Housing Needs Assessment

Brantford (CY)

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Preface

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

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

Housing Needs Assessments (HNAs) provide data to support evidence-based decision making at the local and community level. Having this data helps all levels of government make informed decisions about their infrastructure and housing investments in order to build the most suitable housing for their communities. An assessment helps a community gather critical housing data to guide decisions on the type and location of housing to build, as well as the infrastructure needed to support community growth.

Funding Requirement

The federal government is taking an integrated approach to housing and infrastructure.

Communities with a population of 30,000 or greater will need to complete an HNA to be eligible for federal funding under infrastructure programs. Communities of all sizes with agreements to receive funding through the Housing Accelerator Fund (HAF) will need to complete an HNA.

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

Going forward, HNAs will be required for:

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

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

Purpose

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

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

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

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

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

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

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

1. Methodology

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

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

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

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

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

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

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

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

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

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

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

This Housing Needs Assessment has been formulated using empirical quantitative data from sources that include the Statistics Canada Census, CMHC databases, the Housing Intelligence Platform, as well as policy-led data from the Province of Ontario and City of Brantford which have been completed to inform growth and housing forecasting in the short and long term. Further, qualitative research and evaluation has been garnered through engagement with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences.

Publicly available data sources in addition to those listed above are available at the following links:

- The City of Brantford Official Plan Envisioning Our City: 2051 (https://www.buildbrantford.ca/media/cdvjsyoo/official-plan-complete-document.pdf)

- Brantford-Brant Municipal Housing Master Plan (2020-2030) (https://www.brantford.ca/en/living-here/resources/Documents/Housing/Brantford-Brant-Housing-Master-Plan-2020-2030.pdf)

- City of Brantford Housing Needs Assessment July 20, 2023 (https://www.brantford.ca/en/living-here/resources/Documents/HousingHomelessPrevention/HousingNeedsAssessment.pdf)

- Ontario Housing Supply Tracker (https://www.ontario.ca/page/tracking-housing-supply-progress)

- Ontario Land Needs Assessment Methodology for the Greater Golden Horseshoe (https://www.ontario.ca/page/land-needs-assessment-methodology-greater-golden-horseshoe)

- City of Brantford I Count Homelessness Count (https://pub-brantford.escribemeetings.com/Meeting.aspx?Id=0276097b-bb4f-456f-8992-1cae5350f428&lang=English&Agenda=Agenda&Item=27&Tab=attachments)

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

The City has undertaken extensive and broad-ranging engagement related to housing needs and growth management. In 2023, the City of Brantford undertook a comprehensive Housing Needs Assessment completed by HelpSeeker Technologies.

Under the *Housing Services Act*, 2011, each Service Manager is required to develop and implement a Council-approved, 10-year housing and homelessness plan and provide annual updates to the Ministry of Municipal Affairs and Housing (MMAH) by June 30 of each year. In order to effectively identify a vision and a roadmap for proposed homelessness service system enhancements, Lethby Consultants was retained in Q4 2024 to complete a comprehensive review of the current homelessness serving system and to provide a consultant report which provides recommendations to establish a strong foundation and starting point for the realignment of homelessness services to achieve Functional Zero[1] in the City of Brantford Service Manager area. Many methods were utilized in developing the report and informing its recommendations including:

- Review of past and current homelessness contracts for service.
- Review of documents produced by the City of Brantford's Housing Stability (homelessness) Division.
- Consultation with key homelessness service partners and homelessness adjacent service partners.
- Review of current thinking and practices in ending homelessness; and
- Ongoing communication with department staff in developing the report.

[1] Functional Zero is achieved when the number of people entering into/experiencing homelessness is less than the number of people exiting homelessness into housing over consecutive months. Pursuing Functional Zero requires a systemic response to homelessness with interventions at key points along the continuum of homelessness.

Through the significant undertakings of the City's new Official Plan, which was approved in 2021, and was last amended in 2024 as well as the ongoing work on the City's Municipal Housing Master Plan, stakeholder groups were consulted through Open Houses, Public Meetings, 1:1 meetings and more with input informing the development of this HNA.

Over 4,000 residents were connected with as part of the City's Official Plan review process and New Zoning By-law. This included mechanisms such as online surveys, phone calls, city-wide mailouts, social media blasts, open houses and public meetings. Local stakeholders, community groups and agencies were consulted, and community stakeholder committee meetings were held. Over 9 Public Open Houses were held to connect with the community at large, as well as multiple Public Meetings of Council. Common themes from this consultation and engagement included the need to avoid sprawl, promote gentle intensification, and support a diversity of housing types. Affordable Housing was (and is) recognized as a crisis, with more needed to be provided for all income levels.

Regarding the Brantford-Brant Municipal Housing Master Plan (2020-2030) and affordable housing engagement for the City, there has been direct consultation and outreach with community housing partners, including Brant and Brantford Local Housing Corporation, and local advocacy organizations.

At its meeting on November 19, 2019, Brantford City Council approved the creation of the Mayors' Housing Partnerships Task Force with the goal to build partnerships to create more housing options, more quickly, across the housing continuum. The Task Force began its work early in 2020, and was comprised of membership across public, private and non-profit sectors.

The work of the Mayors' Housing Partnerships Task Force was to enhance Brantford-Brant's response to increase rental capacity including affordable rentals. Its work successfully brought members of the community, industry partners and both municipalities together to create an Action Plan to sustain and increase affordable housing options in Brantford and Brant.

The City has also gathered information during the annual budget priorities survey related to housing investments. In 2023, 35% of survey respondents said the City's investment in housing should be significantly increased, whereas in 2025, 63% of survey respondents supported a significant increase in housing investment. Housing and homelessness services received among the highest levels of support for expansion across all City program areas, ranking in the top tier for increased funding compared to other City services. In the qualitative data, several respondents explicitly connected Housing to homelessness, poverty, and affordability issues, urging the City to treat housing as a top priority.

The City coordinates or is a member of the following tables/groups. These tables/groups regularly provide input to municipal staff into the housing and homelessness needs in the community:

The **City of Brantford Encampment Network (COBEN)** coordinates encampment response in the City of Brantford and the County of Brant and has established many community partnerships allowing for a coordinated, trauma-informed response and support to people experiencing homelessness. Current partners meet weekly. Organizations that are members of the COBEN include staff from Brantford Native Housing, Brantford Police Services, Brantford Public Library, City of Brantford – Bylaw Services, City of Brantford – Housing Stability Division, City of Brantford – Family and Income Support Division (Ontario Works), Grand River Community Health Center, Ontario Disability Support Program, and SOAR Community Services.

Complex Case Table - Core homelessness-serving agencies meet regularly to discuss clients with complex needs that require a more coordinated approach to service delivery. This group is primarily front-line workers that meet every other week and on a required basis for urgent concerns. Partners at the table are: Brantford Community Healthcare System (Brantford General Hospital), Brantford Native Housing, Brantford Public Library, City of Brantford – Housing and Homelessness Services Department, City of Brantford – Family and Income Stability Division, Grand River Community Health Centre, Nova Vita, Rosewood House, Ontario Disability Support Program, SOAR Community Services (with staff representing COAST, Cornerstone House, Housing Resource Centre, and the Emergency Shelter Intake Line), and the Salvation Army Brantford Booth Centre.

Coordinated Access Table - The Coordinated Access Table, led by City staff, is a group of community service providers within the Coordinated Access System that meets monthly. This table serves as an action-oriented quality improvement table to improve the Coordinated Access System.

Community Advisory Board - All Community Entities (CE) that receive Reaching Home federal funding are mandated to have a Community Advisory Board (CAB). The City of Brantford, as the Reaching Home Community Entity, is responsible for hosting a local CAB. Membership on the CAB is prioritized for people who have lived experience with homelessness and representatives from Indigenous communities. Current CAB members have a vast range of personal and professional experiences in homelessness, Indigenous experiences, domestic violence, youth, faith, and health. This table meets every other month and supports collaborative efforts to prevent and end homelessness across Brantford-Brant.

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

Like broader stakeholder engagement, priority groups were consulted through targeted efforts. During the development of the City of Brantford Poverty Reduction Strategy, 258 members with lived or living experience completed a survey. Additionally, 50 community members attended a Poverty Reduction Symposium in May 2024 to consult and share their experiences regarding access to housing, recreation and arts, transportation, food, and youth opportunities.

The City continues to have comprehensive outreach and engagement strategies with the public and local community partners to inform ongoing project development, data discovery, research, and analysis, which are instrumental in developing the City of Brantford Housing Needs Assessment.

2. Community Profile and Trends

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

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

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 the 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 mixed 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 land 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 developments 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 support 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, it 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 Mayors' Housing Taskforce, Affordable 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. The Service

Manager's Centralized 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 delivery of 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 proposals 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.

2.2 Community Profile

2.2.1 Population		
Characteristic	**Data**	**Value**
Total Population (Number)	2016	98563
	2021	104688
Population Growth (Number)	Total	6125
	Percentage	6.2
Age (Years)	Average	41.4
	Median	40.8
Age Distribution	0 - 14 years	17970
	15 - 64 years	66920
	65+ years	19795
Mobility	Non-movers	89885
	Non-migrants	6010
	Migrants	6270

2.2.2 Demographic Information		
Characteristic	**Data**	**Value**
Immigrants	Total	16095
Non-Immigrants	Total	85830
Recent Immigrants (2016-2021)	Total	2005
Interprovincial migrants (2016-2021)	Total	1110
Indigenous Identity	Total	5415

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

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.

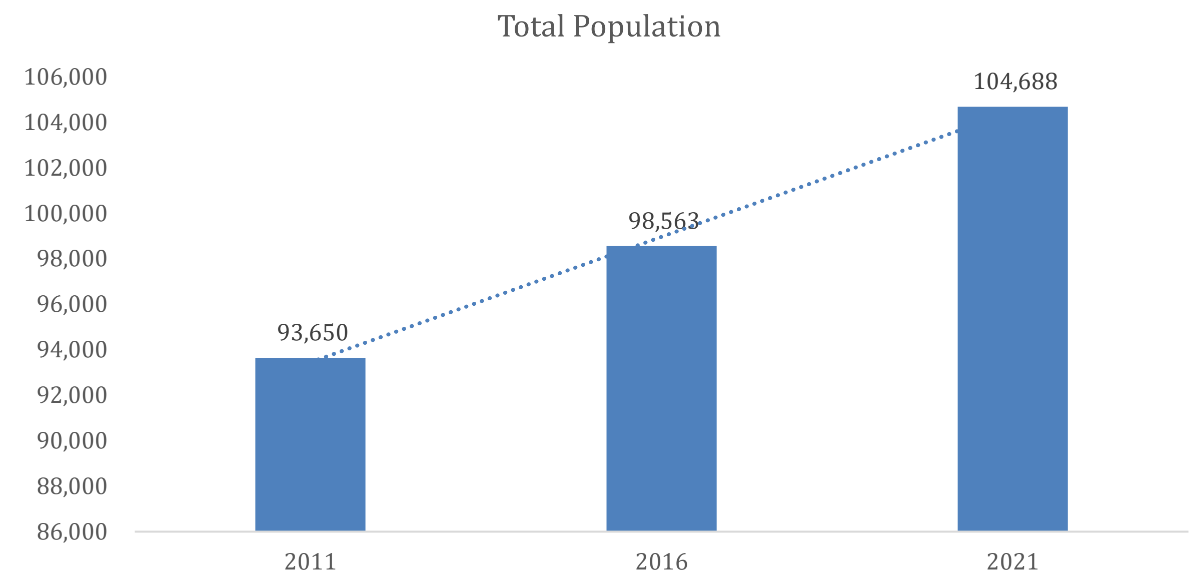
Sustainable Planning: The trends identified highlight the need for sustainable urban planning, balancing the increasing housing demand with environmental conservation and sustainable development. Any expansion in land use may have an impact on local ecosystems. Therefore, conducting an environmental 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.

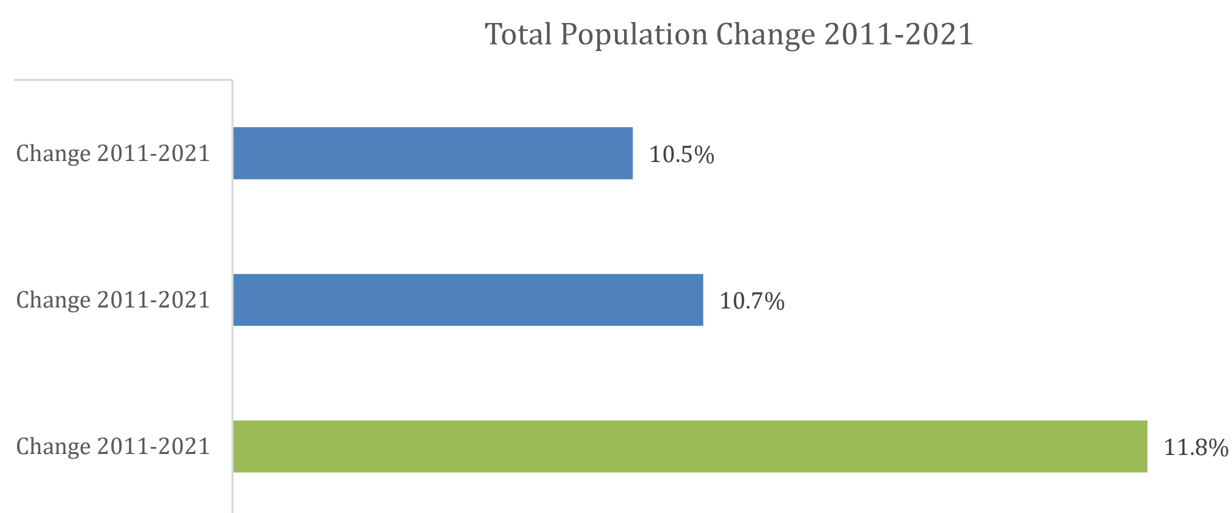
Population Changes

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.



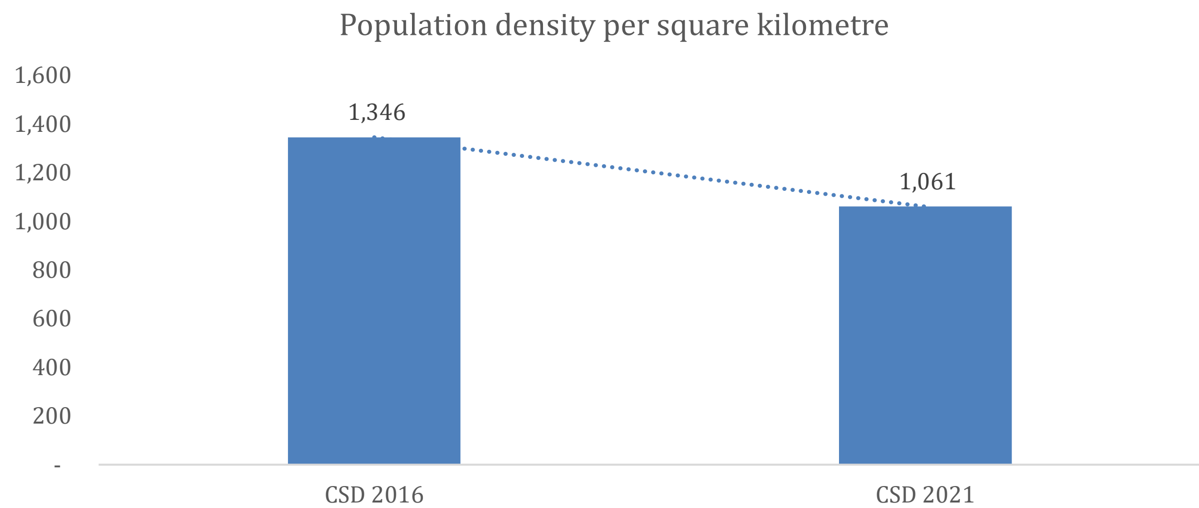
This continual population growth can contribute to an increasing demand for housing, infrastructure, and services across these regions. However, in the context of Brantford, this growth must also be considered considering the city's decreasing population density and expanding land area. Therefore, planning for future housing needs should also consider this spatial distribution of the population and aim for sustainable urban development.

