

# City of Belleville

Report No: PP-2025-06

Meeting Date: May 26, 2025



**To:** Mayor and Members of Council  
**Department:** Engineering & Development Services  
**Staff Contact:** Thomas Deming, Manager of Policy Planning

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**Subject: Housing Needs Assessment**

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## Recommendation:

That Report No. PP-2025-06 regarding the Housing Needs Assessment be received for information;

And that the City's Housing Needs Assessment be updated every five years, or as deemed otherwise by legislation.

## Strategic Plan Alignment:

Residential Development: Plan for residential growth to meet our needs for 20 years and designate sufficient land in our planning documents to accommodate residential growth for 10 years

Residential Development: Provide for a variety of housing forms to reflect our changing demographics and need for affordability

## Background:

Through the renewed Canada Community-Building Fund (CCBF), municipalities with a population of 30,000 or greater must complete a Housing Needs Assessment (HNA) to be eligible for funding under federal infrastructure programs. This assessment must be completed, published to the municipality's website, and submitted to the Association of Municipalities of Ontario (AMO) by June 30, 2025. The City is responsible for updating the HNA every five years.

On July 15, 2024, the Federal Government launched the Housing Accelerator Fund Round 2 (HAF2). An HNA must be completed by all municipalities with agreements to receive funding through the HAF2.

A Frequently Asked Questions document prepared by AMO is included with this report as Attachment #1.

The purpose of a Housing Needs Assessment is to evaluate current and projected housing needs in the City and provide strategic recommendations. The assessment examined the macroeconomic conditions, demographic shifts, and regional and local real estate trends effecting the City's housing market. In addition to meeting the federal infrastructure funding requirements, this study will serve as a foundational document and the results are intended to guide decision-making and policy development specifically related to housing policy and programming in the City.

The City of Belleville engaged Watson & Associates Economists Ltd. to complete the assessment. The HNA was prepared in consideration of the City's Action Plan that was endorsed by Council on September 9, 2024, in support of the City's HAF2 application (Staff Report: SGS-2024-16). The HNA is included with this report as Attachment #2.

The assessment concluded that to accommodate projected population growth and support long-term economic development, Belleville must significantly increase its annual housing output, focusing more on medium- and high-density formats, purpose-built rentals, and affordable ownership options. The HNA also emphasized:

- Diverse and affordable housing is key to attracting and retaining working-age residents and maintaining a stable labour force.
- The City has a strong foundation with existing policies like the Official Plan, updated Zoning By-law, and Community Improvement Plan.
- Efforts should focus on further removing zoning barriers, encouraging innovative housing forms, and improving access to incentive programs.
- Infrastructure planning must align with growth areas.

The City's HAF2 Action Plan aims to address these conclusions through the following initiatives:

1. Encourage alternative housing solutions for sustainable living.
2. Develop city-owned lands for housing to create rental and affordable housing units.
3. As-of-right permissions for urban housing options.
4. Identify municipal infrastructure needs to enable additional development potential.
5. Refresh the City's Community Improvement Plan with additional affordable housing and missing middle programs.
6. Expand residential development opportunities through policy updates.
7. Streamline and enhance development approval process for missing middle and affordable housing.
8. Enhance zoning provisions to enable diverse housing supply.

### **Financial/Analysis:**

The City of Belleville was approved to receive \$3,607,164.00 under the CCBF and \$10,532,411.00 under the HAF2.

Now that the HNA is complete, the City will not be required to undertake a new assessment for other Housing, Infrastructure and Communities Canada (HICC) programs, including the CCBF.

There are no direct financial impacts as a result of this report. The cost of the HNA project was partially covered by the 2024 Operating Budget with the remaining accounted for in the 2025 Operating Budget and the HAF2 funding.

**Conclusion:**

The completion of the HNA marks a significant milestone for the City in our efforts to support sustainable and strategic growth. This assessment provides a comprehensive, data-driven understanding of our current and future housing needs, forming a strong foundation for planning and decision-making.

Importantly, the findings will directly support our ability to prioritize infrastructure investments and align with the requirements of the Housing Accelerator Fund (HAF2). With this work now complete, the City is well-positioned to pursue funding opportunities, guide development, and ensure that future housing is delivered in a way that is both sustainable and responsive to community needs.

**Attachments:**

- [Housing Needs Assessment \(HNA\) Frequently Asked Questions \(FAQs\)](#)
- [Housing Needs Assessment – Final Report](#)

**Reviewed by:**

Stephen Ashton, Director, Engineering & Development Services  
Brandon Ferguson, Director of Finance/Treasurer  
Doug Irwin, City Clerk  
Matt MacDonald, Chief Administrative Officer

**Status:**

Approved - 16 May 2025  
Approved - 17 May 2025  
Approved - 20 May 2025  
Approved - 20 May 2025

## Housing Needs Assessment (HNA) Frequently Asked Questions (FAQs)

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### General

#### 1. When must the HNA be submitted?

The HNA is a federal government requirement. The deadline for HNAs that are required under the Canada Community-Building Fund (CCBF) [Agreement](#) is March 31, 2025. An extension has been granted to June 30, 2025. HNAs must be completed, published to the municipality's website, and submitted to AMO by that date. If your municipality has concerns with meeting the deadline, consult with AMO at [ccbf@amo.on.ca](mailto:ccbf@amo.on.ca) well in advance of the deadline.

#### 2. Where can I access the HNA template?

The HNA template can be accessed on the Housing, Infrastructure and Communities Canada (HICC) HNA webpage, which can be found [here](#). Municipalities can send an email to the HICC HNA Secretariat at [hna.secretariat-secretariat.ebml@inf.gc.ca](mailto:hna.secretariat-secretariat.ebml@inf.gc.ca) to request their pre-populated HNA template in either official language.

#### 3. Who reviews and approves the submission of an HNA?

HICC officials will review and approve HNA submissions. We ask that you also include AMO in your correspondence.

#### 4. Where must the HNA be submitted?

The HNA must be published on your public-facing municipal website. AMO will request a copy of the URL.

#### 5. Does the HNA have to be renewed?

Yes, the HNA must be renewed every 5 years.

#### 6. Can the HNA be used for all HICC federal funding programs?

Yes. Once the HNA has been completed in accordance with the [template](#), a municipality will not be required to complete a new one for other HICC programs – other than to provide an updated version every five years.

**7. Can I use CCBF funds to develop my HNA?**

Yes, CCBF funds can be used to develop HNAs. Please report expenditures incurred to develop an HNA as a separate capacity-building project in AMO's CCBF reporting website, which can be found [here](#).

**8. Does the HNA require endorsement or approval by a resolution passed by the municipal council?**

Not necessarily. Your municipality can decide whether to seek endorsement or approval from the municipal council before publishing your HNA on the municipal website and submitting the link to AMO.

**9. What if my municipality already has an HNA?**

The HNA submitted by each municipality must conform to the federal HNA [template](#) to ensure enough standardization, consistency and comparability of data reporting among all HNAs. For example, an HNA completed under the Housing Accelerator Fund (HAF) would not comply if it was not done in accordance with the federal guidance materials released in July 2024. Communities can submit recently completed HNAs to HICC through the [HNA Secretariat email address](#) to determine if there is sufficient alignment with the federal template. If officials determine that there are significant gaps between an existing HNA and the federal template, HICC will ask that an assessment be completed using the pre-populated federal template.

## Pre-populated HNA Template and Other Data Sources

### 1. What is the pre-populated template?

HICC has developed a standardized pre-populated HNA template. It includes pre-filled public data, such as, Canada Mortgage and Housing Corporation (CMHC) and Statistics Canada (StatsCan) census data.

### 2. Which municipalities will the data be available for?

Currently, municipalities with a population of 30,000 or greater can access a pre-populated HNA template that contains data specific to their community.

### 3. How long will it take for municipalities to receive their pre-populated template?

Municipalities will receive their pre-populated template, as well as responses to most inquiries, from the HICC HNA Secretariat within 5 business days. Some inquiries may take longer but will be responded to as soon as possible.

### 4. What happens if our data differs from that of the pre-populated template?

If your municipality has data that differs from the pre-populated federal template and opts to include it instead, you need to include an explanation as to why. Communities may provide more recent data than requested, where available, if values are still provided for the specific data and information requested in the template and the applicable year and data source are also clearly provided.

