



Housing Needs Assessment

Municipality of Brockton
December 2025



PREFACE

Building a Better Brockton

The Municipality of Brockton recognizes that the housing challenges facing our community are real, growing, and increasingly urgent. Pressures related to affordability, aging housing stock, limited rental supply, and rising demand from families, newcomers, seniors, and workers are being felt across the community.

The findings of this Housing Needs Assessment confirm what residents, service providers, and decision-makers have collectively observed: Brockton requires a more diverse, attainable, and accessible mix of housing options to support residents today and in the decades ahead.

The Municipality is committed to Building a Better Brockton. In 2024, the Municipality secured funding through the Housing Accelerator Fund, enabling Brockton to initiate several transformative actions that directly respond to the needs identified in this assessment.

These initiatives are already underway and will serve as critical foundations for implementing the recommendations of this study.

Housing Accelerator Fund Housing Initiatives

- Reducing and eliminating parking standards.
- Comprehensive review of Development Charges and fee schedules.
- Make Municipally-owned lands available for priority housing development.
- Zoning By-law and Official Plan Amendments to eliminate density restrictions and introduce new residential development flexibility.
- Develop and implement new site plan control policies and promote low-rise infill development.
- Develop affordable housing Community Improvement Plan and concierge service to introduce new affordable housing-based incentive programming.

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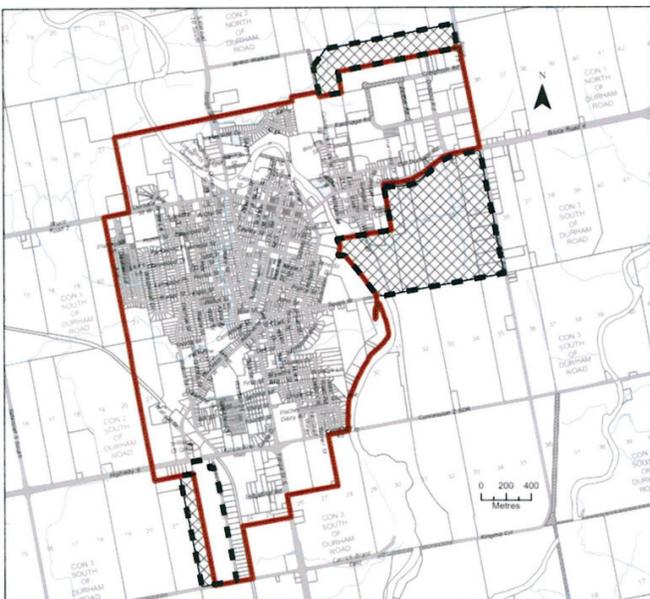
new dwelling units
over the next three years

A critical barrier to housing development in Brockton has been the limited supply of development-ready, serviced residential land within Walkerton, the Municipality's primary urban community and the focus of the Municipality's long-term growth.

To address this constraint and ensure that Brockton can meet future housing demand, the Municipality has proactively expanded the Walkerton Urban Area boundary to include additional lands.

This boundary expansion is a significant and strategic action. It ensures that Brockton can welcome growth in planned, logical, and well-served locations, consistent with the Walkerton Official Plan, County policy direction, and the Provincial Planning Statement.

Walkerton Expansion Areas



By bringing new lands into the Walkerton settlement area, the Municipality is reinforcing a clear growth management framework that:

- Provides certainty to the development community regarding where housing can be built.
- Supports efficient investment in municipal infrastructure and public services.
- Creates opportunities for a broader mix of housing types, including the attainable, rental, and supportive housing options identified as priorities in this assessment.
- Aligns land supply with Brockton's projected population and household growth.
- Helps reduce pressure on existing neighbourhoods by balancing intensification with new greenfield opportunities.

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1.0

INTRODUCTION

Introduction

Housing Needs Assessment

The Municipality of Brockton is preparing a Housing Needs Assessment to understand current and future demand for housing based on population and household characteristics.

Recommendations from this assessment will inform responsive housing policies and regulations to be considered through the Walkerton Official Plan and Brockton Zoning By-law reviews.

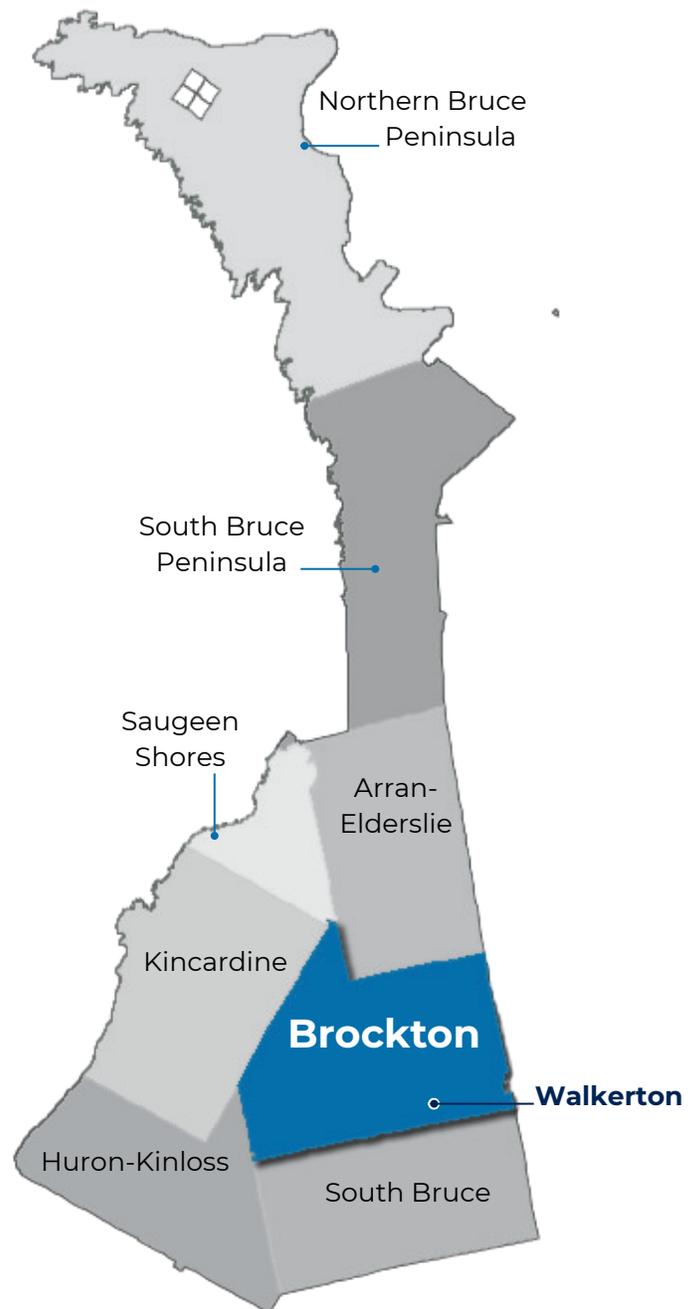
The Housing Needs Assessment reviews current and emerging housing needs against the existing and projected housing supply in Brockton. Gaps between the forms of housing needed and what exists or is planned are identified, along with key trends and their implications.

Municipality of Brockton

The Municipality of Brockton is a lower-tier municipality in the County of Bruce that formed in 1999 following the amalgamation of the former Townships of Brant and Greenock, and the Town of Walkerton. Adjacent municipalities include South Bruce, Arran-Elderslie, Kincardine, Hanover, and West Grey.

Brockton's total population of about 10,000 people is almost equally split between the urban community of Walkerton and rural communities, including Cargill, Chepstow, Elmwood, Pinkerton, Glammis, Riversdale, and the lake communities of Lake Rosalind and Marl Lake.

Bruce County & Area Municipalities





Policy Context for Housing

Federal Housing Policy

In November 2017, the federal government launched Canada's first ever National Housing Strategy (NHS). The goal of the NHS is to ensure everyone in Canada has access to housing that meets their needs and that they can afford. Initiatives under the NHS include:

Creating new housing supply

Funding and financing opportunities to build new affordable housing in Canada

Providing resources to housing providers

Technical assistance, tools and funding opportunities to increase capacity and support the community housing sector

Modernizing existing housing

Funding and financing opportunities to renew and/or renovate existing affordable housing stock

Promoting innovation and research

Promoting excellence, innovation, and funding opportunities in the housing research and data sector

As a key federal partner, the Canada Mortgage and Housing Corporation (CMHC) is responsible for delivering several NHS programs and incentives on behalf of the federal government, including provincial-territorial bilateral agreements. With a funding commitment of \$15.7 billion, these initiatives aim to support provincial and territorial priorities in housing.

Priority areas for action include:

-  Housing for those in greatest need
-  Community housing sustainability
-  Indigenous housing
-  Northern housing
-  Sustainable housing and communities
-  Balanced supply of housing

In addition to the priority areas for action, the strategy places significant emphasis on addressing the housing requirements of populations with unique needs, including survivors of gender-based violence, seniors, Indigenous peoples, young adults, people with disabilities, individuals living with mental health or addiction issues, veterans, 2SLGBTQIA+ communities, racialized groups, recent immigrants, and people experiencing homelessness.

Shared outcomes of the NHS include:

- Homelessness is reduced year over year.
- Housing is affordable and in good condition.
- Affordable housing promotes social and economic inclusion for individuals and families.
- Housing outcomes in Canada's territories are improved year over year.
- The housing needs of Indigenous groups are identified and improved.
- Affordable housing contributes to environmental sustainability.
- The NHS contributes to Canadian economic growth.
- Partnerships are built, strengthened and mobilized to achieve better outcomes.
- Collaboration/alignment across the federal government results in more holistic responses to housing issues.
- Expertise and capacity are enhanced in the housing sector.
- Canadians have knowledge of their housing rights.



Provincial Housing Policy

The Provincial Planning Statement (PPS), 2024 is issued under Section 3 of the Planning Act and provides policy direction on matters of provincial interest related to land use planning and development. As a key part of Ontario's policy-led planning system, the PPS sets the policy foundation for regulating the development and use of land province wide, helping achieve the provincial goal of meeting the needs of a fast-growing province while enhancing the quality of life for all Ontarians.

With respect to housing, the PPS requires that planning authorities provide for an appropriate range and mix of housing options and densities required to meet projected requirements of current and future residents of the regional market area. Strategies to provide for this range and mix include maintaining at all times the ability to accommodate residential growth for a minimum of 15 years through lands which are designated and available for residential development, and maintaining at all times where development is to occur, land with sufficient servicing capacity to provide at least a three-year supply of residential units available through lands suitably zoned, including units in draft approved or registered plans.

