

Housing Needs Assessment

Town of Oakville



Preliminary Report | April, 2025

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Acknowledgements

This Housing Needs Assessment report was undertaken on behalf of the Town of Oakville.

We would like to thank staff from the Town of Oakville for their direction, input, and assistance throughout this study.

We would also like to thank all the participants involved in this study, including the Technical Advisory Committee and consultation participants who provided valuable data and information for this study.



1 Executive Summary

This summary will highlight the key findings of this study along with the projections, housing gaps, and recommendations included within.

Contents

This section includes a high-level summary of key sections in this report, including:

- **Introduction**, which provides an overview of the objectives and methodology for the study.
- **Housing needs and supply findings**, broken into demographic, housing supply, and housing affordability profiles.
- **Housing projections**, including an overview of methodology used.
- **Housing gaps**, that are intended to inform future recommendations and policy directions.
- **Preliminary recommendations and next steps**.

Purpose and Approach

The Town of Oakville is completing a Housing Needs Assessment study to inform policies and programs to create affordable housing. The study will help identify current and future housing needs and address housing gaps in the current and projected housing supply. In addition, it will inform ongoing and future streams of work, including the development of Inclusionary Zoning, a Community Improvement Plan, Official Plan updates, and Community Planning Permit by-law provisions.

This study employs a mixed methods approach that combines both primary and secondary, and quantitative and qualitative data analysis. Quantitative analysis has been conducted using demographic, economic, development and other types of data to assess trends over time with regards to demographic patterns, housing supply, and housing affordability. Further, qualitative data been collected through a series of three workshops that were hosted between December 2024 and February 2025 and included a wide range of local stakeholders.

As part of the broader Halton Region, the Town works closely with the Region to maintain and enhance the Town’s natural, cultural, social, and economic environments to ensure environmental sustainability, cultural vibrancy, economic prosperity and social well-being. A healthy housing system that provides a range and mix of affordable options to all residents is a key component in achieving these goals.

While a key focus of this report is exploring the need and opportunities with regards to affordable housing, the importance of a full range of housing options along the housing continuum as part of a healthy housing system must be acknowledged. This study builds upon Halton Region’s definition of the housing continuum which recognizes a range of housing options, from government assistant housing including special needs and assisted housing, to non-subsidized housing, which includes affordable and market housing.

Figure i: The Housing Continuum in Halton Region



Source: Halton Region State of Housing Report. 2023

Housing Needs and Supply Findings

The analysis of housing need and supply in Oakville is organized into three profiles, including a demographic profile, housing supply profile, and housing affordability profile.

Demographic Profile

Key demographic trends impacting housing that are explored in this report include:

- **The population and number of households in Oakville are growing**, driving ongoing demand for housing.
- While the **population of Oakville is younger** on average compared to Ontario it is **showing signs of aging**, impacting the forms of housing required.
- **A large proportion of the population and households in Oakville are members of a racialized group, Indigenous, immigrants, recent immigrants, and non-permanent residents.** These groups may require additional considerations for housing that is suitable, affordable, and culturally appropriate.
- While **Oakville has a higher proportion of owner households relative to Ontario, renter households are growing at a faster rate**, driving demand for rental housing.
- **The average household income in Oakville is much higher than the median household income.** This comparatively high average household income is primarily driven by the highest income earning households.
- Oakville participation rate and employment rate is on par with Ontario, and the **employment rate has recovered from the economic impacts of the COVID-19 pandemic.**
- **Oakville attracts workers due to economic opportunity**, however affordability challenges can contribute to outward growth pressures.

Housing Supply Profile

Key trends in the housing supply in Oakville include:

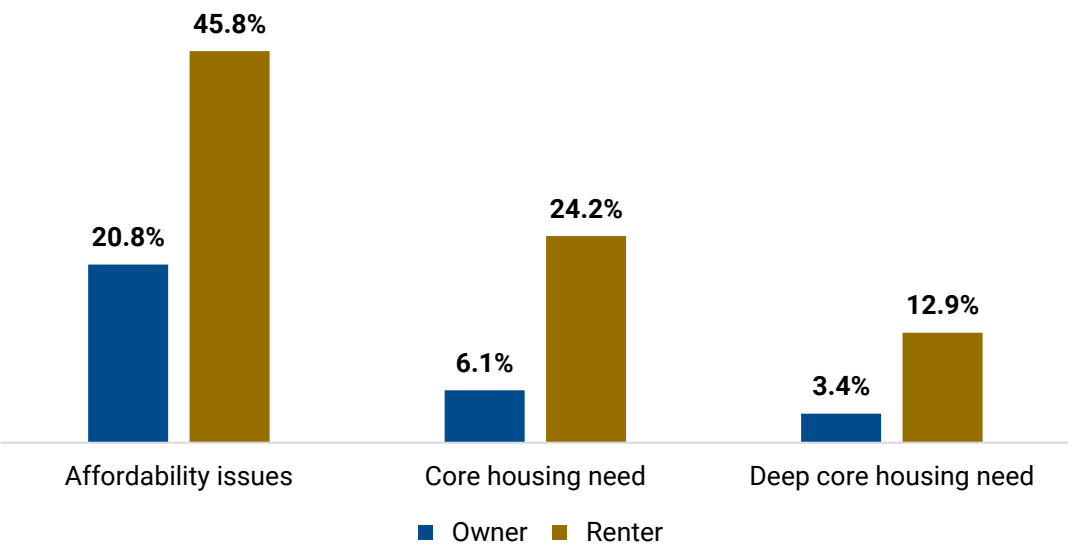
- **Oakville's housing stock is predominantly made up of single-detached and large dwellings**, however **recent development has trended toward denser forms of development.**
- **Oakville has a relatively new housing stock** which likely contributes to a lower proportion of dwelling in need of major repairs relative to Ontario and Halton.
- Between 2014 and 2024, **Oakville issued 14,600 building permits.** Over this period, the town experienced a shift towards denser forms of development.
- **The majority of renter households in Oakville rely on housing that was not built for the purpose of being rented.** This form of housing tends to be more expensive and offer less security of tenure.
- **Oakville had the highest average rent of any municipality in Halton in 2024** and rents are growing rapidly.
- **Vacancy in larger and less expensive rental units is very low**, and vacant units have significantly higher costs than occupied units.
- **Home sale prices in Oakville are higher on average than the wider Toronto region**, with this difference increasing in recent years.
- **As of 2023, there were 7,111 individuals or families on the waitlist for assisted housing in Halton**, 1,197 of which were located in Oakville.

Housing Affordability Profile

Key findings with regards to the affordability of housing include:

- **Affordability issues in Oakville are prominent**, with over a quarter of households paying beyond their means.
- **One in ten residents in Oakville are experiencing core housing need**, meaning their housing is unaffordable, requires major repairs, or does not have enough bedrooms and the household cannot afford local alternatives. **Affordability appears to be a primary issue** for these households.
- **Affordability issues and core housing need are particularly high among renter and low- and moderate- income households.**
- There are **disproportionate rates of affordability issues or core housing need among many priority populations in Oakville**, including younger households, single-earner households, households with a member with an activity limitation and households led by women, immigrants, recent immigrants, non-permanent residents, and racialized, Black and Indigenous residents.
- Analysis comparing affordable rental prices across the income distribution to current rental prices shows that **rental housing is unaffordable to most low- and moderate-income households**, particularly for larger units.
- Analysis comparing affordable purchase prices (based on subsequent monthly shelter costs) across the income distribution to current average home sale prices shows that **ownership housing is unaffordable to the majority of households in Oakville where significant upfront equity is not available.**

Figure ii: Proportion of owner and renter households facing housing challenges, Oakville, 2021



Source: Statistics Canada Custom Tabulation

Projection Methodology

This report includes the population projections prepared for the Town of Oakville in late 2024 by Watson & Associates Economists Ltd. as part of the [Town of Oakville Growth Analysis Study](#). These projections were developed using the cohort-survival projection method, which is a commonly-adopted population projection methodology. The household projections were then developed by multiplying the population projections by age-specific headship rates (rates of household formation) from the 2021 Census.

Projection Findings

Oakville is projected to add approximately 92,000 new residents and 34,500 new households between the 2021 and 2036 Censuses. Oakville is projected to add 35,760 new households by 2036 and 68,110 new households by 2051. If existing construction trends continue, Oakville is poised to significantly diversify its housing stock over the coming decade. High- and medium- density units are anticipated to grow at a much faster rate compared to low-density housing units.

The diversified housing stock will present opportunities to make more efficient use of land, promote public and active transportation, and accommodate a broader range of household types and sizes than currently exist in Oakville. At the same time, the Town will have to work to ensure new apartment buildings include sufficient family-oriented housing for households who cannot afford large lot, single-family housing.

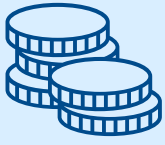
Table i: Projected Household Formation and Occupied Housing Unit Types in Oakville, 2021-2051

	2021-2026	2026-2031	2031-2036	2036-2041	2041-2046	2046-2051	Total
All Households	11,170	12,420	12,170	11,380	10,690	10,280	68,110
Low Density	1,730	1,870	1,580	1,310	1,120	920	8,530
Medium Density	1,790	2,980	2,740	2,390	1,980	1,670	13,550
High Density	7,120	7,060	7,330	7,160	7,070	7,180	42,920
Accessory	530	520	520	520	510	510	3,110
Other	-	-	-	-	-	-	-

Source: Watson & Associates Economists Ltd.

Housing Gaps Summary

The following four key housing gaps were identified in Oakville based on the trends explored in this report.



Gap #1: Housing is unaffordable to low- and moderate-income households, leaving many in housing stress.

While households across the full income spectrum are facing affordability issues, particularly for ownership housing, low- and moderate-income households are experiencing particularly acute challenges, and the unaffordability of housing can be obscured by significant income disparity.



Gap #2: There is a need for more affordable, purpose-built rental housing.

Renter households are growing rapidly amidst rising rents and limited vacancy. There is an undersupply of purpose-built rental units, while many renter households face affordability challenges.



Gap #3: Oakville's housing stock is inconsistent with current household sizes and is limited in typology, limiting choice for varied households.

Overcrowding presents a challenge for larger renter households, while smaller households face particular affordability challenges. Further, low-density and ground-oriented housing makes up the majority of supply in Oakville, limiting choice for residents.



Gap #4: Priority population groups face disproportionate housing need relative to other households.

Many priority populations are growing at a rapid rate and/or make up a significant portion of Oakville's population already. These populations are disproportionately low income and face higher rates of core housing need and homelessness.

Summary of Recommendations and Next Steps

Preliminary Recommendations

This document represents the preliminary Housing Needs Assessment. A final, forthcoming report will further explore recommendations and next steps the Town can consider in response to these findings. The findings of this Housing Needs Assessment are intended to inform future streams of work in the Town that will facilitate the creation of affordable housing and address the housing gaps identified within this study.

It is recommended that the following ongoing and forthcoming streams of work draw from the findings within this Housing Needs Assessment:

- Inclusionary Zoning;
- Official Plan Review;
- Community Improvement Plan;
- Community Permit Planning By-law;
- Housing Strategy and Action Plan.

In addition to these specific programs, which are outlined in further detail in this section, it is recommended that the findings of this Housing Needs Assessment be considered in other areas of planning and program design within the Town.

Next Steps

The forthcoming Final Housing Needs Assessment will include the following additional components:

- **Definition of affordable housing.** An exploration and summary of how affordable housing is defined in the Town, including how this definition may vary across programs or contexts.
- **Housing targets.** In addition to the projections included in this study, the Final Housing Needs Assessment will include additional targets that outline how much housing is needed beyond a 'business as usual scenario' and further explore the need for affordable housing.
- **Inclusionary Zoning viability assessment and policy options.** The fulsome financial viability assessment, policy options, implementation considerations, and recommendations.
- **Detailed recommendations.** Recommendations as outlined in the previous pages in support of ongoing and forthcoming work.
- **Implementation considerations.** Considerations associated with the implementation of included recommendations to help in assessing the overall impact of such practices in the town.

2 Introduction and Context

This section introduces the purpose and methodology of the study.

An overview of the Town of Oakville is provided to situate the Housing Needs Assessment.

Contents

This section includes the following sub-sections and components.

- **Introduction** that provides an overview of the objectives and audience for the study, along with a guide for reading this document.
- A summary of the **methodology** used to create this Housing Needs Assessment, including data sources and limitations.
- **Overview of the housing continuum**, that sets the stage for understanding the diverse housing needs of the population of Oakville.
- A **high-level overview of the federal, provincial and local policy framework** that shapes housing in Oakville.

The Town of Oakville

A vibrant community within the Greater Toronto Area (GTA), the Town of Oakville has 233,700 residents as of 2024, nearly 250 kilometers of active recreational trails, more than 1,500 kilometers of on and off-road cycling and sidewalks, and more than 1,800 hectares of parkland and a thriving business community made up of over 35,000 businesses. The Town prides itself for combining a small-town feel with all the advantages of a well-serviced urban centre.

As part of the broader Halton Region, the Town works closely with the Region to maintain and enhance the Town's natural, cultural, social, and economic environments in order to ensure environmental sustainability, cultural vibrancy, economic prosperity and social well-being. A healthy housing system that provides a range and mix of affordable options to all residents is a key component in achieving these goals.

Purpose of this Study

The Town of Oakville is completing a Housing Needs Assessment study to inform policies and programs to create affordable housing. The study will help identify current and future housing needs and address housing gaps in the current and projected housing supply.

This study will support the future development of housing policies and programs including:

- **Inclusionary Zoning** policies and by-law for lands within protected Major Transit Stations Areas
- **Community Improvement Plan** to incentivize the development of affordable housing
- **Official Plan** housing policies, updates and amendments
- **Community Planning Permit** by-law provisions

It will also strengthen advocacy efforts to be eligible for Federal funding programs such as the Canada Community Building Fund.

Intended Audiences

This Housing Needs Assessment is intended to be used by the Region of Halton and the Town of Oakville, including Oakville and Halton Region Council, municipal staff, the local real estate and development industry, non-profit and other housing providers, local service agencies, the broader public, and other relevant parties.

Appendix D consists of the Federal Housing Needs Assessment template provided by the Ministry of Housing, Infrastructure and Communities Canada. This appendix is intended for review agencies, including the Association of Municipalities Ontario and Housing, Infrastructure and Communities Canada, as required by federal requirements for funding or otherwise. All information in Appendix D is explored in further detail in the main body and remaining appendices of this report.

Reading this Document

This report provides an overview of the findings, observations, and associated recommendations based on a detailed review of demographic, economic, development, and other data, as well as reports, stakeholder engagement, and other ancillary information.

This **Introduction and Context** section outlines the purpose and methodology of the study, and provides establishing context, including the relevant policy context.

This section is followed by the **Housing Needs and Supply**, which consists of three distinct profiles that provide detailed findings on demographic, housing supply, and housing affordability trends. **For an abbreviated overview of findings**, readers are referred to the **section summaries** within each profile.

The following section includes **Housing Projections** that build upon historic trends to project future population and household growth in Oakville.

These analyses are combined to present four **Housing Gaps** within the Town of Oakville. These represent a summary of the key challenges observed in Oakville in order to better cater recommendations to local need.

The report concludes with **Preliminary Recommendations and Next Steps** that the Town of Oakville can take to address the identified housing gaps and to help facilitate the provision of affordable housing in the Town. The Final Housing Needs Assessment will provide more detailed recommendations.

The findings and recommendations in this report are complemented by additional data included in the following appendices:

- **Appendix A: What We Heard** outlines the methodology and findings of the engagements hosted in support of this Housing Needs Assessment.
- **Appendix B: Glossary of Terms** provides definitions of key housing terms throughout this report.

- **Appendix C: Tables** provides some additional data referenced throughout the report.
- **Appendix D: Federal Housing Needs Assessment Template** provides an abbreviated version of this study that conforms to the requirements laid out by Housing, Infrastructure and Communities Canada.

Methodology

This study employs a mixed methods approach that combines both primary and secondary, and quantitative and qualitative data analysis.

Quantitative analysis has been conducted using demographic, economic, development and other types of data to assess trends over time with regards to demographic patterns, housing supply, and housing affordability. This data is further used to project housing need into the future and informs the identification of housing gaps and recommendations. This analysis is complemented by existing research, including the Town's Growth Analysis study.

Qualitative data been collected through a series of three workshops that were hosted between December 2024 and February 2025 and included a wide range of local stakeholders. This data informs the findings described above and helps ensure that recommendations are shaped by community input. For more information on the methodology and findings of these engagements, refer to Appendix A: What We Heard.

Data Sources

The data used in this report comes primarily from the following sources, unless otherwise stated:

Statistics Canada. Data from Statistics Canada's Census of Population is used to create a social-economic profile of the Town. These robust statistics are gathered by Statistics Canada every 5 years and provide a wealth of information. In addition to publicly available community profiles and data tables, this Needs Assessment is supported by custom ordered data that provides deeper nuance into the demographic and housing patterns within Oakville.

Canadian Mortgage and Housing Corporation (CMHC). CMHC's market surveys, including the Rental Market Survey, Housing Starts and Completions Survey, and Market Absorption Survey were relied on for housing market data. Housing statistics from CMHC have been used extensively to help inform the assessment, due in large part to their reliability and reporting frequency. Most statistics from CMHC are reported no less than annually. As a result, these data sets provide a current snapshot and are reflective of recent trends in market conditions.

Industry and other public data sources. A variety of additional, publicly available data sources have been consulted in the development of this Needs Assessment, including data from the Toronto Regional Real Estate Board, Housing Assessment Resource Tools (HART), and rental listing data from Rentals.ca.

Local data and reports. This Housing Needs Assessment is additionally informed by local data collected by the Region of Halton and the Town of Oakville, as well as existing studies and analysis, including the Town's recent Growth Analysis Study completed by Watson & Associates Economists Ltd.

Data Limitations

Data limitations are commonly experienced in communities where the number of households being assessed is small. These limitations present themselves through data suppression and rounding practices. Data suppression typically impacts variables involving income, while 'random rounding' may impact variables with low totals. To ensure confidentiality, the Census values, including totals, are randomly rounded either up or down to a multiple of "5" or "10" by Statistics Canada. With small samples, this rounding can have an impact on analysis. This will be identified throughout the document when it is applicable.

COVID-19 Pandemic Impacts

Due to the COVID-19 pandemic, the 2021 Census of Population was tabulated using data that was impacted by the public health measures that were implemented to slow the spread of COVID-19. The Federal Government of Canada introduced COVID-19 income relief programs in 2020. These relief programs impacted household incomes through the provision of the Canada Emergency Response Benefit (CERB) financial support for the year (2020) that was reported on for the 2021 Statistics Canada Census. While these incomes were correctly reported, this relief was not permanent and will likely not be available to households in the future.

What is the Housing Continuum?

While a key focus of this report is exploring the need and opportunities with regards to affordable housing, the importance of a full range of housing options along the housing continuum as part of a healthy housing system must be acknowledged.

The Canada Mortgage and Housing Corporation (CMHC) defines the housing market as a continuum or system where housing supply responds to a range of housing need.

Due to demographic, social, economic, and geographic factors which impact housing need and demand, the private housing market does not always meet the full range of housing needs in a community. This is particularly true for individuals and families with low- and moderate-incomes or for people with unique housing and support needs. While the Town plays an important role in facilitating a range and mix of housing options, including affordable housing, the Region of Halton is responsible for planning and providing for government-assisted housing, including emergency shelter and supports, supportive housing, and assisted housing. While the housing continuum appears to be linear, it is not. People can move back and forth along the continuum through different stages of their lifetime.

Figure 1 shows the housing continuum as defined by Halton Region. To the left of the continuum are government assisted housing forms, including special needs and assisted housing, and to the right are non-subsidized housing forms, including affordable and market housing. These housing types are further defined by the Region as follows:

- **Special needs housing** directs funding and programs to help those with special needs. This includes support services, transitional housing, and emergency shelter.

- **Assisted housing** includes housing where government-funded programs are needed to enhance affordability for lower-income households. This housing is mostly operated by the non-profit and co-operative housing sector and affordability is typically secured longer term.
- **Affordable housing** is housing where housing costs represent 30 percent or less of low- and mid-income household incomes. Affordability is not subsidized, but is influenced by land-use policy.
- **Market housing** includes housing for which Regional housing policies are not aimed at affordability. Policies and regulations are needed to ensure an adequate range and mix of housing for complete and healthy communities.

Figure 1: The Housing Continuum in Halton Region



Source: Halton Region State of Housing Report. 2023

Overview

Housing in Canada is shaped by a mix of legislation and policy at all three levels of government. The following includes a high-level summary of relevant policy that impacts housing in Oakville. The key documents summarized here include:

- **Federal legislation, strategies and programs**, including the *National Housing Act*, National Housing Strategy, the Urban, Rural, and Northern Indigenous Housing Strategy, the Solving the Housing Crisis: Canada's Housing Plan, the Canada Community-Building Fund, the Reaching Home: Canada's Homelessness Strategy, and the Veteran Homelessness Program.
- **Provincial legislation, strategies and programs**, including the *Housing Services Act*, the *Municipal Act*, the *Planning Act*, the Provincial Planning Statement, the *Development Charges Act*, the Community Housing and Renewal Strategy, Housing Supply Action Plan, and the Homelessness Prevention Program.
- **Regional and local strategies, plans, and by-laws**, including the Region's Strategic Business Plan, Comprehensive Housing Strategy, State of Housing Report, and the Town's Strategic Plan, Housing Strategy and Action Plan, official plans and amendments, zoning by-laws, Rental Housing Protection By-law and forthcoming programs.

Federal Policy

The **National Housing Act (NHA)** is the principal legislation concerning housing across Canada. Its purpose is to facilitate access to housing finance and low-cost funding to promote new housing construction, the modernization of existing housing stock, the improvement of housing conditions, and the overall wellbeing of the housing sector within the Canadian economy.

The NHA is administered by **Canada Mortgage and Housing Corporation (CMHC)**. CMHC administers all finance and funding programs under the **National Housing Strategy (NHS)**, mortgage loan insurance products, and mortgage securitization programs. The NHS aims to ensure all Canadians have access to housing that is affordable and meets their needs. It focuses on creating new housing supply, modernizing existing housing, and providing resources for community housing providers, housing innovation, and research.

CMHC is also in the process of co-developing an **Urban, Rural, and Northern Indigenous Housing Strategy** with Indigenous partners in recognition of the unique housing challenges and needs of Indigenous peoples in Canada and to advance the country's progress on reconciliation.

The federal government has recently released **Solving the Housing Crisis: Canada's Housing Plan**, which was introduced in tandem with Budget 2024 and earmarked funds for several new and existing federal housing initiatives, including the introduction of a new Canada Housing Infrastructure Fund.

The **Canada Community-Building Fund (CCBF)** is an additional federal funding stream flowed through provinces and territories to communities to support investments in essential infrastructure. The completion of a Housing Needs Assessment is a requirement of CCBF Municipal Funding Agreement.

Working alongside the NHS and Housing Plan is **Reaching Home: Canada's Homelessness Strategy**, which aims to reduce chronic homelessness by 50% by 2027-2028 and is supported by nearly \$4 billion in funding over nine years. The Plan involves working with communities to develop and deliver local plans with specific outcomes to address community-specific needs and priorities, coordinate local services, and prioritize populations in the most need. This Strategy is complemented by the **Veteran Homelessness Program**, which consists of \$79.1 million in funding for organizations serving veterans.

Provincial Policy, Legislation, and Initiatives

The **Ministry of Municipal Affairs and Housing** is the ministry responsible for municipal affairs, land use planning, and housing in Ontario. It works with municipal service managers, including Halton Region, to deliver social housing programs and administers key provincial legislation and policy related to planning and housing, including:

- The **Housing Services Act**, which is the legislative framework for the delivery of social housing and homelessness services in Ontario. The Act sets out requirements and regulations for service managers and housing providers concerning housing and homelessness plans and the administration of housing projects.
- The **Municipal Act**, which sets out the rules for all municipalities in Ontario (excluding the City of Toronto which is subject to the City of Toronto Act) and gives them broad powers to pass by-laws on matters such as health, safety, and wellbeing, and to protect persons and property within their jurisdictions. In terms of housing, this Act allows municipalities to prohibit and regulate the demolition and conversion of rental properties.

- The **Planning Act**, which is the legislative framework for land use planning in Ontario and establishes the authority of municipalities to regulate different uses of land and ensures that matters of provincial interest are reflected in planning decisions. The Act requires municipalities to adopt official plans, restricts the nature of planning policies that may be adopted, and authorizes municipalities to adopt zoning by-laws and other land use regulations.
- The **Provincial Planning Statement, 2024 (PPS)**, which is a statement of the Province's land use planning policy and aims to promote "strong, healthy communities." All local decisions affecting land use planning matters must be consistent with the PPS.
- The **Development Charges (DC) Act** regulates municipalities' authority to levy DCs, which are fees collected to finance the capital costs of new infrastructure. Municipalities must complete a DC background study and conduct statutory consultation before passing a DC by-law.

Beyond provincial legislation and policy, the Province has a **Community Housing Renewal Strategy** to help sustain, repair, and build community housing and end homelessness, and a **Housing Supply Action Plan** that focuses on goals surrounding the development of market housing. Further, the province's **Homelessness Prevention Program** provides housing and support services to individuals experiencing or at-risk of homelessness through municipal service managers.

Regional Policy, Legislation, and Initiatives

Halton Region's 2023-2026 Strategic Business Plan envisions a welcoming and inclusive community that is safe, sustainable, and equitable with a strong economy. The Plan identifies the need to update the Region's **Comprehensive Housing Strategy (CHS)** by 2025 to support its strategic goal of expanding assisted housing, supportive housing, and emergency shelter options in partnership with the Federal and Provincial governments. 2024 marked the final year of the current CHS. The Region's new CHS is anticipated to be brought to Regional Council for approval in early 2025, which will focus on the Region's ongoing role in homelessness prevention, assisted and supportive housing.

Halton Region's 2023 State of Housing report is the Region's latest annual review of new housing construction activities, housing market trends, and rental housing supply, as well as highlights on the Region's assisted housing activities and initiatives. Since 2014, the Region created a total of 1,181 new housing opportunities (including new capital units and rent supplements / housing allowances) and its assisted housing portfolio consisted of 3,815 units.

As of July 1, 2024, Halton Region is an upper-tier municipality without land use planning authorities and responsibilities as enacted by Bill 185. Although the Region will no longer have a direct role in the provision of affordable housing, the Region will continue to be committed and provide support to the Local Municipalities to achieve their housing goals and their 10-year Municipal Housing Targets assigned by the Province. The Region's annual State of Housing report will continue to monitor how the housing market is responding to the overall housing demands in Halton.

Local Policy, Legislation, and Initiatives

In 2023, Town of Oakville Council prepared their **2023-2026 Strategic Plan** which is a guiding document demonstrating Council's commitment to building the community of Oakville towards the vision of a vibrant and livable community for all. This strategic plan serves as a roadmap for the new term of Council to guide decisions, planning and budgeting for the next four years

The Oakville Housing Strategy and Action Plan was adopted in December 2024 as the municipality's blueprint for housing policy and advocacy. The Strategy and Action Plan is structured across six overarching goals and contains nearly 70 actions for the Town to improve housing outcomes, including the preparation of this Housing Needs Assessment and an Assessment Report to permit the development of an inclusionary zoning policy framework.

The **Livable Oakville Plan**, which is the Town's municipal official plan, establishes Town Council's policies and priorities for land use planning, growth, and development for the lands south of Dundas Street and north of Highway 407. The **1984 Oakville Official Plan** and the associated **North Oakville East and West Secondary Plans**, do the same for the lands north of Dundas Street and south of Highway 407. The Livable Oakville Plan continues to be updated to increase the supply and diversity of housing, including by permitting Additional Residential Units (ARUs) within all residential areas in single, semi and row houses, by updating policies within strategic growth areas to permit a greater number of residential units and/or to provide greater clarity and regarding future development in these areas, which will be in the form of medium and/or high-density residential/mixed-use buildings, and encouraging the development of "missing middle housing" along corridors and "greyfield" and "greenfield" areas.

These policies are implemented through the Town's **Comprehensive Zoning By-laws (2014-014, 2009-189, 1984-063)**.

The Town has also recently enacted the **Rental Housing Protection By-law 2023-102** to regulate the demolition and conversion of residential rental properties containing six or more dwelling units under Section 99.1 of the *Municipal Act*.

Through adoption of **Official Plan Amendment 70**, the Town has enabled the use of a **Community Planning Permit System**. Upon Ministerial approval of the OPA, the Town will be passing a community planning permit by-law for Midtown Oakville wherein the Town is able to incentivize the provision of affordable housing, among other matters.

This Housing Needs Assessment will additionally inform the development of Oakville's **Affordable Housing Community Improvement Plan (CIP)**, which will permit the Town to adopt new programs to incentivize the delivery of affordable housing in new development through the provision of land, grants, and loans under the *Planning Act*.

3 Housing Needs and Supply

This Housing Needs Assessment is based on statistical and other quantitative data analysis and provides the foundation for the Key Housing Gaps analysis to follow.

This assessment examines the demand and supply factors for housing in the Town of Oakville.

Contents

This section includes the following sub-sections and components.

- **Demographic profile**, highlighting factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.
- **Housing supply profile**, highlighting factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates.
- **Housing affordability analysis**, providing an analysis of housing affordability based on the characteristics of the demand and the available supply of housing units.

Demographic Profile

Overview

This section provides a snapshot of the demographic profile in the Town of Oakville, highlighting factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The Data

The demographic profile for the Town of Oakville is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population trends**, including population growth, age, race, Indigenous identity, immigration, mobility and incidence of low income.
- **Household trends**, including income, tenure, age, size, type, mobility, immigration, race, Indigenous identity, gender and activity limitations.
- The **economic context** of the community, including labour and industry characteristics and unemployment and participation rates.

Key Takeaways

Key trends explored in this section include:

- **The population and number of households in Oakville are growing**, driving ongoing demand for housing.
- While the **population of Oakville is younger** on average compared to Ontario it is **showing signs of aging**, impacting the forms of housing required.
- **A large proportion of the population and households in Oakville are members of a racialized group, Indigenous, immigrants, recent immigrants, and non-permanent residents.**
- While **Oakville has a higher proportion of owner households relative to Ontario, renter households are growing at a faster rate**, driving demand for rental housing.
- **The average household income in Oakville is much higher than the median household income.** This comparatively high average household income is primarily driven by the highest income earning households.
- Oakville participation rate and employment rate is on par with Ontario, and the **employment rate has recovered from the economic impacts of the COVID-19 pandemic.**

Population Trends

Population Growth

In 2021, the population of the Town of Oakville was 213,760 people. During this period, Oakville made up 35.8% of the population in Halton Region and had the largest population across Burlington (186,945 people, 31.3%), Milton (132,980 people, 22.3%), and Halton Hills (62,950 people, 10.6%).

The population in Oakville increased by 19,330 people (+10.3%) between 2016 and 2021, well above the rate of population growth in Halton Region (+8.8%) and Ontario (+5.8%). The Town made up 41.3% of all population growth in Halton Region over this period, and analysis conducted by Watson & Associates Economists Ltd. indicated that Oakville accounted for the greatest share of population growth (43%) in the Region between 2021 and 2023.

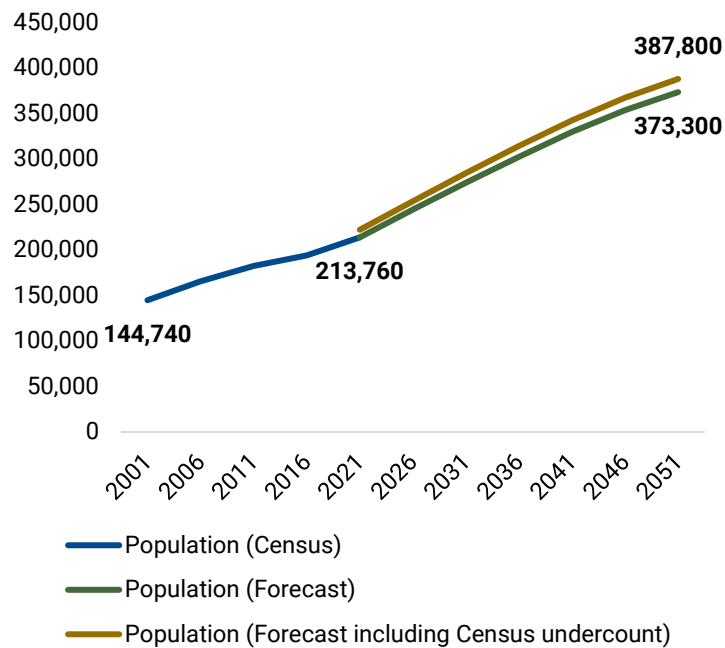
Long-term trends reveal a slightly different growth pattern in the Region. Between 2011 and 2021, the population in Oakville increased by 31,240 people (+17.1%), a slightly lower rate of growth compared to Halton Region (+18.9%). However, both the Town and the Region experienced considerably faster population growth rates compared to Province-wide growth (+10.7%) during this period. Since 2011, the population has grown from 144,470.

Population Projections

In November 2024, the Town of Oakville released a report conducted by Watson & Associates assessing long-term population, housing, and employment growth potential for the Town. This report included analysis of growth allocation for Midtown Oakville to support ongoing Official Plan Amendment (O.P.A.) work.

The projections developed for this report estimated that by 2051, the population of Oakville will reach 387,000 people (Figure 2). This represents an increase of 174,040 people (+81.4%) from 2021 levels. These projections were based on data from the 2021 Statistics Canada Census of Population, and accounted for undercounting of population that may occur during census surveys.

Figure 2: Population Growth and Forecast, Oakville, 2001 - 2051



Source: Statistics Canada Community Profile; Watson & Associates Economists Ltd. Growth Analysis Study

Key Takeaways

- **Between 2016 and 2021, the pace of population growth in Oakville (+10.3%) exceeded that of Halton (+8.8%) and Ontario (+5.8%), generally in line with anticipated future growth trends.**
- **Oakville is projected to grow to a population of 387,800 by 2051.**

Population Age

In 2021, the average age in Oakville was 40.4 years. This was roughly consistent with Halton Region (40.2 years), but well below the province-wide average age (41.8 years). During this period, the median age in Oakville was 41.6 years, slightly above the median age in Halton Region (40.8 years), but consistent with the Ontario median age (41.6 years).

The higher median age compared to the average age in Oakville indicates that the town had a higher proportion of aging residents during this period, compared to trends observed in Halton Region and Ontario.

Table 1: Population Age, Oakville, Halton Region, Ontario, 2021

Population Age	Halton	Oakville	Ontario
Average	40.2 years	40.4 years	41.8 years
Median	40.8 years	41.6 years	41.6 years

Source: Statistics Canada Community Profile

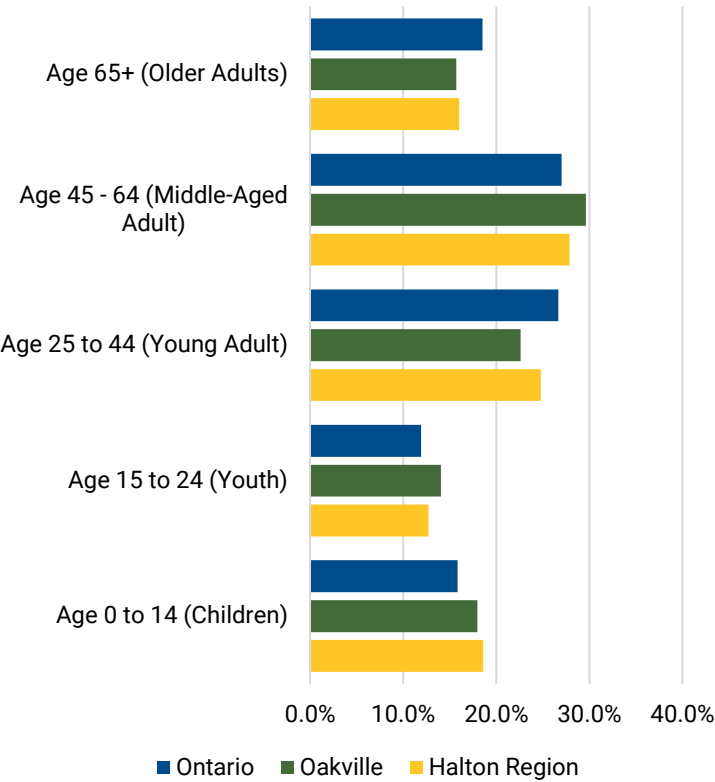
Population Age Trends

The younger average age in Oakville was driven by the high proportion of individuals aged 0 to 14 years (18.0%) and those aged 15 to 24 years (14.1%) in 2021. These populations were above the proportions experienced province-wide (15.8% and 11.9%, respectively). However, the town had a slightly lower proportion of those aged 25 to 44 years (22.6%) compared to Halton Region (24.8%) and Province-wide (26.7%) rates. Young adults may face rising affordability challenges in Oakville during this period.

Oakville also had a slightly lower proportion of those aged 65 years and older (15.7%) compared to Halton Region (16.0%) and Ontario (18.5%). However, during this period Oakville had a higher proportion of individuals aged 45 to 64 years (29.6%) compared to Halton Region (27.9%) and province-wide trends (27.0%). This indicates that the town may have a large cohort of residents entering retirement age in the coming years.

Recent trends in Oakville highlight these signs of aging. Between 2016 and 2021, those aged 65 years and older experienced the greatest growth (+5,425 people, +19.3%), followed by those aged 45 to 64 years (+5,200 people, +8.9%). Over this period, those aged 0 to 14 years experienced the slowest growth (+1,725 people, +4.7%).

Figure 3: Population by Age Cohort, Oakville, Halton Region, Ontario, 2021



Source: Statistics Canada Community Profile

Population Trends

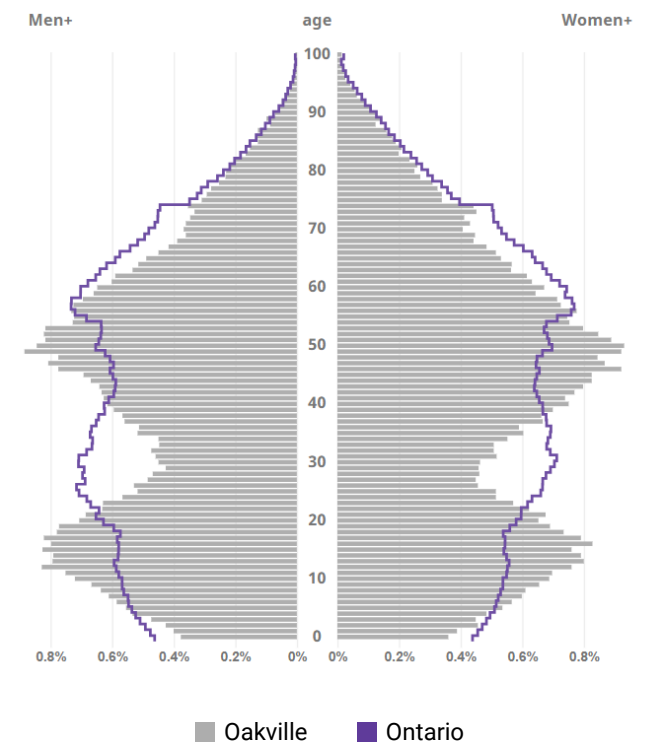
Population Migration by Age

Net migration patterns over previous census periods indicated a decline in young adults, while youth under 19 years and those aged 35 to 44 years increased.

In an analysis conducted by Watson & Associates Economists Ltd., between 2006 and 2021 those aged under 19 years and 35 to 44 years accounted for the greatest net migration to the town. Between 2016 and 2021, these age cohorts accounted for 95% of total net migration to Oakville. This study also noted that young adults aged 20 to 34 have consistently experienced negative net migration in Oakville. This may have occurred due to local housing affordability barriers.

In addition, those aged 55 to 74 years have consistently experienced net negative migration over the period between 2006 and 2021. Migration out of Oakville for those aged 55 to 74 years reached a peak between 2011 and 2016, when there was a 26% net negative migration.

Figure 4: Population by Age and Gender, Oakville and Ontario, 2021



Source: Statistics Canada Census of Population

Key Takeaways

- **The population of Oakville in 2021 was younger on average (40.2) compared to Ontario (41.8),** with those aged 35 – 44 and under 19 years accounting for 95% of net migration to Oakville between 2016 and 2021.
- **However, the town showed signs of aging,** with residents aged 65 years and over experiencing the fastest growth (+19.3%) over the prior five years.
- The **proportion of age cohorts** in Oakville was **inconsistent** with age cohorts across Ontario in 2021.
- During this period, Oakville experienced a **lower rate** of those aged **25-35 years**, and a **higher rate** of those aged **10-20 years** and **40 to 50 years**.

Refer to [Appendix C](#) for a detailed breakdown of the data presented in **Figure 4**.

Immigrant Populations

The total immigrant population in Oakville was 87,340 people in 2021, accounting for 41.2% of the population of the town. This was well above the proportion in Halton Region (34.2%) and Ontario (30.0%). During this period, Oakville accounted for 43.3% of the immigrant population in Halton Region, despite making up just 36.0% of the region's population.

Between 2016 and 2021, the immigrant population in Oakville increased by 26.9%, well above the overall population growth rate (+10.6%) for the town. Oakville experienced the largest growth in immigrant populations (+18,495 people, +26.9%) in Halton Region over this period, at a slightly higher rate than region-wide trends (+25.9%). However, this was well below the rate of growth experienced in the neighbouring local municipality of Milton (+41.4%) during this period. Between 2016 and 2021, the non-immigrant population in Oakville experienced a net decline (-360 people, -0.3%).



Recent immigrant refers to an immigrant that has moved to Canada within five years of the Census period. For the purposes of this report, this is the period between 2016 and 2021.

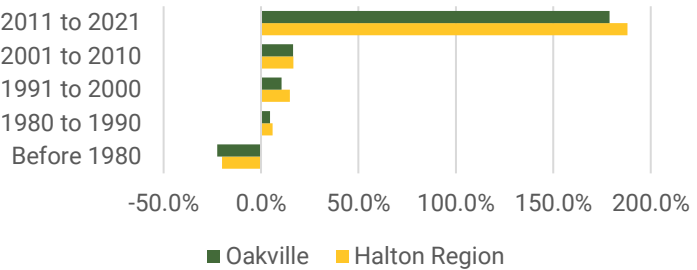
Immigrants by Period of Arrival

Among the immigrant population in Oakville, a lower proportion had arrived in Canada before 1980 (17.5%) and between 1980 and 1990 (9.4%) compared to Halton Region (19.1% and 9.8%, respectively) and Ontario (20.5% and 12.0%, respectively). During this period, 32.5% of the immigrant population in Oakville had arrived in Canada between 2011 and 2021, slightly above the proportion in Halton Region (29.3%) and well above the proportion province-wide (24.9%).

The town had 15,495 recent immigrants in 2021, making up 17.7% of the immigrant population in Oakville and 7.3% of the total population in the town. Oakville had the highest proportion of recent immigrants across all local municipalities in Halton Region, well above the region-wide (5.3%) and Ontario (4.2%) proportions. Between 2016 and 2021, the population of recent immigrants grew by +52.2%.

Between 2016 and 2021, immigrant populations in Oakville that had arrived in Canada before 1980 declined (-4,424 people, -22.5%) at the fastest rate across Halton Region, above region-wide (-20.0%) and provincial (-20.2%) rates. All other immigrant cohorts, assessed by immigration period, increased in Oakville, but at slower rates compared to Halton-wide trends (Figure 5).

Figure 5: Immigrant Population by Period of Arrival in Canada, Oakville and Halton Region, 2016 – 2021



Source: Statistics Canada Community Profile

Key Takeaways

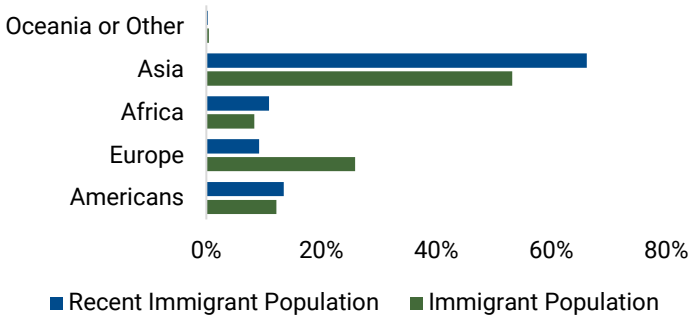
- Immigrant populations made up a significant portion of Oakville's population (41.2%) and accounted for much of the growth in population (+26.9%) in recent years.
- Oakville had the highest proportion of recent immigrants (7.3%) across all local municipalities in Halton Region.

Immigrant Birth-Place

Among immigrants in Oakville the most common birthplace was Asia (46,460 people, 53.2%), followed by Europe (22,605 people, 25.9%), the Americas (10,630 people, 12.2%), and Africa (7,270 people, 8.3%). Among recent immigrants, 66.2% were born in Asia, while the next most common birthplace was the Americas (13.5%), followed by Africa (10.9%) and Europe (9.2%) (Figure 6).

Between 2016 and 2021, Oakville experienced the greatest increase in Asian immigrant populations (+17,395 people, +59.8%) across Halton Region, slightly above the rate of regional growth (+56.3%) and substantially above province-wide growth (+19.0%) over this period.

Figure 6: Immigrant and Recent Immigrant Proportion by Place of Birth, Oakville, 2021



Source: Statistics Canada Community Profile

Non-Permanent Residents

In 2021, there were 5,120 non-permanent residents in Oakville, making up 2.4% of the town’s population. This was well above the proportion of non-permanent residents in Halton Region (1.5%), but slightly below the province-wide proportion (2.8%) during this period. Oakville accounted for 56.4% of non-permanent residents in Halton Region in 2021, despite making up just 36.0% of the total population in the Region.

Non-permanent residents experienced considerable growth between 2016 and 2021, increasing by 2,195 people (+75.0%) in Oakville over this period (Table 2). While this was below the rate of growth for non-permanent residents in Halton Region (+81.7%) and Ontario (+92.8%), non-permanent residents in Oakville increased (+75.0%) at a substantially faster rate compared to overall population growth (+10.6%) in the town.

Table 2: Non-Permanent Residents, Halton Region and Local Municipalities, 2016 – 2021

	Halton Region	Oakville	Burlington	Milton	Halton Hills
2021	9,085	5,120	1,675	2,045	245
2016	5,000	2,925	980	950	140
%Δ	81.7%	75.0%	70.9%	115.3%	75.0%

Source: Statistics Canada Community Profile

Key Takeaways

- The **most common birthplace for immigrant and recent immigrant populations** in Oakville was **Asia** (21.9% and 66.2%, respectively).
- **Oakville had a high proportion of non-permanent residents** (2.4%) relative to Regional trends (1.5%), that was quickly growing (+75.0%) from 2016.

Racialized Populations

In 2021, there were 90,130 people (42.5%) in Oakville who identified as members of a racialized group, with this proportion exceeding that of Halton (35.5%) and Ontario (34.3%). The population of individuals identifying as a member of a racialized group grew by 31,055 people (+52.6%) from 2016 levels, slightly above the rate of increase in Halton Region (+50.7%) and well above the rate of increase experienced province-wide (+24.0%).

Oakville had 28,685 people who identified as South Asian in 2021, making up 13.5% of the town's population. This was the greatest cohort of individuals identifying with a particular racialized group in the town. Additionally, during this period 23,055 people identified as Chinese (10.9%), and 10,020 people identified as Arab (4.7%).

Trends indicate that the number of individuals who identify as members of racialized groups has increased in Oakville in recent years. Between 2016 and 2021, people who identified as South Asian experienced the most growth (+11,590 people, +67.8%), followed by individuals who identified as Chinese (+9,620 people, +71.6%) and individuals who identified as Arab (+3,925 people, +64.4%).

Indigenous Populations

There were 1,415 people who identified as Indigenous in Oakville in 2021. This represented 0.7% of the population, slightly below the proportions in both Halton Region (1.0%) and Ontario (2.9%).

Individuals who identified as members of First Nations made up 53.0% (750 people) of the Indigenous population in Oakville in 2021, followed by individuals who identified as Métis (540 people, 53.0%) and individuals who identified as Inuit (15 people, 1.1%).

The population of those who identified as Indigenous was consistent with 2016 levels, despite the town experiencing significant population growth over this period.

Mobility Status

In 2021, 39.5% of residents in Oakville had moved addresses within the last five years. This was slightly above the proportion in Halton Region (38.0%) and Ontario (37.4%).

Among the population of those that had moved within the last five years, 42.2% had moved from elsewhere within the province, 29.8% from other addresses within Oakville, 22.8% from outside of Canada, and 5.2% from other provinces within Canada.

Key Takeaways

- **The proportion of racialized residents in Oakville (42.5%) in 2021 was significantly higher than that of Halton (35.5%) and Ontario (34.3%) and this population has grown rapidly (+52.6%) since 2016.**
- **The population of individuals who identified as Indigenous in Oakville was lower (0.7%) relative to the provincial average (2.9%) and has shown no growth.**
- **Of the 39.5% of Oakville residents who moved in the past five years, nearly half (42.2%) came from elsewhere in Ontario.**

Incidence of Low Income

In 2021, there were 18,135 people (8.6% of total population) considered low-income in Oakville. This was above the proportion of the low-income population in Halton Region (6.7%), but below the rate province-wide (10.1%) rate.

Each age cohort in Oakville experienced a higher rate of low-income populations when compared to Halton Region. This discrepancy was especially notable amongst low-income children aged 0 to 5 years in Oakville (9.8%), well above the Halton Region rate (7.4%), and low-income youth aged 5 to 17 years in Oakville (6.6%), above the proportion in Halton Region (4.5%). It should be noted that youth considered low-income refers to individuals identified as living in low-income households, based on the low-income measure, after tax methodology developed by Statistics Canada. These trends indicate that Oakville had a higher proportion of youth in low-income households relative to Region-wide trends.

The incidence of individuals considered low-income in Oakville decreased (-550 people, -2.9%) between 2016 and 2021. However, this decline occurred at a much slower rate than across Halton Region (-10.9%) and province-wide (-25.2%).

Key Takeaways

- **The proportion of the population of Oakville considered low-income in 2021 (8.6%) was above that of Halton (6.7%), but below that of Ontario (10.1%).**
- **Children aged 0 to 5 years in Oakville experienced a particularly high incidence of low-income persons (9.8%) relative to Halton Region (7.4%).**
- **The proportion of individuals in Oakville considered low-income showed limited improvement in recent years (-2.9%) compared to the region (-10.9%) and province (-25.2%).**



Low Income in this section refers to the low-income measure, after tax (LIM-AT). The LIM-AT is a fixed percentage (50%) of median adjusted after-tax income of households observed at the person level, where 'adjusted' indicates that a household's needs are taken into account.



A more detailed description of the methodology used to measure LIM-AT is included in the [Glossary](#).

The following section assesses trends for households in the community to assist with determining the demand for housing.

Households refer 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. Household attributes, such as the tenure, size, composition, and primary maintainer characteristics are explored in this section.