### 5. What aspects of the HNA template are currently not pre-populated and what is expected to be added?

All data fields in the [template](#) highlighted in yellow were not pre-populated with the Housing Assessment Resource Tool ([HART](#)). Municipalities will also need to provide answers to a series of qualitative and narrative questions. The following data points have been added to fill the gaps in the pre-populated template and can be accessed through the new [HART Tool](#).

- Counts and percentages of households within 800m and 200m of rail/light-rail transit station
- Change in average rents and change in vacancy rates
- Housing starts by structural type and tenure
- How have trends in core housing needs changed over time between both tenant and owner-occupied households
- Number of secondary rental units
- Number of housing units that are subsidized
- Number of housing units that are below market rent in the private market

- Changes to headship rates, 2016-2021
- Household Suppression by age of Primary household maintainer – following BC HNR methodology, 2006-2021
- Number of cooperative housing units

The following data points will be added to the HART website in early 2025.

- Priority groups by core housing need status
- The number of affordable units for low and very low-income households built, and the number lost

You may contact AMO at [ccbf@amo.on.ca](mailto:ccbf@amo.on.ca) for more information and specific questions related to data availability.

## HNA-Specific Questions

### 1. How is the HNA to be used to inform investments?

Municipalities are expected to prioritize projects that support the growth of the housing supply, across the housing continuum. The HNA should be used to prioritize infrastructure or capacity-building projects that support increased housing where it makes sense to do so. Standardized HNAs will also help the federal government make more informed and evidence-based decisions while facilitating more integrated long-term planning between multiple levels of government. Please contact AMO at [ccbf@amo.on.ca](mailto:ccbf@amo.on.ca) with any further questions regarding this requirement.

### 2. What is the expectation around the need for public engagement?

It is up to the municipality to determine how to best run engagement in a way that would allow it to provide the information required. Specific engagement methodologies are not provided. A municipality may decide to use results from previous engagements.

### 3. What if certain data is not available?

If data is not available, it must be indicated as such in the HNA. You may also include caveats in qualitative/narrative responses that certain datapoints or information provided may be imperfect or incomplete. If data is missing or imperfect/incomplete, you must explain why and describe how you plan to gather the completed data and include it in the next iteration of your HNA. Otherwise, you are expected to report all the data required in the template.

### 4. What if my municipality has different sources of data or methodologies? Are there guidelines or templates for the qualitative research components (e.g., interviews, policy analysis, engagement)?

Generally speaking, HICC does not have specific requirements regarding methodologies. We do, however, ask communities to provide as much detail as possible on the assumptions and methodologies used to complete your HNA. All sources of data need to be noted. In the projection section, for example, HICC does provide some flexibility. If you have a preferred method, make sure it is laid out. Communities can reach out to AMO at [ccbf@amo.on.ca](mailto:ccbf@amo.on.ca) to discuss specific methodologies that best suit the needs of their respective municipalities.

### 5. Do we have to follow the design or format of the HNA template, or can we structure and present the data differently?

HICC encourages communities to add additional context and information to their HNA where they feel it is appropriate; however, communities are asked to retain the overall structure and order of the information as presented in the template, and refrain from

removing any pre-loaded content. Where municipalities feel larger-scale formatting, design or content changes could be beneficial for their HNAs or communities, they are encouraged to reach out to AMO at [ccbf@amo.on.ca](mailto:ccbf@amo.on.ca) to provide more information and detail to determine how to strike the right balance between a standard template and something that better meets their specific needs.

**6. What is the definition of “higher-order/high frequency transit”?**

Higher-order (high frequency) transit refers to transit that operates in whole or in part in a dedicated right of way, including heavy rail, light rail, and bus rapid transit.

# **Housing Needs Assessment**

## **Belleville (CY)**

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## ***Preface***

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

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

### ***Funding Requirement***

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

Going forward, HNAs will be required for:

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

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

### ***Purpose***

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

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

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

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

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

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

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

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

# 1. Methodology

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

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

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

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

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

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

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

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

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

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

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

- Ontario's Need for 1.5 Million More Homes, Smart Prosperity Institute, August 2022 (<https://institute.smartprosperity.ca/sites/default/files/Ontario%27s%20Need%20for%201.5m%20More%20Homes-SPI%20August%202022.pdf>).
- City of Belleville Official Plan, as amended September 4, 2024 (<https://forms.belleville.ca/PDFs/Official-Plan-as-amended-Sept-4-2024>).
- City of Belleville Community Improvement Plan, October 2021 (<https://forms.belleville.ca/City-Hall/Community-Improvement-Plans/Community-Improvement-Plan-Report>).
- Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin, Province of Ontario. (2024).
- Hastings Region December 2024 Housing Report (<https://www.clarmls.ca/hastings-housing-reports>).
- City of Belleville 2024 Residential Land Supply, December 2024 (<https://forms.belleville.ca/Do-Business/Residential-Land-Supply/Residential-Land-Supply-Reports-2022-2024>).

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

Several one-on-one interviews were conducted with various stakeholder groups throughout this study. The following summarizes the categorization of these stakeholder groups:

#### Non-Profit Housing Organizations:

- Habitat for Humanity
- All-Together Affordable Housing
- Aldersgate Village

#### Government

- Hastings County staff, including members of Community and Human Services, Housing Managers, Homelessness Initiatives and Prevention, and Transformation and Strategic Initiatives.

#### Private Sector

- Quinte Home Builders Association
- Quinte Region Landlords Association

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

Although direct consultations with the priority groups were not conducted, the stakeholder organizations interviewed have deep-rooted relationships with and actively serve these high-needs populations. Several participants – such as non-profit housing providers and agencies like Habitat for Humanity, Altogether Affordable Housing, and Aldersgate Homes – shared insights from their frontline work supporting individuals and families affected by homelessness, domestic violence, and the challenges of aging, disability, and economic instability. Their perspectives underscore the importance of designing affordable housing strategies that integrate supportive services, equitable funding, and strong community partnerships to address the immediate needs of the priority groups and others within the community facing challenges with affordability.

## 2. Community Profile and Trends

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

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

The City of Belleville recently completed an Official Plan review as required by the Planning Act. On April 11, 2023, the *Ministry of Municipal Affairs and Housing* approved, with modifications, the new City of Belleville Official Plan, as adopted by the City of Belleville By-law 2021-180. Belleville's Official Plan focuses on increasing affordable housing, expanding rental supply, and supporting residents in greater need through intensification and municipal incentives. Key housing policies and targets include:

- **Affordable Housing:** At least 25% of all new housing must be affordable for low- and moderate-income households.
- **Rental Housing:** The City aims to develop 1,000 new rental units by 2025 to meet demand (this goal was exceeded by the end of 2024 with a total of 1,303 rental units).
- **Housing Diversity:** Supports a mix of housing types, including boarding houses, supportive housing, long-term care homes, and secondary suites.
- **Rental Protections:** Condo conversions are restricted unless the rental vacancy rate stays above 3% for two consecutive years.
- **Intensification:**
  - 20% of all new residential development (660 units by 2038) is forecast to be achieved through intensification projects (e.g., infill, adaptive reuse, brownfield redevelopment).
  - Growth is forecast to be concentrated in the City Centre, arterial corridors, and mixed-use areas.
- **Municipal Incentives:** The City will offer financial incentives for affordable housing units and use surplus lands to encourage development.
- **Market Monitoring:** Belleville will track rental supply, affordability, and vacancy rates to adjust policies as needed.

In addition to the OP, Belleville also has a Community Improvement Plan (CIP), which is a financial incentive program designed to support affordable housing, downtown

revitalization, and brownfield redevelopment by reducing costs for developers and property owners. Through a range of rebates and tax incentives, the CIP aims to increase the affordable rental housing supply, particularly in the downtown core and across the city. The plan offers rebates on development charges and building permit fees for new affordable rental units, as well as a 10-year municipal tax increment rebate for qualifying projects. It also supports the creation of secondary suites through rebates for new and existing housing. To preserve long-term affordability, developments receiving incentives must meet affordable rent thresholds and remain affordable for a defined period. Additionally, mixed-use and downtown residential intensification are encouraged through similar incentives for upper-floor residential conversions above commercial spaces. These initiatives align with the city’s broader strategy to address housing affordability while fostering sustainable growth.

