



Preliminary Housing Services Needs Assessment for the Wellington-Guelph Service System Area

Prepared by Housing Services, Social Services

County of Wellington

June 2025



Introduction: Purpose and Scope of this Document

Housing is one of the most fundamental of human needs. It is also a key component that shapes the economic and social sustainability of communities (e.g. social inclusion and community growth) as advocated by the [Canadian Human Rights Commission](#).

Access to safe, affordable and adequate housing is the foundation of a community's well-being and affects all residents. Communities with a range of housing choices that meet the full range of their community's housing needs (including the needs of low and moderate-income residents), tend to be more livable, more economically competitive and resilient. Access to good quality affordable housing supports community-wide benefits related to economic competitiveness, health, education and community well-being. Housing solutions require a collective, community-wide leadership response that is driven by a coordinated approach from all levels of government and community partners (both from the profit and not-for-profit sectors) – [The Impact of Affordable Housing on Family Stability](#).

The intent and scope of this preliminary report is to stimulate discussion, planning, further investigations and more in-depth inquiry into housing needs and solutions in Wellington-Guelph. It is designed to be a guiding document to provide information of the need for community housing (social and government-funded affordable housing) that falls within the scope of social services (those with low and very low income), as well as core housing needs for households with a moderate income who are likely spending more than 30% of their income on shelter costs. And finally, to share Municipal Planning and Financial tools to promote Affordable Housing Development and related localized demographic information.

The report also provides high-level discussion, recommendations and suggested next steps. Appendices are included with detailed information on core housing needs as well as a series of charts that present key data points across Wellington-Guelph Service System.

Note: Through the Province of Ontario' release of the Community Housing Renewal Strategy, the term "Community Housing" was developed to refer to 'social housing'. This term is used as such to replace Housing Services' historical use of Social/RGI Housing.

The term 'government-funded affordable housing' is used to identify affordable housing within the context of Housing Services, whereby funding has been provided to create units that are at or below the most recent Average Market Rent level published by the Canada Mortgage and Housing Corporation.

Roles and Responsibilities

Federal Government – The federal government, through the Canadian Mortgage and Housing Corporation (CMHC), promotes housing affordability and choice, facilitates access to, and competition and efficiency in the provision of, housing finance, protect the availability of adequate funding for housing at low cost, and generally contribute to the well-being of the housing sector in the national economy. In 2017, CMHC released the National Housing Strategy which provides policies and programmes to help Canadians have access to affordable housing that meets their needs.

Through the National Housing Strategy, the Government of Canada provides funding that supports local projects offering low-cost loans and grants to increase the development of affordable rental housing buildings. The federal government also provides funding for portable housing benefits such as the Canada Ontario Housing Benefit and rent supplements that support housing stability for low-income rental households. Additionally, the federal government provides Reaching Home funding to provide dedicated funding to support homelessness initiatives.

Provincial Government – The provincial government, through the Ministry of Municipal Affairs and Housing (MMAH) oversees the funding and delivery of Housing Services delivered by local Service System Managers. The MMAH works with local governments and partners across Ontario to build safe and strong urban and rural communities with dynamic local economies, a high quality of life and affordable and suitable homes for communities. The MMAH also provides funding to support government-funded affordable housing initiatives, rent subsidies as well as dedicated funds that support local initiatives to prevent and respond to homelessness.

Municipal Government - In Ontario, municipal governments have responsibilities related to housing such as funding community housing and housing stability programmes through the local area Service System Manager. Municipalities are also responsible for land use planning policy, zoning, and development approvals that must align with provincial legislation and policy directives. Through this planning system, municipalities are to provide for an appropriate range and mix of housing options and densities required to meet the social, health and economic well-being of the current and future residents of their community.

Municipalities possess a range of authority, responsibility and local expertise which provides a leadership opportunity in helping meet the need for affordable housing in their community.

Municipalities can consider a range of land use planning and financial tools to help promote housing types (including affordable housing) that will meet the housing needs in their community.

Consolidated Municipal Service Managers for Housing Services – As the Consolidated Municipal Service System Manager for Social Service for Wellington-Guelph, the Housing Services Division is the Service System Manager (SSM) responsible for the service delivery and administration of federally and provincially mandated social and affordable housing programmes under the Housing Services Act, as well as initiatives to prevent and respond to homelessness. Service System Managers are responsible for carrying out their legislative responsibilities that include administration of the Centralized Waiting List for community (social) housing, access to subsidized and government-funded affordable housing, administration of community housing subsidies, supplements and programme compliance.

Service System Managers are also an important source of funding opportunities from senior levels of government to support local initiatives to create new and maintain existing government-funded affordable housing options in their communities. Historically, access to funding has been application based, includes specific measurable outcomes, and requires leveraging other sources of funding.

Service System Managers are provided with base funding to assist with their mandated responsibilities to maintain and fund community housing as per the Housing Services Act (HSA) using the housing provider's funding formula. Any funding shortfall from the HSA's funding formula is covered directly by the Service System Manager. In addition, Service System Managers are provided with an annual funding allocation (i.e. Canadian-Ontario Community Housing Initiative (COCHI) and Ontario Priorities Housing Initiative (OPHI)) which are determined by the Province to assist towards the implementation of the MMAH approved Service System Manager's Strategic Investment Plan. The COCHI and OPHI funding allocations are Provincial contributions towards the implementation of the Service System Manager's strategic plan and are not intended to fully fund the strategic plan therefore additional Service System Manager funding is often needed.

For new housing developments, projects typically require many sources of funding in addition to any COCHI and OPHI funding allocations awarded by the Service System Manager. As a result, municipalities may be requested to contribute discretionary municipal capital funding to support the financial viability of new developments.

Municipal Affordable Housing Development Tools

There are a number of affordable housing initiatives that have been introduced by various levels of government. Many of these initiatives related to the development of affordable housing are identified as Planning Act Tools. Some of these tools include:

1. Community Improvement Plans;
2. Community Planning Permit System;
3. Additional Residential Units; and
4. Updates to Zoning By-Laws.

As a support to the community, the Housing Services Division is also available as a resource to support groups in developing successful affordable rental housing projects. Housing Services has recently held a community Affordable Housing Development Workshop series focusing on providing detailed approaches to key topics in the development of new affordable housing, such as defining proponent goals, funding and financing, design and construction approaches, planning approvals and rent up. In addition, Housing Services has recently issued an Expression of Interest to solicit proposals from non-profit and private sector parties wishing to create affordable housing within Wellington-Guelph. The intent is to identify existing affordable housing projects that are currently in pre-development, provide feedback, and identify funding mechanisms available to support the development of successful affordable housing rental housing project proposals.

Planning Tools

Appendix C provides an example of Planning Tools for consideration. The chart provides an overview of the purpose of the Planning Tool, Relationship to Housing Development, Role of Municipality, and Role of the County of Wellington. As it pertains to Guelph, both the Role of the Municipality and the Role of the County of Wellington would be assumed by Guelph.

These Planning Tools are provided for consideration to facilitate new housing development that addresses municipalities' affordable housing needs over the long term. The development of such tools requires an understanding of the municipality's specific needs, the resources it has to implement the tools, and a meaningful consultation process with all relevant partners (e.g. development community, etc.).

Financial Tools

In addition to Planning Tools, financial tools are another way municipalities can promote government-funded affordable housing. Financial tools such as Development fees and charges are another mechanism by which municipalities influence housing costs and affordability. By waiving or reducing these fees, municipalities can lower the cost of adding new affordable housing units to their communities.

Property taxes and exemptions are another tool for municipalities. By reducing or waiving property taxes on non-market housing, municipalities can keep existing housing affordable, incentivize affordable housing development and related initiatives like cooperative housing and community non-profits.

Affordable housing reserve funds enable municipalities to direct public revenues towards affordable housing projects by way of grants and loans. These funds can incentivize developers to produce more affordable units or even allow municipalities to purchase land for future non-profit housing projects.

Municipalities also have the opportunity to access certain federal and provincial program funding opportunities directly. Working with non-profit organizations and developers, municipalities can access federal and provincial funding opportunities directly (e.g. Ontario Community Infrastructure Fund, Affordable Housing Fund, Apartment Construction Loan Program, etc.).

Other Tools for Creating and Protecting Affordable Housing

Rental conversion policies can prevent the conversion of rental units into non-rental developments, preserving rental housing stock, especially when the vacancy rate is low. Tenancy Assistance Policies protect and support tenants at risk of displacement due to major renovations or redevelopment. Protections can include monetary compensation for moving costs, renovation By-Laws and information on the tenant's Right to First Refusal.

Land and Housing acquisition presents a direct approach municipalities can utilize for the creation of affordable or non-market housing. This is especially impactful in markets with high land and housing prices, where the strategic use of municipally owned land provides a stable source for affordable housing projects.

Demolition and conversion control policies also help the preservation or replacement of affordable housing.

Creating New Community (Social) and Government-Funded Affordable Housing Development

Under the Housing Services Act, Service System Managers have the opportunity to enter into new Housing Service Agreements with new housing providers (i.e. housing providers not currently governed under the Housing Services Act). The regulation establishes baseline rules for service agreements between Service System Managers and housing providers. This service agreement is a contract negotiated between the housing provider and the Service System Manager for the provision of new community and government-funded affordable housing. New service agreements are not part of the Service System Manager's mandated legislative requirement and therefore are not included within the base funding or annual funding allocation. New service agreements need to identify sources of funding for both capital and ongoing operating requirements.

Preliminary Housing Needs Assessment Analysis

This preliminary needs assessment draws on population level data to provide an overview of the population and housing stock and to support an assessment of the housing

affordability need across the Wellington service delivery area. Data is sourced from 2021 Census Profiles, BC Hart data¹, where possible Canadian Mortgage and Housing Corporation (CMHC) Rental Market Survey data as well as local Housing Services data

This document includes municipal profiles that highlight unique characteristics of each municipality. The profiles include information about the population, household characteristics, median annual income, housing stock, existing community housing data as well as high level measures of poverty and housing needs.

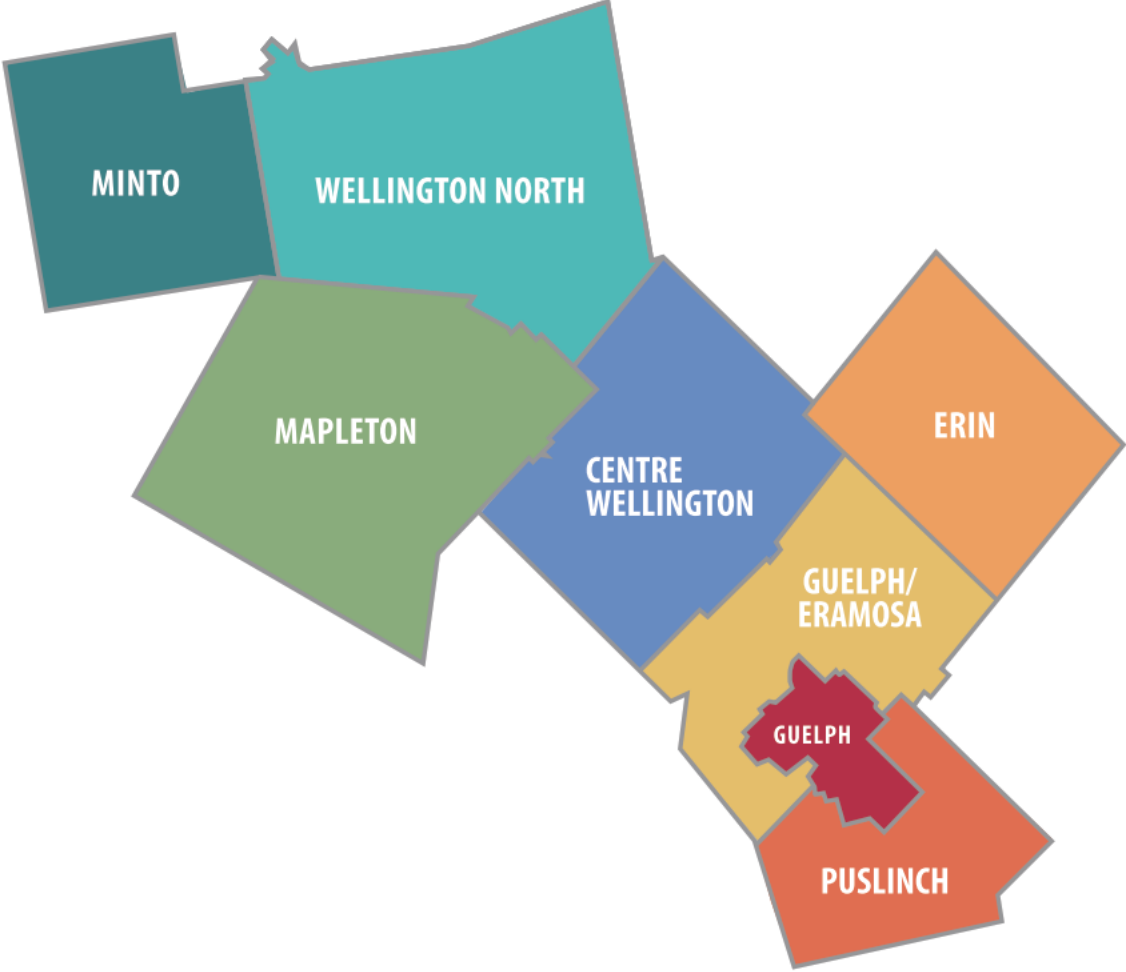
Community (Social) Housing and Government-funded Affordable Housing

The preliminary needs assessment provides local Housing Services data that includes both subsidized housing units (tenants pay 30% of gross income on rent) and government-funded affordable housing units (rent is set at 80% of Average Market Rent for the area). The bulk of these units were acquired by The County of Wellington in the role of Social Service System Manager as part of devolution.

The lack of investments in building new stock by federal and provincial governments over decades means that the existing and aging subsidized housing stock, represents a significant infrastructure, the importance of which should not be underestimated.

While data related to the Centralized Waiting List (CWL) is an important measure to assess the magnitude of need for subsidized housing support, it is important to note that the CWL does not capture the full extent of households in need of subsidized housing and also includes households applying for subsidized housing outside of the community. It is also important to recognize that households applying for Community Housing through the CWL can be addressed by the development of new community housing and/or government-funded affordable housing but can also be supported to achieve housing affordability through rent subsidy programmes in their existing housing.

Municipal Profiles



Centre Wellington

Centre Wellington has a total population of 31,093 according to the 2021 Census with a population change of 10.3% from the 2016 Census. This population increase is well above the 5.8% population change for Ontario. Centre Wellington's population is projected to grow to 58,200 by 2051.

Population change 2016 to 2021 Census

Centre Wellington			
Proportion of Wellington County Population (2021)	Population 2021	Population 2016	% change
31.0%	31,093	28,191	10.3%

Centre Wellington's population accounts for approximately 31% of Wellington County's total population, the largest portion in any Wellington County municipality. With a land mass of 409.41 km² Centre Wellington is approximately 15% of the total land mass of Wellington County. Main population centres include Fergus, and Elora as well as smaller centres (Bellwood and Salem).

