



## **Town of Whitby**

# **2024 Housing Monitoring Report**

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## 1.0 Introduction

The Town of Whitby regularly monitors residential development activity as required by Council-adopted Official Plan policy. This monitoring report provides a comprehensive review of housing activity in the Town of Whitby between January 1 and December 31, 2024, together with select time-series data.

All data and figures were gathered from permits and/or applications within the Town of Whitby Planning and Development Department, unless otherwise indicated. All figures are reported as of December 31, 2024, unless otherwise indicated.

### **Disclaimer:**

While the Town of Whitby Planning and Development Department endeavours to be as accurate as possible, this report is based on information available at the time of its writing. The Town of Whitby assumes no responsibility for any errors or omissions and is not liable for any damages of any kind resulting from the use of, or reliance on, the information contained in this document. The Town of Whitby does not make any representations or warranty, express or implied, concerning the accuracy, quality, likely results or reliability of the use of the information contained in this document.

## 2.0 Key Findings

The following is a summary of the Town's 2024 housing activity and historical (ten-year) trends analysis:

- Whitby had an estimated population of 157,450 and 50,795 households in 2024, according to the Durham Region Monitoring of Growth Trends 2024 report.
- As of 2024, there were approximately 27,020 dwelling units in the development pipeline, which includes units in both Site Plans and Plans of Subdivision that are Under Review, Council Approved, and Registered but unbuilt.
- An estimated 19,013 units were within Registered unbuilt or Approved Plans of Subdivision or Site Plans as of year end 2024. Based on a 10-year historical average of 898 building permits per year, this translates to an approximate 21-year supply, including over 10-years of supply for ground-related units – well above the three-year minimum requirement in the Provincial Planning Statement, 2024.
- Eleven Plans of Subdivision were Approved by Council in 2024, accounting for 10,923 units. This is over three times the next highest volume of Council Approved units in the last ten years (3,178 in 2015). 83% of units Council Approved in 2024 were apartments, primarily in the Nordeagle development.
- Two Plans of Subdivisions were Registered in 2024 for a total of 520 units.
- Four Site Plans were Commissioner Approved in 2024, accounting for 261 units.
- Three new Plans of Subdivision and eight new Site Plan applications were submitted to the Town in 2024. As of year end 2024, there were nine Plans of Subdivision and nine Site Plans Under Review from 2024 and previous years, comprising 4,827 and 3,181 dwelling units, respectively.
- 630 dwelling units were created by building permits issued in 2024. While similar to the previous year (671 building permits issued), this is well below the 10-year historical average of 1,018 units per year. New greenfield subdivisions in Brooklin are expected to generate increased building permit activity in the coming years.
- Since 2019, there has been a significant increase in the number of permits issued for additional dwelling units (ADUs). In 2024, 288 permits were issued for ADUs, which accounted for almost half (46%) of all new residential units.
- While the long-term trend illustrates increasing prices since the mid 2010s, there has been a slight decline / stabilization since peak house prices were reached in 2021. According to the Toronto Region Real Estate Board (TRREB), the benchmark price of a single-detached home in Whitby was \$1,084,300 in December 2024, a decrease of 1% from \$1,100,400 in December 2023.
- The overall rental vacancy rate increased to 3.6% in 2024, up from 1.7% in 2023. This marks the first time the vacancy rate has been above 3.0% - a figure identified by the Canadian Mortgage and Housing Corporation as being indicative of a healthy rental market. According to CMHC, purpose-built rental supply in the

Greater Toronto Area has increased at its fastest pace since the early 1990s, particularly in suburban municipalities.

- As of December 31, 2024, approximately 4,400 households in Durham Region were living in assisted housing units with an additional 10,785 households on the Region's waiting list. Applications for assisted housing have continued to increase Region-wide since 2011, including a 21% increase since 2023.

## 3.0 Housing Supply

### 3.1 Existing Households

The Town's existing population and households are estimated using the latest Census (2021) and estimate of population and unit growth in the Region of Durham's Growth Monitoring reports.

Table 1 below illustrates Census of Canada existing population and households (occupied private dwellings) by structure type figures for the Town of Whitby.

**Table 1: Census Population and Households (by Type of Dwelling)**

Year		SSLs /	Towns	Apts	Acc Apts	Total	Population
2011	Households	30,585	4,855	4,800	725	41,000	122,000
	% of Total	74%	12%	12%	2%	100%	
2016	Households	31,670	5,530	5,475	835	43,520	128,400
	% of Total	73%	13%	12%	2%	100%	
2021	Households	33,700	6,135	5,735	870	46,460	138,500
	% of Total	73%	13%	12%	2%	100%	

Source: Statistics Canada Census Tables and Focus on Geography Series.  
Totals may not add due to rounding in reported data.

Statistics Canada reported a total of 46,460 households and a population of 138,500 in Whitby as of May 2021. Broken down by structure type, the Town's 2021 occupied households consisted of 73% single-detached, semi-detached, and linked dwellings (SSLs), 13% townhouses (Towns), 13% apartments (Apts), and 2% accessory apartments (within SSLs). The total number of households grew by 6.8% between 2016 and 2021.

Durham Region Planning prepares [Monitoring of Growth Trends](#) reports, which include population and household estimates and short-term forecasts for each area municipality within the Region of Durham, as well as short-term forecasts. The Region of Durham forecast a population of 157,450 and 50,420 households for the Town of Whitby as of December 2024.

### 3.2 Unbuilt Housing Supply

The Town's Official Plan encourages the provision of a range of housing types and requires monitoring of whether the housing objectives in the Official Plan are being achieved.

Further, in accordance with the Provincial Planning Statement, 2024, the Town is required to maintain at all times:

- land with servicing capacity sufficient to provide at least a three-year supply of residential units available through lands suitably zoned, including units in draft approved or registered plans; and
- the ability to accommodate residential growth for a minimum of 15 years through lands which are designated and available for residential development.

In Whitby, the majority of new housing is provided through Plans of Subdivision and Site Plans. Additional new housing units outside of Plans of Subdivision and Site Plans, such as additional dwelling units (ADUs) are discussed separately in this Report.