**2.2 Community Profile**

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	50,716
	2021	55,071
Population Growth (Number)	Total	4,355
	Percentage	8.6
Age (Years)	Average	44.5
	Median	45.2
Age Distribution	0 - 14 years	8,225
	15 - 64 years	33,815
	65+ years	13,025
Mobility	Non-movers	46,635
	Non-migrants	3,290
	Migrants	3,455

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	4,990
Non-Immigrants	Total	47,790
Recent Immigrants (2016-2021)	Total	615
Interprovincial migrants (2016-2021)	Total	1,265
Indigenous Identity	Total	3,030

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

Belleville continues to experience growing housing pressures driven by population changes, affordability challenges, and increasing demand. Migration trends, economic factors, and limited housing supply have contributed to rising rental and ownership costs, making it increasingly difficult for residents to secure appropriate housing. Many individuals, particularly young adults, are struggling to enter the housing market, while seniors face challenges in aging in place or downsizing within the city. Housing affordability concerns extend across all demographics, with low-income households, individuals with disabilities, and those experiencing homelessness facing the greatest barriers to stable housing.

Belleville has traditionally offered affordable housing options, attracting new residents from across the region. However, with high rental prices, a growing waitlist for affordable housing, and increasing demand for both market and non-market units, affordability is becoming a major issue. Stakeholders have expressed concerns over the financial feasibility of new developments, citing high construction costs, development charges, and financing barriers as key constraints in delivering affordable housing. Additionally, there is a lack of adequate transportation options, which further limits access to affordable housing in surrounding areas.

Belleville is expected to continue growing in the coming decades, with increased demand for housing at all levels of the continuum. As the city develops, a shift toward higher-density housing and mixed-income developments will be necessary to meet affordability and sustainability goals. Municipal policies, private sector investment, and non-profit partnerships will play a critical role in ensuring that housing options remain accessible to a diverse range of residents, including seniors, young families, and vulnerable populations. Ongoing efforts to address these challenges through supportive housing initiatives, financial incentives, and improved planning policies will be essential in managing Belleville's housing needs in the future.

### **3. Household Profiles and Economic Characteristics**

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

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

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

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

### 3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	21,732
	2021	23,536
Household income (Canadian dollars per year)	Average	89,900
	Median	73,000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from Belleville - Quinte West (CMA), Ont.	Average	59,250
	Median	49,600
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from Belleville - Quinte West (CMA), Ont.	Average	107,500
	Median	93,000
Average household size (Number of members)	Total	2.3
Breakdown of household by size (Number of households)	Total	23,535
	1 person	7,335
	2 persons	8,805
	3 persons	3,220
	4 persons	2,560
	5 or more persons	1,615
Tenant households (Number of households)	Total	8,815
	Percentage	37.5

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Owner households (Number of households)	Total	14,720
	Percentage	62.5
Percentage of tenant households in subsidized housing	Percentage	17.6
Households within 800m of a higher-order/high-frequency transit stop or station (#)	Total	n/a
Number of one-parent families	Total	3,060
	Percentage	19.8
Number of one-parent families in which the parent is a woman+	Total	2,425
Number of one-parent families in which the parent is a man+	Total	630
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	615
	Low (21% – 50% AMHI)	3,815
	Moderate (51 – 80% AMHI)	4,620
	Median (81% - 120% AMHI)	5,025
	High (>120% AMHI)	9,345

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

Based on the data provided, several key insights emerge regarding household income and demographics in Belleville. The following summarizes some key themes and insights prevalent in the data tables:

- **Significant Income Gap Between Owners and Tenants:** Owner households in the Belleville-Quinte West CMA earn significantly more than tenant households. The median owner household income (\$93,000) is nearly twice that of tenants (\$49,600), and the average owner income (\$107,500) is about 1.8 times the average tenant income (\$59,250). This suggests substantial economic disparities between homeowners and renters.
- **Presence of One-Parent Families:** Belleville has 3,060 one-parent families, making up 19.8% of all families. Of these, 79.3% are led by women (2,425 households), which indicates a higher financial strain among single mothers.
- **Housing Tenure Split:** Of the 23,536 total households, 37.5% are tenants (8,815 households) and 62.5% are owners (14,720 households).
- **Subsidized Housing Representation:** 17.6% of tenant households live in subsidized housing, reflecting a notable portion of the population relying on housing assistance.
- **Income Distribution:** A significant number of households fall into lower-income brackets. Very low-income and low-income categories account for 4,430 households, representing 19% of the total housing stock.

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

As of 2021, the 15-24 age group cohort in Belleville has a headship rate of 9% and the

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

25-34 age cohort has a headship rate of 42%. According to the Smart Prosperity Institute report, Ontario's Needs for 1.5 Million More Homes (hereinafter 1.5 Million Homes Report), headship rates in Ontario and British Columbia reflect strained housing market conditions compared to the rest of Canada. Accordingly, the 1.5 Million Homes Report suggests that an appropriate headship rate is 12% among the 15-24 age group and nearly 47% for the 25-34 age group. Based on 2021 data for the City of Belleville, this would suggest that there is a pre-existing constraint of approximately 530 households within the 15 to 34 age group. If this constraint did not exist, it could be argued that this combined age demographic would have combined for nearly 4,100 households in 2021 rather than the reported 3,600. This suggests that approximately 13% of this demographic has not entered the housing market because of affordability pressures and that improved affordability opportunities would mitigate this gap.

Belleville's built form has traditionally consisted primarily of single detached homes. According to the 2021 Census, 62% of the City's housing stock is in single- or semi-detached households, followed by 11% row houses and duplexes, and approximately 27% apartments. To accommodate households struggling to access the market, a greater supply of diverse housing types and tenures is needed. Discussions with stakeholders indicate that younger individuals are increasingly staying with their parents due to affordability challenges, as they are being priced out of their hometowns. This trend is expected to persist unless new measures and resources are introduced. In many cases, purchasing a single-detached home as a first property is not a viable option for young adults, and there is a lack of smaller and rental housing options for both this group and seniors. Between 2016 and 2021, 63% of private households in the City were owner-occupied, while 37% were rented. Should the housing supply by structure type remain constrained, both younger individuals and seniors may choose to relocate to areas where they can afford housing.

### 3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	25,450
Number of workers by industry (Top 10 only)	Health care and social assistance	3,800
	Retail trade	3,445
	Manufacturing	3,135
	Public administration	1,850
	Construction	1,780
	Educational services	1,780
	Accommodation and food services	1,740
	Administrative and support, waste management and remediation services	1,490
	Transportation and warehousing	1,180
	Professional, scientific and technical services	1,115
Unemployment rate and participation rate (Percent)	Unemployment rate	11.9
	Participation rate	55.8
All classes of workers (Number)	Total	24,820
Employees (Number)	Total	21,920
Permanent position (Number)	Total	18,765
Temporary position (Number)	Total	3,160

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Fixed term (1 year or more, Number)	Total	1,075
Casual, seasonal or short-term position (less than 1 year, Number)	Total	2,080
Self-employed (Number)	Total	2,900
Number of commuters by commuting destination	Within census subdivision	12,000
	To different census subdivision	2,275
	To different census division	1,950
	To another province/territory	30
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	16,640
	Public transit	620
	Walked	1,080
	Bicycle	140
	Other method	335

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

Labour conditions in Belleville play a pivotal role in shaping housing supply and demand. While some of the top industries, such as health care and public administration, offer stable employment, significant sectors like retail, accommodation and food services, and construction often involve precarious or seasonal positions. According to recent data, 3,160 of the 21,920 workers are employed in temporary positions, with over 2,000 of those being casual, seasonal, or short-term. This creates a segment of the workforce whose inconsistent income streams make it more challenging to qualify for mortgages or enter into stable long-term rental agreements.

The affordability crisis is further compounded by high rental costs, as stakeholders expressed that studio apartments exceed \$1,200 per month and houses surpass \$3,000 monthly – well beyond what many local wages can support. Stakeholders have highlighted that shared accommodations are becoming increasingly common, not by choice but out of financial necessity, as individuals struggle to keep up with rising rents.

