



Township of Centre Wellington Housing Needs Assessment - Study Findings

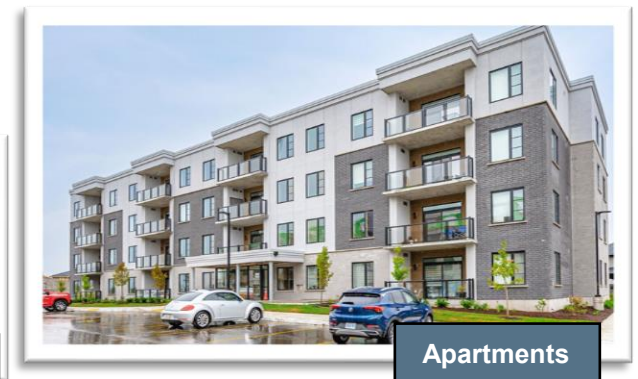
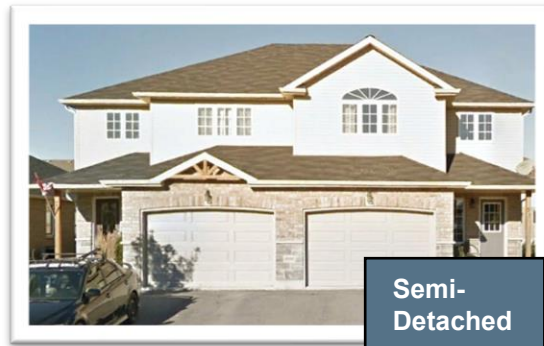
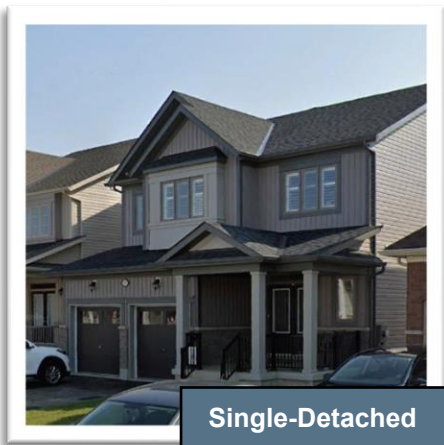
Township Council Presentation

July 14, 2025

Introduction



- The Centre Wellington Housing Needs Assessment provides an assessment of current and future housing needs and strategic recommendations for the Township.
- The study analyzes economic, demographic, and real estate trends to inform future housing demand and policy over the coming decades.



Context



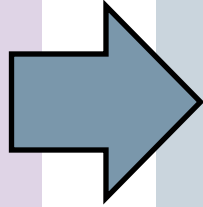
- Centre Wellington has experienced strong population growth and demand for housing over the past five years; there has also been significant erosion in housing affordability
- Over the next three decades, the Township is expected to experience continued population and employment growth
- To maintain well-balanced and complete communities, it is vital that municipalities offer a wide range of housing options to a broad range of income groups and household types.

Housing Demand and Supply Considerations

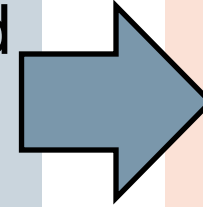
Considerations for Ontario's Municipalities



- Significant population growth driving the need to plan for a higher quantum and diversity of housing



- Ontario's housing market is facing two interconnected challenges – a lack of market choice and erosion in affordability



- Evolving provincial policy framework increasingly focused on expanding housing supply

