CITY OF Welland

2024 Housing needs assessment

Housing Needs Assessment

Welland (CY)

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Preface

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

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

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 Housing Needs Assessment has been created using quantitative data by sources that derive information from Statistics Canada, provincial policy-driven data, City policy-driven data, the Regional Municipality of Niagara, the Housing Target and Pledge data conducted at the municipal level, and the Housing Needs Assessment. The qualitative research and evaluation have been gathered through engagement with stakeholders within the housing industry including developers, not-for-profit housing agencies, members of the Downtown BIA
In addition to the publicly available data sources listed above, other sources include the following links:

- City of Welland Official Plan & Draft Official Plan (https://www.welland.ca/Planning/officialplan.asp)
- Housing Needs Assessment & Environmental Scan (https://madeinwelland.ca/Incentives/pdfs/WellandCIP-HousingNeedsAssessmentandEnvironmentalScan.pdf)
- Niagara Region Affordable Housing Strategy (https://www.niagararegion.ca/housing-homelessness/planning-research/affordable-housing-strategy.aspx)
- Building Faster Fund: housing target tracker (https://opencouncil.ca/building-faster-fund/)
- Welland 2022 Development Charges Background Study https://www.welland.ca/Planning/pdfs/Welland2022DCBackgroundStudy.pdf
- Niagara's Housing and Homelessness Action Planhttps://www.niagararegion.ca/housing-homelessness/planning-research/action-plan/default.aspx

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

The City of Welland has performed numerous engagement sessions as it relates to the City's continued growth and housing development. Welland is currently updating its Official Plan. The draft document is scheduled to be presented to Council in Q3 2025. Stakeholder groups have been consulted and input collected through a series of Open Houses, direct engagement meetings with business owners, committees and First Nations. As the City advances with the HNA process, there will be continued consultation.

The Welland community has been connected through the City's Official Plan review. Resident feedback has involved requests for updates and through submitting comments/concerns with the proposed policies and changes. The statutory public meeting for the new Official Plan will provide, members of the public and stakeholder groups opportunity to attend in-person, or virtually to accommodate the broader community.

Comments by members of the public relating to housing has included concerns over higher density and allowing taller buildings along arterial roads, as well as a current lack of affordable housing. The City continues to receive comments from the public as the Official Plan process advances.

Engagement also took place in developing the 2022 Housing Needs Assessment. This assessment was conducted as part of the development of the City's Affordable Rental Housing CIP. Engagement was carried out in July and August 2022 to understand the priorities and experiences of key stakeholders in the for- and not-for-profit development and housing sectors. Eight interviews were conducted, and five stakeholders responded to surveys. The following themes were shared by respondents:

- Affordability is a growing concern in Welland;
- City of Welland has a strong reputation for efficient planning processes;
- Development of affordable housing faces numerous challenges at the local and broader levels;
- Affordability can be defined in many ways, and requires a consistent definition;
- High-density, 1–2 bedroom unit types, in amenity-rich areas across the City are preferred for future affordable housing;
- Numerous financial and non-financial incentives suggested;

- Some interest to support, develop, or operate affordable housing on municipal lands.

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.

In addition to above and in collaboration with the City's Advisory Committees, City Staff have been engaging with priority groups to discuss accessible, affordable, and deeply affordable housing to capture a wide range of needs. This can specifically be attributed to the development of the City's Official Plan as well as assessing multiple types of housing needed to assist in the creation of the City's Affordable Rental Housing Community Improvement Plan.

Through meetings and engagement requests with the City's' Advisory Committees such as Affordable Housing, Green Advisory, Senior Citizens, and Accessibility, representatives from priority groups have been engaged in discussions to address certain housing needs for the current situation, as well as addressing long-term solutions. Engagement continue to inform members and City Staff with insight and information that has been helpful in this HNA.

As part of the above-mentioned projects and engagement efforts, several consultation meetings have been hosted by the City with indigenous communities. The nature of the discussions comprised mainly of protecting and enhancing the City's natural heritage system, acknowledgment of First Nations history and treaty lands, as well as ensuring cultural heritage and resources are prioritized and conserved.

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.

In June 2023, Welland City Council approved a Housing Target of 12,257 new dwelling units between 2023 and 2031. The province of Ontario has since reduced this target to 4300 homes. Additionally, Council approved a Municipal Housing Pledge including but not limited to the following initiatives:

- Ontario Government Housing Target and Pledge;
- Affordable Rental Housing Community Improvement Plan (effective as of July 2023);
- New Comprehensive Zoning By-law;
- Updates to the Downtown Health and Wellness & Brownfield CIPs;
- Community Housing and Infrastructure Accelerator – North-West Secondary Plan Area.

As noted, the City has recently adopted the Affordable Rental Housing Community Improvement Plan (CIP). This Plan establishes the City's commitment and support for the creation of new affordable housing in partnership with a variety of housing providers. This CIP increases opportunities to leverage federal and provincial affordable housing funds for the City of Welland. The focus is on affordable housing to serve and support those with the greatest housing need. The CIP and the programs created from the Plan are a series of financial incentive programs to private property owners and non-profit housing providers interested in developing affordable housing. The financial incentive programs outlined in the Plan will largely be used by the developers/owners of new affordable housing, including those in the private and non-profit sectors.

The City of Welland is in the late stages of updating its Official Plan with a planning horizon reaching 2051. Following a Public Open House in September 2024, the Draft Official Plan is under a conformity review within the context of the recently adopted Provincial Planning Statement, 2024. The Draft Official Plan has identified areas that will prioritize the need for more housing, including:

- Attain a minimum of 75% of all residential development occurring annually in the built-up area. This would be monitored using tools such as Build Boundary Mapping, Community Improvement Plans, and controlling the expansion of the Urban Boundary;

- A target 30% of all new housing units constructed to be affordable housing units;
- Downtown development will achieve a minimum density target of 125 residents and jobs per hectare by the year 2051;
- Low Density target of a minimum 15 dwelling units per net hectare and maximum density of 60 dwelling units per net hectare;
- Medium Density target of a minimum 35 dwelling units per net hectare and a maximum of 125 dwelling units per net hectare;
- High Density target of a minimum 75 dwellings per net hectare and a maximum density of 300 dwelling units per net hectare, located primarily within or close to strategic growth areas;

The Draft Plan is also recommending the following policy changes to appropriately plan for housing:

- Expand designated intensification areas within the City;
- Low-Rise Apartments permitted in the Residential Low-Density designation along all arterial and collector roads;
- Enhancing Additional Dwelling Unit permission (3 to 4 per lot);
- Permitting Mixed-Use (residential buildings) in Commercial Designations (up to 16 Storeys); and
- Expanding the Mixed-Use Commercial Designation.

