



Housing Needs Assessment

Woodstock (CY)

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Preface

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

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

Funding Requirement

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

Going forward, HNAs will be required for:

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

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

Purpose

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

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?

- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

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

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

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

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

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

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

1. Methodology

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

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

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

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

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

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

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

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

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-

populated. Fields marked with an asterisk (*) indicate data points which are unavailable from the source or suppressed due to low counts.

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

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

The data used in this Housing Needs Assessment uses sources from all of the items listed above in addition to real estate data from local real estate boards, geowarehouse, MLS, HouseSigma, Kijiji, craigslist, and primary research collected through surveys of rental buildings and new housing developments.

The Assessment also relies on information and data collected through recently completed assignments undertaken through Oxford County and the City of Woodstock. This includes Oxford County's Master Housing Strategy (2023), Housing and Homelessness Plan (2024), Housing Needs Assessment that supported the Housing and Homelessness Plan (2024), as well as the population and housing projections prepared through the County's Municipal Comprehensive Review (2024).

All of the above data, and particularly the data and findings in the above noted studies, all support and underpin the analysis and data included in this Housing Needs Assessment.

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 County's new 10-Year Housing and Homelessness Plan, entitled 'Housing for All', was approved in August 2024. The development of this plan included an extensive consultation process, to which a number of stakeholder groups were engaged. A summary of this engagement is provided below:

- **Engagement with The Community:** In October of 2023, the County released a public survey to community residents. This survey was made widely available through various communications, including links on our website and numerous social media posts. 464 responses were received from this survey, providing us with valuable community-based information on local housing priorities.

- **Municipal Consultation:** At the same time, in October 2023, the County engaged with each of our area municipalities, including the City of Woodstock, to explore local concerns and to identify unique interests within a new Plan.
- **Facilitated Discussion With Community Partners:** A key element of the consultation approach was meeting with our community partners to identify how we can best work together to support mutual aims. Five focus group sessions were held that included representatives from agencies working in the following areas:
 - Addictions, Violence, and Mental Health
 - Child and Youth
 - Development
 - Developmental Disabilities
 - Emergency & Health Services
 - Employment Services
 - Homelessness
 - Immigration
 - Seniors

In addition, the County is also in the process of developing a Homelessness Response Strategy, which includes an extensive consultation process. A summary of this engagement is provided below:

- **Surveys** - with frontline and management staff of community service organizations.
- **Interviews** - with individuals experiencing homelessness.
- **Community Advisory Committee Meetings (three)** - including community experts working in the homelessness service system.
- **Community Workshops (two in-person):** System Mapping with members of the homelessness service system, including those with lived experience.
- **Council Workshop** - to gather further feedback.
- **Additional Feedback** - from municipal partners and local businesses.

The combination of the public consultation processes for each of the above noted projects has assisted to inform the outcomes of the Housing Needs Assessment. Considering these concurrent process, this feedback is appropriate to inform this Housing Needs Assessment.

In addition to the above, stakeholder consultations with the development community was also undertaken through both the Master Housing Strategy and Municipal Comprehensive Review.

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.

See previous question (1.2).

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.

Oxford County has an approved (2023) Master Housing Strategy that will guide social housing development across the County over the next 10-years. The County also has an approved (2024) Housing and Homelessness Plan that seeks broader policies and solutions to address homelessness, transitional housing, social housing, affordable housing, and supports for vulnerable populations.

The County is also currently undertaking a comprehensive review and Official Plan Review that will determine population and housing projections over the next 30-years, including a review of available land for residential and employment growth over the forecast period. This will also guide development over the long-term through the deployment of land use plans and strategies.

To encourage new supply and affordable housing, Oxford County supports non-profits with capital grants and the allocation of federal and provincial funding, as well as administering a grant program to encourage new Additional Residential Units within existing homes.

The above initiatives are all broad plans across Oxford County, but also include specific guidance and strategy for Woodstock specifically. Woodstock is the major economic and housing hub within Oxford County and expected to accommodate the majority of growth and a significant proportion of the County's housing investments.

The City of Woodstock has a number of plans, policies, and studies in place to guide and encourage development. These include the Downtown Development Plan, East Woodstock Secondary Plan, Southeast Woodstock Expansion, Transportation Master Plans and Transit Study, as well as a Community Improvement Plan to encourage development and investment within the Downtown. This also includes subsidies for new apartment creation in the Downtown.

2.2 Community Profile

2.2.1 Population

Characteristic	Data	Value
Total Population (Number)	2016	41098
	2021	46705
Population Growth (Number)	Total	5607
	Percentage	13.6
Age (Years)	Average	41.6
	Median	40.8
Age Distribution	0 - 14 years	8230
	15 - 64 years	29325
	65+ years	9150
Mobility	Non-movers	38970
	Non-migrants	2800
	Migrants	3660

2.2.2 Demographic Information

Characteristic	Data	Value
Immigrants	Total	6810
Non-Immigrants	Total	38855
Recent Immigrants (2016-2021)	Total	955
Interprovincial migrants (2016-2021)	Total	625
Indigenous Identity	Total	1170

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

The primary population change factor impacting Woodstock's housing market is the high level of growth observed between 2016 and 2021, which appears to have continued since the last census year.

This high level of growth appears to have accelerated since the onset of the COVID-19 pandemic. As detailed in the County's Municipal Comprehensive Review and Growth Management exercise, as well as the Housing and Homelessness Plan and associated Housing Needs Assessment:

- As home prices began to increase rapidly after the onset of the pandemic, households began to move away from the central GTA in search of larger and more affordable housing types, particularly family-oriented housing.
- The above was aided by remote and hybrid work practices, that allowed households to live further from their place of work.
- As a result of this movement, home prices began to accelerate across the Province, including smaller communities like Woodstock that had historically experienced more modest price growth.
- Supply was unable to keep pace with demand for market housing, which resulted in home prices accelerating rapidly.
- Since 2021, households have continued to migrate from nearby population centres such as London and Kitchener-Waterloo, which has continued to increase demand for a limited supply of housing.

At the same time, like many communities in Ontario, new rental housing in Woodstock has been modest. Rapidly rising population, in addition to rising home values, cumulatively increases demand for rental housing. As illustrated to follow, these conditions have resulted in low rental vacancies and rising rents.

Like most communities, Woodstock is also experiencing demand from immigration, many of whom will increase demand for rental housing, and particularly affordable rental housing. Woodstock's population is also continuing to age, which will also increase demand for accessible housing types such as bungalows as well as condominium and rental apartments.

As illustrated in the County's Housing Needs Assessment, these conditions have led to significant housing gaps across most low- and moderate-income households, both for rental and ownership housing. The full housing needs assessment is appended to this report, with summary tables presented to follow.

Ownership Housing Affordability Gaps

Table 29

Ownership Housing Affordability Gap Analysis										
Income Decile		1	2	3	4	5	6	7	8	9
Household Income (2023 Estimate)		\$47,539	\$64,910	\$81,708	\$99,421	\$114,277	\$132,562	\$153,132	\$181,701	\$226,269
Affordability Threshold		\$161,275	\$220,202	\$277,192	\$337,282	\$387,680	\$449,709	\$519,492	\$621,695	\$779,751
Housing Type	Purchase Price									
South-West Oxford - New Sale										
Detached/Semi-Detached - 2BR	-									
Detached/Semi-Detached - 3BR	\$840,000									
Townhomes - 2BR	-									
Townhomes - 3BR	-									
Condominium Apartment- 2BR	-									
Condominium Apartment- 3BR	-									
Tillsonburg - New Sale										
Detached/Semi-Detached - 2BR	-									
Detached/Semi-Detached - 3BR	-									
Townhomes - 2BR	\$525,000									
Townhomes - 3BR	\$580,000									
Condominium Apartment- 2BR	-									
Condominium Apartment- 3BR	-									
Woodstock - New Sale										
Detached/Semi-Detached - 2BR	\$680,000									
Detached/Semi-Detached - 3BR	\$1,150,000									
Townhomes - 2BR	\$716,000									
Townhomes - 3BR	\$810,000									
Condominium Apartment- 2BR	-									
Condominium Apartment- 3BR	-									
Zorra - New Sale										
Detached/Semi-Detached - 2BR	\$900,000									
Detached/Semi-Detached - 3BR	\$861,000									
Townhomes - 2BR	-									
Townhomes - 3BR*	\$995,000									
Condominium Apartment- 2BR	-									
Condominium Apartment- 3BR	-									

* - Sample size is less than 5.
Sources: CREA; MLS Realtor; Marketing/Leasing Materials

	Unaffordable
	Affordable

Ownership Housing Affordability Gaps

Table 29, Continued

Ownership Housing Affordability Gap Analysis										
Income Decile		1	2	3	4	5	6	7	8	9
Household Income (2023 Estimate)		\$47,539	\$64,910	\$81,708	\$99,421	\$114,277	\$132,562	\$153,132	\$181,701	\$226,269
Affordability Threshold		\$149,037	\$203,492	\$256,157	\$311,687	\$358,261	\$415,583	\$480,070	\$572,849	\$719,018
Housing Type	Purchase Price									
Median Resale Price, by Typology										
Single/Detached - 2BR	\$500,000									
Single/Detached - 3BR	\$605,000									
Semi-Detached - 2BR	\$545,000									
Semi-Detached - 3BR	\$520,000									
Townhomes - 2BR	\$520,000									
Townhomes - 3BR	\$540,000									
Condominium Apartment - 2BR	\$290,000									
Condominium Apartment - 3BR	\$355,000									
Modular - 2BR	\$290,000									
Modular - 3BR	\$355,000									
Mobile - 2BR	\$225,000									
Mobile - 3BR	\$460,000									
Median New Sale Price, by Typology										
Detached/Semi-Detached - 2BR	\$770,000									
Detached/Semi-Detached - 3BR	\$875,000									
Townhomes - 2BR	\$545,000									
Townhomes - 3BR	\$775,000									
Condominium Apartment - 2BR										
Condominium Apartment - 3BR										
Modular - 2BR*	\$385,000									
Modular - 3BR										
Mobile - 2BR*	\$385,000									
Mobile - 3BR*										

* - sample size is less than 5.
Sources: Statistics Canada; CREA; MLS Realtor; NBLC

	Unaffordable
	Affordable

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Rental Housing Affordability Gaps

