2026-2035

10-YEAR HOUSING AND HOMELESSNESS PLAN



York Region



LAND ACKNOWLEDGEMENT

We acknowledge that York Region is located on the traditional territory of many Indigenous peoples including the Anishinaabeg, Haudenosaunee, Huron-Wendat and Métis peoples and the treaty territories of the Haudenosaunee, Mississaugas of the Credit First Nation and Williams Treaties First Nations. Today this area is home to many diverse Indigenous Peoples, and we recognize their history, spirituality, culture and stewardship of this land. We also acknowledge the Chippewas of Georgina Island First Nation as our closest First Nation community.

A MESSAGE FROM YORK REGION CHAIRMAN AND CEO AND MEMBERS OF REGIONAL COUNCIL



Chairman & CEO
Eric Jolliffe

Housing is a fundamental need and the foundation of healthy, inclusive communities. It supports positive health and social outcomes while connecting residents to employment, transportation and essential services. York Regional Council remains committed to building complete communities that offer a range of housing options and support for residents at all ages and stages of life.

Like many communities across Canada, York Region continues to face housing affordability challenges, including limited affordable housing options, rising homelessness and increasing demand for housing stability supports. While our Region has made significant progress through previous housing and homelessness plans, ongoing pressures remain on affordable housing, emergency and transitional housing systems. These challenges are compounded by the need for predictable funding from federal and provincial partners.

The 2026 to 2035 Housing and Homelessness Plan provides a roadmap for addressing these challenges over the next decade. Through this plan, Regional Council is committed to investing in new non-market housing solutions, helping people find and keep housing and strengthening the housing and homelessness system.

Achieving these goals will require strong partnerships with York Region's nine local cities and towns, community agencies and senior levels of government. Together, we will continue working to ensure residents can find and maintain appropriate housing and continue to build strong, caring, safe communities where everyone can thrive.



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Cover image: Students from Saint Bernadette Catholic School created a banner to welcome residents of The Bridge, transitional housing in the Town of Georgina

Executive Summary

Housing is a key determinant of health, economic security and community wellbeing. Ensuring residents can find safe, affordable housing enables people to participate fully in the workforce, care for their families and contribute to their neighbourhoods and communities.

The Regional Municipality of York's housing and homelessness system serves a diverse and growing population across nine local municipalities. As Service Manager, the Region leads system planning, invests in building and maintaining community housing, delivers programs that prevent and respond to homelessness, and works with partners across the system to help people find and keep housing. Since York Regional Council approved the first housing and homelessness plan, *Housing Solutions: A place for everyone*, in 2014, the Region has developed and strengthened a system of programs, services and partnerships that continue to evolve with community needs. The system was advanced further through a substantial update to the plan in 2019, and implementation of the *2024 to 2027 Homelessness Service System Plan*, which guides the Region's approach and investments to reduce and prevent homelessness.

Despite progress, system pressures continue to grow. Incomes have not kept pace with housing prices and vacancy rates for rental housing have generally remained low. More and more residents are struggling to find housing they can afford. Emergency and transitional housing is regularly at or near full capacity, and people are staying longer before moving into housing they can afford.

Responding to these challenges requires coordinated action, long-term planning, increased investment from all levels of government and stronger collaboration across all partners.

This plan is the blueprint for the Region and its partners to respond to these challenges together. It sets strategic direction for how the Region will plan for, invest in and deliver housing and homelessness programs and services. It builds on the work of previous plans and is informed by engagement with residents, community partners, housing providers and local municipalities to better understand needs and opportunities to improve the system. To ensure flexibility to adapt to new opportunities and changes impacting the system, this plan will be supported by action plans that identify specific initiatives, timelines and resources.

Together with partners, over the next decade, the Region will work to increase and maintain non-market housing supply, help people find and keep housing, and strengthen and advocate for the housing and homelessness system by building capacity and improving coordination.

Housing Continuum



Plan Overview

Purpose

This plan will advance a coordinated system that delivers housing solutions and supports for residents with low and moderate incomes. This means preventing homelessness before it happens, increasing and sustaining safe housing options that respond to residents' needs, and should homelessness occur, that it be brief and non-recurring.

Guiding Principles

The following principles shaped the plan's direction and will guide its implementation.

Human rights-based approach: The right to adequate housing is recognized as a fundamental human right by the federal *National Housing Strategy Act, 2019*. The right to housing does not require governments to provide housing for everyone, but rather to ensure the housing system enables people to live in housing that supports their security, dignity and well-being[1]. In practice, this means designing and delivering programs that reduce barriers to access, support residents most at risk and respond to diverse needs. This includes ensuring accessibility of services, using data to better understand who is being served and identify barriers and engaging people with lived experience in program design.

Complete communities: Residents need homes that are connected to services, transportation, employment, health care and social supports. The plan recognizes that access to stable housing, appropriate supports and coordinated services contribute to safer and healthier communities for residents across the Region.

Bold and innovative approaches: The scale of housing needed requires creativity and a willingness to explore new approaches. The Region and its partners will pursue innovative solutions, adopt new tools and practices and respond proactively to emerging housing pressures to deliver better housing outcomes.

Collaboration and partnership: No single organization can respond to housing and homelessness challenges alone. This plan depends on coordinated action across partners and sectors, including local municipalities, housing providers, community agencies, health partners and the private sector. By aligning efforts and sharing knowledge, partners can deliver more coordinated and effective housing responses.

Strategic advocacy: Capital and operating funding from senior governments is critical to delivering on the commitments in this plan. In addition to proactively planning and accessing every available funding source, the Region will advocate for the funding, policy changes and system supports needed to deliver on this plan.

1 Canadian Human Rights Commission, 2026, Housing as a human right | Canadian Human Rights Commission

Our Renewed Plan

Over the next 10 years, the Region will deliver on three priorities:

PRIORITY 1:
INCREASE AND PRESERVE RENTAL SUPPLY

Create new and preserve existing rental housing options

1. Build and enable new non-market* housing
2. Preserve and maintain existing non-market housing
3. Leverage public lands and strategic partnerships to increase housing supply

PRIORITY 2:
HELP PEOPLE FIND AND KEEP HOUSING

Prevent homelessness and strengthen housing stability

1. Prevent housing loss
2. Support service navigation and increase pathways to permanent housing
3. Build resilient communities and provide the right supports for people with complex needs

PRIORITY 3:
STRENGTHEN AND ADVOCATE FOR THE SYSTEM

Build capacity, coordination and advocate for system needs

1. Strengthen system leadership and coordination
2. Advance strategic advocacy and policy reform
3. Enhance system capacity, performance and innovation

*Non-market housing includes affordable, community, supportive, emergency and transitional housing

The plan will be guided by action plans to be endorsed by Council to provide flexibility needed to respond to emerging opportunities and changes in funding, market conditions and community needs while advancing long-term strategic direction.

Housing Context

A Shared Responsibility

While the Region is committed to using all available tools as Service Manager to respond to the housing and homelessness crisis declared by Council in 2021, federal and provincial governments oversee many of the policy levers, funding programs and regulatory frameworks that shape what the Region can achieve. Sustained senior government investment is essential to making meaningful progress on housing affordability and homelessness over the term of this plan and beyond. This plan identifies what the Region can deliver within its resources and what is possible with sustained partnership with senior governments.

Partnerships are critical to advancing the plan, including collaboration with local municipalities, housing providers, community agencies and the private sector to deliver on shared goals.



