



Haldimand County Housing Needs Assessment – Study Findings

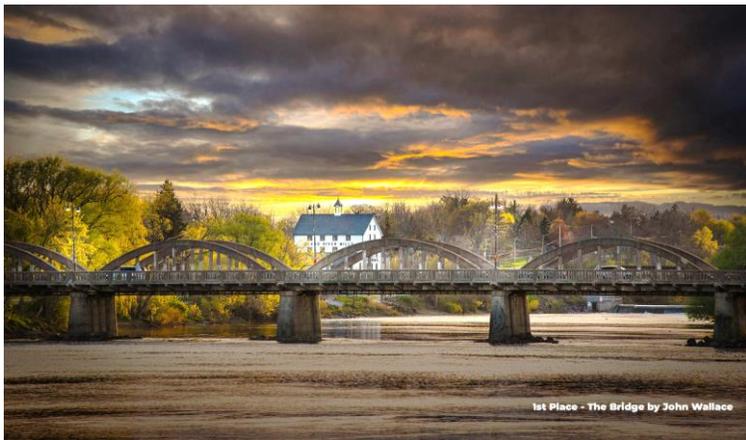
County Council Presentation

May 20, 2025

Introduction



- The Haldimand County Housing Needs Assessment provides an assessment of current and future housing needs and strategic recommendations for the County.
- The study analyzes economic, demographic, and real estate trends to inform future housing demand and policy over the coming decades.



Context



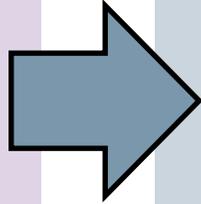
- Haldimand County has experienced strong population growth and demand for housing over the past five years; there has also been significant erosion in housing affordability
- Over the next three decades, Haldimand County is expected to experience continued population and employment growth
- To maintain well-balanced and complete communities, it is vital that municipalities offer a wide range of housing options to a broad range of income groups and household types.

Housing Demand and Supply Considerations

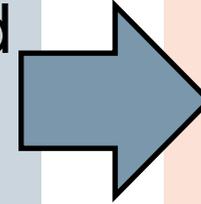
Considerations for Ontario's Municipalities



- Significant population growth driving the need to plan for a higher quantum and diversity of housing



- Ontario's housing market is facing two interconnected challenges – a lack of market choice and erosion in affordability



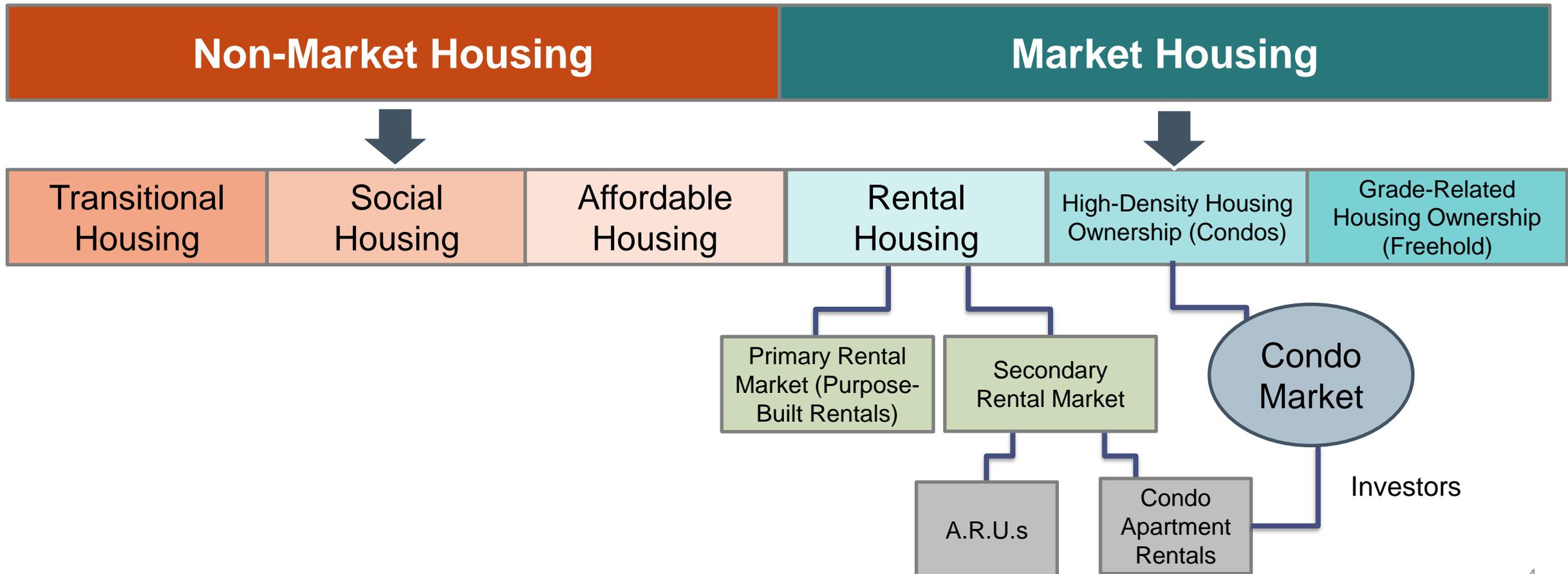
- Evolving provincial policy framework increasingly focused on expanding housing supply



