

# Niagara Region Housing Market Analysis

Trends, current state and forecasts, 1996-2041

June 2019



CANADIAN CENTRE FOR  
ECONOMIC ANALYSIS

## ABOUT THE CANADIAN CENTRE FOR ECONOMIC ANALYSIS

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## ABOUT THE REPORT

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## GLOSSARY

**Census Household:** Contains at least one census family.

**Census Family:** Defined as a married couple or a couple living common law, with or without children of either and/or both spouses; or a lone parent of any marital status with at least one child living in the same dwelling. Grandchildren living with their grandparent(s) but no parents are also considered a census family.

**CMA:** Stands for Urban Census Metropolitan Area, defined by Statistics Canada as an area consisting of one or more neighbouring municipalities situated around a major urban core.

**CMHC:** Stands for Canada Mortgage and Housing Corporation, a Crown Corporation of the Government of Canada that acts as Canada's national housing agency.

**Core Housing Need:** According to CMHC, a household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it 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 (meets all three housing standards). Housing standards are defined as follows:

**Adequate housing** is reported by residents as not requiring any major repairs.

**Affordable housing** costs less than 30% of total before-tax household income.

**Suitable housing** has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standard requirements.

**DA:** Stands for Dissemination Area, a small area composed of one or more neighbouring dissemination blocks with a population of 400 to 700 persons. This is a geographical resolution used by Statistics Canada.

**High-Density Housing:** Units in apartment buildings of five storeys or more. In some situations, housing is mixed with other uses.

**LIM-AT:** Stands for low-income measure, after tax, and is a metric for determining whether a household falls below a low-income threshold specific to the household size, based on whether its income is below 50% or median adjusted after-tax income.

**Low-Density Housing:** Single-detached and semi-detached housing.

**MCR:** Stands for Municipal Comprehensive Review, a new official plan, or an official plan amendment, initiated by an upper- or single-tier municipality under section 26 of the Planning Act that comprehensively applies the policies and schedules of the Provincial Growth Plan.

**Medium-Density Housing:** Units in row houses, duplex apartments, and apartment buildings of four storeys or less.

**Multiple-Family Households:** Households that consist of two or more census families. There may also be persons who are not in a census family in this type of household.

**National Occupancy Standard:** A standard developed by CMHC through consultations with provincial governments which is used to determine the number of bedrooms required by a household in order to be suitably housed.

**Non-Census Household:** Comprises a single person or two or more persons in a non-census family.

**Primary Household Maintainer:** The first person in the household identified as someone who pays the rent or mortgage, the taxes, or the electricity bill, and so on, for the dwelling.

**St. Catharines-Niagara CMA:** Comprises the municipalities of St. Catharines, Niagara Falls, Welland, Fort Erie, Lincoln, Port Colborne, Thorold, Pelham, Niagara-on-the-Lake and Wainfleet.

## FINDINGS AT A GLANCE

The aim of this study was to develop the Niagara Housing Statement Database in support of the Regional Housing Study and Housing and Homelessness Action Plan. It compiles the available information about the current stock of rental, ownership and affordable housing in Niagara Region by type and location. This information is combined with data about the households themselves, including the type of household, income level, age of household maintainer, and whether the household faces core housing need or affordability challenges. The study also provides a forecast to 2041 of the future housing stock based on the Provincial Growth Plan projections as of May 2019 and current economic trends.

### DEMOGRAPHICS

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Niagara Region is facing unique challenges relative to much of Ontario. It already has a significantly older population than the province, and this demographic aging is expected to continue to trend upwards in the future. The population aged 65 years or older is expected to more than double by 2041. Single-person households are the dominant type of households, a trend which is also expected to continue as the population ages and household sizes decrease.

### HOUSING STOCK

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Niagara Region's housing stock is primarily low-density. Single-detached homes are the most common dwelling type, followed by low-rise apartments and row houses. Medium- and high-density housing represents 24% of the total stock and houses 71% of the renter population.

### HOUSING NEED

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Core housing need affects 13% of households in Niagara Region, or approximately 24,000 households, according to the most recent figures. Renter households are in core housing need at three times the rate of owner households and also live in unsuitable, unaffordable and inadequate dwellings at higher rates than their owner counterparts. Of these components of housing need, affordability is the main challenge in the Region, as rates of housing unsuitability and inadequacy are low overall. Almost all households affected by core housing need are in the lower 4 income deciles, and of these, the majority are in deciles 1 and 2, earning less than \$29,500 per year.

Similar rates of core housing need exist across most ages of household maintainers. Rates are slightly higher for households with a maintainer younger than 35 or older than 84. The household types predominantly affected are single-person households, which are the large majority of households in core housing need, and lone-parent households.



## 1.0 INTRODUCTION

### 1.1 OBJECTIVES

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The aim of this study was to develop the Niagara Housing Statement Database in support of the Regional Housing Study and Housing and Homelessness Action Plan. It compiles the available information about the current stock of rental, ownership and affordable housing in Niagara Region by type and location. This information is combined with data about the households themselves, including the type of household, income level, age of household maintainer, and whether the household faces core housing need or affordability challenges. The study also provides a forecast to 2041 of the future housing stock based on the Provincial Growth Plan projections as of May 2019 and current economic trends.

Through the course of this study, working with Niagara Region, CANCEA:

- Created a comprehensive dataset that:
  - combines housing and demographic data in one place for use by Regional and local municipal planners and policymakers; and
  - includes historical forecasts and projections up to 2041 for key housing and demographic metrics.
- Conducted a housing need analysis to determine:
  - how many households are in core need;
  - how many households face affordability challenges; and
  - which groups are facing pressure in the ownership and rental markets.
- Consulted with local municipalities to:
  - confirm that data capture was representative of the local experience;
  - identify any relevant gaps;
  - provide training on the use of the database; and
  - determine the main scenarios of interest to test for the next study phase (scenario-based analysis).
- Presented findings to the Niagara Region Planning and Economic Development Committee.

This report is intended to provide a curated selection of representative housing and demographic data, along with graphs and tables to easily visualize this information, and to summarize key findings from the study.

### 1.2 METHODOLOGY

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The Regional dataset was created using CANCEA's statistical analysis and data simulation platform, which makes use of 15 years' worth of community-level data housed in a linked-path agent database covering 55,000 regions across Canada. The platform is regularly updated to include the most recent Statistics Canada datasets and census information.

The population projections have been aligned to the Provincial Places to Grow targets as well as the numbers generated by the Municipal Comprehensive Review. These population projections, along with life expectancies and birth rates, are used to determine the number of households and the dwelling sizes these would require under different conditions and over time.

Information about the current housing stock, the way in which the current population is housed (affordability, suitability and adequacy) and dwelling formation rates (both market and non-market) are used to assess the supply of housing over time.

This study and the accompanying dataset draw primarily from Statistics Canada census datasets and CMHC tables. All population and household counts have been corrected for census undercounts. As a result, these may be a few percent larger than those found in the census table. All income values are presented in constant 2015 dollar figures to be consistent with the 2016 census results.

Additional data included was provided by Niagara Region, including:

- Provincial Policy Statement tables;
- Core housing need custom cuts; and
- Affordable housing data.

All figures, tables and statistics included in this report derive from these sources unless otherwise specified.

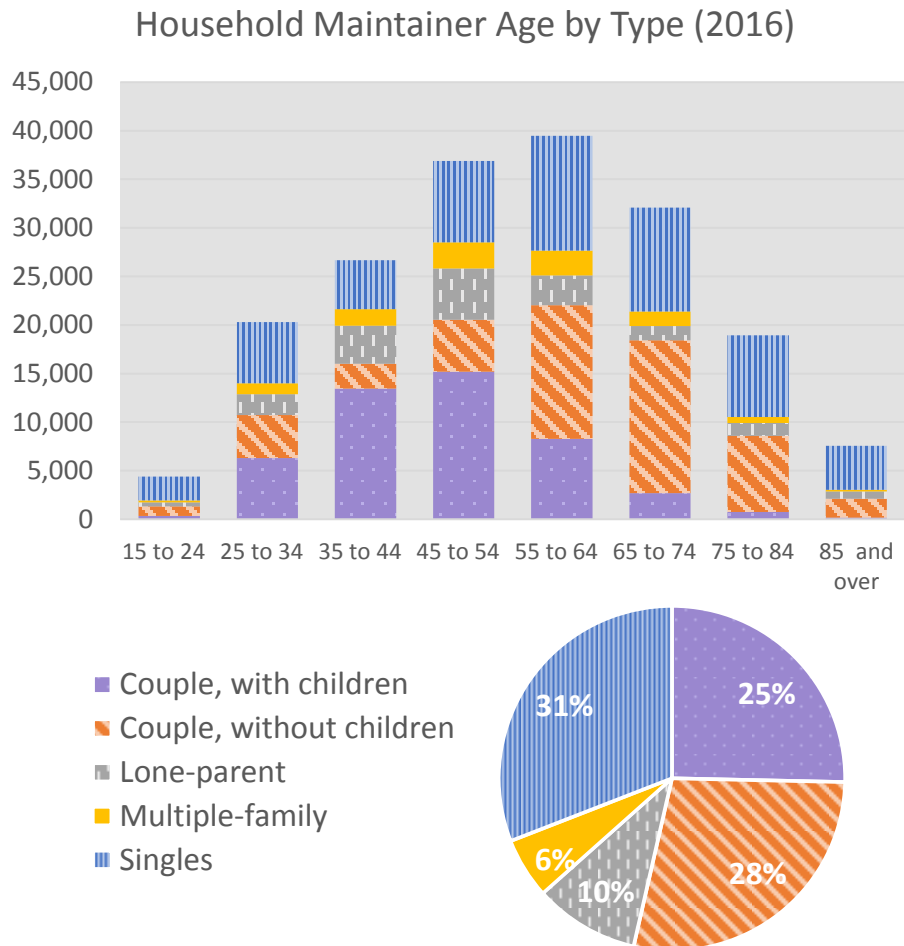
## 2.0 POPULATION AND HOUSEHOLDS

### 2.1 DEMOGRAPHIC TRENDS

#### 2.1.1 HOUSEHOLDS

In Niagara Region, single-person households are the most common type (31%)<sup>1</sup>, followed by couples without children (28%) and with children (25%). The proportion of single-person households is 1.5 times the provincial average. Additionally, 41% of singles are 65 years or older, which is 21% higher than the rest of Ontario.

**Figure 1** Households by age and type, 2016

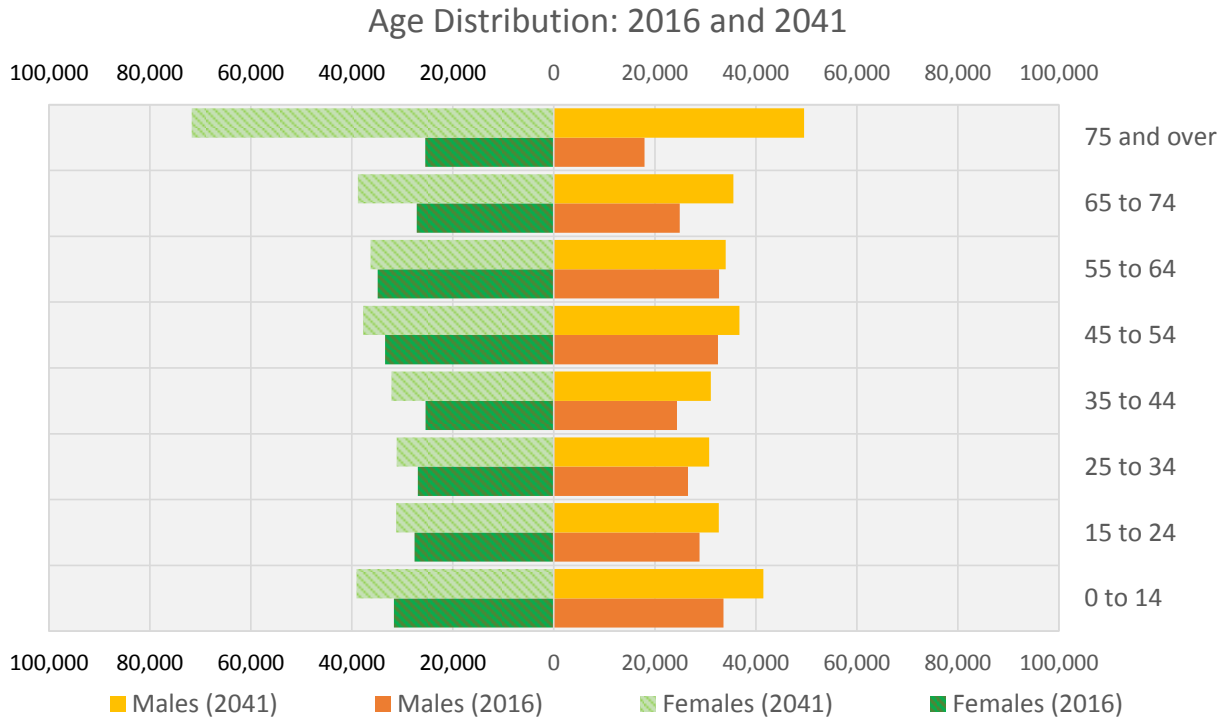


<sup>1</sup> Non-census households include all non-census family households (see glossary) and are predominantly single-person households. For simplicity this report will refer to non-census households as singles or single-person households moving forward.

2.1.2 POPULATION TRENDS

The age profile of Niagara Region is expected to increasingly skew older as 2041 approaches. By 2041, it is expected that the population aged 75 and older will be 50% larger than the 14 and under population. At 180%, the growth rate of the cohort aged 75 years or older is at least 4 times larger than the growth rate of any other cohort. The older population is projected to also skew female.

