![City of Toronto logo] TORONTO

CITY OF TORONTO HOUSING DATA BOOK

AN OVERVIEW OF THE HEALTH OF TORONTO'S HOUSING SYSTEM
AND THE PEOPLE MOST IMPACTED BY IT

MARCH 2023

Land Acknowledgment

The City of Toronto acknowledges the land we live and work on is the traditional territory of many nations including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee and the Wendat peoples and is now home to many diverse First Nations, Inuit and Métis peoples. We also acknowledge that Toronto is covered by Treaty 13 with the Mississaugas of the Credit.

African Ancestral Acknowledgement

The City of Toronto acknowledges all Treaty peoples – including those who came here as settlers – as migrants either in this generation or in generations past – and those of us who came here involuntarily, particularly those brought to these lands as a result of the Trans-Atlantic Slave Trade and Slavery. We pay tribute to those ancestors of African origin and descent.

Introduction

Toronto is Canada's largest city and economic powerhouse. It is a world leader in business, finance, technology, entertainment and culture. Toronto is also one of the most multicultural cities in the world and is home to a large newcomer population made up of people from across the globe.

Despite our economic, social and cultural successes, Toronto, like most other large urban centres across Canada, continues to grapple with a housing affordability crisis. Addressing this crisis is critical to ensuring the city's continued economic prosperity while also creating a more sustainable, inclusive and equitable city.

The Toronto Housing Data Book ("Housing Data Book") includes data from a variety of sources in order to provide an overview of key demographic and housing indicators in Toronto including the availability of homes needed to meet the demand of current and future residents.

The indicators in the Housing Data Book help us to better understand the health of the city's housing system, the impact of government actions on housing and most importantly, how effectively the needs of residents are being addressed.

This Housing Data Book is part of the City's efforts to advance the HousingTO 2020-2030 Action Plan as well as the Housing Action Plan 2022-2026. It supports the City's ongoing efforts to improve transparency and accountability, and ensure that its policies, programs and investment decisions are based on strong data and evidence, and responsive to the needs of residents.

The Housing Data Book's intended audience includes policy makers, researchers, members of the public and others interested in Toronto's housing indicators. It is assumed that most users of this report are familiar with the technical terms commonly used in housing policy and planning, however, a glossary is provided to ensure consistent interpretation of the contents of this report.

The Housing Data Book will be updated annually and grow to include additional datasets in the future.

The information included in this first edition is based on data availability at the time of publishing.

This Data Book and the information contained in it, including information from sources external to the City of Toronto, is provided on an "as is" basis. The City of Toronto excludes all representations, warranties, obligations, and liabilities, whether express or implied, to the maximum extent permitted by law. The City of Toronto is not liable for any errors or omissions in the Data Book and will not under any circumstances be liable for any direct, indirect, special, incidental, consequential, or other loss, injury or damage caused by its use or otherwise arising in connection with the Data Book or any information contained in it, even if specifically advised of the possibility of such loss, injury or damage.

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For more information on the Housing Secretariat and the City of Toronto, visit www.toronto.ca

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Toronto is a world-class city with a rich history and mosaic of people, cultures, languages, food and traditions. In 2022, the city's population was an estimated 3 million people, or 7.6% of Canada's total population.[1]

While Toronto continues to grow, the 2021 Census showed a slowing growth rate compared to the previous 2016 Census period. The city is also evolving and aging. Currently, there are more people age 65 or older in Toronto than there are people under the age of 15. More women, girls and non-binary persons are currently living in Toronto, than men and boys.[2] Toronto's population remains diverse with less than 50% of the population born in Canada and more than 50% of the population belonging to a racialized group.[3]

Although there is much to celebrate about Toronto's social, cultural and economic success, unfortunately it continues to have a higher rate of low-income households than the rest of Canada, Ontario the Greater Toronto and Hamilton Area. While the median annual after-tax income in 2020 was higher than 2015, this increase has not kept up with the pace of the cost of living and rising inflation.[4] Torontonians, particularly those with lower incomes and from racialized groups, continue to struggle to afford the cost of housing and other basic necessities.

- Toronto is estimated to be home to over 3 million people as of July 2022.[5]

- Toronto's population grew by 62,785 residents between 2016 and 2021, an increase of 2.3%. This is less than the number of people added between 2011 and 2016 of 116,511, or 4.5%.

- According to Statistics Canada's 2021 Census, there were nearly 23,000 Indigenous persons (0.8% of the population) in Toronto and Indigenous persons are more likely to be younger than the general populations.[6] However other studies of Toronto's Indigenous population have concluded that Indigenous people are undercounted by the national census.[7]

1   Statistics Canada. 2023. "Population Estimates, July 1, by Census Subdivision, 2016 Boundaries." Accessed February 2023. https://doi.org/10.25318/1710014201-eng.
2   City of Toronto 2022. Backgrounder: 2021 Census - Age, Sex at Birth, Gender, and Type of Dwelling. https://www.toronto.ca/wp-content/uploads/2022/04/9654-City-Planning-2021-Census-Backgrounder-Age-Sex-Gender-DwellingType.pdf. Accessed November 2022.
3   City of Toronto. 2022. "Backgrounder - 2021 Census: Citizenship, Immigration, Ethnic Origin, Visible Minority Groups (Race), Mobility, Migration, Religion." Accessed February 2023. www.toronto.ca/wp-content/uploads/2022/11/8f69-2021-Census-Backgrounder-Immigration-Ethnoracial-Mobility-Migration-Religion-FINAL.pdf.
4   City of Toronto. 2022. "Backgrounder - 2021 Census: Families, Households, Marital Status and Income." Accessed February 2023. www.toronto.ca/wp-content/uploads/2022/07/9877-City-Planning-2021-Census-Backgrounder-Families-Hhlds-Marital-Status-Income.pdf.
5   Statistics Canada. 2023. Population Estimates, July 1, by Census Subdivision, 2016 Boundaries.
6   City of Toronto. 2022. "Backgrounder - 2021 Census: Housing and Indigenous Peoples." Accessed February 2023. www.toronto.ca/wp-content/uploads/2022/09/8e3a-CityPlanning-2021-Census-Backgrounder-Housing-Indigenous-Peoples.pdf.
7   Rotondi, MA, P O'Campo, K O'Brien, and et al. 2017. "Our Health Counts Toronto: Using Respondent-Driven Sampling to Unmask Census Undercounts of an Urban Indigenous Population in Toronto." BMJ Open 7: NA. Accessed November 2022. bmjopen.bmj.com/content/7/12/e018936

- In 2021, the largest racialized group was South Asian, with about 385,440 persons representing 14.0% of the total population. The second group was Chinese, with about 296,225 persons representing 10.7% of the total population. The third group was Black, with about 265,005 persons representing 9.6% of the total population.[8]
- Toronto has seen an outflow of younger people, and an increase in the number of people 65 years and older.[9]
- One in three Torontonians live alone, while the remaining two-thirds of the population live in households of two or more people.[10]
- The median after-tax income for households with two or more people was $94,000 in 2020.[11]

Population Overview

Background

Every five years Statistics Canada collects a comprehensive set of demographic, economic, and cultural data by conducting a national census.[12] The City of Toronto uses this information to strategically plan for the resources and services required to address the needs of changing populations.

Data Highlights

- Toronto is Canada's most populous city. Between 2016 and 2021, Toronto's population grew by 2.3% to 2,794,356 persons, accounting for roughly 7.6% of the country's total population.[13]
- The 2016-2021 population change represented a slower increase than seen between 2011 and 2016 (4.5%).[14]
- The Greater Toronto and Hamilton Area's (GTHA) population increased by 4.7%.[15]
- According to Statistics Canada's Annual Demographic Estimates for Subprovincial Areas (ADE)[16], Toronto's population increased by 2.3% from 2021-2022. This was the highest annual population growth in Toronto over the past three decades.
- While the population continues to increase, the average annual population change from 2016-2021 has slowed compared to previous years. In both 2006-2011 and 2011-2016 the population's average annual increase in Toronto was 0.88%, and in 2016-2021 it was 0.46%.[17]
- The main population outflow in major cities like Toronto are people under 19, and aged 25-44, many of whom are looking for more affordable housing options.[18]

8   Statistics Canada. 2022. "Focus on Geography Series, 2021 Census of Population." Accessed November 2022. https://www12.statcan.gc.ca/census-recensement/2021/as-sa/fogs-spg/Page.cfm?Lang=E&Dguid=2021A00053520005&topic=10.
9   City of Toronto. 2022. Backgrounder - 2021 Census: Age, Sex at Birth, Gender, and Type of Dwelling.
10 Ibid.
11 Statistics Canada. 2022. "Household income statistics by household type: Canada, provinces and territories, census divisions and census subdivision, Statistics Canada table no. Table 98-10-0057-01." Accessed October 2022. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810005701&pickMembers%5B0%5D=1.2385&pickMembers%5B1%5D=2.1.
12 Statistics Act. R.S.C., 1985, c. S-19. https://laws-lois.justice.gc.ca/eng/acts/s-19/fulltext.html. Accessed October 2022.
13 City of Toronto. 2022. Backgrounder - 2021 Census: Population and Dwelling Count.
14 Ibid.
15 Ibid.
16 Statistics Canada – The Centre for Demography. 2022. "Annual Demographic Estimates: Subprovincial Areas (Article), July 1, 2022 (Article). Released January 11, 2023. Accessed February 2023. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710014201.
17 Altus Group. 2022. "Greater Toronto Area Municipal Benchmarking Study - 2nd Edition." Altus Group. Accessed December 2022. www.bildgta.ca/wp-content/uploads/2022/09/Municipal-Benchmarking-Study-2022.pdf.
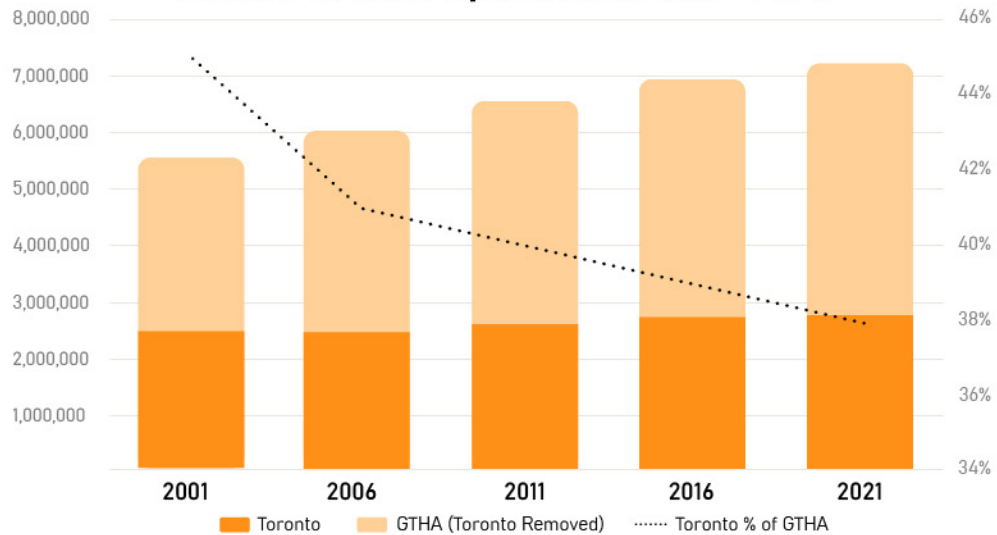18 Ibid

Toronto & GTA Populations, 2001 – 2021

Figure 1 Source: City of Toronto, 2022. Backgrounder - 2021 Census: Population and Dwelling Count

Toronto and GTHA Population Changes

	2001	2006	2011	2016	2021
GTHA	5,572,094	6,060,471	6,574,140	6,954,433	7,281,694
Toronto	2,481,494	2,503,281	2,615,060	2,731,571	2,794,356
Difference	3,090,600	3,557,190	3,959,080	4,222,862	4,487,338
Toronto % of GTHA	45%	41%	40%	39%	38%

Table 1 Source: City of Toronto. 2022. Backgrounder - 2021 Census: Population and Dwelling Count

Population Characteristics

Background

In order to appropriately meet the demands of current and future residents, it is important to understand the city's diverse populations and their unique housing needs. Additionally, as the city's population grows and evolves, housing policies, programs and investments must also appropriately adapt.

Data Highlights

- In 2021, the average age in Toronto was 41.5 years, an increase from 40.6 in 2016.[19]
- Toronto's population is aging. Between 2016 and 2021, the proportion of people ages 0 to 14 years and 15 to 64 years saw decreases of 3% and 1% respectively, while the 65 years and over grouping saw a 10% increase of their share of the population.[20]
- In 2021, there were 1,160,895 households in the city, including 385,765 one-person households, and 775,120 two-or more person households.[21]

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19   Statistics Canada. 2022. "Census Profile, 2021 Census of Population, Statistics Canada Catalogue no. 98-316-X2021001 (table)." Accessed November 2022. www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E.

20   Ibid.

21   Ibid.

- 6% of households were comprised of roommates (non-family households comprised of two-or more persons), which is the fastest growing type of households, up 10% from 2016.[22]
- 60% of households were families, with 20% of those households comprised of one-parent families.[23]
- The average number of persons per household has seen a slight decline from 2.45 in 2016 to 2.41 in 2021. This decline in household size was not seen in other GTHA municipalities.[24]

Percentage Change in Population Group, Toronto, 2016–2021
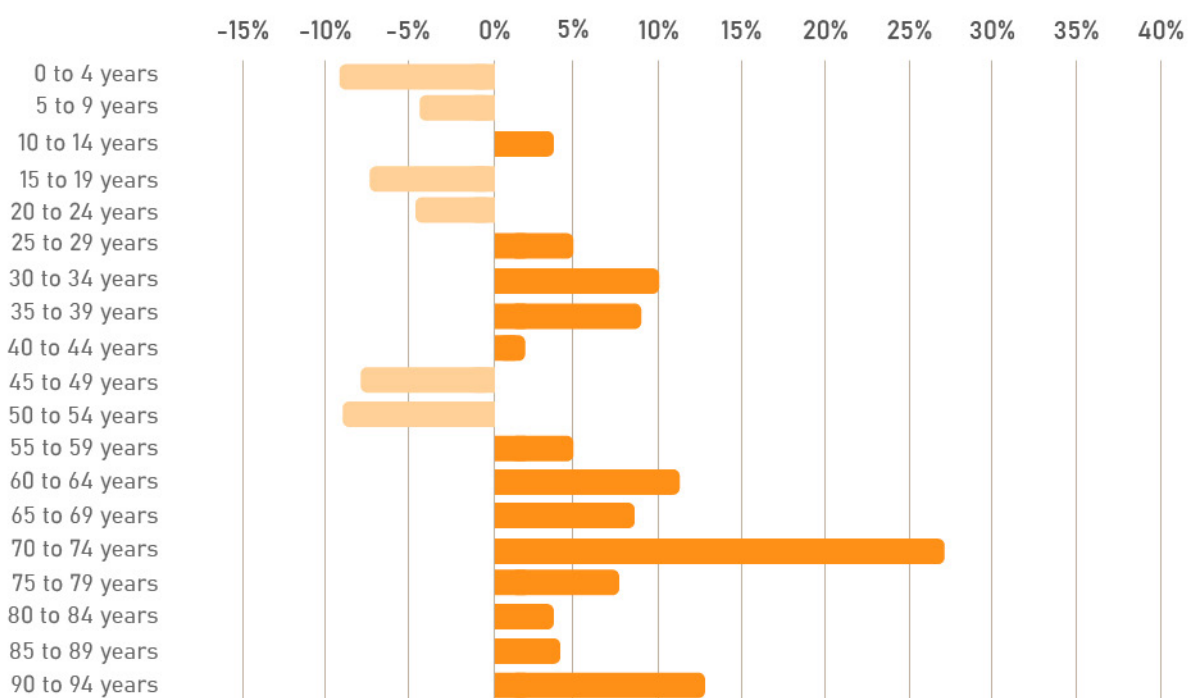
Figure 2 Source: Statistics Canada. 2022. Census Profile, 2021 Census of Population, Statistics Canada Catalogue no. 98-316-X2021001 (table).

22   City of Toronto. 2022. Backgrounder - 2021 Census: Population and Dwelling Count.
23   Ibid.
24   Ibid.

Toronto Population Age Groupings and Change, 2016 and 2021

Year	2016	2021	% Difference
Total	2,731,575	2,794,355	2%
0 to 14 years	398,135	384,295	-3%
15 to 64 years	1,906,495	1,933,075	1%
65 to 84 years	360,930	405,130	12%
85 years and over	66,005	71,855	9%

Table 2 Source: City of Toronto. 2022. Backgrounder - 2021 Census: Population and Dwelling Count

Average Number of Persons in Occupied Private Dwellings, Toronto, 2001-2021

Census Year	2001	2006	2011	2016	2021
Toronto	2.63	2.56	2.5	2.45	2.41
GTHA (Total)	2.84	2.81	2.77	2.75	2.72

Table 3 Source: City of Toronto. 2022. Backgrounder - 2021 Census: Population and Dwelling Count

Diversity is Our Strength

Background

Toronto is known for its diversity and is often considered one of the most multicultural cities in the world. Over the years, people from all over the world have made Toronto their home, bringing their unique cultures, traditions, and experiences with them. This has helped to make Toronto a vibrant and dynamic city, with a wide range of cultural and ethnic communities comprising the city's 158 neighbourhoods.

To better understand Canada's ethnic composition and diversity, the Canadian Census asks respondents about their race and ethnicity through the "visible minority" question.[25] The concept of visible minority is defined in Canadian legislation, in particular the *Employment Equity Act, 1995, as* "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." This is the most commonly used data to examine the diversity of the Toronto population. However, the visible minority concept has been subject to criticism, crucially for obscuring important within-category variability by grouping together diverse populations such as South Asian or Black.[26]

In Canada the term "racialized" usually refers to non-white people. The term "visible minority" is being replaced with the term "racialized", or "racialized population", given that it no longer appropriately reflects the composition of Toronto's population, or the population of many other cities in Canada, where the racialized population now outnumbers the white population.

Data Highlights

- According to the 2021 Census, 56% percent of Torontonians are racialized, with the largest populations being South Asian (14%), Chinese (11%), Black (10%), and Filipino (6%).[27]
- Toronto became even more diverse from 2016 to 2021, with the largest increases in the population of South Asian people (+46,475, up 1.4% of the total population) and Black people (+25,155, up 0.7% of the total population).[28]

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25 The question on the Census is 'Is this person:' and respondents are provided with 11 choices to indicate race and a write-in option.
26 United Nations. 2012. "Report of the Committee on the Elimination of Racial Discrimination". Accessed December 2022. https://www.refworld.org/do-cid/50a0edab2.html.
27 City of Toronto. 2022. Backgrounder - 2021 Census: Citizenship, Immigration, Ethnic Origin, Visible Minority Groups (Race), Mobility, Migration, Religion.
28 Ibid.