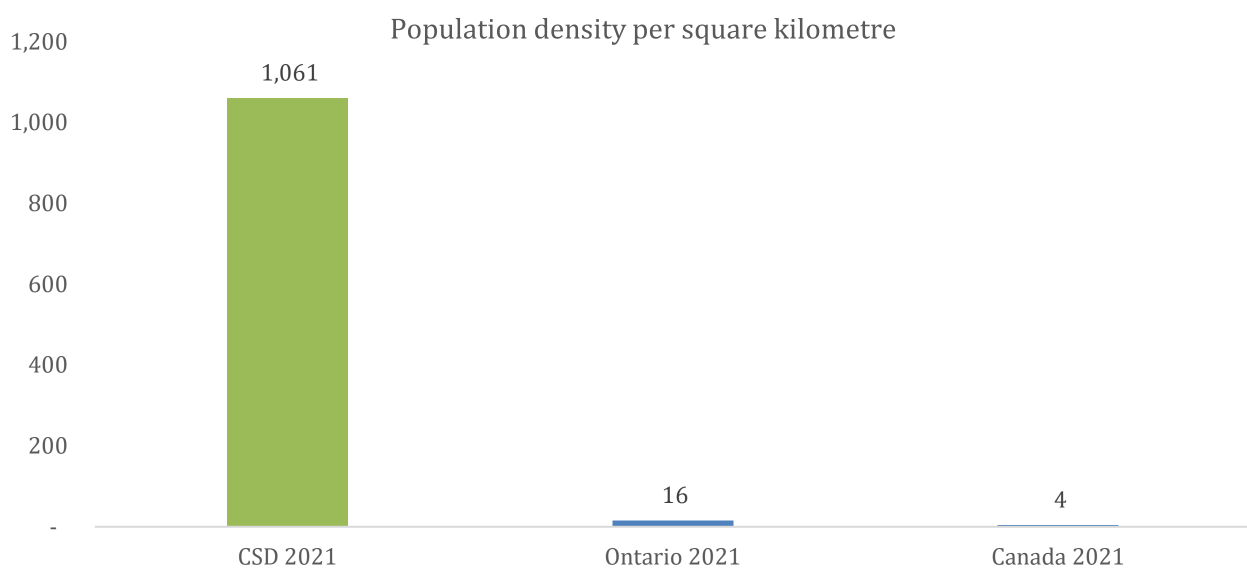


Population Density

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 kilometer (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.





3. Household Profiles and Economic Characteristics

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

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

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

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

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Total number of households	2016	39605
	2021	41673
Household income (Canadian dollars per year)	Average	92700
	Median	79500
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	62400
	Median	52000
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	116400
	Median	102000
Average household size (Number of members)	Total	2.5
Breakdown of household size (Number of households)	Total	41675
	1 person	11660
	2 persons	13850
	3 persons	6740
	4 persons	5690
	5 or more persons	3740
Tenant households (Number of households)	Total	14170
	Percentage	34.001
Owner households (Number of households)	Total	27505
	Percentage	65.999

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Percentage of tenant households in subsidized housing	Percentage	15
Households within 800m of a higher order/high frequency transit stop or station ()	Total	5500 dwelling units
Number of one-parent families	Total	6320
	Percentage	21.478
Number of one-parent families in which the parent is a woman+	Total	4920
Number of one-parent families in which the parent is a man+	Total	1400
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	1210
	Low (21% – 50% AMHI)	7005
	Moderate (51 – 80% AMHI)	8035
	Median (81% - 120% AMHI)	9020
	High (>120% AMHI)	16290

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

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 is 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 to 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.

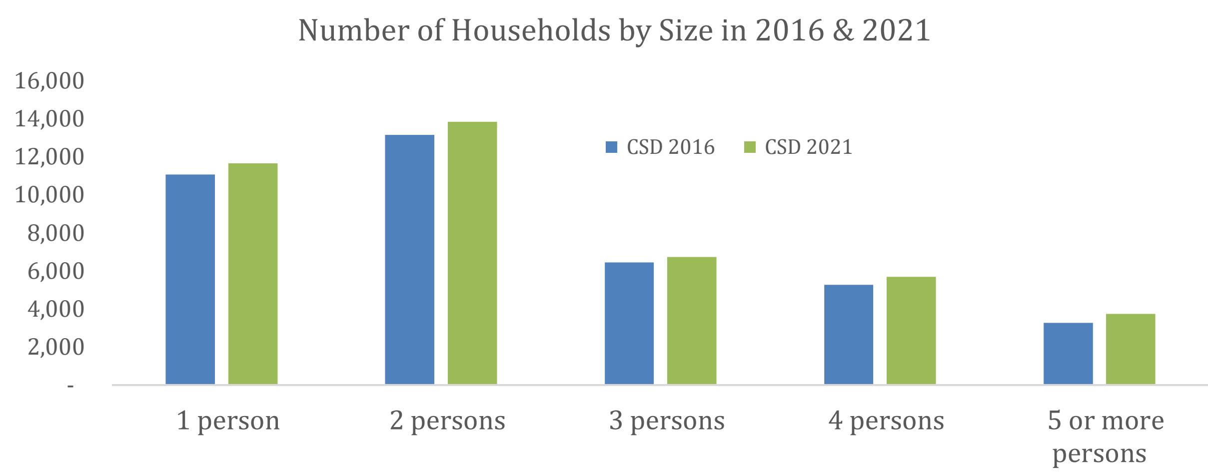
2 persons (13,155 in 2016 to 13,850 in 2021): This category has seen a moderate rise, indicating a demand for dwellings suitable for two people, which may include couples or roommates.

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.

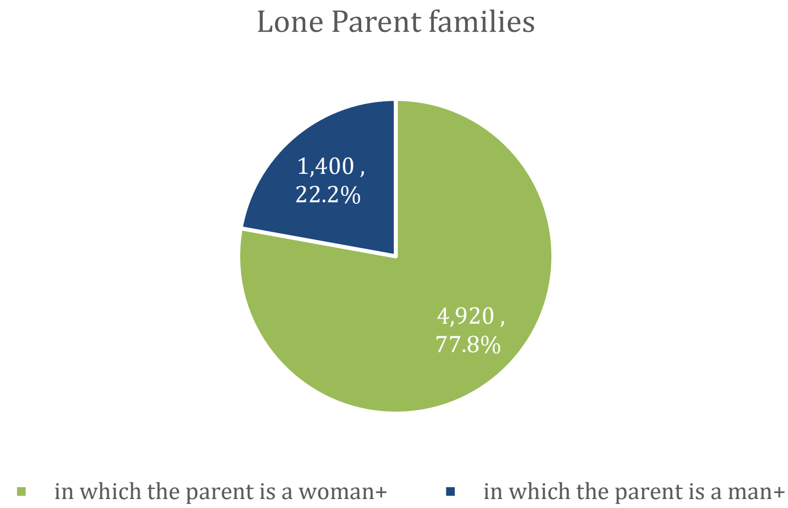
Census Families	2016	2021
2 persons	14,015	14,910
3 persons	6,405	6,595
4 persons	5,075	5,420
5 or more persons	2,275	2,490

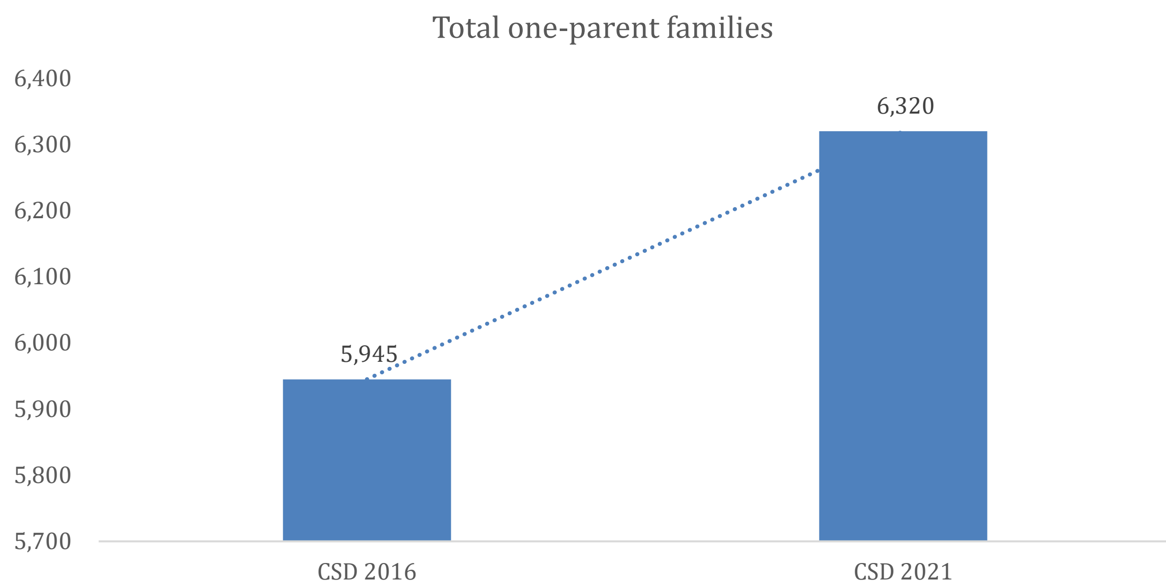
Average size of census families (2.9 in 2016 and 2.9 in 2021): The average family size has remained consistent over the years. This indicates that the family structure and size are relatively stable, leading to predictable housing demands for specific family sizes.

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
Total one-parent families	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%



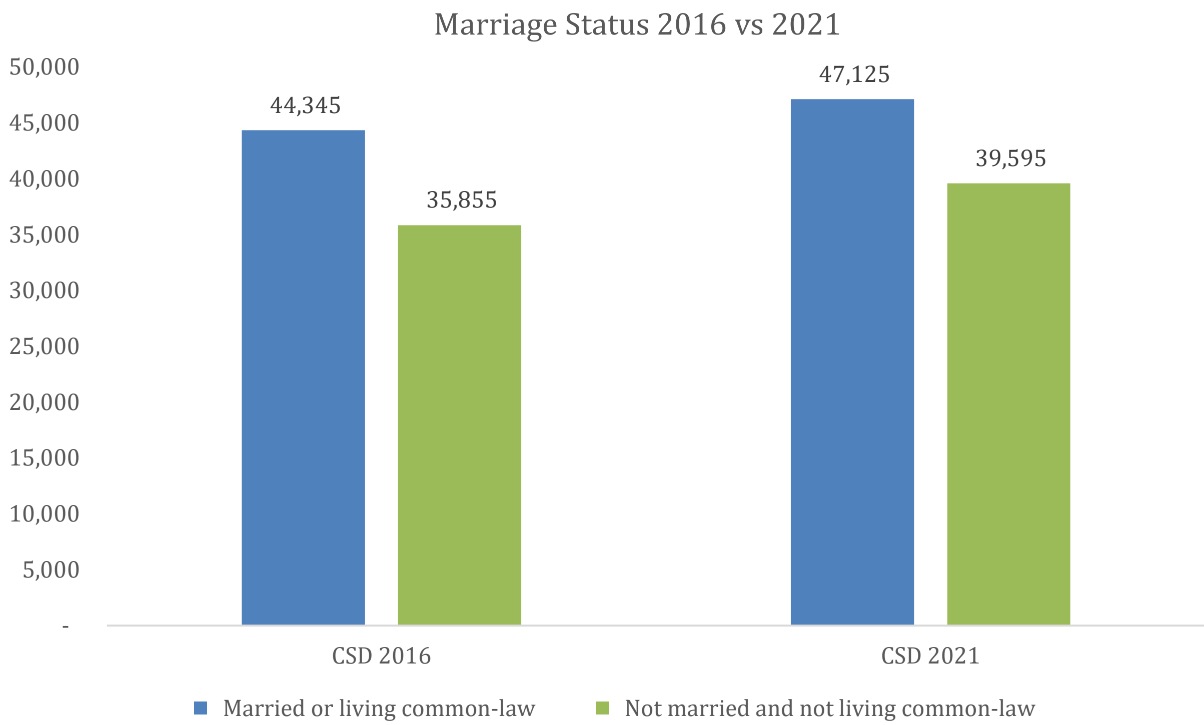


Marital Status

The data shows a higher proportion of people who 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.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., "driving until you qualify") can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.[2]

Since 2016, single mother-led households continued to represent the largest portion of priority populations in Brantford that are in Core Housing Need. A quantitative example of this is shown in the table below. Similarly impacted are seniors' households and young adults and marginalized groups. The built form of Brantford has historically been predominantly single detached housing. According to 2021 Census data, 60.6% of houses within the City are single detached, and then 9.5% are row houses, 4.7% are semis, 3.8% are duplexes and approximately 21.2% are apartments. More housing supply across a variety of types and tenures are needed to allow suppressed households to enter the market.

Based on community led discussions, younger people are continuing to live with their parents due to affordability pressures. They have been priced out of the communities they grew up in, and this is anticipated to continue unless additional tools are implemented and resources provided. It is not feasible in some cases for a single detached home to be the first home for a younger adult, nor is the supply of smaller units available for this group or seniors.

According to the 2021 Census conducted by Statistics Canada, in the City of Brantford approximately 66.5% of the City's private households are owned, whereas 33.5% are rented. Younger individuals and seniors have acknowledged that they sometimes have no choice but to move to an area that they qualify for, as the demand for housing in Brantford is significantly high, which tends to put outward pressure on both first-time buyers as well as downsizing seniors.

These trends are anticipated to continue unless more affordable housing is provided. Brantford's population growth to 2051 is forecasted to increase by over 57% from 2021. This will be spurred by new immigration and relocation within the GTA itself, particularly as higher earning individuals and families from more urban areas like Toronto look to move and resettle in the suburbs. This has the consequence of applying more pressure on the market and pushing younger adults, seniors, and marginalized individuals and

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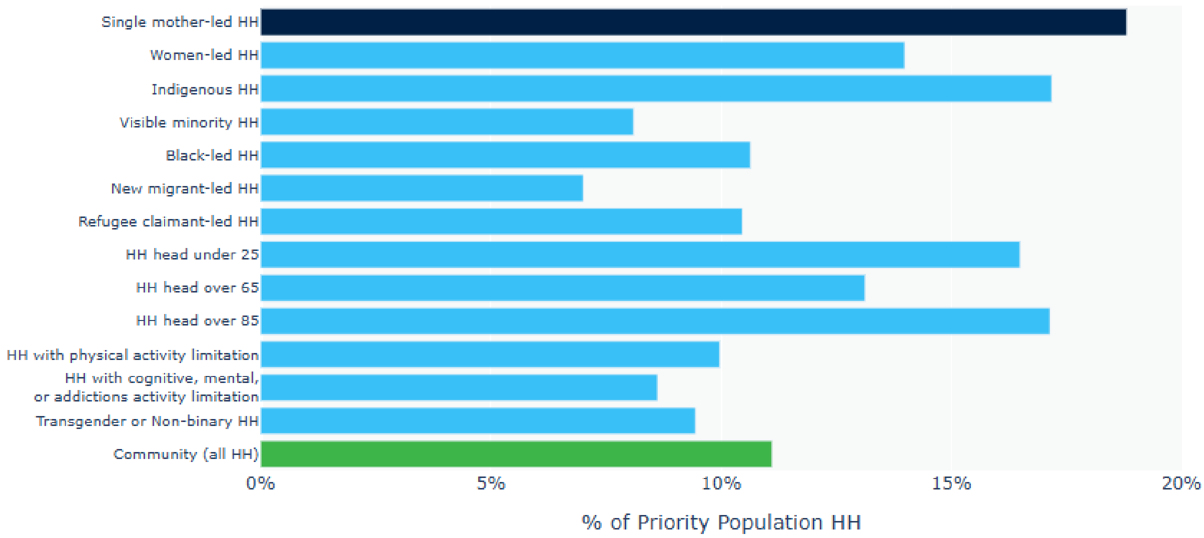
[2] *We recognize that some municipalities may not have this data available at the time of completion but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.*

families out, unless more is done.

