



## **2024 Housing Needs Assessment**

**Town of Plympton-Wyoming**

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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).

# 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 Town of Plympton-Wyoming Housing Needs Assessment is based on a mixture of qualitative and quantitative data.

The quantitative data includes the following sources:

- the most recent and previous statistics data based on the 2021 and 2016 census
- data from the most recent CMHC Rental Market report for Sarnia- the closest Census Area to Plympton-Wyoming
- to provide more relevant local rental data for smaller communities such as Plympton-Wyoming, which are not captured in CMHC rental market report, an on-line search of rental housing currently for rent was conducted
- Waiting list statistics for social/affordable housing from the County of Lambton
- Data from the Town of Plympton-Wyoming reporting the residential building permits issued
- Population projections from the County of Lambton's Official Plan

In addition, this statistical data has been supplemented through key stakeholder direct interviews with:

- The County of Lambton in its role of municipal housing service manager which includes Plympton-Wyoming
- Lambton County Development Services is a local non-profit which has been the only non-profit to undertake the creation of new affordable rental housing in the County in the past 15 years
- Two private sector developers active in Plympton-Wyoming
- The Economic Development organization for Sarnia Lambton to discuss the impact of housing needs on economic development in the County.

**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)**

See above in 1.1

**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.**

See above in 1.1

## ***2. Community Profile and Trends***

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

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

The Town of Plympton-Wyoming does not have a specific Town Housing Strategy or action plan. It has provided input into the County of Lambton's 2020-2024 update of its 10 year Housing and Homelessness plan.

With approval from the Housing Accelerator Fund, Plympton-Wyoming would be implementing further actions to increase the supply of new residential units. These actions include:

- Providing financial incentives for missing middle and accessory units when developers are moving through the municipal planning approvals process
- Provide accelerated planning approvals for pre-fabricated homes and standardized residential units
- Offer incentives, in collaboration with the County of Lambton, for new affordable housing, including partnering with non-profit organizations
- Review urban design guidelines and make appropriate zoning by-law amendments to achieve housing development goals
- Reduce parking requirements for accessory dwelling units
- Develop a water and wastewater plan to ensure Plympton-Wyoming can move forward with its residential expansion goals

Implementing these goals could result in an increase of approximately 100 additional residential units per year, (300 new residential units over the three years of HAF) funding including 40 new affordable units. This would be more than double the typical building permits issued for 70 residential units per year.

Plympton-Wyoming does have a variety of housing goals in its Official Plan

Plympton-Wyoming's 2021 Official Plan states:

Plympton-Wyoming may participate in the housing programs of other levels of government in order to achieve the residential goals of the Plan.

#### Land Use Policies – Affordable Housing:

Efforts should be made to encourage the provision of affordable housing in Plympton-Wyoming, where practical. In this regard, Plympton-Wyoming will assist the private sector by:

- a) Providing opportunities for the production of affordable new residential units that contribute to the attainment of the affordable housing targets established for the Housing Market Area (Lambton County);
- b) Encouraging residential intensification where practical; and
- c) Adopting alternative development standards where deemed appropriate by Plympton-Wyoming.

In its official plan, Plympton-Wyoming will consider ways in which to encourage affordable housing through the utilization of existing housing stock and intensification of existing residential areas. Owners of surplus housing stock, including farmhouses, should be encouraged to consider the potential for conversion to affordable housing rather than demolition.

Other housing related goals in the Official Plan include reducing processing times for planning applications for new affordable housing, encouraging partnerships for supportive and affordable housing and permitting accessory dwelling units



## 2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	7,795
	2021	8,308
Population Growth (Number)	Total	513
	Percentage	6.6
Age (Years)	Average	43
	Median	45.6
Age Distribution	0 - 14 years	1,475
	15 - 64 years	5,005
	65+ years	1,830
Mobility	Non-movers	7,440
	Non-migrants	215
	Migrants	375

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	575
Non-Immigrants	Total	7,445
Recent Immigrants (2016-2021)	Total	10
Interprovincial migrants (2016-2021)	Total	10
Indigenous Identity	Total	95

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

There was a population increase of 6.6% in Plympton-Wyoming between 2016 and 2021 which has impacted the need for housing in the area. There is a high percentage of non-movers meaning residents are choosing to stay in their own homes, thus there is a low turnover in the housing market and a lower supply of available properties for new buyers or renters.