Table 29, Continued

Rental Housing Affordability Gap Analysis										
Income Decile		1	2	3	4	5	6	7	8	9
Renter Household Income (2023 Estimate)		\$25,598	\$31,998	\$42,054	\$52,568	\$62,624	\$74,280	\$87,994	\$106,278	\$132,562
Affordability Threshold		\$640	\$800	\$1,051	\$1,314	\$1,566	\$1,857	\$2,200	\$2,657	\$3,314
Housing Type	Monthly Rental Rate									
CMHC Average Market Rent										
80% CMHC AMR 1BR	\$929									
80% CMHC AMR 2BR	\$1,107									
80% CMHC AMR 3BR	\$1,174									
CMHC AMR 1BR	\$1,161									
CMHC AMR 2BR	\$1,384									
CMHC AMR 3BR	\$1,468									
Average Survey Rent, by Typology										
Detached & Semi-Detached - 1BR	\$1,649									
Detached & Semi-Detached - 2BR	\$1,947									
Detached & Semi-Detached - 3BR	\$2,431									
Townhouse - 1BR										
Townhouse - 2BR	\$2,071									
Townhouse - 3BR	\$2,273									
Leased Condo Apartment - 1BR	\$1,750									
Leased Condo Apartment - 2BR	\$1,870									
Leased Condo Apartment - 3BR	\$2,200									
PBR Apartment - 1BR	\$1,658									
PBR Apartment - 2BR	\$1,860									
PBR Apartment - 3BR	\$1,950									

* - sample size is less than 5.
Sources: Statistics Canada; CREA; MLS Realtor; NBLC

	Unaffordable
	Affordable

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Social and Affordable Housing Affordability Gaps

Table 29, Continued

Social & Affordable Housing Affordability Gap Analysis							
Income Decile		1	2	3	4	5	6
Income of Renter Households (2023 Estimate)		\$25,598	\$31,998	\$42,054	\$52,568	\$62,624	\$74,280
Affordability Threshold		\$640	\$800	\$1,051	\$1,314	\$1,566	\$1,857
Program	Eligibility	Unit Type	Rent				
Rent-Geared-to-Income (RGI)	30% of Before-Tax Income (Income Eligibility Threshold dependent on bedroom type)	Studio	Varies	Eligible (< \$29,500)			
		1BR	Varies	Eligible (< \$38,500)			
		2BR	Varies	Eligible (< \$46,500)			
		3BR	Varies	Eligible (< \$52,500)			
Low-Affordable Housing	< 80% AMR* (For households below 5th decile)	Studio	\$709				
		1BR	\$929				
		2BR	\$1,107				
		3BR	\$1,174				
Moderate-Affordable Housing	80 - 100% AMR* (For households below 6th decile)	Studio	\$886				
		1BR	\$1,161				
		2BR	\$1,384				
		3BR	\$1,468				

* 2021 CMHC AMR used.
Source: Oxford County, Statistics Canada.

	Unaffordable
	Affordable
	Ineligible

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	17221
	2021	18886
Household income (Canadian dollars per year)	Average	95900
	Median	82000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	\$63,850
	Median	\$55,200
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	\$113,000
	Median	\$100,000
Average household size (Number of members)	Total	2.4
Breakdown of household by size (Number of households)	Total	18885
	1 person	5295
	2 persons	6585
	3 persons	2900
	4 persons	2565
	5 or more persons	1540
Tenant households (Number of households)	Total	6580
	Percentage	34.842
Owner households (Number of households)	Total	12310
	Percentage	65.184
Percentage of tenant households in subsidized housing	Percentage	11
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	N/A

Characteristic	Data	Value
Number of one-parent families	Total	2355
	Percentage	17.562
Number of one-parent families in which the parent is a woman+	Total	1815
Number of one-parent families in which the parent is a man+	Total	540
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	500
	Low (21% – 50% AMHI)	3055
	Moderate (51 – 80% AMHI)	3750
	Median (81% - 120% AMHI)	4460
	High (>120% AMHI)	7090

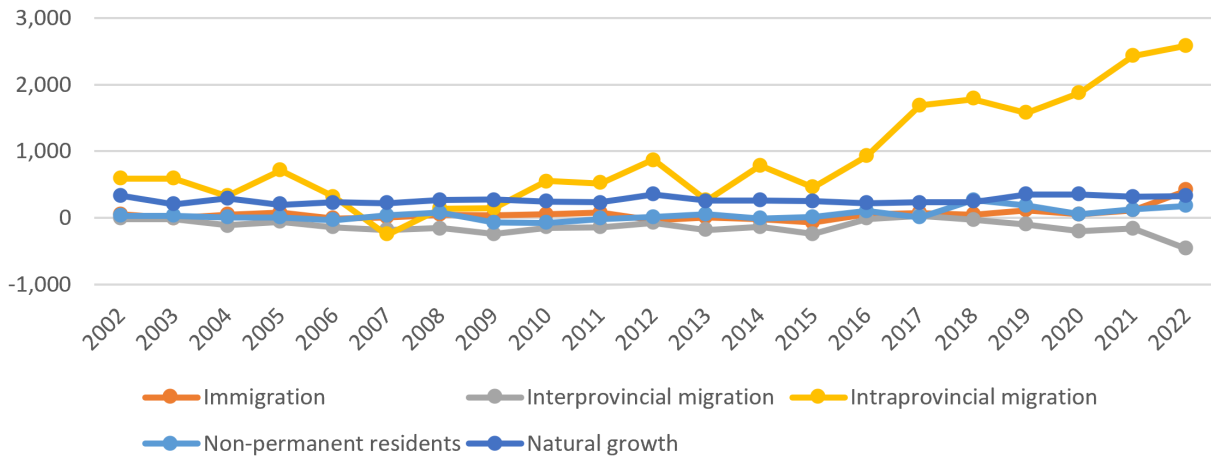
3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?

Total number of households

Growth in households between the last two census periods has been largely driven by migration from other parts of Ontario. This has largely been driven by young adults (25-34 years old) and middle-aged adults (40-54 years old). They have likely been accompanied by their children (0-19 years old), as evidenced by the large increase in this group alongside negligible increases in natural growth. This was likely driven by increased housing prices in more urbanized, nearby regions (i.e., Greater Toronto Area, Hamilton, Kitchener-Waterloo, London), as well as the introduction of remote work arrangements during the COVID pandemic.

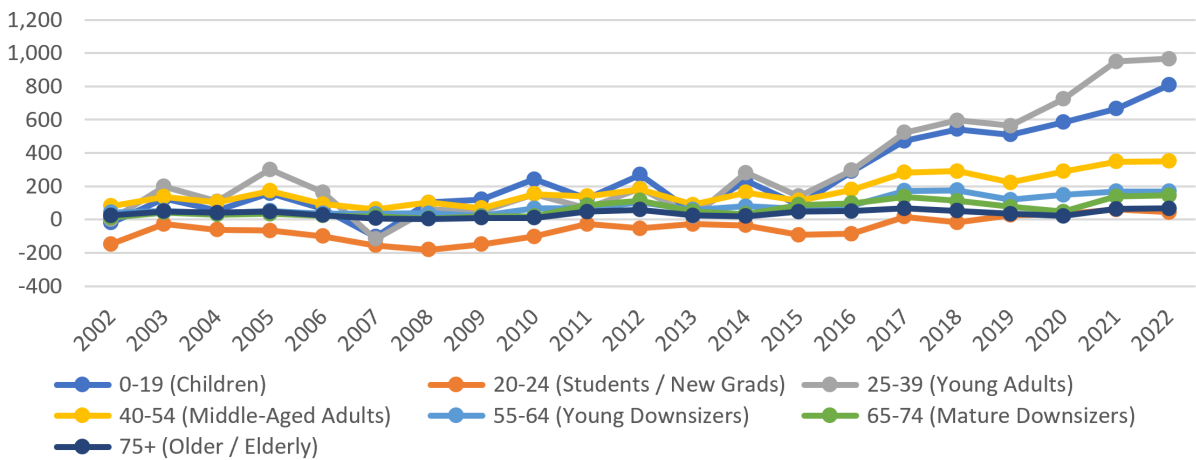
Source: Statistics Canada – Table 17-10-0140-01.

Components of Population Growth, Oxford County
(2002 - 2022)



Source: Statistics Canada – Table 17-10-0140-01.

Components of Intraprovincial Migration, by Age, Oxford County
(2002 - 2022)



Tenant & Owner Household Incomes

In relative terms, median tenant household income has grown faster (62%) than the owner household figure (35%) over the last two census periods. However, in absolute dollar terms, it has grown only slightly slower than the owner household figure (\$21,000 compared to \$26,000). As of 2021, median owner household income stands at almost double of median tenant household income.

Tenant & Owner Household Distribution

The distribution of tenant and owner households has stayed largely stable over the last three census periods, with tenant households increasing only slightly from 31% of all households in 2006 to 35% in 2021.

Average household size

Average household size has remained relatively stable over the last three census periods in Woodstock at roughly 2.3 to 2.4. Like many communities, the population forecasts indicate that household size will continue to compress moving forward, which will increase demand for new housing beyond population growth alone.

Percentage of tenant households in subsidized housing

The indicated share of households in subsidized housing is not fully inclusive of the roughly 2,600 social housing applicant households awaiting housing in the wider Oxford County. Most social housing applications (69% as of May 31, 2023) are for social housing facilities in Woodstock. This is due to Woodstock being the most urban population centre in Oxford County with the densest concentration of services and commercial amenities.

Households within 800m of a higher-order/high frequency transit stop or station (#)

Woodstock does not have any current higher-order transit operating within its jurisdiction.

Number of one-parent families

Woodstock's proportion of one-parent families (17.6%) is roughly in line with the provincial figure of (17.1%). The share of one-parent families has remained consistent relative to the total number of families, with women-led and men-led one-parent families consisting 14% and 4% of the total share respectively over the last three census periods.

As identified to follow, one-parent families represent a significant proportion of households in core housing need as well as households on the wait list for social housing.