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



3.3.1 Household Formation						
HH* Head Age Category	**2016**			**2021**		
	Pop.	**Headship Rate (%)**	**HHs***	**Pop.**	**Headship Rate (%)**	**HHs***
15 to 24	11,765	9.5%	1,115	12,125	8.2%	1,000
25 to 34	12,400	44.6%	5,535	14,245	39.8%	5,670
35 to 44	12,310	53.9%	6,630	13,655	53%	7,235
45 to 54	13,425	57.2%	7,685	12,670	57.7%	7,310
55 to 64	13,525	58.5%	7,910	14,235	59.4%	8,455
65 to 74	9,335	62.1%	5,800	11,340	60.4%	6,845
75 to 84	4,975	64.8%	3,225	5,800	64.1%	3,715
85 plus	2,455	53.6%	1,315	2,650	54.7%	1,450

*Household/Households

3.3.2 Household suppression							
HH* Head Age Category	**2006 Actual**		**2021 Actual**		**2021 Household Suppression**		
	Pop.	**HHs***	**Pop.**	**HHs***	**Headship Rate (%, 2006)**	**Potential HHs* (2021)**	**Suppressed HHs* (2021)**
15 to 24	12,095	1,445	12,125	1,000	11.9%	1,448.6	448.6
25 to 34	11,340	5,180	14,245	5,670	45.7%	6,507	837
35 to 44	13,025	6,980	13,655	7,235	53.6%	7,317.6	82.6
45 to 54	13,585	7,850	12,670	7,310	57.8%	7,321.3	11.3
55 to 64	10,070	5,945	14,235	8,455	59%	8,403.9	0
65 to 74	6,440	4,090	11,340	6,845	63.5%	7,202	357
75 plus	6,750	4,120	8,450	5,165	61%	5,157.6	0
Total							1,736.4

*Household/Households

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Number of workers in the Labour Force	Total	52320
Number of workers by industry (Top 10 only)	Manufacturing	9260
	Health care and social assistance	6415
	Retail trade	6005
	Construction	3855
	Educational services	3580
	Transportation and warehousing	3490
	Accommodation and food services	3070
	Administrative and support, waste management and remediation services	2540
	Professional, scientific and technical services	2450
	Other services (except public administration)	2160
Unemployment rate and participation rate (Percent)	Unemployment rate	12.404
	Participation rate	61.39
All classes of workers (Number)	Total	51020
Employees (Number)	Total	45505
Permanent position (Number)	Total	39790

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Temporary position (Number)	Total	5715
Fixed term (1 year or more, Number)	Total	1755
Casual, seasonal or short-term position (less than 1 year, Number)	Total	3965
Self-employed (Number)	Total	5510
Number of commuters by commuting destination	Within census subdivision	20470
	To different census subdivision	3135
	To different census division	8990
	To another province/territory	45
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	34890
	Public transit	1210
	Walked	1335
	Bicycle	170
	Other method	605

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

Labour 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 who are 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**
Total - Population aged 15 years and over by labour force status - 25% sample data	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%

3.6 Households in Core Housing Need

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

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

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

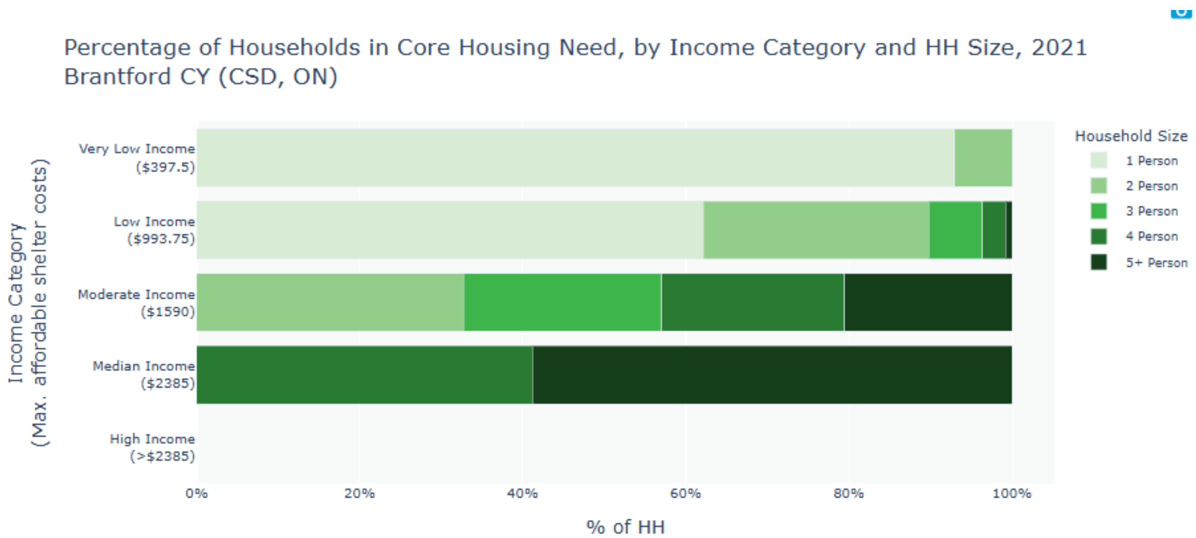
Please use the following section to insert the following Housing Assessment Resource Tools Data Tables (Housing Needs Assessment Tool | Housing Assessment Resource Project)

Income Categories and Affordable Shelter Costs:

3.6.1 Income Categories and Affordable Shelter Costs		
Income Category, relative to Area Median Household Income (AMHI)	**Annual Household Income (Canadian Dollars per Year)**	**Affordable Shelter Cost (Canadian Dollars per Month)**
Very Low Income (20% or less of AMHI)	<= $15,900	<= $398
Low Income (21% to 50% of AMHI)	$15,900 - $39,750	$398 - $994
Moderate Income (51% to 80% of AMHI)	$39,750 - $63,600	$994 - $1,590
Median Income (81% to 120% of AMHI)	$63,600 - $95,400	$1,590 - $2,385
High Income (121% or more of AMHI)	>= $95,401	>= $2,386

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

3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	**Affordable Shelter Cost (Canadian Dollars per Month)**	**1 Person HH**	**2 Person HH**	**3 Person HH**	**4 Person HH**	**5+ Person HH**
Very Low Income (20% or less of AMHI)	<= $398	93%	7%	0%	0%	0%
Low Income (21% to 50% of AMHI)	$398 - $994	62.1%	27.7%	6.6%	2.8%	0.7%
Moderate Income (51% to 80% of AMHI)	$994 - $1,590	0%	32.7%	24.3%	22.4%	20.6%
Median Income (81% to 120% of AMHI)	$1,590 - $2,385	0%	0%	0%	41.2%	58.8%
High Income (121% or more of AMHI)	>= $2,386	*	*	*	*	*



2021 Affordable Housing Deficit:

3.6.3 2021 Affordable Housing Deficit by Household (HH)						
Income Category	**Affordable Shelter Cost (Canadian Dollars per Month)**	**1 Person HH**	**2 Person HH**	**3 Person HH**	**4 Person HH**	**5+ Person HH**
Very Low Income (20% or less of AMHI)	<= $398	530	40	0	0	0
Low Income (21% to 50% of AMHI)	$398 - $994	2,075	925	220	95	25
Moderate Income (51% to 80% of AMHI)	$994 - $1,590	0	175	130	120	110
Median Income (81% to 120% of AMHI)	$1,590 - $2,385	0	0	0	35	50

3.6.3 2021 Affordable Housing Deficit by Household (HH)						
Income Category	**Affordable Shelter Cost (Canadian Dollars per Month)**	**1 Person HH**	**2 Person HH**	**3 Person HH**	**4 Person HH**	**5+ Person HH**
High Income (121% or more of AMHI)	>= $2,386	0	0	0	0	0
Total		2,605	1,145	350	255	185

3.6.4 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	9315
	Percentage	22.4
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	4175
	Percentage	10.2
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	5520
	Percentage	39.1
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	3120
	Percentage	7.6
	Total	3795

Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Percentage	13.8
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	1050
	Percentage	2.6
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	2515
	Percentage	6
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	650
	Percentage	1.6
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	1275
	Percentage	9
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	505
	Percentage	1.2
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	1240
	Percentage	4.5
Adequacy – Owner households in dwellings requiring major repairs	Total	150
	Percentage	0.4

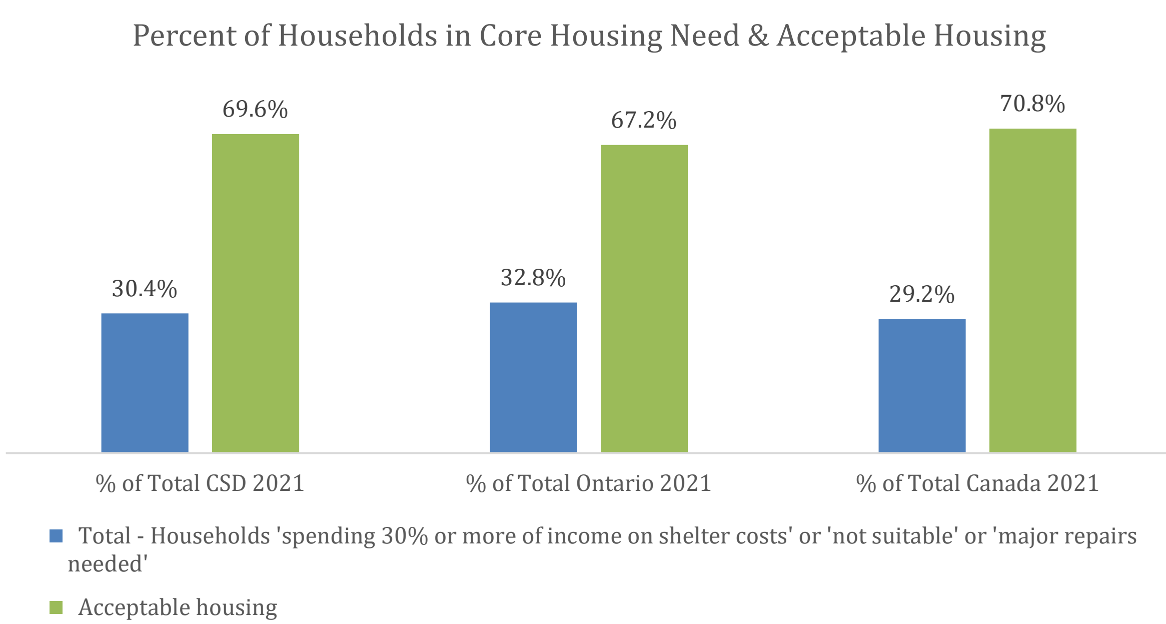
and in core need (# and %)		
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	2185
	Percentage	5.2
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	395
	Percentage	1
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	1330
	Percentage	9.4
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	340
	Percentage	0.8
Suitability – Owner households in unsuitable dwellings (# and %)	Total	855
	Percentage	3.1
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	55
	Percentage	0.1
Total households in core housing need	Total	4540
Percentage of tenant households in core housing need	Percentage	24.6
Percentage of owned households in core housing need	Percentage	4.2

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

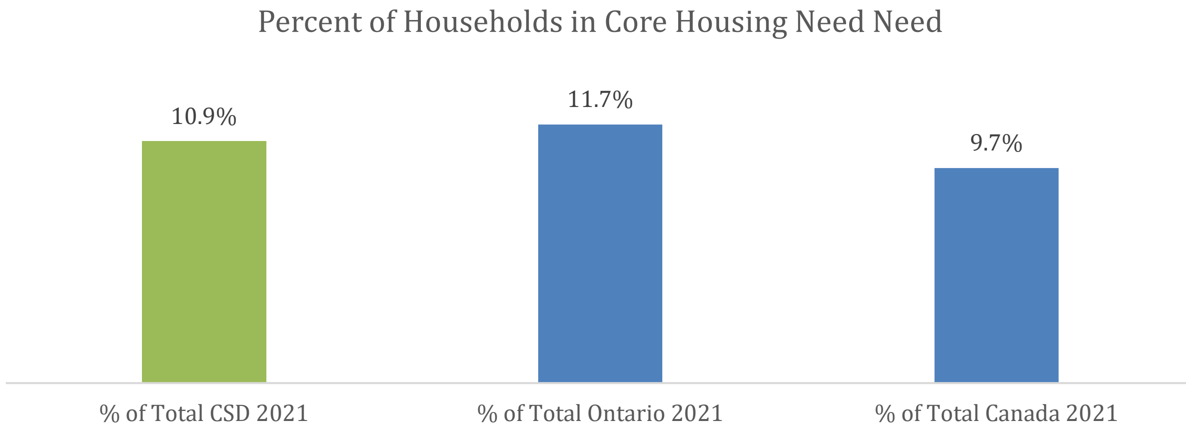
Core Housing Need

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.



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.

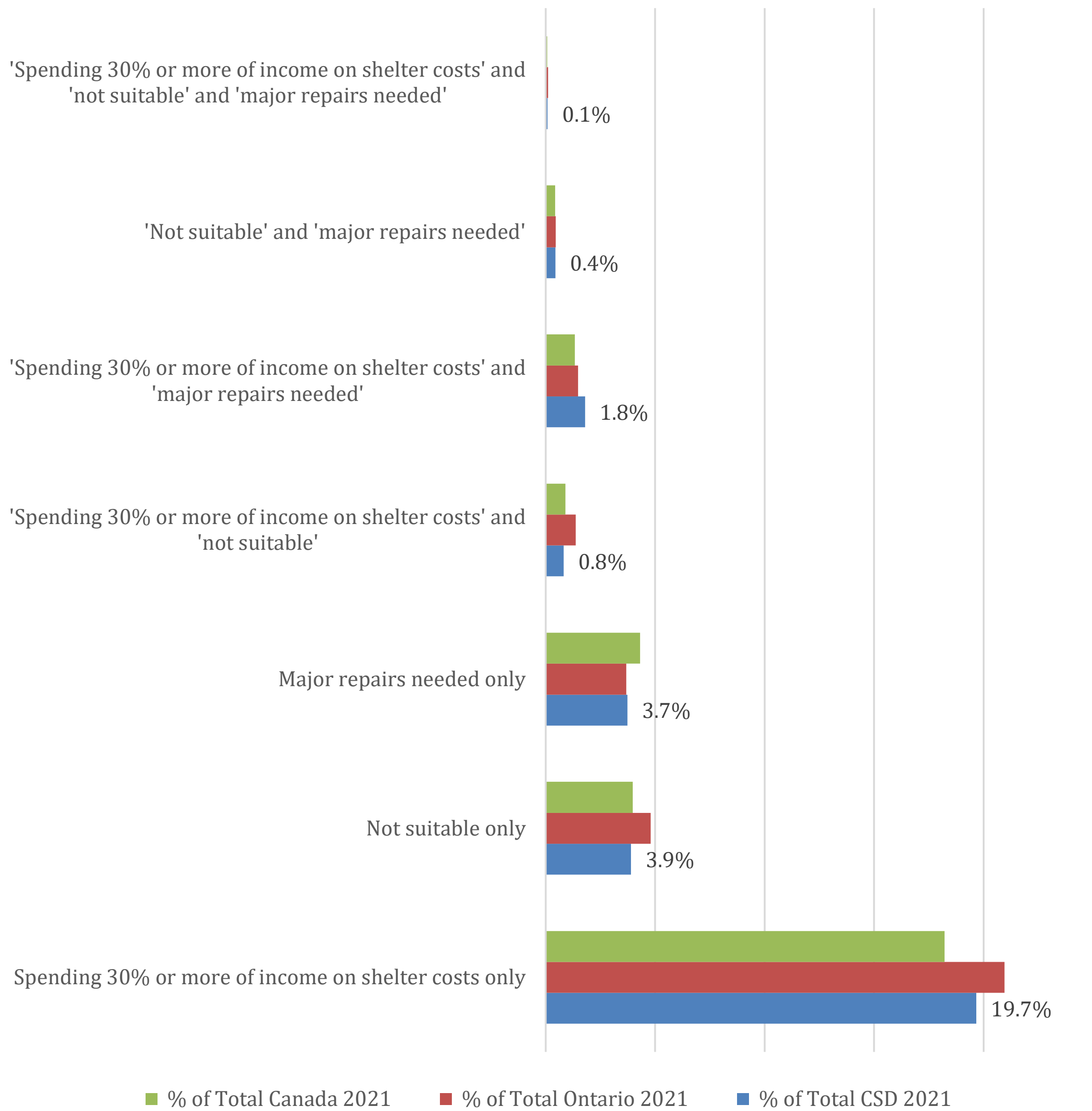


When examining the specific issues related to core housing need several observations emerge:

- 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".

