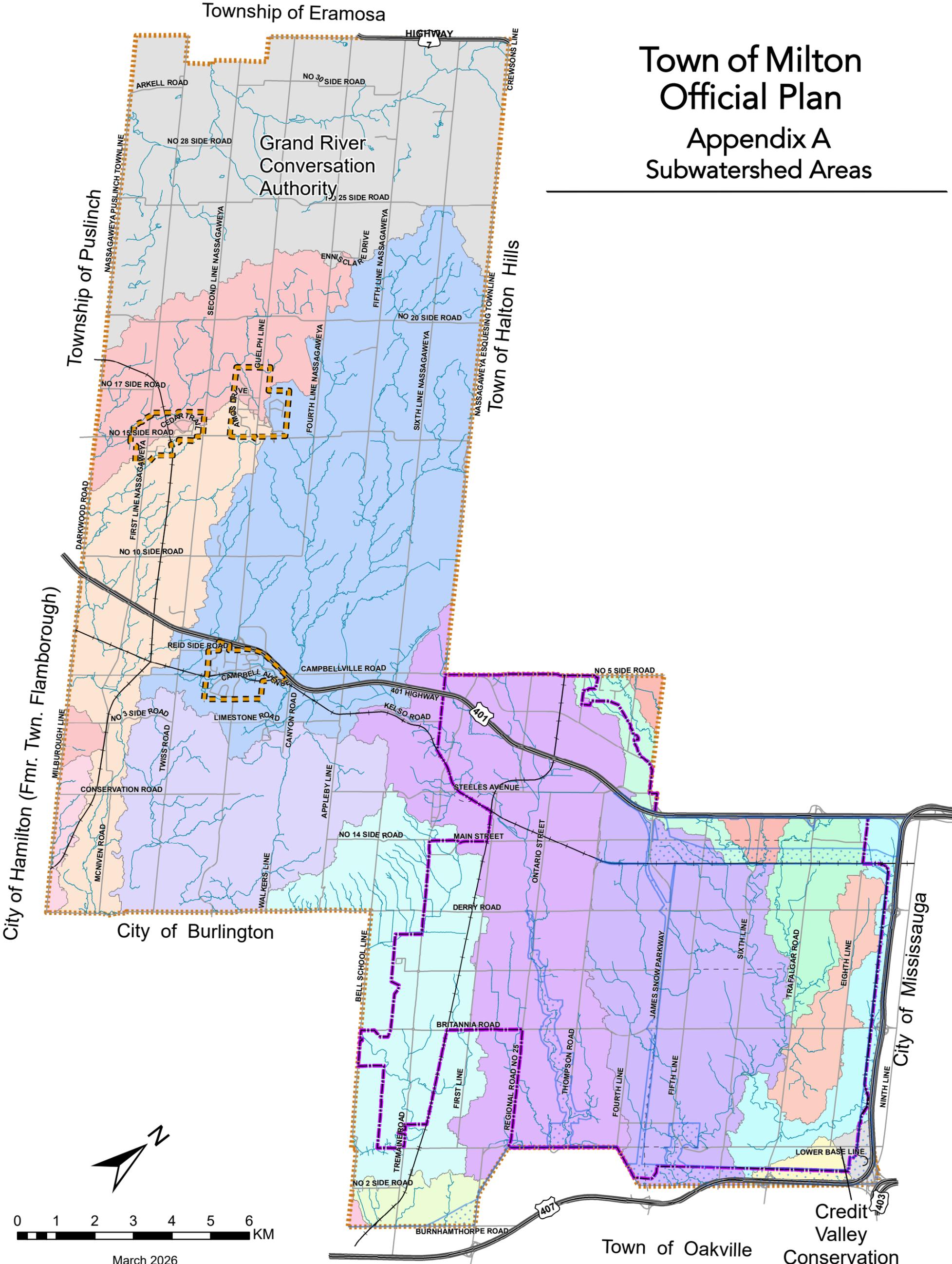


Town of Milton Official Plan Appendix A Subwatershed Areas



March 2026

Conservation Halton Subwatersheds

Municipal Boundary	East Branch	Limestone Creek	Mid East Branch	Provincial Freeway
Urban Boundary	East Branch Lisgar	Lower Main Branch	Middle Branch	Rail Line
Hamlet Boundary	Flamboro Creek	Lower Middle Branch	Mountsberg Creek	Major Roads
Parkway Belt West Boundary	Fourteen Mile Creek	Lower Middle Trib	Upper West Branch	Watercourses
	Indian Creek	Main Branch	West Branch	
	Joshua's Creek			

