

# **Housing Needs Assessment**

**Niagara Falls (CY)- March 2025**

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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.**

#### Quantitative Analysis

Quantitative data was sourced from the Statistics Canada 2021 Census and Canada Mortgage and Housing Corporation (CMHC).

The 2021 Census data included several categories relevant to this analysis: tenure, household income, household size, dwelling type, and shelter costs. Specific household characteristics related to priority populations include seniors (65+), Indigenous status, racialized people and communities, individuals with disabilities, and female single mother households.

Census data does not include information related to several priority population groups, with no data available about sexual orientation, history of domestic violence, veteran status, or homelessness.

While the 2021 Census data may be analyzed and trends gained through comparison with other geographic jurisdictions, or over time, it cannot alone represent the housing context in Niagara Falls. In addition, the 2021 Census was conducted during the COVID-19 pandemic which may have resulted in changes to employment patterns and household composition. As well, many low-income households obtained Canada Emergency Recovery Benefits (CERB) which provided incomes greater than other welfare benefits. This may have artificially lowered core housing need in the 2021 census. A qualitative analysis was conducted to provide a more fulsome analysis of the City's housing needs.

The Hart Assessment Resource Tool (HART) was utilized as it is a national equity-focused resource that is used to calculate and measure housing deficits. The tool allows for a comparable and replicable housing needs assessment that will allow the City to set meaningful housing targets and measure progress towards the goal of providing adequate and affordable housing to meet the needs of a growing and changing population.

As HART utilizes Census data, the gaps in data collection are carried over to the model. Some of the groups not captured in the data include: households within single resident

occupancy homes (i.e. long-term housing or rooming houses), unsheltered households (i.e. in encampments), those in emergency homelessness or domestic violence shelters, people in congregate housing (i.e. long term care homes), those in illegal apartments, and students (as their poverty is considered temporary).

The Census data does not capture the housing need experienced by individuals or households who would prefer to be living in other circumstances (i.e. living with roommates but would prefer to live alone) nor migration pressure on housing and the provision of suitable affordable housing that meets cultural needs. As a result, the data represents the base line as housing need will always be greater than the calculation.

CANCEA's data analysis platform was utilized which incorporates data from over 200 datasets from Statistics Canada, CMHC and other surveys. It was utilized to generate population and employment changes across time. Where HART data did not exist for analysis, CANCEA data was used for Section 6.

### Qualitative Analysis

In 2021, stakeholder engagement was conducted using semi-structured interview questions and an on-line survey, to understand the housing needs and challenges residents face in finding housing that is suitable and satisfies their housing needs.

Qualitative data enhances quantitative data as it provides answers as to why housing is an obstacle, what supports are required, and how the community can better respond and adapt to changing circumstances. Qualitative data is able to fill in the gaps in either missing information or between quantitative data collection years.

In 2021, the stakeholder interviews were focused on housing providers and government agencies who are involved in the creation of policy, approvals, and grants. The community survey was distributed to individuals through their connection to specific stakeholder groups and by those who access the City's social media accounts. The distribution method of the survey likely assumed that a random sample would be obtained; however, the exact sampling methods are unknown. In addition, the findings may not be a representative sample as respondents needed access to computer and on-line connectivity during the pandemic when community resources were limited and/or closed.

In 2025, if successful with the HAF2 application, the City will initiate a comprehensive stakeholder engagement to update the qualitative data results.



**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)**

### **Qualitative Analysis**

#### *Stakeholder Interviews*

Between March 24 and April 19, 2021, Dillon Consulting and Tim Welch Consulting, on behalf of the City, conducted sixteen (16) semi-structured interviews with twenty-one (21) local and regional stakeholders (refer to Table 1.2.1) using video and teleconference means.

The questions posed were generalized to allow the stakeholder to provide additional information and expound on their answer. In addition, sector-specific questions sought to gain insight into knowledge each of the groups could provide on each topic.

<b>Table 1.2.1 Stakeholders by Sector</b>		
<b>Sector</b>	<b>Stakeholder</b>	<b># of Interviewees</b>
Public	City of Niagara Falls	4
	Region of Niagara	1
Private	Developer	2
	Planning Firm	2
	Niagara Falls Chamber of Commerce	1
	Niagara Association of Realtors	1
Non-Profit	Non-Profit Housing Provider	3
	Emergency Shelters	2
	Regional Post-Secondary Institution	1

The assumptions included the interviewers being satisfied that the appropriate stakeholders were identified and an appropriate number of interviews were conducted.

### *Community Survey*

Between April 6 to 27, 2021, Dillon Consulting and Tim Welch Consulting, on behalf of the City conducted a community survey. Due to COVID-19, the survey was only available online on the Housing Directions Strategy website.

The survey was promoted through the City's social media channels and sent directly to key stakeholders to share with their wider networks.

The survey included 16 questions and was a mixture of multiple choice and short answer questions. Responses were analysed based on the number of responses as a calculated percentage. Short-answer responses and multiple choice questions were coded to identify common themes, where possible.

448 respondents answered at least one question—of these, 385 responses were deemed complete (86%).

The majority of respondents were over the age of 50 (57%) and 68% were female. Approximately 50% were married with or without children while 20% of the respondents lived alone. Almost 60% of respondents lived in a detached house (57%) while 21% lived in an apartment building or condominium. Just over half of respondents (51%) owned their own home and almost three-quarters (73%) have lived in the City for more than 10 years.

Just under a third of respondents (32%) are employed in the service sector (i.e. tourism and hospitality). A range of incomes were represented: 21% earned less than \$30,000 per year, 38% earned between \$30,000-\$70,000 per year, and 41% earned over \$70,000 per year. 70% of respondents reported paying more than 30% of their pre-tax income for housing—this includes 26% that pay more than 50% of their pre-tax income for housing.

### Quantitative Analysis

The community survey included 10 questions out of a total of 16 that were quantitative in nature that mirrored the Census data. The self-declaration answers allowed the researchers the ability to group and quantify responses. The remainder of the questions were qualitative in nature as the topics sought emotions towards and reasons for choices made in regard to housing.

**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.**

HART data was utilized to provide data on the priority groups identified in Section 4.

The 2021 qualitative study methodology and assumptions are outlined above.

## ***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

The City's Official Plan policies seek to:

- Ensure housing is available throughout the City to meet the varying financial needs of existing and future residents.
- Diversify the City's housing supply to include a wider range of price points; mix of housing types and densities; and, a range of options for housing tenure (rental and ownership).
- Remove barriers to the creation of a range and mix of housing types, including alternative forms of housing throughout the City.
- Understand the City's housing system moving forward through continuous and ongoing comprehensive data collection, monitoring and reporting.
- Cultivate and maintain strong relationships with regional and municipal partners, other levels of government, the private sector, and not-for-profit sectors to advance the various actions set out in the City's Housing Strategy.

The City supports the consolidation of properties, the redevelopment of under-utilized parcels, the regeneration of existing housing stock, and the construction of mixed-use and multiple unit developments.

Development applications are required to submit a housing impact statement that details how the proposal will implement the City's Housing Strategy.

The statement will provide the following information: the proposed housing mix (by type and number of bedrooms per unit), its' contribution to the City's minimum annual affordable housing target (per phase, if applicable), the estimated rents and/or sale prices of the development, and the legal and/or financial mechanism to retain the long-term affordability of units, where applicable.

If an application is for a condominium conversion, the following additional information is required: a tenant relocation plan and how the rental units will be replaced either on site or at a new location.

The housing impact statement collects raw data and housing information that informs the City on the potential affordability and diversity for housing proposals. It facilitates the engagement of City staff with developers to educate, inform, and persuade them on the importance of having variation in housing types, sizes, and prices to meet market and community demand. It informs Council on each development proposal and Council members may now consider affordability data and housing diversity prior to granting approval.

The City's Official Plan indicates that based on projections, it is expected that 20, 220 new residential units will be built between 2021 and 2051—or 674 new residential units on an annual basis.

While the Niagara Region Official Plan has set a minimum target of 20% of all new rental housing built to be affordable and 10% of all new ownership housing built to be affordable, the City has set an annual target of 40% of all new residential units meeting the definition of affordable.

As such, the City aims to achieve a minimum of 270 new affordable residential units to be built annually between 2021 and 2051, and beyond.

The breakdown of the 270 new affordable residential units is to be:

- a) 135 units per year to be built with a purchase price or rental price at or below the threshold for affordable (using Niagara Region's definition of affordable).
- b) 135 units per year to be built as rental units that would be affordable to rental incomes in the 30<sup>th</sup> income percentile or lower based on income deciles presented in the City's annual housing monitoring report. Rental unit support provided by Regional Housing Services shall be in alignment with the Region's Consolidated Housing Master Plan and dependent on available resources.

The City will facilitate the availability of land for affordable and attainable housing development by:

- Identifying and prioritizing the sale of surplus government land/buildings;
- Identifying brownfield and greyfield sites and underutilized commercial property outside of employment areas for mixed-use intensification and/or affordable housing development;
- Encouraging boards, commissions and agencies to dispose of excess lands suitable for residential use; and,
- Purchasing surplus institutional lands and partnering with not-for-profit housing providers for their redevelopment into affordable housing buildings.

The City supports the provision of additional dwelling units within the Built-up Area (currently a maximum of three dwelling units per property are permitted) and within the Good General Agricultural Area (a maximum of two dwelling units per property are permitted).

The existing housing supply and tenure will be protected by:

- Promoting the maintenance and rehabilitation of existing housing by discouraging unnecessary demolition or conversion to non-residential uses through such mechanisms as demolition control and application of the Maintenance and Occupancy Standards By-law(City's Property Standards By-law), where permitted under the *Planning Act*;
- If the rental vacancy rate is below the minimum 3 per cent threshold or if the supply/target of rental housing will be adversely affected, the following is prohibited:
  - The condominium conversion of residential rental units with 6 or more units;
  - The demolition of residential rental units with 6 or more units; or,
  - The assembly of property for the purposes of redevelopment that will have a cumulative total of 6 or more units.
- Implementing a Demolition and Conversion Control By-law and a Rental Replacement By-law to protect rental housing options, where permitted under the *Planning Act*.

To encourage a greater supply of affordable housing, the City will:

- Explore opportunities to implement inclusionary zoning in the Protected Major Transit Station Area, where a Municipal Assessment Report demonstrates its financial viability, has been completed in accordance with O.Reg. 232/18, under the *Planning Act*; and,
- Explore the creation of an Affordable and Rental Housing Community Improvement Plan that will provide a suite of tailored incentives.

The City will have an annual monitoring program and report to Council that will have particular emphasis on the following items:

- Residential land supply;
- The range of housing forms built in new residential development;
- New housing prices relative to household income distribution;
- Intensification performance analysis;

- Accessory dwelling units, including number of units registered and incentive uptakes, if applicable; and,
- The implementation and achievement of the targets set out in the Housing Strategy and Official Plan.

### **Definitions**

#### **Affordable Housing** means:

- a) In the case of ownership housing, the least expensive of:
  - i) Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households (*as defined in the Provincial Policy Statement*); or
  - ii) Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area (*as defined in the Provincial Policy Statement*);
- b) In the case of rental housing, the least expensive of:
  - i) A unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households (*as defined in the Provincial Policy Statement*); or
  - ii) A unit for which the rent is at or below the average market rent of a unit in the regional market area (*as defined in the Provincial Policy Statement*) (Growth Plan, 2019).

\*\* italic text: wording in City's Official Plan definition that differs from wording in Niagara Region's Official Plan.

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

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

\*\*\* Provincial Policy Statement, 2024

#### **Regional market area:**

Refers to an area that has a high degree of social and economic interaction. The upper or single-tier municipality, or planning area, will normally serve as the regional market area. However, where a regional market area extends significantly beyond these boundaries, then the regional market area may be based on the larger market area. Where regional market areas are very large and sparsely populated, a smaller area, if defined in an official plan, may be utilized.

\*\*\* Provincial Policy Statement, 2024

## Adjusted Growth Numbers

Statistics Canada, at the end of 2023, estimated the City's population to be 105,552. This represents a population increase of 11.7%, or a growth of 11,137 people, in comparison to the data recorded in the 2021 Census (total population: 94,415). The estimated growth rate is now 4.7%--as the Provincial projected growth rate was 1.7%, it indicates that the City is growing quicker than previously forecasted.

In recognition of the new growth rate, City staff, in consultation with Regional staff, undertook an additional analysis to update projections for the City's population and to identify how and where the initial projection and additional growth can be accommodated amongst the City's existing greenfield and urban expansion areas, and intensification nodes and corridor locations.

The analysis indicates the potential of approximately 17,500 additional units above the 2022 regional forecast.

By identifying and planning for the City's growth potential, it will result in the City remaining responsive to market demands, while focusing capital investment in strategic locations. In addition, the new projection will inform the City's new Official Plan (target completion date: March 2025) in its early phases of future urban structure and the new Master Servicing and Transportation Plans in allocating infrastructure resources and capacity.

## Housing Strategy

In January 2022, the Housing Strategy was completed by Dillon Consulting and Tim Welch Consulting, on behalf of the City. It was part of the second phase of the City's housing needs work and was informed by the Housing Needs and Supply Report (June 2021).

The Strategy provides the blueprint for the actions the City will need to implement to address the City's housing needs and gaps.

### *Vision*

All residents in the City have safe, stable and appropriate housing to meet both their physical and financial needs throughout the various stages of life.

### *Goals*

1. Ensure housing is available throughout the City to meet the varying financial needs of existing and future residents.
2. Diversify the City's housing supply to include a wider range of price points; mix of housing types and densities; and, a range of options for housing tenure (rental and ownership).
3. Remove barriers to the creation of a range and mix of housing types, including alternative forms of housing throughout the City.



4. Develop an understanding of the City's housing system moving forward through continuous and ongoing comprehensive data collection, monitoring and reporting.
5. Cultivate and maintain strong relationships with regional and municipal partners, other levels of government, the private sector, and not-for-profit sectors to advance the various actions set out in the Housing Strategy.

### *Themes*

1. Establish Affordable Housing Targets.
2. Promote a Greater Diversity of Housing Types.
3. Ensure a Healthy Supply of Rental Units.
4. Increase Public Education and Provide Advocacy for Partnerships.
5. Provide a Variety of Financial Incentives to Promote and Facilitate the Development of Affordable and Rental Housing.
6. Monitor and Report.

### *Actions*

The Strategy includes a total of 21 recommendations that are grouped by theme, as shown in Table 2.1.1.

<b>2.1.1 Housing Strategy</b>					
Theme	#	Action	Goal	Scope of Work	Timeframe
Establish Affordable Housing Targets	1	Update the City's Official Plan to include Affordable Housing Target(s)	1,4	Official Plan Amendment	Complete
	2	Update the City's Official Plan to include a framework for achieving the Affordable Housing Target(s)	1,4	Official Plan Amendment	Complete
Promote a Greater Variety of Dwelling Types	3	Support and permit higher-density types of housing	1,2	Zoning By-law Amendment	On-going
	4	Support and permit alternative forms of housing	1,2,3	Official Plan Amendment	Complete
	5	Provide opportunities for the creation and ongoing monitoring of second (ADU) units	1,2,3	Official Plan Amendment/ Zoning By-law Amendment  Monitoring/Tracking Plan	Complete
Ensure a Healthy Supply of Rental Units	6	Preserve existing purpose-built rental housing stock through the introduction of demolition and conversion control policies as well as a rental replacement by-law	1,2,3	Official Plan Amendment  Rental Replacement By-law	Complete  Medium Term 3-5 years
	7	Undertake a formal assessment of the potential to induce inclusionary zoning	1,2,3	Assessment Report	Medium Term 3-5 years

	8	Explore the formation of the use of motels as long-term stay accommodation	1,2	Official Plan Amendment/ Zoning By-law Amendment	On-going
Increase Public Education and Provide Advocacy for Partnerships	9	Develop an understanding of upper level government housing programs (Regional, Provincial, Federal)	1,2,3,4	Database	Short Term 0-2 years
	10	Clearly define the City's role and responsibility in supporting housing affordability	1,2,3,4	Official Plan Amendment	Complete
	11	Develop a policy to review all surplus municipal land for housing suitability	1,4	Official Plan Amendment	On-going
	12	Create a data base of non-profits and other community groups with land suitable for housing	1,2,3	Database	Short Term 0-2 years
	13	Explore private workforce housing for hospitality and tourism employees	1,2,4	Discussion private tourism operators	Medium Term 3-5 years
	14	Create an affordable housing information online portal	1,4	Website	Short Term 0-2 years
	15	Reduce potential for NIMBYism associated with affordable	1,2,3,4	Website	Medium Term 3-5 years

		housing developments			
Provide a Variety of Financial Incentives to Promote and Facilitate the Development of Affordable and Rental Housing	16	Review possible exemptions to City fees and property taxes to support the provision of new long-term affordable housing	1,3,4	Fee and Property Tax analysis	Medium Term 3-5 years
	17	Develop a City-wide Community Improvement Plan for affordable rental housing	1,2,3	CIP program	Medium Term 3-5 years
	18	Allocate appropriate staff resources to implement and administer the Housing Strategy and associated actions	1,4	Staffing	On-going
	19	Develop a monitoring program in the medium to long term for second (ADU) units	1,2,3,4	Monitoring/Tracking Plan	Complete
Monitor and Report	20	Develop an annual housing and affordable monitoring and reporting system to Council	4	Monitoring/Tracking Plan	On-going
	21	Review and update the Housing Strategy every 5 years	1,2,3,4	Evaluation	Long term 5-10 years

## 2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	88071
	2021	94415
Population Growth (Number)	Total	6344
	Percentage	7.2
Age (Years)	Average	43.9
	Median	44.8
Age Distribution	0 - 14 years	13895
	15 - 64 years	59855
	65+ years	20665
Mobility	Non-movers	81265
	Non-migrants	5515
	Migrants	5165

Between 2016-2021, the City's population grew 7.2% compared to 6.8% for the St. Catharines-Niagara CMA and 5.8% for the province of Ontario.

The City's average and median age (43.9 years and 44.8 years) is slightly lower than the St. Catharines-Niagara CMA (44.6 years and 46 years) but is higher than the province of Ontario (41.8 years and 41.6 years).

In regard to the age distribution of the City's residents:

- 14.7% are between 0-14 years, which is similar to the St. Catharines-Niagara CMA (14.5%) but slightly lower than the province of Ontario (15.8%);
- 63.4% are between 15-64 years, which is slightly higher than the St. Catharines-Niagara CMA (61.9%) but is lower than the province of Ontario (65.6%); and,
- 21.9% are over 65 years, which is slightly lower than the St. Catharines-Niagara CMA (23.6%) but is higher than the province of Ontario (18.5%).

Within one year (May 11, 2021), 81,265 residents did not move (88%), 5,515 residents moved within the City (6%), and 5,165 residents relocated to the City (5.6%) with the majority (4,345) relocating from other communities within Ontario (5.6%). During the same period, 372,060 St. Catharines-Niagara CMA residents did not move (88.2%), 49,730 moved within the CMA (5.5%), and 26,425 relocated to the CMA with the majority (23,270) relocating from other communities within Ontario (6.3%).

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	21190
Non-Immigrants	Total	68705
Recent Immigrants (2016-2021)	Total	2625
Interprovincial migrants (2016-2021)	Total	1120
Indigenous Identity	Total	2495

22.9% of the City's residents identify as immigrants, which is higher than the St. Catharines- Niagara CMA (17.9%), but significantly lower than the province of Ontario (30%).

2.8% of the City's residents, who identify as immigrants, came in the period of 2016-2021—the greatest period of immigration was before 1980. This figure is higher than the St. Catharines- Niagara CMA (of the 1.9% of residents who identify as immigrants) during the same period. The greatest period of immigration for the CMA was also before 1980—with both the City and CMA having the same rate (7.1%). During 2016-2021, the province of Ontario had a greater amount of immigration (4.1%) but overall the province has experienced stable immigration rates with three periods of lower rates (3.3%, 4.2%, 3.6%) that appear to be outliers from higher immigration rates (6.1%, 6.1%, 6.7%, 7.5%).

1.3% of the City's residents migrated interprovincially, which is similar to the St. Catharines- Niagara CMA (1.2%), but is slightly lower than the province of Ontario (1.7%).

In 2021, 2.7% of the City's residents identified as Indigenous, which is slightly lower than the St. Catharines- Niagara CMA (3.1%), but is similar to the province of Ontario (2.9%).

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

The City is experiencing a higher rate of population growth than the St. Catharines CMA and the province. This rate of growth will increase pressure on the housing supply, if the supply does not adjust accordingly, to accommodate increased population.

As the City has a higher average and median age than the province, and a lower youth and working age population, it would have an inverted population pyramid in comparison to the province. The age distribution indicates that there will be greater pressures for housing to provide the ability to age in place and for long term/assisted care.

Many of the City's residents chose not to move and among those who did they moved within the City. There was a small group of residents who moved within the City. Of the residents who moved into the City, the majority relocated from other communities within Ontario. The lack of mobility indicates that there are potentially limited housing options for those who wish to move or relocate within the City. This is a similar pattern of the mobility of residents within the CMA.

While compared to the province, the City has a lower amount of immigrants, within the CMA it is higher. This is due to the City being one of the larger municipalities in the CMA. Between 2016-2021, the City experienced a greater rate of immigration than the CMA even though both geographies had the greatest amount of immigration before 1980. Consequently, the City has had to house a greater number of immigrants than other municipalities that form part of the CMA. As the greatest amount of immigration occurred prior to 1980, it suggests that the majority of immigrants have permanent housing.

The relatively small percentage of recent immigrants, compared to the provincial rate, will still put demands on the City's housing market to accommodate residents with diverse cultural and financial needs.

A small percentage of residents have migrated interprovincially which compared to those who identify as immigrants or as Indigenous, they may not experience the same housing issues.

The City's Indigenous population will require the City's housing market to accommodate residents who traditionally, nationally, have not been housed in suitable and affordable housing.