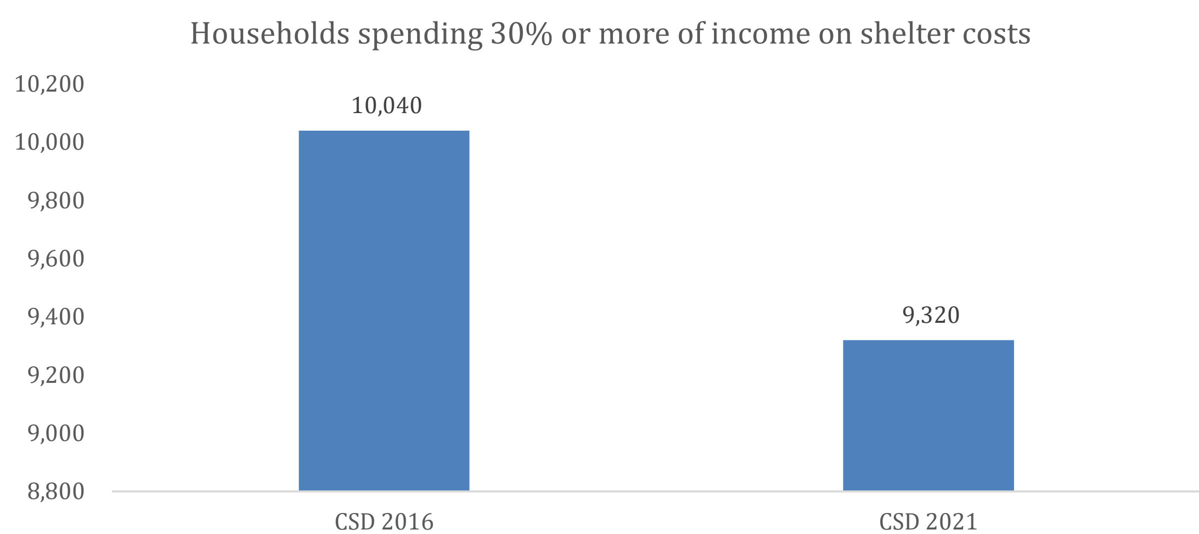

RENT

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

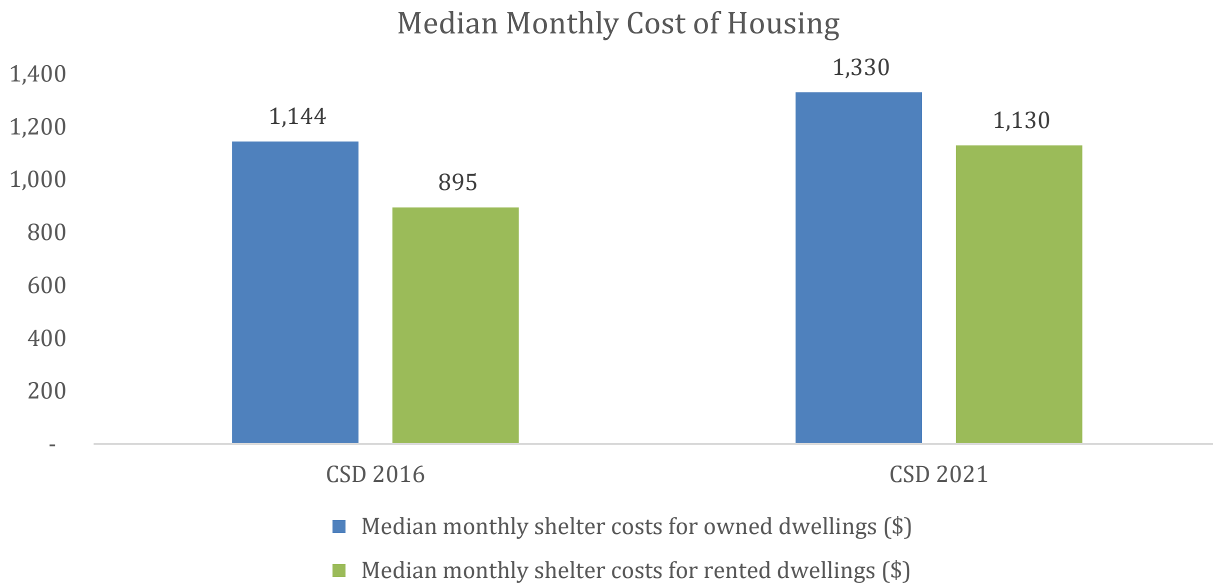


Community Characteristic	2021
Total - Occupied private dwellings by housing indicators - 25% sample data	41,675
Total - Households 'spending 30% or more of income on shelter costs' or 'not suitable' or 'major repairs needed'	12,680
Spending 30% or more of income on shelter costs only	8,195
Not suitable 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 a 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.



Median Monthly Cost of Housing
1,400
1,200
1,000
800
600
400
200
-
1,144
895
1,330
1,130
CSD 2016
CSD 2021
Median monthly shelter costs for owned dwellings ($)
Median monthly shelter costs for rented dwellings ($)

Owner Households

These data suggest that although the percentage of household owners 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.

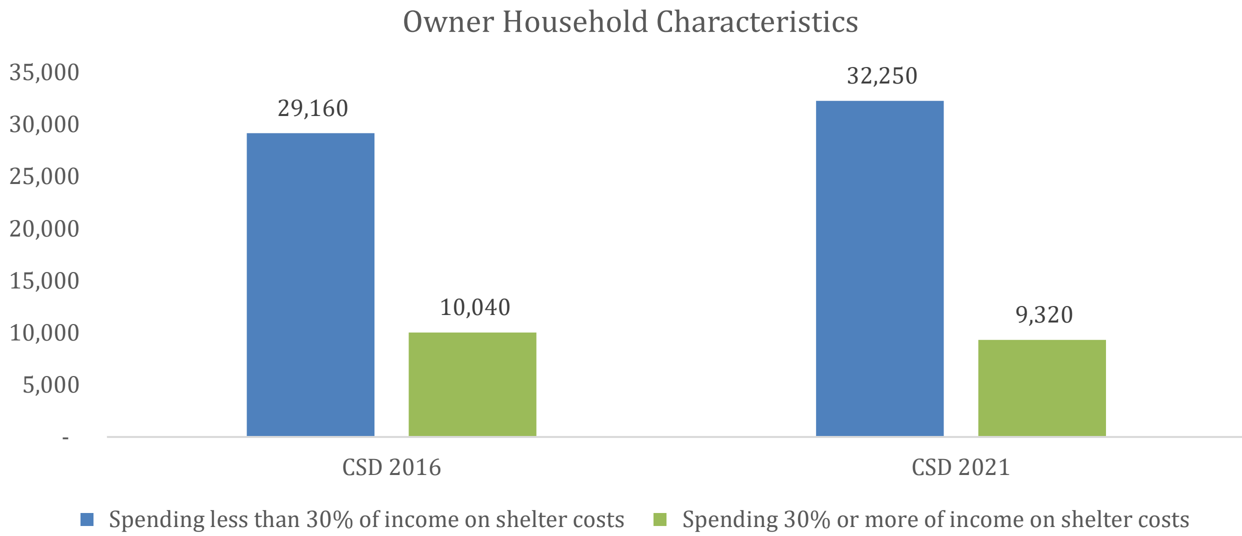
The total number of household owners in non-farm, non-reserve private dwellings in Brantford increased by 4.0% from 26,450 in 2016 to 27,500 in 2021.

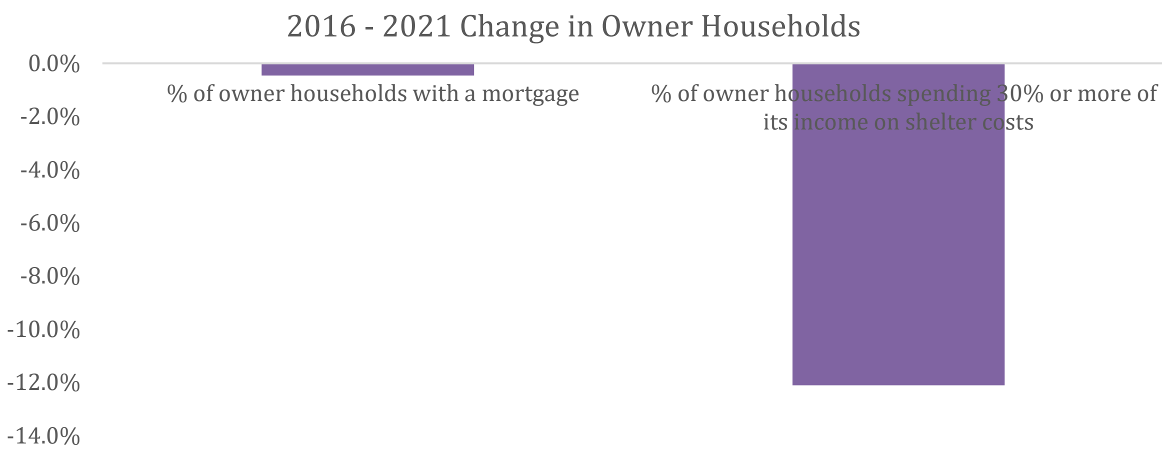
The percentage of households spending 30% or more of their income on shelter costs decreased by 12.1% in Brantford between 2016 and 2021, going from 16% to 14%. This suggests an improvement in affordability for household owners over this period.

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

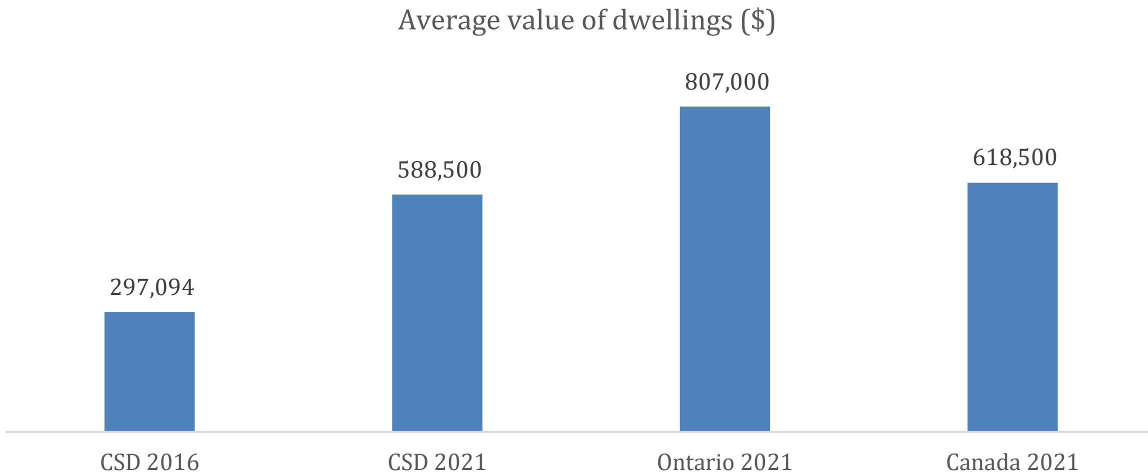
Owner Households	2016	2021	Change
Total - Owner households in non-farm, non-reserve private dwellings - 25% sample data	26,450	27,500	4.0%
% of owner households with a mortgage	65	65	-0.5%
% of owner households spending 30% or more of its income on shelter costs	16	14	-12.1%
Median monthly shelter costs 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 household owners spending 30% or more of their 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.

4. Priority Groups

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

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

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

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

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
All households experiencing CHN	Total (Households)	4,545
	Percentage (of all households)	11.1%
	Total (Households)	

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
CHN in households with women and/or children fleeing domestic violence	Percentage (of priority group)	
CHN in households led by women	Total (Households)	2,580
	Percentage (of priority group)	14%
CHN in households led by single mothers	Total (Households)	800
	Percentage (of priority group)	18.8%
CHN in households led by senior(s) aged 65-84	Total (Households)	1,565
	Percentage (of priority group)	13.1%
CHN in households led by senior(s) aged 85+	Total (Households)	245
	Percentage (of priority group)	17.1%
CHN in households led by young adult(s) aged 18-29	Total (Households)	395
	Percentage (of priority group)	11.8%
CHN in Indigenous-led households	Total (Households)	455
	Percentage (of priority group)	17.2%
CHN in visible minority-led households	Total (Households)	440
	Percentage (of priority group)	8.1%
CHN in Black-led households	Total (Households)	110
	Percentage (of priority group)	10.6%
CHN in new-immigrant-led households	Total (Households)	35
	Percentage (of priority group)	7%

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
CHN in refugee-led households	Total (Households)	80
	Percentage (of priority group)	10.5%
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	25
	Percentage (of priority group)	9.4%
CHN in households with Non-Binary member(s)	Total (Households)	
	Percentage (of priority group)	
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	1,240
	Percentage (of priority group)	10%
CHN in households with member(s) with developmental disabilities	Total (Households)	685
	Percentage (of priority group)	8.6%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	345
	Percentage (of priority group)	6.9%
CHN in households with Veteran member(s)	Total (Households)	85
	Percentage (of priority group)	7.3%
CHN in people experiencing homelessness	Total (people)	
	Percentage (of priority group)	

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 a 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 on 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.

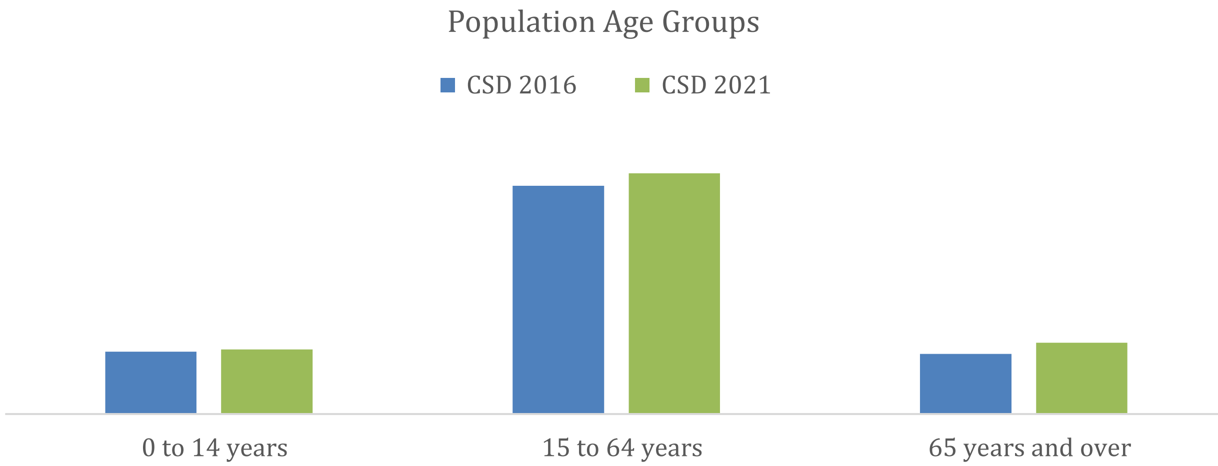
Visible Minority: Brantford's visible minority population increased significantly by around 67.16% from 2016 to 2021. This suggests a diversifying community with South Asians and Black populations seeing the most growth.

