# Housing Needs Assessment

## Brampton (CY)

## *Land Acknowledgement*

The City of Brampton is located on the traditional territories of the Mississaugas of the Credit, the Haudenosaunee (Hoh-den-uh-SHOH-nee) and the Wendat First Nations who have called this land home since time immemorial. We acknowledge the Treaty agreed to in the Ajetance Purchase of 1818 and we are committed to our ongoing role in reconciliation through meaningful action that is rooted in truth, justice and respect. We are grateful to the original caretakers of this land who have ensured we are able to work, play and live in Brampton now and in the future.

# Table of Contents

# *Preface*

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

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

## *Funding Requirement*

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

*Going forward, HNAs will be required for:*

- *Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;*

- *Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,*

- *Future federal infrastructure funding applicants as required.*

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

## *Purpose*

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

- *Where does the greatest housing need exist in our community?*

- *How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?*

- *How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?*

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

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

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

1. *Development and use of Housing Needs Assessments*

2. *Community profiles and trends*

3. *Household profiles and economic characteristics*

4. *Priority groups*

5. *Housing profiles*

6. *Projected housing needs and next steps*

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

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

## *Introduction*

The City of Brampton is one of Canada's most dynamic and rapidly expanding municipalities, recently becoming the third-largest city in Ontario, behind Toronto and Ottawa according to recent population estimates. Brampton plays a vital role as a key contributor to the economic, social, and cultural fabric of Southern Ontario. The City's unique position, characterized by its diverse population, vibrant economy, and proximity to major transportation corridors, has fueled significant growth and development for decades.

Brampton has experienced significant growth since the early 2000's and will continue to do so. By 2051, Brampton's population is forecasted to increase by an additional 282,000 residents, making the City home to 1 million residents. To accommodate this growth, Brampton is working to increase housing supply, including a full mix and range of affordable housing and purpose-built rental, as well as student and senior-focused housing, with the objective of fostering an inclusive, affordable, and sustainable city. In support of the City's comprehensive Housing Strategy and Action Plan – Housing Brampton –  this Housing Needs Assessment (HNA) will serve as a vital tool to guide growth, understand housing needs across various demographics in our city, and inform policy and regulatory decision-making.

This HNA will serve as a baseline for Brampton by analyzing past trends, current state, and forecasts related to demographics, housing, and economic conditions to provide a foundation for informed decision-making with the goal of balancing growth with affordability, accessibility and a high quality of life for all.

# 1. Methodology

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

- ***Quantitative research** such as economic data, population and household forecasts; and,*

- ***Qualitative research** such as interviews, policy analysis and stakeholder engagement.*

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

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

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

- *[Statistics Canada Census Data](#)*

- *[CMHC Housing Market Information Portal](#)*

- *[Statistics Canada Housing Statistics Dashboard](#)*

- *[CMHC Demographic Projections: Housing Market Insights, June 2022](#)*

- *[CMHC Proximity Measures Database](#)*

- *[Housing Assessment Resource Tool Dashboard](#)*

- *[Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)*

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

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

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

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

Brampton's HNA utilizes both quantitative and qualitative research methodologies to understand the City's current housing context.

The quantitative research utilizes key demographic data including but not limited to population growth rates, age distribution, household size, and immigration patterns. Additionally, economic activity indicators are examined, such as education and employment rates and changes in household income levels. This quantitative data provide insight into the demographic and economic shifts impacting the housing market.

This HNA also includes an analysis of housing supply trends such as the availability of housing based on typology (single detached, semi-detached, townhomes, etc.), tenure (rental and ownership), and the condition of Brampton's housing stock.

Qualitative research for this HNA included a comprehensive analysis of the current municipal legislative and policy frameworks impacting Brampton's housing market, alongside greater regional, provincial, and nation-wide trends. In addition, the city has utilized the extensive and comprehensive consultation that went into developing the Brampton 2040 Vision, Brampton Plan (the City's new Official Plan), and Housing Brampton (the City's Housing Strategy and Action Plan).

*Data Sources and Limitations*

This HNA relies primarily on publicly accessible data obtained from several sources including **Statistics Canada**, the **CMHC data portal**, the **CMHC Rental Market Report** and the **Toronto and Region Real Estate Board** (TRREB). In addition, the city sourced data from the **Housing Assessment Resource Tool** (HART) which largely adapts information received from Statistics Canada and includes various custom tabulations to provide more robust information relating to affordability. Data was also sourced from the **Region of Peel** which currently functions as a Service Manager and leads initiatives related to public health, community housing, and monitoring and reporting on new housing stock in the region. And when required, City of Brampton Building Permit data was used to supplement other housing data sources.

It is important to note that this HNA focuses largely on data from the 2021 Census, a period that coincides with the height of the COVID-19 pandemic and may not be fully representative of the current 2025 context. While the data itself is still valuable in evaluating trends, the City recognizes that some of the findings in this study may reflect the temporary effects of the pandemic, as opposed to longer-term trends in Brampton's housing landscape. In addition, while this HNA is focused on the Brampton Census Subdivision (CSD) area there may be some data points that are only readily available at the broader Regional Municipality (RM) level.

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

The City of Brampton completed extensive consultation for the Brampton 2040 Vision, Brampton Plan, and Housing Brampton, including public meetings, open houses, public surveys, community engagement pop-ups, and priority group consultation with Indigenous communities and First Nations, as well as non-profit organizations in Brampton. The development of the city's recently approved Community Improvement Plan for Affordable Housing included a focus group session with various non-profit and private affordable housing developers. Stakeholder engagement was also conducted with industry representatives as part of the City's Inclusionary Zoning (IZ) framework development. Furthermore, in 2018, the City created the Brampton Housing Advisory Committee, made up of housing experts from across the Greater Toronto Area, including representation from the private sector, non-profit sector, various levels of government, stakeholders, and advocates. The Committee works to guide the development and implementation of the City's housing strategy and meets regularly to advise the City on best practices and innovative approaches, as well as provide on-the-ground insight.

Brampton recognizes that the HNA requirements include stakeholder consultation as part of the development of the HNA, however given time constraints, previous City-led engagements are being leveraged to inform this HNA. In addition, for the development of this HNA, the City engaged with Region of Peel staff from and held discussions with CMHC staff to explore data and align the HNA with regional and federal housing priorities. Lastly, the City leveraged other concurrent consultation processes, including the development of the Comprehensive Zoning By-law Review (CZBR).

The City will engage in comprehensive consultation as part of the development of the next iteration of the HNA, to include the public and key stakeholders in the housing sector including non-profit housing providers, the development industry, public entities, as well as those with specific lived experience to develop a more holistic assessment.

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

As discussed in section 1.2, the City is relying on past and ongoing City-led public and stakeholder engagement activities to inform this HNA. Information gathered relating to priority groups has been integrated into the City's various strategic plans, including the 2040 Vision, Brampton Plan, and Housing Brampton. The City will engage in additional comprehensive consultation as part of the development of the next iteration of the HNA.

## 2. Community Profile

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

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

**Region of Peel Policy and Regulatory Context**

The City of Brampton is a lower-tier municipality located within the Region of Peel. The Region of Peel is the designated Service Manager for the Town of Caledon, the City of Mississauga, and the City of Brampton. As Service Manager, the Region is responsible for all matters related to housing and homelessness under provincial legislation. This responsibility includes planning for, funding, and managing housing services particularly as it relates to social housing, affordable housing and homelessness programs. In addition, the Region gathers housing data annually and performs research and analysis to inform housing policy and programs. The Region is also responsible for the provision of water and wastewater infrastructure required to service and support growth in a timely manner, as well as working closely with the City of Brampton and other area municipalities to facilitate and expediate housing projects, where applicable.

*Regional Housing Strategy, 2018*

In 2018, the Region of Peel developed a Regional Housing Strategy (RHS) to address the varied housing needs of Peel residents. The RHS has a roadmap including targets and tools to address Peel's housing challenges and support the development of complete communities. The RHS was developed through four components of work:

- Component 1: Housing Needs Assessment
- Component 2: Long- and Short-Term Outcomes and Targets
- Component 3: Roles and Responsibilities of the Region and Partners
- Component 4: Financial Incentives and Planning Tools

The RHS was aligned with relevant federal and provincial direction including the principles of the National Housing Strategy (NHS) and the previously existing A Place to Grow: Growth Plan for the Greater Golden Horseshoe, 2017. It also supported the visions and goals of other Regional initiatives including the 2015-2035 Strategic Plan and the Region's Growth Management Strategy.

Since 2018, the RHS has been used to develop the Peel Housing and Homelessness Plan (2018-2028), as required under the Housing Services Act, and Regional Official Plan policy directions as part of Peel 2041+: Regional Official Plan Review, in addition to supporting many other initiatives across a range of Regional divisions.

The Region developed the Peel Housing and Homelessness Plan which is built on a foundation of 5 evidence-based pillars to help solve complex housing issues facing the Region of Peel. It guides all actions, ensuring every step taken is intentional and strategically planned.

The 5 strategy pillars include:
1. Transform service
2. Build more community housing
3. Maximizing planning tools and incentives
4. Optimize existing stock
5. Increase supportive housing

Solving Peel's affordable housing crisis requires significant investment and innovative new ideas. Peel Region is focused on building new partnerships and strengthening existing ones to advocate for adequate funding from the Canadian and Ontario governments and other partners, to deliver important support services to people in need. The PHHP aims to ensure that Peel residents can get and keep housing they can afford.

**City of Brampton Policy and Regulatory Context**

The City of Brampton is responsible for implementing the policies and objectives established by the Provincial government through municipal policy documents such as the Official Plan, the Zoning By-Law, and other initiatives and programs. In addition, Housing Brampton – Brampton's housing strategy and action plan – focuses on increasing the supply of housing types needed most by our residents, including a full mix and range of affordable housing and purpose-built rental housing.

*Housing Brampton*

Housing Brampton (HB) was developed following comprehensive consultation and was approved and endorsed by City Council on May 19th, 2021. HB includes a Strategy and Action Plan that consists of 4 Big Moves and 16 Action Items which respond to the current and future housing needs of Brampton residents. Between 2021 and 2025, HB has been and continues to be implemented through numerous policies and process changes as well as through integration with other City plans.

HB takes an evidence-based, collaborative approach to strategically address Brampton's complex housing challenges. It recommends solutions that align with Brampton's integrated approach to planning, incorporating housing policies with transportation planning, sustainability, economic development, and prioritizing complete communities.

HB's overarching principles to guide housing development in Brampton include reducing barriers to supply of housing, making full use of regulatory tools, incorporating equity, collaborating with the non-profit sector, advocating for the right housing, and demonstrating innovation. These principles guide the 4 focus areas or 'Big Moves' of the

Strategy and Action Plan, which include 'Purpose-Built Rental Housing', 'Use of Public Land', 'Attainable Home Ownership', and 'Clear Housing Targets'.

*Region of Peel Official Plan (RPOP), 2022*

Housing that meets local need is an essential component of the Community for Life vision adopted by Regional Council in the Region of Peel Official Plan. The policies in section 5.9 of the Region of Peel Official Plan (RPOP) considers housing location, form, tenure, and affordability to ensure that new housing development and the use of existing stock is aligned with growth trends and contributes to the creation of healthy, mixed-use, transit-supportive, and complete communities.

Provincial Bill 185, the *Cutting Red Tape to Build More Homes Act*, 2024, received Royal Assent on June 6, 2024. Included in this omnibus Bill are *Planning Act* changes first introduced through Bill 23, the *More Homes Built Faster Act*, 2022, which remove planning policy and approval responsibilities from several upper-tier municipalities, including Peel Region as of July 1, 2024. On this date, the RPOP became an official plan of the local municipalities, who are now required to implement and ensure applications conform to the RPOP.

*Brampton Plan (Official Plan), 2023*

Brampton Plan, 2023 was adopted by Council in November 2023 and approved by the Region of Peel with modifications in May 2024. The objective of Brampton Plan's housing policies is to ensure a range and diversity of housing types that are responsive to growth and development, diverse demographics and the changing needs of Brampton's residents. This includes affordable and accessible housing, and a full mix and range of housing growth occurring in alignment with the City's housing targets.

Brampton Plan supports expanding housing options in Brampton by permitting a greater variety of housing types and arrangements throughout the city and encouraging modest intensification such as neighbourhood-level infill in Brampton's low-density neighbourhoods.

The housing targets included in Brampton Plan are as follows:

- 30% of all new housing units will be affordable housing. 50% of all affordable housing will be made affordable to individuals with low-income;
- 50% of all new housing units will be provided through housing forms other than detached and semi-detached units; and
- 25% of all new housing will be rental tenure.

The City is working in partnership with other levels of government, private developers, and the non-profit sector to achieve those housing targets.

*City of Brampton's Comprehensive Zoning By-Law Review (CZBR), 2025*

The City of Brampton is currently in the process of a CZBR, which will play a key role in enabling growth and intensification and implementing diverse and innovative housing forms across the city, as outlined in Brampton Plan. The zoning by-law focuses on

expanding housing options and supporting business opportunities and economic development in Brampton through zoning reform.

The project is currently in the drafting and public engagement phase and is expected to be finalized in 2025.

*Housing Accelerator Fund Action Plan*

The City of Brampton is currently receiving funding from CMHC through the federal Housing Accelerator Fund. As part of Brampton's approval for funding in 2023, the City prepared a 3-Year Action Plan and Housing Supply Growth Targets for 2024-2026. The following eight initiatives included in Brampton's Action Plan support the delivery of new housing in the city, and are either currently ongoing, or proposed for the near future.

1. Incentive Programs

2. Inclusionary Zoning

3. Unlocking Growth Potential via Rapid Transit

4. Parking Innovations

5. Encouraging Detached Additional Residential Units

6. Encouraging Missing Middle Housing in Existing Neighbourhoods

7. Pre-Zoning in Strategic Growth Areas

8. Infrastructure and Servicing Capacity Planning

*Brampton's Municipal Housing Pledge*

The Province announced Bill 23, the *More Homes Built Faster Act,* 2022 in Fall 2022. The Province's stated goal is to build 1.5 million homes in Ontario by 2031. To achieve this goal, the Province assigned a target for the City of Brampton to construct 113,000 new homes by 2031. As part of these targets, the Province required fast-growing municipalities, including Brampton, to develop a municipal housing pledge to demonstrate the City's commitment to unlock more housing, streamline development approvals, remove barriers, and accelerate planning.

Brampton's Municipal Housing Pledge provides details on the range of ongoing and planned City initiatives that will support strategic growth and accelerate new housing supply in Brampton.

To meet the province's housing target, adequate and coordinated funding from senior levels of government is imperative to deliver essential hard and soft infrastructure. The City continues to advocate for funding for soft infrastructure including healthcare, transit and transportation, education, and social services. The City will also continue to advocate for large-scale intensification projects and investment in economic growth to accommodate the significant increases in housing, population and workforce.

## 2.2 Community Profile

| 2.2.1 Population* | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Total Population (Number) | 2016 | 593,638 |
| | 2021 | 656,480 |
| Population Growth (Number) | Total | 62,842 |
| | Percentage | 10.6 |
| Age (Years) | Average | 37.5 |
| | Median | 36 |
| Age Distribution | 0 - 14 years | 117,660 |
| | 15 - 64 years | 456,990 |
| | 65+ years | 81,830 |
| Mobility | Non-movers | 566,850 |
| | Non-migrants | 50,735 |
| | Migrants | 25,660 |

Source: Statistics Canada, 2021 Census of Population
* These figures are from the 2021 Census of Population and have not been adjusted for net undercoverage and may not be comparable to other figures in the HNA.

| 2.2.2 Demographic Information | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Immigrants | Total | 343,690 |
| Non-Immigrants | Total | 266,465 |
| Recent Immigrants (2016-2021) | Total | 50,095 |
| Interprovincial migrants (2016-2021) | Total | 7,200 |
| Indigenous Identity | Total | 3,255 |

Source: Statistics Canada, 2021 Census of Population

**Population Growth**

At the time of the 2021 census, Brampton's population was 656,480, which accounts for approximately 45% of the Region of Peel's total population. With each census, Brampton has seen significantly higher growth rates compared to other municipalities as well as across Ontario and Canada. From 2001, Brampton's population more than doubled in size with an overall growth rate of 101.7%, whereas Caledon and Mississauga saw a growth rate of 51.4% and 17.1% respectively. The growth rate per annum in Brampton over the 20-year period was approximately 3.6%.

Since 2011, Brampton has been among the most populated cities in Canada and is experiencing a unique rate of growth. The city had the highest growth rate over a five-year period (2016-2021) among Canada's 25 largest cities at 10.6%. According to the 2021 census Brampton is the 9th largest city in Canada and projected to grow to nearly 1 million people by 2051.

*Figure 1: Population Growth in Peel Between 2001-2021*
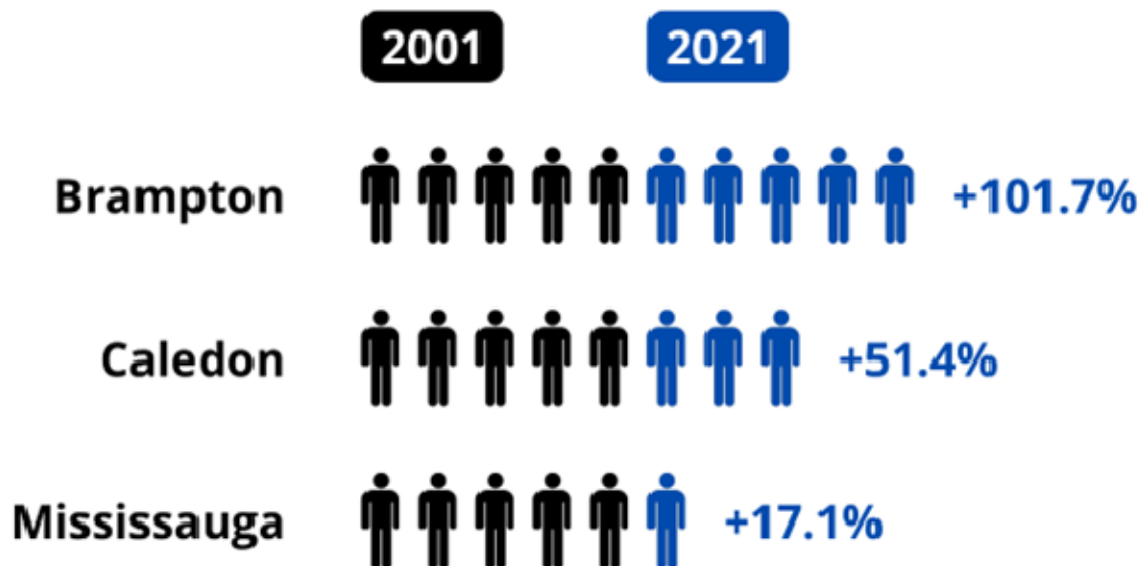


Source: Statistics Canada, 2001 to 2021 Census of Population

**Population Age**

When compared to Canada, Brampton has a large proportion of people between the ages of 20 and 32, particularly males. While some age groups in Brampton saw declines between 2016 to 2021, including toddlers, young children and those between the ages of 50 and 54, the majority of groups saw significant increases – 20- to 29-year-olds grew approximately 33.4% and those between 70 and 99 grew by 34.5%. Males within this cohort increased 41% and females within this cohort grew by approximately 25.5%.

15

This may be attributed to several factors including the influx of students as well as international migrants. Brampton is a key destination for newcomers starting their lives in Canada due to its location in southern Ontario, its strong cultural networks, proximity to employment prospects, and the variety of educational institutions. This broader migration pattern contributes significantly to the growth in the city's young adult population and places pressure on rental and temporary housing options.

Brampton is also seeing noticeable increases in its population aged 70+, identifying the need for additional seniors and supportive housing options in the coming decades. From 2016 to 2021, those over the age of 70 grew by approximately 32.1%.

Brampton's diverse age distribution and expanding young and elderly cohorts identifies growing housing demands across various population groups each with their own distinct needs. On one hand, there is a growing need for housing options such as purpose-built rental and market rental housing, or affordable starter homes such as townhouses and apartment units that cater to singles or young families. On the other hand, there is an increased need for more accessible and age-friendly housing for those wanting to age in place, as well as a need to support multi-generational living.