22% of the population are over the age of 65, suggesting there is and will be a need for housing for seniors, such as retirement communities, assisted living facilities, single-story houses, and houses with accessibility features.

One of the developers interviewed for this needs assessment recently successfully developed a seniors market rent “bungalow row housing” development in a nearby town in Lambton County and the developer is moving forward with a similar rental row housing development for seniors in Plympton-Wyoming demonstrating there is a growing demand for seniors housing, especially if Plympton-Wyoming provides the planning support for this type of missing middle housing.

The most recent 5-year population growth of 6.6% also shows a solid population growth which will need an increased supply of a range types of additional new homes for the increased population.

Another of the private developers interviewed is planning to help meet that range of housing by developing a subdivision of Fourplexes - essentially a semi-detached home of about 1400 square feet with the basement pre-wired and plumbed for a legal accessory basement apartment. This will provide a relatively modest priced ownership home, plus a rental apartment in in the basement.

The noted information does not include the exceptional growth experienced during the COVID-19 pandemic as the next census will not occur until 2026. Town Staff predict the population will increase to over 9,000 in 2026 which has exasperated the situation described earlier in this section.

## ***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	3,055
	2021	3,170
Household income (Canadian dollars per year)	Average	62,250
	Median	49,200
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	Not Available
	Median	Not Available
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	Not Available
	Median	Not Available
Average household size (Number of members)	Total	2.6
Breakdown of household by size	Total	3,170
	1 person	605

3.1.1 Household Income and Profile		
Characteristic	Data	Value
(Number of households)	2 persons	1,385
	3 persons	420
	4 persons	420
	5 or more persons	300
Tenant households (Number of households)	Total	375
	Percentage	11.8
Owner households (Number of households)	Total	2,800
	Percentage	88.2
Percentage of tenant households in subsidized housing	Percentage	6.8
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	0
Number of one-parent families	Total	190
	Percentage	7.5
Number of one-parent families in which the parent is a woman+	Total	145
Number of one-parent families in which the parent is a man+	Total	50
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	80
	Low (21% – 50% AMHI)	415

3.1.1 Household Income and Profile		
Characteristic	Data	Value
	Moderate (51 – 80% AMHI)	760
	Median (81% - 120% AMHI)	615
	High (>120% AMHI)	1,095

**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?**

a) Income Level and Distribution

An average household income of \$62,250 and a median household income of \$49,200 suggests there is some income inequality within Plympton-Wyoming, where a significant number of households earn below the average. 40% of households fall in the very low, low and moderate-income categories. This reflects the need for affordable housing options.

b) Ownership vs Tenancy

88.2% of households are owner-occupied and 11.8% are rented. A small number of these rental units are subsidized (6.8%).

c) Single Parent households

Single parent households account for 7.5% of the total number of households, and they are predominantly headed by women. Single parent households often have lower incomes, which needs to be reflected in the housing strategy for the municipality. There is a need for affordable housing in close proximity to amenities such as parks and schools.

Given that 63% of all households in Plympton-Wyoming are 1 or 2 person households but that only 18% of the residential units are one or two bedroom homes, there is a significant mismatch or over housing, likely many seniors living in homes with three or more bedrooms. Interviews with private developers indicate there is a market demand for smaller sized homes that could allow for downsizing for seniors/empty nesters, this will free up some of the existing larger home in the community for larger family households.

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

This information on household formation suppression is not statistically available for the Town of Plympton-Wyoming.

The pressure on the ownership market from those commuting - both near commuting from Sarnia (28 KM) and farther commuting from the more significantly expensive City of London (102 km), is evident through the key informant interviews with the private developers, as their market for new ownership housing is commuters looking for less expensive homes to purchase.

