Housing Needs Assessment

Township of Seguin

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Preface

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

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

Funding Requirement

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

Going forward, HNAs will be required for:

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

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

Purpose

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

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?
- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

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

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

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

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

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

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

1. Methodology

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

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

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

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

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

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

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

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

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

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

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

This Housing Needs Assessment has been developed using empirical quantitative data from various sources, including the Statistics Canada Census, CMHC databases, and the Housing Intelligence Platform. It also includes policy-driven data from the Province of Ontario, the District of Parry Sound, and Land Needs and Growth Management Assessments completed through the ongoing Official Plan Review by the Township. Additionally, qualitative research has been gathered through engagement with key stakeholders in the housing sector, such as non-profit housing providers, developers, and public entities, as well as individuals with specific lived experiences.

Publicly available data sources in addition to those listed above are available at the following links:

- Seguin Township Strategic Plan: to 2026 & Beyond
- MZO Request, MHBC
- Township of Seguin Official Plan Review
- Ministry of Finance Population Projections, Fall 2024

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

The Township has conducted a comprehensive engagement process to assess housing needs and manage growth. This effort includes the development of the new Official Plan, as well as ongoing work to address the need for more affordable housing through a Municipal Zoning Order. Various stakeholder groups were consulted through open houses, public meetings, one-on-one meetings, and other methods. Their input has been instrumental in shaping this Housing Needs Assessment (HNA).

Seguin Township, Ontario, Canada has a need for more affordable housing. The township has submitted a Minister's Zoning Order (MZO) application to the Ministry of Municipal Affairs and Housing to rezone land for residential development. The MZO was granted in March 2023. Recognizing the need for more attainable housing in Seguin Township, the Municipality submitted a request to the Minister of Municipal Affairs and Housing for a Minister’s Zoning Order (MZO) for an area of land, approximately 309 hectares, located in the north part of the Township immediately adjacent to the Town of Parry Sound. The request was submitted January 5, 2022, along with supporting information including correspondence from neighboring municipalities and community organizations, preliminary environmental constraints and servicing information and planning justification. The Order was granted March 17, 2023. The MZO permits the lands to be developed to facilitate housing and mixed-use development without the need for a zoning by-law amendment application to establish the principle of use. Development of these lands will still require comprehensive studies to establish developable area and servicing requirements, together with detailed planning exercises such as draft plan of subdivision approval and site plan control.

Through the Township’s Official Plan, the maintenance of its rental housing is a priority.

The Township recognizes that the maintenance of its rental housing supply is a priority. It is particularly important because rental housing is an important component of affordable housing in the Township. The Township understands that conversion of rental housing to condominium ownership has the potential to reduce the supply of affordable and entry level housing opportunities available to local residents. Where conversion of a residential rental property to condominium ownership is proposed, the proponent shall supply a rental housing analysis demonstrating that there will be no negative impact on the supply and affordability of rental housing within the Township.

Through the development of the Strategic Plan, the Township engaged leaders and community members of all ages in the following ways:

1. In-person workshops with Humphrey School grade 7/8 students
2. An online youth survey
3. A general community survey

4. In-person and online sessions with leaders from education, not-for-profit, healthcare, and small business
5. Seguin Township Finance Committee consultation
6. Feedback from the Seguin Township Business Committee
7. Correspondence with Seguin Township Lake Associations
8. In-person Special Meeting of Council
9. Online session with Seguin Township's senior leadership team
10. Individual conversations with each member of Council
11. Feedback received through www.letsconnectseguin.ca
12. Youth art contest

According to the final figures, the Township saw 732 people visit the project webpage and got informed, 88 completed surveys and 188 community members met or corresponded with Township staff.

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

The Township of Seguin has several resources to support our community's wellbeing, including:

- West Parry Sound Health Centre located in Parry Sound
- Ruth Dare Health Clinic, a community nursing station located in the Village of Rosseau
- Access to Telehealth Ontario is available 24 hours a day, 7 days a week and can be reached at 1-866-797-0000.
- To access primary care in the area, prospective patients are being directed to the Ontario Government site Healthcare Connect.

District of Parry Sound: Homelessness Prevention Programs

Our Homelessness Prevention Program assists community members with housing issues. We also provide tenant and landlord education, tenant and landlord mediation, and public education on homelessness and affordable housing issues.

This program works to:

- To improve access to and connect households that are homeless with community services
- To support households experiencing homelessness to obtain and keep longer-term housing
- And to assist households at risk of homelessness

If you are struggling with hydro and rental arrears, connection fees, and other housing crises and are at risk of becoming homeless, please contact our intake assessment team by clicking the link below. Whenever possible, we try to help people maintain their residence because of the lack of affordable housing in the District.

Housing Prevention Program Funding (HPP)

A coordinated and holistic service delivery system that is people-centered, evidence informed and outcomes-based, and reflects a Housing First approach that focuses on homelessness prevention and reduces reliance on emergency services.

The two key program outcomes of HPP are:

- People experiencing homelessness obtain and retain housing
- People at risk of homelessness remain housed

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.

Strategic Plan: 2026 & Beyond

Vision: A bold, prosperous, and collaborative community with an unwavering commitment to prioritizing the environment while providing an exceptional quality of life for all who live here.

Mission: We use a collaborative approach to deliver efficient, high-quality services informed by our corporate values and expertise to enhance day-to-day life for everyone in our community.

Strategic Priorities
Lead

- Advocate for infrastructure and services that support a healthy, active, and engaged community.
- Work with community organizations that address inequities to understand and address the needs of underrepresented individuals and groups.
- Advocate to other levels of government to raise awareness of issues that matter to Seguin residents.
- Support the wellbeing of Seguin residents of all ages.

Grow

- Advocate for more sustainable housing options.
- Create opportunities for businesses to establish and thrive in Seguin Township for the long term.
- Create opportunities to be an attractive tourism destination.
- Expand infrastructure and services to meet emerging needs.

Connect

- Remove transportation barriers faced by residents.
- Strengthen our identify to ensure we accurately represent and engage everyone in our community.

- Explore opportunities to work with the library as a community partner and community builder.
- Advance reconciliation with Indigenous communities.
- Identify opportunities to provide additional support services to newcomers.

Recognizing the need for more attainable housing in Seguin Township, the Municipality submitted a request to the Minister of Municipal Affairs and Housing for a Minister's Zoning Order (MZO) for an area of land, approximately 309 hectares, located in the north part of the Township immediately adjacent to the Town of Parry Sound. The request was submitted January 5, 2022, along with supporting information including correspondence from neighboring municipalities and community organizations, preliminary environmental constraints and servicing information and planning justification. The Order was granted March 17, 2023. The MZO permits the lands to be developed to facilitate housing and mixed-use development without the need for a zoning by-law amendment application to establish the principle of use. Development of these lands will still require comprehensive studies to establish developable area and servicing requirements, together with detailed planning exercises such as draft plan of subdivision approval and site plan control.

The Township intends for the development to proceed in an orderly, well planned and coordinated manner. At its meeting of July 2, 2024, Township Council authorized staff to proceed with the preparation of a Master Servicing Plan (MSP) for the area to lay the groundwork for Water, Wastewater and Transportation Servicing.

New homes within the proposed area designated by the MZO will be constructed gradually over many years. Seguin Township, in collaboration with the West Parry Sound municipalities, will continue to work with partners from the school board and the Ministry of Education to ensure that education plans and resources align with community growth.