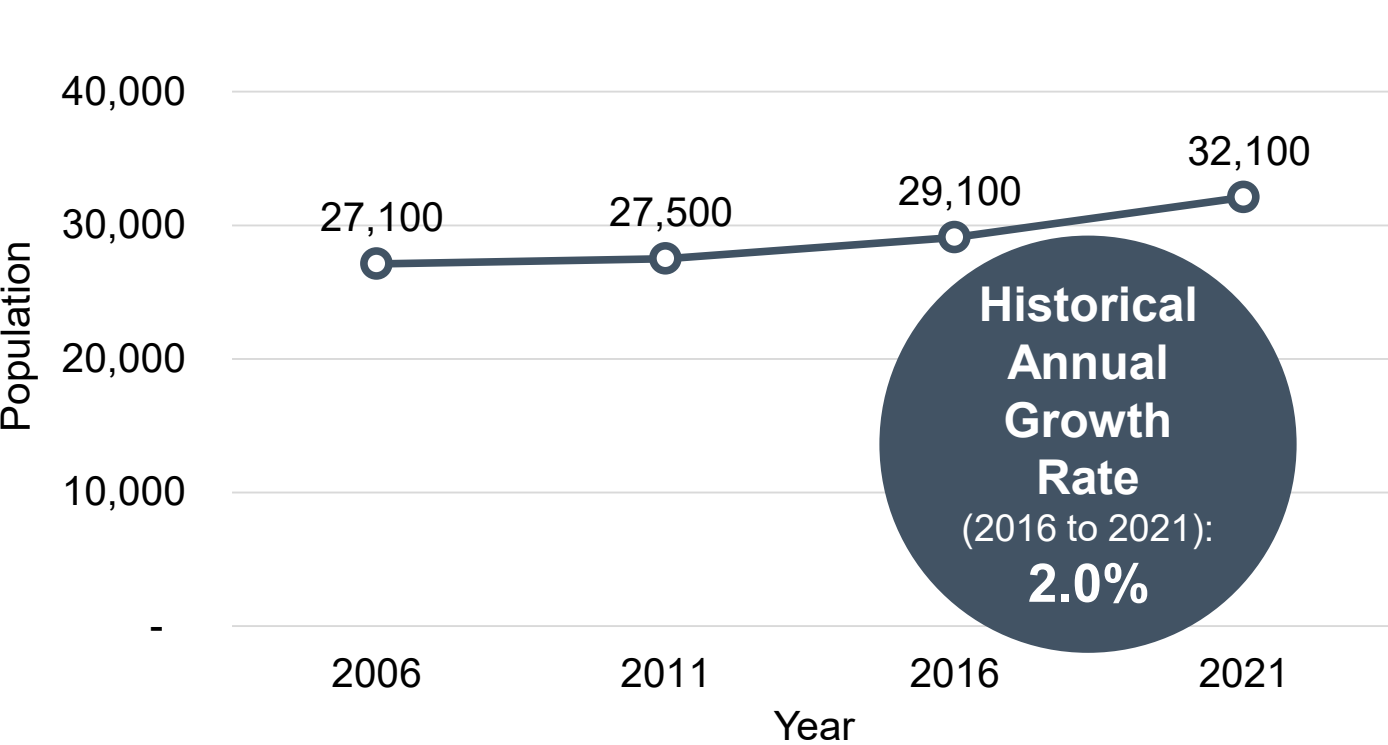


Centre Wellington

Population and Housing Growth Trends

Township of Centre Wellington

Population and Housing Trends



	2021
Total Housing Units	11,970
Total Population	32,100

Low Density
(2021):
79% of total units

High Density
(2021):
14% of total units

Medium Density
(2021):
7% of total units

Source: Derived from Statistics Canada Census data, 2006 to 2021 by Watson & Associates Economists Ltd.
Note - Population includes net Census undercount estimated at 3.2%.

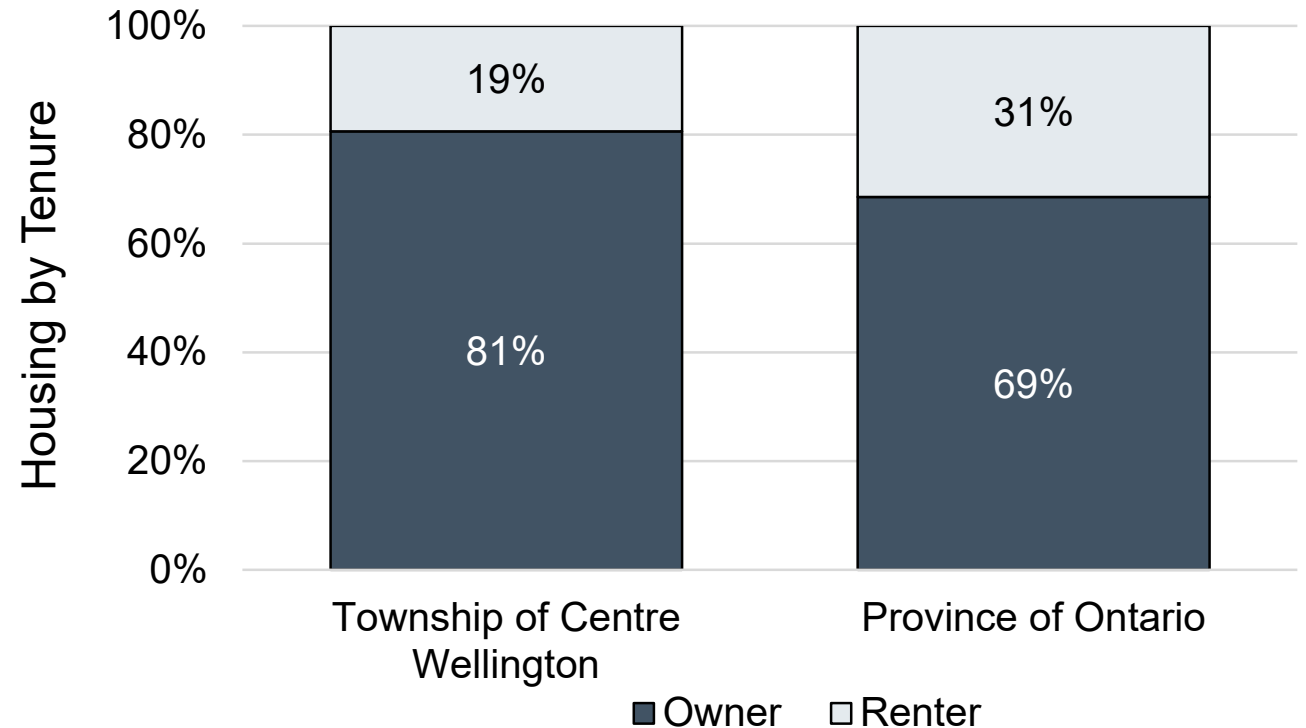
- Population growth in Centre Wellington has accelerated post-2021, growing by 7% to 34,300 in 2024.