The PPS further requires that planning authorities provide for an appropriate range and mix of housing options and densities to meet projected needs of current and future residents by:

Establishing and implementing minimum targets for the provision of housing that is affordable to low- and moderate-income households.

Coordinating land use planning and planning for housing with service managers to address the full range of housing options, including affordable housing needs.

Permitting and facilitating all housing options required to meet the social, health, economic, and well-being requirements of current and future residents, including additional needs housing and needs arising from demographic changes and employment opportunities.

Permitting and facilitating all types of residential intensification, including the development and redevelopment of underused commercial and institutional sites for residential use, development and introduction of new housing options within previously developed areas, and redevelopment which results in a net increase in residential units.

Promoting densities for new housing which efficiently use land, resources, infrastructure, and public service facilities, and support the use of active transportation.



Regional Housing Policy

Bruce County Housing Action Plan

On July 4th, 2024, Bruce County Council endorsed a Housing Action Plan that outlines twenty-five actions that Bruce County will take over the next two years (2024-2026) to help address supply and impact affordable housing locally. The Housing Action Plan will further Bruce County's Strategic Plan 2023-2026 priorities to increase housing options and encourage innovative solutions to build a strong and inclusive community.

Actions focus on six different areas of practice, including research, policy development, new programs, incentives, engagement, and advocacy for investment in housing solutions to meet the unique needs across the County. Actions that the County will take under this plan include:



Increasing housing options to meet local needs



Implementing process improvements



Supporting non-profit and private developers proposing affordable housing through new housing concierge



Permitting more housing development



Inventorying surplus lands available for affordable housing



Advocating to other levels of government to provide tools, funding, and programs that deliver affordable housing in the County

Bruce County Housing & Homelessness Plan (2019-2023)

Bruce County's Housing & Homelessness Plan is an update to the former Long-Term Housing Strategy for 2013 to 2023. The Housing & Homelessness Plan update provides a summary of the current housing trends as they pertain to Bruce County and sets out strategic directions, including actions and outcomes.

The Plan update aims to create a strategic community-focused approach to supporting housing choice, and meeting affordability and stability needs over the next five years. Strategic directions under the plan include increasing the affordable housing stock, exploring a rural mobility model (i.e., to provide public transportation), implementing a coordinated system through strong partnerships, better understanding the needs of youth and Indigenous groups, and increasing housing support options.

Bruce County Official Plan

The County of Bruce Official Plan guides land use planning and development across the County. General housing policies promote a range and mix of housing options and densities, ensure an adequate supply of residential land to accommodate future growth, promote residential intensification where appropriate, and provide for affordable housing and the establishment of garden suites and secondary suites in accordance with specific criteria.

Housing policies in Section 4.4 of the County Official Plan outline a number of objectives, including:

- Direct the majority of anticipated growth to Primary and Secondary Urban Communities and allow for development within the existing boundaries of Hamlet Communities;
- Ensure a range of housing types and tenures to meet the broad range of needs of County residents;
- Provide opportunities for an adequate supply of affordable housing;
- Provide for intensification in existing urban areas which enhances the positive characteristics of those areas;
- Ensure that new development occurs in a cohesive and efficient manner without undue impact on the social or natural environment; and,
- Consult with and work cooperatively with First Nations in promoting and planning for social services.



Local Housing Policy

Walkerton Official Plan

The Walkerton Official Plan provides for the orderly development of the Walkerton community and contains policies regarding the distribution of land uses, the provision of community services, and the classification of the road pattern. With respect to residential development, the Plan's goal is to provide opportunities for a range of housing types and densities to accommodate a diversity of lifestyles, age groups, income levels, and persons with special needs in order to create a complete community. Actions to achieve this goal include:

- Ensure a reasonable supply of building lots and blocks for future residential development.
- Encourage a wide range of housing types and designs to accommodate persons with diverse social and economic backgrounds, needs and desires while promoting the maintenance and improvement of existing housing.
- Promote a range of single detached residential lot sizes.
- Provide housing opportunities for community members with unique needs.

- Establish a process whereby a commitment to sewage treatment and water supply capacity only occurs upon registration of plans of subdivision.
- Promote the efficient use of existing and planned infrastructure by creating the opportunity for various forms of residential intensification, where appropriate, in character with the built form of the community.
- Encourage the conversion of single detached dwellings, in appropriate locations, into multiple residential units and the recreation of new residential units on vacant or underdeveloped lots.
- Co-ordinate the provision of parks and open space and pedestrian connections to promote liveable neighbourhoods.
- Ensure that new development, redevelopment, infilling and intensification projects are designed to complement the character of existing residential neighbourhood

A comprehensive review and update to the Walkerton Official Plan is proceeding concurrently with this Housing Needs Assessment.



2.0

**POPULATION AND
HOUSEHOLD
CHARACTERISTICS**

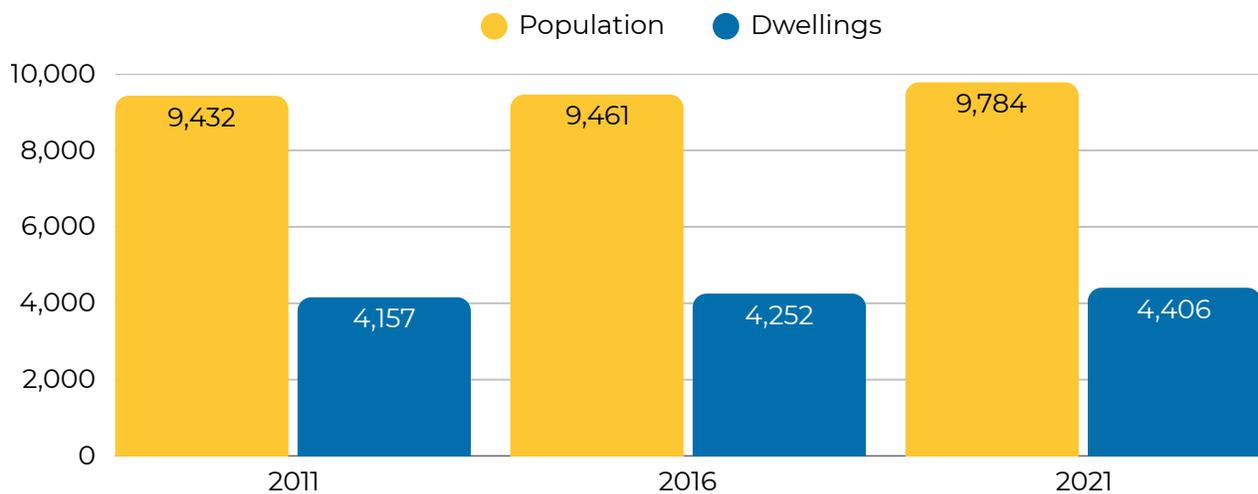
Population and Household Characteristics

This section of the assessment report presents the demographic and socio-economic trends and characteristics in Brockton. Reviewing both past trends and future projections aids in better understanding the current and future housing demands and needs.

Population Trends

The Municipality has experienced modest population growth over the last two Census periods, ranging from population growth of less than 1% between 2011 and 2016 to growth of 3% between 2016 and 2021. Between 2011 and 2016, the number of private dwellings outpaced population growth at an approximate increase of 2.3%. The increase in number of private dwellings between 2016 and 2021 was aligned with the population growth at approximately 3.6%.

Population and Dwelling Growth (Brockton, 2011 to 2021)



In Walkerton, the population also increased between the 2016 and 2021 Census periods, from a population of 4,537 in 2016 to a population of 4,724 in 2021, a slightly higher growth rate (4.1%) than for the Municipality as a whole in the same time period (3%). Comparatively, the number of dwellings in the Walkerton population centre grew at nearly twice the rate of population growth (6.9%, from 2,011 dwellings to 2,149 dwellings) between the 2016 and 2021 Census periods.

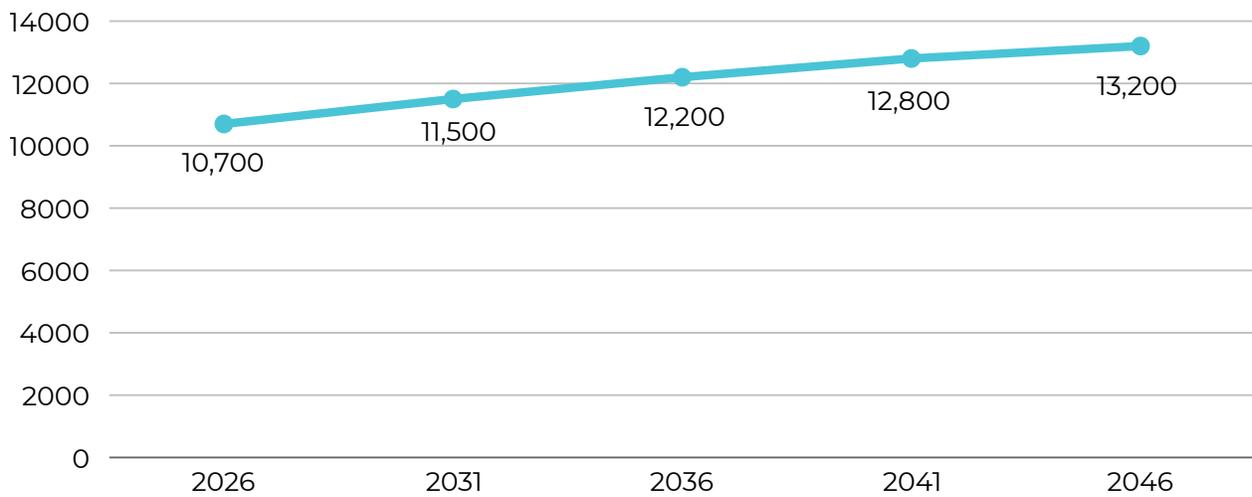
Population projections for the Municipality of Brockton were derived from the Plan the Bruce: Good Growth Discussion Paper (2021) which was prepared as part of the Bruce County Official Plan Update.

It is noted that the Good Growth Discussion Paper was prepared in 2021 and is based on 2016 Census data with a forecast horizon to 2046.

By 2046, it is estimated that the Municipality will have a population of approximately

13,200

Projected Population (Brockton, 2026 to 2046)



Source: Municipality of Brockton - Plan the Bruce: Good Growth, 2021.