**Figure 2** Population by age and sex, 2016 and 2041

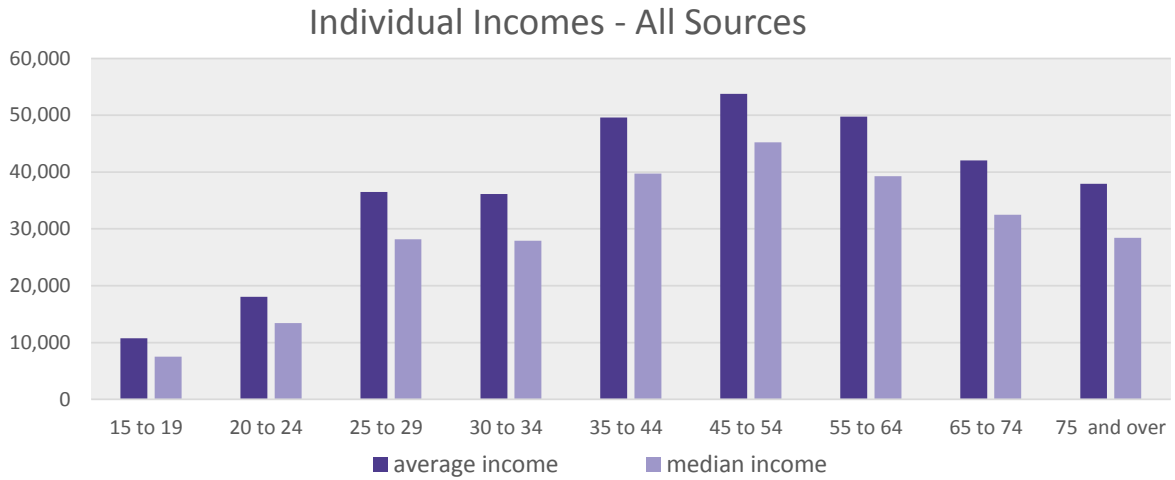


**2.2 EMPLOYMENT AND INCOMES**

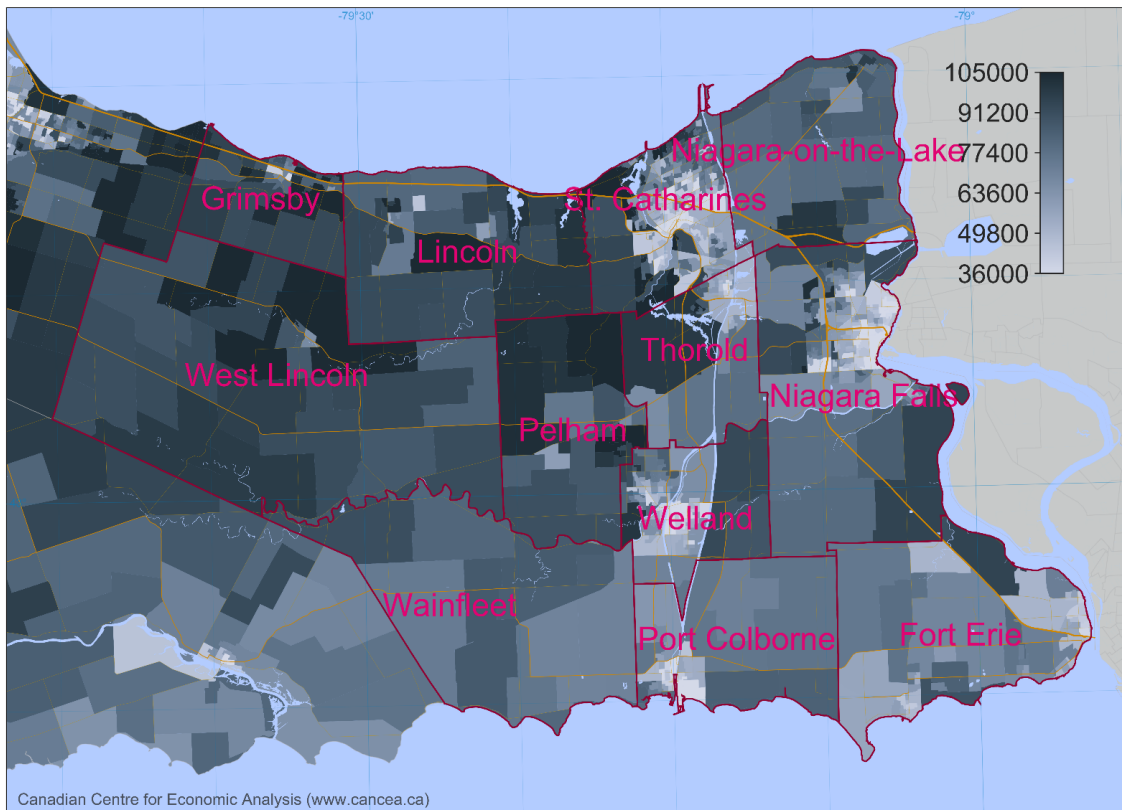
The average individual income in Niagara Region is \$41,591, while the median income is \$31,433. The discrepancy between the average and the mean is an indication of the degree of income disparity in the Region. Incomes are generally higher in the predominantly rural local municipalities and lower in the larger cities, particularly near the downtown cores, as seen in Figure 4.

In this analysis, incomes are reported both at the individual and household level. To analyze differences between individuals and households of different income levels, individual and household income deciles are used. Each population (household) decile contains 10% of the Regional population (households). The lower-bound income of each decile is the income of the person or household within the decile with the lowest income, and the upper bound is the income of the person or household with the highest income. Income deciles for Niagara Region are given in Table 1.

**Figure 3** Average and median individual incomes, 2016



**Figure 4** Median household income by dissemination area (legend in \$), 2016



**Table 1** Individual and household income deciles for Niagara Region, 2016

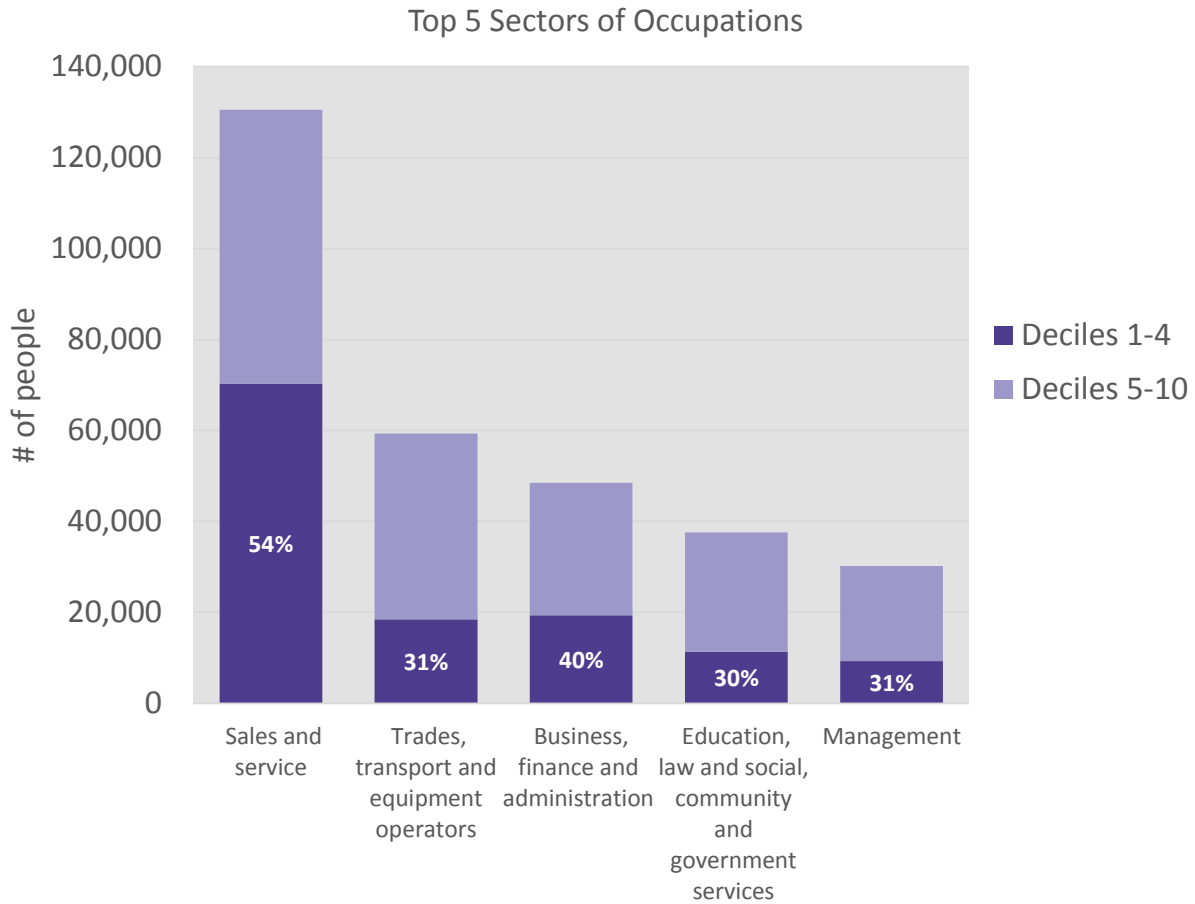
	Individual Income	Household Income
Decile 1	Less than \$8,900	Less than \$19,400
Decile 2	\$8,900 to \$13,999	\$19,400 to \$29,499
Decile 3	\$14,000 to \$19,099	\$29,500 to \$39,799
Decile 4	\$19,100 to \$24,799	\$39,800 to \$52,699
Decile 5	\$24,800 to \$31,399	\$52,700 to \$68,399
Decile 6	\$31,400 to \$38,999	\$68,400 to \$84,299
Decile 7	\$39,000 to \$48,999	\$84,300 to \$101,199
Decile 8	\$49,000 to \$62,799	\$101,200 to \$122,199
Decile 9	\$62,800 to \$85,799	\$122,200 to \$155,899
Decile 10	\$85,800 or more	\$155,900 or more

### 2.2.1 OCCUPATION

In Niagara Region, there is twice as many residents that report having an occupation in sales and service<sup>2</sup> as in the next most common occupation type. People in these occupations are more concentrated in lower income deciles than those in any other occupation type. In fact, over half of the people in sales and service occupations (about 13,400) have individual incomes below \$24,800, placing them in the lower 4 individual income deciles. The main occupation types are illustrated in Figure 5.

<sup>2</sup> This category contains retail and wholesale sales occupations and customer and personal service occupations related to a wide range of industries, such as accommodation and food service, travel, tourism, and cleaning services. See the National Occupational Classification (NOC) 2016 Version 1.0 on the [Statistics Canada website](#) for the full list of definitions of occupation types.

**Figure 5** Top 5 occupation types, 2016



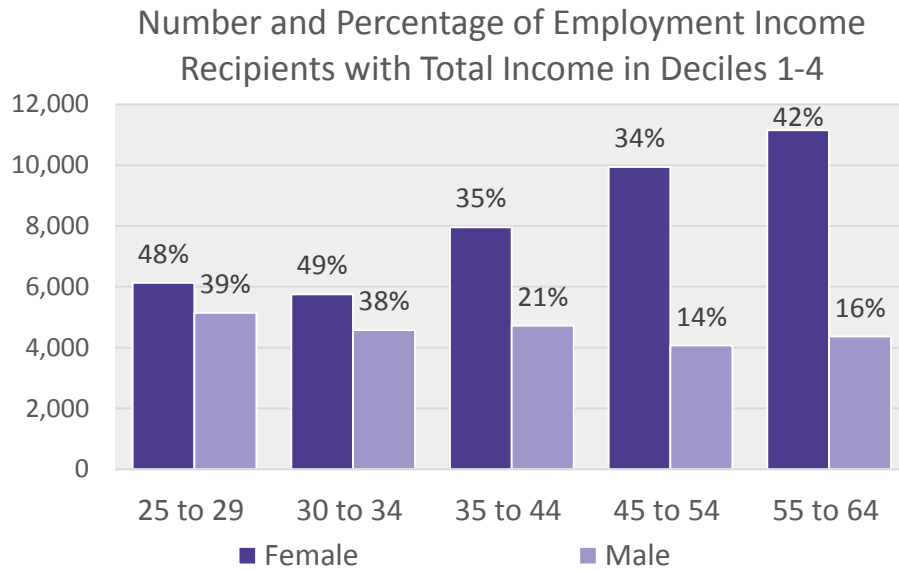
### 2.2.2 EMPLOYED, LOWER-INCOME POPULATION CHARACTERISTICS

The population of employment income-earners whose total income is in the lower 4 deciles skews female. The discrepancy between the share of all men and women with employment income whose total income is in the lower 4 income deciles increases with age, as shown in Figure 6.

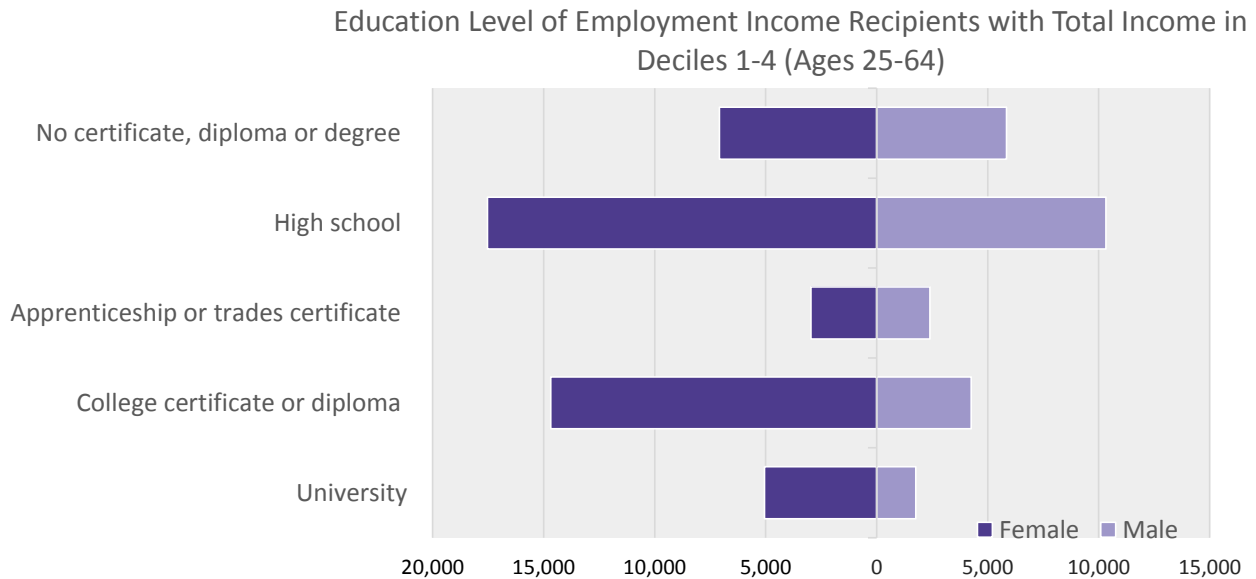
The maximum educational attainment of most of the population whose total income is in the lower 4 deciles<sup>3</sup> is a high school certificate, followed by a college certificate or diploma and no certificate or diploma. The subset of this population with a college certificate or diploma or at least some university skews significantly more female than the population with other educational attainment levels (see Figure 7).

<sup>3</sup> This population also includes individuals who do not receive employment income and is therefore slightly larger than the population represented in Figure 6.

**Figure 6** Gender and age of employment income recipients with a total income in deciles 1 to 4



**Figure 7** Education level of individuals with a total income in deciles 1 to 4 by gender

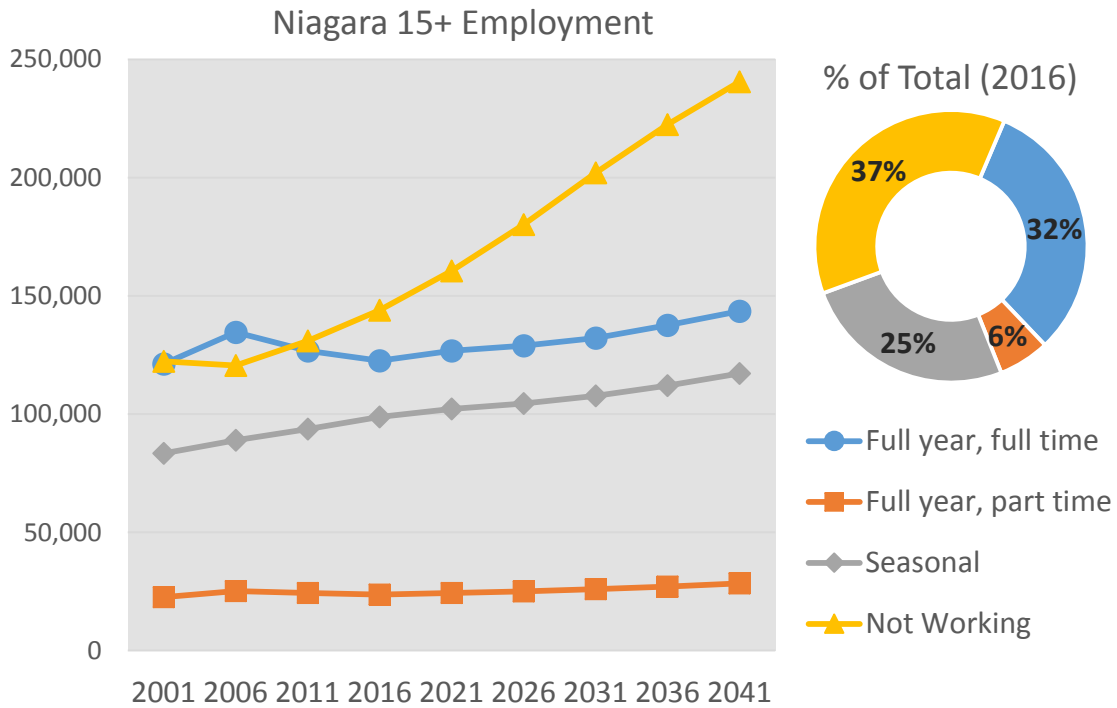


### 2.2.3 EMPLOYMENT INTENSITY

The Region is seeing an increasing number of people who are not employed, which correlates to the demographic aging of the population. Since 2011, Niagara Region has had more people not employed than people employed in full-time work. In parallel, the local dependency ratio – the proportion of residents aged 15 or younger and 65 and older relative to those in their working years (15 to 65) – will also increase.



