



# Housing Needs Assessment

Haldimand County

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## List of Acronyms and Abbreviations

<b>Acronym</b>	<b>Full Description of Acronym</b>
A.R.U.	Additional residential unit
C.I.P.	Community Improvement Plan
CMHC	Canada Mortgage and Housing Corporation
HNHSS	Haldimand and Norfolk Health and Social Services
NHS	National Housing Strategy
P.P.S., 2020	Provincial Policy Statement, 2020
P.P.S., 2024	Provincial Planning Statement, 2024
P.P.U.	Persons per unit



# Executive Summary

## Overview

The County of Haldimand retained Watson & Associates Economists Ltd. to prepare a Housing Needs Assessment. The primary objective of this assignment is to help ensure that the County's housing supply is appropriately aligned with housing needs. The key objective is to assess the current and forecast (10-year) housing needs in Haldimand County and identify gaps between housing demand and supply metrics across the full housing continuum.<sup>[1]</sup>

The assessment considers macro-economic conditions, demographic trends, and regional and local real-estate development trends that are influencing current housing trends across the County. This analysis will help inform the definition of market demand and assess the various other supply and policy-based factors that are likely to impact local housing needs over the next three decades.

The study included a community engagement component which comprised interviews with various key informants. The engagement offered valuable insight and feedback to best analyze and address the housing gaps in the County.

## Context

### Haldimand County Housing Market

Haldimand County's 2021 permanent housing base comprises approximately 18,800 occupied dwelling units, largely consisting of low-density housing (single detached/ semi-detached) which accounts for 88% of the units.<sup>[2]</sup> The County's housing base also comprises approximately 5% and 7% medium- and high-density units, respectively.

Historically, the County's housing base has been predominantly owner-occupied, low-density units (single and semi-detached). The local housing market is gradually becoming more diverse with a greater share of higher-density units.

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<sup>[1]</sup> Housing continuum includes market and non-market housing, including family housing, rental housing, affordable housing, supportive housing, accessible housing, seniors housing, and transitional housing.

<sup>[2]</sup> Based on Statistics Canada, 2021 data.



The County's share of renter-occupied households is 15%, which is significantly lower than the provincial average of 31%.<sup>[1]</sup> There is a limited share of non-market housing in Haldimand County, with 98% of the County's total housing being market housing compared to 2% being publicly funded or provided by non-profit agencies. While the share of non-market housing in Haldimand is similar to other municipalities of comparable size, the housing assessment presented herein suggests additional non-market housing options are needed.

The average number of persons per dwelling unit (P.P.U.) has declined in Haldimand County and the Province over the past two decades.<sup>[2]</sup> County's current (2021) P.P.U. of 2.74 is higher than the Province of Ontario's average of 2.67. It was observed that smaller household sizes are becoming more prevalent. The downward trend in housing occupancy in Haldimand County has been driven by the aging of the population, which increases the proportionate share of empty nester and single-occupancy households.

Over the 2015 to 2024 period, Haldimand County averaged 310 residential units per year with a significant increase in development activity in the past five years. Low-density housing construction remained the predominant built form of new housing construction.

The County has experienced strong appreciation in housing prices and housing rental rates over the past five years. These price increases have been significantly higher than the rate of income growth or inflation which has eroded housing affordability in the community.

### Haldimand County Current Housing Needs

The findings from the technical analysis and community consultation suggest that Haldimand County has a structural deficit in housing supply that has not kept pace with the growing needs of the current population from a household affordability lens. This includes an estimated 116 individuals who are currently homeless in Haldimand and Norfolk Counties and 550 Haldimand County households that are on a waiting list for non-market housing. There are also 395 households in severe core need in Haldimand,

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[1] Based on 2021 Census Profile data.

[2] Average number of persons per unit is defined as the total population divided by the number of occupied dwelling units.



as identified through the 2021 Census data. On-going efforts to address this affordable housing need should be considered a high priority for the short and medium term.

### Haldimand County Future Housing and Residential Land Needs

Population growth in Haldimand County will drive demand for a broad range of housing. Long-term population growth in Haldimand will be heavily driven by net migration. To a lesser extent, natural increases (i.e., births less deaths) also contribute to population growth.

The County's population is aging. Haldimand County's 65+ age group has grown considerably over the past 20 years and is expected to increase in both percentage and absolute terms over the next several decades. As the average age of the County population continues to increase, it is anticipated that demand for higher-density housing forms will also continue to gradually increase.

In addition, the County is also anticipated to accommodate a growing share of young adults and new families seeking competitively priced home ownership and rental opportunities. Accordingly, opportunities should be explored to provide a mix of future housing across a range of density types, to accommodate those with varying levels of income (including affordable housing options).

Haldimand County needs approximately 11,000 new permanent housing units over the 2025 to 2051 period to meet the requirements of its growing population. The majority of forecast permanent housing growth is expected to be accommodated within its Settlement Areas. The 10-year housing forecast totals 4,575 units, including 3,750 ownership units and 825 rental units.

This analysis indicates that the County has a sufficient supply of potential housing units in registered and draft-approved plans to accommodate housing demand over the short to medium term.

The 10-year housing forecast by structure type and tenure has been further analyzed to determine the number of affordable vs. market-based units in each category. The analysis demonstrates that 32% (1,450 units) of forecast housing growth between 2025 and 2035 is expected to require affordable housing. This includes 1,045 ownership units and 405 rental units.



## **Strategic Recommendations**

The County is responsible for local decisions that guide future land use, development, and growth. This includes authority over how land is utilized for housing; policies that guide the density, form, and type of housing development; policies that support and promote a full range of housing types; and potential regulatory and financial incentives to encourage development of rental and affordable housing.

Through various initiatives and programs, Haldimand County and its strategic partners have made progress over the past five years with its efforts to address and meet the affordable housing needs in their community. Even with this progress, several housing needs remain unmet, as Haldimand County continues to experience significant population and economic growth within an evolving provincial planning framework.

The following presents key strategic directions related to housing.

### **Planning for Long-Term Population Growth Across a Diverse Range of Age Groups and Income Levels**

To accommodate the future population growth projected across Haldimand County over the 2025 to 2051 period, the County will require approximately 425 new permanent housing units per year. This is 37% higher than the amount of annual new permanent housing construction levels achieved over the past decade. Future housing growth is anticipated across a diverse range of housing forms.

It is generally recognized that the accommodation of skilled labour and the attraction of new businesses are dependent on one another. As such, for the County's economic base to grow, effort will be required to continue to attract new skilled working residents to Haldimand County with suitable employment opportunities and market choice in housing, to ensure that economic growth is not constrained. Attraction efforts must also be linked to housing accommodation (both ownership and rental), municipal services and infrastructure, and quality of life attributes that appeal to the younger mobile population, while not detracting from the County's attractiveness to older population segments.

To promote the attractiveness of Haldimand County for future residents, there is a need to expand housing market choice and options in the community to include a broader



range of housing typologies for a range of market segments and housing tenure (home ownership and rental), including affordable housing.

The County, as part of the next Official Plan Review, should update the definition of affordable housing in accordance with the new P.P.S., 2024, and update affordable housing targets for the County to align with the affordable housing needs assessment presented herein.

### Expand Housing Affordability Options

Housing affordability in Haldimand County is a paramount concern across the community. As previously presented, average home prices and rents in the County have increased significantly over the past five years. Due to the substantial increase in both ownership and rental prices, existing and future residents are being priced out of the market and require more affordable housing solutions.

The following initiatives should be considered to address the identified gaps in the County's housing needs and to promote a more diverse supply of housing.

#### *More Compact Built Form and Innovative Design*

To address the gap in affordably priced, higher-density ownership and rental housing, the County should continue to work with home builders to expand the supply of more moderately priced ownership and rental housing options. As part of the County's next Official Plan Review and update, the County may want to consider policies and strategies that encourage and support the development of a broader range of housing options, in accordance with provincial policy direction.

The County should review local zoning and land-related barriers to identify opportunities to expand housing supply within the Settlement Areas that are more compact, land efficient, environmentally sustainable, and price competitive. This may include promoting more modular home and tiny home construction where appropriate, for example.

The County should consider alternative development standards for affordable housing developments, which would reduce development costs. These may include the reduction of parking requirements, permitting innovative construction methods, and allowing for smaller units and lots, provided they meet Ontario Building Code requirements and other health and safety standards.



### *Promote and Enable Additional Residential Unit Development*

Through the *More Homes Built Faster Act, 2022*, changes were made to the *Planning Act* that now allow for up to three residential units per residential lot. This includes the primary residential unit and up to two A.R.U.s, including secondary suites. A.R.U.s represent an opportunity to increase affordable rental housing in the community through gentle intensification.

The County should update the Official Plan policies to align with the Zoning By-Law allowing A.R.U.s (up to three units in total per lot). This includes secondary suites (e.g., basement apartments) within the primary dwelling unit, as well as permanent garden suites, laneway housing, and other dwelling forms in accordance with provincial planning direction.

The federal government recently announced, through their Secondary Suite Refinance Program, that homeowners will be able to refinance up to 90% of their property's value to add A.R.U.s as long-term rental units on their respective properties. The County may also consider providing financial incentives (e.g., grants) for homeowners who construct A.R.U.s that are intended to be rented out on a long-term basis.

### Expand Non-Market Housing

Through demographic analysis and community feedback, it is evident that there is a need for more supportive and non-market housing in the County. The County, together with its housing service partners, should continue to maintain and incrementally increase housing support services and programs, and expand the supply of deeply affordable and near-market housing.

### Regulatory and Financial Tools to Support Housing Development

To achieve the housing mix and level of housing development activity needed to meet the existing and future housing needs identified herein, the County will need to explore and consider the potential application of regulatory and financial tools to support/enable a higher rate of residential development activity. The County should consider the following factors in supporting/enabling a higher rate of residential development activity, particularly for rental and more affordable ownership options:

- **Quantum of Designated Developable Land Supply/Sites** – This includes designated greenfield lands and supporting infrastructure, focusing on residential



development within the Settlement Areas and promoting a range of infill/intensification opportunities where servicing is available. This includes medium-density (“missing middle”) and high-density development and the development of A.R.U.s (e.g., secondary suites).

- **Regulatory Incentives** – This includes tools to assist in project feasibility through flexibility in the development approvals process (e.g., expedited processing), development permissions (i.e., building height, density), parking requirements, and design considerations.
- **Financial Incentives** – At the municipal level, this can focus on reducing the upfront financial obligations of the developer and/or reducing the operational costs moving forward.

### Community Improvement Plans

The County should explore expanding its Community Improvement Plan (C.I.P.) for its Settlement Areas, with a greater focus on housing. C.I.P.s can reduce the upfront financial obligations of potential developers and home builders (e.g., waiving development and building fees) and can be an effective tool in promoting an expanded housing supply within Settlement Areas. In addition, C.I.P.s can offer property tax exemptions or reductions through tax increment equivalent grants, which can be particularly beneficial for new purpose-built rental housing developments.

### **Conclusions**

The results of this study serve as a foundational document for housing in Haldimand County. This study is intended to guide decision-making and policy development specifically related to housing policy and programming in the County.

Accommodating and enabling/supporting greater housing development would require the County to also consider the following:

- **Planning Implications** – Over the next several decades, the focus of residential development is anticipated to continue to promote balanced growth – a balance between both intensification opportunities and greenfield opportunities. From a planning policy perspective, Urban Settlement Areas should represent priority locations for residential development given the amenities that these locations provide with respect to access to retail and other community services.



- **Impacts on Infrastructure and Municipal Service Needs** – Higher housing density would require increases in local infrastructure and municipal service needs, particularly within Settlement Areas where most of the increased housing demand is anticipated to be directed. While small-scale infill or redevelopment can benefit from existing capacity associated with hard municipal services, large-scale intensification projects can come at a high price. This is due to the costs associated with replacing, improving, and maintaining existing services that have not been planned to accommodate significant increases in housing and population. The County will need to continue to work to address growing infrastructure and municipal service needs related to housing and population growth.
- **Financial Implications** – While it is beyond the scope of this study to address the financial implications of economic incentives and promote a broader mix of housing supply, the municipal financial impacts of accommodating purpose-built rental housing and affordable housing must be addressed. This can be done through alternative funding programs or, if necessary, by passing the costs on to existing ratepayers.

To ensure the housing needs assessment remains current and reflective of housing needs in the community, consideration should be given to updating the needs assessment every five years. Building on this report, the County may also consider undertaking a housing affordability strategy to comprehensively explore and identify potential action items and implementation approaches to address local existing and future housing needs.



# 1. Introduction

## 1.1 Terms of Reference

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The County of Haldimand retained Watson & Associates Economists Ltd. to prepare a Housing Needs Assessment. The primary objective of this assignment is to help ensure that the County's housing supply is appropriately aligned with housing needs. The key objective is to assess the current and forecast (10-year) housing needs in Haldimand County and identify gaps between housing demand and supply metrics across the full housing continuum.<sup>[1]</sup>

The assessment considers macro-economic conditions, demographic trends, and regional and local real-estate development trends that are influencing current housing trends across the County. This analysis will help inform the definition of market demand and assess the various other supply and policy-based factors that are likely to impact local housing needs over the next three decades.

## 1.2 Background

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Haldimand County is a single-tier municipality located in southwestern Ontario, approximately 25 km southwest of Hamilton and 125 km southeast of London. Located on the north shore of Lake Erie, the County spans over 1,250 square kilometres in area. As of 2021, the County had a population and employment base of approximately 49,200 and 20,000, respectively.<sup>[2]</sup> Haldimand County is primarily a rural area with a number of urban communities, including Caledonia, Cayuga, Hagersville, Townsend, Dunnville, and Jarvis, as illustrated in Figure 1.

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<sup>[1]</sup> Housing continuum includes market and non-market housing, including family housing, rental housing, affordable housing, supportive housing, accessible housing, seniors housing, and transitional housing.

<sup>[2]</sup> Note: 2021 population figures exclude the net Census undercount, which is estimated at approximately 3.8%. Employment figures are an estimate as the 2021 Census for employment is unreliable due to Census enumeration occurring during a provincial COVID-19 lockdown. Employment includes work at home and no fixed place of work.



Figure 1  
Location Map



Source: Watson & Associates Economists Ltd.

The County has experienced strong population growth and demand for housing over the past five years. A range of demographic and economic factors are driving this shift, including growth in local employment opportunities, net migration, an aging population, and affordability considerations.

### 1.3 Local Housing Affordability Context

Over the next 30 years, Haldimand County is anticipated to experience continued strong population and employment growth. There are numerous economic benefits associated with population and employment growth related to economic expansion, community vibrancy, and an increasing tax base. On the other hand, new development can also create new challenges associated with infrastructure requirements, municipal service delivery, housing needs, and environmental protection.



To maintain well-balanced and healthy communities and ensure long-term sustainability, it is vital that municipalities offer a wide range of housing options to a broad range of income groups, including a provision for attainable and affordable housing. The availability of housing is a key factor in attracting and retaining people and businesses to a community. In an increasingly knowledge-based environment, the ability to cultivate, retain, and attract talented workers is increasingly important. Attracting and retaining people of working age and their families, which is necessary to support a broad range of employment opportunities, requires a diverse housing stock.

Looking forward, the increasing cultural diversity, an aging Baby Boom population, growing demands from new families, and eroding housing affordability will require that the County promotes and supports a broad range of new housing products by location, type, built-form, density, and price/affordability. This includes innovative approaches to accommodating new affordable rental housing and various other ownership housing products that are attractive to a broad range of demographic groups.

There is a recognized need to support affordable housing in Haldimand County. While the County's strong real-estate market is beneficial for many current and future residents, it also results in affordability pressures on the community's lower-income households, including those in minimum wage and service sector jobs and other vulnerable populations. Opportunities exist to utilize a range of tools and programs to help support an environment that is conducive to affordable housing, particularly for development by the private sector.

## **1.4 Community Consultation**

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To complement the statistical analysis of housing needs presented herein, the Consultant Team conducted interviews with key interested parties to provide a more comprehensive picture of the housing needs in Haldimand County. This included interviewing existing non-market housing providers, chamber of commerce and economic development representatives, and a number of home builders/developers to gain insights regarding the local housing market. The aggregate findings of these interviews are presented in section 5.2.



