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# Housing Needs Assessment



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## Executive Summary

### Context

Following a thorough analysis of data from 2016 to 2021, we have surfaced several significant insights that will directly shape the future direction of the City of Brantford's housing needs assessment and planning.

This in-depth analysis involved an examination of population, housing, and household data for Brantford, with a parallel comparison to provincial and national trends, offering essential perspectives that will inform our housing needs assessment and urban planning strategies. The data used was sourced from the 2016 and 2021 Census for the City of Brantford.

As we look ahead, these insights will form the bedrock for the city's strategic housing needs planning. These findings will fuel our efforts to cultivate a vibrant, inclusive, and sustainable community in Brantford.

### Key Findings

**Population Growth and Density:** Despite growing at a different pace than Ontario and Canada, Brantford has experienced consistent increases in population and population density, against a slightly fluctuating total land area. This development calls for strategies to address the rising demand for space, including high-density housing and efficient land utilization.

**Housing Shifts:** A considerable rise in overall housing, significant growth in specific dwelling types, and an increase in single-person households were noted. These trends suggest a movement towards multi-story housing solutions, smaller housing units, and a burgeoning rental market.

**Household Diversity:** The data reveals varied family structures in Brantford, from one-person households to larger families, indicating a need for a diversity of housing options. There is also a growing number of individuals not married nor living in a common-law relationship, and an increase in older adults living as couples without children.

**Population Diversity:** Brantford has seen a significant rise in both the aging and young population, with a particular increase in visible minority groups.

**Employment & Education:** Data reflects complex signals about the economic health of the municipality, with a high proportion of the population holding a postsecondary degree but also a decrease in employment and an increase in unemployment.

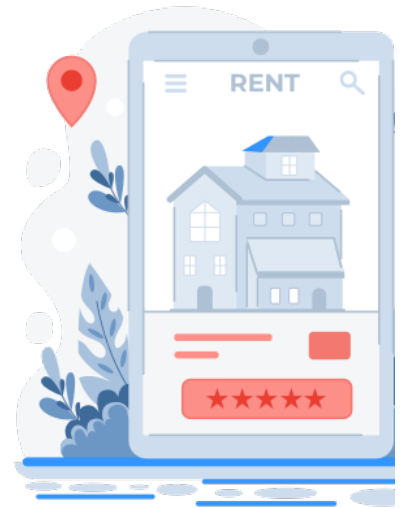
**Income & Poverty:** The overall median and average incomes in Brantford have increased, yet the number of government transfer recipients has also risen.



**Commuting:** Commuting patterns in Brantford have seen a shift towards remote work or flexible hours, a decrease in long commutes and car commuting, and an increase in alternative commuting methods.

## Considerations for Housing Needs

- 1. Diverse Housing Options:** Given the variation in family structures, from single-person households to larger families, the housing plan should aim to provide a diverse range of housing options. These could range from smaller apartment units to larger family homes.
- 2. Affordable Housing:** The economic fallout from the pandemic has made the need for affordable housing even more apparent. There may be a greater demand for affordable housing options and more diverse types of housing to accommodate different income levels. The municipality should consider options like subsidized housing, rent-to-own schemes, and other affordable housing models.
- 3. High-Density Housing:** With increasing population density and a fixed land area, the municipality might need to consider high-density housing options such as apartment complexes or mixed-use developments to efficiently utilize space.
- 4. Elderly-Friendly Housing:** Given the rise in the aging population, the municipality should consider developing housing that caters to the needs of the elderly. These may include options like retirement communities, assisted living facilities, or homes designed with accessibility features. The pandemic has exposed vulnerabilities in senior living facilities, which may lead to changes in the types of housing that are suitable for older adults. There may be an increased demand for "aging in place" options and multi-generational housing.
- 5. Cultural Diversity:** The increase in visible minority groups suggests the need for culturally sensitive housing solutions. The municipality could involve community leaders in the planning process to ensure that housing solutions meet the cultural needs and preferences of diverse groups. As people spend more time in their local areas due to lockdowns and remote work, there may be an increased need for community spaces and amenities within residential areas. This could influence the planning of new housing developments.





- 6. Investment in Education and Skills Training:** With a decrease in employment and an increase in unemployment, despite a high proportion of the population holding a postsecondary degree, the municipality might consider investing in education and skills training. This could help residents secure stable employment, ultimately affecting their housing stability.
- 7. Rental Market Development:** The increase in single-person households and individuals not married nor living in a common-law relationship suggests a potential rise in the demand for rental housing. The municipality might need to plan for a robust rental market. The aftermath of the pandemic may see uneven economic recovery, with some sectors recovering faster than others. This could affect the job market, incomes, and, consequently, housing demand and affordability. Municipalities will need to consider these trends when planning housing needs.
- 8. Transport Infrastructure:** Changes in commuting patterns call for a re-evaluation of transport infrastructure. The municipality could look into developing efficient public transport systems and encouraging alternative commuting methods such as biking or walking. Changes in commuting patterns, such as a reduction in public transit use due to health concerns, could impact housing planning, especially in urban areas. The trend towards remote work could also reduce the need for housing near transit hubs.
- 9. Remote Work Infrastructure:** The rise in remote work or flexible hours might necessitate improved infrastructure for home offices. The municipality could consider regulations that encourage the construction of homes with office spaces, or the development of community co-working spaces. With the rise of remote work due to the pandemic, many people may choose to continue working from home even after it's safe to return to the office. This could change housing needs, with a higher demand for homes with office spaces, leading to a reconsideration of the housing mix.
- 10. De-Urbanization:** There has been a trend towards de-urbanization, with people moving from city centers to suburban or rural areas in search of more space and lower housing costs. Municipalities will need to consider these changing demographics and adjust their housing plans accordingly. Reliable internet access has become essential due to the shift towards remote work and virtual education. Municipalities may need to consider the availability and quality of internet infrastructure when planning new housing developments.



## Projections

As part of the housing needs assessment for the community, a series of projections were developed to forecast the housing needs for the next decade, from 2022 to 2032. The projections assumed a continuation of the growth rate observed from 2011 to 2021, which was 11.8% as the baseline.

**Baseline Scenario:** Assuming that the community's growth continues at the rate observed from 2011 to 2021, the total dwelling units needed in the community are projected to increase from 42,206 in 2022 to 49,245 in 2032. This represents a growth of about 16.7%.

**25% Faster Growth Scenario:** If the community grows 25% faster than the rate observed from 2011 to 2021, the total dwelling units needed would increase from 42,206 in 2022 to 47,900 in 2032. This represents a growth of approximately 13.5%.

**50% Faster Growth Scenario:** If the community grows 50% faster than the rate observed from 2011 to 2021, the total dwelling units needed would increase from 42,206 in 2022 to 46,502 in 2032. This represents a growth of approximately 10.2%.







## Introduction

### Community Context

The City of Brantford, located in southwestern Ontario, has a rich history, a vibrant community, and a range of amenities that make it an attractive place to live. However, like many other cities, Brantford faces challenges in meeting the housing needs of all its residents.

From young professionals to growing families, and our aging population, we acknowledge the different lifestyles, aspirations, and housing requirements that need to be catered for. Therefore, as we venture into this housing needs assessment, we take into consideration the diversity of our population, the dynamics of our local economy, and our unique cultural heritage.

This housing needs assessment aims to provide a comprehensive understanding of the current state of housing in Brantford, with an emphasis on identifying the gaps and challenges in the city's housing system. The document will provide an analysis of the demographics and affordability, as well as other related factors that affect the housing situation in the city. We have carefully juxtaposed these findings with provincial and national trends, to ensure a well-rounded, contextual understanding of the housing landscape.

Through this assessment, we will evaluate the current policies and strategies implemented by the city and suggest potential improvements or new initiatives to better accommodate the present and future housing requirements of Brantford's diverse population.

Together, we will ensure Brantford continues to flourish as a dynamic and inclusive city, with housing options that cater to all its residents.





## Policy Scan

### Official Community Plan

The [City of Brantford Official Plan: Envisioning our City: 2051](#) (2023) provides a number of key strategic directions of relevance to the Housing Needs Assessment:

#### *Theme 1: Community Well-being and Infrastructure*

Residents of all ages have access to a range of housing, community services and recreational amenities to support their well-being. The City will endeavor to achieve healthy communities that are accessible and inclusive with a diversity of housing and transportation options. Amenities and services will be close to where people live.

Infrastructure and transportation systems should have capacity to serve proposed development without adverse impacts on the city's water, sewer, stormwater management, and transportation systems.

Certain areas of the city may require a Block Plan, which forms the basis for subsequent approval of Draft Plans of Subdivision and implementing Zoning By-laws.

All development applications should be consistent with the city's Urban Design Manual and subject to Site Plan Approval, as well as subject to the provisions of the implementing Zoning By-law.

Uses permitted in all land use designations include parks, open spaces, public service facilities, electricity generation facilities and distribution systems, and other infrastructure.

#### *Theme 2: Housing Diversity and Affordability*

The City shall encourage a mix and range of market-based housing types, styles, tenures and affordability characteristics to meet the needs of a growing and diverse population.

The City shall promote the supply of new affordable housing in a variety of locations, dwelling types and tenures.

The current targets in Brantford-Brant Housing Stability Plan are to provide an increase of 506 units of municipally owned and operated affordable rental housing by 2030, and an increase of 337 units of affordable rental housing owned and operated by non-profit and/or co-operative housing providers by 2030.

The City shall make best efforts to maintain: A minimum 15-year supply of lands to accommodate growth through residential intensification and redevelopment, and greenfield lands which are designated and available for residential development; and, A



minimum five-year supply of residential units available through lands suitably zoned to facilitate residential intensification and redevelopment, and land in draft approved and registered plans.

### *Theme 3: Sustainable Development and Environment Protection*

The City will explore a broad range of practices often associated with sustainable development including: Developing communities and buildings that are energy and water efficient.

The City will use its array of master plans and the Urban Design Manual to help guide development and redevelopment to be more sustainable and resilient to climate change.

The City of Brantford is dependent on the Grand River for its sole source of drinking water. As such, the City shall implement necessary restrictions on development and site alteration to protect the drinking water supply from contamination and land uses that could hinder the quality and quantity of clean drinking water.

The City will encourage and support alternative energy systems, renewable energy systems, and district energy systems in accordance with the applicable policies of this Plan to accommodate current and projected needs of the community.

To reduce the frequency and length of vehicle trips that contribute to poor air quality and greenhouse gas emissions, the City shall promote development in a compact urban form that encourages walking, cycling, and the use of public transit.

### *Theme 4: Urban Density and Development*

This Plan requires that a minimum of 45% of all new residential development within the City shall occur within the Delineated Built-Up Area on an annual basis until 2031. After 2031, a minimum of 50% of all new residential development within the City shall occur within the Delineated Built-Up Area on an annual basis.

The Designated Greenfield Area is expected to accommodate significant growth over the time horizon of this Plan, subject to the following policies: The Designated Greenfield Area shall be planned to achieve an overall minimum density of 52 residents and jobs combined per hectare by 2051.

New development achieved through intensification initiatives will focus on Strategic Growth Areas and will support the ongoing revitalization of the Downtown, mixed-use centres and mixed-use corridors.



### *Theme 5: Heritage and Archaeological Preservation*

Heritage Impact Assessments and Conservation Plans shall be prepared in accordance with such guidelines as well as policies 3.4.i. and 3.4.j of this Plan.

Archaeological resources may occur in archaeological sites on or below the modern land surface. To protect archaeological resources, the City will require the submission of an Archaeological Assessment as part of a complete development application, prior to site alteration, or when conducting public works projects.

## **Community Safety and Well-being Plan**

The [Community Safety and Well-being Plan](#) (2021-2025) highlights a range of initiatives focusing on different community segments such as children and youth, older adults, the diverse population and so on. However, with respect to housing needs, the text provides a specific section:





### *Affordable Housing*

**1.1 Implement Recommendations of the Mayors' Housing Partnership Taskforce:** The taskforce has outlined 34 actions to create more housing options more quickly across the housing continuum.

**1.2 Support Housing Stability:** The City of Brantford has a plan for supporting Housing Stability, which includes homelessness prevention and shelter diversion efforts. A significant part of this plan is the implementation of the Homeless Individuals and Families Information System (HIFIS) to better serve the homeless population.

**1.3 Increase the Availability of Supportive Housing:** This program focuses on providing housing supports to individuals who have experienced repeated episodic or chronic homelessness, who often have complex needs. The housing approach is based on the "Housing First" philosophy that emphasizes the importance of stable housing as a foundation for addressing other issues.

Also, the following part is related to housing needs:

### *Safe and Vibrant Neighbourhoods:*

**5.7 Enhance Service Connections:** The City plans to reach more people throughout the community using creative methods, including a library-based Community Housing Outreach Worker and an outreach team led by St Leonard's Community Services. This could imply an initiative to address housing needs, though the specifics aren't clearly outlined.

## **Brantford-Brant Housing Stability Plan**

The [Brantford-Brant Housing Stability Plan](#) (2014-2024) further outlines a number of measures to address community housing needs in both the city and county:

### *Housing Provision* (Ref. 1.1 - 1.9):

Actions focused on ensuring availability, sustainability, and growth of diverse and affordable housing options to meet different individual and community needs. It includes data collection on supply and demand, affordable housing regulation compliance, target monitoring, promotion of mixed housing/income development, redevelopment of social housing communities, expansion of rent subsidy programs, assessment of specific community housing needs, and resident engagement in planning.



### *Housing Support Systems* (Ref. 2.1 - 2.12):

Efforts to support the stability of housing through partnerships with community entities, development of various support systems, such as the Housing First approach, community hubs, Detox Centre, supportive housing beds, and case management models. Also, covers provision of life skills development programs, a comprehensive communication strategy about housing services, coordination of human services, and support for transitioning to independent living. Lastly, involvement in food services system development.

### *Promotion of Self-Sustainability* (Ref. 3.1 - 3.8):

Strategies aiming to promote independence and self-sustainability of residents. Covers social enterprise initiatives, smoke-free housing strategies, reviewing housing policies, supporting eviction prevention strategies, maintaining the Homelessness Prevention Assistance Program, landlord & tenant education programs, and strategies to reduce utility costs. Also, addresses strategies for mitigating impacts from urban renewal.

### *Asset Management* (Ref. 4.1 - 4.16):

Ensures effective retention, management, and acquisition of housing assets. Encompasses strategic planning, responses to funding announcements, exploring capital programs for affordable housing, developing business models for rent-geared-to-income housing, collaborations for creation of additional housing units, and monitoring of Accessibility for Ontarians with Disabilities Act (AODA) implementation. Additionally, addresses exploring the feasibility of complete communities and density housing, identifying underutilized commercial space for conversion, seeking out energy technology innovation, and establishing a housing development committee.

### *Advocacy* (Ref. 5.1 - 5.8):

Advocacy efforts to influence public policy and resource allocation for the benefit of housing. Includes efforts to increase community awareness, advocating for increased social assistance rates and greater funding for supportive housing units, advocating for Facility Accessibility Design Standards and energy efficiency, supporting advocacy efforts for affordable housing, advocating for a National Housing Strategy, campaigning for blended funding programs, and investigating a broader transfer system process across Service Manager Areas.



## Mayor's Housing Partnerships Housing Action Plan

The [Mayor's Housing Partnerships Housing Action Plan](#) (2021) further noted that there was a critical need for more affordable housing options and accelerated new housing development to improve the economic stability, health, and well-being of individuals and households in the City of Brantford and County of Brant. Brantford Access to Housing waitlist was at an all-time high of 1,700 applicant households in September 2020, double the amount from ten years prior. Some households can wait up to eight years or more for an affordable housing offer.

The Affordable Housing Action Plan aims to create more housing options, more quickly, and across the housing continuum. This suggests a focus not just on the quantity of housing, but also on the variety (e.g., affordable, market-rate, supportive housing) and the speed of delivering these options.

Main themes are as follows:

**Inventory and Mapping:** This involves creating detailed inventories of potential housing sites, existing housing partner sites, and available land and buildings. Part of this effort also includes reaching out to potential partners via a social media campaign and identifying sites that can be made "shovel-ready" for housing development.

**Housing Continuum Infographic:** The task force aims to create an updated Housing Continuum Infographic to better illustrate and communicate the need for additional affordable housing supply in Brantford and Brant.

**Streamlining Zoning and Planning Approvals:** The plan includes outlining a potential process to speed up the zoning and planning approvals required to build more affordable housing options.

**Financial Resources and Options:** The plan involves creating an inventory of leverageable assets that could be used to fund affordable housing. This includes identifying potential sources of existing funding, reviewing municipal financing options, and outlining the financial resources required to build the target number of municipally owned and operated units.

**Mentorship and Education:** The task force plans to develop a mentorship program for new partners, offer educational sessions, and engage with potential partners. This involves helping partners understand the process of becoming a housing provider and guiding them through it.

**Joint Funding Application:** The plan includes developing a joint funding application process to acquire funding from the Canada Mortgage and Housing Corporation. The team is also tasked with creating an inventory of potential grant opportunities.



**Building Development Review Process:** The team will review the municipal building development review process to encourage development from the private sector.

**Feasibility Study for Seniors' Units:** The Task Force plans to conduct a feasibility study to determine how many additional seniors' units can be built on the jointly owned City of Brantford & County of Brant John Noble Home property.

**Housing Distribution:** The results of the mapping exercise will be used to demonstrate how an additional 476 affordable housing units can be appropriately distributed across the City of Brantford and County of Brant.

**Housing Provider Stability Reserve:** The City's Housing Provider Mortgage Stability Reserve will be redirected to a Housing Provider Stability Reserve, to assist and maintain existing non-profit provider units.

**Funding New Housing Initiatives:** Funds from the recent sale of municipally owned property will be used to fund new housing initiatives. This includes creating new housing units, issuing an expression of interest for a new supportive housing build/conversion, and issuing a request for proposal for non-profit housing providers to expand stock.

**Support for the Housing Mentorship Program:** City staff will provide ongoing support to the Housing Mentorship Program and offer guidance with joint applications for new affordable housing.

**Housing Master Plan Working Group:** City Housing Services, Planning, and Engineering staff will establish an ongoing Housing Master Plan Working Group, which will include staff from other departments and a staff representative from Brant County.

**Review of Development Charges:** The exemption for Development Charges for in-fill developments in the downtown core will be reviewed for the next Development Charges bylaw.

**Alignment with Climate Change Emergency Declaration:** The plan includes a review of ongoing repairs and future capital projects to align with the goal of the City's Climate Change Emergency Declaration.





# Technical Report

## Population

### Highlights

**Population Growth:** Brantford's total population has significantly increased from 2011 to 2021, outpacing the growth rates of Ontario and Canada. This suggests an increasing demand for housing and infrastructure in the area.

**Decrease in Population Density:** Despite the increase in population, the city's population density has decreased due to an expansion in land area. This trend indicates a shift from high-density living towards lower-density residential formats, which can impact the types of housing demanded.

**Expansion of Land Area:** The significant increase in Brantford's land area suggests urban sprawl. This could necessitate a need for additional roads, utilities, and public amenities. The increased land area can also potentially impact local ecosystems, requiring a focus on sustainable planning.

**Shift in Housing Preference:** The decrease in population density coupled with the rise in private dwellings may point towards a preference for larger, lower-density dwellings, such as single-family homes or low-rise buildings.

**Sustainable Planning:** The trends identified highlight the need for sustainable urban planning, balancing the increasing housing demand with environmental conservation and sustainable development. Any expansion in land use may have an impact on local ecosystems. Therefore, conducting an environmental impact assessment should be part of the planning process. The need for sustainable development practices that balance housing needs with environmental preservation is paramount.

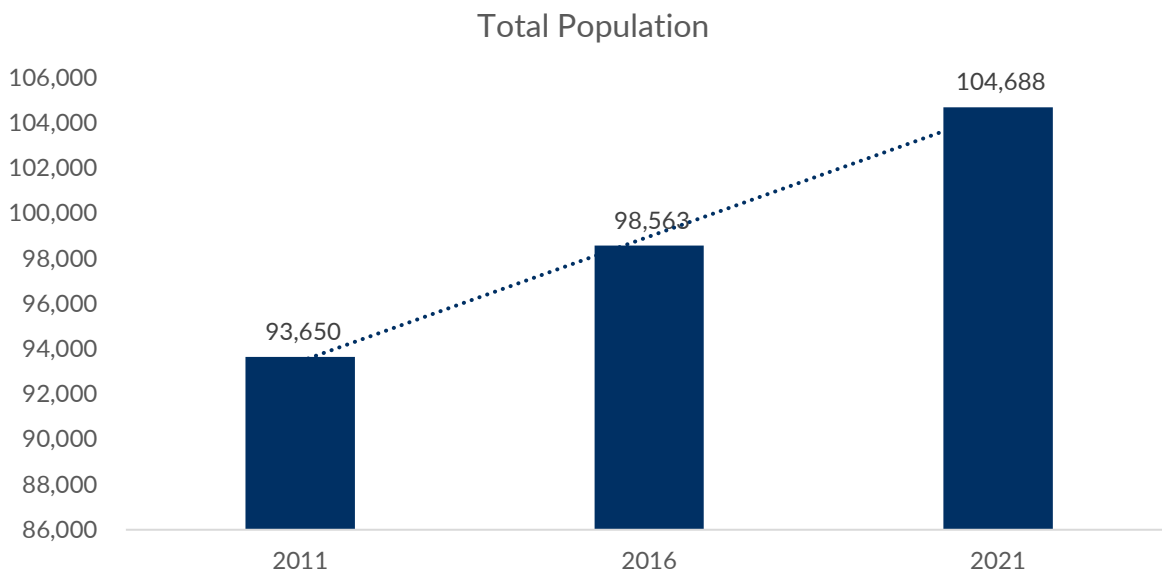
**Understanding Underlying Causes:** Investigating the reasons behind the trends observed is crucial to ensure appropriate policy responses. If the shift to lower-density housing is driven by demand for more living space, then housing strategies should cater to these preferences. Regular updates to housing needs assessments are vital to keep up with these evolving trends and to inform policy adjustments as necessary.



## Population Changes

The total population rose from 93,650 in 2011 to 104,688 in 2021, reflecting an 11.8% increase over the decade. This surpasses the growth rates seen both in Ontario and Canada, suggesting that Brantford might be attracting more residents relative to other regions.

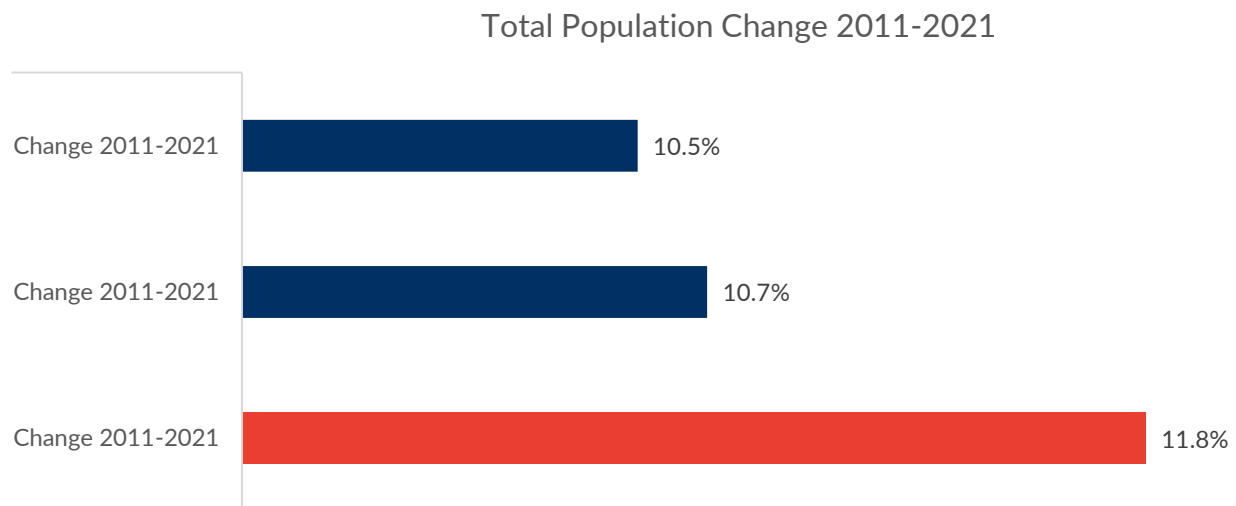
Ontario's total population grew by 10.7% from 2011 to 2021, aligning closely with Canada's national growth rate of 10.5%. These statistics imply that the population growth trend is a widespread phenomenon, not just restricted to Brantford, but is being experienced across Ontario and Canada as a whole.



This continual population growth can contribute to an increasing demand for housing, infrastructure, and services across these regions. However, in the context of Brantford, this growth must also be considered in light of the city's decreasing population density and



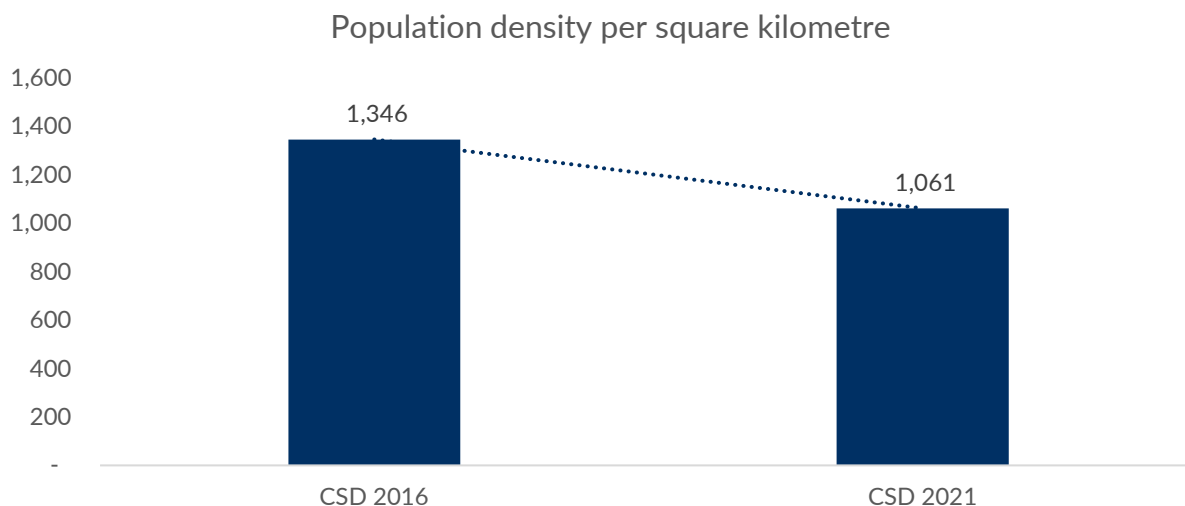
expanding land area. Therefore, planning for future housing needs should also consider this spatial distribution of the population and aim for sustainable urban development.

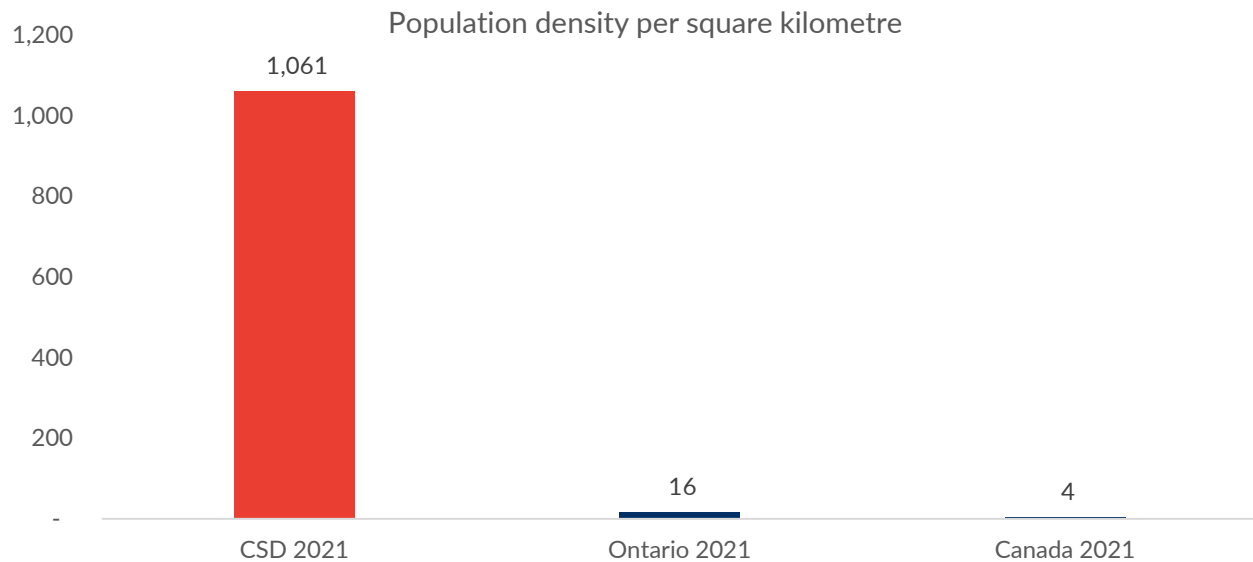


### Population Density

The data also presents an interesting contrast when it comes to population density. While both Ontario and Canada experienced growth in their population density per square kilometre (7.4% and 7.7%, respectively), Brantford saw a significant decrease of 21.2%, falling from 1,346 in 2016 to 1,061 in 2021.

