

Housing Needs Assessment

Centre Wellington (TP)

Table of contents

Preface	2
Funding Requirement	2
Purpose	2
1. Methodology	5
2. Community Profile and Trends	9
3. Household Profiles and Economic Characteristics	14
4. Priority Groups	32
5. Housing Profile	42
6. Projected Housing Needs and Next Steps	57
7. Use of Housing Needs Assessments in Long-Term Planning	71
Annex A: Relevant Links for Developing Housing Needs Projections	74
Data and Analysis	74
Reports & Publications	74
Annex B: Glossary	75

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.

- Ontario's Need for 1.5 Million More Homes, Smart Prosperity Institute, August 2022
(<https://institute.smartprosperity.ca/sites/default/files/Ontario%27s%20Need%20for%201.5m%20More%20Homes-SPI%20August%202022.pdf>)
- County of Wellington: Phase 1 MCR Report: Urban Structure and Growth Allocations Final Report (as amended January 31, 2022) by Watson & Associates Economists Ltd.
- County of Wellington, Official Plan, Office Consolidation, July 2024
(<https://www.wellington.ca/media/file/wcop-july-2024pdf>)
- Township of Centre Wellington Community Improvement Plan
(<https://www.centrewellington.ca/doing-business/township-financial-incentives/>)
- Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin, Province of Ontario. (2024).
(<https://www.ontario.ca/page/municipal-development-and-community-benefits-charges-and-parklands>)
- Wellington County Phase 2 M.C.R. Report: Urban Land Needs Assessment, Final Report, August 22, 2022, prepared by Watson & Associates Economists Ltd.

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 Township of Centre Wellington utilized a community-wide survey as the primary method to engage with stakeholders in the development of its Housing Needs Assessment (HNA). The engagement strategy was designed to gather both quantitative

and qualitative data, capturing a broad range of perspectives from residents, including those affiliated with or representing stakeholder groups such as non-profit housing providers, support service organizations, and individuals with lived experience of housing challenges.

Quantitative Method: Community Housing Needs Survey

- **Timeframe:** October 28, 2024 – January 20, 2025
- **Participants:** 145 respondents across diverse age groups and household types
- **Representation:** While open to the general public, the survey was promoted through local channels to reach a broad cross-section of the community, including those involved in housing-related services.
- **Focus:** Respondents were asked about housing needs, affordability, availability, and the populations they perceived as most in need of housing support (e.g., seniors, single-parent families, individuals requiring supportive or accessible housing).

Qualitative Method: Open-Ended Responses and Thematic Analysis

- Respondents provided detailed written comments that were thematically analyzed to uncover deeper insights.
- Common themes included concern over unaffordable housing, lack of housing diversity, infrastructure gaps, and protection of agricultural lands.
- The qualitative data provided a nuanced understanding of how housing issues intersect with broader community needs and planning concerns.

Assumptions and Representation

- While no formal interviews or focus groups were conducted with non-profit housing organizations or specific service agencies during this phase, the survey was structured with the assumption that these perspectives would be reflected through community members with relevant affiliations or lived experience.
- The insights gained will be used to inform more targeted stakeholder engagement in future phases, including the development of the Township's Affordable Housing Strategy.
- This engagement approach provided a strong foundation of community-driven data and identified key areas for deeper stakeholder consultation moving forward.

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.

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

Engagement Methods and Data Collection

- **Point-in-Time (PiT) Count:** was conducted by community service agencies that make up the Wellington-Guelph Housing Stability on October 23, 2024, a standardized survey methodology used to collect quantitative data on individuals experiencing homelessness. This data provided insights into demographics, housing history, service usage, and barriers to stable housing for individuals without permanent shelter. The PiT Count followed best practices outlined by the Canadian Observatory on Homelessness, as well as federal guidelines.

The Housing Needs Assessment for Centre Wellington reveals both quantitative and qualitative evidence of housing challenges affecting priority populations, as identified by the Canada Mortgage and Housing Corporation (CMHC). These include seniors, single-parent families, people with disabilities, Indigenous peoples, newcomers, and low-income households. While local data on core housing need by population group is limited, other indicators point to significant gaps in housing affordability, accessibility, and suitability for these groups.

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.

Municipal Official Plan (OP): Centre Wellington's Official Plan provides the foundational land use policy framework for managing growth and development. It encourages a diverse mix of housing types and tenures to meet the needs of all residents, supports infill and intensification in built-up areas, and identifies greenfield lands for future residential development. It also sets the stage for more detailed planning through secondary plans and aligns with the County of Wellington's overarching growth strategy.^[1]

Additional Residential Units (ARUs) and Secondary Suites: The Township's zoning by-law permits the creation of additional residential units, both within existing homes and in accessory buildings, to help increase the affordable housing supply. This policy aligns with provincial mandates and supports gentle density in established neighbourhoods, offering more flexible housing options for multigenerational families, renters, and seniors aging in place.^[2]

Growth Management Strategy: As part of the County of Wellington's Growth Strategy, Centre Wellington receives population and housing forecasts that guide local planning. The strategy ensures development is aligned with infrastructure capacity and promotes compact, efficient growth in key settlement areas. It also informs land supply planning and helps determine where and how various types of housing should be delivered over time.^[3]

^[1] Municipal Official Plan Township of Centre Wellington, Office Consolidation February 28, 2024. (<https://www.centrewellington.ca/media/w02hbmud/official-plan-consolidated-february-2024.pdf>)

^[2] Township of Centre Wellington Comprehensive Zoning By-Law No. 2009-045 (https://www.centrewellington.ca/media/licbmdgb/zbl-consolidation_may-2023_text-only.pdf)

^[3] County of Wellington: Phase 1 Municipal Comprehensive Review: Urban Structure and Growth Allocations Final Report (as amended January 31, 2022), by Watson & Associates Economists Ltd.

Urban Design Guidelines and Secondary Plans: In designated growth areas like Fergus and Elora, the Township has adopted detailed secondary plans and urban design guidelines to guide the layout and character of new residential communities. These documents ensure new developments provide a range of housing types, integrate community amenities like parks and trails, and support walkability and complete community design principles.^{[4],[5]}

Attainable Housing Strategy Background Research Paper: The Attainable Housing Strategy Background Research paper (2021) outlines the local planning context and emphasizes the need for a clear definition of attainable housing and timely implementation of supportive policies. The report recommends strategies such as increasing density, enabling secondary units, and supporting vulnerable populations, along with long-term solutions like inclusionary zoning and community land trusts to enhance housing affordability.

2023 - 2026 Strategic Plan: The 2023-2026 Strategic Plan is designed to guide the direction of Council. One of the key focuses of the plan is managing growth while enhancing the community's unique character. Within this objective, the Township aims to become a model municipality for housing variety, ensuring that the growth accommodates a range of housing options while preserving the distinctive features that define the community.

Affordable Housing Strategy (Planned 2025–2026): Centre Wellington will initiate its first Affordable Housing Strategy in late 2025, using the Housing Needs Assessment as a key input.^[6] The strategy will outline actionable policies, financial tools, and partnership models to address gaps across the housing spectrum. It will also explore opportunities such as leveraging surplus municipal lands and revising development standards to encourage more affordable and diverse housing forms.

This strategy will play a critical role in advancing the Township's housing objectives and will serve as a foundation for future Official Plan and zoning by-law updates.

^[4] Centre Wellington, Place Matters, Urban Design Guidelines, by Meridian Planning and Golder Associates, April 2015
(<https://www.centrewellington.ca/media/mi4ldty1/udg-april-22-2015.pdf>)

^[5] South Fergus MESP and Secondary Plan, Township of Centre Wellington
(<https://www.connectcw.ca/south-fergus-master-environmental-servicing-plan-and-secondary-plan>)

^[6] Housing Needs Assessment, Township of Centre Wellington
(<https://www.connectcw.ca/housing-needs-assessment>)

2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	28,191
	2021	31,093
Population Growth (Number)	Total	2,902
	Percentage	10.3%
Age (Years)	Average	43.3
	Median	44.4
Age Distribution	0 - 14 years	5,335
	15 - 64 years	18,820
	65+ years	6,940
Mobility	Non-movers	27,180
	Non-migrants	1,000
	Migrants	2,140

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	3,450
Non-Immigrants	Total	27,085
Recent Immigrants (2016-2021)	Total	220
Interprovincial migrants (2016-2021)	Total	175
Indigenous Identity	Total	545

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

Increased Housing Demand

The population growth of 10.3% from 2016 to 2021, coupled with a substantial increase in residents aged 65+ (6,940 individuals), indicates a growing demand for housing across various sectors, particularly for seniors' housing and accessible housing options. As the population ages, there is an increasing need for age-friendly homes, including those that can accommodate accessibility needs and support seniors aging in place.