## 2. Housing and Planning Policy Context

### 2.1 National Housing Policy

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Introduced in 2017, the National Housing Strategy (NHS) is a federal strategy that identifies “Canadians have housing that meets their needs and they can afford. Affordable housing is a cornerstone of sustainable, inclusive communities and a Canadian economy where we can prosper and thrive.” Through the NHS, the federal government plans to promote diverse communities and create a new generation of mixed-use, mixed-income, sustainable, and accessible housing.

The NHS recognizes “the right of every Canadian to access adequate housing” and sets ambitious and clear targets to achieve improved housing outcomes. The NHS is a 10-year plan that aims to reduce chronic homelessness by 50%, take out 530,000 households from housing need, build 100,000 new housing units, and repair and renew 300,000 housing units. To meet these goals, the initiative introduces a mix of provisions for funding, grants, and loans and requires the collaboration and partnership of public, private, and non-profit sectors to create affordable and livable communities located near transit and public services.

### 2.2 Provincial Housing Policy

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The following provides a summary of the relevant provincial and policy framework that relates to housing.

#### **2.2.1 Bill 109: More Homes for Everyone Act, 2022**

Introduced on March 30, 2022, Ontario's *More Homes for Everyone Act, 2022* (Bill 109) received Royal Assent on April 14, 2022. Bill 109 was an attempt to implement some of the recommendations included in the Ontario Housing Affordability Task Force Reports released on February 8, 2022. The Ontario Housing Affordability Task Force recommends increasing the housing supply by 1.5 million housing units over the next 10-year period. Through Bill 109, the Province of Ontario responds to a need to increase housing supply and choice by proposing several amendments to existing legislation, including the *Planning Act*, the *Development Charges Act*, the *City of Toronto Act, 2006*, the *New Home Construction Licensing Act, 2017*, and the *Ontario New Home Warranties Plan Act*.



Some of the planning-related items in Bill 109 include:

- Requiring municipalities to provide refunds of application fee(s) for zoning by-law amendments, Official Plan amendments, and site plan control applications when a municipality takes longer than expected to reach a decision;
- Enabling the Ontario Land Tribunal to provide a recommendation on a municipal comprehensive review or reach a decision on an Official Plan; and
- Introducing the Community Infrastructure and Housing Accelerator tool that permits the Minister of Municipal Affairs and Housing to make a zoning order at the request of municipalities.

Furthermore, Bill 109 supports expedited processes of approvals for housing and local priorities and faster resolutions at the Ontario Land Tribunal.

### **2.2.2 Bill 23: More Homes Built Faster Act, 2022**

On October 25, 2022, the Ontario government introduced the *More Homes Built Faster Act* (Bill 23). Following Bill 108 and Bill 109, Bill 23 is part of a long-term strategy to address the housing crisis by facilitating the construction of 1.5 million homes over the next 10 years. Bill 23 received Royal Assent by the provincial legislature on November 28, 2022. The Bill is intended to increase the housing supply and provide a mix of ownership and rental housing types for Ontarians. This identified need for additional housing relates to demand associated with both existing Ontario residents and newcomers to the Province through immigration.

To support the provincial commitment to getting 1.5 million homes built over the next 10 years, Bill 23 includes sweeping and substantive changes to a range of legislation, as well as through updates to regulations and consultations on various provincial plans and policies. Some of the Bill's changes to the *Development Charges Act*, the *Planning Act*, and the *Conservation Authorities Act* intend to reduce and exempt fees to spur new home construction and reduce the cost of housing. This includes ensuring affordable residential units, select attainable residential units, inclusionary zoning housing units, and non-profit housing developments will be exempt from payment of municipal development charges, community benefits charges, and the parkland dedication provision.

Bill 23 exempts residential development with up to 10 residential units from site plan control approval. Furthermore, for developments that are subject to site plan control,



Bill 23 limits the extent to which exterior design could be addressed through the site plan approval process. To encourage gentle intensification, Bill 23 also allows for up to three residential units to be developed on any serviced lot that is designated for residential uses.

In Bill 23, the Province of Ontario has assigned municipal housing targets, identifying the number of new housing units needed by 2031, impacting Ontario's 50 largest and fastest growing single/lower-tier municipalities in Ontario, including Haldimand County.

It is important to emphasize that perceived housing demand established through Bill 23 does not represent a prescribed forecast that municipalities must strive to achieve. Rather, Bill 23 establishes housing targets that represent a desired state, expressed as a policy objective. In contrast, Haldimand County's population and housing figures provided herein represent forecasts as opposed to targets. Growth forecasts are a common input into municipal decision making. Such forecasts typically include a comprehensive review of how anticipated economic and demographic trends and government policies are expected to influence future growth and development patterns. A forecast is typically updated every five years to align with the most current Census information available. Forecasts are the best possible estimates of future growth, based on historical trends, expected changes resulting from reasoned assumptions, and the anticipated implementation of policies affecting growth-generating projects.

### **2.2.3 Bill 185: Cutting Red Tape to Build More Homes Act, 2024**

With respect to the proposed changes to the *Planning Act* under Bill 185 (*Cutting Red Tape to Build More Homes Act, 2024*), we have identified the following key impacts as they broadly relate to housing in Ontario.

#### **Enhancing and Broadening the Framework for Additional Residential Units**

Under subsection 35.1 (2) of the *Planning Act*, the Minister is authorized to make regulations regarding additional residential units (A.R.U.s) by establishing requirements and standards with respect to a second or third residential unit in a detached house, semi-detached house, or rowhouse, as well as a residential unit in a building or structure ancillary to such a house.

Bill 185 proposes to broaden provisions to allow the Minister to regulate any A.R.U.s in an existing home (as noted above) or ancillary structure for the purposes of an A.R.U.



If approved, the Minister will have a new regulation-making power to remove zoning barriers to accommodate A.R.U. developments, which may include maximum lot coverage and limits on the number of bedrooms allowed per lot.<sup>[1]</sup>

### **Implementing the Affordable Residential Unit Exemption**

The *More Homes Built Faster Act* (Bill 23) identified an exemption for affordable residential units from development charges, community benefits charges, and parkland dedication fees. This exemption was subsequently revised through Bill 134, the *Affordable Homes and Good Jobs Act, 2023*, which received Royal Assent on December 4, 2023. The exemption is summarized as follows:

- Affordable Rental: Where the rent is no greater than the lesser of the income-based affordable rent<sup>[2]</sup> set out in the Affordable Residential Units Bulletin and the average market rent identified in the Affordable Residential Units Bulletin.
- Affordable Owned Unit: Where the price of the residential unit is no greater than the lesser of the income-based affordable purchase price<sup>[3]</sup> set out in the Affordable Residential Units Bulletin and 90% of the average purchase price identified in the Affordable Residential Units Bulletin.

This exemption came into force on June 1, 2024, and the Affordable Residential Units for the Purposes of the Development Charges Act Bulletin is posted on Ontario.ca.

Note: no commentary has been provided on the Attainable Unit exemption at this time.

### **2.2.4 Provincial Planning Statement, 2024**

The Province of Ontario issued a new Provincial Planning Statement (P.P.S., 2024) on August 20, 2024, which came into effect on October 20, 2024. The P.P.S., 2024 is intended to simplify and integrate existing provincial policies (A Place to Grow: Growth Plan for the Greater Golden Horseshoe and the Provincial Policy Statement, 2020

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<sup>[1]</sup> Bill 185, Schedule 12, section 9.

<sup>[2]</sup> Based on the 60<sup>th</sup> percentile of gross annual incomes for renter households in the applicable local municipality and where the rent is equal to 30% of the income of the household.

<sup>[3]</sup> Based on the 60<sup>th</sup> percentile of gross annual incomes for households in the applicable local municipality and where the purchase price would result in annual accommodation costs equal to 30% of the income of the household.



(P.P.S., 2020) while providing municipalities and the Province with greater flexibility to deliver on housing objectives. The P.P.S., 2024 also provides a more flexible horizon for planning for urban growth and land needs over a 20- to 30-year planning horizon.

The following summarizes key highlights of the new P.P.S., 2024.

### **Providing for an Appropriate Range and Mix of Housing Options**

- The new P.P.S., 2024 requires that municipalities unlock more opportunities for housing. Generally unchanged from the P.P.S., 2020, the P.P.S., 2024 still requires planning authorities to maintain at all times the ability to accommodate residential growth for a minimum of 15 years through lands that are designated and available for residential development. Planning authorities are also required to maintain at all times, where new development is to occur, 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.
- The P.P.S., 2024 requires municipalities to establish and maintain minimum targets for intensification and redevelopment within built-up areas, based on local conditions.<sup>[1]</sup> Furthermore, municipalities are required to keep their zoning by-laws up to date by establishing minimum densities, heights, and other standards to accommodate growth and development.<sup>[2]</sup>

### **No Significant Policy Change and Approach to Planning for Affordable Housing**

- The new P.P.S., 2024 carries forward a similar definition of affordable housing as established in the P.P.S., 2020. The definition of affordable housing in the P.P.S., 2024, however, is based on the municipality instead of the regional market area as defined in the P.P.S., 2020. Additionally, the P.P.S., 2024 carries forward the requirement of “establishing and implementing minimum targets for the provision of housing that is affordable to low- and moderate-income households.”<sup>[3]</sup> The P.P.S., 2024 does not address the issue of attainable housing, an issue that was also lacking in the P.P.S., 2020.

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<sup>[1]</sup> Bill 185, Schedule 12, section 9, policy 2.3.1.4, p. 8.

<sup>[2]</sup> Ibid., policy 6.1.6, p. 32.

<sup>[3]</sup> Ibid., policy 2.2.1, p. 7.



## 2.3 County Official Plan

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The Official Plan for Haldimand County provides a long-term land use and development framework guiding growth to 2051. Central to the Official Plan is the prioritization of diverse housing options to meet the needs of both current and future residents. The Official Plan emphasizes intensification and efficient land use in urban areas, encouraging infill development and redevelopment to maximize existing infrastructure. Greenfield areas are also targeted for higher-density housing that aligns with provincial policy requirements, with medium- and high-density housing strategically encouraged near community amenities, arterial roads, and transit routes to foster walkable, connected neighbourhoods.

Approved on May 13, 2024, Official Plan Amendment 69 introduces updates across several policy areas to strengthen support for affordable housing and more complete communities. The amendment encourages the development of medium- and high-density housing through potential incentives such as expedited approvals, fee grants, and alternative development standards. In addition, the amendment supports the conversion of non-residential buildings to residential use in designated Residential areas, provided they meet servicing, access, and design requirements, contribute to intensification targets, and address any necessary site remediation.

## 2.4 Local Housing Plans and Strategies

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### 2.4.1 *Social Housing System Review*

In 2024, Haldimand and Norfolk Health and Social Services (HNSHSS), as the Service Manager, commissioned a Social Housing System Review to assess the region's non-profit social housing system and develop a strategy to address growing housing challenges. The review examined housing services and funding considerations in response to rising demand for affordable housing. Key recommendations included expanding housing options, improving financial and operational efficiency, strengthening policy frameworks, leveraging data and technology, and enhancing organizational capacity. These measures aim to create a more sustainable and inclusive housing system that effectively meets community needs.



### **2.4.2 Haldimand County's Strategic Plan 2025-2045**

Haldimand County's Strategic Plan 2025-2045 sets a long-term direction for the municipality, focusing on sustainable growth, efficient services, and community well-being. Developed through extensive consultation, the plan responds to population growth, evolving community needs, economic changes, and technological advancements. It introduces key priorities across five core themes, with a phased implementation approach: short term (2025 to 2026), medium term (2027 to 2030), and long term (2031 to 2045). Developed through extensive consultation, the plan emphasizes sustainable growth, community engagement, and the integration of best practices to ensure Haldimand County remains resilient and future-ready.<sup>[1]</sup>

### **2.4.3 Haldimand County Housing Master Plan**

In July 2021, the Housing Master Plan was completed as part of Haldimand County's Official Plan Review and outlined policies to support diverse and affordable housing options in Haldimand County. The plan identified key gaps, including the need for a wider range of housing types (e.g., apartments, townhouses, secondary suites), additional supportive housing, more affordable rental options, an increased supply of purpose-built rentals, and expanded affordable homeownership opportunities. It also proposed policy amendments, housing targets, and implementation strategies across short-, medium-, and long-term timelines, with recommendations such as inclusionary zoning and incentive programs to enhance housing affordability.

### **2.4.4 Haldimand and Norfolk Housing and Homelessness Plan (2020 to 2030)**

In 2019, the renewed Haldimand and Norfolk Housing and Homelessness Plan established a 10-year strategy to improve housing affordability and address homelessness. As a five-year update to the 2013 plan, it reflects changes in the housing market, economy, and policies, including the federal *National Housing Strategy* and Ontario's *More Homes, More Choice Act*. It also meets provincial requirements for reviewing long-term housing strategies. The plan includes a housing needs assessment and extensive community engagement, identifying key gaps such as the

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[1] Report CAO-01-2025 Haldimand County Strategic Plan, For Consideration by Council of Committee on February 25, 2025 (<https://pub-haldimandcounty.escribemeetings.com/filestream.ashx?DocumentId=37089>)



need for emergency and transitional housing, affordable rentals, supportive housing, and a broader range of dwelling types.

#### **2.4.5 Haldimand and Norfolk 10-Year Housing and Homelessness Plan**

Completed in 2013, the Haldimand and Norfolk 10-Year Housing and Homelessness Plan aimed to address housing affordability, prevent homelessness, and support vulnerable populations within the two Counties. Mandated by the Province of Ontario, it set objectives, implementation measures, and monitoring strategies to ensure access to safe and affordable housing. The plan focused on strengthening partnerships, integrating supportive housing solutions, and tracking progress to adapt policies as needed. By fostering collaboration and evidence-based decision-making, it sought to create sustainable and inclusive housing opportunities for all residents.

### **2.5 Municipal Housing Pledge**

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The Haldimand County [Municipal Housing Pledge](#) acknowledges the provincial target of 4,200 new housing units over the nine-year period from 2023 to 2031. The Municipal Housing Pledge outlines historical efforts and existing conditions that could support future growth. These include the 2020 Growth Strategy and Official Plan Update, which identified the need for 12,730 new dwellings over 35 years; servicing capacity for over 6,800 residential units; over 3,700 units already fully approved; and an additional 3,500 units in the application pipeline. The County also highlights the need for intersection improvements led by the Ministry of Transportation to allow for future phases of major developments.

### **2.6 What is Affordable Housing?**

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In recent years, the Province has introduced and passed various pieces of legislation to improve housing access and address specific housing supply issues, along with a standardized definition for affordable housing through Bills 23 and 134 that is consistent with the new P.P.S. 2024.



## Provincial Planning Statement, 2024

The P.P.S. 2024 outlines definitions for “affordable” housing and “low- and moderate-income households,” which are generally consistent with the P.P.S., 2020. The relevant definitions and policies are detailed below for reference:

**“Affordable:** means

- a) in the case of ownership housing, the least expensive of:
  - 1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for *low and moderate income households*; or
  - 2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the municipality;
- b) in the case of rental housing, the least expensive of:
  - 1. a unit for which the rent does not exceed 30 percent of gross annual household income for *low and moderate income households*; or
  - 2. a unit for which the rent is at or below the average market rent of a unit in the municipality.”<sup>[1]</sup>

**“Low and moderate income households:** means

- a) in the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the municipality; or
- 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.”<sup>[2]</sup>

### Implementation of Affordable Residential Unit Exemption (Bill 134)

The *More Homes Built Faster Act* (Bill 23) identified an exemption for additional residential units. This exemption was subsequently revised through Bill 134, *Affordable Homes and Good Jobs Act, 2023*, whereby the Ontario Legislature made changes to the *Development Charges Act* and the *Planning Act*. These changes received Royal Assent on December 4, 2023, under Bill 134 (*Affordable Homes and Good Jobs Act*). The changes pertain to the definition of an “affordable residential unit” for the purpose

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<sup>[1]</sup> Provincial Planning Statement, 2024, Definitions, p. 39.

