Housing Needs Assessment

Stratford, Ontario

March 2025

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Executive Summary

Key Takeaways

Stratford, Ontario is a small city experiencing a population shift marked by increasing numbers of one family households and steady population growth. These factors are further exacerbated by the lack of suitable available land for residential builds and an aging population seeking smaller and more accessible units of housing. Despite ongoing economic growth, a mismatch between available housing stock and community needs has created barriers to homeownership and rental accessibility that is impacting our ability to attract and retain talent to our employment sectors. Furthermore, the lack of suitable housing stock has resulted in a significant increase in housing prices as well as rental rates creating further divides between what the population can afford and what is available on the open housing market.

Trends to Watch

- **Rising Home Prices & Rental Costs:** Home prices have increased over five times the rate of income growth since 2016, making homeownership less attainable. Rental costs have also risen, substantially outpacing income growth.
- **Population Growth & Demographic Shift:** Stratford's population is aging, with an increasing proportion of seniors and smaller households, yet much of the housing stock remains larger single-family homes. 60% of Stratford's housing stock has more than 3 bedrooms, while only 40% of our households are made up of 3 or more people.
- **Demand for Smaller, Affordable Units:** There is an increasing need for one and two-bedroom units to accommodate seniors, young professionals, and low-income residents. Population growth over the next ten years is projected to be 2.7 times more one person households than family units of two or more.
- **Manufacturing, Education & Tourism Growth:** Employment sectors are expanding, resulting in workers struggling to find affordable housing within city limits while the expanded University and College student bodies have increased our student populations quite suddenly. The seasonality of the Stratford Festival Theatres' season creates additional demand pressures through the late spring, summer and fall each year.

Assessed Needs

- **Affordable Housing Deficit:** There is a significant shortfall in affordable rental and ownership options, particularly for low and very low-income residents.
- **Housing for Priority Populations:** Seniors, young adults and single parents face the highest housing need.
- **Increased Demand for Rental Housing:** Stratford has a low vacancy rate, leading to heightened rental competition and affordability concerns.

- **High Acuity Male Homelessness**- the number of homeless male individuals who require fully supportive housing has increased, while the services and housing that they need has not.

Future Actions

1. **Incentivize Affordable Housing Development:** Support policies that encourage the construction of smaller, affordable rental and ownership units.
2. **Promote Infill & Density Increases:** Streamline zoning processes and adapt zoning regulations to allow for more multi-unit housing and secondary suites.
3. **Expand Non-Market Housing Options:** Invest in supportive housing solutions to reduce homelessness and provide stable options for vulnerable populations. Work with not-for-profits and higher-level government to expand non-market housing options in the city.
4. **Encourage Employer & Institutional Collaboration:** Work with local businesses and post-secondary institutions to create workforce and student housing solutions.
5. **Monitor Housing Market Trends & Policy Impact:** Use data-driven approaches to ensure housing initiatives align with the evolving needs of Stratford's residents.

By taking proactive steps, Stratford can build a more inclusive and affordable housing market that meets the needs of all residents.

Introduction/Overview

This report provides an analysis of the current market situation as well as projections of future population housing needs for the City of Stratford. By combining existing reports, HART data, Townfolio data, surveys and interviews we have created a snapshot of the community's needs.

Utilizing the cohort-component method to estimate future populations and the household projections methodology via headship rates, we can project future population demographics. Housing demand is projected based on household tenure, dwelling type, and affordability considerations. We have also taken into consideration density targets, development patterns, and gaps in tenure once certain outcomes are achieved.

1.0 Methodology

The following section outlines the methodology used to collect data and complete this Housing Needs Assessment.

1.1 Overview of Methodology and Assumptions

The following Housing Needs Assessment (HNA) prepared for the City of Stratford was completed under the template framework provided by the Housing Infrastructure and Community Canada (HICC) secretariat via the Director of Corporate Services for the City of Stratford.

Using a mixed method, both qualitative and secondary quantitative data with descriptive analysis was used to provide a more fulsome perspective on housing needs in Stratford.

The template provided included partially pre-populated data tables. While the source of the prepopulated data was not directly cited, it appears to have been drawn substantively from the Statistics Canada 2021 Census, and Canadian Mortgage and Housing Corporation (CMHC). Additionally, data was drawn from the Housing Assessment Resource Tools (HART) Stratford Housing Needs Assessment Tool report. HART is an award-winning Canadian project led by the University of British Columbia and a team of researchers with the goal to develop standardized, replicable and equity-focused tools to improve the quality of housing supply decision making at all levels of government. HART provides a comprehensive data-driven analysis of housing needs at a granular level and draws heavily on census data.

It should be noted that the variances between the data as well as within the same data sets were evident, but not to an extent that would significantly alter the findings.

It should also be noted that the age of the foundational data used is from 2021 recognizing significant changes may have occurred since 2021.

Additional local quantitative data was drawn from the data aggregator Townfolio, which pulls from hundreds of data sources from open providers ranging from the national to municipal level.

Targeted collection of locally generated quantitative data was drawn from the Consolidated Municipal Service Manager (CMSM), and the Municipal Building and Planning department which uses the software platform Citywide to compile and track relevant data. Destination Stratford, the local tourism marketing authority also compiles relevant local accommodation data. The Canadian Real Estate Association (CREA) compiles relevant information with localized data reports being collated by OnePoint, the regional association of realtors.

Qualitative data was collected from stakeholders to provide local context and augment the quantitative data; the associated methodology is further outlined below.

Data was analyzed and projected based on context from National, Provincial, and comparable municipal examples (municipalities with similar population and growth trajectories). Projections were weighted to recognize employment needs, growth trends tied to immigration, post-secondary intake, interprovincial migration, housing market trends, and historic demographic data from Stratford. Population density was taken into consideration as Municipal growth in the context of the regional realities will demand a focus on denser development and housing patterns.

1.2 Stakeholder Engagement Methodology and Assumptions

Additional quantitative and qualitative data was sought from local stakeholders. A purposeful sampling strategy was used by compiling a list of known stakeholders' representative of their sectors. Stakeholders were outlined under the categories of Municipal, Real Estate, Business & Industry, Not-for-Profit Organizations, Housing Cooperatives/Community Housing, Long Term Care, Academic, and Private Sector housing developers and providers. A list was compiled of over 70 stakeholders plus two organizations that shared our request with their full membership.

An email was sent to the above noted stakeholders requesting their input through a short online survey (via Survey Monkey), that was designed specifically for each sector with questions aligned to the HNA. Quantitative and/or qualitative information was solicited through the lens of their area of expertise and sector and community knowledge. The survey was designed to allow for questions to be left unanswered if they were not applicable. Stakeholders were given a response timeline of seven days, and if there was a lack of response from a specific sector, an additional email follow up was prompted. Given the short timelines and depth of information sought, the response rate did not reach a level that would be considered statistically valid. Thus, the survey data is included as a snapshot or commentary, not as a fulsome description of housing needs in Stratford. Response data was anonymized with themes identified and illustrative quotes and numbers included in the following HNA.

Targeted semi structured interviews were also conducted with six key municipal staff stakeholders to provide additional context, understanding, and to identify additional relevant data.

Quantitative data was presented with qualitative context and themes rounding out the understanding of the housing need and impacts in the City of Stratford.

1.3 Priority Group Engagement Methodology and Assumptions

Priority populations for affordable homes are groups who face a proportionally far greater housing need than the general population. Of the 13 priority populations identified in Section 4 of this HNA report, organizations representing and supporting each of these local populations were included in the above noted stakeholder engagement methodology. Their input and perspectives were sought and included in this HNA report.

It should be noted that many public facing data sets do not break information down to the level identifying priority groups, so quantitative data was presented as available or as provided through the stakeholder engagement process.

2.0 Community Profile and Trends

2.1 Municipal Policy & Regulatory Context

The following reports, plans and bylaws inform the context of housing in Stratford.

- ○
  - The City of Stratford Strategic Plan 2-24-2027, with one of the four strategic priorities to build housing stability
  - The investStratford Attainable Housing Initiatives The Community Safety and Wellbeing Plan (2021-2024)
  - Housing and Homelessness Plan (2020-2024)
  - The Grand Trunk Master Plan, 2018

Stratford's Bylaws (section 3.0, Definitions) currently define affordability as follows:

i. in the case of ownership housing, the least expensive of: housing for which the purchase price results in annual accommodation costs which do not exceed 30 per cent of gross annual household income for low and moderate-income households; or

ii. housing for which the purchase price is at least 10 per cent below the average purchase price of a resale unit in the regional market area;

iii. in the case of rental housing, the least expensive of: a unit for which the rent does not exceed 30 per cent of gross annual household income for low and moderate-income households; or

iv. a unit for which the rent is at or below the average rent of a unit in the regional market area.

While the above is the current Bylaw definition, Stratford's Official Plan (OP) is in the process of being updated which may influence the use of terminology.

For the purpose of this HNA, 30% of a household's gross income is used to define affordability.

2.2 Community Profile

Stratford Ontario is located along the Avon River in southwest Ontario, roughly halfway between the cities of London and Kitchener, and approximately a two-hour drive from Toronto to the east and the Ontario / Michigan border to the west. Stratford was settled in 1832 and incorporated in 1858 and still maintains its historic downtown charm. Stratford is the largest population centre in Perth County, and has become an employment, service, and healthcare hub in the region.

Stratford's unique qualities have long attracted business to this world-renowned city. Stratford has attracted, established, and grown a wide range of industries which includes the internationally renowned theatre, smart technologies, world leading educational institutions and global manufacturers. Home to the Stratford Festival and the University of Waterloo’s School of Interaction Design and Business, Stratford is also located within Ontario’s largest Information Technology cluster and North America’s largest automotive cluster.

Stratford earned its place in the *Top 7 Intelligent Community of the Year* rankings for 2011, 2012 and 2013 by the Intelligent Community Forum (ICF). Communities that have been designated by ICF have demonstrated a progressive vision incorporating broadband connectivity, knowledge workforce, digital inclusion, innovation, marketing and advocacy.

The City of Stratford Social Services Department is the provincially designated Consolidated Municipal Service Manager (CMSM) for the region, responsible for administering social services in the City of Stratford, Perth County, and the Town of St. Marys. This department helps those who need assistance with accessing income, housing and homelessness services childcare supports.

The Huron Perth Healthcare Alliance is centred out of Stratford and is the largest of the four participating hospitals across Huron and Perth County.

There are 11 elementary and 2 secondary schools within Stratford along with 3 private schools, of which one has an international draw. At the post-secondary level, there is one college campus, a university campus, and a chef school.

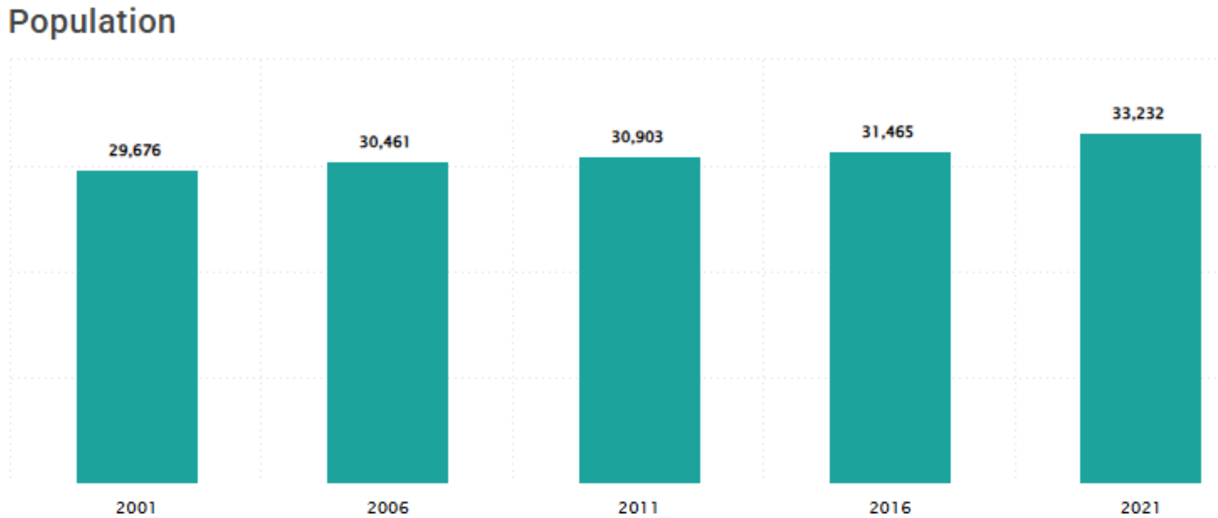
The City of Stratford provides public transit bus service, has a municipal airport, and local access to passenger and freight rail service. Scaled regional bus service providing access to larger centres is also available.

