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**BRUCE**  
county

**SHS**

# Bruce County Housing Targets

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Final Report

December 2025



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## Acknowledgements

This Housing Targets report for Bruce County was undertaken on behalf of the Bruce County by SHS Inc.

This report is the result of a collaborative process and would not have been possible without the active involvement of County staff. We would like to thank the Bruce County team for their direction, input, and assistance throughout this study.



# Executive Summary

Bruce County is experiencing sustained population and employment growth, driving the need for a coordinated and forward-looking approach to housing. As the designated Service Manager for housing and homelessness services, and a key land use planning authority, Bruce County is uniquely positioned to lead a strategic response to this challenge.

This report outlines ten-year housing targets for the period 2026 to 2036, developed through detailed population, household, and dwelling projections. These targets are designed to guide planning, investment, and policy decisions across the County and its three geographic regions (Lakeshore, Inland, and Peninsula) ensuring that future housing supply aligns with the diverse needs of residents.

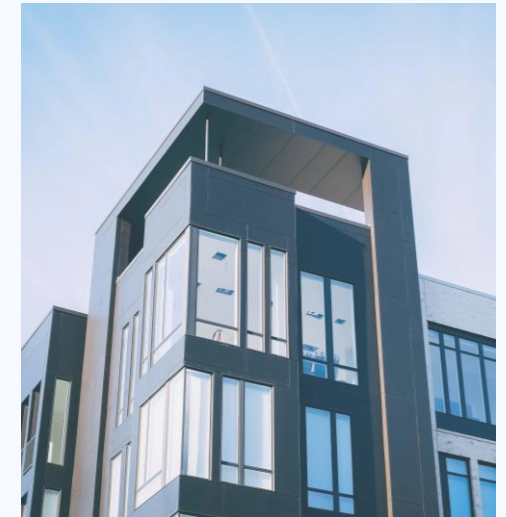
The County-wide target of **4,040 new housing units** reflects the full spectrum of the housing continuum, from transitional and supportive housing to market rental and ownership. Targets are further broken down by dwelling type and unit size, providing a comprehensive framework to support inclusive and sustainable growth.

## Key Trends Informing Housing Needs Projections

- **Steady population growth**, particularly notable growth in recent years, is expected to continue across the County
- **Medium- and high-density housing types**, such as townhouses and apartments, are **projected to make up a larger share of future development**, reflecting changing land use patterns and urban growth strategies
- **Rental housing demand is likely to rise**, as the shift toward higher-density housing aligns with the needs and preferences of renter households

## Key Housing Target Findings

- **Non-market housing, including community or social housing, and supportive and transitional units**, must be expanded to meet the needs of vulnerable populations and prevent chronic homelessness.
- **Renter households**, particularly those with lower incomes, face heightened affordability challenges and are more likely to require non-market or below-market housing.
- **Homeownership**, while a dominant tenure in Bruce County, is increasingly out of reach for many due to rising housing costs. Expanding ownership options, particularly for moderate-income households, is essential.



# Meeting the Moment: Housing Targets

Targets across the continuum reflect the diverse needs of Bruce County residents.

The current housing challenges in Bruce County require action to build toward a future where all residents have access to safe, appropriate, and affordable housing. Grounded in population growth projections and a detailed understanding of housing need, Bruce County’s ten-year housing targets represent a critical step forward.



## 10-Year Housing Targets (2026 - 2036)

4,040 new housing units

Housing Type Along The Continuum	10-Year Housing Targets	
	Units	%
Transitional Housing	10	0.2%
Supportive Housing	50	1.2%
Community or Social Housing	460	11.4%
Below Market (Rental)	410	10.1%
Below Market (Ownership)	220	5.4%
Private Rental	790	19.6%
Homeownership	2,100	52.0%



### Target by Dwelling Type

Low Density	2,145 units	53.1%
Medium Density	1,035 units	25.6%
High Density	860 units	21.3%



### Target by Dwelling Size

Less than Two Bedrooms	895 units	22.0%
Two Bedrooms	915 units	22.8%
More than Two Bedrooms	2,230 units	55.2%

# Charting the Path Forward

Turning housing targets into homes requires bold collaboration and immediate action across all sectors.

The housing targets for Bruce County set a clear path forward. To turn these targets into a reality, it will require the collaboration and mobilization of partners across the housing continuum. Along with the County, senior level governments, local governments, community housing providers, other non-profit organizations, and private developers each have a critical role to play in delivering the mix of housing our communities need. With new programs and budget tools available, now is the time to act. **Every new home matters, and every partner counts.**



## Who needs to be involved?

- **Bruce County:** to set targets to aspire to, offer incentives, and provide community housing and other affordability measures. Bruce County also facilitates growth management and land use planning approvals.
- **Local governments:** to unlock land, offer incentives, and fast-track approvals for housing.
- **Senior level governments:** to provide forgivable loans, repayable loans, rental subsidies, and support service funding.
- **Non-profits, co-operatives, and land trusts:** to bring community housing developments forward.
- **Private sector developers and builders:** to build the rental and ownership housing that is needed.



## What resources can we use?

- **Identify surplus government lands:** federal, provincial, County and local government surplus properties suitable for residential development.
- **Apply for federal and provincial programs** (e.g., Build Canada Homes and CMHC funding streams).
- **Explore innovative funding tools**, such as community bonds.
- **Align County and local municipal housing strategies** to maximize funding eligibility.

# Introduction

This section outlines the purpose and contents of this study.

## Contents

Background and Context

Housing Continuum

# Background and Context

## Study Introduction

Bruce County is projected to continue experiencing population and employment growth over the next two decades. Planning for housing, including housing that is affordable to all residents, represents an important part of good planning for growth. As the designated Service Manager for housing and homelessness services in the County, a land use planning authority, and a key driver of economic and social development, the County plays a key role in planning for future growth.

**The purpose of this study** is to put forward ten-year housing targets that will help guide planning, policy, investment, and collaboration across the County. Building on previous work across the County, including the [Plan the Bruce: Good Growth Discussion Paper](#) and [Bruce County Demographic Housing Study](#), these targets will also serve as a shared benchmark to measure progress and galvanize collective action within Bruce County. Lastly, the housing targets will support alignment between work in the County and long-term Provincial planning and growth management, including informing the County 10-Year Housing and Homelessness Plan update.

## Report Contents

This study has conducted population, household, and dwelling projections to produce ten-year housing targets for Bruce County and its respective municipalities. These targets provide an estimate of the total number of dwellings needed to support future growth and further breaks these targets down by dwelling size, density, and affordability level.

The targets have been determined for Bruce County and the three regions that make up the County:

- **Lakeshore Region**
  - Kincardine
  - Saugeen Shores
- **Inland Region**
  - Arran-Elderslie
  - Brockton
  - Huron-Kinloss
  - South Bruce
- **Peninsula Region**
  - Northern Bruce Peninsula
  - South Bruce Peninsula

## Sources of Information

The key inputs that inform this study include:

- **Statistics Canada Community Profiles** data from 2006 to 2021.
- The **Plan the Bruce: Good Growth** Discussion Paper.
- Household profile data from **Housing Assessment Resource Tool (HART)**, including income categories referenced throughout the report. These income categories are defined throughout the report.
- Data from the **Canadian Mortgage and Housing Corporation's** Rental Market Survey, Starts and Completions Survey, and other housing market data.
- **Bruce County data**, including on non-market housing, planning and development applications, and other data on the current housing stock.

A detailed methodology on how these projections and targets were calculated is provided within.



# Housing Continuum in Bruce County

The housing continuum in Bruce County reflects a diverse range of housing options designed to meet the evolving needs of its residents, from emergency shelters and transitional housing to affordable rentals and market ownership.

Bruce County Council established the **Community Development Office** to provide strategic leadership and coordination on activities that Bruce County can lead to help create conditions locally to increase the supply and impact the affordability of housing.

Like many regions in Ontario, Bruce County faces challenges related to housing affordability, supply shortages, and demographic shifts. In response, the County has developed strategic plans such as the **Housing Action Plan 2024–2026**, which aim to increase housing options across the continuum.

Initiatives outlined in the Bruce County Action Plan focus on coordinated efforts among government, non-profits, developers, and Indigenous partners to create inclusive, sustainable housing solutions that support residents at every stage of housing need.