Increased Demand for Family and Starter Homes

The substantial population within the working-age group (15-64 years, 18,820 individuals) points to an increase in the need for family-oriented housing and starter homes. The lack of diverse housing types and affordable options for first-time buyers and families with children could contribute to housing affordability issues and push some individuals and families into less suitable or more expensive housing.

Housing Diversity

The growing demand for diverse housing types aligns with the identified gaps in housing stock, including the need for missing middle housing. With a balanced age distribution, there is a need for more townhomes, duplexes, and low-rise apartments that cater to various family structures, income levels, and life stages. As population growth is primarily driven by local residents staying in place (non-migrants, 27,180), expanding housing variety will help retain a larger proportion of the population as they transition between different housing needs.

Infrastructure Strain

As the population increases, especially in urban centers like Fergus and Elora, there is a corresponding need for upgrades to key infrastructure such as water supply, sanitary systems, and transportation networks to support new residential developments. This impacts the availability of serviced land for new housing developments, especially higher-density housing that will be needed to accommodate the growth.

Indigenous Housing Needs

The 545 individuals identifying as Indigenous also point to the need for culturally appropriate housing, which may require distinct policies and initiatives to address the specific housing challenges of Indigenous populations. This could include a greater focus on supportive housing and the integration of Indigenous cultural needs into housing design and planning.

The population changes in Centre Wellington, including growth across all age groups, increased migration, and a notable Indigenous population, underscore the need for a diversified housing market. Policymakers and planners must focus on expanding housing options for seniors, families, and immigrants, while addressing affordability

challenges and infrastructure capacity. Additionally, specific strategies are needed to ensure that the Indigenous population's unique housing needs are met effectively.

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	10,823
	2021	11,972
Household income (Canadian dollars per year)	Average	\$122,400
	Median	\$101,000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	\$68,100
	Median	\$56,800
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	\$135,400
	Median	\$112,000
Average household size (Number of members)	Total	2.6
Breakdown of household by size (Number of households)	Total	11,975
	1 person	2,715
	2 persons	4,550
	3 persons	1,765
	4 persons	1,800
	5 or more persons	1,140
Tenant households (Number of households)	Total	2,325
	Percentage	19.415%
Owner households (Number of households)	Total	9,645
	Percentage	80.543%

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Percentage of tenant households in subsidized housing	Percentage	10.8
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	Data Not Applicable
Number of one-parent families	Total	1,080
	Percentage	11.657%
Number of one-parent families in which the parent is a woman+	Total	835
Number of one-parent families in which the parent is a man+	Total	250
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	240
	Low (21% – 50% AMHI)	2,030
	Moderate (51 – 80% AMHI)	2,240
	Median (81% - 120% AMHI)	2,685
	High (>120% AMHI)	4,495

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?

Household Income Disparities: Owner vs. Tenant Households

Data from Section 3.1 shows that there is the significant income disparity between owner households and tenant households in Centre Wellington.

Owner households in Centre Wellington report an average income of \$135,400, with a median income of \$112,000. These figures are relatively high, suggesting a population with considerable economic resources, which is typical of homeownership.

In contrast, tenant households report a much lower average income of \$68,100 and a median income of \$56,800. The difference between owner and tenant incomes—\$67,300 on average—highlights a clear economic divide, with renters generally having lower financial means compared to homeowners. This disparity could contribute to challenges in housing affordability, as tenants may struggle with rising rental costs that do not align with their incomes.

The income gap between owners and tenants underscores the need for affordable housing solutions tailored to the tenant population, many of whom might be dealing with financial constraints.

High Proportion of One-Parent Families

The data in Section 3.1 also reveals a significant proportion of one-parent families, which account for 11.7% of all households in Centre Wellington. This is notable because, across many communities, single-parent households typically face additional financial challenges. Centre Wellington has 1,080 one-parent families, with the majority being female-headed households (835). This is an important demographic when considering family-oriented housing policies, as single-parent families often require affordable, stable housing in family-friendly communities with access to services, schools, and transportation.

The percentage of one-parent families, particularly female-headed households, reflects broader societal trends where women, especially those raising children on their own, often encounter barriers to homeownership and financial independence. Addressing the specific needs of these households through housing initiatives and community supports will be crucial to fostering inclusive, affordable housing options.

Income Distribution and Housing Affordability

In terms of income categories, 240 households fall into the Very Low income category (up to 20% below the Area Median Household Income), indicating a segment of the population experiencing significant financial hardship. 2,030 households are in the Low income category (21%–50% below AMHI), and 2,240 households fall into the Moderate income category (51%–80% of AMHI), highlighting that a considerable portion of the population lives in households with incomes below the median income for the area. While 2,685 households are within the Median income category (81%–120% of AMHI), and 4,495 households are classified as High income (above 120% of AMHI), the Low and Moderate income households likely represent a vulnerable group in need of affordable and attainable housing solutions.

Given that subsidized housing is a key issue for 10.8% of tenant households, there is an evident demand for more affordable rental options, especially for households in lower-income brackets.

Housing Diversity and Size

The average household size in Centre Wellington is 2.6 people, which is relatively standard and consistent with broader Ontario trends. The breakdown of household sizes shows that 2-person households make up the largest group (4,550 households), followed by 1-person households (2,715). This suggests a high demand for smaller housing options, such as apartments or smaller detached homes, which can accommodate smaller households.

The relatively large proportion of 1-person households suggests an increasing need for single-person housing units, such as apartments. In addition, the 3- and 4-person households (with 1,765 and 1,800 households, respectively) reflect the need for more family-sized homes with 3 or more bedrooms.

Housing for Vulnerable Groups

The data highlights certain groups that may require targeted housing policies, including:

The elderly population (6,940 individuals aged 65 and over), which may require more senior-friendly housing that is accessible and designed with aging-in-place features.

The Indigenous community, with 545 individuals identifying as Indigenous, may require culturally appropriate housing solutions that address both affordability and cultural needs.

The data on household income and demographic profile provides a clear picture of the diverse housing needs in Centre Wellington. The income disparities between owners and tenants, the high proportion of one-parent families, and the significant number of low- to moderate-income households underscore the importance of addressing housing affordability and diversity. Furthermore, these factors suggest that affordable housing policies, along with greater support for family-oriented housing and seniors' accommodations, are critical to ensuring the continued growth and inclusivity of the Township. The information also highlights a growing need for smaller housing units, particularly in urban areas like Fergus and Elora, where smaller household sizes and the demand for affordable rental housing may be more prominent.

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.^[7]

3.3.1 Household Formation						
HH* Head Age Category	2016			2021		
	Pop.	Headship Rate (%)	HHs*	Pop.	Headship Rate (%)	HHs*
15 to 24	3,285	4.4%	145	3,280	4%	130
25 to 34	2,890	41.3%	1,195	3,460	38.9%	1,345
35 to 44	3,220	54%	1,740	3,685	51.8%	1,910
45 to 54	4,055	51.3%	2,080	3,750	55.2%	2,070
55 to 64	4,100	57.2%	2,345	4,650	54.3%	2,525
65 to 74	3,175	56.7%	1,800	3,975	56.1%	2,230
75 to 84	1,750	63.1%	1,105	2,125	57.9%	1,230
85 plus	810	50.6%	410	835	62.9%	525

*Household/Households

^[7] We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.

3.3.2 Household suppression							
HH* Head Age Category	2006 Actual		2021 Actual		2021 Household Suppression		
	Pop. ^[8]	HHs*	Pop.	HHs*	Headship Rate (% 2006)	Potential HHs* (2021)	Suppressed HHs* (2021)
15 to 24	3,385	190	3,280	130	5.6%	184	54
25 to 34	2,735	1,220	3,460	1,345	44.6%	1,541	196
35 to 44	3,860	1,960	3,685	1,910	50.8%	1,871	0
45 to 54	4,055	2,230	3,750	2,070	55.0%	2,065	0
55 to 64	3,035	1,660	4,650	2,525	54.7%	2,543	13
65 to 74	2,095	1,225	3,975	2,230	58.5%	2,327	92
75 plus	1,780	1,065	2,960	1,755	59.8%	1,771	16
Total							371

*Household/Households

As outlined in Table 3.3.2, the Township has applied the 2006 headship rate data for Centre Wellington to the 2021 population by major age cohort to estimate the number of potential households. The variance between these potential households and the actual number of households in 2021 represents the level of household suppression within the Township. Based on this methodology, a structural housing deficit of approximately 371 units has been identified.