Appendix B. Methodology for Determining Housing Affordability in Milton

The HNA reviewed how different definitions can be applied, showing the numeric value of “affordable” based on the Affordable Residential Units for the Purposes of the *Development Charges Act, 1997* Bulletin and HART. It also referenced the *Provincial Planning Statement, 2024*.

The PPS came into effect on October 20, 2024. It is a planning document that provides policy direction on matters of provincial interest related to land use planning and development. As a key part of Ontario’s policy-led planning system, the PPS sets the policy foundation for regulating the development and use of land, helping to achieve the provincial goal of meeting the needs of a fast-growing province while enhancing the quality of life for all Ontarians.

Municipalities in Ontario must consider and apply PPS directions when preparing and implementing Official Plans and planning for housing. Table A provides a breakdown of the PPS requirements for determining “affordable” ownership and rental housing:

Table A. PPS Requirements for Determining “Affordable” Ownership and Rental Housing.

	IN THE CASE OF OWNERSHIP HOUSING, THE LEAST EXPENSIVE OF:	IN THE CASE OF RENTAL HOUSING, THE LEAST EXPENSIVE OF:
Income Based	Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for <i>low- and moderate-income households</i> ; or	A unit for which the rent does not exceed 30 percent of gross annual household income for low- and moderate-income households; or
Market Based	Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the municipality	A unit for which the rent is at or below the average market rent of a unit in the municipality

A key detail in these definitions is the term “low- and moderate-income households,” which the PPS also defines:

- a. In the case of ownership housing: households with incomes in the lowest 60 percent of the income distribution for the municipality; and
- b. In the case of rental housing: households with incomes in the lowest 60 percent of the income distribution for renter households for the municipality.

Based on the PPS definitions and policy directions, the *Town* is required to establish and implement minimum targets for the provision of housing that is affordable to low- and moderate-income households.

While the *Town* is not responsible for administering or delivering “assisted housing”, PPS policy requires collaboration between the *Town* and the *Region*, who is the service manager for this type of housing, as well as other levels of government. Together, these partners must work to ensure that there are suitable housing options available for low and very low-income households in Milton.

Previous work completed through the HNA included preliminary affordability thresholds based on the Provincial Bulletin and Housing Assessment Resource Tools (HART). The HNA did note that additional work was required to determine the thresholds for affordability that align with PPS requirements for Official Plan conformity and implementation.

The following sections explain how the PPS policy framework is applied within the Milton context to determine what is affordable for both owner and renter households.

Table B presents the household income percentiles (quintiles) for the *Town* and Province based on 2021 Census data inflated to 2025 estimates. A further breakout of household income percentiles by ownership and renter households is also provided.

Table C below illustrates the maximum monthly rent that renter households by household income percentile in Milton can afford based on the 30% shelter to household income ratio. Based on the data shown in Table C, the gross annual income for renter households in the 60th income percentile in 2025 is \$101,100. Therefore, the income based *affordable* rental benchmark is \$2,990 per month.

Table D illustrates the maximum house purchase price that owner households by household income quintile in Milton can afford based on the 30% shelter to household income ratio. Based on the data shown in Table E, the gross annual

income for owner households in the 60th income percentile in 2025 is \$156,900. Therefore, the income based *affordable* ownership benchmark is a purchase price \$535,400.

Table B. Income Percentiles of Households in Milton and Ontario, 2025.