**Figure 8** Employment trends and projections, 2001-2041



### 2.3 CONCLUDING REMARKS

The following demographic and employment trends will affect future housing demand in Niagara Region, including the type of housing, location, tenure, density, etc.

- The demographic aging of the population
  - Demographic aging creates a trend towards smaller household sizes.
- The importance of sales and service employment, which is primarily lower-wage
  - Over half of the people in sales and service occupations are in the lower 4 individual income deciles.
  - Lower-income households are more concentrated in the larger cities in the Region, particularly in the downtown areas.
  - The ability to house this population can have an effect on the local economy.

### 3.0 HOUSING STOCK

#### 3.1 DWELLING TYPES AND TENURE

The most common type of dwelling in the Region are single-detached houses. Low-density dwellings represent 73% of all housing in the Region. The composition of Niagara Region’s housing stock by dwelling type is presented in Table 1.

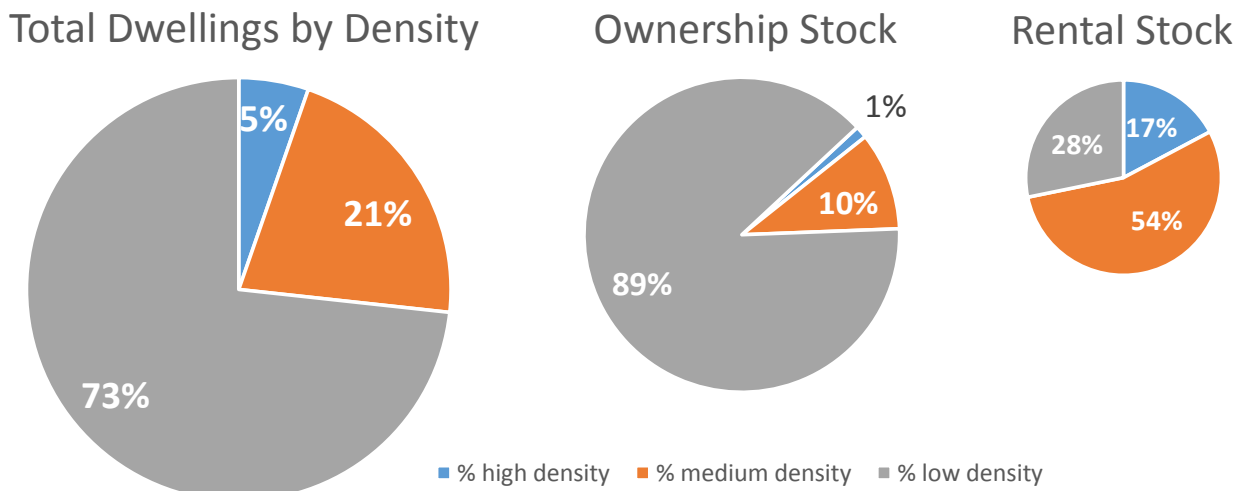
**Table 1** Housing stock by dwelling type, 2016

Density	Dwelling Type	Number of Dwellings
Low	Single-detached	126,208
Low	Semi-detached	9,734
Medium	Row house	13,701
Medium	Apartment 5 storeys or less	19,975
Medium	Duplex Apartment	6,050
Medium	Other	486
High	Apartment over 5 storeys	9,864

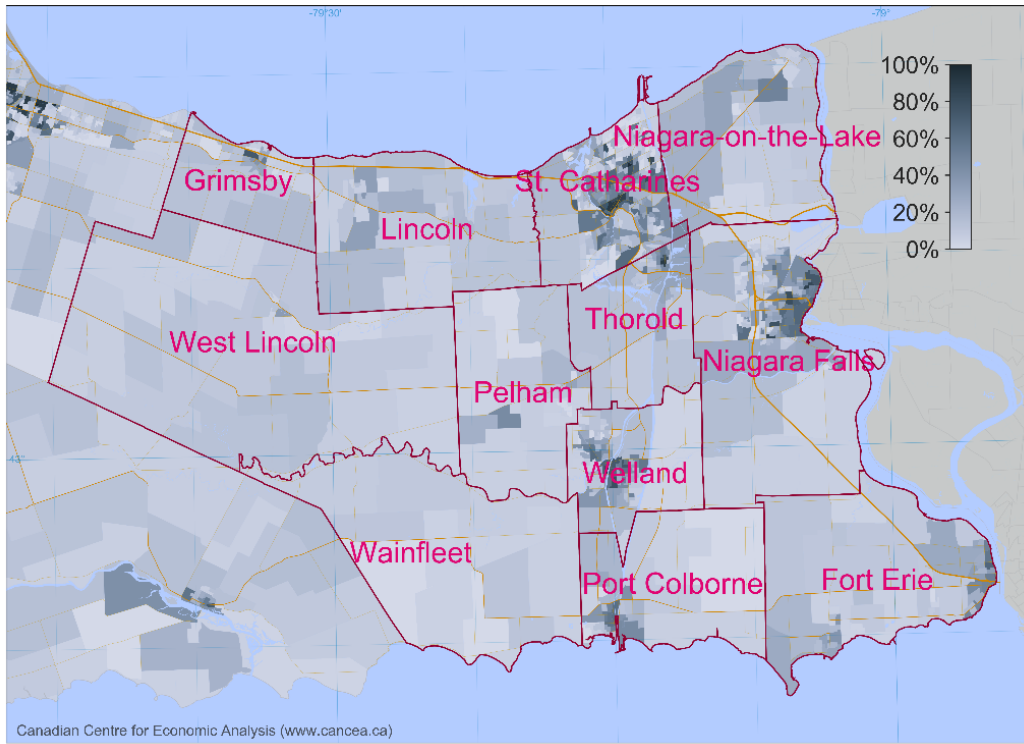
The Region’s housing stock is composed of 74% ownership and 26% rental. The majority of the rental stock is concentrated in the larger cities in the Region, especially around the downtown cores, with very little rental stock outside of these areas (see Figure 9). Most ownership stock is low-density housing while most rental stock is medium- or high-density.

- 9 in 10 owners live in low-density housing.
- Over half of renters live in medium-density housing.

**Figure 9** Housing density by tenure, 2016

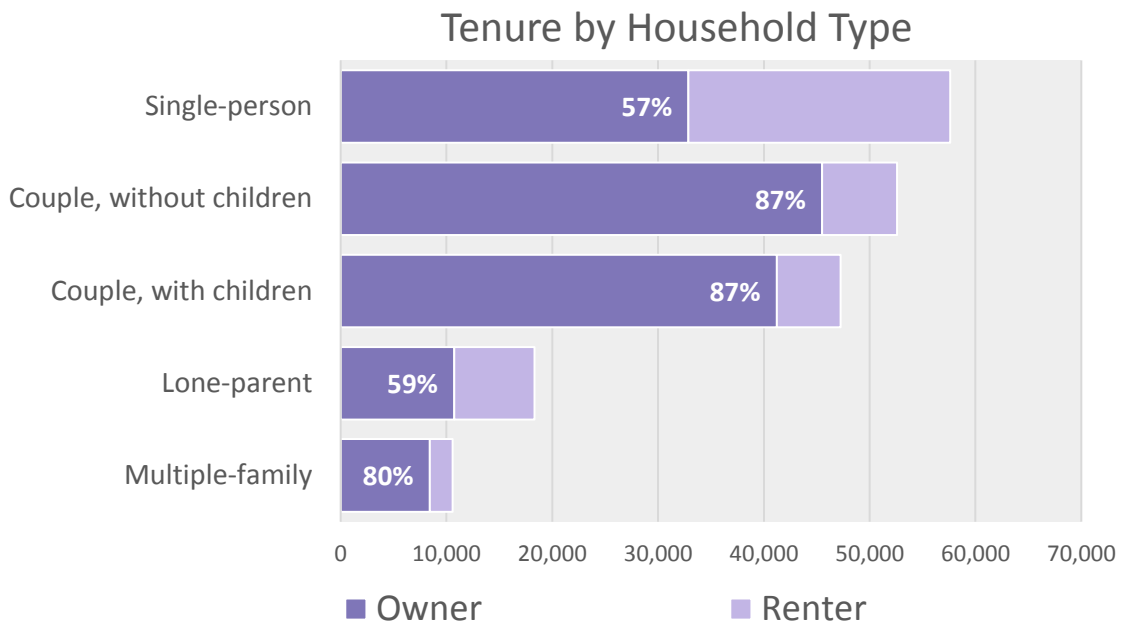


**Figure 10** Percentage of rental stock by dissemination area, 2016



The household types most likely to be renters are single-person and lone-parent households, as shown in Figure 11.

**Figure 11** Tenure by household type, 2016



## 3.2 SHELTER PRICES

### 3.2.1 OWNERSHIP

In the 2001 to 2016 period, the median self-reported values of single-detached houses and other medium-density attached dwelling types have increased by 114% and 113%, respectively, in the St. Catharines-Niagara CMA<sup>4</sup>. On average, this is an annual increase of about 7.5%. The self-reported value of units in apartments of five storeys or more has increased by 81% in the same timeframe, a 5.4% average annual increase.

Market prices, which reflect the prices of the subset of the housing stock that is newly built or resold, have increased by 36% between 2016 and 2019 in Niagara Region as a whole. On average, this is a 12% annual increase, although the increases have been uneven year over year (see Table 3).

**Table 2** Self-reported dwelling values, 2001-2016 (CMA)

Year	Single-detached house	Apartment 5+ storeys	Other
2001	\$139,371	\$99,225	\$112,742
2006	\$195,269	\$145,380	\$160,177
2016	\$298,208	\$179,421	\$240,412

**Table 3** Recent market prices, 2016-2019<sup>5</sup>

Year	All Dwelling Types	Change from previous year
2016	\$333,030	—
2017	\$403,099	21%
2018	\$405,063	0%
2019	\$454,780	12%

### 3.2.2 RENTAL

Average rents reported by CMHC include rents paid by all tenants in the rental market, including long-term tenants whose rents may be below market. Average rents by number of bedrooms in the St. Catharines-Niagara CMA are shown over time in Figure 12. Between 1996 and 2018, the average year-over-year increase in CMHC average rents for a 1-bedroom apartment in the St. Catharines-Niagara CMA was 2.4%. In recent years, between 2016 and 2018, the average year-over-year increase was 4.3%. During that same timeframe, according to data from Padmapper's monthly Canadian Rent Reports<sup>6</sup>, market rents increased by 9% per year on average in the St. Catharines-Niagara CMA. Market rents are higher in general

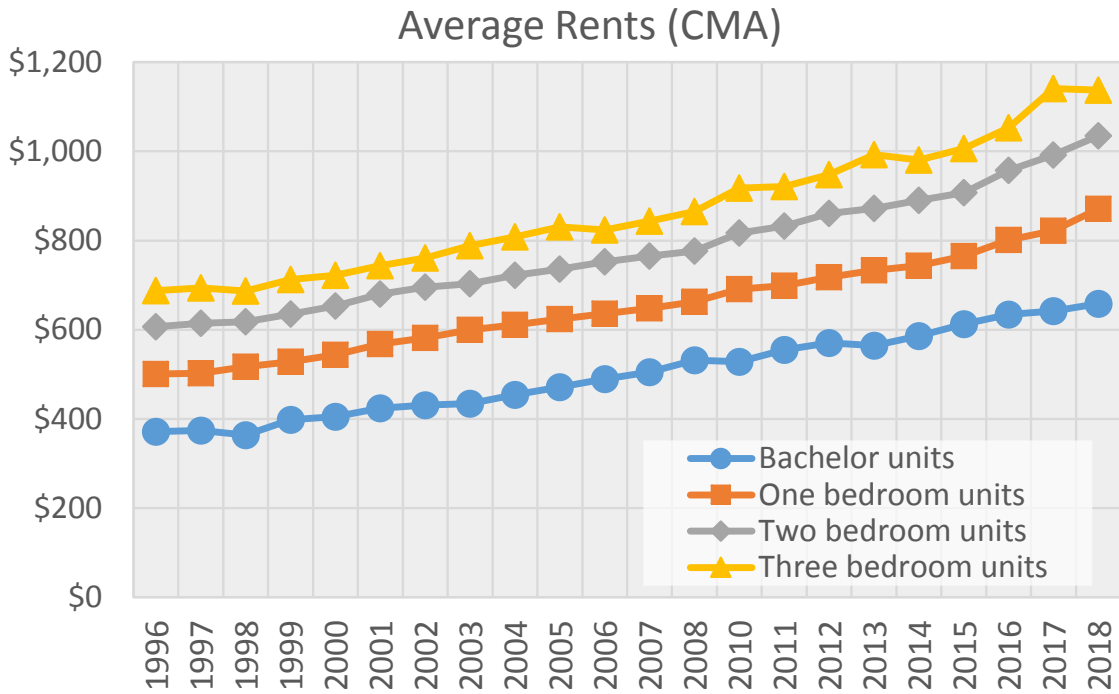
<sup>4</sup> Note that throughout the report CMA indicates that data is for the St. Catharines-Niagara CMA, which includes all local municipalities of Niagara Region with the exception of Grimsby and West Lincoln. Unless CMA is specified, the data covers Niagara Region in its entirety.

<sup>5</sup> Source: *Niagara Association of Realtors monthly market reports (January 2016-February 2019)*, available on the [Niagara Association of Realtor's Website](#). Accessed April 3<sup>rd</sup>, 2019.

