

Housing Needs Assessment

Haldimand County (CY)

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Preface

[Canada's Housing Plan](#) and [Budget 2024](#) both signaled the Government of Canada's intent to use Housing Needs Assessments (HNAs) as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund and the previously announced permanent transit funding.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs will help all levels of government understand the local housing needs of communities - how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where. The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.

Funding Requirement

Under the Housing Accelerator Fund, the Government of Canada currently requires funding recipients to complete an HNA by year 3 of the program, if one has not already been completed within two years of the 2022 federal budget announcement (April 7, 2022).

Going forward, HNAs will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;
- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,
- Future federal infrastructure funding applicants as required.

Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other Housing, Infrastructure and Communities Canada programs, other than to update it every five years.

Purpose

When done properly and regularly, an HNA will allow a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?
- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

This HNA template has been informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's [*Housing Needs Report*](#) and the City of Edmonton's [*Affordable Housing Needs Assessment*](#) (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.

Based on these best practices, this guidance document includes the following necessary information, explained in more detail below.

1. Development and use of Housing Needs Assessments
2. Community profiles and trends
3. Household profiles and economic characteristics
4. Priority groups
5. Housing profiles
6. Projected housing needs and next steps

Communities completing an HNA as a requirement for federal infrastructure programming will be expected to complete all sections outlined in this template. Communities may use a previously completed HNA if an updated version is available; however, communities would be expected to address any gaps related to any of the sections of the guidance document – both qualitative and quantitative – between their existing HNA and this federal template. Additional details about the timelines for completion and submission of HNAs will be provided with specific infrastructure funding programs (e.g. Canada Community-Building Fund).

While responding to the written questions, please use as much space as required.

1. Methodology

In this section, applicants should outline the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different assessments may incorporate unique methodological elements or considerations depending on context, the following methods should generally be outlined:

- **Quantitative research** such as economic data, population and household forecasts; and,
- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

Both qualitative and quantitative aspects of this guidance document are equally important.

Communities will be required to engage with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment (HNA). This section should include what forms of engagement were conducted, with whom, how learnings were incorporated into or informed the HNA's findings, and what engagement opportunities may exist to share findings with the community.

To the extent possible, publicly available data from the following sources will be prepopulated to facilitate automated completion of the quantitative components of the assessments:

- [Statistics Canada Census Data](#)
- [CMHC Housing Market Information Portal](#)
- [Statistics Canada Housing Statistics Dashboard](#)
- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)
- [CMHC Proximity Measures Database](#)
- [Housing Assessment Resource Tool Dashboard](#)
- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)

In addition to this data, communities are required to incorporate internal and non-public facing, non-confidential data, into their HNAs in order to more fully capture local contexts and realities as needed.

Data fields highlighted in yellow identify where municipalities will have to source the data.

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-populated. Fields marked with an asterisk (*) indicate data points which are unavailable from the source or suppressed due to low counts.

Please provide data from the latest census except where otherwise indicated.

1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.

- Ontario's Need for 1.5 Million More Homes, Smart Prosperity Institute, August 2022
(<https://institute.smartprosperity.ca/sites/default/files/Ontario%27s%20Need%20for%201.5m%20More%20Homes-SPI%20August%202022.pdf>)
- Haldimand County Population, Household & Employment Forecast Update, August 2024 by Watson & Associates Economists Ltd.
- Haldimand County Official Plan, November 25, 2024
(<https://www.haldimandcounty.ca/media/utdf4fjl/haldimand-county-official-plan-2024.pdf>)
- Haldimand County Community Improvement Plan
(<https://www.haldimandcounty.ca/business-building-development/invest-grow-haldimand/incentives/community-improvement-plans/>)
- Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin, Province of Ontario. (2024).
(<https://www.ontario.ca/page/municipal-development-and-community-benefits-charges-and-parklands>)

1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations)

Engagement Methods and Data Collection:

- **Virtual Stakeholder Interviews:** As part of Haldimand County's broader Housing Needs Assessment, Haldimand County conducted a number of virtual key stakeholder interviews to provide a broader picture of the housing needs in Haldimand County.

Stakeholders Groups Engaged:

Participants from the stakeholder interviews were largely 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.

1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.

Haldimand County employed a mixed-method approach to engage with priority groups identified in Section 4 of the Housing Needs Assessment. This included both quantitative and qualitative research methods to assess housing challenges and barriers faced by these groups.

Engagement Methods and Data Collection

- **Point-in-Time (PiT) Count:** Haldimand and Norfolk Health and Social Services and Housing conducted a PiT Count, a standardized survey methodology used to collect quantitative data on individuals experiencing homelessness. This data provided insights into demographics, housing history, service usage, and barriers to stable housing for individuals without permanent shelter. The PiT Count followed best practices outlined by the Canadian Observatory on Homelessness, as well as federal guidelines.

2. Community Profile and Trends

In this section, communities are expected to tell their housing story through the lenses of their community and household profiles using both qualitative and quantitative data. Communities may structure this information in different ways, including by providing past benchmarks, present figures, future projections, and current growth rates at a local, regional and provincial level.

2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.

Official Plan – (2024): Haldimand County’s Official Plan focuses on diverse and sustainable housing, emphasizing intensification, efficient land use, and higher-density development in both urban and greenfield areas. It promotes affordability through incentives, streamlined approvals, and community partnerships, while ensuring new developments align with existing neighbourhood character. The plan aims to create walkable, inclusive, and sustainable communities that meet evolving housing needs.

Official Plan Amendment 69: Approved on May 13, 2024, Official Plan Amendment 69 introduces amendments across several policy areas, including affordable housing.^[1] These changes align the Official Plan with the Provincial Policy Statement, 2020 and the Growth Plan for the Greater Golden Horseshoe, emphasizing the County's commitment to addressing housing affordability and availability.

Haldimand and Norfolk Housing and Homelessness Plan: Developed collaboratively with Norfolk County, the plan outlines a strategic approach to ensure residents have access to safe, appropriate, and affordable housing options. The plan focuses on preventing homelessness, strengthening partnerships, and addressing the unique needs of vulnerable populations. It is regularly updated to reflect changes in the housing market, economy, and policy environment.

Municipal Housing Pledge and Target: In response to provincial initiatives, Haldimand County has established a Municipal Housing Pledge with a ‘made in Haldimand’ target. Through this work, Haldimand has committed to facilitating working towards the objectives of the provincial target for the construction of 4,200 new homes by 2031.^[2] This pledge involves developing strategies and options to meet the target,

^[1] Official Plan Amendment, File No. 27-OP-223086, Ministry of Municipal Affairs and Housing (<https://prod-environmental-registry.s3.amazonaws.com/2024-05/Notice%20of%20Decision%20-%20Haldimand%20County%20OPA%2069.pdf>)

^[2] Report CDS-06-2023 Municipal Housing Pledge and Target, For Consideration by Council in Committee on September 19, 2023, by Haldimand County (<https://pub-haldimandcounty.escribemeetings.com/filestream.ashx?DocumentId=27598>)

including potential policy adjustments and the use of municipal resources to support housing development.

Social Housing System Review: In 2024, Haldimand and Norfolk Health and Social Services (HNHSS) commissioned a review of the region’s non-profit social housing system to address rising demand for affordable housing. The review focused on housing services, funding, and operational efficiency. Key recommendations included expanding housing options, improving financial management, strengthening policies, leveraging data and technology, and enhancing organizational capacity to create a more sustainable and inclusive housing system.

Strategic Plan 2025-2045: The County's Strategic Plan establishes a long-term vision and guiding principles, identifying key priorities across five core themes.^[3] While not exclusively focused on housing, the plan provides a framework for decision-making, resource allocation, and service delivery that supports housing initiatives within the broader context of community development.

Haldimand County Housing Master Plan (2021): This plan outlines a strategy to address affordable housing needs by identifying critical gaps and promoting diverse housing options. It focuses on increasing purpose-built rentals, housing for moderate-income households, and supportive housing for vulnerable populations. The plan sets annual affordable housing targets, integrates developments into existing communities near essential services, and uses incentives like expedited approvals and tax reductions to stimulate growth. Preservation of existing affordable housing and equitable tenant access are also prioritized, with ongoing monitoring and partnerships guiding implementation.

Haldimand & Norfolk 10-Year Housing and Homelessness Plan (2013): This plan provides a strategic framework aimed at addressing housing affordability, homelessness prevention, and the unique needs of vulnerable populations within the two Counties. Mandated by the Province of Ontario, it sets objectives, implementation measures, and monitoring strategies to ensure access to safe and affordable housing. The plan focuses on strengthening partnerships, integrating supportive housing solutions, and tracking progress to adapt policies as needed. By fostering collaboration and evidence-based decision-making, it seeks to create sustainable and inclusive housing opportunities for all residents.

Collectively, these policies and strategies demonstrate Haldimand County's proactive approach to managing growth and ensuring that housing needs are met through thoughtful planning and collaboration with various stakeholders.

