

Housing Needs Assessment

Municipality of Clarington



Photo Source: Municipality of Clarington

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SHS

Clarington

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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.

Methodology

Quantitative Methods

The primary methodology underlying this HNA is simple descriptive data analysis. All tabulations, graphs, and charts were prepared using Microsoft Excel. Limited spatial analysis of affordable housing developments in Clarington and Census data was conducted to create three maps using ArcGIS Pro. Household projections were prepared using the detailed projection methodology set out in section 6.

Qualitative Methods

A series of community and stakeholder engagements were conducted in support of this HNA. Insights and qualitative data were gathered through a public survey, community and housing service provider survey, five (5) focus group meetings with priority stakeholder groups, and a municipal Council workshop meeting. Further details about these stakeholder engagement activities are described in detail in sections 1.2 and 1.3.

Assumptions

A very limited number of assumptions were adopted throughout the report. Definitions of 'Very Low', 'Low', 'Moderate', 'Median', and 'High' income categories are discussed throughout the HNA and are based on the taxonomy developed by HART that distributes households by income using different percentages of Average Median Household Income (AMHI). In the section on household suppression (section 3.3), we project future headship rates by adjusting actual 2021 age-specific headship rates by the average percentage point changes in age-specific headship rates between previous Censuses. Assumptions underlying the household projections are described in detail in section 6.

Trends, Characteristics, Populations, and Profiles

This HNA is organized across four key themes:

- Community Profile and Trends
- Household Profiles and Characteristics
- Priority Populations
- Housing Profile

Each of these themes is described in further detail below.

Community Profile and Trends

The Community Profile and Trends will highlight factors influencing housing demand, including an overview of population trends and characteristics. This profile details demographic trends in the population found in the community.

The characteristics examined in this section include:

- Population trends, including population growth and population age trends, and mobility
- Demographic information, including immigration trends and Indigenous identity.

Household Profiles and Economic Characteristics

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

The characteristics examined in this section include:

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

Priority Populations

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

These populations may not be captured within the Statistics Canada community profiles. Trends impacting priority populations are crucial in determining the need for different types of supports for those in need in a community. Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness.

The characteristics examined in this section include:

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

Housing Profile

The Housing Profile of the community will highlight factors influencing housing supply, including the characteristics of the existing stock, new dwellings, and housing market trends. Supply data will be compared against demand data to help determine the need for housing in community.

The characteristics examined in this section include:

The existing housing stock, including dwelling types, size, and the age and composition of the stock.

- Non-market housing (supportive, transition, and emergency) stock characteristics
- New Dwellings, including housing starts and completions, demolitions, and planning application data
- Market housing supply, including ownership and rental prices, vacancy rates, and supply of short-term rentals
- Affordability for owner and renter households, comparing household incomes to existing market conditions

Data Limitations

Data limitations are commonly experienced in communities where the number of households is small. These limitations present themselves through data suppression and rounding practices. Data suppression typically impacts variables involving income, while 'random rounding' may impact variables with low totals. To ensure confidentiality, Census values, including totals, are randomly rounded either up or down to a multiple of 5 or 10 by Statistics Canada.

In addition, due to the COVID-19 pandemic, the 2021 Census data was impacted by the public health measures that were implemented to slow the spread of COVID-19. The federal government introduced COVID-19 income relief programs in 2020. These relief programs impacted household incomes through the provision of the Canada Emergency Response Benefit (CERB) financial support. While incomes were correctly reported, this relief was not permanent and will not be available to households in the future.

Data Sources

The data in this HNA derive from the following list of public and private sources:

- Statistics Canada, including:
 - Census Community Profile and topic-based tabulations from the 1991, 1996, 2001, 2006, 2016, and 2021 Censuses and 2011 National Household Survey; and
 - Consumer Price Index and Residential Building Construction Index data;
- Canada Mortgage and Housing Corporation's Housing Market Information Portal, including data from the following surveys:
 - Rental Market Survey (1990-2024);
 - Starts and Completions Survey (1990-2024); and
 - Municipal-level household income and housing indicator data sourced from Statistics Canada;
- Toronto Regional Real Estate Board (TRREB) Market Watch Reports;
- Regional Municipality of Durham Open Data portal;
- Confidential data sourced from staff at the Regional Municipality of Durham;
- Confidential data sourced from staff at the Municipality of Clarington;
- Housing Assessment Resource Tool (HART) Dashboard;

- Pre-populated data tables provided by the federal government, which are based on the aforementioned data sources.

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)

Durham Region is an upper-tier municipality in southern Ontario, directly east of the City of Toronto, encompassing eight lower-tier municipalities: Ajax, Brock, Clarington, Oshawa, Pickering, Scugog, Uxbridge, and Whitby. Clarington is the easternmost municipality in Durham Region with a population of 101,425 (2021), representing 14.6% of the Region's overall population (696,990).

Between December 2023 and May 2024, a series of engagements were undertaken with the general public, key priority populations, and key stakeholder groups across all eight municipalities within Durham Region. The following is a summary of the methodology and assumptions used to engage key stakeholder groups, such as non-profit housing organizations, in the development of this HNA, with a particular emphasis on the engagement conducted with stakeholders in Clarington. A summary of the methodology and assumptions used to engage key priority populations in Clarington is provided in section 1.3.

Community Service and Housing Provider Survey

An online survey was conducted with community service and housing providers in Durham Region to better understand existing barriers to addressing housing challenges and to identify priority groups for focus group meetings. The online survey was administered through SurveyMonkey in English. The survey was open between December 13, 2023 and January 7, 2024, and shared directly with community and housing partners. Paper copies of the survey were made available, as requested. A total of 125 survey responses from across Durham Region were received from community service and housing providers, including 15 (12.0%) responses from providers in Clarington. Findings from the community service and housing provider survey are included in section 4.

Focus Groups

Between March and April 2025, five (5) focus groups were conducted with individuals on the Durham Access to Social Housing (DASH) waitlist, along with service and housing providers that support the DASH program. Each focus group was two hours in length. Focus group invitations were extended to private, community, and non-profit organizations.

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.

Resident Survey

An online survey was conducted among the general public to gain a better understanding of housing needs in Durham Region, including those of priority populations. The survey was open from December 13, 2023, to January 7, 2024, and was disseminated by Durham Region staff, local municipal staff, community agencies, and local media throughout Durham Region. The online survey was administered through SurveyMonkey in English. Paper copies and translated versions were provided upon request. A total of 971 survey responses from across Durham Region were received from residents (inclusive of residents who work in the housing sector), including 80 (8.2%) responses from residents of Clarington.

Survey respondents were asked to voluntarily self-identify as belonging to one of several priority groups that tend to experience greater housing challenges. Among the 80 respondents from Clarington, 47 (58.8%) identified as belonging to one or more of the priority groups listed in Table 2, which lists the number of self-identified respondents in each priority group category.

Table 2: Number of Resident Survey Respondents in Clarington by Priority Group

Number (%) of Respondents	Priority Group Identifier*
25 (31.3%)	I have accessed a mental health program.
18 (22.5%)	I have been hospitalized or used the emergency room more than once a year.
7(8.8%)	I have experienced homelessness or accessed an emergency shelter in the past.
7(8.8%)	I have experienced domestic violence in the home.
8 (10.0%)	I am a member of a racialized group.
6 (7.5%)	I am a member of the 2SLGBTQIA+ community.
3 (3.8%)	Been a survivor of crime other than domestic violence or human trafficking
0 (0.0%)	I am a newcomer to Canada and have been in Canada for fewer than five years
6 (7.5%)	I am an Indigenous person in Canada, such as First Nation, Inuit, or Métis.

*As written in the survey.

Findings from the resident survey are included in section 4.

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.

This section provides an overview of applicable federal, provincial, and municipal housing institutions, legislation, strategies, and funding opportunities. The overview does not encompass federal and provincial tax expenditures on housing or institutions as well as legislation concerning building standards (e.g. *Ontario Building Code*), residential tenancies (e.g. *Residential Tenancies Act, 2006*), human rights (e.g. *Ontario Human Rights Code*), or consumer protection (e.g. *Ontario Home Warranties Plan Act*).

Federal

- Housing, Infrastructure and Communities Canada
- *National Housing Act*
- Canada Mortgage and Housing Corporation (CMHC) and the CMHC Act
- Canada Housing Infrastructure Fund
- Infrastructure for Housing Initiative
- Home Buyers' Plan
- First Home Savings Account
- National Housing Strategy: A Place to Call Home (2017-2028)
- Urban, Rural and Northern Indigenous Housing Strategy (forthcoming)
- Solving the Housing Crisis: Canada's Housing Plan (2024)
- Reaching Home: Canada's Homelessness Strategy (2019-2028)
- Veteran Homelessness Program

Provincial

- Ministry of Municipal Affairs and Housing
- *Housing Services Act, 2011*

- *Housing Development Act*
- *Municipal Act, 2001*
- Community Housing Renewal Strategy
- More Homes, More Choice: Ontario's Housing Supply Action Plan (2019)
- Homelessness Prevention Program
- Indigenous Supportive Housing Program
- Streamlined Development Approvals Fund
- Provincial Planning Statement (2024)
- *Planning Act*
- *Ontario Land Tribunal Act, 2021*
- *Development Charges Act, 1997*
- Recent Legislative Amendments
 - *Bill 108, More Homes More Choice Act, 2019*
 - *Bill 23, More Homes Built Faster Act, 2022*
 - *Bill 134, Affordable Homes and Good Jobs Act, 2023*
 - *Bill 185, Cutting Red Tape to Build More Homes Act, 2024*
 - *Bill 17, Protect Ontario by Building Faster and Smarter Act, 2025*

Regional/Upper-tier Municipal

- *Envision Durham* (the Durham Region Official Plan)
- Durham Regional Official Plan Amendment #186
- At Home in Durham: Durham Region Housing Plan (2014-2024)
- Region of Durham Master Housing Strategy (2020)
- Championing Affordable Rental and Seniors' Housing Across Durham Region
- Durham Access to Social Housing (DASH)
- Durham Region Non-Profit Housing Corporation (DRNPHC)
- Durham Region Development Charge Bylaws (42-2023 and 37-2024)

Lower-tier Municipal

- Clarington Official Plan
- Clarington Strategic Plan
- Clarington Development Charges Background Study and Bylaw (2021-011)
- Community Benefit Charges Strategy and Bylaw (forthcoming)
- Comprehensive Zoning Bylaws (84-63 and 2005-109)
- Additional Dwelling Units Study and Bylaw (2021-081)
- Property Standards Bylaw (By-Law 2007-070)

2.1.1 Federal Policy and Regulatory Context

Housing, Infrastructure and Communities Canada

[Housing, Infrastructure and Communities Canada](#) (HICC) is the federal ministry responsible for policies, programs, and investments that improve access to affordable housing, among other community infrastructure. The current Minister of HICC (the Minister) is the Honourable Gregor Robertson. HICC is responsible for administering the Canada Housing Infrastructure Fund, Reaching Home: Canada's Homelessness Strategy, and the Veteran's Homelessness Program (discussed below). The Minister also oversees the operations and initiatives of the Canada Mortgage and Housing Corporation (CMHC).

National Housing Act

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

Canada Mortgage and Housing Corporation

[Canada Mortgage and Housing Corporation](#) (CMHC) is a federal Crown corporation consisting of the Minister and a Board of Directors composed of a Chairperson appointed by the Governor in Council, a President of the Corporation, the Deputy

Minister of HICC, the Deputy Minister of Finance, and eight other board members appointed by the Minister. The Corporation is established under the [*Canada Mortgage and Housing Corporation Act*](#). CMHC administers all finance and funding programs under the National Housing Strategy (see below), mortgage loan insurance products, and the NHA mortgage-backed securities (MBS) and Canada Mortgage Bond (CMB) securitization programs.

CMHC's mortgage loan insurance protects lenders against loss from default, which enables them to lend at larger amounts and lower interest rates to homeowners and builders alike. Under the MBS program, CMHC permits approved lenders to bundle pools of CMHC-insured mortgages into securities, which are sold to investors in capital markets to generate funds for mortgage financing. Investors receive principal and interest payments that are guaranteed by CMHC.

Under the CMB program, CMHC has created a special-purpose vehicle called the Canada Housing Trust, which issues CMBs backed by CMHC-insured mortgage pools to domestic and international investors and uses the proceeds to purchase NHA MBS from lenders. CHT is a vehicle to effectively reduce prepayment risk on the mortgages underlying MBS; it does this by converting the principal and prepayment of the mortgages into predictable semi-annual coupon payments and CMB principal at maturity to investors (similar to ordinary government bonds) using swap agreements with financial institutions.¹ CMHC and, by extension, the federal government would be liable for making investors in CMBs whole in the event borrowers were to default on the underlying mortgages.²

In September 2023, the federal government announced that it was increasing the annual CMB issuance limit from \$40 billion to \$60 billion and designated this additional amount for financing multi-residential rental mortgage loans to improve access to low cost financing for rental construction.³ To support this initiative, the government itself also began purchasing billions in CMBs from the CHT.⁴

¹Canada Mortgage and Housing Corporation (2018). [*Canada Mortgage Bonds™ Program \(CMB Program\): User Guide 2018 – Canada Housing Trust™ No. 1*](#). Ottawa, ON: Canada Mortgage and Housing Corporation; Crawford, A., Meh, C., and Zhou, J. (2013, December). [*The Residential Mortgage market in Canada: A Primer*](#). *Bank of Canada Financial System Review*, 53-63.

²Walks, A. (2012). [*Canada's Housing Bubble Story: Mortgage Securitization, the State, and the Global Financial Crisis*](#). *International Journal of Urban and Regional Research*, 38 (1), 256-294.

³Department of Finance Canada (2023, September 26). [*Government of Canada unlocking \\$20 billion in new financing to build 30,000 more apartments per year*](#) (News release). Ottawa, ON: Government of Canada, Department of Finance.

⁴Department of Finance Canada (2024). [*Budget 2024: Fairness For Every Generation*](#). Ottawa, ON: Government of Canada, Department of Finance.

National Housing Strategy: A Place to Call Home (2017-2028)

Released in 2017, the [National Housing Strategy](#) (NHS) aims to ensure all Canadians have access to housing that is affordable and meets their needs. The NHS focuses on creating new housing supply, modernizing existing housing, and providing resources for community housing providers, housing innovation, and research. Funding programs administered under the NHS have changed over time. The following is a non-exhaustive list of existing programs administered by CMHC as part of the strategy for which funding remains available.

[Affordable Housing Fund](#)

The [Affordable Housing Fund](#) (AHF) provides low-interest and/or forgivable loans to organizations that have partnered with one or more other organizations or levels of government and have secured some funding for new construction or renovation of affordable housing (projects of five or more units in which at least 30% of the units have rents that are maintained below 80% of the Median Market Rent for at least 20 years). Repayable loans have 10-year, fixed-rate terms, with amortization periods of up to 50 years. The loan-to-cost (LTC) ratios are up to 95% for residential space and 75% for non-residential space. Payments are interest-only payments during construction.

[Affordable Housing Innovation Fund](#)

The [Affordable Housing Innovation Fund](#) provides funding to housing providers for innovative ideas and approaches that help the affordable housing sector evolve in Canada. Funding amounts vary according to project size and impact.

[Apartment Construction Loan Program](#)

The [Apartment Construction Loan Program](#) (ACLP) provides loans for purpose-built rental apartment projects (containing at least five rental units) in which at least 20% of the units have rents that are maintained below 80% of the median household income (owners and renters) of the subject market for at least 10 years. Loans have 10-year fixed-rate terms, with amortization periods of up to 50 years. The LTC ratios are up to 90-100% for residential space and 75% for non-residential space. Payments are interest-only payments during the construction phase.

[Federal Community Housing Initiative](#)

The [Federal Community Housing Initiative](#) (FCHI) makes funding available for federal social housing projects that are approaching the end of their operating agreements under legacy social and affordable housing programs.

[Federal Lands Initiative](#)

The [Federal Lands Initiative](#) makes federal surplus lands and buildings available for affordable housing development or renovation into affordable housing. Properties may be conveyed at a discounted rate or at no cost, or they can be leased to eligible

applicants. The size of the discount on a property purchase or lease varies according to the social outcomes delivered by the proposed housing project.

Canada Greener Affordable Housing

[Canada Greener Affordable Housing](#) is a program that provides low-interest and forgivable loans to affordable housing providers to undertake deep energy retrofits to multi-residential buildings that are at least 20 years old. The program finances 100% of eligible retrofit costs, up to \$170,000 per unit. Forgivable loans are provided up to the lesser of \$85,000 per unit, or 80% of eligible retrofit costs. Low-interest loans may be used to finance the remaining balance.

Canada Greener Homes Loan

The [Canada Greener Homes Loan](#) program provides interest-free loans to homeowners to undertake major renovations to their homes to make them more efficient.

Housing Accelerator Fund

The Housing Accelerator Fund (HAF) is a fund dedicated to encouraging municipalities to remove local barriers to new housing supply in an effort to build more homes, faster. HAF ties funding for affordable housing to local government action. Municipalities must apply to CMHC for HAF funding and demonstrate what actions and initiatives they will take in order to accelerate new housing construction.

Urban, Rural and Northern Indigenous Housing Strategy (forthcoming)

CMHC is in the process of co-developing an [Urban, Rural, and Northern Indigenous Housing Strategy](#) with Indigenous partners in recognition of the unique housing challenges and needs of Indigenous peoples in Canada and to advance progress towards reconciliation. As part of the Strategy, the federal government has committed to establishing Canada's first National Indigenous Housing Centre. To date, a total of \$4.3 billion has been committed to the development and implementation of the Strategy over 2022-2032. Indigenous-led engagement on the Strategy has consisted of over 40 in-person and virtual engagement sessions and a survey, which took place between January and April 2023.

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

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

In tandem with Budget 2024, the Plan earmarked funds for several new and existing funding programs. This included expanded funds for the HAF for partnerships with additional municipalities, a major intention of which is to streamline permitting and promote new 'missing middle' and affordable housing. As part of the Plan, a Rapid

Housing Stream, with funding attached to it, was proposed under the Affordable Housing Fund.

The Plan also introduced the new Canada Housing Infrastructure Fund, which aims to accelerate the construction of critical housing infrastructure, and the Infrastructure for Housing Initiative, a financing tool for municipalities and Indigenous communities through the Canada Infrastructure Bank. The Plan further calls for the expansion or creation of funds for the development and preservation of affordable and non-profit housing (e.g. the Affordable Housing Fund, Rental Protection Fund, etc.) and homelessness prevention (e.g. Reaching Home, Interim Housing Assistance Program).

Many of the Plan's commitments are intended to be implemented in coordination with, and supported by, provincial, territorial, and local governments. Examples that may particularly impact municipalities include: targeted funds towards developing housing above shops and businesses; making use of publicly-owned land for affordable and deeply affordable housing; updating the National Building Code to support more accessible, affordable, and climate-friendly housing; tying public transit funds to increased density; and providing a short-term rental enforcement fund.

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

Reaching Home: Canada's Homelessness Strategy (2019-2028)

In 2019, the federal government launched [Reaching Home: Canada's Homeless Strategy](#) to support the goals of the NHS and reduce and prevent homelessness across the country. The Strategy aims to reduce chronic homelessness by 50% by 2027-2028 and is supported by nearly \$4 billion in funding over a nine-year period. The Plan involves working with communities to develop and deliver local plans with specific outcomes to address community-specific needs and priorities, coordinate local services, and prioritize populations in the greatest need.

Canada Housing Infrastructure Fund

The [Canada Housing Infrastructure Fund](#) (CHIF) is a \$6 billion fund established by the Minister to expedite housing construction and help finance infrastructure necessary to service new residential developments. The fund is divided into two streams. A direct delivery stream provides a \$1 billion fund for pressing infrastructure needs that can be accessed directly by municipalities, Indigenous organizations and communities, and other eligible applicants. A second provincial and territorial agreement stream provides a \$5 billion fund that can be accessed by the provinces and territories. As a condition of accessing this funding, municipalities, provinces and territories must undertake federal

priority actions such as ‘upzoning’ to permit four (4) residential units per residential lot as-of-right, and freezing development charges for three years.

Infrastructure for Housing Initiative

The [Canada Infrastructure Bank](#) (CIB), is a federal Crown corporation established to support infrastructure investments through public-private partnerships. It recently launched the [Infrastructure for Housing Initiative](#) (IHI) to stimulate local investments in critical infrastructure to service new housing developments in municipalities and Indigenous communities. The initiative is a financing tool that will allow communities to borrow at competitive interest rates to finance infrastructure to support new housing development. Specific details about the tool have yet to be released publicly.

Veteran Homelessness Program

The federal government launched a [Veteran Homelessness Program](#) in 2023, providing \$79.1 million in funding for organizations serving veterans experiencing or at risk of experiencing homelessness. The program consists of two funding streams. The Services and Supports Stream (\$72.9 million) offers funding for rent supplements and support services such as substance abuse treatment and counselling. The Capacity Building Stream (\$6.2 million) supports research and capacity-building for organizations serving veterans experiencing homelessness across Canada.

Home Buyers’ Plan

The [Home Buyers’ Plan](#) (HBP) is a program that permits Canadians to withdraw from their registered retirement savings plans (RRSPs) to put toward a down payment on a home or to build a qualifying home for personal use. In April 2024, the withdrawal limit from the HBP was increased from \$35,000 to \$60,000, a limit that remains unchanged today.

First Home Savings Account

The [First Home Savings Account](#) (FHSA) is a registered investment plan that allows prospective first-time buyers to save toward a down payment on a home or to build a qualifying home tax-free. Qualified Canadians can claim up to \$8,000 in FHSA contributions per year (to a maximum lifetime contribution of \$40,000) as a deduction from their income for tax purposes.

