Housing Needs Assessment

[Norfolk County]

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Preface

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

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

Funding Requirement

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

Going forward, HNAs will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;

- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,

- Future federal infrastructure funding applicants as required.

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

Purpose

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

- Where does the greatest housing need exist in our community?

- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?

- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

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

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

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

1. Development and use of Housing Needs Assessments

2. Community profiles and trends

3. Household profiles and economic characteristics

4. Priority groups

5. Housing profiles

6. Projected housing needs and next steps

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

While responding to the written questions, please use as much space as required.

1. Methodology

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

- **Quantitative research** such as economic data, population and household forecasts; and,

- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

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

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

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

- [Statistics Canada Census Data](#)

- [CMHC Housing Market Information Portal](#)

- [Statistics Canada Housing Statistics Dashboard](#)

- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)

- [CMHC Proximity Measures Database](#)

- [Housing Assessment Resource Tool Dashboard](#)

- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)

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

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

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

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

- Ontario's Need for 1.5 Million More Homes, Smart Prosperity Institute, August 2022 (https://institute.smartprosperity.ca/sites/default/files/Ontario%27s%20Need%20for%201.5m%20More%20Homes-SPI%20August%202022.pdf)

- Norfolk County – Phase 1 Comprehensive Review: Long-Term Growth Analysis, December 2021 by Watson & Associated Economists Ltd.

- Norfolk County – Phase 2 Comprehensive Review: Growth Scenarios and Urban Land Needs Analysis, 2023 to 2048, November 2023 by Watson & Associates Economists Ltd.

- Norfolk County Official Plan, January 1, 2023 (https://www.norfolkcounty.ca/media/35xnhjc4/norfolk-county-official-plan.pdf)

- Norfolk County Community Improvement Plan Grants (https://norfolkbusiness.ca/business-aid-grants/community-improvement-plan-incentives/)

- Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin, Province of Ontario. (2024). (https://www.ontario.ca/page/municipal-development-and-community-benefits-charges-and-parklands)

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

To complement the statistical analysis of housing need, the Consultant Team undertook a few 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.

Engagement Methods and Data Collection:

- **Virtual Stakeholder Interviews:** As part of Norfolk County's broader Housing Needs Assessment, Norfolk County conducted a number of virtual key stakeholder interviews to provide a broader picture of the housing needs in Norfolk County.

Stakeholders Groups Engaged:

Participants from the stakeholder interviews were largely housing providers, chamber of commerce and economic development representatives, and several home builders/developers to gain insights regarding the local housing market.

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

Norfolk County employed a mixed-method approach to engage with priority groups identified in Section 4 of the Housing Needs Assessment. This included both quantitative and qualitative research methods to assess housing challenges and barriers faced by these groups.

Engagement Methods and Data Collection:

- **Point-in-Time (PiT) Count:** Haldimand and Norfolk Health and Social Services and Housing conducted a PiT Count, a standardized survey methodology used to collect quantitative data on individuals experiencing homelessness. This data provided insights into demographics, housing history, service usage, and barriers to stable housing for individuals without permanent shelter. The PiT Count followed best practices outlined by the Canadian Observatory on Homelessness, as well as federal guidelines.

Key Findings from Engagement with Stakeholders:

- **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 development 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.

2. Community Profile and Trends

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

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

Official Plan and Growth Management (2024): Norfolk County's Official Plan serves as the primary policy document guiding land use, development, and growth management across the municipality.[1] It is updated regularly to align with provincial legislation, including the Planning Act and the Provincial Policy Statement.[2]

In 2024, the County initiated Phase 2 of its comprehensive Official Plan Amendment (OPA), building upon the findings of the GROW Norfolk Growth Management Study. This phase focuses on:

- Reviewing agricultural and natural heritage systems

- Assessing Hamlet Settlement Area boundaries

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[1] Official Plan and Lakeshore Secondary Plan, Norfolk County (https://www.norfolkcounty.ca/business-building-and-development/planning-and-development/official-plan-and-lakeshore-secondary-plan/)

[2] Growth Management Study and Municipal Comprehensive Review, Norfolk County, (https://engagenorfolk.ca/growth-management-study)

- Incorporating changes from Bill 185, the Cutting Red Tape to Build More Homes Act, 2024

- Monitoring potential changes from the proposed new Provincial Policy Statement, 2024

These updates aim to ensure that Norfolk County's planning policies are consistent with provincial directives and effectively manage future growth. [3]

Social Housing System Review: In 2024, Haldimand and Norfolk Health and Social Services (HNHSS) commissioned a review of the region's non-profit social housing system to address rising demand for affordable housing. The review focused on housing services, funding, and operational efficiency. Key recommendations included expanding housing options, improving financial management, strengthening policies, leveraging data and technology, and enhancing organizational capacity to create a more sustainable and inclusive housing system.

Strategic Plan 2022-2026: Norfolk County's 2022–2026 Strategic Plan sets out key priorities aimed at building on the County's existing strengths while laying a strong foundation for both the current Council term and future generations. Guided by a mission to deliver valued public services that respond to community needs, a vision of a vibrant community where opportunities grow for all, and core values including creativity, collaboration, inclusivity, confidence, integrity, and respect, the plan focuses on five strategic pillars:

- **Empowering Norfolk** – Equipping residents and businesses with the tools and resources they need to succeed.

- **Building Norfolk** – Investing in infrastructure and services that support complete and livable communities.

- **Connecting Norfolk** – Strengthening cultural, physical, and digital connections across the County.

- **Serving Norfolk** – Promoting fiscal responsibility and delivering high-quality municipal services.

- **Sustaining Norfolk** – Advancing sustainability initiatives and leaving a lasting, positive legacy.[4]

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

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 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.

Haldimand & Norfolk 10-Year Housing and Homelessness Plan (2013): This plan provides a strategic framework aimed at addressing housing affordability, homelessness prevention, and the unique needs of vulnerable populations within the two Counties. Mandated by the Province of Ontario, it sets objectives, implementation measures, and monitoring strategies to ensure access to safe and affordable housing. The plan focuses on strengthening partnerships, integrating supportive housing solutions, and tracking progress to adapt policies as needed. By fostering collaboration and evidence-based decision-making, it seeks to create sustainable and inclusive housing opportunities for all residents.

Collectively, these policies and strategies demonstrate Norfolk County's proactive approach to managing growth and ensuring that housing needs are met through thoughtful planning and collaboration with various stakeholders.

2.2 Community Profile

2.2.1 Population		
Characteristic	**Data**	**Value**
Total Population (Number)	2016	64,044
	2021	67,490
Population Growth (Number)	Total	3,446
	Percentage	5.4%
Age (Years)	Average	45.5
	Median	48.8
Age Distribution	0 - 14 years	10,290
	15 - 64 years	39,750
	65+ years	17,445
Mobility	Non-movers	59,995

2.2.1 Population		
Characteristic	**Data**	**Value**
	Non-migrants	2,090
	Migrants	3,540

2.2.2 Demographic Information		
Characteristic	**Data**	**Value**
Immigrants	Total	7,080
Non-Immigrants	Total	58,905
Recent Immigrants (2016-2021)	Total	520
Interprovincial migrants (2016-2021)	Total	480
Indigenous Identity	Total	2,120

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

Population growth in Norfolk County has significantly influenced the local housing market, resulting in increased demand, rising home prices, and an urgent need for expanded housing development. Between 2016 and 2021, the County's population grew from 64,044 to 67,490 (ignoring census undercount). This steady growth has been driven in part by people seeking more affordable housing options outside major urban centers, putting pressure on local housing supply.

The rise in population has led to a sharp increase in home prices. Since 2020, the median home price in the Simcoe area has increased by 26.7%. By early 2025, the median list price for homes in Norfolk County had climbed to approximately $589,000, with homes selling more quickly than in prior years.[5] These trends highlight the growing competitiveness of the housing market and the affordability challenges facing both new and existing residents.

[5] Simcoe & District Residential Market Activity, April 2025, Cornerstone Association of Realtors (https://www.cornerstone.inc/wp-content/uploads/sites/12/2025/05/Simcoe-District-MLS®-Statistical-Report-April-2025.pdf)

In response to these pressures, 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. Meeting this target could qualify Norfolk for additional funding and streamlined development powers under the province's Strong Mayor framework.

The implications of these changes are significant. The combination of population growth and escalating housing costs highlights the urgent 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.

