# Housing Needs Assessment

## Town of Caledon (T)

## *Table of contents*

# *Preface*

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

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

## *Funding Requirement*

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

Going forward, HNAs will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;

- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,

- Future federal infrastructure funding applicants as required.

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

## *Purpose*

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

- Where does the greatest housing need exist in our community?

- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?

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

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

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

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

1. Development and use of Housing Needs Assessments

2. Community profiles and trends

3. Household profiles and economic characteristics

4. Priority groups

5. Housing profiles

6. Projected housing needs and next steps

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

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

## 1. Methodology

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

- **Quantitative research** such as economic data, population and household forecasts; and,

- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

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

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

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

- Statistics Canada Census Data

- CMHC Housing Market Information Portal

- Statistics Canada Housing Statistics Dashboard

- CMHC Demographic Projections: Housing Market Insights, June 2022

- CMHC Proximity Measures Database

- Housing Assessment Resource Tool Dashboard

- Canadian Housing Evidence Collaborative – Housing Intelligence Platform

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

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-populated. Fields marked with an asterisk (*) indicate data points which are unavailable from the source or suppressed due to low counts.

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

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

In preparing this needs assessment, the Town of Caledon used a mixture of quantitative and qualitative methods.

The quantitative data includes the following sources:

- The most recent and previous statistics data based on the 2021 and 2016 census

- Data from the most recent CMHC Rental Market report for Caledon

- To provide more relevant local rental data, an on-line search of rental housing currently for rent was conducted

- Waiting list statistics for social/affordable housing for Caledon provided by the Region of Peel

- Point-in-time statistics related to homelessness at the regional scale provided by the Region of Peel

- Data from the Town of Caledon reporting the residential building permits issued

- Population projections from a recent consultant study carried out for the Town

- Past reports from the Town of Caledon and the Region of Peel related to housing and demographic analyses

That the data provided in this assessment focuses on the newest available data at the time of writing this report. Please note that some of the sources listed above illustrate the context of housing needs in Caledon from varying periods in time.

In addition, this data has been supplemented through key stakeholder direct interviews with the following parties:

**Mattamy Homes**

Mattamy Homes is a large North American private sector residential developer with projects in Caledon, such as Mayfield West, phase 2 development. They specialize in the construction and development of homes, including mid-rise and high-rise condos, back-to-back townhomes, and single-family detached homes.

**Region of Peel Housing Support Staff**

Peel Housing Support works with Peel Housing Corporation to provide emergency, subsidized and affordable housing options and support to residents who are homeless, unstably housed and unable to afford housing within the private market. Housing Support works with community partners to build, fund, own and operate emergency, transitional, supportive, subsidized, and affordable rental housing. It also involves administering housing subsidies and financial assistance, providing case management support and street outreach to those who are homeless.

**Caledon Community Services**

Caledon Community Services is a non-profit organization that provides social service programs to address a wide range of community needs in Caledon. Some of their services include an accessible transportation program, providing food support, organizing social activities, settlement services, training and leadership programs for youth, specialized health care, and senior support services. They also operate a thrift store in Bolton and host fundraising events.

**Caledon Seniors Centre**

The Caledon Seniors Centre is a not-for-profit, charitable organization that aims to combat the loneliness and isolation of older adults by providing the opportunity to come together and fulfill many of their social, educational, cultural and recreational needs. The head office in Bolton and the six satellite locations throughout Caledon serve 1700 members aged 55 and over as well as their communities.

**Age Friendly Caledon Group**

The Age Friendly Caledon Group was established by the Town of Caledon to lead the implementation of multiple age friendly initiatives including the delivery of age friendly housing. The Town has been working towards strengthening community connections for residents aged 55 and over. In 2015, they implemented the Adult 55+ Strategic Plan, a plan to provide supports and resources for residents to age-in-place that which led to the delivery of the Age-Friendly Caledon Action Plan (2021). This action plan identifies priority directions and activities that the Town will support and encourage to help further efforts in becoming a community that is inclusive, respectful, and accessible to all ages and abilities.

**1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations)**

One-on-one interviews were conducted with key housing stakeholders mentioned above.

The following guiding questions were used to generally guide the interviews with the participating organizations:

1.Could you tell us about your organization, your role, and your level of involvement in housing locally?

**Challenges:**

2. Can you provide the County's perspective on the range of housing needs in Caledon?

3. What are the biggest contributing factors to current housing issues in Caledon?

4. What are the greatest challenges and issues that you see in creating housing in Caledon?

**Available Support and Services:** (where applicable)

5. What type(s) of supports do you feel could best support people in the community? Are they available today?

6. Based on your experience, what type(s) of housing can best accommodate people in Caledon? Is this type of housing currently available?

7. If zoning were not an issue, what type of housing would your organization want to see built and why (single detached, semis, townhouses, condos, purpose build rental, low to mid rise, mixed use, infill)?

**Prospective Solutions to Housing Challenges**:

8. What do you feel is working well in the Town and the Region to support a range of affordable housing?

9. What policies, procedures, and relationships are helpful?   Are what might improve things involving actions at the regional level, to help increase the creation of housing in the Town?

**Best Practices**

10. Part of the housing review is looking at best practices in housing development and meeting the community's needs. Are there municipalities, organizations or specific projects that you are aware of that you would suggest we review?  And why?

11. Does the existing public infrastructure in the Town support the development of housing? … How so?

12. What do you think the key housing priorities for the Town should be (e.g. reducing homelessness/creating supportive housing, creating additional affordable rental housing, helping people purchase their first homes, workforce housing for local businesses seeking to attract and retain workers)?

**Roles and Responsibilities:**

13. What role do you think your organization/department could play in the future in helping to meet the housing needs in Caledon?
Where do you see opportunities?

14. Are there any lands that your organization owns that is being considering for housing development or mixed-use development?


**1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.**

For the purpose of this Housing Needs Assessment, seniors-focused organizations and other organizations who work directly with priority groups were consulted. The methodology of the engagement is detailed in section 1.2. Since seniors housing is a pressing housing issue in Caledon, both from an affordability perspective as well as an accessibility perspective, it is critical to provide local housing solutions where seniors can age in place.

The Town of Caledon and the Region of Peel initiated engagement with indigenous communities during the preparation of respective Official Plans. The housing policies and housing targets in both the plans are prepared with a lens of inclusivity. Along with the Official Plans, this HNA will further inform the Town on working to meet housing needs of all residents, including indigenous groups.

## *2. Community Profile and Trends*

In this section, communities are expected to tell their housing story through the lenses of their community and household profiles using both qualitative and quantitative data. Communities may structure this information in different ways, including by providing past benchmarks, present figures, future projections, and current growth rates at a local, regional and provincial level.

**2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.**

The Town of Caledon is an area municipality within the Region of Peel – a two tier municipal system. Therefore, it is important to highlight both Region of Peel housing policy documents as well as policies from the Town of Caledon. The Region of Peel also acts as municipal service manager, administering and subsidizing existing not for profit housing as well as delivering some new housing programs.

**Region of Peel Housing Strategy (2018) and Data Update (2021)**

The Region of Peel Housing Strategy provides an analysis of the Region of Peel's housing needs and a roadmap of targets, tools and strategies to address housing challenges and support the development of complete communities. This Strategy was informed by local municipal housing research, such as Caledon's Housing Study, and was aligned with relevant Federal and Provincial direction, including the National Housing Strategy and the 2017 Growth Plan.

Following the Regional Housing Strategy, the 2021 Regional Housing Strategy Data Update includes supplemental local Town-level data to the Housing Needs Assessment component. It identifies the Regional and local municipal state of housing demand, supply, affordability, and gaps along the housing continuum.

**Town of Caledon Housing Pledge**

The Town of Caledon Housing Pledge responds to the Ontario Minister of Municipal Affairs and Housing's (MMAH) call to develop 13,000 new residential units in Caledon by 2031. To meet this target, the Town asks for support from the Province through funding, upholding Town phasing and secondary planning procedures, and increased restriction of Ministerial Zoning Order powers and planning application appeals. The pledge also outlines Caledon's efforts to meet this goal, for example, the Town intends to streamline the development application process with new technology.

**Town-wide Zoning By-law**

The Town is working towards housing positive initiatives, including more flexible as of right zoning, zoning regulations to support accessory dwelling units, and use of Town owned lands for new affordable housing.

**Town of Caledon Official Plan**

The current in effect Town Official Plan outlines how growth will take place and sets out the Town's housing objectives to provide for the current and future needs of Caledon's increasingly diverse urban and rural population. The Official Plan encourages the creation of diverse housing types and tenures in areas where there is sufficient or planned infrastructure that will service the incoming and existing population.

These housing objectives are stated in section 3.5 of the Official Plan:

3.5.2.1 To promote and foster the development of a diverse mix of housing types and tenure in order to meet the needs of current and future residents of the Town of Caledon, including the needs of different income groups, people with special needs and accessibility challenges and the needs of people though all stages of their lives.

3.5.2.2 To encourage all forms of residential intensification in parts of built-up areas that have sufficient existing or planned infrastructure and community services.

3.5.2.3 To maintain and increase existing and future supply of rental housing stock.

The Official Plan also encourages energy efficient and accessible housing. It creates opportunities for Town land to be used for affordable housing and special needs housing, and prioritizes affordable housing in the planning approval process.

**Future Caledon Official Plan**

The Town has drafted a new Official Plan – Future Caledon Official Plan - which was approved by Town Council and is awaiting approval from the Provincial government.

The general housing objectives are as follows:

9.1 Objectives

The planning objectives for housing, in collaboration with the Region, are as follows:

a) achieve Peel-wide new housing unit targets to meet the diverse housing needs of the Town, including the needs of different income groups, people with additional needs and accessibility requirements and the needs of people through all stages of their lives;

b) maintain and develop purpose-built rental housing through targets for rental tenure units;

c) achieve minimum density targets within major transit station areas to ensure that communities surrounding higher order transit stations are efficient, walkable and transit-oriented;

d) encourage gentle density housing including additional residential units in all residential areas;

e) improve the supply of non-market and supportive housing in the Town;

f) aim to increase the number of residential dwelling units that incorporate universal design features; and,

g) promote energy efficiency measures in existing and new residential development and alignment with the Town's Green Development Standard.

Some of the key targets in the new official Plan are:

- to have no more than 50% of all new residential units will be single family homes

- at least 25% of all new residential units will be rental (a significant increase from the 10% level)

- a minimum of 30% of all new residential units will be affordable

- each residential lot will permit the addition of up to two accessory units.

The Future Caledon Official Plan contains policies pertaining to affordable and attainable housing. The Plan acknowledges that delivering affordable housing will be in joint effort with the Region and Peel area municipalities, and involve innovative development standards and home-ownership methods. Section 9.8 of the Plan states:

9.8.3 The Town will work with the Region and Peel area municipalities to develop and implement alternative development standards for affordable and supportive housing, including reductions of parking requirements, permitting innovative construction methods such as prefabricated modular building, and allowing smaller units, such as tiny or microhomes, which meet health and safety standards.

9.8.4 A balanced geographical distribution of affordable housing, including non-profit or assisted supportive housing, will be encouraged with an emphasis on placement near transit-supportive locations.

9.8.5 Site Identification and Pre-zoning

a) The Town will maintain an inventory and consider selling or leasing surplus publicly owned properties that have been deemed appropriate for the development of affordable housing at or below market value.

b) The Town will work with the Region to identify and pre-zone sites for affordable housing, including vacant or underutilized sites.

9.8.6 Innovative Methods

a) The Town will support strategies that reduce the cost of affordable housing, such as low-cost housing using innovative techniques like prefabricated and manufactured housing, and tiny houses as additional residential units or as cluster housing.

b) The Town will support developments that propose innovative home-ownership methods including shared equity housing, rent-to-own developments, land leases, community land trusts and co-operatives, among others.

These policies will support the sustainable development of affordable housing that meet the various needs of Caledon residents.

**Caledon Growth Management and Phasing Plan**

To provide clear guidance and direction on where, when, and how to grow, the Town is developing Caledon's Growth Management and Phasing Plan (2024), including a Fiscal Impact Study. This work aims to advance strategic, cohesive and fiscally responsible growth by establishing priority growth areas, preparing phasing policies, and considering infrastructure, servicing capacity, and fiscal impacts. The new Official Plan will incorporate policies identified in the Growth Management and Phasing Plan.

**Caledon Economic Development Strategy and Community Improvement Plans**

Caledon's Economic Development Strategy recommends updating Caledon Community Improvement Plans (CIPs) to enable development and intensification in key areas. This can be achieved by expanding the application of Town CIPs to include development grants and tax incentives that: optimize the use of opportunistic land, improve energy efficiency and design, diversify the key sectors of the economy, and promote tourism and attraction to the Town.