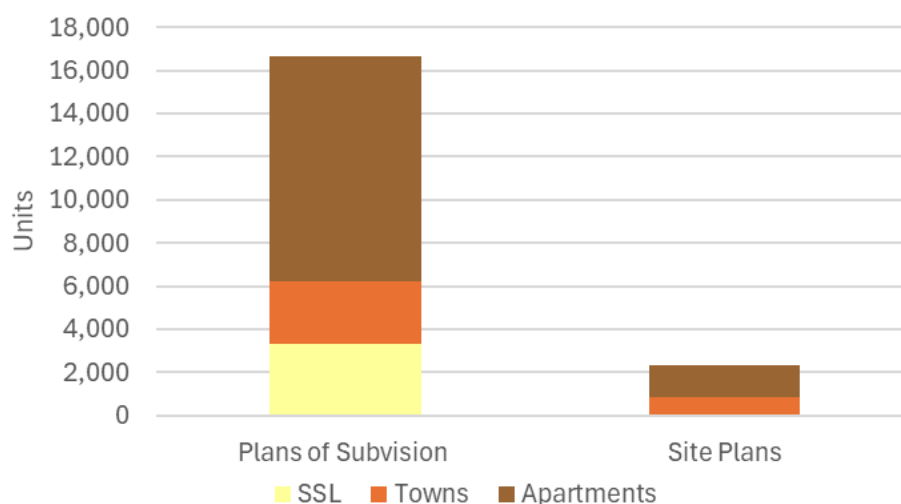
The supply of Registered Unbuilt and Approved units as of December 31, 2024, is indicated in **Table 2** and **Figure 1** below. These comprise units within:

- Plans of Subdivision which have been approved by Council in 2024 or earlier, but have not been registered as of December 31, 2024
- Plans of Subdivision that have been registered but not built (building permits have not been issued) as of December 31, 2024
- Site Plans which have been Approved by the Commissioner of Planning but for which building permits have not been issued as of December 31, 2024

It should be noted that in the past, Site Plans were not accounted for in the housing development pipeline, nor were they included in estimated years of supply. While they were discussed more generally and major projects highlighted, this is the first year comprehensive Site Plan data is being reported.

**Table 2: Registered Unbuilt and Approved Units by Structure Type**

	SSLs	Towns	Apartments	Total
Plans of Subdivision	3,344	2,856	10,459	16,659
Site Plans	8	850	1,496	2,354
Total	3,352	3,706	11,955	19,013
% Distribution	18%	19%	63%	100%

**Figure 1: Registered and Approved Units by Structure Type**

As of December 31, 2024, there was a total of 19,013 dwelling units within Plans of Subdivision or Site Plans that are either Registered unbuilt or Approved. Based on a 10-year historical average of 898 building permits issued per year, the development pipeline translates to an overall supply of approximately 21 years of all new residential unit types, as shown in **Table 3**. This is well above the minimum three-year supply as prescribed in the 2024 Provincial Planning Statement and the Town of Whitby Official Plan. With respect to low and medium-density structure types (singles, semis, towns), the Town has an estimated 10-year supply in the development pipeline.

**Table 3: Years' Supply**

	SSLs	Towns	Apts	Total
<b>2024 Registered Unbuilt and Draft Approved Units</b>	3,352 (18%)	3,706 (19%)	11,955 (63%)	19,013 (100%)
<b>10-year Average Annual Permits<sup>1</sup></b>	389 (43%)	313 (35%)	196 (22%)	898 (100%)
<b>Approximate Residential Supply (years)</b>	9	12	61	21

1. Permits for ADUs have not been included in the calculation of supply since they are additional units generally built in existing dwellings after development, and therefore not generally contemplated in Plans of Subdivision or Site Plans. **Section 6.6 & 6.7** discuss information ADUs.

As noted above, the calculation of years' supply reflects units within Council Approved and Registered unbuilt Plans of Subdivision and Commissioner Approved Site Plans. Additional residential supply is available within plans that are Under Review, through intensification and infill with approved zoning, as well as on lands designated for residential development but with no applications yet (e.g. Brooklin).



As of year-end 2024, there are approximately 8,008 units Under Review to complete what can be considered the Town's Development Pipeline. Applied against the average annual building permits issued, this translates to an additional 9 years of residential supply. Units in Plans of Subdivision and Site Plans that are still Under Review are discussed in Sections 6.3 and 6.4 of this report. It is important to note that units Under Review are subject to change.

The total number of units in the "development pipeline" fluctuates from year to year as new Plans of Subdivision are received by the Town, as units Under Review are approved by Council, as draft approved Plans of Subdivision are registered, and as registered plans are built out

## 4.0 Housing Supply in Plans of Subdivision

As illustrated in **Table 4**, as of 2024 there were approximately 21,485 units in active Plans of Subdivision, comprising 4,827 units Under Review, 14,601 units in Council approved subdivisions that weren't yet registered, and 2,058 units in registered subdivisions that weren't yet built. The mix of units in the development pipeline was approximately 26% SSLs, 22% Towns, and 52% Apts.

**Table 4: Supply of Units in Plans of Subdivision by Unit Type as of December 31, 2024**

Status	SSLs	Towns	Apts	Total
<b>Under Review</b>	2,264 (47%)	1,898 (39%)	665 (14%)	4,827 (100%)
<b>Council Approved</b>	3,056 (21%)	2,619 (18%)	8,926 (61%)	14,601 (100%)
<b>Registered Unbuilt</b>	288 (14%)	237 (12%)	1,533 (74%)	2,058 (100%)
<b>2024 Total Unbuilt Supply</b>	5,608 (26%)	4,754 (22%)	11,124 (52%)	21,485 (100%)

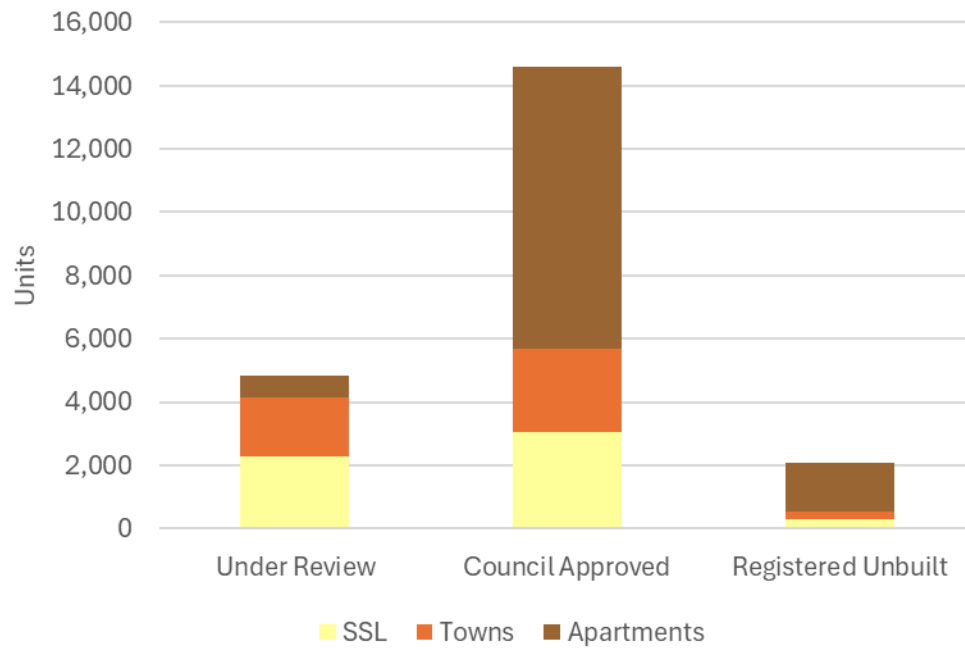
The significant supply of units can be attributed to two main factors:

- A high volume of ground-related (singles, semis, towns) in the Brooklin Secondary Plan Area which are either Under Review or Draft Approved, as well as Registered units in West Whitby that continue to build out.
- A large number of apartment units are attributed to the Draft Approval of Nordeagle (7,034 units) and Tribute (1,639) developments in 2024 as well as smaller scale high density residential blocks in larger mixed subdivisions which have been Council approved but not registered or remain Under Review.