Federal Government

- Sets national housing policy direction and strategy
- Established the *National Housing Strategy* in 2017
- Provides Reaching Home funding to address homelessness through Community Entities
- Introduced Build Canada Homes (BCH) in 2025 to scale non-market housing, support financing and encourage innovative building methods using Canadian technology
- Oversees the Homeless Individuals and Families Information System (HIFIS)



Richmond Hill Hub offers emergency, transitional and community housing in the City of Richmond Hill

Provincial Government

- Sets housing policy direction, defines affordable housing and establishes legislative requirements for Service Managers
- Funds housing and homelessness programs delivered by Service Managers
- Funds and administers supportive housing programs, including for people with mental health and addictions needs, adults with developmental disabilities and survivors of gender-based violence
- Responsible for tenant protection through the *Residential Tenancies Act, 2006*
- Establishes land use planning rules and regulations, housing targets and planning requirements through the *Planning Act* and *Provincial Planning Statement*
- Delivers the Building Faster Fund to encourage creation of housing and help municipalities meet their housing targets
- Provides social assistance through Ontario Works (OW) and Ontario Disability Support (ODSP) Programs, including direct delivery of ODSP

York Region

- Provincially designated Service Manager under the *Housing Services Act, 2011*
- Primary funder of community housing, responsible for delivering rent-geared-to-income homes through partnerships with housing providers
- Owns Housing York Inc., the largest community housing operator in York Region
- Invests in capital repairs and asset management across emergency, transitional and community housing portfolio to maintain safe and adequate housing
- Builds new emergency, transitional and community housing, leveraging federal and provincial capital funding to maximize Regional investment
- Funds and oversees community agencies and service providers delivering homelessness services
- Develops and implements the 10-year Housing and Homelessness Plan and reports annually to Council on progress
- Delivers housing stability, homelessness prevention and intervention services
- Manages the By-Name List, a real-time list of people experiencing homelessness, used to match individuals to housing
- Manages the subsidized housing wait list, including eligibility determination and prioritization in accordance with provincial rules
- Coordinates with municipalities, service providers and community partners, to respond consistently, safely and compassionately to people experiencing homelessness
- Administers Ontario Works, including supporting clients to access other benefits and services

Local Municipalities

- Leads land use planning, zoning and development approvals
- Creates official plans and zoning by-laws that shape where and what type of housing gets built
- Develops local housing action plans to support market, affordable and non-market housing
- Eligible to receive federal and provincial funding to advance housing priorities, including Housing Accelerator Fund and Building Faster Fund
- Delivers local services to support complete communities such as parks, recreation and local infrastructure
- Partners with York Region to plan and deliver housing and homelessness services, including responses to encampments

Community Housing Providers

- Develops, owns and operates housing intended to remain affordable over the long-term
- Delivers rent-geared-to-income subsidies on the Region's behalf
- Manages tenancies, building operations and capital maintenance
- Provides resident supports and community programming

Private Sector (Developers, Builders, Landlords)

- Delivers new housing through market rental and ownership development
- Participates in affordable housing development through partnerships or incentives
- Operates market rental stock that houses majority of renter households in York Region

Community Agencies and Service Providers

- Funded by all levels of government to deliver front-line services
- Provide emergency and transitional housing and drop-in programs
- Deliver housing supports such as case management, housing search assistance and landlord mediation
- Provide wraparound services including mental health, addictions, employment and settlement supports
- Deliver employment services for Ontario Works recipients

Scale of the Challenge

Built For Good (2025), developed by United Way Greater Toronto, Co-Operative Housing Federation of Canada and SHS Inc., outlines the scale of housing supply and investment required across Ontario to respond to current and projected needs by 2035. For York Region, the need includes:

- **37,650 deeply affordable units,** including 11,925 newly built units (with at least 600 for Indigenous households and 4,100 supportive housing units) and 25,725 new portable housing benefits
- **6,800 moderately affordable homes,** including at least 165 new units for Indigenous households
- **5,745 units to acquire, repair or maintain,** through acquisition of 3,090 existing naturally occurring affordable rental units and repair of 2,655 affordable homes

To achieve this, the report estimates an investment of approximately **$2.6 billion** within five years from all levels of government, including $1.9 billion in capital and $735 million in operating.

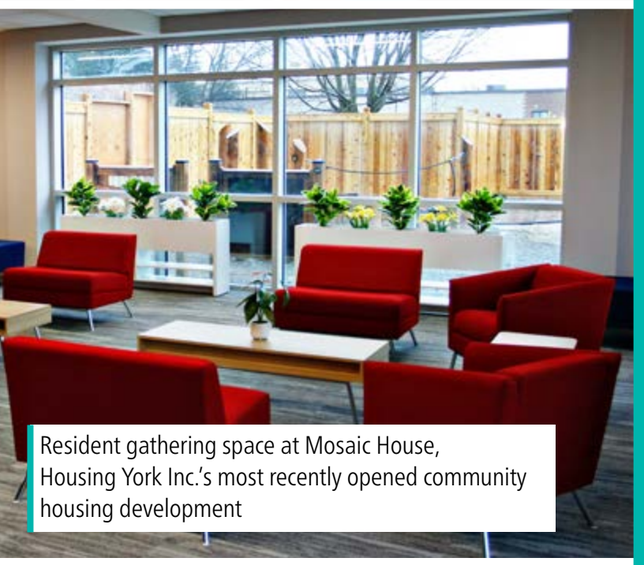
These figures demonstrate the extent of need across the system. While they are not the targets of this plan, they illustrate the significant gap between current capacity and actual need and highlight why sustained investment from all levels of government is necessary to address housing need across York Region.



Ribbon cutting ceremony at Mosaic House in the Town of Whitchurch-Stouffville, October 2025



Residents at Lakeside Residences in the Town of Georgina enjoy a Fresh Food Market



Resident gathering space at Mosaic House, Housing York Inc.'s most recently opened community housing development



York Region staff connect with service users at Inn from the Cold

Housing and Homelessness System Pressures: A Snapshot of Housing Need in York Region

This plan was informed by an assessment of current and future housing needs across York Region, drawing on system and community-level data to ensure actions are grounded in evidence and responsive to local pressures. A summary of the needs assessment is provided in Appendix A.

Like most municipalities in Canada, York Region is experiencing growing pressures across the housing and homelessness system. Housing costs are rising faster than incomes, demand for subsidized housing continues to grow and more people are experiencing homelessness. The indicators to the right show a clear picture of the needs and challenges facing the Region.

37% INCREASE in average resale prices from 2019 to 2025. As of December 2025, average resale home price was nearly **$1.6 MILLION**[2]

MONTHLY AVERAGE RENT OF $1,783 for a one-bedroom unit in 2025, a **40% INCREASE FROM 2019**[3]

A single person on Ontario Works receives **$390 PER MONTH FOR SHELTER** costs. This rate is set by the province and has not changed since 2018[4]

21,645 HOUSEHOLDS receiving Ontario Works in December 2025, an **84% INCREASE FROM 2019**[5]

56% OF RESIDENTS say housing costs make them consider leaving York Region[6]

1,176 PEOPLE identified as experiencing homelessness in the 2025 Point-in-Time Count, **UP 34% FROM 2024**[7]

339 PEOPLE identified as living unsheltered in the 2025 Point-in-Time Count, **UP 90% FROM 2024**[8]

10 YEARS Average time an applicant waited for a community housing unit in 2025. Applicants who accepted a portable housing benefit waited an average of 2.5 years[9]

22,074 HOUSEHOLDS on the subsidized housing wait list, **UP 20% IN ONE YEAR**[10]

56 DAYS Average length of stay in emergency housing in 2025, which nearly doubled from 2019[11]

$145 MILLION in unfunded capital repair needs for community housing in 2026[12]

1 IN 4 renters spend 50% or more of their income on housing[13]

2 Toronto Regional Real Estate Board, December 2019 and December 2025, Market Watch. Market Watch – TRREB
3 Canada Mortgage and Housing Corporation, December 2025, Rental Market Report. Rental Market Survey Data Tables | CMHC
4 Government of Ontario, August 2024, Ontario Works Policy Directive 6.3 Shelter. 6.3 Shelter | Ontario Works policy directives | ontario.ca
5 York Region, 2025 Ontario Works Program Data
6 York Region, Fall 2025 Community Opinion Survey. Community Opinion Survey | York Region
7 York Region, 2025 York Region Point-in-Time Homelessness Count
8 York Region, 2025 York Region Point-in-Time Homelessness Count
9 York Region. 2025 Subsidized Housing Wait List Data
10 York Region, 2025 Subsidized Housing Wait List Data
11 York Region, Homeless Individuals and Families Information System
12 York Region, 2026 Community Housing Provider Capital Repairs, Housing Development and Asset Strategy
13 Statistics Canada, 2021 Census Custom Tabulations

Renewing Our Approach

Meeting Provincial Requirements

The *Housing Services Act, 2011* requires Service Managers to develop and maintain a 10-year housing and homelessness plan with direction set out by the *Policy Statement: Service Manager Housing and Homelessness Plans*. The plan must assess current and future housing needs, establish objectives and targets and identify actions to address those needs.

In August 2025, the province released a set of provincial priorities to be considered by Service Managers in the development of their next 10-year plans. These include supporting local municipal housing targets, developing strategies to increase the supply of non-market housing to help achieve Ontario's National Housing Strategy targets, developing strategies to prevent homelessness, alternatives to encampments and integrating supportive housing initiatives and coordination with services. Delivering these priorities at the scale needed requires investment from senior levels of government.

Building On Progress

The Region has built significant momentum over the past few years, with Council approving a series of initiatives and new investment that form the foundation for this plan.