^[3] 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>)

2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	45,608
	2021	49,216
Population Growth (Number)	Total	3,608
	Percentage	7.9
Age (Years)	Average	42.5
	Median	43.6
Age Distribution	0 - 14 years	8,630
	15 - 64 years	30,465
	65+ years	10,115
Mobility	Non-movers	44,225
	Non-migrants	1,160
	Migrants	2,720

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	4,295
Non-Immigrants	Total	44,130
Recent Immigrants (2016-2021)	Total	230
Interprovincial migrants (2016-2021)	Total	300
Indigenous Identity	Total	1,890

2.3 How have population changes in your community as illustrated by the above data impacted your housing market?

Haldimand County is facing increasing housing pressures driven by population growth, affordability challenges, and rising demand. Migration patterns, economic factors, and a limited housing supply have led to higher rental and ownership costs, making it difficult for many residents to secure suitable housing. Young adults struggle to enter the housing market, while seniors face barriers to aging in place or downsizing. Housing affordability concerns impact all demographics, with low-income households, individuals with disabilities, and those experiencing homelessness facing the most significant challenges.

Historically, Haldimand County has been an affordable housing destination, attracting new residents from across the region. Despite this, rising rental prices, a growing waitlist for affordable housing, and increased demand for both market and non-market units have made affordability a pressing issue. Additionally, limited transportation options further restrict access to affordable housing in surrounding areas.

As Haldimand County continues to grow, demand for a broad range of housing options by structure type (i.e., single detached, townhouses, and apartments) and tenure (i.e., ownership vs. rental) will rise. To address this, a shift toward higher-density housing and mixed-income developments will be necessary to support affordability and sustainability goals. Municipal policies, private sector investment, and partnerships with non-profit organizations will play a crucial role in ensuring diverse and accessible housing options for seniors, young families, and vulnerable populations. Ongoing efforts to expand supportive housing initiatives, implement financial incentives, and refine planning policies will be essential in meeting Haldimand County's evolving housing needs.

3. Household Profiles and Economic Characteristics

This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community's housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	17,502
	2021	18,719
Household income (Canadian dollars per year)	Average	\$104,400
	Median	\$93,000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average (Haldimand County)	\$63,450
	Median (Haldimand County)	\$48,400
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average (Haldimand County)	\$111,600
	Median (Haldimand County)	\$99,000
Average household size (Number of members)	Total	2.6
Breakdown of household by size (Number of households)	Total	18,720
	1 person	4,235
	2 persons	6,930
	3 persons	2,875
	4 persons	2,685
	5 or more persons	1,995
Tenant households (Number of households)	Total	2,805
	Percentage	14.984
Owner households (Number of households)	Total	15,915
	Percentage	85.016

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Percentage of tenant households in subsidized housing	Percentage	12.6
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	0
	Percentage	0%
Number of one-parent families	Total	1995
	Percentage	13.702
Number of one-parent families in which the parent is a woman+	Total	1475
Number of one-parent families in which the parent is a man+	Total	520
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	470
	Low (21% – 50% AMHI)	3,110
	Moderate (51 – 80% AMHI)	3,460
	Median (81% - 120% AMHI)	4,105
	High (>120% AMHI)	6,965

3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?

Based on the data provided in subsection 3.1, the household data for Haldimand County provides valuable insight into the local demographic and economic landscape. Based on Statistics Canada Census profiles for Haldimand County, the increase in total households from 17,502 in 2016 to 18,719 in 2021 reflects steady population growth,

which aligns with regional trends of migration from urban centers to more affordable, rural communities.

Household Composition & Family Structure

The data in subsection 3.1 shows that one-person households (4,235) make up nearly one-quarter (22.6%) of all households, suggesting a significant number of individuals are living alone. In contrast, one-parent families account for 13.7% of all families (1,995 households), with the majority (1,475) led by women. This highlights the potential need for supportive services and affordable housing options for single-parent households, who may face economic challenges.

Homeownership & Income Distribution

Homeownership is dominant in Haldimand County, with 85% of households owning their homes, compared to just 15% who are tenants. This high rate of ownership reflects the County's traditionally rural and suburban character. The lack of rental housing, however, can be a challenge for lower-income residents, young professionals, and seniors looking to downsize.

Income levels in the County vary, with 4,105 households falling within the median income category (81% to 120% of Area Median Household Income) and 6,965 households classified as high-income earners (above 120% of Area Median Household Income). Meanwhile, over 7,000 households fall into the low or very low-income categories, indicating a significant portion of residents who may struggle with housing affordability.

Housing Affordability & Subsidized Housing

A notable 12.6% of tenant households receive housing subsidies, highlighting a reliance on government-assisted housing for some renters. With tenant households representing just 15% of total households, this suggests that affordable rental options may be limited, putting pressure on lower-income residents.

Implications for Housing Policy

- The high percentage of homeowners suggests that policies should focus on increasing the rental housing supply to support those unable to afford homeownership.
- The presence of a significant number of one-parent families, especially female-led households, suggests a need for affordable family-oriented housing and childcare services.
- The large number of moderate- and low-income households underscores the importance of maintaining and expanding subsidized housing programs and affordability initiatives.

Overall, the data suggests that while Haldimand County remains a predominantly homeowner-driven market, there are affordability challenges for lower-income residents, renters, and single-parent families. Housing policies should focus on increasing rental

stock, addressing affordability concerns, and ensuring that housing remains accessible to diverse demographic groups.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.⁴

As of 2021, the headship rate for the 15 to 24 age cohort in Haldimand County was 4%, while the 25 to 34 age cohort had a headship rate of 35%. According to the *Ontario’s Need for 1.5 Million More Homes* report by the Smart Prosperity Institute (hereinafter referred to as the *1.5 Million Homes Report*), headship rates in Ontario and British Columbia indicate constrained housing market conditions relative to the rest of Canada. The report suggests that an optimal headship rate would be 12% for the 15 to 24 age group and nearly 47% for the 25 to 34 age group as shown in the table below. Based on 2021 data, this implies that approximately 1,250 additional households within the 15 to 34 age cohort in Haldimand County were unable to form due to existing constraints. Applying these optimal rates to 2021 population data suggests that Haldimand County would have 21,550 households, an existing shortfall of approximately 2,830 households as shown in the table on the following page. This gap represents roughly 15% of the households who have been unable to access the housing market, particularly among those aged 15 to 44, underscoring the urgent need for improved housing affordability in the area.

^[4] *We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.*

Age Group	2021 Population ^[1]	Haldimand County Headship Rate	Canada Headship Rate ^[2]	Haldimand County Households	Benchmark Number of Households	Housing Shortfall
	A	B	C	D = A X B	E = A X C	F = E - D
0-14	8,900	0.0%	0.0%			
15-24	5,500	3.7%	12.0%	210	660	460
25-34	6,400	34.5%	46.7%	2,210	3,000	790
35-44	6,100	46.5%	54.9%	2,820	3,330	510
45-54	6,100	51.7%	57.9%	3,140	3,510	380
55-64	8,000	54.6%	59.3%	4,400	4,770	380
65-74	6,100	57.3%	61.5%	3,510	3,760	260
75+	4,100	60.2%	61.9%	2,460	2,530	70
Total	51,200			18,730	21,550	2,830

[1] Includes net Census undercount.

[2] Based on Rest of Canada Headship Rates (excludes Ontario and British Columbia).

Note: Figures have been rounded and may not add up precisely.

Source: Historical population and household derived from Statistics Canada Table 17-10-0155-01, and Census profiles. Headship rate data derived from custom order from Statistics Canada. Canada headship rate derived from Ontario's Need for 1.5 million more homes, August 2022 by Smart Prosperity Institute.

Haldimand County's housing stock has traditionally been dominated by single-detached homes. According to the 2021 Census, 88% of the County's housing consists of single- or semi-detached dwellings, followed by 5% row houses and duplexes, and approximately 7% apartments. To support individuals struggling to enter the housing market, a more diverse supply of housing types and tenure options is required. Virtual stakeholder discussions (noted in subsection 1.2) indicate that the limited availability of diverse housing options makes it difficult for residents and seasonal workers to secure housing, while employers are facing challenges in employee retention due to housing shortages. Additionally, stakeholder interviews revealed frequent resistance to new housing developments, particularly higher-density projects—a trend that is expected to persist unless new policies and resources are introduced.

For many young adults, purchasing a single detached home as a first property is increasingly unattainable, and there is a shortage of smaller housing units and rental options to meet the needs of both this group and seniors. Between 2016 and 2021, the proportion of renter households in Haldimand County declined from 16.7% to 15.0%, while the majority of private households remained owner-occupied. If the current limitations in housing supply persist, younger individuals and seniors may be compelled to relocate to areas with more affordable housing options.

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	24,680
Number of workers by industry (Top 10 only)	Manufacturing	3,310
	Health care and social assistance	3,085
	Construction	2,900
	Retail trade	2,720
	Educational services	1,590
	Agriculture, forestry, fishing and hunting	1,345
	Other services (except public administration)	1,260
	Transportation and warehousing	1,190
	Accommodation and food services	1,105
	Public administration	1,090
Unemployment rate and participation rate (Percent)	Unemployment rate	8.347
	Participation rate	61.793
All classes of workers (Number)	Total	24,330
Employees (Number)	Total	20,645
Permanent position (Number)	Total	18,085
Temporary position (Number)	Total	2,565
Fixed term (1 year or more, Number)	Total	730

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Casual, seasonal or short-term position (less than 1 year, Number)	Total	1,840
Self-employed (Number)	Total	3,675
Number of commuters by commuting destination	Within census subdivision	7,255
	To different census subdivision	595
	To different census division	7,560
	To another province/territory	40
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	17,770
	Public transit	55
	Walked	710
	Bicycle	35
	Other method	280

3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?