The change in Brantford's population density seems to be a result of an expansion in its land area, which grew by 36.2% over the same period, while the land areas in Ontario and Canada slightly contracted.





## Housing

From the increasing number of private dwellings and the growing demand for apartments in buildings with five or more storeys, to the increase in condominiums and the number of people spending 30% or more of their income on shelter costs, there are clear indications of a diverse and changing housing landscape in the community. These insights can guide policy and planning efforts to address housing needs effectively.





## Highlights

**Increase in Private Dwellings:** There has been a significant increase in the number of private dwellings in Brantford, surpassing the growth rate in Ontario and Canada. This points towards a higher demand for housing, requiring proactive measures to ensure sufficient housing supply.

**Demand for High-Density Housing:** The growth in the number of apartments in buildings with five or more storeys and the rise in condominiums indicate a trend towards high-density living, potentially necessitating urban planning policies that favor high-density housing development. This may be due to a variety of factors, including population growth, urbanization, and cost of living. The growth in the number of these types of dwellings may necessitate different approaches to housing planning and policies, such as promoting high-density housing and condominium development.

**Affordability Concerns:** Despite the decrease in households spending more than 30% of their income on shelter costs, the increase in households in unsuitable housing underlines persisting issues with housing affordability and suitability. This suggests more need for strategies promoting affordable housing and offering rental subsidies.

**Overcrowding Issues:** The slight decrease in the average number of rooms per dwelling and the increase in dwellings with more than one person per room may be indicative of overcrowding or preference for smaller living spaces that need to be investigated to inform housing strategies.

**Senior Housing Needs:** The growing average age of the primary housing maintainer could signal an ageing population, implying specific housing needs for older adults. These may include senior-friendly housing and services.

**Diversification of Housing Types:** The changing housing landscape, with an increase in condominiums and apartments in larger buildings, suggests the need for a diversification of housing types to cater to changing needs and preferences.

**Monitoring Changing Trends:** Regularly updating housing needs assessments can help to identify new trends and adjust policy initiatives accordingly. This is vital in a dynamic housing market with changing needs and preferences.

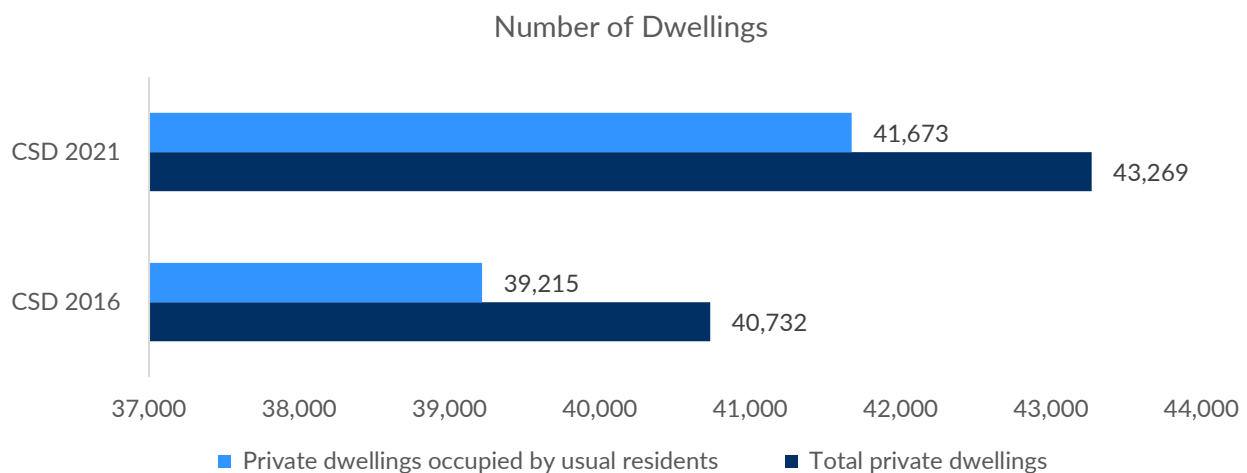
## Private Dwellings

In 2021, Brantford had a total of 43,269 private dwellings. This indicates an increase from 2016 of 6.2%, compared to Ontario at 5.9%, and Canada at 5.7% during the same period.



Of these total dwellings, 41,673 were occupied by usual residents, a rise from 39,215 in 2016, indicating a 6.27% increase over five years. From 2016 to 2021, the occupied dwellings have increased by 6.3% for Brantford, 6.2% for Ontario, and 6.4% for Canada.

The significant increase in private dwellings and their occupation by residents indicates a growing demand for housing. The housing needs assessment should therefore consider strategies to facilitate ongoing housing construction and development to keep up with this demand.



## Dwelling Types

All regions experienced an increase in the number of occupied dwellings by different structural types, with some variations in the percentages. Notably, the number of "Apartments in a building that has five or more storeys" increased significantly by 17.1% for Brantford, 11.0% for Ontario, and 14.7% for Canada.

For private dwellings by structural type in 2021, single-detached houses were the most common in Brantford, Ontario, and Canada with 25,235 (58.3%), 52.6 and 52.6 respectively. Apartments in a building that has five or more storeys were less common in Brantford (4,480 or 10.4%) compared to Ontario (17.9%) and Canada (10.6%).



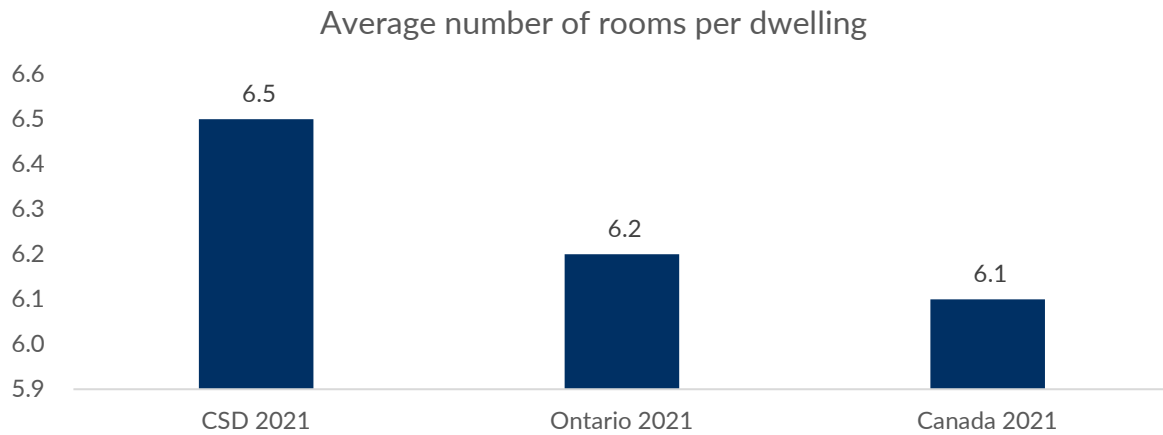
The significant increase in apartments in buildings that have five or more storeys suggests a trend towards high-density living. This could indicate a need for more such structures, especially in urban centers where space is at a premium.

Private Dwelling Type	2016	2021
Single-detached house	39,215	41,675
Apartment in a building that has five or more storeys	24,070	25,235
Semi-detached house	3,825	4,480
Row house	1,940	1,950
Apartment or flat in a duplex	3,715	3,965
Apartment in a building that has fewer than five storeys	1,465	1,585
Other single-attached house	4,110	4,370
Movable dwelling	90	75



### Rooms per Dwelling

The average number of rooms per dwelling decreased slightly, from 6.6 in 2016 to 6.5 in 2021, a drop of 1.5% - similar to the drop of 1.6% for Ontario, and 1.6% for Canada.



A significant increase was seen in dwellings with four or more bedrooms (11.7% increase) and in dwellings with 1-4 rooms (15.1% increase). The only decrease was observed in seven-room dwellings, which decreased by 1.6%. The average number of rooms per dwelling also slightly dropped.

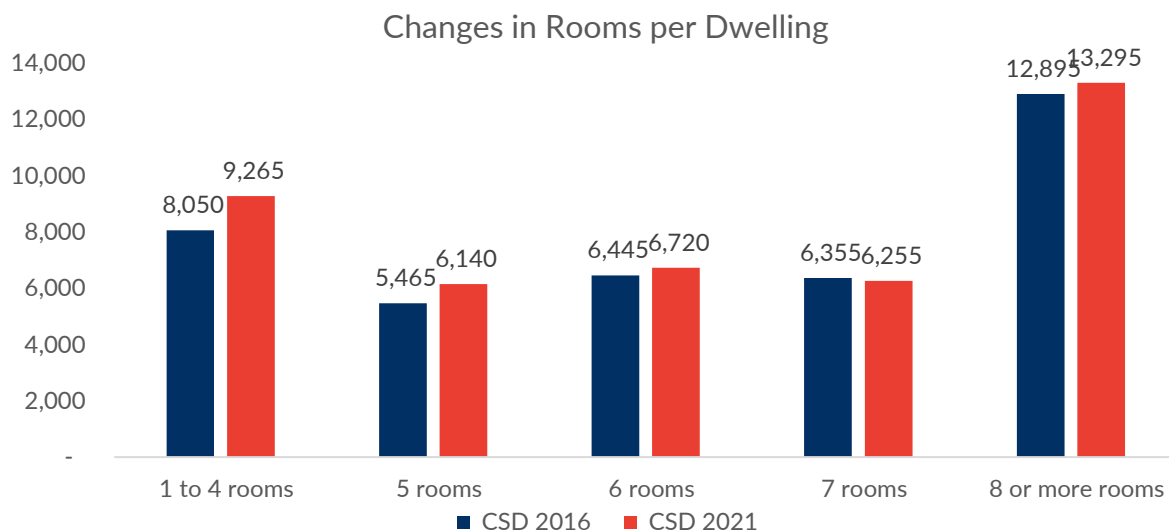
Notably, households with more than one person per room saw a substantial increase of 122.0%, from 295 to 655. This is the highest percentage increase among all categories, indicating a significant trend towards higher occupancy rates per room and notably higher than the rate of 32.9% for Ontario, and 31.0% for Canada.







Characteristic Name 2021	CSD 2016	CSD 2021	CSD Change 2016-2021
<b>Total - Occupied private dwellings by number of bedrooms - 25% sample data</b>	<b>39,215</b>	<b>41,675</b>	<b>6.3%</b>
No bedrooms	170	185	8.8%
1 bedroom	4,210	4,630	10.0%
2 bedrooms	9,785	9,825	0.4%
3 bedrooms	16,245	17,200	5.9%
4 or more bedrooms	8,805	9,835	11.7%
<b>Total - Occupied private dwellings by number of rooms - 25% sample data</b>	<b>39,215</b>	<b>41,675</b>	<b>6.3%</b>
1 to 4 rooms	8,050	9,265	15.1%
5 rooms	5,465	6,140	12.4%
6 rooms	6,445	6,720	4.3%
7 rooms	6,355	6,255	-1.6%
8 or more rooms	12,895	13,295	3.1%
Average number of rooms per dwelling	6.6	6.5	-1.5%
<b>Total - Private households by number of persons per room - 25% sample data</b>	<b>39,215</b>	<b>41,675</b>	<b>6.3%</b>
One person or fewer per room	38,920	41,020	5.4%
More than one person per room	295	655	122.0%



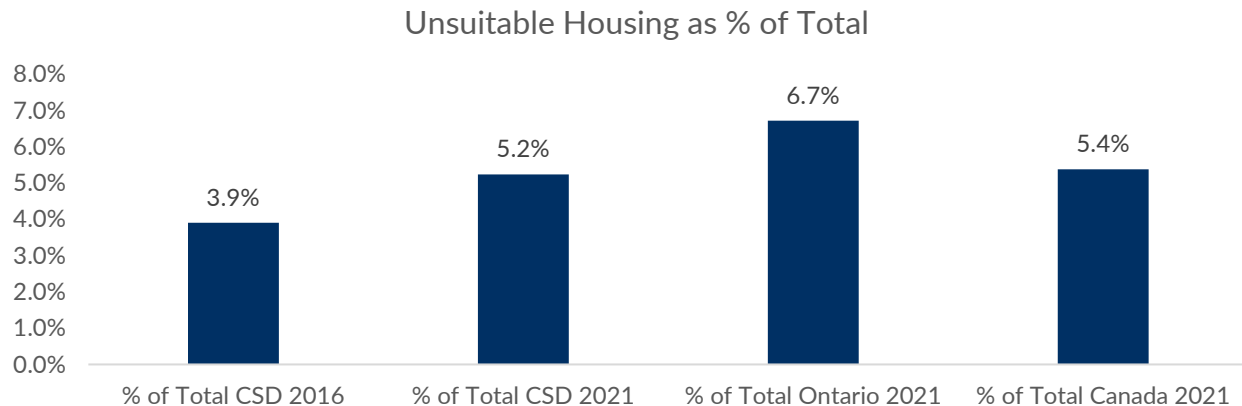
The increase in dwellings with more than one person per room may indicate a need for more affordable housing or larger dwelling units which could be due to housing shortages, affordability issues, or cultural preferences. Strategies to address overcrowding might include promoting the construction of larger homes or implementing policies to ensure affordable housing for all.



## Housing Suitability

There was an increase in both suitable and not suitable households, with the number of not suitable households increasing more rapidly. Of the total households, 39,490 were deemed suitable, while 2,185 were not suitable, indicating potential issues of overcrowding or mismatched housing needs.

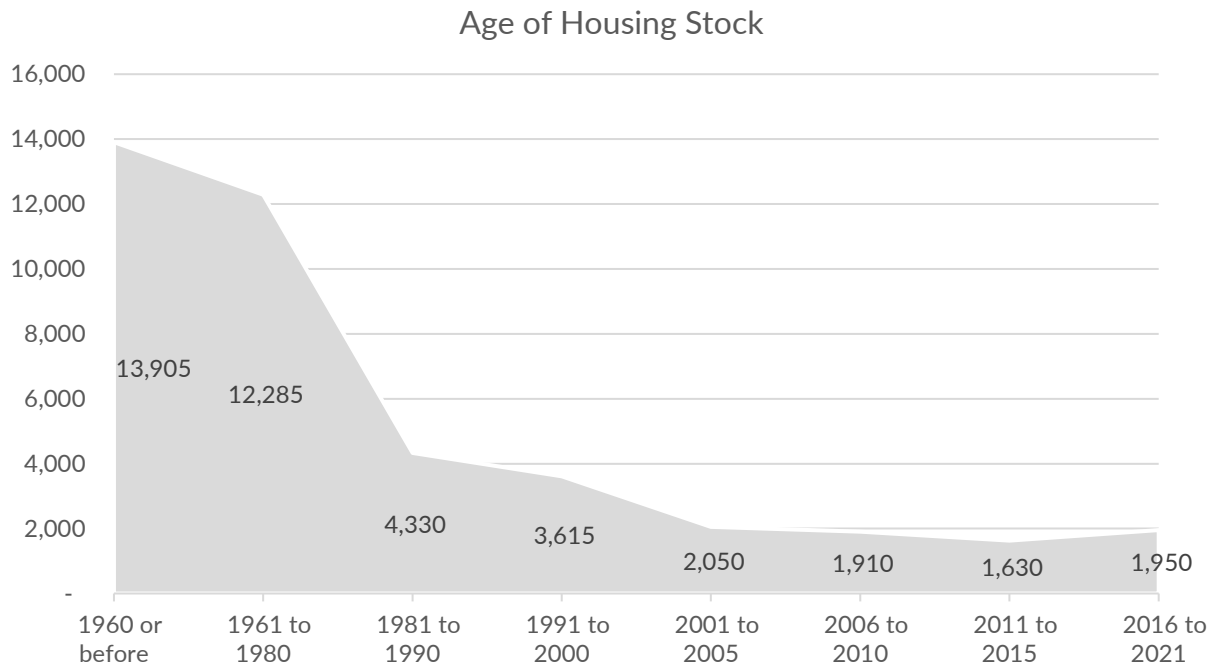
The rapid increase in non-suitable households suggests there may be a mismatch between the available housing and the needs of the population. Strategies to address this could include construction of different types of housing, renovations of existing housing, or programs to help people move to more suitable housing.



## Housing Age

The data suggests that more recent dwellings (built after 1981) are more common in all regions, with the percentage increase being highest for those built between 2001-2005 and 2011-2016.

The higher percentage of recent dwellings may reflect a recent boom in construction, but also signifies a lack of older, potentially more affordable housing. It's important to consider a balance of new, modern housing with the preservation and maintenance of older structures that may offer more affordable options.



These trends give insight into the pace and period of housing development in the region, which is crucial for understanding housing availability, urban development, and future planning needs. The overall trend indicates a steady increase in housing development, with both older and newer properties contributing to the growth.

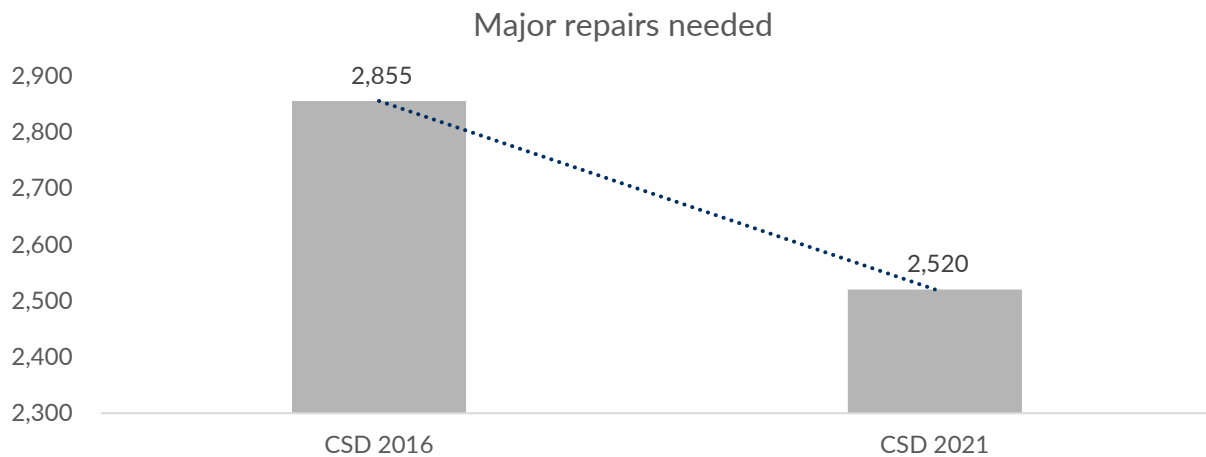




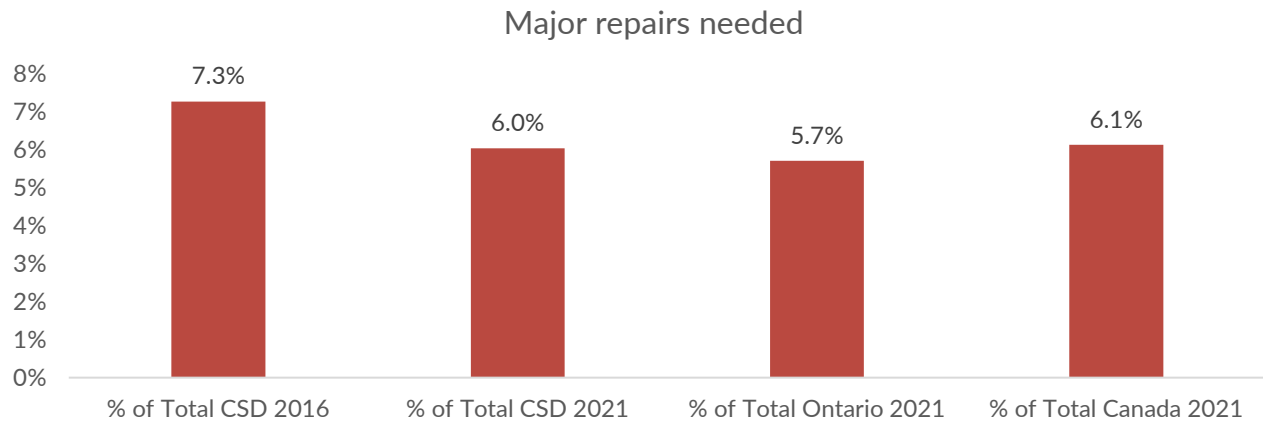
Construction Period	2016	2021
<b>Total - Occupied private dwellings by period of construction - 25% sample data</b>	<b>39,215</b>	<b>41,675</b>
1960 or before	13,950	13,905
1961 to 1980	11,835	12,285
1981 to 1990	4,280	4,330
1991 to 2000	3,485	3,615
2001 to 2005	2,065	2,050
2006 to 2010	2,050	1,910
2011 to 2015	1,560	1,630
2016 to 2021		1,950

## Repairs

The number of dwellings that needed major repairs in 2021 was 2,520. This is a decrease from the 2,855 dwellings that required major repairs in 2016.



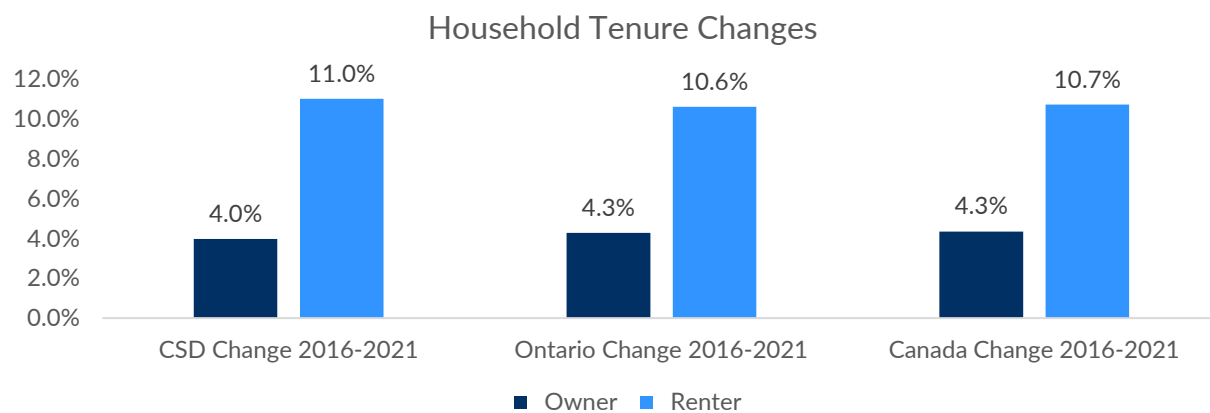
This corresponds to a decrease in total housing units that needed major repairs from 7.3% in 2016 to 6% in 2021, similar to provincial and national trends.



## Tenure

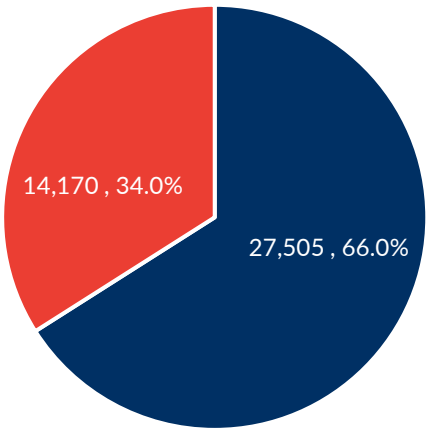
Ownership of private households increased from 26,455 in 2016 to 27,505 in 2021, a growth of about 4%. In Ontario and Canada, the increase was approximately 4.3% and 4.3% respectively.

For renter households, Brantford saw an increase from 12,765 in 2016 to 14,170 in 2021, a growth of around 11%. This rate is slightly slower than the growth rates observed in Ontario (10.6%) and Canada (10.7%).



Total - Private households by tenure - 25% sample data	39,215	41,675
Owner	26,455	27,505
Renter	12,765	14,170

2021 Tenure



■ Owner ■ Renter





## Condominiums

The number of condominiums increased significantly in all regions, with an increase of 11.7% for Brantford, 20.9% for Ontario, and 19.9% for Canada. The total went from 3,475 to 3,880.

The increase in condominiums might reflect a demand for more affordable ownership options, as condominiums typically cost less than standalone houses. Thus, promoting condominium construction could be one strategy to increase affordable housing options.

2016	2021
3,475	3,880

## Age of Housing Maintainer



The data represents the age of primary household maintainers in 2016 and 2021. A primary household maintainer refers to the person in the household who is responsible for paying the rent, mortgage, taxes, utilities, etc. This person is often, but not always, the highest income earner in the household.

Overall, the trends suggest a growing number of older primary household maintainers (55 years and older) and a decline in younger household maintainers (15-24 years, and 45-54 years). The age groups of 25-34 and 35-44 saw an increase, suggesting a rise in households maintained by individuals in their mid-late working years.

Specifically, the following changes in the age groups were observed:

**15 to 24 years:** The number of households maintained by individuals aged 15 to 24 decreased by about 10.3%, from 1,115 to 1,000.

**25 to 34 years:** The number of households in this age group slightly increased by about 2.4%, from 5,535 to 5,670.



**35 to 44 years:** A significant increase of around 9.1% was observed in this age group, rising from 6,630 to 7,235.

**45 to 54 years:** The number of households in this age group declined by about 4.9%, from 7,685 to 7,310.

**55 to 64 years:** An increase of about 6.9% was observed in this age group, going from 7,910 to 8,455.

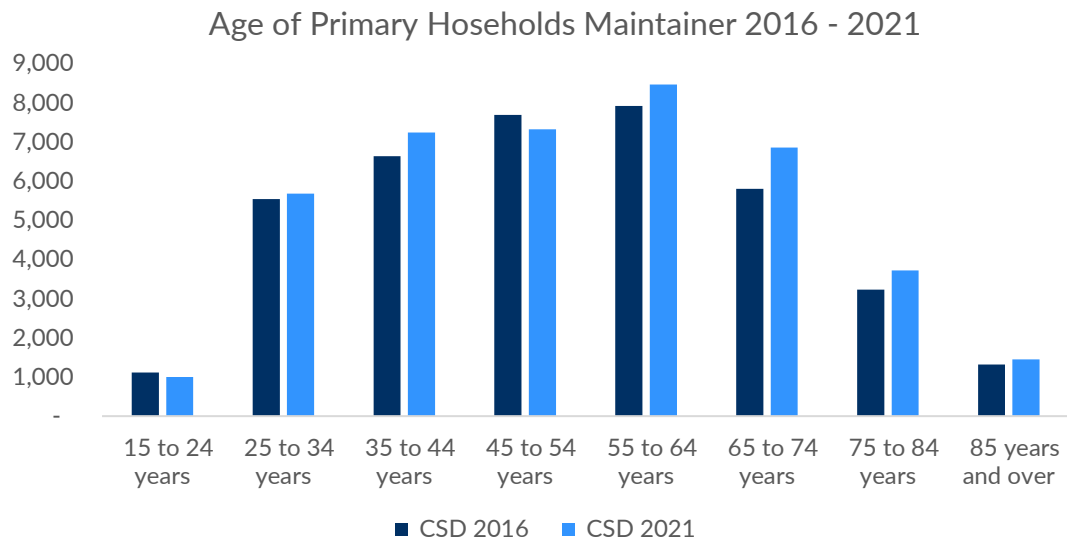
**65 to 74 years:** This age group saw a significant increase of around 18%, from 5,800 to 6,845.