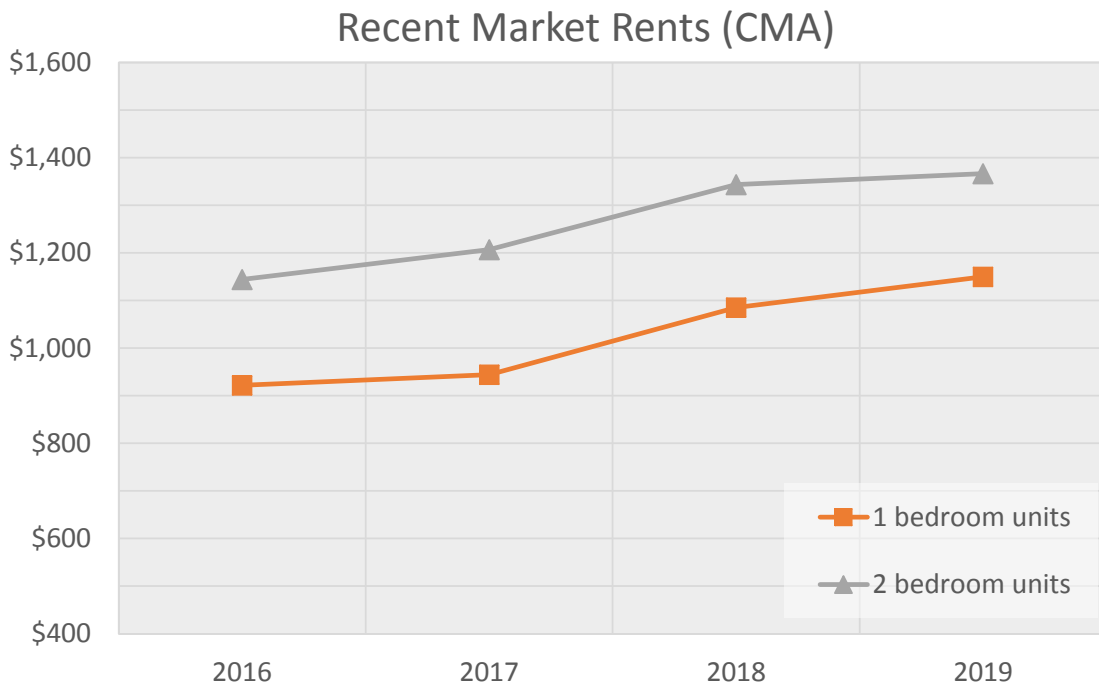
<sup>6</sup> Available on [Padmapper's Rental Data Blog](#). Accessed April 4<sup>th</sup>, 2019.

since new tenants will generally be charged a higher rent compared to what a long-term tenant would pay, and only a subset of all rental units are put on the market in any given year.

**Figure 12** Average rents by number of bedrooms reported by CMHC, 1996-2018

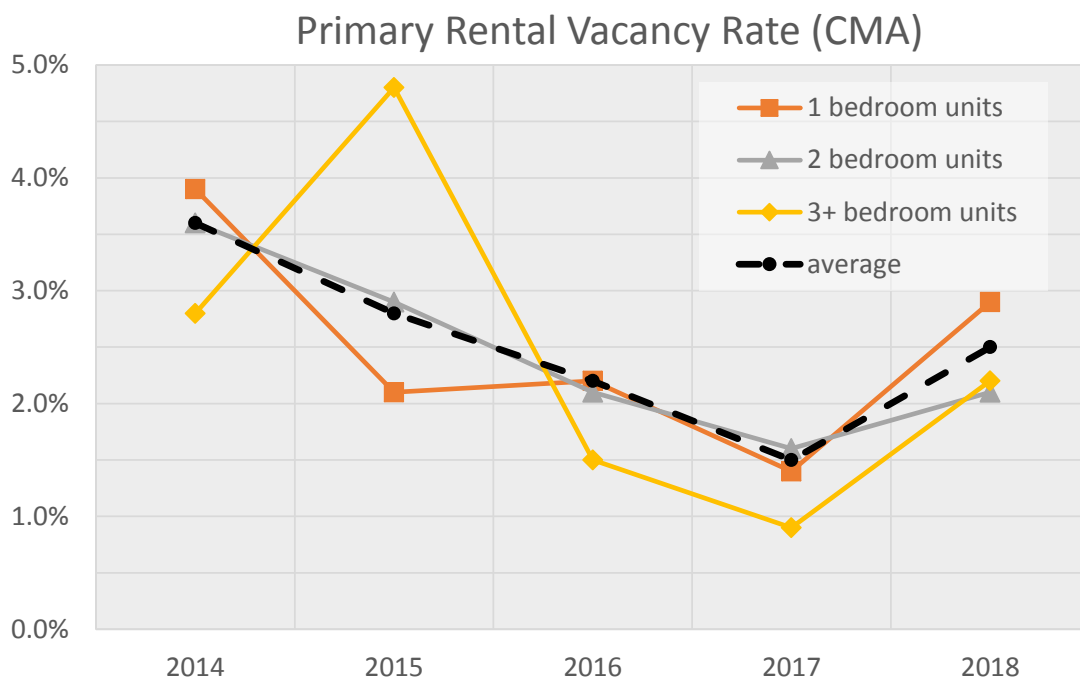


**Figure 13** Market rents reported by Padmapper, 2016-2019



The rental market in the St. Catharines-Niagara CMA appears to have tightened considerably in the past decade. According to CMHC’s yearly Rental Market Reports from 2015 to 2018<sup>7</sup>, which cover the St. Catharines-Niagara CMA, the average vacancy rate for primary rental units decreased for six consecutive years from 2011 to 2017, increasing for the first time between 2017 and 2018. Vacancy rates by number of bedrooms for the 2014-2018 period are reported in Figure 14. In 2016, the turnover rate was reported to be among the lowest in Ontario, third only to the rental markets in Toronto and Hamilton. Reasons for this tightening of the rental market, according to CMHC, include increased demand from the immigrant population and international students, as well as a growing gap between rental prices and ownership costs that reduces movement out of the rental market and into homeownership.

**Figure 14** CMHC primary rental vacancy rates by number of bedrooms, 2014-2018



### 3.2.3 AFFORDABLE HOUSING UNITS

In Niagara Region, there are 8,404 affordable units available, which includes public housing units operated and managed by Niagara Regional Housing; non-profit and cooperative housing programs; rent supplement units; as well as units provided through the New Development Housing Allowance Program for private developers (Table 4 provides a breakdown by type and mandate). Almost three-quarters of the units are mandated for families or seniors<sup>8</sup>. In terms of size, 50% of units have one bedroom, 25% have three or more bedrooms, 23% have two bedrooms and the remainder are bachelor units. These are mainly found in St. Catharines, Niagara Falls and Welland.

<sup>7</sup> Available on the [CMHC website](#). Accessed June 20<sup>th</sup>, 2019.

<sup>8</sup> Applicants aged 55 years and older are eligible for senior housing.

**Table 4** Affordable housing units by mandate and type, 2019

	Senior	Adult	Family	Aboriginal	Alternative	None	Total
New Development	315	325	26	-	43	-	<b>709</b>
NFP / Coop	1024	29	2336	128	84	-	<b>3601</b>
NRH Owned	1642	140	902	-	-	-	<b>2684</b>
Rent Supplement	-	-	-	-	-	1410	<b>1410</b>
<b>Total</b>	<b>2981</b>	<b>494</b>	<b>3264</b>	<b>128</b>	<b>127</b>	<b>1410</b>	<b>8404</b>

### 3.3 CONCLUDING REMARKS

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Niagara Region's housing stock differs between:

- Larger cities and rural communities – Larger cities have the bulk of the housing stock, the high- and medium-density stock and the affordable housing units in the Region.
- Tenure types – Almost 90% of owner households live in a low-density dwelling compared to just over 25% of renters.

There is some evidence that recent housing price and rent increases have exceeded long-term average rates.

- Average rents for a 1-bedroom apartment have increased by 4.3% between 2016 and 2018 compared to the 2.4% 22-year average.
- Self-reported housing values have more than doubled from 2001 to 2016.
- Market prices for homes have increased by 12% per year on average from 2016 to 2018, with a 20% increase between 2016 and 2017.

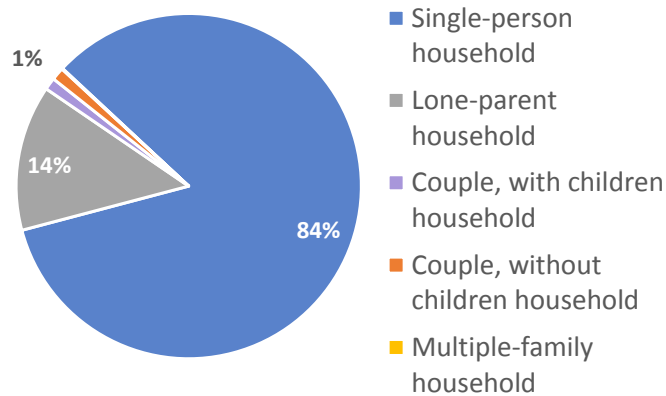
## 4.0 HOUSING NEED

### 4.1 CORE HOUSING NEED

Core housing need is the standard indicator of housing need in Canada used by CMHC and Statistics Canada. A household is considered to be in core housing need if its dwelling does not acceptably meet its needs, i.e. it is either too small<sup>9</sup>, in a major state of disrepair or too expensive given its budget, and there is no alternative acceptable housing that would cost less than 30% of total household income.

Core housing need affected a total of 23,830 households in 2016. Of this number, about 20,000 are single-person households and 3,250 are lone-parent households.

**Figure 15** Core housing need, share by household type, 2016



**Table 5** Households in core need by household type, 2016

Household Composition	% Core Need	# Core Need	Suitable Housing
Single-Person Households	34.7%	20,002	Bachelor or 1 bedroom
Lone-Parent Households	17.8%	3,254	2 or more bedrooms
Couples without Children*	0.5%	286	1 bedroom
Couples with Children	0.6%	271	2 or more bedrooms

<sup>9</sup> This is calculated based on the National Occupancy Standard. The number of bedrooms required by a household is derived according to the following (if household members meet more than one criteria, the first conditions listed take precedence over the subsequent): a maximum of two persons per bedroom; household members living as part of a married or common-law couple share a bedroom; lone parents have a separate bedroom; household members aged 18 or over have a separate bedroom; household members under 18 years of the same sex share a bedroom; household members under 5 years of the opposite sex share a bedroom if doing so would reduce the number of required bedrooms. The exception to the above is a household consisting of one person living alone. Such a household would not need a bedroom, i.e. they may live suitably in a bachelor apartment.



As shown in Table 5, the household types most vulnerable to core housing need are single-person and lone-parent households.

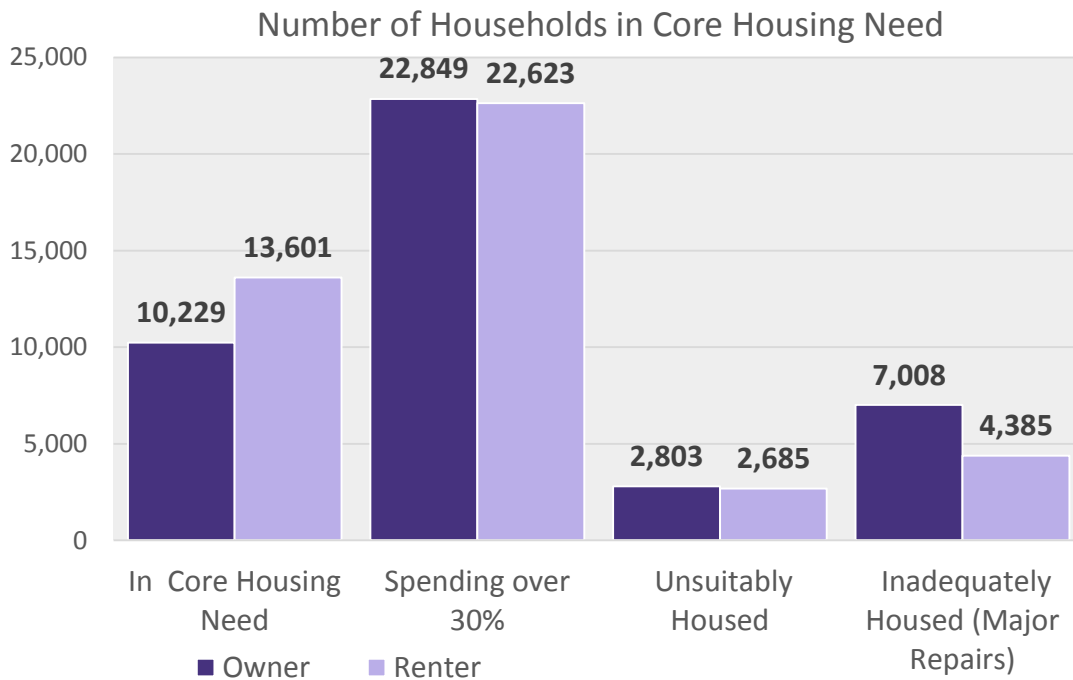
- Over 33% of single-person households are in core housing need.
- 18% of lone-parent households are in core housing need.

Breaking down housing need by tenure, we find that:

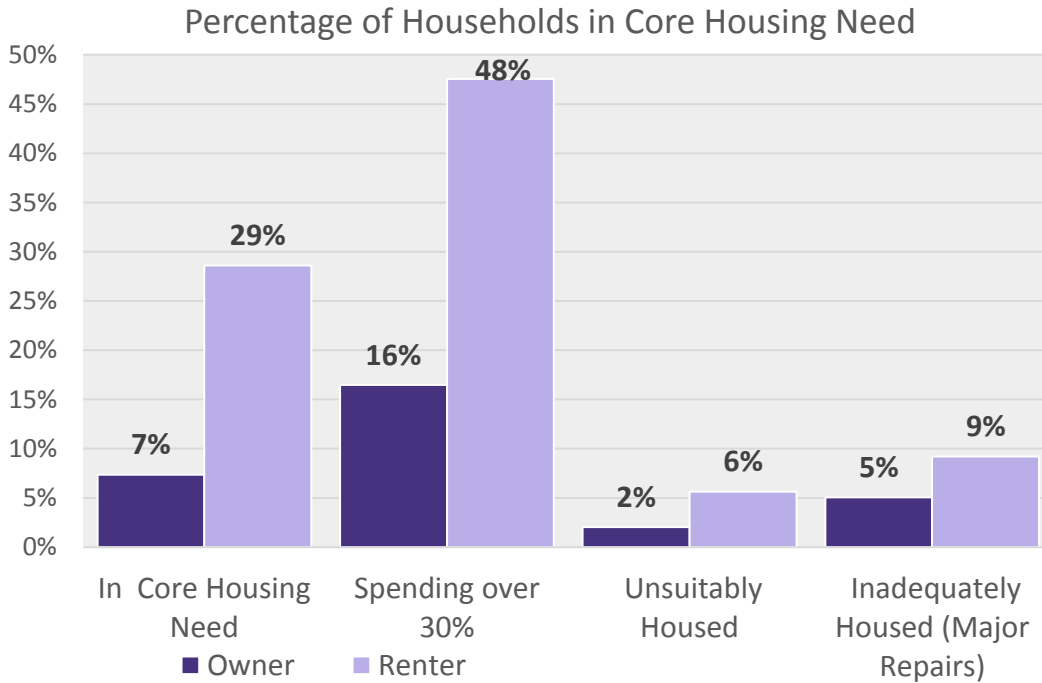
- there are more renter households in core need than owner households, despite there being about three times more owner than renter households in Niagara Region; and
- renters experience higher rates than owners of all core housing need indicators (housing unaffordability, unsuitability and inadequacy).

Of the components of core housing need, affordability is the main challenge in Niagara Region. Dwelling unsuitability and inadequacy combined affect under 10% of all households, while 24% of households spend over 30% of their total income on housing and are therefore considered to be living in unaffordable housing.