In June 2024, Council approved the *2024 to 2027 Homelessness Service System Plan* (HSSP) to guide the Region's approach and investments to reduce and prevent homelessness, and included rapid deployment actions to address immediate needs of people experiencing homelessness. HSSP established two aspirational goals: ending chronic homelessness and strengthening the human rights-based approach to addressing homelessness, and included priority areas on prevention and diversion, intervention and housing stability, systems response, and advocacy and engagement. Its development was informed by extensive consultations with community agencies, people with lived experience, local municipal staff, front-line service providers and Regional Council. HSSP goals and objectives form a critical foundation for this plan and reflect the Region's commitment to ensuring homelessness is rare, brief and non-recurring.

Council also approved initiatives in October 2024 and September 2025 to advance new non-market housing development. This included making the Community Housing Supply Grant a permanent program. Since its launch, the program is enabling more than 600 new community housing units, of which over 300 will be affordable. The Region also established pre-development supports to help non-profit providers advance projects and connect them to funding and partners.

These initiatives also complement the 2026 Development Charges Bylaw Update approved in June 2025, which included long-term development charges deferrals for non-luxury rental and a 35% municipal tax rate discount for new multi-residential construction approved in May 2025. Both initiatives support broader housing development in the Region and will help to advance priorities within this plan.

Progress From 2019-2025

Provided development charge deferrals to support **693** **NEW** PURPOSE-BUILT RENTAL UNITS

Built or supported **556 NEW COMMUNITY HOUSING UNITS**

EXPANDING THE PORTFOLIO BY 9%

Provided homelessness prevention services to approximately **12,850** households to ensure they remained stably housed

ADDED **74 NEW PERMANENT EMERGENCY AND TRANSITIONAL BEDS** increasing system capacity by **33%** bringing the total number to approximately **300**

INVESTED OVER $101 MILLION in capital repairs to maintain the community housing stock, including over **$42 MILLION IN NON-PROFITS** and **CO-OPS** and **OVER $59 MILLION IN HYI**

Supported approximately **2,300** people to move from emergency housing to permanent housing

FUNDED 7 NON-PROFITS to deliver more than **600 NEW COMMUNITY HOUSING UNITS**

Connected **3,600+** wait list households to long-term subsidized housing, including **1,500+ RECEIVING CANADA-ONTARIO HOUSING BENEFIT AND 80 YORK REGION-FUNDED PORTABLE BENEFITS**

Approach to Developing the Plan

This plan was developed using a comprehensive, collaborative and evidence-based approach. It was informed by best practices research, an assessment of current and future housing needs and jurisdictional reviews of other housing and homelessness plans across Canada and internationally.

Engagement with community and system partners was central to the process, ensuring the plan reflects the experiences and expertise of those working across the housing and homelessness system in York Region. A series of engagements were held that included Housing and Homelessness Committee, York Regional Police, Human Services Planning Board of York Region, York Region Accessibility Advisory Committee, York Region staff, community housing providers, community services providers and local municipal staff. Appendix B provides a summary of findings from all engagement sessions.

Engagements confirmed priorities identified in the HSSP consultations remained relevant. The Region has already delivered on a number of objectives and activities identified in the HSSP, and the new 10-Year Plan carries forward priorities that respond to what we heard from residents and partners. Specifically, the Region will continue to:

- Provide resources to help people at risk of homelessness stay housed
- Increase emergency and transitional housing
- Coordinate with local municipalities, community partners, service providers and senior governments to help people find and keep housing
- Advocate for additional investments into housing and income supports, and access to mental health, addictions and long-term care

Building the Plan





Fairy Lake Gardens offers community housing for seniors in the Town of Newmarket

Priorities for the Next 10 Years

PRIORITY 1:

Increase and Preserve Rental Supply

Create new and preserve existing rental housing options

Why This Priority Is Important

A sufficient supply of affordable housing is the foundation of a strong housing and homelessness system and supports economic participation, health and community well-being. York Region continues to face a persistent shortage of affordable housing. More people are applying for subsidized housing, more people are experiencing homelessness and almost half of renters spend 30% or more of their income on housing. Needs are expected to intensify, with low-income households in core housing need projected to grow by nearly 50% (70,000 households) by 2045 and demand for subsidized housing by about 35% (21,000 households).

To respond, the Region will build new non-market rental housing operated by **Housing York Inc. (HYI)** and enable **community partners** to build, recognizing this work cannot be done alone. The Community Housing Supply Grant will remain a key tool to support non-profit and co-operative development.

This priority also focuses on building the right supply for residents with diverse needs. Supportive housing is one of the most effective responses to homelessness, providing permanent affordable housing with the wraparound services people need to maintain stability. As Service Manager for housing and homelessness, the Region can increase supportive housing through new community housing developments, standalone projects and non-profit partnerships, but sustained senior government investment is essential. This includes capital and ongoing provincial operating funding, as funding for health and supportive services are a provincial responsibility.

Protecting existing community housing is equally important. About 15% of the Region's stock was built before 1987 and requires major repairs. The Region will continue to invest in capital repairs and asset renewal to maintain safe, sustainable homes, and support housing providers to remain in the system as legacy agreements and mortgages end.

Through this priority, we will grow the system, ensure sustainability of existing assets, protect affordability and help ensure residents have access to the right housing options for their needs.

What We Heard

- There are not enough affordable housing options for residents with low and moderate incomes, and the shortage is contributing to homelessness
- The non-profit sector can deliver new rental housing but needs more pre-development and technical support to do it
- Strong collaboration between the Region, local municipalities and non-profits is needed to help move non-profit projects forward
- Acquiring existing affordable rental properties can add non-market housing faster than building new
- Supportive housing is a critical system gap and people experiencing homelessness with complex needs have few pathways to permanent housing without it
- Existing community housing needs sustained investment in repairs to prevent the loss of units that are already in the system

What We'll Continue to Do

- Establish a strong development pipeline for Regional and non-profit projects to keep momentum, inform advocacy and leverage funding opportunities
- Advance Regional housing development for HYI to operate
- Design new Regional development projects to support the Region's Climate Change Action Plan, including energy-efficient building standards
- Apply universal design and build accessible, barrier-free units in new HYI buildings to enable people with physical disabilities to live independently in their communities and seniors to age in place
- Advance new and redevelop existing emergency and transitional housing facilities
- Use and periodically refine the Site Selection Framework to advance publicly owned sites for community, emergency and transitional housing
- Deliver the Community Housing Supply Grant to support non-profit and co-operative development
- Improve affordable housing viability through statutory development charge exemptions for non-profit and affordable housing, deferrals for private rental housing and the 35% property tax rate discount for new multi-residential construction
- Support community housing providers with asset management through building condition audits, repair funding and energy-efficiency programs
- Work with housing providers reaching end of mortgage to transition to new Service Agreements

Where We Want to Be in 10 Years

More non-market rental housing supply, including supportive housing, with a continuous pipeline of Regional and non-profit projects

Well-maintained community housing kept safe, energy efficient and in good repair for current and future residents

Strengthened development capacity for non-profits and co-operatives

New partnerships with non-profits and the private sector to support innovative approaches

Renewed agreements with housing providers to preserve affordability and keep them in the system

How We'll Get There

OBJECTIVE	WHAT THIS MEANS	PERFORMANCE MEASURES
1.1 Build and enable new non-market housing	**We will expand non-market housing to meet the diverse needs of residents, including supportive housing options to provide pathways to permanent housing as a response to homelessness by:** • Working with non-profits, local municipalities, private sector and others to advance new development at scale • Investing in non-profit development capacity through capital and pre-development funding • Exploring acquisitions that leverage market opportunities including directly acquiring and enabling non-profits to acquire existing rental homes • Aligning the type, size and accessibility of new housing with demonstrated community needs (e.g., seniors, families, people experiencing homelessness, people with disabilities)	• Increase new non-market units in the development pipeline • Increase number of community housing units administered by York Region • Increase number of non-profits receiving pre-development funding • Increase number of accessible, barrier-free units in the community housing portfolio
1.2 Preserve and maintain existing non-market housing	**We will protect long-term affordability and sustainability of non-market housing by:** • Investing in capital repairs to keep existing housing safe and adequate for residents • Revitalizing and intensifying existing community housing sites to renew aging stock and add supply • Working with housing providers reaching end of mortgage to keep units in the system	• Maintain or improve community housing Facility Condition Index rating • Maintain percentage of units retained in the system when housing providers reach end-of-mortgage • Maintain or increase number of community housing units that receive capital funding to maintain a state of good repair
1.3 Leverage public lands and strategic partnerships to increase housing supply	**We will use publicly owned land and partnerships to advance new housing opportunities by:** • Using Regional land to enable non-market housing development by the Region and non-profit partners • Exploring partnerships with the private sector to deliver a mix of market and affordable units within a single development • Working with local municipal partners to align site opportunities with their planning priorities and identify potential housing sites early	• Maintain or increase number of suitable lands identified through Site Selection Framework

Spotlights

Building Supportive Housing into the Pipeline

The need: Supportive housing combines affordable housing with ongoing supports, like mental health services, addictions counselling and case management to support residents with complex needs. The lack of supportive housing for people experience homelessness is a significant gap in York Region's system. The *Built for Good* report identifies a need for 4,100 supportive housing units over the next decade. Without supportive housing, people experiencing chronic homelessness have limited pathways to stable housing.