2.1.2 Provincial Policy and Regulatory Context

Ministry of Municipal Affairs and Housing

The [Ministry of Municipal Affairs and Housing](#) is the provincial ministry responsible for municipal affairs, land use planning, and housing policy and programs in Ontario. It oversees the assets of the former Ontario Mortgage and Housing Corporation, a former independent agency responsible for the Province's public housing portfolio and for delivering and financing various legacy housing programs. The Ministry works with

municipal service managers to deliver social housing programs and ensure they are meeting their housing responsibilities. It also administers key provincial legislation related to land use planning and housing, including the *Residential Tenancies Act, 2006*, *Housing Development Act*, *Housing Services Act, 2011*, *Ontario Building Code*, *Planning Act*, and *Municipal Act, 2001*.

Housing Services Act, 2011

The [*Housing Services Act, 2011*](#) is the legislative framework for the delivery of social housing and homelessness services in Ontario. The Act sets out requirements and regulations for service managers and housing providers concerning housing and homelessness plans and the administration of housing projects under legacy federal-provincial housing programs. It also regulates the activities of the [*Housing Services Corporation*](#), which oversees the operation and financial management of social housing providers, including the pooling of capital reserves for investment purposes.

Housing Development Act

The [*Housing Development Act*](#) is provincial legislation that authorizes the Lieutenant Governor in Council and municipalities to advance or guarantee grants and loans for housing/building developments and studies into housing to assist the home building industry, and to incorporate non-profit housing corporations and acquire lands for the purposes of building housing developments.

Municipal Act, 2001

The [*Municipal Act, 2001*](#) sets out the rules for all municipalities in Ontario (except for the City of Toronto, which is governed by the *City of Toronto Act*) and gives municipalities broad powers to pass by-laws on matters such as health, safety, and wellbeing, and to protect persons and property within their jurisdiction. The Act provides direction for land use planning purposes, but it does not directly legislate municipal official plans or zoning by-laws, which are governed by the *Planning Act*.

Section 163 of the Act allows municipalities to enact business licensing by-laws for group homes if they permit the establishment and use of group homes under section 34 of the *Planning Act*. A business licensing by-law for group homes can require a license and impose licensing fees as conditions for establishing a group home.

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

Section 106 of the *Municipal Act, 2001* prohibits municipalities from directly or indirectly assisting any commercial enterprise through the granting of bonuses. This includes giving or lending municipal property, guaranteeing borrowing, leasing or selling

municipal property at below fair market value, or giving a total or partial exemption from any levy, charge, or fee. This prohibition does not apply to a municipal council exercising its authority under subsections 28 (6), (7), and (7.2) of the *Planning Act* (Community Improvement Plans) or section 365.1 of the *Municipal Act* (cancellation of taxes, environmental remediation).

Community Housing Renewal Strategy

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

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

The Province also launched three programs under the CHRS.

Canada-Ontario Community Housing Initiative

The Canada-Ontario Community Housing Initiative (COCHI) provides funding to local service managers to replace federal Social Housing Agreement funding that has been expiring each year since April 2019. Funding can be used by Service Managers to repair, regenerate, and expand community housing, and to protect and retain affordability for existing tenants in social housing.

Ontario Priorities Housing Initiative

The Ontario Priorities Housing Initiative (OPHI) provides flexible funding to local service managers and two Indigenous Program Administrators to address local housing priorities in the fields of housing supply and affordability, repairs to community housing, and tenant assistance and supports. Housing providers can dedicate a percentage of spending for supports that will keep people housed and prevent homelessness.

Canada-Ontario Housing Benefit

The Canada-Ontario Housing Benefit (COHB) program is a provincially delivered program providing direct, monthly benefit payment to eligible households to help pay their rents. The benefit is portable, which means a household may continue to receive the benefits even when moving to another rental address in Ontario. The program is

jointly funded by the Province of Ontario and the Government of Canada, as a bilateral agreement under the National Housing Strategy

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

[More Homes, More Choice: Ontario's Housing Supply Action Plan \(2019\)](#) is the Province's plan to address Ontario's housing crisis. The plan does not contain specific actions or housing targets but rather high-level goals concerning "cutting red tape" in the form of reducing planning approval timelines and permitting fees and reforming land use regulation with the objective of permitting a wider range of housing options in different locations.

Homelessness Prevention Program

The [Homelessness Prevention Program](#) (HPP) is a provincially-funded program that provides housing and support services to individuals experiencing or at-risk of homelessness through municipal service managers responsible for social housing. HPP is designed to be flexible allowing municipalities to target funding where it is needed most and create local programs under four service categories: emergency shelter solutions, supportive housing, community outreach and support services, and housing assistance.

Indigenous Supportive Housing Program

The Indigenous Supportive Housing Program (ISHP) provides housing assistance in the form of rent supplements, housing allowances, and support services to Indigenous peoples living off-reserve who are experiencing or at-risk of homelessness through Indigenous-led organizations providing culturally appropriate long-term housing .

Streamline Development Approval Fund

In 2022, the Province announced a new \$45 million Streamline Development Approval Fund (SDAF) to assist municipalities with modernizing and streamlining residential development approvals within their jurisdictions. The Municipality of Clarington received \$1 million in funding through the program, which has been used to support six projects:

1. Development Review Process Transformation;
2. Development Review Digital Transformation;
3. Development Review Guidelines;
4. Retaining Resources to Clear Application Backlog;
5. Advancing Neighbourhood Planning; and
6. Addressing Legislative Changes under the *Ontario Heritage Act*.

The [Municipality's final report](#) on the SDAF provides more detail about each of these projects.

Provincial Planning Statement (2024)

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

Planning Act

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

Ontario Land Tribunal Act, 2001

The [Ontario Land Tribunal, 2001](#) (OLT) is Ontario's quasi-judicial land use planning appeals tribunal, established under the [Ontario Land Tribunal Act](#). The Tribunal hears and adjudicates appeals concerning disputes related to land use planning, environmental protection, land valuation, and municipal finance, among other related matters. Appeals to the OLT often concern decisions (or lack thereof) by municipalities with regards to planning applications, the implementation of planning policy and regulation, and the imposition of planning fees and charges (such as development charges).

Development Charges Act, 1997

The [Development Charges Act, 1997](#) regulates municipal authority to levy development charges (DCs), which are fees collected by municipalities to finance the capital costs of new infrastructure to accommodate residential growth, such as roads and servicing infrastructure. Municipalities must complete a development charge background study and conduct statutory consultation before passing a development charge by-law.

Recent Provincial Legislative Changes

Bill 108, More Homes More Choice Act, 2019

Bill 108, [More Homes More Choice Act, 2019](#), which was intended to implement the high-level objectives in the More Homes, More Choice: Ontario's Housing Supply Action

Plan, removed “soft services”, such as parks, community centres, libraries, and other community facilities as eligible services under a DC by-law and required such services to be financed through a new “community benefits charge” (CBC) regime based on land value. Further, municipalities are now required to prepare and undertake public consultation on a CBC strategy prior to adopting a new CBC by-law.

The CBC regime replaced the former density bonusing provisions under Section 37 of the *Planning Act*, as well as former requirements and municipal by-laws for parkland dedication. The Province aims to provide greater certainty regarding upfront development costs through this change and help prevent these matters from being subject to ad hoc negotiation.

Bill 23, More Homes Built Faster Act, 2022

Bill 23, *More Homes Built Faster Act, 2022* was tabled in the provincial legislature in October 2022 and received royal assent on November 28, 2022. Bill 23 amended several pieces of legislation to revoke various existing land use planning regulations available to municipalities. Key legislative amendments included:

- Amending the *Development Charges Act, 1997* to significantly curtail municipalities’ ability to recover growth-related capital costs through DCs by, among other things:
 - Removing housing services as eligible services for which DCs can be imposed;
 - Imposing a requirement to phase-in DC rates over a five-year period, above and beyond any phase-in provisions previously adopted by a municipality (this was later reversed by *Bill 185, Cutting Red Tape to Build More Homes Act, 2024*);
 - Establishing discounts for purpose-built rental housing units, above and beyond any discounts for purpose-built rental units previously adopted by a municipality;
 - Establishing new exemptions from DCs, including for affordable residential units and “attainable” residential units; and
 - Expanding the historic average service level cap from 10 to 15 years; and
- Amending the *Planning Act* to, among other things;
 - Require municipal official plans and zoning by-laws to permit up to three residential units per lot in areas where municipal services are available;
 - Exempt residential buildings containing no more than 10 dwelling units from site plan control;
 - Distinguish between two different classes of upper-tier municipalities: those which have planning responsibilities and those which do not

(Durham Region was classified as an upper-tier municipality without planning responsibilities).

Bill 185, *Cutting Red Tape to Build More Homes Act, 2024*

On June 6, 2024, Bill 185, *Cutting Red Tape to Build More Homes Act, 2024* received Royal Assent. The new legislation aims to support the provincial government's goal of building 1.5 million homes by 2031 by reducing barriers to housing development. It amended multiple statutes including the *Municipal Act*, the *Development Charges Act*, and the *Planning Act*.

Some of the changes to the *Planning Act* that resulted from this legislation included:

- Introducing a new 'use it-or-lose it' authority for municipalities to lapse unexercised draft plan of subdivision and site plan approvals and reallocate infrastructure servicing commitments from stalled to shovel-ready developments to promote timely delivery of housing post-planning approval;
- Removing the planning application fee refund framework introduced through Bill 109;
- Exempting public universities from planning approvals to facilitate faster construction of student residences;
- Limiting third-party appeals for approved official plans and zoning by-laws; and
- Removing planning authorities from seven upper-tier municipalities.

Bill 17, *Protect Ontario by Building Faster and Smarter Act, 2025*

Bill 17, *Protect Ontario by Building Faster and Smarter Act, 2025* was tabled in the Ontario legislature on May 12, 2025 and received Royal Assent on June 5, 2025. Bill 17 amended various pieces of legislation with respect to housing, infrastructure, and transit, including:

- Amendments to the *Development Charges Act, 1997* that: expand DC deferrals (from building permit issuance to occupancy permit issuance), which were previously limited to rental housing development and institutional development, to all forms of development; eliminate interest payments on deferred DCs, except for interest that had accrued before the Act came into effect; establish that DCs owed are the lower of the (frozen) DC rates as of the date of submission of a zoning by-law amendment or site plan application, including any interest, or the DC rates in effect at the time the DCs are payable; and exempt long-term care homes from DCs;
- Amendments to the *Planning Act* that: limit the scope of municipalities' ability to require specific studies and reports as part of a complete planning application, and to exclude sun/shadow, wind, urban design, and lighting studies as part of these required reports and studies; and establish a prescribed distance from an

established minimum setback in a zoning by-law (expressed as a percentage of the minimum setback distance), to be identified in regulation, that will be permitted as-of-right without a zoning by-law amendment or minor variance; and

- Amendments to the *Building Code Act* that: prevent municipalities from passing by-laws respecting the construction or demolition of buildings, which effectively prevent them from applying green building standards.

On the same day Bill 17 was introduced in the Ontario legislature, the Province also filed [O. Reg 54/25](#) under the *Planning Act*, which prevents municipalities from requiring more than five percent (5%) of either the total gross floor area, excluding common areas, or the total number of dwelling units within a development as affordable housing under an inclusionary zoning by-law, and prevents affordable housing required under an inclusionary zoning bylaw from remaining affordable for longer than 25 years.

2.1.3 Regional/Upper-tier Municipal Policy and Regulatory Context

Durham Regional Official Plan

[Envision Durham](#), the Durham Region Official Plan, was adopted on May 17, 2023, as the Region's blueprint for land use planning and development. *Envision Durham* was approved by the Ministry of Municipal Affairs and Housing with modifications, in part, on September 3, 2024 and, in full, on December 13, 2024. As of January 1, 2025, the Region is defined as an "upper-tier municipality without planning responsibilities" pursuant to Bill 23, *More Homes Built Faster Act, 2022*. *Envision Durham* now forms part of the eight lower-tier municipalities' official plans until it is repealed or otherwise amended.

Policy 1.1.7 and Figure 2 of the Regional Official Plan require the Municipality of Clarington to plan for the required services and infrastructure to support, at a minimum, a population of 221,020 (+115,750 residents from 2021), 80,160 households (+44,190 households from 2021), and 70,320 jobs (+40,400 jobs from 2021) in Clarington by 2036.

Section 3.1 of *Envision Durham* contains the Region's housing policies. Policy 3.1.2 requires the provision of a minimum of 15 years of land supply through residential intensification and redevelopment on lands designated for residential development within Settlement Areas and through Urban Area expansions, if necessary.

Policy 3.1.13 encourages municipalities to develop local housing strategies and to increase the supply of affordable, special needs, and appropriate housing of all types, sizes, densities, and tenures to households of various socioeconomic backgrounds and of all ages and abilities.

Policies 3.1.20 and 3.1.21 require that at least 25% of all newly produced dwellings within the Region and 35% of all newly produced dwellings in Strategic Growth Areas to be housing affordable to low- and moderate-income households.

Policies 3.1.28, 3.1.29, 3.1.30, and 3.1.31 encourage municipalities to regulate the demolition and conversion of rental housing on sites containing six or more rental units, which require amendments to *Envision Durham* and local municipal plans to permit the conversion of rental housing to condominium units if it would affect six or more rental units.

Policy 5.1.14 and Figure 9 of the Regional Official Plan require Clarington's Official Plan to provide an intensification strategy, in consultation with the Region, that includes a strategy for implementing the following intensification targets for the Municipality: (1) total housing unit growth of 44,200 by 2036; and (2) 17,460 units allocated to intensification (15% of the Regional intensification total). The strategy must also identify how it will encourage additional residential units and other forms of 'gentle' intensification, achieve the planned function and minimum density targets for Strategic Growth Areas and other designated nodes and corridors, and identify other areas appropriate for intensification, among other requirements.

Map 1 of *Envision Durham* identifies two Protected Major Transit Station Areas (PMTSAs) surrounding the planned GO stations in Courtice and Bowmanville.

At Home in Durham: Durham Region Housing Plan (2014-2024)

Under the [Housing Services Act](#), local service managers are required to develop 10-year housing and homelessness plans to guide the delivery of housing and homelessness programs and services within their respective jurisdictions. [At Home in Durham](#) was Durham Region's 10-year housing and homeless plan from 2014 to 2024. The Plan was guided by four broad overarching goals: (1) End Homelessness in Durham; (2) Affordable Rent for Everyone; (3) Greater Housing Choice; and (4) Strong and Vibrant Neighbourhoods. The Region is currently in the process of developing a new 10-year housing and homelessness plan.

Region of Durham Master Housing Strategy (2020)

Durham Region's [Master Housing Strategy](#) (MHS) (last updated November 2020) is a living document that is intended to operationalize the vision set out in *At Home in Durham*. Under the Strategy, the Region committed to revitalizing the Durham Regional Local Housing Corporation (DRLHC) portfolio, reviewing surplus public lands and their social and community benefits, developing a Regional Community Improvement Plan (CIP) with incentives for the provision of affordable housing, and reviewing and modernizing the homelessness and emergency shelter system to eliminate chronic homelessness. Among the Strategy's expected outcomes included the initiation of the development of 1,000 new affordable housing units by 2024.

At Home Incentive Program

The [At Home Incentive Program \(AHIP\)](#) is a program of Durham Region that provides capital funding and streamlines planning approvals for eligible affordable housing developments to support the affordable housing targets set out in the At Home Regional Housing Plan and MHS. To be eligible for funding, a project must contain at least five affordable housing units and involve either new construction, conversion of non-residential buildings to purpose-built rental buildings, the addition of new affordable housing buildings or units to existing buildings, or the development of a social housing property in such a way that increases the supply of affordable units. Affordable housing under this program is defined as housing with monthly occupancy costs of 100% or less of the average market rent by bedroom type in the Region.

The AHIP program was approved by Regional Council on March 23, 2022. During its first two years, the program provided \$17.7 million in funding to support the creation of 209 affordable rental units in areas of Durham Region outside of Clarington. On March 26, 2025, the Region [announced](#) it will be allocating \$13.25 million in AHIP funding toward three new affordable housing projects together containing 141 new affordable rental units, including \$10.562 million for two projects containing 125 new affordable rental units in the Courtice community of Clarington.

Championing Affordable Rental and Seniors' Housing Across Durham Region

[Championing Affordable Rental and Seniors' Housing Across Durham Region](#) (CARSHADR) is a report of the Regions' Affordable and Senior's Housing Task Force, which convened monthly between December 2016 and June 2017. Endorsed by Regional Council in 2017, CARSHADR is a six-point action plan with 34 recommendations to address the need for more affordable rental housing for low- and moderate-income households and more housing choices for seniors. Key recommendations included developing a list of priority sites and measures for affordable rental housing in each municipality in Durham Region with municipal partners (1-6 and 1-7) and preserving purpose-built rental housing by encouraging municipalities to adopt demolition control and replacement by-laws (1-8).

Durham Access to Social Housing (DASH)

[Durham Access to Social Housing \(DASH\)](#) is the arm of Durham Region that administers the waiting list for rent-geared-to-income (RGI) and 'modified' (accessible) units at social housing properties and select private rental units throughout the Region. DASH operates a website on which it publishes vacancies in the Region's existing social housing stock and in which waiting list candidates may express interest when vacancies become available.

Durham Regional Local Housing Corporation (DRLHC)

[Durham Regional Local Housing Corporation \(DRHLC\)](#) is the largest and publicly-owned social housing provider in Durham Region. DRHLC manages approximately 1,300 social housing units across 23 properties in Ajax, Pickering, Whitby, Oshawa,

Bowmanville, Port Perry, Uxbridge, Cannington and Beaverton.⁵ All units are 100% Rent-Geared-to-Income (RGI) and filled through the DASH waitlist.⁶

Durham Region Non-Profit Housing Corporation (DRNPHC)

[Durham Region Non-Profit Housing Corporation](#) (DRNPHC) is a non-profit social housing provider that manages over 1,100 social rental housing apartment and townhouse units across 19 sites within the Region, including two sites in Bowmanville: [Bowmanville Heights](#) (42 Freeland Avenue, 66 townhouses) and [Mearns Meadows](#) (94 Concession Street East, 60 townhouses).

Durham Region Development Charge Bylaw

Durham Region's Development Charge Bylaw ([42-2023](#)) and latest DC schedule ([37-2024](#)) authorize the Region to levy fees from real estate developers to pay for the capital costs of infrastructure necessary to service new development (e.g. roadways, sewer and water systems, public facilities and facility improvements). Under the bylaw, non-profit housing development and affordable housing units provided under an inclusionary zoning by-law are exempt from DCs.

2.1.4 Lower-tier Municipal Policy and Regulatory Context

Clarington Official Plan

The [Municipality of Clarington Official Plan](#) sets out local Council's objectives and policies for land use planning and development. Section 6 contains the Municipality's housing policies and encourages a diversity of housing in terms of types, tenures, and costs to accommodate the needs of households of all ages, abilities, and incomes.

Policy 6.3.2 encourages affordable housing on lands designated as Centres and Corridors to reduce travel needs and promote non-vehicular forms of transportation, including public transit, cycling, and walking.

Policies 6.3.5, 6.3.6, and 6.3.7 contain provisions permitting accessory apartments and garden suites on detached lots throughout the Municipality, subject to restrictions.

Clarington Strategic Plan 2024-2027

[Clarington's Strategic Plan 2024-2027](#) sets out the Municipality's strategic priorities over the next four years to enhance the quality of life in the community. Priorities under the Plan are organized under three pillars: (1) Lead – Exceptional Municipal Services and

⁵ Durham Region (n.d.). *Durham Regional Local Housing Corporation*.
<https://www.omssa.com/docs/OMSSA%20Supporting%20Tenants,%20Preserving%20Tenancies.pdf>

⁶ Ibid.

Governance; (2) Connect – Safe, Diverse, Inclusive and Vibrant Community; and (4) Grow Responsibly – Resilient, Sustainable and Complete Community.

Under the Connect pillar, priority C.2.2. is to support and invest in the creation of housing to meet the needs of the community by undertaking the following actions:

- Identify the range of housing needed;
- Report on diversity of housing type approvals;
- Complete Non-profit Affordable Housing fund;
- Improve the development approvals process; and
- In collaboration with upper levels of government and partners, support the implementation of Durham Region's Housing Plan to address housing attainability, affordability and diversity of housing.

Clarington Development Charges Background Study and Bylaw

In 2020, Clarington retained Watson & Associates Economists Ltd. to prepare a [DC background study](#) in support of the development of a new DC bylaw. [By-law 2021-011](#) is the Municipality's current DC bylaw, which does not exempt non-profit housing development from DCs (as does Durham Region's DC bylaw) but does permit DCs levied on non-profit housing developments to be paid in 21 installments beginning from the date of occupancy, with each subsequent installment, including interest, payable on the anniversary date each year thereafter (section 18 (3)).

Community Benefit Charges Strategy and Bylaw

Clarington recently retained Hemson Consulting to prepare a [Community Benefit Charges \(CBC\) Strategy](#) (dated March 24, 2025) to support the development of a new CBC bylaw. The Strategy contemplates the use of CBCs as a growth funding tool to support the provision of affordable housing and budgets \$2 million in gross capital costs over the 10-year period from 2025-2034 for eligible expenses, which include construction, planning application fees, development incentives, and other capital costs associated with the development of affordable housing units. Clarington is currently in the process of preparing a CBC bylaw.

Comprehensive Zoning Bylaws (84-63 and 2005-109)

[Zoning By-Law 84-63](#) regulates the use and development of lands within Clarington between Lake Ontario and the Oak Ridges Moraine, while [Zoning By-law 2005-109](#) regulates the use of lands within Clarington that are located on the Oak Ridges Moraine. Most of the Municipality is zoned for Agriculture (A) and Oak Ridges Moraine Protection Zone (EP), with lands within the Municipality's towns largely designated for Residential (R) and Industrial (I) uses. Selected lands in Courtice are designated Mixed Use (MU) while pockets of lands designated for Commercial (C) and Institutional (P) uses can be found in most of the larger towns.

Additional Dwelling Units Bylaw (2021-081) and Proposed Changes

In 2021, Clarington passed Bylaw [2021-081](#), which amended the Municipality’s zoning bylaws to permit Additional Dwelling Units (ADUs) within single-detached houses, semi-detached houses, and townhouses, or any accessory building on the same lot as one of these houses. In 2024, the Municipality passed [Official Plan Amendment 137](#) to the Clarington Official Plan and [Zoning By-law Amendment 2024-033](#) to implement provisions from *Bill 23, More Homes Build Faster Act* and permit up to two ADUs on a lot – one within a single-detached house, semi-detached house, or townhouse and one within an accessory building – for a maximum of three dwellings per urban residential lot.