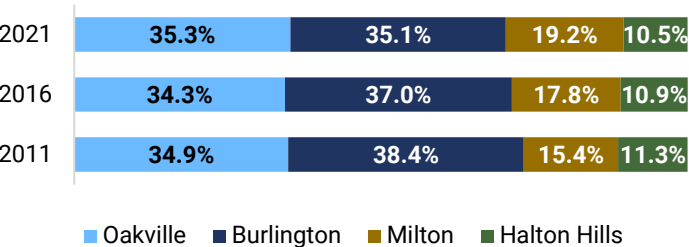
Data throughout this section is based on **private households**. The household universe is divided into two sub-universes on the basis of whether the household is occupying a collective dwelling or a private dwelling. Data on collective households, such as long-term care, student residences, or other congregate housing is not captured within the section

Some household indicators in this section are assessed by the characteristics of the **primary household maintainer**. A household maintainer is the first person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling.

Household Trends

There were 73,560 households in the town of Oakville in 2021, accounting for 35.3% of households in Halton Region. Households increased by 11.0% in Oakville between 2016 and 2021, well above the rates in Halton Region (+8.1%) and Ontario (+6.2%). This represented an increase of 7,290 households from 2016 levels, when the town had 66,270 households accounting for 34.3% of households in the Region (Figure 7).

Figure 7: Households as a Proportion of Halton Region, Oakville, Burlington, Milton, Halton Hills, 2011 – 2021



Source: Statistics Canada Community Profile

Household Projections

The November 2024 report conducted by Watson & Associates Economists Ltd. released household-level forecasts for the town of Oakville up to the year 2051. Based on these projections, the town is estimated to grow to 141,680 households by 2051. This represents an increase of 92.6% from the 73,560 households in the town in 2021.

This projected household growth formed the basis for additional analysis undertaken throughout this study to determine future housing needs and corresponding housing targets for the town of Oakville.

Refer to [Projected Housing Need](#) for a comprehensive analysis of projected population and household growth.

Key Takeaways

- **Oakville experienced a high rate of household growth between 2016 and 2021 (+11.0%)** relative to Halton (+8.1%) and Ontario (6.2%), in line with trends in population growth.
- **Oakville is projected to have 141,680 households by 2051.**

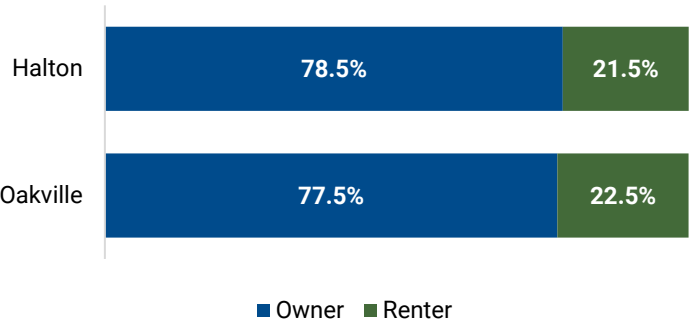
Household Trends

Household Tenure

In 2021, the majority of households in Oakville were ownership tenure. The town had 57,025 owner households, accounting for 77.5% of all households during this period. This was slightly below the Halton-wide rate (78.5%), but well above the proportion of owner households province-wide (68.4%).

Oakville had just 16,530 renter households (22.5%) in 2021 (Figure 8), well below the province-wide rate (31.4%). However, this was slightly above the proportion in Halton Region (21.5%). The town accounted for 36.8% of all renter households in Halton Region during this period.

Figure 8: Proportion of Renter and Owner Households, Oakville, Halton Region, 2021

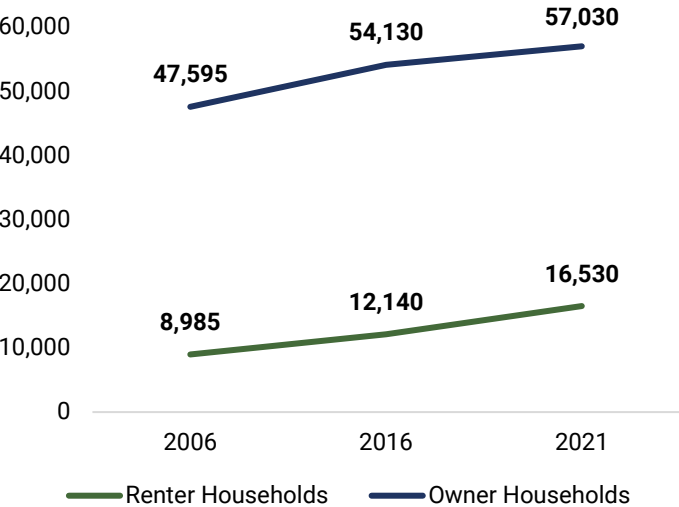


Source: Statistics Canada Community Profile
Housing Needs Assessment | Town of Oakville

Household Tenure Trends

Between 2016 and 2021, renter households in Oakville grew (+4,395 households, +36.2%) at a faster rate than owner households (+2,895 households, +5.3%) (Figure 9). Both household tenures experienced growth at faster rates than Halton Region as a whole (+22.0% and +4.8%, respectively).

Figure 9: Household Growth by Tenure, Oakville, 2006 - 2021



Source: Statistics Canada Community Profile

Key Takeaways

- While the proportion of owner households in Oakville in 2021 (77.5%) was high relative to that of Ontario (68.4%), between 2016 and 2021, **Oakville’s renter households grew at a much faster rate (+36.2%) than owner households (+5.3%).**



Refer to [Section 4: Projected Housing Need](#) for a comprehensive breakdown of projected households by tenure and corresponding housing targets.

Household Income

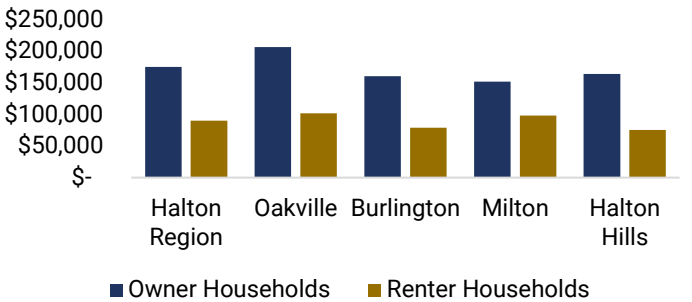
In 2020, the average household income in Oakville was \$182,800, well above the average household incomes in Halton Region (\$156,800) and Ontario (\$116,000). During this period, the median household income in Oakville was \$128,000, only slightly above the median household income in Halton Region (\$121,000), and consistent with median household incomes in neighbouring local municipalities of Milton (\$126,000) and Halton Hills (\$127,000). Adjusted for inflation, the estimated average household income in Oakville in 2024 was \$214,632, while the estimated median household income was \$150,289.

The discrepancy between average and median household incomes in the town indicates that high-income households in Oakville had disproportionately high wages, raising the average household income relative to the median income in the Town.

Between 2015 and 2020, the average household income in Oakville increased by 7.7% from \$169,786, well below the Halton-wide rate of increase (+12.6%). Over this period, the median household income in Oakville increased by 12.6%, from \$113,666. This was below the rate of increase in Halton Region (+17.5%).

Statistics Canada’s annual average Consumer Price Index (CPI) for the Toronto Census Metropolitan Area (All-items) increased by 8.6% over the same period, indicating that median household incomes in Oakville have increased faster than the rate of inflation, while average household incomes increased at a slightly slower rate over this period.

Figure 10: Owner and Renter Average Household Income, Halton Region and Local Municipalities, 2021



Source: Statistics Canada Community Profile

Household Income by Tenure

In Oakville, the average owner household income (\$206,400) was more than twice that of renter households (\$101,700) in 2020 (Figure 10). The median owner household income (\$148,000) was exactly double the median renter household income (\$74,000) during this period. This indicates that owner households had considerably higher purchasing power during this period.

However, renter households in Oakville had the highest average household income (\$101,700) among all local municipalities in Halton Region, well above the average renter household incomes in Milton (\$71,200), Burlington (\$67,800), and Halton Hills (\$59,500). Median renter household income in Oakville grew by 40.6% and average renter household income increased by 24.8% between 2015 and 2020, well above the rates of median and average owner household income growth in Halton Region (+13.0% and +8.9%, respectively) over this period.

Key Takeaways

- The **average household income in Oakville** (\$182,800) in 2020 was **considerably above the average** household income in Halton Region (\$156,800) and Ontario (\$116,000), while the **median household income** in Oakville (\$128,000) was only **slightly higher** than the Region-wide median (\$121,000).
- **Owner households** in Oakville had an average household income (\$206,400) of **more than double the average household income for renter households** (\$101,700) in 2020.

Income deciles are a means of better understanding the different levels of income across different households. This provides greater detail of the economic capacity of households in Oakville and their ability to afford housing.

Income deciles are created by first sorting all private households in order of gross household income, and then splitting these households into ten equal groups each containing 10% of households. These are referred to as **“income decile groups”**. The first income decile group includes 10% of all households and is made up of the households with the lowest household incomes, while the tenth decile includes the 10% of all households with the highest incomes.

For each decile group, the upper limit of household income is determined by the household income earned by the highest-earning household within that decile group.

The income decile group in which a household falls provides a rough ranking of the economic situation of that household relative to other households. The upper limit of each decile group can also be compared between different areas or population groups.

Income Deciles

Table 3 shows the upper limit of household income of each decile group for Oakville and Halton, forecasted to 2024 incomes using the Consumer Price Index. Note that the upper income limit of the 10th decile is suppressed due to privacy and confidentiality.

This comparison indicates that household incomes in Oakville were generally slightly above those in Halton Region. This disparity increased among higher income deciles, indicating that higher-income households in Oakville had higher income relative to the Region as a whole.

However, the upper-limit threshold for the first (\$42,738) and second (\$69,509) income deciles in the town fell slightly below those in Halton Region (\$45,087 and \$70,448, respectively). This indicates that Oakville experienced a higher polarity in household incomes during this period.

Table 3: Household income decile upper-limit thresholds, Oakville and Halton Region, 2024 dollars

Decile	Halton	Oakville
Decile 1	\$45,087	\$42,738
Decile 2	\$70,448	\$69,509
Decile 3	\$93,344	\$95,105
Decile 4	\$117,413	\$120,936
Decile 5	\$142,070	\$151,463
Decile 6	\$170,249	\$184,339
Decile 7	\$204,299	\$225,434
Decile 8	\$248,916	\$284,140
Decile 9	\$328,757	\$389,812

Source: Statistics Canada Custom Data Order, 2021, Dollars forecasted to 2023 dollars using the increase in Ontario CPI from 2020 to 2023.

Key Takeaways

- Oakville had **considerably higher household incomes** in the 9th income decile (\$389,812) than Halton Region (\$328,757), in 2024 dollars.
- However, the town had **slightly lower incomes in the 1st** (\$42,738) and **2nd** (\$69,509) **income deciles** compared to Halton Region (\$45,087 and \$70,448, respectively).



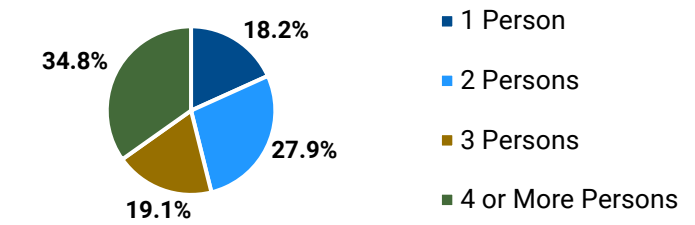
For an alternate method of categorizing household income, refer to the [HART Needs Assessment](#) section.

Household Size

The average household size in Oakville in 2021 was 2.9 people, slightly above the average household size in Halton Region (2.8 people), and well above the province-wide average (2.6 people). This was driven by the high proportion of four- or more-person households (25,610 households, 34.8%) in Oakville, the most common household size in the town in 2021 (Figure 11). In addition, Oakville had a lower proportion of one-person households (18.3%) compared to Halton Region (19.6%) and Ontario (26.5%) over this period.

Despite comparatively large average household sizes, the town only had a slightly higher proportion of large households (53.9%) than small households (46.1%) in 2021. This was driven by the high proportion of two-person households (27.9%), the second-most common household size in Oakville at this time.

Figure 11: Household Size, Oakville, 2021



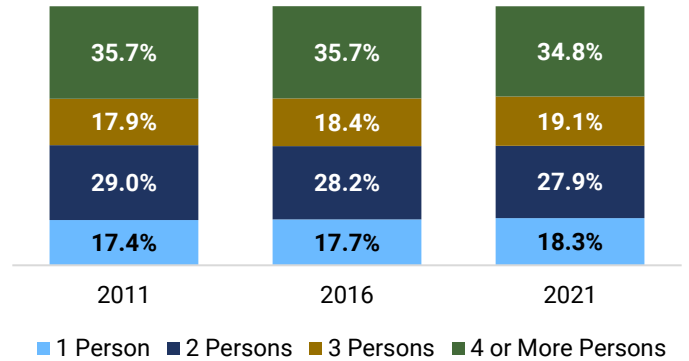
Source: Statistics Canada Community Profile

Household Size Trends

The proportion of households considered large or small in Oakville has remained relatively consistent over the last several census periods, as illustrated in Figure 12. In 2006, the town had 53.8% large households and 46.2% small households. In 2021, the town had 53.9% large households and 46.1% small households. However, there has been a slight shift in the composition of household sizes among large and small households in recent years.

Between 2016 and 2021, one-person households experienced the second-fastest rate of growth (+1,665 households, +14.2%) after three-person households (+1,870 households, +15.4%). Meanwhile, four- or more-person households increased at the slowest rate (+1,980 households, +8.4%), despite experiencing the greatest absolute growth over this period. Two-person households grew by 9.4% (+1,765 households) over this period.

Figure 12: Proportion of Households by Size, Oakville, 2011, 2016, 2021



Source: Statistics Canada Community Profile

Small household refers to households with one or two persons.

Large household refers to households with three or more persons.

Key Takeaways

- **Average household sizes** in Oakville (2.9 persons) **were large** in 2021, driven by the high proportion of 4+ person households (34.8%).
- **The proportion of large and small household sizes has remained consistent** over the last several census periods.

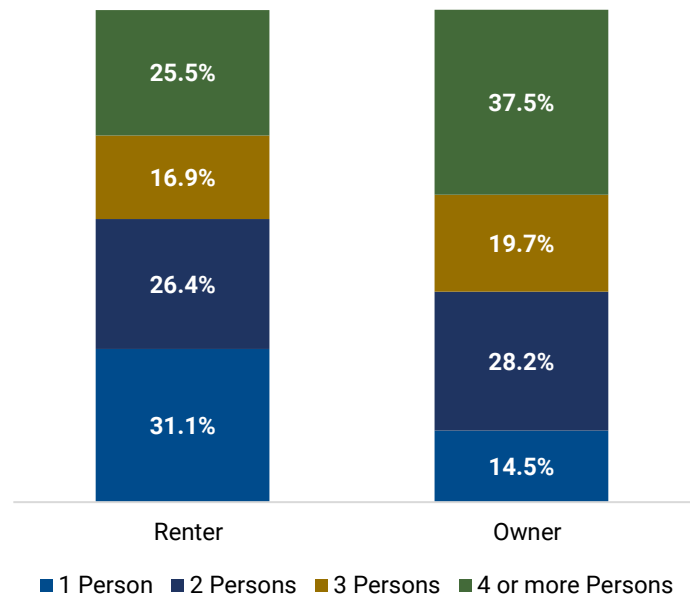
Household Size by Tenure

In 2021, the most common renter household size in Oakville was one-person households (31.1%), followed by two-person households (26.4%). Household size trends differed among owner households in Oakville during this period. The most common owner household size in 2021 was four- or more-person owner households (37.6%), while one-person owner households (14.5%) were the least common owner household size at this time (Figure 13).

Between 2016 and 2021, four- or more-person renter households grew at the fastest rate (+1,665 households, +65.0%), while one-person renter households experienced the slowest growth (+895 households, +21.1%).

Owner households experienced opposing trends during this period. One-person owner households grew at the fastest rate (+735 households, +9.7%) between 2016 and 2021, while four- or more-person owner households experienced the slowest growth (+360 households, +1.7%) over this period.

Figure 13: Household Size by Tenure, Oakville, 2021

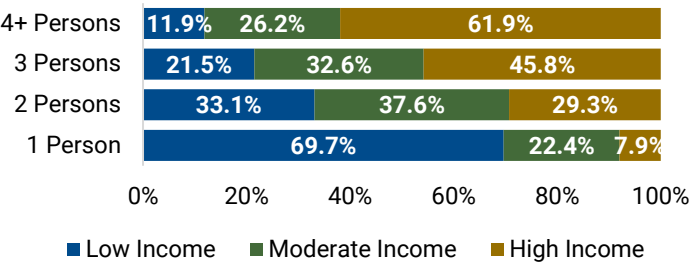


Source: Statistics Canada Custom Tabulation

Household Size by Income

One-person households had the highest proportion of households considered low-income (69.7%) in Oakville in 2021 (Figure 14). By comparison, large households were more likely to be considered high-income. Four-or-more-person households had the highest proportion of high-income households (61.9%) during this period. Between 2016 and 2021, low-income one-person households (+1,475 households, +18.7%) experienced the largest growth in the town.

Figure 14: Household Income by Household Size, Oakville, 2021



Source: Statistics Canada Community Profile

Key Takeaways

- In 2021, the most common **owner household size** in Oakville was **four-or-more persons** (37.6%), while the most common **renter household size** was **one-person** (31.1%).
- However, since 2016 **one-person owner households** have experienced the **fastest growth** (+9.7%) among owner households, while **four-or-more-person renter households** have **increased** at the fastest rate (+65.0%) among renter households in the town.

Household Type

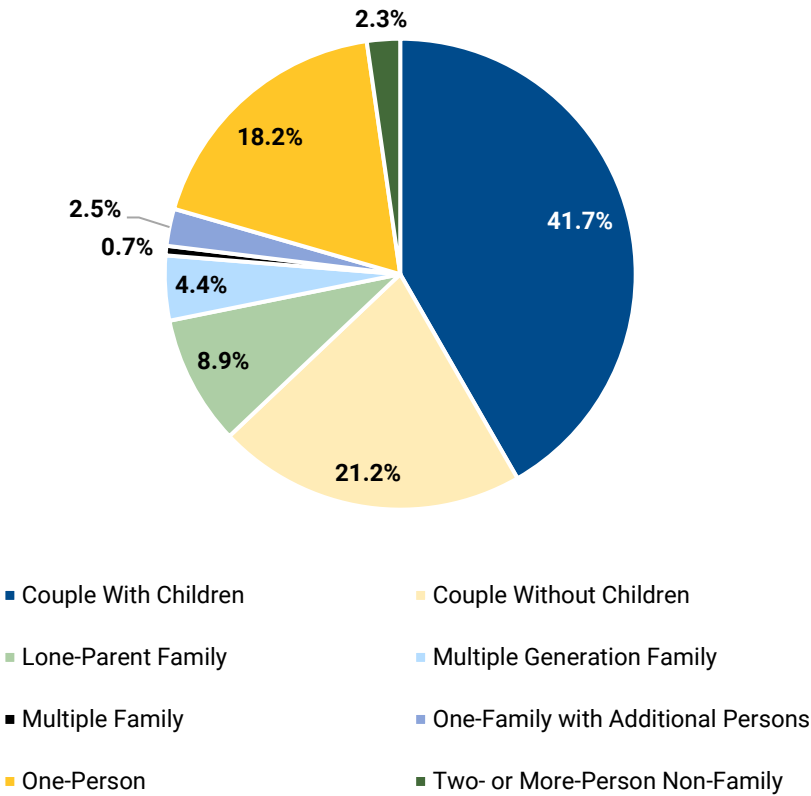
The most common household type in Oakville in 2021 was couples with children (30,675 households, 41.7%), followed by couples without children (15,610 households, 21.1%), and one-person households (13,420 households, 18.2%).

The town had a lower rate of one-family with additional persons (2.5%) and two- or more-person non-family (2.3%) households compared with province-wide trends (3.4% and 4.4%, respectively) during this period.

Oakville had a consistent rate of lone-parent households (8.9%) with the Region (8.8%) in 2021, both of which were slightly below province-wide levels (9.2%). These households rely on a single income, which may lead to additional challenges and increasing vulnerability to rising housing costs.

Among lone-parent households in Oakville, 80.1% were led by women+ during this period. The deeply gendered divide in lone parent household maintainers indicates additional challenges these households may face, including wage discrimination, gendered expectations of labour, and additional homecare duties.

Figure 15: Household by Household Type, Oakville, 2021



Source: Statistics Canada Community Profile

Household Type by Tenure

In 2021, renter households had a higher proportion of one-person households (31.1%) than owner households (14.5%). During this period, renter households were more likely to be two- or more-person non-family households (5.5%) than owner households (1.4%).

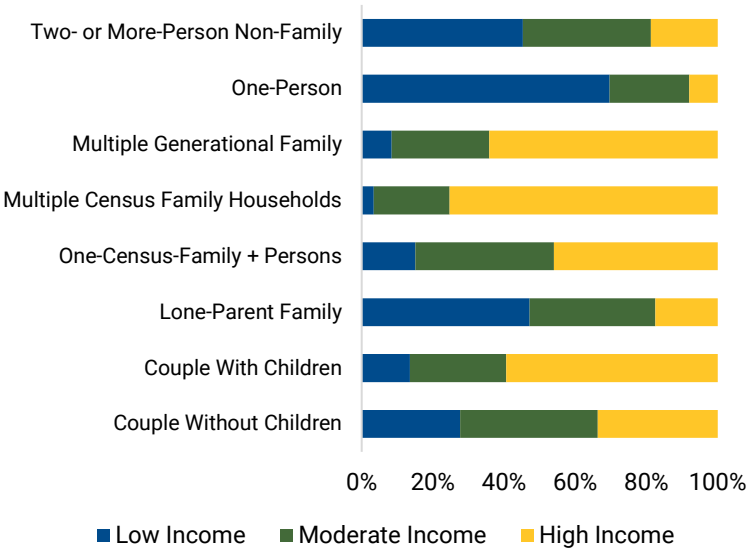
Renter households also had higher rates of lone-parent households (13.3%) compared to owner households (7.4%). Among lone-parent renter households, 83.3% were led by women+.

Owner households in Oakville had higher rates of couples with children (45.7%) and couples without children (22.7%) relative to renter households (28.4% and 15.9%, respectively) in 2021.

Household Type by Income

One-person households in Oakville had the highest proportion considered low-income (69.7%) in 2021, followed by lone-parent households (47.2%). During this period, the highest proportion of high-income households were multiple-census family households (75.3%), followed by multiple-generation households (64.2%) (Figure 16).

Figure 16: Household Types by Household Income, Oakville, 2021



Source: Statistics Canada Custom Tabulation

Table 4: Household Types by Household Income, Oakville, 2021

	Low Income	Moderate Income	High Income	Total	% of All Households
Couple Without Children	4,310	6,020	5,240	15,570	21.2%
Couple With Children	4,155	8,345	18,270	30,770	41.8%
Lone-Parent Family	3,040	2,275	1,125	6,440	8.8%
One-Census-Family + Persons	285	735	870	1,890	2.6%
Multiple Census Family Households	15	95	335	445	0.6%
Multiple Generational Family	280	915	2140	3,335	4.5%
One-Person	9,355	3,010	1,065	13,430	18.3%
Two- or More-Person Non-Family	760	605	315	1,680	2.3%

Source: Statistics Canada Custom Tabulation

Key Takeaways

- Oakville had a **high proportion of couples-with-children households** (41.7%) in 2021.
- Owner households** were more likely to be **couples with children** (45.7%), while **renter households** had higher rates of **one-person households** (31.1%).
- Small households, particularly **one-person households**, were more likely to be renter households and had the **highest proportion considered low-income** (69.7%) in Oakville in 2021.

Household Mobility

In 2021, 28,180 households (38.3%) in Oakville had moved within the last five years. This was above the proportion of households that had moved within the last five years in Halton Region (36.7%) and Ontario (36.4%). Among households that had moved within the last five years, 14,220 households in Oakville were internal migrants (19.3%). This was below the Region-wide proportion (20.3%), but well above the Province-wide rate (16.4%). During this period, 5,190 households in Oakville had moved within the last five years and were considered external migrants (7.1%). This was considerably above the proportion in both Halton Region (4.5%) and Ontario (4.0%) in 2021.

Between 2016 and 2021, external migrant households increased (+1,955 households, +60.4%) at the fastest rate among households that had moved in the last five years. However, internal migrant households experienced the greatest increase (+3,940 households, +38.3%) in the town over this period.



Internal migrant refers to migrants who lived in Canada 5 years ago. They may have moved to a different city, town, township, village, etc.

External migrant refers to migrants who did not live in Canada 5 years ago.

Household Mobility by Tenure

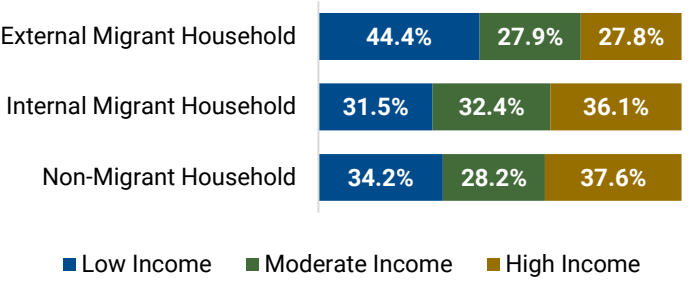
When assessing household mobility by tenure, there was a higher proportion of renter households that had moved within the last five years (45.4%) compared to owner households (20.9%) in Oakville in 2021. Among renter households that had moved within the last five years during this period, there was a higher proportion of internal migrants (28.4%) compared to external migrants (17.1%). This was consistent with owner-household trends during this period. In 2021, 16.7% of owner households were internal migrants who had moved within the last five years, while 4.1% were external migrants who had moved within the last five years.

Renter households that had moved within the last five years and were external migrants experienced the fastest increase (+110.8%) in Oakville between 2016 and 2021, more than four times the rate of owner households (+24.9%) of this cohort over this period.

Household Mobility by Income

Figure 17 highlights that households who had moved within the past five years were more likely to be low-income. Among these households, external migrants that had moved in the last five years had the highest proportion of low-income households (44.4%), well above the proportion of households that had not migrated in the last five years (34.2%) and for all households in Oakville (30.2%).

Figure 17: Proportion of Households by Mobility and Income Status, Oakville, 2021



Source: Statistics Canada Custom Tabulation

Key Takeaways

- Oakville had a **high proportion of households** that had **moved within the five years preceding 2021** (38.3%).
- Renter households** were **more likely to have moved** (45.4%) and had a higher proportion of internal migrants (28.4%) and external migrants (17.1%) than owner households (16.7% and 4.1%, respectively).
- Households that had moved** within the last **five years** were **more likely to be low-income**, with external migrants facing the highest incidence of low-income households (44.4%) in 2021.

Age of Household Maintainer

The Town of Oakville had a relatively high proportion of young household maintainers in 2021. During this period, 1.0% of household maintainers in Oakville were aged 15 to 24 years, above the Halton Region rate (0.7%).

The town had 49.0% of all household maintainers aged 15 to 24 years in the Region, despite Oakville accounting for just 35.3% of households in the Region during this time. During this period, Oakville was the only local municipality in Halton Region with a full college campus, which may contribute to higher rates of young household maintainers.

In 2021, 25.3% of primary household maintainers in Oakville were aged 65 years and older. This was consistent with Halton-wide trends (25.6%), but below the Ontario rate (28.1%).

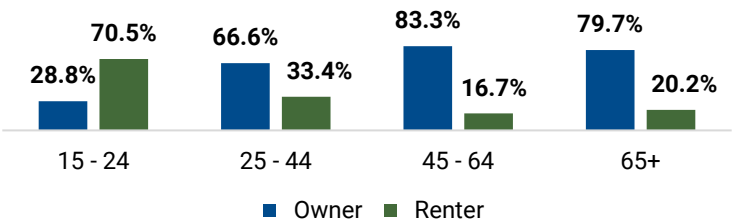
However, between 2016 and 2021, household maintainers aged 65 and older experienced the greatest increase (+3,095 households, +20.0%). This growth far exceeded the growth in household maintainers aged 65 years and older in Halton Region (+16.4%) and province-wide (+17.9%).

Age of Household Maintainer by Tenure

The majority of owner households in Oakville were maintained by those aged 45 to 64 years (29,215 households, 51.2%) in 2021, followed by those aged 65 years and older (14,840 households, 26.0%). During this period, households maintained by those aged 15 to 24 years were more likely to be renter households (3.0%) than owner households (0.4%). Among these households, maintainers aged 20 to 24 years accounted for 75.0% of owner households and 89.8% of renter households.

As household maintainers aged, there was an increase in owner households and a decline in renter households. Among household maintainers aged 15 to 24 years, 70.5% were rentership households and 29.3% were ownership households in 2021. However, for household maintainers aged 65 years and older, just 20.2% were renter households, while 79.8% were owner households.

Figure 18: Proportion of Renter versus Owner Households by Age of Maintainer, Oakville, 2021

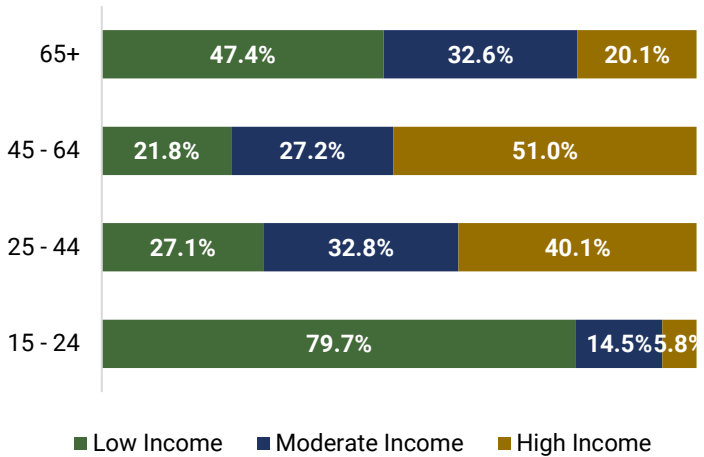


Source: Statistics Canada Custom Tabulation

Age of Household Maintainer by Income

In 2021, household maintainers aged 15 to 24 years had the highest proportion of those considered to be low-income (550 households, 79.7%). Figure 19 illustrates that the proportion of low-income household maintainers generally declined as the age of household maintainer increased. This trend persisted until household maintainers aged 65 years and older, who faced the second highest incidence of low-income households (47.4%).

Figure 19: Household Maintainers by Age Cohort and Household Income, Oakville, 2021



Source: Statistics Canada Custom Tabulation

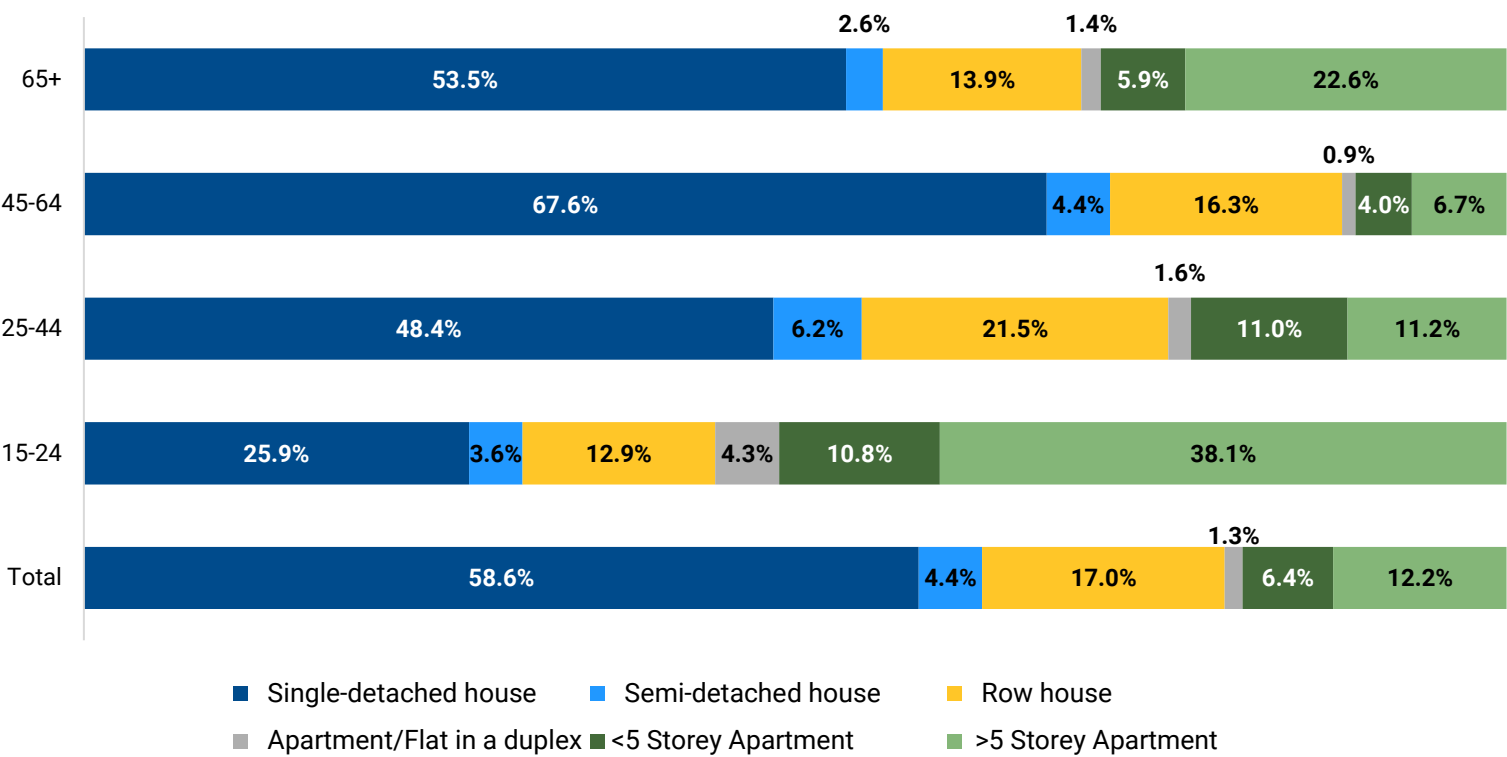
Age of Household Maintainer by Dwelling Type

In 2021, 67.6% of household maintainers aged 45 to 64 years lived in single-detached dwellings, the highest proportion among all age cohorts in Oakville. Household maintainers aged 65 years and older had the second-highest proportion living in single-detached dwellings (53.5%) at this time, followed by household maintainers aged 25 to 44 years (48.4%).

Household maintainers aged 15 to 24 years had the lowest proportion living in single-detached dwellings (25.9%) in 2021. However, household maintainers of this age cohort had the highest proportion living in apartments with five- or more-storeys (38.1%). Households maintained by those aged 65 years and older had the second-highest proportion living in apartments with five- or more-storeys (22.6%) in 2021.

Despite young household maintainers being more likely to reside in dense dwellings than the ground-oriented housing stock, household maintainers aged 15 to 24 years accounted for just 1.6% of all households in apartments with five- or more-storeys. In 2021, household maintainers of this age cohort made up just 0.9% of all Oakville households living in single-detached dwellings. During this period, 55.0% of all single-detached dwellings in Oakville were maintained by individuals aged 45 to 64 years.

Figure 20: Age of Household Maintainer by Dwelling Type, Oakville, 2021



Source: Statistics Canada Custom Tabulation

Table 5: Age of Household Maintainer by Dwelling Type, Oakville, 2021

	Single-detached house	Semi-detached house	Row house	Apartment/ Flat in a duplex	Apartment <5 storeys	Apartment >5 storeys	All Households	% of All Households
15 - 24	695	180	25	90	30	75	265	0.9%
25 - 44	19,170	9,285	1,190	4,130	305	2,105	2,145	26.1%
45 - 64	35,090	23,720	1,560	5,720	330	1,390	2,335	47.7%
65+	18,615	9,955	480	2,595	255	1,100	4,200	25.3%
Total	73,555	43,135	3,265	12,535	925	4,680	8,960	100.0%

Source: Statistics Canada Custom Tabulation

Key Takeaways

- Oakville had a **slightly higher proportion of household maintainers aged 15 to 24 years** (1.0%) than region-wide trends (0.7%), while household maintainers **aged 65+ experienced the fastest growth** (+20.0%) in Oakville between 2016 and 2021.
- In 2021, household maintainers aged **15 to 24 years** had the **highest proportion considered low-income** (79.7%), followed by household maintainers aged **65 years and older** (47.4%).
- Household maintainers aged **45 to 64 years** occupied **single-detached dwellings** at the **highest rate** (67.6%) and will be **entering retirement age** within the next 10 years requiring **additional housing considerations**.
- Household maintainers aged **65 years and older** had the second-highest proportion in **single-detached dwellings** (53.5%) and **apartments with 5+ storeys** (22.6%).

Immigrant Status of Household Maintainer

There were 36,705 households (49.9%) in Oakville with a primary maintainer with immigrant status in 2021. During this period, there were 4,355 households (5.9%) led by a recent immigrant, and 1,490 households (2.0%) led by non-permanent residents. Among all households in Oakville in 2021, 35,365 households (48.1%) were led by primary household maintainers who did not have immigrant status.

In recent years, there has been an increase in households maintained by individuals with immigrant status in Oakville. Households maintained by non-permanent residents have grown (+106.9%) at the fastest rate between 2016 and 2021, followed by recent immigrants (+70.5%), and households maintained by those with immigrant status (+23.3%). During this period, households maintained by non-immigrants declined (-1.1%).

Immigrant Status by Tenure

In 2021, renter households had a higher proportion of households maintained by recent immigrants (11.4%) and non-permanent residents (7.3%) than owner households (4.3% and 0.5%, respectively). However, owner households had a higher rate of households maintained by those with immigrant status (51.1%) compared to renter households (45.7%).

Between 2016 and 2021, renter households experienced an increase in households maintained by individuals of all immigration statuses. Renter households maintained by non-permanent residents grew (+135.0%) at the fastest rate, followed by renter households maintained by recent immigrants (+107.1%). Over this period, owner households maintained by both non-permanent residents and recent immigrants increased (+31.0% and +50.2%, respectively) below the rate of renter households from these cohorts, but well above the overall rate of owner household growth (+5.4%) in Oakville over this period.

Immigrant Status by Income

Households maintained by those with immigrant status (33.3%) had a slightly higher proportion considered low income than the Oakville average (30.2%) in 2021. The incidence of low-income households increased among households maintained by recent immigrant households (38.2%) and was the highest among households maintained by non-permanent residents (48.3%). Immigrant (35.9%), recent immigrant (31.1%) and non-permanent resident (23.5%) households had lower rates of high-income households than the Oakville average (39.9%) during this period.

Despite recent trends, between 2016 and 2021 high-income recent immigrant households saw the fastest rate of growth (+860 households, +173.7%) in Oakville, while low-income recent immigrant households increased at among the lowest rate (+230 households, +16.1%) in the Town over this period.



Key Takeaways

- Oakville had a **high proportion of households maintained** by individuals with **immigrant status** (49.9%).
- The **increase in households** maintained by those with **immigrant status** (+23.3%), **recent immigrants** (+70.5%), and **non-permanent residents** (+106.9%) **outpaced overall household growth** (+11.0%) in Oakville.

Race and Indigenous Status of Household Maintainer

In 2021, 35.6% of household maintainers (26,150 households) in Oakville identified as being members of a racialized group. Among these household maintainers, 2,130 households (8.1%) identified as Black, and 470 households (1.8%) identified as Indigenous. During this period, Black household maintainers made up 2.9% of all household maintainers in Oakville, and Indigenous household maintainers represented 0.6% of households in the Town.

Table 6: Race and Indigenous Status of Household Maintainer by Household Income, Oakville, 2021

Demographic Characteristic	Low Income	Moderate Income	High Income
All Households	30.2%	29.9%	39.9%
Maintainer is a member of a racialized group	31.3%	30.5%	38.1%
Maintainer is Black	36.8%	33.3%	30.0%
Maintainer identifies as Indigenous	37.2%	27.7%	35.1%

Source: Statistics Canada Custom Tabulation

Race and Indigenous Status of Household Maintainer by Tenure

Black household maintainers (44.8%) and Indigenous household maintainers (44.7%) had a higher proportion of renter households in 2021 than the Oakville average (22.5%).

Among households maintained by individuals who identified as part of a racialized group, there was a slightly higher proportion of renter households (23.4%) when compared to the Oakville average (22.5%).

Race and Indigenous Status of Household Maintainer by Income

Table 6 illustrates the rates of low, moderate, and high-income households among household maintainers who identified as Black, Indigenous, or a member of a racialized group in Oakville in 2021.

Between 2016 and 2021, high-income household maintainers identifying as members of racialized groups increased by 75.4%, well above the rate of moderate- (+62.8%) and low-income (+39.1%) household maintainers identifying as members of a racialized group.

Low-income Indigenous household maintainers declined (-2.8%) in Oakville between 2016 and 2021, despite an overall increase in Indigenous household maintainers (+8.0%) over this period. This differed from Halton-wide trends, where low-income Indigenous-led households increased by 14.1% between 2016 and 2021.

Key Takeaways

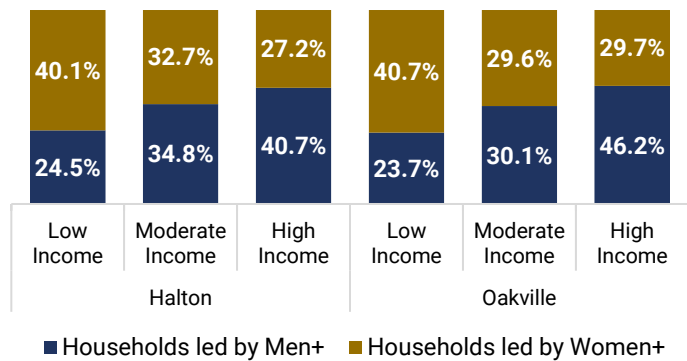
- Households maintained by individuals who identified as **Black** (44.8%) and **Indigenous** (44.7%) were **more likely to be renter households**.
- Households maintained by individuals who identified as members of racialized groups experienced an **increase in the proportion of those considered high-income** (+75.4%).

Gender of Household Maintainer

The Town of Oakville had 45,510 households (61.9%) maintained by men+ and 28,045 households (38.1%) maintained by women+ in 2021¹. This was roughly consistent with Halton-wide trends (60.4% and 39.6%, respectively).

Between 2016 and 2021, women+ led households increased by 21.1% (+4,895 households), well above the rate of growth in households led by men+ (+2,395 households, +5.6%)

Figure 21: Household Income by Gender of Maintainer, Halton Region and Oakville, 2021



Source: Statistics Canada Custom Tabulation

1 For more information on how gender is defined in the census, refer to the [Glossary](#).

Gender of Household Maintainer by Tenure

In 2021, 80.4% of households maintained by men+ were owner households, well above the proportion of women+ led households (72.8%). Households maintained by women+ (27.2%) were more likely to be renter households when compared to households maintained by men+ (19.6%). This was roughly consistent with Halton-wide trends during this period, as the proportion of owner households maintained by men+ (81.5%) was above that of women+ led households (73.6%) at a similar rate.

Between 2016 and 2021, owner households maintained by men+ experienced a slight decline (-265 households, -0.7%), while owner households maintained by women+ increased (+3,165 households, +18.3%). During this period, renter households maintained by men+ increased (+2,665 households, +42.7%) at a faster rate than renter households maintained by women+ (+1,720 households, +29.2%).

Gender of Household Maintainer by Income

The proportion of high-income households maintained by men+ (46.2%) was above the proportion across all high-income households in Oakville (39.9%) in 2021, and substantially higher than the proportion of high-income households maintained by women+ (29.7%). During this period, women+ led households (40.7%) had a higher proportion of households considered low-income compared to the average across all households in Oakville (30.2%), while households maintained by men+ (23.7%) had a lower incidence of households considered low-income (Figure 21).

Despite these trends, high-income women+ led households experienced the fastest growth (+1,960 households, +30.7%) between 2016 and 2021, followed by moderate-income women+ led households (+1,345 households, +19.4%). Women+ led households of these income bands grew at faster than average rates (+11.2% and +10.2%, respectively).

Key Takeaways

- **The majority of primary household maintainers in Oakville were men+** (61.9%) in 2021, but women+-led households experienced greater and faster growth (+4,895 households, +21.1%) from 2016 than men+-led households (+2,395 households, +5.6%).
- **Households maintained by men+ were more likely to be high-income** (46.2%) than households maintained by women+ (29.7%).

Household Maintainer with an Activity Limitation

As part of the census, households indicate whether any members have difficulty doing certain activities as a result of physical, mental, or other health-related conditions or problems, which are referred to as activity limitations. It should be noted that this information, while intended to be used to identify people who are likely to have a disability for a follow-up survey, does not itself provide an estimate of disability in Canada.

In 2021, 9.6% of households in Oakville had any member with at least one activity limitation, below the proportion in both Halton Region (10.6%) and Ontario (11.9%). Table 7 illustrates that Oakville had lower rates of households with any members with activity limitations among each census category compared to Halton Region during this period.

Activity Limitation by Tenure

Renter households had a slightly higher rate of households with any member with activity limitations (10.4%) than owner households (9.3%) in Oakville in 2021. During this period, there was the highest rate of renter households with any member with emotional, psychological, or mental health conditions (6.5%). While this was below the rates for Halton (7.1%) and Ontario (8.1%) renter households, it was well above the rate for owner households with any member with emotional, psychological, and mental health conditions in Oakville (4.2%) at this time.

The proportion of households with any member with an activity limitation in Oakville increased (+7,290 households, +11.0%) between 2016 and 2021, above the rate of increase in Halton Region (+15,625 households, +8.1%). This growth was largely driven by renter households (+4,390 households, +36.2%), well above the increase experienced in owner households (+2,900 households, +5.4%).

Table 7: Households with a Member with Activity Limitations, Halton Region and Oakville, 2021

Activity Limitation	Halton	Oakville
<i>Any member with at least one activity limitation</i>	10.6%	9.6%
<i>Any member with difficulty seeing</i>	2.2%	2.1%
<i>Any member with difficulty hearing</i>	2.4%	2.2%
<i>Any member of the household with difficulty walking, using stairs, using their hands/fingers & other physical activities</i>	4.2%	3.6%
<i>Any member of the household with difficulty learning, remembering or concentrating</i>	3.8%	3.3%
<i>Any member of the household with emotional, psychological or mental health conditions</i>	5.4%	4.7%
<i>Any member of the household with other health problems or long-term conditions</i>	3.6%	3.3%

Source: Statistics Canada Custom Tabulation

Activity Limitation by Income

Among households with any member with at least one activity limitation in Oakville, 28.9% were considered low-income in 2021. This was slightly below the rate of all households (30.2%) considered low-income in the town during this period.

Households with any member with difficulty walking, using stairs, using their hands/fingers, or doing other physical activities (40.8%) had the highest incidence of low-income households during this period, followed by households with any member with difficulty hearing (37.6%).

Between 2016 and 2021, low-income households with any member with activity limitations in Oakville declined (-1,400 households, -40.8%), while high-income households with any member with activity limitations increased (+320 households, +13.1%). This was consistent with Halton-wide trends.

Key Takeaways

- In 2021, Oakville had **slightly lower rates of households with any member with an activity limitation** (9.6%) compared to Halton-wide trends (10.6%).
- Households with **any member with difficulty walking** and participating in other physical activities had the **highest incidence of low-income households** (40.8%) among all households with any member with at least one activity limitation.

Homelessness Trends

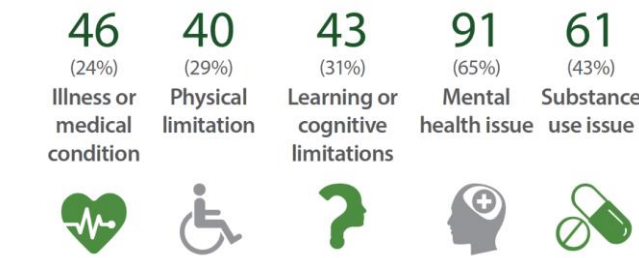
As the Service Manager, Halton Region is responsible for coordinating supports for populations experiencing or at risk of homelessness across the Region. In 2023, 346 individuals were identified on the Halton Region By-Name List as experiencing homelessness for the first time, an 8.5% increase from the 319 individuals in 2022. During this period, 117 individuals in the Region returned to homelessness. There ranged from 18 to 41 youth aged from 16 to 24 years with active status on the By-Name List maintained by the Region.

The Region participated in a nation-wide Point-in-Time (PiT) Count in 2021 to better understand the experiences of individuals and families experiencing homelessness in the Region. On the night of the count, 293 individuals or heads of households were identified as experiencing homelessness. Among these respondents, 130 (44%) individuals were staying in transitional housing, 76 (26%) individuals were in shelters, 53 (18%) individuals were couch surfing, 28 (10%) individuals were in hospitals or corrections, and 6 (2%) of individuals were in public or undisclosed locations. Assessed by gender, 49% of those experiencing homelessness in Halton Region were female, 48% were male, and 3% of respondents did not identify as cis-gender.

The most common age cohort for populations experiencing homelessness during the PiT Count were those aged 25 years and under (32%), followed by those aged 50 to 64 years (21%). The top health issues among those experiencing homelessness were mental health issues (65%), followed by substance use issues (43%), and learning or cognitive limitations (31%).

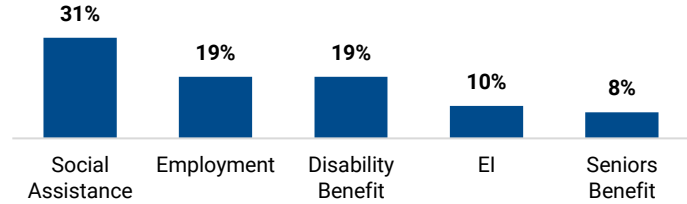
At the time of the count, 42% of those experiencing homelessness identified as racialized. This was well above the proportion of those who identified as a member of a racialized group in Halton Region (35.5%) but was consistent with the proportion in Oakville (42.5%) in 2021. Additionally, 8% of those experiencing homelessness in Halton Region identified as members of the LGBTQ2S+ community. Among those experiencing homelessness in 2021, 9% had arrived in Canada within the last five years. This was above the proportion in both Halton Region (5.3%) and Oakville (7.3%) at this time.

Figure 22: Health Issues Faced by Populations Experiencing Homelessness, Halton Region, 2021



Source: Halton Region Point in Time Count

Figure 23: Top 5 Sources of Income for Populations Experiencing Homelessness, Halton Region, 2021



Source: Halton Region Point in Time Count

Key Takeaways

- Halton Region identified 346 individuals who experienced homelessness across the region in 2023.
- Individuals experiencing homelessness were more likely to face health issues compared to overall rates of households with members with activity limitations in Oakville (9.6%) and Halton Region (10.6%).

Labour Force Characteristics

As of 2021, Oakville had 113,195 people in its labour force, resulting in a 65.2% participation rate. Oakville had a slightly lower participation rate than Halton (66.9%) but a higher rate than Ontario (62.8%). Within the Town's labour force, 99,950 were employed and 13,245 were unemployed, resulting in an 11.7% unemployment rate. This was a slightly high unemployment rate compared to Halton (11.1%) but lower than Ontario (12.2%).