Centre Wellington's housing stock has traditionally been dominated by single-detached homes. According to the 2021 Census, 77% of the Township's housing consists of single- or semi-detached dwellings, followed by 6% row houses and duplexes, and approximately 17% apartments. To support individuals struggling to enter the housing market, a more diverse supply of housing types and tenure options is required. Virtual stakeholder discussions (noted in Section 1.2) indicate that the limited availability of diverse housing options makes it difficult for residents and seasonal workers to secure housing, while employers are facing challenges in employee retention due to housing shortages. Additionally, stakeholder interviews revealed frequent resistance to new housing developments, particularly higher-density projects—a trend that is expected to persist unless new policies and resources are introduced.

^[8] Population derived from 2006 Census Profiles for the Township of Centre Wellington.

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	16,425
Number of workers by industry (Top 10 only)	Manufacturing	2,320
	Health care and social assistance	2,000
	Retail trade	1,665
	Construction	1,570
	Educational services	1,330
	Professional, scientific and technical services	1,095
	Accommodation and food services	815
	Agriculture, forestry, fishing and hunting	780
	Public administration	770
	Other services (except public administration)	655
Unemployment rate and participation rate (Percent)	Unemployment rate	7.154
	Participation rate	64.895
All classes of workers (Number)	Total	16,220
Employees (Number)	Total	13,430
Permanent position (Number)	Total	11,745
Temporary position (Number)	Total	1,685

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Fixed term (1 year or more, Number)	Total	495
Casual, seasonal or short-term position (less than 1 year, Number)	Total	1,185
Self-employed (Number)	Total	2,790
Number of commuters by commuting destination	Within census subdivision	4,330
	To different census subdivision	2,960
	To different census division	2,440
	To another province/territory	15
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	10,785
	Public transit	35
	Walked	430
	Bicycle	65
	Other method	175

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?

Labour conditions in Centre Wellington, characterized by a significant agricultural sector and the presence of precarious employment, have notably influenced housing supply and demand in the region.

Limited Affordable Housing: Labour conditions in Centre Wellington, including a high prevalence of precarious employment, seasonal or temporary workforces, and dependence on industries such as agriculture, manufacturing, and tourism, have significantly impacted the local housing market. The temporary and low-wage nature of many jobs, especially in agriculture and tourism, has led to increased demand for affordable housing and rental units, as workers in these sectors often face challenges in securing stable and affordable housing. Many of these workers are employed in temporary, seasonal, or casual positions, which lack job security and offer limited benefits. As a result, these individuals are more likely to rent rather than own, putting additional pressure on the rental market.

Seasonal and Temporary Workers: The seasonal fluctuations in industries like agriculture and tourism also create peaks in housing demand, especially for short-term rentals or temporary accommodations during busy periods, further straining the availability of affordable housing options. These sectors' reliance on lower-wage, temporary workers means that a large portion of the local population struggles to meet rising rent costs, contributing to a shortage of affordable housing. In rural areas, where agricultural workers may need to live near farms, the lack of affordable housing combined with limited transportation options exacerbates the challenge, as workers face difficulty finding suitable housing within commuting distance of their jobs.

Moving forward, these trends are expected to continue, with increased strain on the rental market and affordable housing demand, particularly as younger workers and those in precarious employment seek affordable living options. The continued reliance on seasonal and low-wage industries in Centre Wellington highlights the need for adaptive housing solutions, including both short-term accommodations and long-term affordable rental properties, to accommodate the fluctuating demands of these sectors. Addressing these housing challenges will be crucial for ensuring that all residents, regardless of employment status, have access to stable and affordable housing.

3.6 Households in Core Housing Need

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

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

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

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

Income Categories and Affordable Shelter Costs:

3.6.1 Income Categories and Affordable Shelter Costs		
Income Category, relative to Area Median Household Income (AMHI)	Annual Household Income (Canadian Dollars per Year)	Affordable Shelter Cost (Canadian Dollars per Month)
Very Low Income (20% or less of AMHI)	<= \$20,000	<= \$500
Low Income (21% to 50% of AMHI)	\$20,000 - \$50,000	\$500 - \$1,250
Moderate Income (51% to 80% of AMHI)	\$50,000 - \$80,000	\$1,250 - \$2,000
Median Income (81% to 120% of AMHI)	\$80,000 - \$120,000	\$2,000 - \$3,000
High Income (121% or more of AMHI)	>= \$120,001	>= \$3,001

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

3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very Low Income (20% or less of AMHI)	<= \$500	100%	0%	0%	0%	0%
Low Income (21% to 50% of AMHI)	\$500 - \$1,250	64%	18%	12%	6%	0%
Moderate Income (51% to 80% of AMHI)	\$1,250 - \$2,000	*	*	*	*	*
Median Income (81% to 120% of AMHI)	\$2,000 - \$3,000	*	*	*	*	*
High Income (121% or more of AMHI)	>= \$3,001	*	*	*	*	*

2021 Affordable Housing Deficit:

3.6.3 2021 Affordable Housing Deficit by Household (HH)						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very Low Income (20% or less of AMHI)	<= \$500	85	0	0	0	0
Low Income (21% to 50% of AMHI)	\$500 - \$1,250	320	90	60	30	0
Moderate Income (51% to 80% of AMHI)	\$1,250 - \$2,000	0	0	0	0	0
Median Income (81% to 120% of AMHI)	\$2,000 - \$3,000	0	0	0	0	0
High Income (121% or more of AMHI)	>= \$3,001	0	0	0	0	0
Total		405	100	60	30	0

3.6.4 Households in Core Housing Need		
Characteristic	Data	Value
Affordability - Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	1975
	Percentage	16.9%
Affordability - Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	570
	Percentage	4.9%
Affordability - Tenant households spending 30% or more of income on shelter costs (# and %)	Total	885
	Percentage	38.1%
Affordability - Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	370
	Percentage	3.2%
Affordability - Owner households spending 30% or more of income on shelter costs (# and %)	Total	1,090
	Percentage	11.6%
Affordability - Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	200
	Percentage	1.7%
Adequacy - Owner and tenant households in dwellings requiring major repair (# and %)	Total	410%
	Percentage	3.4%
Adequacy - Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	65
	Percentage	0.6%

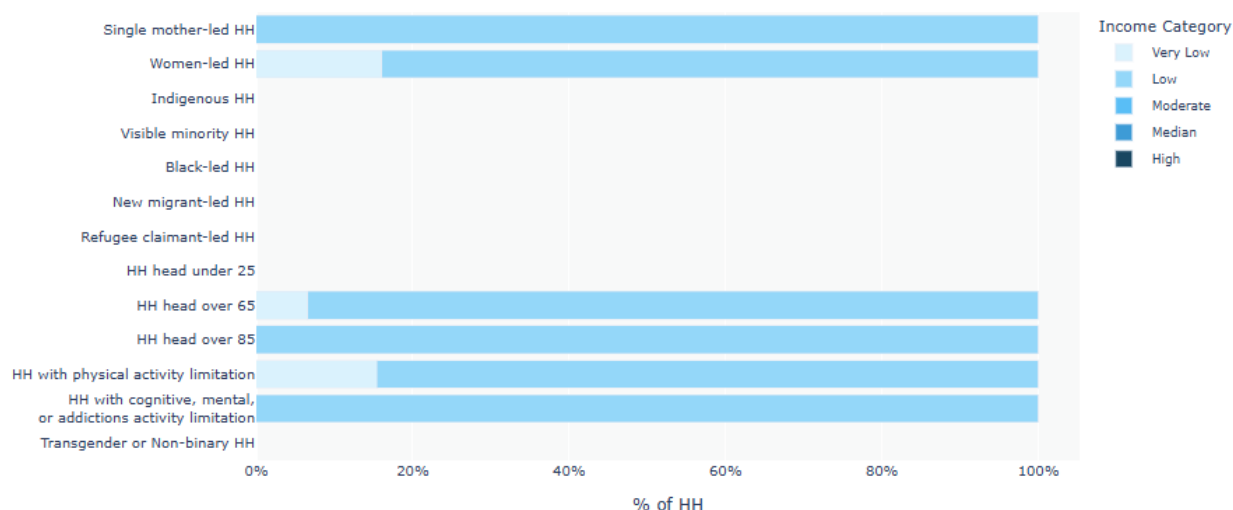
Adequacy - Tenant households in dwellings requiring major repairs (# and %)	Total	110%
	Percentage	4.7%
Adequacy - Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	35
	Percentage	0.3%
Adequacy - Owner households in dwellings requiring major repairs (# and %)	Total	300
	Percentage	3.1%
Adequacy - Owner households in dwellings requiring major repairs and in core need (# and %)	Total	25
	Percentage	0.2%
Suitability - Owner and tenant households in unsuitable dwellings (# and %)	Total	340
	Percentage	2.8%
Suitability - Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	35
	Percentage	0.3%
Suitability - Tenant households in unsuitable dwellings (# and %)	Total	125
	Percentage	5.4%
Suitability - Tenant households in unsuitable dwellings and in core need (# and %)	Total	35
	Percentage	0.3%
Suitability - Owner households in unsuitable dwellings (# and %)	Total	210
	Percentage	2.2%
Suitability - Owner households in unsuitable dwellings and in core need (# and %)	Total	0
	Percentage	0%

Total households in core housing need	Total	600
Percentage of tenant households in core housing need	Percentage	17.1%
Percentage of owner households in core housing need	Percentage	2.4%

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

The below chart demonstrates that different demographics in Centre Wellington fall within the 'Low' income category with a small proportion within the 'Very Low' income category. The chart demonstrates that groups such as single mother, women-led, over 65 years old, and those with physical or mental limitations have a high prevalence of 'Low' income. This impacts the ability of these individuals and groups to access safe, secure, and affordable housing within the Township. Efforts to offset housing affordability challenges within these groups would help mitigate the pressures felt by these low incomes.