Township of Centre Wellington

Population and Housing Trends (Cont'd)



- As of 2021, the Township's **share of renter households is lower** than the provincial average.
- Most of the households in Centre Wellington are **owner-occupied (81%)**.



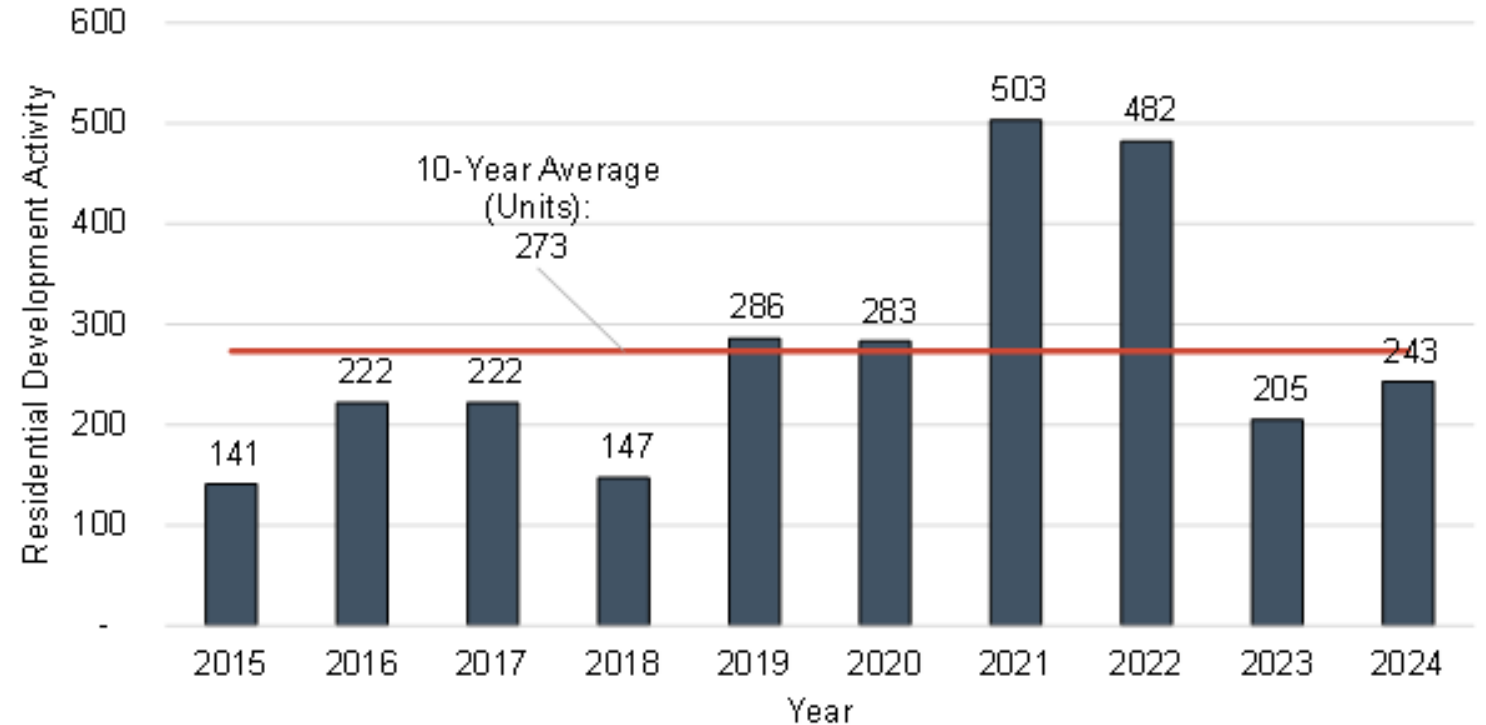
Source: Derived from Statistics Canada Census data, 2016 to 2021 by Watson & Associates Economists Ltd.

