Housing Needs Assessment

[Town of Fort Erie]

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Preface

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

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

Funding Requirement

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

Going forward, HNAs will be required for:

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

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

- Future federal infrastructure funding applicants as required.

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

Purpose

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

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

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

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

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

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

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

1. Development and use of Housing Needs Assessments

2. Community profiles and trends

3. Household profiles and economic characteristics

4. Priority groups

5. Housing profiles

6. Projected housing needs and next steps

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

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

1. Methodology

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

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

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

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

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

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

- [Statistics Canada Census Data](#)

- [CMHC Housing Market Information Portal](#)

- [Statistics Canada Housing Statistics Dashboard](#)

- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)

- [CMHC Proximity Measures Database](#)

- [Housing Assessment Resource Tool Dashboard](#)

- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)

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

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

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

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

The Housing Needs Assessment (HNA) for the Town of Fort Erie was developed using a comprehensive, mixed-methods approach incorporating both quantitative and qualitative research methodologies. This dual approach ensures the assessment is grounded in data-driven analysis while also reflecting local context, lived experience, and planning policy considerations.

Quantitative Methodology:

The quantitative component of the HNA draws from a range of historical and projected demographic, economic, and housing market indicators which included:

Demographic and population projections: historical population trends and future population forecast were analyzed, with attention to regional growth patterns, including immigration trends and interprovincial migration. Forecasts were primarily aligned with the Niagara Region 2051 Land Needs Assessment and the Niagara Regional Official Plan, which provide population and household projections specific to Fort Erie.

Housing market trends: housing supply, tenure, affordability and demand metrics were assessed using data from Statistics Canada Census and Housing Data, the Canada Mortgage and Housing Corporation (CMHC) Housing Market Information Portal and Statistics Canada Canadian Housing Statistics. The assessment included an analysis of current and historical housing stock, vacancy rates, housing starts, and average market rents and sale prices.

Employment and economic trends: Economic indicators such as employment sectors, income levels, and commuting patterns were also considered to understand the broader socio-economic context influencing housing needs. They were examined alongside the alignment of employment growth forecasts with residential development patterns.

Qualitative Methodology:

The qualitative research element was designed to contextualize the quantitative data and incorporate the perspectives of local stakeholders and policy frameworks:

Policy review and analysis: a thorough review of relevant planning documents, including the Town of Fort Erie Official Plan, the Niagara Region Official Plan, and supporting policy frameworks such as the Niagara Housing and Homelessness Action Plan, was conducted. These documents helped to identify existing policy objectives, targets, and constraints related to housing delivery and land use.

Community and stakeholder engagement: Insights were gathered through engagement with the Town's Affordable Housing Advisory Committee, which includes representation from local housing providers, social service agencies, and residents. Feedback was also provided by prior consultation and ongoing implementation efforts tied to Niagara Region's strategic housing initiatives.

Beyond the primary data sources listed above, the following publicly accessible datasets and tools supported the Housing Needs Assessment:

- CMHC Rental Market Survey

- Ontario Ministry of Municipal Affairs and Housing – Provincial Policy Statement and Growth Plan data

- Niagara Region Open Data Portal

- Town of Fort Erie building permit and development application data

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 Town of Fort Erie has actively engaged both the public and a broad range of stakeholder groups in the development of this housing needs assessment through various projects and initiatives. In 2024, the Town retained a consultant to undertake a comprehensive background study, which included a detailed housing needs assessment as a key component of the Town's Official Plan Review. As part of this process, the Town hosted a series of public engagement open houses, and online media blasts and surveys that provided opportunities for meaningful input from stakeholders and members of the general public alike, ensuring that a diverse range of perspectives were received.

Further, the Town of Fort Erie held regular monthly meetings and consultations with its Affordable Housing Advisory Committee, which includes representatives from local non-profit organizations, particularly those that advocate for individuals from priority groups, as well as members of the Regional Municipality of Niagara, including Regional Council representatives and Niagara Regional Housing staff. These meetings provided updates on the objectives of the housing needs assessment and served as a forum for

committee members to share insights on current community housing needs.

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 Town's Affordable Housing Advisory Committee (AHAC) is comprised of representatives from non-profit organizations that advocate for individuals within the priority groups identified in Section 4. The AHAC was holding monthly meetings to discuss housing needs within the Town of Fort Erie and to work together to develop a housing strategy. Organizations sitting on the committee are provided below:

1. Bridges Community Health Centre
    - focuses on the needs of seniors, children and youth

2. Ganawageh and Ohsto: Seri Urban Homes Inc.
    - non-profit organization which provides affordable income-sensitive housing for low to moderate income indigenous and other families

3. Habitat for Humanity
    - assist families to achieve affordable home ownership

4. Fort Erie Multicultural Centre
    -provides support for immigrants, refugees and new-comers to Canada

5. The Embrace Centre
    - provides support and essential supplies for those in need as well as services for those dealing with mental health and addition

6. Regional Municipality of Niagara
    - representatives from Niagara Regional Housing and Regional Council help advocate housing needs in the community and provide data on current housing initiatives and programs including women and children fleeing domestic violence

Both qualitative and quantitative methods are provided by the AHAC with data and statistics being provided by the organizations regarding their ongoing programs together with discussion and input on what other initiatives can be undertaken to assist with local housing issues.

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.

In Niagara, housing policy is shaped by both the Regional Municipality of Niagara (Niagara Region) and its Local Area Municipalities. However, recent changes in provincial legislation have impacted the authority of upper-tier municipalities in land use planning. As of March 31, 2025, Niagara Region's planning responsibilities have been modified, and certain approvals under the Planning Act now rest solely with lower-tier municipalities. Despite this shift, the Regional Official Plan (ROP) continues to inform and guide housing policy across the region, particularly in areas where coordination is necessary, such as affordable housing targets, servicing infrastructure, and regional land use strategy.

Moreover, the Niagara Region is the designated Service Manager responsible for social and affordable housing and continues to play a vital coordinating role through the Regional Official Plan (ROP) and its alignment with the Niagara Housing and Homelessness Action Plan. The ROP outlines policies to promote a mix of housing types, densities, and tenures, with specific minimum affordability targets:

- 20% of all new rental units and 10% of all new ownership units should be affordable.

- Residential growth must be planned to accommodate at least 15 years of demand, with servicing capacity for at least 3 years of units via intensification.

- Housing should be designed with universal accessibility, compact form, and climate resilience.

- The Region advocates for federal/provincial funding to support affordable, attainable, and energy-efficient housing.

The ROP includes tools to achieve these goals, including:

- As-of-right permissions for additional dwelling units (ADUs), flexibility in housing form, and streamlined approvals for time-sensitive affordable/community housing projects.

- Financial incentives, such as tax reductions and development charge deferrals for brownfield redevelopment and purpose-built rental housing.

- Inclusionary zoning in Protected Major Transit Station Areas and where a Community Planning Permit System (CPPS) is in place.

- Demolition control bylaws requiring replacement of rental units.

Although the authority of the Regional Official Plan to mandate implementation by lower-tier municipalities may have been reduced, Local Area Municipalities are still expected to align their local OPs with regional objectives, particularly around housing needs, land supply, and infrastructure

The Town of Fort Erie's Official Plan incorporates policies that support affordable housing, including:

- Encouragement of a mix of housing types and tenures, as well as intensification in appropriate areas (e.g., infill, accessory units, redevelopment).

- Integration of residential units within commercial areas and on the periphery of central business districts.

- Outlining that the Town will participate in federal/provincial housing programs where appropriate and provide support by including financial incentives through Community Improvement Plans (CIPs).

- Coordination with Niagara Regional Housing, CMHC, and community partners to assess and address local housing needs.

- Establishment of affordable housing targets in consultation with the Region, informed by the Niagara Housing and Homelessness Action Plan.