While the participation rate in Oakville decreased from 2016 (68.2%) to 2021 (65.2%) and the rate of unemployment increased (6.9% in 2016 to 11.7% in 2021), these trends were similar in Halton and Ontario and may have been impacted by the economic effects of the COVID-19 pandemic. According to data from Environics Analytics (via Invest Oakville), as of 2024, the participation rate in Oakville was estimated 64.9%, similar to the rate seen in 2021, however the estimated unemployment rate (8.9%) was lower than 2021.

Similarly, according to three-month moving average data from the Labour Force Survey, the participation and unemployment rates across the Toronto economic region (which includes Oakville) were 66.1% and 7.8% respectively as of December 2024. In contrast, as of May 2021 (when the 2021 Census was conducted), the the participation rate was 62.1% and the unemployment rate was 12.3%.

Overall, this indicates that between 2021 and 2024 the unemployment rate decreased in Oakville while the participation rate stayed consistent. This suggests that workers in Oakville who had exited the labour force as of 2021, including in response to the COVID-19 pandemic, may not have returned to the workforce since then, resulting in a stable participation rate since 2021. The aging population in Oakville may also contribute to this lower participation rate relative to 2016. However, for those in the labour force, employment opportunity has since improved. The availability of employment opportunities will thus continue to drive demand for housing in Oakville.

Key Takeaways

- **Oakville's participation rate (65.2%) and unemployment rate (11.1%) in 2021 was comparable to Halton, but showed slightly more participation and less unemployment compared to Ontario (62.8% and 12.2%, respectively).**
- While labour force participation and employment did decrease between 2016 and 2021, this was in line with provincial trends and was impacted by the economic effects of the COVID-19 pandemic. **Since 2021, it appears the participation rate has stayed consistent while the unemployment rate has decreased in Oakville.**

Job Permanency

An important characteristic of local workforces is their level of permanence. The ability to find stable, long-term work impacts people's willingness to move to or remain in Oakville, as well as residents' ability to afford housing. Further, seasonal work arrangements which bring workers in from another area for a temporary duration can place temporary pressure on housing markets and may require more flexible housing arrangements.

As of 2021 the majority (78.4%) of Oakville's labour force were employees. This included 65.4% who had a permanent position and 13.0% who had a temporary position (made up of 4.0% with fixed term positions and 9.0% with casual, seasonal or short-term positions). The proportion of temporary employees in Oakville (13.0%) was on par with that of Ontario (12.7%), but slightly higher than that of Halton (11.7%). As such, Oakville appears to have an average amount of temporary or seasonal workers compared to Ontario.

Employment by Industry

A large majority of Oakville's Labour Market is in two sectors, sales and service occupations (25%) and Business, finance and administration occupations (22%). These categories alone make up almost half of the total jobs in Oakville and are typically office type positions (OMFRA Lightcast, February 2025). As of 2021, the top industries in Oakville included professional, scientific, and technical services (15.0%), finance and insurance (10.4%), retail trade (10.3%), health care and social assistance (9.4%), and educational services (9.4%).

A low proportion of the workforce in Oakville works within industries that frequently feature precarious, temporary, or seasonal work, including Agriculture, Forestry, Fishing and Hunting (0.3%) and Mining and Resource Extraction (0.4%), below the average across Ontario (1.4% and 0.5%, respectively).

While tourism-based sectors make up a larger proportion of Oakville's workforce, including 4.4% in accommodation or food services, this proportion is slightly lower than that of Ontario (5.3%) and these jobs tend to be more in the food and beverage industry and more permanent in nature. Similarly, only 1.8% of Oakville's workforce is in Arts, Entertainment, and Recreation, another sector that tends to rely in part on tourism, and this is even with that of Ontario (1.8%).

Key Takeaways

- **The proportion of temporary workers in Oakville (13.0%) is comparable to that of Ontario (12.7%)** however higher than that of Halton (11.7%).
- **Nearly half of Oakville's labour market was in sales and service occupations (25%) or business, finance and administration occupations (25%)** as of February 2025.
- **A relatively low proportion of Oakville's workforce is in industries that often feature precarious, temporary or seasonal work.**

Commute Patterns

As of 2021, the majority of Oakville's labour force worked from home (44.9%) or within Oakville (21.7%). An additional 19.9% worked outside of Halton, and 4.9% worked elsewhere in Halton. The remaining labour force had no fixed work address (7.8%) or worked outside of Ontario (0.1%) or Canada (0.8%).

Between 2016 and 2021, the proportion of the labour force working outside of Halton decreased dramatically from 44.1% to 19.9%, while the proportion working from home increased from 9.0% to 44.9%. As a result, 26,075 fewer Oakville residents commute out of town for work every day as of 2021. This change was likely impacted in particular by shifts in working patterns brought on by the COVID-19 pandemic. During the pandemic, office vacancy rates increased presumably because of the work from home policies introduced. Specifically, Oakville has seen higher vacancy rates in class A buildings than the overall vacancy rate (2022 Q2, CBRE). Considering roughly 40% of Oakville's labour market is in business, finance, sales and administration occupations, it would suggest that a considerable amount of Oakville's workforce would be able to work from home. As of 2023, 20.8% of businesses in Oakville had work-from-home arrangements as per the Region's Employment Survey.

While data on the number of workers commuting into Oakville for work is not available, it is worth noting that while Oakville made up 35.1% of employed persons across Halton as of 2021, it hosted 38% of businesses and 39.3% of jobs in Halton according to the Region's 2020 Employment Survey (data is unavailable for 2021). This suggests that workers are commuting into Oakville for work. While not all residents choose to live in the same municipality they work in, affordability challenges can prevent residents from living close to work, a concern that was identified during engagements.

Of the residents in Oakville who commuted to a location away from home but within Canada in 2021, the majority did so by way of private vehicle (car, truck, or van), either as a driver (78.0%) or passenger (7.2%). Following this, the most common form of commute was by public transit (7.1%), walking (3.7%), an alternative method (3.5%) or cycling (0.5%). Between 2016 and 2021, the proportion of commuters using public transit dropped by over half from 16.8% to 7.1% while the proportion using a private vehicle increased from 78.2% to 85.2%. While this may signal declining use of public transit, these findings are likely impacted by the COVID-19 pandemic, as social distancing preferences during 2021 may have contributed to an overall decrease in transit ridership.

Key Takeaways

- **Nearly half of Oakville's labour force worked from home in 2021** (44.9%) and an additional 21.7% worked within Oakville. **Between 2016 and 2021, the number of residents commuting outside of Oakville decreased by 26,075.** This pattern, alongside significant office vacancies was understood to be driven in large part by the COVID-19 pandemic.
- Oakville hosts a larger share of the jobs across Halton (39.3%) than it does workers (35.1%), suggesting **workers are commuting into Oakville from elsewhere.**
- **The majority of residents in Oakville who commute did so by private vehicle** (85.2%) in 2021, however this trend may have been impacted by social distancing preferences associated with the COVID-19 pandemic.

Connections to Housing and Population

As identified in the Town’s Growth Analysis Study, completed by Watson & Associates Economists Ltd. in 2024, Oakville’s location within the Greater Toronto Hamilton Area (GTHA), which hosts a robust economy and diverse mix of export-based employment sectors has contributed to fast population growth that is anticipated to continue. At the same time, the study acknowledges that the GTHA is experiencing increased outward growth pressure to other sub-regions in Ontario, particularly the outer ring of the Greater Golden Horseshoe, Southwestern Ontario, and Eastern Ontario. This pressure has been driven in part by economic conditions, including a gradual strengthening of regional economic conditions elsewhere in Ontario and changes in the nature of work, including increased options for remote work, as well as other factors including housing affordability in the GTHA and evolving lifestyle preferences.



Key Takeaways

- While Oakville’s location in the Greater Toronto Hamilton Area attracts population growth due to a robust economy and mix of employment sectors, **growing affordability challenges among other economic shifts across Ontario are contributing to outward growth pressures.**

Population Trends

The population of Oakville is growing.

- The pace of population growth in Oakville (+10.3%) between 2016 and 2021 exceeded that of Halton (+8.8%) and Ontario (+5.8%)
- Oakville is projected to grow to a population of 387,800 by 2051.

The population of Oakville was younger, on average, but showed signs of aging.

- The population of Oakville in 2021 was younger on average (40.2) compared to Ontario (41.8)
- Those aged 35 – 44 years and those under 19 years accounted for 95% of net migration to Oakville between 2016 and 2021.
- However, the town showed signs of aging, as residents aged 65 years and over experienced the fastest growth (+19.3%) over the prior five years.

Oakville had a large population of immigrants, recent immigrants, and non-permanent residents, who may require additional considerations for housing that is suitable, affordable, and culturally appropriate.

- Immigrant populations made up a significant portion of Oakville's population (41.2%) in 2021 and accounted for much of the growth in population (+26.9%) in recent years.
- Oakville had the highest proportion of recent immigrants (7.3%) across all local municipalities in Halton Region during this period.
- The most common birthplace for immigrant and recent immigrant populations in Oakville at this time was Asia (21.9% and 66.2%, respectively).
- Oakville had a high proportion of non-permanent residents (2.4%) relative to Halton Region (1.5%) in 2021, that was quickly growing (+75.0%) from 2016 levels.

There was a large community of individuals who identified as members of racialized groups or as Indigenous.

- The proportion of racialized residents in Oakville (42.5%) in 2021 was significantly higher than that of Halton (35.5%) and Ontario (34.3%) and this population has grown rapidly (+52.6%) since 2016.
- The population of individuals who identified as Indigenous in Oakville was lower (0.7%) relative to the provincial average (2.9%) and has shown no growth.

Oakville faced a higher incidence of individuals considered low-income, with children aged 0 to 5 years experiencing the highest rates across all age cohorts in 2021.

- The proportion of the population of Oakville considered low-income in 2021 (8.6%) was above that of Halton (6.7%), but below that of Ontario (10.1%).
- Children aged 0 to 5 years in Oakville experienced a particularly high incidence of low-income persons (9.8%) relative to Halton Region (7.4%).
- The proportion of individuals in Oakville considered low-income showed limited improvement in recent years (-2.9%) compared to the region (-10.9%) and province (-25.2%).

Household Trends

The number of households in Oakville was growing (+11.0%) at a slightly faster rate than the population (+10.3%), which may indicate declining household sizes.

- **Oakville experienced a high rate of household growth between 2016 and 2021 (+11.0%)** relative to Halton (+8.1%) and Ontario (6.2%).
- **Oakville is projected to have 141,680 households by 2051.**
- **Average household sizes** in Oakville (2.9 persons) **were large** in 2021, driven by the high proportion of 4+ person households (34.8%).
- However, between 2016 and 2021 **one-person households** experienced the **second-fastest rate of growth** (+14.2%), while **four-or-more person households** grew at the **slowest rate** (+8.4%).

Oakville had a high proportion of owner households, but renter households were growing at a faster rate.

- The proportion of owner households in Oakville (77.5%) was high relative to Ontario (68.4%) in 2021.
- However, **Oakville's renter households grew at a much faster rate** (+36.2%) between 2016 and 2021 **than owner households** (+5.3%).

Owner households tended to be large but were declining in size, while renter households tended to be small but were growing.

- In 2021, the most common **owner household size** in Oakville was **four-or-more persons** (37.6%), while the most common **renter household size was one-person** (31.1%).
- However, since 2016 **one-person owner households** have experienced the **fastest growth** (+9.7%) among owner households, while **four-or-more-person renter households** have **increased** at the fastest rate (+65.0%) among renter households in the town.

Oakville had high average household incomes, driven by the high proportion of owner households and disproportionately high incomes earners in the top income deciles.

- The **average household income in Oakville** (\$182,800) in 2020 was **considerably above** Halton Region (\$156,800), while **owner households** in Oakville earned **more than double renter households** during this period.
- Oakville had **considerably higher household incomes** in the 9th income decile (\$389,812) than Halton Region (\$234,827), in 2024 dollars.
- However, the town had **slightly lower incomes in the 1st (\$42,738) and 2nd (\$69,509) income deciles** compared to Halton Region (\$45,456 and \$70,600, respectively).

Oakville had a high and growing proportion of households maintained by youth, seniors, immigrants, individuals who identified as members of a racialized group, and Indigenous persons. These households were generally more likely to be renters and to be considered low-income.

- Oakville had a **slightly higher proportion of household maintainers aged 15 to 24 years** (1.0%) than region-wide trends (0.7%), while household maintainers **aged 65+ experienced the fastest growth** (+20.0%) across all age cohorts between 2016 and 2021.
- **Nearly 1 in 2** households in Oakville were **maintained** by individuals with **immigrant status** (49.9%) in 2021.
- The **increase in households** maintained by those with **immigrant status** (+23.3%), **recent immigrants** (+70.5%), and **non-permanent residents** (+106.9%) **outpaced overall household growth** (+11.0%) in Oakville.
- Households maintained by individuals who identified as **Black** and **Indigenous** were **more likely to be renter households** (44.8% and 44.7%, respectively).
- **There were fewer households maintained by women+** (38.1%) in Oakville in 2021, and these households were **less likely to be high-income** (29.7%) than households maintained by men+ (46.2%).

Economic Trends

Oakville's participation rate and employment rate is generally on par or slightly above that of Ontario:

- **Oakville's participation rate (65.2%) and unemployment rate (11.1%) in 2021 was comparable to Halton, but showed slightly more participation and less unemployment compared to Ontario (62.8% and 12.2%, respectively).**
- While **labour force participation and employment did decrease between 2016 and 2021**, this was in line with provincial trends and was impacted by the economic effects of the COVID-19 pandemic.
- Since 2021, it appears the participation rate has stayed consistent while the unemployment rate has decreased in Oakville, **suggesting residents have not returned to the labour force since 2021, however employment opportunity has improved.**

The proportion of temporary workers or precarious workers is generally consistent between Oakville and Ontario:

- **The proportion of temporary workers in Oakville (13.0%) in 2021 was comparable to that of Ontario (12.7%) however higher than that of Halton (11.7%).**
- **A relatively low proportion of Oakville's workforce is in industries that often feature precarious, temporary or seasonal work.**

Nearly half of Oakville's labour market is in sales and service occupations (25%) or business, finance and administration occupations (25%). Top industries as of 2021 included:

- professional, scientific, and technical services (15.0%);
- finance and insurance (10.4%);
- retail trade (10.3%);
- health care and social assistance (9.4%); and
- educational services (9.4%).

Oakville has seen a significant shift towards work-from-home arrangements:

- **Nearly half of Oakville's labour force worked from home in 2021 (44.9%) and an additional 21.7% worked within Oakville.**
- **Between 2016 and 2021, the number of residents commuting outside of Oakville decreased by 26,075.** This pattern, alongside significant office vacancies was understood to be driven in large part by the COVID-19 pandemic.
- **The majority of residents in Oakville who commute did so by private vehicle in 2021 (85.2%), however this trend may have been impacted by social distancing preferences associated with the COVID-19 pandemic.**

Oakville appears to attract workers from other municipalities:

- Oakville hosts a larger share of the jobs across Halton (39.3%) than it does workers (35.1%).

Local and regional employment, economic, and housing conditions impact Oakville's population:

- While Oakville's location in the Greater Toronto Hamilton Area attracts population growth due to a robust economy and mix of employment sectors, **growing affordability challenges among other economic shifts across Ontario are contributing to outward growth pressures.**

Housing Supply Profile

Overview

This section is an overview of the housing profile of the Town, highlighting factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates.

Housing supply data is crucial in determining the need for different housing types in the Town of Oakville. Supply data will be compared against demand data to help determine the need for housing in Oakville.

The Data

The housing stock profile for the Town of Oakville is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**;
- **Housing starts and completions**;
- **Non-market** (Supportive, transitional, and emergency) housing stock characteristics; and
- **Market housing supply**, including ownership and rental **prices** and **vacancy rates**.

Key Takeaways

Key trends explored in this section include:

- **Oakville's housing stock is predominantly made up of single-detached and large dwellings**, however **recent development has trended toward denser forms** of development.
- **Oakville has a relatively new housing stock** which likely contributes to a lower proportion of dwelling in need of major repairs relative to Ontario and Halton.
- Between 2014 and 2024, **Oakville issued 14,600 building permits**. Over this period, the town experienced a shift towards denser forms of development.
- **The majority of renter households in Oakville rely on housing that was not built for the purpose of being rented**. This form of housing tends to be more expensive and offer less security of tenure.
- **Oakville had the highest average rent of any municipality in Halton in 2024** and rents are growing rapidly.
- **Vacancy in larger and less expensive rental units is very low**, and vacant units have significantly higher asking rents than occupied units.
- **Home sale prices in Oakville are higher on average than the wider Toronto region**, with this difference increasing in recent years.

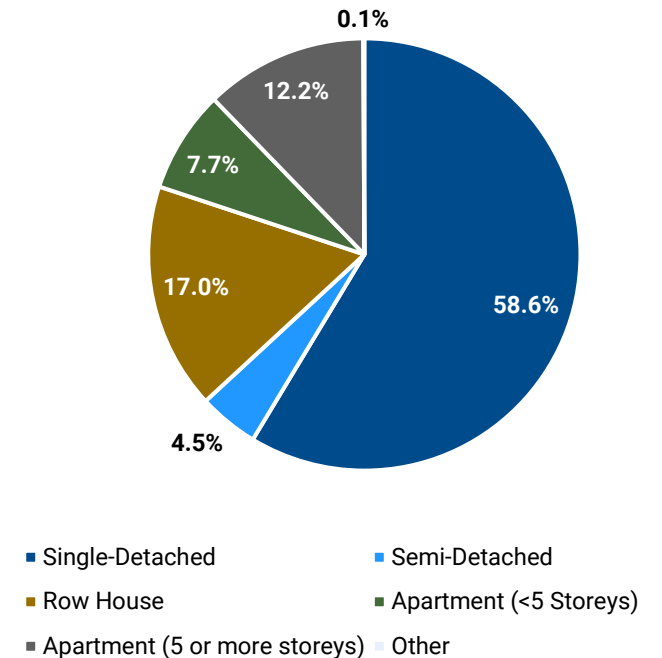
The assessment of the **existing housing stock** and current trends in Oakville can help to inform the current gaps in the local housing continuum. This section is an overview of the housing profile of the community, highlighting factors influencing housing supply and development trends.

Dwelling Types

The housing stock in Oakville was predominantly ground-oriented dwellings in 2021. During this period, the most common housing form in the town was single-detached dwellings (43,130 dwellings, 58.6%). This was followed by row houses (12,470 dwellings, 17.0%), high-rise apartments (8,955 units, 12.2%), low-rise apartments (5,630 units, 7.7%), semi-detached dwellings (3,310 dwellings, 4.5%), and dwellings in other structures (60 dwellings, 0.1%).

Recent trends in the housing stock indicate a shift towards denser dwelling forms. Between 2016 and 2021, low-rise apartments experienced the fastest increase (+37.1%), followed by semi-detached dwellings (+26.6%) and high-rise apartments (+13.6%). Single-detached dwellings experienced the slowest growth (+6.4%) over this period.

Figure 24: Dwelling Types, Oakville, 2021



Source: Statistics Canada Community Profile

Key Takeaways

- The housing stock in Oakville was **predominantly** made up of **single-detached dwellings** (58.6%) in 2021.
- Since 2016, the town has experienced a **shift towards denser dwelling forms**, with apartments in buildings with fewer than five storeys growing at the fastest rate (+37.1%)

Dwelling Type by Tenure

Renter households in Oakville tended to occupy denser housing forms than owner households in 2021. During this period, the most common dwelling type for renter households was high-rise apartments (35.6%), well above the proportion for owner households (5.4%). Additionally, renter households occupied low-rise apartments (17.3%) and row houses (20.6%) at higher rates than owner households (4.8% and 16.0%, respectively). However, owner households (69.2%) occupied single-detached dwellings at substantially higher rates than renter households (22.1%). In 2021, owner households made up 91.5% of all households living in single-detached dwellings in Oakville.

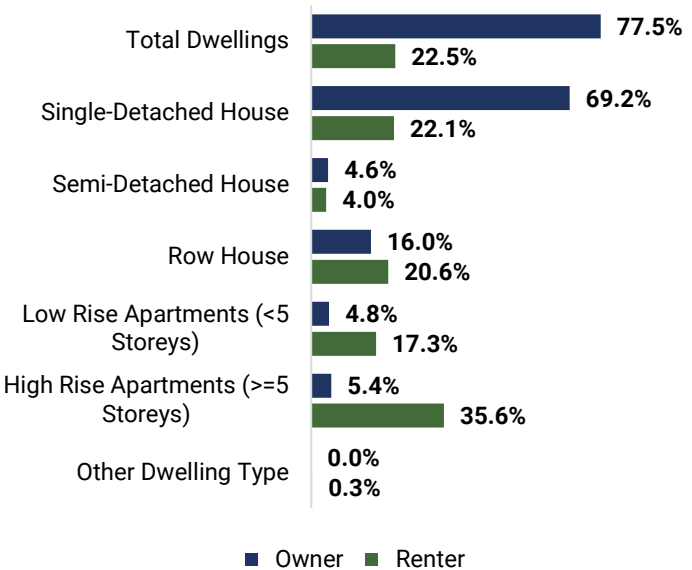
In recent years, renter households have shifted towards lower-density housing forms while the rate of owner households occupying high-density dwellings has increased. Between 2016 and 2021, renter households occupying semi-detached dwellings increased at the fastest rate (+345 households, +107.8%), followed by renter households in single-detached dwellings (+1,865 households, +103.9%). Among owner households, those living in low-rise apartments experienced the fastest growth (+615 households, +41.8%) over this period, followed by households in high-rise apartments (+505 households, +19.6%).

Dwelling Type by Income

In 2021, 64.6% of households in high-rise apartments and 52.8% of households in low-rise apartments were considered low-income in Oakville, well above the average across all households (30.2%). During this period, households living in single-detached dwellings had the highest proportion of households considered high-income (52.9%) in the town. Households living in single-detached dwellings accounted for 77.7% of all high-income households in Oakville in 2021.

Between 2016 and 2021, high-income households living in low-rise apartments experienced the fastest growth (+345 households, +79.3%) in Oakville. High-income households living in single-detached dwellings grew the most (+1,320 households, +6.1%) over this period, despite growing at less than half the rate of low-income households in single-detached dwellings (+990 households, +12.7%).

Figure 25: Dwelling Type by Tenure, Oakville, 2021



Source: Statistics Canada Custom Tabulation

Key Takeaways

- **Renter households** in Oakville **occupied denser housing** in 2021. During this period, the most common dwelling type for renter households was apartments with greater than five storeys (35.6%), while for owner households it was single-detached dwellings (69.2%).
- **Households in single-detached dwellings** had the **highest proportion** considered **high-income** (52.9%).
- Between 2016 and 2021, there was an increase in **high-income** and **owner households in apartments**, while the fastest increase among renter and low-income households was within ground-oriented dwellings.

Age and Condition of Dwellings

Oakville had a relatively new housing stock in 2021. During this period, 38.3% of dwellings in Oakville were constructed between 2000 and 2021, well above the proportion in Ontario (26.1%) but slightly below the proportion in Halton Region (39.0%). However, when accounting for all dwellings constructed from 1981 to 2021, Oakville (73.0%) had a higher proportion compared to Halton (65.4%) and Ontario (50.8%). Additionally, 11.4% of dwellings in Oakville were constructed between 2017 and 2021, well above the Halton Region (8.9%) and province-wide (6.7%) rates.

The town also had a lower rate of dwellings constructed in 1960 or earlier (8.1%) and between 1961 and 1980 (18.9%) compared to the proportion in Halton Region (10.9% and 23.8%, respectively) and province-wide (22.7% and 26.5%, respectively).

Oakville had a low rate of dwellings in need of major repairs (3.3%) in 2021, below the proportion in Halton Region (3.6%) and province-wide (5.7%). This was likely due to the newer housing stock. However, between 2016 and 2021, the town experienced the fastest increase in dwellings in need of major repairs (+140 dwellings, +6.1%), well above the rate in Halton Region (+190 dwellings, +2.6%). Over this period, the number of dwellings in need of major repairs across the Province declined (-3,790 dwellings, -1.2%).

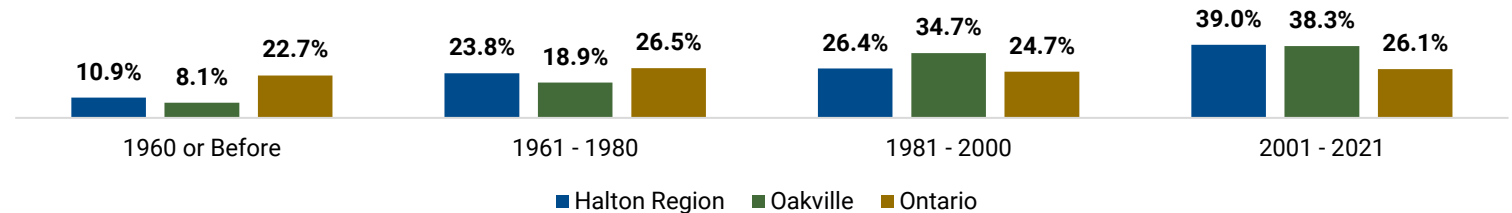
Age and Condition by Tenure

Rental dwellings in Oakville tended to be in poorer condition than ownership dwellings in 2021. During this period, 4.6% of renter households in Oakville reported living in dwellings that required major repairs, well above the rate of owner households (2.9%). This was consistent with the rate of renter households reporting living in dwellings in need of minor repairs (4.6%), which was also well above the rate of owner households (2.9%) over this period.

Age and Condition by Income

Among all households in Oakville, low-income households reported the highest rates of dwellings in need of major repairs (4.0%) in 2021. This was above the proportion of both moderate-income (3.7%) and high-income (2.5%) households who reported living in dwellings in need of major repairs during this period. However, there was a higher proportion of dwellings in need of minor repairs among high-income (21.6%) and moderate-income (20.6%) households compared to low-income households (18.7%) in 2021.

Figure 26: Dwelling by Age of Construction, Oakville, Halton Region, and Ontario, 2021



Source: Statistics Canada Community Profile

Key Takeaways

- **Oakville had a relatively new housing stock**, with 38.3% of dwelling being constructed between 2000 and 2021, more than that of Ontario (26.1%). Halton similarly has newer housing stock, with some variation across time periods.
- This newer stock likely contributed to the **lower proportion of dwellings in need of major repairs in Oakville** (3.3%) and Halton (3.6%) relative to Ontario (5.7%) in 2021.
- The proportion of **dwellings in need of major repairs was higher among renter households** (4.6%) and **low-income households** (4.0%) in Oakville in 2021.

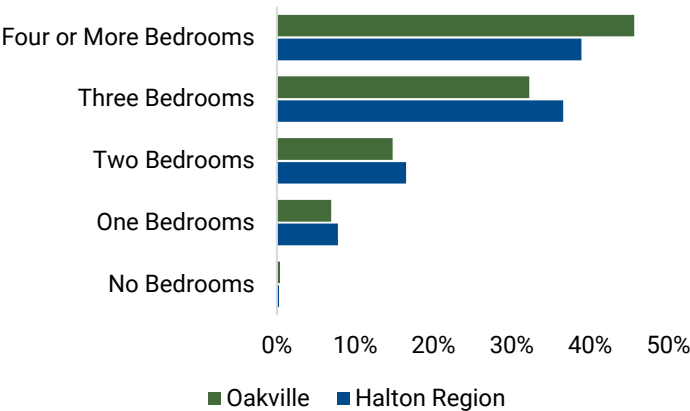
Dwelling Size

In 2021, 77.9% of dwellings in Oakville were considered large and 22.1% of dwellings were considered small. The town had a higher proportion of large dwellings compared to Halton Region (75.4%) and a much higher proportion compared to Ontario (63.1%) during this period.

The over-representation of large dwellings in the housing stock in Oakville was driven by the high proportion of dwellings with four- or more-bedrooms (45.6%), the most common dwelling size in the town in 2021. This was well above the proportion of this dwelling size in Halton Region (38.9%) and Ontario (28.2%) at this time. Oakville had a lower proportion of one-bedroom (6.9%) and two-bedroom (14.8%) dwellings relative to Region-wide trends (7.8% and 16.5%, respectively). During this period, the town had a slightly lower proportion of three-bedroom dwellings (32.2%) relative to Region-wide trends (36.6%).

However, recent trends may indicate a slight shift in the housing stock. While large dwellings experienced the greatest increase (+4,340 dwellings, +8.2%) between 2016 and 2021, small dwellings grew at the fastest rate (+2,945 dwellings, +22.1%) over this period.

Figure 27: Dwellings by Size, Oakville, Halton Region, 2021



Source: Statistics Canada Community Profile



Small dwelling refers to dwellings with one or two bedrooms.

Large dwelling refers to dwellings with three or more bedrooms.

Dwelling Size by Tenure and Income

Owner households had a higher proportion of dwellings with four- or more-bedrooms (54.1%) than renter households (16.5%) in Oakville in 2021. During this period, renter households had a higher proportion of households who lived in two-bedroom (32.6%) and one-bedroom (22.6%) dwellings compared to owner households (9.6% and 2.4%, respectively).

However, between 2016 and 2021, renter households who lived in four- or more-bedroom dwellings experienced the fastest increase (+1,285 households, +89.2%). Among owner households, those living in four- or more-bedroom dwellings experienced the greatest increase (+1,690 households, +5.8%), while those in one-bedroom dwellings experienced the fastest increase (+390 households, +40.4%).

In 2021, four-person households had the highest proportion of high-income households (35.1%) in Oakville, while one-person households had the highest proportion considered low-income (42.1%).

Key Takeaways

- Over three quarters of Oakville’s housing stock was large dwellings (77.9%) in 2021, well above this same proportion in Ontario (63.1%).
- However, recent trends show fast growth in small dwellings (+22.1% between 2016 and 2021).
- Owner households predominantly reside in larger dwellings, with over half living in four-or-more bedroom units (54.15), while over half (55.2%) of renters live in small dwellings.

Existing Housing Stock

Dwelling Suitability

Housing suitability refers to whether a dwelling has enough bedrooms based on the composition of the household. An unsuitable dwelling is one which does not have enough bedrooms based on the National Occupancy Standard¹. As of 2021, 4.0% of households (2,945 households) in Oakville were living in unsuitable dwellings. This proportion was similar to that of Halton (4.2%) but below that of Ontario (6.7%).

Suitability in Oakville has worsened over time. Between 2016 and 2021, the number of households living in unsuitable housing increased by 695 (+30.9%). This rate of increase was slightly below that of Halton (+35.7%) but well beyond that of Ontario (18.7%), which could signal an emerging issue in Oakville.

¹ For more information on how suitability is measured and the National Occupancy Standard, refer to the [Glossary](#).

Suitability by Tenure

A much higher proportion of renter households were facing suitability issues (9.6%) compared to owner households (2.4%) in Oakville in 2021. Further, within renter households, suitability issues were high among three-person (13.7%), four-person (16.8%) and five or more-person (35.5%) households. Among owner households, suitability appeared to be an issue primarily among five-or-more person households (13.1%), whereas less than 2% of households faced affordability issues among four-or-fewer-person owner households.

Of note, while four-or-more person households made up a quarter of renter households (25.2%), four-or-more bedroom dwellings made up only 16.5% of rental dwellings in Oakville in 2021. While many four-or-more person households can meet National Occupancy Standards within smaller units depending on household composition, combined with the findings around rates of suitability issues, this suggests there is an insufficient amount of four-or-more-bedroom rental units.

Suitability issues were highest among moderate-income households (5.3%) compared to low-income (3.3%) and high-income households (3.3%) in Oakville in 2021 however differences were modest.

Key Takeaways

- While the **proportion of households facing suitability issues in Oakville in 2021 (4.0%)** was less than that of Ontario (6.7%), these households **grew rapidly between 2016 and 2021** (+35.7%, 695 households) in Oakville.
- **Suitability issues were more common among renter households (9.6%)** compared to owners (2.4%), **particularly among larger renter households**, including those with three persons (13.7%), four persons (16.8%) or five-or-more-persons (35.5%).
- **Suitability issues among larger renter households may be driven in part by the low proportion of four-or-more-bedroom dwellings** (16.5%) among rented dwellings, despite four-or-more person households making up a quarter (25.2%) of renter households.



For a further analysis of the under-supply of affordable dwellings by unit size, refer to the [HART Comparative Analysis](#).

What is a housing completion? For the purposes of CMHC’s Starts and Completions Survey, a **housing 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.

What is a housing start? In CMHC’s Starts and Completions Survey, a **housing start** is defined as the beginning of construction work on a building. This is 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.

Housing Completions

In 2024, there were 3,472 housing completions in Oakville. Broken down by dwelling type, the most common housing completion during this period was apartments (2,186 units, 63.0%), followed by row houses (734 dwellings, 21.1%), and single-detached dwellings (552 dwellings, 15.9%). Between 2015 and 2024, apartment housing completions in the town increased by 1,856 dwellings (+562.4%), while single-detached housing completions increased by just 173 dwellings (+45.6%). Collectively, these trends indicate a shift towards denser forms of development.

In addition to changing development trends, the town has experienced an overall increase in development. In 2024, there were an additional 1,498 housing completions (+75.9%) from the previous year. Since 2015, housing completions have risen by 252.1% in Oakville.

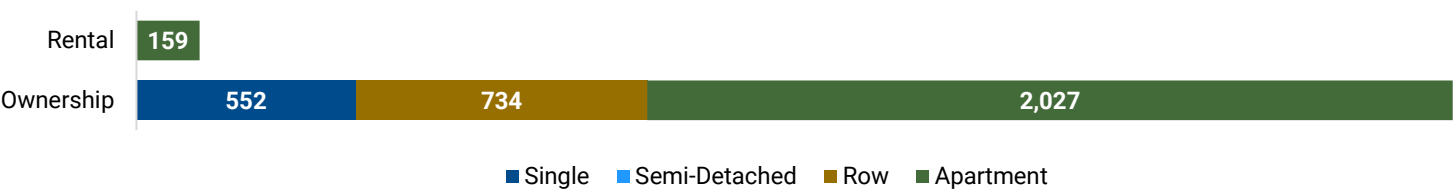
Housing Completions by Tenure

Among the housing completions in Oakville in 2024, 3,313 housing completions were ownership in tenure (95.4%), while the remaining 159 housing completions were rental-based (4.6%). Broken down by dwelling type, apartments were the most common ownership housing completion (2,027 units, 61.2%) during this period, followed by row houses (734 dwellings, 22.2%), and single-detached dwellings (552 dwellings, 16.7%).

Over the last ten years, housing completions have increased substantially. Between 2015 and 2024, the town experienced an increase of 2,327 housing completions (+236.0%). Over this period, ownership apartment completions increased (+514.2%) at the fastest rate. Between 2023 and 2024, ownership housing completions increased by 74.0% (+1,409 completions). This accounted for 60.6% of all housing completions in Oakville between 2015 and 2024.

Rental housing completions between 2023 and 2024 experienced lower absolute growth (+89 completions, +127.1%) than ownership housing, but grew at a faster rate. All 159 rental housing completions during this period were apartment units. Among all 18,438 housing completions in Oakville between 2015 and 2024, just 6.2% were rental housing completions, all of which were apartment units.

Figure 28: Housing Completions by Dwelling Type and Tenure, Oakville, 2024



Source: CMHC Starts and Completions Survey

Housing Starts

Recent trends in housing starts were generally consistent with trends in housing completions in Oakville. In 2024, the town had 3,580 housing starts of which 55.9% were apartments (2,003 units), followed by row houses (1,030 dwellings, 28.8%), single-detached dwellings (533 dwellings, 14.9%), and semi-detached dwellings (14 dwellings, 0.4%).

Housing starts have shifted towards denser development in recent years. While apartments made up 51.0% of housing starts in 2015, that proportion dropped to 14.8% in 2016 and remained low at 23.5% of housing starts in 2017. In 2017, single-detached dwellings made up 37.2% of all housing starts in the Town.

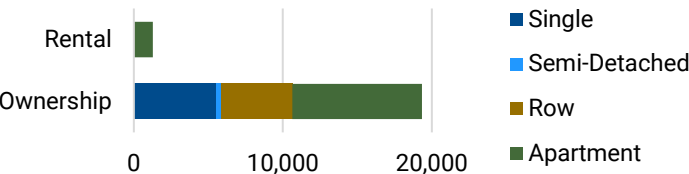
As housing starts have shifted towards denser forms of development, overall housing starts have increased. In 2024, the town experienced an increase of 1,828 housing starts (+104.3%) from the previous year. Between 2015 and 2024, housing starts have increased by 101.3%.

Housing Starts by Tenure

Ownership housing made up 100.0% of housing starts in 2024. Ownership housing has been the predominant tenure of housing construction in the town over the past 10 years, making up 93.8% of all housing starts in Oakville between 2015 and 2024.

The most recent rental housing starts in the town occurred in 2022. During this period, there were 290 housing starts on apartment units representing 15.1% of all 1,934 housing starts in Oakville.

Figure 29: Housing Starts by Dwelling Type and Tenure, Oakville, 2015 - 2024



Source: CMHC Starts and Completions Survey

Figure 30: Housing Starts, Oakville, 2015 - 2024

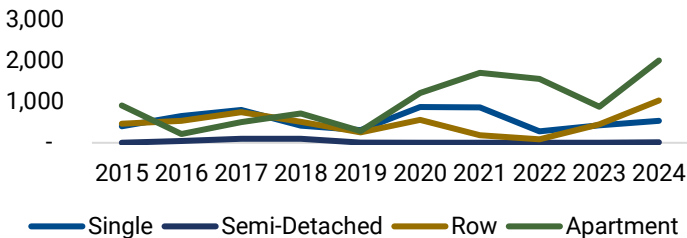


Table 8: Housing Starts, Oakville, 2015 - 2024

Housing Starts	Single	Semi-Detached	Row	Apartment
2015	403	2	466	907
2016	651	46	535	214
2017	798	98	744	505
2018	421	98	515	711
2019	306	4	252	283
2020	871	2	558	1214
2021	863	2	183	1701
2022	279	2	85	1558
2023	426	2	446	878
2024	533	14	1,030	2,003

Source: CMHC Starts and Completions Survey

Key Takeaways

- **Housing starts increased** by 101.3% and **housing completions increased** by 251.2% in Oakville between 2015 and 2024.
- The town has shifted towards **denser forms of development** in 2024, especially apartment units (63.0% of housing completions, 55.9% of housing starts).
- The majority of housing completions (95.4%) and starts (100.0%) were **ownership** housing in 2024.

Building Permits

Between 2014 and 2024, 14,600 units were permitted for construction by the town of Oakville. Over this period, the town issued the greatest number of building permits for condominium apartments (5,186 units, 35.5%), followed by single-detached dwellings (4,416 units, 30.2%), row/townhouses (2,888 units, 19.8%), row condominiums (1,503 units 10.3%), and semi-detached dwellings (143 units, 1.0%). The town issued 464 building permits for accessory dwelling units between 2014 and 2024, accounting for 3.2% of all building permits issued during this period.

The town has shifted towards denser forms of development, illustrated in Table 9. In 2014, single-detached dwellings made up 51.7% of units permitted, while no building permits were issued for apartments. In 2021, however, 72.6% of building permits issued by the town were condominium apartments (1,896 units). While there was an increase of 174 building permits for single-detached dwellings between 2014 and 2021, these accounted for just 18.1% of building permits issued in Oakville in 2021. Development activity in the town has declined from its peak of 2,487 building permits in 2021, having issued 332 building permits (-86.7%) in 2024.

Between 2014 and 2024, Oakville issued 1,676 demolition permits.

Figure 31: Building Permits by Dwelling Type, Oakville, 2014 – 2024

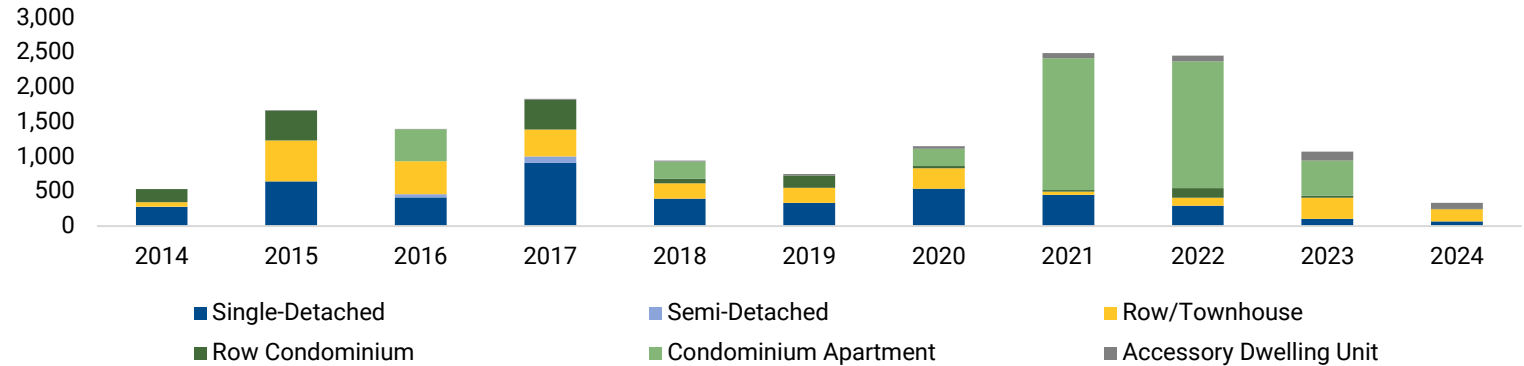


Table 9: Building Permits by Dwelling Type, Oakville, 2014 – 2024

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Single-Detached	275	644	414	909	394	335	535	449	291	102	68
Semi-Detached	4	0	46	90	1	0	2	0	0	0	0
Row/Townhouse	65	588	472	387	219	215	296	48	118	307	173
Rowhouse (Condominium)	188	429	0	428	65	173	30	22	137	24	7
Apartment (Condominium)	0	0	462	0	249	1	249	1,896	1,822	507	0
Accessory Dwelling Unit	0	7	4	16	14	22	36	72	81	128	84
Total	532	1,668	1,398	1,830	942	746	1,148	2,487	2,449	1,068	332

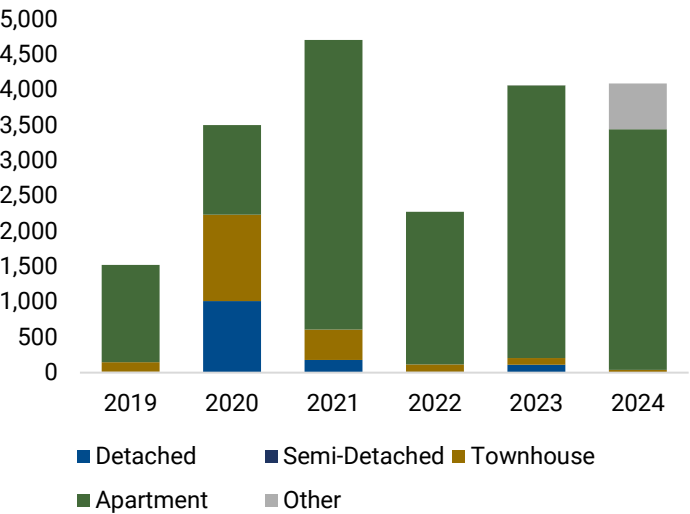
Source: Town of Oakville Internal Data

New Housing Stock

Development Applications

Recent development trends indicate a sustained shift towards denser forms of development, as shown in Figure 32. Between 2019 and 2024, the town has received development applications for 20,179 units, of which 16,179 units were in apartments (80.2%). Over this period, units in single-detached dwellings made up just 6.6% of all development applications.

Figure 32: Total Proposed Units in Development Applications by Dwelling Type, Oakville, 2019 – 2024



For detailed data refer to Appendix C.
Source: Town of Oakville Internal Data

Key Takeaways

- The **majority** of the 14,600 **building permits** issued in Oakville between **2014 and 2024** were for **apartments** (35.5%), and single-detached dwellings (30.2%), with **recent permit and development applications** demonstrating a shift towards **denser housing forms**.
- **Following a peak in building permits issued in 2021** (2,487), there was a **noticeable decline in recent years**, with 2024 seeing just 332 building permits issued.

The Canada Mortgage and Housing Corporation (CMHC) conducts an annual **Rental Market Survey** to collect data on the size of the primary rental universe, average and median rent, and vacancy rates.

The **primary rental universe** is the total number of units in privately-owned rental buildings with at least three units. This universe includes **purpose-built** apartments and row housing, of which at least one unit is not ground oriented.

Rent refers to the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of utilities, and therefore may or may not be included in the rent.

A unit is considered **vacant** if the unit is physically unoccupied and available for immediate rental. CMHC considers a **3.0% vacancy rate** to be the benchmark for a healthy rental market.

Primary Rental Universe

There were 5,698 units in the primary rental universe in Oakville in 2024. Two-bedroom (3,202 units, 56.2%) units were the most common during this period, followed by one-bedroom (1,681 units, 29.5%), three- or more-bedroom (649 units, 11.4%), and bachelor (166, 2.9%) units.

The primary rental universe increased by 558 units (+10.9%) between 2023 and 2024. This is part of longer-term growth in the purpose-built rental stock in the Town, with purpose-built rental supply experiencing an increase of +20.5% from 2015 to 2024.

In 2021, the purpose-built rental housing stock in Oakville was comprised of 5,181 rental units, of which an estimated 5,078 units (98.0%) were occupied. This represented less than a third (30.7%) of all renter households in Oakville in the same year, or 7.0% of all households in Oakville in 2021.

Secondary and Short-term Rental Universe

It is estimated that up to 11,082 renter households relied on accommodations in the secondary rental market as of 2021. The secondary rental market ranges from the most affordable to the most expensive dwelling forms for renter households, including both the non-market housing stock and privately initiated structures not intended for the rental market. These can include rented condominiums, basement suites, and rental units within houses. This segment of the rental market is typically associated with increased precarity of tenure.

As of 2024, Oakville had an estimated 353 short-term rental units, of which 30 were licensed.

Key Takeaways

- While the **primary market** has seen **some growth in recent years** (+558 units, or +10.9% between 2023 and 2024), it was still **estimated to represent less than a third (30.7%) of households in 2021**.
- These trends signal a **high reliance** on the **secondary market**, which tends to be more expensive and offers less security of tenure, and was estimated to make up over half (57.3%) of all rental units in Oakville in 2021.

Average Market Rent

The average market rent across all units in the primary rental universe in Oakville, as reported in CMHC’s Market Rental Survey, was \$2,116 in 2024. This exceeded the average market rent in the primary market across Halton Region (\$1,981), and was the highest among Burlington (\$1,929), Milton (1,703), and Halton Hills (\$1,313).

Average market rents have increased in recent years throughout the Region. Oakville experienced an annual growth in average market rents of 9.9%, slightly below the Halton-wide (+10.1%) increase between 2023 and 2024. Between 2015 and 2024, however, rents in the Town (+62.6%) saw the highest growth of all local municipalities in the Region, well above the rate of increase experienced Region-wide (+57.4%).

Two-bedroom units (+64.9%) increased at the fastest rate over this time period to an average rent of \$2,226 in 2024. One-bedroom units (+63.2%) experienced the second-fastest rate of increase from 2015, reaching an average market rent of \$1,888 in 2024.

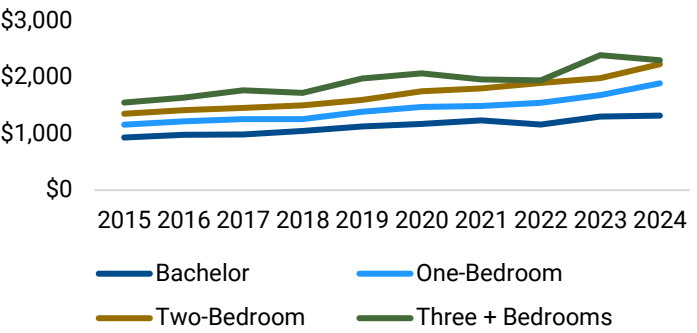
Median Market Rent

In 2024, the median market rent across all units in the primary rental universe in Oakville, as reported by CMHC, was \$1,996. This was well above the median rent in Burlington (\$1,880), Milton (\$1,700), and Halton Hills (\$1,240).

In Oakville, the median market rent experienced an annual increase of 8.2% from 2023. During this period, one-bedroom median rents increased at the fastest rate (+8.5%), followed by two-bedroom median rents (+7.3%), while median rents for three- or more-bedroom units declined (-1.7%).

Between 2015 and 2024, median rents have risen by 54.1% in the town. All units have experienced a growth in median rent, with one-bedroom median rents grew at the fastest rate (+63.4%).

Figure 33: Average Market Rent by Unit Size, Oakville, 2015 - 2024



Refer to Appendix C for all data values.
Source: CMHC Rental Market Survey

Table 10: Average and Median Market Rent, Oakville, 2024

	Bachelor	1- bedroom	2- bedroom	3+ bedroom	All
Average Rent	\$1,317	\$1,888	\$2,226	\$2,297	\$2,116
Median Rent	\$1,313	\$1,868	\$2,060	\$2,232	\$1,996

Source: CMHC Rental Market Survey

Key Takeaways

- As of 2024, **Oakville had the highest average market rent** (\$2,116) of any municipality in Halton.
- **Rents in Oakville have been increasing at a fast pace**, growing +10.1% in just one year between 2023 and 2024, and +62.6% over the last ten years (2015 to 2024).

Estimated Shelter Cost

In addition to average market rent, estimated shelter costs as reported in the 2021 Census also provide insight into the rental market¹. In Oakville, the average and median renter-estimated shelter costs were \$2,146 and \$2,040, respectively across all dwelling types. This exceeded that of Halton (\$1,904 and \$1,800) and Ontario (\$1,408 and \$1,300).

With regards to dwelling type, shelter costs were higher among lower-density dwellings. Average estimated shelter cost among renter households was highest within single-detached houses (\$3,044), followed by semi-detached houses (2,524), row houses (\$2,266), other single-attached house (\$2,100), apartments with fewer than five storeys (\$1,844), apartments in building with five or more storeys (\$1,640), and apartments in a flat or duplex (\$1,510), and moveable dwellings.

These patterns were generally consistent in Halton (Table 11), with lower values across all unit types. The main exception is the average shelter costs for apartments in buildings with five or more storeys in Halton (\$1,656), which were more expensive than other apartment types in Halton and exceeded that of Oakville.

Table 11: Average Renter-Estimated Shelter Costs, Oakville and Halton, 2021

Dwelling Type	Oakville	Halton
All Dwellings	\$2,146	\$1,904
Single-detached house	\$3,044	\$2,576
Semi-detached house	\$2,524	\$2,358
Row house	\$2,266	\$2,058
Apartment or flat in a duplex	\$1,510	\$1,440
Apartment in a building that has fewer than five storeys	\$1,844	\$1,498
Apartment in a building that has five or more storeys	\$1,640	\$1,656
Other single-attached house	\$2,100	\$1,720
Movable dwelling	-	\$1,100

Source: Statistics Canada Custom Tabulation

Between 2016 and 2021, the average estimated shelter costs for renter households across all dwellings increased by \$458 (+24.5%). Over this period, the Ontario consumer price index rose by 10.4%.