3. Household Profiles and Economic Characteristics

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

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

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

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

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Total number of households	2016	26,007
	2021	27,594
Household income (Canadian dollars per year)	Average	$96,500
	Median	$82,000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from [CMA or CA name]	Average	$59,800
	Median	$49,600
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from [CMA or CA name]	Average	$104,400
	Median	$90,000
Average household size (Number of members)	Total	2.4
Breakdown of household by size (Number of households)	Total	27,595
	1 person	7,370
	2 persons	11,155
	3 persons	3,640
	4 persons	3,295
	5 or more persons	2,140
Tenant households (Number of households)	Total	5,080
	Percentage	18.409%
	Total	22,510

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Owner households (Number of households)	Percentage	81.573%
Percentage of tenant households in subsidized housing	Percentage	12.8%
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	0
	Percentage	0%
Number of one-parent families	Total	2,765
	Percentage	13.787
Number of one-parent families in which the parent is a woman+	Total	2,065
Number of one-parent families in which the parent is a man+	Total	700
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	730
	Low (21% – 50% AMHI)	4,580
	Moderate (51 – 80% AMHI)	5,270
	Median (81% - 120% AMHI)	5,965
	High (>120% AMHI)	10,300

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

Based on the data provided in subsection 3.1, the household data for Norfolk County provides valuable insight into the local demographic and economic landscape. Based on Statistics Canada Census profiles for Norfolk County, the increase in total households from 26,007 in 2016 to 27,597 in 2021 reflects steady population growth, which aligns with regional trends of migration from urban centers to more affordable, rural communities.

Household Composition & Family Structure

One-parent families represent 13.8% of all families in Norfolk County, which is broadly consistent with the national average (Canada's rate is around 15%). However, this still constitutes a significant number, 2,765 households, with women leading 75% of these families (2,065 households). One-parent households are often at greater risk of housing insecurity due to reliance on a single income, increased childcare responsibilities, and limited employment flexibility. Their presence in Norfolk underscores the need for accessible, affordable, and family-oriented housing options, including rental and supportive housing.

Homeownership & Income Distribution

Homeownership is dominant in Norfolk County, with 81.6% of households owning their homes, compared to just 18.4% who are tenants. This strong owner-occupancy rate is often associated with community stability but may also reflect limited rental supply or affordability challenges for new or lower-income residents. The lack of rental housing, however, can be a challenge for lower-income residents, young professionals, and seniors looking to downsize. Furthermore, 12.8% of tenant households live in subsidized housing, indicating a substantial group that relies on government or non-profit support for affordability.

Income levels in the County vary, with 5,965 households falling within the median income category (81% to 120% of Area Median Household Income) and 10,300 households classified as high-income earners (above 120% of Area Median Household Income). Meanwhile, over 10,550 households fall into the low or very low-income categories, indicating a significant portion of residents who may struggle with housing affordability.

Housing Affordability & Subsidized Housing

Most households in Norfolk County—81.6% (22,510)—are owner-occupied. This is considerably higher than Ontario's average, where owner-occupancy rates hover closer to 70%. Conversely, only 18.4% (5,080 households) are tenant households. While owner households dominate, the tenant population remains critical, particularly as 12.8% of them live in subsidized housing, highlighting a vulnerable segment of the population.

Income data is incomplete at the County level for tenant and owner households, as detailed income by tenure is only available at the Census Metropolitan Area (CMA) or Census Agglomeration (CA) level. However, it is typical across Ontario for owner households to earn significantly more than tenant households. According to the 2021 Canadian Housing Survey, owner households in Ontario had a median after-tax income roughly 50–60% higher than renters. Applying this general trend, it is likely that in Norfolk County, owner household incomes surpass tenant incomes by a substantial margin, reinforcing affordability barriers for renters.

Income Categories and Affordability Implications

A breakdown of households by income category reveals that:

- 730 households are classified as very low income (≤20% below AMHI)

- 4,580 are in the low-income range (21–50% of AMHI)

- 5,270 fall into the moderate-income range (51–80% of AMHI)

This means that roughly 10,580 households (38%) fall below what is considered a moderate income, suggesting a significant proportion of the population may struggle with market-rate housing costs—especially given the average household income of $96,500 and median of $82,000. While incomes appear relatively strong on average, the presence of a sizable low-to-moderate income population points to disparities and potential affordability gaps.

Household Size and Aging Demographics

The average household size in Norfolk County is 2.4 persons per unit, indicating a predominance of small households. Notably, over 7,300 households consist of single occupants, or roughly 27% of all households. This is consistent with aging population trends and increasing isolation among seniors—common in rural communities. Housing policy should consider the need for smaller, accessible units for aging residents or individuals living alone.

Access to Transit

An important gap is transit accessibility: 0% of households in Norfolk County are within 800 metres of a higher-order or high-frequency transit stop. This limitation disproportionately affects those without private vehicles—often lower-income residents, seniors, and youth—and underscores the rural nature of the County. It also presents barriers to employment, education, and services for tenant and low-income households.

Implications for Housing Policy

Norfolk County's household profile reveals a relatively high rate of homeownership and moderate average household incomes. However, the data also highlights key housing challenges: a notable population of one-parent and low-income households, limited rental options, and gaps in transportation infrastructure. The lack of income data by tenure at the local level limits precision, but broader provincial trends suggest that renters in Norfolk are likely to earn significantly less than owners, making affordable

rental supply a continued priority. These insights reinforce the need for targeted, inclusive housing policies that address the diverse needs of the population.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., "driving until you qualify") can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.[6]

3.3.1 Household Formation						
HH* Head Age Category	2016			2021		
	Pop.	Headship Rate (%)	HHs*	Pop.	Headship Rate (%)	HHs*
15 to 24	7,190	6.3%	455	6,655	5%	330
25 to 34	6,440	39.4%	2,540	7,030	38.8%	2,730
35 to 44	6,425	50.8%	3,265	7,155	49.8%	3,560
45 to 54	8,900	54%	4,810	7,550	54.7%	4,130
55 to 64	10,960	55.8%	6,115	11,355	54.8%	6,220
65 to 74	8,440	60.1%	5,070	10,460	58.8%	6,155
75 to 84	4,255	64.9%	2,760	5,135	62.4%	3,205
85 plus	1,705	57.5%	980	1,855	68.5%	1,270

*Household/Households

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

3.3.2 Household suppression							
HH* Head Age Category	2006 Actual		2021 Actual		2021 Household Suppression		
	Pop.	HHs*	Pop.	HHs*	Headship Rate (%, 2006)	Potential HHs* (2021)	Suppressed HHs* (2021)
15 to 24	8,435	510	6,655	330	6%	402.4	72
25 to 34	5,635	2,290	7,030	2,730	40.6%	2,856.9	127
35 to 44	8,285	4,345	7,155	3,560	52.4%	3,752.4	192
45 to 54	10,385	5,655	7,550	4,130	54.5%	4,111.2	0
55 to 64	8,420	4,765	11,355	6,220	56.6%	6,426	206
65 to 74	5,780	3,495	10,460	6,155	60.5%	6,324.9	170
75 plus	5,070	3,180	6,990	4,475	62.7%	4,384.3	0
Total							768

*Household/Households

Since 2016, the community has experienced notable suppression in household formation, particularly among younger and young adult age cohorts (i.e. 15 to 34 years of age) , reflecting increasing strain in the local housing market. Based on an analysis comparing 2021 population data with 2006 age-specific headship rates in Table 3.3.2, approximately 768 households were unable to form. This includes significant suppression among individuals aged 25 to 44, traditionally key household-forming cohorts, indicating that affordability pressures and limited housing supply are likely delaying or preventing the formation of independent households. Suppression was also observed among older age groups, suggesting constrained options for downsizing or transitioning into more suitable housing. This pattern of suppressed household formation may lead to sustained latent housing demand and contribute to the "drive until you qualify" trend, where residents seek more affordable housing outside the community. Projections in this analysis are based on applying historical headship rates in 2006 to current (i.e. 2021) population data by age group. If affordability challenges persist, headship rates among younger populations may continue to decline, further delaying household formation and placing additional pressure on surrounding municipalities.

Norfolk County's housing stock has traditionally been dominated by single-detached homes. According to the 2021 Census, 86% of the County's housing consists of single- or semi-detached dwellings, followed by 4% row houses and duplexes, and approximately 9% apartments. To support individuals struggling to enter the housing market, a more diverse supply of housing types and tenure options is required.

For many young adults, purchasing a single detached home as a first property is increasingly unattainable, and there is a shortage of smaller housing units and rental options to meet the needs of both this group and seniors. Between 2016 and 2021, the proportion of renter households in Norfolk County increased from 27.6%% to 28.4%, while the majority of private households remained owner-occupied. If the current limitations in housing supply persist, younger individuals and seniors may be compelled to relocate to areas with more affordable housing options.