**Figure 2: Brampton Population vs Canada by Age Group, 2021**
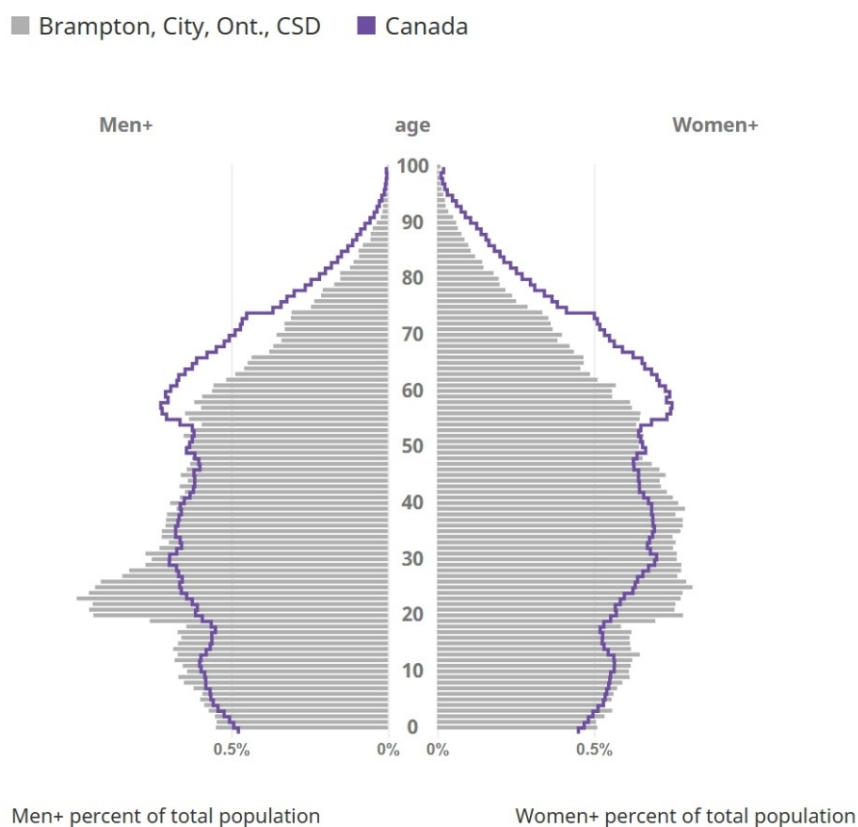


Source: Statistics Canada, Comparison Age and Gender Pyramid, 2021

**Visible Minority Population**

According to Statistics Canada, visible minority refers to whether a person belongs to a visible minority group as defined by the *Employment Equity Act.* Section 3 of the *Employment Equity Act* (2024) defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour" (Government of Canada, 2025). In 2021, 80% or 523,850 of Brampton's population reported as visible minority. When compared to Ontario and Canada, the percentage of the population that identifies as a visible minority is 34.3% and 26.5% respectively.

| 2.2.3 Visible Minority Population Trends | | | | | |
|---|---|---|---|---|---|
| **Characteristic** | **2001** | **2006** | **2011** | **2016** | **2021** |
| **Total Visible Minority Population** | 130,290 | 246,145 | 346,235 | 433,230 | 523,850 |
| **Total Population** | 325,428 | 433,806 | 523,911 | 593,638 | 656,480 |
| **Proportion of Population Identifying as a Visible Minority** | 40% | 56% | 66% | 72% | 80% |

Source: Statistics Canada, 2001 to 2021 Census of Population

In Brampton, the most prevalent population of racialized groups among visible minorities were South Asians (65% or 340,815 persons), Black (16% or 85,310 people) and Filipino (4% or 21,055 people). Since 2001, these three groups have remained the largest visible minority communities in Brampton. Throughout the years these groups saw significant increases in population with South Asians growing 439%, Blacks growing 166% and Filipinos growing 37%

## Figure 3: Visible Minority Population, 2021
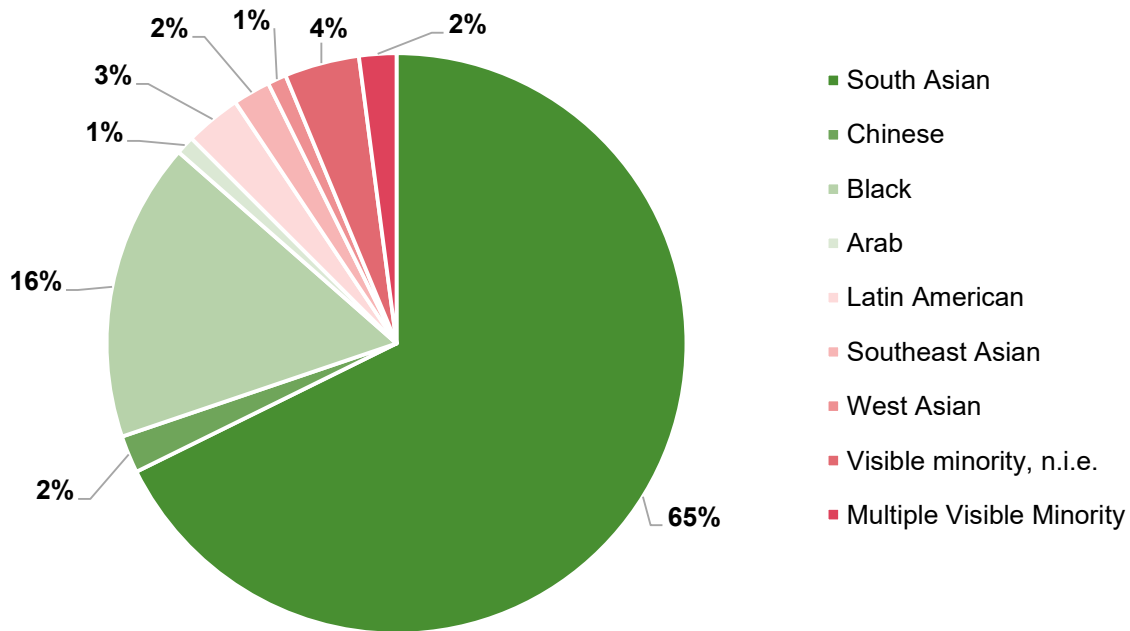


Source: Statistics Canada, 2021 Census of Population

## Mobility and Migration

The majority of Brampton's population growth over the five years preceding the 2021 Census is attributed to migration, rather than natural increase (births minus deaths). According to the data, 39.8% of Brampton residents in 2021 had moved within the last five years. Of these movers, approximately 10.7% were external migrants (arriving from outside of Canada), 9.7% were intraprovincial migrants (moved from another part of Ontario), and 1.2% were interprovincial migrants (moved from another province). The remaining 18.2% of movers were non-migrants, meaning they changed residences within Brampton itself. This demonstrates that while international migration continues to be a key driver of growth, a large portion of Brampton's mobility also comes from within Ontario, reflecting strong regional migration patterns.
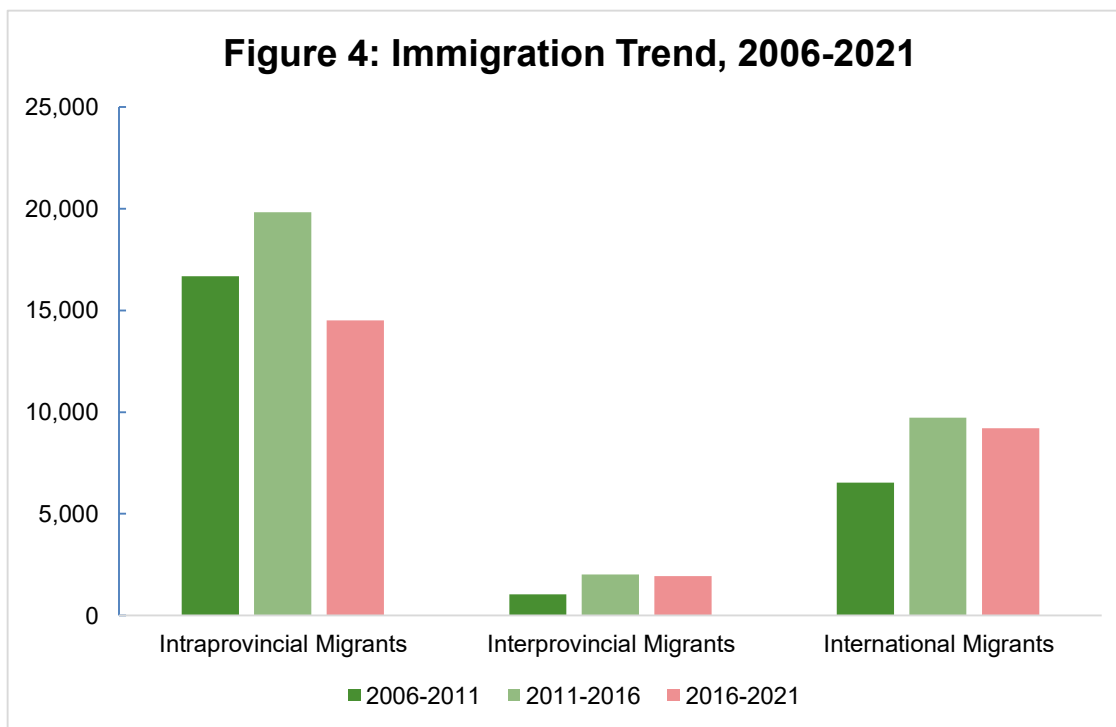
## Figure 4: Immigration Trend, 2006-2021

According to the 2021 census, Brampton had the 5th largest immigrant population in Canada and 3rd largest in Ontario. With a total of 250 ethnic origins and 171 different spoken languages reported, 383,695 or 59% (all immigrants and non-permanent residents) of Brampton's population were born outside of Canada. Between 2016 and 2021, a total of 50,085 immigrants arrived in Brampton with India being the most common place of birth for Brampton's immigrants. As observed in Table 2.2.4, a significant portion of Brampton's immigrant population is from Asia (236,120 people) which makes up 69% of the total immigrant population.

| 2.2.4 Place of Birth for Immigrant Population, 2021 | | |
|---|---|---|
| **Place of Birth** | **Total Immigrants** | **Recent Immigrants*** |
| **Americas** | 59,680 | 4,395 |
| **Europe** | 29,110 | 850 |
| **Africa** | 17,815 | 2,680 |
| **Asia** | 236,120 | 42,095 |
| **Oceania +** | 965 | 65 |
| **Total** | 343,690 | 50,085 |

**Figure 5: Immigrant Population, 2001-2021**
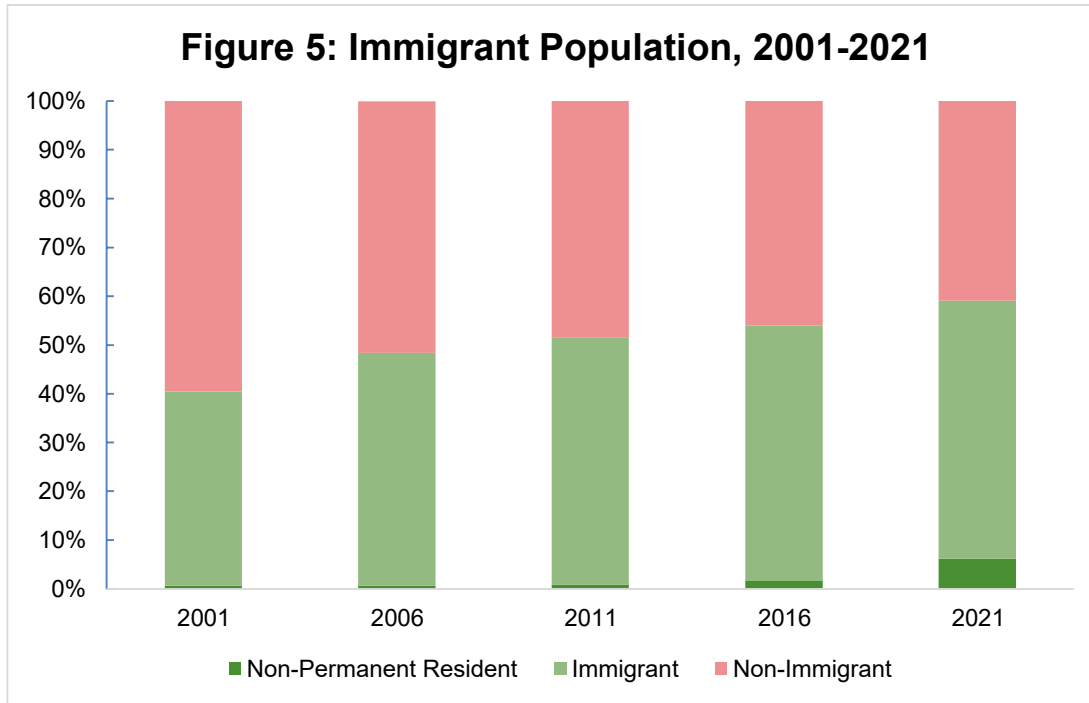


Source: Statistics Canada, 2006 to 2021 Census of Population

The vast majority of immigrants in Brampton arrived in the last three decades, where 29% and 28% arrived between 2001 to 2010 and 2011 to 2021, respectively.

| 2.2.5 Migrant Status and Immigration Periods | |
|---|---|
| **Migrant Status / Time Period** | **Total Population** |
| **Non-Immigrants (2021)** | 266,465 |
| **Immigrants (2021)** | 343,690 |
| **Before 1980** | 38,125 |
| **1981 to 1990** | 37,385 |
| **1991 to 2000** | 74,700 |
| **2001 to 2010** | 98,615 |
| **2011 to 2021** | 94,870 |
| **Non-Permanent Residents (2021)** | 40,005 |
| **Total** | 650,160 |

Source: Statistics Canada, 2006 to 2021 Census of Population

As part of analysing Brampton's immigrant population, it is important to understand the categories of immigrants that arrive in Brampton, as certain groups may require deeper levels of housing support. This is especially imperative for vulnerable groups, such as refugees.

Immigration in Brampton is largely fueled by economic immigration (principal and secondary applicants) as well as family sponsorships. Economic immigrants make up 43.5 % of all immigrants, whereas those that are sponsored make up 44.7% With these categories being equally split, there may be a higher demand for homeownership opportunities, specifically those housing options that allow for multi-generational and multiple-family living.

In comparison, refugees represent a smaller proportion but have their own specific needs, as they may face more significant economic challenges with reduced support in integrating into the Canadian job and housing market. Upon arriving in Brampton, refugees may largely be seeking more affordable rental or social housing options. At present the Region of Peel is the social housing operator for Brampton and currently provides an array of options ranging from emergency shelters to affordable rental housing.

Separately, asylum claimants, individuals who arrive in Canada and then apply for refugee status, face distinct and often more precarious housing situations, as they are not yet granted refugee status and may have more limited access to support programs. The Region of Peel is currently supporting approximately 1,034 asylum claimants across the region. This includes 224 individuals accommodated at Leanne Shelter and 810 individuals temporarily housed in hotels (Region of Peel, 2024).

| 2.2.6 Migrant Admissions and Applications, 2021 | |
|---|---|
| **Immigrant Admission Category and Applicant Type** | **Total** |
| **Economic Immigrants[1]** | 132,975 |
| **Principal Applicants** | 57,665 |
| **Secondary Applicants** | 75,310 |
| **Immigrants Sponsored by Family** | 136,525 |
| **Refugees** | 32,355 |

---

[1] Economic Immigrants are made up of 'Principal Applicants' who were identified as the principal applicant on their application for permanent residence and 'Secondary Applicants' who were identified as the married spouse, the common-law or conjugal partner or the dependant of the principal applicant on their application for permanent residence.

| | |
|---|---|
| **Other Immigrants** | 3,710 |
| **Total** | 305,565 |

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

Brampton has experienced consistently high levels of growth and is now estimated to be the third-largest city in Ontario, behind Toronto and Ottawa, according to the 2024 Statistics Canada Population Estimates (Statistics Canada, 2024). This rapid growth, combined with a diverse range of age groups and strong cultural diversity has underscored the need for a wide mix and range of housing types. Young adults and expanding families drive the need for purpose-built rental and market rental housing, as well as family-friendly and affordable homes with opportunities to grow, while the increasing number of seniors require more accessible and age-friendly housing solutions.

Adding to these pressures is Brampton's influx of 50,095 recent arrivals between 2016 and 2021. Newcomers, whether they are interprovincial, intraprovincial, or international migrants, contribute to a higher demand for both affordable rental and ownership housing options, in locations close to social supports, newcomer services and a greater mix of uses to support transit connectivity and walkability (as many newcomers to Canada may not have access to a private automobile or a driver's license).

Another significant factor impacting population growth in Brampton is the burgeoning international student population. In May of 2024, Statistics Canada reported that Brampton has the highest share of international students living in unsuitable housing at 63% (Stick, Hou, & Zhang, 2024). The City recently worked closely with Sheridan College as they engaged with their student body to understand the pressures students face when it comes to finding housing. In a report to the City's Planning, Building and Growth Management department, Sheridan notes that their students, particularly international ones, report significant challenges in securing safe, affordable housing close to campus. Many rely on informal and unregulated rental arrangements due to the limited supply of purpose-built student housing, often leading to overcrowding, safety concerns, and rent burdens. Students expressed a strong need for housing that is transit-accessible, legally regulated, and in close proximity with supports such as legal advice and culturally appropriate services.  The scale of unmet housing needs among students has exacerbated rental affordability challenges city-wide. In addition, the increased demand on rental accommodation across the city has led to city-wide growth in additional residential units (ARUs).

This growth in ARUs in Brampton has successfully contributed to the creation of new rental housing units in the city, however, there are several challenges related to the accelerated growth of ARUs including overcrowding and servicing strains, parking congestion, and concerns around health and fire safety in unregistered or overcrowded units. To address these issues, the City of Brampton has implemented a Residential

22

Rental Licensing Program (RRL). The RRL is a two-year pilot program which requires rental properties with four or fewer units to obtain a business license. The program aims to protect the health, safety and human rights of residents while enforcing property standards and ensuring compliance with regulations.

# 3. Household Profile and Economic Characteristics

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

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

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

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

## <u>Key Findings</u>

- As of 2021, Brampton's household tenure composition includes 78% owners and 22% renters. Between 2011 and 2021, renter households increased by 46.7% - a much higher rate than owner households at 16.8%. However, this figure may under-represent the true rental market due to the high number of ARUS in Brampton, which are not always captured in Statistics Canada and CMHC rental datasets.
- There is a rise of one-parent families, which have more than doubled from 13,921 to 29,505 between 2001 to 2021, which identifies the need for more affordable housing options for single-income households.
- Since 2016, three or more maintainer households have risen by 144%. Brampton maintains a much larger average household size at 3.6, compared to the provincial average of 2.6.
- The top 3 fields of study by Brampton residents are Business, Management and Public Administration (76,520), Architecture, Engineering, and Related Trades (54,525), and Health and Related Fields (35,120).
- The top 3 major industries of Brampton's labour force are Transportation and Warehousing (54,860), Manufacturing (42,495), and Retail Trade (40,350).

- Brampton's unemployment rate grew from 8.3% in 2016 to 13.3% as of 2021 – comparatively, the unemployment rate for Canada rose from 7.7% to 10.3% over the same period.

## 3.1 Household Profile

| 3.1.1 Household Income and Profile | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Total number of households | 2016 | 168,011 |
| | 2021 | 182,472 |
| Household income (Canadian dollars per year) | Average | $124,500 |
| | Median | $111,000 |
| Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level) | Average | $78,9420 |
| | Median | $65,500 |
| Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level) | Average | $147,1800 |
| | Median | $120,000 |
| Average household size (Number of members) | Total | 3.6 |
| Breakdown of household by size (Number of households) | Total | 182,470 |
| | 1 person | 22,140 (12.1%) |
| | 2 persons | 35,990 (19.7%) |
| | 3 persons | 34,145 (18.7%) |
| | 4 persons | 42,935 (23.5%) |
| | 5 or more persons | 47,265 (25.9%) |
| Tenant households (Number of households) | Total | 39,990 |
| | Percentage | 21.92 |
| | Total | 142,480 |

| 3.1.1 Household Income and Profile | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Owner households (Number of households) | Percentage | 78.08 |
| Percentage of tenant households in subsidized housing | Percentage | 11 |
| Households within 800m of a higher-order/high frequency transit stop or station (#) | Total (existing) | 5,870 |
| | Percentage | 3.22% |
| Number of one-parent families | Total | 29,505 |
| | Percentage | 16.84 |
| Number of one-parent families in which the parent is a woman+ | Total | 24,045 |
| Number of one-parent families in which the parent is a man+ | Total | 5,460 |
| Area Median Household Income (AMHI) 2021 | Median | $111,000.00 |
| Number of households by Income Category | Very Low (up to 20% below Area Median Household Income (AMHI) | 5,620 |
| | Low (21% – 50% AMHI) | 24,975 |
| | Moderate (51 – 80% AMHI) | 36,200 |
| | Median (81% - 120% AMHI) | 47,455 |
| | High (>120% AMHI) | 67,680 |

Source: Statistics Canada, 2021 Census of Population / Housing Assessment Research Tool (HART)

**Household Tenure**

Identifying and evaluating trends in household tenure will support the City in determining policy directions that adequately address the unique needs of both owners and renters.

As of 2021, ownership was the most prevalent tenure in Brampton where approximately 78% of dwelling units were occupied by owners and 22% were renters. Since 2006, the number of owners in Brampton has seen a 39% increase (3.3% per annum) whereas the number of renters in Brampton increased by 72% (5.6% per annum).