Image adapted from The Municipal Role in Housing - IMFG (utoronto.ca)

Bruce County Housing Targets - 2024-2026



# Housing Targets

This section outlines the housing targets recommended for Bruce County.

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Target Households

Housing Target Classification

Housing Targets by Housing Type

# Housing Targets

## Target Households

Housing targets can be a critical component of municipal strategies to address current and future housing needs. These targets help guide municipal planning, development approvals, and investment decisions to ensure that housing supply aligns with the diverse needs of residents.

By setting clear and measurable targets, Bruce County aims to promote a balanced mix of housing types, tenure options, and affordability levels.

### Target Household Groups

Housing targets for Bruce County have been developed to reflect the full spectrum of the housing continuum, from transitional housing to market ownership. Each segment of the continuum serves distinct household groups, differentiated by income levels, tenure preferences (rental vs. ownership), and the degree of support services required.

Recognizing these differences is essential to ensuring that housing targets are not generic but rather tailored to the specific needs of the people who will live in Bruce County.

By identifying housing needs according to household characteristics, Bruce County can set meaningful and actionable targets. This approach avoids a “one size fits all” model and instead promotes a responsive housing strategy that aligns with the demographic realities, economic conditions, and social priorities of the County.

Table 01 • Household Income Groups from HART

Income Category	Income Level (AMHI = Area Median Household Income)	Income Range
Very Low Income	Up to 20% below AMHI	\$17,400 and below
Low Income	21% – 50% AMHI	\$17,401 – \$43,500
Moderate Income	51% – 80% AMHI	\$43,501 – \$69,600
Median Income	81% – 120% AMHI	\$69,601 – \$104,400
High Income	Over 120% AMHI	\$104,401 and higher

# Housing Targets

## Target Households

### Household Tenure

There were **25,215** households who owned their home in Bruce County in 2021, representing **81.1%** of households.

- Owner households grew by **7.2%** between 2016 and 2021.

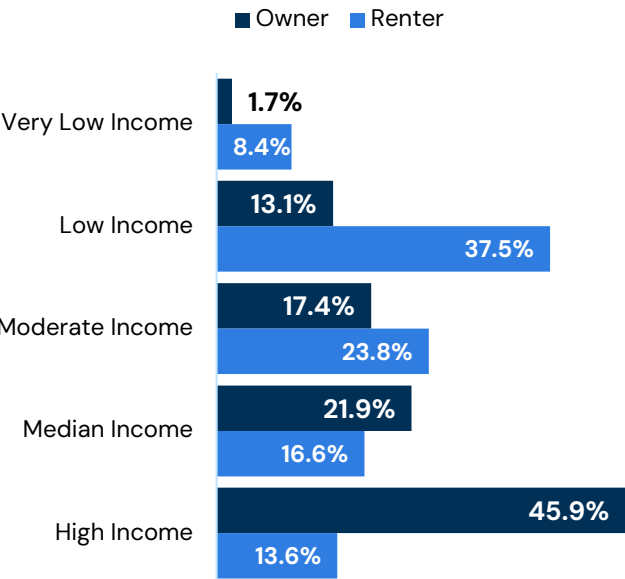
There were **5,690** households who rented their home in Bruce County in 2021, representing **18.3%** of households.

- Renter households grew by **7.7%** between 2016 and 2021.

### Household Income

In 2021, approximately **6,450 households** were considered **very low or low income households**. Renter households were much more likely to be considered very low or low income (**Figure 01**).

**Figure 01 • Households by Household Income Category and Household Tenure**



### Core Housing Need

A household is considered in core housing need if it meets two (2) criteria:

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

In 2021, **1,320 households** were recorded as meeting the core housing need criteria. However, this figure was likely impacted by government pandemic relief programs.

Based on historical trends, it is estimated that approximately **3,010 households** (9.7% of households) were in core housing need in 2021. Of these, 1,230 were owner households (4.9% of owners) and 1,780 were renter households (30.2% of renters).

# Housing Targets

## Target Classification

### 10-Year Housing Targets

The housing targets for Bruce County are established as cumulative goals over a ten-year period, from **2026 to 2036**. This approach acknowledges the variability in housing development timelines, including factors such as market fluctuations, construction delays, and infrastructure readiness.

By setting targets over a decade rather than annually, the County allows for flexibility in delivery while maintaining a clear long-term vision for housing growth. These targets will align with household projections by dwelling type and municipality outlined in the *Plan the Bruce: Good Growth Discussion Paper*.

These targets are designed to guide planning, investment, and policy decisions to ensure a balanced and responsive housing supply across the region. Where possible, existing planning application data has been used to establish realistic goals and appropriateness of housing targets. These targets may be re-visited should large-scale infrastructure projects be proposed that could impact the demand for housing.

### Targets by Dwelling Type

To support a diverse and inclusive housing stock, housing targets for Bruce County are categorized by dwelling type:

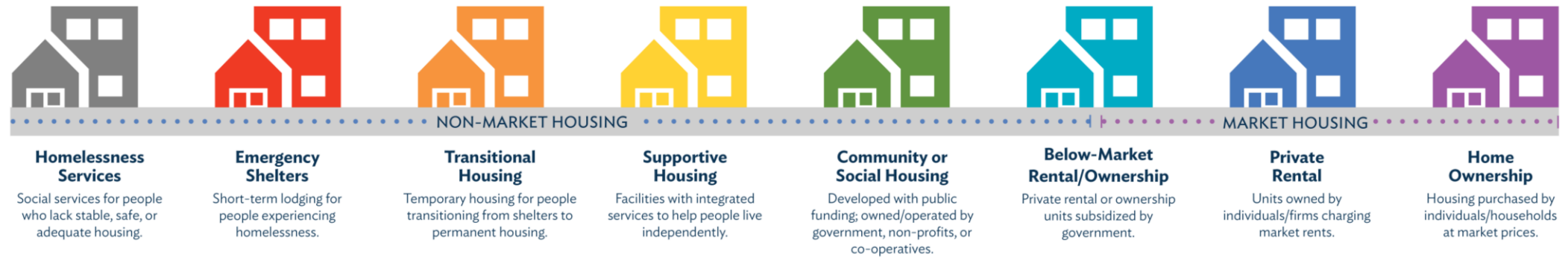
- **Low Density Housing:** Includes single detached and semi-detached homes. These units are typically suited for families and individuals seeking more space and privacy, often in suburban or rural settings.
- **Medium Density Housing:** Comprises row houses and townhomes along with apartments in duplexes, offering a middle ground between detached homes and apartment buildings. These are ideal for small families, those looking to downsize, and first-time buyers.
- **High Density Housing:** Encompasses apartment buildings and multi-unit complexes. High-density units are essential for accommodating population growth in more urban areas and providing affordable options for singles, seniors, and small households.

### Targets by Dwelling Size

Recognizing the importance of matching housing size to household composition, housing targets for Bruce County also consider the number of bedrooms per unit:

- **Less than Two Bedrooms:** Studio and one-bedroom units are crucial for singles, couples without children, seniors, and individuals requiring affordable or supportive housing.
- **Two Bedrooms:** These units serve small families, couples, and individuals who need additional space for work or caregiving.
- **More than Two Bedrooms:** Larger units are essential for families with children, multi-generational households, and those seeking long-term housing stability.

# Housing Targets Summary – Bruce County



Target Household Group(s)		Total	• Very Low Income • Low Income • Renters	• Very Low Income • Low Income • Renters • With Additional Needs	• Low Income • Renters	Moderate Income		• Median Income • Renters	• High Income • Owners
						Renters	Owners		
<b>Bruce County 10-Year Housing Targets (units)</b>		<b>4,040</b>	<b>10</b>	<b>50</b>	<b>460</b>	<b>410</b>	<b>220</b>	<b>790</b>	<b>2,100</b>
<b>Targets by Type</b>	Low Density	2,145	10	–	–	110	190	190	1,655
	Medium Density	1,035		20	250	75	25	275	380
	High Density	860		30	210	225	5	325	65
<b>Targets by Size</b>	Less than Two Beds	895	10	40	230	125	25	320	140
	Two Beds	915		10	140	140	45	235	350
	More than Two Beds	2,230		–	90	145	150	235	1,610

## Housing Targets: Transitional Housing

### What is Transitional Housing?

Temporary housing for people transitioning from emergency housing to permanent housing

Transitional housing is a key component in addressing homelessness in Bruce County and is offered to individuals on the by-name list. This type of housing is often supported through partnerships with non-profit housing providers.

