SHS

Town of Newmarket

Housing Action Plan

May 2026

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Acknowledgements

This *Housing Action Plan* for the Town of Newmarket was undertaken on behalf of the Town of Newmarket by SHS Inc.

This report is the result of a collaborative process and would not have been possible without the active involvement of Town staff. We would like to thank the Newmarket team and Council for their direction, input, and assistance throughout this study.

SHS Newmarket

Executive Summary

The Town of Newmarket's Housing Action Plan provides a clear, evidence-based roadmap to address the housing challenges facing the community and ensure all residents have access to safe, appropriate, and affordable housing. The Plan is organized around three goals: **supporting residents to live in stable and suitable housing**; **building homes that reflect the diverse needs of households**; and **improving the housing system to deliver long-term solutions**. Each goal is supported by three strategies that direct the Town's efforts across the housing continuum, from affordable and supportive housing through to market supply.

The Plan's eighteen actions translate these strategies into concrete steps, spanning policy and zoning tools, financial incentives, design guidelines, and partnerships with York Region, non-profit providers, and senior levels of government. Actions are organized by timeframe, short term (0–2 years), medium term (3–5 years), long term (6–10 years) and ongoing efforts, with near-term actions prioritized where there is existing momentum, a clear policy foundation, or an urgent need to act.

Delivering the Plan will require coordinated effort across Town departments, regional partners, and the broader housing sector. For each action, the Plan identifies key implementation considerations to guide staff, and monitoring protocols to track progress and maintain accountability to Council and the community over time. Together, these elements provide Newmarket with a practical framework for making meaningful, measurable progress on housing over the next decade.

Housing Action Plan
At a glance

Three (3) Goals

Nine (9) Strategies

Eighteen (18) Actions



Overview of Housing Strategy

The table below provides an overview of the Town of Newmarket's **Housing Action Plan** components. These include the *Goals*, *Desired Outcomes*, and *Strategies*.

Each of the *Goals* below has associated *Actions*, detailed throughout the **Housing Action Plan later in this document**, that are concrete steps the Town of Newmarket can take to address the identified housing needs throughout the community.

Component			
Goal	***Support residents to live in stable and suitable housing***	***Build homes that reflect the diverse needs of households***	***Improve the housing system to deliver long-term solutions***
Desired Outcomes	1. Increased access to affordable and appropriate housing to address gaps from the Housing Needs Assessment 2. Expanded housing options that include supports for residents with additional needs 3. Existing rental housing, especially aging stock, is preserved and maintained	1. Increased the supply of purpose-built rental housing to meet growing demand 2. Expanded the range of housing types to provide options for all households 3. New housing developed aligned with household growth trends	1. Improved housing outcomes for those experiencing housing challenges 2. The development of community and non-market housing is supported through coordinated efforts 3. Improved effectiveness and accountability of housing policies, programs, and partnerships
Strategies	1. Prioritize affordable and supportive housing through partnerships, incentives, and targeted funding 2. Encourage development of accessible and age-friendly housing 3. Protect and renew existing affordable housing through municipal tools and strategic community partnerships	1. Set targets and utilize planning tools to plan for and support infill, intensification, and diverse housing forms 2. Encourage development of rental housing through incentives and partnerships 3. Promote housing forms that meet the needs of both small and large households, including modular and multi-unit buildings	1. Partner with the Region to increase access to housing and supports for those with the greatest needs 2. Improve housing delivery through infrastructure coordination, and updated planning tools 3. Support capacity-building efforts of the non-profit housing sector to enhance development of non-market housing

List of Actions

Table 01: *List of Actions included in this Housing Action Plan (Actions for Goal 1 and Goal 2).* ***Details on each action can be found in the Housing Action Plan.***

#	Actions	Timeframe
	Goal 1: Support Residents to Live in Stable and Suitable Housing	
1.1	Implement consistent framework for the definition of 'affordable' for housing programs in the Town	**Short Term** (0-2 Years)
1.2	Support local eviction prevention programs and develop a renoviction prevention by-law in partnership with York Region	**Medium Term** (3-5 Years)
1.3	Create an accessibility and age-friendly design guideline for new development	**Medium Term** (3-5 Years)
1.4	Provide financial and planning incentives for affordable or supportive housing developments	**Short Term** (0-2 Years)
1.5	Refine rental housing demolition and replacement policies in the Official Plan and create a new rental housing demolition by-law	**Short Term** (0-2 Years)
1.6	Maintain and protect existing affordable housing stock	**Long Term** (6-10 Years)
	Goal 2: Build Homes that Reflect the Diverse Needs of Households	
2.1	Implement the YROP 2022 Affordable Housing Targets and establish Housing Targets across the housing continuum for a range of housing types and sizes for the next ten years	**Short Term** (0-2 Years)
2.2	Develop Official Plan policies and/or urban design guidelines for medium- and high-density residential development, including guidance for unit mix	**Medium Term** (3-5 Years)
2.3	Explore municipal planning tools to incentivize purpose-built rental and affordable housing development	**Medium Term** (3-5 Years)
2.4	Align housing incentive framework with York Region to increase financial viability of affordable or rental housing developments	**Short Term** (0-2 Years)
2.5	Implement the policy recommendations from the 2025 Inclusionary Zoning Framework to increase the supply of affordable housing	**Short Term** (0-2 Years)
2.6	Increase as-of-right zoning permissions to encourage missing middle building forms	**Medium Term** (3-5 Years)
2.7	Encourage modern methods of construction programs to promote the development of modular, factory built, or mass timber housing	**Short Term** (0-2 Years)

List of Actions

Table 02: *List of Actions included in this Housing Action Plan (Actions for Goal 3).* ***Details on each action can be found in the Housing Action Plan.***

#	Actions	Timeframe
	Goal 3: Improve the Housing System to Deliver Long-Term Solutions	
3.1	Strengthen the coordinated entry system for housing supports with York Region and community partners	**Medium Term** (3-5 Years)
3.2	Continue to partner with York Region and advocate with upper levels of government for increased funding to deliver housing that meets local needs	*Ongoing efforts*
3.3	Explore innovative housing solutions and partnerships to increase the supply of non-market housing, such as community land trusts and the use of public lands for housing	**Medium Term** (3-5 Years)
3.4	Continue to collaborate with key partners (e.g., developers, Region, community housing providers) to expand non-market and supportive housing opportunities	*Ongoing efforts*
3.5	Enhance alignment with York Region on servicing and housing-enabling infrastructure requirements	*Ongoing efforts*

Introduction

Planning Newmarket's Future Housing

The **Town of Newmarket**, located in the heart of York Region, is a vibrant and growing community. As the Town continues to experience growth and demographic change, ensuring access to diverse, affordable, and appropriate housing has become a critical priority.

To address emerging challenges and opportunities, Newmarket is advancing a **Housing Action Plan (HAP)**. A Housing Action Plan is a strategic, evidence-based framework that guides municipal actions to meet housing needs across the continuum. It serves as both a **policy foundation** and an **implementation roadmap**, aligning local housing objectives priorities of all levels of government while fostering collaboration.

The HAP will identify high-level strategies to address housing gaps, remove systemic barriers, and create conditions for sustainable, inclusive growth. Ultimately, the Housing Action Plan will help ensure that future development in Newmarket reflects the community's vision: a complete, connected, and affordable place for all residents.

Housing Action Plan Purpose

The Town of Newmarket is advancing a **Housing Action Plan (HAP)** to respond to evolving housing challenges and create a clear, actionable framework for the future. The purpose of this plan is to provide a strategic, evidence-based plan that addresses housing needs across the continuum and inform the Town's Official Plan.

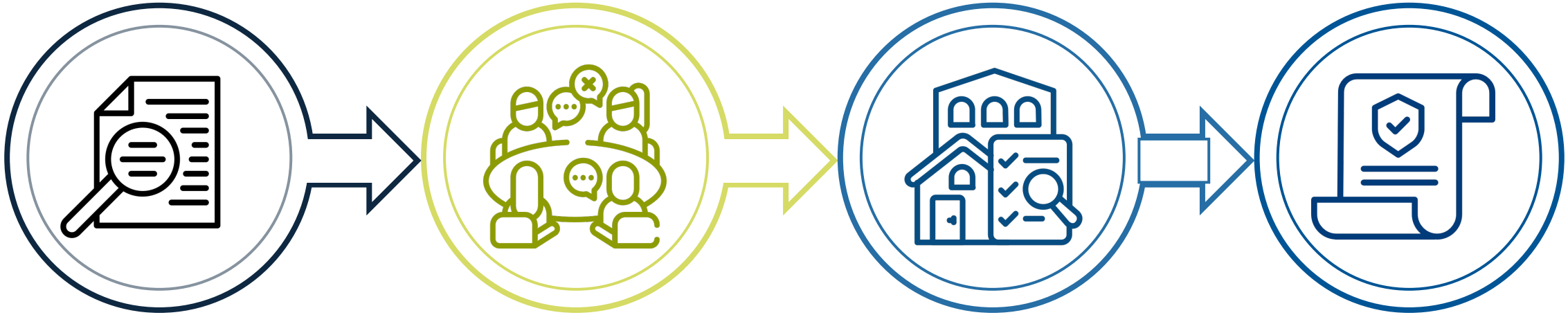
A Housing Action Plan delivers several key benefits:

- **Aligns Policy and Action:** It bridges the gap between high-level policy objectives and practical implementation, ensuring that housing priorities are embedded in municipal planning tools such as the Official Plan and zoning by-laws.
- **Responds to Local Needs:** Grounded in the findings of the 2025 Housing Needs Assessment, the HAP will identify gaps in supply, affordability, and accessibility, and recommend strategies tailored to Newmarket's unique context.
- **Supports Complete Communities:** By promoting housing diversity and affordability, the HAP helps create vibrant, inclusive neighborhoods where residents can live, work, and thrive.
- **Strengthens Partnerships:** The HAP provides a platform for collaboration among municipal departments, regional partners, non-profit organizations, and private developers, leveraging shared resources and expertise.
- **Provides an Implementation Roadmap:** The plan will outline clear actions, timelines, and responsibilities, supported by a monitoring framework to track progress and ensure accountability.

Ultimately, the Housing Action Plan will serve as a **catalyst for change**, enabling Newmarket to meet its housing targets, respond to demographic shifts, and support sustainable growth to 2051.



