawa has a higher percentage of owner occupied households vs tenant household as shown in question 5.5 and this can be linked or associated with owner occupied households having a higher general income especially with intact families having the benefits of a dual income in most cases.

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

According to Canada Mortgage and Housing Corporation (CMHC), residents in Ontario and British Columbia faced the highest ratio of shelter-costs to income, spending on average over 55 per cent of household income on shelter costs. These two provinces also have the lowest headship rates across most age groups. This is particularly evident for the 25-34 age group (Figure 4 shown below), the period during which adults are the most likely to establish their own household. While the headship rate of this age group has been relatively stable for the rest of Canada, it has steadily decreased for the two provinces with the highest relative shelter costs.

Figure 4 – Selected headship rates for core age groups in 2021, per cent



Source: <https://www.pbo-dpb.ca/en/publications/RP-2425-001-S--household-formation-housing-stock--formation-menages-stock-logements>

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

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	87,550
Number of workers by industry (Top 10 only)	Retail trade	11,290
	Health care and social assistance	11,115
	Construction	7,700
	Educational services	6,060
	Manufacturing	5,900
	Professional, scientific and technical services	5,595
	Administrative and support, waste management and remediation services	5,325
	Transportation and warehousing	4,995
	Accommodation and food services	4,775
	Public administration	3,965
Unemployment rate and participation rate (Percent)	Unemployment rate	15.191
	Participation rate	61.123
All classes of workers (Number)	Total	83,995
Employees (Number)	Total	74,040
Permanent position (Number)	Total	63,820
Temporary position (Number)	Total	10,215

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Fixed term (1 year or more, Number)	Total	3,530
Casual, seasonal or short-term position (less than 1 year, Number)	Total	6,690
Self-employed (Number)	Total	9,955
Number of commuters by commuting destination	Within census subdivision	17,860
	To different census subdivision	15,700
	To different census division	12,425
	To another province/territory	55
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	50,150
	Public transit	3,570
	Walked	1,815
	Bicycle	110
	Other method	1,315

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

3.6 Households in Core Housing Need

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

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

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

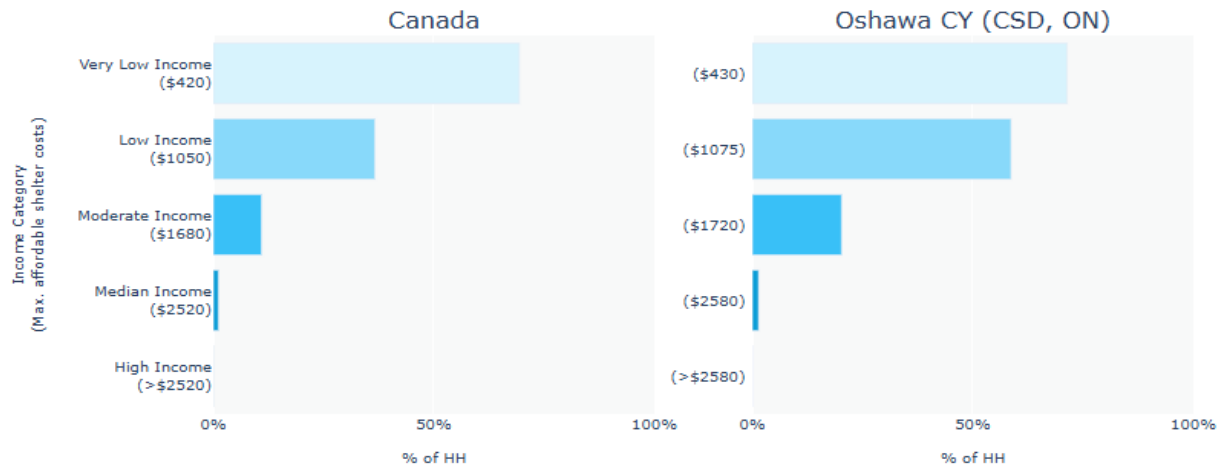
Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))

Income Categories and Affordable Shelter Costs:

Area	Canada			Oshawa CY (CSD, ON)		
Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$84,000	\$2,100		\$84,000	\$2,150
Very Low Income (20% or under of AMHI)	2.0%	<= \$16,800	<= \$420	2.12%	<= \$17,200	<= \$430
Low Income (21% to 50% of AMHI)	17.5%	\$16,800 - \$42,000	\$420 - \$1,050	15.89%	\$17,200 - \$43,000	\$430 - \$1,075
Moderate Income (51% to 80% of AMHI)	18.68%	\$42,000 - \$67,200	\$1,050 - \$1,680	19.31%	\$43,000 - \$68,800	\$1,075 - \$1,720
Median Income (81% to 120% of AMHI)	21.13%	\$67,200 - \$100,800	\$1,680 - \$2,520	23.33%	\$68,800 - \$103,200	\$1,720 - \$2,580
High Income (121% and more of AMHI)	40.69%	>= \$100,801	>= \$2,521	39.35%	>= \$103,201	>= \$2,581

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

Percentage of Households in Core Housing Need, by Income Category, Canada 2021



2021 Affordable Housing Deficit:

Area	Canada							Oshawa CY (CSD, ON)					
Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total	Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$420)	173,755	19,655	4,005	1,535	665	199,615	Very Low Income (\$430)	900	65	0	0	0	965
Low Income (\$1050)	596,670	214,365	68,055	29,495	12,450	921,035	Low Income (\$1075)	3,505	1,590	595	265	90	6,045
Moderate Income (\$1680)	33,130	96,260	71,795	54,175	38,325	293,685	Moderate Income (\$1720)	0	785	725	585	445	2,540
Median Income (\$2520)	490	1,680	6,015	11,190	15,885	35,260	Median Income (\$2580)	0	0	0	90	125	215
High Income (>\$2520)	0	50	110	260	1,015	1,435	High Income (>\$2580)	0	0	0	0	0	0
Total	804,045	332,010	149,980	96,655	68,340	1,451,030	Total	4,405	2,440	1,320	940	660	9,765

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	18,330
	Percentage	27.6
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	8,900
	Percentage	13.7
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	10,120
	Percentage	42.7
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	6,390
	Percentage	9.8
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	8,210
	Percentage	19.3
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	2,515
	Percentage	3.9
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	4,170
	Percentage	6.3
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	1,295
	Percentage	2
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	2,255
	Percentage	9.4
	Total	1,010

Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Percentage	1.6
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	1,915
	Percentage	4.5
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	280
	Percentage	0.4
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	4,065
	Percentage	6.1
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	1,080
	Percentage	1.7
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	2,305
	Percentage	9.7
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	9,45
	Percentage	1.4
Suitability – Owner households in unsuitable dwellings (# and %)	Total	1,755
	Percentage	4.1
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	140
	Percentage	0.2
Total households in core housing need	Total	9,790
Percentage of tenant households in core housing need	Percentage	30.9
Percentage of owner households in core housing need	Percentage	6.4

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

No additional data sources.

4. Priority Groups

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

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

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

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

According to the latest report published on July 8, 2024 by CMHC, the incidence of households in the core housing need as it relates to Oshawa from 2018-2022 is listed as follows:

Percentage of Households in the Core Housing Need in Oshawa:

Year	Percentage
2016	14.0%

2017	11.3%
2018	11.0%
2019	11.3%
2020	11.6%
2021	12.2%
2022	12.2%

Number of Households in the Core Housing Need in Oshawa:

Year	Number of Households
2016	19,000
2017	16,000
2018	16,000
2019	16,000
2020	17,000
2021	18,000
2022	17,000

Source: <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-data/data-tables/household-characteristics/incidence-urban-households-core-housing-need>

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

The Durham Region By-Name List (BNL) is a real-time, up to date list of all people known to be experiencing homelessness in our community. The list contains key information about people experiencing homelessness that helps community agencies connect them to appropriate services.

The BNL has grown from 404 total people in October 2023 to 832 total people in October 2024, an increase of 106% in one year.

This data displays those who have noted their Region (most frequented location) as Oshawa.

Oshawa By-Name List Data: October 2024

- 406 people experiencing homelessness in Oshawa
 - Of those, 217 are experiencing chronic homelessness, meaning they have been experiencing homelessness for 6 months or more (53%)
- Oshawa residents make up almost 50% of the overall By-Name List
 - 406 people out of a total 832 people on the BNL
- The following is a breakdown of their Housing Type:
 - Couch-surfing – Staying Temporarily with Friends/Family: 67
 - Unsheltered (includes abandoned building, makeshift/street, transient, encampment/ campsite, vehicle): 207
 - Emergency Shelter (Includes Violence Against Women Shelters): 90
 - Hospital, Recovery/ Treatment Facility or Correctional Facility: 20
 - Hotel/Motel: 7
 - Unknown: 15
- Out of the 406 people in Oshawa, 209 people have high to very high acuity. This demonstrates a level of acuity that would require support to get and maintain stable housing, including people who need permanent housing with ongoing access to wrap-around services and supports (possibly 24/7) and case management to remain stably housed.