Number of households by Income Category

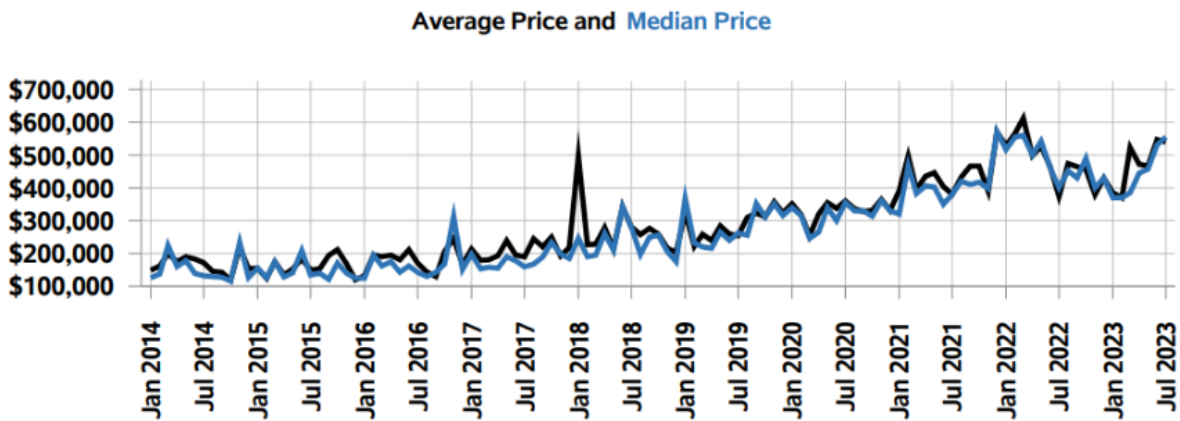
The proportion of each income category relative to all households is in line with the wider Oxford County and the province. The Tables provided in the Housing Needs Assessment illustrate the income decile groups for owners and renters in the City and what they can afford to pay for housing.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., "driving until you qualify") can both indicate strained local housing market conditions.

Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community

since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.¹

Homeownership and rental prices in Woodstock have gone up significantly over the last several years. For homeownership, a large jump occurred between 2020 and 2022, with median and average prices doubling from \$300,000 and \$600,000. This has since slightly declined but remained above pre-COVID pricing as of July 2023.



Source: Woodstock-Ingersoll-Tillsonburg & Area Association of Realtors.

The most recent report on wider, County-level resales indicates that interest rate hikes in 2022 and 2023 have succeeded in at least stabilizing housing price levels. This has most likely been replicated in Woodstock, which is Oxford County's largest municipality.

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

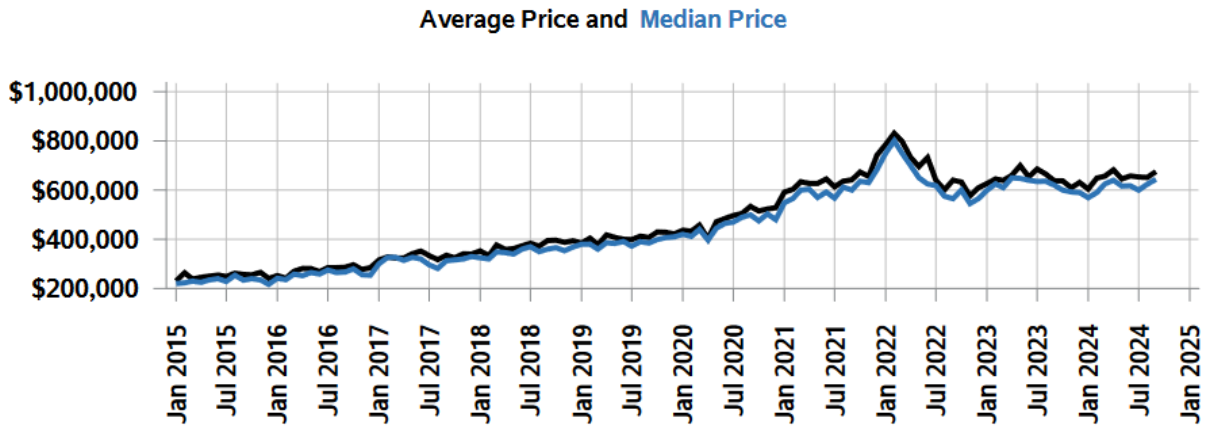


Figure 1 Source: Woodstock-Ingersoll-Tillsonburg & Area Association of Realtors.

Likewise, market rents have increased significantly between 2010 and 2023, nearly doubling over this period. While not as dramatic an increase when compared to homeownership prices, this is significant as rental housing is often a more affordable option for lower-income individuals, including among younger people who have only recently finished schooling or started their entry-level jobs. Living with roommates may offset this increased cost, but is not always a preferred option among individuals and likely represents



Source: CMHC Housing Portal.

Higher ownership and rental costs – alongside general cost of living increases experiences across the country in items such as food, gasoline, energy - are likely considerations for younger people currently living in Woodstock to continue living with their parents until they are able to better afford and prepare for the shocks that come with renting or buying in current housing market conditions. While this might be a natural response for some groups (e.g., students), clearly these conditions are resulting

in increased non-family households and other household suppression from what would have occurred in a natural market. This factor is considered and explored in detail within the County's Municipal Comprehensive Review and population projections completed by Watson and Associates Economists and presented later in this template.

On the other hand, housing demand in Woodstock has clearly accelerated as home prices have rapidly increased in other more central markets.

3.4 Economic Conditions

3.4.1 Economy and Labour Force

Characteristic	Data	Value
Number of workers in the Labour Force	Total	23860
Number of workers by industry (Top 10 only)	Manufacturing	5675
	Health care and social assistance	2640
	Retail trade	2605
	Construction	1755
	Transportation and warehousing	1710
	Accommodation and food services	1285
	Educational services	1235
	Professional, scientific and technical services	930
	Administrative and support, waste management and remediation services	885
	Other services (except public administration)	885
Unemployment rate and participation rate (Percent)	Unemployment rate	12.07
	Participation rate	63.256
All classes of workers (Number)	Total	23335
Employees (Number)	Total	20720

Characteristic	Data	Value
Permanent position (Number)	Total	18435
Temporary position (Number)	Total	2290
Fixed term (1 year or more, Number)	Total	740
Casual, seasonal or short-term position (less than 1 year, Number)	Total	1550
Self-employed (Number)	Total	2610
Number of commuters by commuting destination	Within census subdivision	9530
	To different census subdivision	1340
	To different census division	4525
	To another province/territory	20
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	16525
	Public transit	210
	Walked	715
	Bicycle	95
	Other method	285

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?

As identified in the County’s Municipal Comprehensive Review, Woodstock’s employment base increased by 8,300 jobs between 2001 and 2016, increasing by nearly 90% over this period. Employment within Woodstock is driven by large automobile manufacturers and other manufacturing employers, as well as employment within the commercial retail and institutional sectors. This growth has increased demand for housing across a range of incomes and households types.

Over this period, the labor force participation rate and unemployment rate within Woodstock has increased and decreased, respectively.

Table 11 - Place of Work Employment by Area Municipality, 2001-2016

Area Municipality	2001	2006	2011	2016
Woodstock	17,130	19,950	23,040	25,430
Tilsonburg	9,570	10,080	7,840	8,580
Ingersoll	7,820	8,890	8,700	8,990
Blandford-Blenheim	2,340	2,300	2,360	1,820
East Zorra-Tavistock	2,730	2,460	2,400	2,800
Norwich	3,860	3,840	3,470	4,050
South-West Oxford	1,780	2,480	2,290	2,850
Zorra	2,860	2,910	3,050	2,800
Oxford County	48,090	52,910	53,150	57,320

Source: Statistics Canada special run data.

Table 12 - Place of Work Employment Growth by Area Municipality, 2001-2016

Area Municipality	Change				Share of County Wide Growth
	2001-06	2006-11	2011-16	2001-16	2001-16
Woodstock	2,820	3,090	2,390	8,300	89.9%
Tilsonburg	510	-2,240	740	-990	-10.7%
Ingersoll	1,070	-190	290	1,170	12.7%
Blandford-Blenheim	-40	60	-540	-520	-5.6%
East Zorra-Tavistock	-270	-60	400	70	0.8%
Norwich	-20	-370	580	190	2.1%
South-West Oxford	700	-190	560	1,070	11.6%
Zorra	50	140	-250	-60	-0.7%
Oxford County	4,820	240	4,170	9,230	100.0%

Source: Statistics Canada special run data.

Looking forward, Woodstock is expected to accommodate the vast majority of Oxford County's employment growth. Of the population related employment growth, Woodstock is projected to accommodate over half of the County's projected growth. Of the Employment Land employment growth, Woodstock is projected to accommodate nearly 75% of the County's projected growth.

This historical and projected employment growth will continue to drive demand for new housing.

Table 25 - Population Related Employment Forecast by Area Municipality, 2016-2046

Area Municipality	2016	2021	2026	2031	2036	2041	2046	2016-46
Woodstock	9,630	10,710	11,240	11,870	12,660	13,520	14,500	4,870
Tillsonburg	3,410	3,670	3,800	3,960	4,160	4,380	4,630	1,220
Ingersoll	2,410	2,650	2,760	2,900	3,070	3,270	3,490	1,080
Blandford-Blenheim	730	770	780	810	840	870	910	180
East Zorra-Tavistock	1,090	1,190	1,230	1,290	1,350	1,430	1,510	420
Norwich	1,340	1,410	1,450	1,500	1,560	1,630	1,700	360
South-West Oxford	760	790	810	830	860	880	900	140
Zorra	710	750	760	770	790	810	840	130
Oxford County	20,080	21,940	22,830	23,930	25,290	26,790	28,480	8,400

Source: Hemson Consulting Ltd.

Table 26 - Employment Land Employment Forecast by Area Municipality, 2016-2046

Area Municipality	2016	2021	2026	2031	2036	2041	2046	2016-46
Woodstock	15,800	17,730	18,800	19,820	21,060	22,520	24,230	8,430
Tillsonburg	5,170	5,390	5,520	5,650	5,800	5,980	6,180	1,010
Ingersoll	6,580	7,060	7,320	7,570	7,880	8,240	8,660	2,080
Blandford-Blenheim	620	640	660	670	690	710	730	110
East Zorra-Tavistock	970	1,010	1,030	1,050	1,070	1,100	1,130	160
Norwich	1,640	1,690	1,720	1,750	1,790	1,830	1,880	240
South-West Oxford	1,240	1,250	1,260	1,270	1,280	1,290	1,300	60
Zorra	1,120	1,150	1,170	1,180	1,200	1,220	1,240	120
Oxford County	33,140	35,920	37,480	38,960	40,770	42,890	45,350	12,210

Source: Hemson Consulting Ltd.

