

Housing Needs Assessment

Halton Hills (T)

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Preface

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

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

Funding Requirement

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

Going forward, HNAs will be required for:

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

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

Purpose

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

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

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

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

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

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

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

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

1. Methodology

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

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

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

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

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

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

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

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

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

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

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

The data used in this Housing Needs Assessment (HNA) is sourced from all of the items listed above in addition to real estate data from local real estate boards, MLS, Zonda, Altus, Geowarehouse, and primary research collected through surveys of rental buildings and new housing developments.

The HNA also relies on information and data collected through related documents from the Region (i.e., Halton Region's Official Plan (2024), Comprehensive Housing Strategy (2014-2024), Housing Homelessness Plan (2019-2024), the 2023 State of Housing Report, Transportation Master Plan) and the local municipality (i.e., Halton Hills' Official Plan (2024), Draft Official Plan Review Terms of Reference, 2020 Employment Needs Assessment), as well as general housing-related data collected by both levels of government.

Qualitative information collected through interviews and consultation are also utilized, which is expanded on further in 1.2 and 1.3 to follow.

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

Region of Halton

Comprehensive Housing Strategy (CHS) - 2019 (5 Year review of the CHS 2014-2024)

Stakeholder input and feedback informed the Region's five-year review. The Region sought input at events held in October 2018 and January 2019 with social housing providers, the development industry and a broad range of stakeholders across the region.

The focus of the consultations was:

- to validate technical analysis and recommendations prepared by staff; and
- to identify any gaps with potential solutions.

Halton's updated strategic directions for the final 5 years of the 2014-2024 CHS incorporated the results of these engagement sessions. 2024 marks the final year of Halton Region's current 10-year Comprehensive Housing Strategy. The provincial *Housing Services Act, 2011* requires Halton Region to review and update its Strategy every five years. A presentation to Regional Council was made on October 25, 2024, with information on the development of the new 10-year Comprehensive Housing Strategy (2025-2035) for Halton Region. Following this presentation/dialogue with Council, staff will begin to undertake community consultations with community housing providers, Community Safety and Well-Being Action Table members, individuals with lived experience and indigenous communities. These consultations will be taking place over the next few months.

The results of this update will be incorporated into this HNA as it is regularly updated looking forward. This strategy will identify strategies and options to increase housing for groups across the housing continuum.

Halton Region Municipal Comprehensive Review (2022)

Halton Region undertook a comprehensive review in 2022 that prepared updated population, housing, and employment projections for the Region and local municipalities. The comprehensive review further identified current land supply and land needs over the planning horizon to accommodate new growth. When preparing these projections, land needs, and development opportunities, Halton Region and the consultant team consulted with a wide range of stakeholders including local municipalities, the development community, landowners, and the public.

As part of this municipal comprehensive review, Regional Official Plan Amendments 48 (on implementing local municipality plans and priorities relating to the Regional Urban Structure) and 49 (on implementing new approaches towards projecting future growth) were reviewed and approved with modifications by the Province.

Town of Halton Hills

Halton Hills held an affordable Housing Working Group in 2019, which included the representation from the Region, as well as non-profit and for-profit builders/developers. This Group advised the Town on conducting public engagement and developing effective short-term and long-term solutions to housing affordability in Halton Hills. This Group commented on the creation of programs under the Town's Community Improvement Program (CIP), including the Affordable Housing Development Charge Related Program, and Tax-Increment Equivalent Grant (TIEG) for affordable housing.

The Town launched an Affordable Housing Engagement and Awareness Strategy in 2020. This involved reaching out to various audiences, including residents, property owners, business owners, real estate agents, and other community members, providing information on the state of affordable housing in Halton Hills, on various affordable

housing initiatives the municipality is involved in, and engaging in dialogue to better understand and inform the future direction of these initiatives.

As part of this strategy, an Affordable Housing Virtual Open House was held in March 2021. Participants were provided information on current affordable housing development in the municipality, engaged in polling to better understand how affordable housing issues were viewed and prioritized, and were given space to ask questions through breakout rooms and a live Q&A portion.

Halton Hills' main online platform for engaging with the community was Let's Talk Halton Hills, where community members were provided updates on the strategy and invited to engage in forums to provide feedback. Between 2017 and 2024, the municipality launched 5 different engagement events (e.g., polls, news feeds, chat forums) on the platform relating to affordable housing. The platform noted over 2,700 aware participation events (i.e., viewing at least one webpage), 860 informed participation events (e.g., viewing a video, downloading a document), and 84 active participants (e.g., participated in a poll, forum, etc.).

Current Official Plan Review

Recent provincial legislation (i.e., Bill 23, Bill 185) has removed planning responsibilities and approval authority from Halton Region (effective July 1, 2024) and given them to the local municipalities, including Halton Hills. Whereas the Region had previously maintained a Regional Official Plan as part of their planning responsibilities, this is now the responsibility of local municipalities. Since this effective date, Halton Hills has assumed responsibility for implementing the Regional Official Plan.

As part of the Town's Official Plan Review, a Public Engagement Plan will be developed to identify the target audiences, engagement approaches, and overall goals and scope of future engagement sessions conducted. Indigenous engagement will be completed as per the Town's approved processes for engaging members of Indigenous Nations and peoples as appropriate. Multiple approaches will be used to inform, to respond to inquiries, and to gather feedback from various portions of the local community, including public open houses, stakeholder interviews, art contests, and workshop sessions.

Consultation through the Official Plan Review will occur throughout 2025 and be used to update this assessment looking forward.

All of these consultation efforts and information have been incorporated into the preparation of this HNA.

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

Region of Halton:

As outlined in **Section 1.2**, the Region of Halton is currently in the process of conducting engagements with the following key partners as part of the development of the Region's new Comprehensive Housing Strategy (CHS) (2025-2035):

- Community housing providers
- Community Safety and Well-Being Action Table members
- Individuals with lived experience
- Indigenous communities

The above consultation will therefore include all of the priority groups identified in Section 4 of this HNA. These groups were previously consulted with the preparation of the previous CHS in 2014.

Key partner consultation will be by invitation. The scope of consultation will vary depending on each participant's expertise and area of interest. Existing working groups and sector-based meetings will be leveraged where appropriate. Overall, the consultation approach will:

- Educate and inform participants of the regional role and responsibility in government-assisted housing.
- Share future need and demand analysis for the Region's areas of housing responsibility.
- Present draft evidence-informed strategies, actions, and targets with a corresponding financing plan across the three key priority areas:
 - Homelessness Prevention;
 - Supportive Housing; and
 - Assisted Housing.
- Request that participants validate work completed and identify potential gaps with solutions for the Region's consideration and potential inclusion into the next 10- year assisted housing strategy. (Any identified gaps, if applicable, or proposed actions must be within the Region's direct area of responsibility to be given consideration).

Town of Halton Hills:

As part of the Official Plan Review, an Engagement Strategy will be developed by the Town to guide future engagement with the community. Additional consultation efforts with a wide range of stakeholders will also be completed, which will be integrated into this HNA as it is updated.

2. Community Profile and Trends

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

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

Region of Halton

The Comprehensive Housing Strategy serves as the Region's strategic road map on housing. It lays out how new assisted and supportive housing opportunities are created. Development of Halton's next 10-year assisted housing strategy (2025-2035) is underway and is critical given growing assisted and supportive housing, and emergency shelter need in our community. The plan will be going forward to Regional Council for approval in 2025.

Halton Region is also Service Manager for the Region, which includes the Halton Community Housing Corporation, which is the Region's Local Housing Corporation (LHC) responsible for managing the Region's Community Housing Stock serving low-income and vulnerable households. The LHC has a Community Development Strategy that guides the long-term actions of the organization, including the repair and renewal of existing assets and the development of new low-income housing. The LHC reports on actions and progress made through the development strategy on an ongoing basis.

Town of Halton Hills

The Town's Official Plan notes an explicit regard for the adequate provision of a full range of housing, including affordable housing. This is highlighted in its strategic objectives, which include the achievement of residential intensification and affordable housing by encouraging opportunities for mixed-use development in appropriate locations, and the utilization of surplus public lands for affordable housing (where location is appropriate and where adjacent land uses are compatible). This is also reflected in the criteria used to establish Secondary Plans, which include identifying targets for population, housing units, and affordable housing.

Section G13.7 of the Official Plan identifies affordable housing as "housing with market price or rent that is affordable to households of low- and moderate-income spending 30 percent of their gross household income without government subsidies". The Plan aims for lower-end income households being able to afford at least three out of ten rental units on the market, with higher-end of moderate-income households being able to afford ownership housing (while retaining sufficient residual income to sustain a basic standard of living).

The Official Plan also calls for the development of complete communities in both built-up (e.g., downtown Georgetown) and greenfield areas. This refers to “communities that meet people’s needs for daily living throughout an entire lifetime by providing convenient access to an appropriate mix of jobs, local services, a full range of housing, and community infrastructure including affordable housing, schools, recreation and open space for their residents.”

The Town also has housing as a key pillar in its **Strategic Plan** for 2023-2026. It specifically notes the need for proper infrastructure and asset management to accommodate new housing developments in its growing community, as well as to be resilient in the face of more extreme weather events. This was guided by the findings of a Town survey which identified housing affordability and availability as a key concern amongst residents.

The Town also has a Community Improvement Plan (CIP) that offers incentives to encourage private sector investment and revitalization. Implemented in 2010, the CIP was most recently updated in 2022. The CIP contains incentives provided to developers seeking to create new affordable housing, mainly through the deferral of development charges (DCs). However, the introduction of Ontario’s Bill 134 in 2023, and its provisions exempting affordable housing development from development charges will require a review of current CIP incentives related to encourage affordable housing development.

As part of the new Official Plan, the Town will be completing a Growth Capacity Analysis and Housing Strategy to corroborate growth projections and outline a series of key actions the Town can consider to increase and broaden housing supply, enhance housing choices, and expedite housing development to support the creation of complete communities.

2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	61161
	2021	62951
Population Growth (Number)	Total	1790
	Percentage	2.9
Age (Years)	Average	40.7
	Median	42
Age Distribution	0 - 14 years	10715

2.2.1 Population		
Characteristic	Data	Value
	15 - 64 years	42745
	65+ years	9485
Mobility	Non-movers	56610
	Non-migrants	1830
	Migrants	3495

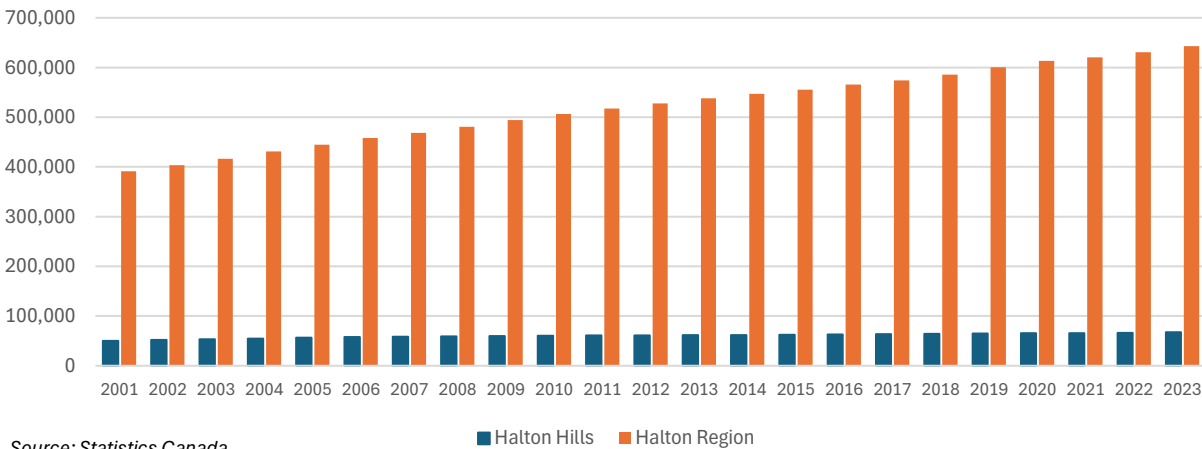
2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	11840
Non-Immigrants	Total	50245
Recent Immigrants (2016-2021)	Total	845
Interprovincial migrants (2016-2021)	Total	480
Indigenous Identity	Total	1145

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

Halton Hills has grown from roughly 50,000 residents in 2001 to 67,000 in 2023, representing a 34% increase (**Figure 1**). This is noticeably modest when compared to the wider Region of Halton, which has seen its population grow from roughly 390,000 to 643,000 over the same period, representing a 64% increase. This reflects the finite capacity of the Acton and Georgetown well and stream-based servicing systems and a much more constrained land supply relative to the rest of the Region, particularly Oakville and Milton. The level of growth in Halton Hills has also been modest over this period when compared to the entire Province, which grew by over 40% during this period.

Figure 1

Population Growth, Halton Region & Halton Hills



Halton Hills and the Region of Halton are located within the Greater Toronto Area – a major economic and demographic centre of Ontario and of Canada. Halton Hills has a key connection to Toronto’s downtown core through two GO train stations (i.e., Acton, Georgetown). However, most of its land is designated as agricultural or rural, with the Town being divided in half by land protected under the Niagara Escarpment Plan. It also contains scattered communities enclosed by lands designated as protected countryside (**Figure 2**). Up until recent Provincial policy and legislative changes (i.e., Provincial Planning Statement, 2024), expanding these settlement boundaries could only be done once every several years during comprehensive reviews of municipal Official Plans. Through these exercises growth was primarily directed towards the other communities in Halton, due to Halton Hills’ limited servicing capacity. This has likely limited the historical population growth of the municipality, in addition to growth being accommodated in the Region’s larger communities of Milton, Burlington, and Oakville.

Population growth was stronger in the early 2000s, with Halton Hills’ annual growth rate of around 3% exceeding the population growth of the province (**Figure 3**). Growth weakened in the 2010s and slowly declined below the province’s annual population growth from the mid-2010s onwards. As of 2023, while the province saw its highest annual rate of 3.1%, Halton Hills’ rate has stayed under 1.5%.

Figure 2 – Regional Structure (of Halton Hills)

Map 1
Regional Structure

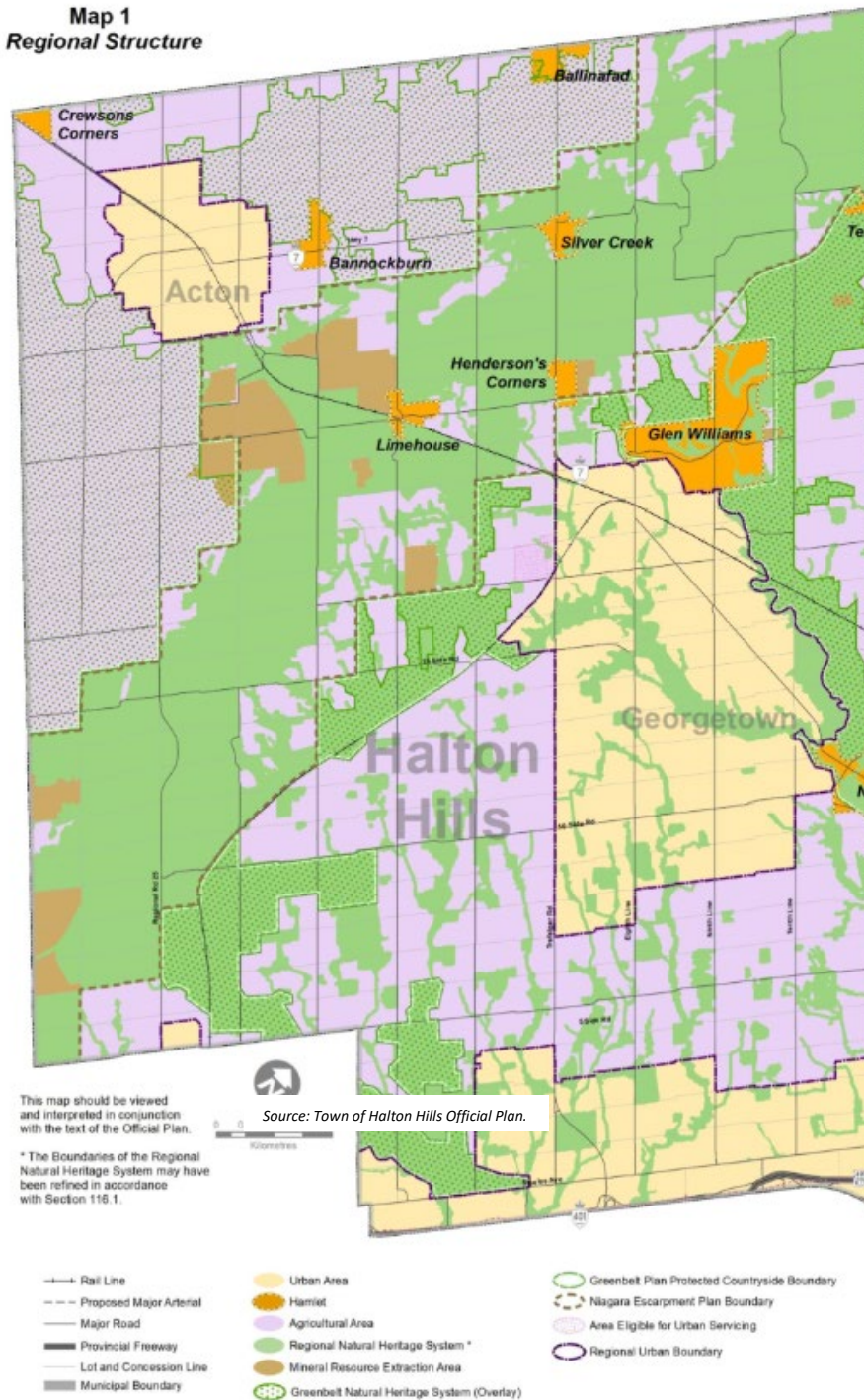
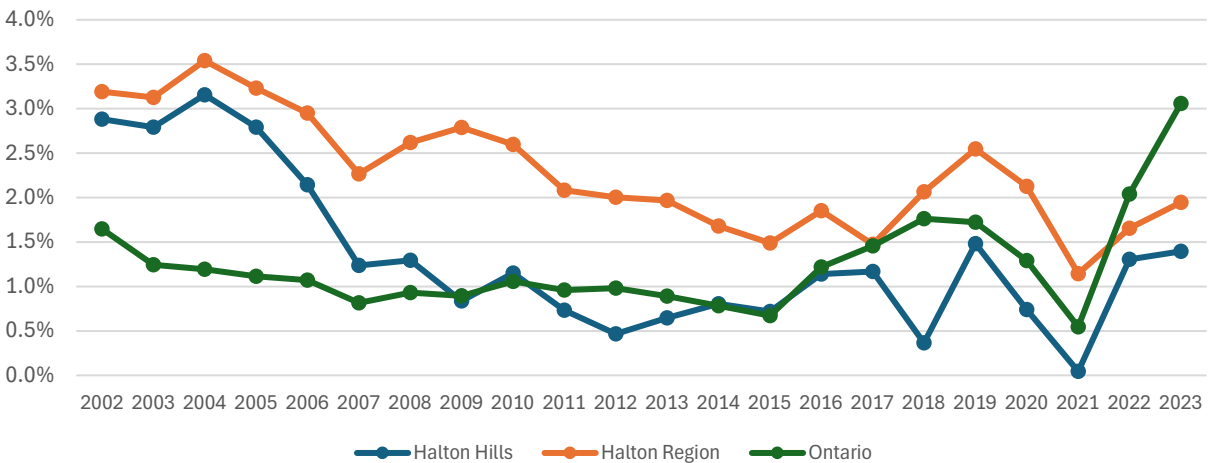


Figure 3

Annual Population Growth (%)



Source: Statistics Canada.