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Number of workers in the Labour Force	Total	31,615
Number of workers by industry (Top 10 only)	Manufacturing	5,530
	Health care and social assistance	3,695
	Retail trade	3,390
	Construction	3,020
	Agriculture, forestry, fishing and hunting	2,570
	Educational services	1,700
	Transportation and warehousing	1,675
	Accommodation and food services	1,465
	Other services (except public administration)	1,375
	Public administration	1,160
	Unemployment rate	10.185%

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Unemployment rate and participation rate (Percent)	Participation rate	56.476%
All classes of workers (Number)	Total	30,990
Employees (Number)	Total	26,015
Permanent position (Number)	Total	22,330
Temporary position (Number)	Total	3,685
Fixed term (1 year or more, Number)	Total	855
Casual, seasonal or short-term position (less than 1 year, Number)	Total	2,830
Self-employed (Number)	Total	4,975
Number of commuters by commuting destination	Within census subdivision	10,845
	To different census subdivision	1,805
	To different census division	7,300
	To another province/territory	20
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	22,415
	Public transit	50
	Walked	890
	Bicycle	70
	Other method	320

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

Based on Table 3.4.1, labour conditions in Norfolk County, characterized by a significant manufacturing and agriculture sector and high unemployment rate, have notably influenced housing supply and demand in the region.

Labour Force Composition and Employment Stability

Norfolk County's labour force shows signs of economic vulnerability, with an unemployment rate of 10.2% and a participation rate of 56.5%, indicating that a significant portion of the working-age population is either unemployed or not actively participating in the labour market. Employment is concentrated in manufacturing (5,530 workers), agriculture and natural resources (2,570 workers), retail trade (3,390 workers), and accommodation and food services (1,465 workers)—sectors that often feature lower wages and job insecurity.

Precarious and Seasonal Employment

Of the 30,990 total workers, 3,685 are in temporary positions, with 2,830 employed in casual, seasonal, or short-term roles, representing roughly 12% of the workforce. This prevalence of precarious employment limits income stability, making it difficult for many residents to access traditional rental or ownership housing, and increasing the need for affordable, short-term housing options.

Impact on Housing Demand

These labour market dynamics suppress housing demand, particularly in ownership markets, as many workers are unable to secure the financial stability required for home purchases. Instead, there is likely elevated demand for flexible, low-cost rental housing, as well as seasonal accommodations to support the agricultural workforce and tourism sector.

Commuting Patterns and Housing Availability

Commuting data shows that over 7,300 workers travel outside Norfolk County for employment. This trend suggests a disconnect between where jobs are located and where workers can afford to live, further complicating housing market dynamics.

Overall Housing Market Implications

The structure of Norfolk County's labour force which is dominated by non-permanent employment and lower-income sectors continues to influence housing supply and demand. Addressing these challenges requires policies that support the development of affordable, diverse housing options tailored to the needs of a workforce experiencing high levels of economic precarity and mobility.

3.6 Households in Core Housing Need

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

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

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

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

Income Categories and Affordable Shelter Costs:

3.6.1 Income Categories and Affordable Shelter Costs		
Income Category, relative to Area Median Household Income (AMHI)	**Annual Household Income (Canadian Dollars per Year)**	**Affordable Shelter Cost (Canadian Dollars per Month)**
Very Low Income (20% or less of AMHI)	<= $16,400	<= $410
Low Income (21% to 50% of AMHI)	$16,400 - $41,000	$410 - $1,025
Moderate Income (51% to 80% of AMHI)	$41,000 - $65,600	$1,025 - $1,640

3.6.1 Income Categories and Affordable Shelter Costs		
Income Category, relative to Area Median Household Income (AMHI)	**Annual Household Income (Canadian Dollars per Year)**	**Affordable Shelter Cost (Canadian Dollars per Month)**
Median Income (81% to 120% of AMHI)	$65,600 - $98,400	$1,640 - $2,460
High Income (121% or more of AMHI)	>= $98,401	>= $2,461

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

3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	**Affordable Shelter Cost (Canadian Dollars per Month)**	**1 Person HH**	**2 Person HH**	**3 Person HH**	**4 Person HH**	**5+ Person HH**
Very Low Income (20% or less of AMHI)	<= $410	88.2%	6.6%	5.3%	0%	0%
Low Income (21% to 50% of AMHI)	$410 - $1,025	68.6%	25.1%	5%	1.3%	0%
Moderate Income (51% to 80% of AMHI)	$1,025 - $1,640	*	*	*	*	*
Median Income (81% to 120% of AMHI)	$1,640 - $2,460	*	*	*	*	*

3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
High Income (121% or more of AMHI)	>= $2,461	*	*	*	*	*

2021 Affordable Housing Deficit:

3.6.3 2021 Affordable Housing Deficit by Household (HH)						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very Low Income (20% or less of AMHI)	<= $410	335	25	20	0	0
Low Income (21% to 50% of AMHI)	$410 - $1,025	820	300	60	15	0
Moderate Income (51% to 80% of AMHI)	$1,025 - $1,640	0	0	0	0	0
Median Income (81% to 120% of AMHI)	$1,640 - $2,460	0	0	0	0	0
High Income (121% or more of AMHI)	>= $2,461	0	0	0	0	0

3.6.3 2021 Affordable Housing Deficit by Household (HH)						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Total		1,155	330	80	20	15

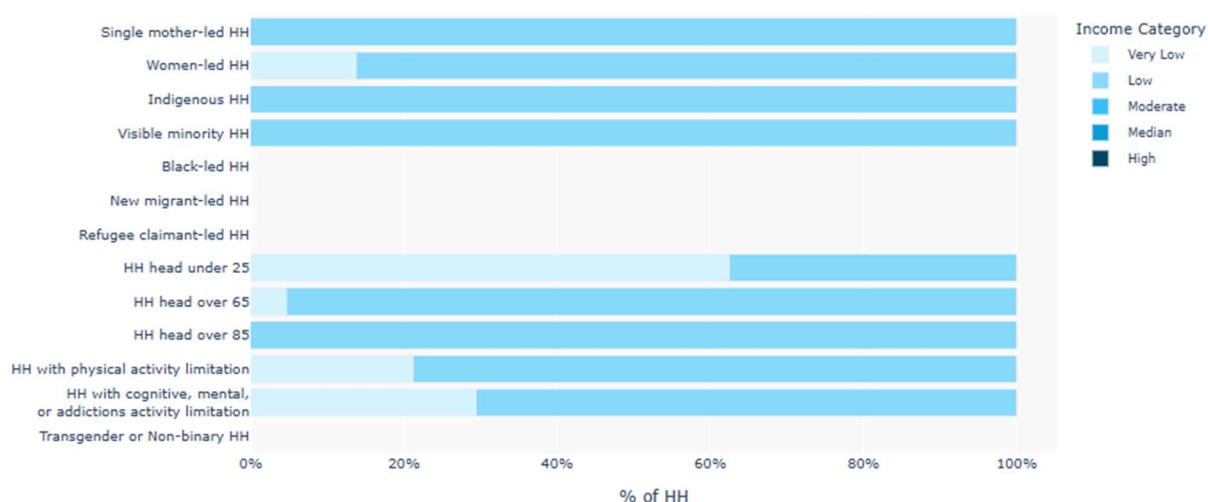| 3.6.4 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	4,185
	Percentage	15.6%
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	1,535
	Percentage	5.8%
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	1,710
	Percentage	34.1%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	865
	Percentage	3.3%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	2,470
	Percentage	11.3%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	680
	Percentage	2.6%

Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	1,605
	Percentage	5.8%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	190
	Percentage	0.7%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	475
	Percentage	9.3%
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	110
	Percentage	0.4%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	1,125
	Percentage	5%
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	85
	Percentage	0.3%
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	900
	Percentage	3.3%
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	20
	Percentage	0.1%
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	295
	Percentage	5.8%
	Total	15

Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Percentage	0.1%
Suitability – Owner households in unsuitable dwellings (# and %)	Total	610
	Percentage	2.7%
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	0
	Percentage	0%
Total households in core housing need	Total	1,600
Percentage of tenant households in core housing need	Percentage	18.1%
Percentage of owner households in core housing need	Percentage	3.3%