Population (2021 Census)

Population of Centre Wellington			
Total	Under 14 years	15-64 years	65+ years
31,093	17.2%	60.5%	22.3%

Select Household Types (2021 Census)

Count of Households in Centre Wellington				
Total	Singles	Couples	Couples w Children	Lone Parent Households
11,975	2,715 (22.7%)	3,850 (32.2%)	3,565 (29.8%)	835 (7.0%)

Median Income (2021 Census)

Median Household Income in Centre Wellington		
Median Household Income (before tax)	Owner household median income (before tax)	Renter household median income (before tax)
\$101,000	\$112,000	\$57,200

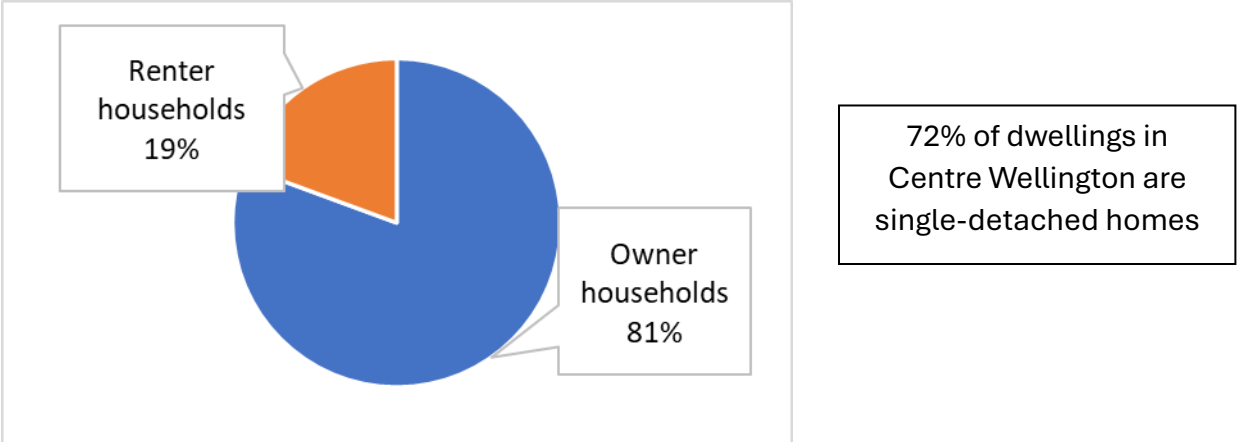
- Median total income for individuals is \$47,600

Low Income (2021 Census)

Members of the population in low income are those earning less than the Low Income Measure After-Tax (LIM-AT). The LIM-AT is a relative measure defined as 50% of the median household income, after tax, adjusted for the number of people living in the household.

Centre Wellington Population in Low-Income (LIM-AT)			
Total	0 to 17 years	18-64 years	65+ years
1,710 (5.6%)	380 (5.9%)	835 (4.7%)	500 (7.6%)

Centre Wellington Housing Stock (2021 Census)



Vacancy Rate

According to the Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey, the vacancy rate in Centre Wellington is 1.9% as of October 2024, which is a slight decrease from the 2023 (2.0%) and 2022 (2.3%), falls well below the healthy threshold of 3% vacancy rate. ([www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/3523025/4/Centre Wellington \(TP\) \(Ontario\)](http://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/3523025/4/CentreWellington(TP)(Ontario))).

Core Housing Need (2021 Census)

A household is considered in Core Housing Need if they are living in housing that is unaffordable, doesn't have enough bedrooms or needs major repairs, and the household cannot afford to live somewhere elsewhere in their community. In Ontario 12.1% of all households are in Core Housing Need.

Centre Wellington Households in Core Housing Need (2021 Census)		
All Households	Owner Households	Tenant Households
600 (5.2%)	2.4%	17.1%

In Centre Wellington the overall rate of Core Housing Need is 5.2%, well below the provincial rate for Ontario. The percentage of tenant households in Core Housing Need is 17.1% more than triple the overall rate for Centre Wellington, suggesting the majority of households in core housing need are renter households.

The top 3 priority populations in Core Housing Need include households where head of household is under 25 years (15.4%), single mother led households (10.9%) and seniors led households. Please see Appendix B for complete list of priority populations represented in Centre Wellington households in Core Housing Need.

Centre Wellington Housing Affordability Analysis (2021 Census data)

This section draws upon information on the BC Housing Needs Assessment Tool (BC HART) website which identifies the Area Median Household Income (AMHI) for Centre Wellington as \$100,000. Based on this, Affordable Shelter Costs would be \$3,000 per month, calculated at 30% of annual income.

The table below identifies the number of Centre Wellington households in 5 income categories, from highest to lowest incomes, and the corresponding affordable monthly rental costs.

According to the 2021 Census there are a total of 11,975 households in Centre Wellington.

Income Category	Annual Household Income	Count of Households	% of Households	Monthly Affordable Shelter Cost (2020 CAD\$)
High Income	>= \$120,000	4,664	38.95%	>= \$3,001
Median Income	\$80,000 - \$120,000	2,786	23.27%	\$2,000 - \$3,000
Moderate Income	\$50,000 - \$80,000	2,324	19.41%	\$1,250 - \$2,000
Low Income	\$20,000 - \$50,000	2,048	17.11%	\$500 - \$1,250
Very Low Income	<= \$20,000	150	1.26%	<= \$500

Adapted from [Housing Needs Assessment Tool | Housing Assessment Resource Project \(HART\) \(ubc.ca\)](https://www.ubc.ca/housing-needs-assessment-tool/)

- The green colour coding identifies households who are most likely to be spending 30% or less of their income on shelter costs.
- The yellow colour coding identifies households who will be likely spending slightly more than 30% of their income on shelter costs.
- The red colour coding identifies households for whom market rents would require them to spend the majority of their incomes on shelter costs.

Using this criteria provided in the above table, there are an estimated total of 2,200 low or very low-income households in Centre Wellington, representing 18.4% of all Centre Wellington households.

Centre Wellington Housing Services Data

Existing Community Housing Stock in Centre Wellington

	Total # of units	# of bachelor or 1 bedroom units	# of 2 bedroom units	# of 3 bedroom units	# of 4 bedroom units
County Owned Units	217	172	31	12	2
Housing Provider Units	25	17	8	0	0
Total	242	189	39	12	2

Source: County of Wellington Housing Services.

Centralized Waiting List Data (as of June 30, 2024)

- There are 168 Centre Wellington households eligible but not in receipt of RGI housing assistance on the Centralized Waiting List (CWL).
- There are 870 households on the Centralized Waiting List (CWL) that have selected buildings in Centre Wellington (i.e., are interested in living in Centre Wellington).

CWL Households that selected buildings in Centre Wellington				
Total	Bachelor or 1 bedroom unit	2 bedroom unit	3 bedroom unit	4+ bedroom unit
870	512	156	156	46

Based on minimum number of bedrooms selection by households on the CWL

Centre Wellington: Unique Characteristics and Key Considerations

- Centre Wellington population is 31% of Wellington County population, the largest portion of the County’s population in a single municipality.
 - Centre Wellington has been a high growth area, a trend which is forecast to continue with predicted population growth to 58,200 in 2051.
- Centre Wellington has a comparable percentage of singles, couples and couple with children households and a slightly higher proportion of lone parent households (7%) compared to other municipalities.
- Centre Wellington’s median household income before taxes is \$101,000 with renter and individual household median incomes much lower at \$57,200 and \$47,600 respectively.
- Centre Wellington’s population in low income (5.2%) is relatively low and comparable across age groups, with a slightly higher percentage (7.6%) of seniors in low income.

- Approximately 20% of households in Centre Wellington are renter households, the 3rd highest percentage of renter households in Wellington County.
- 5.2% of households in Centre Wellington are in Core Housing Need with households led by people under 25 years, single mother led households and senior led households over-represented in this population.
 - 17.1% of tenant households are in Core Housing Need in Centre Wellington, the 3rd highest in Wellington County.

Housing Affordability Analysis and Estimation of Need in Centre Wellington

*Using information available from the BC HART site, based on 2021 Census data, there are an estimated 2,200 low and very low-income households that would need subsidized housing in order to maintain affordable shelter costs, calculated at 30% of annual income (see red colour coded information in table on page 6). These 2,200 households represent 18.4% of all households in Centre Wellington, many if not all of these households would likely meet the income eligibility criteria for rental subsidy assistance.*2*

There are a total of 242 units of existing Community Housing in Centre Wellington. Using the number of low and very low-income households as a proxy measure for need, we can estimate that there are enough units for only a fraction of households who need them (approximately 11%). Moreover, we can use this information to estimate that there is a deficit of 1,958 units of affordable housing in Centre Wellington. This deficit may result in a need for a combination of new affordable housing units and expanded rent subsidy programme support.

Erin

Erin has a total population of 11,981 according to the 2021 Census with a growth of 4.7% compared to the 2016 Census. This population increase is just under the 5.8% population change for Ontario. Erin's population is projected to grow to 26,300 by 2051.

Population change 2016 to 2021 Census

Erin			
Proportion of Wellington County Population (2021)	Population 2021	Population 2016	% change
12.0%	11,981	11,439	4.7%

Erin's population accounts for approximately 12% of Wellington County's total population with a land mass of 298.81 km², which makes up approximately 12% of the County's total land mass. The main population centres in Erin include the Town of Erin and Hillsburgh.

Population (2021 Census)

Population of Erin			
Total	Under 14 years	15-64 years	65+ years
11,981	15.2%	67.4%	17.4%

Select Household Types (2021 Census)

Count of Households in Erin				
Total	Singles	Couples	Couples w Children	Lone Parent Households
4,220	640 (15.2%)	1,290 (30.6%)	1,440 (34.1%)	275 (6.5%)

Median Income (2021 Census)

Area Median Household Income in Erin		
Area Median Household Income (before tax)	Owner household median income (before tax)	Renter household median income (before tax)
\$129,000	\$135,000	\$62,000

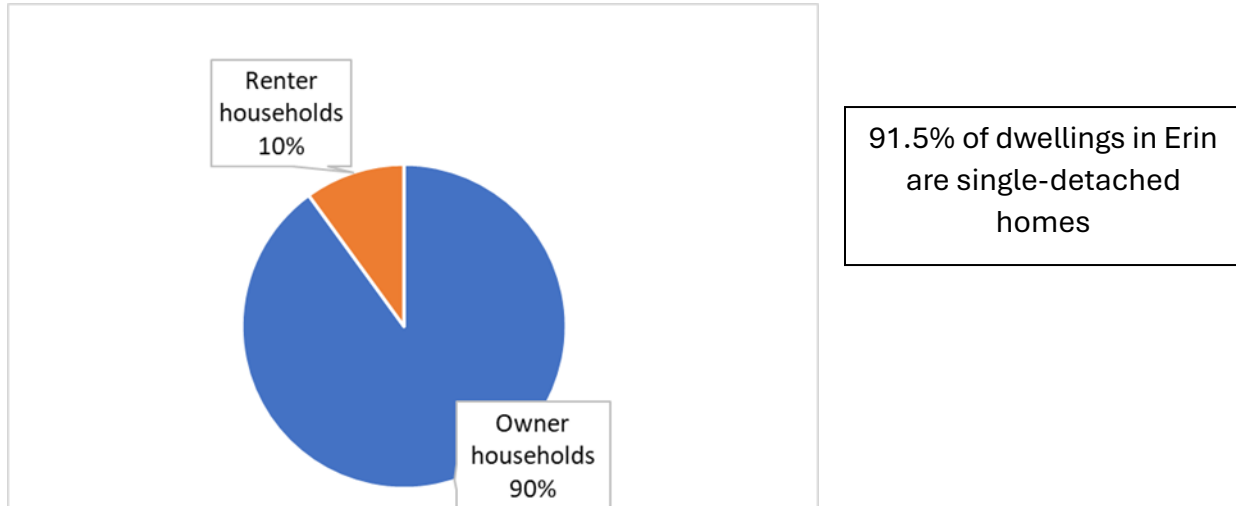
- Median total income for individuals is \$48,000

Low Income (2021 Census)

The population in low income are those earning less than the Low Income Measure After-Tax (LIM-AT). The LIM-AT is a relative measure defined as 50% of the median household income, after tax, adjusted for the number of people living in the household.

Erin Population in Low-Income (LIM-AT)			
Total	0 to 17 years	18-64 years	65+ years
670 (5.6%)	140 (6.2%)	410 (5.4%)	120 (5.9%)

Erin: Housing Stock (2021 Census)



Vacancy Rate:

The vacancy rate for Erin is not available from the Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey. The vacancy rate for Guelph CMA can be substituted as a proxy measure. Guelph’s vacancy rate is 1.9% as of October 2024, which is a slight increase from 2023 (1.3%), and is well below the healthy threshold of 3% vacancy rate. [www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/0460/3/Guelph CMA](http://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/0460/3/Guelph%20CMA)

Core Housing Need (2021 Census)

A household is considered in Core Housing Need if they are living in housing that is unaffordable, doesn’t have enough bedrooms or needs major repairs, and the household cannot afford to live somewhere elsewhere in their community.

Erin Households in Core Housing Need		
All Households	Owner Households	Tenant Households
130 (3.3%)	2.5%	10.5%

In Erin the overall rate of Core Housing Need is 3.3% and is 10.5% for tenant households. Erin has the second lowest rate of Core Housing Need in Wellington County for all households and for tenant households.

The top 3 priority populations in Core Housing Need include single mother led households (9.5%), women led households (3.9%) and seniors led households (3.5%). Please see Appendix B for complete list of priority populations represented in Erin households in Core Housing Need.

Erin: Housing Affordability Analysis

This section draws upon information on the BC Housing Needs Assessment Tool (BC HART) website which identifies the Area Median Household Income (AMHI) for Erin as \$129,000. Based on this, Affordable Shelter Costs would be \$3,225 per month, calculated at 30% of annual income.

The table below identifies the number of Erin households in each of 5 income categories, from highest to lowest incomes, as well as the corresponding affordable monthly rental costs, defined as 30% of income.

According to the 2021 Census there are a total of 4,220 households in Erin.

Income Category	Annual Household Income	Count of Households	% of all Households	Monthly Affordable Shelter Cost (2020 CAD\$)
High Income	>= \$154,801	1,674	39.67%	>= \$3,871
Median Income	\$103,200 - \$154,800	1,037	24.59%	\$2,580 - \$3,870
Moderate Income	\$64,500 - \$103,200	780	18.5%	\$1,613 - \$2,580
Low Income	\$25,800 - \$64,500	615	14.58%	\$645 - \$1,613
Very Low Income	<= \$25,800	112	2.66%	<= \$645

Adapted from [Housing Needs Assessment Tool | Housing Assessment Resource Project \(HART\) \(ubc.ca\)](#)

- The green colour coding identifies households who are most likely to be spending 30% or less of their income on shelter costs.
- The yellow colour coding identifies households who will be likely spending more than 30% of their income on shelter costs.
- The red colour coding identifies households for whom market rents would require them to spend the majority of their incomes on shelter costs.

Using this criteria, there are an estimated total of 727 low or very low-income households in Erin, representing 17.2% of all Erin households.

Erin: Housing Services Data

Existing Community Housing Stock in Erin

	Total # of units	# of bachelor/ 1 bedroom units	# of 2 bedroom units	# of 3 bedroom units	# of 4 bedroom units
County Owned Units	27	27	0	0	0
Housing Provider Units	29	18	11	0	0
Total	56	45	11	0	0

Centralized Waiting List Data (as of June 30, 2024)

- There are a total of 28 Erin households on the Centralized Waiting List (CWL) who are eligible but not in receipt of RGI housing assistance.
- There are a total of 252 households on the Centralized Waiting List (CWL) that have selected buildings in Erin (i.e., are interested in living in Erin).