Diversity of City of Toronto Population, 2021

Category	Value
Total Toronto population	2,761,285
Total racialized population	1,537,280
South Asian	385,440
Chinese	296,225
Black	265,005
Filipino	170,355
Latin American	92,455
West Asian	69,320
Multiple visible minorities	54,700
Southeast Asian	53,905
Racialized group, not included elsewhere	42,435
Korean	42,195
Arab	42,040
Japanese	13,210
Non-Racialized Population	1,224,005

Figure 3 Source: City of Toronto. 2022. Backgrounder - 2021 Census: Citizenship, Immigration, Ethnic Origin, Visible Minority Groups (Race), Mobility, Migration, Religion

Change in City of Toronto Population, 2016-2021

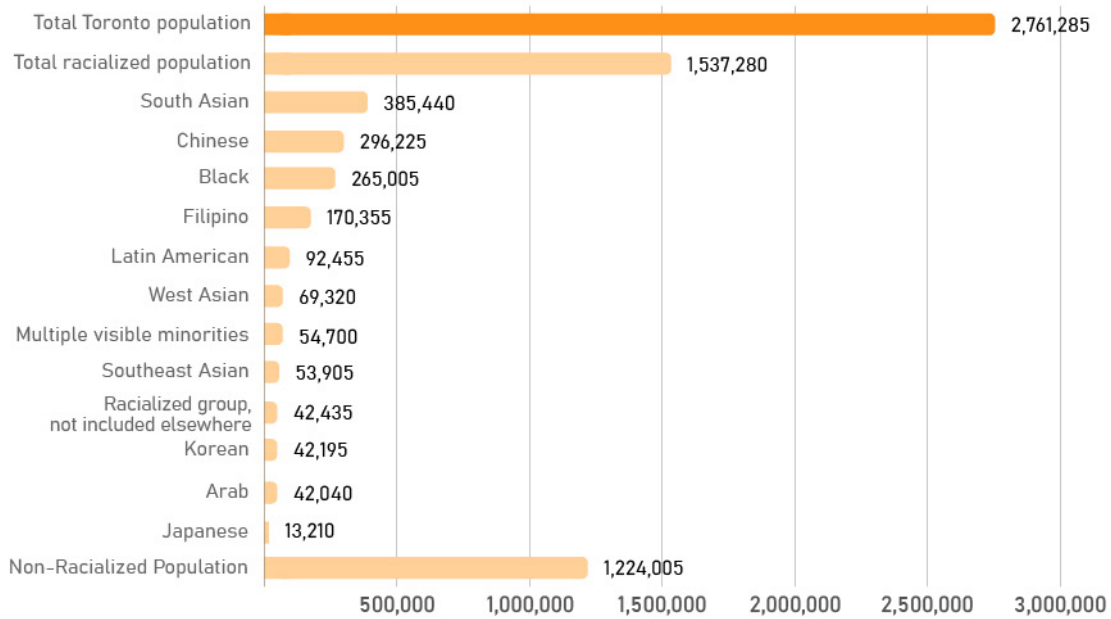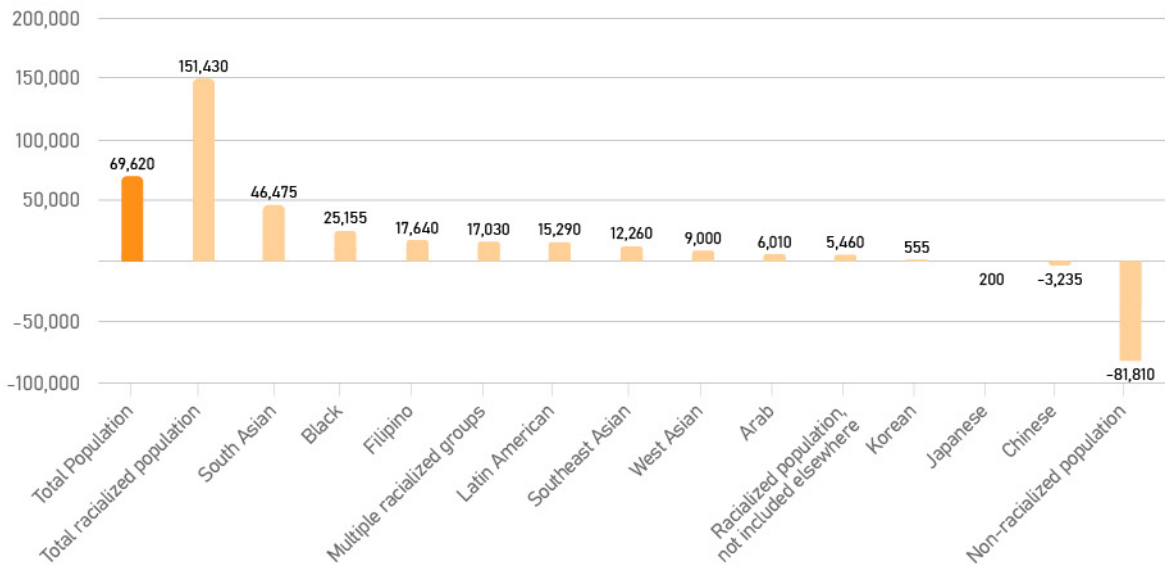| Category	Value
Total Population	69,620
Total racialized population	151,430
South Asian	46,475
Black	25,155
Filipino	17,640
Multiple racialized groups	17,030
Latin American	15,290
Southeast Asian	12,260
West Asian	9,000
Arab	6,010
Racialized population, not included elsewhere	5,460
Korean	555
Japanese	200
Chinese	-3,235
Non-racialized population	-81,810

Figure 4 Source: City of Toronto. 2022. Backgrounder - 2021 Census: Citizenship, Immigration, Ethnic Origin, Visible Minority Groups (Race), Mobility, Migration, Religion
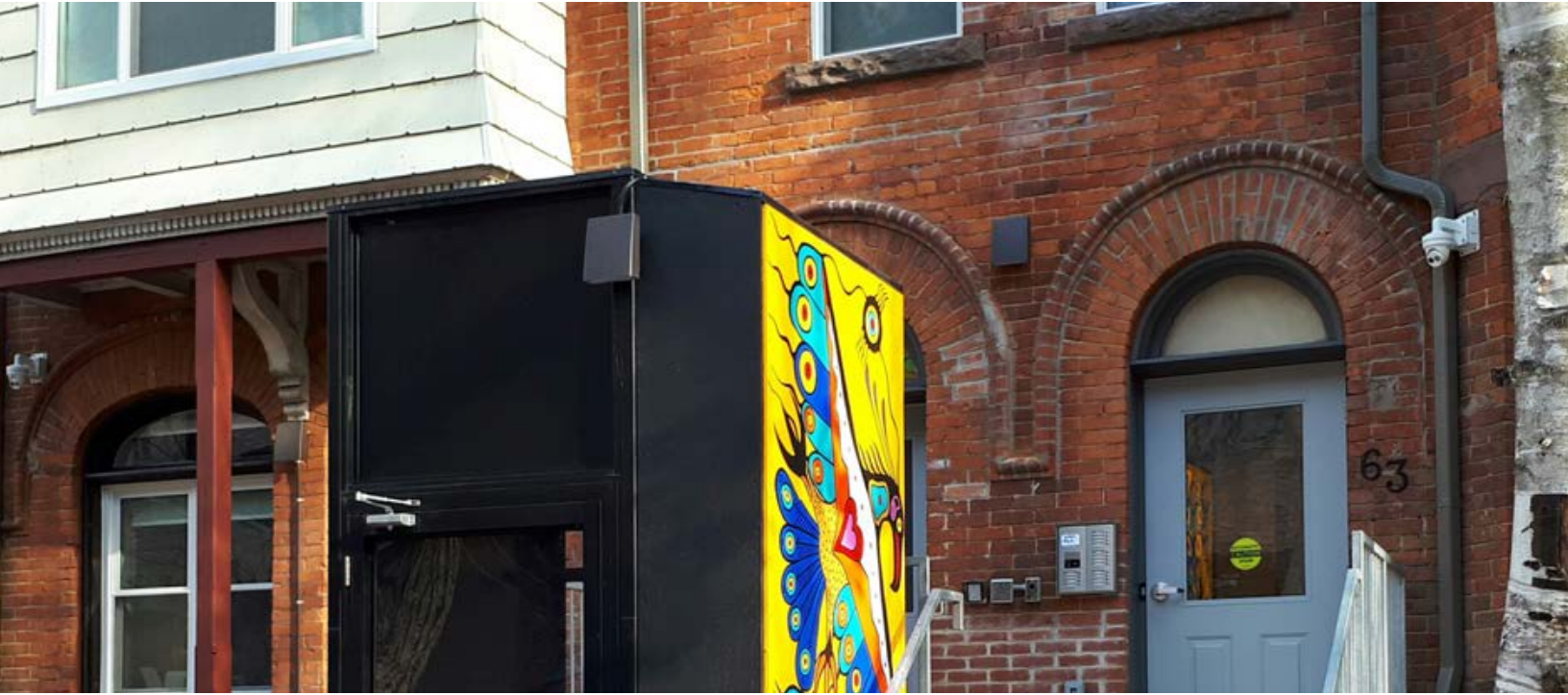
Indigenous Peoples

Background

The City of Toronto is committed to advancing truth, reconciliation and justice with Indigenous Peoples. It is also committed to supporting Indigenous Peoples' right to self-determination. To meet these objectives, it is crucial to know more about Indigenous Peoples living in Toronto. However, researchers working with Toronto's Indigenous communities have expressed concern about the ability of the Census to fully enumerate the population of Indigenous Peoples living in the city. Statistics Canada has also noted that there are a variety of factors affecting this data, and that the data should be treated as estimates that change over time.[29] The City of Toronto will continue to work with Indigenous partners to improve its understanding of the unique housing needs of Indigenous residents and the barriers they face in accessing safe, adequate, culturally-responsive and affordable homes.

Data Highlights

- According to the 2021 Census, there were 22,925 people in Toronto that identified as having an Indigenous identity, or approximately 0.8% of the city's population. This represents a 0.6% decrease since the 2016 Census.[30]

- Of self-identifying Indigenous Peoples in Toronto, approximately 60% were First Nations. The fastest growing groups were those who identified with multiple Indigenous identities, and other Indigenous identities.[31]

- Indigenous Peoples in Toronto were more likely to be younger than the general population, with an average age of 36 years old, versus 41 years old for non-Indigenous population.[32]

- The Our Health Counts Toronto research project estimates that there are approximately 88,000 Indigenous residents in Toronto in 2021.[33]

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29   Statistics Canada. 2022. Indigenous Peoples Reference Guide, Census of Population, 2021 (guide). Ottawa. Released March 30, 2022. Updated November 9, 2022. Accessed November 2022.https://www12.statcan.gc.ca/census-recensement/2021/ref/98-500/009/98-500-x2021009-eng.cfm.

30   City of Toronto. 2022. "Backgrounder - 2021 Census: Housing and Indigenous Peoples." Accessed February 2023. www.toronto.ca/wp-content/uploads/2022/09/8e3a-CityPlanning-2021-Census-Backgrounder-Housing-Indigenous-Peoples.pdf.

31   Ibid.

32   Statistics Canada. 2022. Indigenous identity by Registered or Treaty Indian status: Canada, provinces and territories, census divisions and census subdivisions. Statistics Canada Table no. 98-10-0266-01. Ottawa. Released September 21, 2022. Accessed October 2022. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810026601.

33   Smylie, J, S McConkey, G Blais, M Bourgeois, and Rotondi. 2022. "Our Health Counts Toronto: 2021 Indigenous Population Estimates for the City of Toronto." Accessed December 2022. www.welllivinghouse.com/wp-content/uploads/2022/03/OHC-Toronto-2021-Population-Estimates.pdf.

Indigenous Identity, Toronto, 2021

First Nations	60%	13,755
Métis	33%	7,565
Other Indigenous Identity	4%	917
Multiple Indigenous Identities	2%	459
Inuk (Inuit)	1%	229
Total		22,925

Table 4 Source: City of Toronto. 2022. Backgrounder - 2021 Census: Housing and Indigenous Peoples

Indigenous Identity by Age Grouping, Toronto, 2021

Age Grouping	Indigenous identity (%)	Non-Indigenous identity (%)
0 to 14 years	17%	14%
15 to 24 years	13%	12%
25 to 34 years	20%	18%
35 to 44 years	16%	14%
45 to 54 years	13%	13%
55 to 64 years	12%	13%
65 years and over	9%	17%

Table 5 Source: Statistics Canada. 2022. Indigenous identity by Registered or Treaty Indian status: Canada, provinces and territories, census divisions and census subdivisions, Statistics Canada Table no. 98-10-0266-01

Black Torontonians

Background

Black residents make up one of the largest racialized groups in the City of Toronto. Black communities in Toronto have a rich and diverse history dating back to the 1850's, with many people coming to the city from the United States, various parts of the Caribbean, Africa, and other parts of the world. Toronto's Black communities are known for their strong sense of identity and cultural pride, and have made significant contributions to arts and culture, business, politics, and more.

Systemic anti-Black racism is a form of discrimination in which there are measurable disparities for Black populations embedded in institutional policies and processes and a lack of effective action to eliminate these disparities. Despite a long history in Toronto, studies continue to show that Black residents still experience pervasive discrimination as a legacy of colonialism and the Transatlantic Slave Trade. These experiences of anti-Black racism directly affect their wellbeing and overall life chances, including their equitable access to safe, stable and affordable housing. Some of the specific challenges and inequities faced by Black people in Toronto include higher rates of poverty, food insecurity, and over-representation in the criminal justice system, which can impact their access to housing. The inequities that Black Torontonians face in housing lead to disparities in health and well-being, as every person requires housing to realize their full health.

These and other issues have been the focus of ongoing efforts to address systemic anti-Black racism, increase equal access to opportunities and promote greater equity and inclusion in Toronto, primarily through the delivery of the five-year Toronto Action Plan to Confront Anti-Black Racism, as well as targeted Action Plans, including the Housing Plan.[34]

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34   City of Toronto. 2017. Toronto Action Plan to Confront Anti-Black Racism. Accessed December 2022. https://www.toronto.ca/legdocs/mmis/2017/ex/bgrd/backgroundfile-109127.pdf.

Data Highlights

- According to the 2021 Census, 265,005 Black people live in the City of Toronto, constituting almost 1 in 10 (9.6%) Torontonians. The Black population increased from 2016 to 2021 by 25,155 people, up 0.7% of the total population.[35]
- While Black Torontonians live across the city, there is a higher concentration of Black communities in York, eastern Scarborough and north Etobicoke.

Black Population Percentage, City of Toronto, 2021
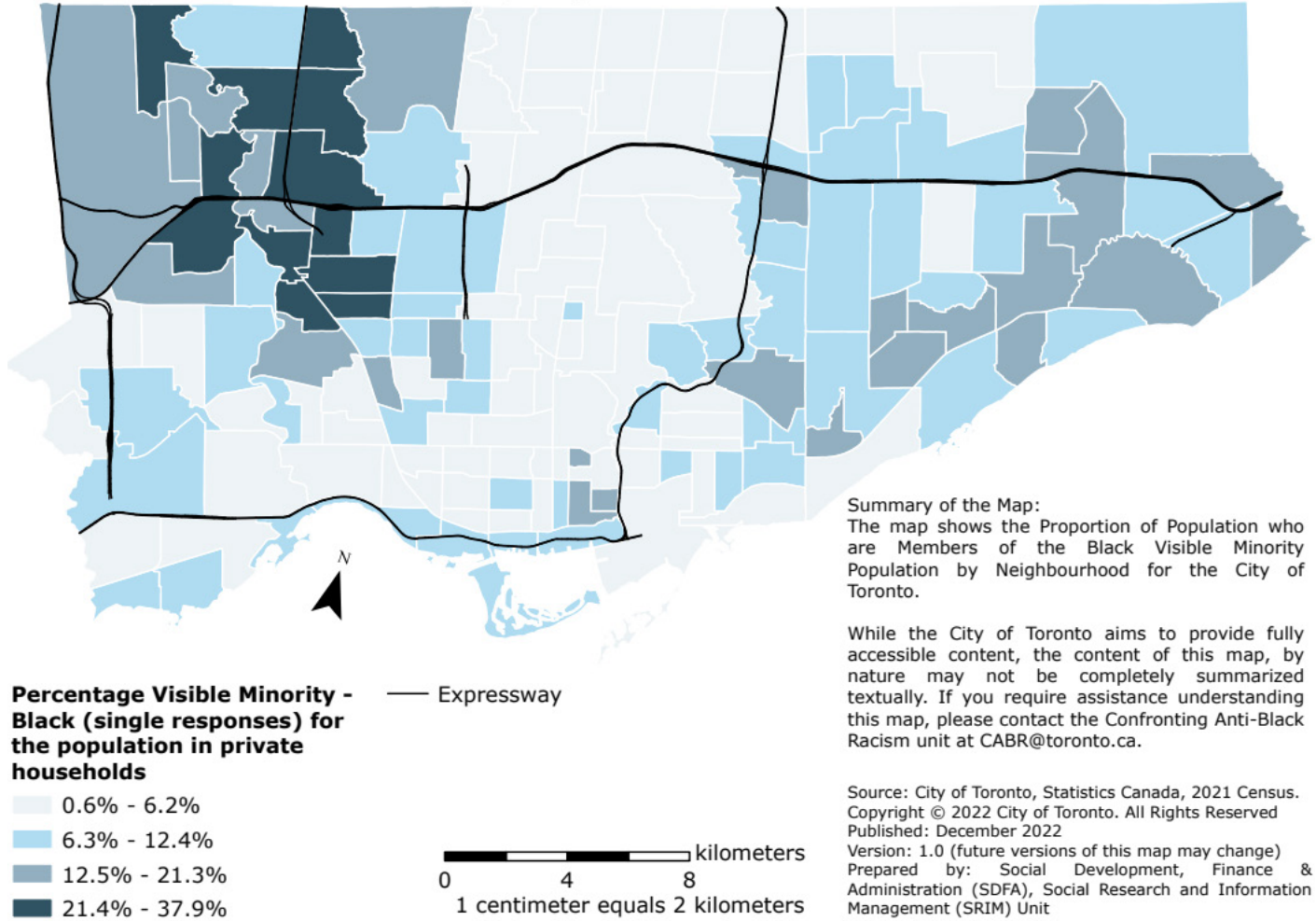### Percentage Black Visible Minority by Neighbourhood

TORONTO

Percentage Visible Minority - Black (single responses) for the population in private households

- 0.6% - 6.2%
- 6.3% - 12.4%
- 12.5% - 21.3%
- 21.4% - 37.9%

— Expressway

N

kilometers
0   4   8
1 centimeter equals 2 kilometers

Summary of the Map:
The map shows the Proportion of Population who are Members of the Black Visible Minority Population by Neighbourhood for the City of Toronto.

While the City of Toronto aims to provide fully accessible content, the content of this map, by nature may not be completely summarized textually. If you require assistance understanding this map, please contact the Confronting Anti-Black Racism unit at CABR@toronto.ca.

Source: City of Toronto, Statistics Canada, 2021 Census. Copyright © 2022 City of Toronto. All Rights Reserved Published: December 2022
Version: 1.0 (future versions of this map may change)
Prepared by: Social Development, Finance & Administration (SDFA), Social Research and Information Management (SRIM) Unit

Figure 5 Black Population Percentage, City of Toronto 2021

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35   City of Toronto. 2022. Backgrounder - 2021 Census: Citizenship, Immigration, Ethnic Origin, Visible Minority Groups (Race), Mobility, Migration, Religion.

Toronto's Immigrant Population

Background

Immigrants are the backbone of Toronto's economy. With a slowing natural birth rate and aging population, Toronto relies heavily on immigration to support its continued growth and prosperity. Understanding the socio-demographics of the immigrant population and ensuring the availability of adequate and affordable housing and services will be critical to retaining these newcomers in the city. As Toronto continues to rebound from the global pandemic, this is more important than ever.

The Federal government has set targets to increase the number of immigrants entering Canada, with a goal of 500,000 people each year by 2025 to address labour market shortages and help grow our economy. As many of these new residents will ultimately end up in Toronto based on past trends, a range of new housing opportunities will be needed over the short and medium terms to adequately address their needs.[36]

Data Highlights

- In 2021, there were 1,286,140 immigrants in Toronto, or 46.6% of the population.
- In 2021, nine out of ten recent immigrants lived in an urban center, so it is expected that increases in immigrant populations will have a profound effect on Toronto's growth and economic readiness.[37]
- Between 2016 and 2021, 198,040 immigrants came to Toronto. This accounted for 15.4% of the total immigrant population in the city.[38]
- The three birth countries with the highest proportion of Toronto immigrants were the Philippines (10.3%), China (10.1%) and India (7.9%).[39]
- First generation Torontonians represent 52.9% of the city's population, and had a median age of 47.6 years old. Second generation Torontonians (with at least one parent born abroad) accounted for 26.8% of the population, and tended to be younger with a median age of 26.4 years old.[40]
- More immigrants in Toronto are Women+ representing 53.9% of immigrants in the city. This is compared to 49.9% Women+ in the non-immigrant population.
- The majority of Toronto's immigrant population were 25 years or older when immigrating to Canada (90.9%). This is up from 54.7% of the immigrant population in Toronto in 2016, meaning more immigrants are coming to Canada as adults than children compared to that time.

