

Durham Region

10-Year Housing and Homelessness Plan 2025 - 2035



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Executive Summary

The 2025-2035 Durham Housing and Homelessness Plan sets out a clear, region-wide framework to improve housing outcomes for residents across the region. Developed through a comprehensive housing needs assessment and extensive consultations with community partners, service providers, and local municipalities, this Plan identifies key housing challenges and lays out a strategy to guide action over the next decade.

A Strategic Framework

The Plan is organized around four strategic goals that address homelessness and housing precarity, improve housing affordability, encourage diverse and appropriate housing supply, and build a more responsive, coordinated housing system. Each goal is supported by outcomes, strategies, and actions that can guide the Region's efforts over the next ten years. It offers a shared starting point for collaboration among municipal partners, Regional departments, service providers, and community partners.

The Plan encourages coordinated action across systems and sectors to better meet the housing needs of residents. It is designed to support alignment across policy development, program planning, and municipal investments, while remaining adaptable to evolving local conditions and emerging priorities.

The next step is to develop a multi-year implementation plan that identifies priority actions, timelines, required resources, and accountability mechanisms. This plan includes example targets, indicators, and reporting approaches to help guide the process and support consistent tracking across goals and outcomes. This will allow the Region to translate the Plan's strategic direction into tangible outcomes and support continuous progress. Moving from strategy to implementation is essential to addressing the housing and homelessness pressures facing Durham's growing and diverse communities.



Preamble

What is a 10-Year Housing and Homelessness Plan?

The Ontario government sets the overall vision and establishes the legislative and policy framework for housing and homelessness initiatives, including plans. Within the framework, local Service Managers are required to identify needs in their communities, develop 10-year local housing and homelessness plans, and design and deliver services to people either directly or through delivery partners. Housing and homelessness plans need to be consistent with the *Policy Statement: Service Manager Housing and Homelessness Plans*. The Region of Durham is moving forward to proactively launch At Home in Durham 2025-2035 to support ongoing work to advance affordable housing in our communities while it waits for updated provincial guidelines. Any changes to the Plan once provincial guidelines are released will be amended and made public.

Regional Context

Durham Region is in the central eastern portion of the Golden Horseshoe area of Ontario. At over 2,590 square kilometres, Durham offers a variety of landscapes and communities, with a mix of rural, urban, and natural areas. The southern lakeshore communities of Pickering, Ajax, Whitby, Oshawa, and Clarington provide urban areas and diverse employment base. The northern Townships of Scugog, Uxbridge, and Brock are predominantly rural, with a thriving agricultural sector. The region is the home of the Mississaugas of Scugog Island First Nation and spans a portion of the territories covered by the Williams Treaties of 1923.

Population projections for Durham were included within the Region of Durham Official Plan, showing the Region is projecting a rapid increase in population between 2021 and 2051. The 2021 population of 696,990 is forecast to grow by 576,730 people (+79.7%) to reach 1,300,000 people by 2051.

Section Components

The following will be included within this section:

- Project Background

Project Background

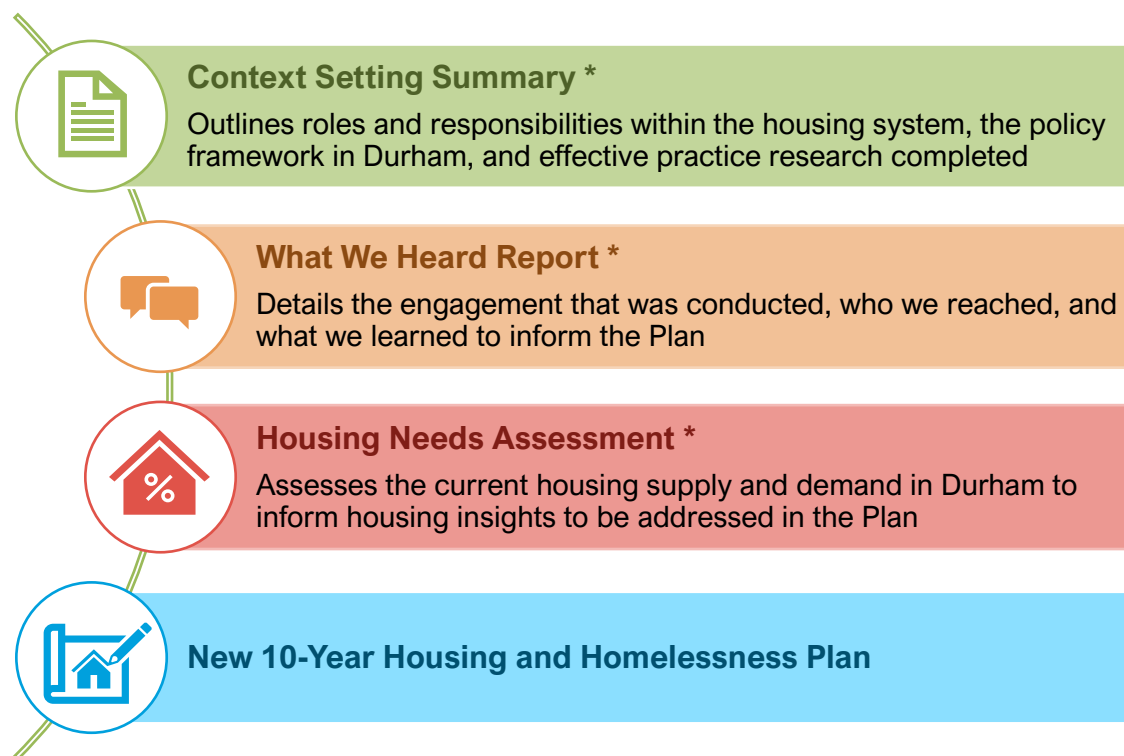
As a housing service manager, the Regional Municipality of Durham is responsible for the development of a 10-Year Housing and Homelessness Plan (the Plan) under the *Housing Services Act*.

The Plan, an update to the current *At Home in Durham Plan 2014-2024*, aims to address the housing needs of all residents of Durham Region and provide an enhanced understanding of the current and future housing needs of various populations in Durham Region.

A Housing Needs Assessment was developed, and community engagements were undertaken to gather important insights into the housing system in Durham Region. The engagement for this study included a resident survey and focus groups with key community partners and was summarized in the What We Heard Report.