HOUSEHOLDS that selected buildings in Erin				
Total	Bachelor or 1 bedroom unit	2 bedroom unit	3 bedroom unit	4+ bedroom unit
252	252	0	0 (not available)	0 (not available)

Based on minimum number of bedrooms selection by households on the CWL

Erin: Unique Characteristics and Key Considerations

- Erin's population is 11,981 and represents approximately 12% of Wellington County population. The rate of change between 2016 and 2021 Census is 4.6%, a slightly lower than Ontario's change rate of 5.8% but comparable to that over several other Wellington municipalities. Population growth for Erin is projected to be 26,300 by 2051.
- Erin has a comparable percentage of couples and couple with children households, 6.5% are lone parent households. Erin has a slightly lower proportion single households (15.2%) compared to some Wellington County municipalities
- Erin has one of the highest median household incomes (\$129,000) in Wellington County, with renter (\$62,000) and individual household incomes (\$48,000) much lower.

- The prevalence of low income in Erin is 5.6%, among the lowest in Wellington County which is comparable across age categories.
- Erin has the 2nd lowest percentage of renter households (10.0%) in Wellington County.
- Erin has the 2nd lowest rate of Core Housing Need overall (3.3%) and among tenant households (10.5%). Single mother led households, women-led households and senior led households are over-represented in this population.
- There are 56 existing Community Housing units located in Erin and, as of June 30, 2024, there are 252 households on the Centralized Waiting List (CWL) that have selected buildings in Erin.

Housing Affordability Analysis and Estimation of Need in Erin

Using information available from the BC HART site, based on 2021 Census data, there are an estimated 727 low and very low-income households in Erin that would need subsidized housing in order to maintain affordable shelter costs, calculated at 30% of annual income (see red colour coded information in table on page 11). These 727 households represent 17.2% of all households in Erin, many if not all of these households would likely meet the income eligibility criteria for rent subsidy assistance.²

There are a total of 56 units of existing Community Housing in Erin. Using the number of low and very low-income households as a proxy measure for need, we can estimate that there are enough units for about 7.7% of the households who need them. Moreover, we can use this information to estimate that there is a deficit of 671 units of affordable housing in Erin. This deficit may result in a need for a combination of new affordable housing units and expanded rent subsidy programme support.

Guelph

Guelph is an urban municipality located within the Wellington service delivery area. Guelph has a total population of 143,740 according to the 2021 Census with a population change of 9.1% from the 2016 Census. This population increase is well above the 5.8% population change for Ontario.

Population change 2016 to 2021 Census

Guelph		
Population 2021	Population 2016	% change
143,740	131,794	9.1%

Population (2021 Census)

Population of Guelph			
Total	Under 14 years	15-64 years	65+ years
143,740	16.4%	67.3%	16.4%

Select Household Types (2021 Census)

Count of Households in Guelph				
Total	Singles	Couples	Couples w Children	Lone Parent Households
56,480	15,210 (26.9%)	13,335 (23.6%)	15,450 (27.4%)	5,050 (8.9%)

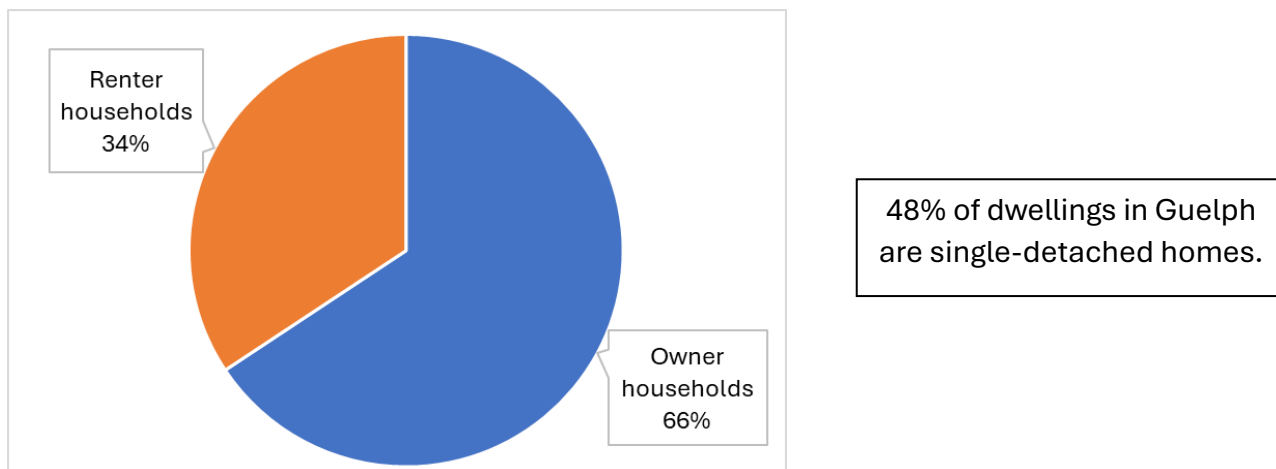
Median Income (2021 Census)

Median Household Income in Guelph	
Median Household Income (before tax)	Median Individual Income
\$93,000	\$ 44,000

Low Income (2021 Census)

Members of the population in low income are those earning less than the Low Income Measure After-Tax (LIM-AT). The LIM-AT is a relative measure defined as 50% of the median household income, after tax, adjusted for the number of people living in the household.

Guelph Population in Low-Income (LIM-AT)			
Total	0 to 17 years	18-64 years	65+ years
11,580 (8.2%)	2,475 (8.8%)	6,975 (7.6%)	2,125 (9.7%)



Guelph: Vacancy Rate

According to the Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey, the vacancy rate in Guelph is 1.9% as of October 2024, which is a slight increase from 2023 (1.3%) and 2022 (1.5%), but is still below the healthy threshold of 3% vacancy rate. (<https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/0460/3/Guelph%20CMA>)

Core Housing Need (2021 Census)

A household is considered in Core Housing Need if they are living in housing that is unaffordable, doesn't have enough bedrooms or needs major repairs, and the household cannot afford to live somewhere elsewhere in their community.

Guelph Households in Core Housing Need (2021 Census)		
All Households	Owner Households	Tenant Households
5,960 (10.8%)	5.2%	21.8%

In Guelph, the overall rate of Core Housing Need is 10.8%, slightly below the provincial rate of 12.1% for Ontario. The percentage of tenant households in Core Housing Need is 21.8% which is approximately double the overall rate for Guelph, suggesting the majority of households in core housing need are renter households.

The top 3 priority populations in Core Housing Need include single mother led households (22.74%), households where head of household is over 85 years old (20.61%), and newcomer led households (18.99%). Please see Appendix B for complete list of priority populations represented in Guelph households in Core Housing Need.

Guelph: Housing Affordability Analysis (2021 Census data)

This section draws upon information on the BC Housing Needs Assessment Tool (BC HART) website which identifies the Area Median Household Income (AMHI) for Guelph as

\$93,000. Based on this, Affordable Shelter Costs would be \$2,325 per month, calculated at 30% of annual income.

The table below identifies the number of households in Guelph in 5 income categories, from highest to lowest incomes, and the corresponding affordable monthly rental costs.

According to the 2021 Census there are a total of 56,480 households in Guelph.

Income Category	Annual Household Income	Count of Households	% of Households	Monthly Affordable Shelter Cost (2020 CAD\$)
High Income	>= \$111,601	22,592	40.0%	>= \$2,791
Median Income	\$74,400 - \$111,600	12,611	22.33%	\$1,860 - \$2,790
Moderate Income	\$46,500 - \$74,400	11,030	19.53%	\$1,163 - \$1,860
Low Income	\$18,600 - \$46,500	9,019	15.97%	\$465 - \$1,163
Very Low Income	<= \$18,600	1,231	2.18%	<= \$465

Adapted from [Housing Needs Assessment Tool | Housing Assessment Resource Project \(HART\) \(ubc.ca\)](#)

- The green colour coding identifies households who are most likely to be spending 30% or less of their income on shelter costs.
- The yellow colour coding identifies households who will be likely spending slightly more than 30% of their income on shelter costs.
- The red colour coding identifies households for whom market rents would require them to spend the majority of their incomes on shelter costs.

Using this criteria provided in the above table, there are an estimated total of 10,250 low or very low-income households in Guelph, representing 18.1% of all Guelph households.

Housing Services Data

Existing Community Housing Stock in Guelph

	Total # of units	# of bachelor or 1 bedroom units	# of 2 bedroom units	# of 3 bedroom units	# of 4 bedroom units
County Owned Units	894	619	49	163	63
Housing Provider Units	1,154	300	529	296	29
Total	2,048	919	578	459	92

Source: County of Wellington Housing Services.

Guelph Centralized Waiting List Data (as of June 30, 2024)

- There are 1,476 Guelph households eligible but not in receipt of RGI housing assistance on the Centralized Waiting List (CWL).
- There are 2,433 households on the Centralized Waiting List (CWL) that have selected buildings in Guelph (i.e., are interested in living in Guelph).
 - Of this, 1,633 (67.1%) reside within the Wellington-Guelph service delivery area and the remaining 800 (32.9%) reside outside of the Wellington-Guelph service delivery area.

CWL Households that selected buildings in Guelph					
	Total	Bachelor or 1 bedroom unit	2 bedroom unit	3 bedroom unit	4+ bedroom unit
Resides within Wellington service delivery area	1,633	1,028	288	233	84
Total	2,433	1,418	435	430	150

Based on minimum number of bedrooms selection by households on the CWL

Guelph: Unique Characteristics and Key Considerations

- Guelph has the largest population within Wellington service delivery area and is the only urban municipality.
- Guelph has a comparable percentage of singles, couples and couple with children households and a slightly higher proportion of lone parent households (8.9%) compared to the Wellington County municipalities.
- Guelph’s median household income before taxes is with individual median incomes much lower at \$44,400.
- Guelph’s population in low income (8.2%) is relatively low and comparable across age groups, with a slightly higher percentage (9.7%) of seniors in low income.
- Approximately 34% of households in the Guelph are renter households. The proportion of renter households in Guelph is higher than any of the rural municipalities in Wellington County. This is typical of urban regions and is an expected difference.
- 10.8% of households in Guelph are in Core Housing Need with single mother led households, households where head of household is over 85 years old, and newcomer led households over-represented in this population.
 - 21.8% of tenant households are in Core Housing Need in Guelph

Housing Affordability Analysis and estimation of Need in Guelph

Using information available from the BC HART site, based on 2021 Census data, there are an estimated 10,250 low and very low-income households that would need subsidized

housing in order to maintain affordable shelter costs, calculated at 30% of annual income (see red colour coded information in table on page 41). These 10,250 households represent 18.1% of all households in Guelph.

There are a total of 2,048 units of existing community housing in Guelph. Using the number of low and very low-income households as a proxy measure for need, we can estimate that there are enough units for only a fraction of households who need them (approximately 20%). Moreover, we can use this information to estimate that there is a deficit of 8,202 units of affordable housing in Guelph. This deficit may result in a need for a combination of new affordable housing units and expanded rent subsidy programme support.

Guelph/Eramosa

Guelph/Eramosa has a total population of 13,904 according to the 2021 Census with a growth of 8.2% compared to the 2016 Census. This population increase is well above the 5.8% population change for Ontario and the 2nd highest population increase in Wellington County. Guelph/Eramosa's population is projected to grow to 14,700 by 2051.

Population change 2016 to 2021 Census

Guelph/Eramosa			
Proportion of Wellington County Population (2021)	Population 2021	Population 2016	% change
14.3%	13,904	12,854	8.2%

Guelph/Eramosa population accounts for approximately 14% of Wellington County's total population. With a land mass of 292.84 km² Guelph/Eramosa is approximately 14% of the total land mass of Wellington County. Main population centres include Rockwood and Eden Mills.

Population (2021 Census)

Population of Guelph/Eramosa			
Total	Under 14 years	15-64 years	65+ years
13,904	16.6%	64.7%	18.6%

Select Household Types (2021 Census)

Count of Households in Guelph/Eramosa				
Total	Singles	Couples	Couples w Children	Lone Parent Households
4,840	730 (15.1%)	1,540 (31.8%)	1,820 (37.6%)	250 (5.2%)

Median Income (2021 Census)

Median Household Income in Guelph/Eramosa		
Area Median Household Income (before tax)	Owner household median income before tax	Renter household median income before tax
\$129,000	\$136,000	\$68,500

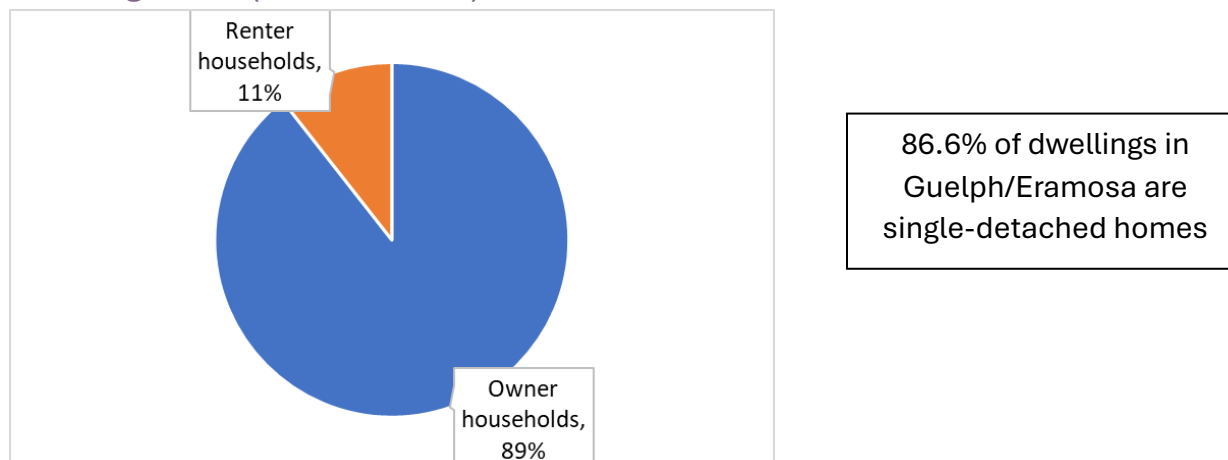
- Median total income for individuals is \$50,800

Low Income (2021 Census)

Members of the population in low income are those earning less than the Low Income Measure After-Tax (LIM-AT). The LIM-AT is a relative measure defined as 50% of the median household income, after tax, adjusted for the number of people living in the household.

Guelph/Eramosa Population in Low-Income (LIM-AT)			
Total	0 to 17 years	18-64 years	65+ years
580 (4.2%)	130 (4.7%)	305 (3.6%)	140 (5.7%)

Housing Stock (2021 Census)



Vacancy Rate

The vacancy rate for Guelph/Eramosa is not available from the Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey. The vacancy rate for Guelph CMA can be substituted as a proxy measure. Guelph’s vacancy rate is 1.9% as of October 2024, which is a slight increase from 2023 (1.3%), and is well below the healthy threshold of 3% vacancy rate. www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/0460/3/Guelph_CMA

Core Housing Need (2021 Census)

A household is considered in Core Housing Need if they are living in housing that is unaffordable, doesn’t have enough bedrooms or needs major repairs, and the household cannot afford to live somewhere elsewhere in their community.

Guelph/Eramosa Households in Core Housing Need		
All Households	Owner Households	Tenant Households
255 (5.5%)	2.9%	28.6%

The Guelph/Eramosa overall rate of Core Housing Need is well below the provincial rate of 12.1% for Ontario. However, tenant households in Core Housing Need is 28.6% is more than five times the overall rate for Guelph/Eramosa and is the highest in Wellington County.

The top 3 priority populations in Core Housing Need for Guelph/Eramosa include single mother led households (17.5%), senior led households and households with head of household under 25 years (15.4%). Please see Appendix B for complete list of priority populations represented in Guelph/Eramosa households in Core Housing Need.

Guelph/Eramosa: Housing Affordability Analysis

This section draws upon information on the BC Housing Needs Assessment Tool (BC HART) website which identifies the Area Median Household Income (AMHI) for Guelph/Eramosa

as \$130,000. Based on this, Affordable Shelter Costs would be \$3,250 per month, calculated at 30% of annual income.