36   Government of Canada. 2022. "2022 Annual Report to Parliament on Immigration." Accessed February 2023. https://www.canada.ca/en/immigration-refugees-citizenship/corporate/publications-manuals/annual-report-parliament-immigration-2022.html.
37   Statistics Canada. 2022. The Daily – Immigrants Make Up the Largest Share of the Population in Over 150 Years and Continue to Shape Who We Are As Canadians. Accessed November 2022. https://www150.statcan.gc.ca/n1/daily-quotidien/221026/dq221026a-eng.htm.
38   Statistics Canada. 2022. Focus on Geography Series, 2021 Census of Population.
39   Ibid.
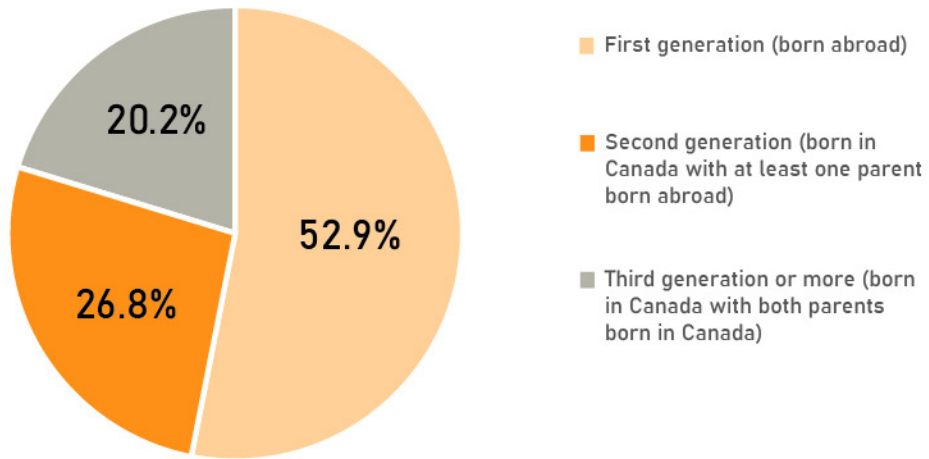40   Ibid.

Population by Generation Status, Toronto, 2021

- First generation (born abroad): 52.9%
- Second generation (born in Canada with at least one parent born abroad): 26.8%
- Third generation or more (born in Canada with both parents born in Canada): 20.2%

Figure 6 Source: Statistics Canada. 2022. The Daily – Immigrants Make Up the Largest Share of the Population in Over 150 Years and Continue to Shape Who We Are As Canadians

Top Places of Birth of Recent Immigrants, Toronto, 2021

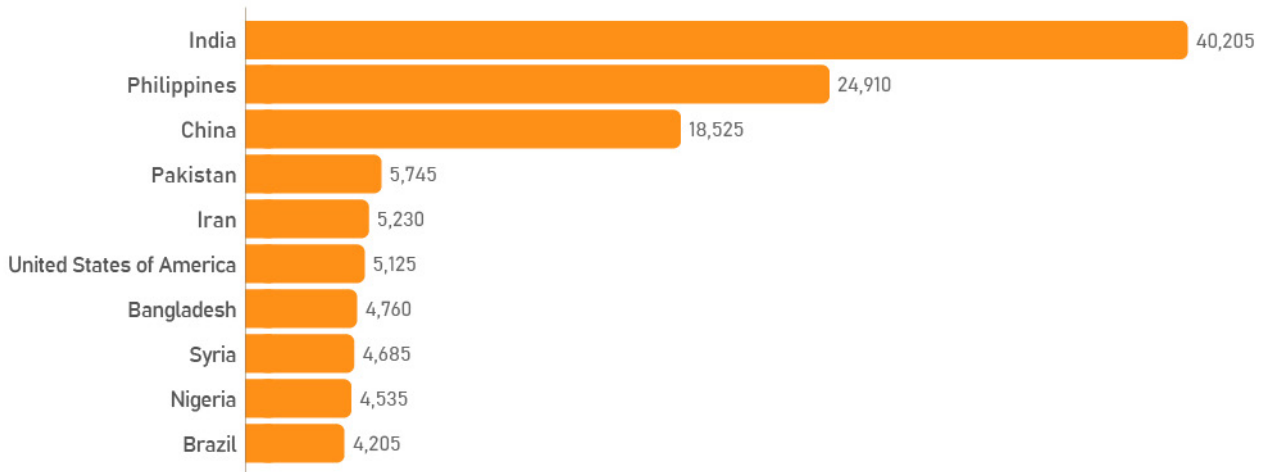| Place	Number
India	40,205
Philippines	24,910
China	18,525
Pakistan	5,745
Iran	5,230
United States of America	5,125
Bangladesh	4,760
Syria	4,685
Nigeria	4,535
Brazil	4,205

Figure 7 Source: Statistics Canada. 2022. Focus on Geography Series, 2021 Census of Population

Population by Generation Status and Median Age, Toronto, 2016 and 2021

	2016			2021		
	Number	**%**	**Median age**	**Number**	**%**	**Median age**
Total population in private households	2,691,665	100	38.8	2,761,285	100	39.6
First generation (born abroad)	1,377,465	51.20	47.6	1,462,090	52.9	47.6
Second generation (born in Canada with at least one parent born abroad)	740,175	27.50	25	741,035	26.8	26.4
Third generation or more (born in Canada with both parents born in Canada)	574,020	21.30	34.8	558,160	20.2	36

Table 6 Source: Statistics Canada. 2022. Focus on Geography Series, 2021 Census of Population

Top Places of Birth of Recent Immigrants, Toronto, 2016 and 2021

	2016			2021		
	Number	%	Rank	Number	%	Rank
Recent immigrants (2016: 2011 to 2016 / 2021: 2016 to 2021)	187,950	100	...	198,040	100	...
India	20,100	10.7	3	40,205	20.3	1
Philippines	31,730	16.9	1	24,910	12.6	2
China	23,195	12.3	2	18,525	9.4	3
Pakistan	6,725	3.6	5	5,745	2.9	4
Iran	10,930	5.8	4	5,230	2.6	5
United States of America	4,015	2.1	8	5,125	2.6	6
Bangladesh	5,795	3.1	6	4,760	2.4	7
Syria	3,260	1.7	11	4,685	2.4	8
Nigeria	2,550	1.4	14	4,535	2.3	9
Brazil	1,910	1	19	4,205	2.1	10

Table 7 Source: Statistics Canada. 2022. Focus on Geography Series, 2021 Census of Population

Household Income

Background

Household income is an indicator of the economic health of a city. After-tax income for households is a key indicator of what people are able to pay for housing and other basic necessities such as food, education, transportation and clothing. An insufficient after-tax income to be able to afford the cost housing and other basic necessities results in poverty. Statistics Canada uses the Low Income Measure – After Tax (LIM-AT) as one way of measuring poverty. The LIM-AT poverty line is set at 50% of the median household income, adjusted for household size.[41] In 2020, the LIM-AT poverty line was $26,503 for one-person households and $53,005 for four-person households.[42]

In Census 2021, there were 363,955 persons, or 13.2% of the population in Toronto with an income below LIM-AT. This is 179,435 less persons with low income, based on the LIM-AT measure, than in 2016. This change however, is likely a result of temporary income support programs and benefits for workers introduced by the federal government in response to the COVID-19 pandemic to help offset losses in employment income. In Toronto, poverty continues to be disproportionately experienced by certain populations, including those who are socially isolated, singles, vulnerable seniors, Indigenous communities and equity-deserving groups such as Black Torontonians and residents living with a disability.

Data Highlights

- The median after-tax income for all household sizes increased from 2015 to 2020, with the greatest income change seen in households with five or more persons (27%) and four persons (21%). The smallest increase was seen in households of one person, with a 10% increase in income.[43]

- The median after-tax income for a one-person household in 2020 was $40,400, a $3,600 increase from the 2015 amount of $36,800. The majority of households in Toronto however had two or more people, and had a median after-tax income of $94,000, an 18% increase from $79,500 in 2015.

- The median after-tax income of one-parent families was $66,000, while couples with children had a median after-tax income of $116,000. Couple-only families earned a median after-tax income of $87,000.[44]

- The median after-tax income of roommate households of two-or more non-family members) was $75,500 in 2021, up from $59,600 in 2015.[45]

- There were 363,955 low-income persons (13.2% of the population) in 2021, based on having an income below the LIM-AT in 2020. Seniors 65 and older had the highest prevalence of low-income, at 16.9%.[46]

- Black people are more likely to live in poverty in the Toronto CMA, at 14% of the population, compared to 8% of non-racialized people.[47]

- The pace of growth for after-tax incomes in Toronto outstripped that of the province as a whole. The largest differences between the city and the province was seen between households with three persons (12%), four persons (13%), and five person+ households (19%).[48]

41 Statistics Canada. 2022. " Dictionary, Census of Population, 2021: Low-income measure, after tax (LIM-AT)." Accessed February 2023. https://www12.statcan.gc.ca/census-recensement/2021/ref/dict/az/Definition-eng.cfm?ID=fam021.

42 Statistics Canada. 2022. "Dictionary, Census of Population, 2021: Table 2.4, Low-income measures thresholds (LIM-AT and LIM-BT) for private households of Canada, 2020." Accessed February 2023. https://www12.statcan.gc.ca/census-recensement/2021/ref/dict/tab/index-eng.cfm?ID=t2_4.

43 Statistics Canada. 2022. Household income statistics by household type: Canada, provinces and territories, census divisions and census subdivision, Statistics Canada table no. Table 98-10-0057-01.

44 Ibid.

45 Ibid.

46 City of Toronto. 2022. Backgrounder - 2021 Census: Families, Households, Marital Status and Income.

47 Statistics Canada. Table 98-10-0332-01 Visible minority by individual low-income status and generation status: Canada, provinces and territories, census metropolitan areas and census agglomerations with parts. Accessed December 2022. https://doi.org/10.25318/9810033201-eng.

48 City of Toronto, Backgrounder - 2021 Census: Families, Households, Marital Status and Income, (Toronto: Published July 19, 2022). Accessed February 2023. www.toronto.ca/wp-content/uploads/2022/07/9877-City-Planning-2021-Census-Backgrounder-Families-Hhlds-Marital-Status-Income.pdf.

Median After-Tax Household Income, Toronto, 2015 & 2020

5 Person +
$102,000
$130,000

4 Person
$97,000
$117,000

3 Person
$79,500
$94,000

2 Person
$68,000
$77,500

1 Person
$36,800
$40,400

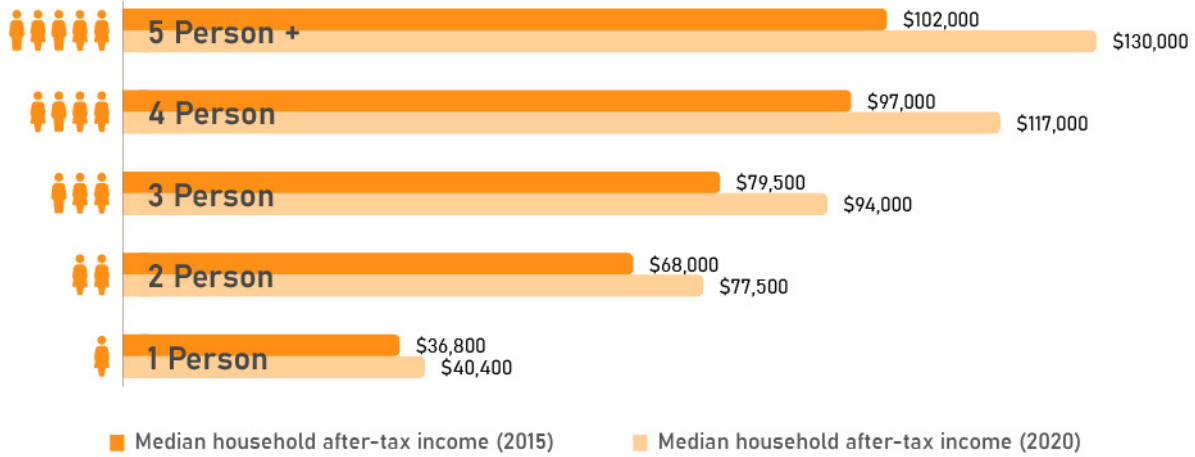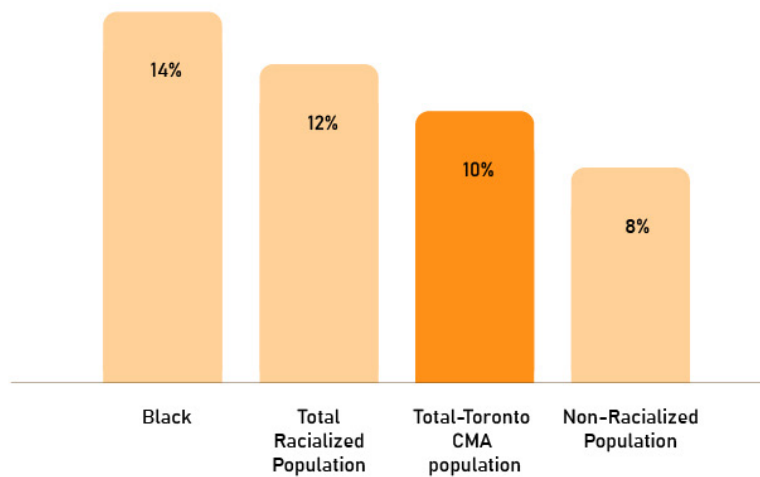■ Median household after-tax income (2015)　　■ Median household after-tax income (2020)

Figure 8 Source: City of Toronto. 2022. Backgrounder - 2021 Census: Families, Households, Marital Status and Income

Prevalence of Poverty in the Toronto CMA 2021
(Low Income Measure – After Tax, LIM-AT)

Black	Total Racialized Population	Total-Toronto CMA population	Non-Racialized Population
14%	12%	10%	8%

Figure 9 Source: City of Toronto. 2022. Backgrounder - 2021 Census: Families, Households, Marital Status and Income

Toronto and Ontario Median Incomes, 2015 and 2020

	Household Composition	Number of households (2021)	Number of households (2016)	Median household after-tax income (2020)	Median household after-tax income (2015)	2015 to 2020 Median Household after-tax Total Income Change	% Change in Median Household after-tax Total Income
Toronto	1 Person	385,765	359,960	$ 40,400	$ 36,800	$ 3,600	10%
	2 Person	353,415	333,425	$ 77,500	$ 68,000	$ 9,500	14%
	3 Person	178,225	175,720	$ 94,000	$ 79,500	$ 14,500	18%
	4 Person	147,360	146,580	$ 117,000	$ 97,000	$ 20,000	21%
	5 Person +	96,120	97,245	$ 130,000	$ 102,000	$ 28,000	27%
	2 + Persons	775,125	752,970	$ 94,000	$ 79,500	$ 14,500	18%
Ontario	1 Person	1,452,540	1,341,305	$ 39,200	$ 36,000	$ 3,200	9%
	2 Person	1,798,040	1,693,520	$ 77,500	$ 71,000	$ 6,500	9%
	3 Person	872,480	834,255	$ 100,000	$ 89,000	$ 11,000	12%
	4 Person	825,445	796,320	$ 122,000	$ 108,000	$ 14,000	13%
	5 Person +	542,700	503,775	$ 132,000	$ 111,000	$ 21,000	19%
	2 + Persons	4,038,665	3,827,870	$ 97,000	$ 86,000	$ 11,000	13%

Table 8 Source: Statistics Canada. 2022. Household income statistics by household type: Canada, provinces and territories, census divisions and census subdivision, Statistics Canada table no. Table 98-10-0057-01

Renter Households

Background

Almost half of Toronto households rented their homes in 2021. Many renters in the city include newcomers, people belonging to racialized groups, and households with very low to moderate incomes that cannot afford to a buy a home in Toronto's housing market.[49]

Data Highlights

- There were 557,970 renter households in 2021, up from 525,780 renter households in 2016. The share of households renting their home increased to 48% in 2021, up from 47% in 2016.[50]

- In Toronto, households led by people 25 to 34 and 35 to 44 years of age groups make up the highest numbers of households that rent.

- Approximately half of renter households are comprised of individuals living alone (41%) or roommate households (10%).

- 17% of renter households are two-parent families with children, 16% are couples without children, while 14% are comprised of one-parent families.

- Renter households are smaller in size than households who own their residence, with an average of 2.1 people living in renter households compared to 2.6 people in owner-occupied households.[51]

- 65% of renter households live in apartment buildings with 5 or more storeys, more than twice the rate of owner-occupied households[52].

- One in seven renter households live in subsidized housing.[53]

- The average before-tax income for a renter household in the Toronto CMA was $76,000 in 2020, lower than average before-tax income for all households ($117,600).[54]

- Based on the average market rent of $2,205 for a vacant 2-bedroom unit in a purpose-built rental building in Toronto in 2022, a household looking to rent an affordable home would need to earn more than $88,000 before-tax.[55]

- Renters paying less than Toronto's average market rent are more likely to live in Scarborough, East York, York and central/northern Etobicoke areas of the city.

49   Statistics Canada. 2022. Census Profile, 2021 Census of Population, Statistics Canada Catalogue no. 98-316-X2021001 (table).
50   Ibid.
51   Ibid.
52   Ibid.
53   Ibid.
54   Canada Mortgage and Housing Corporation. 2022. Real Average Household Income (Before-tax) by Tenure, 2006-2020. Accessed December 2022. https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/household-characteristics/real-average-total-household-income-before-taxes.
55   Canada Mortgage and Housing Corporation. 2023. Rental Market Survey Data Tables (table). Accessed February 2023. https:// www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/rental-market-report-data-tables.

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Toronto's housing crisis is multifaceted with various contributing factors. Some of these factors include a lack of affordable and adequate housing options, rising rental and homeownership costs, inflation, and incomes that have not kept pace with the rising cost of living. Addressing these challenges is critical to supporting the social and economic growth and prosperity of the city, province, and country as a whole.

While the City of Toronto has advanced a number of actions and made significant financial investments in housing over the past few years, recent housing indicators suggest that there is still significant work to be done to improve outcomes for current and future residents. Additionally, recent indicators suggest that low-and-moderate income households, particularly renters and those from equity-deserving groups, continue to be most impacted by the housing crisis.

This section provides an overview of the scale and scope of the housing needs and experiences of Toronto residents, with a particular focus on equity-deserving groups whose housing needs are often more complex due to intersectionality of race, age, gender, sexual orientation and income.

- The City continues to face pressures in addressing the homelessness crisis. Racialized and Indigenous Peoples are overrepresented among those experiencing homelessness.
- 40% of renters are living in unaffordable housing, compared to 26% of owners.
- Low incomes that are insufficient to pay for the cost of housing was cited as the number one reason why people lost their housing and ended up homeless during the City's 2021 Street Needs Assessment.

Core Housing Need

Background

In the 1980s, the Canada Mortgage and Housing Corporation (CMHC) developed the metric of Core Housing Need (CHN) to identify households that were in need of some form of housing assistance. CMHC defines a household to be in CHN when their dwelling is considered unsuitable, inadequate, or unaffordable, and when that household is unable to afford alternative housing in their own community.[56]

56   Statistics Canada. 2022. "The Daily - To Buy or to Rent: The Housing Market Continues to be Reshaped by Several Factors as Canadians Search for an Affordable Place to Call Home." Accessed October 2022. www150.statcan.gc.ca/n1/daily-quotidien/220921/dq220921b-eng.htm?indid=32991-2&indgeo=0.