Utilizing this MZO process to expand housing options is the initial step in a long-term plan. Growth will be gradual rather than explosive, allowing emergency services to develop in tandem with the increasing population. These homes will be served by Seguin Township Fire Services, and if additional support is needed from the Town of Parry Sound or other municipalities, our existing mutual assistance agreements will continue to be beneficial for all parties involved.

https://www.ontario.ca/laws/regulation/r23040

2.2 Community Profile

2.2.1 Population		
Characteristic	**Data**	**Value**
Total Population (Number)	2016	4304
	2021	5280
Population Growth (Number)	Total	976
	Percentage	22.68%
Age (Years)	Average	49.1
	Median	54.8
Age Distribution	0 - 14 years	555
	15 - 64 years	3220
	65+ years	1505
Mobility	Non-movers	4400
	Non-migrants	90
	Migrants	305

2.2.2 Demographic Information		
Characteristic	**Data**	**Value**
Immigrants	Total	405
Non-Immigrants	Total	4400
Recent Immigrants (2016-2021)	Total	15
Interprovincial migrants (2016-2021)	Total	40
Indigenous Identity	Total	270

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

It is the goal of the Township to direct the majority of growth to existing Settlement Areas where the community can support additional growth, and to encourage the efficient use of land in these areas. As well, to protect and enhance the character of existing Settlement Areas and to maintain them as diverse, liveable, safe, thriving and attractive communities and to protect, maintain and enhance the rural open space character of lands outside of Settlement Areas.

The housing market has been impacted by the median list price of homes in Seguin, ON overall was $835,607 in February 2025, compared to $764,185 in January 2025, trending up by 9.35% month-over-month.

3. Household Profiles and Economic Characteristics

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

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

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

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

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Total number of households	2016	4744
	2021	4827
Household income (Canadian dollars per year)	Average	
	Median	84,000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	
	Median	
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	
	Median	
Average household size (Number of members)	Total	2.3
Breakdown of household by size (Number of households)	Total	2135
	1 person	565
	2 persons	970
	3 persons	260
	4 persons	220
	5 or more persons	115
Tenant households (Number of households)	Total	210
	Percentage	9.8
Owner households (Number of households)	Total	1930
	Percentage	90.4

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Percentage of tenant households in subsidized housing	Percentage	
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	0
Number of one-parent families	Total	155
	Percentage	
Number of one-parent families in which the parent is a woman+	Total	90
Number of one-parent families in which the parent is a man+	Total	65
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	
	Low (21% – 50% AMHI)	
	Moderate (51 – 80% AMHI)	
	Median (81% - 120% AMHI)	
	High (>120% AMHI)	

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?

There is a very small percentage of one-parent families in Seguin, approximately 10%. There is no data available concerning the income of owner vs tenant households.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., "driving until you qualify") can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.[1]

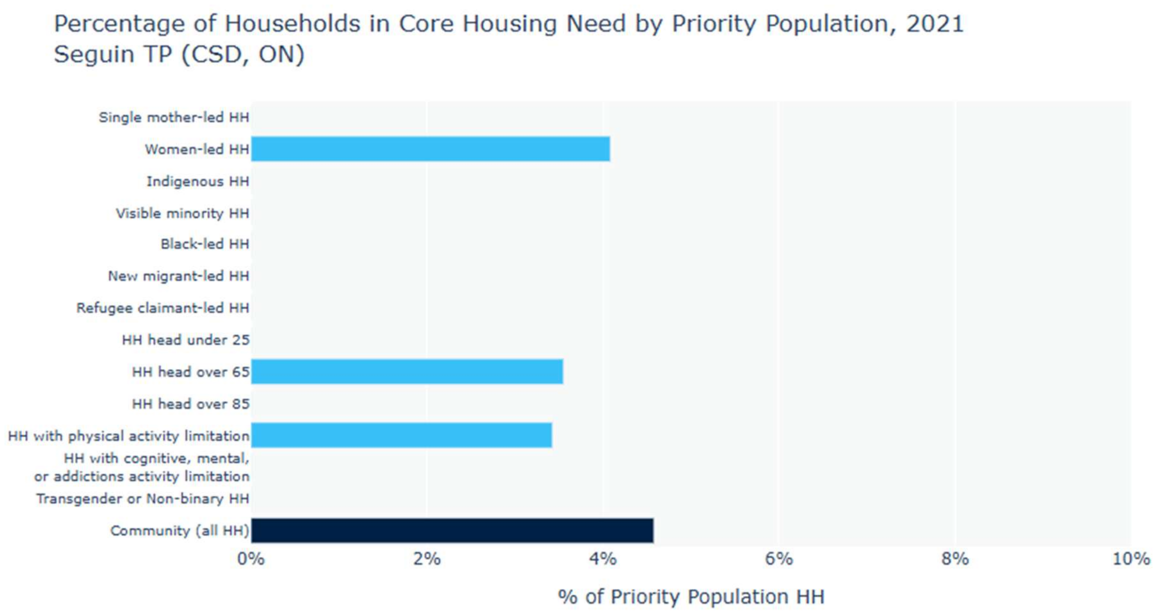
Since 2016, 1 person households continued to represent the largest portion of priority populations that are in Core Housing Need. A quantitative example of this is shown in the table below. Similarly impacted are seniors and single-mother led households and marginalized groups. The built form of Aurora has historically been predominantly single detached housing.

According to the 2021 Census data, 97% of occupied private dwellings in the Township are single-detached homes. To enable suppressed households to enter the market, a greater variety of housing types and tenures is needed.

From 2016 to 2021, 90% of private households in the townships were owned, while 10% were rented. Younger individuals and seniors have noted that they sometimes feel compelled to move to areas where they qualify for housing due to the high demand in Aurora. This demand places significant pressure on both first-time buyers and seniors looking to downsize or widows.

These trends are expected to persist unless more affordable housing is made available. The Township's permanent population is projected to increase by nearly 20% in the coming years. This growth will be driven by new immigration and the relocation of individuals and families from nearby urban centers, especially as higher-earning individuals seek to move to the suburbs. This will create additional pressure on the housing market, potentially pushing younger adults, seniors, and marginalized individuals and families out of the community unless proactive measures are taken.

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


Percentage of Households in Core Housing Need by Priority Population, 2021
Seguin TP (CSD, ON)
Single mother-led HH
Women-led HH
Indigenous HH
Visible minority HH
Black-led HH
New migrant-led HH
Refugee claimant-led HH
HH head under 25
HH head over 65
HH head over 85
HH with physical activity limitation
HH with cognitive, mental, or addictions activity limitation
Transgender or Non-binary HH
Community (all HH)
0%
2%
4%
6%
8%
10%
% of Priority Population HH

Source: HART

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Number of workers in the Labour Force	Total	2360
Number of workers by industry (Top 10 only)	Industry 1 – Construction	385
	Industry 2 – Retail Trade	365
	Industry 3 – Health Care	305
	Industry 4 – Public Administration	165
	Industry 5 – Administrative and support, waste management	160
	Industry 6 – Manufacturing	120
	Industry 7 – Professional, scientific and technical	120
	Industry 8 – Educational services	115
	Industry 9 – Accommodation and food services	100
	Industry 10 – Wholesale trade	85
Unemployment rate and participation rate (Percent)	Unemployment rate	6.8
	Participation rate	55.5
All classes of workers (Number)	Total	2330
Employees (Number)	Total	1805

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Permanent position (Number)	Total	1500
Temporary position (Number)	Total	300
Fixed term (1 year or more, Number)	Total	100
Casual, seasonal or short-term position (less than 1 year, Number)	Total	200
Self-employed (Number)	Total	525
Number of commuters by commuting destination	Within census subdivision	390
	To different census subdivision	710
	To different census division	270
	To another province/territory	0
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	1610
	Public transit	15
	Walked	80
	Bicycle	0
	Other method	35

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?