The approach: The Region can identify opportunities to integrate supportive housing units into community housing projects already in the development pipeline, partnering with non-profit and health service providers to design mixed buildings where a portion of units include wraparound supports. In some cases, dedicated supportive housing developments may also be necessary for people who need higher levels of on site services and supports. Capital costs can be incorporated into the Region's existing plans, and the federal government has dedicated $1 billion through Build Canada Homes for supportive and transitional housing over the next five years. Provincial operating funding is a critical gap. Without sustained, predictable funding for the support services needed to make the model work, units risk being built but not adequately supported. The Region will advocate to the province for dedicated operating funding to address this gap.

What it could deliver: Supportive housing could advance on the same timeline as the Region's community housing projects, rather than a separate development stream. Residents with complex needs can live in homes integrated into mixed communities with supports to remain stably housed.

Using Public Land to Unlock Housing

The need: Land costs are one of the biggest barriers to affordable housing development. The cost of assembling sites in the Region's high-cost market can make projects unviable for development models attempting to deliver affordable housing at scale.

The approach: Through the Site Selection Framework introduced in 2025 and the Highest and Best Use Study, the Region will continue building an inventory of priority sites, make Regional land available for housing through determined criteria, and work with local municipalities to identify and align public land opportunities. While the Region owns limited parcels suitable for large-scale strategic partnerships, we will continue to identify opportunities to leverage land through partnerships with the private and non-profit sectors. By contributing land to development partnerships, the Region can aim to secure a mix of housing types within a single project or support non-profit development by removing land costs.

What it could deliver: Selling or leasing public land can remove a significant cost barrier for development partners, improving project feasibility. This approach can support partnerships with private and non-profit developers to deliver housing at scale, achieve a broader mix of housing types within individual projects and ensure public contributions support long-term affordability.

PRIORITY 2:

Help People Find and Keep Housing

Prevent homelessness and strengthen housing stability

Why This Priority Is Important

Expanding housing supply is not enough. Many residents need supports to help them navigate the system and successfully keep housing. Without these supports, residents often face an increased risk of housing instability or homelessness. Demand for homelessness services continues to rise, with emergency and transitional housing regularly operating at or near capacity.

This priority focuses on **upstream prevention** (intervening earlier to prevent housing loss) **and diversion** (helping people find safe alternatives to entering emergency housing) and making homelessness **brief and non-recurring.** This means strengthening pathways to permanent housing with appropriate supports. It means expanding **rent subsidies** to provide deeper affordability for households on the subsidized housing wait list and the By-Name List. As the Region continues to increase supply through the Community Housing Supply Grant and other incentives, additional rent supplements will be needed to improve affordability for residents with low income.

Through this priority, we will focus on ensuring residents have access to the right services at the right time based on their diverse needs.

What We Heard

- Deliver earlier upstream prevention and provide more than financial support, as people are often unaware of services until they experience crisis, which may be too late to prevent housing loss
- Stronger pathways from homelessness to housing are needed
- Needs are becoming increasingly complex, requiring more intensive wraparound supports, which include a range of supports to help people maintain housing such as mental health, addictions, employment and life skills
- Residents often do not know where to go for help or what services are available to them
- Programs and policies should be person-centred and grounded in equity

What We'll Continue to Do

- Help people at risk of homelessness with prevention supports for rent, utilities and other housing costs
- Use the By-Name List and subsidized housing wait list to connect people to appropriate housing
- Provide priority access to rent subsidies to survivors of domestic abuse and human trafficking in line with provincial requirements
- Deliver primary care and mental health and addictions supports for people experiencing homelessness through the Community Paramedicine and Outreach Response Team (CPORT)
- Work with United Way Greater Toronto to conduct Point-in-Time Counts of people experiencing homelessness
- Fund and oversee subsidized and affordable homes for more than 7,000 households, operated by non-profits, co-operatives and HYI
- Apply Housing First principles across the homelessness system, prioritizing rapid access to stable housing with supports to help them stay housed
- Oversee emergency and transitional housing operated by community agencies providing drop-in services, wraparound supports and after care programs
- Support rental affordability through rent subsidies and intensive support programs like Home Now, which supports people experiencing chronic homelessness
- Connect residents to programs that support successful tenancies and deliver programming for community housing tenants and co-operative members to enhance belonging and community safety
- Use the Community Investment Fund for programs and projects that could include services to address housing stability and help people experiencing or at risk of homelessness
- Partner with local municipalities, emergency services, and community organizations to support people experiencing homelessness, including people living unsheltered and in encampments, through housing connections and supports and remediate encampments, through a human rights-based approach

Where We Want to Be in 10 Years

Increased housing stability for people at risk, with earlier connections to supports to prevent crisis and housing loss

Reduced pressure on emergency and transitional housing as more crises are resolved earlier, helping people to stay housed

Faster, more effective transitions from homelessness to permanent housing with the right level of supports, so the experience is brief and non-recurring

More supports for people living in community housing to have successful tenancies

Expanded access to rent subsidies to make rental housing more affordable for people with low income

Greater awareness of available services among residents and service providers with clearer access points to coordinated supports

Improved access to housing and homelessness supports that meet diverse needs

How We'll Get There

OBJECTIVE	WHAT THIS MEANS	PERFORMANCE MEASURES
2.1 Prevent housing loss	**We will strengthen earlier intervention to help people stay housed by:** • Prioritizing investments in prevention and diversion • Working more closely with community agencies to identify housing instability early and coordinate prevention responses • Helping people find alternatives to emergency housing • Connecting residents to income supports, employment services and benefits that help stabilize their housing	• Increase number of people supported through homelessness prevention programs • Maintain percentage of people supported through Housing Stability Program and Homelessness Prevention Program who retained their housing for six months
2.2 Support system navigation and increase pathways to permanent housing	**We will help people navigate the system and transition to permanent housing by:** • Enhancing the way people experiencing homelessness are referred, assessed, prioritized and matched with housing and supports • Building awareness of housing and homelessness services, including strengthening partnerships with community agencies and tables • Expanding rent subsidies to support more people with deeply affordable options in new community housing and private market rental • Strengthening coordination with health, corrections and other institutions to prevent returns to homelessness	• Increase number of households receiving rent subsidies • Increase number of people housed and supported through Coordinated Access • Increase number of encampment remediations through supports to provide more appropriate housing • Increase number of people supported by Outreach Services to move from unsheltered homelessness into more appropriate housing, including emergency and transitional housing • Increase number of people experiencing homelessness who move into long-term housing • Increase number of people experiencing homelessness connected to supportive housing
2.3 Build resilient communities and provide the right supports for people with complex needs	**We will help ensure residents have access to the right supports and feel connected to their communities by:** • Working with partners to deliver programs for residents in community housing that encourage their well-being and promote a sense of belonging • Building capacity to better support residents with complex needs in community housing to maintain stable tenancies • Providing individualized case management across housing and homelessness services to support successful tenancies	• Maintain or increase number of partnerships in community housing that support resident well-being • Increase number of community housing residents that receive tenancy support services • Maintain or increase number of people who remain stably housed for six months after receiving tenancy support services • Increase percentage of individuals and families remaining stably housed after six months who were experiencing homelessness or were at-risk of homelessness

Spotlights

Strengthening Upstream Prevention: Shifting from Crisis Response to Early Intervention

The need: The Region's homelessness system is under growing pressure. Preventing homelessness means helping people stay housed or return to stable housing as quickly as possible. Taking action to prevent homelessness reduces the stress, stigma, trauma and isolation that can result when someone experiences homelessness.

The approach: York Region will continue to move from crisis response to earlier intervention. This means building relationships and referral pathways needed to identify households at risk of housing loss before they reach crisis. This could include expanding existing diversion protocols to ensure people in need of emergency supports have exhausted more appropriate options before entering into emergency housing or exploring how short-term rent assistance might be used as a temporary housing measure for residents with low acuity to stabilize their housing situation. The goal is to reduce the number of households reaching crisis by intervening earlier.