Municipal Planning for Housing Needs



- Need to plan for a diverse selection of housing options across the housing continuum to accommodate a wide range of household types.

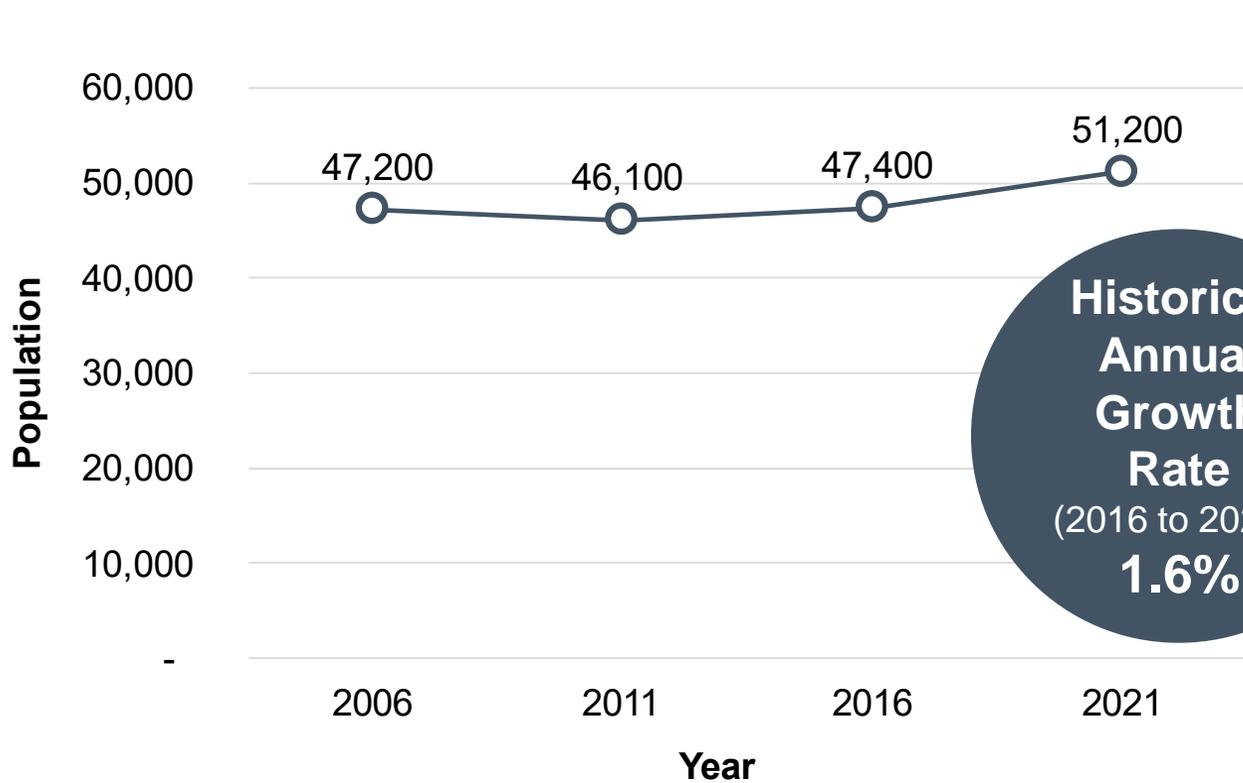


Haldimand County

Population and Housing Growth Trends

Haldimand County

Population and Housing Trends



	2021
Total Housing Units	18,720
Total Population	51,200

Historical Annual Growth Rate
(2016 to 2021):
1.6%

Low Density
(2021):
88% of total units

High Density
(2021):
7% of total units

Medium Density
(2021):
5% of total units

Source: Derived from Statistics Canada Census data, 2006 to 2021 by Watson & Associates Economists Ltd.