### ***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	35773
	2021	37793
Household income (Canadian dollars per year)	Average	90200
	Median	74500
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	58000
	Median	48000
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	109200
	Median	92000
Average household size (Number of members)	Total	2.5
Breakdown of household by size (Number of households)	Total	37795
	1 person	10555
	2 persons	12915
	3 persons	6005
	4 persons	5185
	5 or more persons	3135
Tenant households (Number of households)	Total	11200
	Percentage	29.634
Owner households (Number of households)	Total	26595
	Percentage	70.366

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Percentage of tenant households in subsidized housing	Percentage	16.1
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	977
Number of one-parent families	Total	5650
	Percentage	21.205
Number of one-parent families in which the parent is a woman+	Total	4420
Number of one-parent families in which the parent is a man+	Total	1230
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	835
	Low (21% – 50% AMHI)	6450
	Moderate (51 – 80% AMHI)	7220
	Median (81% - 120% AMHI)	8470
	High (>120% AMHI)	14620

The City's average household income in 2020 (\$90,200) was lower than that of the St. Catharines-Niagara CMA (\$94,700) and the province of Ontario (\$116,000). Similarly, the City's median household income in 2020 (\$74,500) was lower than that of the St. Catharines-Niagara CMA (\$77,000) and the province of Ontario (\$91,000).

The City's average household size (2.5) is similar to that of the St. Catharines-Niagara CMA (2.4) and the province of Ontario (2.6).

In 2021, out of a total 37,795 households: 27.9% consisted of 1 person, 34.2% with 2 people, 15.9% with 3 people, 13.7% with 4 people, and 9.3% with 5 or more people.

Within the St. Catharines- Niagara CMA, out of a total of 179,225 households: 28.7% consisted of 1 person, 36.5% with 2 people, 14.9% with 3 people, 12.4% with 4 people, and 7.4% with 5 or more people. The City has fewer 1 and 2 person households but a higher number of 3 to 5 person households than the CMA.

Within the province of Ontario, out of a total of 5,491,205 households: 26.5% consisted of 1 person, 32.7% with 2 people, 15.9% with 3 people, 15% with 4 people, and 9.9% with 5 or more people. The City has a higher amount of 1 and 2 person households, the same number of 3 person households, and less households with 4 or more people than the province.

There are 29.6% of households that are tenant occupied in the City, which is slightly higher than the tenant occupied rate for the St. Catharines-Niagara CMA (28.6%, 51,210) and lower than the province of Ontario (31.4%, 1,724,970).

Comparably, 70.4% of households are owner occupied in the City, which is slightly lower than the owner occupied rate for the St. Catharines-Niagara CMA (71.4%, 128,015), but is higher than the province of Ontario (68.4%, 3,755,720).

16.1% of City tenant households live in subsidized housing which is higher than the St. Catharines-Niagara CMA (14.7%) and the province of Ontario (13.7%).

21.2% of the City's census families are one parent families which is higher than the St. Catharines-Niagara CMA (18.2%) and the province of Ontario (17.1%).

Of the census families that are one parent families, 16.6% has a woman as the parent which is higher than the St. Catharines-Niagara CMA (14.3%) and the province of Ontario (13.6%); and, 4.6% has a man as the parent which is higher than the St. Catharines-Niagara CMA (3.9%) and the province of Ontario (3.5%).

The number of households by income category was calculated by the Secretariat of Canada, using Area Median Household Income (AMHI) as the variable using the HART model. The AMHI rate is specific to the City as it does not use nominal dollar values to classify household income-- it means that categories do not have to be adjusted to reflect inflation so the AMHI can be easily compared across years. A disadvantage is that households in core housing need across multiple communities cannot be summed together in order to represent conditions in specific larger geographic areas; an average income household in one community may be categorized as a low income household in another community.

Using the City's median household income (\$74,500), in the very low income (20% AMHI) the top end median household income would be \$14,900, in the low income (50% AMHI) the top end median household income would be \$37,250, in the moderate income (80% AMHI) the top end median income would be \$59,600, in the median income (120% AMHI) the top end median income would be \$89,400, and in the high income (greater than 120% AMHI) the median income would be greater than \$89,400.

**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?**

Between 2016-2021, the total number of households grew in the City by 2,020.

The City's average and median household income is below the CMA and provincial rates.

The distribution of household incomes by tenure confirms that owner households tend to have higher incomes than renters as the owner occupied average income is \$109,200—compared to \$58,000 for renters. For the rental market this would indicate that there needs to be more affordable units

While the average household size is consistent with the CMA and province, the City has a higher amount of 3 to 5 persons households than the CMA but is similar to provincial numbers for 3 to 5 persons households. To be able to appropriately meet the needs of households with a higher number of persons, there will need to be housing options that have multiple bedrooms provided. It is recognized that within the City, the highest numbers of households are among 1 to 2 persons, which while less than the CMA is greater than the province. A high amount of housing should provide 1 to 2 bedrooms. The City's housing options should provide a variety in the number of bedrooms per dwelling to meet the needs of residents.

Owner occupied households is greater (70.4%) than tenant occupied households (29.6%). The percentage of owner occupied households is greater than the provincial average but lower than the CMA average. The higher percentage of owner occupied households likely correlates to the higher average owner household income as those who may be able to afford a house have the ability to do so.

As the percentage of tenant occupied households is less than the CMA and provincial average, it suggests that the City may not have the housing to meet the rental demand.

The City's percentage of tenant households that live in subsidized housing (16%) is higher than both the CMA and province. The City needs to maintain a high amount of subsidized housing to meet current demand. With the City's median tenant household income (\$48,000) being significantly below the City's median household income of \$74,500, it suggests that while 16% live in subsidized housing, there may be a greater need for subsidized housing than can be filled among those who currently are housed in non-subsidized dwellings.

Within 800 metres of the higher-order transit stop, there are 977 households consisting of the dwelling counts provided in Table 3.2.1.

3.2.1 Dwelling Type and Households within 800 m of GO Station			
Code	Description	Count of Property Series	Count of Households
301, 314, 383	Detached, Clergy Residence, Bed & Breakfast Establishment	437	437
302	More than 1 structure used for residential purposes; at least 1 occupied permanently	2	2
311	Semi-detached residential	11	11
322	Semi-detached with both units under 1 ownership	3	6
332	Duplex	92	184
333	Residential property with 3 self-contained units	22	66
334	Residential property with 4 self-contained units	10	40
335	Residential property with 5 self-contained units	3	15
336	Residential property with 6 self-contained units	5	30
340	Multi-residential, with 7 or more self-contained units (excludes row housing)	15	105
360	Rooming or boarding house	1	1
370	Residential Condominium (raw data: 19)	2 (Condo Plans)	79

Table 3.2.1 indicates that the majority of the dwellings are ground-oriented in an area where higher density forms are to be directed by Provincial, Regional, and Local policies.

In the future, housing developments within 800 m of the GO Station should transition to an apartment or mixed-use building form.

The City has a higher proportion of one parent households compared to the CMA and province but is similar in that woman dominant one parent households.

Very low income households (up to 20% below AMHI) in the City would have a top-end median household income of \$14,900. This category is generally equivalent to shelter allowance for welfare recipients. A household with a very low income of \$14,900 a year

would have a monthly income of \$1,241.67. An affordable shelter cost (30%) would be \$372.50 monthly. The median monthly shelter costs for rented dwellings is \$1,110. 88% of their monthly income would have to be allocated to rent at the median rate. Households in this category are most at risk for homelessness due to inadequate economic support.

Low income households (up to 50% AMHI) in the City would have a top-end median income of \$37,250. This category is generally the equivalent to one full-time minimum wage job. A household with a low income of \$37,250 a year would have a monthly income of \$3,104.16. An affordable shelter cost (30%) would be \$931.24 monthly. The median monthly shelter costs for rented dwellings is \$1,110. 35% of their monthly income would have to be allocated to rent at the median rate.

Moderate income households (up to 80% AMHI) in the City would have a top-end median income of \$59,600. This category is equivalent to the starting salary for a professional job such as a nurse or teacher. A household with a moderate income of \$59,600 a year would have a monthly income of \$4,966.67. An affordable shelter cost (30%) would be \$1,490.00 monthly. The median monthly shelter costs for rented dwellings is \$1,110 and for owned dwellings is \$1,150. 22% of their monthly income would have to be allocated to rent or 23% of their monthly income would have to be allocated for shelter costs for owned dwellings.

Median income households (up to 120% AMHI) in the City would have a top-end median income of \$89,400. This category is generally the 'middle class'. Although a few of these households are in core housing need, average income households are currently locked out of the first-time homebuyer market. A household with a median income of \$89,400 a year would have a monthly income of \$7,450. An affordable shelter cost (30%) would be \$2,235 monthly. The median monthly shelter costs for rented dwellings is \$1,110 and for owned dwellings is \$1,150. 14.9% of their monthly income would have to be allocated to rent or 15.4% of their monthly income would have to be allocated for shelter costs for owned dwellings.

High income households (greater than 120% AMHI) in the City would have a beginning median income of \$89,400. This category has the greatest wealth in the City and would have the most housing choice.

The challenge for the City is to have a supply of housing that is affordable and meets the needs of households in all the categories listed above.

**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.<sup>1</sup>**

The City does not have data regarding suppression of household formation and housing demand.

Antidotal information reported in the media and from the City's survey/interviews suggests that there is a strained local housing market as younger people live with their parents and there are greater inter-generational family households due to affordability pressures. Residents are driving further to work to take advantage of lower housing rates than in the GTA rather than move. As well, there are households moving from the GTA to take advantage of the City's lower priced housing market.

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<sup>1</sup> *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.*

### 3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	46120
Number of workers by industry (Top 10 only)	Accommodation and food services	6650
	Health care and social assistance	5590
	Retail trade	5455
	Manufacturing	3345
	Construction	3310
	Educational services	2680
	Arts, entertainment and recreation	2575
	Professional, scientific and technical services	2230
	Transportation and warehousing	2070
	Public administration	2045
Unemployment rate and participation rate (Percent)	Unemployment rate	22.55
	Participation rate	58.52
All classes of workers (Number)	Total	44600
Employees (Number)	Total	38610
Permanent position (Number)	Total	32870
Temporary position (Number)	Total	5745
Fixed term (1 year or more, Number)	Total	1545



3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Casual, seasonal or short-term position (less than 1 year, Number)	Total	4200
Self-employed (Number)	Total	5990
Number of commuters by commuting destination	Within census subdivision	13565
	To different census subdivision	8865
	To different census division	2050
	To another province/territory	55
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	26985
	Public transit	605
	Walked	855
	Bicycle	190
	Other method	645

The City's top industry for residents is accommodation and food services (14.4%), which is higher than the St. Catharines-Niagara CMA (8.9%) and province of Ontario (5.3%).

Residents in health care and social assistance consist of 12.1% of the workforce, which is similar to the St. Catharines-Niagara CMA (12.9%) and province of Ontario (11.6%).

The retail trade accounts for 11.8% of labour employment, which is slightly lower to the St. Catharines-Niagara CMA (12.4%) and province of Ontario (10.8%).

7.3% of the City's residents are employed in manufacturing, which is lower than the St. Catharines-Niagara CMA (8.7%) and province of Ontario (8.9%).

7.2% of the City's residents are employed in construction, which is lower than the St. Catharines-Niagara CMA (8.2%) but is similar to the province of Ontario (7.3%).

The education services sector accounts for 5.8% of the workforce, which is lower than the St. Catharines-Niagara CMA (6.9%) and province of Ontario (7.2%).

Residents involved in arts, entertainment and recreation account for 5.6% of the workforce, which is higher than the St. Catharines-Niagara CMA (3.1%) and province of Ontario (1.8%).

4.8% of residents are employed in professional, scientific and technical services, this is lower than the St. Catharines-Niagara CMA (5.5%) and significantly lower than the province of Ontario (9.2%).

4.5% of residents are employed in transportation and warehousing, which is similar to the St. Catharines-Niagara CMA (4.5%) and lower than the province of Ontario (5.1%).

The public administration sector accounts for 4.4% of the workforce, which is similar to the St. Catharines-Niagara CMA (4.5%) but is lower than the province of Ontario (5.8%).

The total unemployment rate for the City was 22.5%--the male unemployment rate was 21.5% and the female unemployment rate was 23.7%. The St. Catharines-Niagara CMA had lower rates—16.2% was the total unemployment rate, 14.8% was the male unemployment rate, and 17.5% was the female unemployment rate. The province of Ontario had an even lower unemployment rate—12.2% was the total participation rate, 11.2% was the male participation rate, and 13.4% was the female participation rate. It is noted that the census data reflects the COVID-19 time period.

The total participation rate for the City was 58.5%--the male participation rate was 62.5% and female participation rate was 54.9%. The St. Catharines-Niagara CMA had similar rates—57.9% was the total participation rate, 61.9% was the male participation rate, and 54.3% was the female participation rate. The province of Ontario had higher participation rates—62.8% was the total participation rate, 67.1% was the male participation rate, and 58.7% was the female participation rate.

83.7% of the City's residents are employees which is similar to the St. Catharines-Niagara CMA (83.3%) and slightly more than the province of Ontario (82.6%).

71.3% of the City's residents have a permanent position—of the total employees, the permanent position rate for male residents was 70.2% and female residents was 72.4%. This is similar to the St. Catharines CMA as 71.2% of residents have a permanent position— of the total employees, the permanent position rate for male residents was 69.6% and female residents was 72.9%. It is higher than the province of Ontario as 69.8% of residents have a permanent position— of the total employees, the permanent position rate for male residents was 68.3% and female residents was 71.5%.

12.5% of the City's residents have a temporary position—of the total employees, the temporary position rate for male residents was 11.3% and female residents was 13.7%. This is similar to the St. Catharines CMA as 12.1% of residents have a temporary position— of the total employees, the temporary position rate for male residents was 11.4% and female residents was 12.8%. It is lower than the province of Ontario as 12.7% of residents have a temporary position— of the total employees, the temporary position rate for male residents was 11.6% and female residents was 14%.

3.3% of the City's residents have a fixed term (1 year or more) position—of the total employees, the fixed term (1 year or more) position rate for male residents was 2.9% and female residents was 3.8%. This is similar to the St. Catharines CMA as 3.4% of residents have a fixed term (1 year or more) position— of the total employees, the fixed term (1 year or more) position rate for male residents was 2.9% and female residents was 3.9%. It is lower than the province of Ontario as 4.4% of residents have a fixed term (1 year or more) position— of the total employees, the fixed term (1 year or more) position rate for male residents was 3.8% and female residents was 5%.

9.1% of the City's residents have a casual, seasonal or short-term position (less than a year) —of the total employees, the casual, seasonal or short-term position rate for male residents was 8.4% and female residents was 9.8%. This is higher than the St. Catharines CMA as 8.7% of residents have a casual, seasonal or short-term position— of the total employees, the casual, seasonal or short-term position rate for male residents was 8.4% and female residents was 8.9%. It is higher than the province of Ontario, in spite of the higher female resident rate, as 8.4% of residents have a casual, seasonal or short-term position— of the total employees, the casual, seasonal or short-term position rate for male residents was 7.7% and female residents was 9%.

13% of the City's residents are self-employed which is similar to the St. Catharines-Niagara CMA (13.9%) and slightly less than the province of Ontario (14.6%).

55.3% of City residents commute within the City (census subdivision), which is higher than the St. Catharines-Niagara CMA (48.5%) but lower than the province of Ontario as 58.7% of Ontario residents commute within their census subdivision.

36.1% of City residents commute to a different municipality (census subdivision), which is lower than the St. Catharines-Niagara CMA (39.5%) but is significantly higher than the province of Ontario as only 17.3% of Ontario residents commute outside of their census subdivision.

8.4% of City residents commute outside of the Region (census subdivision or division), which is lower than the St. Catharines-Niagara CMA (11.8%) and residents in the province of Ontario who commute to a different region than where they live (23.5%).

0.2% of City residents commute to a different province or territory, which is the same as the St. Catharines-Niagara CMA (0.2%) but is lower than residents within the province of Ontario who commute to another province or territory (0.5%).

No data is collected for residents who may commute internationally which is of note as the City borders with the United States.

92.1% of the City's residents commute by car, truck or van, which is the same as the St. Catharines-Niagara CMA (92%) but is significantly higher than the province of Ontario (83.6%).

2.1% of the City's residents commute by public transit, which is higher than the St. Catharines-Niagara CMA (1.9%) but is significantly lower than the province of Ontario (8.6%).

2.9% of the City's residents commute by walking, which is lower than the St. Catharines-Niagara CMA (3.4%) and lower than the province of Ontario (4.6%).

0.6% of the City's residents commute by bicycle, which is similar to the St. Catharines-Niagara CMA (0.7%) and province of Ontario (0.8%).

2.2% of City residents use other commuting methods, which is similar to the St. Catharines-Niagara CMA (2.1%) and is lower than the province of Ontario (2.4%).

### **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?**

The majority of the City's residents are employed in the tertiary, service based, sector (31.83%). 27.20% are employed in the quaternary, or knowledge-based, sector and 18.92% are employed in the secondary, or manufacturing based, sector.

The top industry of employment is the accommodation and food services for City residents. The percentage of residents employed in this industry is higher than the CMA and province which is not surprising given the dominance of the tourism sector.

Fewer City residents are employed in retail in comparison to the CMA or province. This is likely a result of no local or regional malls and limited strip plazas and stand-alone retail commercial establishments in comparison to other geographic areas.

A higher amount of City residents are employed in the arts, entertainment and recreation industry than compared to the CMA or province. This is not surprising given the high amount of tourism activities in the City.

For those employed in the tertiary sector, they may experience a seasonal nature of employment, which affects household income. The City needs to ensure that there is housing available that would be affordable to those employed within this sector as it is one of the main economic drivers for the municipality.

A similar rate of City residents are employed in health care and social assistance as found in the CMA and province. As health care is publicly funded, this statistic is not surprising. In addition, the City has one regional hospital and several out-patient clinics that would attract residents who work in the health care field.

A lower amount of City residents are employed in the education service sector and professional, scientific and technical services sector compared to the CMA and province. While the public administration sector rate is similar to the CMA it is lower than the provincial rate. As other municipalities have a greater knowledge based economy and larger public service, the levels are not unexpected as residents within the quaternary sector would most likely be employed in the local school boards and City/Regional government.

As employment within the quaternary sector is more stable, and often those employed in it have middle to high incomes, the range of housing options is greater. Having a diverse housing market that provides a range of prices, sizes, and types would appeal to residents employed within this sector.

Fewer City residents are employed in manufacturing compared to both the CMA and province; and, while fewer are employed in construction than the CMA, it is a similar rate to that of the province. The City does not have a large manufacturing component to its economy so it would not be expected that a high percentage of City residents that would be employed in manufacturing.

Employment within the secondary sector is dependent on the cyclical nature of industry, global pressures and demands, and the banking sector. As a result, housing needs fluctuate for workers in this sector as their employment is not as stable as other industries. While some secondary sector residents may be paid high wages, this is not the case for all as the skill level and employee compensation is variable across employers. Consequently, there may be some residents who are able to afford housing at market rate and others who may require assistance to find housing or will have a higher percentage of their income put towards housing.

With 46.12% of City residents employed in the secondary and tertiary sectors, the housing supply in the City needs to be affordable to those employed in these sectors, many of whom may be within the very low to moderate income categories.

The City's unemployment rate (22.5%) was higher than that of the CMA and quite higher than the province. Similar to both the CMA and the province rates, the female unemployment rate was higher than the male unemployment rate. The 2021 Census data was collected during the COVID-19 pandemic. Residents employed in the tertiary sector would have been most impacted by the pandemic due to closure of borders and shut-down of non-essential workplaces. The data suggests that females may have been more greatly impacted during COVID-19 than males.

The City's participation rate (58.5%) was similar to the CMA but lower than the province's rate. As the structure of the City's economy is focused on the tertiary economy more than that of the secondary and quaternary economy, during the COVID-19 pandemic, it would be expected that the City's participation rate would have been lower than the provincial rate. As this rate may represent a 'worst-case' situation, it does suggest that overall the participation rate in the economy by City residents is high as only 19% of the population is not captured in either the participation or unemployment rate. This figure would include those who have retired, those who choose not to work, and those who have given up trying to find work.

The City will need to monitor the unemployment rate going forward as the rate would correlate with the need for subsidized housing and emergency shelters, along with other resources, for those who may be experiencing temporary homelessness or difficulty in financing the necessities of life.

83.7% of the City's residents are employees, which is similar to the CMA but slightly more than the province of Ontario. A higher amount of City residents (71.3%) had a

permanent position and there were fewer residents with a temporary position (12.5%) compared to the province. A lower amount of City residents (3.3%) have a fixed term (1 year or more) position compared to the province. In contrast, the City has a higher rate of casual, seasonal or short-term positions (less than a year) (9.1%) than the CMA and province. While more females are employed than males in all types of employment positions, it is noted that there is a high percentage employed in the casual, seasonal or short-term position rate. Females that are employed in casual, seasonal or short-term positions may be among the highest at risk of homelessness or difficulties in finding affordable, including subsidized, housing.

Over half (55.3%) of City residents commute within the City. While fewer City residents (36.1%) commute to a different municipality than those within the whole CMA it is considerably higher than the provincial rate. 8.4% of City residents commute outside of the Region which is lower than the CMA and provincial rate. These numbers would suggest that the majority of City residents work where they live. It is possible that the inner-city commute data is reflective of the high number of residents who work in the tertiary sector as the cost of car ownership and commuting, and the limited inter-Regional transit, would make living close to work more desirable.

The City is adjacent to three of the largest municipalities within the CMA. Residents may choose to live in the City and commute to a neighbouring community for work for a variety of reasons. Those who do are likely in the moderate and higher income categories due to the need to rely on their own vehicle rather than public transit. The number of City residents who commute outside of the Region is indicative of those who choose for career opportunities to have a job in a larger City and those who may choose to live in the City due to its relatively lower housing costs in comparison to municipalities in the GTA. The comparative lower number of residents who work outside of the Region reflects the City's location within the Region as it is not a boundary municipality.