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

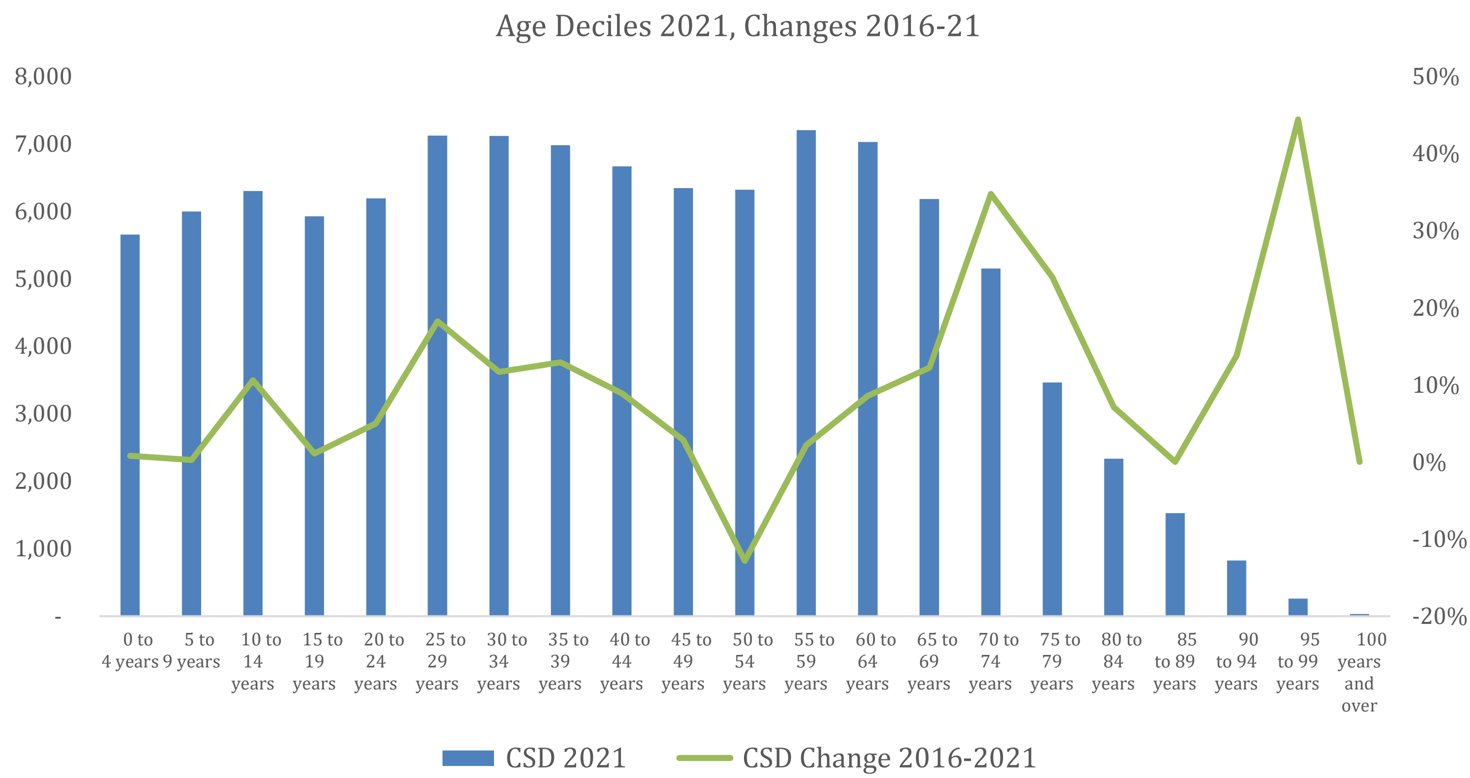
A diverse range of housing options is needed to accommodate the various age groups present in the population, and their specific needs. Young families, working-age adults, and seniors each have unique housing needs, and city planning should take this into account to ensure adequate and suitable housing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

The more detailed age breakdown of 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.

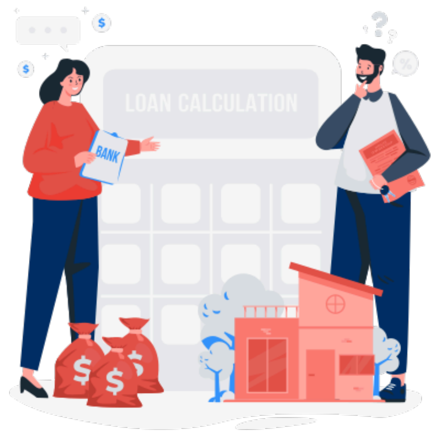
Here's what we can infer from this:

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.

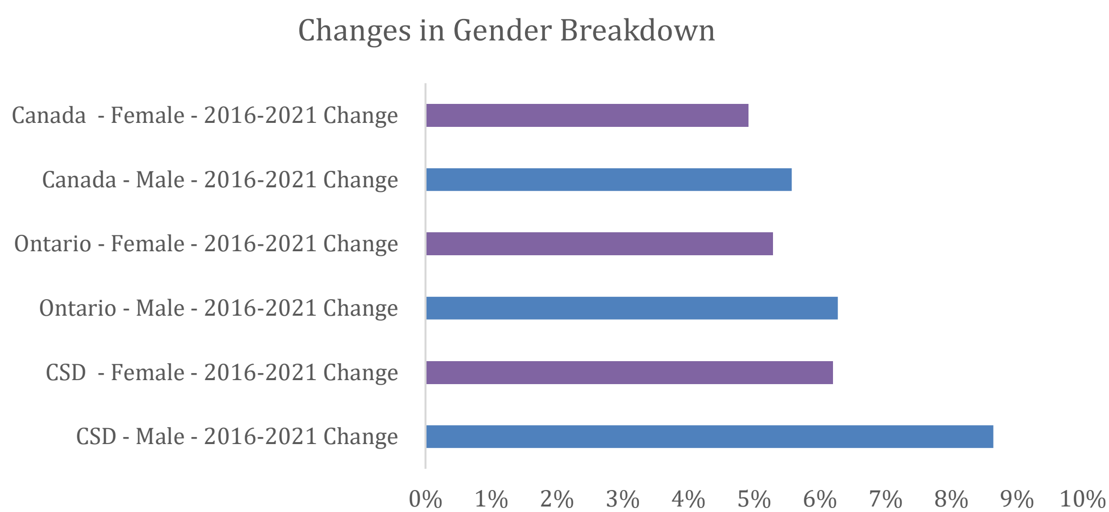
Middle-Aged Population: An average and median age of 41 indicates a middle-aged population. This could suggest a higher demand for family housing or larger homes, as people in this age range are likely to have families. It might also suggest an upcoming increase in the demand for senior-friendly housing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

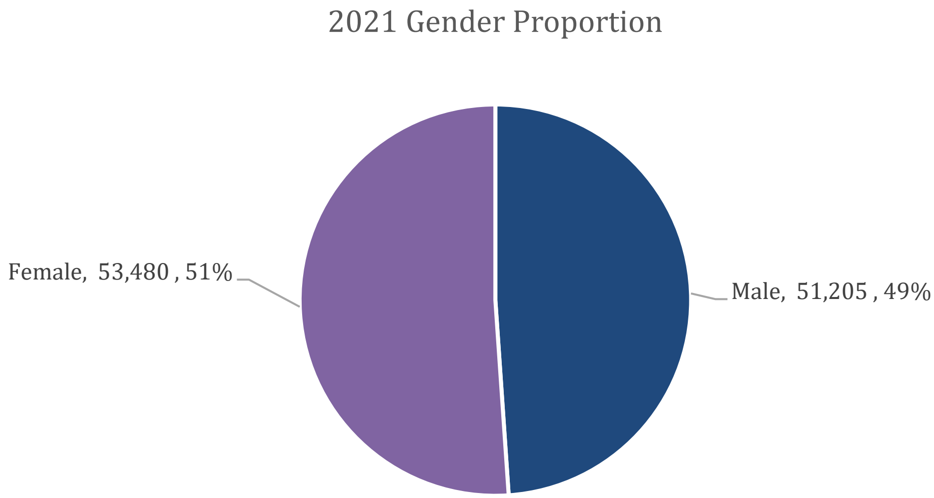
Future Considerations: Although the current age structure shows stability, the aging of the population should be considered for future housing planning. As this median group continues to age, there will be increased demand for housing options suited to older adults, such as retirement communities or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



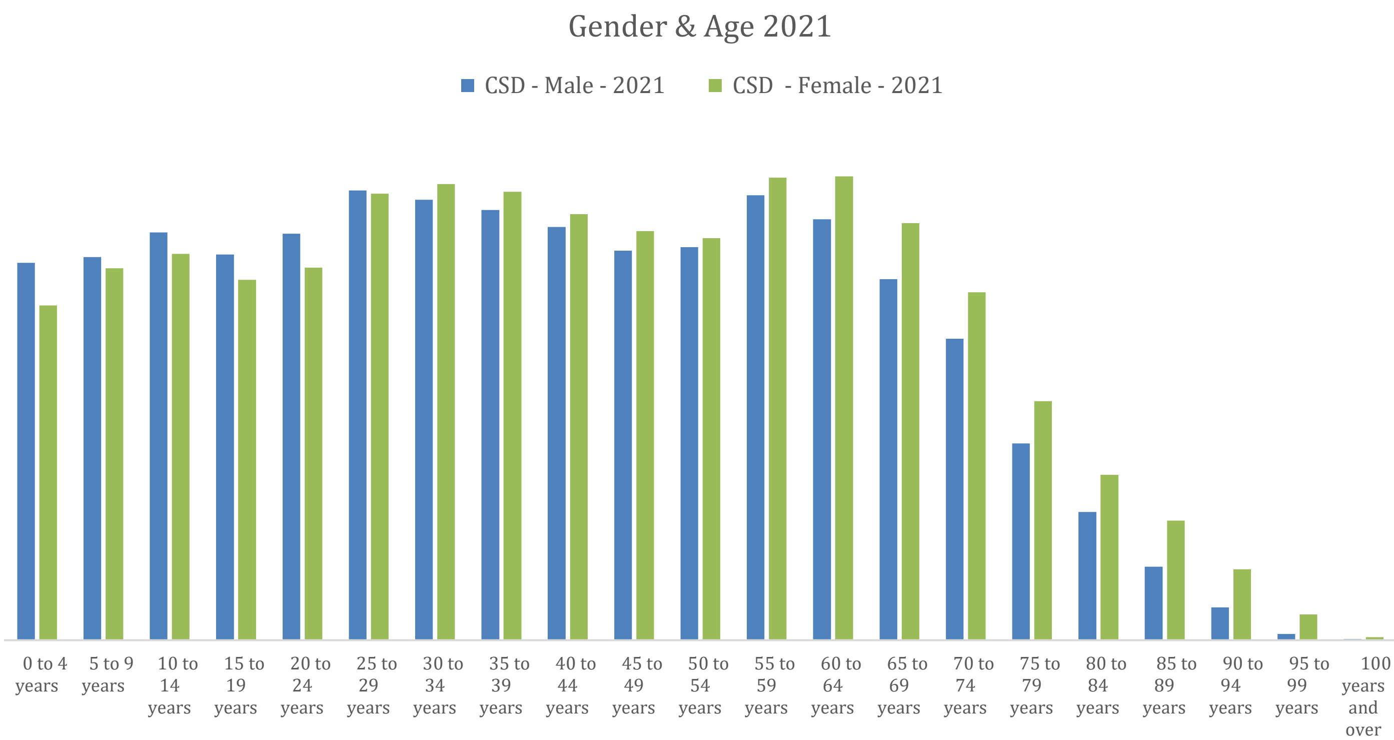
The breakdown was 51% and 49% for female and male populations for 2021 in the community.



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 similar between males and females.



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

Mobility

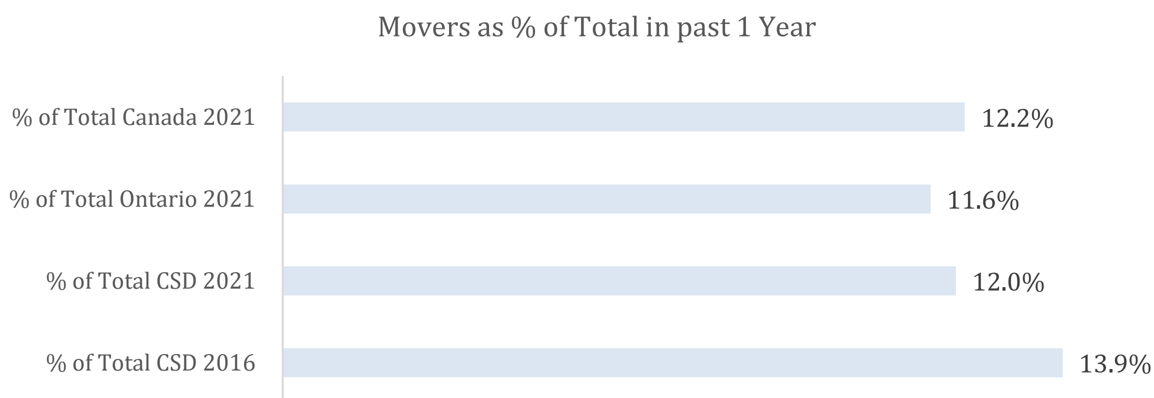
The number of non-movers (those who stayed in the same location) increased by 10.4% in Brantford, 7.1% in Ontario, and 6.6% across Canada in the same period. Conversely, the number of movers (those who relocated) decreased by 6.8% in Brantford, 1.3% in Ontario, and 1.4% across Canada.

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 interprovincial 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.



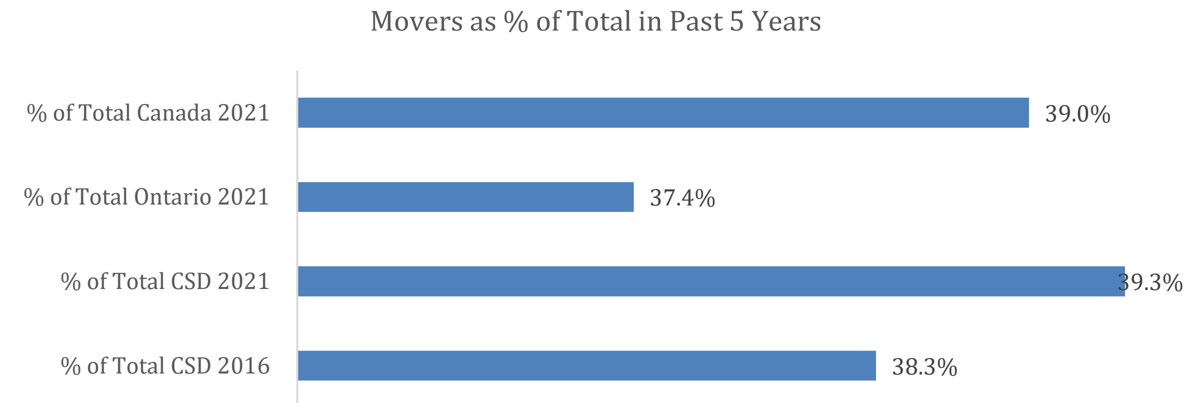
In the five-year mobility status, the total population increased by 8.1% in Brantford, 6.4% in Ontario, and 5.9% across Canada from 2016 to 2021.

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 interprovincial 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.



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.

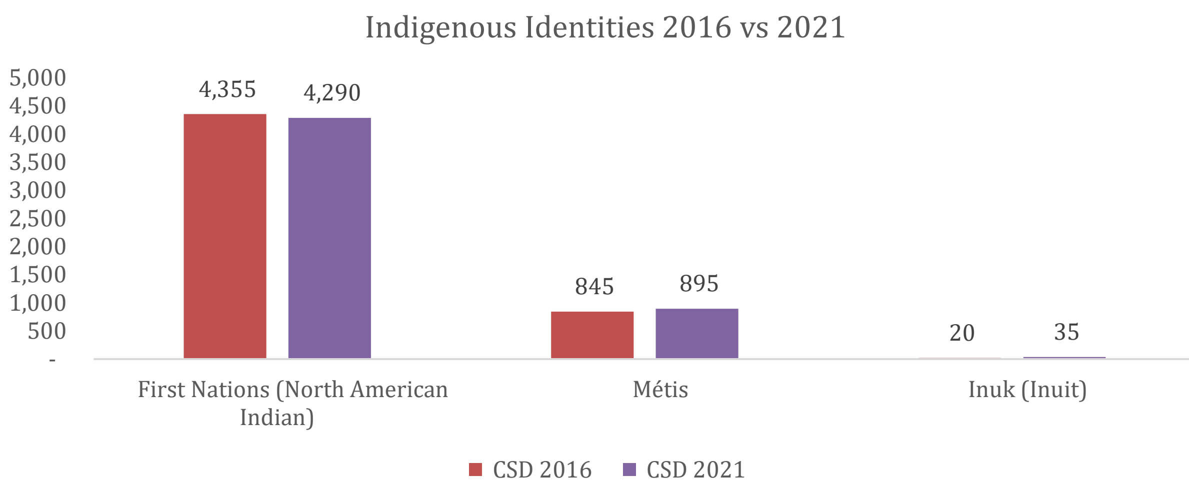
The number of people whose first language is neither English nor French increased across all regions, most significantly in Brantford. This points to a growing linguistic diversity in these regions, possibly due to immigration.

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.

