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ECONOMISTS LTD.

Housing Needs Assessment

Norfolk County

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List of Acronyms and Abbreviations

Acronym	Full Description of Acronym
A.R.U.	Additional residential unit
C.I.P.	Community Improvement Program
CMHC	Canada Mortgage and Housing Corporation
HNHSS	Haldimand and Norfolk Health and Social Services
NHS	National Housing Strategy
P.P.S., 2020	Provincial Policy Statement, 2020
P.P.S., 2024	Provincial Planning Statement, 2024
P.P.U.	Persons per unit
R.G.I.	Rent geared to income



Executive Summary

Overview

Norfolk County retained Watson & Associates Economists Ltd. to prepare a Housing Needs Assessment. The primary objective of this assignment is to help ensure that the County's housing supply is appropriately aligned with housing needs. The key objective is to assess the current and forecast (10-year) housing needs in the County and identify gaps between housing demand and supply metrics across the full housing continuum.^[1]

The assessment considers macro-economic conditions, demographic trends, and regional and local real-estate development trends that are influencing current housing trends across the County. This analysis will help inform the definition of market demand and assess the various other supply and policy-based factors that are likely to impact local housing needs over the next three decades.

The study included a community engagement component which comprised interviews with various key informants. The engagement offered valuable insight and feedback to best analyze and address the housing gaps in the County.

Norfolk County Housing Market

Norfolk County is a single-tier municipality located in southwestern Ontario that includes a blend of urban and rural communities. Norfolk County's 2021 permanent housing base comprises approximately 27,700 occupied dwelling units, largely consisting of low-density housing (single detached/semi-detached) which accounts for 86% of units.^[2] The remainder of the County's housing stock comprises approximately 6% medium-density and 8% high-density units, respectively.

Norfolk County's housing base has historically been predominantly owner-occupied, low-density units (single and semi-detached). The local housing market is gradually becoming more diverse with a greater share of higher-density units.

^[1] Housing continuum includes market and non-market housing, including family housing, rental housing, affordable housing, supportive housing, accessible housing, seniors housing, and transitional housing.

^[2] Based on Statistics Canada, 2021. Reflects private dwellings occupied by usual residents on a permanent basis; excludes second homes and short-term rentals.



The County's share of renter-occupied households is 18%, which is significantly lower than the provincial average of 31%.^[3] There is a limited share of non-market housing in the County, with 97% of total housing being market housing compared to 3% being publicly funded or provided by non-profit agencies. The share of non-market housing in Norfolk is similar to other municipalities of comparable size, though the housing assessment presented herein suggests additional non-market housing options are needed.

The average number of persons per dwelling unit (P.P.U.) has declined in Norfolk County and the Province over the past two decades.^[4] Norfolk County's current (2021) P.P.U. of 2.54 is lower than the Province of Ontario's average of 2.67.^[5] It was observed that smaller household sizes are becoming more prevalent. The downward trend in housing occupancy in Norfolk County has been driven primarily by the aging of the population, which increases the proportionate share of empty nester and single-occupancy households.

Over the past decade, housing activity in Norfolk County has averaged 350 residential units per year with a slight decrease in development activity in the past few years. Over the period, low-density housing construction has declined as a share of total housing development, with an increase in the share of high-density units (i.e., apartments, triplexes, quadplexes, and other multi-unit dwellings). Over the past five years, housing development activity in Norfolk County has been concentrated in Simcoe (31%) and Waterford (31%), followed by rural areas (21%), Port Dover (7%), Delhi (4%), hamlet areas (3%), Port Rowan (2%), and Courtland (1%).

Over the next three decades, the County is anticipated to experience continued population and employment growth. The County's population is expected to grow to 92,700 by 2051, up from 70,300 in 2021, representing an increase of 32%.^[6] ^[7] Over

^[3] Based on 2021 Census Profile data.

^[4] Average number of persons per unit is defined as the total population divided by the number of occupied dwelling units.

^[5] P.P.U. metrics include Census undercount.

^[6] Statistics Canada population and dwelling count amendments, 2021 Census.

^[7] Note: 2021 population figures include the net Census undercount, which is estimated at approximately 3.8%.



the same period, the County's occupied housing base is projected to rise to 36,540 from 27,700 in 2021, which is an increase of approximately 32%.^{[8][9]}

The County has experienced strong appreciation in housing prices and housing rental rates over the past five years. These price increases have been significantly higher than the rate of income growth or inflation which has eroded housing affordability in the community.

Current Housing Needs

The findings from the technical analysis and community consultation suggest that Norfolk County has a structural deficit in housing supply that has not kept pace with the growing needs of the current population from a household affordability lens. This includes an estimated 116 individuals who are currently homeless in Norfolk County and Haldimand County and 550 that are on a waiting list for non-market housing in Norfolk County and Haldimand County. There are also 720 households in severe core need in Norfolk, as identified through the 2021 Census data. On-going efforts to address this affordable housing need should be considered a high priority for the short and medium term.

Future Housing Needs

Population growth in Norfolk County will drive demand for a broad range of housing. Long-term population growth in Norfolk will be heavily driven by net migration. To a lesser extent, natural increases (i.e., births less deaths) also contribute to population growth.

The County's population is aging. Norfolk County's 65+ age group has grown considerably over the past 20 years and is expected to increase in both percentage and absolute terms over the next several decades. As the average age of the County population continues to increase, it is anticipated that demand for higher-density housing forms will also continue to gradually increase.

^[8] Note: 2021 population figures include the net Census undercount, which is estimated at approximately 3.8%.

^[9] Norfolk County Phase 2 Comprehensive Review: Growth Scenarios and Urban Land Needs Analysis, High Growth Scenario (2023).



In addition, the County is also anticipated to accommodate a growing share of young adults and new families seeking competitively priced home ownership and rental opportunities. Accordingly, opportunities should be explored to provide a mix of future housing across a range of density types, to accommodate those with varying levels of income (including affordable housing options).

Norfolk County needs approximately 7,640 new permanent housing units over the 2025 to 2051 period to meet the requirements of its growing population. The majority of forecast permanent housing growth is expected to be accommodated within its Settlement Areas. The 10-year housing forecast totals 2,930 units, including 2,175 ownership units and 755 rental units.

This analysis indicates that the County has a sufficient supply of potential housing units in registered and draft-approved plans to accommodate housing demand over the short to medium term.

The 10-year housing forecast by structure type and tenure has been further analyzed to determine the number of affordable vs. market-based units in each category. The analysis demonstrates that 25% (730 units) of forecast housing growth between 2025 and 2035 is expected to require affordable housing. This includes 440 ownership units and 290 rental units.

Strategic Recommendations

Norfolk County is responsible for local decisions that guide future land use, development, and growth. This includes authority over how land is utilized for housing; policies that guide the density, form, and type of housing development; policies that support and promote a full range of housing types; and potential regulatory and financial incentives to encourage the development of rental and affordable housing.

To maintain a well-balanced, strong community and ensure long-term sustainability, it is vital that the County offers a wide selection of housing options across a broad range of income groups. Housing affordability is a key component of quality of place and is directly linked to population and economic growth potential and municipal competitiveness.

The following presents key strategic directions related to housing.



Planning for Long-Term Population Growth Across a Diverse Range of Age Groups and Income Levels

To accommodate the future population growth projected across Norfolk County over the 2025 to 2051 period, the County will require approximately 294 new permanent housing units per year. Future housing growth is anticipated across a diverse range of housing forms, including 25% of new housing units that will need to be affordable over the next decade (i.e., 2025 to 2035).

The County should accommodate development for all generations by focusing on creating diverse, inclusive communities that meet the needs of a broad range of demographic groups.

As Norfolk County's Baby Boomer population continues to age, a significant increase in the number of residents aged 75 and older is expected in the coming decades. This demographic shift will create a heightened demand for medium- and high-density housing types, particularly those that cater to older adults with varying needs, from independent living arrangements to assisted and full-time care facilities. Seniors in this age group often face mobility limitations, lower incomes, and increased healthcare needs, which drives demand for housing located near hospitals, health services, and other senior-focused community amenities.

At the same time, the County must also plan for the evolving needs of younger generations. Prioritizing affordable, mixed-use developments and walkable communities is key to attracting and retaining young professionals, families, and students. These housing and community features not only support economic growth by helping to attract skilled labour and new businesses, but they also promote intergenerational cohesion and a high quality of life for all age groups. To succeed, the County must ensure that housing options are linked with employment opportunities, infrastructure, and quality-of-life offerings that appeal to a younger, mobile population without alienating older residents.

Housing affordability remains a challenge across Norfolk County. Rapid increases in housing prices and rental rates have made it difficult for many residents, current and future, to access suitable housing. Addressing this issue will require expanding housing options across a range of types, tenures, and price points. A strategic and inclusive policy approach is needed, one that aligns with projected population growth,



demographic trends, and socio-economic needs to ensure a more diverse and affordable housing market that serves the full spectrum of residents.

It is recommended that:

- Norfolk County, as part of the next Official Plan Review, should update the definition of affordable housing in accordance with the new P.P.S., 2024, and include affordable housing targets for the County to align with the affordable housing needs assessment presented herein.
- The County should continue to plan for balanced growth by focusing residential development within the settlement areas and promoting a range of infill and intensification opportunities where servicing is available. This includes promoting medium-density (“missing middle”) and high-density development and the development of A.R.U.s (e.g., secondary suites) within the County’s settlement areas.
- Norfolk County should develop a monitoring framework, in accordance with the P.P.S., 2024, with quantitative and qualitative indicators to track the outcomes of the County’s Official Plan, as well as housing-related policies and programs.
- Building on the recent Growth Management Study, the County should consider undertaking a seniors’ housing study to identify housing needs, gaps, and opportunities in accommodating the growing older adult population within the County. This would include identification of options to expand independent and assisted living and supportive housing models specific to older adults, including site locations and strategic partners for development.
- The County should consider undertaking a temporary agriculture workers housing study to identify housing needs, gaps, and opportunities in accommodating seasonal works in Norfolk County.

Diversifying the Housing Base and Expanding Housing Affordability Supply Opportunities

The technical analysis and consultation identified the need to diversify the housing portfolio in the County. This includes exploring alternative housing types such as townhouses, apartment buildings, and non-market housing tailored to different income levels and preferences.



Meeting the needs of rental and affordable housing requires a significant emphasis on expanding the purpose-built rental inventory to meet growing market demand. It is recognized that significantly increasing the supply of rental housing in the market will likely require greater participation by the private-sector development community to construct purpose-built rental housing. In the home ownership market, there are also identified gaps in affordability, particularly in lower-priced, medium-density products.

The County should consider undertaking a Housing Affordability Strategy to support efforts to increase affordable and attainable housing options and to be able to achieve the housing affordability targets presented herein. This would include laying out the vision, goals, and actionable steps to address housing affordability in the community. The following initiatives should be considered to address the identified gaps in the County's affordability housing needs and to promote a more diverse supply of housing.

- To address the gap in affordably priced, higher-density ownership and rental housing, the County should continue to work with home builders to expand the supply of more moderately priced ownership and rental housing options. As part of the County's next Official Plan Review and update, the County may want to consider policies and strategies that encourage and support the development of a broader range of housing options, in accordance with provincial policy direction.
- The County should review local zoning and land-related barriers to identify opportunities to expand housing supply within the settlement areas that are more compact, land efficient, environmentally sustainable, and price competitive. This may include promoting more modular home and tiny home construction where appropriate, for example.
- The County should consider alternative development standards for affordable housing developments, which would reduce development costs. These may include the reduction of parking requirements, permitting innovative construction methods, and allowing for smaller units and lots, provided they meet Ontario Building Code requirements and other health and safety standards.

Through the *More Homes Built Faster Act, 2022*, changes were made to the Planning Act that now allow for up to three residential units per residential lot. This includes the primary residential unit and up to two A.R.U.s, including secondary suites. The A.R.U.s represent an opportunity to increase rental housing supply, improve affordability, and support seniors aging in place through gentle intensification.



- The County should update the Official Plan policies and zoning by-law to allow A.R.U.s (up to three units in total per lot) in the form of secondary suites (e.g., basement apartments) within the primary dwelling unit, as well as permanent garden suites, laneway housing, and other dwelling forms in accordance with provincial planning direction.
- Norfolk County should consider developing an A.R.U. program that informs homeowners on the potential opportunities and “how to guide” for this type of housing development.

Through demographic analysis and community feedback, it is evident that there is a need for more supportive and non-market housing in Norfolk County.

As previously defined, supportive housing assists chronically homeless individuals and people at risk of homelessness with finding suitable accommodations, including shared housing and one-bedroom apartments.

In November of 2024, the federal government, through the CMHC, announced a short-term window of funding for supportive housing through the Rapid Housing Stream of the Affordable Housing Fund and affordable housing through the Community Housing Sub-Stream. This funding represents a potential source of support for a range of non-market housing development options for applicants, including municipalities and their partner agencies. The County should continue its efforts to identify appropriate partners and sites for development to support non-market housing.

It is recommended that:

- The County, together with its housing service partners, should continue to maintain and incrementally increase housing support services and programs, and expand the supply of deeply affordable and near-market housing.
- Norfolk County should conduct a review of available County-owned land that is viable for affordable housing development, complementing the federal, provincial, and school board sites in the process.

Regulatory and Financial Tools to Support Housing Development

To achieve the housing mix and level of housing development activity needed to meet the existing and future housing needs identified herein, the County will need to explore and consider the potential application of regulatory and financial tools to support/enable



a higher rate of residential development activity. The County should consider the following factors in supporting/enabling a higher rate of residential development activity, particularly for rental and more affordable ownership options:

- **Quantum of Designated Developable Land Supply/Sites** – This includes designated greenfield lands and supporting infrastructure, focusing on residential development within the settlement areas and promoting a range of infill/intensification opportunities where servicing is available. This includes medium-density (“missing middle”) and high-density development and the development of A.R.U.s (e.g., secondary suites).
- **Regulatory Incentives** – This includes tools to assist in project feasibility through flexibility in the development approvals process (e.g., expedited processing), development permissions (i.e., building height, density), parking requirements, and design considerations.
- **Financial Incentives** – At the municipal level, this can focus on reducing the upfront financial obligations of the developer and/or reducing the operational costs moving forward.

Community Improvement Plans – Norfolk County’s recently adopted County-wide Community Improvement Plan (C.I.P.) includes a targeted housing incentive, the “Additional Unit, Rental and Affordable Housing Grant,” which supports the creation of new rental and affordable units. To better respond to local housing needs, however, the County should explore expanding the C.I.P. with a stronger focus on housing within urban settlement areas. C.I.P.s can reduce upfront financial obligations for developers and home builders, for example, through development and building fee waivers, and serve as an effective tool to promote expanded housing supply in these areas.

Section 28 of the Planning Act generally allows for municipalities, through a C.I.P., to offer grants and loans, as well as the acquisition, preparation, and disposition of land. There are a range of financial incentive program options (e.g., grants and/or loans for redevelopment and building rehabilitation, tax rebate programs and development fee exemptions) for consideration within the C.I.P. that could apply to housing.

Norfolk County can enhance its C.I.P. by increasing grant caps, allowing combined incentives, or establishing dedicated funding streams for medium-density infill or multi-unit conversions. These improvements would position the C.I.P. as a more effective



strategy to support a diverse range of housing options and improved affordability outcomes.

Conclusions

To achieve its population growth forecast, Norfolk County will require a broad choice of new housing products that appeal to a diverse range of demographic groups by family and non-family type, structure type, location, age, and income level.

As Norfolk County continues to grow, the demand for new housing products within the community is anticipated. Looking forward, the increasing cultural diversity, an aging population, growing demands from new families, and eroding housing affordability will require that the County promotes and supports a broad range of new housing products by location, type, built-form, density, and price/affordability. This includes innovative approaches to accommodating new affordable rental housing and various other ownership housing products that are attractive to a broad range of demographic groups.

To achieve the housing mix (i.e., built form, tenure, and affordability) of development activity needed to meet the existing and future housing needs identified herein, the County will need to consider a range of factors to support and enable a higher rate of residential development activity, with a particular effort for affordable housing, as presented herein.

Accommodating higher housing targets and enabling and supporting greater housing development will require the County to also consider the following:

- **Planning Implications** – Over the next several decades, the focus of residential development is anticipated to continue to promote balanced growth – a balance between both intensification opportunities and greenfield opportunities. From a planning policy perspective, intensification nodes and corridors represent priority locations for residential development given the amenities that these locations provide with respect to access to transit, retail, and other community services.
- **Impacts on Infrastructure and Municipal Service Needs** – Higher housing density would require significant increases in local infrastructure and municipal service needs, particularly within built-up areas where most of the increased housing demand is anticipated to be directed. While small-scale infill or redevelopment can benefit from existing capacity associated with hard municipal services, large-scale intensification projects can come at a high price, given the



costs associated with the replacement, improvement, and maintenance of existing services that have not been planned to accommodate significant increases in housing, population, and employment growth.

- **Financial Implications** – While it is beyond the scope of this study to address the financial implications of economic incentives and promote a broader mix of housing supply, municipal financial impacts of accommodating purpose-built rental housing and affordable housing must be addressed through alternative funding programs or then be passed on to existing rate payers.

The results of this study serve as a foundational document for housing in Norfolk County, and this study is intended to guide decision-making and policy development specifically related to housing policy and programming in the County. To ensure the housing needs assessment remains current and reflective of housing needs in the community, consideration should be given to updating the Housing Needs Assessment every five years.



1. Introduction

1.1 Terms of Reference

Norfolk County retained Watson & Associates Economists Ltd. to prepare a Housing Needs Assessment. The primary objective of this assignment is to help ensure that the County's housing supply is appropriately aligned with housing needs. The key objective of the assignment is to assess the current and forecast (10-year) housing needs in Norfolk County and identify gaps between housing demand and supply metrics across the full housing continuum.^[10]

The assessment considers macro-economic conditions, demographic trends, and regional and local real-estate development trends that are influencing current housing trends across the County. This analysis will help inform the definition of market demand and assess the various other supply and policy-based factors that are likely to impact local housing needs over the next three decades.

1.2 Background

Norfolk County is a single-tier municipality located in Southwestern Ontario, approximately 100 km southwest of Hamilton and 100 km southeast of London. As of 2021, the County had a population and employment base of approximately 67,750 and 18,570, respectively.^{[11][12]} Norfolk County covers a land area of 1,635 sq.km and is primarily a rural area with a number of urban and rural communities, as illustrated in Figure 1. This includes:

- **Urban Areas**, including Simcoe, Port Dover, Delhi, Waterford, Port Rowan, and Courtland, are identified as preferred growth areas. With the exception of

^[10] The housing continuum includes market and non-market housing, including family housing, rental housing, affordable housing, supportive housing, accessible housing, seniors' housing, and transitional housing.