In Bruce County, six (6) transitional housing units are located within the Bruce County Housing Corporation (BCHC) housing portfolio and include individualized supports in collaboration with other community service providers such as Canadian Mental Health Association (CMHA).



For information regarding the methodology to calculate these targets, see the appendix.

### Outcomes

Transitional housing offers short-term accommodation (up to four years) for people moving from crisis situations toward permanent housing. In Bruce County, this type of housing is essential for individuals leaving emergency shelters or experiencing sudden instability.

This housing type would be targeted to very low and low income households in core housing need or those individuals currently experiencing homelessness. Following housing target methodology outlined in *United Ways Built for Good: Delivering Housing Ontario Needs*, the amount of community housing that should be dedicated to the transitional housing was developed.

To meet the needs of the most vulnerable populations in Bruce County, the County is projected to require approximately **ten (10) new transitional units by 2036**.

These housing targets focus on creating flexible, service-oriented spaces that help residents build the skills and resources needed for long-term housing success. Expanding transitional housing will strengthen the County's ability to respond to urgent housing needs and reduce the risk of chronic homelessness.

Additional data for the need for transitional housing at the regional level is limited. **The need for transitional housing at the regional level is included in the housing targets for community or social housing.**

# 10

new transitional housing  
units by 2036

## Housing Targets: Supportive Housing

### What is Supportive Housing?

Facilities with integrated services to help people live independently

Supportive housing combines affordable housing with access to support services for individuals with complex needs, such as mental health challenges, addictions, or disabilities. It enables residents to live independently while receiving necessary care.

The lack of supply of supportive housing was noted as a housing issue identified in the County's *Housing and Homelessness Plan Update 2019–2023*. Seniors, individuals with developmental disabilities and those with mental health concerns are finding it increasingly difficult to find and maintain housing without the specialized supports they require.



For information regarding the methodology to calculate these targets, see the appendix.

### Outcomes

The following targets for supportive housing combine local demographic and waitlist data with existing research on the need for supportive housing across Ontario. These households would include those very low and low income households in core housing need who require additional supports or services.

Following supportive housing target methodology outlined in *United Ways Built for Good: Delivering Housing Ontario Needs*, the amount of community housing that should be dedicated to the supportive housing was developed. It is estimated that Bruce County will require **50 new units of supportive housing** to meet anticipated need over the next ten years.

This target includes units for individuals requiring mental health and addictions supportive units, units for individuals with development disabilities, and units for others seeking supportive living not included within the previous categories, including individuals with physical disabilities or individuals exiting homelessness who require supportive living.

The County should engage with service providers of supportive housing to understand specific needs within the supportive housing space.

Additional data for the need for supportive housing at the regional level is limited. **The need for supportive housing at the regional level is included in the housing targets for community or social housing.**

# 50

new supportive housing  
units by 2036



# Housing Targets: Community or Social Housing

## What is Community or Social Housing?

Developed with public funding; owned / operated by government, non-profits, or co-operatives

Rent is typically geared to income within community or social housing units, making this housing affordable for low-income households.

Community housing is managed through the Bruce County Housing Registry. It includes rent-geared-to-income units and is a central part of the County’s affordable housing supply. Bruce County acts as the Service System Manager for these programs.

Bruce County Housing Corporation currently accounts for the majority of non-market housing units in the County. Growing the number and capacity of non-profit housing providers in Bruce County will be key to achieve this target.



For information regarding the methodology to calculate these targets, see the appendix.

## Outcomes

Community housing provides deeply affordable options for households with the greatest financial need. In Bruce County, this sector is vital for reducing housing insecurity and preventing homelessness. These units would be targeted for very low and low household income households who are in core housing need.

Community housing, supportive housing, and transitional housing make up non-market housing. In 2025, the Federal Housing Advocate called for 20% of national housing stock be made up of non-market housing.<sup>1</sup>

To meet the needs of households in greatest need in the County, the County is projected to require approximately **460 new community or social housing units by 2036**. These units are community or social housing units that do not include additional supports. Along with transitional and supportive housing units, these non-market housing make up approximately 13% of the new stock in Bruce County.

For housing targets at the regional level, the demand for transitional, supportive housing, and community or social housing are combined.

Table 02 • Community or Social Housing Targets, Bruce County

Housing Type	Bruce County	
	#	%
Low Density	-	-
Medium Density	250	54.3%
High Density	210	45.7%
Less than Two Bedroom	230	50.0%
Two Bedroom	140	30.4%
More than Two Bedroom	90	19.6%
Total	460	

460

new community or social housing units by 2036

<sup>1</sup> Canadian Human Right Commission (2025). [Federal Housing Advocate urges government to prioritize non-market housing in a new report.](#)

## Housing Targets: Below-Market (Ownership and Rental)

### What is Below Market Housing?

Private rental or ownership units subsidized by government

Below-market housing refers to rental or ownership units offered at prices lower than typical market rates. These units may be directly subsidized or supported through incentives to ensure affordability for moderate-income households.

The Bruce County *Housing Action Plan* promotes below-market rental and ownership options through incentives for developers and partnerships with non-profits, as well as increasing capacity for non-profit partnerships. These options are seen as essential to addressing affordability gaps for working families and individuals.



For information regarding the methodology to calculate these targets, see the appendix.

### Outcomes

Below-market housing bridges the gap for households that do not qualify for social housing but cannot yet afford market prices. In Bruce County, these units are critical for supporting the local workforce and maintaining community diversity. This housing type would target moderate income renters and owner households in core housing need. Additional Residential Units would be housing types that could be targeted for below-market units.

To increase housing affordability and meet forecasted growth in the County, the County is projected to require approximately **630 new below-market units, including both ownership and rental, by 2036.**

These housing targets would require partnerships with developers and non-profit organizations to deliver affordable rental and ownership opportunities, as well as leveraging municipal incentives to encourage mixed-income developments. These initiatives will create housing that is both attainable and sustainable for moderate-income households.

**Table 03 • Below-Market Housing Targets, Bruce County**

Housing Type	Bruce County	
	#	%
Low Density	300	47.6%
Medium Density	100	15.9%
High Density	230	36.5%
Less than Two Bedroom	150	23.8%
Two Bedroom	185	29.4%
More than Two Bedroom	295	46.8%
<b>Total</b>	<b>630</b>	

# 630

new below market  
housing units by 2036

# Housing Targets: Private Rental

## What is Private Rental?

Units owned by individuals / firms charging market rents

Private rental housing is owned by individuals or corporations and rented at market rates. It includes apartments, houses, and additional residential units.

Private rental housing is a significant part of the local housing stock in Bruce County. However, low vacancy rates and rising rents have made affordability a challenge.<sup>2</sup> According to the Bruce County Action Plan 2024–2026, the average asking monthly rent in Bruce County in 2024 (\$2,058) was only affordable for the top 20% renter household incomes.<sup>3</sup>



For information regarding the methodology to calculate these targets, see the appendix.

## Outcomes

Private rental housing plays an essential role in meeting the needs of households seeking flexibility or unable to purchase a home. In Bruce County, this market is characterized by low vacancy rates and rising rents, creating pressure on affordability. These rental units would be targeted for median and high income renter households.

To relieve these pressures in the rental market and meet forecasted growth in the County, the County is projected to require approximately **790 new rental units on the private market by 2036**.

These housing targets focus on increasing the supply of rental units through new construction, and the development of additional residential units. Expanding rental options will help stabilize the market and provide more choices for individuals and families across income levels.

**Table 04 • Private Rental Housing Targets, Bruce County**

Housing Type	Bruce County	
	#	%
Low Density	190	24.1%
Medium Density	275	34.8%
High Density	325	41.1%
Less than Two Bedroom	320	40.5%
Two Bedroom	235	29.7%
More than Two Bedroom	235	29.7%
<b>Total</b>	<b>790</b>	

# 790

new private rental  
housing units by 2036

<sup>2</sup> Bruce County (2023). [Demographic Housing Study](#).