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

The chart below demonstrates that many different demographics in Norfolk County fall within the "Low" income category with a small proportion within the "Very Low" income category. The chart demonstrates that groups such as women-led, Indigenous, visible minority, refugee claimant-led, under 25 years old, and those with physical or mental limitations have a high prevalence of "Low" income. This impacts the ability of these individuals and groups to access safe, secure, and affordable housing within the County. Efforts to offset housing affordability challenges within these groups would help mitigate the pressures felt by these low incomes.
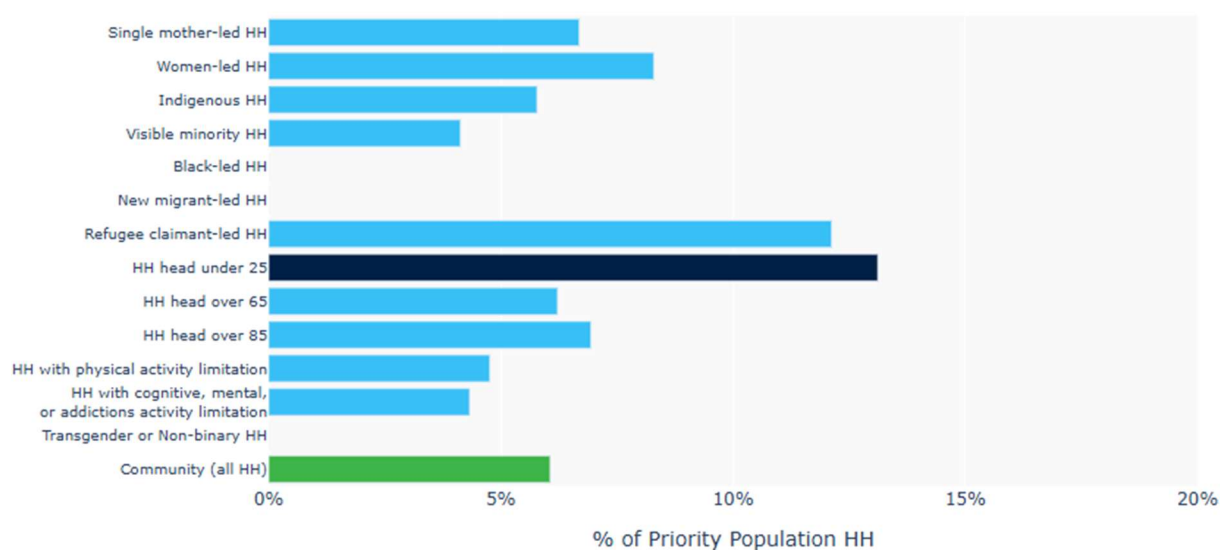
Percentage of Households in Core Housing Need by Priority Population and Income Category, 2021
Norfolk County CY (CSD, ON)

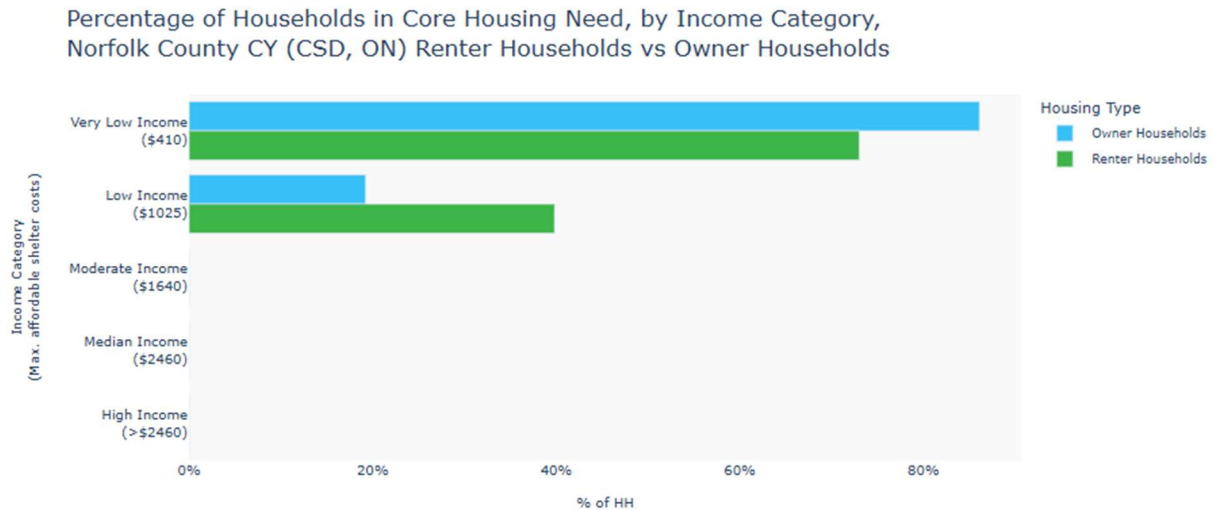Source: Housing Assessment Resource Tool (HART) for Norfolk County.

Building on the above, the chart below provides additional metrics related to core housing need by priority population. As shown, households under 25 years of age represent the demographic in Norfolk County that is most in core housing need. Following this group, refugee claimant-led, women-led households represent the groups in greatest core housing need. There are likely some cross-sections in the data which would suggest that various ethnic and demographic groups are in further core housing need when under 25 years.

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

Source: Housing Assessment Resource Tool (HART) for Norfolk County.

Lastly, the chart below highlights households in core housing need based on income category and tenure. As shown in the figure below, there are a significant number of "Very Low Income" households within the owner category, at 85%. It could be speculated, based on the above charts, that a substantial portion of this category is formed by the senior population. This demographic group faces affordability concerns as they age in their existing homes after retirement. The "Low Income" category displays a different pattern, whereas renters form a larger percentage of core housing need compared to owner households. As shown, approximately 40% of the "Low Income" renter households are in core housing need.

Percentage of Households in Core Housing Need, by Income Category, Norfolk County CY (CSD, ON) Renter Households vs Owner Households

Source: Housing Assessment Resource Tool (HART) for Norfolk County.

4. Priority Groups

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

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

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

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

Available data on Core Housing Need (CHN) in Norfolk County provides important insights into the housing challenges faced by CMHC-identified priority population groups. Overall, 1,605 households, or 6.1% of all households, are in core housing need. Among these, households led by women account for the largest share, with 905 households in CHN, representing 8.3% of this group. Single mothers also face a high incidence, with 6.7% experiencing CHN. Seniors are another key group, with 6.2% of households led by individuals aged 65–84 and 6.9% of those aged 85+ in need.

While the number of refugee-led households is small, this group has the highest CHN rate at 12.1%, highlighting a disproportionate housing challenge. Additional populations with notable CHN rates include households with physical health or mobility challenges (4.8%), developmental disabilities (4.3%), and mental health or addictions issues

(3.6%). In contrast, CHN was reported as zero for some groups, including Black-led, new immigrant-led, and transgender-led households, though this may be due to limited sample sizes or data availability rather than a true absence of need. These findings underscore the necessity for targeted housing interventions and supports tailored to the specific needs of women, seniors, refugees, and individuals facing physical or mental health challenges in Norfolk County.

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
All households experiencing CHN	Total (Households)	1,605
	Percentage (of all households)	6.1%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	
	Percentage (of priority group)	
CHN in households led by women	Total (Households)	905
	Percentage (of priority group)	8.3%
CHN in households led by single mothers	Total (Households)	115
	Percentage (of priority group)	6.7%
CHN in households led by senior(s) aged 65-84	Total (Households)	640
	Percentage (of priority group)	6.2%
CHN in households led by senior(s) aged 85+	Total (Households)	85
	Percentage (of priority group)	6.9%
	Total (Households)	80

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
CHN in households led by young adult(s) aged 18-29	Percentage (of priority group)	5.9%
CHN in Indigenous-led households	Total (Households)	65
	Percentage (of priority group)	5.8%
CHN in visible minority-led households	Total (Households)	45
	Percentage (of priority group)	4.1%
CHN in Black-led households	Total (Households)	0
	Percentage (of priority group)	0%
CHN in new-immigrant-led households	Total (Households)	0
	Percentage (of priority group)	0%
CHN in refugee-led households	Total (Households)	20
	Percentage (of priority group)	12.1%
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	0
	Percentage (of priority group)	0%

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
CHN in households with Non-Binary member(s)	Total (Households)	
	Percentage (of priority group)	
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	400
	Percentage (of priority group)	4.8%
CHN in households with member(s) with developmental disabilities	Total (Households)	175
	Percentage (of priority group)	4.3%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	90
	Percentage (of priority group)	3.6%
CHN in households with Veteran member(s)	Total (Households)	35
	Percentage (of priority group)	4.5%
CHN in people experiencing homelessness	Total (people)	
	Percentage (of priority group)	

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

Point In Time Counts conducted by Haldimand and Norfolk Health and Social Services and Housing on November 28, 2024:

- 116 individuals were found to be experiencing homelessness in Haldimand County and Norfolk County.[7]

- Of the 116 individuals:

   - 86 individuals (74%) were chronically homeless;

   - The number of those experiencing homelessness increased by 53%, from 79 in 2018 to 116 in 2024.

