## Provincial Policy Statement - Housing Table

Table 1: All Households Incomes and Affordable House Prices, 2020

	40th Innoven	10th Percentile Affordable	20th heaven	20th Percentile		30th Percentile	40th brooms	40th Percentile	50th Income	50th Percentile		60th Percentile	70th Income	70th Percentile		80th Percentile	90th Income	90th Percentile Affordable
Regional Market Area	10th Income Percentile	House Price	20th Income	House Price	30th Income	House Price	40th Income	House Price	Some Porcontile	House Price	60th Income	House Price	70th Income	House Price	80th Income	House Price	90th income	House Price
Ontario	\$22.800		\$37.100		\$50.700		\$65,000		\$80.700		\$98.500		\$119.700		0 \$149.100		\$198.40	
City of Toronto	\$19,000																	
Central	\$27,400																	
Regional Municipality of Durham	\$30,800																	
Regional Municipality of Halton	\$34,200																	
City of Hamilton	\$22,000																	
District Municipality of Muskoka	\$23,500																	
Regional Municipality of Niagara	\$22,500																	
Regional Municipality of Peel	\$30,200	\$109,700	\$46,900	\$170,400	\$62,000	\$225,200			\$93,800	\$340,800	\$111,200	\$404,000			\$159,900	\$580,900	\$205,50	0 \$746,600
County of Simcoe	\$26,400	\$95,900	\$41,000	\$148,900	\$54,300	\$197,300	\$68,300	\$248,100	\$83,100	\$301,900	\$99,700	\$362,200	\$119,100	\$432,700	\$144,600	\$525,300	\$187,10	0 \$679,700
Regional Municipality of York	\$29,700	\$107,900	\$47,200	\$171,500	\$65,200	\$236,900	\$84,100	\$305,500	\$104,100	\$378,200	\$125,900	\$457,400	\$151,600	\$550,700	\$185,400	\$673,500	\$241,70	0 \$878,10
Eastern	\$23,300																	
City of Comwall	\$21,100	\$76,700	\$31,100	\$113,000	\$40,900	\$148,600	\$52,300	\$190,000	\$65,100	\$236,500					\$116,600	\$423,600		
County of Hastings	\$22,000							\$199,100	\$66,500							\$427,200		
Kawartha Lakes Division	\$23,300	\$84,600					\$60,100											
Haliburton County	\$20,500																	
City of Kawartha Lakes + Haliburton	\$22,500	\$81,700				\$166,700	\$58,200	\$211,400										
City of Kingston	\$22,000																	
County of Lanark	\$23,700																	
UC of Leeds and Grenville	\$23,400																	
County of Lennox and Addington	\$25,200	\$91,500	\$38,200	\$138,800	\$50,700	\$184,200	\$64,000	\$232,500	\$77,900	\$283,000	\$92,100	\$334,600	\$108,300	\$393,400	\$130,100	\$472,600	\$164.00	0 \$595,800
Prince Edward Division	\$23,800						\$59.800											
County of Lennox & Addington + Prince Edward Division	\$24,700	\$89,700	\$37,300	\$135,500	\$49,400	\$179,500	\$62,700	\$227,800	\$76,000	\$276,100	\$89,600	\$325,500	\$106,400	\$386,500	\$129,000	\$468,600	\$164,30	0 \$596,900
County of Northumberland	\$24,900																	
City of Ottawa	\$24,600	\$89,400	\$42,900	\$155,900	\$59,500	\$216,200	\$75,900	\$275,700	\$93,400	\$339,300	\$112,600	\$409,100	\$136,200	\$494,800	\$168,500	\$612,100	\$218,70	0 \$794,500
City of Peterborough	\$22,100																	
UC of Prescott and Russell	\$25,500				\$54,600								\$121,700	\$442,100	\$145,900			
County of Renfrew	\$22,900	\$83,200	\$35,200	\$127,900	\$47,900	\$174,000	\$61,000	\$221,600	\$73,700	\$267,700	\$87,300	\$317,200	\$104,500	\$379,600	\$126,000	\$457,700	\$161,00	0 \$584,900
Southwestern	\$23,000	\$83,600	\$36,400	\$132,200	\$48,900	\$177,600	\$62,000	\$225,200	\$76,500	\$277,900	\$92,600	\$336,400	\$111,900	\$406,500	\$138,000	\$501,300	\$181,00	0 \$657,600
