



Norfolk County Housing Study

2019 Update



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Norfolk County Housing Study

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Executive Summary

Introduction

This update to the Housing Study builds on The Norfolk County Housing Study Official Plan Review from 2016 and on the review of the 10-Year Housing and Homelessness Plan for Haldimand and Norfolk Counties.

This study involved a housing demand, supply and gap analysis in Norfolk County as well as consultations with key stakeholders.

Housing Continuum

The housing market can be viewed as a continuum where the supply of housing responds to the range of housing demand in a community. Due to a range of social, economic and geographic factors, the full range of housing needs in a community is not always met in the private housing market. This is particularly true for individuals and families with low incomes or for persons with special housing needs. The housing needs of these groups are often met by non-market housing provided by the public and non-profit sectors. The different elements of the housing continuum are:

EMERGENCY AND TRANSITIONAL HOUSING	SUPPORTIVE LIVING	COMMUNITY AND AFFORDABLE RENTAL HOUSING	AFFORDABLE OWNERSHIP HOUSING	MARKET OWNERSHIP AND RENTAL HOUSING
NON-MARKET HOUSING				MARKET HOUSING

Housing Demand Analysis

Population and household characteristics are important factors that influence housing demand in a community.

Population Trends

Norfolk County is growing but at a slower rate compared to the Ontario as a whole. The population of Norfolk County grew by 2.4% from 62,565 in 2006 to 64,055 in 2016. In comparison, the population of Ontario grew by 10.6% from 2006 to 2016. Population projections for Norfolk County estimate a further growth of 8.6% from 2016 to 2041.

The increase in the population is being seen in the older age groups, particularly those 45 years and older. The population 45-64 increased by 5.6% from 2006 to 2016 while the senior population (65 years and older) increased by 32.8% during the same time period. These trends

suggest that the population is aging and indicate an increasing need for housing options appropriate for older adults and seniors in the near future.

Household Trends

The number of households in Norfolk County increased by 7.3% from 24,240 in 2006 to 26,010 in 2016. In comparison, the number of households in Ontario as a whole increased by 13.5% during this same time period. Projections show that the number of households in the County will increase by another 17.1% from 2016 to 2041. This shows that while the County is not growing as fast as the Province as a whole, it is growing and will continue to do so in the next 20 years.

The number of one- and two-person households in the County both increased from 2006 to 2016; by 17.6% and 16.9% respectively. In contrast, the number of households with three or more people decreased during the same time period. This finding suggests a need for smaller housing options in Norfolk County.

Couples without children made up the largest proportion of households in Norfolk County in 2016 at 34.3% of all households; increasing from 31.9% in 2006. Couples with children made up 25.5% of all households in 2016 but this proportion decreased from 31.4% in 2006. This was the only household type to see a decrease in both the number and the share of households from 2006 to 2016.

In 2016, 79.9% of all households in Norfolk County were owners; a slight decrease from 80.0% in 2006. The share of renter households remained stable at 20.0% in 2006 and 20.1% in 2016.

Household Income

The average household income in Norfolk County in 2019 was \$85,219; increasing by 31.9% from 2005. In comparison, the average household income in Ontario in 2019 was \$105,394; increasing by 35.2% from 2005. While household incomes in Norfolk County are lower than household incomes for the Province, the rate of increase in average household incomes in Norfolk County has been in line with what was seen for the average and median household incomes for the Province as a whole.

Household income deciles divide the total universe (i.e. households) into ten equal portions of income groups and take into account the context of location and local standards of living. Some household types are overly represented in the lower income deciles (households with incomes lower than \$47,279), particularly people living alone, youth households, recent immigrants, lone parents, Indigenous households, households with a member with a cognitive or physical disability or a psychological or mental health issue, senior-led households and visible minority households. This suggests a need for affordable housing options for these household types. Renters are also overly represented in the lower income deciles when compared to owners, indicating a need for affordable rental options for households with lower incomes.

Housing Supply Analysis

Housing supply is measured by the available housing options for households within a community.

The majority of dwellings in Norfolk County are single detached dwellings, making up 83.1% of all dwellings in 2016. Housing completions and building permit data show this trend will continue in the near future.

The number of dwellings requiring major repairs in Norfolk County was 6.5%, slightly higher than the proportion in Ontario as a whole (6.1%) in 2016. There were more rental dwellings requiring major repairs in Norfolk County in 2016 compared to owned dwellings (10.0% vs. 5.7%).

Ownership Housing

Based on a point in time scan¹ of the average house price in Norfolk County in August of 2019, it was found that the average house price was \$476,995; up by 60.4% from 2016.

The average value of all dwellings in 2016 was \$297,434; up by 45.8% from \$203,985 in 2006². In comparison, the average value of all dwellings in Ontario increased by 70.2% from 2006 to 2016.

While the average property values for all dwellings in Norfolk County increased by 45.8% from 2006 to 2016, the average household income increased by only 22.0% and the Ontario CPI increased by 19.2% during the same time period. This indicates that household incomes are not keeping pace with the increase in house prices and home ownership is becoming less affordable to households with low and moderate incomes in Norfolk County.

Rental Housing

According to CMHC, there were a total of 913 units in the primary/ purpose-built rental market in Norfolk County in 2018. Since 2015, only 72 purpose-built rental units were constructed.

The majority of the rental market is made up of secondary rental units, including rented singles, semis and row/ townhouses. The primary rental market makes up only 17.3% of the overall rental market in Norfolk County. While the secondary rental market provides a good supply of rental housing in a community, this is an unstable supply as owners/ landlords can more easily remove these units from the market. In addition, it may be more challenging for the County to monitor the condition of these rental dwellings, particularly in the more rural areas.

¹ Only 51 listings were included in CMHC's report for Norfolk. Therefore, a point in time scan was conducted in August 2019 of listings throughout both counties. The average for Norfolk was compared with the available CMHC data and differed by less than 2.0%.

² Based on self-assessment data obtained from Statistics Canada Community profiles for 2016 and 2006.

A healthy vacancy rate is generally accepted to be 3.0% where there is a balance between the supply of rental units and the demand for these units. In 2018, the vacancy rate for primary rental units in Norfolk County was 2.4%. This indicates that the overall supply is not meeting the demand for rental units.

The total average market rents in Norfolk County increased by 9.7% from \$671 in 2016 to \$736 in 2018 for units in the primary rental market. In the secondary market, rents are generally higher than in the primary market. Based on an environment scan undertaken in October 2019, the average rent in the secondary market was \$1,219.

Non-Market Housing

The non-market housing supply in Norfolk County includes temporary emergency accommodation as well as permanent housing where monthly rent rates are geared-to-income or set at below-market rates. There is currently one emergency shelter in Norfolk County operated by the Haldimand and Norfolk Women's Services. This shelter offers beds to survivors of domestic and sexual violence. While resources should be focused on adding to the permanent affordable housing supply, there is a need to ensure that a sufficient number of emergency shelter options is available in a community.

Community housing refers to housing which has received some form of subsidy from Norfolk County as the Service Manager or other levels of governments. While there seems to be a large number of community housing units in Norfolk County, there were 222 households out of 343 households (64.7%) on the Haldimand-Norfolk centralized waitlist who indicated they preferred to live in Norfolk as of December 31st, 2018. Of the households waiting for a unit, 45.0% were without dependents. Senior applicants made up 27.9% of those waiting for a unit in 2018. A total of 27.0% were households with dependents. Special Priority households represented 18.0% of those waiting for a unit in 2018. Average wait times range from 1 to 3 years for households with special priority and up to 8 years for other households.

There are a range of supportive housing options (155 units or beds) in Norfolk County, including options for people with mental health issues, people with developmental disabilities, formerly homeless individuals, and survivors of domestic violence. However, the results of email and phone conversations with community agencies identified that there were 289 individuals and families on a wait list for supportive housing with just three organizations throughout Haldimand and Norfolk Counties, suggesting a need for more supportive housing options.

Housing Affordability Analysis

In Norfolk County, 19.6% of households (5,105 households) were spending 30% or more of their income on shelter costs in 2016. Additionally, the proportion of households spending 50% or more of their household income on shelter costs was 6.9% (1,795 households), indicating these households were facing severe housing affordability issues.

The largest proportion of households spending 30% or more of their income on shelter costs were households with low income (within the first to third income deciles) at 51.3% of all households with low incomes. Further, 21.7% of households with low income are facing deep housing affordability issues where they are spending 50% or more of their income on housing costs. This shows that the need for affordable housing is more pronounced among households with low incomes.

In Norfolk County, 14.1% of all owners and 41.5% of all renters are facing housing affordability issues (i.e. spending 30% or more on housing costs). In addition, there are some household types who are more likely to be facing housing affordability challenges, including visible minority households, two or more person households, Indigenous households, households with a member with a disability or mental health problems, multiple family households, lone parents, youth households, couples with children, and persons living alone.

Rental and Ownership Housing Affordability

When the affordable rental prices³ for renter household incomes are compared to average market rents in the primary rental market in Norfolk County, the analysis shows that rental housing is affordable to households in the fourth income decile or higher. However, renter households in the first to third income deciles would not be able to afford average market rents unless they spend more than 30% of their household income on housing costs. This furthers the case to show that these low income households require some form of assistance to be able to afford rental housing in Norfolk County.

When affordable house prices for all households in Norfolk County are compared to average house prices, only households falling within the ninth income decile and higher would be able to afford the average house price without spending 30% or more of their income on housing costs. In this case, most households would not be able to afford the average house price in Norfolk County, even though the majority of homes were owned (79.9%) in 2016. While some of these households may have bought their homes when house prices were much lower, there are some households who are forced to spend more than what they can afford on housing costs, given the limited options.

Housing Gaps in Norfolk County

The housing demand, supply and affordability analysis identified a number of housing gaps in Norfolk County. These are:

- There is a need for affordable rental housing options for households with low incomes and priority populations.

³ Affordable rents and house prices are calculated based on spending no more than 30% of the gross household income on housing costs.

- There is a need for additional supportive housing units for people who need housing with supports to live with dignity and as independently as possible.
- There is a need for a broader range of dwelling types and tenures throughout Norfolk County.

1.0 Introduction

1.1 Study Background

Since the last housing study was undertaken for Norfolk County as part of an Official Plan review, the County has undertaken several initiatives to address housing need in the community. However, there is still a significant need for affordable housing in Norfolk County. This study gives an overview of the housing needs and gaps that continue to exist in Norfolk County and updates the Housing Study developed in 2016

This report is based on consultations with key housing stakeholders as part of the work done for the 10-Year Review of Haldimand Norfolk's Housing and Homelessness Plan as well as the analysis of updated Statistics Canada data and the most recent data available on housing supply in Norfolk County.

1.2 Purpose and Objectives

The purpose of this project is to building and and update the housing needs assessment undertaken in 2016 to identify the current and emerging housing needs in Norfolk County.

1.3 Study Approach

This study involved undertaking the housing demand, supply and gap analysis in Norfolk County.

1.3.1 Sources of Information and Data Limitations

Sources of data and information for this study include custom data tabulations from Statistics Canada and other readily available Statistics Canada data. Other sources include the Canada Mortgage and Housing Corporation's Housing Information Portal; Norfolk County data and information on building permits, house prices, second units; County legislation and reports; and data and information from key stakeholders from an email survey and focus group session.

Whenever possible, the most current and reliable data and information sources were used in this study. However, there may be slight discrepancies due to the use of different sources.

1.3.2 Study Area and Comparator Municipalities

This study includes data and information for Norfolk County and, where appropriate, County data will be compared to the data for the Province as a whole.

1.4 Housing Continuum

The Canada Mortgage and Housing Corporation (CMHC) defines the housing market as a continuum where housing supply responds to a range of housing need⁴.