The BNL has grown from 404 total people in October 2023 to 832 total people in October 2024, an increase of 106%.

The BNL only includes those who are known to the homelessness support system, meet eligibility criteria, and who have provided consent to participate on the BNL. There

are people who may not have engaged with supports, those who have not consented to participate, or those who have lost touch with the support system. Subsequently, the BNL is under representative of the population of people experiencing homelessness in the community.

To October 2024, there have been 32 encampments with approximately 26 known individuals. Of the 32 encampments, 15 are active and 17 have been abandoned as of the end of October 2024.

The 2024 Point-in-Time (PiT) Count Data will not be available until January 2025.

Information on the previous 2021 PiT Count can be found at: [Point in Time Count Report | Homelessness | Durham Region | CDCD](#).

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

- There has been a notable influx of refugee claimants over the past year accessing services in Durham Region.
- Additionally, we have seen a significant increase in the number of individuals and families actively seeking assistance for shelter and housing supports.
- There has also been a growing population of senior citizens in need of aid relating to homelessness.
- These shifting demographics underscore the pressing need for support in our community, particularly among those who are experiencing homelessness for the first time.
- Additionally, increasing rental costs for market rental housing make it more and more challenging to find and secure housing.

Insufficient social assistance rates hinder individuals from meeting their basic needs and being able to access or maintain safe, affordable housing.

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

There is 1 Shelter and 1 Hub location in Oshawa, however, we have included all resources across Durham Region as anyone can access shelters/hubs regardless of community.

Emergency Shelters:

Oshawa

- Cornerstone Community Association: 40 beds
 - This shelter also operates a motel program considered an extension of the shelter for men with children, couples with children, seniors with extraordinary medical needs that cannot be accommodated in an emergency shelter.

Ajax

- Christian Faith Outreach Centre (CFOC) – Doors of Compassion: 50 beds (between 2 locations)
- Durham Youth Services: 10 beds

Whitby

- 1635 Dundas Street Shelter: 45 beds
- Muslim Welfare Home: 45 beds
 - This shelter also operates a motel program considered as an extension of the shelter for single women with children (boys under 12).

Homeless Support Hubs:

With many services in one location, hub models can help people stay connected to available supports including income and employment support, housing outreach, health services, etc.

Oshawa

- Mission United Hub

Ajax

- Christian Faith Outreach Centre Hub

Temporary winter warming program located in Oshawa consist of three locations with the operation dates of December 1, 2024 – March 31, 2025:

Do Unto Others (DUO): drop-in centre with extended hours for winter relief: 57 spaces

Do Unto Others (DUO): second location for out of the cold winter relief: 20 spaces

Back Door Mission: Overnight medical warming: 15 spaces

Housing-Focused Street Outreach Teams

Oshawa

- Cornerstone Bridges Street Outreach
- Durham Community Health Centre

Across Durham

- Region of Durham Street Outreach Team
- Primary Care Outreach Program (PCOP)
- Mental Health Outreach Program (MHOP)

Ajax/Pickering

- Durham Community Health Centre
- Community Development Council Durham

North Durham

- North House
- Community Living Durham North

Transitional Housing

- Microhomes: a pilot project in central Oshawa features 10 units for temporary, transitional housing with supports. Further information can be found at: [New Housing Projects - Region of Durham](#).

It is evident based on numbers of homelessness in Oshawa and shelter use that the level of need for homelessness support continues to increase. For instance:

- There were 6,437 turnaways from shelter from January 1 to October 31, 2024.
 - 5,301 of those Turnaways were due to the program being at capacity/no beds available (~82%).
- From January 1 to October 31 2024, there has been 1,368 shelter admissions within the housing-focused shelter locations, having an average length of stay of 16.42 days. There has been an Occupancy rate of 92.97%.*

*Shelter occupancy rates below 100% do not necessarily mean that beds are underutilized. Beds may be offline due to shelter repairs/renovations or room composition where a household may occupy a whole room but not all beds in the room.