Demographics

With a 2021 population of 33,232 and a geographic land area of 30.02 km^2 the population density of Stratford is 1,107 people/ km^{2,} which is lower than the comparator of St. Thomas yet higher than that of Woodstock and Owen Sound. The municipality of Stratford is surrounded by prime agricultural production land.

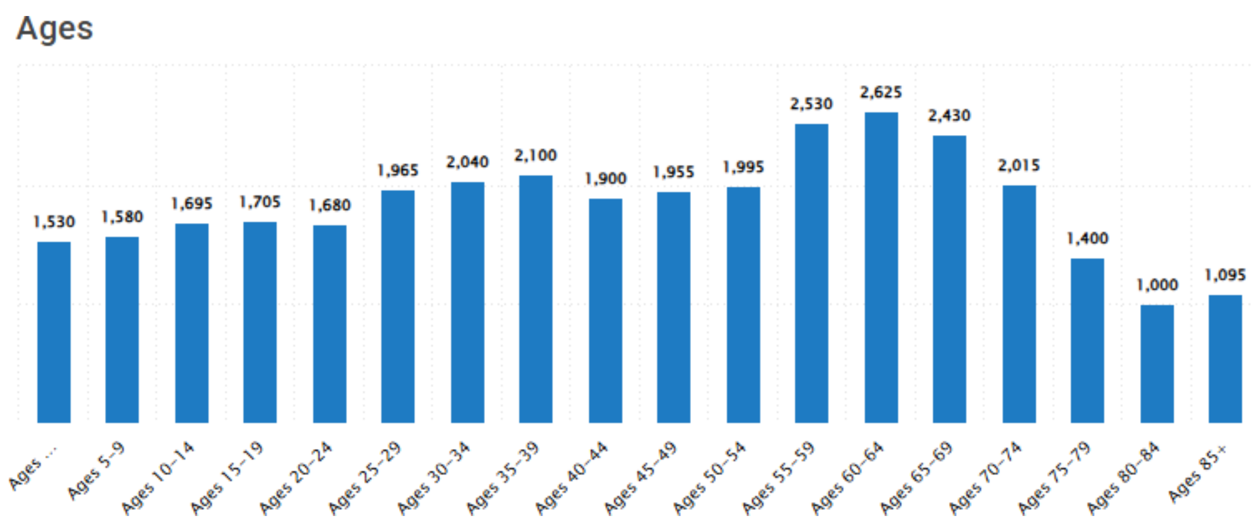
Demographics of Stratford demonstrate a 5.6% population increase between 2016-2021. In 2021, the median age of Stratford’s population was 46 years old, 14% of the population was 14 years old or younger, 62% were between 15-64 years old, and 24% were over 65 years old.

2.2.1 Population



source: Townfolio/Census

2.2.2 Population by Age Distribution

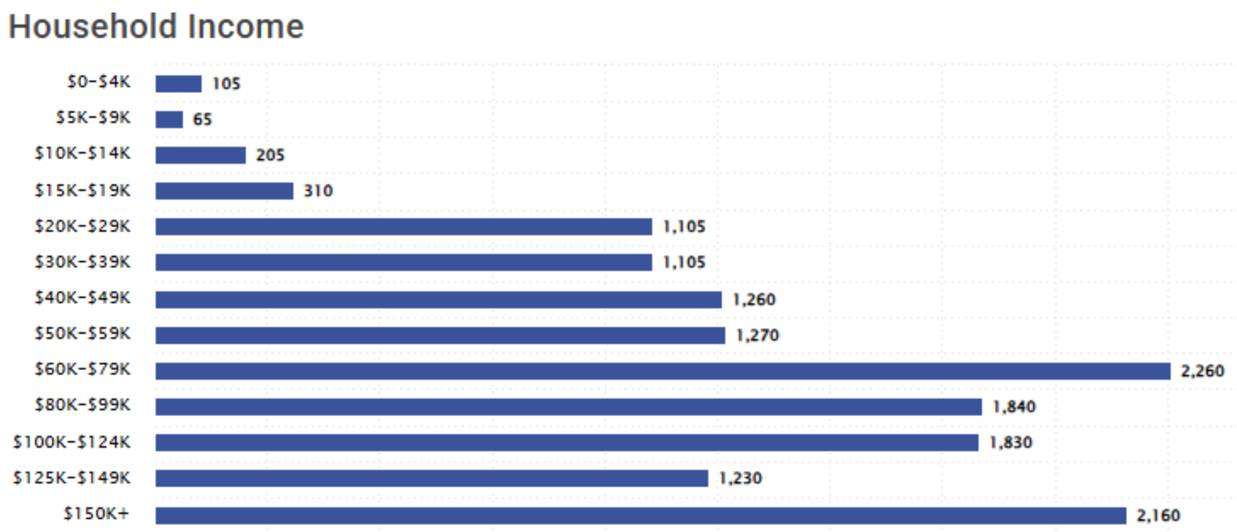


source: Townfolio/Census

In 2021, immigrants comprised 11% of Stratford's population and those identifying as Indigenous were 1.7%.

The below graph outlining household income levels (2021) for the City of Stratford demonstrates that 37% of households earn less than $60,000, 40% earn between $60 - $124,000, and 23% earn over $125,000.

2.2.3 Population by Household Income



source: Townfolio/Census

From the 2021 census, the people of Stratford live in 14,743 dwellings, of which 52% are single-detached units.

Stratford has long been an attractive place for urban citizens to retire, which may also be indicative of the percentage of people over 65 years old being six points higher than the provincial average. However, with the housing and affordability crisis, working age metropolitan citizens have been moving further afield until they can afford a place to live, colloquially known as “drive until you qualify”, which has also become a gentrification movement.

Figure 2.2.4 Population Data

2.2.4 Population		
Characteristic	**Data**	**Value**
Total Population (Number)	2016	31,470
	2021	33,232
Population Growth (Number)	Total	1,762
	Percentage	5.6
Age (Years)	Average	44.8
	Median	46
Age Distribution	0 - 14 years	4,800
	15 - 64 years	20,495
	65+ years	7,940
Mobility	Non-movers	28,765
	Non-migrants	1,420
	Migrants	1,960

Figure 2.2.5 Demographic Information

2.2.5 Demographic Information		
Characteristic	**Data**	**Value**
Immigrants	Total	3,555
Non-Immigrants	Total	28,625
Recent Immigrants (2016-2021)	Total	415
Interprovincial migrants (2016-2021)	Total	355
Indigenous Identity	Total	565

Below, data from Table 2.2.5 was used to calculate Stratford's demographic distribution percentages as well as offering comparators to Provincial values. The significant proportion of seniors is highlighted.

Figure 2.2.6

Age Distribution (years old)	Stratford (total #)	(%)	Ontario (%)
0-14	4,800	14%	16%
15-64	20,495	62%	66%
65+	7,940	24%	18%

2.3 Population Change Impacts on Local Housing Market

Stratford has been a consistently growing centre, requiring different and additional services, supports, infrastructure, and housing to meet the needs of its citizens and potential citizens. The wealth divide, affordability challenges relating to shelter, food, and transportation, and low levels of purpose built affordable rental stock, in combination with population growth has impacted the local housing market.

Stratford grew by 5.6% in population between 2016-2021 and has felt a continued growth since then. By comparison between 2016-2021 the following community populations grew by: St. Thomas 10.1%, Woodstock 13.6%, Owen Sound 1.3%, and Orangeville, 4.4%.

Other factors influencing Stratford's housing market, in this post-pandemic era, are the return of post-secondary students to campuses, the resumption of arts and culture activities, and patrons returning to service sector establishments.

Stratford's manufacturing employment sector continues to grow, requiring additional employees, many of which are not able to find available or affordable local housing stock.

The growth in Stratford's population along with a growing employment sector, and the resurgence in its tourist industry has resulted in the demand for affordable housing outpacing the available supply. This is the case across the housing spectrum for both home ownership and rentals. Consequently, the price to purchase a house or rent an apartment, in Stratford, has increased significantly over the past five years.

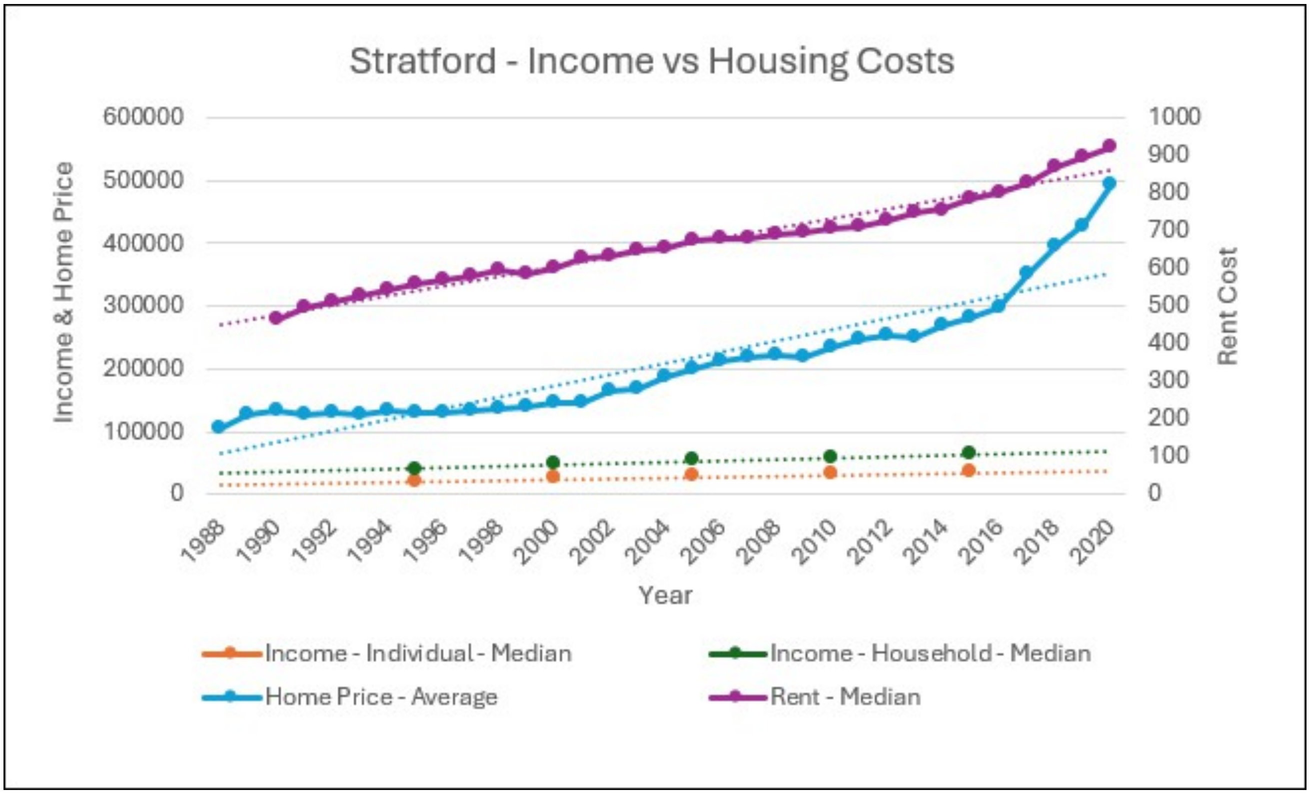
3.0 Household Profiles and Economic Characteristics

From the following graph it can be seen that housing costs and incomes in Stratford are a divergent trend. Between 1995-2015 individual incomes increased 64.2% or an average of 3.2% per annum. Household incomes provided a similar trend of 60.7% and 3.0%. Similar to the steady increase of incomes, rent costs during the same timeframe of 1995-2015 increased 40.5% or an average of 2.0% per year. Average annual home sale prices between 1995-2015 increased 117.9% or an annual average of 5.9%.