A major factor in Belleville's housing affordability is the community's reliance on cars. With 16,640 commuters travelling by car, truck, or van (versus only 620 using public transit), most residents incur significant transportation costs in addition to housing expenses. Stakeholder interviews confirm that many low-income workers, students, and those in precarious employment face challenges utilizing the local public transportation infrastructure, limiting their ability to access affordable housing further from the city core. Additionally, the lack of interconnectivity between Belleville and Trenton restricts options for those who might otherwise commute for more affordable living arrangements. The cost burden of vehicle ownership – including loan payments, fuel, insurance, and maintenance – disproportionately impacts lower-income earners and those in unstable jobs, making the combined cost of transportation and housing prohibitive.

### **3.6 Households in Core Housing Need**

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

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

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

core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing needs. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing needs.

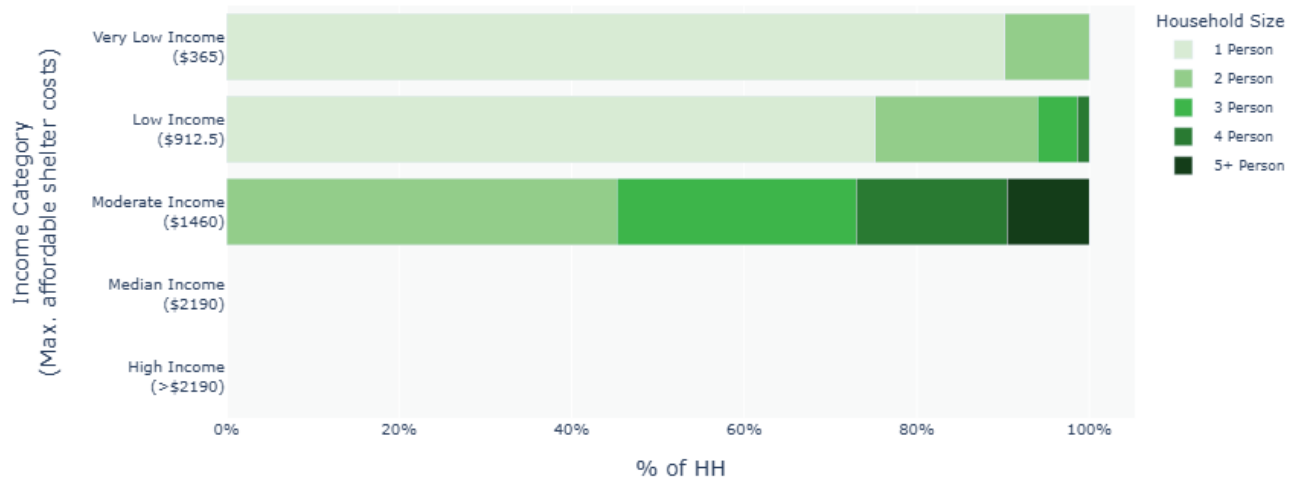
**Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))**

*Income Categories and Affordable Shelter Costs:*

Belleville CY (CSD, ON)			
Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
<b>Area Median Household Income</b>		<b>\$73,000</b>	<b>\$1,825</b>
Very Low Income (20% or under of AMHI)	1.79%	<= \$14,600	<= \$365
Low Income (21% to 50% of AMHI)	16.2%	\$14,600 - \$36,500	\$365 - \$913
Moderate Income (51% to 80% of AMHI)	19.94%	\$36,500 - \$58,400	\$913 - \$1,460
Median Income (81% to 120% of AMHI)	21.69%	\$58,400 - \$87,600	\$1,460 - \$2,190
High Income (121% and more of AMHI)	40.38%	>= \$87,601	>= \$2,191

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

Percentage of Households in Core Housing Need, by Income Category and HH Size, 2021  
Belleville CY (CSD, ON)



2021 Affordable Housing Deficit:

Belleville CY (CSD, ON)						
Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$365)	185	20	0	0	0	205
Low Income (\$912)	1,620	405	100	30	0	2,155
Moderate Income (\$1460)	0	310	190	120	65	685
Median Income (\$2190)	0	0	0	0	0	0
High Income (>\$2190)	0	0	0	0	0	0
<b>Total</b>	<b>1,805</b>	<b>735</b>	<b>290</b>	<b>150</b>	<b>65</b>	<b>3,045</b>

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	5,230
	Percentage	22.3
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	2,780
	Percentage	12
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	3,565
	Percentage	40.5
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	2,150
	Percentage	9.3
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	1,670
	Percentage	11.4
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	635
	Percentage	2.7

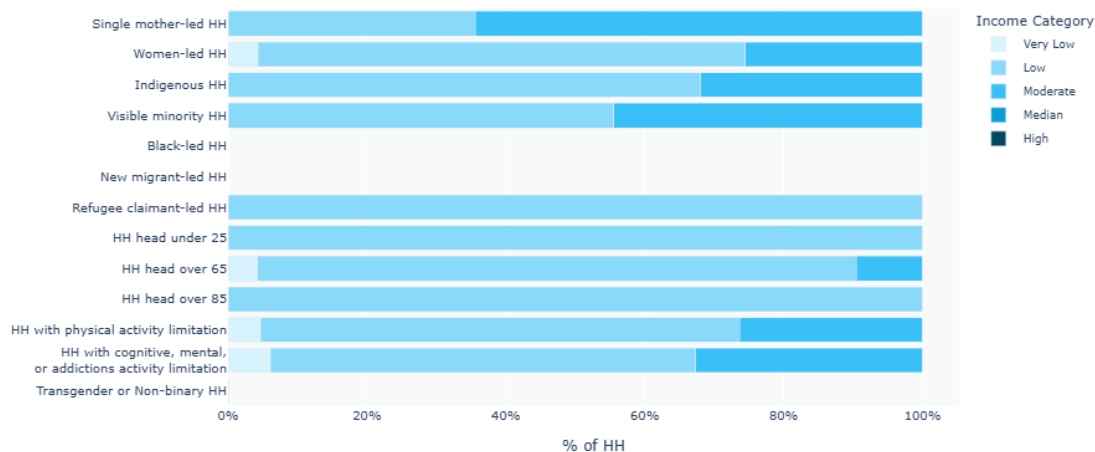
3.6.1 Households in Core Housing Need		
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	1,405
	Percentage	6
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	435
	Percentage	1.9
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	800
	Percentage	9.1
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	370
	Percentage	1.6
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	610
	Percentage	4.1
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	70
	Percentage	0.3
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	1,050
	Percentage	4.5
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	275
	Percentage	1.2
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	710
	Percentage	8.1
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	245
	Percentage	1.1
	Total	340

3.6.1 Households in Core Housing Need		
Suitability – Owner households in unsuitable dwellings (# and %)	Percentage	2.3
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	25
	Percentage	0.1
Total households in core housing need	Total	3,065
Percentage of tenant households in core housing need	Percentage	27.6
Percentage of owner households in core housing need	Percentage	4.7