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

Within Durham Region, students, individuals in congregate housing, and temporary foreign workers often face unique housing challenges that aren't captured in standard data sources. With multiple post-secondary institutions, including three in Oshawa alone, the housing needs of student populations are a significant concern. Limited on-campus housing forces students to seek affordable accommodations off-campus, where rising demand drives up rental prices. This often results in students having to live farther from campus, leading to long commutes, additional expenses, and increased stress.

Temporary foreign workers also face difficulties in securing stable housing due to their short-term work contracts, which can lead to housing uncertainty. Many live in employer-provided housing, which can create an imbalance of power. For example, some workers must adhere to strict rules or face limited access to necessities like transportation to grocery stores.

Individuals in congregate housing frequently report issues of overcrowding, which impacts their quality of life. As Oshawa's population continues to grow, the demand for rental housing increases. However, the primary rental market has not kept pace with the growth of renter households, leading to a tighter rental market, higher rent prices, and low vacancy rates.

Including these groups in our Housing Needs Assessment is crucial to ensure their specific needs are addressed. This will help us develop targeted solutions in housing policies and development, ensuring everyone has access to safe, affordable housing.

5. Housing Profile

5.1 Key Trends in Housing Stock:

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

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

As mentioned in Section 2.1 housing within Oshawa has largely been shaped by the various levels of government and their corresponding plans.

Long-term housing challenges in Oshawa would largely be attributed to the cost of a new home and/or rent prices. Many residents within Oshawa who are between the ages of 20-40 are struggling to find places to buy and/or rent that are affordable, resulting in a large majority of this demographic still living at home with their parents. Oshawa has and continues to encourage development within the community and is the Durham Regions largest and fastest growing municipality in terms of housing and we hope to continue onward with that trend.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	66,630
Breakdown by structural types of units (number of units)	Single-detached	37,000
	Semi-detached	5,330
	Row house	6,445
	Apartment/flat in a duplex	3,650
	Apartment in a building that has fewer than 5 storeys	6,475
	Apartment in a building that has 5 or more storeys	7,590
	Other single attached	145
	Movable dwelling	5
Breakdown by size (number of units)	Total	66,630
	No bedrooms	455
	1 bedroom	6,740
	2 bedrooms	13,395
	3 bedrooms	26,810
	4 or more bedrooms	19,240
Breakdown by date built (number of units)	Total	66,630
	1960 or before	15,700
	1961 to 1980	23,330
	1981 to 1990	7,925
	1991 to 2000	5,425
	2001 to 2005	3,135
	2006 to 2010	3,680

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	2011 to 2015	3,325
	2016 to 2021	4,100
Rental vacancy rate (Percent)	Total	2.4
	Bachelor	*
	1 bedroom	3
	2 bedrooms	2.4
	3 bedrooms+	1.3
Number of primary and secondary rental units	Primary	9,816
	Secondary	2,396
Number of short-term rental units	Total	12,212

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

The table below shows the existing supply of assisted housing units within Oshawa as of year-end 2023. These figures are updated and tracked annually by the City and accurately reflect how many affordable units have been built in Oshawa over the last five years.

Oshawa Assisted Housing Units	Townhouse/Row/Semi	Apartment	Total
D.R.L.H.C. (including 12 units under the Investment in Affordable Housing Program)	361	12	373
Durham Region Non-Profit Housing Corporation	104	126	230
Private Non-Profit and Cooperatives	343	540	883
Federal Cooperatives	472	81	553
Affordable Housing: Canada-Ontario Investments in Affordable Housing (I.A.H.) and Canada-Ontario Affordable Housing Program (A.H.P.) – Private Sector	0	184	184
Total Family/Non-Seniors' Units	1,280	943	2,223

Source: Region of Durham Housing Services

The total number of affordable units lost in the last five years (2018-2023) is shown in the table below:

Oshawa Assisted Housing Units	Townhouse/Row/Semi	Apartment	Total Units Lost
D.R.L.H.C (including 12 units under the investment in Affordable Housing Program)	3	0	3
Durham Region Non-Profit Housing Corporation	64	0	64
Private Non-Profit and Cooperatives	0	0	0
Federal Cooperatives	0	0	0
Affordable Housing: Canada-Ontario Investments in Affordable Housing (I.A.H.) and Canada-Ontario Affordable Housing Program (A.H.P.) – Private Sector	0	0	0
Total	67	0	67

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

Average rental rates in Oshawa have consistently increased over the last five years.