Township of Centre Wellington

Population and Housing Trends (Cont'd)



- Housing development activity has averaged 273 units per year over the past decade.
- Over the period, the share of low density (single/semi-detached) has declined; shift to greater share of higher density units.



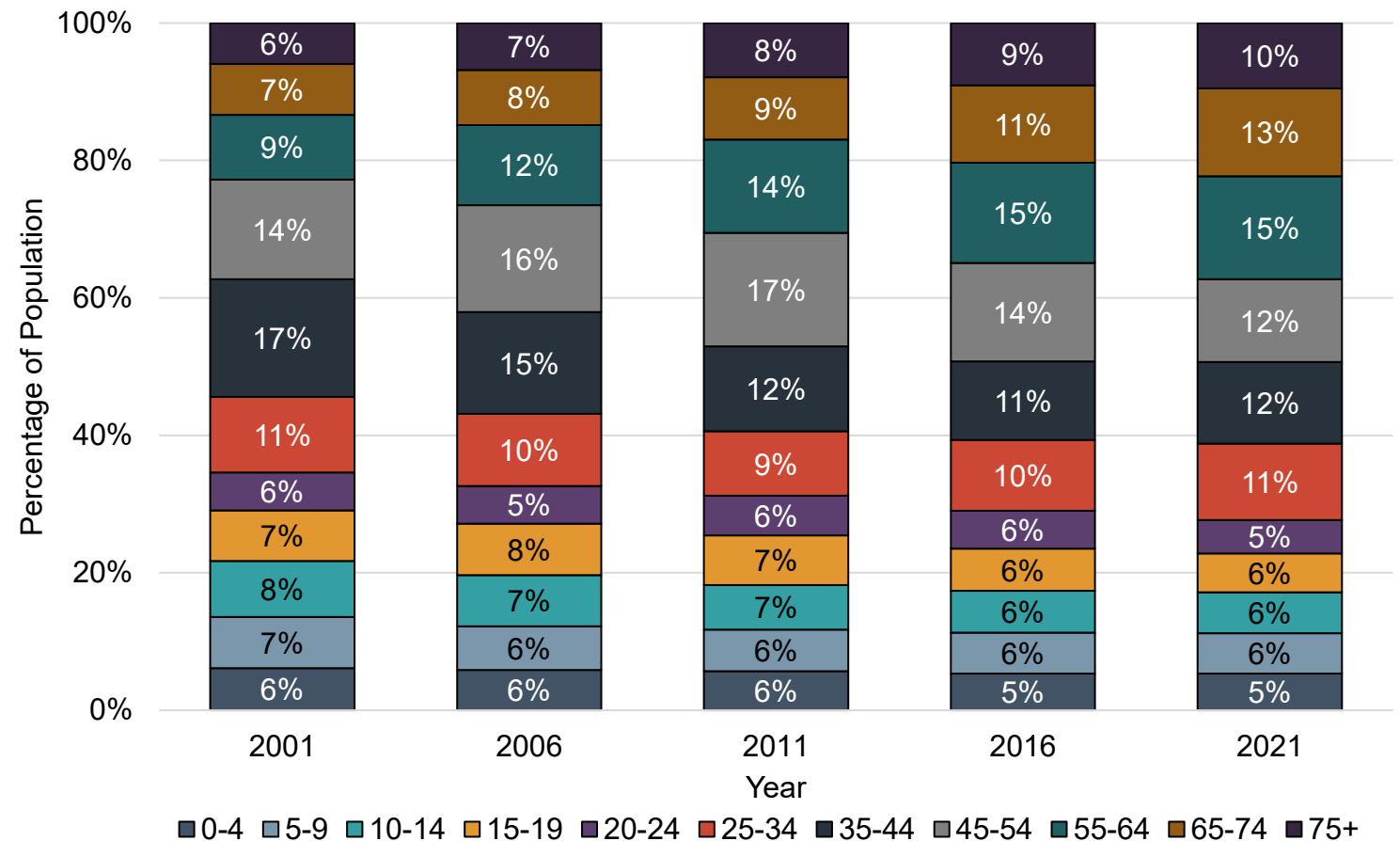
Source: Derived from the Township of Centre Wellington building permit data by Watson & Associates Economists Ltd., 2025.