Project Phasing



Oct. – Nov. 2025

- Project start-up
- Background research
- HNA/IZ Council Workshop

Nov. 2025 – Mar. 2026

- Consultation with internal and external parties
- Development of Strategic Directions report

Jan. - Mar. 2026

- Finalize Strategic Directions
- Develop Official Plan policies

Mar. – May 2026

- Develop and finalize Housing Action Plan
- Present final Housing Action Plan to Council

The State of Housing in Newmarket

Newmarket's Housing Landscape

Developing a clear understanding of the housing landscape in Newmarket is the foundation for effective action. The housing system in the town is interconnected, involving governments, non-profits, and private developers working together to deliver options across the housing continuum, from emergency shelters to market ownership.

The *Housing Needs Assessment,* completed in 2025, provides a comprehensive evidence-based analysis of local housing conditions, examining supply, demand, affordability, and demographic trends. This analysis helps identify where gaps exist and informs strategies to ensure housing meets the needs of current and future residents.

Together, these insights set the stage for a Housing Action Plan that responds to local realities and supports a complete, inclusive community.

The Housing System

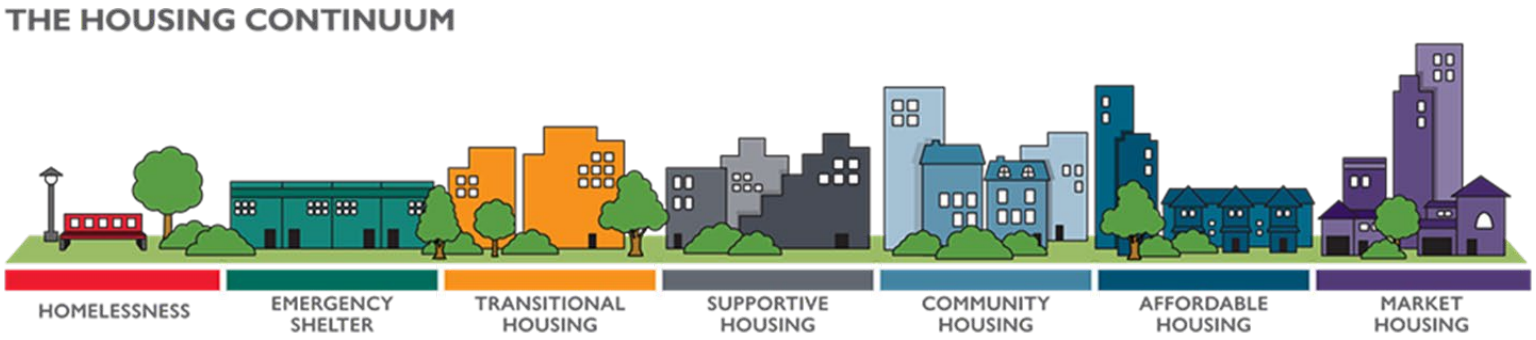
Understanding Housing Options in Newmarket

In Newmarket, the housing system can be imagined as a continuum that reflects the wide spectrum of needs within the community. This continuum helps illustrate how different forms of housing, from the most supported to the most independent, fit together to serve residents at various stages of life and levels of income. It encompasses emergency and crisis accommodations, supportive and transitional living environments, community housing such as rent-geared-to-income units, below-market rental and ownership options, and housing available at full market rates.

Addressing Diverse Needs Across the Continuum

This continuum also recognizes a key reality: not every housing need can be met through the private market alone. Many households, particularly those with low or moderate incomes, and individuals with unique or heightened support requirements, depend on coordinated efforts across the housing system. This includes seniors aging in place, young people forming new households, newcomers settling in Newmarket and the broader region, and residents who need supports related to health, wellness, mobility, or accessibility.

Meeting the full spectrum of need requires collaboration among multiple partners, including the Town of Newmarket, York Region, community organizations, non-profit housing providers, and the development industry.



The Housing System

This section details the roles and responsibilities of governments, housing developers, and providers in the region. These descriptions aim to summarize the dynamics at play in the current housing system in the Town of Newmarket.

Throughout the strategies and actions in this strategy, the roles of governments and housing developers or providers are referenced, demonstrating how each plays a critical role in addressing housing needs based on their capabilities and resources.

Government

Federal Government: The Federal government, through Canada Mortgage and Housing Corporation (CMHC), provides mortgage insurance and delivers a range of funding programs that support the development of housing. Federal funding programs are largely directed through the *National Housing Strategy* and *Build Canada Homes*.

In 2017, the Federal government launched the *National Housing Strategy (NHS)*, which outlines Canada's long-term vision for ensuring that all residents have access to adequate housing. This NHS is tied to funding for a variety of initiatives, such as the Canada Housing Benefit, repairs and retrofits for social housing, investments in supportive housing, and measures to improve access to homeownership.

In 2024, the Federal government released *Solving the Housing Crisis: Canada's Housing Plan* as part of Budget 2024. This plan committed to new investments to increase housing supply, preserve and develop affordable housing, support renters, and address homelessness.

Federal initiatives unveiled in recent years, including the *Housing Accelerator Fund* and the Canada *Housing Infrastructure Fund*, provide direct funding to municipalities to support local housing development. *Build Canada Homes*, another recently developed program and crown corporation, is a key federal initiative aimed at accelerating the construction of new housing across the country. It focuses on increasing housing supply quickly by supporting large-scale projects and streamlining processes to reduce delays. The program works in partnership with provinces, territories, municipalities, non-profit housing providers, and private sector developers to deliver homes that meet affordability and sustainability goals.

The Housing System

Provincial Government: The Ontario government plays a broad role in housing through legislation, regulation, and funding. It sets the overall housing policy direction for the province and supports municipalities in addressing housing needs by providing transfer payments and funding to Service Managers for housing and homelessness programs. Provincial housing priorities, including definitions of affordable housing and guidance on housing policy, are outlined in the *Provincial Planning Statement, 2024* (*PPS 2024*).

The Province also equips municipalities with legislative tools to support local housing needs. In 2019, the Province introduced both the *More Homes, More Choice: Housing Supply Action Plan* and the *Community Housing Renewal Strategy* to help expand housing options, including community housing. In 2023, the *Building Faster Fund* was introduced to provide direct financial support to municipalities that meet housing supply targets established by the Province.

The *Cutting Red Tape to Build More Homes Act, 2024* was passed to reduce barriers to housing development by amending key statutes. The *Protect Ontario by Building Faster and Smarter Act, 2025* introduced further amendments to legislation governing housing, infrastructure and transit. The *Fighting Delays, Building Faster Act, 2025* aimed at accelerating the delivery of housing, infrastructure, and transit.

Service Managers (or Consolidated Municipal Service Managers): Service Managers are tasked with developing policies that support the creation and sustainability of affordable housing. Their responsibilities include preparing housing and homelessness plans, coordinating and allocating housing-related funding, delivering housing and homelessness programs, funding and overseeing community housing, and tracking progress toward housing goals. Service Managers are also responsible for managing Local Housing Corporations. In York Region, this is Housing York Inc.

York Region, an upper-tier municipality, is the Provincially designated Service Manager for the Town of Newmarket.

Upper-Tier Municipality: An upper-tier municipality, such as York Region, is a regional government made up of multiple lower-tier municipalities within its geographic boundaries. While local municipalities are responsible for most day-to-day services, regional governments typically oversee broader services such as arterial roads, and certain health and social services.

Lower-Tier or Local Municipality: Under the *Municipal Act, 2001*, local municipal governments are responsible for local policy-making and service delivery. This includes creating Official Plans and zoning by-laws that align with provincial policy. Municipalities manage many services that residents rely on daily, such as strategic land use planning, approvals for subdivisions and condominiums, and maintenance of local roads.

The Housing System

Housing Developers and Operators

Private Developers: Private developers, builders, and property owners play a vital role in expanding the housing supply in Newmarket. They drive the delivery of market-rate housing and can also collaborate with municipalities or non-profit organizations to support the development of affordable housing options.

Non-Profit Organizations: The non-profit and co-operative housing sector, including local housing corporations, is a cornerstone of affordable housing in municipalities across Ontario. These organizations provide housing and support services, including supportive housing, raise awareness of housing challenges, and manage and advocate for housing and homelessness initiatives.

In York Region, and the Town of Newmarket, Housing York Inc. is the largest housing provider.



Key Trends in Housing in Newmarket

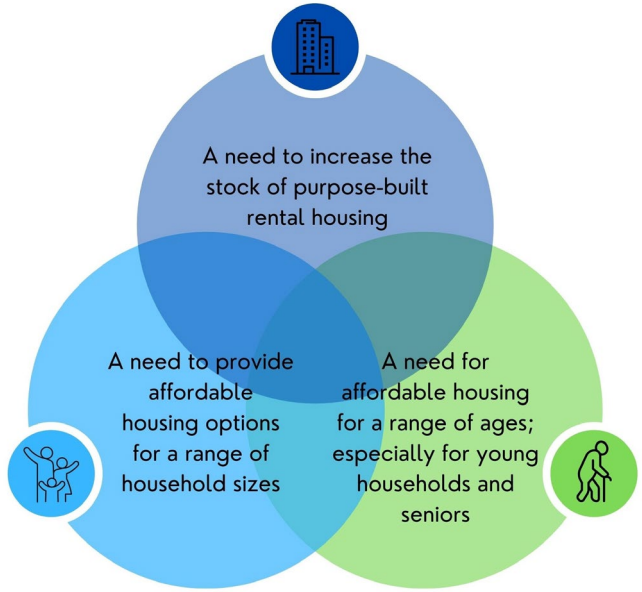
Understanding the forces shaping the housing market in Newmarket is critical to planning for the future. The *Housing Needs Assessment (2025)* provides a detailed picture of current conditions and emerging pressures, highlighting trends in population growth, household composition, housing supply, and affordability.