Looking at the full spectrum of data, from 1990-2020 rent in Stratford has increased 97.8% or an average of 3.2% per year. Home sale prices however have increased 372.8% over the 32-year timeframe of 1988-2020, or an average of 11.6% per year. The steepest incline in home sale prices has occurred between 2016 and 2020 which showed an increase of 66.1% or an average annual jump of 16.5%. If you were to remove these four years from the calculation from 1988-2016 the average annual home sale price increased 6.5% per year. Rent costs have increased an average of 3.9% per year between 2016-2020.

In summary, rental costs have increased at a similar pace to incomes although creeping further ahead in the more recent years, however home sale prices have increased at least twice as fast, and in the past four years if we project a similar historic trend of income growth, average home sale prices have increased over five times the rate of incomes in Stratford.

Figure 3.0.1 Income Vs. Housing Costs 1988 to 2020



Secondary source data plotted includes:

Statistics Canada Median Individual Income for the years 1995, 2000, 2005, 2010, and 2015;

Statistics Canada Median Household Income for the years 1995, 2000, 2005, 2010, and 2015;

Huron Perth Association of Realtors Average Annual Home Sale Price from 1988-2020; and

CMHC Rental Market Survey Median Rent (Bedroom Type Row/Apartment Total) October annual data from 1990-2020.

It should be noted that terminology may vary year to year in the Statistics Canada database however efforts were made to ensure best alignment.

3.1 Household Profiles

The following table highlights the discrepancy between owner and tenant household incomes, that approximately 66% of households are owner households and 34% are tenant households, and that 19% of households are in the low and very low-income range.

Figure 3.1.1 Household income and Profile

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Total number of households	2016	13,849
	2021	14,743
Household income (Canadian dollars per year)	Average	92,700
	Median	77,000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from Stratford (CA), Ont.	Average	59,050
	Median	50,400
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from Stratford (CA), Ont.	Average	110,100
	Median	95,000
Average household size (Number of members)	Total	2.2
Breakdown of household by size (Number of households)	Total	14,745
	1 person	4,920 (total) or 33%
	2 persons	5,465 (total) or 37%
	3 persons	1,960 (total) or 14%

Figure 3.1.1 Continued, Household Income and Profile

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
	4 persons	1,605 (total) or 11%
	5 or more persons	795 (total) or 5%
Tenant households (Number of households)	Total	5,040
	Percentage	34.2%
Owner households (Number of households)	Total	9,705
	Percentage	65.8%
Percentage of tenant households in subsidized housing	Percentage	17.4%
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	0
Number of one-parent families	Total	1,670
	Percentage	17.6%
Number of one-parent families in which the parent is a woman	Total	1,305
	Percentage	13.8%
Number of one-parent families in which the parent is a man	Total	365
	Percentage	3.8%
	Very Low (up to 20% below Area	440 (total) or 3%

Figure 3.1.1 Continues, Household Income and Profile

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Number of households by Income Category	Median Household Income (AMHI)	
	Low (21% – 50% AMHI)	2,365 (total) or 16%
	Moderate (51 – 80% AMHI)	2,925 (total) or 20%
	Median (81% - 120% AMHI)	3,260 (total) or 22%
	High (>120% AMHI)	5,715 (total) or 39%

The following table uses the Stratford HART data to illustrate the number of households, the percentage of each income bracket, and the amount that households would have available to contribute to shelter costs to remain out of core housing need.

3.1.2 Householld Affordable Shelter Cost by Income Category

	# of Households [1]	%	Annual HH Income[2]	Affordable Shelter Cost (monthly)[2]*
Very Low Income	440	3.0%	≤ $15,000	≤$388
Low Income	2,365	16.1%	$15,500 - $38,750	$388 - $969
Moderate Income	3,260	22.2%	$38,750 - $62,000	$969 - $1,550
Median Income	2,925	19.9%	$62,000 - $93,000	$1,550 - 2,325
High Income	5,715	38.9%	≥ $93,000	≥$2,325
Total	14,705	100%		

source : [1] Table 3.3.1; [2]HART Stratford Report

**Affordable Shelter Cost equates to approximately 30% of before tax household income on a monthly basis, in turn what households would have available to pay for shelter costs to be considered affordable*

3.2 Household Profile Data - Municipal Context

The divide between owner and tenant household income is clearly shown by drawing on the data from Table 3.1.1 and summarized below:

3.2.1 Income by Tenancy Type

	Average Income	Median Income
Owner Households	$110,100	$95,000
Tenant Households	$59,050	$50,400
Difference	$50,950	$44,600
% Difference	53.6%	53.1%

The number of one-parent families, in Stratford, is approximately 17% of all families. This percentage is slightly lower than both Ontario and Canada, which is approximately 19%. In this regard, Stratford reflects the norms of societal family dynamics.

3.3 Suppression of Household Formation and Housing Demand

While our survey data did not indicate an awareness of suppression of household formation within Stratford, we do see evidence in the industrial and business surveys that a significant number of individuals work in Stratford and would like to live within the city but are forced to commute from other communities due to the lack of housing.

Of the 1,592 employees listed by the 9 respondent manufacturing industries, 233 of these employees had indicated a desire to move to Stratford but been unsuccessful. This represents 14.6% of the employees reported. Furthermore, 66.6% of the manufacturing respondents indicated that the availability of housing was negatively impacting their business.

Of the not-for- profit agency respondents who are serving 734 individuals, it was reported that 39 individuals requested housing and were unable to be assisted by these not-for-profit organizations. Of these 39 individuals, 28 required fully supportive housing.

Within Stratford's post-secondary institutions, one institution responded, reporting 700 students, of whom 100 sought housing in Stratford and were unable to find it, representing 14.2%.

3.4 Economic Conditions

The City of Stratford has a consistently growing economic base. The municipal supply of industrial land is sought after and efforts are ongoing to manage the demand.

The seasonal nature of the arts, tourism, and related service industry create the need for affordable and flexible housing options. Seasonal housing needs are also influenced by the success of the University of Waterloo Stratford campus.

In their 'Written Submission for the Pre-Budget Consultations in Advance of the Upcoming Federal Budget from July 31, 2024', the Stratford Festival reported an annual operating budget of $75M and attendance of almost 500,000 people. The Stratford Festival generates $277M in economic activity, supports 1,466 jobs, generates $46.2M in taxes, and serves as the catalyst for hundreds of small businesses.

The below table (prepopulated) highlights that the largest employment sector is manufacturing (21%) and that the majority of the labour force in Stratford is employed on a permanent basis (~75%) however there is 22% of the labour force that is employed precariously through temporary, seasonal, or contract positions. Commuters are largely dependent on personal vehicles.

Figure 3.4.1 Economy and Labour Force

3.4.1 Economy and Labour Force			
Characteristic	**Data**	**Value**	**%**
Number of workers in the Labour Force	Total	17,330	
Number of workers by industry (Top 10 only)	Manufacturing	3,570	21%
	Health care and social assistance	2,280	13%
	Retail trade	2,005	12%
	Construction	1,250	7%
	Educational services	1,150	7%
	Professional, scientific and technical services	1,020	6%
	Accommodation and food services	975	6%
	Arts, entertainment and recreation	690	4%
	Finance and insurance	650	4%
	Other services (except public administration)	610	3.5%
	Unemployment rate	10.8	

Figure 3.4.1 Continued, Economy and Labour Force

3.4.1 Economy and Labour Force			
Characteristic	**Data**	**Value**	**%**
Unemployment rate and participation rate (Percent)	Participation rate	62.5	
All classes of workers (Number)	Total	17,085	
Employees (Number)	Total	14,790	
Permanent position (Number)	Total	12,915	74.5%
Temporary position (Number)	Total	1,870	11%
Fixed term (1 year or more, Number)	Total	530	3%
Casual, seasonal or short-term position (less than 1 year, Number)	Total	1,340	8%
Self-employed (Number)	Total	2,300	13%
Number of commuters by commuting destination	Within census subdivision	8,235	
	To different census subdivision	790	
	To different census division	1,865	
	To another province/territory	25	
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	10,800	
	Public transit	225	
	Walked	890	
	Bicycle	250	
	Other method	255	

The seasonal impact of the Stratford Festival according to survey data, includes some 300 arts workers whom they are housing in 80 housing units utilized between 50 and 90% of the year. This has a major impact on the housing stock of the city and represents an important economic driver.

3.5 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.

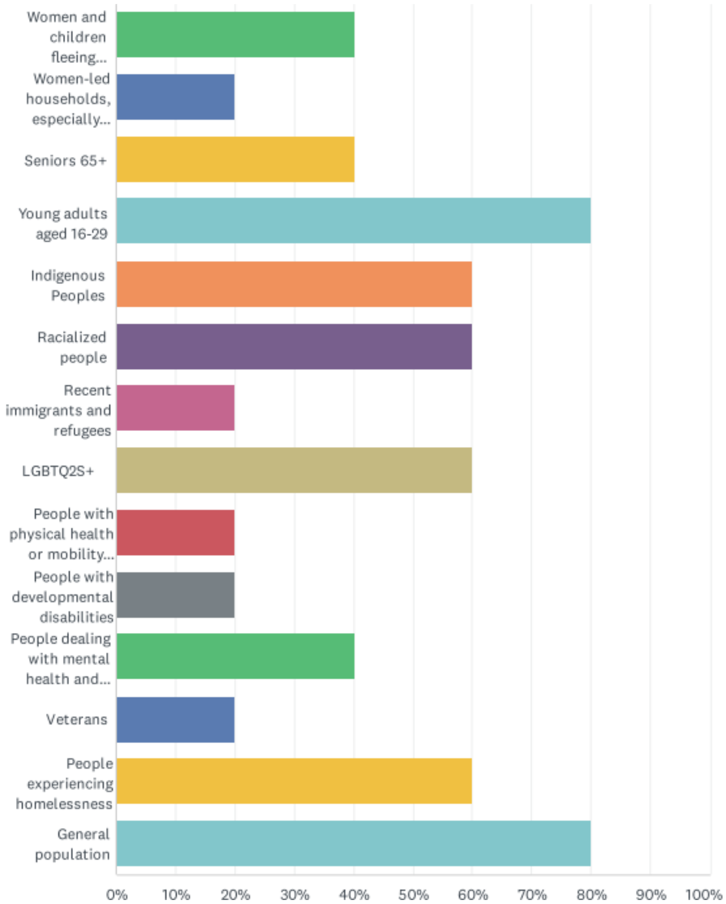
Housing is considered to be **affordable** when housing costs less than 30% of before-tax household income. Housing is considered to be **suitable** when there are enough bedrooms for the size and make-up of the household. Housing is considered to be **adequate** when it is not in need of major repairs. 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. Therefore, to provide a more comprehensive picture of who is affected by core housing need, local information was gathered in an effort to encompass the needs of and impact to the priority groups.

Stratford has a robust Coordinated Access System (CAS) and is a long-time active participant in the Built for Zero community coordinated by the Canadian Alliance to End Homelessness. Stratford, as the CMSM and as part of the CAS maintains the By-Name-List (BNL) for the region. The average number of households experiencing homelessness in 2024 was 155. It is estimated that approximately 90% of the homeless on the BNL are located in Stratford.

Service providers in Stratford were given the opportunity to complete a survey regarding the priority groups they support. Themes and illustrative information gathered from the survey responses has been provided below.

Respondents served the following priority groups:

Figure 3.5.1 Not for Profits Surveyed: Communities Served



The five not -for- profit organization survey respondents served 734 individuals in 2024, providing housing to 356 individuals, none of whom could have afforded housing without this assistance.

As mentioned above in the Community Profile section of this report (Section 2), Stratford has two post-secondary educational institutions and an international private school, which all have students that live in the community. While only one educational institution provided survey data, they are welcoming 700 students to their campus and are not providing housing to any of these students. They estimate that 14% of their students would like to be housed in Stratford but are unable to find housing and strongly report that this impacts their ability to attract students.

3.5.1 Income Categories and Affordable Shelter Costs

The following data from the Stratford HART report, reaffirms and highlights that those in the very low-income bracket could only afford to pay a maximum of $388/month for shelter and those in the low income $388-$969/month to remain out of core housing need.

Figure 3.5.2 Affordable Shelter Costs by Income Categories

Income Categories and Affordable Shelter Costs, 2021

Income categories are determined by their relationship with each geography's Area Median Household Income (AMHI). The following table shows the range of household incomes and affordable housing costs that make up each income category, in 2020 dollar values. It also shows what the portion of total households that fall within each category.