What it could deliver: Over time, a system where fewer people lose their housing, reducing demand on emergency and transitional housing. This can result in more stable tenancies in both community and private market housing. Preventing homelessness where possible is typically less costly than providing emergency resources.

Expanding Rent Subsidies to Provide Deeper Affordability

The need: The average wait for a community housing unit is 10 years. The wait list is growing and turnover is low, as residents have few affordable alternatives in the private market. Finding and maintaining housing is especially challenging for people receiving social assistance. A person on Ontario Works receives just $390 per month for housing costs while a person on the Ontario Disability Support Program receives $599, well below the average market rent of $1,297 for a studio unit in 2025. Building new supply takes time and new units alone are not enough. Without rent subsidies, homes built through programs like the Community Housing Supply Grant may not be affordable for households with greatest need. The Canada-Ontario Housing Benefit (COHB) has proven to be one of the most effective tools available for responding to homelessness and reducing wait times for subsidized housing, but its time-limited funding creates uncertainty for households and the system overall.

The approach: The Region will pursue a strategy to identify options to fund more rent subsidies through the multi-year budget process and beyond, ensuring deep affordability of some new non-profit homes. The Region will also continue to advocate to federal and provincial governments to make COHB permanent beyond its 2029 end date with increased funding.

What it could deliver: New community housing affordable for households with the lowest incomes, including people who rely on social assistance and faster pathways off the wait list. Most importantly, continued delivery of COHB would provide certainty for people currently receiving this benefit to maintain their housing.

PRIORITY 3:

Strengthen and Advocate for the System

Build capacity, coordination and advocate for system needs

Why This Priority Is Important

While York Region coordinates the system, senior governments control key policy and funding levers shaping housing and homelessness outcomes. Strong advocacy is essential. The Region needs sustained federal and provincial capital and operating funding to expand community, emergency and transitional housing, grow supportive housing for people experiencing homelessness and provide wraparound supports for residents with complex needs. To support successful advocacy efforts, the Region has established an initial pipeline of Regional and partner-led housing projects, to move quickly when funding becomes available.

Addressing housing and homelessness requires a coordinated housing system with housing providers, service organizations and all levels of government working together to improve alignment, advance service equity and reduce gaps. A more coordinated approach will shift the system toward earlier intervention and prevention, while ensuring adequate capacity to respond to people in crisis. A human rights-based approach will help ensure more equitable and effective responses to residents' diverse needs.

Through this priority, we will strengthen our leadership role as Service Manager, deepen cross-sector partnerships, and advocate for policy improvements and funding to address housing need and homelessness at scale.

What We Heard

- Local municipalities and the Region have important roles in the housing and homelessness system, and closer coordination can help to address growing pressures
- Community engagement and public education could help reduce stigma around non-market housing and build support for new development
- Effective advocacy to senior levels of government is essential to respond to the housing and homelessness crisis
- As Service Manager, the Region can better connect partners across the housing and homelessness ecosystem and ensure everyone is working toward common goals

What We'll Continue to Do

- Advance housing delivery with local municipalities by coordinating policies and incentives to align with provincial land use planning framework, protect rental supply, support missing-middle options and encourage innovative construction techniques, housing tenures and funding models to ensure an appropriate range and mix of housing options, consistent with the *Provincial Planning Statement, 2024*
- Advocate to federal and provincial governments for sustained, predictable capital and operating funding to build new supply, maintain affordability, meet tenant needs, support housing transitions and respond effectively to homelessness
- On a project-by-project basis, take a risk-based approach to new Regional developments for HYI by advancing upfront Regional investment to move projects forward and attract senior government funding
- Pursue collaborative advocacy with sector tables, advisory bodies such as the Human Services Planning Board, community partners and other Service Managers
- Provide training and capacity-building supports for community housing provider boards and staff
- Consult community housing providers to develop policies, programs and processes that respond to system changes
- Enhance capacity to support people at risk of or experiencing homelessness through research, resources and training

Where We Want to Be in 10 Years

A housing system with a full range of options for low- and moderate-income residents, including supports for people with complex needs

Strong Regional leadership of a coordinated system, with deeper collaboration across local municipalities, service providers and cross-sector partners including health care, employment and social services to improve navigation and achieve shared outcomes

Greater system capacity and accountability through better data, information sharing and continuous improvement

Increased, stable funding from senior levels of government to support long-term sustainability of the system

Improved community awareness and acceptance of non-market housing, reducing barriers to development and support community integration

How We'll Get There

OBJECTIVE	WHAT THIS MEANS	PERFORMANCE MEASURES
3.1 Strengthen system leadership and coordination	**We will strengthen the Region's leadership role in connecting partners across the housing and homelessness ecosystem by:** • Working with local municipalities to achieve shared housing objectives, align land use planning and planning for housing, and developing coordinated responses to unsheltered homelessness and encampments • Improving information sharing across the system to reduce service gaps and strengthen how residents move between programs and supports • Leveraging cross-sector partnerships, including with the Human Services Planning Board, health system partners, including Ontario Health Regions, and other Service Managers to coordinate advocacy and build broader support for affordable and appropriate housing	• Maintain or increase number of engagements with local municipalities on housing and homelessness priorities • Increase number of information-sharing engagements across the housing and homelessness system
3.2 Advance strategic advocacy and policy reform	**We will advocate for investments and policy conditions needed to improve housing and homelessness outcomes by:** • Engaging senior levels of government directly and through sector associations like Association of Municipalities of Ontario (AMO) and Ontario Municipal Social Services Association (OMSSA) for increased and sustained funding and policy changes to improve access to housing, income and employment supports • Coordinating advocacy with local municipalities and cross-sector partners to amplify collective impact • Building public understanding of housing and homelessness challenges, including the social and economic benefits of non-market housing	• Increase funding received from senior levels of government • Increase share (%) of senior government funding for future projects
3.3 Enhance system capacity, performance and innovation	**We will build a more effective, evidence-informed and equitable housing and homelessness system by:** • Developing the data tools and demographic evidence needed to understand who is served, identify gaps and improve outcomes for residents, including Indigenous Peoples, Black communities and other equity-deserving groups • Ensuring programs are accessible and responsive for residents with diverse needs by embedding human rights-based and equity-informed principles into service standards, program design and staff training • Using enhanced data and performance measurement to inform investment decisions and advocacy • Supporting learning, capacity building and sharing of best practices across housing and service providers	• Maintain or increase number of training and capacity building activities delivered for housing providers

Spotlights

Building and Maintaining a Non-Market Housing Pipeline to Scale Development and Support Advocacy

The need: Funding from senior governments is competitive and time limited. Municipalities that demonstrate a pipeline of shovel-ready projects are better positioned to secure funding. Build Canada Homes has indicated interest in funding projects on a portfolio basis. A pipeline of Region and non-profit projects strengthens the case for investment and signals opportunities to coordinate across the non-market housing sector to deliver at scale.

The approach: While the Region has always engaged in long-term development planning for new HYI projects, the Region has started to establish and maintain a consolidated non-market housing pipeline that brings together Region-led and non-profit and co-operative partner projects into one inventory. This inventory will be tracked across all stages from early concept to construction.

What it could deliver: Establishing a Regional pipeline will support a stronger advocacy position when competing for federal and provincial funding and enable the Region and its partners to move quickly when new investment is announced. It will also provide Council with greater visibility on the state of housing development across York Region and offer opportunities for stronger coordination and engagement with local municipalities to advance projects from planning to completion.



2026-2028 Human Services Planning Board Action Plan

The need: The scale and complexity of housing need requires a coordinated, cross-sector response that extends beyond the housing system. The Human Services Planning Board of York Region (HSPB) is a multi-sectoral, collaborative advisory committee to Regional Council made up of senior leaders representing human services agencies, government and community partners from health, education, policing, non-profit and community organizations.

The approach: HSPB identified housing advocacy as its top strategic priority for the next three years. The 2026-2028 Human Services Planning Board Action Plan outlines how HSPB members and the Region will work together to advance housing priorities through two aligned action areas:

1. **Innovative Partnerships and Solutions:** Strengthening system readiness for innovative housing approaches by mapping underutilized assets, facilitating cross-sector partnership discussions and assessing opportunities for public, private and non-profit collaboration. Central to this work is an Innovative Housing and Solutions Pilot, which applies a feasibility lens to explore new housing models and pathways, focusing on exploration and co-design to provide partners with the foundational analysis needed to inform next steps.