Township of Centre Wellington

Population and Housing Trends (Cont'd)



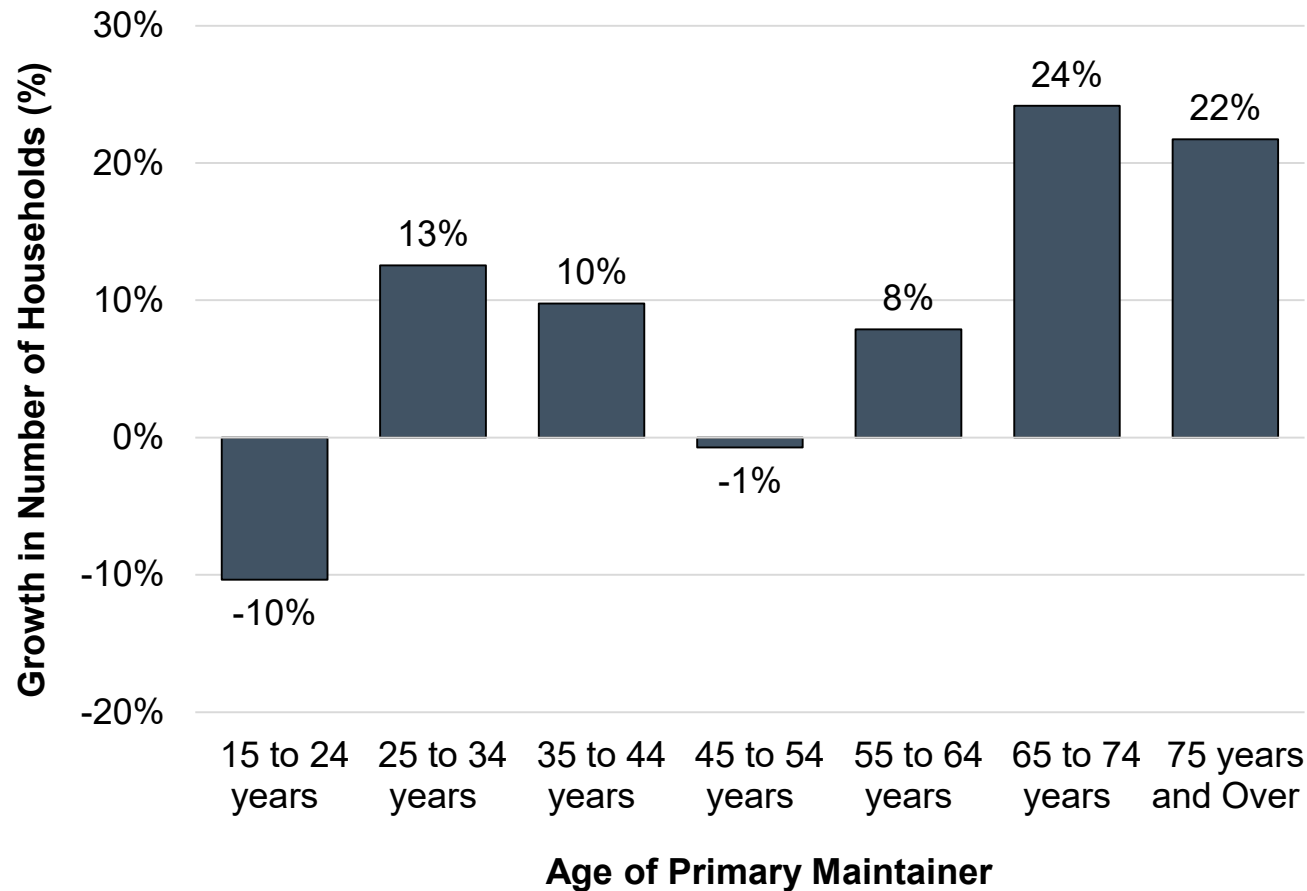
- As of 2021, the median age in **Centre Wellington** was **44.4 years old**, while Ontario's median age was **42 years old**.
- 37% of the Township's total population is **over 55 years of age**.
- The share of population **19 years of age** and younger has been **steadily declining** from 29% in 2001 to 23% in 2021.