Percentage of Households in Core Housing Need by Priority Population and Income Category, 2021
Centre Wellington TP (CSD, ON)

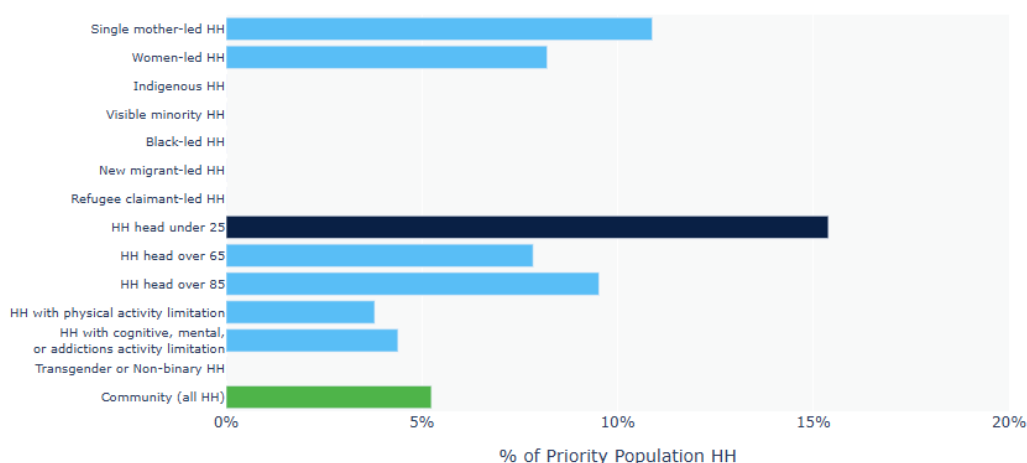


Source: Housing Assessment Resource Tool (HART) for Centre Wellington.

Building on the above, the chart below provides additional metrics related to core housing need by priority population. As shown, single mother-led households represent the demographic in Centre Wellington that is most in core housing need. Following this

group, and households headed by those under 25 represent the groups in greatest core housing need. There are likely some cross-sections in the data which would suggest that various demographic groups are in further core housing need when under 25 years.

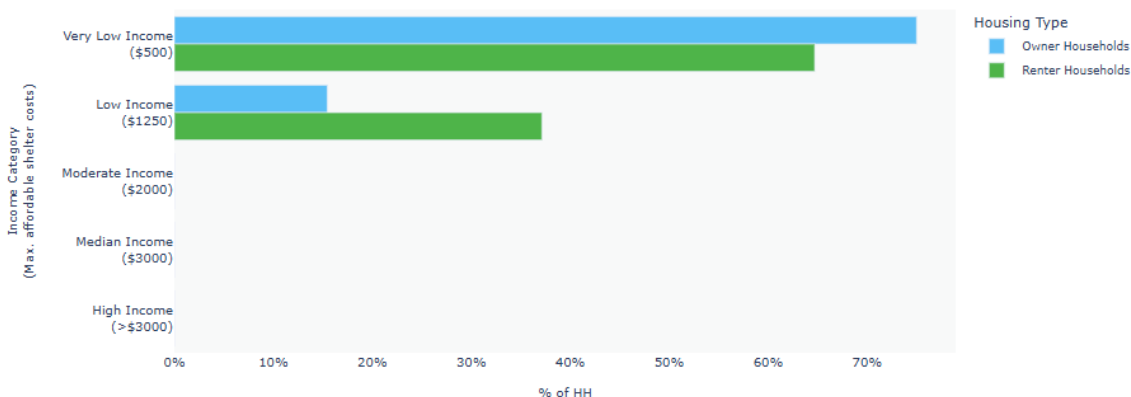
Percentage of Households in Core Housing Need by Priority Population, 2021
Centre Wellington TP (CSD, ON)



Source: Housing Assessment Resource Tool (HART) for Centre Wellington.

Lastly, the chart below highlights households in core housing need based on income category and tenure. As shown in the figure below, there are a significant amount of Very Low Income households within the owner category, at 70%. It could be speculated based on the above charts, that a substantial portion of this category is formed by the younger population. The Low Income category displays a different pattern, whereas renters form a larger percentage of core housing need compared to owner households. As shown, approximately 40% of the Low-Income renter households are in core housing need.

Percentage of Households in Core Housing Need, by Income Category,
Centre Wellington TP (CSD, ON) Renter Households vs Owner Households



Source: Housing Assessment Resource Tool (HART) for Centre Wellington.

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.

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
All households experiencing CHN	Total (Households)	605
	Percentage (of all households)	5.2%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	
	Percentage (of priority group)	
CHN in households led by women	Total (Households)	410
	Percentage (of priority group)	8.2%
CHN in households led by single mothers	Total (Households)	80
	Percentage (of priority group)	10.9%
CHN in households led by senior(s) aged 65-84	Total (Households)	305
	Percentage (of priority group)	7.8%
CHN in households led by senior(s) aged 85+	Total (Households)	50
	Percentage (of priority group)	9.5%
CHN in households led by young adult(s) aged 18-29	Total (Households)	40
	Percentage (of priority group)	6.5%
CHN in Indigenous-led households	Total (Households)	0
	Percentage (of priority group)	0%
CHN in visible minority-led households	Total (Households)	0
	Percentage (of priority group)	0%

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
CHN in Black-led households	Total (Households)	0
	Percentage (of priority group)	0%
CHN in new-immigrant-led households	Total (Households)	0
	Percentage (of priority group)	0%
CHN in refugee-led households	Total (Households)	0
	Percentage (of priority group)	0%
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	0
	Percentage (of priority group)	0%
CHN in households with Non-Binary member(s)	Total (Households)	
	Percentage (of priority group)	
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	135
	Percentage (of priority group)	3.8%
CHN in households with member(s) with developmental disabilities	Total (Households)	95
	Percentage (of priority group)	4.4%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	55
	Percentage (of priority group)	3.8%
CHN in households with Veteran member(s)	Total (Households)	20
	Percentage (of priority group)	5.9%
	Total (people)	

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
CHN in people experiencing homelessness	Percentage (of priority group)	

The Housing Needs Assessment for Centre Wellington reveals both quantitative and qualitative evidence of housing challenges affecting priority populations, as identified by the Canada Mortgage and Housing Corporation (CMHC). These include seniors, single-parent families, people with disabilities, Indigenous peoples, newcomers, and low-income households. While local data on core housing need by population group is limited, other indicators point to significant gaps in housing affordability, accessibility, and suitability for these groups.

- **Single-Parent Families:** Centre Wellington is home to 840 one-parent family households, comprising 7.2% of all families, of which 750 (89%) are headed by women. Single-parent households often have a single income and face increased challenges affording adequate housing, especially in a market where tenant incomes are significantly lower than owner household incomes (median of \$57,200 for tenants vs. \$112,000 for owners). This disparity suggests that many single-parent families, particularly those renting, may be at risk of core housing need, defined as spending more than 30% of income on shelter costs, living in unsuitable conditions, or both.
- **Seniors (65+):** Seniors represent a growing segment of the population in Centre Wellington, with 6,935 individuals aged 65 and older, or approximately 22.3% of the total population. Many seniors live on fixed incomes and face increasing challenges maintaining or securing age-appropriate, accessible, and affordable housing. The lack of smaller, barrier-free units and supportive housing options may leave this population vulnerable to housing insecurity, especially as home maintenance and mobility become more difficult. Feedback from the community survey emphasized the need for accessible and senior-friendly housing options in both rental and ownership markets.
- **Indigenous Peoples:** There are 545 individuals in Centre Wellington who self-identify as Indigenous. While this represents a relatively small proportion of the population, Indigenous households across Canada experience higher rates of core housing need than non-Indigenous households. In the absence of local quantitative data on housing conditions for Indigenous peoples, it is reasonable to infer—based on national and provincial trends—that many face challenges accessing culturally appropriate, safe, and affordable housing, especially in rural or semi-urban settings.
- **Newcomers and Recent Immigrants:** Between 2016 and 2021, 215 recent immigrants settled in Centre Wellington. Newcomers are often overrepresented in rental markets, where affordability pressures are most acute. With tenant

median incomes nearly half that of homeowners, recent immigrants may struggle to find suitable housing, particularly without local ties, credit history, or high incomes. Survey responses reflected growing concern about the availability of starter homes and affordable rental options, both of which are crucial for successful newcomer settlement.

