# Housing Needs Assessment

## St. Catharines (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.

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.**

This Housing Needs Assessment (HNA) was informed by an HNA previously prepared for the City of St. Catharines by HelpSeeker Technologies in August 2023. The 2023 HNA was prepared based on an analysis of 2021 Statistics Canada census data for the census subdivision (CSD).

To address any potential gaps between the 2023 HNA and the new Housing, Infrastructure and Communities Canada (HICC) template for HNAs, staff utilized qualitative and quantitative methods. Qualitative methods included analyzing feedback and data collected from recent engagement with the public, development and non-profit housing community, business improvement associations, committees of council, elected officials and staff at the municipal and regional levels. Qualitative methods also comprised of a policy analysis at the local and regional levels, including reviewing recent land needs assessments completed for the city. Quantitative methods included analyzing a variety of data sources, including Statistics Canada (e.g., census and housing statistics dashboard), Canada Mortgage and Housing Corporation (e.g., housing market information portal and demographic projections), Canadian Real Estate Association, the housing assessment resource tool dashboard, as well as data available from the City of St. Catharines and Region of Niagara. Data and conclusions from multiple local and regional studies were also used to inform this HNA.

**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 HNA prepared by HelpSeeker Technologies in August 2023 for the City of St. Catharines did not include a public engagement component. However, through the various studies and programs being undertaken or recently completed by the City, staff have utilized information gathered through these consultations to inform this HNA report. This includes but is not limited to the following:

- Through the City's Housing Accelerator Fund action plan initiatives, staff met with many developers and housing providers to get a better understanding of challenges to provide housing in the city as well as what financial incentives would be most beneficial (e.g., development charge relief, grants for accessory dwelling units) and meet specific community needs (e.g., affordable and accessible housing). Further, staff conducted a survey with the development and non-profit community, had discussions with the downtown business improvement association, and conducted engagement pop-ups at events such as the Niagara Home & Garden Show and the City's farmer's market.

- During the 2024/2025 Mayor's Town Hall sessions for each city ward, residents had the opportunity to discuss matters of interest directly with the mayor and respective ward councilors. Community feedback from each townhall were categorized into key issues, such as housing, homelessness, and affordability.

- As part of the ongoing Civic Square Design Study, staff held multiple public information centres. Following these meetings, the city created a survey for residents to comment on designs and raise any other concerns they may have, including its relation to the surrounding housing stock.

- During the Fairview Park Community Visioning process, residents were invited to help design the space at both an in-person open house and through an online survey. Staff compiled the community's feedback and highlighted key concerns related to the pressure of denser housing on the park, as well as the lack of affordable areas nearby.

- As part of the ongoing Downtown Heritage Conservation District Study, staff held public information sessions and a community open house to better understand the community's opinion on heritage conservation in the downtown. Following these events, the city created three surveys to quantify the perspectives of both business owners and members of the public. Residents had the opportunity to comment on ideas including the desired range and mix of housing, existing and potential barriers to development, and the possibility of reusing heritage buildings for residential uses. Moreover, a community mapping project allowed residents to pinpoint areas important to them, while pop up booths at the downtown block party gave the community an area to ask questions and provide feedback.

- As part of the ongoing Ontario Street Corridor Secondary Plan, a well-attended, in-person open house was held in February 2023, where members of the community expressed how they would like to see the corridor developed, including built form and housing options. A project website and online survey is also available to engage the community.

- During the City-wide Housekeeping Amendment to the Zoning By-law in Spring 2024, staff created a project website to inform and engage the community, in addition to two open houses. Similarly, during a city-wide Official Plan Amendment in 2023, staff created a project website and held a virtual open house to engage the community.

**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.**

The HNA prepared by HelpSeeker Technologies in August 2023 for the City of St. Catharines did not include a public engagement component. As part of other active programs being undertaken by the city, some communities were engaged, such as through consultation with the City's Accessibility Advisory Committee. Future HNA work will include a more comprehensive public engagement component to ensure as many voices are represented as possible.

Section 4 of this HNA was informed by quantitative data provided in the pre-populated HICC HNA template as well as data provided by the Region of Niagara. Section 4 of the HNA was also informed by relevant studies, including but not limited to:

- Living in Niagara Report

- Out in Niagara Report

- Homelessness Services Report

- Niagara's Housing and Homelessness Action Plan

## 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.**

The existing municipal housing policy and regulatory context in the City of St. Catharines includes the City's Official Plan, the Garden City Plan (GCP) and Niagara Official Plan (NOP). Both guiding documents contain policies that support a full range of housing types, forms and densities to accommodate projected growth and support a variety of housing choice for residents of all needs and stages of life. Outlined below are some applicable GCP and NOP policies that support this vision.

**Garden City Plan (GCP) (2010)**

The Garden City Plan (GCP) is the Official Plan for the City of St. Catharines. It serves as a comprehensive framework to guide the city's growth, development, and sustainability until the year 2031. The plan focuses on a strategic shift from traditional low-density development towards more compact, mixed-use, diverse, and sustainable housing and employment opportunities. Specific sections highlight the City's commitment to these goals:

- Section 5: Housing

  - Section 5 discusses the need to use land more efficiently in order to meet the projected future growth. This means allowing everything from small lot infill to higher density developments, mixed-use projects and brownfield redevelopment. Additionally, all types of new housing are encouraged to support housing diversity for a range of life stages, special needs, incomes and ages to promote social inclusion, reduce isolation, and promote affordable housing opportunities. This section also sets the general housing targets for different parts of the city.

- Section 7.1: Development and Redevelopment

  - Section 7.1 highlights key policies regarding where and how growth should take place in the City, including being sensitive to the surrounding contexts, using public infrastructure efficiently, and mitigating potential negative impacts from development.

- Section 7.8: Affordable Housing

- Section 7.8 outlines a target of 30% of residential units should consist of affordable housing, as well as the steps St. Catharines is taking to achieve that goal by working with developers and Niagara Region.

- Section 7.9: Special Needs Housing

  - Section 7.9 discusses provisioning special needs housing, and ensuring it is legal in any residential zone across the city.

- 7.10: Accessory Apartments

  - Section 7.10 permits accessory apartments within single-detached, semi-detached and townhouse dwelling units, or in accessory structures, in accordance with applicable laws.

In addition to the above noted GCP policies, the City undertook a Land Needs Assessment in 2020 which resulted in the redesignation of some employment lands to permit mixed use development and higher density residential uses. This comprehensive land needs exercise unlocked residential land throughout the city with minimum density targets, thereby providing significant opportunity for new housing to be built to support the community's current and future needs.

**Niagara Official Plan (NOP) (2022)**

The Niagara Official Plan (NOP) guides growth in the Niagara Region and outlines key objectives for local municipalities.

- Section 2.2.1: Managing Urban Growth

  - Section 2.2.1 explains the general provisions and goals for urban growth in the Niagara Region. Objectives include creating a more compact built form, planning for a diverse range and mix of housing types, and encouraging transit supportive developments.

- Section 2.2.2: Strategic Intensification and Higher Densities

  - Section 2.2.2 outlines Downtown St. Catharines as a strategic urban growth area and suggests that the area should accommodate intensification.

- Section 2.3.1: Provide a Mix of Housing Options

  - Section 2.3.1 discusses goals relating to providing a range of densities, mix of housing types, and affordable housing options. It highlights key objectives including setting and achieving local density targets and growing sustainably.

- Sections 2.3.2 and 2.3.3: Affordable and Attainable Housing

- Section 2.3.2 outlines the regional objectives for affordable housing, with the target of 20% of new rental units and 10% of new ownership units being affordable.

- Section 2.3.3 highlights the planning tools to achieve affordable housing, including permitting additional dwelling units as a right, streamlining affordable housing projects, and demolition controls for rental units.