2.2 Community Profile

2.2.1 Population		
Characteristic	**Data**	**Value**
Total Population (Number)	2016	52,293
	2021	55,750
Population Growth (Number)	Total	3,457
	Percentage	6.6
Age (Years)	Average	44.1
	Median	45.2
Age Distribution	0 - 14 years	8,315
	15 - 64 years	34,595
	65+ years	12,840
Mobility	Non-movers	47,725
	Non-migrants	3,325
	Migrants	3,425

2.2.2 Demographic Information		
Characteristic	**Data**	**Value**
Immigrants	Total	6,540
Non-Immigrants	Total	47,670
Recent Immigrants (2016-2021)	Total	720
Interprovincial migrants (2016-2021)	Total	535
Indigenous Identity	Total	2,365

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

The City of Welland has experienced a rapid population increase over the last few years, with housing costs increasing in parallel. Notably, during the Official Plan Public Open House session, residents expressed their concerns about community affordability. Like other communities, the increase in housing prices has created a challenge for individuals seeking home ownership, primarily in young adults entering the housing market. As such, there is a need for more affordable dwellings and purpose-built rental units. The majority of the City's existing inventory of housing units is primarily low-rise, single-detached dwellings. Historically, this typology has been the dominant form of housing in the City, with much lower ratios of medium to high density residential dwellings.

Based on the new draft Official Plan and the projections of City's 2022 Development Charge Background Report, the population is expected to grow by 73,775 people by the year 2051, reaching a population of 129,525. It's anticipated that there will be 33,035 new housing units by 2051, bringing the number of housing units to 56,605. The distribution of the housing units are projected to be the following:

- Low density: 40%
- Mid density: 39%
- High density: 31%

The projected housing increase in the City of Welland represents a population growth rate of approximately 57% by 2051, ranking amongst the fastest-growing municipalities within the Niagara Region. Housing developers have recognized the need for more diverse housing options within the City of Welland and are responding to the increased demand across the municipality. Recent applications for development have seen higher density proposals, including high-rise mixed-use apartment buildings. Lower scaleddevelopments have been approved, including stacked townhouses which act as a transitional scale in terms of height and density adjacent to existing low-rise neighbourhoods.

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	22,490
	2021	23,656
Household income (Canadian dollars per year)	Average	84,600
	Median	71,500
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from St. Catharines - Niagara (CMA), Ont.	Average	58,000
	Median	48,000
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from St. Catharines - Niagara (CMA), Ont.	Average	109,200
	Median	92,000
Average household size (Number of members)	Total	2.3
Breakdown of household by size (Number of households)	Total	23,655
	1 person	7,130
	2 persons	8,515
	3 persons	3,690
	4 persons	2,720
	5 or more persons	1,605
Tenant households (Number of households)	Total	7,340
	Percentage	31
	Total	16,315

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Owner households (Number of households)	Percentage	69
Percentage of tenant households in subsidized housing	Percentage	14.8
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	0
Number of one-parent families	Total	3,240
	Percentage	20.2
Number of one-parent families in which the parent is a woman+	Total	2,540
Number of one-parent families in which the parent is a man+	Total	695
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	600
	Low (21% – 50% AMHI)	3,770
	Moderate (51 – 80% AMHI)	4,665
	Median (81% - 120% AMHI)	5,275
	High (>120% AMHI)	9,270

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?

One key identifier in the data above is that Welland does not have high-frequency transit stops, and therefore, no mid to high-density, transit-oriented communities. This is reflective in the number of households (23,656) relative to the City's population (average of 2.3 people per household). Welland's households have seen an increase in the level of high income in recent years. This has in turn caused a ripple in the local housing market as prices have been steadily increasing, making it more difficult for low to moderate earners to find suitable housing accommodations. This includes young adults entering and establishing themselves in the workforce, and retirees.

The data in the chart above indicates 3,240 one-parent families, where 2,540 are female. As this information outlines that 20% of all households in the city are from one-parent families, this further strengthens the need to ensure there is appropriate housing types to accommodate different household needs. This is also supported in considering persons-per household whereby one and two persons per household remain the highest in the city with over 15,000 of the noted 23,655 households. The City's draft Official Plan acknowledges this need to create housing units that are geared for 1 and 2-bedroom units (through apartment buildings/condominiums). As stated above, the draft Plan is proposing to:

- Increase residential land use designation densities;
- Expand permitted building typologies and allow denser forms;
- Expand designated intensification areas within the City;
- Permit Low-Rise Apartments permitted in the Residential Low Density designation along all arterial and collector roads;
- Enhance Additional Dwelling Unit permissions (3 to 4 per lot);
- Permit Mixed-Use (residential buildings) in Commercial Designations (up to 16 Storeys); and
- Expanding the Mixed-Use Commercial Designation.

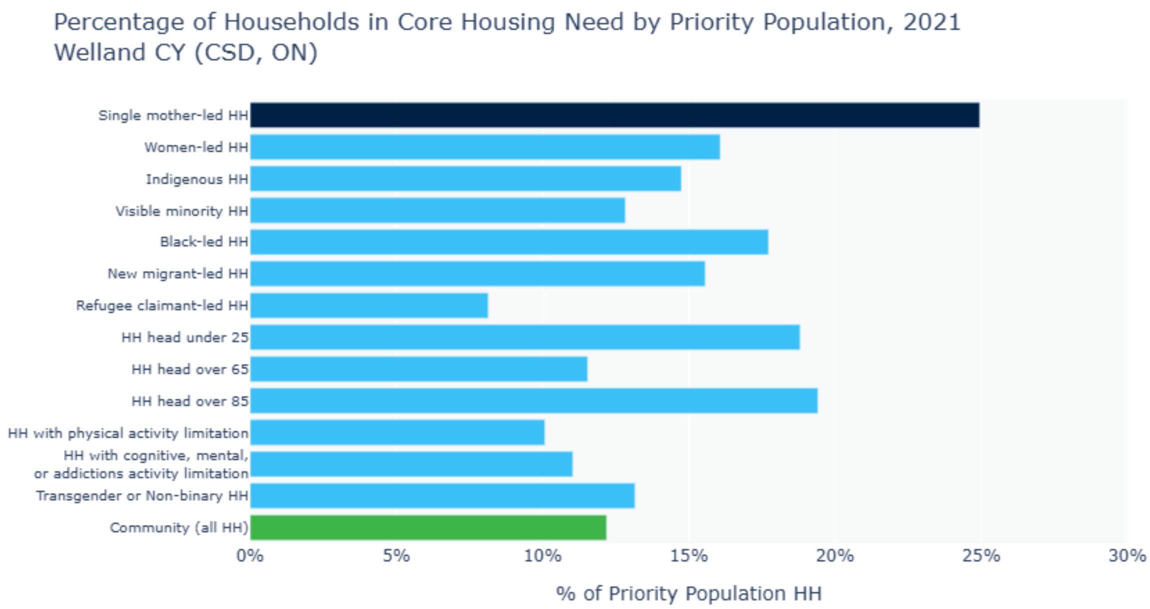
3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., "driving until you qualify") can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression 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]

Since 2016, young adults continued to represent one of the largest portion of priority populations in Welland that are in Core Housing Need. A quantitative example of this is shown in the table below. Similarly impacted are seniors and single-mother led households and marginalized groups.