### 3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	4,080
Number of workers by industry (Top 10 only)	Industry 1	500
	Industry 2	295
	Industry 3	410
	Industry 4	425
	Industry 5	65
	Industry 6	795
	Industry 7	945

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

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
	Industry 8	330
	Industry 9	235
	Industry 10	Not Available
Unemployment rate and participation rate (Percent)	Unemployment rate	7.5
	Participation rate	61.2
All classes of workers (Number)	Total	4,030
Employees (Number)	Total	3,280
Permanent position (Number)	Total	2,815
Temporary position (Number)	Total	470
Fixed term (1 year or more, Number)	Total	125
Casual, seasonal or short-term position (less than 1 year, Number)	Total	345
Self-employed (Number)	Total	745
Number of commuters by commuting destination	Within census subdivision	410
	To different census subdivision	1,905
	To different census division	145
	To another province/territory	0
Number of commuters by main mode of commuting for the employed labour force with a	Car, truck or van	2,910
	Public transit	0
	Walked	75

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
usual place of work or no fixed workplace address	Bicycle	10
	Other method	30

### **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?**

The key informant interviews emphasized the need for moderate income workforce rental housing at average rents. This is where there is a great demand for housing. There is also a need for more modest sized, moderate priced home ownership on more compact lots to meet the demand for households commuting into nearby cities and for those who can telecommute to their employment.

The pressure on the ownership market is the result of multiple factors including an affordability crisis in the nearby urban centres such as Sarnia and London, driven by supply constraints and high construction costs. The residents of these urban markets, when exploring housing solutions that are less expensive, often choose the neighbouring towns. This is a trend that has been seen across Ontario from Ottawa to Windsor, and Plympton-Wyoming is no exception. The recent pandemic induced shift to remote work has also contributed to many residents of these urban areas that are affected by increased housing costs moving out.

### **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.

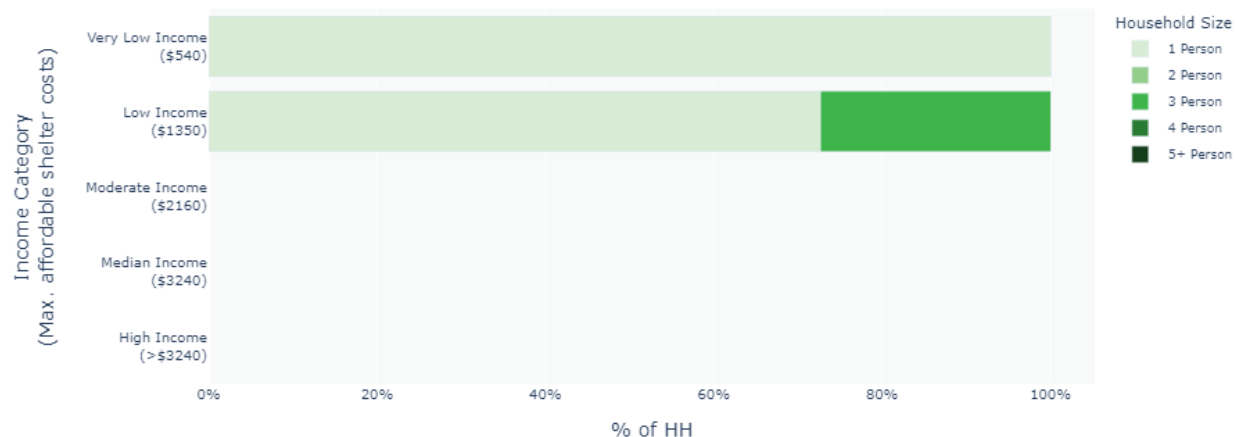
**Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))**

*Income Categories and Affordable Shelter Costs:*

Plympton-Wyoming T (CSD, ON)			
Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
<b>Area Median Household Income</b>		<b>\$108,000</b>	<b>\$2,700</b>
Very Low Income (20% or under of AMHI)	1.37%	<= \$21,600	<= \$540
Low Income (21% to 50% of AMHI)	14.09%	\$21,600 - \$54,000	\$540 - \$1,350
Moderate Income (51% to 80% of AMHI)	20.79%	\$54,000 - \$86,400	\$1,350 - \$2,160
Median Income (81% to 120% of AMHI)	26.12%	\$86,400 - \$129,600	\$2,160 - \$3,240
High Income (121% and more of AMHI)	37.63%	>= \$129,601	>= \$3,241