Seguin provides a natural backdrop to any setting. With its lakes and rivers, Seguin has 1000’s of kilometers of shoreline to experience whether it be by boat on crystal clear waters or by foot on leaf strewn wilderness trails. Many of Township’s 186 lakes of all sizes are recreational destinations for some 15,000 seasonal residents.

The Township has approximately 5,000 total dwellings in 2021 with over half of these occupied by seasonal residents.

Seguin Township Facts	
Area	700 sq. kms
Permanent Population	4,276 people
Seasonal Population	15,000 people
No. of Lakes	186
No. of Households	4,699
No. of Commercial Properties	109
No. of Industrial Properties	71
Municipal Maintained Roads	290 kms
Private Maintained Roads	174 kms
Bridges/Structures	24
Assessment	$2.7 billion

The evolving nature of working from home has had both positive and negative impacts. While it offers flexibility, many residents are now seeking larger living spaces to accommodate multiple work-from-home setups. This growing demand for space in suburban areas, compared to urban locations, is putting financial pressure on local residents. Additionally, there is an equity gap affecting priority populations, as income levels differ significantly between typical economic families and groups such as single retirees, young adults, women-led households, marginalized communities, and individuals living alone.

The Township is also committed to the following:

1. Removing transportation barriers faced by residents.
2. Strengthen our identity to ensure we accurately represent and engage everyone in our community.
3. Explore opportunities to work with the library as a community partner and community builder.
4. Advance reconciliation with Indigenous communities.
5. Identify opportunities to provide additional support services to newcomers.

3.6 Households in Core Housing Need

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

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

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.

Seguin Township is addressing core housing needs by pursuing a Municipal Zoning Order (MZO) application to expand residential development, creating opportunities for mixed-use development and environmental protection zones, and encouraging affordable housing through new bylaws.

Addressing Housing Needs:

Seguin Township recognizes the growing demand for housing in West Parry Sound and is actively working to address the housing shortage.

MZO Application:

The township submitted an MZO application in January 2022 to expedite the process of expanding lands available for residential development.

Mixed-Use Development:

The MZO application aims to create opportunities for mixed-use development, allowing for a variety of housing types and uses.

Environmental Protection Zones:

The MZO will also create net-new Environmental Protection (EP) zones in areas that previously had no designation.

Affordable Housing Initiatives:

Seguin Township is encouraging affordable housing through new bylaws, including reductions in charges for rental construction.

Development Charges Bylaw:

The township has moved forward with a development charges bylaw that encourages affordable housing.

Infrastructure and Services:

Seguin Township is also focused on expanding infrastructure and services to meet emerging needs, including trails, sports courts, playgrounds, and bike lanes.

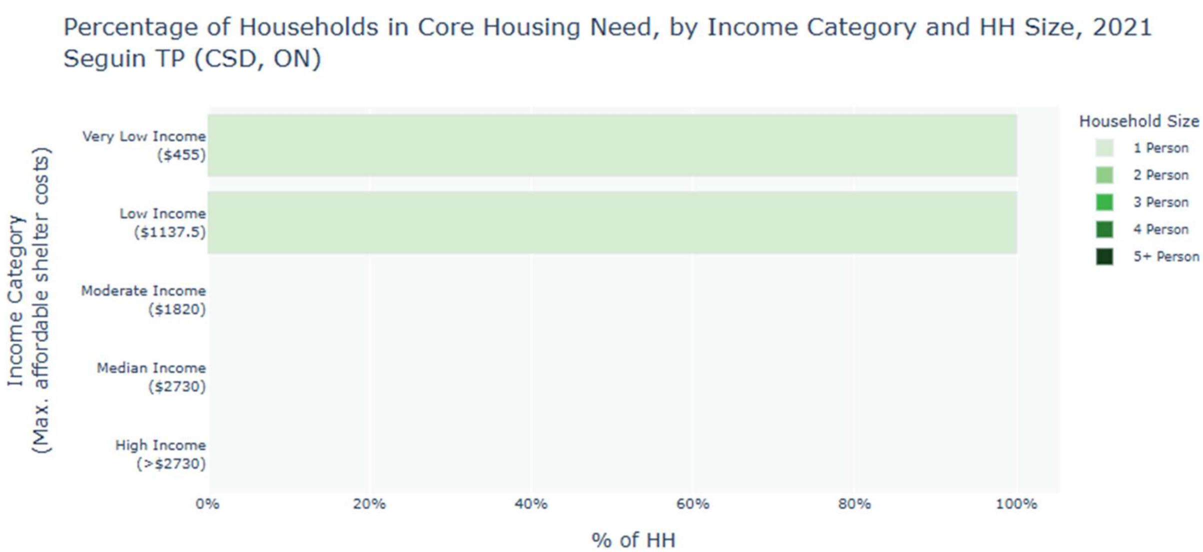
Strategic Plan:

The township's strategic plan includes advocating for more sustainable housing options and creating opportunities for businesses to establish and thrive

Income Categories and Affordable Shelter Costs:

			Seguin TP (CSD, ON)
Income Category	**% of Total HHs**	**Annual HH Income**	**Affordable Shelter Cost (2020 CAD$)**
Area Median Household Income		**$91,000**	**$2,275**
Very Low Income (20% or under of AMHI)	2.4%	<= $18,200	<= $455
Low Income (21% to 50% of AMHI)	19.23%	$18,200 - $45,500	$455 - $1,138
Moderate Income (51% to 80% of AMHI)	19.23%	$45,500 - $72,800	$1,138 - $1,820
Median Income (81% to 120% of AMHI)	18.99%	$72,800 - $109,200	$1,820 - $2,730
High Income (121% and more of AMHI)	40.14%	>= $109,201	>= $2,731

Source: HART



Source: HART

2021 Affordable Housing Deficit:

Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
						Seguin TP (CSD, ON)
Very Low Income ($455)	35	0	0	0	0	35
Low Income ($1137)	40	0	0	0	0	40
Moderate Income ($1820)	0	0	0	0	0	0
Median Income ($2730)	0	0	0	0	0	0
High Income (>$2730)	0	0	0	0	0	0
Total	75	0	0	0	0	75

Source: HART

Seguin Township is working on addressing homelessness and expanding housing options through collaborative efforts with other municipalities, the school board, and the Ministry of Education, including advocating for sustainable housing and infrastructure.

Collaborative Approach:

Seguin Township, along with the West Parry Sound municipalities, is working together to ensure that education plans and resources reflect community growth and address the needs of underrepresented individuals and groups.

Housing Expansion:

They are expanding housing options through a Minister's Zoning Order (MZO) process, which is the first step in a long-term plan for incremental growth.

Infrastructure and Services:

Seguin Township advocates for infrastructure and services that support a healthy, active, and engaged community.