While household income data collected on the Census applies to the previous year, this can be used as an approximate measure to compare the proportional increase in wages over this period. Average renter household incomes experienced an increase of 24.8% between 2015 and 2020. However, this data should be treated with caution, as the 2021 Census was conducted during the COVID-19 pandemic, when the introduction of government assistance programs may have contributed to elevated incomes among households.

1 For more information on how estimated shelter costs are determined, refer to the [Glossary](#).

Key Takeaways

- Oakville had higher estimated average and median shelter values among renter households** (\$2,146 and \$2,040) **compared to Halton** (\$1,904 and \$1,800) **and Ontario** (\$1,408 and \$1,300) in 2021.
- Renter-estimated shelter costs in Oakville in 2021 were highest within lower-density housing forms**, including single-detached (\$3,044), semi-detached (\$2,524) and row (\$2,266) houses.

Vacant Unit Rent

Table 12 shows average market rents in the primary market for both vacant and occupied units in Oakville in 2024. Vacant units were nearly \$500 more for bachelor and one-bedroom units, and nearly \$1,000 more for two-bedroom units when compared to occupied units in 2024. This difference is likely due to occupied units being subject to rent control, whereas vacant units are not. This emphasizes the challenges renter households can face when seeking new rental housing, placing households facing eviction or substandard housing conditions at particular risk.

Table 12: Average Market Rent in Vacant and Occupied Units, Oakville, 2024

Unit Size	Vacant Units	Occupied Units
Bachelor	\$1,666	\$1,205
One-bedroom	\$2,331	\$1,856
Two-bedroom	\$3,146	\$2,200
Three-or-more-bedroom	---	\$2,285
All units	\$2,549	\$2,096

Source: CMHC Rental Market Survey

Secondary Market Point-in-Time Scan

A point-in-time (PIT) scan of vacant rental listings in the secondary rental market was conducted in January 2025. The scan captured the most recent 25 rental listings on Rentals.ca for each unit size with the exception of bachelor units due to a lack of listings. Purpose-built rental units were excluded from the scan.

Based on this scan, average rental prices were \$2,181 for a one-bedroom unit, \$2,639 for a two-bedroom unit, \$3,715 for a three-or-more-bedroom unit, and \$2,845 for all units.

In addition to unit rentals, a point-in-time scan was conducted for room rentals. This includes rentals where a single room is leased out as part of a larger shared unit. Of the 25 room rentals captured, the average price was \$1,179.

The one- and two-bedroom units captured within this methodology consisted primarily of apartment units. In contrast, the majority of three-or-more-bedroom units were ground-oriented units (single- or semi-detached, and townhouse units). This may account in part for the large difference in prices between vacant two-bedroom and three-or-more bedroom units. In contrast, CMHC’s primary market data, which consists of only apartment and row houses, shows minimal difference in price between these unit sizes.

In comparison to the vacant units in the primary market, average market rent was \$150 lower for one-bedroom units and \$507 less for two-bedroom units. While this may suggest vacant secondary units are less expensive than vacant purpose-built units, it is difficult to draw clear conclusions due to the difference in methodology and data collection period.

Key Takeaways

- **Vacant units** in both the primary and secondary market **have significantly higher prices than occupied units** (in the primary market).
- **Room rentals within shared accommodation cost nearly \$1,200** on average.
- **There is a significant difference in price between vacant two- and three-or-more bedroom units in the secondary market.** This may be due in part to the limited number of higher-density units with three-or-more bedrooms in the secondary market, which tend to be more affordable, however data is limited.

Vacancy Rates

In 2024, the primary rental market in Oakville had an estimated vacancy rate of 3.2%. This was driven by high vacancy rates in one-bedroom (5.4%) apartments in the Town, while three- or more-bedroom (1.1%) and two-bedroom (2.4%) units were still below the 3.0% threshold for a healthy rental market.

Vacancy rates experienced a dramatic annual increase (+100.0%) from 2023, when the vacancy rate across all units in Oakville was 1.6%. Between 2023 and 2024, the vacancy rate for three- or more-bedroom units increased (+450.0%) at the fastest rate from 0.2%, followed by two-bedroom units (+100.0%), and one-bedroom units (+86.2%). Bachelor units did not have sufficient data in 2024 to ascertain vacancy rates with a high degree of confidence and have been excluded from this report as a result.

Table 13: Vacancy Rates by Unit Size, Oakville, 2022 – 2024

Year	Bachelor	1-Bedroom	2-Bedroom	3 + Bedrooms
2022	**	1.1%	1.0%	0.2%
2023	-	2.9%	1.2%	0.2%
2024	-	5.4%	2.4%	1.1%

Source: CMHC Rental Market Survey

Vacancy Rates by Rent Range

Vacancy rates were higher for more expensive units in the primary rental universe in 2024. Units with rents over \$1,500 had a vacancy rate of 5.6% during this period, while units with rents between \$1,250 and \$1,499 had a vacancy rate of 0.1%.

The latest year with sufficient data for units ranging from \$1,000 to \$1,249 was 2023, when the vacancy rate for these units was 0.2%. This was well below the vacancy rate for units with rents from \$1,250 to \$1,499 (0.8%), and units with rents above \$1,500 (1.6%).

This indicates that existing or increasing vacancy rates may not result in adequate access to affordable housing for renter households in Oakville, as vacant units are likelier to be more expensive units in the primary rental universe.

Table 14: Vacancy Rates by Rent Range, Oakville, 2022 – 2024

Rent Range	2022	2023	2024
Less than \$750	**	**	**
\$750 - \$999	**	**	-
\$1,000 - \$1,249	1.1%	0.2%	-
\$1,250 - \$1,499	0.1%	0.8%	0.1%
\$1,500+	1.1%	1.6%	5.6%
Non-Market	-	-	-
All	1.0%	1.6%	3.2%

Source: CMHC Rental Market Survey

Key Takeaways

- While vacancy rates increased to 3.2% in Oakville in 2024, just above the 3% threshold typically considered a health vacancy rate, they were much lower in two-bedroom (2.4%) and three-or-more bedroom units (1.1%), and vacancy was nearly 0 or unmeasurable for units with rents below \$1,500.

Home Sale Prices

Table 15 includes the average sale prices as of December 2024 for Oakville and the Toronto Region, according to Toronto Regional Real Estate Board (TRREB) data. Toronto region, as measured by TRREB includes the City of Toronto, Halton, Peel, York, and Durham regions, and portions of Simcoe and Dufferin counties. Row and townhouse data as shown here consists of a weighted average of sales data for town/rowhouses and condo townhouses, as reported by TRREB. The data shows that sales prices in Oakville are higher on average than the Toronto region, with prices being highest for detached and row or townhouse dwellings in Oakville.

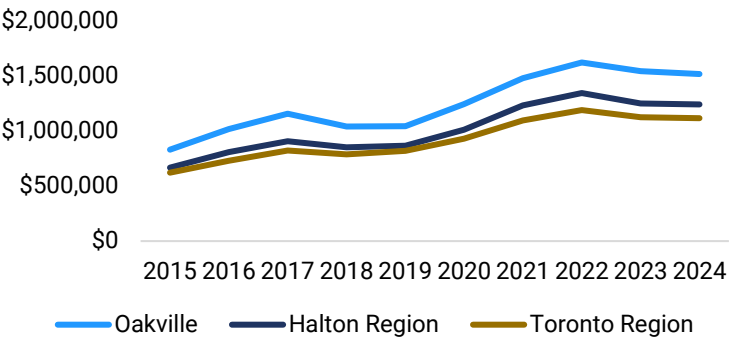
Table 15: Average home sale prices by dwelling type, Oakville and Toronto Region, December 2024

Dwelling Type	Oakville	Halton Region	Toronto Region
Detached	\$2,049,830	\$1,509,857	\$1,399,209
Semi-detached	\$1,028,500	\$914,260	\$1,088,543
Row/Townhouse	\$1,153,173	\$963,135	\$910,762
Condo Apartment	\$685,655	\$639,924	\$681,855
All	\$1,394,902	\$1,139,611	\$1,067,186

Source: Toronto Regional Real Estate Board Market Watch, December 2024

The average annual sale prices for all dwelling types in 2024 were \$1,519,489 in Oakville and \$1,117,600 in the Toronto region. In the ten-year period between 2015 and 2024, average sale prices for all dwellings rose by +82.8% in Oakville and +79.5% in the Toronto Region.

Figure 34: Annual average home sale prices for all dwellings, Oakville and Toronto Region, 2015-2024



Source: Toronto Regional Real Estate Board Market Watch, 2015 to 2024

Table 16 show the annual average sale prices for all dwellings in Oakville and Toronto region from 2015 to 2024. Oakville has consistently experienced higher average sale prices when compared to the region over this time period, with the difference in average sales pricing increasing in the last few years.

Table 16: Annual average home sale prices for all dwellings, Oakville and Toronto Region, 2015-2024

Year	Oakville	Halton Region	Toronto Region
2015	\$831,088	\$667,688	\$622,116
2016	\$1,018,151	\$807,342	\$729,824
2017	\$1,158,929	\$908,836	\$822,510
2018	\$1,041,289	\$852,935	\$787,842
2019	\$1,043,797	\$867,048	\$819,153
2020	\$1,246,101	\$1,011,508	\$929,636
2021	\$1,482,064	\$1,232,967	\$1,095,475
2022	\$1,623,505	\$1,345,598	\$1,190,742
2023	\$1,543,799	\$1,252,295	\$1,126,263
2024	\$1,519,489	\$1,241,673	\$1,117,600

Source: Toronto Regional Real Estate Board Market Watch, 2015 to 2024

Key Takeaways

- Home sale prices in Oakville are higher on average than the wider Toronto region, with this difference increasing in recent years.
- In the last ten years, average home sale prices have nearly doubled in Oakville (+82.8%) and the Toronto region (+79.5%).

Non-market housing is made up of temporary accommodation and permanent housing units where monthly rent rates are geared to income or below-market rates.

These housing units are generally provided by the **non-profit sector** or the **public sector** and include emergency shelters, transitional housing, community housing, affordable housing units, and supportive or special needs housing units, including homes for special care and nursing homes.

As the Service Manager, Halton Region operates an **Assisted Housing Program** that offers rent-geared-to-income housing for low-income individuals and families through **Halton Access to Community Housing (HATCH)**. This type of housing is often referred to as **community housing**. To maintain consistency with Halton Region terminology, this housing will be referred to as **assisted housing** throughout this report.

Emergency Shelter

As the Service Manager, Halton Region is responsible for the provision of emergency shelter throughout the Region.

Halton Region funds a total of 99 permanent emergency shelter beds across two facilities. The Lighthouse Shelter in Oakville operates 32 permanent emergency shelter beds dedicated to single males, and Wesley Urban Ministries in Burlington operates 67 permanent emergency shelter beds in 49 self-contained rooms. Wesley Urban Ministries primarily serves women, families, and couples. Due to high demand for emergency shelter in the Region, hotel overflow measures are in use to serve the increased volume of residents seeking emergency shelter assistance. In 2024, the general occupancy rate for emergency shelters was 100%, with overflow measures bringing the total system to 40% above capacity.

In addition to emergency shelter beds, in 2022 Halton Region operated 32 domestic violence shelter beds. This represented a decline of 20 beds (-38.5%) from the previous year. During this period, the town of Oakville did not operate any domestic violence shelter beds.

Transitional Housing

Halton Region currently funds and operates 164 transitional housing units and numerous subsidy programs across the Region.

In 2024, Oakville operated 56 transitional housing units accounting for 34% of units within the Region. An additional 84 subsidies are provided to Halton residents. Currently, 26 subsidy recipients reside in Oakville (31%).

Table 17: Emergency Shelter and Transitional Housing, Oakville, 2024

Geography	Emergency Shelter	Domestic Violence Shelter	Transitional Housing	Total
Halton Region	99	32	164	227
Oakville	32	0	56	141

Source: Halton Region HIFIS Data

Assisted Housing

As of December 2024, there were 1,898 assisted housing units in the town of Oakville administered through non-profit housing organizations and Halton Community Housing Corporation (HCHC). Across the entire assisted housing stock in Oakville, there were 1,558 subsidized housing units (82.1%) and 340 market-rate units (17.9%). The majority of assisted housing units were operated by HCHC (1,086 units, 57.2%). Among HCHC units, 868 units were subsidized (79.9%) in 2024.

Assessed by mandate, the assisted housing stock had 675 seniors’ units (35.6%) in 2024, of which 647 units were subsidized (95.9%). During this period, there were 1,195 units for residents of all ages (63.0%). Among these units, there were 883 subsidized units (73.9%). Across all assisted housing units in Oakville in 2024, 113 units were considered accessible (6.0%).

Housing Waitlist

In 2023, there were 7,111 individuals or families on the Halton Access to Community Housing (HATCH) waitlist. Among these applicants, 3,224 applicants (45.3%) were from Halton Region, while 3,887 applications (54.7%) originated from outside Halton Region.

Among Halton Region applicants, there were 2,045 applicants on the chronological waitlist (63.4%), 983 applicants designated as seniors (30.5%), 166 applicants on the special priority waitlist (5.1%), and 30 applicants on the local priority waitlist (0.9%).

The town of Oakville had 1,197 applicants on the HATCH waitlist during this period, accounting for 36.9% of all Halton Region applicants during this period.

Rent Supplement

In November of 2024, Halton Region operated 249 rent supplement units in the town of Oakville. The breakdown of these units by size and mandate is included in Table 18, below.

Table 18: Rent Supplement by Dwelling Size and Mandate, Oakville, 2024

Dwelling Size	Family	Senior	Single	Total
Total	89	40	120	249
Bachelor	1	-	-	-
1-Bedroom	88	-	120	-
2-Bedroom	-	38	-	-
3+ Bedroom	-	2	-	-

Source: Town of Oakville, 2024

Key Takeaways

- There were 1,898 assisted housing units in Oakville in 2024, including a mix of subsidized (82.1%) and market-rate units (17.9%), and 249 rent supplements.
- As of 2023, there were 7,111 individuals or families on the Halton Access to Community Housing Waitlist, 3,224 (45.3%) of which were located in Halton, and 1,197 of which were located in Oakville.

Non-Market Housing

Long-Term Care

As of March 2025, there were five long-term care homes with an operating capacity of 790 beds in the town of Oakville.

Among the long-term care homes in Oakville, Post Inn Village was operated by Halton Region during this period. This long-term care home had a 228-bed capacity and a waitlist of 1,128 people. At this time, Wyndham Manor Long Term Care Home was also operated by a not-for-profit housing provider. This long-term care home had a capacity of 128 licensed beds and a waitlist of 521 individuals.

In addition, the town of Oakville had three long-term care homes operated by for-profit providers. Collectively, these long-term care homes accounted for 434 licensed beds in the town (54.9% of the long-term care home stock).

Table 19: Long-Term Care Homes, Oakville, 2024

Long-Term Care Home	Operator	Beds	Waitlist
Chartwell Waterford Long Term Care Residence	For-Profit	168	544
Northridge	For-Profit	133	536
Post Inn Village	Halton Region	228	1,128
West Oak Village	For-Profit	133	586
Wyndham Manor Long Term Care Centre	Non-Profit	128	521

Source: Ontario Ministry of Long-Term Care

Key Takeaways

- There were five long-term care homes with a total operating capacity of 790 beds in Oakville as of February 2025, including a mix of for-profit, non-profit, and Region-owned homes.

Non-Market Housing

Student Housing

As of March 2025, Oakville has one post-secondary institution, Sheridan College, located in town. The town is currently the only local municipality in Halton Region to have a full college campus, while Burlington houses a sub-campus for McMaster University with the DeGroote School of Business.

Sheridan College operates three campuses in the Greater Toronto Area, including the Trafalgar Campus located in Oakville. There are currently 8,334 students enrolled across 50 programs at Sheridan’s Trafalgar Campus for the 2024-2025 academic year. The on-campus student residence currently accommodates 822 students.

In addition, Sheridan College works with community partners to support students in finding safe, affordable, and legal housing in the community. The College provides dedicated housing supports to students both on and off-campus.

The Sheridan College Master Plan, released in 2020, included a short-term plan for the Trafalgar Campus with concepts for a recreational student commons space adjacent to additional student residences. However, operational, enrollment, and ongoing policy changes have resulted in an ongoing re-evaluation of future infrastructure priorities.

Sheridan, like universities and colleges across the country, is navigating shifting government policies, chronic funding challenges, and rapid social, technological, and economic disruption. Sheridan is anticipating a 30% reduction in enrollment, and will be reviewing demand for student housing based on some of the enrollment decline projections.



Key Takeaways

- **Sheridan College currently offers 822 on-campus beds** at their Trafalgar campus in Oakville.
- Student **enrollment is anticipated to decline by 30%**. Reviews are being made to further anticipate housing demand.

Existing Housing Stock

The housing stock in Oakville was predominantly made up of **single-detached** (58.6%) and **large dwellings** (77.9%) in 2021.

- **Over three quarters of Oakville's housing stock was large dwellings** (77.9%) in 2021, well above the proportion in Ontario (63.1%).
- **Nearly 7 in 10 owner households occupied single-detached dwellings** (69.2%). This dwelling type had the **highest proportion of households considered high-income** (52.9%).
- **Renter households occupied denser housing forms** during this period. Apartments with greater than five storeys (35.6%) were the most common renter dwelling type during this period, and **over half of renters (55.2%) lived in small dwellings**.

Oakville had a **relatively new housing stock**, likely resulting in a **low proportion of dwellings in need of major repairs**.

- In 2021, **38.3% of dwellings were constructed between 2000 and 2021**, above Ontario (26.1%).
- **Oakville had a lower proportion of dwellings in need of major repairs** (3.3%) than Halton (3.6%) and Ontario (5.7%) in 2021.
- **The proportion of dwellings in need of major repairs was higher among renter households** (4.6%) and **low-income households** (4.0%) in Oakville in 2021.

Existing Housing Trends

Since 2016, the housing stock in Oakville has experienced a **shift towards denser dwelling forms**.

- Apartments in buildings with fewer than five storeys **grew at the fastest rate** (+37.1%) across all dwelling types between 2016 and 2021, while **small dwellings increased** (+22.1%) at a **faster rate** than large dwellings (+8.2%).
- In recent years, **renter households have shifted towards lower-density housing forms** while the rate of **owner households occupying high-density dwellings** has increased.
- Among **renter households**, those in **semi-detached dwellings increased** at the fastest rate (+107.8%) while **owner households in apartments** with fewer than five storeys **grew** at the fastest rate (+41.8%).

New Housing Stock

The town has experienced an increase in development activity and a **shift towards denser forms of development**.

- **Housing starts increased** by 101.3% and **housing completions increased** by 251.2% in Oakville between 2015 and 2024.
- The town shifted towards **denser forms of development** in 2024, especially apartment units (63.0% of housing completions, 55.9% of housing starts).
- The majority of housing completions (95.4%) and starts (100.0%) were **ownership housing** in 2024.
- **While the majority of the 12,613 building permits issued in Oakville between 2014 and 2024 were for single-detached dwellings** (34.0%), a significant portion were for apartments (29.2%), and **recent permit and development applications demonstrate a shift towards denser housing forms**.
- **Following a peak in building permits issued in 2021 (2,487), there was a noticeable decline in recent years**, just 332 building permits issued in 2024 (-86.7%).

Rental Market Trends

The primary rental universe has seen modest growth in recent years, **but the majority (57.3%) of renters are estimated to rely on the secondary rental market, contributing to high average market rents and estimated shelter costs.**

- **While the primary market has seen some growth in recent years** (+558 units, or +10.9% between 2023 and 2024), **it is still estimated to have represented less than a third (30.7%) of renter households in 2021.**
- **As of 2024, Oakville had the highest average market rent (\$2,116) of any municipality in Halton.**
- **Rents in Oakville have been increasing at a fast pace**, growing +10.1% in just one year between 2023 and 2024, and +62.6% over the last ten years (2015 to 2024).
- **Oakville had higher estimated average and median shelter values among renter households** (\$2,146 and \$2,040) **compared to Halton** (\$1,904 and \$1,800) **and Ontario** (\$1,408 and \$1,300) in 2021.
- **Renter-estimated shelter costs in Oakville in 2021 were highest within lower-density housing forms**, including single-detached (\$3,044), semi-detached (\$2,524) and row (\$2,266) houses.

Mis-Match in Rental Supply

Insufficient supply of large rental units may be contributing to **lower vacancy rates** than smaller units and considerably **higher rents** for vacant units than occupied units.

- **Vacant units** in both the primary and secondary market have **significantly higher prices than occupied units** (in the primary market).
- **Room rentals within shared accommodation cost nearly \$1,200 on average.**
- **There is a significant difference in price between vacant two- and three-or-more bedroom units in the secondary market.** This may be due in part to the limited number of higher-density units with three-or-more bedrooms in the secondary market, which tend to be more affordable, however data is limited.
- **While vacancy rates increased to 3.2% in Oakville in 2024**, just above the 3% threshold typically considered a health vacancy rate, **they were much lower in two-bedroom (2.4%) and three-or-more bedroom units (1.1%), and vacancy was nearly 0 or unmeasurable for units with rents below \$1,500.**

Ownership Market Trends

Home sale prices in Oakville are higher on average than the wider Toronto region, with this difference increasing in recent years.

- **In the last ten years, average home sale prices have nearly doubled in Oakville** (+82.8%) and the Toronto region (+79.5%).
- **Lower-density housing forms had the highest owner-estimated average dwelling values in Oakville** in 2021, with the value of single detached dwellings (\$1,602,000) more than doubling that of apartments within buildings five or more storeys (\$751,000) or fewer than five storeys (\$683,000).

Non-Market Housing

As the Service Manager, **Halton Region** was responsible for the provision of emergency shelter throughout the Region.

- There were **1,898** assisted housing units in **Oakville in 2024**, including a mix of subsidized (82.1%) and market-rate units (17.9%), and **249** rent supplements.
- As of 2023, there were **7,111** individuals or families on the **Halton Access to Community Housing Waitlist**, 3,224 (45.3%) of which were located in Halton, and 1,197 of which were located in Oakville.

Long-Term Care

Long-term care homes are **regulated by the provincial Ministry of Long-Term Care**.

- There were **five** long-term care homes with a total operating capacity of **790** beds in **Oakville** as of February 2025, including a mix of for-profit, non-profit, and Region-owned homes.
- **Halton Region** operated **one** long-term care home in Oakville during this period, with a capacity of **228** beds and a waitlist of **1,128** people.
- The **average waitlist size** across all long-term care homes in Oakville in 2025 was **663** people.

Student Housing

In 2024, there was **one** post-secondary institution in the town of Oakville, **Sheridan College**.

- **Sheridan College** currently offers **822** on-campus beds at their Trafalgar campus in Oakville.
- Student **enrollment** is **anticipated** to **decline** by **30%**. Reviews are being made to further anticipate housing demand.

Housing Affordability Profile

Overview

This housing needs analysis provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

The Data

The needs analysis assesses indicators of housing affordability in the community and the relationship between the demographic profile in the community and what housing is available in the Town of Oakville. Several affordability indicators are assessed, including:

- Proportion of the population **spending 30% or more on shelter costs**;
- Prevalence of **core housing need**; and
- **Affordability of existing ownership and rental housing market.**

Key Takeaways

Key trends explored in this section include:

- **Affordability issues in Oakville are prominent**, with over a quarter of households paying beyond their means.
- **One in ten residents in Oakville are experiencing core housing need**, with affordability being a primary issue.
- **Affordability issues and core housing need are particularly high among renter and low- and moderate- income households.**
- There are **disproportionate rates of affordability issues or core housing need among many priority populations in Oakville.**
- Analysis comparing affordable rental prices across the income distribution to current rental prices shows that **rental housing is unaffordable to most low- and moderate-income households**, particularly for larger units.
- Analysis comparing affordable purchase prices (based on subsequent monthly shelter costs) across the income distribution to current average home sale prices shows that **ownership housing is unaffordable to the majority of households in Oakville where significant upfront equity is not available.**

A commonly accepted benchmark for measuring affordability in the Canadian context is whether a household spends more than 30% of its gross household income on housing costs. This is referred to the **shelter-cost-to-income ratio**, or STIR, and is a key indicator of affordability.

Generally speaking, when a household is spending 30% or more of their gross household income on shelter costs, they are considered to be facing affordability issues. If a households spends 50% or more of household income on shelter costs, the household is considered to be facing deep affordability issues.

It should be noted that STIR is not measured for all households. Only owner and tenant households with household total income greater than zero, in non-farm, non-reserve private dwellings are measured for STIR. This includes 73,110 households out of the 73,558 total households in Oakville. The following data provides the proportions of households exceeding certain STIR levels out of the households measured for STIR.

Shelter-to-Income Ratio (STIR)

In 2021, the proportion of households facing affordability issues (paying over 30% of their income on shelter) in Oakville was 26.4% (19,295 households), slightly higher than that of Halton (24.2%) and Ontario (24.2%). Oakville had the highest proportion of households facing affordability issues of any municipality in Halton. There were 9,145 households facing deep affordability issues in Oakville in 2021 (12.4% of all households).

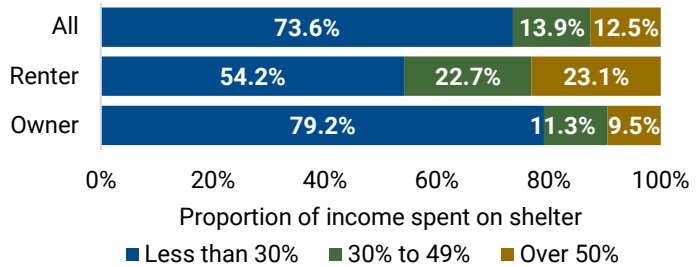
In both Oakville and Halton, the proportion of households experiencing affordability issues increased slightly between 2016 (24.8% in Oakville and 23.7% in Halton) and 2021 (26.4% and 24.2% respectively). In contrast, this proportion decreased in Ontario from 2016 (27.7%) to 2021 (24.2%). It is important to note that **STIR figures from the 2021 Census may be misleading due to the impacts of the COVID-19 pandemic**. The COVID-19 relief programs introduced to assist with financial burdens brought on by the closures and economic disruptions of the pandemic impacted household incomes for 2020, the year for which income data was reported for the 2021 Census¹. While this temporary relief may have contributed to lower levels of affordability issues in Ontario in 2021, affordability issues increased in Halton and Oakville despite these supports.

STIR by Tenure

Renter households are facing affordability issues at a higher rate than owner households in Oakville. In 2021, nearly half of renter households in Oakville (45.8%) were spending over 30% of their income on shelter, and 23.1% were paying over 50%, compared to 20.8% and 9.5% of owner households, respectively. This pattern was similar in Halton region.

The proportion of renter households facing affordability issues in Oakville actually decreased slightly between 2016 (47.6%) and 2021 (45.8%), whereas it increased among owner households (19.8% to 20.8%). While this might suggest affordability conditions are improving among renters, this may also indicate renters were more positively impacted by COVID-19 related supports.

Figure 35: Proportion of household income spent on shelter by household tenure, Oakville, 2021.



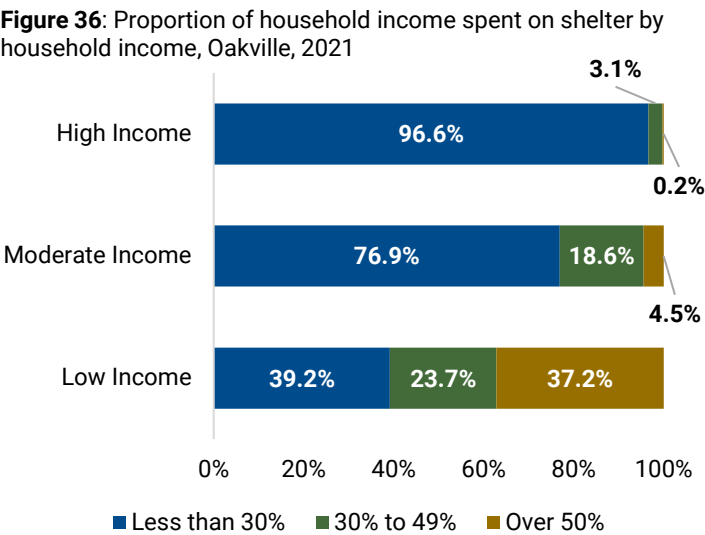
Source: Statistics Canada Custom Tabulation

Shelter to Income Ratio

STIR by Income

Over two-thirds (68.6%) of the households paying over 30% of their income on shelter in Oakville in 2021 were considered low-income, meaning they were within the lowest 30% of the household income distribution. Of the remaining households facing affordability issues, 26.3% were moderate-income households, and 5.1% were high-income households.

Out of all low-income households in Oakville in 2021, 60.8% were experiencing affordability issues (paying over 30% of their income on shelter), and 37.2% were experiencing deep affordability issues (paying over 50%), compared to 23.1% and 4.5% of moderate-income households, and 3.4% and 0.2% of high-income households, respectively. Overall, this indicates that while low-income households are facing affordability issues at a disproportionate rate, affordability challenges are not exclusive to low-income households.



Source: Statistics Canada Community Profile

Key Takeaways

- **Over a quarter of households (26.4%) in Oakville were facing affordability issues in 2021** (paying over 30% of household income on shelter), the highest proportion of any municipality in Halton.
- The proportion of households facing affordability issues actually increased slightly in Oakville between 2016 (24.8%) and 2024 (26.4%), despite decreases province-wide (27.7% in 2016 to 24.2% in 2021) due at least in part to the financial relief available during the COVID-19 pandemic.
- **Renters faced affordability issues at a higher rate than owner households**, with nearly a half of renter households (45.8%) paying over 30% of their income on shelter, and nearly a quarter (23.1%) experiencing deep affordability issues (paying over 50% of income on shelter).
- **Nearly two-thirds (60.8%) of low-income households in Oakville were experiencing affordability issues in 2021.** While low-income households made up the majority of households facing affordability challenges, **nearly a quarter (23.1%) of moderate-income households were experiencing affordability issues as well.**

STIR by Age of Primary Maintainer

Table 20 shows the proportion of households facing affordability issues or deep affordability issues based on the age of the primary maintainer. Households with a maintainer aged 15 to 44 have higher rates of affordability issues. Among households with a primary maintainer aged 15 to 24, two thirds (65.4%) are facing affordability issues, and nearly half (45.1%) are facing deep affordability issues. Households with a maintainer aged 55 to 74 experienced affordability issues at the lowest rate.

Table 20: Proportion of households facing affordability issues by age of primary maintainer, Oakville, 2021

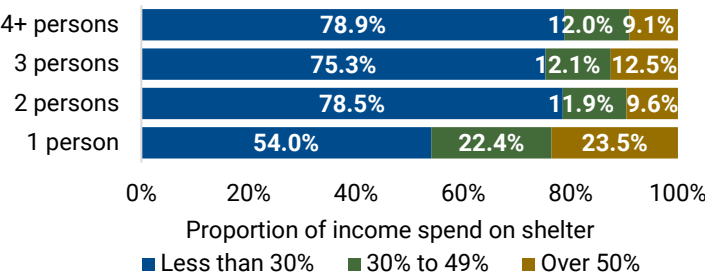
Age of Primary Maintainer	Spending over 30% of income on shelter	Spending over 50% of income on shelter
15 to 24	65.4%	45.1%
25 to 34	40.4%	16.7%
35 to 44	30.8%	14.4%
45 to 54	25.3%	12.7%
55 to 64	19.6%	9.8%
65 to 74	22.2%	9.5%
75+	26.9%	12.2%

Source: Statistics Canada Custom Tabulation

STIR by Household Size

One-person households were roughly twice as likely to be facing affordability issues as other household sizes in Oakville. In 2021, 46.0% of one-person households were paying over 30% of their income on shelter, compared to 19.5% to 24.7% among other household sizes. Similarly, 23.5% of one-person households were paying over 50% of their income on shelter, compared to 8.4% to 12.5% among larger households.

Figure 37: Proportion of household income spent on shelter by household size, Oakville, 2021.



Source: Statistics Canada Custom Tabulation

Key Takeaways

- **Younger households are facing higher rates of affordability issues**, including households with primary maintainers aged 15 to 24 (65.4%), 25 to 34 (40.4%), and 35 to 44 (30.8%).
- **Affordability issues are higher among single-earner households**, including one-person households (46.0%) and lone-parent households (36.8%), and **two-or-more person non-census family households** (33.2%).

STIR by Household Type

In Oakville in 2021, the proportion of households facing affordability issues (paying over 30% of their income on shelter) was highest among one-person households (46.0%), lone-parent families (36.8%), and two-or-more person non-census family households (33.2%). In comparison, within other household types, 14.6% to 21.4% were facing affordability issues. Of note, the majority of lone-parent households were led by women+ (78.5%), with women+-led lone parent households facing higher rates of affordability issues (37.9%) compared to men+-led lone-parent households (32.2%).

Further, with regard to deep affordability issues, 23.5% of one-person households, 20.7% of lone-parent households, and 15.0% of two-or-more-person non-census-family households were paying over 50% of their income on shelter, compared to 10.1% or less among other household types.

STIR by Demographic Characteristics

Table 21 identifies the proportion of households who were facing affordability or deep affordability issues in Oakville in 2021, based on demographic characteristics of the household maintainer. Relative to the rate among all households (26.4%), affordability issues were higher among women+-led among households with a primary maintainer who is an immigrant (particularly a recent immigrant), a non-permanent resident, or racialized or Black.

Table 21: Proportion of households facing affordability issues by demographic characteristic of primary maintainer, Oakville, 2021

Demographic characteristics of primary maintainer	Spending over 30% of income on shelter	Spending over 50% of income on shelter
Man+	23.4%	10.7%
Woman+	31.3%	15.4%
Immigrant	31.4%	15.8%
Recent Immigrant	47.3%	28.8%
Non-Permanent Resident	52.7%	31.3%
Racialized	35.9%	18.6%
Black	32.9%	12.5%
Indigenous	25.8%	11.8%

Source: Statistics Canada Custom Tabulation

STIR by Activity Limitations

Table 22 shows the rates of affordability and deep affordability issues among households with any member with an activity limitation in Oakville in 2021, based on the type of limitation. Compared to the proportion of all households in Oakville who were experiencing an affordability issue (26.4%) or a deep affordability issue (12.4%), these proportions are similar among households with a member with an activity limitation. The main exception is households with a member with difficulty hearing, which were experiencing lower rates of affordability issues.

Table 22: Proportion of households experiencing affordability issues among households with a member with an activity limitation, Oakville, 2021

Activity limitation of any member of the household	Spending over 30% of income on shelter	Spending over 50% of income on shelter
Difficulty seeing	26.2%	13.4%
Difficulty hearing	22.4%	8.5%
Difficulty walking, using stairs, using their hands or fingers or doing other physical activities	25.7%	10.2%
Difficulty learning, remembering or concentrating	24.5%	11.3%
Emotional, psychological or mental health conditions	26.2%	10.3%
Other health problem or long-term condition that has lasted or is expected to last for six months or more	25.9%	11.8%

Source: Statistics Canada Community Profile

Key Takeaways

- Compared to the rate among all households (26.4%), **affordability issues are higher among households with a primary maintainer who is a woman+ (31.3%), an immigrant (31.4%), racialized (35.9%) or Black (32.9%), and are closer to double among recent immigrants (47.3%) and non-permanent residents (52.7%).**
- There does not appear to be a clear relationship between affordability issues and households with a member with an activity limitation.

Core housing need (CHN) refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability, or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds). **Adequate housing** is housing not requiring any major repair, **suitable housing** has enough bedrooms for the size and composition of residents, and **affordable housing** has shelter costs less than 30% of total before-tax household income. Alternative local housing refers to a similar unit in the local housing market.

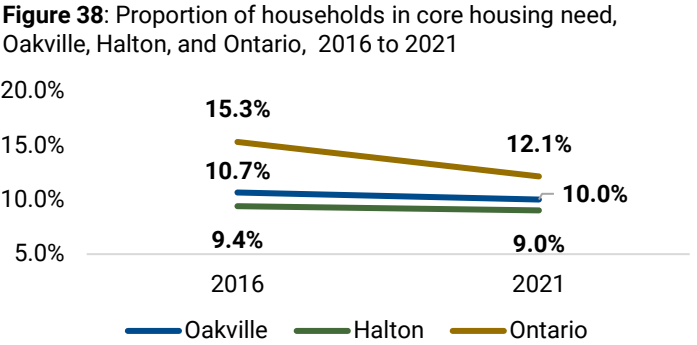
This measure differs from STIR, as this affordability threshold is limited to households who cannot afford to move to housing that is adequate and suitable without spending more than 30% of household income on shelter costs. Core Housing Need is only measured for owner and tenant households with household total income greater than zero and shelter-cost-to-income ratio less than 100%, in non-farm, non-reserve private dwellings. This includes 69,760 households in Oakville. The proportions included here are based on this subset of households.

Core Housing Need

In 2021, 10.0% of households (6,985 households) in Oakville were in core housing need. While this proportion is slightly lower than that of Ontario (12.1%), it is the highest proportion of any municipality in the region, with an average of 9.0% of households being in core housing need across Halton.

Between 2016 and 2021, the proportion of households in core housing need decreased slightly in Oakville (10.7% to 10.0%) and Halton (9.4% to 9.0%). This pattern was similar in Ontario (15.3% in 2016 to 12.1% in 2021) and may have been impacted by relief supports and other economic impacts of the COVID-19 pandemic. According to data from the Canadian Housing Survey, the proportion of households experiencing core housing need in Ontario increased from 11.9% in 2021 to 14.5% in 2022. This may suggest that core housing need has similarly increased in Oakville since 2021.

Of the households in Oakville experiencing core housing need in 2021, nearly all (95.8%) were experiencing an affordability issue (paying over 30% of their household income on shelter). This was higher than the proportion of households in core housing need in Ontario that were facing affordability issues (89.9%). Conversely, households in core housing need in Oakville were less likely to be facing an adequacy issue (7.1%), or a suitability issue (7.2%) when compared to households in core housing need across Ontario (12.4% and 12.7%, respectively). Patterns in Halton were similar to those seen in Oakville (95.6% facing affordability issues, 8.4% facing adequacy issues, and 6.8% facing suitability issues).



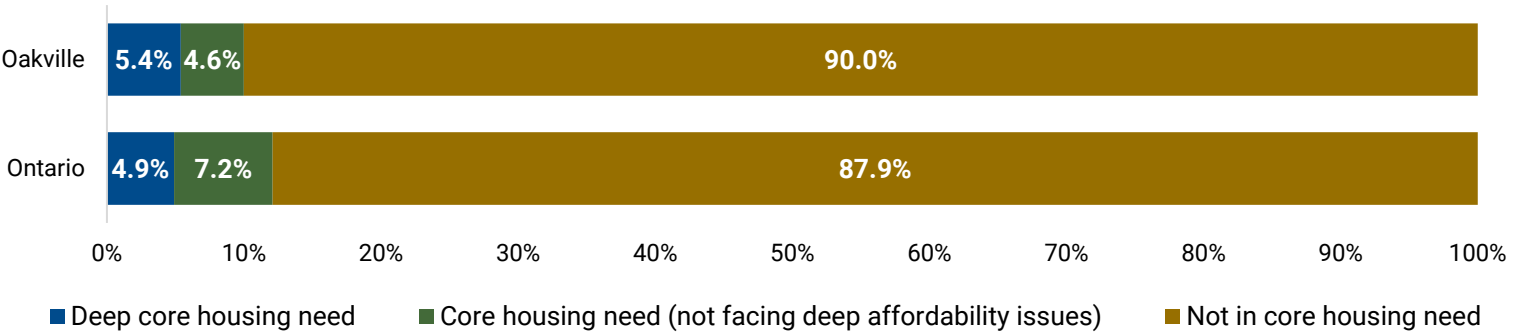
Source: Statistics Canada Community Profile

Deep Core Housing Need

Deep core housing need refers to households that are experiencing core housing need and paying over 50% of their income on shelter.

In Oakville in 2021, of the households experiencing core housing need, just over half (54.2%, 3,785 households) were facing deep affordability issues (paying over 50% of their household income on shelter). This means 1 in 20 households in Oakville (5.4%) were in deep core housing need. This pattern was similar in Halton, where roughly half (52.5%) of households in core housing need were facing deep affordability issues, resulting in 4.7% of all households in Halton experiencing deep core housing need. In contrast, the proportion of households in core housing need across Ontario facing deep affordability issues was lower (40.8%). This means that while overall rates of core housing need were higher in Ontario (12.1%) compared to Oakville (10.0%) in 2021, Oakville actually had a slightly higher proportion of households in deep core housing need (5.4%) compared to Ontario (4.9%).

Figure 39: Proportion of households in core housing need and deep core housing need, Oakville and Ontario, 2021



Source: Statistics Canada Custom Tabulation

Key Takeaways

- **One in ten households (10.0%) were experiencing core housing need** in 2021, and this proportion may have increased following 2021 based on Ontario-wide trends.
- **Nearly all households experiencing core housing need in Oakville were facing an affordability issue (95.8%),** compared to about 9 in 10 across Ontario. **Oakville households in core housing need were less likely to be facing adequacy (7.1%) or suitability (7.2%) issues compared to Ontario households** in core housing need (12.4% and 12.7%, respectively).
- While Oakville households experienced core housing need at a lower rate than households across Ontario, **of the households in core housing need, more were facing deep affordability issues in Oakville (54.2%) compared to Ontario (40.8%).** As a result, 5.4% of households in Oakville were in deep core housing need in 2021, compared to 4.9% in Ontario.

Core Housing Need

Core Housing Need by Tenure

Renter households in Oakville experienced a much higher proportion of core housing need (24.2%, 3,625 households) and deep core housing need (12.9%, 1,930 households) compared to owner households (6.1%, 3,360 households and 3.4%, 1,850 households, respectively) in 2021.

The proportion of owner households experiencing core housing need did not significantly change between 2016 (6.6%) and 2021 (6.1%) while the proportion of renter households in core housing need fell from 30.1% to 24.2%. This may indicate that conditions improved more among renter households or that renters were more heavily impacted by financial supports available during the COVID-19 pandemic.

Within households in core housing need in Oakville in 2021, owner households experienced slightly higher rates of affordability issues (96.9%) compared to renter households (94.9%), however renter households faced higher rates of adequacy issues (7.7%) compared to owner households (6.3%) and noticeably higher rates of suitability issues (10.6%) compared to owner households (3.4%). Further, a greater proportion of renter households in core housing need fell below multiple housing standards (12.7%) compared to owner households (6.5%).

Key Takeaways

- **Core housing need rates were roughly four times higher among renter households** (24.2%) compared to owner households (6.1%) in 2021, and renter households in core housing need were more likely to fall below multiple housing standards (12.7% versus 6.5% among owner households) or face issues of overcrowding (10.6% versus 3.4% among owners).

Core Housing Need

Core Housing Need by Income

All of the households in core housing need in Oakville in 2021 were considered low-income households, meaning they were within the lowest 30% of the household income distribution. Within low-income households in Oakville, over one third (37.8%) were experiencing core housing need in 2021.

The lack of moderate- or high-income households experiencing core housing need does not mean that these households are not falling below one of the three housing standards, as outlined in the Housing Supply Profile included in this report. Instead, it indicates that the income of households in the fourth decile or higher (>\$81,000) was determined to be sufficient to afford the local market alternative, as measured by Statistics Canada and CMHC in 2021. As identified in the rental affordability analysis included in the subsequent section of this report, as of 2024, some moderate-income households are unable to afford local market rent without paying over 30% of their income. This suggests that more moderate-income households could be experiencing core housing need today.

Core housing need can be further broken down within low-income households. The proportion of households in core housing need was higher among households in the first income decile (65.9%) and second decile (47%) compared to households in the third income decile (12.9%) in Oakville in 2021. The lower proportion within the third decile may be due in part to the income threshold at which local market alternatives were deemed affordable falling within the income range among households in this decile (\$59,201 to \$81,000 in 2020)¹.

Table 23 breaks down the standards households in core housing need were falling below by income decile. This shows that while affordability issues were a challenge across each decile, suitability issues were more prevalent in the higher two deciles.

Table 23: Proportion of households in core housing need falling below housing standards by income decile, Oakville, 2021

	1 st Decile	2 nd Decile	3 rd Decile
Affordability	97.0%	96.3%	91.0%
Adequacy	7.3%	7.1%	6.4%
Suitability	1.8%	7.0%	23.4%

Source: Statistics Canada Custom Tabulation

Key Takeaways

- **Over a third (37.8%) of low-income households in Oakville were experiencing core housing need in 2021.**
- Core housing need was exclusively experienced among low-income households in Oakville in 2021, however **more recent data suggests that some moderate-income households are at risk of experiencing core housing need.**
- Within low-income households, **core housing need rates were highest in the lowest two income deciles**, however suitability issues were higher among households in core housing need in the second (7.0%) and third decile (23.4%) compared to the first decile (1.8%).

¹ Of note, while there was a higher absolute number of households in core housing need in the second decile (3,235) compared to the first decile (2,810), this was due to fewer households in the first decile being measured for core housing need (4,265) compared to the second decile (6,885) due to the criteria for measurement (income must be greater than \$0).

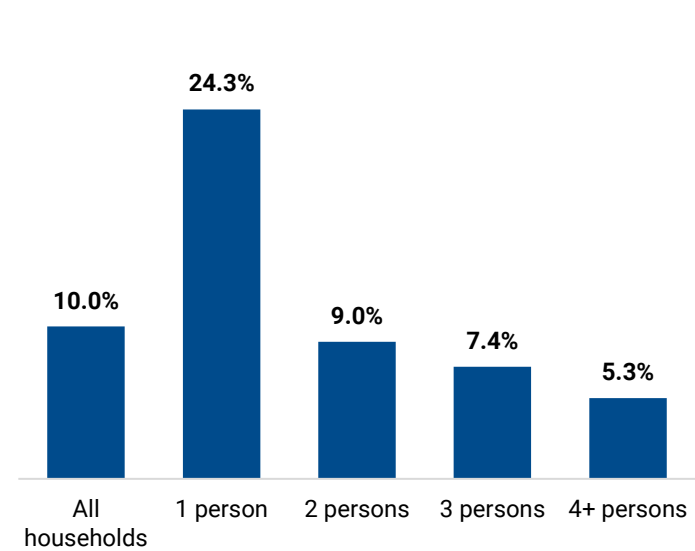
Core Housing Need

CHN by Household Size

Core housing need was higher among one-person households in Oakville in 2021. Within one-person households, nearly a quarter (24.3%) were in core housing need in 2021, compared to 9.0% of two-person, 7.4% of three-person, and 5.3% of four or more person households.

Of note, while one-person households made up 18.3% of households in Oakville in 2021, only 7.3% of its housing stock was bachelor or one-bedroom dwellings. This disparity was particularly significant among owner households, of which 14.5% were one-person households despite only 2.6% of owned dwellings having zero or one bedroom. This may contribute to affordability challenges among one-person households who may struggle to find an affordable one-bedroom unit.

Figure 40: Proportion of households in core housing by household size, Oakville, 2021



Source: Statistics Canada Custom Tabulation

Key Takeaways

- Core housing need was higher among smaller households, with **nearly one quarter (24.3%) of one-person households experiencing core housing need in 2021.**
- While **one-person households made up nearly a fifth of households (18.3%) in Oakville in 2021, bachelor and one-bedroom units made up only 7.3% of housing stock.**

CHN by Household Size and Income

Table 24 shows the number of households in core housing need in Oakville in 2021 by household size and income decile. Table 25 shows the proportion of households in core housing need by household size, for each income decile. For example, row one shows among households in the first income decile in core housing need, 41.8% were one-person households, 25.3% were two-person households, etc.

Table 25 shows that among households in the first two income deciles, core housing need is more prevalent among smaller households, whereas the opposite is true among households in the third income decile. This pattern is likely connected to the previous finding that households in core housing need in the second- and third income decile are more commonly facing suitability issues compared to those in the first income decile. While households in the third income decile are at lower risk of core housing need due to higher incomes, as they get larger, they require larger housing, putting them at greater risk of affordability and suitability challenges.

Table 24: Number of households in core housing need by household income deciles and household size, Oakville, 2021

	All households	1 person	2 persons	3 persons	4+ persons
All households	6,985	2,920	1,770	980	1,320
1 st decile	2,810	2,060	500	160	90
2 nd decile	3,235	855	1,155	615	600
3 rd decile	940	0	105	210	625

Source: Statistics Canada Custom Tabulation

Table 25: Proportion of households in core housing need by household size among households in income deciles 1 to 3, Oakville, 2021

	All households	1 person	2 persons	3 persons	4+ persons
All households	100.0%	41.8%	25.3%	14.0%	18.9%
1 st decile	100.0%	73.3%	17.8%	5.7%	3.2%
2 nd decile	100.0%	26.4%	35.7%	19.0%	18.5%
3 rd decile	100.0%	0.0%	11.2%	22.3%	66.5%

Source: Statistics Canada Custom Tabulation

Key Takeaways

- Within households in the lowest two income deciles, core housing need is more common among smaller households. Within households in the third income decile, it's more common among larger households.

CHN by Household Type

Rates of core housing need were higher among one-person households (24.3%), lone-parent families (19.5%) and two-or-more-person non-census-family households (10.3%). Core housing rates were below 6.5% for remaining household types.

Of note, while only 38.1% of all Oakville households were women+-led in 2021, 80.1% of lone-parent households are women+-led. Further, 21.5% of women+-led, lone-parent households are in core housing need, compared to 11.6% of men-led, lone-parent households. This indicates that higher core housing need rates among one-person households was primarily driven by single-mother households.

CHN by Age of Primary Maintainer

Table 26 identifies the proportion of households who were in core housing need in Oakville in 2021, based on the age of the primary maintainer. This data shows that rates of core housing need are highest among households with a young primary maintainer aged 15 to 24 (14.9%) or a senior maintainer aged 65 to 74 (12.6%) or 75+ (17.2%). Households with a maintainer aged 35 to 64 had much lower rates of core housing need (7.5% to 8.9%).

Table 26: Proportion of households experiencing core housing need by age of primary maintainer, Oakville, 2021

Age of primary maintainer	Experiencing core housing need
All households	10.0%
15 to 24	14.9%
25 to 34	11.4%
35 to 44	8.9%
45 to 54	7.7%
55 to 64	7.5%
65 to 74	12.6%
75+	17.2%

Source: Statistics Canada Custom Tabulation

Key Takeaways

- **Core housing need was higher among single-earner households**, including one-person (24.3%) single-mother households (21.5%), as well as two-or-more-person non-census-family households (10.3%), relative to other household types.
- **Core housing need was highest among households with a primary maintainer aged 15 to 24 (14.9%) and 75 and above (17.2%)** and was lowest among households with a primary maintainer aged 35 to 64 (<9%) in Oakville in 2021.

CHN by Household Demographics

Table 27 identifies the proportion of households in core housing need in Oakville in 2021, based on demographic characteristics of the household maintainer. Core housing need was higher among women+-led households, compared to men-led households, and relative to the rate among all households (10.0%), core housing need was higher among households with a primary maintainer who is an immigrant (particularly a recent immigrant), a non-permanent resident, racialized (particularly among Black-led households), or who is Indigenous.