The Town will continue to use the Bolton CIP for supporting the Town's housing targets through infill and intensification. Caledon East and Six Villages CIPs are expected to be updated within the next three years, with these CIPs, the Town can re-prioritize the timing of the updates to support the intensification of rural and hamlet areas of Caledon.

**Caledon Housing Strategy (2017)**

Caledon's Housing Strategy was prepared by SHS Consulting in 2017 and 2021, to better understand the current state of Caledon's housing market and to determine the Town's current and future unmet housing demand throughout the housing continuum. The Housing Study provides context for community-specific housing priorities and policies in the Town's Official Plan. Some of the findings include the need for subsidized, supportive and affordable housing options in Caledon to address the rising rates for households spending more than 30% of their income on housing, and the large number of applicants on both the centralized waiting list for subsidized housing and the waiting lists for supportive housing.

## 2.2 Community Profile

| 2.2.1 Population | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Total Population (Number) | 2016 | 66502 |
| | 2021 | 76581 |
| Population Growth (Number) | Total | 10079 |
| | Percentage | 15.2 |
| Age (Years) | Average | 40 |
| | Median | 40.8 |
| Age Distribution | 0 - 14 years | 13155 |
| | 15 - 64 years | 52030 |
| | 65+ years | 11395 |
| Mobility | Non-movers | 67820 |
| | Non-migrants | 2660 |
| | Migrants | 4935 |

| 2.2.2 Demographic Information | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Immigrants | Total | 22220 |
| Non-Immigrants | Total | 52710 |
| Recent Immigrants (2016-2021) | Total | 1535 |
| Interprovincial migrants (2016-2021) | Total | 490 |
| Indigenous Identity | Total | 620 |

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

Caledon's population has grown significantly over the past number of years. Although Canada's population has grown by 5.2% between the years of 2016 and 2021, while Caledon's population has grown by 15.2% over that same period[1]. This has put a strain on the housing market and one of the results is that the average value of homes for sale has increased exponentially since 2016. The majority of the dwellings in Caledon are single detached homes and, in 2016, the average price of a detached home was $772,000. In 2021 this price had risen to $1,275,000[2]. There is also a major lack of rental housing in Caledon, with 89.4% of households being owner-occupied, which is far above the national average of 66.5%[3]. With only 10% of the housing stock available for rent, and with both a growing seniors population looking to rent and with a growing service sector (including large distribution and warehousing employees), there is also a growing need for moderate/average rent workforce housing[4].
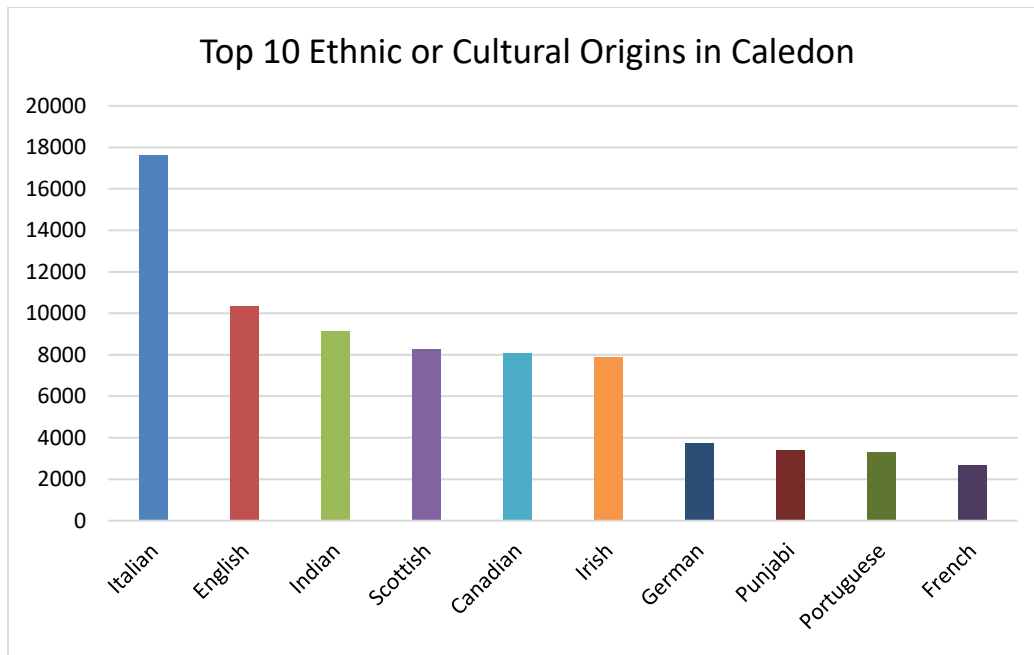
Figure 1. Top 10 Ethnic or Cultural Origins in Caledon. 2021 Census.

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[1] Statistics Canada Census Data.

[2] Toronto Regional Real Estate Board. TRREB Market Watch.

[3] Ibid.

[4] Ibid.

**Top 10 Ethnic or Cultural Origins in Caledon**

*'Ethnic or cultural origin' refers to the ethnic or cultural origins of the person's ancestors. Responses to the ethnic or cultural origins question on the census reflect respondents' perceptions of their background. For example, a respondent could report "Indian" as an ethnic or cultural origin, while another respondent with a similar ancestral background could report "Punjabi" or "South Asian" instead. A person may report more than one ethnic or cultural origin in the Census.*

Figure 1 shows the top countries where immigrants in Caledon were born include India, Italy, United Kingdom and Portugal.

Of the 1535 recent immigrants living in Caledon, who had arrived or became permanent residents from 2016 to 2021, 55% were born in India. The next most common birthplace of recent immigrants were the Philippines (5%) and Pakistan (4%)[5].

Immigrants account for 29% of the population in Caledon compared to 23% in Canada and recent immigrants accounted for 25.5% of the population growth in Caledon from 2016 to 2021[6]. Almost half of these recent immigrants have settled in the Mayfield West area[7]. This recent group of immigrants is younger, more highly educated and skilled than previous immigrants[8]. Although Caledon has the lowest proportion of immigrants

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[5] Ibid.

[6] Ibid.

[7] Peel Data Centre. Recent Immigrant Population by Census Tract Map.

[8] Ibid.

compared to other Peel municipalities, it had the largest growth (36%) in immigrant population since 2016[9].

According to Region of Peel Official Plan projections, the population of Caledon is expected to grow by 48.6% between 2021 and 2031, reaching 200,000 by 2041[10]. Intraprovincial migration accounts for 15% of the population growth in Caledon[11]. As the population growth extends from central Toronto, Caledon has been experiencing a massive increase in population, especially in places like Bolton and Mayfield[12]. With increasing pressures from the seniors and migrant population, the need for both market rent and affordable housing units (including attainable ownership housing in a "missing middle" density form) will continue to become more critical.

Caledon is also beginning to see an increasing interest in multi-generational housing, as has been previously seen in the neighboring municipality of Brampton.

More low-income single-person households means a greater need for smaller housing units. As seen in Figure 2. below, Caledon has seen an increase in apartment units in the last few years, going from one new unit to 35 new units from 2016 to 2019[13].

Figure 2. Residential Building Permits Growth in Peel. Region of Peel.

| % Change (2016-2019) | Single-detached | Semi-detached | Row dwellings | Apartments | Total |
|---|---|---|---|---|---|
| Mississauga | -9% | 25% | 31% | 79% | 69% |
| Brampton | -62% | 17% | -13% | 783% | 34% |
| Caledon | -24% | -100% | -36% | 3400%* | -24% |
| Region of Peel | -55% | 17% | -13% | 195% | 41% |

*Note: apartment units in Caledon increased by 1 unit in 2016 to 35 units in 2019

## 3. Household Profiles and Economic Characteristics

This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

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[9] Peel Data Centre. Immigration, Citizenship and Mobility.

[10] Region of Peel. Region of Peel Official Plan.

[11] Statistics Canada. 2021 Census.

[12] Town of Caledon. Growth Management Phasing Plan.

[13] Region of Peel. Draft Regional Housing Strategy Data Update.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community's housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

## 3.1 Household Profiles

| 3.1.1 Household Income and Profile | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Total number of households | 2016 | 21257 |
| | 2021 | 23699 |
| Household income (Canadian dollars per year) | Average | 155400 |
| | Median | 133000 |
| Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from Toronto (CMA), Ont. | Average | 80100 |
| | Median | 65500 |
| Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from Toronto (CMA), Ont. | Average | 155400 |
| | Median | 120000 |
| Average household size (Number of members) | Total | 3.2 |
| Breakdown of household by size (Number of households) | Total | 23700 |
| | 1 person | 3140 |
| | 2 persons | 6260 |
| | 3 persons | 4295 |
| | 4 persons | 5710 |
| | 5 or more persons | 4295 |
| Tenant households (Number of households) | Total | 2525 |
| | Percentage | 10.654 |
| | Total | 21180 |

| 3.1.1 Household Income and Profile | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Owner households (Number of households) | Percentage | 89.367 |
| Percentage of tenant households in subsidized housing | Percentage | 10 |
| Households within 800m of a higher-order/high frequency transit stop or station (#) | Total | 0 |
| Number of one-parent families | Total | 2640 |
| | Percentage | 12.041 |
| Number of one-parent families in which the parent is a woman+ | Total | 2000 |
| Number of one-parent families in which the parent is a man+ | Total | 640 |
| Number of households by Income Category | Very Low (up to 20% below Area Median Household Income (AMHI) | 1025 |
| | Low (21% – 50% AMHI) | 3270 |
| | Moderate (51 – 80% AMHI) | 4445 |
| | Median (81% - 120% AMHI) | 5920 |
| | High (>120% AMHI) | 8810 |

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

<u>**Owner and Renter Households**</u>

Figure 3. Caledon vs. National Income Categories and Affordable Shelter Costs. HART.

| Area | | | Caledon T (CSD, ON) | | Canada | |
|---|---|---|---|---|---|---|
| Income Category | % of Total HHs | Annual HH Income | Affordable Shelter Cost (2020 CAD$) | % of Total HHs | Annual HH Income | Affordable Shelter Cost (2020 CAD$) |
| Area Median Household Income | | $133,000 | $3,325 | | $84,000 | $2,100 |
| Very Low Income (20% or under of AMHI) | 3.05% | <= $26,600 | <= $665 | 2.0% | <= $16,800 | <= $420 |
| Low Income (21% to 50% of AMHI) | 13.5% | $26,600 – $66,500 | $665 – $1,663 | 17.5% | $16,800 – $42,000 | $420 – $1,050 |
| Moderate Income (51% to 80% of AMHI) | 19.29% | $66,500 – $106,400 | $1,663 – $2,660 | 18.68% | $42,000 – $67,200 | $1,050 – $1,680 |
| Median Income (81% to 120% of AMHI) | 25.78% | $106,400 – $159,600 | $2,660 – $3,990 | 21.13% | $67,200 – $100,800 | $1,680 – $2,520 |
| High Income (121% and more of AMHI) | 38.37% | >= $159,601 | >= $3,991 | 40.69% | >= $100,801 | >= $2,521 |

Caledon has a high percentage of wealthy households with a median household income of $133,000[14]. Despite this, it also has an above average percentage of very low-income households, 3.05%, compared to the national 2.00%[15]. It should be noted that Caledon's very low household income range capacity goes up to $26,600 compared to the national average which captures households with under the $16,800 income threshold[16]. The higher proportion of very low-income households in a wealthy community means that those households have an especially difficult time with affording housing.

Figure 4. Housing Build Type by Tenure. CMHC.

| Housing Type | Renters | Renters % | Owners | Owners % | Total |
|---|---|---|---|---|---|
| Single-Detached | 1,365 | 54.2% | 17,785 | 84.0% | 19,150 |
| Semi-Detached | 180 | 7.1% | 1,530 | 7.2% | 1,705 |
| Row | 305 | 12.1% | 1,555 | 7.3% | 1,860 |
| Duplex | 85 | 3.4% | 155 | 0.7% | 240 |
| Apt. in Building with Fewer than 5-Storeys | 395 | 15.7% | 90 | 0.4% | 485 |

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[14] University of British Columbia HART. <u>Housing Assessment Resource Tool Dashboard</u>.

[15] Ibid.

[16] Ibid.

| | | | | | |
|---|---|---|---|---|---|
| Apt. in Building with 5 or More Storeys | 190 | 7.5% | 65 | 0.3% | 255 |
| Total | 2,520 | 100.0% | 21,175 | 100.0% | 23,700 |

Tenant households make up only 10.7% in Caledon compared to 33.1% for the national average, further, renters in Caledon are more likely to reside in row, duplex, and apartment housing types than those who own their home[17]. This shows the need for a wider range of housing options so that people can afford rental housing in the Town. As seen in Figure 3, there is also a significant gap between the median income of renters vs. owners. The renter household median is $65,500 a year, whereas for owner households it is $120,000 a year[18]. Based on the high prices of homes in Caledon, it would be difficult for tenants to afford to buy a home. Both household incomes are higher than national median, which is $54,800 for renters and $102,000 for owners[19]. The higher overall average median household income raises the rates for affordable shelter costs, which creates barriers for households with very low-income to afford housing.