Sustainable Housing:

They are advocating for more sustainable housing options.

Housing Accelerator Fund:

Seguin Township is tapping into the Housing Accelerator Fund to build more homes faster, with the goal of eliminating barriers to building much-needed homes.

Community Engagement:

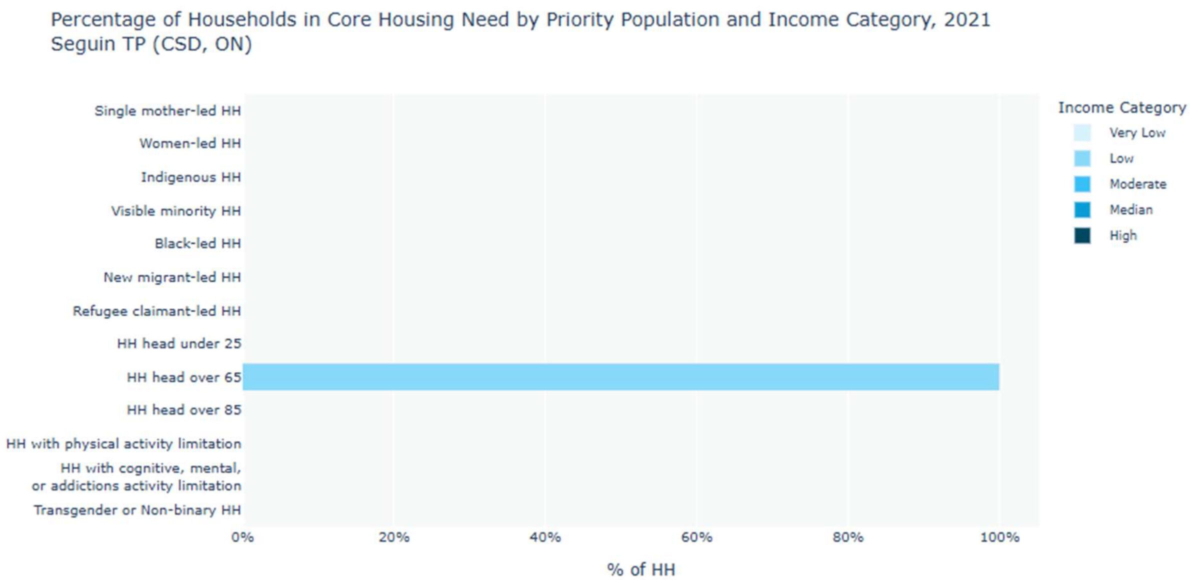
Seguin Township encourages community members to learn more about housing and homelessness in their community.

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	330
	Percentage	15.6
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	65
	Percentage	31.7
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	265
	Percentage	13.9
Adequacy – Households in dwellings requiring major repair (# and %)	Total	145
	Percentage	6.8
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	
	Percentage	
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	
	Percentage	
Suitability – Households in unsuitable dwellings (# and %)	Total	40
	Percentage	
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	
	Percentage	
Suitability – Owner households in unsuitable dwellings (# and %)	Total	
	Percentage	
Total households in core housing need	Total	90
Percentage of tenant households in core housing need	Percentage	17.1

3.6.1 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Percentage of owner households in core housing need	Percentage	2.9

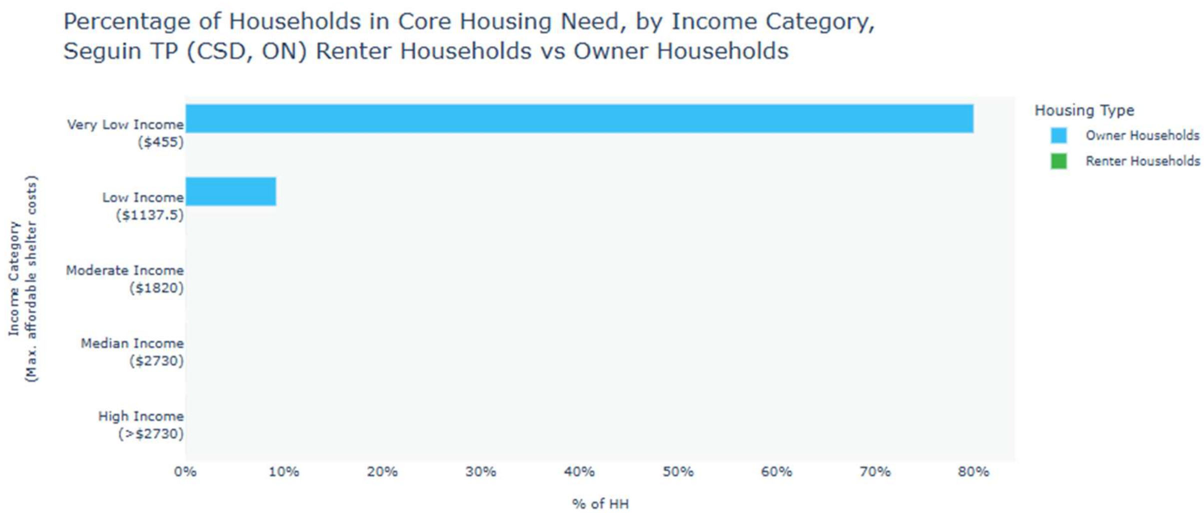
3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

This additional quantitative data below shows that seniors continue to be priority populations that have low income levels, which disproportionately impacts their ability to afford safe, secure, and affordable housing.

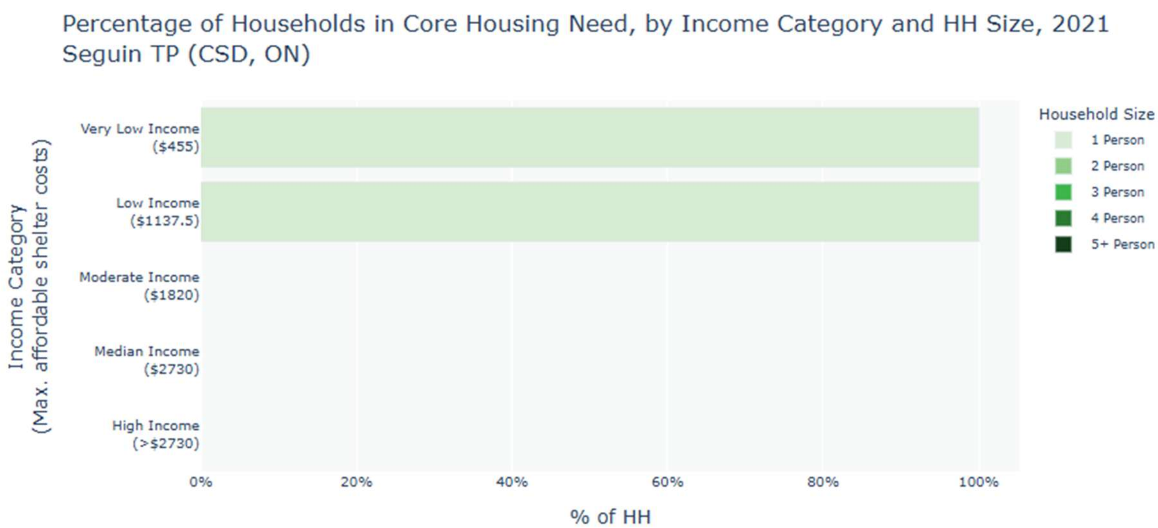


Source: HART

Additionally, low and very low-income earners constitute a significant portion of those in core housing need, as illustrated in the table below. The data indicates that some very low-income earners are also homeowners. This observation, supported by qualitative analysis, suggests that seniors may be particularly affected in this category. Many seniors may have owned their homes but have experienced the loss of a partner or a reduction in income during retirement, making it difficult for them to maintain housing affordability.