As taken from the 2021 Census data, single-detached homes represent about 65% of all housing types in the City, followed by apartment buildings 5 storeys or less, at 12.5%. More housing supply across a variety of types and tenures is needed to allow suppressed households to enter the market. There is a general consensus that younger people are continuing to live with their parents due to affordability pressures. They have been priced out of the communities they grew up in and it is not feasible in some cases for a single detached home to be the first home for a younger adult. Welland's population is anticipated to add 73,775 people by 2051. This growth will largely be from intra-provincial migration as it has been in recent years. Trends indicate that families from the GTHA seek a quieter, suburban lifestyle. This changing market places consequential pressure towards current residents considered as marginalized, young adults, and senior citizens. As stated, Welland is continuing to support and implement

[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.*

policies to alleviate these pressures by permitting more housing and diverse forms.



3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Number of workers in the Labour Force	Total	26570
Number of workers by industry (Top 10 only)	Health care and social assistance	3665
	Retail trade	3470
	Manufacturing	2530
	Construction	2350
	Accommodation and food services	2060
	Educational services	1945
	Administrative and support, waste management and remediation services	1430
	Public administration	1205
	Transportation and warehousing	1165
	Professional, scientific and technical services	1165
Unemployment rate and participation rate (Percent)	Unemployment rate	15
	Participation rate	56.9
All classes of workers (Number)	Total	25735
Employees (Number)	Total	22975
Permanent position (Number)	Total	20045
Temporary position (Number)	Total	2925

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Fixed term (1 year or more, Number)	Total	860
Casual, seasonal or short-term position (less than 1 year, Number)	Total	2060
Self-employed (Number)	Total	2760
Number of commuters by commuting destination	Within census subdivision	6570
	To different census subdivision	7330
	To different census division	1515
	To another province/territory	45
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	17260
	Public transit	295
	Walked	610
	Bicycle	140
	Other method	375

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?

The Niagara Region as a whole has seen an increase in its population over the past five years, and Welland has been one of the fastest growing cities in that regard. As COVID-19 changed the way employees work, the option of working from home/hybrid working has changed the way people work and live. As noted, people relocating from the GHTA have opted for more living space in lieu of a more urban lifestyle. This however put pressure on local residents, specifically those where income levels vary drastically.
Two indicators from the charts above show that the majority of the workforce commutes outside the census subdivision (over 8,800 people). A significant portion of new housing has been built alongside the 406 highway which allows commuters ease to drive to other cities with large employment sectors (such as St. Catharines, Hamilton) with another major development along the Recreational Canal situated in close proximity to this highway. More housing needs should be seen across the urban boundary of the City, including downtown, where people that live and work in Welland can have a more centralized and efficient commute within the city.

As indicated by the charts above, the majority of households in Welland contain 1 to 2 people while 61% of total households earn median income or lower. Considering these factors along with increasing housing prices has resulted in Welland to experience an increase new higher density residential development which tends to be marketed at a lower cost as opposed to the historical low density residential typologies.

3.6 Households in Core Housing Need

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

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

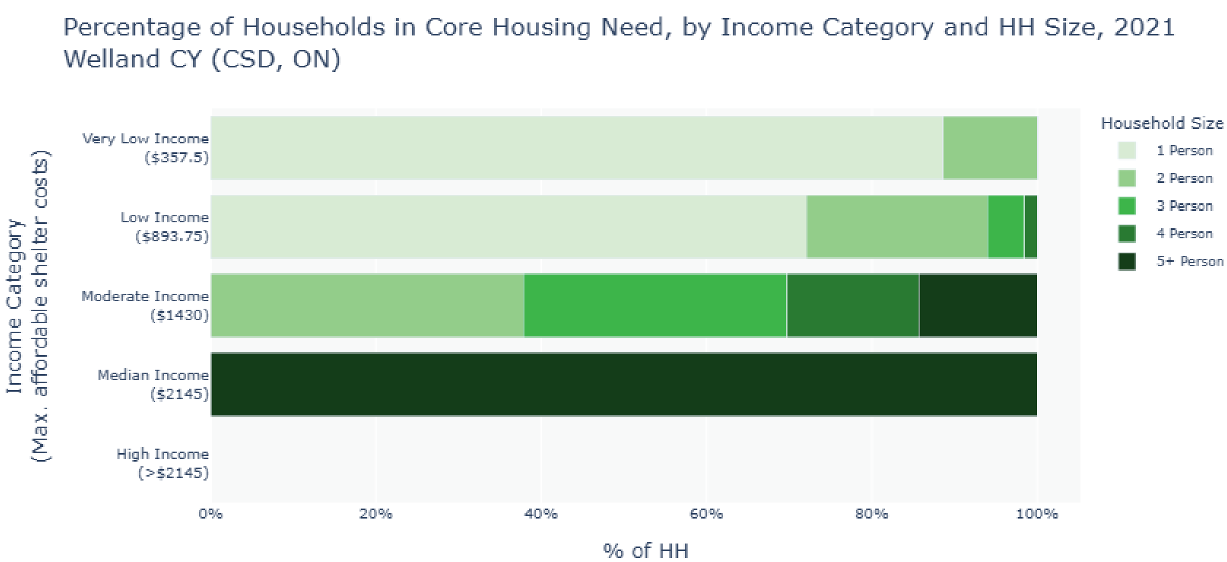
Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining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

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

Income Categories and Affordable Shelter Costs:

			Welland CY (CSD, ON)
Income Category	**% of Total HHs**	**Annual HH Income**	**Affordable Shelter Cost (2020 CAD$)**
Area Median Household Income		**$71,500**	**$1,788**
Very Low Income (20% or under of AMHI)	1.46%	<= $14,300	<= $358
Low Income (21% to 50% of AMHI)	15.81%	$14,300 - $35,750	$358 - $894
Moderate Income (51% to 80% of AMHI)	20.09%	$35,750 - $57,200	$894 - $1,430
Median Income (81% to 120% of AMHI)	22.72%	$57,200 - $85,800	$1,430 - $2,145
High Income (121% and more of AMHI)	39.92%	>= $85,801	>= $2,146

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



2021 Affordable Housing Deficit:

Welland CY (CSD, ON)						
Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income ($357)	195	25	0	0	0	220
Low Income ($893)	1,435	435	90	30	0	1,990
Moderate Income ($1430)	0	225	190	95	85	595
Median Income ($2145)	0	0	0	0	20	20
High Income (>$2145)	0	0	0	0	0	0
Total	1,630	685	280	125	105	2,825