Table 27: Proportion of households experiencing core housing need by demographic characteristic of maintainer, Oakville, 2021

Demographic characteristics of primary maintainer	Experiencing core housing need
Man+	7.3%
Woman+	14.6%
Immigrant	12.0%
Recent Immigrant	14.1%
Non-Permanent Resident	17.6%
Racialized	11.8%
Black	14.8%
Indigenous	14.0%

Source: Statistics Canada Custom Tabulation

CHN by Activity Limitations

Table 28 shows the rates of core housing need among households with any member with an activity limitation in Oakville in 2021, based on the type of limitation. Unlike findings surrounding affordability issues, this data shows that, compared to the rate of core housing need among all households (10.0%), households with a member with an activity limitation experienced higher rates of core housing need, particularly households with a member with difficulty walking or other physical activities, or with health problem or long-term condition not otherwise specified.

Table 28: Proportion of households experiencing core housing need among households with a member with an activity limitation, Oakville, 2021

Activity limitation of any member of the household	Experiencing core housing need
Difficulty seeing	11.9%
Difficulty hearing	11.8%
Difficulty walking, using stairs, using their hands or fingers or doing other physical activities	13.6%
Difficulty learning, remembering or concentrating	12.0%
Emotional, psychological or mental health conditions	12.6%
Other health problem or long-term condition that has lasted or is expected to last for six months or more	13.5%

Source: Statistics Canada Custom Tabulation

Key Takeaways

- Core housing need is higher among households with a primary maintainer who is a woman+ (14.6%), an immigrant (12.0% or 14.1% among recent immigrants), a non-permanent resident (17.6%), racialized (11.8%), Black (14.8%), or Indigenous (14.0%).
- Core housing need is higher among households with a member with an activity limitations.

Core Housing Need

Adequacy and Suitability Concerns

Compared to the number of households facing an adequacy issue out of all households in core housing need in Oakville in 2021 (7.1%), adequacy issues were higher among households in core housing need who had a primary maintainer who was Black (14.8%) or who had a member with difficulty seeing (19.4%*), difficulty leaning, remembering or concentrating (23.2%) or another activity limitation (10.5% to 14.1%). The higher rates of adequacy issues among households in core housing need with a member with an activity limitation may account for the fact that households with a member with an activity limitation experienced higher rates of core housing need but consistent rates of affordability issues compared to all households (i.e. core housing need may be more driven by adequacy issues for these households).

Table 29 identifies households in core housing need who experienced suitability issues at notably higher rates when compared to all households (7.2%) in Oakville in 2021, based on different household characteristics. Overall, this data indicates that issues of overcrowding, where households cannot afford an alternative, are higher among households with children or additional members, younger households, and recent immigrants or non-permanent residents.

Table 29: Proportion of households experiencing core housing need by demographic characteristic of maintainer, Oakville, 2021

Household characteristic	Experiencing a suitability issue (out of households in CHN)
<i>Couple with children</i>	13.9%
<i>Single-mother household</i>	16.2%
<i>Census family with additional persons</i>	13.6%*
<i>Multigenerational family</i>	45.7%*
<i>Primary maintainer aged 15 to 24</i>	23.1%
<i>Primary maintainer aged 35 to 44</i>	16.2%
<i>Recent immigrant</i>	21.4%*
<i>Non-permanent residents</i>	28.2%

Source: Statistics Canada Custom Tabulation

*data is based on a small number of households in core housing need (<200) and should be interpreted with caution.

Key Takeaways

- Among households in core housing need:
 - **Adequacy issues were more prevalent among households with a primary maintainer who is Black (14.8%) or with a member with an activity limitation (10.5% to 23.2%).**
 - **Suitability issues are more prevalent among households with children or additional members (13.9% to 45.7%), a younger primary maintainer (16.2% to 23.1%), or a primary maintainer who is a recent immigrant or non-permanent resident (21.4% to 28.2%).**

The following table compares affordable rental prices for each income decile group (among renter households) to the current rental prices in Oakville. Based on a household’s gross household income, a maximum affordable rent price can be calculated by assuming the household spends 30% of their income on rent. The upper income limit of each income decile group, as provided by Statistics Canada for the year 2020, is used to calculate affordable rents. Income data is projected to 2024 using the increase in the Ontario CPI from 2020 to 2024 (+17.4%). Current market rents are presented as a range. The lower bound is the average market rent for occupied units in the primary market in Oakville in 2024. The upper bound is the higher of two values: vacant units in the primary market or secondary market.

Within the table, ‘YES’ denotes that the corresponding decile group can afford the highest rent value for that unit size. ‘NO’ denotes that a decile group cannot afford the lowest rent value without spending more than 30% of their household income on rent. ‘MAYBE’ denotes that that decile group falls within the range of prices provided – the ability of households in this decile group to afford each unit size may depend on the length of occupancy (if subject to rent control) and whether it is in the primary or secondary market.

Findings

As Table 30 shows, **low-income renter households cannot reliably afford average rents for any size of rental unit without paying over 30% of their income on shelter** (where low-income refers to households within the lowest 30% of the income distribution).

Even moderate-income renter households (households within the fourth to sixth income decile) **cannot reliably afford average market rents for a one-bedroom or larger unit.**

While high-income renter households can afford most unit sizes based on average rents, **only households within the top 30% of incomes** (8th decile or higher) **can reliably afford a three-or-more bedroom unit.**

Overall, this indicates that a significant number of renter households cannot afford average rents in Oakville.

Table 30: Affordability table showing average market rents for different unit sizes compared to affordable rents for each income decile, Oakville, 2024

Decile	2024 Income, Renter Households	Max Affordable Price	Bachelor: \$1,205 – \$1,666	One Bedroom: \$1,856 - \$2,331	Two Bedroom: \$2,200 – \$3,146	Three or More Bedroom: \$2,285 - \$3,715	All Units: \$2,096 - \$2,845
1	\$25,596	\$640	No	No	No	No	No
2	\$38,981	\$975	No	No	No	No	No
3	\$54,010	\$1,350	Maybe	No	No	No	No
4	\$69,978	\$1,749	Yes	No	No	No	No
5	\$86,886	\$2,172	Yes	Maybe	No	No	Maybe
6	\$106,846	\$2,671	Yes	Yes	Maybe	Maybe	Maybe
7	\$131,503	\$3,288	Yes	Yes	Yes	Maybe	Yes
8	\$164,379	\$4,109	Yes	Yes	Yes	Yes	Yes
9	\$230,130	\$5,753	Yes	Yes	Yes	Yes	Yes

Source: Statistics Canada Custom Tabulation and Consumer Price Index, CMHC Market Rental Survey, Point-in-Time Scan (Rentals.ca).

The following table compares affordable purchase prices for each income decile group (among all households) to the current home sale prices in Oakville. Based on a household’s gross household income, a maximum affordable purchase price can be calculated by assuming the household spends 30% of their income on shelter costs. The upper income limit of each income decile group, as provided by Statistics Canada for the year 2020, is used to calculate affordable rents. Income data is projected to 2024 using the increase in the Ontario CPI from 2020 to 2024 (+17.4%). The maximum affordable house prices were calculated using a five-year rolling average of the Bank of Canada’s conventional five-year mortgage rate (5.76% as of December 2024) and incorporated considerations for downpayment (5% or other minimum downpayment) and mortgage payments (assuming 25-year amortization), as well as monthly property taxes based on the local rate (0.796% for Oakville).

Within the table, ‘YES’ denotes that the corresponding decile group can afford the average home prices for that dwelling type. ‘NO’ denotes that a decile group cannot afford average prices without spending more than 30% of their household income on shelter costs.

Findings

As Table 31 shows, households up to the 5th income decile, meaning **low-income and most moderate-income households, cannot afford any dwelling type** without paying over 30% of their household income on shelter costs. Only those in the 6th decile or higher can afford the least expensive dwelling type (condo apartments).

Even some high-income households cannot afford more expensive dwelling types.

Semi-detached dwellings and row dwellings are only affordable to the top 8th and 9th deciles respectively, and even the 9th decile cannot afford a single-detached dwelling.

This means most ownership housing is only affordable to those with very high incomes or those with significant equity who can reduce their monthly costs through the use of a higher down payment.

Table 31: Affordability table showing average home sale prices (December 2024) for different dwelling types compared to affordable purchase prices for each income decile, Oakville, 2024

Decile	2024 Income, All Households	Max Affordable Price	Detached: \$2,049,830	Semi-Detached: \$1,028,500	Row/Town: \$1,153,173	Condo Apartment: \$685,655	All Dwellings: \$1,394,902
1	\$42,738	\$158,537	No	No	No	No	No
2	\$69,509	\$257,841	No	No	No	No	No
3	\$95,105	\$352,789	No	No	No	No	No
4	\$120,936	\$448,608	No	No	No	No	No
5	\$151,463	\$564,416	No	No	No	No	No
6	\$184,339	\$692,283	No	No	No	Yes	No
7	\$225,434	\$852,139	No	No	No	Yes	No
8	\$284,140	\$1,080,386	No	Yes	No	Yes	No
9	\$389,812	\$1,491,406	No	Yes	Yes	Yes	Yes

Source : : Statistics Canada Census Custom Tabulation and Consumer Price Index, Toronto Regional Real Estate Board Market Watch, December 2024, Bank of Canada Mortgage Rates (5-year rolling average), Oakville Property Tax Rate, 2024, SHS calculations.

HART Comparative Analysis

Overview

The **Housing Assessment Resource Tools** (HART) project is a research group that works toward evidence and data-based solutions to Canada's housing crisis. The Housing Needs Assessment Tool is one of HART's data tools. It is a census-based tool that measures core housing need and affordable shelter costs by income category, household size, and priority populations.

The methodology used by HART varies from the analyses presented throughout this report, which rely more heavily on custom order data that is not publicly accessible. For example, whereas income-based analysis throughout this report is based in household income deciles, HART defines income categories by their relationship to median household income.

In order to complement the findings presented in this study, this section summarizes findings from HART's Housing Needs Assessment Tool for Oakville and compares them to the findings presented in this study. While the general trends in the following analysis are consistent with those explored throughout this report, they provide some additional nuances, particularly with regards to households within the lowest income categories.

The Data

This section includes the following analyses, based on data provided by HART's Housing Needs Assessment Tool:

- An introduction to the **income categories** as defined by HART;
- The **affordable shelter** thresholds based on the above income categories;
- **Core housing need by income and household size**;
- **Core housing need among priority groups**; and
- The **affordable housing deficit** as determined through HART methodology.

Key Takeaways

HART analysis reaffirms analysis throughout this report that rates of **core housing need** were **higher** among **priority populations** in Oakville in 2021. This analysis indicates that there was a **substantial affordable housing deficit** during this period.

- Priority populations facing higher rates of core housing need during this period included Indigenous (10.6%), racialized (11.0%), Black-led (15.0%), new migrant-led (14.2%), refugee claimant-led (19.2%), woman+-led (14.6%), and single mother-led households (20.3%), as well as households with a primary maintainer aged under 25 (15.1%) or over 65 (14.8%).
- There was a **higher proportion of small households among very low- and low-income households in core housing need** in Oakville in 2021.
- **Among moderate-income households in core housing need, there was a higher proportion of larger households**, likely due to their need for larger and more expensive housing.
- Using the HART methodology to assess the affordable housing deficit, it is estimated that **6,885 units with maximum prices ranging from \$645 to \$2,580 were required in Oakville as of 2021**.

Comparing Income Approaches

Under the HART Methodology, income categories are determined by their relationship with each geography’s **Area Median Household Income** (AMHI). These income categories, in 2020 dollars, provide the range of household incomes and affordable housing costs at five levels (Table 32).

Comparing Low-Income Households

The methodology used throughout this study to categorize households by household income relies on income deciles (Table 33). Using the decile approach defined in this study, low-income households consist of the first three income deciles. This makes up 30.1% of households and includes households in Oakville who were making up to \$81,000 in 2020 (projected forward to 2024, this is up to \$95,105). This threshold roughly aligns with the Household Income Limits for rent-geared-to-income assistance as outlined in the Housing Services Act. As per O.Reg.517/24, published December 2024, the Household Income Limit for Halton Region ranged from \$56,000 for a bachelor unit to \$82,500 for a four-bedroom unit or larger. As such, the majority of households considered low-income as per this approach would be eligible for rent-geared-to-income housing.

The low-income category, as defined by the decile approach, corresponds to very low income (3.3% of households), low income (15.62% of households) and some moderate-income households (the remaining 11.1% of households) as defined by HART. The definition of low-income for the purposes of HART matches the Statistics Canada definition for the Low-income Measure, Before Tax (LIM-BT).¹

Table 32: HART household income categories, Oakville, 2020

HART Income Category	% of Total HHs	Annual HH Income (2020)
AMHI		\$129,000
Very Low Income (<20% of AMHI)	3.3%	<= \$25,800
Low Income (21%-50% of AMHI)	15.6%	\$25,800 - \$64,500
Moderate Income (51%-80% of AMHI)	18.3%	\$64,500 - \$103,200
Median Income (81%-120% of AMHI)	20.4%	\$103,200 - \$154,800
High Income (121%+ of AMHI)	42.4%	>= \$154,801

Source: Housing Assessment Resource Tools (HART), 2024

As such, while the HART methodology considers a smaller portion of households to be ‘low-income’ compared to the decile approach, the Hart methodology provides more detail with regards to the households with the lowest household income levels (‘Very Low Income’).

Table 33: Household income by income decile, Oakville, 2020

Income Decile	% of Total HHs	Annual HH Income (2020)
1	10.0%	<=\$36,400
2	10.0%	\$36,401 - \$59,200
3	10.1%	\$59,201 - \$81,000
4	9.6%	\$81,001 - \$103,000
5	10.3%	\$103,001 - \$129,000
6	10.0%	\$129,001 - \$157,000
7	9.7%	\$157,001 - \$192,000
8	10.2%	\$192,000 - \$242,000
9	9.9%	\$242,001 - \$332,000
10	10.1%	>\$332,000

Source: Housing Assessment Resource Tools (HART), 2024

1 Source: Statistics Canada (2016). Low-income measure, before tax (LIM-BT). Retrieved from: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam022-eng.cfm>

Income Categories

Comparing Income Approaches

Comparing Moderate-Income Households

Using the decile approach, moderate income households includes deciles four to six, which translates to the 29.9% of households that were making between \$81,001 and \$157,000 in Oakville in 2020. This corresponds to some moderate-income households (7.2% of households), median income households (20.4% of households) and a small proportion of high-income households (2.4% of households) under the HART approach.

Under a decile approach, incomes seven to ten are considered high-income. This includes the 39.9% of households that were making \$157,000 or more in Oakville in 2020. This definition corresponds closely with the HART definition of high-income households, which includes the 42.4% of households that were making over \$154,800 in Oakville in 2020.

Affordable Shelter by Income

According to HART data, very low income households could afford a maximum monthly shelter cost of \$645 per month in Oakville in 2020 (Table 34), which is estimated to be the equivalent of \$757 in 2024. Based on the current rental costs identified in this report, these households would not be able to afford average rents in Oakville.

Households that were deemed low income through the HART methodology could afford monthly shelter costs between \$645 and \$1,613 in Oakville in 2020, which is estimated as \$758 to \$1,894 in 2024. While some of these households could afford current rental rates for a bachelor or a one-bedroom based on current rates, larger units would be unaffordable.

Moderate income households, as defined by the HART methodology could afford shelter costs of \$1,613 to \$2,580, which is estimated as \$1,895 to \$3,029 in 2024. Households in this category could most likely afford a bachelor or some one-bedrooms based on current rates, while larger units may present an affordability issue for many in this category.

Median income households, as defined by HART, could afford monthly shelter costs of \$2,580 to \$3,870, which is estimated as \$3,030 to \$4,544 in 2024. Most of these households could afford any unit based on current rental rates, with households within the lowest incomes within this range potentially struggling to afford two-or-more bedroom units based on rental rates among vacant units. High income households, as defined by HART, are estimated to be able to afford current rental rates in Oakville for all unit sizes.

Whereas the HART methodology is based on all households incomes, the Rental Affordability Analysis presented in this study is based on incomes for exclusively renter households, which are lower than all households. As such, that analysis estimated even some renter households with high-income (relative to other renter households) may have challenges affording three-or-more bedroom units. Using SHS calculations, the maximum affordable purchase price for median income households (as defined by HART) is estimated to be \$682,727, which falls just below the average price of a condo apartment in December 2024, indicating median income households and households in lower income categories could not afford current purchase prices.

Table 34: HART household income categories and affordable shelter rates, Oakville, 2020

HART Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
AMHI		\$129,000	\$3,225
Very Low Income (<20% of AMHI)	3.3%	<= \$25,800	<= \$645
Low Income (21%-50% of AMHI)	15.62%	\$25,800 - \$64,500	\$645 – \$1,613
Moderate Income (51%-80% of AMHI)	18.3%	\$64,500 - \$103,200	\$1,613 - \$2,580
Median Income (81%-120% of AMHI)	20.38%	\$103,200 - \$154,800	\$2,580 - \$3,870
High Income (121%+ of AMHI)	42.41%	>= \$154,801	>= \$3,871

Source: Housing Assessment Resource Tools (HART), 2024

CHN by Priority Populations

Table 35 shows rates of core housing need among priority households. This analysis is comparable to the previously presented analysis on core housing need by age of primary maintainer, demographic characteristics of maintainer, and presence of a member with an activity limitation, however values differ due to slight differences in methodology. For example, Indigenous households are based on the number of Indigenous members in the household, whereas previous analysis was based on the identity of the primary maintainer only. For a full description of how these variables are defined, refer to the complete HART Housing Need Assessment Tool Methodology Guide.

Similar to previous analysis, this data reaffirms that, compared to the rate of core housing need among all households (10.0%), there were higher rates of core housing need among households from priority population groups.

Table 35: Proportion of households in core housing need by priority population, Oakville, 2021

Priority population	Experiencing core housing need
<i>Household with physical activity limitation</i>	8.8%
<i>Household with cognitive, mental, or addictions activity limitation</i>	7.1%
<i>Indigenous household</i>	10.6%
<i>Racialized household</i>	11.0%
<i>Black-led household</i>	15.0%
<i>New migrant-led household</i>	14.2%
<i>Refugee claimant-led household</i>	19.2%
<i>Woman+-led household</i>	14.6%
<i>Single mother led household</i>	20.3%
<i>Household head under 25</i>	15.1%
<i>Household head over 65</i>	14.8%
<i>Household head over 85</i>	21.3%
<i>All households</i>	10.0%

Source: Housing Assessment Resource Tools, 2025



Key Takeaways

- HART data reaffirms that **rates of core housing need are higher in several priority population groups**, including Indigenous (10.6%), racialized (11.0%), Black-led (15.0%), new migrant-led (14.2%), refugee claimant-led (19.2%), woman+-led (14.6%), and single mother-led households (20.3%), and households with a primary maintainer aged under 25 (15.1%) or over 65 (14.8%).

CHN By Income and Household Size

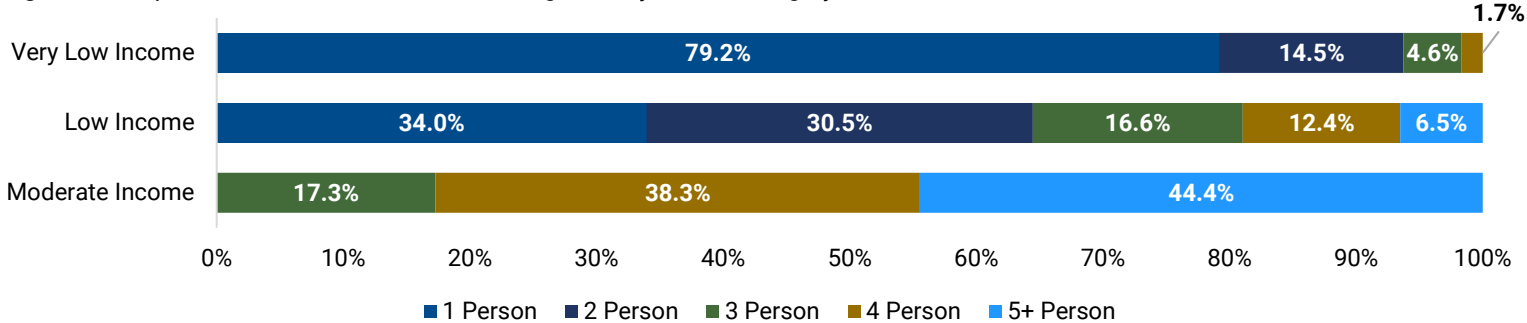
HART’s Housing Needs Assessment Tool breaks down core housing need by household size and income. Table 36 takes all households in core housing need in Oakville in 2021 and breaks them down by size and income category (for example, row one shows, among very low income households in core housing need, what proportion were one-person households, two-person households, etc.). Similar to the previous analysis within the affordability profile section of this report, this shows that among very low and low income households (which roughly correlates to households within the first and second income decile), the households in core housing need are more heavily concentrated among smaller households, where the opposite is true among moderate income households.

Table 36: Proportion of households in core housing need, by income category and household size, Oakville, 2021

Income Category	1 Person	2 Person	3 Person	4 Person	5+ Person
Very Low Income	79.2%	14.5%	4.6%	1.7%	0%
Low Income	34.0%	30.5%	16.6%	12.4%	6.5%
Moderate Income	0%	0%	17.3%	38.3%	44.4%

Source: Housing Assessment Resource Tools, 2025

Figure 41: Proportion of households in core housing need, by income category and household size, Oakville, 2021



Source: Housing Assessment Resource Tools, 2025

Key Takeaways

- Whereas there was a higher proportion of small households among very low- and low-income households in core housing need in Oakville in 2021, among moderate-income households in core housing need, there was a higher proportion of larger households, likely due to their need for larger and more expensive housing.

CHN By Income and Household Size

Building off of the previous analysis, the HART Housing Needs Assessment Tool provides the number of households in core housing need by household size and income category (Table 37). This data is then converted into a total number of homes by number of bedrooms, which are considered to be the deficit of affordable housing within a community. These numbers are further provided with the maximum cost of units required to satisfy this deficit (Table 38). For more details on how households by household size are converted to number of units by unit size, refer to the [HART Housing Need Assessment Tool Methodology Guide](#).

Using this methodology, it is estimated that 6,885 units with maximum prices ranging from \$645 to \$2,580 were required in Oakville as of 2021, with the majority being one-, two-, or three-bedroom homes.

Table 37: Number of households in core housing need, by income category and household size, Oakville, 2021

Income category and maximum affordable shelter cost	1 Person	2 Person	3 Person	4 Person	5+ Person	Total
Very Low Income (\$645)	1,200	220	70	25	0	1,515
Low Income (\$1,612)	1,720	1,545	840	630	330	5,065
Moderate Income (\$2,580)	0	0	70	155	180	405
Median Income (\$3,870)	0	0	0	0	0	0
High Income (>\$3,870)	0	0	0	0	0	0
Total	2,920	1,765	980	810	510	6,985

Source: Housing Assessment Resource Tools, 2025

Table 38: Affordable housing deficit by income category and unit size, Oakville, 2021

Maximum affordable shelter cost	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5+ Bedroom	Total
\$645	1,305	155	40	0	0	1,500
\$1,612	2,600	1,165	880	340	45	5,030
\$2,580	0	0	185	130	40	355
\$3,870	0	0	0	0	0	0
>\$3,870	0	0	0	0	0	0
Total	3,905	1,320	1,105	470	85	6,885

Source: Housing Assessment Resource Tools, 2025

Key Takeaways

- Using the HART methodology to assess the affordable housing deficit, it is estimated that **6,885 units with maximum prices ranging from \$645 to \$2,580 were required in Oakville as of 2021.**

Shelter-to-Income Ratio

Affordability issues in Oakville are prominent, particularly among renter and low- and moderate-income households. As of 2021:

- **Over a quarter of households** (26.4%) in Oakville were paying over 30% of household income on shelter), the highest rate in Halton.
- **Nearly half of renter households** (45.8%) were paying over 30% of their income on shelter, and nearly a quarter (23.1%) were paying over 50%.
- **Nearly two-thirds (60.8%) of low-income households** in Oakville were experiencing affordability issues, as were nearly a quarter (23.1%) of moderate-income households.

Certain households were facing affordability issues at a higher rate in Oakville in 2021, including:

- **Younger households** with maintainers aged 15 to 24 (65.4%), 25 to 34 (40.4%), and 35 to 44 (30.8%);
- **Single-earner households**, including one-person households (46.0%) lone-parent households (36.8%, the majority of which are women+led), and two-or-more person non-family households (33.2%);
- **Households led by women+** (31.3%), **immigrants** (31.4%), **recent immigrants** (47.3%), **non-permanent residents** (52.7%), **racialized maintainers** (35.9%) or **Black maintainers** (32.9%).

Core Housing Need

One in ten (10.0%) households in Oakville are experiencing core housing need, meaning their housing is unaffordable, requires major repairs, or does not have enough bedrooms and the household cannot afford local alternatives. Based on 2021 data, **notable patterns included:**

- **Higher rate compared to Halton:** Oakville had a higher rate of core housing need compared to Halton (9.0%).
- **Affordability as the primary issue:** Nearly all households in core housing need in Oakville were experiencing an affordability issue (95.8%) and were less likely to be experiencing an adequacy issue (7.1%) or suitability issue (7.2%) compared to the average across Ontario (12.4% and 12.7%).
- **Higher rate of deep core housing need relative to Ontario:** Despite Oakville having a lower rate of overall core housing need (10.0%) compared to Ontario (12.1%), the proportion of households in deep core housing need (meaning they were paying over 50% of their income on shelter in addition to being in core housing need) was higher in Oakville (5.4%) relative to Ontario (4.9%).

Core housing need is a greater challenge among renters and low-income households. In 2021:

- **Core housing need rates were four times higher among renter households** (24.2%) compared to owner households (6.1%), and renter households in core housing need were more likely to face issues of overcrowding (10.6% versus 3.4% among owners).
- Core housing need was exclusively experienced among low-income households, however **rising shelter costs will put moderate-income households at greater risk of core housing need.**

Certain households were in core housing need at higher rates in Oakville in 2021, including:

- **Households with a primary maintainer aged 15 to 24** (14.9%) and **75 and above** (17.2%);
- **Single-earner households**, including one-person (24.3%) and lone-parent (19.5%, particularly women+ lone-parent: 21.5%) households;
- **Households led by women+** (14.6%), **immigrants** (12.0%) **recent immigrants** (14.1%), **non-permanent residents** (17.6%), and **racialized** (11.8%), **Black** (14.8%), or **Indigenous** (14.0%) **maintainers**; and
- Households with a **member with an activity limitation** (11.8% - 13.5%).

Rental Affordability Analysis

Analysis comparing affordable rental prices across the income distribution to current rental prices shows that **rental housing is unaffordable to a significant portion of renter households**. More specifically, as of 2024:

- **Low-income renter households cannot reliably afford average rents for any size of rental unit** without paying over 30% of their income on shelter (where low-income refers to households within the lowest three income deciles or lowest 30% of the household income distribution).
- **Moderate-income renter households** (households within the fourth to sixth income decile) **cannot reliably afford average market rents for a one-bedroom or larger unit**.
- **High-income renter households can afford most unit sizes, however only households within the top 30% of incomes** (8th decile or higher) **can reliably afford a three-or-more bedroom unit**.

Ownership Affordability Analysis

Analysis comparing affordable purchase prices (based on subsequent monthly shelter costs) across the income distribution to current average home sale prices shows that **ownership housing is unaffordable to the majority of households in Oakville** where significant upfront equity is not available. As of 2024:

- **Households up to the 5th income decile**, meaning low-income and most moderate-income households, **cannot afford any dwelling type without paying over 30% of their household income on shelter costs**. Only those in the 6th decile or higher can afford the least expensive dwelling type (condo apartments).
- **Even some high-income households cannot afford more expensive dwelling types**. Semi-detached dwellings and row dwellings are only affordable to the top 8th and 9th deciles respectively, and even the 9th decile cannot afford a single-detached dwelling.

HART Affordability Analysis

HART analysis reaffirms analysis throughout this report that rates of **core housing need** were **higher** among **priority populations** in Oakville in 2021. This analysis indicates that there was a **substantial affordable housing deficit** during this period.

- Priority populations facing higher rates of core housing need during this period included Indigenous (10.6%), racialized (11.0%), Black-led (15.0%), new migrant-led (14.2%), refugee claimant-led (19.2%), woman+-led (14.6%), and single mother-led households (20.3%), as well as households with a primary maintainer aged under 25 (15.1%) or over 65 (14.8%).
- There was a **higher proportion of small households among very low- and low-income households in core housing need** in Oakville in 2021.
- **Among moderate-income households in core housing need, there was a higher proportion of larger households**, likely due to their need for larger and more expensive housing.
- Using the HART methodology to assess the affordable housing deficit, it is estimated that **6,885 units with maximum prices ranging from \$645 to \$2,580 were required in Oakville as of 2021**.

4 Projected Housing Need

The section outlines projected population and housing need in Oakville over the 30-year period from 2021 to 2051. The population and household projections were prepared by Watson & Associates Economists Ltd. for the Town of Oakville in late 2024 as part of the Town of Oakville Growth Analysis Study.

Contents

This section includes the following sub-sections and components.

- Brief summary of the projection **methodology** employed by Watson & Associates Ltd.
- **Population and household projections** for the Town of Oakville.
- **Key takeaways** based on the findings.

Population and Household Projections

Population and household projections were prepared by Watson & Associates Economists Ltd. for the Town of Oakville in late 2024 as part of the [Town of Oakville Growth Analysis Study](#). The population projections were developed using the cohort-survival projection method, which is a commonly-adopted population projection methodology. The household projections were then developed by multiplying the population projections by age-specific headship rates (rates of household formation) from the 2021 Census. More information on Watson & Associates Economists Ltd.’ projection methodology can be found on pages A2-A4 of the Growth Analysis Study.

Before proceeding to the projections, it should be acknowledged that headship rates for most age cohorts in Oakville have been declining steadily over time, with the sharpest decline among young adults. Between 2001 and 2021, the overall headship rate among adults aged 25 to 34 years declined from 37.2% to 28.0% (Table 39). As the federal Housing Needs Assessment template acknowledges, the “suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions” (p. 18).

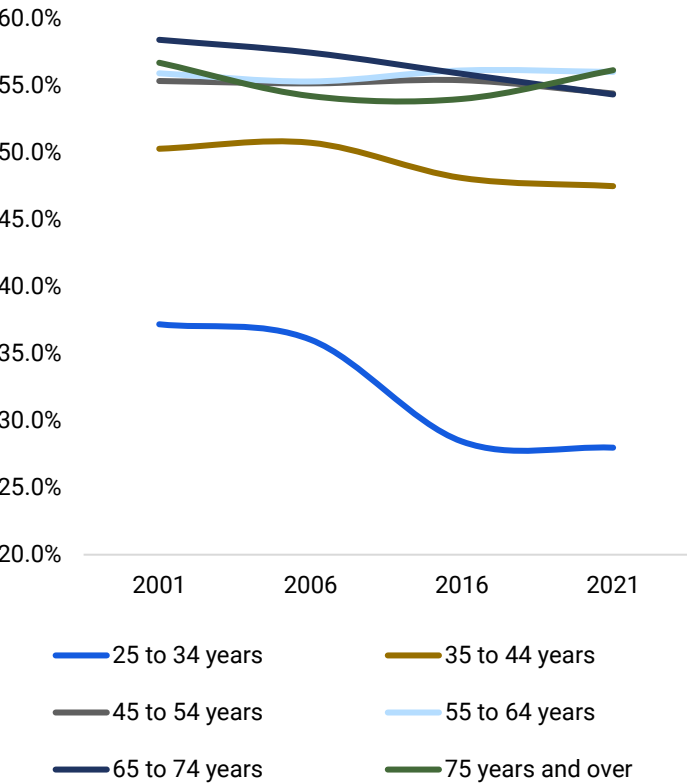
Household projections based on 2021 headship rates may therefore underestimate future demand for housing since the lower rates in 2021 may reflect *existing* housing shortages and affordability pressures, which in turn are assumed to continue into the future. However, household formation is also affected by demographic, economic, and cultural factors that are not necessarily related to the housing market. To the extent that these declines in household formation reflect non-housing market-related decisions concerning independent living, household projections based on 2021 headship rates would produce an accurate estimation of future housing demand.

Table 39: Overall headship rates by age of primary household maintainer in Oakville, 2001 to 2021

Age of Maintainer	2001	2006	2016	2021
25 to 34 years	37.2%	36.1%	28.5%	28.0%
35 to 44 years	50.3%	50.8%	48.1%	47.5%
45 to 54 years	55.4%	55.2%	55.4%	54.4%
55 to 64 years	55.9%	55.3%	56.2%	56.0%
65 to 74 years	58.4%	57.5%	55.9%	54.4%
75 years and over	56.7%	54.2%	54.0%	56.2%

Source: Statistics Canada Census, 2001-2021

Figure 42: Overall headship rates by age of primary household maintainer in Oakville, 2001 to 2021



Population and Household Projection Findings

Population Projections

Oakville is projected to grow from an estimated population of 222,060¹ to a projected population of 314,090 (+41.4%) between the 2021 and 2036 Censuses. This would amount to approximately 92,000 new residents in Oakville by 2036. Although the overall population is projected to grow significantly over the next decade, the rate of population growth is projected to decline, as natural decreases in population, resulting from low fertility relative to mortality from an aging population, are anticipated to more than offset population growth from in-migration. Specifically, the rate of population growth is anticipated to decline from 14.2% between 2021-2026 to 12.1% between 2026-2031, down to 10.5% between 2031-2036.

1 The total 2021 population recorded here does not align with the population of Oakville recorded by the Census because adjustments for Census undercounts were made by Watson & Associates Economists Ltd.

Household and Housing Projections

Oakville is projected to add 35,760 new households by 2036 and 68,110 new households by 2051. If existing construction trends continue, Oakville is poised to significantly diversify its housing stock over the coming decade. The number of occupied high-density units (studio, 1-bedroom, and 2-bedroom+ apartment units, and stacked townhouses) is expected to grow from 12,410 units in 2021 to 33,920 units by 2036 (+173.3%), and the number of occupied medium-density housing units (row townhouses, back-to-back townhouses, and apartments in duplexes) is expected to grow from 13,460 in 2021 to 20,970 by 2036 (+55.8%).

In contrast, the number of occupied low-density housing units (single- and semi-detached houses) is only expected to grow from 46,400 in 2021 to 51,580 in 2036 (+11.2%). The diversified housing stock will present opportunities to make more efficient use of land, promote public and active transportation, and accommodate a broader range of household types and sizes than currently exist in Oakville. At the same time, the Town will have to work to ensure new apartment buildings include sufficient family-oriented housing for households who cannot afford large lot, single-family housing.

Table 40: Projected Household Formation and Occupied Housing Unit Types in Oakville, 2021-2051

	2021-2026	2026-2031	2031-2036	2036-2041	2041-2046	2046-2051	Total
All Households	11,170	12,420	12,170	11,380	10,690	10,280	68,110
Low Density	1,730	1,870	1,580	1,310	1,120	920	8,530
Medium Density	1,790	2,980	2,740	2,390	1,980	1,670	13,550
High Density	7,120	7,060	7,330	7,160	7,070	7,180	42,920
Accessory	530	520	520	520	510	510	3,110
Other	-	-	-	-	-	-	-

Source: Watson & Associates Economists Ltd.

5 Housing Gaps

This section summarizes the key housing gaps identified in the previous sections of this report.

The key housing gaps were determined by comparing demographic trends and forecasts, household characteristics, and economic considerations in Oakville with the existing and planned housing supply and trends in housing affordability. Gaps are additionally informed and augmented by the findings of the public consultation.

Contents

The gaps analysis determined the following housing gaps in the Town of Oakville.

- Gap #1: **Housing for low- and moderate-income households**
- Gap #2: **Rental housing**
- Gap #3: **Diversified housing stock**
- Gap #4: **Priority households**

Housing Gap #1: Housing for Low- and Moderate-Income Households

Housing is unaffordable to low- and moderate-income households, leaving many in housing stress.

While households across the full income spectrum are facing affordability issues, particularly for ownership housing, low- and moderate-income households are experiencing particularly acute challenges.

A significant portion of low- and moderate-income households are facing housing and affordability strain – emphasizing the lack of housing options in Oakville.

Within low-income households in 2021, nearly two-thirds (60.8%) were facing affordability issues, and over a third (37.8%) were in core housing need, meaning their housing was not meeting their needs but they could not afford local alternatives. For those in core housing need, the majority were facing affordability issues (95.8%) with issues of adequacy (7.1%) or suitability (7.2%) being less prevalent. Further, 1 in 5 low-income households (20.5%) were in deep core housing need, meaning they were in core housing need and paying over 50% of their income on shelter, indicating severe affordability challenges.

While there were no moderate-income households in core housing need in 2021, as their income was judged to be sufficient to afford local alternatives, nearly a quarter of moderate-income households (23.1%) were facing affordability issues. As shelter costs rise, many of these households will fall into or be at risk of core housing need.

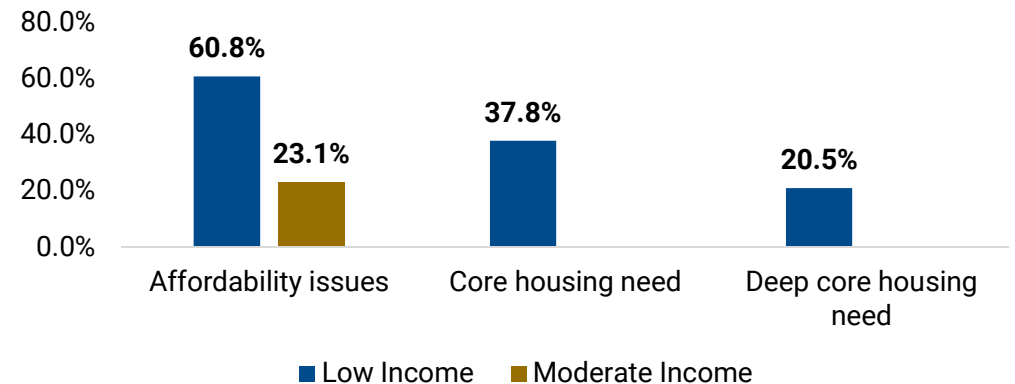
As of 2024, low-income and many moderate-income households could not afford either rental or ownership housing options without paying well beyond their means.

Low-income renter households cannot reliably afford average rents for any size of rental unit without paying over 30% of their income on shelter (where low-income refers to households within the lowest three income deciles or lowest 30% of the household income distribution). Moderate-income renter households (households within the fourth to sixth income decile) cannot reliably afford average market rents for a one-bedroom or larger unit.

With regard to ownership, households up to the 5th income decile, meaning low-income and most moderate-income households, cannot afford any dwelling type without paying over 30% of their household income on shelter costs. Only those in the 6th decile or higher can afford the least expensive dwelling type (condo apartments).

During engagements, participants emphasized the lack of housing options for both low-income and moderate-income households, in particular, and noted that more moderate-income households are falling into or at risk of housing precarity.

Figure 43: Proportion of low-income and moderate-income households facing housing challenges, Oakville, 2021



Housing is unaffordable to low- and moderate-income households, leaving many in housing stress.

The lack of deeply affordable options and emergency supports contributes to and aggravates experiences of homelessness.

Of those experiencing homelessness in Halton in 2021, nearly a third (31%) reported social assistance as being their top source of income, with current social assistance rates typically placing individuals or households within the lowest portion of the income distribution. Engagement participants noted that for very low-income households, including those receiving social assistance, subsidized housing is the only option they can afford. In addition to a lack of affordable housing, participants expressed concerns around the insufficient amount of emergency and low-barrier shelters.

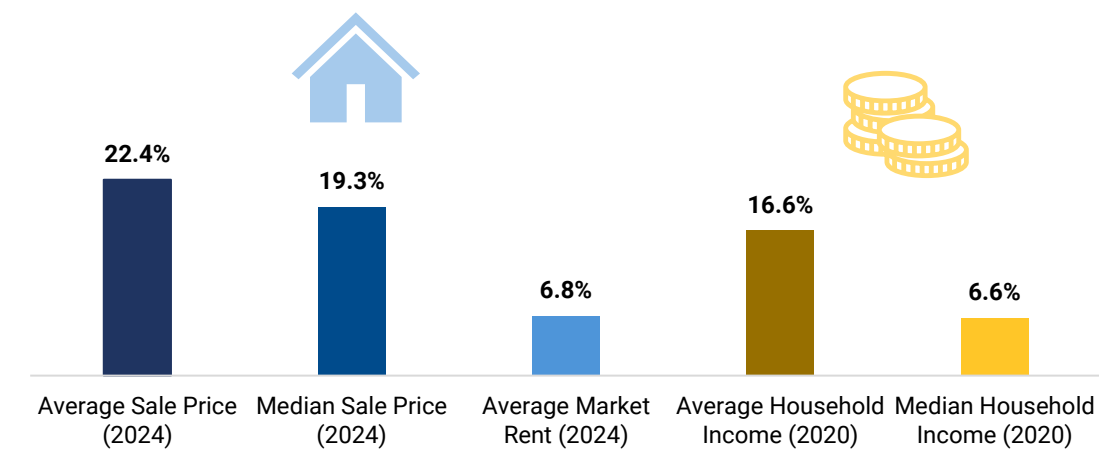
While Oakville experiences higher average incomes, this does not translate to better affordability for low- and moderate- income households.

As of 2024, average and median sale prices were 22.4% and 19.3% higher in Oakville compared to Halton and average market rent was 6.8% higher. While average household income was 16.6% higher in Oakville compared to Halton during the last census (2020), potentially suggesting incomes are on par with higher housing costs, median household income, a better measure of income among moderate-income households, was only 6.6% higher. Further, among households in income deciles one to four, there was a smaller difference in incomes, with Oakville actually having lower incomes in the lowest two deciles. Overall, this suggests that low- and moderate- income households in Oakville may be falling further behind relative to Halton.

All households in Oakville are at risk of housing challenges, even those with higher incomes.

Overall, these findings emphasize that despite higher incomes relative to Halton and Ontario, Oakville households are still struggling to afford housing. Further, while low- and moderate-income households face disproportionate challenges as identified here, affordability issues are impacting households across the income distribution. For example, even some high-income households cannot afford more expensive dwelling types. Semi-detached dwellings and row dwellings are only affordable to the top 8th and 9th deciles respectively, and even the 9th decile cannot afford a single-detached dwelling without paying over 30% of their income..

Figure 44: Difference in sale prices, market rent, and household income between Oakville and Halton, 2020 and 2024



Housing Gap #2: Rental Housing

There is a clear need for more affordable, purpose-built rental housing.

Renter households are growing rapidly amidst rising rents and limited vacancy – emphasizing the need for more rental housing, particularly as ownership falls out of reach.

While Oakville has a lower proportion of renter households (22.5%) relative to Ontario (31.6%), **renter households have been growing rapidly in recent years** (+4,395 households, +36.2%), with growth being fastest among three or more-person households (+57.4%). While the shift from ownership to rental can be impacted by many things, this **may suggest that more households are turning to renting as ownership falls further and further out of reach**, including even larger, dual-income households for whom ownership has traditionally been more accessible.

Rents have risen significantly over the past ten years (+62.6%), faster than any other municipality in Halton. While **vacancy rates across all units has risen just above 3%** (3.2%) for only the second time in the last two decades, **it is well below healthy levels for units with rents below \$1,500 or with two or more bedrooms.**

Renter households face higher rates of housing challenges relative to owners and are overrepresented among priority populations.

Renters face higher rates of core housing need compared to owners, with **nearly a quarter of renters (24.2%) in core housing need in 2021, and over 1 in 10 (12.9%) in deep core housing need.** Low-income households and those facing greater housing challenges are **over-represented among renter households.** This includes priority populations, single-earner households, and other households that face increased housing challenges.

Figure 45: Average Market Rent by Unit Size, Oakville, 2015 - 2024

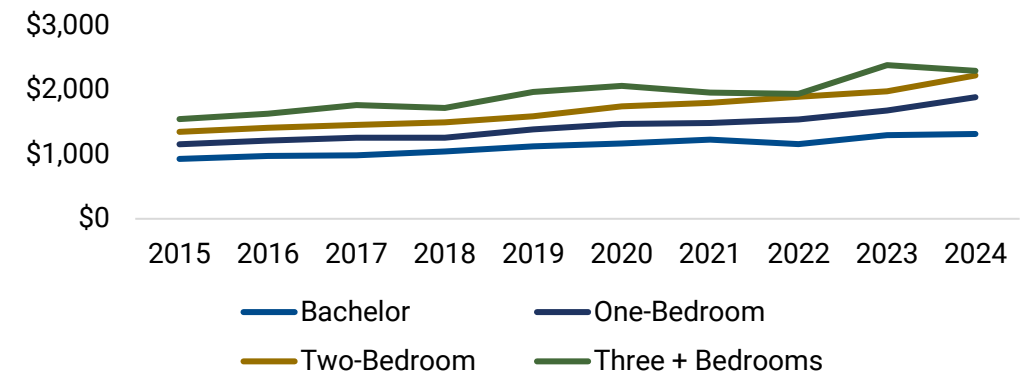
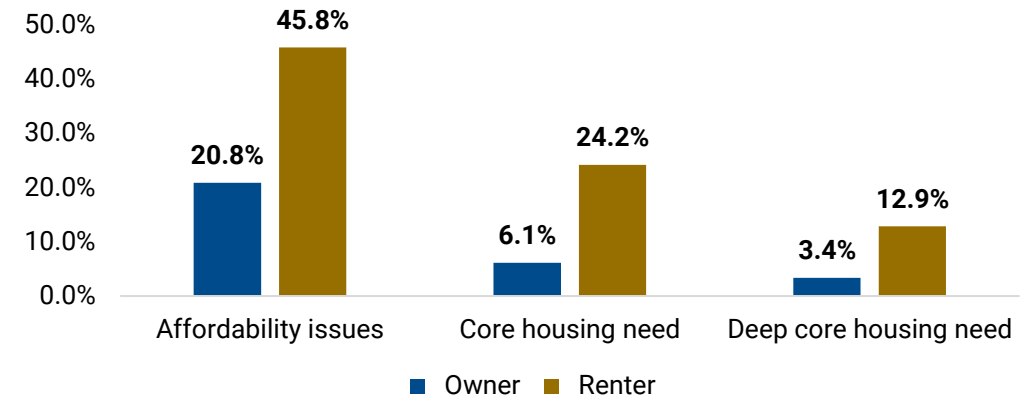


Figure 46: Proportion of owner and renter households facing housing challenges, Oakville, 2021



There is a clear need for more affordable, purpose-built rental housing.

Significant price differences between occupied and vacant units may pose a significant risk for renters.

Nearly half of renters have moved in the last year (45.4%), yet **vacant units can be \$500-\$1,000 more than occupied ones**. This means renter households who have to move face a high risk of affordability challenges.

There is an undersupply of purpose-built rental units, leading to reliance on the secondary rental market, which tends to be less affordable and secure.

As of 2021 there were 5,181 rental units in the primary rental market, which represented less than a third of all renter households (30.7%) that same year. This indicates that **most renter households are relying on the secondary market, which tends to be more expensive and offer less security of tenure**. Further, **nearly all completions in the last year were for ownership housing** (3,313 dwellings, 95.4%), with limited numbers of purpose-built units being added to Oakville’s housing stock.

During engagements, **stakeholders emphasized the lack of rental options** and expressed support for the creation of more purpose-built rental housing.

Figure 47: Rental rates among households by characteristics of primary maintainer, Oakville, 2021

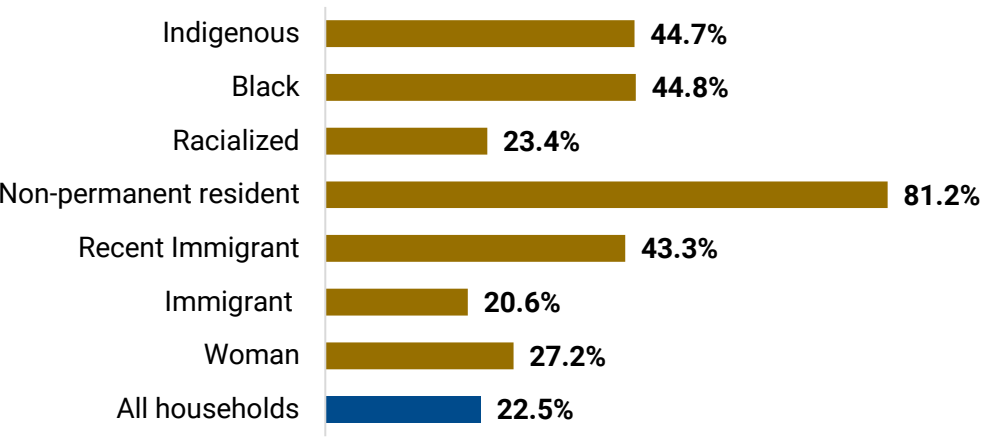
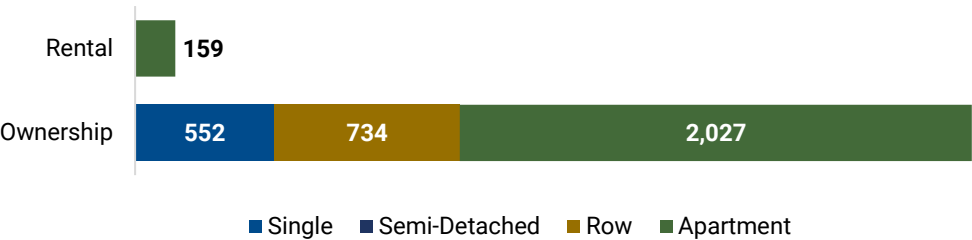


Figure 48: Housing Completions by Dwelling Type and Tenure, Oakville, 2024



Housing Gap #3: Diversified Housing Stock

Oakville’s housing stock is inconsistent with current household sizes and is limited in typology.

Overcrowding presents a particular challenge for larger renter households, which may be driven in part by the availability and affordability of larger rental units.

Renter households in Oakville experienced higher rates of suitability (overcrowding) issues (9.6%) in 2021, particularly among renter households with three persons (13.7%) or four or more persons (24.3%). It was observed that the proportion of four-or-more bedroom units among rented dwellings (16.5%) fell well below the proportion of four-or-more-person renter households (25.2%), and vacancy was lowest among three-or-more bedroom units (1.1%). While not all four-or-more person households require a four-or-more bedroom unit, these patterns in combination suggest an undersupply of larger rental units, a fact that was affirmed through engagements. Further, the point in time scan of vacant units in the secondary market showed a significant jump in rents (\$1,076) between two- and three-bedroom units, which may be due to the shift from higher-density to ground oriented units at this size. Affordability barriers may also be pushing larger households into units that are too small.

One-person households disproportionately face affordability challenges, which could similarly be driven by an insufficient supply of affordable one-bedroom units.

Nearly half of one-person households experienced affordability issues (46.0%) and roughly a quarter were in core housing need (24.3%) – much higher rates relative to other households Oakville in 2021. Further, whereas one-person households made up 18.3% of households, bachelor or one-bedroom units made up only 7.3% of the town’s housing stock, with this disparity being highest among owner households.