Labour conditions in Haldimand County, characterized by a significant agricultural sector and the presence of precarious employment, have notably influenced housing supply and demand in the region.

Agricultural Sector and Seasonal Workforce

Agriculture plays a pivotal role in Haldimand County's economy, with family farms being a longstanding staple. The County's farmers specialize in crop production, animal production, and aquaculture, leading to a higher percentage of agricultural employment compared to provincial and federal levels.^[5]

This robust agricultural activity necessitates a seasonal workforce, including migrant farm workers. While specific data for Haldimand is unavailable, combined figures for Haldimand and Norfolk Counties show that Public Health Inspectors assess over 600 seasonal housing units annually, highlighting the significant demand for temporary accommodations in the region.^[6]

Impact on Housing Demand

The reliance on a seasonal agricultural workforce creates a cyclical demand for temporary housing. While this addresses short-term accommodation needs, it does not contribute to the permanent housing market, potentially leading to fluctuations in housing demand throughout the year.^[7]

Precarious Employment and Income Levels

Beyond the agriculture sector, the County's labour market includes sectors with precarious employment conditions, such as manufacturing and retail. The Local Labour

^[5] Agriculture in Haldimand at a glance, Haldimand County (<https://www.haldimandcounty.ca/business-building-development/invest-grow-haldimand/key-sectors/agriculture/>)

^[6] Migrant Farm Worker's Housing – Seasonal Housing, Health and Social Services, Haldimand-Norfolk (<https://hnhu.org/health-topic/seasonal-housing/>)

^[7] Housing First: The Path to Recovery, Canadian Mental Health Association Ontario. (https://ontario.cmha.ca/wp-content/uploads/2021/07/CMHAOn_Housing_First_2020_FINAL.pdf)

Market Plan Update 2021-2022 indicates that businesses continue to experience supply-chain disruptions and changes in demand, impacting employment stability.^[8]

In 2021, it was estimated that residents needed to earn approximately \$34,700 annually to cover basic living costs. This suggests that a significant portion of the population may struggle with housing affordability, especially those engaged in precarious or seasonal employment.^[9]

Housing Supply Challenges

The combination of seasonal housing needs and income instability contributes to challenges in the housing market. The Haldimand-Norfolk Housing and Homelessness Plan highlights a significant need for affordable housing, with population growth projections indicating continued demand.^[10]

Furthermore, the County is expected to experience substantial growth, with an anticipated increase of 31,000 residents by 2051 and the addition of 12,820 households. This projected growth underscores the importance of addressing housing supply to meet future demand.^[11]

Labour conditions in Haldimand County, marked by a significant agricultural sector and elements of precarious employment, have a direct impact on housing supply and demand. The seasonal nature of agricultural work creates temporary housing needs, while income instability from precarious employment affects affordability and demand for permanent housing. Addressing these challenges requires strategic planning to ensure adequate and affordable housing options that align with the County's economic and demographic dynamics.

3.6 Households in Core Housing Need

A household is considered to be in core housing need if it meets two criteria:

1. A household is below one or more of the national adequacy, suitability, and affordability standards; and,

[8] Local Labour Market Plan Update 2021 – 2022, The “Grand Reshuffle” Workforce Reform in Grand Erie, Workforce Planning Board of Grand Erie. (https://workforceplanningboard.org/wp-content/uploads/2022/02/LLMP_Update-2021-22_EN_FINAL_interactive.pdf)

[9] Ibid.

[10] Haldimand and Norfolk Housing and Homelessness Plan, 2020 – 2030, December 2019. (<https://hnhousing.org/wp-content/uploads/2021/12/HSS-20-05-Attachment-Haldimand-Norfolk-HHP-Final-Submitted-Dec-5-19.pdf>)

[11] Haldimand County Population, Household & Employment Forecast Update, August 2024 by Watson & Associates Economists Ltd.

2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

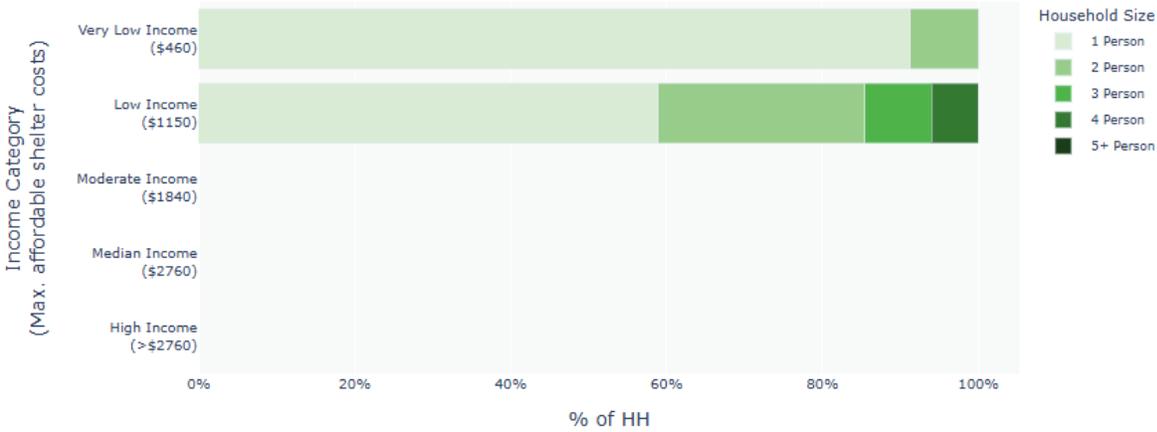
Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))

Income Categories and Affordable Shelter Costs:

Haldimand County CY (CSD, ON)			
Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$92,000	\$2,300
Very Low Income (20% or under of AMHI)	1.93%	<= \$18,400	<= \$460
Low Income (21% to 50% of AMHI)	16.96%	\$18,400 - \$46,000	\$460 - \$1,150
Moderate Income (51% to 80% of AMHI)	19.27%	\$46,000 - \$73,600	\$1,150 - \$1,840
Median Income (81% to 120% of AMHI)	22.93%	\$73,600 - \$110,400	\$1,840 - \$2,760
High Income (121% and more of AMHI)	38.91%	>= \$110,401	>= \$2,761

Percentage of Households in Core Housing Need, by Income Category and Household Size:



3.6. Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very Low Income (20% or less of AMHI)	$\le \$460$	91.3%	8.7%	0%	0%	0%
Low Income (21% to 50% of AMHI)	$\$460 - \$1,150$	59%	26.5%	8.5%	6%	0%
Moderate Income (51% to 80% of AMHI)	$\$1,150 - \$1,840$	*	*	*	*	*
Median Income (81% to 120% of AMHI)	$\$1,840 - \$2,760$	*	*	*	*	*
High Income (121% or more of AMHI)	$\ge \$2,761$	*	*	*	*	*

2021 Affordable Housing Deficit:

Haldimand County CY (CSD, ON)						
Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$460)	210	20	0	0	0	230
Low Income (\$1150)	345	155	50	35	0	585
Moderate Income (\$1840)	0	0	0	0	0	0
Median Income (\$2760)	0	0	0	0	0	0
High Income (>\$2760)	0	0	0	0	0	0
Total	555	175	50	35	0	815

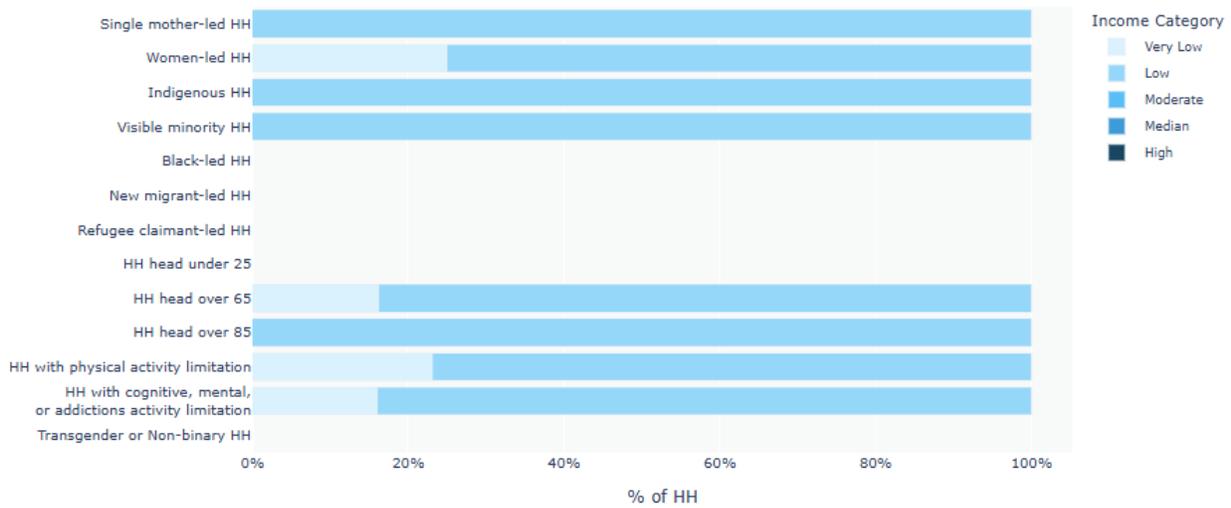
3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	3,055
	Percentage	16.9%
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	770
	Percentage	4.3 %
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	1,025
	Percentage	37.1%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	460
	Percentage	2.6%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	2,030
	Percentage	13.2%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	310
	Percentage	1.7 %