**Figure 16** Core housing need indicators by tenure (number of households), 2016



**Figure 17** Core housing need indicators by tenure (percentage of households), 2016



Core housing need affects households across all age groups, with tenure and household income level being the main determinants, as shown in Table 6 and Table 7. Almost all households in core housing need have a total household income below \$52,700 (lower 4 income deciles), meaning that the maximum they can afford to spend per month on shelter is \$1,317.<sup>10</sup> Of these, 70% of households in core need are in the lower 2 deciles. The maximum these households can spend is \$737 per month.

**Table 6** Core housing need by age of household maintainer and tenure, 2016

Age Range	# in Core Housing Need	% of Households in Core Need	Renter Households in Core Need	% Renter Households in Core Need
15 to 34	4,031	16%	2,909	24%
35 to 64	12,201	12%	6,591	27%
65+	7,598	13%	4,101	36%

<sup>10</sup> This includes all costs required to make a shelter operational, e.g. rent, mortgage payments, property taxes, condo fees, utilities, etc.

**Table 7** Households in core housing need by decile, 2016

Income Decile	Household Income level	Maximum affordable monthly housing cost	# households in Niagara in core need
Decile 1	Less than \$19,400	\$485	8,557
Decile 2	\$19,400 to \$29,499	\$737	7,545
Decile 3	\$29,500 to \$39,799	\$995	6,295
Decile 4	\$39,800 to \$52,699	\$1,317	1,429
Decile 5	\$52,700 to \$68,399	\$1,710	4
Decile 6	\$68,400 to \$84,299	\$2,107	0

Core housing need does not include homelessness. According to the Point in Time count conducted on March 27<sup>th</sup>, 2018 in Niagara Region, 625 people were experiencing homelessness in shelters, transitional housing programs and unsheltered locations. This included 144 children aged 15 or younger.

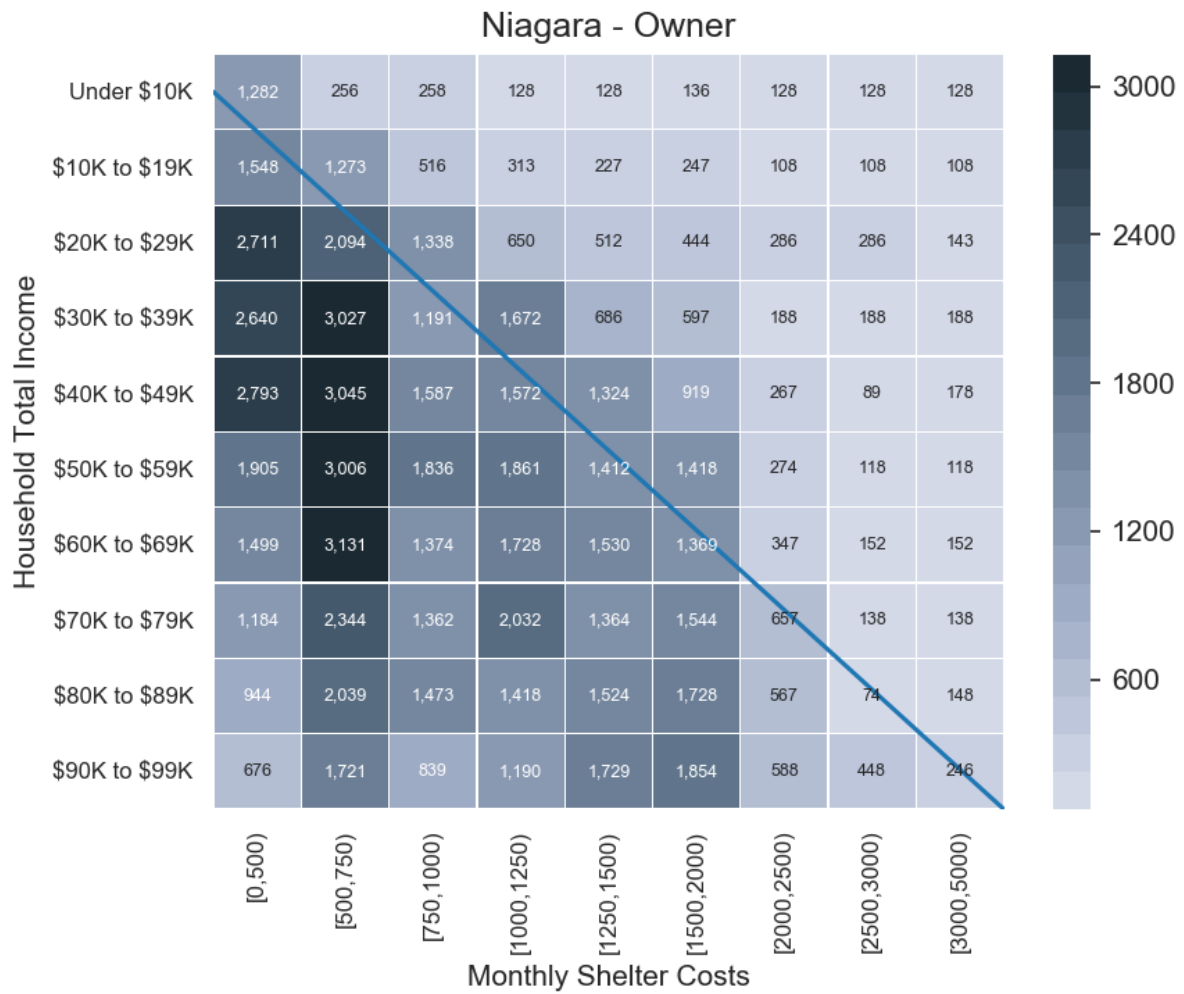
## 4.2 AFFORDABILITY

A household is considered affordably housed, according to Statistics Canada and CMHC, if it is spending less than 30% of gross income on shelter costs. This includes expenses to make shelter operational, e.g. rent, mortgage, condo fees, property taxes, and utilities. It does not include any transportation-related expenses such as car ownership or public transportation.

In the shelter affordability matrices in Figure 18 and Figure 19, household income is shown on the vertical axis and monthly shelter costs on the horizontal axis. The number in each square is the sum of households that have a specific combination of income and monthly shelter costs. The darker the square, the higher the number of households with that combination. The diagonal blue line represents the affordability threshold (shelter costs are 30% of total income), meaning that all households below the line are considered affordably housed.

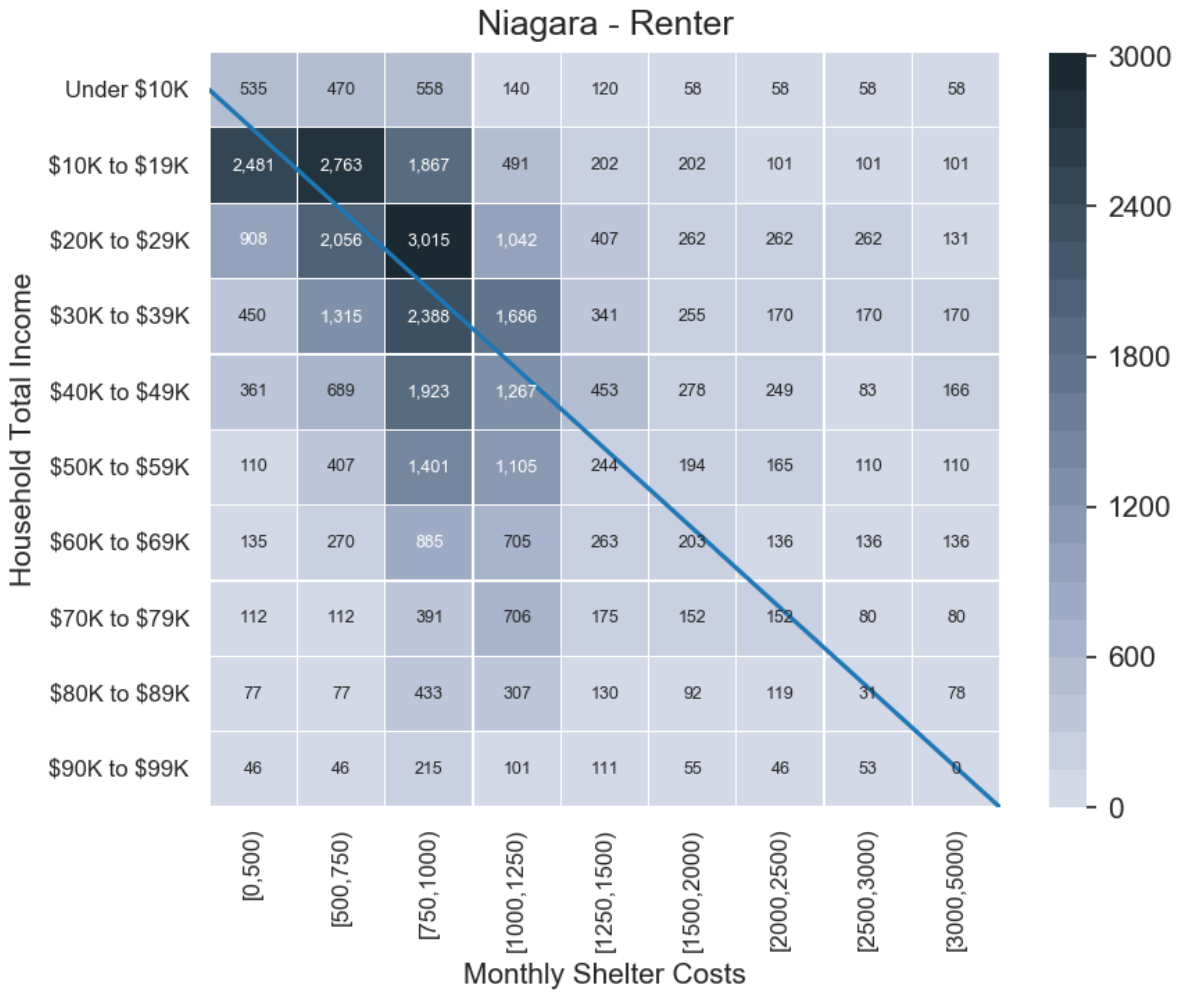
The concentration of household differs between the two figures – owner households are distributed across many income levels and are mainly found below or at the affordability threshold, while renter households are highly concentrated above the line and at household incomes below \$40,000.

**Figure 18** Affordability matrix – Owners, 2016



*Note: Only households with incomes under \$100,000 per year are included*

**Figure 19** Affordability matrix – Renters, 2016

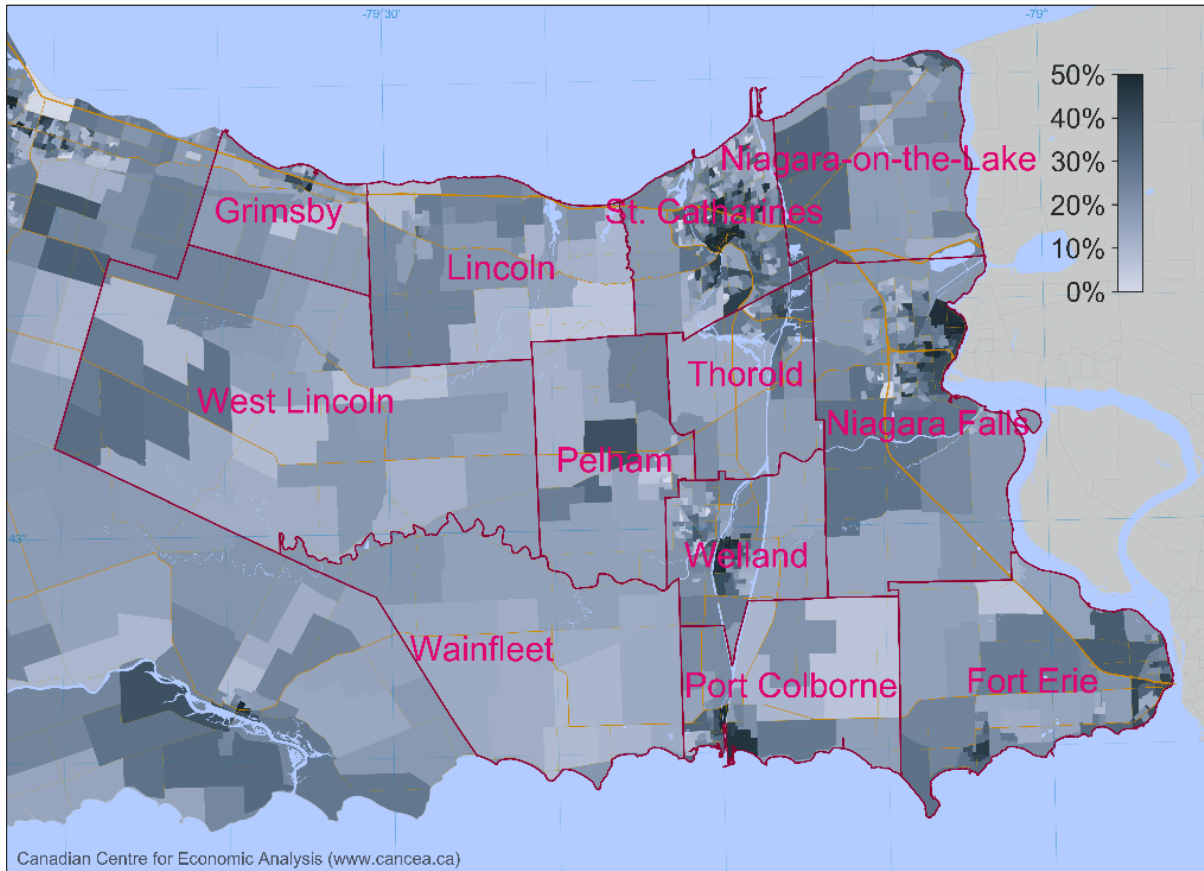


*Note: Only households with incomes under \$100,000 per year are included*

Renter households in Niagara Region live in an unaffordable dwelling at higher rates than owner households. Almost half of renter households in Niagara spend over 30% of income on shelter, compared to 16% of owner households.

Households spending over 30% of income are located all over the Region but mainly concentrated in the city cores.

**Figure 20** Percentage of households spending over 30% of income on housing by DA, 2016<sup>11</sup>



**Table 8** Households spending over 30% of income on shelter, 2016

Household Type	Owners	Renters
Non census family (incl. singles)	31%	58%
Lone parent	25%	49%
Couple with children	11%	30%
Couple without children	11%	33%
All Household Types	16%	48%

It is important to note that spending over 30% of household income alone does not necessarily indicate a need. For instance, some households may choose to spend a higher share of their income on housing to live in a particular dwelling or neighbourhood, or to have access to more bedrooms, despite there being an appropriate dwelling at a lower cost. Furthermore, households with lower incomes who have other

<sup>11</sup> When interpreting this map, note that DAs have a population between 400 and 700. This results in rural DAs taking up more visual space on the map, as rural municipalities have fewer DAs that are much larger in area while having approximately equivalent populations to geographically smaller DAs in city centres.

sources of wealth or low monthly expenses may also willingly choose to spend a higher share of their income on housing.

### 4.3 CONCLUDING REMARKS

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According to the most recent numbers, about 24,000 households in Niagara Region are in core housing need.