City of Brantford	\$24,200	\$87,900	\$36,100	\$131,100	\$47,700	\$173,300	\$60,600	\$220,200	\$74,700	\$271,400	\$90,600	\$329,100	\$109,000	\$396,000	\$133,500	\$485,000	\$172,30	0 \$625,900
County of Bruce	\$23,600	\$85,700	\$36,800	\$133,700	\$49,400	\$179,500	\$63,500	\$230,700	\$78,500	\$285,200	\$95,400	\$346,600	\$119,400	\$433,800	\$150,700	\$547,500	\$200,70	0 \$729,100
Municipality of Chatham-Kent	\$20,700	\$75,200	\$31,200	\$113,300	\$41,500	\$150,800	\$51,500	\$187,100	\$63,300	\$230,000	\$77,400	\$281,200	\$94,000	\$341,500	\$116,600	\$423,600	\$153,70	0 \$558,400
County of Dufferin	\$29,700	\$107,900	\$48,800	\$177,300	\$65,100	\$236,500	\$80,300	\$291,700	\$97,300	\$353,500	\$115,200	\$418,500	\$135,500	\$492,300	\$163,000	\$592,200	\$205,40	0 \$746,200
County of Grey	\$21,700	\$78,800	\$33,400	\$121,300	\$43,900	\$159,500	\$55,900	\$203,100	\$68,400	\$248,500	\$82,300	\$299,000	\$100,500	\$365,100	<b>0</b> \$124,500	\$452,300	\$164,80	0 \$598,700
County of Huron	\$23,600	\$85,700	\$35,500	\$129,000	\$46,900			\$215,800	\$71,700	\$260,500	\$86,300	\$313,500	\$103,200	\$374,900	\$125,700	\$456,700	\$162,50	0 \$590,300
County of Lambton	\$23,000	\$83,600	\$36,100	\$131,100	\$48,900	\$177,600	\$62,300	\$226,300	\$77,200	\$280,500	\$93,900	\$341,100	\$113,900	\$413,800	\$142,300	\$517,000	\$190,50	0 \$692,100
City of London	\$20,400																	
County of Norfolk	\$24,600																	
County of Oxford	\$25,700																	
City of St. Thomas	\$23,500																	
City of Stratford	\$24,900																	
Regional Municipality of Waterloo	\$25,300																	
County of Wellington	\$26,400																	
City of Windsor	\$21,100																	
Northeastern	\$21,300																	
Algoma District	\$20,400																	
Algoma DSSAB	\$20,900																	
Cochrane DSSAB	\$21,900																	
City of Greater Sudbury	\$21,800																	
Manitoulin District	\$15,800																	
Sudbury District	\$21,500																	
Manitoulin - Sudbury DSSAB	\$22,100																	
Nipissing DSSAB	\$20,300																	
Parry Sound DSSAB	\$22,400																	
City of Sault Ste. Marie	\$20,500																	
Timiskaming DSSAB	\$19,800																	
Northwestern	\$22,500																	
Kenora DSSAB	\$25,000																	
Rainy River DSSAB	\$21,900																	
Thunder Bay DSSAB	\$22,100	\$80,300	\$34,800	\$126,400	\$47,200	\$171,500	\$60,300	\$219,100	\$74,800	\$271,700	\$91,500	\$332,400	\$111,000	\$403,300	<b>0</b> \$135,300	\$491,500	\$176,10	0 \$639,800

Assumptions:
Gross Debt Service (GDS) = 30.0% of Gross Household Income Down Payment = 5.0% Estimated Property Tax Rate = 0.125% of House Value/Month Mortgage Rate = 4.95% CMHC Mortgage Loan Insurance Premium = 4.0% of Loan Amount Years of Amortization = 25

1. Prices are based on data from Statistics Canada (Gross household incomes from 2016 Census of Population, Consumer Price Index (Ontario) from CANSIM Table 18-10-0005-01), Canada Mortgage and Housing Corporation (Mortgage Insurance Rates) and Bank of Canada (Mortgage Rates).

2. In the PPS, a regional market area erfers to an a ree, generally broader than a lower tier municipality, that has a high degree of social and economic interaction. In southern Ontario, the upper or single tier municipality will normally serve as the regional market area extends significantly beyond upper or single tier boundaries, it may include a combination of upper, single and/or lower-

tier municipalities.

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