The greatest number of City residents commute by car, truck or van (92.1%) which is significantly higher than the provincial average. In contrast, commuting by public transit (2.1%) and commuting by walking (2.9%) is significantly less than the provincial rate. The data suggests that place of employment is not located within walking distance of place of residence. It also suggests that public transit ridership, while higher than the CMA, is not a preferred option or option to residents which may be due to perception of public transit, cost, or scheduling/routes. The heavy reliance on automobiles, which is the most costly commuting option, will put pressure on households in the very low to moderate income category. With the high commuting costs, the need for affordable housing is great among those income categories with recognition that the location of affordable housing near to places of employment is preferable to reduce the cost of commuting, no matter the mode.

### 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,
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](#))**

#### *Table 3.6.1.a Income Categories and Affordable Shelter Costs:*

Income categories are determined by their relationship with the City's Area Median Household Income (AMHI). For the City, the AMHI was \$75,000.

Table 3.6.1 a shows the range of household incomes and affordable housing costs that make up each category, in 2020 dollar values. It also shows what the portion of total households were that fell within each category.

3.6.1.a Income Categories and Affordable Shelter Costs			
Income Category	% of Total Households (HHs)	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$75,000	\$1,875
Very Low Income (20% or under of AMHI)	1.29%	<= \$15,000	<= \$375
Low Income (21% to 50% of AMHI)	16.74%	\$15,000 - \$37,500	\$375 - \$938
Moderate Income (51% to 80% of AMHI)	19.5%	\$37,500 - \$60,000	\$938 - \$1,500
Median Income (81% to 120% of AMHI)	22.9%	\$60,000 - \$90,000	\$1,500 - \$2,250
High Income (121% and more of AMHI)	39.57%	>= \$90,001	>= \$2,251

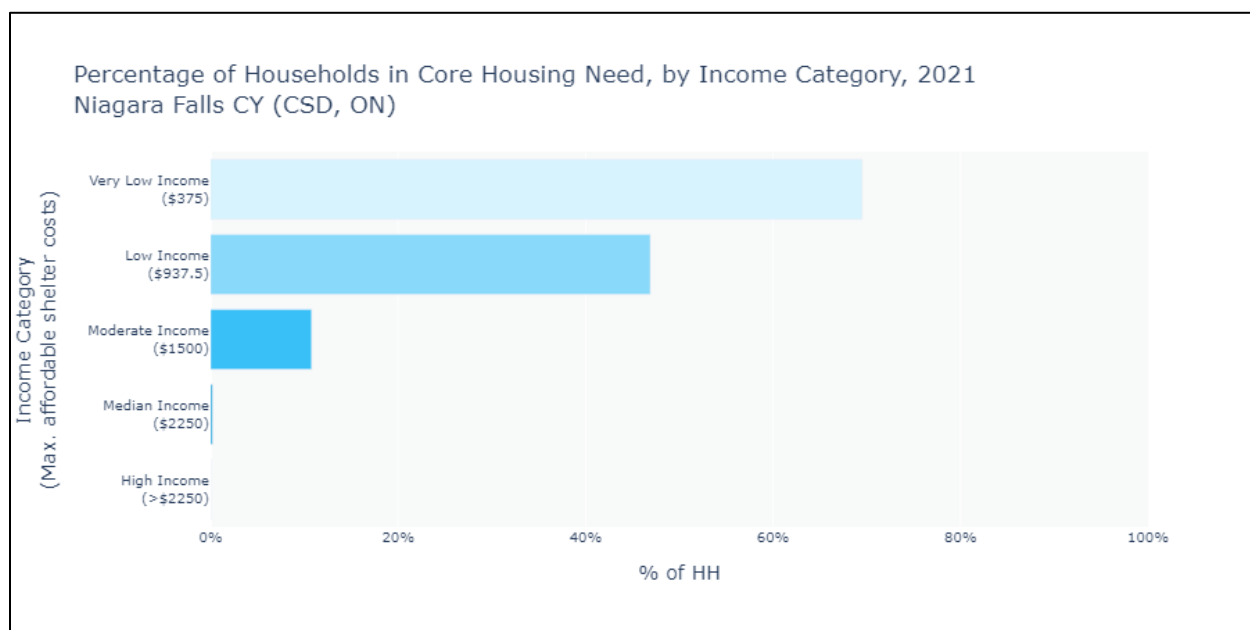
In the City, the greatest percentage of total households are within the high income category. While households within this category will not face the same difficulties as the other categories in finding housing that is affordable based on their annual household income, the quantity of owner occupied and rental dwellings that are affordable may still be limited.

For those within the low to median income category, the supply of affordable housing would be lower than what is available to those in the high income category. Within the very low income category, which forms a small percentage of total household numbers, households are likely to experience homelessness or rely on subsidized housing.

*Chart 3.6.1.b Percentage of Households in Core Housing Need, by Income Category:*

The following chart shows the percentage of households in each income category that are in core housing need (CHN). When there is no bar for an income category, it means that either there are no households in CHN within an income category, or that there are too few households to report.

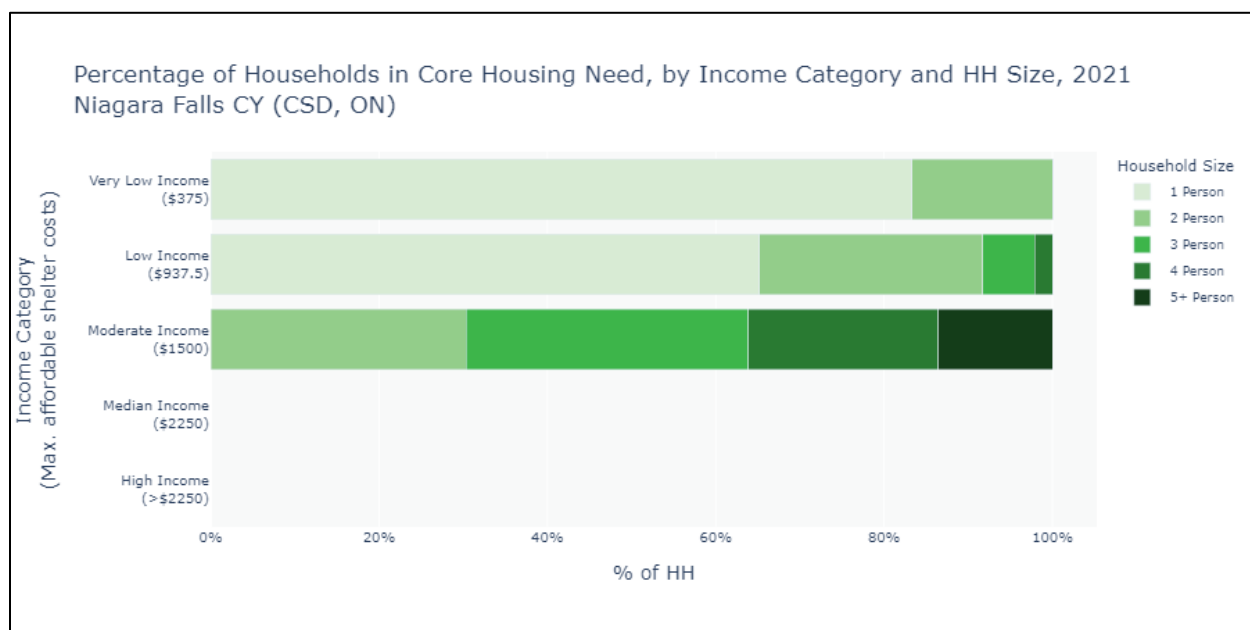




The chart indicates that the highest percentage of households in CHN within the City are those within the very low income and low income categories. The percentage of households in CHN within the moderate income category is lower; however, these households may be subject to fluctuations in employment that could put pressure on financial resources. A small fraction of households within the median income category experience CHN and there are none in the high income category.

*Chart 3.6.1.c Percentage of Households in Core Housing Need, by Income Category and Household Size:*

The following chart examines those households in CHN and shows their relative distribution by household size (i.e. the number of individuals in a given household for each household income category). When there is no bar for an income category, it means that either there are no households in CHN within an income category, or that there are too few households to report.



The chart indicates the composition of very low income households in the City are primarily one person with approximately 15% comprised of two people. With low income households, the household make-up begins to become more diverse. While one person households still dominate, a greater proportion of households have two people, with approximately 5% having three people and approximately 2% having four people. The groupings within moderate income households is becoming more equalized with a similar amount of households having two (approximately 30%) and three people (approximately 40%), with only a slight reduction of those with four people (approximately 18%), and five people (approximately 10%). It is interesting to note that as the household income grows the size of the household increases. This will put pressure on the City to have housing that meets CHN for a variety of household income and sizes.

*Table 3.6.1.d 2021 Affordable Housing Deficit (by Household Size):*

Table 3.6.1.d shows the total number of households in CHN by household size and income category, which may be considered as the existing deficit of housing options in the community.

3.6.1.d 2021 Affordable Housing Deficit (Size Household)						
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 (\$375)	275	55	0	0	0	330
Low Income (\$937)	1880	765	180	60	0	2885
Moderate Income (\$1500)	0	235	260	175	105	775
Median Income (\$2250)	0	0	0	0	0	0
High Income (>\$2250)	0	0	0	0	0	0
Total	2155	1055	440	235	105	3990

The table indicates in the City there is the greatest deficit in housing that is affordable to those in the very low and low income categories for one and two person households. It also indicates that there is a deficit within the very low income category for housing that is available to accommodate up to four person households. Within the moderate income category, while there were no one person households in critical need and the household size is larger ranging from two to five + persons per household. The City is in deficit for this category in providing diverse housing sizes, especially those that will accommodate larger households.

*Table 3.6.1.e 2021 Affordable Housing Deficit (by Number of Bedrooms):*

Table 3.6.1.e converts the above figures into the total number of homes by number of bedrooms and maximum cost required to satisfy the existing deficit. Due to rounding and data suppression, the CHN totals may not match up with the above table.

3.6.1.e 2021 Affordable Housing Deficit (Number of Bedrooms)						
Max. affordable cost	1 Bedroom Homes	2 Bedroom Homes	3 Bedroom Homes	4 Bedroom Homes	5 Bedroom Homes	Total
\$375	315	0	0	0	0	315
\$937	2240	490	115	30	0	2875
\$1500	0	280	255	155	25	715
\$2250	0	0	0	0	0	0
>\$2250	0	0	0	0	0	0
Total	2555	770	370	185	25	3905

This table indicates that the City has an existing deficit of the following: 2555 one bedroom homes, 770 two bedroom homes, 370 three bedroom homes, 185 four

bedroom homes, and 25 five bedroom homes. The composition of housing types and sizes in the City currently does not meet the need of CHN households.

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	8745
	Percentage	23.3
Affordability- Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	3735
	Percentage	10.1
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	4385
	Percentage	39.5
Affordability- Tenant households spending 30% or more of income on shelter costs and in core need(# and %)	Total	2330
	Percentage	6.3
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	4360
	Percentage	16.5
Affordability- Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	1405
	Percentage	3.8
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	2050
	Percentage	5.4
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	465
	Percentage	1.3

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	880
	Percentage	7.9
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	295
	Percentage	0.8
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	1170
	Percentage	4.4
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	170
	Percentage	0.5
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	1725
	Percentage	4.6
Suitability – Owner and tenant households in unsuitable dwellings in core need (# and %)	Total	270
	Percentage	0.7
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	1035
	Percentage	9.2
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	230
	Percentage	0.6
Suitability – Owner households in unsuitable dwellings (# and %)	Total	690
	Percentage	2.6
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	35
	Percentage	0.1

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Total households in core housing need	Total	4030
Percentage of tenant households in core housing need	Percentage	23.4
Percentage of owner households in core housing need	Percentage	5.7

In examining the characteristics, and the data in the Census Profile, the following patterns are present:

- City households (23.3%) spending more than 30% of their income on housing which is more than the St. Catharines- Niagara CMA (21.7%), but less than the province of Ontario (24.2%).
- Tenant households (39.5%) spending more than 30% of their income on housing which is the same as the St. Catharines- Niagara CMA (39.5%), but more than the province of Ontario (38.4%).
- Owner households (16.5%) spending more than 30% of their income on housing is more than the St. Catharines- Niagara CMA (14.6%), but less than the province of Ontario (17.7%).
- City households that are considered in acceptable condition is (69.4%), which is less than the St. Catharines CMA (71.5%), but higher than the province of Ontario (67.2%).
- Tenant households (7.9%) are greater than owner households (4.4%) for dwellings that require major repair.
- City households in core need are similar--0.8% of tenant households and 0.5% of owner households require major repair.

The percentage of City households in core housing need is 10.1%, which is similar to the St. Catharines-Niagara CMA (10.6%), but is less than the province of Ontario (12.1%).

The percentage of City tenant household in core housing need is 23.4%, which is only slightly lower than the St. Catharines-Niagara CMA (24.7%) and the province of Ontario (24.9%).

The percentage of City owner household in core housing need is 5.7%, which is greater than the St. Catharines-Niagara CMA (5.1%), but is less than the province of Ontario (6.4%).

The cost of housing in the City exceeds what would be affordable to residents as almost a quarter of households spend more than 30% of their income on housing. This number may be higher as there are some residents who may not have a mortgage and that would reduce their housing costs and they would not be captured in the data.

Tenants spend more of their income on housing than owners which reflects high rents relative to wages and that more renters are in the very low to moderate income categories.

The City's housing supply is generally in acceptable condition; however, there still is a supply of housing that requires improvements either on a small or large scale.

The data suggests that owner occupied dwellings are in better condition than tenant occupied dwellings; and, that the condition of residents in unsuitable core need housing is better than those not in core need. This is likely due to households in core need having tenancy in dwellings that are operated by Niagara Regional Housing or other similar providers; and, ownership in co-operative or public/private operations.

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

*Table 3.7.1 Income Categories and Affordable Shelter Costs, 2016 vs 2021*

Income categories are determined by their relationship with the City's Area Mean Household Income (AMHI). The following table shows the range of household incomes and affordable housing costs that make up each income category, in 2020 dollar values. It also shows the proportion of total households that fall within each category for both homeowners and renters.

3.7.1 Income Categories and Affordable Shelter Costs, 2016 vs 2021								
	Niagara Falls City (CSD,ON), 2016				Niagara Falls City (CSD,ON), 2021			
Income Category	% of Owner HHs	% of Rental HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)	% of Owner HHs	% of Rental HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income			\$61,200	\$1,530			\$75,000	\$1,875
Very Low Income (20% or under of AMHI)	0.46%	4.5%	<= \$12,240	<= \$306	0.69%	2.73%	<= \$15,000	<= \$375
Low Income	9.68%	36.61%	\$12,241	\$307 -	10.63%	31.57%	\$15,000	\$375 -

(21% to 50% of AMHI)			- \$30,600	\$765			- \$37,500	\$938
Moderate Income (51% to 80% of AMHI)	16.4%	27.51%	\$30,601 -\$48,960	\$766 - \$1,224	16.68%	26.34%	\$37,500 -\$60,000	\$938 - \$1,500
Median Income (81% to 120% of AMHI)	22.13%	18.67%	\$48,961 -\$73,440	\$1,225 - \$1,836	23.66%	21.06%	\$60,000 -\$90,000	\$1,500 - \$2,250
High Income (121% and more of AMHI)	51.32%	12.77%	>= \$73,441	>= \$1,837	48.33%	18.33%	>= \$90,001	>= \$2,251

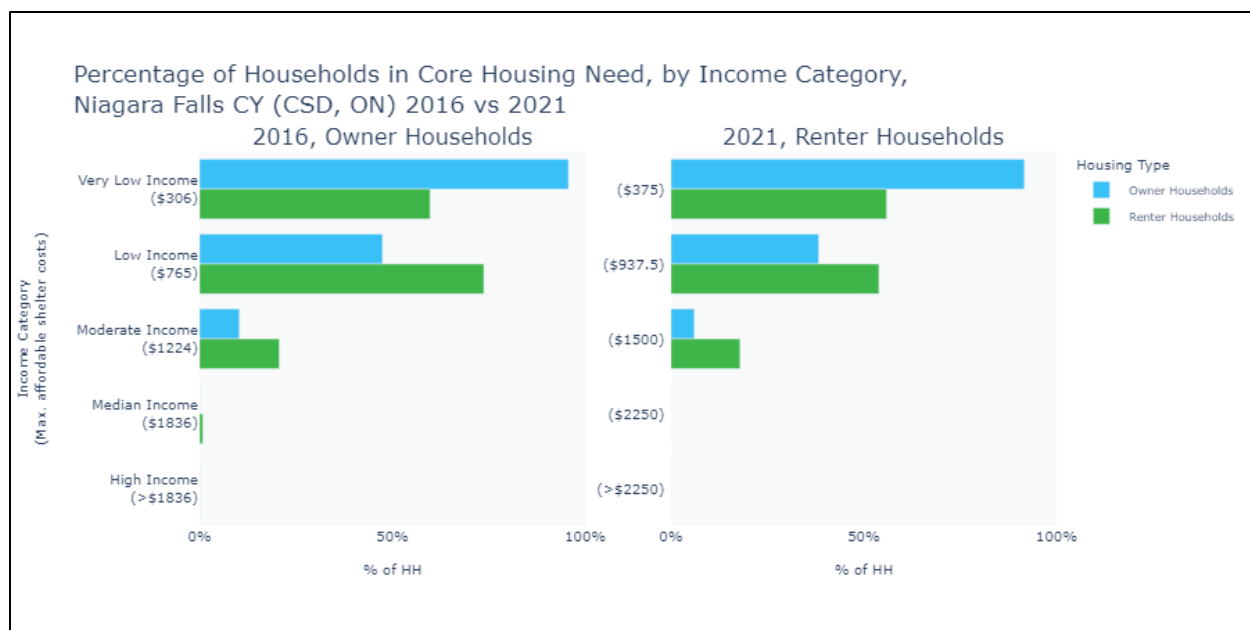
The table indicates the following trends:

- Between 2016 and 2020, the area median household income increased by \$13,800.
- During the same period, the affordable shelter cost increased by \$345.
- The percentage of rental households declined for those in the very low-moderate income categories between 2016 and 2020.
- The percentage of rental households increased for those in the median to high income categories between 2016 and 2020.
- In contrast, the number of owner households slightly increased in the very low income to low income categories, and remained consistent for those in the moderate income category during this period. Owner households increased for those in the median income category and declined in the high income category. These changes are likely associated with the median income increase and demographic changes.
- Significantly, the annual household income for the high income category increased by \$16,560 compared to the annual household income for the very low income category which only increased by \$2,760.

*Chart 3.7.2 Percentage of Households in Core Housing Need, by Income Category, 2016 vs 2021*

The following chart shows the percentage of owner and renter households in each income category that are in Core Housing Need (CHN). Where there is no bar for an income category, it means that either there are no households in CHN within an income category, or that there are too few households to report.

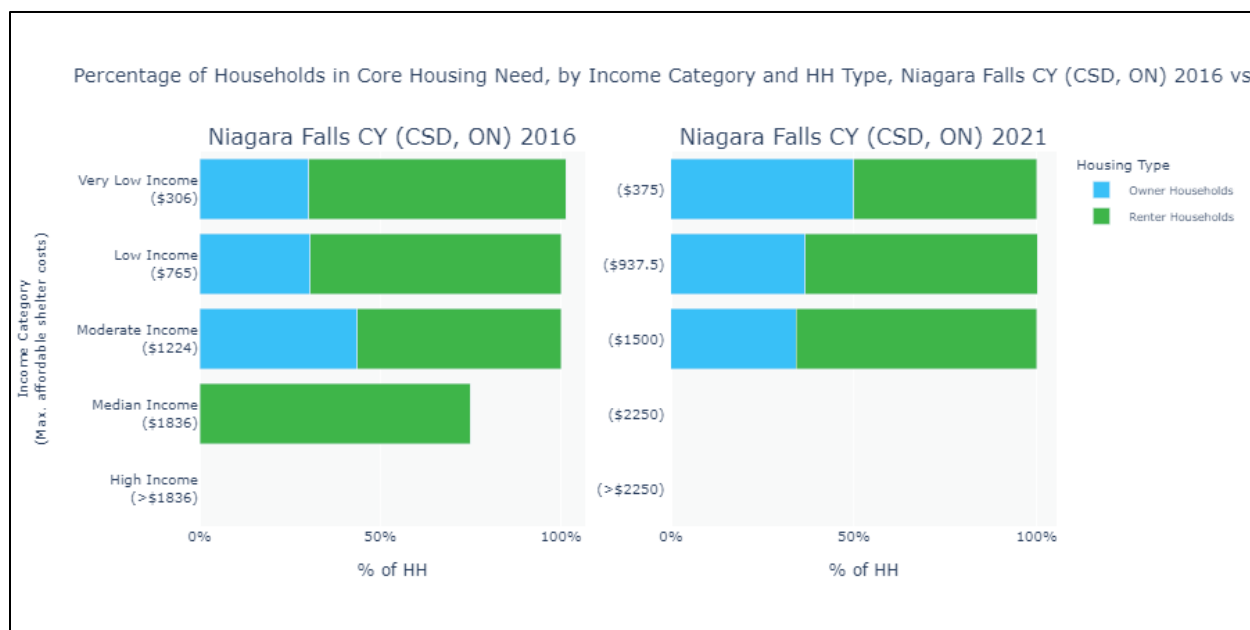




The chart indicates a similar pattern for residents in the very low income category who are in core housing need. Between 2016 and 2021, in the low income category the percentage of owner households has slightly declined and the percentage of renter households has significantly contracted. During the same period, the number of owner households for those within the moderate income category has shrunk by half while there has only been a slight decline in the number of renter households. In 2016, there was a small percentage of renter households in the median income category that is not captured in the 2021 data. The chart indicates that tenure for very low income households is stable while for those in the low and moderate income categories it is variable, likely due to changing income levels and being priced out of the housing market, as ownership and rental households declined.

*Chart 3.7.3 Percentage of Households in Core Housing Need, by Income Category and Household Type, 2016 vs 2021*

The following chart looks at those owner and renter households in CHN and their relative distribution for each household income category. When there is no bar for an income category, it means that either there are no households in CHN within an income category, or that there are too few households to report.



The chart above graphically displays the changes in ownership for those households ranging from the very low to median income categories. Between 2016 and 2021, there was an increase in household ownership among very low and low income category households. In contrast, there was a reduction in household ownership for those in the moderate income category. By 2021, there are no households in core housing need for those in the median income category. The changes are likely due to increased wages and potential benefits gained during the COVID-19 pandemic which may have provided higher wages to those in very low income households facilitating the growth in home ownership.