2. **Community Engagement and Advocacy:** Strengthening cross-sector system alignment and advancing coordinated advocacy to support housing priorities. This includes co-designing a multi-sector HSPB Housing Commitment for York Region, a framework through which leaders can endorse housing as a shared priority within their respective mandates. This work is complemented by intergovernmental advocacy that leverages cross-sector relationships to advance shared housing priorities with senior governments.

How this supports the 10-Year Plan: The 2026-2028 HSPB Action Plan is aligned with Priority 3. HSPB can convene partners and elevate a coordinated, cross-sector voice on housing in ways that complement the Region's advocacy. This work also supports Priority 1 of this plan by exploring innovative approaches to housing solutions and Priority 2 by strengthening cross-sector partnerships that support housing stability. Overall, these aligned efforts enhance system coordination and position the Region to advance more effective, collective advocacy at a time of heightened human services pressures.

What it aims to deliver: Stronger cross-sector partnerships that bring new resources and expertise to housing challenges, a feasibility assessment for the Innovative Housing and Solutions Pilot, a multi-sector HSPB Housing Commitment for York Region, endorsed by sector leaders across York Region, and coordinated advocacy to senior governments.



Delivering and Measuring Progress

This plan sets a long-term strategic framework to guide York Region's efforts to address housing need and strengthen the housing and homelessness system over the next 10 years. Translating this direction into action requires a clear approach to implementation, measurement and accountability.

Phased Implementation

The plan will be delivered through action plans brought forward to Council every two to three years. These action plans will be aligned to the plan's priorities and identify specific initiatives, timelines and resources to respond to emerging needs. This will allow the Region to act on immediate opportunities while remaining responsive to changes in funding, market conditions and community needs.

Measuring Progress and Investment

Each priority area in the plan is supported by a set of key performance indicators to measure results.

Council's Vision of strong, caring, safe communities guides the Region's activities and is put into action through the Region's Accountability Framework. This framework cascades Vision through the Strategic Plan, multi-year budget and Departmental plans including this plan. **The Accountability Framework** includes community and performance accountability.

Community Accountability focuses on overall community well-being and reflects outcomes that the Region monitors to inform long-term planning, advocacy or work with partners. These outcomes are measured through community indicators, which are influenced by many partners across the public, private and non-profit sectors. This plan tracks Community Accountability through the following system indicators:

INDICATOR	2025 BASELINE
Rental vacancy rate (Purpose-built)	**2.1%** (Five-year average 2021-2025) **3.7%** (2025)
Average market rent (Purpose-built, all units)	**$1,930**
Households on the subsidized housing wait list at year-end	**22,074 households**
Average wait time for subsidized housing (combined wait time for community housing units and portable housing benefits)	Seniors: **8 years** Non-senior singles: **8 years** Families: **3.5 years**
People experiencing homelessness (identified through the By-Name List at year-end)	**2,381**

Performance Accountability focuses on the Region's contributions to community well-being. The Region directly controls outcomes and achieves results through Regional services and partnerships, aligned with the multi-year budget.

This plan tracks Performance Accountability through specific performance measures under each priority to evaluate progress in advancing the objectives. Progress is turning the curve in the desired direction (increase, maintain or decrease) over the duration of the plan, with capital targets defined to align with the Region's 2026 10-year capital plan.

Annual Reporting

The Region will report each year to Council and the public on results including key activities, achievements and performance against indicators and targets. These progress reports will help ensure transparency and accountability while allowing the Region to assess how the plan is contributing to housing and homelessness outcomes and where adjustments might be needed.

Coordinated Delivery

Housing and homelessness outcomes depend on coordination across Regional departments and with external partners, including local municipalities, housing providers and community agencies. The Region will continue to maintain cross-departmental coordination structures to ensure housing investments, service delivery and policy decisions are aligned with the plan's priorities, and will continue to engage with external partners on a regular basis to advance these priorities together.

Mid-Term Review

A review will be conducted at the halfway point of the plan to assess progress, identify emerging challenges and needs and consider adjustments in response to those findings.



The Bridge opened in 2023 and offers transitional housing on the Sutton Youth Services property in the Town of Georgina

Funding the Plan's Priorities

Addressing the full scale of need exceeds what any single government can deliver or fund. Instead, this plan focuses on areas the Region can begin to turn the curve incrementally, strategically and within our available resources, while positioning ourselves to attract senior government funding.

The principles below will guide investment decisions to implement the plan and inform the multi-year budget process, including capital and operating planning to advance the plan's priorities while allowing flexibility to adapt to changes

PRINCIPLE	WHAT THIS MEANS
1. Prioritize high-leverage investments	**Resources are focused on initiatives that can amplify Regional contributions and deliver long-term, sustainable housing solutions for residents. This includes:** • Prioritizing investments that can unlock additional capital or operating funding from partners or senior governments • Balancing the need to preserve or extend the life of existing stock with new supply • Accelerating project delivery to address growing needs faster • Maximizing use of the Region's and HYI's assets, including land and buildings, to increase supply • Enabling partners, such as non-profits and the private sector, to deliver on commitments in the plan, recognizing the Region cannot address growing needs alone
2. Align capital growth with operational sustainability	**New supply is matched with sustainable operating funding. This includes:** • Identifying opportunities through Regional budget processes to stabilize existing service levels for homelessness programs and plan for new growth, such as rent subsidies to ensure new units created are affordable to low income households • Working with HYI to ensure new community housing developments are structured to generate sufficient revenue to cover operating costs and contribute to capital reserves • Advocating for increased, long-term operating funding from the province for homelessness and housing stability services, and new funding for supportive housing • Advocating for dedicated funding to address community housing repair needs, which has a backlog of $145 million as of 2026
3. Invest for system impact	Recognizing housing is the solution to homelessness, investments will prioritize preventing homelessness and creating permanent housing solutions to support long-term housing stability for residents in need.
4. Maintain flexibility over time	Financial approaches are aligned with the funding environment, market conditions and evolving community needs tied to action plans. This includes a risk-based approach to funding new development on a case-by-case basis and shovel-ready pipelines that can maximize senior government funding that becomes available.

Capital and operating investment from senior governments is critical to advancing the priorities in the plan. The Region will continue to advocate as outlined in Priority 3 and ensure programs and development projects are ready when funding and partnership opportunities arise.



Construction underway for Inn from the Cold transitional and emergency housing in the Town of Newmarket, April 2026

APPENDIX A:

Needs Assessment

The plan is grounded in an assessment of current and future housing needs in York Region. The assessment analyzed 2021 Census data, Point-in-Time Counts, the Region's subsidized housing wait list and By-Name List, and the *Fall 2025 Community Opinion Survey* and Housing Affordability Perspectives Survey.



Housing affordability challenges continue to impact York Region residents. Over the past decade, homeownership prices and rents have grown at a faster rate than household incomes. In 2021, York Regional Council declared a housing affordability crisis as more residents struggled to find housing they could afford. Households with low income have limited housing options that provide deeper affordability to meet their needs, such as community housing or low-end market units in the private sector. Moderate income households are impacted by increasing ownership and rental prices, limiting their affordable housing options throughout York Region. In 2021, there were 47,850 households with low- and moderate-income in core housing need, representing 13% of all households in York Region. This number could grow to almost 60,000 households by 2035.[14]

Housing and homelessness challenges disproportionately affect certain population groups. These groups tend to face greater affordability challenges and are more likely to be in core housing need and include, seniors, single-mother households, newcomers, one- and two-person households, persons with disabilities, Indigenous communities and families with children. Nearly half of senior renters and almost one quarter of single-mother households are in core housing need, while one- and two-person households account for 65% of households in core housing need and almost 60% of households spending 50% or more on housing costs. Core housing need also affects 22% of newcomer households and 12% of Indigenous-led households and 12% of households with physical activity limitations. The 2024 Point-in-Time Count found Indigenous people are significantly overrepresented among people experiencing homelessness, with 9% of people identifying as Indigenous compared to 0.5% of York Region's population. Black people make up 3% of York Region's population but make up 26% of people experiencing homelessness. The number of families with children accessing emergency and transitional housing increased 54% between 2019 and 2024.

Rental housing continues to be in short supply, with limited purpose-built rental growth over the past 20 years. The secondary rental market continues to play a significant role in the rental market. Ground-related secondary rental market contributes about half (52%) of the Region's rental supply and the high-density secondary rental market contributes about a quarter (27%) of the supply. While the secondary market works to fill a housing gap, it is less affordable and has less security of tenure than purpose-built rentals and contributes to speculative investment in the housing market, impacting individuals and families trying to find and keep housing. The remaining stock is estimated to be purpose-built rental, with 11% in the private market and 10% in community housing.