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

Several local factors contribute to homelessness in Norfolk County, reflecting broader economic and systemic challenges as well as unique regional dynamics:

- **Lack of Affordable and Appropriate Housing**
  A key driver of homelessness in Norfolk County is the limited availability of affordable housing, particularly for individuals and families with low or fixed incomes. Rising housing costs and insufficient rental stock contribute to housing insecurity, making it difficult for vulnerable populations to maintain stable accommodation.

- **Precarious Employment and Economic Instability**
  Norfolk's economy has a large share of seasonal and low-wage employment in sectors such as agriculture, tourism, and retail. These types of jobs often lack benefits, job security, and consistent income, limiting residents' ability to afford market-rate housing and increasing the risk of housing instability and homelessness.

- **Mental Health and Addictions Challenges**
  The limited availability of mental health and addictions services in the County and surrounding area is a significant contributing factor to homelessness. Individuals living with untreated or unsupported mental health conditions often struggle to

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[7] Data provided by Haldimand and Norfolk Health & Social Services summarized by Watson & Associates Economists Ltd.

maintain housing without access to coordinated care, especially in the absence of local inpatient facilities or long-term supportive housing options.

- **Rural Isolation and Limited Transportation**
  Norfolk's rural geography and limited public transportation further compound housing challenges. Vulnerable residents may be unable to travel to access employment, health care, or social services, increasing isolation and reducing opportunities for stabilization and support.

- **Long Wait Times for Social Housing**
  The demand for social housing far exceeds supply, resulting in extended wait times for individuals and families in need. The lack of available units delays access to stable housing, prolonging homelessness or forcing individuals into temporary, often inadequate, living arrangements.

Addressing homelessness in Norfolk County requires a multi-faceted approach, including expanding affordable housing options, improving access to social services in rural areas, enhancing transportation options, and continuing efforts to integrate support systems.

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

Haldimand and Norfolk Health & Social Services (HNHSS) offers several temporary and emergency relief resources (listed below) for individuals experiencing homelessness in Norfolk and Haldimand Counties. Although specific metrics for Norfolk County is not available, data from the Haldimand and Norfolk Health & Social Services provides insight into the housing situation. The available capacity in Norfolk County, however, is limited and may not fully meet the current needs.

Emergency Housing Program

Norfolk County provides emergency housing through the Emergency Housing Program, which offers short-term accommodation in motels for individuals facing a crisis of absolute homelessness. This program also assists clients in re-establishing permanent housing.

Capacity vs. Need

Given the combined population of Norfolk and Haldimand Counties and the increasing demand for housing support, this capacity is likely insufficient to meet the needs of all individuals experiencing homelessness. The waitlist for affordable housing has grown by 67% over the past five years, with over 400 individuals or families currently waiting.

The wait time ranges from two to 10 years, even for high-priority clients.[8] The County will endeavor to obtain County specific data from Haldimand and Norfolk Housing and Social Services in future iterations.

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

Students & Shared Housing

Norfolk County is home to Fanshawe College's Simcoe campus. Local students are facing increasing challenges in finding suitable housing rental accommodations in the community.

An emerging trend is multi-generational or multi-family housing where, due to limitations on housing supply and affordability, greater numbers of families or individuals are choosing to live together. These factors can result in overcrowded living arrangements or reliance on lower-quality housing that may not meet their needs. These issues may not be well captured in standard housing data.

Housing Needs of Temporary Foreign Workers

Temporary foreign workers, who are essential to sectors like agriculture and service industries, frequently depend on employer-provided or informal housing. These accommodations may be inadequate, unstable, or overcrowded, placing this population at heightened risk of housing insecurity.

Given that these groups are often excluded from conventional housing data, it is critical for local housing strategies to include targeted data collection and customized solutions. This approach ensures that the unique needs of students, congregate housing residents, and temporary foreign workers are recognized and effectively addressed within Norfolk County's housing framework.

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[8] Local homeless prevention teams dedicated to finding solutions, The Haldimand Press, September 5, 2024 (https://haldimandpress.com/local-homeless-prevention-teams-dedicated-to-finding-solutions-2)

5. Housing Profile

5.1 Key Trends in Housing Stock:

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

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

Historically, Norfolk County has developed as a suburban community predominantly with a built form of single detached dwellings. A summary is provided below:

Occupied Dwellings Structural Type	Number	Share of Total
Single detached house	22,815	82.68%
Semi-detached house	805	2.92%
Row house	970	3.52%
Duplex	540	1.96%
Apartment in a building that has fewer than five storeys	1,885	6.83%
Apartment in a building that has five or more storeys	385	1.40%
Other single attached house	50	0.18%
Moveable dwelling	145	0.53%

Source: Derived from Statistics Canada, 2021 Census of Population.

Norfolk County's housing landscape has evolved significantly due to various factors:

Employment Growth and Economic Development:
Historically, Norfolk County's housing market has been closely tied to its agricultural and manufacturing base. The dominance of tobacco and cash crop farming, along with food processing, shaped settlement patterns around rural hamlets and small urban centers. As these industries declined or modernized, employment opportunities contracted, slowing residential growth.

Recent efforts to diversify the local economy—through tourism, agribusiness innovation, and small-scale manufacturing—have created new, albeit moderate, housing demand.

However, the transition has yet to significantly alter the housing supply profile or attract large-scale private development.

Infrastructure Constraints:
Rural infrastructure limitations have historically restricted housing development density and type. The absence of municipal water and wastewater services in many areas has necessitated reliance on private systems, reducing the viability of multi-unit housing. Inadequate broadband infrastructure further constrains development in an increasingly digital economy.

Transportation and Accessibility:
Norfolk County remains a car-dependent municipality with limited access to transit. Limited transit options affects housing accessibility for seniors, youth, and low-income residents.

Migration and Demographics:
In recent years, Norfolk County has experienced in-migration from the surrounding large urban centers such as the Greater Golden Horseshoe (GGH), driven by rising housing costs. This influx has increased housing demand, spurring growth in new home construction but also intensifying competition in the housing market, leading to affordability pressures for long-time residents. Similar to the Province as a whole, the population of Norfolk County is aging, which puts downward pressure on the rate of population and labour force growth at the County-wide level over the long term. Any local and regional employment growth opportunities in Norfolk County's commuter-shed (largely represented by the GGH Outer Ring) represent a primary driver of net migration and ultimately long-term population growth opportunities for Norfolk County.[9]

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
Total private dwellings	Total	27,595
Breakdown by structural types of units (number of units)	Single-detached	22,815
	Semi-detached	770
	Row house	940
	Apartment/flat in a duplex	565

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[9] Norfolk County Phase 2 Comprehensive Review: Growth Scenarios and Urban land Needs Analysis, 2023 to 2048, November 7, 2023 by Watson & Associates Economists Ltd.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
	Apartment in a building that has fewer than 5 storeys	1,890
	Apartment in a building that has 5 or more storeys	390
	Other single attached	90
	Movable dwelling	130
Breakdown by size (number of units)	Total	27,595
	No bedrooms	130
	1 bedroom	1,815
	2 bedrooms	6,735
	3 bedrooms	11,765
	4 or more bedrooms	7,155
Breakdown by date built (number of units)	Total	27,595
	1960 or before	10,055
	1961 to 1980	7,045
	1981 to 1990	2,610
	1991 to 2000	2,275
	2001 to 2005	1,275
	2006 to 2010	1,310
	2011 to 2015	1,330
	2016 to 2021	1,695
Rental vacancy rate (Percent)	Total	0.9
	Bachelor	*
	1 bedroom	2.3

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
	2 bedrooms	0.5
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	942
	Secondary	4,078
Number of short-term rental units	Total	Unknown

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

5.3.1 Change in Units Affordable to Low-Income Households		
Characteristic	**Data**	**Value**
Affordable units built (number of units)	2016 to 2021	25
Change in number of affordable units built before 2016 (number of units)	2016 to 2021	265
Change in number of affordable units (number of units)	2016 to 2021	290

Between 2016 and 2021, Norfolk County experienced modest growth in the number of housing units affordable to low-income households. However, the data also reflects a broader challenge in sustaining and expanding the affordable housing stock, especially in light of increasing housing costs and stagnant incomes.