Growth and demographic trends over the last two decades have resulted in a slight shift in the distribution across age groups (**Table 1**). The largest growth has been amongst groups aged over 55 years old, which comprised 18% of the population in 2001, increasing to 31% in 2021. Conversely, the largest decline has been amongst young adults (aged 25 to 44) and children (aged 0 to 19). Young adults previously had the largest population share at 34% in 2001, followed by children at 29%, but these have since shrunk to 23% and 24% respectively. Young adults declined not only in their share, but also in actual population number - from roughly 16,200 to 14,700 over this period. While these groups retain the largest share of population, these changes reflect an ageing population, smaller families, and the emigration of younger workers since 2001. This is reflective of trends present in the wider province.

Table 1

Population Change Across Age Groups								
Age Group	Halton Hills				Ontario			
	2001		2021		2001		2021	
0-19 (Children)	14,090	29%	15,230	24%	3,002,170	26%	3,053,250	21%
20-24 (Students/New Grads)	2,375	5%	4,060	6%	718,420	6%	895,600	6%
25-44 (Young Adults)	16,155	34%	14,725	23%	3,518,010	31%	3,794,800	27%
45-54 (Middle-Aged Adults)	6,690	14%	9,940	16%	1,635,280	14%	1,835,850	13%
55-64 (Young Downsizers)	4,405	9%	9,515	15%	1,064,000	9%	2,006,735	14%
65-74 (Mature Downsizers)	2,605	5%	5,220	8%	818,165	7%	1,504,495	11%
75+ (Older Adults)	1,785	4%	5,435	8%	654,005	6%	1,133,215	8%
Total Population	48,105	100%	64,125	100%	11,410,050	100%	14,223,945	100%

Source: Statistics Canada.

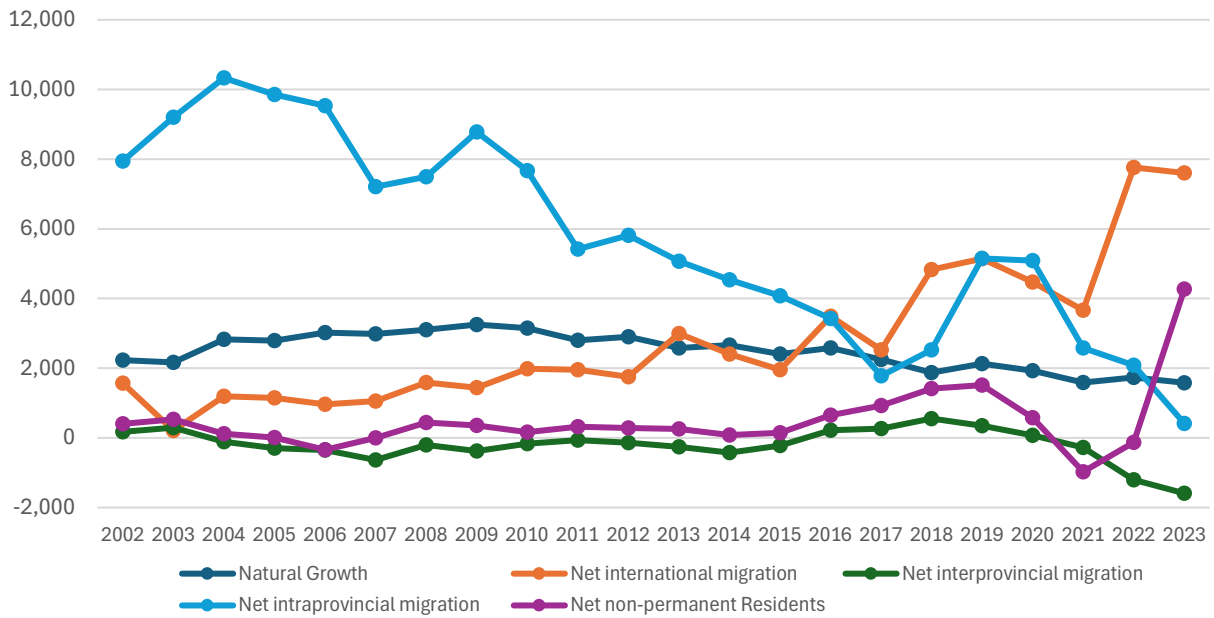
Figure 4 to follow illustrates the components of population growth for all of Halton Region (data specific to Halton Hills was not available). However, this information provides important context on how demographic change has occurred in the wider area surrounding Halton Hills and the area within which it is located.

As illustrated by **Figure 4**, the source of Halton Region's growth has changed considerably since 2001. Most growth experienced in the 2000s and early 2010s were led by migration from other parts of the province, likely from households looking for more affordable housing and job opportunities in the Region. More recent growth has increasingly come from immigration and in 2023, non-permanent residents, reflecting the federal government's more open immigration policy following 2015. Non-permanent residents in particular have been a strong source of recent demand, with many of these residents including international students. Of note, the Federal Government has recently announced changes to immigration policies and non-permanent residents that will seek to reduce the growth of these groups looking forward.

The main source of population growth for Halton Region (**Figure 4**) has long been in residents moving from other parts of the province (**Figure 5**), and more recently, immigrants and non-permanent residents (**Figure 6**). Natural growth remains a stable, but slowly declining, source of population growth.

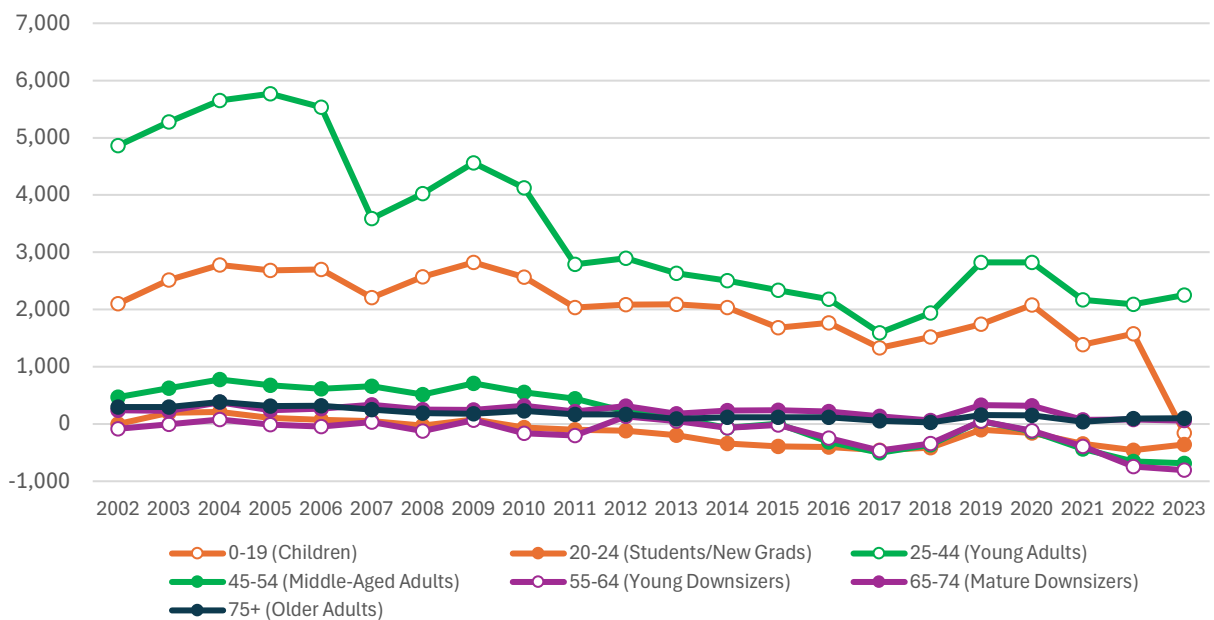
The main age groups that have come through intraprovincial and international migration are middle-aged adults and children. These include a mix of young families, couples, and individual adults, and contribute considerably to the Region's workforce. It is likely however, that most migrants – particularly younger families - would move to the more urbanized areas within the Region, such as Oakville and Milton. These areas are better supplied to accommodate these groups and include better transit infrastructure, connection to the GTA, job opportunities, greater supply of rental housing, and post-secondary educational institutions. Retirees may be more likely to move to Halton Hills from more urbanized areas due to the relatively more affordable housing and lower need for employment opportunities. As will be assessed to follow, increases in home prices in Halton Hills and a general lack of rental housing has also likely limited the Town's ability to accommodate growth from younger households.

Figure 4
Components of Growth, Halton Region



Source: Statistics Canada.

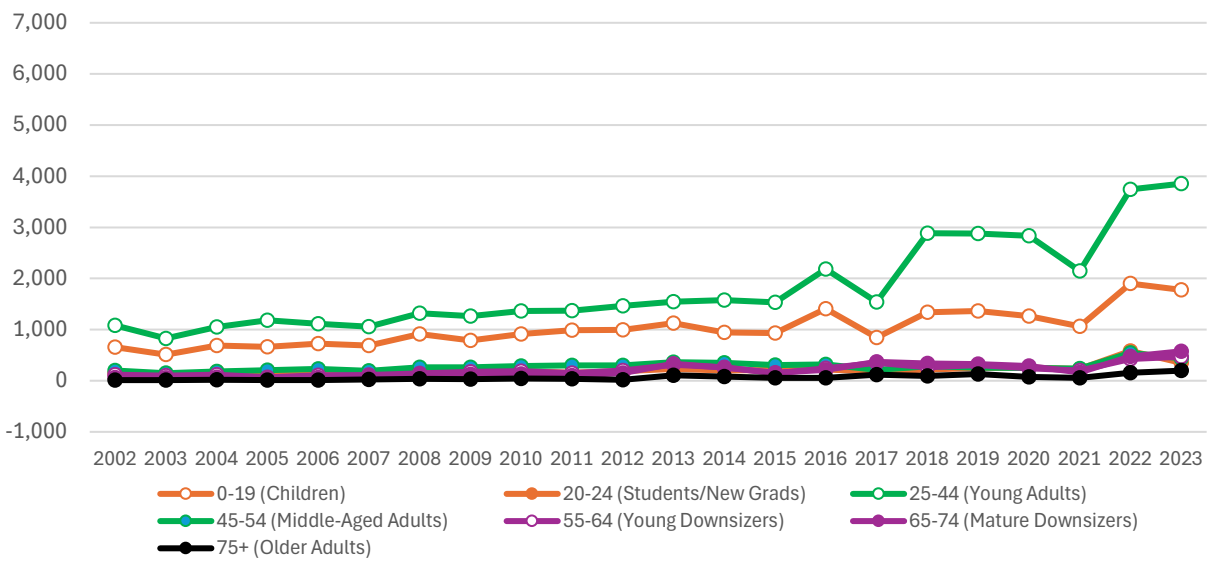
Figure 5
Components of Intraprovincial Migration, Halton Region



Source: Statistics Canada.

Figure 66

Components of International Migration, Halton Region



Source: Statistics Canada.

3. Household Profiles and Economic Characteristics

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

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

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

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

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	21078
	2021	21825
Household income (Canadian dollars per year)	Average	150800
	Median	127000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	80200
	Median	65500
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	155400
	Median	120000
Average household size (Number of members)	Total	2.9
Breakdown of household by size (Number of households)	Total	21825
	1 person	3890
	2 persons	6545
	3 persons	3965
	4 persons	4890
	5 or more persons	2540
Tenant households (Number of households)	Total	3220
	Percentage	14.754
Owner households (Number of households)	Total	18610
	Percentage	85.269
Percentage of tenant households in subsidized housing	Percentage	14.2

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	4594
Number of one-parent families	Total	2490
	Percentage	13.708
Number of one-parent families in which the parent is a woman+	Total	1865
Number of one-parent families in which the parent is a man+	Total	625
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	1160
	Low (21% – 50% AMHI)	3385
	Moderate (51 – 80% AMHI)	3980
	Median (81% - 120% AMHI)	4805
	High (>120% AMHI)	8425

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

Tenant & Owner Household Incomes

Household incomes in Halton Hills have increased over the last four census periods, with a notably higher increase between 2016 and 2021 (**Figure 7**). While intermittent increases across census periods have been between 5% and 13% until 2016, tenant and owner household incomes (for both median and average incomes) grew by roughly 26% and 18% between 2016 and 2021. While tenant household incomes grew faster, the actual increase for this group (around \$15,700 in average income and \$13,900 in median

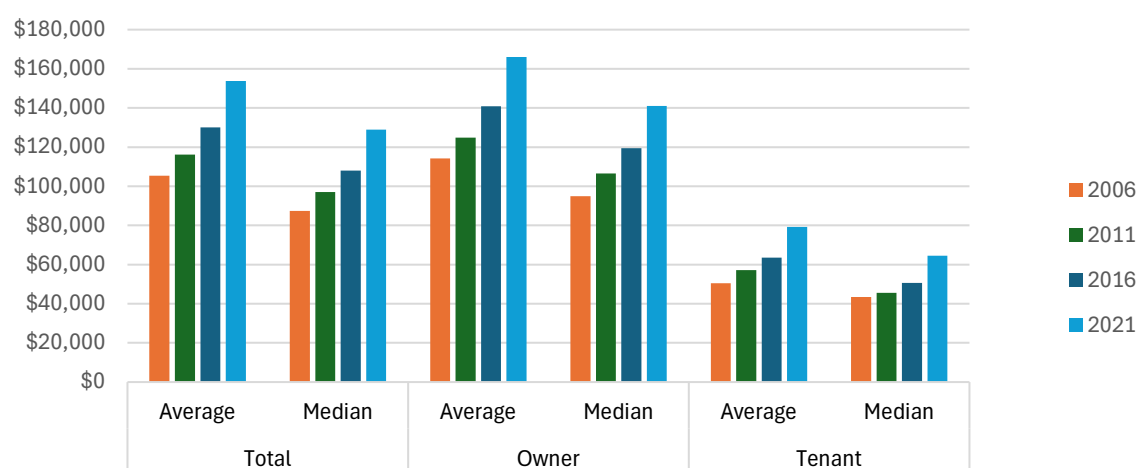
income) is considerably lower compared to owner households (around \$25,200 in average income and \$21,600 in median income).

This sudden increase may be in part due to the strong employment income growth experienced in the years prior the pandemic and the introduction of federal assistance programs in response to COVID-19 (e.g., CERB, CESB) softening the impacts of job losses in 2020.

Notwithstanding income growth profiles, **Figure 7** illustrates that tenants earn considerably less than owners.

Figure 7

Gross Household Incomes by Tenure



Source: CMHC Housing Portal.

As of the 2021 census, owner household incomes were significantly higher in Halton Hills compared to the provincial numbers, but slightly lower than Halton Region as a whole (**Table 2**). Halton Hills' tenant household incomes were roughly on par with the province, but still lower than Halton Region as a whole.

Table 2

Gross Household Incomes by Tenure and Geography (2021 Census)				
Geography		Total	Owner	Renter
Halton Hills	Average	\$151,000	\$164,000	\$75,200
	Median	\$126,000	\$140,000	\$58,800
Halton Region	Average	\$157,400	\$175,400	\$91,000
	Median	\$121,000	\$138,000	\$72,500
Ontario	Average	\$116,700	\$137,000	\$72,400
	Median	\$91,000	\$110,000	\$58,800

Source: Custom cut Statistics Canada data.

Tenant & Owner Household Distribution

Tenant households, as a share of total households in Halton Hills, has remained steady since 2006 at roughly 15% (**Table 3**). Halton Hills remains a primarily owner-oriented community, as reflected in the rental universe and housing start numbers noted in Question 5.9.1.

This trend likely reflects a lack of new investment in rental housing, rather than a lack of demand for rental homes in the community, which is supported by the low vacancy rate for apartments.

Table 3

Household Distribution by Tenure, Halton Hills								
Household Tenure	2006		2011		2016		2021	
Owner	16,145	86%	17,615	87%	18,080	86%	18,610	85%
Tenant	2,640	14%	2,645	13%	3,000	14%	3,220	15%
Total	18,785	100%	20,260	100%	21,080	100%	21,825	100%
Source: Statistics Canada								

Average Household Size

Average household size has remained steady since 2006 at 2.9 persons per household (**Table 4**). As identified in Table 3.1.1, household size is also fairly evenly distributed, indicating demand from a variety of household sizes in the community.

Table 4

Average Household Size, Halton Hills				
Geography	2006	2011	2016	2021
Halton Hills	2.9	2.9	2.9	2.9
Halton Region	2.8	2.8	2.8	2.8
Ontario	2.6	2.6	2.6	2.6
Source: Statistics Canada				

Percentage of Tenant Households in Subsidized Housing

According to Halton Region, there are 298 subsidized housing units in Halton Hills. This is roughly 9.2% of the 3,220 tenant households in the community.

Households Within 800m of A Higher-Order/High Frequency Transit Stop or Station (#)

The noted approximately 4,594 households are located within 800 metres of the Acton and Georgetown GO stations which connect Halton Hills to Kitchener, Toronto, and other parts of the Greater Toronto Area. Both GO Station areas are expected to accommodate greater growth in transit-oriented forms looking forward.

Number of One-Parent Families

The number of one-parent families has increased considerably since 2006 (**Table 5**), with female-led one-parent families increasing more considerably than male-led one-parent families.

Table 5

One-Parent Families by Gender of Parents, Halton Hills				
Family Type	2006		2021	
Male	420	23%	550	23%
Female	1,385	77%	1,835	77%
Total One-Parent Families	1,805	100%	2,385	100%
<i>Source: Statistics Canada</i>				

Number of Households by Income Category

Looking at households by income category (**Table 6**), high-income households form the largest share at almost 40% of all households in the Town. By contrast, low- and very low-income households formed 16% and 4% of all households respectively – consisting of the lowest shares.

While higher income groups accommodate the greatest share in Halton Hills, this again is likely a reflection of the Town's housing stock that primarily accommodates more expensive low-density housing forms. A greater share of rental housing, affordable housing, and the Region's Community Housing Stock is located in other more urban areas of the Region that are better situated to accommodate this housing stock and lower-income groups.