Following workshop sessions with Regional Council members and municipal staff from area municipalities across the region, the key housing insights outlined in the Housing Needs Assessment and What We Heard reports were utilized to develop four goals for the Housing and Homelessness Plan.

Background Reports



* These reports are included in the Appendices section.

Current Housing Context

This Housing and Homelessness Plan is grounded in a comprehensive Housing Needs Assessment and community engagements, which revealed a region undergoing **significant demographic, economic, and housing market changes**:

- **Rapid and diverse population growth** is driving demand for new and varied housing options, particularly among immigrant households, older adults, and larger families.
- **Younger adults are declining as a population group**, potentially due to lack of affordable housing or employment opportunities. This trend may indicate a gap in entry-level, suitable housing.
- While homeownership has historically dominated in Durham, **renter households are driving recent household growth**. The development of purpose-built rental housing has not kept pace with overall rental household growth, resulting in a tighter rental market and increased affordability pressures.
- While the housing stock remains dominated by single-detached dwellings, which are **increasingly unaffordable**, lack tenure diversity, and do not meet the full range of household compositions, housing built over the past decade and recent planning applications show a shift toward higher- and medium-density housing forms.
- **Core housing need and affordability challenges** disproportionately affect renter and newcomer households, with vacancy rates across the region well below healthy thresholds, especially for larger rental units, though private apartment vacancy reached 3.1% last year.

Section Components

The following will be included within this section:

- Summary of Housing Needs Assessment Key Findings
- Key Housing Insights
- Roles and Responsibilities in Housing

Current Housing Context // Housing Needs Summary

Key housing challenges and opportunities in Durham Region, based on findings from the Housing Needs Assessment and input gathered through community consultation, are summarized below. Together, these sources provide a comprehensive understanding of current and emerging housing needs across the region and inform the strategic directions of the Housing and Homelessness Plan. The full Housing Needs Assessment and What We Heard report are appended to this Housing and Homelessness Plan.



Non-Market Housing for those in Greatest Need

- There is a need for non-market housing affordable for households on a single income, as they face more barriers to access and afford housing
- There is a need for non-market housing across all household sizes, but particularly housing suitable for families as they experience unique barriers to access and maintain housing
- There is an acute need for additional shelter beds and transitional housing to meet the depth of need in the community
- There is a need for housing with supports throughout the region, as populations with a range of disabilities face increased barriers to access the housing they need
- There is a need for housing that is appropriate for older adults as they age



Purpose-built Rental Housing

- There is a need to increase the supply of purpose-built rental housing to match the growth of renter households in Durham
- There is a need for affordable, adequate, and suitable rental housing
- There is a need for affordable rental housing for one-person households
- There is a need for programs and supports to improve landlord-tenant relations



Affordable Ownership Housing

- There is a need for affordable and attainable ownership housing options across Durham for moderate-income households
- There is a need for affordable ownership housing for families

Current Housing Context // Housing Needs Summary



Diverse Housing Options

- There is a need for a range of housing options to keep pace with growth throughout Durham, including a mix of densities and housing types
- There is a need for diverse housing options for a range of household compositions and ages
- There is a need for affordable and suitable housing for multigenerational and family households
- There is a need for diverse housing forms that can support rental housing in rural communities



Repair and Maintain Housing Stock

- There is a need to revitalize the existing community housing stock in municipalities across the region
- There is a need to protect and sustain the existing stock of affordable and rental housing



Housing System Improvements

- There is a need to align housing with physical and social infrastructure
- There is a need for collaboration to create change that has been challenging in the current system
- There is a need for increased funding and appropriate resources to address the magnitude of the issue



Housing Program Enhancements

- There is a need for transparency and engagement among community members with the growing DASH waitlist and existing challenges within community housing
- There is a need to increase awareness of housing supports and programs available in the Durham Region

Current Housing Context // Key Housing Insights

Through the Housing Needs Assessment and community consultations, four (4) Key Housing Insights were identified for the Region of Durham. These insights highlight key housing gaps across the region and form the basis for the goals, strategies, and actions recommended in this Housing and Homelessness Plan.

Insight 1: There is a need for a range of housing options to keep pace with growth in Durham.

Durham Region is experiencing rapid and sustained population growth, driven by immigration, aging households, and larger family sizes. At the same time, the population of young adults is declining, potentially due to limited affordable housing and employment opportunities. The existing housing stock is dominated by expensive single-detached dwellings, which do not meet the needs of many emerging household types.

Without a more diverse and affordable housing supply, including housing suitable for small households, new household formation, family-friendly housing, and age-appropriate units, key population groups may face increased rates of core housing need and difficulty remaining in their communities.

Insight 2: There is a need for purpose-built rental housing in Durham.

Renter households have accounted for the majority of household growth in Durham, but the supply of purpose-built rental housing has not kept pace. This mismatch has led to declining vacancy rates, rising rents, and growing affordability challenges, especially outside of Oshawa where most rental stock is concentrated. Many renter households are turning to the secondary rental market, which is often less secure and more expensive.

With rental affordability issues now affecting renters at twice the rate of owners, there is a pressing need to expand the supply of purpose-built rental housing across the Region.

Current Housing Context // Key Housing Insights

Insight 3: There is a need for a range of housing options for diverse household compositions.

Durham's household composition is shifting, with growth occurring in both one-person and four-or-more-person households. However, the existing housing supply is largely uniform, with ownership concentrated in large single-detached dwellings and rental options mostly limited to small apartments. This lack of housing diversity leaves gaps for both family-sized rental units and smaller, affordable ownership or rental options.

As new housing development shifts toward denser built forms, such as apartments, townhomes, and secondary units (which accounted for nearly 80% of building permits issued for new residential units in 2024), it will be critical to ensure these units are suitable for a wider variety of household sizes and needs.

Insight 4: There is a need for affordable ownership housing in Durham.

While homeownership remains the dominant tenure across Durham's municipalities, rising housing prices have made ownership increasingly unaffordable for moderate- and low-income households. The current stock is largely composed of single-detached homes, which are suitable for larger families but cost-prohibitive for many. As a result, affordability issues among owner households are growing, particularly among those trying to enter the market.

Expanding affordable ownership options, including apartment and ground-related units suited to a variety of household sizes, is essential to support long-term housing stability.