- 13,600 of these are renters.
- Affordability is the main driver of housing need in the Region for all tenures.
  - Rates of unsuitability and inadequacy are low overall.
  - Core housing need predominantly affects single-person and lone-parent households whether they rent or own, both single-earner household types, which reflects that housing need is mainly a challenge of affordability.
- Similar rates of core housing need exist across most ages of household maintainers.
  - Rates are slightly higher for households with a maintainer younger than 35 or older than 84.

Core housing need and affordability, as defined by spending 30% or more of income on shelter, have limitations:

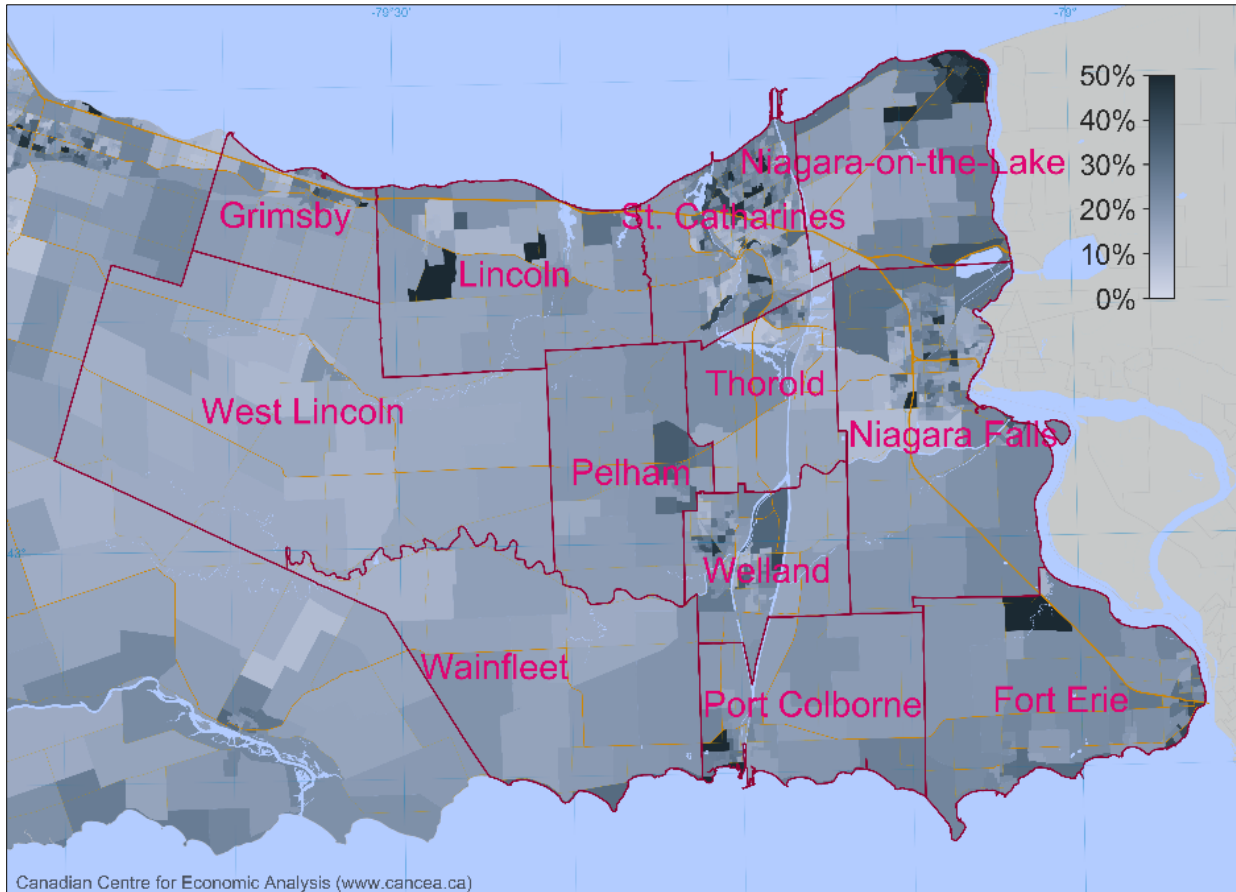
- Core housing need does not include the homeless population.
- Core housing need does not include any households living in dwellings that are not counted as dwellings by the census.
- The definition of suitability is context-dependent and may not always be a reflection of true need.
- Affordability can overstate need (some people spend more by choice).

## 5.0 SUB POPULATION FOCUS

### 5.1 OLDER ADULTS

Niagara Region’s share of adults aged 65 years or older in the population is higher than the provincial average. This population resides mainly in low-density housing (71%).

**Figure 21** Share of population over 65 by dissemination area, 2016

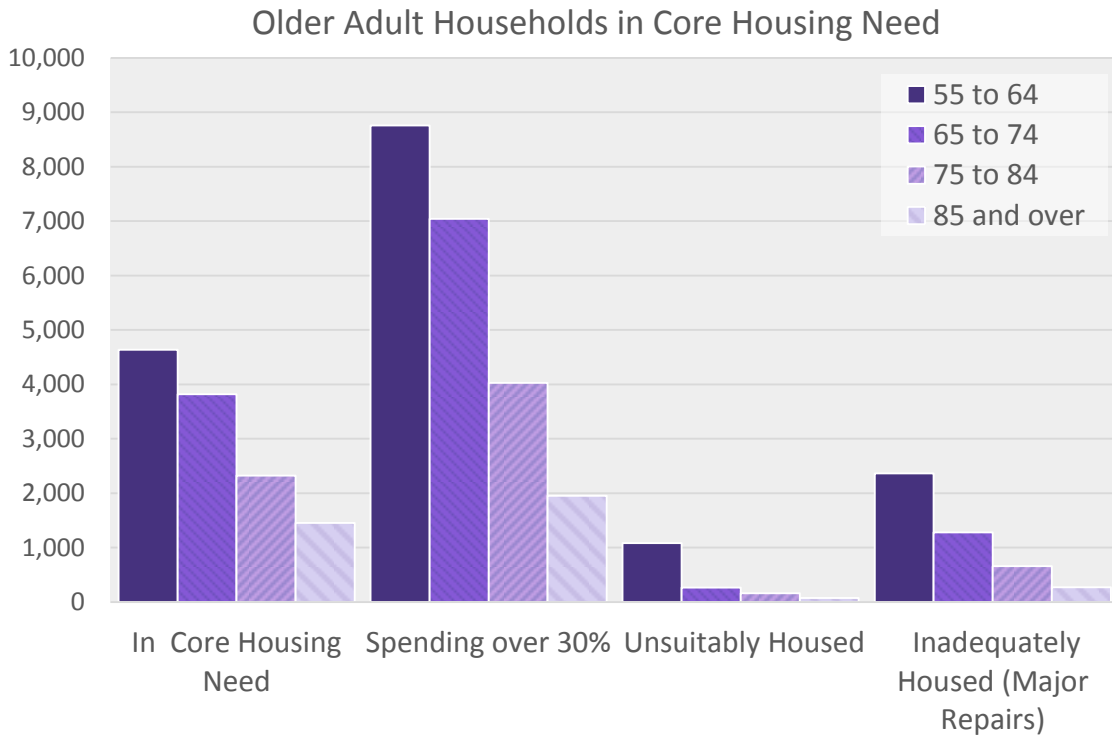


The rate of core housing need among older adults aged 65 years or older is in line with the Regional average across all age groups. Within this group, segments of the older adult population that have higher rates of core need are:

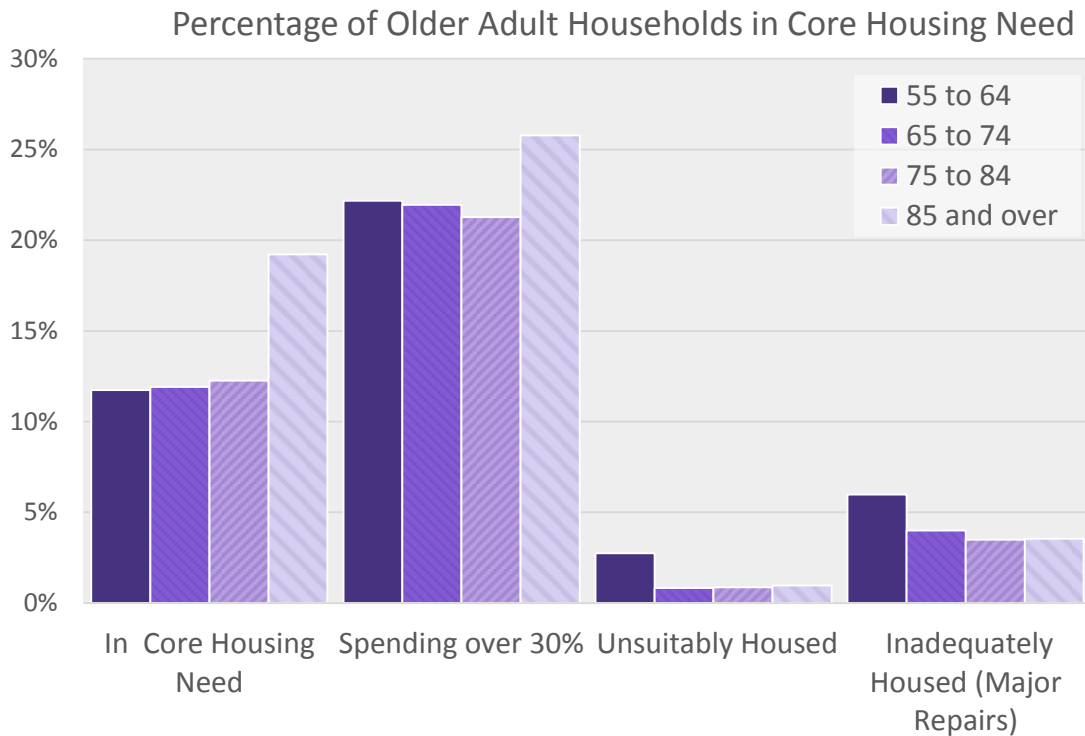
- Single-person households, who comprise 96% of all older adult households in core need in Niagara Region.
- Renter households, who are 5 times more likely to be in core housing need than owners.
- Households whose maintainer is age 85 years or older, 19% of which are considered to be in core housing need.



**Figure 22** Older adult core housing need indicators (number of households) by age, 2016



**Figure 23** Older adult core housing need indicators (percentage of households) by age, 2016



**Table 9** Percent of older adult households of given type in core housing need, 2016

Maintainer	Single Person	Census Households
55 to 64	36%	1%
65 to 74	34%	1%
75 to 84	27%	1%
85 and over	31%	2%

**Table 10** Percent of older adult households of given type spending over 30% of income on shelter, 2016

Maintainer	Single Person	Census Households
55 to 64	43%	13%
65 to 74	42%	12%
75 to 84	35%	10%
85 and over	36%	10%

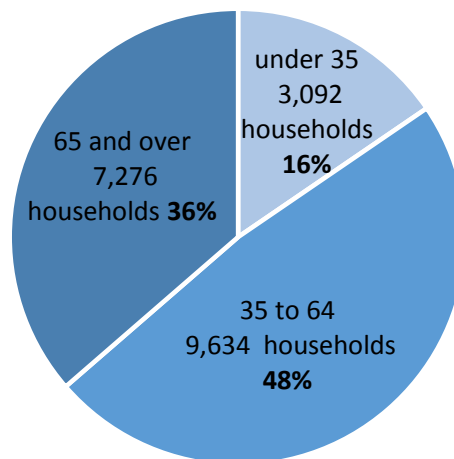
## 5.2 SINGLE-PERSON HOUSEHOLDS

Non-census households, which primarily consist of persons living alone, are the most common household type in Niagara Region. They are also the great majority of households in core need, counting 20,000 in 2016. Among these households:

- About half are between 35 and 64 years old.
- Over one third are 65 and over.
- The remainder are under 35.

**Figure 24** Single-person households in core need by age, 2016

### Core Housing Need: Single-Person Households



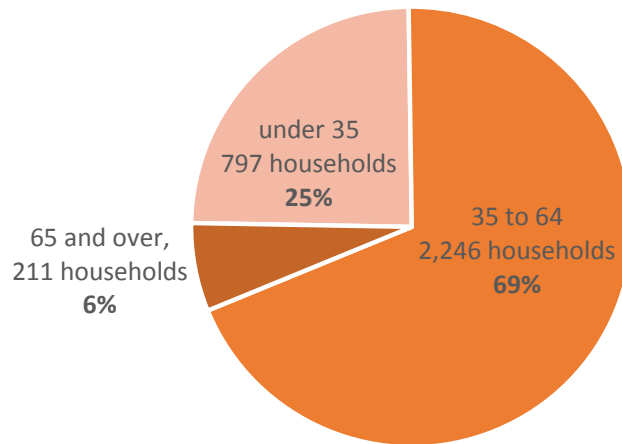
### 5.3 LONE PARENT HOUSEHOLDS

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Lone-parent households are the second most likely household type to be in core need in Niagara Region. The Region counts a total of 3,250 lone-parent households in core housing need. Of these households, most are between the ages of 35 to 64, and one in four is below the age of 35.

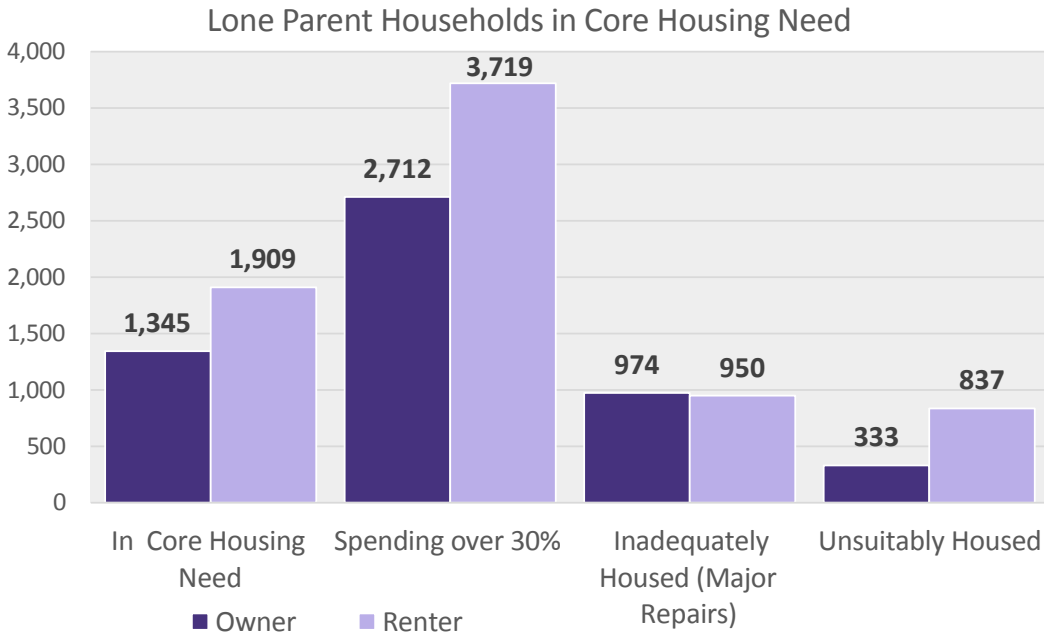
**Figure 25** Lone-parent households in core need by age, 2016

#### Core Housing Need: Lone-Parent Households

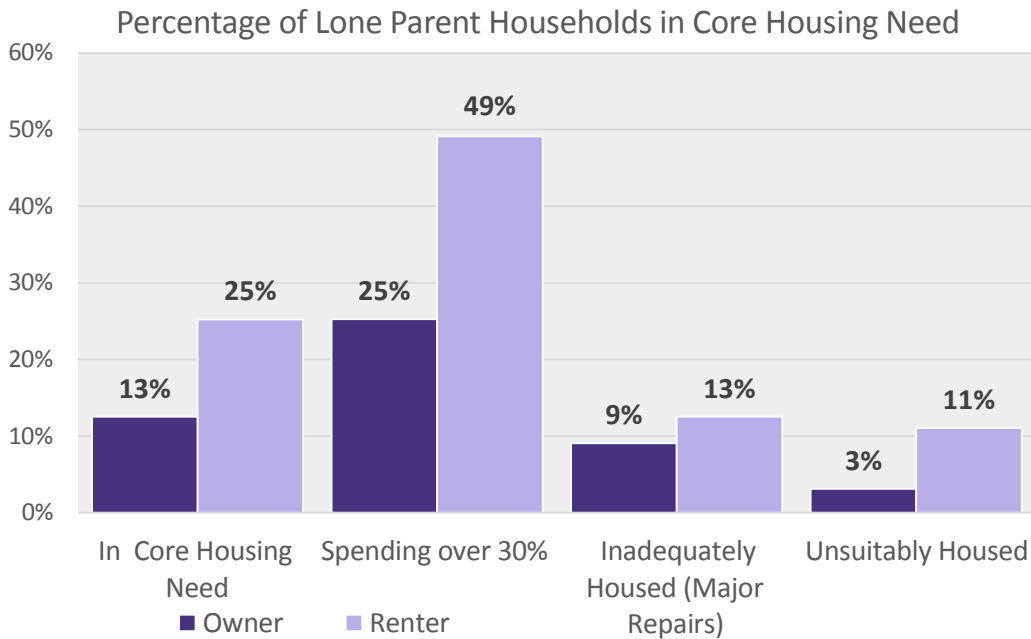


Core need and affordability are a challenge for both renter and owner households of this type, although renters have about twice the rate of core need and spending over 30% of income of their owner counterparts, as shown in Figure 26.