- **Low-Income Households:** According to income category data from the HART Tool, there are 240 households in the Very Low income category (up to 20% below the area median). There are 2,030 households in the Low income category (21%–50% below the area median) and 2,240 households in the Moderate income category (51%–80% of area median).

These households are particularly vulnerable to core housing need, especially given the rising costs of ownership and rental housing in the Township. Approximately 10.8% of tenant households currently live in subsidized housing, highlighting the existing need—but also suggesting a limited supply relative to demand.

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

Point In Time Counts conducted by community service agencies that make up the Wellington-Guelph Housing Stability on October 23, 2024:

- 335 individuals were found to be experiencing homelessness in Wellington-Guelph.^[9] A total of 227 surveys were completed by individuals experiencing homelessness of which
 - 173 individuals (76%) were chronically homeless;
 - The number of those experiencing homelessness increased by 24% from 270 in 2021 to 335 in 2024.

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

Several local factors contribute to homelessness in Centre Wellington, reflecting broader systemic issues as well as community-specific challenges. These include:

- **Housing Affordability and Availability**
The rising cost of housing in Centre Wellington has outpaced local incomes, particularly for low- and moderate-income households. Home prices and rental rates have increased significantly over the past decade, limiting access to

^[9] Data provided by Wellington-Guelph 2024 Everyone Counts - Point-in-Time Count summarized by Watson & Associates Economists Ltd.

affordable options. A lack of smaller units (e.g., bachelor and one-bedroom apartments) also contributes to the scarcity of housing suitable for individuals or small households, many of whom are at greater risk of homelessness.

- **Limited Supply of Supportive and Transitional Housing**

Centre Wellington has a very limited stock of supportive housing for individuals with complex needs, including those experiencing mental health challenges, addictions, or physical disabilities. The scarcity of transitional housing and emergency shelters in the rural parts of the County means individuals facing acute housing crises often must relocate or rely on temporary accommodations, which increases housing instability and risk of chronic homelessness.

- **Rural and Hidden Homelessness**

Centre Wellington experiences “hidden homelessness”, where individuals couch-surf, live in vehicles, or temporarily stay with friends or family. These situations are often not captured by official homelessness counts but are prevalent and symptomatic of inadequate housing access and affordability.

- **Lack of Public Transportation**

Limited access to reliable and affordable public transit services in Centre Wellington can prevent individuals from reaching employment opportunities, medical appointments, social services, and housing located in nearby urban areas. This contributes to social and economic isolation, further compounding housing insecurity.

- **Income Instability and Precarious Employment**

Many local jobs are in industries such as agriculture, tourism, retail, and food services, which often offer lower wages and seasonal or part-time employment. This kind of precarious work makes it difficult for individuals to secure stable housing, particularly in the face of rising living costs. According to 2021 data, a notable portion of the workforce held temporary or seasonal positions, and the unemployment rate was over 7%, indicating income insecurity for a segment of the population.

- **Mental Health and Addictions**

There is a growing need for integrated mental health and addiction services locally. When these needs go unmet, individuals are at a higher risk of losing their housing or being unable to secure stable accommodations. Wait times for mental health support can be long, and local service providers may be under-resourced.

- **Limited Emergency Shelter Capacity**

While Wellington County has expanded its emergency shelter system (e.g., temporary accommodations at Silvercreek), Centre Wellington does not currently have a dedicated shelter facility. This forces people experiencing homelessness to travel to other areas, like Guelph, for shelter services, creating barriers to access, especially for those without reliable transportation.

Together, these factors demonstrate the need for a multi-pronged approach to homelessness in Centre Wellington—one that includes not just affordable housing development but also expanded social services, mental health supports, and transportation infrastructure tailored to a rural setting.

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.

In Centre Wellington, emergency and temporary relief resources for individuals experiencing homelessness are limited, reflecting the challenges of addressing homelessness in a rural setting. However, Wellington County and local service providers have developed a network of supports, often through regional partnerships, to assist those in crisis:

Emergency Shelter System

Centre Wellington does not have a dedicated emergency shelter within its geographic boundaries. However, residents experiencing homelessness are served through the Wellington County Emergency Shelter System, coordinated by the County of Wellington and its Housing Services Division. Key components include:

- **Emergency Motel Program:** The County utilizes a motel-based shelter system, where individuals and families are temporarily housed in motels located throughout the County (and, when necessary, in Guelph). Caseworkers are assigned to provide outreach and support services.
- **Silvercreek Shelter (*Guelph*):** While outside Centre Wellington, this facility serves the broader Wellington-Guelph region and provides a critical emergency shelter resource.
- **Shelter Bed Availability:** As of the most recent reporting period, the region has approximately 70–80 shelter beds available, primarily in Guelph. These beds serve both individuals and families from Centre Wellington when local placements are not available.

Capacity Note: The shelter system is frequently at or near capacity, especially during colder months or in periods of housing market pressure. Motel placements have increased in response to demand, but this is considered a temporary solution that is not always adequate to meet local need, particularly given transportation barriers for individuals placed outside of Centre Wellington.

Transitional and Supportive Housing

There are limited transitional housing beds available within Centre Wellington itself. Most supportive and transitional housing programs are centralized in Guelph or

southern Wellington County. However, several programs are accessible to Centre Wellington residents through referrals:

- **Supportive Housing in Guelph-Wellington (SHGW):** Offers scattered supportive housing units for individuals with complex needs.
- **Wyndham House and Stepping Stone:** Guelph-based organizations providing transitional housing and supports for youth and adults, respectively, which serve residents countywide.

Outreach and Resource Centres

- **Community Resource Centre of North and Centre Wellington (CRC):** Based in Fergus, the CRC offers housing stability supports, eviction prevention, and links to shelter and income support programs.
- **County of Wellington Housing Services:** Provides intake and housing support for those at risk of or experiencing homelessness.
- **Wellington County's 24/7 Housing Helpline (1-888-799-9916):** Acts as the central access point for shelter and housing-related support services, including emergency placements.

Additional Supports

- **Food Banks and Meal Programs:** Operated by organizations like the Centre Wellington Food Bank and local churches, these provide supplementary support for individuals experiencing housing insecurity.
- **Faith-based and Volunteer Groups:** Offer ad hoc emergency support such as warm clothing, food, and crisis assistance, although these are not formal shelter services.

Assessment of Capacity vs. Need

The current emergency housing system in Centre Wellington is not fully commensurate with local need, particularly given the absence of a physical shelter. The reliance on motels and external placements (e.g., Guelph) presents logistical and emotional challenges for those in crisis, especially where transportation or local support networks are limited. The community continues to face a shortfall in both emergency and transitional housing options, which underscores the importance of regional planning and investment in rural-appropriate homelessness supports.

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.

While publicly available core housing need data often does not fully capture the experiences of groups such as students, individuals in congregate living arrangements, and temporary foreign workers, these populations are present in Centre Wellington and face distinct housing challenges that warrant attention in the Housing Needs Assessment.

Students

Centre Wellington is home to a small population of post-secondary students, primarily enrolled in nearby institutions in Guelph and Waterloo Region who may choose to reside in the Township for affordability or family reasons. While Centre Wellington does not host a major post-secondary institution, there is a notable presence of students, particularly those attending satellite programs or engaged in remote learning. Students often face barriers to securing long-term, stable housing due to limited incomes, short-term lease needs, and competition in the rental market. In some cases, students live in informal or shared accommodations that do not meet safety or suitability standards. Because students are frequently excluded from core housing need calculations, their challenges—such as affordability pressures and lack of purpose-built student housing—are often underrepresented in formal data sets.

Individuals in Congregate Living Settings

Congregate living arrangements—such as group homes, long-term care facilities, supportive housing, or shared residences with common amenities—exist in limited numbers within Centre Wellington. These settings often house individuals with disabilities, mental health or addiction challenges, or those requiring assisted living supports. While vital to housing vulnerable residents, these forms of housing are not well captured in standard housing needs data. Operators of these facilities have expressed concern about aging infrastructure, limited capacity, and growing waitlists. Moreover, residents in these settings may be particularly vulnerable to disruptions in service funding or changes in policy. The need for more supportive, accessible, and group housing options is evident, particularly for seniors and individuals with complex care needs.