<sup>[2]</sup> *Ibid.*, p. 45.



of exempting such developments from the payment of development charges, community benefits charges, and parkland dedication.

In May 2024, the provincial government tabled a bulletin under the *Planning Act* that listed the definition of affordable for the purpose of exemption for municipal development charges, community benefits charges, and parkland dedication fees.

The new definition of an affordable residential unit is generally consistent with the P.P.S., 2024 and considers both income-based and market-price approaches to derive an affordable housing definition for both rental and ownership housing units.

The exemption is summarized as follows:

- Affordable Rental: Where the rent is no greater than the lesser of the income-based affordable rent<sup>[1]</sup> set out in the Affordable Residential Units Bulletin and the average market rent<sup>[2]</sup> identified in the Affordable Residential Units Bulletin.
- Affordable Owned Unit: Where the price of the residential unit is no greater than the lesser of the income-based affordable purchase price<sup>[3]</sup> set out in the Affordable Residential Units Bulletin and 90% of the average purchase price identified in the Affordable Residential Units Bulletin.

This exemption came into force on June 1, 2024, and the Affordable Residential Units Bulletin is posted on Ontario.ca.

### 3. Haldimand County Population and Housing Trends

The following provides an overview and analysis of the macro-economic factors, local market considerations, and socio-economic and demographic trends that are influencing housing ownership and rental housing demand, supply, and affordability.

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<sup>[1]</sup> Based on the 60th percentile of gross annual incomes for renter households in the applicable local municipality and where the rent is equal to 30% of the income of the household.

<sup>[2]</sup> The average market rent for the year in which the residential units are occupied by a tenant is published yearly by the Canada Mortgage and Housing Corporation.

<sup>[3]</sup> Based on the 60th percentile of gross annual incomes for households in the applicable local municipality and where the purchase price would result in annual accommodation costs equal to 30% of the income of the household.



The analysis relies largely on Statistics Canada Census data for the 2006 to 2021 period with supplemental data from the Canada Mortgage and Housing Corporation (CMHC) and HNHSS.

### 3.1 Local Population Growth Trends

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Figure 2 and Figure 3 summarize historical population growth rates for Haldimand County in accordance with Statistics Canada Census data. For comparative purposes, historical population growth rates have also been provided for the Province of Ontario. As illustrated, Haldimand County's population increased from 47,200 in 2006 to 51,200 in 2021, with approximately 8.5% of the population increase occurring over the 2016 to 2021 period. Haldimand County's 2024 population is estimated at 57,030, representing an 11.4% increase from 2021.<sup>[1]</sup>

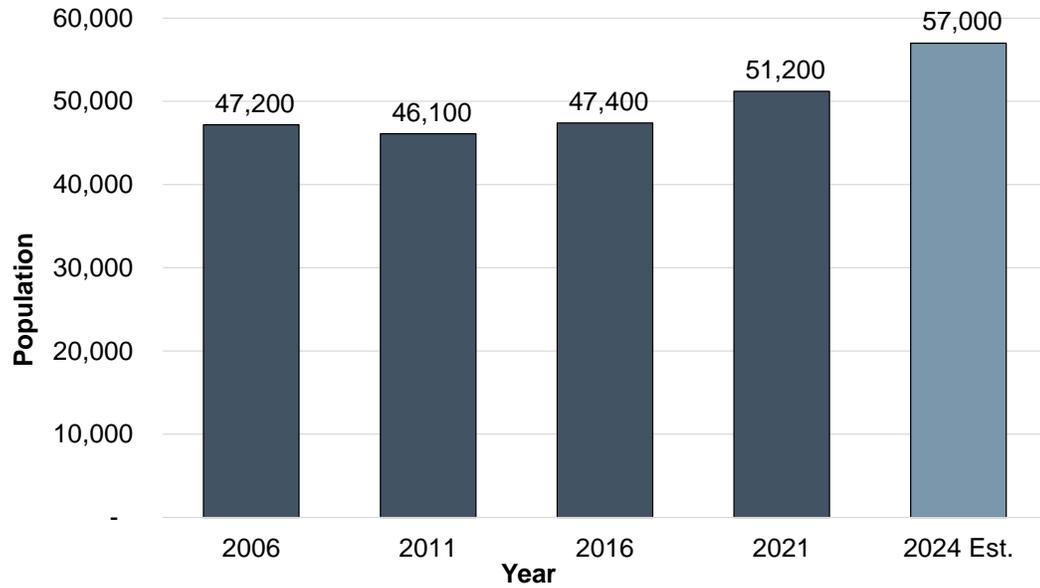
Between 2006 and 2016, the population base within the County decreased from 47,200 in 2006 to 46,100 in 2011. The County's population rebounded to 51,200 by 2021. Over the 2016 to 2021 period, the County's average annual population growth rate accelerated to 1.5%, higher than the provincial average of 1.1% over the same five-year period.

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<sup>[1]</sup> 2016 and 2021 Canada Censuses.



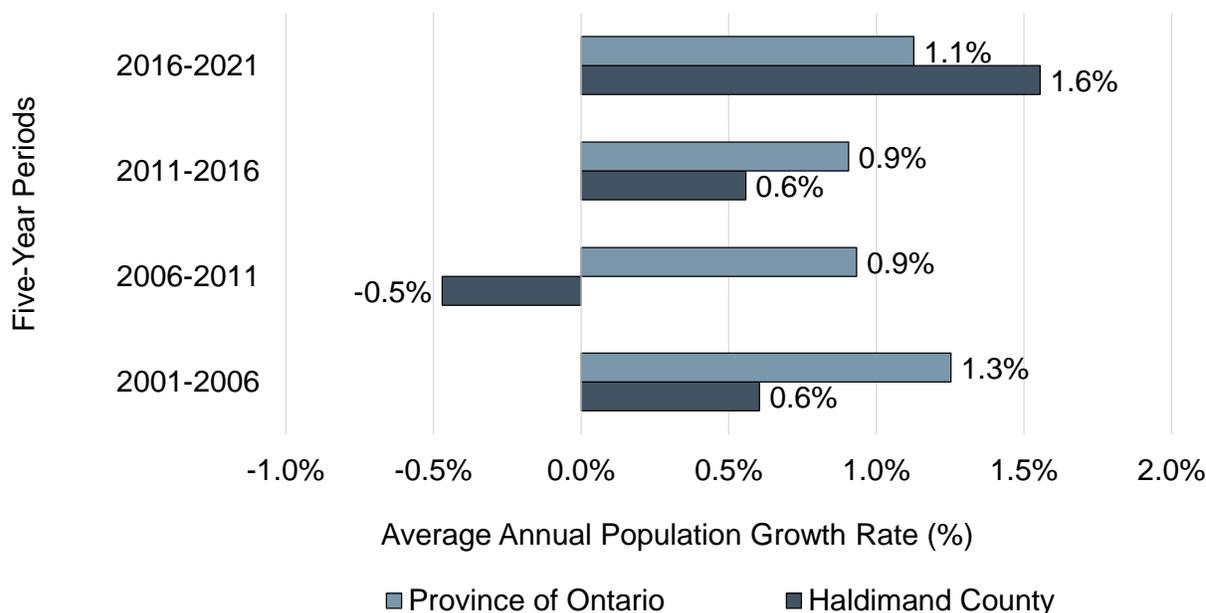
Figure 2  
Haldimand County  
Historical Population, Mid-2006 to Mid-2024



Note: Population includes net Census undercount estimated at 3.8%.  
Source: Derived from Statistics Canada Census data, 2006 to 2024, by Watson & Associates Economists Ltd., 2025.



Figure 3  
Haldimand County and the Province of Ontario  
Average Annual Population Growth Rates in Five-Year Intervals, 2006 to 2021



Source: Derived from Statistics Canada Census data, 2001 to 2021, by Watson & Associates Economists Ltd., 2025.

## 3.2 Demographic Trends

Demographic trends strongly influence both housing need and form. Across the Province, the population is getting older on average, due to the aging of the Baby Boomers.<sup>[1]</sup> The first wave of this demographic group turned 75 years of age in 2021.

Similar to the Province, the average age of the population base in Haldimand County is also aging, due to the County's large concentration of Baby Boomers. The aging of the local population base further reinforces the need to attract younger age groups to Haldimand County, particularly those characterized as Millennials and Generation Z, as well as other future generations.<sup>[2]</sup>

<sup>[1]</sup> Baby Boomers are generally defined as those born between 1946 and 1964.

<sup>[2]</sup> Millennials are generally defined as those born between 1980 and 1992. For the purposes of this study, we have assumed that those born between 1993 and 2005 comprise Generation Z.

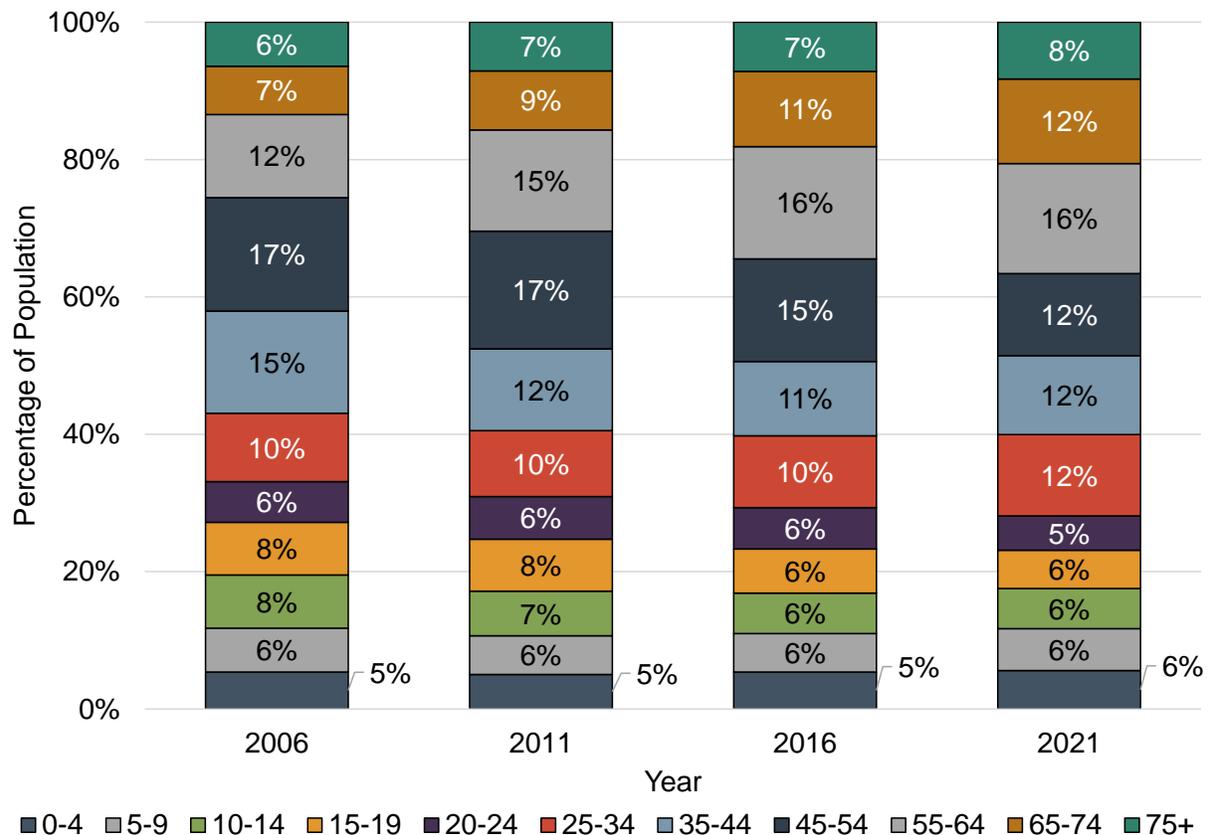


Figure 4 summarizes historical trends in population structure over the 2006 to 2021 period by major age group in Haldimand County. Key observations include the following:

- The share of the population in the 55+ age cohort steadily increased from 26% in 2006 to 37% in 2021.
- The share of the resident population 19 years of age or younger declined from 27% in 2006 to 23% in 2021.
- Similarly, the share of the 35 to 54 age group also steadily declined from 31% in 2006 to 23% in 2021.
- The population share of the young adult age group (20 to 34 years of age) remained stable at 16%.
- It should be noted that, as of 2021, the median age for the population in Haldimand County is 42.5 years of age, while the Ontario median age is 41.6 years.



Figure 4  
Haldimand County  
Historical Population by Major Age Group, 2006 to 2021



Source: Derived from Statistics Canada custom order data by Watson & Associates Economists Ltd., 2025.

### 3.3 Household Trends

Haldimand County's 2021 permanent housing base comprises approximately 18,720 occupied dwelling units, largely consisting of low-density housing (single detached/semi-detached) which accounts for 88% of units.<sup>[1]</sup> The remainder of the County's housing stock comprises approximately 5.3% medium-density and 6.8% high-density

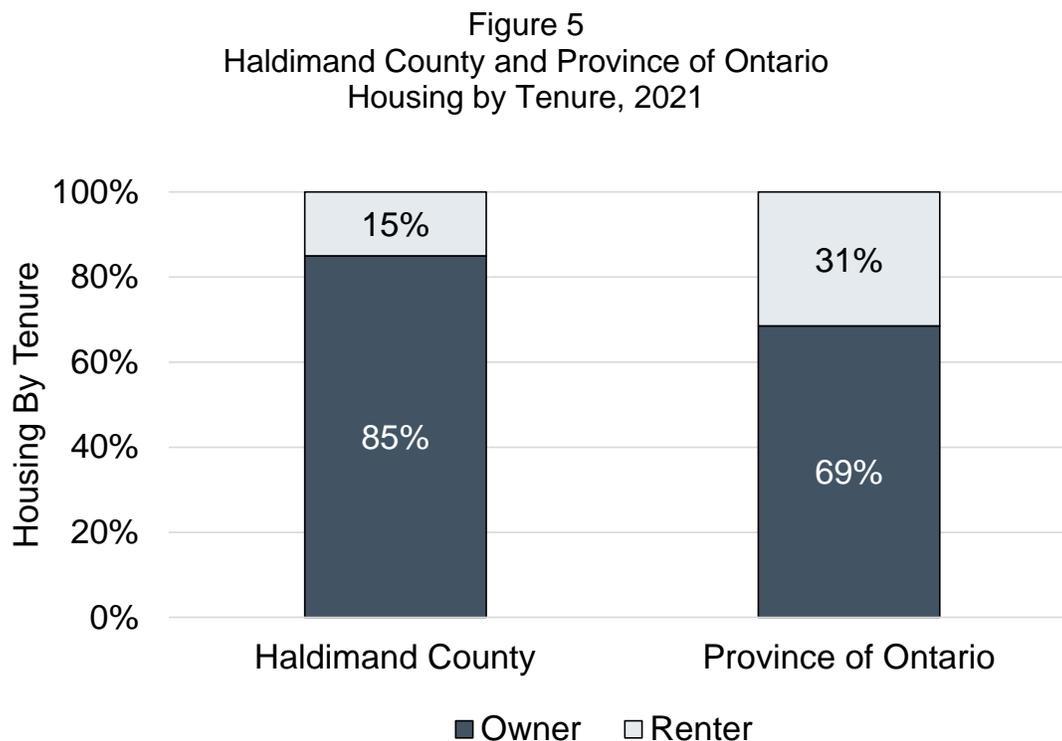
<sup>[1]</sup> Based on Statistics Canada, 2021. Reflects private dwellings occupied by usual residents on a permanent basis; excludes second homes and short-term rentals.



units, respectively. Haldimand County’s housing base has historically been predominantly owner-occupied, low-density units (single and semi-detached).

### 3.3.1 Housing Tenure

Housing tenure falls under two categories: owner-occupied and renter-occupied. As shown in Figure 5, within Haldimand County in 2021, 85% of housing units were owner-occupied and 15% were renter-occupied.<sup>[1]</sup> The County’s share of renter households was significantly lower than the provincial average.



Source: Derived from Statistics Canada Census data by Watson & Associates Economists Ltd., 2025.