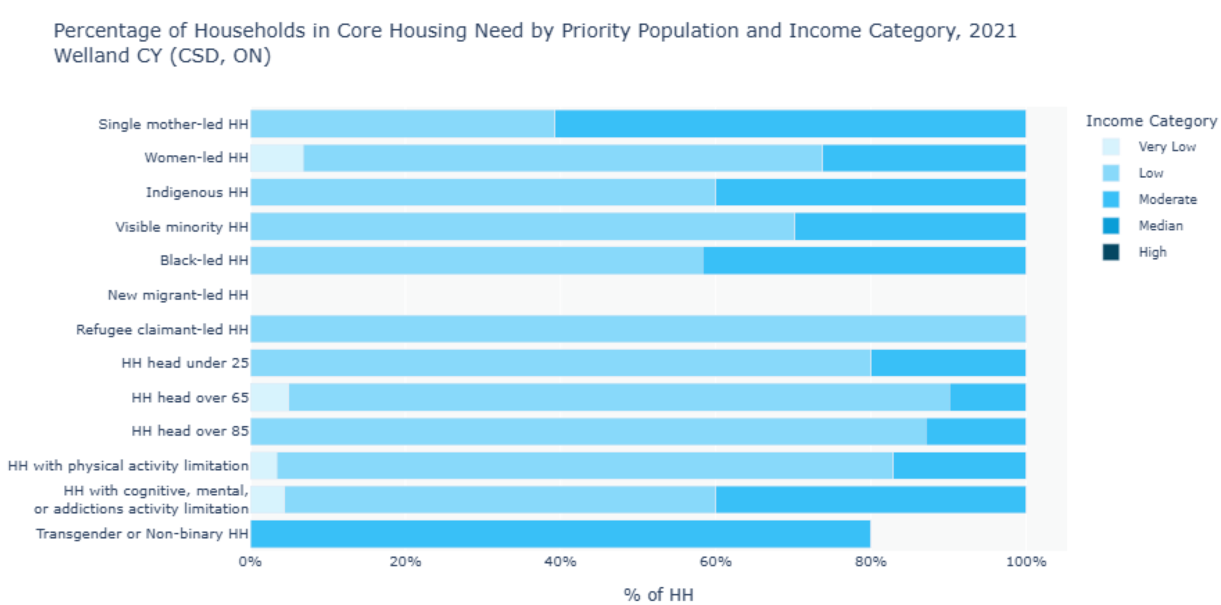
3.6.1 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	5155
	Percentage	21.9
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	2650
	Percentage	11.4
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	2910
	Percentage	39.8
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	1875
	Percentage	8.1
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	2240
	Percentage	13.8
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	775
	Percentage	3.3
	Total	1495

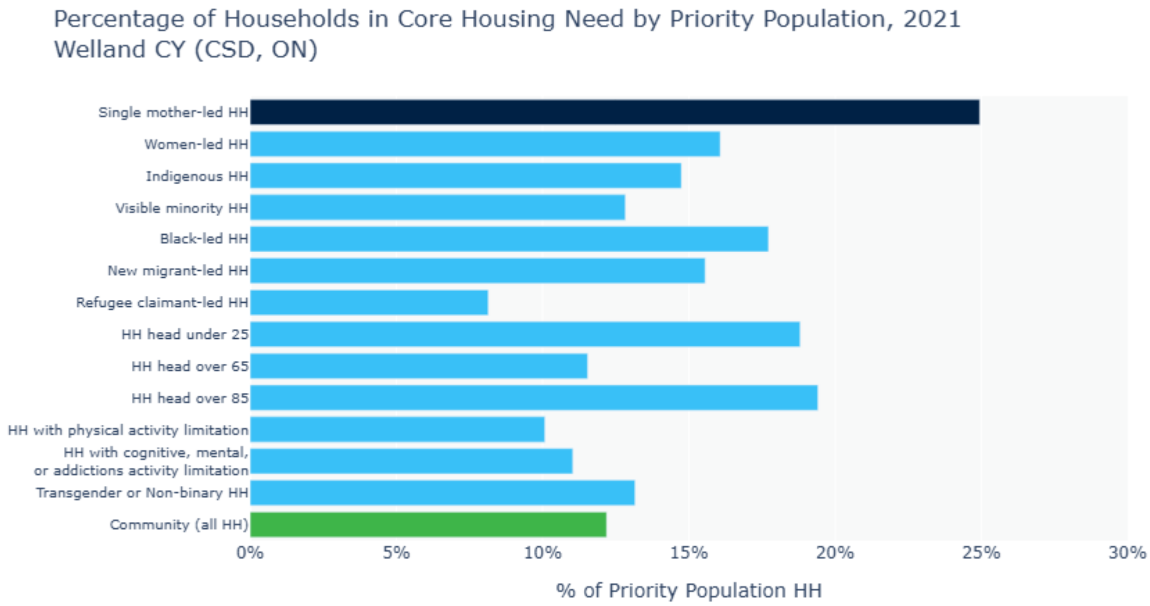
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Percentage	6.3
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	405
	Percentage	1.7
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	615
	Percentage	8.4
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	290
	Percentage	1.2
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	880
	Percentage	5.4
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	115
	Percentage	0.5
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	850
	Percentage	3.6
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	155
	Percentage	0.7
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	485
	Percentage	6.6
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	120
	Percentage	0.5
Suitability – Owner households in unsuitable dwellings (# and %)	Total	365
	Percentage	2.2
	Total	30

Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Percentage	0.1
Total households in core housing need	Total	2835
Percentage of tenant households in core housing need	Percentage	28.1
Percentage of owner households in core housing need	Percentage	5.1

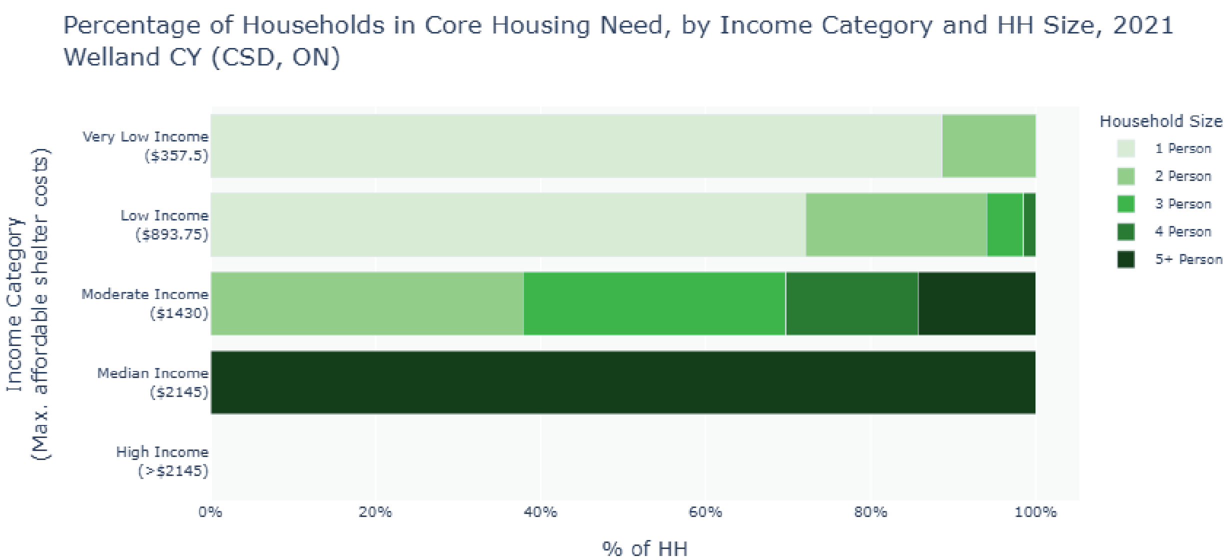
3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

The quantitative data below indicates that women-led households, visible minority, refugee claimant-led, and households' head under 25, over 65 and over 85 are priority populations with low levels of income, which in turn impacts their ability to afford housing. Also important to note that people with physical limitations and mental limitations face similar challenges for housing. The senior demographic over 65 and 85 can be reflective of them having home ownership, but factors like losing a spouse and having a reduced income in retirement can put strains on affording and maintaining their home.