Current Housing Context // Roles and Responsibilities

This section details the roles and responsibilities of governments, housing developers, and providers in the region. These descriptions aim to summarize the dynamics at play in the current housing system in Durham Region. Throughout the pillars and actions in this Housing and Homelessness Plan, the roles of governments and housing developers or providers are referenced, demonstrating how each plays a critical role in addressing housing needs based on their capabilities and resources.

Government

Federal Government

The Federal government, through Canada Mortgage and Housing Corporation (CMHC), provides mortgage insurance and delivers a range of funding programs that support the development of affordable rental housing. These programs include the National Housing Strategy Affordable Housing Fund and the Apartment Construction Loan Program.

In 2017, the Federal government launched the 10-year *National Housing Strategy (NHS)*, which outlines Canada's long-term vision for ensuring that all residents have access to adequate housing. This NHS is tied to funding for a variety of initiatives, such as the Canada Housing Benefit, repairs and retrofits for social housing, investments in supportive housing, and measures to improve access to homeownership.

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

Federal initiatives unveiled in recent years, including the Housing Accelerator Fund and the Canada Housing Infrastructure Fund, provide direct funding to municipalities to support local housing development, although funding through such programs may be conditional or time-sensitive.

Current Housing Context // Roles and Responsibilities

Provincial Government

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

The Province also equips municipalities with legislative tools to support local housing needs. In 2019, the Province introduced both the *More Homes, More Choice: Housing Supply Action Plan* and the *Community Housing Renewal Strategy* to help expand housing options, including community housing. In 2023, the *Building Faster Fund* was introduced to provide direct financial support to municipalities that meet housing supply targets established by the Province. Funding through programs such as these is often conditional and/or time sensitive. In 2024, the *Cutting Red Tape to Build More Homes Act* was passed to reduce barriers to housing development by amending key statutes, including the *Municipal Act*, *Planning Act*, and *Development Charges Act*. In 2025, the *Protect Ontario by Building Faster and Smarter Act* introduced further amendments to legislation governing housing, infrastructure and transit.

Service Managers or Consolidated Municipal Service Managers

Service Managers are the primary funders of all community housing, and they are legislated to maintain a minimum number of rent-geared-to-income (RGI) units. Service Managers are tasked with developing policies that support the creation and sustainability of affordable housing. Their responsibilities include preparing housing and homelessness plans, coordinating and allocating housing-related funding, delivering housing and homelessness programs, managing a range of housing types (including supportive and emergency housing), and tracking progress toward housing goals. The Region of Durham, an Upper-Tier Municipality, is the Provincially designated Consolidated Municipal Service Manager for the area municipalities in region, owning and operating the Durham Regional Local Housing Corporation (DRLHC), the largest community housing provider in the region.

Current Housing Context // Roles and Responsibilities

Upper-Tier Municipality

An upper-tier municipality, such as Durham Region, is a regional government made up of eight local area municipalities within its geographic boundaries. While local area municipalities are responsible for most day-to-day services, regional governments typically oversee broader services such as arterial roads, water and wastewater, transit, police, and certain health and social services.

Lower-Tier or Local Municipality

Under the *Municipal Act, 2001*, local municipal governments are responsible for local policy-making and service delivery. This includes creating official plans and zoning by-laws that align with provincial policy, administering property taxes, and overseeing heritage planning. Local municipalities are also responsible for local planning and zoning approvals, by-law enforcement, fire services, maintenance of local roads and sidewalks, animal control, and the delivery of parks and recreation services. Local municipalities are also eligible to receive funding from provincial and federal governments, such as the provincial Building Faster Fund (BFF) or the federal Housing Accelerator Fund (HAF), which the Region is not eligible to apply for directly.

Developers, Providers and Supports

Non-Profit & Private Sectors

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

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

The Durham Housing Plan

[Durham Region's 2025 to 2035 Strategic Plan](#) outlines a long-term vision to guide decision-making over the next decade. Grounded in the vision of “Connected Communities. Connected to you,” the Plan is organized around five strategic directions: Connected and Vibrant Communities, Environmental Sustainability and Climate Action, Healthy People and Caring Communities, Resilient Local Economies, and Strong Relationships.

The Regional Official Plan provides the overarching policy framework for guiding growth and development in Durham Region and includes policies aimed at enhancing quality of life. As the Region no longer holds direct planning approval authority, local municipalities are responsible for implementing the Official Plan at the local level. A central goal of the Official Plan is to create healthy, complete, and sustainable communities by encouraging a diversity of housing choices that respond to the social and economic needs of current and future residents.

This Housing and Homelessness Plan builds on the foundation of these guiding documents (see Appendix: Context Setting Document for further details on the guiding documents) and continues the direction set out in *At Home in Durham, the Durham Housing Plan 2014–2024*. To ensure continuity and alignment with previous efforts, the Plan retains the same vision and mission. However, to better position the Region to address critical housing concerns during a worsening housing crisis, the goals, strategies, and actions have been updated to reflect the existing and projected housing gaps and trends in the region.

Section Components

The following will be included within this section:

- Vision and Mission
- Housing and Homelessness Plan Goals and Outcomes
- Strategies and Actions

The Durham Housing Plan

Vision Statement

Durham will be a united group of vibrant and diverse communities recognized for their leadership, community spirit and exceptional quality of life.

Mission Statement

Meeting the needs of the Durham community through leadership, co-operation and service excellence.

Goals at a Glance

Goal #1

Address housing precarity and homelessness



Goal #2

Increase housing affordability, including affordable rental and ownership options



Goal #3

Encourage an increased supply of housing options and diverse housing types



Goal #4

Create a more responsive housing system



The Durham Housing Plan // **Goals and Outcomes**

This 10-year Housing and Homelessness Plan outlines four (4) goals with associated desired outcomes to be achieved through strategies and actions detailed in the sections to follow.



Goal 1: Address housing precarity and homelessness

The growing population of Durham Region includes many individuals and households who are precariously housed, living in unaffordable or unsuitable conditions, or at risk of homelessness. Renter households, in particular, are disproportionately affected, facing affordability issues at twice the rate of owner households and navigating a tight rental market with stubbornly low vacancy rates in municipalities across the region. The limited availability of affordable rental units means that people experiencing or at risk of homelessness often lack pathways to safe and stable housing. This is especially true for those requiring deeply affordable or supportive housing options, including individuals with complex needs, youth, seniors, and newcomers.