<sup>3</sup> Bruce County Community Development (2024). [Housing Action Plan 2024–2026](#).

# Housing Targets: Home Ownership

## What is Home Ownership?

Housing purchased by individuals / households at market prices

Home ownership refers to individuals or households owning their residence. It is the most common form of housing tenure in Canada.

According to the Bruce County Action Plan 2024–2026, the average purchase price in Bruce County in 2024 (\$590,270) was only affordable for the top 10% household incomes.



For information regarding the methodology to calculate these targets, see the appendix.

## Outcomes

Home ownership continues to be a defining feature of housing in Bruce County, yet affordability remains a significant challenge. Market prices have risen sharply, placing ownership out of reach for most households without substantial income or equity.

To meet the growth forecasts established for Bruce County, the County is projected to require approximately **2,100 new home ownership units on the private market by 2036.**

These housing targets aim to expand opportunities for ownership throughout Bruce County. This may occur through strategies such as promoting townhomes and semi-detached units in serviced areas and the development of homeownership housing suitable for singles and young households. These efforts will help diversify ownership options and maintain the viability of home ownership as a long-term housing choice in the County.

Table 05 • Home Ownership Housing Targets, Bruce County

Housing Type	Bruce County	
	#	%
Low Density	1655	78.8%
Medium Density	380	18.1%
High Density	65	3.1%
Less than Two Bedroom	140	6.7%
Two Bedroom	350	16.7%
More than Two Bedroom	1610	76.7%
Total	2,100	

2,100  
new home ownership  
housing units by 2036

# Moving Forward

This section outlines the considerations for implementing and maintaining these housing targets moving forward.

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Sustaining Affordable Housing Stock

Development Trends

Implementation Considerations



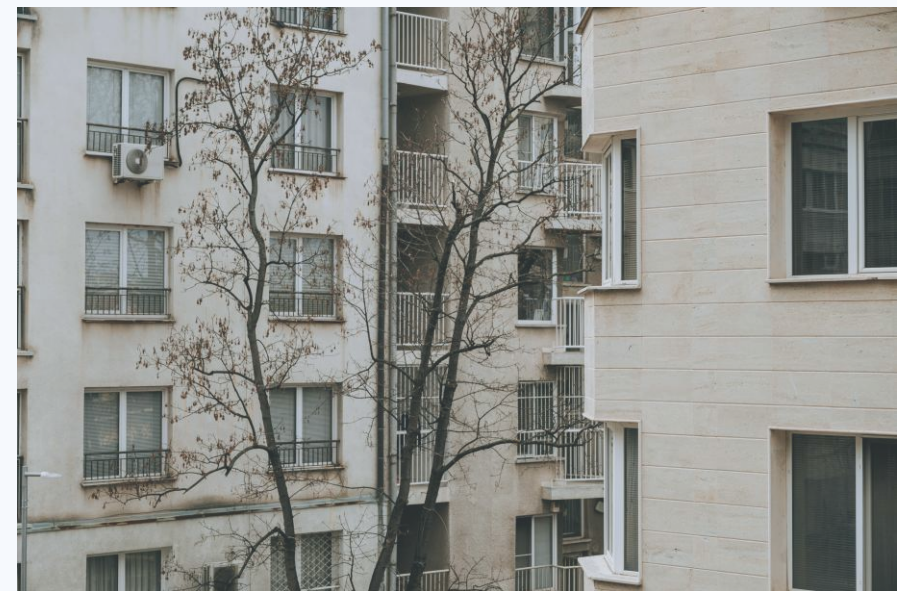
## Sustaining Affordable Housing Stock

The targets presented here represent the net gain in units required to meet future need. Any loss in existing affordable housing, including community housing and below-market housing would require an increase to the overall number of new units required. As such, preventing the erosion of affordable housing is an important component in meeting future housing need.

With regards to below-market rental units, previous research has estimated that Ontario is at risk of losing 80,000 moderately affordable rental units over the next ten years should historic trends continue<sup>1</sup>. Based on this estimate and the number of existing rental units with below-market rent in Bruce County relative to Ontario<sup>4</sup>, it is estimated that 316 existing below market rental units could be at risk of being lost across the County without intervention, including 130 units in the Inland Region, 139 units in the Lakeshore region, and 47 units in the Peninsula Region.

Similarly, ensuring that the existing stock of community housing owned and operated by Bruce County Housing Corporation and other community housing providers is sustained is an important part of meeting current and future housing need.

<sup>4</sup> United Way Greater Toronto, Co-operative Housing Federation of Canada, and SHS Inc. (2025). [Built for Good: Delivering the Housing Ontario Needs](#).





## Development Trends

Development trends in Bruce County are shifting. While the existing stock is currently dominated by low density dwellings, such as single- and semi-detached dwellings (85.2% of the existing housing stock in 2021), recent development activity and planning approval data indicates there is a shift to more dense housing forms in across the County.

From 2019 to 2024, there were 2,704 new units built in the County, according to Municipal Property Assessment Corporation (MPAC) data. Of these units, 69.0% were low density housing, 15.0% were medium density housing, and 16.0% were high density housing. It should be noted that this period included a period of marked increase in housing development activity (2019–2022) that may not be expected for five-year periods moving forward.

The identified Housing Targets follow the housing development expectations outlined in the *Plan the Bruce: Good Growth Discussion Paper*. The forecasted housing growth for Bruce County relies on this development shift towards more dense housing forms. These targets project 49.0% of new housing units to be low density, 29.0% to be medium density, and 22.0% to be high density.

From planning application data, this shift has begun in Bruce County. Future housing construction is more likely to be medium (35.4% of approved units) or high (19.4%) density housing than low density (45.2%).

While not all these units may be constructed, these trends indicate a shift to more dense housing forms. This shift in building form is influenced by the increased number of purpose-built rental construction, most commonly located in median and high density structures.

**These trends indicate that the Housing Targets are appropriate for the projected growth in Bruce County, particularly considering the growth in purpose-built rental housing in the County.**

**Table 06 • Comparison of Development Trends to Housing Targets**

Housing Type	Building Trends (2020–2024)		Units Approved (2025–2030)		Housing Targets (2026–2036)	
	#	%	#	%	#	%
Low Density	1,865	69.0%	2,042	45.2%	2,145	53.1%
Medium Density	406	15.0%	1,599	35.4%	1,035	25.6%
High Density	433	16.0%	881	19.4%	860	21.3%
<b>Total</b>	<b>2,704</b>		<b>4,522</b>		<b>4,040</b>	



# Implementation Considerations



The housing targets for Bruce County set a clear direction for addressing urgent housing needs across the continuum. Achieving these targets requires coordinated action, strategic use of resources, and strong partnerships. The following questions outline the next steps when considering the implementation of these housing targets:

- **Who needs to be involved?**
- **What resources can we use?**

**Who needs to be involved?** Delivering housing at scale is a shared responsibility. With leadership from Bruce County, local governments need to be involved by unlocking land, offering financial and planning incentives, and fast-tracking approvals to accelerate housing delivery.

Senior levels of government can contribute to these efforts through the provision of forgivable or repayable loans, rental subsidies, support service funding and by permitting upper-tier municipalities to use Community Improvement Plans to incentivize affordable housing.

Bruce County Housing Corporation, non-profit housing providers, co-operatives, and land trusts can play a critical role in bringing forward community housing developments that provide deeply affordable options for residents.

Private sector developers and builders are essential for delivering the rental and ownership housing needed to meet demand across income levels.

Each partner has a unique role, and collaboration will be the key to success.

**What resources can we use?** Identifying suitable locations is fundamental to meeting housing targets. Bruce County can work with local municipalities to identify and prioritize available land and sites for development, focusing on areas that align with housing needs along the continuum. Surplus municipal land and underutilized properties offer immediate opportunities for redevelopment.

Funding and program opportunities are critical to making these housing developments financially viable. Bruce County should pursue federal and provincial programs, including Build Canada Homes and CMHC funding streams, while exploring partnerships with non-profits and co-ops to access community housing funding. Aligning County and local municipal housing strategies, such as aligning municipal incentives or approvals, will further support housing delivery. Innovative funding tools, such as community bonds, could be explored.

Leveraging these resources effectively will be essential to achieving the targets.