By 2046, it is estimated that the Municipality will have approximately

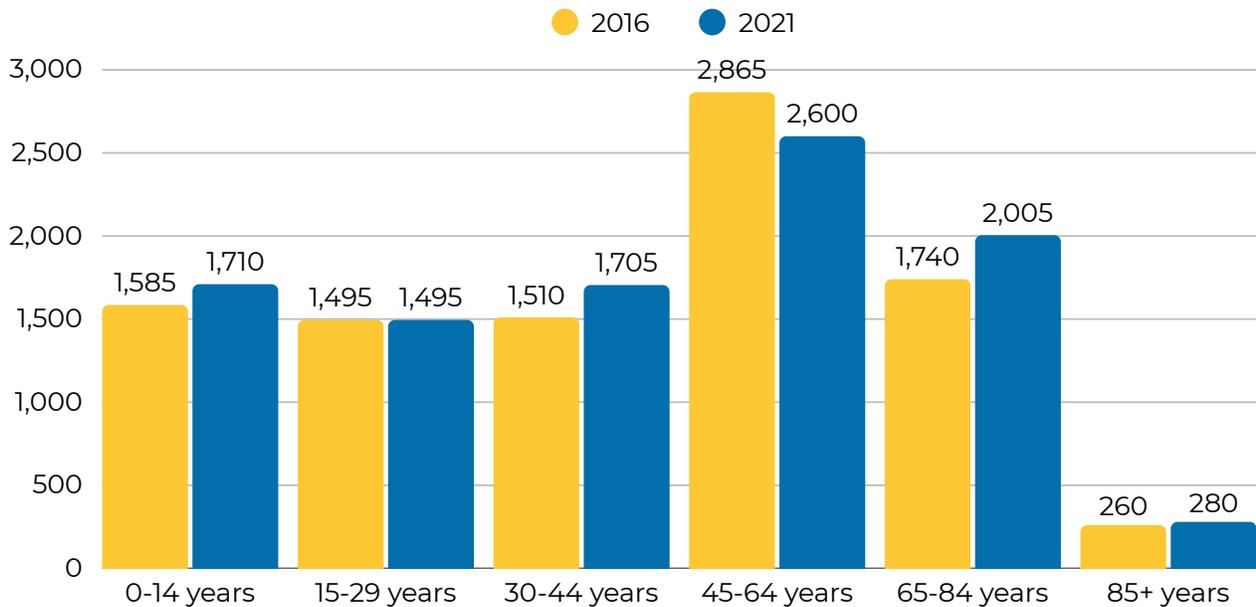
5,500

households

Based on the projected population growth, it is estimated that by 2046 there will be approximately 5,500 households across the Municipality.

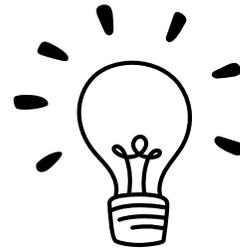
Population Age

Age Distribution (Brockton, 2016 to 2021)



Within the Municipality, the number of children (aged 0-14), youth and young adults (aged 15-29 years) has remained stable over time, with little change between the 2016 and 2021 Census periods. In this time frame, the number of adults of working age (aged 30-44 years) moderately increased (+13%), while the number of working adults nearing retirement age dropped (aged 45-64 years). The greatest proportion of growth between 2016 and 2021 was seen in older adults (aged 65-84 years), which represented a 15% increase between these two Census periods.

Should this trend continue, the Municipality will need to ensure an adequate supply of housing that is both physically and financially accessible to older adults, as well as housing options financially accessible to first-time homebuyers in the 30-44 year old cohort.



Key Insight

Growth in the overall proportion of population over the age of 64 has implications for housing as most older people tend to prefer smaller sized accommodation in proximity to services as they age. There are also increased pressures to provide housing with supports and health care amenities, as well as affordable housing options for seniors on fixed incomes.

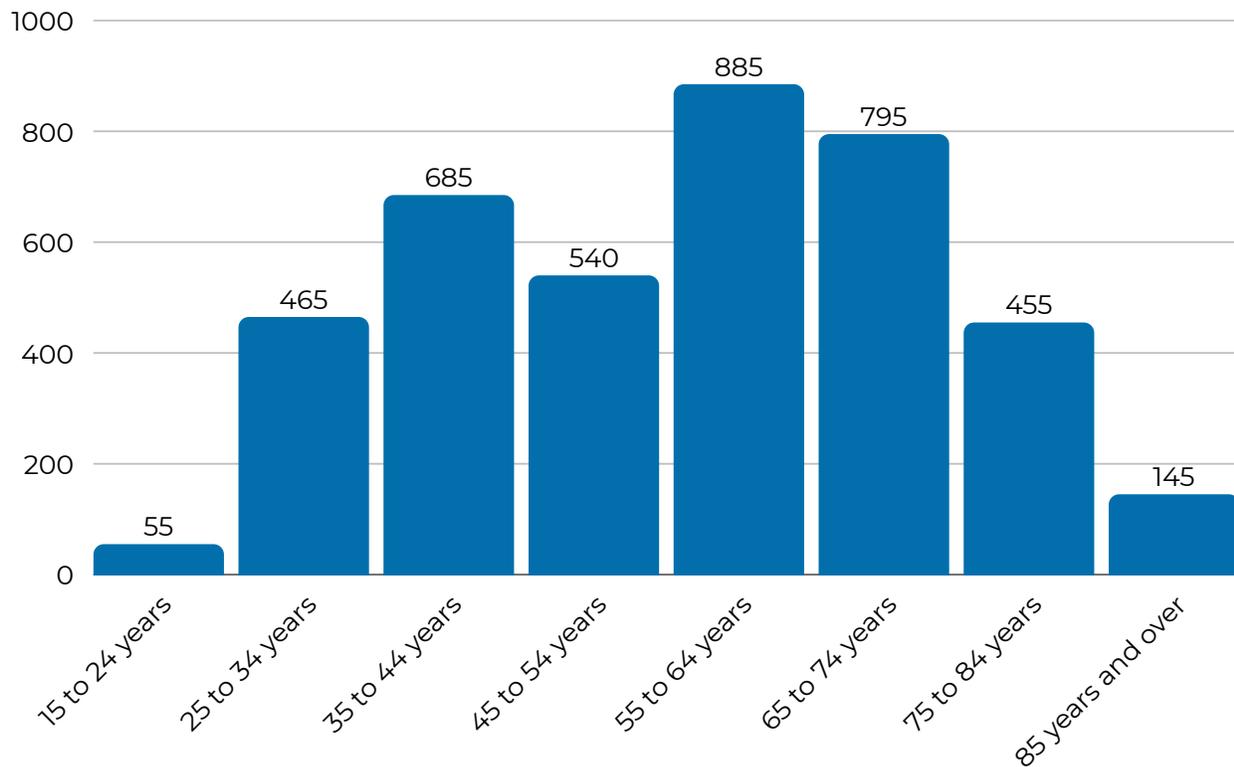


Age of Primary Household Maintainer

Consistent with the general age distribution of the Brockton population, households maintained by older adults are the most predominant as compared to those maintained by youth (aged 15 to 24) or young adults of childbearing age (aged 25 to 34). With a higher proportion of households maintained by an older

population, it will be increasingly important to cater to the housing needs of those nearing or at retirement age, which may drive demand for smaller, more accessible, and lower-maintenance forms of housing, including, for example, condominiums, apartments, or single-storey homes.

Private Households by Age of Primary Household Maintainer (Brockton, 2021)



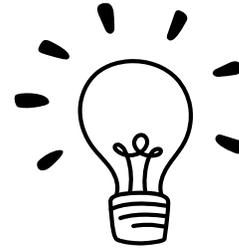
Mobility and Immigration

Mobility status refers to the status of a person with regard to their place of residence at the time of Census data collection, as compared to their place of residence one year earlier. Non-movers are those who remained at the same place of residence over the past year. Movers include non-migrants and migrants. Non-migrants are persons who did move, but stayed within the same municipality, whereas migrants include internal migrants (moved to a different municipality within Canada) and external migrants (lived outside of Canada one year prior).



| Mobility or Immigration Status | 2016 | 2021 |
|--------------------------------|-------|-------|
| Non-Movers | 6,125 | 6,270 |
| Non-Migrants | 1,090 | 750 |
| Migrants | 1,425 | 1,970 |
| Interprovincial Migrants | 45 | 75 |
| Immigrants | 375 | 390 |
| Non-Immigrants | 8,870 | 9,120 |
| Recent Immigrants | 10 | 65 |
| Indigenous | 75 | 135 |

Considering immigration status, between the 2016 and 2021 Census periods, the number of immigrants stayed relatively stable, with 375 and 390 immigrants in each Census period, respectively. However, considering immigration over the last 5 years, the number of recent immigrants in Brockton notably increased between 2016 and 2021, with only 10 recent immigrants reported in 2016, as compared to 65 recent immigrants in 2021. Similarly, the number of people reporting Indigenous identity nearly doubled between 2016 and 2021, from 75 people of Indigenous identity in Brockton in 2016 to 135 people of Indigenous identity in Brockton in 2021.



Key Insight

Recent immigrant populations often face distinct housing needs shaped by their migration experiences, socio-economic status, and settlement patterns. One of the most common challenges is affordability. Newcomers may arrive with limited financial resources and may initially rely on low-income jobs, making it difficult to access adequate housing in competitive markets. This can lead to overcrowding, where multiple families or individuals share a single dwelling to reduce costs.

Another key issue is availability of culturally appropriate housing. Immigrants from certain backgrounds may prefer multi-generational living arrangements, which are not always supported by the local housing stock. Inadequate supply of larger units or homes with flexible layouts can be a barrier to meeting these preferences.

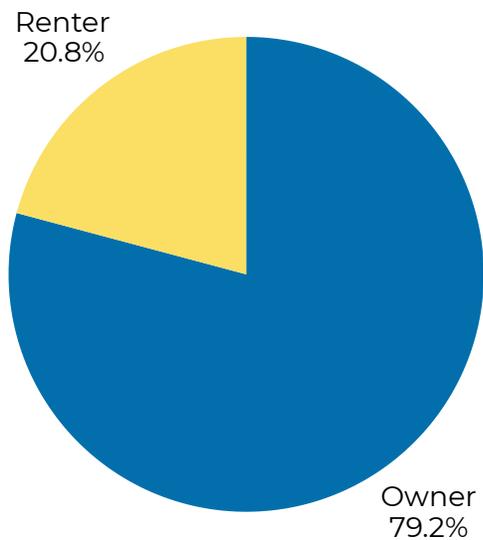
Location and accessibility are also critical. Newcomers often prioritize proximity to public transit, employment hubs, settlement services, and cultural communities. However, affordable housing in these areas is frequently limited, pushing immigrants to settle in peripheral or underserved neighborhoods.