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.

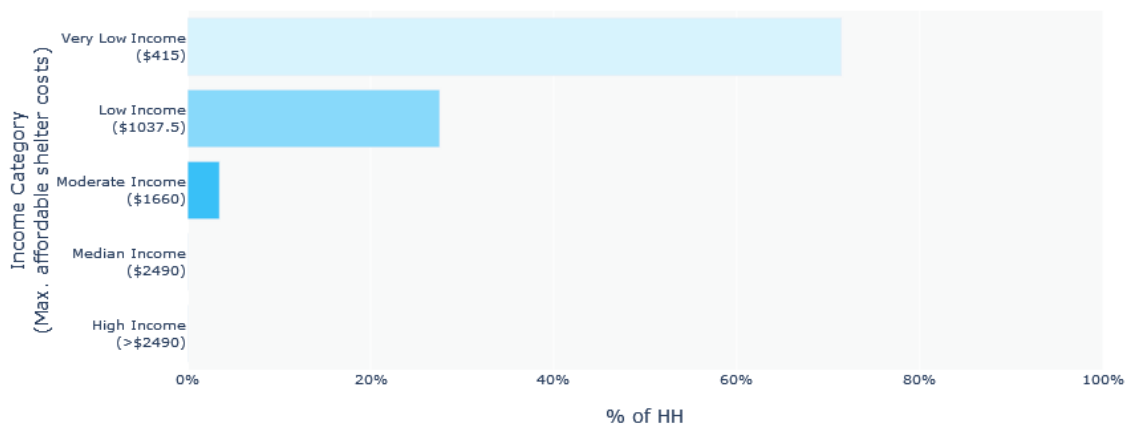
Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))

Income Categories and Affordable Shelter Costs:

Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$83,000	\$2,075
Very Low Income (20% or under of AMHI)	1.88%	<= \$16,600	<= \$415
Low Income (21% to 50% of AMHI)	15.92%	\$16,600 - \$41,500	\$415 - \$1,038
Moderate Income (51% to 80% of AMHI)	20.15%	\$41,500 - \$66,400	\$1,038 - \$1,660
Median Income (81% to 120% of AMHI)	23.96%	\$66,400 - \$99,600	\$1,660 - \$2,490
High Income (121% and more of AMHI)	38.08%	>= \$99,601	>= \$2,491

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

Percentage of Households in Core Housing Need, by Income Category, 2021
Woodstock CY (CSD, ON)



2021 Affordable Housing Deficit:

Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$415)	235	0	0	0	0	235
Low Income (\$1037)	430	250	100	40	0	820
Moderate Income (\$1660)	0	70	30	20	0	120
Median Income (\$2490)	0	0	0	0	0	0
High Income (>\$2490)	0	0	0	0	0	0
Total	665	320	130	60	0	1175

3.6.1 Households in Core Housing Need

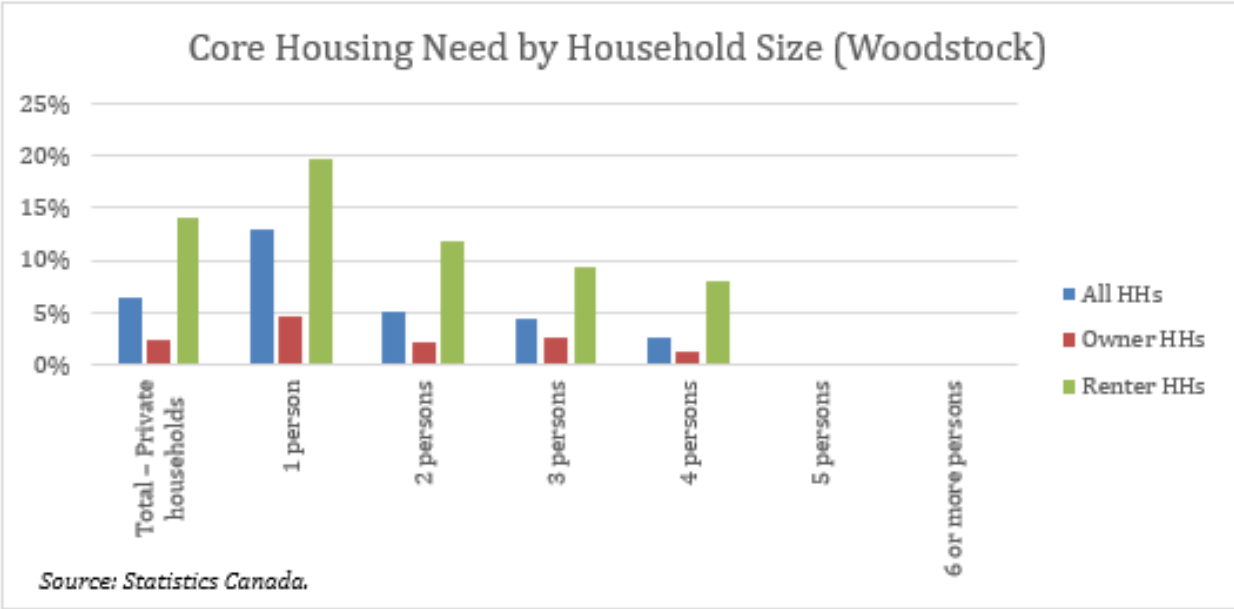
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	4070
	Percentage	21.6
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	1075
	Percentage	5.8
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	2485
	Percentage	37.8
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	830
	Percentage	4.5
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	1585
	Percentage	12.9
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	250
	Percentage	1.3
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	935
	Percentage	5

Characteristic	Data	Value
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	135
	Percentage	0.7
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	360
	Percentage	5.5
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	80
	Percentage	0.4
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	570
	Percentage	4.6
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	50
	Percentage	0.3
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	715
	Percentage	3.8
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	75
	Percentage	0.4
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	385
	Percentage	5.9
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	65
	Percentage	0.3
Suitability – Owner households in unsuitable dwellings (# and %)	Total	325
	Percentage	2.6
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	0
	Percentage	0

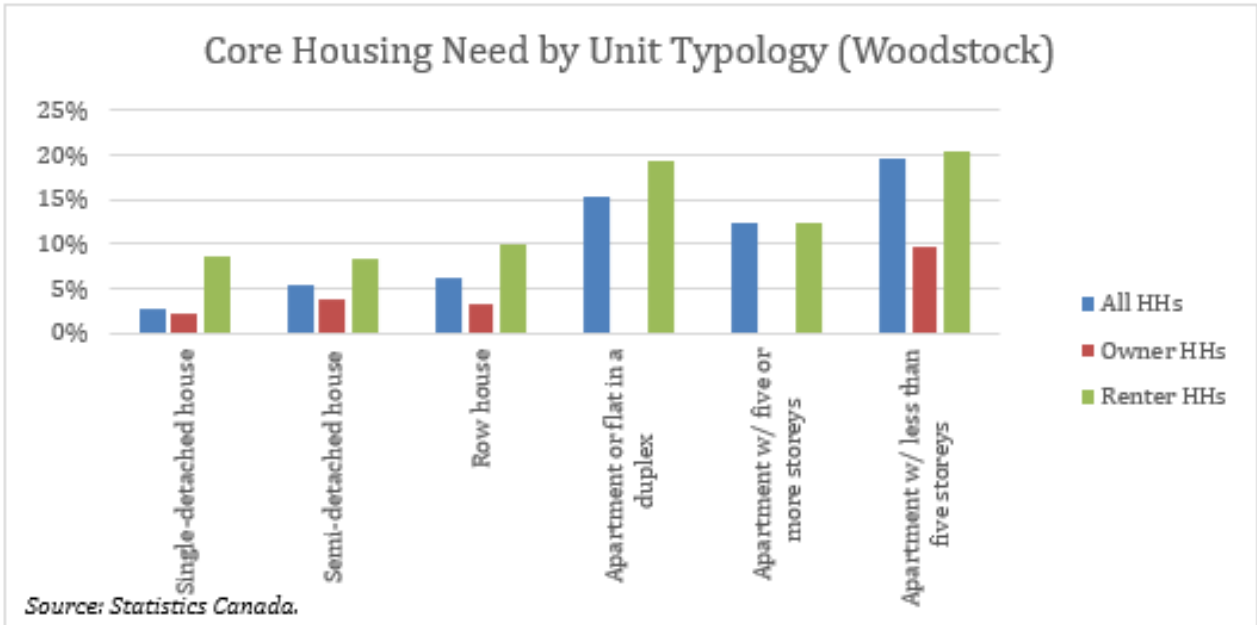
Characteristic	Data	Value
Total households in core housing need	Total	1195
Percentage of tenant households in core housing need	Percentage	14
Percentage of owner households in core housing need	Percentage	2.4

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

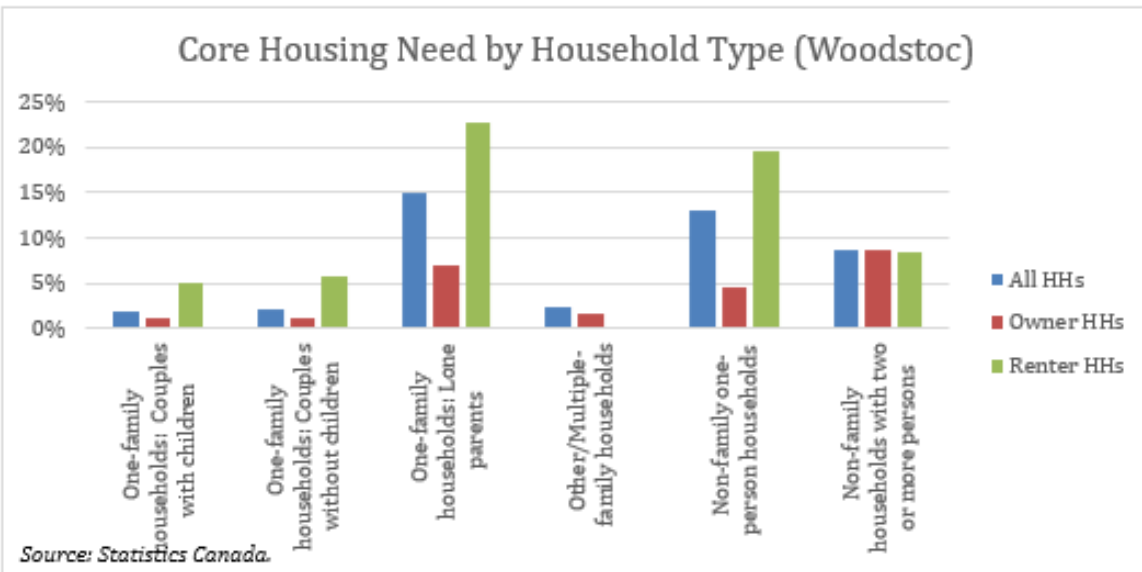
Smaller households are more likely to be in core housing need than larger households, likely due to many of these households consisting of couples that are both working or of roommates that are all working, providing additional income and allowing for shelter cost splitting.