Source: Derived from Statistics Canada Census data, 2001 to 2021 by Watson & Associates Economists Ltd.

Centre Wellington

Population and Housing Trends (Cont'd)



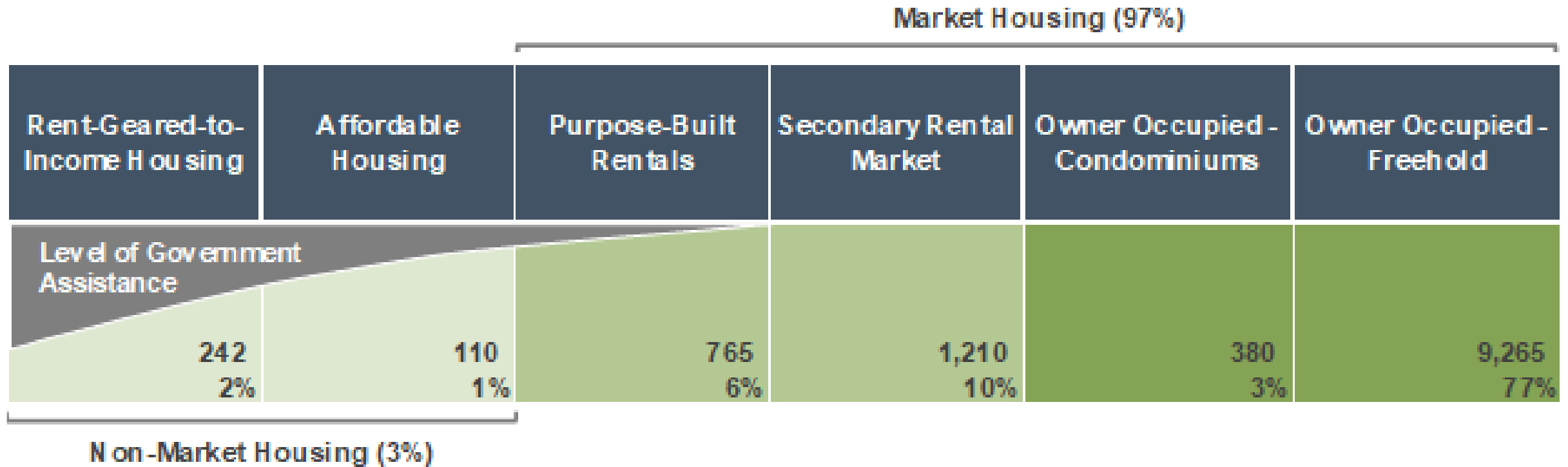
- Between 2016 and 2021, the Township experienced strong growth in the 25 to 44 age group and the 65+ age group.
- Downward trends in housing occupancy levels (average number of persons per housing unit) driven by aging population.

Centre Wellington

Housing Continuum



- Centre Wellington's existing housing stock is highly oriented to market-based ground-oriented housing



Centre Wellington

What is Affordable Housing?



- In accordance with the provincial definition, affordable housing in Centre Wellington is defined as:
 - Ownership: \$427,600 (purchase price)
 - Rental (monthly rent):
 - \$1,145 (bachelor)
 - \$1,167 (one-bedroom)
 - \$1,457 (two-bedroom)
 - \$1,305 (three-bedroom)