**75 to 84 years:** An increase of around 15.2% was observed, going from 3,225 to 3,715.

**85 years and over:** The number of households in this age group also increased, by about 10.3%, from 1,315 to 1,450.

Age of Housing Maintainer	2016	2021
<b>Total - Private households by age of primary household maintainers - 25% sample data</b>	<b>39,215</b>	<b>41,675</b>
15 to 24 years	1,115	1,000
25 to 34 years	5,535	5,670
35 to 44 years	6,630	7,235
45 to 54 years	7,685	7,310
55 to 64 years	7,910	8,455
65 to 74 years	5,800	6,845
75 to 84 years	3,225	3,715
85 years and over	1,315	1,450



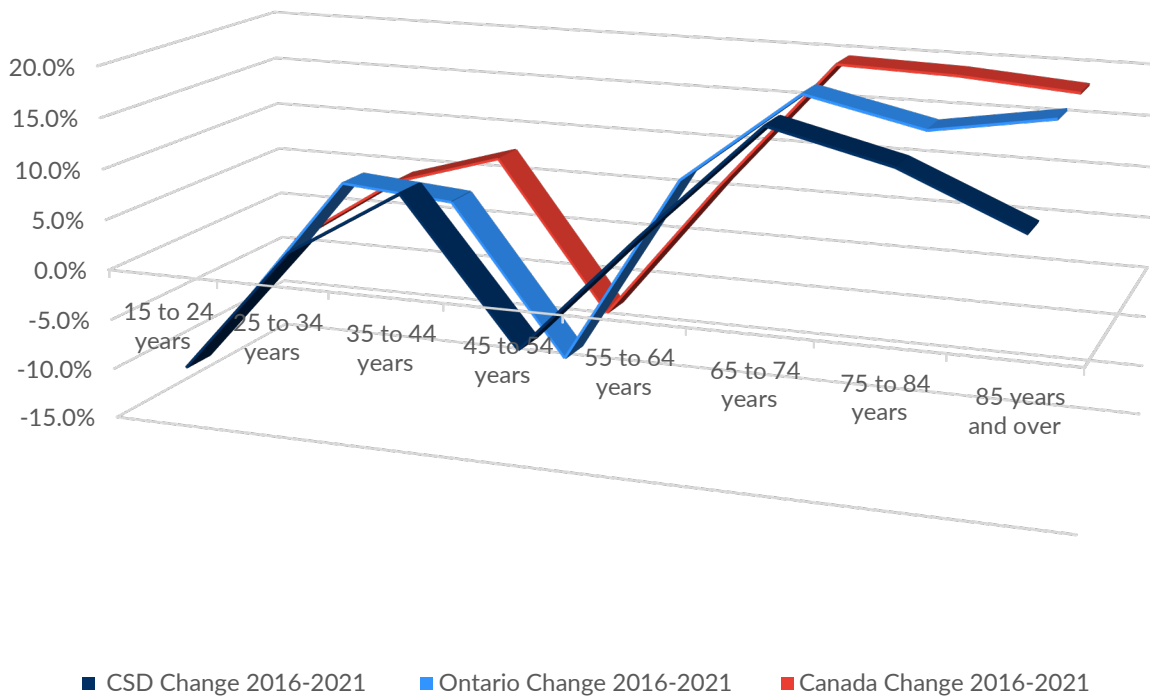


The trends observed in Brantford broadly align with those of Ontario and Canada. However, the city experienced a more substantial decline in the younger age group (15-24) and a slightly smaller growth in the oldest age groups (75 and over). It's also worth noting that the middle age groups in the CSD (35-44 and 55-64) showed stronger growth compared to Ontario and Canada.





### Change of Primary Household Maintainer Age



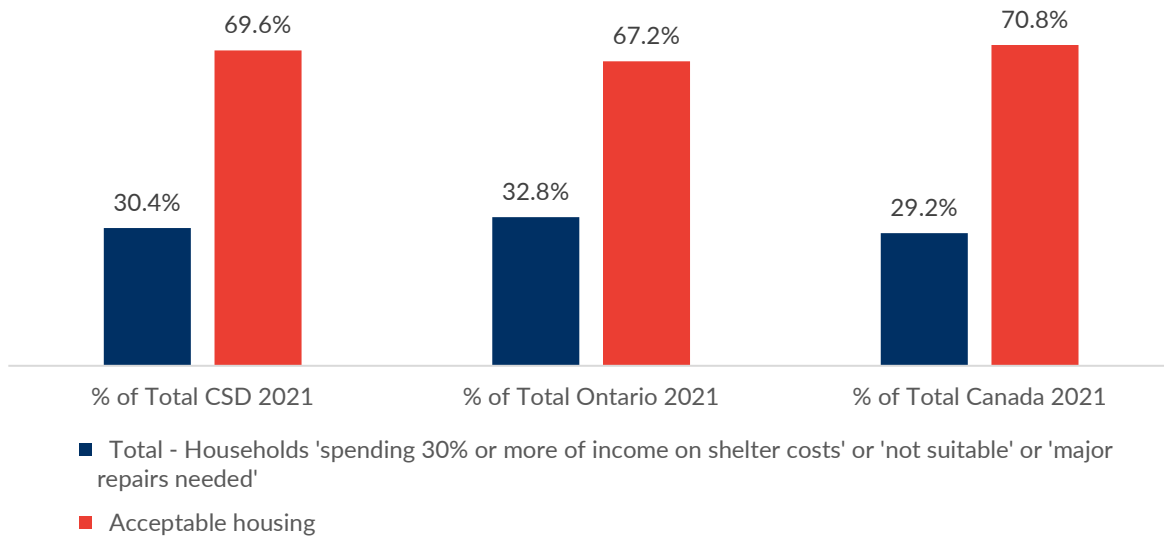
### Core Housing Need

These observations suggest that while most households in Brantford are not in core need and are in acceptable housing, there is still a significant portion of the population that is facing housing challenges. These challenges include high shelter costs relative to income, unsuitable housing, and dwellings in need of major repairs.

28,995 households, or approximately 69.6% of the total, are in "acceptable housing". There are 40,955 households that have a positive income and a shelter-cost-to-income ratio less than 100% in non-farm, non-reserve private dwellings.

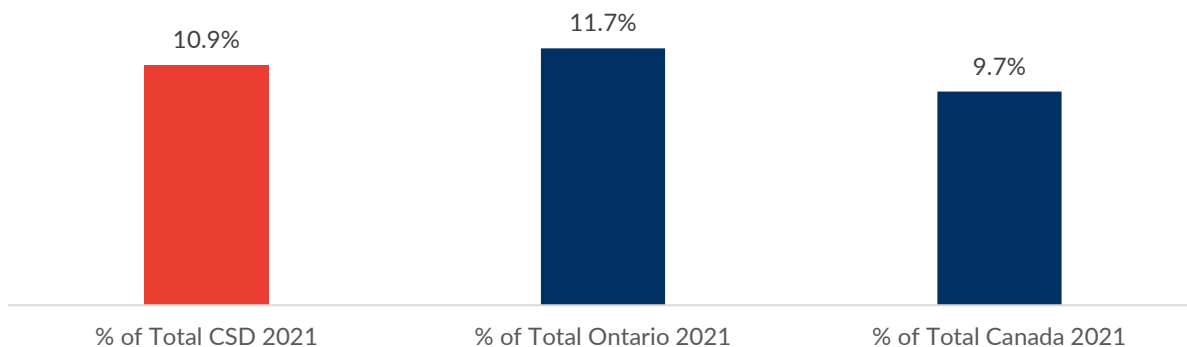


### Percent of Households in Core Housing Need & Acceptable Housing



There are 4,540 households in core need, approximately 10.9% of the total. Most households (36,410 or about 87.4% of the total) are not in core need. The proportion of households in core housing need in the community is lower than the Ontario and Canada averages at 10.9% vs 11.7% and 9.7% respectively.

### Percent of Households in Core Housing Need



When examining the specific issues, related to core housing need several observations emerge:

- The number of households spending 30% or more of their income on shelter costs is 8,195, which is about 19.6% of the total households.

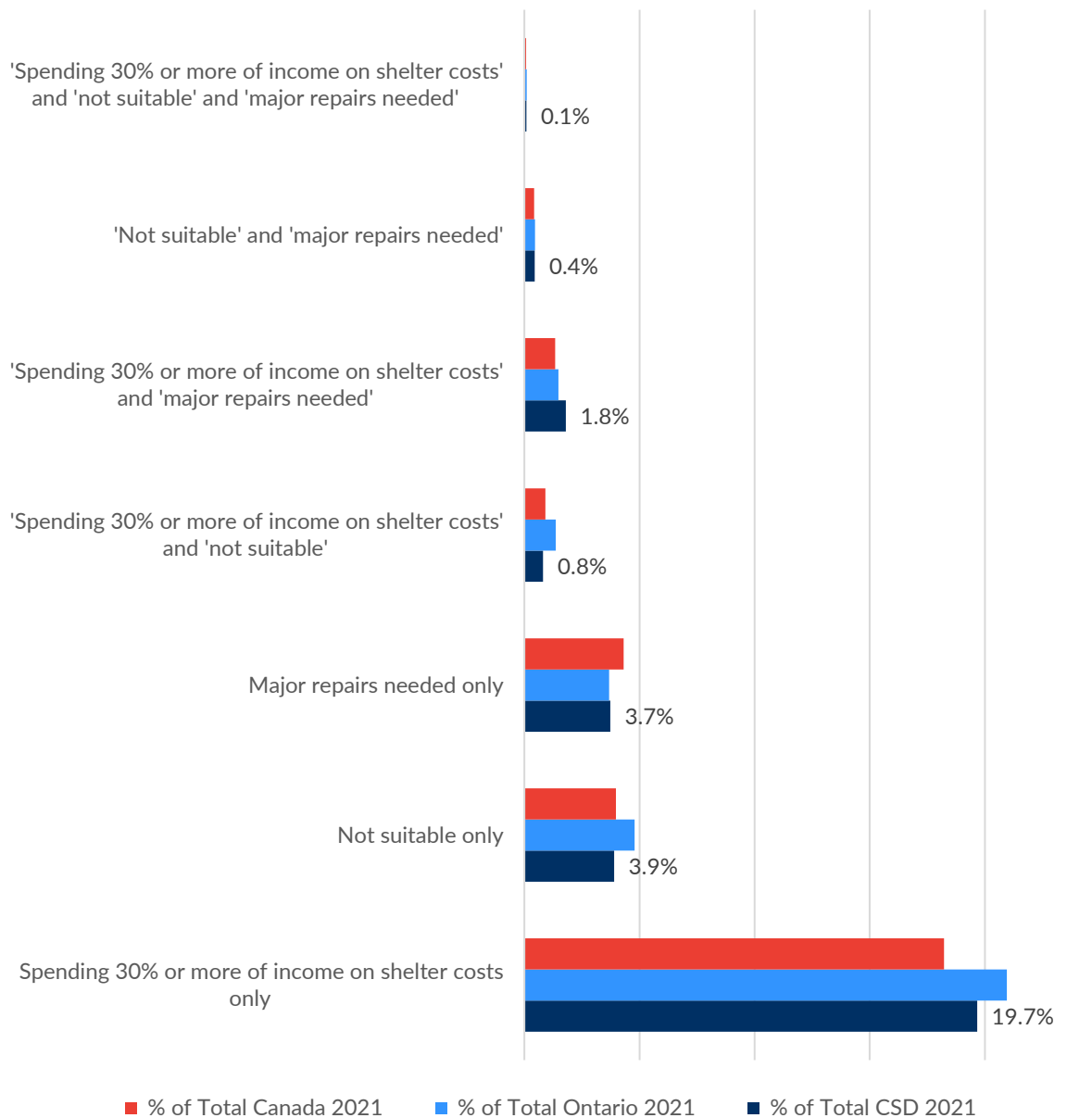


- There are 1,625 households where the dwelling is considered "not suitable", or approximately 3.9% of the total households.
- There are 1,555 households that need major repairs, or 3.7% of the total households.
- There are 340 households that both spend 30% or more of their income on shelter costs and live in dwellings that are "not suitable". This represents approximately 0.8% of total households.
- 750 households, or about 1.8% of the total, both spend 30% or more of their income on shelter costs and need major repairs.
- There are 185 households that are both "not suitable" and need "major repairs". This is roughly 0.4% of the total households.
- 35 households, less than 0.1% of the total, are in a situation where they are spending 30% or more of their income on shelter costs, and the dwelling is both "not suitable" and in need of "major repairs".





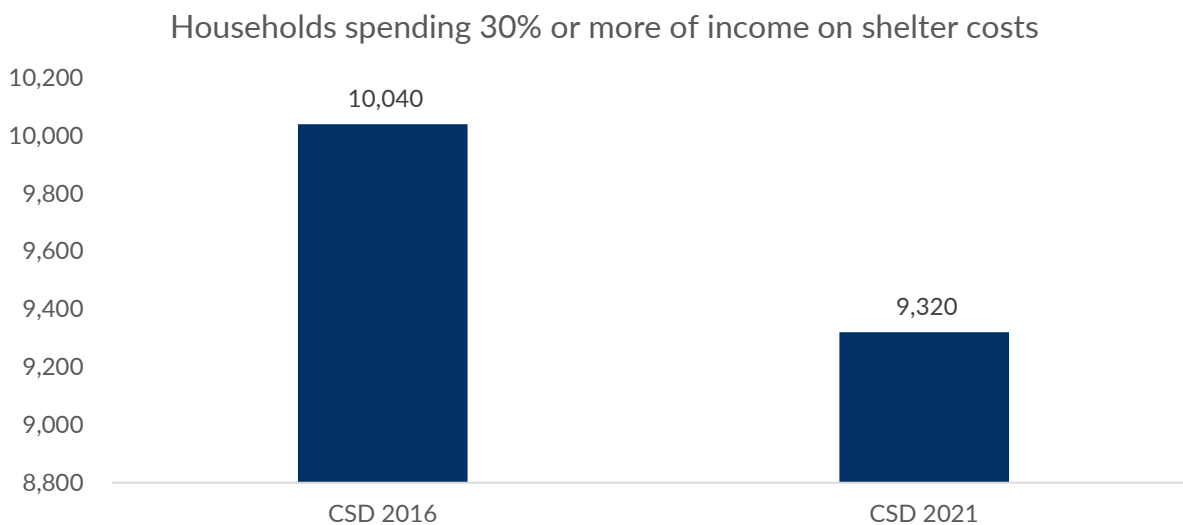
### Core Housing Need Type as Percent of Total Households in Core Housing Need





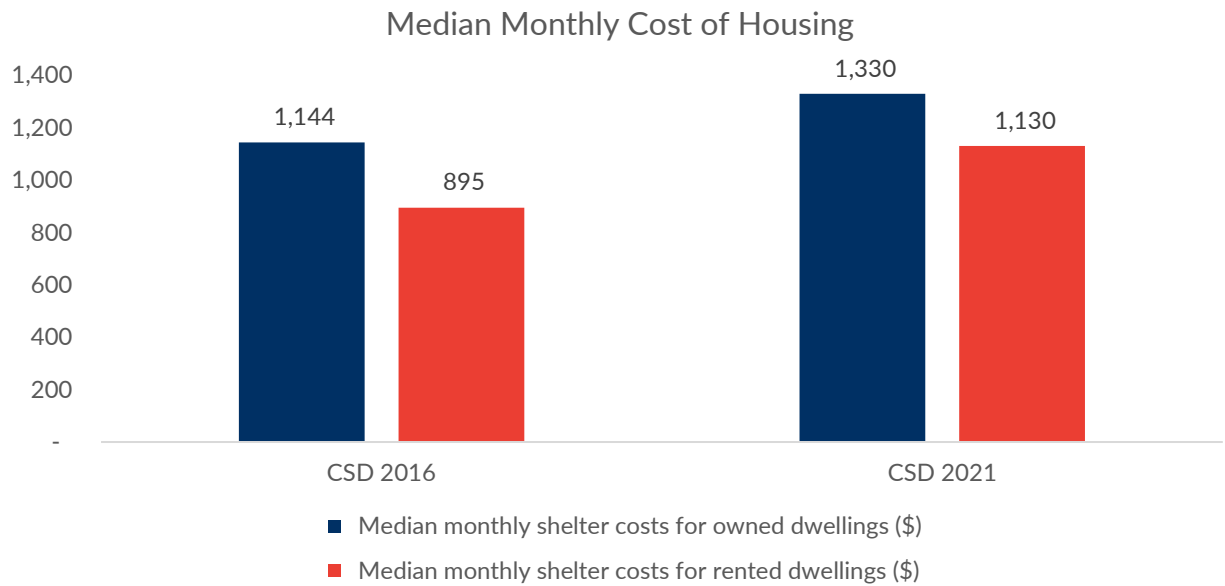
Community Characteristic	2021
Total - Occupied private dwellings by housing indicators - 25% sample data	41,675
Total - Households 'spending 30% or more of income on shelter costs' or 'not suitable' or 'major repairs needed'	12,680
Spending 30% or more of income on shelter costs only	8,195
Not suitable only	1,625
Major repairs needed only	1,555
Spending 30% or more of income on shelter costs' and 'not suitable'	340
Spending 30% or more of income on shelter costs' and 'major repairs needed'	750
Not suitable' and 'major repairs needed'	185
Spending 30% or more of income on shelter costs' and 'not suitable' and 'major repairs needed'	35
Acceptable housing	28,995
Total - Owner and tenant households with household total income greater than zero and shelter-cost-to-income ratio less than 100%, in non-farm, non-reserve private dwellings - 25% sample data	40,955
In core need	4,540
Not in core need	36,410

Compared to 2016, there was decrease in households spending more than 30% of income on shelter costs suggests improving housing affordability. Some note that this may have been aided by COVID related supports and dynamics however, and should be closely monitored.





Despite affordability improvements, the median monthly shelter cost for owned vs rented dwellings increased from \$1,144 to \$1,330 and \$895 to \$1,130 respectively.





## Owner Households

These data suggest that although the percentage of owner households spending a significant portion of their income on shelter costs decreased, the costs and value of owning a home in Brantford have increased significantly from 2016 to 2021. This indicates that while some homeowners might be faring better, the barrier to entry for new homeowners could be higher due to the increased costs.



The total number of owner households in non-farm, non-reserve private dwellings in Brantford increased by 4.0% from 26,450 in 2016 to 27,500 in 2021.

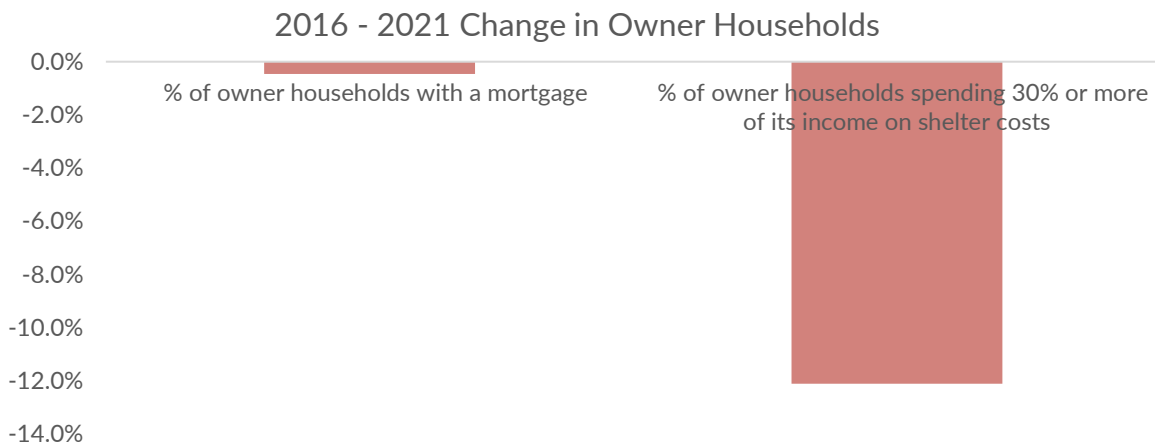
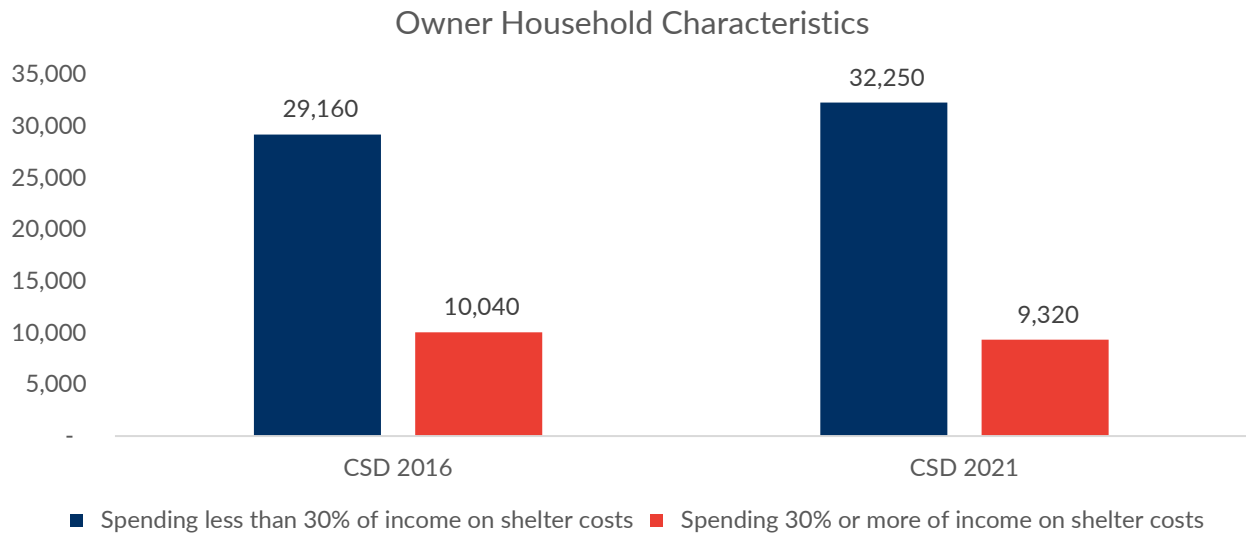
The percentage of owner households spending 30% or more of its income on shelter costs decreased by 12.1% in Brantford between 2016 and 2021, going from 16% to 14%. This suggests an improvement in affordability for owner households over this period.

Despite the overall growth in the number of owned households, the percentage of owner households with a mortgage remained consistent at 65% in both 2016 and 2021.

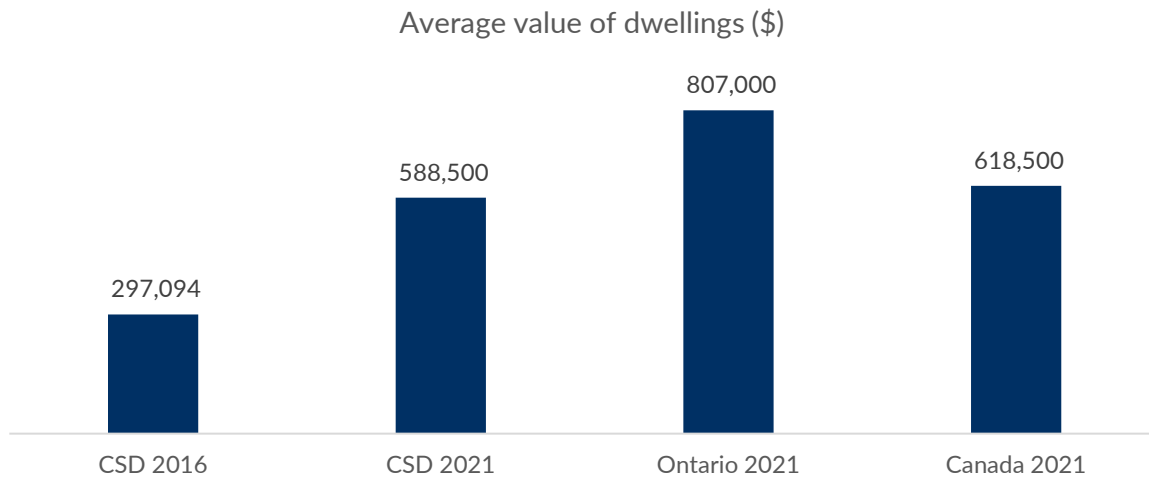
Owner Households	2016	2021	Change
<b>Total - Owner households in non-farm, non-reserve private dwellings - 25% sample data</b>	26,450	27,500	4.0%
% of owner households with a mortgage	65	65	-0.5%
% of owner households spending 30% or more of its income on shelter costs	16	14	-12.1%
Median monthly shelter costs for owned dwellings (\$)	1,144	1,330	16.3%
Average monthly shelter costs for owned dwellings (\$)	1,177	1,412	20.0%
Median value of dwellings (\$)	279,178	552,000	97.7%
Average value of dwellings (\$)	297,094	588,500	98.1%

Interestingly, the percentage of owner households spending 30% or more of its income on shelter costs decreased significantly from 15.6% to 9.1% from 2016 to 2021. This is notably half the Ontario average at 18% and much lower than the 15% national average.





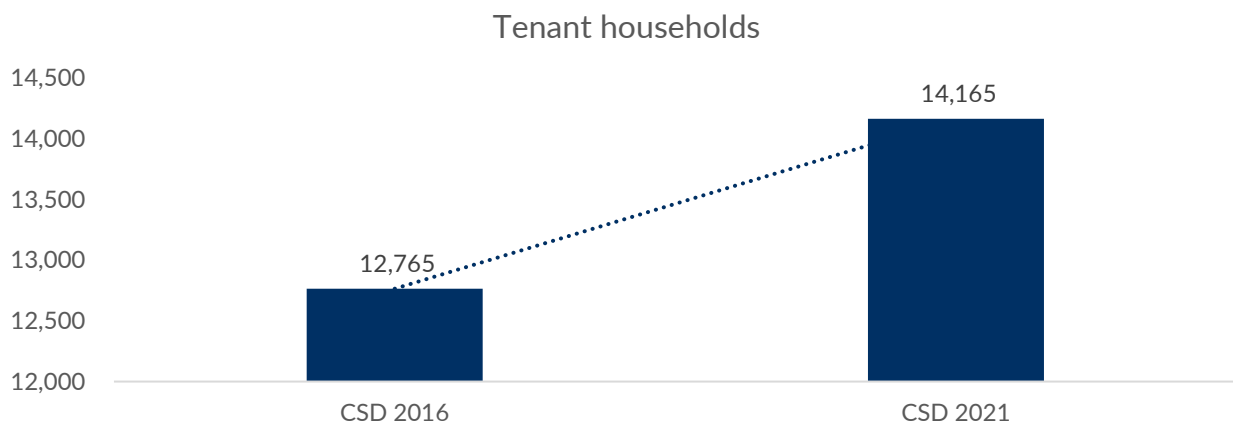
The value of dwellings in Brantford saw a significant increase between 2016 and 2021. The median value of dwellings increased from \$279,178 to \$552,000, and the average value of dwellings also rose by 98.1% from \$297,094 to \$588,500.



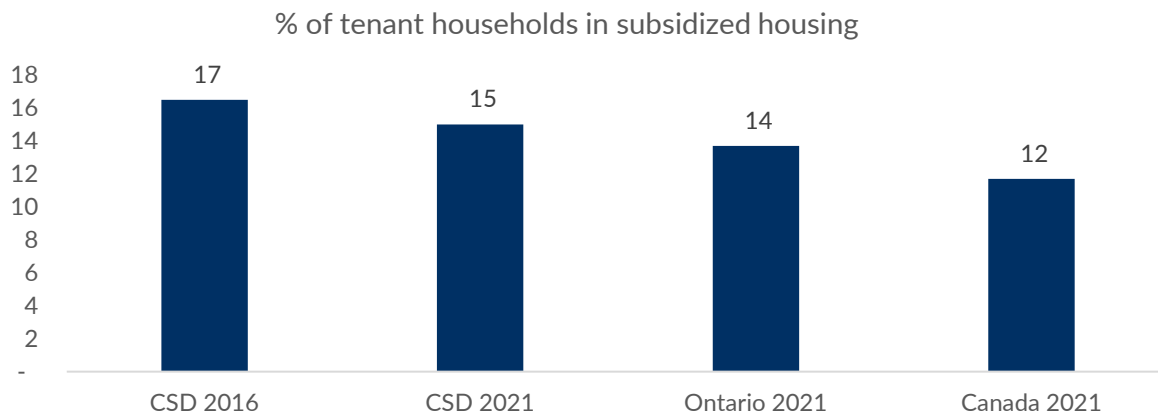
Both the median and average monthly shelter costs for owned dwellings in Brantford increased from 2016 to 2021. The median costs increased by 16.3% from \$1,144 to \$1,330, while the average costs increased by 20% from \$1,177 to \$1,412.

### Tenant Households

The total number of tenant households in non-farm, non-reserve private dwellings in Brantford increased by 11.00% from 12,765 in 2016 to 14,165 in 2021.