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

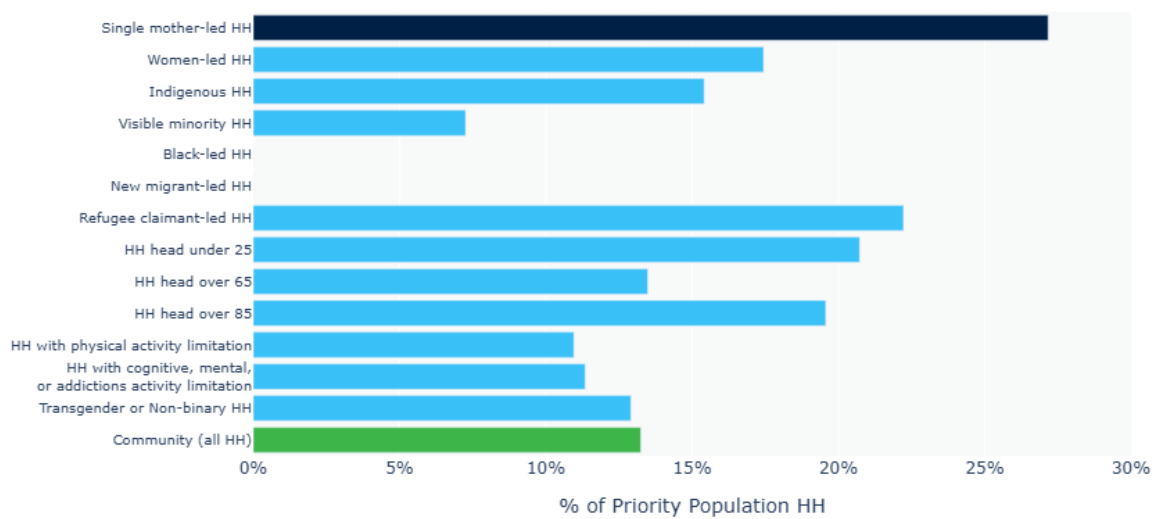
The below chart demonstrates that many different demographics in Belleville fall within the ‘Low’ income category with a small proportion within the ‘Very Low’ income category. The chart demonstrates that groups such as women-led, Indigenous, visible minority, refugee claimant-led, under 25 years old, and those with physical or mental limitations have a high prevalence of ‘Low’ income. This impacts the ability of these individuals and groups to access safe, secure, and affordable housing within the City. Efforts to offset housing affordability challenges within these groups would help mitigate the pressures felt by these low incomes.

Percentage of Households in Core Housing Need by Priority Population and Income Category, 2021  
Belleville CY (CSD, ON)



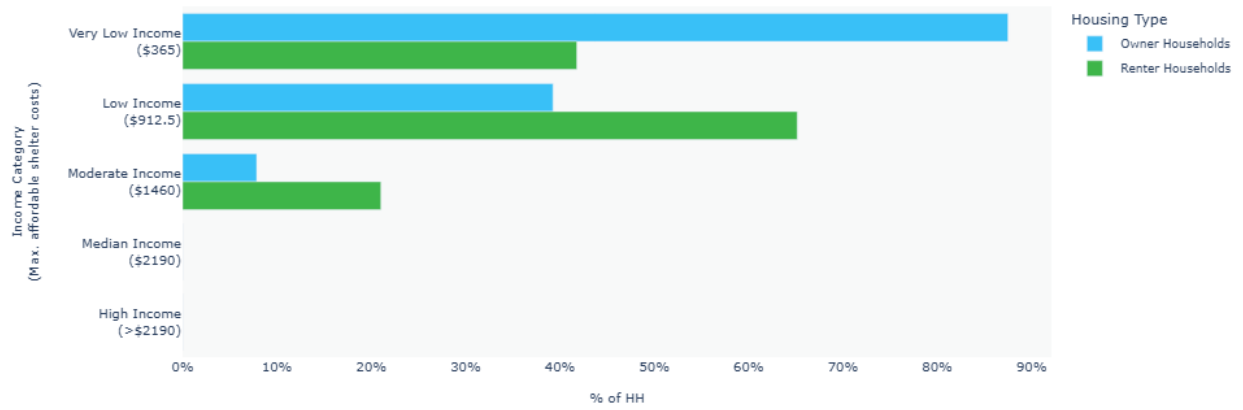
Building on the above, the below chart provides additional metrics related to core housing need by priority population. As shown, single mother-led households represent the demographic in Belleville that is most in core housing need. Following this group, refugee claimant-led households, households headed by those under 25, and households headed by those over 85 represent the groups in greatest core housing need. There are likely some cross-sections in the data which would suggest that various ethnic and demographic groups are in further core housing need when below 25 years of age. Furthermore, the data suggests that households led by individuals over 85 years old are also in core housing need.

Percentage of Households in Core Housing Need by Priority Population, 2021  
Belleville CY (CSD, ON)



Lastly, the below chart highlights households in core housing need based on income category and tenure. As shown there are a significant amount of Very Low Income households within the ownership category, at over 85%. It could be speculated based on the above charts, that a substantial portion of this category is formed by the senior population. This demographic faces affordability concerns as they age in their existing homes after retirement. The Low Income category displays a different pattern, whereas renters form a larger percentage of core housing need compared to owner households. As shown, approximately 65% of the Low-Income renter households are in core housing need.

Percentage of Households in Core Housing Need, by Income Category, Belleville CY (CSD, ON) Renter Households vs Owner Households



## 4. Priority Groups

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

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

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

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

Belleville's housing crisis disproportionately affects priority populations, including low-income families, non-seniors under 50, seniors, and individuals experiencing homelessness. High rental costs, inadequate housing stock, and barriers to supportive housing leave many struggling to secure stable homes. With 1,134 families on the social housing waitlist, demand for affordable units far outstrips availability. Rising rents are unaffordable for many, forcing shared accommodations out of necessity. Transportation costs compound affordability issues, as the transit system forces many low-income families to rely on cars.

There are 915 non-seniors under 50 on the waitlist for social housing, who face unique struggles, particularly those in low-wage or temporary jobs. Many fail to pass tenant screenings due to unstable incomes. Seniors on fixed incomes also face increasing

challenges, with 796 waiting for social housing and wait times averaging five to seven years. Stakeholders stressed the need for more senior-focused supportive housing.

Belleville has at least 251 homeless individuals, with 122 living on the streets and 21 in shelters. Stakeholders noted that many more couch surf or rely on temporary housing. Programs like Home for Good provide stability through supportive housing, but funding remains inconsistent. Without sustained investment, individuals experiencing homelessness will continue cycling through shelters and temporary accommodations. Addressing these challenges requires coordinated action from the city, developers, and support agencies to ensure housing stability for the Belleville's most vulnerable residents.

**4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.**

As noted previously, there are approximately 250 known homeless people in Belleville as of 2025. Of this total, it is estimated that there are approximately 120 people who are unhoused and approximately 20 who sleep at a location called the Grace Inn.

A key challenge in Belleville is the prevalence of hidden homelessness, which includes individuals who may not appear in official counts but rely on temporary arrangements such as couch-surfing or living in overcrowded conditions. While the exact number of these individuals is unknown, qualitative insights suggest that at-risk individuals experience episodic homelessness, meaning they cycle in and out of stable housing due to economic instability, mental health issues, or other barriers.

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

Several local factors contribute to homelessness in Belleville, creating ongoing challenges for vulnerable populations. One of the most significant issues is the affordability gap, which has worsened due to rising housing costs. Between 2019 and 2024, the cost of a single/semi-detached home increased from a median price of \$290,000 to \$415,000, representing an increase of 43%. Similarly, the average rent for a row/apartment in Belleville increased from \$1,110 in 2019 to \$1,435, representing an increase of 30%. These increases have made it difficult for many low-income individuals and families to secure stable housing, especially those relying on Ontario Works or earning minimum wage.

Recognizing that homelessness and affordability are driven by broader macroeconomic factors, based on conversations with various stakeholders in the community, a few themes around homelessness locally emerged:

- Many landlords are hesitant to rent to individuals experiencing homelessness due to concerns about rental arrears, property damage, and the inefficiency of the landlord-tenant board in addressing issues.
- Existing emergency shelters and transitional housing programs lack sufficient capacity, and more permanent housing solutions are needed.
- Stakeholders highlighted the importance of integrating wraparound support services with housing to help homeless individuals maintain long-term stability.
- They also pointed out that government policies and funding models need to be more flexible to support both short-term and long-term housing solutions.