This goal focuses on meeting the immediate and urgent housing needs of the most vulnerable residents in Durham, in alignment with the Durham Region Integrated Homelessness System Action Plan (DRIHSAP). It includes strengthening the crisis response system and expanding long-term housing with supports. By improving access to emergency services, transitional housing, and permanent supportive housing, the Region can work toward reducing chronic homelessness and ensuring that all residents have access to safe, stable, and appropriate housing. This goal reinforces the Region's role as a system manager, helping to coordinate services, eliminate service gaps, and build a more effective response to housing precarity.

Desired Outcomes

- People can access housing with supports to meet their needs
- Shelters/transitional housing are temporary, with clear pathway to permanent housing
- People can easily access information and receive supports at the right time to prevent a housing emergency or when facing a housing emergency
- An integrated and united delivery of services that meets the diverse needs of unhoused individuals and families

The Durham Housing Plan // Strategies and Actions



Goal 1: Address housing precarity and homelessness

The following strategies aim to strengthen Durham Region's response to housing precarity and homelessness by expanding supportive and transitional housing, improving shelter system capacity, reducing systemic barriers, and coordinating a more effective and person-centered housing system.

Strategy 1.1: Address the increasing need for supportive housing options across Durham Region

- *[From DRIHSAP]* Create a supportive housing strategy to increase the number of units, with established 5-year targets, operational approaches, processes and partnerships
- Pilot a program in partnership with local health care providers to provide supportive housing for people experiencing homelessness
- Advocate for the provincial government to increase investment into supportive housing programs to make it easier for supportive housing providers to access funding (i.e. funding envelopes)
- Assist to create connections between community housing providers and organizations providing support services to leverage community housing assets and create new supportive housing options
- *[From DRIHSAP]* Increase the number of transitional and supportive housing units through financial incentives

Strategy 1.2: Increase the capacity and reach of emergency shelters and transitional housing in Durham

- Review and enhance existing emergency shelter and transitional housing programs to maximize available capacity, improve client flow, and establish clear service pathways towards permanent housing solutions
- *[From DRIHSAP]* Ensure system design and investments provide service access, including right-sizing shelter options and funding and program coordination across the Region

The Durham Housing Plan // Strategies and Actions



Goal 1: Address housing precarity and homelessness

Strategy 1.3: Remove barriers to access community housing and Regional supports for low-income households

- Review municipal/regional housing programs and supports to identify barriers and recommend policy and program improvements to enhance service delivery for low-income households
- Explore or enhance RentSmart programs to educate tenants about their rights
- Partner with local organizations to provide training to tenants and landlords about their rights and responsibilities

Strategy 1.4: Increase coordination of housing services across the Region to improve quality of services for those at-risk or currently experiencing homelessness

- Explore and/or strengthen partnerships with health, justice, child welfare, and other key sectors to improve access to housing and support services for individuals at risk of homelessness
- Enhance eviction prevention and housing stabilization programs

Strategy 1.5: Reduce homelessness in the Region through the development and implementation of a Housing First policy

- Develop a Housing First policy that centres on quickly moving people experiencing homelessness into independent and permanent housing

The Durham Housing Plan // Goals and Outcomes



Goal 2: Increase housing affordability, including affordable rental and ownership options

While the housing supply in Durham Region has grown in recent years, affordability has sharply declined for both renters and prospective homeowners. As of 2024, the ownership market was largely out of reach for all but the highest-income households, and newly built homes have continued to rise in cost despite signals of cooling in the resale market. Affordable rental options are also limited, particularly outside of Oshawa and Whitby where most bachelor and three-bedroom rental units are located. For low- and moderate-income households, especially newcomers, young adults, and large families, housing that is both affordable and suitable is increasingly scarce.

This goal is focused on encouraging more housing options that residents across income levels can afford, whether in the rental or ownership market. Affordability must be addressed through a combination of unit supply, built form, and targeted interventions such as reduced parking or using the At Home Incentive Program that lower cost barriers for households in need. Ensuring access to a range of affordable housing types, including apartments, secondary units, and smaller ownership dwellings, will support long-term housing stability and help address core housing need across the region. Increasing affordability is critical to ensuring that all residents, including those forming new households, can remain in Durham and thrive.

Desired Outcomes

- More people in Durham Region can find and afford rental and ownership homes that meet their needs
- First-time home buyers and moderate-income households have better access to affordable paths to homeownership
- Local partnerships and incentives help facilitate the development and maintenance of affordable housing in communities across the region
- Public land is used as appropriate to help create new housing that fills gaps in supply
- Existing affordable housing is protected, well-maintained, and remains available to the people who need it most

The Durham Housing Plan // Strategies and Actions



Goal 2: Increase housing affordability, including affordable rental and ownership options

These strategies focus on expanding access to affordable housing by encouraging new development, protecting existing stock, leveraging land and partnerships, and supporting a range of rental and ownership opportunities across Durham.

Strategy 2.1: Encourage the development of affordable and suitable rental units for small households and large families

- Encourage the adoption of unit mix policies and design guidelines that promote the development of smaller units for individuals and couples, as well as multi-bedroom units for larger families.
- Facilitate knowledge sharing and best practices among local municipalities for inclusionary zoning
- Explore property tax reductions for affordable housing development
- Work with community housing providers to identify opportunities for intensification on already owned and serviced lands
- Work with local municipalities to create affordable housing targets that address shifting demands

Strategy 2.2: Partner with local municipalities to provide incentives to affordable housing development

- Explore the use of social impact bonds in partnership with private investors, the philanthropic sector and community organizations to support community housing development
- Explore partnerships with community housing providers to develop affordable housing options
- Review existing programs, such as the At Home Incentive Program (AHIP), to identify opportunities to expand support for the development of affordable rental units.
- In partnership with local municipalities, facilitate knowledge sharing and best practices for new incentives to encourage affordable housing development, such as Community Improvement Plans (CIPs)
- Advocate for upper levels of government for increased capital and operations funding for affordable and community housing

The Durham Housing Plan // Strategies and Actions



Goal 2: Increase housing affordability, including affordable rental and ownership options