Property Standards Bylaw (By-Law 2007-070)

[By-law 2007-070](#) is Clarington’s comprehensive property standards bylaw and sets out minimum standards for residential properties as provided in the *Building Code Act* to promote the health and welfare of residents. Section 3.59 of the bylaw requires that each house containing more than one dwelling unit has at least two exits, both of which may be common or one may be common and the other may be an exterior stair or fire escape.

2.2 Community Profile

This section provides a baseline demographic profile of Clarington’s population, including its size and growth, age distribution, mobility, and migration characteristics. Demographic and economic information on households (as opposed to individuals) is explored later in section 3.

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	92,015
	2021	101,425
Population Growth (Number)	Total	9,415
	Percentage	10.2%
Age (Years)	Average	39.6
	Median	39.2
Age Distribution	0 - 14 years	19,615
	15 - 64 years	66,140
	65+ years	15,665
Mobility (within previous year)	Movers	10,005
	Non-movers	89,615
	Non-migrants	3,650
	Migrants	6,350
Mobility (within previous five years)	Movers	35,790
	Non-movers	58,750

2.2.1 Population		
Characteristic	Data	Value
	Non-migrants	10,595
	Migrants	25,200

Data source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables

Population Growth

In 2021, Clarington had a total population of 101,425, which reflected an increase of 9,415 residents (+10.2%) from 2016. This made Clarington the fastest-growing municipality in Durham Region during that timeframe. According to the Durham Official Plan, Clarington is expected to add 115,750 residents between 2021 and 2051, which represents a projected increase in population of 110.0%, which is the second-highest projected rate of population growth among municipalities within the Region.

Population Age

In 2021, Clarington had one of the youngest populations in Durham Region, with an average age of 39.6 years and a median age of 39.2 years. Low average and median ages were the result of a high share of residents aged 14 years and under, which accounted for 19.3% of the total population (the highest proportion in the Region).

Despite the high share of children, Clarington's population is also aging. Adults aged 65 years and older experienced the highest rate of growth (+24.2%) of any age group between 2016 and 2021. Clarington also recorded the sharpest growth (+28.7%) in the number of residents aged 75 years and older. Conversely, the only age group to decline during this period was those aged 15 to 24 years (-5.3%).

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	15,305
Non-Immigrants	Total	85,010
Recent Immigrants (2016-2021)	Total	1,430
Interprovincial migrants (2016-2021)	Total	910
Indigenous Identity	Total	2,635

Data source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables

Population Mobility Trends

As of 2021, over one-third (37.9%) of Clarington's population (35,790 residents) had moved within the previous five years. Most movers were intraprovincial migrants who had moved from another Municipality within Ontario (23,155 residents, or 64.7% of all movers) while one in three movers (10,595 residents, or 29.6% of all movers) had moved within Clarington. Only 910 residents (2.5% of all movers) were interprovincial

migrants who had moved from another Province, while the remaining 1,135 residents (3.2% of movers) were external migrants who had moved to Clarington from another country (but had not necessarily immigrated to Canada) in the previous five years. Approximately one quarter of all movers (10,005 residents, or 28.0%) and migrants from outside Clarington (6,350 residents, or 25.2%) from the previous five years had moved within the previous year.

Immigration Trends

As of 2021, only 15.2% of Clarington's residents were immigrants, which was one of the lowest shares among Durham and other nearby municipalities, including Oshawa (22.1%), Whitby (27.8%), Ajax (41.8%), and Pickering (36.3%). However, between 2016 and 2021, Clarington's total immigrant population grew by 4,260 people, which represented a 38.6% increase and the second-fastest rate of growth in the immigrant population among municipalities in Durham Region.

Recent immigrants to Canada (immigrated within previous five years) comprised a smaller proportion of all immigrants in Clarington (1,430 residents or 9.3% of all immigrants compared to Durham Region (19,675 residents, 10.6%), Oshawa CMA (11,555 residents, 12.6%), and Ontario (584,680 residents, 13.9%). This suggests that, although the immigrant population is growing in Clarington, this population was more likely to have lived in another jurisdiction upon immigrating to Canada and then had migrated to Clarington later in life (meaning they are less likely to be recent immigrants).

In 2021, immigrants in Clarington had a higher homeownership rate (89.5%) than non-immigrant households (84.7%). Immigrant homeownership is also higher than non-immigrant homeownership in Durham Region (84.4% for immigrants, 75.5% for non-immigrants) and Ontario (69.7% for immigrants, 67.8% for non-immigrants), although the immigrant homeownership rate is highest in Clarington.

Indigenous Population

In 2021, 2.6% of Clarington's population (2,635 individuals) identified as Indigenous, which represented an increase of 305 people (+13.1%) from 2016. Among those identifying as Indigenous, 50.5% identified as First Nations, 39.1% as Métis, and 2.5% as Inuit.

Only one in five (19.6%) of households led by Indigenous peoples in Clarington are owner households, compared to 85.8% of households led by non-Indigenous peoples. Similarly, large disparities between Indigenous and non-Indigenous rates of homeownership exist in Durham Region (14.2% for households led by Indigenous peoples, 79.0% for households led by non-Indigenous peoples) and Ontario (24.7% for households led by Indigenous peoples, 68.9% for households led by non-Indigenous peoples).

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

Population growth has naturally increased the demand for housing in Clarington. Between 2016 and 2021, the population grew by 9,414 (+10.2%) and the number of households in the Municipality increased by 3,115, from 32,838 to 35,953 (+9.5%). This means that one occupied dwelling was added for every 3.02 new persons, which exceeded the average household size in Clarington of 2.8 persons. This is indicative of constrained household formation (population growth outstripping household growth) in Clarington. Despite such constraints, Clarington's rate of household growth was notably higher than that of Durham Region (+6.6%) and Ontario (+6.2%), which suggests that the Municipality is grappling with growth pressures.

Although single-detached houses accounted for the largest proportion of absolute household growth between 2016 and 2021, *rates* of household growth were highest within denser housing forms. Between 2016 and 2021, the number of households living in high-rise apartment buildings increased from 265 to 525 (+98.1%), the number of households living in low-rise apartment buildings increased from 2,730 to 3,200 (+17.2%), and the number of households living in row houses increased from 2,730 to 3,200 (+14.1%). In contrast, the number of households in single- and semi-detached houses increased by 1,995 (+7.7%) and 40 (+3.9%) respectively. This suggests that population growth in Clarington is increasing the demand for higher-density housing.

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

This section provides a profile of Clarington's households and labour force, including household size, type, income, and tenure characteristics, trends in household formation and suppression, and the economic characteristics of workers.

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	32,838
	2021	35,953
Household income (Canadian dollars, 2020)	Average	\$128,800
	Median	\$112,000
Tenant Household Income (Canadian dollars, 2020)	Average	\$81,100
	Median	\$67,000
Owner household income (Canadian dollars, 2020)	Average	\$136,800
	Median	\$120,000
Average household size (Number of members)	Total	2.8
Breakdown of household by size (Number of households)	Total	35,950
	1 person	6,540
	2 persons	11,560
	3 persons	6,580
	4 persons	7,140
	5 or more persons	4,130
Tenant households (Number of households)	Total	5,150
	Percentage	14.3%
Owner households (Number of households)	Total	30,800
	Percentage	85.7%
Percentage of tenant households in subsidized housing	Percentage	6.5%
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	Planned Courtice and Bowmanville GO stations not yet complete. *Data unavailable on current household counts within 800m of planned transit stations
Number of one-parent families	Total	4,640
	Percentage	15.6%
Number of one-parent families in which the parent is a woman+	Total	3,535
Number of one-parent families in which the parent is a man+	Total	1,105
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	915
	Low (21% – 50% AMHI)	5,300
	Moderate (51 – 80% AMHI)	7,015

3.1.1 Household Income and Profile		
Characteristic	Data	Value
	Median (81% - 120% AMHI)	9,060
	High (>120% AMHI)	13,375

Data source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables; HART Federal Housing Needs Assessment Template Tool

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?

Household Trends

In 2021, there were a total of 35,953 households in Clarington, which represented an increase of 3,115 households (+9.5%) from 2016. This rate of household growth was notably higher than that experienced by Durham Region (+6.6%), the Oshawa Census Metropolitan Area (CMA) (+7.3%), and Ontario (+6.2%) at large.

Household Tenure

Homeownership is the dominant household tenure in Clarington, although demand for rental housing is increasing. In 2021, the homeownership rate in Clarington was 85.7%, which was down from 88.1% in 2016 and 88.8% in 2006. Despite the decline, as of 2021, the prevalence of homeownership remains significantly higher in Clarington than in Durham Region (78.6%), the Oshawa CMA (74.9%), and Ontario (68.4%). Between the 2016 and 2021 Censuses, renter household growth significantly outpaced ownership household growth in Clarington. The rate of renter household growth was 32.1% (1,250 households), compared to 6.4% (1,865 households) for owners, which represents the fastest rate of renter household growth and one of the highest absolute increases in renter households among the municipalities in Durham Region.

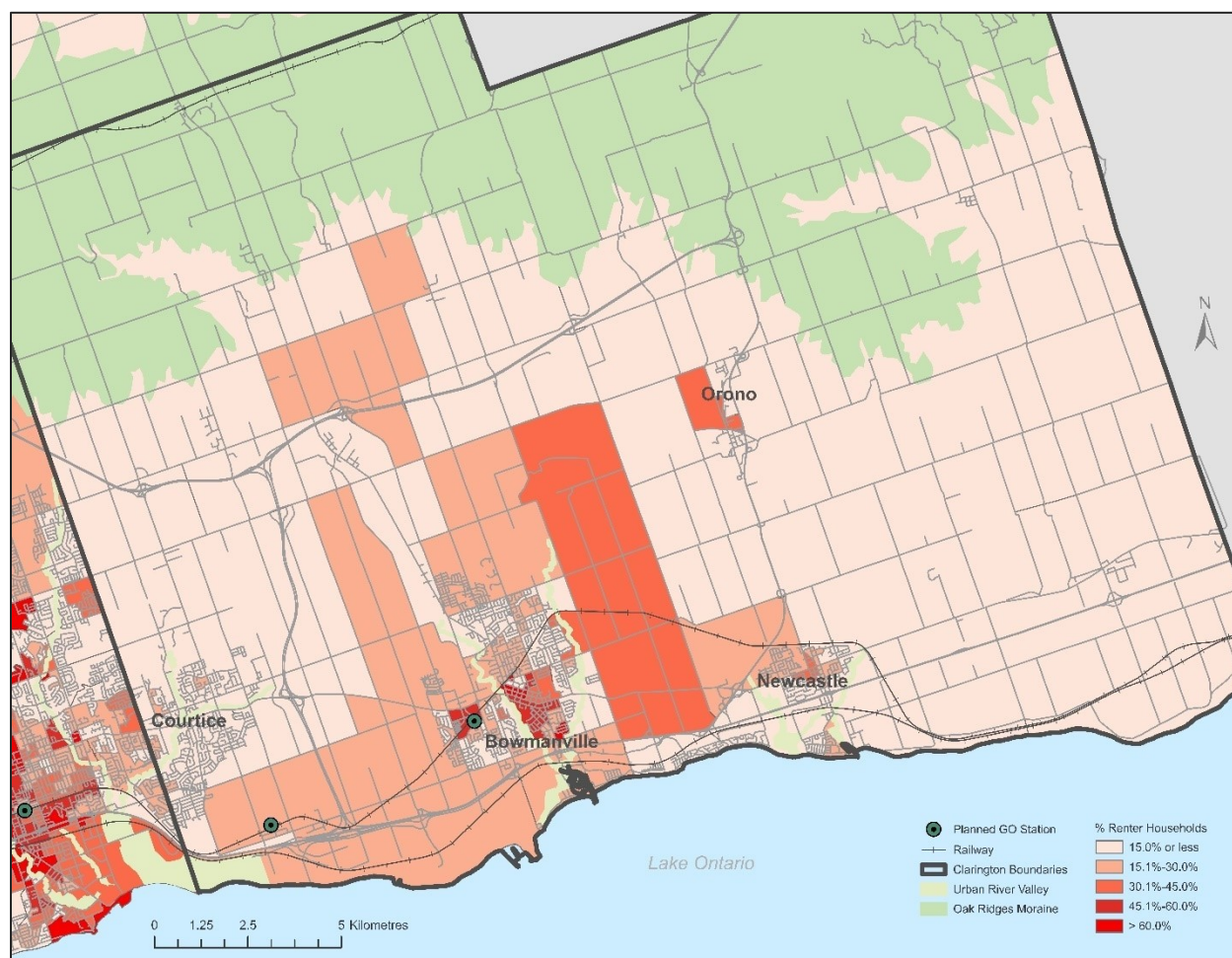
Figure 1 maps the spatial distribution of renter households in the Municipality and illustrates that renters are concentrated in the core of Bowmanville, with small proportions of rented dwellings in rural areas outside of Bowmanville and Orono. The latter may be leased by farmers and other agricultural workers.

Household Size and Type

In 2021, the average household size in Clarington was 2.8 persons, which remained stable since 2016 and corresponded with the average in each of Durham Region, Oshawa CMA, and Ontario. Households comprised of two people were the most common size (32.2%) of household, followed by households with four or more people (31.3%). Three-person households accounted for 18.3% of all households, while one-person households represented 18.2% of all households.

Between 2016 and 2021, the largest absolute increase in households by size occurred among four-or-more-person households, which grew by 1,105. However, one-person households experienced the fastest rate of growth (13.6%) over the same period. Couples with children represented the most prevalent household type in Clarington (35.9%), followed by couples without children (25.3%), one-person households (18.2%), and lone-parent families (9.1%).

Figure 1: Renter Households as a Percentage of All Households by Census Dissemination Area in Clarington, 2021



Data source: Map prepared by SHS using data from Statistics Canada, 2021 Census (accessed from the Region of Durham Open Data Portal)

Household Incomes

In 2020, Clarington's average household income (before taxes) was \$128,800, slightly above the Durham Region average of \$126,800. Owner households had an average income of \$136,800 and renter households had an average income of \$81,100. The median household income in Clarington was \$112,000.

HART uses different percentages of Area Median Household Income (AMHI) to classify households by income status (very low-income, low-income, moderate-income, 'median-income', and high-income). HART defines very low-income households as households with incomes of 20% or less of AMHI, low-income households as households with incomes between 21% and 50% of AMHI, moderate-income households as households with incomes between 51% and 80% of AMHI, 'median'-income households as households with incomes between 81% and 120% of AMHI, and high-income households with incomes of more than 120% of AMHI.

According to this classification, in 2020, 2.6% of households in Clarington were considered very low-income and 14.9% were considered low-income, 19.7% were moderate-income, 25.4% were 'median'-income, and 37.5% were high-income. This suggests that Clarington's population is of relatively high income.

Household and Income Growth Over Time

The high rate of growth among single-person households contributed to the high rate of household growth within apartment buildings. Absolute growth in the number of one-person households (785) almost directly corresponded with growth in the number of occupied dwellings in apartment buildings (730). Approximately one third (940 households, 30.2%) of all household growth between 2016 and 2021, occurred among non-family households, notwithstanding non-family households comprising merely one fifth (19.5%) of all households in Clarington in 2016.

Despite the growth in one-person and non-family households, couple-family households comprised well over half (61.2%) of all households in Clarington as of the 2021 Census. The proportions of households that were couple-families with children (35.9%) and couple-families without children (25.3%) exceeded the proportions of households that were couple-families with children (27.6%) and couple-families without children (24.1%) in Ontario.

In 2021, the median household income of owners (\$120,000) was twice as high as the median household income of renters (\$67,000). However, between 2015 and 2020, the rate of growth in the median household income was nearly twice as high among renters (+40.5%, up from \$47,682 in 2015) than it was among owners (+16.7%, up from \$102,800 in 2015). This high rate of income growth among renters likely reflected the effects of diminishing access to homeownership, with higher-income prospective first-time home buyers renting later into life.

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.⁷

As Table 3 demonstrates, headship rates (rates of household formation) in Clarington have been declining steadily over time, with the sharpest decline occurring among young adults. Between 2001 and 2021, the overall headship rate among adults aged 25 to 34 years declined from 43.4% to 35.3%, which equated to the suppression of 1,054 households that would have been formed if young adults had maintained a rate of household formation in line with those of previous generations.⁸ This unmet housing need represented 22.9% of all households (4,610) led by adults aged 25 to 34 years in 2021, meaning suppressed household formation among young adults equated to nearly a quarter of their existing housing demand. Across all age cohorts, it is estimated that a total of 1,860 households were suppressed in Clarington between 2001 and 2021 (Table 3).

Because headship rates have declined over time, it is anticipated that the suppression of household formation will continue in the absence of materially improved housing availability and affordability (see Table 4). If we assume that age-specific headship rates continue to change in the future at a rate equal to the average percentage point change in age-specific headship rates between past Censuses (2001-2021), we project that the headship rate of adults aged 25 to 34 years will continue to decline by 3.1 percentage points to 32.0% by 2026, by 6.2 percentage points to 28.6% by 2031, and by 9.3 percentage points to 25.2% by 2036, barring any significant improvement in housing market conditions (see figure 2).

⁷ 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.

⁸ This figure is calculated by multiplying the 2001 headship rate of adults aged 25 to 34 years (43.4%) by the population aged 25 to 34 years as of each of the 2001 and 2021 Censuses, and then calculating the difference in the estimated number of households for each Census year.

Table 3: Estimated Household Suppression by Age of Primary Household Maintainer in Clarington, 2001-2021

Age Cohort	Expected Households (2021 population X 2001 age-specific headship rate)	Actual Households (2021 population X 2021 age-specific headship rate)	Suppressed Households (Actual - Expected Households)	Suppressed Households as % of Existing Households
15-24 yrs	449	185	-264	-142.7%
25-34 yrs	5,664	4,610	-1,054	-22.9%
35-44 yrs	7,672	7,570	-102	-1.3%
45-54 yrs	7,141	6,970	-171	-2.4%
55-64 yrs	7,151	7,570	0	0.0%
65+ yrs	9,029	8,760	-269	-3.1%
TOTAL			-1,860	-5.2%

Source: Statistics Canada Census Topic-based Tabulations (2001 and 2021)

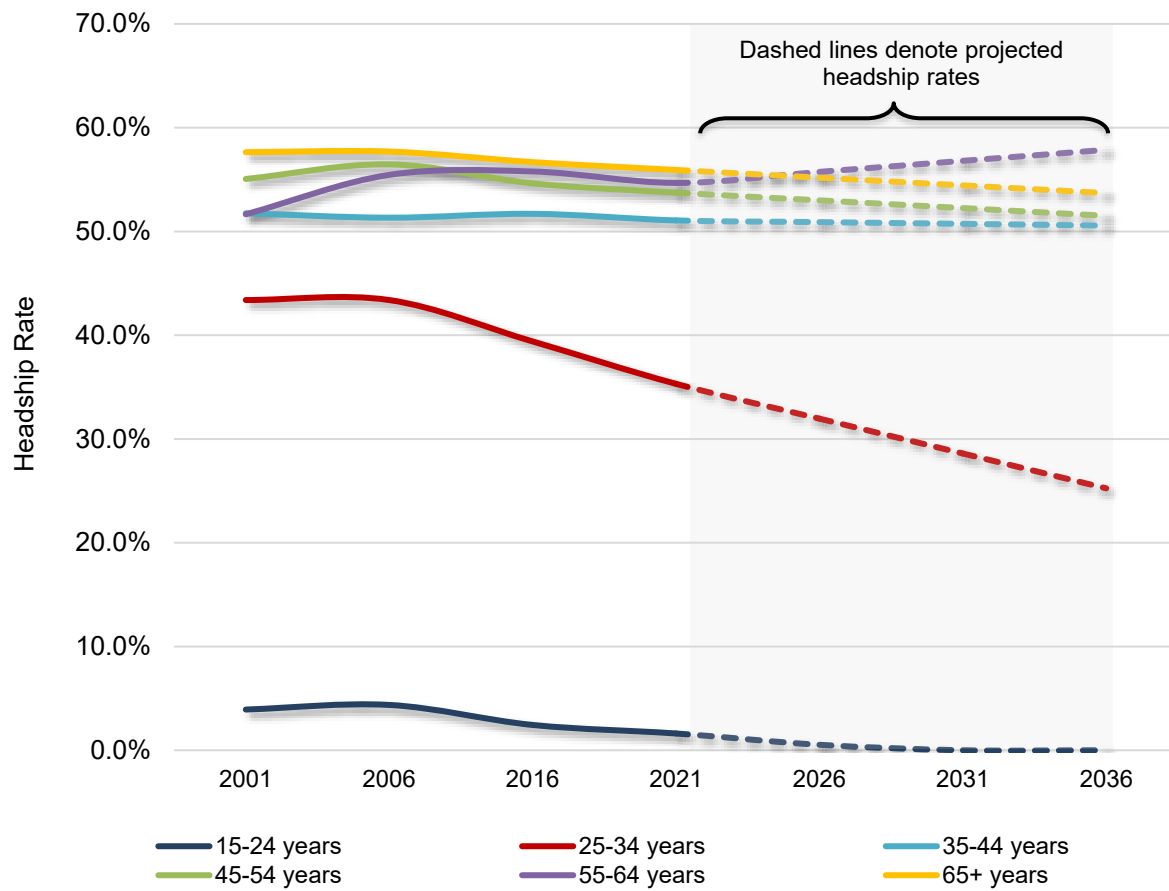
Table 4: Actual and Projected Headship Rates in Clarington, 2001-2036

	2001	2006	2016	2021	2026	2031	2036
15 to 24 years	3.9%	4.4%	2.4%	1.6%	0.5%	0.0%	0.0%
25 to 34 years	43.4%	42.0%	39.4%	35.3%	32.0%	28.6%	25.2%
35 to 44 years	51.7%	51.3%	51.7%	51.1%	50.9%	50.7%	50.6%
45 to 54 years	55.1%	56.5%	54.6%	53.7%	53.0%	52.2%	51.5%
55 to 64 years	51.7%	55.5%	55.8%	54.7%	55.7%	56.8%	57.9%
65+ years	57.6%	57.7%	56.7%	55.9%	55.2%	54.4%	53.7%

Notes: Projected headship rates are calculated by adjusting actual 2021 age-specific headship rates by the average percentage point change in the age-specific headship rate between previous Censuses. Each percentage point change between the 2006 and 2016 Censuses was divided by two (2) before calculating past averages given there was a 10-year gap between these Censuses.