In addition to Official Plan policies, the Town of Fort Erie has adopted several proactive strategies and initiatives to further local housing goals:

In January 2018, Fort Erie adopted a Housing Action Strategy, which was followed by the formation of an Affordable Housing Committee in September of that year. While the Town does not have the jurisdiction to act as a Housing Provider or administer shelter services (which remain the responsibility of the Region), it plays a key role in facilitating a supportive policy environment for diverse and affordable housing. The Town has identified the following strategic priorities to guide its housing efforts:

1. Identifying and Strengthening Municipal Partnerships

2. Education and Public Consultation

3. Preparing a Housing Needs Study

4. Identifying Innovative Housing Solutions

5. Flexible Zoning

6. Secondary Suites

7. Density Bonusing

8. Community Improvement Plan

9. Development Charge Deferrals

10. Upzoning

To build on this strategy, on February 24, 2025, the Town of Fort Erie adopted an Affordable Housing Community Improvement Plan (AHCIP). This plan introduces three financial incentive programs aimed at encouraging the development of affordable and additional dwelling units within the Town. Funding up to $20,000 per eligible unit, to a maximum of $500,000 per project, is available through the following programs:

Affordable Housing Per Door Grant (APD)

- Provides financial assistance for creating new affordable rental or ownership housing units by giving a lump sum grant per unit/per project to cover costs.

Affordable Housing Study Grant (ASG)

- Helps cover the cost of studies that explore the feasibility of including affordable housing in new developments or using cost-saving building materials.

Additional Dwelling Unit Grant (ADU)

- Offers a one-time grant to assist with the cost of adding an additional apartment unit to an existing home or within an existing or new detached accessory structure.

These programs complement provincial and federal efforts and demonstrate the Town's local leadership in addressing housing needs through practical, incentivized planning tools.

Moreover, the Town of Fort Erie is currently in the process of updating its Official Plan. The new Official Plan will direct significant growth to seven designated strategic growth areas with a goal of delivering a wider variety of housing forms within these areas.

As the Town plans for future growth, it also continues to align its efforts with broader regional objectives. While the authority of Niagara Region under the Planning Act has changed, its Official Plan and Housing and Homelessness Action Plan continue to provide strategic regional guidance. The Town of Fort Erie, in turn, has responded by adopting a comprehensive set of local policies, strategies, and incentive programs that support a diverse and affordable housing stock. Through Fort Erie's Official Plan, Housing Action Strategy, Affordable Housing Committee, and recently adopted AHCIP, Fort Erie remains committed to facilitating a full range of housing options for current and future residents.

2.2 Community Profile

2.2.1 Population		
Characteristic	**Data**	**Value**
Total Population (Number)	2016	30,710
	2021	32,901
Population Growth (Number)	Total	2,191
	Percentage	7.1
Age (Years)	Average	47.2
	Median	51.6
Age Distribution	0 - 14 years	4,405
	15 - 64 years	19,525
	65+ years	8,970
Mobility	Non-movers	28,880
	Non-migrants	1,410
	Migrants	1,935

2.2.2 Demographic Information		
Characteristic	**Data**	**Value**
Immigrants	Total	5,380
Non-Immigrants	Total	26,940
Recent Immigrants (2016-2021)	Total	400
Interprovincial migrants (2016-2021)	Total	395
Indigenous Identity	Total	1,620

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

Population changes in the community are significantly impacting the housing market in several ways:

Firstly, with 37% (two of every five residents) now over the age of 60, there is a growing demand for housing that meets the needs of an aging population. This includes a shift toward smaller, more accessible apartment units, purpose-built seniors housing, and long-term care facilities. As more seniors look to downsize or move into supportive living arrangements, the market must adapt by increasing the supply of appropriately designed housing.

Secondly, population growth is being driven largely by immigration and migration from other municipalities, particularly from high-income areas within the Greater Golden Horseshoe such as Peel Region and Toronto. This influx of newcomers, who often have higher household incomes, increases competition in the local housing market. As a result, housing demand rises, placing upward pressure on prices and potentially making it more difficult for local residents to afford homes.

Together, these demographic shifts are reshaping the housing landscape, emphasizing the need for diverse and affordable housing options that accommodate both aging residents and incoming households.

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	13,184
	2021	14,081
Household income (Canadian dollars per year)	Average	91,400
	Median	76,000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from [CMA or CA name]	Average	58,000
	Median	48,000
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from [CMA or CA name]	Average	109,200
	Median	92,000
Average household size (Number of members)	Total	2.3
Breakdown of household by size (Number of households)	Total	14,080
	1 person	3,910
	2 persons	5,745
	3 persons	2,000
	4 persons	1,550
	5 or more persons	880
Tenant households (Number of households)	Total	2,850
	Percentage	20.2%

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Owner households (Number of households)	Total	11,230
	Percentage	79.8%
Percentage of tenant households in subsidized housing	Percentage	15.4%
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	Fort Erie has moved to on-demand transit
	Percentage	0%
Number of one-parent families	Total	1,640
	Percentage	16.4%
Number of one-parent families in which the parent is a woman+	Total	1,245
Number of one-parent families in which the parent is a man+	Total	395
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	320
	Low (21% – 50% AMHI)	2,280
	Moderate (51 – 80% AMHI)	2,785
	Median (81% - 120% AMHI)	3,125
	High (>120% AMHI)	5,490

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?

The data presented provides valuable insight into household composition, income distribution, and affordability trends within the Town of Fort Erie.

Fort Erie has 1,640 one-parent families, representing 16.4% of all families. Of these, 1,245 are headed by women and 395 by men. This is a notable portion of the community and suggests the need for housing options and community supports tailored to single-parent households. The data highlights that one-parent families make up a significant share of households in Fort Erie, emphasizing the importance of addressing their specific housing and service needs.

Out of all private households, 11,230 (79.8%) are owner households, suggesting a high rate of homeownership in the community. At the same time, 15.4% of tenant households live in subsidized housing, which highlights ongoing affordability challenges for renters.

Income data reveals that tenant household incomes are substantially lower than those of owner households, though the gap is slightly narrower in Fort Erie compared to the broader CMA:

Average before-tax income:

- Owners: $109,200

- Tenants: $58,000

- Tenants earn 53.1% of what owners earn

Median before-tax income:

- Owners: $92,000

- Tenants: $48,000

- Tenants earn 52.2% of what owners earn

These figures illustrate a clear disparity in income between owner and tenant households in Fort Erie, with tenants earning just over half of what owners make on average. While homeownership is relatively high, the significant proportion of tenant households, particularly those in subsidized housing, indicates ongoing affordability concerns and a need for diverse housing options. Additionally, the notable presence of one-parent families, especially female-led households, underscores the importance of planning for inclusive, accessible, and affordable housing, along with proper supports.

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

HH* Head Age Category	3.3.1 Household Formation					
	2016			2021		
	Pop.	Headship Rate (%)	HHs*	Pop.	Headship Rate (%)	HHs*
15 to 24	3,195	6.1%	195	3,135	5.9%	185
25 to 34	2,710	42.6%	1,155	3,185	35.9%	1,145
35 to 44	3,155	51.5%	1,625	3,255	50.7%	1,650
45 to 54	4,650	56%	2,605	3,985	56.7%	2,260
55 to 64	5,460	56%	3,060	5,965	57.4%	3,425
65 to 74	4,290	61.2%	2,625	5,465	58.9%	3,220
75 to 84	2,115	65.7%	1,390	2,570	63.8%	1,640
85 plus	880	60.2%	530	930	59.7%	555

*Household/Households

	3.3.2 Household suppression						
HH* Head Age Category	**2006 Actual**		**2021 Actual**		**2021 Household Suppression**		
	Pop.	HHs*	Pop.	HHs*	Headship Rate (%, 2006)	Potential HHs* (2021)	Suppressed HHs* (2021)
15 to 24	3,660	235	3,135	185	6.4%	201.3	16.3
25 to 34	2,935	1,285	3,185	1,145	43.8%	1,394.5	249.5
35 to 44	4,400	2,410	3,255	1,650	54.8%	1,782.9	132.9
45 to 54	4,690	2,630	3,985	2,260	56.1%	2,234.7	0
55 to 64	3,920	2,350	5,965	3,425	59.9%	3,576	151
65 to 74	2,800	1,720	5,465	3,220	61.4%	3,357.1	137.1
75 plus	2,565	1,585	3,500	2,195	61.8%	2,162.8	0
Total							686.6

*Household/Households

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Number of workers in the Labour Force	Total	15,405
Number of workers by industry (Top 10 only)	Retail trade	1,855
	Health care and social assistance	1,745
	Manufacturing	1,610
	Construction	1,415
	Accommodation and food services	1,275
	Transport and warehousing	965
	Public administration	850
	Other services	815
	Educational services	780
	Professional, scientific, and technical services	750
Unemployment rate and participation rate (Percent)	Unemployment rate	15.4%
	Participation rate	54.8%
All classes of workers (Number)	Total	14,900
Employees (Number)	Total	12,745
Permanent position (Number)	Total	10,720
Temporary position (Number)	Total	2,020
Fixed term (1 year or more, Number)	Total	570

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Casual, seasonal or short-term position (less than 1 year, Number)	Total	1,450
Self-employed (Number)	Total	2,160
Number of commuters by commuting destination	Within census subdivision	4,765
	To different census subdivision	3,265
	To different census division	635
	To another province/territory	30
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	9,885
	Public transit	30
	Walked	310
	Bicycle	60
	Other method	195

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?