Data Highlights

- Nationally, nearly 1.5 million households lived in CHN in 2021, which represented roughly 10.1% of Canadians.
    - In Toronto, approximately one out of every five households (215,225 households) met the CHN designation (19%).[57] The majority (71%) of these households in core housing need are renters.
    - Renters who lived in subsidized housing (79,280, or 14% of all renters) had a higher likelihood of living in CHN, at 33%. This is due to higher rates of subsidized households living in homes that require major repairs, as well as higher rates of crowding.[58]
    - Of owner households, only 11% lived in CHN. Owners with mortgages and owners without mortgages represented 10% and 11% of CHN among owners, respectively.[59]
- Black Torontonians face additional inequities in their access to safe, affordable, and stable housing. In the Toronto CMA, 20% of Black people lived in CHN, double the 10% rate of non-racialized people.[60]
- Black Torontonians are also more likely to face housing affordability challenges. The rate of moderately or severely unaffordable housing is 25% for Black residents in the Toronto CMA compared to 19% for non-racialized people.[61]
- Black Torontonians are also more likely to live in housing that is crowded or requiring major repairs. In the Toronto CMA, 30% of Black people live in crowded housing compared to 7% of non-racialized people. Black people are also more likely to live in housing that is in major disrepair (9%) compared to non-racialized people (5%).[62]
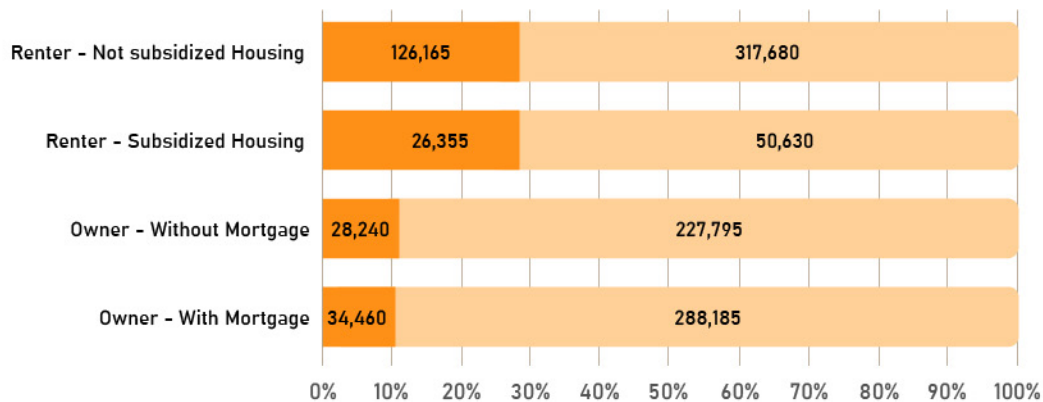

Figure 10 Source: Statistics Canada. 2022. Core Housing Need by Tenure Including Presence of Mortgage Payments and Subsidized Housing: Canada, Provinces and Territories, Census Divisions and Census Subdivisions, Statistics Canada Table no. 98-10-0247-01

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57   Statistics Canada. 2022. "Core Housing Need by Tenure Including Presence of Mortgage Payments and Subsidized Housing: Canada, Provinces and Territories, Census Divisions and Census Subdivisions, Statistics Canada Table no. 98-10-0247-01.". Accessed October 2022. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810024701.
58   Ibid.
59   City of Toronto. 2022. Backgrounder - 2021 Census: Housing and Indigenous Peoples.
60   Statistics Canada. 2022. Housing Suitability by Visible Minority and Immigrant Status and Period of Immigration: Canada, provinces and territories, Census Metropolitan Areas and Census Agglomerations with Parts. Statistics Canada Table no. 98-10-0327. Accessed December 2022. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810024701&pickMembers%5B0%5D=1.2385&pickMembers%5B1%5D=2.1&pickMembers%5B2%5D=3.1&pickMembers%5B3%5D=4.1&pickMembers%5B4%5D=5.1.
61   Statistics Canada. 2022. "Shelter-Cost-to-Income-Ratio by Visible Minority and Immigrant Status and Period of Immigration: Canada, provinces and territories, Census Metropolitan Areas and Census Agglomerations with Parts. Statistics Canada Table no.98100328." Accessed December 2022. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=981003280.
62   Ibid.

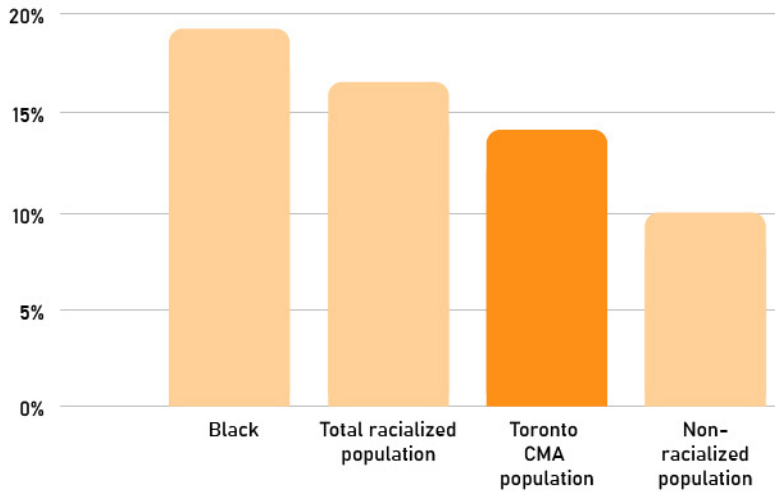## Population in Core Housing Need, Toronto CMA 2021

Figure 11 Source: Statistics Canada. 2022. Shelter-Cost-to-Income-Ratio by Visible Minority and Immigrant Status and Period of Immigration: Canada, provinces and territories, Census Metropolitan Areas and Census Agglomerations with Parts

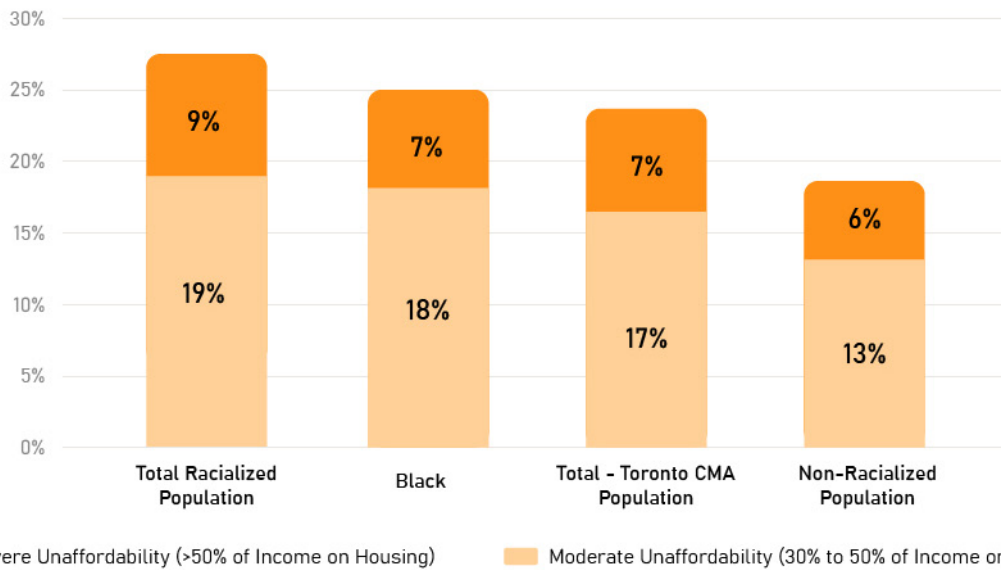## Housing Affordability by Racialization in the Toronto CMA 2021

Figure 12 Source: Statistics Canada. 2022. Shelter-Cost-to-Income-Ratio by Visible Minority and Immigrant Status and Period of Immigration: Canada, provinces and territories, Census Metropolitan Areas and Census Agglomerations with Parts

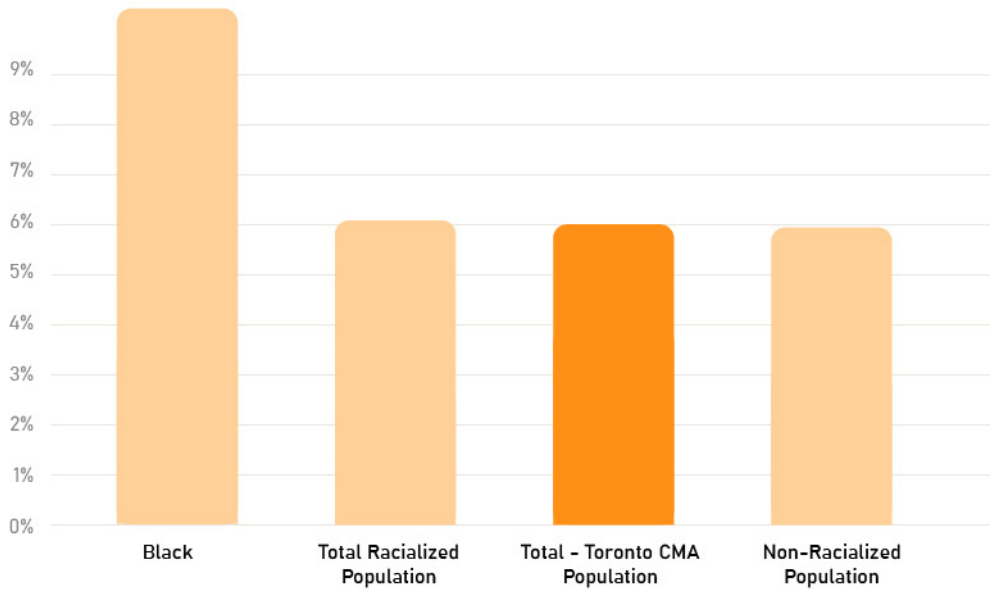## Households with Major Repairs Needed, Toronto CMA 2021

Figure 13 Source: Statistics Canada. 2022. "Housing Adequacy Visible Minority and Immigrant Status and Period of Immigration: Canada, provinces and territories, Census Metropolitan Areas and Census Agglomerations with Parts"

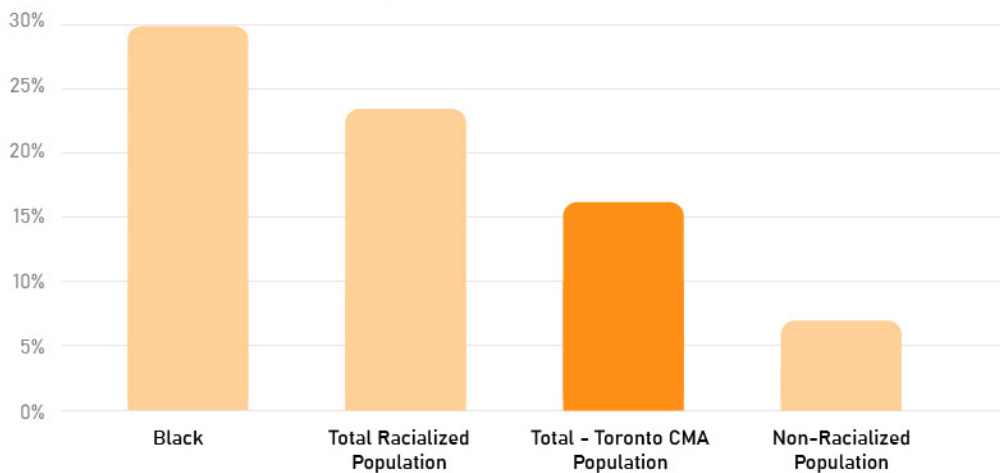## Crowded Housing by Racialization in Toronto CMA, 2021

Figure 14 Source: Statistics Canada. 2022. "Housing Suitability by Visible Minority and Immigrant Status and Period of Immigration: Canada, provinces and territories, Census Metropolitan Areas and Census Agglomerations with Parts

Renter Households in Arrears

Background

When a renter household does not pay rent, regardless of the reason, they can be considered to be in arrears. CMHC tracks yearly data on arrears for private purpose-built rentals (townhouses and apartments of three units or more). This data does not include social or supportive housing or renters living in condominiums.

Arrears can lead to eviction and displacement for renter households, affecting housing stability and health. This indicator is a precursor for eviction applications, as nearly three-fourths of formal applications are for non-payment of rent.

Data Highlights

- In 2022, there were 32,914 renter households (in the private purpose-built rental market) in arrears in Toronto, an increase of 7,584 from 2021. This represents approximately 11.8% of renter households living in private purpose-built rental homes in Toronto.[63].
- The average arrears owing in 2022 was $2,275, which represents a 3% decrease since 2021.[64]

Rental Arrears, Toronto, 2021-2022

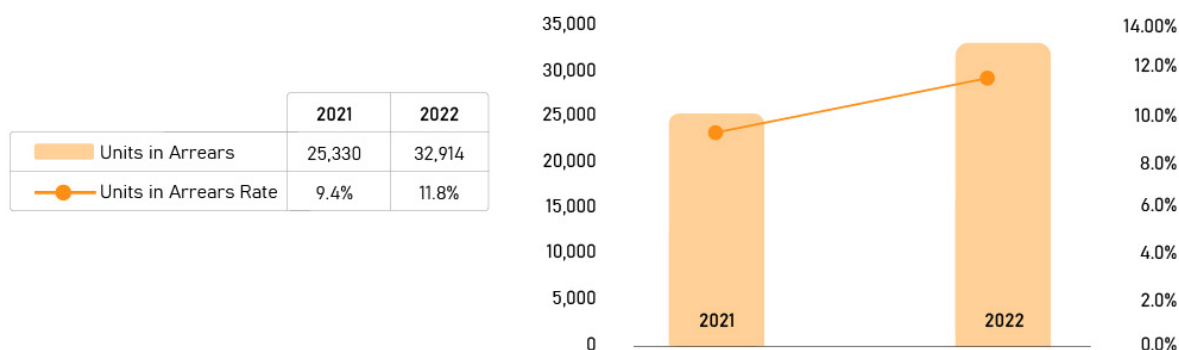|	2021	2022
Units in Arrears	25,330	32,914
Units in Arrears Rate	9.4%	11.8%

Figure 15 Source: Canada Mortgage and Housing Corporation. 2023. "Rental Market Survey Data Tables."

Arrears in the Private Purpose-built Rental Market, Toronto, 2021 and 2022

	2021	2022	Difference
Total Households	270,636	277,905	7,268
Households in Arrears	25,330	32,914	7,584
Households in Arrears Rate	9.4%	11.8%	2.4%
Average Arrears Depth	$2,347	$2,275	-$72
Total Expected Rent	$5,079,000,000	$5,312,000,000	$233,000,000
Total Rent in Arrears	$59,440,000	$74,870,000	$15,430,000
Rate of Arrears as Rent	1.17%	1.41%	0.24%

Table 9 Source: CMHC. 2023. Rental Market Survey Data Tables

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63   CMHC. 2023. "Rental Market Survey Data Tables." Canada Housing Mortgage Corporation. Accessed February 2023. www.cmhc-schl.gc. ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/rental-market-report-data-tables.
64   Ibid.

Formal Eviction Applications

Background

A formal eviction application refers to an application filed by a landlord at the Ontario Landlord & Tenant Board (LTB) with the purpose of having a household removed from the premises, for a variety of reasons. In 2022, The Wellesley Institute collected data on evictions from multiple sources for a report to the City of Toronto.

Evictions have detrimental effects on people's physical and mental health, as well as their community at large. As evictions continue to be examined, evidence indicates that they disproportionately affect low-income people, Black Torontonians, and families with children. The City will continue to improve its understanding of the eviction trends across the city and its impact on Torontonians to inform its programs and services for renter households.

Data Highlights

- Between 2010 and September 2021 there have been 261,466 formal eviction applications filed by landlords at the LTB. This is an eviction filing rate of approximately 2%.[65]
- The eviction filing rate across the city are not consistent, with some areas experiencing significantly higher rates. Census tracts with 36% Black renter households had twice the eviction filing rates compared to census tracts with 2% Black households when controlling for poverty and other important factors.[66]
- The count of eviction applications filed in 2020 saw a noticeable decline of 42%, due to the moratorium on evictions enacted during the beginning of the COVID-19 pandemic.

Formal Eviction Applications Filed, Toronto, 2010 - 2021

Year	Count	Yearly % Change
2010	21,956	N/A
2011	26,099	19%
2012	27,288	5%
2013	26,423	-3%
2014	23,266	-12%
2015	22,269	-4%
2016	22,576	1%
2017	22,783	1%
2018	20,706	-9%
2019	21,521	4%
2020	12,512	-42%
Jan-Sept 2021	9,050	N/A
Total	256,449	

Table 10 Source: Leon and Iveniuk, 2022.

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65   Leon, Scott, and James Iveniuk. 2020. "Forced Out: Evictions, Race and Poverty in Toronto." Wellesley Institute. Accessed December 2022. www.wellesleyinstitute.com/wp-content/uploads/2020/08/Forced-Out-Evictions-Race-and-Poverty-in-Toronto-.pdf.

66   Ibid.

Mortgage Delinquency

Background

Delinquencies capture loans that are 90 days or more past due, and are a good indicator of affordability pressures homeowners face including future mortgage default rates. Too many homeowners defaulting on mortgages at once can place additional strains on the housing system as a whole. Data from Equifax that is analyzed by CMHC indicates the trend of mortgage delinquency per quarter since 2012.[67]

Data Highlights

- The most recent data point (2022 Q3) shows that the mortgage delinquency rate in the Toronto CMA is at its lowest point since the indicator was first tracked in 2012 Q3, at a rate of 0.06%.[68]

- The Toronto CMA has seen a declining mortgage delinquency rate since Q1 of 2021. During the most recent quarter of data (2022 Q3), the Toronto CMA was below the Ontario rate of 0.07%, and well below the national rate of 0.14%.[69]

- A combination of Equifax and CMHC calculations in 2022 indicate that in 2022 Q2 the share of mortgage holds with a high likelihood of bankruptcy in Canada was 3.05%.[70]
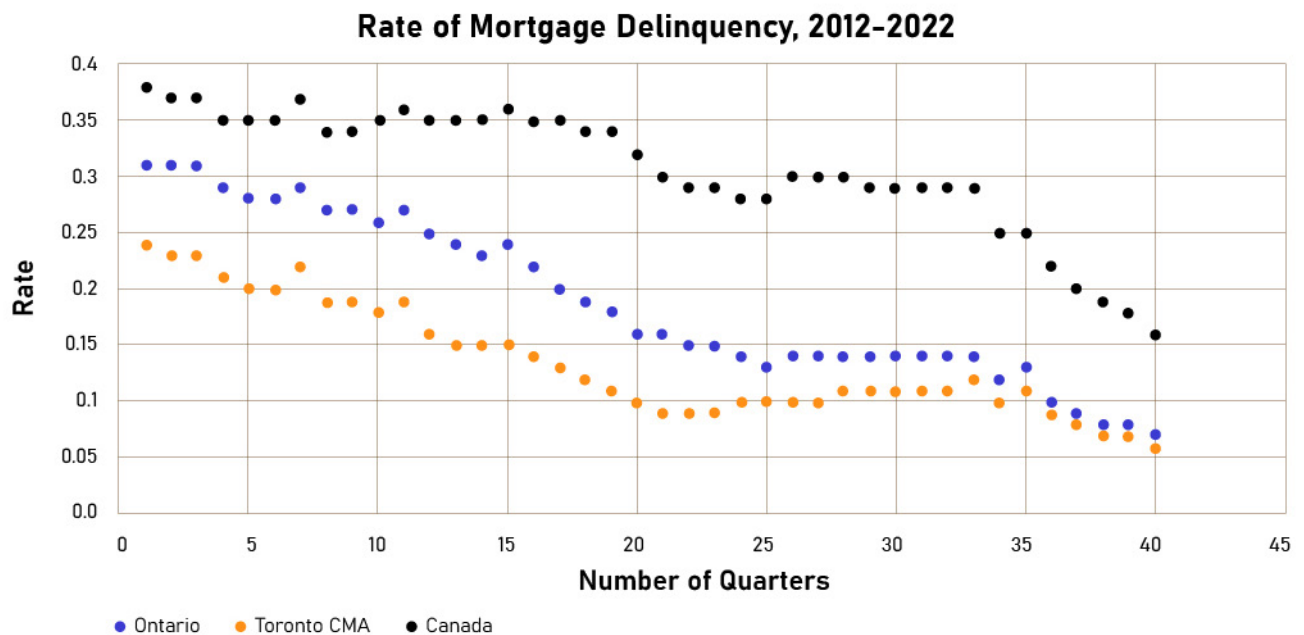
Figure 16 Source: CMHC. 2002. Mortgage Delinquency Rate: Canada, Provinces and CMAs (2012 to 2022) (table).