**Figure 6: Household Tenure Trend, 2006 to 2021**
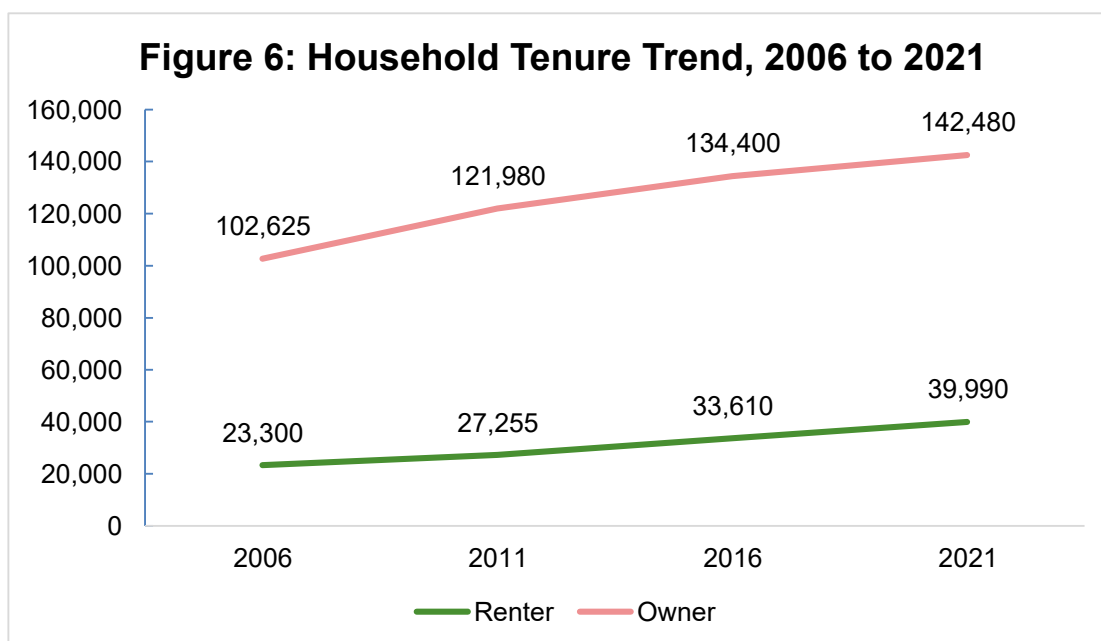


Source: Statistics Canada, 2006 to 2021 Census of Population

Households with a mortgage (109,987) comprise of 77% of total ownership households. This proportion has grown steadily over the past decade, reflecting the city's rising housing costs and declining affordability. Between 2011 and 2021, the number of mortgage-holding households increased by 16.4%, suggesting that more owners are relying on financing to enter the housing market. This trend aligns with broader affordability challenges in the region, where higher home prices increasingly require long-term borrowing, particularly among first-time buyers and younger households.

Over a 10-year period, there was a modest increase in the number of subsidized renter households (approximately 3,200 in 2011 and 4,400 by 2021) whereas the majority of renter households live in non-subsidized rental accommodations at approximately 35,591 (89%). However, the number of subsidized renter households does not reflect the true need for subsidized rental housing options, as keeping up with subsidized

housing needs has been an ongoing challenge as shown through Peel's Centralized Housing Waitlist (detailed in Section 5.8). With an increasing need for subsidized rental options, this leaves many households combining incomes to afford housing or pursuing more affordable rental options they can find in the secondary market which may not suite their needs or be adequate for their families. This may be a reason why second suites have had such a large demand in Brampton, helping to fill the void with more affordable rental options while supporting ownership households in carrying their mortgage.

The lack of subsidized rental growth highlights a significant gap between available subsidized rental supply and the growing demand for affordable housing, which contributes to Brampton's rising core housing need, further detailed in Section 3.6.
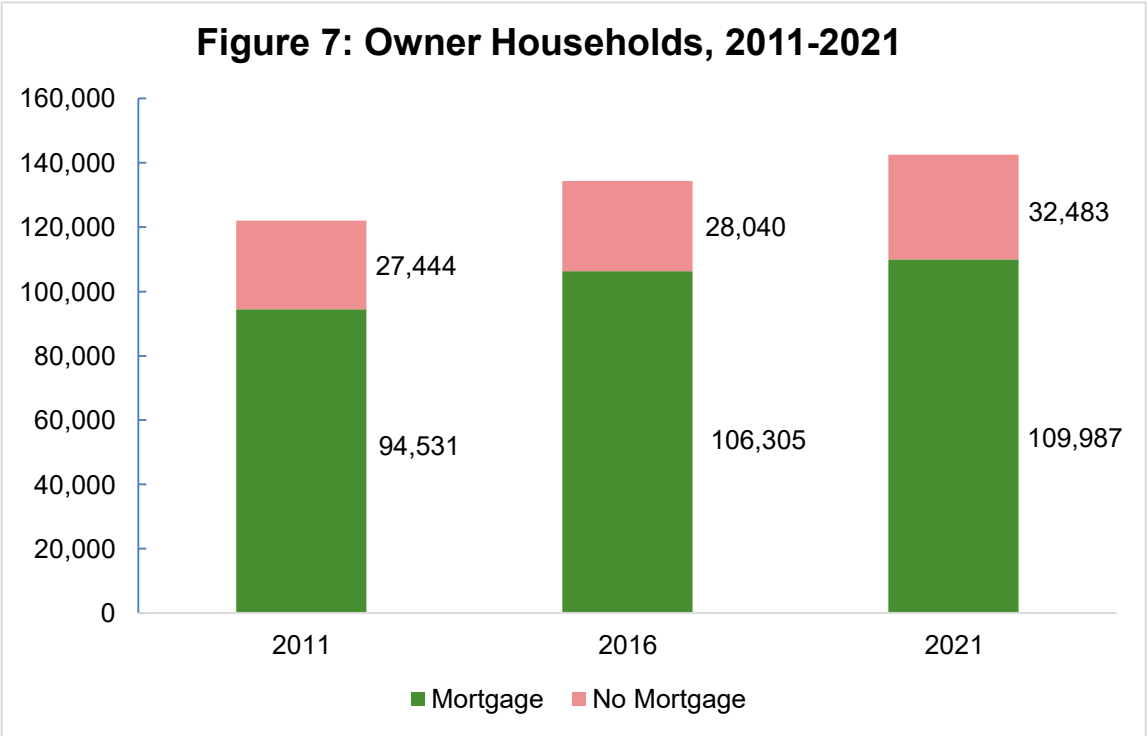
**Figure 7: Owner Households, 2011-2021**

| Year | Mortgage | No Mortgage |
|------|----------|-------------|
| 2011 | 94,531 | 27,444 |
| 2016 | 106,305 | 28,040 |
| 2021 | 109,987 | 32,483 |

Source: Statistics Canada, 2011 to 2021 Census of Population

## Figure 8: Renter Households, 2011-2021



Figure 8: Renter Households, 2011-2021

- 2011: Subsidized 3,216; Non-Subsidized 24,039
- 2016: Subsidized 4,245; Non-Subsidized 29,345
- 2021: Subsidized 4,399; Non-Subsidized 35,591

Legend: Subsidized (green), Non-Subsidized (pink)
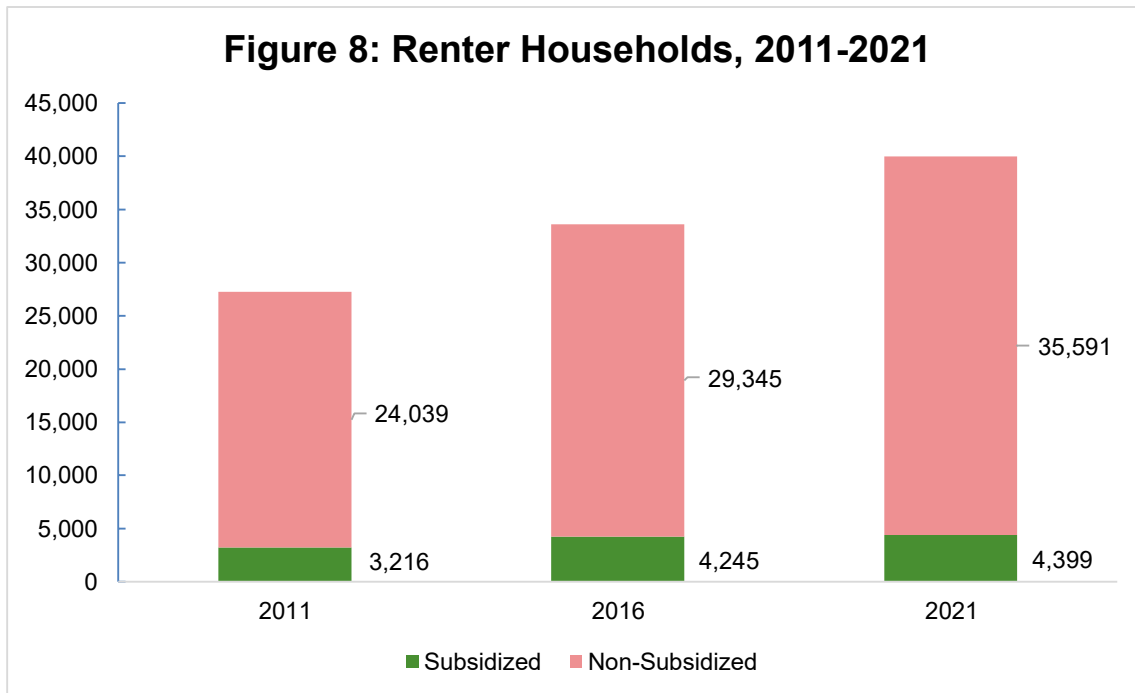
Source: Statistics Canada, 2011 to 2021 Census of Population

Other forms of housing tenure, such as co-operative, co-housing, and collective dwellings exist in Brampton. According to the Peel/Halton Co-operative Housing Federation and verified provider websites, there are currently 7 co-operative housing developments in Brampton, offering a minimum of 576 units, including both apartment-style and townhouse units. These co-ops provide non-market, member-governed housing options that support long-term affordability and community living. While this improves the data available for analysis, more detailed information would still be needed to assess unit turnover, accessibility, and affordability outcomes.

**Household Composition**

Another important consideration in evaluating housing need is household structure and composition and how they have changed over time.

*Family Structure*

Between 2011 and 2021, there have been significant changes in family structure – there was a large-scale increase of approximately 43% in the number of  multiple-family and one-person/roommate households. This represents a change in household structure reflective of demographic and market factors influencing different families, households, as well individuals living together or on their own.

Households with multiple adults often have multiple sources of income and therefore higher purchasing power than single person households. Single parents, or one-person households, may require more flexibility and lower price points frequently associated with rental units, or smaller-sized and more affordable home ownership options.

In 2021, households with multiple people (including 'Couples with Children,' 'Couples without Children,' and 'Multiple Family,') made up approximately 74% (134,910) of all households. The majority of these households fall within the ownership category at 86% (115,995), compared to their renter counterparts at 14% (18,915). This trend has been consistent throughout a 10-year period with modest variations within ± 2-3%.

Conversely, when comparing single person households (including 'One-person/Roommates' and 'Single Parent Family') they make up the remaining 26% (47,560) of all households. However, the split between owners and renters is more equal with 56% (26,485) falling within the ownership category and the remaining 44% (21,075) being renters. If the trend of an increasing number of single person households or single parent family continues, it will be imperative to increase the supply of rental housing to meet the needs of these residents.

Based on the observed trends, it can be assumed that multiple person households will prefer ownership tenure due to the ability to accommodate larger household sizes and growing families, unless additional larger-size affordable rental options can be accommodated into Brampton's housing stock. The City must ensure the provision of a full mix of housing to meet the various household composition and sizes through both ownership and rental tenure.



Figure 9: Household Composition by Tenure, 2021
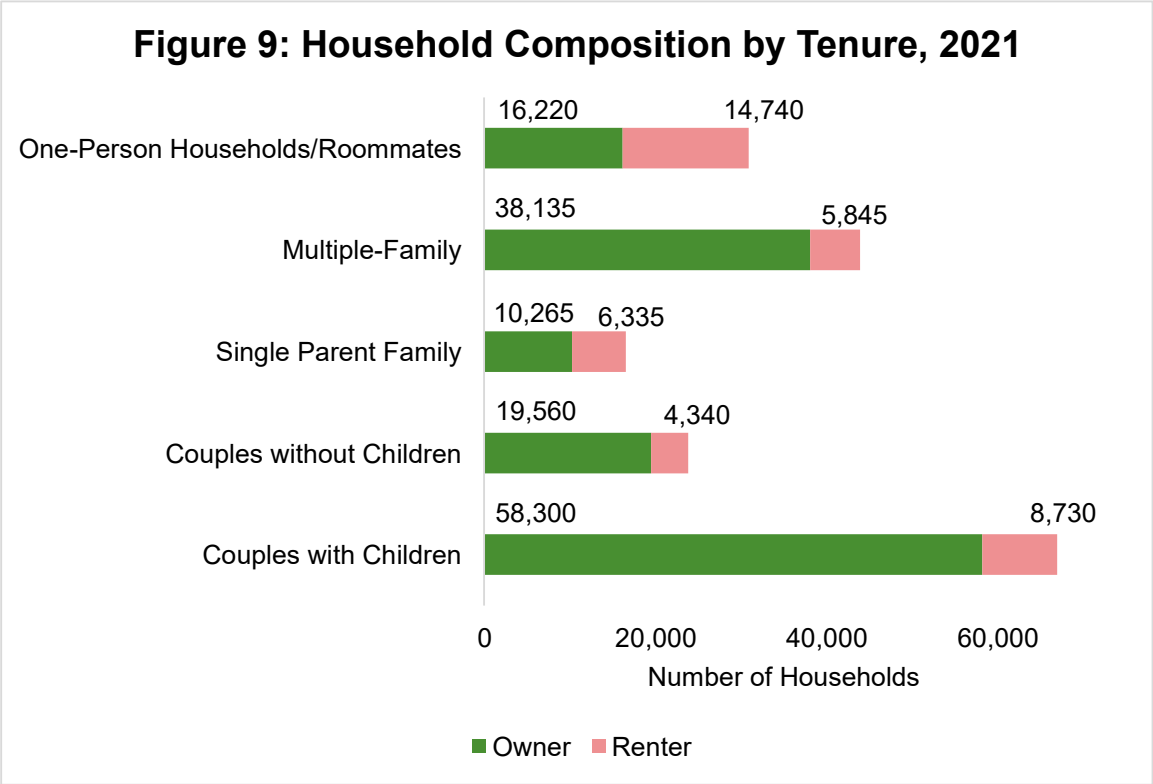
Source: Statistics Canada, 2021 Census of Population

*Household Size*

In addition to the family structure, another factor that affects housing need is household size. Since 2006, the average household size in Brampton has increased from 3.4 to

3.6 persons per household. Comparatively, in the City of Vaughan and Mississauga, the average household size is 3.1 and 2.9 respectively, as of 2021, showcasing the unique context of Brampton as having higher than average household sizes than neighbouring municipalities. A closer look at household size trends from 2001 to 2021 reveals a slight decline — on average 0.7% — in the share of 1-, 2-, 3-, and 4-person households. In contrast, 5-person households are the only household type that has grown during this same period representing 25.9% of the share of households in Brampton.

**Figure 10: Distribution of Households by Size**

| Year | 1 Person | 2 Persons | 3 Persons | 4 Persons | 5 or More Persons |
|------|----------|-----------|-----------|-----------|-------------------|
| 2001 | 12.6% | 23.5% | 19.2% | 24.0% | 20.7% |
| 2006 | 12.2% | 21.9% | 19.3% | 23.7% | 22.9% |
| 2011 | 12.1% | 21.1% | 18.6% | 23.9% | 24.2% |
| 2016 | 12.4% | 20.5% | 18.6% | 23.5% | 25.1% |
| 2021 | 12.1% | 19.7% | 18.7% | 23.5% | 25.9% |

Percentage of Households

■ 1 Person ■ 2 Persons ■ 3 Persons ■ 4 Persons ■ 5 or More Persons
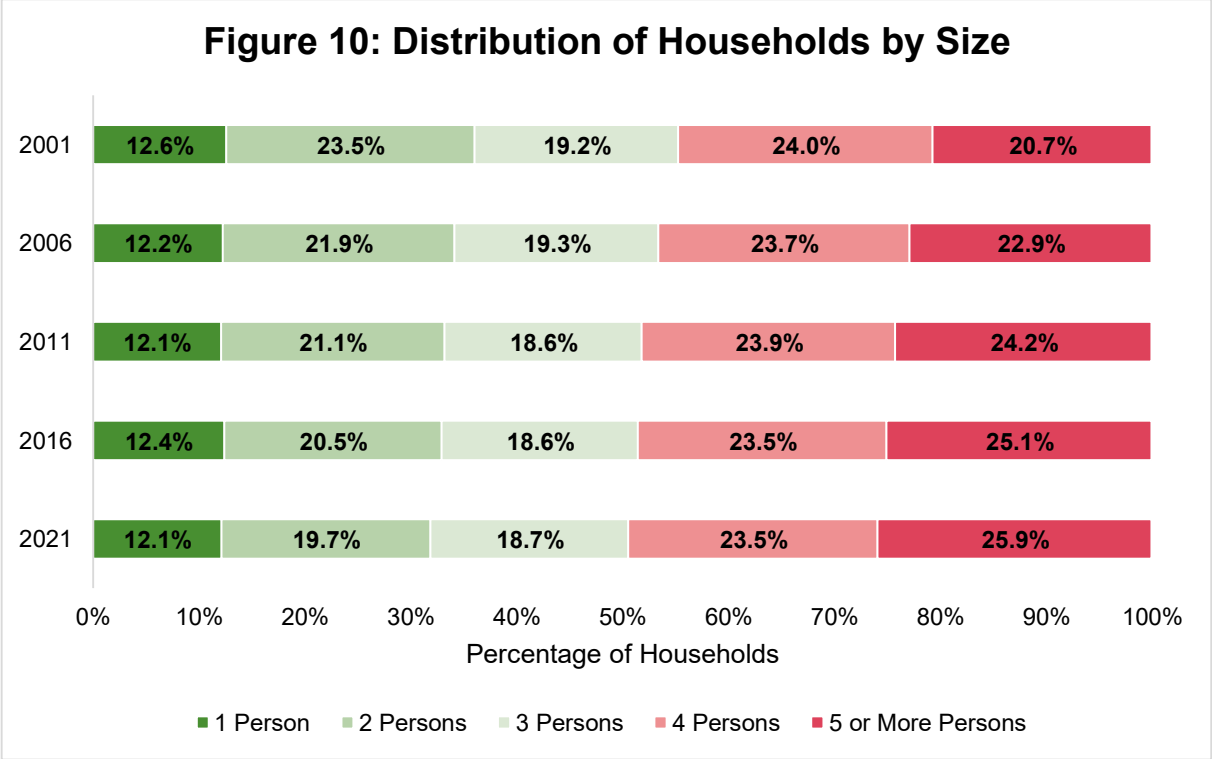
Source: Statistics Canada, 2006 to 2021 Census of Population & Table 98-10-0240-01

While data on changes in household size by tenure is limited to data from 2016 to 2021, it is observed that both owners and renters showed proportional increases across all household sizes. The largest increase were renter households with 4-person and 5 or more persons, which grew 25% and 52.6%, respectively between 2016 and 2021. This reflects feedback received on the need for more family-sized rental housing options.

**Figure 11: Household Size by Tenure**
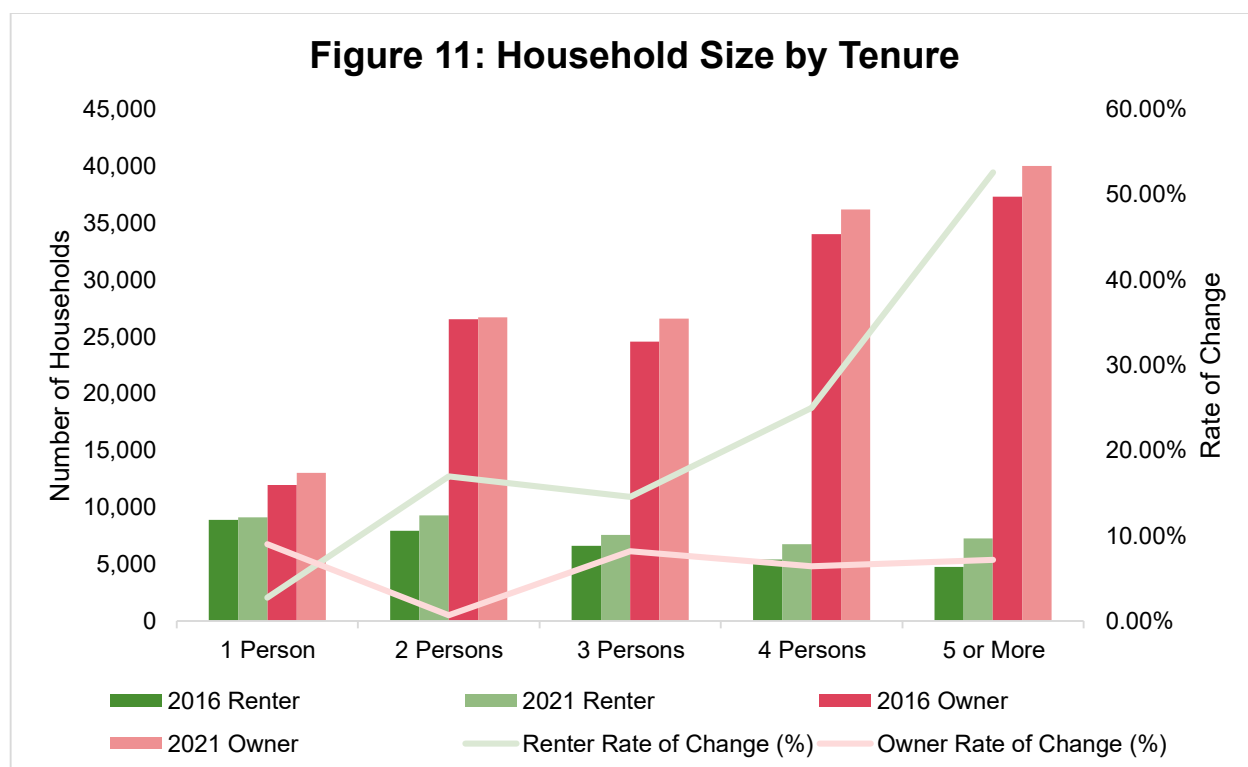


Source: Statistics Canada, 2006 to 2021 Census of Population & Table 98-10-0240-01

Across Canada, there is a rising trend in the number of people and families within one household – such as the increase in households that are multigenerational as well as households that have two-or-more persons that are not of the same family. This trend can also be seen in Brampton, and is caused by a number of factors, including cultural values as well as affordability challenges.