Type of Household	MILTON			ONTARIO		
	All	Owner	Renter	All	Owner	Renter
Total Number of Households	40,035	33,085	6,950	5,491,200	3,755,720	1,724,970
10th Percentile	\$46,500	\$38,400	\$8,100	\$21,400	\$36,000	\$12,100
20th Percentile	\$56,200	\$65,500	\$32,300	\$40,400	\$62,300	\$20,800
30th Percentile	\$83,700	\$92,400	\$52,500	\$57,300	\$79,500	\$32,100
40th Percentile	\$104,600	\$115,000	\$69,300	\$74,400	\$97,500	\$43,600
50th Percentile	\$125,500	\$137,100	\$84,800	\$92,300	\$115,700	\$56,100
60th Percentile	\$146,400	\$156,900	\$101,100	\$111,300	\$134,300	\$70,200
70th Percentile	\$169,700	\$178,900	\$118,500	\$132,000	\$153,700	\$87,000
80th Percentile	\$192,900	\$202,200	\$137,100	\$155,300	\$173,000	\$105,900
90th Percentile	\$225,400	\$237,000	\$163,800	\$184,800	\$194,400	\$114,000
Median	\$125,500	\$137,100	\$84,800	\$ 92,300	\$115,700	\$56,100
Average	\$127,900	\$135,900	\$85,300	\$96,600	\$116,300	\$60,200

Note to Table B:

Based on 2021 Census data inflated to 2025 estimates.

Source: Town of Milton Housing Strategy and Action Plan, 2025.

Table C. Maximum affordability by income percentile for Milton, 2025.

PERCENTILE	INCOME OF RENTER HOUSEHOLDS (\$)	30% GROSS ANNUAL INCOME	MAXIMUM AFFORDABLE MONTHLY RENT (\$)
10th	\$8,100	\$2,430	\$240
20th	\$32,300	\$9,690	\$960
30th	\$52,500	\$15,750	\$1,550
40th	\$69,300	\$20,790	\$2,050
50th	\$84,800	\$25,440	\$2,510
60th	\$101,100	\$30,330	\$2,990
70th	\$118,500	\$35,550	\$3,500
80th	\$137,100	\$41,130	\$4,050
90th	\$163,800	\$49,140	\$4,840

Source: Town of Milton Housing Strategy and Action Plan, 2025.

Table D. Affordable homeownership prices by income percentile for Milton, 2025.

PERCENTILE	INCOME OF OWNER HOUSEHOLDS (\$)	AFFORDABLE HOUSE PRICE (\$)
10 th	\$38,400	\$131,100
20 th	\$65,500	\$223,500
30 th	\$92,400	\$315,300
40 th	\$115,000	\$392,500
50 th	\$137,100	\$467,800
60 th	\$156,900	\$535,400
70 th	\$178,900	\$610,500
80 th	\$202,200	\$690,000
90 th	\$237,000	\$808,800

Footnote to Table D: Ownership calculation assumes 25-year mortgage terms, 10% down payment, average utility payments and property tax rates.