Source: Statistics Canada Census Topic-based Tabulations (2001, 2006, 2016, and 2021)

Figure 2: Actual and Projected Headship Rates by Age of Primary Household Maintainer in Clarington, 2001-2036



Data source: Statistics Canada Census Topic-based Tabulations (2001, 2006, 2016, and 2021)

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	54,265
Number of workers by industry (Top 10 only)	Health care and social assistance	7,265
	Retail trade	5,945
	Construction	5,250
	Educational services	4,420
	Manufacturing	3,685
	Public administration	3,555
	Professional, scientific and technical services	3,235
	Accommodation and food services	2,525
	Administrative and support, waste management and remediation services	2,445
	Utilities	2,405
Unemployment rate and participation rate (Percent)	Unemployment rate	11.1%
	Participation rate	66.9%
All classes of workers (Number)	Total	52,815
Employees (Number)	Total	46,310
Permanent position (Number)	Total	40,405
Temporary position (Number)	Total	5,915
Fixed term (1 year or more, Number)	Total	1,780
Casual, seasonal or short-term position (less than 1 year, Number)	Total	4,130
Self-employed (Number)	Total	6,500
Number of commuters by commuting destination	Within census subdivision	10,585
	To different census subdivision	12,875
	To different census division	7,005
	To another province/territory	35
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	34,305
	Public transit	790
	Walked	875
	Bicycle	40
	Other method	705

Data source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables

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?

Housing demand and affordability in a community are shaped by its labour conditions. Economic characteristics, employment trends and commuting trends further influence the types of housing needed to meet the needs of local households.

Economic Characteristics

In 2021, Clarington's population had relatively strong economic and labour market prospects. Although the unemployment rate in Clarington had increased from 7.4% in 2016 to 11.0% in 2021 due to the COVID-19 pandemic, unemployment remained notably lower compared to Durham Region (12.8%) and Ontario (12.2%) at large. In addition, the labour force participation rate in Clarington (66.9%) was notably higher than in Durham (64.9%) and Ontario (62.8%). The labour force participation rate was 70.7% and 63.3% for men and women, respectively.

Employment Trends

In 2021, the most common employment sector for Clarington residents was health care and social assistance, accounting for 13.4% of workers. This was followed by retail trade (11.0%), construction (9.7%), and educational services (8.1%). Manufacturing employment declined significantly over this period, with the sector shedding 1,015 jobs (-21.6%) between 2016 and 2021, employing only 6.8% of the labour force in 2021.

The proportion of Clarington's labour force that was employed in precarious, temporary or seasonal industries and/or the primary sector of the economy (e.g. natural resources, agricultural, and tourism industries) was relatively small. In 2021, there were 4,130 workers (7.8%) in casual, seasonal, or short-term (CSS) positions of less than one year, which represented a lower rate of CSS employment (of less than one year) than in Durham Region (8.1%) and Ontario (8.6%). Just under half (42.2%) of all workers worked part of the year and/or part time, although the prevalence of part-time employment was also lower than in Durham Region (43.7%) and Ontario (45.5%). In terms of primary employment, very few residents of Clarington were formally employed in Agriculture, Forestry, Fishing, Hunting (730, 1.3%) or Mining and Resource Extraction (65, 0.1%) industries.

The relatively strong labour market conditions and low prevalence of employment in precarious, temporary, or seasonal industries and/or the primary sector of the economy suggests that housing market dynamics in Clarington are characterized by the supply and demand for permanent accommodation. This is evidenced by the relatively high homeownership rate in Clarington (85.7%) compared to Durham Region (78.6%) and Ontario (68.4%). Over the last five years (2019-2024), approximately two thirds (64.6%) of annual housing completions were homeowner completions while the remaining were predominantly condominium completions (30.7%).

However, this does not signify that there is no demand or need for housing among those with seasonal, casual, or short-term employment. In fact, the low prevalence of seasonal, casual, or short-term employment in Clarington is likely in part a function of the lack of temporary accommodations in the Municipality. Moreover, the proportion of households in Clarington who require rental accommodation (whether permanent or temporary) is rapidly growing (see figures 4 and 5 below), yet supply is not keeping pace with demand. Only 133 (4.7%) rental housing completions were recorded in Clarington over the last five years, despite renters comprising 14.3% of all households. Evidently, there is a need for various housing options to meet the diverse needs of Clarington's population.

Commuting Trends

In 2021, less than one quarter (11,425 workers, 23.7%) of the employed labour force in Clarington worked from home, which was lower than the proportions of people working from home in Durham Region (29.5%), the Oshawa CMA (27.2%), and Ontario (29.7%). Approximately half of the employed labour force (48.6%, 23,460 workers) worked in Durham Region (21.9% or 10,585 workers in Clarington, 26.7% or 12,875 workers outside of Clarington), while 14.5% of the employed labour force (7,005 workers) worked outside of Durham Region but within Ontario. Only 0.1% worked out of Province (35 workers) and 12.9% had no fixed workplace address (6,220 workers).

The vast majority of Clarington's labour force commuted to work by car, truck, or van, either as a driver (32,235 workers, 87.8%) or passenger (2,070 workers, 5.6%). Less than five percent of workers (1,705 workers, 4.6%) commuted to work by public transit (790 workers, 2.2%) or some form of active transportation such as walking (875 workers, 2.4%) or cycling (40 workers, 0.1%). 1.9% of the labour force (705 workers) commuted via some other undisclosed commuting mode.

Current commuting trends relying heavily on automobile use align with Clarington's existing urban land use patterns within its urban areas, consisting primarily of lower density, ground-related housing forms. This reliance on the automobile, in turn, imposes high demands on existing infrastructure such as roads, highways, and sanitary and sewer infrastructure. As Clarington gradually embraces higher-density land use and development patterns in the future, decision-makers will need to consider infrastructural needs, including access to alternative transit options, in tandem with housing needs.

A significant portion of Clarington's forecasted growth is planned to be directed towards the newly delineated PMTSAs surrounding the future Courtice and Bowmanville GO stations. As these areas transition to higher density built forms, and once the GO extension is complete and transit options increase, the overall reliance on automobiles can be reduced. Alternative transit options such as increased bus service and ride share alternatives could assist in facilitating the 'last mile' or final leg of residents' journeys to and from GO train stations.

3.6 Households in Core Housing Need

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

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. 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:

3.6.1 Income Categories and Affordable Shelter Costs		
Income Category, relative to Area Median Household Income (AMHI)	Annual Household Income (Canadian Dollars per Year)	Affordable Shelter Cost (Canadian Dollars per Month)
Very Low Income (20% or less of AMHI)	<= \$22,600	<= \$565
Low Income (21% to 50% of AMHI)	\$22,600 - \$56,500	\$565 - \$1,413
Moderate Income (51% to 80% of AMHI)	\$56,500 - \$90,400	\$1,413 - \$2,260
Median Income (81% to 120% of AMHI)	\$90,400 - \$135,600	\$2,260 - \$3,390
High Income (121% or more of AMHI)	>= \$135,601	>= \$3,391

Data source: HART Housing Needs Assessment Tool

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

3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5+ Person Household
Very Low Income (20% or less of AMHI)	<= \$565	82%	13.5%	4.5%	0%	0%
Low Income (21% to 50% of AMHI)	\$565 - \$1,413	38.7%	32.8%	16%	9.1%	3.5%
Moderate Income (51% to 80% of AMHI)	\$1,413 - \$2,260	0%	0%	28.6%	28.6%	42.9%
Median Income (81% to 120% of AMHI)	\$2,260 - \$3,390	*	*	*	*	*
High Income (121% or more of AMHI)	>= \$3,391	*	*	*	*	*

Data source: HART Housing Needs Assessment Tool

2021 Affordable Housing Deficit:

3.6.3 2021 Affordable Housing Deficit by Household (HH)						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5+ Person Household
Very Low Income (20% or less of AMHI)	<= \$565	365	60	20	0	0
Low Income (21% to 50% of AMHI)	\$565 - \$1,413	725	615	300	170	65
Moderate Income (51% to 80% of AMHI)	\$1,413 - \$2,260	0	0	90	90	135
Median Income (81% to 120% of AMHI)	\$2,260 - \$3,390	0	0	0	0	0
High Income (121% or more of AMHI)	>= \$3,391	0	0	0	0	0
Total		1,090	675	405	260	200

Data source: HART Housing Needs Assessment Tool

3.6.4 Households in Core Housing Need

Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	6,650
	Percentage	18.6%
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	2,525
	Percentage	7.2%
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	2,075
	Percentage	40.6%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	1,125
	Percentage	3.2%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	4,575
	Percentage	15.0%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	1405
	Percentage	4.0%
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	1,200
	Percentage	3.3%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	195
	Percentage	0.6%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	250
	Percentage	4.8%
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	70
	Percentage	0.2%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	955
	Percentage	3.1%
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	130
	Percentage	0.4
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	1,150
	Percentage	3.2%
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	125
	Percentage	0.4%
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	310
	Percentage	6
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	95
	Percentage	0.3%
Suitability – Owner households in unsuitable dwellings (# and %)	Total	845
	Percentage	2.7%
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	35
	Percentage	0.1%
Total households in core housing need	Total	2,635

Percentage of tenant households in core housing need	Percentage	23.9%
Percentage of owner households in core housing need	Percentage	4.8%

Data source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables

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

Housing Affordability (Income-to-Shelter Ratio)

In 2021, approximately one in five (18.6%) households in Clarington were spending 30% or more of their pre-tax income on shelter, making it the municipality with the second lowest rate of housing affordability stress in Durham Region. Incidence of housing affordability stress was significantly higher among renters than owners, with 40.6% of renters and 15.0% of owners spending more than 30% of their incomes on shelter. While housing affordability stress eased slightly across Durham Region between 2016 and 2021 (-0.7%), Clarington experienced the opposite trend. The share of households spending more than 30% of their income on shelter increased by 5.1% between 2016 and 2021, which was driven largely by a 32.3% rise in renter households experiencing affordability stress.

Although couple family households without children in general were less likely to experience housing affordability stress in Clarington (11.9%) than in Durham Region (14.5%) and Ontario (16.6%), couple family households without children who *rented* were more likely to experience housing affordability stress in Clarington (35.6%) than in Durham Region (31.4%) and Ontario (28.6%). This stood in contrast to couple family households *with* children, who were less likely to experience housing affordability in Clarington (12.2% across both tenures, 21.1% among renters) than in Durham Region (17.4% across both tenures, 26.2% among renters) and Ontario (15.9% across both tenures, 24.8% among renters). However, lone-parent family households with children who rented were significantly more likely to experience housing affordability stress in Clarington (49.7%) than in Durham Region (42.4%) and Ontario (37.5%). The highest rate of housing affordability stress by household type in Clarington was experienced by non-family households who rented (52.4%), which was similar to non-family renter households in Durham Region (53.1%) and Ontario (48.6%).

Housing affordability generally increases with household size as there are more household members who earn income and can contribute to housing expenses. Among owners in Clarington, the percentage of households spending 30% or more of their incomes on shelter in 2021 was 30.0% for 1-person households, 12.0% for 2-person households, 12.8% for 3-person households, 11.4% for 4-person households, and 14.0% for 5+person households. Among renters in Clarington, the percentage of households spending 30% or more of their incomes on shelter in 2021 was 52.6% for 1-person households, 35.5% for 2-person households, 34.2% for 3-person households,

22.4% for 4-person households, and 25.8% for 5+person households. Relatively similar proportions by household size and tenure existed in Durham Region and Ontario.

Housing Suitability

Clarington's relatively large, ground-oriented housing stock translates into relatively high rates of housing suitability among households. In 2021, only 1,150 households (3.2%) lived in unsuitable housing (an insufficient number of bedrooms for the size and makeup of resident households, according to National Occupancy Standards), compared to 5.1% of households in Durham Region, 4.9% of households in the Oshawa CMA, and 6.7% of households in Ontario. Not surprisingly, housing unsuitability is higher among renters (6.0%) than owners (2.7%), although the prevalence of housing unsuitability was lower among all household types by tenure in Clarington than in Durham Region and Ontario.

In contrast to housing affordability, housing suitability tends to decrease with household size as the number of individuals per dwelling increases, particularly for renters. In 2021, rates of housing unsuitability among owners in Clarington were 0.0% for 2-person households, 0.9% for 3-person households, 2.2% for 4-person households, and 17.3% for 5-or-more-person households. Among renters, rates of housing suitability were 2.4% for 2-person households, 8.7% for 3-person households, 15.2% for 4-person households, and 24.7% for 5-or-more-person households. Relatively similar proportions by household size and tenure existed in Durham Region and Ontario, although rates of housing unsuitability were significantly higher among 5-or-more-person renter households in Durham Region (41.2%) and Ontario (57.0%).

Housing Adequacy

Clarington's relatively new housing stock also translates into relatively high rates of housing adequacy among households. In 2021, only 1,205 households (3.3%) resided in inadequate housing (housing in need of major repairs), compared to 4.3% of households in Durham Region, 4.6% of households in the Oshawa CMA, 5.7% of households in Ontario. Not surprisingly, housing inadequacy is higher among renters (4.8%) than owners (3.3%), although the prevalence of housing inadequacy was lower among all household types by tenure in Clarington than in Durham Region and Ontario. Among Clarington's households in core housing need, only 195 households (0.6%), the majority of whom (130) were owners.

Housing inadequacy tends to increase with household size among renters but decrease or remain relatively constant with household size for owners (at least until reaching a household size of 5 or more persons). Among renters in Clarington, the percentage of households living in inadequate housing in 2021 was 2.7% for 1-person households, 5.2% for 2-person households, 5.4% for 3-person households, 6.4% for 4-person households, and 9.0% for 5-or-more-person households. In contrast, rates of housing inadequacy among owners were 3.7% for 1-person households, 3.1% for 2-person households, 2.8% for 3-person households, 2.4% for 4-person households, and 3.4%

for 5-or-more person households. Similar trends in housing inadequacy by household size and tenure hold for Durham Region and Ontario.

Core Housing Need

In 2021, 7.5% of households in Clarington were in core housing need, which represented the second lowest rate among municipalities in the Region and was lower than the Durham-wide rate of 10.6%. Similar to shelter cost-to-income ratios, renter households were disproportionately affected: 23.9% of renter households were in core housing need, compared to 4.8% of owner households. Although renters represented only 14.6% of all households in Clarington, they accounted for nearly half (46.7%) of those in core housing need. Clarington was the only Durham municipality in which both owner households (+10.7%) and renter households (+6.6%) experienced increases in core housing need between 2016 and 2021.

A full profile of characteristics of households in core housing need are provided in template tables 3.6.2 and 3.6.3. These tables demonstrate two key trends concerning core housing need. First, the incidence of core housing need is highest among very low-income households and decreases as incomes increase. Second, the incidence of core housing need is highest among one-person households and decreases as household size increases. This means that households who are tenants have lower incomes compared to owners, and have fewer household members (and therefore fewer eligible individuals who can contribute to housing expenses), making them more likely to experience core housing need. Tenant households in core housing need are more likely to reside in inadequate housing compared to owner households in core housing need, while the opposite holds true for the likelihood of a household residing in unsuitable housing.

Further discussion on changes in core housing need among owners and renters is provided in section 4 below.

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.

There are two sources of information that reflect the housing needs and challenges of priority populations in Clarington:

1. Selected characteristics of Census households for housing need, including incidence of core housing need by priority population, as [published publicly online by HART](#); and
2. Survey responses organized by priority population from the resident survey conducted between December 13, 2023 and January 7, 2024, as described in section 1.3.

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
All households experiencing CHN	Total (Households)	2,630
	Percentage (of all households)	7.5%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	*
	Percentage (of priority group)	*
CHN in households led by women	Total (Households)	1,645
	Percentage (of priority group)	11.1%
CHN in households led by single mothers	Total (Households)	635
	Percentage (of priority group)	21.1%
CHN in households led by senior(s) aged 65-84	Total (Households)	935
	Percentage (of priority group)	10.8%
CHN in households led by senior(s) aged 85+	Total (Households)	125
	Percentage (of priority group)	13.8%
CHN in households led by young adult(s) aged 18-29	Total (Households)	110
	Percentage (of priority group)	6.5%
CHN in Indigenous-led households	Total (Households)	80
	Percentage (of priority group)	10.2%
CHN in visible minority-led households	Total (Households)	355
	Percentage (of priority group)	8.2%
CHN in Black-led households	Total (Households)	105
	Percentage (of priority group)	7.75%
CHN in new-immigrant-led households	Total (Households)	35
	Percentage (of priority group)	9%
CHN in refugee-led households	Total (Households)	95
	Percentage (of priority group)	11.8%
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	0
	Percentage (of priority group)	0%
CHN in households with Non-Binary member(s)	Total (Households)	0
	Percentage (of priority group)	0%
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	670
	Percentage (of priority group)	6.6%
CHN in households with member(s) with developmental disabilities	Total (Households)	490
	Percentage (of priority group)	6.7%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	300
	Percentage (of priority group)	6%
CHN in households with Veteran member(s)	Total (Households)	45
	Percentage (of priority group)	4.7%
CHN in people experiencing homelessness	Total (people)	Not applicable
	Percentage (of priority group)	Not applicable

Data source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables

Women-led households, especially single mothers

In 2021, households led by women in Clarington were more than twice as likely to be in core housing need (11.1%) than households led by men (4.9%). Nearly a third (29.3%) of women-led households in the rental sector were in core housing need (29.3%), compared to only 7.1% of women-led households in the ownership sector. Core housing need was particularly acute among households led by single mothers, with 14.5% of ownership households led by single mothers and 40.4% of renter households led by single mothers in core housing need. Across both tenures, more than one in five (21.1%) households led by single mothers were in core housing need.

Among the 80 survey responses from Clarington residents, 58 (72.5%) identified as women who (co-)led their households alone or with a spouse or partner (as opposed to living with roommates or parents). 10 (12.5%) respondents identified as single-parents with children, and all single-parents were women. Among the ten single-parent woman respondents, seven indicated they rent their residences, one indicated they own their residence, and two indicated they were experiencing hidden homelessness, staying temporarily with friends or family because they had no place of their own.

Two single-parent women renters indicated that they regularly have trouble making rent payments when due, and another two households indicated that they have trouble paying rent every so often, but not regularly (e.g., a few times per year). The remaining six respondents did not report having trouble paying rent or making mortgage payments. Two indicated that their housing was too small, while another two indicated that their housing was unsuitable for other reasons (e.g. unsuitable for the physical needs of household members due to disability or age). None reported the need for major repairs to their residences.

The community service and housing provider survey respondents further provided insights into the housing challenges facing women-led households in Clarington, including single-parent families:

- There is a need for more affordable rentals for small families and individuals
- There is a lack of safe housing for those fleeing domestic violence
- Transitional housing and shelters are not easily accessible in Clarington
- The housing system needs to include different housing units for varying families sizes and needs

Young Adults

One in ten (11.1%) households led by adults under 24 years of age in Clarington were in core housing need in 2021, which was higher than the rate among all households (7.5%). Unfortunately, data on core housing need status among households led by young adults is unavailable by housing tenure.

Among the 80 resident survey responses from Clarington, 12 (15.0%) identified as adults aged 20 to 34 years⁹ who (co-)led their households alone or with a spouse or partner (as opposed to living with roommates or parents). Among them, six (50.0%) indicated that they rent their residences, two (16.7%) own their homes, and four (33.3%) were staying temporarily with friends or family because they had no place of their own.

One (8.3%) young adult household indicated that they regularly have trouble making rent when due, and five (41.7%) indicated that they have trouble paying rent every so often, but not regularly (e.g., a few times per year). The remaining six (50.0%) young adult households did not report having trouble paying rent or making mortgage payments. Six (50.0%) young adult households indicated that their housing was too small, and one (8.3%) reported the need for major repairs to their residence.

Respondents to the community service and housing provider survey identified the following housing challenges in Clarington pertaining to young adult-led households:

- There is a need for more affordable rentals for individuals
- There is a lack of affordable student housing
- Housing costs are too high for new families who are beginning to climb the housing ladder

Adults aged 65 years and over

In addition to young adults, one in ten (10.8%) households led by adults aged 65 years and older in Clarington were in core housing need in 2021. Incidence of core housing was nearly five times higher among renter households led by adults aged 65 years and older (34.6%) than among owner households led by adults of the same age cohort (6.7%).

Among the 80 resident survey responses from Clarington, 12 (15.0%) identified as adults aged 65 years or older who (co-)led their households alone or with a spouse or partner. Among the 12 households (co-)led by older adults, five (41.7%) indicated that they rent their residences, four (33.3%) own their homes, and one (8.3%) was staying temporarily with friends or family because they had no place of their own. The remaining two (16.7%) indicated that they have an alternative living arrangement (e.g. rent a bedroom in a family home).

One (8.3%) older adult household indicated that they regularly have trouble making rent when it is due, and three (25.0%) indicated that they have trouble paying rent every so often, but not regularly (e.g., a few times per year). The remaining eight (66.6%) did not

⁹No survey respondents from Clarington identified as being under 20 years of age.

report having trouble paying rent or making mortgage payments. None indicated that their housing was too small or reported the need for major repairs to their residences.