It can be considered that with Fort Erie being located within the Niagara Region and within close proximity to Niagara Falls, it is deeply affected by the high tourism-based employment sectors in the area. This reliance on seasonal and precarious employment in the tourism and hospitality industries has led to an increased need for affordable housing. As a community with a significant portion of the workforce engaged in part-time, seasonal, or low-wage jobs, many residents face challenges in securing stable and affordable housing options.

In 2021, Fort Erie reported an unemployment rate of 15.4%, notably higher than the provincial average of 7.5% in December 2024. This elevated unemployment rate is indicative of the prevalence of precarious employment within the local economy, largely driven by the tourism and service sectors. The lack of year-round, full-time employment opportunities means that many workers are employed in temporary positions with limited income security, making it difficult for them to afford housing in the community.

The high unemployment rate and prevalence of precarious work demonstrate the urgent need for affordable housing options in Fort Erie. Housing demand has been steadily increasing as workers in these sectors require stable, affordable accommodations, while housing supply has struggled to keep pace with the demand. The introduction of the *Affordable Housing Community Improvement Plan* in Fort Erie is a direct response to these conditions, aiming to increase the availability of affordable housing and ensure that vulnerable populations, such as low-wage workers and seasonal employees, have access to stable living conditions.

3.6 Households in Core Housing Need

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

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

Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing,

and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

Please use the following section to insert the following Housing Assessment Resource Tools Data Tables (Housing Needs Assessment Tool | Housing Assessment Resource Project)
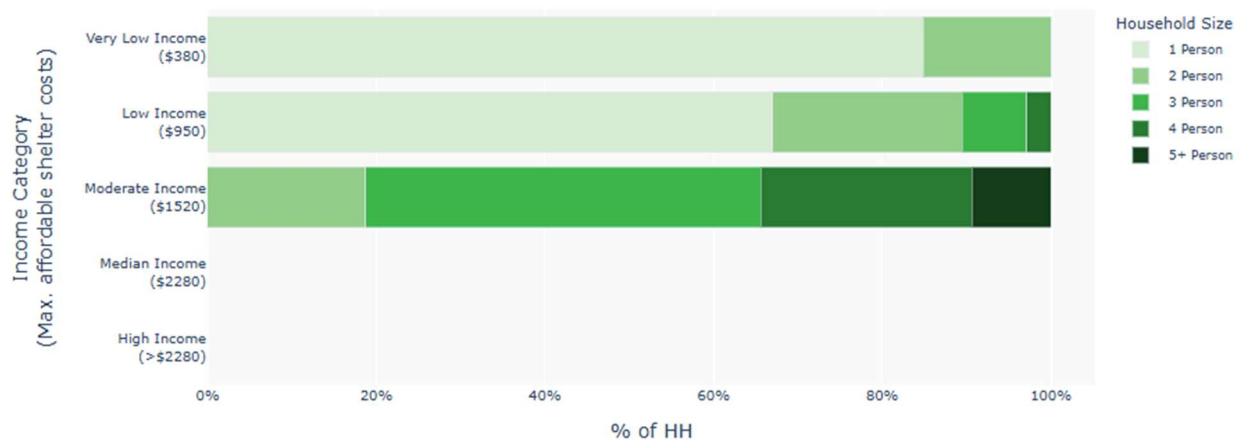
Income Categories and Affordable Shelter Costs:

3.6.1 Income Categories and Affordable Shelter Costs		
Income Category, relative to Area Median Household Income (AMHI)	**Annual Household Income (Canadian Dollars per Year)**	**Affordable Shelter Cost (Canadian Dollars per Month)**
Very Low Income (20% or less of AMHI)	<= $15,200	<= $380
Low Income (21% to 50% of AMHI)	$15,200 - $38,000	$380 - $950
Moderate Income (51% to 80% of AMHI)	$38,000 - $60,800	$950 - $1,520
Median Income (81% to 120% of AMHI)	$60,800 - $91,200	$1,520 - $2,280
High Income (121% or more of AMHI)	>= $91,201	>= $2,281

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

3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very Low Income (20% or less of AMHI)	<= $380	84.8%	15.2%	0%	0%	0%
Low Income (21% to 50% of AMHI)	$380 - $950	67%	22.5%	7.7%	2.9%	0%
Moderate Income (51% to 80% of AMHI)	$950 - $1,520	0%	18.8%	46.9%	25%	9.4%
Median Income (81% to 120% of AMHI)	$1,520 - $2,280	*	*	*	*	*
High Income (121% or more of AMHI)	>= $2,281	*	*	*	*	*

Percentage of Households in Core Housing Need, by Income Category and HH Size, 2021
Fort Erie T (CSD, ON)

2021 Affordable Housing Deficit:

3.6.3 2021 Affordable Housing Deficit by Household (HH)						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very Low Income (20% or less of AMHI)	<= $380	140	25	0	0	0
Low Income (21% to 50% of AMHI)	$380 - $950	700	235	80	30	0
Moderate Income (51% to 80% of AMHI)	$950 - $1,520	0	30	75	40	15
Median Income (81% to 120% of AMHI)	$1,520 - $2,280	0	0	0	0	0
High Income (121% or more of AMHI)	>= $2,281	0	0	0	0	0
Total		840	290	165	70	30

3.6.4 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	2,695
	Percentage	19.3%
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	1,265
	Percentage	9.2%

3.6.4 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	1,020
	Percentage	36.1%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	660
	Percentage	4.8%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	1,675
	Percentage	15%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	605
	Percentage	4.4%
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	900
	Percentage	6.4%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	190
	Percentage	1.4%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	265
	Percentage	9.3%
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	120
	Percentage	0.9%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	635
	Percentage	5.7%
	Total	75

3.6.4 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Percentage	0.5%
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	410
	Percentage	2.9%
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	70
	Percentage	0.5%
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	190
	Percentage	6.7%
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	60
	Percentage	0.4%
Suitability – Owner households in unsuitable dwellings (# and %)	Total	225
	Percentage	2%
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	0
	Percentage	0%
Total households in core housing need	Total	1,390
Percentage of tenant households in core housing need	Percentage	26.8%
Percentage of owner households in core housing need	Percentage	5.9%

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

The data provided above reveals important patterns of housing need across income levels and household sizes in Fort Erie. One of the most striking observations is the concentration of core housing need among lower-income households, particularly among those with very low and low incomes. These households are primarily composed of one- and two-person households, many of whom are unable to access housing that meets affordability, adequacy, or suitability standards.

In 2021, Fort Erie had 1,390 households in core housing need, representing 26.8% of tenant households and 5.9% of owner households. This demonstrates a disproportionate impact of housing stress on renters. Of all households in the community, 2,695 (19.3%) spend more than 30% of their income on shelter, and 1,265 of these households (9.2%) are also in core housing need.

Tenants are especially affected:

- 36.1% of tenant households spend more than 30% of their income on shelter costs.

- 9.3% of tenant households live in dwellings requiring major repair, and

- 6.7% live in unsuitable dwellings based on household size.

By contrast, while 15% of owner households spend more than 30% of their income on shelter, only 5.7% live in homes needing major repairs, and just 2% are in unsuitable dwellings. These figures further highlight the more acute challenges faced by renter households in securing safe, adequate, and affordable housing.

In terms of broader regional context, CMHC data comparing Fort Erie to the St. Catharine's-Niagara CMA shows that Fort Erie has a slightly higher percentage of households living below affordability (50.4% vs. 48.7%), but lower proportions under adequacy and suitability standards. Interestingly, the total percentage of households in core housing need is slightly lower in Fort Erie (10.1%) than in the CMA (10.6%), suggesting that while affordability is a critical issue in Fort Erie, the town may be performing slightly better in terms of overall housing adequacy and suitability.