Strategy 2.3: Partner with local municipalities to unlock the potential of surplus land throughout the Region for affordable housing development

- Develop a policy to give priority to affordable housing development in the disposition of surplus and land banking

Strategy 2.4: Protect and maintain existing supply of affordable rental housing, while addressing the condition and required maintenance of the housing stock

- Facilitate knowledge sharing and best practices among local municipalities regarding policies to strengthen rental demolition and conversion policies to prevent the loss of existing housing
- Pilot a housing acquisition program to encourage community housing organizations to preserve rental housing at risk of loss
- Explore a capital repairs incentive program to improve and sustain existing community housing and low-end of market housing options
- Explore conducting regular building condition assessments (BCAs) across all Regionally-funded community housing sites to monitor and better support building conditions

Strategy 2.5: Encourage the development of affordable homeownership options, including housing suitable for small households and large families

- Explore better coordination of the development of affordable ownership housing by facilitating partnerships with affordable ownership organizations
- Facilitate knowledge sharing and best practices among local municipalities regarding permissive zoning policies
- Share best practices and facilitate knowledge sharing among local municipalities regarding Inclusionary Zoning that encourages diverse housing options, including affordable ownership
- Advocate for upper levels of government to fund affordable homeownership programs

The Durham Housing Plan // Goals and Outcomes



Goal 3: Encourage an increased supply of housing options and diverse housing types

The current housing stock in Durham Region is dominated by single-detached dwellings, which accounted for more than half of the supply in every municipality, and over 80 percent in more rural areas. These dwellings are the most expensive housing type and are typically inaccessible to many lower- and moderate-income households. While there has been a recent shift in development toward more dense built forms such as row houses and apartments, the rate of change has not kept pace with the needs of the growing and diversifying population in Durham.

This goal is about increasing the supply of housing overall while encouraging greater diversity in housing types, sizes, and tenure. Larger family households, especially those containing four-or-more people, are growing in number, as are one-person households. However, the market has not adequately responded to these trends by building housing affordable and suitable for these households. Many municipalities lack mid-sized ground-oriented housing, and purpose-built rental options remain limited in both number and variety. Expanding the supply of housing in forms that better reflect household needs, such as multi-bedroom rentals, accessible units for seniors, and affordable townhomes or apartments, will help reduce pressure on the housing system and create more inclusive communities across Durham.

Desired Outcomes

- Developers, builders, and community partners are supported and encouraged to create a wide range of housing that reflects Durham Region's growing and diverse needs
- A wider mix of housing types - purpose-built rentals, multigenerational homes, and larger family units - are available across the region
- Public land is used as appropriate to help create new housing that fills gaps in supply

The Durham Housing Plan // Strategies and Actions



Goal 3: Encourage an increased supply of housing options and diverse housing types

These strategies are focused on expanding the housing supply to include a greater range of forms, tenures, and unit sizes to meet the needs of Durham's growing and diverse population.

Strategy 3.1: Promote increased development across a diverse range of housing types to meet the needs of young adults, older adults, and immigrant households

- Promote diverse housing options through design guidelines and unit mix policies for local area municipalities, including consideration for culturally supportive and responsive housing types that address immigrant housing needs
- Promote barrier-free housing and visitable housing options within the community to support seniors to age in place
- Investigate how the Region can support local area municipal Community Improvement Plans (CIPs) that advance Regional housing priorities.

Strategy 3.2: Encourage the development of housing with a range of unit sizes, suitable for small households and large families

- Encourage local area municipalities to adopt policies that support a diverse mix of housing options.
- Implement the 10-year Housing Financing Strategy to directly develop housing, including Durham Regional Local Housing Corporation redevelopment, new direct development, and partnership development
- Encourage local area municipalities to modify land use policies to be more permissive for multiple dwelling housing types
- Collaborate with local area municipalities to develop alternative development standards that enable lower-cost housing forms, such as secondary units.

The Durham Housing Plan // Strategies and Actions



Goal 3: Encourage an increased supply of housing options and diverse housing types

Strategy 3.3: Support the development of purpose-built rental housing and housing types that may increase rental options

- Work with local area municipalities to create purpose-built rental housing targets that address shifting demands
- Explore opportunities to expand financial incentives to support purpose-built rental development, building on related actions identified in Goal 2 to encourage affordable and diverse rental housing options.
- Encourage local area municipalities to adopt land use policies and design guidelines that support a broader range of housing types, creating more opportunities for diverse and suitable rental options

Strategy 3.4: Partner with area municipalities to provide surplus land for housing development that addresses identified needs

- Partner with area municipalities to intensify public lands and utilize surplus public land for the development of housing that fills identified housing gaps in supply
- Explore opportunities to develop a regional program for sharing or reusing Regionally-owned land (i.e., land banking)
- Partner with community housing sector to identify opportunities for redevelopment or development on their land, with a focus on creating mixed-income communities.

The Durham Housing Plan // Goals and Outcomes



Goal 4: Create a more responsive housing system

As the housing needs across Durham Region evolve, so too must the systems that support planning, service delivery, and housing access. The Housing Needs Assessment and What We Heard reports highlight a range of systemic gaps: limited rental data in many municipalities, misalignment across government programs, and a fragmented approach to housing and homelessness services. Many residents, especially those facing the greatest housing challenges, must navigate complex and siloed systems that are not always designed with users in mind. Building a housing system that is coordinated, data-informed, and equity-focused is essential to achieving better outcomes.

This goal is about strengthening the housing system itself. It includes efforts to improve collaboration across sectors, streamline service delivery, enhance data collection and use, and embed equity and lived experience in policy and program design. The Region, as a Service Manager for housing and homelessness, has a leadership role to play in shaping a system that is responsive to changing needs over time and built around people. A responsive housing system is one that listens, adapts, and supports residents at all stages of the housing continuum.

Desired Outcomes

- People can more easily understand and navigate the housing system and find supports that fit their needs
- The housing system is coordinated, transparent, and equitable - removing barriers and improving access for those most in need
- Planning and service delivery are better aligned to support complete communities with housing connected to transit, services, and amenities
- Local partnerships are strengthened and sustainable funding from all levels of government supports long-term system responsiveness

The Durham Housing Plan // Strategies and Actions



Goal 4: Create a more responsive housing system

The strategies under this goal aim to improve the overall function of Durham's housing system by enhancing collaboration, increasing transparency, supporting local leadership, and improving access to information and services.