One important note in the charts in Section 3.6 outlines that a 1-person household reflects about 90% of the Very Low-Income bracket, and about 70% of the Low Income bracket, as of 2021. Affordable and deeply-affordable housing options need to made to offset this discrepancy.



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.

Niagara Region's Housing Homelessness Action Plan - 5 Year Review report states that the number of individuals and families experiencing homelessness have increased. The number of people with complex needs accessing services has also increased. Factors such as the opioid crisis and human trafficking have led to an increase in the complexity of local housing needs. Visible homelessness and street community are on the rise, especially in the larger municipal cores in the Region. Community housing has seen a surge in vulnerable tenants due to an identified increase in mental health challenges and addictions. Opioid-related emergency department visits have been significantly higher in Niagara than for Ontario as a whole. Community housing providers have identified an increased need for residents to have access to a variety of services to support stable tenancy and positive community involvement.

Rents and ownership costs are significantly out of reach for low-income households on fixed incomes, earning minimum wage, or receiving Ontario Disability Support Program (ODSP) or Ontario Works (OW) payments.

Affordability of housing has posed a challenge to young adults trying to enter the housing market for the first time, with combining factors of rental prices increasing and the cost of a down payment getting larger.

For Seniors, challenges have been expressed about the impacts of losing a partner and how that affects income and affordability levels, as well as about the need to downsize appropriately within the community they lived their entire lives.

Most working priority groups are impacted by the challenges of income relative to housing affordability. Income levels are not keeping up with the cost of housing, and similarly inflation is impacting these individuals.

To move these households out of core housing need, options need to be created within Niagara's supply of housing so that they could be suitably and adequately housed in options with total monthly housing costs for rental or ownership that are at or below $1,317

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.

While the data isn't available at the municipal level, data from the Niagara Region's Housing and Homelessness Action Plan deemed 594 people who were chronically homeless, as of December 31, 2023 (region-wide). Further, 1,177 people were on the By Name list at the end of November, 2023. As stated above, the number of individuals and families experiencing homelessness have increased, the number of people with complex needs accessing services has also increased. Visible homelessness and street community are on the rise, especially in the larger municipal cores in the region. Community housing has seen a surge in vulnerable tenants due to an identified increase in mental health challenges and addictions.

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 stated above, factors such as the opioid crisis and human trafficking have led to an increase in the complexity of local need. Niagara's homeless serving system is increasingly challenged to effectively support people experiencing a combination of experiences that may include chronic homelessness, mental illness, trauma, addictions, and social needs to exit homelessness and achieve housing stability.

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.

Available resources for people from Welland in the regional homeless system include:

	Emergency Shelter	Temporary Housing with Supports				Ongoing Supportive Housing	
Type	Housing focused shelters	Transitional housing	Housing first	Home for good	Bridge housing*	Permanent supportive housing	Highly supportive housing
Acuity	everyone	4-7	4-7	8-12	8+	8-12	12+
Current spaces	327	154	116	102	15	25	0

Niagara Regional Housing (NRH) is leasing land in the City of Welland for a 50-bed temporary shelter that opened up in December, 2024, and approved by Regional Council in August, 2024. The lease has a term of five years with the option of five one-year extensions.

In January 2024, Council allocated $35,000.00 to fund a temporary 8-bed shelter for February and March of 2024.

We have identified a significant need for Permanent Supportive Housing and Highly Supportive Housing in order to support an outflow of people from encampments, emergency shelters, and transitional housing to permanent housing with appropriate supports. Some key populations in need of supportive housing include high needs seniors (particularly those with substance use issues), as well as supportive housing for persons requiring mental health and/or substance use treatment.

While there is a continued demand for these facilities, the City of Welland, in partnership with the Affordable Housing Advisory Committee and local developers, are working to create affordable and deeply affordable units across the City.

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.

Niagara College's main campus is located in Welland. It is one of the fastest growing colleges in the nation and has seen continued growth in its student enrolment. While the campus has some student residence buildings on site, the College's Master Plan identifies locations within the campus to build more student housing for its growing population. There is a recognized demand for student housing, particularly as universities and colleges continue to grow.

To support student and congregate housing from a zoning lens, the City possesses the following zoning permissions:

- Single-detached dwelling, two-unit dwelling, street townhouse dwelling or multiple dwelling may all contain up to four roomer sand boarders;
- The City's institutional zones permit a variety of low, high, and mixed-use residential development;
- Boarding and lodging houses are permitted in the medium and high-density residential zones and commercial zones;
- Group Homes are permitted in all residential zones, three commercial zones, agricultural zones where residential is permitted, and all institutional zones;

The City is home to several retirement residences, yet the demand for seniors' housing remains significant. In 2022, a 130-unit retirement residence was completed within the City, and construction of another 80-unit residence has recently commenced.

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:

Welland has traditionally developed as a suburban community, characterized by predominantly low-density residential housing. Single-detached homes have been the most common, followed by semi-detached homes and townhouses. The city's housing patterns have been shaped by two key historical themes. The first is the construction of the Welland Canals, which began in 1829 and underwent reconfiguration in 1967. The second is Welland's industrial legacy. While many industries have since closed, the city was once home to some of Canada's largest and most renowned companies, including Plymouth Cordage, Atlas Steels, Union Carbide, Dain Manufacturing (John Deere), Canada Forgings, Stokes Rubber (now Henniges Automotive), and Page-Hersey (now Lakeside Steel). Historically, Welland's low-density neighborhoods often grew around these major industrial hubs. The Recession in 2008 resulted in a number of these large factories close operations and leave the City. Despite this, there has been a resurgence and diversification in industry within Welland, contributing to a more diversified housing stock.