^[11] Statistics Canada population and dwelling count amendments, 2021 Census. Note: 2021 population figures exclude the net Census undercount, which is estimated at approximately 3.8%.

^[12] Employment figures are an estimate, as the 2021 Census for employment is unreliable due to Census enumeration occurring during a provincial COVID-19 pandemic lockdown. Employment includes work at home and no fixed place of work.



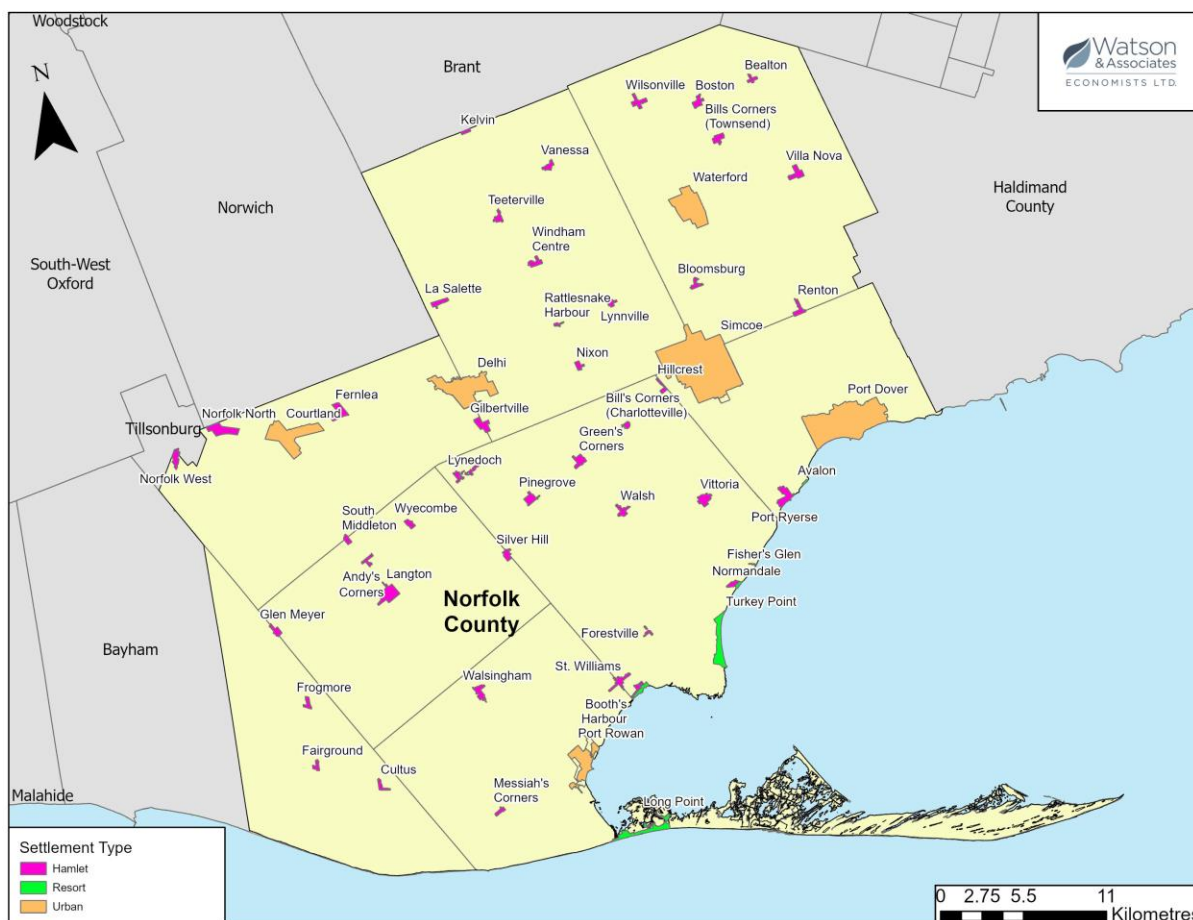
Courtland, these areas are fully serviced with municipal water and wastewater infrastructure.

- **Rural Settlement Areas**

- **Hamlet Areas** are small rural settlements that support nearby agriculture. Limited growth is allowed within their boundaries to maintain rural character and sustainability. There are 42 designated hamlets, recognized for their historical significance or for having at least 25 residential units.
- **Resort Areas** seasonal recreational areas designated mainly for seasonal cottages and recreational facilities along the lakeshore. Permanent residential living is generally not permitted in these areas, which are subject to natural and environmental constraints that limit development. The six designated Resort Areas are Avalon, Booth's Harbour, Fisher's Glen, Long Point, Normandale, and Turkey Point. In Turkey Point, however, year-round occupancy is permitted on certain properties.



Figure 1
Norfolk County Community Structure



The County has experienced strong population growth and demand for housing over the past five years. A range of demographic and economic factors are driving this shift, including growth in local employment opportunities, net migration, an aging population and affordability considerations.

1.3 Local Housing Affordability Context

Population growth in Norfolk County has significantly influenced the local housing market, resulting in increased demand, rising home prices, and a need for expanded housing development. These trends highlight the growing competitiveness of the housing market and the affordability challenges facing both new and existing residents.



To maintain well-balanced and healthy communities and ensure long-term sustainability, it is vital that municipalities offer a wide range of housing options to a broad range of income groups, including a provision for attainable and affordable housing. The availability of housing is a key factor in attracting and retaining people and businesses to a community. In an increasingly knowledge-based environment, the ability to cultivate, retain, and attract talented workers is increasingly important. Attracting and retaining people of working age and their families, which is necessary to support a broad range of employment opportunities, requires a diverse housing stock.

In response to these opportunities and challenges, Norfolk County has initiated several strategic planning efforts. The “Grow Norfolk” Growth Management Study is evaluating future development options, including potential expansion of settlement areas and planning for long-term housing needs. Additionally, the County has been assigned a provincial housing target of 5,700 new units by 2031, part of Ontario’s broader plan to build 1.5 million homes.

Over the next 30 years, Norfolk County is anticipated to experience continued strong population and employment growth. There are numerous economic benefits associated with population and employment growth related to economic expansion, community vibrancy, and an increasing tax base. On the other hand, new development can also create new challenges associated with infrastructure requirements, municipal service delivery, housing needs, and environmental protection.

The implications of these changes are significant. The combination of population growth and escalating housing costs highlights the need for diverse and affordable housing options. Norfolk County's ongoing planning and development initiatives are crucial to balancing growth with infrastructure capacity, community character, and long-term livability.

Looking forward, the increasing cultural diversity, an aging Baby Boom population,^[13] growing demands from new families, and eroding housing affordability will require that the County promotes and supports a broad range of new housing products by location, type, built-form, density, and price/affordability. This includes innovative approaches to

^[13] The Baby Boom population is generally defined as people born between 1946 and 1964.



accommodate new affordable rental housing and various other ownership housing products that are attractive to a broad range of demographic groups.

There is a recognized need to support a range of housing options in Norfolk County. While the County's strong real-estate market is beneficial for many current and future residents, it also results in affordability pressures on the community's lower-income households, including those in minimum-wage and service-sector jobs and other vulnerable populations. Opportunities exist to utilize a range of tools and programs to help support an environment that is conducive to affordable housing, particularly for development by the private sector.

1.4 Community Consultation

As part of the Housing Needs Assessment study, the Consultant Team engaged with key stakeholders in the community through a series of stakeholder interviews.

To complement the statistical analysis of housing need, the Consultant Team undertook a number of key stakeholder interviews to give a fuller picture of the housing needs in Norfolk County. This included interviews with urban planners, economic development officers, coordinators, and several homebuilders and private developers to gain insights regarding the local housing market.

The interviews were conducted in late April and May 2025 via Microsoft Teams. Additional details on the stakeholder consultations and public surveys are provided in section 5.5.

2. Housing and Planning Policy Context

2.1 National Housing Policy

Introduced in 2017, the National Housing Strategy (NHS) is a federal strategy that identifies "Canadians have housing that meets their needs and they can afford. Affordable housing is a cornerstone of sustainable, inclusive communities and a Canadian economy where we can prosper and thrive." Through the NHS, the federal government plans to promote diverse communities and create a new generation of mixed-use, mixed-income, sustainable, and accessible housing.



The NHS recognizes “the right of every Canadian to access adequate housing” and sets ambitious and clear targets to achieve improved housing outcomes. The NHS is a 10-year plan that aims to reduce chronic homelessness by 50%, take out 530,000 households from housing needs, build 100,000 new housing units, and repair and renew 300,000 housing units. To meet these goals, the initiative introduces a mix of provisions for funding, grants, and loans, and requires the collaboration and partnership of public, private, and non-profit sectors to create affordable, livable communities near transit and public services.

2.2 Provincial Housing Policy

The following provides a summary of the relevant provincial and policy framework that relates to housing.

2.2.1 ***Bill 109: More Homes for Everyone Act, 2022***

Introduced on March 30, 2022, Ontario’s *More Homes for Everyone Act, 2022* (Bill 109) received Royal Assent on April 14, 2022. Bill 109 was an attempt to implement some of the recommendations included in the Ontario Housing Affordability Task Force Reports released on February 8, 2022. The Ontario Housing Affordability Task Force recommends increasing the housing supply by 1.5 million housing units over the next 10-year period. Through Bill 109, the Province of Ontario responds to a need to increase housing supply and choice by proposing several amendments to existing legislation, including the *Planning Act*, the *Development Charges Act*, the *City of Toronto Act, 2006*, the *New Home Construction Licensing Act, 2017*, and the *Ontario New Home Warranties Plan Act*.

Some of the planning-related items in Bill 109 include:

- Requiring municipalities to provide refunds of application fee(s) for zoning by-law amendments, Official Plan amendments, and site plan control applications when a municipality takes longer than expected to reach a decision;
- Enabling the Ontario Land Tribunal to provide a recommendation on a municipal comprehensive review or reach a decision on an Official Plan; and
- Introducing the Community Infrastructure and Housing Accelerator tool that permits the Minister of Municipal Affairs and Housing to make a zoning order at the request of municipalities.



Furthermore, Bill 109 supports expedited processes of approvals for housing and local priorities and faster resolutions at the Ontario Land Tribunal.

2.2.2 Bill 23: More Homes Built Faster Act, 2022

On October 25, 2022, the Ontario government introduced the *More Homes Built Faster Act* (Bill 23). Following Bill 108 and Bill 109, Bill 23 is part of a long-term strategy to address the housing crisis by facilitating the construction of 1.5 million homes over the next 10 years. Bill 23 received Royal Assent by the provincial legislature on November 28, 2022. The Bill is intended to increase the housing supply and provide a mix of ownership and rental housing types for Ontarians. This identified need for additional housing relates to demand associated with both existing Ontario residents and newcomers to the Province through immigration.

To support the provincial commitment to getting 1.5 million homes built over the next 10 years, Bill 23 includes sweeping and substantive changes to a range of legislation, as well as through updates to regulations and consultations on various provincial plans and policies. Some of the Bill's changes to the *Development Charges Act*, the *Planning Act*, and the *Conservation Authorities Act* intend to reduce and exempt fees to spur new home construction and reduce the cost of housing. This includes ensuring affordable residential units, select attainable residential units, inclusionary zoning housing units, and non-profit housing developments will be exempt from payment of municipal development charges, community benefits charges, and the parkland dedication provision.

Bill 23 exempts residential development with up to 10 residential units from site plan control approval. Furthermore, for developments that are subject to site plan control, Bill 23 limits the extent to which exterior design could be addressed through the site plan approval process. To encourage gentle intensification, Bill 23 also allows for up to three residential units to be developed on any serviced lot that is designated for residential uses.

In Bill 23, the Province of Ontario has assigned municipal housing targets, identifying the number of new housing units needed by 2031, impacting Ontario's 50 largest and fastest growing single/lower-tier municipalities in Ontario, including Norfolk County.



Norfolk County was assigned a municipal housing target of 5,700 new homes by 2031.^[14] The County continues to explore strategies and planning tools to support housing development that aligns with local needs and priorities. This includes considering policy adjustments and the use of municipal resources to facilitate housing supply growth in a manner consistent with Norfolk County's long-term planning framework.

It is important to emphasize that perceived housing demand established through Bill 23 does not represent a prescribed forecast that municipalities must strive to achieve. Rather, Bill 23 establishes housing targets that represent a desired state, expressed as a policy objective. In contrast, Norfolk County's population and housing figures provided herein represent forecasts as opposed to targets. Growth forecasts are a common input into municipal decision making. Such forecasts typically include a comprehensive review of how anticipated economic and demographic trends and government policies are expected to influence future growth and development patterns. A forecast is typically updated every five years to align with the most current Census information available. Forecasts are the best possible estimates of future growth, based on historical trends, expected changes resulting from reasoned assumptions, and the anticipated implementation of policies affecting growth-generating projects.

2.2.3 Bill 185: Cutting Red Tape to Build More Homes Act, 2024

With respect to the proposed changes to the *Planning Act* under Bill 185 (*Cutting Red Tape to Build More Homes Act, 2024*), we have identified the following key impacts as they broadly relate to housing in Ontario.

Enhancing and Broadening the Framework for Additional Residential Units

Under subsection 35.1 (2) of the *Planning Act*, the Minister is authorized to make regulations regarding additional residential units (A.R.U.s) by establishing requirements and standards with respect to a second or third residential unit in a detached house, semi-detached house, or rowhouse, as well as a residential unit in a building or structure ancillary to such a house.

^[14] Norfolk County Council-In-Committee Meeting – September 12, 2023 (<https://pub-norfolkcounty.escribemeetings.com/filestream.ashx?DocumentId=19068>)



Bill 185 proposes to broaden provisions to allow the Minister to regulate any A.R.U.s in an existing home (as noted above) or ancillary structure for the purposes of an A.R.U. If approved, the Minister will have new regulation-making power to remove zoning barriers to accommodate A.R.U. developments, which may include maximum lot coverage and limits on the number of bedrooms allowed per lot.^[15]

Implementing the Affordable Residential Unit Exemption

The *More Homes Built Faster Act* (Bill 23) identified an exemption for affordable residential units from development charges, community benefits charges, and parkland dedication fees. This exemption was subsequently revised through Bill 134, the *Affordable Homes and Good Jobs Act, 2023*, which received Royal Assent on December 4, 2023. The exemption is summarized as follows:

- **Affordable Rental:** Where the rent is no greater than the lesser of the income-based affordable rent^[16] set out in the Affordable Residential Units Bulletin and the average market rent identified in the Affordable Residential Units Bulletin.
- **Affordable Owned Unit:** Where the price of the residential unit is no greater than the lesser of the income-based affordable purchase price^[17] set out in the Affordable Residential Units Bulletin and 90% of the average purchase price identified in the Affordable Residential Units Bulletin.

This exemption came into force on June 1, 2024, and the Affordable Residential Units for the Purposes of the Development Charges Act Bulletin is posted on Ontario.ca.

Note: No commentary has been provided on the Attainable Unit exemption at this time.

2.2.4 Bill 17: Protect Ontario by Building Faster and Smarter Act, 2025

The *Protect Ontario by Building Faster and Smarter Act* (Bill 17) was introduced on May 12, 2025, and received Royal Assent on June 5, 2025. Bill 17 includes a series of

^[15] Bill 185, Schedule 12, section 9.

^[16] Based on the 60th percentile of gross annual incomes for renter households in the applicable local municipality and where the rent is equal to 30% of the income of the household.

^[17] Based on the 60th percentile of gross annual incomes for households in the applicable local municipality and where the purchase price would result in annual accommodation costs equal to 30% of the income of the household.



amendments to the *Development Charges Act* aimed at supporting housing development by modifying how municipalities collect and manage development charges. This includes deferring development charge payments for residential developments until occupancy, granting the Province regulatory authority to define eligible capital costs and local services, removing interest charges on deferred development charge payments for rental and institutional housing, allowing early payment of development charges without an agreement, and streamlining the process for municipalities to reduce development charge rates or remove indexing without the need for a background study or public meeting.

2.2.5 Provincial Planning Statement, 2024

The Province of Ontario issued a new Provincial Planning Statement (P.P.S., 2024) on August 20, 2024, which came into effect on October 20, 2024. The P.P.S., 2024 is intended to simplify and integrate existing provincial policies (A Place to Grow: Growth Plan for the Greater Golden Horseshoe and the Provincial Policy Statement, 2020 (P.P.S., 2020) while providing municipalities and the Province with greater flexibility to deliver on housing objectives. The P.P.S., 2024 also provides a more flexible horizon for planning for urban growth and land needs over a 20- to 30-year planning horizon.

The following summarizes key highlights of the new P.P.S., 2024.

Providing for an Appropriate Range and Mix of Housing Options

- The new P.P.S., 2024 requires that municipalities unlock more opportunities for housing. Generally unchanged from the P.P.S., 2020, the P.P.S., 2024 still requires planning authorities to maintain at all times the ability to accommodate residential growth for a minimum of 15 years through lands that are designated and available for residential development. Planning authorities are also required to maintain at all times, where new development is to occur, land with servicing capacity sufficient to provide at least a three-year supply of residential units, available through lands suitably zoned, including units in draft approved or registered plans.
- The P.P.S., 2024 requires municipalities to establish and maintain minimum targets for intensification and redevelopment within built-up areas, based on local conditions.^[18] Furthermore, municipalities are required to keep their zoning by-

^[18] Bill 185, Schedule 12, section 9, policy 2.3.1.4, p. 8.



laws up to date by establishing minimum densities, heights, and other standards to accommodate growth and development.^[19]

No Significant Policy Change and Approach to Planning for Affordable Housing

- The new P.P.S., 2024 carries forward a similar definition of affordable housing as established in the P.P.S., 2020. The definition of affordable housing in the P.P.S., 2024, however, is based on the municipality instead of the regional market area as defined in the P.P.S., 2020. Additionally, the P.P.S., 2024 carries forward the requirement of “establishing and implementing minimum targets for the provision of housing that is affordable to low- and moderate-income households.”^[20] The P.P.S., 2024 does not address the issue of attainable housing, an issue that was also lacking in the P.P.S., 2020.

2.3 County Official Plan

The Norfolk County Official Plan serves as the primary land use planning tool to manage growth and development within the County until 2036. Central to the Plan is the prioritization of diverse housing options to meet the needs of both current and future residents. The Plan focuses on a full range of housing types and densities, including multi-residential, semi-detached, and townhouse dwellings. The Plan encourages affordable and accessible housing, particularly for low- and moderate-income households, and supports innovative housing forms.

Additionally, the Plan promotes intensification and efficient land use, encouraging infill development and redevelopment to maximize existing infrastructure. Greenfield areas are targeted for higher-density housing that aligns with provincial policy requirements. Medium- and high-density housing is strategically encouraged near community amenities, arterial roads, and transit routes to foster walkable, connected neighbourhoods. The Plan sets affordable housing targets. This is supported through increased densities, a variety of housing types, timely infrastructure provision, and the use of surplus municipal land for affordable housing.