It is important to note that a number of these apartment blocks, even once registered, will require subsequent approvals through the Site Plan process before building permits can be issued. The timeline for these developments is therefore uncertain and many will build out over the course of several years.

**Figure 2** shows the supply of dwelling units in Plans of Subdivision by status and structure type.

**Figure 2: Unbuilt Supply in Plans of Subdivision, 2024**



## 5.0 Housing Supply in Site Plans

Different than Plans of Subdivisions, Provincial Legislation delegates the approval of Site Plans to Commissioners of Planning. It should also be noted that the Planning Act was recently amended to exempt developments comprised of less than 10 units, from Site Plan Control. The Town's Site Plan Control By-law generally exempts low density development (SSL's) from Site Plan approval.

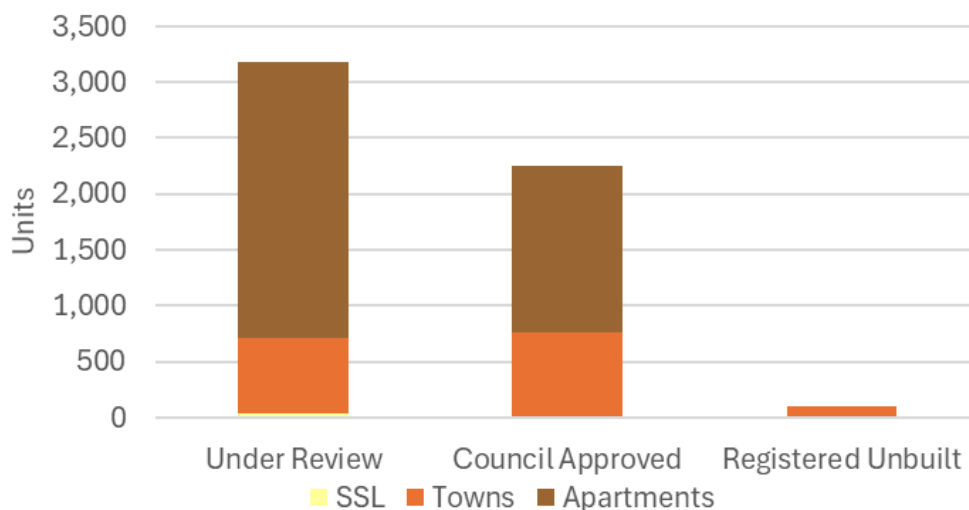
Site Plans are often required to deliver medium or high-density blocks in Plans of Subdivision as well as developments in the form of intensification and infill within existing lots.

As illustrated in **Table 5**, as of year end 2024 there were 5,535 units in active Site Plans, comprising 3,181 units Under Review, 2,254 units in Commissioner Approved Site Plans that weren't yet registered, and 100 units in registered Site Plans (executed Site Plan Agreements) that weren't yet built.

**Table 5: Supply of Units in Site Plans by Unit Type as of December 31, 2024**

Status	SSLs	Towns	Apts	Total
<b>Under Review</b>	32 (1%)	674 (20%)	2,475 (79%)	3,181 (100%)
<b>Commissioner Approved</b>	8 (1%)	750 (33%)	1,496 (66%)	2,254 (100%)
<b>Registered Unbuilt</b>	0 (0%)	100 (100%)	0 (0%)	100 (100%)
<b>2024 Total Unbuilt Supply</b>	<b>40 (1%)</b>	<b>1,524 (27%)</b>	<b>3,971 (72%)</b>	<b>5,535 (100%)</b>

As shown in **Figure 3**, the majority of units within Site Plan applications are in the form of medium to high density, including 72% apartments.

**Figure 3: Unbuilt Supply in Site Plans, 2024**

The higher supply of apartments is largely attributable to Site Plans submitted for Phases of previously approved subdivisions. Examples include Brookfield's Dockside development (SW-2008-01), Tribute's Charles Street development (SW-2024-01), and the Nordeagle Development (SW-2018-01).

Site Plan applications for approved medium and high-density residential blocks in larger mixed subdivisions are also contributing a significant volume of townhouse units. Examples include blocks in subdivisions at the southwest corner of Baldwin and Columbus (SW-2021-02) in Brooklin.

Finally, infill applications in Downtown Whitby and other existing built-up areas are contributing primarily townhouse and apartment units.

Section 6.4 contains more detailed information on Site Plans.

## 6.0 Residential Development Approvals

### 6.1 Registered Plans of Subdivision

**Table 6** shows the dwelling units within Plans of Subdivision that were Registered in 2024. A total of 520 units were within Plans of Subdivision registered in 2024, comprising 21% SSLs, 20% Towns, and 59% Apts.

**Table 6: Registered Plans of Subdivision, 2024**

Developer	Subdivision File	Registered Plan #	SSLs	Towns	Apts	Total
Whitby Taunton Holdings	SW-2014-04; Ph 2A	40M-2766	108		190	298
Brookfield Residential Garden	SW-2021-09	40M-2777	0	102	120	222
<b>Total</b>			<b>108 (21%)</b>	<b>102 (20%)</b>	<b>310 (59%)</b>	<b>520 (100%)</b>

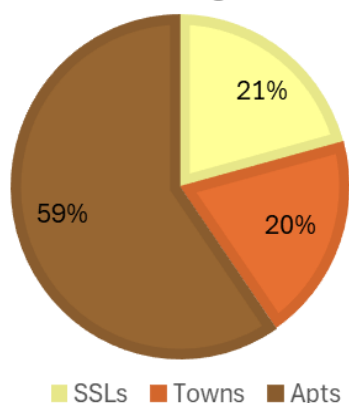
**Table 7** illustrates the annual housing mix for all plans registered between 2015 and 2024. A total of 8,866 units were registered in the last ten years, comprising 43% SSLs, 36% Towns, and 21% Apts. This overall housing mix is illustrated in **Figure 4**. The higher number of registrations in 2019, 2020, and 2023, are attributed to subdivisions in West Whitby, which are currently being built or recently occupied.