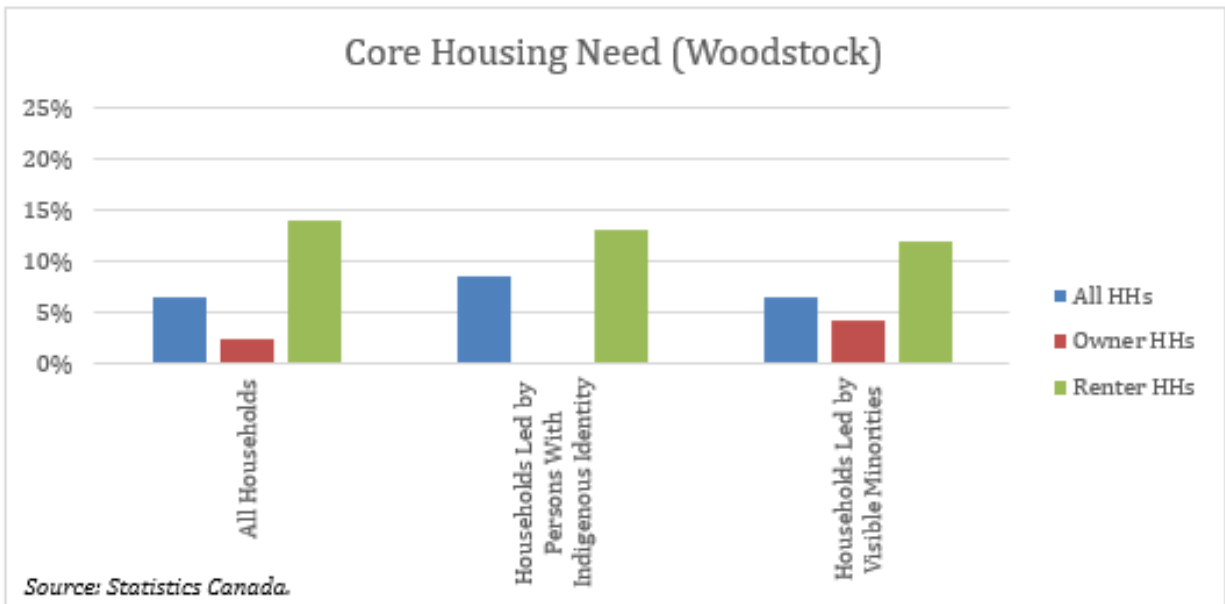
Households living in lower-density typologies are less likely to be in core housing need than those in higher-density typologies. This is likely due to lower-density typologies generally being occupied by owners, who have higher incomes, in addition to the high-incomes necessary to purchase these homes. Multiplex and apartment units are likely to be smaller than their ground-related counterparts, and are likely the primary, if not only, choice for lower-income households.



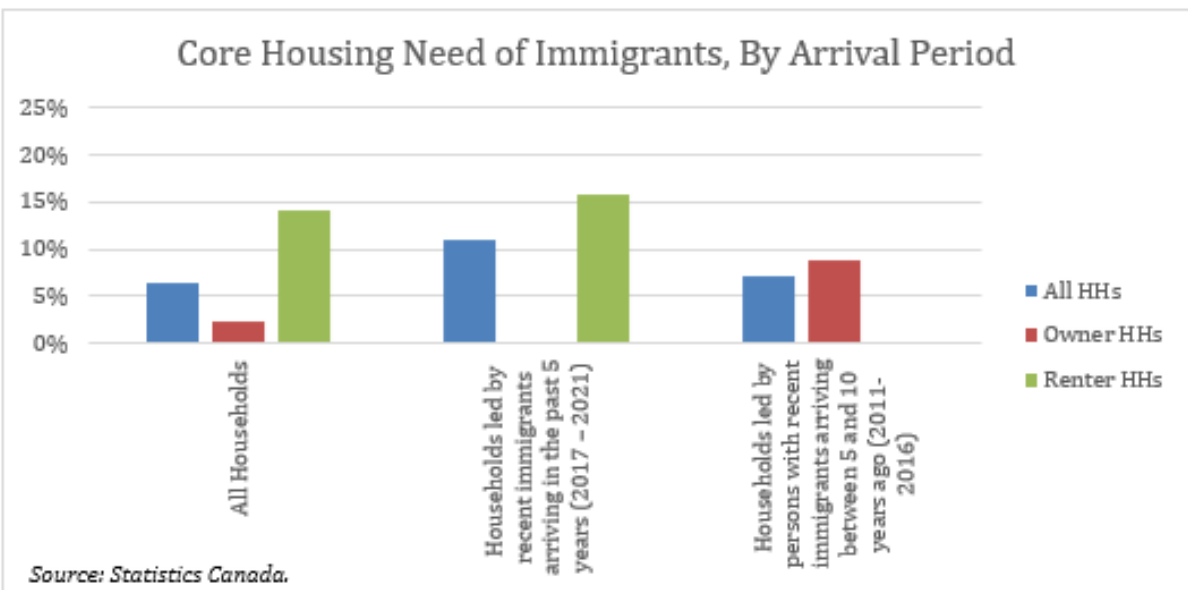
Core housing need is much lower for couple households (with or without children), as well as multi-person and multi-family households compared to single-person and lone-parent households. Lone-parent households experienced the highest share of core housing need at almost 25%, likely due to having at least one dependent that they are supporting financially. Couple households and multi-family households are the least likely to be in need likely due to the higher likelihood of multiple incomes supporting one household.



Core housing need among households led by persons with Indigenous identity and by visible minorities is roughly in line with the occurrence of core housing need observed across Woodstock.

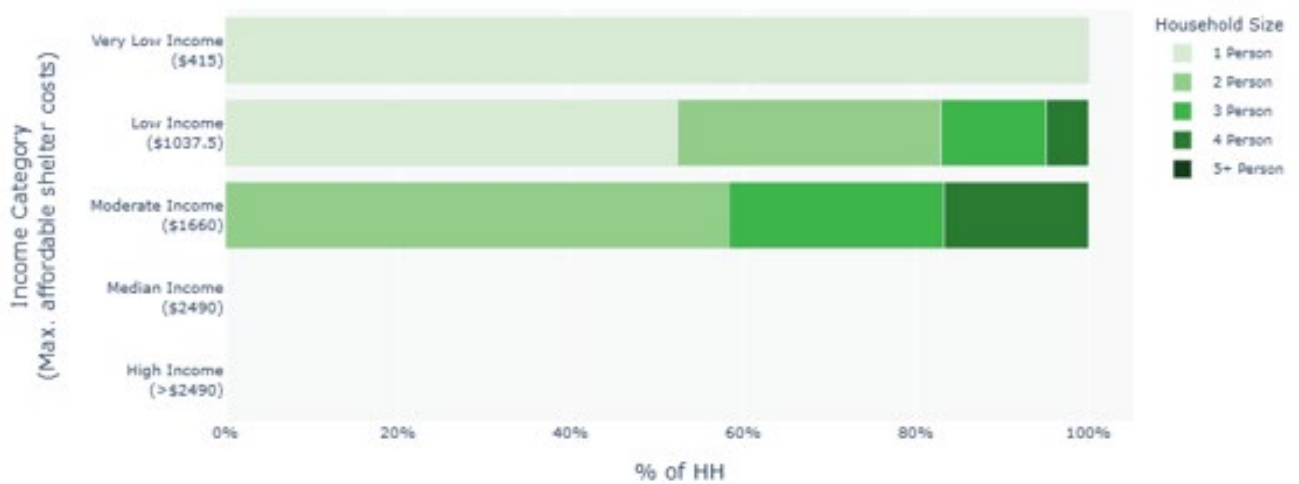


Core housing need among households led by recent immigrants (i.e., those who arrived since 2011) is relatively higher compared to the wider population, particularly among those who arrived more recently. This could be explained by more limited financial resources and networks amongst newer immigrants compared to those who have had time to build up their finances and networks over time, allowing them to better afford housing or locate better housing options in Woodstock.



Looking more closely at Core Housing Need by Income and Household Size, it is clear that low-income demand is heavily driven by smaller household types, whereas moderate-income demand is broader across both small and larger household types. This would indicate that new social housing should focus on smaller unit types, whereas new affordable and market rental housing should include a broader suite mix. This is a similar trend observed across the Province, and is also reflected in the County's wait list for social housing.

Percentage of Households in Core Housing Need, by Income Category and HH Size, 2021 Woodstock CY (CSD, ON)



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.

See detailed response in Section 3.7.

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.

As of September 2024 in Woodstock, there are:

- 117 actively homeless.
 - 28 of these actively homeless can be considered episodic: 4 of them returned from housing and 24 returned from inactive.
- 26 encampments in Woodstock - totaling approximately 105 individuals.

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

As of September 2024, the number of individuals on By-Name List in Woodstock included:

- 103 with mental health concern
- 83 with substance use concern
- 10 experiencing domestic violence
- 11 First Nations
- 0 Refugee

The largest contributor to homelessness in the community is mental health concern and substance abuse.

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.

Emergency Shelter Beds

Operation Sharing's The Inn: 55 beds in Woodstock

DASO (women's emergency shelter beds): 17 beds in Woodstock

Transitional Housing Beds

INGAMO (2nd Stage housing Transitional Housing): 20 Family Units (11- 2 bedrooms; 8-3 bedrooms; 1-1 bedroom) in Woodstock

Huron House (Transitional Housing): 14 beds in Woodstock

Youth Transitional Housing (age 16-24) (909 James St.): 4 beds in Woodstock

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.