The following chart illustrates the private apartment rental rates by type in Oshawa from 2019-2023:

City of Oshawa Private Apartment Rental Rates by Type, 2019-2023

Unit Type	Rental Rate 2019	Rental Rate 2020	Rental Rate 2021	Rental Rate 2022	Rental Rate 2023
Bachelor	\$898	\$937	\$1,014	\$1,124	\$1,068
1 Bedroom	\$1,168	\$1,182	\$1,288	\$1,290	\$1,425
2 Bedroom	\$1,264	\$1,352	\$1,428	\$1,477	\$1,653
3 Bedroom +	\$1,400	\$1,499	\$1,596	\$1,849	\$1,946

Some factors that contribute or influence rent increases can be as follows:

- Consumer Price Index
- Increased Property Taxes
- Location
- Property Size and Type, along with Amenities and features
- Economic and Policy factors
- Landlord and Property Management fees (Condo fees)

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

The vacancy rate for private apartments in Oshawa was 1.6% as of October 2023, down from 3.2% in 2022 (C.M.H.C. Rental Market Survey Data Tables, Oshawa CMA, 2023). In order to ensure an adequate supply of rental accommodation, the Oshawa Official Plan contains guidance regarding the conversion of existing rental units to condominium tenure. Such conversions are not normally permitted when the rental vacancy rate is below 3%. Nevertheless, the City is not currently processing any condominium conversion applications.

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

In 2021, Oshawa had the highest proportion, 15.1%, of its households in core housing need. Of this 15.1% of households in core housing need, 30.9% of them were renter households and 6.4% were owner households. This rate of renter households in core

housing need was the highest in Region of Durham. Within all households in core housing need 13.7% of these were below the affordability standard, 2.0% were below adequacy standards and 1.7% were below suitability standards.

Over the past four census years (2006,2011,2016,2021) there has been no significant change in the percentage of households in core housing need in the City of Oshawa. These numbers have stayed relatively consistent, between a two and three percent increase or decrease in these years.

Affordable housing costs less than 30 per cent of before-tax household income. Includes households below more than one standard (in addition to the affordability standard). Accordingly, the sum of the number of households below each standard will be larger than the total number of households below standards.

Adequate housing does not require any major repairs, according to residents. Includes households below more than one standard (in addition to the adequacy standard). Accordingly, the sum of the number of households below each standard will be larger than the total number of households below standards.

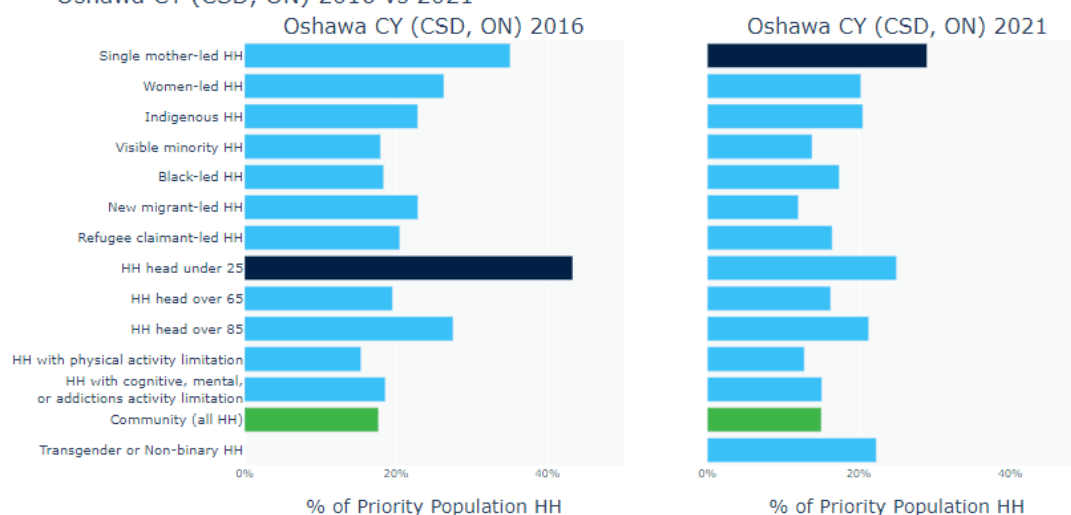
Suitable housing has enough bedrooms for the size and make-up of resident households. Includes households below more than one standard (in addition to the suitability standard). Accordingly, the sum of the number of households below each standard will be larger than the total number of households below standards.