**Table 7: Units Registered Annually through Plans of Subdivisions (2015-2024)**

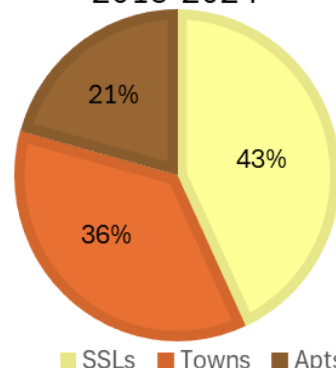
Registration Year	SSLs	Towns	Apts	Total
<b>2015</b>	90	26	0	116
<b>2016</b>	154	581	300	1,035
<b>2017</b>	199	306	121	626
<b>2018</b>	642	171	36	849
<b>2019</b>	841	631	0	1,472
<b>2020</b>	1,086	501	236	1,823
<b>2021</b>	187	288	0	475
<b>2022</b>	252	378	0	630
<b>2023</b>	263	224	833	1,320
<b>2024</b>	108	102	310	520
<b>10-year Total</b>	<b>3,822</b>	<b>3,208</b>	<b>1,836</b>	<b>8,866</b>
<b>10-year Average</b>	382	321	184	887
<b>10-year Unit Mix</b>	<b>43%</b>	<b>36%</b>	<b>21%</b>	<b>100%</b>

**Figure 4: Housing Mix in Registered Plans of Subdivision, 10-year Average and 2024**

Plan of Subdivision Registrations, 2024



Plan of Subdivision Registrations, 2015-2024



## 6.2 Council Approved Plans of Subdivisions

Dwelling units within Plans of Subdivision approved by Council in 2024 are shown in **Table 8**.

**Table 8: Council Approved Plans of Subdivisions, 2024**

Developer	File	SSLs	Towns	Apts	Total
See Path Group Inc	SW-2023-02	0	41	0	41
Frontdoor Developments (Palmerston) Inc	SW-2023-03	71	0	0	71
Icon Taunton Ltd.	SW-2023-04	0	158	0	158
Whitby Anderson Estates	SW-2021-04	0	111	63	174
Selvakumar Renuka	SW-2021-05	0	16	0	16
Brooklin (AD) Ltd. Partnership	SW-2021-12	104	148	0	252
Nordeagle Developments Ltd.	SW-2018-01	0	0	7,034	7,034
Tribute (Charles St)	SW-2024-01	0	0	1,639	1,639
CODR Holdings Limited	SW-2024-02	3	0	0	3
Lysyk George	SW-2022-05	310	238	46	594
1631057 Ontario Inc.	SW-2021-06	296	392	253	941
<b>Total (% Mix)</b>		<b>784 (7%)</b>	<b>1,104 (10%)</b>	<b>9,035 (83%)</b>	<b>10,923 (100%)</b>

Note – where applicants provided a range in the draft plan, the average has been reflected.

Eleven Plans of Subdivision were approved by Council in 2024 with a total of 10,923 units, comprising 784 SSLs, 1,104 Towns, and 9,035 Apts.

**Table 9** shows the dwelling units within all Plans of Subdivisions approved by Council between 2015-2024.

**Table 9: Units in Council Approved Plans of Subdivisions (2015-2024)**

Year	SSLs	Towns	Apts	Total
<b>2015</b>	1,952	1,037	189	<b>3,178</b>
<b>2016</b>	291	283	75	<b>649</b>
<b>2017</b>	583	299	378	<b>1,260</b>
<b>2018</b>	317	105	89	<b>511</b>
<b>2019</b>	0	215	1,141	<b>1,356</b>
<b>2020</b>	299	113	98	<b>510</b>
<b>2021</b>	1,093	833	0	<b>1,926</b>
<b>2022</b>	737	1,758	126	<b>2,621</b>
<b>2023</b>	565	576	0	<b>1,141</b>
<b>2024</b>	784	1,104	9,035	<b>10,923</b>
<b>10-year Total</b>	<b>6,621</b>	<b>6,323</b>	<b>11,131</b>	<b>24,075</b>
<b>10-year Average</b>	662	632	1,131	<b>2,408</b>
<b>10-year Housing Mix</b>	<b>28%</b>	<b>26%</b>	<b>46%</b>	<b>100%</b>

Over the ten-year period between 2015 and 2024, Council approved Plans of Subdivision containing a total of 24,075 new units, comprising approximately 28% SSLs, 26% Towns, and 46% Apts. This overall housing mix is illustrated in **Figure 5**.

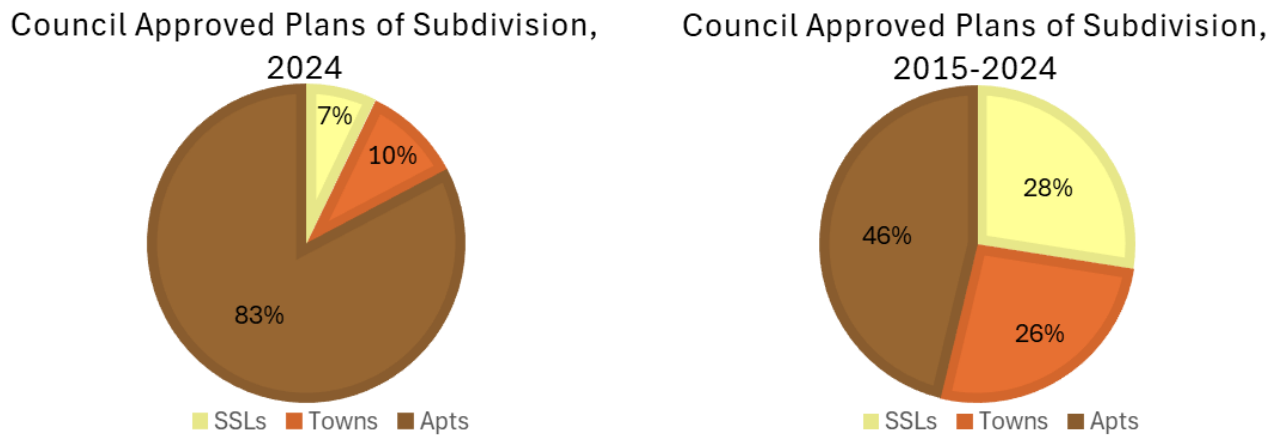
The high number of both overall and apartment units approved in 2024 is largely attributed to the Nordeagle application at Victoria and Jim Flaherty Drive expected to deliver over 7,000 new apartment units over the coming years.

The highest number of SSLs and Townhouse units approved in 2015 represents the approvals of Plans of Subdivision within West Whitby.

The continuation of a high number of SSLs and Towns Council Approved in 2024 represents approvals in the expanded Brooklin Community Secondary Plan, including 1,115 units being approved near Anderson Street and Conlin Road (SW-2021-04 and SW-2021-06). It is expected that the number of approved units will continue to increase in the coming years as subdivisions are approved for Brooklin's designated greenfield areas.



**Figure 5: Housing Mix in Council Approved Plans of Subdivisions, 2024 and 10-Year Average Total**



As mentioned above, the higher proportion of apartments than normal in 2024 is primarily attributed to the Nordeagle and Tribute developments.