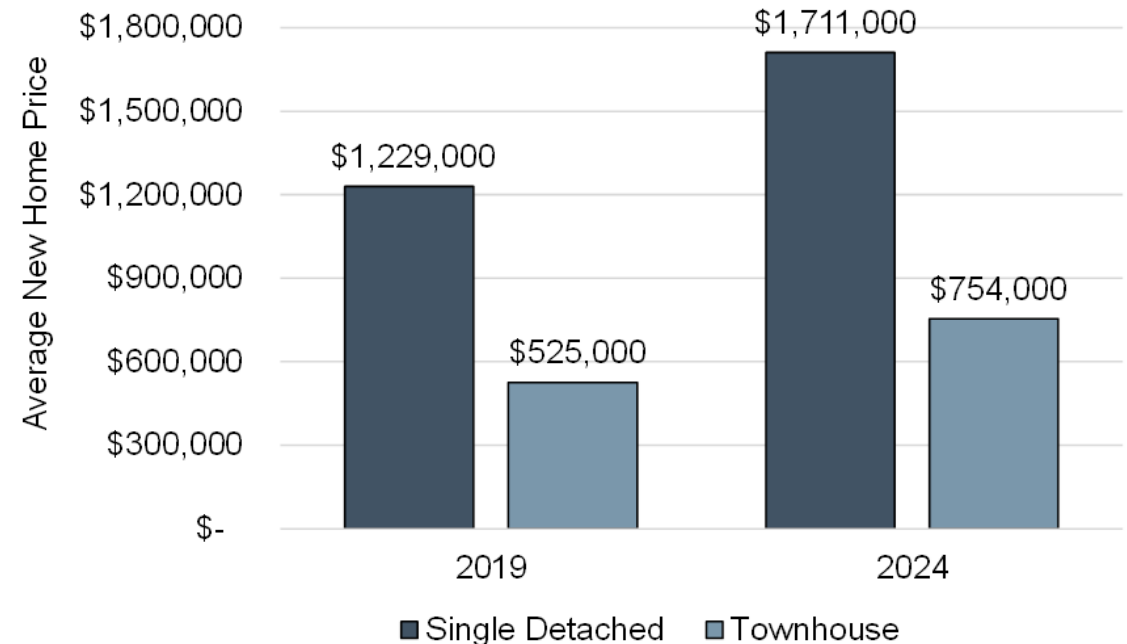
Centre Wellington

Housing Sale Price Trends



- Housing cost appreciation over past five years:
 - Average re-sale price for freehold dwellings has increased by 53%, rising from \$636,000 in 2020 to \$975,000 in 2024.
 - Average monthly rental market rates for apartments increased 26%, rising from approximately \$1,070 in 2020 to \$1,350 in 2024.

- New home prices in Centre Wellington:



Source: Derived from Altus Data Studio market data by Watson & Associates Economists Ltd.

Centre Wellington

Existing and Future Housing Needs

Centre Wellington

Core Housing Need



A household is in **core housing need** if it:

- Falls **below one or more** of the adequacy (repair), suitability (crowding), and affordability standards.
- Requires **30% or more** of its before-tax household income to access local market housing that meets all three standards.

Reflects about 5% of Centre Wellington's households; lower than the provincial average of 12%.

A household is in **severe core housing need** if it:

- Falls **below one or more** of the adequacy (repair), suitability (crowding), and affordability standards.
- Requires **50% or more** of its before-tax household income to access local market housing that meets all three standards.

Centre
Wellington
Total
Households in
Core Housing
Need (2021):
605

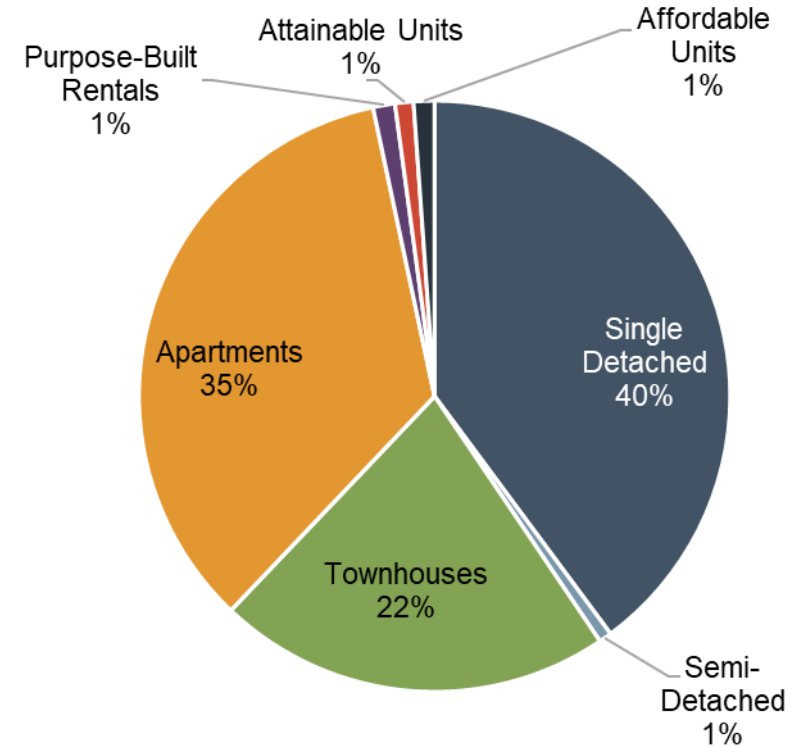
Centre
Wellington
Total
Households in
Severe Core
Housing Need
(2021):
335

Centre Wellington

Potential Residential Supply Pipeline



- Centre Wellington has approximately 3,170 units in the potential residential supply pipeline.
 - 2,770 units registered/draft approved
 - 400 units under review
- Single/semi-detached units make up 41% of the total housing stock, while townhouses account for 22% and apartments/condos represent 37% of the residential supply.