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	1,120
	Percentage	6%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	150
	Percentage	0.8%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	280
	Percentage	10%
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	80
Percentage of tenant households in core housing need	Percentage	0.4%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	840

3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

The chart below demonstrates that many different demographics in Haldimand County fall within the “Low” income category with a small proportion within the “Very Low” income category. The chart demonstrates that groups such as women-led, Indigenous, visible minority, refugee claimant-led, over 85 years old, and those with physical or mental limitations have a high prevalence of “Low” income. This impacts the ability of these individuals and groups to access safe, secure, and affordable housing within the County. Efforts to offset housing affordability challenges within these groups would help mitigate the pressures felt by these low incomes.

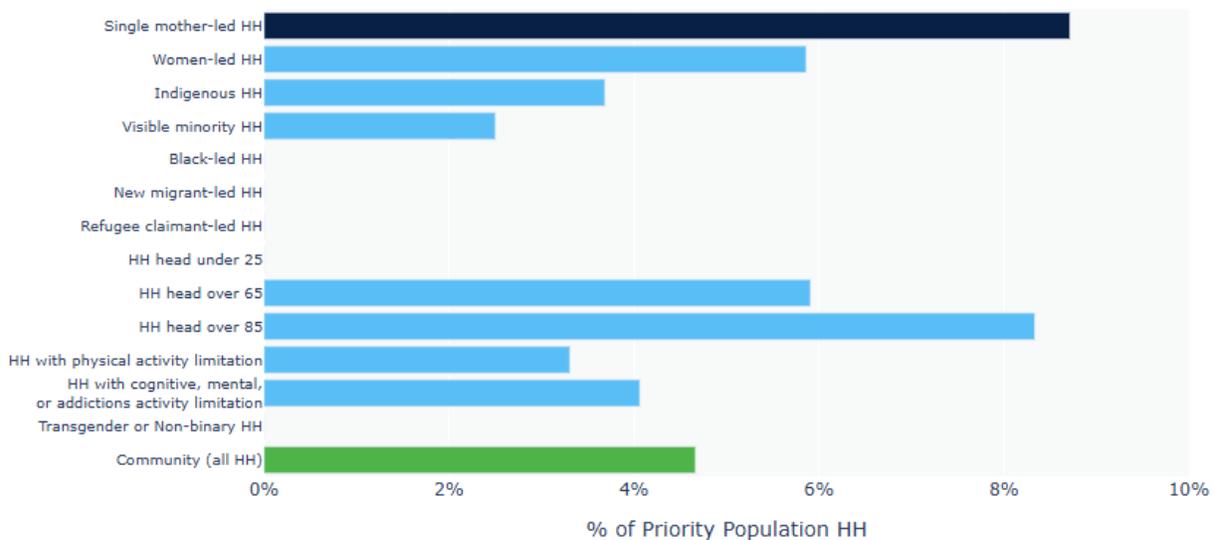
Percentage of Households in Core Housing Need by Priority Population and Income Category, 2021
Haldimand County CY (CSD, ON)



Source: Housing Assessment Resource Tool (HART) for Haldimand County.

Building on the above, the chart below provides additional metrics related to core housing need by priority population. As shown, single-mother-led households represent the demographic in Haldimand County that is most in core housing need. Following this group, refugee-claimant-led households, and households headed by those over 85 represent the groups in greatest core housing need. There are likely some cross-sections in the data which would suggest that various ethnic and demographic groups are in further core housing need when over 85 years.

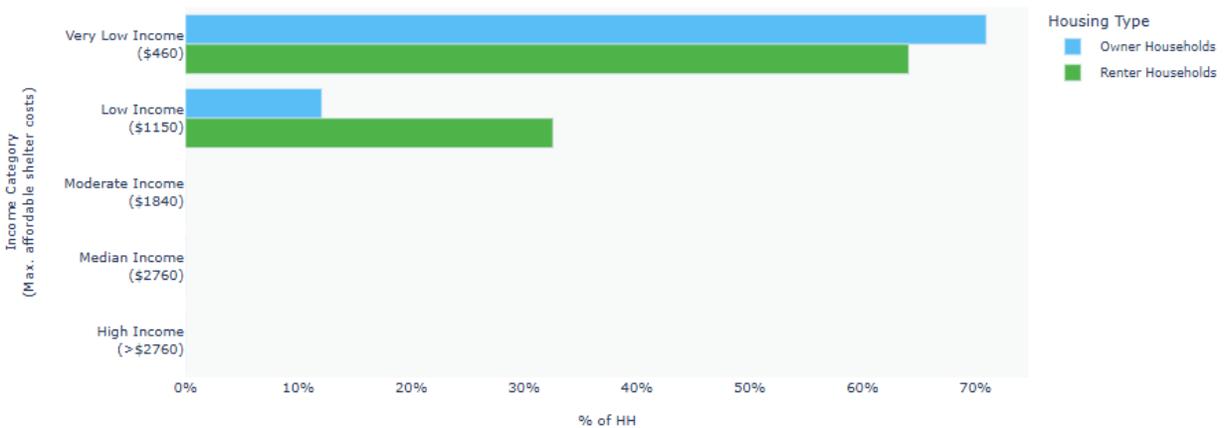
Percentage of Households in Core Housing Need by Priority Population, 2021
Haldimand County CY (CSD, ON)



Source: Housing Assessment Resource Tool (HART) for Haldimand County.

Lastly, the chart below highlights households in core housing need based on income category and tenure. As shown in the figure below, there are a significant number of “Very Low Income” households within the owner category, at 70%. It could be speculated, based on the above charts, that a substantial portion of this category is formed by the senior population. This demographic group faces affordability concerns as they age in their existing homes after retirement. The “Low Income” category displays a different pattern, whereas renters form a larger percentage of core housing need compared to owner households. As shown, approximately 35% of the “Low Income” renter households are in core housing need.

Percentage of Households in Core Housing Need, by Income Category, Haldimand County CY (CSD, ON) Renter Households vs Owner Households



Source: Housing Assessment Resource Tool (HART) for Haldimand County.

4. Priority Groups

There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 33% (with a minimum of 25%) of funding going to housing for women-led households. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data. With these limitations in mind, information on housing need by priority population would be helpful for developing inclusive housing policies.

4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.

Haldimand County's housing crisis disproportionately affects priority populations, including low-income families, Indigenous individuals, seniors (65 years and older), and individuals experiencing homelessness. The households in core housing need identified within Haldimand County total 835 as of 2021 as illustrated in the table on the following page. This amount has been derived from a total of 17,905 assessed occupied dwelling

units and represents approximately 4.7% of households in the County, which is lower than the provincial average of 12%.^[12]

Of the households in core housing need, approximately 490 (59%) are renter households, and 345 (41%) are owner households.^[13]

High rental costs, inadequate housing stock, and barriers to supportive housing leave many struggling to secure stable homes. Although specific metrics for Haldimand County are not available, data from the Haldimand and Norfolk Health & Social Services provides insight into the housing situation. By the end of 2024, there were 550 households on the social housing waitlist; demand for affordable units far outstrips availability in Haldimand and Norfolk.^[14] Rising rents are unaffordable for many, forcing shared accommodations out of necessity. Transportation costs compound affordability issues, as the lack of a transit system forces many low-income families to rely on cars.

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
All households experiencing CHN	Total (Households)	835
	Percentage (of all households)	4.7%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	
	Percentage (of priority group)	
CHN in households led by women	Total (Households)	410
	Percentage (of priority group)	5.9%
CHN in households led by single mothers	Total (Households)	105
	Percentage (of priority group)	8.7%

^[12] 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.

^[13] Ibid.

^[14] Haldimand and Norfolk Health & Social Services data as of November 28, 2024.