The table below identifies the number of Guelph/Eramosa households in each of 5 income categories, from highest to lowest incomes, as well as the corresponding affordable monthly rental costs, defined as 30% of income.

According to the 2021 Census there are a total of 4,840 households in Guelph/Eramosa.

Income Category	Annual Household Income	Count of Households	% of all Households	Monthly Affordable Shelter Cost (2020 CAD\$)
High Income	>= \$156,001	1,845	38.13%	>= \$3,901
Median Income	\$104,000 - \$156,000	1,174	24.27%	\$2,600 - \$3,900
Moderate Income	\$65,000 - \$104,000	967	19.98%	\$1,625 - \$2,600
Low Income	\$26,000 - \$65,000	717	14.82%	\$650 - \$1,625
Very Low Income	<= \$26,000	135	2.79%	<= \$650

Adapted from [Housing Needs Assessment Tool | Housing Assessment Resource Project \(HART\) \(ubc.ca\)](#)

- The green colour coding identifies households who are most likely to be spending 30% or less of their income on shelter costs.
- The yellow colour coding identifies households who will be likely spending more than 30% of their income on shelter costs.
- The red colour coding identifies households for whom market rents would require them to spend the majority of their incomes on shelter costs.

Using this criteria, there are an estimated total of 852 low or very low-income households in Guelph/Eramosa, representing 17.6% of all Guelph/Eramosa households.

Guelph/Eramosa: Housing Services Data

Existing Community Housing Stock in Guelph/Eramosa

	Total # of Units	# of bachelor/ 1 bedroom units	# of 2 bedroom units	# of 3 bedroom units	# of 4 bedroom units
County Owned Units	0	0	0	0	0
Housing Provider Units	26	20	6	0	0
Total	26	20	6	0	0

Centralized Waiting List Data (as of June 30, 2024)

- There are a total of 25 Guelph/Eramosa households on the Centralized Waiting List (CWL) who are eligible but not in receipt of RGI housing assistance.
- There are a total of 64 households on the Centralized Waiting List (CWL) that have selected buildings in Guelph/Eramosa (i.e., are interested in living in Guelph/Eramosa).

CWL Households that selected buildings in Guelph/Eramosa				
Total	Bachelor or 1 bedroom unit	2 bedroom unit	3 bedroom unit	4+ bedroom unit
64	64 (100%)	0	0 (not available)	0 (not available)

Based on minimum number of bedrooms selection by households on the CWL

Guelph/Eramosa: Unique Characteristics and Key Considerations

- Guelph/Eramosa's population makes up approximately 14% of Wellington County population. A rate of change of 8.2% between 2016 and 2021 Census is the 2nd highest in Wellington County. The population of Guelph/Eramosa is projected to be 14,700 by 2051.
- Guelph/Eramosa has a greater percentage of couple with children than couples households, and a comparatively low rate of lone parent households (5.2%).
- Guelph/Eramosa has one of the highest median household incomes (\$129,000) in Wellington County. Renter (\$68,500) and individual household incomes (\$50,800) are much lower.
- The prevalence of low income in Guelph/Eramosa is 4.2%, the lowest in Wellington County.
- Guelph/Eramosa has the 2nd lowest percentage of renter households (11.0%) in Wellington County.
- Guelph/Eramosa has a low overall rate of Core Housing Need (5.5%) and the highest rate of Core Housing Need among tenant households (28.6%) in Wellington County. Single mother led households, senior led households and households with head of household under 25 years are over-represented in this population.
- There are 26 existing Community Housing units located in Guelph/Eramosa and, as of June 30, 2024, and there are 64 households on the Centralized Waiting List (CWL) that have selected buildings in Guelph/Eramosa.

Housing Affordability Analysis and Estimation of Need in Guelph/Eramosa

Using information available from the BC HART site, based on 2021 Census data, there are an estimated 852 low and very low-income households in Guelph/Eramosa that would need subsidized housing in order to maintain affordable shelter costs, calculated at 30% of annual income (see red colour coded information in table on page 16). These 852 households represent 17.6% of all households in Guelph/Eramosa, many if not all of these households would likely meet the income eligibility criteria for rent subsidy assistance.²

There are a total of 26 units of existing Community Housing in Guelph/Eramosa. Using the number of low and very low-income households as a proxy measure for need, we estimate that there are enough units for only 3.1% of the households who need them. Moreover, we can use this information to estimate that there is a deficit of 826 units of affordable housing in Guelph/Eramosa. This deficit may result in a need for a combination of new affordable housing units and expanded rent subsidy programme support.

Mapleton

Mapleton has a total population of 10, 839 according to the 2021 Census with a growth of 3.0% compared to the 2016 Census. This population increase is below the 5.8% population change for Ontario and represents the smallest increase in population in Wellington County. Mapleton’s population is projected to grow to 15,100 by 2051.

Population change 2016 to 2021 Census

Mapleton			
Proportion of Wellington County Population (2021)	Population 2021	Population 2016	% change
11.1%	10, 839	10,527	3.0%

Mapleton population accounts for approximately 11% of Wellington County’s total population. With a land mass of 535.56 km² Mapleton is the largest municipality in Wellington County, representing approximately 21% of the County’s total land mass. Main population centres in Mapleton include Drayton and Moorefield.

Population (2021 Census)

Population of Mapleton			
Total	Under 14 years	15-64 years	65+ years
10, 839	27.1%	60.6%	12.3%

Select Household Types (2021 Census)

Count of Households in Mapleton				
Total	Singles	Couples	Couples w Children	Lone Parent Households
3,245	430 (13.3%)	960 (29.6%)	1,465 (45.1%)	130 (4.0%)

Median Income (2021 Census)

Median Household Income in Mapleton		
Area Median Household Income (before tax)	Owner household median income before tax	Renter household median income before tax
\$109,000	Not available	Not available

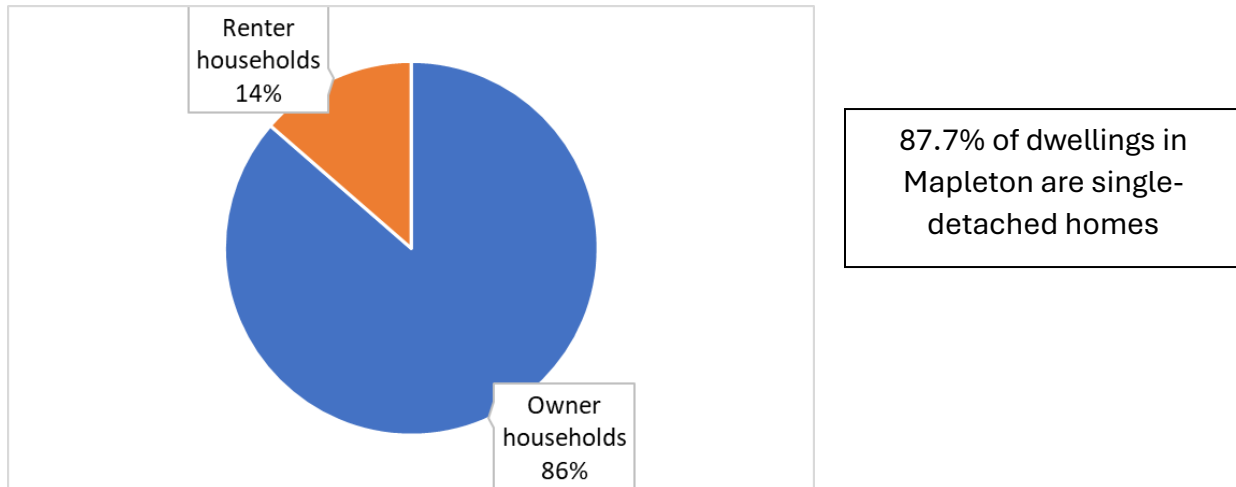
- Median total income for individuals is \$43,600

Low Income (2021 Census)

Members of the population in low income are those earning less than the Low Income Measure After-Tax (LIM-AT). The LIM-AT is a relative measure defined as 50% of the median household income, after tax, adjusted for the number of people living in the household.

Mapleton Population in Low-Income (LIM-AT)			
Total	0 to 17 years	18-64 years	65+ years
1,005 (9.3%)	445 (12.8%)	415 (6.9%)	145 (11.0%)

Housing Stock (2021 Census)



Vacancy Rate:

The vacancy rate for Mapleton is not available from the Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey. The vacancy rate for Guelph CMA can be substituted as a proxy measure. Guelph’s vacancy rate is 1.9% as of October 2024, which is a slight increase from 2023 (1.3%), and is well below the healthy threshold of 3% vacancy rate. [www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/0460/3/Guelph CMA](http://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/0460/3/Guelph%20CMA)

Core Housing Need (2021 Census)

A household is considered in Core Housing Need if they are living in housing that is unaffordable, doesn’t have enough bedrooms or needs major repairs, and the household cannot afford to live somewhere elsewhere in their community.

Mapleton Households in Core Housing Need		
All Households	Owner Households	Tenant Households
135 (5.1%)	2.7%	16.9%

The Mapleton overall rate of Core Housing Need is well below the provincial rate of 12.1% for Ontario. However, tenant households in Core Housing Need is 16.9% is more than three times the overall rate for Mapleton and is comparatively high among Wellington County municipalities.

The top 3 priority populations in Core Housing Need for Mapleton include senior led households and women led households (7.5%) and households with physical activity limitations (5.7%). Please see Appendix A for complete list of priority populations represented in Mapleton households in Core Housing Need.

Mapleton: Housing Affordability Analysis

This section draws upon information on the BC Housing Needs Assessment Tool website which identifies the Area Median Household Income (AMHI) for Mapleton as \$108,000. Based on this, Affordable Shelter Costs would be \$2,700 per month, calculated at 30% of annual income.

The table below identifies the number of Mapleton households in each of 5 income categories, from highest to lowest incomes, as well as the corresponding affordable monthly rental costs, defined as 30% of income.

According to the 2021 Census there are a total of 3,245 households in Mapleton.

Income Category	Annual Household Income	Count of Households	% of all Households	Monthly Affordable Shelter Cost (2020 CAD\$)
High Income	>= \$129,601	1,249	38.5%	>= \$3,241
Median Income	\$86,400 - \$129,600	855	26.36%	\$2,160 - \$3,240
Moderate Income	\$54,000 - \$86,400	637	19.63%	\$1,350 - \$2,160
Low Income	\$21,600 - \$54,000	442	13.64%	\$540 - \$1,350
Very Low Income	<= \$21,600	60	1.87%	<= \$540

Adapted from [Housing Needs Assessment Tool | Housing Assessment Resource Project \(HART\) \(ubc.ca\)](#)

- The green colour coding identifies households who are most likely to be spending 30% or less of their income on shelter costs.
- The yellow colour coding identifies households who will be likely spending more than 30% of their income on shelter costs.
- The red colour coding identifies households for whom market rents would require them to spend the majority of their incomes on shelter costs.

Using this criteria, there are an estimated total of 503 low or very low-income households in Mapleton, representing 15.5% of all Mapleton households.

Mapleton: Housing Services Data

Existing Community Housing Stock in Mapleton

	Total # of Units	# of bachelor/ 1 bedroom units	# of 2 bedroom units	# of 3 bedroom units	# of 4 bedroom units
County Owned Units	0	0	0	0	0
Housing Provider Units	47	42	5	0	0
Total	47	42	5	0	0

Centralized Waiting List Data (as of June 30, 2024)

- There are a total of 16 Mapleton households on the Centralized Waiting List (CWL) who are eligible but not in receipt of RGI housing assistance.
- There are a total of 37 households on the Centralized Waiting List (CWL) that have selected buildings in Mapleton (i.e., are interested in living in Mapleton).

CWL Households that selected buildings in Mapleton				
Total	Bachelor or 1 bedroom unit	2 bedroom unit	3 bedroom unit	4+ bedroom unit
37	37	0 (not available)	0 (not available)	0 (not available)

Based on minimum number of bedrooms selection by households on the CWL

Mapleton: Unique Characteristics and Key Considerations

- Mapleton's population makes up approximately 11% of Wellington County population. The rate of change between 2016 and 2021 Census is quite low at 3.0 %. The population of Mapleton is projected to be 15,100 by 2051.
- Mapleton's relatively small population is distributed across a vast rural landscape that makes up 21% of Wellington County, and represents the largest municipality. The majority of Mapleton's population is rural with a relatively small proportion located in several small population centres.
- Mapleton has the highest percentage of children (27.1%) and the lowest of seniors (12.3%) in Wellington County. Mapleton also has the highest percentage of couples with children households (45.2%) and the lowest percentage of lone-parent households (4.0%).
- Mapleton has a comparatively high median household income (\$109,000).
- Mapleton has the 3rd highest prevalence of low income (9.3%) in Wellington County and the 2nd highest prevalence of children in low income (12.8%).

- Renter households make up 13.6% of all households in Mapleton.
- Mapleton has a low overall rate of Core Housing Need (5.1%) and a comparatively high rate among tenant households (16.9%). Senior led households, households with a physical activity limitation and women-led households are over-represented in this population.
- There are 25 existing Community Housing units in Mapleton, nearly all are 1 bedroom units.

Housing Affordability Analysis and Estimation of Need in Mapleton

Using information available from the BC HART site, based on 2021 Census data, there are an estimated 503 low and very low-income households in Mapleton that would need subsidized housing in order to maintain affordable shelter costs, calculated at 30% of annual income (see red colour coded information in table on page 12). These 503 households represent 15.5% of all households in Mapleton, many if not all of these households would likely meet the income eligibility criteria for rent subsidy assistance.²

There are a total of 25 units of existing Community Housing in Mapleton. Using the number of low and very low-income households as a proxy measure for need, we can estimate that there are enough units for about 5% of the households who need them. Moreover, we can use this information to estimate that there is a deficit of 478 units of affordable housing in Mapleton. This deficit may result in a need for a combination of new affordable housing units and expanded rent subsidy programme support.

Minto

Minto has a total population of 9,094 according to the 2021 Census with a growth of 4.9% compared to the 2016 Census. This population increase is below the 5.8% population change for Ontario and yet comparable to that of several other Wellington County municipalities. Minto's population is projected to grow to 15,200 by 2051.

Population change 2016 to 2021 Census

Minto			
Proportion of Wellington County Population (2021)	Population 2021	Population 2016	% change
9.4%	9,094	8,671	4.9%

Minto population accounts for approximately 9% of Wellington County's total population. With a land mass of 300.19 km² Minto is approximately 11% of the County's total land mass. Main population centres in Minto include Clifford, Harriston and Palmerston.

Population (2021 Census)

Population of Minto			
Total	Under 14 years	15-64 years	65+ years
9,094	19.3%	59.8%	20.9%

Select Household Types (2021 Census)

Count of Households in Minto				
Total	Singles	Couples	Couples w Children	Lone Parent Households
3,420	845 (24.7%)	1,065 (31.1%)	1,000 (29.2%)	225 (6.6%)

Median Income (2021 Census)

Area Median Household Income in Minto		
Area Median Household Income (before tax)	Owner household median income before tax	Renter household median income before tax
\$84,000	Not available	Not available

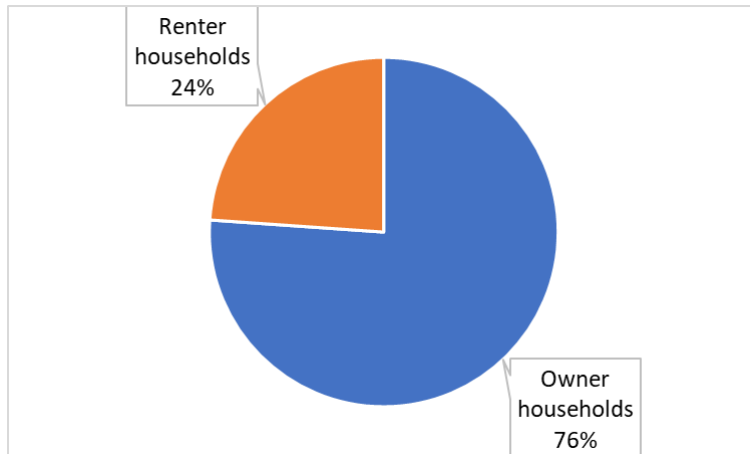
- Median total income for individuals is \$41,600

Low Income (2021 Census)

Members of the population in low income are those earning less than the Low Income Measure After-Tax (LIM-AT). The LIM-AT is a relative measure defined as 50% of the median household income, after tax, adjusted for the number of people living in the household.