The housing needs of students and those living in congregate living still significantly outweighs the current supply. This is in keeping with the general housing demands across the city, and the greater regional area.

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:

As identified in Section 2, the primary population change factor impacting Woodstock's housing market is the high level of growth observed between 2016 and 2021, which appears to have continued since the last census year.

This high level of growth appears to have accelerated since the onset of the COVID-19 pandemic. As detailed in the County's Municipal Comprehensive Review and Growth Management exercise, as well as the Housing and Homelessness Plan and associated Housing Needs Assessment:

As home prices began to increase rapidly after the onset of the pandemic, households began to move away from the central GTA in search of larger and more affordable housing types, particularly family-oriented housing.

The above was aided by remote and hybrid work practices, that allowed households to live further from their place of work.

As a result of this movement, home prices began to accelerate across the Province, including smaller communities like Woodstock that had historically experienced more modest price growth.

Supply was unable to keep pace with demand for market housing, which resulted in home prices accelerating rapidly.

Since 2021, households have continued to migrate from nearby population centres such as London and Kitchener-Waterloo, which has continued to increase demand for a limited supply of housing.

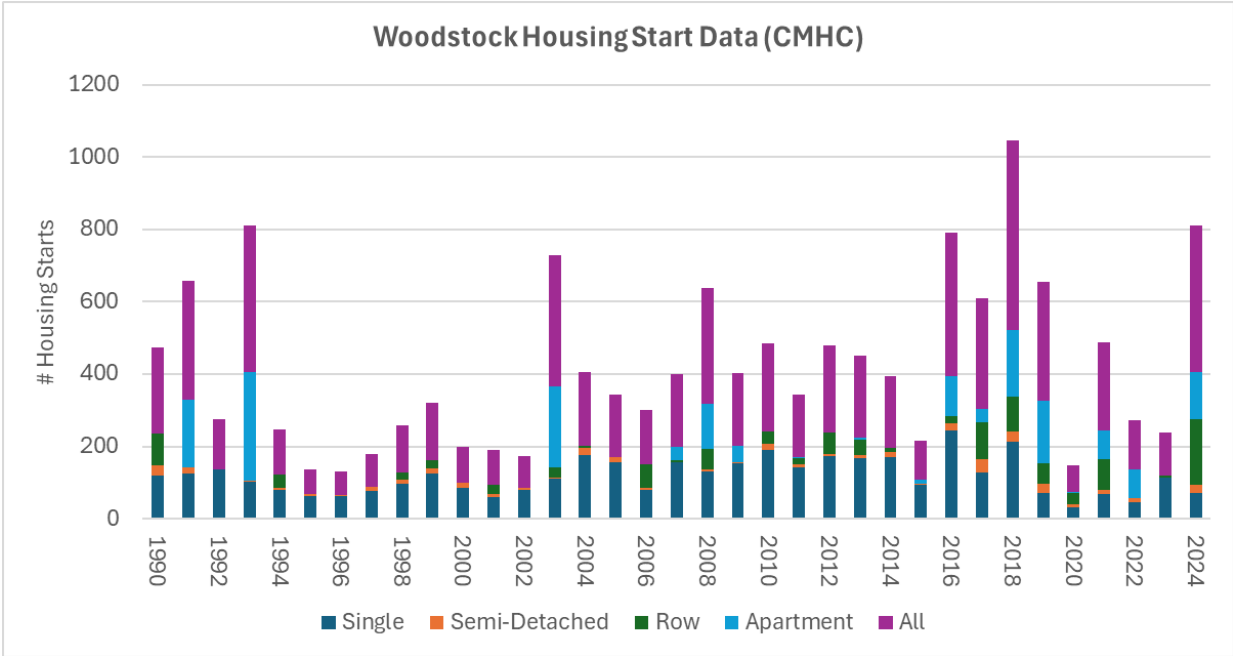
At the same time, like many communities in Ontario, new rental housing in Woodstock has been modest. Rapidly rising population, in addition to rising home values, cumulatively increases demand for rental housing. As illustrated to follow, these conditions have resulted in low rental vacancies and rising rents.

The above population changes have been driven by Woodstock's locational attributes within the expensive GTA housing market, rather than high employment growth. As

confirmed in Section 3.2 of this report, Growth in households between the last two census periods has been largely driven by migration from other parts of Ontario. This has largely been driven by young adults (25-34 years old) and middle-aged adults (40-54 years old). They have likely been accompanied by their children (0-19 years old), as evidenced by the large increase in this group alongside negligible increases in natural growth. This was likely driven by increased housing prices in more urbanized, nearby regions (i.e., Greater Toronto Area, Hamilton, Kitchener-Waterloo, London), as well as the introduction of remote work arrangements during the COVID pandemic.

While housing starts have increased since 2016 to meet this demand, housing development slowed after the pandemic, like many areas of the Country. As explored to follow, rental growth has also been modest.

The continued growth and demand for housing has not been met with an adequate new supply, which has resulted in rapidly rising home prices and rents, declining vacancy rates, and elevated core housing need and affordability pressures as presented throughout this report.



There has been no discernable impact to the shaping of the City resulting from climate change impacts or climate change mitigation measures.

There has been no discernable impact to the shaping of the City resulting from infrastructure limitations. Water supply and wastewater treatment capacity with additional assimilative capacity in receiving water courses is not a constraint to continued growth of the City.

The City is geographically advantaged at the intersection of Highways 401 and 403 and is central to many large communities with a commuting distance of less than one hour.

Easy access to highways and its central location make the city attractive for the establishment of a household. The City is an employment centre with employers such as Toyota and its supporting Tier 1 and Tier 2 parts suppliers. These factors create more housing demand.

The City is constrained by its green field land supply. The City’s Corporate Boundary is always aligned with the Official Plan Settlement Boundary designation. Any expansion of the settlement boundary requires a boundary adjustment with the adjacent municipality. It is estimated that the City has less than a ten-year supply of residential land compared with Provincial Planning Policy requiring 20+ years. The County of Oxford is completing a Comprehensive Review to identify the land needs for residential growth for 20, 25, 30-year time horizons. Corporate Boundary adjustments (annexations) are difficult to achieve and require agreement from the neighbouring municipality. The City is surrounded by primarily Class A farmland necessitating a least need approach to boundary adjustment negotiations.

A declining residential vacant land supply will erode housing affordability as prices will continue to increase as supply decreases. Land supply also becomes held by fewer builders reducing competitive forces.

5.2.1 Housing Units: Currently Occupied/Available

Characteristic	Data	Value
Total private dwellings	Total	18885
Breakdown by structural types of units (number of units)	Single-detached	10855
	Semi-detached	1455
	Row house	2205
	Apartment/flat in a duplex	385
	Apartment in a building that has fewer than 5 storeys	2285
	Apartment in a building that has 5 or more storeys	1680
	Other single attached	25
	Movable dwelling	0
Breakdown by size (number of units)	Total	18885
	No bedrooms	45

Characteristic	Data	Value
	1 bedroom	2230
	2 bedrooms	4185
	3 bedrooms	8410
	4 or more bedrooms	4025
Breakdown by date built (number of units)	Total	18885
	1960 or before	5260
	1961 to 1980	4255
	1981 to 1990	1910
	1991 to 2000	2080
	2001 to 2005	970
	2006 to 2010	1275
	2011 to 2015	1280
	2016 to 2021	1855
Rental vacancy rate (Percent)	Total	1.4
	Bachelor	*
	1 bedroom	2.7
	2 bedrooms	0.8
	3 bedrooms+	1.1
Number of primary and secondary rental units	Primary	3258
	Secondary	125*
Number of short-term rental units	Total	55**

*based on 2023 Housing Needs Assessment in support of the Housing and Homelessness Plan. A full year of private rentals from MLS were surveyed.

**according to AirDNA, there are 55 airbnb units in the Woodstock market.

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.

A total of 239 rental units, including 137 at affordable rates for low and very low-income households have been built in the City of Woodstock over the past five years.

Of this total, 158 rental units (including 107 affordable) have been built and 81 rental units (30 affordable) are in various stages of development.

To date, no affordable housing units have been lost.

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

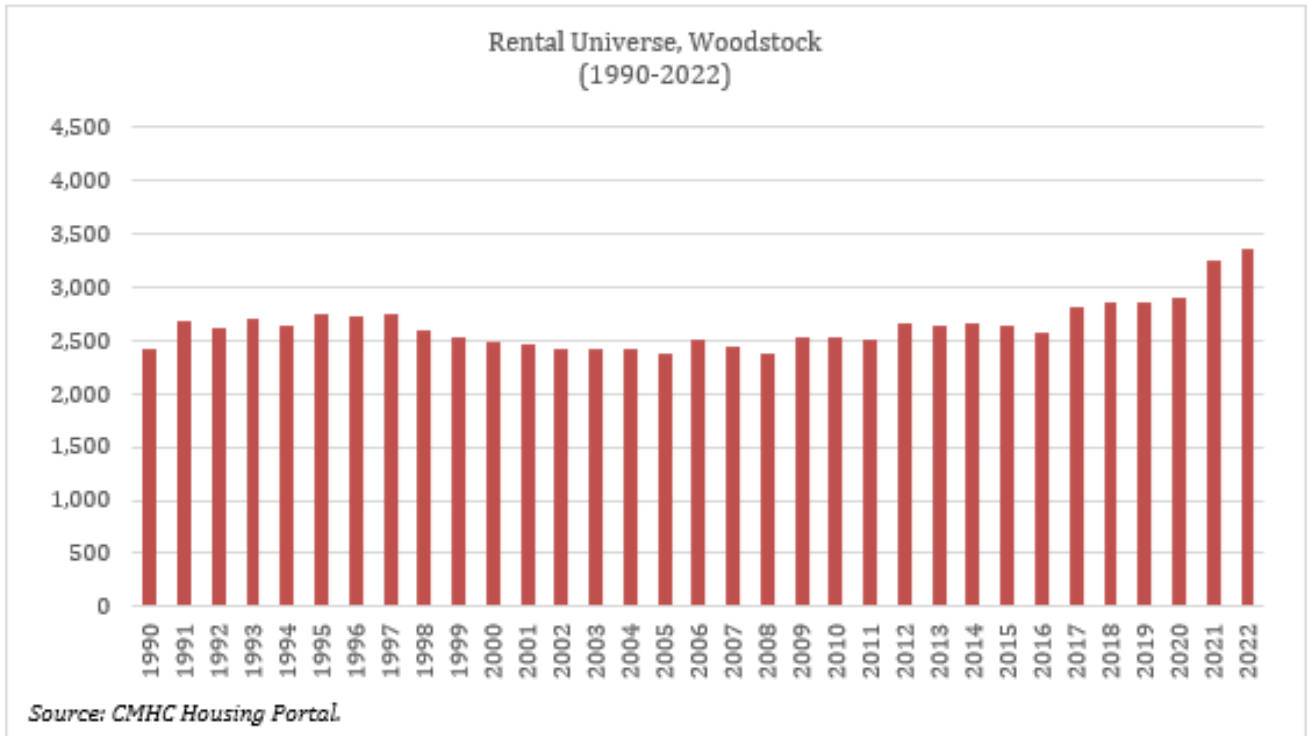
Average CMHC market rent has increased roughly 5.4% annually over the last thirty years. While relatively stable at an average annual increase of 1.9% between 1990 and 2008, this began to gradually accelerate, with growth between 2008 and 2022 representing an average annual increase of 7.4%.