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67 Canada Mortgage and Housing Corporation. 2022. Mortgage Delinquency Rate: Canada, Provinces and CMAs (2012 to 2022) (table). Accessed December 2022. https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/mortgage-and-debt/mortgage-delinquency-rate-canada-provinces-cmas.
68 Ibid
69 Ibid.
70 Ibid.

People Experiencing Homelessness

Background

The number of people experiencing homelessness and their housing and support services needs are important drivers of the City's action on housing and homelessness services. The City of Toronto conducts a point-in-time count and survey of people experiencing homelessness in Toronto called the Street Needs Assessment (SNA). The extent and scope of homelessness is assessed using various methodologies, and demographic data on the population is collected for strategic planning and meeting emerging needs. The SNA estimated over 7,000 homeless individuals in Toronto in April 2021, however, given the varying methods of data collection for measuring homelessness and the difficulty in accurately doing so, other estimates place the City's homeless population at over 18,000.[71] Over half of individuals experiencing homelessness who were surveyed noted that housing affordability was their primary concern when it came to exiting homelessness.

Data Highlights

- The Street Needs Assessment found that there were an estimated 7,347 people experiencing homelessness in Toronto on April 21, 2021.[72]

- Of the total, approximately 2,978 were in COVID-19 response sites, 2,742 were in base shelters/ overnight services, 795 were in provincial institutions, 742 were staying outdoors (including encampments), and 90 were in temporary refugee response shelters.[73]

- Low incomes that have not kept pace with increasing cost of living was the most frequently reported reason for housing loss/homelessness, reported by almost 20% of the people surveyed.

- More than half (54%) of people surveyed identified "more affordable housing" and "subsidized housing/housing allowance" as the most important support to help them find housing.

- Indigenous people are overrepresented among people experiencing homelessness, at 15%. 23% of outdoor respondents identified as Indigenous.[74]

- Racialized individuals are also overrepresented among people experiencing homelessness at 59% of the total, compared to 41% for the non-racialized population. Black Torontonians comprise 9.6% of the overall population and an estimated 31% of the homeless population.[75]

- The average age of people experiencing homelessness was 43 years old, with 12% of the population being youth aged 16-24 years old, and 15% being seniors over 60 years old.[76]

- 63% of those experiencing homelessness at the time of the SNA were men.[77]

- 76% of the population experiencing homelessness reported having one or more health challenge.[78]

71   Homeless Hub. 2021. "Community Profiles – Toronto." Accessed December 2022. www.homelesshub.ca/community-profile/toronto.
72   City of Toronto. 2021. Street Needs Assessment 2021 Summary of Results. Accessed October 2022. https://www.toronto.ca/wp-content/uploads/2021/10/9041-SNA-2021-Highlights-of-ResultsfinalaodaOct-2021.pdf.
73   Ibid.
74   Ibid.
75   Ibid.
76   Ibid.
77   Ibid.
78   Ibid.

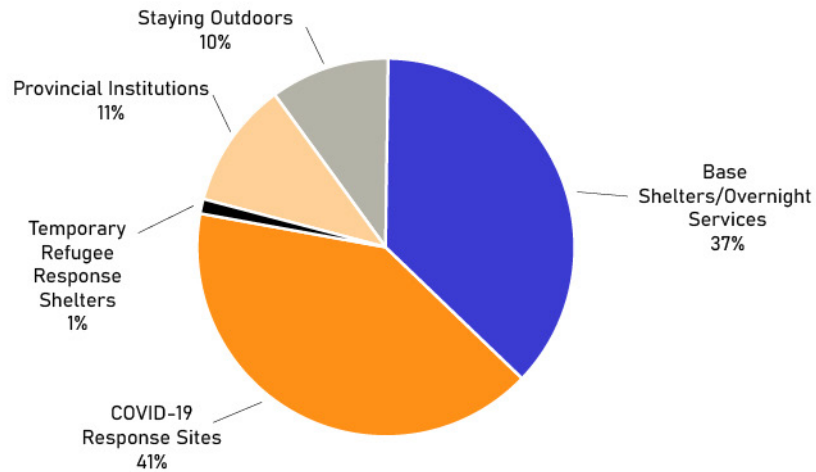**People Experiencing Homelessness by Shelter Location, Toronto, April 21, 2021**

Figure 17 Source: City of Toronto. 2021. Housing & Homelessness Research & Report: Street Needs Assessment

Homeless Shelter Flow

Background

Homeless services in Toronto are overseen by the Shelter, Support and Housing Administration (SSHA) division. SSHA tracks data about the number of people experiencing homelessness and those entering and leaving the shelter system each month. The data gathered from these systems highlights the number of people recorded as discharged to permanent housing from a shelter program. SSHA takes a Coordinated Access approach to prioritizing and matching people to housing through initiatives such as Rapid Rehousing Initiative, and the use of housing benefits such as the Canada-Ontario Housing Benefit.

The number of people defined as actively experiencing homelessness includes everyone who has used shelter services at least one time in the past three months and was not recorded as exiting to permanent housing. These data supplement the Street Needs Assessment, which conducts a point-in-time assessment of people experiencing homelessness inside shelters as well as staying outdoors.[79]

Data Highlights

- The number of people actively experiencing homelessness in Toronto's shelter system has ranged from 7,500 to nearly 10,000 people over the last five years, with a notable decrease in the early months of the pandemic.

- New entries to homelessness were significantly higher in 2018 and 2019, when shelter demand was driven mainly by an international migration surge.

- In 2022, 4,385 clients moved into permanent housing, representing a 29% increase from the previous year's count of 3,409 clients housed.[80]

79　City of Toronto. 2021. Street Needs Assessment 2021 Summary of Results.
80　City of Toronto, Shelter, Support and Housing Administration. 2022. Shelter System Flow Data- December 2022 (dashboard). Accessed January 2023. https://www.toronto.ca/city-government/data-research-maps/research-reports/housing-and-homelessness-research-and-reports/shelter-system-flow-data/.

Moved to Permanent Housing from Homelessness, Toronto, 2018–2022

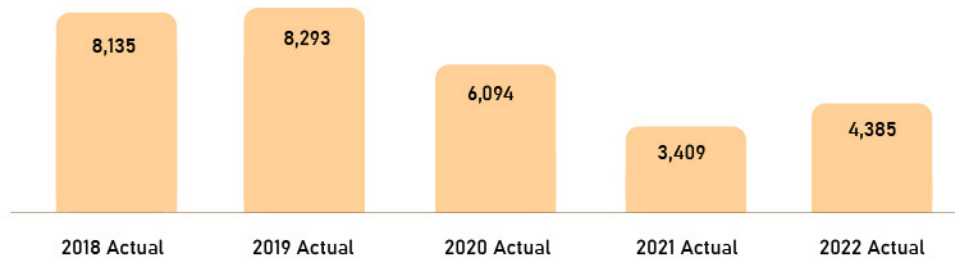| 2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Actual
8,135	8,293	6,094	3,409	4,385

Figure 18 Source: City of Toronto. 2022. Shelter, Support and Housing Administration. Shelter System Flow Data (dashboard).

Shelter Flow Data, Toronto, 2018 −2022

Year	Returned from Housing	Newly Identified	Moved to Housing
2018	776	14,442	8,135
2019	873	13,124	8,293
2020	891	7,617	6,094
2021	989	8,297	3,409
2022	942	9,795	4,385

Table 11 Source: City of Toronto. 2022. Shelter, Support and Housing Administration. Shelter System Flow Data (dashboard).

Centralized Wait List

Background

The City of Toronto manages access to subsidized housing through the Centralized Waitlist (CWL). The CWL is an indicator of the volume of households looking for rent-geared-to-income (RGI) homes, and is used to track the number of people moving into RGI homes as they become available. Waiting times for social housing can range from two to 14 years depending on the unit size and priority status of applicants.

Data Highlights

- At the end of 2022, there were 84,593 applicants waiting for subsidized housing, a 7% increase from 2021.[81]

- 44% of applicants are seniors aged 59 and over, compared to 25% of the overall population. This demonstrates the need for affordable housing within the senior population.[82]

- A third of households on the waitlist are households with no dependents and the remaining 24% are households with dependents.[83]

- In 2022, there were 3,369 households housed in RGI homes from the CWL, a 20% increase from 2021 when 2,813 households were housed.[84]

- The majority of households were housed with Toronto Community Housing Corporation and Toronto Seniors Housing Corporation, at 2,554 (76%), with remaining renters (815, 24%) being housed with a variety of private non-profit (PNP) and co-operative housing providers, or private rent supplement providers.[85]

- There were 20,738 new or reactivated applications for the CWL in 2022, a 43% increase from the number in 2021 (14,514).[86]

- The decrease in active applications that happened between 2018 and 2019 was largely driven by efforts made by City of Toronto staff to in reviewing the waitlist to ensure that applicants on the list are still in need of housing.

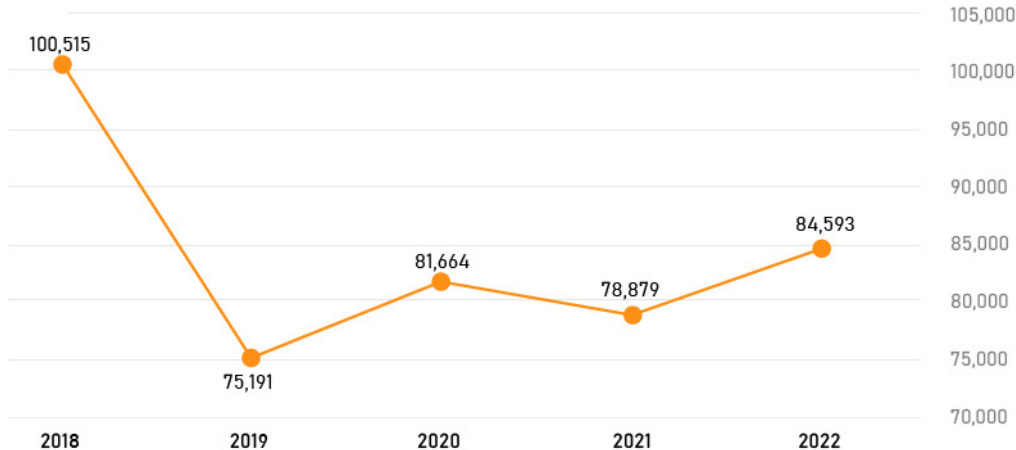**Total number of applications on the Centralized Waitlist, Toronto, 2018–2022**

Figure 19 Source: City of Toronto. 2022. Social Housing Waiting List Reports (dashboard).

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81   City of Toronto. 2022. "Social Housing Waiting List Reports (dashboard)." Accessed December 2022. www.toronto.ca/city-government/ data-research-maps/research-reports/housing-and-homelessness-research-and-reports/social-housing-waiting-list-reports.
82   Ibid.
83   Ibid.
84   Ibid.
85   City of Toronto. 2022. Social Housing Waiting List Reports (dashboard). Accessed October 2022. https://www.toronto.ca/city-govern- ment/data-research-maps/research-reports/housing-and-homelessness-research-and-reports/social-housing-waiting-list-reports/.
86   Ibid.

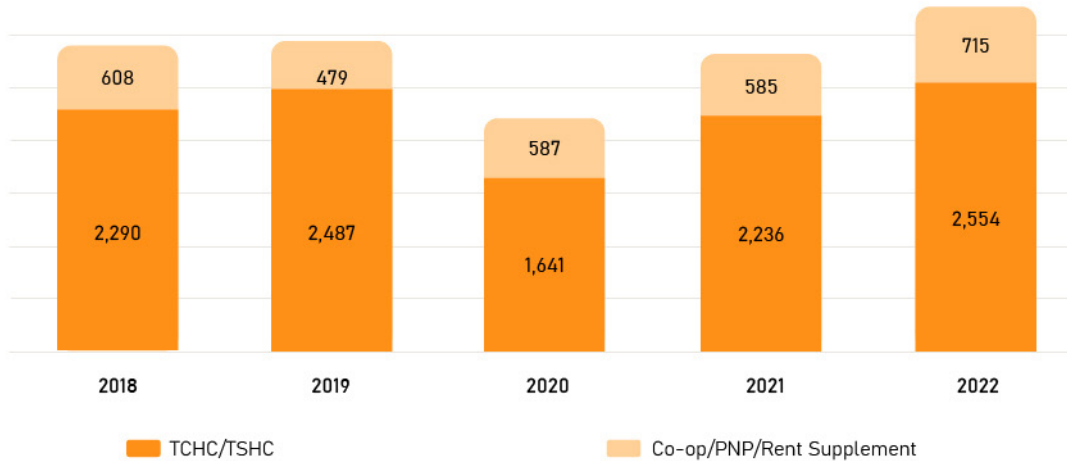## Number of Households Housed through the Centralized Waitlist

Figure 20 Source: City of Toronto. 2022. Social Housing Waiting List Reports (dashboard).

CWL Application Activity, Toronto, 2018 - 2022

Application Activity	2022	2021	2020	2019	2018
New/reactivated	20,738	14,514	17,373	21,851	26,423
Housed	3,269	2,821	2,228	2,966	2,898
Inactive/cancelled	2,762	41,267	7,220	42,960	15,068
Total active waiting list	84,593	78,879	81,664	75,191	100,515
Active Waitlist % year over year Change	7%	-3%	9%	-25%	N/C
% Housed From CWL	3.8%	3.6%	2.7%	3.9%	2.9%

Table 12 Source: City of Toronto. 2022. Social Housing Waiting List Reports (dashboard).

Housing Affordability Challenges

Background

A household is considered to be living in unaffordable housing if they are spending more than 30% of their before-tax income on housing costs (this includes rent, utilities and any other applicable costs such as property taxes or maintenance fees). This is an indication of households' ability to pay food, transportation, clothing, and other necessities, after paying for their accommodation. It is also important to note that for lower income households, 30% of the income is still insufficient to afford the average rents and housing prices in Toronto, while it might be easier for households in higher income brackets to allocate more than 30% of their income to housing without significant impact on their ability to pay for other necessities.

Data Highlights

- In 2021, the number of households spending over 30% on housing in Toronto was 377,536, comprising 32.5% of all households. In 2016, 36.5% of households were spending over 30% on housing.[87]

- Toronto had 602,915 households that owned their homes in 2021, up from 587,080 in 2016. Of households that own, 154,346 spent over 30% of their income on housing costs, which accounted for a quarter (25.6%) of all owners. This represents a 4% decline from the 2016 count of owners (160,860).[88]

- Toronto had 557,975 households that were renters in 2021, up from 525,825 in 2016. Of renter households, 40% (223,190) spent over 30% of their income on housing costs.[89]

- In 2021, 75% of private renter households in the Toronto CMA that struggled with housing affordability had incomes below $60,000.[90]

- Approximately 19% of households in the Toronto CMA were experiencing severe housing affordability challenges in 2021, spending over 50% of their income on housing costs.[91]

Housing Affordability, Toronto, 2021

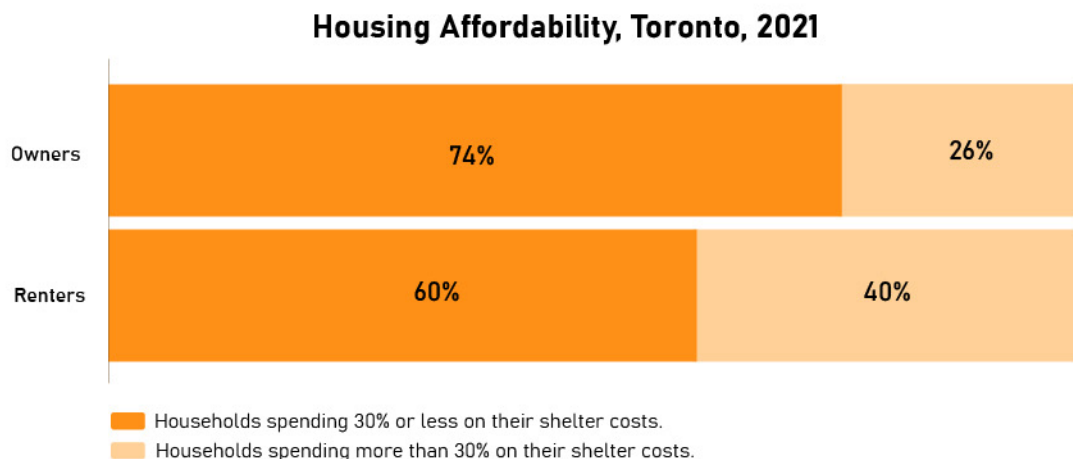|	Households spending 30% or less on their shelter costs.	Households spending more than 30% on their shelter costs.
Owners	74%	26%
Renters	60%	40%

Figure 21 Source: Statistics Canada. 2022. Census Profile, 2021 Census of Population, Statistics Canada Catalogue no.98-316-X2021001 (table).

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87 Statistics Canada. 2022. Census Profile, 2021 Census of Population, Statistics Canada Catalogue no. 98-316-X2021001 (table).
88 Ibid.
89 Ibid.
90 Ibid.
91 Ibid.

Housing Affordability, Toronto, 2016 and 2021

		2021	2016
Total	**Total - Occupied private dwellings**	**1,160,895**	**1,110,740**
Owner Households	Total - Owner households in non-farm, non-reserve private dwellings	602,915	587,080
	% of owner households with a mortgage	56.6%	57.5%
	% of owner households spending 30% or more of its income on housing	25.60%	27.4%
	% in core housing need	10.8%	N/A
	Median monthly housing costs for owned dwellings ($)	1,740	1,496
	Average monthly housing costs for owned dwellings ($)	2,038	1,682
	Median value of dwellings ($)	900,000	601,922
	Average value of dwellings ($)	1,131,000	754,015
Renter Households	Total - Renter households in non-farm, non-reserve private dwellings	557,975	525,825
	% of renter households in subsidized housing	14.2%	15.1%
	% of renter households spending 30% or more of its income on housing costs	40%	46.8%
	% in core housing need	29.3%	N/A
	Median monthly housing costs for rented dwellings ($)	1,500	1,201
	Average monthly housing costs for rented dwellings ($)	1,562	1,242

Table 13 Source: Statistics Canada. 2022. Census Profile, 2021 Census of Population, Statistics Canada Catalogue no. 98-316-X2021001 (table).

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While it is clear that Toronto needs to increase the supply of new homes across the housing continuum in order to meet the needs of current and future residents, it is equally as important to protect the existing supply of homes. Preserving existing affordable housing in particular, is important to prevent displacement, support inclusive complete communities, and is generally cheaper than building new housing.

This section provides an overview of the type, tenure, size and location of the city's current and planned/upcoming housing stock along with the cost of building and accessing these homes. It also provides an overview of the non-market housing stock under the City of Toronto's administration which supports many low-and moderate-income households across the city.

Existing Housing Supply

There are currently over 1.25 million homes in Toronto comprising various types including single family homes and high-rise condos; tenures such as rental, ownership and co-ops; with various bedroom types from studio apartments to larger five-bedroom houses; located across the city, some in close proximity to transit and some further in suburban areas that are more car dependent.[92] It should be noted that not all of these homes are occupied on an ongoing basis. This could be due to a variety of reasons including the homes being used as secondary or seasonal homes, for investment purposes, used by students, or vacant due to being in a state of disrepair. Understanding these underlying reasons is crucial to the City's efforts in reducing the number of vacant homes where possible.

Toronto's population is increasingly living in a denser environment. As mid/high-rise units have outpaced all other types of residential new builds in recent years, the composition of the housing stock is fundamentally shifting. As housing becomes more dense, the gap is narrowing between the number of mid/high-rise dwellings and the number of houses and low-rise units. These newer units are, on average, smaller units than what was constructed in the past.

Private Dwellings

Background

Statistics Canada defines a private dwelling as living quarters with a private entrance either from outside the building or from a common hall, lobby, vestibule, or stairway inside the building. The entrance must be one that can be used without passing through some other person's living quarters.[93] A dwelling can be characterized as occupied or not occupied by usual residents.

92   Statistics Canada. 2022. Census Profile, 2021 Population and Dwelling Counts, Statistics Canada Catalogue no. 98-10-0002-1 (table). https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810000201.
93   Statistics Canada. 2019. Dwelling (definition). Accessed October 2022.https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=Unit&Id=100236.