Strategy 4.1: Create a more transparent, efficient, and collaborative housing system

- Encourage and facilitate better coordination across existing region-wide tables, bringing together local decision-makers, community housing sector, and private development sector partners
- Launch a housing system working group with specialists from across sectors to support coordination, identify service and system gaps, strengthen joint planning and decision-making, and facilitate knowledge sharing to improve system-wide awareness of housing needs, promising practices and potential solutions.

Strategy 4.2: Increase awareness of housing supports and programs available

- *[From DRIHSAP]* Enhance communication to increase public awareness of needs and access to services
- Increase awareness of new Regional developments by providing tours (both in-person and virtually) and media events to showcase housing projects
- Create a region-wide information database (e.g., rental listings, housing-related services, etc.)
- Leverage National Housing Day to bring together local decision makers, community housing sector, private development sector, and community support sector to identify opportunities to advance this Plan

Strategy 4.3: Align housing with physical and social development

- Coordinate housing planning with infrastructure, social and economic development initiatives across the Region to support integrated, housing-enabling investments

The Durham Housing Plan // Strategies and Actions



Goal 4: Create a more responsive housing system

Strategy 4.4: Address barriers for priority population groups to access appropriate housing

- Strengthen coordination of referral pathways and access points to ensure priority populations can connect to appropriate housing and support services across the system

Strategy 4.5: Enable partnerships at the local level and advocate for funding from upper levels of government

- Explore opportunities to support the development of community land trusts by facilitating collaboration among interested groups, sharing best practices, and identifying pathways to access land and funding to support the housing needs of priority groups such as those transitioning out of supportive housing, those on the By-Name list and individuals fleeing violence.
- Strengthen partnerships with local municipalities, community housing providers, private sector partners, and support service organizations to improve coordination, share local knowledge, and support more integrated and responsive housing system planning.
- Advocate to upper levels of government for increased and sustained funding for housing, housing-enabling infrastructure, and housing related social and economic supports

Moving Forward Together

Measuring and reporting on progress is important to ensure the Housing and Homelessness Plan (the Plan) remains relevant and focused on addressing the greatest need in the Region of Durham. This Plan does not prescribe absolute housing targets for the Region to set, but rather outlines potential outcomes and measures that can be assessed on an annual basis, based on feasibility and local needs across the Region.

The Housing and Homelessness Service and Financing Strategy (2025–2034) is the Region of Durham’s primary action and investment plan for increasing affordable housing and strengthening the homelessness service system. It sets out clear priorities, measurable targets, and monitoring mechanisms to guide implementation, track progress, and ensure accountability for results. This Strategy delivers on the objectives of At Home in Durham 2025–2035, by translating long term policy direction into funded, time bound actions. It details the Region’s planned investments in housing and homelessness service enhancements, new affordable housing development and renewal initiatives, and Housing Durham asset management and retrofit activities. Together, these investments respond to identified community needs, support targeted outcomes, and provide a sustainable, multi year financial framework to advance implementation and strengthen senior government advocacy.

This Plan provides a structured approach to monitoring, measuring, and reporting for these outcomes. These outcomes apply to the Region of Durham; however, local municipalities may also utilize the approaches outlined and adapt them to their specific local context. Concurrently, the Region should work with local municipalities to ensure accountability and transparency by reporting on the progress made.

Section Components

The following will be included within this section:

- Monitoring and Implementation
- Next Steps

Moving Forward Together // Monitoring and Implementation

Establishing Targets

To ensure the success of the 10-Year Housing and Homelessness Plan, it is critical that progress toward the Plan's strategic goals and outcomes is tracked in a consistent, transparent, and meaningful way. This section outlines the importance of establishing measurable and time-bound targets aligned with the Plan's desired outcomes and strategies.

Targets serve as essential tools to translate the Plan's vision into concrete, actionable progress. They help guide decision-making, allocate resources, and monitor whether local efforts are making an impact over time. While this Plan does not establish formal targets, it provides a framework to support the Region and its local municipal partners in developing them. These targets should be tailored to local needs, aligned with council priorities, and informed by available funding, resources, and service capacity.

For example, targets may include:

- Increasing the supply of supportive housing units
- Increasing the number of new homes affordable to low- to moderate-income households
- Reducing the number of households experiencing chronic homelessness
- Increasing the share of new housing units that meet accessible or adaptive design standards
- Increasing partnership opportunities and facilitated collaborations

Ultimately, measurable targets such as rental housing starts and completions, building permits issued by housing type, or investments in new affordable units through incentive programs should be set by Council and staff through future implementation planning, and should evolve over time to reflect local realities, new funding opportunities, and changing housing needs.

Measuring Progress

Monitoring progress is essential to understanding how well the Plan is advancing its intended outcomes and where further efforts may be needed. The table on the following page outlines examples of potential target types, suggested measures, and progress reporting approaches for each goal and strategy in this Plan. These examples are not exhaustive but provide a starting point for developing a locally relevant monitoring framework that can evolve over time.

Moving Forward Together // Monitoring and Implementation

This table outlines illustrative ways to monitor progress toward reducing housing precarity and homelessness. The focus is on improving access to housing with supports, reducing chronic homelessness, and enhancing service coordination across the system.

Goal 1: Address Housing Precarity and Homelessness

Targets Examples	Potential Measures	Progress Reporting
• Increase the number of individuals/households moving from homelessness into permanent housing • Reduce returns to homelessness within 12 months of housing placement • Increase the number of supportive housing units available across the region • Improve access to housing and support services for priority populations • Decrease the number of individuals experiencing chronic homelessness	• Number of people housed through coordinated access • Rate of return to homelessness • Number of individuals on the By-Name List • Shelter utilization rates and average length of stay • Number of supportive housing units built and funded • Number of priority population households connected to housing and support services through coordinated access or referral systems. • Number of service providers participating in shared intake or referral system	• Annual reporting on the HHP, including on housing outcomes using coordinated access and By-Name List data • Case studies and stories to illustrate service coordination and prevention impacts • Summary evaluations or infographics that communicate changes in key indicators to Council and the public

Moving Forward Together // Monitoring and Implementation

This table highlights example targets, indicators, and reporting approaches that can support efforts to improve housing affordability across the region. It reflects both the creation of new affordable housing options and the protection of existing affordable stock, for renters and owners alike.