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

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



2021 Affordable Housing Deficit:

Plympton-Wyoming T (CSD, ON)						
Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$540)	25	0	0	0	0	25
Low Income (\$1350)	40	0	15	0	0	55
Moderate Income (\$2160)	0	0	0	0	0	0
Median Income (\$3240)	0	0	0	0	0	0
High Income (>\$3240)	0	0	0	0	0	0
Total	65	0	15	0	0	80

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	425
	Percentage	13.4
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	Not Available
	Percentage	21.9
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	Not Available
	Percentage	7.7
Adequacy – Households in dwellings requiring major repair (# and %)	Total	150
	Percentage	Not Available
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	Not Available
	Percentage	Not Available
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	Not Available
	Percentage	Not Available
	Total	Not Available

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Suitability – Households in unsuitable dwellings (# and %)	Percentage	Not Available
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	Not Available
	Percentage	Not Available
Suitability – Owner households in unsuitable dwellings (# and %)	Total	Not Available
	Percentage	Not Available
Total households in core housing need	Total	80
Percentage of tenant households in core housing need	Percentage	14.3
Percentage of owner households in core housing need	Percentage	2.5

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

For a relatively small community, there is a significant number of persons on the waiting list for rent geared to income. 53 individuals are on the waiting list, but there are only 16 rent geared to income units in Plympton-Wyoming. There are no family sized units, therefore no waiting list data is kept for this size of housing. The core housing data below in section 4 illustrates that single parent households have the highest incidence of core housing need yet there is currently no Rent Geared to Income or deeply affordable housing in the municipality for low-income families with children.

## **4. Priority Groups**

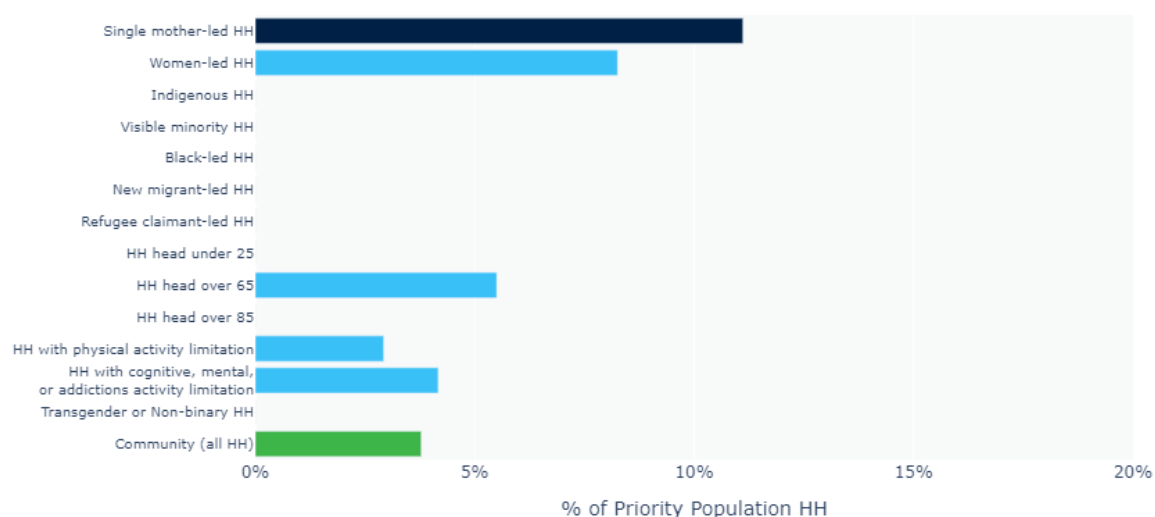
There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 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.**

Percentage of Households in Core Housing Need by Priority Population, 2021  
Plympton-Wyoming T (CSD, ON)



The core housing need data shows a higher incidence of need for single parent households. The majority of which are women led households, seniors and persons with disabilities, these are the households where there is a need for more deeply affordable housing.

**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.**

In 2021, Lambton County conducted a Homelessness Enumeration and found that 236 people were experiencing homelessness in the County. Some key findings from the report include: 80% of respondents were in receipt of social assistance, 77% were sheltered, 61% were male and 37% were female. The average age was 44. The proportion of indigenous persons experiencing homelessness (33%) was much higher than the Indigenous percentage of the County's population (6%).

There was not a geographic breakdown of where in the County the Homeless individuals/families were located, noting a higher concentration in the City of Sarnia including a current highly visible large encampment situation in Sarnia's Rainbow Park.