Data Highlights

- In 2021, the city of Toronto had 1,160,892 occupied private dwellings. This represented an increase of 4.3% (47,963 dwellings) from the 2016 count of 1,112,929. In 2021, Toronto held 43% of the GTHA's private occupied dwellings, a 5% reduction from 48% in 2001.[94]

- Toronto had 92,346 private dwellings not occupied by usual residents in 2021, an increase of 40% compared to 2016. These dwellings account for 7.4% of the housing stock, up from 5.6% in 2016. It is likely that the increase in unoccupied homes, similar to a higher vacancy rate in 2021, was due to COVID-19 limiting the number of non-permanent residents, which in turn reduced the city's population year-over-year.[95] Some of these units may also be used as secondary homes.

- Since 2001, the average annual rate of growth in occupied private dwellings in Toronto was 1.04%, almost half of the rate of growth from the rest of the GTHA at 1.98%. The period of 2016 to 2021 represented the smallest growth rate for the city of Toronto since 2001 to 2006 at 4.3% and 3.8% respectively.[96]

- Growth in Toronto's housing stock is being driven primarily by condominiums. In 2021, 30% of occupied units (353,215) were condominiums, up from 26% (292,260) in 2016. This in turn impacts the size of units in Toronto's housing stock, as condominium units are typically smaller, impacting average household size.[97] In the 1990's, the average size of a condominium unit being built in Toronto was 1,010 square feet. Units built between 2018 and 2021 were an average size of 665 square feet (a 35% decrease).

- Toronto's stock of occupied three-bedroom homes decreased by 2,425 units (1%) between 2016 and 2021.

- Studio and one-bedroom homes accounted for more than 55% all new occupied homes added to the housing stock between 2016 and 2021, with 26,741 additional homes.[98]
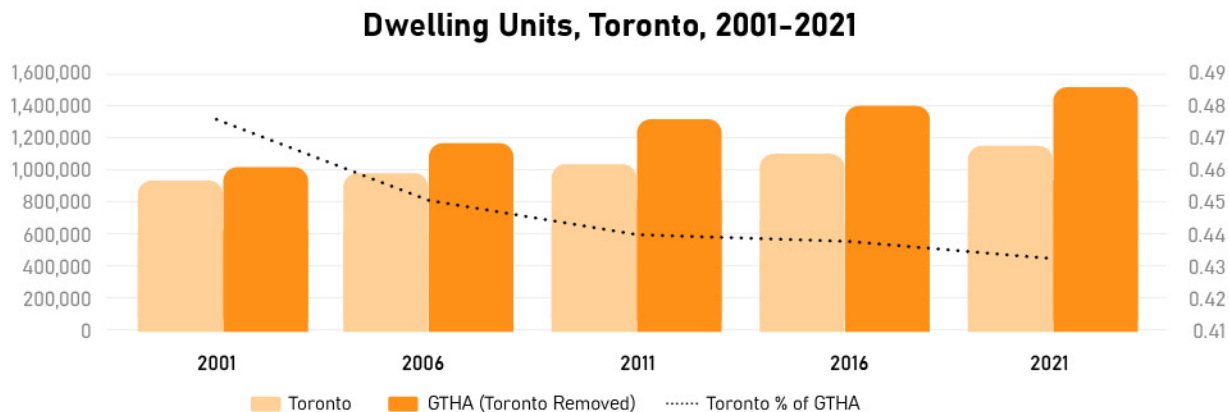

Figure 22 Source: City of Toronto. 2022. Backgrounder - 2021 Census: Population and Dwelling Count.

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94   City of Toronto. 2022. Backgrounder - 2021 Census: Population and Dwelling Count.
95   Ibid.
96   Ibid.
97   Municipal Property Assessment Corporation. 2022. Condos Getting Smaller, Detached Homes Getting Bigger. https://www.mpac.ca/en/News/OurStories/CondosOntarioAreGettingSmallerWhileDetachedHomesAreGettingBigger. Accessed January 2023.
98   Statistics Canada. 2022. Structural Types of Dwelling by Tenure, Statistics Canada Catalogue no. 98-10-0240-01 (table). Accessed January 2023. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810024001.

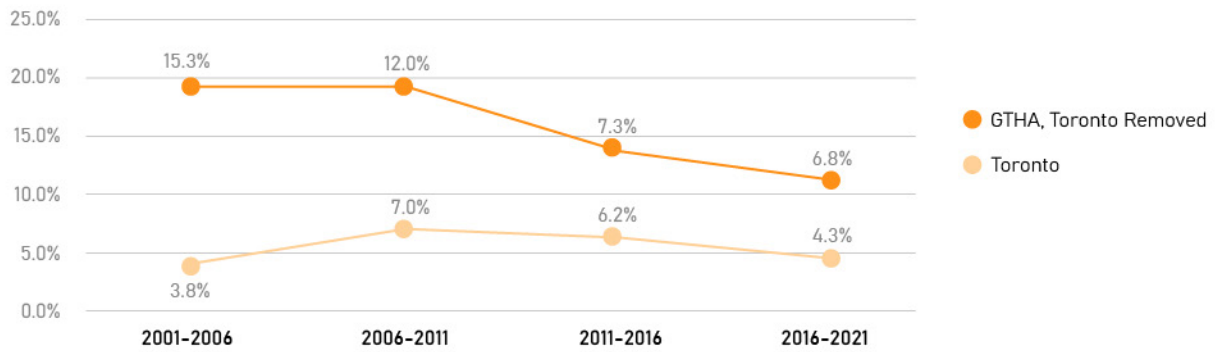## Growth in Occupied Dwelling Count (%), Toronto & GTHA, 2001 – 2021

Figure 23 Source: City of Toronto. 2022. Backgrounder - 2021 Census: Population and Dwelling Count

Occupied Dwelling Count by Size, 2016 and 2021

Toronto Housing Stock	2016 Number of Occupied Homes	2016 % of All Occupied Homes	2021 Number of Occupied Homes	2021 % of Occupied Homes	% Change in Number of Occupied Homes
Studio	22,355	2.0%	28,765	2.5%	28.7%
1-Bedroom	310,010	27.9%	330,341	28.5%	6.6%
2-Bedroom	315,684	28.3%	334,321	28.8%	5.9%
3-Bedroom	270,925	24.3%	268,500	23.1%	(0.9%)
4-Bedroom+	193,955	17.4%	198,965	17.1%	2.6%
Total	1,112,929	100.0%	1,160,892	100.0%	4.3%

Table 14 Source: Statistics Canada. 2022. Structural Types of Dwelling by Tenure, Statistics Canada Catalogue no. 98-10-0240-01 (table).

Census Year	2001	2006	2011	2016	2021
Toronto	943,080	979,330	1,047,877	1,112,929	1,160,892
GTHA	1,967,360	2,160,109	2,370,924	2,532,672	2,677,128
GTHA, Toronto Removed	1,024,280	1,180,779	1,323,047	1,419,743	1,516,236
Toronto as % of GTHA	48%	45%	44%	44%	43%

Table 15 Source: City of Toronto. 2022. Backgrounder - 2021 Census: Population and Dwelling Count.

Rental Housing Inventory

Background

Data from Statistics Canada, the City of Toronto and CMHC's Rental Market Survey, Condo Apartment Survey and Housing Market Insight Report were used to provide an overview of our existing rental stock in the city in 2021. Rental homes can be categorized based on their intended market. The primary rental market refers to purpose-built rental homes in buildings consisting of three or more rental units, such as apartment buildings or row/townhouses. CMHC classifies these units as private apartments, or private row houses. The secondary market refers to rental homes within condominiums, secondary suites (e.g. basement units, laneway housing), detached homes, semi-detached homes, duplexes, freehold townhomes, or commercial properties as well as social housing and affordable rental homes.

Capturing an accurate breakdown of the intended purpose of the entire rental housing stock in the City of Toronto can be challenging given limitations in data collection on vacant homes in the secondary rental market.

Data Highlights

- In 2021 there were 557,970 occupied rental homes in Toronto[99] - approximately 46% of them have been built as purpose-built rentals while the rest fall under the secondary market.

- The majority of renter households (65%) live in apartment buildings with 5 or more storeys, followed by 28% living in low-rise apartments, duplexes and row houses, and 8% living in detached and/or semi-detached houses.[100]

- The majority of the purpose-built rental housing stock (66%) was built between 1960 and 1979.[101] Purpose-built rentals are mainly apartments with 20 or more units (88% of the stock). Less than 2% of the purpose-built rental stock is comprised of row houses.[102]

- Due to an insufficient number of new purpose-built rental homes being developed since late 1990s, rental condos represent an increasing share of the city's rental housing inventory (120,825 units in 2022).[103] The number of rental condominiums increased by 19% (19,130 units) between 2018 and 2022, while the number of purpose-built rental units increased by 4% (11,640 units) during the same period.[104] While rental condos are typically more expensive compared to existing or newly built rental homes, they have been filling a gap for renter households with higher incomes.

- Within the social and affordable rental housing stock, the majority of rental homes within the Toronto CMA (81%) were built before 1989.[105]

- In 2021, one-bedroom homes represented 45% of all occupied homes in the rental universe. Rental homes with three or more bedrooms represented 15% of the occupied rental housing stock, with the primary market having a lower prevalence of these larger homes.

- The increase in the purpose-built rental stock in recent years has been driven primarily by one

99   Statistics Canada. 2022. Census Profile, 2021 Census of Population, Statistics Canada Catalogue no. 98-316-X2021001 (table).

100 Statistics Canada. 2022. "2021 Census – Structural Type of Dwelling by Tenure." Accessed December 2022. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810024001&pickMembers%5B0%5D=1.2385&pickMembers%5B1%5D=2.1&pickMembers%5B2%5D=3.1&pickMembers%5B3%5D=4.1.

101 Government of Ontario. 2022. Report of the Ontario Housing Affordability Task Force. Accessed December 2022. https://files.ontario.ca/mmah-housing-affordability-task-force-report-en-2022-02-07-v2.pdf.

102 Canada Mortgage and Housing Corporation. 2021. Rental Market Survey Data Tables (table). Released February 18, 2022. https:// www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/rental-market-report-data-tables. Accessed De2022 CMHC. 2021. Social and Affordable Housing Survey – Rental Structures Data Table. Accessed December 2022. https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/social-affordable-housing-survey-rental-structures-data.

103 Ibid.

104 Canada Mortgage and Housing Corporation. 2023. Rental Market Survey Data Tables (table).:// www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/rental-market-report-data-tables. Accessed February 2023

105 CMHC. 2021. Social and Affordable Housing Survey – Rental Structures Data Table. Accessed December 2022. https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/social-affordable-housing-survey-rental-structures-data

and two-bedroom homes, with 9,554 of these units added between 2018 and 2022. Larger-sized rental homes (those with three or more-bedrooms) have increased by 7%, or 1,709 units, during the same period.[106]

- According to the 2021 Census, 43,460 rental homes (8% of the occupied rental stock) are in need of major repairs.[107]

Type of Rental Home	Number of Occupied Homes in 2021	Percentage of Occupied Rental Housing Stock in 2021
Primary Rental Market - Purpose-Built Market Units	256,746[108]	46.0%
Secondary Rental Market - Condominium Units	119,738[109]	21.5%
Secondary Rental Market – Non-Condo Secondary Units (basement units, laneway homes, etc)	74,752[110]	13.4%
Secondary Rental Market - Other Non-Condo Units (duplexes, single family detached and semi-detached units, freehold townhouses)	27,502[111]	4.9%
Secondary Rental Market - Subsidized Units	79,232 [112]	14.2%
Total Occupied Rental Stock	557,970	100%

Table 16 Source: Various sources as per footnotes.

Occupied Rental Homes by Structure Type	Number of Homes	Percentage of Rental Housing Stock
Apartment Building With 5 or More Storeys	364,135	65.2%
Apartment Building With 4 or Less Storeys	118,760	21.3%
Single Detached House	26,570	4.8%
Duplex	19,170	3.4%
Row House	19,090	3.4%
Semi-detached House	9,370	1.7%
Other	875	0.2%
Total Occupied Rental Stock	557,970	100%

Table 17 Source: Statistics Canada. 2022. 2021 Census – Structural Type of Dwelling by Tenure.

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106 Canada Mortgage and Housing Corporation. 2023. Rental Market Survey Data Tables (table)

107 Statistics Canada. 2022. Dwelling Condition by Tenure. Table: 98-10-0233-01. Accessed December 2022. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810023301&pickMembers%5B0%5D=1.2385&pickMembers%5B1%5D=2.1&pickMembers%5B2%5D=3.1&pickMembers%5B3%5D=4.1.

108 Canada Mortgage and Housing Corporation. 2021. Rental Market Survey Data Tables (table). Released February 18, 2022. https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/rental-market-report-data-tables. Accessed October 2022.

109 Ibid

110 Canada Mortgage and Housing Corporation. 2021. "Housing Market Insight Report – Secondary Units in Ontario." Accessed December 2022. https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/housing-markets-data-and-research/market-reports/housing-market-insight/2021/housing-market-insight-ontario-68865-m06-en.pdf?rev=86f7979a-fdc3-4aca-90dc-8f93568b842a

111 Note this figure is estimated based on taking the Total Estimated Rental Stock and subtracting all other categories listed in this table

112 Statistics Canada. 2022. Census Profile, 2021 Census of Population, Statistics Canada Catalogue no. 98-316-X2021001 (table).

Breakdown of Rental Market by Bedroom Size & Intended Market
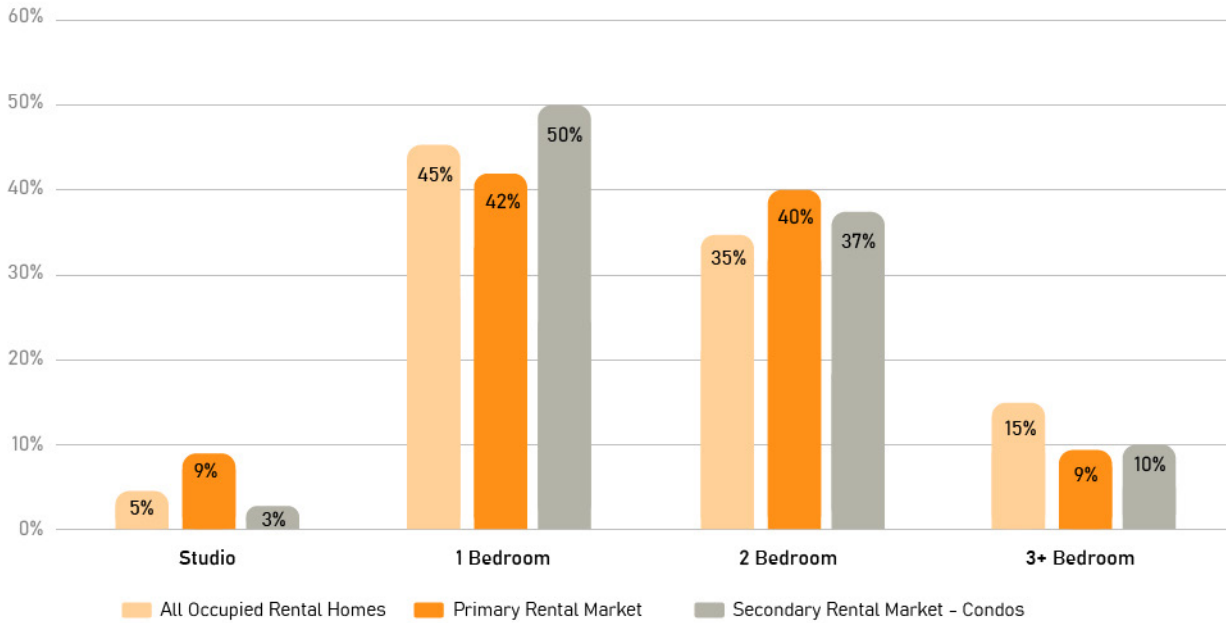
Figure 24 Source: City of Toronto. 2022. Backgrounder - 2021 Census: Population and Dwelling Count [113]

Purpose-Built Rental Homes, Toronto, 2018 - 2022

	2018	2019	2020	2021	2022	2018-2022 Increase in Rental Stock
Studio	23,197	23,358	23,278	23,538	23,574	377 (1.6%)
1 Bedroom	111,601	112,492	113,884	113,516	116,264	4,663 (4.2%)
2 Bedroom	105,139	105,676	106,143	107,609	110,030	4,891 (4.7%)
3 Bedroom +	24,895	25,227	25,254	25,312	26,604	1,709 (6.9%)
Total	264,832	266,75	268,559	269,975	276,472	11,640 (4.4%)

Table 18 Source: CMHC Rental Markey Survey

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113 Note: For the Occupied Rental Home Universe and Primary Rental Market, data was available for the City of Toronto. For the Secondary Rental Market, data was only available for the Toronto Census Metropolitan Area.

Average Market Rents

Background

The Average Market Rent (AMR) is the average monthly rent paid by tenants for the use of a rental home. It is calculated annually by the Canada Mortgage and Housing Corporation (CMHC) through the Rental Market Survey, which collects data on private rental homes in buildings with three or more rental units that were purpose-built to be rental housing. This means that the survey only includes certain types of rental homes, such as apartments in buildings, but excludes others, such as rented condominiums, rented houses, and apartments in subdivided houses. In Toronto, about 48% of rental homes are included in the survey and AMR calculations. If utilities are included in the monthly rent, they are included in the AMR; otherwise, they are excluded.[114] The survey also breaks down the average market rent for occupied and vacant purpose-built rental homes.

The City of Toronto tracks AMRs for purpose-built rentals in order to calculate affordability thresholds.[115] AMR represents the average of what sitting tenants are currently paying for their homes, regardless of when they moved in. These amounts may differ significantly from asking or advertised rents for new leases in vacant homes. In Ontario, rent control protects renters who moved in to their rental homes before November 15, 2018 from large rent increases. However, when a rental unit becomes vacant, the rent can be raised to any level that the market will bear. The average rent for vacant homes is examined in the following section.

Data Highlights

- The average cost of renting in the city increased in 2022, with rental condominiums seeing the largest increase at 9.3%, followed by purpose-built apartments at 6.6%.
- The average cost for a one bedroom in a rental condominium apartment ($2,221) was $683 more a month than renting in a private apartment ($1,538). This is a yearly difference of $8,196.
- Living in a rental condominium apartment costs on average 44% more than living in a private rental apartment.
- From 2013 to 2022, the average market rent of a one-bedroom private apartment unit in Toronto increased by 46%.
- The average yearly increase since 2013 for this unit type is $59, with the greatest jump in 2022,

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114 Canada Mortgage and Housing Corporation. 2021. Rental Market Survey Data Tables (table). Released February 18, 2022. Accessed October 2022. https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/rental-market-report-data-tables.

115 City of Toronto. 2022. Current City of Toronto Average Market Rents & Utility Allowances. Released March 24, 2022. Accessed October 2022. https://www.toronto.ca/community-people/community-partners/social-housing-providers/affordable-housing-operators/current-city-of-toronto-average-market-rents-and-utility-allowances/.

at an increase of $109 from 2021.

- The greatest variance in rents is seen between vacant and occupied purpose-built rental homes with three or more bedrooms, where vacant units were being rented for 50% ($1,040) more than what tenants were paying for occupied units.