In addition to its Official Plans, the City and Region of Niagara have passed other relevant housing strategies and action plans.

**Housing Action Plan**

In 2017, City Council endorsed a Housing Action Plan identifying critical barriers in the local housing market and outlining a comprehensive strategy to address them. The plan pinpointed issues such as outdated zoning bylaws, limited affordable housing supply, and cumbersome development processes that were constraining growth and community revitalization. It proposed a series of targeted policy reforms, including more flexible land-use regulations and streamlined approval procedures to encourage the creation of diverse and affordable housing options.

**Housing Pledge**

In February 2023, City Council endorsed a municipal housing pledge to build 11,000 new homes in the city by 2031. This pledge will work towards the province achieving their goal of having 1.5 million homes built over a period of 10 years.

**Mayoral Directive**

In April 2024, the Mayor of St. Catharines issued a directive to staff to adopt a housing-first approach for their roles. This aims to streamline housing projects, resulting in residentials units available as soon as possible for the community.

**Housing Accelerator Fund Action Plan**

After receiving federal funding through the Housing Accelerator Fund (HAF), Council passed the HAF Action Plan in April 2024, which aims to help remove barriers and facilitate housing development in the city. The Action Plan contains seven initiatives aimed at tackling housing from a variety angles, including the establishment of a Municipal Development Corporation, improving processes to speed up development approval times, focusing on inclusive and missing middle housing, analyzing servicing capacity, and partnering with regional agencies such as Niagara Regional Housing to deliver housing. Staff are in the process of completing the action plan, with milestones including the launch of financial incentives to support affordable, accessible and purpose-built rental housing. Other milestones include the approval of 320 Geneva St, a bridge housing development containing 49 affordable housing units.

**Niagara's Housing and Homelessness Action Plan**

The Region of Niagara initiated its 10-year housing and homeless action plan in 2014, with multiple updates over the past decade. This action plan provided a strategy for

addressing housing challenges in Niagara from 2019 to 2023 by coordinating efforts to increase access to affordable housing, reduce homelessness and end chronic homelessness in the region. To achieve this goal, the plan included 75 action items such as improving access to shelter, reduce wait times for prevention services, improve long-term housing stability, increase supply of higher density housing forms and increase the number of community housing units. Completed action items include building new housing units and shelters, including a temporary shelter in St. Catharines and Housing First units in Welland. An updated housing and homelessness action plan for 2024 to 2033 is anticipated in the near future.

## 2.2 Community Profile

| 2.2.1 Population | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Total Population (Number) | 2016 | 133113 |
| | 2021 | 136803 |
| Population Growth (Number) | Total | 3690 |
| | Percentage | 2.8 |
| Age (Years) | Average | 44.3 |
| | Median | 44.8 |
| Age Distribution | 0 - 14 years | 19350 |
| | 15 - 64 years | 85590 |
| | 65+ years | 31865 |
| Mobility | Non-movers | 117050 |
| | Non-migrants | 8940 |
| | Migrants | 7150 |

| 2.2.2 Demographic Information | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Immigrants | Total | 26235 |
| Non-Immigrants | Total | 104880 |

| 2.2.2 Demographic Information | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Recent Immigrants (2016-2021) | Total | 3265 |
| Interprovincial migrants (2016-2021) | Total | 1620 |
| Indigenous Identity | Total | 3305 |

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

Although there is limited data available at this time to determine how population changes have impacted the housing market, the 2023 HNA provides some insight. Findings from Section 4, Community Housing & Demographics, of the 2023 HNA suggests that an increase in condominium units by 17.9% and private dwellings by 3.5% over a 5-year period (2016-2021) could be a response to the city's overall population growth of 2.8% during that time. With 58,903 out of 61,977 dwelling units occupied, the occupancy rate is around 95%, suggesting that the housing market is relatively tight with limited vacancies. The HNA states that the prevalence of three-bedroom dwellings suggest a focus on family housing in the area. The limited number of studio and one-bedroom dwellings may imply a reduced focus on single occupancy or couple-based households, although there is a noticeable market for it.

To better understand how population changes are impacting the housing market, this would need to be further explored in future HNA work.

## *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 | 56873 |
| | 2021 | 58905 |
| Household income (Canadian dollars per year) | Average | 89600 |
| | Median | 72500 |
| Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from St. Catharines - Niagara (CMA), Ont. | Average | 58000 |
| | Median | 48000 |
| | Average | 109200 |

| 3.1.1 Household Income and Profile | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from St. Catharines - Niagara (CMA), Ont. | Median | 92000 |
| Average household size (Number of members) | Total | 2.3 |
| Breakdown of household by size (Number of households) | Total | 58905 |
| | 1 person | 19010 |
| | 2 persons | 20870 |
| | 3 persons | 8400 |
| | 4 persons | 6780 |
| | 5 or more persons | 3840 |
| Tenant households (Number of households) | Total | 20960 |
| | Percentage | 35.6 |
| Owner households (Number of households) | Total | 37945 |
| | Percentage | 64.4 |
| Percentage of tenant households in subsidized housing | Percentage | 15.9 |
| Households within 800m of a higher-order/high frequency transit stop or station (#) | Total | 1,465 |
| | Percentage | 2.49% |
| Number of one-parent families | Total | 7715 |
| | Percentage | 20.3 |
| Number of one-parent families in | Total | 6195 |

| 3.1.1 Household Income and Profile | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| which the parent is a woman+ | | |
| Number of one-parent families in which the parent is a man+ | Total | 1515 |
| Number of households by Income Category | Very Low (up to 20% below Area Median Household Income (AMHI) | 1550 |
| | Low (21% – 50% AMHI) | 10130 |
| | Moderate (51 – 80% AMHI) | 11450 |
| | Median (81% - 120% AMHI) | 12670 |
| | High (>120% AMHI) | 22825 |

**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?**

Notable findings from the above data table are the gaps between average and median household incomes, as well as between tenant and owner households. Household median incomes are considerably less than average incomes for both rental and owner households. Household incomes are significantly less for tenant households compared to owner households. Markedly, the data highlights that lone-parent households account for 20.3% of the city's households, which is double compared to the rest of Ontario (10.8%) and Canada (10.1%).

As identified above, the most common household size in the city is two persons. Section 4, Community Housing & Demographics, from the 2023 HNA outlined that household sizes experiencing the most growth between 2016 and 2021 were households with 1 person, 2 people, and 5 or more people. The growth in two-person households could be due to couples living together, downsizing from larger family structures, or aging demographics where children leave their family household. This reflects a need for small to mid-sized housing units to accommodate these households. With the rise in households containing five or more persons, this also calls for larger housing units and potentially diverse housing options to accommodate different family structures.

Other data presented in the above table is generally in line with national and provincial trends, such as the average household size, breakdown of owner versus renter households, as well as the distribution of household sizes ranging from 1 to 5+ people.