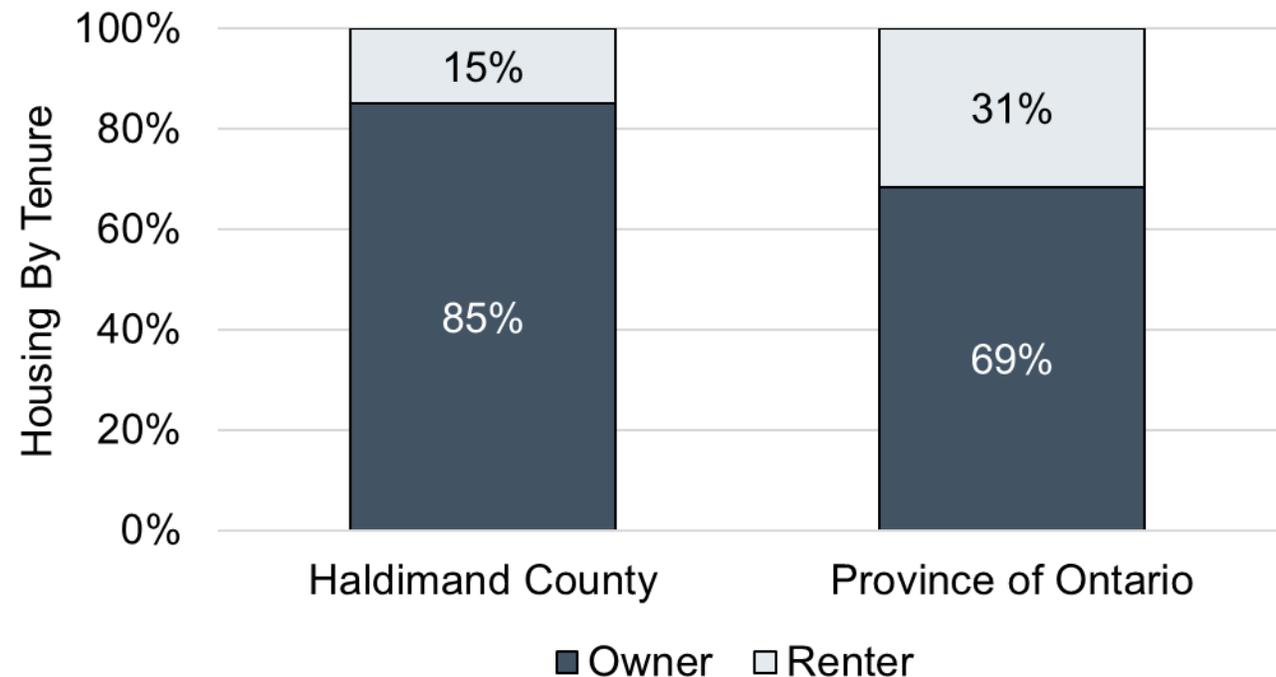
- Population growth in Haldimand has accelerated post-2021, growing by 11% to 57,000 in 2024.

Haldimand County

Population and Housing Trends (Cont'd)



- As of 2021, the County's **share of renter households is lower** than the provincial average.
- Most of the households in the County are **owner-occupied (85%)**.