The data in Table 3.2.1 shows that multigenerational households in Brampton are increasing at a rate of approximately 2% every 5 years. One-person households and those with roommates are also increasing, which is likely attributed to growth in student households, however there is currently no data available that delineates the two different household characteristics. As a proportion of all households in Brampton, one-parent families have decreased from 9.9% in 2011 to 9.1% in 2021. Further analysis also shows that this is the case for both owners and renters with modest decreases of 1% and 1.7%, respectively, over the ten-year period.

| 3.2.1 Housing Supply by Household Type and Tenure | | | | | | |
|---|---|---|---|---|---|---|
| **Characteristic** | **2011** | | **2016** | | **2021** | |
| | **Renter** | **Owner** | **Renter** | **Owner** | **Renter** | **Owner** |
| **Couples with Children** | 7,030 | 53,100 | 8,100 | 56,685 | 8,730 | 58,300 |
| **Couples without Children** | 3,710 | 18,260 | 3,730 | 19,675 | 4,340 | 19,560 |

| | | | | | | |
|---|---|---|---|---|---|---|
| **Single Parent Family** | 4,760 | 9,950 | 6,310 | 10,110 | 6,335 | 10,265 |
| **Multiple-Family** | 3,150 | 27,625 | 4,400 | 33,490 | 5,845 | 38,135 |
| **One-Person Households / Roommates** | 8,595 | 13,035 | 11,070 | 14,440 | 14,740 | 16,220 |
| **Total** | **27,245** | **121,970** | **33,610** | **134,400** | **39,990** | **142,480** |
| | **149,215** | | **168,010** | | **182,470** | |

Source: Statistics Canada, Community/Census Profiles (2011 to 2021)

## *One-Parent Families*

One-parent families refers to a family unit that is comprised of only one parent that is living with one or more children in the same dwelling without the presence of a spouse or common-law partner. In this family unit, the children also do not have children of their own.  In these households, while the core family unit consists of one parent and their child(ren), the household may also include additional individuals who are not part of the immediate parent-child relationship — such as extended family members (e.g., grandparents, aunts, uncles) or non-relatives like roommates — all living within the same dwelling.

Since 2001, one-parent families have more than doubled from 13,921 to 29,505 (a 112% increase) in 2021. The majority of this growth happened between 2001 and 2016 (three census periods), where the average growth rate was approximately 27.5% over each period. This growth has slowed considerably between 2016 and 2021 where these families only grew by 3.3%. Among one-parent families, female one-parent families have historically represented a significantly higher proportion and made up approximately 80% of one-parent families over the 20-year period.

This high prevalence of female-led one-parent households has important implications when considering household income and housing need. Although the median after-tax income for both male- and female-led one-parent households has increased over time, female-led households consistently report lower incomes. In 2020, the median after-tax income for female one-parent households was $72,000 compared to $77,000 for their male counterparts (Statistics Canada, 2021). This income gap, coupled with the high proportion of female-led one-parent households, indicates a heightened vulnerability to housing affordability pressures for these families and underlines the importance of targeted housing supports for one-parent households.

| 3.2.2 One-parent Families | | | | | |
|---|---|---|---|---|---|
| **Characteristic** | **2001** | **2006** | **2011** | **2016** | **2021** |
| **Female Parent** | 11,120 | 15,835 | 20,340 | 23,475 | 24,045 |
| **Male Parent** | 2,801 | 3,610 | 4,710 | 5,090 | 5,460 |

| | | | | | |
|---|---|---|---|---|---|
| **Total** | **13,921** | **19,445** | **25,050** | **28,565** | **29,505** |

Source: Statistics Canada, 2006 to 2021 Census of Population

**Household Income**

This assessment utilizes two key measures of household income to provide a comprehensive understanding of residents' capacity to afford housing in Brampton. The first is median household income after tax (AT). This measure captures the actual disposable income available to households after taxes and deductions, offering a more accurate picture of what families can allocate to housing and other living costs.

To complement this, this report also examines Area Median Household Income (AMHI), derived from the University of British Columbia's Housing Assessment Resource Tools (HART). AMHI reflects the median household income before taxes and offers a general benchmark for comparing incomes across the city. Together, these two metrics allow for a clear assessment of housing affordability and financial capacity across different household types and income levels in Brampton.

Median household income AT, over the course of 20 years, grew over 61% from $60,593 in 2000 to $98,000 in 2020. Through that period, there were upward trends following the 2008 recession recovery with particularly strong trends after 2015. However, this higher increase between 2015 to 2020 may be correlated to the large increase in multi-person maintainer households in Brampton, outlined in the next section.

Based on the consumer price index over the same period, inflation appears to have risen approximately 43% with an average annual change of 1.8%. While household income seems to have risen and suggests higher financial capacity, rising housing prices in the GTA have far outpaced both incomes and inflation resulting in unaffordable housing costs. Housing costs in relation to household income will be analyzed more thoroughly in the following sections.

*Median Household Income by Family Structure*

Analysis of median household incomes by family structure shows a growing disparity in income growth between multiple-family households and all other family structures, likely accounting for the large increase in total median household income in the city. The median AT income of multiple-family households was approximately $136,000 which is an increase of 84.4% from 2010 ($73,751).

*Household Income by Tenure*

Households in both tenures are seeing declines in the number of households in the lower- and middle-income brackets while there is exponential growth in the higher-income brackets, specifically in households making more than $100,000. From 2016 to 2021, ownership households saw a 41.9% increase going up from 64,290 to 91,230 households making over $100,000 As previously noted, one contributing factor to these increases could be the increasing number of maintainers per household in Brampton.

For renters, the increase in households making over $100,000 was much more dramatic at a 175% increase from 4,475 to 12,290 households. With increased financial capacity, the assumption would be that households would make the move from renting to home ownership, however, the number of renters continues to increase, highlighting a gap in the supply of entry-level homes, such as multi-bedroom apartment units, townhomes (both condominium and freehold), as well as semi-detached dwellings.
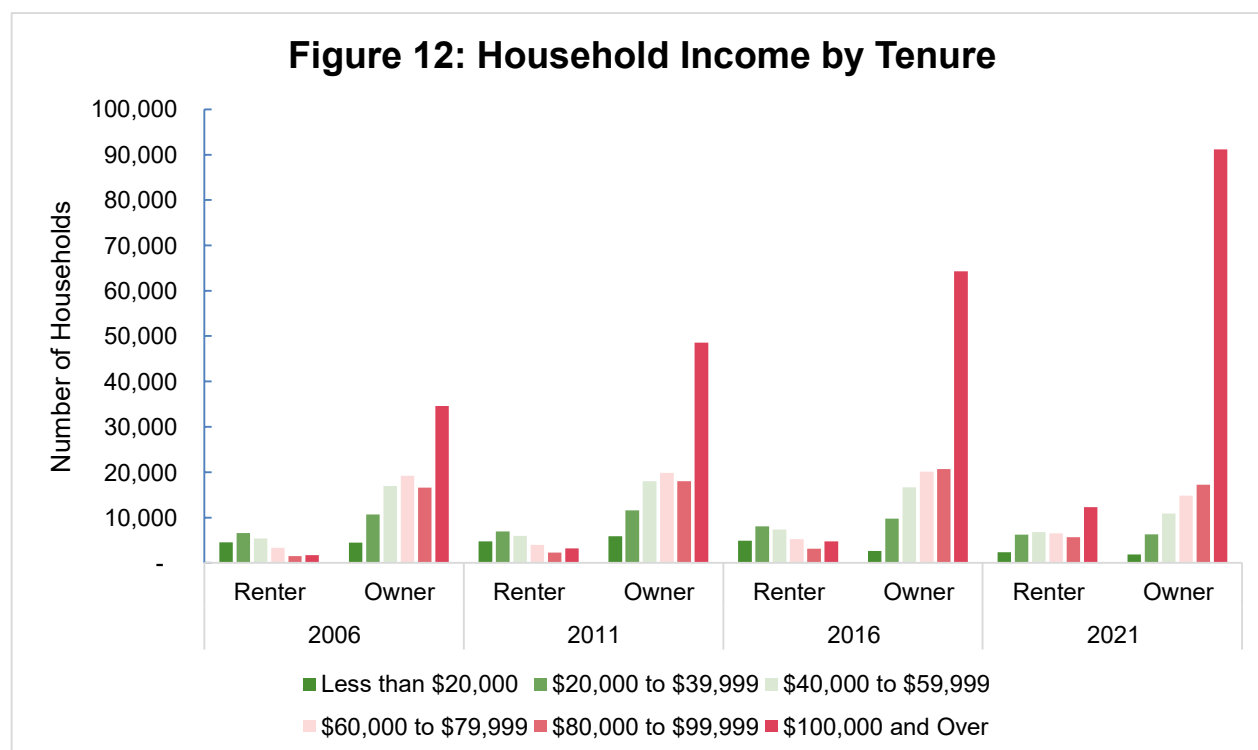
**Figure 12: Household Income by Tenure**



Source: CMHC 2006 to 2021, adapted from Statistics Canada (Census and National Household Survey)

Historically, there has been a significant disparity in income levels between owners and renters in Brampton. As noted, median incomes for households have risen in recent decades particularly between 2015 and 2020, however, renter households still make about 40% less after tax than their counterparts. The increasing number of renter households indicates that the rising cost of living may be outpacing capacity to save for a down payment while paying for all basic necessities. This aligns with what we heard through our City-led consultation for Brampton Plan and Housing Brampton, where residents identified significant challenges in keeping up with the rising costs of living – one of the main drivers of which is the increased cost of housing across Brampton.

| 3.2.3 Household Income by Tenure | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Characteristic** | **2006** | | **2011** | | **2016** | | **2021** | |
| | **Rental** | **Owner** | **Rental** | **Owner** | **Rental** | **Owner** | **Rental** | **Owner** |
| **Average Household Income Before Tax ($)** | 48,444 | 91,311 | 54,729 | 96,673 | 58,548 | 108,935 | 83,500 | 136,000 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Median Household Income Before Tax ($)** | 41,086 | 79,851 | 45,541 | 85,887 | 49,946 | 97,143 | 73,500 | 123,000 |
| **Average Household Income After Tax ($)** | 42,416 | 76,103 | 48,859 | 83,065 | 52,453 | 93,187 | 74,900 | 116,100 |
| **Median Household Income After Tax ($)** | 37,241 | 68,673 | 52,122 | 75,292 | 46,158 | 85,252 | 67,000 | 108,000 |

Source: CMHC 2006 to 2021, adapted from Statistics Canada (Census and National Household Survey)

*Low-Income Households*

The Low-Income Measure After Tax (LIM-AT), is a method used to measure whether or not a family is considered "low-income" by looking at how much money an individual or household is left with after paying tax. In Brampton, it is observed that the majority of low-income households tend to be one-person households at about 27.4%, or 6,070 households. The prevalence of one-person low-income households went up from 25.2%, or 5,255 households, in 2016. However, the prevalence of low-income for one census family households and multiple non-census families has decreased from 2016 by 5.3% and 3% respectively since 2016.

| 3.2.4 Low-Income Measure – After-Tax | | | |
|---|---|---|---|
| **Characteristic** | **Not In Low-Income (LIM-AT)** | **In Low-Income (LIM-AT)** | **Prevalence of Low-Income (LIM-AT)** |
| **2016** | | | |
| **One-person Households** | 15,565 | 5,255 | 25.2% |
| **One Census Family Household** | 91,295 | 13,575 | 12.9% |
| **Two or More Non-Census Family Households** | 39,095 | 3,220 | 7.6% |
| **2021** | | | |
| **One-person Households** | 16,070 | 6,070 | 27.4% |
| **One Census Family Household** | 99,605 | 8,205 | 7.6% |
| **Two or More Non-Census Family Households** | 50,130 | 2,395 | 4.6% |

Source: Statistics Canada, 2006 to 2021 Census of Population, Catalogue 98-400-X2016133 & Table 98-10-0106-01

**Household Maintainers**

A household maintainer is defined as the person(s) primarily responsible for paying the housing costs, such as rent, mortgage payments, or property taxes. Analyzing data on household maintainers is essential for understanding housing demand and the evolving needs of a community. The number of maintainers provides insight into household formation patterns, such as individuals living alone, multi-generational living, or shared accommodations. This information helps identify trends in housing preferences and tenure types, informing the development of housing policies and plans that address diverse needs.

*Age of Primary Household Maintainers*

Overall, households in Brampton are primarily led by individuals who are between the ages of 45 to 64, making up about 45% of all households in the city. The youngest maintainers - individuals between the ages of 15 to 24 years - represent the smallest portion of primary household maintainers at approximately 1.9%.

Between 2016 to 2021, there were some significant shifts among primary household maintainers in the first two age brackets (15 to 24 and 25 to 34 years). For those between the ages of 15 to 24 the number of renters rose by 110% from 1,360 in 2016 to 2,865 in 2021. Additionally, the proportion of renters between the ages of 25 and 34 rose from roughly 34% in 2016 to 43% in 2021. Together this may indicate that a growing number of young households are opting to rent rather than pursue homeownership. In general, younger maintainers may be students or may be early on in their careers and may not have sufficient income for access to homeownership opportunities, resulting in young maintainers being more likely to reside in more affordable rental housing options. The City will continue to track this trend to evaluate if this is a shift away from traditional homeownership towards staying in the rental market long-term for these age cohorts.

| 3.2.5 Housing Tenure by Age of Primary Household Maintainer | | | | |
|---|---|---|---|---|
| **Characteristic** | **2016** | | **2021** | |
| | **Renter** | **Owner** | **Renter** | **Owner** |
| **15 to 24 Years** | 1,360 | 445 | 2,865 | 645 |
| **25 to 34 Years** | 6,790 | 13,335 | 9,180 | 12,280 |
| **35 to 44 Years** | 7,960 | 32,025 | 8,750 | 31,210 |
| **45 to 54 Years** | 7,490 | 38,155 | 7,070 | 36,555 |
| **55 to 64 Years** | 4,640 | 28,015 | 5,605 | 32,550 |
| **65 to 74 Years** | 2,815 | 15,080 | 3,370 | 18,860 |

| | | | | |
|---|---|---|---|---|
| **75 to 84 Years** | 1,605 | 5,815 | 1,905 | 7,930 |
| **85+ Years** | 920 | 1,460 | 945 | 2,215 |
| **Total** | 33,580 | 134,330 | 39,690 | 142,245 |

Source: Statistics Canada, 2006 to 2021 Census of Population & Table: 98-10-0243-01

When analyzing the distribution of primary household maintainers across tenures, approximately 52% of renters are below the age of 45 whereas 69% of owners are above the age of 45. As the average age of Brampton residents have become younger, this has correlated with a shift in an increase in the total percentage of renter households (increase from 18% to 22% of total households in the city).

This rise in renter households is closely tied to Brampton's shifting demographics, particularly the rapid growth in the city's young adult population. Between 2016 and 2021, the number of residents aged 20 to 29 increased by approximately 33.4%, with the majority of that growth concentrated among males. Many in this age group are in early stages of household formation, often seeking rental options as they complete their education, enter the workforce, or settle as newcomers. Brampton's role as a destination for international migrants and students has further contributed to demand for rental housing, reinforcing the link between younger age groups and rental tenure. As such, the rising share of renters in the city reflects broader demographic shifts and highlights the need for diverse and affordable rental options that align with the housing needs of a younger population.

## *Number of Household Maintainers*

While data on the age of primary household maintainers provides important insight into shifts in the housing market, another key indicator is the number of maintainers per household.

In Brampton, there has been significant changes in household make-up over the past 20-year period. One-maintainer households saw a moderate growth rate from 2001 to 2016, to a decline of 17% from 2016 to 2021. Two-maintainer households are also seeing modest growth rates from 13.5% to 15.6% over the same time period. However, the most significant changes are in the three-or-more-maintainer households, which show large percentage increases over each time period with the largest being from 2016 to 2021 with an astounding 144% change.

This significant change depicts a growing reliance on multi-family, multi-generational, and shared living arrangements in Brampton. This reliance can be attributed to a number of factors including but not limited to economic challenges, housing unaffordability, and cultural trends or practices towards living with extended family members.

This dramatic shift presents a complex challenge for Brampton's housing landscape. Traditional housing stock, which is largely dominated by single-detached homes and

smaller units, is often ill-suited to meet the needs of increasingly larger household arrangements. To respond effectively, Housing Brampton (HB) recommends that intensification be targeted in key areas of the City and that a range and mix of uses and housing typologies be priorities for these areas. In addition, HB also recommends that gentle densification be achieved through accessory dwelling units that could help balance the demand for more space when land constraints pose additional issues. Addressing these shifts will require not just expanding housing supply, but also ensuring that housing typologies align with evolving household compositions and cultural preferences for shared living.

| 3.2.6 Number of Household Maintainers | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Characteristic | 2001 | 2006 | % Change | 2011 | % Change | 2016 | % Change | 2021 | % Change |
| One-Maintainer | 50,605 | 62,470 | 23.4% | 74,300 | 18.9% | 80,255 | 8.0% | 66,515 | -17.1% |
| Two-Maintainers | 43,050 | 57,615 | 33.8% | 67,315 | 16.8% | 76,435 | 13.5% | 88,340 | 15.6% |
| Three-or-More-Maintainers | 3,900 | 5,840 | 49.7% | 7,660 | 31.2% | 11,330 | 47.9% | 27,610 | 143.7% |

Source: Statistics Canada, 2006 to 2021 Census of Population

**3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., "driving until you qualify") can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.[2]**

In recent years, the formation of new and independent households has seen a decline. This is likely attributed to a variety of factors, including but not limited to affordability pressures and an increase in multi-family and multi-generational living. Since 2016, one-maintainer households have declined 17.1%, whereas there has been a dramatic

---

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

increase in households with three or more maintainers (143.7%). This indicates that fewer individuals are able to move into their own household and that there is a growing reliance on multi-generational or shared living arrangements as a strategy to combat high housing costs or that matches values of certain demographics. This is further evidenced by the increase in the average household size in Brampton, as previously discussed in Section 3.2.

Cultural factors may also play a role in increasing this trend. The prevalence of large immigrant populations in Brampton plays a significant role in household formation patterns as traditional values emphasize interdependence on both immediate and extended family members to share financial burdens, preserve cultural norms or preferences, and provide mutual support (Battams & Mathieu, 2024). This often extends to seniors in these communities, as families become their support system as opposed to moving into senior accommodations. These cultural preferences, combined with economic constraints, result in fewer households being formed.

As illustrated in the following tables, younger adults, particularly those aged 25 to 44, are forming households at lower rates than in previous years, despite overall population growth in these cohorts. This decline in headship rates suggests that affordability pressures and lack of suitable housing options are suppressing or influencing household formation among younger age groups, forcing many to delay independence or remain in shared living situations.