**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]

| HH* Head Age Category | 2016 | | | 2021 | | |
|---|---|---|---|---|---|---|
| | Pop. | Headship Rate (%) | HHs* | Pop. | Headship Rate (%) | HHs* |
| 15 to 24 | 16,960 | 11.6% | 1,975 | 15,455 | 10.8% | 1,675 |
| 25 to 34 | 16,645 | 43.8% | 7,285 | 18,270 | 41.7% | 7,620 |
| 35 to 44 | 14,525 | 54% | 7,845 | 15,640 | 53.7% | 8,395 |
| 45 to 54 | 18,415 | 58.2% | 10,710 | 16,220 | 57.4% | 9,305 |
| 55 to 64 | 18,850 | 59% | 11,120 | 20,005 | 59.7% | 11,940 |
| 65 to 74 | 15,280 | 62.1% | 9,495 | 17,070 | 63% | 10,760 |
| 75 to 84 | 9,020 | 66% | 5,955 | 10,060 | 64.2% | 6,455 |
| 85 plus | 4,575 | 54.4% | 2,490 | 4,735 | 58.2% | 2,755 |

**3.3.1 Household Formation**

*Household/Households

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[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 subse*

| HH* Head Age Category | 2006 Actual | | 2021 Actual | | 2021 Household Suppression | | |
|---|---|---|---|---|---|---|---|
| **3.3.2 Household suppression** | | | | | | | |
| | Pop. | HHs* | Pop. | HHs* | Headship Rate (%, 2006) | Potential HHs* (2021) | Suppressed HHs* (2021) |
| 15 to 24 | 17,845 | 2,055 | 15,455 | 1,675 | 11.5% | 1,779.8 | 104.8 |
| 25 to 34 | 15,195 | 6,880 | 18,270 | 7,620 | 45.3% | 8,272.3 | 652.3 |
| 35 to 44 | 18,395 | 9,905 | 15,640 | 8,395 | 53.8% | 8,421.5 | 26.5 |
| 45 to 54 | 19,215 | 10,880 | 16,220 | 9,305 | 56.6% | 9,184.2 | 0 |
| 55 to 64 | 16,135 | 9,675 | 20,005 | 11,940 | 60% | 11,995.6 | 55.6 |
| 65 to 74 | 11,515 | 7,240 | 17,070 | 10,760 | 62.9% | 10,732.7 | 0 |
| 75 plus | 12,315 | 8,085 | 14,795 | 9,210 | 65.7% | 9,713.2 | 503.2 |
| Total | | | | | | | 1,342.3 |

*Household/Households

The City does not currently have data with regard to household suppression in addition to what is shown above. This will be further explored during future HNA work.

## 3.4 Economic Conditions

| 3.4.1 Economy and Labour Force | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Number of workers in the Labour Force | Total | 67120 |
| Number of workers by industry (Top 10 only) | Health care and social assistance | 9185 |
| | Retail trade | 9135 |
| | Manufacturing | 5685 |
| | Accommodation and food services | 5305 |
| | Educational services | 5055 |
| | Construction | 5020 |

| 3.4.1 Economy and Labour Force | | |
| --- | --- | --- |
| **Characteristic** | **Data** | **Value** |
| | Professional, scientific and technical services | 4095 |
| | Administrative and support, waste management and remediation services | 3495 |
| | Transportation and warehousing | 2810 |
| | Other services (except public administration) | 2765 |
| Unemployment rate and participation rate (Percent) | Unemployment rate | 15.8 |
| | Participation rate | 58.4 |
| All classes of workers (Number) | Total | 65075 |
| Employees (Number) | Total | 56505 |
| Permanent position (Number) | Total | 48280 |
| Temporary position (Number) | Total | 8220 |
| Fixed term (1 year or more, Number) | Total | 2525 |
| Casual, seasonal or short-term position (less than 1 year, Number) | Total | 5700 |
| Self-employed (Number) | Total | 8570 |
| Number of commuters by commuting destination | Within census subdivision | 22575 |
| | To different census subdivision | 11025 |

| 3.4.1 Economy and Labour Force | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| | To different census division | 4245 |
| | To another province/territory | 60 |
| 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 | 40200 |
| | Public transit | 1360 |
| | Walked | 1825 |
| | Bicycle | 355 |
| | Other method | 895 |

**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?**

Although there is limited data available at this time to determine how labour conditions have impacted the housing supply and demand, the 2023 HNA provides some insight. Findings from Section 4, Community Housing & Demographics, of the 2023 HNA highlights a 5.5% increase in high school graduates and a 3.1% increase in individuals with postsecondary qualifications between 2016 and 2021. As a result, this may lead to higher employment rates and household incomes to assist with the ability to obtain attainable housing. The HNA notes the city experienced a rise in unemployment between 2016 and 2021, with an unemployment rate of 15.8% shown above. It is possible that this rise in unemployment was a result of COVID-19, however, it nonetheless could impact housing affordability, creating a demand for more affordable units. The HNA notes there was a 0.1% increase in natural resources, agriculture and related production occupations (2,257 to 2,335 from 2016 to 2021), but it does not quantify the potential impact this type of employment has on the community's housing supply and demand. To better understand how labour conditions are impacting the housing market, this would need to be further explored in future HNA work.

**3.6 Households in Core Housing Need**

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

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,

2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

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

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

*Income Categories and Affordable Shelter Costs:*

| 3.6.1 Income Categories and Affordable Shelter Costs | | |
|---|---|---|
| **Income Category, relative to Area Median Household Income (AMHI)** | **Annual Household Income (Canadian Dollars per Year)** | **Affordable Shelter Cost (Canadian Dollars per Month)** |
| Very Low Income (20% or less of AMHI) | <= $14,600 | <= $365 |
| Low Income (21% to 50% of AMHI) | $14,600 - $36,500 | $365 - $913 |
| Moderate Income (51% to 80% of AMHI) | $36,500 - $58,400 | $913 - $1,460 |
| Median Income (81% to 120% of AMHI) | $58,400 - $87,600 | $1,460 - $2,190 |
| High Income (121% or more of AMHI) | >= $87,601 | >= $2,191 |

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

| 3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size | | | | | | |
|---|---|---|---|---|---|---|
| **Income Category** | **Affordable Shelter Cost (Canadian Dollars per Month)** | **1 Person HH** | **2 Person HH** | **3 Person HH** | **4 Person HH** | **5+ Person HH** |
| Very Low Income (20% or less of AMHI) | <= $365 | 94.9% | 5.1% | 0% | 0% | 0% |
| Low Income (21% to 50% of AMHI) | $365 - $913 | 72.7% | 19.4% | 5.1% | 1.6% | 1.2% |
| Moderate Income (51% to 80% of AMHI) | $913 - $1,460 | 0% | 35.8% | 31.7% | 23.5% | 9.1% |
| Medan Income (81% to 120% of AMHI) | $1,460 - $2,190 | 0% | 0% | 0% | 0% | 100% |
| High Income (121% or more of AMHI) | >= $2,191 | * | * | * | * | * |

*2021 Affordable Housing Deficit:*

| 3.6.3 2021 Affordable Housing Deficit by Household (HH) | | | | | | |
|---|---|---|---|---|---|---|
| **Income Category** | **Affordable Shelter Cost (Canadian Dollars per Month)** | **1 Person HH** | **2 Person HH** | **3 Person HH** | **4 Person HH** | **5+ Person HH** |
| Very Low Income (20% or less of AMHI) | <= $365 | 470 | 25 | 0 | 0 | 0 |

| 3.6.3 2021 Affordable Housing Deficit by Household (HH) | | | | | | |
|---|---|---|---|---|---|---|
| Income Category | Affordable Shelter Cost (Canadian Dollars per Month) | 1 Person HH | 2 Person HH | 3 Person HH | 4 Person HH | 5+ Person HH |
| Low Income (21% to 50% of AMHI) | $365 - $913 | 3,830 | 1,020 | 270 | 85 | 65 |
| Moderate Income (51% to 80% of AMHI) | $913 - $1,460 | 0 | 435 | 385 | 285 | 110 |
| Median Income (81% to 120% of AMHI) | $1,460 - $2,190 | 0 | 0 | 0 | 0 | 35 |
| High Income (121% or more of AMHI) | >= $2,191 | 0 | 0 | 0 | 0 | 0 |
| Total | | 4,300 | 1,475 | 655 | 380 | 210 |

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

In addition to the data provided above, the table below provides a more general display of how core housing need is experienced in the city.