^[19] Bill 185, Schedule 12, section 9, policy 6.1.6, p. 32.

^[20] Ibid., policy 2.2.1, p. 7.



2.4 Local Housing Plans and Strategies

2.4.1 Social Housing System Review

In 2024, Haldimand and Norfolk Health and Social Services (HNHSS), as the Service Manager, commissioned a Social Housing System Review to assess the region's non-profit social housing system and develop a strategy to address growing housing challenges. The review examined housing services and funding considerations in response to rising demand for affordable housing. Key recommendations included expanding housing options, improving financial and operational efficiency, strengthening policy frameworks, leveraging data and technology, and enhancing organizational capacity. These measures aim to create a more sustainable and inclusive housing system that effectively meets community needs.

2.4.2 Norfolk County's Strategic Plan 2022-2026

The 2022-2026 Strategic Plan for Norfolk County outlines the priorities to build on existing strengths and set a solid foundation for the current term of Council and future generations. The Plan, guided by a mission to provide valued public services that are responsive to community needs, a vision of a vibrant community growing opportunities for everyone, and values of creativity, collaboration, inclusivity, confidence, integrity, and respect, focuses on five key areas: Empowering Norfolk by providing tools and resources for business and resident success; Building Norfolk by developing infrastructure and supports for complete communities; Connecting Norfolk through cultural, physical, and technological linkages; Serving Norfolk by ensuring fiscal responsibility and excellent service; and Sustaining Norfolk by creating a sustainable community and a positive legacy.^[21]

2.4.3 Haldimand and Norfolk Housing and Homelessness Plan (2020 to 2030)

In 2019, the renewed Haldimand and Norfolk Housing and Homelessness Plan established a 10-year strategy to improve housing affordability and address homelessness. As a five-year update to the 2013 plan, it reflects changes in the

^[21] Our Future Norfolk: Strategic Plan 2022-2026
(<https://www.norfolkcounty.ca/media/f1yfgqbj/ourfuturenorfolk-2022-2026strategicplanbookletweb.pdf>)



housing market, economy, and policies, including the federal *National Housing Strategy* and Ontario's *More Homes, More Choice Act*. It also meets provincial requirements for reviewing long-term housing strategies. The plan includes a housing needs assessment and extensive community engagement, identifying key gaps such as the need for emergency and transitional housing, affordable rentals, supportive housing, and a broader range of dwelling types.

2.4.4 Haldimand and Norfolk 10-Year Housing and Homelessness Plan

Completed in 2013, the Haldimand and Norfolk 10-Year Housing and Homelessness Plan aimed to address housing affordability, prevent homelessness, and support vulnerable populations within the two counties. Mandated by the Province of Ontario, it set objectives, implementation measures, and monitoring strategies to ensure access to safe and affordable housing. The Plan focused on strengthening partnerships, integrating supportive housing solutions, and tracking progress to adapt policies as needed. By fostering collaboration and evidence-based decision-making, it sought to create sustainable and inclusive housing opportunities for all residents.

2.5 What is Affordable Housing?

In recent years, the Province has introduced and passed various pieces of legislation to improve housing access and address specific housing supply issues, along with a standardized definition for affordable housing through Bills 23 and 134 that is consistent with the new P.P.S. 2024.

Provincial Planning Statement, 2024

The P.P.S. 2024 outlines definitions for “affordable” housing and “low and moderate income households,” which are generally consistent with the P.P.S., 2020. The relevant definitions and policies are detailed below for reference:

“Affordable: means

- a) in the case of ownership housing, the least expensive of:
 - 1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for *low and moderate income households*; or



2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the municipality;
- b) in the case of rental housing, the least expensive of:
 1. a unit for which the rent does not exceed 30 percent of gross annual household income for *low and moderate income households*; or
 2. a unit for which the rent is at or below the average market rent of a unit in the municipality.”^[22]

“Low and moderate income households: means

- a) in the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the municipality; or
- b) In the case of rental housing, household with incomes in the lowest 60 percent of the income distribution for renter households for the municipality.”^[23]

Implementation of Affordable Residential Unit Exemption (Bill 134)

The More Homes Built Faster Act (Bill 23) identified an exemption for A.R.U.s. This exemption was subsequently revised through Bill 134, *Affordable Homes and Good Jobs Act, 2023*, whereby the Ontario Legislature made changes to the *Development Charges Act* and the *Planning Act*. The Bill received Royal Assent on December 4, 2023, under Bill 134 (*Affordable Homes and Good Jobs Act*). These changes are with respect to the definition of an “affordable residential unit” for the purpose of exempting such developments from the payment of development charges, community benefit charges, and parkland dedication fees.

In May 2024, the provincial government tabled a bulletin under the *Planning Act* that listed the definition of affordable for the purpose of exemption for municipal development charges, community benefit charges, and parkland dedication fees.

The new definition of an affordable residential unit is generally consistent with the P.P.S., 2024 and considers both income-based and market-price approaches to derive an affordable housing definition for rental and ownership housing units.

The exemption is summarized as follows:

^[22] Provincial Planning Statement, 2024, Definitions, p. 39.

^[23] Ibid., p. 45.



- **Affordable Rental:** Where the rent is no greater than the lesser of the income-based affordable rent^[24] set out in the Affordable Residential Units Bulletin and the average market rent^[25] identified in the Affordable Residential Units Bulletin.
- **Affordable Owned Unit:** Where the price of the residential unit is no greater than the lesser of the income-based affordable purchase price^[26] set out in the Affordable Residential Units Bulletin and 90% of the average purchase price identified in the Affordable Residential Units Bulletin.

This exemption came into force on June 1, 2024, and the Affordable Residential Units Bulletin is posted on Ontario.ca.

3. Norfolk County Population and Housing Trends

The following provides an overview and analysis of the macro-economic factors, local market considerations, and socio-economic and demographic trends that are influencing housing ownership and rental housing demand, supply, and affordability. The analysis relies largely on Statistics Canada Census data for the 2006 to 2021 period with supplemental data from the Canada Mortgage and Housing Corporation (CMHC) and the Haldimand-Norfolk Housing Division.

3.1 Local Population Growth Trends

Demographic trends strongly influence both housing need and form. Across the Province, the population is getting older on average, due to the aging of the Baby Boomers. The first wave of this demographic group turned 75 years of age in 2021.

Figure 2 and Figure 3 summarize historical population growth rates for Norfolk County in accordance with Statistics Canada Census data. For comparative purposes,

^[24] Based on the 60th percentile of gross annual incomes for renter households in the applicable local municipality and where the rent is equal to 30% of the income of the household.

^[25] The A.M.R. is the average market rent for the year in which the residential units are occupied by a tenant and is published yearly by the Canada Mortgage and Housing Corporation.

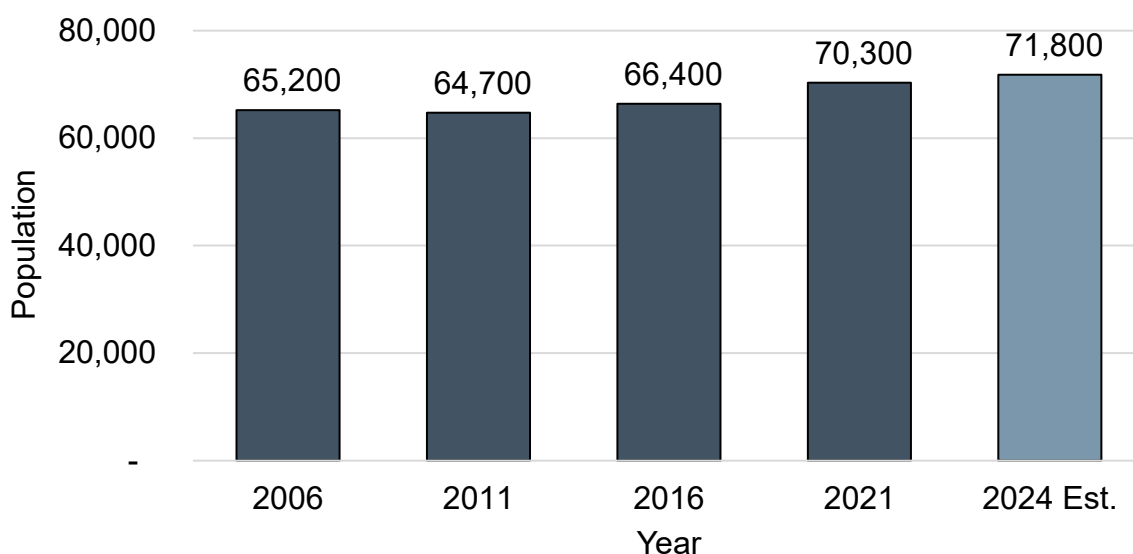
^[26] Based on the 60th percentile of gross annual incomes for households in the applicable local municipality and where the purchase price would result in annual accommodation costs equal to 30% of the income of the household.



historical population growth rates have also been provided for the Province of Ontario. As illustrated, Norfolk County's population increased from 65,200 in 2006 to 70,300 in 2021, with approximately 76% of the population increase occurring over the 2016 to 2021 period.^[27] Norfolk County's 2024 population is estimated at 71,800, representing a 2.1% increase from 2021.^[28]

Between 2006 and 2016, the population base within the County decreased from 65,200 in 2006 to 64,700 in 2011, then increased to 66,400 in 2016. The County's population rebounded to 70,300 by 2021. Over the 2016 to 2021 period, the County's annual average population growth rate accelerated to 1.1%, the same as the provincial average of 1.1% over this same five-year interval period.

Figure 2
Norfolk County
Historical Population, Mid-2006 to Mid-2024



Note: Population includes net Census undercount estimated at 3.8%.

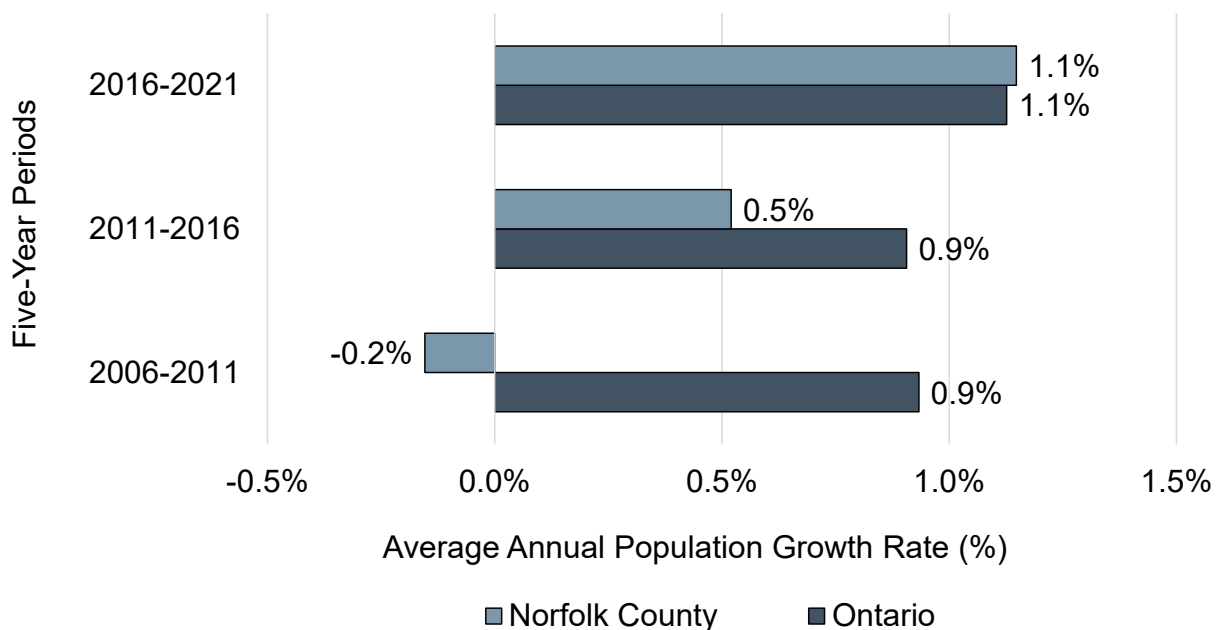
Source: Derived from Statistics Canada Census data, 2006 to 2021, 2024 population estimated by Watson & Associates Economists Ltd., 2025.

^[27] Statistics Canada population and dwelling count amendments, 2021 Census. Note: 2021 population figures include the net Census undercount estimated at approximately 3.8%.

^[28] 2024 population estimate, including Census undercount of 3.8%, by Watson & Associates Economists Ltd., 2024.



Figure 3
Norfolk County and the Province of Ontario
Average Annual Population Growth Rates in Five-Year Intervals, 2006 to 2021



Note: Population metrics include net Census undercount.

Source: Derived from Statistics Canada Census data, 2006 to 2021, by Watson & Associates Economists Ltd., 2025.

3.2 Demographic Trends

Similar to the Province, the average age of the population base in Norfolk County is also aging, due to the County's large concentration of Baby Boomers. The aging of the local population base further reinforces the need to attract younger age groups to Norfolk County, particularly those characterized as Millennials and Generation Z, as well as other future generations.^[29]

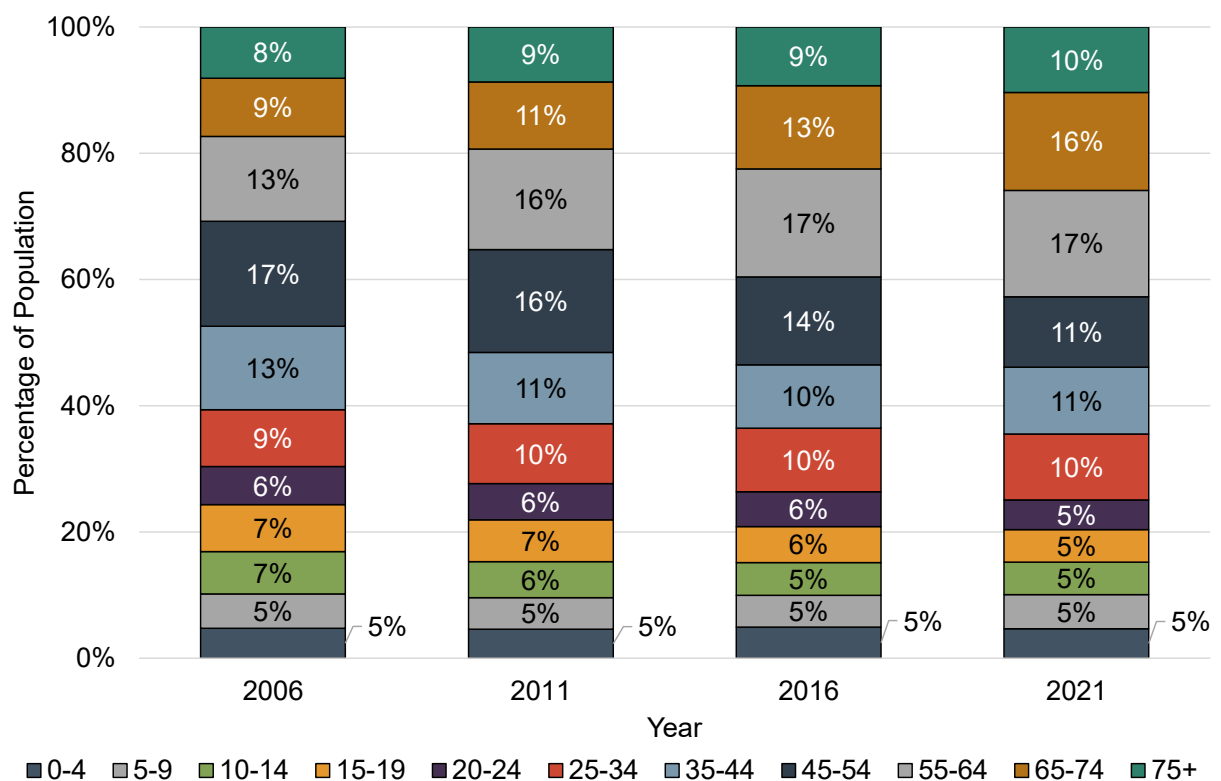
Figure 4 summarizes historical trends in population structure over the 2006 to 2021 period by major age group in Norfolk County. Key observations include the following:

^[29] Millennials are generally defined as people born between 1980 and 1992. For the purposes of this study, we have assumed that people born between 1993 and 2005 comprise Generation Z.



- The share of population in the 55+ age cohort steadily increased from 31% in 2006 to 43% in 2021.
- The share of the resident population 19 years of age or younger declined from 24% in 2006 to 20% in 2021.
- Similarly, the share of the 35 to 54 age group also steadily declined from 30% in 2006 to 22% in 2021.
- The population share of the young adult age group (20 to 34 years of age) was relatively stable at 15%.
- It should be noted that, as of 2021, the median age for the population in Norfolk County was 48.8 years of age, while the Ontario median age was 45.5 years.

Figure 4
Norfolk County
Historical Population by Major Age Group, 2006 to 2021



Source: Derived from Statistics Canada custom order data by Watson & Associates Economists Ltd., 2025.



3.3 Household Trends

Norfolk County's 2021 permanent occupied housing base comprises approximately 27,700 occupied dwelling units, largely consisting of low-density housing (single detached/semi-detached) which accounts for 86% of units.^[30] The remainder of the County's housing stock comprises approximately 6% medium-density and 8% high-density units, respectively. Norfolk County's housing base has historically been predominantly owner-occupied, low-density units (single and semi-detached).