In 2025, the vacancy rate for purpose-built rental increased to 3.7% but has historically remained below the 3% benchmark generally considered to indicate a healthy rental market. This change was driven by an increase in purpose-built rental supply and a decline in temporary residents. From 2020 to 2024, purpose-built rental in the private market or community housing accounted for about 4.6% of housing completions. However, over the same time, average market rents increased by 32%, from $1,465 to $1,930, across all unit types.

Renter households are disproportionately affected by housing affordability challenges. Just over 18,000 households in core housing need were renter households, and this is projected to grow to over 25,000 households by 2045. Although renter households make up only 18% of all households in York Region, they account for 38% of those in core housing need. Nearly half of all renters spend 30% or more of their income on housing, and almost one-quarter of renters are spending 50% or more.

Housing affordability is placing serious financial strain on residents. The 2025 Housing Affordability Perspectives Survey indicated 76% of residents reported making financial trade-offs, reducing spending on other areas or relying on savings or borrowing to make ends meet. The *Fall 2025 Community Opinion Survey* found that approximately 56% of residents are considering leaving York Region due to housing costs, though 40% of this group would prefer to stay if housing affordability improves.

Rising housing unaffordability is driving a sharp increase in homelessness. Existing emergency and transitional housing programs regularly operate at or near full capacity. Increasing housing unaffordability results in more people staying longer in emergency and transitional housing. The average length of stay in emergency housing has almost doubled from 2019 to 2025, increasing from 26.5 days to 56 days.

York Region's 2025 Point-in-Time Count identified 1,176 people experiencing homelessness, a 34% increase from 2024, and identified 339 people experiencing unsheltered homelessness, a 90% increase from 2024.

York Region's subsidized housing wait list is growing at a faster rate than we can build new community housing units. In 2025, 22,074 households were waiting for subsidized housing, up 20% from 18,419 households the year before. Over the past decade, an average of 962 households joined the wait list each year while only 450 were housed. During the same period, the Region added 648 net new community housing units. In 2025, the average wait time for a community housing unit was 10 years. Since 2020, the Region has provided portable housing benefits, including Regionally-funded benefits and COHB, to more than 1,600 applicants, offering a faster alternative to waiting for a subsidized unit. Applicants who accepted a portable housing benefit in 2025 waited on average 2.5 years. There are not enough benefits available to meet demand and they are effective only when affordable market rentals are available.

14 HelpSeeker Technologies, York Region Community Housing Needs Assessment, 2024. Core housing need projected to grow to 58,889 households by 2035. Estimated using 2016 and 2021 Census Data and Housing Assessment and Resource Tools projections

As required by provincial wait list rules, survivors of domestic abuse and human trafficking are provided priority status on the subsidized housing wait list. In recent years, the Region has experienced a significant increase in the number of Special Priority applicants, rising from 68 households in 2019 to 879 in 2025. This rise is linked to more people needing crisis services during and after the pandemic, and an increase in gender-based violence.

York Region continues to develop its emergency housing capacity. York Region has fewer emergency beds per 100,000 people than peer municipalities. When it takes longer for people to transition out of emergency housing into more stable housing, less capacity is available for others to get help. As York Region continues to build additional capacity, alternative temporary approaches have been implemented to provide people experiencing homelessness with accommodations, including adding overflow beds to existing emergency housing buildings, increasing seasonal shelter capacity to mitigate extreme weather impacts and hotels when other options are not reasonably available.

York Region's community housing portfolio is a critical part of the rental market. As Service Manager, the Region funds and administers 7,079 market and subsidized units across all nine local municipalities, that are owned by 43 non-profit and co-operative housing providers including the Region's local housing corporation, HYI. HYI operates 3,124 units, or 44% of the entire portfolio, while the remaining 3,955 units are owned and operated by non-profit and co-operative housing providers.

The Region is responsible for ensuring these properties remain safe and in a good state of repair for current and future residents. The portfolio is reaching 50% of its anticipated useful life. About 15% of sites were built before 1987 under earlier federal and provincial housing programs, while nearly two-thirds was built between 1987 and 1998, following the federal government's withdrawal from social housing. When the province transferred responsibility for community housing to Service Managers in the early 2000s, the transfer did not include adequate funding for current and future capital repair needs.

An aging community housing portfolio requires increasingly significant capital repairs. Ongoing investments are essential to protecting affordability, as not addressing repair needs risks losing these homes. As of 2026, the community housing portfolio (non-profits, co-ops and HYI) has estimated unfunded capital repair needs of approximately $145 million, but continued economic pressures are further driving repair costs upward, increasing financial pressures on both housing providers and the Region.



Construction underway for Blue Door community, emergency and transitional housing in the Town of Newmarket, April 2026

APPENDIX B:

What We Heard

A series of engagements were undertaken to support the development of the plan. During these engagements, questions were asked about the status of housing in York Region, major gaps, challenges and opportunities, and potential avenues for cross-sector collaboration to enable long-term housing solutions.

Priority 1:
Increasing and Preserving Supply

Build capacity within the community housing sector and enable new development

- Stronger collaboration between the Region, local municipalities and non-profits including community housing providers to support a wider range of housing options
- Financial incentives like property tax relief and development charge deferrals/exemptions are critical to improving project viability and enabling projects to secure senior government funding
- Explore tools like inclusionary zoning, infill development, land acquisitions and the promotion of secondary units, tiny homes and additional dwelling units, and enhancing existing initiatives like the Community Housing Supply Grant

Protect aging stock to ensure long-term livability and prevent loss of affordable units to preserve affordable housing options for residents

- Proactively preserve existing stock by helping community housing providers manage their assets and working with them as they reach end of mortgage
- Protecting affordability by managing the risk of rental unit loss through condominium conversions and using tools like acquisitions and rental conversion policies
- Opportunities exist by redeveloping aging sites, targeted financial support and monitoring existing rental stock to enable early proactive engagement with property owners

Supportive housing is a critical component of the housing and homelessness system to strengthen pathways to permanent housing for people with complex needs

- Expand supportive housing options that integrate cross-sector services
- Leverage the community housing portfolio where opportunities exist to integrate supportive housing through partnerships with non-profit organizations and service providers
- Explore opportunities with organizations looking to build supportive housing to help them access funding from different levels of government

Priority 2:
Help People Find and Keep Housing

There is an opportunity to enhance service accessibility for residents and service providers and provide clearer pathways through the system

- Expand accessibility of housing and homelessness services to ensure they are available across the Region
- Strengthen system navigation and coordination by improving connections between service providers, housing providers and residents so people can find and access housing and supports more easily
- Build system capacity and awareness by increasing knowledge of available supports while building housing provider capacity to manage complex tenancies

Improving housing stability requires integrated support systems that combine prevention, upstream intervention and wraparound housing supports to address increasingly complex needs

- Greater investments are needed in housing with wraparound supports for people with complex needs
- Improve homelessness prevention and upstream intervention by expanding outreach services and harm reduction supports, enhancing caseworker capacity and identifying pathways into housing before a crisis point
- Prevent housing instability by combining financial and non-financial assistance such as embedded supports within housing and partnerships with private and non-profit service providers to enable early intervention

Person-centred, data-informed approaches are needed to improve housing equity and stability for people most at risk of homelessness

- Improve equitable access to housing and supports by addressing the barriers of diverse residents and partnering with organizations that support them
- Improve housing stability and tenure security through landlord education, clarifying obligations and encouraging their participation in the housing system
- Improve communication regarding how point-in-time data is used to identify over-represented groups in homelessness and address their needs

Priority 3:
Strengthen and Advocate for the Housing and Homelessness System

Strengthen alignment and coordination on housing and homelessness across the Region and its local municipalities

- Improve alignment and coordination with local municipalities by standardizing targets, housing outcomes, key housing indicators, advocacy and definition of affordability
- Enhance collaboration and integration with other sectors, such as health care and the private housing market

Increase community engagement and education to reduce stigma associated with non-market housing

- Build public understanding through proactive education and dialogue to communicate the value of community and supportive housing
- Leverage evidence-informed housing and homelessness solutions and policy approaches to support informed advocacy and decision-making

Effective advocacy is essential in creating the conditions needed to advance housing and homelessness outcomes

- Advocate to all levels of government for increased capital and operating funding for both housing development, homelessness services and wraparound supports, including supportive housing and aging in place initiatives
- Adopt data-driven advocacy approaches to clearly demonstrate housing needs, strengthen funding requests and highlight improved outcomes associated with affordable and community housing
- Align housing and health advocacy by recognizing housing as a core social determinant of health, advocating for mental health and addiction supports and advancing coordinated provincial funding and policy approaches that link shared outcomes across the housing and health sectors



WHO WAS ENGAGED?