Respondents to the community service and housing provider survey identified the following housing challenges in Clarington that pertain to households led by older adults:

- There is a need for supports to age in place
- There is a need for supports for senior populations to remain housed
- There is a need to subsidize retirement homes so that people can receive care, meals, programs
- There is a need for seniors who cannot afford retirement homes
- There is a need for additional supports for our rapidly aging population to support their needs
- There is a need for more support for seniors who cannot afford retirement homes without waiting many years
- There is a need for more accessible homes for multi-generational and various disabilities and aging needs
- There could be micro/tiny homes to help transition people out of homelessness and to support those who are aging in our community

Upwards of half (53.3%) of service providers identified the housing situations of seniors as a major challenge in Clarington.

Indigenous Peoples

One in 10 (10.2%) Indigenous-led households in Clarington were in core housing need in 2021. Almost a quarter (24.2%) of Indigenous-led renter households were in core housing need compared to only 5.6% of Indigenous-led owner households.

Among the 80 resident survey responses from Clarington, five (3.6%) identified as Indigenous who (co-)led their households alone or with a spouse or partner (as opposed to living with roommates or parents). Among the five households (co-)led by Indigenous adults, three (60.0%) indicated that they rent their residences and two (40.0%) indicated that they own their homes.

Two (40.0%) Indigenous-led households indicated that they have trouble paying rent every so often, but not regularly (e.g., a few times per year). The remaining three (60.0%) did not report having trouble paying rent or making mortgage payments. Two (40.0%) indicated that their housing was too small, and one (20.0%) reported the need for major repairs to their residence.

Respondents to the community service and housing provider survey did not reference the housing challenges of Indigenous peoples in Clarington.

Racialized People

8.2% of households led by individuals who identified as visible minorities in Clarington were in core housing need in 2021. More than one in five households led by visible minorities in the rental sector (22.2%) were in core housing need, while only 6.7% of minority-led households in the ownership sector experienced core housing need. Among visible minority groups, households led by West Asian individuals experienced the highest incidence of core housing need (20.0%), followed by households led by Arab individuals (11.1%).

Among the 80 survey responses from Clarington residents, eight (10.0%) identified as belonging to a racialized group who (co-)led their households alone or with a spouse or partner (as opposed to living with roommates or parents). Among the eight households (co-)led by racialized adults, three (37.5%) indicated that they rent their residences, two (25.0%) own their homes, two (25.0%) were staying temporarily with friends or family because they had no place of their own, and one (12.5%) was experiencing homelessness and living in their car.

Two (25.0%) households led by racialized persons indicated that they regularly have trouble making rent when due, and two (25.0%) indicated that they have trouble paying rent every so often, but not regularly (e.g., a few times per year). Three (37.5%) households did not report having trouble paying rent or making mortgage payments. Only one (12.5%) household led by a racialized person indicated that their housing was too small, and none reported the need for major repairs to their residences.

Respondents to the community service and housing provider survey did not reference the housing challenges of racialized peoples in Clarington.

Recent Immigrants and Refugees

As of 2021, 9.0% of households led by recent immigrants (those who immigrated to Canada between 2016 and 2021) in Clarington experienced core housing need. Incidence of core housing need among renter households led by recent immigrants was more than fourfold (36.4%) the rate among all households led by recent immigrants (data on core housing need among owner households led by recent immigrants is unavailable/has been suppressed to preserve confidentiality).

More than one in 10 (11.8%) households led by refugees in Clarington were in core housing need. Nearly a quarter (23.5%) of refugee-led renter households experienced core housing need, compared to only 10.4% of refugee-led owner households.

No survey responses were received from Clarington residents who identified as new immigrants or refugees.

One respondent to the community service and housing provider survey expressed concern about growth pressures and articulated that they would like to see a pause to immigration so that the Municipality can address existing homelessness, including among refugees.

Households with activity limitations related to physical health

Households led by individuals with one or more physical activity limitations were less likely to live in core housing need (6.6%) compared to all households in Clarington (7.5%) in 2021. Incidence of core housing need was more than five times higher among renter households led by individuals with physical limitations (23.2%) compared to owner households led by the same priority group (4.2%).

Among the 80 resident survey responses from Clarington, 13 (16.3%) identified as adults living with a physical disability (issues with mobility, hearing, or sight). Among these 13 households, eight (61.5%) indicated that they rent their residences, two (15.4%) indicated that they own their homes, two (15.4%) indicated that they were staying temporarily with friends or family because they had no place of their own, and one respondent (7.7%) was the resident mentioned earlier, who identified as racialized and experiencing homelessness.

Four households (30.8%) with physical health limitations indicated that they regularly have trouble making rent when it is due, and three (23.1%) indicated that they have trouble paying rent every so often, but not regularly (e.g., a few times per year). Five (38.5%) of these households did not report having trouble paying rent or making mortgage payments. Three households (23.1%) indicated that their housing was too small and none reported the need for major repairs to their residences.

Respondents to the community service and housing provider survey identified the following housing challenges in Clarington that pertain to households with physical limitations:

- There is a need for more accessible homes for multi-generational and various disabilities/aging needs
- There is a need for affordable, clean, accessible units for all

Households with activity limitations related to mental health

Similar to households with physical limitations, households led by individuals with one or more mental health limitations were less likely to live in core housing need (6.7%) compared to all households in Clarington (7.5%) in 2021. Incidence of core housing need was also more than five times higher among renter households led by individuals with mental health limitations (22.2%) compared to owner households led by the same priority group (4.0%).

Among the 80 survey responses from Clarington residents, 21 (26.3%) identified as adults who were living with a developmental or mental health limitation. Among them, 12 (57.1%) indicated that they rent their residences, four (19.0%) own their homes, three (14.3%) were staying temporarily with friends or family because they had no place of their own, and the remaining two (9.5%) had alternative living arrangements (e.g. living with parents permanently).

Four households (19.0%) with developmental or mental health limitations indicated that they regularly have trouble making rent when it is due, and five (23.8%) have trouble paying rent every so often, but not regularly (e.g., a few times per year). Seven households (33.3%) indicated that their housing was too small and one (4.8%) reported the need for major repairs to their residence.

Respondents to the community service and housing provider survey identified the following housing challenges in Clarington that pertain to households with mental health limitations:

- Services cannot keep up with the demands of the increasing population; the respondent suggested there needs to be a pause on incoming residents as the current pace of population growth is unsustainable and will contribute to increased crime, poor health outcomes, mental illness
- There are addiction challenges facing community members and there is a need to bring back mental health and rehabilitation centres
- There is a mental health crisis
- There is a need for more accessible and affordable housing with support

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.

Between October 20 and 21, 2021, Durham Region undertook its third Point-in-Time (PiT) count to enumerate those experiencing acute/visible homelessness. A total of 573 individuals were identified as experiencing homelessness, of which 332 also responded to the Region's survey. Four (4) (1.2%) survey participants were residing in Clarington at the time of the PiT count. Despite the survey being conducted with a non-random sample of respondents, the [survey findings report](#) estimated that there were 40-41 individuals experiencing homelessness in Clarington, representing 0.04% of the Municipality's population as of the 2021 Census. This figure excludes the 'hidden' homeless population, such as individuals who may be couch surfing, which is not readily observable and could only be estimated if a random and representative sample of households in Clarington were surveyed on 'hidden' homelessness.

Since all the [emergency shelter programs](#) administered by Durham Region are located in Whitby, Ajax, and Oshawa, anyone experiencing homelessness in Clarington would likely be accessing emergency shelter and other social supports and services (such as food banks and transitional programs) available in those nearby cities rather than staying in Clarington. Altogether, the 2021 PiT count and the lack of emergency shelter options and services available to unhoused individuals suggest that visible homelessness in Clarington is relatively low, but this does not mean that individuals are not experiencing homelessness. Similarly, the lack of reliable data sources on the 'hidden' homeless population in Clarington further suggests that more research and outreach may be needed to understand the extent of hidden homelessness experienced in Clarington.

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

The Region of Durham's 2021 PiT Count found that there is a significant increase in the number of individuals experiencing homelessness in 2021 (573 individuals) compared to 2018 (291 individuals). More than half (57%) experienced chronic homelessness, while nearly 4 out of 10 (38%) experienced one-time homelessness, meaning they experienced less than 3 episodes of homelessness in 12 months. Additionally, a significant number of those experiencing homelessness were living alone (78%) while nearly 1 in 5 were unhoused with children (19%).

The PiT survey provides further insight into the main factors contributing to recent homelessness. Respondents shared that the lack of income for housing and landlord/tenant conflict were the top factors contributing to their recent experience of homelessness. Similarly, respondents shared that the top barriers to finding housing

were the high rent costs and low incomes. Other issues shared in the survey were the long wait list to access services, facing health conditions such as mental health issues or substance use, and the need for more affordable housing options and financial supports from Ontario Works.

Therefore, the lack of affordable housing options, limited available supports and services, and lower financial supports to help people access the housing they can afford are some of the main reasons why people may be experiencing homelessness in Durham Region. Even though Clarington had one of the lowest numbers of individuals experiencing visible homelessness compared to other cities in Durham Region, the lack of emergency shelter and supportive programs may be forcing its unhoused population to leave their community for nearby cities.

As of the 2021 Census, there were 1,855 refugees in private households in Clarington, representing 1.8% of the municipal population. However, by definition, all these enumerated refugees were housed, as the Census only enumerates individuals in private households. Data is not available to discern whether there are any refugee claimants in Clarington who experience homelessness.

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 are currently no temporary or emergency relief resources available to individuals experiencing homelessness in Clarington. The closest emergency shelters to Clarington are in downtown Oshawa, so any individual experiencing homelessness in Clarington would have to go to Oshawa for emergency housing and services/supports.

One resource available to individuals *at risk* of experiencing homelessness in Clarington is the John Howard Society of Durham Region: Clarington Office and Firehouse Youth Centre at 132 Church Street in Bowmanville. John Howard Society provides housing outreach and eviction prevention services to individuals and families, assisting them with finding and retaining affordable and stable housing.

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.

Clarington is, in large part, an agricultural community and has a relatively large population of temporary foreign workers. According to [Durham Region](#), there were a

total of 6,140 temporary workers in the Region (data are not available by municipality) as of 2021, representing more than a twofold increase from 2016 (3,045 workers, 101.6% increase). Housing accommodations for temporary workers must be inspected by the Durham Region Health Department prior to workers' arrival. Unfortunately, there are no publicly available data sources to reliably provide information on the degree to which their housing needs are met.

Clarington is also home to a sizeable adult student population. As of the 2021 Census, a total of 5,980 individuals in Clarington were attending a post-secondary institution (mostly in Oshawa, where there are several post-secondary institutions), representing 7.4% of the Municipality's total population. Unfortunately, there are no publicly available data on the core housing need status of students living in Clarington.

Veterans are another group in Canada that has historically grappled with housing challenges and homelessness. As of the 2021 Census, there were 940 veterans in Clarington, of which 55 (5.9%) were in core housing need. Among the 160 veterans residing in rental housing, 40 (25%) were in core housing need, which was slightly higher than the incidence among all renters (23.9%) in Clarington.

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:

Housing development in the Municipality of Clarington has long reflected the characteristics of a growing community within the Greater Toronto Area, shaped by waves of economic change, infrastructure investment, and shifting population dynamics.

Historically a rural and agricultural area, the housing landscape of Clarington began to evolve in earnest in the postwar era as nearby employment centres expanded and suburban growth spread eastward from Toronto. The construction of Highway 401 and, later, the extension of Highway 407, significantly improved access to the broader region, encouraging residential development for commuters. This period saw a strong focus on low-density, ground-related housing, especially single-detached homes, responding to demand from families attracted by relatively affordable land and proximity to employment hubs. The presence of major employers, such as the Darlington Nuclear Generating Station, further supported population and housing growth, contributing to a stable, owner-oriented housing market.

However, as Clarington grew, development pressures collided with important environmental and agricultural land protections. The Greenbelt Plan and Oak Ridges Moraine Conservation Plan introduced limits to outward expansion, prompting a slow shift toward more compact forms of development. While efforts have been made to encourage intensification and diversify the housing stock, the community remains dominated by single-detached housing.

In recent years, Clarington has experienced demographic changes that are reshaping housing demand. Younger households and families priced out of the City of Toronto have increasingly looked to Clarington for more affordable options, while the aging population of the municipality has created new pressures for accessible and smaller-scale housing. Yet, the housing supply has not kept pace. The rate of new housing starts has declined, rental options remain limited, and rental apartment development has lagged well behind regional averages. As a result, Clarington continues to face long-term challenges in delivering the range of housing needed to meet the evolving needs of its residents.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	35,950
Breakdown by structural types of units (number of units)	Single-detached	27,945
	Semi-detached	1,075
	Row house	3,125
	Apartment/flat in a duplex	910
	Apartment in a building that has fewer than 5 storeys	2,290
	Apartment in a building that has 5 or more storeys	525
	Other single attached	30
	Movable dwelling	65
	Total	35,950
Breakdown by size (number of units)	No bedrooms	75
	1 bedroom	1,875
	2 bedrooms	5,080
	3 bedrooms	16,175
	4 or more bedrooms	12,750
	Total	35,950
Breakdown by date built (number of units)	1960 or before	4,495
	1961 to 1980	5,240
	1981 to 1990	6,195
	1991 to 2000	6,750
	2001 to 2005	3,390
	2006 to 2010	3,155
	2011 to 2015	3205
	2016 to 2021	3520
	Total	35,950
Rental vacancy rate (Percent) (2021)	Bachelor	*
	1 bedroom	0.0
	2 bedrooms	0.0
	3 bedrooms+	0.0
	Total	0.0
Number of primary and secondary rental units	Primary	814
	Secondary	4,336
Number of short-term rental units	Total	*

Data source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables; Statistics Canada, Census, 2021; Canada Mortgage and Housing Corporation, Rental Market Survey, 2021

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.

HART defines low-income households as households with incomes between 21% and 50% of the Area Median Household Income (AMHI) and very low-income households as households with incomes of 20% or less of AMHI. In 2020, the median household

income in Clarington was \$112,000, which means an affordable unit for low-income households would have had maximum monthly shelter expenses of \$1,400 and an affordable unit for very low-income households would have had maximum monthly shelter expenses of \$560.

According to HART, there were 160 affordable housing units for low and very low-income households constructed between 2016 and 2021, but a decline of 195 affordable units for low- and very low-income households constructed before 2016 over the same period, resulting in a net change of -35 affordable units for low and very low-income households.

5.3.1 Change in Units Affordable to Low-Income Households		
Characteristic	Data	Value
Affordable units built (number of units)	2016 to 2021	160
Change in number of affordable units built before 2016 (number of units)	2016 to 2021	-195
Change in number of affordable units (number of units)	2016 to 2021	-35

Data source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables

HART's approach to measuring changes in the stock of housing affordable to low-income households involves calculating changes in the number of dwellings by shelter cost between Census periods. The data presented does not measure new construction, demolitions, and conversions of affordable units. These changes capture the effects of general inflation (for example, annual increases in rent by the provincial Guideline) and turnover of long-standing tenancies that had negotiated tenancy agreements in the past at market rents and had their rents gradually decline in real terms due to rent control.

Because this approach captures all dwellings in the Municipality of Clarington (including housing in the private rental market), as opposed to dedicated non-market housing stock reserved for and occupied by low-income households, the net decline of 195 affordable units recorded by HART indicates the turnover of existing market rent-regulated housing stock.

Durham Region maintains data on the *dedicated* stock of non-market social and affordable housing in its constituent municipalities. Since 2016, a total of 112 new affordable housing units have been constructed in Clarington, and there has been no loss in social or affordable housing units constructed before 2016 dedicated to low-income households. Unfortunately, neither Durham Region nor the Municipality of Clarington currently collect data on rental housing demolitions or conversions in the private rental market.

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

5.4.1 Average Rent by Year		
Characteristic	Data	Value
Nominal Average Monthly Rent (number, by year)	2016	\$964
	2017	\$1,171
	2018	\$1,189
	2019	\$1,344
	2020	\$1,306
	2021	\$1,267
	2022	\$1,296
	2023	\$1,556
	2024	\$1,563
Real Average Monthly Rent (number, by year)	2016	\$1,278
	2017	\$1,536
	2018	\$1,532
	2019	\$1,659
	2020	\$1,592
	2021	\$1,526
	2022	\$1,480
	2023	\$1,657
	2024	\$1,563
Change in the nominal Average Monthly Rent (percent, by year)	2016-2017	21.5%
	2017-2018	1.5%
	2018-2019	13%
	2019-2020	-2.8%
	2020-2021	-3%
	2021-2022	2.3%
	2022-2023	20.1%
	2023-2024	0.4%
Change in the real Average Monthly Rent (percent, by year)	2016-2017	20.2%
	2017-2018	-0.3%
	2018-2019	8.3%
	2019-2020	-4.0%
	2020-2021	-4.2%
	2021-2022	-3.0%
	2022-2023	12.0%
	2023-2024	-5.7%

Data source: Canada Mortgage and Housing Corporation, Rental Market Survey, 2016-2024; Statistics Canada, Table 18-10-0005-01

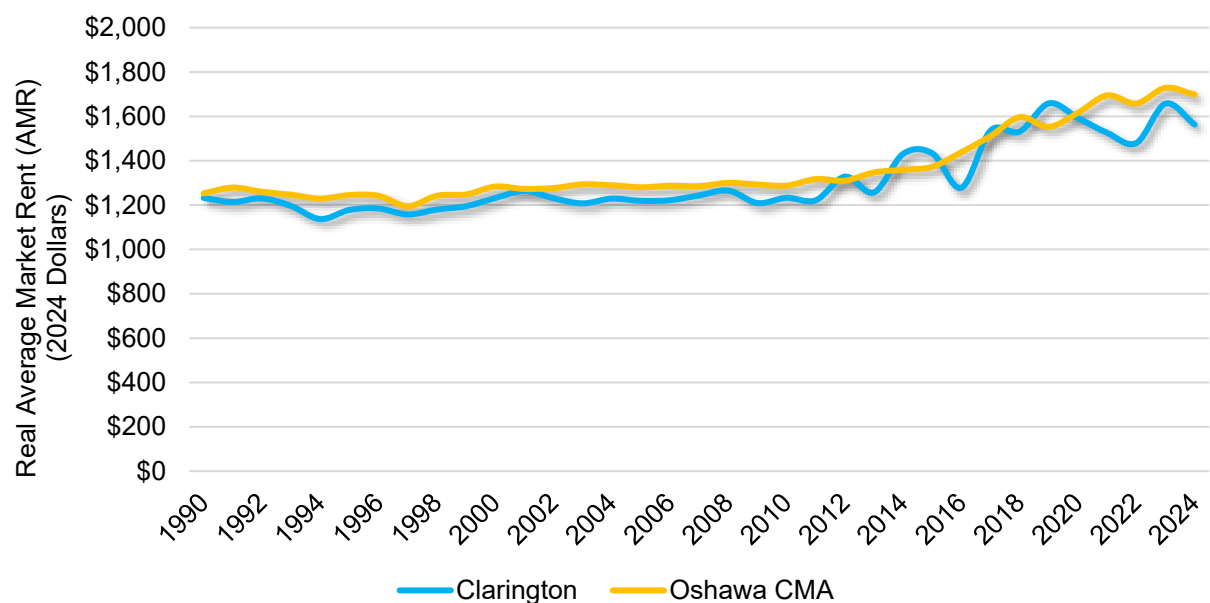
Figure 3 demonstrates that real (inflation-adjusted) rents across all unit sizes in Clarington and the Oshawa CMA remained relatively constant at around \$1,200 in Clarington and \$1,250 in the Oshawa CMA (2024 dollars) until 2012, at which point rents began to gradually increase over the next eight years. Real rents declined after the onset of the COVID-19 pandemic, by -4.0% between 2019-2020, -4.2% between

2020-2021, and -3.0% between 2021-2022 (see template table 5.4.1). Real rents fully recovered to pre-pandemic heights (+12.0%) between 2022-2023 before declining once again by -5.7% between 2023-2024. However, longer-term fundamentals suggest that rents should continue to increase in the near future. In 2024, the average rent (again, across all unit sizes) reached \$1,563 in Clarington and \$1,698 in the Oshawa CMA.

Figures 4 and 5 demonstrate that the major factors contributing to the rise in real rents in Clarington since 2012 has been rapid growth in rental demand, as reflected in high renter household growth between 2011-2016 (+795 renter households, +25.6%) and 2016-2021 (+1,250 renter households, +32.1%), combined with comparably little growth in the Municipality’s stock of purpose-built rental housing over the same periods (+102 rental units, +16.1% between 2011-2016 and +79 units, +10.1% between 2016-2021). Put simply, the demand for rental housing in Clarington has significantly outstripped supply since 2012, causing a gradual and relatively consistent increase in real rents over time (figure 3).

As of 2024, Clarington had 832 units in its primary rental market—fewer than in several comparable Durham municipalities. The unit mix included 10 studio units (1.2%), 315 one-bedroom units (37.9%), 427 two-bedroom units (51.3%), and 80 units with three or more bedrooms (9.6%).