EXPORT

			Stratford CY (CSD, ON)
Income Category	**% of Total HHs**	**Annual HH Income**	**Affordable Shelter Cost (2020 CAD$)**
Area Median Household Income		**$77,500**	**$1,938**
Very Low Income (20% or under of AMHI)	2.14%	<= $15,500	<= $388
Low Income (21% to 50% of AMHI)	15.89%	$15,500 - $38,750	$388 - $969
Moderate Income (51% to 80% of AMHI)	20.1%	$38,750 - $62,000	$969 - $1,550
Median Income (81% to 120% of AMHI)	22.48%	$62,000 - $93,000	$1,550 - $2,325
High Income (121% and more of AMHI)	39.4%	>= $93,001	>= $2,326

source: HART Stratford Report

Using data from Table 3.5.2 the total number of owner and tenant households in Stratford in core housing need based on affordability is 980 or 6.8%. Of the total households in core housing need due to affordability, 74% of them are tenants. Drawing on data from Section 3.1 and 3.2 where it is highlighted that owner household incomes are more than 50% greater than tenant household incomes, and that tenant households are more than five times likely to be in core housing need than ownership households. If consideration is also given to adequacy and suitability, there are a total of 1,055 households in core housing need in Stratford.

Figure 3.5.3 Households in Core Housing Need

3.5.3 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	980
	Percentage	6.8%
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	725
	Percentage	5% (of total households) 74% (of those in core housing need)
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	260
	Percentage	1.8% (of total households) 26% (of those in core housing need)
Adequacy – Households in dwellings requiring major repair (# and %)	Total	835
	Percentage	5.8%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	395
	Percentage	2.7%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	440
	Percentage	3%
Suitability – Households in unsuitable dwellings (# and %)	Total	475
	Percentage	3.3%
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	265
	Percentage	1.8%

Figure 3.5.3 Continued, Households in Core Housing Need

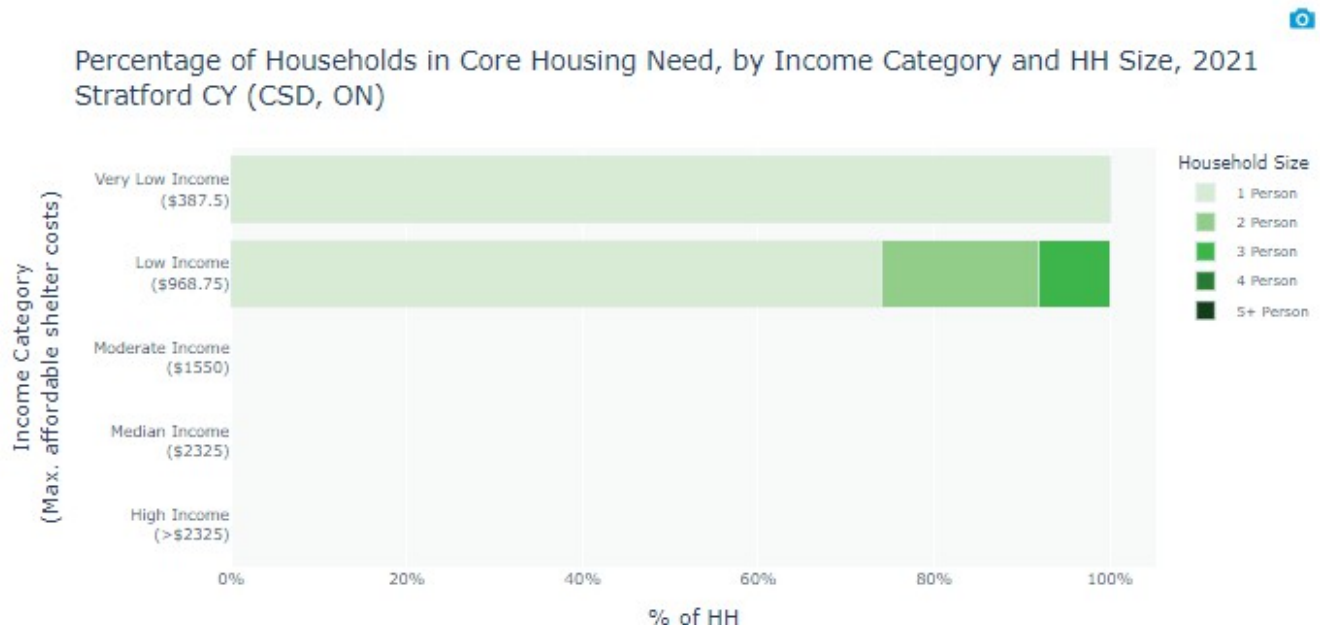
3.5.1 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	980
	Percentage	6.8%
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	725
	Percentage	5% (of total households) 74% (of those in core housing need)
Suitability – Owner households in unsuitable dwellings (# and %)	Total	210
	Percentage	1.4%
Total households in core housing need	Total	1,055
Percentage of tenant households in core housing need	Percentage	16%
Percentage of owner households in core housing need	Percentage	2.9%

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

The chart below shows that in Stratford all those in core housing need are in the very low- and low-income categories, and that one person households comprise 100% of the very low income need, and 74% of the low income need. This provides strong evidence that the greatest need for deeply affordable housing units is for one person households. The need for deeply affordable housing for two and three person households also exists at a smaller scale. The following Section on Stratford's affordable housing deficit provides further data to support this supposition.

Percentage of Households in Core Housing Need, by Income Category and HH Size, 2021

The following chart examines those households in CHN and shows their relative distribution by household size (i.e. the number of individuals in a given household for each household income category. When there is no bar for an income category, it means that either there are no households in CHN within an income category, or that there are too few households to report.



source: HART Stratford Report

3.5.5 2021 Affordable Housing Deficit

The below Stratford HART data confirms that the greatest need for deeply affordable housing units is for one-person households, demonstrating a deficit of 760-835 one-person affordable units. The need for deeply affordable housing for two and three person households also exists but at a much lesser scale with a deficit of 60-145 two person units, and 50-65 three person units.

2021 Affordable Housing Deficit

The following table shows the total number of households in CHN by household size and income category, which may be considered as the existing deficit of housing options in the community.

EXPORT

Stratford CY (CSD, ON)						
Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income ($387)	160	0	0	0	0	160
Low Income ($968)	600	145	65	0	0	810
Moderate Income ($1550)	0	0	0	0	0	0
Median Income ($2325)	0	0	0	0	0	0
High Income (>$2325)	0	0	0	0	0	0
Total	760	145	65	0	0	970

source: HART Stratford Report

The following table converts the above figures into the total number of homes by number of bedrooms and maximum cost required to satisfy the existing deficit. To learn more about how we converted household size to number of bedrooms, view our unit mix methodology. Due to rounding and data suppression, the CHN totals may not match up with the above table.

EXPORT

Stratford CY (CSD, ON)						
Max. affordable cost	1 Bedroom Homes	2 Bedroom Homes	3 Bedroom Homes	4 Bedroom Homes	5 Bedroom Homes	Total
$387	160	0	0	0	0	160
$968	675	60	50	0	0	785
$1550	0	0	0	0	0	0
$2325	0	0	0	0	0	0
>$2325	0	0	0	0	0	0
Total	835	60	50	0	0	945

source: HART Stratford Report

Another way of assessing the affordable housing deficit is via the waitlist for affordable housing. The following tables provide two perspectives (by unit size and demographic) that summarize the number of households on the Centralized Waitlist (RGI) who are applying from

Stratford (current address in Stratford) as of December 31, 2024. The waitlist demonstrates an immediate need for 255 affordable housing units and supports the findings in other sections of this Housing Needs Assessment that show the greatest need is for one-bedroom units.

Figure 3.5.6 Waitlist by Household Formation and Unit Size

Size of Unit	Number on Waitlist (as of December 31, 2024)
1 bedroom	174
2 bedroom	32
3 bedroom	26
4+ bedroom	23
Total	**255**

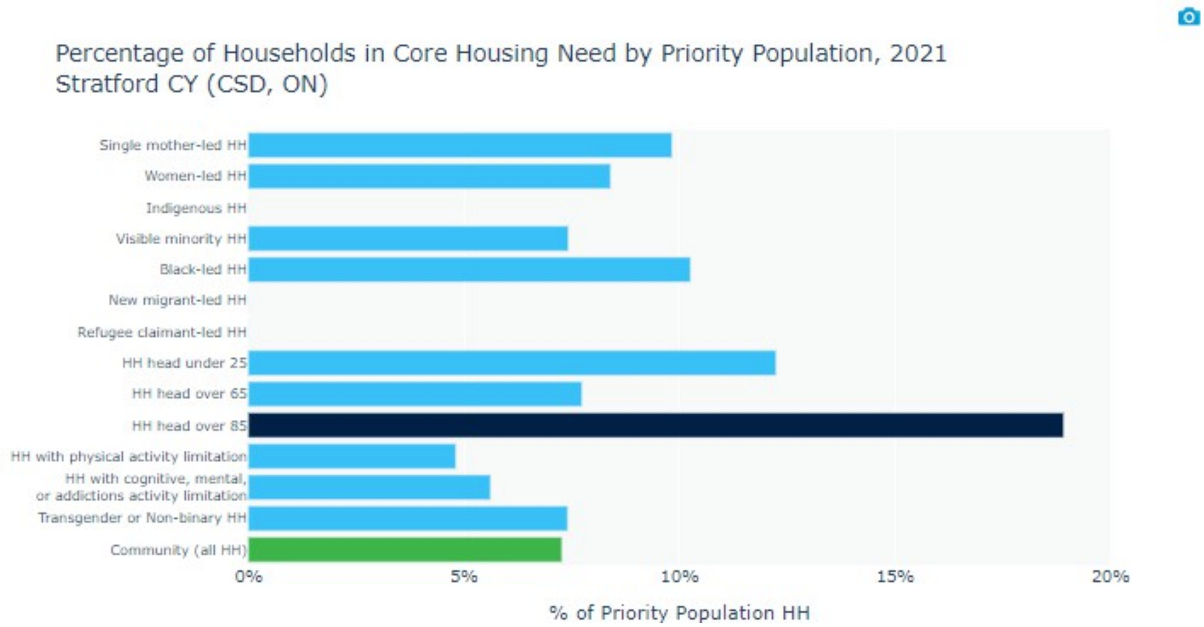
Demographic	Number on Waitlist (as of December 31, 2024)
Single/Couple	155
Senior	27
Single/Couple with Dependents	73
Total	**255**

3.5.7 Percentage of Households in Core Housing Need by Priority Population, 2021

As highlighted by the below HART data, of the identified priority populations in core housing need in Stratford, over 26% are seniors with the majority (19%) of those with a head of household over 85 years old. Those under 25 years of age are in the next greatest need at approximately 12%. Single mothers are approximately 10%, Black-led households are approximately 10% of the priority populations in core housing need.

Percentage of Households in Core Housing Need by Priority Population, 2021

The following chart compares the rates of CHN across populations that are at high risk of experiencing housing need. The "Community (all HH)" bar represents the rate of CHN for all households in the selected community to act as a point of reference. The population with the greatest rate of CHN is highlighted in dark blue. When there is no bar for a priority population, it means that either there are no households in CHN within that priority population, or that there are too few households to report.



source: HART Stratford Report

3.6 Core Housing Need - Municipal Context

The need for the smaller housing units i.e. one and two bedroom is far exceeded by the supply, and the development of rental units and higher density housing has not kept up with the affordability demand. The CMSM has been the most significant affordable housing provider in the municipality; no other large non-profit providers are present at this time.

The CMSM has plans to add an additional 30 units of affordable housing to their portfolio in the next five years. Meanwhile, future plans from the United Way and citizen led Cooperatives such as Home Suite Home, indicate a growing interest in providing affordable housing outside of the CMSM's purview. These providers anticipate adding up to 100 additional units of affordable housing in the next ten years. However, this is highly dependent on funding and the affordability of materials.

With the unsettled financial and political framework of society, the risk of increased core housing need may expand further into owner households.

4.0 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. 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. The below sections provide further context to these local priority populations.

4.1 Priority Populations - Housing Context

The HART data presented in Section 3.5.4 highlights the percentage of households in core housing need by priority population in 2021. The data shows that seniors form the largest need, followed by young adults, single mothers, and black led households.