A summary of the City's residential dwelling type breakdown is provided below per the 2021 Stats Canada Census for Welland:

Private Dwelling Structural Type	Total Within City	Proportional %
Single Detached House	15,265	64.8
Semi Detached House	1,680	7.1
Row House	1,060	4.5
Duplex	1,095	4.6
Apartment in a building with fewer than 5 storeys	2,955	12.5
Apartment in a building with 5 or more storeys	1,480	6.3
Movable Dwelling	5	0.0
Other Single Attached House	30	0.1

While low density, single-detached dwellings have been the majority of the housing typology in the City of Welland, available land for new housing within the urban boundary has seen more compact dwelling types. As a result, the City has focused on key areas that plan for efficient, medium and high-density intensification. Substantial gains continue to occur, as the City continues to exceed its yearly (over 10 years) housing target put in place as part of the Ontario government's goal to build at least 1.5 million homes by 2031.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
Total private dwellings	Total	23655
Breakdown by structural types of units (number of units)	Single-detached	15265
	Semi-detached	1680
	Row house	1060
	Apartment/flat in a duplex	1095
	Apartment in a building that has fewer than 5 storeys	2955
	Apartment in a building that has 5 or more storeys	1480
	Other single attached	115
	Movable dwelling	5
Breakdown by size (number of units)	Total	23655
	No bedrooms	90
	1 bedroom	2695
	2 bedrooms	5590
	3 bedrooms	10100
	4 or more bedrooms	5185
	Total	23655

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
Breakdown by date built (number of units)	1960 or before	8615
	1961 to 1980	6895
	1981 to 1990	2385
	1991 to 2000	2105
	2001 to 2005	935
	2006 to 2010	715
	2011 to 2015	885
	2016 to 2021	1115
Rental vacancy rate (Percent)	Total	*
	Bachelor	*
	1 bedroom	0.7
	2 bedrooms	*
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	2936
	Secondary	346 since 2017
Number of short-term rental units	Total	36

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.

In the last five years, there have been 43 affordable units built within the City of Welland by Niagara Regional Housing. Additionally, there have been 50 Emergency Shelter Beds implemented by Niagara Regional Housing and The Hope Centre. Since the adoption of the City's Affordable Rental Housing CIP in mid-2023, 130 more affordable rental units have entered the early planning stages, 125 of these units being deeply affordable.

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

Rents since COVID-19 have risen significantly across the Niagara Region, and especially in Welland. Contributing factors include but are not limited to an increase in housing prices, an increased demand for renting, an influx of people moving into the City and surrounding municipalities, lessening the supply and increasing the demand. New housing stock, while being built at steady rates, are also falling behind the current demand needed in the municipality.

As a whole, more people in Welland have home ownership than rental. Approximately 69.5% of households are owned, while only 30.5% are rented, which is higher than the regional average (about 26%). This outlines a large gap between home ownership and purpose-built rental housing.

In 2024, CMHC reported that the average rent in Welland has increased 42% from 2018-2024. This is reflected in one-bedroom units averagely priced at $1,088, and two-bedroom units at $1,465 per month in 2024.

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

According to CMHC's Rental Market Data:

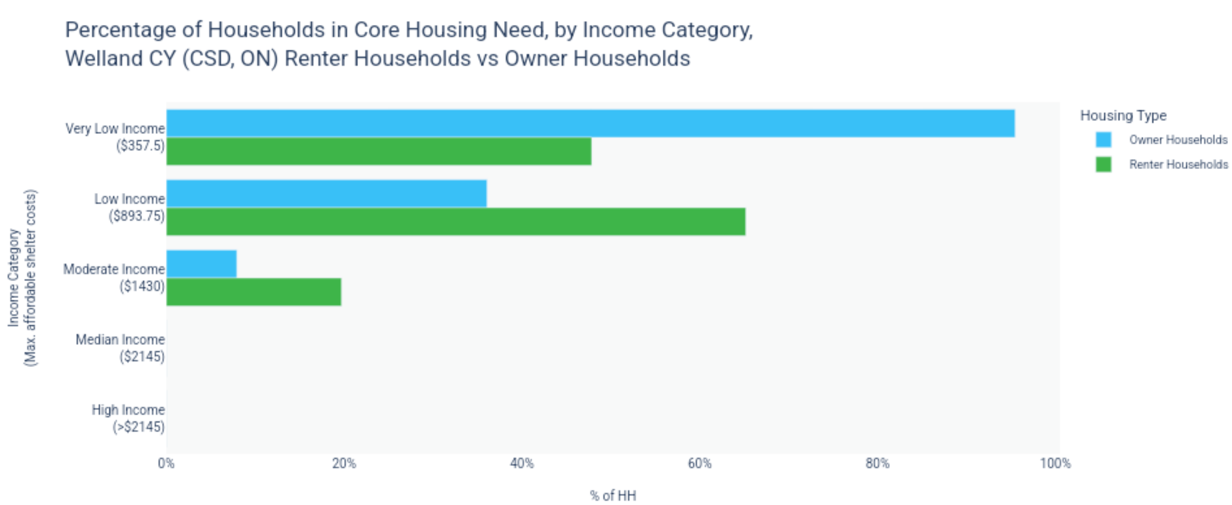
- In 2018, Welland's vacancy rate for one-bedroom rental units was 2.4%.
- By 2021, the vacancy rate had dropped to 0.7%. During this same period, the Niagara Region's vacancy rate was 1.8%.
- In 2023, Welland's one-bedroom vacancy rate increased to 4.8%.

Typically, a vacancy rate of 3% is considered an acceptable balance between supply and demand for rental housing. The data indicates fluctuating vacancy rates in Welland, demonstrating a stark decrease between 2018 and 2021 as demand continued to outpace supply in both Welland and the Niagara Region. This rise in 2023 could be attributed to the creation of more housing stock, which may have eased market pressures and improved the balance between supply and demand.

Vacancy rate data for other unit sizes in Welland has been suppressed due to confidentiality or lack of reliable statistics.

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

Per the table below, core housing need demands continue to disproportionately impact moderate, low and very low-income earners. A noticeable point would be that with elevated prices for housing, the majority of very low income earners who own households are in core housing need. Moreso, even moderate-income earners (both tenant and owner-occupied) are falling into core housing need. Very low- and low-income earners continue to exorbitantly bare the brunt of proportionally being in core housing need. Housing costs are outpacing income levels, and supply across the housing continuum is not being delivered to match the financial needs of moderate, low and very low-income earners. Rising housing costs are also increasing the demand for rental units, resulting in higher market rents and further putting renters into core-housing need.



5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	**Data**	**Value**
Number of housing units that are subsidized	Total	891
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	56
Number of co-operative housing units	Total	321
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	739

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?

Nearly half of the population of Welland (45%) is aged 50 or above, outlining a need for seniors housing and long-term care homes with accessibility considerations through design. This can also indicate a shift to smaller housing units for the purpose of downsizing.

The regionally operated housing provider, Niagara Regional Housing, keeps a list of government and privately run housing locations. Some of the units provided are specifically geared to seniors. These housing locations can be seen in the link below.

https://www.niagararegion.ca/housing-homelessness/nrh/find-a-unit/municipality.aspx?c=Welland

As stated above, the City has recently adopted the Affordable Rental Housing Community Improvement Plan (CIP). This CIP increases opportunities to leverage federal and provincial affordable housing funds for the City of Welland. The CIP and the programs created from the Plan are a series of financial incentive programs to private property owners and non-profit housing providers interested in developing affordable housing. The financial incentive programs outlined in the Plan include:

Tax Increment Grant (TIG) This program offers a percentage rebate on the annual municipal property taxes (City portion only) derived from the increased assessment value generated by an eligible affordable rental housing project.