| 3.7.1 Households in Core Housing Need | | |
|---|---|---|
| Characteristic | Data | Value |
| Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %) | Total | 6565 |
| | Percentage | 11.4 |
| Affordability – Tenant households spending 30% or more of income on shelter costs (# and %) | Total | 4690 |
| | Percentage | 8.2 |
| | Total | 1880 |

| 3.7.1 Households in Core Housing Need | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Affordability – Owner households spending 30% or more of income on shelter costs (# and %) | Percentage | 3.3 |
| Adequacy – Households in dwellings requiring major repair (# and %) | Total | 3395 |
| | Percentage | 5.9 |
| Adequacy – Tenant households in dwellings requiring major repairs (# and %) | Total | 1695 |
| | Percentage | 2.9 |
| Adequacy – Owner households in dwellings requiring major repairs (# and %) | Total | 1700 |
| | Percentage | 3 |
| Suitability – Households in unsuitable dwellings (# and %) | Total | 2460 |
| | Percentage | 4.3 |
| Suitability – Tenant households in unsuitable dwellings (# and %) | Total | 1605 |
| | Percentage | 2.8 |
| Suitability – Owner households in unsuitable dwellings (# and %) | Total | 855 |
| | Percentage | 1.5 |
| Total households in core housing need | Total | 7025 |
| Percentage of tenant households in core housing need | Percentage | 25.2 |
| Percentage of owner households in core housing need | Percentage | 5.3 |

When comparing core housing need in the City of St. Catharines to the rest of Ontario and Canada, it is generally aligned with 11.9% of city households in core housing need compared to 10.1% nationally and 12.1% provincially. When looking at core housing need particularly from the affordability lens, 11.4% of city households experience core housing need compared to 9.0% nationally and 10.9% provincially. Where the distribution more significantly differs is with regard to adequacy and suitability. A total of

5.9% of city households are experiencing core housing need with regard to obtaining adequate housing, whereas the national and provincial averages are much lower at 1.4% and 1.5% respectively. Similarly, 4.3% of city households are living in housing that is considered unsuitable, compared to 1.1% nationally and 1.5% provincially. This data is from the 2021 Statistics Canada census.

## 4. Priority Groups

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

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

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

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

| 4.1.1 Core Housing Need (CHN) by CMHC Priority Groups | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| All households experiencing CHN | Total (Households) | 7,020 |
| | Percentage (of all households) | 12.2% |
| | Total (Households) | * |

| 4.1.1 Core Housing Need (CHN) by CMHC Priority Groups | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| CHN in households with women and/or children fleeing domestic violence | Percentage (of priority group) | * |
| CHN in households led by women | Total (Households) | 4,145 |
| | Percentage (of priority group) | 15.7% |
| CHN in households led by single mothers | Total (Households) | 1,175 |
| | Percentage (of priority group) | 21.3% |
| CHN in households led by senior(s) aged 65-84 | Total (Households) | 2,625 |
| | Percentage (of priority group) | 13.3% |
| CHN in households led by senior(s) aged 85+ | Total (Households) | 460 |
| | Percentage (of priority group) | 16.9% |
| CHN in households led by young adult(s) aged 18-29 | Total (Households) | 630 |
| | Percentage (of priority group) | 13.5% |
| CHN in Indigenous-led households | Total (Households) | 325 |
| | Percentage (of priority group) | 16% |
| CHN in visible minority-led households | Total (Households) | 1,185 |
| | Percentage (of priority group) | 13.9% |
| CHN in Black-led households | Total (Households) | 325 |
| | Percentage (of priority group) | 19.3% |
| CHN in new-immigrant-led households | Total (Households) | 175 |
| | Percentage (of priority group) | 18.4% |

| 4.1.1 Core Housing Need (CHN) by CMHC Priority Groups | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| CHN in refugee-led households | Total (Households) | 315 |
| | Percentage (of priority group) | 17.6% |
| CHN in households with a same-sex couple | Total (Households) | * |
| | Percentage (of priority group) | * |
| CHN in households with Transgender member(s) | Total (Households) | 75 |
| | Percentage (of priority group) | 14.7% |
| CHN in households with Non-Binary member(s) | Total (Households) | * |
| | Percentage (of priority group) | * |
| CHN in households with member(s) with physical health and/or mobility challenges | Total (Households) | 1,690 |
| | Percentage (of priority group) | 10.1% |
| CHN in households with member(s) with developmental disabilities | Total (Households) | 1,000 |
| | Percentage (of priority group) | 9.9% |
| CHN in households with member(s) dealing with mental health and addictions issues | Total (Households) | 595 |
| | Percentage (of priority group) | 9.2% |
| CHN in households with Veteran member(s) | Total (Households) | 170 |
| | Percentage (of priority group) | 10.6% |
| CHN in people experiencing homelessness | Total (people) | * |
| | Percentage (of priority group) | * |

The table above outlines incidences of core housing need among priority groups throughout the city. Many of the housing and homelessness related studies and action

plans, as well as recent public and stakeholder engagement, do not specifically discuss core housing need among priority groups. This is something that would be further explored in future HNA work.

**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 December 2024, there was a total of 476 individuals experiencing homelessness in the City of St. Catharines, accounting for 42% of the total homeless population in the Niagara Region. Within the city's homeless population, over half (53%) of individuals are experiencing chronic homelessness, meaning they are experiencing longer periods of homelessness and may have more difficulty accessing stable housing.

With regard to the priority groups identified above, the city's homeless population includes individuals that identify as indigenous (10%), seniors aged 65+ (fewer than 5%), youth aged 16 to 24 (13%), and veterans (fewer than 5%).

Given the City of St. Catharines is a lower-tier municipality and housing and homelessness is the jurisdiction of Niagara Region, much of the data available regarding homelessness is only available at the regional level.

**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.).**

At this time, City staff do not have significant data on this topic. This is something that could be further explored during future HNA work.

To provide some context for the Niagara region as a whole, a 2024 Point-in-Time count completed by the Region identified that the top five reasons reported for a most recent housing loss was:

1. Conflict with Landlord/Tenant (28.3%)

2. Financial Hardship (20.7%)

3. Conflict with Spouse/Partner (13.5%)

4. Experienced Abuse by Spouse/Partner (12.8%)

5. Unsafe Housing Condition (12.2%)

During the 2024 Point-in-Time count, a follow-up question asked respondents about their perception of why they have been unable to get housing. Respondents could choose more than one factor and replied as follows:

1. Rent is too high (79.8%)

2. Low income (73.3%)

3. Poor housing conditions (35.9%)

4. Discrimination (31.1%)

5. Mental health issues (30.7%)

**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.**

The City of St. Catharines is a lower-tier municipality and therefore housing and homelessness falls under the jurisdiction of Niagara Region. As such, much of the available data related to homelessness is at the regional level. Within the Region of Niagara, there are 327 shelter spaces available with an average occupancy of 92% to 96%. This aligns with the Region's target occupancy rate of 95%, indicating the region has an appropriate number of shelter spaces available. The table below provides further detail regarding the available shelter beds in the area.

| 4.4.1 Available Shelter Housing in Niagara Region | | | | | | |
|---|---|---|---|---|---|---|
| **Category** | **Shelter** | **Temporary Housing with Supports** | | | | **Ongoing Supportive Housing** |
| | | Transitional Housing | Housing First | Home for Good | Bridge Housing | Permanent Supportive Housing |
| **Current Spaces** | 327 | 154 | 116 | 102 | 15 | 25 |

In the City of St. Catharines, there are a number of homelessness prevention programs, shelter placements and other provisions, including but not limited to:

- Bethlehem Housing and Support Services provides transitional and permanent housing options. This includes three locations in St. Catharines providing 190 units, ranging from 1 to 3 bedrooms in size, including 35 accessible units.