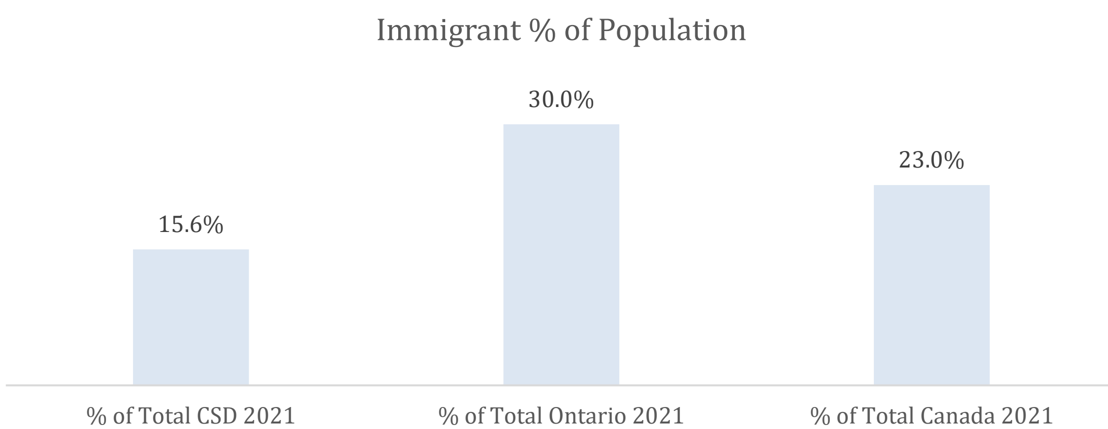
Non-Indigenous Identity: The population grew from 90,380 to 97,790 (8.2%) in Brantford, from 12,867,765 to 13,625,165 (5.9%) in Ontario, and from 32,786,280 to 34,521,230 (5.3%) in Canada.

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.

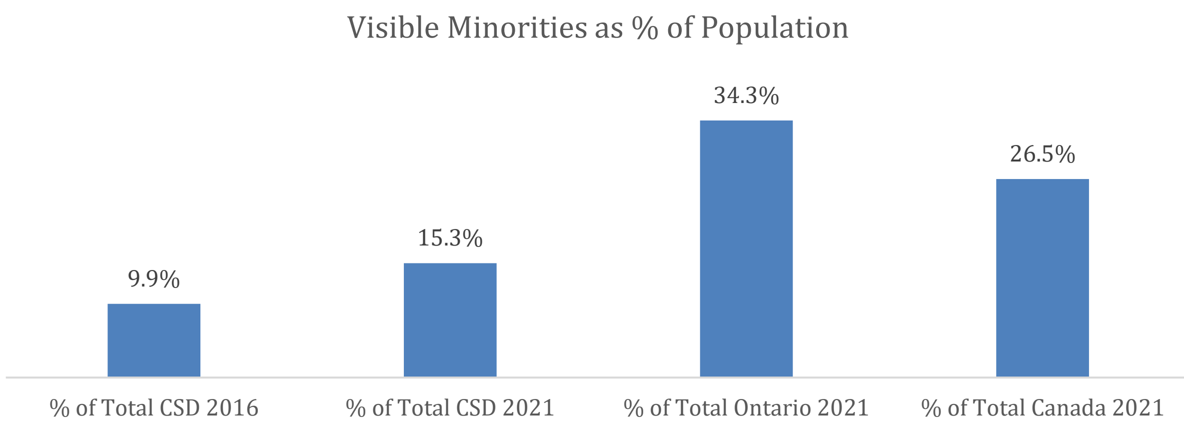
Regarding the age at which the immigrants arrived, the largest group (38.2% of immigrants) arrived between the ages of 25 to 44 years. The second largest group (22.5% of immigrants) arrived between the ages of 15 to 24 years. Among the immigrants, the largest group (22.7% of immigrants) arrived between 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	10,970
Asylum claim before admission	**560**
Work permits only before admission	**1,070**
Study permits only before admission	**190**
Work and study permit before admission	**470**
Other permits before admission	**90**
No pre-admission experience	**8,595**

Visible Minorities

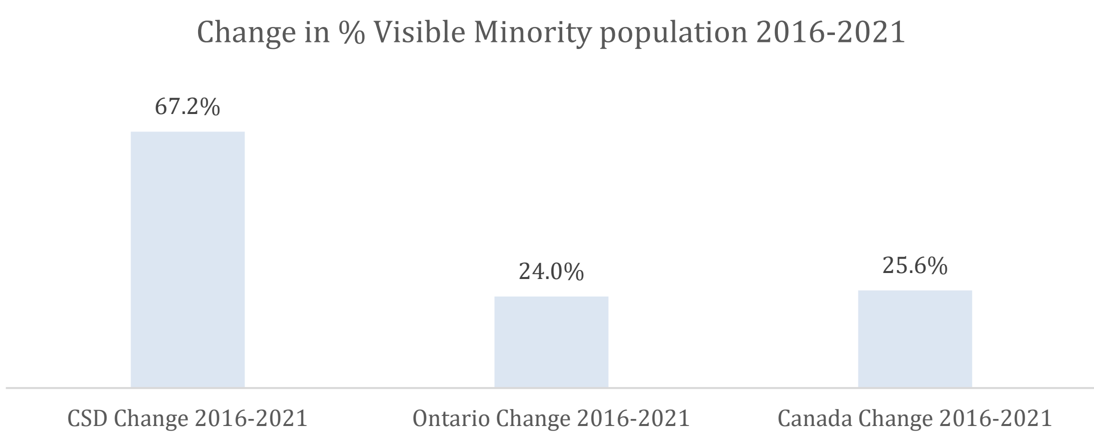
The total visible minority population increased from 9,440 in 2016 to 15,780 in 2021, indicating a significant growth rate of approximately 67.16%. This indicates a growing diversity within this community, with the visible minority population increasing at a higher rate than the total population. This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

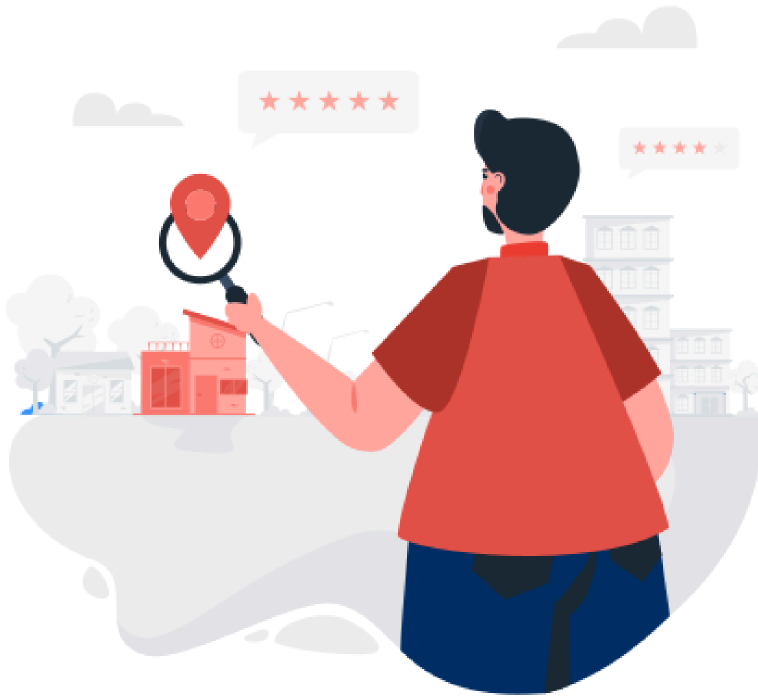


Looking at individual groups, the South Asian population has seen the most substantial increase, nearly doubling from 3,115 to 6,070. The Black population has also grown significantly from 2,015 to 3,570.

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.





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 hold 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
Total - Religion for the population in private households - 25% sample data	**103,205**
Buddhist	480
Christian	**53,420**
Christian, n.o.s.	7,990
Anabaptist	125
Anglican	5,375
Baptist	2,885
Catholic	**22,950**
Christian Orthodox	725
Jehovah's Witness	550
Latter Day Saints	210
Lutheran	650

Methodist and Wesleyan (Holiness)	**280**
Pentecostal and other Charismatic	1,565
Presbyterian	1,710
Reformed	810
United Church	**4,805**
Other Christian and Christian-related traditions	2,785
Hindu	1,725
Jewish	120
Muslim	**2,060**
Sikh	**2,665**
Traditional (North American Indigenous) spirituality	**315**
Other religions and spiritual traditions	**720**
No religion and secular perspectives	**41,700**

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: Diverse 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.

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

The City of Brantford is the Community Entity for the federal Reaching Home funding agreement. As the CE, the City is required to complete an annual Point in Time Count. To fulfill this requirement, community partners, staff, and trained volunteers from the homeless-serving sector participated in Brantford-Brant's 2024 Point-in-Time Count in November 2024. This year, City staff partnered with Brantford Native Housing as co-lead organizations for the PiT Count to further ensure the PiT Count was conducted in a way that would yield meaningful information for local service planning and provision.

The City of Brantford has participated in all national PiT Counts since 2016. The 2024 Point-in-Time (PiT) Count is the fifth enumeration of persons experiencing homelessness in the City of Brantford and the County of Brant since 2016. The first PiT Count was completed in 2016, and the second PiT Count took place in 2018 as a joint PiT and Registry Week event. Staff completed the 2021 PiT Count during the global COVID-19 pandemic and the 2023 PiT Count took place on April 26, 2023.

The 2024 Point In Time (PiT) Count enumerated 389 individuals who were experiencing homelessness on November 12, 2024, and surveyed 272 individuals.

This figure is 7% more than the City's By Name List data which had 359 unique individuals identified as experiencing homelessness in November 2024. The City of Brantford, as the Reaching Home Community Entity, has been recognized since 2022 for having a Quality By-Name List (BNL) to provide an accurate and detailed measure of homelessness in Brantford-Brant. This slight discrepancy between the BNL data in November 2024 and the 2024 PiT Count enumeration can be attributed to process changes at the federal and municipal level which increased survey participation.

Significant findings from the 2024 PiT Count include:

- the average age of survey respondents was 40 years old with the majority being adults between the ages of 25 and 64.
- 67% of the people surveyed identified as single.
- 64% of the people surveyed identified as Indigenous or as having Indigenous Ancestry.
- 60% of the people surveyed identified as male.
- 44% have resided in Brantford-Brant for more than five (5) years and 28% have identified as lifetime residents of Brantford-Brant.
- 92% identified having at least one health challenge.
- mental health and substance use were both reported by 74% of respondents as concerns; and
- 33% of respondents identified not having enough income as the most current reason for experiencing homelessness.

As of May 12, 2025, there are 10 households within the local emergency sheltering system that are staying in motel/hotel due to the lack of appropriate emergency sheltering options locally.[3]

There are multiple households comprised of women and children relying on sheltering services provided by the local Violence Against Women (VAW) shelter[4] that is funded by the Ministry of Children, Community and Social Services (MCCSS). These are households that are fleeing domestic violence, intimate partner violence, and/or human trafficking.

There are many patients staying in ALC (alternative level of care) rooms in the hospital who are medically unwell and cannot be accommodated in local emergency shelters due to acute medical needs. These individuals' medical needs are often not acute enough to require hospitalization but the lack of available ALC beds in the community prevent an appropriate discharge.

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[3] Service gaps within the emergency sheltering system remain, resulting in motels having to be utilized as an extension of the emergency sheltering system for individuals and families who cannot be accommodated by current emergency shelter providers. This includes families, male-led families, couples, and individuals with complex physical and/or mental health needs.

[4] Nova Vita

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

The 2024 PiT Count enumeration completed in November 2024 identified 389 individuals experiencing homelessness. Of these 389 individuals, 272 participants consented to completing a survey. Survey participants were asked what the most recent cause or precipitating factor of their homelessness was, and 96% (n=262) participants responded with at least one reason.

Individuals shared **multiple factors** resulting from a variety of structural, systemic, and personal factors with the most frequently mentioned being:

- Not enough income for housing (33%, n= 91).
- Conflict with spouse/partner (16%, n=44).
- Substance use concern (16%, n=44).
- Conflict with landlord (13%, n=35).
- Conflict with parent (12%, n=33); and
- Mental health concern (11%, n=31).

Out of the 272 people that participated in the survey, **174 (64%) identified as Indigenous** or having Indigenous Ancestry. Of the 174 individuals who identified as Indigenous:

- 53% (n=93) identified as First Nations.
- 34% (n=59) identified as having Indigenous Ancestry.
- 7% (n=13) identified as Métis; and
- 5% (n=9) identified as Inuit.

No population of peoples better illustrates the link between homelessness and disrupted social connections than Canada’s Indigenous and First Nations. The Indigenous and First Nations’ People are a nation within a nation with distinct cultural, social, and political norms. When Indigenous and First Nations’ People relocate and/or reside in urban centers, they are much more likely to find themselves socially isolated. This isolation is further heightened by both active and latent racism and discrimination and a lack of culturally appropriate space within the urban centers and is one of the primary drivers behind the much higher rates of homelessness for Indigenous and First Nations’ people in Canada’s cities.

This situation is the current reality for Indigenous and First Nations' people residing in the City of Brantford. Over 64% of the City's homeless population self-identifies as Indigenous or First Nations while this demographic only accounts for 8.3% of the City's population.

The 272 survey participants identified **many health challenges** that they struggle with. 92% (n=250) of survey participants identified as having at least one health challenge and most participants identified as struggling with more than one health concern.

Mental health (74%, n=200) and **substance use concerns** (74%, n=200) were the most predominantly self-identified health concerns.

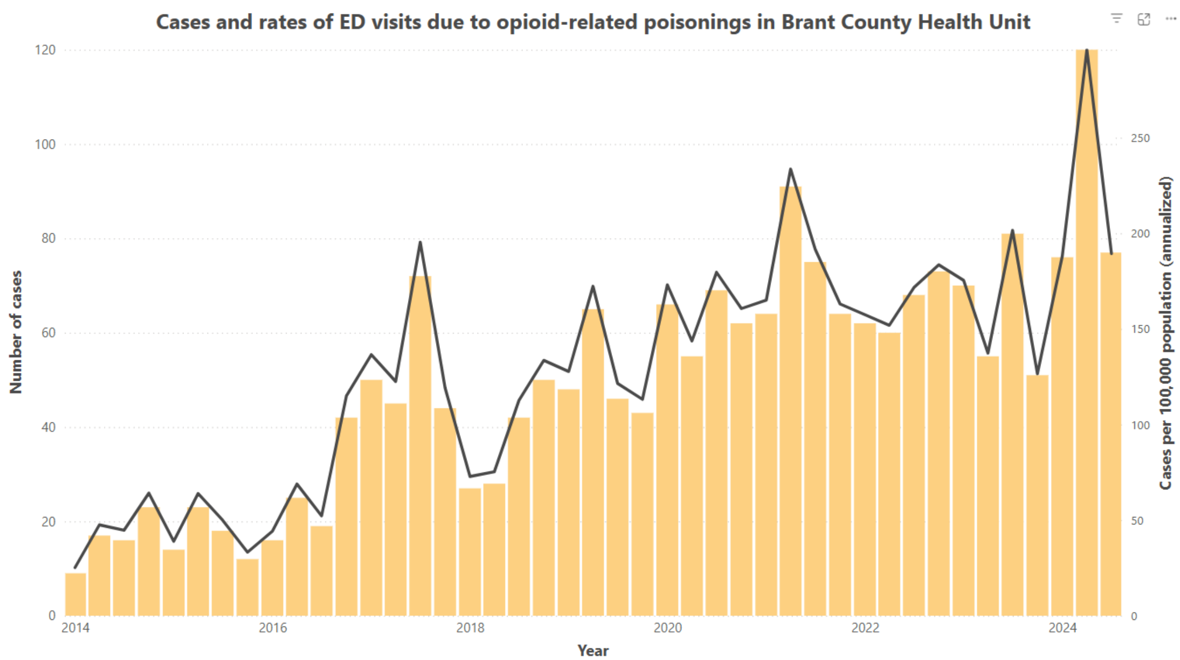
The local 2024 Point in Time (PiT) Count findings are congruent with the January 9, 2025 report "*Municipalities Under Pressure: The Growing Human and Financial Cost of Ontario's Homelessness Crisis*" released by the Association of Municipalities of Ontario (AMO). This report speaks to the unprecedented and growing toll of homelessness on individuals, families, communities, and governments and indicates that Ontario is at a tipping point in its homelessness crisis.