Characteristics of households are directly related to determining the types of housing needed. Trends in household growth and size, tenure, age of household maintainers and type of households will direct the varying types of housing needed.

Household Trends

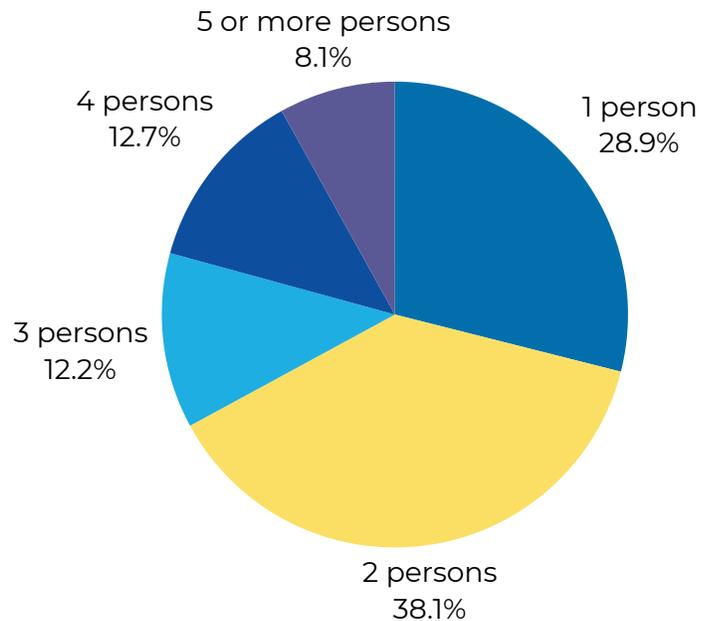
Housing Tenure

Housing tenure falls under two categories: owner-occupied and renter-occupied. Within Brockton, approximately 79% of housing units were owner-occupied, and 21% were renter-occupied. This proportion of owner-occupied and renter-occupied housing units has stayed consistent with the distribution of housing tenure reported in the 2016 Census for Brockton.



Ownership is the dominant form of housing in Brockton, with significantly more owned housing than rental stock. This imbalance highlights the persistent need for rental housing that is suitable, affordable and adequate.

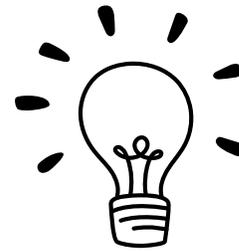
Household Size



In Brockton, smaller households (1 or 2 person households) make up over half of all households across the municipality and the largest proportion at 29% and 38% respectively. Larger households make up a smaller share, with only 12% of households comprising 3 people, 13% of households comprising 4 people, and only 8% of households comprising 5 or more people.

These indicators of household size are consistent with the age distribution of the population within the Municipality, which trend towards an older population who are more likely to be living on their own or with a spouse.

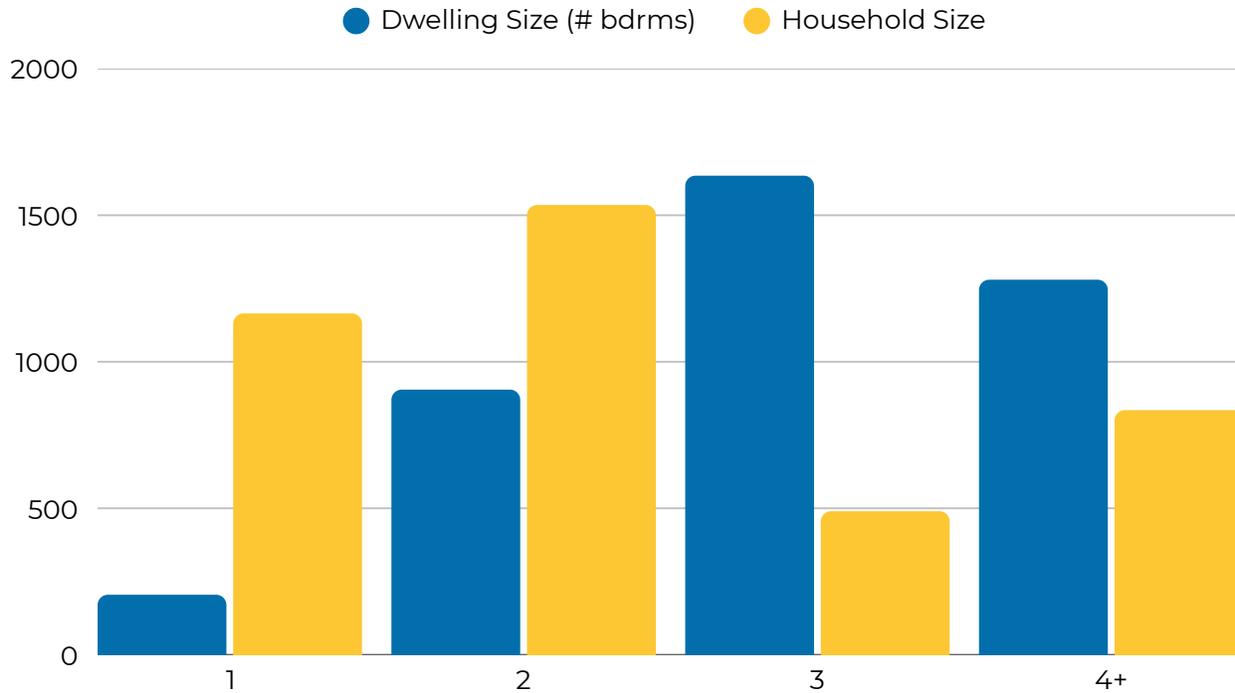
Through comparison of the distribution of household sizes across the municipality and dwelling sizes, there appears to be a mismatch between a lack of smaller dwellings (1 to 2 bedrooms) able to accommodate the large proportion of smaller households, as well as the number of larger dwellings compared to the small percentage that larger households make up. With fewer households requiring space to accommodate three, four, or five people, the Municipality will need to ensure an adequate stock of smaller or more compact forms of housing that can cater to the needs of smaller households.



Key Insight

Denser forms of housing, including, for example, townhouses, low-rise apartment buildings, or other multi-unit dwellings support the needs of smaller households.

Dwelling Size vs. Household Size (Brockton, 2021)



Household Income

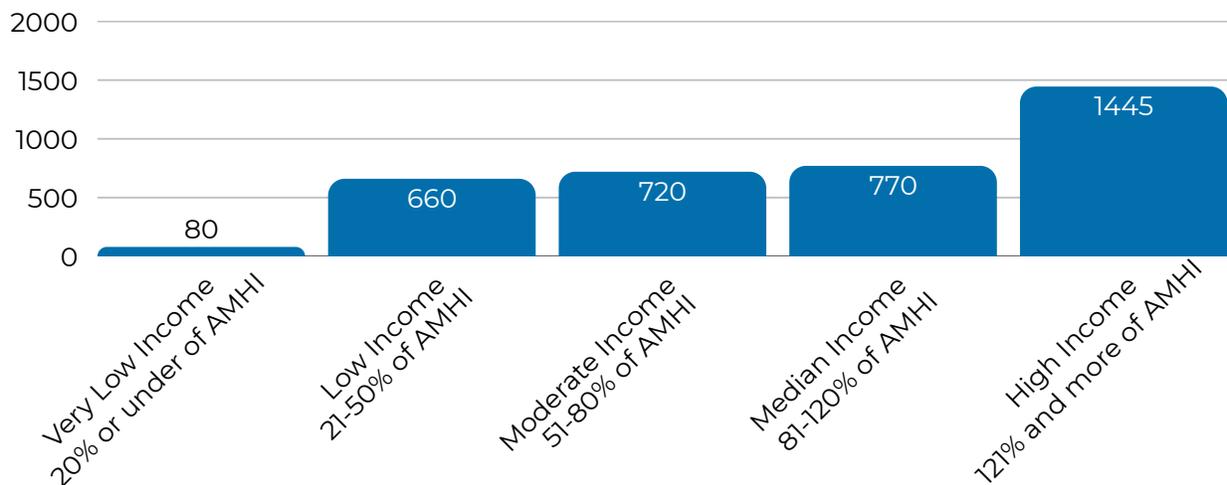
In 2021, the area median household income was approximately \$84,000. Within Brockton, there are very few households reporting very low income (\$14,999 or less), and similarly few households reporting low income (\$15,000 to \$39,999) or moderate income (\$40,000 to \$59,999) as compared to higher income households (\$60,000 to \$99,999 and \$100,000 and over). This distribution skewing towards more higher income households will have an impact on the extent and depth of affordability needed in market and non-market housing supply.

The relationship between household income and housing is foundational, as income directly influences a household's ability to access, afford, and maintain suitable housing.

Generally, lower-income households face greater challenges in securing housing that meets standards of adequacy, affordability, and suitability. These households are more likely to spend a disproportionate share of their income on shelter costs, leading to housing stress and limiting their ability to afford other essentials like food, transportation, and healthcare.

Income also affects housing tenure, whether a household rents or owns. Lower-income households are more likely to rent, and renters often face higher levels of housing insecurity due to rising rents, limited supply of affordable units, and fewer legal protections. In contrast, higher-income households are more likely to own homes, benefiting from stability and equity accumulation.

Household Income Distribution (Brockton, 2021)



*AMHI refers to area median household income, which as of 2021 was \$82,000

Economy and Labour Force Participation

Based on the 2021 Census, there were 4,880 people in the labour force, representing a participation rate of approximately 62% and an unemployment rate of approximately 6.4%.