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

The following table provides an estimate of the housing continuum in Belleville, which is subject to continued change and refinement:

Housing Continuum	Geographic Location	Number of Units
Emergency shelters	Grace Inn	21 beds
Transitional housing	Shiloh House ECMH Three Oaks	25 beds
	51 Victoria Ave	ND
Supportive housing	Home for Good – 490 Sidney St	40 units
Social housing (RGI)	245 Bridge St W	81 units
	247 Bridge St W	81 units
	25 Wellington Cres	1 units
	485 Bridge St E	82 units
	5 Turnbull St	37 units
	7 Turnbull St	45 units
	185 Cannifton Rd	20 units
	424 Bleecker Ave	48 units
	46 Tracey Park Pl	59 units
	59 Russell St	92 units
	Elgin St/Tripp Ave/ Moira St W	58 units
	1-20 Marsh Dr	20 units
	118-130 North Park St	44 units
227-238 Pine St	57 units	
Janlyn Cres	8 units	
24 Brown St	40 units	
	Scattered homes	22 units
Rent supplement (in addition	363 rent supplements for all	

to RGI)	of Hastings County	
Affordable housing (below market)	A list of some: <ul style="list-style-type: none"> <li>• 193 North Park Street</li> <li>• 7 Aldersgate Drive</li> <li>• 1 North Front Street</li> <li>• 111 Great St. James Place</li> <li>• 1 North Front Street</li> <li>• 450 Sidney Street</li> </ul>	ND

To supplement the above table, additional qualitative information regarding the housing continuum in Belleville is provided below:

**Emergency Shelters and Transitional Housing:**

- **The Home for Good Building:** the first supportive housing initiative in Hastings County, is funded through municipal, provincial, and federal contributions. This model integrates local community organizations to offer housing and essential support services for individuals experiencing homelessness or at risk of losing their housing. The program connects tenants with a range of local support services, including mental health and addiction resources, to promote stable tenancy. Each resident has access to a dedicated support worker, and on-site staff are available 24/7 to maintain safety and security within the building.
- **Grace Inn Shelter:** This 21-bed emergency shelter offers adults experiencing homelessness a safe place to stay, emphasizing dignity, community, and mentorship. Each guest is provided with a semi-private space, meals, and access to essential personal hygiene items.
- **Shiloh House:** Operated under the Grace Inn umbrella, Shiloh House provides transitional housing for male-identifying individuals. The program supports residents in achieving sustainable housing through personalized plans, workshops, and case management.

**Supportive Services:**

- **Daytime Drop-In Program:** Launched in June 2021 at Bridge Street United Church, this program operates daily from 8:30 am to 3:30 pm. It offers a safe space for those experiencing homelessness or financial challenges, providing access to showers, laundry facilities, Wi-Fi, and daily hot lunches. Public health nursing services and harm reduction support are also available on-site. Bridge Street United Church services are being relocated to a permanent location at 1 Alhambra Sq (The Hub), but are also being relocating temporarily to 125 South Church St while The Hub is being renovated
- **John Howard Society's Housing Initiative:** This initiative aims to establish a supportive living environment in Belleville for individuals recently released from prison. By providing stable housing and wrap-around services, the program seeks to eliminate the threat of homelessness for this at-risk population.

## **Coordinated Community Efforts:**

- **Homelessness Summit:** In November 2021, the City of Belleville, Hastings County, and the Canadian Alliance to End Homelessness hosted a summit with local stakeholders to discuss solutions for ending homelessness. The summit resulted in actionable items and timelines aimed at addressing the crisis locally.
- **Reaching Home:** Hastings County administers this federal program in Belleville, aiming to support individuals and families in maintaining safe, stable, and affordable housing. The program also focuses on reducing the number of people experiencing chronic homelessness.

There is continued demand for these types of facilities and more housing opportunities across the entirety of the housing continuum. These initiatives reflect Belleville's commitment to providing immediate support and long-term solutions for those facing homelessness in the community.

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

There is a recognized demand for student housing, particularly as universities and colleges continue to grow within the local area. Further, an emerging trend is multi-generational or multi-family housing, where due to limitations on housing supply and affordability, greater numbers of families or individuals are choosing to live together. Discussions with stakeholders lead to conversations related to students and other demographics that may not be captured through official data sources. The following summarizes some key themes from those conversations:

- **Students & Shared Housing:**
  - A significant portion of rental demand in Belleville comes from students, particularly those attending Loyalist College.
  - Many students share accommodations due to affordability challenges, which may not be well captured in standard housing data.
  - Landlords expressed concerns about the fire code restricting more than five unrelated individuals living together, which conflicts with the necessity of shared housing to manage costs.
- **Congregate Housing & Unconventional Arrangements:**
  - Several participants highlighted how housing affordability pressures are leading to informal arrangements such as couch-surfing and multiple unrelated individuals cohabiting.

- The presence of unauthorized tenants or "occupants" (e.g., boyfriends, adult children) who are not on the lease but live in rental units was noted as a common challenge.
- Many landlords indicated that people are grouping together in ways that official housing data may not reflect.
- **Temporary Foreign Workers & Other Low-Income Populations:**
  - While temporary foreign workers were not explicitly mentioned, some landlords discussed the challenges of securing tenants with stable incomes, noting that many individuals in the lowest income brackets struggle to meet affordability requirements.
  - The difficulty in screening tenants and verifying employment suggests that transient or non-traditional work arrangements (which could include temporary foreign workers) may contribute to underreporting of housing needs.
- **Limitations in Capturing Housing Need:**
  - There was an explicit mention of landlords seeing increased fraudulent rental applications, suggesting that demand may not be fully captured in official statistics.
  - Housing affordability challenges are leading to hidden homelessness, which is unlikely to be reflected in core housing need assessments.
  - The landlords' perspective emphasized that official vacancy rates and affordability metrics may not fully account for these hidden housing pressures.

The conversations with stakeholders support the notion that these groups are underrepresented in core housing need data due to the non-traditional or temporary nature of their housing situations.

## 5. Housing Profile

### 5.1 Key Trends in Housing Stock:

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

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

Historically, Belleville has developed as a suburban community predominantly with a built form of single-detached dwellings. A summary is provided below:

Occupied Dwellings Structural Type	Number	Share of Total
Single-detached house	13,980	59.4%
Semi-detached house	705	3.0%
Row house	1,800	7.6%
Duplex	675	2.9%
Apartment in a building that has fewer than five storeys	4,135	17.6%
Apartment in a building that has five or more storeys	2,125	9.0%

As a historic urban center with industrial roots, for much of the past century, growth consisted primarily of low-density, ground-oriented housing, expanding outward as new industries and job opportunities attracted residents. However, as Belleville's economy has diversified – particularly with a strong manufacturing and logistics sector – housing demand has increased, placing pressure on both urban and suburban areas. The city's proximity to Highway 401 and a regional VIA Rail station has reinforced its role as a regional employment hub, encouraging workforce-related migration and increasing the need for a mix of housing types.

Belleville's housing market faces long-term challenges related to affordability, rental supply, and intensification. While greenfield expansion continues in areas like the Belleville West (Loyalist) Secondary Plan, land availability is becoming more constrained, necessitating greater levels of infill development and higher-density housing near key transit corridors and employment centers. As the city grows, the need to balance economic development with sustainable land use and infrastructure planning remains a central priority.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	23,535
Breakdown by structural types of units (number of units)	Single-detached	13,980
	Semi-detached	705
	Row house	1,800
	Apartment/flat in a duplex	675
	Apartment in a building that has fewer than 5 storeys	4,135
	Apartment in a building that has 5 or more storeys	2,125
	Other single attached	110
	Movable dwelling	10
Breakdown by size (number of units)	Total	23,535
	No bedrooms	160
	1 bedroom	3,370
	2 bedrooms	6,120
	3 bedrooms	8,170
	4 or more bedrooms	5,720
Breakdown by date built (number of units)	Total	23,535
	1960 or before	7,690
	1961 to 1980	7,275
	1981 to 1990	2,505
	1991 to 2000	1,565
	2001 to 2005	1,115

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	2006 to 2010	920
	2011 to 2015	810
	2016 to 2021	1,660
Rental vacancy rate (Percent)	Total	1.5
	Bachelor	0
	1 bedroom	1.4
	2 bedrooms	1.6
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	4,316
	Secondary	4,499 (total of 8,815 rental-occupied dwellings as reported in the 2021 Census less the Primary rental units identified above)
Number of short-term rental units	Total	40

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

The City continues to engage with non-profit organizations, Hastings County, and the community to facilitate the development of low and very low-income households. Since 2022, there have been nearly 40 affordable units built in Belleville. Two developments were completed in 2022, yielding 37 affordable units. More recently, in 2024, there have been an additional 19 affordable units added to the supply in Belleville.