*Table 3.7.4 2016 vs 2021 Affordable Housing Deficit*

Table 3.7.4 shows the total number of owner and renter households in CHN by income category, which may be considered as the existing deficit of housing options in the community.

3.7.4 2016 vs 2021 Affordable Housing Deficit							
Area	Niagara Falls CY (CSD, ON) 2016				Niagara Falls CY (CSD, ON) 2021		
Income Category (Max. affordable shelter cost)	Owner households	Renter households	Total	Income Category (Max. affordable shelter cost)	Owner households	Renter households	Total
Very Low Income (\$306)	110	260	370	Very Low Income (\$375)	165	165	330
Low Income (\$765)	1155	2610	3765	Low Income (\$937)	1065	1840	2905
Moderate Income (\$1224)	425	550	975	Moderate Income (\$1500)	265	510	775
Median Income (\$1836)	0	15	15	Median Income (\$2250)	0	0	0
High Income (>\$1836)	0	0	0	High Income (>\$2250)	0	0	0
Total	1690	3435	5125	Total	1495	2515	4010

The table indicates the following trends:

- There has been a decline in the affordable housing deficit by 1,115 between 2016 and 2021.
- There has been a decline in owner household deficit by 195 and renter households by 920 during the same period.
- The affordable housing deficit has been eliminated for median income households by 2021.
- Among the very low income category households, their percentage of the deficit grew from 7.2% to 8.2%, for low income category households, their percentage of the deficit dropped from 73.46% to 72.4%, and for moderate income category households, their percentage of the deficit very marginally increased from 19.02% to 19.32%. The City needs to monitor the housing supply and its cost to reduce and eliminate the deficit.

*Table 3.7.5 Income Categories and Affordable Shelter Costs for Subsidized vs Unsubsidized Renters, 2016 vs. 2021*

Table 3.7.5 shows the range of household incomes and affordable shelter costs for each income category, in 2020 dollar values, as well compares subsidized and unsubsidized renters for what percentage of the total number of households falls within each category.

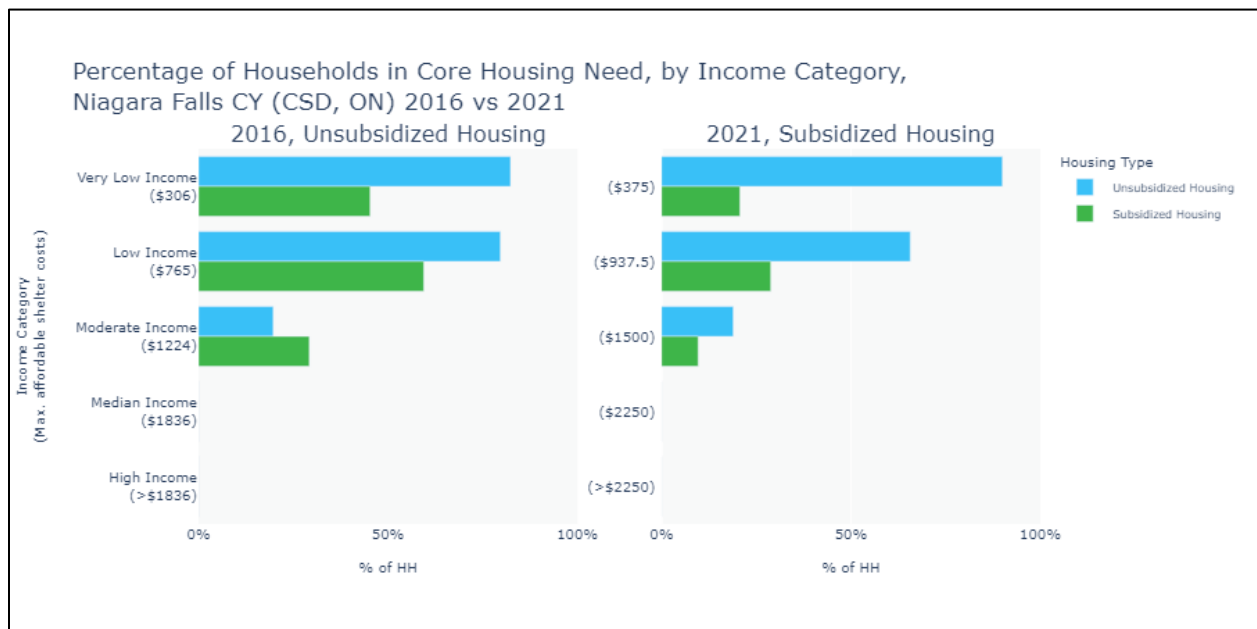
3.7.5 Income Categories and Affordable Shelter Costs for Subsidized vs Unsubsidized Renters, 2016 vs. 2021								
Area	Niagara Falls CY (CSD, ON) 2016				Niagara Falls CY (CSD, ON) 2021			
Income Category	% of Owner HHs	% of Rental HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)	% of Owner HHs	% of Rental HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income			\$61,200	\$1,530			\$75,000	\$1,875
Very Low Income (20% or under of AMHI)	0.46%	4.5%	<= \$12,240	<= \$306	0.69%	2.73%	<= \$15,000	<= \$375
Low Income (21% to 50% of AMHI)	9.68%	36.61%	\$12,241 - \$30,600	\$307 - \$765	10.63%	31.57%	\$15,000 - \$37,500	\$375 - \$938
Moderate Income (51% to 80% of AMHI)	16.4%	27.51%	\$30,601 - \$48,960	\$766 - \$1,224	16.68%	26.34%	\$37,500 - \$60,000	\$938 - \$1,500
Median Income (81% to 120% of AMHI)	22.13%	18.67%	\$48,961 - \$73,440	\$1,225 - \$1,836	23.66%	21.06%	\$60,000 - \$90,000	\$1,500 - \$2,250
High Income (121% and more of AMHI)	51.32%	12.77%	>= \$73,441	>= \$1,837	48.33%	18.33%	>= \$90,001	>= \$2,251

The table indicates the following trends:

- The affordable shelter cost grew by \$345 between 2016 and 2021.
- In 2016, all households in the very low income and low income categories had affordable shelter costs that were below the area mean household income affordable shelter cost.
- In 2021, all households in the very low income, low income, and moderate income categories had affordable shelter costs that were below the area mean household income affordable shelter cost.
- As their affordable shelter costs were lower than the area mean household income affordable shelter cost it would likely correlate with households in these categories receiving assistance to cover shelter costs. The table does not specify which categories or households identified as receiving subsidized housing.

*Chart 3.7.6 Percentage of Households in Core Housing Need, by Income Category, 2016 vs. 2021*

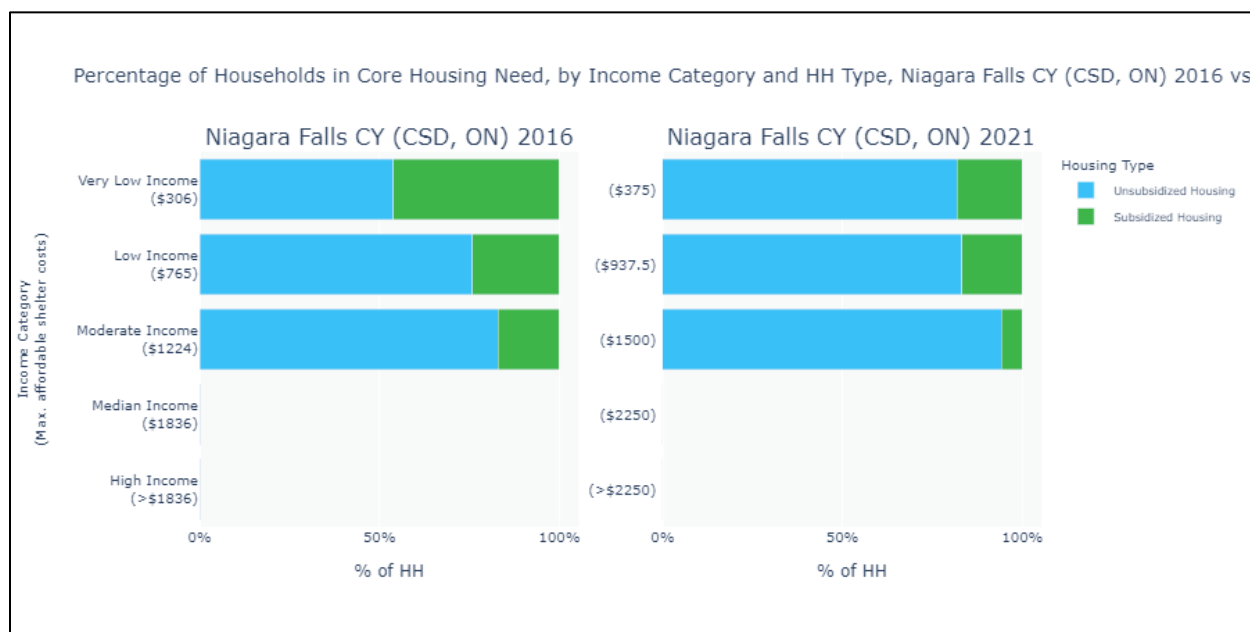
The following chart shows the percentage of subsidized and unsubsidized renter households in each income category that are in CHN. When there is no bar for an income category, it means that either there are no households in CHN within an income category, or that there are too few households to report.



The chart indicates that relatively the same amount of low income, low income, and moderate income category households required unsubsidized housing in 2021 as 2016 and that fewer required subsidized housing. This may be a factor of households who received the COVID-19 pandemic benefit which resulted in greater income than what would be their regular subsidies provided by the government.

*Chart 3.7.7 Percentage of Households in Core Housing Need for Subsidized vs Unsubsidized Renters by Income Category and Housing Type, 2016 vs. 2021*

The following chart looks at those subsidized and unsubsidized renter households in CHN and their relative distribution within household income category. When there is no bar for an income category, it means that either there are no households in CHN within an income category, or that there are too few households to report.



The chart indicates that in 2021 very low income, low income, and moderate income category households had a lower rate of subsidized housing compared to 2016. This may be a factor of households who received the COVID-19 pandemic benefit resulted in greater income than income resulting from their regular subsidies provided by the government.

*Table 3.7.8 Affordable Housing Deficit for Subsidized Renters vs Unsubsidized Renters, 2016 vs. 2021*

Table 3.7.8 shows the total number of subsidized and unsubsidized renter households in CHN by income category, which may be considered as the existing deficit of housing options in the community.

3.7.8 Affordable Housing Deficit for Subsidized Renters vs Unsubsidized Renters, 2016 vs. 2021							
	Niagara Falls CY (CSD, ON) 2016				Niagara Falls CY (CSD, ON) 2021		
Income Category (Max. affordable shelter cost)	Unsubsidized housing	Subsidized housing	Total	Income Category (Max. affordable shelter cost)	Unsubsidized housing	Subsidized housing	Total
Very Low Income (\$306)	140	120	260	Very Low Income (\$375)	135	30	165
Low Income (\$765)	1980	630	2610	Low Income (\$937)	1530	310	1840
Moderate Income (\$1224)	460	95	555	Moderate Income (\$1500)	480	30	510
Median Income (\$1836)	0	0	0	Median Income (\$2250)	0	0	0
High Income (>\$1836)	0	0	0	High Income (>\$2250)	0	0	0
Total	2580	845	3425	Total	2145	370	2515

The table indicates the following trends:

- In 2016, 24.7% of households were subsidized compared to 14.7% in 2021.
- Within very low income category households, 46.2% were subsidized in 2016 compared to 18% in 2021.
- Within low income category households, 24.1% were subsidized in 2016 compared to 16.8% in 2021.
- Within moderate income category households, 17.1% were subsidized in 2016 compared to 5.8% in 2021.

## 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

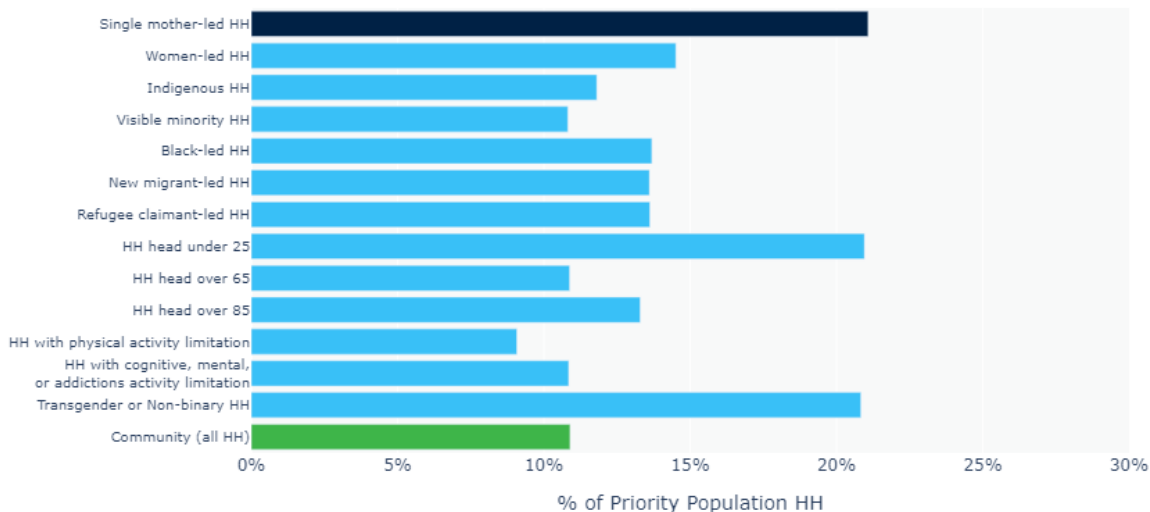
Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not 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.

### *Chart 4.1 Percentage of Households in Core Housing Need (by Priority Population)*

The following chart compares the rates of CHN across populations that are at high risk of experiencing housing need. The “Community (all HH)” bar represents the rate of CHN for all households in the selected community to act as a point of reference. The population with the greatest rate of CHN is highlighted in dark blue. When there is no bar for a priority population, it means that either there are no households in CHN within that priority population, or that there are too few households to report.



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

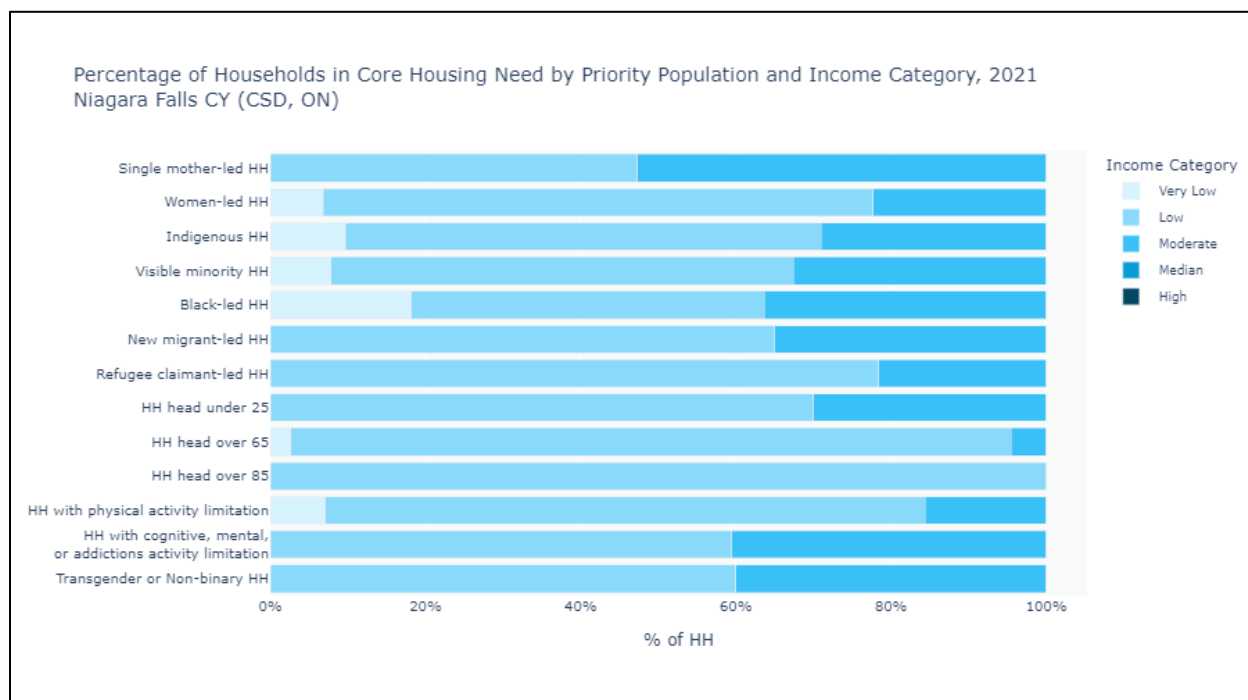


The chart above indicates that the population with the greatest rate of Core Housing Need (CHN) are single mother-led households in the City (approximately 22%). Household head under 25 and transgender or non-binary households form the next largest group who are in CHN (approximately 21%). Black-led households, new migrant-led households, and refugee claimant-led households experience the same rate of CHN (approximately 14%). Household head over 85 (approximately 13.5%), Indigenous households (approximately 12%) follow with visible minority households, household head over 65 and households with cognitive, mental or addictions activity limitation having a rate of approximately 11% of CHN. The lowest group of households are those with physical activity limitation (approximately 9%). The total of all households in core need by priority population is approximately 11%.

Each priority population will have different housing needs—single mother-led households will require affordable housing with multiple bedrooms. Households with physical activity limitation will require housing to be accessible. Households with cognitive, mental or addictions activity limitations may desire to locate near community services and resources that can assist with care and treatment. Migrant and refugee claimant-led households may require generational living consideration as multiple generations may need or want to live in the same households. Households over 65 and 85 will desire aging in place considerations. Indigenous and Black-led households may have specific cultural needs that would need to be accommodated for. The City, and Niagara Region (which provides much of the assisted living facilities in the City), will need to be cognizant of the different needs of each priority led population to provide a range of housing that will meet the needs of each of the priority population groups.

Chart 4.2 *Percentage of Households in Core Housing Need (by Income Category)*

The following chart looks at those households in CHN for each priority population and shows their relative distribution by household income category. When there is no bar for a priority population, it means that either there are no households in CHN within that priority population, or that there are too few households to report.



This chart shows the range of income category for each of the priority populations.

Single mother-led households are approximately 45% within the low income category and approximately 55% in the moderate income category. Households with cognitive, mental or addictions activity limitation and transgender or non-binary households are approximately 60% in the low income category with approximately 40% in the moderate income category. More than the single mother-led household category, these households will need to be able to access housing that is affordable to those in the low income category. New migrant-led households are approximately 62% in the low income category and refugee claimant-led households are approximately 79.5% in the low income category. These two groups have a greater need for affordable housing. Household heads over 85 in CHN are 100% in the low income category. This group will require housing that is affordable to low incomes that is also meeting the needs of an aging population.

Household heads over 65 have approximately 2% in the very low income category, and approximately 3.5% in the moderate income category. As the majority of households are in the low income category, and there are some that are in the very low income category, there will need to be a greater selection of dwellings affordable to the very low income group. Approximately 6% of the women-led households are within the very low

income category and 22% with the moderate income category; approximately 8% of households with physical limitations are within the very low income category and 15% within the moderate income category; and, approximately 9% of visible minority households are within the very low income category and approximately 32% are within the moderate income category. These three household categories are not similar in terms of characteristics; however, the range of affordable housing needs are similar. Indigenous household are approximately 10% within the very low income category and 30% within the moderate income category. The group with the highest amount of very low income category households is Black-led (19.5%) -- 39% of Black-led households are in the moderate income category. The greatest demand for very low income affordable housing is among Indigenous and Black-led households.

Table 4.3 *Indigenous Households (by Income Category and Affordable Shelter Costs)*

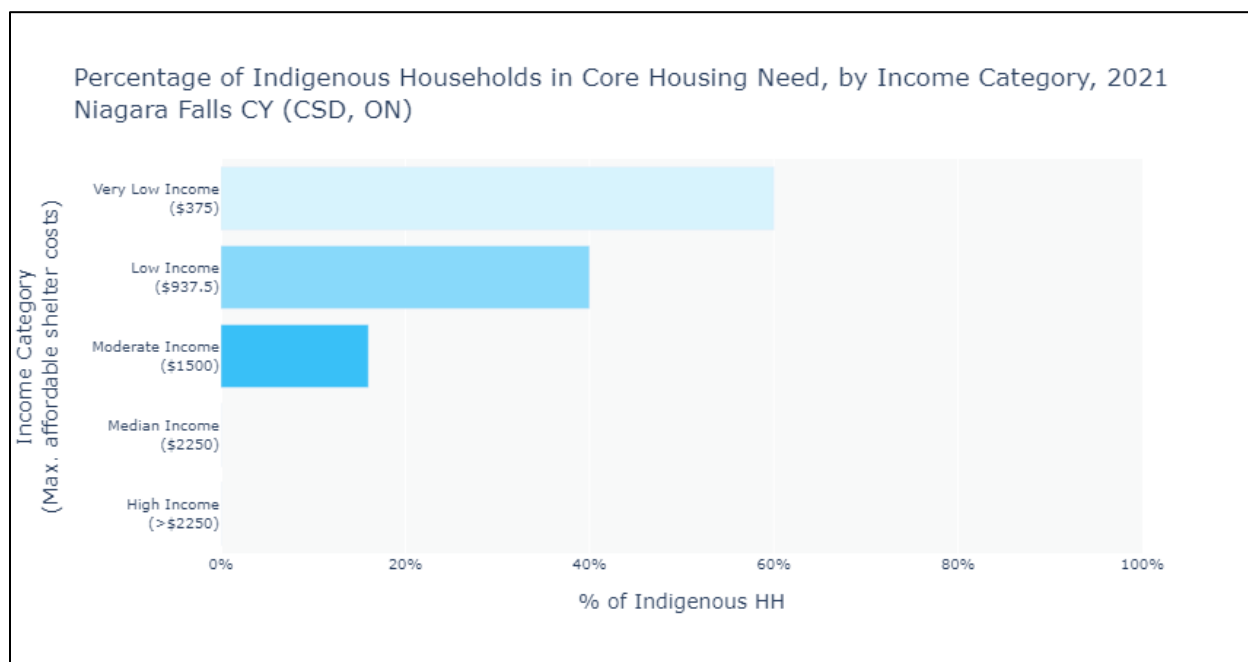
Table 4.3 shows the range of Indigenous household incomes and affordable shelter costs for each income category, in 2020 dollar values. It also shows the portion of total households that fall within each category.