Due to demographic, social, economic and geographic factors which impact housing need and demand, the private housing market does not always meet the full range of housing need in a community. This is particularly true for individuals and families with low incomes or for persons with unique housing and support service needs. The housing needs of these population groups are often met by non-market housing units provided by the public and non-profit sectors.

It should be noted that while the housing continuum looks linear, it is not. People can move back and forth along the continuum through different stages of their lifetime. For example, a senior homeowner may choose to sell their home and move to the private rental market. There may also be households in subsidized rental housing who are able to move to affordable ownership. As such, it is important for each community to have an adequate supply of units throughout the continuum.

The different elements of the continuum are:

Emergency Shelters

This is a facility providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing or counselling. Emergency housing is short-term accommodation for people experiencing homelessness or those in crisis.

Transitional Housing

This is housing that is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing and has limits on how long an individual or family can stay. Stays are typically between three months and four years in Ontario.

⁴ Canada Mortgage and Housing Corporation (2018). About Affordable Housing in Canada. Accessed from: <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>

Supportive Living

This is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

Affordable Housing

Affordable housing generally means a housing unit that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30 per cent of its gross income.

Community Housing

The term "community housing" is an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial or municipal governments.

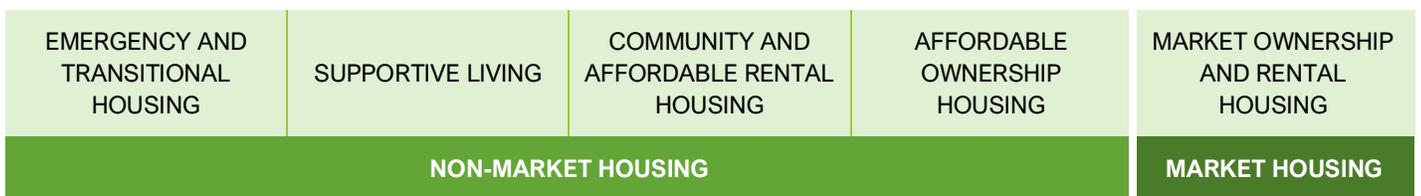
Market Rental Housing

These are rental units in the private rental market and include purpose-built rental units as well as units in the secondary rental market, such as second suites and rented single detached dwellings.

Market Ownership Housing

This refers to ownership units priced at average market values and purchased with or without a mortgage but without any government assistance.

Figure 1: The Housing Continuum



2.0 Housing Demand Analysis

This section describes the demographic and socio-economic characteristics in Norfolk County. Population and household characteristics are important indicators of housing needs in a community. Some of the indicators include the age of the population, household size, type tenure as well as household incomes.

2.1 Population Trends and Projections

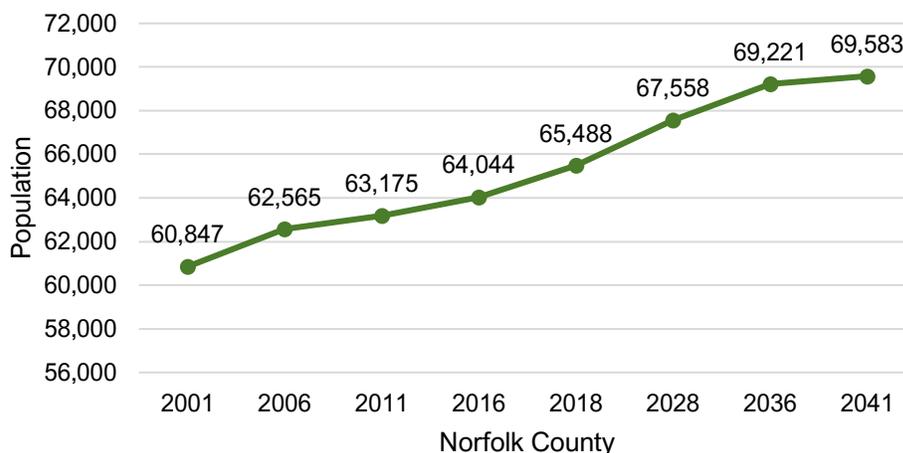
Population characteristics and trends are important factors that influence the demand for housing in a community. Key characteristics and trends are reviewed below.

2.1.1 Population Growth

The population of Norfolk County grew by 2.4% from 62,565 in 2006 to 64,055 in 2016. In comparison, the population of Ontario grew by 10.6% over that same time period.

Population projections for Norfolk County estimate a further growth of 8.6% from 2016 to 2041. In comparison, the population of Ontario is expected to increase by 39.9% from 2016 to 2041 (based on the reference scenario of the Ministry of Finance projections). While the population of Norfolk County is increasing, it is increasing at a much slower rate when compared with the Province as a whole.

Graph 1: Population Growth & Projections; Norfolk County, 2001-2041

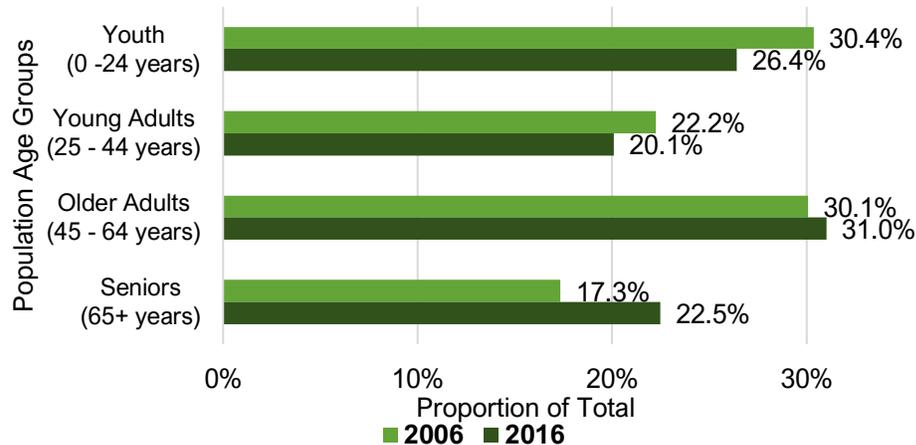


Source: Statistics Canada, Community Profiles; 2001, 2006, 2011 & 2016.
Norfolk County – 2018 Development Charges Report Background Study; 2018.

2.1.2 Age of Population

In 2016, 31.0% of the population in Norfolk County were older adults between the ages of 45-64 years, making up the largest share of the population of Norfolk in 2016. In contrast, young adults aged 25 to 44 years made up a fifth (20.1%) of the total population; making up the smallest share in 2016.

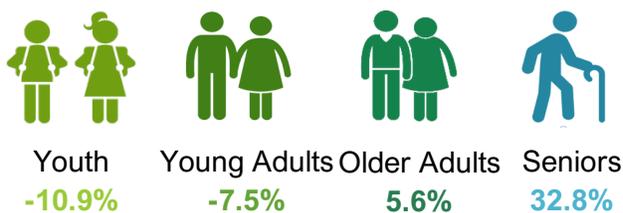
Graph 2: Trends in the Age of the Population; Norfolk County, 2006 and 2016



Source: Statistics Canada, Community Profiles; 2006 & 2016.

While seniors made up just over a fifth (22.5%) of the population in 2016, the number of seniors in Norfolk County grew significantly faster (32.8%) than the population as a whole (2.4%). The number of youth on the other hand declined over that same period of time (-10.9%). The proportion of young adults saw a decline as well (-7.5%) while the population of older adults increased (5.6%). This indicates that the population in Norfolk County is aging. The seniors population in Ontario grew by 36.5% from 2006 to 2016, which indicates that the population of Norfolk County is aging at a similar, albeit slightly slower pace (32.8% from 2006 to 2016). These trends show an increasing need for housing options for older adults and seniors in the near future.

Graph 3: Population Growth by Age; Norfolk County, 2006-2016



Source: Statistics Canada, Community Profiles; 2006 & 2016.

2.2 Household Trends and Characteristics

While population is an important indicator of housing need, the need and demand for housing is more directly related to household characteristics. As such, it is important to understand the trends in the number, tenure, size, and type of households in a community to understand the housing need in that community. This section looks at the household trends in Norfolk County.

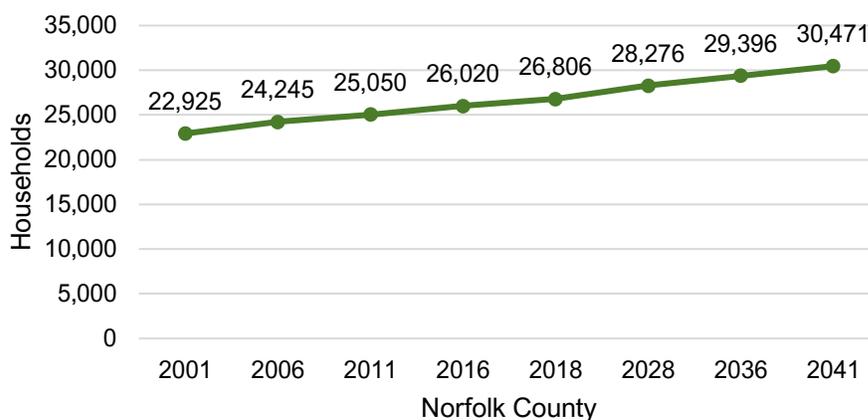
2.2.1 Household Growth

The number of households in Norfolk County increased by 7.3% from 24,245 in 2006 to 26,020 in 2016. In comparison, the number of households in Ontario as a whole increased by 13.5% during this same time period.

Projections show that the number of households in the County will increase by another 17.1% from 2016 to 2041. This shows that while the number of households in the County is not growing as fast as those in the Province as a whole, it is growing and will continue to do so in the next 20 years.

When compared to the rate of growth of the population, the number of households in the County grew at a much higher rate (7.3% compared with 2.4%), showing that households have decreased in size from 2006 to 2016. The aging of the population may have contributed to the increase in households as this is a trend often observed in aging communities since seniors are more likely to have smaller households (households with 2 persons or less). The number of households is projected to grow over 2016 to 2041 at a rate that is faster (17.1%) than what is projected for the population growth (8.6%) over that same time period. This indicates that household sizes in Norfolk County are expected to continue to get smaller in the foreseeable future.

Graph 4: Household Growth & Projections; Norfolk County, 2001-2041



Source: Statistics Canada, Community Profiles; 2001, 2006, 2011 & 2016.
Norfolk County – 2018 Development Charges Report Background Study; 2018.

2.2.2 Age of Primary Household Maintainer

In 2016, the largest proportion of households in Norfolk County (42.0%) were led by adults aged 45 to 64 years. Households led by seniors (aged 65 years and over) made up 33.9% of all households, while households led by young adults (aged 25 to 44 years) made up 22.3%. Households led by youth aged 24 and below represented only 1.7% of all households.

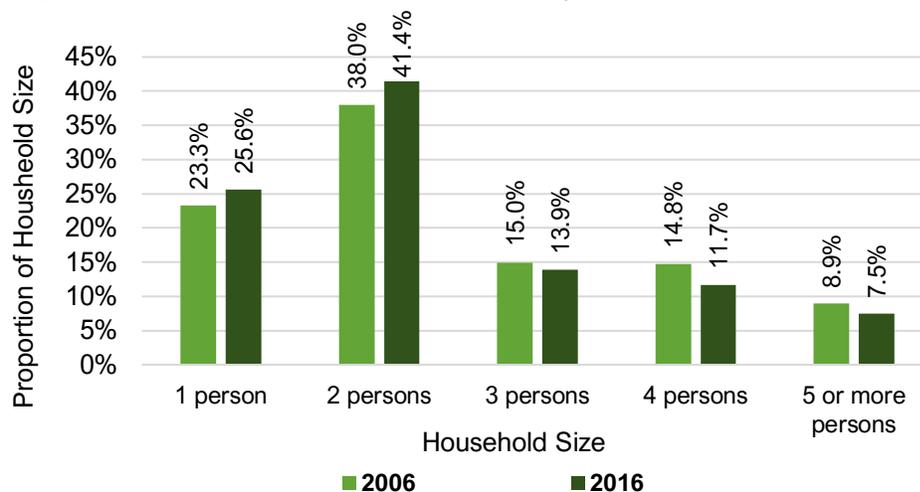
Similar to the trends in population and number of households, the large proportion of households led by an older adult or a senior (75.9%) indicates that the need for housing which facilitates aging in place is likely to continue to increase.