Figure 49: Proportion of households in unsuitable dwellings by tenure and household size, Oakville, 2021

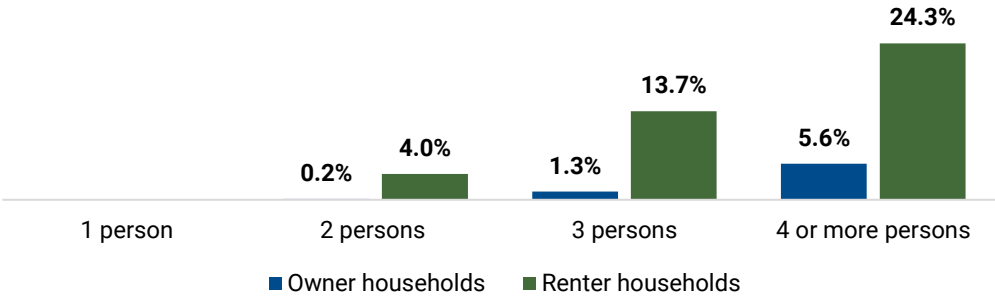
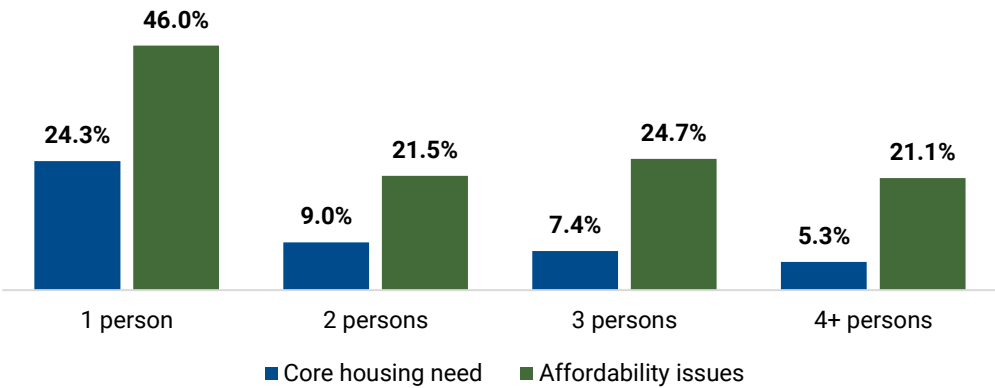


Figure 50: Proportion of households in core housing need or facing affordability issues by household size, Oakville, 2021



Oakville’s housing stock is inconsistent with current household sizes and is limited in typology.

Low-density and ground-oriented supply makes up the majority of housing in Oakville, limiting choice for residents.

Oakville’s housing supply is predominantly low-density, ground-oriented housing, which tends to be more expensive, contributes to urban sprawl, and limits overall choice for households. In 2021, roughly three-quarters of Oakville’s housing stock was single-detached (58.6%) or row houses (17.0%).

During engagements, participants identified the overrepresentation of single-detached housing as one of the factors contributing to current housing challenges in Oakville.

Recent development shows a positive trend toward denser housing.

Recent trends indicate a shift toward denser housing forms, with the majority of completions in 2024 being apartment units (63.0%, 2,186 units). This appears to represent a continued trend, with low-rise apartment dwellings showing the fastest growth between 2016 and 2021 (+37.1%). This trend has the effect of increasing housing choice and may be contributing to the acceleration of housing completions in recent years.

Figure 51: Dwellings by dwelling type, Oakville 2021

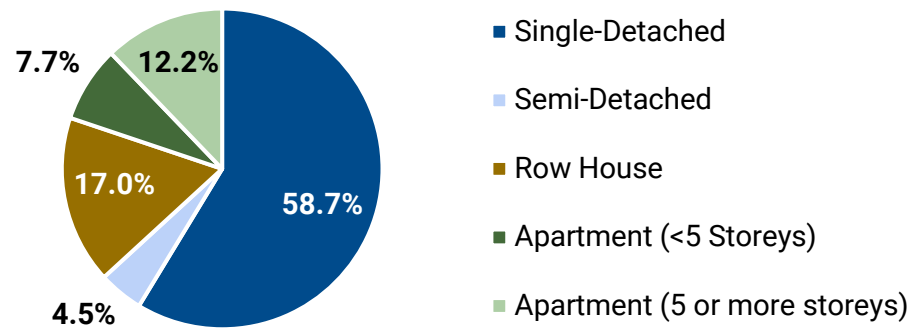
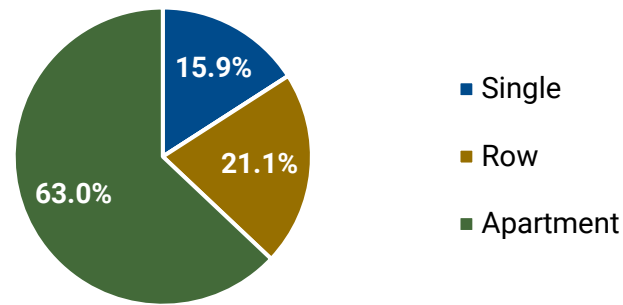


Figure 52: Housing completions by dwelling type, Oakville 2024



Housing Gap #4: Priority Households

Priority household groups face disproportionate or unique housing needs relative to other households.

Engagement participants emphasized the barriers faced by priority populations.

Engagement participants emphasized the lack of affordable and accessible housing options and other barriers such as discrimination faced by priority populations, including youth, students, pregnant women, women fleeing violence, Black and racialized individuals, individuals with disabilities, and individuals experiencing homelessness.

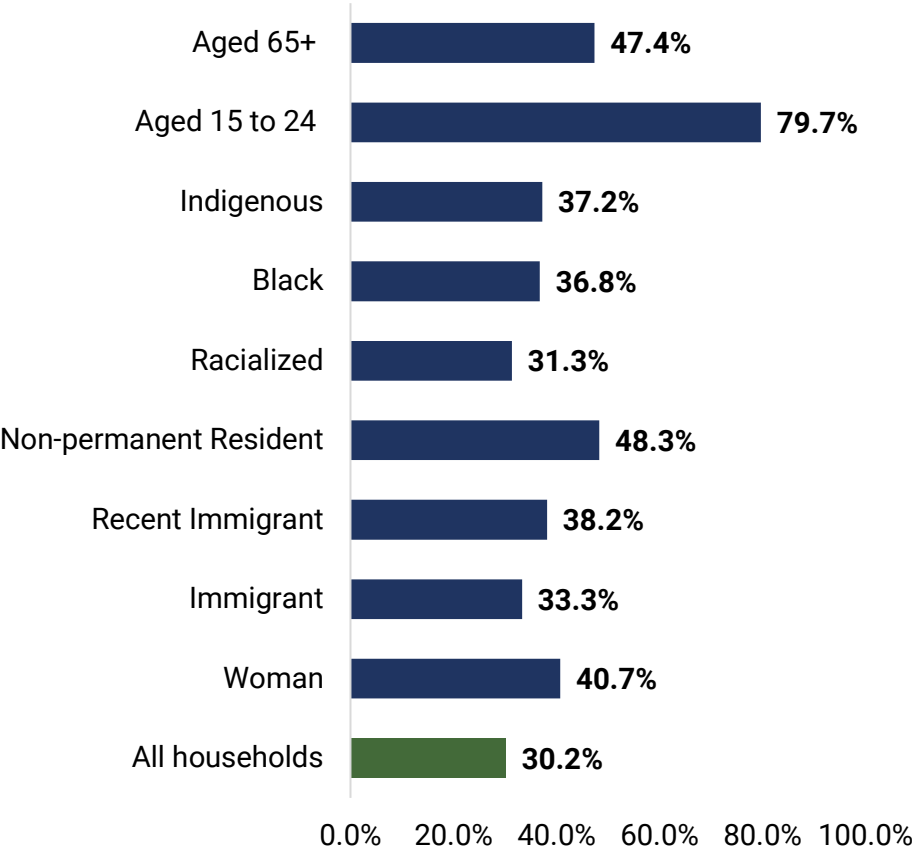
Many priority populations are growing at a rapid rate or make up a significant portion of Oakville’s population already.

Between 2016 and 2021, several priority populations grew at a faster rate than the general population in Oakville (+10.6%), including recent immigrants (+52.2%), non-permanent residents (+75.0%), racialized populations (+53%) and seniors aged 65 and above (+19%). Further, compared to both Halton and Ontario, Oakville’s population featured higher proportions of recent immigrants (7.3%) and racialized persons (42.5%).

Households led by priority populations are disproportionately considered low-income.

Compared to the proportion of all households considered low-income (30.2%) in Oakville in 2021, households led by priority population groups are disproportionately low-income. Of note, four out of five (79.7%) households with a primary maintainer aged 15 to 24 are low-income, as are nearly half (47.4%) of households with a maintainer aged 65 and above. Similarly, a high proportion of households were low-income among households led by non-permanent residents (48.3%) and recent immigrants (38.2%). Disproportionate proportions of low-income households were also seen in households led by women+, Black, and Indigenous maintainers, and households with some activity limitations (37% to 41%).

Figure 53: Proportion of households considered low-income by characteristics of primary maintainer, Oakville, 2021



Priority household groups face disproportionate or unique housing needs relative to other households.

Priority populations face disproportionate rates of core housing need.

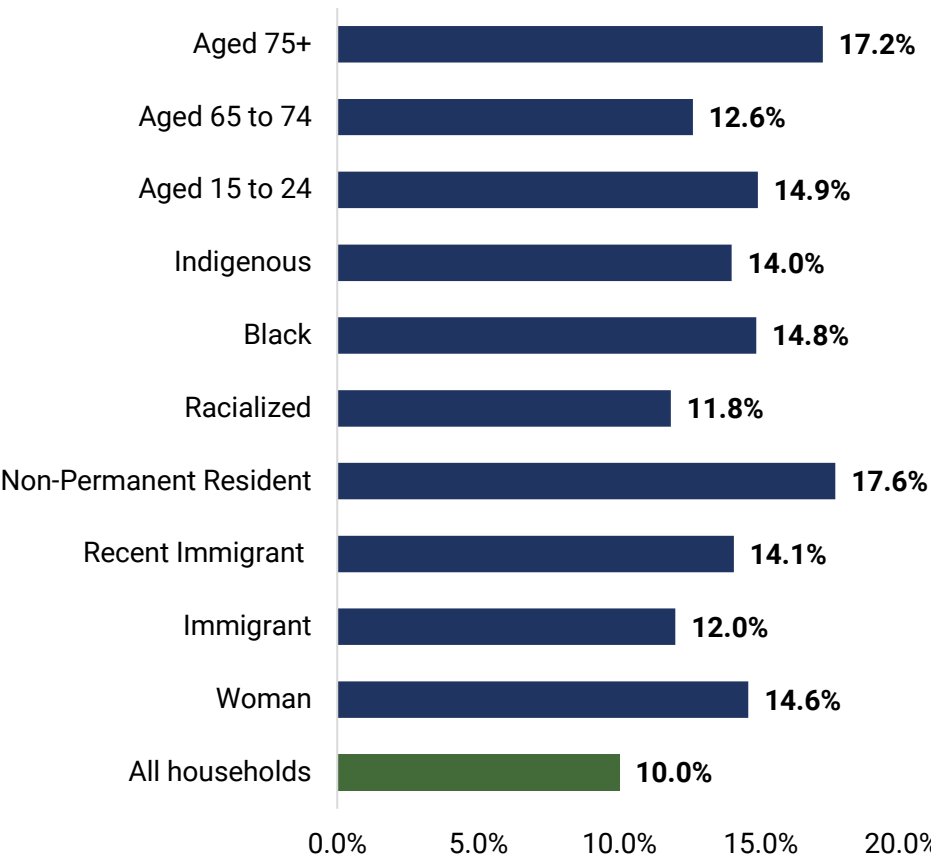
Compared to the proportion of all households in Oakville in core housing need in 2021 (10.0%), many households led by or with members from priority populations experienced higher rates of core housing need. Of the groups measured, **rates of core housing need were highest among single mother households** (lone-parent households led by women+: 21.5%), and **households with a primary maintainer who is a non-permanent resident** (17.6%) **or aged 75 and above** (17.2%). Higher proportions of core housing need were also seen among **households with a maintainer who is aged 65 to 75, Black, Indigenous, racialized, a recent immigrant or a woman+** (13% to 15%), and among **households with a member with an activity limitation** (12% to 14%). Within households in core housing need, suitability and adequacy issues were also more prevalent within many of these groups.

Priority populations are overrepresented among individuals experiencing homelessness.

According to Halton Region’s 2021 Point-in-Time count data, many priority populations are overrepresented among those experiencing homelessness. **Of those experiencing homelessness, 9% had arrived to Canada in the last five years**, compared to this group making up only 6% of Halton’s population, and **42% identified as racialized**, compared to 36% of Halton’s total population. Further, **24% to 65% of individuals experiencing homelessness had a physical limitation, mental health issue, learning or cognitive limitation and/or other medical conditions**.

During engagements, **participants raised concerns over the high levels of homelessness, including hidden homelessness among priority populations**, including youth, seniors, LGBTQ2SI and racialized folks, and pregnant women, among others.

Figure 54: Proportion of households in core housing need by characteristics of primary maintainer, Oakville, 2021



6 Preliminary Recommendations and Next Steps

This section draws from all of the previous sections to identify preliminary recommendations.

These recommendations focus on the role of the Town in addressing the identified housing gaps and facilitating affordable housing within Oakville.

Contents

This section includes the following sub-sections and components.

- Outline of potential high-level recommendations.
- Next steps before the completion of the final HNA.

Use of this Study

The findings of this Housing Needs Assessment are intended to inform future streams of work in the Town that will facilitate the creation of affordable housing and address the housing gaps identified within this study. It is recommended that the following ongoing and forthcoming streams of work draw from the findings within this Housing Needs Assessment:

- Inclusionary Zoning;
- Official Plan Review;
- Community Improvement Plan;
- Community Permit Planning By-law;
- Housing Strategy and Action Plan.

In addition to these specific programs, which are outlined in further detail in this section, it is recommended that the findings of this Housing Needs Assessment be considered in other areas of planning and program design within the Town. For example, strategic planning, infrastructure and other capital planning, transit planning, and other streams of work should consider how they may impact or improve upon the identified housing gaps, projections and targets, and final recommendations included within this study.

Inclusionary Zoning

The Town is currently exploring the potential to develop an Inclusionary Zoning policy and by-law for lands within Protected Major Transit Stations Areas (PMTSAs). Inclusionary Zoning is a tool in the Planning Act that allows the town to require affordable housing within multi-unit development on lands located within a PMTSA, such as Midtown Oakville and the Bronte GO area. This helps ensure a mix of housing options for people with different income levels.

The final version of this Housing Needs Assessment will build upon the findings here to present a financial viability assessment outlining potential impacts on the housing market and on the financial viability of development or redevelopment in the municipality from inclusionary zoning by-laws if implemented. It will further include policy options, the likely outcomes associated with their implementation and recommendations for the implementation of an Inclusionary Zoning program. This portion of the Housing Needs Assessment will comply with O. Reg. 232/18.

Official Plan Review

The Town of Oakville is currently undergoing an Official Plan Review. As part of this review, the Town will be creating housing related official plan policies that will be informed by the findings of this Housing Needs Assessment.

The final version of this Housing Needs Assessment will identify affordable housing targets and policy gaps and put forward recommendations, including with regards to the mix of unit sizes and types, in alignment with the ongoing Official Plan Review. These recommendations will draw heavily from the identified housing gaps, housing projections, stakeholder engagements, and other findings from this study.

Preliminary Recommendations

Community Improvement Plan

The Town of Oakville will be completing a background study to assess the potential for an Affordable Housing Community Improvement Plan. A Community Improvement Plan (CIP) is a tool in the Planning Act that enables the town to incentivize the provision of affordable housing, among other matters, within private development. Based on the findings of both this Housing Needs Assessment and the CIP Background study, the Town will further explore possible programs that may be implemented.

The findings outlined in this Housing Needs Assessment, including around the current demand and supply of rental, affordable and other housing types, as well as the forthcoming assessment and recommendations surrounding Inclusionary Zoning will help in assessing the potential opportunities, challenges, and barriers associated with a future Community Improvement Plan. The final version of this Housing Needs Assessment will expand further on how the findings of this study should inform a future CIP.

Community Planning Permit By-law

The Town of Oakville is developing a Community Planning Permit By-law in Midtown Oakville in accordance with newly adopted (OPA 70) Community Planning Permit System policies in the Livable Oakville Plan. A Community Planning Permit (CPP) System aims to simplify and improve the processes for regulating land use within an area. It enables the town to issue development permits (with or without conditions) in a one-application, one-approval authority process compared to the traditional process of making separate re-zoning, site-plan and/or minor variance applications.

The findings of this study will be used to inform the design of the Town's CPP By-law. The final Housing Needs Assessment will identify potential tools that could be implemented through the CPP By-law, such as density bonusing provisions for needed housing forms identified in this study.

Housing Strategy and Action Plan

The Town of Oakville has approved a Housing Strategy and Action Plan in December, 2024. It is a strategy to guide decision making and take action to increase housing supply, accelerate housing delivery and improve housing affordability and choice in Oakville. The completion of this Housing Needs Assessment and the other streams of work summarized here are identified as action items within this Strategy.

It is recommended that the findings of this Housing Needs Assessment be considered in the ongoing implementation and monitoring of this Strategy. In particular, the identified housing gaps, housing targets and other findings included within this study should inform the development of future programs and actions identified within the Strategy.

Additional Analysis

The forthcoming Final Housing Needs Assessment will include the following additional components:

- **Definition of affordable housing.** An exploration and summary of how affordable housing is defined in the Town, including how this definition may vary across programs or contexts.
- **Housing targets.** In addition to the projections included in this study, the Final Housing Needs Assessment will include additional targets that outline how much housing is needed beyond a 'business as usual scenario' and further explore the need for affordable housing.
- **Inclusionary Zoning viability assessment and policy options.** The fulsome financial viability assessment, policy options, implementation considerations, and recommendations.
- **Detailed recommendations.** Recommendations as outlined in the previous pages in support of ongoing and forthcoming work.
- **Implementation considerations.** Considerations associated with the implementation of included recommendations to help in assessing the overall impact of such practices in the town.

Appendix A: What We Heard

This section provides an overview of the results of the public consultation that was undertaken as a part of the Town of Oakville's Housing Needs Assessment.

A series of three workshops with participants with direct insights into the housing system in Oakville were conducted.

Contents

This section includes the following sub-sections and components.

- Overview of the **engagement methodology**.
- **Engagement findings**, including key themes and recommendations collected throughout the consultation.

Purpose and Methodology

An important part of this Housing Needs Assessment was engagement with local stakeholders to better understand the current needs and trends with regards to housing in Oakville. These consultations also provided critical insights on potential solutions and considerations to support the Town of Oakville's efforts to facilitate affordable housing.

Invitations were sent out to over 80 unique participants across a wide range of sectors that either reached out or were identified by Town staff as having an interest and insights into the Town's need for housing. This included local non-profit and other assisted housing developers, homelessness and other service providers, the Oakville business community, private development and real estate, and other relevant organizations or institutions, including Sheridan College.

Participants identified a number of motivations for participating, including:

- As part of ongoing partnerships or working relationships with the Town;
- In order to share experiences and observations from working with residents, including priority populations, and/or developing, building or providing housing and shelter;
- In recognition of the impact housing has on residents, workers, and businesses;
- Desire to see safe and accessible housing for everyone;
- Interest in learning more about the study and how to take part.

Across three virtual workshops the project team heard from over 50 unique participants. Participation was conducted in small groups that typically ranged from five to ten participants. Participants were also given opportunity to provide additional comments and feedback through an online follow-up survey.

The findings of these workshops have been summarized in the following section.

Engagement Timeline

Workshop 1. The first workshop was hosted in December 2024. The purpose was to seek feedback on trends and patterns with regards to housing supply and demand, and to identify challenges and barriers to maintaining and creating new affordable housing. It was also an opportunity to validate and receive feedback on preliminary quantitative findings.

Workshop 2. The second workshop, hosted in December 2024, was intended to introduce the objectives and preliminary methodology for the creation of Inclusionary Zoning and Community Improvement Plan programs, and to seek confirmation regarding the assumptions proposed to be used to inform associated financial viability analysis. It was similarly an opportunity to validate and receive feedback on preliminary quantitative findings.

Workshop 3. The third workshop was hosted in February 2025. This session presented more fulsome findings, including a summary of findings from the first two sessions, housing gaps, and the recommendations provided to date. The purpose of this session was to assess the accuracy of findings and to work towards identifying and solidifying additional solutions.

Consultation Overview

Understanding Priority Populations

A key component of this study was understanding how housing need varies between different populations, with particular attention to priority groups. In addition to exploring available quantitative data on priority populations, engagement was designed to gather insights on the unique needs and experiences of priority populations.

Approximately 35 unique organizations were invited to participate in one or more engagement, including multiple representatives from 13 non-profit housing or other assisted providers or service agencies, many of which have mandates to serve priority populations (including youth, seniors, women and children fleeing violence, single mothers, individuals experiencing homelessness, and individuals with mental health and/or substance use issues, among others). A portion of the first two sessions was dedicated to requesting input on the specific needs of priority populations observed in Oakville. As part of the third session, both the quantitative findings and qualitative findings from the previous sessions surrounding the needs of priority populations were presented. Participants were asked to respond all findings to identify any gaps, points of emphasis, or other additional details, including the findings associated with priority populations.

Lack of Housing Options

A major theme from engagements was the lack of sufficient housing options and the resulting effects on residents of Oakville. Participants expressed concerns around the insufficient amount of emergency and low-barrier shelters, affordable housing, accessible housing, purpose-built rentals and homecare or other supports. Participants emphasized the lack of housing options for both low-income and moderate-income households, in particular. For very low-income households, including those receiving social assistance, subsidized housing is the only option they can afford. Participants noted that more households with moderate income are falling into or at risk of housing precarity, and many households are at risk of default or arrears when circumstances change suddenly, for example due to job loss or sudden increases in condo fees.

Due to the lack of options, finding and moving between adequate housing options is a challenge in Oakville. People are staying longer in shelter and transitional housing because they are on waitlists with nowhere to go. When they are required to leave shelters they turn to unsheltered homelessness, precarious situations or continue to seek alternate programs due to the lack of housing options.

Similarly, the gap between the prices of assisted housing versus private housing is high and there is little moderately affordable housing available, preventing households from moving. For some people, the inability to move means staying in toxic or precarious situations or paying beyond their means.

Many participants explained that residents are leaving Oakville or Halton due to the lack of affordable housing options. Participants identified students, first time homebuyers, and individuals experiencing homelessness or housing precarity as examples of populations that are living outside of Oakville. One service provider even described looking for options outside of Oakville for their clients. This makes it difficult to keep workers in the region and further increases demand for transportation as people need to commute from further away.

With regards to housing size, participants affirmed the need for larger rental housing, a trend seen across Halton, and affordable family-sized housing. Participants also identified that there is an increasing demand for housing that can support multi-generational families.

Priority Populations

Participants raised concerns over the high levels of homelessness, including hidden homelessness, among youth, seniors, LGBTQ2SI and racialized folks, and pregnant women, among others. Further, shelters can present barriers, for example due to requirements separating mothers from adult male children or insufficient harm reduction services for people using drugs.

Participants emphasized the lack of affordable housing options for priority populations, including youth, students, pregnant women or women fleeing violence. Discrimination from landlords or from surrounding community when seeking housing presents another barrier for youth, parents or pregnant people, individuals who have experienced homelessness, low-income households, and Black and racialized individuals, among others. Individuals with disabilities and seniors are struggling to find and afford accessible options and related supports. For example, some seniors remain in assisted housing that cannot adequately support them because they cannot find or afford a long-term care spot to move into.

Housing Needs and Trends

Other Concerns

Some participants expressed concerns around poor housing conditions, citing infestations as an example. Protections for renters was another issue. Tenants can be subject to abuse by the landlord or coerced evictions. Upon turnover, rents can be raised significantly, contributing to the lack of affordable options.

Worsening Trends

Groups discussed how conditions are worsening over time, citing growing waitlists, longer time spent in shelter, and increasing amounts of visible and hidden homelessness. Participants noted that no-fault evictions are increasing, and that people are relying more on informal rental situations that do not offer full rental protections, such as bed or room rentals. Some service providers described having to alter or extend programs to meet the high level of demand for housing and shelter.

Participants also noted some changes in the populations experiencing homelessness or housing precarity, including an increase in the number of seniors, youth, low- and moderate-income households and full-time workers. Lastly, participants spoke to an increase in people experiencing mental health and addictions crisis or in need of primary care, along with higher levels of acuity.

Key Takeaways

- **Lack of housing options**, including insufficient supply of emergency and low-barrier shelters, affordable housing, accessible housing, purpose-built rental, larger dwellings, and associated housing supports.
- **Households have challenges moving, get stuck in bad housing situations, are displaced from Oakville, and/or experience homelessness.**
- **The lack of options and experiences of homelessness are particularly acute for priority populations.** Barriers persist, including discrimination, a lack of accessible options, or exclusive shelter or housing requirements.
- **Concerns around poor housing conditions and protections for renters.**
- **Increasing numbers of no-fault evictions and reliance on informal rental situations.**
- **Growing waitlists and increased number and duration of experiences of homelessness.** Some service providers have had to alter or extend programs in response to evolving demand.
- **Changes in populations experiencing housing precarity or homelessness**, including more seniors, youth, low- and moderate-income households and full-time workers.

Supply Barriers

Participants identified multiple barriers preventing the development of more housing stock, including affordable housing units. Many pointed to red tape and bureaucracy in the planning process, including long and unpredictable approval timelines that slow down development and significantly raise costs. Similarly, zoning and related requirements, such as parking minimums, height minimums, and allocation caps can be a barrier, particularly for affordable housing and novel housing types (e.g. container housing). At the same time, some participants suggested that pre-zoning does not necessarily help given the rapidly changing market. High costs, including for construction, land, and municipal fees, also makes it difficult to build affordable housing, higher density housing, rental housing and family-sized housing in particular.

Other challenges include insurance requirements, zoning limitations, or a lack of relevant construction knowledge preventing uptake of new building forms, such as multi-generational housing, and construction labour shortages. Further, high interest rates are deterring potential buyers who would rather hold out for lower prices, causing uncertainty for development.

Purpose-Built Rental Barriers

Participants expressed concerns surrounding the overrepresentation of single-detached housing in Oakville and the limited supply of purpose-built rental housing. Participants explained how many developers are not equipped to develop and operate rental housing and financing can be more challenging due to the lack of upfront sales. One observation was that there is a negative attitude toward renting. Renters feel constrained by rental rules, fear risk of eviction, or face discrimination, and backlogs at the Landlord Tenant Board present challenges and risks for renters and landlords. The financialization of housing was a related concern.

Assisted Housing Barriers

Multiple participants spoke to the importance of the assisted housing sector in providing and maintaining affordable housing in perpetuity, however this sector faces insufficient funding for development. Similarly, student housing requires support from CMHC or other funding sources to provide more affordable units. Further, leasing space for shelter or transitional beds is expensive and landlords are often not willing to participate in rent supplement programs or partner with assisted housing providers or service agencies.

Key Takeaways

- **Supply barriers include:**
 - **Red tape and bureaucracy in the planning process**, including long and unpredictable timelines;
 - **Zoning and related requirements**, however pre-zoning is challenging amidst rapidly changing conditions;
 - **High costs** associated with approvals, construction, and land; and
 - **High interest rates** causing uncertainty in the market.
- **Purpose-built rental housing faces additional barriers**, including a limited number of developers experienced in purpose-built rental, financing challenges, or negative perceptions of rental housing.
- **Participants emphasized the importance of the assisted housing sector but identified challenges**, including insufficient funding and a lack of access to affordable spaces to lease for programs or shelter.

Contributing Factors

Additional Points of Consideration

A couple participants flagged the need to take changing market conditions sufficiently into account when assessing trends and future housing need. For example, housing mismatch may be a result of real estate cycles, and existing housing stock does not necessarily reflect new housing construction.

One recommendation was to recognize and consider the ways housing challenges tend to be connected to other challenges, including mental health and addictions challenges, poverty, and access to affordable food, transit, and childcare, among others. Relatedly, housing planning needs to be connected to business planning to both support businesses' ability to hire locally and to ensure businesses can continue to develop in Oakville in order to maintain employment opportunities and raise incomes.

Lastly, the need to clearly define affordable housing was reiterated. This definition can vary by program or context, and some criteria for affordable housing programs (such as those based on Average Market Rent) will not be affordable to all households.

Key Takeaways

- **Changing market conditions and recent development trends are important to consider** in understanding housing need into the future.
- **Housing challenges both impact and are impacted by related challenges**, including mental health and addictions challenges, poverty, and access to services and essentials.

Opportunities and Recommendations

Supply-Focused Recommendations

Participants provided many recommendations surrounding increasing and directing the supply of housing in Oakville, as outlined below.

Mix of housing options. Participants emphasized the need to create a mix of housing sizes, types and models, including a mix of incomes within developments to support healthy communities. The need to consider affordable ownership options in addition to affordable rental was raised, and participants discussed the potential of alternative tenure and financing models in improving affordability, such as rent-to-own housing, ground leases, shared ownership, or halal mortgages¹.

Housing incentives. Several participants spoke to the use of incentives to encourage the development of affordable, rental, and assisted housing. Commonly cited incentives included waivers of planning fees and development charges, and property tax reductions or relief. Permitting the use of surety bonds instead of upfront cash for development charges could also address cashflow challenges. With regard to implementation, funding or incentive programs need to be clear and allow for realistic development timelines.

Surplus lands. One of the most commonly cited solutions was the use of surplus Town lands for affordable housing. In particular, many participants recommended the Town take stock of what lands are surplus or eligible for further development, conversion (e.g. commercial to residential) or retrofitting and then donate, sell, or lease these lands or underutilized spaces to affordable housing providers. This could particularly support assisted housing or emergency shelter providers who could expand their portfolios or consolidate disparate spaces to improve efficiency, particularly given the barrier that high land costs pose. It was noted that the Town should consider long-term leases in order to maintain ownership of the land in perpetuity.

Increasing overall supply. Some participants stressed the need for an increase in overall housing supply and emphasized the need to advance projects currently in the approval pipeline. Enabling faster and more predictable development timelines, ensuring that zoning is not a barrier to development, and incentivizing and attracting the use and/or local manufacturing of creative construction approaches, such as mass timber or modular housing construction, could help in this regard.

Key Takeaways

- Supply-focused recommendations included:
 - **Promoting a mix of housing options**, including a mix of sizes, types, tenures, and affordability, along with alternative housing models;
 - **Housing incentives** to encourage target housing forms, including affordable, rental, and assisted housing;
 - **Using surplus Town lands or underutilized spaces**, particularly for assisted housing and emergency shelter;
 - **Increasing overall supply**, including through faster and more predictable timelines, removing zoning barriers, and creative construction solutions.

¹ A halal mortgage does not charge interest in conformity with Shariah law, instead using different legal and payment structures.

Opportunities and Recommendations

Coordination, Awareness and Advocacy

Coordination and Information Sharing. Some recommendations focused on increased coordination and dialogue between different actors in the housing system, including before housing programs are developed. As one example, the Town could provide consistent statistics that can be compared to other municipalities and ensure a clear definition of affordable housing. Further, the Town should work closely with assisted housing or other affordable housing providers to explore solutions and help facilitate planning and development.

Partnerships. A commonly raised solution was the use of partnerships. For example, government or other partnerships could help balance the risk associated with developing and operating rental or other housing, allow access to lower-cost financing, or provide access to space for services or programming. In addition to entering into partnerships, the Town could facilitate partnerships between external parties that enable affordable housing.

Education and Awareness Building. Some suggestions focused on education and engagement, particularly in support of rental housing stability. Education and outreach with landlords could help ensure they are familiar with rental laws and encourage partnerships with service providers or rent supplement programs. As an example, Sheridan College has a program to help students find vetted landlords. For renters, education and outreach could focus on understanding rental agreements, rights, and responsibilities and supporting with eviction prevention. Finally, for all households, information should be available around the services and assistance available to them.

Advocacy. Participants also noted supports are needed from higher levels of government, such as funding for housing and infrastructure, rent control, or more favourable lending rates. Participants noted the role the Town could play in advocating for these solutions.

Key Takeaways

- Additional recommendations included:
 - **Coordination and information sharing** across actors in the housing system, including increased data sharing and supports from the Town.
 - **Partnerships** between the Town and other parties or as facilitated by the Town to promote affordable housing.
 - **Education and awareness building**, including for landlords, tenants, and other households.
 - **Advocacy and recommendations for higher levels of government**, including increased funding for housing and infrastructure, rent control, or favourable lending rates.

Appendix B: Glossary of Terms

This section provides a glossary of common terms used throughout this report.

Common Terms

The definitions for these terms are included on the following pages, in alphabetical order.

Housing Continuum

- Affordable housing
- Assisted housing
- Cooperative housing
- Emergency housing
- Market housing
- Special needs housing
- Transitional housing

Population Terms

- Activity limitations
- Immigrants
- Labour force
- Men and Women+
- Men+
- Women+
- Racialized population/group (Visible minority)

Household Terms

- Area median household income
- Household tenure
- Large household
- Owner households
- Primary household maintainer
- Private household
- Renter households
- Senior households
- Small household

Dwelling Types

- Apartment in a building that has fewer than five storeys
- Apartment in a building that has five or more storeys
- Apartment or flat in a duplex
- Mobile home
- Other movable dwelling
- Other single-attached house
- Row house
- Semi-detached house
- Single-detached house

Dwelling Conditions

- Major repairs needed
- Minor repairs needed
- Regular maintenance needed

Housing Affordability Measures

- Core housing need
- National occupancy standard
- Shelter cost
- Shelter-to-Income Ratio (STIR)
 - Affordability issues
 - Deep affordability issues
- Unsuitable housing

Common Terms

Definitions from Statistics Canada unless otherwise stated.

Activity limitations: Activity limitations can refer to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking.

Affordable housing is housing where housing costs represent 30 percent or less of low and mid-income household incomes. Affordability is not subsidized, but is influenced by land-use policy. *(Halton Region)*

Apartment in a building that has five or more storeys: A dwelling unit in a high-rise apartment building that has five or more storeys. Also included are apartments in a building with five or more storeys where the first floor or second floor is commercial establishments.

*For the purposes of this report, an apartment building that has five or more storeys is also referred to as a **mid- or high-rise apartment**.*

Apartment in a building that has fewer than five storeys: A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

*For the purposes of this report, an apartment building that has fewer than five storeys is also referred to as a **low-rise apartment**.*

Apartment or flat in a duplex: One of two dwellings located one above the other. Apartments or flats in duplexes attached to triplexes, other duplexes or other non-residential structures (e.g., a store) are also classified as apartments or flats in a duplex.

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

Assisted housing includes housing where government-funded programs are needed to enhance affordability for lower-income households. This housing is mostly operated by the non-profit and co-operative housing sector and affordability is typically secured longer term. *(Halton Region)*

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

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).

Common Terms

Definitions from Statistics Canada unless otherwise stated.

Emergency housing: Emergency Housing is defined as facilities providing temporary, short-term accommodation for homeless individuals and families. Shelters and hostels are two common examples of emergency housing. *(Abbreviated from the National Housing Strategy)*

Household tenure: Refers to whether the household owns or rents their private dwelling.

Immigrants: Are persons who are, or who have ever been, landed immigrants or permanent residents. This includes Canadian citizens by naturalization.

Labour force: Consists of persons who contribute or are available to contribute to the production of goods and services, including all persons 15 years or over and excludes institutional residents.

Large Household: Consists of any household with three or more people. *(SHS Definition)*

Major repairs needed: Dwellings with major repairs required includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring; and dwellings needing structural repairs to walls, floors or ceilings.

Market housing includes housing for which Regional housing policies are not aimed at affordability. Policies and regulations are needed to ensure an adequate range and mix of housing for complete and healthy communities. *(Halton Region)*

Men+ and Women+. As of the 2021 Census, Statistics Canada began disseminating data on gender, in addition to sex at birth. Given that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses provided. In these cases, individuals in the category "non-binary persons" are distributed into the other two gender categories and are denoted by the "+" symbol.

Men+ includes men (and/or boys), as well as some non-binary persons.

Minor repairs needed: Dwellings with minor repairs required includes dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles; or defective steps, railing or siding.

Mobile home: A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt.

National Occupancy Standard: The National Occupancy Standard provides a common reference point for "suitable" housing, which is how many people a given dwelling unit might accommodate given the number of bedrooms. The Standard supports the design and evaluation of housing policies and programs. It also contributes to our understanding of housing needs and conditions at the community, regional and national levels. The National Occupancy Standard is not a rule, regulation or guideline for determining if a given dwelling unit can be rented to or occupied by a given household. For more information on the National Occupancy Standard, refer to [CMHC guidelines](#).

Common Terms

Definitions from Statistics Canada unless otherwise stated.

Other movable dwelling: A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat or floating home.

For the purposes of this report, other single-attached houses, mobiles homes, and other movable dwellings are combined under the category 'other household types'.

Other single-attached house: A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., a store or church) or occasionally to another residential structure (e.g., an apartment building).

Owner households: A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it.

Primary Household Maintainer: First person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

Private household: 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

Racialized population/group (Visible minority): 'Visible minority' refers to whether a person is a visible minority or not, as defined by the Employment Equity Act. The Employment Equity Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, West Asian, Korean and Japanese.

In 2021 Census analytical and communications products, the term "visible minority" has been replaced by the terms "racialized population" or "racialized groups", reflecting the increased use of these terms in the public sphere.

Regular maintenance needed: Dwellings with regular maintenance required includes dwellings where only regular maintenance, such as painting or furnace cleaning, is required.

Renter households: A household is considered to rent their dwelling if no member of the household owns the dwelling. A household is considered to rent that dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative.

Common Terms

Definitions from Statistics Canada unless otherwise stated.

Row house: One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but without any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

Semi-detached house: One of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

Senior Households: Households for which the primary household maintainer is aged 65 or older. *(SHS Definition)*

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.

Shelter-to-Income Ratio (STIR): A commonly accepted benchmark for measuring affordability in the Canadian context is where a household spends no more than 30% of its gross household income on housing costs. This is referred to the shelter-cost-to-income ratio, or STIR, and is a key indicator of affordability.

A household facing **affordability issues** is a household spending 30% or more of their gross household income on shelter costs.

A household facing **deep affordability issues** is a household spending 50% or more of their gross household income on shelter costs.

Single-detached house: A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house.

Small Household: Consists of households with one- or two people. *(SHS Definition)*

Special needs housing directs funding and programs to help those with special needs. This includes support services, transitional housing, and emergency shelter. *(Halton Region)*

Transitional housing: Housing that is intended to offer a supportive living environment for its residents. It is considered an intermediate step between emergency shelter and supportive or permanent housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years. *(Abbreviated from the National Housing Strategy)*

Unsuitable housing: A household that does not have enough bedrooms according to the National Occupancy Standard.

Women+ includes women (and/or girls), as well as some non-binary persons.

Appendix C: Tables

This section contains a series of tables that correspond to data presented in figures throughout the report. These tables are included to ensure this report is in compliance with AODA requirements.

Contents

This section includes the following tables:

- Population by Age and Gender, Oakville and Ontario, 2021
- Household Types by Household Income, Oakville, 2021
- Age of Household Maintainer by Dwelling Type, Oakville, 2021

Table C1: Population by Age and Gender, Oakville and Ontario, 2021

Age	Oakville Men+ #	Oakville Men+ %	Oakville Women+ #	Oakville Women+ %	Oakville Total	Ontario Men+ #	Ontario Men+ %	Ontario Women+ #	Ontario Women+ %	Ontario Total
0	805	0.4	770	0.4	1,575	65,650	0.5	62,420	0.4	128,075
1	855	0.4	830	0.4	1,680	67,640	0.5	64,810	0.5	132,445
2	910	0.4	975	0.5	1,880	69,940	0.5	66,895	0.5	136,835
3	1,010	0.5	960	0.4	1,965	72,390	0.5	68,845	0.5	141,235
4	1,140	0.5	1,035	0.5	2,180	74,415	0.5	70,510	0.5	144,930
5	1,185	0.6	1,145	0.5	2,335	76,165	0.5	72,560	0.5	148,730
6	1,250	0.6	1,210	0.6	2,465	77,705	0.5	73,365	0.5	151,070
7	1,305	0.6	1,280	0.6	2,585	77,940	0.5	74,290	0.5	152,225
8	1,360	0.6	1,305	0.6	2,665	79,910	0.6	75,395	0.5	155,310
9	1,425	0.7	1,400	0.7	2,825	80,650	0.6	76,440	0.5	157,095
10	1,540	0.7	1,470	0.7	3,010	80,690	0.6	76,460	0.5	157,150
11	1,605	0.8	1,490	0.7	3,095	82,210	0.6	78,155	0.5	160,365
12	1,770	0.8	1,625	0.8	3,390	83,390	0.6	78,535	0.6	161,925
13	1,695	0.8	1,710	0.8	3,405	84,385	0.6	79,335	0.6	163,720
14	1,690	0.8	1,690	0.8	3,380	82,540	0.6	78,150	0.5	160,690
15	1,765	0.8	1,625	0.8	3,390	82,325	0.6	76,875	0.5	159,195
16	1,705	0.8	1,770	0.8	3,475	82,250	0.6	77,410	0.5	159,665
17	1,755	0.8	1,690	0.8	3,445	82,920	0.6	77,465	0.5	160,385
18	1,665	0.8	1,570	0.7	3,235	81,465	0.6	76,595	0.5	158,060
19	1,650	0.8	1,475	0.7	3,120	84,525	0.6	79,630	0.6	164,150
20	1,510	0.7	1,395	0.7	2,905	89,300	0.6	82,560	0.6	171,860
21	1,465	0.7	1,445	0.7	2,915	92,745	0.7	84,865	0.6	177,610
22	1,350	0.6	1,330	0.6	2,680	91,315	0.6	84,925	0.6	176,240
23	1,345	0.6	1,220	0.6	2,570	95,190	0.7	87,830	0.6	183,025
24	1,210	0.6	1,100	0.5	2,305	96,975	0.7	89,885	0.6	186,855
25	1,105	0.5	1,100	0.5	2,205	100,570	0.7	93,920	0.7	194,490

Source: Statistics Canada Census of Population

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Table C2: Population by Age and Gender, Oakville and Ontario, 2021

Age	Oakville Men+ #	Oakville Men+ %	Oakville Women+ #	Oakville Women+ %	Oakville Total	Ontario Men+ #	Ontario Men+ %	Ontario Women+ %	Ontario Women+ %	Ontario Total
26	1,130	0.5	975	0.5	2,105	101,730	0.7	94,735	0.7	196,460
27	1,035	0.5	960	0.4	1,995	97,740	0.7	94,825	0.7	192,565
28	1,000	0.5	985	0.5	1,990	98,950	0.7	96,340	0.7	195,290
29	910	0.4	980	0.5	1,890	98,190	0.7	98,400	0.7	196,590
30	960	0.4	990	0.5	1,950	100,825	0.7	100,235	0.7	201,060
31	980	0.5	1,105	0.5	2,085	100,685	0.7	101,315	0.7	202,000
32	1,010	0.5	1,085	0.5	2,095	97,065	0.7	98,320	0.7	195,390
33	955	0.4	1,085	0.5	2,040	94,585	0.7	96,650	0.7	191,240
34	960	0.4	1,180	0.6	2,140	94,300	0.7	97,220	0.7	191,520
35	1,105	0.5	1,290	0.6	2,390	95,435	0.7	98,325	0.7	193,760
36	1,095	0.5	1,260	0.6	2,355	94,830	0.7	98,630	0.7	193,455
37	1,195	0.6	1,425	0.7	2,620	92,640	0.7	96,615	0.7	189,250
38	1,210	0.6	1,415	0.7	2,625	91,535	0.6	96,405	0.7	187,940
39	1,270	0.6	1,495	0.7	2,765	88,735	0.6	94,890	0.7	183,630
40	1,315	0.6	1,605	0.8	2,920	89,000	0.6	94,800	0.7	183,800
41	1,340	0.6	1,580	0.7	2,920	86,865	0.6	93,220	0.7	180,085
42	1,355	0.6	1,645	0.8	3,000	84,520	0.6	92,085	0.6	176,600
43	1,370	0.6	1,705	0.8	3,075	83,895	0.6	90,940	0.6	174,840
44	1,430	0.7	1,765	0.8	3,190	83,585	0.6	91,255	0.6	174,840
45	1,480	0.7	1,765	0.8	3,245	84,920	0.6	92,075	0.6	176,995
46	1,655	0.8	1,970	0.9	3,625	86,275	0.6	93,280	0.7	179,555
47	1,725	0.8	1,855	0.9	3,585	84,625	0.6	91,745	0.6	176,370
48	1,655	0.8	1,805	0.8	3,465	86,250	0.6	92,180	0.6	178,425
49	1,890	0.9	1,970	0.9	3,860	88,515	0.6	94,725	0.7	183,235
50	1,805	0.8	1,990	0.9	3,795	92,880	0.7	99,140	0.7	192,015

Source: Statistics Canada Census of Population
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Table C3: Population by Age and Gender, Oakville and Ontario, 2021

Age	Oakville Men+ #	Oakville Men+ %	Oakville Women+ #	Oakville Women+ %	Oakville Total	Ontario Men+ #	Ontario Men+ %	Ontario Women+ %	Ontario Women+ %	Ontario Total
51	1,745	0.8	1,900	0.9	3,640	91,460	0.6	97,755	0.7	189,220
52	1,755	0.8	1,810	0.8	3,565	90,530	0.6	96,965	0.7	187,500
53	1,745	0.8	1,705	0.8	3,445	90,190	0.6	95,455	0.7	185,645
54	1,555	0.7	1,610	0.8	3,165	90,360	0.6	96,530	0.7	186,885
55	1,545	0.7	1,595	0.7	3,135	97,135	0.7	101,560	0.7	198,695
56	1,565	0.7	1,660	0.8	3,225	102,400	0.7	108,000	0.8	210,400
57	1,550	0.7	1,550	0.7	3,095	104,235	0.7	109,350	0.8	213,580
58	1,485	0.7	1,525	0.7	3,010	104,070	0.7	108,395	0.8	212,470
59	1,410	0.7	1,375	0.6	2,780	99,865	0.7	105,155	0.7	205,015
60	1,385	0.6	1,435	0.7	2,815	99,825	0.7	105,900	0.7	205,720
61	1,285	0.6	1,350	0.6	2,635	96,480	0.7	102,625	0.7	199,105
62	1,260	0.6	1,315	0.6	2,580	92,865	0.7	98,745	0.7	191,605
63	1,140	0.5	1,205	0.6	2,345	90,930	0.6	96,580	0.7	187,515
64	1,100	0.5	1,210	0.6	2,310	87,860	0.6	94,775	0.7	182,630
65	1,045	0.5	1,135	0.5	2,180	83,835	0.6	91,330	0.6	175,160
66	960	0.4	1,100	0.5	2,060	81,715	0.6	89,965	0.6	171,685
67	890	0.4	1,035	0.5	1,925	76,985	0.5	85,880	0.6	162,865
68	830	0.4	945	0.4	1,775	73,500	0.5	81,640	0.6	155,145
69	770	0.4	955	0.4	1,720	70,290	0.5	78,075	0.5	148,365
70	785	0.4	870	0.4	1,660	68,360	0.5	75,830	0.5	144,190
71	770	0.4	920	0.4	1,690	65,560	0.5	74,225	0.5	139,790
72	740	0.3	880	0.4	1,620	64,220	0.5	72,170	0.5	136,390
73	710	0.3	965	0.5	1,680	64,115	0.5	72,075	0.5	136,195
74	755	0.4	945	0.4	1,695	63,180	0.4	71,535	0.5	134,715
75	660	0.3	725	0.3	1,385	49,525	0.3	56,430	0.4	105,960

Source: Statistics Canada Census of Population

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Table C4: Population by Age and Gender, Oakville and Ontario, 2021

Age	Oakville Men+ #	Oakville Men+ %	Oakville Women+ #	Oakville Women+ %	Oakville Total	Ontario Men+ #	Ontario Men+ %	Ontario Women+ %	Ontario Women+ %	Ontario Total
76	625	0.3	725	0.3	1,355	46,010	0.3	52,620	0.4	98,635
77	595	0.3	695	0.3	1,290	44,140	0.3	50,870	0.4	95,005
78	540	0.3	660	0.3	1,195	41,155	0.3	48,150	0.3	89,310
79	495	0.2	575	0.3	1,070	36,655	0.3	43,930	0.3	80,585
80	490	0.2	535	0.3	1,030	33,910	0.2	41,730	0.3	75,635
81	460	0.2	555	0.3	1,010	30,950	0.2	38,980	0.3	69,930
82	435	0.2	500	0.2	935	28,750	0.2	36,605	0.3	65,355
83	355	0.2	425	0.2	780	26,005	0.2	33,990	0.2	59,990
84	325	0.2	445	0.2	770	23,455	0.2	30,740	0.2	54,195
85	270	0.1	405	0.2	675	21,675	0.2	29,065	0.2	50,745
86	280	0.1	380	0.2	660	18,775	0.1	26,355	0.2	45,130
87	270	0.1	340	0.2	610	16,415	0.1	23,700	0.2	40,115
88	185	0.1	265	0.1	445	14,550	0.1	22,240	0.2	36,790
89	210	0.1	310	0.1	520	12,460	0.1	20,235	0.1	32,700
90	150	0.1	265	0.1	415	10,760	0.1	18,040	0.1	28,800
91	125	0.1	235	0.1	365	8,300	0.1	15,340	0.1	23,640
92	105	0	185	0.1	290	6,340	0	12,870	0.1	19,205
93	85	0	135	0.1	215	5,135	0	11,300	0.1	16,435
94	50	0	120	0.1	175	4,190	0	9,160	0.1	13,350
95	40	0	90	0	130	2,905	0	7,335	0.1	10,240
96	20	0	55	0	75	1,755	0	4,980	0	6,735
97	15	0	50	0	70	1,250	0	3,860	0	5,110
98	15	0	35	0	50	815	0	2,725	0	3,535
99	10	0	30	0	35	505	0	1,875	0	2,380
100	10	0	30	0	40	740	0	2,965	0	3,705
Total	103,475	48.4	110,285	51.6	213,760	6,970,855	49	7,253,085	51	14,223,940

Source: Statistics Canada Census of Population

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Table C5: Household Types by Household Income, Oakville, 2021

	Low Income	Moderate Income	High Income
Couple Without Children	27.7%	38.7%	33.7%
Couple With Children	13.5%	27.1%	59.4%
Lone-Parent Family	47.2%	35.3%	17.5%
One-Census-Family + Persons	15.1%	38.9%	46.0%
Multiple Census Family Households	3.4%	21.3%	75.3%
Multiple Generational Family	8.4%	27.4%	64.2%
One-Person	69.7%	22.4%	7.9%
Two- or More-Person Non-Family	45.2%	36.0%	18.8%

Source: Statistics Canada Custom Tabulation

Table C6: Age of Household Maintainer by Dwelling Type, Oakville, 2021

	Single-detached house	Semi-detached house	Row house	Apartme nt/ Flat in a duplex	Apartme nt <5 storeys	Apartme nt >5 storeys
Total	58.6%	4.4%	17.0%	1.3%	6.4%	12.2%
15 - 24	25.9%	3.6%	12.9%	4.3%	10.8%	38.1%
25 - 44	48.4%	6.2%	21.5%	1.6%	11.0%	11.2%
45 - 64	67.6%	4.4%	16.3%	0.9%	4.0%	6.7%
65+	53.5%	2.6%	13.9%	1.4%	5.9%	22.6%

Source: Statistics Canada Custom Tabulation

Table C8: Average market rent, Oakville, 2015 - 2024

	2019	2020	2021	2022	2023	2024
Detached	2	1,014	181	12	110	7
Semi-Detached	8	0	0	0	0	0
Townhouse	137	1,221	430	103	96	30
Apartment	1,378	1,268	4,100	2,163	3,862	3,408
Other	0	0	0	0	1	648

Source: Town of Oakville Internal Data

Table C9: Average market rent, Oakville, 2015 - 2024

	Bachelor	One-Bedroom	Two-Bedroom	Three + Bedrooms
2015	\$930	\$1,157	\$1,350	\$1,548
2016	\$977	\$1,214	\$1,412	\$1,632
2017	\$984	\$1,257	\$1,456	\$1,764
2018	\$1,047	\$1,257	\$1,498	\$1,719
2019	\$1,123	\$1,387	\$1,592	\$1,972
2020	\$1,172	\$1,472	\$1,746	\$2,062
2021	\$1,230	\$1,489	\$1,801	\$1,959
2022	\$1,161	\$1,542	\$1,896	\$1,939
2023	\$1,299	\$1,680	\$1,980	\$2,386
2024	\$1,317	\$1,888	\$2,226	\$2,297

Source: CMHC Rental Market Survey

Appendix D: Federal Housing Needs Assessment Template

The Ministry of Housing, Infrastructure, and Communities Canada has developed a standardized pre-populated Housing Needs Assessment (HNA) template which is provided in full within this Appendix. The pre-populated HNA includes pre-filled public data, such as, Canada Mortgage and Housing Corporation (CMHC) and Statistics Canada (StatsCan) census data. In completing this template, the Town is required to respond to qualitative, quantitative and narrative questions provided in the template.