Minto Population in Low-Income (LIM-AT)			
Total	0 to 17 years	18-64 years	65+ years
950 (10.7%)	250 (11.9%)	420 (8.2%)	285 (16.4%)

Housing Stock in Minto (2021 Census)



78.5% of dwellings in Minto are single-detached homes

Vacancy Rate:

The vacancy rate for Minto is not available from the Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey. The vacancy rate for Guelph CMA can be substituted as a proxy measure. Guelph's vacancy rate is 1.9% as of October 2024, which is a slight increase from 2023 (1.3%), and is well below the healthy threshold of 3% vacancy rate. [www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/0460/3/Guelph CMA](http://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/0460/3/Guelph%20CMA)

Core Housing Need (2021 Census)

A household is considered in Core Housing Need if they are living in housing that is unaffordable, doesn't have enough bedrooms or needs major repairs, and the household cannot afford to live somewhere elsewhere in their community.

Minto Households in Core Housing Need		
All Households	Owner Households	Tenant Households
100 (3.1%)	1.2%	8.8%

The Minto overall rate of Core Housing Need is well below the provincial rate of 12.1% for Ontario and the lowest in Wellington County. Minto also has a notably low Core Housing Need (8.8%) for tenant households, far lower than in neighbouring Mapleton.

The top 3 priority populations in Core Housing Need for Minto include, women led households (3.1%), households with physical activity limitations (2.6%) and senior led households (1.9%). Please see Appendix B for complete list of priority populations represented in Minto households in Core Housing Need.

Minto: Housing Affordability Analysis

This section draws upon information on the BC Housing Needs Assessment Tool website which identifies the Area Median Household Income (AMHI) for Minto as \$84,000. Based on this, Affordable Shelter Costs would be \$2,100 per month, calculated at 30% of annual income.

The table below identifies the number of Minto households in each of 5 income categories, from highest to lowest incomes, as well as the corresponding affordable monthly rental costs, defined as 30% of income.

According to the 2021 Census there are a total of 3,420 households in Minto.

Income Category	Annual Household Income	Count of Households	% of all Households	Monthly Affordable Shelter Cost (2020 CAD\$)
High Income	>= \$100,801	1,376	40.25%	>= \$2,521
Median Income	\$67,200 - \$100,800	762	22.29%	\$1,680 - \$2,520
Moderate Income	\$42,000 - \$67,200	619	18.11%	\$1,050 - \$1,680
Low Income	\$16,800 - \$42,000	593	17.34%	\$420 - \$1,050
Very Low Income	<= \$16,800	68	2.01%	<= \$420

Adapted from [Housing Needs Assessment Tool | Housing Assessment Resource Project \(HART\) \(ubc.ca\)](#)

- The green colour coding identifies households who are most likely to be spending 30% or less of their income on shelter costs.
- The yellow colour coding identifies households who will be likely spending more than 30% of their income on shelter costs.
- The red colour coding identifies households for whom market rents would require them to spend the majority of their incomes on shelter costs.

Using this criteria, there are an estimated total of 661 low or very low-income households in Guelph/Eramosa, representing 19.4% of all Minto households.

Minto: Housing Services Data

Existing Community Housing Stock in Minto

	Total # of units	# of bachelor / 1 bedroom units	# of 2 bedroom units	# of 3 bedroom units	# of 4 bedroom units
County Owned Units	118	91	5	12	0
Housing Provider Units	22	16	6	0	0
Total	140	107	11	0	0

Centralized Waiting List Data (as of June 30, 2024)

- There are a total of 57 Minto households on the Centralized Waiting List (CWL) who are eligible but not in receipt of RGI housing assistance.
- There are a total of 402 households on the Centralized Waiting List (CWL) that have selected buildings in Minto (i.e., are interested in living in Minto).

CWL Households that selected buildings in Minto				
Total	Bachelor or 1 bedroom unit	2 bedroom unit	3 bedroom unit	4+ bedroom unit
402	243	23	98	38

Based on minimum number of bedrooms selection by households on the CWL

Minto: Unique Characteristics and Key Considerations

- Minto’s population makes up approximately 9% of Wellington County population. The rate of change between 2016 and 2021 Census is 4.6%. The population of Minto is projected to be 15,200 by 2051.
- Minto’s population has relatively higher proportion of seniors and it’s comparatively small population is distributed across a larger, northern and rural landscape.
- Minto has a comparable percentage of couples and couple with children households, 6.6% are lone parent households. Minto has a slightly higher proportion single households (24.7%) compared to most other Wellington County municipalities
- Minto’s median household income (\$84,000) is the 2nd lowest in Wellington County.

- The prevalence of low income in Minto is 10.7%, the 2nd highest rate in Wellington County and the high rate of children (11.9%) and seniors (16.4%) in low income.
- Minto has the 2nd highest percentage of renter households (23.9%) in Wellington County.
- Minto has the lowest rate of Core Housing Need overall (3.1%) and among tenant households (8.8%). Women-led households, senior led households and households with a physical activity limitation are over-represented in this population.
- There are 140 existing Community Housing units located in Minto and, as of June 30, 2024, and just over 400 households on the Centralized Waiting List (CWL) that have selected buildings in Minto.

Housing Affordability Analysis and Estimation of need in Minto

Using information available from the BC HART site, based on 2021 Census data, there are an estimated 661 low and very low-income households in Minto that would need subsidized housing in order to maintain affordable shelter costs, calculated at 30% of annual income (see red colour coded information in table on page 26). These 661 households represent 19.4% of all households in Minto many if not all of these households would likely meet the income eligibility criteria for rent subsidy assistance.²

There are a total of 140 units of existing Community Housing in Minto. Using the number of low and very low-income households as a proxy measure for need, we can estimate that there are enough units for about a third of the households who need them. Moreover, we can use this information to estimate that there is a deficit of 521 units of affordable housing in Minto. This deficit may result in a need for a combination of new affordable housing units and expanded rent subsidy programme support.

Puslinch

Puslinch has a total population of 7,944 according to the 2021 Census with a growth of 8.3% compared to the 2016 Census. This population increase is well above the 5.8% population change for Ontario and is the 2nd highest population increase in Wellington County. The population of Puslinch is projected to grow to 10,000 by 2051.

Population change 2016 to 2021 Census

Puslinch			
Proportion of Wellington County Population (2021)	Population 2021	Population 2016	% change
8.2%	7,944	7,336	8.3%

Puslinch population accounts for approximately 8% of Wellington County's total population. With a land mass of 214.82 km² Puslinch is approximately 8% of the County's total land mass and the only municipality located south of Guelph. Main population centres include Aberfoyle and Morriston.

Population (2021 Census)

Population of Puslinch			
Total	Under 14 years	15-64 years	65+ years
7,944	14%	63.1%	23.0%

Select Household Types (2021 Census)

Count of Households in Puslinch				
Total	Singles	Couples	Couples w Children	Lone Parent Households
2,855	505 (17.7%)	970 (34.0%)	925 (32.4%)	130 (4.6%)

Median Income (2021 Census)

Area Median Household Income in Puslinch		
Area Median Household Income (before tax)	Owner household median income before tax	Renter household median income before tax
\$134,000	Not available	Not available

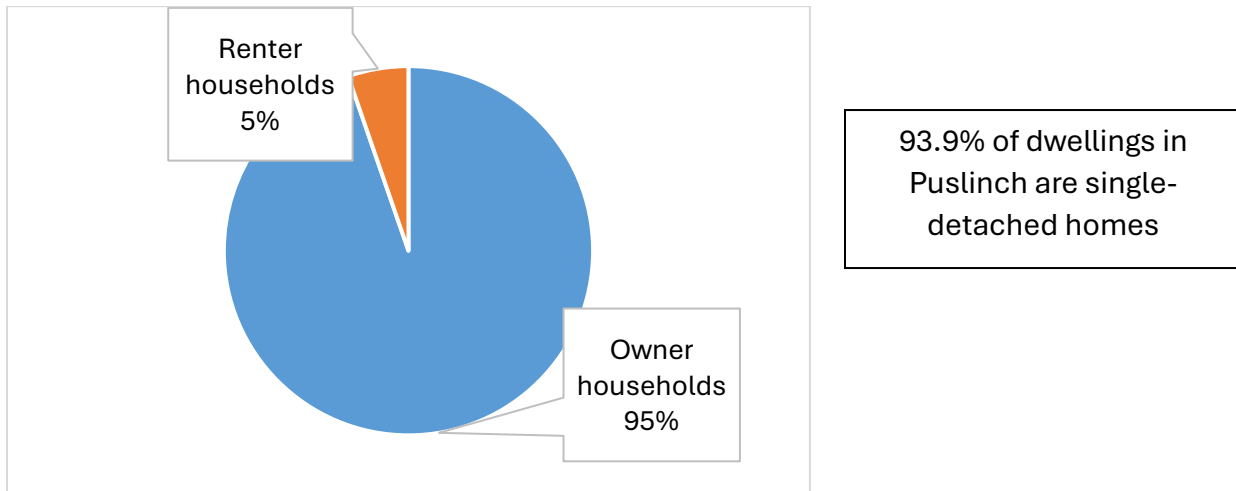
- Median total income for individuals is \$48,800

Low Income (2021 Census)

The population in low income are those earning less than the Low Income Measure After-Tax (LIM-AT). The LIM-AT is a relative measure defined as 50% of the median household income, after tax, adjusted for the number of people living in the household.

Puslinch Population in Low-Income (LIM-AT)			
Total	0 to 17 years	18-64 years	65+ years
420 (5.3%)	70 (4.8%)	245 (5.2%)	110 (5.9%)

Housing Stock in Puslinch (2021 Census)



Vacancy Rate:

The vacancy rate for Puslinch is not available from the Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey. The vacancy rate for Guelph CMA can be substituted as a proxy measure. Guelph’s vacancy rate is 1.9% as of October 2024, which is a slight increase from 2023 (1.3%), and is well below the healthy threshold of 3% vacancy rate. [www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/0460/3/Guelph CMA](http://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/0460/3/Guelph%20CMA)

Core Housing Need (2021 Census)

A household is considered in Core Housing Need if they are living in housing that is unaffordable, doesn’t have enough bedrooms or needs major repairs, and the household cannot afford to live somewhere elsewhere in their community.

Puslinch Households in Core Housing Need		
All Households	Owner Households	Tenant Households
120 (4.4%)	4.3%	0%

The Puslinch overall rate of Core Housing Need is well below the provincial rate of 12.1% for Ontario and there are no Puslinch rental households in Core Housing Need.

Housing Services Data

Community Housing Stock in Puslinch – none.

Centralized Waiting List Data (as of June 30, 2024) – none.

Puslinch: Housing Affordability Analysis

This section draws upon information on the BC Housing Needs Assessment Tool website which identifies the Area Median Household Income (AMHI) for Puslinch as \$134,000.

Based on this, Affordable Shelter Costs would be \$3,350 per month, calculated at 30% of annual income.

The table below identifies the number of Puslinch households in each of 5 income categories, from highest to lowest incomes, as well as the corresponding affordable monthly rental costs, defined as 30% of income.

According to the 2021 Census there are a total of 2,855 households in Puslinch.

Income Category	Annual Household Income	Count of Households	% of all Households	Monthly Affordable Shelter Cost (2020 CAD\$)
High Income	>= \$160,801	1,201	42.07%	>= \$4,021
Median Income	\$107,200 - \$160,800	574	20.11%	\$2,680 - \$4,020
Moderate Income	\$67,000 - \$107,200	458	16.05%	\$1,675 - \$2,680
Low Income	\$26,800 - \$67,000	558	19.56%	\$670 - \$1,675
Very Low Income	<= \$26,800	63	2.21%	<= \$670

Adapted from [Housing Needs Assessment Tool | Housing Assessment Resource Project \(HART\) \(ubc.ca\)](#)

- The green colour coding identifies households who are most likely to be spending 30% or less of their income on shelter costs.
- The yellow colour coding identifies households who will be likely spending more than 30% of their income on shelter costs.
- The red colour coding identifies households for whom market rents would require them to spend the majority of their incomes on shelter costs.

Using this criteria, there are an estimated total of 621 low or very low-income households in Puslinch, representing 21.8%% of all Puslinch households.

Puslinch: Unique Characteristics and Key Considerations

- Puslinch has the smallest population (7,944) and makes up approximately 8% of Wellington County population. The rate of change between 2016 and 2021 Census is 8.3% which is the 2nd highest in Wellington County. The population of Puslinch is projected to be 10,000 by 2051.
- Puslinch has the lowest proportion of children (14.0%) and highest proportion of seniors (23%) in Wellington County.
- Puslinch has a comparable percentage of couples and couple with children households, 4.5% are lone parent households. Puslinch has a slightly lower

proportion single households (17.7%) compared to other Wellington County municipalities

- Puslinch has the highest median household incomes (\$133,000) in Wellington County.
- The prevalence of low income in Puslinch is 5.6%, similar to several other municipalities in Wellington County.
- Puslinch has the lowest percentage of renter households (5.3%) in Wellington County.
- Puslinch has the 3rd lowest overall rate of Core Housing Need (4.4%) and none among tenant households.
- There are 0 existing Community Housing units located in Puslinch.

Housing Affordability Analysis and Estimation of Need in Puslinch

Using information available from the BC HART site, based on 2021 Census data, there are an estimated 621 low and very low-income households in Puslinch that would need subsidized housing in order to maintain affordable shelter costs, calculated at 30% of annual income (see red colour coded information in table on page 31). These 621 households represent 21.8% of all households in Puslinch.

With no existing Community Housing units located in Puslinch we estimate that there is a deficit of 621 units of affordable housing in Puslinch. This deficit may result in a need for a combination of new affordable housing units and expanded rent subsidy programme support.

Wellington North

Wellington North has a total population of 12,431 according to the 2021 Census with a growth of 4.3% compared to the 2016 Census. This population increase is comparable to that of several other Wellington County municipalities but below the population change for Ontario (5.8%). The population of Wellington North is projected to grow to 20,500 by 2051.

Population change 2016 to 2021 Census

Wellington North			
Proportion of Wellington County Population (2021)	Population 2021	Population 2016	% change
12.8 %	12,431	11,914	4.3%

Wellington North accounts for approximately 13% of Wellington County's total population and with a land mass of 526.31 km² Wellington North accounts for approximately 20% of the total land mass of Wellington County. Located next to Minto, Wellington North is a northern and rural community that has two major population centres (Arthur and Mt. Forest).