Waitlists for subsidized housing are not segregated between priority population groups, however the By Name List identifies priority population homelessness across the CMSM region. It should be noted that although the below data is not specific to Stratford only, Stratford is the largest population centre and the location of most support services in the region so the majority of homelessness populations can be assumed to be located there.

The following data was provided through the CMSM and represents the proportion of the 138 total households experiencing homelessness from the BNL as of December 31, 2024 for priority populations (note: it is possible for an individual on the BNL to identify in more than one priority group):

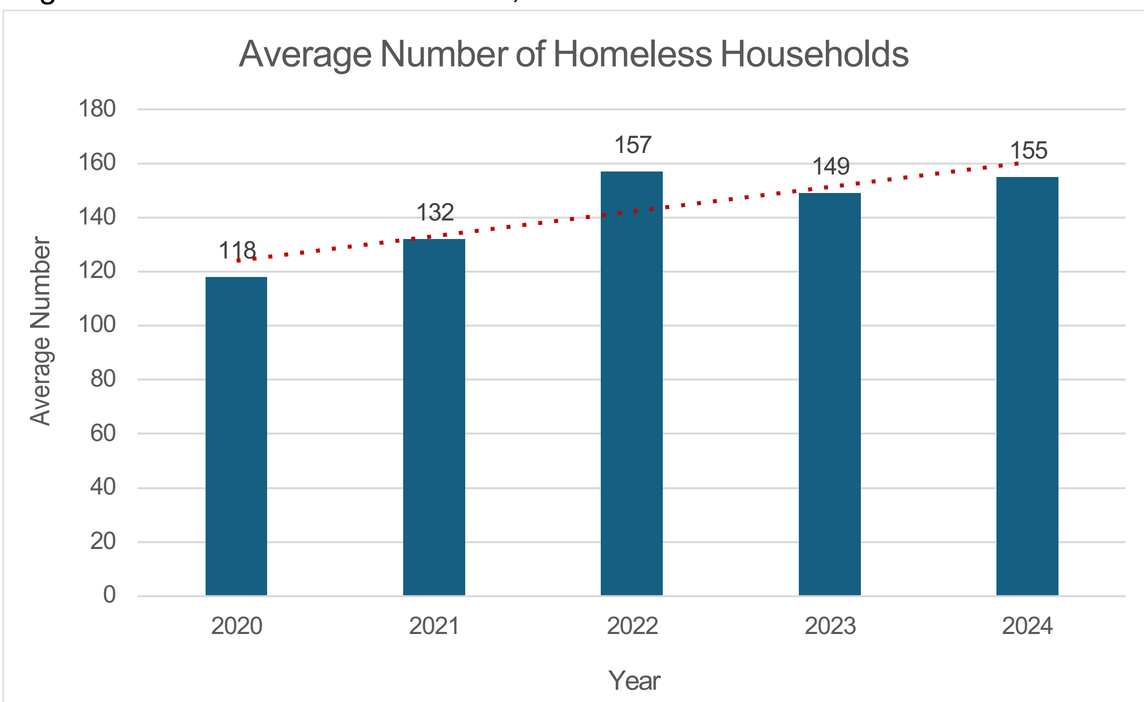
- Women led households experiencing homelessness: 54 (39%)
- Young Adults (18-29) experiencing homelessness: 25 (18%)
- Indigenous People experiencing homelessness: 22 (16%)
- Racialized People: 6 (4%) LGBTQ2S+: 17 (12%)
- Veterans experiencing homelessness: 4 (3%)

- Seniors experiencing homelessness: 2 (1%)
- Newcomer / Recent Immigrants: 0

4.2 Homelessness – Current Status

The number of households experiencing homelessness within the CMSM region (Stratford, Perth County, St. Marys) has increased over the past five years. The average number of households experiencing homelessness was 118 in 2020 compared to 155 in 2024.

Figure 4.2.1 Homeless Households, 2020 to 2024



source: CMSM

Homelessness is defined within the CMSM region as those who are unsheltered (sleeping outdoors, in public spaces, makeshift shelters, tents, vehicles, and other places not intended for human habitation), emergency sheltered (staying overnight in homeless shelters such as motels, youth shelters, and domestic violence shelters), and provisionally accommodated (temporary accommodation that lacks security of tenure such as couch surfing, Provincial institutions, and transitional housing).

The following information and data was provided through the CMSM.

The number of households experiencing homelessness within Stratford, St. Marys and Perth County as of December 2024 was 138. Household numbers for the City of Stratford are not available because of the transient nature of those experiencing homelessness, however most of the homelessness services and supports are in Stratford, and 90% of all VI-SPDATs (the pre-screening tool used to add someone to the BNL) are completed within Stratford. Of these 138 households, 122 (88%) were experiencing chronic homelessness. This is an indication that when a household is experiencing homelessness within the region, they are not solving that episode of homelessness quickly. Additionally, there were 22 (16%) of households identified as having Indigenous Status on the BNL from December 2024. This is a large over-representation of that demographic when compared to the percentage of households reporting Indigenous Status on the 2021 Census.

The current demographics and descriptive factors of those experiencing homelessness within the CMSM region (from December 2024) is shown in the below Tables 1 through 4. The majority of households, 78, are provisionally accommodated, which includes instances of couch surfing, living in transitional housing, or a provincial institution such as jail or hospital. Twenty-eight (28) households are unsheltered, that is living anywhere that is unfit for human habitation such as outdoors, in a car, tent etc. Twenty-three (23) households are experiencing homelessness but have not indicated which type. Nine (9) households are emergency sheltered, either within the motel system or the VAW shelter.

The household head within the BNL is primarily male, as shown in Table 2, with 82 households identifying as male.

Single adults make up the most households with 106, followed by 11 youth (16-24) and 21 families. (Table 3)

As shown in Table 4, most households (64) within the CMSM region experience high acuity, meaning that they would benefit most from a Housing First or Supportive Housing model to solve their episode of homelessness. Fifty-seven (57) households are identified as mid acuity, meaning they would benefit from a Rapid Housing model and financial support, and 17 households are low acuity. These households usually are able to solve their own homelessness with one-time financial support such as first and last month's rent, moving costs, or furnishings.

Figure 4.2.2 Homelessness by Duration and Type

Type of Homelessness	Number of Households
Emergency Sheltered	9
Provisional	78
Unknown	23
Unsheltered	28
Total	**138**

Table 2: Gender (Dec 2024)

Gender	Number of Households
Blank	2
Female	54
Male	82
Total	**138**

Table 3: Household Type (Dec 2024)

Household Type	Number of Households
Family	21
Single	106
Unaccompanied Youth	11
Total	**138**

Table 4: Acuity Level (Dec 2024)

Acuity Level	Number of Households
Low Acuity	17
Mid Acuity	57
High Acuity	64
Total	**138**

It should be noted that while Stratford has a youth shelter and women's shelter, men experiencing homelessness are currently housed through the provision of beds in local motels coordinated by the CMSM.

4.3 Homelessness – Contributing Factors

Feedback from stakeholders indicate that it is not just the change in population numbers and the deficit in housing that is contributing to homelessness. It is also the overall increase in shelter cost, rising food prices, and increased transportation costs that have significant impact.

Increasing rates of mental health and addiction, elevated levels of complex needs, and financial and capacity limitations of support service organizations also contributes to the number of individuals and families experiencing homelessness. Not for profit organization surveys indicate that in 2024 28 individuals were identified as requiring fully supportive housing and being unable to access it. There is an urgent need for supportive housing with wrap-around services to address the complex cases on the BNL. Funding from senior levels of government has been oversubscribed and difficult to obtain.

4.4 Homelessness – Resources

A total of 117 available shelter beds are identified across the CMSM region as tracked through the Coordinated Access Housing Inventory – Stratford, Perth County, St. Marys – City of Stratford, Social Services Department.

The CMSM has access to 58 short term shelter beds provided through local motels and facilities. For those that have reached out to the CMSM for emergency shelter on an average annual basis 5% have been declined, often due to complicating addiction factors, however the number of required beds continues to increase. The organization that provides shelter for homeless youth provides 15 beds. There are 13 VAW shelter beds, and 20 transitional beds for women and their children, however, stay lengths have increased due to lack of affordable housing.

Figure 4.4.1 Homeless Resource Shelters

Type of Bed	Number of Beds
Temporary Motel Shelter beds*	58
Youth Shelter beds	15
VAW Shelter beds	13
Transitional	31
Total	117

source: CMSM, Coordinated Access Housing Inventory

** note the temporary motel shelter beds indicate the theoretical maximum if every motel bed had someone in shelter and no one else staying at the motel.*

In addition to the above noted beds and need for additional capacity, there are other support services and resources available for vulnerable individuals and those experiencing homelessness in Stratford. As part of the CMSM's coordinated response with local partners they provide outreach workers, along with local police, Perth County's community paramedic program and the Canadian Mental Health Association, that help to support those sleeping rough. Other available resources include a centrally located connection centre operated by CMHA Huron Perth Addiction and Mental Health Services with the collaboration of several other non-profit organizations. This centre has designated hours, provides a place of warmth, gathering, and support services, but does not offer overnight accommodations.

5.0 Housing Profile

5.1 Key Trends in Housing Stock

While the shift has been slow, current site plans and permits indicate a strong preponderance of stacked town houses, semis, multi-unit semis and small infill apartment buildings, with a higher number of one and two bedrooms set to come online in the next three years.

As seniors vacate their large three bedroom and more homes in the next ten years, it will be interesting to see how and if this housing stock is adapted to today's smaller families through renovations, joins our large number of tourism-oriented units or remains the housing of choice for younger seniors moving to the region. An opportunity exists for the planning and building department to plan for this excess of multi-unit homes and the ability to adapt them to current needs.

Since 2019, the City of Stratford has built an additional 62 housing units to add to the CMSM portfolio.

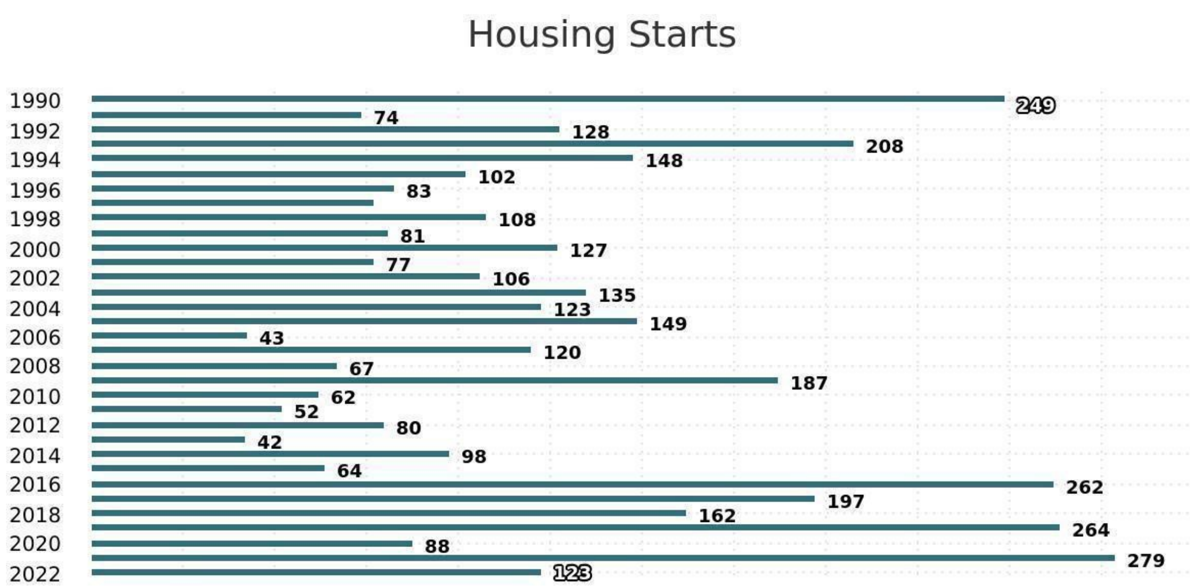
The second largest non-profit housing provider (130 units), which is a regional municipal collaborative with housing units located in Stratford, has not constructed any new units since 2009.

The below graph provides an overview of the general housing development trends in Stratford over time.