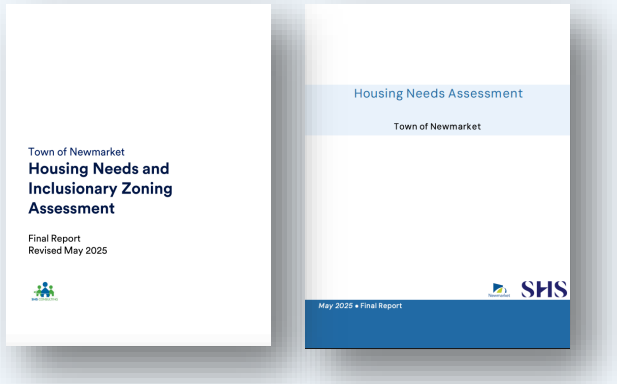
These trends reveal where gaps exist, such as limited rental options, rising costs, and changing household needs, and underscore the importance of proactive housing strategies.

Consultation in Newmarket

As part of developing the Housing Action Plan, we engaged a broad range of community groups to ensure the plan reflects local needs and lived experiences. This included consultations with non-profit and charitable organizations, service providers, and equity, diversity, and inclusion (EDI) organizations representing diverse communities and populations. Their input helped inform priorities, identify barriers to housing access, and shape actions aimed at advancing community-responsive housing outcomes

Housing Gaps in Newmarket





For more information on these housing gaps and other housing insights, please see the *Housing Needs and Inclusionary Zoning Assessment (2025)* and *the 2025 Federal Housing Needs Assessment* for the Town of Newmarket.

Link to the Town's Housing and Housing Affordability page.

Getting Housing Built in Newmarket

Despite the significant housing challenges facing the community, Newmarket has seen meaningful progress in the delivery of affordable housing and additional residential units in recent years.

The Town, its partners, and the development community have worked together to bring new housing options to residents, from purpose-built affordable rental buildings to accessory residential units that add gentle density to existing neighbourhoods. These projects demonstrate that progress is possible, and that the tools, partnerships, and community support needed to deliver housing in Newmarket are already in place. The examples provided highlight some of the projects that have helped move the needle on housing supply and affordability in the Town.

Table 03: *Progress towards Additional Residential Units target*

	2021-2031	2031-2041	2041-2051	Total Units (#)	Total (%) of 2051 Target
Completion	71%	-	-	**357**	36%
Target	500	250	250	**1,000**	-

Source: Retrieved from Housing & Housing Affordability | Hey Newmarket; for more information on ARUs in Newmarket, click here.

Table 04: *Recent affordable housing gains in Newmarket*

Address	Number of Total Units	Number of Affordable Units	Application Status
43 Lundy's Lane	76	**76**	Site Plan Approved (May 2025). Under Construction
17175 Yonge Street	208	**63**	OPA & ZBA Approved Site Plan Approved (May 2025)
Charles & Prospect	53	**42**	Approved & Under Construction
315 Davis Drive	168	**17**	OPA & ZBA Approved Site Plan In Progress
62 Bayview Pkwy	227	**159**	OPA/ZBA Approved (July 2025). Site Plan In Progress.
TOTAL:	732	**357**	

Source: Retrieved from Housing & Housing Affordability | Hey Newmarket; data as of January 2026

Primary vs Secondary Rental Market

Purpose-built rental housing, or residential buildings constructed with the intention of being rented rather than sold, differ from condominiums rented on the secondary market. *For more information, please see the Glossary for this report.*

Ongoing Initiatives

The Town of Newmarket has already taken important steps to address housing needs, and these ongoing and future initiatives form a strong foundation for the Housing Action Plan.

This section highlights current projects, policy updates, and collaborative efforts that are already advancing the Town's housing objectives. Recognizing these ongoing actions ensures the Housing Action Plan builds on existing momentum, aligns with current work, and identifies where additional support or coordination can accelerate progress. Further details on some of the Housing Action Plan actions, such as policy and by-law language, will be provided as part of the Official Plan Review Policy Memo.

Official Plan Review

The Town's ongoing Official Plan Review ("Future Newmarket") is redefining the Town Structure to include a hierarchy of local and neighbourhood nodes and corridors that support gentle intensification, missing middle housing, and mid-rise forms. This review sets the foundation for complete communities and aligns land-use designations with long-term growth to 2051.

South of Davis Area Study (SODA)

As part of the OP Review, the SODA Study establishes a policy direction for Main Street South from Simcoe to Millard. The study proposes a mixed-use "urban village," with opportunities for gentle density, mid-rise forms, enhanced public realm, and coordinated redevelopment in a key area linking downtown and the Urban Centres.

Updates to Allow 3-Unit Housing As-of-Right

The Town is studying updating its Official Plan and Zoning By-law to conform with provincial requirements permitting up to three residential units on a property as-of-right, consistent with recent legislative changes (e.g., Bill 23). This work forms part of the broader OP Review.

Exploration of 4-Unit Housing As-of-Right Within MTSAs / Town Centres

As part of the OP Review, the Town is examining permissions for fourplexes and other multi-unit forms in appropriate areas such as MTSAs and Town Centres. This reflects community interest and the Town's ongoing consideration of gentle density options.

Additional Residential Units (ARUs):

The Town is updating its Official Plan and Zoning By-Laws to introduce policies and zoning regulations which are consistent with provincial legislation and support development of affordable housing. The new policies will support development of both attached and detached ARUs.

Future Studies

- **Zoning By-law Conformity Exercise:** Following adoption of the new Official Plan, the Town will undertake a comprehensive zoning conformity exercise to ensure zoning aligns with updated land-use designations, density frameworks, and provincial requirements. This exercise will modernize zoning standards to implement the new OP.

Framework to Address Housing Gaps

Shaping Tomorrow's Housing

Newmarket is entering a pivotal phase in planning for its future housing needs. The Town is committed to creating a housing system that supports a growing and diverse population while advancing its vision for complete, connected communities. This proactive approach builds on ongoing efforts, leverages partnerships, and aligns with Provincial and Regional priorities.

This section outlines the path forward. It highlights ongoing Town initiatives that are already laying the groundwork for change, introduces the framework for the *Housing Action Plan*, and sets out proposed strategies and actions that have been refined based on feedback from Council. Together, these elements form a blueprint for delivering housing that is inclusive, sustainable, and responsive to the realities of tomorrow.

Strategic Framework

This section details the framework for the strategic directions and the associated recommended strategies and actions to address housing needs identified in the Town of Newmarket.

Housing Action Plan Components

This Housing Action Plan contains the following components:

Goals

Goals articulate what the Town wants to achieve through the strategies, focusing on a specific area identified through the Housing Needs Assessment.

Desired Outcomes

Desired outcomes describe the results or changes that are desired through the goal. Each goal comes with its own desired outcomes.

Desired outcomes are intended to be an end state for the housing conditions in Newmarket. It should be noted that other housing system actors contribute to these outcomes through their contributions in their respective role and responsibilities.

Strategies

Strategies are recommended approaches that the Town may take to address the identified housing needs and achieve the desired outcomes outlined.

Actions

Actions are the confirmed steps the Town will take to implement the HAP. These actions reflect input from Council and staff, ensuring they are practical and aligned with priorities.

This Housing Action Plan describes actions that fall under the roles and responsibilities of the Town of Newmarket. If collaboration is required from other housing system actors, this is noted within the Housing Action Plan.

Implementation Considerations

Implementation considerations outline key factors required to deliver the HAP. This includes identifying responsible parties, timelines, and coordinating across departments and partners.

Monitoring Protocols

Monitoring protocols define how progress will be tracked and reported. This may include indicators and reporting cycles to assess outcomes and maintain accountability.

Overview of Housing Strategy

The table below provides an overview of the Town of Newmarket's **Housing Action Plan** components. These include the *Goals*, *Desired Outcomes*, and *Strategies*. It should be noted that these desired outcomes are impacted by the actions of other housing system actors.

Each of the *Goals* below has associated *Actions*, detailed throughout the **Housing Action Plan later in this document**, that are concrete steps the Town of Newmarket can take to address the identified housing needs throughout the community.

Component			
Goal	***Support residents to live in stable and suitable housing***	***Build homes that reflect the diverse needs of households***	***Improve the housing system to deliver long-term solutions***
Desired Outcomes	1. Increased access to affordable and appropriate housing to address gaps from the Housing Needs Assessment 2. Expanded housing options that include supports for residents with additional needs 3. Existing rental housing, especially aging stock, is preserved and maintained	1. Increased the supply of purpose-built rental housing to meet growing demand 2. Expanded the range of housing types to provide options for all households 3. New housing developed aligned with household growth trends	1. Improved housing outcomes for those experiencing housing challenges 2. The development of community and non-market housing is supported through coordinated efforts 3. Improved effectiveness and accountability of housing policies, programs, and partnerships
Strategies	1. Prioritize affordable and supportive housing through partnerships, incentives, and targeted funding 2. Encourage development of accessible and age-friendly housing 3. Protect and renew existing affordable housing through municipal tools and strategic community partnerships	1. Set targets and utilize planning tools to plan for and support infill, intensification, and diverse housing forms 2. Encourage development of rental housing through incentives and partnerships 3. Promote housing forms that meet the needs of both small and large households, including modular and multi-unit buildings	1. Partner with the Region to increase access to housing and supports for those with the greatest needs 2. Improve housing delivery through infrastructure coordination, and updated planning tools 3. Support capacity-building efforts of the non-profit housing sector to enhance development of non-market housing

Goal #1:
Support residents to live in stable and suitable housing

Stable housing is the foundation for health, security, and community well-being. In Newmarket, many residents, particularly low-income renters, seniors, youth, lone-parent families, and people with disabilities, face barriers to finding homes that are affordable and appropriate for their needs.

This goal focuses on reducing housing insecurity and addressing systemic gaps by prioritizing affordable and supportive housing, improving accessibility, and ensuring that vulnerable populations have access to housing options that enable them to thrive.

By creating pathways to stability, the Town can help residents remain connected to their community and reduce the risk of homelessness.

Desired Outcomes:

1. **Increased access to affordable and appropriate housing to address gaps from the Housing Needs Assessment**
2. **Expanded housing options that include supports for residents with additional needs**
3. **Existing rental housing, especially aging stock, is preserved and maintained**

Background

The Town of Newmarket is facing growing pressures related to housing affordability and stability, particularly among renters and priority population groups. Over one-quarter of all households spend 30% or more of their income on housing, with renters experiencing far greater challenges than owners. Renter households are considerably more likely to live in inadequate or unsuitable housing and make up more than half of all households in core housing need, despite representing less than one-quarter of the households in Newmarket.