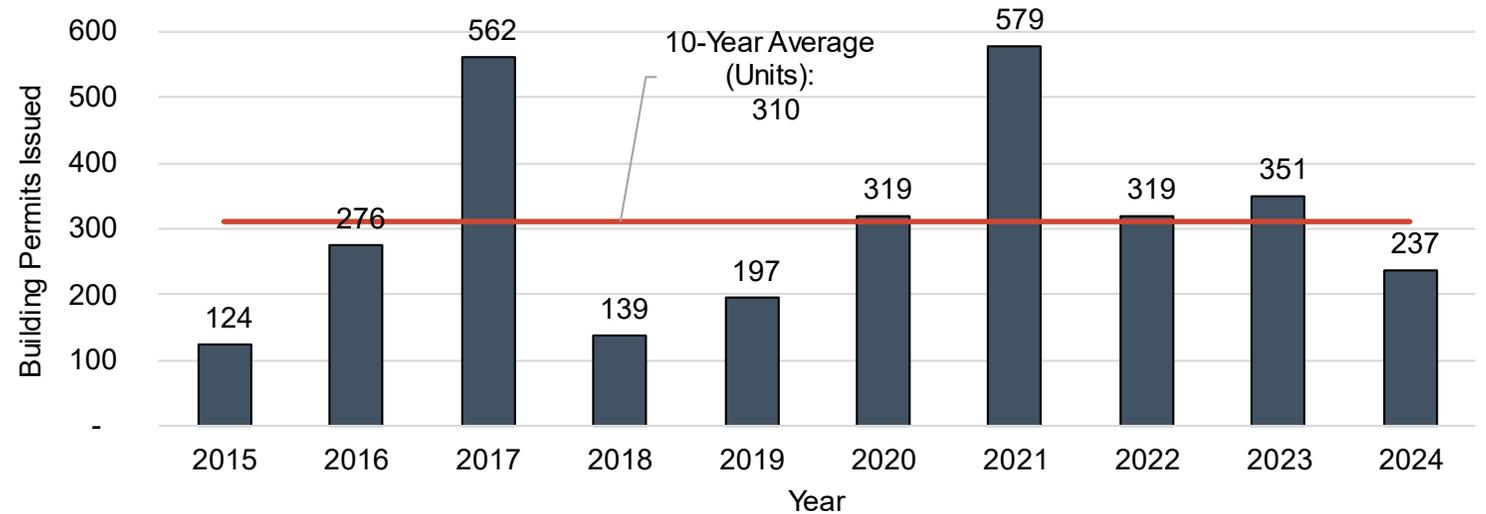
Source: Derived from Statistics Canada Census data, 2016 to 2021 by Watson & Associates Economists Ltd.

Haldimand County

Population and Housing Trends (Cont'd)



- Housing development activity has averaged 310 units per year over the past decade.
- Over the period, 75% has been low density (single/semi-detached); mix starting to shift to greater share of higher density units.