- Renters looking for a vacant one-bedroom rental home in the Toronto can expect to pay 18% more than what current renters living in one-bedroom homes pay.
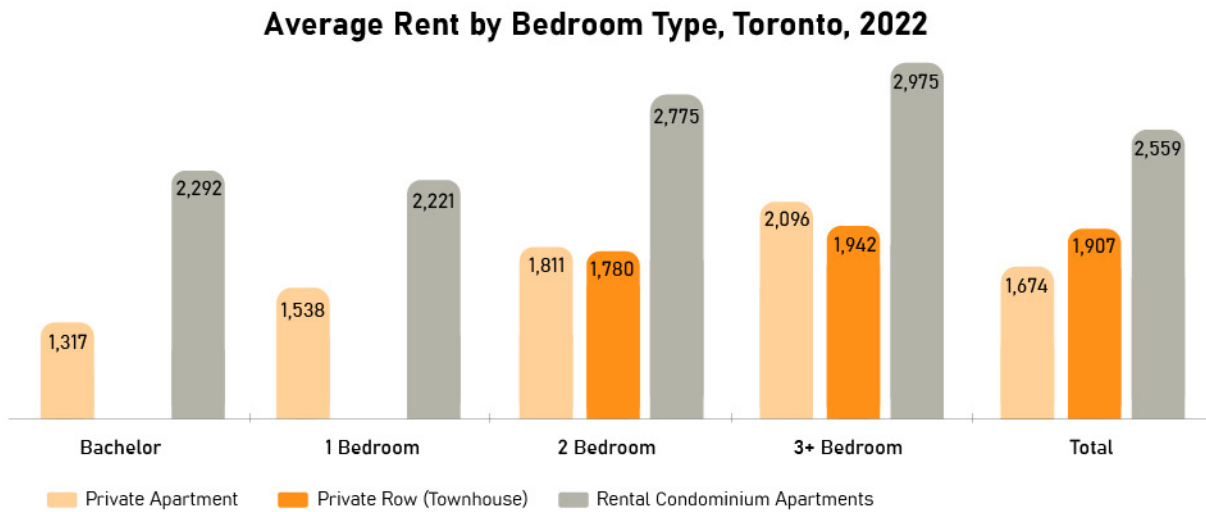

Figure 25 Source: CMHC Rental Market Survey 2022.
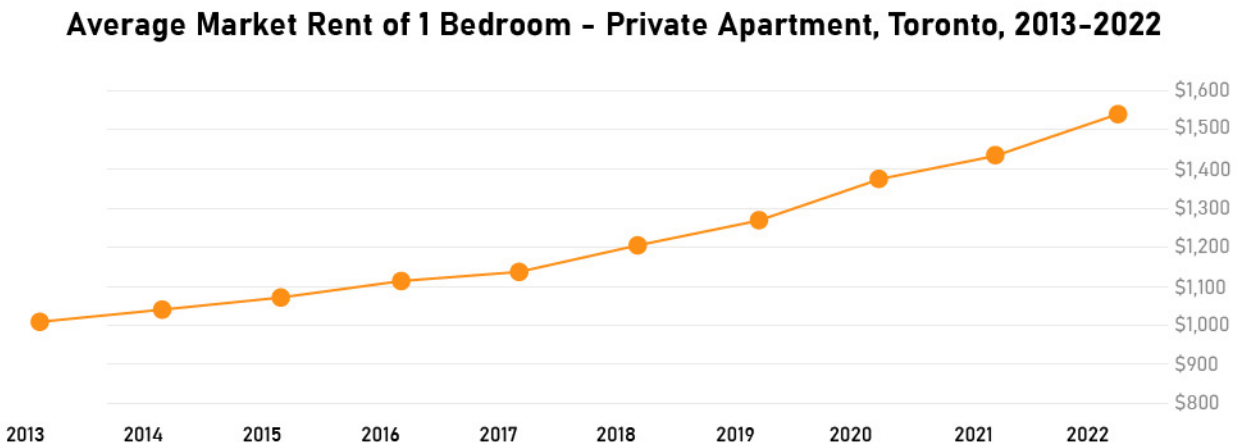
Figure 26 Source: CMHC 2022 Market Rent Survey

Average Market Rents, Toronto, 2021 and 2022

	Studio		1 Bedroom		2 Bedroom		3+ Bedroom		Total		
Year	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	% Change of Total
Private Apartment	1,225	1,317	1,446	1,538	1,703	1,811	1,961	2,036	1,570	1,674	7%
Private Row (Townhouse)	N/A	N/A	N/A	N/A	1,948	1,780	2,029	1,942	2,011	1,907	-5%
Rental Condominium Apartments	1,727	2,292	1,943	2,221	2,413	2,775	2,921	2,975	2,342	2,559	9%

Table 19 Source: CMHC Rental Market Survey
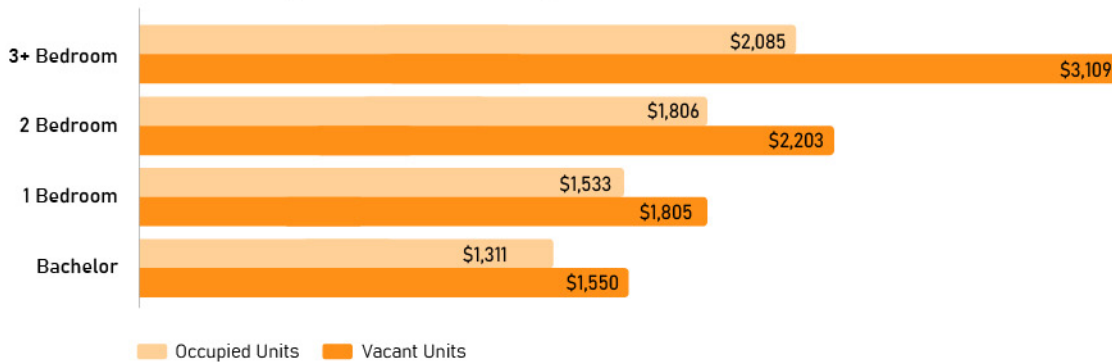
Figure 27 Source: CMHC 2022 Rental Market Survey

Vacancy Rates

Background

The Rental Market Survey completed by CMHC collects market level data on unit availability, turnover, and vacancy. A unit is considered vacant if it is physically unoccupied and available for immediate rental (at the time of the survey, each October). CMHC tracks vacancies for purpose-built rental units as well rental condominium units. Vacancy rates are not available for other kinds of homes in the secondary rental market such as basement apartments, or detached/semi-detached houses.

A 3% vacancy rate threshold is typically thought to be a healthy vacancy rate as it represents an adequate supply of rental housing to meet demand.[116]

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116 City of Toronto. 2021. Inclusionary Zoning Assessment Report: Housing Need and Demand Analysis. Accessed December 2022. https://www.toronto.ca/wp-content/uploads/2021/10/95b5-CityPlanning-IZ-Assessment-Report-Need-and-Demand-2021.pdf.

Data Highlights

- In 2022, the average vacancy rate for purpose-built rentals was 1.7%, down from 4.9% in 2021.[117] The vacancy rate reached a historic high in 2021 due to the sustained effects of the COVID-19 pandemic, and has since recovered to pre-pandemic levels.[118]

- The last time the vacancy rate for purpose-built rentals in Toronto was below 1.7% was in 2019, at 1.5%.

- In 2022, the vacancy rate for apartments was at 1.7%, while for row/townhouses it was 1.6%.[119] Because of the volume of apartments in Toronto, changes in the total average vacancy rate follows the apartment vacancy rate more closely than the vacancy rate for rows/townhouses.

- The greatest vacancy rate in 2022 purpose-built rentals was for studio units, at 2.7%, followed by one-bedrooms at 1.9%, two-bedrooms at 1.3%, and three or more bedrooms at 1.2%.[120]

- The vacancy rate for condominium rental units decreased in 2022 to 1.2%, compared to 1.9% in 2021.

Vacancy Rates – Primary Rental Market, Toronto, 2013–2022

2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1.6	1.6	1.6	1.3	1.1	1.1	1.5	3.6	4.9	1.7
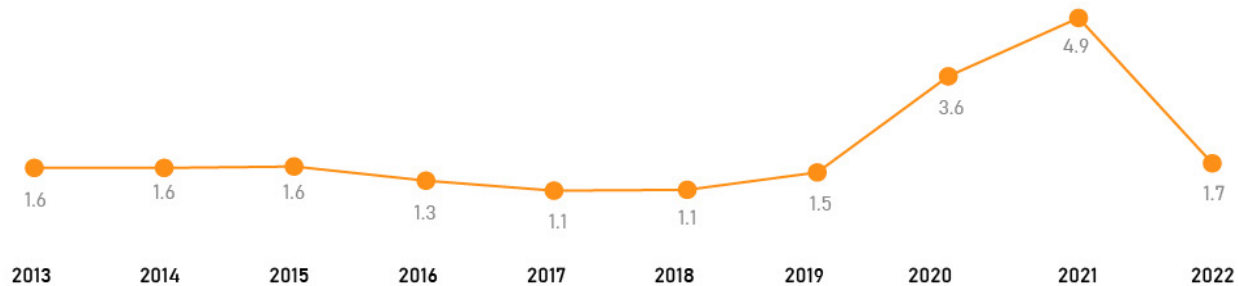
Figure 28 Source: CMHC Rental Market Survey

117 CMHC. 2023. "Rental Market Survey Data Tables." Canada Mortgage and Housing Corporation. Accessed February 2023. https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/rental-market-report-data-tables?pdf_geo=B2503B74-DD2E-4582-9DF9-DA17DA5D7A75$pdf_edition=115BDD82-2F35-4D01-ACC9-1E7AC936E6AF.

118 CMHC. 2023. "Housing Market Information – Rental Market Report." Canada Mortgage and Housing Corporation. Accessed February 2023. https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/housing-markets-data-and-research/market-reports/rental-market-report/rental-market-report-2022-en.pdf?rev=2a0ed640-6c4c-435d-b13a-0faca94c0667.

119 CMHC. 2023. "Rental Market Survey Data Tables." Canada Mortgage and Housing Corporation. Accessed February 2023. https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/rental-market-report-data-tables?pdf_geo=B2503B74-DD2E-4582-9DF9-DA17DA5D7A75$pdf_edition=115BDD82-2F35-4D01-ACC9-1E7AC936E6AF.

120 Ibid.

Purpose-Built Rental Vacancy Rate by Bedroom Type, Toronto, 2020–2022
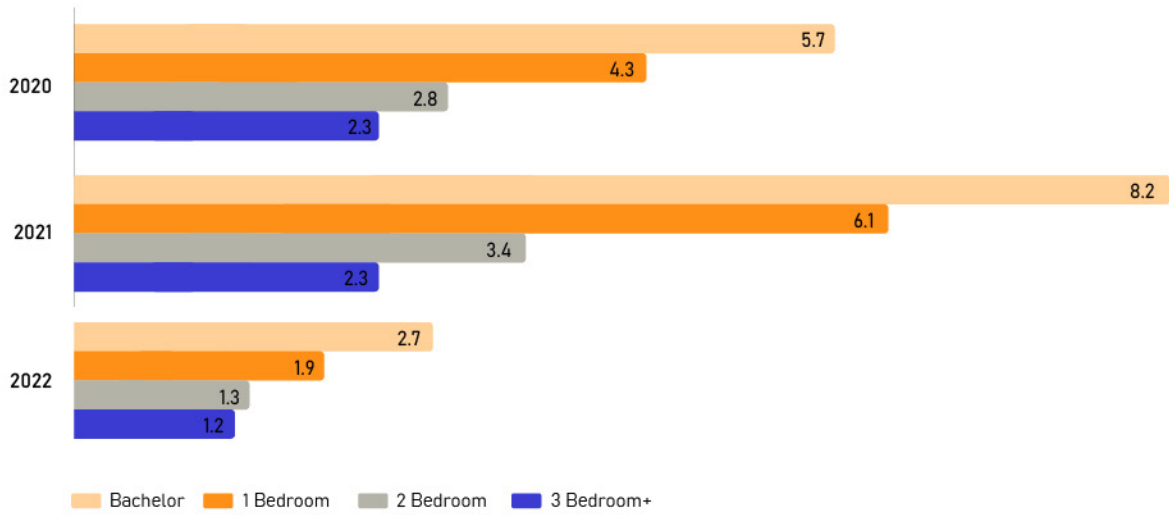
Figure 29 Source: CMHC Rental Market Survey

Purpose-Built Rental Vacancy Rates by Bedroom Type, Toronto, 2013 - 2022

Year	Studio	1 Bedroom	2 Bedroom	3 Bedroom+	Total
2013	1.9	1.7	1.4	1.7	1.6
2014	1.5	1.8	1.4	1.3	1.6
2015	1.9	1.7	1.5	1.5	1.6
2016	1.5	1.3	1.2	1.9	1.3
2017	1.2	1.1	0.9	1.2	1.1
2018	1.6	1.2	0.9	1	1.1
2019	2.1	1.7	1.3	0.9	1.5
2020	5.7	4.3	2.8	2.3	3.6
2021	8.2	6.1	3.4	2.3	4.9
2022	2.7	1.9	1.3	1.2	1.7

Table 20 Source: CMHC Rental Market Survey Data

Ownership Housing Inventory

Background

Ownership housing is an important part of the housing spectrum. To ensure that Toronto has a diverse range of housing opportunities, and that there is 'flow' along the housing continuum, homeownership needs to remain achievable for renter households. When people are unable to move into homeownership, they keep renting which leads to increased demand for rental homes, reduces availability, and results in increased cost of rents. In addition, when the cost of rents is too high, the demand for more affordable housing increases beyond available supply resulting in people being 'stuck' along the housing continuum.

It can be difficult to identify vacant homes not intended to be rented. Such data is not tracked by any government agency and inherent privacy legislation and principles govern prudence over any such purpose for collecting such data. As a result, data collected from the Census around ownership housing focuses solely on occupied homes.

Data Highlights

- There were 602,920 owner-occupied homes in 2021, up 2.7% from 587,095 units in 2016.[121]
- In contrast to the rental stock, approximately half (51%) of owner occupied-homes are in detached or semi-detached houses, followed by buildings with five or more storeys (30% of the owner-occupied stock).[122]
- The majority of owner-occupied homes (63%) had three or more bedrooms, with less than 1% of these units being studio units.

Owner-Occupied Units by Bedroom Size

- 3,030 (0.5%)
- 78,240 (13%)
- 139,370 (23.1%)
- 382,280 (63.4%)

Legend: ■ Studio ■ 1 Bedroom ■ 2 Bedroom ■ 3 Bedroom+

Figure 30 Source: Statistics Canada. 2022. 2021 Census − Structural Type of Dwelling by Tenure

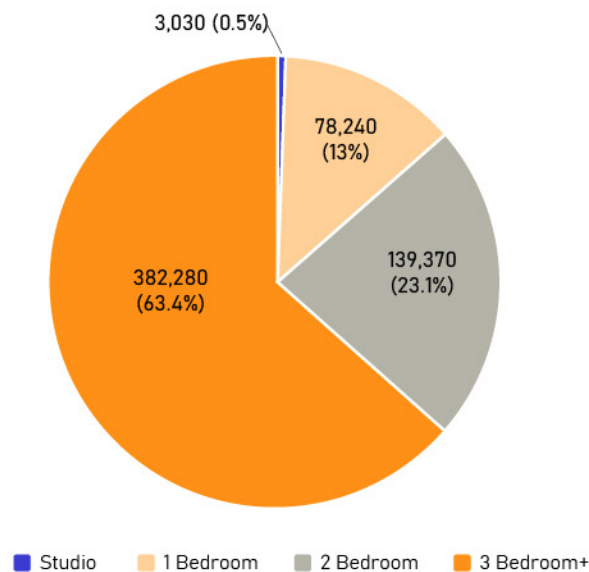121 Statistics Canada. 2022. "2021 Census − Structural Type of Dwelling by Tenure." Accessed December 2022. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810024001&pickMembers%5B0%5D=1.2385&pickMembers%5B1%5D=2.1&pickMembers%5B2%5D=3.1&pickMembers%5B3%5D=4.1.
122 Ibid.

Owner-Occupied Homes by Structure Type	Number of Homes	Percentage of Owner-Occupied Housing Stock
Single Detached House	243,785	40.4%
Building With 5 or More Storeys	178,495	29.6%
Semi-detached House	63,790	10.6%
Row House	44,080	7.3%
Building With 4 or Less Storeys	43,495	7.2%
Duplex	27,295	4.5%
Other	1,980	0.3%
Total Owner-Occupied Stock	602,920	100%

Table 21 Source: Statistics Canada. 2022. 2021 Census – Structural Type of Dwelling by Tenure

Home Sales

After a record number of home sales in 2021, which represented over $46 billion dollars of real estate sales, 2022 saw a drop in total dollar value to $31.6 billion dollars, related to a decrease in the number of homes sales. In the GTA, the majority of these sales were for single detached homes and condo apartments, which were the main driving forces of the real estate market in Toronto. Ownership remains out of reach for many Torontonians, with the average price of a detached home at nearly $1.5 million dollars.[123]

Data Highlights

- In 2022, there were 27,769 home sales in Toronto, which represented a 36% decrease in the volume of sales from 2021.[124]

- The average sale price of a home in Toronto increased by 8% in 2022 to $1,140,595.

- In the Greater Toronto Area, the bulk of sales were for detached homes, which accounted for 45% (33,5687 homes) of the 2022 total of 75,140 sales in the region.[125]

- The average price paid for an existing detached home in this category was $1,545,428. The second most common sales were for condo apartment dwellings at 28% (21,323 homes), with an average price of $641,266.[126]

Dollar Volume of Total Sales, City of Toronto, 2019–2022

Year	Dollar Volume
2019	$28,468,778,685
2020	$31,401,880,547
2021	$45,985,767,391
2022	$31,673,175,118
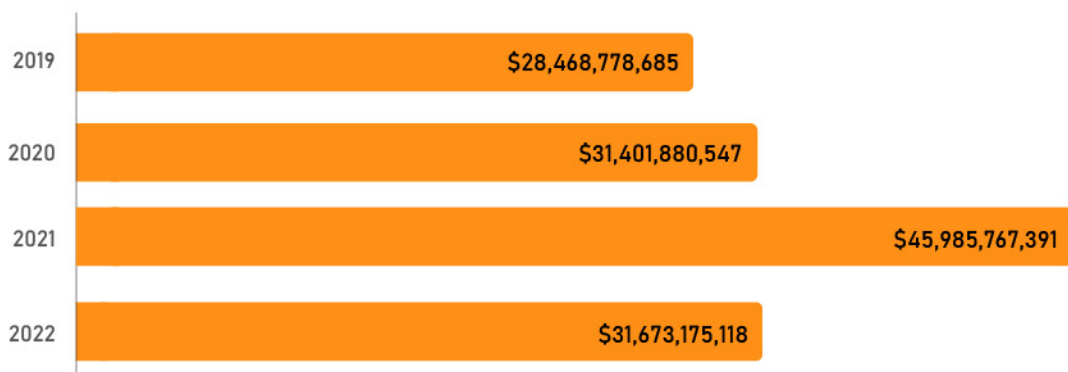
Figure 31 Source: Toronto Regional Real Estate Board, 2022.

123 Toronto Regional Real Estate Board. 2022. "Market Watch, December 2022." Accessed February 2023. https://trreb.ca/index.php/market-news/market-watch.
124 Ibid.
125 Ibid.
126 Ibid.

Volume of Sales by Housing Type, Greater Toronto Area, 2022
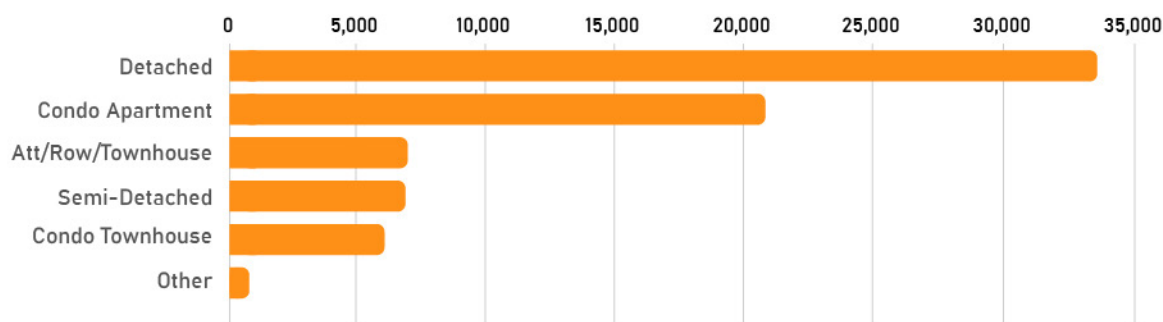
Figure 32 Source: Toronto Regional Real Estate Board, 2022.

Home Sales, City of Toronto, 2019 - 2022

Year	Number of Sales	% Difference in Sales	Dollar Value	Average Price	Change in Average Price	Median Price	New Listings
2022	27,769	-36%	$31,673,175,118	$1,140,595	8%	$900,000	55,448
2021	43,518	37%	$45,985,767,391	$1,056,707	7%	$835,000	64,060
2020	31,845	-1%	$31,401,880,547	$986,085	12%	$799,000	61,038
2019	32,222		$28,468,778,685	$883,520		$720,000	52,711

Table 22 Source: Toronto Regional Real Estate Board, 2022.