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

The lack of deeply affordable housing will contribute to either "hidden homelessness" - doubling up of households in one home in Plympton-Wyoming, or force people to leave the community to move to Sarnia or London, where the demand for support services and deeply affordable housing vastly outstrips the housing and support resources available in those cities.

**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.**

Plympton-Wyoming does not have any of these resources as the shelters, resource centres and transitional beds within Lambton County are located in the City of Sarnia.

**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.**

There is no data available for Plympton-Wyoming, or comments from key stakeholders about students and temporary foreign workers. Through a key stakeholder interview, there are some congregate living spaces where the persons with developmental disabilities (who are typically in core housing need as they only receive a very low single person income through the Ontario Disability Support Plan) would like their own private self-contained apartments.

## ***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:**

Plympton-Wyoming is a community of steady population growth including a 6.6% growth in population in the most recent five-year census period. Key stakeholder interviews indicated an increase in persons moving into Plympton-Wyoming and Lambton County more generally since the start of COVID in 2020- for those working remotely or commuting into nearby cities. There could be more growth if there was more servicing capacity brought on and if there was more flexibility in zoning to provide more compact lot sizes (and therefore lower priced homes).

There is also significant demand for rental housing – market rents for new housing, average rents and rent geared to income housing for, especially for one-bedroom apartments and for some family housing. There could be increased private sector rental building and some non-profit new rental building if there was more federal and provincial government capital funding provided for Plympton-Wyoming and Lambton County in

general as there are companies/organizations wanting to develop affordable housing but require financial incentives.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	3,175
Breakdown by structural types of units (number of units)	Single-detached	2,965
	Semi-detached	10
	Row house	50
	Apartment/flat in a duplex	10
	Apartment in a building that has fewer than 5 storeys	130
	Apartment in a building that has 5 or more storeys	0
	Other single attached	10
	Movable dwelling	0
Breakdown by size (number of units)	Total	3,175
	No bedrooms	0
	1 bedroom	85
	2 bedrooms	485
	3 bedrooms	1,290
	4 or more bedrooms	1,315
Breakdown by date built (number of units)	Total	3,160
	1960 or before	775
	1961 to 1980	1,021
	1981 to 1990	315

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	1991 to 2000	275
	2001 to 2005	195
	2006 to 2010	210
	2011 to 2015	170
	2016 to 2021	200
Rental vacancy rate (Percent)	Total	2.7
	Bachelor	5.1
	1 bedroom	3.2
	2 bedrooms	2.2
	3 bedrooms+	3.3
Number of primary and secondary rental units	Primary	Not Available
	Secondary	Not Available
Number of short-term rental units	Total	66

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

There have not been any new affordable residential units built within the last 5 years.

There is no data on affordable units lost.

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

As average rent data is not available for Plympton-Wyoming, we will look at average rent changes in nearby Sarnia over the last 4 years.



	2019	2020	2021	2022	2023	4 yr Change
<b>Batchelor</b>	\$ 747.00	\$ 786.00	\$ 762.00	\$ 837.00	\$ 967.00	29%
<b>1 bed</b>	\$ 881.00	\$ 936.00	\$ 945.00	\$ 1,007.00	\$ 1,105.00	25%
<b>2 bed</b>	\$ 997.00	\$ 1,142.00	\$ 1,127.00	\$ 1,202.00	\$ 1,293.00	30%
<b>3 bed</b>	\$ 1,160.00	\$ 1,338.00	\$ 1,362.00	\$ 1,462.00	\$ 1,503.00	30%
<b>Total</b>	\$ 954.00	\$ 1,068.00	\$ 1,071.00	\$ 1,148.00	\$ 1,242.00	30%

In 2019, the average rent charged for a bachelor apartment was \$747/month, a one-bedroom was \$881/month, two-bedroom was \$997/month and a three-bedroom averaged \$1160/month. In 2023, those rents had increased to \$967, \$1,105, \$1,293 and \$1,503 respectively. That is an average increase of 29% over four years.

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

Vacancy rate data is not available for Plympton-Wyoming, so we will look at the available data from the nearby city of Sarnia.