- The Niagara Branch of the Canadian Mental Health Association (CMHA) provides short-term accommodation for non-medical crisis resolution, housing supports, group living, and transitional housing support.

- Community Care of St. Catharines offers a Housing Help program that includes a full continuum of services and supports.

- Salvation Army Booth Centre provides 26 beds, offering overnight accommodation for transient men over the age of 18.

- The RAFT shelter and other supports catering to high-risk youth.

- Southridge Shelter provides temporary housing and shelter (40 beds) for men and women over the age of 18.

- YWCA Niagara Region provides emergency housing for women and their children (20 beds), as well as transitional housing for families (four three-bedroom apartment units).

- Start Me Up Niagara – Out of the Cold program provides housing preservation supports for individuals who have experienced chronic homelessness. Recently the number of shelter beds was increased to 55 in St. Catharines.

- Gillian's Place offers shelter beds and support services for individuals fleeing domestic violence.

- Riordon Street shelter offers 50 rooms, with a mix of single and double occupancy for couples or adult families.

- Geneva Street bridge housing containing 49 units is anticipated to become available in 2025. Bridge housing is an intensive short-term (six to eight months), low barrier accommodation that helps bridge the gap from homelessness to permanent housing.

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

The Region of Niagara recently completed a Post-Secondary Student Housing Strategy covering student housing needs in the region. The strategy estimates there are over 26,000 post-secondary students that rely on off-campus housing in the Niagara region.

The strategy provides specific data for post-secondary students at Brock University, which is located in the City of St. Catharines close to the Thorold border. The strategy outlines that 13% of Brock University students live on-campus, therefore the majority of students rely on off-campus housing. Students living off-campus rely on lodging provided by purpose-built student rental apartments, other rental units on the market, rented rooms in residential homes, rented rooms in lodging-type rental houses, rented hotel rooms, their family homes, or purchased dwelling units. The strategy does not speak to how this directly impacts the housing supply in the City of St. Catharines, however, it does conclude that additional purpose-built student rental housing should be built throughout the region to accommodate post-secondary students.

The City does not have data available regarding temporary foreign workers or congregate housing. This is something that could be explored further in future HNA work.

## 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:**

| 5.2.1 Housing Units: Currently Occupied/Available | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Total private dwellings | Total | 58905 |
| Breakdown by structural types of units (number of units) | Single-detached | 32725 |
| | Semi-detached | 3425 |
| | Row house | 5010 |
| | Apartment/flat in a duplex | 2500 |
| | Apartment in a building that has fewer than 5 storeys | 8465 |
| | Apartment in a building that has 5 or more storeys | 6500 |
| | Other single attached | 180 |
| | Movable dwelling | 95 |
| Breakdown by size (number of units) | Total | 58905 |
| | No bedrooms | 275 |
| | 1 bedroom | 7990 |
| | 2 bedrooms | 14780 |
| | 3 bedrooms | 23540 |

| 5.2.1 Housing Units: Currently Occupied/Available | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| | 4 or more bedrooms | 12310 |
| Breakdown by date built (number of units) | Total | 58905 |
| | 1960 or before | 19160 |
| | 1961 to 1980 | 22675 |
| | 1981 to 1990 | 6560 |
| | 1991 to 2000 | 4460 |
| | 2001 to 2005 | 1825 |
| | 2006 to 2010 | 1355 |
| | 2011 to 2015 | 1205 |
| | 2016 to 2021 | 1655 |
| Rental vacancy rate (Percent) | Total | 1.9 |
| | Bachelor | * |
| | 1 bedroom | 3 |
| | 2 bedrooms | 1.4 |
| | 3 bedrooms+ | 0.7 |
| Number of primary and secondary rental units | Primary | 8421 |
| | Secondary | 12,374 |
| Number of short-term rental units | Total | 134 |

Historically, St. Catharines began as an agricultural community in 1790, which grew to include industrial activities such as lumber mills and ship building. By 1876 the City of St. Catharines was formally established, with more acres in urban use than rural use. There was a large population increase in the 1900s due to the continued industrialization and urbanization of the city, particularly its northern and western areas. Following the world wars and introduction of automobiles, there was considerable development in the city's suburbs, with its boundaries expanded in all directions to accommodate more population and employment during the 1950s, 1960s and 1970s. Given its history, it is unsurprising that nearly one third of the housing stock was built

before 1960 and that the most significant modern era of construction occurred between 1961 and 1980.

The city's residential construction rate halved from 1981 to 2000 compared to 1961 to 1980, with slower growth from 2001 to present day. This could be in part due to the limited amount of greenfield lands left, as the city is nearly built-out. The City of St. Catharines is bound by natural constraints in all directions, with Lake Ontario to the north, the Niagara Escarpment to the south and protected agricultural lands to the east and west. Therefore, residential construction has to be predominantly accommodated through intensification and infill development.

Hemson Consulting Ltd prepared an Employment Land Needs Assessment for the City in 2020 which highlighted that employment growth has been variable over recent decades, as the economic base has shifted away from the historic manufacturing base. There has been a greater focus on professional and commercial services and institutional sectors, indicative of the City's role as a regional service centre.

With regard to the City's historic infrastructure, transportation and climate impacts, there is limited data available to conclude how it may have impacted the city's housing supply and trends.

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

| 5.3.1 Change in Units Affordable to Low-Income Households | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Affordable units built (number of units) | 2016 to 2021 | 230 |
| Change in number of affordable units built before 2016 (number of units) | 2016 to 2021 | 1,040 |
| Change in number of affordable units (number of units) | 2016 to 2021 | 1,270 |

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

| 5.4.1 Average Rent by Year | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Average Monthly Rent (number, by year) | 2016 | 942 |
| | 2017 | 984 |
| | 2018 | 1,036 |
| | 2019 | 1,092 |
| | 2020 | 1,158 |
| | 2021 | 1,197 |
| | 2022 | 1,250 |
| | 2023 | 1,455 |
| Change in Average Monthly Rent (percent, by year) | 2016-2017 | 4.5% |
| | 2017-2018 | 5.3% |
| | 2018-2019 | 5.4% |
| | 2019-2020 | 6% |
| | 2020-2021 | 3.4% |
| | 2021-2022 | 4.4% |
| | 2022-2023 | 16.4% |

The table above displays the city's rental rates have increased every year, with increases ranging from 3.4% to 6%. The significant outlier was a 16.4% increase between the years 2022 and 2023. The City does not have adequate supplemental information to conclude why there was such a significant increase in rental rates during 2022-2023 compared to other years, as the vacancy rate in the city has been fairly stable and there was not a significant change in new housing starts during that period.

The 2024 CMHC Rental Market Report states that strong rent growth in the St. Catharines –Niagara region was due, in part, to the difference between rents paid by new and long-term tenants. For example, in 2023, the average asking rent for units that turned over to new tenants was 25.7% higher than rents paid by long-term tenants. This increase often occurs because landlords can increase rents to market levels once

tenants vacate their units. Overall, this situation indicates continued pressure on rental market conditions, particularly for new renters.

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

| 5.5.1 Rental Vacancy Rate by Year | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Rental vacancy rate (percent, by year) | 2016 | 2.5% |
| | 2017 | 1.1% |
| | 2018 | 2.2% |
| | 2019 | 2.6% |
| | 2020 | 2.8% |
| | 2021 | 1.9% |
| | 2022 | 2.3% |
| | 2023 | 2.3% |

The vacancy rate in St. Catharines has remained relatively unchanged over the last decade. This is consistent with the city's 2023 HNA, as it has been noted that with 58,903 out of 61,977 dwellings occupied, the occupancy rate is around 95%, suggesting that the housing market is relatively tight, with limited vacancies. The HNA notes the population of St. Catharines grew by 2.8% from 2016 to 2021, which could contribute to the limited vacancies.