Goal 2: Increase housing affordability, including affordable rental and ownership options

Target Example	Potential Measures	Progress Reporting
• Increase the number of new units that are affordable to households earning less than or equal to the 60th percentile of regional incomes • Increase the number of affordable rental units created for low- to moderate-income thresholds • Increase the number of affordable homeownership units created for moderate-income households • Increase in the number of housing developments leveraging regional incentives • Increase in the number of purpose-built rental housing completions across the region • Increase in the number of non-profit or community housing providers acquiring at-risk rental housing	• Number of new purpose-built rental, affordable rental and ownership units built or approved annually • Number of housing units created or preserved through Regional programs • Number and amount of municipal or regional incentives used to support affordable housing development • Change in the share of households spending more than 30% of income on shelter costs • Total number of rental units preserved through acquisition by community housing providers	• Regional dashboard tracking housing completions, preservation efforts, and incentive usage • Annual reporting on the HHP, including affordable housing development, preservation activities, and program uptake, with key indicators drawn from the Region's housing dashboard • Case studies highlighting successful municipal-regional partnerships or community-led housing preservation efforts

Moving Forward Together // Monitoring and Implementation

This table outlines examples of how progress can be tracked toward expanding the diversity and availability of housing types across Durham. The focus is on encouraging a wider mix of housing forms, supporting purpose-built rental, and using public land strategically to fill gaps in the housing supply.

Goal 3: Encourage an increased supply of housing options and diverse housing types

Target Example	Potential Measures	Progress Reporting
• Increase in the number of new housing units that include 1-bedroom and multi-bedroom (3+) units • Increase in the share of new developments that include a mix of unit sizes and housing types • Increase in the number of housing projects developed on surplus land • Increase in the number of municipalities adopting alternative development standards or unit mix policies • Increase in the number of new barrier-free or accessible units.	• Number of new housing completions • Number of housing projects permitted and developed on surplus lands • Number of municipalities implementing unit mix or inclusionary zoning policies • Amount of incentives provided (grants, fee waivers) to support diverse housing development	• Annual tracking of housing completions by unit type, size, and tenure • Dashboard or map of diverse housing forms built across the region • Annual reporting on the HHP, including new housing supply by type, size, and tenure, with key indicators drawn from the Region's housing dashboard to monitor progress toward a more diverse housing mix • Highlights of partnerships that led to mixed-tenure housing developments

Moving Forward Together // Monitoring and Implementation

This table outlines examples of how progress toward building a more responsive, transparent, and coordinated housing system can be monitored. The emphasis is on improved information sharing, stronger cross-sector collaboration, and planning alignment that supports equitable access and long-term sustainability.

Goal 4: Create a more responsive housing system

Target Example	Potential Measures	Progress Reporting
• Increase in the number of cross-sector partnerships or collaborations supporting housing system improvements • Increase in public awareness and understanding of housing services and access points • Decrease in service duplication or gaps identified through system mapping • Increase in municipalities aligning housing planning with transportation, infrastructure, and community services • Increase in housing system data transparency through public dashboards or reporting platforms.	• Number of active housing-related working groups or cross sector tables • Number of shared tools or resources developed by the Region, municipal and community partners • Number of municipal and regional plans integrating housing with infrastructure or service delivery planning • Number of residents or service users accessing programs and users reporting improved ability to navigate housing services (via survey or client feedback tool) • Number of new or sustained partnerships formed to support system-level improvements, coordination, or joint planning efforts.	• Annual reporting on the HHP, including summary of system-level initiatives and partnerships, including new tools, tables, or platforms created • Public dashboard reporting on system performance indicators • Evaluation briefs or learning reports on coordinated initiatives and cross-sector outcomes

Moving Forward Together // Laying the Groundwork

This 10-year Housing and Homelessness Plan sets out a strategic framework to guide coordinated actions across Durham Region. It was developed through data analysis, input from community partners, and alignment with broader housing system goals. The Plan clearly outlines a vision along with measurable goals, outcomes, and strategies to support long-term progress.

A Flexible Framework to Guide Local Action

The framework is designed to be flexible, so the Region and its municipal partners can adapt priorities based on local needs, resources, and changing circumstances. While this Plan does not set specific targets or timelines, it encourages the Region to develop targets, based on local priorities, and to measure and report on progress over time. This will help support accountability, inform decision-making, and make it easier to track what is working.

From Planning to Implementation

The next step is to create implementation plans that turn the goals and strategies in this plan into action. These implementation plans should set out short, medium, and long-term priorities, identify leads and partners, and outline what resources and supports are needed. Working together with local governments, housing providers, community organizations, and people with lived experience will be essential to making meaningful progress.

This Plan provides a shared starting point. Moving forward, its success will depend on continued collaboration and a shared commitment to building a more affordable, inclusive, and responsive housing system to all residents of Durham.

Appendix

The appendices included in this report provide additional context and supporting materials that informed the development of the Housing and Homelessness Plan.

Section Components

The following will be included within this section:

- Glossary of Terms
- Context Setting Document
- Housing Needs Assessment
- What We Heard

Glossary of Terms // Population Terms

- **Immigration Status:** Refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities. Immigrants who have obtained Canadian citizenship by naturalization are included in this group.
- **Recent Immigrant or Newcomer:** Refers to an immigrant that has moved to Canada within five years of the Census period. For the purposes of this report, newcomer will be used as an umbrella term that includes recent immigrants, asylum seekers, and temporary foreign workers.
- **Immigrant Household:** Refers to households where the primary household maintainer has immigrant status in Canada.
- **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."

Glossary of Terms // Household Terms

- **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.
- **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.
- **Household Type:** Household type refers to the composition of persons who occupy the same dwelling.
 - **Census family** is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children.
 - **Couple with Children** refers to a census family that contains a married couple or a couple living common law and at least one child.
 - **Couple without Children** refers to a census family that contains a married couple or a couple living common law and no children.
 - **Lone-parent Households** means that single parent takes care of dependent children without a partner.
 - **Multigenerational households** means households with three or more generations. These households contain at least one person who is both the grandparent of a person in the household and the parent of another person in the same household.
 - **Other census family household** includes both one-census-family households with additional persons and multiple-census-family households.
 - **Two- or more-person non-family household** means a group of two or more persons who live together but do not constitute a census family.