Temporary Foreign Workers

Centre Wellington's agricultural sector is a key part of the local economy and relies on temporary foreign workers, especially during planting and harvesting seasons. Temporary foreign workers are typically housed in employer-provided accommodations, which are regulated under federal and provincial guidelines but often fall outside the scope of municipal housing policies. While many employers provide adequate housing, concerns have been raised across Ontario about overcrowding, limited privacy, and lack of adequate access to amenities and services for this group. These workers are

especially vulnerable to housing precarity due to their immigration status, language barriers, and dependence on employers for accommodation. There is currently no centralized data source that quantifies the number or housing conditions of temporary foreign workers in Centre Wellington, making this an area in need of further study and community collaboration to ensure dignity, safety, and adequacy of living conditions.

5. Housing Profile

5.1 Key Trends in Housing Stock:

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

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

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

Occupied Dwellings Structural Type	Number	Share of Total
Single-detached house	8,690	72.54%
Semi-detached house	570	4.76%
Row house	740	6.18%
Duplex	180	1.50%
Apartment in a building that has fewer than five storeys	1,570	13.11%
Apartment in a building that has five or more storeys	110	0.92%
Other single attached house	15	0.13%
Moveable dwelling	105	0.88%

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

Centre Wellington's housing landscape has evolved significantly due to the various factors:

- 1. Employment Growth and Economic Development:** Historically, Centre Wellington's economy has been grounded in agriculture, manufacturing, and small-scale local businesses. In more recent decades, economic diversification has taken place, with growth in sectors such as healthcare, construction, education, and professional services. This shift has supported a modest rise in income levels but has also created a divide between higher-earning households (often employed in stable or professional positions) and lower-income groups, including those in seasonal or service-based employment. Economic growth has

driven in-migration and increased local demand for both rental and ownership housing, placing added pressure on a limited housing stock.

2. **Infrastructure and Transportation:** The Township has experienced significant growth due to its relative proximity to larger employment centres like Guelph, Kitchener-Waterloo, and the Greater Toronto Area. However, the community lacks high-frequency transit or rail services, and is largely car-dependent. This has limited the potential for transit-oriented development and reinforced low-density, suburban-style growth patterns. Infrastructure investments—particularly in water, wastewater, and road networks—have often lagged behind development pressures, constraining the pace and location of new housing supply. Planned servicing upgrades, as identified in Master Servicing Plans, aim to support more compact, complete communities in the coming decades.
3. **Migration and Population Change:** Centre Wellington has become increasingly attractive to new residents, including retirees, young families, and individuals seeking relative affordability compared to larger urban centres. Migration from other parts of Ontario—particularly urban areas—has been a key driver of growth since 2016. While overall population growth has been strong (10.3% between 2016 and 2021), the demographic makeup is shifting, with increasing proportions of seniors and young adults facing barriers to entering the housing market. Recent trends indicate a “drive until you qualify” dynamic, where households priced out of larger cities settle in more rural or exurban communities, contributing to growing demand for housing in Centre Wellington.
4. **Climate Impacts:** Climate resilience has become an emerging concern in Centre Wellington, particularly given the community’s reliance on rural infrastructure, aging housing stock, and natural heritage features such as rivers and floodplains. Flood risk areas and environmental constraints limit where housing can be built or expanded, particularly in older settlement areas. Climate adaptation strategies are becoming increasingly important for guiding sustainable development patterns, ensuring that housing growth aligns with environmental protection and infrastructure capacity.
5. **Long-Term Housing Challenges:** Over the years, Centre Wellington has faced persistent housing challenges related to affordability, diversity of housing types, and availability of purpose-built rental supply. Low vacancy rates, limited subsidized housing, and minimal new rental construction have constrained options for lower-income households, seniors, and individuals with disabilities. The lack of “missing middle” housing—such as duplexes, triplexes, and townhomes—has further compounded accessibility issues, making it difficult for residents to downsize or enter the market. While development pressures have spurred construction in greenfield areas, infill and intensification remain limited due to zoning constraints and community resistance.

This historical perspective underscores the need for a coordinated, multi-sectoral response to ensure that housing growth in Centre Wellington is inclusive, affordable, and sustainable in the long term.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	11,975
Breakdown by structural types of units (number of units)	Single-detached	8,690
	Semi-detached	570
	Row house	740
	Apartment/flat in a duplex	180
	Apartment in a building that has fewer than 5 storeys	1,570
	Apartment in a building that has 5 or more storeys	110
	Other single attached	15
	Movable dwelling	105
Breakdown by size (number of units)	Total	11,975
	No bedrooms	40
	1 bedroom	955
	2 bedrooms	2,495
	3 bedrooms	5,060
	4 or more bedrooms	3,425
Breakdown by date built (number of units)	Total	11,975
	1960 or before	2,400
	1961 to 1980	2,545
	1981 to 1990	1,585
	1991 to 2000	1,865
	2001 to 2005	900

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	2006 to 2010	520
	2011 to 2015	780
	2016 to 2021	1,375
Rental vacancy rate (Percent)	Total	0.8
	Bachelor	*
	1 bedroom	0
	2 bedrooms	1.2
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	947
	Secondary	1,368
Number of short-term rental units	Total	144

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

5.3.1 Change in Units Affordable to Low-Income Households		
Characteristic	Data	Value
Affordable units built (number of units)	2016 to 2021	55
Change in number of affordable units built before 2016 (number of units)	2016 to 2021	-130
Change in number of affordable units (number of units)	2016 to 2021	-75

Over the past five years, Centre Wellington has faced significant challenges in expanding its stock of affordable housing units for low and very low-income households. Specific data on the exact number of affordable units built or lost during this period is limited. However, several key developments and trends provide insight into the current state of affordable housing in the community.

Affordable Housing Developments:

- **Continuum of Care Project Cancellation (2024):** In December 2024, Wellington County Council ceased development of the Continuum of Care project, which aimed to provide 254 affordable seniors' housing units. Escalating costs, rising from an initial estimate of \$88 million to \$135 million, and the inability to secure additional funding led to the project's termination.^[10]
- **Gordon Street Apartments (2010):** Earlier, in 2010, a 55-unit social housing apartment building was initiated on Gordon Street in Fergus to support seniors, individuals with disabilities, and those struggling to find adequate housing. While this project predates the five-year window, it reflects ongoing efforts to address affordable housing needs.^[11]

Efforts to Address Affordable Housing:

Despite these challenges, steps have been taken to improve affordable housing:

- **Housing Upgrades (2023-2026):** Wellington County secured approximately \$12 million from the Canada Mortgage and Housing Corporation to enhance over 1,200 affordable and subsidized housing units. These upgrades focus on sustainability, accessibility, and modernization, with a total investment of \$40 million planned over three years.
- **Policy Initiatives:** Centre Wellington Council has approved agreements for affordable residential unit development charge exemptions, aiming to incentivize the creation of affordable housing units by waiving certain development fees for properties that remain affordable for at least 25 years.^[12]

^[10] Wellington County abandons senior's housing project due to lack of funding options, January 14, 2025 (<https://www.ontarioconstructionnews.com/wellington-county-abandons-seniors-housing-project-due-to-lack-of-funding-options>)

^[11] Social housing project in Centre Wellington got its start April 24 (<https://www.wellingtonadvertiser.com/social-housing-project-in-centre-wellington-got-its-start-april-24/>)

^[12] Affordable Residential Unit Development Charge Exemption Agreements, Strategic Directions made by Council – January, January 27, 2025 (<https://www.centrewellington.ca/news/posts/strategic-decisions-made-by-council-january/>)

In summary, while Centre Wellington has made efforts to address affordable housing needs, the cancellation of significant projects and rising housing costs have exacerbated housing challenges for low and very low-income households. Continued investment and innovative policy solutions are essential to meet the community's affordable housing requirements.

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

5.4.1 Average Rent by Year		
Characteristic	Data	Value
Average Monthly Rent (number, by year)	2016	934
	2017	948
	2018	985
	2019	1,108
	2020	1,067
	2021	1,337
	2022	1,314
	2023	1,364
Change in Average Monthly Rent (percent, by year)	2016-2017	1.5%
	2017-2018	3.9%
	2018-2019	12.5%
	2019-2020	-3.7%
	2020-2021	25.3%
	2021-2022	-1.7%

5.4.1 Average Rent by Year		
Characteristic	Data	Value
	2022-2023	3.8%

Average rents in Centre Wellington have experienced significant increases over recent years. Notably, from 2020 to 2023, the average rents have increased by 28% over the past three years, escalating from \$1,067 to \$1,364 as shown in Table 5.4.1. This sharp increase reflects broader trends observed in similar regions.