# Appendix I: Regional Housing Targets

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This section outlines the regional housing targets across the housing continuum

## Contents

Regional Targets Overview

Lakeshore Region

Inland Region

Peninsula Region

# Creating Local Targets for Future Growth

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**Establishing local housing targets in Bruce County** helps ensure that strategies are effective and responsive to the unique growth patterns, market conditions, and community needs within each region of Bruce County.

The housing targets for Bruce County's three regions, Lakeshore, Inland, and Peninsula, are designed as forward-looking projections that respond to anticipated growth and evolving housing needs over the next decade. These targets are not based on past development patterns alone; rather, they reflect demographic trends, household projections, and emerging market dynamics that will shape housing demand through 2036.

The **Lakeshore Region** is expected to experience the highest growth, driven by its proximity to employment centers and continued interest in waterfront communities. As a result, housing targets for this region emphasize a mix of higher-density developments alongside traditional low-density forms to accommodate both ownership and rental demand.

The **Inland Region**, while historically characterized by low-density housing, is projected to see steady growth. Targets here focus on diversifying housing options, including medium-density and below-market units, to meet the needs of moderate-income households and support workforce retention.

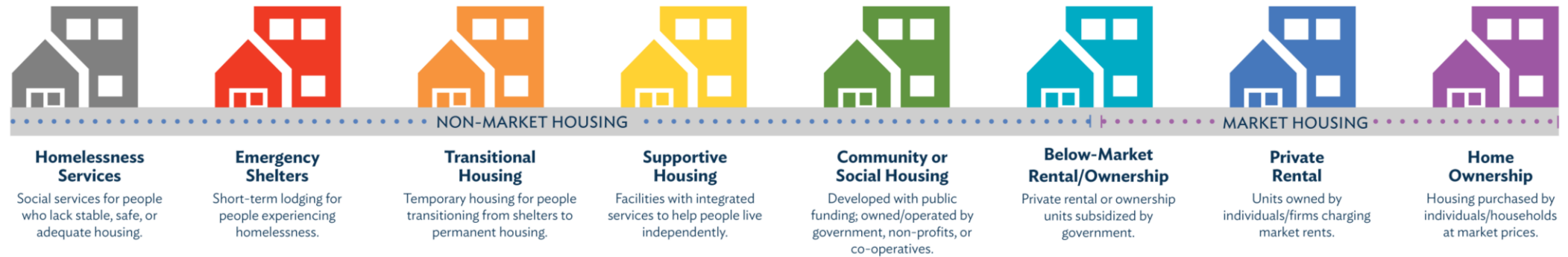
The **Peninsula Region**, with its unique geographic and environmental constraints, will see more modest growth. Targets for this region prioritize maintaining housing affordability and addressing seasonal pressures, while ensuring that permanent residents have access to appropriate housing options. Existing income and household tenure trends inform the relative level of need for community and rental housing moving forward.

**These regional targets are based on the best available data and current trends, but they are not static.** As new data becomes available and development patterns evolve, targets will need to be revisited and refined to ensure they remain responsive to changing conditions. By planning proactively, Bruce County can work with each region to meet future housing needs while supporting sustainable growth and community well-being.

**The following section outlines region-level targets by dwelling type and number of bedrooms across the housing continuum.**

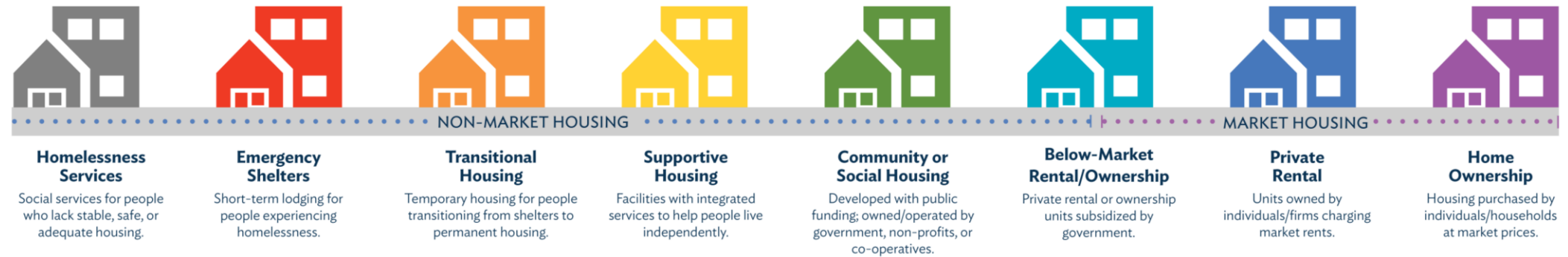


# Housing Targets Summary – Lakeshore Region



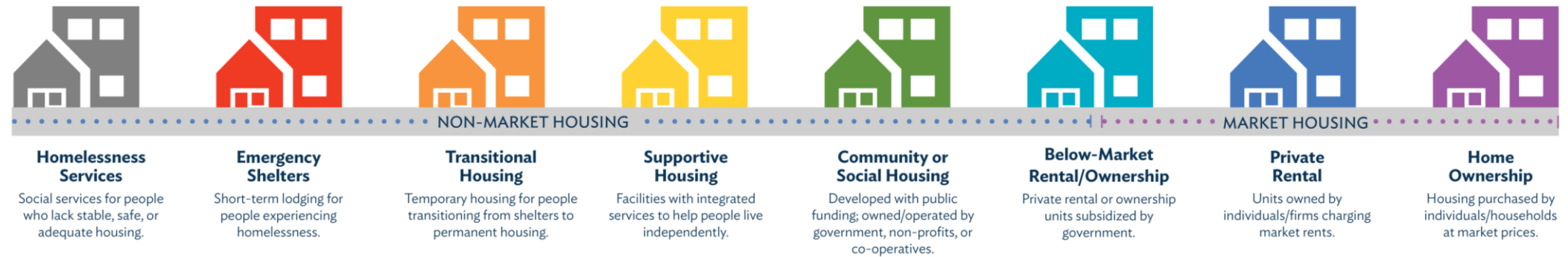
Target Household Group(s)		Total	• Very Low Income • Low Income • Renters	• Very Low Income • Low Income • Renters • With Additional Needs	• Low Income • Renters	Moderate Income		• Median Income • Renters	• High Income • Owners
						Renters	Owners		
Lakeshore Region 10-Year Housing Targets (units)		2,045	270			220	95	420	1,040
Targets by Type	Low Density	825	–			30	75	40	680
	Medium Density	595	155			30	15	85	310
	High Density	625	115			160	5	295	50
Targets by Size	Less than Two Beds	450	140			85	5	170	50
	Two Beds	455	80			80	15	125	155
	More than Two Beds	1,140	50			55	75	125	835

# Housing Targets Summary – Inland Region




Target Household Group(s)		Total	• Very Low Income • Low Income • Renters	• Very Low Income • Low Income • Renters • With Additional Needs	• Low Income • Renters	Moderate Income		• Median Income • Renters	• High Income • Owners
						Renters	Owners		
Inland Region 10-Year Housing Targets (units)		1,510	210			160	85	320	735
Targets by Type	Low Density	990	–			75	85	130	700
	Medium Density	300	85			20	–	160	35
	High Density	220	125			65	–	30	–
Targets by Size	Less than Two Beds	365	115			30	15	130	75
	Two Beds	375	60			50	25	95	145
	More than Two Beds	770	35			80	45	95	515

# Housing Targets Summary – Peninsula Region



Target Household Group(s)		Total	• Very Low Income • Low Income • Renters	• Very Low Income • Low Income • Renters • With Additional Needs	• Low Income • Renters	Moderate Income		• Median Income • Renters	• High Income • Owners
						Renters	Owners		
Peninsula Region 10-Year Housing Targets (units)		485	40			30	40	50	325
Targets by Type	Low Density	330	–			5	30	20	275
	Medium Density	140	40			25	10	30	35
	High Density	15	–			–	–	–	15
Targets by Size	Less than Two Beds	75	25			10	5	20	15
	Two Beds	90	10			10	5	15	50
	More than Two Beds	320	5			10	30	15	260

# Appendix II: Methodology

Two short horizontal bars, one purple and one orange, are positioned above the text.

This section outlines the methodology used to create household projections and housing targets.