This can be attributed to a number of factors, such as:

- General population growth – Woodstock grew at a rate of 2.1% annually between 2006 and 2021, compared to 1.2% for the wider Oxford County and 1.1% for the province of Ontario over the same period.
- Type of population growth – This growth has primarily come from young couples and families moving in from other parts of Ontario. These demographics are more likely to have income to purchase a home, or if not, to rent a property at rates higher than residents would afford, pushing up local rents.
- Accelerated income growth – While median renter household income grew by an average of 4% annually between 2011 and 2016, it increased by 7% annually between 2016 and 2021. This likely pushed up the realistic range of rents that landlords and rental operators could ask in the local market.
- Eroding Ownership Affordability – Rising home prices increase demand for rental housing as “would-be” purchasers either stay in rental housing longer or rent a home instead of purchasing. Without an increase in supply, this pushes vacancies down and rents up.
- Wider regional demand – Southern Ontario is one of the most expensive housing markets in the country, with relatively strong and diverse job market driving immigration into the region. While not located within the more heavily populated

Greater Toronto Area, its relative proximity to this major job and housing market has exposed it to housing demand and pricing acceleration experienced here.

- Rental supply stagnation – The supply of rental units in Woodstock had hovered roughly around 2,500 units preceding 2017, followed by marginal increases between 2018 and 2020, and by more substantial increases following that. This lag in rental supply production, alongside more vigorous population increases, is also a contributing factor to higher rents.

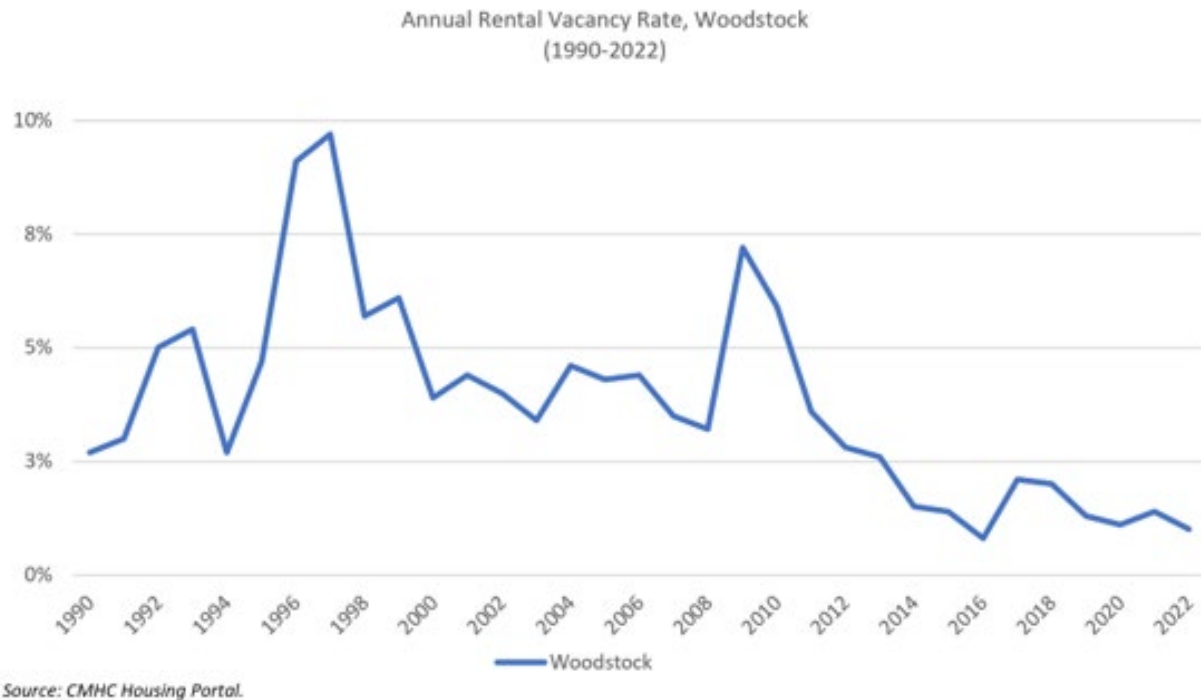




5.5 How have vacancy rates changed over time? What factors have influenced this change?

Vacancy rates had stayed above 3% preceding 2012 but has since consistently stayed below that rate. For reference, a healthy vacancy rate ranges between 3% and 5%. This is tied to the following factors:

- General population growth – Woodstock grew at a rate of 2.1% annually between 2006 and 2021, compared to 1.2% for the wider Oxford County and 1.1% for the province of Ontario over the same period. This above-average population growth can be partially attributed to lower vacancies.
- Rental supply stagnation – The supply of rental units in Woodstock had hovered roughly around 2,500 units preceding 2017, followed by marginal increases between 2018 and 2020, and by more substantial increases following that. This lag in rental supply production, alongside more vigorous population increases, is also a contributing factor to lower vacancy rates.
- Eroding Ownership Affordability – Rising home prices increase demand for rental housing as “would-be” purchasers either stay in rental housing longer or rent a home instead of purchasing. Without an increase in supply, this pushes vacancies down and rents up.

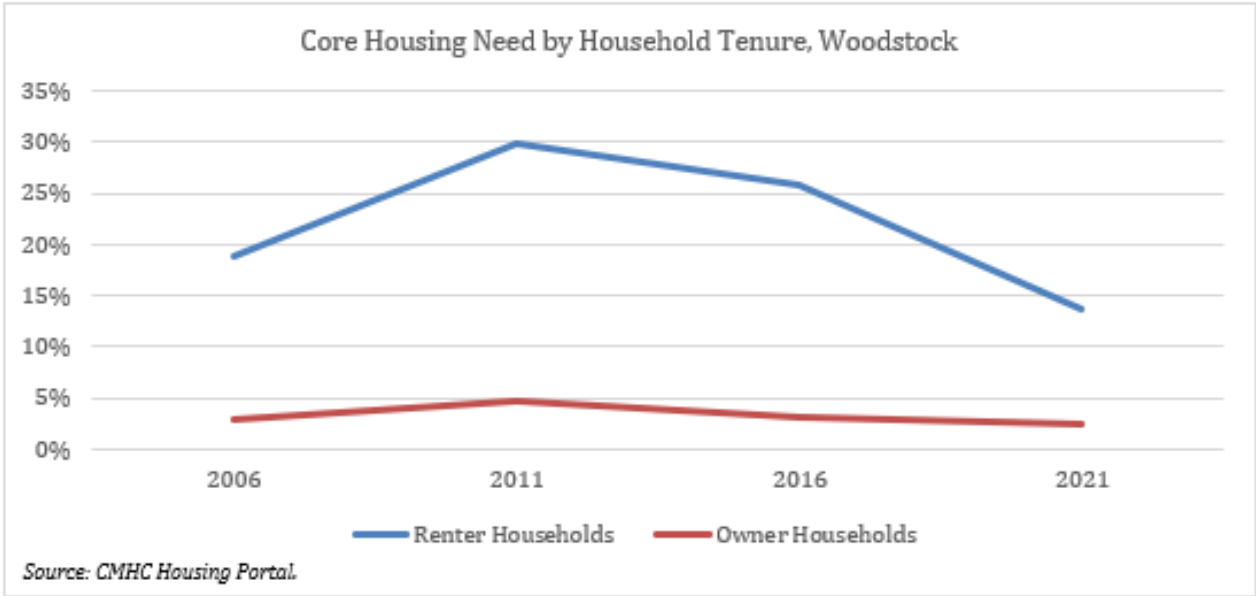


5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

Between 2006 and 2021, renter and owner households experienced a peak of core housing need in 2011 (30% for renter households, 5% for owner households), followed by an overall decline. This decline was more marked for renter households, which saw need drop to 14%, compared to owner households, which saw need drop to 2%.

Temporary financial support programs during the pandemic, such as CERB, CRB, and CESB, likely contributed to the lower core housing need rates in 2021. This census assembled data on income collected in 2020, when most of these programs were initiated. It is possible that core housing need has increased since then given the end of these programs, as well as the continual increase in rents and decline in vacancy rate.

In any case, core housing was significantly higher for renter households throughout the observed period.



5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units

Characteristic	Data	Value
Number of housing units that are subsidized	Total	573
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	334
Number of co-operative housing units	Total	30
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	98

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.

There is currently a significant gap in the community for supportive/transitional housing units. This step in the housing continuum is crucial to support the graduation of individuals into stable, permanent, housing. While there are currently 98 supportive housing units, additional units, with wrap-around supports, are necessary to address the increasing needs of individuals in the community. The need to focus on creating these much-needed supports is a goal of the County's Housing and Homelessness Plan and continues to be a focus of many community partners.

The County of Oxford, as Service Manager, also offers rent supplement support, along with other housing program funding to support minor repairs and the creation of secondary affordable units.