Based on the data provided in the above table, only 25 new units affordable to low-income households were constructed during this five-year period, indicating limited new construction activity specifically targeting affordability. The remainder of the increase appears to be driven by shifts in affordability within the existing housing stock—

potentially due to market fluctuations, renovations, or changes in tenure or usage (e.g., rooming houses or conversions).

Despite a reported net gain of 290 units affordable to low-income households, housing need continues to significantly outpace supply in Norfolk County. This is especially true for very low-income households, who face:

- Extended waitlists for social housing,

- A shortage of purpose-built rental units,

- Rising private market rents well beyond affordable thresholds (e.g., $1,058/month for a unit)[10],

- Aging housing stock, which may not meet accessibility and/or energy efficiency standards.

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

Average rents in Norfolk County have experienced significant increases over recent years. Notably, from 2020 to 2023, the average rent for an apartment has increased by 36.7% over the past four years, escalating from $773 to $1,058 as shown in the table below. This sharp increase reflects broader trends observed in similar regions.

Several factors have contributed to these changes:

- **Increased Housing Demand Due to Remote Work**: The COVID-19 pandemic accelerated remote work opportunities, prompting many individuals to relocate from urban centers to areas like Norfolk County. This shift increased housing demand, leading to higher rents.[11]

- **Limited Rental Supply**: Norfolk County has faced a shortage of market-rate rental options. The scarcity of available units has intensified competition among renters, allowing landlords to raise rents.[12]

- **Proximity to Major Urban Centers**: Norfolk County's location near the Greater Golden Horseshoe (G.G.H.) Outer Ring makes it attractive for individuals seeking

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[10] Historical Average Rents by Bedroom Type, Norfolk County, CMHC Rental Market Survey

[11] Norfolk County – Phase 2 Comprehensive Review: Growth Scenarios and Urban Land Needs Analysis, 2023 to 2048, November 2023 by Watson & Associates Economists Ltd.

[12] Haldimand and Norfolk Housing and Homelessness Plan, 2020-2030, December 2019 (https://hnhousing.org/wp-content/uploads/2021/12/HSS-20-05-Attachment-Haldimand-Norfolk-HHP-Final-Submitted-Dec-5-19.pdf)

more affordable housing within commuting distance. This desirability has contributed to increased demand and rising rental prices.[13]

- **Erosion of Homeownership Affordability**: Similar to other municipalities surrounding the G.T.H.A., rising home prices and mortgage rates have made homeownership less attainable for many, leading to increased demand in the rental market and subsequent rent hikes.

These factors, among others, have collectively influenced the upward trend in average rents within Norfolk County.

5.4.1 Average Rent by Year		
Characteristic	**Data**	**Value**
Average Monthly Rent (number, by year)	2016	671
	2017	730
	2018	736
	2019	772
	2020	773
	2021	855
	2022	996
	2023	1,058
Change in Average Monthly Rent (percent, by year)	2016-2017	8.8%
	2017-2018	0.8%
	2018-2019	4.9%
	2019-2020	0.1%

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[13] Norfolk County – Phase 2 Comprehensive Review: Growth Scenarios and Urban Land Needs Analysis, 2023 to 2048, November 2023 by Watson & Associates Economists Ltd.

5.4.1 Average Rent by Year		
Characteristic	**Data**	**Value**
	2020-2021	10.6%
	2021-2022	16.5%
	2022-2023	6.2%

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

5.5.1 Rental Vacancy Rate by Year		
Characteristic	Data	Value
Rental vacancy rate (percent, by year)	2016	1.9%
	2017	0.3%
	2018	0%
	2019	0%
	2020	*
	2021	2.7%
	2022	*
	2023	0.6%

As of October 2023, the overall vacancy rate is at 0.6% in Norfolk, below the provincial average of 1.7%.[14] Over the past nine years, Norfolk County's vacancy rate has been below the provincial average (2.2%). The low vacancy rates in the County suggest a tightening housing market influenced by the following factors:

Population Growth and Housing Demand:
Since 2020, Norfolk County has experienced accelerated population growth and increased housing demand, partly due to the impacts of COVID-19. This surge has been driven by outward growth pressure from nearby urban centers like London, Waterloo Region and parts of the Greater Toronto Area, as residents seek more affordable or spacious living arrangements.[15]

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

[15] Haldimand County Population, Household & Employment Forecast Update, August 2024, Watson & Associates Economists Ltd.

Housing Supply Constraints:
The limited availability of rental units, especially purpose-built rentals, has contributed to low vacancy rates. The housing stock in Norfolk has traditionally been more focused on ownership rather than rental properties, exacerbating the shortage.[16]

Economic Factors:
Economic conditions, including employment opportunities and income levels, influence individuals' ability to afford homeownership, thereby affecting rental demand. Economic growth can lead to increased migration to the area, further impacting vacancy rates.

Policy and Development Initiatives:
Efforts to address housing shortages, such as the development of affordable housing strategies and policies promoting diverse housing types, can influence vacancy rates over time. For instance, initiatives aimed at increasing the supply of rental units or encouraging the development of secondary suites can help alleviate low vacancy rates.[17]

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

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	**Data**	**Value**
Owner households in Core Housing Need (number)	2016	890
	2021	715
	Total Change	-175
	Percent Change	-19.66%
Tenant households in Core Housing Need (number)	2016	1,245
	2021	890
	Total Change	-355
	Percent Change	-28.51%
Owner households in Core Housing Need (percentage)	2016	4.52%
	2021	3.31%
Tenant households in Core Housing Need (percentage)	2016	25.05%

[16] Haldimand and Norfolk Housing and Homelessness Plan 2020-2030, December 2019 (https://hnhousing.org/wp-content/uploads/2021/12/HSS-20-05-Attachment-Haldimand-Norfolk-HHP-Final-Submitted-Dec-5-19.pdf)

[17] Haldimand and Norfolk 10-Year Housing and Homelessness Plan, Year 7 Report, 2021, Health and Social Services Haldimand and Norfolk (https://hnhousing.org/wp-content/uploads/2022/09/HSS-20-05-Reporting-on-Progress-2021.pdf)

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	Data	Value
	2021	18.24%

Based on the table above, while both groups saw improvement, tenants continue to experience core housing need at rates over 5 times higher than owners. In 2021, 18.24% of tenant households were in need, compared to just 3.31% of owner households. The total change and percentage reduction was greater among tenant households, –355 households and –28.5% respectively, than among owners,(–175 households and –19.7%, respectively. This may reflect targeted affordable housing initiatives and temporary pandemic-era income supports that disproportionately benefited renters.

Average market rents have increased significantly in recent years as noted in Section 5.4, with few deeply affordable units added to the market and noted in Section 5.3. Furthermore, a limited and aging rental stock continues to constrain options for low-income renters. Finally, renters tend to have lower and more volatile incomes compared to homeowners, limiting their ability to absorb cost increases.

Overall, the decline in core housing need is a positive trend. However, the persistent vulnerability of tenant households signals a need for sustained focus on rental housing affordability, preservation, and supply. Ensuring that progress continues will require long-term solutions, including the development of new affordable units, income supports, and tenant protections.

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	566
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	3,895
Number of co-operative housing units	Total	*

5.7.1 Current Non-Market Housing Units		
Characteristic	**Data**	**Value**
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	110 (Supportive: 100, Transitional: 5, Rent Supplement: 5)

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

Examples can include:

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

In addition to the categories listed in the table, Norfolk County has a number of other affordable and community housing options and associated needs or gaps that are not fully captured by the current data:

1. **Accessible and Senior-Specific Housing**

- **Accessible Units:** The Haldimand Norfolk Housing Corporation (HNHC) manages rental housing for seniors, adults, and families, ensuring that units meet accessibility standards to accommodate residents with disabilities.

- **Senior Housing:** HNHC provides housing options tailored for senior citizens, offering safe and affordable accommodations to support aging in place.

2. **Rent Supplements and Affordability Programs**

- **Rent-Geared-to-Income (RGI) Housing:** All social housing providers in Haldimand and Norfolk Counties are mandated to select tenants for RGI units from a Centralized Waiting List. This system ensures that housing costs are adjusted based on household income, enhancing affordability.

- **Emergency Financial Assistance:** Homeless Prevention Services offer programs providing emergency shelter and financial aid to those at immediate risk of losing their homes. Assistance can cover rent and utility arrears or first month's rent for a new residence.