## Contents

Overview

Population Projections

Household Projections

Dwelling Projections



# Overview

Housing targets for this study were developed utilizing population and household projections that were estimated using publicly available data.

The first stage in this process consists of creating household and dwelling projections. These projections build from historical trends in population age and headship rate, as well as household trends in size, composition, tenure, income, and core housing need. The household and dwelling projections are developed to 2036 to align with provincial planning horizons and to enable strategic planning in the County over the next ten years.

As a second stage, these household and dwelling projections are used to create housing targets that are categorized by housing types across the housing continuum.

The following graphic outlines the broad steps included in this analysis, including the key inputs and outputs at each step.

## Stage 1

### 1 Population Projections

Key Inputs	Key Outputs
<ul style="list-style-type: none"><li>Census population counts by age</li><li>Ministry of Finance Population Projections</li></ul>	<ul style="list-style-type: none"><li>Population projections by age</li></ul>

### 3 Dwelling Projections

Key Inputs	Key Outputs
<ul style="list-style-type: none"><li>Household projections from Step 2</li><li>Census dwelling counts by size and type</li></ul>	<ul style="list-style-type: none"><li>Annual dwelling projections by unit size and density type</li><li>Dwelling projections by tenure and age of maintainer</li></ul>

## Stage 2

### 5 Housing Targets

Key Inputs	Key Outputs
<ul style="list-style-type: none"><li>Household and dwelling projections from Stage 1</li><li>Existing stock</li></ul>	<ul style="list-style-type: none"><li>Projected demand for units by unit size, density, and affordability level</li></ul>

### 2 Household Projections

Key Inputs	Key Outputs
<ul style="list-style-type: none"><li>Population projections from Step 1</li><li>Census household counts by age of primary maintainer and tenure</li><li>Bruce County Household Projections</li></ul>	<ul style="list-style-type: none"><li>Headship rates</li><li>Household projections by age of maintainer and tenure</li></ul>

### 4 Housing Need

Key Inputs	Key Outputs
<ul style="list-style-type: none"><li>Census households counts of households in core housing need by tenure, dwelling size and type, and age of maintainer</li></ul>	<ul style="list-style-type: none"><li>Projections of households in core housing need by tenure, dwelling size and type, and age of maintainer</li></ul>

# Population Projections



## Methodology

**Bruce County population projections.** Annual population projections for Bruce County are provided for five-year increments from 2021 to 2046 in the *Plan the Bruce: Good Growth (2022)* discussion paper. While the final population projection for the County is aligned with this data, additional analysis has been completed to break down these projections by age cohort.

### Population projections by age cohort.

Assessing the population projections by age cohort is an important requirement for later stages of the analysis due to the relationship between age and headship rates. As the Bruce County's population projections are not provided by age cohort, a parallel method for projecting Bruce County's population by age cohort is employed using data from the Census of Population.

**Population projection by age using the cohort-component method.** The cohort-component method is a standard methodology for projecting populations that uses components of demographic change (births, deaths, and migration) to project population growth. This methodology is used by the Ministry of Finance in creating their population projections.

**Survival and migration.** Due to limitations in data availability on migration rate by age, a modified cohort-component method was used to estimate population by age. Population counts by 5-year age cohort were gathered from Statistics Canada Community Profiles for Bruce County for the periods of 2001, 2006, 2011, 2016, and 2021. Using a trend-line of historical data, a flow-through rate that combines the survival rate and migration rate is projected into future time periods. This rate is the relative growth of a given 5-year age cohort in Bruce County in one census year (e.g. the number of persons aged 20 to 24 in 2016) to the above age-cohort five years later (e.g. the number of persons aged 25 to 29 in 2021).

This represents the total number of people who survived over the five-year period, thus aging into the next age cohort, plus the net migration within that age group. Using this projected flow-through rate, the number of persons in each age category can be projected forward annually.

**Births.** As a final step, the number of births that occur annually must be added. This was calculated by applying historical, age-specific fertility rates for Ontario to the female population in each age category in Bruce County for each projected year.

# Population Projections



## Outcomes

The result is an annual projected population by age 5-year age cohort. To ensure that this projection aligns with the *Plan the Bruce: Good Growth* projections, the total number of persons in each category was scaled such that the total number of persons estimated using this method would match the total number of persons estimated by the County for each year.

## Assumptions and Limitations

This projection method is a high-level population projection method that relies only on publicly available data and does not consider changes in the economic trends of the region or community-specific growth trends that have occurred since the publication of the discussion paper and since the last Census in 2021.

# Household Projections



## Methodology

### **Bruce County household projections.**

Household projections are similarly provided in the *Plan the Bruce: Good Growth (2022)* discussion paper. The final projected household counts in this analysis align with the projections provided in the discussion paper, with additional analysis being done to further analyze forecasted characteristics of these households

**Projecting headship rates.** Age-based headship rates are used to convert population projections into household projections. A headship rate represents the probability that a member of a given age group will head, or maintain, a household. The headship rate for a given age cohort can be calculated by dividing the number of households with household maintainers in that age cohort by the total population of that age cohort in the same year.

Using Statistics Canada data, the headship rates by 10-year age cohorts were calculated for Bruce County for the years 2016 and 2021. A trend line was developed using these datapoints to project annual headship rates by age-cohort into the future.

### **Projecting households by age of maintainer.**

The projected headship rate by age cohort was applied to the projected population of the respective age cohort. The results was an annual projection of the number of households within each age cohort, where household age is defined by the age of the primary maintainer. The number of household in each age cohort was then scaled to align with the *Plan the Bruce: Good Growth* discussion paper for the respective year.

**Projected households by tenure.** Household projections are additionally broken down by tenure. Using Statistics Canada Census data from 2001, 2006, 2016, and 2021 for Bruce County, historical trends were projected forward to determine the annual proportion of owners versus renters in Bruce County. Applying these proportions to the total number of households projected provides an annual projection for the number of owner and renter households.

Based on forecasted dwelling trends in Bruce County outlined in the *Plan the Bruce: Good Growth* discussion paper, where higher density dwellings typically associated with renters are anticipated to account for more of the new housing stock, renter households are expected to grow at a faster rate.

**Projecting households by tenure and age of maintainer.** A similar process for projecting tenure among all households is applied within each household age cohort. Because data on age of maintainer by tenure is not publicly available for Bruce County and is only available for Ontario for a limited number of Census periods, a trendline of the proportion of owners versus renters for each age cohort has not been calculated. Instead, the proportion of owners versus renters in each household age cohort has been calculated based on province-wide data from the 2021 Census. This static proportion was then applied to the total number projected households in each age cohort for each projection year.

## Household Projections

### Outcomes

As a result of this methodology, four sets of annual, projected datapoints are produced:

- The total number of households;
- The number of households within each household age cohort (where household age is defined as the age of the primary maintainer);
- The number of owner and renter households; and
- The number of households within each household age cohort, for both renter and owner households.

### Assumptions and Limitations

This analysis assumes that historic trends in headship rates by age and tenure in the County will continue into the future and does not account for changing trends or conditions that may have occurred since 2021. Further, due to limitations in data availability the analysis of tenure by age is limited to data on Ontario in 2021.

# Dwelling Projections



## Methodology

**Dwellings by unit size projections.** A similar methodology for projecting households by tenure has been used to project dwellings by size. For these projections, dwelling size refers to the number of bedrooms contained within the dwelling. Using Statistics Canada Census data for Bruce County from 2016 and 2021, a trendline is calculated and used to project forward the annual proportion of dwellings by number of bedrooms. This proportion is then applied to the total number of households projected for a given year to project the number of dwellings of each size required to meet the needs of households by that year.

**Dwellings by dwelling density projections.** Projections for dwellings by density type were provided through the *Plan the Bruce: Good Growth* discussion paper. These dwelling forecasts were reflected in the projections completed for this study.

The following definitions for density types were adopted from the *Plan the Bruce: Good Growth* paper:

- **Low Density Dwellings:** single-detached, semi-detached, other single-detached dwellings
- **Medium Density Dwellings:** row houses, apartments in duplexes
- **High Density Dwellings:** All other apartments

**Unit size and dwelling density by tenure projections.** Using 2021 Statistics Canada data on Bruce County, the proportion of owners and renters within each unit size, and within each density type in 2021 was calculated. This proportion was then applied to the annual dwelling projections to determine how many rental units and how many ownership units of each size and of each density will be required to meet future need.