4.3 Indigenous Households (by Income Category and Affordable Shelter Costs)			
Income Category	% of Total Indigenous HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$75,000	\$1,875
Very Low Income (20% or under of AMHI)	1.84%	<= \$15,000	<= \$375
Low Income (21% to 50% of AMHI)	17.65%	\$15,000 - \$37,500	\$375 - \$938
Moderate Income (51% to 80% of AMHI)	20.96%	\$37,500 - \$60,000	\$938 - \$1,500
Median Income (81% to 120% of AMHI)	23.16%	\$60,000 - \$90,000	\$1,500 - \$2,250
High Income (121% and more of AMHI)	36.4%	>= \$90,001	>= \$2,251

The chart above shows the variation in income categories by total Indigenous households. The greatest percentage of Indigenous households are in the high income category (36%). A similar percentage of Indigenous households are in the moderate to mediate income categories (20.96% and 23.16% respectively). 17.65% of Indigenous households are within the very low income category with 1.84% within the very low income. The chart illustrates that generalizations by populations should not occur as there is a range of incomes while indicating that 19.49% of households are below the moderate income category and may have difficulty securing appropriate housing.

Chart 4.4 *Percentage of Indigenous Households in Core Housing Need (by Income Category, 2021)*

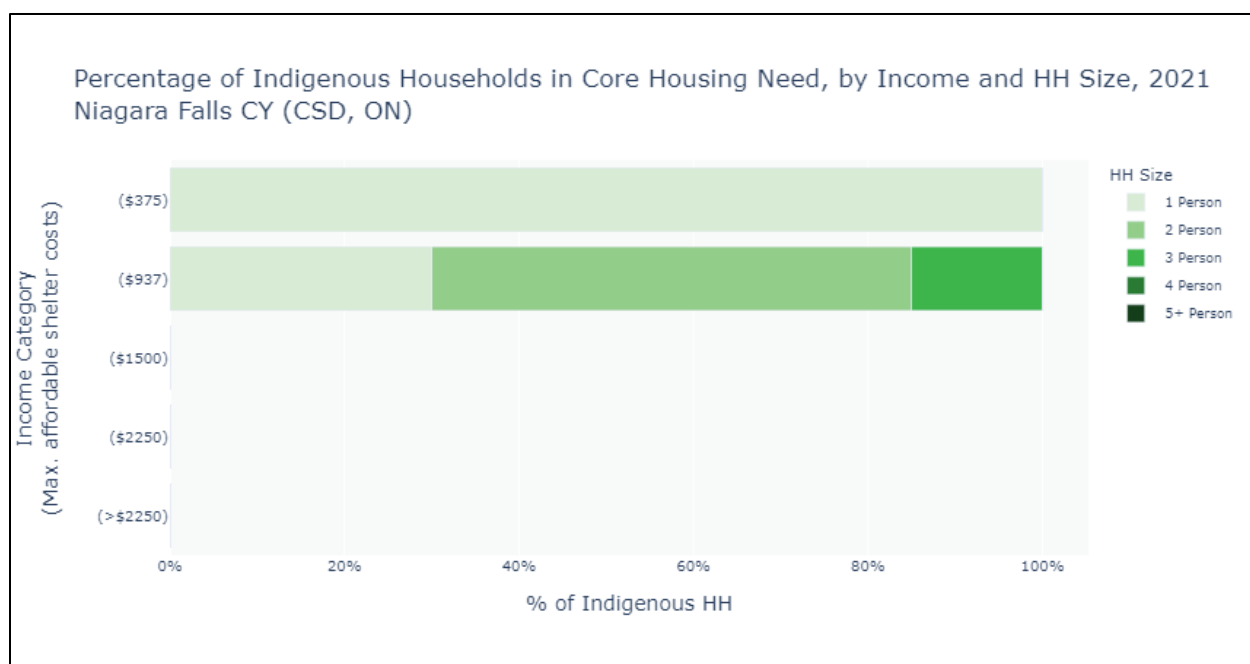
The following chart shows the percentage of Indigenous households in each income category that are in Core Housing Need (CHN). When there is no bar for an income category, it means that either there are no households in CHN within an income category, or that there are too few households to report.



The chart indicates that approximately 61% of Indigenous households in CHN are within the very low income category, approximately 40% are within the very low income category, and approximately 18% of Indigenous households in CHN are within the moderate income category. Indigenous households in CHN are a significant priority population in the City.

*Chart 4.5 Percentage of Indigenous Households in Core Housing Need (by Income Category and Household Size, 2021)*

The following graph looks at those Indigenous households in CHN and shows their relative distribution by household size (i.e. the number of individuals in a given household) for each income category. Where there are no reported households in CHN, there are too few households to report.



Within the very low income category, households are comprised of 1 person. However, in the low income category, approximately 22% are 1 person households, approximately 62% are 2 person households, and approximately 16% are 3 person households. This chart shows that Indigenous households in the very low income category in CHN require multiple bedrooms in their dwellings.

*Table 4.6 2021 Affordable Housing Deficit for Indigenous Households*

The following table shows the total number of Indigenous households in CHN by household size and income category, which may be considered as the existing deficit of housing options in the community. Where there are no reported households in CHN, there are none, or too few households to report.

4.6 Affordable Housing Deficit for Indigenous Households						
Income Category (Max. affordable shelter cost)	1 Person	2 Person	3 Person	4 Person	5+ Person	Total
Very Low Income (\$375)	15	0	0	0	0	15
Low Income (\$937)	30	55	15	0	0	100
Moderate Income (\$1500)	0	0	0	0	0	0
Median Income (\$2250)	0	0	0	0	0	0
High Income (>\$2250)	0	0	0	0	0	0
Total	45	55	15	0	0	115

The chart indicates that while there is a need to accommodate 3 people in the low income category that the highest number to accommodate is 2 person households. 1 person households are the only result in the very low income category.

**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.**

Charts 4.1, 4.2, 4.4, and 4.5 and Tables 4.3 and 4.6 provide quantitative data on the incidence of core housing need by CMHC priority population groups in the City. Discussion follows each chart and table on the data that is provided and the housing implications for each priority population group.

The City's 2021 interviews with stakeholders and residents resulted in the following emerging themes:

- The 30% threshold for affordability may still be too high for low-income households.
- Housing in Niagara Falls has become increasingly expensive in the City. Home ownership demand is driven by GTA buyers, retirees, and low interest rates.
- Historical demand for detached dwellings is still present but there is growing demand for higher-density housing.
- Need for housing supply serving singles and single-parent households as well as those working in tourism, hospitality and agriculture.
- Need to have diverse housing typologies.
- Barriers to affordable housing include: high cost of land, existing environmental regulations reducing the supply of developable land, restrictive zoning, and mandatory parking.
- Lack of affordable housing near major employment areas.
- Poor transit system makes residents rely on cars.
- Lack of funding for affordable housing (i.e. grants).
- Need to have greenfield land serviced.
- Need to develop transit.

**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.**

The City has requested data from Niagara Region which has not yet been provided.

Niagara Region ranks 3<sup>rd</sup> in the highest percentage of homeless individuals, amongst regions with a population greater than 400,000, compared to the total population.

In March 2023, throughout the entire Region, 1083 people experienced homelessness for at least one day that month. There were 118 people who were newly identified and 18 who returned to homelessness that month (Source: Community Homelessness Report Summary, Niagara Region 2023-2024).

Homelessness in Niagara Falls has surged. The COVID-19 pandemic disproportionately affected individuals experiencing homelessness, exacerbating their vulnerability due to underlying health conditions, substance abuse problems, lack of safe housing, and congregate living situations.

Domestic violence severity and housing insecurity have also surged, with job losses and rising living costs making it harder for low to moderate income households to remain housed.

There are hidden, visible and living in encampments homelessness throughout the City. There are residents who reside with family members, friends, and who live in hotels/motels or abandoned buildings as they do not have a dwelling. There are encampments on the side of provincial highways and on undeveloped parcels of land within the built-up area of the City—often at the edge of transportation corridors (i.e. rail and road) and near commercial/tourist commercial areas.

To date, in 2024, the City's By-law Services staff have received 115 phone calls regarding homelessness being observed at 96 unique geographic sites throughout the City. In 2023, approximately 102 calls were recorded.

Niagara Falls faces significant challenges related to homelessness, impacting various City departments and community facilities. The issue manifests in diverse ways across municipal operations, necessitating comprehensive strategies and resource allocation to manage associated costs and maintain public safety and staff morale.

In 2023, the total estimated costs related to homelessness occurred by the City are \$328,000. Of these costs, \$177,000 or 54% relate to labour costs.

As of Q2 2024, the total estimated costs related to homelessness occurred by the City are \$189,500. Of these costs, \$111,000 or 59% relate to labour costs.

City staff manage the aftermath of homelessness, including cleaning up debris, waste, needles, and vandalism. Staff provide support and security amid increasing encampment activities. There have been recent efforts to mitigate safety risks and

increase visibility at these areas. Staff also respond to safety concerns in public spaces. Fire Services responds to incidents related to overdosing, drug and alcohol abuse—2024 is projected to surpass the number of calls received during the COVID-19 pandemic, when calls more than doubled, with a 21% increase over 2023.

Some of the City's supply of motels/hotels are being utilized by the City's very low income to low income residents, who may be at risk for homelessness, for housing purposes. It is estimated that 63 motel/hotel buildings are being used for Single Room Occupancy (SRO) purposes. The City's Fire Prevention Office estimates that there are approximately 2,100 SRO units operating in the City. Based on the estimated number of SRO units, approximately 5% of the City's total population, or 5,000 people, are housed in SRO units. The average rent for an SRO is approximately \$1,600 per month.

The 2021 resident survey provided the following insights:

- Most women accessing shelter services and in need of housing receive OW or ODSP and/or child benefits and work in lower paying service industry jobs which makes it difficult to find housing units. Many women end up partnering with a stranger to afford a place to live.
- Many families with children face discrimination when trying to rent, resulting in barriers for women with children.
- Residents fear being priced out of housing, living pay cheque to pay cheque with little income left over for basic necessities after paying rent.
- Many indicated they have to live in non-ideal settings that includes: moving back in with family members, having family members move in with them, or having to live in shared accommodation.
- There is frustration with being outbid by non-locals for housing and the low quality of housing for the sales price.

**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.).**

The local factors that are believed to contribute to homelessness include:

- aging out of child protection services;
- fleeing domestic violence/sex trafficking;
- those existing the justice or health system;
- housing loss—households in deep core need, and low income households or moderate income households experiencing short-term financial instabilities;
- lack of prevention services and the provision of housing-focused supports;



- lack of education/knowledge of landlords and tenants about their rights and responsibilities for those who rent property;
- lack of supportive programming on affordable home ownership with a focus on supporting low or moderate income households to buy their first home;
- lack of resources for the renovation support program with special focus on supporting persons with accessibility issues to remain housed;
- need to develop mechanisms to identify earlier households with risk of housing loss and connect to appropriate services and supports especially older adults and households with a low or moderate income and minimal assets;
- discrimination amongst priority populations;
- need to empower individuals to increase their income and build skills through work experience programs;
- lack of coordination policy, procedures, priority status on the housing waitlist and homeless serving system to improve community access;
- need to provide access to rental assistance to households in deep core housing need spending 50% or more of their income on housing costs;
- need to work with Local Health Integrated Network (LHIN), Ontario Health Teams (OHT), Niagara Health System (NHS) and health service providers to further improve access to appropriate health, mental health, trauma, and addictions supports for those exiting chronic homelessness;
- need to increase and have an adequate supply of affordable market housing and community housing that supports households of all sizes, incomes and ages to have safe, permanent and affordable housing;
- support non-profit housing and co-operative housing providers in the provision of affordable housing options where market does not provide enough housing options;
- need to create financial programs to support the creation of affordable housing; and,
- the need to monitor and analyze trends and use meaningful data for decision-making.

**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.**

Niagara Region provides emergency shelters to provide temporary support to individuals while they find suitable housing.

If shelter beds are full, Niagara Assertive Street Outreach will provide more support. This group helps individuals who are sleeping outdoors, in abandoned buildings, using encampments and tenting, or sleeping in their vehicles.

Programs like REACH Niagara, Niagara HELPS and Familiar Faces are also instrumental. These initiatives provide peer support and targeted care to homeless individuals, helping them navigate the healthcare system and connect with necessary social services.

The City's Gale Centre serves as a hub for homeless individuals, offering showering facilities on Mondays and Thursdays from 7-10 am.

The following shelters are available to City residents:

- Summer Street shelter- men, women and couples with shared common space
- YWCA Niagara Region- Women's shelter- single women or women with children which has private bedrooms with a shared common space
- YWCA Niagara Region- Men's Shelter- single men or men with children which has private bedrooms.

Project Share provides a homelessness prevention program. They identify and work closely with those at risk of homelessness due to eviction or housing loss; provide assistance with completing Niagara Regional Housing applications; provide referrals to legal support, income supports and other programs; support solutions to tenancy issues; help with Landlord engagement; assist with shelter access or safe alternatives to shelter; and, provide referrals to other resources, programs and services in the community.

The capacity levels, though unknown, are likely not commensurate with need.

**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.**

The City does not have data on those in congregate housing. Similarly, the number of temporary foreign workers and students attending secondary or post-secondary institutions, not living in their census family household, is unknown.

The City may be lacking in providing housing to residents who are not in a census-family household as traditionally housing has been built to accommodate those who are in the traditional family oriented household structure.

## **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:**

The greatest amount of housing was constructed prior to 1960 (30.9%), with post-war housing needs expanding the housing supply in the City. Prior to 1980, the high percentage of housing (29.9%) reflects the demand of the baby boomer generation for housing.

Between 1989-1990, the pace of housing construction was similar to the CMA and provincial rate. However, the housing construction rates were significantly below the CMA and provincial levels starting in 1990 and continuing to 2016. This is due to the lack of new investment in economic activity in the area as other regions attracted manufacturing and industries. The movement of industry out of the City to other areas in Canada and the States where taxes and wages are lower disrupted economic stability for residents. At the same time, there was a decline in the tourism sector which was rejuvenated by the construction of the casino.

In 2016, the housing construction starts were higher than the CMA and provincial rate. The cost of housing in the City was lower than other areas in the CMA and province which attracted retirees as well as residents who were willing to commute further to work for lower housing costs.

Table 5.2.2 provides the percentage of housing construction by date range for the City, CMA, and province, and may be referred to for further details.

The long-term housing challenges the community has faced include the diversity in the type and cost of housing. Construction of detached dwellings dominate which are market-based driven both by cost and supply. The construction of affordable housing units, either by the public or private sector, has not kept pace with demand or projected demand. There needs to be a range of housing constructed—such as apartments—with a variety in the number of bedrooms and accessibility features—to meet the needs of residents.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	37790
Breakdown by structural types of units (number of units)	Single-detached	24990
	Semi-detached	2075
	Row house	2820
	Apartment/flat in a duplex	1260
	Apartment in a building that has fewer than 5 storeys	4980
	Apartment in a building that has 5 or more storeys	1595
	Other single attached	50
	Movable dwelling	20
Breakdown by size (number of units)	Total	37790
	No bedrooms	105
	1 bedroom	3330
	2 bedrooms	8105
	3 bedrooms	16470
	4 or more bedrooms	9785
Breakdown by date built (number of units)	Total	37790
	1960 or before	11695
	1961 to 1980	11290
	1981 to 1990	4080
	1991 to 2000	3320
	2001 to 2005	1455

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	2006 to 2010	1495
	2011 to 2015	1865
	2016 to 2021	2600
Rental vacancy rate (Percent)	Total	1.9
	Bachelor	*
	1 bedroom	*
	2 bedrooms	1.7
	3 bedrooms+	4
Number of primary and secondary rental units	Primary	3462
	Secondary	92 (as of Q2, 2024)
Number of short-term rental units	Total	46 licensed (as of Q2, 2024)

In the City, single-detached houses represent 66.1% of the housing supply, which is the same as the St. Catharines-Niagara CMA (66%), and greater than the province of Ontario (53.6%).

Semi-detached dwellings represent 5.5% of the housing supply, which is the slightly more than the St. Catharines-Niagara CMA (5.4%), and the same as the province of Ontario (5.5%).

7.5% of the housing supply are classified as row houses, which is more than the St. Catharines-Niagara CMA (6.9%), and less than the province of Ontario (9.2%).

3.3% of dwellings are an apartment or flat in a duplex, which is slightly less than the St. Catharines-Niagara CMA (3.6%), and the same as the province of Ontario (3.3%).

Apartments that are less than five storeys represent 13.2% of dwellings in the City, which is the more than the St. Catharines-Niagara CMA (11.7%), and greater than province of Ontario (10%).

Apartments that have more than five storeys represent 4.2% of dwellings in the City, which is less than the St. Catharines-Niagara CMA (5.8%), and is less than the province of Ontario (17.9%).

Other single-attached house is 0.1% of all dwelling types, which is less than the St. Catharines-Niagara CMA (0.3%), and province of Ontario (0.2%).

Movable dwellings represent 0.1% of dwellings in the City, which is less than the St. Catharines-Niagara CMA (0.3%), and province of Ontario (0.3%).

One bedroom units represent 8.8% of occupied private dwellings in the City, which is less than the St. Catharines-Niagara CMA (10.1%), and the province of Ontario (14%).

Two bedroom units represent 21.4% of occupied private dwellings in the City, which is less than the St. Catharines-Niagara CMA (23.1%), and province of Ontario (22%).

Three bedroom units represent 43.6% of occupied private dwellings in the City, which is more than the St. Catharines-Niagara CMA (42.2%), and province of Ontario (34.9%).

Four or more bedroom units represent 25.9% of occupied private dwellings in the City, which is more than the St. Catharines-Niagara CMA (24.3%), and less than the province of Ontario (28.2%).

The following table provides the percentage of dwellings by period of construction:

5.2.2 Percentage of Dwellings by Period of Construction			
Date	City	St. Catharines-Niagara CMA	Province of Ontario
1960 or before	30.9%	32.9%	22.7%
1961-1980	29.9%	30.2%	26.5%
1981-1990	10.8%	10.8%	13%
1991-2000	8.8%	8.9%	11.7%
2001-2005	3.9%	4.1%	7%
2006-2010	4%	3.6%	6.4%
2011-2015	4.9%	3.9%	6%
2016-2021	6.9%	5.7%	6.7%

The City's supply of single-detached dwellings is the same as the CMA but is greater than the province; the supply of semi-detached and duplex dwellings is the same as the CMA and province; and, while the supply of row housing is greater than the CMA, it is less than the province. The City's supply of single-detached housing is skewing the data there are more than row houses. In regards to apartments, the City has more apartments that are less than five storeys than the CMA and province; however, the City has fewer apartments that are greater than five storeys. This indicates that the number of apartment units are significantly less in the City than at the regional or provincial level. As apartments may provide more affordable housing units, the ability to age in place for a longer period of time, and amenities such as elevators, for those with limited mobility, the lower amount of apartment units in the City correlates to the City's housing supply not meeting the Core Housing Needs of some of its residents.

The City has fewer one and two bedroom units compared to the CMA and province, a greater amount of three bedroom units than the CMA and province, and more four bedroom units than the CMA but less than the province. The data suggests that more one and two bedroom units as well as four or more bedroom units are needed.

**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.**

5.3. Affordable Units Constructed by Income Categories and Affordable Shelter Costs (by year)											
Income Category	% of Total Households (HHs)	Annual HH Income (2020)	Affordable Shelter Cost (2020 CAD\$)	Annual HH Income (2022) (Calculated 8% CPI 2020 and 2021)	2022 Income-Niagara Region Income Deciles	Maximum Affordable House Price- Owner (July 2023)	2020	2021	2022	2023	2024 (to end Q. 2)
Area Median Household Income		\$75,000	\$1,875	\$87,000							
Very Low Income (20% or under of AMHI)	1.29%	<= \$15,000	<= \$375	<= \$17,400							
Low Income (21% to 50% of AMHI)	16.74%	\$15,000	\$375 - \$938	\$17,400–\$43,500	\$23,868	\$124,200					
		\$36,288			\$188,784					72	



Moderate Income (51% to 80% of AMHI)	19.5%	\$37,500 - \$60,000	\$938 - \$1,500	\$43,500–\$69,600	\$48,924	\$254,664					6
					\$64,800	\$337,284					17
Median Income (81% to 120% of AMHI)	22.9%	\$60,000 - \$90,000	\$1,500 - \$2,250	\$69,600–\$104,400	\$84,132	\$438,660					93
					\$103,572	\$539,460					1
High Income (121% and more of AMHI)	39.57%	>= \$90,001	>= \$2,251	>= \$104,400	\$124,416	\$647,568					5
					\$150,2228	\$781,920					4
					\$191,592	\$997,596					5
Total											204

In 2024, the City began to track affordable housing house price (owner). As of the end of the second quarter, no units have been constructed for the very low income category. 72 units have been constructed for those in the low income category.

Data is not available for the number of very low and low income categories affordable housing that has been lost.

35.3% of the total dwellings are affordable to those in the low income category who are also in the 2<sup>nd</sup> decile.

Within the moderate income category, 12.2% of the total dwellings are affordable to those in the 3<sup>rd</sup> decile and 34.68% in the 4<sup>th</sup> decile.

Within the median income category, 45.6% of the total dwellings are affordable to those in the 5<sup>th</sup> decile and 2% in the 6<sup>th</sup> decile.

Within the high income category, 10.2% of the total dwellings are affordable to those in the 7<sup>th</sup> decile, 8.16% in the 8<sup>th</sup> decile and 10.2% to those in the 9<sup>th</sup> decile.