Source: HART



Source: HART

Rural Housing Information System (RHIS) is a locally driven tool supporting municipalities, developers, and homebuilders in the planning and development of affordable housing. It aims to support not-for-profit builders in overcoming information barriers regarding housing in rural communities.

The data-driven, outcomes focused solution harnesses data in an automated and easy to use dashboard including:

• Demographic and economic trends, including population statistics, growth patterns, age distributions, and income data.

• Comprehensive information on average home prices and market rental rates.

• Identification of available zoned land suitable for multi-dwelling housing development.

• Exploration of available incentives, including municipal grants or other incentives supporting housing initiatives. • A detailed inventory of housing assets and amenities within the region.

• The capability to compare housing data among different municipalities, facilitating informed decision-making.

As the tool grows, there are opportunities for expanding data collection by engaging multiple stakeholders across the province. This growth in data collection will enhance the RHIS's capacity to provide a more thorough and inclusive understanding of housing dynamics, supporting the creation of affordable housing.

“In the medium to long-term, information available through the RHIS will be used to appropriately strategize housing development plans, bring suitable affordable housing to the region and keep residents in their communities of choice,” says Ellen Sinclair, ROI Executive Director.

This rural housing project is funded through the Canada Mortgage and Housing Corporation (CMHC) Housing Supply Challenge and Ontario Ministry of Food. Agriculture and Rural Affairs – Rural Economic Development Program.

		Population	Households				Number of People per Household				
Year	Population	Change	Single-parent	Owners	Renter	In band housing	1	2	3	4	5+
2021	5,280	22.7	135	1910	205	0	565	970	260	220	115
2016	4,304	7.9	110	1670	150	0	440	815	250	205	110
2011	3,988	-6.7	90				355	735	210	210	115

Source: RHIS

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.

There is a clear recognition of the need for tools and resources to provide a "housing first" approach for individuals experiencing homelessness. More efforts are required to help people and families navigate the housing continuum effectively.

For young adults, the main challenge lies in entering the housing market in the communities where they grew up. It has become increasingly difficult for them to save enough for a down payment and to afford market rents or homeownership.

Seniors have expressed concerns about the impact of losing a partner, which affects their income and affordability. Additionally, there is a significant need for suitable downsizing options within the communities they have lived in for many years. There are also worries about the availability of affordable long-term or hospice care.

Households led by women, recent immigrants, single-occupant households, retirees, and young adults all face challenges related to income and housing affordability. Income levels are not keeping pace with rising housing costs, and inflation is exacerbating these issues for many individuals.

The Township has initiated a Community Engagement Strategy which is a methodology to enhance our communications, with the goal to increase overall program participation, enhance community connections and increase civic engagement from individuals and groups that reflect our population, with an emphasis on those who are often underrepresented.

Corresponding to the Community Engagement Plan is the Townships Youth Engagement Plan and Senior Engagement Plan. The Youth Engagement Plan will encourage Seguin youth to share their insights on decisions that affect them, their peers, and their communities, helping to ensure that local youth are given opportunities to thrive and that their voices are included to help shape the future. The Seniors Engagement Plan will help to connect Seguin's seniors with essential services, one another, and leaders in the community to help support their health and wellbeing.

		Total Rental Units Posted by Bedrooms					Total Asking Rents by Bedrooms				
Year	Month	1	2	3	4	5+	1	2	3	4	5+
2024	November					1					$ 2,250
2024	September	1	2	2	1		$ 1,700	$ 3,850	$ 4,700	$ 4,500	
2024	August		1	1				$ 1,500	$ 1,800		
2024	April	3				1	$ 4,200				$ 3,900
	Total	4	3	3	1	2	$5900	$5350	$6500	$4500	$6150

Source: RHIS

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.

73 people are currently experiencing homelessness as of March 5, 2025. Of those, 31.5% are 55+.

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.).

Factors that contribute to homelessness include poverty, lack of affordable housing, domestic violence, mental illness, and addiction.

Poverty

- A lack of affordable housing, food, education, and healthcare
- Stagnant wages and unemployment

Domestic violence

- Survivors may not be able to find affordable housing, and emergency shelters may be full

Lack of affordable housing

- Low-income households may not earn enough to pay for housing
- The cost of housing often exceeds wages for low-income households

Mental illness

- Mental health challenges can contribute to homelessness

Addiction

- Addiction can be a major cause of homelessness, according to Arlington Life Shelter

Addiction may arise from the stress and insecurity of homelessness

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.

Some local businesses working on many issues (including homelessness) are: Health and Social Services Network (HSSN), IMPACT, Community Partners Almaguin Highlands, Age Friendly Group, Interagency Meeting (West Parry Sound).

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.

An emerging trend in housing is multi-generational or multi-family living. Due to limitations in housing supply and affordability, more families and individuals are choosing to live together. Some additional living spaces have been found to operate illegally and without registration, posing health and safety risks.

To address the housing needs of these groups, it is suggested to allow more multi-unit buildings on individual lots, with a motion to permit four units per lot. Support for this initiative will involve reviewing and updating zoning permissions. Additionally, more resources are needed to encourage legal units and facilitate the gentle densification of traditionally lower-density areas and neighborhoods.

Another trend that has emerged from community feedback is senior cohabitation and congregate living, which will be supported through housing policy.

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:

The Township contains four settlement areas which include Humphrey, The Village of Rosseau, Foley Centre, and Orrville. The Township of Seguin is home to over 5,000 residents who reside in the settlement areas and throughout the rural area of the Township.

Seguin is a suburban community predominately with a built form of single detached dwellings. A summary is provided below:

Household and Dwelling Characteristics, 2021		
Structure Type	**Number**	**Share**
Single-detached house	2,065	96.3%
Semi-detached house	15	0.7%
Row house	25	1.2%
Apartment or flat in a duplex	10	0.5%
Apartment in a building that has fewer than five storeys	15	0.7%
Apartment in a building that has five or more storeys	0	0.0%
Other single-attached house	5	0.2%
Movable dwelling	10	0.5%
Total	**2,145**	**100.0%**

Source: Statistics Canada

Seguin was established in 1998 through the amalgamation of the following municipalities: Christie, Foley, Humphrey, and the Village of Rosseau. During this time, the western part of the Township of Monteith was also annexed to Seguin. Each of our local communities features community centers, parks, trails, and beaches, providing numerous recreational opportunities. We offer programming and community events for seniors, adults, young adults, and youth.

The Township is currently reviewing an application from Hall Development Group Inc. who is proposing a project that would include up to 187 residential units and a commercial corridor on a 140-acre site located at the intersection of Hunter Drive and Oastler Park Drive. The plan features the development of 20 two-home residential lots, accommodating a total of 40 homes; 26 five-home residential lots, adding an additional 130 homes; and 17 single-family lots for 17 residential units. The estimated prices for the two-home residential units are around $599,000, while the five-home residential units are expected to be approximately $499,000, according to Hall Development Group Inc. The goal is to maintain affordability and create an active community that embraces nature and encourages outdoor activities. The plan includes several kilometers of low-impact trails for walking, running, cross-country skiing, and snowshoeing. Additionally, there will be a sports court for activities such as pickleball and tennis.