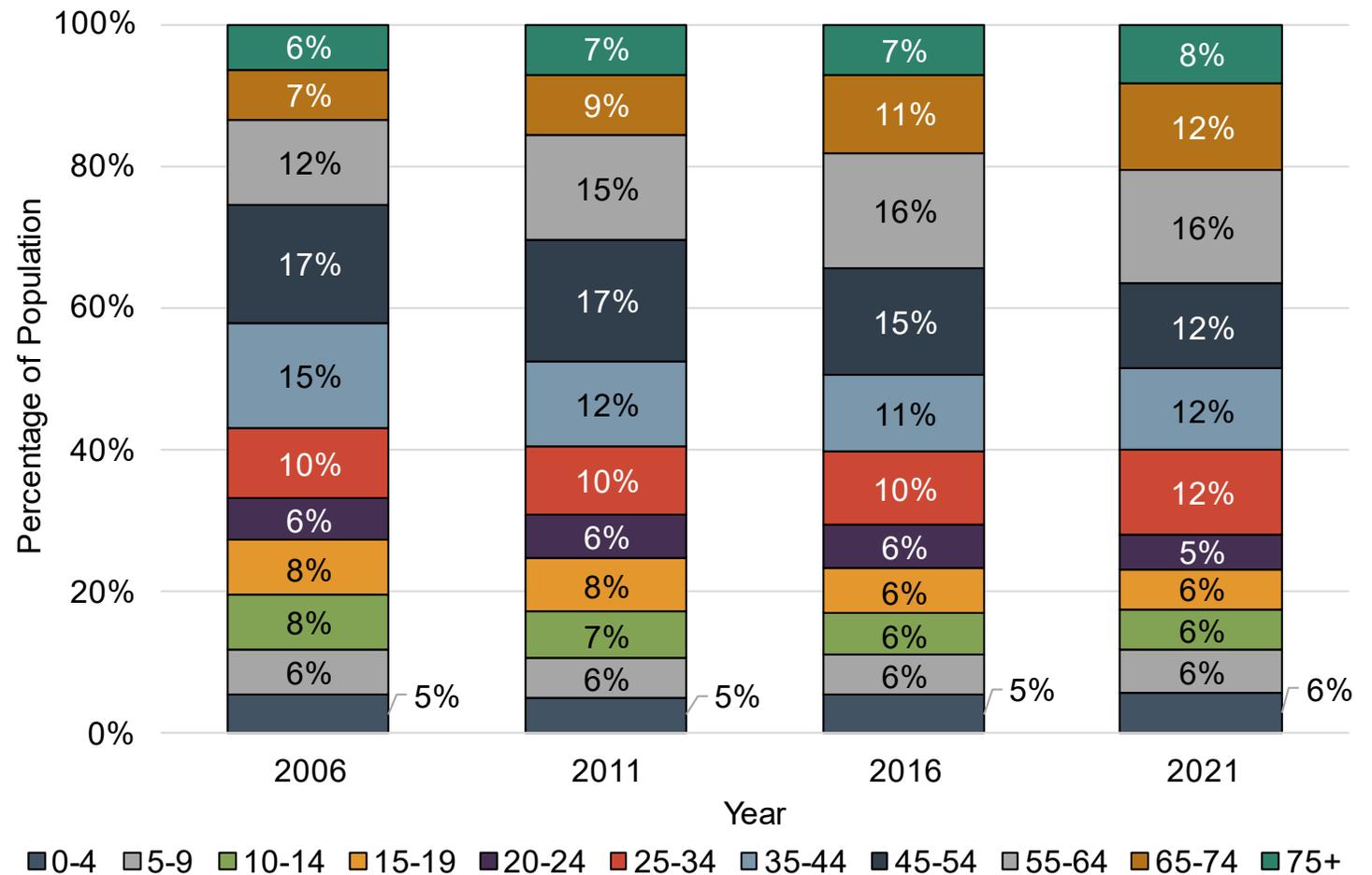
Source: Derived from Haldimand County building permit data by Watson & Associates Economists Ltd., 2025.

Haldimand County

Population and Housing Trends (Cont'd)



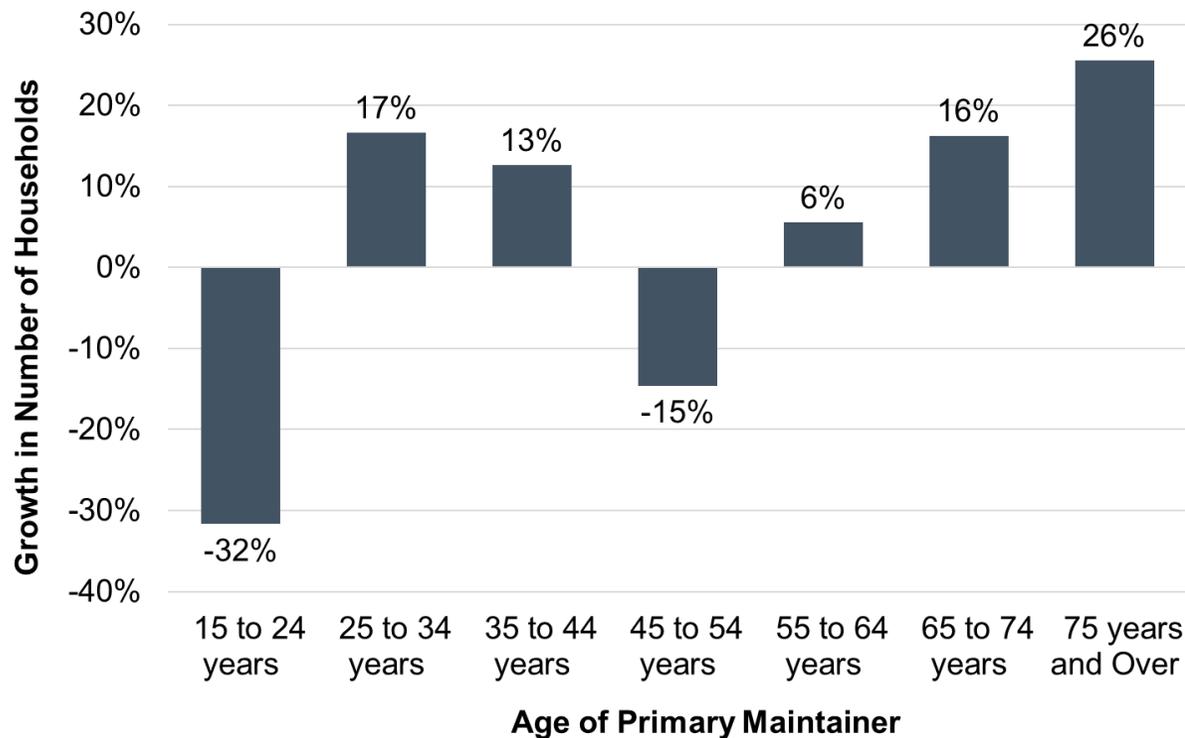
- As of 2021, the median age in Haldimand County was **43.6 years old**, while Ontario's median age was **42 years old**.
- 37% of the County's total population is **over 55 years of age**.
- The share of population **19 years of age** and younger has been **steadily declining** from 27% in 2006 to 23% in 2021.