Demand for community housing and supportive services continues to rise. The waitlist for subsidized housing in Newmarket has grown steadily and exceeded 8,000 households in 2021, with long wait times for both seniors and non-seniors. Emergency and transitional housing capacity remains limited, and homelessness counts indicate persistent need for these accommodations.

Key Trends

- **15.2%** of renter households were spending 50% or more of income on shelter costs in 2021
- **12.1%** of all households (3,655 households) were in core housing need in 2021
- Renters made up **53.6%** of core housing need but only 24.2% of households in 2021
- Senior population grew by **20.8%** (2016–2021); senior households grew 24.6%
- Newmarket's subsidized housing waitlist: **22,074 households** (2025), an increase of 20% from 2024

Note: Key trends, unless otherwise noted, were collected from the 2021 Census and should be viewed with caution as the data is 5 years old at the time this report was written.

Goal #1 Strategies and Actions

The strategies under this goal outline practical steps to prioritize affordable and supportive housing, promote accessibility and age-friendly design, and strengthen programs for vulnerable groups through partnerships and municipal initiatives.

1. Prioritize affordable and supportive housing through partnerships, incentives, and targeted funding

This strategy focuses on enabling the delivery of affordable and supportive housing by leveraging municipal tools and land, and strengthening partnerships with non-profits, developers, and the Region. It emphasizes directing resources toward projects that serve the lowest-income households and residents who require on-site supports to achieve long-term housing stability.

2. Encourage development of accessible and age-friendly housing

This strategy promotes the creation of homes that are designed to support aging in place and meet the accessibility needs of residents with physical, cognitive, or mobility challenges. It supports universal design, barrier-free units, and age-friendly housing forms, ensuring that homes built today remain inclusive and functional for residents as their needs evolve.

3. Protect and renew existing affordable housing through municipal tools and strategic community partnerships

This strategy aims to prevent the loss of affordable rental homes by using municipal policies, financial tools, and partnerships with community providers to preserve aging stock and intervene early when units are at risk. It also supports renewal and rehabilitation initiatives to extend the lifespan and quality of affordable units, ensuring that the existing supply remains viable for current and future residents.

#	Actions	Timeframe
1.1	Implement consistent framework for the definition of 'affordable' for housing programs in the Town	**Short Term** (0-2 Years)
1.2	Support local eviction prevention programs and develop a renoviction prevention by-law in partnership with York Region	**Medium Term** (3-5 Years)
1.3	Create an accessibility and age-friendly design guideline for new development	**Medium Term** (3-5 Years)
1.4	Provide financial and planning incentives for affordable or supportive housing developments	**Short Term** (0-2 Years)
1.5	Refine rental housing demolition and replacement policies in the Official Plan and create a new rental housing demolition by-law	**Short Term** (0-2 Years)
1.6	Maintain and protect existing affordable housing stock	**Long Term** (6-10 Years)

Goal #2:
Build homes that reflect the diverse needs of households

The population of Newmarket is growing and changing, and its housing supply must evolve to keep pace. The current housing stock is dominated by single-detached homes, which may not meet the needs of many households.

This goal emphasizes increasing housing supply and diversity through innovative approaches, including gentle density, modern methods of construction, and purpose-built rental housing.

The Town's Growth Management Framework, developed through the Official Plan review process, should inform the types of housing needed in the community. By expanding the range of housing forms and tenures, the Town can create complete communities that offer choice and affordability for residents at every stage of life.

Desired Outcomes:

1. **Increase the supply of purpose-built rental housing to meet growing demand**
2. **Expand the range of housing types to provide options for all households**
3. **New housing developed aligned with household growth trends**

Background

Household growth in recent years has been dominated by renter households, yet purpose-built rental development has been limited, with no rental completions between 2017 and 2023. This has contributed to low vacancy rates, reaching 0.3% in 2022, and rising rents.

Small households, including one- and two-person households, account for the majority of household growth in the community, but the need for larger, family-sized units remains. This includes options for multi-generational households, a growing demographic in Newmarket. At the same time, ownership options are becoming less accessible as house prices have risen significantly faster than incomes.

Development patterns show signs of shifting toward denser housing types, with recent applications dominated by apartments and townhouses, but these units have not yet translated into completed supply at the scale required.

Key Trends

- Household growth: **+1,470 renter households** added (2016–2021) vs. +155 owner households
- House prices increased **42.8%** (2016–2021) compared with **13.8%** income growth
- One- and two-person households accounted for **65.2%** of household growth (2016-2021)
- While there were 231 rental completions in 2017, **there were zero purpose-built rental completions** from 2018 to 2022
- Since 2023, there have been **412** purpose-built rental completions
- Primary rental vacancy rate was **0.3%** (2022), although recent development trends have led to increases (2.8% in 2024)
- Average primary market rents increased **65.9%** (2021–2025)

Note: Key trends, unless otherwise noted, were collected from the 2021 Census and should be viewed with caution as the data is 5 years old at the time this report was written.

Goal #2 Strategies and Actions

The strategies under this goal focus on using planning tools and incentives to enable gentle density, encourage rental housing development, and promote innovative housing forms that serve both small and large households.

1. Set targets and utilize planning tools to plan for and support infill, intensification, and diverse housing forms

This strategy uses planning policy, growth targets, and zoning tools to create predictable pathways for more diverse housing across the Town, particularly in areas suited for infill and intensification. It enables a broader range of units by aligning land use permissions with the Town's housing objectives and future growth needs.

2. Encourage development of rental housing through incentives and partnerships

This strategy directs municipal efforts toward accelerating and supporting rental development by offering incentives, addressing barriers, and partnering with private and non-profit developers. It recognizes rental housing as essential infrastructure and promotes approaches that make rental construction more feasible and attractive.

3. Promote housing forms that meet the needs of both small and large households, including modular and multi-unit buildings

This strategy expands the diversity of housing options by promoting flexible, innovative, and scalable forms of housing, including pursuing modern methods of construction, multi-unit buildings, and family-oriented layouts. It supports a mix of unit sizes to ensure residents, from singles to large families, can find suitable homes within the community.

#	Actions	Timeframe
2.1	Implement the YROP 2022 Affordable Housing Targets and establish Housing Targets across the housing continuum for a range of housing types and sizes for the next ten years	**Short Term** (0-2 Years)
2.2	Develop Official Plan policies and/or urban design guidelines for medium- and high-density residential development, including guidance for unit mix	**Medium Term** (3-5 Years)
2.3	Explore municipal planning tools to incentivize purpose-built rental and affordable housing development	**Medium Term** (3-5 Years)
2.4	Align housing incentive framework with York Region to increase financial viability of affordable or rental housing developments	**Short Term** (0-2 Years)
2.5	Implement the policy recommendations from the 2025 Inclusionary Zoning Framework to increase the supply of affordable housing	**Short Term** (0-2 Years)
2.6	Increase as-of-right zoning permissions to encourage missing middle building forms	**Medium Term** (3-5 Years)
2.7	Encourage modern methods of construction programs to promote the development of modular, factory built, or mass timber housing	**Short Term** (0-2 Years)

Goal #3:
Improve the housing system to deliver long-term solutions

Building a sustainable housing system requires more than new housing supply, it demands coordinated action to preserve existing affordable homes, expand non-market housing, and improve the effectiveness of policies and programs.

This goal focuses on strengthening partnerships and supporting the capacity of non-profit housing providers to deliver community housing.

By reinforcing the foundations of the housing system, Newmarket can ensure that housing solutions are not only responsive to immediate needs but resilient over time, creating a framework for equitable growth and stability well into the future.

Desired Outcomes:

1. **Improved housing outcomes for those experiencing housing challenges**
2. **The development of community and non-market housing is supported through coordinated efforts**
3. **Improved effectiveness and accountability of housing policies, programs, and partnerships**

Background

Newmarket's housing system faces long-term pressures related to aging rental stock, limited delivery capacity, and rising demand for non-market and supportive housing.

Renter households are more likely to live in older homes and in units requiring major repairs. The historically limited pipeline of new purpose-built rentals and the high reliance on the secondary market, where rents are higher and tenure less secure, may further strain the system.

Non-market housing demand continues to exceed available supply. The waitlist for subsidized housing in the Town is growing faster than the York Region average, particularly among non-senior households.

Stakeholder consultations reveal system-level barriers, including the need for targeted development incentives, and the need for continued partnerships with non-profits and the Region.

Key Trends

- **6.9%** of renter households report major repairs required vs. **3.0%** of owners in 2021
- Community housing units in Newmarket: **19.6%** of Regionwide supply (2021)
- 2021 subsidized housing waitlist: **8,241** households; wait times **11.1 years** (non-senior), **8.6 years** (senior)
- Long-term care beds: 519 located in Newmarket; **Region-wide waitlist approximately 20,000** in 2022

Note: Key trends, unless otherwise noted, were collected from the 2021 Census and should be viewed with caution as the data is 5 years old at the time this report was written.

Goal #3 Strategies and Actions

The strategies under this goal include continued partnership with the Region to expand housing and supports, improving infrastructure coordination, and building capacity within the non-profit housing sector to deliver sustainable solutions.

1. Partner with the Region to increase access to housing and supports for those with the greatest needs.

This strategy strengthens collaboration with the Region to coordinate services, integrate supports with housing, and prioritize households with complex needs. It ensures that efforts by the Town align with Regional programs and that vulnerable residents have access to the right supports at the right time.

2. Improve housing delivery through infrastructure coordination and updated planning tools

This strategy focuses on modernizing the systems that enable housing delivery, including approvals processes, servicing, and infrastructure planning. It aims to reduce bottlenecks, improve predictability, and ensure that the planning framework in the Town is aligned with opportunities to accelerate both market and non-market housing.

3. Support capacity-building efforts of the non-profit housing sector to allow development of non-market housing

This strategy strengthens the ability of non-profit and community housing providers to deliver high-quality, long-term affordable housing by supporting their access to land, funding, expertise, and pre-development resources. It recognizes non-profits as key partners in the provision of affordable and supportive housing.