2.2.3 Household Size

The largest proportion of households in Norfolk County in 2016 were small households with one or two persons. Two-person households represented 41.4% and one-person households made up the second largest proportion at 25.6% of all households in 2016. The number of one- and two-person households both increased from 2006 to 2016 by 17.6% and 16.9% respectively. The number of households with three or more persons made up 33.0% of all households in Norfolk County in 2016. However, the number of households with three or more persons decreased by 8.2% from 2006 to 2016. The large proportion of one- and two-person households may be partly explained by the aging population.

These findings show the greatest need in terms of housing in Norfolk County is for smaller units. However, about a third of households will continue to need larger units.

Graph 5: Trends in the Proportion of Households by Household Size; Norfolk County, 2006 and 2016



Source: Statistics Canada, Community Profiles; 2006 & 2016.

2.2.4 Household Type

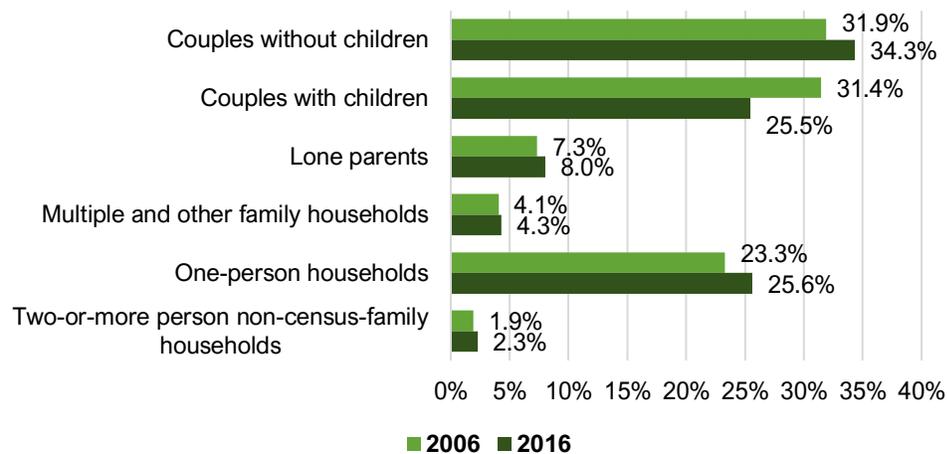
Couples without children made up the largest proportion of households in Norfolk County in 2016 at 34.3% of all households; increasing from 31.9% in 2006. Persons living alone made up over a quarter (25.6%) of all households in Norfolk County and the number of people living alone increased by 18.1% from 2006 to 2016 compared to a 7.3% increase in all households over that same time period. The highest rate of increase was seen for non-family households with two or more persons, increasing by 28.0% from 2006 to 2016 although this household category made up only 2.3% of all households in Norfolk County in 2016.

Couples with children made up 25.5% of all households in Norfolk County in 2016; decreasing from 31.4% of all households in 2006. The number of couples with children also decreased by 13.0% from 2006 to 2016 and was the only household type to see a decrease in numbers. This finding is supported by population trends mentioned above which show a decline in the number of youth and young adult residents throughout Norfolk County as well as the slower growth of the population compared to the number of households.

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The data show that based on household type, similar to the previous analysis on household size, the greatest housing need is for smaller households such as singles and couples without children as they made up 59.9% of all households (15,605 households). However, couples with children made up 25.5% of all households, therefore, housing suitable for families is also needed.

Graph 6: Trends in the Proportion of Households by Household Type, Norfolk County, 2006 and 2016



Source: Statistics Canada, Community Profiles; 2006 & 2016.

Indigenous-led households made up only 2.4% of all households in Norfolk County in 2016. This proportion is comparable to the 2.6% of households in Ontario which are Indigenous-led. This finding may indicate a need to consider the demand for culturally relevant services in Norfolk County.

In 2016, 25.3% of households had a member with a physical disability, 6.7% of households had a member with a cognitive disability, and 9.7% of households had a member with a psychological or mental health disability in Norfolk County. These proportions are all greater than those in Ontario as a whole, where 22.7% of households had a member with a physical disability, 6.4% of households had a member with a cognitive disability, and 9.3% of households had a member with a psychological or mental health disability. The high proportions of households with a member with a disability may be partly due to the aging population. The data above suggests a need for housing with supports for people with disabilities or psychological and mental health problems as it is important to consider these population groups when developing supportive housing moving forward.

The share of households led by an immigrant was 13.8% in Norfolk in 2016, which is quite low compared with Ontario as a whole where immigrant households made up 34.2%. Of the immigrant households living in Norfolk in 2016, 2.4% were recent immigrants⁵.

Table 1: Proportion of Unique Household Groups; Norfolk County & Ontario, 2016

	2016			
	Norfolk County		Ontario	
	#	%	#	%
Indigenous Households	615	2.4%	133,260	2.6%
Primary maintainer speaks French most often at home	55	0.2%	116,440	2.3%
Immigrant Households	3,590	13.8%	1,768,995	34.2%
Recent Immigrant Household (Arrived in the last 5 years)	85	2.4%	129,075	7.3%
Household Member(s) with a Physical Disability	6,585	25.3%	1,174,305	22.7%
Household Member(s) with Cognitive Disability	1,745	6.7%	331,855	6.4%
Household Member(s) with Psychological/Mental Health Issues	2,510	9.7%	478,550	9.3%
Households with any member with other health or long-term care conditions	6,375	24.5%	1,056,790	20.4%
Visible Minorities	375	1.4%	1,200,675	23.2%
Total - Households	26,005	100.0%	5,169,170	100.0%

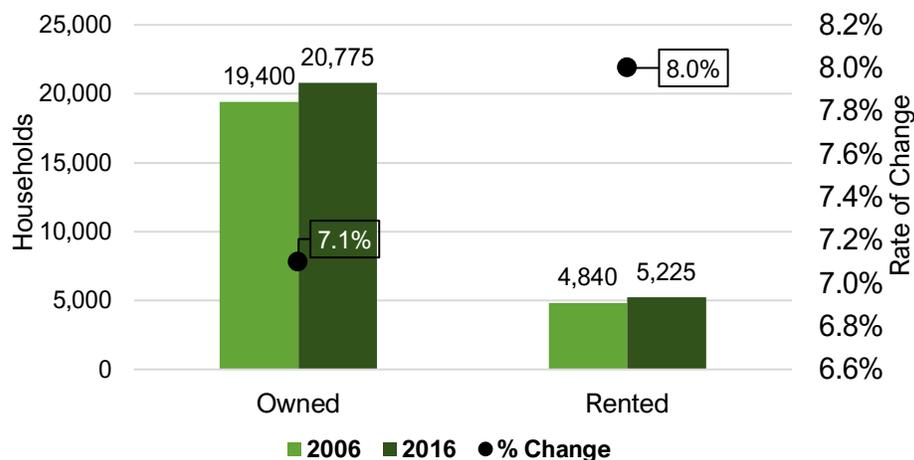
Source: Statistics Canada, Custom Tabulations; 2016

⁵ Recent immigrants are defined as immigrants who moved to Canada in the last five years from the census year.

2.2.5 Households by Tenure

In 2016, 79.9% of all households in Norfolk County were owned; a slight decrease from 80.0% in 2006. In contrast, the share of renter households increased from 20.0% in 2006 to 20.1% in 2016. While homeownership is the predominant tenure throughout Norfolk County, the number of renter households also increased at a faster rate (8.0%) from 2006 to 2016 than the number of homeowners (7.1%) and households as a whole (7.3%). The faster increase in the proportion of renter households could partially be explained by the rapid increase in non-family households with two or more persons, who generally are more likely to rent. A rapid increase in renter households is also a trend that is frequently observed in areas with an aging population where any seniors prefer to rent and use the equity from their homes to finance any supports they may need.

Graph 7: Trends in the Proportion of Households by Household Tenure; Norfolk County; 2006 and 2016



Source: Statistics Canada, Community Profiles; 2006 & 2016.

2.3 Economic Context

Changing economic conditions influence the demand for housing within a community, both in terms of the number of housing units required as well as the ability of households to afford housing in the community.

2.3.1 Labour Force Participation and Unemployment

The labour participation rate in Norfolk County decreased from 64.6% in 2006 to 59.6% in 2016. Similarly, Ontario's labour participation rate decreased from 67.1% in 2006 to 64.7% in 2016 but the labour participation rate for the Province as a whole is still greater when compared to the County. This trend may be partly due to the aging of the population and the fact that seniors make up a larger proportion of the population in Norfolk County. This may also be due to limited

work opportunities, particularly as the unemployment rate in Norfolk County increased from 6.8% in 2006 to 7.5% in 2016.

Table 2: Trends in Unemployment and Labour Participation Rates; Norfolk County; 2006 and 2016

	2005	2015	Δ 2005-2015
Unemployment rate	6.8%	7.5%	0.7%
Labour Participation Rate	64.6%	59.6%	-5.0%

Source: Statistics Canada, Community Profiles; 2006 & 2016.

The primary sectors of employment in Norfolk County in 2016 were manufacturing (16.3%), healthcare and social assistance (10.9%), retail/trade (10.6%), agriculture (9.6%) and construction (7.1%).

The largest employers in Norfolk in 2019 were Toyotetsu Canada Inc. (850 employees), Scotlynn Commodities (850 employees), Norfolk County (700 employees) and Norfolk General Hospital (500 employees)⁶.

2.3.2 Household Income

The financial capacity of a household is an important element in determining housing need. As such, this section looks at the income of households in Norfolk County. Household income has been calculated for 2019 using the growth rate in the consumer price index (CPI) for Ontario for 2015 to 2019⁷ of 7.7%.

Average and Median Household Income

The estimated average household income in Norfolk County in 2019 was \$85,219; increasing by 31.4% from 2005. In comparison, the average household income in Ontario in 2019 was \$105,394; increasing by 35.2% from 2005. Similarly, the median household income in Norfolk County in 2019 was \$72,525 compared to \$80,010 in Ontario. The median household income in Norfolk County increased by 35.5% from 2005 to 2019 compared to an increase of 32.3% in Ontario. These data show that household incomes are increasing in line with Ontario as a whole. Compared with an increase of 26.1% in the consumer price index over that same time period, households in Norfolk County in 2019 on average had a greater purchasing power compared to households in 2005.

⁶ The County of Norfolk – Economic Development (2019). Top Employers. Retrieved from: <https://www.norfolkbusiness.ca/top-employers/>

⁷ The average CPI was taken for January to July 2019 and this was used to calculate the growth rate from 2015 to 2019.

Graph 8: Average Household Incomes; Norfolk County & Ontario, 2019



Source: Statistics Canada, Community Profiles; 2016.

Household Income Deciles

While figures for average household income provide a general sense of the financial capacity of households in a community, looking at the distribution of income within the local context provides greater detail of the economic capacity of households in Norfolk County. Household income deciles divide the total universe of households into ten equal portions of income groups. This means that there is a tenth (or 10%) of all households in each income decile. These income deciles are used throughout the following sections and in the affordability analysis to provide a more detailed picture of the economic profile of households in Norfolk County. Household incomes for 2019 were estimated based on the growth rate of the Ontario CPI.

Please note that in all tables and graphs, the upper range of each income decile is used except for the tenth household income decile as the upper range has been suppressed based on Statistics Canada's confidentiality rules. The tenth income decile represents all household incomes which are one dollar or more than the upper range of the ninth income decile. The following table shows the upper limit of each household income decile in 2015 as well as estimated incomes for 2019 based on the growth rate of the consumer price index in Ontario.