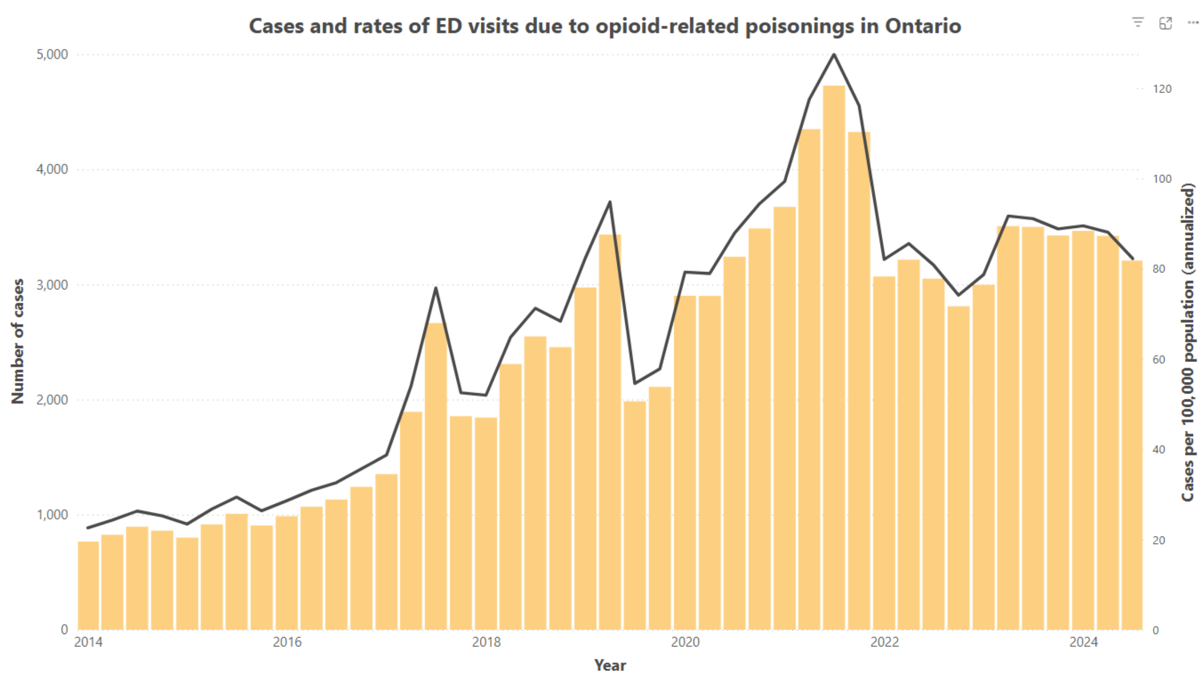
The report advises that without significant intervention, homelessness in Ontario could double in the next decade, and reach nearly 300,000 people in an economic downturn. The crisis stems from decades of underinvestment in deeply affordable housing, income support and mental health and addictions treatment, combined with escalating economic pressures on communities.

The 2024 PiT Count preliminary findings show that the Brantford-Brant area is not immune to the effects of homelessness being experienced by other municipalities in Ontario and throughout Canada. They also clearly indicate that homelessness being experienced by vulnerable populations, specifically Indigenous Peoples, is at a crisis.

Other local factors that contribute to homelessness in the Brantford-Brant communities include:

- Closures of factory jobs
- Increased rental housing demand by post-secondary students
- Limited transitional and supportive housing opportunities
- Limited affordable housing
- High opioid use rates. As per Public Health Ontario, Our health unit region experienced 200 opioid-related ED visits/100,000 people vs Ontario's average of 80 in the last quarter of 2024.


Cases and rates of ED visits due to opioid-related poisonings in Brant County Health Unit
Number of cases
Cases per 100,000 population (annualized)
Year
0
20
40
60
80
100
120
0
50
100
150
200
250
2014
2016
2018
2020
2022
2024


Cases and rates of ED visits due to opioid-related poisonings in Ontario
Number of cases
Cases per 100,000 population (annualized)
Year
0
1,000
2,000
3,000
4,000
5,000
0
20
40
60
80
100
120
2014
2016
2018
2020
2022
2024

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

The Brantford-Brant Coordinated Access System is comprised of multiple service providers who support individuals experiencing or at risk of homelessness primarily by connecting clients to the services and support they require to stabilize their lives. Many housing stability (homelessness) services are contracted by the City of Brantford to be delivered by third party service providers. This includes emergency shelter intake services, emergency shelter provision, and the Housing Resource Centre.

Effective February 1, 2024, SOAR Community Services began providing 24/7/365 Emergency Shelter Intake Services to individuals and families seeking emergency housing options within the City of Brantford and the County of Brant. The purpose of the intake line is to provide consistent emergency shelter intake services for individuals and families seeking emergency sheltering options, with a strong focus on diversion assistance, connecting to natural supports, and appropriately directing people to applicable services within the Coordinated Access system.

Staff are available 24 hours a day, seven days a week, 365 days a year and provide:

- Shelter diversion at the time of first contact.
- Support with accessing appropriate emergency housing options; and
- Transportation arrangements.

Effective February 1, 2024, SOAR Community Services began delivering Housing Resource Centre services to vulnerable populations in the City of Brantford and the County of Brant. The Housing Resource Centre aids individuals and families experiencing housing instability, are precariously housed, at risk of homelessness, or experiencing homelessness. HRC staff assist in seeking permanent housing options within the City of Brantford and County of Brant. The HRC has staff available Monday to Friday, 8:30am – 4:30pm to assist individuals and families with:

- Referrals to internal and external resources including addictions and mental health services, employment services, legal clinics, identification and tax clinics, income support services, and food bank services.

- Completing applications to financial housing benefits including rent-geared-to-income housing through the centralized waitlist, the Canada-Ontario Housing Benefit (COHB), and the Housing Stability Fund.
- Housing Searches.
- Acting as a Landlord Liaison; and
- Education on rights and responsibilities as a tenant.

The emergency shelter portion of the Coordinated Access System includes four (4) emergency shelter providers[5] that are under contract with the City of Brantford to provide services. Current contracts with emergency shelter providers have increased the overall number of shelter beds within the system and have specified the services required to be provided within emergency shelters such as case management functions. Contracts also require emergency shelters to provide public spaces that are accessible to all during extreme weather alerts to serve as warming and cooling centers, space permitting. Only two of the four emergency shelter providers have been able to provide this space.

Current Emergency Shelter Beds Capacity

Population Served	**November 1, 2024, to March 31, 2025**	**April 1 to October 31, 2025**	**Funded Transitional Beds**
Men	44	49	2
Women	26	20	2
Youth (ages 16-29)	12	10	1
Women-led families	6	5	0
Total Beds in System	**88**	**84**	**5**

[5] Nova Vita, Rosewood House, SOAR Community Services – Cornerstone Youth Shelter, and The Salvation Army Brantford-Booth

Service gaps within the emergency sheltering system remain, resulting in motels having to be utilized as an extension of the emergency sheltering system for individuals and families who cannot be accommodated by current emergency shelter providers. This includes families, male-led families, couples, and individuals with complex physical and/or mental health needs. Motels are also utilized for overflow spaces when an extreme weather alert is issued by Grand Erie Public Health (GEPH). This is to ensure that any individual or household seeking shelter during an extreme weather alert has a safe place to stay.

2024-25 winter sheltering season (November 1, 2024 – April 1, 2025):

- Total motel beds blocked: 17 rooms/night (1,530-night stays)
- Additional motel beds required: 485 total night stays
- Total number of unique individuals assisted: 243
- Total motel cost from December 2024: $216,000+

This shows a clear indication that capacity does NOT meet need.

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

Vulnerable populations and those on low income often have a hard time finding appropriate housing in our region due to a lack of affordable housing options and a lack of transitional housing, which would provide them with the supportive environment that they require to learn how to live independently. Clients are often unable to stay successfully housed without these additional supports.

5. Housing Profile

5.1 Key Trends in Housing Stock:

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

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

Historically, Brantford has developed as a suburban community predominately with a built form of single detached dwellings. A summary is provided below

Private Dwelling Structural Type	Total within City	Proportional %
Single Detached House	25,235	60.6
Semi Detached House	1,950	4.7
Row House	3,965	9.5
Duplex	1,585	3.8
Apartment in a building with fewer than 5 stories	4,370	10.5
Apartment in a building with 5 or more stories	4,480	10.7

This table illustrates the housing demands projected over the census period and forecasted for 2031:

						Brantford CY (CSD, ON)
HH Income Category	**1 Person**	**2 Person**	**3 Person**	**4 Person**	**5+ Person**	**Total**
Very Low Income	1,134	16	11	0	0	1,161
Low Income	5,868	1,531	406	50	0	7,855
Moderate Income	3,563	3,596	999	479	247	8,884
Median Income	1,696	4,695	1,890	1,039	731	10,051
High Income	804	5,402	3,961	4,137	3,211	17,515
Total	13,065	15,240	7,267	5,705	4,189	45,466

The City continues to explore ways to encourage greater levels of intensification and ensure that new development can prioritize the supply of units needed to meet ongoing migration, economic, social, and demographic demands. The Affordable and Attainable Housing Action Plans will continue to make housing more accessible and affordable within the City of Brantford.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
Total private dwellings	Total	41675
Breakdown by structural types of units (number of units)	Single-detached	25235
	Semi-detached	1950
	Row house	3965
	Apartment/flat in a duplex	1585
	Apartment in a building that has fewer than 5 stories	4370
	Apartment in a building that has 5 or more stories	4480
	Other single attached	75
	Movable dwelling	15
Breakdown by size (number of units)	Total	41675
	No bedrooms	185
	1 bedroom	4630
	2 bedrooms	9825
	3 bedrooms	17200
	4 or more bedrooms	9835
Breakdown by date built (number of units)	Total	41675
	1960 or before	13905
	1961 to 1980	12285

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
	1981 to 1990	4330
	1991 to 2000	3615
	2001 to 2005	2050
	2006 to 2010	1910
	2011 to 2015	1630
	2016 to 2021	1950
Rental vacancy rate (Percent)	Total	1.9
	Bachelor	0
	1 bedroom	2.8
	2 bedrooms	1.5
	3 bedrooms+	1.8
Number of primary and secondary rental units	Primary	5231
	Secondary	8,869
Number of short-term rental units	Total	

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

5.3.1 Change in Units Affordable to Low-Income Households		
Characteristic	**Data**	**Value**
Affordable units built (number of units)	2016 to 2021	85
Change in number of affordable units built before 2016 (number of units)	2016 to 2021	1,195

5.3.1 Change in Units Affordable to Low-Income Households		
Characteristic	**Data**	**Value**
Change in number of affordable units (number of units)	2016 to 2021	1,280

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

5.4.1 Average Rent by Year		
Characteristic	**Data**	**Value**
Average Monthly Rent (number, by year)	2016	932
	2017	979
	2018	1,006
	2019	1,051
	2020	1,132
	2021	1,192
	2022	1,246
	2023	1,355
Change in Average Monthly Rent (percent, by year)	2016-2017	5%
	2017-2018	2.8%
	2018-2019	4.5%
	2019-2020	7.7%
	2020-2021	5.3%
	2021-2022	4.5%
	2022-2023	8.7%

The average rent prices from 2016 to 2023 increased by 45% in the City of Brantford. In 2016, average rent was $932 and in 2023 average rent was $1,355.

Inflationary pressures, a lack of supply, population growth, and other economic factors including income levels continue to influence these changes. There are an increasing number of tenants either choosing or only able to rent as opposed to buy, which also makes the demand for rental properties stronger.

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

5.5.1 Rental Vacancy Rate by Year		
Characteristic	**Data**	**Value**
Rental vacancy rate (percent, by year)	2016	2.3%
	2017	1.3%
	2018	1.4%
	2019	2.4%
	2020	2.1%
	2021	1.9%
	2022	1.4%
	2023	2%

Brantford's 2023 vacancy rate is 2%. This compares to 2.3% in 2016.

A decreasing vacancy rate is concerning, as demand continues to outpace supply in Brantford and the better part of the Ontario and Canada. Influencing factors include increasingly high population growth, as well as higher mortgage rates and persistently high home prices continuing to make it harder and less attractive for renters to transition to homeownership.

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

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	**Data**	**Value**
Owner households in Core Housing Need (number)	2016	1,795
	2021	1,155
	Total Change	-640
	Percent Change	-35.65%
Tenant households in Core Housing Need (number)	2016	4,475
	2021	3,385
	Total Change	-1,090
	Percent Change	-24.36%
Owner households in Core Housing Need (percentage)	2016	6.88%
	2021	4.25%
Tenant households in Core Housing Need (percentage)	2016	36.43%
	2021	24.58%

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	**Data**	**Value**
Number of housing units that are subsidized	Total	2,115
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	9,530
Number of co-operative housing units	Total	332
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	56 Supportive and 15 Transitional

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

Examples can include:

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

- 678 housing units within the City of Brantford and the County of Brant that are designated for seniors including:

Housing Project		Units
5 Fordview Court (Brant Towers) (1975)	Brantford	201
24 Colborne Street (Lorne Towers) (1972)	Brantford	159
177 Colborne Street (2023)	Brantford	26
9-27 Robertson Avenue	Brantford	16
7 Bain Street (Beckett Building) (1984)	Brantford	63
11 Park Avenue (Sunrise Villa) (1969)	Burford	12
170 Trillium Way (Trillium Way) (1980)	Paris	50
33 Main Street (Walker's Green) (1971)	Paris	24
97B Mount Pleasant (John Noble Apartments) (2019)	Brantford	57
45 Albion Street (Albion Towers) (1978)	Brantford	70
	Total	**678**

- All new municipally developed housing since 2019 includes a proportion of units that are designed to the City of Brantford's - Facilities Accessibility Design Standards (FADS), which provides increased accessibility above the Ontario Building Code minimums.
- The City of Brantford enters into Rent Supplement agreements with private landlords to assist low-income individuals living in private rentals to maintain their housing. There are 328 households currently receiving rent supplements from various funding streams including the Canada-Ontario Community Housing Initiative (COCHI) and the Homelessness Prevention Program (HPP).

There is a strong need within the community for supportive housing for individuals with high acuity. People who have experienced chronic homelessness and/or have had difficulty obtaining and maintaining housing continue to cycle into the homelessness system when supportive housing is unavailable. Limitations to the development of more supportive housing units within the community to date have included the lack of capital funding and/or land for non-profit organizations to build new affordable housing units and the lack of operational funding to maintain supportive housing programs.

The Canada Ontario Housing Benefit (COHB) is a portable housing benefit that applicants can access if they are active on the centralized housing waitlist. City of Brantford staff facilitate applications to the COHB whenever appropriate to support households in attaining affordable housing with private landlords.

Funding for COHB is provided through the National Housing Strategy and the City of Brantford was allocated $281,600 (46 households) for Fiscal Year 2024-25, which is the lowest base funding allocation amount since fiscal year 2021-22. On March 21, 2025, the City received notice from the Ministry of Municipal Affairs and Housing that five (5) additional COHB allocations were being provided for the 2024-25 FY. City staff ensured that these additional five applications were submitted prior to the March 31, 2025, deadline.

- As of March 2025, there were 104 households waiting for COHB, demonstrating the ongoing need for this portable housing benefit.
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-
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- Providing emergency sheltering is the single largest expenditure for the City's homelessness funding due to staffing requirements, personal needs of guests, and capital. As identified in the January 9, 2025 report "*Municipalities Under Pressure: The Growing Human and Financial Cost of Ontario's Homelessness Crisis*" released by the Association of Municipalities of Ontario (AMO) there is a systemic need to simultaneously decrease reliance on emergency shelters, address system bottlenecks by creating appropriate long-term housing options where people can exit to, and financial investments should be directed towards transitional and supportive housing.

Non-profit organizations are experiencing constraints in developing affordable housing in the City of Brantford Service Manager Area. While the Brantford-Brant Municipal Housing Master Plan identifies 337 of 843 units to be developed by non-profits by 2030, only one non-profit developer, Jaycees Non-Profit Housing Corporation, has successfully commenced new housing development.

To assist non-profit developers, the City is working on a pilot program to provide financial subsidy to non-profit housing providers to support the development of more affordable housing units by non-profit organizations. By way of Report 2023-706 *2023 Annual Update on Housing Development*, staff were directed to enter into a 10-year funding agreement totaling $1,500,000 between the City of Brantford and Jaycees Non-Profit Housing Corporation upon the completion of the affordable housing development of 24 affordable housing units at 32 Bridge Street, Brantford.