Centre Wellington

Housing Affordability Needs, 2025 to 2035



- Centre Wellington will require a more diverse range of housing to accommodate future housing needs.

2025 to
2035
affordable
housing:
23%

2025 to
2035
rental
housing:
52%

	Owner	Renter	Total Units
Affordable	340	380	810
Market	2,085	350	2,435
Total	2,425	730	3,155
% Affordable	14%	52%	23%

Note: Numbers may not add due to rounding.

Source: 2025 to 2035 forecast by Watson & Associates Economists Ltd.

Centre Wellington

Conclusions and Strategic Recommendations

Recommendations

Planning for Long-Term Growth



- To realize Centre Wellington's forecast growth potential, there is a need to expand housing affordability options for a range of household income groups.
- As part of the next Official Plan Review, the Township should update the definition of affordable housing in accordance with the new P.P.S., 2024 and update affordable housing targets to align with affordable housing needs.
- The Township should continue to plan for balanced growth by focusing residential development within the settlement areas and promoting a range of infill and intensification opportunities where servicing is available.

Recommendations (Cont'd)

Planning for Long-Term Growth



- The Township should consider:
 - the development of a growth tracking model with quantitative and qualitative indicators to track the outcomes of housing-related policies and programs.
 - undertaking a seniors' housing study to identify housing needs, gaps, and opportunities in accommodating the growing older adult population within Centre Wellington.
 - undertaking a temporary agriculture workers housing study to identify housing needs, gaps, and opportunities in accommodating seasonal workers in Centre Wellington.

Recommendations (Cont'd)



More Compact Built Form and Innovative Design

- The Township should continue to work with local home builders to expand the supply of more moderately priced ownership and rental housing options.
- The Township should review local zoning and land-related barriers to identify opportunities to expand housing supply within the Settlement Areas that are more compact, land efficient, environmentally sustainable, and price competitive.
- Explore alternative development standards which would reduce development costs, e.g., reduction of parking requirements and innovative construction methods, and allow for smaller units and lots.

Recommendations (Cont'd)



Promote and Enable Additional Residential Unit Development

- Additional residential units (A.R.U.s) represent an opportunity to increase affordable rental housing in the community through gentle intensification.
- The Township should update the Official Plan policies and Zoning By-Law allowing A.R.U.s with up to three units in total per lot in the form of:
 - Secondary suites (e.g., basement apartments) within the primary dwelling unit
 - Permanent garden suites, laneway housing.
- The Township may also consider providing financial incentives (e.g., grants) for homeowners who construct A.R.U.s that are intended to be rented out on a long-term basis.

Recommendations (Cont'd)



Expansion of Non-Market Housing Supply

- Through demographic analysis and community feedback, it is evident that there is a need for more supportive and non-market housing in the Centre Wellington.
- The Township, together with its housing service partners, should continue to maintain and incrementally increase housing support services and programs, and expand the supply of deeply affordable and near-market housing.
- The Township should conduct a review of available Township-owned land that is viable for affordable housing development, complementing the federal, provincial, and school board sites in the process.

Recommendations (Cont'd)

Regulatory Tools for Housing



- The Township should consider a Community Planning Permit System (CPPS) to support and enable a higher rate of residential development activity, particularly for rental and more affordable ownership options.
- A CPPS combines zoning, site plan, and minor variance processes into a single application and approval process, allowing municipalities to issue development permits in a one-step process.
- The program also allows municipalities to collect funds to support delivery of affordable housing.

Recommendations (Cont'd)

Considerations for Centre Wellington



- **Planning for Growth** – a balance between both intensification and greenfield development. Settlement Areas should represent priority locations for residential development given the amenities that these locations provide with respect to access to retail and other community services.
- **Infrastructure and Municipal Service Needs** – continue to address growing infrastructure and municipal service needs related to housing and population growth.
- **Financial Implications** – potential municipal financial impacts of possible housing incentives.

Conclusions



- The results of this study are intended to guide decision-making and policy development specifically related to housing policy and programming in the Township.
- Consideration should be given to updating the housing needs assessment every five years.

Thank You