Source: Derived from Statistics Canada Census data, 2006 to 2021 by Watson & Associates Economists Ltd.

Haldimand County

Population and Housing Trends (Cont'd)



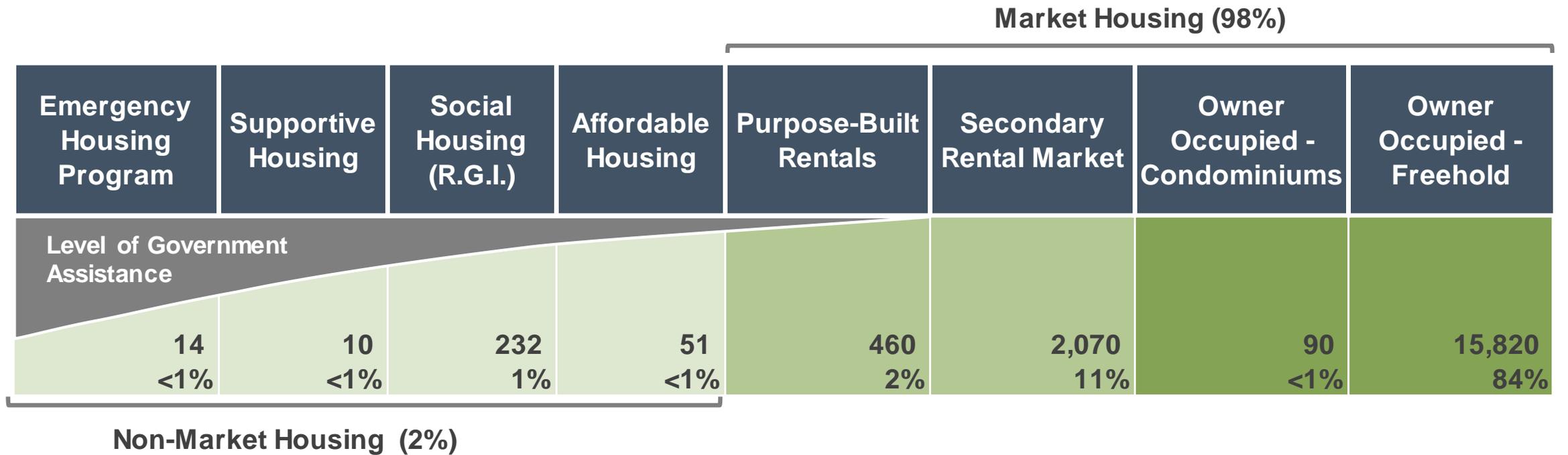
- Between 2016 and 2021, the County experienced strong growth in the 25 to 44 age group and the 65+ age group.
- Downward trend in housing occupancy levels (average number of persons per housing unit) driven by aging population.

Haldimand County

Housing Continuum



- Haldimand's existing housing stock is highly oriented to market-based ground-oriented housing



Haldimand County

What is Affordable Housing?