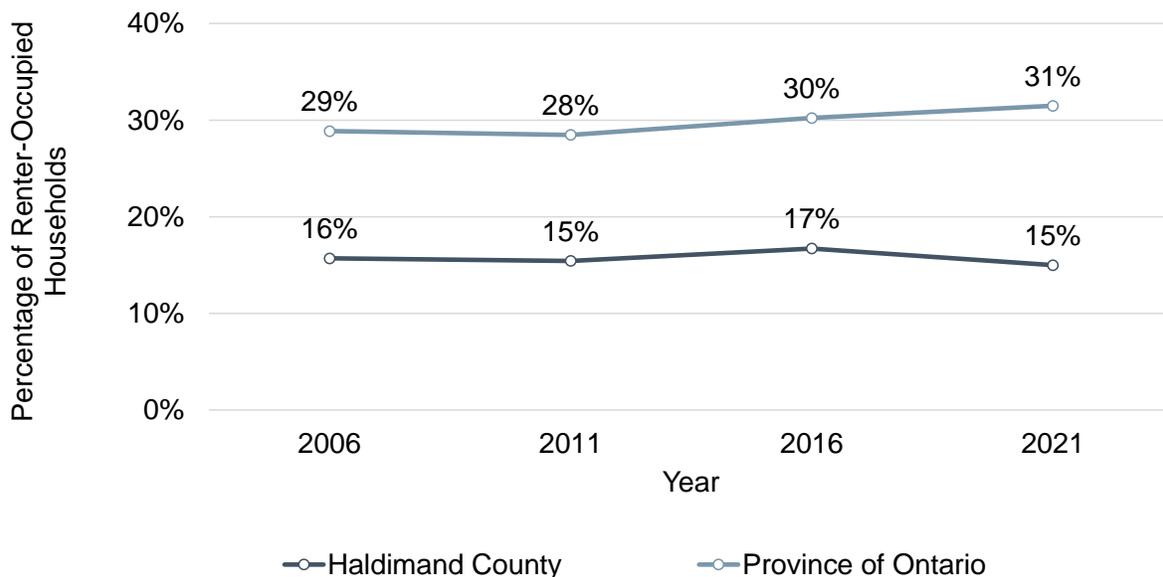
<sup>[1]</sup> Based on 2021 Census Profile data. Reflects private dwellings occupied by usual residents on a permanent basis; excludes second homes and short-term rentals.



Figure 6 summarizes the historical share of renter-occupied units within Haldimand County and the Province over the 2006 to 2021 period. Key findings include the following:

- The share of renter-occupied households in Haldimand County decreased from 16% in 2006 to 15% in 2011, increased to 17% in 2016, and decreased again to 15% in 2021.
- Renter-occupied households as a proportion of total dwellings in Haldimand County remained significantly lower than the Province of Ontario throughout the 2006 to 2021 period.
- Over the 2006 to 2021 period, the number of renter-occupied housing units in Haldimand County increased from 2,560 to 2,805.

Figure 6  
Haldimand County and Province of Ontario  
Rental Dwellings as a Share of Total Occupied Dwellings, 2006 to 2021



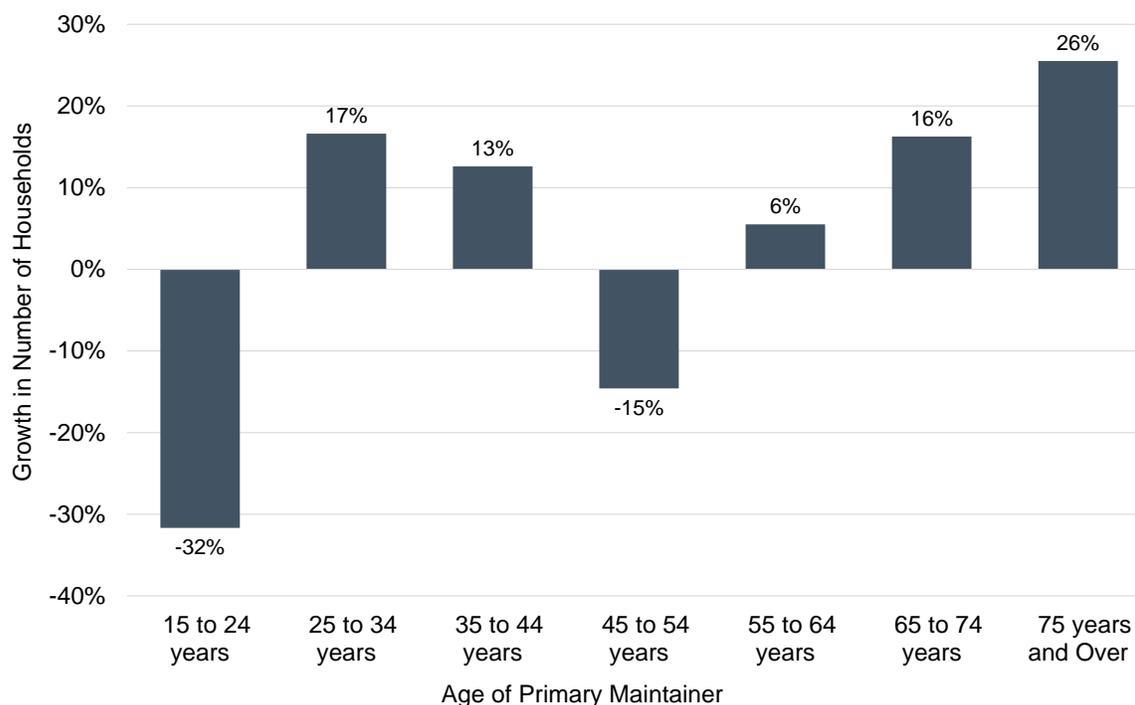
Note: The renter-occupied household metrics do not include non-Census dwelling units.  
Source: Derived from Statistics Canada Census data, 2006 to 2021, by Watson & Associates Economists Ltd., 2025.



### 3.3.2 Household Growth by Age and Size

Figure 7 summarizes 2016 to 2021 household growth by age of primary household maintainer in Haldimand County. The County has experienced strong household growth in the 25 to 34 age cohort, the 35 to 44 age cohort, and among seniors (aged 65+). Household growth in units maintained by those aged 75+ equated to the largest increase over the 2016 to 2021 period. The 75+ age cohort grew by 500 households, followed by an increase of 490 households in the 65 to 74 age cohort, 315 households in the 25 to 34 and 35 to 44 age cohorts, and 230 households in the 55 to 64 age cohort. The 65+ age cohort accounted for 82% of the total increase over the 2016 to 2021 period, with 12% of households being renter-occupied and 88% owner-occupied by the end of the period. During the same period, the 45 to 54 age cohort experienced a strong decline, with a decrease of 535 households.

Figure 7  
Haldimand County  
Growth in Number of Households by Age of Primary Maintainer, 2016 to 2021

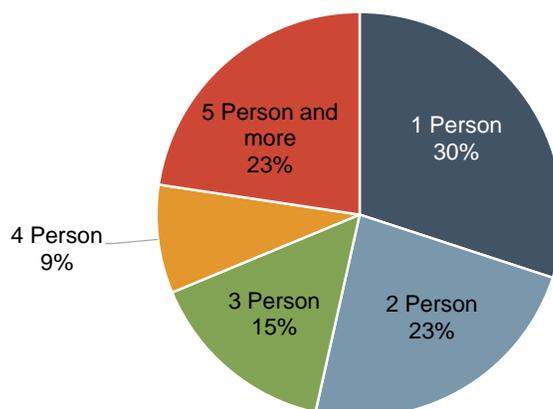


Source: Derived from Statistics Canada Census data, 2016 to 2021, by Watson & Associates Economists Ltd., 2025.



Figure 8 summarizes the 2016 to 2021 household growth by household size within the County. For 2016 and 2021, the average household size remained at 2.5 residents per household, respectively; however, there were some slight rearrangements in how the households were grouping themselves. It was observed that smaller household sizes and large households were more prevalent. As shown, 53% of the total household growth comprised either one- or two-person households. In comparison, three-person and four-person households accounted for 24% of total household growth and five-person-and-more households accounted for 23%.

Figure 8  
Haldimand County  
Share of Growth in Households by Size, 2016 to 2021



Source: Derived from Statistics Canada Census data, 2016 to 2021, by Watson & Associates Economists Ltd., 2025.

Figure 9 summarizes the average housing occupancy in the County in comparison to the provincial average over the 2006 to 2021 period. This is expressed as the average number of persons per dwelling unit (P.P.U.).<sup>[1]</sup> As shown, average P.P.U.s have declined in the County of Haldimand and the Province over the past two decades. The County's current (2021) P.P.U. of 2.74 is higher than the Province of Ontario's average of 2.67.

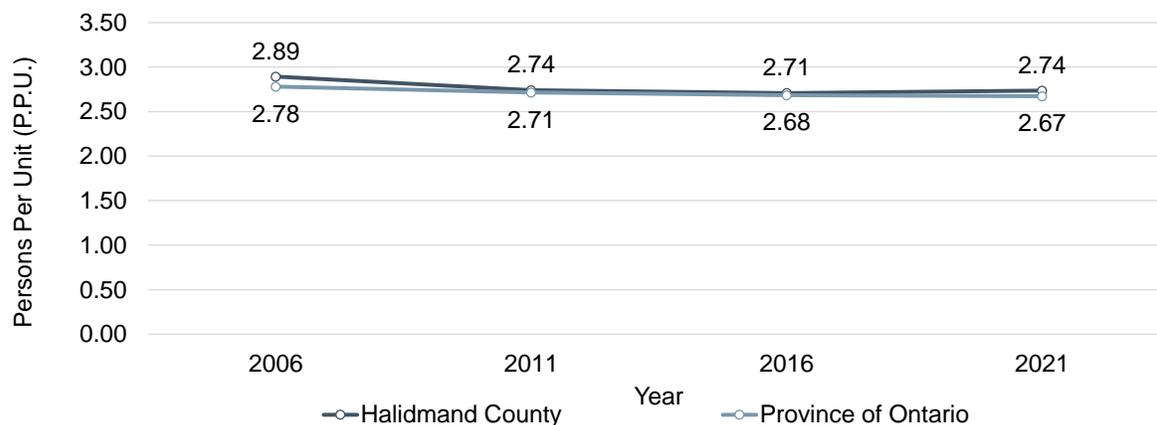
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<sup>[1]</sup> Average number of persons per unit is defined as the total population divided by the number of occupied dwelling units.



The downward trend in housing occupancy in Haldimand County has been driven by the aging of the population, which increases the proportionate share of empty nester and single-occupancy households.

Figure 9  
Haldimand County  
Housing Occupancy Trends, 2006 to 2021



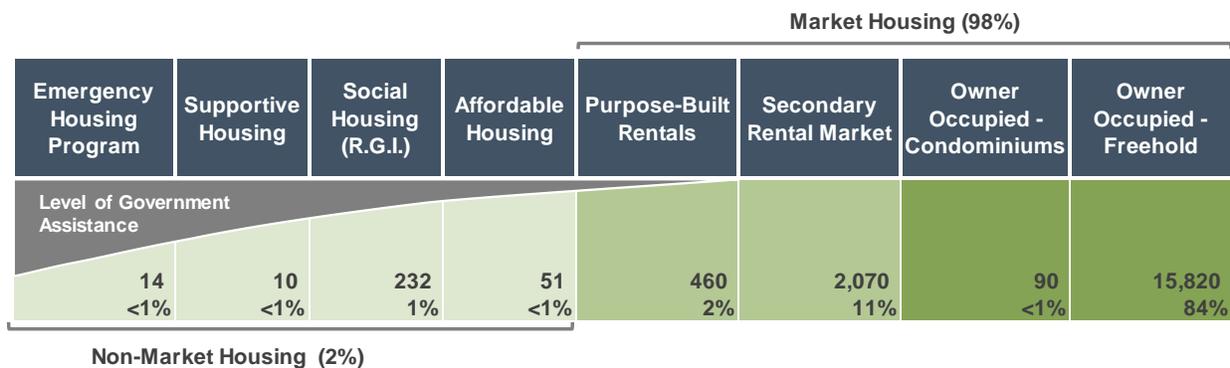
Note: Persons per unit (P.P.U.) metrics include Census undercount estimated at 3.8%.  
Source: Derived from Statistics Canada Census data, 2006 to 2021, by Watson & Associates Economists Ltd., 2025.

## 4. Haldimand County Housing Profile

Haldimand County's housing continuum is presented in Figure 10. As shown, 98% of the County's total housing is market housing compared to 2% being publicly funded or provided by non-profit agencies. Most units (85%) are owner occupied, compared to secondary market rental households (13%), and primary rental households (2%). The share of non-market housing in Haldimand is similar to other municipalities of comparable size.



Figure 10  
Haldimand County Housing Continuum



Notes: Numbers may not add precisely due to rounding. R.G.I. means rent-geared-to-income. Source: Derived from Haldimand and Norfolk Health and Social Services data, CMHC Rental Market data, and Statistics Canada Census data, 2021, by Watson & Associates Economists Ltd., 2025.

## 4.1 Rental Housing Market

Similar to other communities in Canada, Haldimand County’s rental market is characterized by both a primary and secondary market, as discussed below:

- **Primary rental market** – The CMHC identifies the primary rental market as structures that have at least three rental units. These properties are typically operated by an owner, manager, or building superintendent.
- **Secondary rental market** – The CMHC identifies rented condominiums, subsidized rental housing, and rentals in structures of less than three units as part of the secondary rental market. In fact, all rentals – except privately initiated, purpose-built rental structures of three units or more – are included in the secondary rental market.

The primary and secondary rental market supply in Haldimand County totals approximately 2,810 dwelling units as of 2021. This includes approximately 460 (16%) units in the primary rental market and 2,350 (84%) units in the secondary rental market.<sup>[1] [2]</sup>

<sup>[1]</sup> Statistics Canada Census, 2021 and CMHC Rental Market data.

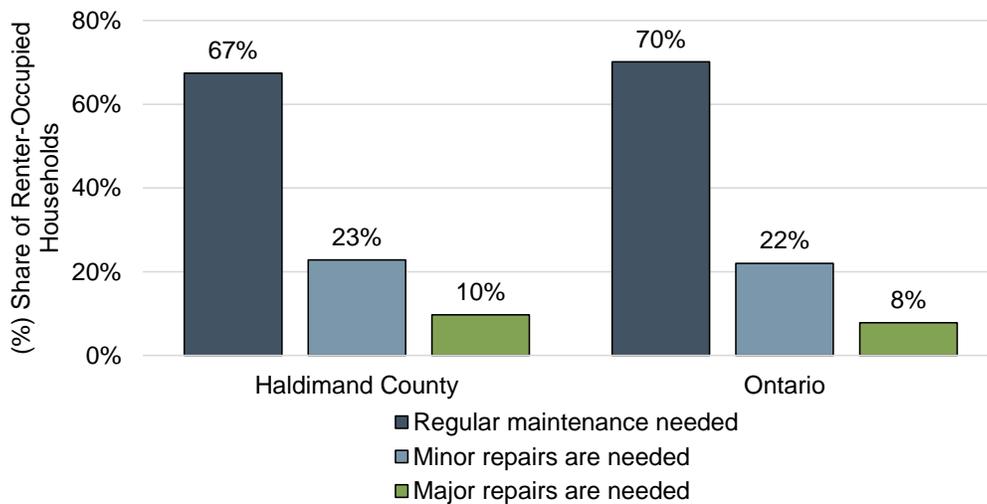
<sup>[2]</sup> The CMHC primary rental data for Haldimand County.



Approximately one half (47%) of Haldimand County’s rental housing supply comprises low-density dwellings (single and semi-detached), while medium-density dwellings (townhouses, duplexes) and high-density units (apartments) account for 16% and 37%, respectively.

Haldimand County’s renter-occupied households by dwelling condition, compared to the provincial average, are presented in Figure 11. As shown, more than two-thirds of the County’s renter-occupied households are in dwellings that only require regular maintenance, slightly lower than the provincial average. Of the renter-occupied dwellings in Haldimand County, 10% require major repairs, which is higher than the provincial average.