**Figure 26** Lone parent core housing indicators by tenure (number of households), 2016



**Figure 27** Lone parent core housing indicators by tenure (percentage of households), 2016



## 5.4 IMMIGRANT AND ABORIGINAL POPULATIONS & OTHER PRIORITY SUBGROUPS

Priority sub-populations whose housing needs Niagara Region seeks to address include immigrant and aboriginal populations, as well as persons with a disability and students. However, there exists limited publicly available data on the housing needs of immigrant and aboriginal populations at the present time,

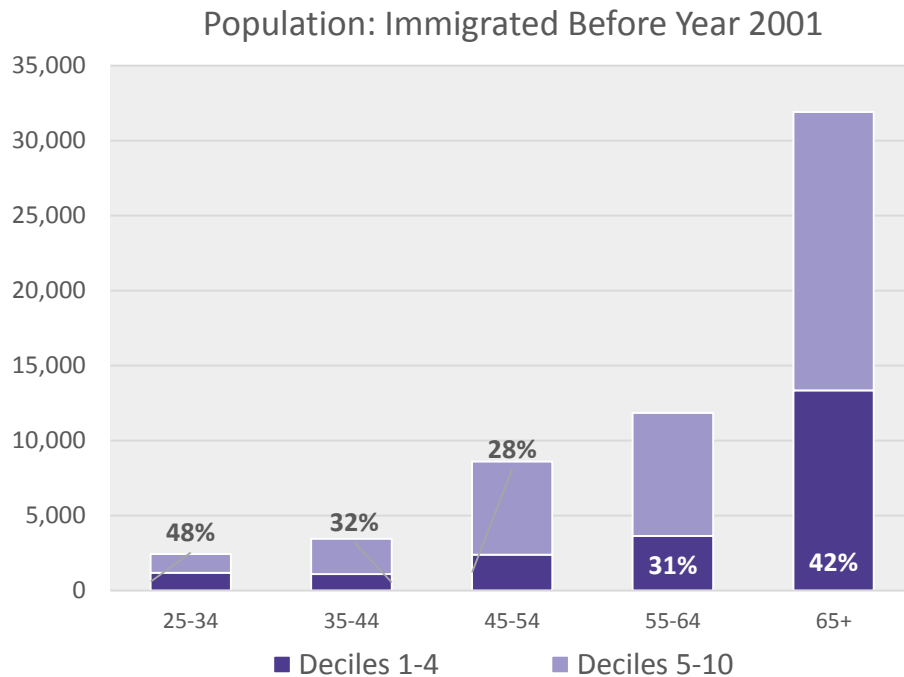
and historical census data is generally not available for many of the combinations of parameters. For these populations, forward projections are not possible. For persons with disabilities, no data regarding housing needs are presently available, since the Canadian census does not presently collect information about health and ability status. Capturing data on students presents its own set of challenges, notably because a student’s permanent address may not be the same as their student address. For this reason, most census data tables are not able to distinguish students specifically, creating a significant data gap regarding their housing needs. The available data on immigrant and aboriginal subgroups’ income, employment and housing needs in Niagara Region are presented below.

#### 5.4.1 IMMIGRANT POPULATION

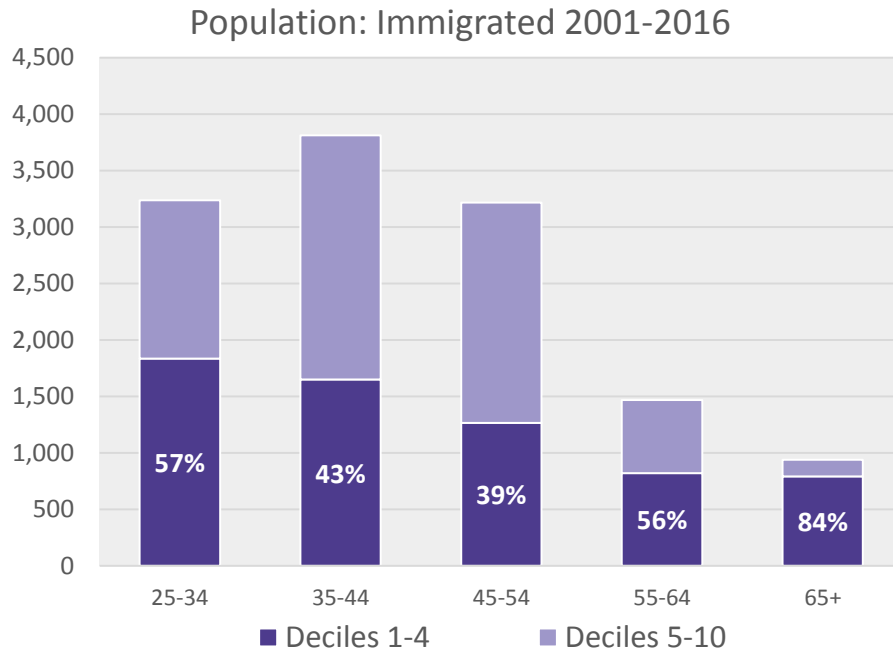
Data on immigration status are collected at the individual level, while housing data are collected at the household level, which makes it difficult to consolidate immigration status with housing need. What is available are data on date of immigration, ages, income levels, occupation types and level of education.

The immigrant population represents 18% of the total population in Niagara Region. Most of the immigrant population arrived before 1981 and is above the age of 55. The immigrant population that arrived after 2001 tends to be below the age of 55. A slightly higher percentage of immigrants who arrived prior to the year 2001 have incomes in the lower deciles than the non-immigrant population, and this difference increases as the immigration date become more recent (see Figure 28 through Figure 30).

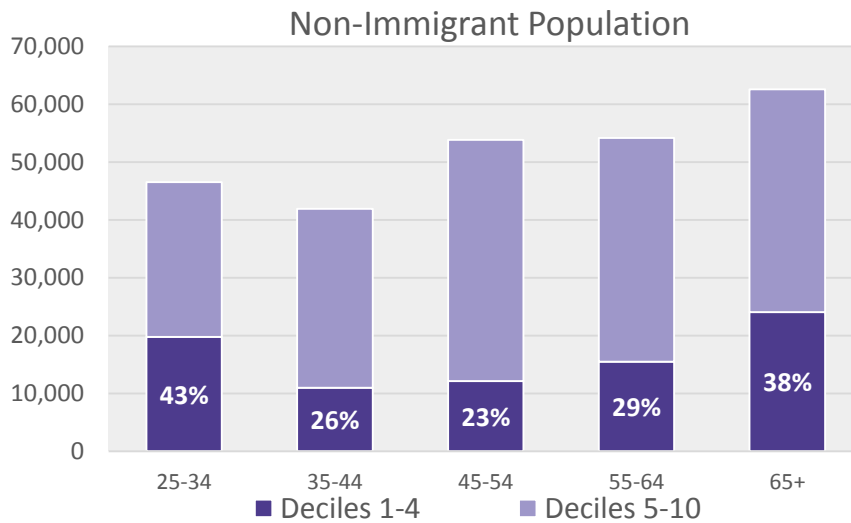
**Figure 28** Population that immigrated before year 2001 by income level, 2016



**Figure 29** Population that immigrated in year 2001 or later by income level , 2016



**Figure 30** Non-immigrant population by income level, 2016

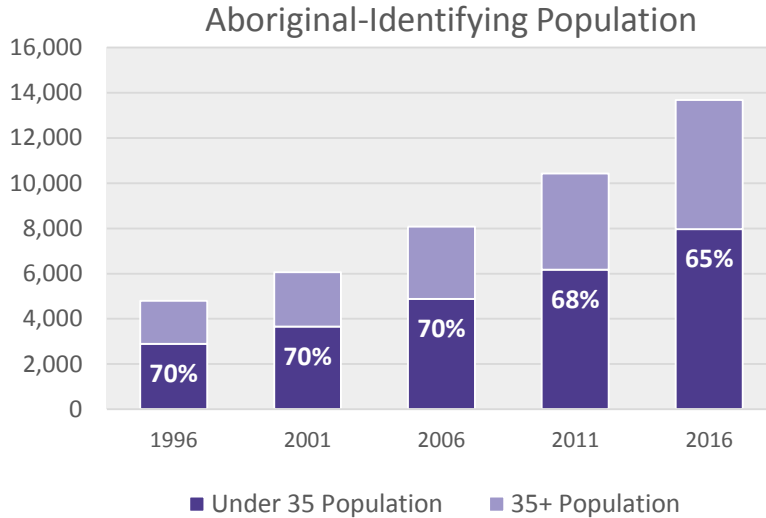


5.4.2 ABORIGINAL-IDENTIFYING POPULATION

Historical census data are generally not available for many of the combinations of parameters needed to paint a complete picture of housing need among aboriginal-identifying persons. Data are available on incomes, occupations, and housing suitability. These are presented below.

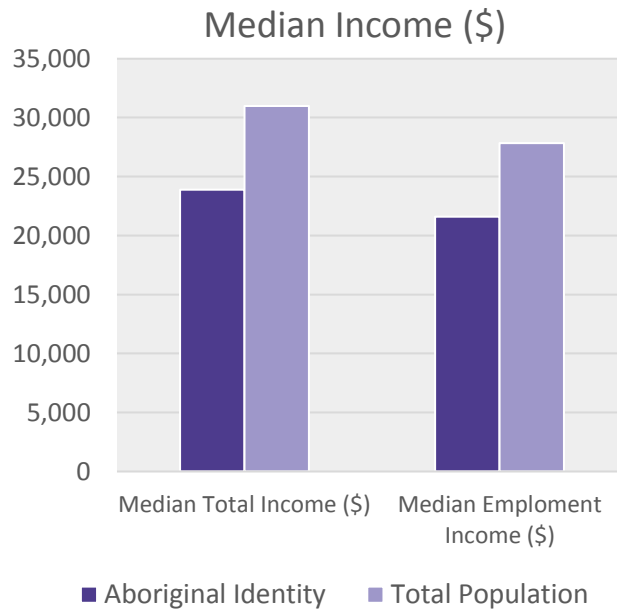
In the 2016 Census, 12,265 persons identified as aboriginal in Niagara Region. This represents 2.7% of the total population, an increase from 1.0% in 1996. This population also skews significantly younger than the general population; in 2016, 50% of the general population was under the age of 35, compared with 65% of the aboriginal-identifying population (see Figure 31).

**Figure 31** Aboriginal-identifying population by age, 1996-2016



Aboriginal-identified persons have median total and employment incomes that are below the population average (as seen in Figure 32), while the shares of the aboriginal-identifying population receiving any income and employment income specifically are similar to the general population of Niagara Region (Figure 33). Relating to housing need, households with an aboriginal-identified maintainer are more likely than the general population to live in an unsuitable dwelling (i.e. with too few bedrooms). This holds true for all age groups, as shown in Figure 34.

**Figure 32** Income, aboriginal-identifying population (CMA), 2016

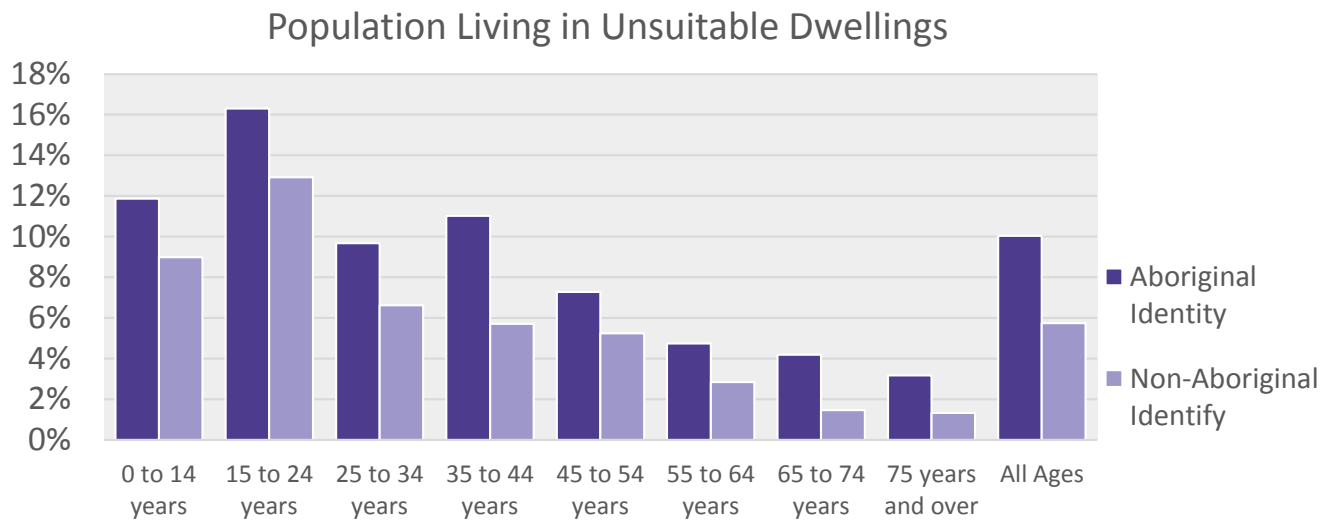


**Figure 33** Share of population with any income and employment income, (CMA), 2016





**Figure 34** Population living in unsuitable dwelling by age and aboriginal identity, 2016



## 5.5 CONCLUDING REMARKS

Many households in core need in Niagara Region are over the age of 65, as older adults represent a significant share of the total population.