Table 3: Trends in Household Income Deciles in Norfolk County; 2015 & 2019

Household Income		2015	2019
Low Income	1st Decile	\$21,794	\$23,473
	2nd Decile	\$33,622	\$36,212
	3rd Decile	\$43,897	\$47,279
Moderate Income	4th Decile	\$54,954	\$59,187
	5th Decile	\$67,667	\$72,880
	6th Decile	\$80,318	\$86,505
High Income	7th Decile	\$96,389	\$103,814
	8th Decile	\$115,521	\$124,420
	9th Decile	\$148,499	\$159,939
	10th Decile	\$148,500	\$159,940

Source: Statistics Canada Custom Tabulation Data, 2016 and SHS Consulting estimates based on the growth rate of the CPI for Ontario for 2015-2019

*Note that the amounts presented are the upper limits of the income ranges for each household income decile.

For the purposes of this study, **households with low incomes** refers to households with incomes in the **first to the third income deciles** (households with incomes lower than \$47,279); **households with moderate incomes** refers to households with incomes in the **fourth to sixth income deciles** (from \$47,280 to \$86,505 in 2019); and **households with high incomes** refers to households with incomes in the **seventh to tenth income deciles** (\$86,506 and above in 2019).

Household Income Deciles by Type

Certain household types are more likely to fall in the low-income category in Norfolk County. This includes people living alone (66.3% with low incomes), youth households (48.9%), recent immigrants (35.3%), lone parents (36.8%), Indigenous households (45.5%), households with a member with a cognitive (35.0%) or physical disability (41.4%) or a psychological or mental health issue (36.3%), senior-led households (42.3%) and visible minority households (38.7%). This indicates that these household types have a greater need in terms of affordable housing. The housing affordability challenges faced by some of these groups are intertwined with a need for support services such as dwellings with accessibility features, and culturally appropriate services.

Table 4: Proportion of Households by Household Type and Household Income Deciles; Norfolk County, 2016

	Low Income	Moderate Income	High Income
Total - Households	30.0%	30.1%	40.0%
Couples without children	21.1%	37.1%	41.7%
Couples with children	6.4%	24.0%	69.5%
Lone parents	36.8%	37.6%	25.1%
Multiple and other family households	8.9%	23.2%	67.9%
One-person households	66.3%	24.5%	9.0%
Two-or-more person non-census-family households	33.9%	38.1%	27.1%

Source: Statistics Canada Custom Tabulation Data; 2016.

Table 5: Proportion of Households by Household Type and Household Income Deciles for Unique Household Types; Norfolk County, 2016

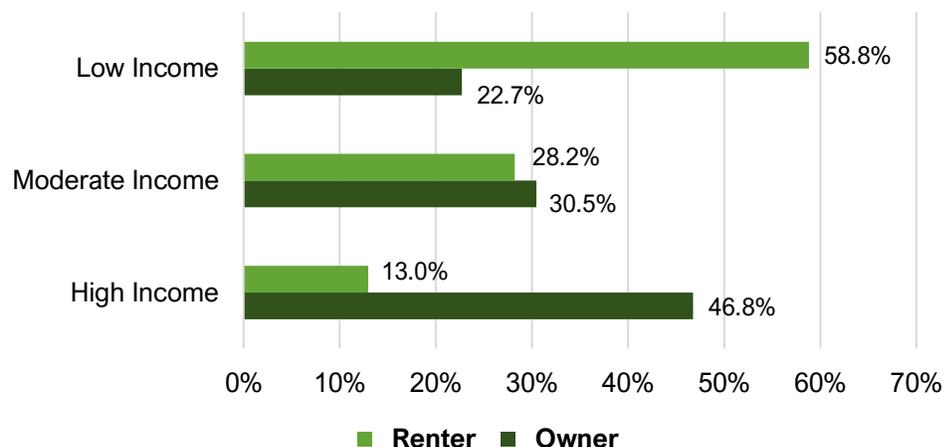
	Low Income	Moderate Income	High Income
Indigenous Households	45.5%	21.1%	31.7%
Primary maintainer speaks French most often at home	18.2%	18.2%	36.4%
Immigrant Households	32.9%	31.5%	35.2%
Recent Immigrant Household (Arrived in the last 5 years)	35.3%	23.5%	23.5%
Household Member(s) with a Physical Disability	41.4%	31.1%	27.9%
Household Member(s) with Cognitive Disability	35.0%	33.8%	32.1%
Household Member(s) with Psychological/Mental Health Issues	36.3%	29.3%	34.3%
Households with any member with other health or long-term care conditions	35.7%	30.7%	33.4%
Visible Minorities	38.7%	28.0%	32.0%
Youth Households (15 to 24 years)	48.9%	31.1%	22.2%
Senior Households (65+ years)	42.3%	34.1%	23.6%

Source: Statistics Canada Custom Tabulation Data; 2016.

Household Income Deciles by Tenure

Renters in general have lower incomes compared to owners. This is evident in Norfolk County where renter households are overly represented in the lower income deciles compared to owner households. Of all renter households, 58.8% had low incomes compared to 22.7% of all owner households. In contrast, only 13.0% of all renter households had high incomes compared to 46.8% of all owner households. This suggests a need for affordable rental options in Norfolk County for households with lower incomes.

Graph 9: Proportion of Households by Household Tenure and Household Income Deciles; Norfolk County, 2016



Source: Statistics Canada Custom Tabulation Data; 2016.

2.4 Summary of the Housing Demand Analysis

The key findings from the housing demand analysis in Norfolk County are:

The population of Norfolk County is increasing and projected to continue to increase but at a slower rate compared with Ontario, suggesting the need for dwellings will continue to grow.

- From 2006 to 2016, the population in Norfolk County grew by 2.4% compared to 10.6% in Ontario.
- Population forecasts indicate the population in Norfolk County is expected to grow by 8.6% to 2041.

The County's growth is being experienced primarily in the older age groups, suggesting that the population of Norfolk is aging and that housing options should be provided to facilitate aging in place.

- From 2006 to 2016, the number of seniors in Norfolk County grew by 32.8% compared to the population as a whole, which grew only 2.4%.

Household sizes in Norfolk County are shrinking and the majority of households are made up of couples without children and persons living alone. This suggests a greater need for smaller dwelling sizes.

- Small households with one or two persons made up 67.0% of all households in Norfolk County in 2016 compared to 58.7% in Ontario.
- The number of households with three or more persons decreased from 2006 to 2016 by 8.3%.

The average household income in Norfolk County increased at a higher rate than inflation but certain households are more likely to have low incomes suggesting a need for affordable housing for these households.

- The average household income in Norfolk County was estimated at \$85,219 in 2019 compared to \$105,394 in Ontario.

- The average household income in Norfolk County increased by 31.9% from 2005 to 2019 compared to a 26.1% increase in Ontario's consumer price index, indicating households have, on average, more disposable income now compared to 2005.
- However, among households in Norfolk, 30% (7,790 households) had low incomes and certain household types were more likely to have low incomes, including renters, people living alone, youth households, recent immigrants, lone parents, Indigenous households, households with a member with a cognitive or physical disability or a psychological or mental health issue, senior-led households and visible minority households.

3.0 Housing Supply Analysis

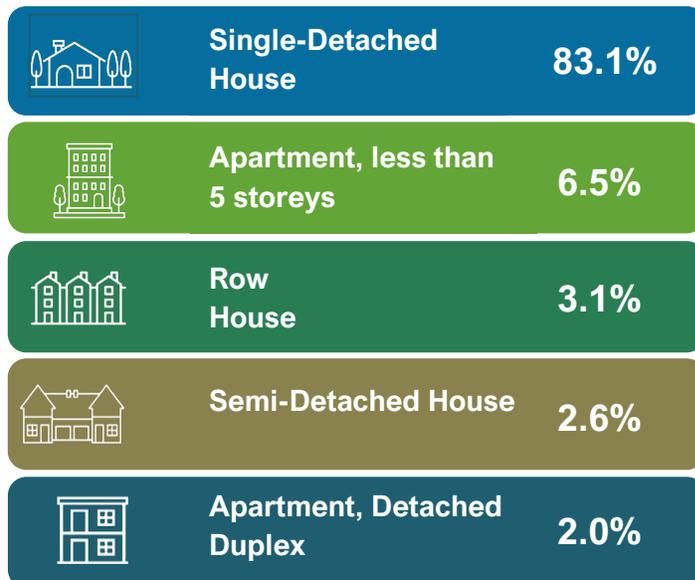
Housing supply is measured by the available housing options in a community. An important aspect of assessing housing supply in Norfolk County is to examine recent housing activity, the tenure and condition of dwellings, and the supply of housing for residents with unique needs. This allows an analysis of the extent to which housing supply matches housing need and helps identify gaps in the current housing supply.

3.1 Overall Housing Supply

3.1.1 Trends in the Number and Types of Dwellings

The majority of dwellings in Norfolk County are single detached dwellings, making up 83.1% of all dwellings in 2016 compared to 54.3% in Ontario. The highest rate of increase was seen for row/townhouses, increasing by 35.9% from 2006 to 2016 and semi-detached houses which increased by 24.6%.

Graph 10: Proportion of Dwellings by Type in Norfolk County; 2016



Source: Statistics Canada, Community Profiles; 2016.

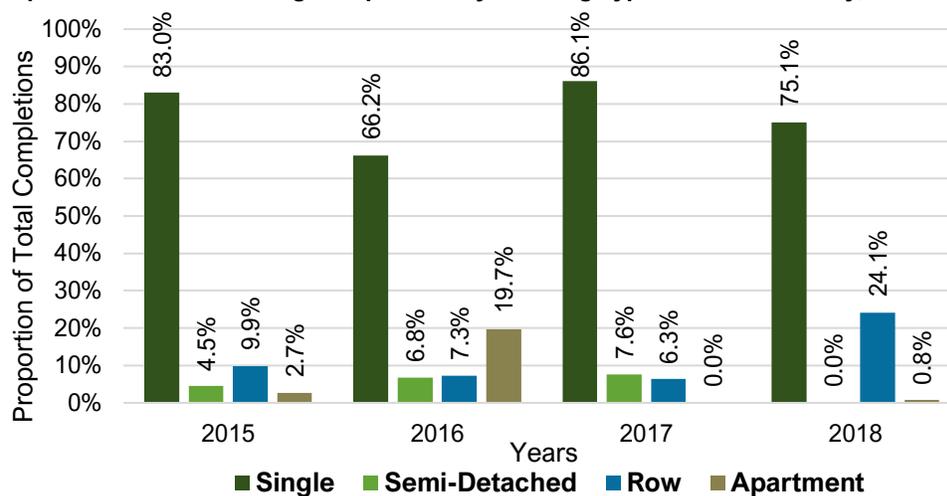
While single detached homes may be the ideal dwelling type for many households, particularly larger families with children, they may not be the most appropriate dwelling type for other households, such as seniors wanting to downsize, young adults looking for their first home, persons with disabilities, or persons living alone. The analysis of housing need in Norfolk County shows households are becoming more diverse in terms of housing need. This includes an aging

population and a shift to smaller households of predominantly couples without children. This demonstrates the need for a more diverse housing supply that will allow seniors to age in place and young adults to settle more easily in the community.