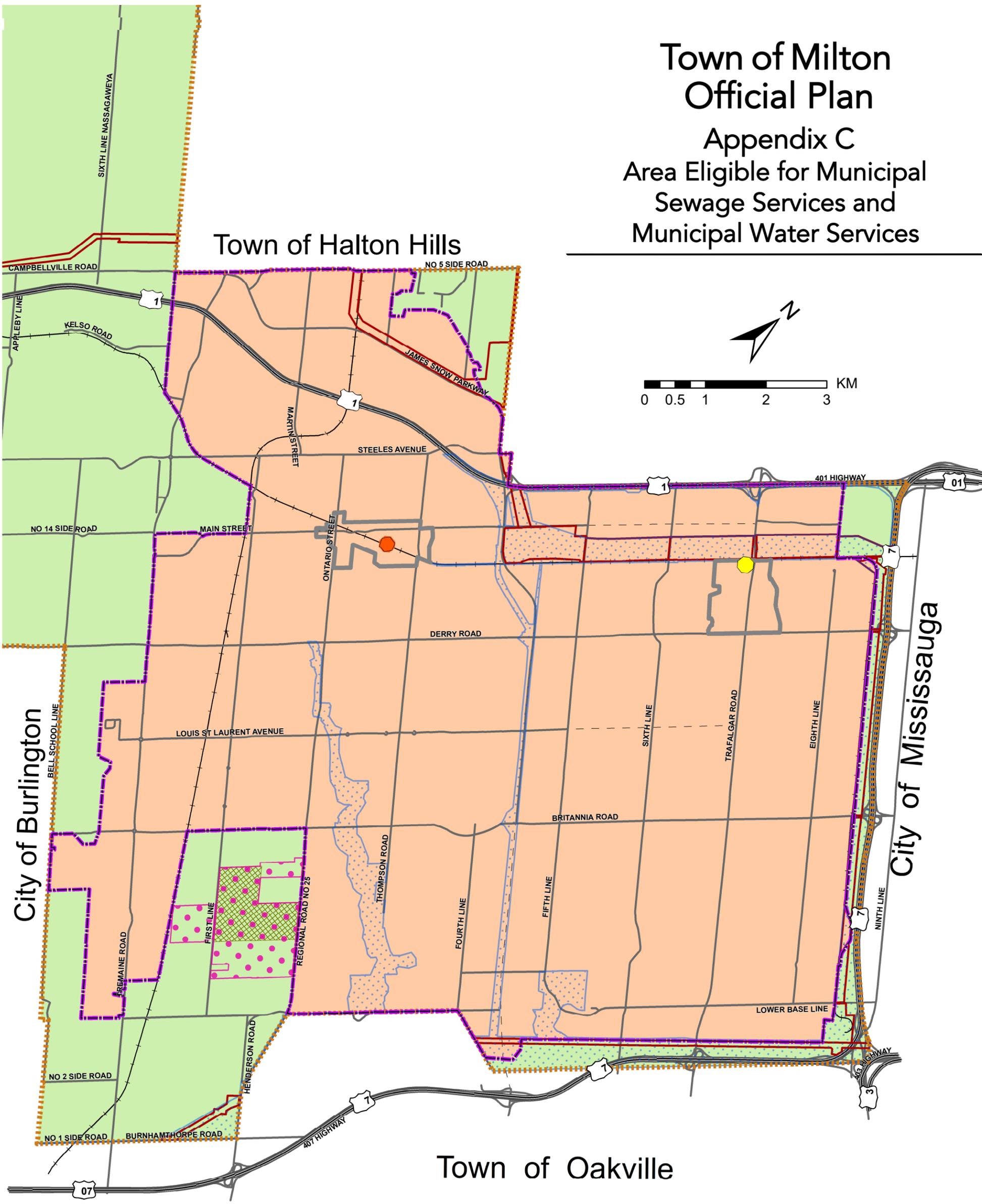
Source: Adapted from 2021 Custom Census data table and adjusted to current 2025 income levels by Watson & Associates Economists Ltd.

Table E. Determining which definition of “affordable” to apply for ownership and rental housing.

	OWNERSHIP	RENTAL
Income Based	The gross annual income for all households in the 60th income percentile in 2025 is \$156,900 and the maximum affordable purchase price is \$535,400.	The gross annual income for renter households in the 60th percentile in 2025 is \$101,100 and the maximum affordable rent is \$2,990.
Market Based	The average resale price of a house in 2025 was \$964,086. The market-based benchmark is set at 10 per cent below the average resale price at \$867,677.	According to CMHC, the average market rental rate in Milton in 2024 was \$1,703
Provincial Bulletin	\$535,400 (2025).	Bachelor: \$1,324 1-Bedroom: \$1,655 2-Bedroom: \$1,762 3-Bedroom: \$2,359
Threshold Milton must apply/ use for PPS Conformity	The market-based benchmark is higher than the income-based benchmark. Therefore, the ownership benchmark for 2025 is set using the income-based benchmark.	The market-based benchmark is lower than the income-based benchmark. Therefore, the rental benchmark for 2025 is set using the market-based benchmark.