Figure 5.1.1 New Housing Construction

Source: Townfolio/CMHC

Figure 5.1.2 New Housing Starts 1990 to 2022



The survey conducted as part of this HNA in February of 2025, indicates that of those developers responding, (6 respondents), they are reporting the following units under development:

- 107 total units of new housing are anticipated to be completed in 2025 with 112 in 2026 from the reporting developers
- of these 32 will be one bedroom or studio units

Next Five Years

- In the next five years, 375 units of rental housing are anticipated to be completed of which 196 units are anticipated to be affordable. This number is as reported by the developer survey respondents, so is subject to market forces and changing financial dynamics.
- In the next ten years, a total of 778 units of housing are anticipated to be completed, affordable and market rate combined (including the 375 above)

5.2 Local Housing History

Stratford has continually evolved its economic base building a strong manufacturing and tourism sector, while also being surrounded by rich agricultural production. The growing attraction of industry has led to a need for employees, of which many positions go vacant or require commuting. While StatsCan data groups Stratford with the counties of Grey, Bruce, Perth and Huron, this region consistently reports one of the lowest rates of unemployment in the province. This matches the experience of investStratford, who reports that manufacturing, agriculture and hospitality often experience difficulties in filling positions with qualified individuals. The significant draw of seasonal tourists, theatre staff and actors, and associated seasonal staff to support the tourism sector creates an added layer to housing needs. The following table provides an overview of Stratford housing characteristics. All but the last two data points were prepopulated.

5.2.1 Housing Units: Currently Occupied/Available

Characteristic	**Data**	**Value**	**%**
Total private dwellings	Total	14,745	
	Single-detached	7,800	53%

Figure 5.2.1 Housing Units, Occupied and Available

5.2.1 Housing Units: Currently Occupied/Available			
Characteristic	**Data**	**Value**	**%**
Breakdown by structural types of units (number of units)	Semi-detached	1,530	10%
	Row house	935	6%
	Apartment/flat in a duplex	670	4.5%
	Apartment in a building that has fewer than 5 storeys	2,950	20%
	Apartment in a building that has 5 or more storeys	815	5.5%
	Other single attached	30	0.2%
	Movable dwelling	5	0.03%
Breakdown by size (number of units)	Total	14,745	
	No bedrooms	70	0.5%
	1 bedroom	1,955	13%
	2 bedrooms	3,830	26%
	3 bedrooms	6,040	41%
	4 or more bedrooms	2,850	19%
Breakdown by date built (number of units)	Total	14,745	
	1960 or before	5,590	
	1961 to 1980	3,920	

Figure 5.2.1 Continues, Housing Units Occupied and Available

5.2.1 Housing Units: Currently Occupied/Available			
Characteristic	**Data**	**Value**	**%**
	1981 to 1990	1,220	
	1991 to 2000	1,325	
	2001 to 2005	665	
	2006 to 2010	555	
	2011 to 2015	515	
	2016 to 2021	960	
Rental vacancy rate (Percent)	Total	1.5	
	Bachelor	0	
	1 bedroom	1.7	
	2 bedrooms	0.9	
	3 bedrooms+	5.3	
Number of primary and secondary rental units	Primary	2,162	
	Secondary*	48	
Number of short-term rental units	Total**	113	

** the number of secondary suites created between 2020 (when municipal tracking through CityWide began) and 2024 and includes detached accessory residential units. It is also assumed that the 23 private suites identified (below) by Destination Stratford are included in the 48 units identified by the municipality. As of December 31, 2024, permits have been issued for an additional 17 new secondary suites which are not included in the 48 above, as they have yet to be completed.*

*** The number of short-term rental (STR) units is compiled by Destination Stratford and is assumed to include the 66 municipally licensed STR's in 2024. The number used is the number of STR accommodators during peak tourism season.*

It is also assumed that rooms in hotels, inns and motels are not available for short-term apartment rental, they are exclusive for tourist accommodation and are not counted in the above Table 5.2.1

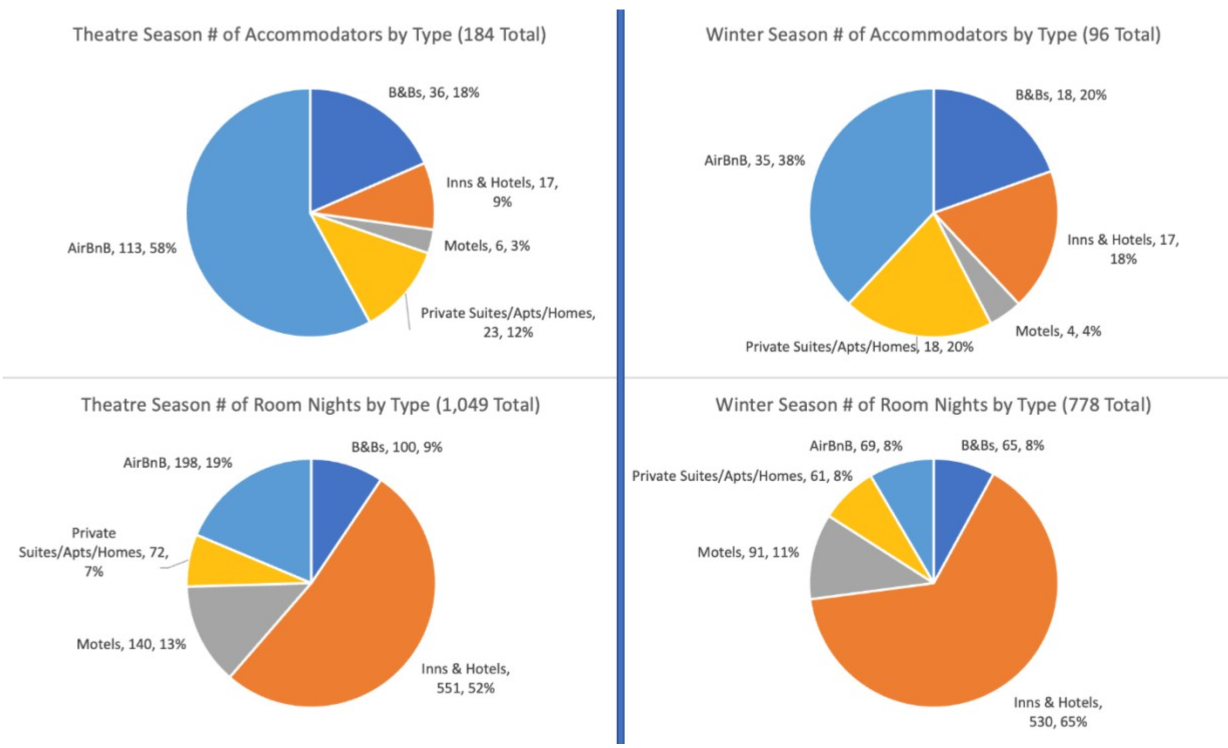
Drawing on the data from the above Table 5.2.1 it can be noted that the largest number of units are provided by single detached dwellings (53%) followed by units in apartment buildings that have fewer than 5 storeys (20%).

The data from Table 5.2.1 also demonstrates that one-bedroom units comprise only 13% of the units offered. This aligns with the data in Section 3.6.3 2021 Affordable Housing Deficit that highlights the greatest need is for one person households with a deficit of 760-835 units. It can also be noted that with the number of three- and four-bedroom homes making up 60% of Stratford's housing stock demonstrating the disconnect between current need of one- and two-bedroom units and existing housing stock. As well with those aged 65+ making up 24% of Stratford's population, there may be a potential link that many seniors in Stratford are over housed.

The rental vacancy rates in Stratford especially for bachelor, one bedroom and two-bedroom units are extremely low, adding to the demonstrated need.

Stratford Tourism Alliance, which operates as Destination Stratford, is Stratford's official destination marketing organization. One of the services provided is an online accommodations map which is updated seasonally. The below graphs represent accommodators and rooms from mid-2024.

Figure 5.2.2 Accommodation Bookings by Season and Type



source: Destination Stratford

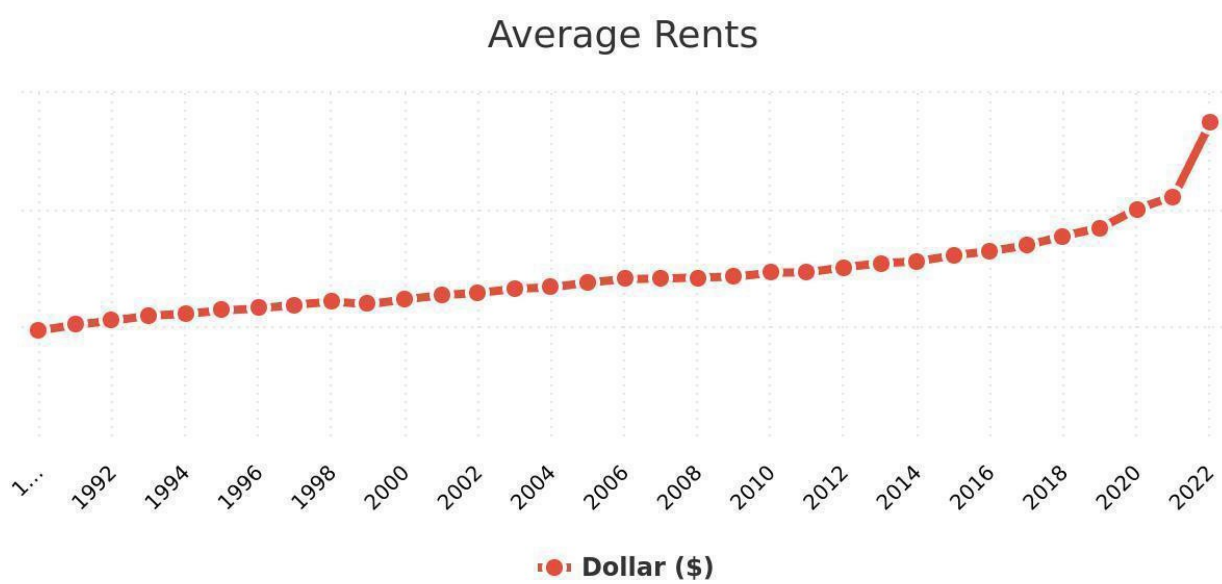
The Stratford Festival maintains an additional 80 units of seasonal worker housing, which would typically not appear in the above data as it is not available on the open market.

5.3 Rental Rates

Drawing on Townfolio's aggregated CMHC data, the graphs below demonstrate the recent steep upward trajectory of average rental rates.

In 2016, the average monthly rent was $822 and 2022 it was $1373 – an increase of 67%. According to the 2024 CMHC 2024 rental market report, the average monthly rent in Stratford was $1538 as of October 2024 representing an 87% increase since 2016, and a 12% increase since 2022.

Figure 5.3.1 Rental Rates, 1992 to 2022



Source: Townfolio/CMHC

The City of Stratford Social Services Department also completes an annual rental market scan to provide more localized accuracy. The rental market scan is completed each year over a period of 10 to 12 weeks. Unique ads are recorded for bachelor, 1 bedroom, 2 bedroom, and 3+ bedroom units within the City of Stratford. The rental market scan is conducted using rental housing advertisements posted online. Sources for the scan include Kijij.ca; Point2homes.com; Realtor.ca; Rentolas.ca; and Rentboard.ca

Only the unique advertisements are recorded. To avoid possible duplicate ads, each ad is checked to ensure they do not match various criteria of past recorded advertisements including price, square footage, and posting date. An electronic version of each ad is saved to ensure each ad can be audited for uniqueness. Any ad that is found to be a duplicate is removed from the analysis.