The rate at which units within Council approved Plans of Subdivision are subsequently absorbed in the housing marketplace depends on when those plans are registered, and when the registered plans are actually built.

### 6.3 Plans of Subdivision Under Review

The Planning and Development Department received three new residential Plans of Subdivision applications in 2024, for a total of 1,821 proposed dwelling units. Two of these Plans of Subdivision have since been Draft Approved (SW-2024-01 and SW-2024-02).

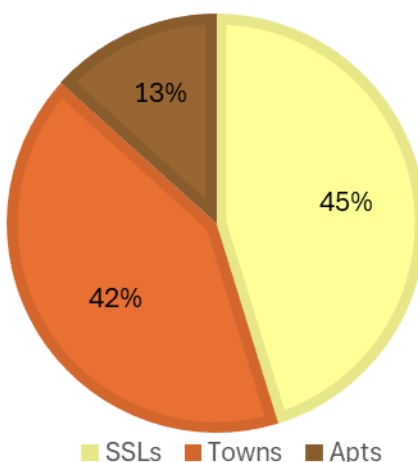
**Table 10** shows the dwelling unit type and number of units for each plan of subdivision Under Review as of December 31, 2024. This includes subdivisions submitted prior to 2024, which have not yet been approved as well as SW-2024-03, submitted in 2024 and still Under Review.

**Table 10: Units in Plans of Subdivision Under Review (as of December 31, 2024)**

File No	Address and Applicant	SSLs	Towns	Apts	Total
SW-2024-03	Strathdale Developments	0	179	0	179
SW-2022-01	Mattamy Thicksen Limited	563	350	0	913
SW-2022-02	Mattamy (Monarch) Ltd.	224	100	0	324
SW-2022-04	Delpark Homes (Brooklin) Inc.	130	124	0	254
SW-2022-06	Minto Communities Inc.	134	158	0	292
SW-2022-07	Multiple Owners	974	550	414	1,938
SW-2021-08	1579894 Ontario Limited	34	44	0	78
SW-2021-10	XARCH Capital Corp.	169	203	251	623
SW-2021-11	Brooklin (AD) Ltd Partnership	37	369	0	406
<b>Total</b>		<b>2,264</b>	<b>2,077</b>	<b>665</b>	<b>5,006</b>
<b>Housing Mix %</b>		<b>45%</b>	<b>42%</b>	<b>12%</b>	<b>100%</b>

Note – where applicants provided a range in the draft plan, the average has been reflected.

As shown, there were nine Plans of Subdivision Under Review as of December 31, 2024, comprising a total of 5,006 units. The majority of these units (96%) are proposed within the Brooklin Secondary Plan. The overall housing mix within Plans of Subdivision Under Review is illustrated in **Figure 6**.

**Figure 6: Housing Mix in Plans of Subdivision Under Review as of December 2024**

#### 6.4 Site Plan Approvals

Dwelling units within Site Plans approved by the Commissioner of Planning in 2024 are shown in **Table 11**.

**Table 11: Commissioner Approved Site Plans, 2024**

Developer	File	SSLs	Towns	Apts	Total
Madison Brooklin Developments	SP-04-24	0	100	0	100
See Path Group Inc	SP-02-24	0	41	0	41
Inuka Developer. Inc.	SP-11-22	8	0	60	68
Stylux Whitby	SP-15-21	0	52	0	52
<b>Total (% Mix)</b>		<b>8 (3%)</b>	<b>193 (74%)</b>	<b>60 (23%)</b>	<b>261 (100%)</b>

Four Site Plans were approved by the Commissioner of Planning in 2024 with a total of 261 units, comprising 8 SSLs, 193 Towns, and 60 Apts.

As of December 31, 2024, there were nine Site Plans Under Review from 2024 and previous years, comprising 3,181 dwelling units.

#### 6.5 Other Residential Approvals

Not all potential housing production is achieved through the mix of dwelling unit types contained in Plans of Subdivisions and Site Plans. In addition to these units, other application types provide line of sight on additional residential units including official plan amendments and rezoning applications that will require future Site Plan approvals. Applications for land division also provide for a small number of new infill units. Notable residential re-zoning or official plan amendment applications and approvals during 2024 include:

- 110 Victoria St W - Official Plan and Zoning By-Law Amendments for 208 apartment units
- 3125 Garden St – Zoning By-Law Amendment for 250 apartment units

The applications and approvals listed above represent infill intensification and increased height / density outside a plan of subdivision.

This section does not include outstanding applications approved by Council in previous years, or concurrent applications (e.g Site Plans) that have been accounted for in other sections of this report.

## 6.6 Building Permit Trends

**Table 12** below provides comparative data on building permits issued for new residential dwelling units between 2015 and 2024. This data provides an indication of housing production by the number, type, and percentage distribution of dwelling unit types. The total number of residential building permits issued includes all new dwelling units created through permits.

**Table 12: Total Dwelling Units Generated by Building Permits, by Unit Type (2015-2024)**

Year	SSLs	%	Towns	%	Apts	%	Acc Apts	%	Total Units
<b>2015</b>	199	43%	91	20%	129	28%	43	9%	462
<b>2016</b>	214	32%	272	40%	128	19%	61	9%	675
<b>2017</b>	80	21%	258	69%	0	0%	38	10%	376
<b>2018</b>	441	67%	109	16%	69	10%	44	7%	663
<b>2019</b>	704	57%	481	39%	2	0%	44	4%	1,231
<b>2020</b>	636	46%	417	31%	228	17%	86	6%	1,367
<b>2021</b>	1,070	46%	733	32%	385	16%	137	6%	2,325
<b>2022</b>	261	15%	516	29%	801	45%	198	11%	1,776
<b>2023</b>	116	17%	76	11%	218	33%	261	39%	671
<b>2024</b>	167	26%	175	28%	0	0%	288	46%	630
<b>10-year total</b>	<b>3,888</b>	<b>38%</b>	<b>3,128</b>	<b>31%</b>	<b>1,960</b>	<b>19%</b>	<b>1,200</b>	<b>12%</b>	<b>10,176</b>
<b>10-year average</b>	<b>389</b>		<b>313</b>		<b>196</b>		<b>120</b>		<b>1,018</b>