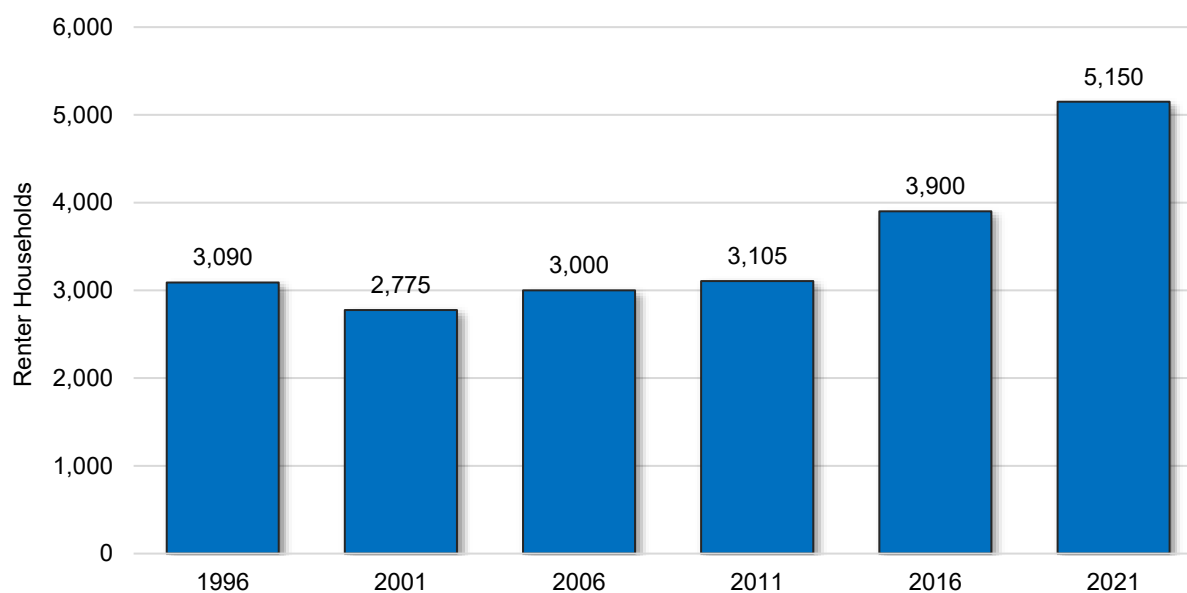
Figure 3: Real Average Market Rents (All Unit Sizes) in Clarington and Oshawa Census Metropolitan Area (CMA), 1990-2024



Note: Average rents in all years were adjusted to 2024 dollars using Statistics Canada’s Consumer Price Index (CPI) for rented accommodation in Ontario.

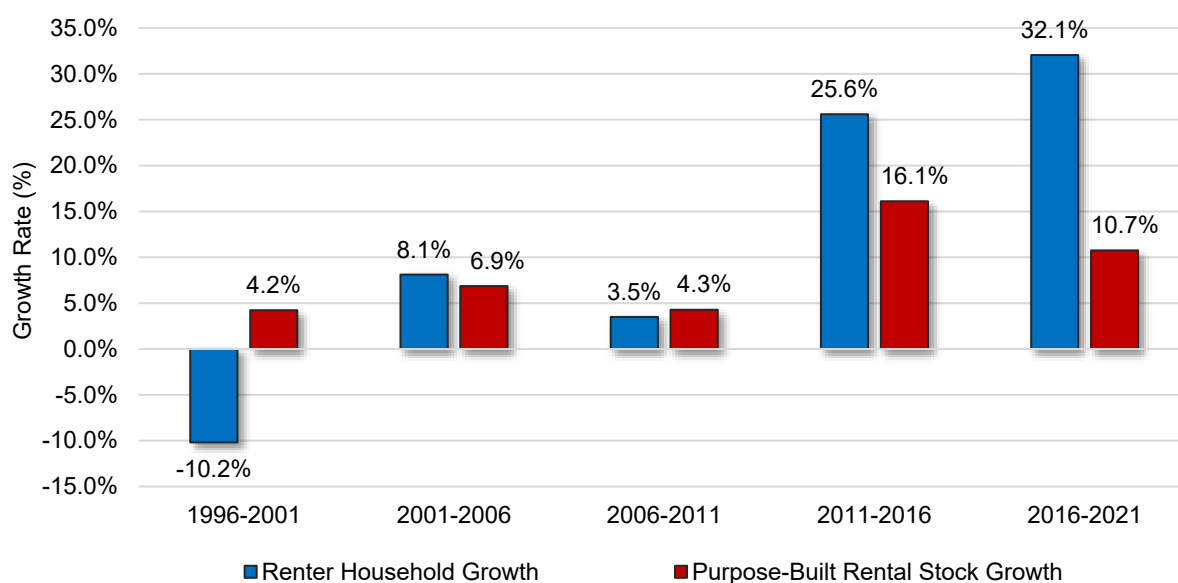
Source: Canada Mortgage and Housing Corporation, Rental Market Survey, 1990-2024; Statistics Canada, Table 18-10-0005-01

Figure 4: Number of Renter Households in Clarington, 1996-2021



Source: Statistics Canada Censuses, 1996, 2001, 2006, 2016, 2021; Statistics Canada, National Household Survey, 2011

Figure 5: Rates of Renter Household Growth and Growth in the Purpose-Built Rental Stock in Clarington, 1996-2021



Source: Statistics Canada Censuses, 1996, 2001, 2006, 2016, 2021; Statistics Canada, National Household Survey, 2011

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

5.5.1 Rental Vacancy Rate by Year		
Characteristic	Data	Value
Rental vacancy rate (percent, by year)	2016	0.2%
	2017	0.5%
	2018	1.3%
	2019	0.7%
	2020	0.6%
	2021	0%
	2022	0.6%
	2023	0.2%

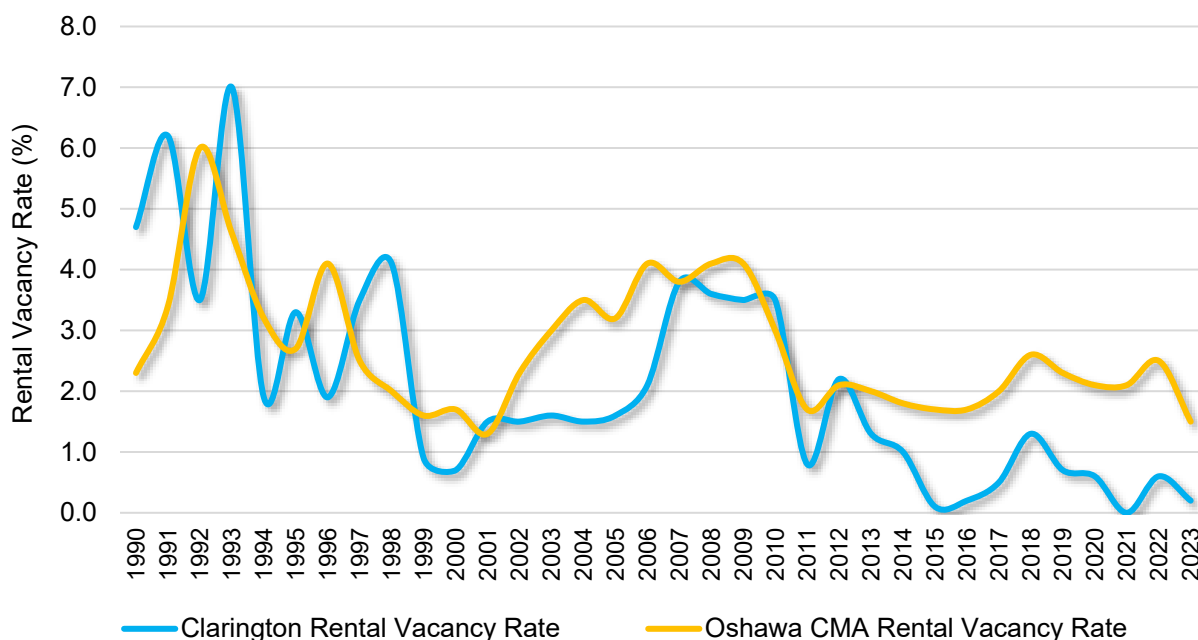
Data source: Canada Mortgage and Housing Corporation, Rental Market Survey, 2016-2024

Vacancy Rate

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

Template table 5.5.1 demonstrates that rental vacancy rates in Clarington have remained persistently low over time. Only in one year (2018) between 2016 and 2023 did the rental vacancy rate (across all unit sizes) in Clarington exceed 1.0%. As of 2023 (the latest year for which there is reliable data), the rental vacancy rate in Clarington was 0.0% for one-bedroom units, 0.3% for two-bedroom units, 0.0% for three-bedroom units, and 0.2% across all bedroom types.

Figure 6: Rental Vacancy Rates (All Bedroom Types) in Clarington and Oshawa CMA, 1990-2024



Source: Canada Mortgage and Housing Corporation, Rental Market Survey, 1990-2024; Statistics Canada, Table 18-10-0005-01

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

Core housing need in Clarington has gradually increased over time among both owner and renter households. Among renters, the number of households in core housing need increased from 835 in 2006 to 885 in 2011, up to 1,155 in 2016, and again up to 1,185 in 2021. Among owners, the number of households in core housing need declined from 2,220 in 2006 to 2,085 in 2011, before rising to 2,490 in 2016 and 2,635 in 2021.

Despite the rise in the absolute number of households in Clarington who experience core housing need, *incidence* of core housing need has declined, predominantly between 2006 and 2011 among owners and between 2016 and 2021 among renters. The percentage of renter households in core housing need increased from 30.0% in 2006 to 30.6% in 2011, and up to 31.0% in 2016, after which it declined significantly to 23.9% in 2021. In contrast, the percentage of owner households in core housing need declined from 8.5% in 2006 to 7.3% in 2011, increased moderately to 7.8% in 2016, and then declined moderately to 7.5% in 2021.

The significant decline in core housing need among renters relative to homeowners between 2016 and 2021 should not be misinterpreted in a positive light, since housing affordability stress (captured by the ratio of housing expenses to household income by

tenure) is the key determinant of core housing need. Decreasing core housing need among renters was likely the product of a growing proportion of middle-income households who would have otherwise become homeowners but were unable to do so due to the rising cost of homeownership (for example, by having to save for longer periods/into later life to afford a down payment on a home). The incomes of these households were likely sufficiently high to keep them out of housing affordability stress in the rental sector but were insufficiently high to transition to homeownership.

In addition, in 2021, lower-income renter households may have been receiving financial support from the federal government as part of the government's income support programs during the COVID-19 pandemic, which could have helped temporarily reduce shelter cost burdens. To the extent that the decline in core housing need between the 2016 and 2021 Censuses can be attributed to temporary COVID-19 income supports, it is likely that core housing need among renters will only increase to pre-2021 Census levels, if not higher.

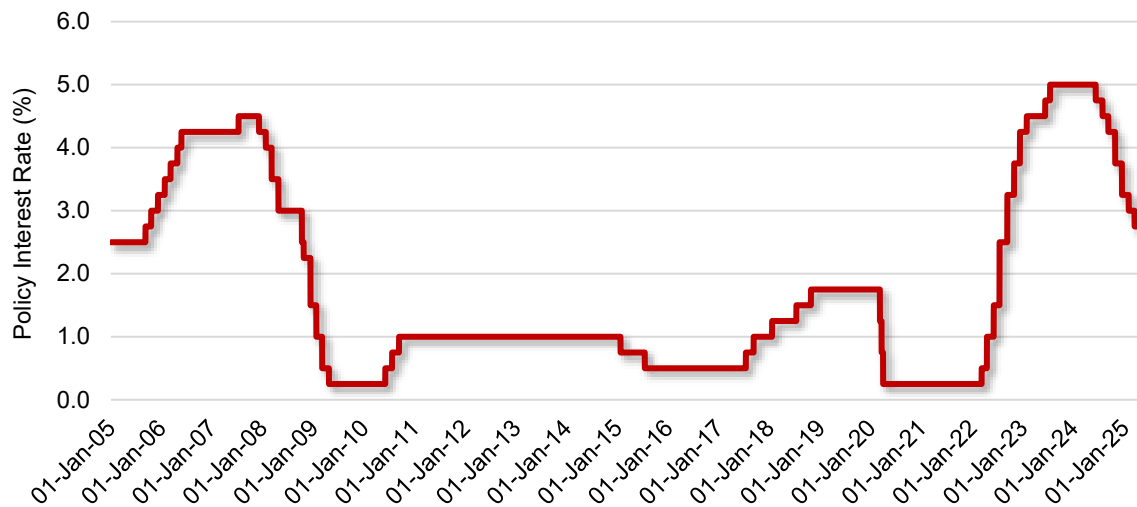
The relative stability of core housing need among homeowners since 2011 is likely the product of the historically low interest rates that prevailed between the unfolding of the 2008 global financial crisis and the Bank of Canada's aggressive efforts to combat inflation beginning in 2022 (figure 7). Homeowners could benefit from lower borrowing costs and reduced mortgage payments, decreasing annual shelter expenses relative to incomes while accumulating generationally-unprecedented levels of household debt. For example, as of the 2006 Census, the Bank of Canada's target for the overnight rate – the Bank's policy interest rate – sat at 4.25%. In contrast, the policy interest rate was 1.0% as of the 2011 Census and National Household Survey, 0.5% as of the 2016 Census, and 0.25% as of the 2021 Census.

This points to a contradiction with the core housing need measure, and the 30% shelter cost-to-income ratio measure of housing affordability more generally, in the context of homeownership. Lower interest rates reduce monthly shelter expenses for owners and improve 'affordability' at the household level by reducing monthly mortgage payments (at least for those who have already purchased homes), yet lower interest rates also lead to higher house prices and make ownership housing less affordable for prospective first-time homebuyers.

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	Data	Value
Owner households in Core Housing Need (number)	2016	1,335
	2021	1,450
	Total Change	115
	Percent Change	8.61%
Tenant households in Core Housing Need (number)	2016	1,150
	2021	1,180
	Total Change	30
	Percent Change	2.61%
Owner households in Core Housing Need (percentage)	2016	4.73%
	2021	4.8%
Tenant households in Core Housing Need (percentage)	2016	30.91%
	2021	23.9%

Data source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables

Figure 7: Bank of Canada Policy Interest Rate, 01/01/2005-05/28/2025



Source: Statistics Canada, Table 10-10-0139-01

5.7 Non-Market Housing

This section reviews the state of non-market (social and affordable) housing in Clarington, including existing social and affordable housing projects and forthcoming affordable housing projects in the development pipeline.

Existing Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	340 (Source: HART, based on 2021 Census data and Census definition of 'subsidized' housing)
		525 (Source: Regional Municipality of Durham)
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	4,085 (Source: HART based on 2021 Census data)
Number of co-operative housing units	Total	68
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	0

Data source: HART Housing Needs Assessment Tool; Regional Municipality of Durham

There are 11 existing non-market housing projects in Clarington that collectively contain 525 non-market housing units, representing 1.5% of all occupied households in the Municipality as of the 2021 Census. Nine of these are social housing projects that contain all RGI or a mix of RGI and market rent units, which are units with rents that are no higher than 100% of the Average Market Rent (AMR) by bedroom type for Durham Region, as published in CMHC's annual Rental Market Report for the Greater Toronto Area. These 'market rent units' meet the definition of 'affordable housing' provided in the Provincial Policy Statement, 2024 and the Durham Region Official Plan.

Data on the number of RGI and market units by property is not available. However, according to data from Durham Region, the overall target number of RGI units across all nine social housing properties between 2014 and 2023 was 238-242, representing 57-59% of the total social housing stock (413 units). Two of the social housing properties are public housing projects administered by DRLHC while the remaining are administered by community non-profit organizations, including one non-profit housing co-operative (Bowmanville Valley Co-Op). A total of 28 social housing units are designated Modified (accessible) units, representing 6.8% of all social housing units.

Beyond the social housing portfolio are two affordable housing projects that were financed by more recent CMHC affordable housing programs, such as the Canada-Ontario Affordable Housing Program/Investment in Affordable Housing (IAH) program and funding programs under the NHS. These two properties together contain 112 affordable rental units, which have rents at or below 80% of AMR by bedroom type for Durham Region. All social and affordable housing properties have specific mandates to serve seniors, families, singles, or a combination of these groups (Table 5).

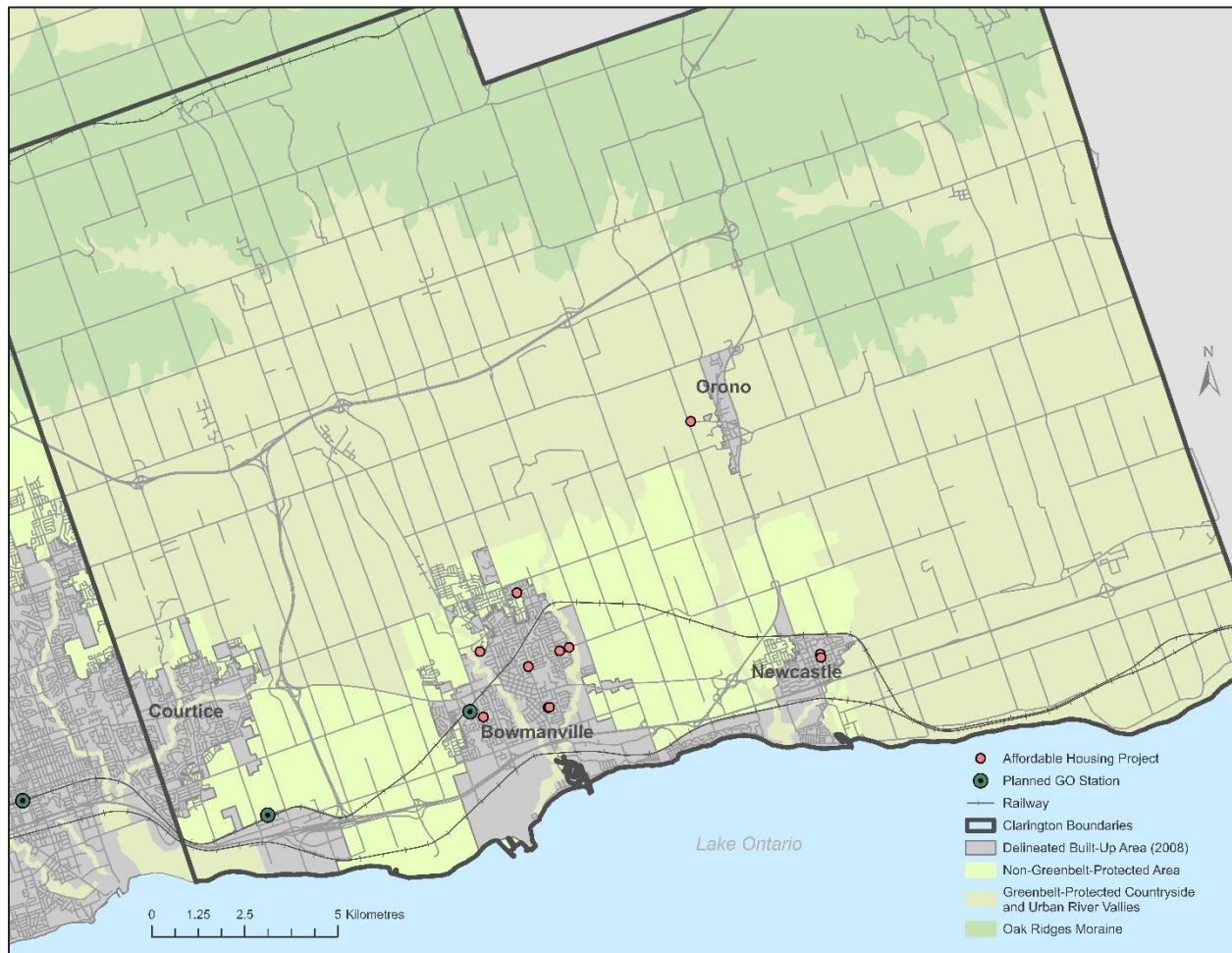
Table 5: Existing Social and Affordable Housing Projects in Clarington

Project Name	Project Address	Number of Units	Social or Affordable	Housing Type (Mandate)
Forestree Place	108 Liberty Street North, Bowmanville	61	Social Housing	Community non-profit housing (Seniors)
Participation House/Campbell Court	114 Concession Street East, Bowmanville	39	Social Housing	Community non-profit housing; accessible and supportive housing (Families)
New View Homes	1505 Bowmanville Avenue, Bowmanville	75	Affordable Housing	Affordable housing (Seniors and Singles)
Newcastle Lodge	165 King Street East, Newcastle	43	Social Housing	Community non-profit housing (Seniors)
Parkview Seniors (Expansion of Newcastle Lodge)	163-165 King Street East, Newcastle	37	Affordable Housing	Affordable housing (Seniors)
2 Nelson Street	2 Nelson Street, Bowmanville	21	Social Housing	Community non-profit housing (Seniors)
Durham County Senior's Lodge	200 Station Street West, Orono	41	Social Housing	Community non-profit housing (Seniors)
4 Nelson Street	4 Nelson Street, Bowmanville	14	Social Housing	Community non-profit housing (Seniors)
Bowmanville Heights	41 Freeland Avenue, Bowmanville	66	Social Housing	Public housing (Families)
Bowmanville Valley Co-Op	59 Jackman Road, Bowmanville	68	Social Housing	Co-operative housing (Families)
Mearns Meadows	94 Concessions Street East, Bowmanville	60	Social Housing	Public housing (Families)
Total		525		

Data source: Regional Municipality of Durham

Figure 8 illustrates the locations of the 11 social and affordable housing properties in Clarington. The figure demonstrates that most of the Municipality's non-market housing stock is concentrated in Bowmanville (nine properties), where there is the largest demand as reflected in the concentration of renter households in the community (figure 1), along with two properties in Newcastle and one property in Orono.

Figure 8: Locations of Affordable and Social Housing Projects in Clarington



Data source: Map prepared by SHS using data from the Region of Durham Open Data Portal

Non-Market Housing Pipeline

There are currently two known affordable housing projects in the development pipeline in Clarington that, if successfully realized, will provide 125 new affordable rental units in Courtice (Table 6), where there is currently no non-market housing. Both of these projects are receiving a combined \$10.562 million in funding under the Region's At Home Incentive Program.

The first project is by Muslim Welfare Canada, with plans to build a five-storey, 100-unit seniors' apartment building containing 55 units affordable seniors rental housing at 1589-1603 Highway #2. The building will be integrated with a new 192-bed Long-Term Care (LTC) home, which is currently under construction.

A second affordable housing development consisting of 10-storey and seven-storey buildings is planned for 1465 Highway #2 in Courtice. Both buildings will comprise a total of 320 dwelling units, including 70 affordable rental units. This development has received approval of the Official Plan and Zoning By-law Amendments to permit the development and is currently working through the Site Plan approval process.