This comprehensive data emphasizes the importance of continuing to prioritize affordable housing initiatives in Fort Erie, particularly for tenant households and those with very low incomes. The recently adopted Affordable Housing Community Improvement Plan (2025) and related strategies are critical tools to help address the significant gap in access to adequate, suitable, and affordable housing options in the community.

Households in Core Housing Need in the Fort Erie CSD and the St Catharine's-Niagara CMA (numbers from CMHC):

Standard	Fort Erie CSD (percentage) %	St Catharine's-Niagara CMA (percentage) %
Below affordability standard	50.4	48.7
Below adequacy standard	21.3	23.9
Below suitability standard	17.1	17.4
Below one or more standards	39.4	38.8
Total	10.1	10.6

4. Priority Groups

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

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

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

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

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
All households experiencing CHN	Total (Households)	1,390
	Percentage (of all households)	10.1%
	Total (Households)	

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
CHN in households with women and/or children fleeing domestic violence	Percentage (of priority group)	
CHN in households led by women	Total (Households)	760
	Percentage (of priority group)	13%
CHN in households led by single mothers	Total (Households)	220
	Percentage (of priority group)	20.4%
CHN in households led by senior(s) aged 65-84	Total (Households)	460
	Percentage (of priority group)	8.6%
CHN in households led by senior(s) aged 85+	Total (Households)	50
	Percentage (of priority group)	9%
CHN in households led by young adult(s) aged 18-29	Total (Households)	110
	Percentage (of priority group)	18.5%
CHN in Indigenous-led households	Total (Households)	110
	Percentage (of priority group)	13.6%
CHN in visible minority-led households	Total (Households)	180
	Percentage (of priority group)	15.4%
CHN in Black-led households	Total (Households)	15
	Percentage (of priority group)	7.7%
CHN in new-immigrant-led households	Total (Households)	25
	Percentage (of priority group)	20%

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
CHN in refugee-led households	Total (Households)	45
	Percentage (of priority group)	18.8%
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	0
	Percentage (of priority group)	0%
CHN in households with Non-Binary member(s)	Total (Households)	
	Percentage (of priority group)	8.4%
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	360
	Percentage (of priority group)	7.9%
CHN in households with member(s) with developmental disabilities	Total (Households)	145
	Percentage (of priority group)	7.3%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	60
	Percentage (of priority group)	4.9%
CHN in households with Veteran member(s)	Total (Households)	30
	Percentage (of priority group)	5.9%
CHN in people experiencing homelessness	Total (people)	
	Percentage (of priority group)	

Percentage of Households in Core Housing Need by Priority Population, 2021
Fort Erie T (CSD, ON)
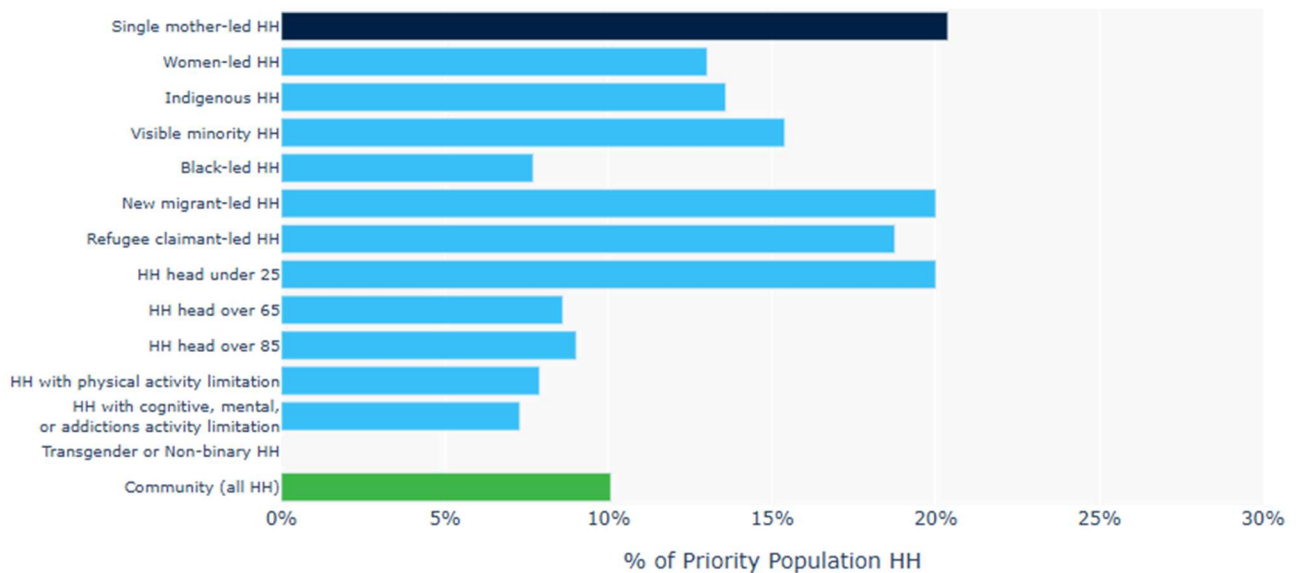
Percentage of Households in Core Housing Need by Priority Population and Income Category, 2021
Fort Erie T (CSD, ON)
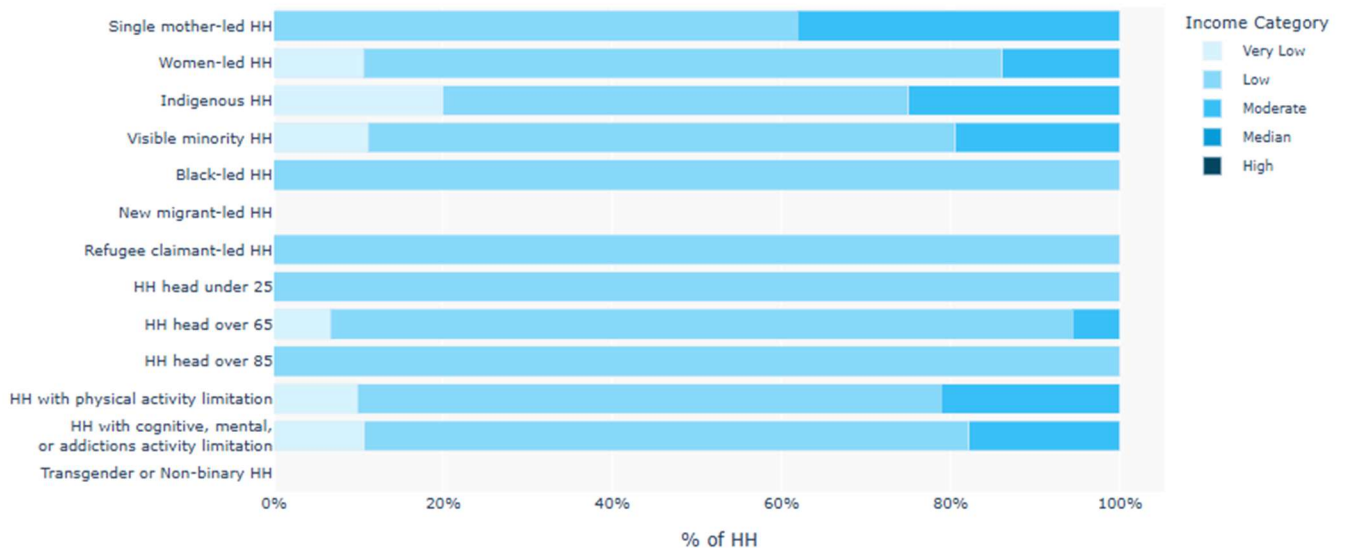
Quantitative data from CMHC (2021) provides a detailed overview of core housing need (CHN) in Fort Erie, particularly among priority populations as defined by CMHC. The overall CHN rate in Fort Erie is 10.1%, affecting approximately 1,390 households. However, this need is not evenly distributed, and several groups experience housing need at significantly higher rates.

The first bar chart (Percentage of CHN by Priority Population) confirms that certain populations experience CHN at significantly higher rates than the community average:

- Single mother-led households face the highest rate at 20.4%.

- Refugee claimant-led (18.8%), new migrant-led (20.0%), and young adult-led households (18.5%) also show disproportionately high rates.