Figure 11  
Haldimand County  
Share of Renter-Occupied Households by Dwelling Conditions, 2021



Source: Derived from Statistics Canada, Table 98-10-0247-01, by Watson & Associates Economists Ltd., 2025.

#### 4.1.1 Vacancy Rate Trends

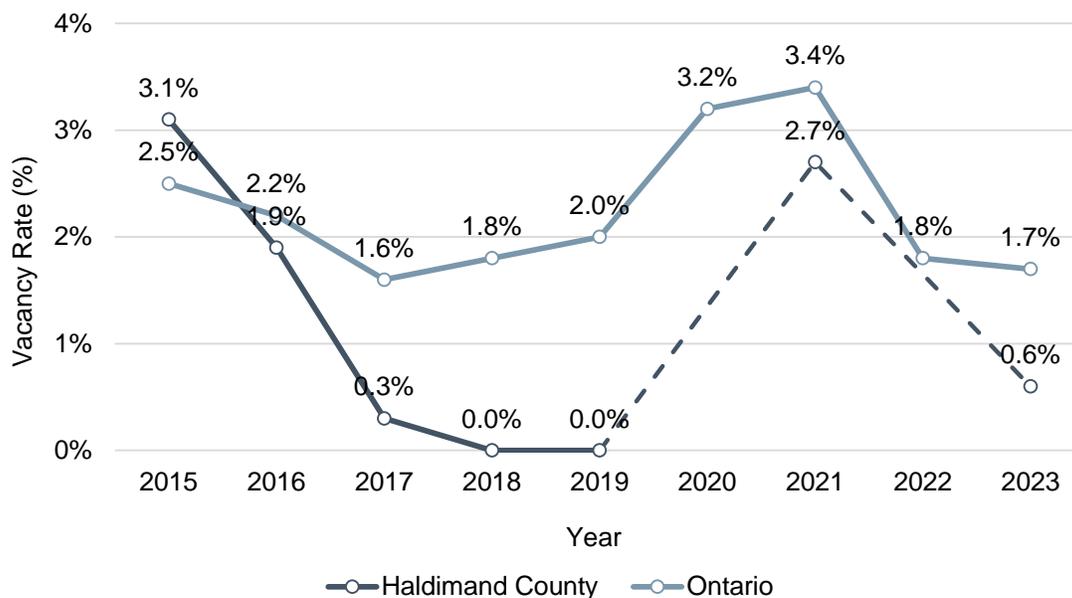
Figure 12 provides a summary of average rental vacancy rates for one-, two-, and three-bedroom apartments in the primary rental market over the past five years in



Haldimand County compared to the provincial average. Key observations include the following:

- As of October 2023, the overall vacancy rate was at 0.6% in Haldimand County, below the provincial average of 1.7%.<sup>[1]</sup>
- Over the past nine years, Haldimand County's vacancy rate has been below the provincial average (2.2%).
- Haldimand County's vacancy rate has noticeably decreased from 3.1% to 0.6% between 2015 and 2023.

Figure 12  
Haldimand County  
Historical Vacancy Rates, 2015 to 2023



Note: Vacancy rate data for 2020, 2022, and 2024 is unavailable from the Canada Mortgage and Housing Corporation (CMHC); interpolated values are shown as dashed lines.

Source: Derived from CMHC Housing Market data by Watson & Associates Economists Ltd., 2025.

<sup>[1]</sup> Canadian Mortgage and Housing Corporation, 2023.



Typically, a rental vacancy rate of approximately 3% is considered healthy. It is noted that low average rental vacancy rates currently experienced across the Province continue to place an upward price pressure on rents.

## 4.2 Ownership Market Housing

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Haldimand County has a strong tradition of home ownership with approximately 15,915 (85%) of housing units defined as owner occupied. The County's owner-occupied households largely comprise freehold grade-related housing units, including detached dwellings (low density) and townhouses (medium density), which account for 95% and 3% of the total, respectively. High-density units, comprising condominiums, account for 1% of the total.<sup>[1]</sup>

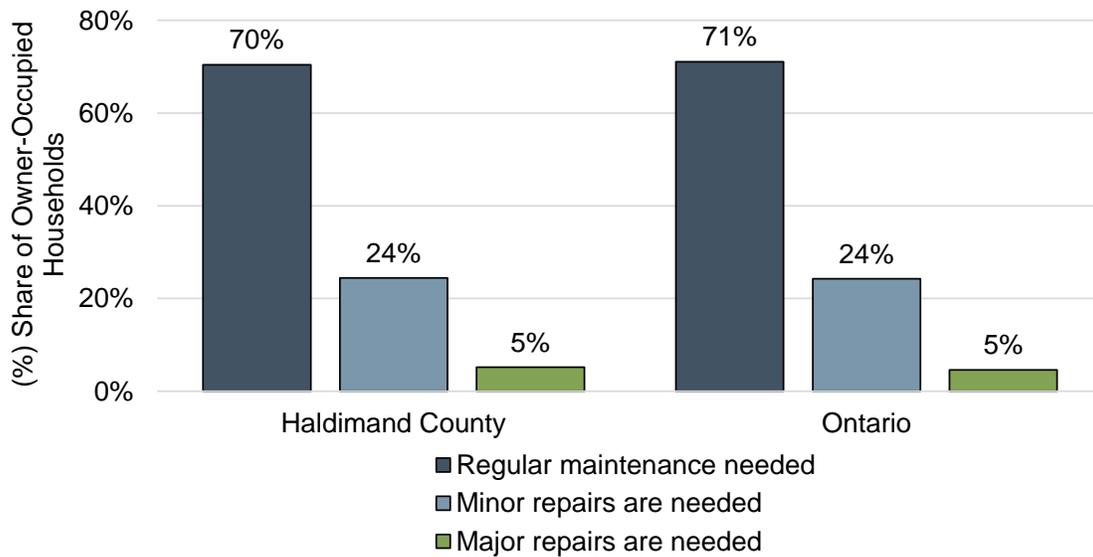
Haldimand County's owner-occupied households by dwelling condition, compared to the provincial average, are presented in Figure 13. As shown, approximately 70% of the County's owner-occupied households are in dwellings that only require regular maintenance, slightly lower than the provincial average. Of the owner-occupied dwellings in Haldimand County, 5% require major repairs, comparable to the provincial average.

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<sup>[1]</sup> Statistics Canada 2021 Census data.



Figure 13  
Haldimand County  
Share of Owner-Occupied Households by Dwelling Conditions, 2021



Source: Derived from Statistics Canada, Table 98-10-0247-01, by Watson & Associates Economists Ltd., 2025.

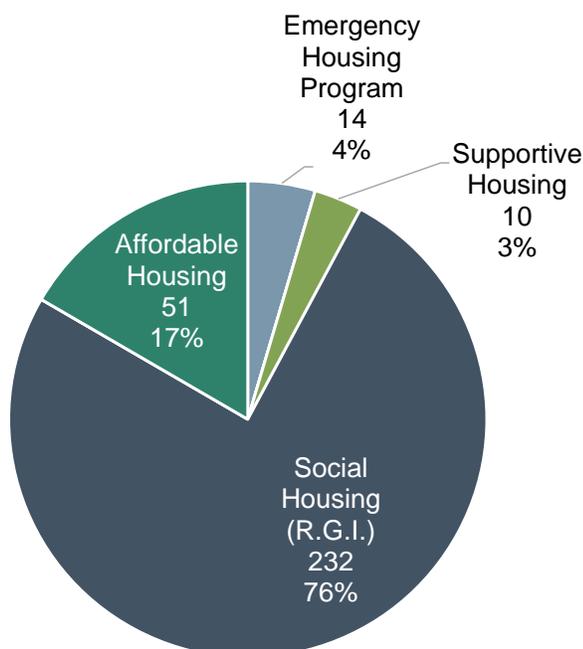
### 4.3 Publicly Funded/Non-Profit Housing

Haldimand County has 283 publicly funded/non-profit housing units which makes up approximately 2% of all housing in the County.<sup>[1]</sup> Figure 14 illustrates that publicly funded and non-profit housing in Haldimand County, provided by HNHSS, consists of the following categories: social housing (76%), affordable housing (17%), emergency housing program (4%), and supportive housing (3%).

<sup>[1]</sup> Emergency shelter program is not counted as Census units. Supportive housing is a subsidy attached to households, not units, within Haldimand County.



Figure 14  
Haldimand County  
Publicly Funded/Non-Profit Housing Inventory



Note: R.G.I. means rent geared to income.

Source: Derived from Haldimand and Norfolk Health and Social Services data by Watson & Associates Economists Ltd., 2025.

Further details on Haldimand County's publicly funded/non-profit housing ecosystem are provided below:

- **Emergency Housing Program** – HNHSS oversees the Emergency Housing Program, funded through the provincial Homelessness Prevention Program, with a total capacity of 14 individuals in Jarvis.
- **Rent-geared-to-income (R.G.I.) housing** – There are 232 social housing (R.G.I.) units in Haldimand County. These are subsidized housing units with rent at 30% of gross monthly household income or the maximum shelter allowance for social assistance recipients.
- **Supportive Housing** – Supportive housing assists chronically homeless individuals or individuals at risk of homelessness with finding suitable accommodations, including shared housing and one-bedroom apartments.



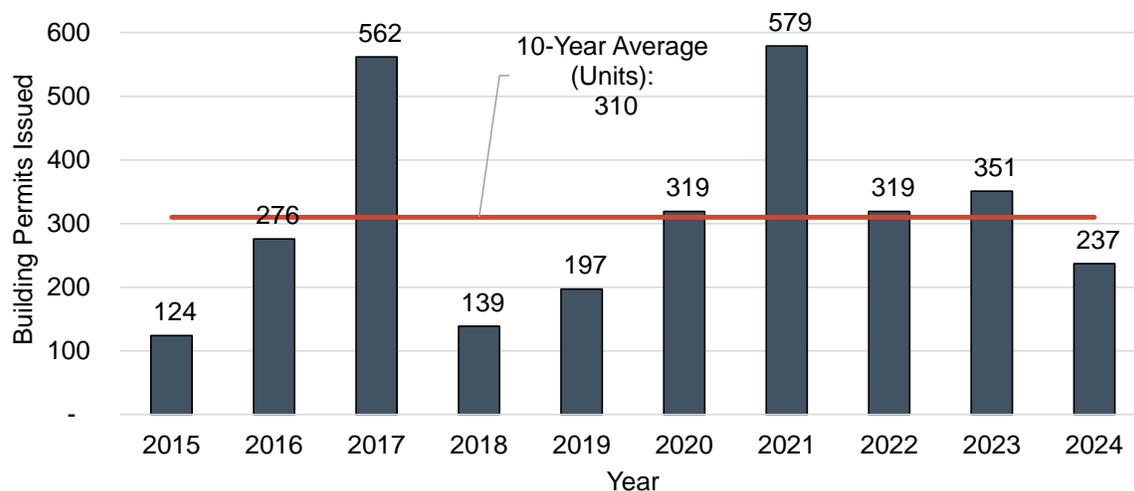
Haldimand County has approximately 10 units of this type offered by True Experience in Dunnville.

- **Affordable Housing** – Affordable housing units are units with rental rates at or below the CMHC average market rent of a unit in the County. Currently there are 51 affordable housing units in Haldimand County.

## 4.4 Housing Development Activity Trends

Over the 2015 to 2024 period, Haldimand County averaged 310 residential units constructed per year, as illustrated in Figure 15. Housing growth has accelerated, with an average of 361 units per year over the 2020 to 2024 period. Over the past decade, low-density housing construction has declined as a share of total housing development, with an increase in the share of high-density units (i.e., apartments, triplexes, quadplexes, and other multi-unit dwellings). Over the past five years (i.e., 2020 to 2024), 47% of housing development activity occurred in Caledonia, 11% in Hagersville, 2% in Jarvis, 2% in Dunnville, 1% in Cayuga, and 37% in the remaining areas in Haldimand County, as shown in Figure 16.

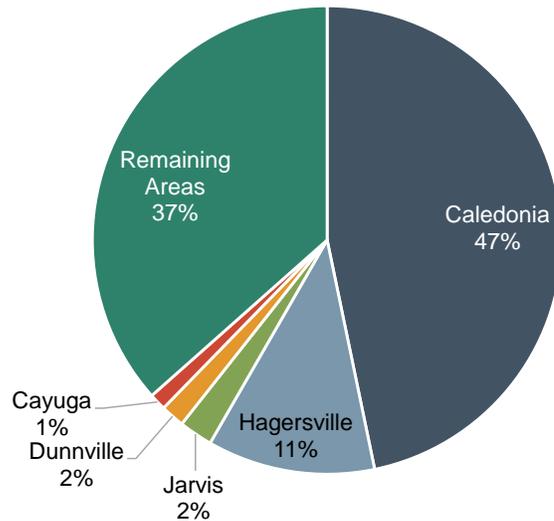
Figure 15  
Haldimand County  
Housing Development Activity (Housing Units), 2015 to 2024



Source: Derived from Haldimand County building permit data by Watson & Associates Economists Ltd., 2025.



Figure 16  
Haldimand County  
Housing Development Activity by Geographic Area, 2020 to 2024



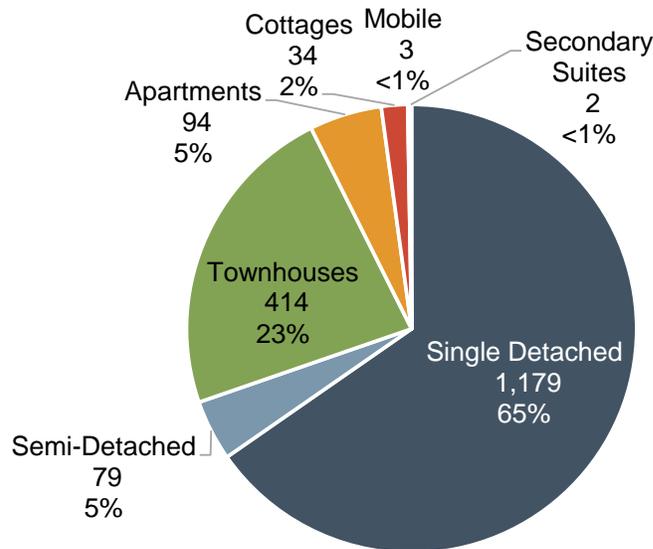
Source: Derived from Haldimand County Building Permits data by Watson & Associates Economists Ltd., 2025.

Building permit activity by housing type in Haldimand County over the past five years (2020 to 2024) is presented in Figure 17. As illustrated:

- There has been a shift toward higher-density development, with approximately 23% of units being medium density (townhouses) and 5% being high density, compared to 69% for low-density units (single and semi-detached housing).
- The majority of housing development has been grade-related (i.e., single detached, semi-detached, and townhouses), with limited higher-density projects and only a small number of A.R.U.s or secondary suites.



Figure 17  
Haldimand County  
Residential Development Activity by Type (Units), 2020 to 2024



Note: Apartments include triplexes, quadplexes, and other multi-unit dwellings.

Source: Adapted from Haldimand County's building permit data by Watson & Associates Economists Ltd., 2025.