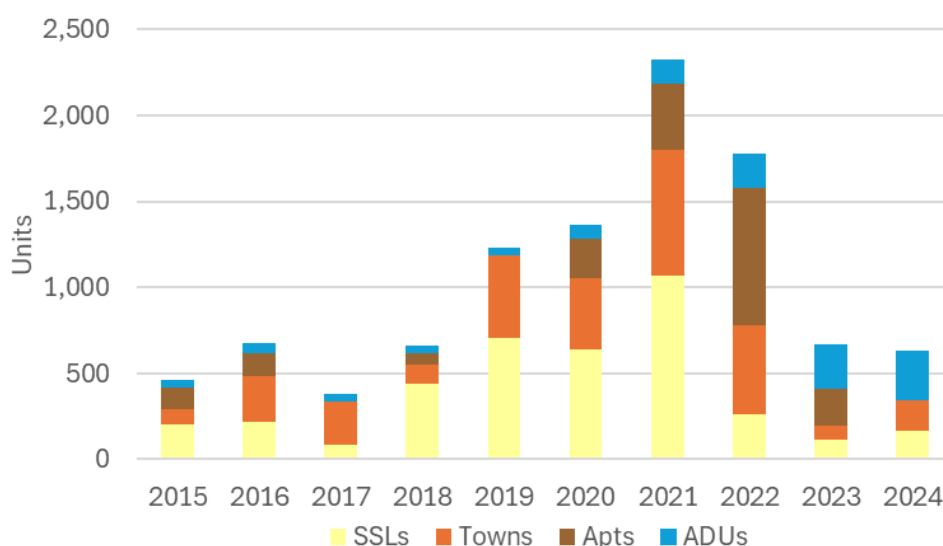
There has been a total of 10,176 new dwelling units created through building permits in the last 10 years (average 1,018 units per year), comprising 38% SSLs, 31% Towns, 19% Apts, and 12% ADUs. In 2024, there were 630 building permits issued for new dwelling units, comprising 26% SSLs, 28% Towns, 0% Apts, and 46% ADUs.

The large volume in permits issued between 2019 and 2021 reflects the development of newly approved subdivisions in the West Whitby Community Secondary Plan Area, which began construction in 2018.

Building permits in 2023 and 2024 were lower than previous years as a significant portion of West Whitby has built out and approvals are not yet in place for new ground-related product in Brooklin. That said, with recent Registrations in West Whitby in 2023 and subdivision approvals starting in Brooklin over the past few years, it is anticipated that building permit activity will steadily increase over the coming years, provided that the necessary infrastructure (water/wastewater; electricity) is provided in a timely manner.

**Figure 7** provides a visual representation of annual residential building permits over the last 10 years.

**Figure 7: Annual New Dwelling Units by Unit Type, 2015-2024**



Based on the Region of Durham's 2023 Annual Building Permit Activity Review, permits issued for new residential units in all of Durham decreased by 10% to 5,870 units, compared to 6,530 in 2022. At the time of writing this report, the Region had not released its 2024 Annual Building Permit Activity Review.

Of all residential building permits for new dwelling units issued in Durham Region, an estimated 11% were for new dwelling units in Whitby; down from 27% in 2022. As discussed above, the Town has experienced a decrease in the number of building permits issued in 2023 compared to previous years. While the Region also experienced a decline, it was less significant than that of the Town.

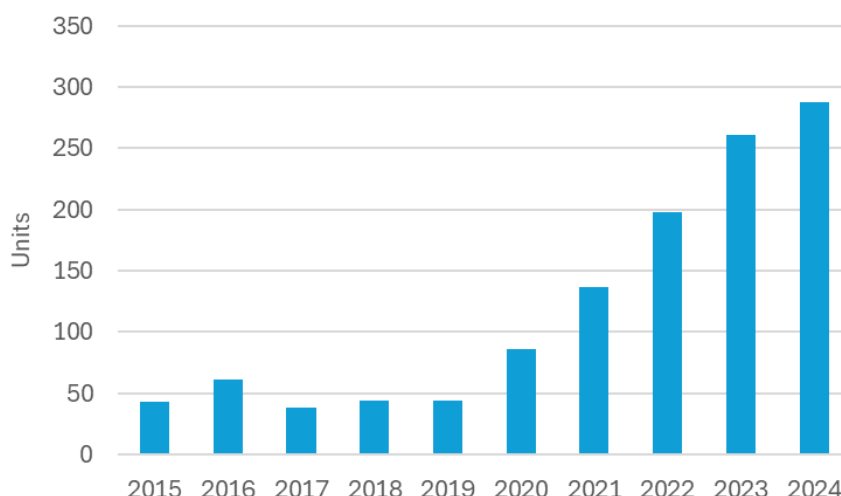
## 6.7 Additional Dwelling Units (ADUs)

The Town of Whitby permits ADUs within ground-related dwelling unit types, subject to the policies of the Official Plan, as implemented through the Zoning By-laws. The Official Plan policies also permit additional dwelling units within additional built forms and separate accessory structures.

Recent changes to the Planning Act and subsequent Whitby Council resolution, Official Plan Amendment and Zoning By-law Amendments, permit up to three ADUs on a residential lot. These changes are intended to support both the Town and the Province in meeting envisioned Provincial Housing targets (i.e. Town's 18,000 unit pledge), getting supply to market more quickly, and addressing housing affordability.

**Figure** shows the number of new registered ADUs by year for the past 10 years.

**Figure 8: Annual Additional Dwelling Units, 2015-2024**



In 2024, 288 building permits were issued for ADUs which accounted for close to half (46%) of all new residential building permits issued in the Town. As shown in **Figure 8**, there has been a significant increase in the number of ADU permits since 2021. The proportion of ADUs relative to other structure types has also been well above the average in 2023 and 2024, partially due to higher numbers of ADU permits but also resulting from lower permits overall. It is anticipated that the trend toward higher numbers of ADUs will continue for the foreseeable future as ADUs represent a more affordable housing option.

## 7.0 Residential Intensification

At its inception in 2006, the Provincial Growth Plan (A Place to Grow: Growth plan for the Greater Golden Horseshoe) identified an intensification target of 40% of all new residential development to occur within the Built Boundary (as defined by the Province) of each Upper Tier Municipality (Region of Durham) annually from 2015 to 2031. Through the previous Regional Official Plan, the Town was assigned an annual intensification target of 45%, 11,963 units, which previous iterations of this report monitored.

Since the intensification target first appeared in the Growth Plan, the Town achieved an average of 45% intensification, however with significant fluctuations on an annual basis.

With the recent removal of the Growth Plan and incorporation of specific policies into the Provincial Planning Statement, the Province has removed the delineated built-boundary as a means of tracking intensification. Instead, the Provincial Planning Statement 2024 continues to require municipalities to set minimum targets for intensification and redevelopment within existing built areas but does not specify a geographic boundary for which intensification is to apply, nor a quantitative minimum.

Through the Town's Official Plan Review and Update (currently underway), appropriate targets for intensification and infill as well as a geography for which it will apply will be considered. Once the Official Plan Review Amendment is approved, the Town will monitor intensification based on new/revised targets and geographic areas.

## 8.0 Affordable, Special Needs and Rental Housing

### 8.1 Affordability

The Provincial Planning Statement, 2024 states that planning authorities shall establish and implement minimum targets for the provision of housing which is “affordable”. This is defined as accommodation costs which do not exceed the lesser of 30 percent of gross household income of low- and moderate-income households or is a minimum of 10% below the average purchase price of resale unit in the municipality (ownership housing) or exceed 30% of gross annual household income for low- and moderate-income households (rental housing).