- In accordance with the provincial definition, affordable housing in Haldimand County is defined as:
 - Ownership: \$391,600 (purchase price)
 - Rental (monthly rent):
 - \$677 (bachelor)
 - \$1,241 (one-bedroom)
 - \$1,295 (two-bedroom)
 - \$1,665 (three-bedroom)

Haldimand County

Housing Sale Price Trends



- Housing cost appreciation over past five years:
 - Average re-sale home prices have increased by 49%, rising from \$449,000 in 2020 to \$667,000 in 2024.
 - Average monthly rental market rates for apartments increased 84%, rising from approximately \$805 in 2020 to \$1,485 in 2024
- New home prices in Haldimand County:

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

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

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Existing and Future Housing Needs

Haldimand County

Core Housing Need



A household is in **core housing need** if it:

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

Reflects about 5% of Haldimand's households; lower than the provincial average of 12%.

A household is in **severe core housing need** if it:

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

Haldimand
County Total
Households in
Core Housing
Need (2021):
835

Haldimand
County Total
Households in
Severe Core
Housing Need
(2021):
395

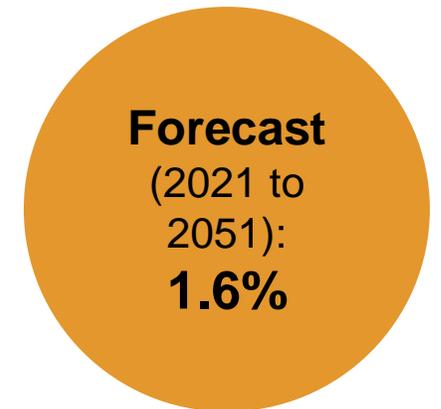
Haldimand County

Population and Housing Forecast to 2051



- Haldimand’s population is expected to increase to 82,700 by 2051, as established through recent County Growth Study in accordance with Provincial projections.
- Critical that the County plan for housing growth and development to accommodate the forecast population.

Average Annual Population Growth Rates



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

Note: Figures have been rounded. Population figures include net Census undercount.

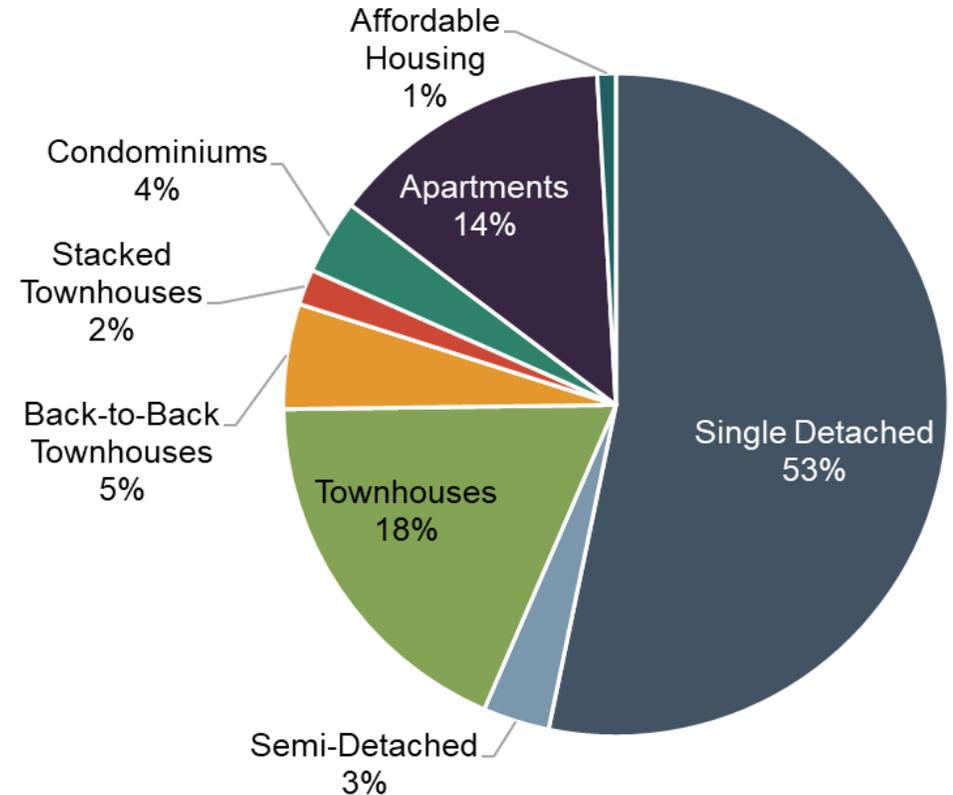
Source: Historical derived from Statistics Canada. Forecast derived from Haldimand County Population, Household & Employment Forecast Update (2024) prepared by Watson & Associates Economists Ltd.