## 4.5 Housing Cost Trends

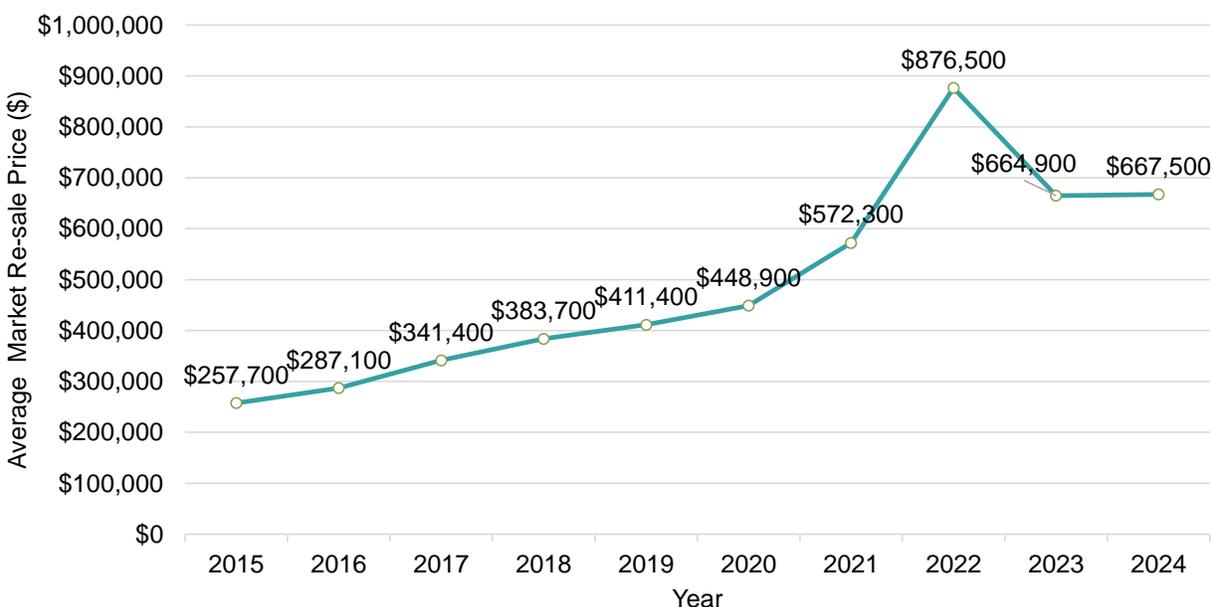
### 4.5.1 Ownership Housing Costs

Figure 18 illustrates the average market re-sale price over the 2015 to 2024 period for single-family homes, townhouses, and apartments (condominiums) in Haldimand County. As shown, over the 2020 to 2024 period, the average price for re-sale homes in the County increased 49%, rising from approximately \$448,900 in 2020 to \$667,500 in 2024.



In 2024, the re-sale price of single detached homes in Haldimand County averaged \$712,366 compared to \$453,250 for townhouses and \$496,875 for apartments (condominiums).<sup>1</sup>

Figure 18  
Haldimand County  
Average Re-sale Price, 2015 to 2024



Source: Adapted from the MLS® Home Price Index by Cornerstone Association of REALTORS®, by Watson & Associates Economists Ltd., 2025.

Haldimand County currently has approximately one dozen active residential development projects with a total yield of approximately 1,900 units which are intended for the ownership market. An estimate of the anticipated price point range by housing type was prepared using available market data. The key findings of this analysis are summarized in Figure 19, as follows:

- The new single detached unit price point ranges from \$730,000 to \$1,600,000.
- The townhouse unit price point ranges from \$620,000 to \$665,000.

<sup>[1]</sup> Haldimand Monthly Statistics Package, February 2025, Cornerstone Association of Realtors.



Figure 19  
Haldimand County  
New Ownership Housing Development Pipeline  
Market Price Range

Housing by Type	Low Market Price	High Market Price	Average Market Price
Single detached	\$730,000	\$1,600,000	\$922,000
Townhouses	\$620,000	\$855,000	\$665,000

Source: Derived from Altus Data Studio market data by Watson & Associates Economists Ltd.

#### 4.5.2 Rental Housing Costs

Figure 20 illustrates the average rental market rates over the 2015 to 2024 period for apartments in Haldimand County. As shown, over the 2020 to 2024 period, the average primary rental market rates for apartments increased 84%, rising from approximately \$805 in 2020 to \$1,485 in 2024.

Figure 20  
Haldimand County  
Average Primary Rental Market Rates – Apartments, 2015 to 2024



Source: Derived from CMHC Rental Market Survey by Watson & Associates Economists Ltd., 2025.



## 4.6 Housing Affordability Benchmarks

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In accordance with the definition of affordable housing provided in the P.P.S., 2024 and Bill 134, the following provides current housing affordability benchmarks for both rental and ownership housing in Haldimand County.

### 4.6.1 *Renter Housing*

Figure 21 presents the benchmark for affordable housing in Haldimand County in 2024. The assessment of affordable rental housing criteria is based on the review of both income-based and average market rent approaches where rent is no greater than the lesser of:

- **The income-based affordable rent** where the 60th percentile of gross annual income for renter households is equal to 30% of the income of the household; and
- **The average market rent** in Haldimand County, based on the P.P.S., 2024 and average apartment rent data.

As illustrated below in Figure 21, the income-based affordable rent for a housing unit is \$1,660, based on the current income distribution. The average market rents for different unit types vary, with bachelor units priced at \$677, one-bedroom units at \$1,241, two-bedroom units at \$1,295, and three-bedroom+ units at \$1,665. The average market rents by unit size represent the affordable rental housing thresholds for Haldimand County.



Figure 21  
Haldimand County  
Assessment of Affordable Rental Housing Benchmarking, 2024

Affordable Rental Housing Unit	Amount
<b>Rent based on income</b>	<b>\$1,660</b>
Average Market Rent:	-
Bachelor Unit	\$677
1-Bedroom Unit	\$1,241
2-Bedroom Unit	\$1,295
3-Bedroom+ Unit	\$1,665

Source: Adapted from Affordable Residential Units for the Purposes of the *Development Charges Act, 1997* Bulletin, by Watson & Associates Economists Ltd., 2024.

#### 4.6.2 Ownership Housing

In the determination of affordable ownership housing, the price of the residential unit is to be no greater than the lesser of,

- **The income-based affordable purchase price** for the residential unit based on the income of a household that the 60th percentile of gross annual income for the household would result in annual accommodation costs equal to 30% of the income of the household.
- **Market price** at 90% of the average purchase price identified for homes in Haldimand County.

As illustrated below in Figure 22, the income-based affordable purchase price in Haldimand County is \$391,600, based on the current income distribution. The market prices at the 90% range vary by housing type, with single detached houses priced at \$657,000, semi-detached houses at \$522,000, townhouses/rowhouses at \$495,000, and condominium apartments at \$585,000. As such, the affordable household threshold for Haldimand County is based on the income-based price of \$391,600.



Figure 22  
Haldimand County  
Assessment of Affordable Ownership Housing Price Benchmarking, 2024

Affordable Ownership Housing Unit	Amount
<b>Purchase Price based on income</b>	<b>\$391,600</b>
Market-based Purchase Price (90% of average):	-
Single Detached	\$657,000
Semi-Detached	\$522,000
Townhouse/Rowhouse	\$495,000
Condominium Apartment	\$585,000

Source: Adapted from Affordable Residential Units for the Purposes of the *Development Charges Act, 1997* Bulletin, by Watson & Associates Economists Ltd., 2024.

Appreciation in house prices primarily impacts carrying costs through increased mortgage costs. As such, the erosion of housing affordability attributed to higher housing prices has a greater impact on lower- and middle-income households, and first-time home buyers who often can only meet the minimum down payment requirements for a mortgage.

## 5. Haldimand County's Current Housing Needs

This chapter presents an overview of housing needs in Haldimand County through both a quantitative and qualitative lens. A closer look at the municipal context of housing in the County is required to provide a more comprehensive review of the barriers and challenges that residents face in accessing housing.

### 5.1.1 *Waiting List for Non-Market Housing*

Figure 23 shows the number of applicants on the Haldimand and Norfolk Centralized Waiting List managed by HNHSS. As shown, as of November 2024, there were 550 eligible applicants on the waitlist for subsidized, affordable, supportive, and special needs housing units. The number of households on the waitlist increased by 60% over the 2018 to 2024 period, as shown in Figure 23.



Figure 23  
Haldimand-Norfolk Service Area  
Number of Households on Social Housing (R.G.I.) Wait List

Centralized Waiting List	2018	2024	2018-2024 Changes (%)
Applicants	343	550	60%

Note: R.G.I. means rent geared to income.

Source: Derived from the Haldimand and Norfolk Housing and Homelessness Plan, 2020-2030 and Haldimand and Norfolk Health and Social Services data as of November 28, 2024, by Watson & Associates Economists Ltd., 2025.

### 5.1.2 Core Housing Need

Figure 24 illustrates the households in core housing need by tenure (owner, renter) and renter households that are subsidized and not subsidized. In accordance with CMHC's definition, a household is considered to be in core housing need if it meets two criteria:

- A household is **below one or more** of the adequacy (repair), suitability (crowding), and affordability standards.
- The household would have to spend 30% or more of its before-tax household income to access local market housing that meets all three standards.

The households in core housing need in Haldimand County total 835 dwelling units as of 2021. This amount has been derived from a total of 17,905 assessed occupied dwelling units and represents approximately 5% of households in the County, which is lower than the provincial average of 12%.<sup>[1]</sup> Of the households in core housing need, approximately 490 (59%) are renter households, and 345 (41%) owner households. Of the renter households in core housing need, 81% are not subsidized and 19% are subsidized households, as shown in Figure 24.

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<sup>[1]</sup> Statistics Canada Table 98-10-0247-01, Core housing need by tenure, including presence of mortgage payments and subsidized housing: Canada, provinces and territories, Census divisions and Census subdivisions.



Figure 24  
Haldimand County  
Households in Core Housing Need

Housing Need Standards	Owner Households	Renter Households (Subsidized)	Renter Households (Market)	Total Owner and Rental Households
Below adequacy threshold only	35	-	-	60
Below suitability threshold only	-	-	-	-
Below affordability threshold only	270	60	330	660
Below affordability and suitability thresholds	-	-	-	20
Below affordability and adequacy thresholds	30	15	40	90
Below suitability and adequacy thresholds	-	-	-	-
Below all three thresholds	-	-	-	-
<b>Total Households in Core Need</b>	<b>345</b>	<b>95</b>	<b>395</b>	<b>835</b>

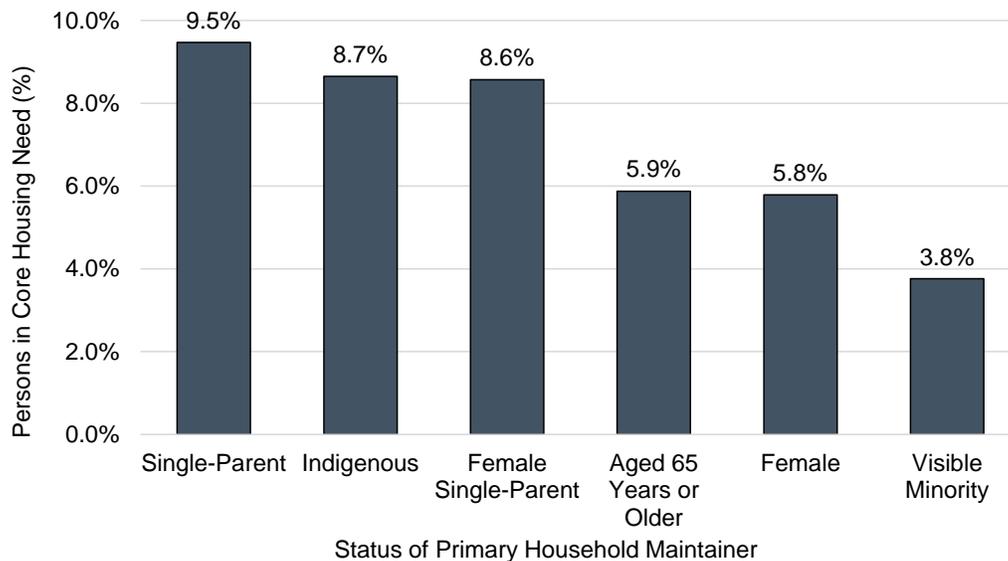
Note: Numbers may not add precisely due to rounding.

Source: Derived from Housing Assessment Resource Tools (HART) – 2021 Census of Canada by Watson & Associates Economists Ltd., 2025.

Figure 25 illustrates percentages of households in core housing need by priority population in the County of Haldimand. As shown, in 2021, approximately 9.5% of households maintained by single parents were in core housing need, along with 8.7% of households maintained by Indigenous people, 8.6% by female single parents, 5.9% by individuals aged 65 and over, 5.8% by women, and 3.8% by visible minorities.



Figure 25  
Haldimand County  
Key Characteristics of Population in Core Housing Need, 2021



Source: Derived from Housing Assessment Resource Tools (HART) – 2021 Census of Canada by Watson & Associates Economists Ltd., 2025.

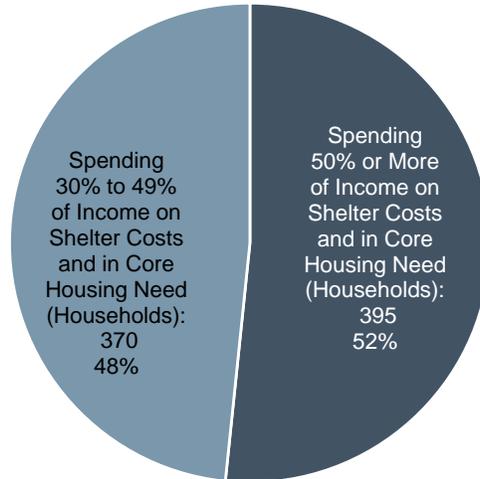
Figure 26 shows the County's total households in severe core housing need. A household is considered to be in severe core housing need if it meets two criteria:

- A household **is below one or more** of the adequacy (repair), suitability (crowding), and affordability standards.
- The household would have to spend 50% or more of its before-tax household income to access local market housing that meets all three standards.

As shown in Figure 26, 395 households are in severe core housing need, representing 52% of the County's total households in core housing need.



Figure 26  
Haldimand County  
Households in Severe Core Housing Need



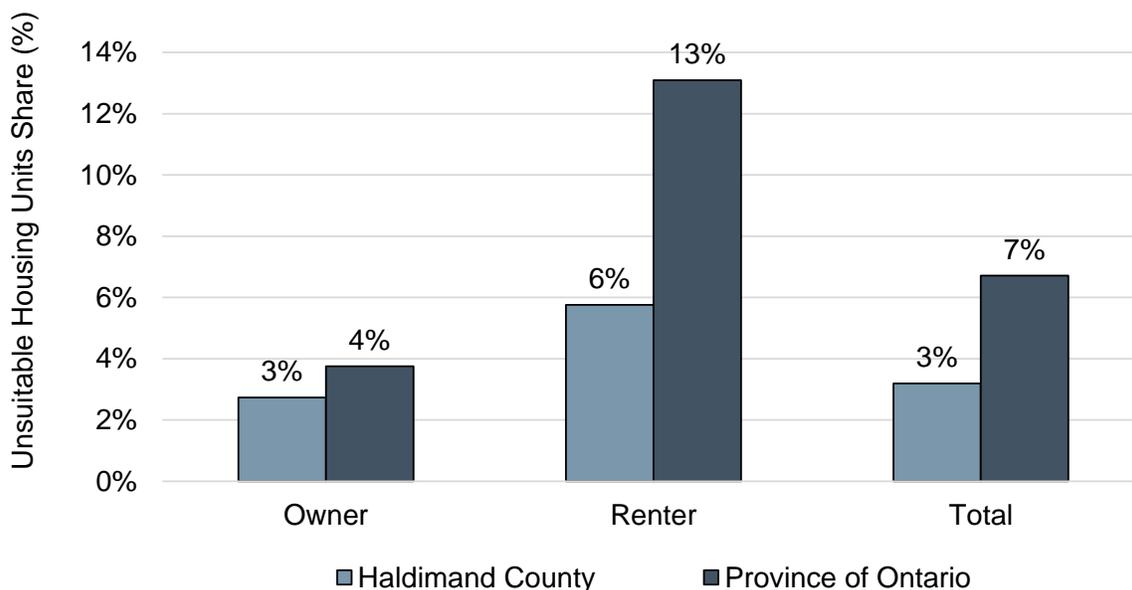
Source: Derived from Housing Assessment Resource Tools (HART) – 2021 Census of Canada by Watson & Associates Economists Ltd., 2025.

### 5.1.3 Housing Suitability

The indicator for housing suitability (a topic often referred to as crowding) is measured by the number of bedrooms within the dwelling related to the size and composition of the household. Within Haldimand County, 3% (580 units) of occupied housing is not considered suitable for occupants from a space needs perspective. The percentage share of dwellings not considered suitable in the County is considerably lower than the Ontario average (7%), as shown in Figure 27. Haldimand County's unsuitable housing share has slightly decreased since 2006, when it was 4%.