The developer has applied for an official plan amendment, submitted zoning bylaw amendments, and must submit a subdivision condominium application as well. Township staff will conduct a thorough review of the application, which includes background studies provided by the developer as well as input from residents. Following previous discussions and community feedback, township staff presented the final draft of a document outlining the charges developers must pay to the municipality based on the type of unit being built. According to a background study by Hemson Consulting, the residential development charges are as follows: $5,466 for semi-detached units, $4,034 for row housing and other multiple units, and $3,292 for apartment units.

After gathering feedback from the council at the public meeting on August 27, township staff reduced the charges to 75 percent of the fully calculated amount for entry-level starter homes—defined as single-family detached units under 1,100 square feet of gross floor area—resulting in charges of $4,099.50 per unit.

Map 1: Subject Lands – Seguin MZO

Master Plan Commencement - Summer 2024

Seguin Township Council has officially approved critical steps to develop the lands covered by the Ministerial Zoning Order (MZO) received on March 17, 2023, totaling 309 hectares. These lands have been rezoned to support a variety of residential, local commercial, recreational, and institutional uses. Key actions approved include:

1. **Allocation of Funds for Master Plan Development**
    - Funds will be allocated from the Development Charges deferred spending account to finance a comprehensive Master Plan. This plan will include further environmental analysis, detailed engineering work, and robust project management activities.
2. **Master Plan Details**
    - The Master Plan will ensure integrated development across divided private ownerships to prevent fragmented and uncoordinated development.
    - **Engineering (Ainley Engineering)**
        - Preferred options for water, wastewater, and road infrastructure.
        - Compliance with Municipal Engineers Association Class Environmental Assessment Phases 1 and 2.

- Provisions include consultations with stakeholders, Indigenous communities, agencies, and the public.
- Various studies to be conducted: archaeological, hydrogeology, soils, noise, and road assessments.

- **Environmental Analysis (Hutchinson Environmental Services)**
    - Key Focus Areas: amphibians, reptiles, aquatic habitats, lakeshore capacity, bird, and vegetation surveys.
    - Special attention to the sensitivity of Richmond Lake.
- **Project Management (MHBC)**
    - Ensures the efficient implementation of all technical studies.
    - Project is expected to span approximately 48 months from consultant engagement to the issuance of building permits.

This investment underscores Seguin Township's commitment to managed and sustainable growth, ensuring appropriate infrastructure is in place to support up to 2,500 new housing units, contingent on servicing options. The development aims to be holistic, taking environmental impacts into full consideration, with further studies and community engagements planned to refine and support project implementation.

Costs are anticipated to be recovered from Development Charges.

Residents and stakeholders are encouraged to stay engaged through forthcoming public consultations as we progress with this transformative project.

						Seguin TP (CSD, ON)
HH Income Category	1 Person	2 Person	3 Person	4 Person	5+ Person	Total
Very Low Income	74	11	0	0	0	85
Low Income	307	144	0	0	0	451
Moderate Income	198	158	91	9	0	456
Median Income	57	191	61	44	2	355
High Income	60	491	160	109	94	914
Total	696	995	312	162	96	2,261

Source: HART

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
Total private dwellings	Total	2135
Breakdown by structural types of units (number of units)	Single-detached	2065
	Semi-detached	15
	Row house	25
	Apartment/flat in a duplex	10
	Apartment in a building that has fewer than 5 storeys	15
	Apartment in a building that has 5 or more storeys	0
	Other single attached	5
	Movable dwelling	10
Breakdown by size (number of units)	Total	2135
	No bedrooms	0
	1 bedroom	85
	2 bedrooms	425
	3 bedrooms	1055
	4 or more bedrooms	565
Breakdown by date built (number of units)	Total	2135
	1960 or before	430
	1961 to 1980	635
	1981 to 1990	335
	1991 to 2000	225
	2001 to 2005	145

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
	2006 to 2010	135
	2011 to 2015	90
	2016 to 2021	110
Rental vacancy rate (Percent)	Total	
	Bachelor	
	1 bedroom	
	2 bedrooms	
	3 bedrooms+	
Number of primary and secondary rental units	Primary	
	Secondary	
Number of short-term rental units	Total	

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.

While Seguin Township is actively encouraging and facilitating affordable housing development, there's no specific, publicly available number for the exact number of affordable housing units currently in the township. However, they are working towards increasing the supply through new bylaws and development charges.

A noticeable trend is the increase in gentle density secondary suite opportunities. These suites provide a more affordable housing option and allow homeowners to reduce their mortgage costs by renting them out. Additionally, secondary suites can help seniors live with their families while downsizing affordably. Many seniors and retirees face lower incomes in retirement, making this type of housing essential as the community continues to grow and age.

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

Inflationary pressures, supply shortages, population growth, and various economic factors, including income levels, continue to drive these changes. More tenants are either choosing to rent instead of buy or are only able to do so, which has strengthened the demand for rental properties.

		Total Rental Units Posted by Bedrooms					Total Asking Rents by Bedrooms				
Year	Month	1	2	3	4	5+	1	2	3	4	5+
2024	November					1					$ 2,250
2024	September	1	2	2	1		$ 1,700	$ 3,850	$ 4,700	$ 4,500	
2024	August		1	1				$ 1,500	$ 1,800		
2024	April	3				1	$ 4,200				$ 3,900
	Total	4	3	3	1	2	$5900	$5350	$6500	$4500	$6150

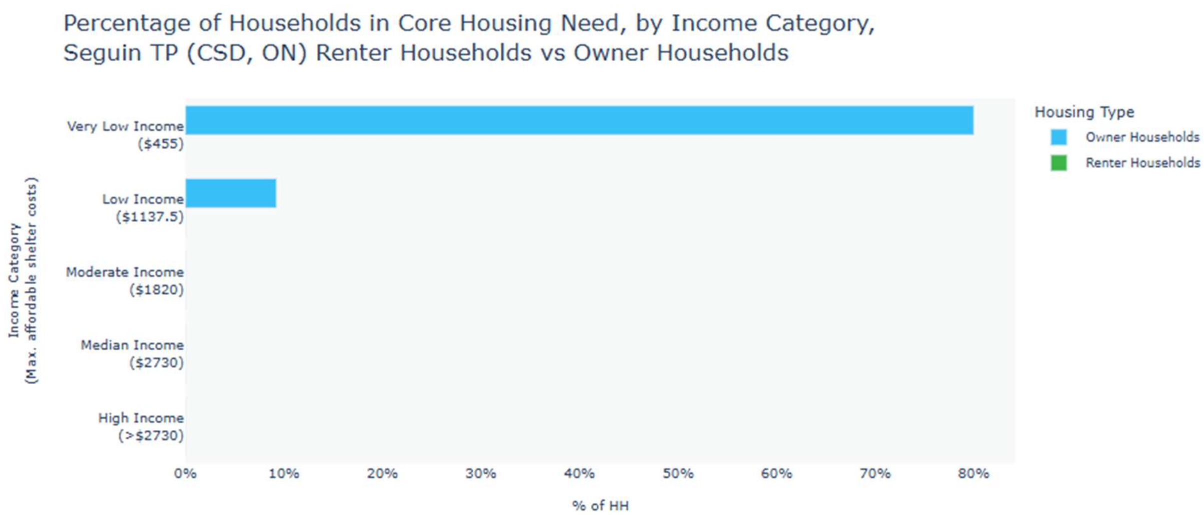
Source: RHIS

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

- The cost of living in Seguin is 14% lower than the Ontario average
- The cost of living in Seguin is 4% lower than the national average
- Seguin housing is 34% lower than the national average
- Ontario general sales tax is 33% higher than the national average
- Ontario state income tax is 40% lower than the national average

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

According to the table below, core housing needs continue to disproportionately affect low, and very low-income earners. A noticeable trend is that, due to rising housing prices, even moderate-income earners (owner homeowners) are experiencing core housing needs. Very low and low-income earners are disproportionately impacted, facing significant challenges in securing adequate housing. Housing costs are outpacing income levels, and there is a lack of supply across the housing continuum that meets the financial needs of moderate, low, and very low-income earners.