Population (2021 Census)

Population of Wellington North			
Total	Under 14 years	15-64 years	65+ years
12,431	18.8%	59.2%	22.0%

Select Household Types (2021 Census)

Count of Households in Wellington North				
Total	Singles	Couples	Couples w Children	Lone Parent Households
4,795	1,280 (26.7%)	1,425 (29.7%)	1,250 (26.1%)	410 (8.6%)

Median Income (2021 Census)

Area Median Household Income in Wellington North		
Area Median Household Income (before tax)	Owner household median income before tax	Renter household median income before tax
\$77,500	Not available	Not available

- Median total income for individuals is \$39,200

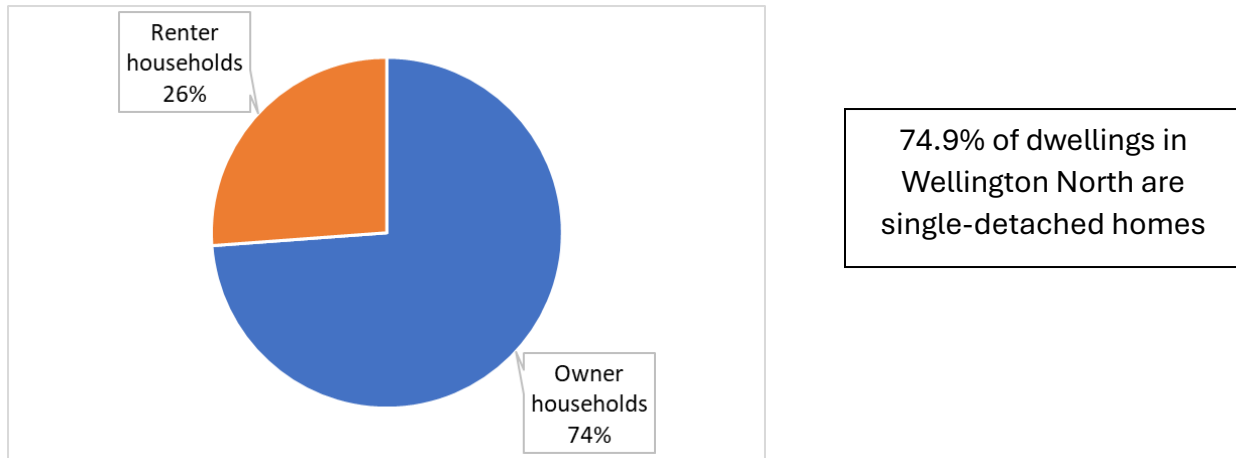
Low Income (2021 Census)

The population in low income are those earning less than the Low Income Measure After-Tax (LIM-AT). The LIM-AT is a relative measure defined as 50% of the median household income, after tax, adjusted for the number of people living in the household.

Wellington North Population in Low-Income (LIM-AT)			
Total	0 to 17 years	18-64 years	65+ years

1,465 (12.1%)	390 (14.4%)	685 (9.9%)	390 (16.0%)
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Housing Stock in Wellington North (2021 Census)



Vacancy Rate:

The vacancy rate for Wellington North is not available from the Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey. The vacancy rate for Centre Wellington can be substituted as a proxy measure. Centre Wellington’s vacancy rate is 1.9% as of October 2024, which is a slight decrease from 2023 (2.0%), and falls well below the healthy threshold of 3% vacancy rate. ([www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/3523025/4/Centre Wellington \(TP\) \(Ontario\)](http://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/3523025/4/Centre%20Wellington%20(TP)%20(Ontario))).

Core Housing Need (2021 Census)

A household is considered in Core Housing Need if they are living in housing that is unaffordable, doesn’t have enough bedrooms or needs major repairs, and the household cannot afford to live somewhere elsewhere in their community.

Wellington North Households in Core Housing Need		
All Households	Owner Households	Tenant Households
390 (8.9%)	4.2%	21.5%

The Wellington North overall rate of Core Housing Need is well below the provincial rate of 12.1% for Ontario. However, the percentage of tenant households in Core Housing Need is more than double the overall rate for Wellington North and is the nearly highest in Wellington County, 2nd only to Guelph/Eramosa.

Wellington North: Housing Affordability Analysis

This section draws upon information on the BC Housing Needs Assessment Tool (BC HART) website which identifies the Area Median Household Income (AMHI) for Wellington North as \$77,500. Based on this, Affordable Shelter Costs would be \$1,938 per month, calculated at 30% of annual income.

The table below identifies the number of Wellington North households in each of 5 income categories, from highest to lowest incomes, as well as the corresponding affordable monthly rental costs, defined as 30% of income.

According to the 2021 Census there are a total of 4,795 households in Wellington North.

Income Category	Annual Household Income	Count of Households	% of all Households	Monthly Affordable Shelter Cost (2020 CAD\$)
High Income	>= \$93,001	1,917	39.98%	>= \$2,326
Median Income	\$62,000 - \$93,000	1,005	20.96%	\$1,550 - \$2,325
Moderate Income	\$38,750 - \$62,000	923	19.25%	\$969 - \$1,550
Low Income	\$15,500 - \$38,750	868	18.11%	\$388 - \$969
Very Low Income	<= \$15,500	81	1.71%	<= \$388

Adapted from [Housing Needs Assessment Tool | Housing Assessment Resource Project \(HART\) \(ubc.ca\)](#)

- The green colour coding identifies households who are most likely to be spending 30% or less of their income on shelter costs.
- The yellow colour coding identifies households who will be likely spending more than 30% of their income on shelter costs.
- The red colour coding identifies households for whom market rents would require them to spend the majority of their incomes on shelter costs.

Using this criteria, there are an estimated total of 950 low or very low-income households in Wellington North, representing 19.8% of all Wellington North households.

Wellington North: Housing Services Data

Existing Community Housing Stock in Wellington North

	Total # of units	# of bachelor/ 1 bedroom units	# of 2 bedroom units	# of 3 bedroom units	# of 4 bedroom units
County Owned Units	112	77	18	17	0
Housing Provider Units	64	7	30	27	0
Total	176	84	48	44	0

Centralized Waiting List Data (as of June 30, 2024)

- There are a total of 98 Wellington North households on the Centralized Waiting List (CWL) who are eligible but not in receipt of RGI housing assistance.
- There are a total of 262 households on the Centralized Waiting List (CWL) that have selected buildings in Wellington North (i.e., are interested in living in Wellington North).

CWL Households that selected buildings in Wellington North				
Total	Bachelor or 1 bedroom unit	2 bedroom unit	3 bedroom unit	4+ bedroom unit
262	177	46	39	0 (not available)

Based on minimum number of bedrooms selection by households on the CWL

Wellington North: Unique Characteristics and Key Considerations

- Wellington North's population makes up nearly 13% of Wellington County population. The rate of change between 2016 and 2021 Census is 4.3%. The population of Wellington North is projected to be 20,500 by 2051.
- Wellington North has the 3rd highest proportion of children (18.8%) and the 2nd highest proportion of seniors (22%) in Wellington County.
- Wellington North has a lower proportion of couple with children households, and the highest percentage of lone parent households (8.6%) and of single households (26.7%) in Wellington County.
- Wellington North has the lowest median household incomes (\$78,000) and the highest prevalence of low income (12.1%) in Wellington County.

- Wellington North has the highest percentage of renter households (26.2%) in Wellington County.
- Wellington North has the highest overall rate of Core Housing Need (8.9%) and the 2nd highest rate of Core Housing Need among tenant households (21.5%). Senior led households, single mother led households, households led by people under 25 years are over-represented in this population.
- There are 176 existing Community Housing units located in Wellington North and, as of June 30, 2024, and 262 households on the Centralized Waiting List (CWL) that have selected buildings in Wellington North.

Housing Affordability Analysis and Estimation of Need in Wellington North

Using information available from the BC HART site, based on 2021 Census data, there are an estimated 950 low and very low-income households in Wellington North that would need subsidized housing in order to maintain affordable shelter costs, calculated at 30% of annual income (see red colour coded information in table on page 35). These 950 households represent 19.8% of all households in Wellington North.

There are a total of 176 units of existing Community Housing in Wellington North. Using the number of low and very low-income households as a proxy measure for need, we can estimate that there are enough units for about a third of the households who need them. Moreover, we can use this information to estimate that there is a deficit of 774 units of affordable housing in Wellington North. This deficit may result in a need for a combination of new affordable housing units and expanded rent subsidy programme support.

Discussion, Next Steps and Recommendations

The municipal profiles use population level data that demonstrates a certain percentage of households in the Wellington-Guelph municipality that are considered low or very low-income and it is these households who would benefit from the availability of additional affordable housing.

Wellington-Guelph is a relatively wealthy region, with comparatively high median household incomes and largely low rates of low income. Yet when reviewing the area-specific income levels it becomes apparent that there is a significant number of low and very low-income households who would benefit from affordable housing. The deficits identified in this preliminary analysis show a significant deficit in each Wellington-Guelph municipality. The core housing need analysis in each municipality will help inform the County's Housing and Homelessness 10 Year Strategic Plan development to highlight areas of focus and develop future solutions.

As previously stated, the information and preliminary analysis undertaken in this report is intended to stimulate discussion and further investigations of the housing needs in Wellington-Guelph. Housing Services can support local municipalities to better understand their specific profile data and support the evaluation of potential projects. Housing Services will reach out to local municipalities to start conversations on how to interpret profile information and how Housing Services can help.

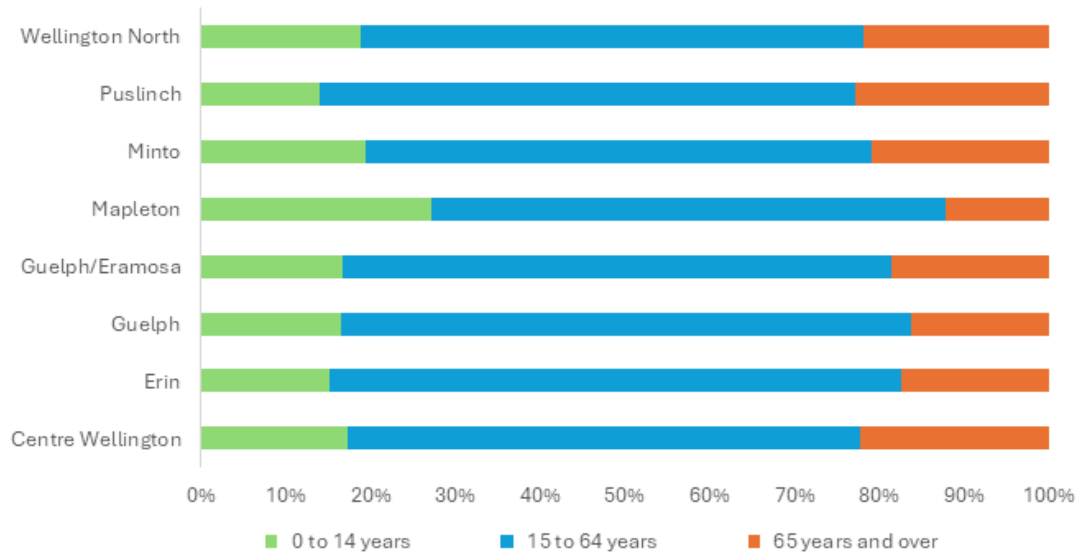
Recommendations for potential additional inquiry could include an environmental scan to better understand current asking rents in Wellington-Guelph municipalities as well as consistent information about vacancy rates and the number of units available in primary and secondary markets.

More in depth investigations could also include consideration of the number of rent subsidy households in private rental market units and/or in government-funded affordable housing units in each municipality and how this number has changed over time. This additional information would help refine the depth of need in communities by demonstrating the impact of rental supplements on the deficit in affordable housing. Also important to recognize is the limitations of this mechanism as it often relies on private landlords who can choose to opt out of an arrangement once a tenant moves out of a unit.

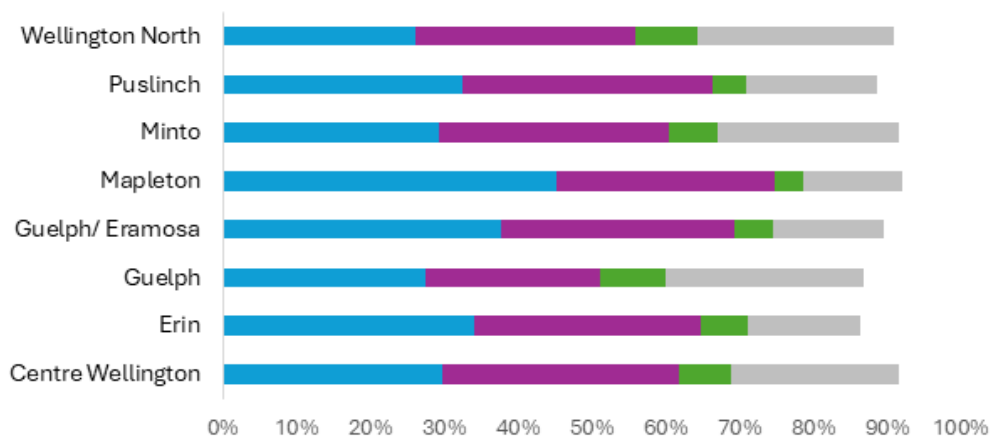
Future consideration includes a more in-depth approach to renter households in each municipality, including careful analysis of data/context to develop a better understanding of needs of specific populations and priority populations overrepresented among households in core housing need (e.g., youth led households, women led households, lone parent households, seniors, people with physical and activity limitations and/or disabilities).

Appendix A

Population (2021 Census)

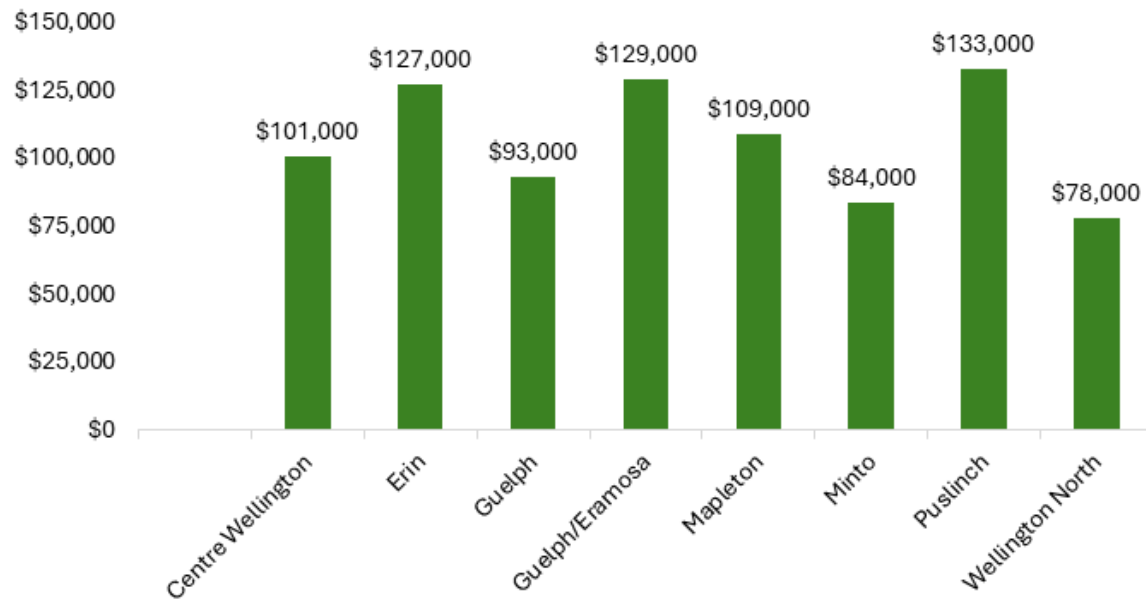


Households – Percentages of select household types (2021 Census)