3. **Identified Needs and Gaps**

- **Increased Supportive Housing:** While there may be some permanent supportive or transitional housing units in the county, specific data is missing, suggesting a potential gap in service availability or reporting. Supportive housing is essential for individuals with mental health challenges, substance use issues, or disabilities who require on-site or regular supportive services to maintain stable housing. There is a recognized need to expand supportive housing options, including rent-subsidized affordable housing, respite, and short-stay beds for individuals with complex needs.

- **Emergency Shelters and Transitional Housing:** Emergency shelter capacity in Norfolk County is limited or non-existent, resulting in residents needing to access services in adjacent municipalities, such as Brantford. Due to limited data, there is a lack of a local emergency shelter, especially for women fleeing domestic violence, youth, and single adults. As a result, there is a need to develop of low-barrier emergency shelters and transitional units within the County to address temporary housing crises.

- **Co-operative Housing:** Based on Table 5.7.1, there is no reported number for co-operative housing units. Co-ops are a vital form of community-led affordable housing that often fosters strong tenant engagement and long-term affordability. Lack of data makes it difficult to assess the availability and performance of this model in Norfolk County. In subsequent HNA's Norfolk County will aim to develop a detailed inventory of co-operative housing units and exploration of opportunities to support or expand this model.

- **Student and Seasonal Worker Housing:** Norfolk County has seasonal agricultural workers and some 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 lack of purpose-built accommodations. In order to address this gap, regulatory oversight needs to be improved and dedicated housing strategies for temporary residents.

Norfolk County faces several gaps in affordable and non-market housing that extend beyond the existing inventory. Addressing these requires a multi-pronged approach that includes data collection, community partnerships, new development, and policy innovation.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	930

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	855
	Bachelor	*
	1 bedroom	828
	2 bedrooms	867
	3 bedrooms+	*
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	850
	Bachelor	*
	1 bedroom	885
	2 bedrooms	850
	3 bedrooms+	*
Sale prices (Canadian dollars)	Average	$617,955 (April 2025)
	Median	$589,000 (April 2025)
Sale prices by unit size (Average, Canadian dollars)	Average	$617,955 (April 2025)
	Bachelor	Data Not Available
	1 bedroom	Data Not Available
	2 bedrooms	Data Not Available
	3 bedrooms+	Data Not Available
Sale prices by unit size (Median, Canadian dollars)	Median	$589,000 (April 2025)
	Bachelor	Data Not Available
	1 bedrooms	Data Not Available
	2 bedrooms	Data Not Available
	3 bedrooms+	Data Not Available

Please note that data is not readily available by bedroom type. The County will endeavor to obtain the data by bedroom in future iterations. We suggest, however, that average and median sale price by average structure type, rather than unit size data, may be more appropriate, as a breakdown by bedrooms may create disparities when measuring properties that may have the same number of bedrooms but are a different home type. The table below provides average and median sale prices by structure type.[18]

Structure Type	Average Sale Price (Canadian Dollars)	Median Sale Price (Canadian Dollars)
Single Family	$648,598	$616,000
Townhouse	$582,667	$583,000

Source: Simcoe & District Monthly Statistics Package, April 2025, Cornerstone Association of Realtors.

| 5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	Unknown
	Owner	Unknown
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	*
	Single	*
	Semi-detached	*
	Row	*
	Apartment	*
Completed – Breakdown by tenure (annual, number of structures)	Tenant	*
	Owner	*
	Condo	*
	Coop	*

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[18] Simcoe & District April 2025 Monthly Housing Statistics, Cornerstone Association of Realtors (https://www.cornerstone.inc/wp-content/uploads/sites/12/2025/05/Simcoe-District-MLS®-Statistical-Report-April-2025.pdf)

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
Starts – Overall and breakdown by structural type (2021, number of structures)	Total	378
	Single	206
	Semi-detached	20
	Row	101
	Apartment	51
Starts – Breakdown by tenure (2021, number of structures)	Tenant	51
	Owner	299
	Condo	28
	Coop	*

6. Projected Housing Needs and Next Steps

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

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from Edmonton's Affordable Housing Needs Assessment is provided below.
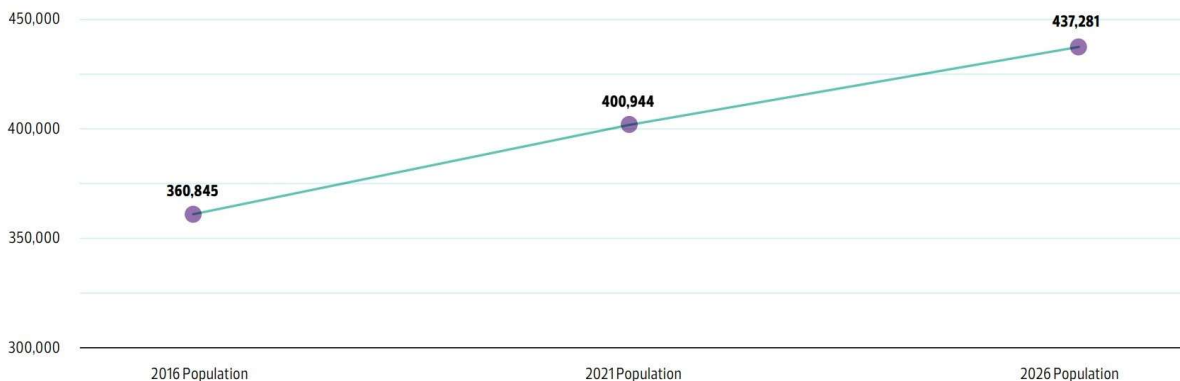
Household Growth Projection 2016- 2026. Source: Edmonton Affordable Housing Needs Assessment – August 2022

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

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, including the HART housing needs projection here. The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their

preferred methodology are also clearly explained The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

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

Step 1: Population Projection

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

Step 2: Household Projection

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

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

Step 3: Housing Demand (Need) Projection

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

<u>HART Household Projections – Projected Households by Household Size and Income Category</u>

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

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

6.1.1 Projected Households by Household Size and Income Category, 2031						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	836	0	0	0	0	836
Low Income	3,296	1,577	61	0	0	4,934
Moderate Income	2,289	2,760	407	285	34	5,775
Median Income	1,398	3,292	904	489	494	6,577
High Income	469	4,506	2,201	2,031	1,537	10,744
Total	8,288	12,135	3,573	2,805	2,065	

Key Considerations

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

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

- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net

international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.

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

- **Smaller Communities:**

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

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

- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.

- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.

- **Optional for Smaller Communities:**

    – For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.

    – Project household composition by family/non-family households using latest census proportions by family type.

- Project household size by age for family/nonfamily type by dividing population by households.

Housing Demand

To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.

- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.

- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

Economic Data Integration
- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.

- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.

- CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.

- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

Supply Capacity & Supply Gaps
- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.

- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps

- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.

- **Optional for Smaller Communities:**

  – Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

6.2 Projection Methodology

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

Drawing on Norfolk County's Municipal Comprehensive Review Phase 1: Long-Term Growth Analysis, completed in December 2021, a cohort-survival forecast methodology was developed. This approach follows the 1995 Ontario Provincial Projection Methodology Guideline and aligns with industry best practices. The methodology projects population growth by grouping individuals by age and sex and aging these groups over time. It incorporates age-specific death rates and fertility rates for the female population in relevant years to estimate new births. Additionally, net migration rates—calculated as in-migration to the municipality minus out-migration, categorized by age group—are factored into the forecast. As part of the County's forecast update, a household formation forecast (i.e., headship rate forecast) was also prepared, based on age cohorts. This forecast provides a long-term estimate of housing occupancy within Norfolk County, extending to the 2051 planning horizon.

Using the HART tool, a projection for household numbers by size was generated for 2031. The tool estimates that Norfolk County will have 28,767 housing units by 2031, utilizing Statistics Canada Census data from 2006 to 2021. However, the HART tool does not incorporate localized policy changes, population fluctuations due to major events (e.g., COVID-19), or trends that have emerged since the 2021 Census. According to the County's forecast update, the estimated number of households by 2035 will reach 31,840 units.

To project households by tenure, the Housing Needs Assessment examined historical Statistics Canada data from 2001 to 2021, focusing on trends related to tenure, the primary maintainer's age, and housing structure types. Anticipated household distributions by income category were derived by leveraging the HART tool to proportionally allocate households based on growth shares in each income category.

For estimating apartment numbers by bedroom count, Norfolk County relied on in-house data tracking active development applications. Further breakdowns of apartments with more than three bedrooms were derived from a customized Statistics Canada dataset, which provided details on construction year and bedroom counts.