Town of Milton Official Plan

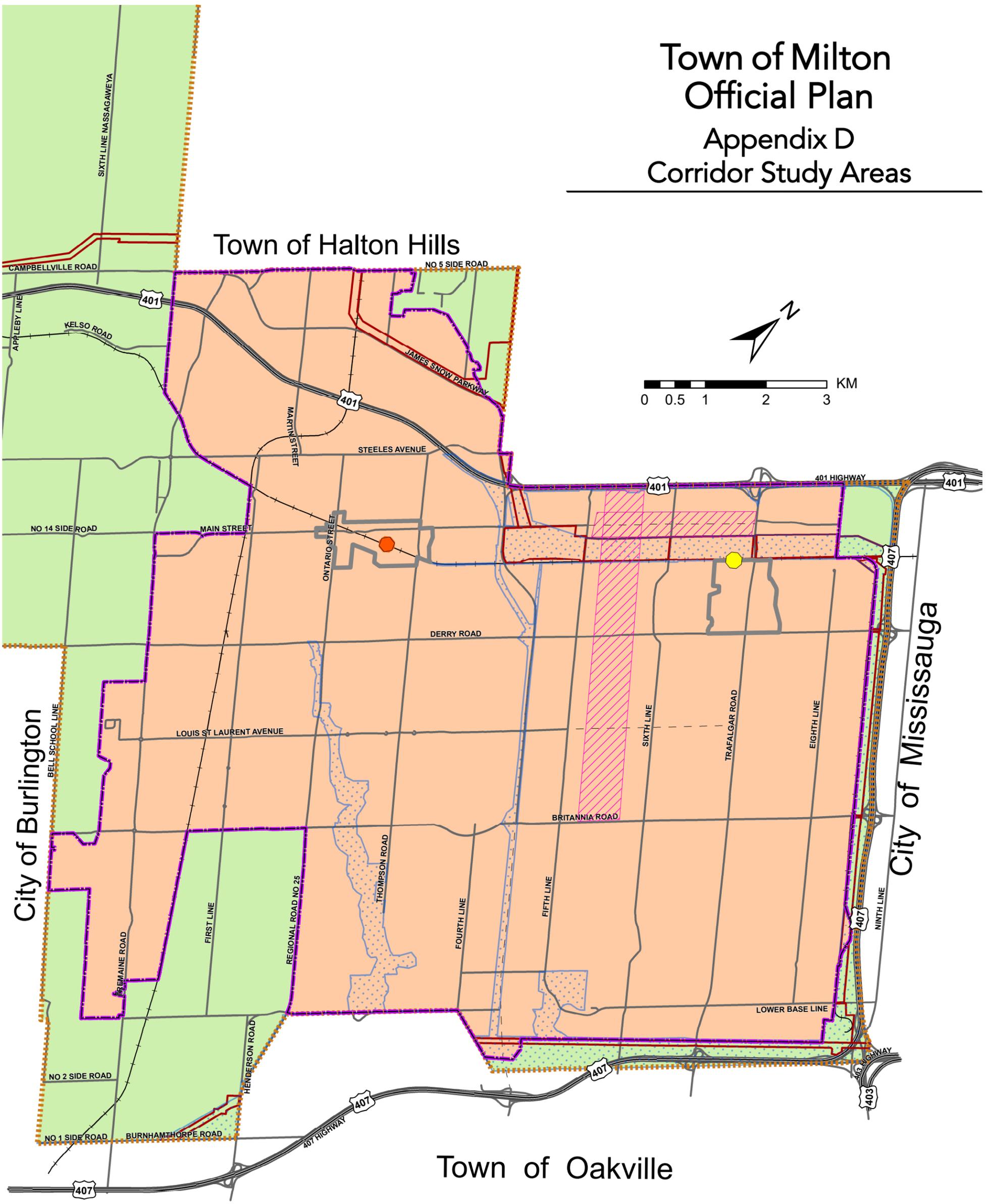
Appendix C Area Eligible for Municipal Sewage Services and Municipal Water Services