The highest number of dwellings that are affordable are to those in the 2<sup>nd</sup> and 5<sup>th</sup> deciles. This indicates that there are gaps in the provision of affordable housing in the City.

5.4. Affordable Units, Not Including Land Costs, Constructed by Income Categories and Affordable Shelter Costs by Dwelling Type, 2024 (to end Q.2)												
Income Category	% of Total Households (HHs)	Annual HH Income (2020)	Affordable Shelter Cost (2020 CAD\$)	Annual HH Income (2022) (Calculated 8% CPI 2020 and 2021)	2022 Income- Niagara Region Income Deciles	Maximum Affordable House Price- Owner (July 2023)	Single Detached	Semi-Detached	Row Housing	Apartments	ADU	Total
Area Median Household Income		\$75,000	\$1,875	\$87,000								
Very Low Income (20% or under of AMHI)	1.29 %	<= \$15,000	<= \$375	<= \$17,400								
Low Income (21% to 50% of AMHI)	16.7 4%	\$15,000 - \$37,500	\$375 - \$938	\$17,400–\$43,500	\$23,868	\$124,200						
					\$36,288	\$188,784			21		51	72
Moderate Income (51% to 80% of AMHI)	19.5 %	\$37,500 - \$60,000	\$938 - \$1,500	\$43,500–\$69,600	\$48,924	\$254,664	1		4		1	6
					\$64,800	\$337,284			17			17
Median Income (81% to 120% of AMHI)	22.9 %	\$60,000 - \$90,000	\$1,500 - \$2,250	\$69,600–\$104,400	\$84,132	\$438,660	62	2	23		1	93
					\$103,572	\$539,460	1					1
High Income (121% and more of AMHI)	39.5 7%	>= \$90,001	>= \$2,251	>= \$104,400	\$124,416	\$647,568	4		1			5
					\$150,228	\$781,920	4					4
					\$191,592	\$997,596	5					5
Total							77	2	66		53	204

Data source: HART, CANCEA, CREA, Bank of Canada

In 2024, to the end of the second quarter, the following has been constructed:

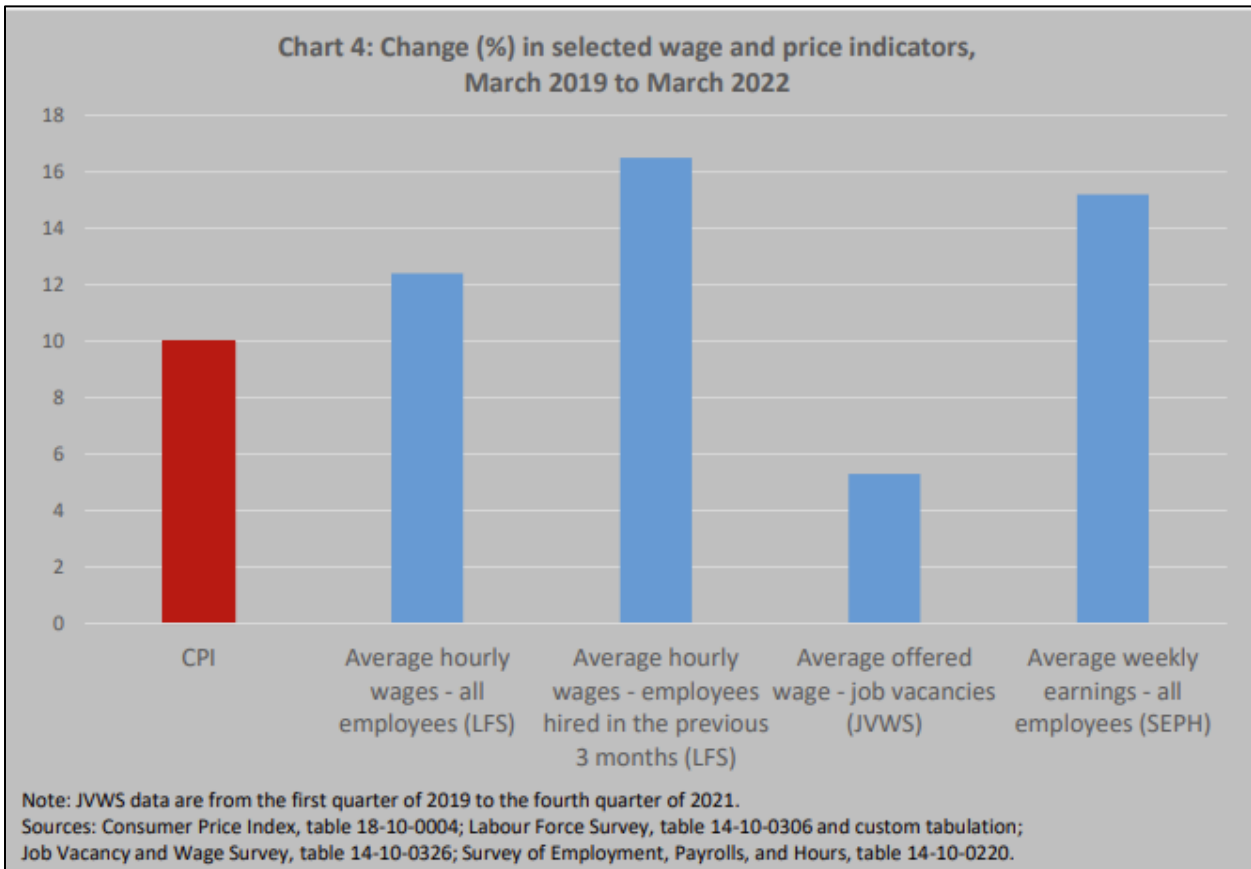
- 21 row housing and 51 accessory dwelling units that are affordable to the 2<sup>nd</sup> income decile in the very low income category;
- 1 single detached, 4 row house dwelling units, and 1 accessory dwelling unit that is affordable to the 3<sup>rd</sup> income decile in the moderate income category;
- 17 row house dwelling units that are affordable to the 4<sup>th</sup> income decile in the moderate income category;
- 62 single detached, 2 semi-detached, 23 row houses, and 1 accessory dwelling unit that is affordable to the 5<sup>th</sup> income decile in the median income category;
- 1 single detached that is affordable to the 6<sup>th</sup> income decile in the median income category;
- 4 single detached and 1 row house that is affordable to those in the 7<sup>th</sup> income decile in the high income category;
- 4 single detached that are affordable to those in the 8<sup>th</sup> income decile in the high income category; and,
- 5 single detached that are affordable to those in the 9<sup>th</sup> income decile in the high income category.

Note: there are housing construction costs that are greater than \$997,596 which has not been captured in the above data. As well, apartment dwellings have not been captured as the amount provided is for the full building rather than each individual apartment dwelling unit.

The Consumers Price Index (CPI) was utilized to calculate the potential increase in wages. It is noted that on a year-over-year basis, recent increases in the CPI have been faster than the increase in average hourly wages.

Overall, Statistics Canada has observed wage changes are influenced by shifts in the relative composition of employment from lower-wage to higher-wage industries. From March 2019 to March 2022, some recently-hired employees saw wage gains which were greater than both CPI and the average for all employees due to some employees having above-average work experience and earning power. On the other hand, the offered wages associated with vacant positions grew more slowly than CPI, suggesting limits in the ability of some employers to raise pay levels. Chart 5.5 illustrates the findings of Statistics Canada.

Chart 5.5 Change (%) in Selected Wage and Price Indicators, March 2019 to March 2022

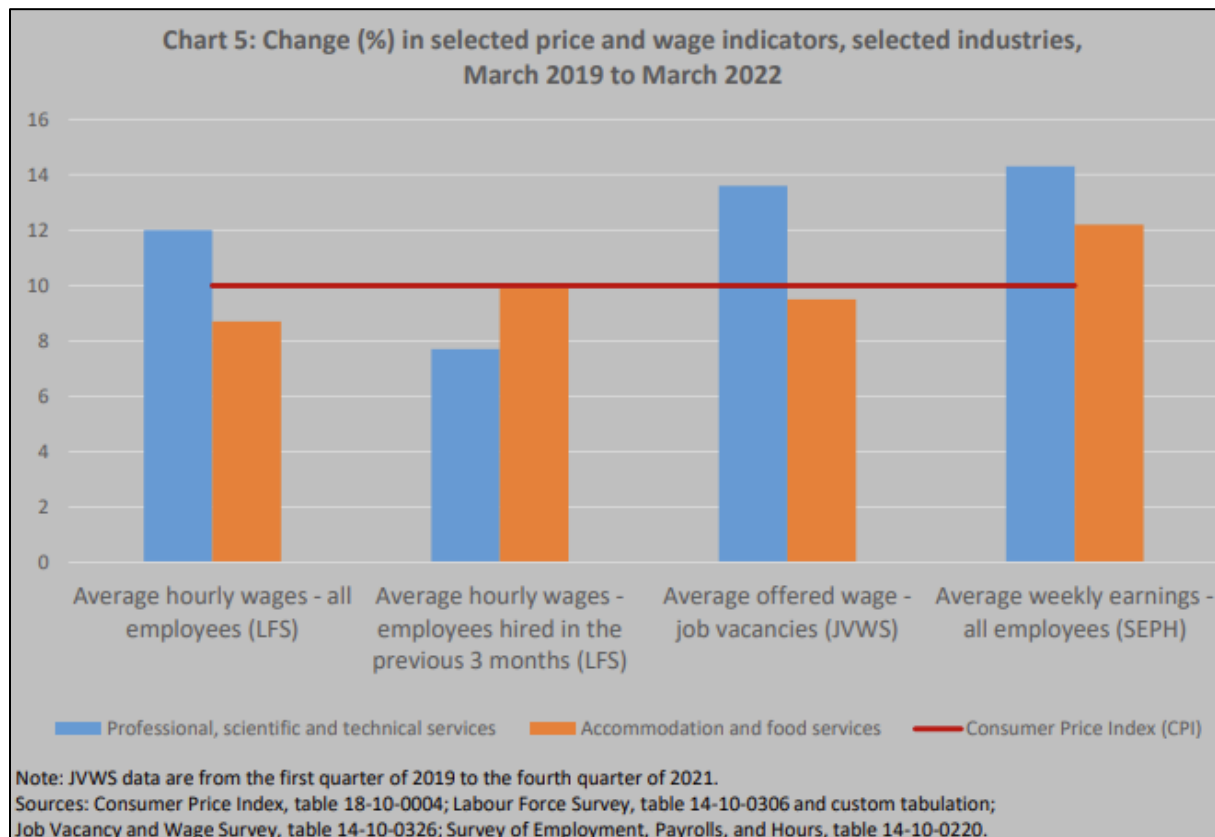


Source: <https://www150.statcan.gc.ca/n1/en/pub/11-631-x/11-631-x2022002-eng.pdf?st=scYwWzIM>

In the accommodation and food services industry, growth in average hourly wages from March 2019 to March 2022 lagged behind CPI growth. Over the same period, for this industry, both the wages of recently-hired workers and the offered wages of job vacancies matched inflation, pointing to pressures on employers to raise wages in response to labour shortages.

In professional, scientific and technical services, growth in average wages, offered wages and weekly earnings each exceeding inflation over the period from March 2019 to March 2022. Wages of recently-hired employees lagged behind, suggesting compositional differences between new hires and the overall industry workforce over the period. Chart 5.6 illustrates the findings of Statistics Canada.

*Chart 5.6 Change (%) in Selected Price and Wage Indicators, Selected Industries, March 2019 to March 2022*



Source: <https://www150.statcan.gc.ca/n1/en/pub/11-631-x/11-631-x2022002-eng.pdf?st=scYwWzIM>

While CPI may not be ideal to utilize to capture wage increases, it is a method to account for inflation and growth in average wages over time.

The housing construction cost data value is based on the square footage average cost as determined by the Ontario Large Municipalities Chief Building Officials (OLMCBO), as recorded at the time of Building Permit application. The value does not reflect the price the dwelling is sold or rented at, which may make it unaffordable.

Significantly, the value does not include the price of land which would raise the value of the dwelling. It may result in many dwellings being unaffordable to a higher percentage of the City residents except those who are within the high income category.

To the end of Q2, 2024, 37.7% of all affordable dwellings were single detached, 0.98% were semi-detached dwellings, 32.35% were row houses, and 25.98% were accessory

dwelling units. This indicates that the majority of the City's affordable housing construction was in the form of single detached and row house units.

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

Table 5.7 indicates the average row/apartment rent in the core and remainder of the City between 2019 and 2023. The rate of increase has been gradual over time and would reflect landlords adjusting rents to be similar to that of inflation.

*Table 5.7 Average Rents- Row/Apartment (\$)*

5.7 Average Rents- Row/Apartment (\$)		
Year(October)	Niagara Falls (Core)	Niagara Falls (Remainder)
2019	\$986 (excellent)	\$1,021 (excellent)
2020	\$1,006 (excellent)	\$1,154 (excellent)
2021	\$1,087 (excellent)	\$1,192 (excellent)
2022	\$1,177 (excellent)	\$1,158 (very good)
2023	\$1,217 (excellent)	\$1,343 (excellent)

\* ( ) reliability of the estimates (Source: Statistics Canada <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/Table?TableId=2.1.31.3&GeographyId=1160&GeographyTypeId=3&DisplayAs=Table&GeographyName=St.%20Catharines-Niagara>)

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

Table 5.8 indicates the vacancy rate in the core has been below 3% between 2019-2022 (2023 data is not reliable). This indicates that there is a very low supply of row housing/apartment units for rent in the core of the City where the majority of the row housing/apartment units are located. In the remainder of the City, the vacancy rate was below the 3% threshold until 2022. In 2022, the City had a high rate of townhouse building permits which might account for a higher vacancy rate in 2022 if some of those

were purpose-built rental units.

*Table 5.8 Vacancy Rate - Row/Apartment (%)*

5.8 Vacancy Rate - Row/Apartment (%)		
Year(October)	Niagara Falls (Core)	Niagara Falls (Remainder)
2019	0.6 (very good)	0.7 (excellent)
2020	1.8 (good)	2.7 (good)
2021	1.5 (excellent)	2.5 (very good)
2022	2.2 (good)	3.6 (good)
2023	4.1 (use with caution)	1.1 (excellent)

\* ( ) reliability of the estimates (Source: Statistics Canada <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/Table?TableId=2.1.31.3&GeographyId=1160&GeographyTypeId=3&DisplayAs=Table&GeographyName=St.%20Catharines-Niagara>)

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

Table 3.7.1 and Chart 3.7.2 indicate the trends in owner and tenant-occupied households that are in core housing need. Both owner and tenant-occupied households have a similar pattern in the very low income category. Between 2016 and 2021, in the low income category the percentage of owner households has slightly declined and the percentage of renter households has significantly contracted. During the same period, the number of owner households for those within the moderate income category has shrunk by half, while there has only been a slight decline in the number of renter households. In 2016, there was a small percentage of renter households in the median income category that was not captured in the 2021 data. The tenure for very low income households was stable while those in the low and moderate incomes was variable, likely due to changing income levels and being priced out of the housing market, as ownership and rental households declined.

## 5.7 Non-Market Housing

<b>5.7.1 Current Non-Market Housing Units</b> <b>(Source: CMHC Social and Affordable Housing Survey Number of Units by Census Subdivision, 2023)</b>		
<b>Characteristic</b>	<b>Data</b>	<b>Value</b>
Number of housing units that are subsidized (i.e. Government)	Total	2,066
Number of housing units that are below market rent in the private market (can either be rent or income-based definition) (i.e. Non-profit)	Total	377
Number of co-operative housing units	Total	573
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	383

The City has more units that are government subsidized than those offered by the private sector by non-profit organizations. The number of non-profit units are only slightly lower than the number of units offered that provide supportive or transitional resources for residents.

## 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?

Affordable housing data from the Niagara Region indicates that there are 60 NFP/Coop units, 603 Niagara Regional Housing units, and 94 new development units are



affordable and mandated for seniors. There are no rent supplement mandated units for seniors.

- Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?

Niagara Region provides rent supplements and indicates 239 units receive rent supplement in the City.

- Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

To meet the needs of the City's priority populations, there is the need for supportive housing units with additional supports for those with physical activity limitation (approximately 9% of households in Core Housing Need) and those with cognitive, mental or addictions activity limitation (approximately 11% of households in Core Housing Need).

## 5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1110
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1132
	Bachelor	*
	1 bedroom	1034
	2 bedrooms	1183
	3 bedrooms+	1130
Purpose-built rental prices by unit size (Median, Canadian dollars per month) Date: 2023 Source: Niagara Association of Realtors (Note: only Niagara MLS data)	Total-Median	\$2,602
	Bachelor	*
	1 bedroom	\$2,420
	2 bedrooms	\$2,200
	3 bedrooms+	\$2,500
Sale prices (Canadian dollars)	Average	\$682,103
	Median	\$650,000
Sale prices by unit size (Average, Canadian dollars) Date: 2023 Source: Niagara Association of Realtors (Note: only Niagara MLS data)	Average	\$682,103
	Bachelor	n/a
	1 bedroom	\$648,940
	2 bedrooms	\$370,393
	3 bedrooms+	\$499,873
Sale prices by unit size (Median, Canadian dollars) Date: 2023 Source: Niagara Association of Realtors (Note: only Niagara	Median	\$650,000
	Bachelor	n/a
	1 bedrooms	\$625,000
	2 bedrooms	\$385,000

5.9.1 Housing Values		
Characteristic	Data	Value
MLS data)	3 bedrooms+	\$650,000

In the City, the rental price does not significantly increase based on the number of bedrooms provided. This indicates that the market is not priced to reflect the size of households, which in turn may affect the affordability of units as smaller units are not priced significantly lower.

Both the median and average sale price is only affordable to those in the 8<sup>th</sup> decile (high income)—those who in 2022 had an income of \$150,228 with a maximum affordable house price of \$781,920. This indicates that the City's housing market is not affordable to the majority of City households.

The average sale price of a 1 bedroom home is only beginning to be affordable to those in the 8<sup>th</sup> decile (high income); a 2 bedroom home is only beginning to be affordable to those in the 5<sup>th</sup> decile (moderate income)—those who in 2022 has an income of \$84,132 with a maximum affordable house price of \$438,660; and a 3 bedroom home is only beginning to be affordable to those in the 6<sup>th</sup> decile (moderate income)—those who in 2022 had an income of \$103,572 with a maximum affordable house price of \$539,460.

*Table 5.9.2 Rental Prices by Number of Bedrooms, 2023*

5.9.2 Rental Prices by Number of Bedrooms, 2023				
	Niagara Falls, 2023		Niagara Region, 2023	
	Median	Average	Median	Average
1 Bedroom	\$2,420	\$2,514	\$2,450	\$2,552
2 Bedroom	\$2,030	\$2,055	\$2,100	\$2,313
3 Bedroom	\$2,200	\$2,226	\$2,350	\$2,409
	\$2,500	\$2,602	\$2,500	\$2,608

Table 5.9.2 indicates that the City's rental prices are below those of Niagara Region for all unit sizes.

*Table 5.9.3 Sale Prices by Number of Bedrooms, 2023*

5.9.3 Sale Prices by Number of Bedrooms, 2023				
	Niagara Falls, 2023		Niagara Region, 2023	
	Median	Average	Median	Average
1 Bedroom	\$625,000	\$648,940	\$633,500	\$695,438
2 Bedroom	\$385,000	\$370,393	\$390,000	\$398,867
3 Bedroom	\$481,500	\$499,873	\$485,000	\$526,207
	\$650,000	\$682,103	\$655,000	\$725,250

Table 5.9.3 indicates that the City's sale prices are below those of Niagara Region for all unit sizes.

5.9.4 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure (2024- to end of Q3)	Tenant	0
	Owner	3- single detached
Completed – Overall and breakdown by structural type (annual, number of structures) Data: 2023	Total	*588
	Single	*42
	Semi-detached	*8
	Row	*123
	Apartment	*415
Completed – Breakdown by tenure (annual, number of structures)	Tenant	*
	Owner	*
	Condo	*
	Coop	*
Housing starts by structural type and tenure	Total	The City does not record Building Permit data by tenure

The City's Building Department does not record Building Permit data by tenure.

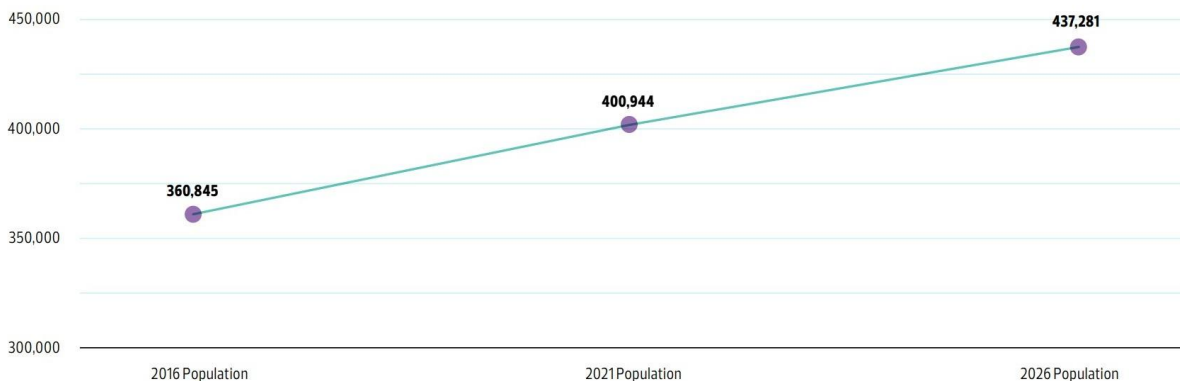
Consequently, data is unable to be provided by demolition, housing starts or completion by tenure. The assumption was made that the demolition of single detached dwellings were likely owner occupied. Note: 2024 data was provided not 2023, which is the year for the remainder of statistics provided in Table 5.94.4.

In 2023, the breakdown of structural type completions was as follows: 7 % were single detached dwellings, 1.4% were semi-detached dwellings, 20.9% were row house dwellings, and 70.6% were apartments. It is noted that stacked townhouses are captured as apartment dwellings. A large number of stacked townhouses were constructed in the City. This is due to the reduced cost of construction due to differences in Ontario Building Code requirements and the intent for the units to become under condominium ownership.