#	Actions	Timeframe
3.1	Strengthen the coordinated entry system for housing supports with York Region and community partners	**Medium Term** (3-5 Years)
3.2	Continue to partner with York Region and advocate with upper levels of government for increased funding to deliver housing that meets local needs	*Ongoing efforts*
3.3	Explore innovative housing solutions and partnerships to increase the supply of non-market housing, such as community land trusts and the use of public lands for housing	**Medium Term** (3-5 Years)
3.4	Continue to collaborate with key partners (e.g., developers, Region, community housing providers) to expand non-market and supportive housing opportunities	*Ongoing efforts*
3.5	Enhance alignment with York Region on servicing and housing-enabling infrastructure requirements	*Ongoing efforts*

Delivering the Plan

Turning Strategy Into Action

The Housing Action Plan is only as effective as its implementation. This section provides practical guidance for staff and partners on how each of the actions will be advanced, identifying the key considerations that need to be worked through before and during delivery.

For each action, implementation considerations outline the decisions, dependencies, and coordination requirements that staff may need to address. This includes questions of resourcing and capacity, alignment with existing Town and Regional programs, partnership roles, and sequencing relative to other municipal work. These considerations are intentionally high-level and should be considered starting points for internal discussion, not prescriptive instructions.

Actions are organized by timeframe: short term (0–2 years), medium term (3–5 years), long term (6–10 years), and ongoing. Short and medium term actions reflect areas where there is existing momentum, a clear policy foundation, or an immediate need. Longer-term actions will require more sustained coordination and investment to deliver.

Funding the Housing Action Plan

Implementing the Housing Action Plan will require a coordinated and sustainable funding approach that draws on municipal tools, partnerships, and opportunities from senior levels of government. While many actions can be advanced through existing staff capacity, such as updating zoning, preparing policy frameworks, or planning studies, the Town will also need to leverage external funding sources and collaborative delivery models to enable more capital-intensive or long-term initiatives.

- **Leverage senior government funding**
  Access federal and provincial programs that support affordable, rental, and non-market housing, such as the Housing Accelerator Fund and/or the Building Faster Fund.

- **Partner with York Region as Service Manager**
  Coordinate funding applications, align priorities and financial incentives, and increase efficiency in delivering affordable and supportive housing with Regional programs.

- **Use municipal financial and planning tools**
  Apply tools such as Community Improvement Plans and Community Planning Permit Systems, incentives, and publicly owned lands to support housing initiatives.

As the Town advances the Housing Action Plan, ongoing advocacy will be essential to secure additional funding from federal, provincial, and regional partners. Increasing the availability and flexibility of housing-related funding will enable the Town and its partners to deliver a greater supply of affordable and non-market housing, support local non-profits, and accelerate implementation of key actions.

Of note, the Housing Needs Assessment will need to be updated every five years, which could result in modifications or changes to the actions contained within this Housing Action Plan as a result of the update.

Short-term Actions

Short-term actions represent the Town's most immediate housing priorities. These actions address areas where there is existing momentum, a clear policy foundation, or an urgent need to act. This group covers a range of actions focused on establishing the policy and financial tools needed to increase housing supply, protect existing affordable stock, and strengthen the foundations of the housing system.

For each action, a description, key implementation considerations for staff, and potential monitoring protocols are outlined. Where a comparable action has been implemented by another Ontario municipality, a case study is included to illustrate how similar approaches have been delivered in practice.

#	Potential Actions	Timeframe
1.1	Implement consistent framework for the definition of 'affordable' for housing programs in the Town	**Short Term** (0-2 Years)
1.4	Provide financial and planning incentives for affordable or supportive housing developments	**Short Term** (0-2 Years)
1.5	Refine rental housing demolition and replacement policies in the Official Plan and create a new rental housing demolition by-law	**Short Term** (0-2 Years)
2.1	Implement the YROP 2022 Affordable Housing Targets and establish Housing Targets across the housing continuum for a range of housing types and sizes for the next ten years	**Short Term** (0-2 Years)
2.4	Align housing incentive framework with York Region to increase financial viability of affordable or rental housing developments	**Short Term** (0-2 Years)
2.5	Implement the policy recommendations from the 2025 Inclusionary Zoning Framework to increase the supply of affordable housing	**Short Term** (0-2 Years)
2.7	Encourage modern methods of construction programs to promote the development of modular, factory built, or mass timber housing	**Short Term** (0-2 Years)

// Action 1.1

Implement consistent framework for the definition of 'affordable' for housing programs in the Town. Adopt and apply a clear, consistent framework for the definition of affordable housing across all municipal programs. The Town would ensure affordability thresholds reflect local incomes and tenure types for both ownership and rental.

Implementation Considerations

Elements of this action are currently ongoing at the Town of Newmarket.

- Review the Provincial Planning Statement (2024) definition of affordable housing, any definitions applied under York Region's housing programs, or applicable federal definitions. This was completed as a part of the Town's Housing Needs Assessment (2025).
- Consult with Town departments (planning, finance, by-law) that administer housing-related programs to understand how affordability is currently defined and applied.
- Develop a unified framework with clear thresholds for both rental and ownership, establishing clear communications for those looking to access affordable housing funding programs through various levels of government.
- Ensure the framework is embedded in Official Plan policies, Community Improvement Plan criteria, and any grant or incentive program eligibility requirements.

// Case Study: Region of Waterloo

The Region of Waterloo developed a comprehensive affordable housing definition and monitoring framework that ties affordability thresholds to local household income data and tracks the production of affordable units across a range of income levels. The framework is used to evaluate the Region's progress toward its affordable housing targets and to report publicly on outcomes.

Source: *Region of Waterloo – Housing Affordability and Affordable Housing Fact Sheet*

Monitoring Protocols

- Adoption of a formal affordability definition framework through Official Plan policy or Council-approved definition.
- Number of Town housing programs updated to apply the consistent definition.
- Annual review of affordability thresholds relative to updated data. This may include CMHC AMR, Consumer Price Index changes, property tax rates, mortgage rates, and income data, among other data.
- Proportion of newly created affordable units meeting the defined affordability standard.

// Action 1.4

Provide financial and planning incentives for affordable or supportive housing developments . This action leverages municipal tools, such as fee reductions or tax grants, to improve the viability of affordable and supportive housing projects. These incentives help reduce development costs for non-profits and private partners while directing new supply toward residents with the greatest affordability and support needs.

Implementation Considerations

Elements of this action are currently ongoing at the Town of Newmarket, including a review of the Town's financial strategy and capacity for financial incentives for affordable and purpose-built rental housing.

- Review existing incentive tools available to the Town (e.g., development charge waivers, planning fee reductions, property tax programs) and identify eligibility criteria and funding sources.
- Assess budget implications and confirm available reserve funds or external funding streams to support the incentive program.

// *Case Study: City of London*

The City of London's Highly Supportive Housing Program is a financial incentive program which aims to create more supportive rental housing supply for individuals at risk of homelessness. Eligible highly supportive housing projects can receive a forgivable loan of up to $45,000 per unit for capital costs related to development. Rents for these units are capped at 80% AMR.

Source: *City of London Highly Supportive Housing Program Guidelines*

Monitoring Protocols

- Number of affordable or supportive housing units approved with municipal incentives annually.
- Total value of incentives provided and private or non-profit investment generated or leveraged.
- Affordability period commitments, including the depth of affordability, secured through incentive agreements.
- Review of program uptake and outcomes every two years.

// Action 1.5

Refine rental housing demolition and replacement policies in the Official Plan and create a new rental housing demolition by-law. This action would enhance existing municipal policies in the Official Plan and create a new rental housing demolition by-law to limit the loss of existing rental units by ensuring that demolition or redevelopment of rental housing buildings with six or more rental units includes one-for-one replacement, minimum affordability periods, and measures to support tenant relocation and return. The enhanced policies and implementation of a by-law helps maintain the Town's limited rental stock and protects long-term affordability.

Implementation Considerations

Elements of this action are currently ongoing at the Town of Newmarket.

- Review existing Official Plan and Zoning By-law policies related to rental housing demolition and confirm whether existing tenant relocation and assistance policies are in place.
- Create a Rental Housing Demolition and Replacement By-law to ensure compliance with rental housing demolition and replacement policies.
- Consider staff capacity needed to track and monitor compliance with replacement and affordability commitments.
- Identify and align with York Region on any Regional tools or programs that support tenant relocation or affordable unit preservation, such as the Housing Provider Capital Repair Grant Program.

// Case Study: City of Toronto

The City's Residential Rental Property Demolition and Conversion Control By-law requires that property owners apply for a rental housing demolition permit if their property has six or more residential units, where at least one is a rental. Property owners must provide a Tenant Assistance Plan and/or replace rental units at similar rents, depending on the scale of the redevelopment and unit affordability. The Tenant Assistance Plan includes tenant relocation and rent support.

Source: *City of Toronto - Housing*

Monitoring Protocols

- Number of replacement rental units secured through redevelopment agreements.
- Affordability commitments (period and price point) secured in replacement units.
- Tenant relocation and right-of-return outcomes documented for each applicable redevelopment.

// Action 2.1

Implement the YROP 2022 Affordable Housing Targets and establish Housing Targets across the housing continuum for a range of housing types and sizes for the next ten years. This action sets clear, measurable municipal targets for housing supply, by tenure, type, income level and bedroom count, based on local needs and growth forecasts. While the Town has increased the number of townhomes built in recent years, further focus on housing type diversification is recommended. These targets can guide planning decisions, infrastructure alignment, and annual monitoring, ensuring that new development reflects the needs of renters, owners, small households, and families.

Implementation Considerations

- Implement the York Region Official Plan 2022 Affordable Housing Targets.
- Align target-setting methodology with Town growth forecasts and housing allocation to ensure municipal targets fit within the existing local planning context.
- Use Housing Needs Assessment data on household type, size, tenure, and income to establish targets by category (e.g., number of rental units, number of accessible units, unit size mix).
- Determine the role of targets in the Official Plan and how they will be tracked through the development approvals process.
- Adopt a data capturing and reporting dashboard tied to development activity data to monitor gaps in housing delivery.

// Case Study: Bruce County

In early 2026, Bruce County established 10-Year Housing Targets to guide development of programs to increase housing supply and improve affordability. The County-wide target of 4,040 new housing units is intended to meet the needs of residents across the housing continuum, from transitional and supportive housing to homeownership.

Source: *Bruce County Establishes 10-Year Housing Targets to Meet Future Housing Needs*

Monitoring Protocols

- Progress report on housing completions by type, tenure, and unit size against established targets.
- Proportion of new units meeting affordability thresholds.
- Review of targets every five years or following major demographic updates and new census data.
- Comparison of actual development mix against target mix.