Table 3.3.1 shows calculations regarding headship rates broken down by age groups. Based on those calculations and the data outlined throughout this report – a projected population growth of 38.3%, high immigration rates (52.9% of population foreign-born), limited rental supply (10,891 primary rental units), ongoing affordability challenges  and persistently low vacancy rates (2.9% as of 2024) -  the suppression of new household formation will likely continue, along with a sustained demand for more affordable rental accommodation and shared living arrangements. This will further strain the local housing market, highlighting the urgent need for affordable housing interventions.

| 3.3.1 Household Formation | | | | | | |
|---|---|---|---|---|---|---|
| HH* Head Age Category | 2016 | | | 2021 | | |
| | Pop. | Headship Rate (%) | HHs* | Pop. | Headship Rate (%) | HHs* |
| 15 to 24 | 85,620 | 2.1% | 1,815 | 99,605 | 3.6% | 3,555 |
| 25 to 34 | 83,295 | 24.2% | 20,130 | 103,030 | 20.9% | 21,540 |
| 35 to 44 | 88,055 | 45.4% | 40,000 | 94,495 | 42.4% | 40,090 |
| 45 to 54 | 84,960 | 53.8% | 45,675 | 85,425 | 51.2% | 43,705 |
| 55 to 64 | 65,195 | 50.1% | 32,675 | 74,440 | 51.4% | 38,265 |

| 3.3.1 Household Formation | | | | | | |
|---|---|---|---|---|---|---|
| **HH\* Head Age Category** | **2016** | | | **2021** | | |
| | **Pop.** | **Headship Rate (%)** | **HHs\*** | **Pop.** | **Headship Rate (%)** | **HHs\*** |
| 65 to 74 | 41,990 | 42.6% | 17,895 | 49,840 | 44.7% | 22,280 |
| 75 to 84 | 18,435 | 40.3% | 7,425 | 24,215 | 40.7% | 9,845 |
| 85 plus | 5,840 | 40.8% | 2,385 | 7,780 | 41% | 3,190 |

Source: HART, Housing Needs Assessment Tool, 2025, Brampton
*Household/Households

| 3.3.2 Household Suppression | | | | | | |
|---|---|---|---|---|---|---|
| **HH\* Head Age Category** | **2006 Actual** | | **2021 Actual** | | **2021 Household Suppression** | | |
| | **Pop.** | **HHs\*** | **Pop.** | **HHs\*** | **Headship Rate (%, 2006)** | **Potential HHs\* (2021)** | **Suppressed HHs\* (2021)** |
| 15 to 24 | 60,370 | 2,040 | 99,605 | 3,555 | 3.4% | 3,365.8 | 0 |
| 25 to 34 | 66,545 | 20,575 | 103,030 | 21,540 | 30.9% | 31,855.8 | 10,315.8 |
| 35 to 44 | 74,730 | 37,625 | 94,495 | 40,090 | 50.3% | 47,576.3 | 7,486.3 |
| 45 to 54 | 58,620 | 31,560 | 85,425 | 43,705 | 53.8% | 45,991.4 | 2,286.4 |
| 55 to 64 | 40,550 | 19,810 | 74,440 | 38,265 | 48.9% | 36,366.4 | 0 |
| 65 to 74 | 20,620 | 8,950 | 49,840 | 22,280 | 43.4% | 21,632.8 | 0 |
| 75 plus | 13,060 | 5,370 | 31,995 | 13,035 | 41.1% | 13,155.7 | 120.7 |
| **Total** | | | | | | | **20,209.1** |

Source: HART, Housing Needs Assessment Tool, 2025, Brampton
*Household/Households

## 3.4 Economic Conditions

| 3.4.1 Economy and Labour Force | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Number of workers in the Labour Force | Total | 355,755 |

| 3.4.1 Economy and Labour Force | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Number of workers by industry (Top 10 only) | Transportation and warehousing | 54,860 |
| | Manufacturing | 42,495 |
| | Retail trade | 40,350 |
| | Health care and social assistance | 30,440 |
| | Professional, scientific and technical services | 28,080 |
| | Construction | 20,310 |
| | Finance and insurance | 19,185 |
| | Administrative and support, waste management and remediation services | 18,310 |
| | Accommodation and food services | 16,260 |
| | Educational services | 16,125 |
| Unemployment rate and participation rate (Percent) | Unemployment rate | 13.325 |
| | Participation rate | 66.803 |
| All classes of workers (Number) | Total | 342,915 |
| Employees (Number) | Total | 290,480 |
| Permanent position (Number) | Total | 243,020 |
| Temporary position (Number) | Total | 47,465 |
| Fixed term (1 year or more, Number) | Total | 14,895 |
| Casual, seasonal or short-term position | Total | 32,570 |

| 3.4.1 Economy and Labour Force | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| (less than 1 year, Number) | | |
| Self-employed (Number) | Total | 52,435 |
| Number of commuters by commuting destination | Within census subdivision | 77,185 |
| | To different census subdivision | 56,160 |
| | To different census division | 55,390 |
| | To another province/territory | 315 |
| Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address | Car, truck or van | 204,435 |
| | Public transit | 24,600 |
| | Walked | 3,350 |
| | Bicycle | 350 |
| | Other method | 5,280 |

Source: Statistics Canada, 2021 Census of Population

Where residents work significantly influences their housing choices and overall liveability, as proximity to employment reduces commute times, lowers transportation costs, and enhances work-life balance. In the context of a growing city like Brampton, this relationship becomes even more critical. Historically known as a bedroom or commuter community, Brampton is now transitioning into a more self-sustaining urban centre. This shift is driven by strategic efforts to create a vibrant local economy where jobs are located closer to where people live, thereby supporting a higher activity rate within the city. As employment opportunities diversify and become more accessible locally, residents are more likely to choose housing based on proximity to work, contributing to more connected, sustainable neighbourhoods. The data below provides valuable insights into this transformation, highlighting major industries in the city, unemployment rates, the nature of employment (e.g., permanent or temporary), and commuting patterns. These factors are essential in understanding how employment trends directly shape housing demand and the broader liveability of Brampton.

## Education and Skills

Educational attainment can play a significant role in an individual's socioeconomic status and can influence housing demand, as it often correlates with employment opportunities, income levels, and access to housing choice. Educational attainment in Brampton has steadily increased over the past 20 years. Between 2016 and 2021, the number of individuals with a college-level certificate or diploma grew by approximately 7.5%, while those with a bachelor's degree or higher more than doubled, increasing by 105.4% - reflecting a sharp rise in post-secondary participation.

| 3.5.1 Educational Attainment | | | | | |
|---|---|---|---|---|---|
| **Characteristic** | **2001** | **2006** | **2011** | **2016** | **2021** |
| **No certificate, diploma or degree** | 40,805 | 74,935 | 81,505 | 93,770 | 89,500 |
| **High School Diploma or Equivalent** | 37,085 | 98,470 | 118,630 | 142,640 | 152,685 |
| **Apprenticeship or trades certificate or diploma** | 23,340 | 25,505 | 26,145 | 22,105 | 19,545 |
| **College, CEGEP or Other Non-University Certificate or Diploma** | 56,655 | 57,730 | 75,595 | 86,315 | 92,770 |
| **University Certificate or Diploma below Bachelor Level** | 15,735 | 18,515 | 18,445 | 8,890 | 16,640 |
| **Bachelor's Degree or Higher** | 33,190 | 57,075 | 81,970 | 78,560 | 161,370 |
| **Total** | 206,810 | 332,230 | 402,290 | 432,280 | 532,510 |

Source: Statistics Canada, 2001 to 2021 Census of Population

## Major Fields of Study

While educational attainment is a key determinant of socioeconomic status, it is also important to determine the prominent areas of study to understand its relationship to housing need.

As identified in Figure 13, the top three major fields of study for postsecondary schooling in Brampton were Business, Management, and Public Administration (76,520), Architecture, Engineering, and Related Technologies (54,525), and Health and Related Fields (35,120). There is also a growing trend of individuals choosing to pursue careers which require technical training, including mainly white-collar jobs in industries such as finance, technology and healthcare.

This is evidenced by the increasingly high number of students entering these fields of study. One prominent example being Mathematics, Computer and Information Sciences, which saw a 59.7% increase in students from 14,475 in 2016 to 23,115 in 2021. Similar increases are observed for those in Business, Management, and Public Administration, which was the next highest enrollment increase at 33.5%.

Brampton's ideally placed to support student growth and development of residents through its growing educational landscape, with several prominent post-secondary institutions including Sheridan College's Davis Campus, Algoma University's downtown Brampton campus, and the future Toronto Metropolitan University medical school. This has led to a growing number of students located within Brampton with its own unique housing challenges and opportunities for the City to address. Additionally, analyzing major fields of study can help identify key industries to attract to the Brampton market, as a skilled local workforce offers businesses a strategic advantage by leveraging the existing talent pool.



**Figure 13: Major Fields of Study, 2021**

Legend:
- Education
- Arts and Communication
- Humanities
- Social and Behavioural Sciences and Law
- Business, Management and Public Administration
- Physical and Life Sciences and Technologies
- Mathematics, Computer and Information Sciences
- Architecture, Engineering, and Related Trades
- Agriculture, Natural Resources and Conservation
- Health and Related Fields
- Personal, Protective, and Transportation Services

Source: Statistics Canada, 2021 Census of Population

## Labour Force

The labour force in Brampton is measured by the number of working individuals above the age of 15. As of 2021, Brampton's labour force statistics are generally consistent with those of the Region of Peel, Toronto Census Metropolitan Area and Canada as a

whole (Table 3.5.2). However, it is apparent that over the last 15 years the city has seen decreases in both participation and employment rates, declining by 6.5 and 9.8 percentage points respectively. This adds pressure to the housing market as more individuals or households may be facing increased financial instability or housing insecurity, creating more demand for affordable housing options and/or housing assistance programs. However, some of this may be attributed to an increase in the reliance on larger multiple-family households where not all household members need to work or an increase in retired residents that no longer participate in the labour market. In addition, many individuals in Brampton are part of the informal economy – an unreported sector of employment including cash-based businesses, home-based businesses, and 'under-the-table' work.

| 3.5.2 Labour Force Status | | | | | | | |
|---|---|---|---|---|---|---|---|
| Characteristic | 2006 | 2011 | 2016 | 2021 | Peel | Toronto CMA (2021) | Canada (2021) |
| In the Labour Force | 240,985 | 281,250 | 319,620 | 355,755 | 784,815 | 3,347,860 | 19,310,345 |
| Employed | 225,080 | 254,959 | 293,075 | 308,360 | 678,660 | 2,903,480 | 17,321,695 |
| Unemployed | 15,905 | 26,650 | 26,545 | 47,405 | 106,155 | 444,380 | 1,988,645 |
| Not in the Labour Force | 91,250 | 125,655 | 151,145 | 176,785 | 414, 255 | 1,831,275 | 11,025,575 |
| Participation Rate | 72.5% | 69.1% | 67.9% | 66.8% | 65.5% | 64.6% | 63.7% |
| Employment Rate | 67.7% | 62.6% | 62.3% | 57.9% | 56.6% | 56.1% | 57.1% |
| Unemployment Rate | 6.6% | 9.5% | 8.3% | 13.3% | 13.5% | 13.3% | 10.3% |

Source: Statistics Canada, 2006 to 2021 Census of Population

Of those in the labour force, approximately 13.3% of workers are in temporary positions. Temporary workers face different challenges than those in permanent positions, such as fewer benefits, job insecurity, and variable incomes. These challenges may also present themselves through the type of housing they may require, for example, they may need more flexible housing accommodations or affordable rental options as temporary positions make it more challenging to secure a mortgage with some of the major bank lenders, therefore limiting home ownership opportunities.

Another important aspect of the labour force is worker classifications, such as being an employee or self-employed. From 2016 to 2021, those in the self-employed category in Brampton grew from 33,255 to 52,435, or a 57.7% increase. Considering the previously

noted data regarding major fields of study, this is unsurprising as those in business and the trades may seek other gainful employment options such as entrepreneurship.

| 3.5.3 Type of Worker Classes | |
|---|---|
| **Characteristic** | **Total** |
| **All Classes of Workers** | 342,915 |
| **Employees** | 290,480 |
| **Permanent Position** | 243,020 |
| **Temporary Position** | 47,465 |
| **Fixed Term (1 year or more)** | 14,895 |
| **Casual, seasonal or short-term position (less than 1 year)** | 32,570 |
| **Self-employed** | 52,435 |

Source: Statistics Canada, 2021 Census of Population

## Industry

The top three largest industries in Brampton are (1) Transportation and Warehousing, (2) Manufacturing, and (3) Retail Trade. While Manufacturing has seen a decline in the last 10 years, Retail Trade, and specifically Transportation and Warehousing have grown in prominence with increases of 26.34% and 74% respectively since 2011. The expansion of these sectors, particularly those related to logistics, is likely due to Brampton's location in relation to some of the key transportation hubs (connectivity to major goods movement corridors and proximity to the Lester B. Pearson Toronto International Airport), as well as competitive land costs when compared to similar areas in Mississauga and Toronto.

| 3.5.4 Major Industries in Brampton | | | | |
|---|---|---|---|---|
| **Characteristic** | **2011** | **2016** | **2021** | **Percentage of change (2011-2021)** |
| **Agriculture, Forestry, Fishing and Hunting** | 950 | 730 | 755 | -20.5% |
| **Mining, Quarrying and Oil and Gas Extraction** | 265 | 245 | 225 | -15.1% |
| **Utilities** | 1,235 | 975 | 1,150 | -6.9% |
| **Construction** | 14,560 | 17,840 | 20,310 | 39.5% |
| **Manufacturing** | 44,465 | 45,780 | 42,495 | -4.4% |
| **Wholesale Trade** | 19,700 | 17,065 | 15,330 | -22.2% |

| | | | | |
|---|---|---|---|---|
| **Retail Trade** | 31,935 | 36,020 | 40,350 | 26.4% |
| **Transportation and Warehousing** | 31,520 | 40,770 | 54,860 | 74% |
| **Information and Cultural Industries** | 6,470 | 6,555 | 6,700 | 3.6% |
| **Finance and Insurance** | 13,640 | 16,530 | 19,185 | 40.7% |
| **Real Estate and Rental Leasing** | 5,155 | 5,980 | 7,395 | 43.5% |
| **Professional and Technical Services** | 15,610 | 20,140 | 28,080 | 79.9% |
| **Management of Companies and Enterprises** | 300 | 555 | 1,225 | 308.3% |
| **Administrative and Support, Waste Management and Remediation Services** | 15,925 | 19,235 | 18,310 | 15% |
| **Education Services** | 12,830 | 15,785 | 16,125 | 25.7% |
| **Health Care and Social Assistance** | 20,410 | 24,460 | 30,440 | 49.1% |
| **Arts, Entertainment and Recreation** | 3,110 | 3,445 | 3,050 | -2% |
| **Accommodation and Food Services** | 13,015 | 16,935 | 16,260 | 24.9% |
| **Other Services (Except Public Administration)** | 9,560 | 11,110 | 10,970 | -14.7% |
| **Public Administration** | 10,790 | 10,280 | 9,670 | -10.4% |

Source: Statistics Canada, 2011 to 2021 Census of Population

When examining these three industries further, it is apparent that these sectors cater to different age cohorts. Retail and Trade is likely used as an entry into the labour force by youth and young adults seeking to build a resume and refine skills. Transportation and Warehousing is dominated by adults between the ages of 25 to 44, while Manufacturing jobs are largely made up of individuals between the ages of 45 to 64 (Table 3.5.5).

Sectors such as Wholesale Trade and Agriculture may have declined due to automation and urban development pressures. The loss of these industries limits local job options for residents, resulting in the intensification of housing affordability challenges for those in these sectors, highlighting the need for a more diverse economy and expanded employment opportunities.

| 3.5.5 Major Industries by Age of Worker | | | | | | |
|---|---|---|---|---|---|---|
| **Characteristic** | **15 to 24 (Youth)** | **25 to 34 (Adults)** | **35 to 44 (Adults)** | **45 to 54 (Adults)** | **55 to 64 (Adults)** | **65+ (Seniors)** |
| **Agriculture, Forestry, Fishing and Hunting** | 80 | 105 | 65 | 90 | 105 | 25 |

| Industry | | | | | | |
|---|---|---|---|---|---|---|
| Mining, Quarrying and Oil and Gas Extraction | 0 | 40 | 35 | 40 | 20 | 0 |
| Utilities | 100 | 215 | 155 | 185 | 135 | 35 |
| Construction | 530 | 14,85 | 1,400 | 1,570 | 1,220 | 310 |
| Manufacturing | 1,830 | 4,295 | 5,110 | 7,775 | 7,160 | 1,335 |
| Wholesale Trade | 585 | 1860 | 2135 | 2330 | 1975 | 410 |
| Retail Trade | 5,925 | 5,525 | 4,620 | 4,070 | 3,205 | 950 |
| Transportation and Warehousing | 1,835 | 5,175 | 5,400 | 4,780 | 3,350 | 600 |
| Information and Cultural Industries | 455 | 1470 | 1570 | 1030 | 610 | 40 |
| Finance and Insurance | 1,040 | 4,175 | 4,370 | 2,655 | 1,485 | 295 |
| Real Estate and Rental Leasing | 245 | 790 | 1,230 | 1,175 | 855 | 300 |
| Professional and Technical Services | 1,650 | 6,130 | 5,945 | 3,365 | 2,130 | 705 |
| Management of Companies and Enterprises | 60 | 275 | 325 | 220 | 105 | 20 |
| Administrative and Support, Waste Management and Remediation Services | 1,060 | 2,110 | 1,560 | 1,340 | 1,130 | 340 |
| Education Services | 965 | 2,415 | 3,755 | 3,290 | 2,060 | 345 |
| Health Care and Social Assistance | 1,365 | 4,385 | 4,645 | 3,940 | 2,805 | 635 |
| Arts, Entertainment and Recreation | 245 | 360 | 255 | 190 | 110 | 50 |
| Accommodation and Food Services | 2,435 | 1,515 | 1,210 | 1,230 | 715 | 165 |
| Other Services (Except Public Administration) | 570 | 1,190 | 1,075 | 1,125 | 1,040 | 285 |
| Public Administration | 570 | 2,235 | 2,280 | 1,965 | 1,195 | 190 |
| Total | 21,545 | 45,750 | 47,140 | 42,365 | 31,410 | 7,035 |

Table 3.5.6 details the median and average incomes of the listed industries across the Toronto Census Metropolitan Area (CMA). Given the greater opportunity throughout the Toronto CMA, some residents may commute outside of Brampton to pursue higher paying jobs to best leverage their skills in industries like Finance, Information and Cultural Services, and Professional and Technical Services. This suggests a potential mismatch between the city's expanding local industries and the skills of its residents, and may result in a growing commuter population with the potential for loss of local talent as those with enough purchasing power choose to live closer to work. This reinforces a heavy reliance on cars, leading many households to choose housing based on the need for parking space for multiple vehicles (often in forms such as single detached or semi-detached housing) rather than more compact, urban forms with reduced parking available.

Conversely, continued long-term reliance on lower-wage sectors such as retail and warehousing may put additional strain on both the city's economic sustainability and competitiveness as well as housing affordability if high-skill and high-wage jobs are not located in the city. Diversifying the economy is a key goal of the city to ensure a mix of jobs and industries to increase the city's labour force activity rate to 40%.

| 3.5.6 Major Industries by Income In Toronto (CMA)* | |
| --- | --- |
| **Major Industries** | **Average Income ($) in Toronto (CMA)** |
| **Agriculture, Forestry, Fishing and Hunting** | 36,560 |
| **Mining, Quarrying and Oil and Gas Extraction** | 192,000 |
| **Utilities** | 109,300 |
| **Construction** | 55,650 |
| **Manufacturing** | 63,700 |
| **Wholesale Trade** | 80,000 |
| **Retail Trade** | 40,120 |
| **Transportation and Warehousing** | 45,560 |
| **Information and Cultural Industries** | 85,100 |
| **Finance and Insurance** | 113,900 |
| **Real Estate and Rental Leasing** | 68,400 |
| **Professional and Technical Services** | 84,800 |

| Management of Companies and Enterprises | 127,300 |
|---|---|
| Administrative and Support, Waste Management and Remediation Services | 38,480 |
| Education Services | 56,350 |
| Health Care and Social Assistance | 57,450 |
| Arts, Entertainment and Recreation | 31,200 |
| Accommodation and Food Services | 22,860 |
| Other Services (Except Public Administration) | 39,120 |
| Public Administration | 85,000 |

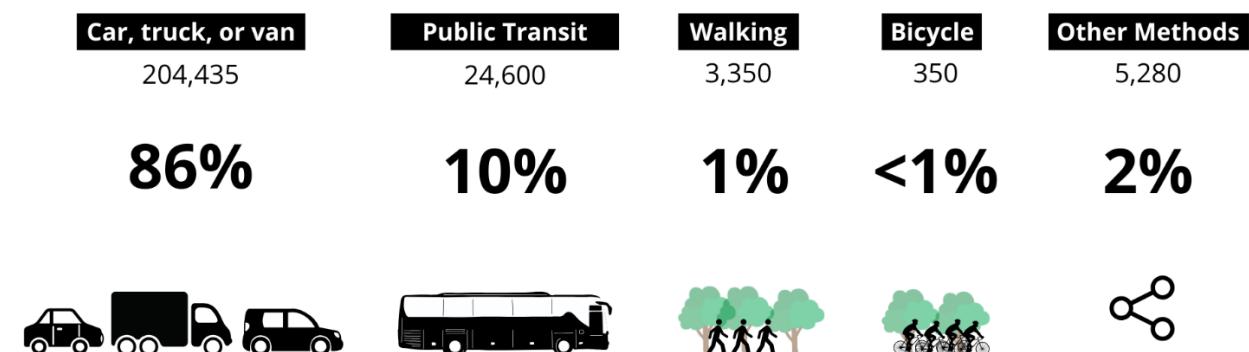Source: Statistics Canada, 2021 Census of Population & Table 98-10-0597-01
* CMA was used as data could not be reliably sourced to account for the incomes for the Brampton CSD

## Labour Commuting

Commuting is a crucial component when exploring labour force statistics as it is intrinsically linked to health and well-being, and plays a key role influencing housing need and choice. As previously noted, there is a growing gap between residents' skill base and local employment opportunities. This gap may result in longer commutes, which is shown to increase the risk of negative health outcomes due to the inability to maintain an appropriate work-life balance and participate in other meaningful activities. Considering this, local employment opportunities or locating within travelling distance to one's workplace  are key factors in an individual's or family's housing choice. This has often left many workers driving to where they could afford, moving further and further away from where they live to find housing within their budget.