3.3.1 *Housing Tenure*

Housing tenure falls under two categories: owner-occupied and renter-occupied. As shown in Figure 5, within Norfolk County in 2021, 82% of housing units were owner-occupied and 18% were renter-occupied.^[31] Norfolk County's share of renter households was significantly lower than the provincial average. As of May 2025, the County had 376 units that were used as short-term rental properties.^[32]

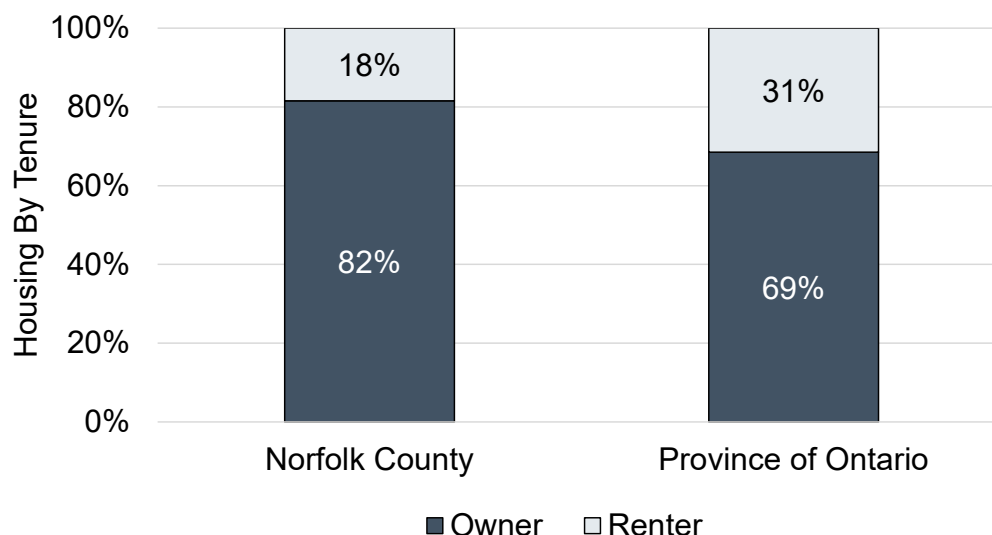
^[30] Statistics Canada population and dwelling count amendments, 2021 Census. Reflects private dwellings occupied by usual residents on a permanent basis; excludes second homes and short-term rentals.

^[31] Based on 2021 Census Profile data. Reflects private dwellings occupied by usual residents on a permanent basis; excludes second homes and short-term rentals.

^[32] Short-term rental properties are available for rent via online platforms (e.g., Airbnb) for short-term intervals, usually ranging from 1 to 28 days. Potential long-term dwellings comprise units listed for more than 180 days a year, excluding vacation-type properties. Source: TourismScapes (<https://www.tourismdatacollective.ca/tourismscapes/dashboard>).



Figure 5
Norfolk County and Province of Ontario
Housing by Tenure, 2021



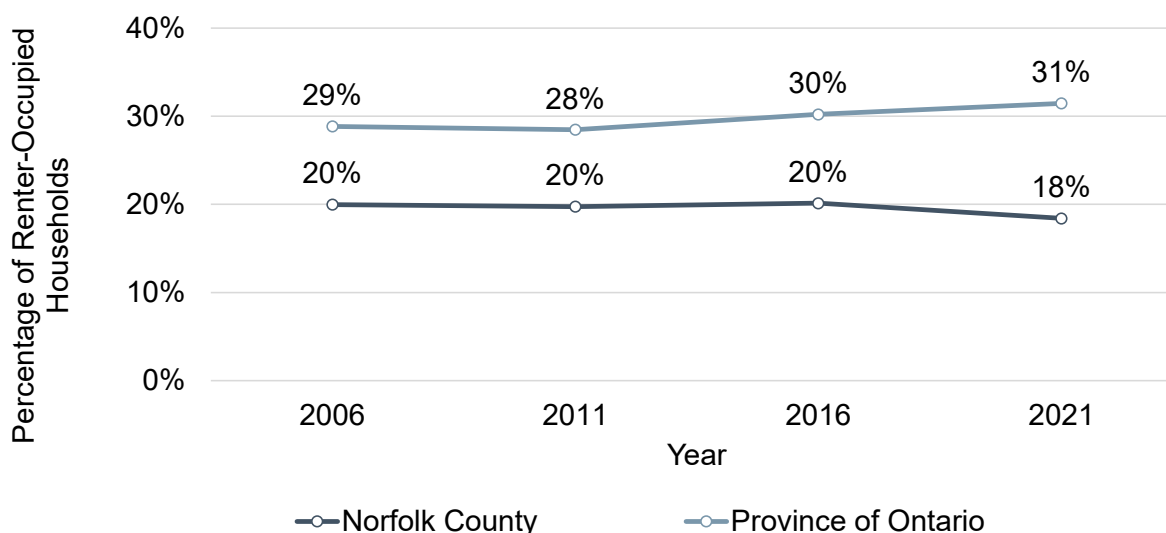
Source: Derived from Statistics Canada Census data by Watson & Associates Economists Ltd., 2025.

Figure 6 summarizes the historical share of renter-occupied units within Norfolk County and the Province over the 2006 to 2021 period. Key findings include the following:

- The share of renter-occupied households in Norfolk County stayed stable at 20% from 2006 to 2016 and decreased to 18% in 2021.
- Renter-occupied households as a proportion of total dwellings in Norfolk County remained significantly lower than the Province of Ontario throughout the 2006 to 2021 period.
- Over the 2006 to 2021 period, the number of renter-occupied housing units in Norfolk County increased from 4,840 to 5,080.



Figure 6
Norfolk County and Province of Ontario
Rental Dwellings as a Share of Total Occupied Dwellings, 2006 to 2021



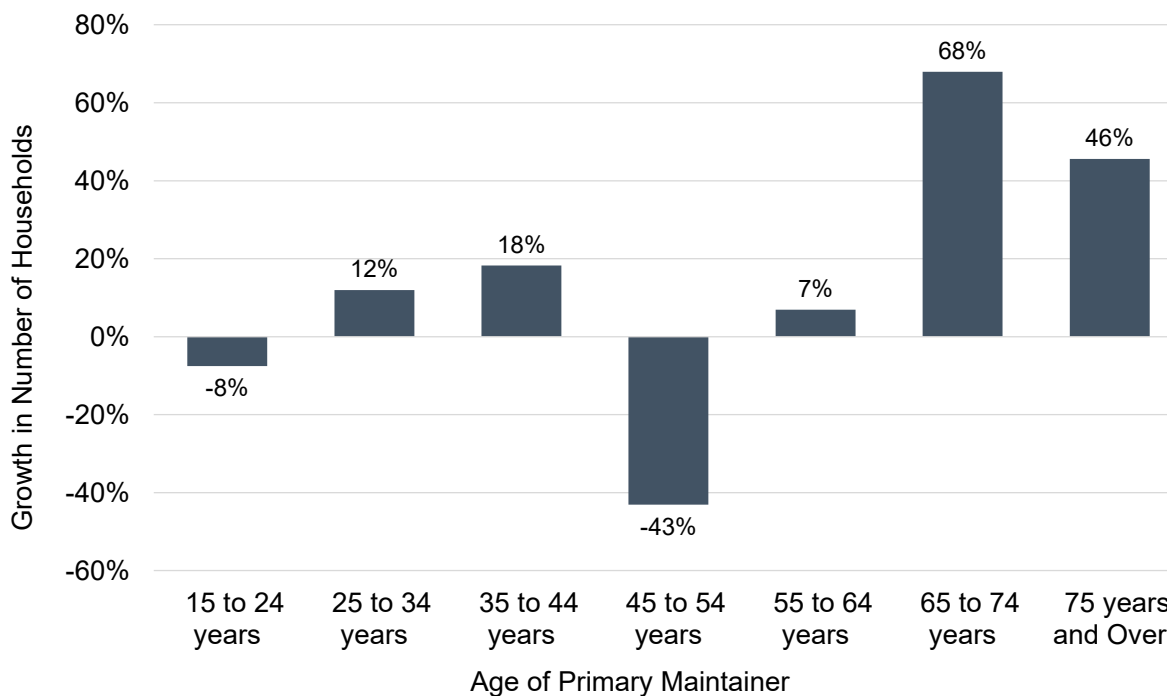
Note: The renter-occupied household metrics do not include non-Census dwelling units.
Source: Derived from Statistics Canada Census data, 2006 to 2021, by Watson & Associates Economists Ltd., 2025.

3.3.2 Household Growth by Age and Size

Figure 7 summarizes 2016 to 2021 household growth by age of primary household maintainer in Norfolk County. The County has experienced strong household growth in the seniors (aged 65+) cohort. Household growth in units maintained by those aged 65 to 74 equated to the largest increase over the 2016 to 2021 period. The 65 to 74 age cohort grew by 1,080 households, followed by an increase of 725 households in the 75+ age cohort, 290 households in the 35 to 44 age cohort, 190 households in the 24 to 34 age cohort, and 110 households in the 55 to 64 age cohort. The 65+ age cohort accounts for 114% of the total increase over the 2016 to 2021 period, with 12% of households being renter-occupied and 88% owner-occupied by the end of the period. During the same period, strong declines were experienced amongst younger age groups (35 to 54 and 15 to 24 age cohorts), equating to a decrease of 120 housing units for the 15 to 24 age cohort, and 685 housing units for the 45 to 54 age cohort.



Figure 7
Norfolk County
Growth in Number of Households by Age of Primary Maintainer, 2016 to 2021

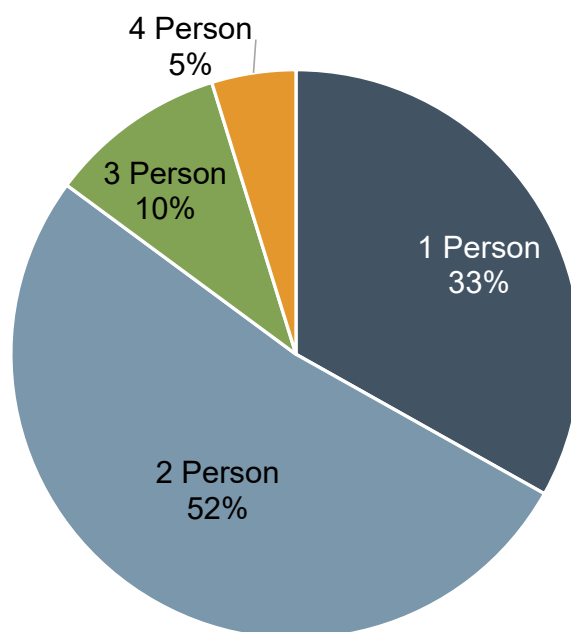


Source: Derived from Statistics Canada Census data, 2016 to 2021, by Watson & Associates Economists Ltd., 2025.

Figure 8 summarizes the 2016 to 2021 household growth by household size within the County. It was observed that smaller household sizes are becoming more prevalent. As shown, 86% of the total household growth comprised either one- or two-person households. In comparison, three-person and four-person households accounted for 15% of total household growth and five-person-and-more households accounted for - 1%.



Figure 8
Norfolk County
Growth in Households by Size, 2016 to 2021



Note: 5+ person households declined marginally over the period.
Source: Derived from Statistics Canada Census data, 2016 to 2021, by Watson & Associates Economists Ltd., 2025.

Figure 9 summarizes the average housing occupancy in the County in comparison to the provincial average over the 2006 to 2021 period. This is expressed as the average number of persons per dwelling unit (P.P.U.).^[33] As shown, average P.P.U.s have declined in Norfolk County and the Province over the past two decades. Norfolk County's current (2021) P.P.U. of 2.54 is notably lower than the Province of Ontario's average of 2.67.^[34]

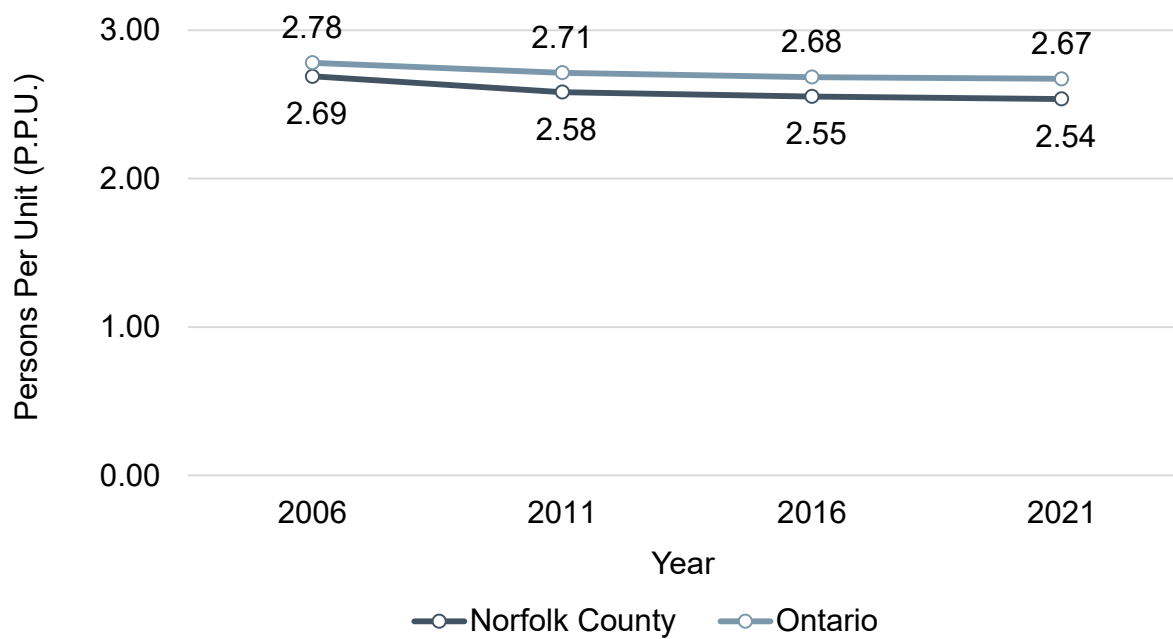
The downward trend in housing occupancy in Norfolk County has been driven by the aging of the population, which increases the proportionate share of empty nester and single-occupancy households.

^[33] Average number of persons per unit is defined as the total population divided by the number of occupied dwelling units.

^[34] P.P.U. metrics include Census undercount.



Figure 9
Norfolk County
Housing Occupancy Trends, 2006 to 2021



Note: P.P.U. metrics include Census undercount.

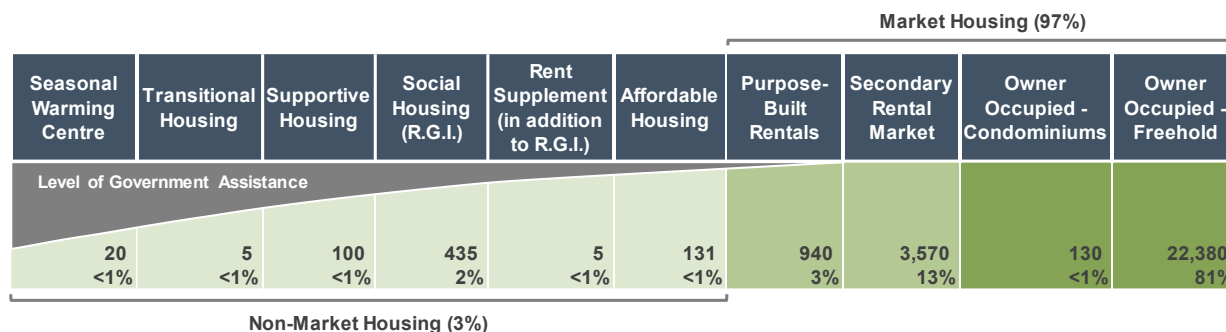
Source: Derived from Statistics Canada Census data, 2006 to 2021, by Watson & Associates Economists Ltd., 2025.

4. Norfolk County Housing Profile

Norfolk County's housing continuum is presented in Figure 10. As shown, 97% of the County's total housing is market housing compared to 3% being publicly funded or provided by non-profit agencies. Most units (81%) are owner occupied, compared to primary rental households (3%) and secondary market rental households (13%).



Figure 10
Norfolk County
Housing Continuum



Notes:

- Numbers may not add precisely due to rounding.
- R.G.I. means rent geared to income.
- Seasonal warming centre spaces, transitional housing, and supportive housing are not included in the Census count of occupied private dwellings.

Source: Derived from Haldimand and Norfolk Health and Social Services data, CMHC Rental Market data, and Statistics Canada Census data, 2021, by Watson & Associates Economists Ltd., 2025.

4.1 Rental Housing Market

Similar to other communities in Canada, Norfolk County's rental market is characterized by both a primary and secondary market:

- **Primary rental market** – CMHC identifies the primary rental market as structures that have at least three rental units. These properties are typically operated by an owner, manager, or building superintendent.
- **Secondary rental market** – CMHC identifies rented condominiums, subsidized rental housing, and rentals in structures of less than three units as part of the secondary rental market. In fact, all rentals – except privately initiated, purpose-built rental structures of three units or more – are included in the secondary rental market.

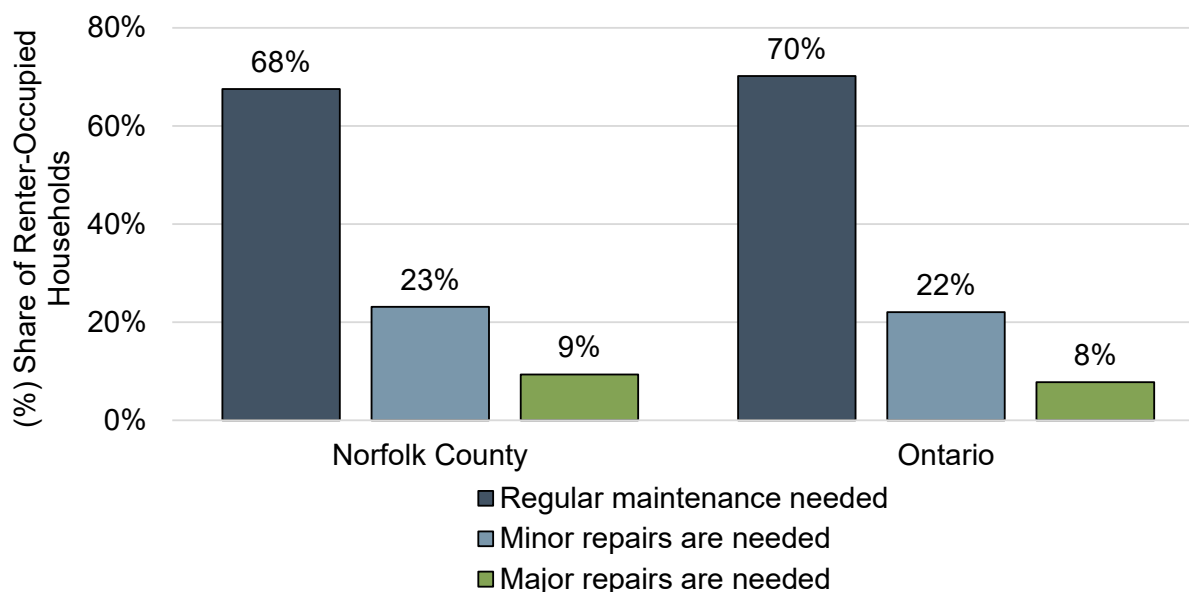


The primary and secondary rental market supply in Norfolk County totals approximately 5,080 dwelling units as of 2021. This includes approximately 940 (19%) units in the primary rental market, and 4,140 (81%) units in the secondary rental market.^[35]

Approximately half (49%) of Norfolk County's rental housing supply comprises low-density dwellings (single and semi-detached), while medium-density dwellings (townhouses, duplexes) and high-density units (apartments) account for 13% and 39%, respectively.