Table 6

Income Categories and Affordable Shelter Costs, Halton Hills			
Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$126,000	\$3,150
Very Low Income (20% or under of AMHI)	3.68%	<= \$25,200	<= \$630
Low Income (21% to 50% of AMHI)	15.6%	\$25,200 - \$63,000	\$630 - \$1,575
Moderate Income (51% to 80% of AMHI)	18.67%	\$63,000 - \$100,800	\$1,575 - \$2,520
Median Income (81% to 120% of AMHI)	22.52%	\$100,800 - \$151,200	\$2,520 - \$3,780
High Income (121% and more of AMHI)	39.53%	>= \$151,201	>= \$3,781
<i>Source: HART Housing Needs Assessment Tool.</i>			

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.¹

When completing the Regional Comprehensive Housing Strategy, the Region retained Hemson Consulting to prepare detailed population and housing projections between 2021 and 2051. These projections were prepared for the entire Region with growth then allocated to each of the local communities, including Halton Hills. This work also identified land needs and a growth management framework. These projections are used as the basis to prepare the Region’s Joint Best Planning Estimates and are being utilized to fill out **Section 6** of this HNA.

The projection work consisted of significant analysis, including the consideration of suppression of household formation due to a number of factors including demographic shifts, affordability pressures, and general household size changes.

¹ *We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.*

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	36155
Number of workers by industry (Top 10 only)	Retail trade	4280
	Manufacturing	4175
	Construction	3175
	Educational services	3060
	Professional, scientific and technical services	2915
	Health care and social assistance	2785
	Wholesale trade	2275
	Transportation and warehousing	2185
	Public administration	1725
	Finance and insurance	1670
Unemployment rate and participation rate (Percent)	Unemployment rate	9.75
	Participation rate	70.041
All classes of workers (Number)	Total	35340
Employees (Number)	Total	30520
Permanent position (Number)	Total	26745
Temporary position (Number)	Total	3770
Fixed term (1 year or more, Number)	Total	1055

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Casual, seasonal or short-term position (less than 1 year, Number)	Total	2715
Self-employed (Number)	Total	4820
Number of commuters by commuting destination	Within census subdivision	7750
	To different census subdivision	2190
	To different census division	8995
	To another province/territory	65
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	21250
	Public transit	310
	Walked	770
	Bicycle	70
	Other method	475

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

Halton Hills' location within the Greater Toronto and Hamilton Area (GTHA) provides many economic advantages. Its relative proximity to Canada's largest city, Toronto and surrounding municipalities, provides it access to major industries that are based in the city, as well as access to talent that come to the region from elsewhere for employment opportunities. It is also connected to the Regional GO transit network at two communities (i.e., Acton, Georgetown) allowing for expedited travel to Toronto and other towns and cities within the Region.

Some of the data and information to follow is taken from the Regional Official Plan Review and specifically the Town's Employment Land Needs Assessment (2020) as well as census data (2021). As such, some of the projections and other analysis is now dated and may have changed slightly. Notwithstanding, the general market discussion and outlook remains largely consistent today and highly relevant.

Halton Hills Employment Land Needs Assessment Review

Over the past decade, there has been significant growth in the Goods Movement sector, particularly in transportation/warehousing and wholesale trade. This has largely been concentrated in the Regions of Peel, York and Halton. While activity within Halton Region has been focused primarily in neighbouring Milton, over 3.1 million sq. ft. of industrial floorspace has been constructed in the Town over the last decade.

Employment absorption trends

Between 2008 and 2017, Halton Hills comprised 25% of all employment lands absorbed within Halton Region.

Employment Growth Trends

Between 2001 to 2016, Halton Hills' employment base grew from 15,800 to 22,800 workers, representing a 45% increase in overall growth and 2.5% in average annual growth. Over this period, the employment activity rate – defined as number of local jobs divided by the resident population – increased from 33% to 37%. This however remained lower than the Region-wide activity rate, which stood at 48% in 2016 (See **Figure 8**).

Local employment was concentrated in retail trade (22%) and manufacturing (17%). Health care and social assistance (9%), educational services (8%) and accommodation and food services (8%) were the next largest sectors. The sectors, along with retail trade, were found to have been among the fastest growing sectors on a Regional level. Manufacturing was found to have experienced slight employment decline over this observed period (See **Figure 9**).

Figure 8

Town of Halton Hills Employment Base, 2001 to 2016

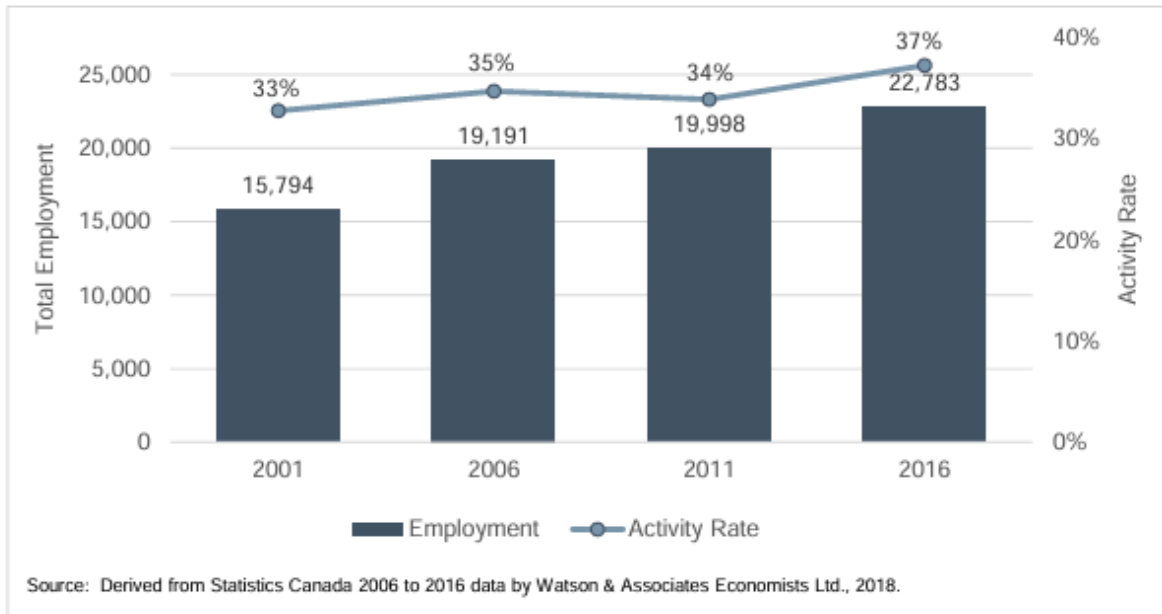


Figure 9 – Share of Employment Across Economic Sectors, 2006 & 2016, Town of Halton Hills

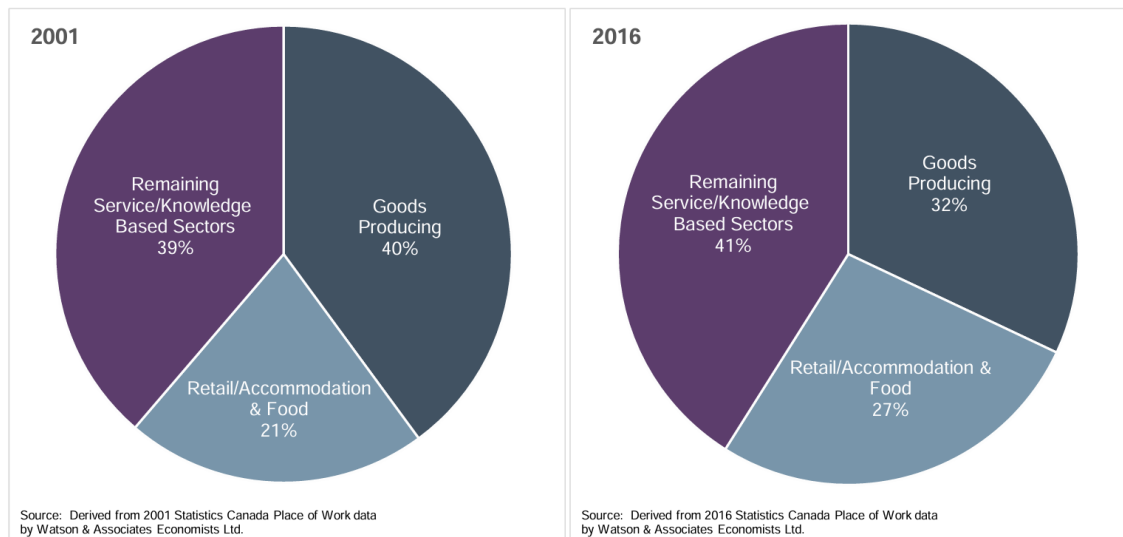


Figure 10 to follow utilizes data from the Canadian Census that illustrates jobs in the Town by sector and trends in employment between 2016 and 2024. As illustrated, total employment has increased by roughly 11,163 jobs. While Wholesale Trade, Professional/Scientific/Technical Services, and Education Services were responsible for a significant portion of this growth, employment growth occurred broadly and relatively evenly across most sectors.

Figure 10

NAICS	Description	2016 Jobs	2024 Jobs	2016 - 2024 Change	2016 - 2024 % Change
11	Agriculture, forestry, fishing and hunting	269	160	(108)	(40%)
21	Mining, quarrying, and oil and gas extraction	179	126	(53)	(29%)
22	Utilities	77	239	163	213%
23	Construction	1,278	1,577	299	23%
31-33	Manufacturing	3,659	4,200	542	15%
41	Wholesale trade	1,443	3,128	1,685	117%
44-45	Retail trade	4,481	5,206	725	16%
48-49	Transportation and warehousing	837	1,707	870	104%
51	Information and cultural industries	242	522	280	116%
52	Finance and insurance	440	1,464	1,024	232%
53	Real estate and rental and leasing	186	345	159	86%
54	Professional, scientific and technical services	898	2,089	1,191	133%
55	Management of companies and enterprises	32	231	198	614%
56	Administrative and support, waste management	891	1,585	695	78%
61	Educational services	1,353	2,558	1,205	89%
62	Health care and social assistance	1,626	2,254	627	39%
71	Arts, entertainment and recreation	544	514	(30)	(6%)
72	Accommodation and food services	1,498	2,052	553	37%
81	Other services (except public administration)	699	857	158	23%
91	Public administration	678	1,467	789	116%
X0	Unclassified	380	571	191	50%
Total		21,688	32,851	11,163	51%

Source: OMAFRA

Projections, Disruptions and Limitations:

Looking forward, the Region and Halton Hills expect the employment base to continue to expand, growing to approximately 40,000 jobs by 2031 and over 65,500 jobs by 2051. As identified further in Section 6 of this HNA, this growth will occur alongside significant population and housing growth forecasted for the Town.

Despite a growing labour pool and employment across a variety of sectors, the following disruptions and limitations exist for the community:

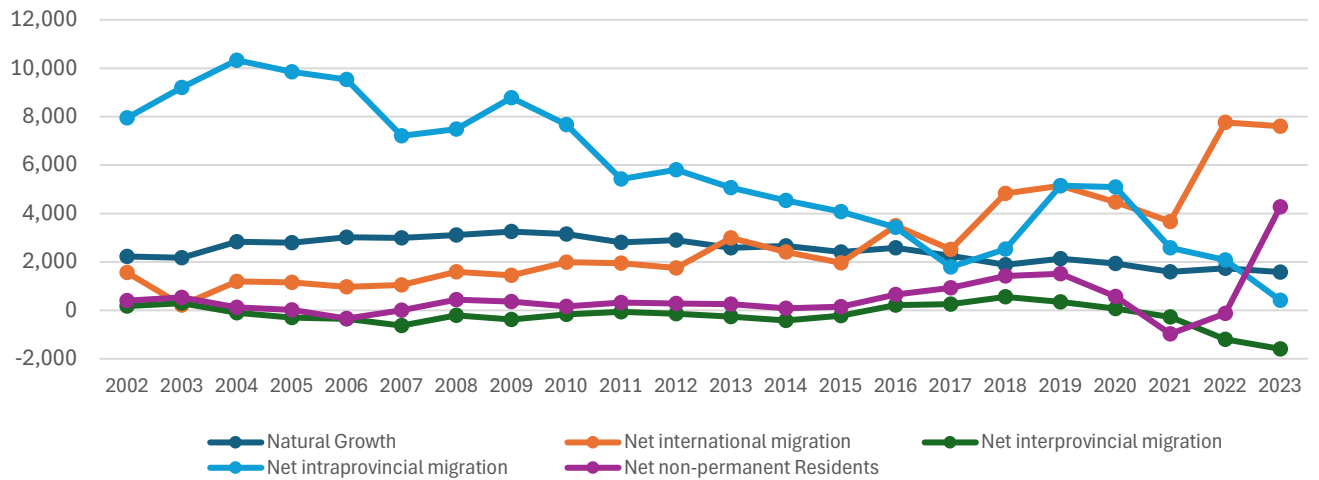
- Growth in the neighboring municipalities of Milton, Brampton, and Mississauga – particularly of their retail centres - will influence the consumption patterns of local residents and compete with in-town retail centres, such as outlet malls, downtowns, etc.
- The growth of e-commerce has allowed for more retailers to be flexible about their needed store footprint, which impacts development trends and on-site employment in the sector.
- As of 2018-2019, Halton Hills does not have an established office base, with office employment primarily concentrated in small office buildings in Georgetown and Acton, and within industrial buildings in various Employment Areas across the Town. However, the Town has competitive development and operating costs for office spaces compared to most neighbouring municipalities, which has likely helped mitigate negative impacts from COVID-19 on its already limited office base.

Only Cambridge and Guelph – both further away from the GTHA core - were found to have lower costs (See **Figure 11**).

- Most employment growth is projected to be in the industrial sector, followed distantly behind by the commercial and major office sectors.
- Over the last decade, federal immigration targets have gradually increased and resulted in a growth of international migrants moving to Halton Region, outpacing growth from interprovincial migration by 2017 (**Figure 4**). This introduced additional housing demand into the area, resulting in higher home prices and rents. More recently, however, the reduction in these targets are likely to alleviate some demand-side pressures from the local housing market.
- The reduction in international student permits is unlikely to directly or significantly impact housing demand in Halton Hills as there are no post-secondary institutions within the Town.
- There is a large projected increase in the population by 2051. This will likely create significant housing demand, with a mix of smaller and more accessible units for ageing residents and family-sized units and homes for younger populations that are expected to populate the developments proposed in the Town's greenfield areas.
- Remote work arrangements, which became common during the height of the COVID-19 pandemic, allowed for many households to relocate between cities, either for personal, financial, or other reasons. This migration had only a minimal impact on population growth in Halton Hills and Halton Region as a whole as seen in **Figure 4**, with intraprovincial migration continuing to plummet from 2020 onwards. These trends have, however, reduced demand for new and existing employment space.
- Overall, historical and projected employment growth in the Town has been moderate and is expected to remain so looking forward, with growth primarily expected in the industrial and retail land sectors, which are the primary employment sectors in the Town currently.

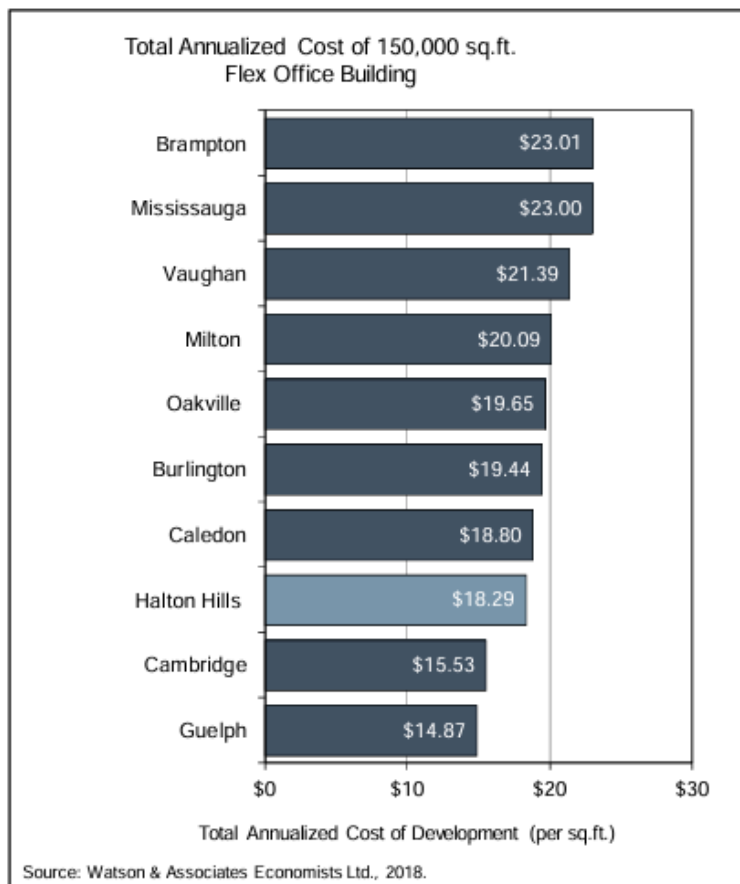
Figure 4

Components of Growth, Halton Region



Source: Statistics Canada.

Figure 11 – Per Square Foot Development Cost of Office Building



Source: Watson & Associates Economists Ltd., 2018.