As the City strives to create 15-minute neighbourhoods based around active and public transportation routes and attract more jobs closer to where residents lives, it is expected the city will see a shift to denser housing choices. These changes will require a focus on building more diverse, higher-density, and affordable housing options near major corridors and transit stations in support of these city building objectives. There is significant reliance on personal vehicles which reflects the city's, as well as much of the Greater Golden Horseshoe's infrastructure as being car-focused and car-dependent – future policy initiatives such as the Brampton Mobility Plan, outline a major shift towards multimodal transportation and transit-oriented development to reduce this dependency. As of 2021, 86% of Brampton's labour force commutes to work via cars/trucks/vans, 10% use public transit, and less than 4% commute by walking, cycling, or other methods. With this modal shift, large-scale economic investment in industries across the city will be imperative to align with residents choosing transit-oriented, urban housing forms that are along or within a walkshed or bike ride to public transportation options.

## Figure 14 - Mode of Transportation to Place of Work

| Car, truck, or van | Public Transit | Walking | Bicycle | Other Methods |
|:---:|:---:|:---:|:---:|:---:|
| 204,435 | 24,600 | 3,350 | 350 | 5,280 |
| **86%** | **10%** | **1%** | **<1%** | **2%** |

Source: Statistics Canada, 2021 Census of Population

Examining commute times shows that a large segment of Brampton's labour force faces significant travel time. About 14% of workers are noted to commute less than 15 minutes and 37% between 15 and 29 minutes which may account for workers commuting within the city. However, 29% have commute times of 30 to 44 minutes with an additional 20.4% commuting 45 minutes or longer - likely an indication that these residents are commuting out of Brampton to other municipalities. This highlights the importance of aligning housing and job growth with Brampton's emerging transit network. Doing so can reduce commute times, lessen reliance on personal vehicles, and improve access to employment for lower- and moderate-income households.

| 3.5.7 Commute Duration | | |
|---|:---:|:---:|
| **Characteristic** | **Total** | **Percentage** |
| **Less than 15 minutes** | 34,355 | 14% |
| **15 to 29 minutes** | 87,895 | 37% |
| **30 to 44 minutes** | 67,240 | 29% |
| **45 to 59 minutes** | 22,910 | 9% |
| **60 minutes and over** | 25,620 | 11% |
| **Total** | 238,010 | 100% |

Source: Statistics Canada, 2021 Census of Population

The availability of high quality and diverse employment opportunities as well as the infrastructure needed to get to and from one's home to place of work are key determinants of housing choice. Living in proximity to major roadways and highways, transit, or a combination of both becomes a priority for many households.

### 3.6 Households in Core Housing Need

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

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

*Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling a more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need.*

**Housing Assessment Resource Tools (HART) Data Tables** *(Housing Needs Assessment Tool | Housing Assessment Resource Project)*

| 3.6.1 Households in Core Housing Need | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %) | Total | 56,355 |
| | Percentage | 31 |
| Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %) | Total | 21,015 |
| | Percentage | 11.8 |
| Affordability – Tenant households spending 30% or more of income on shelter costs (# and %) | Total | 14,670 |
| | Percentage | 37 |
| | Total | 8,795 |

| 3.6.1 Households in Core Housing Need | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %) | Percentage | 4.9 |
| Affordability – Owner households spending 30% or more of income on shelter costs (# and %) | Total | 41,680 |
| | Percentage | 29.3 |
| Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %) | Total | 12,215 |
| | Percentage | 6.8 |
| Adequacy – Owner and tenant households in dwellings requiring major repair (# and %) | Total | 6,070 |
| | Percentage | 3.3 |
| Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %) | Total | 1,480 |
| | Percentage | 0.8 |
| Adequacy – Tenant households in dwellings requiring major repairs (# and %) | Total | 2,040 |
| | Percentage | 5.1 |
| Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %) | Total | 825 |
| | Percentage | 0.5 |
| Adequacy – Owner households in dwellings requiring major repairs (# and %) | Total | 4,030 |
| | Percentage | 2.8 |
| Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %) | Total | 660 |
| | Percentage | 0.4 |

| 3.6.1 Households in Core Housing Need | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Suitability – Owner and tenant households in unsuitable dwellings (# and %) | Total | 24,085 |
| | Percentage | 13.2 |
| Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %) | Total | 3,510 |
| | Percentage | 2 |
| Suitability – Tenant households in unsuitable dwellings (# and %) | Total | 10,570 |
| | Percentage | 26.4 |
| Suitability – Tenant households in unsuitable dwellings and in core need (# and %) | Total | 2,585 |
| | Percentage | 1.4 |
| Suitability – Owner households in unsuitable dwellings (# and %) | Total | 13,520 |
| | Percentage | 9.5 |
| Suitability – Owner households in unsuitable dwellings and in core need (# and %) | Total | 930 |
| | Percentage | 0.5 |
| Total households in core housing need | Total | 22,925 |
| Percentage of tenant households in core housing need | Percentage | 26.6 |
| Percentage of owner households in core housing need | Percentage | 9.1 |

Source: Statistics Canada, 2021 Census of Population

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

In 2021, an estimated 22,935 households (12.6%) in Brampton were considered to be in core housing need. This reflects a notable decline from 2016, where 27,915 households (16.2%) were in core housing need (Statistics Canada, Catalogue no. 98-509-X2016001). This decline can be attributed to several interrelated factors. As discussed in Section 3 of this report, the rise in multi-maintainer and multi-generational households, alongside growing median household incomes, have likely improved some households' ability to secure adequate housing. Additionally, the prevalence of Additional Residential Units (ARUs) in Brampton – including second and third suites – has created more flexible rental housing options which are an alternative housing options for low- and moderate-income households.

In Brampton, core housing needs disproportionately affect renters compared to owners. In 2021, 12,695 owner households (8.9% of owner households) and 10,230 renter households (25.8% of renter households) were in core housing need. Although owners made up a slightly larger share of the total number households in core housing need (55%), renters faced nearly three times the incidence rate[3] of core housing need within their tenure group.

When comparing the rate of incidence across broader regions, Brampton's rates are notably higher than those of Ontario and Canada. Nationally, these figures were 5.2% of owners and 19.2% of renters. This means both Brampton owners and renters are facing higher core housing need pressures than households across Ontario and Canada — especially renters, where Brampton's incidence rate of 25.8% exceeds the national rate by over 6 percentage points. This underscores a clear vulnerability among renters in Brampton and highlights the urgent need to expand affordable, adequate, and suitable rental housing options to reduce housing instability.

| 3.7.1 Incidence of Core Housing Need by Tenure (%) Brampton and Comparators (2021) | | | | | |
|---|---|---|---|---|---|
| Core Housing Need by Tenure | % HH in Core Need - Brampton | % Of HH in Core Need - Miss | % of HH in Core Need - Peel | % Of HH in Core Need - ON | % of HH in Core Need - CAN |
| **Owner** | 8.9% | 9.4% | 9% | 6.3% | 5.2% |

---

[3] A measurement, over time, of how often a group(s) is likely to face core housing need.

| | | | | | |
|---|---|---|---|---|---|
| **Renter** | 25.8% | 26.5% | 26.2% | 23.9% | 19.2% |

Unsurprisingly, the greatest core housing need pressures are being felt in the very low- and low-income household categories. Over 69% of households in the very low-income category and over 60% of those in the low-income category are considered to be in core housing need. There are also approximately 17% of moderate-income households in core housing need.



Figure 15: Percentage of Households in Core Housing need, by Income Category
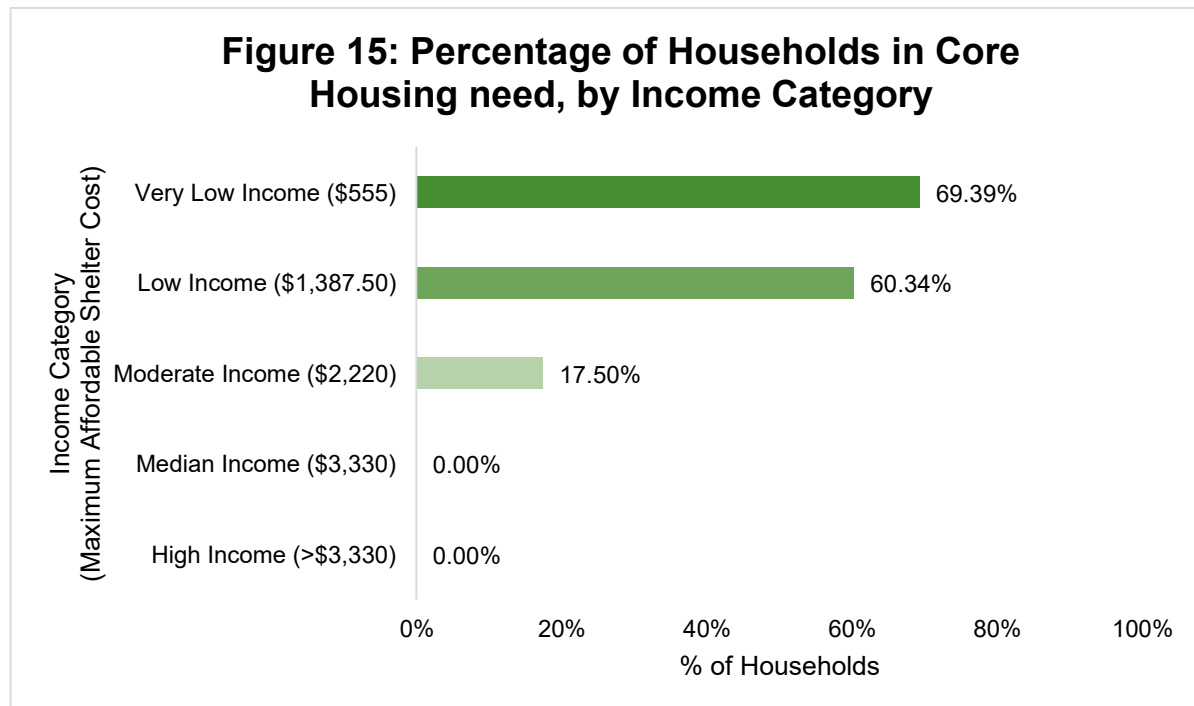
When factoring in household size of households in core housing need, it is observed that very-low-income households tend to comprise of one or two individuals. Low-income households are more likely to be comprised of 2-or more individuals. The moderate-income households in core housing need are generally comprised of 3-or more individuals. This may reflect a growing trend of families pooling resources to cope with affordability challenges. In some cases, it may also indicate that young adults or extended family members are staying longer in shared housing arrangements to avoid unaffordable rental or ownership options.

**Figure 16: Percentage of Households in Core Housing Need, by Income Category and Household Size**
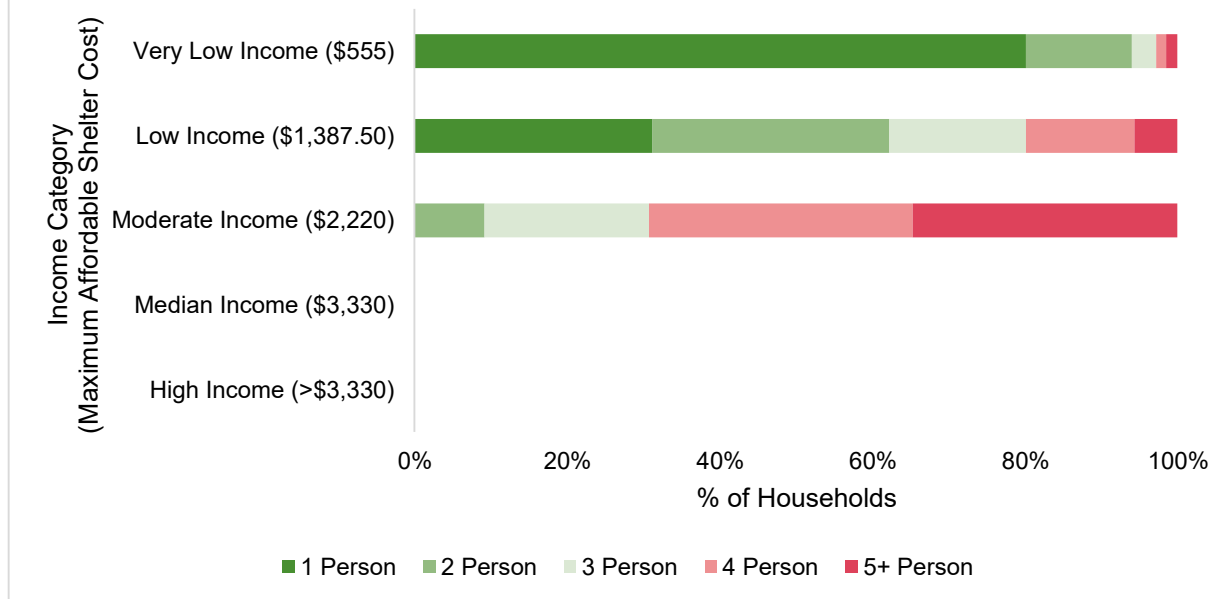
Source: HART, Housing Needs Assessment Tool, 2021, Brampton

## 2021 Affordable Housing Deficit

The Housing Assessment Resource Tools (HART) utilizes two data points - household size and income category - to determine the approximate affordable housing deficit for a geographic area. A housing deficit does not necessarily indicate a lack of homes, but a lack of homes at or below the maximum affordable shelter cost for a particular income category. Effectively, the tables below show the total number of households that are considered to be 'in core housing need' as per HART's tabulation, the calculations can be considered as the existing deficit or lack of housing options in the community for each particular income group and household size. Table 3.7.3 demonstrates that the largest housing deficits are for those households that fall within the first three income categories and particularly smaller sized households such as 1- and 2-person households.

Between 2016 and 2021, the affordable housing deficit grew for very-low and low-income households with smaller household sizes. Specifically, the number of 1-person very-low-income households in deficit rose by 22%, and 1-person low-income households rose by 13%. Meanwhile, households with three or more people in these same income categories saw substantial declines in housing deficit. For example, among low-income households, the deficit dropped by 19% for 3-person households, 31% for 4-person households, and over 50% for 5+ person households. This suggests that smaller, lower-income households are facing increasing difficulty finding affordable housing, while larger households—likely benefiting from cost-sharing—are experiencing some relief.

| 3.7.2 Affordable Housing Deficit | | | | | | |
|---|---|---|---|---|---|---|
| Income Category (Max. affordable shelter cost) | 1 Person HH | 2 Person HH | 3 Person HH | 4 Person HH | 5+ Person HH | Total |
| **2016** | | | | | | |
| **Very Low Income ($430)** | 1,540 | 450 | 145 | 75 | 0 | 2,210 |
| **Low Income ($1,075)** | 3,955 | 3,900 | 3,160 | 2,930 | 1,690 | 15,635 |
| **Moderate Income ($1,720)** | 0 | 450 | 1,390 | 3,055 | 4,460 | 9,335 |
| **Median Income ($2,580)** | 0 | 0 | 0 | 0 | 0 | 0 |
| **High Income (>$2,580)** | 0 | 0 | 0 | 0 | 0 | 0 |
| **Total** | 5.495 | 4.780 | 4,695 | 6,060 | 6,150 | 27,180 |
| **2021** | | | | | | |
| **Very Low Income ($555)** | 1,880 | 325 | 75 | 30 | 35 | 2,345 |
| **Low Income ($1,387)** | 4,455 | 4,425 | 2,560 | 2,025 | 805 | 14,270 |
| **Moderate Income ($2,220)** | 0 | 580 | 1,360 | 2,180 | 2,190 | 6,310 |
| **Median Income ($3,330)** | 0 | 0 | 0 | 0 | 0 | 0 |
| **High Income (>$3,330)** | 0 | 0 | 0 | 0 | 0 | 0 |
| **Total** | 6,330 | 5,330 | 3,995 | 4,235 | 3,035 | 22,925 |

Source: HART, Housing Needs Assessment Tool, 2021, Brampton

## *4. Priority Groups*

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

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

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

*Key Findings*

- Households led by seniors over 85 (28.4%) and single mother-led households (24.1%) are the priority groups in Brampton with the highest percentages in core housing need.
- Households led by young adults under 25 have the highest percentage of renters (81%) in core housing need.
- New migrant-led households have the highest percentage of owners (77%) in core housing need.

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

As identified in Table 4.1.1, 12.9% of Brampton households are in core housing need. Of those 12.9% of households, demographic indicators are applied to evaluate priority groups in core housing. Of the groups that are reported on, Brampton's priority population groups with the highest incidence of core housing need are household heads over the age of 85 at 28.4%, follow by Single mother-led households follow closely at 24.1%. This indicates a need for housing responses tailored to the unique circumstances of households led by seniors aged 85+ and single mother-led households, as both groups show the highest incidence of core housing need among those reported.

Between 2016 and 2021, there were some significant declines in rates of core housing need across nearly all priority groups ranging from 2 to 15 percentage points, reflective of the decline in total households in core housing during this timeframe. The exception to this decline across other groups was for Indigenous-led households, which increased marginally from 17.2% to 17.4%. This represents a group with ongoing core housing need challenges and targeted programs focusing on urban Indigenous populations can be explored with the help of City staff in the Equity Office specializing in Indigenous consultation.

HB makes recommendations that the City will explore opportunities to acquire or lease land for partnership projects, such as innovative solutions to housing for vulnerable groups. In addition to this, the City would actively advocate to senior levels of government and other funding programs for the same.

| 4.1.1 Core Housing Need (CHN) by CMHC Priority Groups, 2021 | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| All households experiencing CHN | Total (Households) | 22,925 |
| | Percentage (of all households) | 12.9% |
| CHN in households with woman and/or children fleeing domestic violence | Total (Households) | Not Available |
| | Percentage (of priority group) | Not Available |
| CHN in households led by women | Total (Households) | 10,430 |
| | Percentage (of priority group) | 18% |

| 4.1.1 Core Housing Need (CHN) by CMHC Priority Groups, 2021 | | |
| --- | --- | --- |
| **Characteristic** | **Data** | **Value** |
| CHN in households led by single mothers | Total (Households) | 4,260 |
| | Percentage (of priority group) | 24.1% |
| CHN in households led by senior(s) aged 65-84 | Total (Households) | 5,945 |
| | Percentage (of priority group) | 17.1% |
| CHN in households led by senior(s) aged 85+ | Total (Households) | 875 |
| | Percentage (of priority group) | 28.4% |
| CHN in households led by young adult(s) aged 18-29 | Total (Households) | 1,660 |
| | Percentage (of priority group) | 16.1% |
| CHN in Indigenous-led households | Total (Households) | 265 |
| | Percentage (of priority group) | 17.4% |
| CHN in visible minority-led households | Total (Households) | 16,875 |
| | Percentage (of priority group) | 12.6% |
| CHN in Black-led households | Total (Households) | 3,890 |
| | Percentage (of priority group) | 16.2% |
| CHN in new-immigrant-led households | Total (Households) | 1,785 |
| | Percentage (of priority group) | 15% |
| CHN in refugee-led households | Total (Households) | 2,210 |
| | Percentage (of priority group) | 16.9% |
| CHN in households with a same-sex couple | Total (Households) | Not Available |
| | Percentage (of priority group) | Not Available |

| 4.1.1 Core Housing Need (CHN) by CMHC Priority Groups, 2021 | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| CHN in households with Transgender member(s) | Total (Households) | 165 |
| | Percentage (of priority group) | 11.6% |
| CHN in households with Non-Binary member(s) | Total (Households) | Not Available |
| | Percentage (of priority group) | Not Available |
| CHN in households with member(s) with physical health and/or mobility challenges | Total (Households) | 5,835 |
| | Percentage (of priority group) | 11.4% |
| CHN in households with member(s) with developmental disabilities | Total (Households) | 2,420 |
| | Percentage (of priority group) | 11.3% |
| CHN in households with member(s) dealing with mental health and addictions issues | Total (Households) | 1,300 |
| | Percentage (of priority group) | 9.7% |
| CHN in households with Veteran member(s) | Total (Households) | 190 |
| | Percentage (of priority group) | 9.8% |
| CHN in people experiencing homelessness | Total (people) | Not available |
| | Percentage (of priority group) | Not available |

Source: Statistics Canada, 2021 Census of Population

When considering the tenures of the available priority groups, it is clear that a significant portion of those in core housing need are those who rent, particularly single mother-led, black-led, Indigenous-led, and households led by individuals under 25, as well as households with individuals with cognitive, mental, or addictions challenges. These groups often face both affordability barriers and complex personal or systemic challenges. As a result, the data underscores the importance of increasing supportive and affordable housing options tailored to these populations' unique needs.