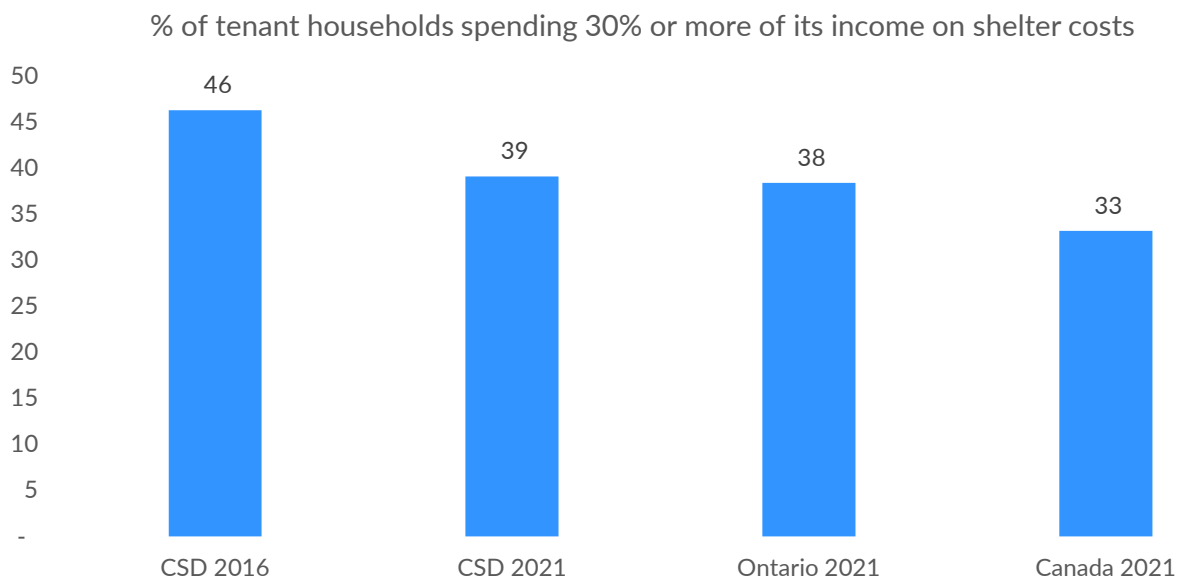


The percentage of tenant households in subsidized housing in Brantford decreased by 9.10% from 17% in 2016 to 15% in 2021.

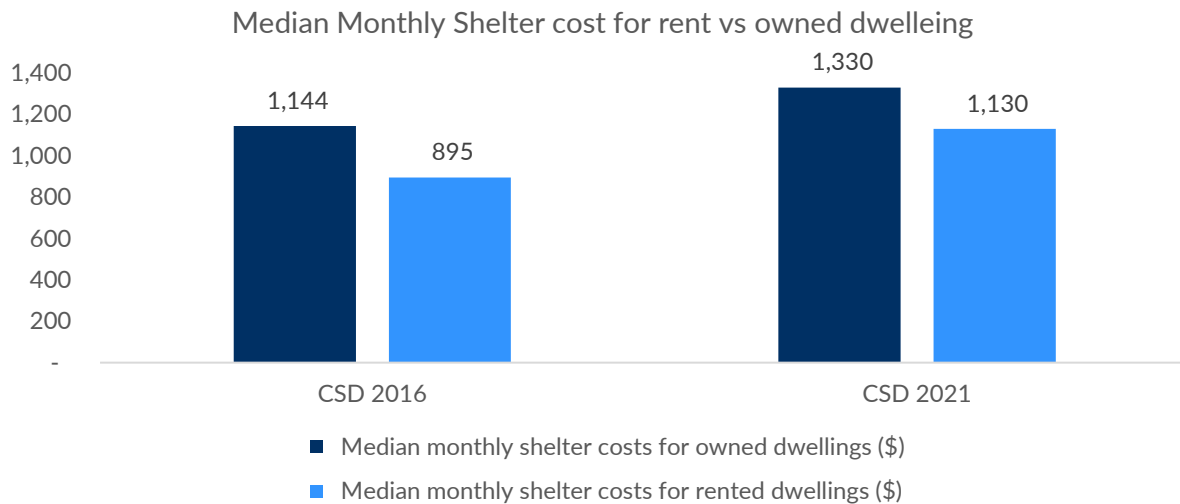


There was a significant decrease in the percentage of tenant households spending 30% or more of their income on shelter costs in Brantford. This figure dropped from 46% in 2016 to 39% in 2021, suggesting some improvement in affordability for tenants.

This might be indicative of improvement in income levels or effectiveness of the subsidies. In contrast, Ontario and Canada also experienced a decline in this metric, by 16% and 17% respectively, despite having fewer tenant households in subsidized housing in 2021.



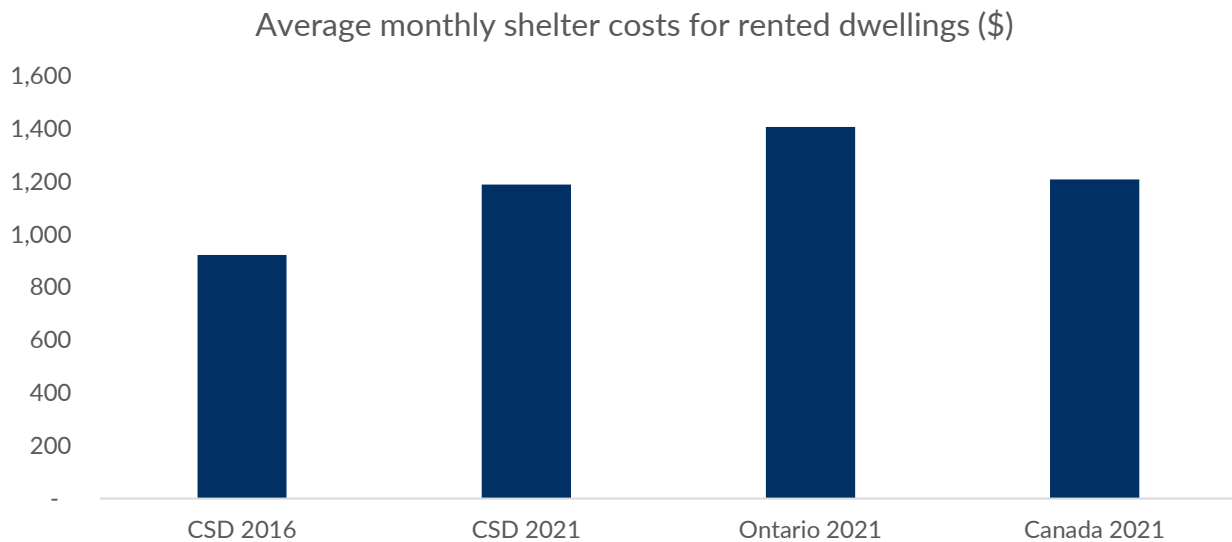
Both the median and average monthly shelter costs for rented dwellings in Brantford saw an increase from 2016 to 2021. The median costs increased by 26.3% from \$895 to \$1,130, while the average costs rose by 28.8% from \$923 to \$1,189.



These facts indicate that while the proportion of tenants spending a significant part of their income on shelter costs has decreased, the actual cost of renting in Brantford has significantly increased from 2016 to 2021. The decrease in tenant households in subsidized housing could potentially signify a reduction in the availability of such options, which could pose challenges for low-income households.

Characteristic Name	2016	2021
<b>Total - Tenant households in non-farm, non-reserve private dwellings - 25% sample data</b>	12,765	14,165
% of tenant households in subsidized housing	17	15
% of tenant households spending 30% or more of its income on shelter costs	46	39
Median monthly shelter costs for rented dwellings (\$)	895	1,130
Average monthly shelter costs for rented dwellings (\$)	923	1,189





## Households & Families

### Highlights

Based on this data, Brantford has seen a rise in private households of various sizes, with notable growth in both small and larger households. Urban planning and housing policies should reflect this growth and ensure that a variety of housing options are available for households of all sizes.

Here are some key considerations for a housing needs assessment for a municipality, based on the data presented:

**Accommodate Single-Person Households:** There is a growth trend in single-person households, necessitating more housing units tailored for single occupancy.

**Provision for Two-Person Households:** The data indicates an increase in two-person households. Planning should consider adequate housing options for this demographic, such as one-bedroom or two-bedroom units.

**Consideration for Larger Families:** The data shows growth in the 4-person and 5-or-more-person household categories, suggesting an increased need for spacious, multi-bedroom homes to accommodate larger families or collective living arrangements.

**Meeting the Needs of Census Families:** The increasing number of census families points towards a growing demand for family-sized housing units. Planners should ensure the provision of housing suitable for two, three, and more people, corresponding to the observed trends.



**Support for Non-traditional Family Units:** The rise in common-law relationships signifies the need for housing options that cater to non-traditional family units.

**Accommodation for Single-Parent Households:** Despite the overall decrease, there remains a considerable number of single-parent families. Affordable, family-friendly housing options need to be made available to this demographic.

**Responding to Marital Status Trends:** The growth in individuals who are married or living common-law might indicate a rise in demand for family-oriented housing units or larger homes.

**Affordable Housing for Singles:** The increase in individuals not married and not living common-law may imply a growing demand for single-occupancy and affordable housing units, as these individuals may not have the economic means or desire to invest in larger housing units.



## Household Changes

There has been an increase in the total number of private households, indicating growth in the population and possibly the number of dwellings. These trends suggest that while there is a significant demand for housing suited for smaller households (1-2 people), the increase in larger households (3+ people) should not be overlooked. Urban planning and housing policies should



cater to these diverse needs, ensuring that adequate housing options are available for households of all sizes.

**1 person** (11,080 in 2016 to 11,660 in 2021): There has been a slight increase in one-person households. This could be due to a variety of factors such as an aging population, a rise in single-person residences, or increased financial independence allowing more people to live alone.

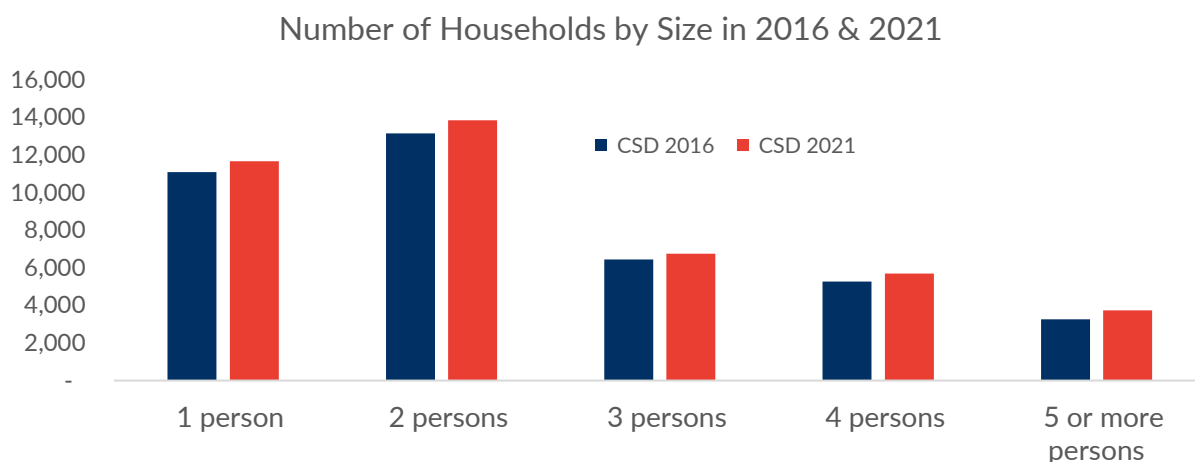
**2 persons** (13,155 in 2016 to 13,850 in 2021): This category has seen a moderate rise, indicating a demand for dwellings suitable for two people, which may include couples or roommates.

**3 persons** (6,445 in 2016 to 6,740 in 2021): The small growth in this category suggests a need for accommodation that can comfortably house three people, such as two-bedroom apartments or houses.

**4 persons** (5,270 in 2016 to 5,690 in 2021): The increase in this category could signify a growing number of larger families or groups of people living together, necessitating larger living spaces.

**5 or more persons** (3,265 in 2016 to 3,740 in 2021): This category's growth points to an increase in larger families or collective living arrangements, suggesting demand for spacious and multi-bedroom homes.

**Average household size** (2.4 in 2016 and 2.5 in 2021): The average household size has slightly increased, which could be indicative of a trend towards larger family or household sizes, or a higher number of shared living arrangements.





## Census Families

The total number of census families in private households has increased over the years, indicating growing housing demand. The growth rate of families may be a significant driver of demand for family-sized housing units.

**2 persons** (14,015 in 2016 to 14,910 in 2021): This is the most significant category, and its rise suggests that there may be increased demand for housing suitable for two people, such as one-bedroom or two-bedroom units. This could include couples without children, or single-parent families with one child.

**3 persons** (6,405 in 2016 to 6,595 in 2021): The growth in this category may indicate a need for more housing units that can comfortably accommodate three people. This could be families with one child or other three-person arrangements.

**4 persons** (5,075 in 2016 to 5,420 in 2021): This increase shows a growing number of larger families, possibly resulting in higher demand for larger homes with more bedrooms and living space.

**5 or more persons** (2,275 in 2016 to 2,490 in 2021): The rise in this category points towards a smaller but significant demand for larger homes that can accommodate families of five or more. This may imply a need for more spacious and multi-bedroom homes.

Census Families	2016	2021
2 persons	14,015	14,910
3 persons	6,405	6,595
4 persons	5,075	5,420
5 or more persons	2,275	2,490

Average size of census families (2.9 in 2016 and 2.9 in 2021): The average family size has remained consistent over the years. This indicates that the family structure and size are relatively stable, leading to predictable housing demands for specific family sizes.

## Lone Parent Families

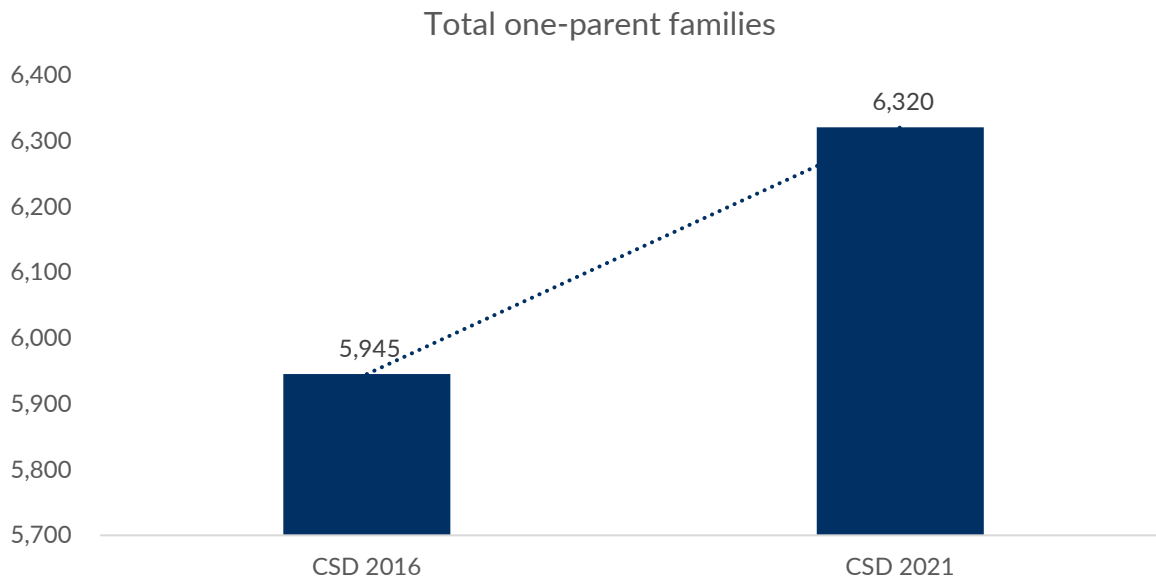
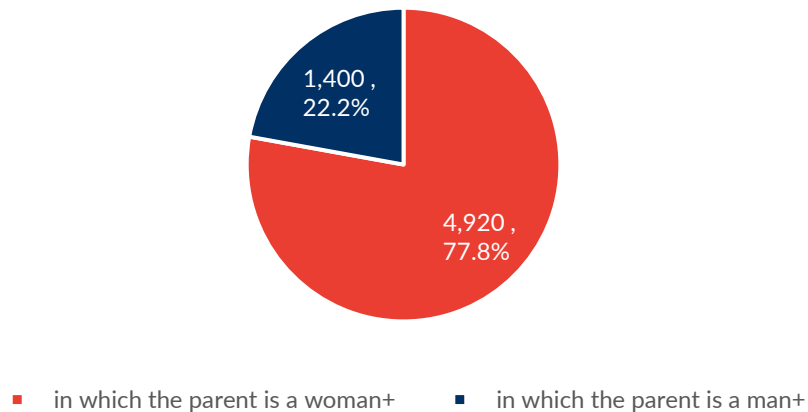
An increase in one-parent-family households was observed, specifically notable being the increase of men-headed households in this situation. Although women still make up 77.8% majority of these families.





Lone Parent Families	2016	2021	Change
<b>Total one-parent families</b>	5,945	6,320	6.3%
in which the parent is a woman+	4,730	4,920	4.0%
in which the parent is a man+	1,220	1,400	14.8%

Lone Parent families



## Marital Status

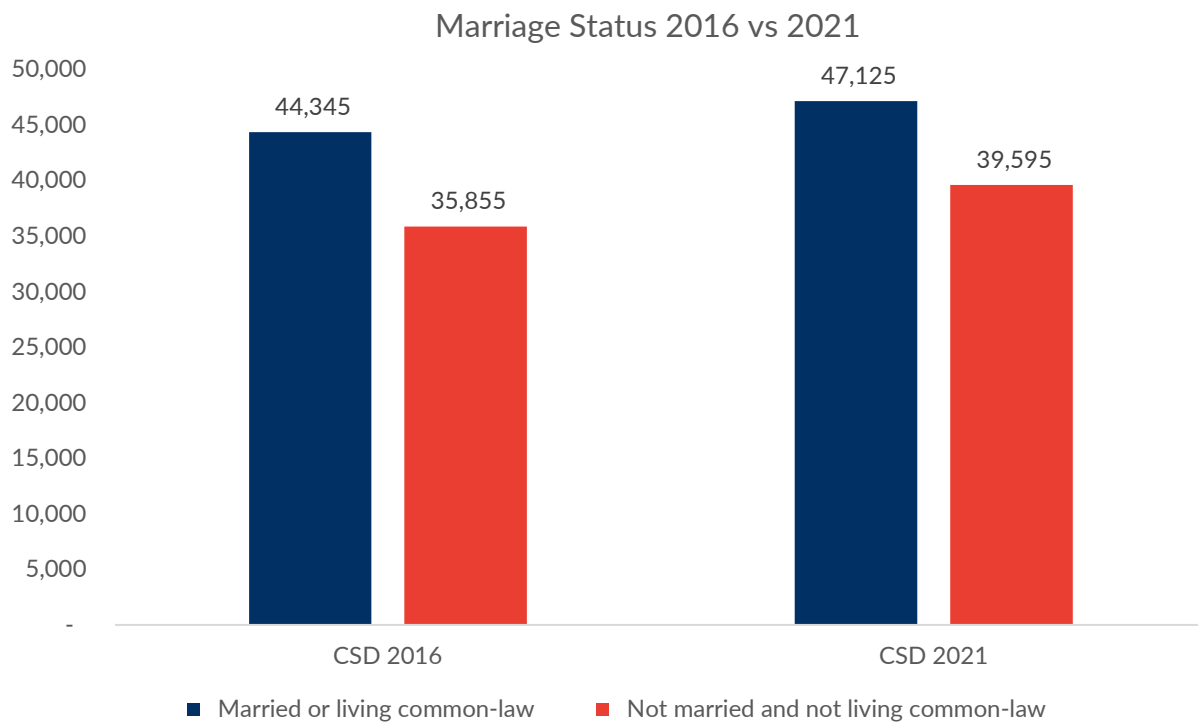
The data shows a higher proportion of people are married or living common-law compared to those who are not. This information is useful for housing needs assessments as it can guide the



type of housing in demand. More families, especially those in the 'Married' category, may require larger housing units or family-friendly amenities.

Among the total population, the number of those married or living common-law increased by 6.3%, from 44,345 in 2016 to 47,125 in 2021. The number of those living common-law saw a significant increase of 13.2%, indicating a growing trend of common-law relationships.

From 2016 to 2021, there's been an increase in every category of marital status. Notably, the highest growth rate is seen in the 'Living common-law' category. This shift could indicate a growing trend towards cohabitation, suggesting a need for housing that accommodates such living arrangements.



Overall, the changing marital status demographic can indicate shifts in housing needs. For instance, increases in married or common-law couples can suggest a need for more family-friendly housing options, while increases in individuals not married or not living common law might indicate a need for smaller, more affordable housing units.

Understanding these trends can aid city planners and policymakers in making informed decisions about future housing developments and initiatives:

**Married or living common-law** (44,345 in 2016 to 47,125 in 2021): An increase in the number of individuals who are married or living common-law might indicate a rise in the



demand for family-oriented housing units or larger homes that can accommodate couples.

**Married** (35,645 in 2016 to 37,280 in 2021): The increase in married individuals may also signal a need for more family-oriented housing units.

**Living common-law** (8,700 in 2016 to 9,845 in 2021): The rise in the number of individuals living common-law may imply an increased need for housing that caters to non-traditional family units.

**Not married and not living common-law** (35,855 in 2016 to 39,595 in 2021): The increase in the number of individuals not married and not living common-law may imply a growing demand for single-occupancy housing units. This could include apartments, condos, or other forms of housing suitable for single individuals.

The increase in these categories, especially the never married group, may suggest a potential growth in demand for affordable housing, as these individuals may not have the economic means or desire to invest in larger housing units.



## Population Diversity

Brantford has a mix of age groups from young to elderly, each with unique housing requirements. Different population groups may have unique housing requirements, and the municipality should ensure that future housing and community development plans cater to these needs to foster a supportive, inclusive, and diverse community.



## Highlights

**Young Families and Working Adults:** The population in the 0 to 34 years age group has seen an increase. This could indicate a need for family-oriented housing and housing options suitable for single working adults. Proximity to schools, parks, job markets, and transportation would be crucial factors.

**Aging Population:** The significant increase in the senior population and those above 85 years suggests an increasing demand for senior-friendly housing options and specialized care facilities. Planning for accessible dwellings, retirement communities, and proximity to healthcare facilities would be vital.

**Middle-Aged Population:** The stability in average and median age around 41 suggests that the demand for family housing or larger homes suitable for middle-aged families might be relatively stable.

**Gender Considerations:** With a balanced gender distribution, the housing needs of both genders should be considered equally in future housing planning, particularly given the significant growth among certain age brackets within each gender.

**Population Mobility:** Trends suggest a rise in non-movers and decrease in movers. Further, the number of migrants, especially within the province, has increased. These factors may affect the demand for rental and permanent housing.

**Linguistic Diversity:** The rise in those who speak neither English nor French, alongside bilingualism, points to increased linguistic diversity. This may impact the need for community services and amenities to cater to these diverse groups.

**Indigenous Identity:** The percentage of the population identifying as Indigenous in Brantford has decreased from 5.6% in 2016 to 5.2% in 2021. The growth rate of the Indigenous identity in Brantford was notably slower compared to Ontario and Canada. Among the Indigenous groups, Métis population increased while First Nations saw a decrease.

**Visible Minority:** Brantford's visible minority population increased significantly by around 67.16% from 2016 to 2021. This suggests a diversifying community with South Asians and Black populations seeing the most growth.

**Immigration:** Of Brantford's population, 16,095 are immigrants, the majority of whom moved to Canada between 2016 and 2021. The largest group of immigrants arrived between the ages of 25 and 44. The immigrants mostly hail from Europe, followed by Asia, the Americas, Africa, and lastly Oceania and other places.

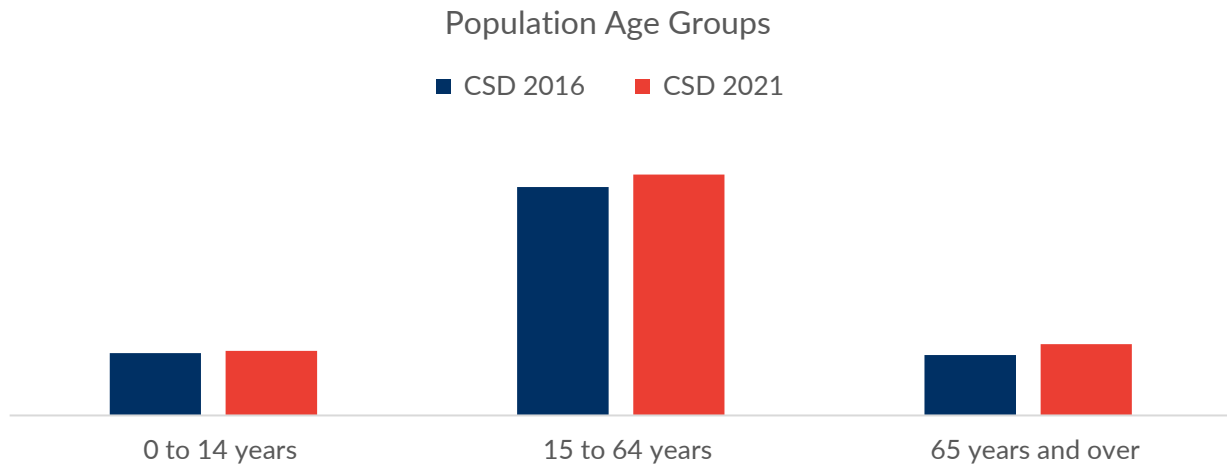


**Religion:** Christianity is the most common religion in Brantford, with Catholics making up the largest denomination. Around 40% of the population, however, do not adhere to any religion or hold secular perspectives. The diversity of the community is reflected in the presence of several other religious affiliations such as Sikhism, Islam, and Hinduism.



### Age Groups

A diverse range of housing options is needed to accommodate the various age groups present in the population, and their specific needs. Young families, working-age adults, and seniors each have unique housing needs, and city planning should take this into account to ensure adequate and suitable housing supply.



#### Age Distribution:

**0 to 14 years** (17,300 in 2016 to 17,970 in 2021): This slight increase indicates a need for family-oriented housing, including larger homes and proximity to amenities like schools, playgrounds, and parks.

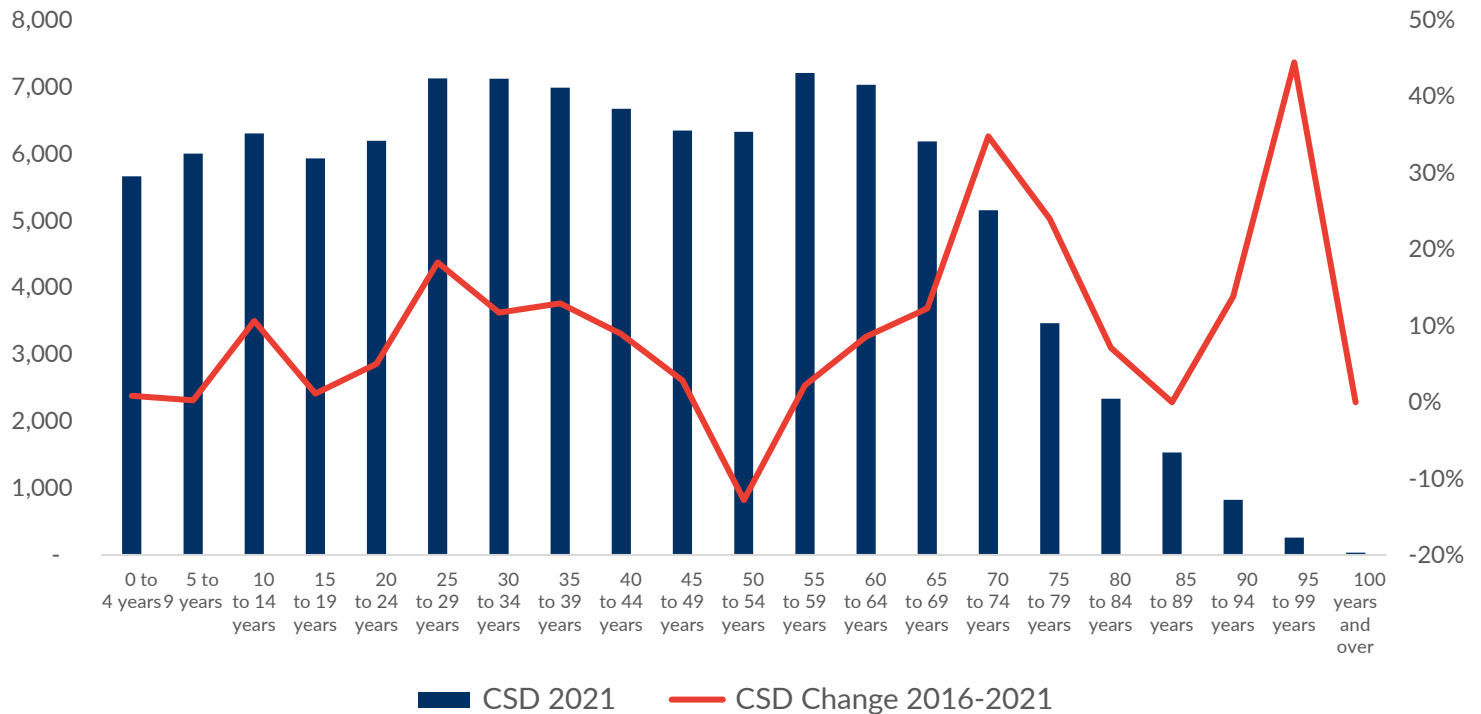
**15 to 64 years** (63,430 in 2016 to 66,925 in 2021): This is the working-age population, and growth in this category could signify a need for a variety of housing types, from single-person apartments to family homes, depending on individual circumstances. Proximity to job markets and transportation may be critical considerations for this group.