% of Households in Core Housing Need (Census Data Years) ²			
City of Oshawa			
Years	Owners	Renters	Total
2021	6.4	30.9	15.1
2016	7.8	40.1	17.7
2011	7.5	31.8	14.6
2006	6.1	35	14.6

² www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/3518013/4/Oshawa (CY)



Percentage of Households in Core Housing Need by Priority Population,
Oshawa CY (CSD, ON) 2016 vs 2021



Percentage of Households in Core Housing Need by Priority Population, 2021 Oshawa CY³

Single mother led head of household – 29.03%

Women led head of household – 20.29%

Indigenous head of household – 20.54%

Visible minority head of household – 13.84%

Black led head of household – 17.43%

New migrant led head of household – 12.04%

Refugee claimant led head of household – 16.50%

Under 25 head of household – 25.00%

Over 65 head of household – 16.29%

Over 85 head of household – 21.32%

Head of household with physical activity limitation – 12.81%

Head of household with cognitive, mental or addictions activity limitation – 15.13%

Transgender or Non-binary head of household – 22.32%

³ [Housing Needs Assessment Tool | Housing Assessment Resource Project \(HART\)](#)

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	Durham – 4,430 Oshawa – 1,906
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	Durham – 2,145 Oshawa – 810
Number of co-operative housing units	Total	Federal co-ops Durham – 858 Oshawa – 553
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	Not available

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

No other data available.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1,300
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1,431
	Bachelor	1,014
	1 bedroom	1,288
	2 bedrooms	1,441
	3 bedrooms+	1,696
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1,400
	Bachelor	1,000
	1 bedroom	1,290
	2 bedrooms	1,395
	3 bedrooms+	1,670
Sale prices (Canadian dollars)	Average	\$775,011
	Median	\$750,000
Sale prices by unit size (Average, Canadian dollars)	Average	Unavailable
	Bachelor	Unavailable
	1 bedroom	Unavailable
	2 bedrooms	Unavailable
	3 bedrooms+	Unavailable
Sale prices by unit size (Median, Canadian dollars)	Median	Unavailable
	Bachelor	Unavailable
	1 bedrooms	Unavailable
	2 bedrooms	Unavailable

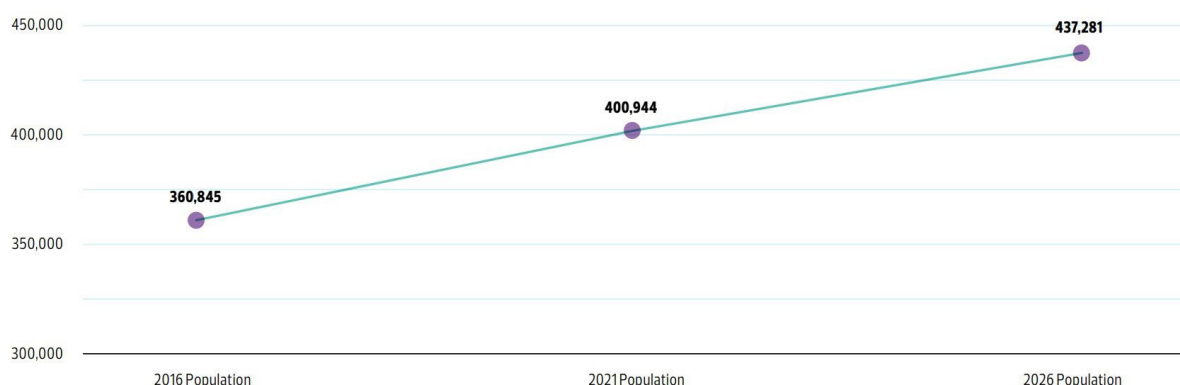
5.9.1 Housing Values		
Characteristic	Data	Value
	3 bedrooms+	Unavailable

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	Unavailable
	Owner	Unavailable
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	1,145
	Single	234
	Semi-detached	2
	Row	277
	Apartment	632
Completed – Breakdown by tenure (annual, number of structures)	Tenant	77
	Owner	438
	Condo	630
	Coop	0
Housing starts by structural type and tenure	Total	1,519