Figure 27  
Haldimand County and Province of Ontario  
Housing Suitability, 2021



Source: Derived from Statistics Canada. Table 98-10-0247-01 by Watson & Associates Economists Ltd., 2025.

### 5.1.4 Unhoused Population

As of November 2024, 116 individuals were actively homeless in Haldimand County and Norfolk County.<sup>[1]</sup> Among them, 86 individuals (74%) were chronically homeless.<sup>[2]</sup> The number of those experiencing homelessness increased by 53% from 79 in 2018 to 116 in 2024, as shown in Figure 28.

<sup>[1]</sup> Derived from Haldimand and Norfolk Health and Social Services for the Haldimand-Norfolk Service Area. Data for the entire service area was used, as a separate breakdown for Haldimand County was not available.

<sup>[2]</sup> Chronic homelessness refers to individuals who have experienced homelessness for six months or more within the past year.



Figure 28  
Haldimand-Norfolk Service Area  
Number of People and Households Experiencing Homelessness by Type

Type of Homelessness	2018 (# of People)	2024 (# of People)
Actively Homeless	79	116

Source: Derived from The Haldimand Press, 2021, and Haldimand and Norfolk Health and Social Services data, as of November 28, 2024, by Watson & Associates Economists Ltd., 2025.

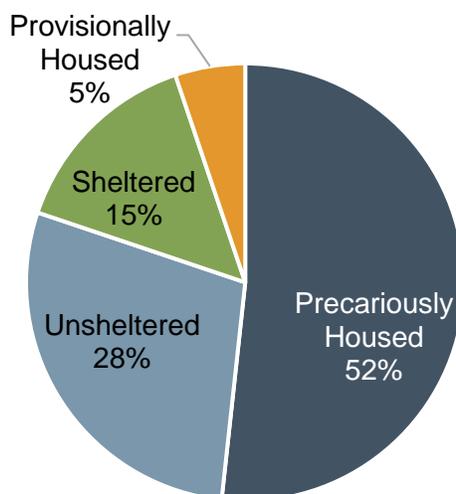
Figure 29 shows the status of the active homeless population in the Haldimand-Norfolk service area as of November 2024.<sup>[1]</sup> Of those who were actively homeless, 52% were precariously housed, lacking secure tenure in accommodations such as couch surfing, motels, or room rentals. Additionally, 28% were unsheltered, 15% were in shelters (Emergency Housing Program or Women’s Services), and 5% were provisionally housed in provincial institutions such as hospitals, treatment facilities, or jails.

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<sup>[1]</sup> Derived from Haldimand and Norfolk Health and Social Services for the Haldimand-Norfolk Service Area. Data for the entire service area was used, as a separate breakdown for Haldimand County was not available.



Figure 29  
Haldimand-Norfolk Service Area  
Status of the Chronically Homeless Population, 2021



Source: Derived from Haldimand and Norfolk Health and Social Services data, as of Nov. 28, 2024, by Watson & Associates Economists Ltd., 2025.

## 5.2 Findings from Engagement with Key Interested Parties

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As discussed in section 1.3, a focus group session was held with key interested parties in Haldimand County. The purpose of these consultations was to gain deeper insights into the opportunities and challenges for housing in the community and to provide a space to discuss emerging ideas and various perspectives on housing development. The engagement offered valuable insight and feedback on key housing issues and gaps in the County. The key findings are summarized below.

### Housing Affordability

Housing affordability remains a significant concern in Haldimand County, with vacancy rates below 1% and rising rental costs. The lack of diverse housing options has made it increasingly difficult for residents, particularly low-income individuals, seniors, and seasonal workers, to secure adequate housing. Large employers are also struggling to retain employees due to housing shortages. Additionally, there is an increasing reliance on the secondary rental market, especially among recent immigrants.



## **Housing Market Choice and Gaps – by Housing Type**

The existing housing stock in Haldimand County is predominantly low-density ownership housing, with limited rental options. There is a strong need for more rental housing, including purpose-built rental units, to support both the growing workforce and vulnerable populations. Discussions highlighted the lack of barrier-free and single-floor dwellings for aging in place, as well as the need for family-sized units and accessory dwelling units to provide additional rental opportunities.

## **Challenges in Attainable Housing for Labour Force**

Haldimand County's economy relies heavily on industries such as manufacturing, tourism, and agriculture. The lack of affordable and accessible housing, however, makes it challenging to retain workers, particularly those in the seasonal and health care sectors. Workers also face difficulties in securing housing, as there are limited options that meet their specific needs. Additionally, misalignment between salaries and housing costs continues to hinder workforce retention across multiple industries.

## **Urban Residential Land Supply**

There is a perceived shortage of serviced land for residential development in Haldimand County. While some areas have underutilized infrastructure that could support increased density, some opposition from the community remains a challenge. Interested parties emphasized the need to identify urban properties for new developments and integrate housing into broader economic development strategies.

## **Upcoming Development Projects**

There are several upcoming projects that aim to address housing needs in the area, including a key development in Dunnville and other plans specifically focused on seniors' housing. These projects are considered critical steps in responding to the growing demand for diverse housing options in the community. Despite the potential impact, however, the progress on these projects has been slower than expected. Factors such as regulatory hurdles, zoning challenges, and limited funding can often delay the timely implementation of such developments, but they remain important pieces of the strategy to close the housing gap.



## **Community Opposition and Public Engagement**

Resistance to new housing developments, particularly higher-density projects, is a common challenge across the County. The “not in my backyard” (NIMBY) sentiment is common, and concerns about increased density often delay approval processes. Informing the public on the benefits of diverse housing options and adopting successful affordable housing models from neighbouring communities were identified as potential strategies to address this issue.

## **Strategic Partnerships for Affordable Housing**

To further enhance housing affordability, there is a pressing need for strategic partnerships with developers, local governments, and other interested parties. These partnerships could help unlock more affordable housing options, particularly in the form of additional residential units (A.R.U.s) or low-rise residential projects. For example, A.D.U.s offer a cost-effective solution by allowing homeowners to add rental units on their properties, providing additional housing supply in established neighbourhoods. Collaboration between the private and public sectors will be key to overcoming financial and logistical barriers, ensuring the development of more affordable and sustainable housing in the future.

## **5.3 Latent (Unmet) Housing Demand**

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The analysis presented above strongly suggests that Haldimand County has a structural deficit in housing supply that does not meet the needs of the current population in terms of household affordability and market choice. Based on the current housing needs analysis presented above, an estimated 400 additional housing units are required to meet the current unmet demand, with a high concentration of more affordable housing options needed for households headed by those aged 25 to 34.<sup>[1]</sup>

To provide better balance and market choice, the County needs to continue promoting the expansion of housing supply and expanding affordable rental and ownership housing options. This will better align with broader core housing needs, enhance housing suitability, and alleviate the low vacancy rates in Haldimand County. The

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<sup>[1]</sup> Watson & Associates Economists Ltd. estimate based on review of 2021 population and household formation and corresponding headship rates.



County should also continue to promote the expansion of attainable purpose-built rentals and secondary rental market units.

## 6. Haldimand County's Future Housing Needs

There are several key factors that are anticipated to influence the residential real-estate market and housing needs within Haldimand County over the coming decades. These factors include demographic trends, household income, housing affordability, and supply opportunities. The 2025 housing forecast by age group (age of primary household maintainer) has been modelled to assess anticipated future housing needs by tenure (i.e., rental and home ownership) and affordability needs.

This section provides an analysis of forecast housing needs for Haldimand County over the next 10 years (2025 to 2035) by housing type and tenure. A breakdown of market and affordable housing needs is also presented.

### 6.1 Growth Outlook for the County

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The County of Haldimand is expected to experience relatively strong growth over the next three decades, as illustrated below in Figure 30. As shown, over the 2025 to 2051 period, the County's permanent population is anticipated to increase by 48% (26,900 people). To accommodate the forecast population growth, Haldimand County's housing base is expected to expand by an estimated 11,000 units, an increase of 54%.



Figure 30  
Haldimand County  
Growth Forecast – Permanent Population and Housing, 2021 to 2051

Metric	2021	2025	2031	2041	2051	2025-2051 Incremental Growth
Population	51,200	55,800	62,800	73,500	82,700	26,900
Housing	18,600	20,500	23,300	27,600	31,500	11,000

Notes:

- Population adjusted to account for net Census undercount estimated at 3.8%.
- Figures have been rounded.

Source: 2021 population and housing units from Statistics Canada Census data; growth forecasts estimated by Watson & Associates Economists Ltd. from the 2024 Growth Study based on the Medium Growth Scenario, 2025.

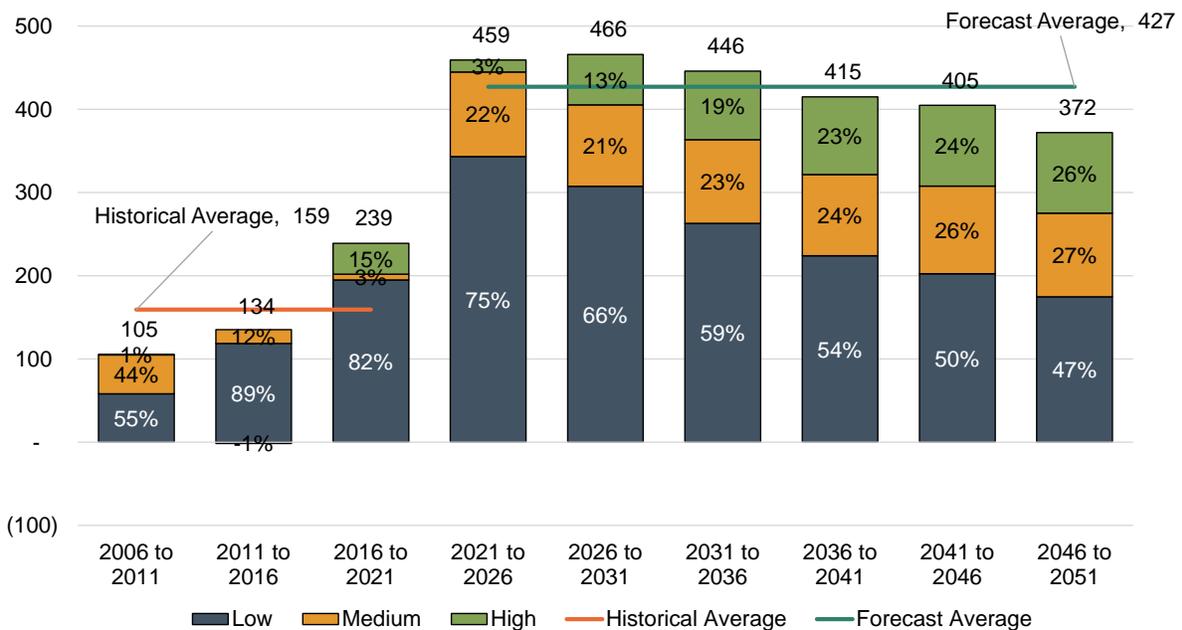
Figure 31 summarizes Haldimand County’s housing forecast by structure type (i.e., low density, medium density, and high density) over the 2021 to 2051 forecast period in five-year growth increments. Consistent with forecast population trends over the longer term, the rate of future housing growth is forecast to slow over the forecast period. Key observations include the following:

- From 2006 to 2021, historical housing development averaged slightly under 160 units annually.
- The 2021 to 2026 five-year period represents a considerable increase in residential development activity, at almost 460 new units annually. Growth has been accelerating historically and it is forecast to continue over the short term. As shown, new dwellings are forecast to peak between 2026 and 2031 and to remain higher than the most recent historical five-year period throughout the forecast period.
- New residential development within Haldimand County will continue to be concentrated in ground-related housing forms, largely driven by demand from new families and move-up buyers.
- Recent building permit activity associated with new housing construction over the past decade suggests an increasing trend towards medium- and high-density residential development. This is consistent with the proposed unit mixes within active development applications across the County.



- This shift in dwelling type preferences is anticipated to be driven largely by the aging of the population and to a lesser extent from continued upward pressure on local housing prices.
- Over the 2021 to 2051 forecast period, new housing is forecast to comprise 59% low-density (singles and semi-detached), 24% medium-density (townhouses), and 17% high-density units (apartments, stacked townhouses, and secondary suites).

Figure 31  
Haldimand County  
Five-Year Incremental Housing Growth – Historical and Forecast, 2006 to 2051



Notes:

- Low Density includes single and semi-detached units.
- Medium Density includes townhouses and apartments in duplexes.
- High Density includes bachelor, 1-bedroom, and 2-bedroom+ apartments.
- Figures may not add due to rounding.

Source: Historical 2001 to 2021 figures from Statistics Canada Census Profiles; forecast prepared by Watson & Associates Economists Ltd., 2024.



## 6.2 Haldimand County's Residential Supply Opportunities

As shown in Figure 32, Haldimand County has approximately 6,220 units in the residential supply pipeline, comprising 4,280 (69%) registered and draft approved and 1,940 (31%) pending approval units. Of the total market housing units, 5,080 (82%) are grade-related units (single and semi-detached, townhouses, back-to-back townhouses, stacked townhouses, and units in duplexes) and 1,140 (18%) are high density (i.e., condominiums and apartments).

As shown, 99% (6,160 units) of Haldimand County's total residential supply comprises market housing and 1% (56 units) is affordable housing. Of the market housing supply, 14% (857 units) of the units are apartments/rentals.

Figure 32  
Haldimand County  
Residential Development Pipeline (as of November 28, 2024)

	Unit	Registered and Draft Approved <sup>[1]</sup>		Pending Approval <sup>[2]</sup>		Total	
		Units	Share	Units	Share	Units	Share
More Affordable ↑	Affordable Housing <sup>[3]</sup>	56	1%	-	0%	56	1%
	Apartments	700	16%	157	8%	857	14%
	Condominiums	-	0%	227	12%	227	4%
	Stacked Townhouses	39	1%	69	4%	108	2%
	Back-to-Back Townhouses	48	1%	271	14%	319	5%
	Townhouses	748	17%	391	20%	1,139	18%
	Semi-Detached	183	4%	18	1%	201	3%
↓ Less Affordable	Single Detached	2,505	59%	806	42%	3,311	53%
	<b>Total</b>	<b>4,280</b>	<b>100%</b>	<b>1,940</b>	<b>100%</b>	<b>6,220</b>	<b>100%</b>

[1] Registered and draft approved plans of subdivision and site plans.

[2] Plans of subdivision and site plans pending approval, development proposals, zoning by-law amendments pending approval, and applications appealed to the Ontario Land Tribunal (OLT) and pending a decision from the OLT.

[3] A planned affordable housing project on Ramsey Drive in Dunnville.

Note: Numbers may not add due to rounding.

Source: Data adapted from Haldimand County's Residential Housing Supply data by Watson & Associates Economists Ltd., 2025.