**65 years and over** (16,760 in 2016 to 19,800 in 2021): The significant increase in the senior population suggests a growing need for senior-friendly housing, such as single-level homes, assisted living facilities, and other accessible dwellings. Access to healthcare facilities and social services could also be crucial for this group.



**85 years and over** (2,455 in 2016 to 2,650 in 2021): The growth in this category underlines a need for specialized housing options, possibly with nursing or caregiving services. This group might require additional health and social support, suggesting a need for proximity to healthcare facilities and robust in-home service provision.

Age Deciles 2021, Changes 2016-21



The more detailed age breakdown all show increases, some more significant than others. Here are a few key observations:

**The 20 to 24 years group has seen a moderate increase.** This might suggest an increased demand for rental properties or starter homes, as these individuals may be starting their independent lives.

**The 30 to 34 years group has seen a substantial increase.** This group may be growing families, thus requiring larger homes or homes located in family-friendly neighborhoods.

**The 50 to 54 years group has decreased slightly,** suggesting that there may be slightly less demand for mid-life and empty-nester types of housing.



**The 80 years and over groups show significant increases.** This could suggest a strong demand for elder care facilities, retirement communities, and housing with accessibility features.

The average and median age of the population for both the years you've mentioned is the same, at 41. This suggests that the age distribution of the population has remained relatively steady.

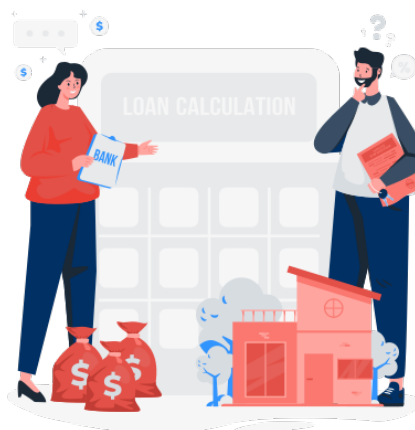
Here's what we can infer from this:

**Stability in Age Distribution:** The constant average and median suggest that the overall age structure of the population has not seen significant shifts. This stability could mean that the demand for different types of housing related to age groups (like family homes, senior housing, student housing etc.) has likely remained relatively stable as well.

**Middle-Aged Population:** An average and median age of 41 indicates a middle-aged population. This could suggest a higher demand for family housing or larger homes, as people in this age range are likely to have families. It might also suggest an upcoming increase in the demand for senior-friendly housing as this large group ages.

**Workforce Implications:** A median age of 41 suggests a large segment of the population is in their prime working years. Therefore, there could be a demand for housing in areas with employment opportunities.

**Future Considerations:** Although the current age structure shows stability, the aging of the population should be considered for future housing planning. As this median group continues to age, there will be increased demand for housing options suited to older adults, such as retirement communities or homes with accessibility features.



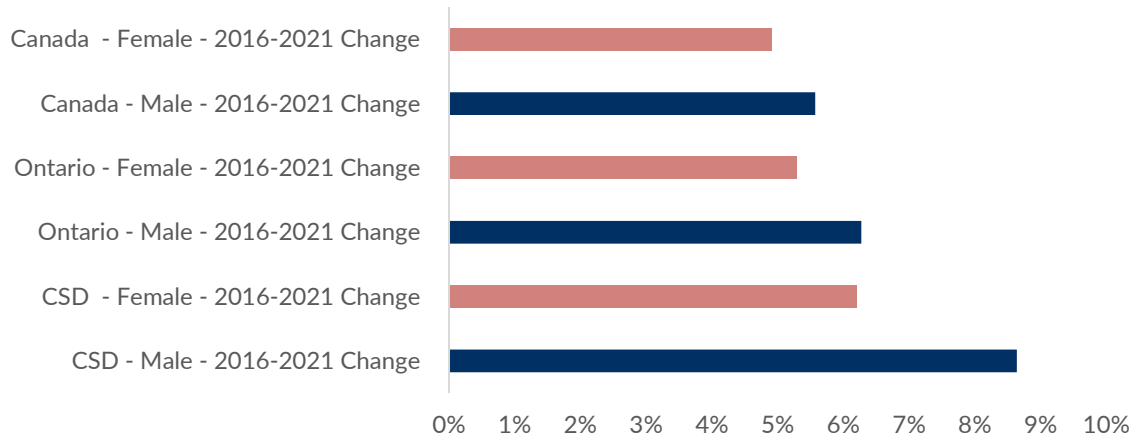




## Gender

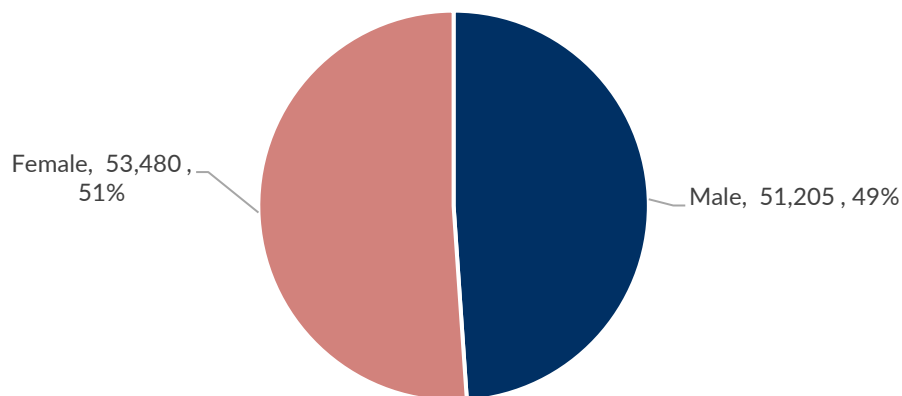
Brantford saw an 8.6% increase in the male population and 6.2% increase in the female population. Ontario saw similar growth (6.3% for males, 5.3% for females), as did Canada as a whole (5.6% for males, 4.9% for females).

Changes in Gender Breakdown



The breakdown was 51% and 49% for female and male populations for 2021 in the community.

2021 Gender Proportion



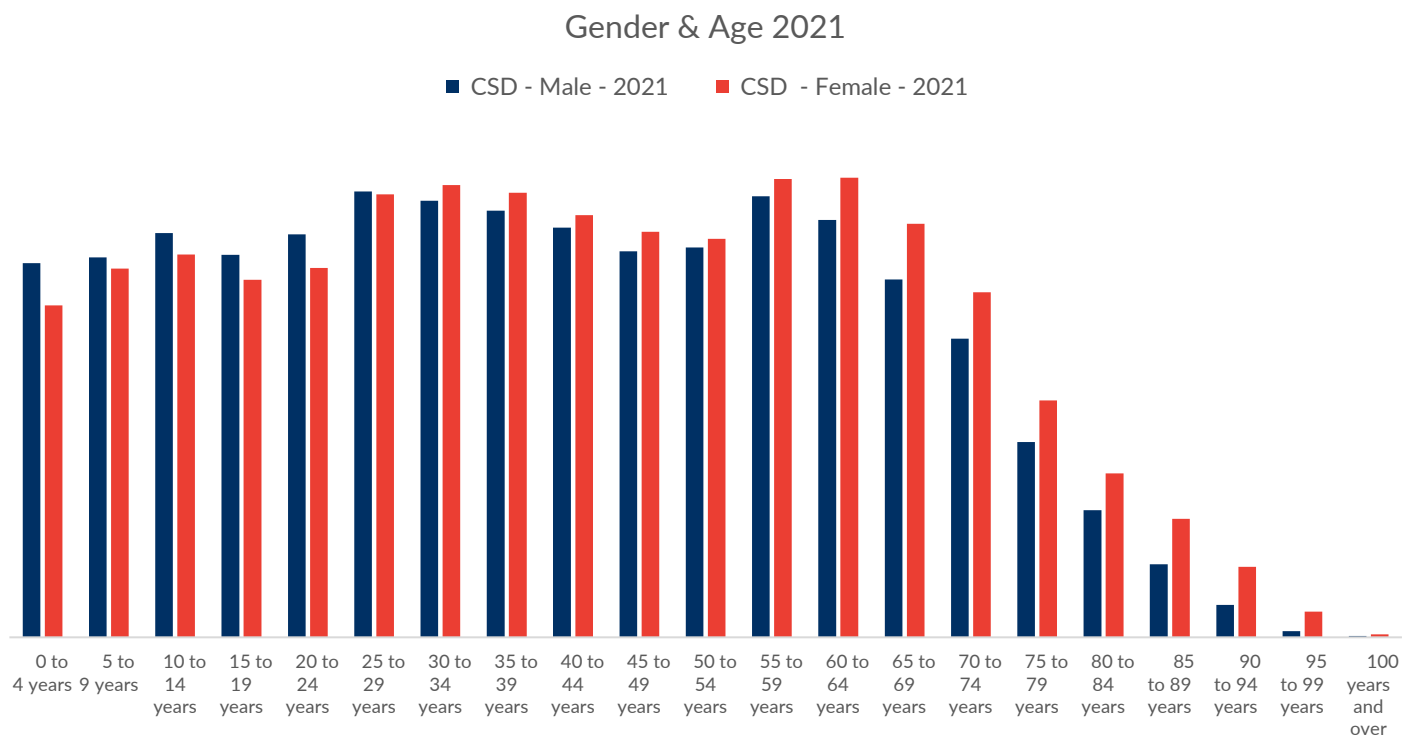
The gender age group trends of note are as follows:



**0 to 14 years:** There's moderate growth in this age group for all regions and both genders, except in Brantford where the female population in this age group slightly increased by 2.1%.

**15 to 64 years:** This is the largest age group, and it also shows moderate growth for all regions and both genders. Growth rates are slightly lower for females compared to males.

**65 years and over:** This age group shows substantial growth for all regions and both genders, indicating a rapidly aging population. Growth rates are fairly similar between males and females.



Among the elderly, the "70 to 74 years" and "75 to 79 years" groups showed substantial growth, especially in Brantford region, indicating a trend of aging population. The centennial group shows a significant growth for both genders which could be due to improved healthcare and longevity.

## Mobility

The number of non-movers (those who stayed in the same location) increased by 10.4% in Brantford, 7.1% in Ontario, and 6.6% across Canada in the same period. Conversely, the number



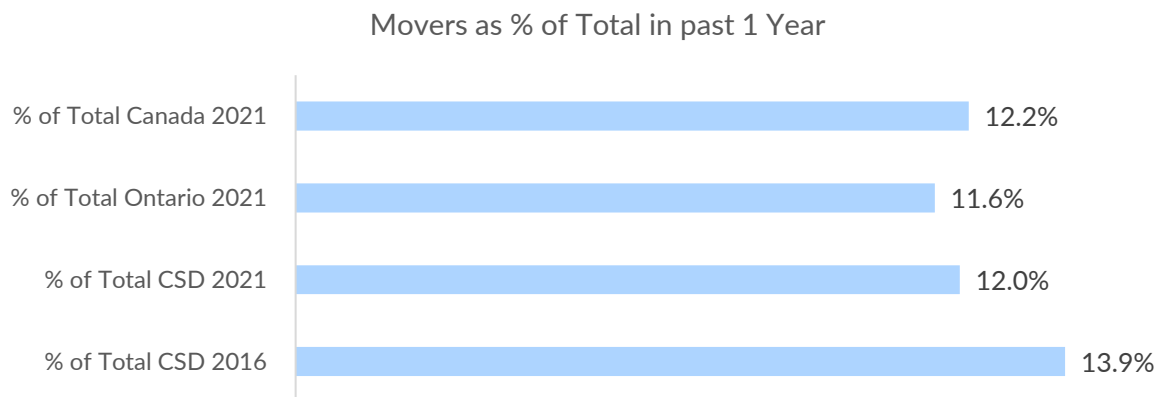
of movers (those who relocated) decreased by 6.8% in Brantford, 1.3% in Ontario, and 1.4% across Canada.

Specifically, the number of non-migrants (those who moved within the same province or territory) decreased significantly in the community by 28.5% and showed a smaller decrease in Ontario and Canada overall.

The number of migrants (those who moved from one province, territory, or country to another) increased in Brantford by 31.3% - versus Ontario by 0.8% while decreasing slightly across Canada. The number of internal migrants (those who moved within the country) increased across all regions, with a 30.5% increase in Brantford.

There was a substantial increase in intraprovincial migrants (those who moved within the same province) across all regions, with Brantford seeing a 34.6% increase. Interprovincial migrants (those moving between provinces or territories) decreased in Brantford and Ontario by 20.9% and 20.0% respectively but increased slightly across Canada. External migrants (those moving from another country) increased in Brantford by 45.8% but decreased in Ontario and Canada.

Note again the impacts of COVID on these movements and trends.



In the five-year mobility status, the total population increased by 8.1% in Brantford, 6.4% in Ontario, and 5.9% across Canada from 2016 to 2021.

Non-movers in the five-year mobility category increased across all regions, with the highest increase in Brantford at 6.3%. The number of movers in the five-year category increased across all regions, with the highest increase across Canada at 8.1%.

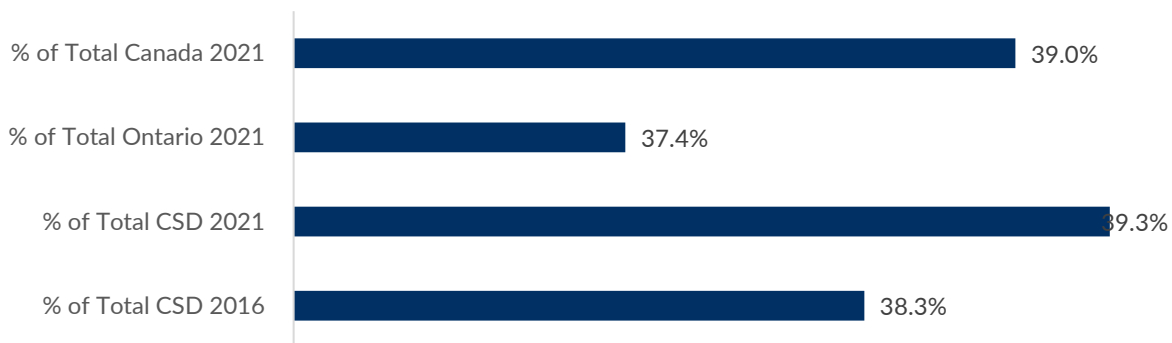
Non-migrants in the five-year category decreased across all regions, with the highest decrease in Ontario at 18.0%. The number of migrants in the five-year category increased substantially across all regions, with the most significant increase in Brantford at 53.3%.



There was significant growth in the number of internal migrants in the five-year category across all regions, with the highest increase in Canada at 39.1%. The number of intraprovincial migrants in the five-year category showed substantial growth across all regions, with the most significant increase in Brantford at 47.3%.

The number of interprovincial migrants in the five-year category showed varying growth across regions, with the highest increase in Ontario at 26.0%. Lastly, the number of external migrants in the five-year category showed a huge increase in Brantford at 122.8%, and substantial growth in Ontario and Canada as well.

Movers as % of Total in Past 5 Years



## Language

The total population excluding institutional residents who had knowledge of official languages increased by 7.4% in Brantford, 5.9% in Ontario, and 5.3% across Canada from 2016 to 2021.



The number of people who spoke only English increased by 7.2% in Brantford, higher than 6.5% in Ontario, and 6.3% across Canada in the same period. The number of individuals who spoke only French decreased by 28.6% in Brantford, 1.8% in Ontario, and 1.4% across Canada. This indicates a decline in the number of exclusive French speakers, particularly in Brantford.

The number of bilingual speakers (English and French) slightly increased across all regions, with Brantford seeing a 7.8% increase, Ontario a 1.9% increase, and Canada a 5.9% increase. This suggests a continued growth in bilingualism.

The number of individuals who spoke neither English nor French grew significantly in Brantford by 36.6% and showed a growth in Ontario and Canada by 5.4% and 6.3% respectively. This might be due to increased immigration of non-English and non-French speakers.

In terms of the first official language spoken, the data shows similar trends. The number of people whose first language is English increased across all regions, while the number of French first-language speakers decreased in Brantford and Ontario but saw a slight increase across Canada.

The number of individuals with both English and French as their first official language had a significant increase in Brantford by 64.0%, and showed a growth in Ontario and Canada. This might reflect increased bilingual education or mixed linguistic households.

The number of people whose first language is neither English nor French increased across all regions, most significantly in Brantford. This points to a growing linguistic diversity in these regions, possibly due to immigration.



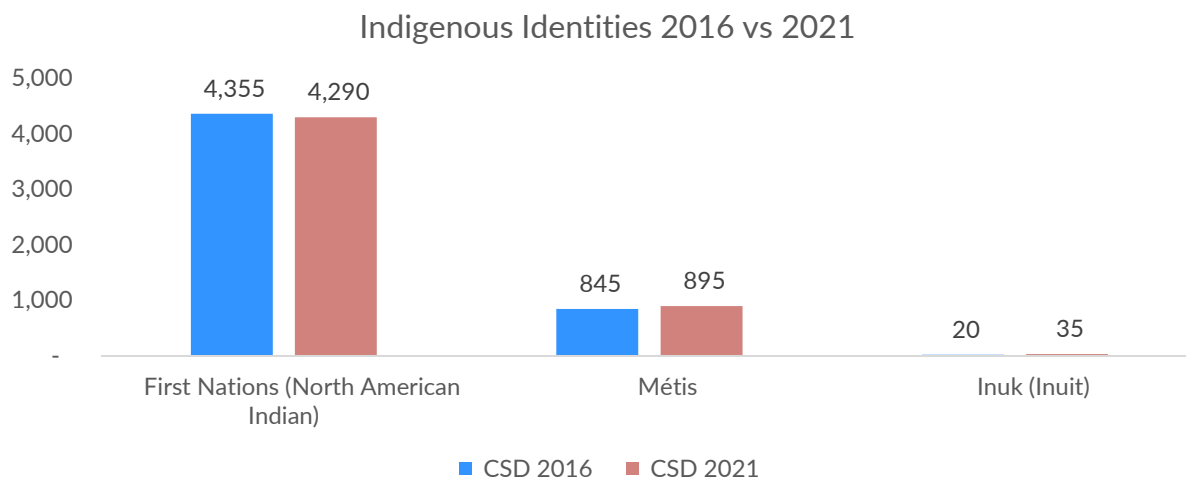


## Indigeneity

The total Indigenous identity for the population in private households increased slightly in Brantford by 0.4% over the period from 2016 to 2021. In Ontario and Canada, the increase was 8.6% and 8.0% respectively. However, as a percentage of the total population, the Indigenous identity remains relatively small.

In 2021 5.2% of Brantford population identifies as Indigenous in 2021, according to the data you've provided compared to 5.6% in 2016.

Among single Indigenous responses, the First Nations group decreased by 1.5% in Brantford but grew in Ontario and Canada. The Métis group saw growth across all regions, with the highest increase in Ontario. The Inuk (Inuit) group saw a significant increase in Brantford, but the overall number remains very small.



**First Nations:** Brantford saw a small decrease from 4,355 to 4,290 (-1.5%), while Ontario increased from 236,680 to 251,030 (6.1% increase), and Canada from 977,235 to 1,048,405 (7.3% increase).

**Métis:** Increases across all regions, Brantford from 845 to 895 (5.9%), Ontario from 120,585 to 134,615 (11.6%), and Canada from 587,545 to 624,220 (6.2%).

**Inuk (Inuit):** Significant percentage increase in Brantford from 20 to 35 (75.0%), Ontario from 3,860 to 4,310 (11.7%), and Canada from 65,030 to 70,540 (8.5%).

**Multiple Indigenous Responses:** In Brantford, these responses decreased from 85 to 40 (-52.9%). However, Ontario and Canada saw an increase from 5,730 to 7,115 (24.2% increase) and from 21,310 to 28,855 (35.4% increase) respectively.



**Indigenous Responses Not Included Elsewhere:** These grew from 90 to 160 (77.8%) in Brantford, from 7,540 to 9,515 (26.2%) in Ontario, and from 22,670 to 35,225 (55.4%) in Canada.

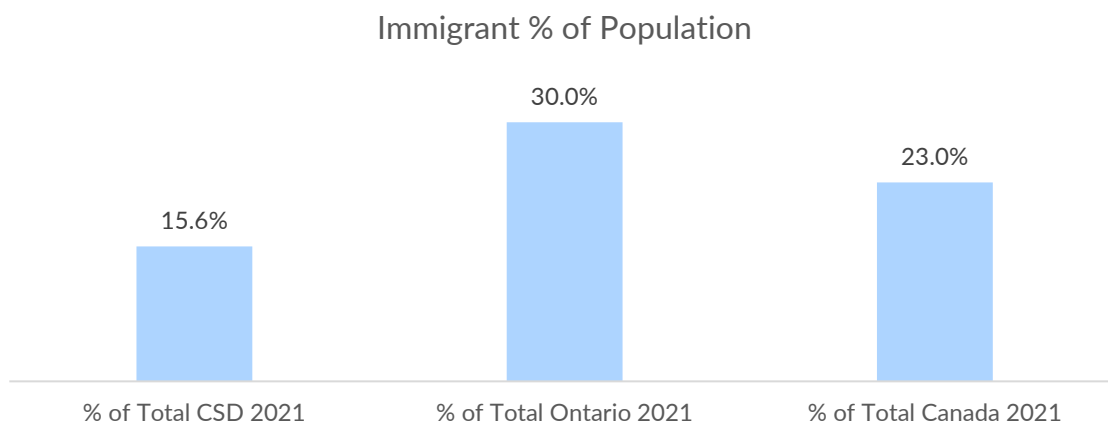
**Non-Indigenous Identity:** The population grew from 90,380 to 97,790 (8.2%) in Brantford, from 12,867,765 to 13,625,165 (5.9%) in Ontario, and from 32,786,280 to 34,521,230 (5.3%) in Canada.

**Registered or Treaty Indian Status:** The population in Brantford slightly decreased from 3,185 to 3,055 (-4.1%). However, Ontario and Canada saw a slight increase from 170,895 to 172,535 (1.0% increase) and from 820,120 to 831,720 (1.4% increase) respectively.

**Not a Registered or Treaty Indian:** The population increased in all regions, Brantford from 92,595 to 100,150 (8.2%), Ontario from 13,071,265 to 13,859,215 (6.0%), and Canada from 33,639,945 to 35,496,755 (5.5%).

## Immigration

Out of Brantford's population of 103,205, 97,805 were Canadian citizens and 5,405 were not. This implies that the majority (94.8%) of the population are Canadian citizens, and a minor proportion (5.2%) are not.



More specifically in 2021 the community saw several trends:

Among the population, 85,830 are non-immigrants, while 16,095 are immigrants. This shows that the vast majority (83.1%) of the population are not immigrants. Of these immigrants, 3,660 moved to Canada between 2011 and 2021, with the majority arriving between 2016 to 2021.



Regarding the age at which the immigrants arrived, the largest group (38.2% of immigrants) arrived between the ages of 25 to 44 years. The second largest group (22.5% of immigrants) arrived between the ages of 15 to 24 years. Among the immigrants, the largest group (22.7% of immigrants) arrived between 2011 to 2021.

Most of the immigrants were born in Europe, followed by Asia, the Americas, Africa, and lastly Oceania and other places. For recent immigrants (those who moved to Canada between 2016 to 2021), the majority were born in Asia, followed by the Americas, Africa, Europe, and Oceania.

Total - Pre-admission experience for the immigrant population in private households who were admitted between 1980 and 2021 - 25% sample data	
Asylum claim before admission	560
Work permits only before admission	1,070
Study permits only before admission	190
Work and study permits before admission	470
Other permits before admission	90
No pre-admission experience	8,595

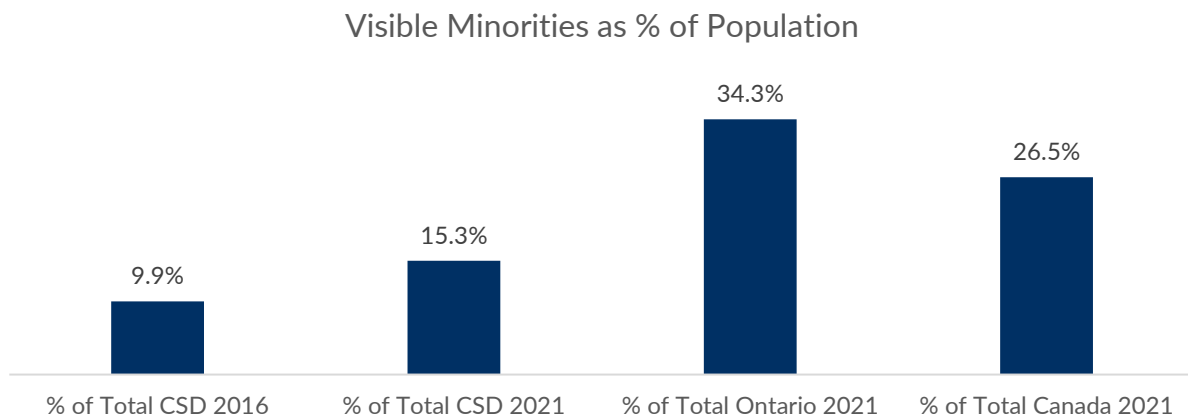






## Visible Minorities

The total visible minority population increased from 9,440 in 2016 to 15,780 in 2021, indicating a significant growth rate of approximately 67.16%. This indicates a growing diversity within this community, with the visible minority population increasing at a higher rate than the total population. This might have important implications for aspects like social policies, community development, and cultural representation.



Looking at individual groups, the South Asian population has seen the most substantial increase, nearly doubling from 3,115 to 6,070. The Black population has also grown significantly from 2,015 to 3,570.

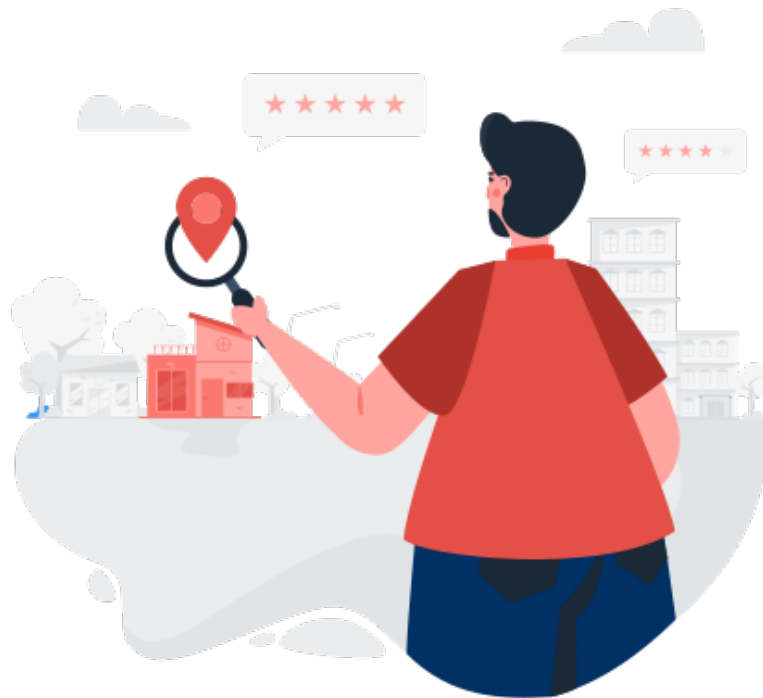
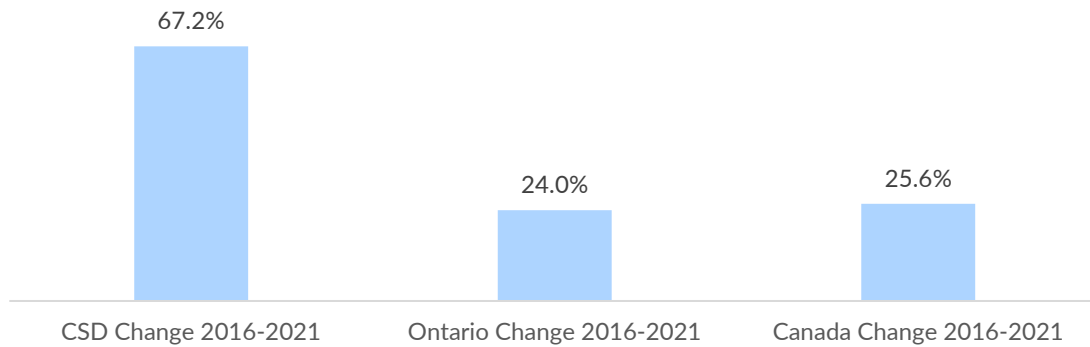
Some minority groups saw smaller growth rates. For example, the Chinese population increased from 785 to 630, while the Japanese population increased from 50 to 65.