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

| 5.6.1 Core Housing Need by Year and Tenure | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Owner households in Core Housing Need (number) | 2016 | 2,440 |
| | 2021 | 1,970 |
| | Total Change | -470 |
| | Percent Change | -19.26% |
| | 2016 | 6,235 |

| 5.6.1 Core Housing Need by Year and Tenure | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Tenant households in Core Housing Need (number) | 2021 | 5,050 |
| | Total Change | -1,185 |
| | Percent Change | -19.01% |
| Owner households in Core Housing Need (percentage) | 2016 | 6.57% |
| | 2021 | 5.27% |
| Tenant households in Core Housing Need (percentage) | 2016 | 34.79% |
| | 2021 | 25.16% |

As shown in the table above, core housing need among owner and renter households in the city decreased considerably from 2016 to 2021. Although there was a significant decrease in tenant households in core housing need, it is still five times more likely that a tenant household will be in core housing need compared to owner households in the city. This is often due to a variety of factors, however, when considering the consistent low vacancy rates in the city, it suggests that there is a need for more affordable, adequate and suitable rental housing options. This is something that should continue to be studied and prioritized in how development is supported in the city.

## 5.7 Non-Market Housing

| 5.7.1 Current Non-Market Housing Units | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Number of housing units that are subsidized | Total | 3,310 |
| Number of housing units that are below market rent in the private market (can either be rent or income-based definition) | Total | 13,065 |
| Number of co-operative housing units | Total | 1,063 |
| Number of other non-market housing units | Total | Not available |

| 5.7.1 Current Non-Market Housing Units | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| (permanent supportive, transitional, etc.) | | |

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

Examples can include:

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

As identified in the table above and in section 4 of this report, there are numerous affordable and community housing options in the city and larger regional area. Additional programs serving the community include:

- The Housing Allowance program, provided by Niagara Regional Housing, temporarily assists households to meet their monthly rental obligations for a set period of time, or until they are housed in a permanent rent-geared-to-income unit, whichever comes first.
- The In-Situ Rent Supplement Program, provided by Niagara Regional Housing, offers a full subsidy to eligible households on the Centralized Waiting List in the unit where they currently live. Household rents are calculated based on their gross income and Housing Services pays the difference between the calculated rent (rent-geared-to-income) and the market rent.
- Niagara Regional Housing offers accessible units in the region, with 181 affordable housing units for adults and seniors that have varying degrees of modifications and are classified as accessible.

Based on feedback received during various municipal strategies and projects, staff have heard that there is a need for more affordable and attainable housing options in the city. Staff have heard that young adults are struggling to afford to purchase a home in the city and that rental costs are increasingly out of reach. Community feedback has highlighted the need to provide adequate housing and supports for the homeless population. Staff have also received feedback regarding challenges with bringing vacant units and/or buildings to current standards so that new housing units can become available, particularly with regard to accessibility requirements.

## 5.9 Housing Trends

| 5.9.1 Housing Values | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Median monthly shelter costs for rented dwellings (Canadian dollars) | Median | 1100 |
| Purpose-built rental prices by unit size (Average, Canadian dollars) | Total | 1197 |
| | Bachelor | 829 |
| | 1 bedroom | 1070 |
| | 2 bedrooms | 1273 |
| | 3 bedrooms+ | 1379 |
| Purpose-built rental prices by unit size (Median, Canadian dollars per month) | Total | 1200 |
| | Bachelor | 800 |
| | 1 bedroom | 1022 |
| | 2 bedrooms | 1295 |
| | 3 bedrooms+ | 1500 |
| Sale prices (Canadian dollars) | Average | 697,790** |
| | Median | 644,495 for single detached*** <br><br> 609,900 for townhouse*** <br><br> 410,000 for apartment*** |
| Sale prices by unit size (Average, Canadian dollars) | Average | Not available |
| | Bachelor | Not available |
| | 1 bedroom | Not available |
| | 2 bedrooms | Not available |
| | 3 bedrooms+ | Not available |
| | Median | Not available |

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

| 5.9.2 Housing Units: Change in Housing Stock | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Demolished | Total | 28 |
| Demolished – breakdown by tenure | Tenant | Data by tenure is not available. In 2024, 19 total residential demolition permits were issued. |
| | Owner | See cell above. |
| Completed – Overall and breakdown by structural type (annual, number of structures) | Total | * |
| | Single | * |
| | Semi-detached | * |
| | Row | * |
| | Apartment | * |
| Completed – Breakdown by tenure (annual, number of structures) | Tenant | * |
| | Owner | * |
| | Condo | * |
| | Coop | * |
| Starts – Overall and breakdown by structural type (2021, number of structures) | Total | 252 |
| | Single | 48 |
| | Semi-detached | 28 |

| 5.9.2 Housing Units: Change in Housing Stock | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| | Row | 58 |
| | Apartment | 118 |
| Starts – Breakdown by tenure (2021, number of structures) | Tenant | 27 |
| | Owner | 134 |
| | Condo | 91 |
| | Coop | * |

**Please note this figure is for the entire Niagara region based on May 2025 data from the Niagara Association of Realtors.

***Please note this data is for the entire Niagara region based on Q1 2025 data from the Niagara Association of Realtors.

## 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.
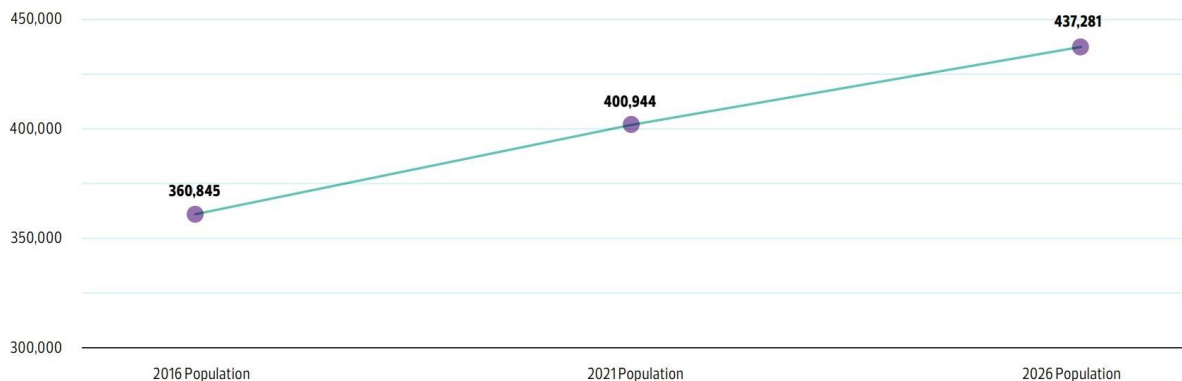


*Household Growth Projection 2016- 2026. Source: Edmonton Affordable Housing Needs Assessment – August 2022*

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.

**Figure 1.** St. Catharines Population Actuals and Forecasts to 2051. Statistics Canada Census Data, City of St. Catharines Official Plan, Niagara Region Land Needs Assessment and the City of St. Catharines Employment Land Needs Assessment.

| Year | Population Actuals and Forecasts |
|------|----------------------------------|
| 2016 | 136,620 |
| 2021 | 142,359 |
| 2031 | 143,800 |
| 2041 | 168,010 |
| 2051 | 171,890 |

**Figure 2.** St. Catharines Population Actuals and Forecasts to 2051 Graph. Statistics Canada Census Data, Niagara Region Land Needs Assessment and the City of St. Catharines Employment Land Needs Assessment.