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups

Characteristic	Data	Value
CHN in households led by senior(s) aged 65-84	Total (Households)	340
	Percentage (of priority group)	5.9%
CHN in households led by senior(s) aged 85+	Total (Households)	50
	Percentage (of priority group)	8.3%
CHN in households led by young adult(s) aged 18-29	Total (Households)	40
	Percentage (of priority group)	4.2%
CHN in Indigenous-led households	Total (Households)	35
	Percentage (of priority group)	3.7%
CHN in visible minority-led households	Total (Households)	25
	Percentage (of priority group)	2.5%
CHN in Black-led households	Total (Households)	0
	Percentage (of priority group)	0%
CHN in new-immigrant-led households	Total (Households)	0
	Percentage (of priority group)	0%
CHN in refugee-led households	Total (Households)	0
	Percentage (of priority group)	0%
	Total (Households)	*

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups

Characteristic	Data	Value
CHN in households with a same-sex couple	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	0
	Percentage (of priority group)	0%
CHN in households with Non-Binary member(s)	Total (Households)	
	Percentage (of priority group)	
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	195
	Percentage (of priority group)	3.3%
CHN in households with member(s) with developmental disabilities	Total (Households)	130
	Percentage (of priority group)	4.1%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	55
	Percentage (of priority group)	2.7%
CHN in households with Veteran member(s)	Total (Households)	0
	Percentage (of priority group)	0%
CHN in people experiencing homelessness	Total (people)	
	Percentage (of priority group)	

4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.

Point In Time Counts conducted by Haldimand and Norfolk Health and Social Services and Housing on November 28, 2024:

- 116 individuals were found to be experiencing homelessness in Haldimand County and Norfolk County.^[15]
- Of the 116 individuals:
 - 86 individuals (74%) were chronically homeless;
 - The number of those experiencing homelessness increased by 53%, from 79 in 2018 to 116 in 2024.

4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).

Several local factors contribute to homelessness in the Haldimand-Norfolk region, reflecting broader economic and systemic challenges as well as unique regional dynamics:

- **Rising Housing Costs**
Shelter costs, rental prices, and homeownership expenses continue to rise within the Haldimand County. These affordability challenges make it increasingly difficult for low-income individuals and families to secure stable housing, pushing more people toward emergency shelters or precarious living situations.
- **Long Wait Times for Social Housing**
The demand for social housing far exceeds supply, resulting in extended wait times for individuals and families in need. The lack of available units delays access to stable housing, prolonging homelessness or forcing individuals into temporary, often inadequate, living arrangements.
- **Rising Cost of Living**
The broader increase in living expenses—including higher transportation costs, inflationary pressures on food and utilities, and other financial burdens—has exacerbated economic hardship for many residents. These financial strains increase the risk of housing instability, particularly for low-income households.

^[15] Data provided by Haldimand and Norfolk Health & Social Services summarized by Watson & Associates Economists Ltd.

Addressing homelessness in Haldimand County requires a multi-faceted approach, including expanding affordable housing options, improving access to social services in rural areas, enhancing transportation options, and continuing efforts to integrate support systems.

4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.

Haldimand and Norfolk Health & Social Services (HNHSS) offers several temporary and emergency relief resources (listed below) for individuals experiencing homelessness in Norfolk and Haldimand Counties. Although specific metrics for Haldimand County are not available, data from the Haldimand and Norfolk Health & Social Services provides insight into the housing situation. The available capacity in Haldimand County, however, is limited and may not fully meet the current needs.

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.

Capacity vs. Need

Given the combined population of these Counties and the increasing demand for housing support, this capacity is likely insufficient to meet the needs of all individuals experiencing homelessness. The waitlist for affordable housing has grown by 67% over the past five years, with over 400 individuals or families currently waiting. The wait time ranges from two to 10 years, even for high-priority clients.^[16] The County will endeavor to obtain County specific data from Haldimand and Norfolk Housing and Social Services in future iterations.

4.5 Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.

There is a recognized demand for student housing, particularly as universities and colleges continue to grow within the surrounding area. Furthermore, an emerging trend

[16] Local homeless prevention teams dedicated to finding solutions, The Haldimand Press, September 5, 2024 (<https://haldimandpress.com/local-homeless-prevention-teams-dedicated-to-finding-solutions-2>)

is multi-generational or multi-family housing where, due to limitations on housing supply and affordability, greater numbers of families or individuals are choosing to live together.

Students & Shared Housing

A portion of rental demand in Haldimand County comes from students, particularly those attending Mohawk College (City of Hamilton), Fanshawe College (Norfolk County), Niagara College (Niagara-on-the-Lake and Welland), Six Nations Polytechnic (Brantford Campus), Brock University (City of St. Catharines), McMaster University (City of Hamilton), Wilfrid Laurier University (Brantford Campus), and Conestoga College (Brantford Campus).

Some students may share accommodations due to affordability challenges, which may not be well captured in standard housing data.

5. Housing Profile

5.1 Key Trends in Housing Stock:

This section should tell a story of housing changes over time in a community through trends in net change of affordable or below-market housing. This should be expressed through illustrations of net losses or net gains in affordable and non-market housing over the previous three census periods.

5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced:

Historically, Haldimand County has developed as a suburban community predominantly with a built form of single detached dwellings. A summary is provided below:

Occupied Dwellings Structural Type	Number	Share of Total
Single detached house	15,785	84.30%
Semi-detached house	565	3.02%
Row house	665	3.55%
Duplex	365	1.95%
Apartment in a building that has fewer than five storeys	1210	6.46%
Apartment in a building that has five or more storeys	50	0.27%
Other single attached house	10	0.05%
Moveable dwelling	75	0.40%

Source: Derived from Statistics Canada, 2021 Census of Population.

Haldimand County's housing landscape has evolved significantly due to various factors:

1. **Employment Growth and Economic Development:** The County's economic strategies have focused on diversifying the local economy and attracting investments. This has led to population growth and increased demand for housing. Rapid economic development, however, has also created challenges in meeting the housing needs of a growing workforce.
2. **Infrastructure and Transportation:** Haldimand County's strategic location along major highways and its proximity to rail lines and airports has made it an attractive area for businesses and residents. Improved infrastructure has supported residential development, but balancing growth with sustainable infrastructure remains a challenge.
3. **Climate Impacts:** Climate change has influenced housing through increased insurance costs, energy bills, and the need for resilient infrastructure. In the

future, the County will prepare a Climate Change Adaption Plan and explore ways to support more energy efficient and resilient homes.^[17]

4. **Migration:** The County has experienced significant population growth due to migration, particularly from urban areas seeking affordable housing. This influx has strained the housing market, leading to affordability issues and longer waitlists for subsidized housing.
5. **Long-term Housing Challenges:** Haldimand County faces persistent challenges, including a shortage of affordable housing, long waitlists for rent-geared-to-income units, and the need for transitional and supportive housing. Efforts to address these issues include modular housing developments and repurposing existing buildings for affordable housing.

Haldimand County continues to navigate these dynamics, striving to balance growth with sustainability and inclusivity.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	18,720
Breakdown by structural types of units (number of units)	Single-detached	15,785
	Semi-detached	565
	Row house	665
	Apartment/flat in a duplex	365
	Apartment in a building that has fewer than 5 storeys	1,210
	Apartment in a building that has 5 or more storeys	50
	Other single attached	10
	Movable dwelling	75

[17] Haldimand County Council Approved 2025 Capital Budget, Haldimand County (<https://www.haldimandcounty.ca/news/posts/haldimand-county-council-approves-2025-capital-budget/>)

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Breakdown by size (number of units)	Total	18,720
	No bedrooms	55
	1 bedroom	1,270
	2 bedrooms	3,405
	3 bedrooms	8,320
	4 or more bedrooms	5,675
Breakdown by date built (number of units)	Total	18,720
	1960 or before	6,005
	1961 to 1980	4,570
	1981 to 1990	2,175
	1991 to 2000	2,290
	2001 to 2005	910
	2006 to 2010	715
	2011 to 2015	600
2016 to 2021	1,455	
Rental vacancy rate (Percent)	Total	2.7
	Bachelor	*
	1 bedroom	3
	2 bedrooms	*
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	462
	Secondary	2,298
Number of short-term rental units	Total	Data Not Available

5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.

Over the past five years, Haldimand County has initiated efforts to increase affordable housing for low- and very-low-income households. In February 2025, the provincial government committed \$3 million to support the Dunnville Affordable Housing Project on Ramsey Drive, which includes the construction of 42 affordable housing units and a new roadway to service the 56-unit building.^[18]

5.3.1 Change in Units Affordable to Low-Income Households		
Characteristic	Data	Value
Affordable units built (number of units)	2016 to 2021	20
Change in number of affordable units built before 2016 (number of units)	2016 to 2021	-100
Change in number of affordable units (number of units)	2016 to 2021	-80

Data presented above illustrates the change in units between 2016 and 2021 on the number of affordable housing units lost during this period. The loss of affordable housing units can have significant impacts on communities like Haldimand County, which can include:

- **Increased Homelessness:** The reduction in affordable housing options can lead to a rise in homelessness, as low-income individuals and families may be unable to secure stable housing.^[19]
- **Economic Strain:** Families spending a disproportionate amount of their income on housing have less to allocate for other necessities, potentially leading to increased reliance on social services.

^[18] \$3 million in provincial funding to help pay for construction of 42 affordable housing units and new roadway in Dunnville, Haldimand County, February 12, 2025 (<https://www.haldimandcounty.ca/news/posts/3-million-in-provincial-funding-to-help-pay-for-construction-of-42-affordable-housing-units-and-new-roadway-in-dunnville>)

^[19] Forecast For Failure – How a broken forecasting system is at the root of the GTAH’s housing shortage and how it can be fixed, Smart Prosperity Institute and Building Industry and Land Development Association (BILD), January 2022 (<https://www.bildgta.ca/wp-content/uploads/2022/06/Forecast-for-Failure-Report.pdf>)

- **Community Displacement:** The erosion of affordable housing can force long-term residents to relocate, disrupting community cohesion and support networks.