// Action 2.4

Align housing incentive framework with York Region to increase financial viability of affordable or rental housing developments. Coordinate municipal incentives, such as fee waivers, tax relief, and development charge reductions, with York Region housing programs to support affordable and rental housing projects. Prioritize programs and developments that deliver long-term affordability and community benefits.

Implementation Considerations

Elements of this action are currently ongoing at the Town of Newmarket, including a review of the Town's financial strategy and capacity for financial incentives.

- Map existing York Region housing incentive programs and identify where Town-level incentives can stack or complement Regional supports.
- Coordinate with York Region Housing and Homelessness Services staff to align application processes, eligibility criteria, and affordability requirements.
- Review Town development charges by-law and planning fee schedules to identify opportunities for reductions tied to affordability commitments.
- Ensure any incentive alignment is consistent with the affordability definition established.

// York Region Examples

Examples of programs in York Region which support community housing include the Community Housing Supply Grant Program, the Social Housing Development Reserve, the Community Investment Fund, and the Housing Provider Capital Repairs Grant Program.

Regional policies which support housing development include 2025 changes to the Region's Development Charges By-law and the Development Charges Deferral for Affordable Rental Buildings Policy.

Monitoring Protocols

- Number of affordable housing projects benefitting from stacked municipal and Regional incentives.
- Total value of combined incentives provided per year.
- Number of affordable units delivered through incentive-supported projects.
- Coordination meetings held with York Region Housing to review and refine alignment.

// Action 2.5

Implement the policy recommendations from the 2025 Inclusionary Zoning Framework to increase the supply of affordable housing. Implement an Inclusionary Zoning (IZ) framework for eligible Major Transit Station Areas (MTSAs) to require a percentage of units in new developments to be affordable.

Implementation Considerations

Elements of this action are currently ongoing at the Town of Newmarket.

- Confirm that the Town's Official Plan enabling policies are consistent with the HNA recommendations and O. Reg. 232/18 requirements.
- Develop and implement Zoning By-law update to include the IZ policy framework consistent with the HNA recommendations and O. Reg. 232/18 requirements.
- Develop IZ agreements, monitoring frameworks, and administrative procedures, coordinating with York Region.
- Establish staffing capacity (or shared resources with York Region) to administer IZ unit agreements, monitoring, affordability compliance, and reporting over the 25-year affordability period.
- Communicate IZ requirements clearly to the development community and internally early in the Official Plan and Zoning By-law process.

// Case Study: City of Kitchener

The City of Kitchener implemented Inclusionary Zoning on January 1, 2026. Inclusionary Zoning policies apply within major transit station areas (MTSAs). In buildings with 50 units or more, up to 2% of units must be affordable.

Inclusionary Zoning is one of 10 Housing Accelerator Fund initiatives being implemented by the City of Kitchener.

Source: *Key Decision of Kitchener Council*

Monitoring Protocols

- Number of IZ units secured through development approvals annually.
- Proportion of IZ units by bedroom type and tenure (rental vs. ownership).
- Compliance monitoring of IZ units against affordability commitments.
- Review of IZ policy effectiveness every five years or following Provincial regulatory changes.

// Action 2.7

Encourage modern methods of construction programs to promote the development of modular, factory built, or mass timber housing. This action supports demonstration projects that showcase innovative construction approaches capable of delivering housing more efficiently and affordably. By encouraging modular, factory-built, or mass-timber solutions, the Town can reduce permitting uncertainty, provide land or funding, encourage private-sector uptake, and accelerate the delivery of diverse housing forms. The Town can also partner with private sector organizations to encourage the manufacturing or development of these modern methods of construction (MMC) in Newmarket.

Implementation Considerations

- Identify potential sites or partnerships (e.g., with a non-profit developer or private builder) for a pilot project using modern or factory-built construction methods. This could be subject to a procurement process.
- Review building permit and inspection processes to identify any barriers to approving modern or non-standard construction methods, and work with the Chief Building Official to streamline where possible.
- Explore funding opportunities from federal or provincial programs that support innovative housing construction (e.g., Build Canada Homes).
- Consider resource implications: piloting MMC may require staff time for project coordination, site identification, or partnership development.

// Case Study: City of Toronto

In 2022, CreateTO launched a Mass Timber Affordable Housing Pilot Program which assessed the feasibility of delivering new mid- and high-rise affordable and market housing using mass timber construction on City-owned sites. The program found that mass timber provides a sustainable and cost-effective opportunity to expand Toronto's housing stock and directed staff to advance rezoning for a 10-storey mass timber residential building at 1113-1117 Dundas Street West.

Source: *City of Toronto Mass Timber Pilot Program*

Monitoring Protocols

- Review of federal and provincial MMC programs to identify funding opportunities.
- Number of modular, factory-built, or mass timber housing units approved or constructed in Newmarket.
- Number of pilot or demonstration projects initiated.
- Construction time and cost comparisons between MMC and conventional construction for comparable projects (where data is available).

Medium-term Actions

Medium-term actions build on the foundations established in the near term, requiring more sustained coordination, stakeholder engagement, and planning work to deliver. This group covers a range of actions focused on expanding housing diversity, improving design and density outcomes, strengthening supports for vulnerable residents, and developing innovative tools to grow the supply of non-market housing.

For each action, this section outlines the action description, key implementation considerations for staff, and potential monitoring protocols. Where a comparable action has been implemented by another Ontario municipality, a case study is included to illustrate how similar approaches have been delivered in practice.

#	Potential Actions	Timeframe
1.2	Support local eviction prevention programs and develop a renoviction prevention by-law in partnership with York Region	**Medium Term** (3-5 Years)
1.3	Create an accessibility and age-friendly design guideline for new development	**Medium Term** (3-5 Years)
2.2	Develop Official Plan policies and/or urban design guidelines for medium- and high-density residential development, including guidance for unit mix	**Medium Term** (3-5 Years)
2.3	Explore municipal planning tools to incentivize purpose-built rental and affordable housing development	**Medium Term** (3-5 Years)
2.6	Increase as-of-right zoning permissions to encourage missing middle building forms	**Medium Term** (3-5 Years)
3.1	Strengthen the coordinated entry system for housing supports with York Region and community partners	**Medium Term** (3-5 Years)
3.3	Explore innovative housing solutions and partnerships to increase the supply of non-market housing, such as community land trusts and the use of public lands for housing	**Medium Term** (3-5 Years)

// Action 1.2

Support local eviction prevention programs and develop a renoviction prevention by-law in partnership with York Region. This action strengthens early intervention services that help residents remain housed by coordinating municipal resources with local service agencies, while establishing local protections against bad-faith evictions carried out under the guise of renovations. While York Region, as Service Manager, is legislatively responsible for housing and homelessness programs, Newmarket can play a critical role in connecting residents to Regional resources and enacting tenant protections that complement Provincial legislation. Efforts may include referrals, tenant education, and crisis supports. A renoviction prevention by-law would require landlords to provide evidence of necessary repairs, offer right-of-return to displaced tenants at similar rents, and establish clear tenant compensation requirements where displacement cannot be avoided.

Implementation Considerations

- Identify existing service agencies operating eviction prevention programs in Newmarket and York Region (e.g., legal aid, rent banks, social services) and assess gaps in local coverage.
- Review the Town's authority to enact a renoviction prevention by-law under the Municipal Act, 2001 and assess alignment with the Residential Tenancies Act, 2006, to ensure the by-law is scoped within municipal jurisdiction. Work with York Region on implementation considerations.
- Consider staff capacity needed to coordinate referrals and manage partnerships.

// Case Study: City of London

The City of London adopted a Rental Unit Repair Licence Bylaw in 2025 to prevent renovictions. The bylaw strengthens tenant protections and establishes clear requirements for landlords who plan to renovate units in a way that requires tenants to vacate. The licencing program intends to ensure that certain conditions are in place before tenants are asked to vacate their unit, and that landlords legitimately require the unit to be vacant before renovating it.

Source: *City of London Rental Unit Repair License Bylaw*

Monitoring Protocols

- Number of households assisted through eviction prevention referrals or supports annually.
- Number of active partnerships with service agencies formalized through MOUs or agreements.
- Reduction in eviction-related emergency service demand (tracked in coordination with York Region).
- Qualitative review of program gaps and service accessibility.
- Number of renoviction complaints received and investigated under the by-law annually.

// Action 1.3

Create an accessibility and age-friendly design guideline for new development. This action involves preparing municipal design guidance that encourages developers to incorporate universal design, visitability, aging-in-place features, and barrier-free access into new housing. By outlining expectations early in the planning process, the Town can help ensure new units better meet the needs of seniors, people with disabilities, and residents with mobility or cognitive challenges.

Implementation Considerations

- Review existing accessibility design standards from AODA, the Ontario Building Code, and explore best practices from comparable municipalities.
- Determine the scope of the guideline: whether it will be advisory or tied to planning approvals, and whether it applies to all new residential development or targeted areas/densities.
- Engage internal departments (planning, building) and external stakeholders (developers, disability advocates, seniors groups) in guideline development.
- Consider budget and staffing implications for developing, maintaining, and applying the guidelines through the development review process.

// Case Study: City of Edmonton

The City of Edmonton developed an Access Design Guide as part of its Age Friendly Edmonton initiative, outlining the attributes and criteria for the City to follow in order to have a truly inclusive and supportive environment for citizens. The guide provides practical design standards aimed at removing barriers for older adults and people with disabilities, and serves as a resource for ensuring that buildings, outdoor spaces, and facilities are accessible and functional for residents of all ages and abilities.

Source: *City of Edmonton - Age Friendly Edmonton*

Monitoring Protocols

- Number of new development applications referencing or incorporating accessibility design guidelines.
- Proportion of new units approved that include visitability or universal design features.
- Completion and adoption of the guideline document (milestone tracking).
- Periodic review (e.g., every 3-5 years) to assess guideline uptake and update standards.

// Action 2.2

Develop Official Plan policies and/or urban design guidelines for medium- and high-density residential development, including guidance for unit mix. This action sets clear, measurable guidance for housing supply, by tenure, type, and bedroom count, based on local needs and growth forecasts. These guidelines can inform planning decisions, infrastructure alignment, and annual monitoring, ensuring that new development reflects the needs of renters, owners, small households, and families.