	2019	2020	2021	2022	2023	4 yr change
<b>Batchelor</b>	5.7	5.9	NA	0.9	5.1	-11%
<b>1 bed</b>	3.3	5.1	2.4	1.8	3.2	-3%
<b>2 bed</b>	2.1	4.7	2.2	2.3	2.2	5%
<b>3 bed</b>	NA	NA	1.3	5.7	3.3	NA
<b>Total</b>	3.1	5	2.2	2.4	2.7	-13%

In 2019, the vacancy rate for a bachelor apartment was 5.7, one-bedroom was 3.3, two-bedroom was 2.1, and the total vacancy rate was 3.1. In 2023, the rates were 5.1, 3.2, 2.2 and 2.7 respectively, giving an average change of -5%.

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

Data for Plympton-Wyoming shows core housing needs for both renter and owner households noting the percentage of renter households in core housing need is higher.

It should also be noted that when the 2021 census was being conducted, the Federal government's CERB minimum income program (in response to the COVID pandemic) provided a form of guaranteed income for a substantial percentage of low-income wage earners, therefore temporarily reducing core housing need in the 2021 census. CERB

has since ended, resulting in decreased incomes (and likely higher core housing needs) to be reported in the 2026 census period.

## 5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	16
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	0
Number of co-operative housing units	Total	0
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	0

## 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?

Of the existing affordable housing units in Plympton-Wyoming, there is one 16-unit accessible apartment building with a lift. It is rented on an RGI basis. There are no family RGI units available in the municipality.

Plympton-Wyoming does not provide rent supplements for other assistance as that type of assistance is provided by the County of Lambton. Plympton-Wyoming is in need of low income and RGI housing (including accessible housing for persons with developmental and other disabilities) and in need of accessible housing for its growing senior's population and affordable housing for single parents.

## 5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	950
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	Not Available
	Bachelor	Not Available
	1 bedroom	Not Available
	2 bedrooms	Not Available
	3 bedrooms+	2,625
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	Not Available
	Bachelor	Not Available
	1 bedroom	Not Available
	2 bedrooms	Not Available
	3 bedrooms+	2,625
Sale prices (Canadian dollars)	Average	850,949
	Median	784,900
Sale prices by unit size (Average, Canadian dollars)	Average	850,949
	Bachelor	Not Available
	1 bedroom	Not Available
	2 bedrooms	999,900

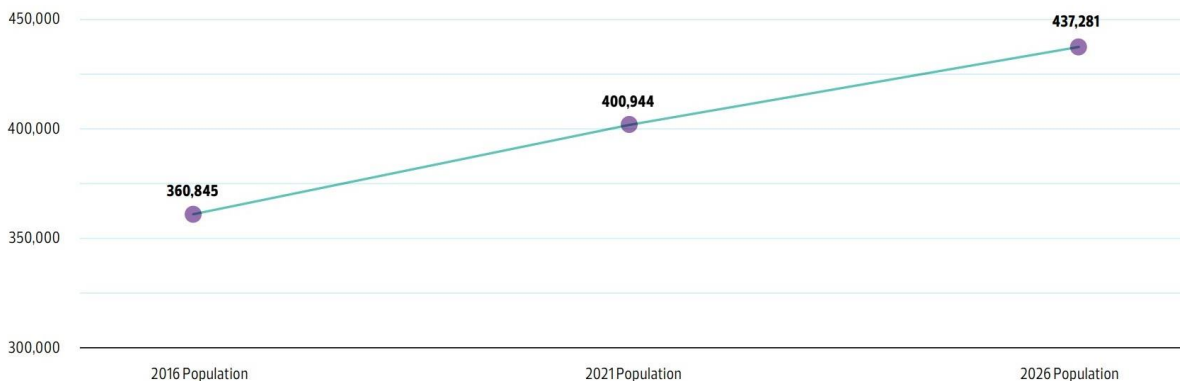
5.9.1 Housing Values		
Characteristic	Data	Value
	3 bedrooms+	832,321
Sale prices by unit size (Median, Canadian dollars)	Median	784,900
	Bachelor	Not Available
	1 bedrooms	Not Available
	2 bedrooms	999,900
	3 bedrooms+	757,400

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	Not Available
	Owner	Not Available
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	Not Available
	Single	Not Available
	Semi-detached	Not Available
	Row	Not Available
	Apartment	Not Available
Completed – Breakdown by tenure (annual, number of structures)	Tenant	Not Available
	Owner	Not Available
	Condo	Not Available
	Coop	Not Available
Housing starts by structural type and tenure	Total	Not Available

## 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	70	0	0	0	0	70
Low Income	240	144	6	34	0	424
Moderate Income	199	398	61	59	0	717
Median Income	96	516	139	46	69	866
High Income	35	457	213	294	116	1,115
Total	640	1,515	419	433	185	3,192

## 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.
- Hardship 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.