**Figure 17: Percentage of HHs in Core Housing Need by Priority Population and Income Category, 2021**

| Priority Population | % of Households |
|---|---|
| Single mother-led HH | 24.1% |
| Women-led HH | 18.0% |
| Indigenous HH | 17.4% |
| Visiblie Minority HH | 12.6% |
| Black-led HH | 16.2% |
| New Migrant-led HH | 15.0% |
| Refugee Claimant-led HH | 16.9% |
| HH Head Under 25 | 15.3% |
| HH Head Over 65 | 17.1% |
| HH Head Over 85 | 28.4% |
| HH with Physical Activity Limitation | 11.4% |
| HH with Cognitive, Mental, or Addictions Activity… | 11.3% |
| Trangender or Nin-binary HH | 11.6% |
| Community (All HH) | 12.9% |
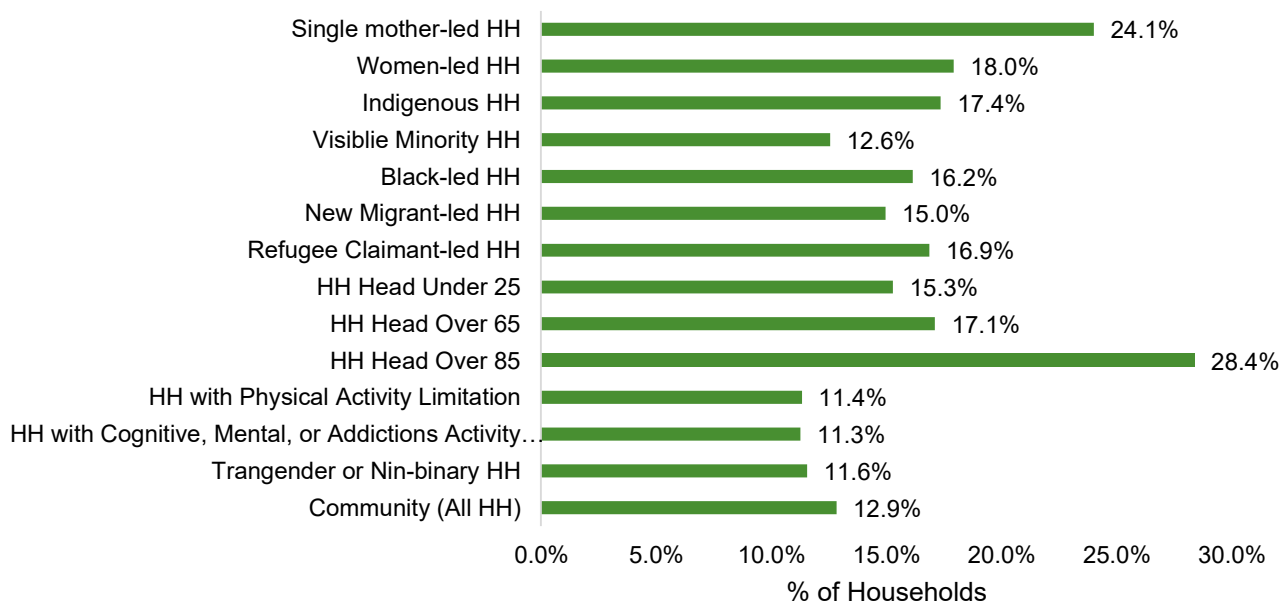
Source: HART, Housing Needs Assessment Tool, 2021, Brampton



**Figure 18: Percentage of HHs in Core Housing Need by Priority Population and Income Category**

Legend: Very Low, Low, Moderate
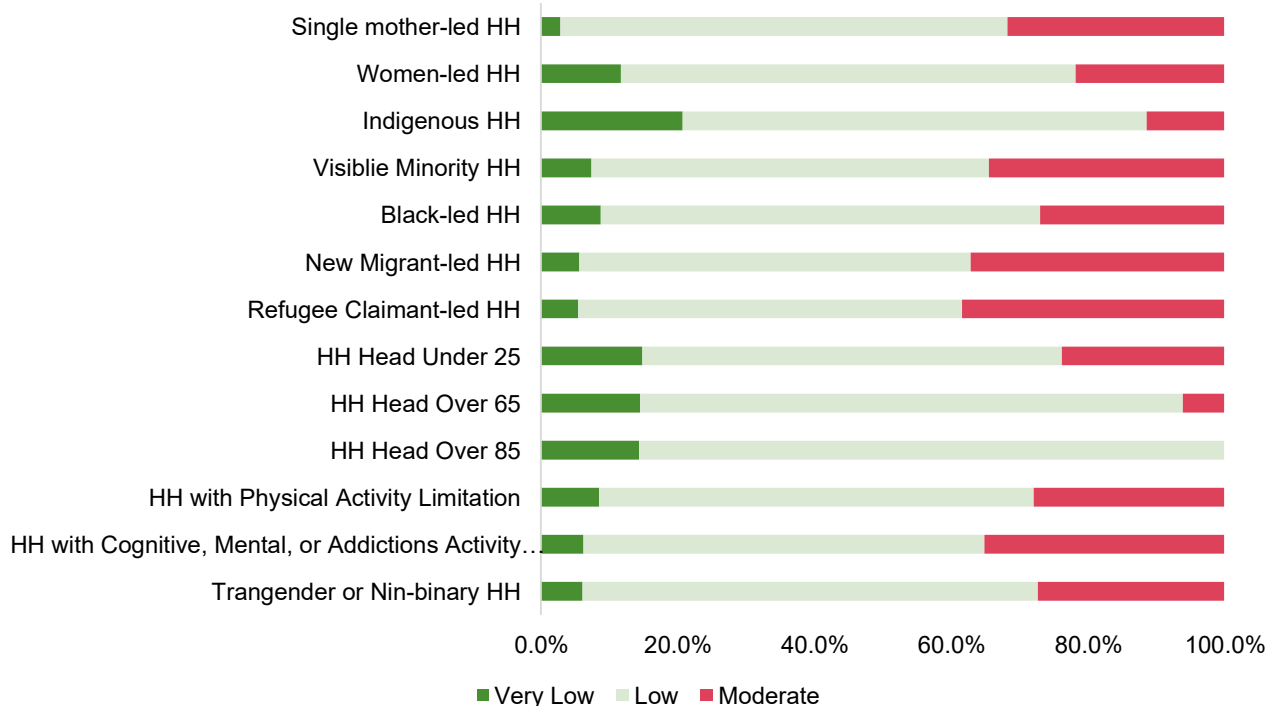
Source: HART, Housing Needs Assessment Tool, 2021, Brampton

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

In 2021, Region of Peel official counts identified 866 individuals experiencing homelessness in Peel Region. Of these, 38% were experiencing chronic homelessness, 37% were staying in emergency shelters, 16% in transitional housing, and 11% went unsheltered.

| 4.2.1 Homelessness in Peel Region | |
|---|---|
| **Characteristic** | **Peel Region (2021)** |
| **Total number of individuals experiencing homelessness** | 866 |
| **Individuals experiencing chronic homelessness** | 38% |
| **Individuals staying in emergency shelters** | 37% |
| **Individuals staying in transitional housing** | 16% |
| **Individuals experiencing unsheltered homelessness** | 11% |

Source: Homeless Hub, 2024

The COVID-19 pandemic, combined with rising costs of living and a prolonged housing crisis, have contributed to an increase in homeless encampments in Brampton and Peel Region. The rise in encampments in Brampton reflect broader challenges related to housing affordability, mental health, and addiction.

The Region of Peel, in collaboration with the City of Brampton, community organizations, and the Province, is working to support individuals living in encampments through a multifaceted approach. This includes a Peel Outreach response team that offers support, advocacy, and referrals to help people according to their individual needs.

| 4.2.2 City of Brampton, Recorded Encampments | |
|---|---|
| **Characteristic** | **Total** |
| **Number of Encampment Inquiries** | 38 |
| **Number of Active Encampments** | 16 |
| **Number of Small Active Encampments (1 to 2 Structures)** | 14 |

| | |
|---|---|
| **Number of Medium Active Encampments (3 to 4 Structures)** | 2 |
| **Number of Large Active Encampments (5 or more Structures)** | 0 |
| **Number of Inactive Encampments** | 8 |

Source: Region of Peel, Encampments, 2025

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

Local factors contributing to homelessness in Brampton include, but are not limited to, a combination of housing market pressures resulting in a lack of affordable ownership and rental housing, emergency shelter over-crowding and capacity challenges, as well as a rapidly increasing cost of living. The housing market shows significant strains with low vacancy rates throughout the years, and nearly one-third of households in Brampton spend more than 30% of their income on housing (Statistics Canada, 2022). Secondary market rental costs are substantial, averaging $2,463 for condominium apartments and $2,620 for townhouses, creating barriers to accessing affordable rental options. The local economy presents challenges with high unemployment at 13.3%, while major industries like manufacturing, transportation, and retail predominantly offer low wages.

Data from the Region of Peel indicates that the Region maintains 4 emergency shelters and 2 transitional housing locations. Demand for these accommodations is currently far exceeding availability. Over 8,600 households in Brampton alone are on the centralized wait list (CWL) for subsidized housing, with over 32,000 households in all of Peel on the CWL  (Region Of Peel, 2024). Although not all on the housing wait list are experiencing housing precarity, it is likely that a large number may be leveraging a mix of emergency shelters or transitional housing or living in unsuitable conditions while they wait for an affordable, stable housing option.

Peel Poverty Action Group (PPAG), a community grassroots group advocating for issues surrounding poverty and homelessness in Peel Region, commissioned a needs-based assessment in the winter of 2022, to address the growth in encampments in the community. The study surveyed 179 individuals throughout Peel without secure housing – 54% of whom were located in Brampton – and determined that the main causes of homelessness included housing unaffordability, housing eviction due to conflict with family or friends, and physical, mental and substance use challenges, often in combination.

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

Emergency shelters are defined as facilities providing temporary, short-term accommodation for individuals and families experiencing homelessness. This may or may not include other services such as food, clothing or counselling (Statistics Canada, 2019). Emergency shelters offer short-term, immediate housing options for individuals and families. These facilities are crucial for people in need of short-term shelter and are frequently the first place that people in a crisis can stay. Emergency shelters in Brampton are predominantly operated and maintained by the Region of Peel or other non-profit housing providers.

| 4.4.1 Temporary and Emergency Resources in Brampton | | | |
|---|---|---|---|
| **Characteristic** | **Location** | **Target Group** | **Description** |
| **Brampton Queen Street Youth Shelter (Temporary)** | 3458 Queen Street | 16 to 24 Year Olds | **Project Funding: Peel Region** Brampton Queen Street Youth Shelter is currently a temporary shelter providing emergency shelter to youths aged 16 to 24. This shelter has a capacity of 40 beds (211 Central, 2024). A newly proposed building is currently in development. |
| **Brampton Youth Shelter (Proposed, New)** | 1358 Queen Street East | 16 to 24 Year Olds | **Project Funding:** National Co-Investment Fund Program and Peel Region<br><br>Peel Regional Council endorsed the development of a permanent youth shelter on a new site in Brampton. This project is currently in the planning phase. The shelter will provide housing for youths aged 16 to 24. The proposal plans to have a total of 80 permanent shelter beds. |
| **Ellen House** | 30 Ellen Street | Single Female 25 years or older | **Project Funding**: Peel Region<br><br>The Ellen House provides emergency shelter beds for women who are experiencing or are at risk of homelessness. The emergency shelter is aimed to help those who identify as a woman who are 25 years of age and older and experiencing homelessness in Peel Region. |

| | | | |
|---|---|---|---|
| **Wilkinson Road Shelter** | 15 Wilkinson Road | Men aged 25 years or older | **Project Funding**: Peel Region<br><br>The Wilkinson Road Shelter is an emergency homeless shelter for men aged 25 years or older who are homeless or are at risk of homelessness. This shelter has a capacity of 84 beds and provides access to food, clothing, employment and other support (Peel Region, 2024). The Region of Peel is currently planning to<br><br>In January 2023, Peel Regional Council approved the Wilkinson Shelter redevelopment project. The new shelter will provide services and programs to better serve the community. In addition, the shelter will provide a new total of up to 200 beds. |
| **Wilkinson Shelter (Proposed)** | 15 Wilkinson Road | Men aged 25 years or older | **Project Funding**: National Co-investment Fund Program and Peel Region<br><br>In January 2023, Peel Regional Council approved the Wilkinson Shelter redevelopment project. The new shelter will provide services and programs to better serve the community. In addition, the shelter will provide a new total of up to 200 beds. |
| **Birch Place** | 5 Rutherford Road South | Youth aged 17 to 24 | **Project Funding:** Rapid Housing Initiative & Peel Region<br><br>Birch Place was initially built in 1984 and operated as a hotel. It was later converted to affordable rental housing in March 2024. Birch Place offers 67 affordable housing units including 50 rental units and 17 youth transitional units. |
| **St. Leonards Place** | 1105 Queen St East | Men aged 18 or older | **Project Funding:** Government of Canada's Emergency Community Support Fund and the Brampton and Caledon Community Foundation<br><br>St. Leonard's Place was built in 1971 and focuses on providing support to men who struggle with mental health or substance abuse problems. |

Source: Peel Region, 2024

**Student Housing**

According to the 2021 Census, among those aged 18 to 24 in Brampton, 54.7% attended post-secondary school. In addition, in 2021, Brampton was reported to be within the top 10 census subdivisions with the highest international students and within the top 10, Brampton had the highest share of students living in unsuitable housing.

| 4.5.1 Housing Characteristics of International Students and Canadian-born Students | | |
|---|---|---|
| **Characteristic** | **International Students** | **Canadian-Born Students aged 18 to 24** |
| **Number of Study Permits** | 14,770 | - |
| **Not Suitable Housing (Observed)** | 63.3% | 20.8% |

Source: Statistics Canada, 2021 & Stick, Hou, and Zhang, 2024

Of the international student population in Brampton, India is the top country of origin. Table 4.5.2 shows that the international student population composed of 90.6% from India and 9.1% from all other countries. Among the international students from India, 66.5% were living in unsuitable housing, along with 33.4% of the "Other" category.

| 4.5.2 Prevalence of Living in Unsuitable Housing for International Students | | |
|---|---|---|
| | **Percent Distribution** | **Unsuitable Housing** |
| **India** | 90.6% | 66.5% |
| **China** | 0.3% | - |
| **Other** | 9.1% | 33.4% |

Source: Statistics Canada, 2021 & Stick, Hou, and Zhang, 2024

There is a need for increased support services for international students, who face many challenges based on their circumstances, including those related to lack of personal safety nets, insufficient and inaccessible culturally appropriate resources, language barriers, and precarious working and living conditions. Living conditions and barriers to affordable housing and accommodation are significant challenges for international students and the cost of housing is a substantial portion of the expenses that international students pay during their studies.

Sheridan, through its collaborative work with the City, engaged their student body and conducted a study related to student housing on accessing adequate and affordable

housing options. Through surveys and focus groups, students emphasized that affordability, proximity to campus, access to transit, and safe, legal housing options were among their top concerns.

Many students reported living in overcrowded conditions or renting rooms in unregulated units due to a lack of purpose-built student housing (PBSH) options in Brampton. Some noted difficulty navigating housing listings and concerns around landlords not adhering to basic standards. Students also highlighted the need for better support in understanding tenant rights, access to culturally appropriate services, and clearer pathways to secure long-term housing.

**Key housing needs identified by Sheridan students include:**

- Affordable, safe units within walking distance or close to reliable transit that could easily transport them to campus
- Support services and legal education for renters
- Increased supply of PBSH and co-living arrangements
- Resources tailored to international students unfamiliar with local housing markets

# 5. Housing Profile

Housing supply measures the levels of available housing options within a given community. After assessing the demographic and household make-up of the city, the next step is to determine what opportunities are available to current and future residents as well as what is expected in the future.

*Key Findings*

- 52.6% of occupied dwellings in Brampton are single-detached houses.
- 78% of occupied dwellings in Brampton are owned and 22% are rented.
- 49% or 89,940 of dwelling units in Brampton are 4-bedroom units.

## 5.1 Key Trends in Housing Stock:

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

Recent development activity signals a lack of growth in affordable or below-market housing supply and highlights the need for strategies that facilitate the construction of non-market rental options to meet Brampton's housing needs.

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

Historically, Brampton has been known as a bedroom community servicing the Toronto area – where development was primarily focused on low-density housing particularly in the form of single-detached homes. Single detached homes are still prominent and make up more than half of the City's housing stock, however, Brampton has been slowly shifting away from the suburban model to a more urban city form.

Higher density housing such as mid- and high-rise towers as well as developments that highlight complete communities supported by public transit and local jobs are more common within the last 20 years. Over that time period there have been investments into transit infrastructure, economic development, and a large push for climate-friendly city-building.

However, issues such as Brampton's tight rental market and low supply of smaller, more affordable units, represent new challenges. Vacancy rates often sit below the healthy 3-5% range and there is a lack of larger, multi-family- and multi-generational sized rental units. Rapidly changing housing needs have made it clear that Brampton needs more diverse options that can meet the growing demands of it's population over the long-term.

| 5.2.1 Housing Units: Currently Occupied/Available | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Total private dwellings | Total | 182,475 |
| Breakdown by structural types of units (number of units) | Single-detached | 96,020 |
| | Semi-detached | 24,750 |
| | Row house | 23,055 |
| | Apartment/flat in a duplex | 11,960 |
| | Apartment in a building that has fewer than 5 storeys | 8,045 |
| | Apartment in a building that has 5 or more storeys | 18,585 |
| | Other single attached | 35 |
| | Movable dwelling | 20 |
| Breakdown by size (number of units) | Total | 182,475 |
| | No bedrooms | 1,000 (0.5%) |
| | 1 bedroom | 12,240 (6.7%) |
| | 2 bedrooms | 21,570 (11.8%) |
| | 3 bedrooms | 57,720 (31.6%) |
| | 4 or more bedrooms | 89,940 (49.3%) |
| Breakdown by date built (number of units) | Total | 182,475 |
| | 1960 or before | 7,600 |
| | 1961 to 1980 | 35,165 |
| | 1981 to 1990 | 25,285 |
| | 1991 to 2000 | 26,260 |
| | 2001 to 2005 | 28,550 |
| | 2006 to 2010 | 21,420 |

| 5.2.1 Housing Units: Currently Occupied/Available | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| | 2011 to 2015 | 20,910 |
| | 2016 to 2021 | 17,285 |
| Rental vacancy rate as of 2024 (Percent) | Total | 2.9 |
| | Bachelor | 0* |
| | 1 bedroom | 2.7 |
| | 2 bedrooms | 3.3 |
| | 3 bedrooms+ | 1.0 |
| Number of primary and secondary rental units | Primary | 10,891 |
| | Secondary | 28,794 |
| Number of short-term rental units | Total | Not Available |

Source: Statistics Canada, 2021 Census of Population / CMHC Housing Market Information Portal
* Data available for Bachelor units only available for 2021

The rental vacancy rate for Brampton in 2024 was 2.9%, reflecting a recent increase attributed to softening demand in the condominium market. This figure replaces the previously reported 1.7% vacancy rate from 2021.

## Housing Supply, Age, and Condition

As of the 2021 census, Brampton has 182,475 housing units, the majority of which are single-detached dwellings (52.6%). Aside from single-detached homes, all other dwelling types individually make up less than 15% each of the total supply.

| 5.2.2 Housing Supply Change, 2011 to 2021 | | | | | |
|---|---|---|---|---|---|
| **Characteristic** | **2011** | **2016** | **'11-'16 Change** | **2021** | **'16-'21 Change** |
| **Single-detached House** | 78,975 | 87,550 | 10.86% | 96,020 | 9.67% |
| **Semi-detached House** | 20,240 | 23,035 | 13.81% | 24,750 | 7.45% |
| **Row House** | 17,215 | 20,670 | 20.07% | 23,055 | 11.54% |
| **Apartment in a Flat or Duplex** | 8,970 | 11,235 | 25.25% | 11,960 | 6.45% |

| | | | | | |
|---|---|---|---|---|---|
| **Apartment in a Building < than 5 Storeys** | 6,805 | 7,945 | 16.75% | 8,045 | 1.26% |
| **Apartment in a Building > than 5 Storeys** | 17,005 | 17,535 | 3.12% | 18,585 | 5.99% |
| **Movable Dwelling** | 30 | 25 | -16.67% | 20 | -20.00% |
| **Other Single-attached House** | 35 | 20 | -42.86% | 35 | 75.00% |
| **Total** | 149,275 | 168,010 | 12.55% | 182,475 | 8.61% |

Source: Source: Statistics Canada, 2021 Census of Population

In terms of age of development, Brampton has a relatively newer housing stock with 24% built prior to 1980, 28% built between 1981 and 2000, and the remaining 48% built between 2001 and 2021. Considering the majority of dwellings are less than 35 years old, the current housing stock is in relatively good condition with approximately 86% needing only regular maintenance.