Sales by Price Range and Housing Type, Greater Toronto Area, 2022

	Detached	Condo Apt	Attached, Row/ Townhouse	Semi-Detached	Condo Townhouse	Other	Total
Total Sales	33,568	21,323	6,762	6,896	5,892	699	75,140
Share of Total	45%	27.80%	9.20%	9.10%	8.00%	1.00%	100%
Average Price	$1,545,428	$758,066	$1,096,561	$1,182,970	$869,326	$777,302	$1,189,850

Table 23 Source: Toronto Regional Real Estate Board, 2022

Upcoming Housing Supply

An increase in housing supply is needed all across the city and all across the housing continuum. However, with housing affordability as a growing challenge for residents, it is critical that the 'right' type of housing be delivered based on their incomes and needs. This includes more purpose-built rental homes. The Starts and Completions Survey is conducted by CMHC and counts starts by type of housing (i.e. single, semi-detached, row, and apartment dwelling types), and confirms the construction stage of residential homes.

Housing Starts

Background

CMHC defines housing 'starts' as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.[127]

Data Highlights

- In 2022, the total number of housing starts in Toronto was 20,864, with the bulk (93%) being apartments, followed by single detached homes at 4.2%.[128]

- Total housing starts saw an increase of 16% from the total in 2021 of 17,959 units. Since 2010, the average number of housing starts in Toronto is 18,476 units, however the 5-year average is higher at 20,289. [129]

- In terms of housing starts by intended markets, the bulk of units were developed as condos, at 15,529, representing 74% of all homes started in 2022.

- There were 3,962 purpose-built rentals housing starts, representing 19% of all starts.

- The smallest intended market starts was co-op units, which had zero starts. The last time co-ops saw housing starts was in 2009, at a count of 29.

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127 Canada Mortgage and Housing Corporation. 2022. Starts and Completions Survey and Market Absorption Survey Methodology. Accessed October 2022. https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/surveys/methods/methodologies-starts-completions-market-absorption-survey#:~:text=For%20purposes%20of%20the%20Starts%20and%20Completions%20Survey%2C%20a%20start,Under%20Construction.

128 Canada Mortgage and Housing Corporation. 2023. "Housing Market Information Portal (dashboard)". Accessed February 2023. https://www03.cmhc-schl.gc.ca/hmip pimh/en/TableMapChart/Table?TableId=1.1.1.8&GeographyId=2270&GeographyType-Id=3&DisplayAs=Table&GeograghyName=Toronto.

129 Ibid.

Housing Starts, Toronto, 2013–2022

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total	15,618	11,671	18,913	19,617	15,112	22,761	18,877	20,982	17,959	20,864
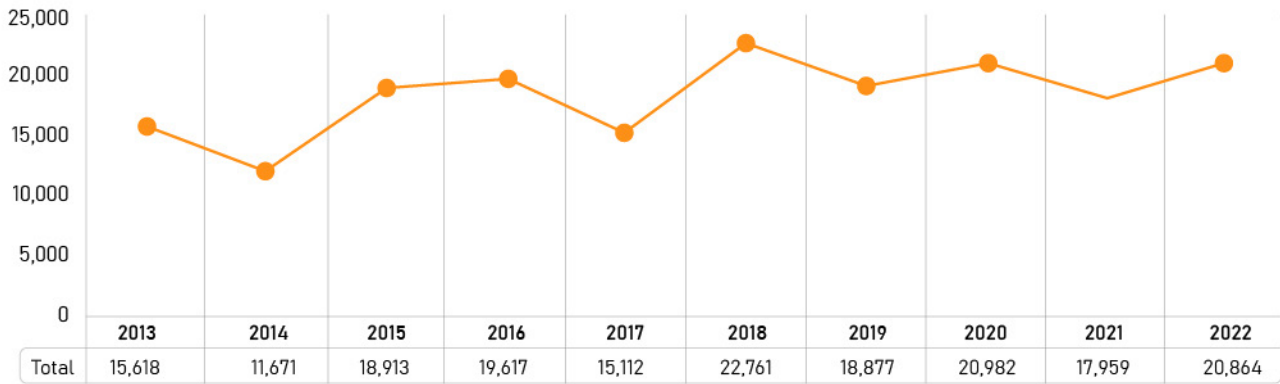
Figure 33 Source: Canada Mortgage and Housing Corporation. 2022. Housing Market Information Portal (dashboard).

Housing Starts, Toronto, 2022

Type	Single	Semi-Detached	Row	Apartment	Total
Homeowner	876	86	411	0	1,373
Rental	0	2	0	3,960	3,962
Condo	0	0	61	15,468	15,529
Co-Op	0	0	0	0	0
Total	876	88	472	19,428	20,864

Table 24 Source: CMHC Starts and Completion Survey

Housing Completions

Background

Housing completions is a reliable measure to help understand the volume of new homes entering the housing market.

For the purpose of this indicator, a 'completion' is "the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10% of the proposed work remains to be done."[130]

Data Highlights

- In 2022, 16,296 homes were completed, down from 20,270 in 2021. [131]
- On average since 2013, Toronto has added 16,969 units a year, with the greatest volume of unit completions in 2015 (30,749) and 2021 (20,270).[132]
- From 2013 to 2022, apartments have represented an average of 91% of all unit completions in Toronto. Within the last three years, that average sits at 94%. [133]

Completions by Unit Type, Toronto, 2013-2022

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Single	1,013	1,205	1,124	1,250	1,384	1,039	1,057	1,009	774	698
Semi-Detached	172	106	106	108	92	140	66	70	66	92
Row	685	193	193	296	577	876	701	124	319	280
Apartment	12,672	29,326	29,326	14,373	12,118	14,031	12,769	16,073	19,111	15,226
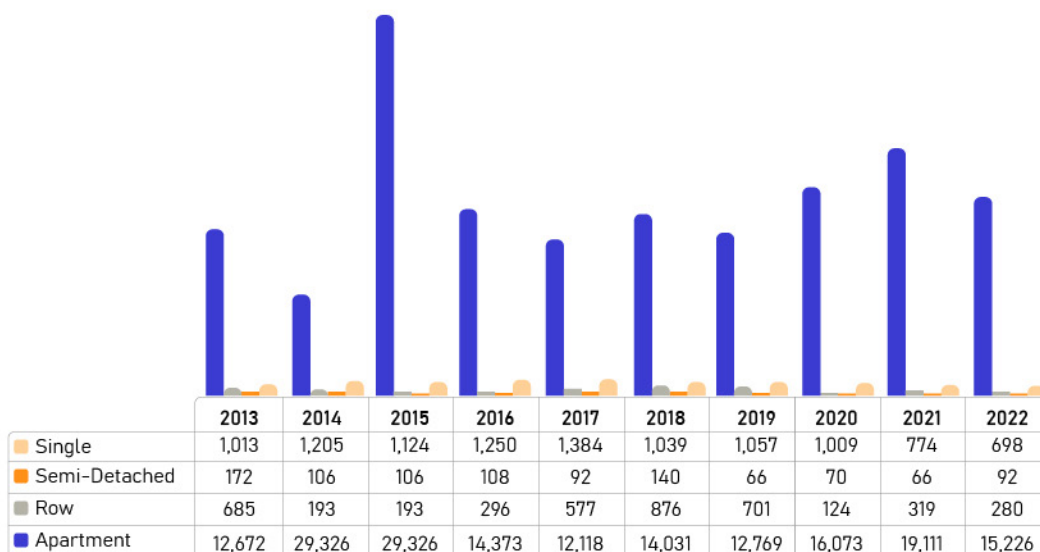
Figure 34 Source: CMHC Starts and Completions Survey 2022

130 Canada Mortgage and Housing Corporation. 2022. Starts and Completions Survey and Market Absorption Survey Methodology. Accessed October 2022. https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/surveys/methods/methodologies-starts-completions-market-absorption-survey#:~:text=For%20purposes%20of%20the%20Starts%20and%20Completions%20Survey%2C%20a%20start,Under%20Construction.

131 Canada Mortgage and Housing Corporation. 2022. Housing market data (data tables). Released January 131, 2023. https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/housing-market-data. Accessed February 2023.

132 Ibid.

133 Ibid.

Completions by Unit Type, Toronto, 2013 – 2022

Year	Single	Semi-Detached	Row	Apartment	All
2022	698	92	280	15,226	16,296
2021	774	66	319	19,111	20,270
2020	1,009	70	124	16,073	17,276
2019	1,057	66	701	12,769	14,593
2018	1,039	140	876	14,031	16,086
2017	1,384	92	577	12,118	14,171
2016	1,250	108	296	14,373	16,027
2015	1,124	106	193	29,326	30,749
2014	1,205	136	456	7,754	9,551
2013	1,013	172	685	12,672	14,542

Table 25 Source: CMHC Starts and Completions Survey 2022

Homes Under Construction

Background

The number of homes under construction indicates the volume of new housing that is in the pipeline.

Data Highlights

- Toronto had 56,384 homes under construction at the end of 2022, an increase of 7% over 2021.[134]

- 95.5% of units under construction in the city were apartment units, with the remaining 4.5% being units in detached (2.7%), semi-detached (0.3%) or row structures (1.5%).[135]

- 10,448 (18.5%) of the units under construction were purpose-built rentals, up from 5,070 units in 2016.[136]

134 CMHC. 2023. "Housing Market Information Tables" Canada Mortgage and Housing Corporation. Accessed February 2023. https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/Table?TableId=1.1.1.8&GeographyId=2270&GeographyTypeId=3&DisplayAs=Table&GeograghyName=Toronto#All ..

135 Ibid.
136 Ibid.

Non-Market Housing Supply

While Toronto has the largest portfolio of non-market housing in Canada, many Toronto residents are still struggling to find and access housing that meets their needs and that they can afford. Non-market housing most frequently includes social housing, supportive housing and affordable housing. Social and supportive housing are particularly sought after given their rents are geared to households' incomes and in the case of supportive housing, residents benefit from support services tailored to their unique needs. However, the majority of government funding programs that were crucial in developing and operating social and supportive housing ended in the 1990s, while the need for this type of housing has only increased.

- The City's non-market housing stock is currently comprised of over 93,000 social and affordable housing units, which includes almost 70,000 RGI homes.[137]
- 81% of the Toronto CMA's social and affordable housing stock was built before 1989, with just over half of the stock (53%) in good or excellent condition.[138]
- Over 61% (57,069) of units are operated by the City-owned housing corporations, being Toronto Community Housing Corporation and Toronto Seniors Housing Corporation.

137 Suttor, Greg. 2016. " Taking Stock of Supportive Housing." The Wellesley Institute. Accessed January 2023. www.wellesleyinstitute.com/wp-content/uploads/2016/11/Taking-Stock-of-Supportive-Housing.pdf.
138 Ibid.

Supportive Housing for People Experiencing or at Risk of Homelessness

Background

Supportive housing is an integral component of the housing continuum. The City of Toronto defines supportive housing as an affordable rental home with individualized health and social supports, that help people to live independently. Typical services provided in supportive housing include supports to daily living, food security programs, housing stability supports, mental health and substance use supports, and connections to primary health care. Increasing this type of housing in Toronto is critical to addressing chronic homelessness, and requires investments from all order of government.

Data Highlights

- As of December 2022, the City estimates that there are over 10,000 supportive homes in Toronto serving people with mental health and addiction issues including people experiencing homelessness.[139][140]

- The City's HousingTO Plan aims to approve 18,000 new supportive homes by 2030, in partnerships with the federal and provincial governments.

- The City of Toronto creates new supportive housing opportunities in a variety of ways including new construction (including modular homes), acquiring properties and using existing housing stock. Tenants are provided with a unit with rents-geared-to-income as well as a range of services to help them achieve and maintain housing stability.

- Starting in 2020, and in response to unprecedented pressures on the shelter system, the City of Toronto accelerated work to directly build and deliver supportive homes for people experiencing or at risk of homelessness. From 2020-2022, 917 new supportive homes were added to the City's housing stock. In addition to these net-new homes, 1,300 supportive housing opportunities were created for people experiencing homelessness by combining vacant TCHC homes with wrap-around health and social support services.

Supportive Housing Opportunities Completed, Toronto, 2018-2022

	2018	2019	2020	2021	2022
New Supportive Homes	14	83	111	311	495
Rapid-Rehousing	n/a	n/a	300	450	550
Total	14	83	411	761	1,045

Table 26 Source: City of Toronto Housing Secretariat Data

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139 This figure is calculated by taking an estimate from the Wellesley Institute of approximately 9,000 supportive homes in 2016, and adding the over 1,000 new supportive homes that the City has developed since 2018.

140 The Wellesley Institute. 2016. Taking Stock of Supportive Housing. Accessed January 2023. https://www.wellesleyinstitute.com/wp-content/uploads/2016/11/Taking-Stock-of-Supportive-Housing.pdf.

Social Housing

Background

Social housing, including Rent-Geared-to-Income (RGI) housing for eligible households, is administered by the City of Toronto. Social housing is typically intended for low-and-moderate-income households who cannot afford affordable rental housing or affordable ownership housing. In most cases, RGI is 30 percent of a household's monthly Adjusted Family Net Income (AFNI). These units are filled from the City's Centralized Wait list.

Data Highlights

- As of September 30, 2022, the City of Toronto funds and administers agreements with 207 social housing providers. Toronto Community Housing Corporation (TCHC) and Toronto Seniors Housing Corporation (TSHC) are the largest housing providers, with a combined portfolio of over 57,000 units, 51,880 of which are RGI. The remainder of the units have affordable rents at or below the City's Average Market Rent.[141]
- The remaining housing providers include 138 non-profit corporations and 67 non-profit co-operatives.
- 89% of households living in TCHC/TSHC homes are paying rent-geared-to-income.

Social Housing Inventory, Toronto, September 2022

City Social Housing Corporations (TCHC/TSHC)	57,069
Co-ops, Non-Profits and Other Housing Providers	28,467
Total	85,536

Table 27 Source: Housing Secretariat Data

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141 City of Toronto, Housing Stability Services Dashboard, 2022

Affordable Housing

Background

Affordable rental and ownership housing provides relief for these households who primarily comprise of the city's workforce and talent pool. While not deeply subsidized, developing affordable housing still requires government funding and financial assistance to provide below-market rate housing for moderate-income households. With respect to affordable rental housing, funding programs such as rent supplements and more recently the Canada-Ontario Housing Benefit Program have also been used to reduce the rents in the private rental market, making them affordable to eligible low-and-moderate-income households.

Data Highlights

- As of September 30, 2022 there were 7,729 affordable rental homes in Toronto under the City's administration and oversight.[142]

- Between 2020 and 2022, almost 20,000 affordable rental homes received City Council approval for financial incentives, of which approximately 15,000 are currently active.[143]

- 453 affordable rental homes were completed in 2022 and 666 affordable rental homes in 2021.[144]

- Since 2009, the City's Home Ownerships Assistance Program has delivered 1,242 down payment assistance loans. This has provided meaningful pathways to home ownership and created a corresponding increase in the availability of rental units in the housing market.

142 City of Toronto. Nd. Housing Stability Services Dashboard.
143 City of Toronto Housing Secretariat Data
144 City of Toronto Housing Secretariat Data

Appendix 1 – Glossary

Adequate Housing

The indicator for housing adequacy is the dwelling condition. 'Dwelling condition' refers to whether the dwelling is in need of repairs. This does not include desirable remodelling or additions. The category 'major repairs needed' includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring and dwellings needing structural repairs to walls, floors or ceilings.

Affordable Rental Housing

Rental units where the total monthly shelter cost (gross monthly rent including utilities – heat, hydro and hot water – but excluding parking and cable television charges) is at or below one times the average City of Toronto rent, by unit type (number of bedrooms), as reported annually by the Canada Mortgage and Housing Corporation (City's Official Plan, Sec 3.2.1).

Affordable Ownership Housing

Under the City's Official Plan, affordable ownership prices are currently calculated by converting average market rents to equivalent monthly mortgage plus property tax payments.

Average Market Rent

The average monthly rent paid by tenants for the use of a rental home. It is calculated annually by the Canada Mortgage and Housing Corporation (CMHC) through the Rental Market Survey, which collects data on private rental homes in buildings with 3 or more rental units that were purpose-built to be rental housing. This means that the survey only includes certain types of rental homes, such as apartments in buildings, but excludes others, such as rented condominiums, rented houses, and apartments in subdivided houses.

Apartment

Includes dwelling units in buildings containing three or more rental units, of which at least one unit is not ground oriented. This excludes structures such as townhouses, stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

Completion

For purposes of the Canada Mortgage and Housing Corporation Starts and Completions Survey, a Completion is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10% of the proposed work remains to be done.

Core Housing Need

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

Dwelling Unit

For purposes of the Starts and Completions Survey, a dwelling unit is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

Household Type

Refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. Census family households are those that contain at least one census family. Non-census-family households are either one person living alone or a group of two or more persons who live together but do not constitute a census family. Census family households may be differentiated based on the presence of additional persons (that is, persons not in a census family).

Prices (absorbed or unabsorbed)

Price information is collected from various sources, including builders, and includes the unit, land and net HST/GST. Unabsorbed prices may be revised upon absorption.

Private Household

Refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The household universe is divided into two sub-universes on the basis of whether the household is occupying a collective dwelling or a private dwelling. The latter is a private household.

Row (Townhouse) Dwelling

A one-family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

Semi–Detached (Double) Dwelling

Also referred to as "Semi", is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

Shelter Cost

Refers to the average monthly total of all shelter expenses paid by households. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services. For households living in a dwelling provided by the local government, First Nation or Indian band, shelter costs include, where applicable, the monthly use or occupancy payment and the costs of electricity, heat, water and other municipal services.

Single–Detached Dwelling

Also referred to as "Single", is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

Start

For purposes of the Starts and Completions Survey, a start is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

Supportive Housing

Supportive housing combines subsidized/RGI rental housing with individualized wrap-around social and health supports to help people live independently. Supportive housing is important to address the needs of a range of vulnerable and marginalized residents including those experiencing homelessness, people with disabilities (including physical and developmental), and seniors. Supportive housing is an integral component of the housing continuum and has been a focus for the City and community housing sector in ensuring experiences of homelessness are rare, brief and non-recurring.

Suitable Housing

The indicator for housing suitability (a topic often referred to as crowding) is whether the dwelling has enough bedrooms for the size and composition of the household. 'Housing suitability' refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS). A household is deemed to be living in suitable accommodations if its dwelling has enough bedrooms, as calculated using the NOS.

Under Construction

Under Construction refers to the number of units under construction at the end of the period shown, and takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

Appendix 2 – Toronto Area Maps

Map 1: Greater Toronto Area

Greater Toronto Area (GTA)

TORONTO

N

kilometers
0   10   20

Durham

York

Peel

Toronto

Halton

Summary of the Map:
The map shows the Greater Toronto Area (GTA).

While the City of Toronto aims to provide fully accessible content, the content of this map, by nature may not be completely summarized textually. If you require assistance understanding this map, please contact Social Policy, Analysis & Research Unit at spar@toronto.ca.

Source: City of Toronto, Statistics Canada, 2021 Census.
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Published: February 2023
Version: 1.0 (future versions of this map may change)
Prepared by: Social Development, Finance & Administration (SDFA), Social Research and Information Management (SRIM) Unit

Map 2: Greater Toronto and Hamilton Area

Greater Toronto Hamilton Area (GTHA)

N

kilometers
0   10   20

Durham

York

Peel

Toronto

Halton

Hamilton

Summary of the Map:
The map shows the Greater Toronto Hamilton Area (GTHA).

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Map 3: Toronto Census Metropolitan Area

Toronto Census Metropolitan Area (CMA)

TORONTO

Chippewas of Georgina Island First Nation

Toronto CMA

kilometers
0 5 10

Province of Ontario, York Region, Esri Canada, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS, NRCan, Parks Canada

Summary of the Map:
The map shows the Toronto Census Metropolitan Area (CMA).

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