6.2.1 Anticipated Population Between 2025 to 2035		
Characteristic	**Data/Formula**	**Value**
Women by age distribution (# and %)	0-14	80 (2%)
	15-19	280 (8%)
	20-24	200 (6%)
	25-64	750 (22%)
	65-84	1,300 (38%)
	85+	780 (23%)
Male Births	Births x Estimated Proportion of Male Births	3,480 (50%)
Female Births	Total births – Male Births	3,480 (50%)
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.6%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	-390
Projected Family Households	Age-group population x projected age-specific family headship rate	1,630
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	1,300

6.2.1 Anticipated Population Between 2025 to 2035		
Characteristic	**Data/Formula**	**Value**
Total Projected Headship Rate	Family headship rates + non-family headship rates	2,930
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	2,930
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	**Structure Type:** Low (single and semis): 1,610 Medium (towns/rows):540 High (apartments):30 Total Units: 2,180 **Projected Owner Households by Age of Primary Maintainer:** 15-24 Years: 0 25-34 Years: 230 35-44 Years: 200 45-54 Years: 360 55-64 Years: -590 65-74 Years: -170 75+ Years and Older: 2,150 Total: 2,180
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	**Structure Type:** Low (single and semis): 200 Medium (towns/rows): 360 High (apartments): 190 Total Units: 750 **Projected Renter Households by Age of Primary Maintainer:**

6.2.1 Anticipated Population Between 2025 to 2035		
Characteristic	**Data/Formula**	**Value**
		15-24 Years: 50 25-34 Years: 30 35-44 Years: 100 45-54 Years: 190 55-64 Years: -20 65-74 Years: 50 75+ Years and Older: 360 Total: 750
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	**Structure Type:** Low (single and semis): 1,810 Medium (towns/rows): 900 High (apartments): 220 Total Units: 2,930 **Projected Total Households by Age of Primary Maintainer:** 15-24 Years: 50 25-34 Years: 260 35-44 Years: 300 45-54 Years: 500 55-64 Years: -610 65-74 Years: -120 75+ Years and Older: 2,510 Total: 2,940

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2035		
Characteristic	**Data**	**Value**
Anticipated population	Total	79,450
	Total	6,620

6.3.1 Anticipated Population by 2035		
Characteristic	**Data**	**Value**
Anticipated population growth	Percentage	9%
Anticipated age	Average	46
	Median	47
Anticipated age distribution (# and %)	0-14	11,570 (15%)
	15-19	4,180 (5%)
	20-24	3,910 (5%)
	25-64	34,570 (44%)
	65-84	20,140 (25%)
	85+	5,080 (6%)

6.3.2 Anticipated Households by 2035		
Characteristic	**Data**	**Value**
Current number of households	Total	28,900
Anticipated number of households	Total	31,840
Anticipated Household Age	Average	1,992
	Median	1,984
Anticipated Households by Tenure	Renter	6,460
	Owner	25,380
Anticipated Units by Type	Total	31,830
	Single	24,310
	Semi-detached	2,090
	Row	2,590
	Apartment	2,840
Anticipated Units by Number of Bedrooms	1 bedroom	1,160
	2 bedroom	1,490
	3 bedroom	170
	4 bedroom	10
	5 bedroom	10
Anticipated Households by Income	Average	6,180
	Median	7,130
	Very Low	700
	Low	6,020
	Moderate	6,530

6.3.2 Anticipated Households by 2035		
Characteristic	**Data**	**Value**
	High	11,450
Anticipated average household size	Total	2.50
Draft approved lots by planned housing type	Total	2,444
Draft approved lots by tenure	Tenant	0
	Owner	2,444

There are several key factors that are expected 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.

Norfolk County is expected to experience relatively strong growth over the next three decades. As shown, over the 2025 to 2051 period, the County's population is anticipated to increase by 27% (19,900 people). To accommodate the forecast population growth, Norfolk County's housing base is expected to expand by an estimated 7,640 units, an increase of 26%. Norfolk County has approximately 5,130 units in the residential, as highlighted in the following table, taken from Norfolk County's Public-Facing Housing Needs Assessment, which accompanies this template submission.

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 ⬆	Accessible Units	2	<1%	-	0%	2	<1%
	Apartments	1,088	25%	231	28%	1,319	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%
Less Affordable ⬇	Semi-Detached	152	4%	38	5%	190	4%
	Single Detached	1,258	29%	296	36%	1,554	30%
	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.

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. The percentage of renter households in Norfolk County is forecast to grow from 18.4% in 2021 to 20.3% in 2035. 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.

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.

Based on the forecast, 25% (730 units) of new ownership homes need to be affordable.

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.

Population age structure influences the socio-economic characteristics of the population related to income/affordability, lifestyle, family size, 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 strong 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.

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

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

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

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

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

Examples may include:

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

Norfolk County's Housing Needs Assessment (HNA), developed in collaboration with Watson & Associates Economists Ltd., will serve as a foundational document in shaping future housing policy, capital planning, and land-use decisions across the County. The analysis within the HNA provides a comprehensive overview of current

and projected housing requirements, affordability pressures, demographic shifts, and infrastructure constraints, all of which are central to long-term strategic planning.

As a key implementation step, Norfolk County will use the HNA as the principal reference document for setting housing quantity and type targets within its land use planning frameworks. Specifically, the HNA will inform the County's next Official Plan Review and associated policies, including the updated definition of affordable housing under the Provincial Planning Statement, 2024. This will support the introduction of new affordable housing targets to reflect forecasted need and affordability gaps. Furthermore, the HNA's recommendations related to rental tenure, household size, demographic trends, and built form diversity will directly influence land use permissions, zoning considerations, and development criteria.

The HNA underscores a significant need to improve the availability of purpose-built rental housing and expand affordable housing options for both ownership and rental tenures. These needs are particularly urgent given Norfolk's demographic profile, characterized by a rapidly aging population and rising unaffordability across market segments. Over the next decade, 25% of forecasted new housing units in Norfolk County must be affordable to meet projected demand, and significant investment in diverse housing forms, such as medium- and high-density developments and additional residential units (ARUs), will be required. These needs will guide the development of a future Housing Affordability Strategy, which will articulate the County's vision, goals, and implementation framework to address affordability.

As a next step, the County should begin developing a housing monitoring framework in accordance with the Provincial Planning Statement, 2024. This framework will benchmark housing starts and completions annually against the HNA targets. The HNA itself will be updated on a five-year cycle to remain reflective of evolving housing needs, market conditions, and growth trends. This approach ensures alignment with the principles of evidence-based planning, transparency, and continuous improvement.

The data and recommendations in the HNA will also serve to guide infrastructure and capital planning decisions. Norfolk County faces notable infrastructure challenges that may constrain the ability to deliver new housing in a timely manner. These include limitations in water and wastewater servicing, especially in growth areas such as Port Dover, Delhi, and Courtland. As such, the HNA will be used to align infrastructure master plans, including Master Servicing Plans, Transportation Plans, and Recreation Master Plans, with forecasted residential growth.

In response to these infrastructure pressures, the County will undertake enhanced master planning activities, ensuring that enabling infrastructure is delivered in tandem with housing growth. The HNA's identification of high-growth areas will help direct servicing priorities and capital investment to locations where housing demand is strongest. This will include evaluating capacity and expansion needs for fixed assets

such as water, wastewater, and transportation networks, as well as non-fixed assets including recreation, community facilities, and emergency services.

The County's planning and financial strategies will increasingly rely on the HNA to prioritize investment in communities where growth can be supported, while balancing environmental protection, cost efficiency, and service delivery. Specific actions will include refining Community Improvement Plans to support medium-density infill, expanding partnerships to deliver supportive and non-market housing, and identifying surplus municipal land suitable for affordable housing projects.

Ultimately, the HNA is not a static report but a dynamic tool that will guide Norfolk County toward building more inclusive, complete, and resilient communities. By embedding its findings within the County's policy and infrastructure frameworks, Norfolk is taking a proactive approach to managing housing demand, addressing affordability challenges, and ensuring that growth is both sustainable and equitable over the long term.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

Housing Statistics - Statistics Canada

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

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

Population and demography statistics (statcan.gc.ca)

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

Housing Market Information Portal

UrbanSim – Scenario Modeling

Reports & Publications

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

CMHC - Housing Shortages in Canada Report

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

University of London - Affordability targets: Implications for Housing Supply

Nova Scotia Housing Needs Assessment Report Methodology

Ontario Land Needs Assessment Methodology

British Columbia Affordable Housing Need Assessment Methodology

Annex B: Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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