Other notable impacted groups include:

- Visible minorities (15.4%)

- Women-led households (13%)

- Indigenous households (13.6%)

The second chart (Percentage of CHN by Priority Population and Income) reveals that CHN among priority populations is heavily concentrated in very low to moderate income brackets. Most notably:

- Young adults, refugees, and Indigenous households are overrepresented in the lowest income groups.

- Households with activity limitations (physical, cognitive, or mental health-related)

The data shows that certain priority populations in Fort Erie are experiencing core housing need at nearly double the municipal average, particularly:

- Single mother-led families (20.4%)

- New immigrants (20%)

- Refugee claimants (18.8%)

- Young adults aged 18–29 (18.5%)

- Visible minorities and Indigenous households (13.6%–15.4%)

These findings highlight the importance of targeted housing policies, income supports, and culturally appropriate services to address the intersecting barriers that priority groups face in accessing safe, adequate, and affordable housing in Fort Erie.

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.

While local-level data specific to Fort Erie is limited, regional data from Niagara Region provides a clear picture of the severity and growing complexity of homelessness across the area, which includes Fort Erie.

As of the most recent Point-in-Time count conducted on October 22, 2024 of individuals in emergency shelter, unsheltered and in encampments identified 701 individuals as experiencing homelessness in Niagara. This number includes:

- 101 children (0-15 years)

- 37 youth (16-24 years)

- 327 adults (25-54 years)

- 64 older adults (55-64 years)

- 25 seniors (65+ years)

This one-day snapshot captures the immediate visibility of homelessness, but the By-Name List (BNL)—which tracks individuals engaged with the homelessness system over time—recorded 1,136 people experiencing homelessness at the end of 2024. This marks an 8% decrease from 2023 (1,229 individuals), though the number remains substantially higher than pre-pandemic levels. Notably, 61% of those surveyed in 2024 met the definition of chronic homelessness, meaning they had been without housing for six months or more within the past year. This is a significant increase from 42% in 2021.

Sources:
https://pub-niagararegion.escribemeetings.com/filestream.ashx?DocumentId=41718

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.).

In Fort Erie and the broader Niagara Region, homelessness is driven by several interrelated factors:

- Inadequate Income Supports: Nearly 79% of individuals experiencing homelessness rely on Ontario Works or ODSP. These rates fall over 60% below the poverty line, making it extremely difficult to afford stable housing amid rising costs.

- Housing Affordability: A lack of deeply affordable and supportive housing continues to be a major issue. Financial hardship was cited by 20.7% of survey respondents as a key reason for housing loss.

- Mental Health and Addictions: Over 70% of respondents reported mental health issues and 54.1% reported substance use challenges—both significantly increased since 2021. Limited access to integrated care exacerbates these issues.

- Institutional Discharges: 24.6% of respondents had been in the child welfare system, and many also cycled through hospitals or jail, highlighting a lack of transition supports.

- Aging Population: Older adults (55+) now make up nearly 20% of the homeless population, reflecting demographic trends and a need for age-appropriate housing and services.

Sources:

https://homelesshub.ca/community_profile/saint-catharines-niagara/

https://pub-niagararegion.escribemeetings.com/filestream.ashx?DocumentId=16848

https://pub-niagararegion.escribemeetings.com/filestream.ashx?DocumentId=23963

https://www.niagararegion.ca/housing-homelessness/planning-research/action-plan/home-for-all-task-force.aspx

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.

As of 2020, the Niagara Region operated 10 emergency shelters with a total of 190 beds distributed across the region. These facilities are primarily located in larger urban centres such as St. Catharines, Niagara Falls, and Welland. Fort Erie does not currently have a dedicated emergency shelter within its municipal boundaries. As a result, individuals experiencing homelessness in Fort Erie are often referred to shelters in neighbouring municipalities, which can present significant barriers, including transportation challenges, limited access to localized services, and disconnection from community supports.

As of 2023, the Niagara Region owned 3,072 housing units, and an additional 3,166 units were operated by non-profit and co-operative housing providers. While these units contribute to the broader housing system, they do not directly address immediate emergency shelter needs.

Overall, temporary and emergency housing capacity in Fort Erie is not commensurate with local demand. Although regional shelter options are available, the absence of localized emergency beds in Fort Erie continues to create systemic challenges for individuals seeking immediate and accessible relief within their own community.

Sources:
https://homelesshub.ca/community_profile/saint-catharines-niagara/

https://www.niagararegion.ca/housing-homelessness/planning-research/action-plan/home-for-all-task-force.aspx

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.

Given that publicly available housing data sources often do not fully reflect the realities of all population groups, it is important to consider the needs of these respective populations to ensure a comprehensive understanding of Fort Erie's housing landscape. Groups to be considered are as follows: students, those in congregate housing, temporary foreign workers, people experiencing homelessness, individuals with disabilities, low-income seniors not in congregate housing.

Students:
Fort Erie is home to students who attend local secondary as well as international students attending private institutions or English-language programs. Fort Erie does not have a post-secondary campus, however, does offer a two-year post-secondary trade courses in partnership with the Canadian College of Technology and Trades and falls within close proximity to Niagara College and Brock University meaning some students do seek local housing. These students typically require low-cost, short-term rental units or shared accommodation. The limited supply of purpose-built student housing means they often compete for scarce rental units in the broader market, contributing to pressure on Fort Erie's already tight rental market.

Congregate Housing Residents:
Congregate housing in Fort Erie includes long-term care facilities, supportive housing for seniors, group homes, and emergency shelters. The town's aging population and demand for accessible, supportive environments mean there is growing pressure on these housing types. Waitlists for long-term care homes are extensive, and non-profit supportive housing providers report high demand and limited vacancies. Many individuals in congregate settings experience challenges with transitioning to independent living due to a lack of affordable and appropriately designed housing options, especially for those with mental health or mobility needs.

Temporary Foreign Workers:
Fort Erie's agricultural and greenhouse sectors rely heavily on temporary foreign workers, particularly through the Seasonal Agricultural Worker Program (SAWP). These workers often reside in employer-provided accommodations, which may range from bunkhouses to converted homes. While these units are inspected annually, overcrowding and substandard living conditions have been reported. The isolated nature of some accommodations also raises concerns about access to transportation, healthcare, and social integration. As essential contributors to the local economy, regulated housing for this population is critical.

People Experiencing Homelessness:
Individuals experiencing homelessness, including those staying in shelters, sleeping rough, or couch-surfing, are often not captured in core housing need data. In Fort Erie, the absence of a local shelter, limited transitional housing options, and a reliance on regional or informal support systems contribute to significant gaps. This group requires access to emergency, supportive, and deeply affordable permanent housing.

Individuals with Disabilities:
Residents with physical, developmental, or mental health disabilities require accessible, supportive, and affordable housing. In Fort Erie, much of the existing housing stock is older and not designed for accessibility. There is a shortage of purpose-built or modified housing units, and long waitlists exist for supportive housing, creating significant barriers to independent living.

Low-income Seniors not in congregate housing:
Seniors living independently on fixed incomes are increasingly at risk of housing insecurity due to rising rents, aging housing stock, and the lack of accessible units. In Fort Erie, there is a growing need for affordable, barrier-free housing that allows seniors to age in place.

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:

Migration accounted for most of the population growth in Fort Erie between 2016 and 2021. Most migration has been from out-of-country. Migration from the Greater Golden Horseshoe has been the next largest source, especially from Peel Region and Toronto, and, as household incomes are larger in these areas, this trend may contribute to rising home prices.

As of 2019, housing prices and rents were lower than the regional average. Between 2001 and 2019, housing prices almost doubled and average rent for a one-bedroom apartment increased by 27%. During this time, the types of housing that were most needed were bachelor and one-bedroom units for single-person households, two+ bedroom units for lone-parent households, and affordable units with rents under $737 per month.

Looking forward, between 2019 and 2041, a further 5,200 housing units are required to meet the population growth targets. However, based on current construction rates, demand is likely to exceed supply, with a shortfall of 2,800 dwelling units if present development patterns continue. Further, Core Housing Need is expected to increase to 22% from around 10% if present trends continue.

The Niagara Region Official Plan forecasts an increase of 15,230 residents over the 2021 population, bringing the Town's population to 48,050. This is a growth rate of 508 residents annually (1.5%), an increase from the 2011 to 2021 rate of 210 residents (0.7%) annually.