3.6 Households in Core Housing Need

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

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

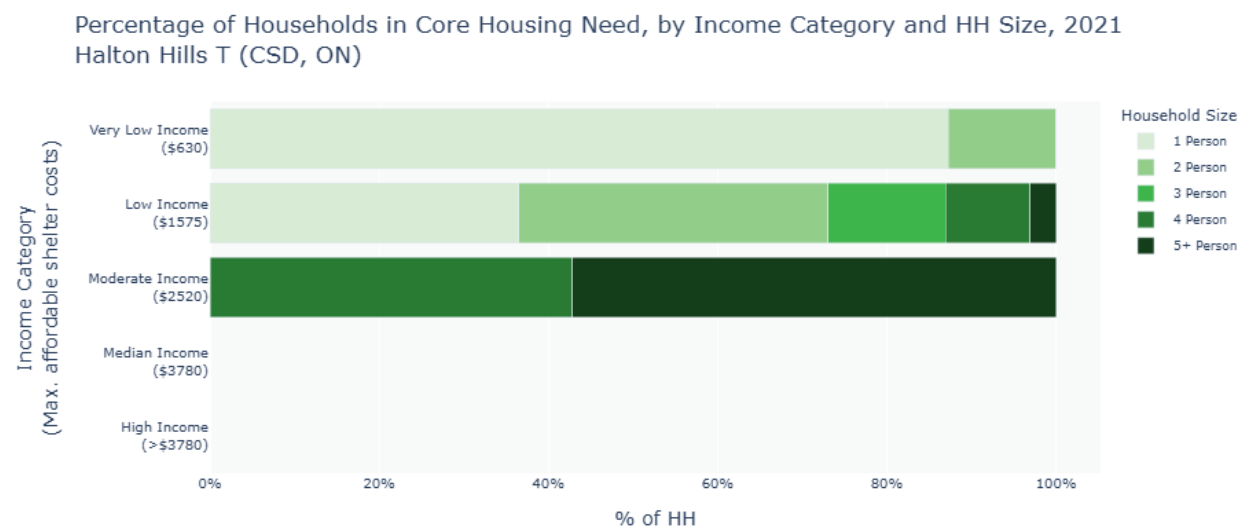
Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining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

Please use the following section to insert the following Housing Assessment Resource Tools (HART) Data Tables [\(Housing Needs Assessment Tool | Housing Assessment Resource Project\)](#)

Income Categories and Affordable Shelter Costs:

Income Categories and Affordable Shelter Costs, Halton Hills			
Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$126,000	\$3,150
Very Low Income (20% or under of AMHI)	3.68%	<= \$25,200	<= \$630
Low Income (21% to 50% of AMHI)	15.6%	\$25,200 - \$63,000	\$630 - \$1,575
Moderate Income (51% to 80% of AMHI)	18.67%	\$63,000 - \$100,800	\$1,575 - \$2,520
Median Income (81% to 120% of AMHI)	22.52%	\$100,800 - \$151,200	\$2,520 - \$3,780
High Income (121% and more of AMHI)	39.53%	>= \$151,201	>= \$3,781
Source: HART Housing Needs Assessment Tool.			

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



Source: HART Housing Needs Assessment Tool.

2021 Affordable Housing Deficit:

2021 Affordable Housing Deficit			
Income Category (Max. affordable shelter cost)	Owner households	Renter households	Total
Very Low Income (\$630)	240	315	555
Low Income (\$1575)	680	615	1295
Moderate Income (\$2520)	60	25	85
Median Income (\$3780)	0	0	0
High Income (>\$3780)	0	0	0
Total	980	955	1935

Source: HART Housing Needs Assessment Tool.

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	4030
	Percentage	18.5
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	1820
	Percentage	8.5
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	1290
	Percentage	40.3
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	900
	Percentage	4.2
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	2740
	Percentage	14.8
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	920
	Percentage	4.3
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	955
	Percentage	4.4
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	230
	Percentage	1.1
	Total	310

Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Percentage	9.6
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	110
	Percentage	0.5
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	640
	Percentage	3.4
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	120
	Percentage	0.6
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	685
	Percentage	3.1
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	85
	Percentage	0.4
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	235
	Percentage	7.3
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	60
	Percentage	0.3
Suitability – Owner households in unsuitable dwellings (# and %)	Total	455
	Percentage	2.4
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	25
	Percentage	0.1

Total households in core housing need	Total	1930
Percentage of tenant households in core housing need	Percentage	31.7
Percentage of owner households in core housing need	Percentage	5.4

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

Social Housing Demand – Provided by Halton Region (Service Manager)

The Region of Halton has jurisdiction over the management of affordable and social housing. The Halton Access to Community Housing (HATCH) wait list has grown by 52% since 2021, currently standing at 7,111 residents. Key information relevant to Halton Hills include:

- 232 Halton Hills residents are on the HATCH wait list, representing 3.2% of all applicants. It is also important to note that many households on the Region's waitlist are not currently residing in Halton. If we isolate the waitlist to only those living within Halton Region, 7% of the waitlist is comprised of Halton Hills residents.
- 369 HATCH applicants were housed in 2023 with a rent-geared-to-income subsidy or portable housing benefit. Of these, 35 applicants were housed in Halton Hills.
- Halton Hills has the highest demand in the Region for 1 bedroom non-senior units.
- 75% of HATCH Applicants earn less than \$30,000 per year.

This information and the data above indicate an increased demand for homelessness services and supports, with an estimated 120 new units of supportive housing required in Halton Region to support the current need.

Core Housing Need (CHN)

According to the 2021 census, In Halton Hills, 1,930 households were in CHN, representing 9% of the 21,315 households tested for housing need. Across tenures, it was found that 32% of renter households and 5% of owner households were in CHN. In terms of total numbers, there is a roughly even split of owner and renter households in core housing need currently, with the majority falling within the low and very low income categories as identified by the HART Housing Needs Assessment Tool.

Also indicated by the HART data is that household need characteristics heavily favour smaller household sizes for very low income groups (i.e., 1 person households), with a more even distribution of need for low and moderate-income groups. This indicates that demand would heavily favour studio and one-bedroom homes for low-income groups, and a broader housing size for moderate income groups, which is also reflected in the Region's HATCH data.

Between the 2006 and 2021 censuses, a consistent 40% of households in CHN live in housing that falls below multiple housing standards – meaning they are unable to afford alternative housing in the community that meets these housing standards. Affordability is the primary housing standard that most of these households do not meet. 50% of households live in unaffordable housing, which increases to 80% for tenant households. Roughly 20% of households in CHN live in inadequate housing and/or in unsuitable housing. (See **Figures 12 to 16**)

Figure 12

CHN by Household Tenure, Halton Hills

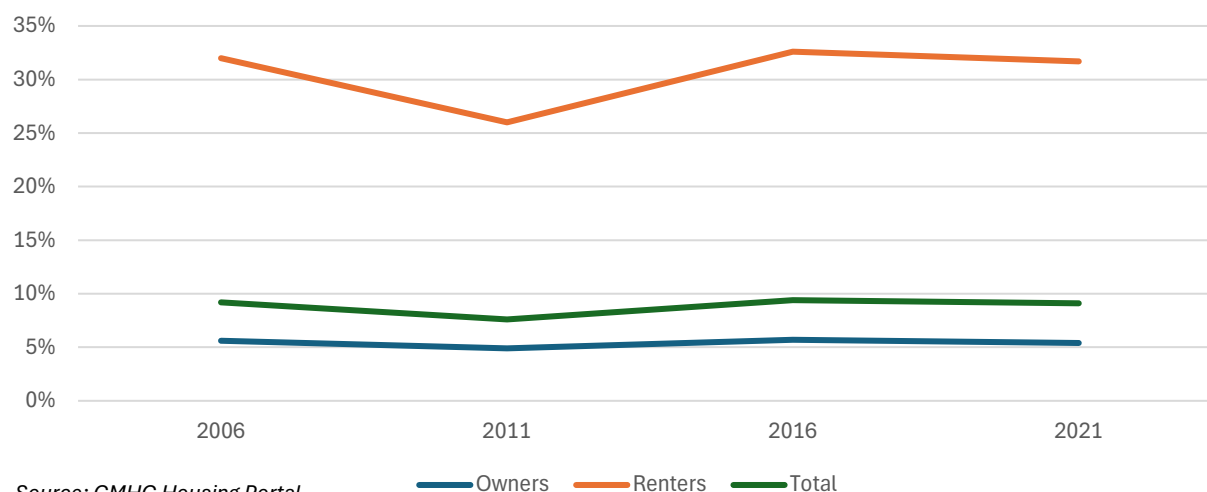
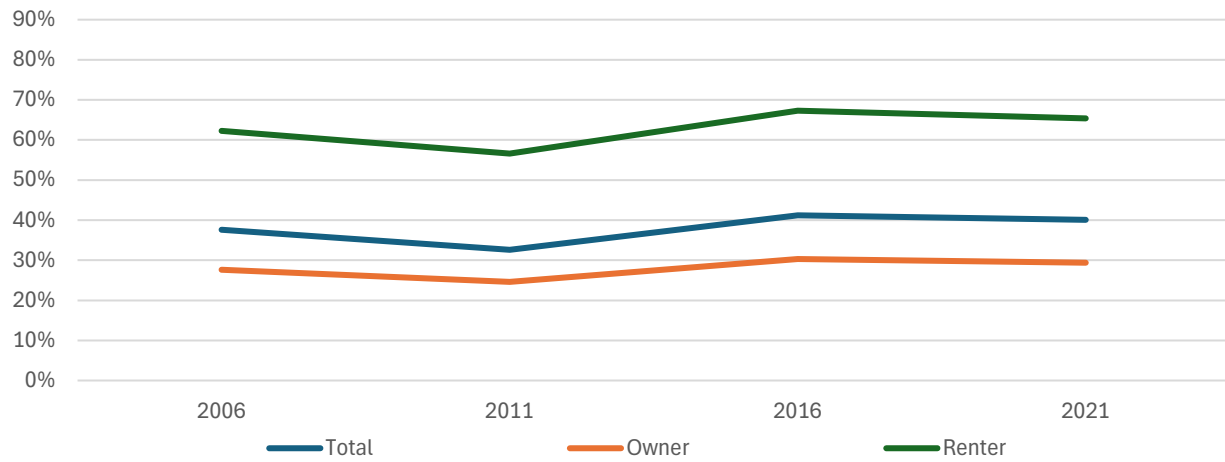
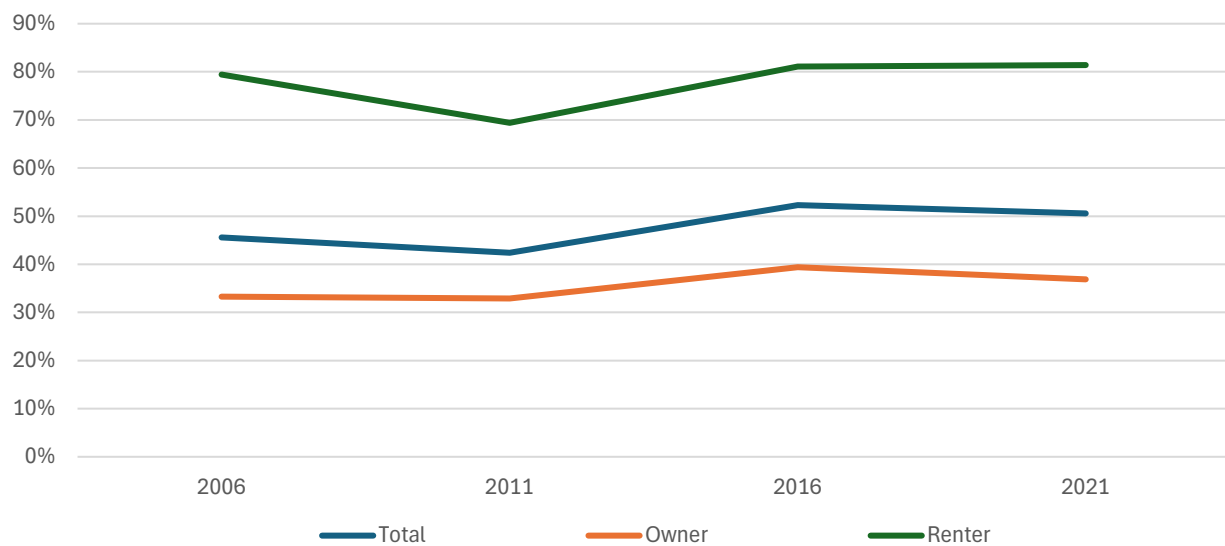


Figure 13
Household Below Multiple Housing Standards and in CHN, Halton Hills



Source: CMHC Housing Portal.

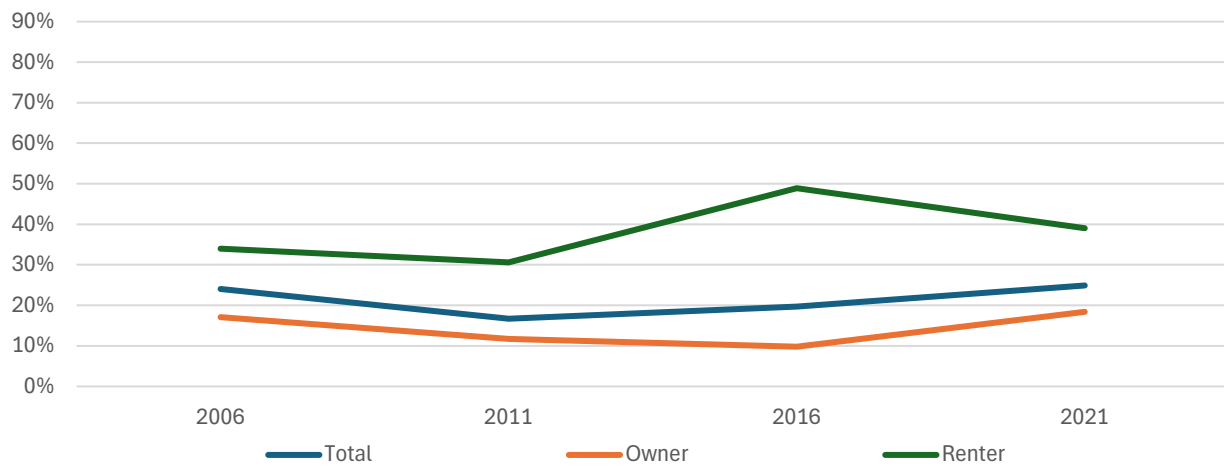
Figure 14
Households Below Affordability Standards and in CHN, Halton Hills



Source: CMHC Housing Portal.

Figure 15

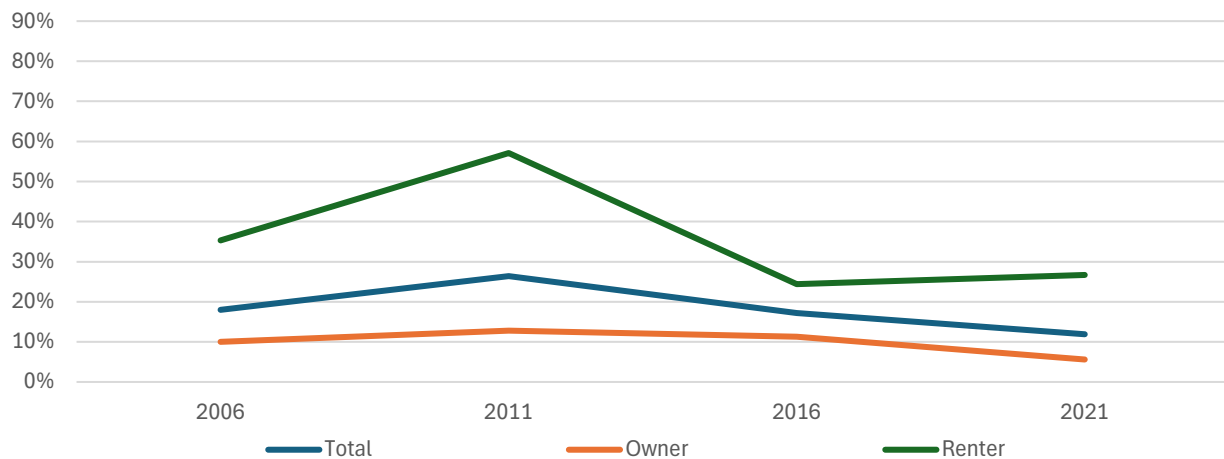
Households Below Adequacy Standards and in CHN, Halton Hills



Source: CMHC Housing Portal.

Figure 16

Households Below Suitability Standards and in CHN, Halton Hills



Source: CMHC Housing Portal.

The HART Housing Need Assessment Tool indicates that nearly all households in CHN are very low to low-income households (i.e., households earning 50% or under the Average Median Household Income in Halton Hills). Half of these are one-person households. These reflect the income and household groups for whom alternative shelter that is adequate, suitable, and affordable are out of reach, and who should be prioritized in social and affordable housing programs. (See **Table 7**).

Table 7

2021 Affordable Housing Deficit (Number of HHs by Income Category), Halton Hills							
Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total	Total Households in Income Group
Very Low Income (\$630)	480	70	0	0	0	550	776
Low Income (\$1575)	475	475	180	130	40	1,300	3,288
Moderate Income (\$2520)	0	0	0	30	40	70	3,936
Median Income (\$3780)	0	0	0	0	0	0	4,747
High Income (>\$3780)	0	0	0	0	0	0	8,333
Total	955	545	180	160	80	1,920	21,080
<i>Source: HART Housing Needs Assessment Tool.</i>							

Regional Housing Strategy

The Region put together a Comprehensive Strategy which details priorities and actions to be taken towards addressing housing needs covering 2014 to 2024. As of the Plan's writing, Halton Region was experiencing the lowest vacancy rates among regional municipalities in the Greater Toronto Area and was seeing high and unaffordable levels of rent. It was also seeing a long wait list for social and affordable housing. These highlighted the need for a comprehensive strategy with clear actions and funding to improve the then current housing situation.

The Strategy has five main goals:

Promoting Complete and Healthy Communities

- The Region, through its Official Plan, would promote the integration of a mix of housing types, densities and tenures with housing and human services in order to create complete communities. This includes having a target of at least 50% of new units be built in higher-density typologies (i.e., townhomes and multi-storey buildings), and a requirement for local municipalities (such as Halton Hills) to use a minimum 3% vacancy rate threshold for allowing rental conversion or demolition.

Encouraging and Protecting Affordable Housing

- The Region would promote affordable housing by setting affordable housing and unit mix targets for new developments, as well as by setting policies that promote denser medium and high-density housing projects, such as townhomes and apartments. This includes having at least 30% of new housing units produced annually to be affordable or assisted units.

Encouraging and Protecting Assisted Housing

- The Region has also committed to implement programs to create new publicly-funded assisted housing and to provide rental assistance to households in need. It would also protect and improve the existing stock of assisted housing through repairs, renovations, or redevelopment. This direction would also see the Region make improvements to its community housing waitlist process to ensure residents can access services and housing more quickly and efficiently. This also ties to the target of at least 30% of new housing units being produced annually to be affordable or assisted units.

Supporting Independent Living

- The Region has also committed to increasing the available stock of independent living housing. This saw the exploration of opportunities to integrate more assisted living opportunities within the Region's housing stock and improvements to accessing support services and programs for Halton residents.

Retaining and Regaining Housing

- The Region has committed to enhancing its emergency shelter system, to develop strategies in assisting Halton residents at risk of homelessness, and to partner with community agencies to prevent eviction and homelessness.

Towards this end, the Region had initially allocated \$107 million across this 10-year plan to create 550 to 900 new housing units by 2024.

A five-year review was conducted in 2019 to assess the Region's progress through this strategy. It had identified that since 2014:

- 63% of new housing has been higher-density (i.e., townhouses or apartments), exceeding the 50% target. This target has been increased to 65% annually until 2031.
- 33% of new housing sales have met the Region's affordability threshold, exceeding the 30% target.
- The Region's In-Situ Program was developed. This was the first-ever portable housing benefit program developed in Ontario, assisting 290 Halton residents with monthly rents where they are currently residing as of mid-2019.
- The Halton Housing First program was developed. Using homelessness data collected in 2016 and 2018, the Region created a program which as of this review has provided permanent housing and intensive supportive services to 78 residents at the highest risk of chronic homelessness.
- \$6M in capital upgrades were put into existing housing stock to improve operating efficiency and life of housing facilities.