Norfolk County's renter-occupied households by dwelling condition, compared to the provincial average, are presented in Figure 11. As shown, more than two-thirds of Norfolk County's renter-occupied households are in dwellings that only require regular maintenance, slightly lower than the provincial average. Of the renter-occupied dwellings in Norfolk County, 9% require major repairs, which is higher than the provincial average.

Figure 11
Norfolk County
Share of Renter-Occupied Households by Dwelling Conditions, 2021



Source: Derived from Statistics Canada, Table 98-10-0247-01, by Watson & Associates Economists Ltd., 2025.

^[35] Statistics Canada Census, 2021 and CMHC rental market data.



4.1.1 Vacancy Rate Trends

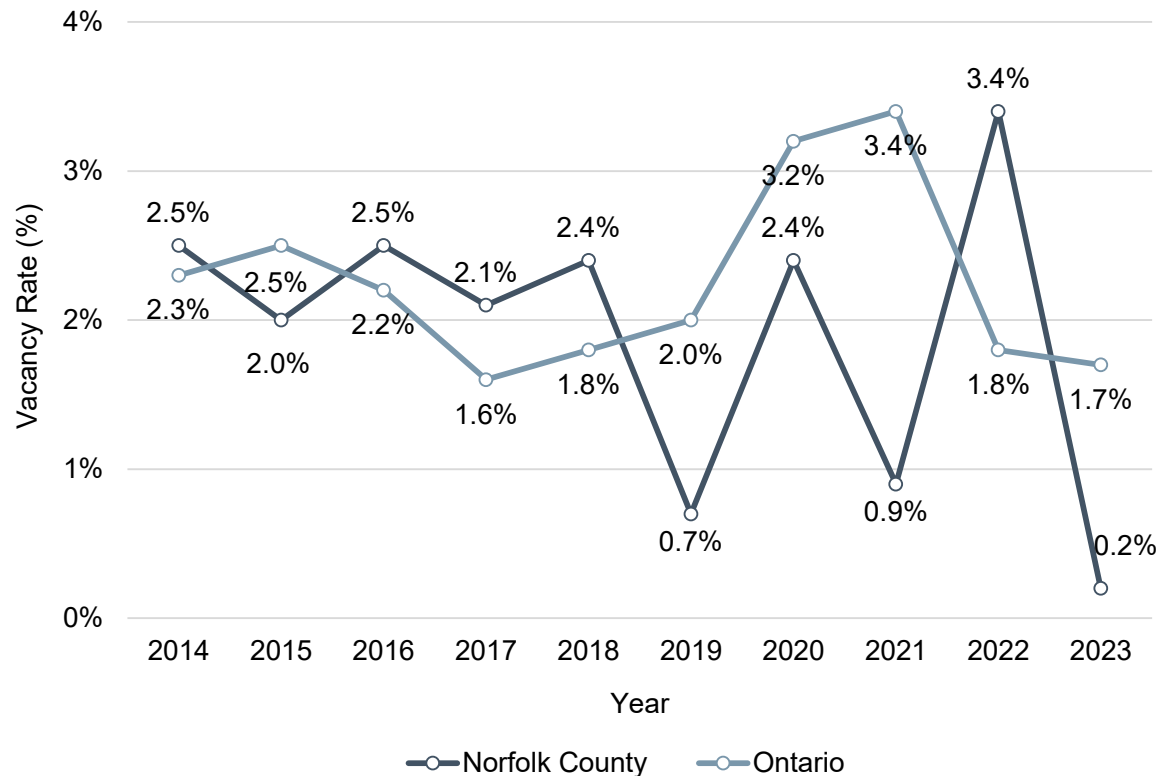
Figure 12 provides a summary of average rental vacancy rates for one-, two- and three-bedroom apartments in the primary rental market over the past 10 years in Norfolk County, compared to the provincial average. Key observations include the following:

- As of October 2023, the overall vacancy rate in Norfolk County was at 0.2%, below the provincial average of 1.7%.^[36]
- Over the past 10 years, Norfolk County's vacancy rate has been below the provincial five-year average (2.3%).
- Norfolk County's vacancy rate noticeably decreased from 3.4% to 0.2% between 2022 and 2023.

^[36] Canadian Mortgage and Housing Corporation (CMHC), 2023.



Figure 12
Norfolk County
Historical Vacancy Rates, 2014 to 2023



Source: Derived from CMHC Housing Market by Watson & Associates Economists Ltd., 2025.

Typically, a rental vacancy rate of approximately 3% is considered healthy. It is noted that low average rental vacancy rates currently experienced across the Province continue to place an upward price pressure on rents.

4.2 Ownership Market Housing

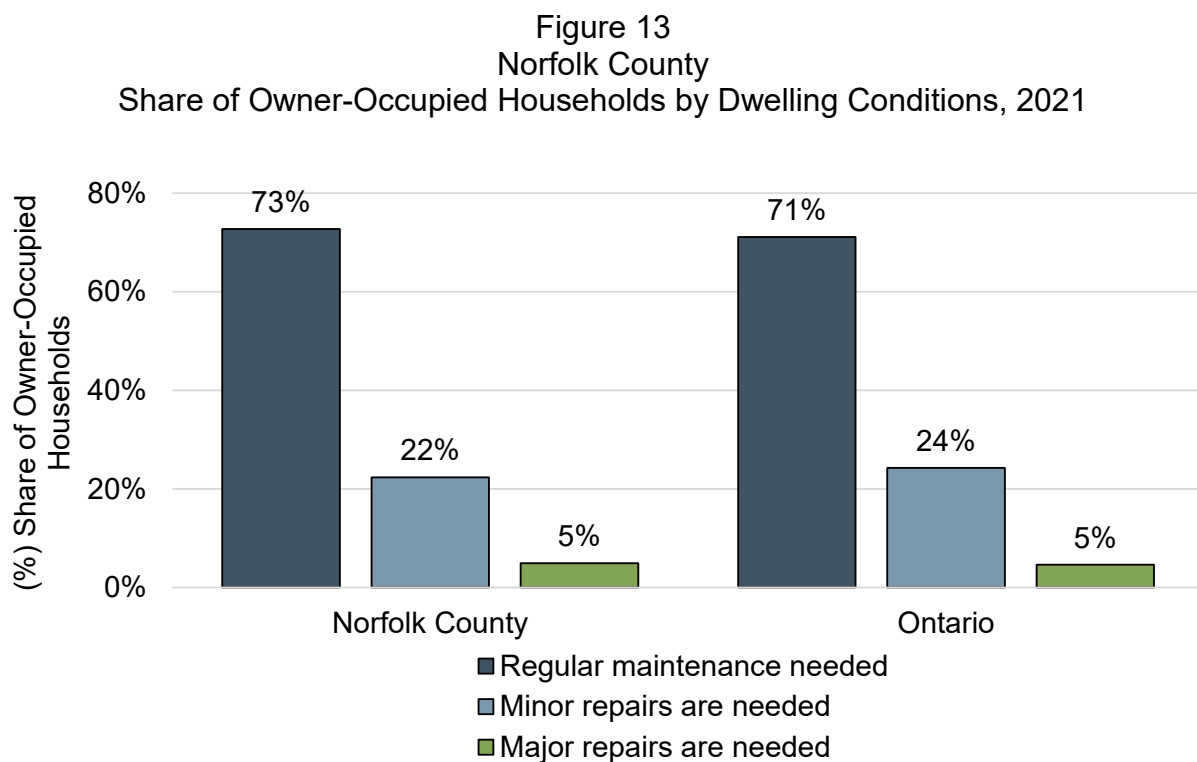
Norfolk County has a strong tradition of home ownership with approximately 22,500 (82%) of housing units defined as owner occupied.^[37] Norfolk County's owner-occupied households largely comprise freehold grade-related housing units, including detached dwellings (low density) and townhouses (medium density), which account for 95% and

^[37] The total ownership count of 22,500 includes 22,380 freehold and 130 owner-occupied condominium units.



4% of the total, respectively. High-density units, comprising condominiums, account for 1% of the total.^[38]

Norfolk County's owner-occupied households by dwelling condition, compared to the provincial average, are presented in Figure 13. As shown, approximately 73% of the County's owner-occupied households are in dwellings that only require regular maintenance, slightly higher than the provincial average. Of the owner-occupied dwellings in Norfolk County, 5% require major repairs, which is comparable to the provincial average.



Source: Derived from Statistics Canada, Table 98-10-0247-01, by Watson & Associates Economists Ltd., 2025.

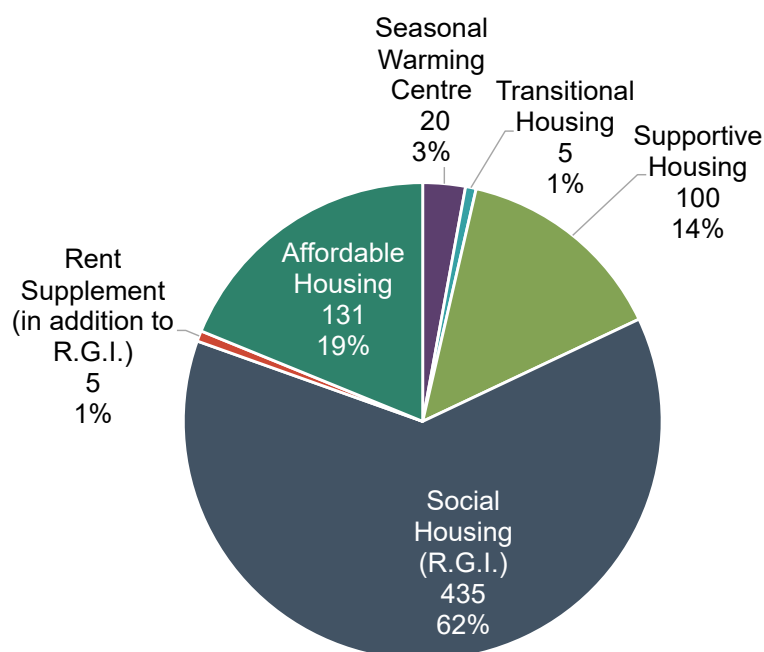
^[38] Statistics Canada 2021 Census data.



4.3 Publicly Funded/Non-Profit Housing

Norfolk County has 566 publicly funded/non-profit housing units, which account for approximately 2% of all housing in the County.^[39] In addition, HNHSS offers several temporary and emergency relief resources. As illustrated in Figure 14, the County's publicly funded/non-profit housing comprises social housing (62%), affordable housing (19%), supportive housing (14%), Seasonal Warming Centre (3%), rent supplement (in addition to rent geared to income (R.G.I.)) (1%), and transitional housing (1%).

Figure 14
Norfolk County
Publicly Funded/Non-Profit Housing Inventory



Source: Derived from Haldimand and Norfolk Health and Social Services data, 2025.

^[39] Spaces in the seasonal warming centre and transitional housing are not counted as occupied private-dwelling units in the Census. Supportive housing and rent supplement are subsidies attached to households in Norfolk County and not units.



Further details on Norfolk County's publicly funded/non-profit housing ecosystem are provided below:

- **Seasonal Warming Centre** – Church Out Serving operates the Seasonal Warming Centre, with a total capacity of 20 individuals in the community of Simcoe.
- **Transitional Housing** – Indwell operates five transitional housing units in Simcoe. These temporary accommodations are designed to provide support and assistance for individuals transitioning from homelessness to permanent housing by offering a structured environment, support, and supervision.
- **Supportive Housing** – Supportive housing assists chronically homeless individuals or individuals at risk of homelessness with finding suitable accommodations, including shared housing and one-bedroom apartments. Norfolk County has approximately 100 units of this type in Simcoe.
- **Social Housing**
 - **Rent-geared-to-income (R.G.I.) housing** – there are 435 social housing (R.G.I.) units in Norfolk County. These are subsidized housing units with rent at 30% of gross monthly household income or the maximum shelter allowance for social assistance recipients.
 - **Rent Supplement** – Rent supplement provides financial support with rental costs in privately owned housing in Norfolk County. The amount of the monthly supplement results in the tenant paying 30% of income or the maximum shelter allowance for social assistance recipients. Currently, the program has five units in Norfolk County.
- **Affordable Housing** – Affordable housing units are units with rental rates at or below the CMHC average market rent of a unit in the County. Currently there are 131 affordable housing units in Norfolk County.

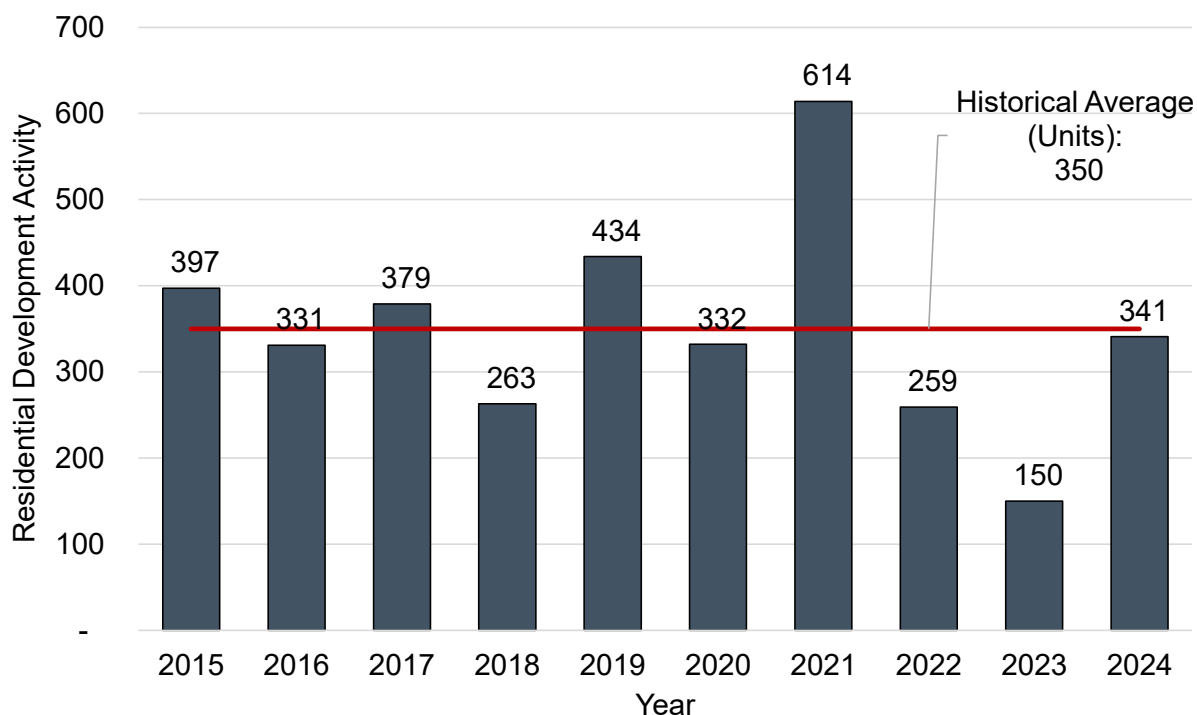
4.4 Housing Development Activity Trends

Over the 2015 to 2024 period, Norfolk County averaged 350 residential units constructed per year, as illustrated in Figure 15. Housing growth has slightly slowed down, with an average of 339 units per year over the 2020 to 2024 period. Over the past decade, low-density housing construction has declined as a share of total housing development, with an increase in the share of high-density units (i.e., apartments, triplexes, quadplexes, and other multi-unit dwellings). Over the past five years, housing



development activity in Norfolk County has been concentrated in Simcoe (31%) and rural areas (21%), followed by Waterford (19%), Port Dover (16%), Delhi (5%), Hamlets (5%), Port Rowan (2%), and Courtland (1%), as shown in Figure 16.

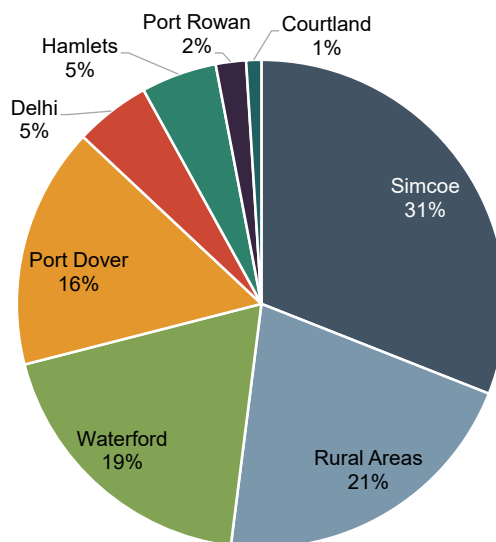
Figure 15
Norfolk County
Housing Development Activity, 2015 to 2024



Source: 2015-2020 derived from Norfolk County Phase 2 Comprehensive Review: Growth Scenarios and Urban Land Needs Analysis, High Growth Scenario (2023), 2020-2024 from Norfolk County building permits data by Watson & Associates Economists Ltd., 2025.



Figure 16
Norfolk County
Housing Development Activity by Geographic Area, 2020 to 2024



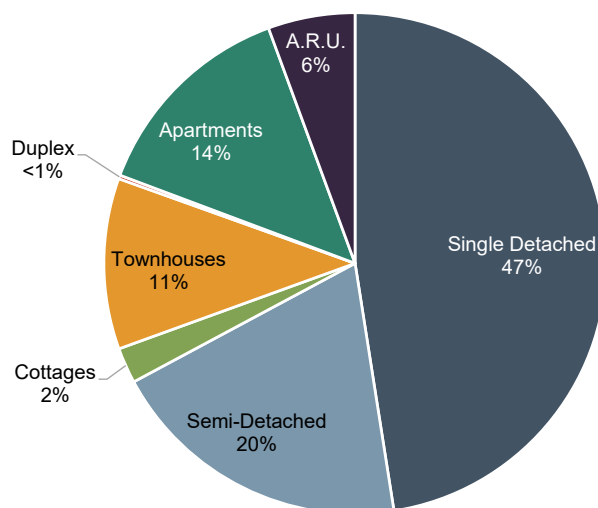
Source: Derived from Norfolk County building permits data by Watson & Associates Economists Ltd., 2025.

Building permit activity by housing type in Norfolk County over the past five years (2020 to 2024) is presented in Figure 17. As illustrated:

- There has been a shift to higher-density development, with approximately 20% of units being high density and 11% of units being medium density (townhouses, stacked townhouses, and duplexes), compared to 67% for low-density units (single and semi-detached housing).
- In addition, approximately 6% of all building permits issued during this period were for A.R.U.s. These units, which include secondary suites, basement apartments, and garden suites, have become an increasingly important component of Norfolk County's overall housing supply.