6.2.1 Projections		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	Not Available
	15-19	Not Available
	20-24	Not Available
	25-64	Not Available
	65-84	Not Available
	85+	Not Available
Male Births	Births x Estimated Proportion of Male Births	Not Available
Female Births	Total births – Male Births	Not Available
Survival Rate	Survival rate for those not yet born at the beginning of the census year	Not Available
Net Migrations	Net migration (in and out) of those not yet	Not Available

6.2.1 Projections		
Characteristic	Data/Formula	Value
	born at the beginning of the census year	
Projected Family Households	Age-group population x projected age-specific family headship rate	Not Available
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	Not Available
Total Projected Headship Rate	Family headship rates + non-family headship rates	Not Available
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	Not Available
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	Not Available
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	Not Available
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Not Available

## 6.3 Population and Households Projections

6.3.1 Anticipated Population by [2031]		
Characteristic	Data	Value
Anticipated population	Total	7,830
Anticipated population growth	Total	984
	Percentage	14.4%
Anticipated age	Average	Not Available
	Median	Not Available
Anticipated age distribution (# and %)	0-14	Not Available
	15-19	Not Available
	20-24	Not Available
	25-64	Not Available
	65-84	Not Available
	85+	Not Available

6.3.2 Anticipated Households by 2031		
Characteristic	Data	Value
Current number of households	Total	2,965
Anticipated number of households	Total	3,185
Anticipated Household Age	Average	Not Available
	Median	Not Available
Anticipated Households by Tenure	Renter	Not Available
	Owner	Not Available
Anticipated Units by Type	Total	Not Available
	Single	Not Available
	Semi-detached	Not Available
	Row	Not Available
	Apartment	Not Available
Anticipated Units by Number of Bedrooms	1 bedroom	Not Available
	2 bedroom	Not Available
	3 bedroom	Not Available
	4 bedroom	Not Available
	5 bedroom	Not Available
Anticipated Households by Income	Average	Not Available
	Median	866
	Very Low	70
	Low	424
	Moderate	717
	High	1,115

6.3.2 Anticipated Households by 2031		
Characteristic	Data	Value
Anticipated average household size	Total	Not Available
Draft approved lots by planned housing type	Total	Not Available
Draft approved lots by tenure	Tenant	Not Available
	Owner	Not Available

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

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

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

With the anticipated population growth for Plympton-Wyoming there are identified needs and demands for:

- Smaller lot and medium density entry ownership housing
- Workforce affordable/attainable rental housing
- Deeply affordable housing for single parent households
- New market rental housing
- Low-income housing with supports
- Seniors housing that is one floor/accessible

To help meet these needs, Plympton-Wyoming will streamline its planning policies to allow more diverse forms of housing as of right.

Plympton-Wyoming will work with non-profits, private sector builders and the County of Lambton to work to access any federal or provincial funding to help support the creation of moderate-income work force rental housing and low-income rental housing.

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

Plympton-Wyoming would like to be awarded Housing Accelerator Fund monies (and other federal and provincial infrastructure funding) in order to support the streamlining of the municipal planning approvals process, undertake a detailed plan for the provision of water and wastewater in support of additional residential growth and provide incentives for new affordable housing.

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

**Examples may include:**

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

A key priority is the development of a plan for the water/wastewater system for new residential development, which Plympton-Wyoming has done through the Wastewater and Drinking Water Master Plans.

The provision of additional Federal and Provincial financial incentives (combined with potential HAF funded Town incentives) will be key to supporting the creation of new affordable housing, both deeply affordable as well as moderately affordable workforce



housing, for Plympton-Wyoming to significantly increase the number of new residential units.

## ***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.