The group "Visible minority, n.i.e." (not included elsewhere) saw an increase from 190 to 370, and the "Multiple visible minorities" category grew from 320 to 550, indicating the rising



complexity and diversity of racial and ethnic identities.

Change in % Visible Minority population 2016-2021



## Religion

This data paints a picture of a religiously diverse community with a substantial Christian majority, a strong secular or non-religious contingent, and significant representation from other major



world religions. This religious diversity might have implications for community planning, policy-making, and social dynamics within the community.

The most common religion in this community is Christianity, with 53,420 individuals identifying as Christian. This represents a little over half of the total population in private households (103,205). Within the Christian community, the largest denomination is Catholic, with 22,950 adherents, followed by the United Church with 4,805 adherents, and Anglican with 5,375 adherents. A sizable group of 7,990 people identifies as Christian without specifying a particular denomination ("Christian, n.o.s." or not otherwise specified).

The data indicates a significant proportion of the community does not adhere to any religion or holds secular perspectives. A total of 41,700 individuals fall into this category, representing around 40% of the total population.

Among non-Christian religions, the most substantial are Sikhism (2,665), Islam (2,060), and Hinduism (1,725). These three religious groups show the diversity of the community, likely reflecting the presence of South Asian immigrants or descendants.

Buddhism, Jewish, and Traditional (North American Indigenous) spirituality are represented in smaller numbers. This suggests either a smaller community of these religious groups or a greater number of individuals who choose not to disclose their religion.

There are also 720 people who follow "Other religions and spiritual traditions," which could include a wide variety of less common or less recognized religious or spiritual practices.





Religious Affiliation	2021
<b>Total - Religion for the population in private households - 25% sample data</b>	<b>103,205</b>
<b>Buddhist</b>	<b>480</b>
<b>Christian</b>	<b>53,420</b>
Christian, n.o.s.	7,990
Anabaptist	125
<b>Anglican</b>	<b>5,375</b>
Baptist	2,885
<b>Catholic</b>	<b>22,950</b>
Christian Orthodox	725
Jehovah's Witness	550
Latter Day Saints	210
<b>Lutheran</b>	<b>650</b>
Methodist and Wesleyan (Holiness)	<b>280</b>
Pentecostal and other Charismatic	1,565
Presbyterian	1,710
Reformed	810
United Church	<b>4,805</b>
Other Christian and Christian-related traditions	2,785
Hindu	1,725
<b>Jewish</b>	<b>120</b>
<b>Muslim</b>	<b>2,060</b>
<b>Sikh</b>	<b>2,665</b>
<b>Traditional (North American Indigenous) spirituality</b>	<b>315</b>
Other religions and spiritual traditions	<b>720</b>
No religion and secular perspectives	<b>41,700</b>

Understanding the religious diversity of a community can have several implications for housing needs. Here are a few examples:

**Cultural Considerations:** Different religions can have different requirements or preferences in terms of housing. For example, some Muslim households may prefer a house layout that includes a directionally correct space for prayer (facing Mecca). Some Orthodox Jewish families might require housing within walking distance of their synagogue due to restrictions on driving during the Sabbath.

**Community Centers and Places of Worship:** If a substantial number of people belong to a specific religion in an area, it may indicate a need for community centers or places of worship close to residential areas. This could influence urban planning and infrastructure development.



**Size of Households:** Different cultural and religious groups may have different family structures, which could impact housing needs. For example, some cultures and religions emphasize extended family living arrangements, which may require larger housing units.

**Dietary Needs:** Some religions have specific dietary rules (like Halal for Muslims, Kosher for Jews). This could indicate a need for certain types of grocery stores or markets in the vicinity of these communities.

**Educational Facilities:** Families may desire proximity to specific educational facilities, such as religious schools or schools that accommodate religious observances.

**Senior Housing:** Depending on the age distribution within religious groups, there may be a demand for senior housing that accommodates specific religious customs or dietary rules.

## Employment & Education

Understanding the educational attainment of the population is essential in housing need assessment planning for a municipality. This is because the educational level is often linked with income levels, which directly influence housing affordability.

Education and employment trends provide critical insights into the municipality's income distribution, economic stability, and future growth. They can help planners identify areas of housing need, such as affordable housing for low-income or unemployed individuals, housing suited to specific occupational categories, or housing for an aging population. The data can also inform initiatives to attract or retain certain demographics or occupational categories, as part of a broader economic development strategy.

### Highlights

**Educational Attainment:** A significant number of individuals held a post-secondary certificate, diploma, or degree. This suggests potential for a substantial number of individuals with higher income capacity who could demand higher quality housing.

**Labour Market Trends:** The employment rate decreased, and the unemployment rate increased significantly between 2016 and 2021. This could impact the ability of a significant number of individuals to afford housing, suggesting a need for more affordable housing options.

**Work Activity:** The average number of weeks worked decreased from 2016 to 2021. This could indicate instability in employment, affecting individuals' ability to consistently afford housing costs.



**Occupational Shifts:** There was significant growth in Business, Finance and Administration Occupations, Natural and Applied Sciences and Related Occupations, Health Occupations, Occupations in Education, Law and Social, Community and Government Services, and Trades, Transport and Equipment Operators and Related Occupations. These occupational shifts may correlate with increased income and a shift in housing demand towards higher-end options or specific geographical areas.

**Growing Non-Labour Force:** The number of individuals not in the labour force increased by 15.4%, which might indicate a growing number of retirees or individuals unable to work. This group might have unique housing needs such as accessibility features or affordable housing options. There was a significant increase in the number of individuals who did not work, indicating a potential need for affordable housing options. Note the data would have been impacted by COVID thus return to more stable employment would be expected.

**Changes in Full-time and Part-time Work:** The slight increase in part-time or part-year work and a decrease in the average number of weeks worked could point to a need for affordable housing options, given the likely income instability.

**Employment Trends:** The decrease in the number of employed people and the increase in unemployment could indicate that a segment of the population is struggling with income stability, which may impact their ability to afford housing. Additionally, a higher number of people not participating in the labor force may suggest a rise in the number of retirees, students, or individuals unable to find employment, which could also influence housing needs and affordability.

**Occupational Shifts:** The changes in occupational categories indicate evolving economic conditions in the municipality. The significant decline in 'Legislative and senior management occupations' might suggest a decrease in high-income households. Conversely, the growth in 'Natural and applied sciences and related occupations' and other categories may indicate the creation of jobs in these sectors, potentially leading to an influx of workers in these fields. This could affect the types and locations of housing that are in demand.





## Education

These data provide a comparison of the educational attainment of the population in two different years, 2016 and 2021, specifically focusing on high school and post-secondary education levels. However, the data for 2021 is not provided, which makes a comparison impossible at this point.

Based on the 2016 data, we can observe the following:

**High School Education:** Out of 85,220 individuals aged 15 and over, 18,485 do not have a high school diploma or equivalency certificate, while 66,740 individuals have this level of education.

**High School Education (25-64 years):** Focusing on the population aged 25 to 64 years, out of 54,530 individuals, 7,640 do not have a high school diploma or equivalency certificate, and 46,895 individuals have this level of education.

**Highest Certificate, Diploma, or Degree (15 years and over):** For the population aged 15 and over, out of 78,495 individuals, 17,020 have no certificate, diploma, or degree, while 25,420 have a high school diploma or equivalency certificate, and 36,055 have a post-secondary certificate, diploma, or degree.

**Post-secondary Education:** Within the 36,055 individuals with a post-secondary certificate, diploma, or degree, the majority (27,335) have a post-secondary certificate or diploma below bachelor level, and 13,940 have a bachelor's degree or higher.





Characteristic	2016	2021
<b>Total - Highest certificate, diploma or degree for the population aged 15 years and over in private households - 25% sample data</b>	78,495	85,225
No certificate, diploma or degree	17,020	16,605
High (secondary) school diploma or equivalency certificate	25,420	27,345
Postsecondary certificate, diploma or degree	36,055	41,270
Postsecondary certificate or diploma below bachelor level	5,695	27,335
Apprenticeship or trades certificate or diploma	2,855	5,255
Non-apprenticeship trades certificate or diploma	2,845	2,460
Apprenticeship certificate	19,040	2,800
College, CEGEP or other non-university certificate or diploma	1,015	20,690
University certificate or diploma below bachelor level	10,305	1,395
Bachelor's degree or higher	7,305	13,940
Bachelor's degree	790	10,210
University certificate or diploma above bachelor level	245	820
Degree in medicine, dentistry, veterinary medicine or optometry	1,750	245
Master's degree	215	2,390
Earned doctorate		270

## Labour Force

The data points towards a challenging labor market with a higher unemployment rate, a lower employment rate, and a lower participation rate. This might call for measures to stimulate job creation, retrain workers, or other labor market interventions.

**Labour Force Growth:** The overall population aged 15 years and over increased by 8.6% over this period, indicating that there has been a general population growth, an aging population, or both.

**Labour Participation Rate:** While the population increased, the proportion of this population in the labour force only increased by 4.7%, which is less than the population growth. This resulted in a decline in the participation rate by 3.6 points. This suggests that a larger proportion of the population is either choosing not to work or is unable to work. This could be due to factors like increasing school enrollment, early retirement,





increasing disability, or discouraged workers who have stopped looking for work – and of course COVID.

**Employment Decrease:** The number of employed people decreased by 1.5%, in contrast to the growth in the overall labour force. This may indicate a weakening job market over this period, with fewer people being able to find work.

**Unemployment Increase:** A significant increase in the unemployment rate (79.7%) and the number of unemployed individuals (89.2%) is observed, suggesting the job market has become more challenging. The economic conditions would have deteriorated during COVID leading to job losses, or there could be a mismatch between the skills of job seekers and the jobs available.

**Non-Labour Force Increase:** There is a 15.4% increase in the number of people not in the labour force, which is higher than the growth in the overall population. This suggests an increasing number of people are not seeking employment or are unable to work, potentially due to factors such as retirement, disability, or taking care of family.

**Lower Employment Rate:** The employment rate decreased by 9.3 points, indicating that a smaller proportion of the overall population is employed. This can be a concern for the economy as it suggests fewer people are contributing to economic production.

Labour Force Status	2016	2021	Change
<b>Total - Population aged 15 years and over by labour force status - 25% sample data</b>			
	78,495	85,225	8.6%
In the labour force	49,965	52,320	4.7%
Employed	46,540	45,825	-1.5%
Unemployed	3,430	6,490	89.2%
Not in the labour force	28,530	32,910	15.4%
Participation rate	64%	61%	-3.6%
Employment rate	59%	54%	-9.3%
Unemployment rate	7%	12%	79.7%

## Work Activity

The data points to an increasing proportion of the population not working and a decrease in the average number of weeks worked per year, even though the number of people who worked and those who worked full time for the full year remained stable. This could be indicative of increased challenges in the job market or socio-demographic changes and may warrant further investigation or policy interventions.



**Population Growth:** The overall population aged 15 years and over increased by 8.6%, suggesting an overall growth in the population or a larger proportion of the population reaching the age of 15.

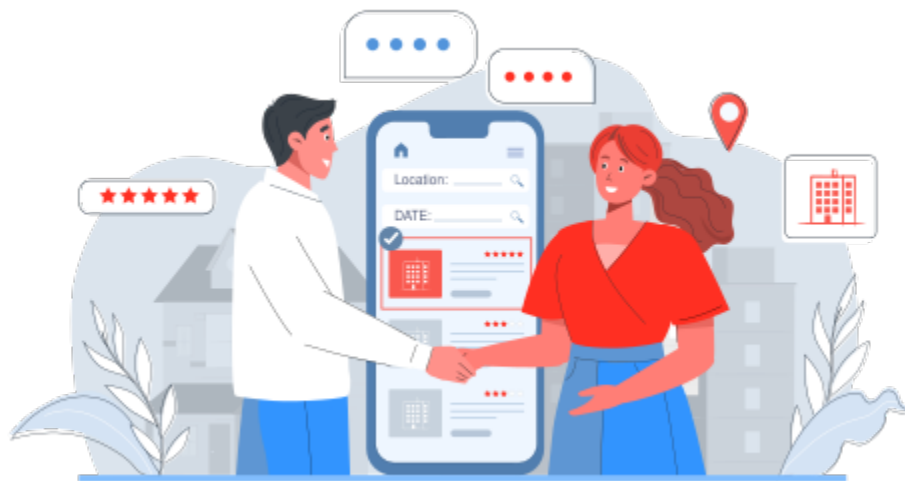
**Increase in Non-Workers:** There was a significant increase in the number of people who did not work, at 22.5%. This is greater than the increase in the overall population. The reasons could be varied – increased school enrollment, retirement, health reasons, or potentially a weaker job market. Again this was likely COVID-related and requires updating.

**Stable Number of Workers:** The number of people who worked increased slightly by 1.2%, which is significantly less than the overall population growth. This indicates that the proportion of the population that is working has decreased.

**Full-Time Full-Year Work Stable:** The number of people who worked full time for the full year increased slightly by 0.8%, roughly in line with the total number of workers. This may suggest that full-time, full-year employment opportunities remained relatively stable over this period.

**Slight Increase in Part-Time/Part-Year Work:** There was a slight increase of 1.7% in the number of people who worked part-year and/or part-time. This might suggest that while full-time, full-year work remained stable, there may have been a small increase in temporary or part-time work.

**Fewer Average Weeks Worked:** The average number of weeks worked in the reference year decreased by 4.2%. This might suggest that even those who are working are working less on average, which could be due to increased part-time or seasonal work, layoffs, or people choosing to work fewer weeks.





Work Activity	2016	2021	Change
<b>Total - Population aged 15 years and over by work activity during the reference year - 25% sample data</b>	78,495	85,225	8.6%
Did not work	27,085	33,185	22.5%
Worked	51,415	52,040	1.2%
Worked full year full time	27,900	28,120	0.8%
Worked part year and/or part time	23,515	23,920	1.7%
Average weeks worked in reference year	43	41	-4.2%

## Occupations

the data suggests an overall increase in the labour force, with certain sectors experiencing significant growth and others slight or substantial decreases. This could reflect changes in the economic structure and job market over the period from 2016 to 2021.

Based on the provided data comparing changes in the National Occupational Classification in the labour force from 2016 to 2021, we can observe the following:

**Overall Labour Force:** The total labour force aged 15 years and over increased by 4.7%.

**Non-Applicable Occupations:** The "occupation - not applicable" category increased by 37.8%, indicating a greater proportion of individuals with occupations that don't fit into the standard categories, or possibly more individuals who didn't provide occupation data.

**All Occupations:** The total number of individuals employed across all recognized occupations grew by 4.1%, slightly less than the total labour force growth.

**Legislative and Senior Management Occupations:** There was a substantial decrease of 90.6% in the legislative and senior management occupations, which could indicate a major change in these roles, perhaps due to restructuring, retirements or change in reporting.

**Growth in Specific Occupations:** Certain sectors saw significant growth, including Business, Finance and Administration Occupations (12% increase), Natural and Applied Sciences and Related Occupations (23.4% increase), Health Occupations (18.6% increase), Occupations in Education, Law and Social, Community and Government Services (11.4% increase), and Trades, Transport and Equipment Operators and Related Occupations (23.7% increase). This might suggest a growing demand for these roles during this period.



**Decrease in Art, Culture, Recreation and Sport Occupations:** There was a slight decrease in Occupations in Art, Culture, Recreation and Sport by 2.8%, indicating potential challenges or reduced opportunities in these sectors.

**Moderate Growth in Other Occupations:** Other sectors experienced moderate growth, including Sales and Service Occupations (6.6% increase), Natural Resources, Agriculture and Related Production Occupations (7.1% increase), and Occupations in Manufacturing and Utilities (8.5% increase). This moderate growth could be due to steady demand and opportunities in these sectors.

National Occupational Classification in Labour Force	2016	2021	Change
<b>Total - Labour force aged 15 years and over by occupation - Broad category - National Occupational Classification (NOC) 2021 - 25% sample data</b>	49,970	52,315	4.7%
Occupation - not applicable	940	1,295	37.8%
All occupations	49,030	51,020	4.1%
0 Legislative and senior management occupations	4,140	390	-90.6%
1 Business, finance and administration occupations	6,485	7,260	12.0%
2 Natural and applied sciences and related occupations	2,175	2,685	23.4%
3 Health occupations	3,150	3,735	18.6%
4 Occupations in education, law and social, community and government services	4,930	5,490	11.4%
5 Occupations in art, culture, recreation and sport	1,080	1,050	-2.8%
6 Sales and service occupations	12,425	13,245	6.6%
7 Trades, transport and equipment operators and related occupations	8,515	10,530	23.7%
8 Natural resources, agriculture and related production occupations	770	825	7.1%
9 Occupations in manufacturing and utilities	5,355	5,810	8.5%

## Income Trends

### Highlights

**Income Growth:** From 2016 to 2021, there was an overall increase in income for Brantford residents. The median total income increased by 24%, after-tax income rose by 22%, market income by 10%, government transfers by 50.6%, and employment income



by 11.4%. This suggests an overall improvement in the residents' financial capacity, which could affect their housing choices and affordability.

**Shift to Higher Income Brackets:** The number of high-income households increased significantly from 2016 to 2021. There was a decrease in low-income households and a slight decrease in middle-income households. This could indicate a shift in demand towards higher-end housing.

**Increased Government Transfers:** The notable increase in median government transfers may suggest that more residents have become dependent on government assistance, possibly due to economic disruptions such as the COVID-19 pandemic. These residents may require more affordable or subsidized housing options.

**Economic Impact of COVID-19:** The decrease in market and employment income in 2020, along with the increase in government transfers and employment insurance benefits, reflect the economic impact of the COVID-19 pandemic. This could have short-term and long-term effects on housing needs, with potentially more people requiring affordable housing or rental assistance.

**Rising Senior Population in Low-Income Bracket:** The slight increase in the prevalence of low income among seniors suggests some older residents may be struggling financially, possibly needing more affordable or assisted living options.

**Reduction in Child Poverty:** The drop in low-income prevalence among children suggests an improvement in the financial conditions of families, which could impact housing needs and preferences, possibly resulting in a higher demand for family-sized units. This would be impacted by both the Child Tax Benefit, and the increase in government transfers during COVID.

**Increase in High-Income Households:** The significant growth in the number of high-income households implies a potential demand for higher-end housing options.

**Balanced Income Distribution:** The relatively balanced distribution of income across the population suggests that a diverse range of housing types, from affordable to luxury, may be needed to cater to all income levels.

**Overall Economic Improvement:** The general trend of improving economic conditions, as reflected by increasing incomes and decreasing low-income prevalence, may lead to a greater ability among residents to afford housing, potentially driving demand for higher-quality units or home ownership.



## Income Trends

From 2016 and 2021, there were increases in the number of income recipients in all categories, along with a rise in both the median and average income levels. The most substantial growth was seen in the median government transfers. This overall trend suggests a growth in income levels and possibly also in economic activity during this period factoring in COVID benefits such as CERB.

**Total Income Recipients:** The number of total income recipients aged 15 years and over in private households grew from 75,275 to 81,945. The median total income among these recipients also increased from \$31,622 to \$39,200, a 24% increase.

**After-tax Income Recipients:** The number of after-tax income recipients increased from 75,285 to 81,975. The median after-tax income among these recipients rose from \$29,108 to \$35,600, a rise of approximately 22%.

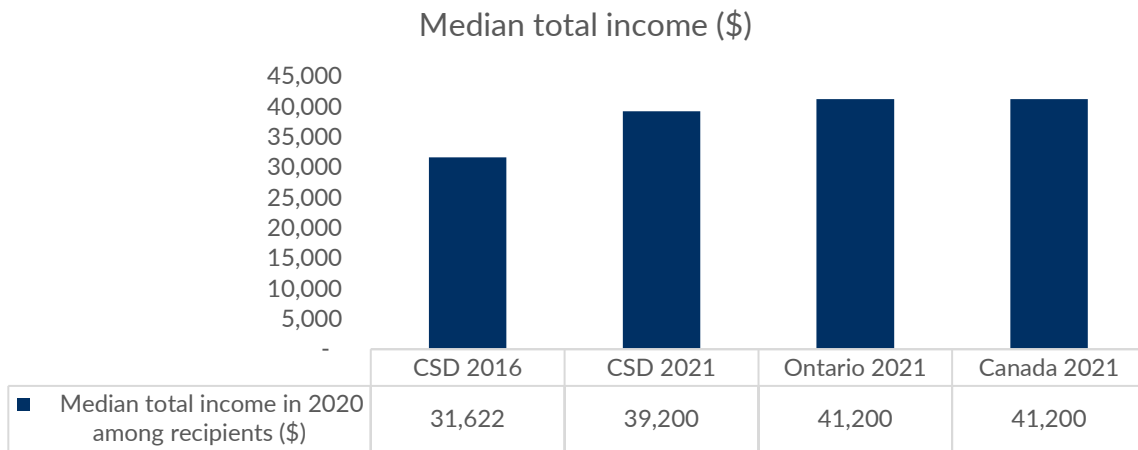
**Market Income Recipients:** The number of market income recipients grew from 65,725 to 71,005, while the median market income among these recipients slightly increased from \$30,059 to \$33,200, an increase of roughly 10%.

**Government Transfers Recipients:** The number of individuals receiving government transfers grew from 56,560 to 75,070. Interestingly, the median government transfer among these recipients increased significantly, from \$6,972 to \$10,500, a 50.6% rise. This might be due to policy changes or increased government support during this period.

**Employment Income Recipients:** The number of individuals receiving employment income increased from 54,280 to 58,015, and the median employment income among these recipients also grew from \$32,682 to \$36,400, an 11.4% increase.

**Average Incomes:** The average total income, after-tax income, market income, government transfers, and employment income among recipients also increased. Notably, the average government transfers rose from \$8,615 to \$11,860, a 37.6% increase, which again might reflect increased government support.





## Income Groups

Between 2016 and 2021, there was a decrease in the number of low-income households, a slight decrease in the middle-income households (\$25,000 to \$49,999), and a significant increase in the number of high-income households. This suggests an overall improvement in the economic conditions for households, with more households moving into higher income brackets over this.

The data provided shows the distribution of household after-tax income groups in 2020:

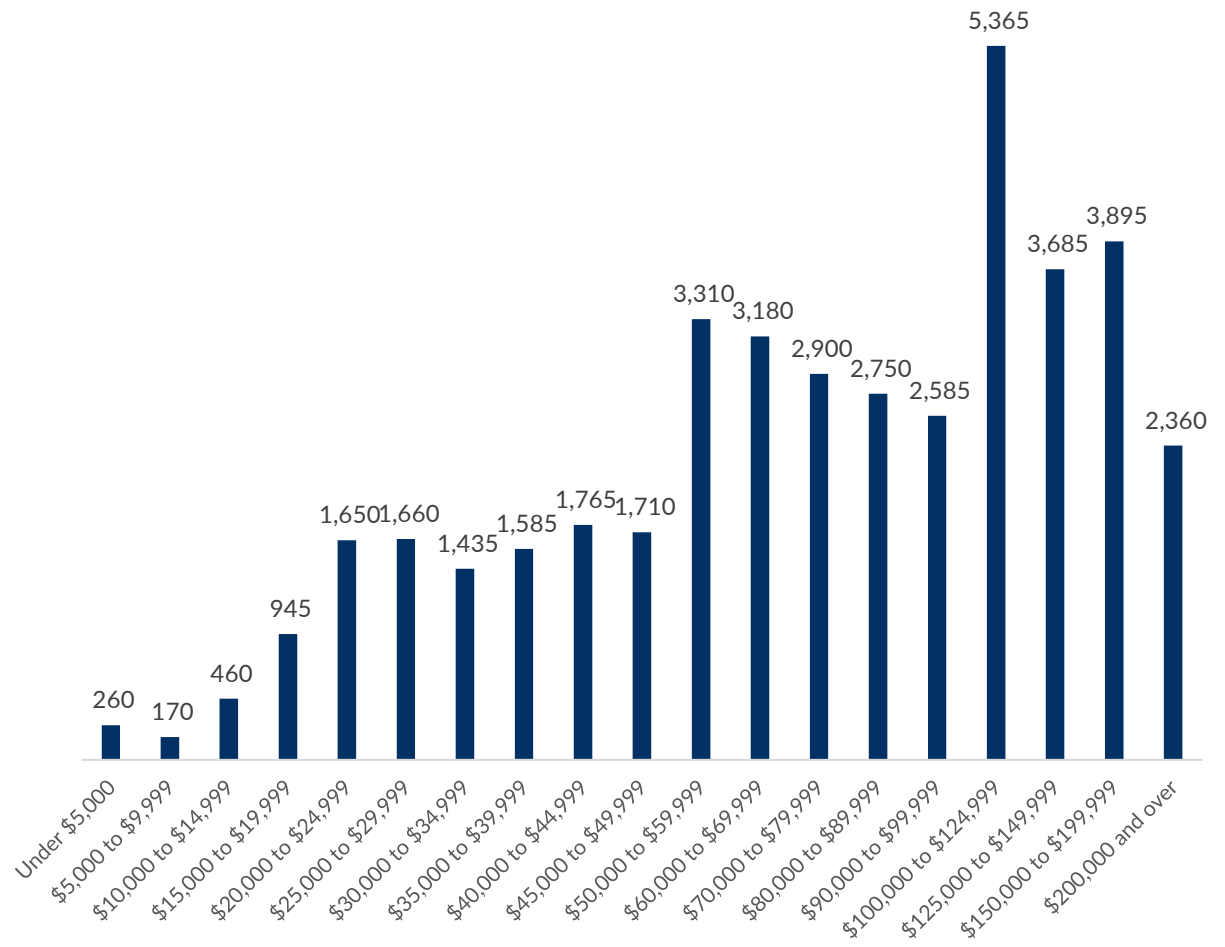
**Low Income Households:** The number of households earning less than \$15,000 decreased from 2,160 to 935 (a decrease of 56.7%). The number of households earning between \$15,000 and \$24,999 grew from 4,080 to 3,715 (a decrease of 8.9%).

**Middle Income Households:** Households earning between \$25,000 and \$49,999 decreased from 8,930 to 7,445 (a decrease of 16.6%). Meanwhile, the number of households earning between \$50,000 and \$99,999 increased from 17,830 to 21,465 (an increase of 20.4%).

**High Income Households:** There was significant growth in the number of high-income households (those earning \$100,000 and over), with an increase from 7,010 to 11,760 (a growth of 67.8%). The growth was particularly strong in the \$125,000 to \$149,999 bracket, which saw an increase of 60.4%, and the \$150,000 and over bracket, which saw an increase of 110.4%.



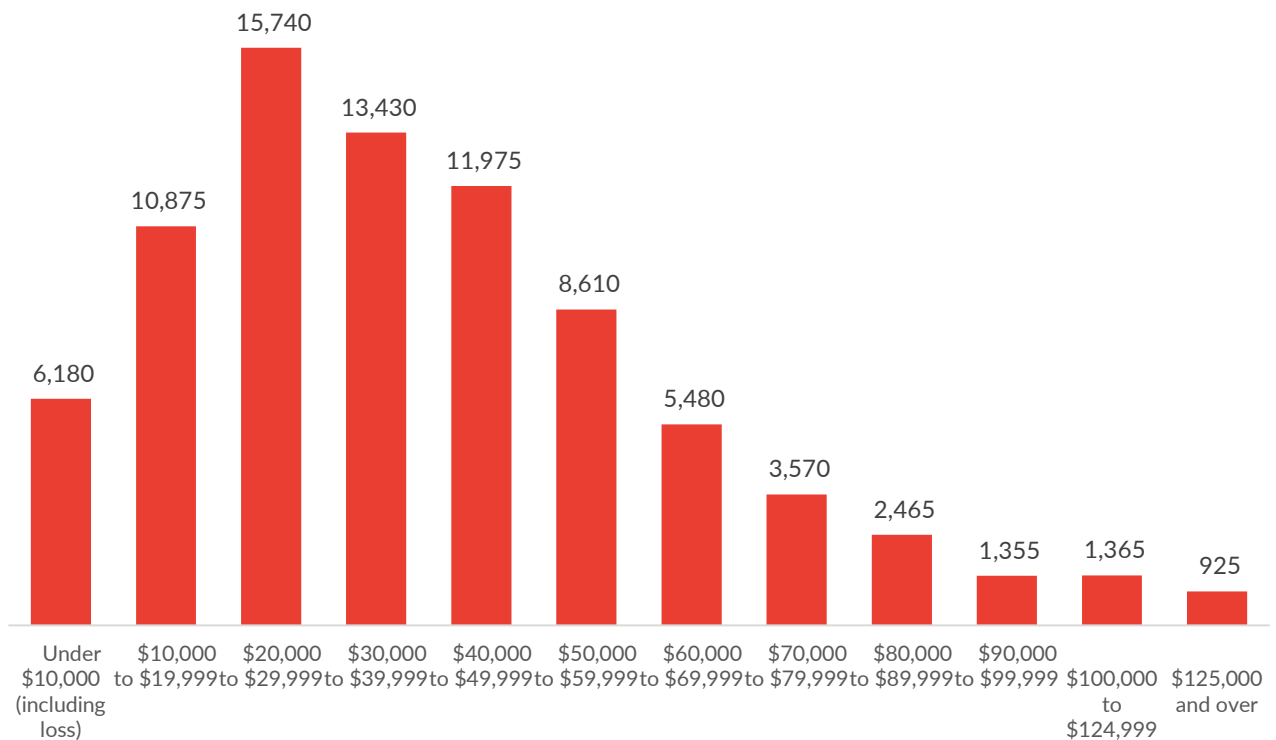
## 2021 Household Total Income Groups







### After Tax Income Groups 2021



### Income Levels

This data overall suggests a substantial increase in both total and after-tax incomes for households, which might be due to factors like better job opportunities, wage increases, or economic growth in general. The fact that the growth rates are similar across the total data set and the sample indicates a robust trend. The similar growth in both one-person and two-or-more-person households suggests that these improvements are broadly distributed, not limited to one segment of the population.