6. Projected Housing Needs and Next Steps

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

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



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

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

6.1 Projection Methodology Guidelines

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

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

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

Step 1: Population Projection

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

Step 2: Household Projection

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

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

Step 3: Housing Demand (Need) Projection

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

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

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

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

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	2,319	0	0	1	0	2,320
Low Income	8,065	2,916	813	306	9	12,109
Moderate Income	4,456	6,119	1,881	1,106	726	16,286
Median Income	3,091	6,793	3,689	2,218	1,552	17,363
High Income	1,137	7,576	4,386	6,956	6,089	28,162
Total	19,066	23,606	12,767	10,587	8,376	76,200

Key Considerations

Population

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

Household Projections

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

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

Housing Demand

To project housing demand by tenure:

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

To project housing demand by dwelling type:

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

Economic Data Integration

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

Supply Capacity & Supply Gaps

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

6.2 Projection Methodology

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

The City of Oshawa has been classified as 1 of 29 large and fast-growing municipalities in the Province of Ontario. The Durham Region's Official Plan has estimated an increase in housing of 46,340 by 2051. City staff has utilized several tools to calculate the projections which include Statistics Canada 2021 Census Data, Housing Assessment Resource Tools (HART), Envision Durham (the Durham Regional Official Plan), Durham Region Maternal and Infant Health Data Tracker, Infographic Summary Durham Region Profile, and the 2024 Development Charge Background Study.

The assumptions made throughout the calculations include the forecasted population increase of 20% from the Development Charge Background Study. This calculation was used to project the household populations, anticipated population growth based on age, and Oshawa's overall anticipated population. The assumption of live births was made based on the historical births from 2021 census data. The data was inflated by the anticipated 20% increase then divided by the population identified as male and female to determine how many anticipated male and female births there would be.

Although the following data tables have been populated to the best of the City's ability, the projections and assumptions made were limited by the data constraints and access to reliable data.

6.2.1 Projections		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	14,965 (16.7%)
	15-19	4,570 (5.1%)
	20-24	5,235 (5.9%)
	25-64	48,220 (54%)
	65-84	13,950 (15.6%)
	85+	2,455 (2.7%)
Male Births	Births x Estimated Proportion of Male Births	976

6.2.1 Projections		
Characteristic	Data/Formula	Value
Female Births	Total births – Male Births	1,025
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.1%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	Unknown
Projected Family Households	Age-group population x projected age-specific family headship rate	86,019
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	1,658
Total Projected Headship Rate	Family headship rates + non-family headship rates	Unknown
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	Unknown
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	Unknown
Projected Renter Households	Projected households by type, year and age group – projected owner	Unknown

6.2.1 Projections		
Characteristic	Data/Formula	Value
	households by type, year and age group	
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Unknown

6.3 Population and Households Projections

6.3.1 Anticipated Population by [2034]		
Characteristic	Data	Value
Anticipated population	Total	231,630
Anticipated population growth	Total	38,320
	Percentage	20
Anticipated age	Average	40.3
	Median	39.2
Anticipated age distribution (# and %)	0-14	40,072
	15-19	12,508
	20-24	13,898
	25-64	123,227
	65-84	36,829
	85+	5,096

6.3.2 Anticipated Households by [2034]		
Characteristic	Data	Value
Current number of households	Total	71,649
Anticipated number of households	Total	86,019
Anticipated Household Age	Average	Unknown
	Median	Unknown
Anticipated Households by Tenure	Renter	21.4% ⁴
	Owner	78.2% ⁵
Anticipated Units by Type	Total	14,370
	Single / Semi	6,558
	Semi	Combined in the above number
	Row	5,974
	Apartment	1,838
Anticipated Units by Number of Bedrooms	1 bedroom	Unknown
	2 bedroom	Unknown
	3 bedroom	Unknown
	4 bedroom	Unknown
	5 bedroom	Unknown
	Average	120,500 ⁶

⁴ Source: [Durham Region Profile Demographic and Socio-Economic Data](#)

⁵ Source: [Durham Region Profile Demographic and Socio-Economic Data](#)

⁶ Source: CMHC - [Oshawa — Household Income - Average and Median](#)

6.3.2 Anticipated Households by [2034]		
Characteristic	Data	Value
Anticipated Households by Income	Median	102,000 ⁷
	Very Low	2,155 ⁸
	Low	12,114
	Moderate	16,846
	High	28,158
Anticipated average household size	Total	Unknown
Draft approved lots by planned housing type	Total	Unknown
Draft approved lots by tenure	Tenant	Unknown
	Owner	Unknown

⁷ Source: CMHC - [Oshawa — Household Income - Average and Median](#)

⁸ Source: HART – [Housing Needs Assessment Tool](#)

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

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

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

The HNA can be used to help identify gaps and/or areas that the City can improve upon in regards to infrastructure, to support the development of all housing types. It can also be used to influence the City's official plan and zoning by-law to allow for less restrictive policies and zoning classifications to permit a wider range of housing types for the identified priority groups. The HNA can also be used as a tool to aid in discussions with the Region of Durham as they are responsible for the community and affordable housing portfolio that includes residences in Oshawa. The data contained within the HNA application is also beneficial to the City for information purposes.