The average age of Fort Erie's population is older than the provincial average, with the portion aged 65+ expected to more than double by 2041. Additionally, the most prevalent type of households are couples without children and single-person.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
Total private dwellings	Total	14,080
Breakdown by structural types of units (number of units)	Single-detached	11,620
	Semi-detached	295
	Row house	340
	Apartment/flat in a duplex	470
	Apartment in a building that has fewer than 5 storeys	995
	Apartment in a building that has 5 or more storeys	310
	Other single attached	40
	Movable dwelling	5
Breakdown by size (number of units)	Total	14,080
	No bedrooms	25
	1 bedroom	1,050
	2 bedrooms	3,720
	3 bedrooms	6,310
	4 or more bedrooms	2,975
Breakdown by date built (number of units)	Total	14,080
	1960 or before	5,475
	1961 to 1980	3,265
	1981 to 1990	1,175
	1991 to 2000	1,510
	2001 to 2005	615

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
	2006 to 2010	695
	2011 to 2015	515
	2016 to 2021	840
Rental vacancy rate (Percent)	Total	3.5
	Bachelor	CMHC data unavailable
	1 bedroom	CMHC data unavailable
	2 bedrooms	CMHC data unavailable
	3 bedrooms+	CMHC data unavailable
Number of primary and secondary rental units	Primary	517
	Secondary	2,308
Number of short-term rental units	Total	141

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

5.3.1 Change in Units Affordable to Low-Income Households		
Characteristic	**Data**	**Value**
Affordable units built (number of units)	2016 to 2021	0
Change in number of affordable units built before 2016 (number of units)	2016 to 2021	175
Change in number of affordable units (number of units)	2016 to 2021	175

In 2024, 80 affordable units were created in the Town through two projects, Lions Senior Residents (62) and 745 Crescent Road (18 units). Further, in March of 2025 the Town implemented the Affordable Housing Community Improvement Plan which is aimed to encourage the development of affordable housing units by providing incentives for eligible properties.
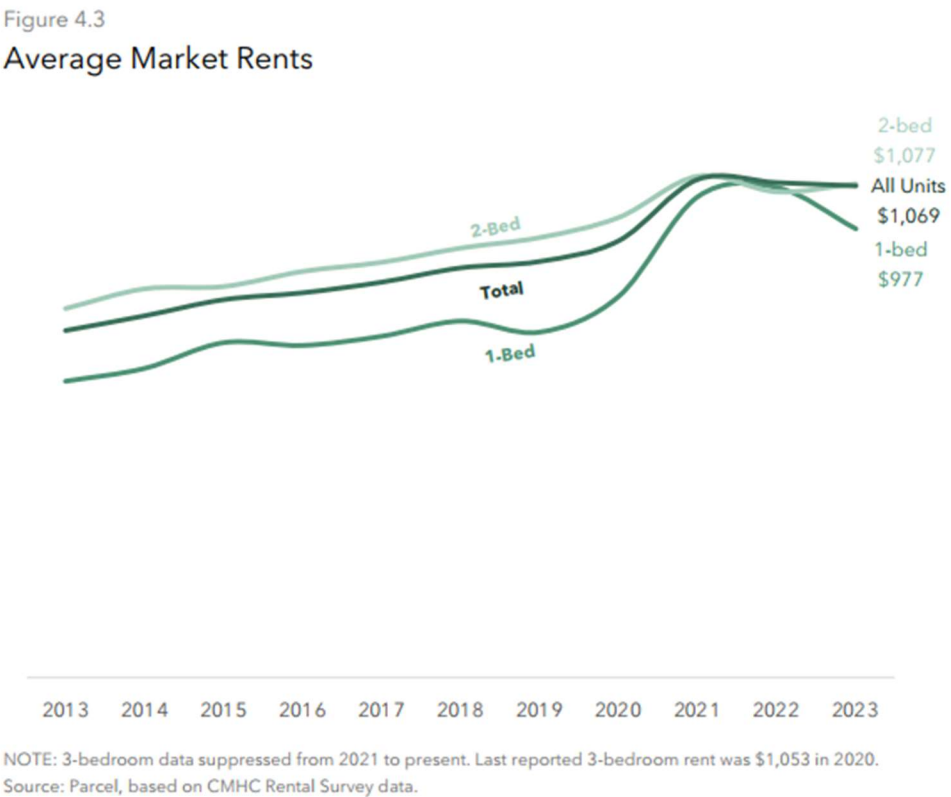
In 2021, the affordable housing deficit in Fort Erie was 650 owner households and 740 renter households. Most of these (475 and 570, respectively) were in the Low Income category with a maximum affordable shelter cost of $950.

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

5.4.1 Average Rent by Year		
Characteristic	**Data**	**Value**
Average Monthly Rent (number, by year)	2016	837
	2017	860
	2018	891
	2019	905
	2020	950
	2021	1,083
	2022	1,076
	2023	1,069
Change in Average Monthly Rent (percent, by year)	2016-2017	2.7%
	2017-2018	3.6%
	2018-2019	1.6%
	2019-2020	5%
	2020-2021	14%
	2021-2022	-0.6%
	2022-2023	-0.7%

According to the 2024 Housing Needs Assessment performed for the Town of Fort Erie, rents grew at almost double the rate of inflation between 2013 and 2023 (42% rent growth compared to 29% inflation). The growth may, in part, be due to the increasing number of rental households competing for fewer units and result in affordability challenges for rental households. Average rent for all units in Fort Erie as of October 2023 was $1,069, which is comparable to October 2022, at $1,076.

Between 2001 and 2018, average rent for a one-bedroom apartment increased by 27%.

Figure 4.3

Average Market Rents

2-bed
$1,077
All Units
$1,069
1-bed
$977

2013   2014   2015   2016   2017   2018   2019   2020   2021   2022   2023

NOTE: 3-bedroom data suppressed from 2021 to present. Last reported 3-bedroom rent was $1,053 in 2020.
Source: Parcel, based on CMHC Rental Survey data.

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

5.5.1 Rental Vacancy Rate by Year		
Characteristic	**Data**	**Value**
	2016	0.9%

5.5.1 Rental Vacancy Rate by Year		
Characteristic	**Data**	**Value**
Rental vacancy rate (percent, by year)	2017	*
	2018	1.3%
	2019	3%
	2020	3.1%
	2021	*
	2022	*
	2023	3.5%

The overall vacancy rate in 2023 was 3.5%, however CMHC graded this data as a "D" indicating it should be used with caution. A 3% vacancy rate is generally considered a "healthy" match between supply and demand. Rates below 3% may put upward pressure on rents without an increase in supply as more renter households compete for fewer rental units. Rates above 3% may dissuade the construction of new rental supply for fear units are more likely to sit vacant. Vacancy rates in both Fort Erie and the St. Catharines-Niagara census metropolitan area (CMA) have been at or below this threshold since 2015.

Average Vacancy Rate
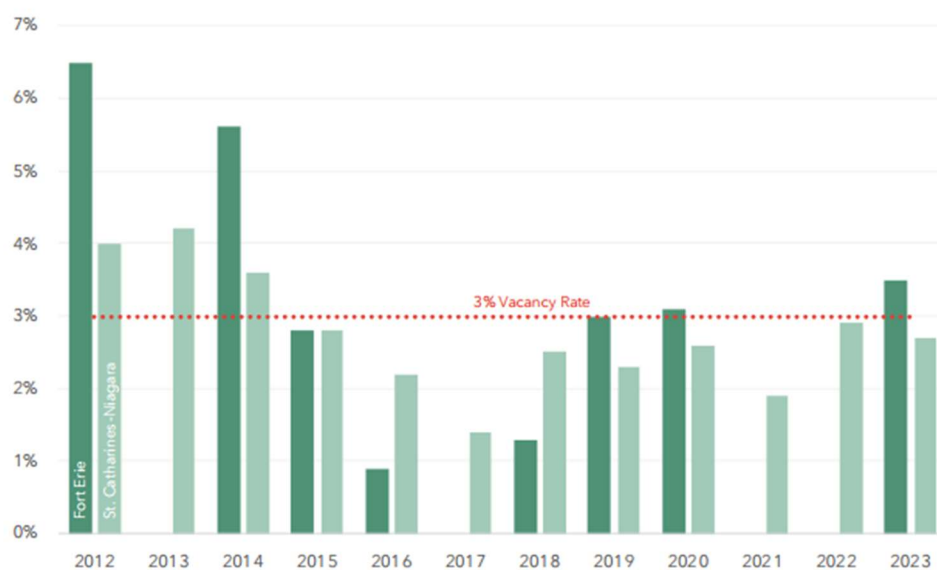
Source: Parcel, based on CMHC Rental Market Survey.