## Outcomes

As a result of this methodology, the following annual projected datapoints are produced:

- The number of dwellings of each unit size (bachelor up to four-or-more-bedroom units) required to meet future need, including for ownership and rental units;
- The number of dwellings of each density type required to meet future need, including for ownership and rental units;

## Assumptions and Limitations

This analysis assumes that historic trends in the size and density type that household have historically lived in will continue into the future and does not account for changing trends or conditions.

# Housing Need Projections



## Methodology – Core Housing Need

### Projecting core housing need rates by tenure.

Core housing need rates differ significantly for owner and renter households. As such, breaking down core housing need rates by tenure is important for projecting housing need. It is important to note the limitations on projecting core housing need by tenure, however, particularly at the County level:

- While data on core housing need by tenure is available at the provincial level from the 2006, 2011, 2016 and 2021 censuses, this data is only publicly available for Bruce County for the years 2016 and 2021.
- Due to the impacts on household incomes of economic relief measures provided in response to the COVID-19 pandemic, core housing need rates as measured in the 2021 census may not be indicative of long-term trends. In Bruce County, the core housing need rate measured in 2021 (4.6%) was significantly less than that of 2016 (9.3%).

For these reasons, there is insufficient data to project future trends in core housing need by tenure based on Bruce County data alone.

As an alternative, a trendline has been calculated using data from the 2006, 2011, 2016 censuses on core housing need by tenure for Ontario. This trendline provides an estimate of the relative year over year change in the proportion of owner and renter households in core housing need. This estimate of annual change in core housing need has been applied to the proportion of owner and renter households in core housing need in Bruce County in 2016. Data on Bruce County from the 2016 census was used as the baseline due to the limitations associated with data from the 2021 census. The results is an annual projection of the proportion and number of owner and renter households in core housing need in Bruce County.

**Projecting core housing need rates by dwelling size and density.** Similar to previously described methods, the number of projected households in core housing within each tenure in Bruce County has been further broken down by unit size and density type. To do so, the proportions of households in core housing need by unit size or density type, as calculated from cross-tabulated data for Ontario from the 2016 census, have been applied.

## Outcomes

As a result of this methodology, the following annual projected datapoints are produced:

- The number of owner and renter households in core housing need.
- The number of owner and renter households in core housing need, broken down by the unit size and density type they are anticipated to occupy.

## Assumptions and Limitations

This analysis assumes that historic trends in core housing need by tenure will continue into the future and does not account for changing trends or conditions. This data is further impacted by the effects of economic relief measures introduced during the COVID-19 pandemic.

Additionally, due to limitations in the availability of data, the anticipated change in core housing need over time and the proportion of households in core housing need by unit size and dwelling type is based on provincial trends.



Housing Need Projections, continued

Methodology – Household Income

**Projecting household income categories by tenure.** In 2024, the Federal Government introduced a [Housing Needs Assessment template tool](#) for municipalities to complete as a requirement for funding programs. As a part of this tool, municipalities are required to assess and project the number of households expected to be in household income categories developed through the Housing Assessment Resource Tools (HART) methodologies. These methodologies outline income categories based on the area household median income (**AHMI**) for a region, outlined below in **Table 07**.

Table 07 • Housing Income Categories

Income Category	Income Level
Very Low Income	Up to 20% below AMHI
Low Income	21% – 50% AMHI
Moderate Income	51% – 80% AMHI
Median Income	81% – 120% AMHI
High Income	Over 120% AMHI

Source: Housing Assessment Resource Tool

Utilizing 2021 Census data to develop household income trends by tenure, the number of households expected to fall into each income category annual was projected. Overlaying the core housing need projections, outlined previously, the number of households in core housing need within each household income category was projected.

Outcomes

As a result of this methodology, the following annual projected datapoints are produced:

- The number of owner and renter households in each HART income category
- The number of owner and renter households in core housing need in each HART income category.

Assumptions and Limitations

This analysis assumes that historic trends in core housing need by tenure will continue into the future and does not account for changing trends or conditions. This data is further impacted by the effects of economic relief measures introduced during the COVID-19 pandemic.

Additionally, due to limitations in the availability of data, the anticipated change in core housing need over time and the proportion of households in core housing need by unit size and dwelling type is based on provincial trends.

# Supportive Housing



## Methodology

The targets for supportive housing combine local demographic and waitlist data with existing research on the need for supportive housing across Ontario. The 2025 report, *Build for Good: Delivering the Housing Ontario Needs*<sup>5</sup> identifies the need for 93,000 new supportive, rent-g geared-to-income housing units in Ontario over the next ten years. This includes meeting the needs of 46,000 households with development disabilities seeking supportive housing, 41,000 households with mental health and addictions challenges, 1,000 households anticipated to be exiting homelessness with high acuity needs, and 5,000 households with physical disabilities requiring supportive housing.

Following the methodology used in the accompanying Greater Toronto Area Spotlight report, this study has scaled these targets to the County based on local data. This target has been adjusted to reflect local need using two key data sources:

- Data from Addictions and Mental Health Ontario<sup>6</sup> finds that as of 2025, of the 36,378 individuals on a mental health and addictions supportive housing wait list, 2,208, or 6.1% were located in the Ontario West Health Region.
- Local data from Development Services Ontario South West Region<sup>7</sup> on the number of individuals on the Service Registry for supportive living as of March, 2025, was compared to Ontario-wide data.

The County-wide supportive housing target was broken down by region based on the projected population in 2036 of each region relative to the County as a whole.

## Outcomes

The result of this analysis is an estimate of the need for supportive housing in the County and each region by type of supportive housing.

<sup>5</sup>United Way Greater Toronto, Co-operative Housing Federation of Canada, and SHS Inc. (2025). [Built for Good: Delivering the Housing Ontario Needs](#).

<sup>6</sup>Addictions and Mental Health Ontario (2025). [Unlocking Solutions: Understanding and Addressing Ontario's Mental Health and Addictions Supportive Housing Needs](#).

<sup>7</sup>Development Services Ontario South West Region (2025). Year in Review.

# Supportive Housing



## Assumptions and Limitations

The following assumptions were used to account for limitations in available data:

- Addictions and Mental Health Ontario has noted that the estimated demand for mental health and addictions supportive housing may be over-represented in Toronto relative to the remainder of Ontario. As such, the proportion of need measured locally has been adjusted upward slightly to account for potential underrepresentation.
- Individuals registering for services through Development Services Ontario may register for more than one service in more than one region. To account for potential double-counting, the number of estimated individuals requiring supportive housing has been adjusted downward slightly.
- The need for supportive housing for individuals exiting homelessness or with physical disabilities in Bruce County relative to Ontario was approximated using demand data for the above identified types of supportive housing.

Due to these limitations, potential for over- or under-estimation of need is possible.

# Sustaining Affordable Housing

## Methodology

The number of below-market rental units at risk of being lost was similarly estimated by scaling estimates from existing research to Bruce County based on local data. The Built for Good: Delivering the Housing Ontario Needs<sup>8</sup> report estimates that 80,000 moderately affordable units, where moderately affordable includes units affordable to households within the 31<sup>st</sup> to 60<sup>th</sup> income percentile, are at risk of being lost. This estimate is based trends in shelter costs as measured by Statistics Canada between 2006 and 2021. This estimate was scaled to the Bruce County context using the number of below-market rent units in the private market in each municipality in Bruce relative to Ontario, based on data from HART. In line with the methodology used throughout this report, HART defines below-market rent units as those which are affordable to households earning 80% of Area Median Household Income. In Bruce County in 2021, this included units with shelter costs up to \$1,740, of which there were 4,245.

## Outcomes

The result of this analysis is an estimate of the number of units currently affordable to moderate-income households that are at risk of no longer being affordable to these households without intervention.

<sup>8</sup>United Way Greater Toronto, Co-operative Housing Federation of Canada, and SHS Inc. (2025). [Built for Good: Delivering the Housing Ontario Needs](#).