Figure 5. Historical Housing Build Type. CMHC.

| Housing Type | 2006 | 2011 | 2016 | 2021 |
|---|---|---|---|---|
| Single-Detached | 85.6% | 85.3% | 83.4% | 80.8% |
| Semi-Detached | 5.5% | 5.3% | 5.9% | 7.2% |
| Row | 4.6% | 4.7% | 6.5% | 7.8% |
| Duplex | 1.7% | 1.8% | 1.6% | 1.0% |
| Apartment in Buildings with Fewer than 5-Storeys | 2.5% | 2.5% | 1.9% | 2.0% |
| Apartment in Buildings with 5 or More Storeys | 0.0% | 0.3% | 0.6% | 1.1% |
| Other | 0.3% | 0.1% | 0.0% | 0.0% |

Currently, there is only modest public transit that connects Caledon to the rest of Region of Peel. There are limited Brampton Transit bus lines that service Caledon's Mayfield West and Bolton areas which are home to around 10,000 and 30,000 Caledon residents respectively. However, there are plans to expand Brampton transit further into Caledon within the next few years. This would encourage households and families without cars to move to Caledon, which would continue to increase the town's need for rental housing.

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[17] Ibid.

[18] Ibid.

[19] Canada Mortgage and Housing Corporation. Housing Markets, Data and Research | CMHC.

**Household Composition**

The average household size in Caledon is 3.2, which is larger than the national average of 2.9[20]. Figure 6 shows the Town has a high proportion of 3 or more person households, which reflects the high percentage of single-family homes. It also will mean a lack of housing options for singles and smaller households.

Figure 6. Household Sizes Caledon vs. Canada. Statistics Canada.
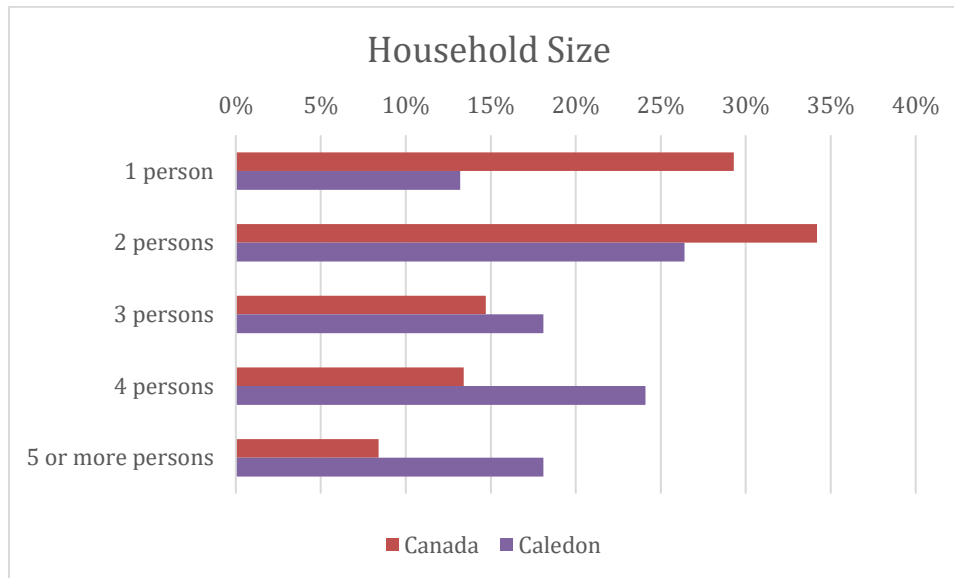


Figure 7 shows that single persons made up a significantly higher proportion of renter households than owner households, representing 34% and 11% of households respectively.

Couples-with-children households are more likely to own rather than rent. With increased demand for family-sized homes, property values in these neighbourhoods create challenges for first-time buyers to enter the housing market.

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[20] Statistics Canada. 2021 Census.

Figure 7. Caledon Household Composition by Tenure. Statistics Canada.
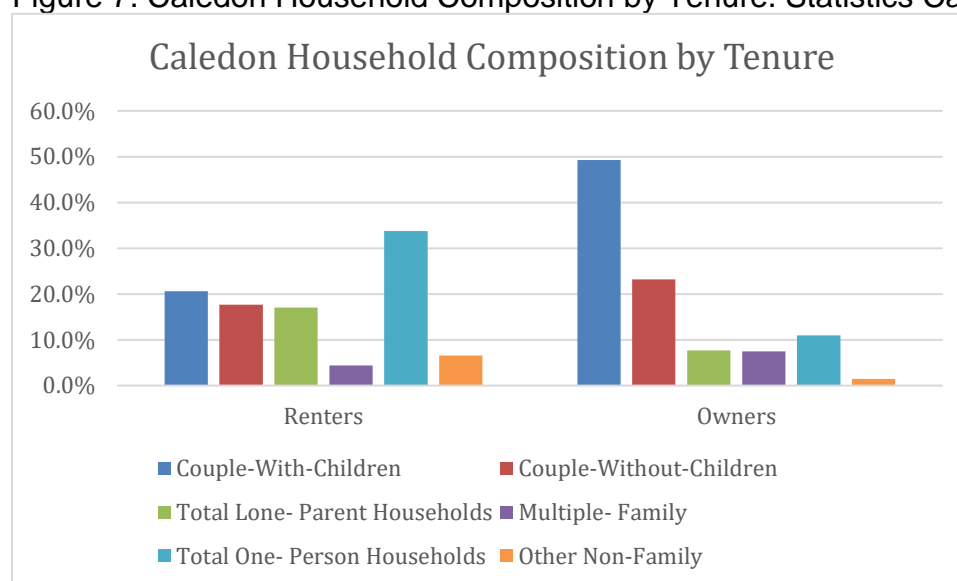


**3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., "driving until you qualify") can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.[21]**

Although the average size of households in Caledon is slightly larger than the national average, it is worth noting that 40% of the households are made up of one or two person households, yet 89% of the Town's housing stock have three bedrooms or more[22]. This "over housing" combined with feedback from key stakeholders that many existing senior households in Caledon would like to downsize to an accessible unit (either rental or ownership), but there is very little appropriate accessible housing in Caledon for seniors looking for independent living.

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

[22] Statistics Canada. 2021 Census. & Canada Mortgage and Housing Corporation. Housing Markets, Data and Research | CMHC.

The existing shortage of appropriate and accessible seniors housing is expected to become worse as the number of older adults (aged +55) in Caledon is expected to increase by 10,000 from 2021 to 2031[23].

HART Projected Household Gain/Loss (2021 to 2031) data shows that Caledon may see a net increase in low-income households of 1 and 2-persons, and high-income households of 4 and more persons. In contrast, there is a projected net decrease in low-income households of 3 or more persons and high-income 2-person households[24].

The impact of increased high-income 3 and more person households creates a competitive housing market for single-detached, semi-detached and other larger housing units. Which could result in the pricing out of larger low-income households as shown by the HART projection.

What this all means for the future of Caledon is that while the prices for larger housing units continues to increase, there is a growing need for smaller units to meet the needs of seniors and lower income 1 to 2-person households.

## 3.4 Economic Conditions

| 3.4.1 Economy and Labour Force | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Number of workers in the Labour Force | Total | 43140 |
| Number of workers by industry (Top 10 only) | Construction | 4785 |
| | Retail trade | 4780 |
| | Manufacturing | 4510 |
| | Transportation and warehousing | 4010 |
| | Educational services | 3365 |
| | Professional, scientific and technical services | 3360 |

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[23] Town of Caledon. Age Friendly Action Plan.

[24] University of British Columbia HART. Housing Assessment Resource Tool Dashboard.

| 3.4.1 Economy and Labour Force | | |
| --- | --- | --- |
| **Characteristic** | **Data** | **Value** |
| | Health care and social assistance | 3235 |
| | Wholesale trade | 2065 |
| | Finance and insurance | 1870 |
| | Public administration | 1790 |
| Unemployment rate and participation rate (Percent) | Unemployment rate | 11.208 |
| | Participation rate | 68.547 |
| All classes of workers (Number) | Total | 42050 |
| Employees (Number) | Total | 34035 |
| Permanent position (Number) | Total | 29235 |
| Temporary position (Number) | Total | 4805 |
| Fixed term (1 year or more, Number) | Total | 1255 |
| Casual, seasonal or short-term position (less than 1 year, Number) | Total | 3550 |
| Self-employed (Number) | Total | 8015 |
| Number of commuters by commuting destination | Within census subdivision | 6360 |
| | To different census subdivision | 7515 |
| | To different census division | 7860 |
| | To another province/territory | 40 |
| | Car, truck or van | 26200 |

| 3.4.1 Economy and Labour Force | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address | Public transit | 340 |
| | Walked | 460 |
| | Bicycle | 40 |
| | Other method | 470 |

**3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?**

Caledon's 2024 Growth Management Phasing Plan reports that the Town currently employs 25,200 people[25]. The Region of Peel Official Plan sets the growth expectations for population along with the number of households and employment up to 2051, reinforcing how inter-related population and employment growth are to housing demands.

Figure 8. Population and Employment Forecasts. Region of Peel Official Plan.

| Municipality | 2041 | | | 2051 | | |
|---|---|---|---|---|---|---|
| | Population | Households | Employment | Population | Households | Employment |
| Brampton | 930,000 | 270,000 | 315,000 | 985,000 | 290,000 | 355,000 |
| **Caledon** | **200,000** | **65,000** | **80,000** | **300,000** | **90,000** | **125,000** |
| Mississauga | 920,000 | 320,000 | 565,000 | 995,000 | 345,000 | 590,000 |
| Peel | 2,050,000 | 650,000 | 960,000 | 2,280,000 | 730,000 | 1,070,000 |

The Town has identified certain areas to direct most of the new residential and employment growth. These are Rural Service Centres, compact, well-integrated rural towns on fully piped water and sewer services, such as Mayfield West, Bolton and Caledon East, and Industrial/Commercial Centres, generally small, mixed-use settlements that provide a small supportive function to Rural Services Centre for industrial and commercial development; these are areas such as Sandhill, Tullamore and Victoria.

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[25] Town of Caledon. Growth Management Phasing Plan.

Census data shows that 11.1% of Caledon's labour force worked in a temporary position, including 8.2% casual, seasonal or short-term position workers. For casual, seasonal or short-term positions the top sectors in the Region of Peel were as follows[26]:

- Sales and service occupations

- Trades, transport, and equipment operators and related occupations

- Sales and service support occupations

- Business, finance and administration occupations

- Occupations in education, law and social, community and government services

Overall, construction, retail trade, manufacturing, and transportation and warehousing made up the Town's top employment sectors in 2021[27]. The growing workforce in moderate wage sectors of warehousing, distribution centres and retail have put a significant pressure on the existing limited supply of rental housing. And the challenges of accessing workers in these sectors have been exacerbated by the lack of affordable housing supply and the lack of reliable public transit service. There is limited GO bus service and Caledon has "purchased" bus service for a few routes in Caledon from Brampton transit.

Caledon's Commercial Development Demand Forecasts highlight the importance of developing self-sustaining communities within the Rural Service Centres that are less reliant on residents and employees of the area making frequent trips outside the area, particularly, in Bolton and Mayfield West. As Caledon continues to focus most of the residential and employment growth in its Rural Service Centres, more transit infrastructure will be needed to improve the accessibility of housing, services and opportunities.

It is projected for the Town to have a population of 113,800 by 2031 and 226,800 by 2041[28]. This growth will cause a great increase in demand for both affordable and attainable housing.

In 2021, 28% of Caledon's workforce worked at home and 15% had no fixed workplace address[29]. The chart below (Figure 9) projects that Caledon will see an increase of 8,000 work-at-home employees in 2051[30]. Although more workplaces are returning to

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[26] Statistics Canada. 2021 Census.

[27] Town of Caledon. Caledon 2020-2030 Economic Development Strategy: Background Report.

[28] Town of Caledon. Growth Management Phasing Plan.

[29] Statistics Canada. 2021 Census.

[30] Town of Caledon. Growth Management Phasing Plan.

usual place for work post-pandemic, continued advances in technology and telecommunications (e.g., 5G technology) are anticipated to further enable remote work patterns and ultimately increase the relative share of off-site employment over the long term. As we anticipate work-from-home and no-fixed-place-of-work employment to increase, there is potential for more people working from their place of residence and the demand for larger housing options to accommodate for remote work arrangements.