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

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	**Data**	**Value**
Owner households in Core Housing Need (number)	2016	750
	2021	650
	Total Change	-100
	Percent Change	-13.33%
Tenant households in Core Housing Need (number)	2016	1,040
	2021	745
	Total Change	-295
	Percent Change	-28.37%
Owner households in Core Housing Need (percentage)	2016	7.46%
	2021	5.9%
Tenant households in Core Housing Need (percentage)	2016	38.81%
	2021	26.7%

Between 2016 and 2021, core housing need declined for both owner and tenant households in Fort Erie, with a more significant reduction observed among tenants.

Among owner households, the number in core housing need decreased from 750 in 2016 to 650 in 2021, representing a 13.33% reduction. As a proportion of all owner households, the percentage in core housing need declined from 7.46% to 5.9% over the five-year period.

Among tenant households, core housing need dropped from 1,040 in 2016 to 745 in 2021, a 28.37% reduction. The percentage of tenant households in core housing need fell from 38.81% to 26.7%, indicating a meaningful improvement in housing conditions or affordability for renters.

While both tenure groups saw improvements, tenants continue to experience disproportionately higher rates of core housing need compared to owners, highlighting ongoing challenges with rental affordability and adequacy in the community.

According to the Town's 2024 Housing Needs Assessment, In Fort Erie, approximately one in every five households is cost burdened (19%) and ten percent (10%) of households are in core housing need. Given only 6% of Fort Erie households live in inadequate housing and 3% live in unsuitable housing, this suggests that core housing need is primarily driven by unaffordability. However, both affordability and core housing need indicators show a greater share of renter households are cost burdened and in core housing need compared to ownership households, indicating a greater need for affordable rental stock.

Of households in core housing need, the majority are single person/roommate households (81%). Smaller affordable units (studio and one-bedroom) can help to address core housing need for these households. Lone parent households (14%) are the next largest group in core housing need and require two-bedroom units to be household suitably.

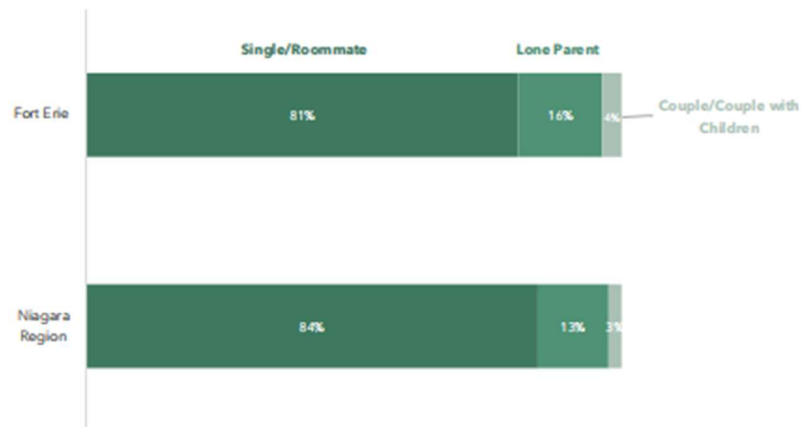## Cost-Burdened Households (2021)

Households in Core Housing Need (2021)
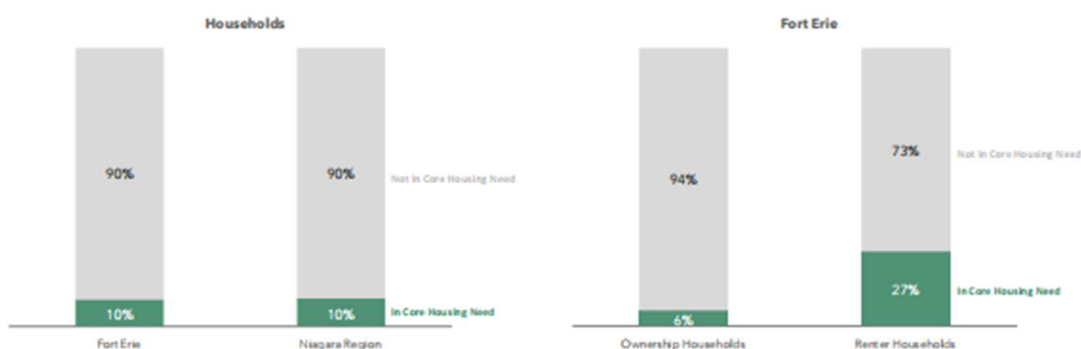
Source: Parcel, based on Statistics Canada 2021 Census

Core Housing Need by Household Type (2021)

Source: Parcel, based on Niagara Regional Housing data.

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	**Data**	**Value**
Number of housing units that are subsidized	Total	435
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	1,970
Number of co-operative housing units	Total	100
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	102

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?

Throughout the Housing Needs Assessment, various "gaps" have been identified in the Fort Erie housing market. While some of these gaps could be filled in the fullness of time, other gaps will require more targeted intervention. The four main needs/gaps are as follows:

Four gaps exist:

1. Affordable Housing, both ownership and rental. Rents are unaffordable for 40% of renter households.

2. Purpose-Built Rental Housing. This gap is forcing renter households into the secondary market, where they are likely renting housing types that are larger than desired, increasing the number of cost-burdened households.

3. Smaller Housing Units. Nearly 53% of households in Fort Erie could be considered over-housed. More suitable housing would likely be more affordable in practice, if not definition. Additionally, as the number of older residents is projected to significantly increase, more smaller units are required to permit downsizing and aging in place.

4. Seniors Housing and Long-Term Care (LTC). An acute need exists for housing of this nature, with a 10-year waitlist for seniors' housing and 109-person waitlist for 244 LTC beds.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	980
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1,083
	Bachelor	CMHC data not available
	1 bedroom	942
	2 bedrooms	1,068
	3 bedrooms+	CMHC data not available
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	CMHC data not available
	Bachelor	CMHC data not available
	1 bedroom	790
	2 bedrooms	CMHC data not available
	3 bedrooms+	CMHC data not available
Sale prices (Canadian dollars)	Average	779,669
	Median	640,452
Sale prices by unit size (Average, Canadian dollars)	Average	425,825
	Bachelor	*
	1 bedroom	1,067
	2 bedrooms	1,067
	3 bedrooms+	*
	Median	425,825

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
Sale prices by unit size (Median, Canadian dollars)	Bachelor	*
	1 bedrooms	*
	2 bedrooms	*
	3 bedrooms+	*

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
Demolished – breakdown by tenure	Tenant	
	Owner	
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	346
	Single	174
	Semi-detached	40
	Row	91
	Apartment	41
Starts – Overall and breakdown by structural type (2021, number of structures)	Total	347
	Single	213
	Semi-detached	10
	Row	113
Housing starts by structural type and tenure	Apartment	11
Starts – Breakdown by tenure (2021, number of structures)	Tenant	4
	Owner	287
	Condo	56

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
	Coop	*

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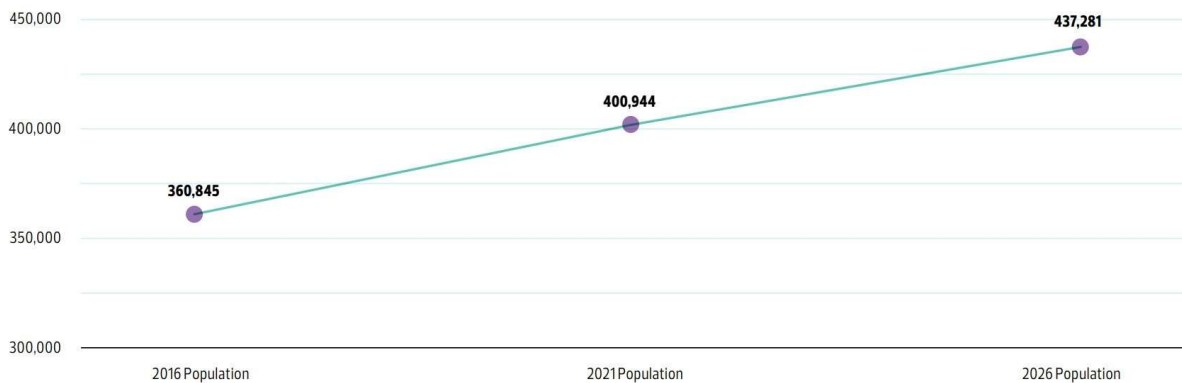
Household Growth Projection 2016- 2026. Source: Edmonton Affordable Housing Needs Assessment – August 2022

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	283	22	0	0	0	305
Low Income	1,872	573	99	29	21	2,594
Moderate Income	1,159	1,491	261	121	24	3,056
Median Income	568	1,919	454	81	76	3,098
High Income	369	2,555	1,195	1,189	699	6,007
Total	4,251	6,560	2,009	1,420	820	15,060

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.