Outside of the above, an emerging trend is the growing availability of secondary suites, which offer a more affordable housing option while helping homeowners offset mortgage expenses through rental income. These suites are also increasingly being used to accommodate young children who cannot afford to move out of their parent's home as well as seniors who wish to live with family members while downsizing in a cost-effective manner. Given that retirees often face financial challenges due to reduced incomes, this housing option plays a crucial role in supporting an aging population as

the community expands. The annual development of secondary units in Belleville is outlined below:

- 2022: 80 units
- 2023: 57 units
- 2024: 74 units

As shown, the City is averaging the development of approximately 70 secondary units annually since 2022. This continued development will provide additional opportunities for affordable rental housing within Belleville.

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

Based on CMHC data, the average rent prices in the City of Belleville have seen notable increases over the years. From 2010 to 2019, average rents rose by approximately 3.7% annually, increasing from \$798 to \$1,109. By 2023, average rents reached \$1,338, marking a 4.1% annual increase from 2010 levels. In 2024, the average rent further climbed to \$1,435, representing an overall 80% increase since 2010.

Inflationary pressures, a lack of housing supply, population growth, and other economic factors such as income levels continue to drive these rent increases. Additionally, a growing number of tenants are either choosing to rent or are unable to purchase homes, further strengthening the demand for rental properties.

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

Belleville's 2024 vacancy rate, per CMHC data, is 3.2%, compared to 3.0% in 2016. In the short term, vacancy rates have increased from 1.5% in 2021 to 3.2% in 2024, reflecting a loosening rental market. This shift suggests that some supply has entered the market or that affordability pressures are limiting demand. However, in the mid-term, vacancy rates have remained relatively stable, fluctuating between 2.4% and 3.2% since 2016, indicating that despite recent changes, rental supply has not significantly outpaced demand over a longer horizon.

A persistently low vacancy rate indicates that rental demand continues to outpace supply, driven by factors such as high population growth, rising mortgage rates, and persistently high home prices, which make it more difficult and less attractive for renters to transition to homeownership. These trends are contributing to sustained pressure on Belleville's rental market.

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

Core housing need has declined over time for both renters and homeowners, though renters continue to face significantly higher levels of need. The share of renters in core housing need dropped from 33.8% in 2006 to 27.6% by 2021. For ownership households, core housing need decreased from 5.9% in 2006 to 4.7% by 2021.

**5.7 Non-Market Housing**

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	795
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	n/a
Number of co-operative housing units	Total	n/a
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	86 (21 emergency shelters, 25 transitional housing, and 40 supportive housing)

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

Examples can include:

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

Belleville faces several gaps in affordable and community housing, particularly for seniors, individuals with disabilities, and those in need of supportive housing. While

some housing options include accessible units, there remains a shortage of dedicated senior housing, including assisted living and long-term care. The City’s CIP offers top-up rebates for accessibility. Projects approved through the program include:

- 120 Burnham St - 38 unit apartment building under construction (8 units barrier free);
- 193 North Park St - 54 unit apartment building addition completed (6 units barrier free); and
- 7 Aldersgate Dr - 84 unit apartment building (28 units barrier free).

Many low-income households struggle to find rental options that fall between fully subsidized housing and market-rate units, highlighting the need for additional affordability measures such as rent supplements or income-gearred rental models. There is also a strong demand for supportive housing with integrated services, particularly for individuals with disabilities and those transitioning out of homelessness. While partnerships with local agencies help provide some wrap-around support, there are limited permanent housing options for those requiring ongoing care. Additionally, stakeholders have expressed delays in securing funding and policy challenges, such as balancing housing needs with land-use priorities, have slowed the development of new affordable units. Addressing these issues will require streamlined funding processes, expanded affordability programs, and a greater focus on integrating supportive services within housing developments.

## 5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1,070
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1,194
	Bachelor	900
	1 bedroom	1,112
	2 bedrooms	1,216
	3 bedrooms+	1,498
Purpose-built rental prices by unit size	Total	1,100
	Bachelor	925

5.9.1 Housing Values		
Characteristic	Data	Value
(Median, Canadian dollars per month)	1 bedroom	1,100
	2 bedrooms	1,150
	3 bedrooms+	1,500
Sale prices (Canadian dollars)	Average	440,000 [2024]
	Median	415,000 [2024]
Sale prices by unit size (Average, Canadian dollars)	Average	All home types 2024: \$533,617
	Bachelor	n/a <sup>2</sup>
	1 bedroom	n/a <sup>2</sup>
	2 bedrooms	n/a <sup>2</sup>
	3 bedrooms+	n/a <sup>2</sup>
Sale prices by unit size (Median, Canadian dollars)	Median	House: \$500,000 Apartment: \$300,000
	Bachelor	*
	1 bedroom	Apartment: \$250,000
	2 bedrooms	House: \$500,000 Apartment: \$350,000
	3 bedrooms+	House: \$600,000 Apartment: \$450,000

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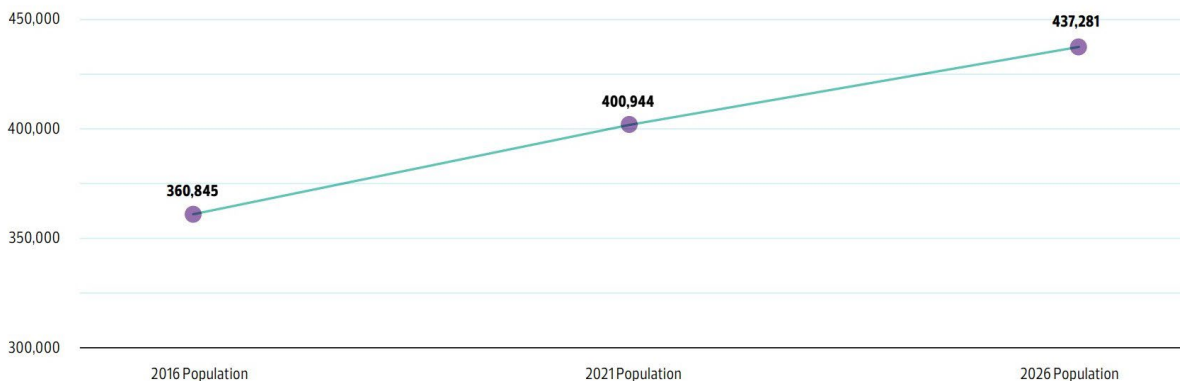
<sup>2</sup> Please note that data is not readily available by bedroom type. The City of Belleville is actively engaging with the Central Lakes Association of Realtors to receive this information on an ongoing basis. It is the City's goal to regularly collect this dataset from the Central Lakes Association of Realtors and utilize it for future iterations of the HNA. We suggest, however, that average and median sale prices by average structure type, rather than unit size data, may be more appropriate, as a breakdown by bedrooms may create disparities when measuring properties that may have the same number of bedrooms but are of a different home type.

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	0
	Owner	18 (2022 – 2024)
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	300
	Single	130
	Semi-detached	4
	Row	63
	Apartment	103
Completed – Breakdown by tenure (annual, number of structures)	Tenant	103
	Owner	189
	Condo	8
	Coop	0
Housing starts by structural type and tenure	Total	Total Housing Starts: Single: 75 Semi-detached: 0 Row: 76 Apartment: 48 <b>Total: 199 [2024]</b>  <b>Rental:</b> Apartment: 4 Total: 4 [2024]

## 6. Projected Housing Needs and Next Steps

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

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



***Household Growth Projection 2016- 2026. [Source: Edmonton Affordable Housing Needs Assessment – August 2022](#)***

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

### 6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, [including the HART housing needs projection here](#). The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their

preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

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

### Step 1: Population Projection

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

### Step 2: Household Projection

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

- Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
- Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.
- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

### Step 3: Housing Demand (Need) Projection

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

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

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

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

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	690	0	0	0	0	690
Low Income	3,775	840	175	50	15	4,860
Moderate Income	2,535	2,635	495	130	80	5,880
Median Income	1,620	3,000	1,015	475	250	6,370
High Income	820	4,450	2,115	2,205	1,660	11,250
Total	9,440	10,930	3,800	2,870	2,010	29,050

## Key Considerations

### Population

- It is strongly advised to use the updated post-census population estimates for 2021 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.
- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.
- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.
- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.
- **Smaller Communities:**
  - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
  - One industry communities should also develop multiple population scenarios to manage economic volatility

### Household Projections

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

- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.
- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.
- **Optional for Smaller Communities:**
  - For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.
  - Project household composition by family/non-family households using latest census proportions by family type.
  - Project household size by age for family/nonfamily type by dividing population by households.