Figure 9. Caledon Employment Growth Forecast by Type, 2021-2051. Watson & Associates Economists Ltd., based on Region of Peel M.C.R. 2051.
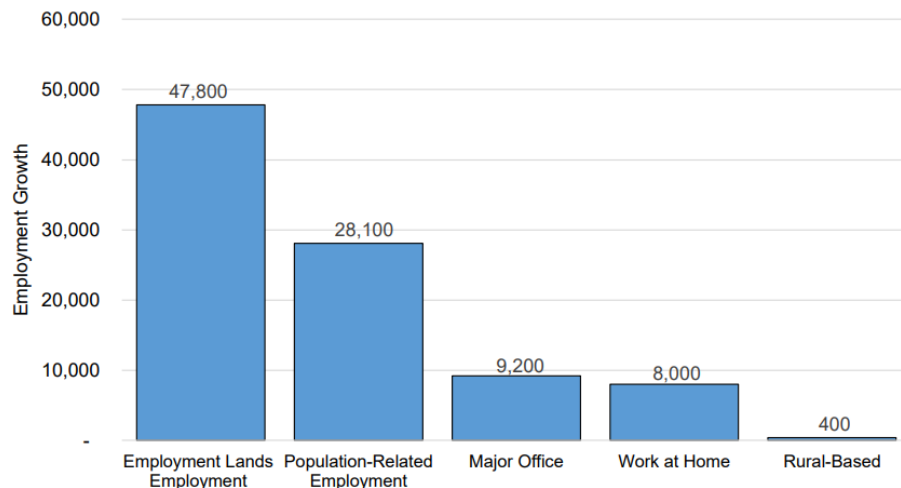


## 3.6 Households in Core Housing Need

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

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

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

section below, in order to provide a comprehensive picture of who is affected by core housing need.

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

From the charts below, it is clear that there needs to be a range of lower income rental housing (rents below $1,700 per month) created to meet the needs of low-income and very low-income households in Caledon.

*Income Categories and Affordable Shelter Costs:*

| Caledon T (CSD, ON) | Caledon T (CSD, ON) | Caledon T (CSD, ON) | Caledon T (CSD, ON) | |
|---|---|---|---|---|
| Income Category | % of Total HHs | Annual HH Income | Affordable Shelter Cost (2020 CAD$) | |
| Area Median Household Income | | $133,000 | $3,325 | |
| Very Low Income (20% or under of AMHI) | 3.05% | <= $26,600 | <= $665 | |
| Low Income (21% to 50% of AMHI) | 13.5% | $26,600 - $66,500 | $665 - $1,663 | |
| Moderate Income (51% to 80% of AMHI) | 19.29% | $66,500 - $106,400 | $1,663 - $2,660 | |
| Median Income (81% to 120% of AMHI) | 25.78% | $106,400 - $159,600 | $2,660 - $3,990 | |
| High Income (121% and more of AMHI) | 38.37% | >= $159,601 | >= $3,991 | |

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



Percentage of Households in Core Housing Need, by Income Category and HH Size, 2021
Caledon T (CSD, ON)
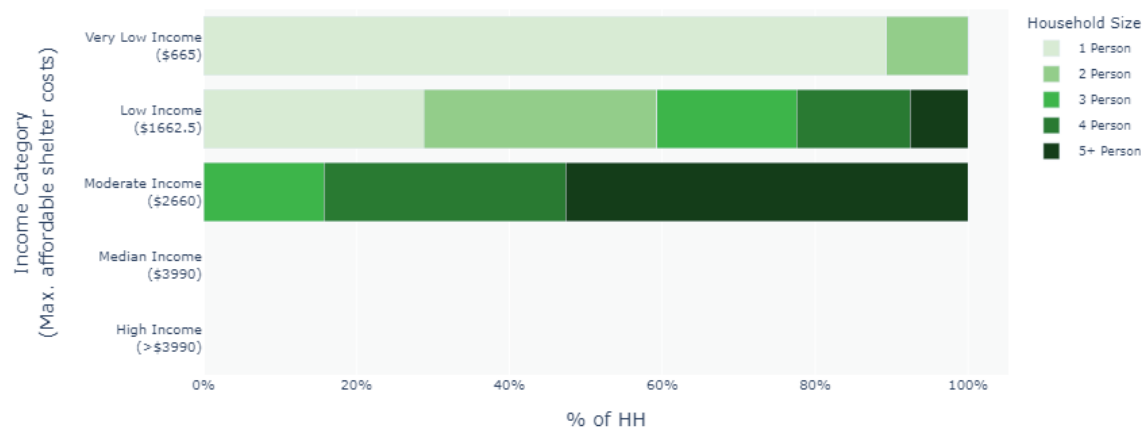
*2021 Affordable Housing Deficit:*

| Caledon T (CSD, ON) | Caledon T (CSD, ON) | Caledon T (CSD, ON) | Caledon T (CSD, ON) | Caledon T (CSD, ON) | Caledon T (CSD, ON) | Caledon T (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 ($665) | 420 | 50 | 0 | 0 | 0 | 470 |
| Low Income ($1662) | 340 | 360 | 215 | 175 | 90 | 1180 |
| Moderate Income ($2660) | 0 | 0 | 15 | 30 | 50 | 95 |
| Median Income ($3990) | 0 | 0 | 0 | 0 | 0 | 0 |
| High Income (>$3990) | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 760 | 410 | 230 | 205 | 140 | 1745 |

| 3.6.1 Households in Core Housing Need | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %) | Total | 5150 |
| | Percentage | 21.9 |
| Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %) | Total | 1650 |
| | Percentage | 7.2 |
| Affordability – Tenant households spending 30% or more of income on shelter costs (# and %) | Total | 1005 |
| | Percentage | 40.4 |
| Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %) | Total | 575 |
| | Percentage | 2.5 |
| Affordability – Owner households spending 30% or more of income on shelter costs (# and %) | Total | 4150 |
| | Percentage | 19.8 |
| Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %) | Total | 1080 |
| | Percentage | 4.7 |
| Adequacy – Owner and tenant households in dwellings requiring major repair (# and %) | Total | 870 |
| | Percentage | 3.7 |

| 3.6.1 Households in Core Housing Need | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %) | Total | 150 |
| | Percentage | 0.7 |
| Adequacy – Tenant households in dwellings requiring major repairs (# and %) | Total | 175 |
| | Percentage | 6.9 |
| Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %) | Total | 40 |
| | Percentage | 0.2 |
| Adequacy – Owner households in dwellings requiring major repairs (# and %) | Total | 695 |
| | Percentage | 3.3 |
| Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %) | Total | 110 |
| | Percentage | 0.5 |
| Suitability – Owner and tenant households in unsuitable dwellings (# and %) | Total | 1145 |
| | Percentage | 4.8 |
| Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %) | Total | 75 |
| | Percentage | 0.3 |
| Suitability – Tenant households in unsuitable dwellings (# and %) | Total | 255 |
| | Percentage | 10.1 |
| Suitability – Tenant households in unsuitable dwellings and in core need (# and %) | Total | 40 |
| | Percentage | 0.2 |
| Suitability – Owner households in unsuitable dwellings (# and %) | Total | 885 |
| | Percentage | 4.2 |

| 3.6.1 Households in Core Housing Need | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Suitability – Owner households in unsuitable dwellings and in core need (# and %) | Total | 35 |
| | Percentage | 0.1 |
| Total households in core housing need | Total | 1755 |
| Percentage of tenant households in core housing need | Percentage | 25.7 |
| Percentage of owner households in core housing need | Percentage | 5.6 |

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

The HART data states that all of the low-income households in core housing need are households with one or two persons, which reinforces the need for measures/incentives to create new one bedroom/bachelor units which are very low market or rent-geared-to-income housing for these low-income households[31]. It is important to consider that single-income households may be single seniors receiving a basic CPP/OAS pension, single persons receiving social assistance or single persons working at minimum wage jobs.

The waiting list data provided through the Region of Peel reinforces this need for single-person, deeply affordable housing. Of the 340 households on the Region of Peel's waiting list for households in Caledon seeking rent geared to income housing – 127 are seniors, 108 are single persons and 110 are family households, thus two thirds of the households on the waiting list will be looking for one-bedroom units[32]. Further, Figure 10 shows that households of very low to low-income are more likely to rent their home, for example, 31% of renters are within this income range, meanwhile, only 14% of owners fall within that same range[33]. Older adults and single persons are in need of affordable housing that is suitable for their small household size.

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[31] University of British Columbia HART. Housing Assessment Resource Tool Dashboard.

[32] Region of Peel. Everyone Counts Peel 2021 Community Report.

[33] University of British Columbia HART. Housing Assessment Resource Tool Dashboard.
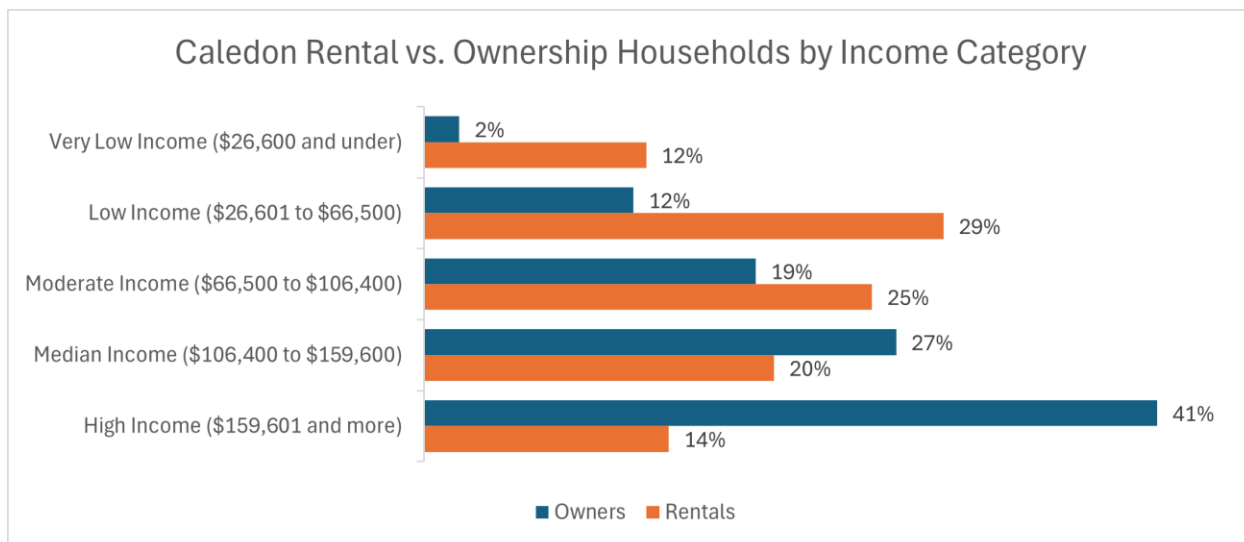
Figure 10. Caledon Rental vs. Ownership Households by Income Category. HART.

Affordable housing is crucial to support lower income households who cannot afford housing at market rates. In July 2023, the Region of Peel approved the Brookvalley project as part of the Peel Community Housing Development Plan to build a new affordable residential tower in Caledon's Mayfield West Phase II area that will accommodate approximately 80 rental units, with a mix of 1-bedroom, 2-bedroom, and 3-bedroom units within a development area of approximately 0.71 ha (1.75 acres).

Additionally, in March 2024, Region of Peel Council approved the Strawberry Fields Residences (Chacon) Inc. proposal for constructing 14 affordable rental housing units in Caledon. The development will be in Southfields Village at 12530, 12540, 12550, and 12560 Kennedy Road and will help support rental housing need in Caledon.

Caledon's Area Median Household Income is $133,000 which is significantly higher than the Canadian average, this is reflected through the large percentage of high-income earning households. There are 38% of households that fall into the high-income category[34].

Although renter households are more likely to be in core housing need, there are also low-income owners that are in need of more affordable housing.  As seen in Figure 11, over 1140 owners and 605 renters are in Core Housing Need[35].