- **Population Growth and Housing Demand:** The Township has seen an influx of residents, including young professionals and retirees, attracted by its proximity to larger urban centers and its community appeal. This increased demand has outpaced the available housing supply, leading to higher rents.
- **Limited Rental Housing Stock:** A shortage of rental units, particularly affordable options, has intensified competition among prospective tenants. The lack of new apartment developments has further constrained supply.
- **Economic Factors:** Rising construction costs and land prices have made it challenging for developers to build affordable rental housing. Additionally, some property owners have opted to sell their properties to capitalize on escalating real estate values, further reducing the rental inventory.
- **Short-Term Accommodations:** The growth of short-term accommodations, such as Airbnb listings, has removed potential long-term rental units from the market, contributing to decreased availability and increased rents. In response, Centre Wellington is considering regulations to manage the impact of short-term accommodations on the local housing market.

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

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

5.5.1 Rental Vacancy Rate by Year		
Characteristic	Data	Value
Rental vacancy rate (percent, by year)	2016	0.5%
	2017	2.2%
	2018	1.6%
	2019	1.1%
	2020	0%
	2021	0.8%
	2022	2.3%
	2023	2.0%

As of October 2024, the overall vacancy rate is at 1.9% in Centre Wellington, below the provincial average of 2.7%.^[13] Over the past decade years, Centre Wellington's vacancy rate has been below the provincial average (1.4%). The low vacancy rates in the Township suggest a tightening housing market influenced by the following factors:

Several factors have contributed to these low vacancy rates in Centre Wellington:

- **Population Growth:** The Township has seen significant population increases, driven by both natural growth and migration from other regions. This surge has heightened the demand for rental housing.^[14]
- **Limited Rental Supply:** Centre Wellington has a lower proportion of rental units compared to provincial averages, with only 18% of households renting versus the

^[13] Canadian Mortgage and Housing Corporation (CMHC), 2024.

^[14] County of Wellington: Phase 1 Municipal Comprehensive Review: Urban Structure and Growth Allocations Final Report (as amended January 31, 2022), by Watson & Associates Economists Ltd.

provincial average of 30%. This limited rental stock exacerbates the tightness of the market.

- **Economic Factors:** Economic conditions, including employment opportunities and income levels, influence individuals' ability to afford homeownership, thereby affecting rental demand. Economic growth can lead to increased migration to the area, further impacting vacancy rates. Rising property values have prompted some landlords to sell their rental properties, further reducing the availability of rental units.

Addressing these challenges requires a multifaceted approach, including increasing the supply of rental housing, implementing policies to maintain existing rental stock, and exploring incentives for the development of affordable housing options to better align with the community's growing needs.

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

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	Data	Value
Owner households in Core Housing Need (number)	2016	235
	2021	220
	Total Change	-15
	Percent Change	-6.38%
Tenant households in Core Housing Need (number)	2016	430
	2021	380
	Total Change	-50
	Percent Change	-11.63%
Owner households in Core Housing Need (percentage)	2016	2.8%
	2021	2.37%
	2016	23.06%

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	Data	Value
Tenant households in Core Housing Need (percentage)	2021	16.85%

Core housing needs have steadily risen over time for both renters and homeowners, though renters continue to experience significantly higher levels of need. According to CMHC, in 2021, renter households were disproportionately affected, representing 64.1% of those in core housing need despite accounting for only 19.4% of total occupied households in Centre Wellington. Furthermore, 16.85% of renter households faced core housing challenges – more than 7 times the rate of owner households, which represented only 2.37% of total owner households as shown in Table 5.6.1. This trend may suggest a shortage of rental housing with adequate bedroom sizes to accommodate families in the Township.

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	350
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	1,860
Number of co-operative housing units	Total	*
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	0

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?

Centre Wellington offers various affordable and community housing options to address the diverse needs of its residents. Below is an overview of these options, along with identified gaps:

1. Housing Designated for Seniors:

- **Wellington Terrace Long-Term Care Home:** Offered through Wellington County, located in Fergus, Wellington Terrace offers 176 long-term care beds, providing 24-hour nursing and personal care in a rural setting.^[15] Despite this facility, there is growing demand for accessible, affordable, and assisted living options tailored towards seniors, especially as the population ages.

2. Rent Supplement and Affordability Programs:

The County of Wellington administers several programs to assist low-income households:

- **Rent Supplement Program:** Provides rent-geared-to-income supplements for private market units.
- **Housing Stability Program:** Offers financial assistance to prevent eviction, including rent and utility arrears.
- **Affordable Homeownership Down Payment Loan Fund:** Assists eligible households with down payments for purchasing homes.

While these programs are limited in scale and may not meet the full demand, especially given the lengthy waitlist for subsidized housing.

- ### **3. Emergency Shelters and Transitional Housing:**
- The County of Wellington provides Transitional Housing with Supports, offering temporary accommodation and individualized support services to help individuals move from homelessness to stable housing.^[16] However, these services are only available in the City of Guelph, or Mount Forest, a community within the Township of Wellington North. There are no emergency shelters and transitional housing options located directly within Centre Wellington, requiring residents in crisis to seek assistance in other areas.

^[15] Long-Term Care, Wellington Terrace Long Term Care Home, Wellington County (<https://www.wellington.ca/programmes-services/long-term-care>)

^[16] Transitional & Supportive Housing, What is Transitional Housing with Supports, Wellington County (<https://www.wellington.ca/programmes-services/housing-services-supports/transitional-supportive-housing>)

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	\$1,300
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	\$1,337
	Bachelor	*
	1 bedroom	\$1,155
	2 bedrooms	\$1,411
	3 bedrooms+	*
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	\$1,347
	Bachelor	*
	1 bedroom	\$996
	2 bedrooms	\$1,428
	3 bedrooms+	*
Sale prices ^[17] (Canadian dollars)	Average	\$774,650 (2024)
	Median	\$730,000 (2024)
Sale prices by unit size (Average, Canadian dollars)	Average	\$774,650 (2024)
	Bachelor	Data Not Available
	1 bedroom	Data Not Available
	2 bedrooms	Data Not Available
	3 bedrooms+	Data Not Available
	Median	\$730,000 (2024)

^[17] Centre Wellington Real Estate Market Report, Q4 2024 (<https://trreb.ca/wp-content/files/market-stats/community-reports/2024/Q4/CentreWellingtonQ42024.pdf>)

5.9.1 Housing Values		
Characteristic	Data	Value
Sale prices by unit size (Median, Canadian dollars)	Bachelor	Data Not Available
	1 bedrooms	Data Not Available
	2 bedrooms	Data Not Available
	3 bedrooms+	Data Not Available

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

Structure Type	Average Sale Price (Canadian Dollars)	Median Sale Price (\$ Canadian Dollars)
Detached	\$830,000	\$826,000
Semi-Detached	\$677,000	\$695,000
Row Townhouse	\$712,000	\$725,000
Apartment	\$520,000	\$485,000

Source: Centre Wellington: Fergus, Community Market Report, Q4 2024, Toronto Regional Real Estate Board.

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	Data Not Available
	Owner	Data Not Available

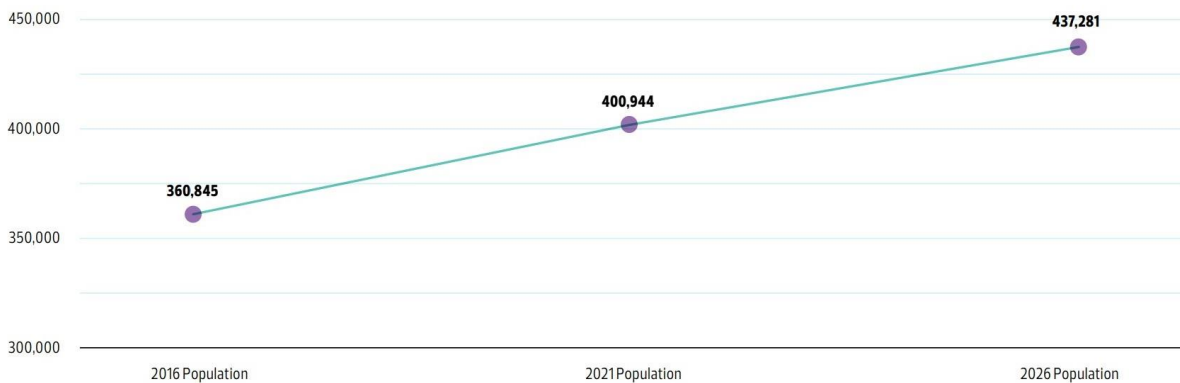
^[18] Centre Wellington: Monthly Statistics Package, Q4 2024, Toronto Regional Real Estate Board (<https://trreb.ca/wp-content/files/market-stats/community-reports/2024/Q4/CentreWellingtonQ42024.pdf>)

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
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	Total	Total Structures: Singles: 77 Semi-detached: 2 Row: 50 Apartment: 112 Total: 241 Rental Singles: 0 Semi-detached: 0 Row: 0 Apartment: 112 Total: 112

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, 2031						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	221	1	0	0	0	222
Low Income	1,651	696	105	38	0	2,490
Moderate Income	921	1,150	174	139	0	2,384
Median Income	290	1,609	491	321	205	2,916
High Income	137	1,666	1,041	1,331	871	5,046
Total	3,220	5,122	1,811	1,829	1,076	

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.