Implementation Considerations

- Identify key growth areas (e.g., Urban Centres, MTSAs, corridors) where medium- and high-density guidelines would apply.
- Determine whether guidelines will be advisory or incorporated into site plan approval requirements.
- Consider staff capacity and budget for guideline preparation (this may be undertaken in phases or as part of a broader urban design study).
- Engage the development community and design professionals early to build awareness and support for new design expectations.
- Consider implementing language and policies into municipal planning tools in lieu of guidelines – such as Official Plans, Community Improvement Plans, or Community Planning Permit Systems – to ensure effective unit mix policies.

// Case Study: City of Toronto

The City of Toronto's Growing Up Urban Design Guidelines focus on how mid- and high-rise buildings can be developed to support social interaction and better accommodate household needs, especially families with children. The guidelines include three scales of development: neighbourhood, building and unit guidelines. The guidelines are a collection of best practices and include both short- and long-term aspirations.

Source: *City of Toronto – Growing Up Guidelines*

Monitoring Protocols

- Number of development applications reviewed using the guidelines.
- Unit mix in approved medium- and high-density applications (proportion of 1BR, 2BR, 3BR units) tracked annually.
- Staff and developer feedback on guideline clarity and application.
- Review of guideline effectiveness every three to five years.

// Action 2.3

Explore municipal planning tools to incentivize purpose-built rental and affordable housing development. This action evaluates the range of municipal tools available to support the development, rehabilitation, or conversion of properties into purpose-built rental and affordable housing. Tools may include Community Improvement Plans (CIPs), Community Planning Permit Systems (CPPSs), direct Development Charge incentive agreements, Housing Facilities By-laws, and other municipally controlled financial and planning mechanisms. Together, these tools allow the Town to reduce development costs and target incentives strategically to increase housing supply across the affordability spectrum.

Implementation Considerations

Elements of this action are currently ongoing at the Town of Newmarket, including a review of the Town's financial strategy and capacity for financial incentives.

- To initiate a CIP, designate eligible project areas, and engage planning, finance, and legal staff to scope incentive structures and funding sources.
- To initiate a CPPS, assess whether existing zoning and Official Plan policies provide a sufficient foundation, identify priority areas for streamlined approvals, and consult with the development community on reducing approval uncertainty.
- Assess opportunities for expedited decision making, such as adjusting the review periods, decreasing various rounds of internal approval.
- Assess budget implications and identify potential funding sources, including alignment with York Region housing incentive programs (see Action 2.4).

// Case Study: City of Peterborough

The City's Affordable Housing Community Improvement Plan includes financial incentives to encourage investment in affordable housing.

Housing proposals submitted under this plan are assessed based on alignment with the City's strategic housing objectives, as well as the depth of affordability, whether the project supports priority populations, shovel readiness, and the strength of partnerships/funding.

Source: *City of Peterborough Community Improvement Plan*

Monitoring Protocols

- Number of developments supported through municipal incentives.
- Number of rental or affordable units delivered through incentive-supported projects.
- Total municipal investment leveraged through incentive programs and private investment generated.
- Review of effectiveness every two to three years to assess uptake and identify opportunities to expand or adjust the programs.

// Action 2.6

Increase as-of-right zoning permissions to encourage missing middle building forms. Update the Zoning By-law and design guidelines to allow a wider range of low-rise, multi-unit housing types, such as triplexes, multiplexes, and small walk-ups, across existing neighbourhoods, consistent with recent Planning Act requirements for as-of-right gentle density and provincial goals for housing diversity.

Implementation Considerations

- Determine the extent of as-of-right permissions beyond three units (e.g., fourplexes) in MTSAs and other Strategic Growth Areas to be explored as part of the OP Review.
- Assess servicing and infrastructure implications of increased as-of-right density, particularly for water and wastewater capacity in existing residential neighbourhoods.
- Consider design guidelines or zoning standards to manage transitions between new multi-unit forms and existing lower-density neighbourhoods.

// Case Study: City of Toronto

In 2023, Toronto City Council adopted Official Plan and Zoning By—law amendments to permit multiplexes (residential buildings containing up to four units) across all low-rise residential neighbourhoods city-wide. Development charges are currently waived for up to four units to encourage uptake. The initiative is part of Toronto's broader Expanding Housing Options in Neighbourhoods program.

Source: *City of Toronto Multiplex Study*

Monitoring Protocols

- Number of building permits issued for missing middle housing forms (triplexes, multiplexes, fourplexes) annually.
- Proportion of housing completions by dwelling type tracked annually to assess diversification of housing stock.
- Qualitative review of neighbourhood impacts and servicing capacity every three years.

// Action 3.1

Strengthen the coordinated entry system for housing supports with York Region and community partners. This action strengthens collaboration with York Region and community agencies to streamline how residents access housing supports, reducing duplication and improving service navigation. A coordinated entry system provides a single, consistent process for assessing needs and connecting residents to the right supports, from emergency housing to long-term solutions.

Implementation Considerations

- Engage York Region (as Service Manager) to understand how Newmarket's local partners can best integrate with the Regional coordinated entry system being developed through the 10-Year Housing and Homelessness Plan.
- Continue current involvement with the Regional Housing Working Group.
- Determine the Town's role in coordinated entry within its jurisdictional role. As the lower-tier municipality, the focus should be on supporting Regional coordination.
- Consider limited staff capacity for coordination and relationship management with Regional and community partners.

Monitoring Protocols

- Participation in York Region's Housing and Homelessness Plan coordination tables.
- Reduction in service navigation barriers between community agencies and Regional programs.
- Annual qualitative review of coordination gaps and improvements.

// Action 3.3

Explore innovative housing solutions and partnerships to increase the supply of non-market housing, such as community land trusts and the use of public lands for housing. Assess the feasibility of community land trusts, co-operative housing expansions, shared equity models, and land-lease arrangements to secure permanent affordability. Work with non-profit partners to identify potential sites and governance models appropriate for Newmarket.

Implementation Considerations

- Conduct an inventory of Town-owned and Region-owned lands in Newmarket to identify parcels suitable for non-market housing, considering location, servicing, zoning, and site size. The Region's site selection framework can provide a model for assessing potential.
- Establish a process for evaluating and transferring or leasing surplus municipal lands to non-profit housing providers or community land trusts at below-market value, including criteria for eligibility and affordability commitments.
- Engage York Region to align on a shared approach to public land disposition for non-market housing, and identify Regional parcels that could support community land trust development in Newmarket.
- Identify federal and provincial funding programs that support community land trust development and public land activation, such as the Canada Housing Benefit and Build Canada Homes.

// *Case Study: City of Ottawa*

The Ottawa Community Land Trust (OCLT) is a non-profit organization which aims to keep housing affordable in perpetuity. OCLT's first property acquisition in 2023 was supported by financial investment from the City of Ottawa, among other funding. OCLT ran a community bond campaign in 2024 which enabled them to purchase a second property. As of late 2025, OCLT is in the process of acquiring their third property, supported primarily by their community bond campaign and the Centretown Citizens Ottawa Corporation.

Sources: *OCLT and Future of Good*

Monitoring Protocols

- Number of Town-owned and Region-owned land parcels identified and assessed for non-market housing suitability annually.
- Number of municipal or Regional land parcels transferred or leased to non-profit providers or community land trusts for affordable housing.
- Number of non-market units delivered or in the pipeline on public lands.
- Affordability commitments secured through land transfer or lease agreements.

Long-term Actions and ongoing efforts

Long-term actions address the most complex and resource-intensive challenges in Newmarket's housing system, changes that require sustained effort, capital investment, and partnership to achieve meaningful results. This group focuses on protecting and preserving the affordable housing that already exists in the community.

Ongoing efforts are also introduced here, reflecting work that will run continuously throughout the life of the Housing Action Plan in partnership with York Region and other key stakeholders.

For each action, this section outlines the action description, key implementation considerations for staff, and potential monitoring protocols. Where a comparable action has been implemented by another Ontario municipality, a case study is included to illustrate how similar approaches have been delivered in practice.

#	Potential Actions	Timeframe
1.6	Maintain and protect existing affordable housing stock	**Long Term** (6-10 Years)
3.2	Continue to partner with York Region and advocate with upper levels of government for increased funding to deliver housing that meets local needs	*Ongoing efforts*
3.4	Continue to collaborate with key partners (e.g., developers, Region, community housing providers) to expand non-market and supportive housing opportunities	*Ongoing efforts*
3.5	Enhance alignment with York Region on servicing and housing-enabling infrastructure requirements	*Ongoing efforts*

// Action 1.6

Maintain and protect existing affordable housing stock. Refine rental housing protection policies and partnerships to prevent the loss of existing affordable and rent-geared-to-income units, including monitoring at-risk properties, supporting refinancing or rehabilitation, and using municipal tools (e.g., Community Improvement Plans or acquisition strategies) to preserve long-term affordability.

Implementation Considerations

Elements of this action are currently ongoing at the Town of Newmarket.

- Work with York Region, as Service Manager, to identify community housing units approaching the end of their operating agreements or requiring major capital reinvestment. York Region's Housing Provider Capital Repairs Grant Program is an example of an initiative which supports maintenance of community housing stock.
- Assess availability of municipal tools such as CIPs, acquisition funds, or land as potential mechanisms to support stock preservation.
- Identify staff capacity for ongoing monitoring of at-risk affordable units and coordination with non-profit housing providers.
- Consider a partnership with local non-profit housing providers to co-develop a preservation strategy and share monitoring responsibilities.

// Case Study: City of Mississauga

Approved in 2018, the City of Mississauga's Rental Housing Protection By-law requires developers to obtain a permit for the conversion of rental units to condominium ownership and for the demolition of rental units. It applies to dwellings with six or more existing purpose-built rental units. Permits are approved if the application demonstrates that the vacancy rate for the City is at or above 3% in the preceding 3 years, or the rent for all rental units is 1.75x or more AMR for unit type.

Source: *City of Mississauga Rental Housing Protection By-law*

Monitoring Protocols

- Number of at-risk affordable housing units identified and tracked annually.
- Number of units preserved, rehabilitated, or maintained through municipal programs or partnerships.
- Capital investment leveraged in existing stock through grants, loans, or CIP programs.
- Affordability period extensions secured through any agreements associated with preservation actions.