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[34] University of British Columbia HART. Housing Assessment Resource Tool Dashboard.
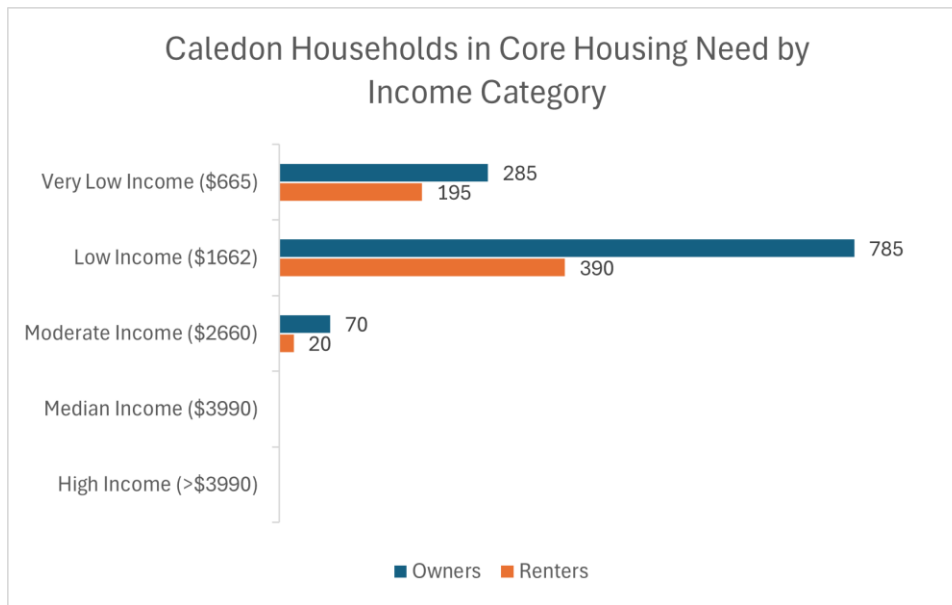
[35] Ibid.

Figure 11. Caledon Households in Core Housing Need by Income Category. HART.

## *4. Priority Groups*

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

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

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

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

The total number of households in core housing need in Peel is 97,000[36].  For Caledon, there are 7.6% of households that are in core housing need.

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[36] Region of Peel. Peel Region Website.

Households with the head over 85-years old made up the largest priority population in core housing need, followed by single mother-led households and households with the head under 25-years old[37].

As per the chart below, the highest incidence of core housing need is among seniors over 85, with seniors over 65 being the fourth highest percentage of those in core housing need. Together, they make up 31% of the households in core housing need[38]. A Caledon Seniors Centre representative stated that within a decade, 30% of the Town's population would be over 55 years of age. Therefore, the need to provide the appropriate housing for Caledon's ageing communities is expected to increase in the coming years.

In interviews with key stakeholders, they highlighted the housing challenges that seniors faced when they desired to age-in-place, such as the need for more accessible, affordable and dignified housing options, smaller housing options to downsize to, opportunities for multi-generational housing, and housing located in complete neighbourhoods near existing services. Stakeholders indicated that seniors value independent lifestyles and accessible housing options, such as bungalows and row housing which is in low supply in Caledon.

Among priority groups, single mother households have the second highest incidence of core housing need (17%), while Youth led households under 25 have the third highest incidence of core housing need (15%)[39]. The Region of Peel Point-in-Time count for homelessness showed that 27% had first experienced homelessness in their youth (16 to 24-years old)[40]. The Region had identified that for vulnerable populations, such as women and youth, inter-personal relationships have a great impact on their housing stability, for example, a conflict with their partner, spouse, parent or landlord was more likely to be the catalyst for their housing loss[41].

A representative from Peel Housing Support mentioned that there is a need for permanent affordable housing rather than shelters in Caledon. Permanent affordable housing would create a stable housing option for these priority populations in core housing need.

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[37] University of British Columbia HART. Housing Assessment Resource Tool Dashboard.

[38] Ibid.

[39] Ibid.

[40] Region of Peel. Everyone Counts Peel 2021 Community Report.

[41] Ibid.

Some other priority groups identified by key stakeholders were:

- Adults with developmental disabilities (and their aging caretakers)
- Persons with mental health needs
- Persons with addictions
- Persons with modest wages working in light manufacturing.

Caledon Community Services (CCS) is a multi-service centre with a focus on supports for seniors, but they also provide some youth programming, newcomer programs and transportation services for seniors and persons with disabilities. CCS staff raise that there are affordable housing needs for all ages, including persons with disabilities, families and youth in Caledon.

There is little data on Indigenous household headship in the Town of Caledon. However, the Town and the Region of Peel continue to consider a lens of inclusivity for all residents, including priority groups, when preparing housing policies and housing targets.

Figure 12. Percentage of Households in Core Housing Need by Priority Population in Caledon. HART.

Percentage of Households in Core Housing Need by Priority Population, 2021
Caledon T (CSD, ON)
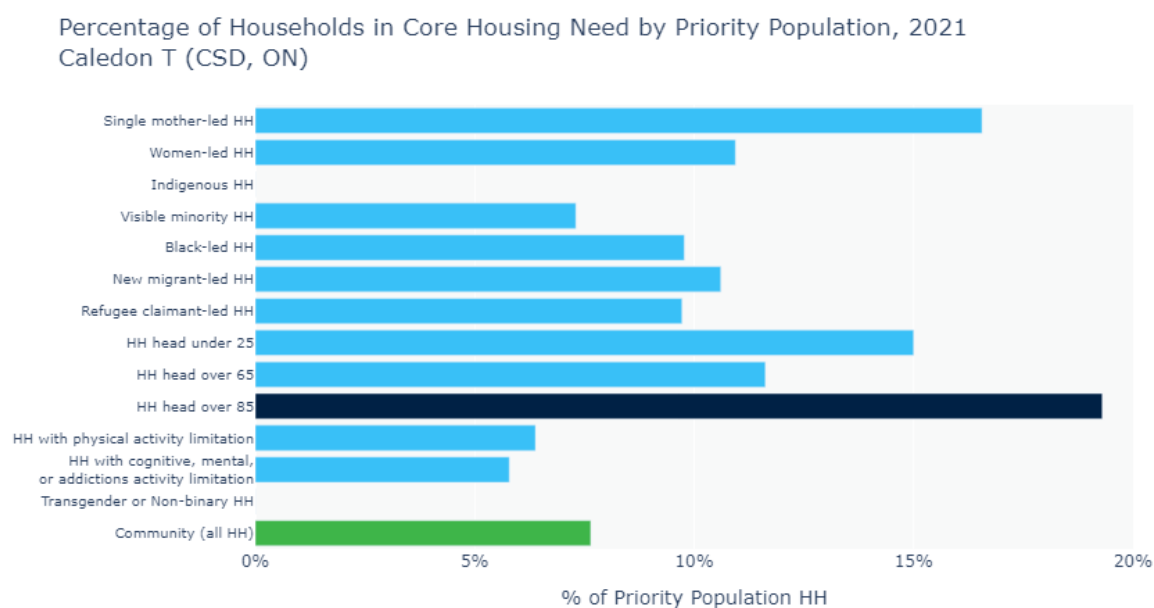
**4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.**

The Region of Peel is preparing to undertake a new Point in Time (PIT) count in spring 2025. As of now, there are only the numbers from the 2021 PIT count available.

In 2021, there were 866 identified homeless individuals on one night in Peel[42]. The count includes individuals who were sheltered (i.e. emergency shelters), unsheltered, and in transitional housing facilities. Although there was no breakdown within the three municipalities in the Region of Peel, almost all of these individuals would be found in Mississauga and Brampton and not in Caledon.  In Caledon there is no emergency shelter, often a source for locating persons who are homeless.

Homelessness in the Region of Peel is closely tied to the lack of affordable housing and the limited availability of supportive services. Many individuals experiencing chronic homelessness face multiple barriers, including mental health issues, addiction, and lack of affordable housing options.

Interviews with Region of Peel staff indicate there are rarely any calls from persons in Caledon indicating they are actually homeless but that does not mean that there is no homelessness in Caledon. Hidden homelessness, which encompasses those who live in temporary accommodation and lack security of tenure, is more difficult to track. For example, people experiencing hidden homelessness could find themselves couch surfing, staying with friends or family, sleeping in cars, abandoned buildings, or under bridges. Interviews with Caledon Community Services indicated that there are families camping in Albion Hills Conservation as a result of unaffordable housing.

The Region of Peel provides affordable housing options located in the nearby municipalities of Brampton and Mississauga, however, the waitlist for housing is up to 20 years long due to the large demand[43].

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

The housing affordability crisis in the Region of Peel can be attributed to the lack of affordable available rental and ownership supply. In addition, inflation and increased cost of consumer goods, including basic needs, are stretching people's budgets and they must choose between paying rent/mortgage and other necessities.

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[42] Ibid.

[43] Stakeholder interviews.

The top five reasons for housing loss identified at the Peel Fall 2021 Point-in-Time count were[44]:

- Inability to pay rent/mortgage (33%);
- Conflict with a partner/spouse (27%);
- Mental health issues (17%);
- Substance use issues (17%); and
- Landlord/tenant conflict (14%)

In the same survey, when asked "what would help you find housing?", 36% respondents said that would like the help of a Housing/Support Worker to help them look for housing, 23% respondents indicated they need first and last month's rent to secure housing, and 11% need more affordable housing[45].

The majority of PIT Count respondents identified as adult single males. Additionally, most stated that a one-bedroom unit would best suit their housing needs[46]. Therefore, the lack of affordable one-bedroom units is a major cause of homelessness in Peel.

There are a high number of asylum claimants coming to Peel since June 2023. Further, October 2021 Region of Peel point-in-time counts for individuals who were experiencing homelessness showed that 28% were a landed immigrant, refugee, or refugee claimant[47].

Other societal factors that contribute to homelessness in Peel are under-employment, unemployment, and low rates for social assistance which make it more challenging for people who live in poverty to find housing.

In Caledon, single-detached houses were the most common residence for owners and renters, for example, 86% of owners and 54% of renters resided in single-detached houses. Further, 15% of renters lived in apartment building units[48].

The high number of apartment unit owners compared to renters makes the market for one-bedroom rental units more competitive and as a result less affordable.

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[44] Region of Peel. Everyone Counts Peel 2021 Community Report.

[45] Ibid.

[46] Ibid.

[47] Ibid.

[48] Region of Peel. Draft Regional Housing Strategy Data Update.

**4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.**

No emergency shelters are located in the Town of Caledon, and all persons experiencing homelessness in Region of Peel are accommodated in emergency shelters in Brampton or Mississauga. These shelters have been well over capacity for more than a year due to the surge in asylum claimants in Peel.

In Peel, there are a total of 449 beds in eight emergency shelters and the eligibility for temporary/emergency relief shelters vary[49]. There are also no transitional housing beds in Caledon, as a result, clients are accommodated in Brampton and Mississauga locations based on eligibility and accessibility. From 2021 to 2022, the use of Peel's shelter system increased by 43% and the number of households served doubled[50]. The Region states that 32,329 households are now on the Centralized Waiting List in Peel, which is a 12% increase since December 2022, and 32% increase since 2020[51].

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

As previously mentioned, households with the household head under 25-years made up the third largest priority population group[52]. Although there are no post-secondary institutions in Caledon, there are multiple in the neighbouring City of Brampton, for example, Sheridan College Davis Campus, Algoma University, and Cambrian College Brampton Campus. Peel has identified the critical need for student housing within the Region, this could mean the need for more affordable and transit-accessible housing.

Caledon Community Services provides youth programming and newcomer programs.

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[49] Region of Peel. Everyone Counts Peel 2021 Community Report.

[50] Region of Peel. Staff Report 2023-10-26.

[51] Region of Peel. Staff Report 2024-10-24.

[52] University of British Columbia HART. Housing Assessment Resource Tool Dashboard.

From 2023-2024, CCS supported 310 newcomers supported with settlement assistance and English language classes[53]. CCS staff raise that there are affordable housing needs for all ages, including persons with disabilities, families and youth in Caledon.

Neither the Region of Peel nor the Town of Caledon have any data on congregate households in Caledon.

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[53] Stakeholder interviews.

## *5. Housing Profile*

**5.1 Key Trends in Housing Stock:**

This section should tell a story of housing changes over time in a community through trends in net change of affordable or below-market housing. This should be expressed through illustrations of net losses or net gains in affordable and non-market housing over the previous three census periods.

**5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced:**

Figure 13. New Units by Typology (2006 to 2020). Perkins & Will and Region of Peel.
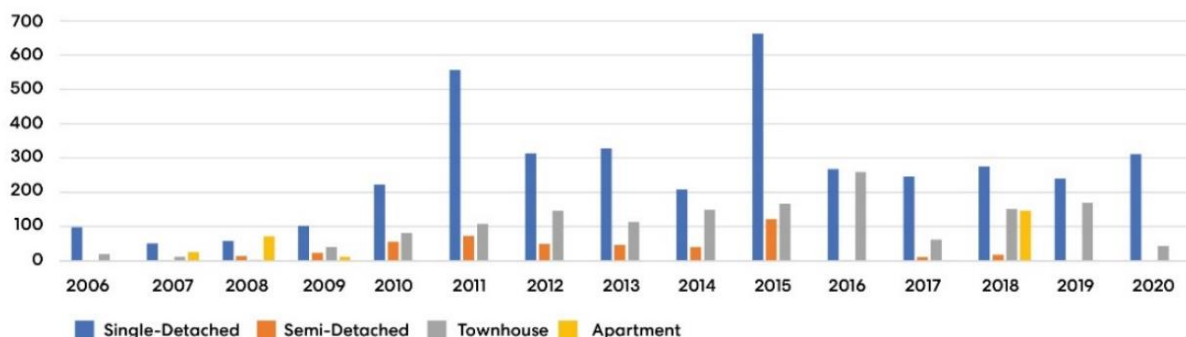


The Town of Caledon has historically had a large geographic area of 688 square kilometers. The Town is mostly rural with many small villages and communities spread throughout and the most urbanized areas along its southern border. Many of the homes in Caledon are single family homes (81% of all homes are single detached dwellings)[54]. As seen in Figure 13, above, single-detached housing has historically been the main housing type in Caledon[55].