3.1.2 Housing Completions

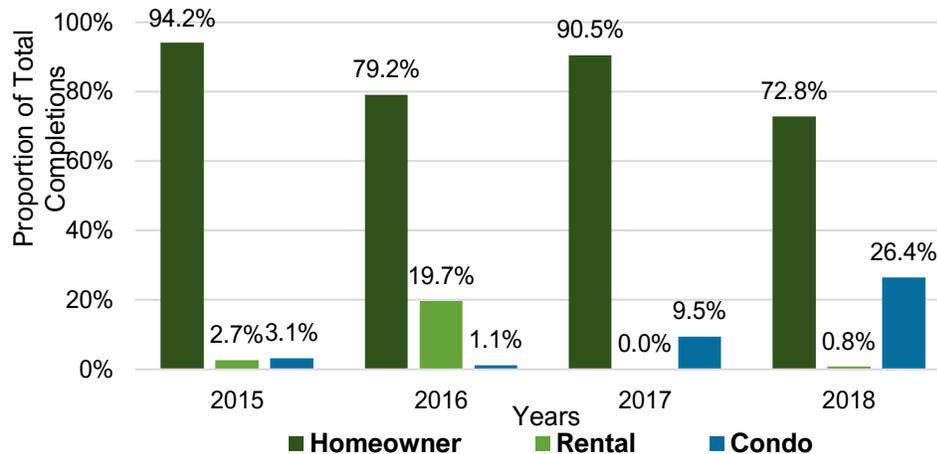
According to CMHC, there were 261 housing completions in Norfolk County in 2018, down by 32.4% from 386 completions in 2006. The majority of housing completions in 2018 were singles, making up 75.1% of all housing completions. Row/ townhouses made up 24.1% of all completions while apartments made up 0.8% of all completions in 2018.

Graph 11: Trends in Housing Completions by Dwelling Type in Norfolk County, 2015-2018



Source: CMHC Information Portal; 2015 – 2018.

In 2018, rental housing completions made up only 0.8% (2 units) of all housing completions in Norfolk County while ownership and condominium dwellings made up 99.2%. Furthermore, there were no rental housing completions in 2017 although there were 70 rental dwellings completed in 2016, making up 19.7% of all completions in 2016.

Graph 12: Trends in Housing Completions by Tenure in Norfolk County, 2015-2019

Source: CMHC Housing Information Portal from CMHC Housing Starts and Completions Survey

3.1.3 Building Permits

The building permits issued in 2018 confirm the trend identified in the previous section on completions. A total of 85.5% of building permits issued in Norfolk County in 2018 were for single detached dwellings while only 11.2% of permits were issued for new townhouse units, 2.3% for apartment units, 0.5% for row houses and 0.5% for semi-detached units.

These findings show that, while some diversification in terms of dwelling type is occurring, the vast majority of new dwellings are still single detached homes. As previously mentioned, while this is an ideal housing form for many households, older households, young adults without children and individuals with a disability likely may prefer or require a different dwelling type.

3.1.4 Condition of Dwellings

In 2016, 6.5% of all dwellings in Norfolk County required major repairs. This is higher than the proportion in Ontario as a whole (6.1%).

Rental dwellings were significantly more likely to be in need of major repairs in 2016 (10.0%) compared to owned dwellings (5.7%) in Norfolk County.

Table 6: Condition of Dwellings by Tenure in Norfolk County, 2016

	Total - Tenure	Owner	Renter
Regular maintenance only	69.5%	70.1%	66.9%
Minor repairs	24.0%	24.2%	23.0%
Major repairs	6.5%	5.7%	10.0%

Source: Statistics Canada, Community Profiles; 2016.

3.2 Market Housing Supply

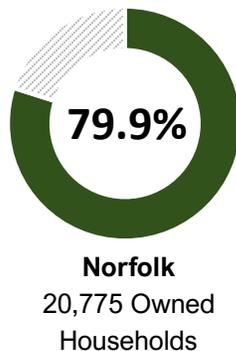
The majority of housing units in a community are private market housing units and include both rental and ownership units. This section looks at the trends in the supply of ownership and rental housing as well as average housing costs.

3.2.1 Market Ownership Housing

Home ownership is a valuable form of personal investment and is often viewed as the most important way to build personal assets. For many households, home ownership is the ideal tenure and can offer a form of investment, security, and quality in accommodation.

There were 20,775 owned dwellings in Norfolk County in 2016. Owned dwellings made up 79.9% of all dwellings in Norfolk County in 2016, which is significantly higher than the proportion of owned dwellings in Ontario (69.7%).

Graph 13: Proportion of Owned Dwellings in Norfolk County, 2016



Source: Statistics Canada, Community Profiles; 2016.

Average House Price

Based on a point in time scan⁸ of the average house price in Norfolk County in August of 2019, it was found the average house price was \$476,995; up by 60.4% from 2016. In comparison, the growth rate of the consumer price index in Ontario was 7.7% from 2016 to 2019.

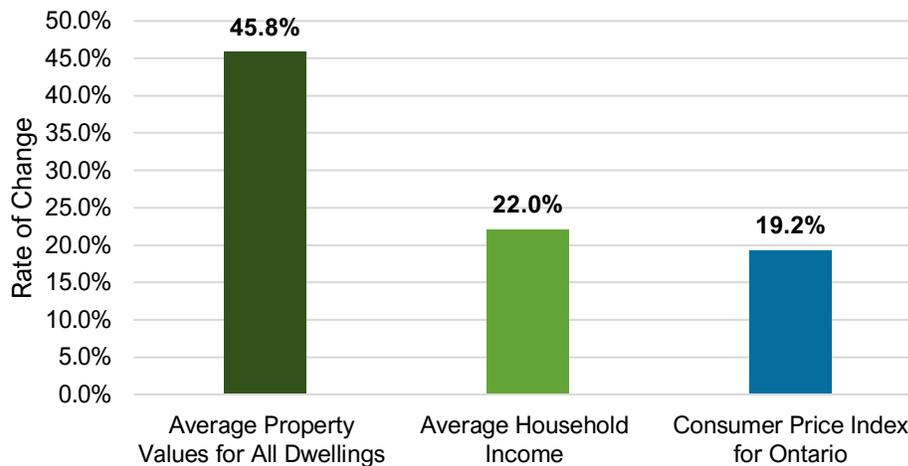
The average value of all dwellings in 2016 was \$297,434; up by 45.8% from \$203,985 in 2006⁹. In comparison, the average value of all dwellings in Ontario increased by 70.2% from 2006 to 2016. However, it should be noted that increases in the average value of all dwellings in Ontario would include the increases experienced in the Greater Toronto Area, which may partly explain the significantly higher growth rate compared to Norfolk County.

⁸ Only 51 listings were included in CMHC's report for Norfolk. Therefore, a point in time scan was conducted in August 2019 of 72 listings. The average for Norfolk was compared with the available CMHC data and differed by less than 2.0%.

⁹ Based on self-assessment data obtained from Statistics Canada Community profiles for 2016 and 2006.

While the average property values for all dwellings in Norfolk County increased by 45.8% from 2006 to 2016, the average household income increased by 22.0% and the Ontario CPI increased by 19.2% during the same time period. This indicates that while households have greater buying power for other goods in 2016 compared to 2006, household incomes are not keeping pace with the increase in house prices and home ownership is becoming less affordable to households with low and moderate incomes in Norfolk County.

Graph 14: Rate of Change of Average Property Values for All Dwellings, Average Household Income, Consumer Price Index for Ontario; 2006 - 2016



Source: Statistics Canada, Community Profiles; 2006 & 2016

Statistics Canada, Table 18-10-0005-01 Consumer Price Index, annual average, not seasonally adjusted

Statistics Canada, Table 18-10-0004-13 Consumer Price Index by product group, monthly, percentage change, not seasonally adjusted, Canada, provinces, Whitehorse, Yellowknife and Iqaluit

3.2.2 Market Rental Housing

While many households seek home ownership, rental housing fulfills a number of important roles in the housing market. It offers a flexible form of accommodation, provides relief from day-to-day maintenance, and often provides more modest-sized units. In addition, rental housing is generally more affordable compared to ownership housing. In most cases, rental dwellings tend to have lower monthly costs and only require the first and last months' rent as a deposit. The flexibility and affordability of rental housing is ideal for some households, such as seniors wishing to downsize or who are on a fixed income, young adults starting their career, or people living alone.

Rental Market Universe

The rental market in a community is generally made up of the primary rental market and the secondary rental market. The **primary rental market** includes all self-contained rental units where the primary purpose of the structure is to house rental tenants. The primary rental market includes purpose-built rental apartments and rowhouses.

The **secondary rental market** represents self-contained units that were not built specifically as rental housing but are currently being rented out. These units include rented single-detached, semi-detached, row/townhouses, duplex apartments (i.e. one above the other), rented accessory apartments/secondary suites/units, rented condominium units, and one or two apartments which are part of a commercial or other type of structure.

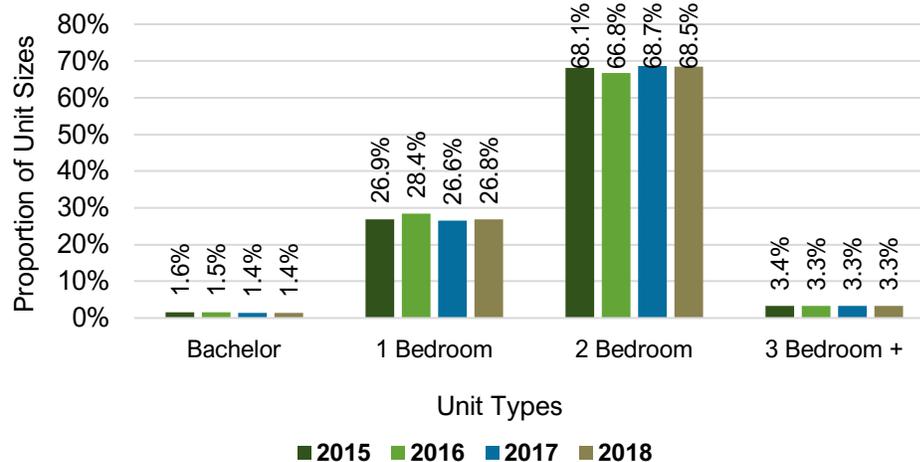
According to CMHC, there were a total of 913 rental units in the primary rental market in Norfolk County in 2018; up from 906 units in 2016. The low number of primary rental units is partly explained by the very low rates of rental housing completions in the past years. Since 2015, only 72 purpose-built rental units were constructed.

The County of Norfolk is currently working with Indwell, a local non-profit developer, to add 32 purpose built rental dwellings with supports to the housing stock, which will further increase the supply of purpose-built rental dwellings in Norfolk County.

In 2018, two-bedroom units made up the largest proportion of primary rental units in Norfolk County; making up 68.5% of all units, up from 66.8% in 2016. One-bedroom units made up 26.8% of all primary rental market units in 2018, down slightly from 28.4% in 2016.

Considering one- and two-person households made up 67.0% of all households in Norfolk County in 2016, the make-up of the primary rental market supply matches the demographic profile of Norfolk County.

Graph 15: Trends in the Unit Size of Primary Rental Units in Norfolk County, 2015-2018



Source: CMHC, Information Portal; 2018

When compared with the number of renter households in Norfolk County, primary rental units made up only 17.3% of all rental units in 2016. Approximately 4,319 rental units (82.7%) are in the secondary rental market. While the secondary rental market provides a good supply of rental housing in a community, particularly a more rural community, this is an unstable supply as

owners/ landlords can more easily remove these units from the market. In addition, it may be more challenging to monitor the condition of these rental dwellings, particularly in the more rural areas of Norfolk County.

Vacancy Rates

A healthy vacancy rate is generally considered to be 3.0%, as this indicates a balance between the supply and demand for rental units. When the vacancy rate moves above 3.0%, there tends to be more options for renters and pressure for landlords to reduce rents. However, when vacancy rates become too high, there is less incentive for developers to build rental units. Vacancy rates below 3.0% indicate there is less choice for renters in terms of unit types and affordability. Low vacancy rates also generally coincide with an upward trend in rent levels, making rental housing less affordable.

In 2018, the vacancy rate for primary rental units in Norfolk County was 2.4%. One-bedroom and two-bedroom apartments in Norfolk County both had a vacancy rate of 2.5%. Vacancy rates for apartments with three-bedrooms or more, as well as bachelor apartments were suppressed for 2018.