An eligible project must create at least 5 new affordable rental units and a minimum 30% of the total residential units built must be affordable units.

The annual grant will range from 60% to 80% of the increase in annual property taxes dependant on the net percentage of affordable units developed for a duration of 10 years.

Affordable Housing Study Grant (AHG) A grant equal to 50% of the cost of studies or plans up to a maximum of $7,500 undertaken to establish one or more of the following:

- the feasibility of including at least 30% affordable rental housing units within a new development on a vacant or under-utilized property, or rehabilitation/retrofit of an existing building; or,
- the feasibility of incorporating building materials or systems that reduce life cycle costs.

Affordable Residential Forgivable Loan (ARFL) The forgivable loan may cover up to 70% of eligible project costs incurred up to a maximum:

a. loan of $20,000 per affordable dwelling unit;

b. of two (2) affordable dwelling units per property; and,

c. total loan of $35,000.00 per property.

A forgivable loan acts the same as an upfront one-time grant. The applicant will apply receive their eligible amount. The applicant is required to enter into an agreement with the City at the time of approval which will includes program criteria which must be satisfied. No repayment of the loan is required for the duration of the agreement and upon successful satisfactory completion of the program criteria the loan shall be forgiven.

Extended Benefits Grant (EBG) To encourage the creation of deeply affordable rental housing, eligible projects may receive the Extended Benefit Grant. The EBG program aims to support the provision of rents as deeply as 20% of AMR through to 60% of AMR unless otherwise defined in the program guide.

The grant will provide:

a. A maximum $6,000.00 per affordable rental unit per year;

b. for up to 10 units per property;

c. for a period of five (5) years.

Municipal Fees Grant (MFG) A grant of up to 100% of fees paid for required planning and building applications may be provided. The grant may apply to most fees related to eligible development, including, but not limited to:

- Official Plan Amendments;
- Zoning By-law Amendments;
- Consents;
- Minor Variances;
- Site Plan Control;
- Building and Demolition Permits.

Affordable Housing Reserve Fund (AHRF) The City will maintain an annual reserve fund to assist affordable housing projects that require funding which is beyond the funding made available under the City's Community Improvement Plans. City Council will have the authority to allocate funding from the Affordable Housing Reserve Fund, unless otherwise determined.

Special Land Program (SLP) The City will maintain a list of surplus City owned lands available for purchase for affordable development. Non-profit developers looking to produce affordable housing on a surplus City owned land may be eligible to receive a low-cost long-term lease on that land subject to Council approval.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1020
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1037
	Bachelor	723
	1 bedroom	875
	2 bedrooms	1101
	3 bedrooms+	1166
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1000
	Bachelor	*
	1 bedroom	863
	2 bedrooms	1074
	3 bedrooms+	1250
Sale prices (Canadian dollars)	Average	$625,574
	Median	$619,900
Sale prices by unit size (Average, Canadian dollars)	Average	$625,574
	Bachelor	N/A (data not available)
	1 bedroom	$382,967
	2 bedrooms	$523,364
	3 bedrooms+	$741,300
Sale prices by unit size (Median, Canadian dollars)	Median	$619,900
	Bachelor	N/A
	1 bedrooms	$379,137

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
	2 bedrooms	$512,896
	3 bedrooms+	$726,474

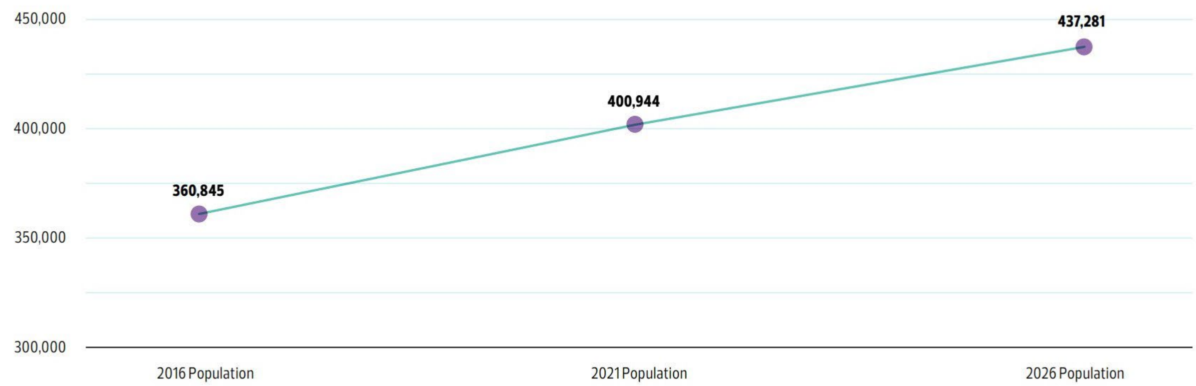
5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
Demolished – breakdown by tenure	Tenant	0
	Owner	24
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	325
	Single	105
	Semi-detached	16
	Row	106
	Apartment	98
Completed – Breakdown by tenure (annual, number of structures)	Tenant	102
	Owner	223
	Condo	0
	Coop	0
Housing starts by structural type and tenure	Total	Single: 140 Semi-detached: 39 Row: 110 Accessory Dwelling: 42 Apartment: 59 TOTAL: 390

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
		2024 Totals based Building Permit Application Data

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.

<u>Step 1: Population Projection</u>

- 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.

<u>Step 2: Household Projection</u>

- 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.

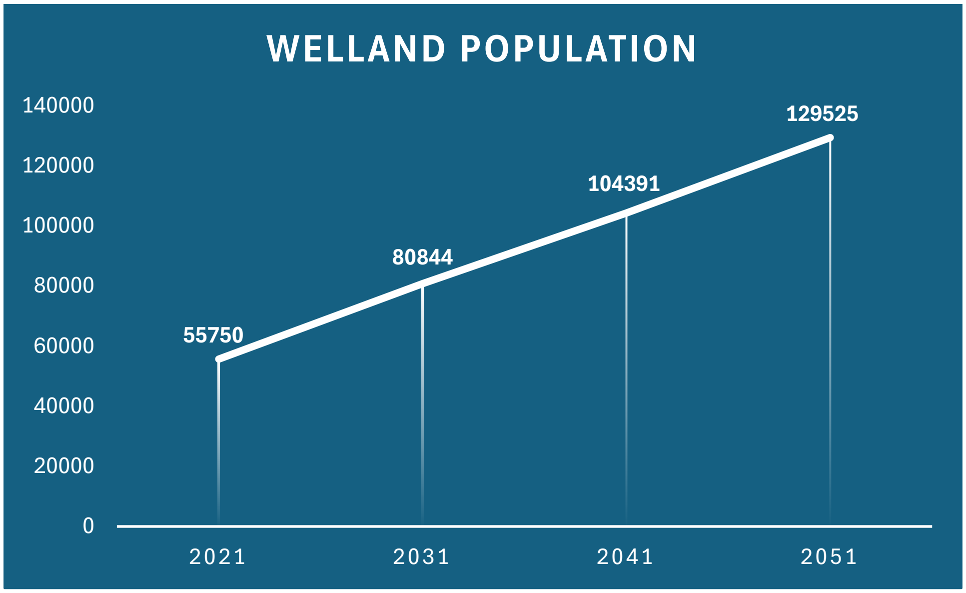
  - Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
  - Historical proportions for non-family households are the ratio of the number of non-family households 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.