During the past 20 years, with the continuing immigration/significant population growth in the Greater Toronto Area, combined with the Cities of Mississauga and Brampton becoming fully "built out" (having little or no greenfield  areas available for new development), there has been increasing greenfield development in the areas of Caledon adjacent to the City of Brampton -  specifically the communities of Bolton and Mayfield West and, to a lesser degree, Caledon East.

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[54] Canada Mortgage and Housing Corporation. Housing Markets, Data and Research | CMHC.

[55] Region of Peel. Land Needs Assessment Report.

Caledon's industrial sector continued to perform very well during the COVID-19 pandemic, despite initial supply chain-related concerns[56]. As employment growth for industrial-type space appears to be robust, more options for transit would help to increase the accessibility of these industrial areas.

Figure 14. Caledon Age Pyramid. Region of Peel, based on 2021 Census.
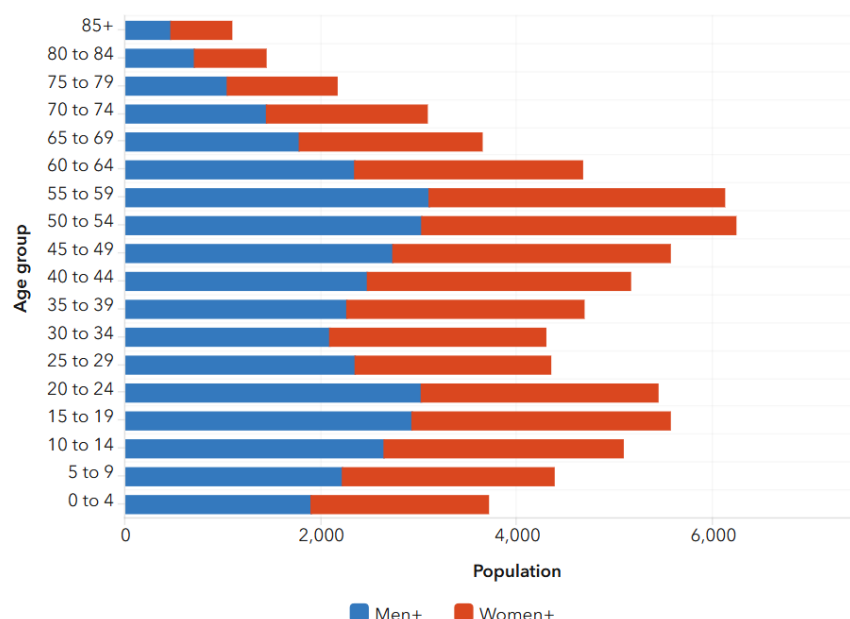


As seen in Figure 14, the largest age group in Caledon from 2021, are those aged 45 to 65[57]. In 10 to 20 years, most of these residents will be retired older adults. With projected tripling of the population over the next 20 years, and with seniors being the fastest growing within that population base, there will be very significant pressures to create a much wider variety of housing stock as well as a significant amount of total residential units. About 13,000 new residential units will be required in Caledon to reach the province's objective to build 1.5 million new residences in Ontario by 2031[58].

A significant portion of these units will need to be accessible, seniors-oriented housing as well as low and moderate rent housing for the expanding service sector workforce. Furthermore, strategic development of service infrastructure, such as for water, wastewater, and transit is needed to support this growth and ensure that communities are well connected to essential services and opportunities, while maintaining the preservation of important environmental features.

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[56] Region of Peel. Employment Strategy Discussion Paper 2051 Addendum.

[57] Region of Peel. Peel Data Centre.

[58] Town of Caledon. Caledon Housing Pledge.

| 5.2.1 Housing Units: Currently Occupied/Available | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Total private dwellings | Total | 23700 |
| Breakdown by structural types of units (number of units) | Single-detached | 19120 |
| | Semi-detached | 1650 |
| | Row house | 1825 |
| | Apartment/flat in a duplex | 335 |
| | Apartment in a building that has fewer than 5 storeys | 480 |
| | Apartment in a building that has 5 or more storeys | 255 |
| | Other single attached | 15 |
| | Movable dwelling | 15 |
| Breakdown by size (number of units) | Total | 23700 |
| | No bedrooms | 55 |
| | 1 bedroom | 725 |
| | 2 bedrooms | 1705 |
| | 3 bedrooms | 9000 |
| | 4 or more bedrooms | 12215 |
| Breakdown by date built  (number of units) | Total | 23700 |
| | 1960 or before | 2465 |
| | 1961 to 1980 | 4650 |
| | 1981 to 1990 | 3060 |
| | 1991 to 2000 | 4935 |
| | 2001 to 2005 | 2390 |

| 5.2.1 Housing Units: Currently Occupied/Available | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| | 2006 to 2010 | 1115 |
| | 2011 to 2015 | 2475 |
| | 2016 to 2021 | 2600 |
| Rental vacancy rate (Percent) | Total | * |
| | Bachelor | * |
| | 1 bedroom | * |
| | 2 bedrooms | * |
| | 3 bedrooms+ | * |
| Number of primary and secondary rental units | Primary | 224 |
| | Secondary | 92 |
| Number of short-term rental units | Total | 126 listings in Nov 2024. During peak months this could be 175+ listings. |

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

There have been no new affordable units for low and very low-income households in Caledon in the past five years. There is no data available on the lost number of rental units but given the very low percentage of existing rental units in the Town (10% of stock) the loss of even a handful of units would have a significant impact on the supply of rental housing[59].

According to the Town's Affordable Housing Strategy, there were only 80 rental units in the primary market in Caledon in 2019 and no new rental units were added to the supply from 2011 to 2021[60]. While there are some secondary rental units available, it is

[59] Statistics Canada. 2021 Census.

[60] Town of Caledon. Affordable Housing Strategy - Recommendations and Implementation Strategy.

easier for landlords to take these units off the market or rent them out as short-term rental units which makes it a less stable housing option.

Already, there are very limited rental housing options, and the average rent of rental units is not affordable to low and moderate income households. As house prices in Caledon have increased significantly over the last ten years, many households will have to spend more than they can afford to buy a home and/or enter homeownership before they are ready. This can create a precarious situation for households.

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

Average rent data is not available for Caledon, so we will look at data from nearby Brampton for comparison.

Figure 15. Brampton Historical Average Rents by Bedroom Type (Row/Apartments). CMHC.

|  | 20-Oct | 21-Oct | 22-Oct | 23-Oct | 24-Oct | 4 Year Change |
|---|---|---|---|---|---|---|
| Bachelor | $983 | $963 | $1,230 | $1,348 | $1,348 | 37% |
| 1 Bedroom | $1,333 | $1,381 | $1,514 | $1,622 | $1,693 | 27% |
| 2 Bedroom | $1,515 | $1,573 | $1,689 | $1,865 | $1,921 | 27% |
| 3 Bedroom + | $1,649 | $1,731 | $1,864 | $2,048 | $2,033 | 23% |
| Total | $1,464 | $1,513 | $1,644 | $1,800 | $1,850 | 26% |

The data shows that in 2020, the cost to rent a 1-bedroom apartment was $1,333, a 2-bedroom apartment was $1,515, and a 3-bedroom apartment was $1,649. By 2023, these prices had increased to $1,693, $1,921 and $2,033 respectively. This shows an average increase of 26% in four years, which was significantly above the rent guideline in Ontario and the rate of inflation[61].  There is simply not enough rental housing in Caledon (and the Region of Peel) and this puts continuing pressure on the rental market.

Figure 16. Average Rent by Bedroom Size (November 2024).

| Apartment Type | Current Average Rent |
|---|---|
| Bachelor | $ 1,404.00 |
| 1-Bedroom | N/A |
| 2-Bedroom | $ 1,848.00 |
| 3+ Bedroom | $ 3,564.00 |

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[61] Canada Mortgage and Housing Corporation. CMHC Housing Market Information Portal.

Please also note that the CMHC data does not reflect the current market prices. Using data from current apartments being advertised online, we can see the real market price of renting in Caledon. Figure 16, above, shows the average rental costs in Caledon according to online search engines. We can see that the current rental costs for a bachelor apartment are 23% higher than the CMHC figure, and the 3+ Bedroom costs are 80% higher than CMHC's figure.

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

Vacancy rate data is not available for Caledon, so we will use the nearby city of Brampton.

Figure 17. Brampton Historical Vacancy Rates by Bedroom Type (Row/Apartments). CMHC.

| | 20-Oct | 21-Oct | 22-Oct | 23-Oct | 24-Oct | 4 Year Change |
|---|---|---|---|---|---|---|
| Bachelor | ** | 0.9 | ** | ** | ** | N/A |
| 1 Bedroom | 2.8 | 2.9 | 1.6 | 1.4 | 2.7 | -4% |
| 2 Bedroom | 2.4 | 3.2 | 1.8 | 2.1 | 3.3 | 38% |
| 3 Bedroom + | 1.2 | 3.2 | 1.2 | 1.2 | 0.9 | -25% |
| Total | 2.4 | 3 | 1.6 | 1.7 | 2.8 | 17% |

Figure 17, above, shows the vacancy rates from 2020 to 2024. We can see that over those 4 years, there has been an average increase in the total vacancies of 17%[62]. A balanced rental vacancy rate is seen to be 3% so the vacancy rates that are lower than that figure have resulted in persons either not finding available rental housing or have been faced with rents that are increasingly unaffordable to low- and moderate-income households in Caledon.

There are low vacancy rates for 3 or more-bedroom units, which could be due to a lack of these type of units.

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

Caledon experiences core housing needs for both renter and owner households noting the percentage of renter households in core housing need is higher. And that core housing need incidence is particularly high for seniors households.

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[62] Canada Mortgage and Housing Corporation. CMHC Housing Market Information Portal.

In Caledon, 40% of renters spend over 30% of their household income on housing costs compared to 20% of owners[63]. This is the largest gap among municipalities in Peel.

Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances. In 2016, 9% of Caledon's renter households lived in subsidized housing, this increased to 10% in 2021[64]. Although the increase is minimal, key housing partners highlight the need for more affordable and supportive housing.

It should also be noted that when the 2021 census was being conducted, the Federal government's CERB minimum income program (in response to the COVID pandemic) provided a form of guaranteed income for a substantial percentage of low-income wage earners, therefore temporarily reducing core housing need in the 2021 census. CERB has since ended, likely resulting in decreased incomes for many households (and likely higher core housing needs) to be reported in the 2026 census period.

### 5.7 Non-Market Housing

| 5.7.1 Current Non-Market Housing Units | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Number of housing units that are subsidized | Total | 182 |
| Number of housing units that are below market rent in the private market (can either be rent or income-based definition) | Total | 1,262 |
| Number of co-operative housing units | Total | 0 |
| Number of other non-market housing units (permanent supportive, transitional, etc.) | Total | 148 affordable units + 7 beds |

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[63] Statistics Canada. 2021 Census.

[64] Statistics Canada Census Data.

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

Examples can include:

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

There is a large need for more rental housing in Caledon, both market and affordable. In interviews with our key stakeholders, it was noted that there is a need for more seniors housing for those who wish to downsize but still stay in the Caledon community. Working closely with seniors, they pointed out how many seniors desired independence, which could look like self-contained housing for seniors where they have their own ensuite or dining area[65]. There has been some seniors' housing built throughout the Town (Mayfield West, Caledon East, Bolton, Caledon Village and Alton) but there is still a need for more.

In Caledon, Peel Living, which is owned and operated by the Region, offers seven housing units/properties geared to residents over the age of 65. In each building, around 20% of the units are subsidized; Peel administers rent-geared-to-income housing subsidies for these units[66]. The remaining units are placed at market value. The units are designed for independent and self-sufficient living. Additionally, there is a Peel Living community building in Bolton for families, where some of the units are subsidized. In 2020, the average wait time on the Centralized Wait List for adults over 65 years is 5.4 years[67].

Stakeholders also mentioned that there is a need for affordable rental housing for adults with developmental disabilities. Their aging parents in the Town of Caledon want to stay close to their children, but the children can no longer afford to live there[68]. Oliver House offers supportive housing for individuals with mental health challenges, providing all-round 24/7 support. Peace Ranch is another supportive/transitional housing complex in Caledon dedicated to mental health recovery for individuals with schizophrenia.