Table 7: Trends in Vacancy Rates for Primary Rental Units in Norfolk County, 2015-2018

	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom +	Total
October 2015	8.7%	3.7%	1.3%	**	2%
October 2016	12.5%	**	2.3%	**	2.5%
October 2017	**	**	2.3%	**	2.1%
October 2018	**	2.5	2.5%	**	2.4%

Source: CMHC Housing Information Portal from CMHC Rental Market Survey

**denotes that the available data is unreliable

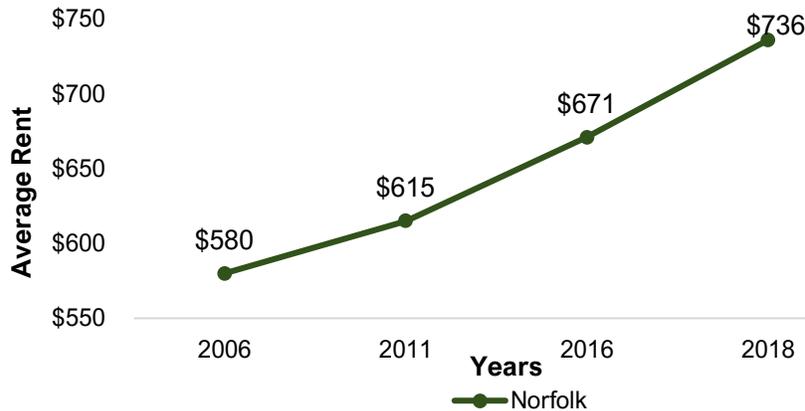
The low vacancy rate for one-bedroom and two-bedroom units indicates that the overall supply in the primary rental market is not meeting the demand for these unit types. In addition, household trends showing a growing number of seniors and small households indicate the demand for one- and two-bedroom units is likely to continue to grow further in the near future and indicates a need for more purpose-built rental apartments, particularly one- and two-bedroom units, in Norfolk County.

Average Market Rents

The total average market rents in Norfolk County increased by 9.7% from \$671 per month in 2016 to \$736 in 2018. This is faster than the inflation rate (5.7%) over that time period. The increase in the total average market rent from 2016 to 2018 also exceeded the increase in the consumer price index for Ontario in the same time period (7.7%).

Average rents for units with one bedroom saw the highest rate of increase from 2016 to 2018 (16.3%). Average rents for units with three or more bedrooms saw the lowest rate of increase at 4.9% during this time period.

Graph 16: Trends in Average Market Rents for Primary Rental Units in Norfolk County, 2006, 2011, 2016 and 2018



Source: CMHC, Information Portal; 2006, 2011, 2016 & 2018.

In the secondary market, rents are generally higher than in the primary market – a trend which can be observed in Norfolk County. CMHC does not track rents in the secondary rental market but based on an environment scan undertaken in early October 2019, the average rent in the secondary market was \$1,291. This is significantly higher than the average market rent in the primary market (\$736). This is a particular issue given that the secondary market makes up the majority of rental units in Norfolk County and that the large part of the increase in renter households has been absorbed by the secondary rental market. It is also a concern given that renter households tend to have lower household incomes.

3.3 Non-Market Housing Supply

This section provides an overview of the inventory of non-market housing in Norfolk County. Non-market housing is made up of temporary emergency accommodation as well as permanent housing where monthly rent rates are geared-to-income or set at below-market rates. These housing units are generally provided by the non-profit and public sectors.

3.3.1 Emergency Shelters

The need for emergency shelters and transitional housing is driven by many factors such as family break-up, loss of employment, illness, domestic violence, or recent release from the correctional system. While these factors contribute to the need for emergency shelters and transitional housing, in general, the main factor which influences the need for these housing types is the lack of permanent affordable housing in a community. As such, while there will always be a role for emergency shelters and transitional housing units within the housing

continuum, resources should be focused on increasing the supply of affordable housing in the community to limit the need for temporary housing.

There is currently one emergency shelter in Norfolk County operated by the Haldimand and Norfolk Women's Services. This shelter offers beds to survivors of domestic and sexual violence. The shelter has 21 beds and occupancy rates were 95.0% for 2019 year to date (August 2019). The average length of stay was about 8 weeks.

Need for Emergency Shelters

Data obtained from the Homeless Enumeration in 2018 showed there were 49 homeless individuals in Norfolk in 2018, the majority of which were males (55.1%). Many respondents indicated they became homeless because of substance abuse issues. There are very limited permanent housing options available for these population groups. This is supported by the fact that the largest proportion of homeless individuals surveyed in the enumeration of 2018 indicated they were living in transitional housing (28.6%) or were couch surfing (24.5%).

Key stakeholders and individuals with lived experience confirmed the need for additional emergency and transitional housing options and support services for individuals who are homeless.

3.3.2 Transitional Housing

Transitional housing provides temporary accommodation for those who have experienced homelessness or who are coming from emergency shelters. It is meant to bridge the gap between emergency shelters and permanent housing. Transitional housing usually includes support services provided on site to help with residents' housing stability and self-sufficiency to assist them in moving to permanent housing. There were two organizations offering transitional housing with a total of 20 units. Both organizations have a maximum stay of one year. Similar to the previous section on emergency shelters, there is a lack of transitional housing available for males, Indigenous peoples and individuals with substance abuse issues.

Table 8: Transitional Housing Options in Norfolk County

Agency Name	Geography	Target Population	Number of Beds/Units
Canadian Mental Health Association Brant-Haldimand-Norfolk	Norfolk County	Persons experiencing mental illness	4 units
Haldimand Norfolk Housing Corporation (Quetzal Family Homes - South & Metcalfe Non-Profit Housing Corporation)	Norfolk County	Women and their children who are victims of/or experiencing domestic abuse	16 units
Total			20 units

Source: Haldimand Norfolk Housing Corporation 2019, Canadian Mental Health Association Brant-Haldimand-Norfolk 2019.

3.3.3 Community Housing

Community housing refers to housing which has received some form of subsidy from Norfolk County as the Service Manager or other levels of governments. These units are usually provided by non-profit organizations or private landlords who have rent supplement agreements with the Service Manager. In addition, Norfolk County also has its own housing corporation (the Haldimand Norfolk Housing Corporation) which manages the largest proportion of subsidized units in both Norfolk County and Haldimand County.

These units have rent rates which are geared to income (RGI), where the household pays no more than 30% of their income for housing costs or are affordable where the rent is at 80% of the average market rent for the area. For the purposes of this report, subsidized housing includes units owned and/or operated by the Haldimand Norfolk Housing Corporation or other non-profit organizations, social housing units, units built under the Investment for Affordable Housing (IAH) Program or rent supplement units with private landlords.

Community Housing – Rent Geared to Income and Affordable Housing

As of August 2019, Haldimand Norfolk Housing Corporation (HNHC) owned 391 RGI units throughout the counties of Norfolk and Haldimand. In Norfolk County, HNHC operated an additional 77 RGI or affordable units, while another 218 units were owned and/or operated by other non-profit organizations. Of these units, 86.4% are RGI units while 12.7% are market rate units. The majority of these units were one-bedroom units (58.3%) and a large portion were three-bedroom units (22.6%). A total of 12.8% were two-bedroom units while 3.5% were units with four bedrooms or more. Lastly, 2.8% were studios.

Table 9: Subsidized Housing by Unit Size in Norfolk County; 2019

	# of Units	%
Studio	19	2.8%
One-bedroom	400	58.3%
Two-bedrooms	88	12.8%
Three-bedrooms	155	22.6%
Four-bedrooms	20	2.9%
Five-bedrooms +	4	0.6%
Total	686	100%

Source: Norfolk County, 2019

The largest proportion (72.7%) of the units are in mixed buildings for individuals and families. A total of 19.1% are in seniors' only buildings and 8.2% are in buildings dedicated to families.

Table 10: Subsidized Housing by Mandate in Norfolk County; 2019

Mandate	# of Units	%
Individuals and Families	499	72.7%
Families	56	8.2%
Seniors	131	19.1%
Total	686	100.0%

Source: Norfolk County, 2019

Community Housing – Rent Supplement Units

The Haldimand-Norfolk Health Unit's Rent Supplement Program offers eligible applicants on the centralized waitlist accommodation in privately owned buildings. The rent supplement pays the difference between the affordable rent and the market rent for the unit. The rent supplement is connected to the unit rather than the household. This means that the program does not allow for applicants to be subsidized in their current private unit and if they move out of the rent supplement unit, they cannot take their subsidy with them.

As of August 2019, there were a total of 6 rent supplements. All rent supplements are currently connected to market units operated by non-profit housing providers in Norfolk County.

Community Housing – Investment in Affordable Housing

As the Service Manager for Haldimand and Norfolk Counties, Norfolk County administers the Investment in Affordable Housing Program for both Norfolk and Haldimand. IAH programs include: Rent supplements, housing allowance, capital investment rental housing, the Home Ownership program, and the Ontario Renovates program.

As of August 2019, there were a total of 158 units constructed through this program. In addition, a total of 30 portable housing allowances have been granted. For 2019-2020, Haldimand and Norfolk Counties received \$463,700 through this program.

Community Housing – Canada Ontario Community Housing Initiative and Ontario Priorities Housing Initiative

The Canada Ontario Community Housing Initiative (COCHI) and the Ontario Priorities Housing Initiative (OPHI) are two new programs launched by the Provincial Government in 2019 to support the Government's Community Housing Renewal Strategy. COCHI leverages federal funds to replace declining funding under the federal Social Housing Agreement. COCHI funding allocation match the decrease in funding through the Social Housing Agreement to maintain funding levels at about the 2018-2019 level. For 2019-2020 Haldimand Norfolk received \$17,284 through this program.

OPHI is a federal-provincial program launched in 2019 that will build on and replace the Investment in Affordable Housing Program. Similar to the IAH program, the province cost matches the federal funding allocation. In 2019-2020 Haldimand Norfolk received \$732,700 through this program.

Community Housing – Affordable Homeownership

Habitat for Humanity Brant-Norfolk has supported one family in achieving affordable home ownership. A total of two additional homes will be constructed in the next 12 months. There are three families currently on the wait list to purchase a home in the next three years.

Need for Community Housing

While there seems to be a significant number of subsidized housing units in Norfolk County, data from the centralized waiting list show that there is still a gap in supply. As of December 31st, 2018, there were a total of 222 households waiting for subsidized housing in Norfolk County.

Of the households waiting for a unit, 45.0% were without dependents. Senior applicants made up 27.9% of those waiting for a unit in 2018. A total of 27.0% were households with dependents. Special Priority households made up 18.0% of those waiting for a unit in 2018. Average wait times range from 1 to 3 years for households with special priority and up to 8 years for other households.

When the centralized waiting list is compared to the composition of the subsidized housing portfolio, there is a slight mismatch between demand and supply. Seniors made up 27.9% of the households on the waiting list while seniors-only units made up 16.8% of the supply. Units for individuals and families made up 76.1% of the existing supply while applicants without dependents made up 45.0% of the households on the waiting list. Applicants with dependents made up 27.0% while units for families made up 7.2% of the supply. This data suggests that there is a slightly greater need for subsidized units for seniors.

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Table 11: Number of Eligible Applicants on the Centralized Waiting List; Norfolk County

	2018	
	# of Applicants	%
Eligible Applicants with Dependents	60	27.0%
Eligible Applicants with No Dependents	100	45.0%
Eligible Applicants that are Seniors (over 65)	62	27.9%
Eligible Applicants with Special Priority*	40	18.0%
Eligible Applicants Supportive Housing	2	0.9%
TOTALS	222	100.0%

Source: Norfolk Health and Social Services Department Reports

*Special Priority applicants are those who are victims of domestic violence

3.3.4 Supportive Housing

Supportive housing is permanent housing which may have accessibility design features as well as support services to help people with unique needs to live as independently as possible. There are a number of organizations in Norfolk County providing a total of 155 supportive units or beds.