The top industries, ranked by number of workers, as of the 2021 Census were:



Trades, transport, and equipment operators

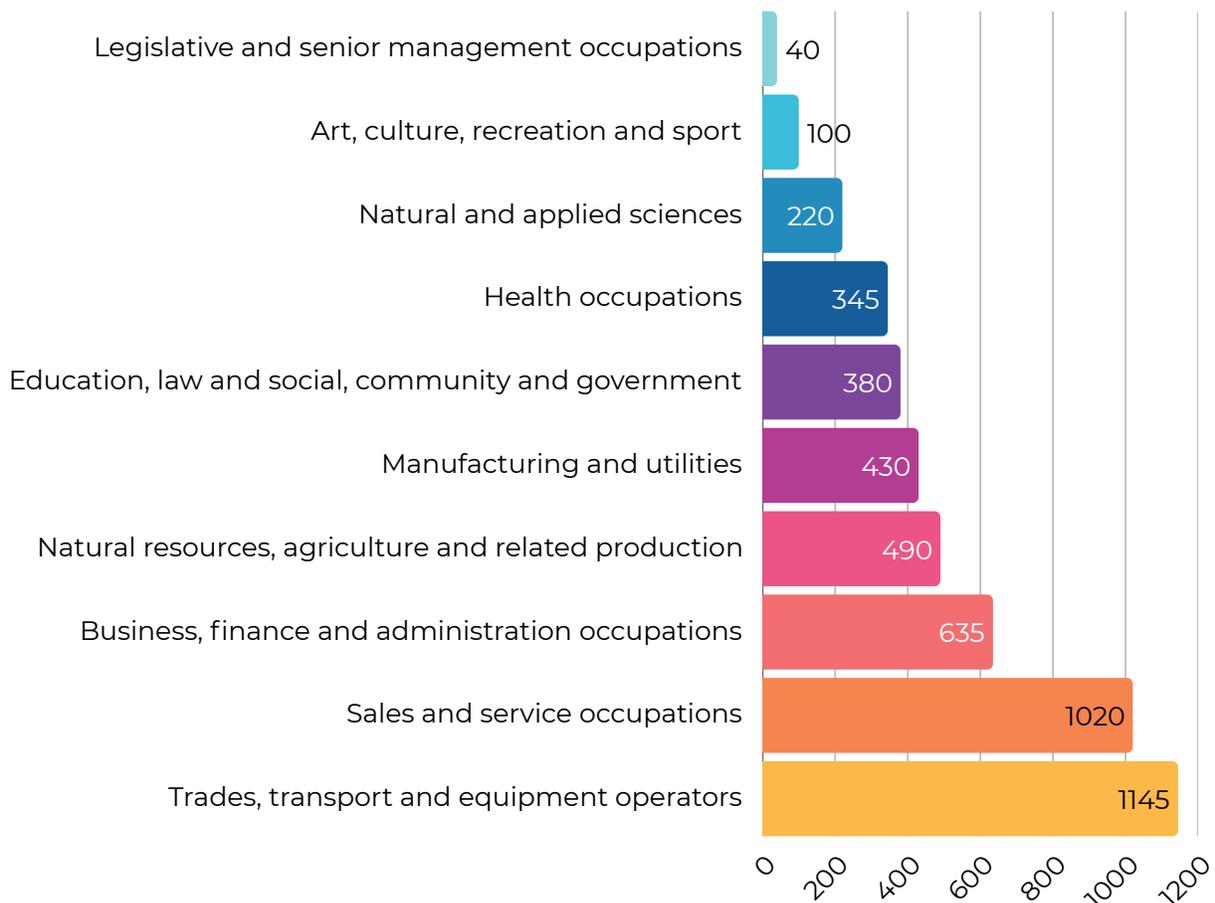


Sales and service occupations

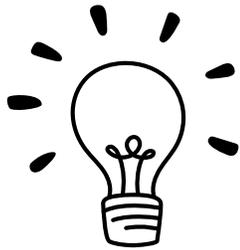


Business, finance, and administration occupations

Number of Workers by Industry (Brockton, 2021)



Within the overall labour force, as of the 2021 Census, the majority (3,840 or 80%) were employees, while 20% (960) of Brockton residents reported being self-employed. Most employees were employed on a permanent basis (3,335 or 87%), with the remainder employed on a temporary basis (505 or 13%) in fixed term positions (180 or 5%) or casual, seasonal or short-term positions (330 or 9%).



Key Insight

A high proportion of permanent employees suggests income stability, which can support home ownership and long-term rental demand. However, those in precarious working arrangements (e.g., in temporary roles including seasonal or casual work) may face housing insecurity or require flexible housing options. A mix of housing types, including affordable rental housing, secondary suites, and transitional housing may benefit those in less stable employment.

Self-employed individuals may have variable income and face challenges qualifying for traditional mortgages or leases. They may also seek live-work spaces or home offices. Brockton should consider zoning that supports home-based business across the municipality.





Examining commuting destinations, nearly half of Brockton residents reported commuting within Brockton for employment (1,425 or 45%), while a third reported commuting outside of Brockton and outside of Bruce County for employment (1,055 or 33%), and the remainder commuting outside of Brockton, but within Bruce County (705 or 22%). As of the 2021 Census, there were no Brockton residents who commuted outside of Ontario for their employment.

Long commutes suggest that housing affordability or availability in Brockton may be attracting workers who are employed elsewhere. It also indicates a need for housing near transportation corridors and regional employment hubs. Brockton may consider supporting transit-oriented development, even if informal (e.g., carpool hubs), and explore regional housing partnerships to align housing supply with employment patterns.

The vast majority of the labour force commuted to their place of employment by private vehicle (car, truck, or van) as a driver (3,540 or 95%), while a few others reported commuting in a private vehicle as a passenger (i.e., carpooling) (7%), by walking (3%) or by some other method (1%). Notably, none of the labour force commuted by public transit or by bicycle, which is consistent both with the lack of public transit infrastructure and with the long distances that many are commuting for employment.

The lack of transit and active transportation options limits housing accessibility for non-drivers, including youth, seniors, and low-income residents. It is recommended that Brockton prioritize walkable communities, mixed-use developments, and explore regional transit solutions to reduce reliance on cars and improve housing access.



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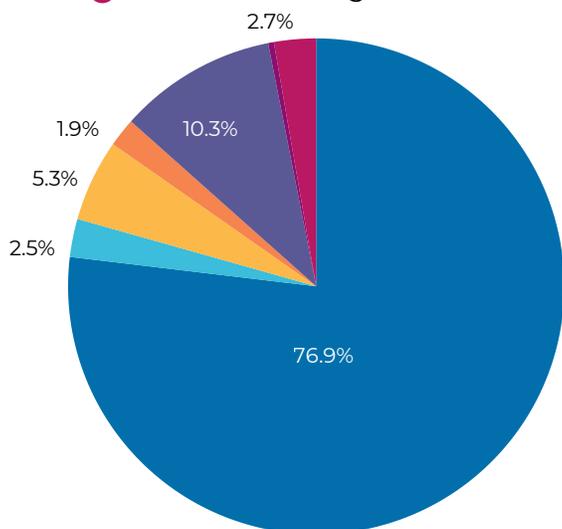
**HOUSING MARKET
AND CURRENT
HOUSING NEEDS**

Housing Market and Current Housing Needs

Brockton's 2021 permanent housing base comprises approximately 4,035 occupied dwelling units, of which 3,190 units are owner occupied, and 840 units are renter occupied.

Dwelling Types

- Single-detached house
- Semi-detached house
- Row house
- Apartment or flat in a duplex
- Apartment in bldg < 5 storeys
- Other single-attached house
- Movable dwelling



As of the 2021 Census, the majority of housing units within Brockton comprise single-detached dwellings (77%), while a smaller proportion consists of apartments in a building with fewer than five storeys (10%), row houses (5%), semi-detached dwellings (3%), mobile homes (3%), or apartments in a duplex (2%). The dominance of single-detached dwellings limits housing diversity which can increase housing cost due to limited supply of smaller or more affordable units, and restrict options for seniors, young adults, single-person households, and low-income families. It is recommended that Brockton consider permissive zoning and other incentives that encourage development of multi-unit housing, such as triplexes, low-rise apartments, and row housing.

There is a limited supply of other housing types, including low-rise apartments, row houses, semi-detached dwellings, and duplexes, which are typically more affordable and accessible, and yet make up only a small portion of the housing stock. This imbalance can lead to rental market pressure, especially for newcomers and seasonal workers, as well as barriers to aging in place for seniors needing smaller, accessible units. Brockton may consider supporting gentle density and infill development to increase supply of these housing types.

Housing Supports in Brockton

Bruce County, through its Housing Services Division, is the Service System Manager.

Responsibilities of the Service System Manager

- Delivers and administers provincially mandated social and affordable housing programs, as well as initiatives to prevent and address homelessness.
- Administers and funds social housing.
- Administers and maintains the Community Housing Registry.
- Works with local municipalities, non-profit housing providers, and community agencies to support the development of affordable housing.

Inland Region

Arran-Elderslie, Brockton, Huron-Kinloss, South Bruce



Source: 2024 Local Data Resource for Non-Profit Housing Developers.

Community Housing Units in Brockton



In Fall 2025, Bruce County Housing Corporation entered into a partnership with the Municipality of Brockton to access 1.5 acres of land as a future residential development site.

The site in Walkerton is planned for a new apartment-style affordable housing development that will include a mix of 1-, 2-, and 3-bedroom units, as well as space for potential future expansion.

Core Housing Need

Core housing need is defined by both the suitability and adequacy of housing and if a household is in inadequate or unsuitable housing, whether acceptable local housing would cost more than 30% of the household's before-tax income based on median rent in the local market.

Housing Suitability

Whether a dwelling has an adequate number of bedrooms for the size and composition of the household living in it, according to the National Occupancy Standard developed by the Canada Mortgage and Housing Corporation. A dwelling is deemed suitable if it meets the bedroom requirements based on this standard.

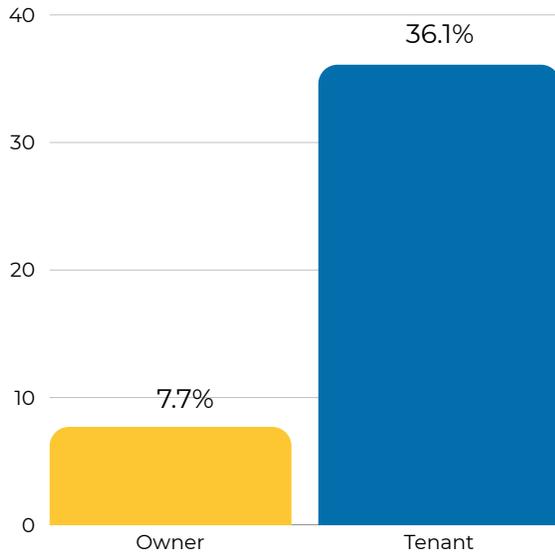
Housing Adequacy

Whether a dwelling meets basic standards for space and condition, and whether it is free from major repairs. Specifically, housing adequacy means the dwelling is not reported by its residents as needing major repairs, such as those related to plumbing, electrical wiring, or structural components.