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[65] Stakeholder interviews.

[66] Ibid.

[67] Town of Caledon. Caledon's 55+ Housing Options.

[68] Stakeholder interviews.

Although, there are a few supportive housing options in the Town, there are none for adults with developmental disabilities.

A stakeholder expressed that it would be beneficial to incentivize developers to build more homes with secondary units to help fill that gap for more rental housing in established and newer neighbourhoods.

## 5.9 Housing Trends

| 5.9.1 Housing Values | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Median monthly shelter costs for rented dwellings (Canadian dollars) | Median | 1740 |
| Purpose-built rental prices by unit size (Average, Canadian dollars) | Total | * |
| | Bachelor | * |
| | 1 bedroom | * |
| | 2 bedrooms | * |
| | 3 bedrooms+ | * |
| Purpose-built rental prices by unit size (Median, Canadian dollars per month) | Total | * |
| | Bachelor | * |
| | 1 bedroom | * |
| | 2 bedrooms | * |
| | 3 bedrooms+ | * |
| Sale prices (Canadian dollars) | Average | 1,300,000 |
| | Median | 1,499,749 |
| Sale prices by unit size (Average, Canadian dollars) | Average | 1,300,000 |
| | Bachelor | Not Available |
| | 1 bedroom | 710,000 |
| | 2 bedrooms | 1,013,000 |
| | 3 bedrooms+ | 1,313,600 |
| Sale prices by unit size (Median, Canadian dollars) | Median | 1,499,749 |
| | Bachelor | Not Available |
| | 1 bedrooms | Not Available |
| | 2 bedrooms | Not Available |

| 5.9.1 Housing Values | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| | 3 bedrooms+ | Not Available |

| 5.9.2 Housing Units: Change in Housing Stock | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Demolished – breakdown by tenure | Tenant | Data by tenure is not available. In 2024, 39 total residential demolitions permits were issued. |
| | Owner | See cell above. |
| Completed – Overall and breakdown by structural type (annual, number of structures) | Total | 640 |
| | Single | 547 |
| | Semi-detached | 30 |
| | Row | 63 |
| | Apartment | 0 |
| Completed – Breakdown by tenure (annual, number of structures) | Tenant | 0 |
| | Owner | 640 |
| | Condo | 0 |
| | Coop | 0 |
| Housing starts by structural type and tenure | Total | Total – 481 <br><br> Single - 210 <br><br> Semi-detached – 14 <br><br> Row – 257 <br><br> Apartment – 0 |

Housing starts by structural type is from CMHC Housing Market Information – Starts, Completion and Under Construction Jan-Dec 2024

## *6. Projected Housing Needs and Next Steps*

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

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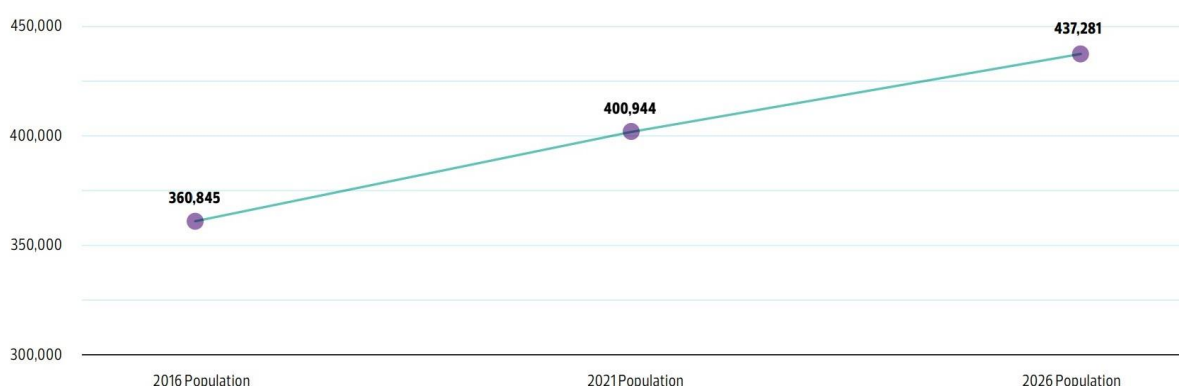


*Household Growth Projection 2016- 2026. Source: Edmonton Affordable Housing Needs Assessment – August 2022*

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

### 6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, including the HART housing needs projection here. The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as

well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their preferred methodology are also clearly explained The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

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

Step 1: Population Projection

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

Step 2: Household Projection

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

particular age group by the projected household type proportions for that age group.

  – Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.

  – Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.

- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

## Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number renter households by calculating the difference between projected households and the number of projected owner households.

  – Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.

- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family and non-family) with the projected number of renter and owner households of the given household type and age group.

  – Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.

- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

Figure 18. Town of Caledon Population Forecasts to 2051. Statistics Canada Census Data and Watson & Associates Economists Ltd.

| Year | Population Forecast (Including Census Undercount) |
|------|--------------------------------------------------|
| 2016 | 69,230 |
| 2021 | 80,000 |
| 2026 | 96,000 |
| 2031 | 113,800 |
| 2036 | 159,800 |
| 2041 | 226,800 |
| 2046 | 261,700 |
| 2051 | 300,000 |

Figure 19. Town of Caledon Population Forecast to 2051 Graph. Statistics Canada Census Data and Watson & Associates Economists Ltd.
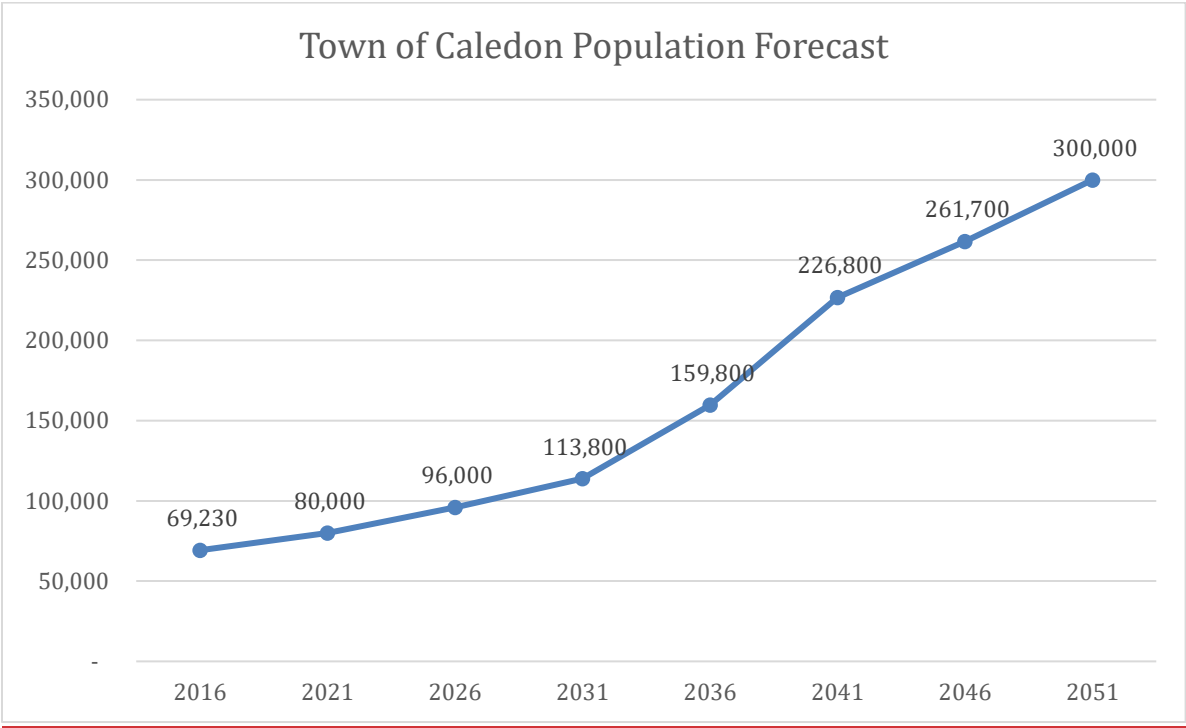
HART Household Projections – Projected Households by Household Size and Income Category

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

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

| 6.1.1 Projected Households by Household Size and Income Category | | | | | | |
|---|---|---|---|---|---|---|
| **HH Income Category** | **1 person** | **2 person** | **3 person** | **4 person** | **5+ person** | **Total** |
| Very Low Income | 1039 | 151 | 2 | 0 | 0 | 1192 |
| Low Income | 1396 | 1642 | 455 | 265 | 120 | 3878 |
| Moderate Income | 741 | 1925 | 1012 | 954 | 631 | 5263 |
| Median Income | 302 | 1744 | 1505 | 1684 | 1412 | 6647 |
| High Income | 233 | 1533 | 1792 | 3385 | 2827 | 9770 |
| Total | 3711 | 6995 | 4766 | 6288 | 4990 | 26750 |

**Key Considerations**

Population
- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.

- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.

- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.

- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.

- **Smaller Communities:**

  – In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
  – One industry communities should also develop multiple population scenarios to manage economic volatility

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

- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.

- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.

- **Optional for Smaller Communities:**

  – For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.

  – Project household composition by family/non-family households using latest census proportions by family type.

  – Project household size by age for family/nonfamily type by dividing population by households.

Housing Demand

*To project housing demand by tenure:*

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.

- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

*To project housing demand by dwelling type:*

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.

- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

Economic Data Integration
- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.

- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.

- CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.

- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

Supply Capacity & Supply Gaps
- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.

- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps

- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.

- **Optional for Smaller Communities:**

    – Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

## 6.2 Projection Methodology

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

The population projections are taken from the Caledon Growth Management and Phasing Plan (GMPP) town-wide forecast which expands upon the Future Caledon Official Plan, the Region of Peel Official Plan, and Provincial projections. See Figure 20.

The GMPP and the recommendation to accept the updated Town-wide forecast and the resulting S.A.B.E. forecast was approved by Town Council in November 2024. The Regional Official Plan forecast (2021 to 2051) forecasts that a significant portion of population growth would occur towards the final decade. In contrast, the updated forecast anticipates that population and employment growth will happen more quickly than initially projected. By advancing the timeline, this updated forecast aims to mitigate this risk, ensuring that development is more evenly distributed between two distinct phasing periods. For the Town of Caledon to achieve its overall growth forecast by 2051, it also implies a need for more immediate infrastructure and services to support this accelerated development.

The "persons per unit" data (PPUs) is derived from the GMPP. The GMPP forecast shows that PPU should stay in the range from 3.071 to 3.275 towards the 2051 horizon. According to the forecast, there will be an additional 67,540 households in Caledon by 2051, an increase of 271.5%. Moreover, this looks like an additional 39,045 single and semi-detached units, 22,655 multiple dwelling units (townhomes, duplexes), and 5,840 apartment units[69].

To expand on the GMPP data, data from the 2021 Census, UBC's HART, and the Ontario Ministry of Finance (MOF) population projections for 2031 were utilized to calculate the projected values in Tables 6.2.1, 6.3.1 and 6.3.2. The method of projection used assumes that 2021 proportions for characteristics, such as unit mix, household headship, and tenure, are maintained for the projected 2031 population. To attain the population age forecasts for Caledon in 2031, the MOF population projections for Peel Region were calculated proportionally to the Town's projected population from the GMPP report. Therefore, the resulting projections are limited in their ability to account for future shifts in social or economic factors. Moreover, the approach assumes that Caledon's demographic structure is consistent with Peel Region's.

Figure 20. Town of Caledon Population and Housing Forecast, 2021-2051. Watson and Associates Economists Ltd.