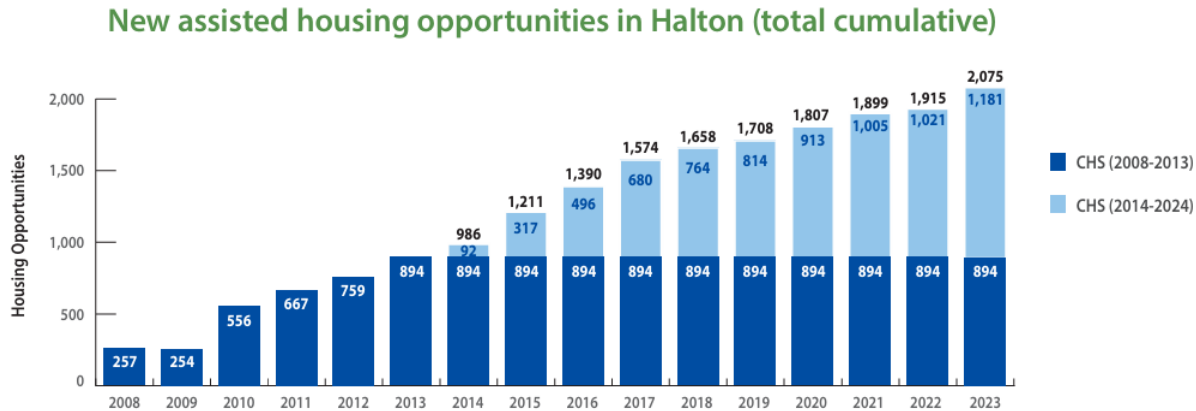
Other Regional Activities Supporting Housing

The most recent update report (2023) notes that the Region has been participating in various federal and provincial housing programs to support this strategy. In April 2022 for example, \$15.6 million was received from the Canada-Ontario Community Housing Initiative (COCHI) to support the development of a 52-unit senior’s building and support 150 low-income households with a portable housing benefit, as well as repair community housing properties and hire a support worker for residents at-risk of homelessness. Moreover, \$7 million in capital funding was received through the Affordable Housing Fund (at the time called the National Housing Co-Investment Fund) for the repair, renewal, and upgrading of existing Halton Community Housing buildings. The Region advocated for and received \$4.4 million from the province towards their Homelessness Prevention Program base funding.

As of 2023, the Region has been able to:

- Fund 1,181 housing opportunities, including 309 purpose-built rental units, 148 supportive housing units – 24 supportive housing units in Halton Hills.
- Over 700 rent/housing subsidies – approx. 35 units in Halton Hills (Figure 17)
- House 290 households through its Housing First Program (started 2015).
- Divert 1,135 vulnerable residents from its shelter system in permanent housing.

Figure 17



Source: Halton Region’s 2023 State of Housing Report.

A major change has occurred through the province’s proclamation of Bill 23 (More Homes Built Faster Act, 2022), wherein the region would lose jurisdiction over the review of development applications. This came into effect on July 1st, 2024, and applies to the Region of Halton. Regional planning responsibilities have been downloaded to the local municipalities, like Halton Hills, while the provision of subsidized housing will continue to be under the jurisdiction of the Region of Halton.

4. Priority Groups

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

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

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

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

The share of households in CHN has stayed relatively stable over the last two decades for both tenure types, with only a slight dip in 2011. Roughly 5% and 32% of owner and renter households have been in CHN over this period. (Table 8). Some key observations that can be made when comparing household sub-groups (Table 9) include:

- One-parent and one-person households are significantly more likely to be in CHN than other household types. This is likely due to single income streams present in these households, as well as the presence of a dependent in one-parent households.

- Other non-family households, which include roommates, are slightly more likely to be in CHN than other household types. However, this group constitutes a very small portion of the Town's population (2% of all households).
- Households led by persons aged under 24 and over 65 are significantly more likely to be in CHN than households maintained from other age groups. This is likely due to more limited income streams (e.g., students working part-time jobs, seniors relying on old age security and pensions), and for older adults, additional living costs associated with health and ageing.
- All immigrant households are slightly more likely to be in CHN than non-immigrant households. However, this group is small compared to the total number of households (roughly 2%).
- Indigenous-led households, specifically tenant households, are significantly more likely to be in CHN than non-Indigenous-led households. This particular group (Indigenous tenant household) constitutes less than 1% of all household types, but this propensity for CHN is the highest among all sub-groups.
- All owner households living in semi-detached, row, duplex, and apartment housing are more likely to be in CHN than those living in detached housing. This difference is only slight for semi-detached and row housing (roughly 5%) but is significant for duplex (over 10%) and apartment-residing households (over 30%). This may be reflective of the households that can afford more spacious, ground-related housing and those that cannot. It may also tie to the difficulty of maintaining apartment buildings (which in Halton Hills are generally older builds) compared to single-family homes.
- Tenant households living in apartments are more likely to be in CHN than the average tenant household, particularly those residing in single-detached homes. Again, this may relate to lower-income households that can only afford smaller apartment units, as well as the generally higher difficulty in maintaining older apartment buildings.

Table 8

% of Households in Core Housing Need by Tenure, Halton Hills			
Year	Owners	Renters	Total
2006	5.6%	32.0%	9.2%
2011	4.9%	26.0%	7.6%
2016	5.7%	32.6%	9.4%
2021	5.4%	31.7%	9.1%
<i>Source: Statistics Canada. CMHC Housing Portal.</i>			

Table 9

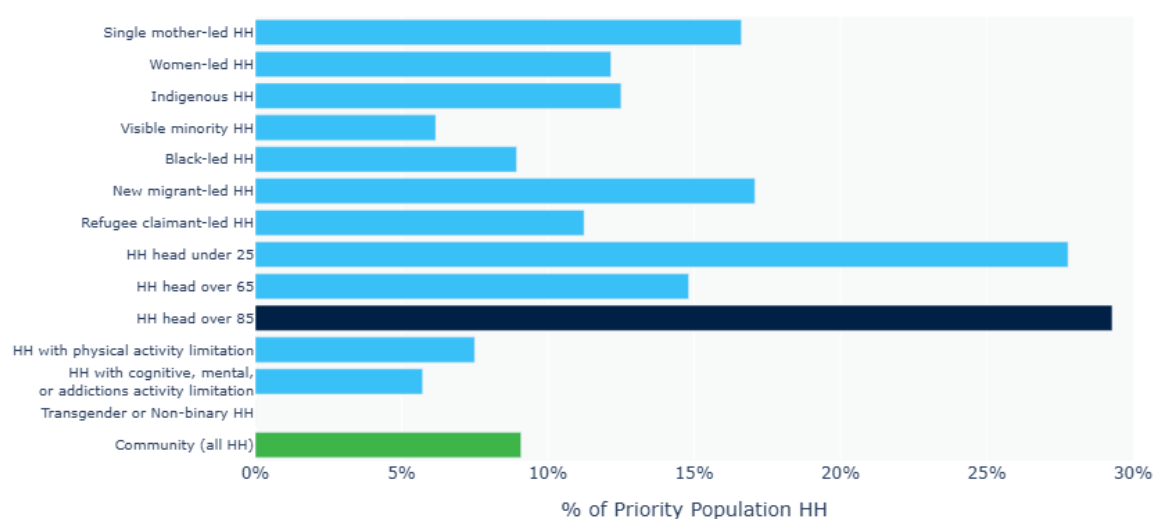
Households in Core Housing Need by Tenure and Characteristics, Halton Hills			
Household Characteristics	All	Owners	Renters
# of Households in CHN	1,930	985	955
% of Households in CHN	9.1%	5.4%	31.7%
Household Type			
Couples With Children	3.0%	2.5%	13.0%
Couples Without Children	5.8%	3.5%	22.0%
One-Parent Households	18.9%	12.5%	39.5%
Multifamily Households	2.2%	1.5%	10.5%
One-Person Households	26.0%	16.2%	45.7%
Other Non-Family	12.6%	11.7%	14.3%
Age of Primary Household Maintainer			
15-24	22.2%	0.0%	28.6%
25-34	10.4%	4.0%	28.4%
35-44	7.1%	4.2%	29.7%
45-54	5.9%	4.5%	20.4%
55-64	7.1%	4.6%	25.6%
65+	14.8%	8.3%	44.9%
Immigrant Status of Primary Household Maintainer			
Recent Immigrant (Landed 2016-2021)	16.7%	0.0%	*
Immigrant	9.8%	6.9%	33.9%
Non-Permanent Resident	30.0%	**	33.3%
Non-Immigrant	8.7%	4.8%	31.0%
Visible Minority-Led Households			
Visible Minority-Led Households	7.9%	5.9%	26.7%
Non-Visible Minority-Led Households	9.2%	5.3%	32.1%
Indigenous-Led Households			
Indigenous-Led Households	13.4%	3.4%	52.2%
Non-Indigenous-Led Households	8.9%	5.4%	31.0%
Household Structural Type of Dwelling			
Single-Detached	5.0%	4.3%	18.7%
Semi-Detached	10.8%	6.8%	31.0%
Row house	9.8%	6.7%	29.3%
Apartment/Flat in Duplex	18.6%	10.5%	33.3%
Apartment (<5 storeys)	34.4%	16.0%	39.1%
Apartment (5 or more storeys)	34.9%	31.7%	36.8%
Source: Statistics Canada. CMHC Housing Portal.			
* - Data not noted in CMHC Housing Portal; ** - CMHC notes there are no households under this group to survey for CHN.			
Highlighted cells indicate subgroups that have been observed to experience a higher share of CHN compared to the tenant group average.			

When considering the HART data available on CHN among key demographic groups in Halton Hills (**Figure 18**):

- Households led by individuals over 85 years old and under 25 years old have the highest propensity for CHN at 29% and 28% respectively.
- New migrant-led and single-mother-led households have the next highest propensities, at 17% each.

Figure 18

Percentage of Households in Core Housing Need by Priority Population, 2021
Halton Hills T (CSD, ON)



Source: UBC HART Housing Needs Assessment Tool.

Based on the studies, documents, and data summarized previously in this HNA, the Region of Halton has provided the following:

- Increased demands for homelessness services and supports. 120 new units of supportive housing are required in Halton Region.
- Halton Access to Community Housing (HATCH) wait list demand has grown by 52% since 2021. 232 Halton Hills residents are on the HATCH wait list (3.2% of the 7,111 applicants or 7% of all Halton applicants, the remaining are applicants from outside of Halton Region).
- 369 HATCH applicants were housed in 2023 with a rent-geared-to-income subsidy or portable housing benefit. Of these, 35 applicants were housed in Halton Hills.
- Halton Hills has the highest demand in the Region for 1-bedroom non-senior units.
- Limited to no information is available on priority groups identified at the Regional level. The Region is currently reviewing and updating tracking mechanisms to capture priority level statistics.

- 75% of HATCH Applicants earn less than \$30,000 per year.
- There are 898 eligible special priority applicants on the centralized waitlist for subsidized housing in Halton Region.
- The special priority policy under the Housing Services Act is a provincially mandated housing priority for victims of domestic violence and human trafficking. This population is prioritized for subsidized housing units on the centralized waitlist in Halton Region. All service manager areas across Ontario are required to prioritize households in this way.
- There is 1 applicant on the waitlist for terminal illness priority – a waitlist priority for those experiencing terminal illness with less than 2 years life expectancy. This is a local priority implemented by Halton Region as the local housing service manager using delegated authority by the Housing Services Act.
- All other waitlist applications are prioritized chronologically based on application date. Demographic information collected for these applications does not expressly represent or easily translate to specific reporting on the priority populations noted.

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

In the year to date, there have been 9 individuals unsheltered within Halton Hills. 4 of these individuals have since accessed emergency shelter and are no longer unsheltered. There are currently 5 known individuals living unsheltered, 3 individuals in Georgetown and 2 in Acton. Of the 4 individuals experiencing hidden homelessness (couch surfing) in Halton Hills in 2024, 3 have since discharged into permanent housing.

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

As will be assessed to follow, there are very limited market housing options in the community available to lower income groups, including a very limited supply of rental housing. The current rental supply remains out of reach with limited vacancy.

A lack of community housing options is also identified.

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

Individuals experiencing homelessness in Halton Hills have access to the same programs and supports offered to all Halton residents. Services and supports are offered to unsheltered individuals on an ongoing basis by outreach teams active throughout the Region.

Through Halton Region's encampment response, all unsheltered individuals receive an offer for shelter. If accepted, the shelter provider works with the outreach agency to facilitate the intake. In the cases when an offer of shelter is not accepted, Regional staff work with the outreach agency to broker access to warming sources, clean water, washroom facilities, etc. Outreach staff remain engaged with individuals who refuse an offer of shelter to build rapport and trust, with the goal to support a transition to shelter.

There are two emergency shelter facilities in Halton Region serving couples, families and single males. These shelters are located in Oakville and Burlington and offer a total of 99 permanent beds to Halton residents. Emergency shelters are operating at 140% capacity, unable to meet the growing demand. Temporary overflow measures such as hotels and motels are currently in use.

There are also two female-only shelters operated by Halton's Women's Place for all self-identified women (16 years of age and older) and their children fleeing domestic violence. Two emergency short-term shelters are available in the Halton Region, one in Milton and one in Burlington. In addition, Halton Women's Place has three transitional housing units within Halton, which were developed in partnership with Habitat for Humanity and the Halton Region. These units provide housing for women and children as they journey forward towards a life free from violence and abuse. These units support women and children to live independently while also providing case management and community outreach support.

Halton Region also funds and operates programs geared towards homelessness prevention, supportive and transitional housing, and outreach for youth, and individuals experiencing unsheltered and chronic homelessness. Agency programming also offers supports for life skills development, clinical and treatment supports, and other client support services that assist clients in accessing and retaining housing.

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

Data available relating to students or temporary foreign workers is currently limited. The data provided below is for Halton Region as a whole and cannot be further narrowed down for Halton Hills specifically due to reporting limitations.

- There are 49 students currently housed in a placement made through the Coordinated Access system. These placements include transitional and supportive housing, RGI, and housing within the private market with subsidies provided through Regional programming.
- An additional 37 students are actively engaged in homelessness/at-risk programming through agencies partnered with Halton Region.
- In 2024, two individuals with a work visa were housed through Halton Region's By-Name List².

² Halton's Coordinated Access strategy is a system-level approach to addressing homelessness, offering a standardized method to assess, prioritize, and connect individuals and families to appropriate housing and support services. Central to this strategy is the By-Name List (BNL), a comprehensive, real-time registry of all households experiencing homelessness in the region. The BNL enables regional staff to collaborate with community partners to match clients with the most suitable housing opportunities with tailored supports.

5. Housing Profile

5.1 Key Trends in Housing Stock:

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

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

See detailed discussion found throughout Section 2 and 3 of this HNA on trends and changes as they relate to employment growth, economic development, infrastructure, climate impacts, and migration. Further information is provided below.

Infrastructure

There is a current constraint on the Town's servicing capacity. The new lake-based water system in Georgetown, which is nearing completion, will be able to support future growth and development in the Town.

Green Development Standards and Low Carbon Energy Supply

The Halton Hills **Green Development Standard V3 (GDS)** are Halton Hills' sustainable design and performance requirements for new developments since 2010. Version 3 is in effect since 2021 for new planning applications. GDS v3 builds on the foundation of previous green development standards and puts increased weight on measures that reduce greenhouse gases of new development in the community. The purposes of the GDS v3 are:

- To further elevate the sustainability performances of new developments in our community.
- To ensure alignment with current best practices in sustainable building and development.
- To support community-wide net-zero carbon emissions goals identified in the Town's Emergency Declaration approved in 2019.

The Town is also investigating low carbon energy supply opportunities to implement selected technologies and build modern structures that could drastically reduce the energy demand, compared to traditional construction in a new greenfield development (Vision Georgetown). This will serve as a pivotal exercise to consider similar technologies for future development in the Town.

Transportation

The Town is serviced by regional commuter rail through two stations, Acton and Georgetown. These connect Halton Hills' two largest communities to the rest of the GTHA.

The only local mass transit service available in Halton Hills is along its boundary to Milton in the south. In partnership with Milton Transit, there is a bus line that runs along Steeles Avenue. Otherwise, there is no local transit available within the various communities.

The Town operates an ActiVan Program. This is a specialized door -to -door transportation service intended for seniors age 65 and older, and persons with disabilities. The service is provided Monday to Friday, 7 a.m. to 7 p.m., Saturday 7 a.m. to 6 p.m. and Sunday 7 a.m. to 3 p.m. ActiVan does not run on statutory holidays.

Moreover, the Town also operates subsidized passes for low-income users called a SPLIT pass. This program subsidizes the cost of monthly taxi scrip coupons for low income registered users in Halton Hills. SPLIT passes are available for anyone who qualifies; including individuals who receive assistance from Ontario Works or Ontario Disability Support Program and sponsored refugees.

The Town is also accessible through two provincial highways (i.e., Hwy. 401, Hwy 407, and Hwy. 7) and various Regional roads and will have direct access to the proposed Highway 413.

Affordable Housing Gaps

Overall, the population growth and housing demand increase experienced in the GTHA over the last decade have significantly increased shelter costs throughout the region. While population growth in recent years has been more modest in Halton Hills, especially in relation to the wider region and province (**Figure 4**), spillover of high housing prices have most certainly seeped into the Town.

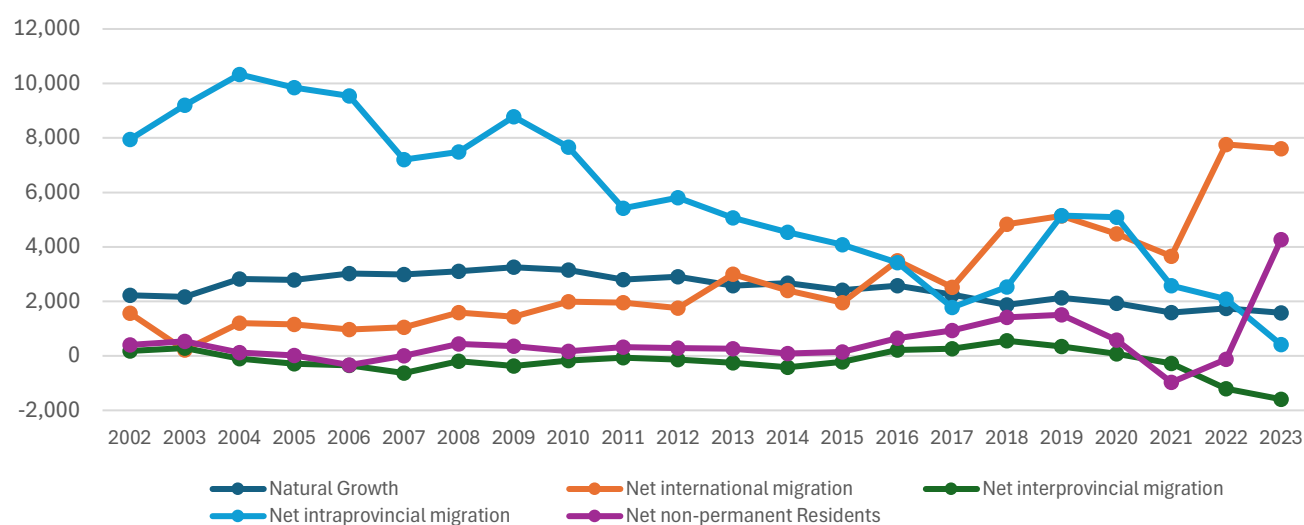
As seen below, all low-income and most moderate-income households are unable to afford homeownership in Halton Hills. This is more pronounced for townhomes and single-family homes, which are only affordable for the top two income decile groups. While condominium apartments are affordable to some moderate-income households, these likely consist of the smallest portion of the ownership housing stock. Halton Hills is not a densely built-up community, and as reflected in the ownership housing starts below, most new housing built over the past three decades have been low-rise typologies (**Table 10**).