The Town of Whitby Official Plan includes a housing target of at least 25% of all new residential units produced within each area municipality to be affordable to low- and moderate-income households. The Region of Durham also has a comprehensive housing plan titled “At Home in Durham” that sets out goals and actions to improve access to housing, ensure affordability in housing, protect existing housing supply and build capacity in the housing system while encouraging housing diversity.

Detailed household income data is required to evaluate Whitby’s percentage of “affordable” housing generated yearly and is generally only available for Census years. Generally, the Town monitors vacancy rates, rental rates and house prices to generally assess affordability.

#### Household Income

The 2021 Census indicated that the median gross household income for 2020 was \$123,000 in Whitby and \$107,000 in Durham Region, and that approximately 21% of households in Whitby spent more than 30% of their total income on housing costs.

#### House Prices

While the long-term trend illustrates increasing prices since the mid 2010s, there has been a slight decline / stabilization since peak house prices were reached in 2021. According to the TRREB, the benchmark price of a single-detached home in Whitby was \$1,084,300 in December 2024, a decrease of 1% from \$1,100,400 in December 2023.

In new developments, the average price of a new single detached home in the Oshawa Census Metropolitan Area (CMA) and its associated municipalities (Whitby, Oshawa, and Clarington) was \$1,287,532 in 2024, an increase of 8% over the average price in 2023 (\$1,187,200) as reported by the Canadian Mortgage and Housing Corporation (CMHC).

Mortgage rates for 1-year terms remained stable at 7.24% over the 2024 calendar year, while the 5-year rate also held steady at 6.49% (TRREB Market Watch)

### 8.2 Rental Housing

CMHC publishes housing information on their website through the Housing Information Portal and the Housing Market Data tables, for the Oshawa CMA, which includes the



Town of Whitby. The following section relies on data from CMHC's Rental Market Survey tables, which include municipal-level data.

### Vacancy Rates

CMHC considers a vacancy rate of 3.0% or higher to be indicative of a healthy rental market. **Table 13** below illustrates the residential vacancy rates by dwelling unit type for private apartments in Whitby for the period between 2015 and 2024 except where data is unavailable.

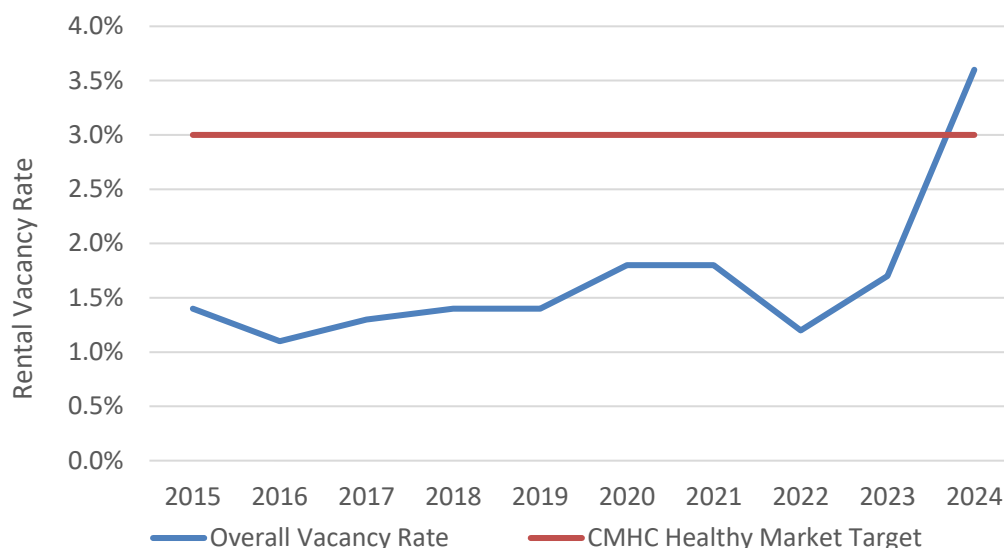
**Table 13: Residential Vacancy Rates by number of bedrooms (2015 - 2024)**

Year	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Overall
<b>2015</b>	1.8%	0.8%	1.9%	0.40%	<b>1.4%</b>
<b>2016</b>	-*	0.8%	1.2%	-*	<b>1.1%</b>
<b>2017</b>	0.0%	1.3%	1.3%	1.6	<b>1.3%</b>
<b>2018</b>	0.0%	2.1%	1.1%	1.2	<b>1.4%</b>
<b>2019</b>	0.0%	2.4%	1.0%	0.4	<b>1.4%</b>
<b>2020</b>	-*	1.3%	1.8%	-*	<b>1.8%</b>
<b>2021</b>	0.0%	1.9%	-%	1.1%	<b>1.8%</b>
<b>2022</b>	0.0%	1.5%	1.1%	0.9%	<b>1.2%</b>
<b>2023</b>	**	2.9%	1.5%	0.4%	<b>1.7%</b>
<b>2024</b>	**	**	3.7%	3.1%	<b>3.6%</b>

Source: CMHC Rental Market Survey

Note \* - CMHC indicates that data is suppressed to protect confidentiality, or data is not statistically reliable

**Figure 9** illustrates the vacancy rates in Whitby from 2015-2024. According to the 2024 Primary Rental Market Statistics — Whitby tables, based on the 2024 CMHC Rental Market Survey, the overall vacancy rate for Whitby in October 2024 was 3.6%, which is higher than the 2023 rate of 1.7%, and marks the first time the vacancy rate was above 3.0% target since before 2015. According to CMHC, purpose-built rental supply in the Greater Toronto Area has increased at its fastest pace since the early 1990s, particularly in suburban municipalities. Growth in supply has outpaced growth in demand which was especially noticeable in Durham Region.

**Figure 9: Residential Rental Vacancy Rate in Whitby, by year (2015-2024)**

Source: CMHC Rental Housing Market Reports

## Rental Costs

**Table 14** shows the average monthly rental rates for bachelor, 1-bedroom, 2-bedroom, and 3-bedroom plus rental units in Whitby for the period between 2015 and 2024.