Overview:

As an introduction to this segment, please see the City of Welland’s population projection below, which is utilized as part of the City Development Charge Background Study as well Official Plan Update.


WELLAND POPULATION
140000
120000
100000
80000
60000
40000
20000
0
55750
80844
104391
129525
2021
2031
2041
2051

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	551	24	0	0	0	575
Low Income	3,395	661	71	52	0	4,179
Moderate Income	2,297	2,006	441	171	59	4,974
Median Income	1,304	3,011	971	389	220	5,895
High Income	681	3,629	2,310	1,961	1,285	9,873
Total	8,228	9,331	3,793	2,573	1,564	25,424

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.

Methods include data from the current Official Plan and the Draft Official Plan, which is intended to be brought forth to Welland City Council in Spring, 2025. Additionally, the Regional Official Plan (2022) provided information to assist in the land needs assessment and growth forecasting. Further to the aforementioned, growth projection and forecasting have been assigned from the Province to local area municipalities, using data that has been approved by all three levels of government.

Welland continues to grow at a steady pace, and in 2024, was recognized by the Province for breaking ground on 868 new housing units in 2023, exceeding the target by 176% under the Building Faster Fund program.

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
Women by age distribution (# and %)	0-14	5,873 (14%)
	15-19	1,958 (4.7%)
	20-24	2,204 (5.3%)
	25-64	21,251 (51%)
	65-84	8,664 (21%)
	85+	1,472 (4%)
Male Births	Births x Estimated Proportion of Male Births	0.54 male birth rate 691 male births
Female Births	Total births – Male Births	588 female births
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.2% (both sexes)
Net Migrations	Net migration (in and out) of those not yet	4,170

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
	born at the beginning of the census year	
Projected Family Households	Age-group population x projected age-specific family headship rate	25,020
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	6,255
Total Projected Headship Rate	Family headship rates + non-family headship rates	42.4% (rate of 0.424)
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	Family – 3,065 One-Person – 1,313
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	24,783
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	11,134
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Two persons

The 2021 Census was the primary resource for calculating the values in the chart above. Other resources included the Niagara Region statistics in newborn health.

6.3 Population and Households Projections

6.3.1 Anticipated Population by [2031]		
Characteristic	**Data**	**Value**
Anticipated population	Total	80,844
Anticipated population growth	Total	25,094
	Percentage	45
Anticipated age	Average	44.1
	Median	45.2
Anticipated age distribution (# and %)	0-14	15% (12,051)
	15-19	5% (4,198)
	20-24	6% (4,510)
	25-64	51% (41,444)
	65-84	20% (16,292)
	85+	3% (2,342)

The data for Table 6.3.1 was determined through using the 2031 anticipated population (as indicated in the Development Charges Background Study and Official Plan) and calculating that through the data provided in the 2021 Census to determine percentage rates for the projected values.

6.3.2 Anticipated Households by [2031]		
Characteristic	**Data**	**Value**
Current number of households	Total	23,660

6.3.2 Anticipated Households by [2031]		
Characteristic	**Data**	**Value**
Anticipated number of households	Total	35,917
Anticipated Household Age	Average	43
	Median	45
Anticipated Households by Tenure	Renter	31
	Owner	69
Anticipated Units by Type	Total	22,420
	Single & Semi detached	40.1
	Semi-detached	See above
	Row	23.54
	Apartment	30.5
Anticipated Units by Number of Bedrooms	1 bedroom	11,853
	2 bedroom	12,931
	3 bedroom	6,465
	4 bedroom +	4,669
	5 bedroom	N/A
Anticipated Households by Income	Average	10,067
	Median	8,948
	Very Low	1,051
	Low	6,606
	Moderate	9,244
	High	11,186

6.3.2 Anticipated Households by [2031]		
Characteristic	**Data**	**Value**
Anticipated average household size	Total	2.32
Draft approved lots by planned housing type	Total	19,365
Draft approved lots by tenure	Tenant	6,778
	Owner	12,587

Data for Table 6.3.2 was collected through multiple streams. This included projections outlined in the City of Welland Official Plan, the Development Charges Background Study, and through City reports and collections on permits and development approvals. Other sources included data from the 2021 Census and the Housing Needs Assessment Tool.

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

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

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

- The City of Welland's Draft Official Plan will lay the foundation for implementation of these action items in an effort to address the housing needs as described in this HNA. Some of the key areas the City will be prioritizing is to encourage more efficient, medium and higher residential density within the Urban Boundary as well as more missing middle housing. Specifically, the Official Plan has a focus towards adding density along existing transportation routes to better utilize the existing servicing and infrastructure. Additionally, the City has seen an increase in residential development on former Brownfield Lands through the Brownfield Community Improvement Plan (CIP) where the City and on occasion the Region, will provide grant incentives to help builders with the cost of remediation.

- Further, there are two areas within the Urban Boundary that are poised for large amounts of residential development. The first area is located along the west of the Recreational Canal, spanning an area of about 50 hectares. This will see approximately 4,500 residential units proposed through multiple phases, in addition to commercial development. Typology of the housing will be mixed through townhomes, stacked townhomes, mid-rises and high-rises. The second area is the Northwest Secondary Plan, spanning about 190 hectares. This area is anticipated to evolve into a complete community, with an estimated 4,360 residential units planned.

- This HNA outlines the need to establish housing through a wider mix of forms to address the needs of residents of the community of all age ranges and economic levels/priority groups. It is evident that future planning policies need to further encourage purpose-built rental housing.

- **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?**

- Overall, this HNA aligns with the City's Draft Official Plan, which is expected to be approved by Welland City Council in Spring 2025, and by Niagara Regional Council later this year. The City has developed policies within this new Official Plan that are aimed at improving housing through identifying core needs. The data from this HNA will be critical in effectively planning and strategizing servicing and infrastructure to accommodate the areas identified for large increases in population, as mentioned in the previous response. The HNA emphasizes the importance of long-range planning and the pursuit of housing opportunities across the full spectrum of the housing continuum. It also supports key priorities such as missing middle housing, intensification, and the growth of complete communities.
-
- **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.**
- Servicing and infrastructure needs would be required from both the City, Region and Province to effectively address the noted anticipated growth levels as identified in this HNA. Locally, departments including Parks & Recreation, Community Facilities, Economic Development, Engineering, will all have a role in contributing to the execution of the housing targets community growth. As more medium-higher density development are constructed along transit corridors, the City alongside the Region will need to monitor and evaluate what the demands for transit use will look like, and how best to accommodate the shifting growth.

Examples may include:

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

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.