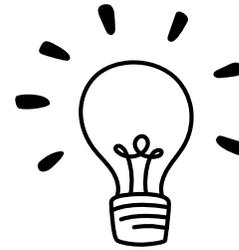
Where there is a high proportion of households in core housing need, this indicates a lack of housing that is affordable to a household's income, as well as a mismatch between household size and adequately sized dwellings to appropriately accommodate.



Households Spending >30% of Income on Shelter Costs by Tenure (Brockton, 2021)



When looking at only the affordability of housing within the Brockton, there is a large disparity between the distribution of households living in unaffordable housing by tenure, with over a third of renter households (36.1%) spending more than 30% of household income on shelter costs, while less than 10% of owner households spend more than 30% of household income on shelter costs. Here, shelter costs include payments for rent/mortgage, utilities (electricity, water, and heat), property taxes, and condominium fees.



Key Insight

A high rate of unaffordable housing among renter households is a clear indicator of housing stress in the rental market, suggesting a shortage of affordable rental units. As a result, renters may be more vulnerable to displacement, financial instability, or overcrowding. This suggests a need to prioritize affordable rental housing development. Programs such as non-profit and co-op housing, Community Improvement Plan incentives (e.g., tax increment grants for affordable housing), rent-geared-to-income programs, and partnerships with Bruce County could support the availability of affordable rental housing.

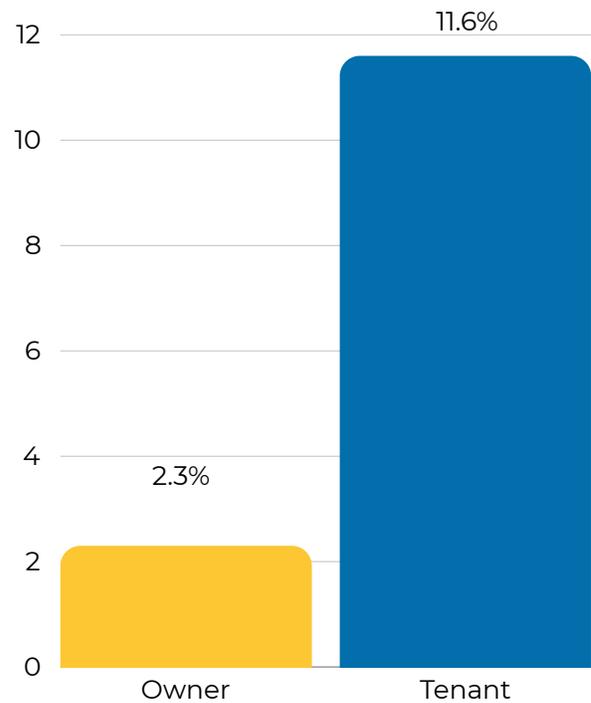
The lower rate of unaffordability among ownership households may reflect older homeowners who have paid off their mortgages and limited access to home ownership for younger or lower income residents.

The Municipality can support the development of entry-level ownership options, such as townhomes, condominiums, through shared equity models, or non-for-profit home providers with programs targeted towards lower income households.

Core Housing Need by Tenure

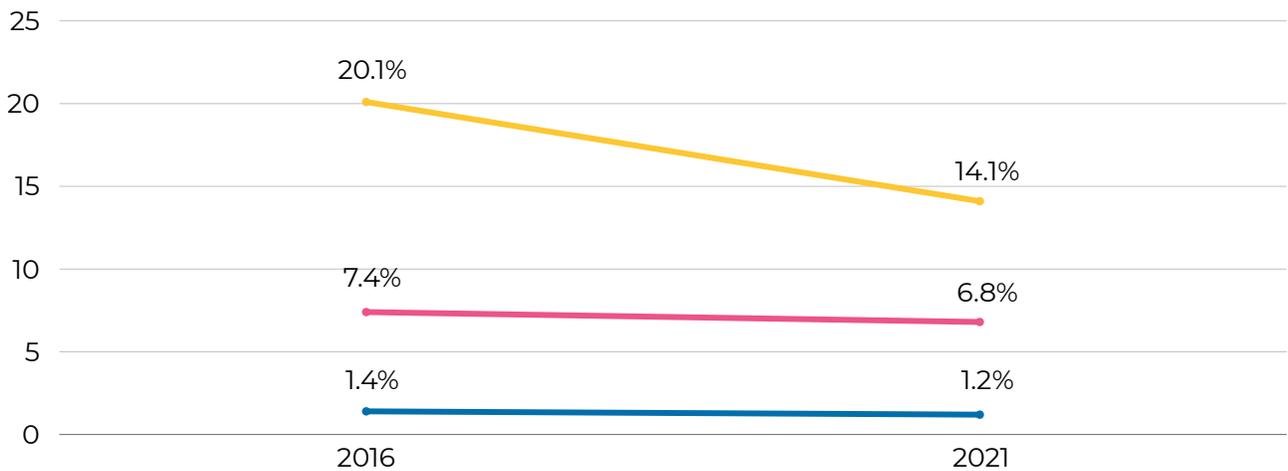
Considering housing suitability and adequacy alongside affordability, this trend remains consistent, with a higher proportion of renter households in core housing need (11.6%) as compared to ownership households (2.3%). With a greater focus on developing affordable rental housing, it is important that this housing is also appropriately sized for Brockton household characteristics.

Between 2016 and 2021, the proportion of households spending more than 30% of income on shelter costs, in inadequate housing, or unsuitable housing decreased from 20.1% to 14.1%.



Change in Core Housing Need (Brockton, 2016 to 2021)

- Percent of households in unsuitable housing
- Percent of households in inadequate housing
- Percent of households spending > 30% of income on shelter costs

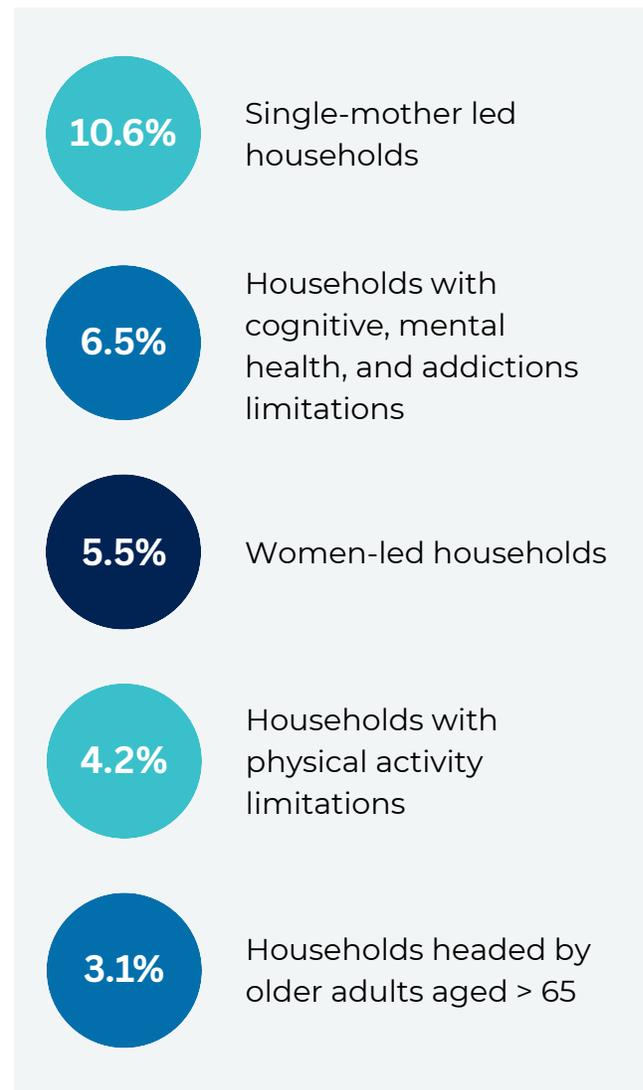




Populations with Unique Needs

When looking at the demographics of households comprised of populations with unique needs, single mother-led households made up the greatest proportion, followed by households with cognitive, mental health, or addictions limitations, women-led households, households with physical activity limitations, and households headed by older adults aged over 65 years.

Core Housing Need



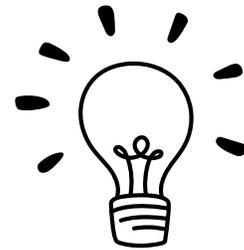


Farmworker Housing Needs

Agriculture remains a core component of Brockton's rural economy, relying on a mix of year-round employees, seasonal domestic workers, and temporary foreign labour. These workers contribute directly to the stability of livestock operations, crop production, and agri-business services across the municipality.

Their housing needs, however, are not captured in conventional Census data and require distinct consideration within Brockton's overall housing strategy.

Farmworker accommodations are often employer-provided and located on agricultural lands and can vary widely in condition, design, and suitability. Seasonal units may face challenges related to overcrowding, aging infrastructure, and limited access to services, while year-round workers may struggle to secure affordable, permanent rental housing near Walkerton.



Key Insight

- Inadequate housing can hinder labour recruitment and retention in the agricultural industries.
- Addressing farmworker housing supports Brockton's broader aims to diversify housing supply, strengthen affordability, and respond to workforce needs identified in this assessment.
- Existing accommodations range from bunkhouses and modular units to renovated dwellings likely with variable suitability and safety conditions.
- Collaboration with Bruce County, agricultural operators, and industry associations could improve data, inspection frameworks, and support programs.

Housing Cost Trends

Average home prices and rental rates in the Municipality increased between the 2016 and 2021 Census periods, which has impacted housing affordability across the housing continuum in Brockton. This is evident in both the average monthly shelter costs and in the estimated value of housing, the latter of which has increased dramatically between the 2016 and 2021 Census periods.