INTERNAL: Housing and Homelessness Committee, internal staff and leadership

INTERNAL COMMUNITY LEADERSHIP TABLES: York Region Accessibility Advisory Committee, Human Services Planning Board, York Region/York Regional Police Partnership Action Table

EXTERNAL: Community Housing Providers, Homelessness Service System Partners, York Region/ Local Municipal Housing Working Group

PUBLIC: Through leverage of findings from the *Fall 2025 Community Opinion Survey* and Housing Affordability Perspectives Survey

PEOPLE WITH LIVED AND LIVING EXPERIENCES through leverage of consultation findings from the *2024 to 2027 Homelessness Service System Plan*

HOW MANY PEOPLE WERE ENGAGED?

125 People total were engaged via virtual focus groups

14 People from the Local Municipal Housing Working Group

10 Community Housing Providers

20 People from 18 Homelessness Service System Partner Agencies

81 York Region Staff

HOW WERE PARTNERS ENGAGED?

Engagements included seven virtual focus groups

- Internal staff (x2)
- Internal branch leadership
- Community housing providers
- Homelessness service system partner agencies
- York Region/Local Municipal Housing Working Group

Five presentations and Q and A sessions with:

- Housing and Homelessness Committee (x2)
- Internal Community Leadership Tables:
  - York Region Accessibility Advisory Committee
  - Human Services Planning Board
  - York Region/York Regional Police Partnership Action table

APPENDIX E:

Glossary

By-Name List: Counts the number of unique individuals who experience homelessness on at least one day each month, providing real-time data to support Coordinated Access and set priorities for helping individuals and families. People are added to the list (inflow) when they begin accessing homelessness services and are removed from the list (outflow) if they obtain housing or stop accessing services. At a system level, it shows overall homeless inflow and outflow, making it valuable for assessing system performance and providing evidence of needs.

Chronic Homelessness: Describes people who have been experiencing homelessness for six months or longer in the past year, or people who have experienced homelessness for more than 18 months in the past three years.

Community Housing: Community Housing includes two types of rental units and provides long-term homes to individuals, families and seniors. Subsidized rental units are for households with low to moderate-incomes who meet eligibility requirements. Affordable market based rental units are intended to be priced below comparable private sector rents.

Community Housing Providers: Refers to organizations that develop, own and/or operate community housing. In York Region, this includes non-profit and co-operative housing organizations and Housing York Inc. Their primary purpose is to deliver and manage housing that serves community need.

Community Paramedicine Outreach Response Team (CPORT): A partnership between the Region's Homelessness Community Programs Outreach team and Community Paramedicine and two local physicians. CPORT, outreach workers and community paramedics work in partnership to provide primary care, mental health and substance use, and social supports to people where they reside, including encampments.

Co-operative Housing: A form of community housing managed by its residents, known as members. Members elect a board of directors responsible for overseeing the management of the building. Co-operative housing generally includes a mix of market and rent-geared to income (RGI) units.

Coordinated Access: Brings consistency to how people who are experiencing or at risk of homelessness access housing and related services within a geographic area. It uses a By-Name List to streamline individuals' connection to services and helps organizations and service providers work together to achieve a shared goal. Essential elements include a shared database and shared assessment and triage process to match people to appropriate services. Includes an integrated governance structure to oversee the process and use of the database.

Core Housing Need: A measure used by Statistics Canada to identify households living in housing that is unsuitable (too few bedrooms), inadequate (in need of major repair) or unaffordable (costs exceed 30% of before-tax income), and who cannot afford alternative acceptable housing in their community.

Diversion: Refers to assistance designed to immediately address the needs of someone who has just lost their housing. Diversion is a client-driven approach that helps the person or household find safe alternative housing immediately, rather than entering emergency housing or experiencing unsheltered homelessness. It ensures the homelessness experience is as brief as possible, to prevent unsheltered homelessness and to avert stays in emergency housing.

Emergency Housing: Provides shorter-term individual accommodations for people who have lost their housing. They also have access to supports for various needs including health and employment.

Homeless Individuals and Families Information System (HIFIS): Refers to a federal data management platform used by homeless-serving organizations to record client information, service transactions and emergency housing stays. York Region uses HIFIS data to track length of stay in emergency housing and monitor transitions into permanent housing.

Housing Affordability: In Canada, housing is generally considered affordable if it costs less than 30% of a household's before-tax income.

Housing and Homelessness Committee: A Special Committee of Council established to advance priorities addressing the housing and homelessness crisis and recommend solutions with a focus on the Region's Service Manager responsibilities in the housing and homelessness system. This includes accelerating new supply of emergency, transitional, community and affordable housing and support coordination and collaboration at the local municipal level.

Housing Continuum: A concept used to describe a range of housing options available to help households across different tenures. The housing continuum includes homelessness, emergency and transitional housing, supportive housing, community housing, affordable rental, market rental and home ownership.

Housing First: A service model targeted at people who have complex needs and barriers in their experience with chronic homelessness. The key principles include immediate access to housing with no pre-conditions, choice and self-determination, recovery orientation including harm reduction, individualized and person-driven supports and social and community integration (Mental Health Commission of Canada, 2014).

Housing York Inc.: York Region's local housing corporation and the largest community housing provider in the Region. Overseen by a board of directors comprised of members of Regional Council. HYI owns, operates and maintains 3,124 market and RGI units across 38 properties, and owns seven emergency and transitional housing properties comprised of 97 emergency and 34 transitional housing units.

Non-Market Housing: Housing model in which homes are developed and operated without the primary goal of generating profit, and where affordability is maintained over the long term. Typically delivered and operated by non-profit and co-operative housing providers and Local Housing Corporations such as HYI. These may include community housing, supportive housing, emergency and transitional housing and other housing types and can include a range of affordability, including market, affordable and deeply affordable rents or RGI.

Non-Profit Housing: A form of community housing provided by a non-profit corporation, overseen by a volunteer board of directors. Non-profit housing generally includes a mix of market and RGI units.

Outreach Program: Provides short-term intensive case management, service navigation, referrals to health and social services, and crisis support to people experiencing or at risk of homelessness to find and/or keep stable housing. Outreach staff provide support to people experiencing unsheltered homelessness, where they are sheltering (e.g., encampments), and collaborate with community agencies, emergency medical services, police, local municipal by-law and the public to achieve improved client outcomes including health, housing stability, personal and community safety.

Portable Housing Benefit: Rent subsidy tied to the individual household, rather than to a specific unit, allowing recipients to use the benefit in the private rental market. Households typically receive a direct payment that makes up the difference between what they can afford to pay (typically 30% of income or a fixed rent scale) and an average market rent. The Canada-Ontario Housing Benefit is a form of portable housing benefit.

Prevention: Refers to policies, practices and interventions that reduce the likelihood that someone will experience homelessness. Immediate prevention programs can include providing short-term financial assistance for costs such as rent or utility arrears, housing mediation and legal assistance to prevent evictions.

Purpose-Built Rental Housing: Refers to residential buildings designed and constructed specifically to be rented out.

Rent-Geared-to-Income (RGI): A form of housing subsidy in which the tenant or co-operative member pays approximately 30% of their gross household income toward rent, or, if receiving social assistance, pays rent based on a fixed rent scale. The difference between the amount paid and the actual market rent is covered through a subsidy to the housing provider. Service Managers in Ontario, including York Region, are legislated to maintain a minimum number of RGI units within the system.

Rent Supplement: A program in which the Region provides funding directly to a private landlord to bridge the gap between a tenant's contribution (typically 30% of income or fixed rent scale, similar to RGI) and the market rent for a unit. Rent supplement agreements use private market housing rather than dedicated community housing stock.

Service Manager: Refers to the term used in the *Housing Services Act, 2011* for a Consolidated Municipal Service Manager or District Social Services Administration Board responsible for administering and funding housing and homelessness programs and services. York Region is one of 47 designated Service Managers within Ontario.

Subsidized Housing Wait List: Centralized registry of households in York Region who have applied and been deemed eligible for subsidized housing. The wait list follows provincial eligibility and prioritization rules. The Region uses the wait list to allocate RGI, rent supplement and portable housing benefits when they become available.

Supportive Housing: Permanent or long-term housing paired with on-site or readily accessible health and social services for residents with complex needs, such as mental illness, addictions, developmental disabilities or histories of chronic homelessness.

Transitional Housing: Provides medium-term individual accommodations to support people who have lost their housing. It also provides extra support to help people find permanent housing, find employment and work through challenges that may have prevented them from staying housed in the past.



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