// Action 3.2

Continue to partner with York Region and advocate with upper levels of government for increased funding to deliver housing that meets local needs. This action formalizes the Town's role in intergovernmental advocacy and ensures that Newmarket's housing priorities are communicated in a coordinated way with regional and community partners. By aligning advocacy on funding programs, capital investments, and policy reform, the Town can secure greater support for affordable, supportive, and non-market housing initiatives.

Implementation Considerations

- Assess staff capacity to explore advocacy efforts.
- Identify and track key federal and provincial housing funding programs, their eligibility criteria, and application timelines.
- Establish a consistent process for advocating to the provincial and federal government on Newmarket's housing priorities, aligned with York Region's advocacy positions.
- Ensure Newmarket's Housing Action Plan and housing data (from the HNA) are used to support funding applications and advocacy briefs.
- Consider a shared advocacy approach with other York Region municipalities facing similar challenges to strengthen collective voice.

// Case Study: City of Kitchener

Priority five of the City of Kitchener's Housing for All Strategy (2020) is advocacy. This priority highlights the importance of collaboration with the Region of Waterloo to achieve Kitchener's housing advocacy goals. Proposed actions include the joint development of a Region/City Charter to ensure collaboration in addressing housing challenges and jointly advocating for provincial and federal funding, among other collaborative advocacy measures.

Source: *City of Kitchener Housing for All*

Monitoring Protocols

- Number of funding applications submitted by the Town or in partnership with York Region annually.
- Total funding secured from federal and provincial programs for housing purposes.
- Number of advocacy submissions or presentations made to upper-level government bodies per year.
- Annual review of available programs and alignment with Town housing priorities.

// Action 3.4

Continue to collaborate with key partners (e.g., community housing providers, developers, Region, service providers) to expand non-market and supportive housing opportunities. Enhance partnerships with York Region, non-profit housing providers, and community organizations to increase the scale and capacity of non-market housing delivery in Newmarket. Facilitate coordinated planning, data sharing, and program alignment between the Region and local providers to streamline development processes, leverage combined funding opportunities, and support the long-term growth of the non-profit housing sector.

Implementation Considerations

- Identify current partnership arrangements with non-profit housing providers and York Region, and assess whether these are formalized through agreements or informal coordination.
- Continue to participate in York Region's Housing and Homelessness Plan coordination and planning tables as a regular partner.
- Use the Housing Action Plan as a basis for regular engagement with non-profit housing providers on local housing needs, development barriers, and priority projects.
- Consider a modest staff allocation for partnership coordination. This may even be a part-time role, as this can significantly advance collaboration outcomes.

// *Case Study: Waterloo Region*

BUILD NOW is a program led by Habitat for Humanity Waterloo Region which aims to create 10,000 units of missing middle housing by 2030. It is facilitated through collaboration with the private and public sectors as well as not-for-profit organizations.

For example, the City of Waterloo transferred land to BUILD NOW in 2025 which will enable development of over 1,000 new homes.

Source: *About Us – Build Now*

Monitoring Protocols

- Number of active partnerships with non-profit and community housing providers.
- Number of non-market housing units in the pipeline or under development through partner organizations.
- Participation in York Region coordination tables and housing working groups.
- Non-profit housing provider feedback on the quality and effectiveness of the Town's partnership support.

// Action 3.5

Enhance alignment with York Region on servicing and housing-enabling infrastructure requirements. Intensification and increased housing supply in Newmarket depend on Regional water, wastewater, and transportation capacity, as well as alignment with Regional capital plans. The Town should validate servicing assumptions through coordination and alignment with York Region, directly linking housing needs to housing-enabling infrastructure capital planning.

Implementation Considerations

- Assess staff capacity to pursue coordination efforts.
- Establish a regular coordination process with York Region's public works and planning corporate services departments to track housing and servicing alignment.
- Ensure the Town's Official Plan growth projections and housing targets are reflected in York Region's capital planning and servicing master plans.
- Continue to identify any known servicing constraints (e.g., water/wastewater capacity limitations) that could limit housing development in priority areas, and work with the Region to plan for resolution.
- Consider updating the Town's Servicing Allocation Policy to prioritize affordable housing.
- Review Regional Development Charges and the timing of infrastructure investments relative to the Town's housing development pipeline.

Monitoring Protocols

- Annual confirmation that Town housing growth projections are aligned with York Region's capital plans.
- Number of identified servicing constraints and progress on resolution tracked annually.
- Milestones related to Mulock GO Station area servicing and secondary plan completion.
- Reporting on housing units enabled by completed Regional infrastructure investments.

Appendix I

Glossary

Contents:

- **Affordable Housing**
- **Additional Residential Units (ARUs)**
- **Community Housing**
- **Community Improvement Plan (CIP)**
- **Core Housing Need**
- **Inclusionary Zoning (IZ)**
- **Purpose-Built Rental Housing**
- **Rent-Geared-to-Income (RGI) Housing**
- **Universal Design**
- **Vacancy Rate**
- **Visitability**

Affordable Housing. Housing is considered affordable when total shelter costs — including rent or mortgage payments, utilities (in the Federal definition), and applicable taxes — do not exceed 30% of a household's before-tax income. This threshold is recognized by the Canada Mortgage and Housing Corporation (CMHC) and Statistics Canada as the standard measure of housing affordability in Canada. The *Provincial Planning Statement, 2024* provides a more detailed market- and income-based definition for the purposes of affordable housing programs in the Province.

Sources: CMHC; Provincial Planning Statement, 2024

Additional Residential Units (ARUs). Residential units that are secondary to a principal dwelling on a property, including basement apartments, garden suites, and laneway housing. The Ontario government's Bill 23 (*More Homes Built Faster Act, 2022*) requires municipalities to permit up to three residential units as-of-right on most urban residential lots, which includes ARUs.

Source: Ontario Ministry of Municipal Affairs and Housing; More Homes Built Faster Act, 2022

Community Housing. is housing owned and operated by non-profit housing corporations, housing co-operatives and municipal governments or district social services administration boards. These providers offer subsidized or low-end-of market rents – housing sometimes referred to as social housing and affordable housing. In Ontario, the delivery of community housing is overseen by Service Managers under the *Housing Services Act, 2011*. York Region, as the Service Manager for Newmarket, administers community housing programs in the area.

Sources: Community Housing Renewal Strategy, 2019

Community Improvement Plan (CIP). A planning tool authorized under Section 28 of the *Planning Act* that enables municipalities to direct funds and incentives toward the rehabilitation and improvement of a defined area. Municipalities may use CIPs to offer grants, loans, or tax assistance to property owners for eligible improvements, including the development or preservation of affordable and rental housing.

Source: Planning Act, R.S.O. 1990, c. P.13, s. 28

Community Planning Permit System (CPPS). A consolidated land use approval tool authorized under Section 70.2 of the Ontario Planning Act that combines zoning, minor variances, and site plan approval into a single permit process. A CPPS allows municipalities to establish detailed land use permissions and standards upfront within a defined area, reducing approval timelines and uncertainty for development applications. Municipalities may use a CPPS to support housing objectives by streamlining approvals for priority housing forms, such as affordable or rental housing, within designated areas such as Major Transit Station Areas or Urban Centres.

Source: Planning Act, R.S.O. 1990, c. P.13, s. 70.2; Ontario Ministry of Municipal Affairs and Housing

Core Housing Need. A household is in core housing need when its housing does not meet one or more of the adequacy, suitability, or affordability standards and when the household would have to spend 30% or more of its before-tax income to access acceptable local housing. Core housing need is measured by Statistics Canada through the Census and is used as a key indicator of housing system stress.

Source: Statistics Canada; CMHC

Inclusionary Zoning (IZ). A planning tool under Section 34.1 of the *Planning Act* that permits municipalities to require a portion of units in new residential developments within Major Transit Station Areas to be provided as affordable housing. In Ontario, Inclusionary Zoning is governed by O. Reg. 232/18, which sets out requirements for the share of affordable units, affordability period (minimum 25 years), and eligibility criteria.

Source: Planning Act, R.S.O. 1990, c. P.13, s. 34.1; O. Reg. 232/18

Purpose-Built Rental Housing. Residential buildings constructed with the intention of being rented rather than sold, as distinguished from condominiums rented on the secondary market. CMHC tracks private purpose-built rental supply through its Rental Market Survey and identifies it as a critical component of rental housing stability given its greater tenure security and typically lower rents relative to the secondary market.

Source: CMHC Rental Market Survey

Rent-Geared-to-Income (RGI) Housing. Subsidized housing where a household's rent is set at approximately 30% of the household's gross monthly income, rather than at market rates. RGI housing is administered by Service Managers in Ontario under the *Housing Services Act, 2011*, and is the primary form of deep subsidy available to very low-income households.

Source: Housing Services Act, 2011 (Ontario)

Universal Design. An approach to the design of buildings, spaces, and products that ensures they are accessible and usable by all people, regardless of age, disability, or other factors, to the greatest extent possible without the need for adaptation. The *Accessibility for Ontarians with Disabilities Act, 2005* (AODA) and *Ontario Building Code* establish baseline accessibility requirements for new construction in Ontario.

Source: Accessibility for Ontarians with Disabilities Act, 2005 (AODA); Ontario Building Code

Vacancy Rate. The proportion of rental units in a given market that are available and unoccupied at any given time, as measured by CMHC's Rental Market Survey. A healthy vacancy rate is generally considered to be around 3-5%, with rates below this level indicating a tight rental market where tenants face limited choice and upward pressure on rents.

Source: CMHC Rental Market Survey

Visitability. A standard of accessible residential design that ensures a home can be entered and used for a visit by a person with a physical disability, including those who use a wheelchair or other mobility aid. Visitable homes typically meet three core criteria: at least one step-free entrance, doorways with a minimum clear width of 810 millimetres on the main floor, and an accessible bathroom on the main floor. Visitability is a foundational element of inclusive housing design promoted by CMHC as a cost-effective approach to improving housing accessibility when incorporated at the time of construction. Technical requirements for visitable dwelling units in Canada are set out in the *CSA/ASC B651:23 National Standard of Canada — Accessible Design for the Built Environment*, published by CSA Group and Accessibility Standards Canada with CMHC funding.

Sources: CMHC