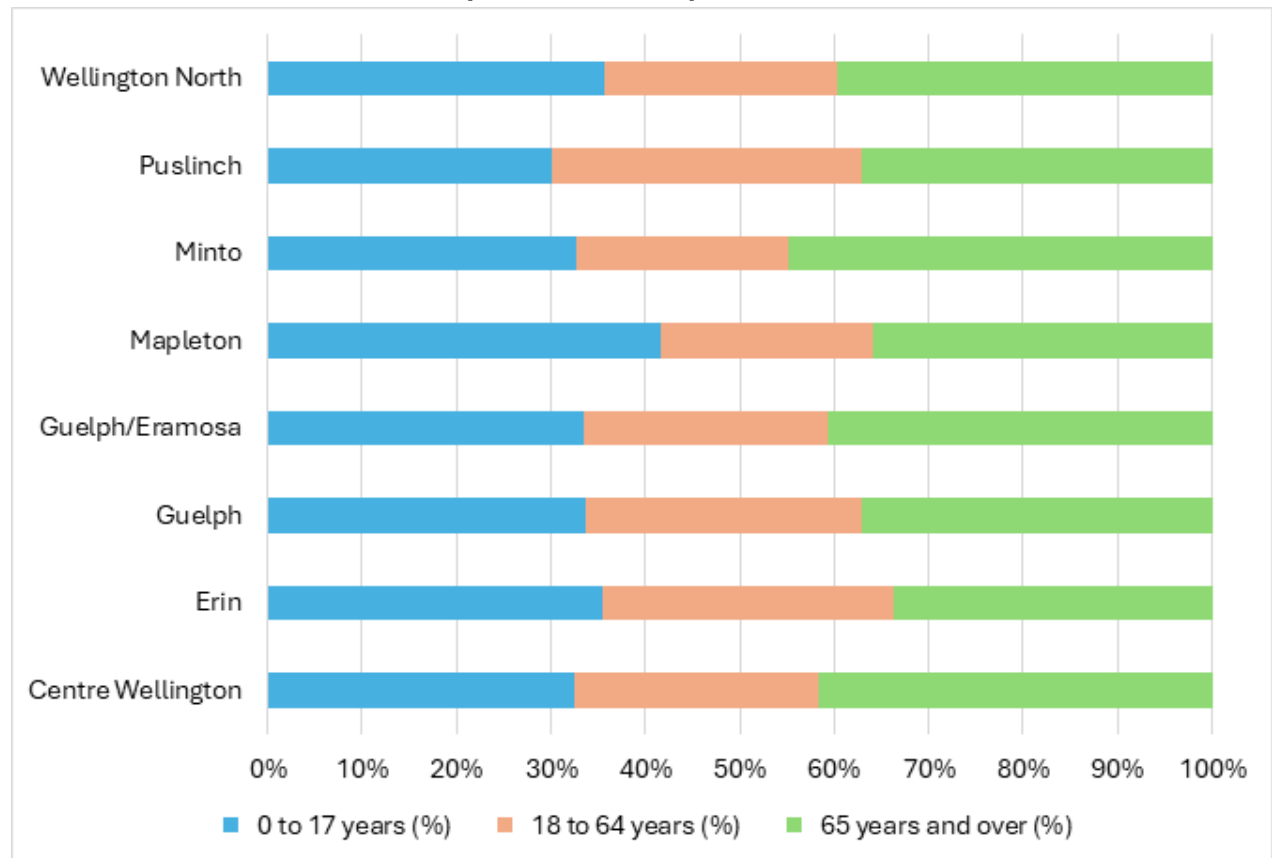


	Centre Wellington	Erin	Guelph	Guelph/Eramosa	Mapleton	Minto	Puslinch	Wellington North
■ Couples With children	29.8%	34.1%	27.4%	37.6%	45.1%	29.2%	32.4%	26.1%
■ Couples	32.2%	30.6%	23.6%	31.8%	29.6%	31.1%	34.0%	29.7%
■ One-parent-family households	7.0%	6.5%	8.9%	5.2%	4.0%	6.6%	4.6%	8.6%
■ One-person households	22.7%	15.2%	26.9%	15.1%	13.3%	24.7%	17.7%	26.7%

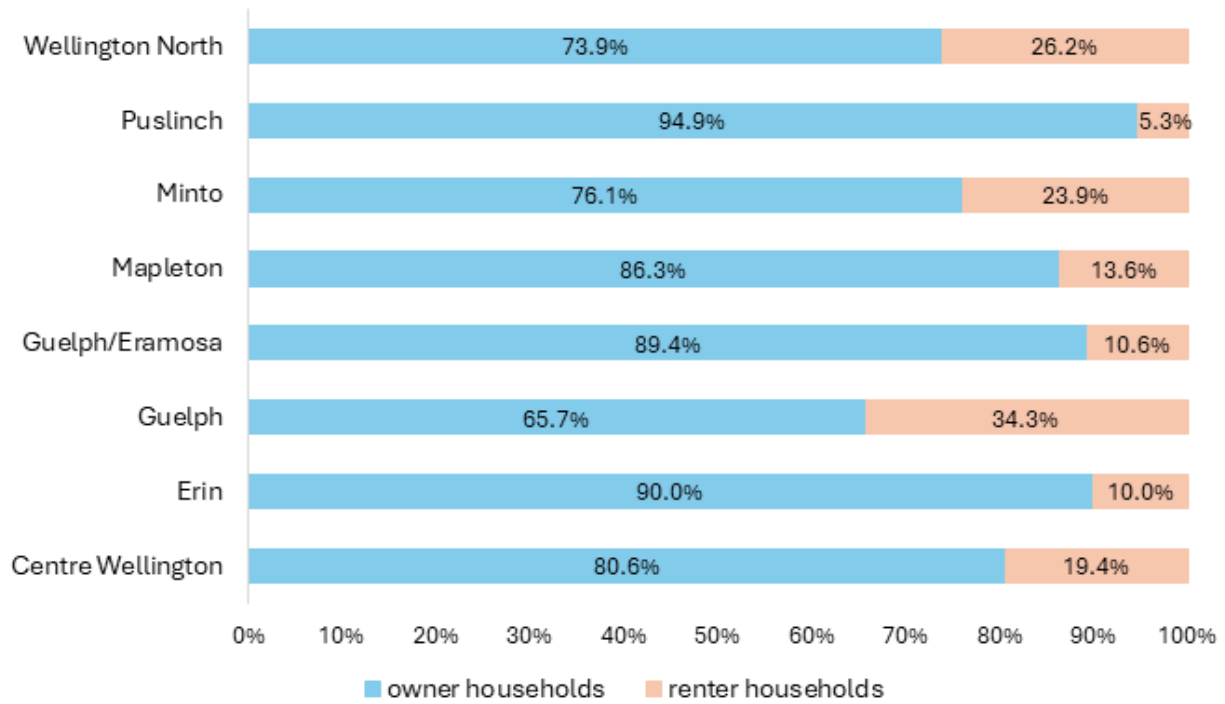
Median Household Income (2021 Census)



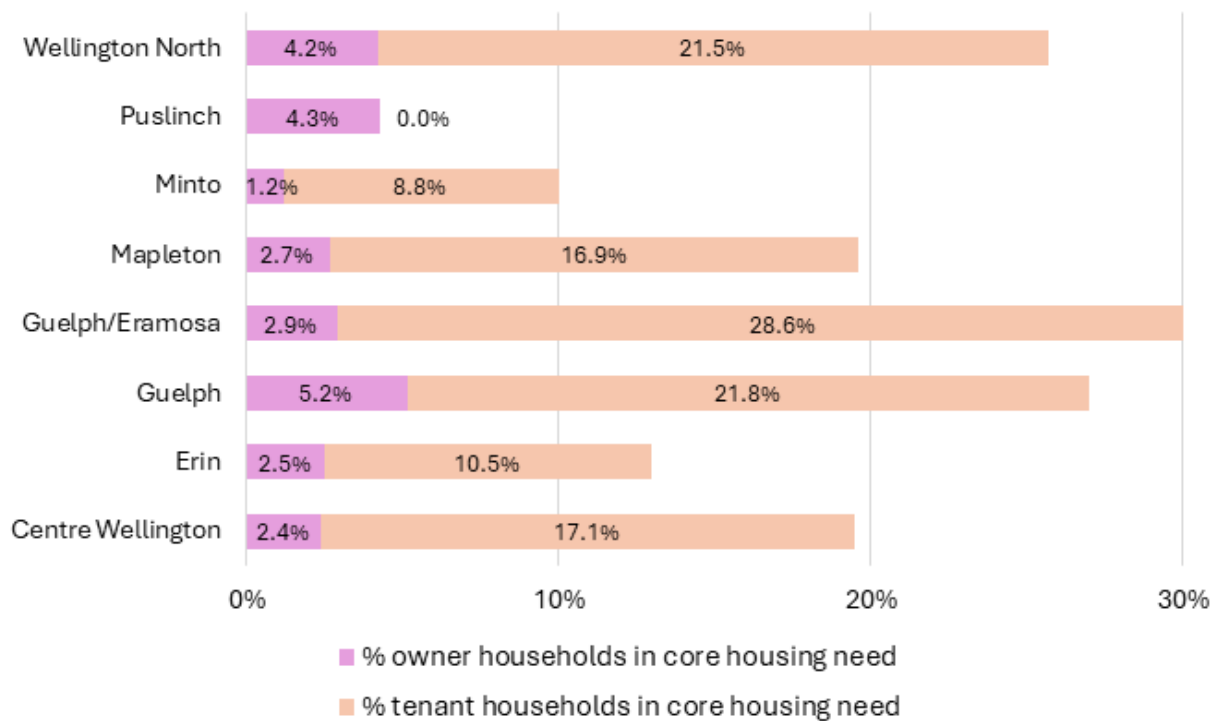
Prevalence of Low Income (2021 Census) – LIM-AT



Housing Stock (2021 Census)



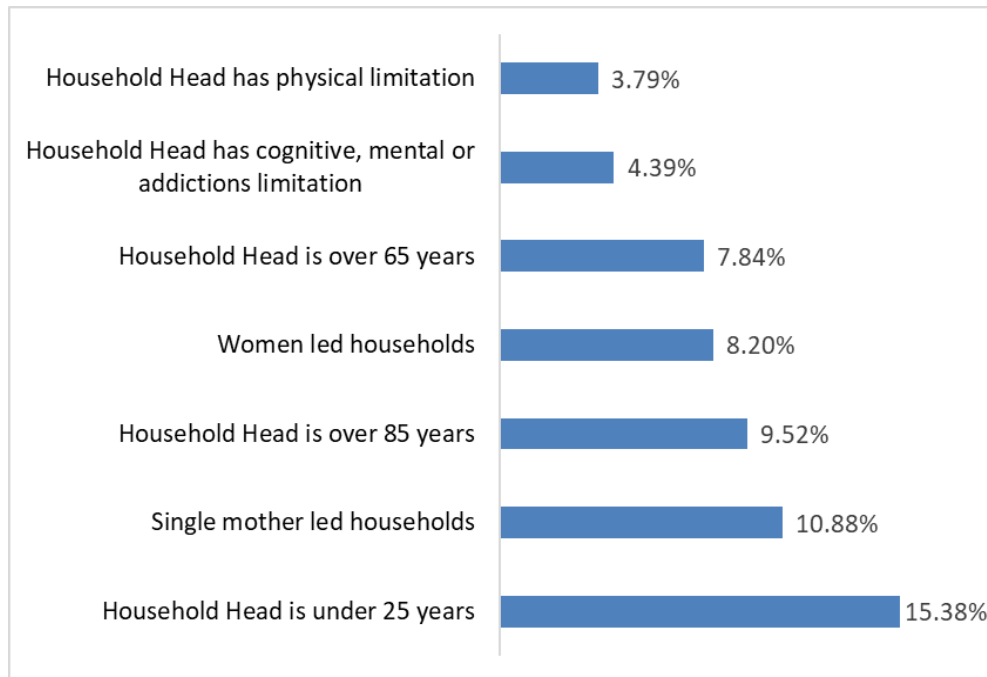
Core Housing Need (2021 Census) Owner and Tenant Households



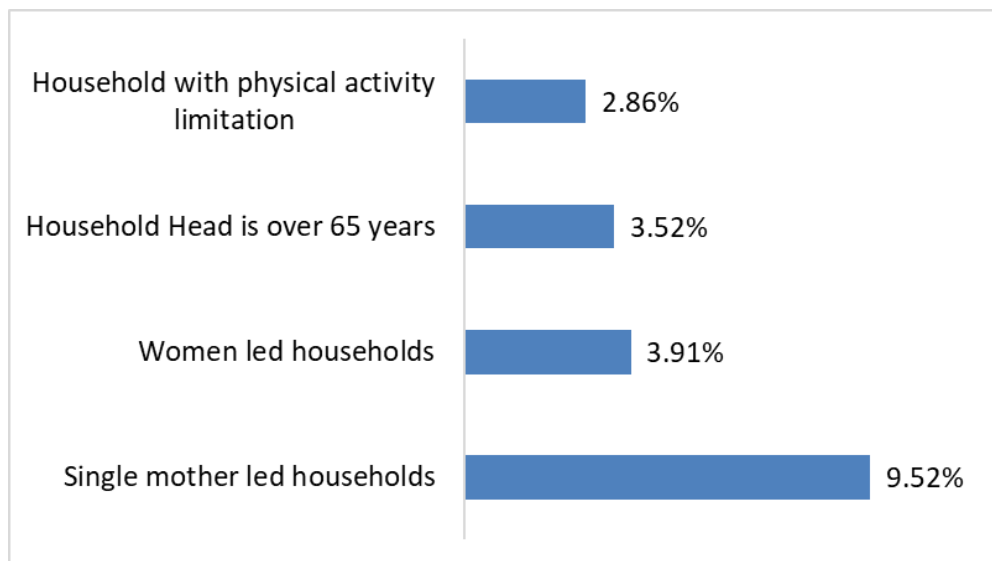
Appendix B

The following charts show the percentage of households in Core Housing Need, by priority population for the Wellington-Guelph Service area.