## 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](#)**

*Table 6.1.1 a Projected Households (by Household Size and Income Category) in 2031*

Table 6.1.1.a shows the projected total number of households in 2031 by household size and income category. HART projected forward using the line of best fit to the combined income and household size category. Since the combined categories have unique values, and are also subject to Statistics Canada's random rounding, the resulting totals in this table may not match the totals when projecting households by either income or household size.

6.1.1 a Projected Households (by Household Size and Income Category)						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	725	67	0	0	0	792
Low Income	5,560	1,436	292	6	0	7,294
Moderate Income	3,061	3,677	878	427	103	8,146
Median Income	1,443	4,518	1,589	1,239	504	9,293
High Income	1,002	4,629	3,680	3,514	2,734	15,559
Total	11,791	14,327	6,439	5,186	3,341	41,084

The chart illustrates the following trends:

- In 2031, the projected very low income household category will be 1.93% of all households; projected low income category household will be 17.75% of all households; projected moderate income category household will be 19.83% of all

households; projected median income category household will be 22.62% of all households; and, the projected high income category household will be 37.87% of all households.

- In 2031, the projected number of 1 person households will be 28.7%; the projected number of 2 person households will be 34.9%; the projected number of 3 person households will be 15.7%; the projected number of 4 person households will be 12.6%; and, the projected number of 5+ person households will be 8.1%.
- The highest number of 1 person households is in the very low income category, and the highest number of 2, 3, 4 and 5+ person households is in the high income category.

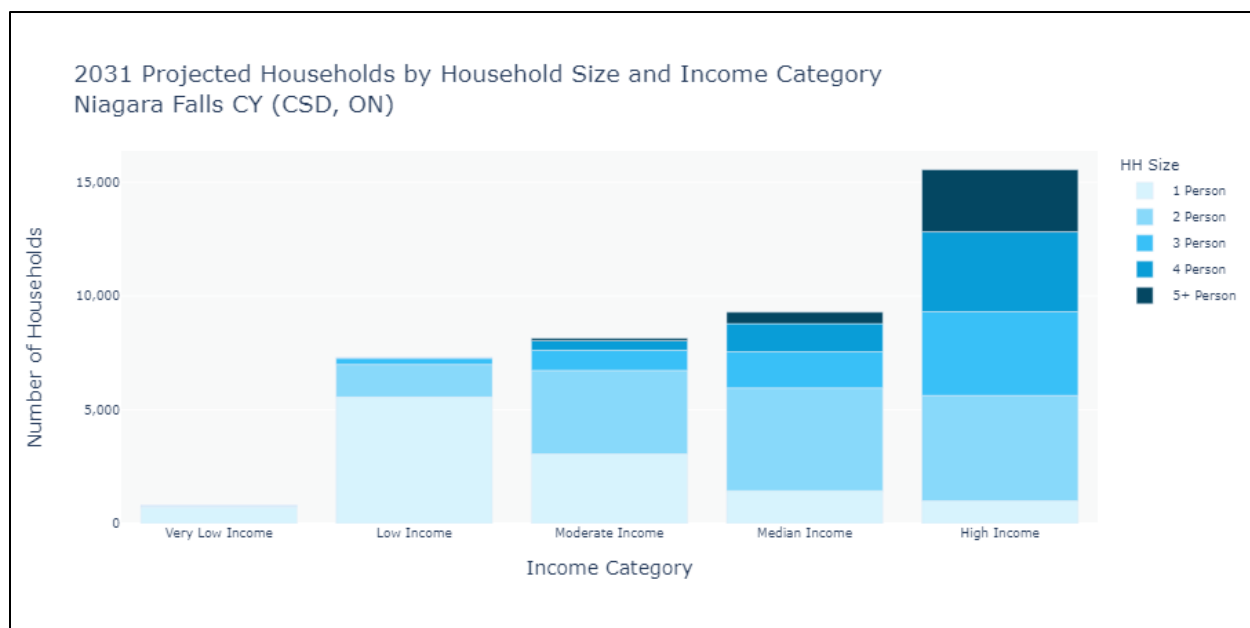
For the City there is projected to be a lower rate of very low income category households. The low, moderate, and median income category households are similar which suggests that there is mobility in employment and wages within these categories. The high income category household forms the largest percentage of households to which there is likely limited mobility to join the category unless already in it through employment or generational wealth. The housing supply in the City should meet the needs of those in the low to median income categories with provision for those in the very low income category. Those in the high income category will likely have market based housing options.

There will be a high level of households consisting of 1 and 2 persons; however, there still are many 3 and 4 person households. The housing supply should provide units that meet the household size in a variety of housing types to meet the income categories affordable housing thresholds.

In terms of total numbers, while there is a need to provide a diverse housing supply to meet the needs of priority populations that are in very low to median income categories, the projected data indicates that there needs to be housing that will meet the needs of 1 person households in the very low income category. Two and three person households are dispersed within all of the income categories suggesting that dwelling sizes with more than 1 and up to 3 bedroom sizes are needed for all income categories. The greatest number of multiple person households is in the high income category which has available greater housing options.

#### *Graph 6.1.1.b Projected Households (by Household Size and Income Category)*

The following graph illustrates the above table, displaying the projected total number of households in 2031 by household size and income category. Each bar is broken out by the projected total number of households within each income category.



The Chart indicates that as income rises the number of individuals in a household increases. The City's housing supply must reflect the needs of projected households while providing an appropriate number of bedrooms at the affordable targets for each income category.

*Table 6.1.2 a. 2031 Projected Household Gain/Loss (2021-2031)*

Table 6.1.2 a. shows the projected gain or loss of households by household size and income. These values represent projections of total households for the period between 2021 and 2031. Please note that gains and losses represent both increases or decreases in population, as well as mobility between income categories and household sizes. For this reason, growth and decline in the lower incomes may be especially impacted by the receipt of the Canada Emergency Response Benefit (CERB) during the COVID-19 pandemic.

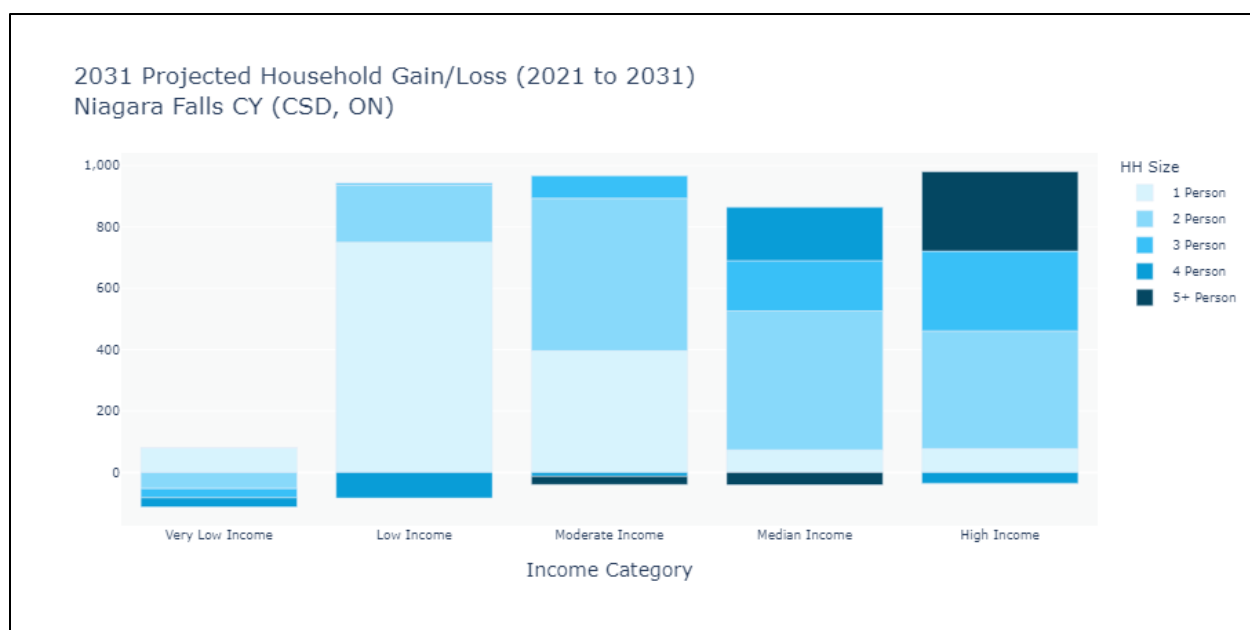
6.1.2 a. 2031 Projected Household Gain/Loss (2021-2031)						
Household (HH) Income Category	1 Person	2 Person	3 Person	4 Person	5+ Person	Total
Very Low Income	80	-53	-30	-30	0	-33
Low Income	750	186	7	-84	0	859
Moderate Income	396	497	73	-13	-27	926
Median Income	73	453	164	174	-41	823
High Income	77	384	260	-36	259	944
Total	1376	1467	474	11	191	3519

The chart indicates that the greatest losses in the numbers of persons per household occurred in the very low income category (2 to 4 persons). The low income category (4 person), the moderate income category (4 and 5+ persons), the median income category (5+ persons), and the high income category (4 persons) have some losses in household size. The losses likely represent mobility between the income categories and household sizes rather than a decline in population.

The chart supports the data provided in Table 6.1.1.a.

*Graph 6.1.2 b. 2031 Projected Household Gain/Loss (2021-2031)*

The following graph illustrates the above table, displaying the projected gain or loss of households between 2021 and 2031 for each size of household. Each bar is broken out by the projected number of households within each income category. Projected loss of households are stacked underneath.



The chart illustrates the household losses that occur largely in the very low and low income categories. It also depicts the projected household sizes with the smallest household sizes found in the very low to moderate income categories and the greatest in the median and high income categories.

*Table 6.1.3 a 2031 Household Projections by Income Category*

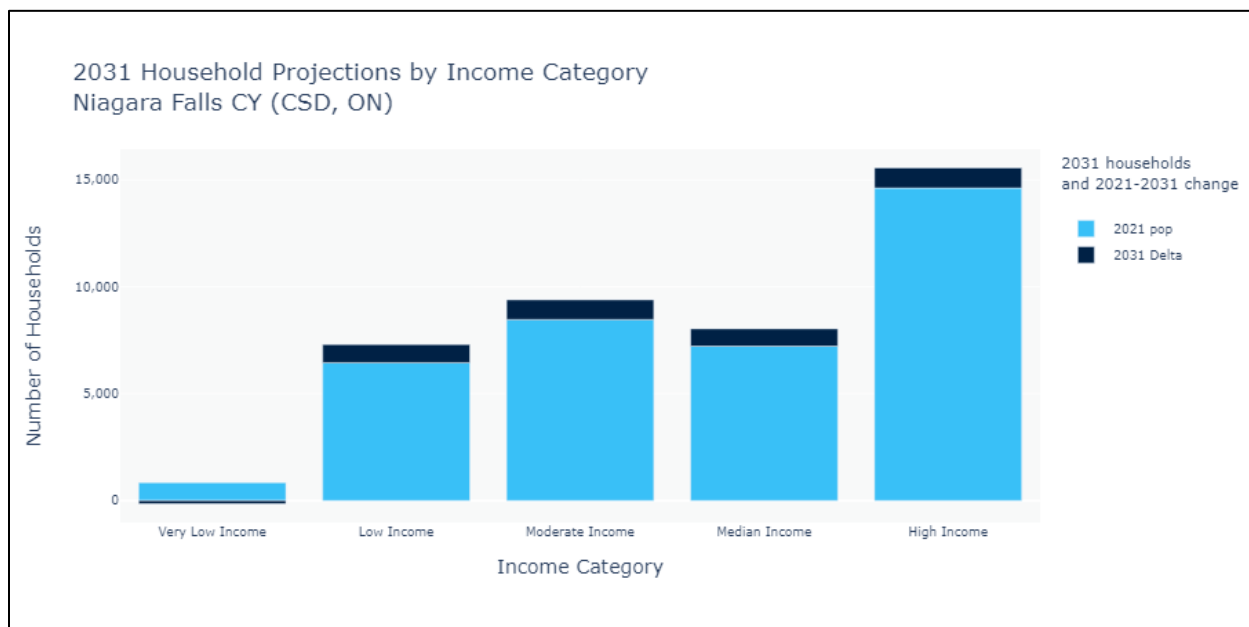
Table 6.1.3 a shows the total number of households in 2021, for each household income category, the projected gain (positive) or loss (negative) of households between 2021 and 2031, and the total projected households in 2031.

6.1.3 a 2031 Household Projections by Income Category			
Household (HH) Income Category	2021 HHs	Projected Gain/Loss of HHs by 2031	Total
Very Low Income	835	-150	685
Low Income	6450	846	7296
Moderate Income	8470	920	9390
Median Income	7220	816	8036
High Income	14620	943	15563
Total	37595	3375	40970

The table indicates that the very low income household category is projected to have a loss of households (150) while the other income categories are projected to have gains. This data will inform the housing supply needs for the City in the future.

*Graph 6.1.3 b. Household Projections by Income Category*

The following graph illustrates the above table, displaying the total number of households in 2021, for each income category, with the projected gain of households between 2021 and 2031 stacked on top and the projected loss of households stacked underneath.



The chart indicates that there is growth in the very low to high income categories and decline in the very low income category. For the City, it indicates that the housing supply is needed to expand for all but the very low income category.

*Table 6.1.4 a 2031 Household Projections (by Household Size)*

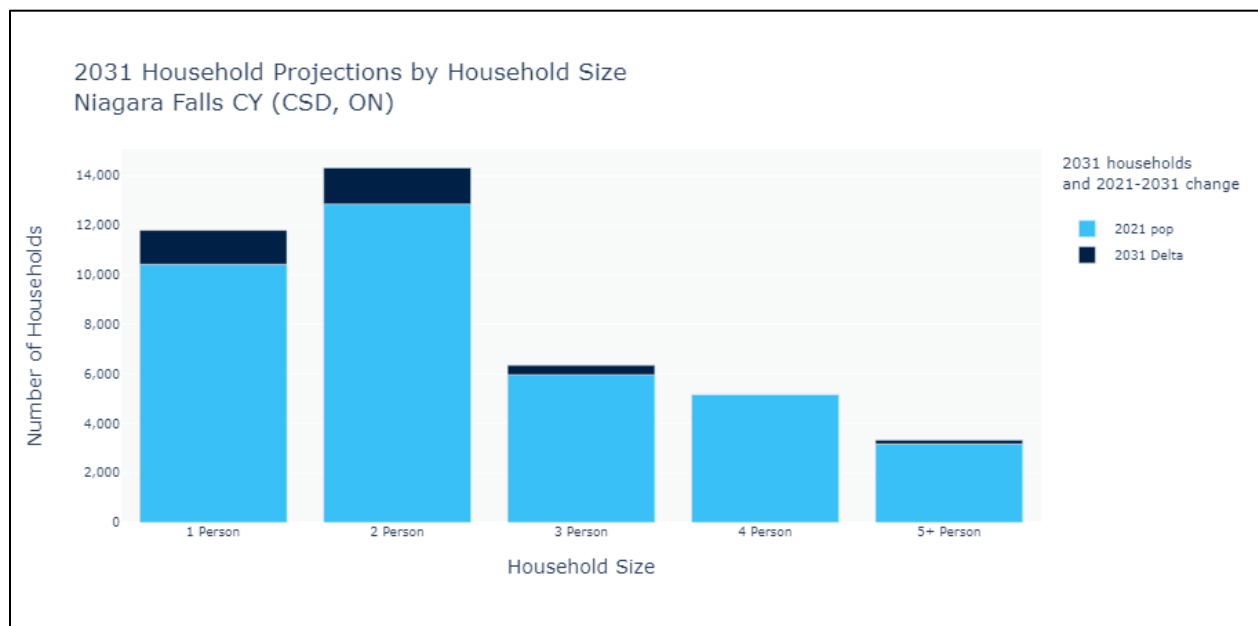
Table 6.1.4.a shows the total number of households in 2021, for each household size, the positive gain (positive) or loss (negative) of households over the period between 2021 and 2031, and the total projected households in 2031.

6.1.4 a 2031 Household Projections (by Household Size)			
Household (HH) Size	2021 HHs	Projected Gain/Loss of HHs by 2031	Total 2031 HHs
1 Person	10425	1374	11799
2 Person	12860	1460	14320
3 Person	5965	381	6346
4 Person	5175	4	5179
5+ Person	3170	154	3324
Total	37595	3373	40968

Within the City all households sizes are expected to gain over the period from 2021 and 2031. In 2031, it is projected that 28.8% will be 1 person households, 34.95% will be 2 person households, 14.56% will be 3 person households, 12.64% will be 4 person households, and 8.1% will be 5+ households. The breakdown of dwellings by bedrooms will need to be complementary to the projections in household size—the largest number of units will need to accommodate 1 and 2 person households with dwellings still needed to be constructed to accommodate 3 – 5+ person households.

*Graph 6.1.4 b 2031 Household Projections (by Household Size)*

The following graph illustrates the above table, displaying the total number of households in 2021, for each size household, with the projected gain of households between 2021 and 2031 stacked on top, and the projected loss of households stacked underneath.



The chart shows that the greatest projection in household size is amongst 1 and 2 person households. There is a small amount of growth in 3 person households, with no growth in 4 person households, and minimal growth in 5+ person households.

*Table 6.1.4 a 2031 Projected Municipal vs. Regional Household Growth Rates (by Income Category)*

Table 6.1.4 a illustrates the projected total household growth rates between 2021 and 2031 in the community and its surrounding region for each income category.

Comparing the City's projected rate of growth to that of the Region provides insight on the community's alignment to broader growth patterns.

6.1.4.a 2031 Projected Municipal vs. Regional Household Growth Rates (by Income Category)					
Household (HH) Income Category	2021 HHs	Municipal Growth Rate (%)	Regional Growth Rate (%)	2031 HHs (Municipal Rate)	2031 HHs (Region Rate)
Very Low Income	835	-18.0%	-4.2%	685	5345.714
Low Income	6450	13.1%	9.3%	7296	35665.71
Moderate Income	8470	12.7%	9.1%	9549	40988.57
Median Income	7220	9.6%	7.8%	7915	45516.43
High Income	14620	6.4%	7.9%	15563	82195.71

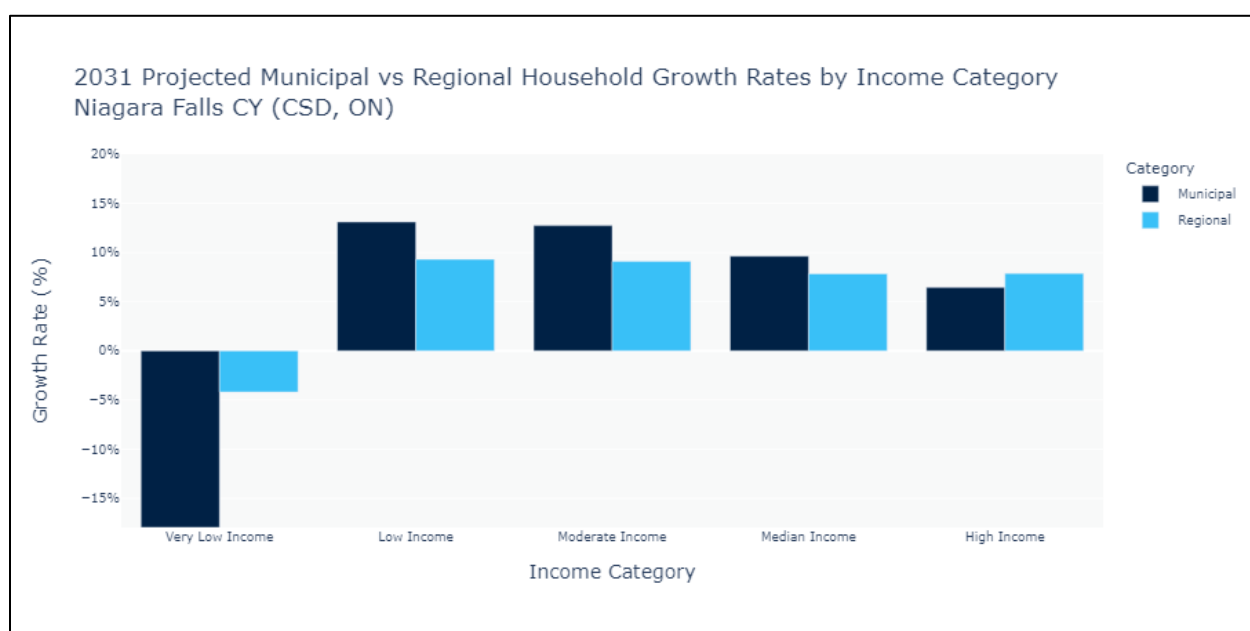
Compared to the Regional growth rate, the City will have a significantly greater decline in the number of households in the very low income category, and significant growth in the very low and moderate income categories. The median income category is slightly above the Regional growth rate whereas the high income category is below the Regional growth rate

The table indicates that there is significant mobility of residents out of the very low income category into higher income categories. The housing supply in the City will still need to meet the needs of very low income households; however, the greatest supply of housing should be affordable to those in the very low to moderate income categories. A lower supply of housing is needed for residents in the high income category compared to those with lower incomes.



**Graph 6.1.4 b 2031 Projected Municipal vs. Regional Household Growth Rates (by Income Category)**

The following graph illustrates the above table, displaying the projected household growth rates between 2021 and 2031 in the community and its surrounding region for each income category.



The chart illustrates the significant decline in the City's households in the very low income category, a minor decline in the high income category; and, higher rates of growth in the low, moderate, and median income categories in comparison to the regional household growth rates.

**Table 6.1.5 a Municipal vs Regional Growth Rates (by Household Size)**

Table 6.1.5 a illustrates the projected household growth rates between 2021 and 2031 in the City and its surrounding region for each household size.