Haldimand County

Potential Residential Supply Pipeline



- Haldimand County has approximately 6,220 units in the potential residential supply pipeline.
 - 4,280 units registered/draft approved
 - 1,940 pending approval
- Single/semi-detached units make up 56% of the total housing stock, while townhouses account for 25% and apartments/condos represent 18% of the residential supply.

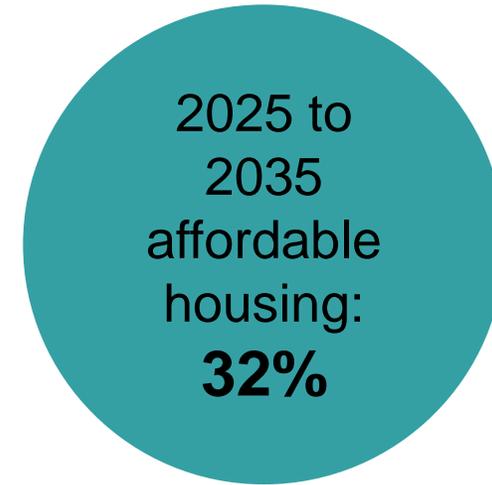


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Housing Affordability Needs, 2025 to 2035



- Haldimand County will require a more diverse range of housing to accommodate future housing needs.



	Owner	Renter	Total Units
Affordable	1,045	405	1,450
Market	2,705	420	3,125
Total	3,750	825	4,575
% Affordable	28%	49%	32%

Note: Numbers may not add due to rounding.

Source: 2024 to 2034 forecast by Watson & Associates Economists Ltd.

Haldimand County

Conclusions and Strategic Recommendations

Recommendations

Planning for Long-Term Growth



- To realize the County's forecast growth potential, there is a need to expand housing affordability options for a range of household income groups.
- The County is responsible for policies that support and promote a full range of housing types including potential regulatory and financial incentives to encourage development of rental and affordable housing.
- As part of the next Official Plan Review, County should update the definition of affordable housing in accordance with the new P.P.S., 2024 and update affordable housing targets to align with affordable housing needs.
- The County should explore expanding its Community Improvement Plan (C.I.P.) for its Settlement Areas, with a greater focus on housing.

Recommendations (Cont'd)



More Compact Built Form and Innovative Design

- The County should continue to work with local home builders to expand the supply of more moderately priced ownership and rental housing options.
- Haldimand County should review local zoning and land-related barriers to identify opportunities to expand housing supply within the Settlement Areas that are more compact, land efficient, environmentally sustainable, and price competitive.
- Explore alternative development standards which would reduce development costs, e.g., reduction of parking requirements and innovative construction methods, and allow for smaller units and lots.

Recommendations (Cont'd)



Promote and Enable Additional Residential Unit Development

- Additional residential units (A.R.U.s) represent an opportunity to increase affordable rental housing in the community through gentle intensification.
- The County should update the local Official Plan policies to align with Zoning By-Law allowing A.R.U.s with up to three units in total per lot in the form of:
 - Secondary suites (e.g., basement apartments) within the primary dwelling unit
 - Permanent garden suites, laneway housing.
- The County may also consider providing financial incentives (e.g., grants) for homeowners who construct A.R.U.s that are intended to be rented out on a long-term basis.

Recommendations (Cont'd)



Expansion of Non-Market Housing Supply

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

Recommendations (Cont'd)

Considerations for Haldimand County



- **Planning for Growth** – a balance between both intensification and greenfield development. Settlement Areas should represent priority locations for residential development given the amenities that these locations provide with respect to access to retail and other community services.
- **Infrastructure and Municipal Service Needs** – continue to address growing infrastructure and municipal service needs related to housing and population growth.
- **Financial Implications** – potential municipal financial impacts of possible housing incentives.

Conclusions



- The results of this study are intended to guide decision-making and policy development specifically related to housing policy and programming in the County.
- Consideration should be given to updating the housing needs assessment every five years.
- The County may also consider undertaking a housing affordability strategy to comprehensively explore and identify potential action items and implementation approaches to address local existing and future housing needs.

Thank You