Average Monthly Shelter Costs

| | 2016 | 2021 | % Change |
|-----------------|---------|---------|----------|
| Owner Occupied | \$1,044 | \$1,136 | 9% |
| Renter Occupied | \$838 | \$988 | 18% |

Average Value (Owner-Estimated) by Dwelling Type

| | 2016 | 2021 | % Change |
|--|-----------|-----------|----------|
| Single Detached | \$321,600 | \$499,600 | 55% |
| Apartments (high-rise, low-rise, duplex) | \$192,000 | \$335,000 | 74% |
| Semi-detached and row houses | \$220,000 | \$480,000 | 118% |

Housing Affordability

The Provincial Planning Statement, 2024 (PPS) defines affordable housing as follows:

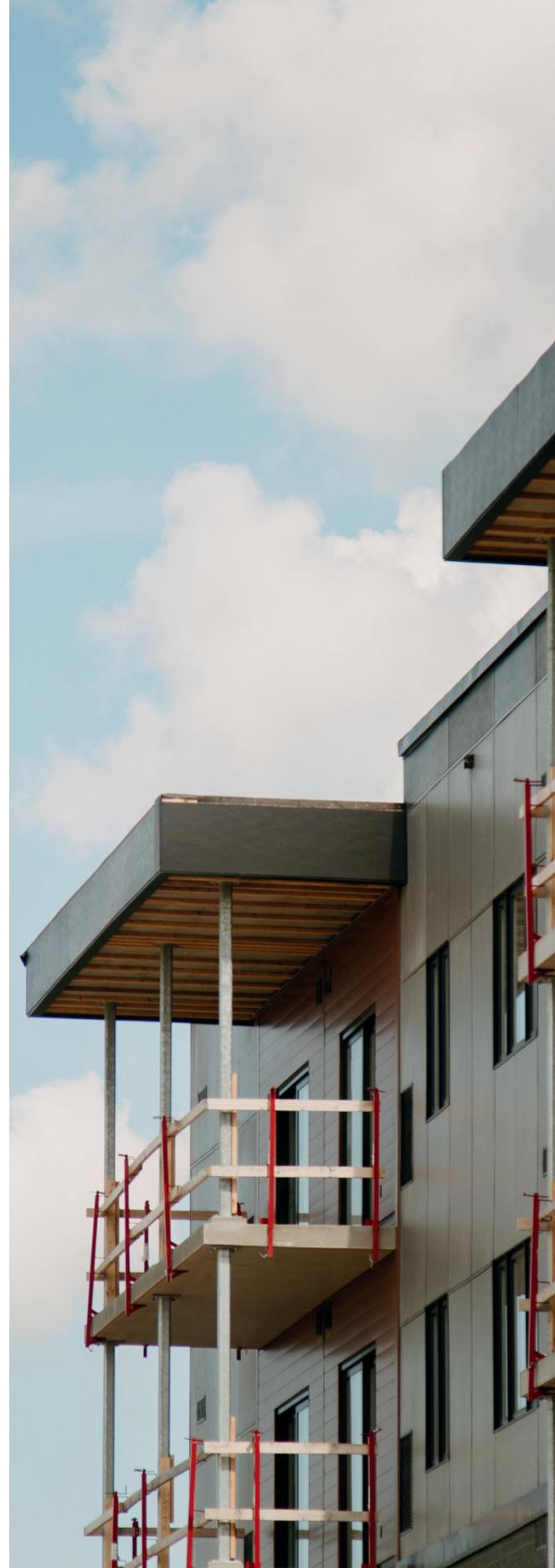
In the case of ownership housing:

- Housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low- and moderate-income households; or,
- Housing for which the purchase price is at least 10% below the purchase price of a resale unit in the Municipality.

In the case of rental housing:

- A unit for which the rent does not exceed 30% of gross annual household income for low- and moderate-income households; or,
- A unit for which the rent is at or below the average market rent of a unit in the Municipality.

The PPS defines “low- and moderate-income households” as households with incomes in the lowest 60% of the income distribution for the Municipality.



The Ministry of Municipal Affairs and Housing sets out the market-based (i.e., average purchase prices and market rents) and income-based thresholds that are to be used to determine the eligibility of a residential unit for an

exemption from development charges and exclusions from the maximum community benefits charge and parkland dedication requirements. The data provided below are current as of June 1, 2024.

Income-Based and Market-Based Thresholds for Affordable Ownership Housing

| Dwelling Type | Affordable Purchase Price (Income-Based) | 90% of Average Purchase Price |
|-----------------------|--|-------------------------------|
| Detached House | \$366,500 | \$549,000 |
| Semi-Detached House | | \$432,000 |
| Row / Townhouse | | \$513,000 |
| Condominium Apartment | | \$495,000 |

Income-Based and Market-Based Thresholds for Affordable Rental Housing

| Dwelling Type | Affordable Monthly Rent (Income-Based) | Average Market Rent |
|-----------------|--|---------------------|
| Bachelor Unit | \$1,540 | \$984 |
| 1-Bedroom Unit | | \$1,040 |
| 2-Bedroom Unit | | \$1,464 |
| 3+ Bedroom Unit | | \$1,491 |

Development and Building Activity

The number of issued building permits for new residential development was highest in 2021 (totalling 96 residential building permits), with a year-by-year decrease in each of the years following to the lowest number of issued permits in 2024. Despite decreasing permit activity, the total value of new residential construction has remained significant with residential construction value peaking in 2023.

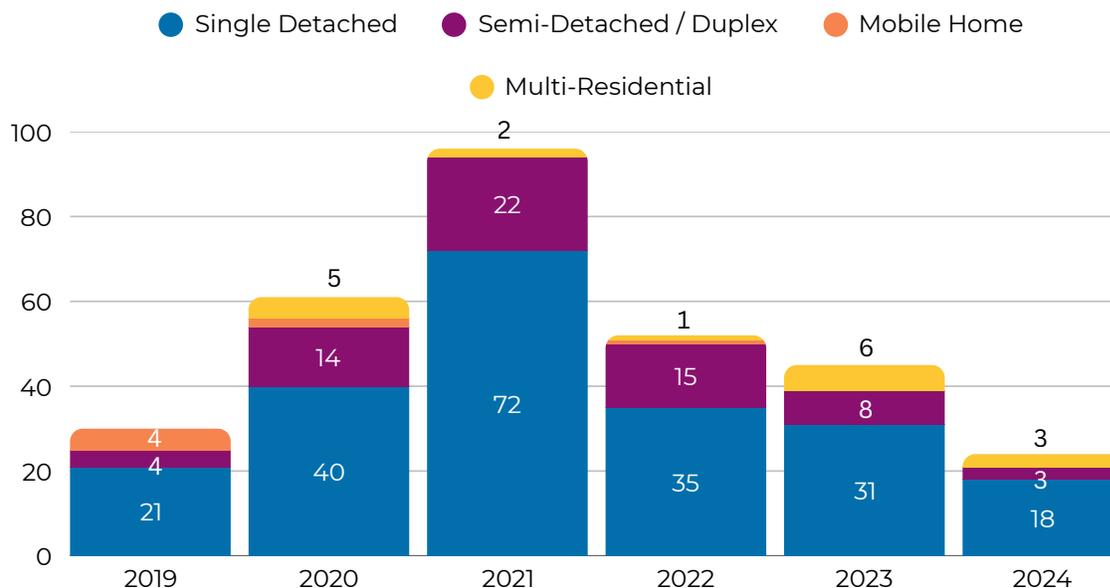
Construction Value for New Residential

| Year | Construction Value |
|------|--------------------|
| 2019 | \$20,904,132 |
| 2020 | \$24,917,137 |
| 2021 | \$47,490,399 |
| 2022 | \$30,867,350 |
| 2023 | \$51,986,401 |
| 2024 | \$26,799,184 |

The decrease in new residential construction activity was directly related to land availability within the community of Walkerton. To address this limitation, the Municipality initiated the expansion of the Walkerton Urban Settlement Area.

As a recipient of Housing Accelerator Funding, Brockton has committed to delivering 433 new residential units over three years or approximately 145 units per year. These new residential units are expected to be located within the lands subject to the Minister's Zoning Order, the Walkerton settlement area expansion lands, and through other intensification opportunities, such as additional residential units.

Historical Building Permits Issued for New Residential Construction





4.0

WHAT WE HEARD

What We Heard

In October 2025, the Municipality shared an online survey with community residents, housing service providers / non-profit organizations, and housing developers in Brockton to supplement the quantitative findings of the Housing Needs Assessment.

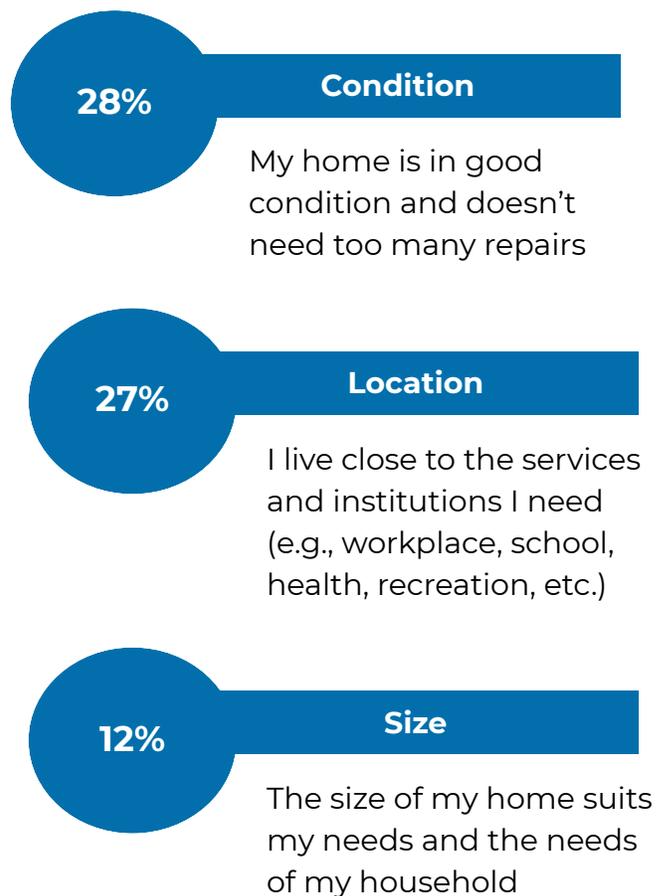
The survey was conducted for a two-month period and gathered responses from a total of 54 participants, the majority of whom were community residents (91%) with the remaining being housing service providers and non-profit organizations. No housing developers responded to the survey in this timeframe. The survey was structured to include tailored questions for each stakeholder group, the themes of which are discussed below.