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[69] Town of Caledon. Growth Management Phasing Plan.

| | Year | Population (Including Census Undercount)[1] | Population (Excluding Census Undercount) | Housing Units | | | | Persons Per Unit (P.P.U.) with Undercount | Persons Per Unit (P.P.U.): without Undercount |
| | | | | Singles & Semi-Detached | Multiple Dwellings[2] | Apartments[3] | Total Households | | |
|---|---|---|---|---|---|---|---|---|---|
| Historical | Mid-2006 | 59,390 | 57,050 | 16,605 | 1,110 | 445 | 18,160 | 3.270 | 2.924 |
| | Mid-2011 | 61,900 | 59,460 | 17,304 | 1,184 | 559 | 19,047 | 3.250 | 3.061 |
| | Mid-2016 | 69,230 | 66,502 | 19,015 | 1,695 | 510 | 21,220 | 3.262 | 3.213 |
| | Mid-2021 | 80,000 | 77,300 | 20,895 | 2,215 | 960 | 24,070 | 3.324 | 3.322 |
| Forecast | Mid-2026 | 96,000 | 92,800 | 24,960 | 3,820 | 1,430 | 30,210 | 3.178 | 3.072 |
| | Mid-2031 | 113,800 | 110,000 | 28,790 | 6,020 | 2,250 | 37,060 | 3.071 | 2.968 |
| | Mid-2036 | 159,800 | 154,300 | 36,690 | 11,200 | 2,780 | 50,670 | 3.154 | 3.045 |
| | Mid-2041 | 226,800 | 219,100 | 48,250 | 17,870 | 4,290 | 70,410 | 3.221 | 3.112 |
| | Mid-2046 | 261,700 | 252,700 | 53,790 | 21,240 | 5,490 | 80,520 | 3.250 | 3.138 |
| | Mid-2051 | 300,000 | 289,800 | 59,940 | 24,870 | 6,800 | 91,610 | 3.275 | 3.163 |
| Incremental | Mid-2006 to Mid-2011 | 2,510 | 2,410 | 699 | 74 | 114 | 887 | | |
| | Mid-2011 to Mid-2016 | 7,330 | 7,042 | 1,711 | 511 | -49 | 2,173 | | |
| | Mid-2016 to Mid-2021 | 10,770 | 10,798 | 1,880 | 520 | 450 | 2,850 | | |
| | Mid-2021 to Mid-2026 | 16,000 | 15,500 | 4,065 | 1,605 | 470 | 6,140 | | |
| | Mid-2021 to Mid-2031 | 33,800 | 32,700 | 7,895 | 3,805 | 1,290 | 12,990 | | |
| | Mid-2021 to Mid-2036 | 79,800 | 77,000 | 15,795 | 8,985 | 1,820 | 26,600 | | |
| | Mid-2021 to Mid-2041 | 146,800 | 141,800 | 27,355 | 15,655 | 3,330 | 46,340 | | |
| | Mid-2021 to Mid-2046 | 181,700 | 175,400 | 32,895 | 19,025 | 4,530 | 56,450 | | |
| | Mid-2021 to Mid-2051 | 220,000 | 212,500 | 39,045 | 22,655 | 5,840 | 67,540 | | |

[1] Includes net Census undercount of 3.5%
[2] Includes townhouses and apartments in duplexes.
[3] Includes accessory apartments, bachelor, 1-bedroom, and 2-bedroom+ apartments.
Source: Statistics Canada Census 2006 to 2021. Forecast by Watson & Associates Economists Ltd., 2024.

| 6.2.1 Projections | | |
|---|---|---|
| **Characteristic** | **Data/Formula** | **Value** |
| Women by age distribution (# and %) | 0-14 | 8,239 (15%) |
| | 15-19 | 3,154 (6%) |
| | 20-24 | 4,277 (8%) |
| | 25-64 | 30,683 (54%) |
| | 65-84 | 9,035 (16%) |
| | 85+ | 1,428 (3%) |
| Male Births | Births x Estimated Proportion of Male Births | Not available |
| Female Births | Total births – Male Births | Not available |
| Survival Rate | Survival rate for those not yet born at | Not available |

| 6.2.1 Projections | | |
|---|---|---|
| **Characteristic** | **Data/Formula** | **Value** |
| | the beginning of the census year | |
| Net Migrations | Net migration (in and out) of those not yet born at the beginning of the census year | Not available |
| Projected Family Households | Age-group population x projected age-specific family headship rate | 15 to 24: 64<br>24 to 34: 3,188<br>35-44: 7,399<br>45 to 54: 6,128<br>55 to 64: 5,223<br>65 to 74: 4,015<br>75 to 84: 2,240<br>85+: 717 |
| Projected Non-family Households | Age-group population x projected age-specific non-family headship rate | 15 to 24: 86<br>24 to 34: 762<br>35 to 44: 610<br>45 to 54: 566<br>55 to 64: 763<br>65 to 74: 1,206<br>75 to 84: 1,138<br>85+: 639 |
| Total Projected Headship Rate | Family headship rates + non-family headship rates | 32.6% |
| Projected Net Household Formation | Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1) | 12,990 |
| Projected Owner Households | Projected households by type, year and age group x Projected ownership rate by type, year and age group | Single Detached: 27,811<br>Apartment in building with 5 or more storeys: 102<br>Other Attached: 5,192<br>15 to 24: 82<br>25 to 34: 3040<br>35 to 44: 7348<br>45 to 54: 6164<br>55 to 64: 5457 |

| 6.2.1 Projections | | |
|---|---|---|
| **Characteristic** | **Data/Formula** | **Value** |
| | | 65 to 74: 4701<br>75 to 84: 2963<br>85+: 990 |
| Projected Renter Households | Projected households by type, year and age group – projected owner households by type, year and age group | Single Detached: 2,134<br>Apartment: 297<br>Other Attached: 1,509<br>15 to 24: 75<br>25 to 34: 912<br>35 to 44: 668<br>45 to 54: 516<br>55 to 64: 513<br>65 to 74: 532<br>75 to 84: 434<br>85+: 356 |
| Projected Dwelling Choice | Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group | Single/semis is the choice dwelling type for 2031.<br><br>Singles/semis- 11,290<br><br>Rows 7,310<br><br>Apt- 2,870 |

## 6.3 Population and Households Projections

| 6.3.1 Anticipated Population by 2031 | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Anticipated population | Total | 113,800 |
| Anticipated population growth | Total | 33,800 |
| | Percentage | 42.3% |
| Anticipated age | Average | 39.5 |
| | Median | 37 |
| Anticipated age distribution (# and %) | 0-14 | 16,862 |
| | 15-19 | 6,542 |
| | 20-24 | 9,197 |
| | 25-64 | 61,607 |
| | 65-84 | 17,160 |
| | 85+ | 2,432 |

| 6.3.2 Anticipated Households by 2031 | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Current number of households | Total | 24,070 |
| Anticipated number of households | Total | 37,060 |
| Anticipated Household Age | Average | Not Available |
| | Median | Not available |
| Anticipated Households by Tenure | Renter | 4,006 |
| | Owner | 30,747 |
| Anticipated Units by Type | Total | 37,060 |
| | Single | 28,790 (includes Semi-detached) |
| | Semi-detached | 28,790 (includes single) |
| | Row | 6,020 (townhouses and duplexes) |
| | Apartment | 2,250 |
| Anticipated Units by Number of Bedrooms | 1 bedroom | 4,114 |
| | 2 bedroom | 5,077 |
| | 3 bedroom | 10,043 |
| | 4 bedroom | 17,863 |
| | 5 bedroom | Not available |
| Anticipated Households by Income | Average | 5,390 |
| | Median | 5,165 |
| | Very Low | 1,162 |
| | Low | 3,874 |
| | Moderate | 6,741 |
| | High | 9,783 |

| 6.3.2 Anticipated Households by 2031 | | |
| --- | --- | --- |
| **Characteristic** | **Data** | **Value** |
| Anticipated average household size | Total | 2.968 |
| Draft approved lots by planned housing type | Total | Not Available |
| Draft approved lots by tenure | Tenant | Not available |
| | Owner | 2,766 |

## 7. Use of Housing Needs Assessments in Long-Term Planning

**7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.**

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward? For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?**

With a projected population growth of 275% for Caledon by 2051, the Housing Needs Assessment has identified the timely need for a significant increase in housing in Caledon. In particular, the Assessment has identified how different groups are impacted by housing market. Priority groups who are in core housing need include seniors, youth, and single mother led households. Additionally, the Assessment highlights the housing supply gaps in Caledon, such as medium density housing to assist in creating more affordable entry ownership housing, workforce affordable/attainable rental housing, and low-income supportive housing.

Caledon's soon to be approved Official Plan will provide more flexibility in its planning policies to allow more diverse forms of housing as of right, such as additional residential units and garden suites. The Town is looking to proceed with updating zoning bylaws for greater density by allowing four units per lot as-of-right in urban areas as well as two secondary units per lot in rural areas.

Caledon will also continue to work with non-profits, private sector builders and the Region of Peel to work to access any federal, provincial and/or Region funding to help support the creation of moderate-income work force rental housing and low-income rental housing including a focus on low-income rental seniors housing.

The Town intends to develop a program to provide financial incentives for new affordable housing to be developed on "as-of-right" pre-zoned publicly owned land. Moreover, the Town has identified 12 specific areas, covering 18,000 hectares, in strategic growth locations to expedite housing supply. The lands are adjacent to built-up areas for the means of optimizing existing infrastructure. The Town will expedite the completion of secondary land use planning through a new approach for collaboration with private developers.

Furthermore, the Town has committed to implementing e-permitting technology to speed up application reviews and piloting a Community Planning Permit System to fast-track approvals in specific areas.

Although there are no temporary housing/shelter options for people experiencing homelessness in Caledon, the Housing Needs Assessment highlights the pressure on emergency shelters in Region of Peel as they continue to run significantly overcapacity. There are very limited options for low to moderate-income households in the Town.

Addressing the housing affordability crisis requires a multi-level government approach. Simply building more for-profit market homes and waiting for the housing market to become affordable is not enough to provide for those in core housing need. Low-income households and those who need housing with supports, require a connected community and a supportive housing sector to attain and retain affordable housing.

☐ **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**

The Housing Needs Assessment builds upon housing information from various Town-related housing studies. The data collected through the assessment will help in developing a deeper understanding of how housing has evolved in Caledon and housing needs in the Town of Caledon for the next 25 years, particularly core housing needs.

The Town's Future Caledon Official Plan Section 29.3 has policies that directs affordable housing to Town Centres and Corridors, where future transit service is planned. Further, policy 29.3.4 states that "the Town may develop alternative development and design standards for affordable and supportive housing". The HNA can support further policy development to ensure that these developments are accessible and affordable to core housing need groups.

As a part of the Housing Accelerator Fund (HAF), announced on January 30, 2025, the Government of Canada and the Town of Caledon entered an agreement to accelerate the construction of 485 homes over the next three years and 6,250 homes over the next decade. It will also allow the Town to offer financial incentives for the creation of accessory dwelling units and incentives for multiplexes. The projected population growth and lack of affordable housing stock are key findings from the Housing Need Assessment. This information can help to identify the appropriate housing mix the Town needs.

☐ **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and**

**non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

**Examples may include:**

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

A key priority is the continuing expansion of the water/wastewater system as a means of servicing new residential development. As the projected population growth identified in this HNA and in the Town's GMPP advocates for more prompt residential growth within the next decade, the need for servicing infrastructure is imperative. Considering much of the growth is directed towards areas adjacent to existing infrastructure, the capacity of the existing infrastructure must be accounted for.

Another key priority is the identification of publicly-owned lands from all four levels of government that can be contributed to the development of affordable housing.  The use of such land may be one of the key contributions to feasibly developing permanently affordable rental housing.

The provision of additional Federal and Provincial financial incentives (combined with HAF funded initiatives such as a Town affordable housing incentives) will also be necessary to support the creation of new affordable (both deeply affordable as well as moderately affordable workforce housing) for Caledon to significantly increase the number of new affordable residential units for moderate income workforce and moderate/low-income seniors.

Caledon and Metrolinx are in discussion for two potential GO stations within the Town, in Bolton. Furthermore, the Town has plans to develop a bus transit hub within the Mayfield West area. These higher order/frequency transit stations will contribute to creating more accessible housing in Caledon. However, there must also be incentives to keep these nearby housing units affordable as market priced units in Caledon are unaffordable to low- and moderate-income households. Developing housing around these transit stations will optimize the environmental, economic and social benefits to the Town. The Brampton Transit partnership is also crucial to future growth so that residents have more options to access employment lands with public transportation.

Annex A: Relevant Links for Developing Housing Needs Projections

*Data and Analysis*

Housing Statistics - Statistics Canada

Population estimates, July 1, by census subdivision, 2016 boundaries (statcan.gc.ca)

Population estimates, July 1, by census metropolitan (statcan.gc.ca)

Population and demography statistics (statcan.gc.ca)

Population Projections for Canada (2021 to 2068), Provinces and Territories (2021 to 2043) (statcan.gc.ca)

Housing Market Information Portal

UrbanSim – Scenario Modeling

*Reports & Publications*

Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042

CMHC - Housing Shortages in Canada Report

University of British Columbia - Housing Assessment Resource Tools (HART)

University of London - Affordability targets: Implications for Housing Supply

Nova Scotia Housing Needs Assessment Report Methodology

Ontario Land Needs Assessment Methodology

British Columbia Affordable Housing Need Assessment Methodology

## *Annex B: Glossary*

**Affordable Housing:** A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

**Area Median Household Income:** The median income of all households in a given area.

**Cooperative Housing:** A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

**Core Housing Need:** Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.

**Household:** A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

**Household Formation:** The net change in the number of households.

**Supportive Housing:** Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

**Permanent Supportive Housing:** Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

**Purpose-Built Rental:** Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

**Short-Term Rentals:** All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

**Suppressed Household Formation:** New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

**Missing Middle Housing:** Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.