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

Same answer as above.

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

Oshawa is seeing a large amount of development activity in our northern communities surrounding the 407 corridor and University/College Campus's. The challenge Oshawa faces with these areas of large and rapid growth is ensuring the appropriate infrastructure follows and is available to bring these developments online, also making sure within our Official Plan a certain portion of the lands are designated with the appropriate use (i.e. Residential) supporting all types of housing, to meet the needs of the priority groups and community alike, then zoning them accordingly to further breakdown what can be built and where.

Oshawa's population growth, particularly in the northern part of the city, is increasing pressure on existing parks and facilities, many of which are already busy. As new residents seek access to public spaces—including parks, community centres, and libraries—there is a growing need for additional parks and facilities. According to the Parks, Recreation, and Library Committee (PRLC), several user groups have reported challenges in securing access to the City's facilities at their preferred times. Space constraints are also a concern for the City of Oshawa's partners, such as OSCC55+ and the Oshawa Public Libraries (O.P.L.), who have reported growth-related pressures on their facilities.

Based on the findings of the Housing Needs Assessment (HNA), the Development Charges Background Study (DCBS), the updated 2021 Asset Management Plan, and in alignment with the City of Oshawa's Strategic Plan 2024-2027, we anticipate the following growth pressures will contribute to increases to the current infrastructure gap, impacting both current service levels and the city's ability to achieve desired levels of service. Addressing these will be crucial for effectively managing forecasted growth, promoting economic prosperity, and building complete and resilient communities:

1. Transportation and Mobility:

Growth Pressure: Future projections detailed in the HNA, coupled with observations of current development activity, indicate a concentration of new residential units and associated population growth in the northern communities surrounding the Highway 407 corridor and the University/College campus areas. Without careful management, traffic congestion and its associated economic and environmental impacts will likely intensify.

Gaps & Priorities:

- **Active Transportation Network Expansion:** Prioritize the construction of sidewalks, multi-use paths, and dedicated cycling infrastructure to provide residents with sustainable and accessible transportation options, reducing reliance on personal vehicles. The HNA report emphasizes the need for increasing connections from the community to ensure this connectivity is met.
- **Strategic Roadway Investment:** Undertake targeted roadway construction and widening projects in identified growth areas to accommodate increased traffic volumes and ensure the efficient movement of people and goods, in collaboration and coordination with development, the Region of Durham and other agency partners.
- **Enhanced Roadway Illumination:** Improve safety and visibility for active transport users by enhancing roadway lighting.

2. Sustainable and Resilient Infrastructure:

Growth Pressure: The HNA acknowledges potential climate-related risks impacting future development patterns. This necessitates infrastructure planning that prioritizes environmental sustainability and resilience.

Gaps & Priorities:

- **Proactive Stormwater Management:** Implement a comprehensive approach to stormwater management, integrating green infrastructure solutions where feasible and being proactive in predicting and mitigating risk.

Additional Considerations:

- **Increased Administrative Burden:** More development applications, permits, and requests for City services can strain administrative resources. Modernizing processes and investing in technology to improve efficiency will become critical.
- **Staffing Deficits:** As identified in the financial strategy, addressing staffing deficits is an important concern to ensure the City can meet the demands of growth and maintain service levels.

Implementation Plan:

To ensure we can meet these critical infrastructure needs while also fulfilling our commitments to affordability and community well-being, the City will continue to implement sound asset management practices to ensure fiscal responsibility.

This plan will include:

- Pursuing grant funding opportunities.
- Fostering strategic partnerships.
- Continuously evaluating the efficiency of our service delivery.

Examples may include:

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

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

[Housing Statistics - Statistics Canada](#)

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

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

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

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

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

Reports & Publications

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

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

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

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

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

[Ontario Land Needs Assessment Methodology](#)

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

Annex B: Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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