Glossary of Terms // Household Terms, continued

- **Household tenure** refers to whether the household owns or rents their private dwelling.
 - **Owner households** are 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. Owner households include both freehold and condominium ownership.
 - **Renter households** are considered to rent their dwelling if no member of the household owns the dwelling.
- **Household Income:** The total combined gross income from all household members, before taxes and deductions.
- **Household Income Deciles:** The total income deciles divide the households into 10 equal-sized groups according to the rank of the total income. Those in the bottom decile group are the ones who fall in the lower 10 percent of the total income distribution. Those in the top decile group are the ones who fall in the highest ten percent of the total income distribution.
 - For the 2021 Census, the reference period for income data is the calendar year 2020, unless otherwise specified.

Glossary of Terms // Housing or Dwelling Terms

- **Dwelling Condition:** The condition of a dwelling refers to whether the dwelling is in need of repairs, or adequate. This does not include desirable re-modelling or additions.
- **Regular maintenance needed** includes dwellings where only regular maintenance, such as painting or furnace cleaning, is required.
- **Minor repairs needed** includes dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles; or defective steps, railing or siding.
- **Major repairs needed** includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring; and dwellings needing structural repairs to walls, floors or ceilings. If a dwelling required major repairs, it is considered inadequate.
- **Dwelling Construction Age:** Period of construction refers to the period in time during which the building or dwelling was originally constructed. This refers to the period in which the building was completed, not the time of any later remodeling, additions, or conversions.
- **Dwelling Suitability:** Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives.

Glossary of Terms // Housing or Dwelling Terms, continued

- **Dwelling Type:** The type of dwelling refers to the built-form or structure type of a dwelling where someone lives.
- **Single detached dwellings** are not attached to any other dwelling or structure (except its own garage or shed).
- **Semi-detached dwellings** are one of two dwellings attached side by side to each other, but not attached to any other dwelling or structure (except its own garage or shed).
- **Row houses** are one of three or more dwellings joined side by side, but without any other dwellings either above or below.
- **Apartment in a building that has fewer than five storeys** is a dwelling unit attached to other dwelling units, commercial units or other non-residential space in a building that has fewer than five storeys. This category contains apartment dwelling or flat in a duplex. This is one of two dwellings located one above the other.
- **Apartment in a building that has five or more storeys** is 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.
- **Non-Market Housing:** Housing stock that 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.

Glossary of Terms // Development and Housing Market Terms

- **Absorption:** In CMHC's Market Absorption Survey, an absorbed unit is a housing unit that has been sold and completed. A unit is considered sold when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser.
- **Dwelling unit:** In CMHC's Starts and Completions Survey, a dwelling unit is defined as a structurally separate set of self-contained living premises. A dwelling unit has a private entrance from outside the building or from a common hall, lobby or stairway inside the building. The entrance must be one that can be used without passing through another separate dwelling unit.
- **Housing Start:** In CMHC's Starts and Completions Survey, a 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 Completion:** For purposes of CMHC's Starts and Completions Survey, a Completion is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10% of the proposed work remains to be done.

Glossary of Terms // Development and Housing Market Terms

- **Primary Rental Market:** The primary rental market universe includes all self-contained rental units where the primary purpose of the structure is to house renter tenants. The primary rental market includes purpose-built rental apartments and row houses. Canada Mortgage and Housing Corporation (CMHC) reports on the primary rental market in a community although the annual rental market survey that they conduct only includes structures with three or more units.
- **Average rent:** In CMHC's Rental Market Survey, this represents rent levels in both new and existing structures. This is a weighted average of all units combined, whether vacant or occupied.
- **Rent:** In CMHC's Rental Market Survey, rent refers to the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking or hot water (i.e., utilities such as heating, electricity and hot water may or may not be included in the rent. For available and vacant units, the rent is the amount the owner is asking for the unit. The average rents reported in this publication provide a sound indication of the amounts paid by unit size and geographical sector.
- **Rental Universe:** In CMHC's Rental Market Survey, this consists of all row projects and apartment structures with three or more units. The universe is presented as a sum of all rental units. Rental apartment structures including any building containing three (3) or more rental units, of which at least one (1) unit is not ground oriented. Owner-occupied units are not included in the rental building unit count.
- **Secondary Rental Market:** The secondary rental market universe represents self-contained units which were not built specifically as rental housing but are currently being used as rental housing. These units include rented single-detached, semi-detached, row/town houses, duplex apartments, rented condominium units, and one or two apartments which are part of a commercial or other type of structure.
- **Vacancy Rate:** In CMHC's Rental Market Survey, a unit is considered vacant if, at the time of the CMHC Rental Market Survey, the unit is physically unoccupied and available for immediate rental. Available for immediate rental means a new lease has not been signed or the unit is not undergoing major renovations. Typically, a vacancy rate of 3% indicates a healthy rental market.

Glossary of Terms // Economic Terms

- **Labour force:** The labour force refers to the civilian non-institutional population 15 years of age and over who, during the survey reference week (when labour force statistics are collected), were employed or unemployed.
- **Employment rate:** The percentage of the population who are employed.
- **Unemployment rate:** The percentage of the labour force who are unemployed.
- **Participation rate:** The percentage of the population who are in the labour force.

Glossary of Terms // Development and Housing Market Terms

- **Shelter-to-Income Ratio (STIR):** Shelter-cost-to-income ratio refers to the proportion of average total income of household which is spent on shelter costs.
 - 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 as the shelter-cost-to-income ratio, or STIR, and is a key indicator of affordability.
 - For the purposes of this report, the following terms will be used to describe different levels of STIR:
 - 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.
- **Core Housing Need:** CMHC definitions consider a household to be in core housing need if it meets two (2) criteria:
 - A household is below one or more of the adequacy (see: Dwelling Condition), suitability (see: Dwelling Suitability) and affordability standards (see: Shelter-to-Income Ratio).
 - The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.
- **Low-income population:** The low-income measure, after tax, (LIM-AT) refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases.
- **Low-income status** is typically presented for persons but, since the LIM-AT threshold and household income are unique and shared by all members within each household, low-income status based on LIM-AT can also be reported for households.