Table 6: Planned Affordable Housing Projects in Clarington (as of May 31, 2025)

Project Name	Project Address	Total Number of Units	Affordable Rental Units	Market Housing Units
Muslim Welfare Canada	1589-1603 Highway #2, Courtice	100	55	45
1465 King Street Inc. (The Vale Residences)	1465 Highway #2, Courtice	320	70	250
Total		420	125	295

Source: Regional Municipality of Durham

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

Examples can include:

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

According to Durham Region, 180 (43.6%) of the 413 social housing units in Clarington are designated seniors' social housing units. An additional 37 affordable housing units are available at 163-165 King Street East (a new building constructed adjacent to Newcastle Lodge, which is a seniors social housing property in Newcastle) and an unspecified number of seniors' affordable housing units have recently been constructed at 1505 Bowmanville Avenue in Bowmanville.¹⁰ Durham Region has also confirmed that

¹⁰O'Meara, J. (2021, June 17). What's Going On Here?: Affordable housing for Newcastle seniors almost ready. *DurhamRegion.com*. https://www.durhamregion.com/news/whats-going-on-here-affordable-housing-for-newcastle-seniors-almost-ready/article_96d29f89-4467-5606-9012-f0d78f163284.html; O'Meara, J. (2019, August 22). Bowmanville's new affordable apartment building taking shape.

28 (6.8%) of all social housing units are designated Modified (accessible) units, several of which are also designated seniors' units.

There are currently two Long Term Care (LTC) Homes together containing a total of 246 LTC beds in Clarington: (1) Fosterbrooke at 330 King Street West in Newcastle, a for-profit home which currently contains 88 licensed beds and 264 people on the waiting list; and (2) Glen Hill Strathaven at 264 King Street East in Newcastle, a not-for-profit home which currently contains 158 licensed beds and 410 people on the waiting list.¹¹ There are also 317 licensed beds that will be delivered in two new LTC homes that are currently under construction: (a) Glen Hill Gardens (Strathaven), a new 125-bed LTC home at 285 Boswell Drive in Bowmanville; and (b) Muslim Welfare Centre of Toronto Long-Term Care Home – Courtice, a new 192-bed LTC home at 1589-1603 Highway #2 in Courtice.¹²

In 2023, a total of 26 households in Clarington received rent supplements, of which 21 were Commercial Rent Supplements, one (1) was provided through the [Durham Rent Supplement Program](#), and four (4) were provided through the [Durham Portable Housing Benefit program](#). Each of these rent supplements provide a RGI-like subsidy to tenants residing in the private rental market. In addition, between 2018 and 2023, a total of 63 [Canada-Ontario Housing Benefits](#) were granted to households in Clarington.

Durham Region also offers a [Housing Stability Program](#) that provides financial support in the form of a last month's rent deposit and up to two months' of rent or utility arrears to assist eligible low-income households in obtaining housing or preventing homelessness. Data is not available to discern how many households in Clarington have benefited from this program.

John Howard Society of Durham Region: Clarington Office and Firehouse Youth Centre at 132 Church Street in Bowmanville provides housing outreach and eviction prevention services to individuals and families to assist them with finding and retaining affordable and stable housing. There are currently no emergency or transitional housing facilities or services available in Clarington.

DurhamRegion.com. https://www.durhamregion.com/business/bowmanville-s-new-affordable-apartment-building-taking-shape/article_f03847fc-6c7d-5874-85ea-0f627b87184e.html

¹¹Data sourced from the Province of Ontario's [directory of long-term care homes](#) on June 25, 2025.

¹² Ibid.

5.9 Housing Trends

This section provides an overview of recent trends in ownership housing prices (data on rental prices are provided in section 4) and housing construction activity in Clarington.

Housing Prices

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	\$1,590
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	\$1,267
	Bachelor	*
	1 bedroom	\$1,146
	2 bedrooms	\$1,359
	3 bedrooms+	\$1,736
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	\$1,200
	Bachelor	*
	1 bedroom	\$1,150
	2 bedrooms	\$1,400
	3 bedrooms+	\$1,800
Sale prices (Canadian dollars)	Average	\$855,858 Source: Toronto Regional Real Estate Board (TRREB) Market Watch Report April 2025
	Median	\$827,500 Source: TRREB Market Watch Report April 2025
Sale prices by unit size (Average, Canadian dollars)	Average	\$855,858
	Detached	\$909,791
	Semi-Detached	\$695,000
	Townhouse	\$728,033
	Condo Townhouse	\$673,750
	Condo Apartment	\$502,200
Sale prices by unit size (Median, Canadian dollars)	Median	\$827,500
	Detached	\$850,000
	Semi-Detached	\$695,000
	Townhouse	\$727,000
	Condo Townhouse	\$572,500
	Condo Apartment	\$500,000
Sale prices by unit size (Average, Canadian dollars)	Average	*
	Bachelor	*

5.9.1 Housing Values		
Characteristic	Data	Value
	1 bedroom	*
	2 bedrooms	*
	3 bedrooms+	*

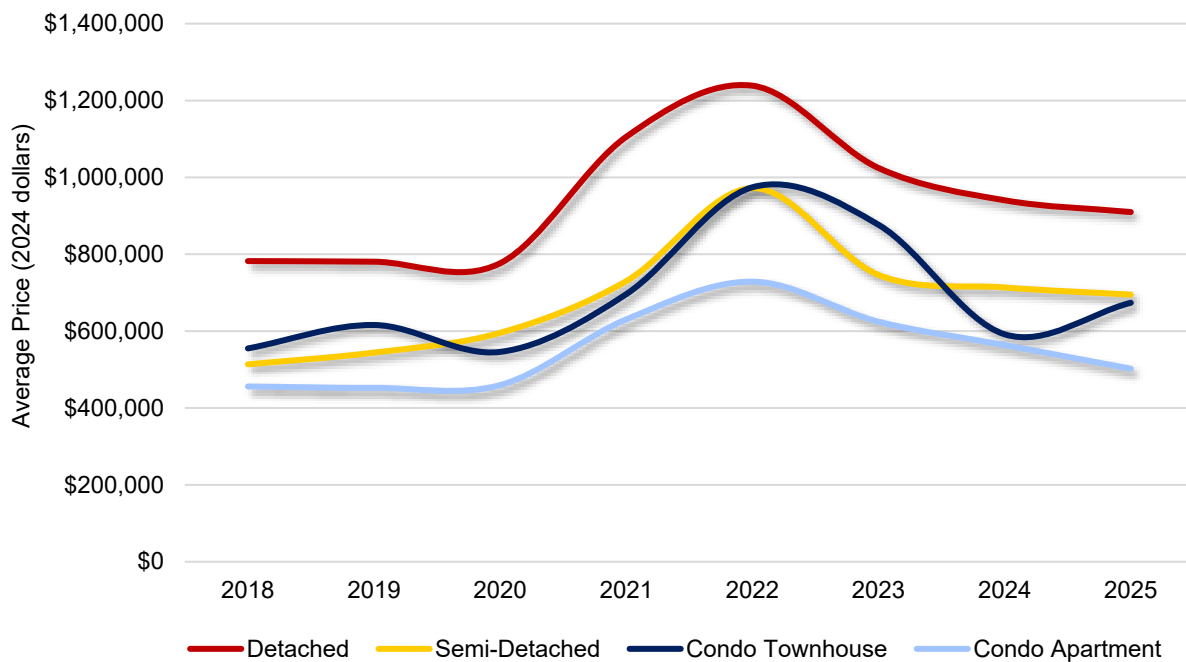
Data source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables; Toronto Regional Real Estate Board (TRREB), Market Watch Report, April 2025

Dwelling prices are determined by dwelling rents, which, in turn, are a function of the supply and demand for housing. According to asset pricing theory, when changes in dwelling prices deviate from changes in rental prices, this deviation should be the result of one or more of the following (as opposed to the supply and demand for housing, which are reflected in rents): operating costs, interest rates, market risk premiums (which reflect systematic risk and uncertainty), property taxes, and expectations about future rent/price growth.

Figure 9 plots real average house prices by dwelling type in Clarington over time, as of April of each year between 2018 and 2025, and illustrates the impact of interest rates and growth expectations on house prices during the COVID-19 pandemic. Real average house prices remained relatively constant through 2018 and 2019 and then increased dramatically between 2020 and 2022, after the Bank of Canada's cut its policy interest rate in March 2020 during the onset of the COVID-19 pandemic from 1.75% to 0.25%, where it remained for two years until March 2022. Real prices then dramatically declined between 2022 and 2024, after the Bank of Canada aggressively rose its policy interest rate from 0.25% to 4.5% between March 2022 and January 2023, and then from 4.5% to 5.0% between June and July 2023, to combat inflation.

Between 2018 and 2022, the real average resale house price in Clarington increased by \$456,287 for detached homes, \$458,485 for semi-detached homes, and \$419,401 for condominium townhouses. Thereafter, between 2022 and 2025, real prices declined by \$328,756 for detached homes, \$277,112 for semi-detached homes, and \$300,584 for condominium townhouses. As of April 2025, the average house price in Clarington was \$909,791 for a detached home, \$695,000 for a semi-detached home, \$673,750 for a condominium townhouse and \$502,200 for a condominium apartment. The overall rate of real price growth between 2018 and 2025 was +16.3% for detached homes, 35.3% for semi-detached homes, and +21.4% for condominium townhouses.

Figure 9: Real Average House Prices by Dwelling Type in Clarington, 2018-2025

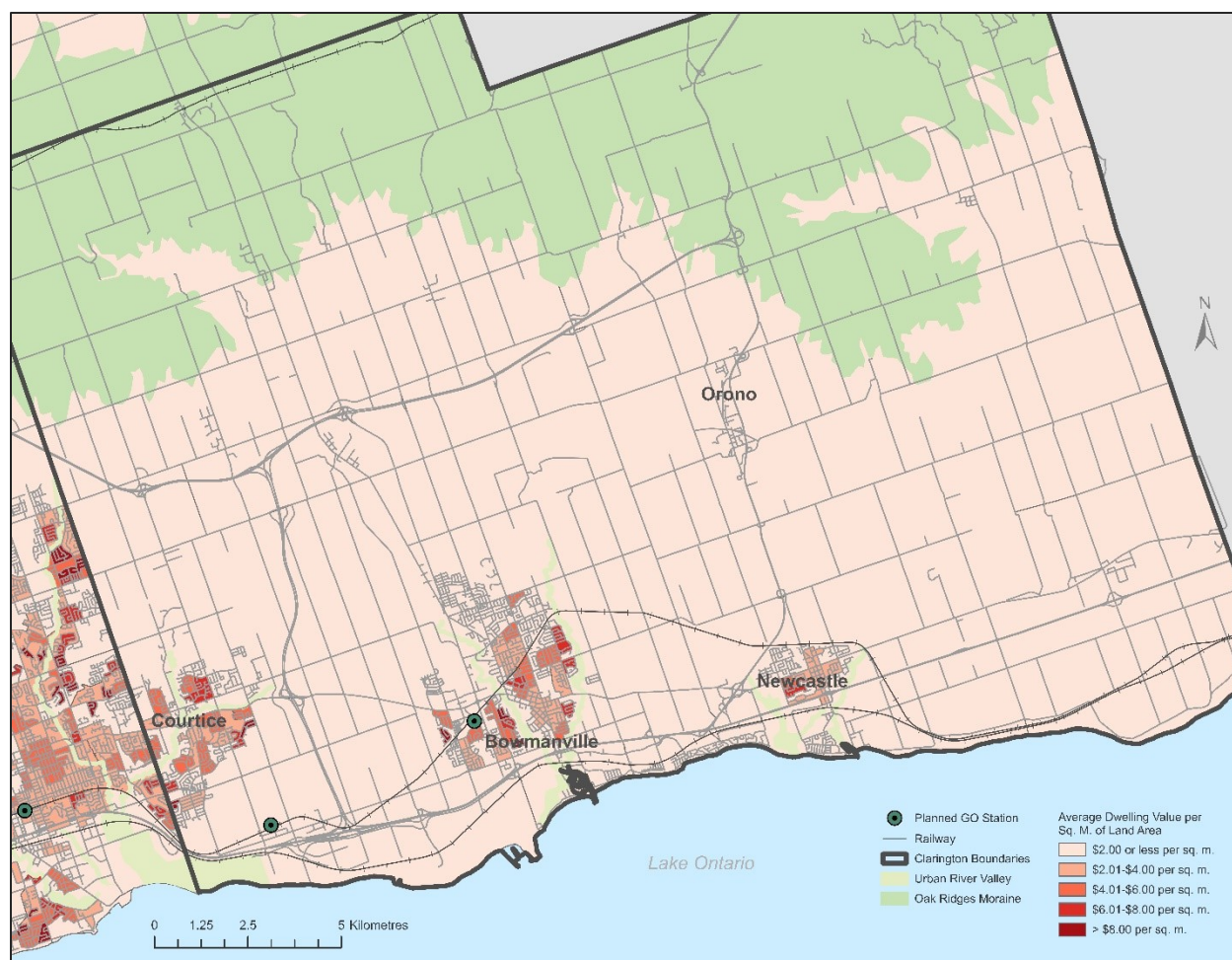


Note: Average prices in all years were adjusted to 2024 dollars using Statistics Canada's Consumer Price Index (CPI) for owned accommodation in Ontario.

Data source: TRREB Market Watch Reports, April, Various Years

Figure 10 illustrates the average dwelling value (as of the 2021 Census) per square metre of land area by Census Dissemination Area in Clarington. Dwelling values per square metre were highest in the older built-up areas (as opposed to the newer subdivisions that developed after 2008) of Courtice and Bowmanville and, to a lesser extent, Newcastle. Not surprisingly, property values were lowest in Orono and rural areas outside the three major urbanized areas in Clarington.

Figure 10: Average Dwelling Value per Square Metre of Land Area by Census Dissemination Area in Clarington, 2021



Data source: Map prepared by SHS using data from Statistics Canada, 2021 Census (accessed from the Region of Durham Open Data Portal)

Housing Construction

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	17 units total in 2021 *Data not available by tenure
	Owner	
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	620
	Single	228
	Semi-detached	14
	Row	149
	Apartment	229
Completed – Breakdown by tenure (annual, number of structures)	Tenant	0
	Owner	325
	Condo	295
	Coop	0
Housing starts by structural type and tenure	Total	Total: 472 Single: 230 Semi-detached: 24 Row: 162 Apartment: 56 Tenant: 0 Owner: 334 Condo: 138 Co-op: 0

Data source: Housing, Infrastructure, and Communities Canada – Pre-populated Data Tables; Canada Mortgage and Housing Corporation, Stats and Completions Survey, 2021; Municipality of Clarington

Housing Starts

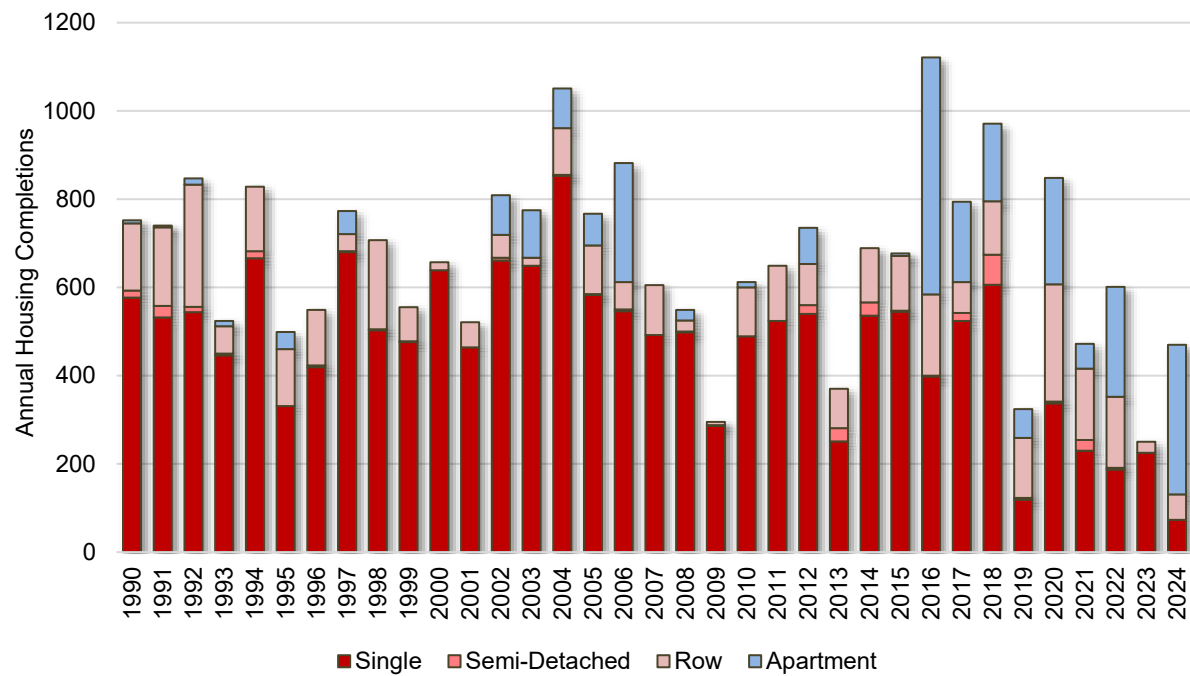
Figure 11 plots housing starts by dwelling type in Clarington from 1990 to 2024. Two trends are immediately visible: (1) row houses (townhouses) and apartments have increasingly comprised a larger proportion of the Municipality's housing starts since 2016; (2) there has been a marked decline in housing starts since 2021.

The growing importance of apartment and townhouses in Clarington's housing construction activity is reflective of diminishing availability of developable land in non-greenbelt protected areas of the Municipality for low-rise residential development; provincial planning policy that emphasizes the need to make efficient use of land and resources and promotes higher-density development patterns in settlement areas, particularly in proximity to existing or planned transportation nodes; and rapidly growing demand for rental and lower-priced housing.

The decline in housing starts after 2020 was likely the result of the rapid rise in building material and construction costs that began to materialize in late-2020 and early-2021 due to business and plant closures during the COVID-19 pandemic (figure 12), along with the rapid rise in interest rates since 2022 (figure 7) that has simultaneously dampened demand for ownership housing while increasing borrowing costs for builders.

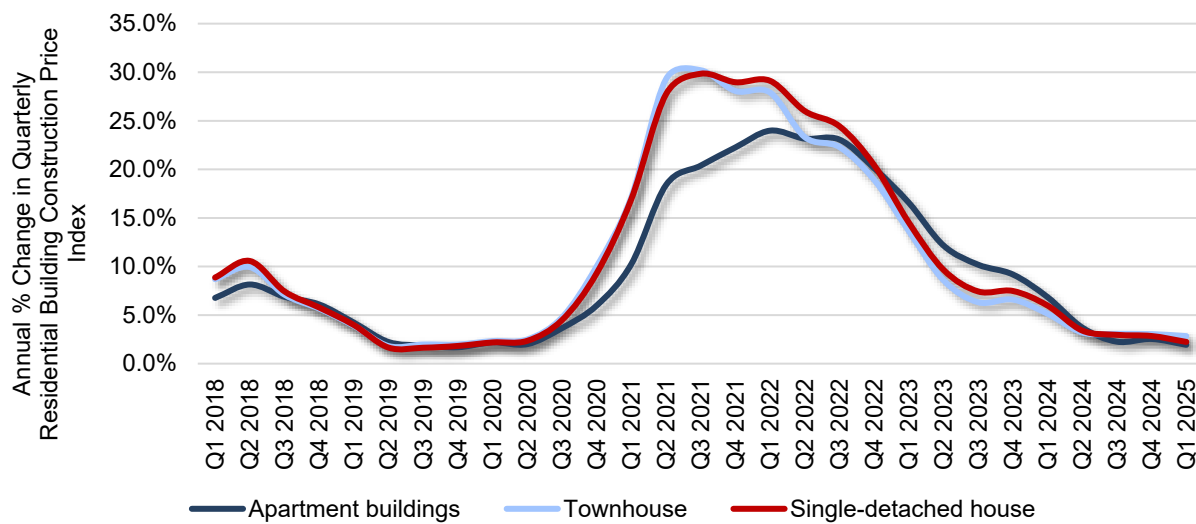
Between 2021 and 2024, the average annual number of housing starts in Clarington was 448, down from the average of 718 between 2011 and 2020.

Figure 11: Housing Starts by Dwelling Type in Clarington, 1990-2024



Data source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 1990-2024

Figure 12: Annual Percentage Change in Quarterly Residential Building Construction Price Index by Building Type, Ontario, Q1 2018-Q1 2025

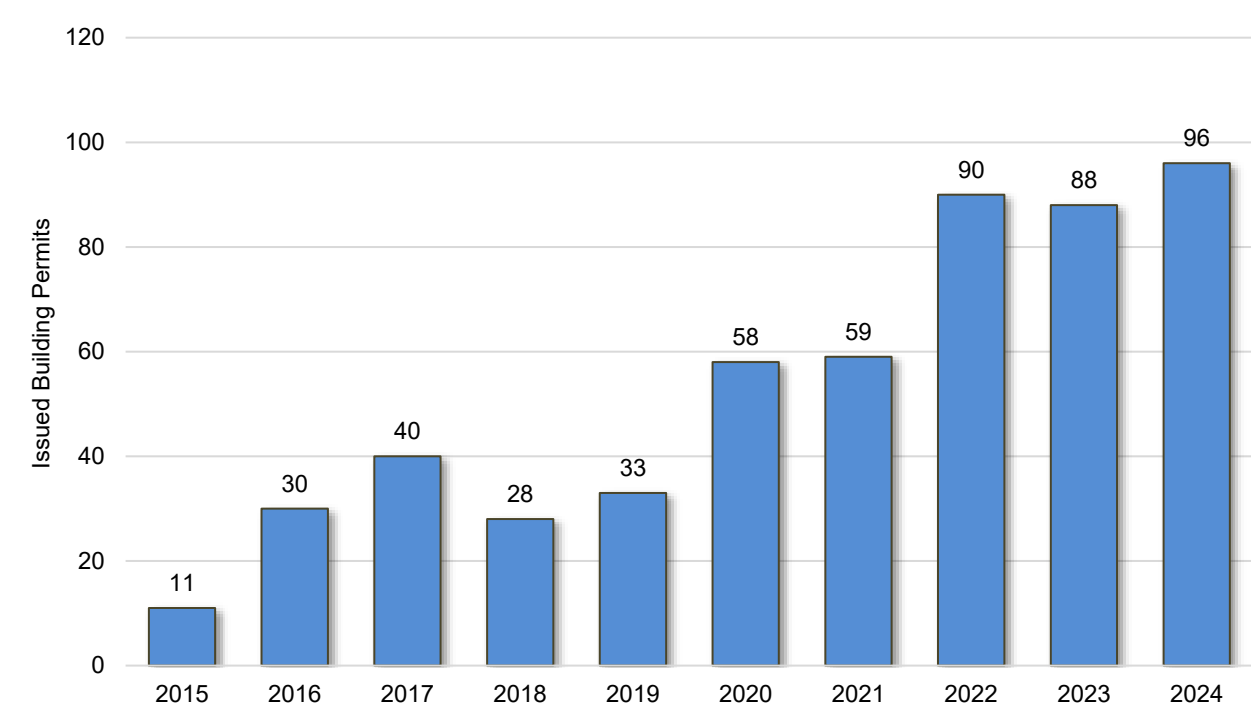


Data source: Statistics Canada, Table 18-10-0289-01

With the recent moderation of material and construction cost increases and recent cuts to interest rates combined with strong (renter) household growth, it is anticipated that Clarington will experience greater construction activity in the future, with an increasing emphasis on the apartment sector. In 2024, there was a total of 470 housing starts in Clarington, of which 73 (15.5%) were single-detached housing starts, 58 (12.3%) were row housing starts, and 339 (72.1%) were apartment housing starts.