Based on Wellington County's Phase 1 Municipal Comprehensive Review Report: Urban Structure and Growth Allocations, completed in June 2021, a cohort-survival forecasting methodology was developed. This method follows the 1995 Ontario Provincial Projection Methodology Guideline and adheres to industry best practices. It projects population growth by categorizing individuals by age and gender, aging these groups over time. The methodology incorporates age-specific death rates and fertility rates for women in relevant years to estimate births. Net migration rates, calculated as in-migration minus out-migration by age group, are also factored into the forecast. Additionally, as part of the County's forecast update, a household formation forecast (headship rate forecast) was prepared by age cohort for the County. Through this Phase 1 work, population, housing and employment was further allocated by Area Municipality. This provides a long-term housing occupancy estimate for Centre Wellington, extending through the 2051 planning horizon.

Using the HART tool, a projection for household numbers by size for 2031 was generated. The tool estimates that Centre Wellington will have 13,021 housing units by 2031, based on Statistics Canada Census data from 2006 to 2021. However, the HART tool does not account for local policy changes, population fluctuations from major events (e.g., COVID-19), or trends that have emerged since the 2021 Census. According to the Township's updated forecast, the number of households is expected to reach 16,590 units by 2035.

For projecting households by tenure, the Housing Needs Assessment analyzed historical data from Statistics Canada (2001–2021), focusing on tenure trends, the age of the primary maintainer, and housing types. Anticipated household distributions by income category were derived by using the HART tool to proportionally allocate households according to growth shares in each income category.

To estimate apartment numbers by bedroom count, Centre Wellington used in-house data tracking active development applications. Further breakdowns of apartments with more than three bedrooms were obtained from a customized Statistics Canada dataset, which provided information on construction year and bedroom counts.

6.2.1 Projections between 2025 to 2035		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	280 (7%)
	15-19	260 (7%)
	20-24	340 (9%)
	25-64	1,330 (34%)
	65-84	940 (24%)
	85+	760 (19%)
Male Births	Births x Estimated Proportion of Male Births	1,710 Male Births (50% Male Birth Rate)
Female Births	Total births – Male Births	1,710 Female Births (50% Female Birth Rate)
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.6%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	60
Projected Family Households	Age-group population x projected age-specific family headship rate	11,500
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	5,090
Total Projected Headship Rate	Family headship rates + non-family headship rates	16,590

6.2.1 Projections between 2025 to 2035		
Characteristic	Data/Formula	Value
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	3,150
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	<p>Structure Type: Low (single and semis): 1,970 Medium (towns/rows): 210 High (apartments): 240 Total Units: 2,420</p> <p>Projected Owner Households by Age of Primary Maintainer: 15-24 Years: -10 25-34 Years: 290 35-44 Years: 30 45-54 Years: 390 55-64 Years: 30 65-74 Years: 420 75+ Years and Older: 1,260 Total: 2,420</p>
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	<p>Structure Type: Low (single and semis): 320 Medium (towns/rows): 200 High (apartments): 210 Total Units: 730</p> <p>Projected Owner</p>

6.2.1 Projections between 2025 to 2035		
Characteristic	Data/Formula	Value
		Households by Age of Primary Maintainer: 15-24 Years: 60 25-34 Years: 100 35-44 Years: 10 45-54 Years: 120 55-64 Years: 20 65-74 Years: 110 75+ Years and Older: 300 Total: 730
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Structure Type: Low (single and semis): 2,290 Medium (towns/rows): 420 High (apartments): 450 Total Units: 3,150 Projected Owner Households by Age of Primary Maintainer: 15-24 Years: 60 25-34 Years: 390 35-44 Years: 40 45-54 Years: 510 55-64 Years: 60 65-74 Years: 540 75+ Years and Older: 1,560 Total: 3,150

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2035		
Characteristic	Data	Value
Anticipated population	Total	43,890
Anticipated population growth	Total	7,760
	Percentage	21%
Anticipated age	Average	44
	Median	35
Anticipated age distribution (# and %)	0-14	6,810 (16%)
	15-19	2,730 (6%)
	20-24	2,560 (6%)
	25-64	20,210 (46%)
	65-84	9,410 (21%)
	85+	2,170 (5%)

6.3.2 Anticipated Households by 2035		
Characteristic	Data	Value
Current number of households	Total	13,440
Anticipated number of households	Total	16,590
Anticipated Household Age	Average	1990
	Median	1997
Anticipated Households by Tenure	Renter	2,450
	Owner	700
Anticipated Units by Type	Total	16,593
	Single	11,370
	Semi-detached	1,040
	Row	1,720
	Apartment	2,470
Anticipated Units by Number of Bedrooms	1 bedroom	920
	2 bedroom	1400
	3 bedroom	160
	4 bedroom	0
	5 bedroom	0
Anticipated Households by Income	Average	3,270
	Median	3,520
	Very Low	210
	Low	3,360
	Moderate	3,370

6.3.2 Anticipated Households by 2035		
Characteristic	Data	Value
	High	6,140
Anticipated average household size	Total	2.65
Draft approved lots by planned housing type	Total	1,291
Draft approved lots by tenure	Tenant	674
	Owner	617

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

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

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?** For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?
- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**
- **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

Examples may include:

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

Integrating the Housing Needs Assessment into Long-Term Planning in the Township of Centre Wellington

Centre Wellington is about to embark on a review of its Official Plan policies. The results of the HNA can be used to inform the housing policies in the Official Plan to address any identified needs. For example, if the HNA were to identify a specific need for higher levels of rental housing, then Official Plan policies could be created to encourage additional rental housing, or to retain existing rental housing by limiting conversions to condominiums. The results of the HNA can also be used to inform updates to the Township's Community Improvement Plan (CIP), and the CIP can be used to incentivize needed housing types.

The County of Wellington has recently completed a Land Needs Assessment to identify the amount of land needed to accommodate anticipated future growth to the year 2051. A significant portions of this additional land is located in Centre Wellington. Following the County's adoption of an Official Plan Amendment to designate further land for community and employment uses, the Township is advancing updates to its Master Plans, including ongoing Water and Wastewater Servicing and Parks and Recreation Plans. The HNA findings will provide valuable input for these long-term planning initiatives.

Additionally, Centre Wellington is preparing a development staging plan that will align infrastructure capacity with future growth and housing demand. This plan, together with a new by-law and policy framework governing the allocation of sewer and water capacity, will benefit from the prioritization of housing needs identified through the HNA. Furthermore, the Township's 2025 Business Plan ^[19] includes the development of a Community Planning Permit System (CPPS), aimed at streamlining the development approval process to accelerate housing delivery in line with local priorities. The HNA will help inform the housing types targeted through this system.

The Township continues to advance several long-term strategic initiatives addressing community growth, including the Water and Wastewater Master Plan, Parks and Recreation Master Plan, Active Transportation Master Plan, and Economic Development and Tourism Strategy. Recent studies, such as the Transportation Master Plan and Storm Water Management Plan, complement these efforts. Concurrently, the Township is updating its Development Charges Study, Water and Wastewater Fee Study, and Storm Water Management Fee Study. Integrating the HNA results into these financial planning exercises will help ensure that appropriate funding mechanisms are in place to support the infrastructure needed for complete and resilient communities.

Collaboration with local school boards is ongoing to anticipate development impacts and explore opportunities for shared facilities. The Township has also secured funding to undertake a Transit Feasibility Study, which will be informed by the HNA findings. In the short term, Centre Wellington plans to revise Official Plan Amendments and Zoning By-

^[19] 2025 Business Plan, Township of Centre Wellington
(<https://www.centrewellington.ca/media/ykuojiki/2025-business-plan.pdf>)

law policies related to Additional Residential Units (ARUs) to allow for more permissive development.

By integrating housing need data with growth management strategies and capital infrastructure planning, the Township will be better positioned to support complete, connected, and sustainable communities.

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.