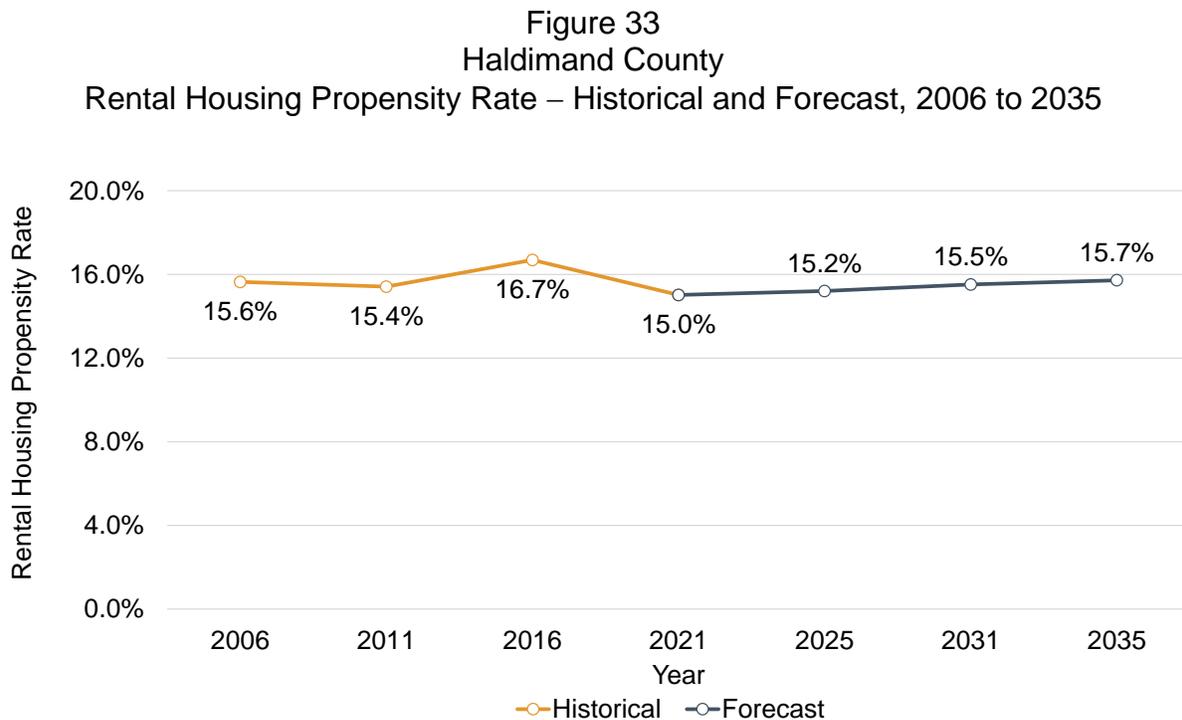
### 6.2.1 Housing Demand by Tenure

Haldimand County is expected to add around 4,575 households by 2035, which will require a mix of different housing types and ownership options. This housing forecast



analysis looks at what types of housing and tenure (owning versus renting) will be needed.

As the population ages and homeownership becomes less affordable, the demand for rental housing is expected to gradually rise. Figure 33 shows that the percentage of renter households in Haldimand County is forecast to grow from 15.0% in 2021 to 15.7% in 2035.



Source: Historical data from Statistics Canada Census; forecast by Watson & Associates Economists Ltd., 2025.

Over the next 10 years, Haldimand County is expected to add about 825 rental units, which would make up nearly 18% of total household growth. This growth will include 19% low-density (singles and semi-detached), 37% medium-density (townhouses and duplexes), and 44% high-density (apartments and secondary units) dwellings. In the same period, there will be approximately 3,750 new ownership units in Haldimand County, making up nearly 81% of the County's total housing growth.



## 6.3 Forecast Housing Need by Tenure and Affordability

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As discussed throughout this report, many residents in Haldimand County are finding it difficult to afford housing. This highlights the need for the County to support a variety of housing options to meet these growing needs associated with affordable and market housing. Figure 34 summarizes Haldimand County's housing needs based on an analysis that compares the County's household income trends against housing affordability for both affordable and market-based units.

As previously mentioned, Haldimand County is expected to add approximately 825 rental housing units and 3,750 ownership housing units between 2025 and 2035. To determine the number of affordable rental and ownership units required, the Province's affordable housing benchmarks were applied.<sup>[1]</sup> For further details, please refer to section 4.6.

Based on the forecast, 28% (1,045 units) of new ownership homes need to be affordable. To help meet the affordable ownership target of 1,045 units, the County will need to encourage more moderately priced, higher density, freehold and condominium units. These affordable ownership units represent households where housing costs do not exceed 30% of household income in the 60th income percentile and/or they meet the Province's affordable housing ownership benchmark price of \$391,600. For rentals, 49% (405 units) will need to be affordable to households whose incomes are insufficient to afford an average market rent of \$1,485 per month within the County. Further details regarding the distribution and breakdown of affordable rental units are shown below in Figure 35.

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<sup>[1]</sup> Province of Ontario. (2024). *Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin*.



Figure 34  
Haldimand County  
Forecast Housing Need by Type, Tenure, and Market, 2025 to 2035

Units	Owner	Renter	Total Units
Affordable*	1,045	405	1,450
Total	3,750	825	4,575
% Affordable	28%	49%	32%

Note: Numbers may not add due to rounding.  
Source: Watson & Associates Economists Ltd., 2025.

To meet this target of 1,450 total affordable housing units, the County will need to continue to work with its public and private sector partners to encourage a greater supply of more moderately priced, higher density, freehold and condominium units and purpose-built rental apartments. Continued efforts will also be needed to encourage a broader range of attainable ownership housing options, particularly “missing middle” housing forms.

As previously discussed, rental housing demand in Haldimand County is anticipated to increase by 825 units over the 2025 to 2035 forecast period. Figure 35 summarizes forecast renter households by income group (in 2024 dollars). It also summarizes the market rents that each renter household can afford, by respective income group, and compares these against the current average market rent in Haldimand County, which is approximately \$1,485 per month.<sup>[1]</sup> As shown, households with an income of \$59,480 or higher can afford Haldimand County’s average market rent (i.e., \$1,485) or higher, as they can allocate 30% of their income toward rent. Therefore, households with incomes lower than \$59,480, totalling 405 units, will require affordable rental units to meet their housing needs.

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<sup>[1]</sup> CMHC Rental Market Survey, October 2024.



Figure 35  
Haldimand County  
Rental Housing Growth by Income and Affordability

Household Income (2024 dollars)		Household Growth, 2025-2035	% of Affordable Units	Maximum Affordable Monthly Rental Cost <sup>[1]</sup>		Maximum Affordability based on % of A.M.R. <sup>[2]</sup>	Comments
Less than	\$23,200	24	3%	Less than	\$580	39%	<b>Affordable Units</b>
	\$23,200 to \$34,900	151	18%	\$580 to	\$875	59%	
	\$34,900 to \$46,500	123	15%	\$875 to	\$1,165	78%	
	\$46,500 to \$59,480	107	13%	\$1,165 to	\$1,485	100%	
<b>Subtotal</b>		<b>405</b>	<b>49%</b>				
	\$59,480 to \$81,300	135	16%	\$1,485 to	\$2,035	137%	<b>Market Units</b>
	\$81,300 to \$93,000	50	6%	\$2,035 to	\$2,325	156%	
	\$93,000 to \$104,600	46	6%	\$2,325 to	\$2,615	176%	
	\$104,600 to \$143,500	100	12%	\$2,615 to	\$3,590	241%	
	\$143,500 and greater	88	11%	\$3,590 and greater			
<b>Subtotal</b>		<b>419</b>	<b>51%</b>				
<b>Total Renter Households</b>		<b>825</b>	<b>100%</b>				

<sup>[1]</sup> Housing affordability based on 30% income to shelter ratio.

<sup>[2]</sup> Based on CMHC October 2024 A.M.R. (Average Market Rent) for Haldimand County.

## 6.4 Observations

As previously mentioned, population age structure influences the socio-economic characteristics of the population related to income/affordability, lifestyle, family size, lifestyle decisions, health, and mobility. Propensities for high-density housing (rental apartments and apartment condominium units) are highest among younger and older age groups, while propensities for low-density housing (single and semi-detached housing) tend to be highest among working-age population groups between 35 and 64 years of age.

As the average age of Haldimand County's population continues to increase, it is anticipated that the demand for higher-density housing forms will also continue to gradually increase. The aging of the County's population is also anticipated to drive the need for seniors' housing and other housing forms geared to older adults (e.g., assisted living, affordable housing, adult lifestyle housing). Given the diversity of the 55 to 74 and 75+ population age groups, forecast housing demand across the County within this broad 55+ demographic group is anticipated to vary considerably.



The demand for affordable rental housing is increasingly concentrated among smaller household sizes, including smaller families, lone-person households, and non-Census families. Driven by demographic shifts such as aging, changing family structures, and a rise in single-person households, this trend highlights the need for the County to prioritize smaller, cost-effective rental units. Expanding the supply of these units will be essential to addressing affordability challenges for low- and moderate-income individuals, seniors, and young professionals while maintaining a balanced rental market.

Housing demand associated with younger generations in Haldimand County is anticipated to be strong across a range of housing types that are affordable to new home buyers/renters and cater to a broad range of lifestyle preferences towards urban and suburban living. This includes housing options such as townhouses (including back-to-back townhouses and stacked townhouses), higher-density developments (i.e., purpose-built apartments and condominiums), and, to a lesser extent, low-density housing forms. Demand for low-density housing is anticipated to be strongest for “move-up” home buyers with growing families, typically working-age homeowners approaching 40 years of age and older.

Accommodating younger generations, such as Millennials and Generation Z, and other working-age adults is a key objective for the County, recognizing that the accommodation of skilled labour and the attraction of new businesses are inextricably linked and positively reinforce one another. To ensure that economic growth is not constrained by future labour shortages, continued effort is required by the County to explore ways to attract and accommodate new skilled and unskilled working-age residents to Haldimand County within a diverse range of housing options by structure type, tenure, and location.

## 7. Strategic Directions

The County is responsible for local decisions that guide future land use, development, and growth. This includes authority over how land is utilized for housing; policies that guide the density, form, and type of housing development; policies that support and promote a full range of housing types; and potential regulatory and financial incentives to encourage development of rental and affordable housing.



Through various initiatives and programs, Haldimand County and its strategic partners have made progress over the past five years with its efforts to address and meet the affordable housing needs in their community. Even with this progress, several housing needs remain unmet, as Haldimand County continues to experience significant population and economic growth within an evolving provincial planning framework.

The following presents key strategic directions related to housing.

### **Planning for Long-Term Population Growth Across a Diverse Range of Age Groups and Income Levels**

To accommodate the future population growth projected across Haldimand County over the 2025 to 2051 period, the County will require approximately 425 new permanent housing units per year. This is 37% higher than the amount of annual new permanent housing construction levels achieved over the past decade. Future housing growth is anticipated across a diverse range of housing forms.

It is generally recognized that the accommodation of skilled labour and the attraction of new businesses are dependent on one another. As such, for the County's economic base to grow, effort will be required to continue to attract new skilled working residents to Haldimand County with suitable employment opportunities and market choice in housing, to ensure that economic growth is not constrained. Attraction efforts must also be linked to housing accommodation (both ownership and rental), municipal services and infrastructure, and quality of life attributes that appeal to the younger mobile population, while not detracting from the County's attractiveness to older population segments.

To promote the attractiveness of Haldimand County for future residents, there is a need to expand housing market choice and options in the community to include a broader range of housing typologies for a range of market segments and housing tenure (home ownership and rental), including affordable housing.

The County, as part of the next Official Plan Review, should update the definition of affordable housing in accordance with the new P.P.S., 2024, and update affordable housing targets for the County to align with the affordable housing needs assessment presented herein.



## Expand Housing Affordability Options

Housing affordability in Haldimand County is a paramount concern across the community. As previously presented, average home prices and rents in the County have increased significantly over the past five years. Due to the substantial increase in both ownership and rental prices, existing and future residents are being priced out of the market and require more affordable housing solutions.

The following initiatives should be considered to address the identified gaps in the County's housing needs and to promote a more diverse supply of housing.

### *More Compact Built Form and Innovative Design*

To address the gap in affordably priced, higher-density ownership and rental housing, the County should continue to work with home builders to expand the supply of more moderately priced ownership and rental housing options. As part of the County's next Official Plan Review and update, the County may want to consider policies and strategies that encourage and support the development of a broader range of housing options, in accordance with provincial policy direction.

The County should review local zoning and land-related barriers to identify opportunities to expand housing supply within the Settlement Areas that are more compact, land efficient, environmentally sustainable, and price competitive. This may include promoting more modular home and tiny home construction where appropriate, for example.

The County should consider alternative development standards for affordable housing developments, which would reduce development costs. These may include the reduction of parking requirements, permitting innovative construction methods, and allowing for smaller units and lots, provided they meet Ontario Building Code requirements and other health and safety standards.

### *Promote and Enable Additional Residential Unit Development*

Through the *More Homes Built Faster Act, 2022*, changes were made to the *Planning Act* that now allow for up to three residential units per residential lot. This includes the primary residential unit and up to two A.R.U.s, including secondary suites. A.R.U.s represent an opportunity to increase affordable rental housing in the community through gentle intensification.



The County should update the Official Plan policies to align with the Zoning By-Law allowing A.R.U.s (up to three units in total per lot). This includes secondary suites (e.g., basement apartments) within the primary dwelling unit, as well as permanent garden suites, laneway housing, and other dwelling forms in accordance with provincial planning direction.

The federal government recently announced, through their Secondary Suite Refinance Program, that homeowners will be able to refinance up to 90% of their property's value to add A.R.U.s as long-term rental units on their respective properties. The County may also consider providing financial incentives (e.g., grants) for homeowners who construct A.R.U.s that are intended to be rented out on a long-term basis.

### Expand Non-Market Housing

Through demographic analysis and community feedback, it is evident that there is a need for more supportive and non-market housing in the County. The County, together with its housing service partners, should continue to maintain and incrementally increase housing support services and programs, and expand the supply of deeply affordable and near-market housing.

### *Regulatory and Financial Tools to Support Housing Development*

To achieve the housing mix and level of housing development activity needed to meet the existing and future housing needs identified herein, the County will need to explore and consider the potential application of regulatory and financial tools to support/enable a higher rate of residential development activity. The County should consider the following factors in supporting/enabling a higher rate of residential development activity, particularly for rental and more affordable ownership options:

- **Quantum of Designated Developable Land Supply/Sites** – This includes designated greenfield lands and supporting infrastructure, focusing on residential development within the Settlement Areas and promoting a range of infill/intensification opportunities where servicing is available. This includes medium-density (“missing middle”) and high-density development and the development of A.R.U.s (e.g., secondary suites).
- **Regulatory Incentives** – This includes tools to assist in project feasibility through flexibility in the development approvals process (e.g., expediated



processing), development permissions (i.e., building height, density), parking requirements, and design considerations.

- **Financial Incentives** – At the municipal level, this can focus on reducing the upfront financial obligations of the developer and/or reducing the operational costs moving forward.

### Community Improvement Plans

The County should explore expanding its Community Improvement Plan (C.I.P.) for its Settlement Areas, with a greater focus on housing. C.I.P.s can reduce the upfront financial obligations of potential developers and home builders (e.g., waiving development and building fees) and can be an effective tool in promoting an expanded housing supply within Settlement Areas. In addition, C.I.P.s can offer property tax exemptions or reductions through tax increment equivalent grants, which can be particularly beneficial for new purpose-built rental housing developments.

### **Conclusions**

The results of this study serve as a foundational document for housing in Haldimand County. This study is intended to guide decision-making and policy development specifically related to housing policy and programming in the County.

Accommodating and enabling/supporting greater housing development would require the County to also consider the following:

- **Planning Implications** – Over the next several decades, the focus of residential development is anticipated to continue to promote balanced growth – a balance between both intensification opportunities and greenfield opportunities. From a planning policy perspective, Urban Settlement Areas should represent priority locations for residential development given the amenities that these locations provide with respect to access to retail and other community services.
- **Impacts on Infrastructure and Municipal Service Needs** – Higher housing density would require increases in local infrastructure and municipal service needs, particularly within Settlement Areas where most of the increased housing demand is anticipated to be directed. While small-scale infill or redevelopment can benefit from existing capacity associated with hard municipal services, large-scale intensification projects can come at a high price. This is due to the costs associated with replacing, improving, and maintaining existing services that have



not been planned to accommodate significant increases in housing and population. The County will need to continue to work to address growing infrastructure and municipal service needs related to housing and population growth.

- **Financial Implications** – While it is beyond the scope of this study to address the financial implications of economic incentives and promote a broader mix of housing supply, the municipal financial impacts of accommodating purpose-built rental housing and affordable housing must be addressed. This can be done through alternative funding programs or, if necessary, by passing the costs on to existing ratepayers.

To ensure the housing needs assessment remains current and reflective of housing needs in the community, consideration should be given to updating the needs assessment every five years. Building on this report, the County may also consider undertaking a housing affordability strategy to comprehensively explore and identify potential action items and implementation approaches to address local existing and future housing needs.