Percentage of Households in Core Housing Need, by Income Category,
Seguin TP (CSD, ON) Renter Households vs Owner Households
Income Category
(Max. affordable shelter costs)
Very Low Income
($455)
Low Income
($1137.5)
Moderate Income
($1820)
Median Income
($2730)
High Income
(>$2730)
0%
10%
20%
30%
40%
50%
60%
70%
80%
% of HH
Housing Type
Owner Households
Renter Households

Source: HART

5.7 Non-Market Housing

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

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?

In Seguin, Ontario, community housing options include rent-geared-to-income (RGI) units, affordable housing, and a mix of non-profit and affordable housing providers, with the District of Parry Sound Social Services Administration Board owning and operating 215 RGI units.

Here's a more detailed breakdown:

- **Rent-Geared-to-Income (RGI) Housing:**

RGI housing is subsidized, meaning the rent you pay is determined by your income, typically around 30% of your gross monthly household income.

- **Affordable Housing:**

This refers to housing where rents are lower than market rates, making it more accessible for low-income households.

- **Non-Profit and Affordable Housing Providers:**

The District of Parry Sound has a mix of non-profit and affordable housing providers, including the Parry Sound Housing Corporation, which owns and operates 215 RGI units.

- **District of Parry Sound Social Services Administration Board (DSSAB):**

The DSSAB owns and operates 215 units in the District through the Parry Sound Housing Corporation, all of which are 100% rent-geared-to-income.

- **Minister's Zoning Order (MZO):**

The Seguin Township submitted a request for an MZO to facilitate housing and mixed-use development in an area adjacent to the Town of Parry Sound, which was granted in March 2023.

- **Seguin Place:**

There are plans for an affordable housing project for seniors in Seguin Township called Seguin Place.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1080
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	$1,513,000
	Median	$1,116,900
Sale prices by unit size (Average, Canadian dollars)	Average	$1,513,000
	Bachelor	$299,900
	1 bedroom	$299,900
	2 bedrooms	$967,950
	3 bedrooms+	$1,962,090
Sale prices by unit size (Median, Canadian dollars)	Median	$1,116,900
	Bachelor	$299,900
	1 bedrooms	$299,900

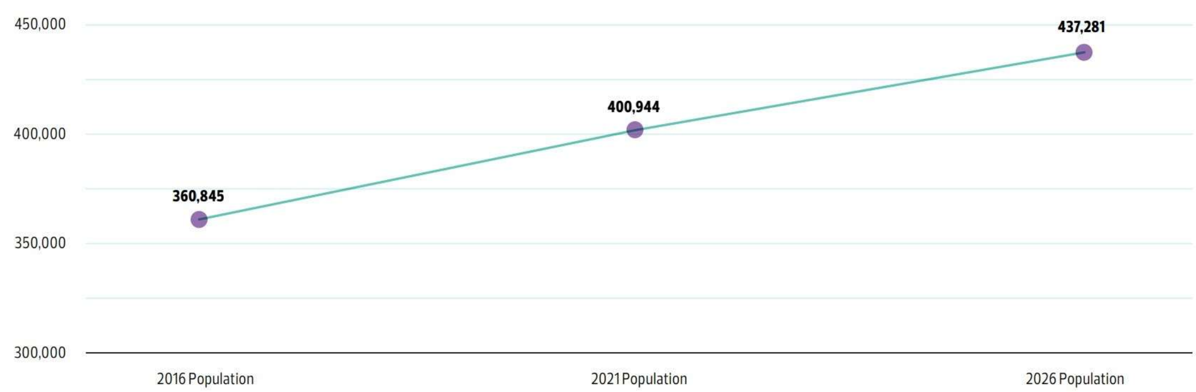
5.9.1 Housing Values		
Characteristic	**Data**	**Value**
	2 bedrooms	$844,000
	3 bedrooms+	$1,097,500

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
Demolished – breakdown by tenure	Tenant	n/a
	Owner	n/a
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	
	Single	
	Semi-detached	
	Row	
	Apartment	
Completed – Breakdown by tenure (annual, number of structures)	Tenant	
	Owner	
	Condo	
	Coop	
Housing starts by structural type and tenure	Total	n/a

6. Projected Housing Needs and Next Steps

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

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



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

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

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, including the HART housing needs projection here. The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their preferred methodology are also clearly explained The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

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

Step 1: Population Projection

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

Step 2: Household Projection

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

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

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

Step 3: Housing Demand (Need) Projection

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

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

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

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

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	**1 person**	**2 person**	**3 person**	**4 person**	**5+ person**	**Total**
Very Low Income	74	11	0	0	0	85
Low Income	307	144	0	0	0	451
Moderate Income	198	158	91	9	0	456
Median Income	57	191	61	44	2	355
High Income	60	491	160	109	94	914
Total	696	995	312	162	96	2,261

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.

As part of the Town's update to their Official Plan and in response to input from the District Official Plan, growth forecasting modeling was conducted. The forecasted "persons per unit" (PPU) figures indicate a slight decline, which aligns with the prevailing trend of an aging population in Ontario. Specifically, the forecasted PPUs are as follows: 2.25 persons per unit for single detached homes and semidetached houses, 2.22 persons per unit for townhomes, and 1.50 persons per unit for apartments.

The Township is projected to grow by over 1,000 permanent residents by 2031. Housing development is anticipated to progress, albeit at a slightly slower rate. To accommodate lower-income earners, the Township plans to diversify its housing options by introducing a limited number of higher-density housing types.

Seguin Township has completed a strategic plan to guide the Township in the near future. Through the strategic plan, Sequin aims to grow by:

1. Advocate for more attainable housing options
2. Create opportunities for the businesses to establish and thrive in Seguin
3. Create opportunities to be an attractive tourism destination
4. Expand infrastructure and services to meet emerging needs.

The Township has committed to undertaking the following studies:

1. Official Plan: Describes how Seguin Township will grow over the long-term, prepared with input from the community to ensure that future planning and development will meet Seguin Township’s needs, including protecting the environment and maintaining community character.
2. Asset Management Plan: Informs how Seguin manages Township-owned infrastructure and other assets to an agreed standard of service.
3. Zoning By-law: Divides the municipality into different land use zones and specifies the permitted uses, protects environmental features and the required standards in each zone.
4. Active Transportation and Trails Master Plans: Guides how we plan, design, fund, build and maintain Seguin’s trails system.
5. Waste Strategy: Informs how Seguin reduces the amount of solid waste sent to the landfill through actions to: reduce the waste we produce, reuse items as much as possible, recycle waste items so their materials can be recovered and reused, and compost organic waste.