Addressing the affordable housing crisis is crucial for maintaining the well-being and stability of residents in Haldimand County.

5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

Average rents in Haldimand County have experienced significant increases over recent years. Notably, from 2020 to 2023, the average rent for an apartment has nearly doubled over the past four years, escalating from \$804 to \$1,246 as shown in the table below. This sharp increase reflects broader trends observed in similar regions.

5.4.1 Average Rent by Year		
Characteristic	Data	Value
Average Monthly Rent (number, by year)	2016	756
	2017	764
	2018	791
	2019	813
	2020	804
	2021	956
	2022	989
	2023	1,246
Change in Average Monthly Rent (percent, by year)	2016-2017	1.1%
	2017-2018	3.5%
	2018-2019	2.8%
	2019-2020	-1.1%

5.4.1 Average Rent by Year		
Characteristic	Data	Value
	2020-2021	18.9%
	2021-2022	3.5%
	2022-2023	26%

Several factors have contributed to these changes:

- Increased Housing Demand Due to Remote Work:** The COVID-19 pandemic accelerated remote work opportunities, prompting many individuals to relocate from urban centers to areas like Haldimand County. This shift increased housing demand, leading to higher rents.^[20]
- Limited Rental Supply:** Haldimand County has faced a shortage of market-rate rental options. The scarcity of available units has intensified competition among renters, allowing landlords to raise rents.^[21]
- Proximity to Major Urban Centers:** Haldimand County’s location near the Greater Toronto and Hamilton Area (G.T.H.A.) makes it attractive for individuals seeking more affordable housing within commuting distance. This desirability has contributed to increased demand and rising rental prices.^[22]
- Erosion of Homeownership Affordability:** Similar to other municipalities surrounding the G.T.H.A., rising home prices and mortgage rates have made homeownership less attainable for many, leading to increased demand in the rental market and subsequent rent hikes.

These factors, among others, have collectively influenced the upward trend in average rents within Haldimand County.

^[20] Population, Household & Employment Forecast Update, August 2024, for Haldimand County by Watson & Associates Economists Ltd.

^[21] Haldimand and Norfolk Housing and Homelessness Plan, 2020-2030, December 2019 (<https://hnhousing.org/wp-content/uploads/2021/12/HSS-20-05-Attachment-Haldimand-Norfolk-HHP-Final-Submitted-Dec-5-19.pdf>)

^[22] Population, Household & Employment Forecast Update, August 2024, for Haldimand County by Watson & Associates Economists Ltd.

5.5 How have vacancy rates changed over time? What factors have influenced this change?

5.5.1 Rental Vacancy Rate by Year		
Characteristic	Data	Value
Rental vacancy rate (percent, by year)	2016	1.9%
	2017	0.3%
	2018	0%
	2019	0%
	2020	*
	2021	2.7%
	2022	*
	2023	0.6%

As of October 2023, the overall vacancy rate is at 0.6% in Haldimand, below the provincial average of 1.7%.^[23] Over the past nine years, Haldimand County’s vacancy rate has been below the provincial average (2.2%). The low vacancy rates in the County suggest a tightening housing market influenced by the following factors:

- Population Growth and Housing Demand:** Since 2020, Haldimand County has experienced accelerated population growth and increased housing demand, partly due to the impacts of COVID-19. This surge has been driven by outward growth pressure from nearby urban centers like Hamilton and the Greater Toronto Area, as residents seek more affordable or spacious living arrangements.^[24]
- Housing Supply Constraints:** The limited availability of rental units, especially purpose-built rentals, has contributed to low vacancy rates. The housing stock in

^[23] Canadian Mortgage and Housing Corporation (CMHC), 2023.

^[24] Haldimand County Population, Household & Employment Forecast Update, August 2024, Watson & Associates Economists Ltd.

Haldimand has traditionally been more focused on ownership rather than rental properties, exacerbating the shortage.^[25]

- **Economic Factors:** Economic conditions, including employment opportunities and income levels, influence individuals’ ability to afford homeownership, thereby affecting rental demand. Economic growth can lead to increased migration to the area, further impacting vacancy rates.
- **Policy and Development Initiatives:** Efforts to address housing shortages, such as the development of affordable housing strategies and policies promoting diverse housing types, can influence vacancy rates over time. For instance, initiatives aimed at increasing the supply of rental units or encouraging the development of secondary suites can help alleviate low vacancy rates.^[26]

5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	Data	Value
Owner households in Core Housing Need (number)	2016	570
	2021	345
	Total Change	-225
	Percent Change	-39.47%
Tenant households in Core Housing Need (number)	2016	950
	2021	490
	Total Change	-460

^[25] Haldimand and Norfolk Housing and Homelessness Plan 2020-2030, December 2019 (<https://hnhousing.org/wp-content/uploads/2021/12/HSS-20-05-Attachment-Haldimand-Norfolk-HHP-Final-Submitted-Dec-5-19.pdf>)

^[26] Haldimand and Norfolk 10-Year Housing and Homelessness Plan, Year 7 Report, 2021, Health and Social Services Haldimand and Norfolk (<https://hnhousing.org/wp-content/uploads/2022/09/HSS-20-05-Reporting-on-Progress-2021.pdf>)

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	Data	Value
	Percent Change	-48.42%
Owner households in Core Housing Need (percentage)	2016	4.15%
	2021	2.27%
Tenant households in Core Housing Need (percentage)	2016	34.23%
	2021	18.08%

Core housing needs have steadily risen over time for both renters and homeowners, though renters continue to experience significantly higher levels of need. According to CMHC, in 2021, renter households were disproportionately affected, representing 58.7% of those in core housing need despite accounting for only 15% of total occupied households in Haldimand County. Furthermore, 18.08% of renter households faced core housing challenges—nine times the rate of owner households, which represented only 2.27% of total owner households as shown in the table above.^[27] This trend may suggest a shortage of rental housing with adequate bedroom sizes to accommodate families in the County.

^[27] Historical Housing Standards (Households in Core Housing Need) for Haldimand County, CMHC Housing Market Information Portal, 2025.

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	350
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	2,100
Number of co-operative housing units	Total	0
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	10

5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above.

Examples can include:

- Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?
- Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?
- Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

Haldimand County offers various affordable and community housing options to address the diverse needs of its residents. Below is an overview of these options, along with identified gaps:

1. Accessible and Senior-Specific Housing

- **Accessible Units:** The Haldimand Norfolk Housing Corporation (HNHC) manages rental housing for seniors, adults, and families, ensuring that units meet accessibility standards to accommodate residents with disabilities.

- **Senior Housing:** HNHC provides housing options tailored for senior citizens, offering safe and affordable accommodations to support aging in place.

2. Rent Supplements and Affordability Programs

- **Rent-Geared-to-Income (RGI) Housing:** All social housing providers in Haldimand and Norfolk Counties are mandated to select tenants for RGI units from a Centralized Waiting List. This system ensures that housing costs are adjusted based on household income, enhancing affordability.
- **Emergency Financial Assistance:** Homeless Prevention Services offer programs providing emergency shelter and financial aid to those at immediate risk of losing their homes. Assistance can cover rent and utility arrears or first month’s rent for a new residence.

3. Identified Needs and Gaps

- **Increased Supportive Housing:** There is a recognized need to expand supportive housing options, including rent-subsidized affordable housing, respite, and short-stay beds for individuals with complex needs.
- **Transportation and Geographic Barriers:** Given Haldimand County’s rural geography, even households living in affordable housing may be functionally isolated without access to reliable transportation. Affordable housing near services, employment hubs, and transit options remains a key gap in overall housing suitability.

Addressing these gaps requires continued collaboration between local authorities, housing providers, and community organizations to develop and implement strategies that meet the evolving housing needs of Haldimand County residents.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	\$1,000
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	\$956
	Bachelor	*
	1 bedroom	\$884
	2 bedrooms	\$1,017

5.9.1 Housing Values		
Characteristic	Data	Value
	3 bedrooms+	*
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	\$900
	Bachelor	*
	1 bedroom	\$850
	2 bedrooms	\$995
	3 bedrooms+	*
Sale prices (Canadian dollars)	Average	\$685,983 (2025) ^[28]
	Median	\$655,000 (2025)
Sale prices by unit size (Average, Canadian dollars)	Average	Detached Home: \$685,983 (2025)
	Bachelor	Data Not Available
	1 bedroom	Data Not Available
	2 bedrooms	Data Not Available
	3 bedrooms+	Data Not Available
Sale prices by unit size (Median, Canadian dollars)	Median	\$655,000 (2025)
	Bachelor	Not Applicable
	1 bedrooms	Not Applicable
	2 bedrooms	Not Applicable
	3 bedrooms+	Not Applicable

Please note that data is not readily available by bedroom type. The County will endeavor to obtain the data by bedroom in future iterations. We suggest, however, that average and median sale price by average structure type, rather than unit size data, may be more appropriate, as a breakdown by bedrooms may create disparities when

^[28] Haldimand Monthly Statistics Package, February 2025, Cornerstone Association of Realtors (<https://www.cornerstone.inc/wp-content/uploads/sites/12/2025/03/HaldimandRegion-Feb2025Stats.pdf>)

measuring properties that may have the same number of bedrooms but are a different home type. The table below provides average and median sale prices by structure type.^[29]

Structure Type	Average Sale Price (Canadian Dollars)	Median Sale Price (Canadian Dollars)
Detached	\$712,366	\$674,500
Semi-Detached	\$464,125	\$678,000
Row Townhouse	\$453,250	\$465,000
Apartment	\$496,875	\$507,500

Source: Haldimand Monthly Statistics Package, February 2025, Cornerstone Association of Realtors.