Figure 17
Norfolk County
Residential Development Activity by Type (Units), 2020 to 2024



Notes: Apartments include triplexes, and other multi-unit dwellings.
A.R.U. means Additional Residential Unit.
Source: Adapted from Norfolk County's building permit data by
Watson & Associates Economists Ltd., 2025.

4.5 Housing Cost Trends

4.5.1 Ownership Housing Costs

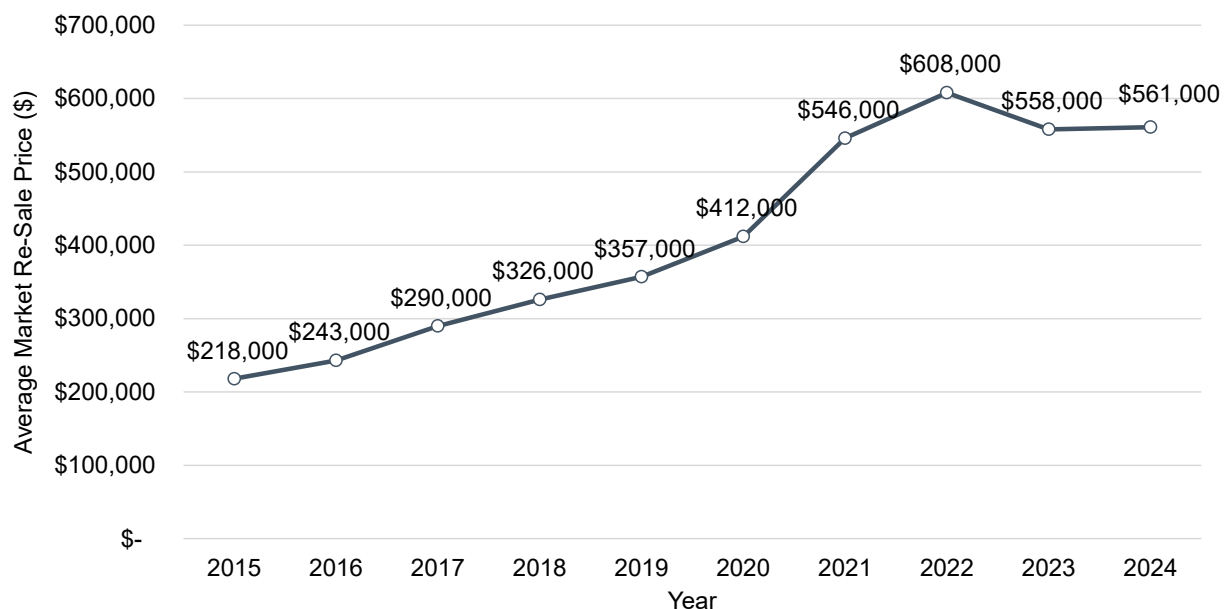
Figure 18 illustrates the average rental market re-sale price over the 2015 to 2024 period for single-family homes, townhouses, and apartments (condominiums) in Norfolk County. As shown, over the 2020 to 2024 period, the average price for re-sale homes in the County increased 36%, rising from approximately \$412,000 in 2020 to \$561,000 in 2024.

In April 2025, the re-sale price of single-family homes in Norfolk County averaged \$564,500, compared to \$512,700 for townhouses.^[40]

^[40] Cornerstone Association of REALTORS® - Simcoe and District Market MLS® Statistical Report.



Figure 18
Norfolk County
Average Re-sale Price, 2015 to 2024



Source: Adapted from Simcoe & District Real Estate Board data, by Watson & Associates Economists Ltd., 2025.

Norfolk County currently has approximately one dozen active residential development projects with a total yield of approximately 1,900 units that are intended for the ownership market. An estimate of the anticipated price point range by housing type was prepared using available market data. The key findings of this analysis are summarized in Figure 19, as follows:

- The new single detached unit price point ranges from \$700,000 to \$1,650,000.
- The townhouse unit price point ranges from \$600,000 to \$760,000.



Figure 19
Norfolk County
New Ownership Housing Development Pipeline
Market Price Range

Housing by Type	Low Market Price	High Market Price	Average Market Price
Single detached	\$700,000	\$1,650,000	\$889,000
Townhouses	\$600,000	\$760,000	\$692,000

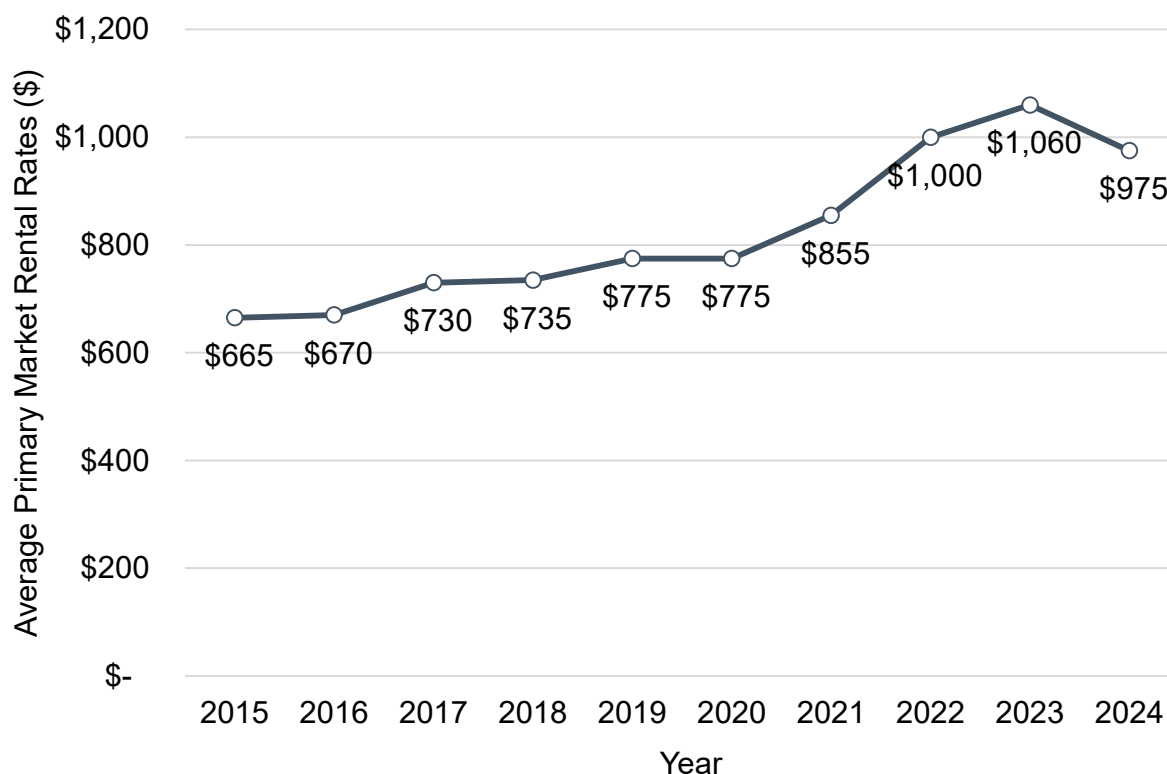
Source: Derived from desktop review from Livabl.com market data by Watson & Associates Economists Ltd.

4.5.2 Rental Housing Costs

Figure 20 illustrates the average rental market rates over the 2015 to 2024 period for apartments in Norfolk County. As shown, over the 2020 to 2024 period, the average primary rental market rates for apartments increased 26%, rising from approximately \$775 in 2020 to \$975 in 2024.



Figure 20
Norfolk County
Average Primary Rental Market Rates – Apartments, 2015 to 2024



Source: Derived from Canada Mortgage and Housing Corporation Rental Market Survey by Watson & Associates Economists Ltd., 2025.

4.6 Housing Affordability Benchmarks

In accordance with the definition of affordable housing provided in the P.P.S., 2024 and Bill 134, the following provides current housing affordability benchmarks for both rental and ownership housing in Norfolk County.

4.6.1 Renter Housing

Figure 21 presents the benchmark for affordable housing in Norfolk County in 2024. The assessment of affordable rental housing criteria is based on the review of both



income-based and average market rent approaches where rent is no greater than the lesser of:

- **The income-based affordable rent** where the 60th percentile of gross annual income for renter households is equal to 30% of the income of the household; and
- **The average market rent** in Norfolk County, based on the P.P.S., 2024 and average apartment rent data.

As illustrated below in Figure 21, the income-based affordable rent for a housing unit is \$1,670, based on the current income distribution. The average market rents for different unit types vary, with bachelor units priced at \$677, one-bedroom units at \$1,155, two-bedroom units at \$1,037, and three-bedroom+ units at \$1,665. The average market rents by unit size represent the affordable rental housing thresholds for Norfolk County.

Figure 21
Norfolk County
Assessment of Affordable Rental Housing Benchmarking, 2024

Affordable Rental Housing Unit	Amount
Rent Based on Income	\$1,670
Average Market Rent:	-
Bachelor Unit	\$677
1-Bedroom Unit	\$1,155
2-Bedroom Unit	\$1,037
3-Bedroom+ Unit	\$1,665

Source: Adapted from Affordable Residential Units for the Purposes of the *Development Charges Act, 1997* Bulletin, by Watson & Associates Economists Ltd., 2025. Average market rents based on October 2023 Canada Mortgage and Housing Corporation Rental Market Survey.



4.6.2 Ownership Housing

In the determination of affordable ownership housing, the price of the residential unit is to be no greater than the lesser of,

- **The income-based affordable purchase price** for the residential unit based on the income of a household that the 60th percentile of gross annual income for the household would result in annual accommodation costs equal to 30% of the income of the household.
- **Market price** at 90% of the average purchase price identified for homes in Norfolk County.

As illustrated below in Figure 22, the income-based affordable purchase price in Norfolk County is \$348,500, based on the current income distribution. The market prices at the 90% range vary by housing type, with single detached houses priced at \$612,000, semi-detached houses at \$486,000, townhouses/rowhouses at \$486,000, and condominium apartments at \$576,000. As such, the affordable household threshold for Norfolk County is based on the income-based price of \$348,500.

Figure 22
Norfolk County
Assessment of Affordable Ownership Housing Price Benchmarking, 2024

Affordable Ownership Housing Unit	Amount
Income-based Affordable Income	\$348,500
Market-based Purchase Price (90% of average):	-
Single Detached	\$612,000
Semi-Detached	\$486,000
Townhouse/Rowhouse	\$486,000
Condominium Apartment	\$576,000

Source: Adapted from Affordable Residential Units for the Purposes of the *Development Charges Act, 1997* Bulletin, by Watson & Associates Economists Ltd., 2025. Note - Market-based purchase price is a Ministry of Municipal Affairs and Housing estimate based on available data from 2022 (adjusted) and 2023.



Appreciation in house prices primarily impacts carrying costs through increased mortgage costs. As such, the erosion of housing affordability attributed to higher housing prices has a greater impact on lower- and middle-income households, and first-time home buyers who often can only meet the minimum down payment requirements for a mortgage.

5. Norfolk County's Current Housing Needs

This chapter presents an overview of housing needs in Norfolk County through both a quantitative and qualitative lens. A closer look at the municipal context of housing in the County is required to provide a more comprehensive review of the barriers and challenges that residents face in accessing housing.

5.1 Waiting List for Non-Market Housing

Figure 23 shows the number of applicants on the Haldimand and Norfolk Centralized Waiting List managed by HNHSS. As shown, as of November 2024, there were 550 eligible applicants on the waitlist for for community housing, which includes rent-geared-to-income housing. The number of households on the waitlist increased by 60% over the 2018 to 2024 period, as shown in Figure 23.

Figure 23
Haldimand-Norfolk Service Area
Number of Households on Social Housing (R.G.I.) Wait List

Centralized Waiting List	2018	2024	2018-2024 Changes (%)
Applicants	343	550	60%

Note: R.G.I. means rent geared to income.

Source: Derived from the Haldimand and Norfolk Housing and Homelessness Plan, 2020-2030 and Haldimand and Norfolk Health & Social Services data as of November 28, 2024, by Watson & Associates Economists Ltd., 2025.



5.2 Core Housing Need

Figure 24 illustrates the households in core housing need by tenure (owner, renter) and renter households that are subsidized and not subsidized. In accordance with CMHC's definition, a household is considered to be in core housing need if it meets two criteria:

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

The households in core housing need in Norfolk County total 1,605 dwelling units as of 2021. This amount has been derived from a total of 26,480 households examined for core housing need and represents approximately 6% of total occupied dwelling units in the County, which is lower than the provincial average of 12%.^[41] Of the households in core housing need, approximately 890 (55%) are renter households, and 715 (45%) are owner households. Of the renter households in core housing need, 80% are not subsidized and 20% are subsidized households, as shown in Figure 24.

^[41] Statistics Canada Table 98-10-0247-01, Core housing need by tenure, including presence of mortgage payments and subsidized housing: Canada, provinces and territories, Census divisions and Census subdivisions.



Figure 24
Norfolk County
Households in Core Housing Need

Housing Need Standards	Owner Households	Renter Households (Subsidized)	Renter Households (Market)	Total Owner and Rental Households
Below adequacy threshold only	30	-	-	50
Below suitability threshold only	-	-	-	-
Below affordability threshold only	630	145	620	1,395
Below affordability and suitability thresholds	-	-	-	-
Below affordability and adequacy thresholds	45	20	70	135
Below suitability and adequacy thresholds	-	-	-	-
Below all three thresholds	-	-	-	-
Total Households in Core Need	715	180	705	1,605

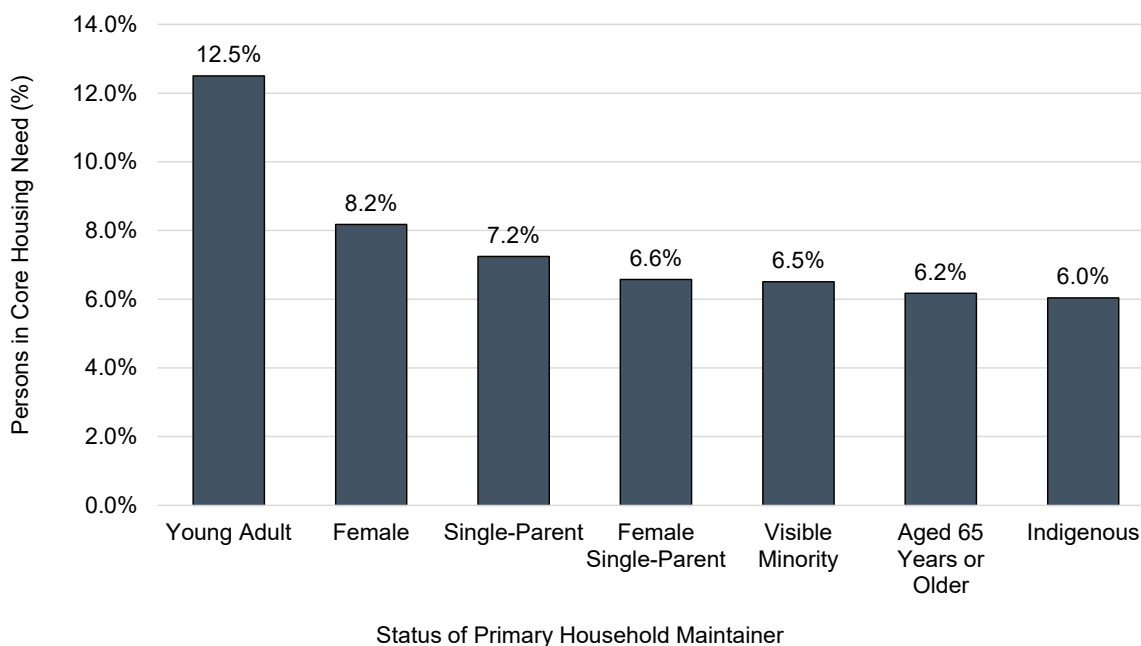
Note: Numbers may not add precisely due to rounding.

Source: Derived from Housing Assessment Resource Tools (HART) – 2021 Census of Canada by Watson & Associates Economists Ltd., 2025.

Figure 25 illustrates percentages of households in core housing need by priority population in Norfolk County. As shown, in 2021, approximately 12.5% of households maintained by young adults were in core housing need, followed by 8.2% of households maintained by a female, 7.2% by single parents, 6.6% by female single parents, 6.5% by a visible minority, 6.2% by individuals aged 65 and over, and 6% by an Indigenous person.



Figure 25
Norfolk County
Key Characteristics of Population in Core Housing Need, 2021



Source: Derived from Housing Assessment Resource Tools (HART) – 2021 Census of Canada by Watson & Associates Economists Ltd., 2025.

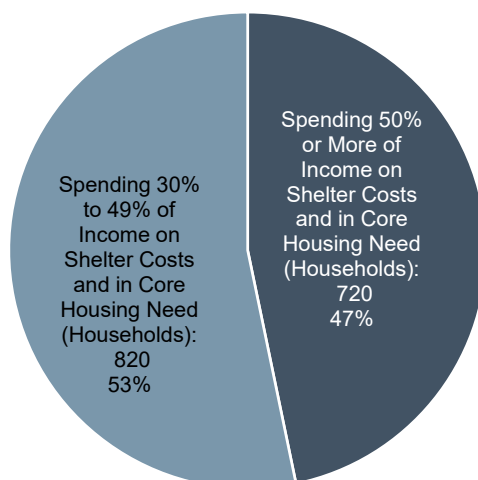
Figure 26 shows the County's total households in severe core housing need. A household is considered to be in severe core housing need if it meets two criteria:

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

As shown in Figure 26, 720 households are in severe core housing need, representing 47% of the County's total households in core housing need.



Figure 26
Norfolk County
Households in Severe Core Housing Need



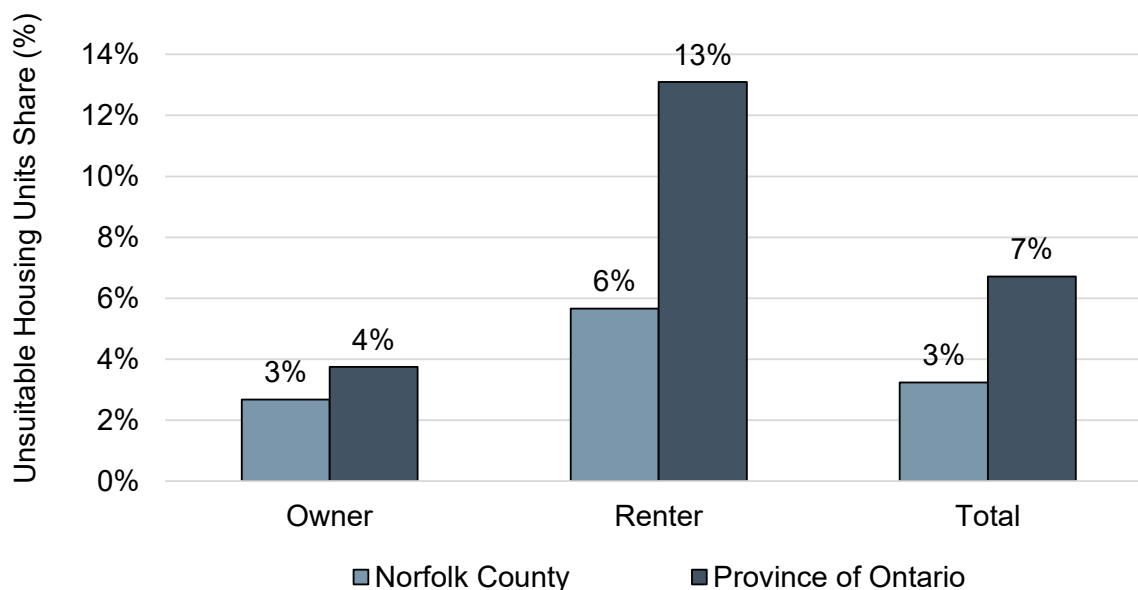
Source: Derived from Housing Assessment Resource Tools (HART) – 2021 Census of Canada by Watson & Associates Economists Ltd., 2025.