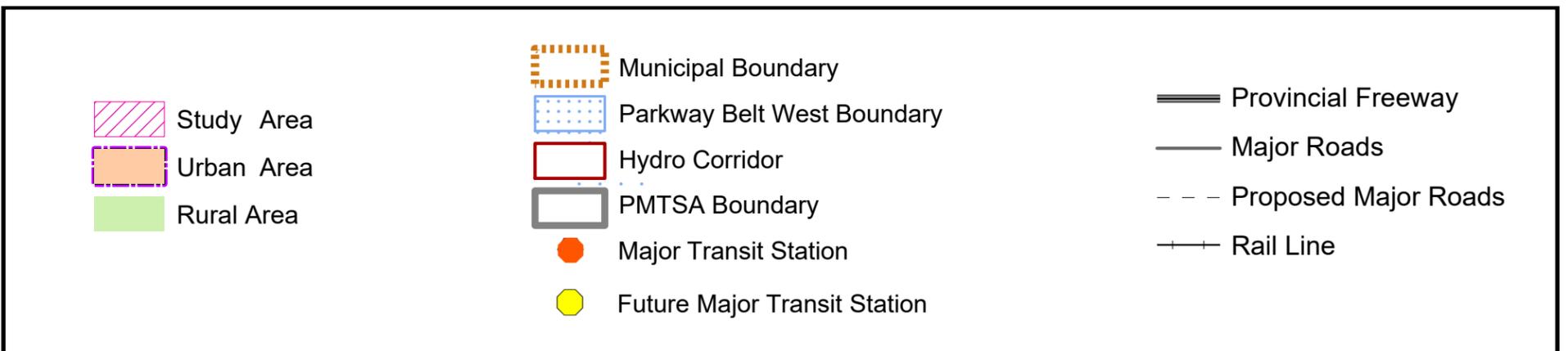
March 2026

	Area Eligible for Urban Servicing		Parkway Belt West Boundary		Provincial Freeway Major
	Halton Waste Management Site		Hydro Corridor		Roads Proposed Major
	Urban Area		PMTSA Boundary		Roads Collector Roads
	Rural Area		Major Transit Station		Rail Line
			Future Major Transit Station		

Town of Milton Official Plan Appendix D Corridor Study Areas



March 2026



Appendix E Guidelines

Town of Milton Guidelines

1. Boyne Survey Urban Design Guidelines
2. Bristol Survey Urban Design Guidelines
3. Central Business District Secondary Plan Urban Design Guidelines
4. Derry Green Corporate Business Park Urban Design Guidelines
5. 401 Industrial/Business Park Urban Design Guidelines
6. Mobility Hub Study Urban Design Guidelines
7. Sherwood Survey Secondary Plan Urban Design Guidelines
8. Trafalgar Secondary Plan Urban Design Guidelines
9. Mid-Rise Design Guidelines
10. Tall Building Design Guidelines

Halton Region Guidelines

11. Access Management Guidelines
12. Air Quality Guidelines
13. Aggregate Resources Reference Manual
14. Agricultural Impact Assessment (AIA) Guidelines
15. Environmental Impact Assessment Guideline
16. Development Design Guidelines for Source Separation of Solid Waste
17. Guideline for Coordinated Municipal Responses to Renewable Energy Proposals
18. Golf Course and Recreational Facilities Best Management Guidelines
19. Healthy Communities Guidelines
20. Highway Dedication Guidelines
21. Hydrogeological Studies & Best Management Practices for Groundwater Protection Guidelines
22. Land Use Compatibility Guidelines
23. Livestock Facility Guidelines
24. Noise Abatement Guidelines
25. On Farm Business Guidelines
26. Protocol for Reviewing Development Applications with Respect to Transportation Impact Study Guidelines
27. Protocol for Reviewing Development Applications with Respect to Contaminated or Potentially Contaminated Sites
28. Regional Road Landscaping Guidelines and Specifications
29. Urban Services Guidelines