What is not reflected in data on housing starts are Additional Dwelling Units (ADUs), which have become a major focus of provincial planning policy in recent years. Building permit data from the Municipality of Clarington suggests that homeowners and investors are taking advantage of increased permissions for ADUs. In 2024, there were 96 building permits issued for ADUs, which was up from only 11 in 2015 (figure 13). These data suggest that ADUs are becoming an increasingly important component of Clarington’s housing stock and helping to fill the vacuum left by the decline in new housing construction activity since 2022.

Figure 13: Building Permits Issued for Additional Dwelling Units (ADUs) in Clarington, 2015-2024

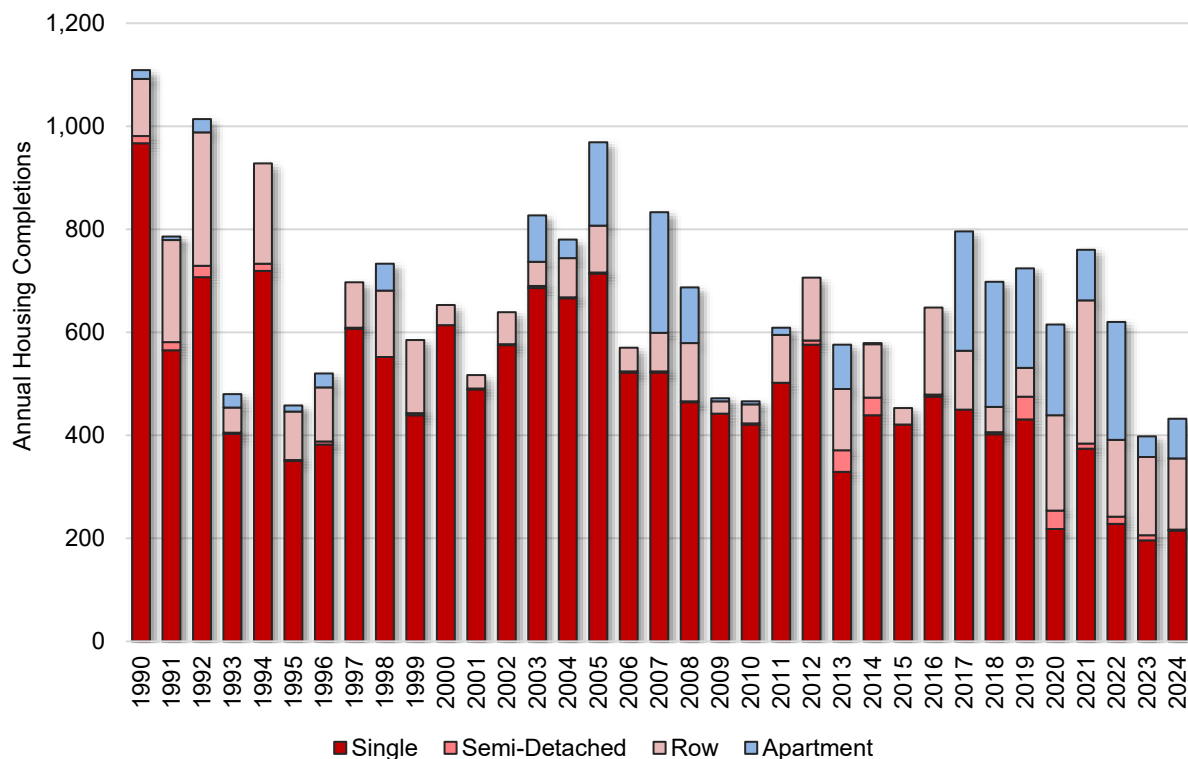


Data source: Municipality of Clarington

Housing Completions

Housing completions are in large part a mirror image of housing starts delayed by a couple years. Figure 14 plots housing completions in Clarington between 1990 and 2024 and illustrates how the marked decline in housing starts beginning in 2021 materialized into a marked decline in housing completions through 2023 and 2024. The growing importance of row houses and apartments in new construction activity also began to appear in 2017 and 2018. In 2024, there was a total of 432 housing completions, of which 215 (49.8%) were single-detached housing completions, two (0.5%) were semi-detached housing completions, 138 (31.9%) were row housing completions, and 77 (17.8%) were apartment housing completions. Unfortunately, data are not available to ascertain the completion and occupancy of ADUs.

Figure 14: Housing Completions by Dwelling Type in Clarington, 1990-2024

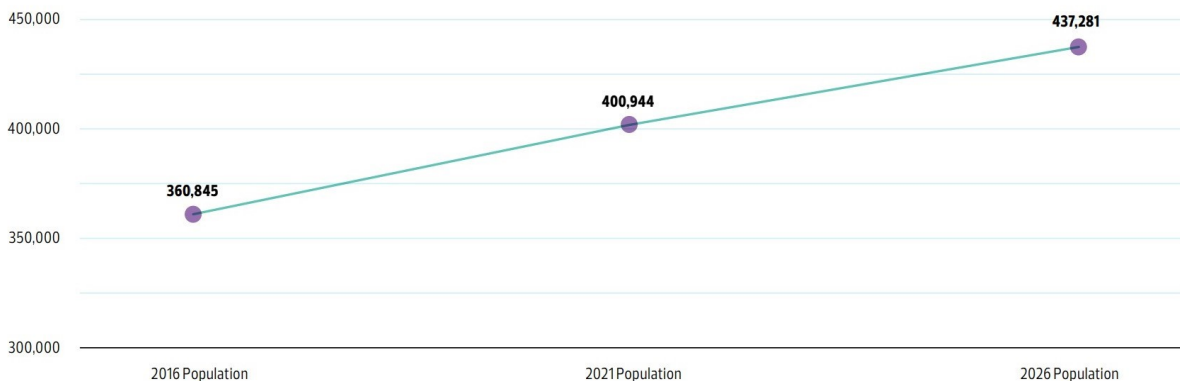


Data source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 1990-2024

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						
Household Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	924	34	6	0	0	964
Low Income	3,319	2,199	522	226	5	6,271
Moderate Income	2,093	3,935	1,050	779	319	8,176
Median Income	1,036	4,027	2,583	2,082	1,049	10,777
High Income	469	3,607	3,610	4,646	3,134	15,466
Total	7,841	13,802	7,771	7,733	4,507	41,654

Data source: HART Housing Needs Assessment Tool

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.

Assumptions

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

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

While these projections factor shifting household formation trends, these projections assume household formation will continue in a linear fashion into the future.

These populations projections were developed to align with the existing population projections as outlined in the *Durham Regional Official Plan, 2024*. These projections forecast the population of Clarington to grow to 143,970 people by the year 2031 and 221,020 people by 2051.

Projection Methodology

Population Projections

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

To augment this method with historical trends, the survival rate for each age cohort was projected into the future using the 'SLOPE' function in Excel to capture shifting population trends in Clarington over time. Age cohorts were projected to future years and added together for total population figures.

Household Projections

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

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

Dwelling and Income Category Projections

Projections for aspects of anticipated dwellings and projected households by income categories were developed using the projections of households and historical trends associated with these households.

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

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

6.2.1 Projections [2035]		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	12,342
	15-19	6,445
	20-24	4,862
	25-64	41,789
	65-84	12,642
	85+	2,697
Male Births	Births x Estimated Proportion of Male Births	481
Female Births	Total births – Male Births	453
Survival Rate	Survival rate for those not yet born at the beginning of the census year	95%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	43
Projected Family Households	Age-group population x projected age-specific family headship rate	45,497
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	12,694

6.2.1 Projections [2035]		
Characteristic	Data/Formula	Value
Total Projected Headship Rate	Family headship rates + non-family headship rates	36.7%
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	Total: 22,237 Family: 16,918 Non-Family: 5,328
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	49,250
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	8,941
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	*

Data source: Projections prepared by SHS Inc.

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2035		
Characteristic	Data	Value
Anticipated population	Total	158,644
Anticipated population growth	Total	57,209
	Percentage	56.4%
Anticipated age	Average	41.7
	Median	41.9
Anticipated age distribution (# and %)	0-14	24,239
	15-19	12,657
	20-24	9,549
	25-64	82,074
	65-84	24,829
	85+	5,297

Data source: Projections prepared by SHS Inc.

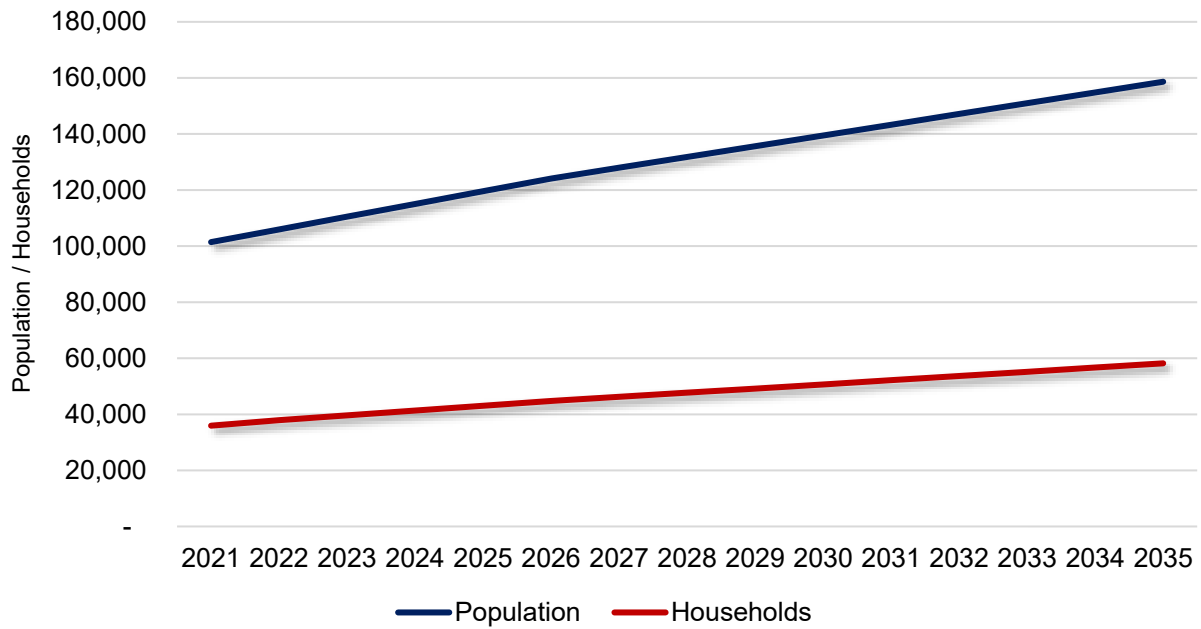
6.3.2 Anticipated Households by 2035		
Characteristic	Data	Value
Current number of households	Total	35,953
Anticipated number of households	Total	58,190
Anticipated Household Age	Average	54.1
	Median	48.6
Anticipated Households by Tenure	Renter	8,941
	Owner	49,250
Anticipated Units by Type	Total	58,190
	Single	45,041
	Semi-detached	1,820
	Row	5,121
	Apartment	6,090
Anticipated Units by Number of Bedrooms	1 bedroom	3,267
	2 bedroom	8,371
	3 bedroom	26,033
	4 bedroom	20,519
	5 bedroom	*
Anticipated Households by Income (in 2031, according to HART's Housing Needs Assessment)	Average	*
	Median	14,694
	Very Low	1,528
	Low	8,861
	Moderate	11,531
	High	21,576
Anticipated average household size	Total	2.7
Draft approved lots by planned housing type	Total	3,541 (total) *Data not available by planned housing type
Draft approved lots by tenure	Tenant	3,541 (total)
	Owner	*Data not available by tenure

Data source: Projections prepared by SHS Inc.; HART Housing Needs Assessment Tool; Regional Municipality of Durham

The population of the Municipality of Clarington is expected to continue to grow rapidly in the next decade. These population projections are consistent with the *Durham Regional Official Plan, 2024*. The resulting household growth projected to accommodate this increase in population is notable and requires adequate planning considerations. This growth represents an increase of approximately 56% increase in population and 62% increase in the number of households between 2021 and 2035.

Throughout the projection period, the population of Clarington is projected to increase due to growth in both younger and older age cohorts. There is notable growth in populations under the age of 30 and over the age of 65. Both age groups require housing considerations, from housing to accommodate growing families, affordable options for young families, and options for older adults to age in place.

Figure 15: Population and Household Projections for Clarington, 2021-2034



Data source: Durham Region Official Plan; Household projections prepared by SHS Inc.

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

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

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

Examples may include:

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

Envision Durham – Population, Housing, and Employment Projections

The Municipality of Clarington is forecast to more than double its current population over the next 25 years, accommodating a total population of 221,000 by 2051. This would represent a significant increase from historic rates of population growth in Clarington. Under existing infrastructure funding models, there is insufficient funding available, both from Durham Region to supply the necessary water and sanitary sewer infrastructure and Clarington to cover the cost of stormwater management infrastructure to support the magnitude of forecasted growth.

These pressures are intensifying as recent legislative changes to the *Development Charges Act, 1997* and *Planning Act* have reduced and exempted a broader range of housing types from municipal DCs, which have traditionally funded growth, imposing more pressure on property taxes to fund future growth and further reducing affordability.

Clarington is planning for substantial growth that will transform and diversify the housing stock from primarily low-density, single-detached homes to more compact and intensive development. This will generate new infrastructure, servicing, and funding demands and gaps. Additional funding sources will be required to support the infrastructure and community services needed to enable housing developments that address identified needs (e.g. purpose-built rental, family-sized apartment units, affordable housing).

The findings of this HNA will inform future work in the municipality, facilitating the development of housing and addressing the housing gaps identified within this assessment. Specifically, the following ongoing and forthcoming initiatives draw from the findings within this HNA:

- Official Plan Review, including growth management work and housing and infrastructure policy directions;
- Inclusionary Zoning considerations for the Courtice and Bowmanville PMTSAs;
- Community Improvement Plan Updates; and
- Community Benefits Charges By-law.

In addition to these specific programs, which are outlined in further detail in this section, the findings of this HNA will be considered in other areas of planning and program design within the Municipality. For example, strategic, infrastructure, and other capital planning, along with other streams of work, should consider how they may impact or improve upon the identified housing gaps, projections, and targets, and the final recommendations included within this study.

The Provincial Planning Statement, 2024, requires municipalities in Ontario to prepare population, housing, and employment projections and to use these projections to plan for future growth and development. Where an upper-tier municipality conducts planning, it must develop these projections in consultation with lower-tier municipalities.

Envision Durham, approved in 2024, establishes population, housing, and employment targets for Clarington to 2051. Policy 1.1.7; Figure 2 directs Clarington to plan for required services and infrastructure to support a minimum population of 221,020 (+115,750 residents from 2021), 80,160 households (+44,190 households from 2021), and 70,320 jobs (+40,400 jobs from) in Clarington by 2051.¹³

This HNA drew on the high-level projections in *Envision Durham* to create more detailed projections of future housing demand in terms of dwelling sizes, types, tenures, and income levels in Clarington. These more detailed projections will enable the Municipality to plan for and develop policies and/or targets that facilitate a full range of housing in terms of form, tenure, and affordability through new development. Prospective types of policies that the Municipality might consider are discussed in the Clarington Official Plan Review Section below.

Policy 5.1.14 and Figure 9 of *Envision Durham* also require Clarington's Official Plan to provide an intensification¹⁴ strategy for implementing the following intensification targets for the Municipality: (1) total housing unit growth of 44,200; and (2) 17,460 units allocated to intensification (15% of the Regional Intensification total). The strategy must also identify how it will encourage additional residential units and other forms of gentle intensification, achieve the planned function and minimum density targets for Strategic Growth Areas and other designated nodes and corridors, and identify other areas appropriate for intensification.

This HNA will inform the development of Clarington's intensification strategy, which will be developed as part of its Official Plan review and update (discussed below). Prospective types of intensification policies that the Municipality might consider are discussed in the Clarington Official Plan Review Section below.

Clarington Official Plan Review

The Municipality of Clarington is currently in the process of updating its official plan to ensure it incorporates recent legislative amendments to the *Planning Act*, is consistent with the new Provincial Planning Statement, 2024, and either conforms with, or replaces, the housing and intensification policies and targets set out in *Envision*

¹³ As of January 1, 2025, the Region has been defined as an "upper-tier municipality without planning responsibilities" pursuant to Bill 23, *More Homes Built Faster Act*, 2022, and the Regional Official Plan now forms part of the Region's eight lower-tier municipalities' official plans until it is repealed or otherwise amended.

¹⁴ The Regional Official Plan defines 'intensification' as the development of a property, site or area at a higher density than currently exists through: (a) redevelopment, including the reuse of brownfield sites; (b) the development of vacant and/or underutilized lots within previously developed areas; (c) infill development; (d) additional residential units; and (e) the expansion or conversion, including adaptive reuse, of existing buildings.

Durham. The update will allow the Municipality to plan for population, residential, and employment growth to 2051.

As part of the official plan update, the Municipality will be developing an intensification strategy to accommodate new residential growth in a sustainable manner and will have the opportunity to develop and adopt new intensification and housing policies. Examples of such policies may include as-of-right permissions for a higher quantity of ADUs on residential lots than is provincially-mandated (3); policies clarifying maximum building heights and densities in Urban Areas; inclusionary zoning policies for the Municipality's PMTSAs; and policies promoting or incentivizing new purpose-built rental development.

New or Updated Community Improvement Plans

The Municipality of Clarington will be able to draw on both the Durham Region HNA and the findings in this HNA to update or replace its existing Community Improvement Plans to provide financial incentives for new affordable housing. None of the Municipality's current Community Improvement Plans provides grants or other financial incentives specifically for new affordable housing.

Infrastructure Planning/Gaps and Growth Management/Pressures

Clarington is projected to grow by 115,750 residents and 44,190 households between 2021 and 2051. As the Municipality's population and housing stock grow, Clarington will continue to experience growth pressures and must address new and pre-existing infrastructure needs and gaps. These pressures and needs will not only include 'hard' infrastructure such as roads, transit, and water and sewer systems, but also 'soft' or 'community' infrastructure such as schools and childcare centres.

New schools, parks, and recreational centres will need to be built to accommodate the growing population. New roads will need to be constructed, and existing water and sewage system capacity will need to be expanded to service newly constructed housing developments. Metrolinx's planned expansion of the Lakeshore East GO transit line, which will extend service from Oshawa to Bowmanville, will be critical for supporting higher building densities in the Municipality, relieving road and highway congestion, and facilitating more sustainable, non-vehicular modes of transportation. All these growth pressures and demands will lead to infrastructure deficits in the absence of expanded federal and provincial funding for municipal infrastructure.

There are currently five major municipal infrastructure funding sources and growth-related tools, hereafter listed in order of importance/magnitude of the cost of infrastructure they fund:

1. Federal and provincial transfers and grants (namely, the Canada Community-Building Fund, which was formerly the Federal Gas Tax Fund, as well as the Canada Housing Infrastructure Fund, Canada Public Transit Fund, and the Housing Accelerator Fund);
2. Property tax, which funds municipal capital and operating plans and budgets, including capital funding for new infrastructure and the allocation of capital and

- operating funding through financial incentive programs such as the At Home Incentive program and Community Improvement Plan incentives;
3. Regional and lower-tier municipal DCs;
 4. Parkland dedication bylaws; and
 5. Community Benefit Charges (CBCs).

The Municipality of Clarington plans to submit this HNA to the federal government as a requirement for receiving funding through the Canada Community-Building Fund and to support other infrastructure funding applications, such as an application for funding under the Housing Accelerator Fund (HAF).

The findings of this HNA will help the Municipality plan for a diverse range of housing types and sizes, which impose different infrastructure demands and funding needs. For example, up to two ADUs on detached lots are exempt from development charges under the *Development Charges Act, 1997*. ADUs are becoming an increasingly important component of Clarington's housing stock (see figure 13), and this growth in ADUs will place further demands on non-DC-related infrastructure funding. Clarington's plans for new housing, such as ADUs, will therefore directly inform its annual capital plan and budget. Likewise, the findings from this HNA will inform the provision of both capital and operating funding for new affordable housing under the At Home Incentive program.

At present, the Municipality is developing a new Community Benefit Charges (CBC) strategy and by-law, which will allow it to levy fees from new developments of five or more stories and 10 or more residential units to cover the capital costs of new community infrastructure that is *not* financed by DCs. The findings of this HNA will directly inform the development, implementation, and ongoing monitoring of this new CBC strategy and bylaw, as both must identify the facilities, services and matters that will be funded with CBCs. Finally, this HNA will inform the development of any future DC background studies and bylaw updates, along with any new inclusionary zoning policies that the Municipality may opt to pursue to support the provision of new affordable housing and foster complete communities through new residential development.

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.