## Housing Demand

### To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.
- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

### To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.
- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

## Economic Data Integration

- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.
- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.
- CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.
- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

## Supply Capacity & Supply Gaps

- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.
- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps
- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.
- **Optional for Smaller Communities:**
  - Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

## 6.2 Projection Methodology

A cohort-survival forecasting methodology was developed for the update to Belleville’s population, housing, and employment growth forecast completed in December 2022. This method follows the 1995 Ontario Provincial Projection Methodology Guideline and adheres to industry best practices. It projects population growth by categorizing individuals by age and sex, aging these groups over time. The methodology incorporates age-specific death rates and fertility rates for women in relevant years to estimate births. Net migration rates, calculated as in-migration minus out-migration by age group, are also factored into the forecast. Additionally, as part of the municipality's forecast update, a household formation forecast (headship rate forecast) was prepared by age cohort. This provides a long-term housing occupancy estimate for Belleville, extending through the 2051 planning horizon. According to the Municipality’s updated forecast, the number of households is expected to reach 29,050 units by 2035.

For projecting households by tenure, the Housing Needs Assessment analyzed historical data from Statistics Canada (2001–2021), focusing on tenure trends, the age of the primary maintainer, and housing types. Anticipated household distributions by income category were derived by using the HART tool to proportionally allocate households according to growth shares in each income category.

To estimate apartment numbers by bedroom count, a customized Statistics Canada dataset was used which provided information on construction year and bedroom counts.

6.2.1 Projections		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	-220 (-8%)
	15-19	-180 (-7%)
	20-24	-40 (-2%)
	25-64	740 (28%)
	65-84	1,810 (68%)
	85+	540 (20%)
Male Births	Births x Estimated Proportion of Male Births	2,480 Male Births (50% Male Birth Rate)
Female Births	Total births – Male Births	2,480 Female Births (50% Female Birth Rate)

6.2.1 Projections		
Characteristic	Data/Formula	Value
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.7%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	530
Projected Family Households	Age-group population x projected age-specific family headship rate	17,790
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	11,260
Total Projected Headship Rate	Family headship rates + non-family headship rates	29,050
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	3,990
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	<p>Structure Type:</p> <p>Low (single and semis): 1,600            Medium (towns/rows): 550            High (apartments): 200            Total Units: 2,350</p> <p>Projected Owner Households by Age of Primary Maintainer:</p> <p>15-24 Years: 0            25-34 Years: 150            35-44 Years: -220            45-54 Years: 1,300</p>

6.2.1 Projections		
Characteristic	Data/Formula	Value
		55-64 Years: -520 65-74 Years: 360 75+ Years and Older: 1,290 Total: 2,350
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	Structure Type: Low (single and semis): 280 Medium (towns/rows): 350 High (apartments): 1,010 Total Units: 1,640  Projected Renter Households by Age of Primary Maintainer: 15-24 Years: 20 25-34 Years: 270 35-44 Years: -120 45-54 Years: 720 55-64 Years: -150 65-74 Years: 170 75+ Years and Older: 730 Total: 1,640
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Structure Type: Low (single and semis): 1,880 Medium (towns/rows): 900 High (apartments): 1,210 Total Units: 3,990  Projected TOTAL Households by Age of Primary Maintainer: 15-24 Years: 20 25-34 Years: 420 35-44 Years: -340 45-54 Years: 2,020 55-64 Years: -670 65-74 Years: 530 75+ Years and Older: 2,020 Total: 3,990

### 6.3 Population and Households Projections

6.3.1 Anticipated Population by 2035			
Characteristic	Data		Value
Anticipated population	Total		67,800
Anticipated population growth	Total		6,650
	Percentage		11%
Anticipated age	Average		47
	Median		48
Anticipated age distribution (# and %)	0-14	7,670	11%
	15-19	3,420	5%
	20-24	3,740	6%
	25-64	32,790	48%
	65-84	16,630	25%
	85+	3,560	5%

6.3.2 Anticipated Households by 2035		
Characteristic	Data	Value
Current number of households in 2025	Total	25,060
Anticipated number of households	Total	29,050
Anticipated Household Age	Average	1993
	Median	1984
Anticipated Households by Tenure	Renter	11,090
	Owner	17,960
Anticipated Units by Type	Total	29,050
	Other	120
	Single	16,660
	Semi-detached	720
	Row	3,670
	Apartment	7,880
Anticipated <b>Apartment</b> Units by Number of Bedrooms	1 bedroom	3,570
	2 bedroom	3,880
	3 bedroom	350
	4 bedroom	50
	5 bedroom	30
Anticipated Households by Income	Average	5,670
	Median	6,370
	Very Low	690
	Low	4,860

<b>6.3.2 Anticipated Households by 2035</b>		
<b>Characteristic</b>	<b>Data</b>	<b>Value</b>
	Moderate	5,880
	High	11,250
Anticipated average household size	Total	2.31
Draft approved lots by planned housing type	Total	1,480 [Units]
Draft approved lots by tenure	Tenant	506 [Units]
	Owner	974 [Units]

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

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

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?** For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?
- The Housing Needs Assessment (HNA) data and findings will inform various policies and plans that the City of Belleville will be undertaking in the future.
- Updates to the Official Plan policies should involve revisions to respond to residential land needs in accordance with population growth projections. Policy changes should encourage missing middle housing types to allow for a wider range of uses. These updates may promote the development of senior-friendly, mixed-income, and/or non-market housing. These findings, combined with demographic statistics, may help in identifying growth areas and defining housing priorities that may be addressed through the process of updating the Official Plan.
- The City's Housing Community Improvement Plan (CIP) programs should be updated based on the study's findings. Future programs will focus on addressing housing types and affordability levels identified as gaps through the study.
- In the Engineering and Development Services department, the data may also be used to establish key performance indicators (KPIs) and benchmarks for success.
- The findings may also inform future transit service reviews to improve service coverage, ultimately supporting higher-density and affordable housing in more areas.
- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**
- The Housing Needs Assessment (HNA) will be used as a background document that will inform future policymaking and decision-making. HNA data and findings

may be integrated into the Official Plan to update growth projections, intensification policies, and growth management policies.

- The HNA re-enforces the need to advance priorities to encourage missing middle housing and develop for the entire housing continuum to address core housing needs. Major development applications should have regards for the study to ensure proposals align with the community's housing needs.
- The data will assist in ensuring servicing capacity is available for the anticipated growth, and help prioritize infrastructure investments including transit, pedestrian network, and parks.
- **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

**Examples may include:**

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?
- Based on the anticipated growth pressure for the City of Belleville, it is imperative that the City has adequate water and wastewater capacity to accommodate the forecasted growth. The findings in the study will inform the City's upcoming Infrastructure Phasing Strategy which will identify existing and future infrastructure gaps and provide guidance on phasing infrastructure upgrades.
- With the anticipated growth pressures, there would also be a greater demand for transit, social services, parks, community facilities, and employment opportunities. Future reviews of social, community and natural infrastructure levels will take HNA findings into consideration to foster complete and resilient communities.

## ***Annex A: Relevant Links for Developing Housing Needs Projections***

### ***Data and Analysis***

[Housing Statistics - Statistics Canada](#)

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

[Population estimates, July 1, by census metropolitan \(statcan.gc.ca\)](#)

[Population and demography statistics \(statcan.gc.ca\)](#)

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

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

### ***Reports & Publications***

[Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042](#)

[CMHC - Housing Shortages in Canada Report](#)

[University of British Columbia - Housing Assessment Resource Tools \(HART\)](#)

[University of London - Affordability targets: Implications for Housing Supply](#)

[Nova Scotia Housing Needs Assessment Report Methodology](#)

[Ontario Land Needs Assessment Methodology](#)

[British Columbia Affordable Housing Need Assessment Methodology](#)

## ***Annex B: Glossary***

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

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

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

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

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

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

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

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

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

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

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

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

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