The below tables reflect the past 5 years of survey data, which highlights an increase of 36% in rental rates for both a bachelor and one bedroom unit between 2019-20

Figure 5.3.2 Rental Rates by Unit Type

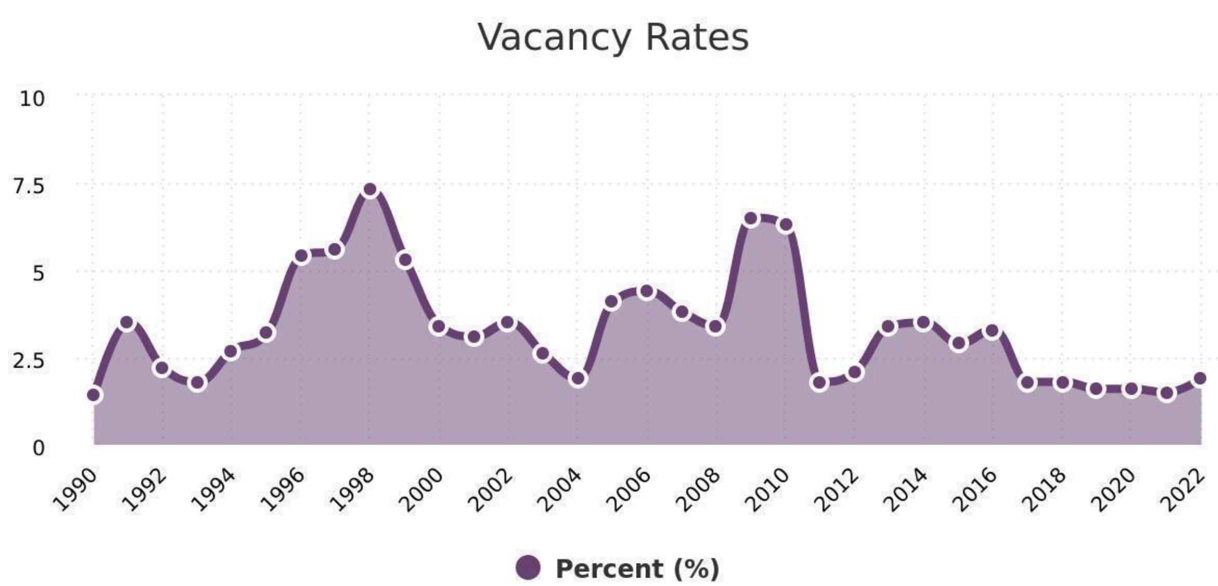
Unit size	2019	2020	2021	2022	2024
Bachelor	$963	$1,358	$1,088	$847	$1,315
1 Bedroom	$1,049	$1,266	$1,264	$1,423	$1,658
2 Bedroom	$1,486	$1,477	$1,556	$1,774	$2,057
3+ Bedroom	$1,838	$1,883	$1,955	$2,409	$2,585

Source: CMSM rental scan

5.4 Vacancy Rates

Drawing on Townfolio's aggregated CMHC data, the graph below demonstrates the low average vacancy rates, which since 2016 have remained below 2.3% which is considered too low for a balanced rental market.

Figure 5.4.1 Vacancy Rates 1990 to 2022



Source: Townfolio/CMHC

Note: The vacancy rates are vacancy rates in the primary rental market which consists of units in privately initiated, purpose-built rental structures of three units or more

5.5 Non-Market Housing

The following data was compiled from the City of Stratford Social Services Department (CMSM) Perth County Service Inventory. Only units in Stratford were included.

Figure 5.5.1 Current non Market Housing Units

5.5.1 Current Non-Market Housing Units		
Characteristic	**Data**	**Value**
Number of housing units that are subsidized	Total	617
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	41
Number of co-operative housing units	Total	132
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	141

source: CMSM

Shelter beds/units are not tabulated for Table 5.5.1 as they are not considered permanent or transitional housing units, rather emergency beds/units.

Developer and operator self-report surveys indicate a further 615 units of below market rental housing in operation in Stratford. It should be noted that the number of housing units that are below market rent in the private sector is not fulsome as there is no means to ensure complete awareness of these units. Many of these units are below market due to length of tenure of tenants and the rise in rental rates in the past 10 years. Annual allowed rent increases have not kept pace with the market, ensuring long term affordability. These affordable units are at risk as ownership changes hands and/or units are rented by new tenants.

5.6 Need & Gap Considerations

The CMSM provides Housing Allowances for Intensive Case Management (ICM) Scattered Site, with 60 total subsidies available across the CMSM region.

The CMSM also provides financial support through the following programs: COHB, OPHI, and Rent supplements totaling 262 total subsidies (at last time of surveying, February 2025) which are available across the CMSM region.

The large numbers of those with high acuity on the BNL is indicative of the need for local supportive housing units with wrap-around supports.

The ICM Program is a housing first intensive case management for those with high acuity off the BNL. Stratford is in need of more supported and supportive housing programs to deal with the high number of those identified as high acuity on the BNL. Stratford is also in need of more case management spaces to assist those with rapid re-housing and to stabilize those in RGI housing who are mid and high acuity. In addition, Stratford is in need of more affordable housing options for those with supports to move into.

5.7 Housing Trends

While the city of Stratford is known for its' yellow and red brick 3 plus bedroom Victorian homes, the increasing number of students, seniors and one person households are causing a shift in building patterns. While there are still single-family homes being built, the last year has seen an increase in new townhouse developments. Additionally, infill accessory residential units and small to mid-level apartments are being added to the city's housing stock.

Simultaneously, developers are requesting smaller lot sizes and citizens are severing large lots to create opportunities for new development. Much of this trend is currently hidden as the units are in site plan or permitting processes so it is unknown how many of these new units will be completed and when.

5.7.1 Housing Sale Prices

The following prepopulated table has been augmented with data provided by the Canadian Real Estate Association (CREA) – One Point. For information that is not available as requested in Table 5.9.1, relevant, available data is outlined below the table.

Figure 5.7.1 Housing Values

5.7.1 Housing Values		
Characteristic	**Data**	**Value**
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1,080
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1,058
	Bachelor	752
	1 bedroom	947
	2 bedrooms	1,139
	3 bedrooms+	1,222
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	998
	Bachelor	705
	1 bedroom	875
	2 bedrooms	1,050
	3 bedrooms+	1,165
Sale prices (Canadian dollars)	Average	$652,676
	Median	$605,000

Data provided by the Canadian Real Estate Association (CREA) – One Point provides context to Stratford specific 2024 real estate values:

Figure 5.7.2 Market Sales Figures November 2024

Characteristic	Data	Value (year to date November 2024)
Single Family Market Activity	Average	$679,411
	Median	$625,000
Apartment Market Activity	Average	$442,667
	Median	$463,000
Residential Market Activity	Average	$653,275
	Median	$610,000

Characteristic	Benchmark Price (November 2024)
Composite	$595,200
Single Family	$607,200
One Storey	$653,500
Two Storey	$585,900
Apartment Unit	$493,500

Source: The Canadian Real Estate Association (CREA) – One Point

- *Stratford MLS Residential Market Activity – Year-to-date November 2024*
- *Stratford MLS Single Family Market Activity – Year-to-date November 2024*
- *Stratford MLS Apartment Market Activity – Year-to-date November 2024*
- *Stratford MLS Home Price Index Benchmark Price – November 2024*

5.7.2 Change in Housing Stock

The following prepopulated table has been augmented with data provided by the Municipality, tracked through CityWide:

Figure 5.7.2 Change in Housing Stock 2024

5.7.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
Demolished – breakdown by tenure	Tenant	5 total in 2024
	Owner	
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	157
	Single	96
	Semi-detached	0
	Row	61
	Apartment	0
Completed – Breakdown by tenure (annual, number of structures)	Tenant	0
	Owner	124
	Condo	33
	Coop	0
Housing starts by structural type and tenure (permits issued for new construction in 2024)	Total (201)	Single Family – 29 Semi-detached – 14[1] Townhouse – 114[2] Apartment – 27[3] Secondary Suites - 17

Source: City of Stratford, CityWide

[1]Seven permits for two units each = 14 units

[2]The number of permits issued was 23 = 114 units

[3]Includes triplex, quadplex and larger = 27 units

6.0 Projected Housing Needs

6.1 Projection Methodology Guidelines

Housing Needs Assessment Methodology: HART Approach

The federal government recommends using the Housing Assessment Resource Tools (HART) methodology as a reference point for housing needs assessments, with additional considerations and data points to enhance its validity. Developed by the University of British Columbia in collaboration with Statistics Canada, HART is a census-based tool designed to measure core housing need and affordable shelter costs by income category, household size, and priority populations. This methodology enables governments to establish effective housing targets aimed at reducing chronic housing need and homelessness.

HART household projections estimate increases or decreases in the total number of households using a line-of-best-fit methodology. This approach assumes that historical trends observed in the 2006, 2016, and 2021 census periods will continue, without accounting for changes in policy or significant demographic shifts. Additionally, this method does not incorporate potential disruptions, such as economic downturns or unprecedented events like the COVID-19 pandemic, which can substantially alter housing demand.

While HART projections provide a valuable reference for understanding potential growth or decline in Stratford's housing needs, they are not definitive assessments on which to base precise housing targets. Instead, they should be used in conjunction with other data sources and policy considerations to develop a comprehensive housing strategy that reflects Stratford's unique economic, demographic, and policy landscape.

The following table, provided by HART, outlines the projected number of households by size and income category for Stratford by 2031.

Figure 6.1.1 Household Size by Income Category

2031 Projected Households by Household Size and Income Category

The following table shows the projected total number of households in 2031 by household size and income category.

EXPORT

Stratford CY (CSD, ON)						
HH Income Category	1 Person	2 Person	3 Person	4 Person	5+ Person	Total
Very Low Income	431	1	0	0	0	432
Low Income	2,094	336	106	4	0	2,540
Moderate Income	1,513	1,306	285	111	31	3,246
Median Income	949	1,811	536	173	87	3,556
High Income	516	2,591	1,114	1,159	644	6,024
Total	5,503	6,045	2,041	1,447	762	15,798

Figure 6.1.2 Project Household Gain/Loss 2021 to 2031

2031 Projected Household Gain/Loss (2021 to 2031)

The following table shows the projected gain or loss of households by household size and income. These values represent projections of total households for the period between 2021 and 2031. Please note that gains and losses represent both increases or decreases in population, as well as mobility between income categories and household sizes. For this reason, growth and decline in the lower incomes may be especially impacted by CERB.

EXPORT

Stratford CY (CSD, ON)						
HH Income Category	1 Person	2 Person	3 Person	4 Person	5+ Person	Total
Very Low Income	41	-34	0	0	0	7
Low Income	209	-14	1	-16	0	180
Moderate Income	133	151	40	11	-9	326
Median Income	89	171	106	-67	-13	286
High Income	116	331	-46	-81	-11	309
Total	588	605	101	-153	-33	1,108

6.2 Projection Methodology

Synopsis of the Housing Projection Methodology

Overview - HART and Beyond

The Housing Assessment Resource Tools (HART) methodology provides a framework for projecting population, household formation, and housing demand to estimate a community's future housing needs. The methodology follows a step-by-step approach: Population Projection, Household Projection, and Housing Demand Projection. While HART is a valuable reference, it does not account for the tenure status of underserved individuals or what happens to vacated units when they move, potentially underestimating the total housing need. This methodology refines HART projections by integrating additional economic, demographic, and supply-side factors.

Step 1: Population Projection

Population projections follow the Cohort-Component Method, estimating future population based on survival rates, births, and migration trends. Key considerations include:

- **Updated Post-Census Estimates:** Using 2022 Statistics Canada data to correct census undercounts/overcounts.
- **Net Migration Trends:** Disaggregating interprovincial, intraprovincial, and international migration, incorporating federal immigration targets.
- **Economic Considerations:** Accounting for employment-driven migration and post-secondary student intake.
- **Growth Scenarios:** Creating high-growth projections for larger communities to avoid underestimating demand.
- **Smaller Communities:** Where Statistics Canada projections are unavailable, historical high-growth trends serve as a basis for alternative projections.

Step 2: Household Projection

Household projections are determined by applying headship rates to population projections. The methodology includes:

- **Headship Rate Application:** Estimating household formation rates by age group, considering trends in family vs. non-family households.
- **Household Composition:** Projecting proportions of household types (e.g., couples, lone parents, multi-family households, and one-person households).
- **Household Size Projection:** Using historical proportions to estimate household sizes by age and family type.
- **Adjustments for Economic Trends:** Addressing recent declines in headship rates due to affordability issues to avoid underestimation.
- **Young Adults (18-34):** Considering economic modeling for household formation, particularly in smaller communities.

Step 3: Housing Demand Projection

Housing demand is projected based on household tenure, dwelling type, and affordability considerations. This step includes:

- **Ownership and Rental Projections:** Applying historical and trending ownership rates to estimate tenure split.
- **Dwelling Type Projection:** Determining future demand for housing types (single, semi-detached, row housing, and apartments) based on historical propensities and economic trends.
- **Income-Based Housing Need:** Aligning housing demand projections with income categories to estimate affordability gaps.
- **Vacancy & Turnover Adjustments:** Addressing existing gaps by considering tenure shifts and the fate of vacated units when households move.