Community Residents

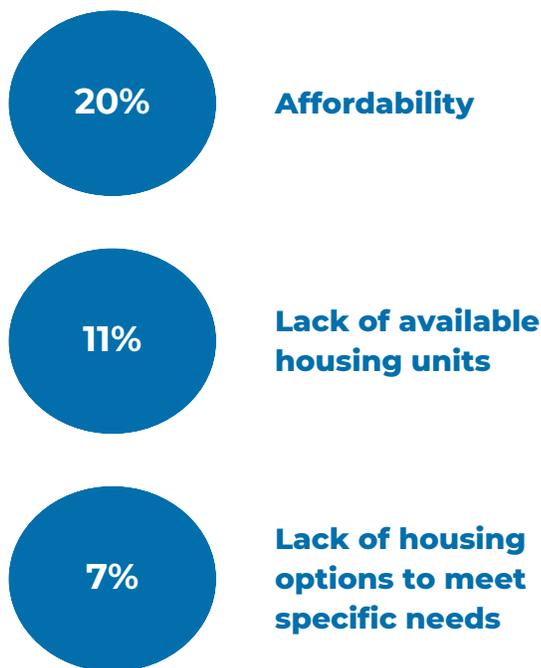
The survey gathered responses from a total of 49 community residents, with an even distribution amongst age groups over the age of 25 and a majority of respondents indicating that they own their home (75%), as opposed to renting (19%) or living with friends or family (6%).

Community residents who responded to the survey mostly reported living in smaller 2- or 3-person households (38% and 23% respectively), while single-person households and very large households (5+ person) were the least commonly reported (8% and 10%, respectively).

In terms of the housing that community residents currently occupy, the three most commonly cited assets were:



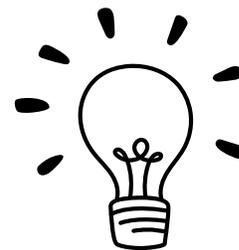
The most commonly cited barriers in accessing housing that meets community residents' needs were:



However, many community residents indicated that they do not currently face any difficulties or barriers in accessing housing that meets their needs (14%).

As for affordability, nearly half of all community residents surveyed (42%) indicated that their housing costs were somewhat burdensome but manageable to afford.

Considering community residents' perspectives on how well Brockton's housing meets community needs, the majority disagreed or strongly disagreed that there is housing affordable to a wide range of incomes (44% and 27%, respectively), but agreed that most people live in housing in good condition or state of repair (45%). As for the availability of housing suitable for different household sizes and different needs and abilities, responses were evenly distributed between those in agreement and those in disagreement, though the majority strongly disagreed that there is emergency housing available for people experiencing homelessness or in crisis (42%).



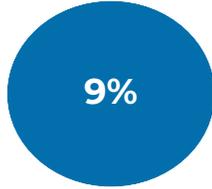
Key Insight

These perspectives indicate that while housing condition is not a main concern for most community residents, affordability and availability of housing to accommodate people experiencing homelessness remain two major gaps in Brockton's housing supply.

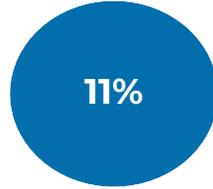
As for the housing types that community residents anticipate needing in the next 5 to 10 years, community residents indicated preference for:



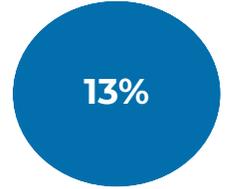
Single detached dwellings



Apartments



Semi-detached or townhome dwellings



Seniors' housing or retirement home

Considering Brockton's housing market, nearly half of all community residents reported that they or someone they know considered leaving Brockton due to housing challenges.

Along with responses to multiple choice questions, the survey also gathered written comments from a total of 21 community residents, with feedback shared on aspects that weren't otherwise covered in the survey.

The feedback shared highlights a perceived affordability crisis in housing, one in which rents and home prices far exceeding reasonable income ratios, leaving young people, single-income households, seniors, and people with disabilities struggling to find safe and suitable options.

Respondents called for diverse housing types to address affordability, such as:



Tiny homes



Townhomes



Mid-density development



Better upkeep of existing rental housing stock



Improved accessibility for seniors and people with disabilities

Opinions on government involvement were mixed, with some respondents advocating for stronger regulation, rent caps, and tenant protections, while others urging the government to allow the market to regulate itself. There was also concern voiced about preserving rural character while enabling growth with walkable communities and commuter-friendly infrastructure. Frustration with rising taxes, developer incentives, and perceived inaction was also evident, with many urging immediate action to address affordability and housing availability.

Housing Service Providers and Non-Profit Organizations

In addition to the perspectives captured from community residents, the survey gathered feedback from a total of five housing service providers and non-profit organizations in Brockton.

Mirroring the responses gathered from community residents, housing service providers indicated that people experiencing homelessness, young people, and people with disabilities are most affected by housing challenges in Brockton, from their perspective. In light of these needs, service providers noted the greatest gaps are in Brockton's supply of supportive housing, identifying, however, that emergency shelters and transitional housing are equally lacking.

As for potential solutions, housing service providers identify better service coordination as being the most helpful way to support their organization address housing needs in Brockton, though funding from senior governments and more municipal supports were also cited as being helpful to support their efforts.





5.0

**SUMMARY OF KEY
OBSERVATIONS AND
CONSIDERATIONS**



Summary of Key Observations and Critical Considerations

The Municipality of Brockton's Housing Needs Assessment provides an analysis of the current and future housing demands based on population and household characteristics.

The report identifies key trends, such as modest population growth, an increase in the proportion of older adults, and a significant disparity in housing affordability between renter and owner households. It highlights the need for affordable rental housing, the challenges posed by an aging housing stock, and the importance of supporting diverse housing needs through zoning reforms and incentive programs. The assessment also emphasizes the necessity of enhancing active transportation infrastructure and supporting vulnerable populations to ensure that the housing needs of all residents are met effectively.

Key Observations

Population Growth & Demographics

The Municipality of Brockton has experienced modest population growth, with a notable increase in the number of older adults (aged 65-84 years). This demographic shift suggests a need for housing that is both physically and financially accessible to older adults.

Housing Tenure and Size

The majority of housing units in Brockton are owner-occupied (79%), with smaller households (1- or 2-person households) making up over half of all households. There is a mismatch between the large proportion of smaller households and the lack of smaller dwellings (1- to 2-bedrooms).

Housing Affordability

There is a significant disparity in housing affordability between renter and owner households. Over a third of renter households spend more than 30% of their income on shelter costs, indicating a high level of housing stress in the rental market. In addition, a higher proportion of renter households are in core house need compared to owner households, indicating a need to prioritize affordable rental housing development.

Mobility and Immigration

There was a modest decrease in the number of movers who stayed in Brockton, coupled with an increase in the number of people who moved to Brockton from a different municipality in Canada. There was also a slight increase in the number of people who moved to Brockton from a different province in the last 5 years.

Housing Stock and Development

Nearly half of the housing stock was built before 1960. This aging housing stock may face issues such as deferred maintenance costs and energy inefficiency.

Economic Factors

The majority of the labour force is employed on a permanent basis, suggesting income stability. However, those in precarious working arrangements may face housing insecurity.

Critical Considerations



Addressing Housing Affordability

There is a need to develop affordable rental housing, including non-profit and co-op housing, and to provide incentives for affordable housing through the Community Improvement Plan to increase the Municipality's available supply of affordable housing options.



Enhancing Active Transportation

Given the high reliance on private vehicles for commuting, there is a need to prioritize walkable communities, mixed-use developments, and explore opportunities to promote carpooling or other more sustainable modes of transportation to improve overall mobility for residents.



Encouraging Infill Development

Promote gentle density and infill development to increase the supply of diverse housing types, including low-rise apartments, row houses, and duplexes. This will help create more affordable and accessible housing options. The Municipality should consider permissive zoning and other incentives to encourage the development of these multi-unit housing types.



Streamline Approvals Processes

Simplify and expedite the approvals processes for new housing developments, especially those that include affordable housing units. This will help increase the pace of housing development and address supply shortages.



Renovation and Maintenance Programs

To help address the aging housing stock, the Municipality may develop or support future programs promoting residential renovations, energy retrofits, and accessibility upgrades that offer grants, loans, or other incentives through the Municipality's Community Improvement Plan or through the County's existing programs.



Support Populations with Unique Needs

Special attention should be given to the housing needs of certain populations, such as single mother-led households, households with cognitive or physical limitations, older adults, and farmworkers.



Potential Challenges to Implementation

Implementing the recommendations for housing policy, regulatory and incentivization in Brockton may face several potential challenges, including financial constraints, community resistance, regulatory and administrative challenges, infrastructure limitations, and market dynamics.

To address financial constraints, the Municipality can explore various funding sources and partnerships, such as federal and provincial grants, public-private partnerships, and investment from non-profit organizations.

Engaging in comprehensive community consultation and education campaigns can help mitigate community resistance by informing residents about the benefits of diverse housing options and addressing their concerns through transparent communication.

Streamlining the approvals process and reducing administrative challenges can be achieved by implementing clear and efficient procedures for housing development, creating a "one-stop-shop" for housing applications, and improving inter-departmental coordination.

Enhancing active transportation infrastructure and promoting carpooling and more sustainable transportation options can help overcome infrastructure limitations.

Monitoring housing market trends and adjusting policies accordingly can mitigate the impact of market dynamics.

Continuing to collaborate with representatives from various sectors can enhance coordination among stakeholders, ensuring that housing initiatives are effectively implemented.



6.0

LIMITATIONS

Limitations

A housing needs assessment that relies on the 2021 Census has several important limitations that can affect its accuracy and relevance.

First and foremost, the 2021 Census data is now over four years old, meaning it may not reflect current housing market conditions, especially given the rapid changes brought on by the COVID-19 pandemic, inflation, and shifts in interest rates. These economic factors have significantly influenced housing affordability and availability since 2021, making the Census a less reliable source for understanding present-day needs.

Additionally, the Census offers limited granularity. While it provides data at various geographic levels, smaller communities or rural areas may have suppressed or aggregated data to protect privacy, which can obscure local housing challenges. The Census also underrepresents certain populations, such as Indigenous communities, newcomers, students, and seasonal workers, whose housing needs may differ significantly from the general population.

In terms of housing indicators, the Census primarily uses the shelter-cost-to-income ratio to assess affordability. This metric, while useful, does not capture the full spectrum of housing issues, such as overcrowding, hidden homelessness, or poor housing quality. Moreover, data on housing condition—such as the need for major repairs—is self-reported and may not be entirely accurate.

Another limitation is the exclusion of non-traditional households. People experiencing hidden homelessness, such as those couch-surfing or living in vehicles, are often missed. Similarly, individuals in group quarters like long-term care facilities or correctional institutions are included in the Census, but their housing needs are distinct and often not addressed in general housing studies.

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