Even though there are a number of supportive housing units available in Norfolk County, the existing units are not able to meet the current need. For example, according to Canadian Mental Health Association (CMHA), there were 30 people on its wait list for supportive housing as of August 2019 and Indwell Community Homes indicated there were 98 people on its wait list. Wait times can be 2 years or more. Developmental Services Ontario reports there were 161 individuals with developmental disabilities in need of residential services across Norfolk County and Haldimand County.

Table 12: Supportive Housing: Norfolk County; 2019

	Geography	Target Population	Number of Beds/Units
Canadian Mental Health Association Brant-Haldimand-Norfolk	Norfolk	Individuals experiencing mental illness	86 units
Haldimand-Norfolk R.E.A.C.H. (Union House)	Norfolk	Youth (age 15 to 18)	8 beds
Simcoe Residential Home	Norfolk	Individuals with mental health challenges, developmental delays, drug addiction issues, and alcoholism issues, etc.	13 units
Indwell Community Homes - Hambleton Hall	Norfolk	Low-income Seniors, Adults, Families (often facing barriers such as financial, mental health, addictions, and physical or developmental disabilities)	40 beds
Holmes House	Norfolk	Individuals with substance abuse issues	8 units
Total			155 units/beds

Source: Community Service Providers in Norfolk County, 2019

Supportive Housing – Long Term Care

A long-term care home is a permanent accommodation for people who need 24-hour nursing and personal care with onsite supervision or monitoring to ensure their safety and who have care needs which cannot be safely met in the community through publicly funded community-based services and other caregiving support¹⁰. People who need long-term care are placed in homes through Community Care Access Centres (CCAC) by the province.

There was a total of 480 long-term care beds in Norfolk County. Waitlist data for these long-term care homes indicates there were 205 individuals waiting for a bed in 2019. This indicates a need for additional long-term care beds in Norfolk County as well as supportive housing options targeted at individuals requiring higher levels of care.

¹⁰ Queen's Printer for Ontario (2019). Find a long-term care home. Accessed from: <https://www.ontario.ca/page/find-long-term-care-home#section-3>.

Table 13: Long-Term Care Beds: Haldimand-Norfolk Counties; 2019

Agency Name	Geography	Number of Beds	Waitlist
Norfolk Hospital Nursing Home	Norfolk	80	17
Norview Lodge	Norfolk	179	150
Cedarwood Village	Norfolk	91	24
Delhi Long Term Care Centre	Norfolk	60	12
Dover Cliffs Long Term Care Centre	Norfolk	70	2
Total		480	205

Source: HNHB Healthline, 2019

Table 14: Long Term Care Daily and Monthly Rates: Ontario; 2019

Unit Type	Daily Rate	Monthly Rate
Basic Units	\$62.18	\$1,891.31
Semi-Private Units	\$74.96	\$2,280.04
Private Units	\$88.82	\$2,701.61

Source: Queen's Printer for Ontario, 2019

3.4 Summary of Housing Supply Analysis

The key findings from the housing supply analysis in Norfolk County are:

The majority of homes in Haldimand-Norfolk Counties are single detached dwellings and the focus on single detached dwellings is expected to continue in the near future.

- Single detached dwellings made up 83.1% of homes in Norfolk County compared to 54.3% in Ontario.
- A total of 75.1% of completions in 2018 and 85.5% of building permits issued in 2018 were for single detached units. This suggests the focus on low density homes will continue in the foreseeable future.

There is a need to increase the supply of purpose-built affordable and market rental housing in Norfolk County.

- Renters make up 20.1% of all households in Norfolk County compared to 30.2% in Ontario.
- The number of rental dwellings in Norfolk County increased from 2006 to 2016 by 8.0% compared to a 7.3% growth in all dwellings.
- The average vacancy rate for purpose-built rental units in Norfolk County has remained below 3% since 2016 – it was 2.4% in 2018. This indicates a strong demand for purpose-built rental housing.
- There were 222 out of 343 households (64.7%) on the Haldimand-Norfolk centralized waitlist who indicated they preferred to live in Norfolk as of December 31st, 2018. This indicates a strong need for rental dwellings affordable to households with low incomes.

There are a range of supportive housing options in Norfolk County, but the need for more supportive housing options is increasing.

- There are a range of supportive housing options (155 units or beds) in Norfolk County, including options for people with mental health issues, people with developmental disabilities, formerly homeless individuals, and survivors of domestic violence.
- The results of email and phone conversations with community agencies show that there were 289 individuals and families on a wait list for supportive housing with just three organizations throughout Haldimand-Norfolk Counties.
- There was a total of 205 people on the waiting list for long-term care beds in Norfolk County as of August 2019.

4.0 Housing Affordability Analysis

Housing is the largest monthly expenditure for most households in Canada. According to Statistics Canada's Survey of Household Spending, a household's spending on shelter¹¹ made up 21.2% of all expenditures by Canadian households in 2015¹².

Housing affordability is an important factor in the wellbeing of all residents and an adequate supply of affordable housing greatly contributes to healthy and economically prosperous communities.

This section examines housing affordability in Norfolk County by looking at the proportion of income a household spends on housing costs.

4.1 Proportion of Income Spent on Shelter

Statistics Canada defines "income spent on shelter" as the proportion of a household's average monthly income which is spent on housing costs. This percentage is calculated by dividing the total shelter-related expenses by the household's total monthly income. These expenses include the monthly rent or mortgage payments, property taxes and condominium fees, the cost of electricity, heat, water and other municipal services¹³. CMHC defines affordable housing as housing that costs less than 30% of before-tax household income¹⁴.

In 2015, 19.6% (5,105 households) of all households in Norfolk County were spending 30% or more of their before-tax household income on housing costs. This indicates these households were facing housing affordability issues. In comparison, 27.3% of all households in Ontario were facing housing affordability issues in 2015.

In addition, 6.9% (1,795 households) of households in Norfolk spent 50% or more of their household income on shelter in 2015, indicating they were facing severe housing affordability issues.

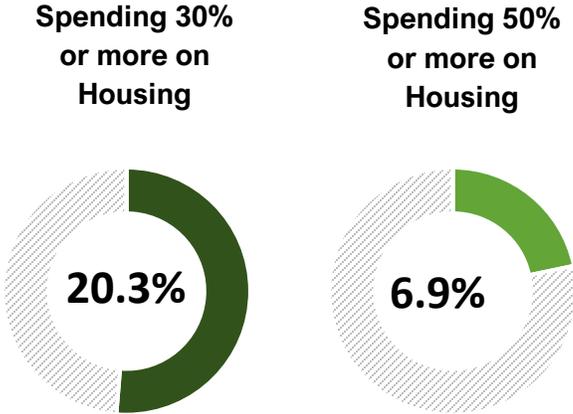
¹¹ This includes rent or mortgage payments, repairs and maintenance, property taxes, insurance, and utilities.

¹² Statistics Canada (2017). Table 203-0021: Survey of household spending (SHS), household spending, Canada, regions and provinces, annual (dollars), CANSIM. Accessed from: <http://www5.statcan.gc.ca/cansim/a47>.

¹³ Statistics Canada (2017). Dictionary, Census of Population, 2016. Accessed from: <http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/az1-eng.cfm#S>.

¹⁴ CMHC (2014). Housing in Canada Online: Definition of Variables. Accessed from: http://cmhc.beyond2020.com/HiCODefinitions_EN.html#_Affordable_dwellings_1.

Graph 17: Trends in the Proportion of Income Spent on Shelter for Norfolk County; 2016



Source: Statistics Canada Custom Tabulation Data; 2016.

4.1.1 Spending on Shelter by Household Income Deciles

In 2015, 51.3% of households with low income in Norfolk were facing housing affordability issues. In addition, 21.7% of low-income households in Norfolk were facing severe housing affordability issues (i.e. spending 50% or more of their household income on housing costs). Furthermore, 11.5% of households in Norfolk with moderate incomes were facing housing affordability issues. A total of 0.8% of moderate-income households in Norfolk were facing severe housing affordability issues. This suggests the need for affordable housing is greater among households with low incomes earning less than \$47,279 in Norfolk in 2019. However, there is also a need for affordable options for households with moderate incomes.

Table 15: Proportion of Income Spent on Shelter by Income Decile for Norfolk County; 2016

	Low Income	Moderate Income	High Income
Spending 30% or more	51.3%	11.5%	1.7%
Spending 50% or more	21.7%	0.8%	0.1%

Source: Statistics Canada Custom Tabulation Data; 2016.

4.1.2 Spending on Shelter by Household Tenure

Among renters with low incomes (\$47,279 or less) in 2015, 66.2% were facing housing affordability issues. In addition, 26.5% were facing severe housing affordability issues.

In comparison, among owners with low incomes, 42.2% were facing housing affordability issues. A total of 19.0% of owner households with low incomes in Norfolk County were facing severe housing affordability issues.

Furthermore, among renters with moderate incomes (households with incomes of \$47,280 to \$86,505), 9.2% were facing housing affordability issues compared to 12.4% of owners with moderate incomes in Norfolk County. These data suggest that while the need for affordable rental housing, particularly for households with low incomes, is definitely more significant, there is also a need for affordable ownership options and purpose-built market-rate rental options for households with moderate incomes.

Table 16: Proportion of Income Spent on Shelter by Tenure for Norfolk County; 2016

		Owner	Renter	Total
Total Households	Spending 30% or More	14.1%	41.5%	19.6%
	Spending 50% or More	4.7%	15.6%	6.9%
Low Income	Spending 30% or More	42.2%	66.2%	51.3%
	Spending 50% or More	19.0%	26.5%	21.7%
Moderate Income	Spending 30% or More	12.4%	9.2%	11.5%
	Spending 50% or More	1.3%	0.0%	0.8%
High Income	Spending 30% or More	1.9%	0.0%	1.7%
	Spending 50% or More	0.2%	0.0%	0.1%

Source: Statistics Canada Custom Tabulation Data; 2016.

4.1.3 Spending on Shelter by Household Type

The previous section showed households with low incomes were more likely to face housing affordability issues (51.3%) compared to households in general (19.6%). However, among low-income households, some household types were more likely to face housing affordability issues than others. In Norfolk County, these household types include visible minorities (78.9% spending 30%+ on housing costs), two or more person households (72.5%), Indigenous households (67.9%), households with a member with a psychological or mental health issue (65.9%), multiple family households (65.0%), lone-parent households (63.6%), youth households (63.6%), couples with children (61.2%), households with a cognitive disability (54.9%), and persons living alone (53.6%).

This indicates a greater need for housing options which are affordable to households with low incomes and these options should include housing for families with children, accessible housing, housing with supports, and smaller options.

Table 17: Proportion of Income Spent on Shelter by Household Type for Norfolk County; 2016

	Spending 30% or More			Spending 50% or More		
	Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income
Couples Without Children	37.9%	10.1%	2.1%	14.6%	0.9%	0.0%
Couples with Children	61.2%	17.0%	1.8%	21.2%	1.9%	0.2%
Lone-Parents	63.6%	16.6%	0.0%	29.9%	0.0%	0.0%
Multiple and Other Family Households	65.0%	13.5%	0.0%	30.0%	3.8%	0.0%
Non-Family Households: One-Person	53.6%	7.7%	0.0%	23.4%	0.0%	0.0%
Non-Family Households: Two-or-More Persons	72.5%	4.4%	0.0%	32.5%	0.0%	0.0%
Indigenous Households	67.9%	15.4%	0.0%	32.1%	0.0%	0.0%
Immigrant Households	41.9%	7.1%	0.8%	15.7%	0.0%	0.0%
Recent Immigrant Household (Arrived in the last 5 years)	33.3%	50.0%	0.0%	0.0%	0.0%	0.0%
Household Member(s) with a Physical Disability	47.7%	15.1%	2.7%	19.3%	1.5%	0.5%
Household Member(s) with Cognitive Disability	54.9%	13.6%	1.8%	27.9%	0.0%	1.8%
Household Member(s) with Psychological/Mental Health Issues	65.9%	14.3%	1.2%	31.9%	1.4%	0.0%
Households with any member with other health or long-term care conditions	59.1%	13.0%	0.5%	24.0%	1.0%	0.0%
Visible Minorities	78.9%	9.5%	8.3%	37.9%	0.0%	0.0%
Youth Households (15 to 24 years)	63.6%	21.4%	0.0%	29.5%	0.0%	0.0%
Senior Households (65+ years)	40.3%	6.2%	1.4%	11.4%	0.0%	0.0%
Total - Households	51.3%	11.5%	1.7%	21.7%	0.8%	0.1%

Source: Statistics Canada Custom Tabulation Data; 2016.