**Total Income Statistics (100% Data):** The total number of households increased by 6.3%. Median total income and after-tax income of all households increased by 26.9% and 26.5% respectively. For one-person households, both the median total and after-tax income increased by approximately 25%. For two-or-more-person households, the median total income increased by 24%, while the after-tax income increased by 24.2%.

**Total Income Statistics (25% Sample Data):** Similar to the 100% data, the total number of households in the sample also increased by 6.3%. The average total and after-tax income for all households saw an increase of 22.8%. In one-person households, the average total



income increased by 20.6% and after-tax income by 20.1%. For two-or-more-person households, the average total income increased by 22.9%, with after-tax income increasing by 23.1%.

Characteristic	2016	2021	Change
<b>Total - Income statistics for private households - 100% data</b>			<b>6.3%</b>
	<b>39,215</b>	<b>41,675</b>	
Median total income of household in 2020 (\$)	62,640	79,500	26.9%
Median after-tax income of household in 2020 (\$)	56,116	71,000	26.5%
<b>Total - Income statistics for one-person private households - 100% data</b>			<b>5.2%</b>
	<b>11,080</b>	<b>11,655</b>	
Median total income of one-person households in 2020 (\$)	31,143	38,800	24.6%
Median after-tax income of one-person households in 2020 (\$)	28,484	35,600	25.0%
<b>Total - Income statistics for two-or-more-persons private households - 100% data</b>			<b>6.7%</b>
	<b>28,135</b>	<b>30,015</b>	
Median total income of two-or-more-person households in 2020 (\$)	79,037	98,000	24.0%
Median after-tax income of two-or-more-person households in 2020 (\$)	70,052	87,000	24.2%
<b>Total - Income statistics for private households - 25% sample data</b>			<b>6.3%</b>
	<b>39,215</b>	<b>41,675</b>	
Average total income of household in 2020 (\$)	75,506	92,700	22.8%
Average after-tax income of household in 2020 (\$)	65,052	79,900	22.8%
<b>Total - Income statistics for one-person private households - 25% sample data</b>			<b>5.1%</b>
	<b>11,095</b>	<b>11,660</b>	
Average total income of one-person households in 2020 (\$)	38,334	46,240	20.6%
Average after-tax income of one-person households in 2020 (\$)	33,434	40,160	20.1%
<b>Total - Income statistics for two-or-more-persons private households - 25% sample data</b>			<b>6.8%</b>
	<b>28,120</b>	<b>30,020</b>	
Average total income of two-or-more-person households in 2020 (\$)	90,174	110,800	22.9%
Average after-tax income of two-or-more-person households in 2020 (\$)	77,528	95,400	23.1%

## Income Distribution

The population has been divided into deciles (tens) based on the adjusted after-tax economic family income. Half the population falls into the bottom half of the distribution and the other half into the top distribution.

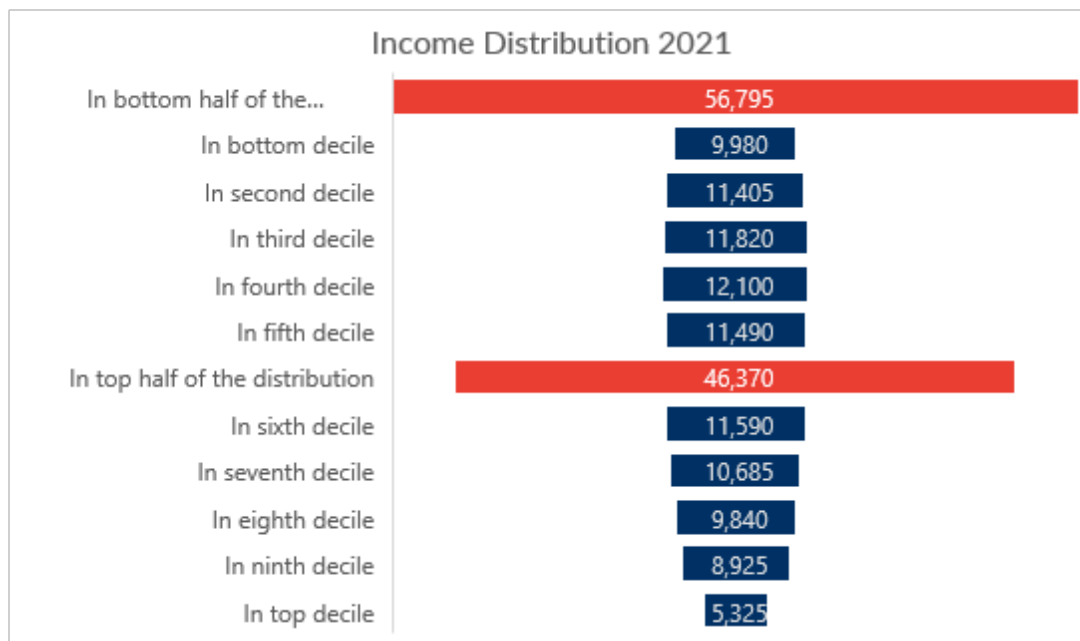


**Bottom Half of Distribution:** A total of 53,995 households (about 51.8% of total households) are in the bottom half of the income distribution, which means their incomes are below the median income. The largest group is found in the third decile, with 11,820 households.

**Top Half of Distribution:** Conversely, there are 41,785 households (about 48.2% of total households) in the top half of the income distribution. This distribution is somewhat more spread out, with the largest group located in the sixth decile, with 11,590 households.

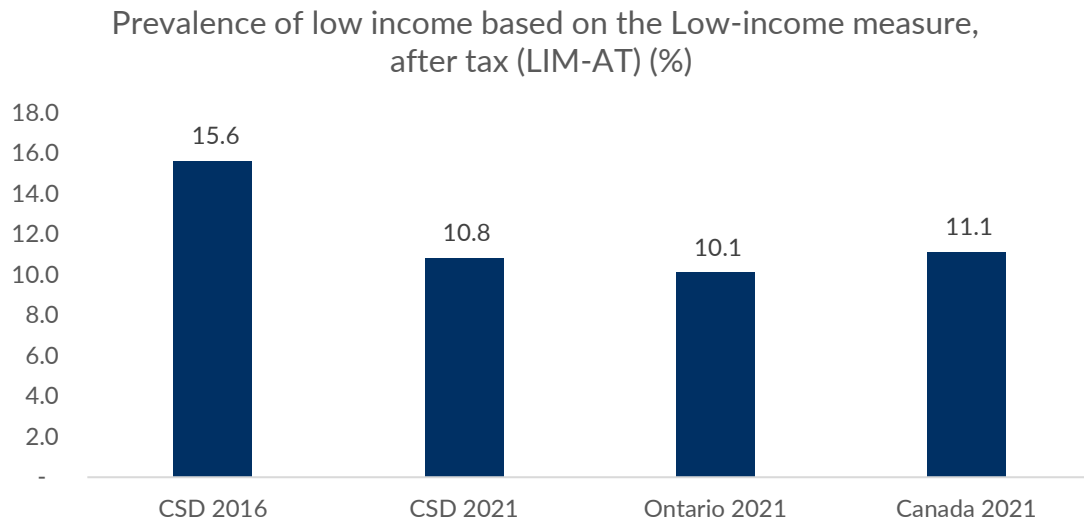
**Top and Bottom Deciles:** Interestingly, the top decile has significantly fewer households (5,325) than the bottom decile (9,980), implying that there is a smaller proportion of households at the very top of the income scale.

The distribution of adjusted after-tax economic family income is skewed toward the lower deciles. However, it's worth noting that the difference between the numbers of households in the top and bottom halves of the distribution is not very large, suggesting a balanced distribution of income across the population.



### Low Income

Between 2016 and 2021, the prevalence of low income based on LIM-AT decreased in all three regions. Brantford saw a decrease from 15.9% to 10.8%.



The data shows the number of individuals classified as "low income" based on the Low-Income Measure After Tax (LIM-AT) across different age categories.

**Children (0 to 17 years):** The prevalence of low income in this age group has dropped from 21% to 13%, with a similar drop (22% to 15%) for the subgroup of children aged 0

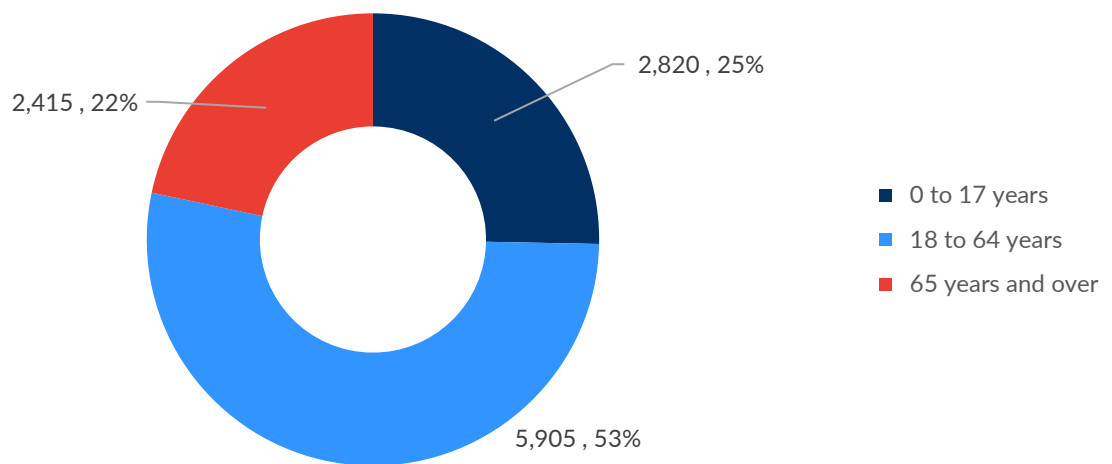


to 5 years. This indicates an improvement in the financial conditions of families with young children.

**Adults (18 to 64 years):** There's a significant decrease in low-income prevalence for adults, falling from 15% to 9%. This may suggest better job opportunities or wage increases for the working-age population.

**Seniors (65 years and over):** The prevalence of low income in the senior age group has seen a small increase from 12% to 13%. This could imply issues such as insufficient retirement savings or pensions not keeping up with the cost of living.

Low Income After Tax by Age Group in 2021



These trends suggest improvements in financial conditions for most of the population, with the notable exception of those aged 65 years and over. This could be a matter of concern, requiring specific social and economic policies to address income issues among seniors.

## Impacts of COVID

A few trends become clear in comparing the income composition and average incomes between 2019 and 2020 for the population aged 15 years and over in private households: These differences likely reflect the impact of the COVID-19 pandemic and associated economic disruptions, as well as government efforts to mitigate the economic impacts on individuals through various forms of assistance.



### Composition of Total Income:

There is a notable decline in Market income from 83% in 2019 to 77% in 2020, with a corresponding decrease in Employment income from 71% to 65%. This could suggest a decline in earnings from jobs and businesses, possibly due to economic disruptions caused by the COVID-19 pandemic.

Conversely, the proportion of Government transfers increased from 17% in 2019 to 23% in 2020, likely due to increased financial assistance in response to the pandemic.

Employment insurance benefits saw a small increase from 1% to 2%, possibly reflecting an increase in unemployment.

There are new categories of COVID-19 related government income support and benefits, making up 6% of total income in 2020. These did not exist in 2019.

Composition of total income in 2020 of the population aged 15 years and over in private households (%) - 25% sample data	2019	2020
Market income (%)	83	77
Employment income (%)	71	65
Government transfers (%)	17	23
Employment insurance benefits (%)	1	2
COVID-19 - Government income support and benefits (%)	0	6
COVID-19 - Emergency and recovery benefits (%)	n/a	6

### Average Income:

- The average total income among recipients increased from \$44,960 in 2019 to \$47,160 in 2020, and the average after-tax income among recipients also saw an increase from \$38,360 to \$40,600.
- There was a slight decrease in the average market income among recipients from \$42,920 in 2019 to \$41,880 in 2020, corresponding with the decrease in the market income share mentioned above.
- Average government transfers among recipients saw a significant increase from \$8,520 in 2019 to \$11,860 in 2020, which aligns with the increased share of government transfers.



Average employment income among recipients decreased slightly from \$44,280 in 2019 to \$43,120 in 2020.

There was an increase in average employment income for full-year full-time workers from \$62,800 in 2019 to \$65,700 in 2020, suggesting that those who kept their full-time jobs may have seen an increase in income.

A large decrease can be seen in the average employment income in 2020 of those who worked part-year/part-time, from \$31,400 in 2019 to \$25,180 in 2020, possibly indicating greater income loss for part-time or temporary workers during the pandemic.

Average Income	2019	2020
Average total income in among recipients (\$)	44,960	47,160
Average after-tax income in among recipients (\$)	38,360	40,600
Average market income in among recipients (\$)	42,920	41,880
Average government transfers in among recipients (\$)	8,520	11,860
Average employment income in among recipients (\$)	44,280	43,120
Average employment income in for full-year full-time workers (\$)	62,800	65,700
Average employment income in 2020 of those who worked part-year/part-time (\$)	31,400	25,180
Average employment insurance benefits among recipients (\$)	6,800	n/a





## Commuting

The analysis of commuting patterns and trends can provide valuable insights into how housing needs may be evolving within a municipality. By understanding these trends, housing planners can anticipate future needs and plan developments accordingly.

Based on the data provided, there appears to be an overall decrease in the commuting population in Brantford from 2016 to 2021 across most modes of transportation and commute lengths. Specifically, there are fewer people commuting within their census subdivision and to other subdivisions or provinces. There is a decline in the use of both private (driver and passenger) and public transportation, with only a minor increase in the use of other commuting methods.

### Highlights

These changes could suggest several underlying trends:

**Increase in remote work:** The reduction in commuting could be an indication of an increase in remote work. This trend has been observed worldwide, particularly in response to the COVID-19 pandemic. More individuals are working from home, reducing the need to commute.

**Changes in residential patterns:** The decline in commuting might also suggest that people are choosing to live closer to their workplaces or moving out of Brantford.

**Use of non-traditional commuting methods:** The increase in "Other methods" of commuting might indicate a rise in non-traditional means of transportation such as ride-sharing, electric scooters, or perhaps more environmentally friendly options.

Connecting these observations to housing needs assessment, a few implications emerge:

**Changing housing needs:** The increase in remote work might result in changing housing needs. For example, people might require homes with office spaces or in quieter neighborhoods suitable for work.

**Affordable housing:** If people are moving out of Brantford or







choosing to live closer to their workplaces, it might point towards issues with affordable housing within Brantford or near areas of employment.

**Infrastructure for non-traditional commuting methods:** If there's an increase in non-traditional commuting methods, local communities might need to consider building the necessary infrastructure to support these means of transportation.

## Commuting Destinations

**Commute within census subdivision (Brantford) of residence:** Decreased from 24,205 to 20,470 (Change: -3,735, Percentage change: -15.4%)

**Commute to a different Brantford within the census division (CD) of residence:** Decreased from 4,075 to 3,135 (Change: -940, Percentage change: -23.1%)

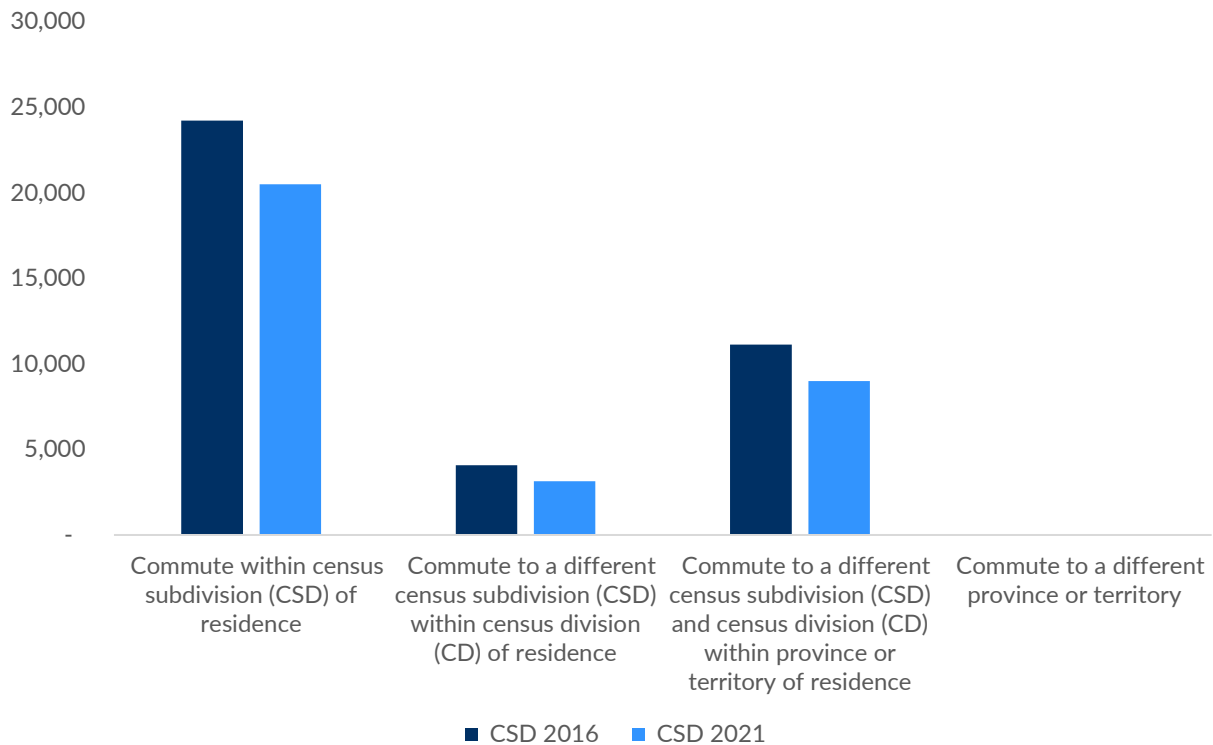
**Commute to a different Brantford and CD within province or territory of residence:** Decreased from 11,125 to 8,990 (Change: -2,135, Percentage change: -19.2%)

**Commute to a different province or territory:** Remained at 45 (Change: 0, Percentage change: 0%)





### Commuting Distance 2016 - 2021



### Commuting Duration

**Less than 15 minutes:** Decreased from 18,095 to 15,815 (Change: -2,280, Percentage change: -12.6%)

**15 to 29 minutes:** Decreased from 12,085 to 10,315 (Change: -1,770, Percentage change: -14.6%)

**30 to 44 minutes:** Decreased from 6,625 to 6,310 (Change: -315, Percentage change: -4.8%)

**45 to 59 minutes:** Decreased from 3,720 to 2,980 (Change: -740, Percentage change: -19.9%)

**60 minutes and over:** Decreased from 3,810 to 2,785 (Change: -1,025, Percentage change: -26.9%)

### Commuting Mode

**Car, truck or van - as a driver:** Decreased from 36,445 to 31,580 (Change: -4,865, Percentage change: -13.4%)



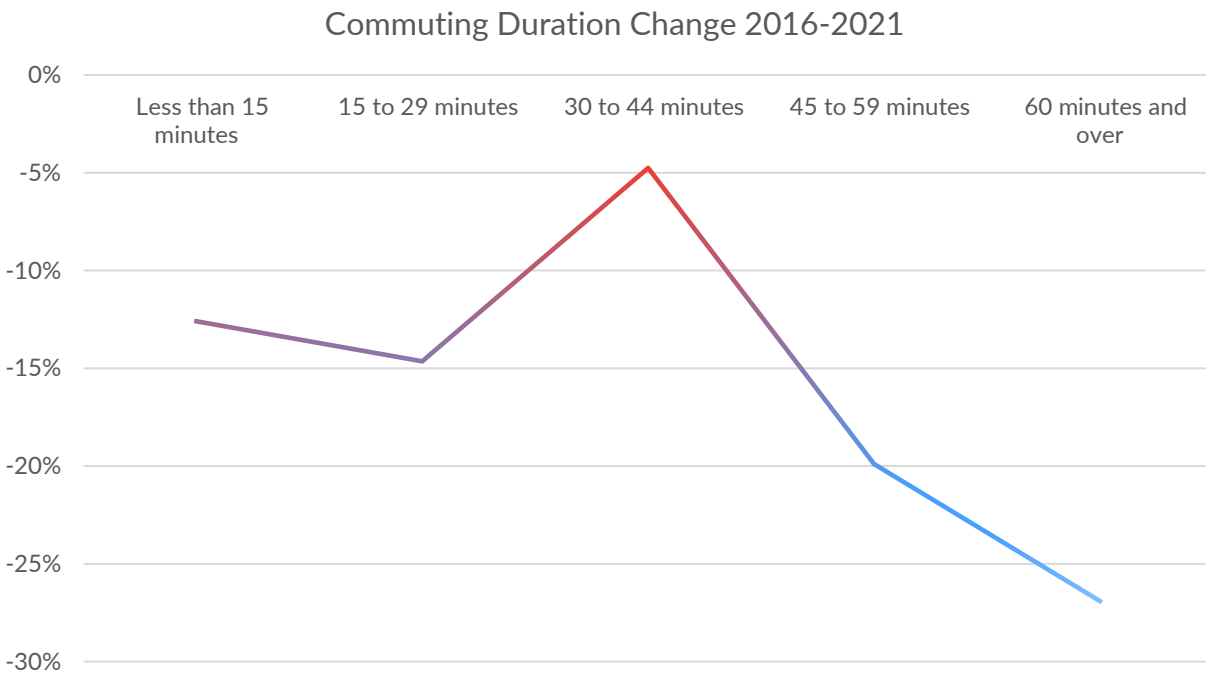
**Car, truck or van - as a passenger:** Decreased from 3,560 to 3,310 (Change: -250, Percentage change: -7.0%)

**Public transit:** Decreased from 1,720 to 1,210 (Change: -510, Percentage change: -29.7%)

**Walked:** Decreased from 1,750 to 1,335 (Change: -415, Percentage change: -23.7%)

**Bicycle:** Decreased from 470 to 170 (Change: -300, Percentage change: -63.8%)

**Other method:** Increased from 390 to 605 (Change: +215, Percentage change: +55.1%)



### Commuting Periods

**Between 5 a.m. and 5:59 a.m.:** Decreased from 3,805 to 3,765 (Change: -40, Percentage change: -1.1%)

**Between 6 a.m. and 6:59 a.m.:** Decreased from 8,970 to 8,395 (Change: -575, Percentage change: -6.4%)

**Between 7 a.m. and 7:59 a.m.:** Decreased from 9,960 to 8,540 (Change: -1,420, Percentage change: -14.3%)



**Between 8 a.m. and 8:59 a.m.:** Decreased from 7,865 to 6,340 (Change: -1,525, Percentage change: -19.4%)

**Between 9 a.m. and 11:59 a.m.:** Decreased from 3,995 to 3,780 (Change: -215, Percentage change: -5.4%)

**Between 12 p.m. and 4:59 a.m.:** Decreased from 9,745 to 7,390 (Change: -2,355, Percentage change: -24.2%)

Time Period	2016	2021	Change
Between 5 a.m. and 5:59 a.m.	3,805	3,765	-1.1%
Between 6 a.m. and 6:59 a.m.	8,970	8,395	-6.4%
Between 7 a.m. and 7:59 a.m.	9,960	8,540	-14.3%
Between 8 a.m. and 8:59 a.m.	7,865	6,340	-19.4%
Between 9 a.m. and 11:59 a.m.	3,995	3,780	-5.4%
Between 12 p.m. and 4:59 a.m.	9,745	7,390	-24.2%





## Social Data Trends Community Maps

The subsequent visuals present the Dissemination Areas categorized from low to high quintiles based on selected variables from the 2021 Census. The initial two visuals individually exhibit each variable, whereas the third amalgamates these layers to generate a bivariate map. This approach helps comprehend the overlapping of higher incidences in specific community zones.

In essence, the merit of these map sets lies in their capability to superimpose and correlate distinct types of data, yielding a more holistic and nuanced understanding of community housing necessities. The insights drawn from these visuals can assist in developing land use regulations and housing strategies tailored to the unique needs and circumstances of different neighbourhoods and communities, thereby fostering more efficacious and equitable housing policies.

### Highlights

These sets of data can inform bylaws related to the types of dwellings permitted in certain areas, to better reflect the housing preferences of the residents.

- High growth areas and areas with larger families might require bylaw changes to allow for higher density housing, such as duplexes, townhomes or apartment buildings, to accommodate the growing population and larger family sizes.
- Areas with a higher proportion of older adults living alone might need land use bylaws that permit the construction of senior housing developments, such as retirement communities, assisted living facilities, or communities with a mix of housing types that allow for aging in place.
- Depending on the preference of the population for building types and density, municipalities might need to adjust bylaws related to building heights, densities, and types of allowed residential buildings.
- Areas with a higher proportion of Indigenous and immigrant populations might benefit from targeted housing initiatives that address specific cultural needs, such as cooperative housing or cultural-based community development projects.
- Neighborhoods where residents spend a large portion of their income on housing may be targeted for initiatives to increase the availability of affordable housing, such as subsidized housing projects or inclusionary zoning policies.
- Targeted initiatives in these areas might include home repair and improvement programs, or stronger enforcement of property maintenance bylaws.



In each case, these dark spots highlight areas of potential concern or interest that should be considered in municipal housing and social policies. They can guide strategic planning, helping to create more effective, tailored interventions to address the housing needs and social issues of different communities.



## Population Diversity

### *Population Change x Immigrants*

This map helps identify areas with significant population growth due to immigration. If these areas show high quintiles, they may require increased housing or diversified housing types to accommodate different cultural preferences.

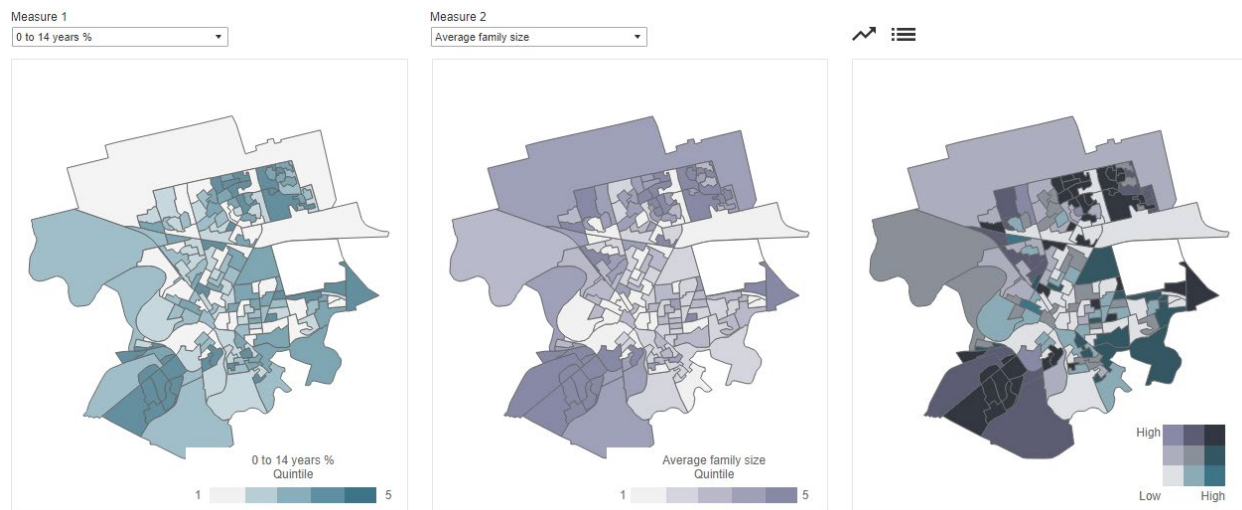
Dark spots could indicate areas with high population growth due to increased immigration. This could imply a need for more housing or a diverse range of housing types to cater to different cultural preferences.