Rental units are slightly more affordable, with more units being affordable to 5th income decile households. However, market units still remain out of reach for the lowest 4th income deciles. These units also form a minority of the overall housing stock, as evidenced by the fact that only 15% of Town households are tenants and that there has been very little rental housing starts over the past three decades. (**Table 11**).

While social Rent Geared to Income (RGI³) and affordable (below-market rate) housing are alternatives which provide housing that is affordable to low and moderate-income households, there is an inadequate supply of this housing across Halton Hills. Only 298 RGI units, 51 below-market rate/affordable units, and 36 co-op units (a mix of RGI and below-market rate housing) are available across the whole Region. Over 7,100 individuals and families are on the Region's centralized waitlist. Of the over 7,100 individuals on the centralized wait list, 232 are Halton Hills residents (**Table 12**).

Figure 4

Components of Growth, Halton Region



Source: Statistics Canada.

³ People living in assisted housing pay a rent based on 30% of their household income (before taxes). Adjustments are made depending on utility coverage included with the rental unit.

Table 10

Ownership Housing Affordability Gaps

			Ownership Housing Affordability Gap Analysis, Halton Hills								
Income Decile			1	2	3	4	5	6	7	8	9
Household Income (2024 Estimate)			\$60,500	\$88,600	\$113,800	\$139,600	\$164,200	\$190,000	\$220,500	\$258,000	\$328,400
Affordability Threshold			\$197,000	\$309,000	\$414,000	\$519,000	\$629,000	\$743,000	\$878,000	\$1,210,000	\$1,544,000
Housing Type		Purchase Price									
Average Resale Price											
Condo Apartment	2B	\$663,000									
	1B	\$583,000									
Condo Townhouse	2B	\$658,000									
	2B*	\$904,000									
Freehold Townhouse	3B	\$879,000									
	2B	\$992,000									
Detached & Semi-Detached	3B	\$1,106,000									
	4B+	\$1,393,000									
Average New Sale Price											
Condo Apartment	1B	\$700,000									
	2B	\$825,000									
Townhouse	3B	\$1,100,000									
	2B	\$905,000									
Detached & Semi-Detached	3B	\$1,009,000									
	2B	\$1,251,000									
Detached & Semi-Detached	3B	\$1,341,000									
	4B+	\$1,346,000									
Source: Toronto Real Estate Board's Multiple Listings Service.											
* Sample size less than 10, but at least 5.											
											Unaffordable
											Affordable

Table 11

Rental Housing Affordability Gaps

Rental Housing Affordability Gap Analysis, Halton Hills											
Income Decile			1	2	3	4	5	6	7	8	9
Renter Household Income (2024 Estimate)			\$25,800	\$30,500	\$43,200	\$54,900	\$69,000	\$88,600	\$104,400	\$129,000	\$168,900
Affordability Threshold			\$645	\$763	\$1,080	\$1,373	\$1,725	\$2,215	\$2,610	\$3,225	\$4,223
Housing Type		Monthly Rent									
CMHC Average Market Rent											
80% CMHC AMR*	1B	\$1,298									
	2B	\$941									
	3B	\$1,491									
	1B	\$1,623									
	2B	\$1,176									
	3B	\$1,864									
Private Rentals											
Basement Apartment	1B**	\$1,855									
	2B	\$1,995									
Condominium Apartment	1B***	\$1,645									
	2B***	\$2,585									
Older Townhome	2B**	\$2,665									
	3B	\$2,905									
Newer Townhome	2B**	\$2,825									
	3B	\$3,225									
Older Single/Semi-Detached	1B**	\$1,920									
	2B	\$2,475									
	3B	\$3,050									
	4B+	\$3,840									
Newer Single/Semi-Detached	1B***	\$1,700									
	2B**	\$2,350									
	3B	\$3,260									
	4B+	\$4,030									
Purpose-Built Rentals											
Older Apartment	1B	\$2,020									
	2B	\$2,370									
	3B	\$3,275									
Source: Toronto Real Estate Board's Multiple Listings Service											
*- Due to suppressed CMHC rental data, AMR for 1-bedroom and 3-bedroom units was taken from Ontario's Affordable Housing Bulletin.											
**- Sample size less than 10, but at least 5.											
*** - Sample size less than 5.											
										Unaffordable	
										Affordable	

Table 12

Social and Affordable Housing Affordability Gaps

Social & Affordable Housing Affordability Gap Analysis, Halton Hills												
Income Decile				1	2	3	4	5	6	7	8	9
Renter Household Income (2024 Estimate)				\$25,800	\$30,500	\$43,200	\$54,900	\$69,000	\$88,600	\$104,400	\$129,000	\$168,900
Affordability Threshold				\$645	\$763	\$1,080	\$1,373	\$1,725	\$2,215	\$2,610	\$3,225	\$4,223
Housing Type			Monthly Rent									
Rent-Geared-to-Income (RGI)	30% of Before-Tax Income (Income Eligibility Threshold dependent on bedroom type)	Studio	Varies	Eligible (<\$53,500)								
		1B	Varies	Eligible (<\$62,500)								
		2B	Varies	Eligible (<\$71,500)								
		3B	Varies	Eligible (<\$79,000)								
		4B+	Varies	Eligible (<\$82,500)								
Below Market Affordable Housing	80% AMR units (operated through contribution agreements with the Region)*	1B	\$1,298									
		2B	\$941									
		3B	\$1,491									
	66% AMR units (operated through contribution agreements with the Region)*	1B	\$1,071									
		2B	\$776									
		3B	\$1,230									

Source: Toronto Real Estate Board's Multiple Listings Service.

*- These rent numbers are based on the average rents listed on Ontario's Affordable Housing Bulletin, as the CMHC Housing Portal rent data is incomplete.

Unaffordable

Affordable

Observing historical housing start data, the following trends can be identified:

- Annual housing starts in the Town peaked in the early 2000s, reaching nearly 800 units per year in 2004 and 2005. This has declined significantly since then, with roughly 60 starts in 2023 and only an average of 180 units per year in the last decade (**Figure 19**).
- A small amount of rental has been/is being added to the overall stock. Only 405 rental units have been started since 1990, all of them in the form of apartment housing (**Figures 20 & 22**).
- Most ownership housing starts have been in single-family homes (i.e., single-detached, semi-detached). Over the last decade, 72% of starts were for single-family homes, 21% for row/townhomes, and 8% for apartment units (**Figures 20 & 21**).

The limited number of starts in recent years reflect the following trends:

- The initial disruptions of COVID-19 on work safety regulations and general housing demand likely limited housing construction activity in 2020 and 2021,
- Growing construction costs, development costs, and borrowing rates hampered construction activity and overall ownership housing demand in 2023 and 2024.

Resulting from the minimal starts seen for rental housing, there has been little change in the overall rental housing universe (**Figures 23 & 24**). Between 1990 and 2023, total rental units in Halton Hills declined slightly from 460 to 440. While there was a marginal increase to 500 units in 2001, this dropped to below 400 in 2011 and has since remained around 440 units.

The distribution across unit types has largely been tilted towards 2-bedroom and 1-bedroom units, which as of 2023 consist of 56% and 36% of the total rental stock respectively. There was a slight decline in 3-bedroom units across the observed period, from 10% in 1991 to 3% in 2023. Studio units have always been a negligible portion of the rental stock.

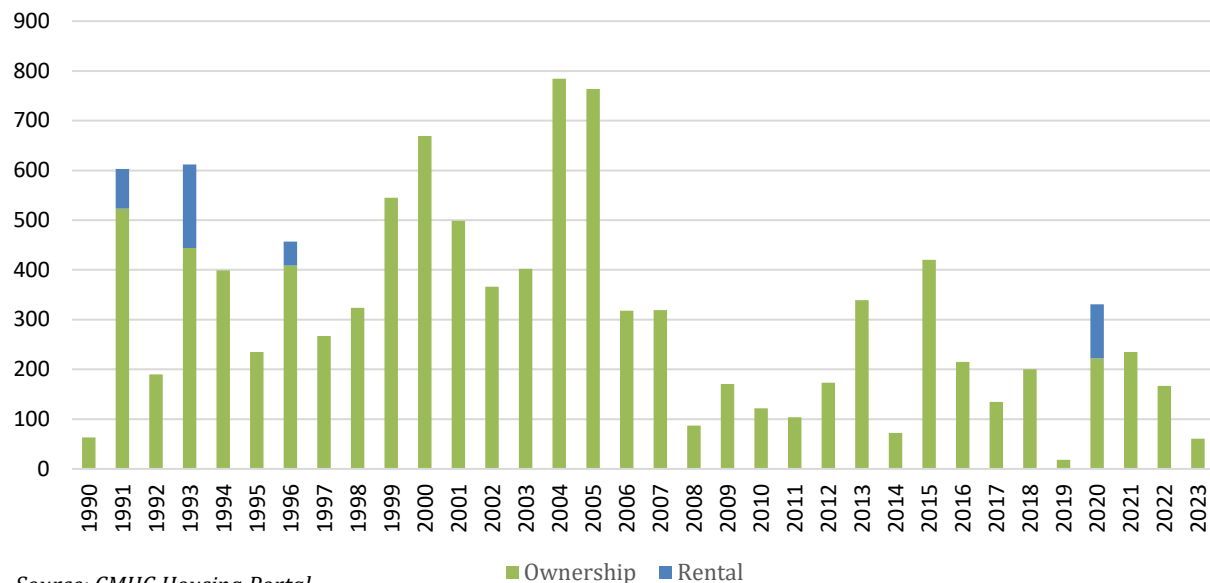
Table 13

Household Incomes by Decile Group & Estimated Affordability Thresholds, Halton Hills					
Decile Group		All Households Income (2024 estimate)*	Renter Household Income (2024 estimate)*	Affordable Purchase Price**	Affordable Rental Rate (monthly)***
Low Income	1st	\$46,400	\$25,800	\$197,300	\$645
	2nd	\$72,700	\$30,500	\$309,200	\$763
	3rd	\$97,300	\$43,200	\$413,800	\$1,080
Moderate Income	4th	\$122,000	\$54,900	\$518,900	\$1,373
	5th	\$147,800	\$69,000	\$628,600	\$1,725
	6th	\$174,800	\$88,600	\$743,500	\$2,215
High Income	7th	\$206,400	\$104,400	\$877,900	\$2,610
	8th	\$246,300	\$129,000	\$1,210,000	\$3,225
	9th	\$314,300	\$168,900	\$1,544,000	\$4,223

Source: Statistics Canada Custom Cut Data.
 * - Incomes based on 2021 Census, inflated using Consumer Price Index change (Ontario) to estimate 2024 incomes.
 ** - Assumes 30% of gross income is available for accommodation costs. Accommodation costs include mortgage (25 years, 4% fixed 5-year rate, 5% downpayment, 0.9% property tax payment, 4.0% of loan amount for CMHC mortgage insurance).
 *** - Assumes 30% of gross income is available for monthly rent.

Figure 19

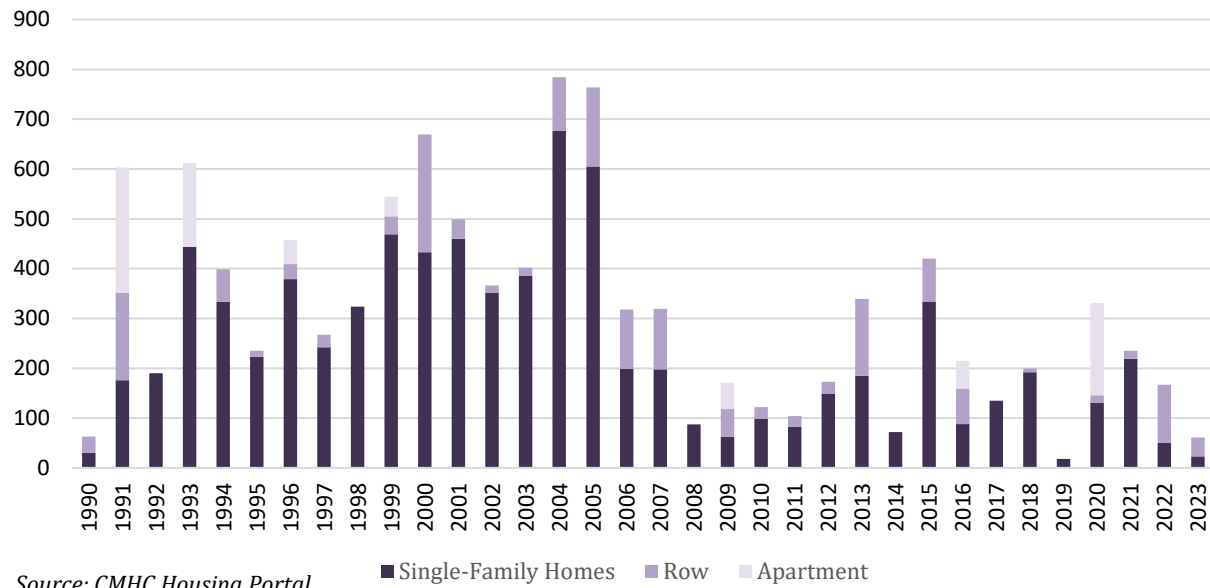
Annual Housing Starts by Tenure, Halton Hills



Source: CMHC Housing Portal.

Figure 20

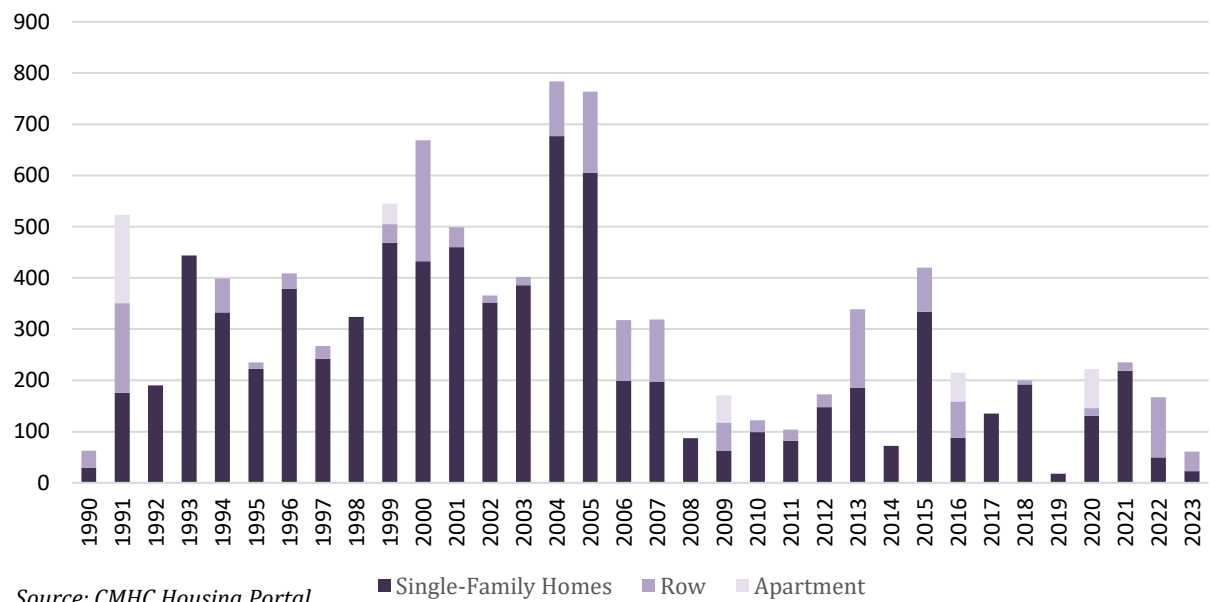
Annual Housing Starts by Typology, Halton Hills



Source: CMHC Housing Portal.

Figure 21

Annual Ownership Housing Starts by Typology, Halton Hills



Source: CMHC Housing Portal.