The financial subsidy amounts to $62,500 per affordable housing unit and is payable in equal amounts, over a 10-year term, upon construction completion.

Brantford Native Housing has commenced the development of 18 units of affordable housing at 247-253 West Street, Brantford, and is seeking to enter into a similar 10-year funding agreement.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1130
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1192
	Bachelor	876
	1 bedroom	1117
	2 bedrooms	1205
	3 bedrooms+	1288
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1149
	Bachelor	894
	1 bedroom	1104
	2 bedrooms	1150
	3 bedrooms+	1248
Sale prices (Canadian dollars) based on 2024	Average	$700,000
	Median	$645,000
Sale prices by unit size (Average, Canadian dollars) based on 2024	Average	
	Bachelor	$375,500
	1 bedroom	$375,500
	2 bedrooms	$529,000
	3 bedrooms+	$745,000
Sale prices by unit size (Median, Canadian dollars) based on 2024	Median	
	Bachelor	$351,000
	1 bedroom	$351,000

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
	2 bedrooms	$495,000
	3 bedrooms+	$696,000

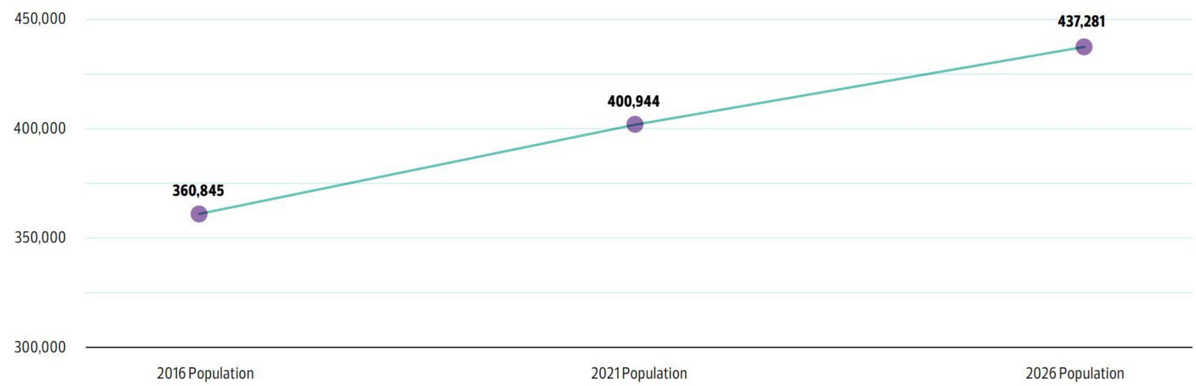
5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
Demolished – breakdown by tenure	Tenant	0
	Owner	19 (2024)
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	946
	Single	360
	Semi-detached	2
	Row	236
	Apartment	348
Completed – Breakdown by tenure (annual, number of structures)	Tenant	211
	Owner	595
	Condo	140
	Coop	0
Starts – Overall and breakdown by structural type (2021, number of structures)	Total	919
	Single	353
	Semi-detached	24
	Row	198
	Apartment	344
Starts – Breakdown by tenure (2021, number of structures)	Tenant	110
	Owner	564

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
	Condo	245
	Coop	*

6. Projected Housing Needs and Next Steps

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

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



Household Growth Projection 2016- 2026. Source: Edmonton Affordable Housing Needs Assessment – August 2022

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

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, including the HART housing needs projection here. The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

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

Step 1: Population Projection

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

Step 2: Household Projection

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

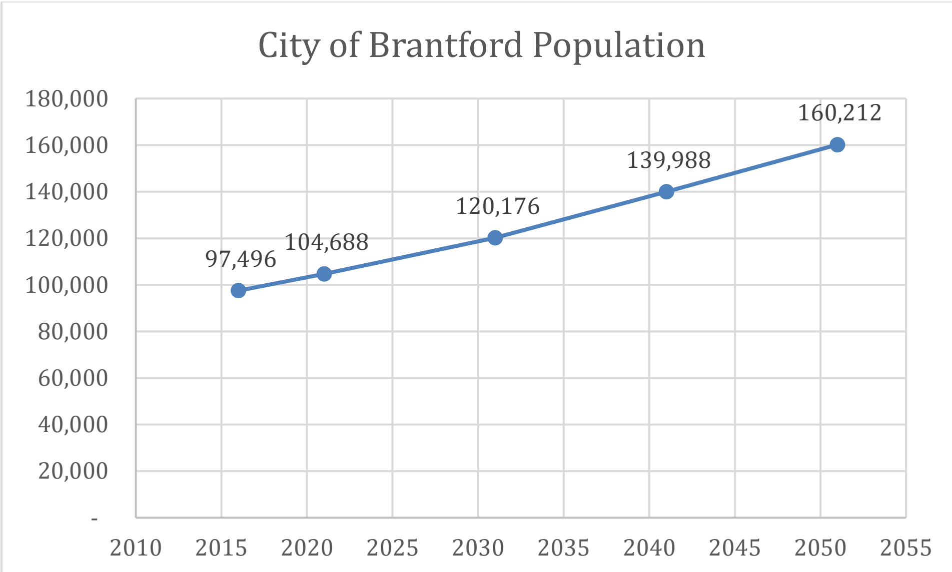
  - Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
  - Historical proportions for non-family households are the ratio of the number of non-family households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

Step 3: Housing Demand (Need) Projection

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

Overview:

As an introduction to this segment, please see the City of Brantford's population projection below, which is verified and approved by the Provincial and local municipal levels of government.



Year	Population Forecast
2016	97,496
2021	104,688
2031	120,176
2041	139,988
2051	160,212

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

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

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

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	**1 person**	**2 persons**	**3 persons**	**4 persons**	**5+ person**	**Total**
Very Low Income	1,134	16	11	0	0	1,161
Low Income	5,868	1,531	406	50	0	7,855
Moderate Income	3,563	3,596	999	479	247	8,884
Median Income	1,696	4,695	1,890	1,039	731	10,051
High Income	804	5,402	3,961	4,137	3,211	17,515
Total	13,065	15,240	7,267	5,705	4,189	45,466

Key Considerations

Population

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.

- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.

- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non-permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.

- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.

- **Smaller Communities:**

  - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
  - One industry communities should also develop multiple population scenarios to manage economic volatility

Household Projections

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

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

Housing Demand

To project housing demand by tenure:

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

To project housing demand by dwelling type:

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

Economic Data Integration

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

Supply Capacity & Supply Gaps

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

6.2 Projection Methodology

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

Through the City's Official Plan and Development Charge Background Study, detailed land needs assessment and growth forecasting modelling was undertaken. The "persons per unit" data (PPUs) are assigned to Brantford as follows: 3.43 persons per unit for single detached homes and semis; 2.42 persons per unit for rows and multiples and 1.65 persons per unit for apartments.

Growth projections and population forecasting are also assigned to municipalities through the Province's Growth Plan. The population data presented here has been vetted, verified, and approved by the Provincial and local municipal levels of government as a required minimum growth forecast to meet anticipated demands for the municipality. Coupling this forecasted population of Brantford to 2031 of 120,176 persons (and 160,210 persons to 2051), as well as information available at the Census, HART and CMHC level, quantitative and qualitative assessments and projections can be deduced.

The City of Brantford continues to grow at a rapid pace, with growth projections to 2051 representing a growth rate of over 53% from today, and growth to 2031 representing approximately 14.8%. Knowing this allows for forecast assumptions to be made in line with population and demographic expectations to reach this target 2031 year. The HNA is expected to be updated at frequent intervals to reflect the latest data and trends, particularly in line with the latest StatsCan and CMHC data as well as they come available. As the City continues to intensify, in particular post 2031, the data will also see greater increases in the proportion of higher density housing units.

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
Women by age distribution (# and %)	0-14	8,685 (16.2%)
	15-19	2,865 (5.4%)
	20-24	2,960 (5.5%)
	25-64	27,930 (52.3%)
	65-84	9,295 (17.5%)
	85+	1,740 (3.3%)

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
Male Births	Births x Estimated Proportion of Male Births	51%
Female Births	Total births – Male Births	49%
Survival Rate	Survival rate for those not yet born at the beginning of the census year	95.5% (both sexes)
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	~120 (assuming rates at municipal level are same as provincial level)
Projected Family Households	Age-group population x projected age-specific family headship rate	31,977
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	17,608
Total Projected Headship Rate	Family headship rates + non-family headship rates	48.40%
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	Total: 8199 Family: 5288 Non-Family: 2911
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	32,726

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	16,859
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Single - 23,454 Row - 21,718 Apartments - 3,595 Semi - 818

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2031		
Characteristic	**Data**	**Value**
Anticipated population	Total	120,176
Anticipated population growth	Total	15,488
	Percentage	14.8%
Anticipated age	Average	41.4 (2021)
	Median	40.8 (2021)
Anticipated age distribution (and %)	0-14	20,949
	15-24	13,954
	25-64	63,506
	65-84	27,878
	85+	2,962

6.3.2 Anticipated Households by 2031		
Characteristic	**Data**	**Value**
Current number of households	Total	41,386
Anticipated number of households	Total	49,585
Anticipated Household Age	Average	43.2
	Median	43.7
Anticipated Households by Tenure	Renter	16,859
	Owner	32,726
Anticipated Units by Type	Total	49,585
	Single	31,206
	Semi-detached	
	Row	6,959
	Apartment	11,420
Anticipated Units by Number of Bedrooms	1 bedroom	5,504
	2 bedrooms	11,702
	3 bedrooms	20,479
	4 bedrooms	11,702
	5 bedrooms	Census uses 4 or more
Anticipated Households by Income	Average	9,066
	Median	9,867
	Very Low	1,053
	Low	7,821
	Moderate	9,074

6.3.2 Anticipated Households by 2031		
Characteristic	**Data**	**Value**
	High	17,513
Anticipated average household size	Total	1 person HH – 13,061 2 person HH – 15,239 3 person HH – 7,269 4 person HH - 5,647 5+ person HH – 4,131
Draft approved lots by planned housing type	Total	Singles - 586 Towns - 1,342 Apartments - 403 Semi's - 90 Total = 2,421
Draft approved lots by tenure	Tenant	Data not available
	Owner	Total = 1,642

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

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

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?** For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?

The *Housing Services Act*, 2011 (HSA) designates the City of Brantford as the Service Manager responsible for the administration and delivery of housing and homelessness services and programs in the City of Brantford and the County of Brant. Under the *Housing Services Act*, 2011, each Service Manager is required to develop and implement a Council-approved 10-year housing and homelessness plan and provide annual updates to the Ministry of Municipal Affairs and Housing (MMAH) by June 30 of each year.

One goal of the Brantford-Brant Housing Stability Plan (BBHSP) is to increase and preserve affordable housing options. Establishing the Brantford-Brant Municipal Housing Master Plan 2020-2030 (BBMHMP) was identified as a key outcome in the BBHSP.

City staff are proceeding with reviewing housing and homelessness needs of the Brantford-Brant communities with an overarching goal of identifying systemic issues such as rising housing costs, inadequate social safety nets, or insufficient affordable housing. The goal is to gather information that will provide the necessary framework for the completion of the next five-year Housing Stability Plan. The information and data compiled in the Housing Needs Assessment will help inform the Service Manager's Housing Stability Plan.

The Housing Needs Assessment will also serve as a background document to guide key municipal planning and policy initiatives, including the Official Plan (OP), secondary plans, and growth strategies for the City['s Boundary expansion lands. By identifying gaps across the housing spectrum, such as the need for affordable and higher-density housing near transit, units for larger households in denser housing forms, and housing for priority populations, the HNA will inform policy and regulatory changes that facilitate diverse and attainable housing options.

Potential policy responses could include:

- Zoning and Land Use Adjustments: Encouraging housing types in strategic growth areas based on identified housing needs in the community.
- Incentive Programs: Targeted financial tools (e.g. tax incentives, expedited approvals) to promote affordable housing construction.
- Partnerships and Collaboration: Engaging with non-profits, the private sector, and other levels of government to align resources and funding with identified needs.

Additionally, findings from the HNA will be integrated into interdepartmental discussions to ensure that housing actions align with economic development, transportation, and infrastructure planning objectives.

- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**

The Brantford-Brant Municipal Housing Master Plan (BBMHMP) established a housing development target of 843 affordable housing units by 2030. Of this total figure, 506 units were identified as municipally developed and 337 units were projected to be developed by non-profit organizations. Since the inception of the Brantford-Brant Municipal Housing Master Plan, and the approval of the Mayors' Housing Task Force, Affordable Housing Action Plan, the original financial plan to fund housing development has been reviewed annually to respond to factors placing additional financial pressures on municipal contributions including the removal of Housing as an eligible service for the collection of Development Charges (DCs), continuous increase of construction costs, and the reduction in grant funding received from other levels of government.

Data collected through the HNA will help inform the BBMHMP as well as the BBHSP and provide relevant data that will guide infrastructure investments and capital plans for municipally built affordable housing and provide an evidence-based foundation for policy development. The insights will guide:

- Growth Management and Development Patterns: Ensuring that housing supply aligns with forecasted demand in strategic growth areas, particularly in relation to PMTSAs and intensification corridors.

- Infrastructure Planning: Informing infrastructure investment priorities to support housing development in key locations.
- Affordability Strategies: Using demographic, economic, and housing market data to design targeted affordability measures, such as inclusionary zoning or purpose-built rental incentives.
- Internal and Regional Coordination: Supporting discussions with other municipal departments and regional partners to align housing needs with broader planning initiatives, including transit expansion and employment hubs.

By applying this data-driven approach, the City will be better positioned to proactively manage housing growth while balancing economic, social, and environmental sustainability objectives.

- **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

Examples may include:

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

The projections completed as a part of this Housing Needs Assessment highlight significant population and household growth in Brantford, which will place increased demands on municipal infrastructure and require strategic planning to support sustainable development. Key growth pressures include:

- Water and Wastewater Capacity: As Brantford continues to grow, ensuring sufficient water and wastewater servicing capacity will be critical. The housing pressures caused by the need for water and wastewater servicing infrastructure has historically been an issue in Brantford. Coordinating housing planning with infrastructure planning will help align housing development with planned upgrades to accommodate increasing demand. Investments into housing-enabling infrastructure will require coordination and funding from the City and provincial and federal governments.

- Transportation and Transit Infrastructure: With higher-density development focused around key growth areas, investments in transit expansion, road networks, and active transportation infrastructure will be essential to support a growing population and reduce congestion. The City's transit service has remained relatively unchanged over the last few decades and has reached a state where the route structure no longer adequately services this growing community.
- Community and Social Infrastructure: The anticipated rise in households will require additional schools, healthcare facilities, and community services. Proactive planning will be needed to ensure that new and existing residents have access to essential services that contribute to a high quality of life. Currently, this analysis is limited to a 2018 Recreation Master Plan and addendum and the City's Official Plan and Zoning By-law
- Housing Affordability and Availability: As Brantford experiences continued growth, there will be increasing pressure to deliver a range of housing options to meet the needs of diverse households, including affordable housing, missing middle housing, and family-friendly units in higher-density developments. This will likely require an update to the Brantford/Brant Housing Master Plan to operationalizing priorities the City may have moving forward.
- Sustainable Growth and Climate Resilience: Managing growth in a way that supports climate resilience will be a priority, including integrating sustainable infrastructure solutions, green building practices, and natural asset protection into future development planning. By using the HNA findings to guide growth management strategies, Brantford can ensure that infrastructure investments are effectively prioritized to support forecasted housing demand while fostering complete, connected, and resilient communities.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

Housing Statistics - Statistics Canada

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

Population estimates, July 1, by census metropolitan (statcan.gc.ca)

Population and demography statistics (statcan.gc.ca)

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

Housing Market Information Portal

UrbanSim – Scenario Modeling

Reports & Publications

Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042

CMHC - Housing Shortages in Canada Report

University of British Columbia - Housing Assessment Resource Tools (HART)

University of London - Affordability targets: Implications for Housing Supply

Nova Scotia Housing Needs Assessment Report Methodology

Ontario Land Needs Assessment Methodology

British Columbia Affordable Housing Need Assessment Methodology

Annex B: Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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