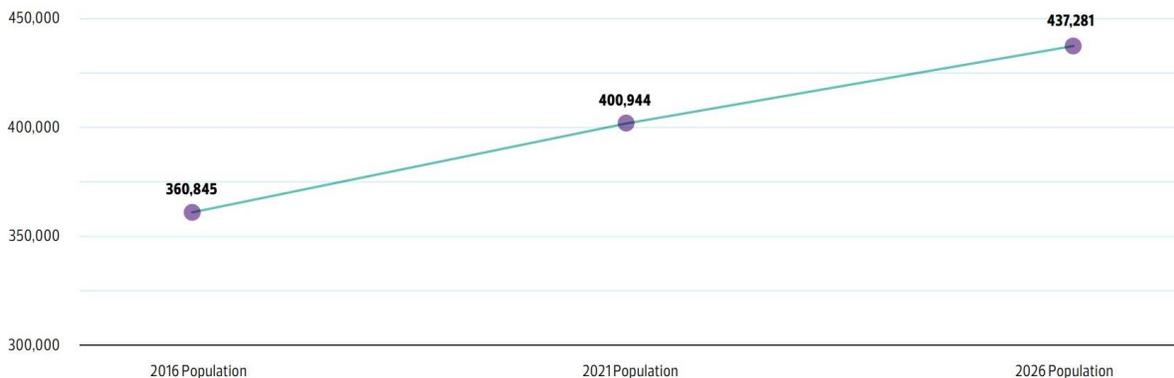
^[29] Haldimand Monthly Statistics Package, February 2025, Cornerstone Association of Realtors (<https://www.cornerstone.inc/wp-content/uploads/sites/12/2025/03/HaldimandRegion-Feb2025Stats.pdf>)

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	Data Not Available
	Owner	Data Not Available
Completed – Overall and breakdown by structural type (2021, number of structures)	Total	198
	Single	176
	Semi-detached	22
	Row	*
	Apartment	*
Completed – Breakdown by tenure (2021, number of structures)	Tenant	*
	Owner	198
	Condo	*
	Coop	*
Housing starts by structural type and tenure	Total	<p>2024 Housing Starts:</p> <p>Single: 144 Semi-Detached: 14 Row: 124 Apartment: 0 All: 282</p> <p>2024 Homeowner Housing Starts:</p> <p>Single: 144 Semi-Detached: 14 Row: 124 Apartment: 0 All: 282</p>

6. Projected Housing Needs and Next Steps

This section aims to answer the question, how much and what type of housing is needed to meet the needs of the population over the next 10 years? How will this Housing Needs Assessment (HNA) be meaningfully used in planning and investment decisions?

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from [Edmonton's Affordable Housing Needs Assessment](#) is provided below.



Household Growth Projection 2016- 2026. [Source: Edmonton Affordable Housing Needs Assessment – August 2022](#)

HNAs should be able to convey through their data-driven narrative how many housing units are needed by income category, household size and dwelling type over the next 10 years. In completing this section, communities must carefully consider their past growth trends and future demographic projections, including recent immigration patterns, aging population dynamics, and economic trends. Furthermore, it is also crucial for communities to consider any pre-existing housing shortages, as evidenced by indicators such as recent trends in rental vacancy rates, growth in prices/rents, the number of households in core housing need, and the aging of their current housing stock.

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, [including the HART housing needs projection here](#). The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their

preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

Step 1: Population Projection

- Conceptually the projected population is calculated as the survived population + births + projected net migrants. An example of an accepted method to calculate population projection is the Cohort-Component population projection method.

Step 2: Household Projection

- Project family and non-family households separately by multiplying the projected population by age group in a given year with projected headship rates (household formation) by age group in a given year.
 - A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.
 - Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year. An increase in the total headship of any particular age group means that overall a higher proportion of that group heads households than previously. The converse holds true for a decrease in the total headship rate. Thus, the total rate is an overall indication of the propensity to form households in a particular age group.
- Project both family and non-family households by household type (composition), including couples without children, couples with children, lone parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.

- Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
- Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.
- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number renter households by calculating the difference between projected households and the number of projected owner households.
 - Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.
- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family and non-family) with the projected number of renter and owner households of the given household type and age group.
 - Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.
- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

HART Household Projections – Projected Households by Household Size and Income Category

- The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community’s projected population.

Please use the Housing Assessment Resource Tools Households Projections tab to fill out the table below for your jurisdiction – [Housing Needs Assessment Tool | HART](#)

6.1.1 Projected Households by Household Size and Income Category, 2031						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	471	0	0	0	0	471
Low Income	2,146	1,194	46	0	38	3,424
Moderate Income	1,281	1,877	406	35	121	3,720
Median Income	667	2,191	806	587	274	4,525
High Income	276	2,174	1,772	1,739	1,360	7,321
Total	4,841	7,436	3,030	2,361	1,793	

6.1.1 Projected Households by Household Size and Income Category at 2035						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	490	-30	0	0	0	460
Low Income	3,040	1,740	-140	-90	50	4,600
Moderate Income	1,920	2,620	540	-310	130	4,890
Median Income	810	2,680	1,010	670	250	5,420
High Income	610	3,150	2,790	1,680	1,540	9,770
Total	6,870	10,150	4,190	1,950	1,970	25,140

Source: Adapted from the Housing Needs Assessment Tool by Watson & Associates Economists Ltd.

Key Considerations

Population

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.
- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.
- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.
- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.
- **Smaller Communities:**
 - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
 - One industry communities should also develop multiple population scenarios to manage economic volatility

Household Projections

- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.

- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.
- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.
- **Optional for Smaller Communities:**
 - For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.
 - Project household composition by family/non-family households using latest census proportions by family type.
 - Project household size by age for family/nonfamily type by dividing population by households.

Housing Demand

To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.
- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.
- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

Economic Data Integration

- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.
- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.
- CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.
- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

Supply Capacity & Supply Gaps

- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.
- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps
- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.
- **Optional for Smaller Communities:**
 - Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

6.2 Projection Methodology

Please outline the methodology and calculations used to complete the projections here, including any assumptions made.

Utilizing Haldimand County's Population, Household & Employment Forecast Update, prepared in August 2024, a cohort-survival forecast methodology was developed. This forecasting approach adheres to the 1995 Ontario Provincial Projection Methodology Guideline and industry best practices. The cohort-survival population forecast methodology is based on population age groups by sex and projects these groups over time. It takes into account age-specific death rates and age-specific fertility rates for the female population in the relevant years (to estimate new births). To this total, an estimated rate of net migration is added (in-migration to the municipality minus out-migration, broken down by age group). Additionally, through the County's forecast update work, a household formation forecast (i.e., headship rate forecast) by age cohort was derived for Haldimand County. This provides an estimate of the County's overall housing occupancy over the long-term planning horizon, extending to 2051.

Using the HART tool, a projection for 2031 household numbers by household size was developed. The HART tool projects that Haldimand County will achieve 19,340 housing units by 2031, based on Statistics Canada Census data from 2006 to 2021. The HART tool, however, does not account for localized policy changes, population shifts resulting from major events (e.g., COVID-19), or trends emerging after the 2021 Census. According to the County's forecast update, the estimated number of households by 2035 is 25,140 housing units.

To forecast households by tenure, the Housing Needs Assessment analyzed historical Statistics Canada data from 2001 to 2021, examining household trends in tenure, primary maintainer age, and structure type. For anticipated households by income category, the County utilized data from the HART tool to proportionally allocate households based on growth shares by income category.

To estimate the number of apartments by bedroom count, Haldimand County used in-house data tracking active development applications. Further analysis of apartment units with more than three bedrooms was based on a customized historical Statistics Canada dataset, which provided details on year of construction and bedroom counts.