5.3 Housing Suitability

The indicator for housing suitability (a topic often referred to as crowding) is measured by the number of bedrooms within the dwelling related to the size and composition of the household. Within Norfolk County, 3% (870 units) of occupied housing is not considered suitable for occupants from a space needs perspective. The percentage share of dwellings not considered suitable in the County is considerably lower than the Ontario average (7%), as shown in Figure 27. Norfolk County's unsuitable housing share has slightly decreased since 2006, when it was 4%.



Figure 27
Norfolk County and Province of Ontario
Housing Suitability, 2021



Source: Derived from Statistics Canada, Table 98-10-0247-01, by Watson & Associates Economists Ltd., 2025.

5.4 Unhoused Population

As of November 2024, 116 individuals were actively homeless in Norfolk County and Haldimand County.^[42] Among them, 86 individuals (74%) were chronically homeless.^[43] The number of those experiencing homelessness increased by 53% from 79 in 2018 to 116 in 2024, as shown in Figure 28.

^[42] Derived from Haldimand and Norfolk Health and Social Services for the Haldimand-Norfolk Service Area. Data for the entire service area was used, as a separate breakdown for Norfolk County was not available.

^[43] Chronic homelessness refers to individuals who have experienced homelessness for six months or more within the past year.



Figure 28
Haldimand-Norfolk Service Area
Number of People and Households Experiencing Homelessness by Type

Type of Homelessness	2018 (# of People)	2024 (# of People)
Actively Homeless	79	116

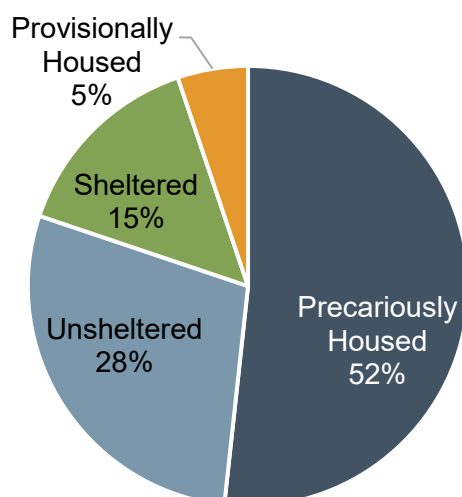
Source: Derived from The Haldimand Press, 2021, and Haldimand and Norfolk Health & Social Services data, as of November 28, 2024, by Watson & Associates Economists Ltd., 2025.

Figure 29 shows the status of the active homeless population in the Haldimand-Norfolk service area as of November 2024.^[44] Of those who were actively homeless, 52% were precariously housed and lacking secure tenure in accommodations such as couch-surfing, motels, or room rentals. Additionally, 28% were unsheltered, 15% were in shelters (Emergency Housing Program or Women's Services), and 5% were provisionally housed in provincial institutions such as hospitals, treatment facilities, or jails.

^[44] Derived from Haldimand and Norfolk Health and Social Services for the Haldimand-Norfolk Service Area. Data for the entire service area was used, as a separate breakdown for Norfolk County was not available.



Figure 29
Haldimand-Norfolk Service Area
Status of the Chronically Homeless Population, 2021



Source: Derived from Haldimand and Norfolk Health & Social Services data, as of November 28, 2024, by Watson & Associates Economists Ltd., 2025.

5.5 Findings from Engagement with Key Interested Parties

As discussed in section 1.4, a series of interviews were conducted with key stakeholders in Norfolk County. These engagement activities provided deeper insight into the opportunities and challenges related to housing in the community. They also offered a forum to explore emerging ideas and diverse perspectives on housing development from both professional and lived-experience standpoints. The feedback gathered helped identify priority issues and persistent gaps in Norfolk County's housing system. Key findings are summarized below.

Market Demand and Housing Preferences

There is a growing demand for ground-related housing, particularly single detached and townhouse units, reflecting a shift driven by buyers seeking affordability and more space outside the Greater Toronto and Hamilton Area. Smaller-format homes, such as bungalows, are increasingly popular among downsizing seniors and first-time buyers. Norfolk County's small-town appeal, coupled with its relatively lower housing prices,



continues to attract a mix of families, retirees, and remote workers looking for lifestyle-oriented communities.

Affordability and Limitations of the Private Sector

Achieving housing affordability remains a persistent challenge, particularly in a rural context where market conditions, servicing constraints, and construction costs already limit feasibility. Developers described the financial pressures involved in bringing projects to market, especially for smaller-scale builders, highlighting the impact of rising construction costs, servicing fees, and stringent financing conditions. A consistent concern was the burden of high upfront costs, such as development charges and engineering fees, which must be paid long before revenue is realized from home sales. These costs were described as particularly prohibitive for builders trying to deliver smaller or more affordable units. There was general agreement that without some form of financial support or incentives, whether through grants, partnerships, or policy tools, the private sector alone cannot deliver truly affordable housing. In this environment, the most feasible forms of housing tend to be those that cater to buyers who can afford ground-oriented units at market prices, leaving significant gaps for low- and moderate-income households.

Growth Strategy, Community Fit, and Policy Misalignment

There is a clear need to align housing growth with both infrastructure capacity and the character of Norfolk County's communities. While upper-tier policies often promote intensification and mixed-use development, there is concern that these directives reflect a "Toronto mindset" that doesn't always translate well in rural and small-town settings. Higher-density forms may work in theory but face resistance from local communities and do not always match market realities, particularly when infrastructure is not in place to support them. In this context, low- and medium-density ground-related housing remains the most viable option. A more locally grounded and phased approach is needed, one that prioritizes intensification in already serviced areas while planning appropriately for greenfield growth. A clearer long-term vision and greater alignment between planning and servicing priorities would help guide development toward more realistic and accepted outcomes.



Servicing Constraints as a Barrier to Development

Water and wastewater servicing capacity remains a critical bottleneck to new development, particularly in high-demand areas like Simcoe and Port Dover. Limited infrastructure is already causing delays and uncertainty around project approvals. In some cases, planned subdivisions are stalled due to a lack of clear timelines for servicing expansion, creating a backlog of housing that cannot proceed despite demand.

Complexity in the Planning and Approval Process

Navigating the local planning process is often challenging due to unclear policy direction and inconsistent communication between developers and municipal staff. Uncertainty around expectations and timelines can make it difficult to plan and phase developments effectively. While there is recognition of limited staff capacity, more coordinated and proactive engagement is needed to streamline approvals and reduce delays.

Need for Municipal Leadership and Proactive Collaboration

There was an underlying call for stronger municipal leadership and a more collaborative approach between the County and developers. Beyond simply responding to applications, there is a desire for the County to clearly articulate its long-term development vision, provide up-to-date planning documents, and actively guide growth through policy and infrastructure investments. Developers want more transparency around servicing timelines and planning priorities so they can align their proposals accordingly. The current reactive mode of decision-making, driven in part by limited staff capacity, was viewed as a contributor to uncertainty and inefficiency. In this context, greater alignment between engineering, planning, and policy departments would help create a more predictable environment for housing delivery.

5.6 Latent (Unmet) Housing Demand

The analysis presented above strongly suggests that Norfolk County has a structural deficit in housing supply that does not meet the needs of the current population in terms of household affordability and market choice. Based on the current housing needs analysis presented above, an estimated 350 additional housing units are required to



meet the current unmet demand, with a high concentration among individuals aged 55 and over.^[45]

Norfolk County also has seasonal agricultural workers and post-secondary student populations that may not be adequately served by traditional housing markets. Due to limited data availability, there is no information regarding the housing conditions for seasonal workers and the lack of purpose-built accommodations.

To provide better balance and market choice, the County needs to continue promoting the expansion of housing supply and improving the condition of both rental and ownership market housing. This will better align with broader core housing needs, enhance housing suitability, and alleviate the low vacancy rates in Norfolk County. The County should also continue to promote the expansion of attainable purpose-built rentals and secondary rental market units

6. Norfolk County's Future Housing Needs

There are several key factors that are anticipated to influence the residential real-estate market and housing needs within Norfolk County over the coming decades. These factors include demographic trends, household income, housing affordability, and supply opportunities. The 2025 housing forecast by age group (age of primary household maintainer) has been modelled to assess anticipated future housing needs by tenure (i.e., rental and home ownership) and affordability needs.

This section provides an analysis of forecast housing needs for Norfolk County over the next 10 years (2025 to 2035) by housing type and tenure. A breakdown of market and affordable housing needs is also presented.

6.1 Growth Outlook for the County

Norfolk County is expected to experience relatively strong growth over the next three decades, as illustrated below in Figure 30. As shown, over the 2025 to 2051 period, the County's population is anticipated to increase by 27% (19,900 people). To

^[45] Watson & Associates Economists Ltd. estimate based on review of 2021 population and household formation and corresponding headship rates.



accommodate the forecast population growth, Norfolk County's housing base is expected to expand by an estimated 7,640 units, an increase of 26%.

Figure 30
Norfolk County
Growth Forecast – Permanent Population and Housing, 2021 to 2051

Metric	2021	2025	2031	2041	2051	2025-2051 Incremental Growth
Population	70,300	72,800	76,300	84,500	92,700	19,900
Housing	27,700	28,900	30,130	33,310	36,540	7,640

Notes:

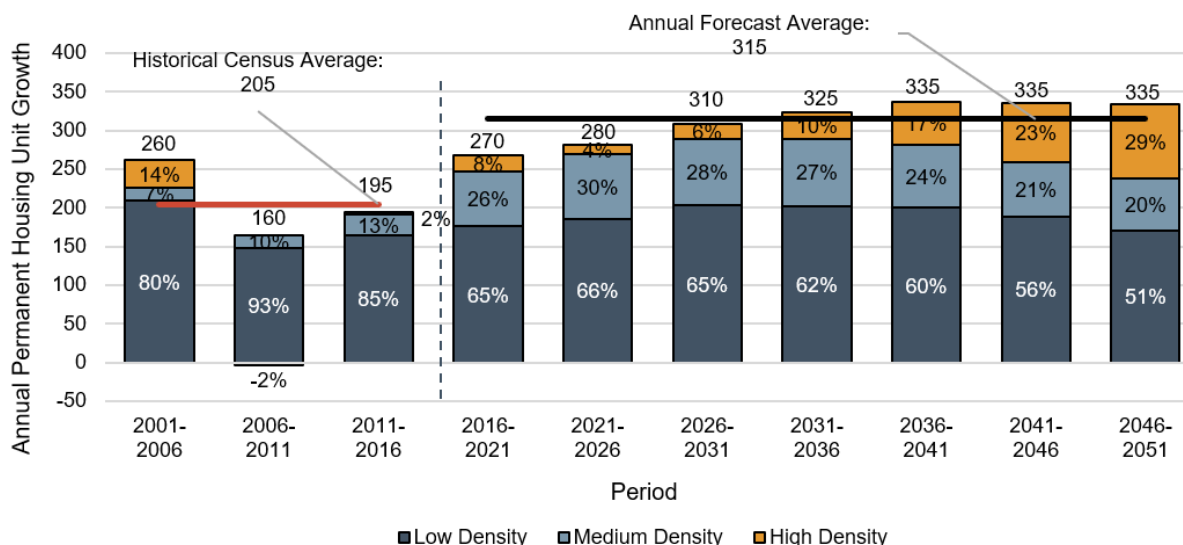
- Population adjusted to account for net Census undercount.
- Figures have been rounded.

Source: 2021 population and housing units from Statistics Canada population and dwelling count amendments, 2021 Census; growth forecasts estimated by Watson & Associates Economists Ltd., as part of the 2023 Phase 2 Comprehensive Review: Growth Scenarios and Urban Land Needs Analysis, based on the High Growth Scenario, 2025.

Figure 31 summarizes incremental annual housing growth estimated within the County under the High (Recommended) Growth Scenario. As shown, the County has historically added an average of 205 housing units annually from 2001 to 2016. Comparatively, under the High Growth Scenario, the County is forecast to average 315 additional housing units, respectively, annually from 2016 to 2051.



Figure 31
Norfolk County
Five-Year Incremental Housing Growth – Historical and Forecast, 2006 to 2051



Notes:

- Low Density includes single and semi-detached units.
- Medium Density includes townhouses and apartments in duplexes.
- High Density includes bachelor, 1-bedroom, and 2-bedroom+ apartments.
- Figures may not add due to rounding.

Source: Historical 2001 to 2016 figures from Statistics Canada Census Profiles. Forecast prepared by Watson & Associates Economists Ltd., 2022.

6.2 Norfolk County's Residential Supply Opportunities

As shown in Figure 32, Norfolk County has approximately 5,130 units in the residential supply pipeline, comprising 4,305 (84%) approved and approved with conditions, and 825 (16%) pending approval units. Of the total market housing units, 3,810 (74%) are grade-related units (single and semi-detached, townhouses, back-to-back townhouses, stacked townhouses, and units in duplexes) and 1,320 (26%) are high density (i.e., condominiums and apartments).



Figure 32
Norfolk County
Residential Development Pipeline (as of March 18, 2025)

	Unit	Approved and Approved with Conditions ^[1]		Pending Approval ^[2]		Total	
		Units	Share	Units	Share	Units	Share
More Affordable	Apartments	1,090	25%	231	28%	1,321	26%
	Stacked Townhouses	120	3%	48	6%	168	3%
	Street Townhouses	334	8%	196	24%	530	10%
	Townhouses	1,352	31%	15	2%	1,367	27%
	Semi-Detached	152	4%	38	5%	190	4%
	Single Detached	1,258	29%	296	36%	1,554	30%
Less Affordable	Total	4,305	100%	825	100%	5,130	100%

^[1] Registered and draft approved plans of subdivision and site plans.

^[2] Plans of subdivision and site plans pending approval, development proposals, zoning by-law amendments pending approval, and applications appealed to the Ontario Land Tribunal (OLT) and pending a decision from the OLT.

Source: Data adapted from Norfolk County's Residential Housing Supply data by Watson & Associates Economists Ltd., 2025.

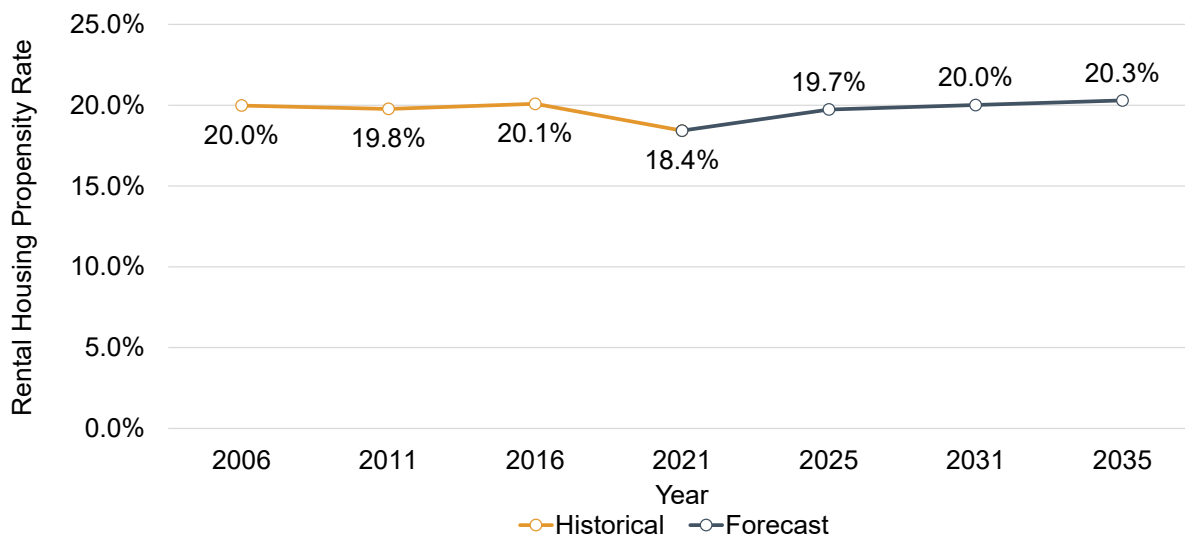
6.2.1 Housing Demand by Tenure

Norfolk County is expected to add around 2,930 households by 2035, which will require a mix of different housing types and ownership options. This housing forecast analysis examines the types of housing and tenure (owning versus renting) that will be needed.

As the population ages and homeownership becomes less affordable, the demand for rental housing is expected to gradually rise. Figure 33 shows that the percentage of renter households in Norfolk County is forecast to grow from 18.4% in 2021 to 20.3% in 2035.



Figure 33
Norfolk County
Rental Housing Propensity Rate – Historical and Forecast, 2006 to 2035



Source: Historical data from Statistics Canada Census; forecast by Watson & Associates Economists Ltd., 2025.

Over the next 10 years, Norfolk County is expected to add about 755 rental units, which would make up nearly 26% of total household growth. This growth will include 26% low-density (singles and semi-detached), 48% medium-density (townhouses and duplexes), and 25% high-density (apartments and secondary units) dwellings. In the same period, there will be approximately 2,175 new ownership units in Norfolk County, making up nearly 74% of the County's total housing growth.

6.3 Forecast Housing Needs by Tenure and Affordability

As discussed throughout this report, many residents in Norfolk County are finding it difficult to afford housing. This highlights the need for the County to support a variety of housing options to meet these growing needs associated with affordable and market housing. Figure 34 summarizes Norfolk County's housing needs based on an analysis that compares the County's household income trends against housing affordability for both affordable and market-based units.

As previously mentioned, Norfolk County is expected to add approximately 755 rental housing units and 2,175 ownership housing units between 2025 and 2035. To



determine the number of affordable rental and ownership units required, the Province's affordable housing benchmarks were applied.^[46] For further details, please refer to section 4.6.