Figure 22

Annual Rental Housing Starts by Typology, Halton Hills

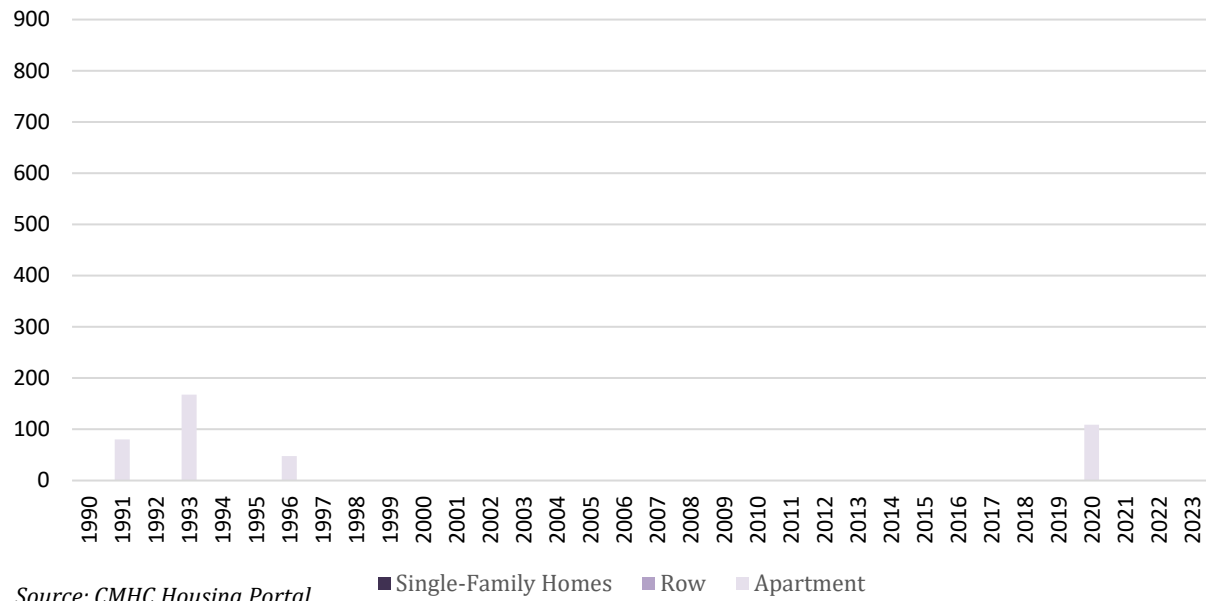
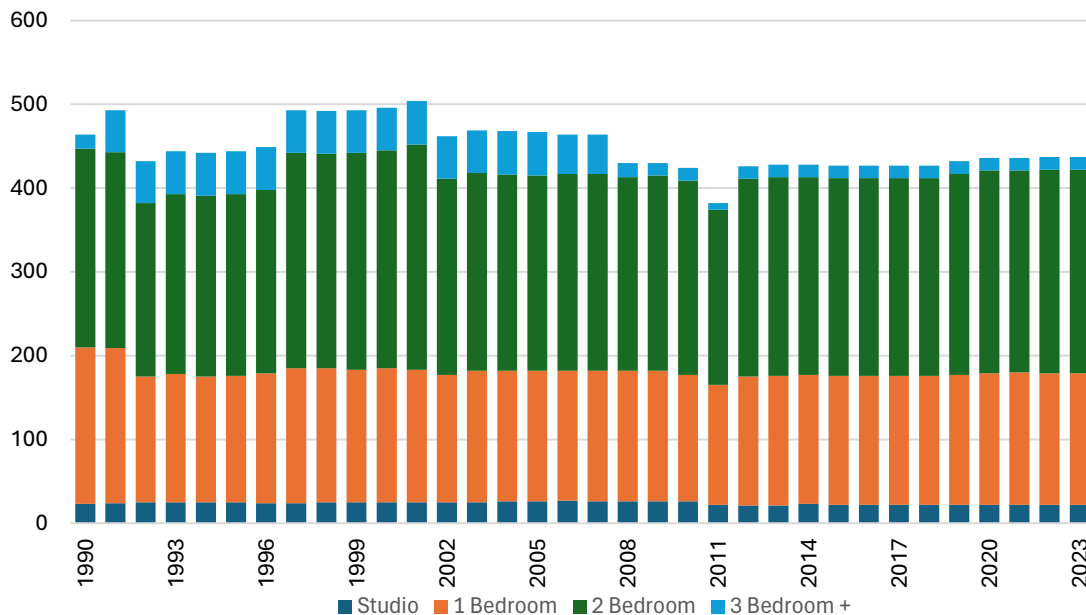


Figure 23

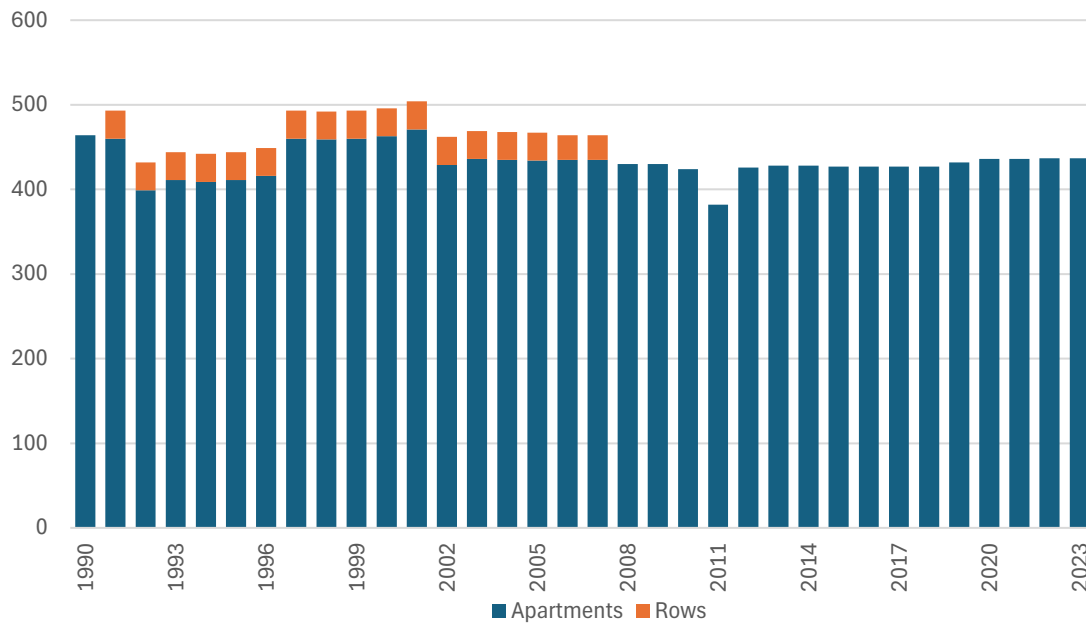
Rental Universe, By Unit Type, Halton Hills



* - Administrative adjustment in unit totals result in lower than listed in the Portal prior to 2023.

Figure 24

Rental Universe, by Typology, Halton Hills



Source: CMHC Housing Portal.

* - Administrative adjustment in unit totals result in lower totals than listed in the Portal prior to 2023.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	21825
Breakdown by structural types of units (number of units)	Single-detached	15940
	Semi-detached	905
	Row house	2005
	Apartment/flat in a duplex	540
	Apartment in a building that has fewer than 5 storeys	1530
	Apartment in a building that has 5 or more storeys	885
	Other single attached	20
	Movable dwelling	5
Breakdown by size (number of units)	Total	21825
	No bedrooms	40
	1 bedroom	1220
	2 bedrooms	2590
	3 bedrooms	8650
	4 or more bedrooms	9320
Breakdown by date built (number of units)	Total	21825
	1960 or before	4365
	1961 to 1980	5745
	1981 to 1990	1815
	1991 to 2000	3815
	2001 to 2005	2575
	2006 to 2010	1435

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	2011 to 2015	1175
	2016 to 2021	895
Rental vacancy rate (Percent)	Total	0.7
	Bachelor	*
	1 bedroom	1.4
	2 bedrooms	0.3
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	772
	Secondary	305 ¹
Number of short-term rental units	Total	70 ²

¹ – Estimated from MLS private rental data over the past 2 years.

² – Active listings as of November 2024 per AirDNA.CO.

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

Over the last 5 years, no new affordable units for low and very low-income households have been constructed within Halton Hills. However, two relevant projects are currently being reviewed or are under construction, which include:

- In Acton, 12 supportive housing units for individuals experiencing homelessness/mental health & addiction challenges. All units will receive a rent supplement funded by the province's Ministry of Health and Long-Term Care. This project is currently under construction.
- In Georgetown, 7 units for seniors at 70% CMHC Median Market Rent (MMR) and 5 units for women-led households at 79% CMHC MMR. The site plan review process for this project is currently being finalized.

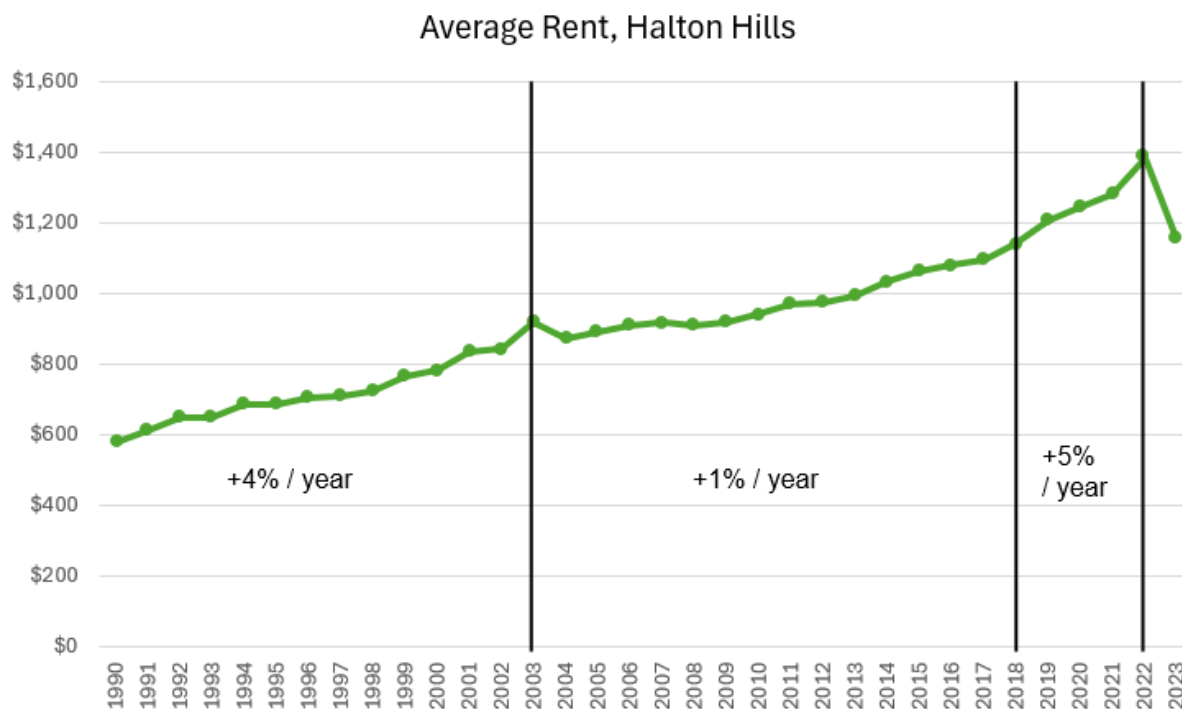
Moreover, 30% of a 157-unit mixed-income development proposed by Kindred Works, a non-profit organization, is targeted as future affordable units. The Official Plan Amendment/ Zoning By-law Amendment application for this project is currently under review.

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

Average rent has increased steadily over the last three decades. There was considerable growth prior to 2003, when rents grew at an average of 4% annually. This flattened to an annual rate of 1% annually until 2018, when (excluding 2023) this jumped up to 5% annually (**Figure 25**). Administrative adjustments made by CMHC in 2023, which saw 335 units removed from the survey and redesignated as social/affordable housing units, may have impacted the noted average rent for that year.

While just recently released, rents increased again in 2024 back to 2022 levels.

Figure 25



Source: CMHC Housing Portal.

This rent growth is likely due to several trends, including:

- Accelerated income growth – Household incomes for tenant households grew significantly faster between 2016 and 2021 than previous intervening census periods, allowing landlords to charge more, especially in Halton Hills' tight rental market. (**Figure 26**)
- Rental supply stagnation – Despite the Town's more modest population growth relative to the wider Region and province, the dearth of rental housing starts over

the last three decades and the decline in the overall rental stock have contributed to a tightening housing market, and in turn, higher rents. **(Figure 27)**

- Eroding Ownership Affordability – Home prices have increased dramatically since 2019, increasing demand for rental housing as “would-be” purchasers either stay in rental housing longer or rent a home instead of purchasing. Without an increase in supply, this pushes vacancies down and rents up.
- Wider regional demand – The Town’s location within the GTHA provides access to a denser, larger population base and better paid, skilled workers. A higher concentration of employees and residents leads to more competition for housing, contributing to higher rents.

Figure 26

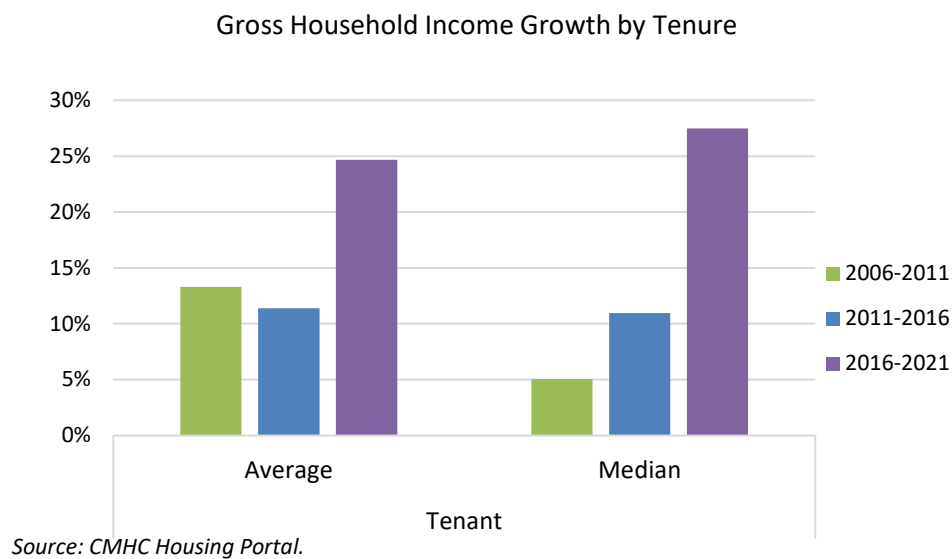
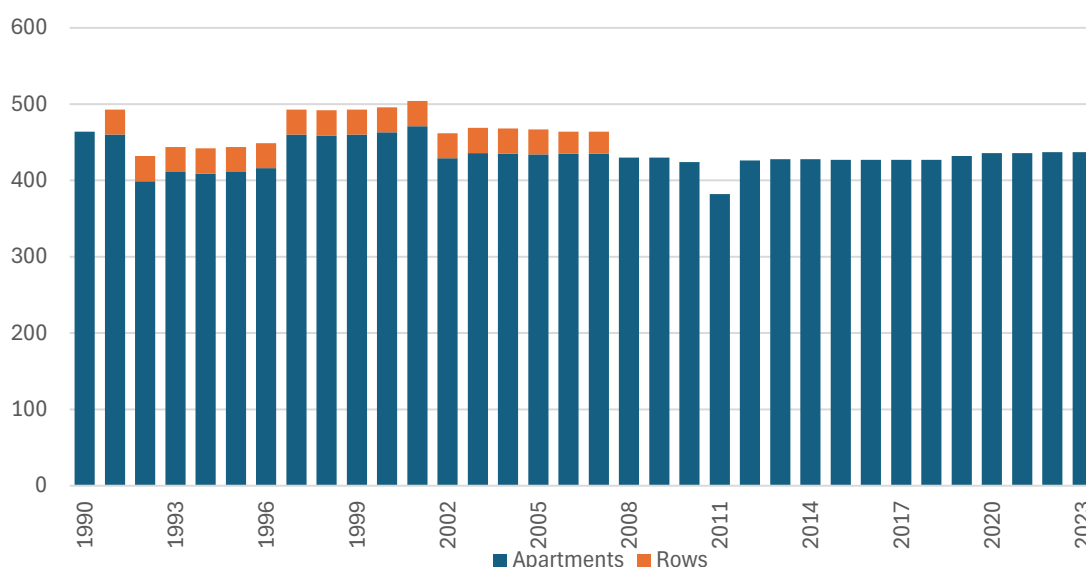


Figure 27

Rental Universe, by Typology, Halton Hills



Source: CMHC Housing Portal.

* - Administrative adjustment in unit totals result in lower totals than listed in the Portal prior to 2023.

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

The rate at which rents increase typically respond to observed vacancy rates. Periods of higher vacancy give tenants more power to negotiate for initial rents and encourage landlords to settle for lower rents than preferred for fear of lost income from unoccupied units, while periods of lower vacancy give landlords more leverage to raise listing rents and in determining final rents due to a tighter supply.

As seen below, vacancy rates have fluctuated considerably over the last three decades. The highlighted zone notes the range of stabilized vacancy, wherein rents are generally expected to grow at moderate pace. Lower vacancy rates (below 1%) prior to 2003 contributed to higher annual rent increases around that period, while higher vacancy rates (above 3%) until 2015 led to lower annual rent increases. More recent vacancy rates have been within or under the stabilized range, contributing to higher-than-average rent increases. Data for 2023 is unavailable. However, with a sudden decline in rental stock and assuming there has been no sudden decline in the Town's population, it is likely that vacancy rates dropped in 2023 (**Figure 28**).

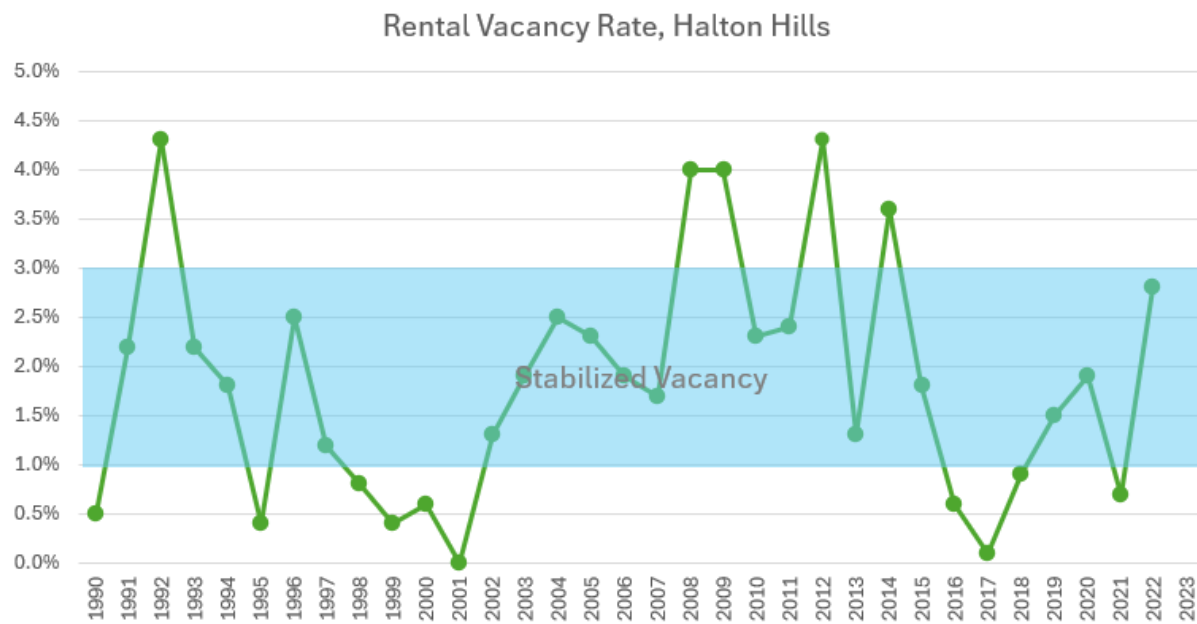
The lower vacancy rates seen in recent years is likely tied to several trends, including:

- Rental supply stagnation – Despite the Town's more modest population growth relative to the wider Region and province, the dearth of rental housing starts over the last three decades and the decline in the overall rental stock have contributed to a tightening housing market, and in turn, lower vacancies.
- Eroding Ownership Affordability – Rising home prices increase demand for rental housing as “would-be” purchasers either stay in rental housing longer or rent a

home instead of purchasing. Without an increase in supply, this pushes vacancies down and rents up.