6.2.1 Projections		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	470 (7%)
	15-19	650 (9%)
	20-24	550 (8%)
	25-64	3,220 (45%)
	65-84	1,560 (22%)
	85+	700 (10%)
Male Births	Births x Estimated Proportion of Male Births	3070 (50% Male Birth Rate)
Female Births	Total births – Male Births	3070 (50% Female Birth Rate)
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.63%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	-220
Projected Family Households	Age-group population x projected age-specific family headship rate	18,820
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	6,320
Total Projected Headship Rate	Family headship rates + non-family headship rates	25,140

6.2.1 Projections		
Characteristic	Data/Formula	Value
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	4,580
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	<p>Structure Type: Low (single and semis): 2,240 Medium (towns/rows): 790 High (apartments): 290 Total Units: 3,320</p> <p>Projected Owner Households by Age of Primary Maintainer: 15-24 Years: 30 25-34 Years: 240 35-44 Years: 280 45-54 Years: 890 55-64 Years: 580 65-74 Years: 310 75+ Years and Older: 1,090 Total: 3,320</p>
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	<p>Structure Type: Low (single and semis): 220 Medium (towns/rows): 320 High (apartments): 720 Total Units: 1,250</p> <p>Projected Renter</p>

6.2.1 Projections		
Characteristic	Data/Formula	Value
		Households by Age of Primary Maintainer: 15-24 Years: 40 25-34 Years: 200 35-44 Years: 180 45-54 Years: 190 55-64 Years: 190 65-74 Years: 130 75+ Years and Older: 330 Total: 1,250
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Structure Type: Low (single and semis): 2,460 Medium (towns/rows): 1,110 High (apartments): 1,010 Total Units: 4,580 Projected Owner Households by Age of Primary Maintainer: 15-24 Years: 70 25-34 Years: 440 35-44 Years: 460 45-54 Years: 1,080 55-64 Years: 770 65-74 Years: 440 75+ Years and Older: 1,420 Total: 4,570

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2035		
Characteristic	Data	Value
Anticipated population	Total	67,100
Anticipated population growth	Total	11,320
	Percentage	493%
Anticipated age	Average	43
	Median	35
Anticipated age distribution (# and %)	0-14	10,320 (15%)
	15-19	4,280 (6%)
	20-24	3,990 (6%)
	25-64	33,120 (49%)
	65-84	12,810 (19%)
	85+	2,580 (4%)

6.3.2 Anticipated Households by 2035		
Characteristic	Data	Value
Current number of households	Total	20,560
Anticipated number of households	Total	25,140
Anticipated Household Age	Average	1,994
	Median	1,984
Anticipated Households by Tenure	Renter	4,500
	Owner	20,640
Anticipated Units by Type	Total	25,140
	Single	19,315
	Semi-detached	1,430
	Row	2,430
	Apartment	1,960
Anticipated Units by Number of Bedrooms	1 bedroom	1,860
	2 bedroom	75
	3 bedroom	5
	4 bedroom	15
	5 bedroom	15
Anticipated Households by Income	Average	4,930
	Median	5,420
	Very Low	460
	Low	4,600
	Moderate	4,890

6.3.2 Anticipated Households by 2035		
Characteristic	Data	Value
	High	9,770
Anticipated average household size	Total	2.67
Draft approved lots by planned housing type	Total	2,675
Draft approved lots by tenure	Tenant	0
	Owner	2,675

7. Use of Housing Needs Assessments in Long-Term Planning

7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?** For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?
- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**
- **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

Examples may include:

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

The HNA will play a critical role in shaping Haldimand County’s future housing policies and planning frameworks. Based on information in this document, the HNA identifies current and emerging housing needs across the full housing spectrum—ranging from emergency and transitional housing to affordable ownership options, with special attention to priority populations, household sizes, and structural housing types.

To effectively respond to the identified needs, Haldimand County has outlined a series of sequential steps that will guide policy development and implementation:

1. Foundation for the Affordable Housing Strategy (AHS)

The HNA will serve as the cornerstone for the County’s first Affordable Housing Strategy (AHS), a key Term of Council (2022 to 2026) priority. Anticipated to be initiated in late 2025 and targeted for completion in 2026, the AHS will set out a comprehensive set of strategies addressing the full housing continuum. These may include:

- New and amended policies;
- Regulatory changes;
- Financial programs and incentives;
- Partnerships with the private, public, and non-profit sectors; and
- Community education and advocacy.

2. Integration into the Official Plan Update

The AHS, grounded in the findings of the HNA, will then inform the next update of the Haldimand County Official Plan—scheduled as part of the legislated five-year review cycle, beginning in 2026 and concluding in 2027. The Official Plan will be adapted to embed housing-related policies that:

- Establish minimum new housing targets for affordable and attainable housing;
- Identify higher-density nodes and corridors, along with minimum density performance standards;
- Mandate inclusion of medium- and high-density units in larger developments;
- Expand permissions for additional dwelling units across more residential areas;
- Allow as-of-right conversions of underutilized greyfield sites (e.g., commercial/institutional) to residential uses;
- Support the sale or lease of surplus County-owned land for affordable housing development;
- Enable alternative development standards for projects meeting affordability criteria;

- Encourage shared housing models, including those offering support services; and
- Consider the creation of an Affordable Housing Fund to support incentive-based initiatives.

3. Development of Incentive Tools

To support implementation, the County will consider an incentives package that may include:

- Expedited planning approvals for affordable housing proposals;
- Waiving or reducing planning application and building permit fees;
- Tax Increment Financing models; and
- Other forms of financial assistance and policy support.

Through this integrated and phased approach, the HNA will not only inform immediate housing strategies but will also guide long-term planning and policy-making in Haldimand County, ensuring that housing supply aligns with community needs, supports economic development, and fosters inclusive, complete communities.

The data collected through the HNA will serve as a critical input in shaping both the forthcoming AHS and the County's Official Plan policies, particularly with respect to identifying residential needs, appropriate locations for development, and necessary infrastructure supports.

The HNA findings will be translated into specific land use permissions that reflect the type and scale of housing required across the County. These will inform housing policies for both greenfield (undeveloped) areas and built-up areas targeted for infill and intensification. The policies will address key considerations such as housing form, density, and development standards. Furthermore, these policies will be tailored to the distinct characteristics of each of the County's six urban areas. For example, higher-density and more diverse housing options may be prioritized in high-growth communities such as Caledonia and Hagersville.

These planning directions will also directly intersect with infrastructure planning and investment. The housing projections and spatial distribution identified through the HNA will guide future updates to the County's Master Servicing Plans, ensuring alignment between growth and infrastructure delivery. This includes planning for water supply, treatment and conveyance; sanitary sewer capacity and treatment; stormwater management systems; and the expansion or enhancement of the transportation network.

By integrating housing need data with growth management strategies and capital infrastructure planning, the County will be better positioned to support complete, connected, and sustainable communities.

Based on the findings of the HNA and the projected housing needs, Haldimand County anticipates significant growth pressures that will require coordinated planning and investment in both hard and soft infrastructure. In response, the County has undertaken the development of several strategic plans aimed at addressing infrastructure gaps, prioritizing investments, and ensuring community readiness. These plans provide a framework for aligning infrastructure delivery with the forecast population and housing growth, and collectively support the development of more complete, connected, and resilient communities.

Key strategic initiatives include:

- **Community & Recreation Facilities Strategy:** This 20-year strategy outlines a comprehensive vision for future investment in community wellness and recreation facilities. It includes a range of major capital projects that are being driven by population growth, such as new indoor gymnasiums, an indoor turf facility, and a proposed indoor aquatic centre. These facilities are essential to support healthy, livable communities as housing development expands.
- **Fire Master Plan (2023–2033):** This 10-year plan addresses facility, staffing, and equipment needs in response to anticipated residential growth. It includes significant capital investments in new fire stations (particularly in high-growth areas), as well as expanded operating budgets to support increased staffing levels. A complementary Paramedic Services Master Plan will be initiated in 2026 to similarly address emergency service needs in light of projected growth.
- **Master Servicing Plans:** These have been recently completed or are underway for all six of the County’s urban areas. These 20-year plans guide infrastructure investments in water supply and treatment, sanitary sewer systems, stormwater management, and transportation networks. They are directly informed by growth forecasts and housing needs identified in the HNA. Examples of key infrastructure projects include a new wastewater treatment facility in Caledonia and the twinning of a critical water transmission main in Hagersville—both essential to unlocking additional residential development in these areas.

Together, these strategic plans not only help prioritize infrastructure investments, but also ensure that the County can support the housing targets outlined in the HNA. They also promote the development of sustainable, equitable, and service-ready communities across Haldimand County.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

[Housing Statistics - Statistics Canada](#)

[Population estimates, July 1, by census subdivision, 2016 boundaries \(statcan.gc.ca\)](#)

[Population estimates, July 1, by census metropolitan \(statcan.gc.ca\)](#)

[Population and demography statistics \(statcan.gc.ca\)](#)

[Population Projections for Canada \(2021 to 2068\), Provinces and Territories \(2021 to 2043\) \(statcan.gc.ca\)](#)

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

Reports & Publications

[Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042](#)

[CMHC - Housing Shortages in Canada Report](#)

[University of British Columbia - Housing Assessment Resource Tools \(HART\)](#)

[University of London - Affordability targets: Implications for Housing Supply](#)

[Nova Scotia Housing Needs Assessment Report Methodology](#)

[Ontario Land Needs Assessment Methodology](#)

[British Columbia Affordable Housing Need Assessment Methodology](#)

Annex B: Glossary

Affordable Housing: A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

Area Median Household Income: The median income of all households in a given area.

Cooperative Housing: A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

Core Housing Need: Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.

Household: A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

Household Formation: The net change in the number of households.

Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Permanent Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Purpose-Built Rental: Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

Short-Term Rentals: All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

Suppressed Household Formation: New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

Missing Middle Housing: Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.