City of St. Catharines Population Forecast
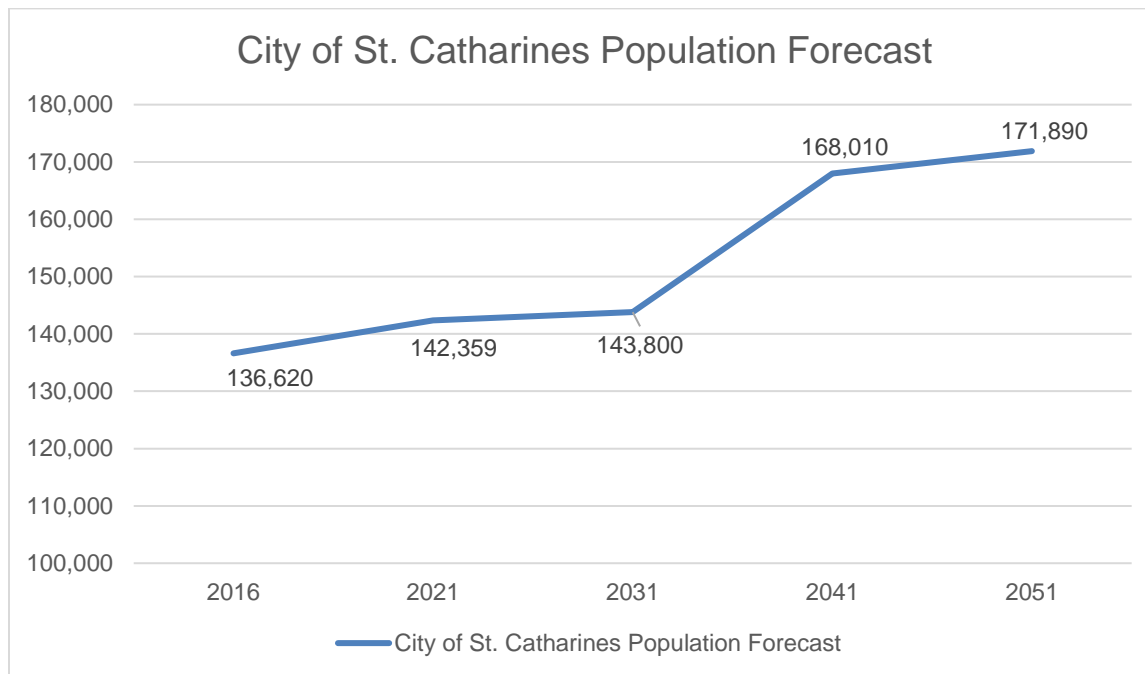
HART Household Projections – Projected Households by Household Size and Income Category

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

**Please use the Housing Assessment Resource Tools Households Projections tab to fill out the table below for your jurisdiction – Housing Needs Assessment Tool | HART**

| 6.1.1 Projected Households by Household Size and Income Category, 2031 | | | | | | |
|---|---|---|---|---|---|---|
| **HH Income Category** | **1 person** | **2 person** | **3 person** | **4 person** | **5+ person** | **Total** |
| Very Low Income | 1,382 | 56 | 0 | 0 | 30 | 1,468 |
| Low Income | 8,652 | 1,738 | 284 | 58 | 0 | 10,642 |

| 6.1.1 Projected Households by Household Size and Income Category, 2031 | | | | | | |
|---|---|---|---|---|---|---|
| HH Income Category | 1 person | 2 person | 3 person | 4 person | 5+ person | Total |
| Moderate Income | 5,562 | 4,659 | 1,222 | 362 | 62 | 11,867 |
| Median Income | 3,435 | 6,469 | 2,087 | 1,187 | 685 | 13,863 |
| High Income | 1,666 | 9,195 | 4,972 | 4,587 | 2,826 | 23,246 |
| Total | 20,607 | 22,117 | 8,565 | 6,194 | 3,603 | 61,086 |

**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

To complete table 6.2.1, staff relied on census data from Statistics Canada, the 2031 population projection in the City's Official Plan, as well as health statistics from Niagara Health. Using this data, staff were able to estimate population projections based on past data and trends and applying them to the projected population and household data available.

The HART tool was used to determine some of the 2031 household projections in section 6.3., including the total number of households and their sizes. Certain data, such as projected household tenure and ages, is not generated by the HART tool. Staff were able to estimate these projections by using household data provided by the HART tool as well as utilizing past Statistics Canada census data trends. The forecasted numbers for 2051 was informed by the Niagara Official Plan's 2051 Land Needs Assessment and Statistics Canada census data. These sources were utilized because the resources identified in this HNA report (e.g., HART tool, Stats Can projection data, June 2022 CMHC Household Projections report) do not provide forecast data for St. Catharines at the city level.

To provide additional context regarding population projections, Figure 3 provides household headship projections in the Niagara Region as a whole. This data is currently not available at the municipal level.

**Figure 3.** 2016 and 2051 Occupied Households by Age of Household Maintainer in Niagara Region. Niagara Official Plan Land Needs Assessment.

| Age | Headship Rate | Occupied Households | | 2016-2051 Growth | 2016-2051 Growth % |
| --- | --- | --- | --- | --- | --- |
| | | 2016 | 2051 | | |
| 15 - 19 | 1.7% | 430 | 565 | 135 | 31.7% |
| 20 - 24 | 14.5% | 4,000 | 5,065 | 1,065 | 26.6% |
| 25 - 29 | 35.2% | 8,640 | 12,770 | 4,130 | 47.8% |
| 30 - 34 | 48.7% | 11,435 | 17,565 | 6,130 | 53.6% |
| 35 - 39 | 52.9% | 12,385 | 19,460 | 7,075 | 57.1% |
| 40 - 44 | 54.1% | 13,825 | 20,130 | 6,305 | 45.6% |
| 45 - 49 | 57.4% | 16,365 | 22,220 | 5,855 | 35.8% |
| 50 - 54 | 57.7% | 19,920 | 24,895 | 4,975 | 25.0% |
| 55 - 59 | 58.6% | 20,050 | 25,950 | 5,900 | 29.4% |
| 60 - 64 | 58.9% | 18,845 | 25,095 | 6,250 | 33.2% |
| 65 - 69 | 61.2% | 18,015 | 25,710 | 7,695 | 42.7% |
| 70 - 74 | 61.7% | 13,675 | 24,330 | 10,655 | 77.9% |
| 75 - 79 | 65.3% | 10,480 | 24,205 | 13,725 | 131.0% |
| 80 - 84 | 66.5% | 8,190 | 21,745 | 13,555 | 165.5% |
| 84 - 89 | 60.7% | 5,185 | 15,990 | 10,805 | 208.4% |
| 90 + | 46.3% | 2,390 | 11,050 | 8,660 | 362.3% |
| Total | 50.8% (2051) | 183,830 | 296,750 | 112,920 | 61.4% |

Given the number of development applications and housing starts vary from year to year, staff are unable to accurately predict the anticipated residential units by type, number of bedrooms in units, or draft approved residential lots for the year 2031. Since developments often change in scope from pre-consultation to building permit (e.g., number of units, size, typology, tenure), this also makes it difficult to accurately predict. To provide some context regarding recent planning and

To provide some context, the following residential unit and lot approvals occurred in 2023 and 2024:

**Figure 4**. Planning Approvals in the City of St. Catharines, 2023 and 2024. City of St. Catharines.

| Year | Single detached units | Semi-detached units | Row units | Apartment units |
| --- | --- | --- | --- | --- |
| 2023 | 11 | 14 | 60 | 930 |
| 2024 | 10 | 14 | 173 | 2369 |

**Figure 5.** Approved lots in the City of St. Catharines by Consent and Condo, 2023 and 2024. City of St. Catharines.

| Year | Consent – Single detached | Consent – semi-detached | Consent – row | Condo – row | Condo – apartment |
|------|------|------|------|------|------|
| 2023 | 7 | 6 | 5 | 0 | 0 |
| 2024 | 9 | 14 | 17 | 34 | 277 |