- Wider regional demand – The Town's location within the GTHA provides access to a denser, larger population base and better paid, skilled workers. A higher concentration of employees and residents leads to more competition for housing, contributing to lower vacancies.

Figure 28



Source: CMHC Housing Portal.

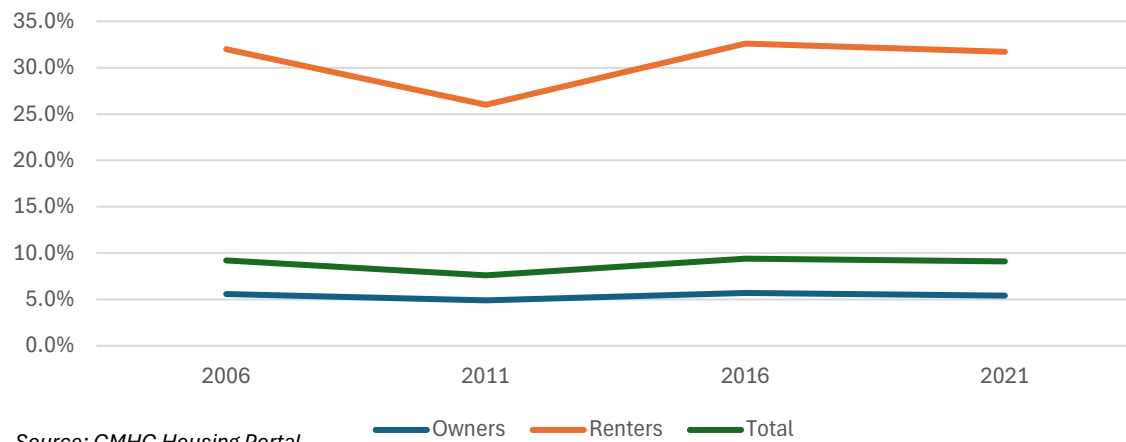
* The 2023 vacancy rate data was suppressed by CMHC for reasons of confidentiality and/or unreliability.

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

Core housing need has remained relatively steady for both owner and tenant households (**Figure 29**). While tenant household CHN declined by over 5% in 2011, this increased again in 2016. See Section 4 of this HNA for further information on Core Housing Need.

Figure 29

CHN by Household Tenure, Halton Hills



5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	298
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	0
Number of co-operative housing units	Total	36
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	11 (supportive)

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

Examples can include:

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

As identified by Halton Region, of the 44 below-market rent units, 38 are operated at 80% Average Market Rate (AMR) and 6 are operated at 66% AMR. 11 are supportive housing units assigned to community agencies and are also subsidized through the Rent Supplement Program.

- Rent Supplements may be used in combination with capital funding to deepen affordability for households. This is subject to availability of rent supplement funding.

- 120 units of dedicated supportive housing are required to meet current demand in Halton and prevent higher emergency shelter use, street homelessness and encampments. No specific data is available for Halton Hills.
- There is also significant demand for assisted housing in Halton Region. 5,404 existing assisted housing units and 7,111 individuals and families on the wait list.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1320
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1280
	Bachelor	*
	1 bedroom	1048
	2 bedrooms	1331
	3 bedrooms+	*
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1146
	Bachelor	*
	1 bedroom	1042
	2 bedrooms	1225
	3 bedrooms+	*
Sale prices (Canadian dollars)	Average	1113025
	Median	970000
Sale prices by unit size (Average, Canadian dollars)	Average	1113025
	Bachelor	n/a
	1 bedroom	703500
	2 bedrooms	835710
	3 bedrooms+	1152082
Sale prices by unit size (Median, Canadian dollars)	Median	970000
	Bachelor	n/a
	1 bedrooms	703500
	2 bedrooms	746500

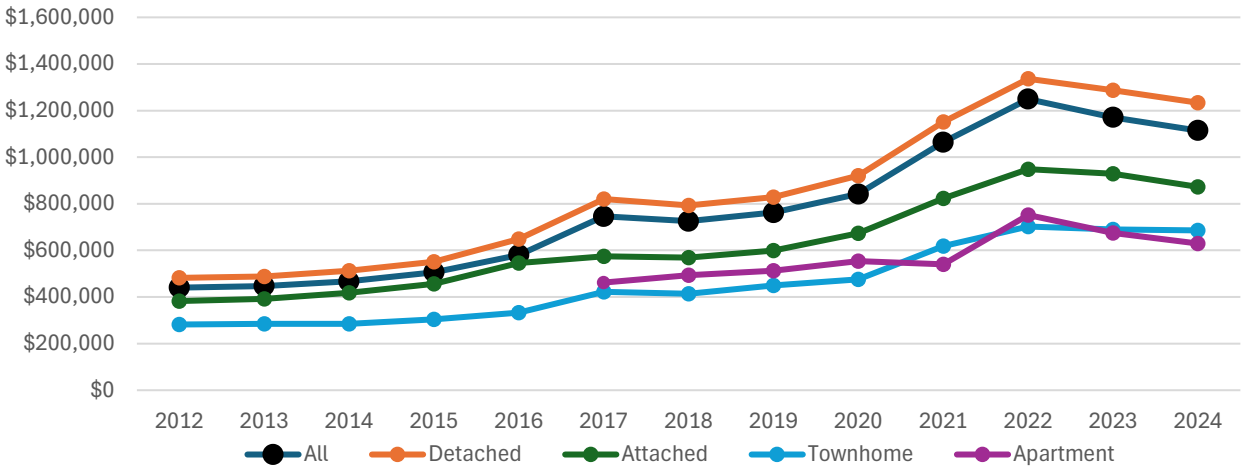
5.9.1 Housing Values		
Characteristic	Data	Value
	3 bedrooms+	991000

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	-
	Owner	125
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	*
	Single	*
	Semi-detached	*
	Row	*
	Apartment	*
Completed – Breakdown by tenure (annual, number of structures)	Tenant	*
	Owner	*
	Condo	*
	Coop	*
Housing starts by structural type and tenure (2021-2023)	Total	463
	Single	242
	Semi-detached	50
	Row	171
	Apartment	0
Housing starts by structural type and tenure (2021-2023)	Tenant	0
	Owner	430
	Condo	33

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
	Coop	0

Figure 30

Mid-Year Benchmark Housing Prices by Typology, Halton Hills

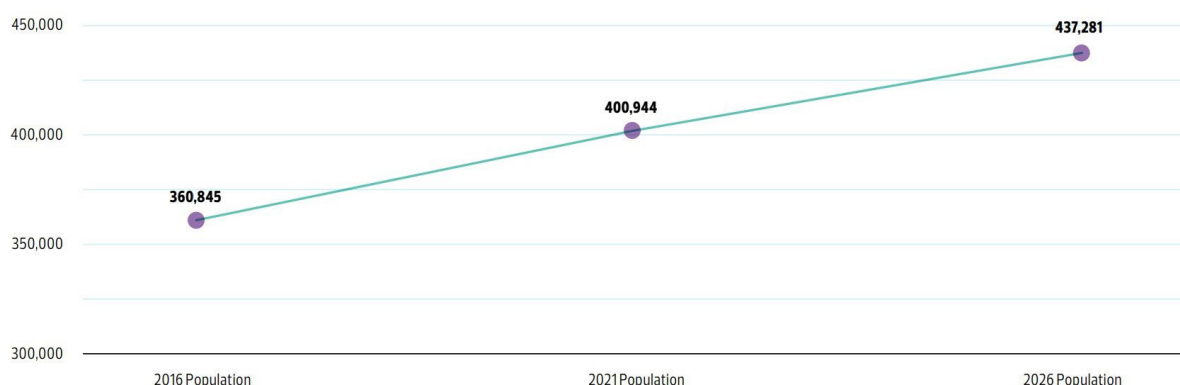


Source: Toronto Regional Real Estate Board

6. Projected Housing Needs and Next Steps

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

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



Household Growth Projection 2016- 2026. [Source: Edmonton Affordable Housing Needs Assessment – August 2022](#)

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

6.1 Projection Methodology Guidelines

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

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

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

Step 1: Population Projection

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

Step 2: Household Projection

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

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

Step 3: Housing Demand (Need) Projection

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

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

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

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

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	1029	301	0	0	0	1330
Low Income	1859	1627	335	142	12	3975
Moderate Income	1034	1864	828	433	232	4391
Median Income	324	1704	1102	1020	614	4764
High Income	251	1547	2098	3744	1870	9510
Total	4497	7043	4363	5339	2728	23970

Key Considerations

Population

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.
- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.
- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non-permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.
- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.
- **Smaller Communities:**
 - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
 - One industry communities should also develop multiple population scenarios to manage economic volatility

Household Projections

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

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

Housing Demand

To project housing demand by tenure:

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

To project housing demand by dwelling type:

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

Economic Data Integration

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

Supply Capacity & Supply Gaps

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

6.2 Projection Methodology

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

The following Tables have been populated by Halton Region based on the Municipal Comprehensive Review prepared by the Region with support by Hemson Consulting and the Region's own planning estimates. Hemson Consulting was responsible for preparing detailed population, housing, and employment projections with associated land needs for the Region and local communities between 2021 and 2051. This work was recently completed in 2022. Other inputs have been provided through the Ministry of Finance.

6.2.1 Projections 2031			
Characteristic	Data/Formula	Value	Methodology Note
Women by age distribution (# and %)	0-14	7,137 (15.6%)	2031 Halton Joint Best Planning Estimates Population Forecast (x) Ministry of Finance Forecast by Gender
	15-19	2,698 (5.9%)	
	20-24	3,045 (6.7%)	
	25-64	23,663 (51.8%)	
	65-84	7,718 (16.9%)	
	85+	1,464 (3.2%)	
Male Births	Births x Estimated Proportion of Male Births	477	2031 Halton Joint Best Planning Estimates Population Forecast (x) Ministry of Finance Forecast by Gender at 0 Year Age
Female Births	Total births – Male Births	452	
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.7%	Statistics Canada Components of Population Change by Census Division
Net Migrations	Net migration (in and out) of those not yet	1,541	% of Halton Region net migration over total

6.2.1 Projections 2031			
Characteristic	Data/Formula	Value	Methodology Note
	born at the beginning of the census year		population applied to Town's 2031 total population estimate (83,000)
Projected Family Households	Age-group population x projected age-specific family headship rate	25,141	Ratio of current family/non-family split applied to the 2031 total households estimate of 27,273
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	6,357	Ratio of current family/non-family split applied to the 2031 total households estimate of 27,273
Total Projected Headship Rate	Family headship rates + non-family headship rates	32.9%	Based on 2031 total population estimate over 2031 total household estimate
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	435 (annual family) 110 (annual non-family)	Annual change from the estimated 2031 family/non-family households applied to current family/non-family households
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	26,853	Ratio of 2021 owner households over 2021 population applied to estimated 2031 population
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	4,645	Ratio of 2021 renter households over 2021 population applied to estimated 2031 population

6.2.1 Projections 2031			
Characteristic	Data/Formula	Value	Methodology Note
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Single Detached and Apartment	2021 Census special run and CMHC under construction inventory

6.2.1 Projections 2031			
Characteristic	Data/Formula	Value	Methodology Note
Women by age distribution (# and %)	0-14	6,415 (15.8%)	2031 Halton Joint Best Planning Estimates Population Forecast (x) Ministry of Finance Forecast by Gender
	15-19	2,305 (5.7%)	
	20-24	2,364 (5.8%)	
	25-64	21,835 (53.6%)	
	65-84	5,970 (14.7%)	
	85+	1,818 (4.5%)	
Male Births	Births x Estimated Proportion of Male Births	347	2031 Halton Joint Best Planning Estimates Population Forecast (x) Ministry of Finance Forecast by Gender at 0 Year Age
Female Births	Total births – Male Births	371	
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.7%	Statistics Canada Components of Population Change by Census Division
Net Migrations	Net migration (in and out) of those not yet	1,542	% of Halton Region net migration over total population applied

6.2.1 Projections 2031			
Characteristic	Data/Formula	Value	Methodology Note
	born at the beginning of the census year		to Town's 2031 total population estimate (90,596)
Projected Family Households	Age-group population x projected age-specific family headship rate	25,141	Ratio of current family/non-family split applied to the 2031 total households estimate of 31,498
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	6,356	Ratio of current family/non-family split applied to the 2031 total households estimate of 31,498
Total Projected Headship Rate	Family headship rates + non-family headship rates	32.9%	Based on 2031 total population estimate over 2031 total household estimate
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	435 (annual family) 110 (annual non-family)	Annual change from the estimated 2031 family/non-family households applied to current family/non-family households
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	23,251	Ratio of 2021 owner households over 2021 population applied to estimated 2031 population
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	4,022	Ratio of 2021 renter households over 2021 population applied to estimated 2031 population
Projected Dwelling Choice	Projected households by type, tenure and age	Single Detached and Apartment	2021 Census special run and CMHC under

6.2.1 Projections 2031			
Characteristic	Data/Formula	Value	Methodology Note
	group x projected dwelling choice propensities by type, tenure and age group		construction inventory

6.3 Population and Households Projections

6.3.1 Anticipated Population by [Year]			
Characteristic	Data	Value	Methodology Note
Anticipated population	Total	90,596	Based on JBPE forecast to 2031
Anticipated population growth	Total	25,912	JBPE (-) 2021 Census Note: Census undercoverage was applied to the 2021 Census population figure
	Percentage	28.60%	Population growth rate between 2031 JBPE and 2021 Census
Anticipated age	Average	40.4	JBPE (x) assumptions from the Ministry of Finance forecast
	Median	39	JBPE (x) assumptions from the Ministry of Finance forecast
Anticipated age distribution (# and %)	0-14	14,626 (16.1%)	JBPE (x) assumptions from the Ministry of Finance forecast
	15-19	5,534 (6.1%)	JBPE (x) assumptions from

6.3.1 Anticipated Population by [Year]			
Characteristic	Data	Value	Methodology Note
			the Ministry of Finance forecast
	20-24	6,282 (6.9%)	JBPE (x) assumptions from the Ministry of Finance forecast
	25-64	47,109 (52.0%)	JBPE (x) assumptions from the Ministry of Finance forecast
	65-84	14,590 (16.1%)	JBPE (x) assumptions from the Ministry of Finance forecast
	85+	2,456 (2.7%)	JBPE (x) assumptions from the Ministry of Finance forecast

6.3.2 Anticipated Households by [Year]		
Characteristic	Data	Value
Current number of households	Total	21,829
Anticipated number of households	Total	31,498
Anticipated Household Age	Average	45
	Median	35
Anticipated Households by Tenure	Renter	5,229 (16.6%)
	Owner	26,269 (83.4%)
Anticipated Units by Type	Total	31,498
	Single	20,932
	Semi-detached	
	Row	5,124
	Apartment	5,442
Anticipated Units by Number of Bedrooms	1 bedroom	1,819
	2 bedroom	3,739
	3 bedroom	12,487
	4 bedroom	13,454
	5 bedroom	
Anticipated Households by Income	Median	1,680
	Very Low	4,901
	Low	5,762
	Moderate	6,957

6.3.2 Anticipated Households by [Year]		
Characteristic	Data	Value
	High	12,198
Anticipated average household size	Total	2.88
Draft approved lots by planned housing type	Total	9
Draft approved lots by tenure	Tenant	0
	Owner	9

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

7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs.

Please use the following questions to describe how those linkages will be made.

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

This HNA will have a role in informing future housing and housing-related policies and programs developed by the Town and Region, as well as adjustments made to existing policies and programs. These include Official Plans, Housing and Homelessness Strategies, Community Improvement Plans, land needs and budgets, and Zoning By-Laws. It is assumed that future HNA iterations will have the same purpose. Key information relating to current and future housing need (particularly for vulnerable population groups), land needs, housing prices and rents, population projections, and socio-economic, environmental, and transportation conditions as they relate to the development of adequate, suitable, and affordable housing in Halton Hills will be utilized in these policies and programs.

The HNA will also immediately be used to inform the ongoing Official Plan Review and associated housing policies, programs, and the Growth Capacity Analysis which will corroborate growth projections and projected housing needs.

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

The data collected through the HNA will be used in conjunction with the Lands Needs Assessments, Municipal Comprehensive Reviews/Official Plan Reviews, and other important planning studies conducted by/for the Town to provide a more comprehensive approach to understanding of the housing conditions noted above. This will also complement existing local incentive programs and funding mechanisms administered by both the Town and the Region to create affordable and market housing. In addition, the HNA will form the basis for the development of the Town's Housing Strategy that will be completed as part of the OP Review.

The above strategies all put in place detailed plans and funding mechanisms to create social, affordable, mid-range, and full market housing over the long term. The strategies seek to engage the private market and non-profits, as well as the Region's Local Housing Corporation. Ultimately, the findings of the above documents, and summarized in this HNA, confirm the significant need for new housing. The Region and Town will continue to pursue all sources of funding from senior levels of government to encourage greater investments and supply of housing.

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

The Region is currently preparing an Integrated Master Plan review for servicing and transportation infrastructure that will consider the long-term housing projections found within this HNA and the Regional Comprehensive Housing Strategy / Review, in addition to the overall housing needs found in this document.

The Town, through their housing pledge, have also identified the following:

- Housing-enabling infrastructure (roads, transit, community facilities) is dependent on the consistent stream of development charges funding. Given the significant fiscal impacts and constraints imposed by Bill 23, collaborative partnerships are needed to ensure that the Town receives the necessary support from the Province and Federal governments to fund and help coordinate the delivery of critical infrastructure. This is critical to expedite the delivery of new housing without causing additional strain on our already limited resources and requiring unsustainable property tax increases.
- Other infrastructure also needs to be prioritized and delivered in a timely manner by other levels of government to facilitate growth in key intensification areas such as Major Transit Station Areas. This includes transforming the Kitchener Line into a two-way, all-day rapid transit line and the required GO Station improvements.
- The construction of housing in the Town is contingent on the timely delivery of services from Halton Region (water, wastewater, and sewers). The Region of Halton must prioritize the construction and commissioning of key infrastructure to connect the existing lake-based water system in a timely manner and facilitate housing development to 2031.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

[Housing Statistics - Statistics Canada](#)

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

[Population estimates, July 1, by census metropolitan \(statcan.gc.ca\)](#)

[Population and demography statistics \(statcan.gc.ca\)](#)

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

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

Reports & Publications

[Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042](#)

[CMHC - Housing Shortages in Canada Report](#)

[University of British Columbia - Housing Assessment Resource Tools \(HART\)](#)

[University of London - Affordability targets: Implications for Housing Supply](#)

[Nova Scotia Housing Needs Assessment Report Methodology](#)

[Ontario Land Needs Assessment Methodology](#)

[British Columbia Affordable Housing Need Assessment Methodology](#)

Annex B: Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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