## Assumptions and Limitations

Ontario-wide estimates have been used as a basis for this analysis due to the lack of historic data on below-market rental units in Bruce County. Further, while the definition of moderately affordable used in the Ontario-wide estimate differs from the definition of below-market rental units used throughout this report, it is assumed to be an appropriate approximation. As a secondary point of reference, HART provides data on the number units affordable to very low and low income households, which together includes households earning up to 50% of area median household income, and which in 2021 included units with shelter costs of up to \$1,088 in Bruce County. Based on this data, between 2016 and 2021, 65 units which were affordable to very low and low-income households were lost in Bruce County. As such, of this smaller subset of units, approximately 13 units were lost a year. In contrast, the larger estimate that approximately 30 below market rental units are at risk of being lost a year over the next ten years includes units that are affordable to households earning up to 80% of median income.

# Appendix II: Housing Need Projections

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This section outlines the results for the household projections that will be used to develop housing targets.

## Contents

Overview

Housing Need Projections

## Overview



Determining the level housing demand, or housing need, in a community is the first step towards developing housing targets.

Within this section, the future demand for housing by density types and number of bedrooms will be forecast based on historical household trends in Bruce County.

Housing need projections that forecast households by income and core housing need status aim to reflect the level need for housing across the housing continuum in Bruce County.

## Key Trends Informing Housing Needs Projections

- **Steady population growth** is expected to continue across the County
- **Medium- and high-density housing types**, such as townhouses and apartments, **are projected to make up a larger share of future development**, reflecting changing land use patterns and urban growth strategies
- **Rental housing demand is likely to rise**, as the shift toward higher-density housing aligns with the needs and preferences of renter households
- **Housing affordability remains a key challenge**, with many households facing barriers to accessing suitable and affordable housing across income levels

# Housing Need Projections

Understanding future housing needs in Bruce County is essential for the County to shape effective housing policy and develop strategies to provide housing across the continuum.

Based on population and dwelling forecasts from Bruce County's *Plan the Bruce: Good Growth* discussion paper, the County is expected to experience an increase in the development of medium and high density dwelling types relative to historical trends. By 2036, the proportion of low density dwellings is expected to fall to approximately 80% of the stock, down from over 85% in 2021. Conversely, the share of medium density dwellings is expected to almost double (5.6% of stock in 2021 to 10.1% in 2036) while the share of high density dwellings is expected to increase (7.9% to 9.1%).

Renter households are more likely to live in medium and high density dwellings, as these dwellings are more likely to be purpose-built rental units or may be more appropriate for those who rent their homes. With forecasts indicating the continued development of these higher density dwellings, the number of households who rent their homes is expected to grow.

This trend in housing development may allow for more renters to find suitable and affordable housing that meets their needs, helping address affordability issues in the rental market in Bruce County.

**Table 08 • Housing Need Projections – All Households**

	Low Density		Medium Density		High Density		Total	
	#	%	#	%	#	%	#	%
<b>2021 Stock</b>	26,895	86.5%	1,755	5.6%	2,460	7.9%	31,110	100%
<b>Projected 2026 Total</b>	27,197	84.4%	2,350	7.3%	2,693	8.4%	32,240	100%
<i>Owner Households</i>	24,483	94.8%	850	3.3%	485	1.9%	25,818	80.1%
<i>Renter Households</i>	2,714	42.3%	1,500	23.4%	2,208	34.4%	6,422	19.9%
<b>Projected 2036 Total</b>	29,308	80.8%	3,665	10.1%	3,307	9.1%	36,280	100%
<i>Owner Households</i>	26,261	93.3%	1,304	4.6%	577	2.1%	28,142	77.6%
<i>Renter Households</i>	3,047	37.4%	2,361	29.0%	2,730	33.5%	8,138	22.4%
<b>Net Projected Growth 2026–2036</b>	+2,111	+7.8%	+1,315	+56.0%	+614	+22.8%	+4,040	+12.5%

**Source:** SHS household projections calculated using Statistics Canada Census data and Bruce County population and dwelling projections from *Plan the Bruce: Good Growth* discussion paper



## Housing Need by Dwelling Size and Type

To plan for future housing, it's important to look at not only the number of homes that will be required, but what kinds of homes that households will need. This means considering the number of bedrooms households are likely to need and the type of housing they will live in.

Typical trends for owned homes are projected to continue in Bruce County, with most homeowners seeking larger, low density dwellings suitable for growing families. However, with an increase in development of medium and high density dwellings forecast for the County, the development of units suitable for families within these developments must be considered.

Due to existing housing stock trends in the County, there is a large number of households who rent in low density dwellings. While this will continue to be the case into the future, the increased development of medium and high density dwellings will allow for renters to move into housing more typical for purpose-built rental accommodations. These smaller dwellings may be more affordable for renters.

**Table 09 • Dwelling Need Projections – All Households (2036)**

Total Dwellings in 2036 by Size	Low Density		Medium Density		High Density		Total
	#	%	#	%	#	%	#
<b>Less than Two Bedroom</b>	630	27.1%	204	8.8%	1,492	64.1%	2,326
<b>Two Bedroom</b>	3,405	61.0%	800	14.3%	1,378	24.7%	5,583
<b>Three or more Bedroom</b>	25,273	89.1%	2,661	9.4%	437	1.5%	28,371

**Table 10 • Dwelling Need Projections – Owner Households (2036)**

Total Owner Dwellings in 2036 by Size	Low Density		Medium Density		High Density		Total
	#	%	#	%	#	%	#
<b>Less than Two Bedroom</b>	362	67.8%	27	5.1%	145	27.1%	534
<b>Two Bedroom</b>	2,747	85.3%	219	6.8%	256	7.9%	3,222
<b>Three or more Bedroom</b>	23,152	94.9%	1,058	4.3%	177	0.7%	24,386

**Table 11 • Dwelling Projections – Renter Households (2036)**

Total Renter Dwellings in 2036 by Size	Low Density		Medium Density		High Density		Total
	#	%	#	%	#	%	#
<b>Less than Two Bedroom</b>	268	15.0%	177	9.9%	1,347	75.2%	1,792
<b>Two Bedroom</b>	658	27.9%	581	24.6%	1,122	47.5%	2,361
<b>Three or more Bedroom</b>	2,121	53.2%	1,603	40.2%	261	6.5%	3,985

**Source:** SHS household projections calculated using Statistics Canada Census data and Bruce County population and dwelling projections from Plan the Bruce: Good Growth discussion paper

## Household Income Categories

To plan housing that truly meets community needs, it is essential to understand how household income affects what people can afford. The Housing Assessment Resource Tool (HART), breaks down households into income categories based on Area Median Household Income (AMHI). These categories help identify what types of housing are affordable for different groups, from low-income households to higher income households.

By using these income brackets, projections can consider how many homes are needed at various price points and ensure that housing supply matches the realities of local residents.

Overlaying core housing need projections onto these income categories provides housing need projections based on varying levels of need across the continuum.

**Table 12 • Household Income Projections – All Households (2036)**

Total Households by Income in 2036	All Households		Owner Households		Renter Households	
	#	%	#	%	#	%
<b>Very Low Income</b>	1,165	3.2%	481	1.7%	684	8.4%
<b>Low Income</b>	6,729	18.5%	3,679	13.1%	3,051	37.5%
<b>Moderate Income</b>	6,827	18.8%	4,887	17.4%	1,941	23.8%
<b>Median Income</b>	7,520	20.7%	6,167	21.9%	1,353	16.6%
<b>High Income</b>	14,032	38.7%	12,929	45.9%	1,103	13.6%
<b>Total</b>	<b>36,280</b>		<b>28,142</b>		<b>8,138</b>	

**Table 13 • Household Income Projections – Core Housing Need (2036)**

Total Core Housing Need Households by Income in 2036	All Households		Owner Households		Renter Households	
	#	%	#	%	#	%
<b>Very Low Income</b>	1,346	34.1%	500	32.8%	846	34.9%
<b>Low Income</b>	2,473	62.6%	987	64.7%	1,486	61.3%
<b>Moderate Income</b>	131	3.3%	38	2.5%	93	3.8%
<b>Median Income</b>	-	-	-	-	-	-
<b>High Income</b>	-	-	-	-	-	-
<b>Total</b>	<b>3,950</b>		<b>1,525</b>		<b>2,425</b>	

**Source:** SHS household projections calculated using Statistics Canada Census data and Bruce County population and dwelling projections from Plan the Bruce: Good Growth discussion paper



45.0°N 81.3°W

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