Contents

Text in a blue background represents instructional information of the template, text in **bold heading style** represent template questions, and the balance of the text and figures represent pre-populated content as well as new information provided by the Town in response to the specific questions. The findings from completing this template are also included in the body of this overall Town of Oakville Housing Needs Assessment Report.

Housing Needs Assessment

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Preface

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

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

Funding Requirement

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

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

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

Purpose

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

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

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

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

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

- Development and use of Housing Needs Assessments
- Community profiles and trends
- Household profiles and economic characteristics
- Priority groups
- Housing profiles
- Projected housing needs and next steps

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

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

1. Methodology

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

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

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

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

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

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

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

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

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-populated. Fields marked with an asterisk (*) indicate data points which are unavailable from the source or suppressed due to low counts.

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

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

This study employs a mixed methods approach that combines both primary and secondary, and quantitative and qualitative data analysis.

Quantitative analysis has been conducted using demographic, economic, development and other types of data to assess trends over time with regards to demographic patterns, housing supply, and housing affordability. This data is further used to project housing need into the future and informs the identification of housing gaps and recommendations. This analysis is complemented by existing research, including the Town's Growth Analysis study.

In addition to presenting how demographic variables have changed over time, data has been broken down by tenure and by income to better understand how patterns vary across renters and owner, and across different income levels. This Housing Needs Assessment uses a methodology for assessing income categories that varies from the methodology used by Housing Assessment Resource Tools (HART). Households are categorized based on income deciles. Income deciles are created by first sorting all private households in order of gross household income, and then splitting these households into ten equal groups each containing 10% of households. These are referred to as "income decile groups". The first income decile group includes 10% of all households and is made up of the households with the lowest household incomes, while the tenth decile includes the 10% of all households with the highest incomes. For each decile group, the upper limit of household income is determined by the household income earned by the highest-earning household within that decile group. Income decile data has been collected through a custom data order from Statistics Canada that allows for crossing with other variables. The income decile group in which a household falls provides a rough ranking of the economic situation of that household relative to other households. The upper limit of each decile group can also be compared between different areas or population groups. Households are then sorted into the following three categories:

- Low-income households. This includes households in income deciles one to three (30% of households).

- Moderate-income households. This includes households in income deciles four to six (30% of households).
- High-income households. This includes households in income deciles seven to ten (40% of households).

This approach is consistent with the Provincial Planning Statement, 2024 definition of affordable ownership and affordable rental housing, and is an important input into the housing needs assessment to inform policy and program decisions.

Qualitative data been collected through a series of three workshops that were hosted between December 2024 and February 2025 and included a wide range of local stakeholders. This data informs the above described findings and helps ensure that recommendations are shaped by community input. For more information on the methodology of these engagements, refer to 1.2.

The data used in this report comes primarily from the following sources, unless otherwise stated:

Statistics Canada. Data from Statistics Canada’s Census of Population is used to create a social-economic profile of the Town. These robust statistics are gathered by Statistics Canada every 5 years and provide a wealth of information. In addition to publicly available community profiles and data tables, this Needs Assessment is supported by custom ordered data that provides deeper nuance into the demographic and housing patterns within Oakville.

Canadian Mortgage and Housing Corporation (CMHC). CMHC’s market surveys, including the Rental Market Survey, Housing Starts and Completions Survey, and Market Absorption Survey were relied on for housing market data. Housing statistics from CMHC have been used extensively to help inform the assessment, due in large part to their reliability and reporting frequency. Most statistics from CMHC are reported no less than annually. As a result, these data sets provide a current snapshot and are reflective of recent trends in market conditions.

Industry and other public data sources. A variety of additional, publicly available data sources have been consulted in development this Needs Assessment, including data from the Toronto Regional Real Estate Board, Housing Assessment Resource Tools (HART), and rental listing data from Rentals.ca.

Local data and reports. This Housing Needs Assessment is additionally informed by local data collected by the Region of Halton and the Town of Oakville, as well as existing studies and analysis, including the Town’s recent Growth Analysis Study completed by Watson & Associates Economists Ltd..

The following data limitations should be considered when reviewing this study.

Data limitations are commonly experienced in communities where the number of households being assessed is small. These limitations present themselves through data suppression and rounding practices. Data suppression typically impacts variables involving income, while ‘random rounding’ may impact variables with low totals. To

ensure confidentiality, the Census values, including totals, are randomly rounded either up or down to a multiple of "5" or "10" by Statistics Canada. With small samples, this rounding can have an impact on analysis. This will be identified throughout the document when it is applicable.

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

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

An important part of this Housing Needs Assessment was engagement with local stakeholders to better understand the current needs and trends with regards to housing in Oakville. These consultations also provided critical insights on potential solutions and considerations to support the Town of Oakville's efforts to facilitate affordable housing.

Invitations were sent out to over 80 unique participants across a wide range of sectors that either reached out or were identified by Town staff as having an interest and insights into the Town's need for housing. This included local non-profit and other assisted housing developers, homelessness and other service providers, the Oakville business community, private development and real estate, and other relevant organizations or institutions, including Sheridan College.

Participants identified a number of motivations for participating, including:

- As part of ongoing partnerships or working relationships with the Town;
- In order to share experiences and observations from working with residents, including priority populations, and/or developing, building or providing housing and shelter;
- In recognition of the impact housing has on residents, workers, and businesses;
- Desire to see safe and accessible housing for everyone;
- Interest in learning more about the study and how to take part.

Across three virtual workshops the project team heard from over 50 unique participants. Participation was conducted in small groups that typically ranged from five to ten

participants. Participants were also given opportunity to provide additional comments and feedback through an online follow-up survey.

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

A key component of this study was understanding how housing need varies between different populations, with particular attention to priority groups. In addition to exploring available quantitative data on priority populations, engagement was designed to gather insights on the unique needs and experiences of priority populations.

Approximately 35 unique organizations were invited to participate in one or more engagement, including multiple representatives from approximately 13 non-profit housing providers or service agencies and organizations, many of which have mandates to serve priority populations (including youth, seniors, women and children fleeing violence, single mothers, individuals experiencing homelessness, and individuals with mental health and/or substance use issues, among others). A portion of the first two sessions was dedicated to requesting input on the specific needs of priority populations observed in Oakville. As part of the third session, both the quantitative findings and qualitative findings from the previous sessions surrounding needs of priority populations were presented. Participants were asked to respond to all findings to identify any gaps, points of emphasis, or other additional details, including the findings associated with priority populations. The findings of these discussions are included throughout this Housing Needs Assessment.

2. Community Profile and Trends

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

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

The following includes a summary of relevant federal, provincial, regional, and local policies and strategies that impact housing in Oakville.

Federal Policy Context

At the federal level, the **National Housing Act (NHA)** is the principal legislation concerning housing across Canada. Its purpose is to facilitate access to housing finance and low-cost funding to promote new housing construction, the modernization of existing housing stock, the improvement of housing conditions, and the overall wellbeing of the housing sector within the Canadian economy.

The NHA is administered by **Canada Mortgage and Housing Corporation (CMHC)**. CMHC administers all finance and funding programs under the **National Housing Strategy (NHS)**, mortgage loan insurance products, and mortgage securitization programs. The NHS aims to ensure all Canadians have access to housing that is affordable and meets their needs. It focuses on creating new housing supply, modernizing existing housing, and providing resources for community housing providers, housing innovation, and research.

CMHC is also in the process of co-developing an **Urban, Rural, and Northern Indigenous Housing Strategy** with Indigenous partners in recognition of the unique housing challenges and needs of Indigenous peoples in Canada and to advance the country's progress on reconciliation.

The federal government has recently released **Solving the Housing Crisis: Canada's Housing Plan**, which was introduced in tandem with Budget 2024 and earmarked funds for several new and existing federal housing initiatives, including the introduction of a new Canada Housing Infrastructure Fund.

The **Canada Community-Building Fund (CCBF)** is an additional federal funding stream flowed through provinces and territories to communities to support investments in essential infrastructure. The completion of a Housing Needs Assessment is a requirement of CCBF Municipal Funding Agreement.

Working alongside the NHS and Housing Plan is **Reaching Home: Canada's Homelessness Strategy**, which aims to reduce chronic homelessness by 50% by 2027-2028 and is supported by nearly \$4 billion in funding over nine years. The Plan involves working with communities to develop and deliver local plans with specific outcomes to address community-specific needs and priorities, coordinate local services, and prioritize populations in most need. This Strategy is complemented by the **Veteran Homelessness Program**, which consists of \$79.1 million in funding for organizations serving veterans.

Provincial Policy Context

The **Ministry of Municipal Affairs and Housing** is the ministry responsible for municipal affairs, land use planning, and housing in Ontario. It works with municipal service managers to deliver social housing programs and administers key provincial legislation and policy related to planning and housing, including:

- The **Housing Services Act**, which is the legislative framework for the delivery of social housing and homelessness services in Ontario. The Act sets out requirements and regulations for service managers and housing

providers concerning housing and homelessness plans and the administration of housing projects.

- The ***Municipal Act***, which sets out the rules for all municipalities in Ontario (excluding the City of Toronto) and gives them broad powers to pass by-laws on matters such as health, safety, and wellbeing, and to protect persons and property within their jurisdictions. In terms of housing, this Act allows municipalities to prohibit and regulate the demolition and conversion of rental properties. The ***Planning Act***, which is the legislative framework for land use planning in Ontario and establishes the authority of municipalities to regulate different uses of land and ensures that matters of provincial interest are reflected in planning decisions. The Act requires municipalities to adopt official plans, restricts the nature of planning policies that may be adopted, and authorizes municipalities to adopt zoning by-laws and other land use regulations.
- The **Provincial Planning Statement, 2024 (PPS)**, which is a statement of the Province's land use planning policy and aims to promote "strong, healthy communities." All local decisions affecting land use planning matters must be consistent with the PPS.
- The ***Development Charges (DC) Act*** regulates municipalities' authority to levy DCs, which are fees collected to finance the capital costs of new infrastructure. Municipalities must complete a DC background study and conduct statutory consultation before passing a DC by-law.

Beyond provincial legislation and policy, the Province has a **Community Housing Renewal Strategy** to help sustain, repair, and build community housing and end homelessness, and a **Housing Supply Action Plan** that focuses on goals surrounding the development of market housing. Further, the province's **Homelessness Prevention Program** provides housing and support services to individuals experiencing or at-risk of homelessness through municipal service managers.

Regional Policy Context

Halton Region's 2023-2026 Strategic Business Plan envisions a welcoming and inclusive community that is safe, sustainable, and equitable with a strong economy. The Plan identifies the need to update the Region's Comprehensive Housing Strategy (CHS) by 2025 to support its strategic goal of expanding assisted housing, supportive housing, and emergency shelter options in partnership with the Federal and Provincial governments. 2024 marked the final year of the current CHS. The Region's new CHS is anticipated to be brought to Regional Council for approval in early 2025, which will focus on the Region's ongoing role in homelessness prevention, assisted and supportive housing.

Halton Region's 2023 State of Housing report is the Region's latest annual review of new housing construction activities, housing market trends, and rental housing supply, as well as highlights on the Region's assisted housing activities and initiatives. Since 2014, the Region created a total of 1,181 new housing opportunities (including new

capital units and rent supplements / housing allowances) and its assisted housing portfolio consisted of 3,815 units.

As of July 1, 2024, Halton Region is an upper-tier municipality without land use planning authorities and responsibilities as enacted by Bill 185. Although the Region will no longer have a direct role in the provision of affordable housing, the Region will continue to be committed and provide support to the Local Municipalities to achieve their housing goals and their 10-year Municipal Housing Targets assigned by the Province. The Region's annual State of Housing report will continue to monitor how the housing market is responding to the overall housing demands in Halton.

Local Policy Context

In 2023, Town of Oakville Council prepared their **2023-2026 Strategic Plan** which is a guiding document demonstrating Council's commitment to building the community of Oakville towards the vision of a vibrant and livable community for all. This strategic plan serves as a roadmap for the new term of Council to guide decisions, planning and budgeting for the next four years

The Oakville Housing Strategy and Action Plan was adopted in December 2024 as the municipality's blueprint for housing policy and advocacy. The Strategy and Action Plan is structured across six overarching goals and contains nearly 70 actions for the Town to improve housing outcomes, including the preparation of this Housing Needs Assessment and an Assessment Report to permit the development of an inclusionary zoning policy framework.

The **Livable Oakville Plan**, which is the Town's municipal official plan, establishes Town Council's policies and priorities for land use planning, growth, and development for the lands south of Dundas Street and north of Highway 407. The **1984 Oakville Official Plan** and the associated **North Oakville East and West Secondary Plans**, do the same for the lands north of Dundas Street and south of Highway 407. The Livable Oakville Plan has continued to be updated to increase the supply and diversity of housing, including by permitting Additional Residential Units (ARUs) within all residential areas in single, semi and row houses, by updating policies within strategic growth areas to permit a greater number of residential units and/or to provide greater clarity and regarding future development in these areas, which will be in the form of medium and/or high-density residential/mixed-use buildings, and encouraging the development of "missing middle housing" along corridors and "greyfield" and "greenfield" areas.

These policies are implemented through the Town's **Comprehensive Zoning By-laws (2014-014, 2009-189, 1984-063)**.

The Town has also recently enacted the **Rental Housing Protection By-law 2023-102** to regulate the demolition and conversion of residential rental properties containing six or more dwelling units under Section 99.1 of the *Municipal Act*.

Through adoption of **Official Plan Amendment 70**, the Town has enabled to use of a **Community Planning Permit System**. Upon Ministerial approval of the OPA, the Town

will be passing a community planning permit by-law for Midtown Oakville wherein the Town is able to incentivize the provision of affordable housing, among other matters.

This Housing Needs Assessment will additionally inform the development of Oakville's **Affordable Housing Community Improvement Plan (CIP)**, which will permit the Town to adopt new programs to incentivize the delivery of affordable housing in new development through the provision of land, grants, and loans under the *Planning Act*.

2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	193,832
	2021	213,759
Population Growth (Number)	Total	19.927
	Percentage	10.3%
Age (Years)	Average	40.4
	Median	41.6
Age Distribution	0 - 14 years	38,440
	15 - 64 years	141,725
	65+ years	33,600
Mobility	Non-movers	185,150
	Non-migrants	10,240
	Migrants	15,180

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	87,340
Non-Immigrants	Total	119,590
Recent Immigrants (2016-2021)	Total	15,490
Interprovincial migrants (2016-2021)	Total	4,175
Indigenous Identity	Total	1,415

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

In addition to the data provided in the preceding tables, answers throughout this document may include additional information collected from Statistics Canada, the Canadian Mortgage and Housing and Corporation, or other sources as stated. For further details, refer to the fulsome Housing Needs Assessment.

The population of Oakville is growing. The pace of population growth in Oakville (+10.3%) between 2016 and 2021 exceeded that of Halton (+8.8%) and Ontario (+5.8%). Oakville is projected to grow to a population of 387,800 by 2051. This population growth has contributed to demand for housing, which is anticipated to continue into the future.

The population of Oakville was younger, on average compared to Ontario, but showed signs of aging. The population of Oakville in 2021 was younger on average (40.2) compared to Ontario (41.8). Those aged 35 – 44 years and those under 19 years accounted for 95% of net migration to Oakville between 2016 and 2021. However, the town showed signs of aging, as residents aged 65 years and over experienced the fastest growth (+19.3%) over the prior five years. These patterns drive demand for housing that meets the unique needs of these populations, including affordable and rental housing for young households, and accessible housing and supports to age in place for senior households.

Oakville had a large population of immigrants, recent immigrants, and non-permanent residents, who may require additional considerations for housing that is suitable, affordable, and culturally appropriate. Immigrant populations made up a significant portion of Oakville's population (41.2%) in 2021 and accounted for much of the growth in population (+26.9%) in recent years. Oakville had the highest proportion of recent immigrants (7.3%) across all local municipalities in Halton Region during this period. The most common birthplace for immigrant and recent immigrant populations in Oakville at this time was Asia (21.9% and 66.2%, respectively). Oakville had a high proportion of

non-permanent residents (2.4%) relative to Halton Region (1.5%) in 2021, that was quickly growing (+75.0%) from 2016 levels. There was a large community of individuals who identified as members of racialized groups or as Indigenous. The proportion of racialized residents in Oakville (42.5%) in 2021 was significantly higher than that of Halton (35.5%) and Ontario (34.3%) and this population has grown rapidly (+52.6%) since 2016. The population of individuals who identified as Indigenous in Oakville was lower (0.7%) relative to the provincial average (2.9%) and has shown no growth. These groups may require additional considerations for housing that is suitable, affordable, and culturally appropriate.

Oakville faced a higher incidence of individuals considered low-income, with children aged 0 to 5 years experiencing the highest rates across all age cohorts in 2021. The proportion of the population of Oakville considered low-income in 2021 (8.6%) was above that of Halton (6.7%), but below that of Ontario (10.1%). Children aged 0 to 5 years in Oakville experienced a particularly high incidence of low-income (i.e. 9.8% lived in households considered low-income) relative to Halton Region (7.4%). The proportion of individuals in Oakville considered low-income showed limited improvement in recent years (-2.9%) compared to the region (-10.9%) and province (-25.2%). This emphasizes the need for a range of housing options, including affordable housing, that can support all residents, alongside other initiatives from all levels of government to support low-income individuals.

3. Household Profiles and Economic Characteristics

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

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

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

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

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	66,269
	2021	73,558
Household income (Canadian dollars per year)	Average	\$182,800
	Median	\$128,000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) – Toronto CMA	Average	\$101,700 (Oakville) Source: CMHC
	Median	\$74,000 (Oakville) Source: CMHC
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from [CMA or CA name]	Average	\$206,400 (Oakville) Source: CMHC
	Median	\$148,000 (Oakville) Source: CMHC
Average household size (Number of members)	Total	2.9
Breakdown of household by size (Number of households)	Total	73,560
	1 person	13,425
	2 persons	20,490
	3 persons	14,040
	4 persons	16,660
	5 or more persons	8,950
Tenant households (Number of households)	Total	16,530
	Percentage	22.471%
Owner households (Number of households)	Total	57,025
	Percentage	77.522%

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Percentage of tenant households in subsidized housing	Percentage	11.7%
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	2,250 households (3.1%)
Number of one-parent families	Total	8,125
	Percentage	13.39%
Number of one-parent families in which the parent is a woman+	Total	6,545
Number of one-parent families in which the parent is a man+	Total	1,575
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	4,480
	Low (21% – 50% AMHI)	11,950
	Moderate (51 – 80% AMHI)	12,860
	Median (81% - 120% AMHI)	14,240
	High (>120% AMHI)	29,585

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

The number of households in Oakville was growing (+11.0%) at a slightly faster rate than the population (+10.3%), which may indicate declining household sizes. Oakville experienced a high rate of household growth between 2016 and 2021 (+11.0%) relative to Halton (+8.1%) and Ontario (6.2%). Oakville is projected to have 141,680 households by 2051. Average household sizes in Oakville (2.9 persons) were large in 2021, driven

by the high proportion of 4+ person households (34.8%). However, between 2016 and 2021 one-person households experienced the second-fastest rate of growth (+14.2%), while four-or-more person households grew at the slowest rate (+8.4%). Oakville is understood to be an attractive location within the Greater Toronto Area which provides a range of economic opportunities – this likely contributes to the ongoing growth in households, alongside other trends leading to household growth (e.g. declining household size). Further, ongoing development and growth in the Town including through the master planned community in North Oakville and through intensification along major corridors and in growth nodes has supported this increase in households.

Oakville had a high proportion of owner households, but renter households were growing at a faster rate. The proportion of owner households in Oakville (77.5%) was high relative to Ontario (68.4%) in 2021. However, Oakville's renter households grew at a much faster rate (+36.2%) between 2016 and 2021 than owner households (+5.3%). This trend may be influenced by a number of factors, including less accessibility to ownership housing, the rise in younger households that tend more often to rent, or an increase in rental opportunities within the Town. Overall, this will drive demand for rental housing, particularly purpose-built rental housing which tends to offer more security of tenure for rental households.

Owner households tended to be large but were declining in size, while renter households tended to be small but were growing. In 2021, the most common owner household size in Oakville was four-or-more persons (37.6%), while the most common renter household size was one-person (31.1%). However, since 2016 one-person owner households have experienced the fastest growth (+9.7%) among owner households, while four-or-more-person renter households have increased at the fastest rate (+65.0%) among renter households in the town. While Oakville provides a high proportion of large dwelling units, which may be contributing to the increase in larger rental households, it will be important to ensure a range of sizes are available across both tenures. For example, during engagements, participants affirmed the need for larger rental housing, a trend seen across Halton, and affordable family-sized housing. Participants also identified that there is an increasing demand for housing that can support multi-generational families.

Oakville had high average household incomes, driven by the high proportion of owner households and disproportionately high incomes earners in the top income deciles. The average household income in Oakville (\$182,800) in 2020 was considerably above Halton Region (\$156,800), while owner households in Oakville earned more than double renter households during this period. Oakville had considerably higher household incomes in the 9th income decile (\$389,812) than Halton Region (\$234,827), in 2024 dollars. However, the town had slightly lower incomes in the 1st (\$42,738) and 2nd (\$69,509) income deciles compared to Halton Region (\$45,456 and \$70,600, respectively). Similarly, median income in Oakville (\$128,000) is closer to that of Halton (\$121,000). This signals that the higher average wages in Oakville are driven largely by a smaller number of very high-income earning households. Section 3 of the main report includes a table of income deciles and a comparison to the HART methodology and its constituent income categorization groupings to illustrate these findings across both methodological frameworks.

Oakville had a high and growing proportion of households maintained by youth, seniors, immigrants, individuals who identified as members of a racialized group, and Indigenous persons. These households were generally more likely to be renters and to be considered low-income.

Oakville had a slightly higher proportion of household maintainers aged 15 to 24 years (1.0%) than region-wide trends (0.7%), while household maintainers aged 65+ experienced the fastest growth (+20.0%) across all age cohorts between 2016 and 2021. Nearly 1 in 2 households in Oakville were maintained by individuals with immigrant status (49.9%) in 2021. The increase in households maintained by those with immigrant status (+23.3%), recent immigrants (+70.5%), and non-permanent residents (+106.9%) outpaced overall household growth (+11.0%) in Oakville. Households maintained by individuals who identified as Black and Indigenous were more likely to be renter households (44.8% and 44.7%, respectively). There were fewer households maintained by women+ (38.1%) in Oakville in 2021, and these households were less likely to be high-income (29.7%) than households maintained by men+ (46.2%). While this signals that Oakville is an attractive location for many different households, housing that meets their needs in terms of affordability, supports, and cultural relevance will be important as Oakville continues to develop.

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

As **Table 1: Estimated Household Suppression by Age of Primary Household Maintainer in Oakville, 2001-2021** demonstrates, headship rates (rates of household formation) in Oakville have been declining steadily over time, with the sharpest decline occurring among young adults. Between 2001 and 2021, the overall headship rate among adults aged 25 to 34 years declined from 37.2% to 28.0%, which amounted to the suppression of 1,888 households that would have been formed if young adults had maintained a rate of household formation in line with the previous generation.² This

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

² This figure is calculated by multiplying the 2001 headship rate of adults aged 25 to 34 years (37.2%) by the population aged 25 to 34 years as of each the 2001 and 2021

unmet housing need represented 32.9% of all households (5,735) led by adults aged 25 to 34 years in 2021, meaning suppressed household formation among young adults was equivalent to a third of their existing housing demand. Across all age cohorts, it is estimated that a total of 4,186 households were suppressed in Oakville between 2001 and 2021 (**Table 1**).

Because headship rates have declined over time, it is anticipated that the suppression of household formation will continue in the absence of materially improved housing availability and affordability (see **Table 2**). If we assume that age-specific headship rates continue to change in the future at a rate equal to the average percentage point change in age-specific headship rates between past Censuses (2001-2021), we project the headship rate of adults aged 25 to 34 years will decline by 1.8 percentage points to 26.2% by 2026 and by 3.6 percentage points to 24.4% by 2031, barring any significant improvement in housing market conditions.

Table 1: Estimated Household Suppression by Age of Primary Household Maintainer in Oakville, 2001-2021

Age Cohort	Expected Households (2021 population X 2001 age-specific headship rate)	Actual Households (2021 population X 2021 age- specific headship rate)	Suppressed Households	Suppressed Households as % of Existing Households
15-24 yrs	1,029	660	-369	-55.9%
25-34 yrs	7,623	5,735	-1,888	-32.9%
35-44 yrs	14,018	13,240	-778	-5.9%
45-54 yrs	19,600	19,270	-330	-1.7%
55-64 yrs	15,627	15,655	0	0.0%
65-74yrs	10,520	9,785	-735	-7.5%
75+ yrs	8,847	8,760	-87	-1.0%
		TOTAL	-4,186	

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

Censuses, and then calculating the difference in the estimated number of households for each Census year.

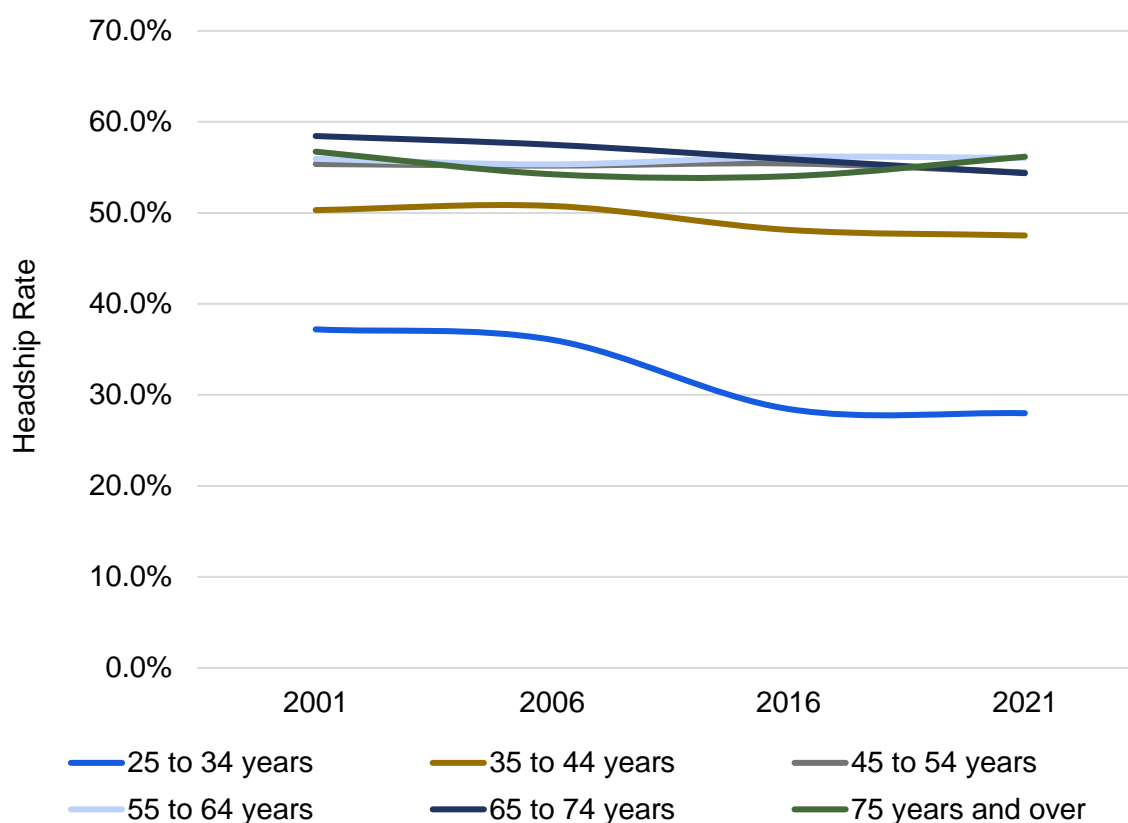
Table 2: Actual and Projected Headship Rates in Oakville, 2001-2036

	2001	2006	2016	2021	2026	2031	2036
Under 25 years	3.4%	3.4%	2.7%	2.2%	1.9%	1.6%	1.3%
25 to 34 years	37.2%	36.1%	28.5%	28.0%	26.2%	24.4%	22.6%
35 to 44 years	50.3%	50.8%	48.1%	47.5%	47.0%	46.5%	46.0%
45 to 54 years	55.4%	55.2%	55.4%	54.4%	54.1%	53.7%	53.4%
55 to 64 years	55.9%	55.3%	56.2%	56.0%	55.9%	55.8%	55.7%
65 to 74 years	58.4%	57.5%	55.9%	54.4%	53.3%	52.2%	51.1%
75 years+	56.7%	54.2%	54.0%	56.2%	56.0%	55.9%	55.7%

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

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

Figure 1: Overall Headship Rate by Age of Primary Household Maintainer in Oakville, 2001-2021



Data source: Statistics Canada Census (2001-2021)

During engagements, participants noted that due to the lack of options, finding and moving between adequate housing options is a challenge in Oakville. People are staying longer in shelter and transitional housing because they are on waitlists with nowhere to go. When they are required to leave shelters they turn to unsheltered homelessness, precarious situations or continue to seek alternate programs due to the lack of housing options. Some service providers described having to alter or extend programs to meet the high level of demand for housing and shelter.

Similarly, the gap between the prices of community housing versus private housing is high and there is little moderately affordable housing available, preventing households from moving. For some people, the inability to move means staying in toxic or precarious situations or paying beyond their means.

Many participants explained that residents are leaving Oakville or Halton due to the lack of affordable housing options. Participants identified students, first-time home buyers, and individuals experiencing homelessness or housing precarity as examples of populations that are living outside of Oakville. One service provider even described looking for options outside of Oakville for their clients. This makes it difficult to keep workers in the region and further increases demand for transportation as people need to commute from further away.

At this juncture, it should be noted that people form households within a metropolitan (as opposed to a municipal) housing market context; declines in the rates of household formation in Oakville could be offset by rising rates of household formation in other jurisdictions within the Toronto Census Metropolitan Area (CMA) (for example, young adults in Oakville may be forming new households in the City of Toronto where there is a much larger stock of apartment housing). Young adults could also be moving to other jurisdictions outside the Toronto CMA where housing is more affordable. In both cases, this migration would be consistent with the notion of household suppression resulting from local housing market conditions: a lack of affordable, available, and/or adequately-sized housing in Oakville could lead young adults to refrain forming households within the Town's borders. In addition the Toronto CMA has experienced similar declines in household formation as Oakville among younger age cohorts, which suggests that household suppression in Oakville is emblematic of household suppression in the Toronto CMA more broadly.

Declining household formation can, but will not necessarily, result in growth in the number of people per dwelling unit. The number of people per dwelling unit in Oakville declined from 2.89 to 2.82 between 2001 and 2006 and has remained relatively stable since (it was 2.81 in 2021). However, the number of people per dwelling unit includes all people in all occupied dwelling units, including persons of all age cohorts and children (who are not 'eligible' to form independent households). As a result, changes in the rate of household formation by age cohort do not necessarily result in changes to the number of people per unit. Take the following example of two different three-person households: (1) a household of three unattached individuals aged 25 to 34 years who are roommates; and (2) a lone-parent household led by an adult aged 25 to 34 years

with two children. The young adult headship rate is 0.33 in case (1) and 1.0 in case (2), but in both cases the number of people per unit is 3.0.

A better measure of household suppression related to headship rates – at least among young adults – is the percentage of young adults residing in the family home, although unfortunately data on this measure is not publicly available for the Town of Oakville as of the 2021 Census.

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	113,195
Number of workers by industry (Top 10 only)	Professional, Scientific, and Technical Services	17,005
	Finance and Insurance	11,800
	Retail Trade	11,620
	Health Care and Social Assistance	10,655
	Educational Services	8,135
	Manufacturing	7,425
	Wholesale Trade	5,790
	Construction	5,540
	Accommodation and Food Services	4,970
	Transportation and Warehousing	4,195
Unemployment rate and participation rate (Percent)	Unemployment rate	11.701%
	Participation rate	65.195%
All classes of workers (Number)	Total	109,530
Employees (Number)	Total	88,730

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Permanent position (Number)	Total	73,970
Temporary position (Number)	Total	14,760
Fixed term (1 year or more, Number)	Total	4580
Casual, seasonal or short-term position (less than 1 year, Number)	Total	10,180
Self-employed (Number)	Total	20,800
Number of commuters by commuting destination	Within census subdivision	21,685
	To different census subdivision	4,900
	To different census division	19,840
	To another province/territory	130
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	46,305
	Public transit	3,850
	Walked	2,020
	Bicycle	250
	Other method	1,890

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

As identified in the Town's Growth Analysis Study, completed by Watson & Associates Economists Ltd. in 2024, Oakville's location within the Greater Toronto Hamilton Area (GTHA), which hosts a robust economy and diverse mix of export-based employment sectors has contributed to fast population growth that is anticipated to continue. At the same time, the study acknowledges that the GTHA is experiencing increased outward growth pressure to other sub-regions in Ontario, particularly the outer ring of the Greater Golden Horseshoe, Southwestern Ontario, and Eastern Ontario. This pressure has been driven in part by economic conditions, including a gradual strengthening of regional economic conditions elsewhere in Ontario and changes in the nature of work, including increased options for remote work, as well as other factors including housing affordability in the GTHA and evolving lifestyle preferences. While Oakville itself has some of the highest earning households and some of the highest housing prices in Canada, it is important to note this does not necessarily translate to increased housing affordability. The average sale price of a single detached home was \$2.1 million in Oakville as of December 2024 as per data from the Toronto Regional Real Estate Board and single detached homes make up 59% of the homes in Oakville. This is unaffordable for many households in Oakville, emphasizing the need for affordable housing.

In addition to overall economic opportunity, an important characteristic of local workforces is their level of permanence. The ability to find stable work impacts populations willingness to move into or away from an area, as well as residents' ability to afford housing. Further, seasonal work arrangements which bring workers in from another geography for a temporary duration can place strain on housing markets and may require more flexible housing arrangements.

As of 2021, 18.4% of workers in Oakville were self-employed, which exceeded that of Halton (15.8%) and Ontario (14.6%). The majority (78.4%) of Oakville's labour force were employees, including 65.4% who had a permanent position and 13.0% who had a temporary position (made up of 4.0% with fixed term positions and 9.0% with casual, seasonal or short-term positions). The proportion of temporary employees in Oakville (13.0%) was on par with that of Ontario (12.7%), but slightly higher than that of Halton (11.7%). As such, Oakville appears to have an average amount of temporary or seasonal workers compared to Ontario.

Of note, a low proportion of the workforce in Oakville works within industries that frequently feature precarious, temporary, or seasonal work, including Agriculture, Forestry, Fishing and Hunting (0.3%) and Mining and Resource Extraction (0.4%), below the average across Ontario (1.4% and 0.5%, respectively). While tourism-based sectors make up a larger proportion of Oakville's workforce, including 4.4% in accommodation or food services, this proportion is slightly lower than that of Ontario (5.3%) and these jobs tend to be more in the food and beverage industry and more permanent in nature. Similarly, only 1.8% of Oakville's workforce is in Arts,

Entertainment, and Recreation, another sector that tends to rely in part on tourism, and this is even with that of Ontario (1.8%).

Lastly, ongoing changes in commute patterns, including in response to the COVID-19 pandemic, have impacted economic and housing conditions in Oakville. During the pandemic, office vacancy rates increased presumably because of the work from home policies introduced. Specifically, Oakville has seen higher vacancy rates in class A buildings than the overall vacancy rate (2022 Q2, CBRE). Commuter pattern trends from 2016 to 2021 also show that roughly 26,000 less Oakville residents commute out of town for work every day. Considering roughly 40% of Oakville's labour market is in business, finance, sales and administration occupations, it would suggest that a considerable amount of Oakville's workforce would be able to work from home. The remote nature of work may also impact residents' willingness to move to or away from Oakville.

3.6 Households in Core Housing Need

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

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

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

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

Table 3: Income Categories and Affordable Shelter Costs

HART Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
AMHI		\$129,000	\$3,225
Very Low Income (<20% of AMHI)	3.3%	<= \$25,800	<= \$645
Low Income (21%-50% of AMHI)	15.62%	\$25,800 - \$64,500	\$645 – \$1,613
Moderate Income (51%-80% of AMHI)	18.3%	\$64,500 - \$103,200	\$1,613 – \$2,580
Median Income (81%-120% of AMHI)	20.38%	\$103,200 - \$154,800	\$2,580 – \$3,870
High Income (121%+ of AMHI)	42.41%	>= \$154,801	>= \$3,871

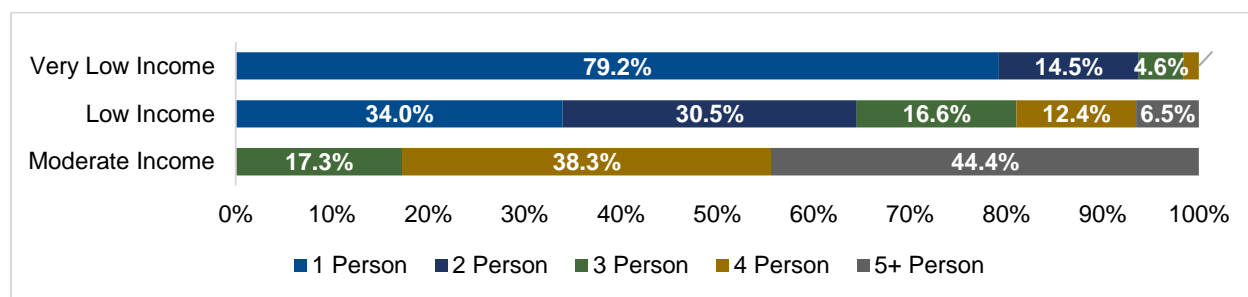
Source: [Housing Needs Assessment Tool | Housing Assessment Resource Project \(HART\) \(ubc.ca\)](#)

Table 4: Percentage of Households in Core Housing Need, by Income Category and Household Size

Income Category	1 Person	2 Person	3 Person	4 Person	5+ Person
Very Low Income	79.2%	14.5%	4.6%	1.7%	0%
Low Income	34.0%	30.5%	16.6%	12.4%	6.5%
Moderate Income	0%	0%	17.3%	38.3%	44.4%
Median Income	0%	0%	0%	0%	0%
Moderate Income	0%	0%	0%	0%	0%

Source: [Housing Needs Assessment Tool | Housing Assessment Resource Project \(HART\) \(ubc.ca\)](#)

Figure 2: Percentage of Households in Core Housing Need, by Income Category and Household Size



Source: [Housing Needs Assessment Tool | Housing Assessment Resource Project \(HART\) \(ubc.ca\)](#)

Table 5: 2021 Affordable Housing Deficit

Maximum affordable shelter cost	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5+ Bedroom	Total
\$645	1,305	155	40	0	0	1,500
\$1,612	2,600	1,165	880	340	45	5,030
\$2,580	0	0	185	130	40	355
\$3,870	0	0	0	0	0	0
>\$3,870	0	0	0	0	0	0
Total	3,905	1,320	1,105	470	85	6,885

Source: [Housing Needs Assessment Tool | Housing Assessment Resource Project \(HART\) \(ubc.ca\)](#)

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	19300
	Percentage	26.4
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	6695
	Percentage	9.6

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	7450
	Percentage	45.8
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	3435
	Percentage	4.9
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	11850
	Percentage	20.8
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	3260
	Percentage	4.7
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	2420
	Percentage	3.3
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	495
	Percentage	0.7
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	765
	Percentage	4.6
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	285
	Percentage	0.4
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	1655
	Percentage	2.9
	Total	210

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Percentage	0.3
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	2945
	Percentage	4
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	495
	Percentage	0.7
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	1580
	Percentage	9.6
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	385
	Percentage	0.5
Suitability – Owner households in unsuitable dwellings (# and %)	Total	1365
	Percentage	2.4
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	115
	Percentage	0.2
Total households in core housing need	Total	6985
Percentage of tenant households in core housing need	Percentage	24.2
Percentage of owner households in core housing need	Percentage	6.1

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

One in ten (10.0%) households in Oakville are experiencing core housing need. In addition, a number of key patterns with regards to experiences of core housing need in Oakville can be observed based on 2021 Census data.

Firstly, Oakville had the highest rate of core housing need in 2021 (10.0%) of any municipality in Halton and compared to Halton as a whole (9.0%). For those experiencing core housing need, affordability was the primary issue. Nearly all households in core housing need in Oakville were experiencing an affordability issue (95.8%) and these households were less likely to be experiencing an adequacy issue (7.1%) or suitability issue (7.2%) compared to the average across Ontario (12.4% and 12.7%).

Further, Oakville's rate of deep core housing need is notable. Oakville having a lower proportion of overall core housing need (10.0%) compared to Ontario (12.1%), however the proportion of households in deep core housing need (meaning they were paying over 50% of their income on shelter in addition to being in core housing need) was higher in Oakville (5.4%) relative to Ontario (4.9%).

Core housing need is a greater challenge among renters and low-income households. Core housing need rates were four times higher among renter households (24.2%) compared to owner households (6.1%), and renter households in core housing need were more likely to fall below multiple housing standards (12.7% versus 6.5% among owner households) or face suitability issues (10.6% versus 3.4% among owners).

According to the HART methodology, only very low income, low income, and moderate income households experienced core housing need. In addition, this Housing Needs Assessment includes an income-based analysis based on income deciles. According to this methodology, core housing need was exclusively experienced among low-income households (where low income households are defined as households in the lowest three income deciles based on the household income distribution of all households). Within low-income households, core housing need rates were highest in the lowest two income deciles, however suitability issues were higher among households in core housing need in the second (7.0%) and third decile (23.4%) compared to the first decile (1.8%).

While there were no moderate-income households in core housing need in 2021 (where moderate-income households are defined as households within the fourth to sixth income decile), this is assumed to be due to the local market alternative being judged as affordable to these households, as 23.1% of moderate-income households were experiencing affordability issues. As such, rising shelter costs may put moderate-income households at increasing risk of falling into core housing need

Core housing need was also observed to be higher among single-earner households in Oakville, including one-person (24.3%) single-mother households (21.5%), as well as two-or-more-person non-census-family households (10.3%), relative to other household types. These challenges may be exacerbated by heightened affordable housing deficits.

According to HART data, one-bedroom units geared to very low and low income households faced the greatest deficit in 2021. During this period, there was a deficit of 1,305 one-bedroom units for very-low income households, and a deficit of 2,600 one-bedroom units for low-income households in the town.

For more information on the experience of core housing need among priority populations, refer to 4.1.

4. Priority Groups

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

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

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

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

According to custom ordered data from Statistics Canada, several priority populations experienced higher rates of core housing need relative to all households (10.0%) in Oakville in 2021:

- **Youth and senior households.** Core housing need rates were higher in households with a primary maintainer aged 15 to 24 (14.9%) and 75 and above (17.2%). Further, households with a primary maintainer aged 15 to 24 in core housing need face higher rates of suitability issues (23.1%) relative to all households in core housing need (7.2%).
- **Women-led and single mother households.** Core housing need was higher among households with a primary maintainer who was a woman+ (14.6%), and among lone-parent households (19.5%) particularly single mother households (lone-parent households led by women+, 21.5%). Further, single mother households in core housing need face higher rates of suitability issues (16.2%) relative to all households in core housing need (7.2%).
- **Recent immigrants and refugees.** Core housing need was higher among households with a primary maintainer who was an immigrant (12.0%), recent immigrant (14.1%) and non-permanent resident (17.6%). According to data from HART, 19.2% of refugee-claimant led households were in core housing need in 2021. Further, compared to all households in core housing need experiencing suitability issues (7.1%), suitability issues were higher among households in core housing need with a maintainer who was an recent immigrant (21.4%) or a non-permanent resident (28.2%). This data is not available for refugee-claimant led households.
- **Racialized, Black and Indigenous households.** Core housing need was higher among households with a primary maintainer who was racialized (11.8%), Black (14.8%), or Indigenous (14.0%). Further, adequacy issues were higher among households in core housing need who had a maintainer who was Black (14.8%) compared to all households in core housing need (7.1%).
- **Households with an activity limitation.** Core housing need is higher among households with a member with an activity limitation (11.9% to 13.6%), with the highest rates being among households with a member with difficult walking, using stairs, using their hands or fingers or doing other physical activities (13.6%) or with a member with other health problem or long-term condition (not otherwise listed on the census) that has lasted or is expected to last for six months or more (13.5%). Further, adequacy issues were higher among households who had a member with difficulty seeing (19.4%), difficulty leaning, remembering or

concentrating (23.2%) or another activity limitation (10.5% to 14.1%) compared to all households in core housing need (7.1%).

Further, through engagements with local stakeholders, additional housing challenges faced by priority populations were identified. Participants raised concerns over the high levels of homelessness, including hidden homelessness, among youth, seniors, LGBTQ2SI and racialized folks, and pregnant women, among others. Further, shelters can present barriers, for example due to requirements separating mothers from adult male children or insufficient harm reduction services for people using drugs.

Participants emphasized the lack of affordable housing options for priority populations, including youth, students, pregnant women or women fleeing violence. Discrimination from landlords or from surrounding community when seeking housing presents another barrier for youth, parents or pregnant people, individuals who have experienced homelessness, low-income households, and Black and racialized individuals, among others. Individuals with disabilities are struggling to find and afford accessible options and related supports. For example, some seniors remain stuck in assisted housing that cannot adequately support them because they cannot find or afford a long-term care spot to move into.

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

In 2023, 346 individuals were identified on the Halton Region By-Name List as experiencing homelessness for the first time, an 8.5% increase from the 319 individuals in 2022. This increase between 2022 and 2023 included 117 individuals in the Region who returned to homelessness.

The Region participated in a nation-wide Point-in-Time (PiT) Count in 2021 to better understand the experiences of individuals and families experiencing homelessness in the Region. On the night of the count, 293 individuals or heads of households were identified as experiencing homelessness. Among these respondents, 130 (44%) individuals were staying in transitional housing, 76 (26%) individuals were in shelters, 53 (18%) individuals were couch surfing, 28 (10%) individuals were in hospitals or corrections, and 6 (2%) of individuals were in public or undisclosed locations.

Assessed by gender, 49% of those experiencing homelessness in Halton Region were female, 48% were male, and 3% of respondents did not identify as cis-gender. The most common age cohort for populations experiencing homelessness during the PiT Count were those aged 25 years and under (32%), followed by those aged 50 to 64 years (21%). The top health issues among those experiencing homelessness were mental health issues (65%), followed by substance use issues (43%), and learning or cognitive limitations (31%).

At the time of the count, 42% of those experiencing homelessness identified as racialized. This was well above the proportion of those who identified as a member of a racialized group in Halton Region (35.5%) but was consistent with the proportion in Oakville (42.5%) in 2021. Additionally, 8% of those experiencing homelessness in Halton Region identified as members of the LGBTQ2S+ community. Among those experiencing homelessness in 2021, 9% had arrived in Canada within the last five years. This was above the proportion in both Halton Region (5.3%) and Oakville (7.3%) at this time.

During stakeholder engagement, participants discussed how housing conditions are worsening over time, citing growing waitlists, longer time spent in shelter, and increasing amounts of visible and hidden homelessness. Some service providers described having to alter or extend programs to meet the high level of demand for housing and shelter.

Participants also noted some changes in the populations experiencing homelessness or housing precarity, including an increase in the number of seniors, youth, low- and moderate-income households and full time workers. Lastly, participants spoke to an increase in people experiencing mental health and addictions crisis or in need of primary care, along with higher levels of acuity.

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

During stakeholder engagements, participants identified several factors that they felt were contributing to housing precarity and homelessness in Oakville. Multiple participants spoke to the importance of the assisted (community) housing sector in providing and maintaining affordable housing in perpetuity, however this sector faces insufficient funding for development. Further, leasing space for shelter or transitional beds is expensive and landlords are often not willing to participate in rent supplement programs or partner with community housing providers or service agencies.

Other challenges cited included increases in no-fault evictions and increased reliance on more on informal rental situations that do not offer full rental protections, such as bed or room rentals. Further, some participants emphasized the need to consider the ways housing challenges tend to be connected to other challenges, including mental health and addictions challenges, poverty, and access to affordable food, transit, and childcare, among others.

Further, as discussed below, Halton's emergency shelter system is at capacity, and a decline in the number of domestic violence shelter beds in 2022 may contribute to experiences of homelessness in the community.

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

Halton Region funds a total of 99 permanent emergency shelter beds across two facilities. The Lighthouse Shelter in Oakville operates 32 permanent emergency shelter beds dedicated to single males, and Wesley Urban Ministries in Burlington operates 67 permanent emergency shelter beds in 49 self-contained rooms. Wesley Urban Ministries primarily serves women, families, and couples. Due to high demand for emergency shelter in the Region, hotel overflow measures are in use to serve the increased volume of residents seeking emergency shelter assistance. In 2024, the general occupancy rate for emergency shelters was 100%, with overflow measures bringing the total system to 40% above capacity.