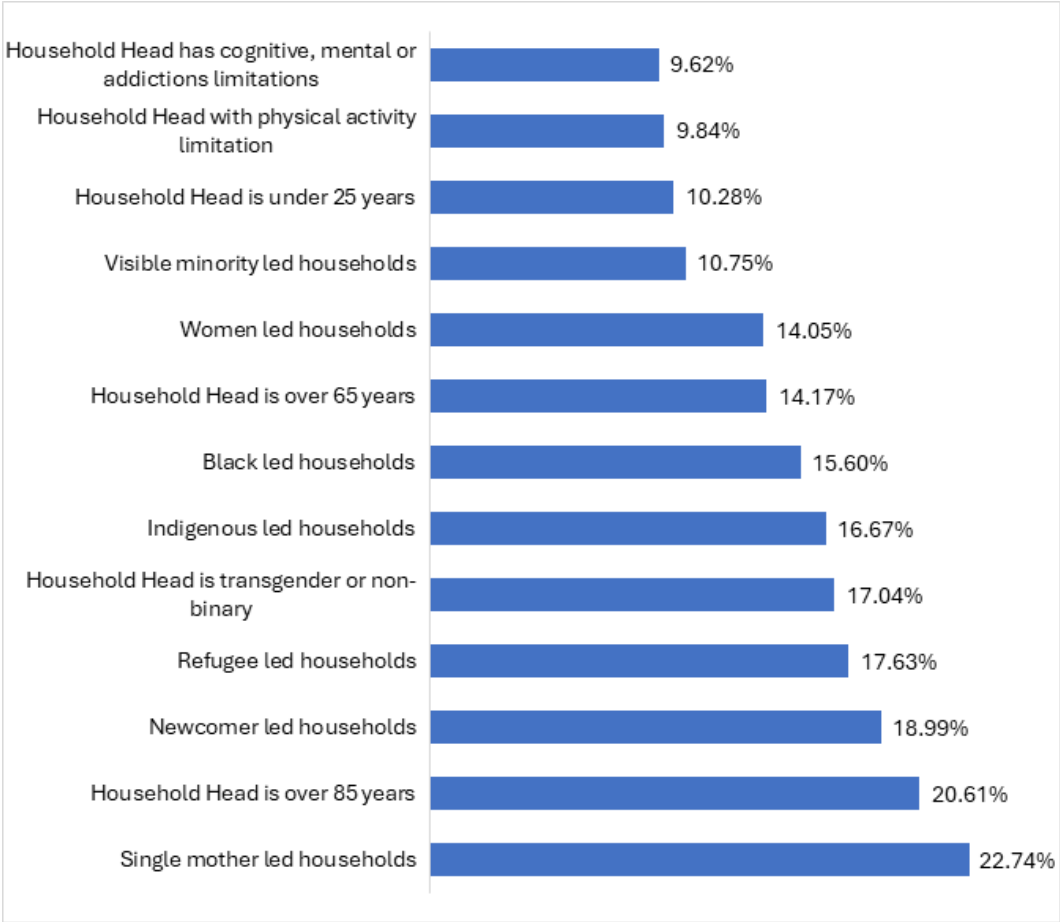
Priority Population Households in Core Housing Need in Centre Wellington



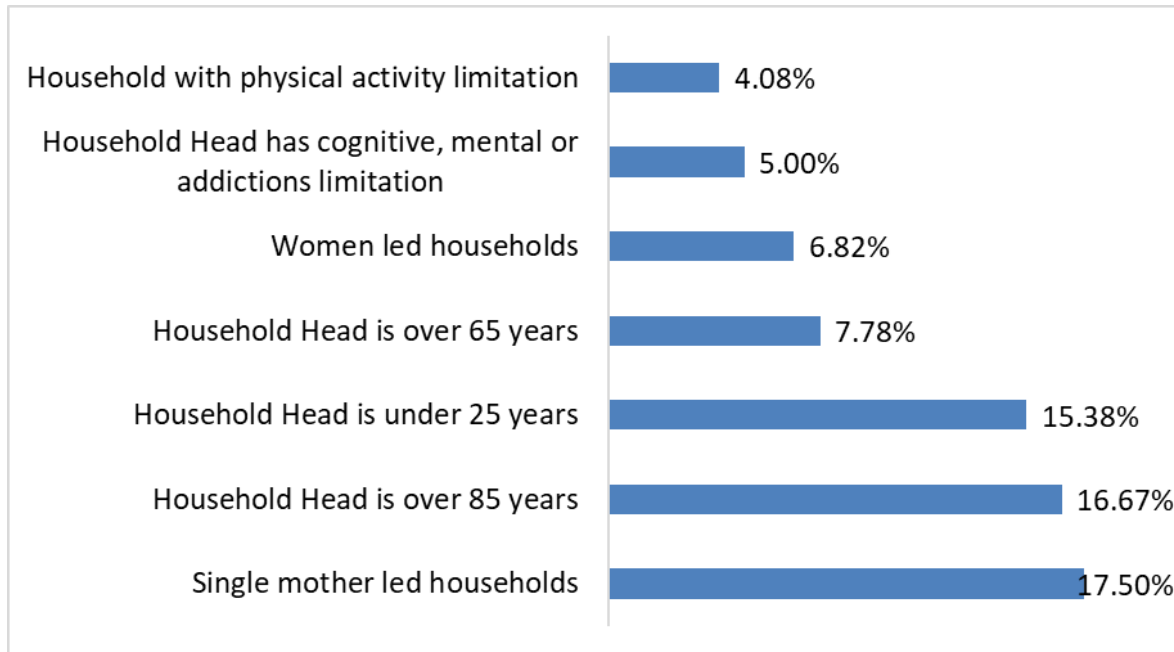
Priority Population Households in Core Housing Need in Erin



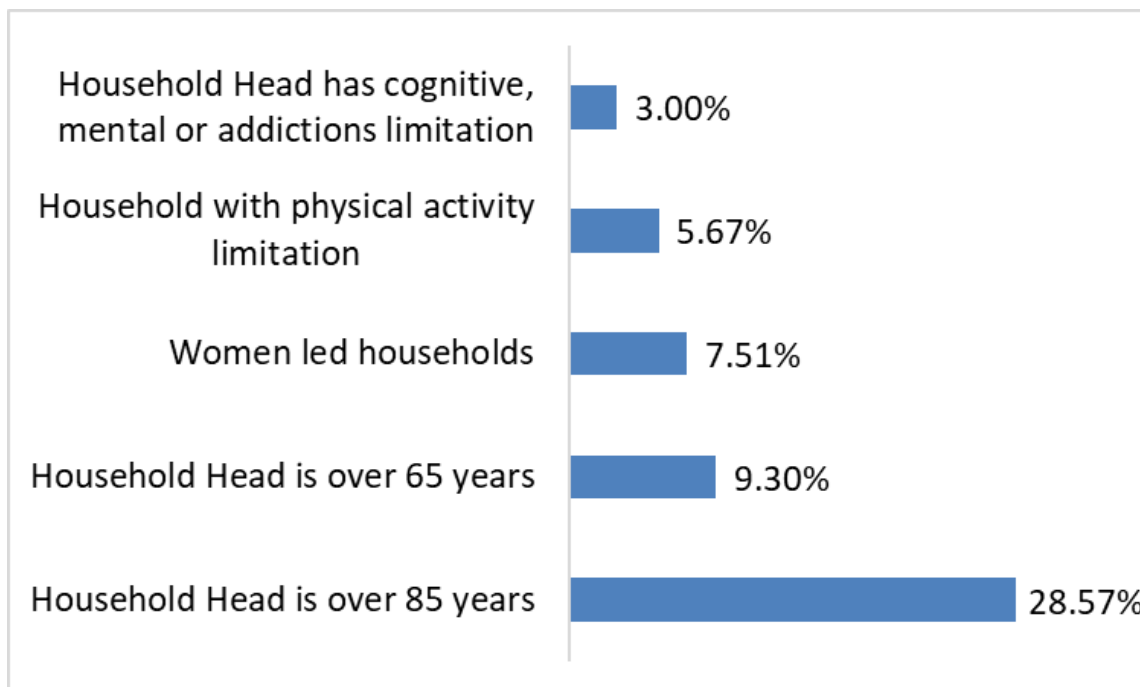
Priority Population Households in Core Housing Need in Guelph



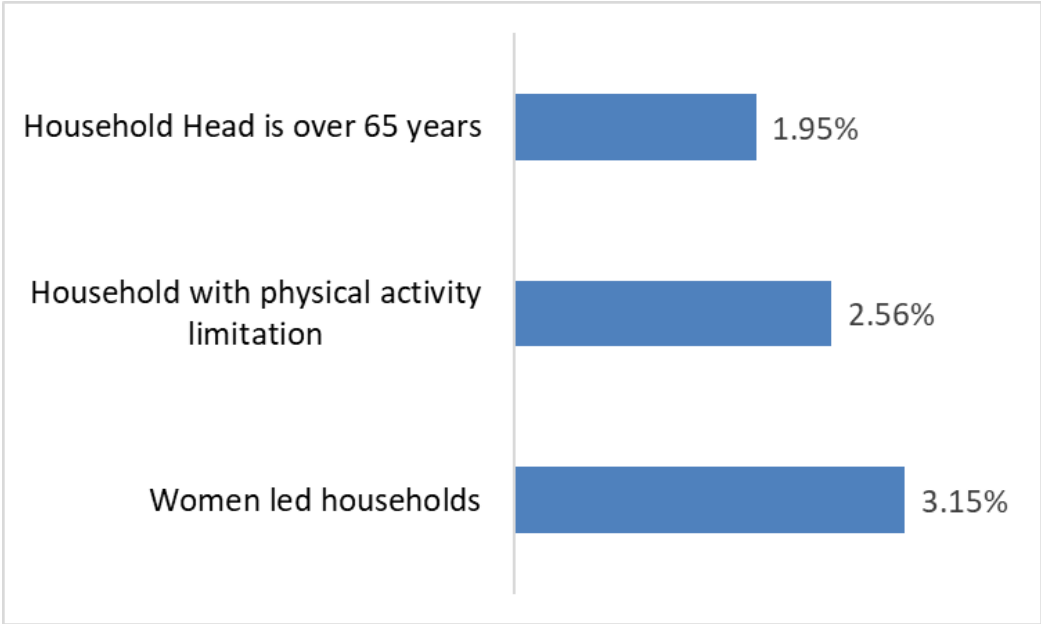
Priority Population Households in Core Housing Need in Guelph/Eramosa



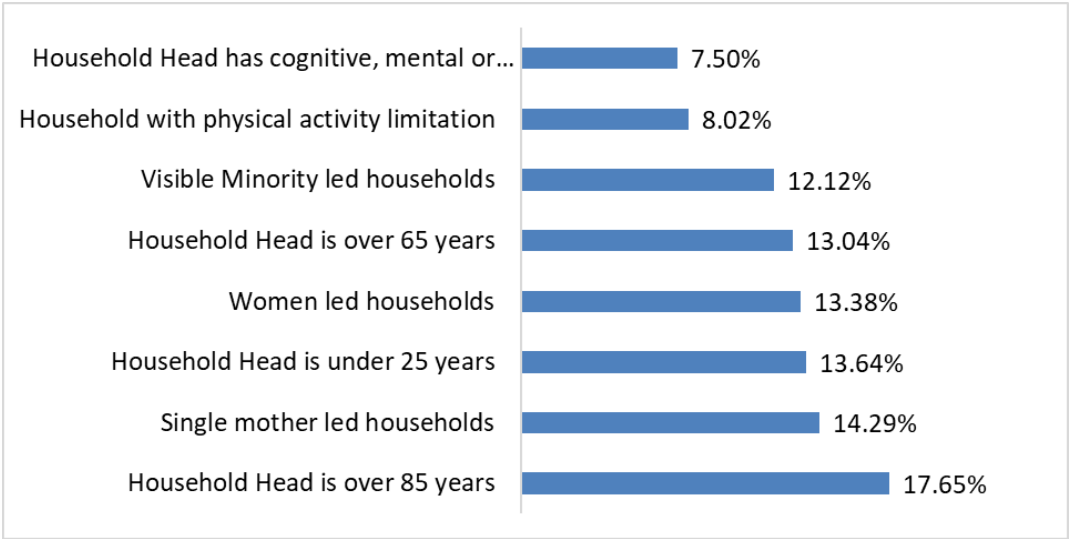
Priority Population Households in Core Housing Need in Mapleton



Priority Population Households in Core Housing Need in Minto



Priority Population Households in Core Housing Need in Wellington North



Appendix C

Summary of Planning Act Tools

Community Improvement Plan (CIP)	
<p>A Community Improvement Plan provides local municipalities with the opportunity to offer loans, grants, and/or land to private development in order to incentivize them to provide matters that result in overall community benefit. The preparation and adoption of a Community Improvement Plan is authorized under Section 28 of the Planning Act. These Planning Act provisions are necessary because the Municipal Act prohibits municipalities from providing direct or indirect financial assistance to the private sector, unless authorized by a Community Improvement Plan.</p>	
Relationship to Housing Development	<p>CIP's can be used to support the provision of affordable housing through financial incentives in designated areas. Some municipalities in Ontario are developing specific affordable housing CIPs (ex. Guelph, Town of Goderich)</p>
Municipal Role *	<ul style="list-style-type: none"> • Where local Official Plans exist, develop and implement enabling official plan policy framework. • Approve CIP and designate applicable Project areas. • Administer CIP incentive program.
Wellington County Role *	<ul style="list-style-type: none"> • Contain enabling Official Plan Policies (OP section 4.12) • Manage County CIP incentive programs • Provide additional support, where aligned with local CIP incentives.

Note: * - Guelph would perform both roles

Community Planning Permit System (CPPS)	
<p>The Community Planning Permit System (CPPS) is an alternative land use control tool authorized by Section 70.2 of the Planning Act. This tool regulates planning through the development of a by-law that governs the issuance of development permits. The CPPS system is enabled by policy in the municipal Official Plan, established in a by-law and then implemented through the approval of development permit applications and the issuance of development permits.</p>	
Relationship to Housing Development	<p>The CPPS provides a streamlined environment for the review and approval of housing developments. This streamlined process creates opportunities for development cost savings on housing projects.</p>
Municipal Role *	<ul style="list-style-type: none"> • Initiate and develop implementing CPPS County Official Plan Amendment. • Where local Official Plans exist, develop implementing CPPS amendment (County OPA not required). • Initiate and develop CPPS by-law. • Administer CPPS.
Wellington County Role *	<ul style="list-style-type: none"> • Contain CPPS enabling policies (OP section 13.11). • Review and approve implementing CPPS Official Plan Amendments (both County and Local as applicable). • Review CPPS permits as a circulated commenting agency.

Note: * - Guelph would perform both roles

Additional Residential Units (ARUs)	
<p>An Additional Residential Unit (ARU) are homes added to properties with an existing residential dwelling authorized by Section 16 (3) of the Planning Act. Up to two ARUs may be added to properties for a total of 3 units, subject to local regulation, through additions to existing buildings, converting portions of existing buildings (i.e. basements) or within separate detached buildings. In Wellington, the County Official Plan permits ARUs on properties in urban and rural areas containing a single detached, semi-detached, or rowhouse.</p>	
Relationship to Housing Development	ARUs provide opportunities for homeowners to create additional rental housing in existing neighbourhood and rural area.
Municipal Role	<ul style="list-style-type: none"> • Where local Official Plans exist, develop and implement enabling official plan policy framework. • Create and administer implementing zoning framework. • Review and issue building permits for ARUs.
Wellington County Role	<ul style="list-style-type: none"> • Create an enabling policy framework in Official Plan. • Review and approve local Official Plan framework, as applicable. • Review local zoning framework and provide County comments.

Note: * - Guelph would perform both roles

Updates to Zoning By-Laws	
<p>Zoning by-laws implement the land use policies of the County and local Official Plans and are the legal documents that set the standards that must be met to obtain a building permit. Section 34 of the Planning Act provides legal authority to municipalities to adopt and amend zoning by-laws.</p>	
Relationship to Housing Development	Housing focused updates to zoning by-laws can ensure municipalities facilitate more diverse housing options, increase housing supply, and promote affordability.
Municipal Role *	<ul style="list-style-type: none"> • Where local Official Plans exist, develop and update local official plan framework. • Draft and implement zoning by-law updates. • Administer the zoning by-law.
Wellington County Role *	<ul style="list-style-type: none"> • Ensure County Official Plan policies support a variety of housing options. • Review and approve local official plan amendments, as applicable. • Review draft zoning framework and provide County comments.

Note: * - Guelph would perform both roles

References

¹ [BC HART](#): The British Columbia Housing Assessment Resource Tools is a web-based resource that is connected to the University of British Columbia and is “an award-winning research group that works toward evidence and data-based solutions to Canada’s housing crisis”. *There is an abundance of information on their website that speaks to the methodologies used to measure and assess housing need.*

The following table includes the definitions used by BC HART in the colour-coded tables that appear in each municipal profile.

High Income	121% and more
Median Income	81% to 120%
Moderate Income	51% to 80% of AMHI
Low Income	21% to 50% of AMHI
Very Low Income	20% or under of AMHI

² Housing Income Limits (HILs) which are set by the province annually for each service delivery area and are vary depending on the size of the unit, are used in assessing eligibility for subsidized housing assistance.