Households whose maintainer is 65 years or older:

- are 7,600 of the almost 24,000 households in core housing need;
- have similar rates of core housing need as the Regional average; and
- are more likely to be in core need if they live alone, rent, and/or are 85 years or older.

Lone parent households with any number of children, followed by people living alone are most likely to be low-income under the LIM-AT measure. This corresponds to the two household types that make up the majority of households in core housing need in Niagara and highlights the challenge of finding acceptable housing on a single income.

Limited data regarding immigrant and aboriginal sub-populations are currently available, while no data are available on the housing needs of persons with disabilities in Niagara Region. Keeping these data challenges in mind, the data show that within the immigrant population:

- the income distribution of immigrants who arrived before the year 2000 most resembles the non-immigrant population in each age group;
- more recent immigrants have a higher instance of being low-income in each age group; and
- recent immigrants skew much younger than the overall population.

The aboriginal-identifying population:

- is much younger than the overall population;

## Niagara Region Housing Market Analysis

- is more likely to live in unsuitable dwellings than the non-aboriginal-identifying population; and
- has a lower median income than the non-aboriginal-identifying population, while the percentage of the population receiving any income and employment income is similar.

## 6.0 CONSULTATION FEEDBACK

### 6.1 WHAT WE HEARD

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As part of this project, CANCEA presented the local housing and demographic data to each municipality to elicit feedback and gain a local perspective on the trends and patterns seen in the data.

Local housing-related issues that were common to multiple local municipalities in Niagara are reported by topic.

#### 6.1.1 POPULATION AND HOUSEHOLDS

- Minimum wage and service industry employees cannot find housing in the municipalities in which they work. Many commute from neighbouring communities. Some large employers are independently seeking ways to provide their employees with housing options.
- There is a need for more transportation infrastructure – in the larger cities, public transit is not frequent enough to provide transportation to and from work for many workers. In smaller municipalities, it does not reach the industries where people work.

#### 6.1.2 HOUSING STOCK

- In certain established neighbourhoods, there is resistance to development by long-term residents, especially to medium and high-density development. This has localized development in some municipalities to neighbourhoods that are newer or less established.
- Some smaller local municipalities that are looking to grow mentioned the costs associated with servicing land as obstacles to new development.

#### 6.1.3 HOUSING NEED

- In some municipalities that have aging hotels and motels, these are being used by residents for long-term stays. This type of housing would not be captured in the data, and residents would not be counted as being in core need or living in an inadequate dwelling. Although these provide affordable options in the housing continuum, these “units” may be highly inadequate, needing major repairs in order to meet the needs of those who live in them.
- In some municipalities, the older adult population is the primary or exclusive affordable housing policy priority.
- The definition of suitability used by CMHC and Statistics Canada was considered to be potentially ineffective at capturing how well suited a dwelling is to its inhabitants.

### 6.2 LOCAL POLICY INTERESTS

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The main housing policy interests that were brought up in the course of consultations were the following:

- Encouraging the creation of secondary suites as a way to provide additional rental housing in small and mid-sized municipalities.
- Studying the incentives for developers to create additional affordable housing stock.
- Finding ways to overcome local reluctance towards mixed-density development.
- Discussing the importance of infrastructure investment and other creative servicing solutions.

### 6.3 DATA GAPS

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In conversation with Niagara Region’s local municipalities, the following were identified as relevant data gaps that, if filled, can help create a more complete picture of the local housing situation.

- The use of short-term rentals (such as Airbnb): this could affect rental and ownership rates seen in the data in certain communities with active tourism industries.
- The use of motels as long-term, low-cost accommodations: understanding the number and characteristics of the households that are housed in this way, as well as the features of these units, can add to the discussion of housing need.
- Housing-specific data on particular priority subgroups, e.g. student, aboriginal, disabled, and immigrant populations.
- Recent development in communities that have experienced significant growth since the last census and its effects on housing stock and prices.<sup>12</sup>

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<sup>12</sup> Market prices and rents were added to the analysis as a result of these consultations.

## 7.0 KEY TAKE-AWAYS

- Niagara Region currently has about 24,000 households in core housing need. The key sub-groups most affected include:
  - Renter households, 29% of which are in core housing need in the Region;
  - Singles, who represent 84% of the 24,000 households in core need;
  - Lone parents, who represent 14% of the households in core need; and
  - Low-income households, specifically in deciles 1-4 who earn less than \$52,700 per year.
- The types of housing needed by most households in core need are:
  - Bachelor apartments and one-bedroom units for single-person households;
  - 2 or more bedroom, family-friendly units for lone-parent households; and
  - Affordable housing – spending \$737 a month on shelter is unaffordable for 70% of all households in core need.
- The Region’s aging population which is likely to increasingly skew older will also affect future housing demand and housing need. The type of dwellings commonly considered appropriate for this population would be 1-bedroom, senior-friendly accessible housing, suitable for couples and single-person households. Transportation and location within the community may also be important considerations.
- At the local level, an effective housing strategy requires considering how economic and infrastructure policy interacts with housing.
  - The type and location of housing development can affect the ability to attract labour to the area, especially for industries requiring minimum-wage labour.
  - Transportation infrastructure can ease labour mobility and widen the radius for people to find housing.
  - Policies targeting housing, transportation and the economy can affect the type of growth that the Region will experience and can either exacerbate trends identified or work to minimize them.

## A. APPENDIX: COMPARISON TABLES

### A.1. WITHIN NIAGARA REGION

#### POPULATION AND HOUSEHOLDS

	Niagara Falls	St. Catharines	West Lincoln	Welland	Fort Erie	Thorold	Regional Average
Population growth rate (2016-2041)	41%	24%	96%	24%	40%	50%	<b>34%</b>
Household growth rate (2016-2041)	46%	31%	99%	30%	46%	56%	<b>40%</b>
Expected number of added residents, thousands (2016-2041)	36.3	32.9	14.08	12.70	12.44	9.54	<b>156.0</b>
Expected number of added households, thousands (2016-2041)	16.9	17.2	5.94	6.50	5.82	4.42	<b>74.7</b>
Share of Regional growth borne by municipality	22.7%	23.0%	7.9%	8.7%	7.8%	5.9%	<b>100%</b>
Under 25 population growth rate (2016-2041)	24%	8%	83%	9%	24%	36%	<b>19%</b>
65 and over population growth rate (2016-2041)	117%	93%	193%	89%	108%	139%	<b>105%</b>
Dependency ratio (2016)	52%	54%	51%	54%	58%	44%	<b>55%</b>
Most common household type (2016)	Singles	Singles	Couple with children	Singles	Couple no children	Singles	<b>Singles</b>
Proportion of households with a maintainer aged 65 and over (2016)	30%	31%	26%	31%	34%	25%	<b>31%</b>

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	Grimsby	Niagara-on-the-Lake	Pelham	Lincoln	Port Colborne	Wainfleet	Regional Average
Population growth rate (2016-2041)	34%	51%	47%	32%	17%	13%	<b>34%</b>
Household growth rate (2016-2041)	39%	57%	51%	37%	23%	16%	<b>40%</b>
Expected number of added residents, thousands (2016-2041)	9.35	8.94	8.05	7.81	3.09	0.83	<b>156.0</b>
Expected number of added households, thousands (2016-2041)	4.37	4.09	3.60	3.65	1.77	0.43	<b>74.7</b>
Share of Regional growth borne by municipality	5.9%	5.5%	4.8%	4.9%	2.4%	0.6%	<b>100%</b>
Under 25 population growth rate (2016-2041)	20%	26%	27%	16%	0%	3%	<b>19%</b>
65 and over population growth rate (2016-2041)	107%	116%	119%	107%	78%	71%	<b>105%</b>
Dependency ratio (2016)	56%	72%	62%	59%	59%	49%	<b>55%</b>
Most common household type (2016)	Couple with children	Couple no children	Couple no children	Couple with children	Singles	Couple no children	<b>Singles</b>
Proportion of households with a maintainer aged 65 and over (2016)	29%	43%	35%	32%	34%	28%	<b>31%</b>

Niagara Region Housing Market Analysis

EMPLOYMENT & HOUSING

	Niagara Falls	St. Catharines	West Lincoln	Welland	Fort Erie	Thorold	Regional Average
<b>Employment &amp; Income</b>							
Average individual income (2016)	\$37,869	\$38,963	\$44,967	\$37,126	\$40,389	\$37,745	<b>\$41,591</b>
Median individual income (2016)	\$29,275	\$30,110	\$36,591	\$29,856	\$30,591	\$30,912	<b>\$31,433</b>
Average 15+ population full-time employment (2016)	31%	30%	41%	30%	30%	35%	<b>32%</b>
Average 15+ population not working (2016)	36%	38%	27%	41%	41%	32%	<b>37%</b>
Expected change in full time employed 15+ population (2016-2041)	22%	7%	79%	8%	20%	34%	<b>17%</b>
Expected change in non-working 15+ population (2016-2041)	76%	55%	143%	50%	72%	86%	<b>67%</b>
<b>Housing Stock &amp; Demand</b>							
Median price, single-detached home (2016)	\$260,041	\$280,193	\$399,756	\$229,411	\$229,712	\$259,834	<b>\$298,208</b>
Median price, other (excluding 5+ storey and mobile)	\$200,452	\$210,341	\$299,384	\$185,858	\$232,654	\$224,261	<b>\$240,412</b>
Average 1-bedroom rent (2016)	\$807	\$831	N/A	\$757	\$723	\$693	<b>\$801 (CMA)</b>
Rent increase, 1-bedroom (2006-2016)	28%	25%	N/A	27%	24%	21%	<b>26% (CMA)</b>
Low-density housing stock	72%	63%	90%	72%	85%	79%	<b>73%</b>
Medium-density housing stock	24%	26%	10%	21%	13%	19%	<b>22%</b>
High-density housing stock	4%	11%	0%	7%	2%	2%	<b>5%</b>
% Ownership	72%	67%	90%	70%	79%	73%	<b>74%</b>
% Renters	28%	33%	10.3%	30%	21%	27%	<b>26%</b>
% Core housing need	14%	16%	4%	16%	14%	12%	<b>13%</b>
% Spending over 30% of income on shelter	26%	28%	17%	26%	25%	25%	<b>24%</b>



Niagara Region Housing Market Analysis

	Grimsby	Niagara-on-the-Lake	Pelham	Lincoln	Port Colborne	Wainfleet	Regional Average
<b>Employment &amp; Income</b>							
Average individual income (2016)	\$53,634	\$53,633	\$55,892	\$50,311	\$39,282	\$46,750	<b>\$41,591</b>
Median individual income (2016)	\$41,527	\$37,208	\$41,313	\$37,821	\$29,977	\$34,498	<b>\$31,433</b>
Average 15+ population full-time employment (2016)	38%	28%	32%	37%	28%	39%	<b>32%</b>
Average 15+ population not working (2016)	31%	39%	36%	30%	42%	31%	<b>37%</b>
Expected change in full time employed 15+ population (2016-2041)	17%	27%	25%	14%	-1%	1%	<b>17%</b>
Expected change in non-working 15+ population (2016-2041)	76%	91%	89%	79%	45%	37%	<b>67%</b>
<b>Housing Stock &amp; Demand</b>							
Median price, single-detached home (2016)	\$449,564	\$500,714	\$400,196	\$400,101	\$200,065	\$300,656	<b>\$298,208</b>
Median price, other (excluding 5+ storey and mobile)	\$334,955	\$401,199	\$300,758	\$299,958	\$199,835	\$329,452	<b>\$240,412</b>
Average 1-bedroom rent (2016)	\$768	N/A	N/A	\$643	\$728	N/A	<b>\$801 (CMA)</b>
Rent increase, 1-bedroom (2006-2016)	19%	N/A	N/A	2%	N/A	N/A	<b>26% (CMA)</b>
Low-density housing stock	71%	87%	84%	81%	75%	99%	<b>73%</b>
Medium-density housing stock	27%	13%	15%	19%	22%	1%	<b>22%</b>
High-density housing stock	2%	0%	1%	1%	3%	0%	<b>5%</b>
% Ownership	86%	88%	89%	87%	74%	94%	<b>74%</b>
% Renters	14%	12%	11%	13%	26%	6%	<b>26%</b>
% Core housing need	6%	6%	5%	4%	17%	5%	<b>13%</b>
% Spending over 30% of income on shelter	18%	20%	15%	16%	25%	16%	<b>24%</b>

## A.2. NEIGHBOURING MUNICIPALITIES

### POPULATION & HOUSEHOLDS

	Haldimand-Norfolk	Hamilton	Peel	Halton	Toronto	Niagara Region
<b>Population and Households</b>						
Population growth rate (2016-2041)*	10%	39%	34%	76%	18%	<b>34%</b>
Household growth rate (2016-2041)	13%	43%	38%	81%	22%	<b>40%</b>
Expected number of added residents, thousands (2016-2041)	11.0	219	501	431	529	<b>156</b>
Expected number of added households, thousands (2016-2041)	5.89	95.8	175	162	258	<b>74.7</b>
Under 25 population growth rate (2016-2041)	1%	22%	22%	61%	13%	<b>19%</b>
65 and over population growth rate (2016-2041)	67%	131%	116%	180%	52%	<b>105%</b>
Dependency ratio (2016)	58%	50%	45%	53%	43%	<b>55%</b>
Most common household type (2016)	Family with children	Family with children	Family with children	Family with children	Non-census family	<b>Non-census family</b>
Proportion of households with a maintainer aged 65 and over (2016)	32%	22%	20%	24%	23%	<b>31%</b>

*Note: Growth is based on Places to Grow targets*

Niagara Region Housing Market Analysis

EMPLOYMENT & HOUSING

	Haldimand-Norfolk	Hamilton	Peel	Halton	Toronto	Niagara Region
<b>Employment &amp; Income</b>						
Average individual income (2016)	\$41,731	\$43,966	\$42,651	\$64,762	\$52,268	<b>\$41,591</b>
Median individual income (2016)	\$33,265	\$32,917	\$30,715	\$42,577	\$30,089	<b>\$31,433</b>
Average 15+ population full-time employment (2016)	34%	34%	35%	40%	33%	<b>32%</b>
Average 15+ population not working (2016)	35%	35%	32%	28%	35%	<b>37%</b>
<b>Housing Stock &amp; Demand</b>						
Median price, single-detached home (2016)	\$288,920	\$400,815	\$697,183	\$738,304	\$800,687	<b>\$298,208</b>
Median price, other (excluding 5+ storey and mobile)	\$230,095	\$324,885	\$479,570	\$473,364	\$601,891	<b>\$240,412</b>
Average 1-bdr rent 2016	n/a	\$810	\$1,101	\$1,160	\$1,137	<b>\$801 (CMA)</b>
Low-density housing stock	87%	60%	57%	64%	31%	<b>73%</b>
Medium-density housing stock	12%	24%	24%	25%	25%	<b>22%</b>
High-density housing stock	1%	16%	19%	11%	44%	<b>5%</b>
% Ownership	81%	68%	76%	81%	53%	<b>74%</b>
% Renters	19%	32%	24%	19%	47%	<b>26%</b>
% Core housing need	9%	15%	16%	9%	24%	<b>13%</b>
% Spending over 30% of income on shelter	19%	26%	32%	24%	36%	<b>24%</b>