### 0-14 Years x Average Family Size

This combination helps identify neighborhoods with a high number of children and larger family sizes. These areas may have an increased need for larger homes or developments with family-friendly amenities.

Dark areas may suggest neighborhoods with many children and larger families, indicating a potential need for larger homes or developments with family-friendly amenities.





### 65 Years x Living Alone

This map helps in identifying areas with a higher proportion of elderly living alone, indicating a potential need for housing solutions that cater to seniors, such as retirement homes or assisted living facilities.

Dark areas could show regions with a higher proportion of elderly individuals living alone, suggesting a possible need for specialized senior housing solutions like retirement communities or assisted living facilities.



### Indigenous x Immigrant

Analyzing areas with high populations of Indigenous and immigrant residents can assist in identifying communities that may face unique housing challenges, such as discrimination or lack of culturally appropriate housing.

Dark spots here can reveal communities with high populations of Indigenous and immigrant residents. These communities may face unique housing challenges, such as discrimination or a lack of culturally appropriate housing options.





## Core Housing Need

### *Low Income Measure After Tax x One-Parent Families*

Areas with high rates of low income, particularly among single-parent families, might benefit from affordable housing initiatives or subsidized housing programs.

Dark areas might signify regions with high rates of low income, particularly among single-parent families. These areas might benefit from initiatives aimed at improving access to affordable housing or providing subsidized housing programs.





### *30% + of Income on Shelter x Core Housing Need*

This set identifies areas where residents spend a large portion of their income on housing, implying a need for more affordable housing options.

Dark spots could highlight regions where residents spend a significant portion of their income on housing, signaling a need for more affordable housing options.



### *Major Repairs Needed x Housing Not Suitable*

Areas that show high values for these variables may indicate a need for housing rehabilitation programs or increased focus on building code enforcement.

Dark areas may denote regions with high values for these variables, suggesting a need for housing rehabilitation programs or an increased focus on building code enforcement.



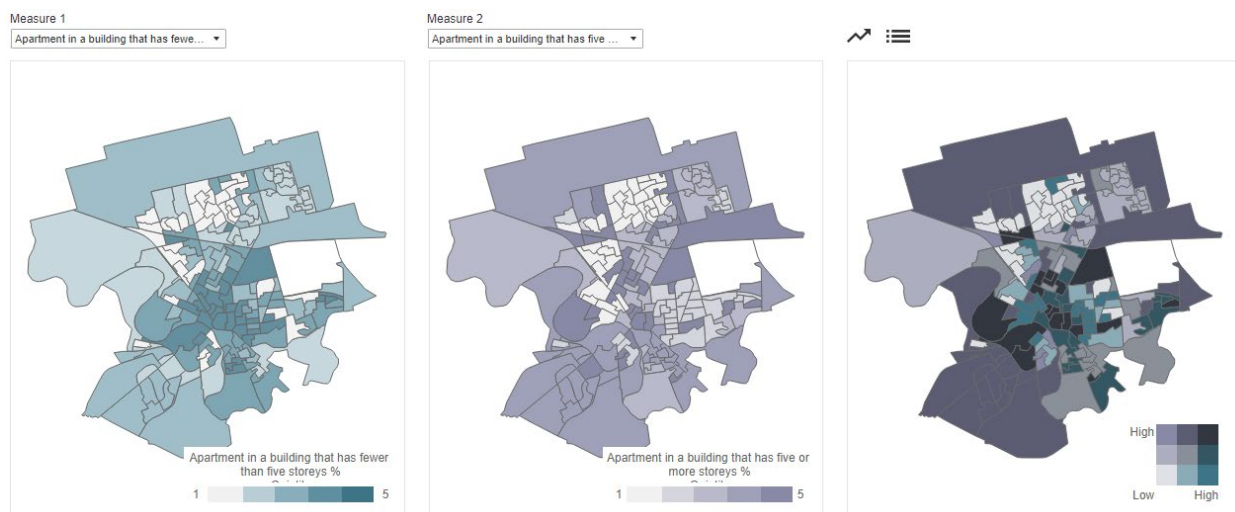


## Housing Stock

### *Apartments in buildings with fewer than 5 stories x Apartments in buildings with more than 5 stories*

This data set can indicate housing density and preference for certain types of structures, helping urban planners in making decisions about zoning and development.

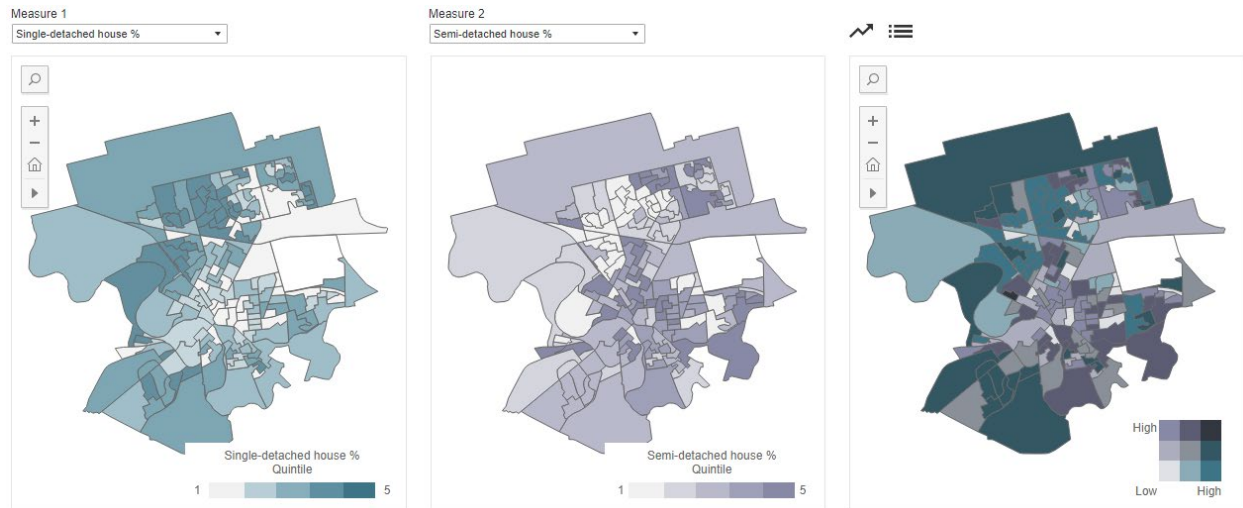
Dark spots might indicate areas of high housing density or preference for specific types of structures, which can inform zoning and development decisions.



### *Single-detached House x Semi-detached house*

Similarly, this map can show preferences for different types of housing, indicating where there might be a demand for more single-family homes or for denser, semi-detached options.

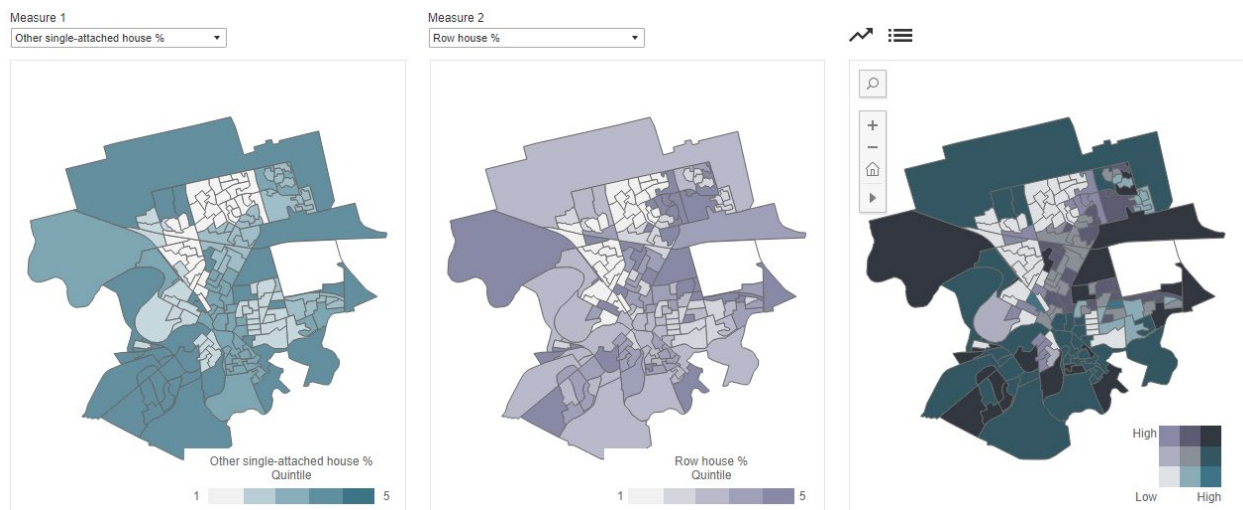
Dark areas can reveal preferences for different types of housing, showing where there might be demand for more single-family homes or denser, semi-detached options.



### *Other single-attached house x Row house*

This again indicates preference for different housing types, with implications for zoning and housing policy.

Dark areas could show preferences for different housing types, with implications for zoning and housing policy.





### *Movable dwelling x Apartment or flat in a duplex*

This set can reveal areas where flexible or non-traditional housing solutions, such as tiny houses or duplex apartments, might be suitable or desirable.

Dark spots could reveal areas where flexible or non-traditional housing solutions, such as tiny houses or duplex apartments, might be suitable or desirable.



## Forecasting Housing Needs

### Methods

These methods provide a simple way to make projections based on historical data. However, they rely on several assumptions that might not hold true. For example, they do not consider potential changes in housing policies, economic conditions, or demographic trends. Therefore, these projections should be used as a rough guide and should be complemented with other information and expert opinion.

**Population Projection:** The first step was to project the population of the community from 2022 to 2032. This was done by assuming that the growth rate of 11.8% observed from 2011 to 2021 would continue for the next decade. This assumption is a simple way to make a projection, but it might not hold true if there are significant changes in birth rates, death rates, immigration, or emigration.

**Dwelling Projection:** The next step was to project the number of each type of dwelling needed in the community. To do this, the proportion of each type of dwelling in the community in 2021 was first calculated. Then, these proportions were assumed to remain





the same in the future and used them to calculate the projected number of each type of dwelling based on the projected population. This assumption might not hold true if there are changes in the community's preferences for different types of dwellings.

**Annual Projections:** The provided annual projections from 2022 to 2032 were provided, rather than just a single projection for 2032, to give a more detailed picture of how the community might evolve over time.

**Rounding:** The number of dwellings was rounded to the nearest integer for each year and each dwelling type. This is because it doesn't make sense to have a fraction of a dwelling.



## Scenarios

The three scenarios developed vary based on assumptions about the growth rate of different types of dwellings.

**Baseline Scenario:** In this scenario, we assumed that the community would continue to grow at the same rate as it did from 2011 to 2021, which was 11.8%. We projected the population from 2022 to 2032 based on this growth rate. We also assumed that the proportion of each type of dwelling (e.g., single-detached houses, apartments in a building with five or more storeys, etc.) would remain the same. Based on these assumptions, we projected the number of each type of dwelling that would be needed each year from 2022 to 2032.

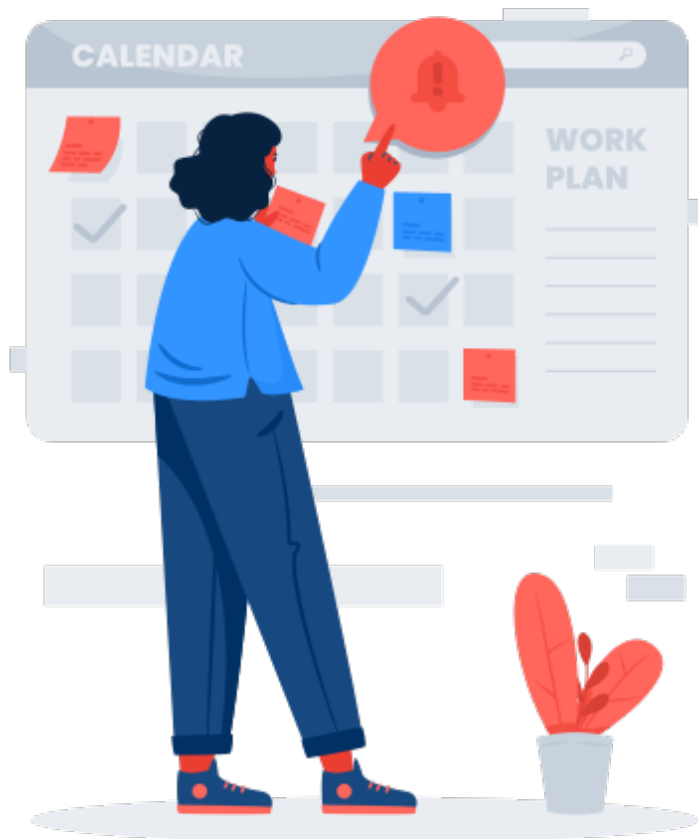
**25% Fast Growth Scenario:** In this scenario, we assumed that the community would grow 25% faster than the rate observed from 2011 to 2021. This represents a scenario between the baseline and the 50% faster growth scenarios. We made the same



assumptions about the proportion of each type of dwelling, and projected the number of each type of dwelling needed each year from 2022 to 2032.

**50% Faster Growth Scenario:** In this scenario, we assumed that the community would grow 50% faster than the rate observed from 2011 to 2021. This represents a more rapid growth scenario. Again, we assumed that the proportion of each type of dwelling would remain the same, and projected the number of each type of dwelling needed each year from 2022 to 2032.

These scenarios provide a range of possible futures for the community, from continued growth at the current rate to significantly faster growth. They illustrate how changes in the growth rate could affect the community's housing needs. However, it's important to remember that these projections are based on a number of assumptions, and the actual future could be influenced by many other factors.



## Results



### Baseline Scenario – 1.1%

Year	Single-detached house	Apartment (5+ storeys)	Semi-detached house	Row house	Apartment in Duplex	Apartment (<5 storeys)	Other single-attached house	Movable dwelling	Total Dwelling Units
2022	25,492	4,526	1,970	4,005	1,601	4,415	76	15	42,206
2023	25,752	4,572	1,990	4,046	1,617	4,460	77	15	42,206
2024	26,014	4,618	2,010	4,087	1,634	4,505	77	15	42,206
2025	26,280	4,665	2,031	4,129	1,651	4,551	78	16	42,206
2026	26,547	4,713	2,051	4,171	1,667	4,597	79	16	42,206
2027	26,818	4,761	2,072	4,214	1,684	4,644	80	16	42,206
2028	27,091	4,810	2,093	4,257	1,702	4,691	81	16	42,206
2029	27,367	4,859	2,115	4,300	1,719	4,739	81	16	42,206
2030	27,646	4,908	2,136	4,344	1,736	4,788	82	16	42,206
2031	27,928	4,958	2,158	4,388	1,754	4,836	83	17	42,206
2032	28,213	5,009	2,180	4,433	1,772	4,886	84	17	42,206

### Fast Growth Scenario – 1.6%

Year	Single-detached house	Apartment (5+ storeys)	Semi-detached house	Row house	Apartment in Duplex	Apartment (<5 storeys)	Other single-attached house	Movable dwelling	Total Dwelling Units
2022	25,556	4,537	1,975	4,016	1,605	4,426	76	15	42,206
2023	25,882	4,595	2,000	4,067	1,626	4,482	77	15	42,744
2024	26,212	4,653	2,025	4,118	1,646	4,539	78	16	43,287
2025	26,546	4,713	2,051	4,171	1,667	4,597	79	16	43,840
2026	26,884	4,773	2,077	4,224	1,689	4,656	80	16	44,399
2027	27,226	4,834	2,104	4,278	1,710	4,715	81	16	44,964
2028	27,573	4,895	2,131	4,332	1,732	4,775	82	16	45,536
2029	27,925	4,957	2,158	4,388	1,754	4,836	83	17	46,118
2030	28,280	5,021	2,185	4,443	1,776	4,897	84	17	46,703
2031	28,641	5,085	2,213	4,500	1,799	4,960	85	17	47,300
2032	29,005	5,149	2,241	4,557	1,822	5,023	86	17	47,900

### Slow Growth Scenario – 1.3%

Year	Single-detached house	Apartment (5+ storeys)	Semi-detached house	Row house	Apartment in Duplex	Apartment (<5 storeys)	Other single-attached house	Movable dwelling	Total
2022	25,621	4,548	1,980	4,026	1,609	4,437	76	15	42,312
2023	26,012	4,618	2,010	4,087	1,634	4,505	77	15	42,958
2024	26,410	4,689	2,041	4,150	1,659	4,573	78	16	43,616
2025	26,814	4,760	2,072	4,213	1,684	4,643	80	16	44,282
2026	27,224	4,833	2,104	4,277	1,710	4,714	81	16	44,959
2027	27,640	4,907	2,136	4,343	1,736	4,786	82	16	45,646
2028	28,063	4,982	2,168	4,409	1,763	4,860	83	17	46,345
2029	28,492	5,058	2,202	4,477	1,790	4,934	85	17	47,055
2030	28,927	5,135	2,235	4,545	1,817	5,009	86	17	47,771
2031	29,369	5,214	2,269	4,615	1,845	5,086	87	17	48,502
2032	29,818	5,294	2,304	4,685	1,873	5,164	89	18	49,245





## Housing Accelerator Application Forecast

The CMHC minimum supply growth requires at least 1.1% year over year, and minimum variance of 10% with vs without HAF.



### Development Permit

#### HAF Initiative Options

##### Zoning and Land Use Changes

**Seniors-Focused Developments:** As the senior population in Brantford grows, zoning regulations could be adjusted to encourage developments that are senior-friendly, with features like single-floor living and accessibility enhancements.

**Family-Oriented Housing:** Considering the high number of families in Brantford, zoning for more family-sized units in new multi-unit housing developments could be beneficial.

**Mixed-Use Developments:** Promote mixed-use developments that integrate residential, commercial, and recreational uses. These can create vibrant, walkable neighborhoods, which are attractive to younger residents and can also help to reduce car dependency.

**Transit-Oriented Development:** With an increase in residents commuting for work, zoning changes could promote development near transit hubs, making it easier for residents to access public transportation.

**Infill Development:** Encourage infill development in areas with existing infrastructure to make efficient use of land and reduce urban sprawl.



***Mixed-Use Development Encouragement:*** Modify zoning regulations to encourage mixed-use developments and increased density, particularly in downtown areas and near public transit.

***Increased Density:*** Increase the density of housing, particularly in downtown areas and near public transit, to make better use of the available land.

***Accessory Dwelling Units:*** Permit the inclusion of accessory dwelling units (like basement apartments and laneway houses) in all residential zones to quickly increase housing stock.

***Rezoning Commercial or Industrial Lands:*** Convert commercial or industrial lands that are no longer in high demand into residential use through rezoning.

## **Construction and Development Incentives**

***Affordable Housing Incentives:*** Given the increasing proportion of renters spending more than 30% of their income on housing, incentives could be provided for the development of affordable housing units.

***Green Building Incentives:*** Offer incentives for developments that incorporate energy-efficient and sustainable building practices. This could appeal to younger, environmentally-conscious residents.

***Brownfield Redevelopment Incentives:*** Given Brantford's industrial history, provide incentives for the clean-up and redevelopment of brownfield sites into affordable housing.

***Revitalization Incentives:*** Provide incentives for the redevelopment or rehabilitation of underutilized or aging properties, which can help to revitalize neighborhoods and provide more housing opportunities.

***Incentives for Diverse Housing Types:*** Given the diverse household composition in Brantford, incentives could be provided for the construction of a range of housing types to suit different needs, such as single-family homes, townhouses, and apartments.

***Building Rehabilitation:*** Provide grants or loans for the rehabilitation of older buildings into affordable housing units

***Grand River Revitalization:*** Offer incentives for developments along the Grand River that include affordable housing units, capitalizing on this natural asset to create attractive, cost-effective housing.

***Public-Private Partnership Program:*** Establish a program to leverage private sector resources for the construction of affordable housing through public-private partnerships.



*Local Builders Incentive:* Develop an incentive program specifically for local builders and contractors to create affordable housing, thereby supporting the local economy.

## **Housing for Vulnerable Populations**

*Housing First for Homeless Populations:* Expand the Housing First approach to address homelessness in Brantford, providing stable housing as a foundation for addressing other social and health needs.

*Affordable Rental Housing:* Given the high proportion of renters spending a large portion of their income on housing, the development of more affordable rental units could be prioritized.

*Housing First Initiatives:* Implement initiatives that prioritize providing permanent housing to people who are homeless, while also providing supportive services.

*Transitional Housing:* Provide transitional housing options for individuals and families who are in a state of change, such as recent immigrants or people leaving the correctional system.

*Supportive Housing:* Develop programs to provide supportive housing for vulnerable populations, including seniors, low-income families, and individuals experiencing homelessness.

*Public Housing Investment:* Increase investment in public housing and provide rent subsidies for low-income individuals and families.

*Housing Vouchers:* Increase funding for housing vouchers to help more low-income residents afford rent.

*Indigenous Housing Initiatives:* In recognition of Brantford's location within the Haldimand Tract, implement housing programs that support the local Indigenous community, including affordable and culturally appropriate housing options.

## **Regulatory and Policy Changes**

*Inclusionary Zoning:* Implement policies that require a proportion of new development to be set aside for affordable housing.

*Density Bonuses:* Allow developers to build more densely than normally permitted in exchange for providing public benefits, such as affordable housing units or community amenities.



***Parking Requirement Reductions:*** Reduce parking requirements for developments near transit hubs, as these can significantly add to the cost of housing.

***Streamline Approval Processes:*** Streamline the development approval process to make it easier for developers to build new housing and reduce delays.

## **Climate and Environment**

***Green Building Standards:*** Encourage or require new developments to meet certain green building standards, which can lead to energy savings and reduce environmental impact.

***Urban Green Spaces:*** Prioritize the preservation and creation of urban green spaces within housing developments, which can improve the quality of life and attract diverse groups of residents.

***Adaptation Measures:*** Implement measures to make housing resilient to climate change impacts, such as flooding and extreme heat.

***Sustainable Transportation:*** Encourage housing developments that incorporate or are close to sustainable transportation options, such as public transit, bike lanes, and pedestrian-friendly streets.

***Green Homes:*** Encourage the construction of green and energy-efficient homes to help reduce living costs and contribute to climate change mitigation. Promote the development of energy-efficient homes manufactured locally in Brantford, supporting local jobs while reducing environmental impact.

## **Process and System Enhancements**

***Housing Data Dashboard:*** Develop an online dashboard that provides up-to-date data on housing needs and supply in Brantford, supporting evidence-based decision-making.

***One-Stop Shop for Developers:*** Streamline the development application process by creating a "one-stop shop" for developers, helping to accelerate housing construction.

***Digital Transformation:*** Leverage digital tools to make the housing application and approval process more efficient and transparent.

***Community Engagement:*** Enhance processes for community engagement in housing planning and development decisions to ensure they meet community needs and expectations.



**Data-Driven Decision Making:** Use data and analytics to guide decision-making around housing policies and initiatives.

**Permitting Process Efficiency:** Improve the efficiency of the permitting process to accelerate housing construction and reduce costs for developers.

**Enhanced Community Engagement:** Foster a participatory approach to development approvals, ensuring that new housing developments are responsive to community needs and aspirations.

## Creative Solutions

**Co-Housing:** Promote co-housing, where individuals or families have private living spaces within a larger community of shared spaces and resources.

**Co-Housing for Seniors:** Promote the development of senior-focused co-housing communities, providing an innovative solution to meet the housing and social needs of Brantford's aging population.

**Adaptive Reuse:** Encourage the adaptive reuse of vacant commercial or industrial buildings into residential units, a strategy that can add to the housing supply without requiring new land.

**Tiny Homes:** Consider policies that would allow for tiny homes, which can provide an affordable and environmentally-friendly housing option.

**Green Manufacturing Homes:** Promote the development of energy-efficient homes manufactured locally in Brantford, supporting local jobs while reducing environmental impact.

**Shared Equity Programs:** Implement shared equity programs that allow low-income individuals to buy a portion of a home, making homeownership more accessible.

**Co-Housing:** Encourage the creation of co-housing and other innovative housing models that can provide affordable and community-oriented housing options.

## Options Assessment

Each initiative was scored on a scale of 1 to 5 for the following categories: Political Acceptability, Innovation, Cost, Impact on Overall Housing, Impact on Environment, Impact on Community/Neighborhood Character, Potential for Growth, Alignment with the City's Official Plan, and Alignment with County Official Plan. Then, the total score was calculated and assigned a color based on given ranges.



Initiative	Political Acceptability	Innovation	Cost	Impact on Overall Housing	Impact on Environment	Impact on Community/ Neighborhood Character	Potential for Growth	Alignment with Township Official Plan	Alignment with County Official Plan	Score	Color
Seniors-Focused Developments	5	3	4	4	3	4	4	5	5	37	
Family-Oriented Housing	5	2	4	4	3	4	4	5	5	36	
Mixed-Use Developments	4	3	3	4	4	4	4	5	5	36	
Transit-Oriented Development	3	4	3	4	5	4	4	5	5	37	
Infill Development	4	4	3	4	4	4	4	5	5	37	
Mixed-Use Development Encouragement	4	3	3	4	4	4	4	5	5	36	
Increased Density	3	3	4	4	4	4	4	5	5	36	
Accessory Dwelling Units	3	4	3	4	3	4	4	5	5	35	
Rezoning Commercial or Industrial Lands	2	4	3	4	4	3	3	5	5	33	
Affordable Housing Incentives	4	3	2	5	3	4	4	5	5	35	
Green Building Incentives	4	4	2	4	5	4	4	5	5	37	
Brownfield Redevelopment Incentives	3	4	2	4	5	3	3	5	5	34	
Revitalization Incentives	4	3	2	4	4	4	4	5	5	35	
Incentives for Diverse Housing Types	4	3	2	5	3	4	4	5	5	35	
Building Rehabilitation	4	3	2	5	3	4	4	5	5	35	
Grand River Revitalization	3	4	2	4	5	4	4	5	5	36	
Public-Private Partnership Program	3	5	2	5	3	4	4	5	5	36	
Local Builders Incentive	3	4	2	4	3	4	4	5	5	34	
Housing First for Homeless Populations	5	4	2	5	3	4	4	5	5	37	
Affordable Rental Housing	5	3	2	5	3	4	4	5	5	36	
Housing First Initiatives	5	4	2	5	3	4	4	5	5	37	
Transitional Housing	4	4	2	5	3	4	4	5	5	36	
Supportive Housing	5	3	2	5	3	4	4	5	5	36	
Public Housing Investment	5	3	2	5	3	4	4	5	5	36	
Housing Vouchers	5	3	2	5	3	4	4	5	5	36	



Indigenous Housing Initiatives	4	4	2	5	3	4	4	5	5	36	
Inclusionary Zoning	4	4	3	5	3	4	4	5	5	37	
Streamline Approval Processes	4	3	4	4	3	4	4	5	5	36	
Density Bonuses	3	4	3	4	4	4	4	5	5	36	
Parking Requirement Reductions	3	4	3	4	5	4	4	5	5	37	
Green Building Standards	4	4	2	4	5	4	4	5	5	37	
Urban Green Spaces	4	3	3	4	5	4	4	5	5	37	
Adaptation Measures	3	4	2	4	5	4	4	5	5	36	
Sustainable Transportation	3	4	3	4	5	4	4	5	5	37	
Green Homes	4	4	2	4	5	4	4	5	5	37	
Housing Data Dashboard	3	5	3	4	3	4	4	5	5	36	
One-Stop Shop for Developers	3	5	4	4	3	4	4	5	5	37	
Digital Transformation	3	5	3	4	3	4	4	5	5	36	
Community Engagement	5	3	3	4	3	4	4	5	5	36	
Data-Driven Decision Making	4	5	3	4	3	4	4	5	5	37	
Permitting Process Efficiency	4	4	3	4	3	4	4	5	5	36	
Enhanced Community Engagement	5	3	3	4	3	4	4	5	5	36	
Co-Housing	3	5	2	4	3	4	4	5	5	35	
Co-Housing for Seniors	4	5	2	4	3	4	4	5	5	36	
Adaptive Reuse	3	5	2	4	3	4	4	5	5	35	
Tiny Homes	2	5	2	4	5	3	3	5	5	34	
Green Manufacturing Homes	3	5	2	4	5	3	3	5	5	35	
Shared Equity Programs	3	5	2	4	3	4	4	5	5	35	

Official Plan Alignment

County Official Plan Alignment

HAF Target Setting

Next Steps

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