These are projections for the Fort Erie CSD, as derived from the distributions for the St Catharines-Niagara CMA. As per the recommendation, both sets of numbers are for 2022. The sources were the Statistics Canada links in the annex.

Male Births and Female Births were derived from male and female births in the CMA (2022/23), applied proportionally to the CSD.

Survival Rate was taken from Statistics Canada: Ontario, both sexes, Age Group 0 years, 2020 to 2022.

https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1310011401&pickMembers%5B0%5D=1.6&pickMembers%5B1%5D=3.1&pickMembers%5B2%5D=4.5&cubeTimeFrame.startYear=2017+%2F+2019&cubeTimeFrame.endYear=2021+%2F+2023&referencePeriods=20170101%2C20210101

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
Women by age distribution (# and %)	0-14	2,294 (48.7663%)
	15-19	861 (48.9503%)
	20-24	1,007 (47.1621%)
	25-64	8,459 (49.8599%)
	65-84	3,658 (53.5444%)
	85+	675 (63.4225%)
Male Births	Births x Estimated Proportion of Male Births	145
Female Births	Total births – Male Births	138

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
Survival Rate	Survival rate for those not yet born at the beginning of the census year	0.99580
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	1,585
Projected Family Households	Age-group population x projected age-specific family headship rate	2035 - 32,901
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	2035 – 7,530
Total Projected Headship Rate	Family headship rates + non-family headship rates	2035 – 40,431
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	21,550
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	Low (singles, semis) – 11,683 Medium (rows/towns) – 2,247 High (apartments) – 1,048
Projected Renter Households	Projected households by type, year and age group – projected owner	Low (singles, semis) – 1,643

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
	households by type, year and age group	Medium (rows/towns) – 1,972 High (apartments) – 2,957
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	*

6.3 Population and Households Projections

6.3.1 Anticipated Population by [2035]		
Characteristic	**Data**	**Value**
Anticipated population	Total	41,000
Anticipated population growth	Total	8,099
	Percentage	24.6%
Anticipated age	Average	47
	Median	51
Anticipated age distribution (# and %)	0-14	6,000
	15-19	2,000
	20-24	2,500
	25-64	18,000
	65-84	9,000
	85+	3,000

6.3.2 Anticipated Households by [2035]		
Characteristic	**Data**	**Value**
Current number of households	Total	14,081
Anticipated number of households	Total	20,550
Anticipated Household Age	Average	57.3
	Median	62.6
Anticipated Households by Tenure	Renter	4,110
	Owner	16,440
Anticipated Units by Type	Total	12,800
	Single	12,330
	Semi-detached	2,005
	Row	3,082
	Apartment	3,082
Anticipated Units by Number of Bedrooms	1 bedroom	2,261
	2 bedroom	4,419
	3 bedroom	8,888
	4 bedroom	4,110
	5 bedroom	872
Anticipated Households by Income	Average	*
	Median	*
	Very Low	1,850
	Low	3,669
	Moderate	9,042

6.3.2 Anticipated Households by [2035]		
Characteristic	**Data**	**Value**
	High	5,959
Anticipated average household size	Total	2.0
Draft approved lots by planned housing type	Total	
Draft approved lots by tenure	Tenant	
	Owner	

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 populations, units for large households in denser form factors, more diverse structural types such as housing needed for priority 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?

The HNA highlights needs for more affordable units, a greater mix of housing types, and targeted supports for priority populations. Fort Erie intends and is currently working on integrating the HNA's findings into three concrete implementation streams: the draft Official Plan update (to be adopted by late 2025), the Affordable Housing Community Improvement Plan (AHCIP, in effect February 25, 2025), and a future Community Planning Permit System (CPPS). Each initiative carries specific actions and metrics that directly respond to the identified needs for more affordable units, medium density housing and supports for priority populations.

The Towns draft Official Plan will designate seven Strategic Growth Areas (SGA's) to concentrate population and job growth where infrastructure and services already exist. By focusing on higher-density and mixed-use development in these areas, the Town aims to deliver a wider variety of housing forms and utilize the future Community Planning Permit System which will be targeted to the SGA's to streamline the development application process to ensure the gaps identified can be addressed. Further, the plan will permit a broad mix of housing forms within SGA's including multiplexes, townhouses and mid-rise apartments to streamline approvals and reduce barriers for developers.

Additionally, the forthcoming CPPS will bundle zoning amendments, minor variances and site plan control into a single consolidated application process for projects located within SGAs. This will reduce approval timelines and help implement design guidelines which also include affordability targets as established through the Official Plan.

Lastly, the recently implemented Affordable Housing Community Improvement Plan (AHCIP) offers three incentive programs for properties located within Fort Erie's urban boundary to help incentivize the creation of affordable and additional dwelling units within the Town.

By integrating the HNA insights into its Official Plan, a streamlined CPPS process and having targeted financial incentives under the AHCIP, Fort Erie is optimistic about setting a clear path to deliver a more affordable, diverse and complete housing supply.

- **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 data collected through Fort Erie's Housing Needs Assessment is instrumental in shaping the Town's current and future housing policies and growth management strategies. By providing a detailed analysis of existing housing conditions, demographic trends, and projected needs, the HNA enables the Town to align its planning initiatives with actual community requirements.

The HNA informs the Town's Official Plan by identifying specific gaps in housing types and tenure and therefore policies can be tailored to address the specific challenges to Fort Erie and to promote a more diverse and affordable housing stock. Having a more detailed understanding of potential future needs puts Fort Erie in a better position to implement housing solutions that meet both current and future needs.

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

Examples may include:

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

The Town of Fort Erie continues to work collaboratively with local partners, stakeholders, and the development community to ensure the right infrastructure, schools, parks, services and community/recreational centres are in place to support anticipated development. This includes strong working relationships with the Regional Municipality of Niagara, the Niagara Catholic District School Board (NCDSB), the District School Board of Niagara (DSBN), local utility companies and members of the local development industry.

As part of the ongoing Official Plan update, the Town is partnering with the Niagara Region on a comprehensive review of both the Regional and Town Master Servicing Plans. This joint effort is critical to identifying where and when key infrastructure investments – including water, wastewater, stormwater and transportation are required to accommodate projected growth over the planning horizon. Preliminary assessments through the Master Servicing Plan process have indicated that system upgrades may be required in certain areas to support new housing, particularly in strategic growth areas. Coordinating this planning ensures that service expansions align with population and housing growth targets.

Further, earlier this year the Town adopted a new Parks and Open Space Master Plan, which outlines a long-term vision for parkland, trails, and recreational amenities. This plan was developed with input from the community and in collaboration with key stakeholders including the NCDSB and DSBN, who provided important data on current and projected student enrollment. This coordinated approach has helped the Town identify where park and trail expansions will be needed to serve growing neighborhoods and support active, healthy lifestyles. The focus remains on creating walkable, accessible, and connected public spaces that align with projected residential development and population needs.

Moreover, as part of the Official Plan review and infrastructure planning processes, the Town is also considering impacts of climate change on future growth. This includes stormwater management enhancements at a 100-year horizon, flood mitigation strategies, and the integration green infrastructure to promote more resilient communities. To further implement this vision, the Town has drafted a Climate Change Action Plan which outlines climate change adaptation and mitigation goals.

Understandably, with the housing needs identified within the HNA and forecasted growth, there are some anticipated pressures. Fort Erie is taking a proactive and integrated approach to ensure the necessary infrastructure is in place to support sustainable growth over the long term.

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.