6. Road Needs Study: Serves as a road map for short-range, medium-range and long-range infrastructure investments. Reevaluated every five years.

7. Procurement By-law: Establishes policies and procedures for the procurement of goods and services.

8. Emergency Management Plan: Describes the framework of how the Township of Seguin will respond to, recover from, and mitigate the impact of an emergency. It describes the legal authorities, conceptual plan of operations, functional responsibilities of the EOC Management Team, and notification procedures.

All of the above noted studies and initiatives will assist and inform the next round of growth projections for the Township.

6.2 Projection Methodology

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

The following projections are based on the Ministry of Finance, Fall 2024 population projections for the District. These projections do not account for any development in the MZO are of the Township. Therefore, all development that will be undertaken in the MZO would be considered “in-addition to” the forecast below. This is consistent with the Provincial Policy Statement, 2.1.3 outlined below:

“Where the Minister of Municipal Affairs and Housing has made a zoning order, the resulting development potential shall be in addition to projected needs over the planning horizon established in the Official Plan”.

6.2.1 Projections - 2031			
Characteristic	**Data/Formula**	**Value**	**Methodology Note**
Women by age distribution (# and %)	0-14	301 (10.2%)	2031 population forecast adjusted based on Ministry of Finance (MOF) population projections, Fall 2024 release. (x) MOF forecast by gender.
	15-19	147 (4.9%)	
	20-24	270 (9.1%)	
	25-64	1,351 (45.5%)	
	65-84	798 (26.9%)	
	85+	100 (3.4%)	
Male Births	Births x Estimated Proportion of Male Births	12 per year	MOF components of population projections.
Female Births	Total births – Male Births	10 per year	
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.5%	Statistics Canada components of population change from the annual demographic estimates.
Net Migrations	Net migration (in and out) of those not yet	170	District-wide net migration estimates per MOF data applied to

6.2.1 Projections - 2031			
Characteristic	**Data/Formula**	**Value**	**Methodology Note**
	born at the beginning of the census year		projected 2031 population.
Projected Family Households	Age-group population x projected age-specific family headship rate	1,788	Ratio of current family/non-family split as reported by Statistics Canada applied to 2031 population estimate.
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	766	Ratio of current family/non-family split as reported by Statistics Canada applied to 2031 population estimate.
Total Projected Headship Rate	Family headship rates + non-family headship rates	44.9%	Based on 2031 population estimate over 2031 household estimate
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	29 (annual family) 13 (annual non-family)	Annual change from the estimated 2031 family/non-family households applied to current family/non-family households
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year, and age group	2,309	Ratio of 2021 owner households over 2021 population applied to estimated 2031 population
Projected Renter Households	Projected households by type, year, and age group – projected owner households by type, year, and age group	245	Ratio of 2021 owner households over 2021 population applied to estimated 2031 population

6.2.1 Projections - 2031			
Characteristic	**Data/Formula**	**Value**	**Methodology Note**
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure, and age group	Single Detached House	2021 Census special run and recent CMHC under construction inventory

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2031			
Characteristic	**Data**	**Value**	**Methodology Note**
Anticipated population	Total	6,322	2031 population forecast adjusted based on Ministry of Finance (MOF), Fall 2024 release population projections.
Anticipated population growth	Total	1,037	2031 population forecast less 2021 Census.
	Percentage	19.6% or 1.9% annually	% growth between 2021 and 2031
Anticipated age	Average	51.5	2031 population estimate applied to current 2021 census age structure adjusted for MOF 2031 District age structure
	Median	57.4	
Anticipated age distribution (# and %)	0-14	631 (10.0%)	2031 population forecast adjusted based on MOF projections. Current 2021 age structure also considered in the 2031 estimated age structure.
	15-19	322 (5.1%)	
	20-24	270 (4.3%)	
	25-64	3,203 (50.7%)	
	65-84	1,702 (26.9%)	
	85+	195 (3.1%)	

6.3.2 Anticipated Households by 2031			
Characteristic	**Data**	**Value**	**Methodology Note**
Current number of households	Total	2,135	2021 Statistics Canada Community Profile
Anticipated number of households	Total	2,554	Growth between 2021 Census and 2031 Township forecast
Anticipated Household Age	Average	47	Based on Statistics Canada Period of Construction data Special Run, 2021
	Median	36	
Anticipated Households by Tenure	Renter	245	Ratio of 2021 owner households over 2021 population applied to estimated 2031 population
	Owner	2,309	
Anticipated Units by Type	Total	2,554	2031 forecast based on CMHC Housing completion data, under construction inventory and Statistics Canada Building permit information.
	Single	2,456	
	Semi-detached	18	
	Row	40	
	Apartment	40	
Anticipated Units by Number of Bedrooms	1 bedroom	96	Based on Statistics Canada Period of Construction data Special Run, 2021 applied to 2031 forecast. Note: units that contain 0 or 6 plus bedrooms exists but are not shown.
	2 bedroom	515	
	3 bedroom	1,264	
	4 bedroom	581	
	5 bedroom	78	
Anticipated Households by Income	Average	475	Source: Housing Assessment Resource Tool (HART)
	Median	458	
	Very Low	77	

6.3.2 Anticipated Households by 2031			
Characteristic	**Data**	**Value**	**Methodology Note**
	Low	467	
	Moderate	448	
	High	906	
Anticipated average household size	Total	2.23	Forecast 2031 population over forecast 2031 number of households.
Draft approved lots by planned housing type	Total	n/a	
Draft approved lots by tenure	Tenant	n/a	
	Owner	n/a	

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?

Seguin Township has completed a strategic plan to guide the Township in the near future. This plan outlines the direction for our Township's long-term development. It encompasses the essential themes and commitments that have shaped Seguin's identity for generations while also addressing emerging challenges and opportunities. Through this plan, Seguin has the chance to harness the creativity and innovation of its diverse community. The Township aims to realize its full potential as a vibrant, prosperous, and healthy place to live, work, and play.

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 (HNA) will align well with the Township's new Official Plan and overall growth management strategies. By identifying core needs, the Township will proactively develop policies aimed at improving housing. The data gathered will significantly assist in ensuring there is adequate servicing capacity to meet forecasted growth targets and housing requirements.

The HNA serves as a valuable tool that integrates with other growth management strategies and documents to effectively demonstrate both short- and long-term growth and planning needs. Additionally, the HNA will aid in the review of site-specific development applications, ensuring that the delivery of housing aligns with community needs.

Furthermore, the HNA emphasizes the importance of proactively planning for and pursuing housing opportunities across the entire housing continuum. It also supports priorities such as gentle intensification, the development of missing middle housing, transit-oriented community development, and the growth of complete communities.

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?

To ensure that the expected levels of growth align with infrastructure needs across social, community, and natural dimensions, there will be an increased demand for cultural services, parks, community facilities, and economic development opportunities. This is essential for achieving balanced growth and comprehensive community development. The Township will continue to enhance its communities as destinations for housing and economic development. Infrastructure support will be necessary to maintain the health, vibrancy, and vitality of the area as the community continues to expand.

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.