**Table 14: Average Monthly Residential Rental Rates (2015 - 2024)**

Year	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Average
<b>2015</b>	\$861	\$963	\$1,066	\$1,152	<b>\$1,020</b>
<b>2016</b>	-*	1,019	\$1,103	\$1,222	<b>\$1,052</b>
<b>2017</b>	\$895	\$1,027	\$1,124	\$1,252	<b>\$1,096</b>
<b>2018</b>	\$905	\$1,069	\$1,152	\$1,288	<b>\$1,137</b>
<b>2019</b>	\$1,036	\$1,178	\$1,251	\$1,325	<b>\$1,227</b>
<b>2020</b>	\$1,022	\$1,252	\$1,330	\$1,425	<b>\$1,304</b>
<b>2021</b>	\$890	\$1,272	\$1,390	\$1,471	<b>\$1,356</b>
<b>2022</b>	\$ 1,010	\$1,312	\$1,393	\$1,444	<b>\$1,349</b>
<b>2023</b>	**	\$1,287	\$1,433	\$1,533	<b>\$1,397</b>
<b>2024</b>	\$1,184	\$1,525	\$1,656	\$1,746	<b>\$1,641</b>

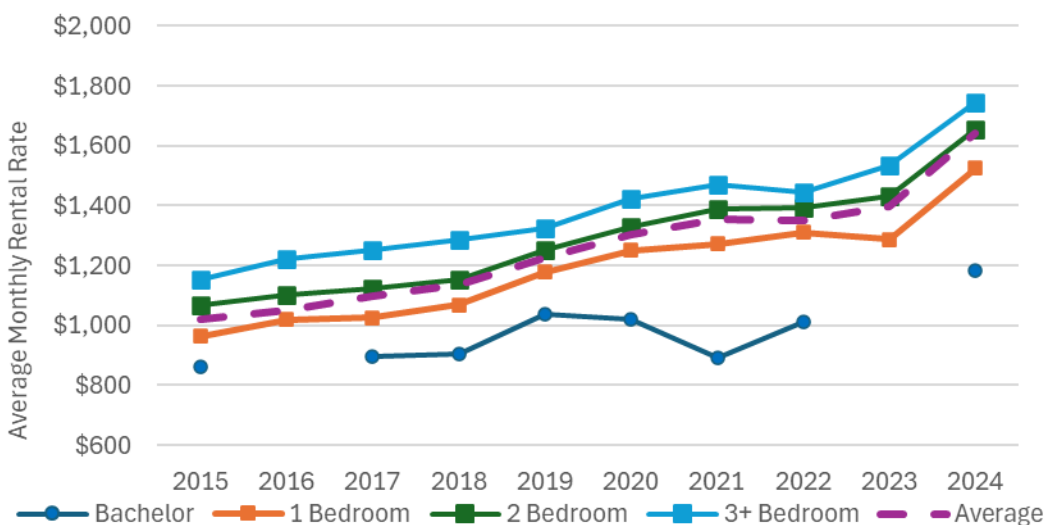
Source: Canadian Municipal Housing Corporation

Note – \*\*CMHC indicates that data is suppressed to protect confidentiality, or data is not statistically reliable

In Whitby, the overall average monthly rent for all types of units in 2024 was \$1,641 per month. From 2023 to 2024, the average rental rate increased slightly for all apartment types. The rest of the Oshawa CMA also experienced increases in rent compared to 2024. Average monthly rent in the whole CMA for all unit types was \$1,666 in 2024. Rent in Whitby increased at a higher rate than its CMA, as Oshawa CMA saw a 6% increase and Whitby saw a 17% increase between 2023 and 2024.

**Figure 10** below illustrates the increase of average rents between 2015 and 2024.

**Figure 10: Average Monthly Residential Rental Rates in Whitby, by Year (2015-2024)**



Source: Canadian Municipal Housing Corporation

### 8.3 Assisted Housing

In Whitby, housing assistance is offered through several programs, through all levels of government and through private providers. The Region of Durham funds and monitors most community housing providers in the region and also operates the Durham Regional Local Housing Corporation (DRLHC), the largest community housing provider in Durham. The most prevalent form of assistance for tenants is through the rent-geared-to-income (RGI) program, where the tenant pays rent relative to what generally amounts to 30% of their income. Other forms of rent assistance include supplements and the Durham Housing Benefit (DHB).

The following section relies on data from Durham Region Housing Services to summarize affordable housing supply and demand within Whitby.

**Table 15** shows the supply of different types of Assisted Housing units in Whitby in 2024 compared to the year prior. As shown, there were 1,709 Assisted Housing units in Whitby in 2024, and increase from 2023. Among the 1,709 units, over half of these units receive RGI assistance.

**Table 15: Supply of Assisted Housing Units in Whitby**

Assisted Housing Type	Number of Units 2023	Number of Units 2024
<b>Regional Community Housing Units</b>	1,307	1,307
<b>Affordable Housing</b>	139	165
<b>Federal Co-ops &amp; Non-Profits (units outside Regional administration)</b>	237	237
<b>Private Landlords</b>	-	-
<b>TOTAL</b>	<b>1,683</b>	<b>1,709</b>

Source: Durham Region Housing Services

-\*: Region had agreements with some private landlords to provide RGI. This no longer exists.

There continued to be a number of households on the waiting list for RGI housing in Durham Region in 2024. The 'waitlist' is categorized by location, where applicants resided at time of application, while the 'housed' figures are categorized based on where households were found units. The waitlist for RGI in Durham was 10,785 households in 2024. This is a 21% increase in the number of applicants from 2023 which amounted to 8,920 applicants. Durham Region Housing Services reports that the current region-wide supply of RGI housing was approximately 4,400 units, which has remained largely unchanged since 2006.

This waitlist is only but a part of people in Durham waiting for some form of subsidized or assisted housing. Federal Co-ops and Non-profit housing providers will have their own waitlists.

It should be noted that the number on the waiting list fluctuates, as households find housing, and as new households are added to or removed from the waiting list. It is often advised that applicants find market housing while waiting for assisted housing, due to the length of the waitlist relative to available units.

#### **8.4 Seniors' Housing**

Since the early 2000's, there has been an increase in the number of development applications for housing specifically intended for senior citizens. The nature of this type of residential development usually falls somewhere between a fully licensed nursing home or home for the aged, and a seniors' rental apartment building such as Regency Villa or Durham Christian Homes. This is a form of housing that is satisfying a growing market niche.

There appears to be a shift towards development proposals which incorporate a range of unit types and services within the same development, ranging from long-term care to supported living, to fully independent units.

Notable recent developments geared towards seniors include: Wellings of Whitby, at Garden St. and Taunton Rd. E., totalling 336 units, and an application for 263 units at 1 Scadding Ave.



## 9.0 Resources

The following list includes some of the sources used in the preparation of this report:

- Regional Municipality of Durham
  - Durham Region Housing Services
    - Rent-geared-to-income (RGI)
  - 2023 Annual Building Permit Activity Review
  - Monitoring of Growth Trends, 2024
- Canada Mortgage and Housing Commission (CMHC)
  - CMHC Rental Market Report
  - CMHC Rental Market Survey
  - CMHC Housing Market Information Portal
  - CMHC Housing Market Data
- Province of Ontario
  - Provincial Planning Statement (2024)
- Toronto Regional Real Estate Board (TRREB)
  - TRREB Market Watch
- Statistics Canada
  - Statistics Canada Census Profile, 2016 Census
  - Statistics Canada Census Profile, 2021 Census