In addition to emergency shelter beds, Halton Region operated 32 domestic violence shelter beds in 2022. This represented a decline of 20 beds (-38.5%) from the previous year. During this period, the town of Oakville did not operate any domestic violence shelter beds.

Halton Region currently funds and operates 164 transitional housing units and numerous subsidy programs across the Region.

In 2024, Oakville operated 56 transitional housing units accounting for 34% of units within the Region. An additional 84 subsidies are provided to Halton residents. Currently, 26 subsidy recipients reside in Oakville (31%).

During engagements participants expressed concerns around the insufficient amount of emergency and low-barrier shelters, affordable housing, accessible housing, purpose-built rentals and homecare or other supports. Due to the lack of options, people are staying longer in shelter and transitional housing because they are stuck on waitlists with nowhere to go. When they are required to leave shelters they turn to unsheltered homelessness, precarious situations or continue to seek alternate programs due to the lack of housing options.

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

Oakville has one post-secondary institution, Sheridan College, located in town. The town is currently the only local municipality in Halton Region to have a full college campus, while Burlington houses a sub-campus for McMaster University with the DeGroote School of Business.

Sheridan College operates three campuses in the Greater Toronto Area, including the Trafalgar Campus located in Oakville. There are currently 8,334 students enrolled across 50 programs at Sheridan's Trafalgar Campus for the 2024-2025 academic year. The on-campus student residence currently accommodates 822 students.

In addition, Sheridan College works with community partners to support students in finding safe, affordable, and legal housing in the community. The College provides dedicated housing supports to students both on and off-campus.

The Sheridan College Master Plan, released in 2020, included a short-term plan for the Trafalgar Campus with concepts for a recreational student commons space adjacent to additional student residences. However, operational, enrollment, and ongoing policy changes have resulted in an ongoing re-evaluation of future infrastructure priorities.

Sheridan, like universities and colleges across the country, is navigating shifting government policies, chronic funding challenges, and rapid social, technological, and economic disruption. Sheridan is anticipating a 30% reduction in enrollment, and will be reviewing demand for student housing based on some of the enrollment decline projections.

During engagements stakeholders noted students as a particular population that are struggling in response to a lack of affordable housing options in Oakville. For example, participants identified students as one of the populations that are forced to live outside of Oakville due to a lack of options. While Sheridan College seeks to provide affordable housing options for students, they require support from CMHC or other funding sources to provide more affordable units

5. Housing Profile

5.1 Key Trends in Housing Stock:

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

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

Historic Development

The Town of Oakville was founded on the treaty lands and traditional territory of the Mississaugas of the Credit First Nation. The Town sits on both Treaty 14 and Treaty 22 land. [Treaty 14](#) land covers the majority of Oakville and beyond and [Treaty 22](#) includes the lands on both shores of Sixteen Mile Creek south of the QEW.

The village of Oakville was officially incorporated as a Town in 1857. However, the Town of Oakville as it is known today, was formed in 1962, with the amalgamation of the Town of Oakville with Trafalgar Township, which included some of the following areas: Palermo, Omagh, Drumquin, Potsville, Boyne, Ash, Bronte, Glenorchy, Hornby, Merton, Munn's Corners, Proudfoot Hollow and Sheridan.

The Town has been shaped by the shoreline of Lake Ontario, its environmental features, historic routes and original settlements. The lake, together with Sixteen Mile Creek, Bronte Creek and other tributaries, provided for the original harbours and their associated commercial centres, resources, trade and manufacturing industries. The lake, creek valleys and tributaries have been used as travel routes for centuries and today form a network of green connections across the Town.

Historic routes include Dundas Street, one of Ontario's earliest military and colonization roads, Lakeshore Road and the CN railway. These routes, in addition to the grid of former township roads, the building of the Queen Elizabeth Way (QEW) in 1939, Highway 403 and Highway 407, have all contributed to Oakville's existing development pattern.

In 1967, the commencement of GO train commuter service also influenced development patterns across the Town, and spurred housing growth given there was greater accessibility to the major employment center of downtown Toronto.

Residential development in Oakville has spread east, west and north over time from the historic downtown area. As demonstrated in the mapping below, which was prepared for the town's Residential Character Study, 2017, significant residential growth has occurred since the 1950s. Residential growth generally began extending north of the QEW in the 1960's, north of Upper Middle Road in the late 1980's, and have extended

north of Dundas Street in the 2010's, which is the predominate location for ongoing greenfield developments.

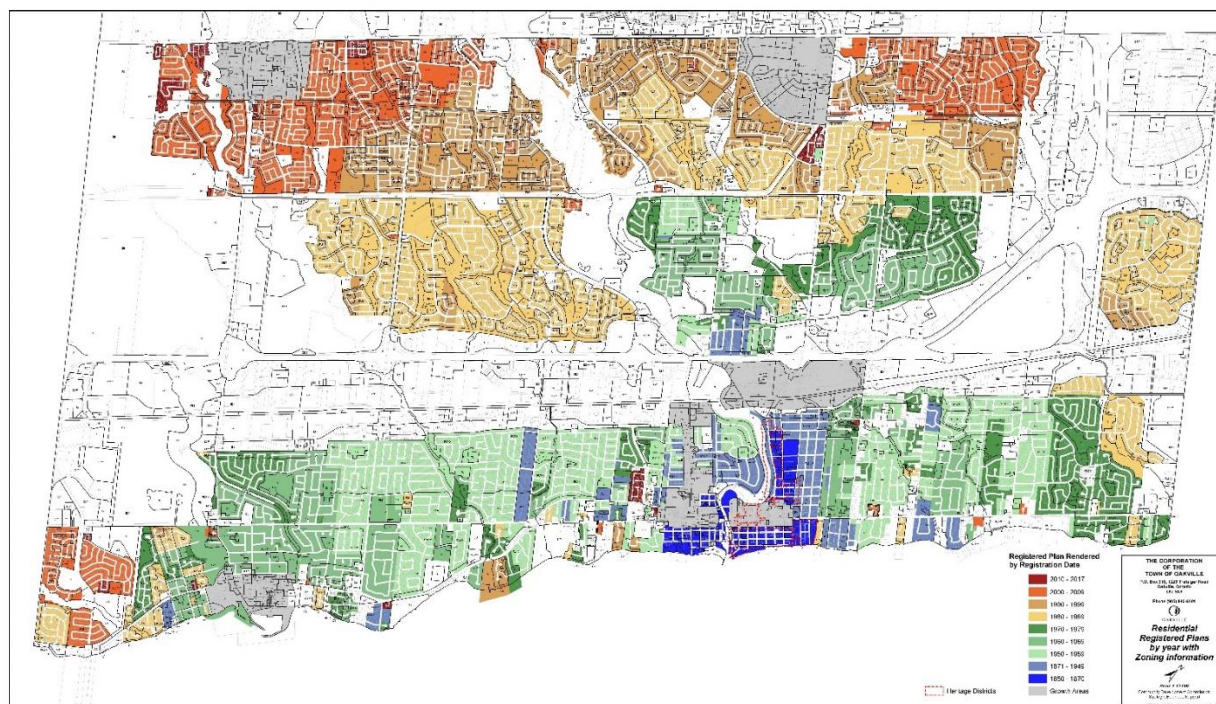


Figure 3: Residential Registered Plans by year with Zoning Information (prepared for the Oakville Residential Character Study, 2017)

The residential character of the Town's neighbourhoods is generally reflected in each era of development, including the street pattern, road profile, lotting pattern, built form of housing, as well as other elements like the placement of buildings (setbacks), style of garage, and the presence and age of trees.

Continued and Planned Growth

The Town is a growing and attractive destination for businesses and residents, which has influenced continued housing growth. This appeal comes from a high quality of life, and from its strategic location within the Greater Toronto Hamilton Area and southern Ontario, having access to a wide range of job opportunities within less than a one-hour commute. Additional local benefits and amenities, including quality schools, a full-service acute care community hospital, proximity to Lake Ontario, parks and trails, access via QEW, 403, 407 and GO Transit, and commercial and shopping districts in downtown Oakville, Kerr Village and Bronte Village are anticipated to continue experiencing ongoing population growth.

As identified in the Town's recent Growth Study, population within Oakville has been largely driven by net migration of working age adults from other large urban municipalities in the GTHA in recent decades. Moving forward however, it is anticipated that population growth in the Town will be increasingly driven by immigration as opposed to intra-provincial migration. Newcomers to the Town are anticipated to remain concentrated between 35 and 44 years of age.

The Town's existing and planned growth patterns, as expressed by the urban structure in the Town's Official Plan, build on the positive attributes found throughout the Town, and provides for the long-term protection of natural heritage, public open space and cultural heritage resources, maintains the character of residential areas and is the foundation to direct growth to an identified system of transit-supportive nodes and corridors. The Town's urban structure is comprehensive and provides certainty to guide major infrastructure investment and to maximize cost effectiveness. It is the basis for the policies in the Town's Official Plan and for making planning decisions. It includes direction for how future residential growth is to be accommodated and recognizes the need for the Town to move towards intensification of the existing built up areas as a primary means to accommodate future growth.

Long-Term Housing Challenges

A review of historic data shows that Oakville has been facing many of the challenges identified today over the last two decades. As of 2006, nearly a quarter of Oakville households were paying over 30% of their income on shelter (23.5%) and roughly 1 in 10 (9.8%) were in core housing need. Similarly, since 1990, the vacancy rate in Oakville has only reached or exceeded 3% in 2004, 2020, and 2024, showing the availability of purpose-built rental units has always been limited. Further, population growth in Oakville has been consistently high since 2006, ranging from 6% to 10% and exceeding the population growth in Ontario between each of the five-year census periods from 2006 to 2021. This growth has continued to place high pressures on the development of housing in Oakville.

Moving forward, the Town of Oakville has acknowledged through previous work, including the Town's Housing Strategy and Action Plan that while the recent target of 33,000 new residential units in Oakville assigned by the Province can be accommodated, the financial viability of these targets and the need for significant and rapid infrastructure upgrades may present a challenge. The Town recognizes the importance of seeking help from both the development industry and upper levels of government in addressing these challenges.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	73,560
Breakdown by structural types of units (number of units)	Single-detached	43,130
	Semi-detached	3,310
	Row house	12,470
	Apartment/flat in a duplex	950
	Apartment in a building that has fewer than 5 storeys	4,680
	Apartment in a building that has 5 or more storeys	8,955
	Other single attached	60
	Movable dwelling	0
Breakdown by size (number of units)	Total	73,560
	No bedrooms	295
	1 bedroom	5,095
	2 bedrooms	10,885
	3 bedrooms	23,715
	4 or more bedrooms	33,565
Breakdown by date built (number of units)	Total	73,560
	1960 or before	5,950
	1961 to 1980	13,935
	1981 to 1990	13,600
	1991 to 2000	11,910
	2001 to 2005	8,055

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	2006 to 2010	6,480
	2011 to 2015	5,310
	2016 to 2021	8,320
Rental vacancy rate (Percent)	Total	2%
	Bachelor	3%
	1 bedroom	2.7%
	2 bedrooms	2%
	3 bedrooms+	0.3%
Number of primary and secondary rental units	Primary	5,183
	Secondary	11,082
Number of short-term rental units	Total	2024: Licensed – 30 All – 353

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

A major theme across stakeholder engagement sessions was the lack of sufficient housing options and the resulting effects on residents of Oakville. Participants expressed concerns around the insufficient amount of emergency and low-barrier shelters, affordable housing, accessible housing, purpose-built rentals and homecare or other supports. Participants emphasized the lack of housing options for both low-income and moderate-income households, in particular. For very low-income households, including those receiving social assistance, subsidized housing is the only option they can afford.

Due to the lack of options, finding and moving between adequate housing options is a challenge in Oakville. Further, the gap between the prices of community housing versus private housing is high and there is little moderately affordable housing available, preventing households from moving out of community housing. For some people, the inability to move means staying in toxic or precarious situations or paying beyond their

means. Further, many participants explained that residents are leaving Oakville or Halton due to the lack of affordable housing options.

With regards to the creation of new affordable units for low and very low-income households, the following developments are proposed or under development in Oakville by the Halton Community Housing Corporation:

- 363 Margaret Drive. Two-storey apartment building with 13 family units.
- 265 Keer Street. Four-storey building with 52 units for seniors.
- 1258 Rebecca Street. 14 semi-detached one-bedroom bungalows for seniors.
- 284-320 Maurice Drive. 32 assisted rental housing units in 16 townhouses.

Additionally, 25 assisted units were created and occupied as of 2024 at 2475 Old Bronte Road in Oakville through a mixed assisted unit and market unit development.

Further, in an effort to preserve existing rental and affordable housing, the Town of Oakville passed the Rental Housing Protection By-law 2023-102 in 2023.

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

The primary rental universe has seen modest growth in recent years, but the majority (up to 69.3%) of renters are estimated to rely on the secondary rental market, contributing to high average market rents and estimated shelter costs. While the primary market has seen some growth in recent years (+558 units, or +10.9% between 2023 and 2024), it is still estimated to have represented less than a third (30.7%) of renter households in 2021.

As of 2024, Oakville had the highest average market rent (\$2,116) of any municipality in Halton. Rents in Oakville have been increasing at a fast pace, growing +10.1% in just one year between 2023 and 2024, and +62.6% over the last ten years (2015 to 2024). Oakville had higher estimated average and median shelter values among renter households (\$2,146 and \$2,040) compared to Halton (\$1,904 and \$1,800) and Ontario (\$1,408 and \$1,300) in 2021. Renter-estimated shelter costs in Oakville in 2021 were highest within lower-density housing forms, including single-detached (\$3,044), semi-detached (\$2,524) and row (\$2,266) houses.

During engagements, participants shared concerns around protections for renters and noted an increase in no-fault evictions and increased reliance on more on informal rental situations that do not offer full rental protections, such as bed or room rentals. Upon turnover, rents can be raised significantly, contributing to the lack of affordable options. Participants also noted that Oakville has an insufficient supply of purpose-built rental housing relative to demand.

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

While vacancy rates increased to 3.2% in Oakville in 2024, just above the 3% threshold typically considered a health vacancy rate, they were much lower in two-bedroom (2.4%) and three-or-more bedroom units (1.1%), and vacancy was nearly 0 or unmeasurable for units with rents below \$1,500. Prior to 2024, vacancy rates were consistently below 3% for most of the past two decades.

Participants identified multiple barriers preventing the development of more housing stock, including affordable housing and rental units. Many pointed to red tape and bureaucracy in the planning process, including long and unpredictable approval timelines that slow down development and significantly raise costs. Similarly, zoning and related requirements, such as parking minimums, height minimums, and allocation caps can be a barrier, particularly for affordable housing and novel housing types (e.g. container housing). At the same time, some participants suggested that pre-zoning does not necessarily help given the rapidly changing market. High costs, including for construction, land, and municipal fees, also makes it difficult to build affordable housing, higher density housing, rental housing and family units in particular. Other challenges include insurance requirements or a lack of relevant construction knowledge preventing uptake of new building forms and construction labour shortages. Further, high interest rates are deterring potential buyers who would rather hold out for lower prices, causing uncertainty for development.

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

Between 2016 and 2021, the proportion of households in core housing need decreased in Oakville (10.7% to 10.0%) and Halton (9.4% to 9.0%), however at a slower rate compared to Ontario (15.3% to 12.1% in 2021). This pattern may have been impacted by relief supports and other economic impacts of the COVID-19 pandemic. According to data from the Canadian Housing Survey, the proportion of households experiencing core housing need in Ontario increased from 11.9% in 2021 to 14.5% in 2022. This may suggest that core housing need has similarly increased in Oakville since 2021.

The proportion of owner households experiencing core housing need did not significantly change between 2016 (6.6%) and 2021 (6.1%) while the proportion of renter households in core housing need fell from 30.1% to 24.2%. This may indicate that conditions improved more among renter households or that renters were more heavily impacted by the financial supports available during the COVID-19 pandemic.

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	1,558 Subsidized Assisted Housing Units 249 Rent Supplements. Source: Halton Region
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	9,925 Source: HART
Number of co-operative housing units	Total	309 Source: HART
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	Transitional: 56 units and 26 subsidies. LTC: 356 Regional or non-profit Supports for Daily Living (Seniors): 581 Supportive Housing: 59 existing, 66 under development. Source: Halton Region

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

Examples can include:

Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?

- Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?

- Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

As the Service Manager, Halton Region was responsible for the provision of emergency shelter throughout the Region. There were 1,898 assisted housing units in Oakville in 2024, including a mix of subsidized (82.1%) and market-rate units (17.9%), and 249 rent supplements.

As of 2023, there were 7,111 individuals or families on the Halton Access to Community Housing Waitlist, 3,224 (45.3%) of which were located in Halton, and 1,197 of which were located in Oakville.

Long-term care homes are regulated by the provincial Ministry of Long-Term Care. There were five long-term care homes with a total operating capacity of 790 beds in Oakville as of February 2025, including a mix of for-profit, non-profit, and Region-owned homes. Halton Region operated one long-term care home in Oakville during this period, with a capacity of 228 beds and a waitlist of 1,128 people. The average waitlist size across all long-term care homes in Oakville in 2025 was 663 people.

As noted, during engagements, participants expressed concerns around the insufficient amount of emergency and low-barrier shelters, affordable housing, accessible housing, and homecare or other supports. Multiple participants spoke to the importance of the assisted (community) housing sector in providing and maintaining affordable housing in perpetuity, however noted that this sector faces insufficient funding for development. Further, leasing space for shelter or transitional beds is expensive and landlords are often not willing to participate in rent supplement programs or partner with community housing providers or service agencies. As a result, people are staying longer in shelter and transitional housing because they are on waitlists with nowhere to go. When they are required to leave shelters they turn to unsheltered homelessness, precarious situations or continue to seek alternate programs due to the lack of housing options.

Participants also emphasized the lack of affordable housing options for priority populations, including youth, students, pregnant women or women fleeing violence. Individuals with disabilities and seniors are struggling to find and afford accessible options and related supports. Similarly, it was noted that there is an insufficient amount of affordable long-term care spaces – as a result some seniors remain stuck in assisted housing that cannot adequately support them.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	\$2,040
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	\$1,713
	Bachelor	\$1,230
	1 bedroom	\$1,489
	2 bedrooms	\$1,801
	3 bedrooms+	\$1,959
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	\$1,700
	Bachelor	\$1,250
	1 bedroom	\$1,460
	2 bedrooms	\$1,777
	3 bedrooms+	\$1,900
Sale prices (Canadian dollars)	Average	\$1,394,902 Source: Toronto Regional Real Estate Board Market Watch, December 2024
	Median	\$1,175,000 Source: Toronto Regional Real Estate Board Market Watch, December 2024
Sale prices by unit size (Average, Canadian dollars)	Average	\$1,394,902 Source: Toronto Regional Real Estate Board Market Watch, December 2024
	Bachelor Single-Detached	\$2,049,830 Source: Toronto Regional Real Estate Board Market Watch, December 2024
	1 bedroom Semi-detached	\$1,028,500

5.9.1 Housing Values		
Characteristic	Data	Value
		Source: Toronto Regional Real Estate Board Market Watch, December 2024
	2 bedrooms Row/Townhouse	\$1,153,173 Source: Toronto Regional Real Estate Board Market Watch, December 2024
	3 bedrooms+ Condo/Apartment	\$685,655 Source: Toronto Regional Real Estate Board Market Watch, December 2024
Sale prices by unit size (Median, Canadian dollars)	Median	\$1,175,000 Source: Toronto Regional Real Estate Board Market Watch, December 2024
	Bachelor Single-Detached	\$1,680,000 Source: Toronto Regional Real Estate Board Market Watch, December 2024
	1 bedroom Semi-detached	\$1,028,500 Source: Toronto Regional Real Estate Board Market Watch, December 2024
	2 bedrooms Row/Townhouse	\$1,137,500 (excluding Condo townhouse) Source: Toronto Regional Real Estate Board Market Watch, December 2024
	3 bedrooms+ Condo/Apartment	\$600,000 Source: Toronto Regional Real Estate Board Market Watch, December 2024

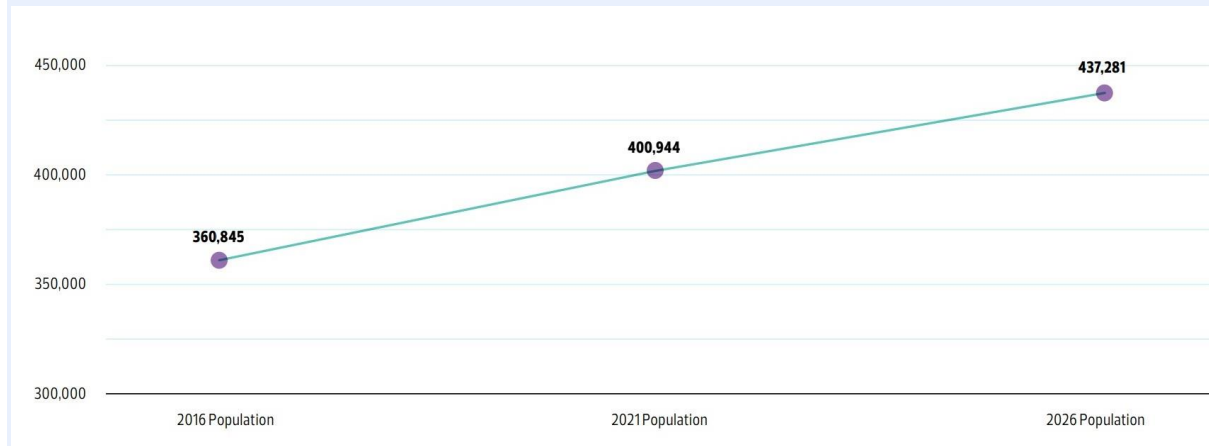
5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	1, 618 demolition permits, 2014 to 2024 (Total, across

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
		all household tenures)
	Owner	
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	1038
	Single	540
	Semi-detached	0
	Row	165
	Apartment	333
Completed – Breakdown by tenure (annual, number of structures)	Tenant	0
	Owner	705
	Condo	333
	Coop	0
Housing starts by structural type and tenure	Total	Rental: 0 Condo: 2,136 Co-op: 0 Single: 533 Semi-detached: 14 Row: 1,030 Apartment: 2,003 Source: CMHC, 2024

6. Projected Housing Needs and Next Steps

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

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



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

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

6.1 Projection Methodology Guidelines

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

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

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

Step 1: Population Projection

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

Step 2: Household Projection

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

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

Step 3: Housing Demand (Need) Projection

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

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

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

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

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	3,722	984	576	284	61	5,627
Low Income	5,647	4,390	1,997	1,271	593	13,898
Moderate Income	3,194	5,285	2,846	1,931	1,161	14,417
Median Income	1,601	5,108	3,289	3,441	1,832	15,271
High Income	1,212	7,001	7,454	12,143	6,387	34,197
Total	15,376	22,768	16,162	19,070	10,034	83,410

Source: [Housing Needs Assessment Tool | Housing Assessment Resource Project \(HART\) \(ubc.ca\)](#) (retrieved July 11, 2024)

Key Considerations

Population

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

Household Projections

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

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

Housing Demand

To project housing demand by tenure:

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

To project housing demand by dwelling type:

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

Economic Data Integration

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

Supply Capacity & Supply Gaps

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

6.2 Projection Methodology

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

Population and Household Projections

Population and household projections were prepared by Watson & Associates Economists Ltd. for the Town of Oakville in late 2024 as part of the Town of Oakville Growth Analysis Study. The population projections were developed using the cohort-survival projection method, which is a commonly-adopted population projection methodology. The household growth projections were then developed by multiplying the population projections by age-specific headship rates (rates of household formation) from the 2021 Census. More information on Watson & Associates Economists Ltd.' projection methodology can be found on pages A2-A4 of the Growth Analysis Study.

Before proceeding with the projections, it should be acknowledged that headship rates for most age cohorts in Oakville have been declining steadily over time, with the sharpest decline occurring among young adults (see **Figure 1** and **Table 2**). As the federal Housing Needs Assessment template acknowledges, the “suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions” (p. 18). Household projections based on 2021 headship rates may therefore underestimate future demand for housing since the lower rates in 2021 may reflect *existing* housing shortages and affordability pressures, which in turn are assumed to continue into the future. However, household formation is also affected by demographic, economic, and cultural factors that are not necessarily related to the housing market. To the extent that these declines in household formation reflect non-housing market-related decisions concerning independent living, household projections based on 2021 headship rates would produce an accurate estimation of future housing demand.

Housing Projections

Housing projections by dwelling type are often based on the composition of a jurisdiction's existing occupied housing stock. Such projections on their own can lead to unrealistic projections of future housing construction as they do not account for changing development trends as evidenced by new housing construction resulting from changes in land use planning policy and diminishing availability of land over time

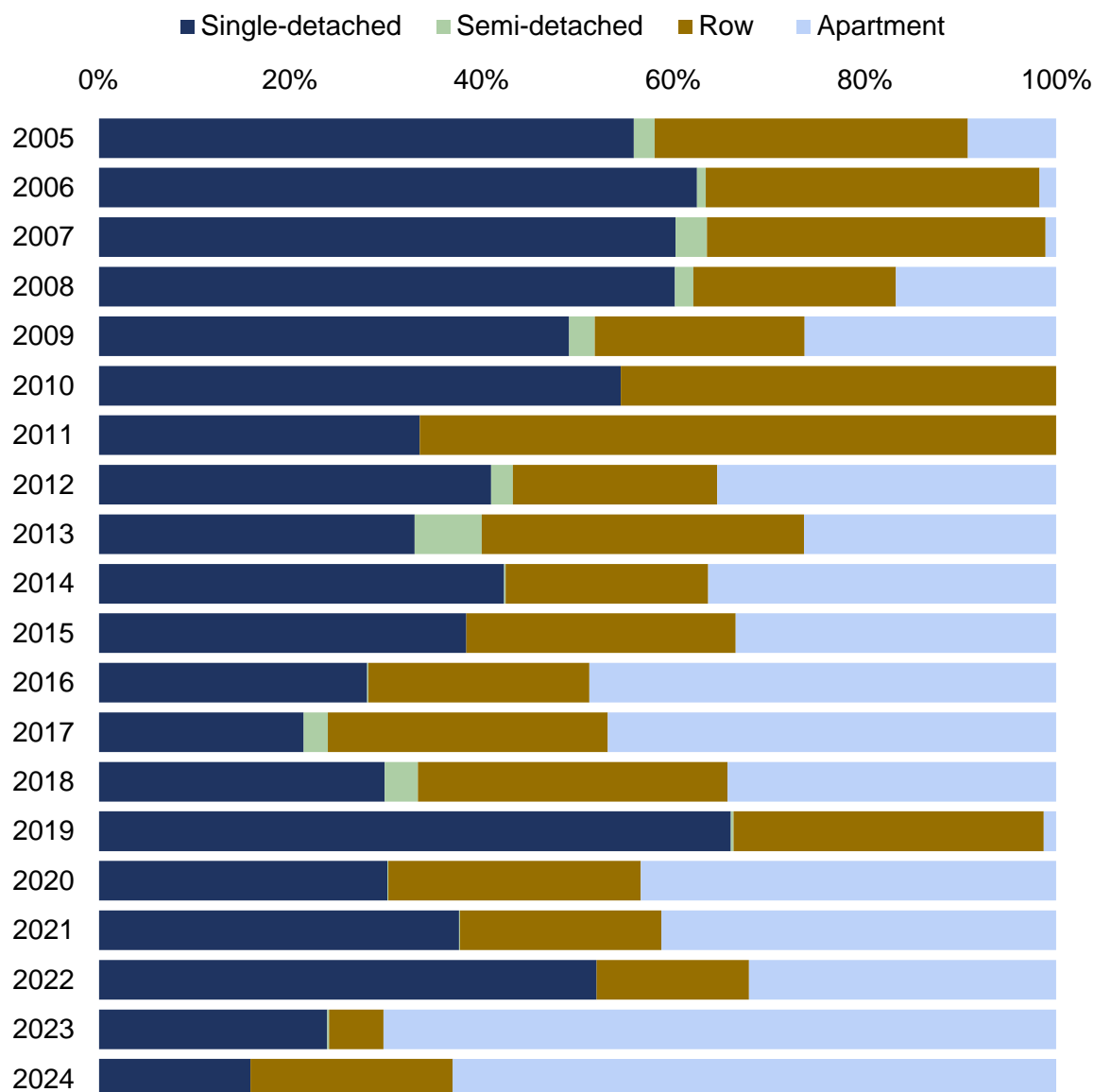
For example, as of the 2021 Census, nearly two thirds (63.1%) of all occupied dwellings in Oakville were within single- and semi-detached housing structures. However, over the last 20 years, new housing construction in Oakville (as with other suburban jurisdictions in the Greater Toronto area) has shifted away from freehold tenure single- and semi-detached housing units toward condominium row house and apartment units (see **Table 6** and **Figure 4**)

Table 6: Housing Completions by Dwelling Type in Oakville, 2005-2024

Year	Single-detached	Semi-detached	Row	Apartment
2005	55.9%	2.2%	32.7%	9.2%
2006	62.5%	0.9%	34.8%	1.7%
2007	60.3%	3.3%	35.3%	1.1%
2008	60.2%	1.9%	21.1%	16.7%
2009	49.1%	2.7%	21.9%	26.3%
2010	54.5%	0.0%	45.5%	0.0%
2011	33.6%	0.0%	66.4%	0.0%
2012	41.0%	2.3%	21.3%	35.4%
2013	33.0%	7.0%	33.6%	26.3%
2014	42.4%	0.2%	21.1%	36.3%
2015	38.4%	0.0%	28.1%	33.5%
2016	28.1%	0.1%	23.1%	48.7%
2017	21.4%	2.5%	29.2%	46.8%
2018	29.9%	3.5%	32.3%	34.3%
2019	66.0%	0.3%	32.4%	1.3%
2020	30.2%	0.1%	26.3%	43.4%
2021	37.7%	0.1%	21.0%	41.2%
2022	52.0%	0.0%	15.9%	32.1%
2023	23.9%	0.2%	5.7%	70.2%
2024	15.9%	0.0%	21.1%	63.0%

Data source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2005-2024

Figure 4: Housing Completions by Dwelling Type in Oakville, 2005-2024



Data source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 2005-2024

Whereas single- and semi-detached housing comprised well over half (58.1%) of all housing completions in Oakville in 2005, this proportion had declined to less than one fifth (15.9%) by 2024. This decline coincided with a shift in provincial planning policy promoting more efficient and higher-density land use patterns within the Greater Golden Horseshoe. The following analysis therefore relies heavily on recent construction data in projecting future trends.

To project future housing by dwelling type, the proportion of housing completions by dwelling type in Oakville in 2024, as recorded by Canada Mortgage and Housing Corporation's Housing Starts and Completions Survey, has been multiplied by the total

number of projected households in each future year. This helps to ensure that projected housing by dwelling type reflects current construction activity, rather than the composition of the existing occupied housing stock.

Watson & Associates & Ltd. has also prepared projections of occupied housing units by density profile, which are presented in Table 7 below.

6.3 Projection Findings

Population Projections

Oakville is projected to grow from an estimated population of 222,060³ to a projected population of 314,090 (+41.4%) between the 2021 and 2036 Censuses. This would amount to approximately 92,000 new residents in Oakville by 2036. Although the overall population is projected to grow significantly over the next decade, the rate of population growth is projected to decline, as natural decreases in population, resulting from low fertility relative to mortality from an aging population, are anticipated to more than offset population growth from in-migration. Specifically, the rate of population growth is anticipated to decline from 14.2% between 2021-2026 to 12.1% between 2026-2031, down to 10.5% between 2031-2036.

Household and Housing Projections

Oakville is projected to add 35,760 new households by 2036 and 68,110 households by 2036. If existing construction trends continue, Oakville is poised to significantly diversify its housing stock over the coming decade. The number of occupied apartment units is expected to grow from 14,585 units in 2021 to 37,100 units by 2036 (+154.4%), and the number of occupied row housing units is expected to grow from 12,470 in 2021 to 20,030 by 2036 (+60.6%). In contrast, the number of occupied single-detached housing units is only expected to grow from 43,190 in 2021 to 48,875 in 2036 (+13.2%). As a result, the share of occupied dwellings that are apartments is projected to increase from 19.8% in 2021 to 33.9% in 2036, and the share of occupied dwellings that are row houses is projected to increase from 17.0% in 2021 to 18.3% in 2036.

Whereas single-detached housing units comprised 58.7% of all occupied dwellings as of the 2021 Census, this share is projected to decline to 44.7% by 2036. The diversified housing stock will present opportunities to make more efficient use of land, promote public and active transportation, and accommodate a broader range of household types and sizes than currently exist in Oakville. At the same time, the Town will have to work to ensure new apartment buildings include sufficient family-oriented housing for households who cannot afford large lot, single family housing.

³The total 2021 population recorded here does not align with the population of Oakville recorded by the Census because adjustments for Census undercounts were made by Watson & Associates Economists Ltd.

The occupied housing unit type projections produced by Watson & Associates Ltd. do not distinguish the projected number of housing units by dwelling type but instead by density profile (low density, medium density, high density, accessory, and other). Therefore, Watson's projections are not directly comparable to the above projections of housing units by dwelling type, as they employed a different methodology. According to Watson's analysis, the number of occupied high-density units (studio, 1-bedroom, and 2-bedroom+ apartment units, and stacked townhouses) is expected to grow from 12,410 units in 2021 to 33,920 units by 2036 (+173.3%), and the number of occupied medium-density housing units (row townhouses, back-to-back townhouses, and apartments in duplexes) is expected to grow from 13,460 in 2021 to 20,970 by 2036 (+55.8%). In contrast, the number of occupied low-density housing units (single- and semi-detached houses) is only expected to grow from 46,400 in 2021 to 51,580 in 2036 (+11.2%).

In both cases, the diversified housing stock will present opportunities to make more efficient use of land, promote public and active transportation, and accommodate a broader range of household types and sizes than currently exist in Oakville. At the same time, the Town will have to work to ensure new apartment buildings include sufficient family-oriented housing for households who cannot afford large lot, single family housing.

Table 7: Projected Household Formation and Occupied Housing Unit Types in Oakville, 2021-2036

	2021-2026	2026-2031	2031-2036	2036-2041	2041-2046	2046-2051	Total
All Households	11,170	12,420	12,170	11,380	10,690	10,280	68,110
Low Density	1,730	1,870	1,580	1,310	1,120	920	8,530
Medium Density	1,790	2,980	2,740	2,390	1,980	1,670	13,550
High Density	7,120	7,060	7,330	7,160	7,070	7,180	42,920
Accessory	530	520	520	520	510	510	3,110
Other	-	-	-	-	-	-	-

Source: Prepared by Watson & Associates Economists Ltd.

6.2.1 Projections		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	2026: 19,960 (15.4%) 2031: 20,080 (13.9%) 2036: 22,180 (14.0%) Note: Figures take into account net Census undercount and have been rounded to nearest 10. Source: Estimates prepared by Watson & Associates Economists Ltd. for the Town of Oakville
	15-19	2026: 9,630 (7.4%) 2031: 9,720 (6.7%) 2036: 9,460 (6.0%) Note: Figures take into account net Census undercount and have been rounded to nearest 10. Source: Estimates prepared by Watson & Associates Economists Ltd. for the Town of Oakville
	20-24	2026: 8,830 (6.8%) 2031: 9,980 (6.9%) 2036: 10,000 (6.3%) Note: Figures take into account net Census undercount and have been rounded to nearest 10. Source: Estimates prepared by Watson & Associates Economists Ltd. for the Town of Oakville
	25-64	2026: 69,080 (53.3%) 2031: 79,010 (54.8%) 2036: 87,160 (55.0%) Note: Figures take into account net Census undercount and have been rounded to nearest 10. Source: Estimates prepared by Watson & Associates Economists Ltd. for the Town of Oakville
	65-84	2026: 22,040

6.2.1 Projections		
Characteristic	Data/Formula	Value
	65+	2031: 25,480 2036: 29,580 Note: Figures take into account net Census undercount and have been rounded to nearest 10. Source: Estimates prepared by Watson & Associates Economists Ltd. for the Town of Oakville
	85+	
Male Births	Births x Estimated Proportion of Male Births	2026 to 2036: 12,730 male births (50% male birth rate) Source: Estimate prepared by Watson & Associates Economists Ltd. for the Town of Oakville
Female Births	Total births – Male Births	2026 to 2036: 12,730 female births (50% female birth rate) Source: Estimate prepared by Watson & Associates Economists Ltd. for the Town of Oakville
Survival Rate	Survival rate for those not yet born at the beginning of the census year	Data not available
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	2022 to 2036: +443 total (+310 female and +133 male) Source: Estimates prepared by Watson & Associates Economists Ltd. for the Town of Oakville
Projected Family Households	Age-group population x projected age-specific family headship rate	Data not available/not prepared by Watson & Associates Economists Ltd. for the Town of Oakville.
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	Data not available/not prepared by Watson & Associates Economists Ltd. for the Town of Oakville.

6.2.1 Projections		
Characteristic	Data/Formula	Value
Total Projected Headship Rate	Family headship rates + non-family headship rates	2026: 41.3% 2031: 40.8% 2036: 40.4% Source: Estimates prepared by SHS Consulting using data from Statistics Canada's Censuses (2001-2021)
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	2022-2026: 11,170 2027-2031: 12,420 2032-2036: 12,170 Note: Figures rounded to nearest 10. Source: Estimates prepared by Watson & Associates Economists Ltd.
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	2026: 65,888 2031: 75,545 2036: 85,007 Note: Above figures calculated by assuming the homeownership rate in Oakville as of the 2021 Census (77.75%) will remain fixed through 2036. Source: Estimates prepared by SHS Consulting using data from Statistics Canada's Census (2021) and Watson & Associates Economists Ltd.
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	2026: 18,852 2031: 21,615 2036: 24,323 Note: Above figures calculated by assuming the homeownership rate (77.75%) in Oakville as of the 2021 Census will remain fixed through 2036. Source: Estimates prepared by SHS Consulting using data from Statistics Canada's Census (2021) and Watson & Associates Economists Ltd.

6.2.1 Projections		
Characteristic	Data/Formula	Value
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	<p>Not applicable.</p> <p>Housing projections by dwelling type calculated using alternative methodology (see explanation above).</p>

6.3 Population and Households Projections

6.3.1 Anticipated Population in 2025, 2031, and 2036		
Characteristic	Data	Value(s)
Anticipated population	Total	2021: 222,060 2026: 253,550 2031: 284,290 2036: 314,090 Note: Figures take into account net Census undercount and have been rounded to nearest 10. Source: Estimates prepared by Watson & Associates Economists Ltd. for the Town of Oakville
Anticipated population growth	Total	2022-2026: 31,490 2027-2031: 30,720 2032-2036: 29,820 Note: Figures take into account net Census undercount and have been rounded to nearest 10. Source: Estimates prepared by Watson & Associates Economists Ltd. for the Town of Oakville
	Percentage	2022-2026: +14.2% 2027-2031: +12.1% 2032-2036: +10.5% Source: Estimates prepared by Watson & Associates Economists Ltd. for the Town of Oakville
Anticipated age	Average	Data not available according to Watson & Associates Economists Ltd.
	Median	Data not available according to Watson & Associates Economists Ltd.
Anticipated age distribution (# and %)	0-14	2026: 41,630 (16.4%) 2031: 42,510 (15.0%) 2036: 46,820 (14.9%) Note: Figures take into account net Census undercount and have been rounded to nearest 10. Source: Estimates prepared by Watson & Associates Economists Ltd. for the Town of Oakville
	15-19	2026: 19,570 (7.7%) 2031: 19,870 (7.0%)

6.3.1 Anticipated Population in 2025, 2031, and 2036		
Characteristic	Data	Value(s)
		2036: 20,100 (6.4%)
	20-24	2026: 18,070 (7.1%) 2031: 20,260 (7.1%) 2036: 20,430 (6.5%) Note: Figures take into account net Census undercount and have been rounded to nearest 10. Source: Estimates prepared by Watson & Associates Economists Ltd. for the Town of Oakville
	25-64	2026: 133,640 (52.7%) 2031: 153,990 (54.2%) 2036: 170,970 (54.4%) Note: Figures take into account net Census undercount and have been rounded to nearest 10. Source: Estimates prepared by Watson & Associates Economists Ltd. for the Town of Oakville
	65-84 65+	2026: 40,640 2031: 47,660 2036: 55,770 Note: Figures take into account net Census undercount and have been rounded to nearest 10. Source: Estimates prepared by Watson & Associates Economists Ltd. for the Town of Oakville
	85+	

6.3.2 Anticipated Households in 2021, 2025, 2031, and 2036		
Characteristic	Data	Value
Current number of households	Total	<p>As of 2021 Census:</p> <p>Total: 73,110</p> <p>Owner: 56,845</p> <p>Renter: 16,265</p> <p>Source: Statistics Canada, 2021 Census</p>
Anticipated number of households	Total	<p>2026: 84,740</p> <p>2031: 97,160</p> <p>2036: 109,330</p> <p>Note: Figures rounded to nearest 10.</p> <p>Source: Estimates prepared by Watson & Associates Economists Ltd. for the Town of Oakville</p>
Anticipated Household Age	Average	Data not available
	Median	Data not available
Anticipated Households by Tenure	Owner	<p>2026: 65,888</p> <p>2031: 75,545</p> <p>2036: 85,007</p> <p>Note: Above figures calculated by assuming the homeownership rate in Oakville as of the 2021 Census (77.75%) will remain fixed through 2036.</p> <p>Source: Estimates prepared by SHS Consulting using data from Statistics Canada's Census (2021) and Watson & Associates Economists Ltd.</p>
	Renter	<p>2026: 18,852</p> <p>2031: 21,615</p> <p>2036: 24,323</p> <p>Note: Above figures calculated by assuming the homeownership rate (77.75%) in Oakville as of the 2021 Census will remain fixed through 2036.</p> <p>Source: Estimates prepared by SHS Consulting using data from Statistics Canada's Census (2021) and Watson & Associates Economists Ltd.</p>
	Total	2026: 84,740

6.3.2 Anticipated Households in 2021, 2025, 2031, and 2036

Characteristic	Data	Value
Anticipated Units by Type (occupied units only)		2031: 97,160 2036: 109,330 Note: Figures rounded to nearest 10. Source: Estimates prepared by SHS Consulting using data from Statistics Canada's Censuses (2001-2021), Canada Mortgage and Housing Corporation's Housing Starts and Completions Survey (2024), and Watson & Associates Economists Ltd.
	Single	2026: 44,966 2031: 46,940 2036: 48,875 Note: Figures rounded to nearest 10. Source: Estimates prepared by SHS Consulting using data from Statistics Canada's Censuses (2001-2021), Canada Mortgage and Housing Corporation's Housing Starts and Completions Survey (2024), and Watson & Associates Economists Ltd.
	Semi-detached	2026: 3,310 2031: 3,310 2036: 3,310 Note: Figures rounded to nearest 10. Source: Estimates prepared by SHS Consulting using data from Statistics Canada's Censuses (2001-2021), Canada Mortgage and Housing Corporation's Housing Starts and Completions Survey (2024), and Watson & Associates Economists Ltd.
	Row	2026: 14,831 2031: 17,457 2036: 20,030 Note: Figures rounded to nearest 10. Source: Estimates prepared by SHS Consulting using data from Statistics Canada's Censuses (2001-2021), Canada Mortgage and Housing Corporation's Housing Starts and Completions Survey (2024), and Watson & Associates Economists Ltd.
	Apartment	2026: 21,618 2031: 29,437 2036: 37,100

6.3.2 Anticipated Households in 2021, 2025, 2031, and 2036

Characteristic	Data	Value
		<p>Note: Figures rounded to nearest 10.</p> <p>Source: Estimates prepared by SHS Consulting using data from Statistics Canada's Censuses (2001-2021), Canada Mortgage and Housing Corporation's Housing Starts and Completions Survey (2024), and Watson & Associates Economists Ltd.</p>
Anticipated Units by Number of Bedrooms	1 bedroom	<p>Not applicable</p> <p>Housing projections by dwelling type calculated using alternative methodology (see explanation above)</p>
	2 bedroom	<p>Not applicable</p> <p>Housing projections by dwelling type calculated using alternative methodology (see explanation above)</p>
	3 bedroom	<p>Not applicable</p> <p>Housing projections by dwelling type calculated using alternative methodology (see explanation above)</p>
	4 bedroom	<p>Not applicable</p> <p>Housing projections by dwelling type calculated using alternative methodology (see explanation above)</p>
	5 bedroom	<p>Not applicable</p> <p>Housing projections by dwelling type calculated using alternative methodology (see explanation above)</p>
Anticipated Households by Income	Average	N/A
	Median	<p>2031: 13,901</p> <p>Source: HART</p> <p>Note: HART adopted a different methodology than Watson & Associates Ltd. for projecting future households. Watson used the industry standard approach of multiplying projected population by age-specific headship rates, while HART projected a linear trend of future households using historical household growth rates by household size and income category. The reason the methodologies differ is because HART was concerned with projecting the future number of households by size and income category (which are not typically accommodated headship rates), while Watson's approach was not concerned.</p>
	Very Low	<p>2031: 5,626</p> <p>Source: HART</p>

6.3.2 Anticipated Households in 2021, 2025, 2031, and 2036		
Characteristic	Data	Value
	Low	2031:13,896 Source: HART
	Moderate	2031: 15,799 Source: HART
	High	2031: 34,199 Source: HART
Anticipated average household size	Total	Data not available
Draft approved lots by planned housing type	Total	Single: 1546 Row/Towns: 1824 Apartments: 360
Draft approved lots by tenure	Tenant	3730 units across all tenures
	Owner	

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

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

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

Examples may include:

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

The findings of this Housing Needs Assessment are intended to inform future streams of work in the Town that will facilitate the creation of affordable housing and address the housing gaps identified within this study. It is recommended that the following ongoing and forthcoming streams of work draw from the findings within this Housing Needs Assessment:

- Inclusionary Zoning;
- Official Plan Review;
- Community Improvement Plan;
- Community Permit Planning By-law;
- Housing Strategy and Action Plan.

In addition to these specific programs, which are outlined in further detail below, it is recommended that the findings of this Housing Needs Assessment be considered in other areas of planning and program design within the Town. For example strategic planning, infrastructure and other capital planning, transit planning, and other streams of work should consider how they may impact or improve upon the identified housing gaps, projections and targets, and final recommendations included within this study.

Inclusionary Zoning

The Town is currently exploring the potential to develop an Inclusionary Zoning policy and by-law for lands within Protected Major Transit Stations Areas (PMTSAs). Inclusionary Zoning is a tool in the Planning Act that allows the town to require affordable housing within multi-unit development on lands located within a PMTSA, such as Midtown Oakville and the Bronte GO area. This helps ensure a mix of housing options for people with different income levels.

The final version of this Housing Needs Assessment will build upon the findings here to present a financial viability assessment outlining potential impacts on the housing market and on the financial viability of development or redevelopment in the municipality from inclusionary zoning by-laws if implemented. It will further include policy options, the likely outcomes associated with their implementation and recommendations for the implementation of an Inclusionary Zoning program. This portion of the Housing Needs Assessment will comply with O. Reg. 232/18.

Official Plan Review

The Town of Oakville is currently undergoing an Official Plan Review. As part of this review, the Town will be creating housing related official plan policies that will be informed by the findings of this Housing Needs Assessment.

The final version of this Housing Needs Assessment will identify affordable housing targets and policy gaps and put forward recommendations, including with regards to the mix of unit sizes and types, in alignment with the ongoing Official Plan Review. These

recommendations will draw heavily from the identified housing gaps, housing projections, stakeholder engagements, and other findings from this study.

Community Improvement Plan

The Town of Oakville will be completing a background study to assess the potential for an Affordable Housing Community Improvement Plan. A Community Improvement Plan (CIP) is a tool in the Planning Act that enables the town to incentivize the provision of affordable housing, among other matters, within private development. Based on the findings of both this Housing Needs Assessment and the CIP Background study, the Town will further explore possible programs that may be implemented.

The findings outlined in this Housing Needs Assessment, including around the current demand and supply of rental, affordable and other housing types, as well as the forthcoming assessment and recommendations surrounding Inclusionary Zoning will help in assessing the potential opportunities, challenges, and barriers associated with a future Community Improvement Plan. The final version of this Housing Needs Assessment will expand further on how the findings of this study should inform a future CIP.

Community Planning Permit By-law

The Town of Oakville is developing a Community Planning Permit By-law in Midtown Oakville in accordance with newly adopted (OPA 70) Community Planning Permit System policies in the Livable Oakville Plan. A Community Planning Permit (CPP) System aims to simplify and improve the processes for regulating land use within an area. It enables the town to issue development permits (with or without conditions) in a one-application, one-approval authority process compared to the traditional process of making separate re-zoning, site-plan and/or minor variance applications.

The findings of this study will be used to inform the design of the Town's CPP By-law. The final Housing Needs Assessment will identify potential tools that could be implemented through the CPP By-law, such as density bonusing provisions for needed housing forms identified in this study.

Housing Strategy and Action Plan

The Town of Oakville has approved a Housing Strategy and Action Plan in December, 2024. It is a strategy to guide decision making and take action to increase housing supply, accelerate housing delivery and improve housing affordability and choice in Oakville. The completion of this Housing Needs Assessment and the other streams of work summarized here are identified as action items within this Strategy.

It is recommended that the findings of this Housing Needs Assessment be considered in the ongoing implementation and monitoring of this Strategy. In particular, the identified housing gaps, housing targets and other findings included within this study should inform the development of future programs and actions identified within the Strategy.

Infrastructure Planning

The findings of this Housing Needs Assessment also play a key role in shaping planning with regards to local infrastructure. The Town of Oakville undertakes master plans, transit plan, capital plans, and development charge background studies to plan for the construction and funding of infrastructure that supports growth. These studies and plans are informed by various inputs including growth projections. The findings of the housing needs assessment provide additional input and insight which will inform these projects and their prioritization. The information provided in the HNA provides a deeper understanding regarding population change in Oakville, and informs planning for public service facilities.

To ensure the anticipated levels of growth-matched infrastructure are met, investment is needed at the public, social, community infrastructure level, to sustain the increased demand that will be placed on the Town's existing stock of parks and green space, community and recreation centres, galleries, libraries, arts and museum facilities, transit and emergency services.

From Fire services perspective, for example, the housing needs assessment work would inform updates to the Fire Master Plan. The information in the HNA, which includes housing projections and recommendations regarding housing mix, informs considerations such as the following:

- New station requirements based upon response time standards, intensification with vertical response times in mid-rise and high-rise structures beyond simple address to address front door on scene times. (new facilities & land acquisition needs)
- Staffing levels where additional crews and apparatus are required in stations that are currently one crew/apparatus locations.
- Additional fire prevention staff for code enforcement, inspections, and public education.

While the Town continues to enhance its community, social, economic service delivery and development to solidify Oakville as a destination of choice for families in the GTA, infrastructure funding assistance is needed to help ensure the health, vibrancy, and vitality of our municipality as it continues to grow. Accordingly, the completion of this HNA will also support the Town's applications for funding programs.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

[Housing Statistics - Statistics Canada](#)

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

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

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

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

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

Reports & Publications

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

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

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

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

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

[Ontario Land Needs Assessment Methodology](#)

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

Annex B: Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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