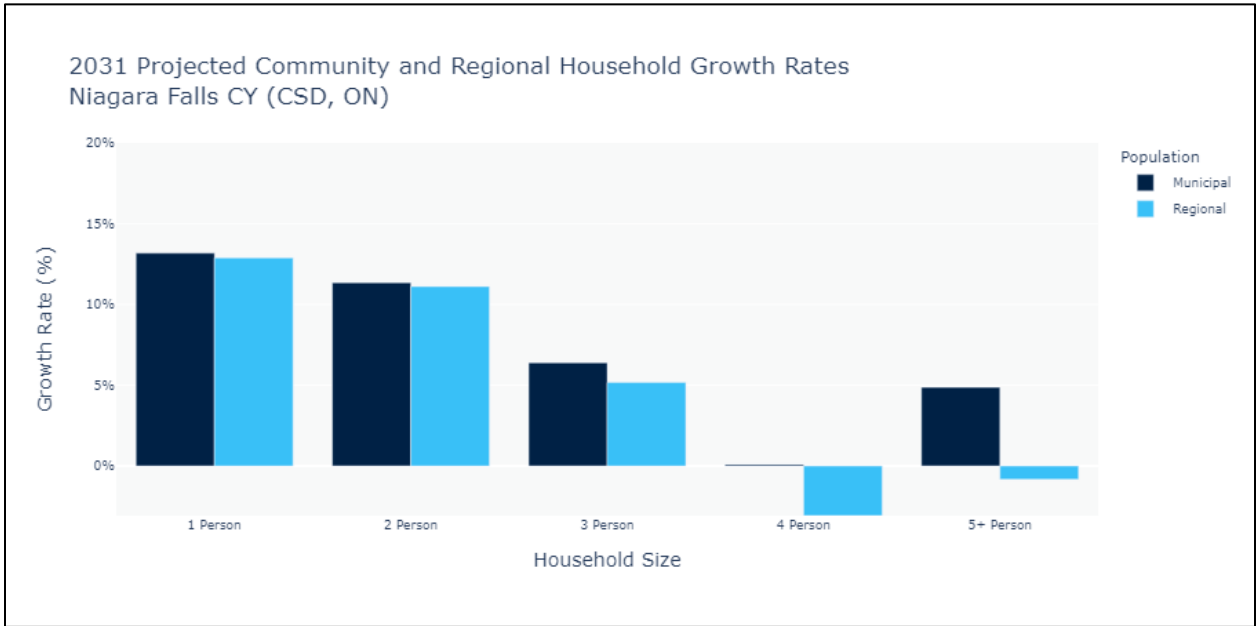
6.1.5 a Municipal vs Regional Growth Rates (by Household Size)					
Household (HH) Size	2021 HHs	Municipal Growth Rate (%)	Regional Growth Rate (%)	2031 HHs (Municipal Rate)	2031 HHs (Region Rate)
1 Person	10425	13.2%	12.9%	11799	61480
2 Person	12860	11.4%	11.1%	14320	78821.43
3 Person	5965	6.4%	5.2%	6346	30726.43
4 Person	5175	0.1%	-3.1%	5179	24010
5+ Person	3170	4.9%	-0.8%	3324	14668.57

The City is projected to have a slight increase in the number of 1 and 3 person households, the same number of 2 person households, and a greater increase in the number of 4 and 5+ person households compared to the Regional growth rate.

The City’s housing supply will need to have a range of housing with a variety in bedroom numbers to accommodate the positive growth rate for all household sizes-- in particular for larger households which are projected to be greater than the Regional growth rate.

*Graph 6.1.5 b Municipal vs Regional Growth Rates (by Household Size)*

The following graph illustrates the above table, displaying the projected household growth rates between 2021 and 2031 in the community and its surrounding region for each income category.



The chart indicates that the City will experience a higher rate of household size than the Region in all household size categories. The rate is slightly higher in the 1 and 2 person household categories and marginally higher in the 3 person households category. There is a larger rate of growth in the 4 person household category and a significant rate of growth in the 5+ person household category compared to the Region. The City’s dwellings will need to accommodate growth in all households with higher pressure being placed on the City to house larger household sizes (4 and 5+ persons) than the Region.

## 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.

To complete the projections, data was obtained from the HART Housing Need Assessment Tool as well as CANCEA's Data Analysis Platform. The dataset was drawn from Statistics Canada census datasets and CMHC tables.

6.2.1 Projections (to 2031)		
Characteristic	Data/Formula	Value
	Total	57974
Women by age distribution (# and %)	0-14	7575 (13.06%)
	15-19	3099 (5.34%)
	20-24	3599 (6.21%)
	25-64	27336 (47.15%)
	65-84-74	7612 (13.13%)
	85+-75+	8874 (15.31%)
Births St. Catharines-Niagara CMA July 1, 2021 to June 30, 2022		3932
Male Births	Births x Estimated Proportion of Male Births	Data is not available to City
Female Births	Total births – Male Births	Data is not available to City
Survival Rate	Survival rate for those not yet born at the beginning of the census year	Data is not available to City
Net Migrations	Net migration (in and out) of those not yet	Data is not available to City-

6.2.1 Projections (to 2031)		
Characteristic	Data/Formula	Value
	born at the beginning of the census year	CMA value is 13499
Projected Family Households	Age-group population x projected age-specific family headship rate	Owner: See Table 6.2.3 refer to Age of Maintainer and Total column  Renter: See Table 6.2.5 refer to Age of Maintainer and Total column
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	Owner: See Table 6.2.2 refer to Age of Maintainer and Total column  Renter: See Table 6.2.4 refer to Age of Maintainer and Total column
Total Projected Headship Rate	Family headship rates + non-family headship rates	45662
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	See Tables 6.2.2-6.2.4 for Year 1 (projected 2031) amounts.
Projected Owner Households	Projected households by type,	See Tables 6.2.2

6.2.1 Projections (to 2031)		
Characteristic	Data/Formula	Value
	year and age group x Projected ownership rate by type, year and age group	and 6.2.3
Projected Renter Households	Projected households by type, year and age group – projected renter households by type, year and age group	See Tables 6.2.4 and 6.2.5
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	See Tables 6.2.2, 6.2.3, 6.2.4, and 6.2.5



*Table 6.2.2 Owner, Non-census Family- Dwelling Type, by Age of Maintainer and Type, 2031*

6.2.2 Owner, Non-census Family- Dwelling Type, by Age of Maintainer and Type, 2031								
Age of Maintainer	Apartment 5 stories or less	Apartment over 5 stories	Duplex	Other	Row house	Semi-detached	Single-detached	Total
15 to 24 years old	0	0	0	0	13	0	27	40 (0.42%)
25 to 34 years old	0	12	28	0	89	62	591	782 (8.25%)
35 to 44 years old	27	0	19	0	75	88	503	712 (7.52%)
45 to 54 years old	48	0	25	0	136	114	916	1239 (13.1%)
55 to 64 years old	40	34	67	0	137	128	1257	1663 (17.55%)
65 to 74 years old	70	21	15	0	245	76	1279	1706 (18.01%)
75 to 84 years old	82	47	34	0	136	62	1060	1421 (15%)
85 years and over	49	27	0	0	68	27	740	911 (9.62%)
Total	316 (3.34%)	141 (1.49%)	188 (1.98%)	0	899 (9.49%)	557 (5.88%)	6373 (27.27%)	9474

*Table 6.2.3 Owner, Family- Dwelling Type, by Age of Maintainer and Type, 2031*

6.2.3 Owner, Family- Dwelling Type, by Age of Maintainer and Type, 2031								
Age of Maintainer	Apartment 5 stories or less	Apartment over 5 stories	Duplex	Other	Row house	Semi-detached	Single-Detached	Total
15 to 24 years old	0	12	0	0	12	0	67	91 (0.36%)
25 to 34 years old	14	0	33	0	114	135	1769	2065 (8.23%)
35 to 44 years old	33	12	58	14	102	220	3568	4007 (15.98%)
45 to 54 years old	26	0	81	12	153	357	5145	5774 (23.02%)
55 to 64 years old	58	33	98	27	277	326	5096	5915 (23.58%)
65 to 74 years old	63	55	61	14	338	187	3734	4452 (17.75%)
75 to 84 years old	32	14	35	0	114	59	1794	2048 (8.17%)
85 years and over	14	14	0	0	20	12	670	730 (2.91%)
Total	240 (0.96%)	140 (0.56%)	366 (1.46%)	67 (0.27%)	1,130 (4.51%)	1,296 (5.17%)	21843 (87.09%)	25,082

*Table 6.2.4 Renter, Non-census Family- Dwelling Type, by Age of Maintainer and Type, 2031*

6.2.4 Renter, Non-census Family- Dwelling Type, by Age of Maintainer and Type, 2031								
Age of Maintainer	Apartment 5 stories or less	Apartment over 5 stories	Duplex	Other	Row house	Semi-detached	Single-detached	Total
15 to 24 years old	217	26	110	0	0	14	68	435 (6.3%)
25 to 34 years old	433	101	142	0	36	48	234	994 (14.38%)
35 to 44 years old	429	48	79	0	26	28	184	794 (11.49%)
45 to 54 years old	587	117	144	13	76	47	136	1120 (16.21%)
55 to 64 years old	755	265	89	0	75	61	183	1428 (20.67%)
65 to 74 years old	578	353	35	14	54	14	68	1117 (16.16%)
75 to 84 years old	415	202	20	0	34	12	48	731 (10.58%)
85 years and over	142	102	0	0	15	12	20	291 (4.21%)
Total	3556 (51.46%)	1214 (17.57%)	619 (8.96%)	27 (0.39%)	316 (4.57%)	236 (3.42%)	941 (13.62%)	6910

*Table 6.2.5 Renter, Family- Dwelling Type, by Age of Maintainer and Type, 2031*

6.2.5 Renter, Family- Dwelling Type, by Age of Maintainer and Type, 2031								
Age of Maintainer	Apartment 5 stories or less	Apartment over 5 stories	Duplex	Other	Row house	Semi-detached	Single-detached	Total
15 to 24 years old	169	0	14	0	70	24	72	241 (5.74%)
25 to 34 years old	385	69	124	0	189	77	393	778 (18.54%)
35 to 44 years old	397	54	108	0	306	110	565	962 (22.93%)
45 to 54 years old	371	84	92	0	223	153	412	783 (18.66%)
55 to 64 years old	305	80	66	0	114	48	345	650 (15.49%)
65 to 74 years old	236	92	14	0	32	15	173	409 (9.75%)
75 to 84 years old	236	49	0	0	26	0	62	298 (7.1%)
85 years and over	41	26	0	0	0	0	34	75 (1.78%)
Total	2140 (51%)	454 (10.8%)	418 (9.96%)	0	960 (22.88%)	427 (10.18%)	2056 (49%)	4196

The data indicates that there is a higher (13.06%) percentage of females in the 0-14 age range than those in the 15-19 and 20-24 age range. Consequently, there is greater potential for population growth as they age and reach their reproductive years. Those in their working years (47.15%) form the largest group while the age ranges greater than age 65 have at a similar rate as the 0-14 age range. The population pyramid would show female population growth at the bottom, a decline during their early reproductive years, a large bulge during their working years, a taper at age 65 and then stability past that age with no tapering in the population value as women age.

The City is unable to obtain male and female birth rates—a request to Niagara Region has been made for this data. The birth rate for the St. Catharines-Niagara CMA, 2021, was 3932. As this is not a high number, it would suggest that the population is naturally declining. Migration into the area and longer life spans are preventing a rapid population decline.

Similarly, the survival rate is unable to be provided.

The City is unable to calculate net migration at the City level. It is calculated that the migratory increase to the St. Catharines-Niagara CMA is 13499.

In terms of projected family households, in 2031, by owner, the percentage of age of maintainer is: 0.36% for 15-24 years old, 8.23% for 25-34 years old, 15.98% for 35-44 years old, 23.02% for 45-54 years old, 23.58% for 55-64 years old, 17.75% for 65-74 years old, 8.17% for 75-84 years old, and 2.91% for 85 years and over. The highest rate of projected owner occupied family households are those aged 45-64 years of age.

In terms of projected family households, in 2031, by renter, the percentage of age of maintainer is: 5.74% for 15-24 years old, 18.54% for 25-34 years old, 22.93% for 35-44 years old, 18.66% for 45-54 years old, 15.49% for 55-64 years old, 9.75% for 65-74 years old, 7.1% for 75-84 years old, and 1.78% for 85 years and over. The highest rate of projected renter occupied family households are those aged 35-44 years of age.

In terms of projected non-family households, in 2031, by owner, the percentage of age of maintainer is: 0.42% for 15-24 years old, 8.25% for 25-34 years old, 7.52% for 35-44 years old, 13.1% for 45-54 years old, 17.55% for 55-64 years old, 18.01% for 65-74 years old, 15% for 75-84 years old, and 9.62% for 85 years and over. The highest rate of projected owner occupied non-family households are those aged 65-74 years of age.

In terms of projected non-family households, in 2031, by renter, the percentage of age of maintainer is: 6.3% for 15-24 years old, 14.38% for 25-34 years old, 11.49% for 35-44 years old, 16.21% for 45-54 years old, 20.67% for 55-64 years old, 16.16% for 65-74 years old, 10.58% for 75-84 years old, and 4.21% for 85 years and over. The highest rate of projected renter occupied non-family households are those aged 55-64 years of age.

By 2031, the projected headship rate for the City is 45, 662.

In 2031, within the City, the largest non-census family ownership age of maintainer groups is among those 55-64 years old and 65-74 years old. This correlates with individuals who are in their later working years. Those who are 45 to 54 years old are beginning to enter the housing market and from 75 to 84 years old there is a start of a decline as they leave the housing market. Individuals younger than 44 years old are unlikely to own a dwelling.

In 2031, within the City, the largest owner family ownership age of maintainer groups is amongst those who are within the 45 to 54 and 55 to 64 years groups. This correlates with those who are working and the high level who wish to own homes as displayed with the increase in home ownership amongst those whose age ranges from 35 to 44 years. After age 65, home ownership declines.

In both ownership type, the preference/availability is for single-detached dwellings. Row houses has a higher amount of ownership amongst non-census families than those who are families. Semi-detached home ownership is similar amongst both groups.

Amongst owners, detached dwellings and row houses are the preferred/available dwelling types.

In 2031, within the City, the largest non-census family renter age of maintainer group is among those between 55 to 64 years of age. There is growth in the rate of renters from ages 15 to 24, and 25 to 34, before a decline at ages 35 to 44 years where there may be home ownership. Growth continues for those age 45 to 54 years before beginning to decline at age 65 years.

In 2031, within the City, the largest family renter age of maintainer group is amongst those between 35 to 44 years of age. There is growth starting between 15 to 24 years of age until they reach the age of 35 to 44 years. After age 45, there is a decline in the number of family renters.

Non-census family and family renters have a preference or there is greater availability for apartment dwellings. Following apartments, renters are most likely housed within single-detached dwellings followed by row houses and semi-detached dwellings.

Amongst renters there will be a demand/need for apartment dwelling units as well as other dwelling typologies.

## 6.3 Population and Households Projections

6.3.1 Anticipated Population by [2031]		
Characteristic	Data	Value
Anticipated population	Total	112063
Anticipated population growth	Total	17648
	Percentage	18.69%
Anticipated age	Average	Unable to calculate-full data set not available to City
	Median	Unable to calculate-full data set not available to City
Anticipated age distribution (# and %)	Total	112,063
	0-14	15644 (13.96%)
	15-19	6357 (5.67%)
	20-24	7522 (6.71%)
	25-64	53142 (47.42%)
	65-84	14474 (12.92%)
	85+ 75+	14924 (13.32%)

6.3.2 Anticipated Households by [2031]		
Characteristic	Data	Value
Current number of households (2021)	Total	37793
Anticipated number of households (2031)	Total	41084
Anticipated Household Age	Average	Not available
	Median	Not available
Anticipated Households by Tenure	Renter	11106
	Owner	34556
Anticipated Units by Type	Total	46920
	Single	31213
	Semi-detached	2516
	Row	3305
	Apartment	8201
	Duplex	1591
	Other	94
Anticipated Units by Number of Bedrooms	1 bedroom a) Non census family household (including singles) b) Couple without children household	27606
	2 bedroom a) Lone parent household (assume 1 child)	5297
	3 bedroom	11003



6.3.2 Anticipated Households by [2031]		
Characteristic	Data	Value
	a) Couple, with children household (assume 2 children)	
	4 bedroom a) Multiple-family household (assume 2 couples and 2 children/single adults	3026
	5 bedroom	Not available- data captured in above categories
Anticipated Households by Income (HART)	Average	8194
	Median	8036
	Very Low	685
	Low	7296
	Moderate	9390
	High	15563
Anticipated average household size	Total	2 person household (highest rate-2031)
Draft approved lots by planned housing type	Total	Not available
Draft approved lots by tenure	Tenant	Not available
	Owner	Not available

By 2031, the number of anticipated households in the City is expected to be 41,084. This is a growth by 3,291 units.

As a result of the population estimate indicating a population increase of 11.7% and population growth rate of 4.7% by Statistics Canada (2023), City staff, in consultation with Regional staff, undertook an additional analysis to update projections for the City's population.

The analysis indicates the potential of approximately 17,500 additional units above the 2022 regional forecast.

The City has made a Housing Pledge of 8000 units over ten years—or the construction of 800 dwelling units per year. While this number is greater than the conservatively anticipated household number, it is considered to be achievable by the City. The Housing Pledge will result in the ability to house the City's population growth projections and the increased number of workers who are expected to migrate to the City for employment.

In 2022, 846 residential units were completed. In 2023, 590 residential units were completed—the decline being attributed to high interest rates and inflation suppressing demand for new housing.

As of January 1, 2024 the City has a supply of 6,908 draft approved or registered but not constructed building lots. It is expected that the number of building permits will increase as the economy improves and interest rates continue to decline.

Ownership trends continue to indicate that owner led households will dominate the housing supply market.

In 2031, the anticipated units by type are comprised of: 66.5% single detached, 17.48% apartment dwelling units, 7.04% row houses, 5.36% semi-detached units, 3.39% duplex, and 0.2% other. The type of dwellings will help to fulfill the preferred dwelling types and need of residents. With factors such as household size and affordability, a higher percentage of apartment dwelling units may be required.

While a range of dwelling units with a variety of bedroom sizes is needed, the highest demand will be for units that have 1 bedroom. It is important to consider the continued needs of large households for appropriate number of bedrooms as future development takes place.

By 2031, there have been changes in income level with the highest number of households falling within the high income. Correspondingly, there are few in the very low income category. There is a gap between those in the very low to low income categories—which indicates many have transitioned to higher wages or more permanent employment. Households in the median and moderate income categories are of a similar size. There is a significant gap between moderate to high income category households—this threshold suggests that there may not be movement between these two groups as is experienced between the median and moderate income categories. Housing will need to be affordable to those in all categories with recognition

that it may be difficult for households to maintain dwellings if their income becomes variable.

The highest rate for household size is 2 persons.

The City does not have projections on draft approved lots by housing type or tenure.

## ***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?

## **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?**

This HNA has provided the City with a baseline of housing data and analysis that previously did not exist.

It will inform the City's Official Plan and Housing Strategy going forward in the following ways:

- The City's housing supply will need to increase proportionally with the projected and expected population growth.
- The housing supply should diversify to provide a greater variety of dwelling types that have a variety in the number of bedrooms.
- The cost of the City's housing supply needs to be lower than the CMA and provincial average to be affordable to residents.
- There should be the promotion of housing that will allow residents to age in place and the construction of long term/assisted care facilities.
- The City needs to increase its supply of subsidized housing—that meets the needs of the very low, low, and moderate income categories as well as priority populations.
- There needs to be the construction of supportive housing for those with physical or cognitive, mental or addictions activity limitations that should be located near community facilities.
- The City's supply of rental housing needs to be promoted, monitored, and protected from condominium conversion and financialized landlords where the supply of rental housing is not maintained or increased.
- There should be increased densities and the construction of apartment dwellings along nodes and corridors and within 800 metres of the GO Transit Station.
- The City should explore the use of inclusionary zoning in the Protected Major Transit Station Area.
- The economy needs to become diversified to provide higher paying, more diverse, and stable jobs to more of the residents.
- The Regional Transit rates and routes should be examined to increase ridership.
- The collection of housing data needs to be up to date, consistent in methodology, and relevant.

- The City needs to identify brownfield and greyfield sites, underutilized commercial properties, and surplus institutional land that may be used for housing.
- There should be a review of the Property Standards By-law to assist in controlling unnecessary housing demolitions.
- There needs to be the creation of a Conversion Control By-law, Rental Replacement By-law, and Renoviction By-law.
- There needs to be consideration of an Affordable and Rental Housing Community Improvement Program.
- The City should become engaged with higher levels of government in strategies to reduce the cost of housing (i.e. regulatory, banking and real estate practices, etc.).

Action and monitoring policy, and uptake by the development community, would result in more affordable housing being constructed that would meet the needs of City residents.

**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?**

- The data collected through the HNA will direct policies going forward. For instance, the supply of land can be zoned differently than in the past to facilitate greater height and densities along nodes, corridors and the GO transit station.
- The policies can speak to specific needs in the community to result in appropriate housing construction that will meet the needs of all income categories and the various priority populations.
- This will intersect with the City's growth management strategies and servicing master plans as it provides population projections that will guide the pattern and planning for infrastructure investments in the City.

**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.**

- It is known that the City requires the construction of the South Niagara Wastewater Treatment Facility to facilitate the planned and expected growth.

- The public transit system likely has capacity to increase ridership to some extent but a significant increase in ridership or routes would strain the system which is lacking in funds that may be used for expansion.
- Within the City's greenfield areas, new roads and infrastructure would need to be built. Consequently, the City's policies support infill within the built-up areas to accommodate the expected and projected population growth.
- There will need to be new schools and parks built. There is the potential that additional community recreational centres will need to be constructed as other facilities reach capacity.
- Broadband services will need to be expanded into Greenfield areas. Broadband has been expanding into rural areas as a result of government investment/promotion during and following the COVID-19 pandemic.
- There are climatic risks and impacts that will affect new growth relating to weather pattern changes, increased flooding risks, and erosion that will impact the construction of buildings to withstand extreme weather conditions, the adaptation and protection of environmentally sensitive areas to minimize the risk of flooding and erosion on new growth areas.

## ***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.