5.9 Housing Trends

5.9.1 Housing Values

Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1190
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1216
	Bachelor	*
	1 bedroom	1098
	2 bedrooms	1284
	3 bedrooms+	1213
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1200
	Bachelor	*
	1 bedroom	1074
	2 bedrooms	1350
	3 bedrooms+	1144
Sale prices (Canadian dollars)	Average	644211
	Median	615900
Sale prices by unit size (Average, Canadian dollars)	Average	644211
	Bachelor	265500
	1 bedroom	361119
	2 bedrooms	504781
	3 bedrooms+	676319
Sale prices by unit size (Median, Canadian dollars)	Median	615900
	Bachelor	265500
	1 bedrooms	377500
	2 bedrooms	492000
	3 bedrooms+	640000

5.9.2 Housing Units: Change in Housing Stock

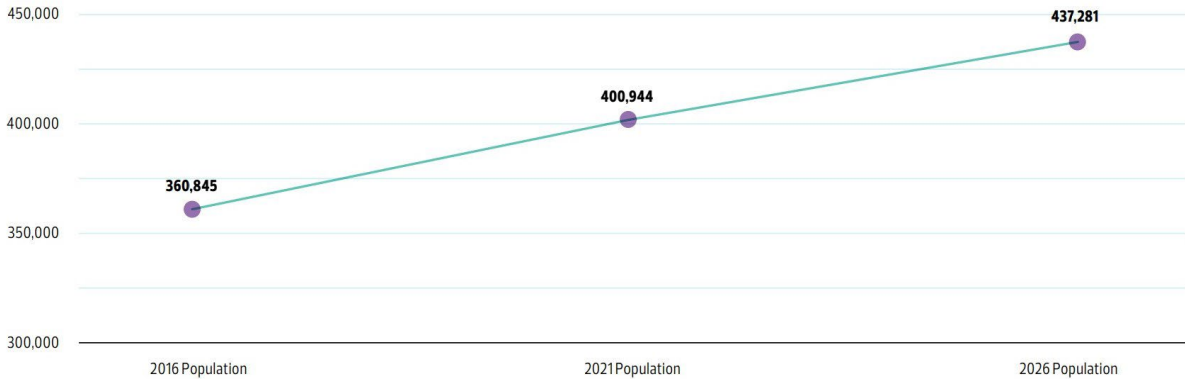
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	*see below
	Owner	*see below
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	119
	Single	50
	Semi-detached	10
	Row	37
	Apartment	22
Completed – Breakdown by tenure (annual, number of structures)	Tenant	4
	Owner	97
	Condo	18
	Coop	0
Housing starts by structural type and tenure	Total	4182
	Single	2379
	Semi-detached	218
	Row	687
	Apartment	898
Housing starts by structural type and tenure	Tenant	811
	Owner	3142
	Condo	229
	Coop	0

*Note: data not available for units demolished and by tenure. This data will be collected on monthly reports so that it can be included in the next HNA.

6. Projected Housing Needs and Next Steps

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

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



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

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

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, including the HART housing needs projection here. The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology

that fits their regional circumstances, ensuring the assumptions that inform their preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

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

Step 1: Population Projection

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

Step 2: Household Projection

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

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

Step 3: Housing Demand (Need) Projection

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

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

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

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

6.1.1 Projected Households by Household Size and Income Category

HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	638	34	0	0	0	672
Low Income	2501	881	152	46	0	3580
Moderate Income	1829	1830	408	144	134	4345
Median Income	890	2446	851	561	373	5121
High Income	401	2551	1898	2058	1190	8098
Total	6259	7742	3309	2809	1697	21816

Key Considerations

Population

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

Household Projections

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

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

Housing Demand

To project housing demand by tenure:

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

To project housing demand by dwelling type:

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

Economic Data Integration

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

Supply Capacity & Supply Gaps

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

6.2 Projection Methodology

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

The County of Oxford is currently undertaking a Comprehensive Review to inform its Official Plan Update. Through this work a population and housing forecast by structure type was prepared for the County to 2061, including growth allocations for all area municipalities including the City of Woodstock. This population forecasting approach utilized the cohort-survival forecast methodology, which has been developed in accordance with the 1995 Ontario Provincial Projection Methodology Guideline and industry best practice. The cohort-survival population forecast methodology uses, as its base, population age groups by sex, and ages each group over time, taking into consideration age-specific death rates, and age-specific fertility rates for the female population in the appropriate years (to generate new births). To this total, an estimated rate of net migration is added (in-migration, less out-migration, by age group). Furthermore, a household formation forecast (i.e. headship rate forecast) by age cohort was derived, which provides the overall housing occupancy over the long-term planning horizon (i.e. 2061).

Using the HART tool, it provides a 2031 projected households by household size. The HART tool states that the City of Woodstock will achieve 21,722 units by 2031, which takes into account Statistics Canada Census data from 2006 to 2021. The HART tool does not factor in any localized policy changes, or changes in population as a result of major events such as COVID-19, and trends post 2021 Census. The work completed through the Oxford County Comprehensive Review states the estimated households by 2035 is 25,830.

As part of the Oxford County 2023 Development Charges Background Study (DC Study), an assessment was undertaken which projected households by age of primary household maintainer, tenure, structure type and affordability over a 10-year forecast period (2024 to 2034). This background work part of the County's 2023 DC Study was utilized to determine the amount of housing growth over the next decade in the City of Woodstock by age of primary households maintainer and tenure.

In determining the amount of apartments by number of bedrooms the City utilized in-house data that tracks active development applications, and further breakdown of apartment units with more than 3 bedrooms was derived from examining historical customized Statistics Canada dataset which provides the year of construction and number of bedrooms.

6.2.1 Projections 2025 to 2035

Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	850 (12%)
	15-19	470 (7%)
	20-24	390 (6%)
	25-64	3,280 (48%)
	65-84	1,400 (20%)
	85+	460 (7%)
Male Births	Births x Estimated Proportion of Male Births	3,370 (50% male birth rate)
Female Births	Total births – Male Births	3,370 (50% female birth rate)
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.7%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	80
Projected Family Households	Age-group population x projected age-specific family headship rate	17,910
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	7,920
Total Projected Headship Rate	Family headship rates + non-family headship rates	25,830
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	5,340

Characteristic	Data/Formula	Value
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): 2,250 Medium (towns/rows): 750 High (apartments): 360 Total Units: 3,360</p> <p>Projected Owner Households by Age of Primary Maintainer: 15-24 Years: 60 25-34 Years: -130 35-44 Years: 1,180 45-54 Years: 1,020 55-64 Years: 70 65-74 Years: 350 75+ Years and Older: 820 Total: 3,360</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): 180 Medium (towns/rows): 480 High (apartments): 1,320 Total Units: 1,980</p> <p>Projected Owner Households by Age of Primary Maintainer: 15-24 Years: 50 25-34 Years: -150</p>

Characteristic	Data/Formula	Value
		35-44 Years: 600 45-54 Years: 590 55-64 Years: 40 65-74 Years: 210 75+ Years and Older: 650 Total: 1,980
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): 2,430 Medium (towns/rows): 1,230 High (apartments): 1,680 Total Units: 5,340 Projected Owner Households by Age of Primary Maintainer: 15-24 Years: 110 25-34 Years: -290 35-44 Years: 1,780 45-54 Years: 1,610 55-64 Years: 110 65-74 Years: 560 75+ Years and Older: 1,470 Total: 5,340

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2035

Characteristic	Data	Value
Anticipated population	Total	64,810
Anticipated population growth	Total	12,600
	Percentage	24%
Anticipated age	Average	42
	Median	35
Anticipated age distribution (# and %)	0-14	11,100 (17%)
	15-19	3,710 (6%)
	20-24	3,030 (5%)
	25-64	33,230 (51%)
	65-84	11,680 (18%)
	85+	2,060 (3%)

6.3.2 Anticipated Households by 2035

Characteristic	Data	Value
Current number of households	Total	20,490
Anticipated number of households	Total	25,830
Anticipated Household Age	Average	1,994
	Median	1,997
Anticipated Households by Tenure	Renter	9,120
	Owner	16,710
Anticipated Units by Type	Total	25,830
	Single	13,745
	Semi-detached	1,595
	Row	4,200
	Apartment	6,290
Anticipated Units by Number of Bedrooms	1 bedroom	2,970
	2 bedroom	2,920
	3 bedroom	385
	4 bedroom	20
	5 bedroom	0
Anticipated Households by Income	Average	4,960
	Median	5,980
	Very Low	510
	Low	4,320
	Moderate	5,270
	High	9,750
Anticipated average household size	Total	2.51
Draft approved lots by planned housing type	Total	10,216
Draft approved lots by tenure	Tenant	503
	Owner	9,713

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.**

In collaboration with Oxford County, Woodstock and the County have recently prepared detailed Housing Needs Assessments, a Master Housing Strategy, a Housing and Homelessness Plan, as well as detailed population and employment projections through a Municipal Comprehensive Review and Official Plan review to further guide growth and development. These compliment existing local incentive programs and funding mechanisms administered by both the City and the County to create affordable and market housing.

The above strategies all put in place detailed plans and funding mechanisms to create social, affordable, mid-range, and full market housing over the long term. The strategies seek to engage the private market and non-profits, as well as the County's own Local Housing Corporation. Ultimately, the findings of the above documents, and summarized in this HNA, confirm the significant need for new housing. The County and City will

continue to pursue all sources of funding from senior levels of government to encourage greater investments and supply of housing.

The City and County continue to support housing affordability through incentive programs under local Community Improvement Programs. These include tax grant back incentives, grants and loans for the development of new housing. Data collected through the HNA will be used to tailor programs to respond to housing needs and gaps.

City Council approved a Housing Pledge in December of 2023 which included commitments to:

- Conduct a review of the City of Woodstock Zoning Bylaw to reduce barriers to housing development, and increase density both in the downtown and other areas,
- Continue to pursue a boundary adjustment to increase residential vacant land supply,
- To undertake a review of parking regulations to reduce barriers to the development of Additional Residential Units in existing housing stock,
- To complete a review for transit service expansion to facilitate additional residential density in higher transit serviced areas,
- To amend the Community Improvement Plan to include brownfield programs city wide that have the potential for redevelopment for residential purposes.

The HNA reveals the need for continued efforts to obtain a boundary adjustment to increase the city's residential land supply and to reduce barriers to increased density and intensification within existing neighbourhoods.

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.