Based on the forecast, 25% (730 units) of new ownership homes need to be affordable. To help meet the affordable ownership target of 440 units, the County will need to encourage more moderately priced, higher density, freehold and condominium units. These affordable ownership units represent households where housing costs do not exceed 30% of household income in the 60th income percentile and/or they meet the Province's affordable housing ownership benchmark price of \$348,500. For rentals, 38% of housing units (290 units) will need to be affordable to households whose incomes are too low to afford the average market rent of \$975 per month within the County.^[47] Further details regarding the distribution and breakdown of affordable rental units are shown below in Figure 34.

Figure 34
Norfolk County
Forecast Housing Need by Type, Tenure, and Market, 2025 to 2035

Units	Owner	Renter	Total Units
Affordable	440	290	730
Total	2,175	755	2,930
% Affordable	20%	38%	25%

Note: Numbers may not add due to rounding.
Source: Watson & Associates Economists Ltd., 2025.

To meet this target of 730 total affordable housing units, the County will need to continue to work with its public- and private-sector partners to encourage a greater supply of more moderately priced, higher density, freehold and condominium units and purpose-built rental apartments. Continued efforts will also be needed to encourage a broader range of attainable ownership housing options, particularly “missing middle” housing forms.

^[46] Province of Ontario. (2024). Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin.

^[47] CMHC October 2024 A.M.R. (Average Market Rent) for Norfolk County.



As previously discussed, rental housing demand in Norfolk County is anticipated to increase by 755 units over the 2025 to 2035 forecast period. Figure 35 summarizes forecast renter households by income group (in 2024 dollars). It also summarizes the market rents that each renter household can afford, by respective income group, and compares these against the current average market rent in Norfolk County, which is approximately \$975 per month.^[48] As shown, households with an income of \$38,920 or higher can afford Norfolk County's average market rent (i.e., \$975) or higher, as they can allocate 30% of their income toward rent. Therefore, households with incomes lower than \$38,920, totalling 290 units, will require affordable rental units to meet their housing needs.

Figure 35
Norfolk County
Rental Housing Growth by Income and Affordability

Household Income (2024 dollars)	Household Growth, 2025-2035	% of Affordable Units	Maximum Affordable Monthly Rental Cost ^[1]	Maximum Affordability based on % of A.M.R. ^[2]	Comments
Less than \$23,200	44	6%	Less than \$580	60%	Affordable Units
\$23,200 to \$34,900	147	19%	\$580 to \$875	90%	
\$34,900 to \$38,920	99	13%	\$875 to \$975	100%	
Subtotal	290	38%			
\$38,920 to \$46,500	20	3%	\$975 to \$1,165	120%	Market Units
\$46,500 to \$58,100	85	11%	\$1,165 to \$1,455	150%	
\$58,100 to \$69,700	83	11%	\$1,455 to \$1,740	179%	
\$69,700 to \$93,000	116	15%	\$1,740 to \$2,325	239%	
\$93,000 to \$112,400	58	8%	\$2,325 to \$2,810	289%	
\$112,400 and greater	104	14%	\$2,810 and greater		
Subtotal	466	62%			
Total Renter Households	755	100%			

^[1] Housing affordability based on 30% income to shelter ratio.

^[2] Based on CMHC October 2024 A.M.R. (Average Market Rent) for Norfolk County.

6.4 Observations

As previously mentioned, population age structure influences the socio-economic characteristics of the population related to income/affordability, lifestyle, family size,

^[48] CMHC Rental Market Survey, October 2024.



lifestyle decisions, health, and mobility. Propensities for high-density housing (rental apartments and apartment condominium units) are highest among younger and older age groups, while propensities for low-density housing (single and semi-detached housing) tend to be highest among working-age population groups between 35 and 64 years of age.

As the average age of the population in Norfolk County continues to increase, it is anticipated that the demand for higher-density housing forms will also continue to gradually increase. The aging of the County's population is also anticipated to drive the need for seniors' housing and other housing forms geared to older adults (e.g., assisted living, affordable housing, adult lifestyle housing). Given the diversity of the 55 to 74 and 75+ population age groups, forecast housing demand across the County within this broad 55+ demographic group is anticipated to vary considerably.

The demand for affordable rental housing is increasingly concentrated among smaller household sizes, including smaller families, lone-person households, and non-Census families. Driven by demographic shifts such as aging, changing family structures, and a rise in single-person households, this trend highlights the need for the County to prioritize smaller, cost-effective rental units. Expanding the supply of these units will be essential to addressing affordability challenges for low- and moderate-income individuals, seniors, and young professionals while maintaining a balanced rental market.

Housing demand associated with younger generations in Norfolk County is anticipated to be strong across a range of housing types that are affordable to new home buyers/renters and cater to a broad range of lifestyle preferences towards urban and suburban living. This includes housing options such as townhouses (including back-to-back townhouses and stacked townhouses), higher-density developments (i.e., purpose-built apartments and condominiums), and, to a lesser extent, low-density housing forms. Demand for low-density housing is anticipated to be strongest for "move-up" home buyers with growing families, typically working-age homeowners approaching 40 years of age and older.

Accommodating younger generations, such as Millennials and Generation Z, and other working-age adults is a key objective for the County, recognizing that the accommodation of skilled labour and the attraction of new businesses are inextricably linked and positively reinforce one another. To ensure that economic growth is not



constrained by future labour shortages, continued effort is required by Norfolk County to explore ways to attract and accommodate new skilled and unskilled working-age residents to the County within a diverse range of housing options by structure type, tenure, and location.

7. Strategic Directions

Norfolk County is responsible for local decisions that guide future land use, development, and growth. This includes authority over how land is utilized for housing; policies that guide the density, form, and type of housing development; policies that support and promote a full range of housing types; and potential regulatory and financial incentives to encourage the development of rental and affordable housing.

To maintain a well-balanced, strong community and ensure long-term sustainability, it is vital that Norfolk County offers a wide selection of housing options across a broad range of income groups. Housing affordability is a key component of quality of place and is directly linked to population and economic growth potential and municipal competitiveness.

The following presents key strategic directions related to housing.

7.1 Planning for Long-Term Population Growth Across a Diverse Range of Age Groups and Income Levels

To accommodate the future population growth projected across Norfolk County over the 2025 to 2051 period, the County will require approximately 294 new permanent housing units per year. Future housing growth is anticipated across a diverse range of housing forms, including 25% of new housing units which will need to be affordable over the next decade (i.e., 2025 to 2035).

The County should accommodate development for all generations by focusing on creating diverse, inclusive communities that meet the needs of a broad range of demographic groups.



Planning for an Aging Population

As the County's Baby Boomer population continues to age over the next several decades, the percentage of seniors, particularly older seniors (i.e., people 75 years of age and older) within the County is anticipated to steadily increase.

With respect to future housing needs, strong population growth in the 75+ age group is anticipated to increase the demand for medium- and high-density forms of housing, including seniors' housing and affordable housing options. This will generate an increasing need to accommodate a growing number of seniors in housing forms that offer a variety of services, ranging from independent living to assisted living and full-time care.

When planning for the needs of older adults, it is important to consider these diverse physical and socio-economic characteristics relative to younger population age groups. On average, seniors, particularly those in the 75+ age group, have less mobility, less disposable income, and typically require increased health care compared to younger seniors (65 to 74 age group) and other younger segments of the working-age population. Typically, these characteristics associated with the 75+ age group drive the demand for relatively higher-density forms (e.g., rental apartments, condominiums and seniors' homes) that are in proximity to urban amenities such as hospitals and health care facilities, amenities, and other community services geared towards older seniors.

Planning for Younger Generations

For newer generations, prioritizing affordable housing and mixed-use developments, and incorporating spaces for young professionals, families, temporary workers, and students is critical. By promoting walkable neighbourhoods and offering a variety of housing options, the County can create an environment that fosters intergenerational connections, while also ensuring accessibility, sustainability, and a high quality of life for all residents.

It is generally recognized that the accommodation of skilled labour and the attraction of new businesses are dependent on one another. As such, for the County's economic base to grow, effort will be required to continue attracting new skilled working residents to the County with suitable employment opportunities and a variety of housing options, to ensure that economic growth is not constrained. Attraction efforts must also be linked to housing accommodation (both ownership and rental), municipal services and



infrastructure, and quality of life attributes that appeal to the younger mobile population, while not detracting from the County's attractiveness to older population segments.

Addressing Housing Market Choice and Affordability

Housing affordability in the County is an issue across the community. As previously presented, average home prices and rents in the County have increased significantly over the past five years. Due to the substantial increase in both ownership and rental prices, existing and future residents are being priced out of the market and require more affordable housing solutions.

To promote the attractiveness of Norfolk County for both current and future residents, it is necessary to expand housing market choice and options in the community to include a broader range of housing typologies for a range of market segments and housing tenure (home ownership and rental), including affordable housing. This requires a strategic approach to the County's policy planning that considers future growth, interconnected with a range of housing needs, demographics, and socio-economic considerations.

Recommended Actions

- Norfolk County, as part of the next Official Plan Review, should update the definition of affordable housing in accordance with the new P.P.S., 2024, and reflect affordable housing targets for the County to align with the affordable housing needs assessment presented herein.
- The County should continue to plan for balanced growth by focusing residential development within the settlement areas and promoting a range of infill and intensification opportunities where servicing is available. This includes promoting medium-density ("missing middle") and high-density development and the development of A.R.U.s (e.g., secondary suites) within the County's settlement areas.
- Norfolk County should develop a monitoring framework, in accordance with the P.P.S., 2024, with quantitative and qualitative indicators to track the outcomes of the County's Official Plan, as well as housing-related policies and programs.
- Building on the recent Growth Management Study, the County should consider undertaking a seniors' housing study to identify housing needs, gaps, and opportunities in accommodating the growing older adult population within the County. This would include identification of options to expand independent and



assisted living and supportive housing models specific to older adults, including site locations and strategic partners for development.

- The County should consider undertaking a temporary agriculture workers housing study to identify housing needs, gaps, and opportunities in accommodating seasonal works in Norfolk County.

7.2 Diversifying the Housing Base and Expanding Housing Affordability Supply Opportunities

As of 2021, Norfolk County's housing base comprised 27,600 occupied dwelling units, with low-density housing (single detached/semi-detached) being the largest segment at 86%. The technical analysis and consultation identified the need to diversify the housing portfolio in the County. This includes exploring alternative housing types such as townhouses, apartment buildings, and non-market housing tailored to different income levels and preferences.

Meeting the needs of rental and affordable housing requires a significant emphasis on expanding the purpose-built rental inventory to meet growing market demand. It is recognized that significantly increasing the supply of rental housing in the market will likely require greater participation by the private-sector development community to construct purpose-built rental housing. In the home ownership market, there are also identified gaps in affordability, particularly in lower-priced, medium-density products.

The County should consider undertaking a Housing Affordability Strategy to support efforts to increase affordable and attainable housing options and to be able to achieve the housing affordability targets presented herein. This would include laying out the vision, goals, and actionable steps to address housing affordability in the community. The following initiatives should be considered to address the identified gaps in the County's affordability housing needs and to promote a more diverse supply of housing.

More Compact Built Form and Innovative Design

- To address the gap in affordably priced, higher-density ownership and rental housing, the County should continue to work with home builders to expand the supply of more moderately priced ownership and rental housing options. As part of the County's next Official Plan Review and update, the County may want to consider policies and strategies that encourage and support the development of



a broader range of housing options, in accordance with provincial policy direction.

- The County should review local zoning and land-related barriers to identify opportunities to expand housing supply within the settlement areas that are more compact, land efficient, environmentally sustainable, and price competitive. This may include promoting more modular home and tiny home construction where appropriate, for example.
- The County should consider alternative development standards for affordable housing developments, which would reduce development costs. These may include the reduction of parking requirements, permitting innovative construction methods, and allowing for smaller units and lots, provided they meet Ontario Building Code requirements and other health and safety standards.

Promote and Enable Additional Residential Unit Development

Through the *More Homes Built Faster Act, 2022*, changes were made to the *Planning Act* that now allow for up to three residential units per residential lot. This includes the primary residential unit and up to two A.R.U.s, including secondary suites. The A.R.U.s represent an opportunity to increase rental housing supply, improve affordability, and support seniors aging in place through gentle intensification.

- The County should update the Official Plan policies and zoning by-law to allow A.R.U.s (up to three units in total per lot) in the form of secondary suites (e.g., basement apartments) within the primary dwelling unit, as well as permanent garden suites, laneway housing, and other dwelling forms in accordance with provincial planning direction.
- Norfolk County should consider developing an A.R.U. program that informs homeowners on the potential opportunities and “how to guide” for this type of housing development.

Expand Non-Market Housing

Through demographic analysis and community feedback, it is evident that there is a need for more supportive and non-market housing in Norfolk County.

As previously defined, supportive housing assists chronically homeless individuals and people at risk of homelessness with finding suitable accommodations, including shared housing and one-bedroom apartments.



In November of 2024, the federal government, through the CMHC, announced a short-term window of funding for supportive housing through the Rapid Housing Stream of the Affordable Housing Fund and affordable housing through the Community Housing Sub-Stream. This funding represents a potential source of support for a range of non-market housing development options for applicants, including municipalities and their partner agencies. The County should continue its efforts to identify appropriate partners and sites for development to support non-market housing.

Recommended Actions

- The County, together with its housing service partners, should continue to maintain and incrementally increase housing support services and programs, and expand the supply of deeply affordable and near-market housing.
- Norfolk County should conduct a review of available County-owned land that is viable for affordable housing development, complementing the federal, provincial, and school board sites in the process.

7.3 Regulatory and Financial Tools to Support Housing Development

To achieve the housing mix and level of housing development activity needed to meet the existing and future housing needs identified herein, the County will need to explore and consider the potential application of regulatory and financial tools to support/enable a higher rate of residential development activity. The County should consider the following factors in supporting/enabling a higher rate of residential development activity, particularly for rental and more affordable ownership options:

- **Quantum of Designated Developable Land Supply/Sites** – This includes designated greenfield lands and supporting infrastructure, focusing on residential development within the settlement areas and promoting a range of infill/intensification opportunities where servicing is available. This includes medium-density (“missing middle”) and high-density development and the development of A.R.U.s (e.g., secondary suites).
- **Regulatory Incentives** – This includes tools to assist in project feasibility through flexibility in the development approvals process (e.g., expedited processing), development permissions (i.e., building height, density), parking requirements, and design considerations.



- **Financial Incentives** – At the municipal level, this can focus on reducing the upfront financial obligations of the developer and/or reducing the operational costs moving forward.

Community Improvement Plans

Norfolk County's recently adopted County-wide Community Improvement Plan (C.I.P.) includes a targeted housing incentive, the "Additional Unit, Rental and Affordable Housing Grant," which supports the creation of new rental and affordable units. To better respond to local housing needs, however, the County should explore expanding the C.I.P. with a stronger focus on housing within urban settlement areas. C.I.P.s can reduce upfront financial obligations for developers and home builders, for example, through development and building fee waivers, and serve as an effective tool to promote expanded housing supply in these areas.

Section 28 of the *Planning Act* generally allows for municipalities, through a C.I.P., to offer grants and loans, as well as the acquisition, preparation, and disposition of land. There are a range of financial incentive program options (e.g., grants and/or loans for redevelopment and building rehabilitation, tax rebate programs and development fee exemptions) for consideration within the C.I.P. that could apply to housing.

Norfolk County can enhance its C.I.P. by increasing grant caps, allowing combined incentives, or establishing dedicated funding streams for medium-density infill or multi-unit conversions. These improvements would position the C.I.P. as a more effective strategy to support a diverse range of housing options and improved affordability outcomes.

8. Conclusions

To achieve its population growth forecast, Norfolk County will require a broad choice of new housing products that appeal to a diverse range of demographic groups by family and non-family type, structure type, location, age, and income level. In addition to a steady supply of new grade-related housing in both planned and new greenfield areas, increased housing options will also be required regarding mixed-use development planned within intensification nodes and corridors, including secondary suites, live/work units, seniors' housing, and a range of affordable housing opportunities.



It is generally recognized that the accommodation of skilled labour and the attraction of new businesses are dependent on one another. As such, for the County's growing economic base, efforts will be required to continue attracting new, skilled, working residents to the community by providing suitable employment opportunities and market choice in housing at a range of affordable prices, to ensure that economic growth is not constrained.

The aging population is anticipated to influence both the demand for new housing and the supply of existing housing stock across the County. As the Baby Boomer generation continues to get older, housing demand within this demographic group is shifting from grade-related housing types to high-density housing forms. This trend is expected to continue in the County as this generation continues to age, placing increasing demand on a variety of high-density housing forms and continuing to drive the "turn over" of existing grade-related households.

As the County continues to grow, the demand for new housing products within the community is anticipated. Looking forward, the increasing cultural diversity, an aging population, growing demands from new families, and eroding housing affordability will require that the County promotes and supports a broad range of new housing products by location, type, built-form, density, and price/affordability. This includes innovative approaches to accommodating new affordable rental housing and various other ownership housing products that are attractive to a broad range of demographic groups.

To achieve the housing mix (i.e., built form, tenure, and affordability) of development activity needed to meet the existing and future housing needs identified herein, the County will need to consider a range of factors to support and enable a higher rate of residential development activity, with a particular effort for affordable housing, as presented herein.

Accommodating higher housing targets and enabling and supporting greater housing development will require the County to also consider the following:

- **Planning Implications** – Over the next several decades, the focus of residential development is anticipated to continue to promote balanced growth – a balance between both intensification opportunities and greenfield opportunities. From a planning policy perspective, intensification nodes and corridors represent priority locations for residential development given the amenities that these locations provide with respect to access to transit, retail, and other community services.



- **Impacts on Infrastructure and Municipal Service Needs** – Higher housing density would require significant increases in local infrastructure and municipal service needs, particularly within built-up areas where most of the increased housing demand is anticipated to be directed. While small-scale infill or redevelopment can benefit from existing capacity associated with hard municipal services, large-scale intensification projects can come at a high price, given the costs associated with the replacement, improvement, and maintenance of existing services that have not been planned to accommodate significant increases in housing, population, and employment growth.
- **Financial Implications** – While it is beyond the scope of this study to address the financial implications of economic incentives and promote a broader mix of housing supply, municipal financial impacts of accommodating purpose-built rental housing and affordable housing must be addressed through alternative funding programs or then be passed on to existing rate payers.

The results of this study serve as a foundational document for housing in Norfolk County, and this study is intended to guide decision-making and policy development specifically related to housing policy and programming in the County. To ensure the housing needs assessment remains current and reflective of housing needs in the community, consideration should be given to updating the Housing Needs Assessment every five years.