Additional Considerations

1. **Economic Data Integration**
    - Economic conditions, unemployment rates, and housing market trends influence household formation.
    - Incorporating CMHC headship rate projections, particularly for young adults in high-demand markets.
2. **Supply Capacity & Gaps**
    - Evaluating available serviced lots and projected housing stock to identify supply shortfalls.
    - Factoring in demolitions, conversions, and vacant units to refine housing need estimates.
3. **Regional & Comparative Analysis**

- Benchmarking projections against comparable municipalities with similar growth patterns.
- Considering population density trends to inform planning for higher-density developments.

Conclusion

This methodology builds on the HART framework while addressing key gaps in tenure shifts and existing housing supply turnover. By integrating economic, demographic, and supply-side factors, this refined approach provides a more comprehensive estimation of housing need, ensuring communities are equipped to plan effectively for future growth.

Figure 6.2.1 Projected Households by Size and Income

6.2.1 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	431	1	0	0	0	432
Low Income	2,094	336	106	4	0	2,540
Moderate Income	1,513	1,306	285	111	31	3,246
Median Income	949	1,811	536	173	87	3,556
High Income	516	2,591	1,114	1,159	644	6,024
Total	5,503	6,045	2,041	1,447	762	15

Figure 6.2.1 Continued, Projections

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
Women by age distribution (# and %)	0-14	2,100 - 10.1%
	15-19	826 - 4%
	20-24	946 - 4.6%
	25-64	9,604 - 46.4%
	65-84	6,082 - 29.4%
	85+	1,148 - 5.5%
Male Births	Births x Estimated Proportion of Male Births	N/A
Female Births	Total births – Male Births	N/A
Survival Rate	0-14	2,100 - 10.1%
Net Migrations	15-19	N/A
Projected Family Households	Age-group population x projected age-specific family headship rate	10,556
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	7,293

Figure 6.2.1 Continued,Projections

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
Total Projected Headship Rate	Family headship rates + non-family headship rates	Family - 59% Non-Family - 41%
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	Net New Family - 835 Net New Non-Fam - 2269
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	12,316
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	5,533
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Single Detached Apartment Unit

6.3 Population and Households Projections

6.3.1 Demographic Trends and Housing Demand

An analysis of Stratford's current demographic data indicates a pronounced trend toward an aging population, driven in part by migration from the Greater Toronto Area (GTA) for retirement purposes. This trend is expected to result in an increase in both the average and median ages of the population. As the demographic profile shifts, there will be a growing demand for smaller housing units, as older adults typically seek more manageable and accessible living arrangements.

Currently, over 60% of Stratford's housing stock consists of three-bedroom or larger homes, despite 70% of households comprising only two people or fewer. This misalignment between the housing stock and household composition has resulted in an oversupply of single-family homes. The market impact of this imbalance is evident in rental pricing trends, where rents for three-bedroom homes have not increased as sharply as those for smaller units, indicating a relative surplus of larger homes. Conversely, Stratford's overall rental prices remain above the national average due to the limited availability of appropriately sized rental housing.

Projections using the HART methodology further reinforce these findings. Households with four or more members are expected to decline in the coming decade, while the growth of three-person households is projected to slow. In contrast, the number of one- and two-person households is expected to increase significantly. This shift underscores the necessity of rebalancing Stratford's housing supply to align with the evolving demographic and household composition, particularly by increasing the availability of smaller, more affordable housing options.

6.3.2 Housing Development and Market Adjustments

Recent housing development trends indicate a shift away from the dominance of single-family homes toward increased construction of apartment units. In 2024, of the 157 housing completions, 96 were single-family homes, with no apartment units built. However, building permit data suggest a notable shift, with apartments accounting for approximately 13% (27 out of 201) of total units permitted, while single-family homes represent only 14% (29 out of 201). This adjustment suggests that developers and the market are beginning to recognize the growing need for smaller housing options, aligning development patterns with current and projected housing demand.

This transition in housing supply is essential to address years of underdevelopment in apartment-style and smaller-unit housing, including townhomes, semi-detached homes, and accessory dwelling units (ADUs). As the population continues to age, there will be an acute need for these housing types, both to support older residents looking to downsize and to provide affordable housing options for the local workforce.

6.3.3 Projected Housing Stock Adjustments

The projections outlined in this assessment do not align with Stratford's Development Charges (DC) Study, which primarily extrapolates historical development patterns over the long term. However, market trends indicate that while single-family homes will continue to be built, they will represent a decreasing proportion of overall housing production. The composition of Stratford's housing stock should shift as follows:

- One-bedroom or smaller units will increase from 13% to over 16% of total housing stock.
- Two-bedroom units will increase from 26% to nearly 29% of the total.
- Three-bedroom units will decline from 41% to approximately 38% of the total stock.
- Four-bedroom and larger units will decrease from 19% to approximately 17% of the overall housing stock.

This rebalancing of the housing market is necessary to align with Stratford's aging population, workforce housing requirements, and affordability challenges. As median and average incomes are expected to stagnate over the next decade, the supply of smaller, more affordable units will play a critical role in ensuring that Stratford residents have access to appropriate and attainable housing options.

While migration trends, particularly from the Greater Toronto Area, contribute to Stratford's aging demographic, statistical analysis indicates that the primary driver of this shift is the natural aging of the existing population. As residents grow older, household sizes tend to decrease while the total number of households increases. For example, a family of five may transition into four separate households as children move out and parents become a single or two-person household. This demographic trend underscores the increasing demand for smaller housing units.

Despite this shift, there remains a strong preference within the development industry for constructing larger, single-detached homes rather than smaller townhomes or apartment units. This misalignment between market demand and development patterns highlights the need for a broader cultural shift within Stratford. The municipality and community must actively support the development of housing types that align with current and future housing needs, rather than solely prioritizing the traditional preferences of the development sector.

Municipal planning policies and directives over the next decade will play a critical role in shaping this transition. A strategic push towards the creation of more small-scale, multi-unit housing—including apartments, townhomes, and accessory dwelling units—will not only address affordability concerns but also strengthen the municipality's fiscal health. Increased density and a more diverse housing stock will enhance Stratford's long-term sustainability, economic resilience, and overall community well-being.

Figure 6.3.4 Anticipated Population by 2035

6.3.4 Anticipated Population by 2035		
Characteristic	**Data**	**Value**
Anticipated population	Total in 2025	35,100
Anticipated population growth	Total anticipated by 2035	39,141
	Additional population by 2035	4,041
Anticipated age	Percentage	11.5%
	Average	48.51
	Median	51
Anticipated age distribution (# and % of population)	0-14	4,377 - 11.18%
	15-19	1,706 - 4.36%
	20-24	1,962 - 5.01%
	25-64	18,770 - 47.95%
	65-84	10,682 - 27.29%
	85+	1,644 - 4.2%

6.3.4 Anticipated Households by 2035		
Characteristic	**Data**	**Value**
Current number of households	Total	14,745
Anticipated number of households	Total 2035	17,849
Anticipated Households by Tenure	Renter	39%
	Owner	61%
Anticipated Units by Type	Total	17,849
	Single	8,803
	Semi-detached	1,785
	Row	1,091
	Apartment	6,170
Anticipated Units by Number of Bedrooms	1 bedroom	2,930
	2 bedroom	5,167
	3 bedroom	6,790
	4 bedroom	2,962
	5 bedroom	N/A
Anticipated Households by Income	Average	
	Median	4,018
	Very Low	486
	Low	2,870

6.3.4 Anticipated Households by 2035		
Characteristic	**Data**	**Value**
	Moderate	3,668
	High	6,807
Anticipated average household size	Total	2.2

7.0 Housing Needs Assessment – Next Steps

The housing needs assessment will be shared with the team who are updating Stratford's' official plan, as well as with the Grand Trunk Committee and staff team.

During the official plan review process the HNA will be provided as a source document to provide context to plans.

7.1 Long Term Planning & Actions

The Housing Needs Assessment has provided clarity to the disconnect in typologies and demographics. Smaller units, rental units and affordable units must be built in the next 5 years to meet the needs of our changing population, including young people moving out on their own and seniors seeking to downscale. Meanwhile developers still show a preference for larger single-family homes, although the data suggest that we are in the midst of a seed shift in this regard.

The municipality must seek to incentivize affordable housing development while simultaneously creating fertile ground for the development of smaller units. This can include the encouragement of infill development, adoption of pre-approved plans for Accessory Dwelling Units, streamlining of processes in the development of rental housing, including zoning changes, minimum parking reductions and variance approvals, all with the goal of creating infill opportunities.

7.1.1 Community Improvement Plan

In the 2025 budget the city of Stratford approved the initiation of a fund for a community improvement plan to be brought before council in spring 2025. The community improvement plan could incentivize new one-bedroom units and affordable units via any of the following methodologies

- Provide incremental tax incentive grants for purpose built affordable rental units ensuring new stock added
- Provide small grants to homeowners building infill units such as accessory dwelling units or basement suites
- Provide tax incentive grants for purchasers of affordable housing who commit to maintaining a level of affordability over time
- Provide incentives for alterations to large homes that are being divided into smaller units

7.1.2 Official Plan Opportunities

The current review of the official plan provides the opportunity to revisit density and parking requirements in light of the identified needs of the HNA.

7.1.3 Future Proofing

The analysis of the disconnect in housing stock, provides the planning and building departments the opportunity to consider retrofits of existing large homes (3 bedroom plus) to meet the needs of future citizens.

The Housing Needs Assessment provides analysis of future citizens' needs to inform the development of the 18-acre Grand Trunk site which the municipality has completed site plans for. The city is now in the process of assessing housing opportunities and needs as well as considering expanded recreational facilities.

7.1.4 Infrastructure

While the transit infrastructure has ample capacity to meet the needs of a larger community, the Housing Needs Assessment provides information to inform decision making on future infrastructure development. Combined with the Official Plan Review, it will be utilized by the Municipality to plan for the population needs of 2035.

Annex A: Relevant Housing Needs Assessment and Data Links & References

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

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Housing Assessment Resource Tools (HART). Housing Needs Assessment Tool.

investStratford. Community Profile.

Statistics Canada. 2023. (table). *Census Profile*. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released November 15, 2023.

Townfolio. Stratford, Ontario.

World Population Review. Stratford.

Appendix A: Community Stakeholders & Surveys

The below listed individuals and organizations were either sent surveys or interviews were requested with them. Additionally, organizations may have responded to the surveys through shared links shared by investStratford, Perth Huron Builders Association or other unrecorded shares. Respondents had the opportunity to respond fully anonymously.

Municipal
Director of Building & Planning, City of Stratford
Deputy Chief Building Officer
Director of Social Services
Housing Manager, Social Services
Research and Program Analyst, Social Services
Managing Director, investStratford
Chief Executive Officer, investStratford
Manager of Planning
Intermediate Planner
Small Business Advisor, investStratford
Local Real estate Data
EO Huron Perth Association of Realtors
Business/Workforce Organizations
General Manager, Stratford & District Chamber of Commerce
Executive Director, Destination Stratford
Accommodations Supervisor, Stratford Festival
Aisin Canada
VisTech Manufacturing
TGMinto
Hendrickson
GreenSeal Cannabis Company Ltd
Not-for-Profit Organizations
United Way Perth Huron
Optimism Place
Emily Murphy Centre
L'Arche Community Housing
Community Living

Special Olympics
Shelterlink Youth Housing
Connections Centre
Stratford District Legion
John Howard Society
Huron Perth Public Health
Huron Perth Healthcare Alliance
Perth Huron Builders Association
Housing Cooperatives / Community Housing
Banbury Cross Housing Co-operative Inc.
Bard of Avon Housing Co-operative Inc.
Festival City Housing Co-operative Homes
Spruce Lodge Seniors Home
Vineyard Village Non-Profit Housing
Windmill Gardens Community Inc.
Long Term Care
Cedarcroft Place
Chartwell Anne Hathaway
Greenwood Court
McCarthy Place
River Gardens
Spruce Lodge
Academic – Students
University of Waterloo Stratford Campus
Nancy Campbell International School
Conestoga College
Private Sector
Pol Quality Homes
BMI Developers
Campbell Court Apartments
Greenwood Drive Apartments
Park Property Management
Avon Place
315 William St. Apartments
Hip Developments

MEI Developments
Reid Heritage Homes
Cachet Developments

Appendix 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.