4.2 Ownership and Rental Housing Affordability

4.2.1 Rental Housing Affordability

The following table shows the top range of each renter household income decile and what monthly rent is affordable for each income decile. Renter household income deciles were used in this analysis as renter household incomes are lower than owner household incomes or total household incomes.

Based on the average market rent reported by CMHC and renter household incomes, renters with low incomes in the 1st to the 3rd renter income deciles cannot afford the average market rent in Norfolk County without spending more than 30% of their income on housing costs.

Renters with incomes in the 3rd income decile or higher in Norfolk would be able to afford a bachelor unit. Renter households in the 4th income decile or higher would be able to afford a one-bedroom and two-bedroom unit. Renter households would have to have incomes in the 5th household income decile or above (i.e. \$40,250) to be able to afford a rental unit with three or more bedrooms in the primary rental market. Rents in the secondary market were significantly higher. A household would need to be in the 7th income decile to afford the average market rent in the secondary rental market. The secondary market makes up 82.7% of the rental housing stock. This means that almost all low- and moderate-income renter households would have to spend 30% or more of their household income on rent to afford a unit.

This partly explains why, among couples with children, 61.2% of those with low incomes are facing housing affordability issues. In addition, among lone-parent households, 63.6% of those with low incomes face housing affordability issues. These households generally require larger units and based on the data, these households would have to be earning incomes in the 5th income decile or higher. This analysis indicates a need for rental housing which is affordable to households with low and moderate incomes. In addition, consideration should be given to providing affordable rental units which are suitable for both small and larger households.

Table 18: Rental Housing Affordability by Renter Household Income Deciles; Norfolk County, 2019

	Norfolk						
	Maximum Affordable Rent	Bachelor	1 Bedroom	2 Bedroom	3 or more Bedroom	AMR – Primary rental market	AMR – Secondary rental market
		\$565	\$736	\$732	\$912	\$736	\$1,291
Low Income Deciles 1 – 3 (Household Income less than \$25,292)	\$374	No	No	No	No	No	No
	\$505	No	No	No	No	No	No
	\$632	Yes	No	No	No	No	No
Moderate Income Deciles 4 – 6 (Household Income between \$25,293 and \$48,544)	\$839	Yes	Yes	Yes	No	Yes	No
	\$1,006	Yes	Yes	Yes	Yes	Yes	No
	\$1,214	Yes	Yes	Yes	Yes	Yes	No
High Income Deciles 7- 10 (Household Income greater than \$48,545)	\$1,472	Yes	Yes	Yes	Yes	Yes	Yes
	\$1,818	Yes	Yes	Yes	Yes	Yes	Yes
	\$2,426	Yes	Yes	Yes	Yes	Yes	Yes

Source: CMHC Information Portal; 2018. Statistics Canada, Custom Tabulations 2016. Point-in-time scan of online rental ads for the secondary rental market in Haldimand and Norfolk Counties. SHS Calculations based on spending 30% of gross household income on housing costs.

4.2.2 Ownership Housing Affordability

The following table shows a comparison of the maximum affordable house price for each of the household income deciles compared to the average price in Norfolk County. When the affordable house price is compared to the average house price found in the environment scan conducted as part of this study, the data show only households with incomes in the 9th income decile and higher would be able to afford the average house price without spending 30% or more of their income on housing costs¹⁵. The majority of homes in Norfolk were owned (79.9%)

¹⁵ Assuming estimated household incomes for 2019, a 5.0% down-payment on a 25-year amortization period, CMHC mortgage standard insurance premium of 4.0%, the Bank of Canada's 5-year conventional mortgage rate, and property tax rates for single detached residences for each geography.

in 2016, and while some of these households may have bought their homes when house prices were much lower, this suggests that there are some households who are forced to spend more than they can afford on housing costs, given the limited options.

Table 19: Ownership Housing Affordability by Total Household Income Deciles; Norfolk County, 2019

		Norfolk Deciles	
		Maximum Affordable House Price	Average House Price
			\$476,995
Low Income Deciles 1-3 (Household Income less than \$47,279)	Decile 1	\$89,145	No
	Decile 2	\$137,532	No
	Decile 3	\$179,562	No
Moderate Income Deciles 4-6 (Household Income between \$47,280 and \$86,505)	Decile 4	\$224,791	No
	Decile 5	\$276,794	No
	Decile 6	\$329,923	No
High income Deciles 7-10 (Household Income greater than \$86,506)	Decile 7	\$394,282	No
	Decile 8	\$473,863	No
	Decile 9	\$615,377	Yes

Source: Statistics Canada, *Community Profiles*; 2016. Statistics Canada, *Custom Tabulations 2016*; environmental scan of house prices in Haldimand and Norfolk Counties; SHS Calculations based on spending 30% of gross household income on housing costs, a 5% down payment, 25-year mortgage term, and 4.86% interest rate.

4.4 Summary of Housing Affordability Analysis

This section provides a brief overview of the nature of housing affordability in Haldimand-Norfolk Counties:

Almost a fifth of all households in Norfolk County are facing housing affordability issues indicating a need for more affordable housing.

- In 2015, 19.6% of all households in Norfolk County were spending 30% or more of their before-tax income on housing costs.
- Renter households were more likely to face housing affordability issues compared to owners (41.9% compared to 14.7%).
- A total of 8.2% of all households in Norfolk County in 2015 were in core housing need. Among all households in core need, 93.9% fell below the affordability standard.

Low income households were more likely to face housing affordability issues compared to households as a whole indicating the need for affordable housing is particularly high among this group.

- A total of 51.3% of low-income households in Norfolk spent 30% or more of their household income on shelter.
- Renters, visible minority households, two or more person households, Indigenous households, households with a member with a disability or mental health problems, multiple family households, lone parents, youth households, couples with children, and persons living alone were more likely to face housing affordability issues compared to low income households as a whole, indicating the need is particularly high for these households.

Average rents are not affordable to renters with low incomes in Norfolk County, further stressing the need for additional affordable rental housing units.

- Renters with low incomes (\$25,292 or less) would not be able to afford market rental housing rates in the private rental market in 2019, except for a bachelor apartment.
- Renter households with incomes from the 4th income decile and up (greater than \$25,292) would be able to afford a one- or two-bedroom unit in the primary market and renter households from the 5th income decile (greater than \$33,559) would be able to afford the average price of all unit types in the primary market.
- Renters would need to be in the 7th income decile to afford the average rent in the secondary market and the secondary market makes up 83.6% of the rental market as a whole.

The average house price in 2019 in Norfolk County is not affordable to the majority of households indicating a growing need for market rate rental housing options for households who cannot afford homeownership.

- The increase in average house price from 2016 to 2019 (60.4%) has significantly outpaced average income growth (22.0%) and inflation (7.7%), making home ownership less accessible to an increasing segment of households.
- The average house price in Norfolk County was \$476,995 in August 2019 which is unaffordable to households in the 8th income decile or below (\$124,416 or less per year).

5.0 Housing Gaps in Norfolk County

The housing demand, supply and affordability analysis identified a number of housing gaps in Norfolk County. These are:

There is a need for affordable rental housing options for households with low-incomes and priority populations.

This is demonstrated by the proportion of households in Norfolk County who spent 30% or more of their household income on shelter in 2016 (19.7%, 5,115 households). Among low income households, this proportion was 51.3% suggesting a greater need among households with low incomes in the first to the third income deciles earning \$47,279 in or less in 2019. Furthermore, 21.7% of low-income households (1,690 households in 2016) were spending 50% or more of their household income on shelter, indicating they are facing severe housing affordability issues and could be at risk of losing their home.

Certain household types were more likely to have low incomes than others and were also more likely to face housing affordability issues. These include renters, visible minority households, two or more person households, Indigenous households, households with a member with a disability or mental health problems, multiple family households, lone parents, youth households, couples with children, and persons living alone. This indicates the greatest need for affordable rental housing options can be found among these population groups.

Lastly, there were 222 applicants on the centralized waitlist for community housing in Norfolk County and average wait times ranged from one to three years for priority populations, and up to 8 years for general applicants.

There is a need for additional supportive housing units for people who need housing with supports to live with dignity and as independently as possible.

The results of email and phone interviews with supportive housing providers show there were 289 individuals and families waiting for supportive housing with just three organizations across both Haldimand and Norfolk Counties, suggesting there are even more people in need of this type of housing.

The proportions of households with a member with a physical or a cognitive disability, as well the proportion of households with a member with a mental health or psychological issue were higher in Norfolk (25.5%, 6.9% and 10.5% respectively) compared to Ontario as a whole (22.7%, 6.4% and 9.3% respectively). This suggests a greater need in Norfolk. In addition, the affordability analysis showed households with a disability or mental health issues were more likely to have low incomes and are more likely to face housing affordability issues. Key stakeholders confirmed these findings on the need for supportive housing, particularly among

individuals with a developmental or cognitive disability and individuals with mental health issues, who they felt are often overlooked. Furthermore, key stakeholders noted that many people with disabilities are currently being cared for by aging parents. These individuals will likely require supportive housing in the near future when their parents are no longer able to care for them.

In addition, of the 54 individuals in Norfolk County who identified as being homeless during the 2018 homelessness enumeration, a large proportion of respondents indicated they became homeless because of substance abuse issues (44.4 %). Key stakeholders confirmed the need for additional permanent supportive housing with services for individuals experiencing homelessness or who are at risk of becoming homeless as well as to better connect these individuals with existing services that can help them find or maintain permanent housing.

Having an adequate supply of supportive housing options as well as support services will allow individuals and families with support needs to remain housed and as independent as possible.

There is a need for a broader range of dwelling types and tenures throughout Norfolk County.

The vast majority of dwellings in Norfolk County in 2016 were owned (79.9%) and single-detached dwellings (83.1%). The rapid increase in the average house price from \$297,434 in 2016 to \$476,995 in 2019 (a 60.4% increase), meant that only households in the 9th income decile could afford the average house price in 2019. This indicates an increasing number of households will start to search for rental apartments as homeownership becomes increasingly unaffordable. This could partly explain why the overall vacancy rate for purpose-built rental housing in October 2018 was as low as 2.4% and suggests a significant need for additional purpose-built rental units. There is also a need for more affordable ownership options, such as townhomes and condominium apartment units.

In addition, considering the high proportion of households led by an older adult (42.0% of all households) and seniors (33.9% of all households) and the shift to smaller households with two persons or less (67.0% of all households), the demand for non-single detached dwelling types and non-ownership tenures is likely to increase further as the population continues to age and household sizes continue to shrink. These households could be better served by smaller units or units that require less maintenance as opposed to family sized dwellings like single detached homes.

Furthermore, a more diverse housing stock could help encourage young adult (aged 25-44) and youth (aged 24 or younger) households, who are not yet capable or willing to purchase a family-sized home, to remain in the community. As such, a broader range of dwelling types and tenures will help meet the wide range of needs of all residents in the community moving forward.