Other projections are provided in the below tables based on past trends identified by Statistics Canada data and City planning application and building permit data.

| 6.2.1 Projections | | |
|------|------|------|
| **Characteristic** | **Data/Formula** | **Value** |
| Women by age distribution (# and %) | 0-14 | 12,032 (7%) |
| | 15-19 | 4,297 (2.5%) |
| | 20-24 | 5,157 (3%) |
| | 25-64 | 44,691 (26%) |
| | 65-84 | 18,908 (11%) |
| | 85+ | 4,297 (2.5%) |
| Male Births | Births x Estimated Proportion of Male Births | 720 |
| Female Births | Total births – Male Births | 720 |
| Survival Rate | Survival rate for those not yet born at the beginning of the census year | 99.2% |
| Net Migrations | Net migration (in and out) of those not yet born at the beginning of the census year | 7,515 |
| Projected Family Households | Age-group population x projected age- | 38,955 |

| 6.2.1 Projections | | |
|---|---|---|
| **Characteristic** | **Data/Formula** | **Value** |
| | specific family headship rate | |
| Projected Non-family Households | Age-group population x projected age-specific non-family headship rate | 24,545 |
| Total Projected Headship Rate | Family headship rates + non-family headship rates | 50% |
| Projected Net Household Formation | Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1) | Not available |
| Projected Owner Households | Projected households by type, year and age group x Projected ownership rate by type, year and age group | 39,095 |
| Projected Renter Households | Projected households by type, year and age group – projected owner households by type, year and age group | 21,991 |
| Projected Dwelling Choice | Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group | Not available |

## 6.3 Population and Households Projections

| 6.3.1 Anticipated Population by 2051 | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Anticipated population | Total | 171,890 |
| Anticipated population growth | Total | 27,061 |
| | Percentage | 18.7 |
| Anticipated age | Average | 44 |
| | Median | 45 |
| Anticipated age distribution (# and %) | 0-14 | 14% |
| | 15-19 | 63% for ages 15 to 64 |
| | 20-24 | 63% for ages 15 to 64 |
| | 25-64 | 63% for ages 15 to 64 |
| | 65-84 | 19% |
| | 85+ | 4% |

| 6.3.2 Anticipated Households by 2031 | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Current number of households | Total | 58,905 |
| Anticipated number of households | Total | 61,086 |
| Anticipated Household Age | Average | Not available |
| | Median | Not available |
| | Renter | 21991 |

| 6.3.2 Anticipated Households by 2031 | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Anticipated Households by Tenure | Owner | 39095 |
| Anticipated Units by Type | Total | 61,086 |
| | Single | 33,597 |
| | Semi-detached | 3,665 |
| | Row | 5,498 |
| | Apartment | 18,326 |
| Anticipated Units by Number of Bedrooms | 1 bedroom | 8,552 |
| | 2 bedroom | 15,272 |
| | 3 bedroom | 24,434 |
| | 4 bedroom+ | 12,828 for 4+ bedrooms |
| | 5 bedroom | Not available, 12,828 for 4+ bedrooms |
| Anticipated Households by Income | Average | Not available |
| | Median | Not available |
| | Very Low | 1,406 |
| | Low | 10,644 |
| | Moderate | 13,074 |
| | High | 23,256 |
| Anticipated average household size | Total | 2.2 |

| 6.3.2 Anticipated Households by 2031 | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Draft approved lots by planned housing type | Total | Not available, see Figure 5 for recent data |
| Draft approved lots by tenure | Tenant | Not available |
| | Owner | Not available |

## 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?**

With a projected population of 171,890 residents by 2051, the City of St. Catharines will utilize findings from the Housing Needs Assessment to ensure its housing policies and financial incentives meet the anticipated needs of the community.

The City is currently undertaking a review of its Official Plan, the Garden City Plan, which is being consolidated with the Niagara Official Plan (NOP). Findings from the HNA will inform what housing policies should be maintained, enhanced or introduced in the GCP as they relate to supporting a range of housing options for all residents, including targets for affordable and attainable housing.

The City's Official Plan and Zoning By-law are already fairly permissive, with four units permitted as-of-right on any residential lot as well as a range of residential dwelling typologies (e.g., semi-detached, townhouse, duplex, triplex, fourplex, accessory dwelling units). The HNA will help inform what additional densities and expanded permissions should be applied in order to meet the city's population projections. For example, the official plan review may result in increasing maximum permitted densities throughout the city as well as expanding as-of-right land use permissions in certain areas.

The City understands there is a need for affordable and attainable housing in the community. The Garden City Plan currently includes a target of 30% affordable housing for all new housing construction. As a result of the HNA findings, this target may be increased or further supported through the Official Plan review process. Initiatives that the City have already taken to support affordable housing projects include removing parking requirements for units that meet the Development Charges Act definition for affordable residential unit, and launching a financial incentive to waive planning and building permit fees for affordable projects. As a result of the HNA, the City may explore other financial incentives to support this housing type.

As highlighted by data identified in this report and supplied by the Region of Niagara, core housing need in the city is experienced more by smaller households where one to two-bedroom units are most suitable. These key statistics can be used to help inform policies in the GCP as well as housing strategies and supports that are being developed by the City. For example, this data helped shape a financial incentive passed by Council in November 2024 as part of the City's Housing Accelerator Fund, which provides a development charge discount focused more on one- and two-bedroom rental units, as data shows that these are the unit sizes most in need by the community.

- **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?**

Given the City of St. Catharines is largely built-out, it is understood where growth is likely to occur, such as the downtown, intensification areas, and other vacant / underutilized lands in the city. Data collected through the Housing Needs Assessment will help direct applicable municipal housing policies when considering intensification areas, minimum and maximum densities and permitted uses throughout the city.

Data collected through the HNA will also help direct applicable municipal strategies and plans with regard to infrastructure capacity in the city, including roads, water, wastewater and sanitary services. By understanding population and employment projections, this aids staff to determine where the greatest demand for infrastructure will be and plan accordingly.

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

**Examples may include:**

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

The findings from this Housing Needs Assessment will supplement ongoing and future studies and strategies to address anticipated growth pressures in the City, as highlighted below:

- Planning for infrastructure, including roads, utilities, water, wastewater and sanitary services.
  - The City is currently completing multiple servicing studies, such as a Sanitary Master Servicing Study, Water Master Servicing Plan, and Storm Water Master Servicing Study. These studies will identify the city's current servicing capacity and gaps, as well as what improvements are required to accommodate its projected growth. Anticipated population and density projections were shared with the project team to inform the study. Findings from the HNA will also be utilized when considering servicing needs and what capacity will be required.
  - With regard to transit services, this is provided at the regional level by Niagara Region Transit (NRT). The City will continue to collaborate with NRT regarding long-term planning strategies to ensure it reflects population projections.
  - In terms of broadband service and other utilities, this is often dealt with at the development review stage once a project has been proposed. Since the City is built-out, new major infrastructure is not anticipated. Similarly, it is not anticipated that there will be new major roadworks required to accommodate the city's projected growth other than standard maintenance or improvement projects.
- Planning for social amenities and services such as public parks, recreational fields and schools based on where intensification is occurring and anticipated.
  - When the City updates its Parks Policy Plan, findings from the HNA as well as known areas experiencing growth will be utilized to assess and dedicate park needs for the growing community.
  - This also applies when consulting with third parties regarding school capacity in the city. The City will seek to collaborate with local school boards on their long-term planning strategies to ensure there is adequate capacity in schools for anticipated growth throughout the city.
- Navigating development constraints in the downtown, such as Airport Zoning Regulations (AZR). For example, AZRs currently limit building heights in the city's downtown, which is where a significant amount of growth is anticipated.

### *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.