Figure 19: Condition of Housing Supply
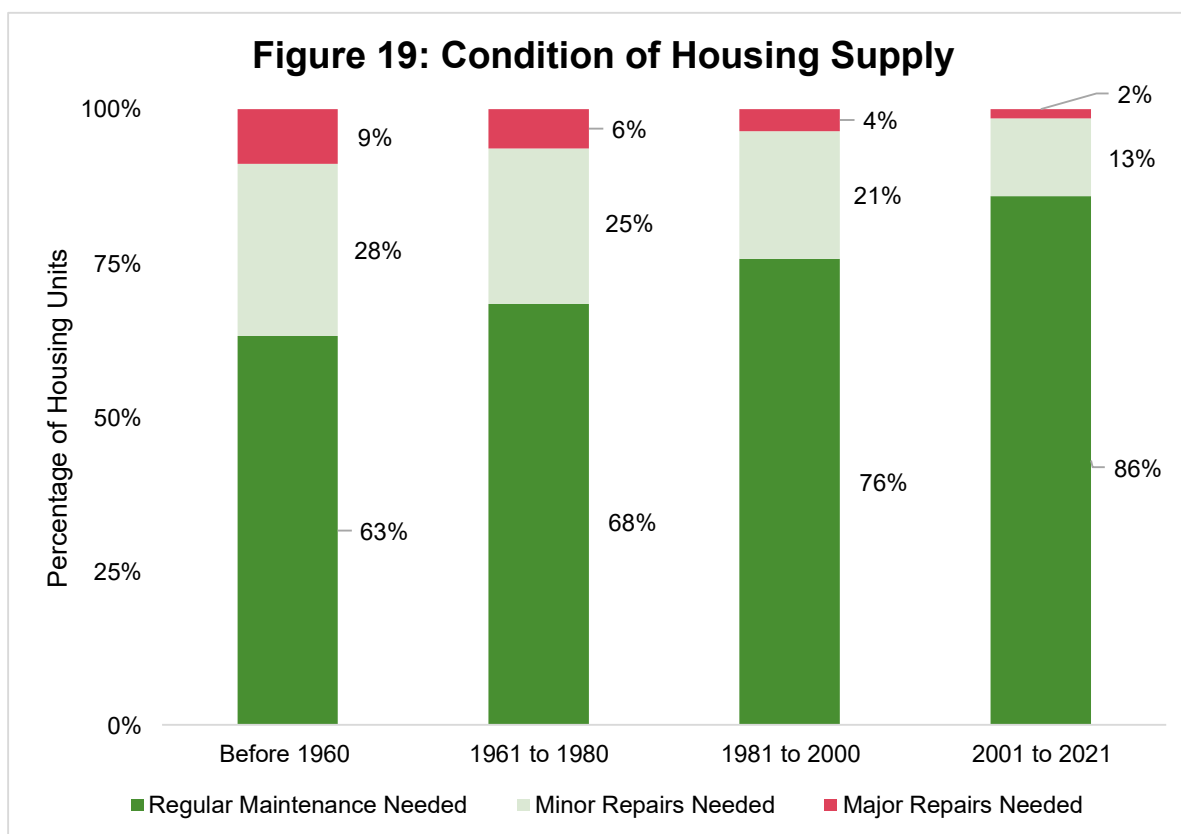
Source: CMHC, Housing Market Information Portal, 2021

**Additional Residential Units in Brampton**

Current Statistics Canada data and CMHC housing supply data (including the data outlined above in tables 5.2.1 and 5.2.2) do not capture housing units in the form of additional residential units. Additional Residential Units (ARUs) are self-contained

residential dwelling units with their own kitchen and bathroom facilities (also known as accessory residential unit, additional dwelling unit, accessory apartments, garden suite, granny flat, and/or coach houses). They are a form of gentle intensification in our existing low-density residential neighbourhoods, and can be located either within a single detached, semi-detached or townhouse dwelling (an attached ARU), or as a detached unit in the rear or side yard of a single detached, semi-detached or townhouse unit (a garden suite).

The City has permitted attached ARUs since 2015, and garden suites since August 2022. Each year, Brampton experiences a significant increase in the number of Additional Residential Units in the city. As of April 30, 2025, the City has registered a total of 26,756 additional residential units(Registered Additional Residential Units, City of Brampton).

New additional residential units make up a significant portion of new housing starts in Brampton each year. In 2024, Brampton had a total of 5,674 housing starts throughout the city. Of the 5,674 starts, 3,843 were ARUs, meaning ARUs made up 67.7% of total housing starts in 2024. Similarly, in 2023, ARUs made up 57.7% of total housing starts in the city.

Overall, ARUs are successfully contributing to the creation of additional housing units in Brampton. However as previously mentioned, the City is facing several challenges related to the proliferation of ARUs including overcrowding and servicing strains, parking congestion, and concerns around fire safety in unregistered units.

**Housing by Household Tenure and Type**

Overall, 78% of Brampton's housing supply is owned, while 22% is rented. Table 5.2.3 shows that the majority of owned homes are single-detached houses (61%) while the majority of renters are renting in apartment buildings with more than 5 storeys (33%).

| 5.2.3 Housing Supply by Tenure | | | | |
|---|---|---|---|---|
| **Characteristic** | **Renter** | | **Owner** | |
| | **#** | **%** | **#** | **%** |
| **Single-detached House** | 8,500 | 21% | 87,510 | 61% |
| **Semi-detached House** | 3,560 | 8% | 21,290 | 15% |
| **Row House** | 4,645 | 11.6% | 18,610 | 13% |
| **Apartment in a Flat or Duplex** | 5,335 | 13% | 6,290 | 4% |
| **Apartment in a Building < than 5 Storeys** | 4,600 | 11.5% | 3,455 | 2% |

| | | | | |
|---|---|---|---|---|
| **Apartment in a Building > than 5 Storeys** | 13,320 | 33% | 5,260 | 3.6% |
| **Movable Dwelling** | 10 | < 1% | 35 | < 1% |
| **Other Single-attached House** | 15 | < 1% | 30 | < 1% |
| **Total** | 39,985 | - | 142,480 | - |

Source: Statistics Canada, Table 98-10-0240-01

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

Since the City of Brampton completed its first Housing Strategy, funding has been provided to a number of recent projects that are in the early phases of development. This will help to unlock additional affordable ownership and rental housing in the city in the next 5-years.

The City has worked in partnership with the Region of Peel to support the development of affordable housing on a number of major developments or reach near completion for these units. Key projects are listed below:

- *40 Lagerfeld Drive* - The Daniels Corporation and Choice Properties were awarded funding by Peel Region to build 12 affordable rental housing units.

- *4 and 10 Knightsbridge* – A Region of Peel (Peel Living) affordable rental project that is under development, delivering 200 new affordable units to the market.

- *25 William Street* – Habitat for Humanity project of 12, four-storey stacked townhouses, which is reaching occupancy in Winter 2026.

- *80 Zamek Street/1524 Countryside Drive* – Habitat for Humanity project of 15 stacked townhouses, reaching occupancy in 2026.

- *10124 Mississauga Road* – Home Opportunities Non-Profit Corporation project of 70 affordable ownership units.

- *17 Clarence Street & 11556 Bramalea Road* – Niwaas Living Affordable Housing projects of 92 total affordable rental units.

As the primary rental market has had limited growth in the last few decades, many residents have turned to the secondary market in the form of additional residential units (ARUs), with some relying on rented condominiums for their rental option. ARUs have become a pivotal role in delivering affordable housing options, however, the total number of ARUs in the city is unknown as there remain many unregistered units across Brampton. For more details on ARUs, see Section 5.2.

In terms of units lost, between 2003 and 2021, approximately 348 purpose-built rental units were converted from rental to condominium tenure.

**Primary Rental Universe**

As of October 2021, there were approximately 12,007 primary rental units in Brampton as seen in Table 5.3.1. The vast majority of primary rental units are of the apartment typology which makes up 95% of the market. Given the more compact form of apartments, these units are primarily 1- or 2-bedroom units. The remaining 5% market share is in the form of row townhouses. Row townhouses generally offer more living space and the majority of those in Brampton are 3 or more bedrooms.

| 5.3.1 Primary Rental Market Supply by Type and Size | | | | | | |
|---|---|---|---|---|---|---|
| | Row Townhouse | | Apartment | | Total | |
| | # | % | # | % | # | % |
| **Bachelor** | 0 | 0% | 210 | 2% | 214 | 1.8% |
| **1 Bedroom** | 1 | <1% | 3,645 | 35% | 4,093 | 35.7% |
| **2 Bedroom** | 137 | 24.9% | 5,392 | 52% | 6,019 | 52.5% |
| **3 Bedroom +** | 412 | 75% | 1,105 | 10.6% | 1,131 | 9.9% |
| **Total** | 550 | 100% | 10,352 | 100% | 11,457 | 100% |

Source: CMHC, Housing Market Information Portal, 2024

| 5.3.2 Change in Units Affordable to Low-Income Households | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| **Affordable units built (number of units)** | 2016 to 2021 | 820 |
| **Change in number of affordable units built before 2016 (number of units)** | 2016 to 2021 | 1,740 |
| **Change in number of affordable units (number of units)** | 2016 to 2021 | 2,560 |

Source: HART, Housing Needs Assessment Tool, 2021, Brampton

| 5.3.3 Community and Affordable Housing Data for Brampton, 2023 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Characteristic** | **Total # of units** | **Bedroom Size** | | | | | | **Rent Type** | |
| | | **Bachelor** | **1** | **2** | **3** | **4** | **5** | **Subsidized** | **Affordable Market** |
| **Community Housing** | 1,386 | 44 | 624 | 497 | 216 | 5 | 0 | 657 | 729 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Peel Housing Corporation** | 1,820 | 0 | 641 | 558 | 489 | 124 | 8 | 1,178 | 542 |
| **Peel Owned Affordable Housing** | 595 | 36 | 359 | 131 | 69 | 0 | 0 | 329 | 266 |
| **Non-Profit Owner Affordable Housing** | 573 | 34 | 278 | 232 | 47 | 2 | 0 | 165 | 408 |
| **Total** | **4,374** | **114** | **1,902** | **1,418** | **821** | **131** | **8** | **2,329** | **2,045** |

Source: Region of Peel, Housing Services Annual Report, 2023

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

### Rental Affordability

This report will look at both the primary (only rental apartments are considered, as a large number of purpose-built rental townhouses are subsidized) and secondary rental markets. However, the secondary rental market will be limited to that of condominium apartments and condominium townhouses. It is important to note that the rental market in Brampton has shifted to include additional residential units (secondary units), and single- and semi-detached dwelling units, however data on rental prices for those typologies are not readily available.
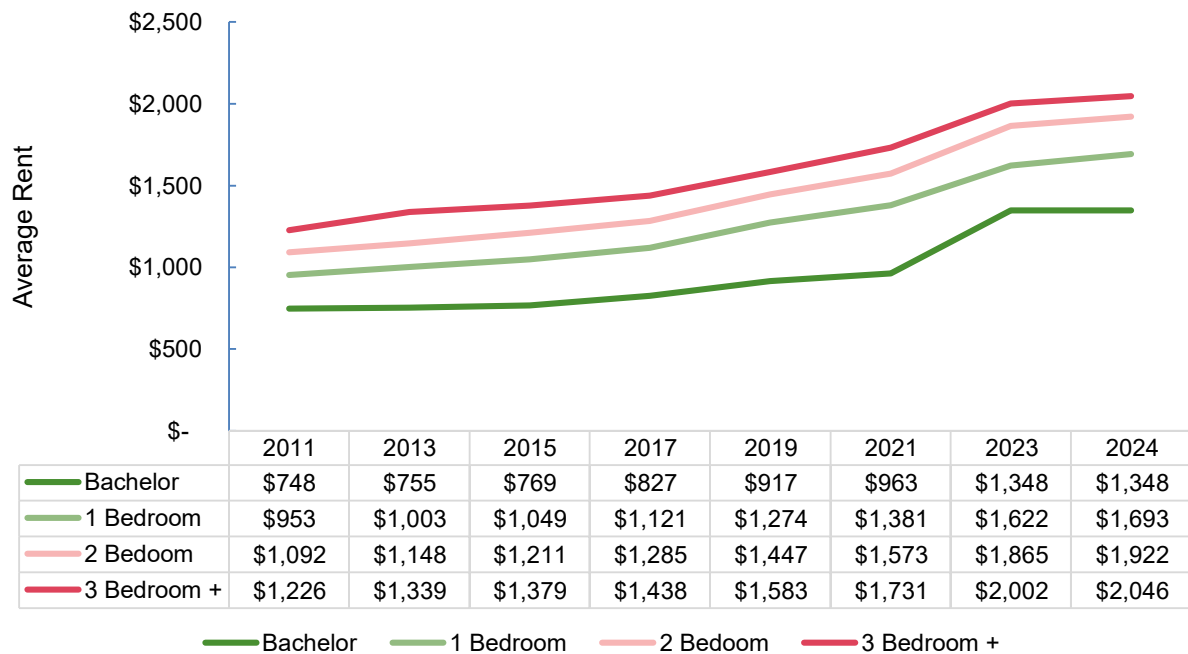
In the primary rental market, all bedroom types have experienced steady increases in rent since 2011, although the rate of increase has varied. For example, bachelor units saw the highest overall growth, with an 80% increase from $748 to $1,348 between 2011 and 2023, while 3-bedroom units rose more gradually. Since 2011, the average annual rent for all bedroom types rose approximately 4.3% which is nearly double the rate of inflation for the same time period where the Consumer Price Index estimates a 2.3% annual rate. As of October 2024, CMHC reported that the average rent across all primary units in Brampton was $1,870 in Brampton West and $1,823 in Brampton East.

| 5.4.1 Average Rent by Year | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Average Monthly Rent (number, by year) | 2016 | 1,200 |
| | 2017 | 1,250 |
| | 2018 | 1,294 |
| | 2019 | 1,401 |
| | 2020 | 1,464 |

| 5.4.1 Average Rent by Year | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| | 2021 | 1,513 |
| | 2022 | 1,644 |
| | 2023 | 1,800 |
| | 2024 | 1,850 |
| Change in Average Monthly Rent (percent, by year) | 2016-2017 | 4.2% |
| | 2017-2018 | 3.5% |
| | 2018-2019 | 8.3% |
| | 2019-2020 | 4.5% |
| | 2020-2021 | 3.3% |
| | 2021-2022 | 8.7% |
| | 2022-2023 | 9.5% |
| | 2023-2024 | 2.8% |

Source: CMHC, 2016 to 2024, Housing Market Information Portal

**Figure 20: Primary Rental Market, Average Rents by Bedroom Type**

| | 2011 | 2013 | 2015 | 2017 | 2019 | 2021 | 2023 | 2024 |
|---|---|---|---|---|---|---|---|---|
| Bachelor | $748 | $755 | $769 | $827 | $917 | $963 | $1,348 | $1,348 |
| 1 Bedroom | $953 | $1,003 | $1,049 | $1,121 | $1,274 | $1,381 | $1,622 | $1,693 |
| 2 Bedoom | $1,092 | $1,148 | $1,211 | $1,285 | $1,447 | $1,573 | $1,865 | $1,922 |
| 3 Bedroom + | $1,226 | $1,339 | $1,379 | $1,438 | $1,583 | $1,731 | $2,002 | $2,046 |

Legend: Bachelor — 1 Bedroom — 2 Bedoom — 3 Bedroom +

Source: CMHC, Housing Market Information Portal, 2011 to 2024,

In the secondary condominium apartment market, similar trends have been observed to the primary rental market with some variation (Toronto Regional Real Estate Board, 2024). From 2011, all secondary apartment bedroom types increased at an average annual rate of 5.1%. The bedroom type with the highest increase in rent was 3+ bedroom apartments which saw a total change of 98% between 2011-2024 from $1,551 to $3,070. As of December 2024, the average rent across all condominium apartment unit types in Brampton was $2,463.

**Figure 21: Secondary Rental Market, Condominium Apartments, Average Rents by Bedroom Type**

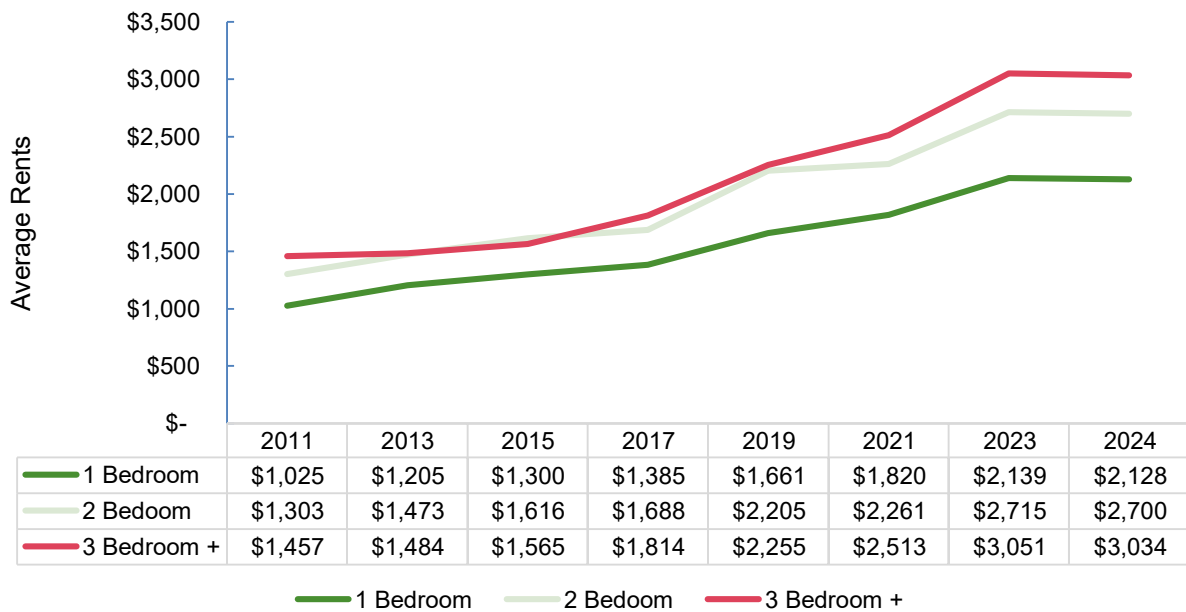| | 2011 | 2013 | 2015 | 2017 | 2019 | 2021 | 2023 | 2024 |
|---|---|---|---|---|---|---|---|---|
| Bachelor | $950 | $1,000 | $1,050 | $1,225 | $1,547 | $1,424 | $1,600 | $1,875 |
| 1 Bedroom | $1,202 | $1,223 | $1,290 | $1,489 | $1,829 | $1,854 | $2,304 | $2,249 |
| 2 Bedoom | $1,456 | $1,494 | $1,504 | $1,733 | $2,153 | $2,200 | $2,753 | $2,661 |
| 3 Bedroom + | $1,551 | $1,526 | $1,702 | $1,731 | $2,287 | $2,484 | $3,089 | $3,070 |
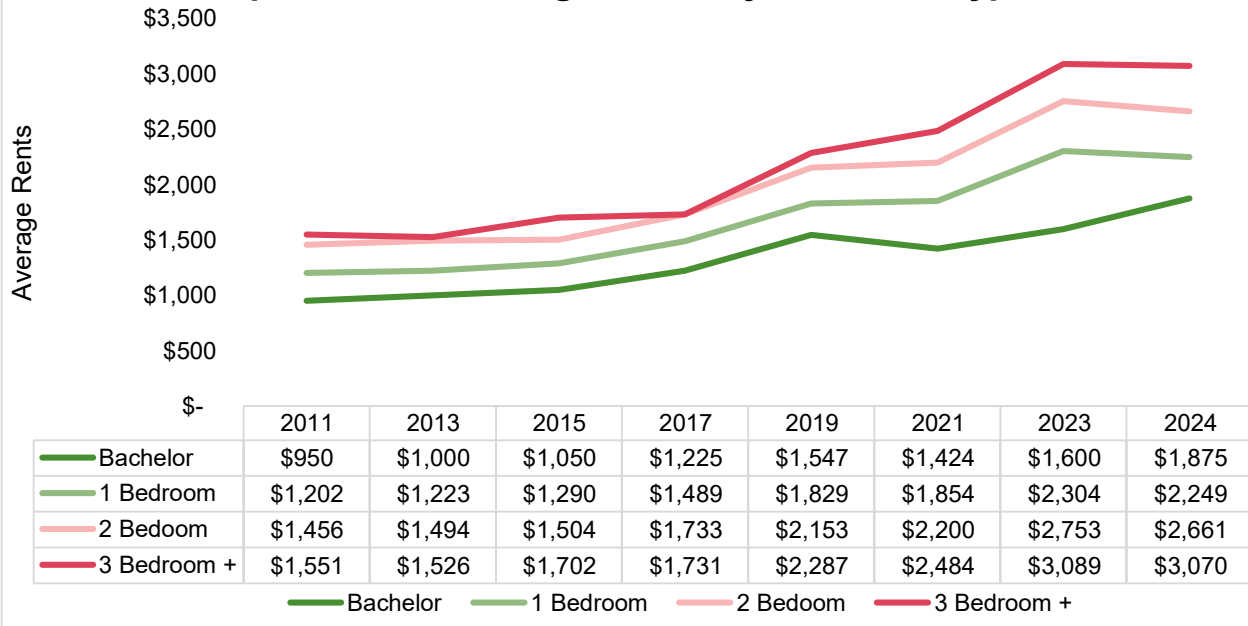
Source: TRREB, Rental Market Survey, 2011 to 2024,

Condominium townhouses in the secondary market saw very similar changes to apartments with an average annual rent increase of 5.8%. The bedroom type with the highest increase was also 3-bedroom townhouses with an 108% increase from $1,457 in 2011 to $3,034 in 2024. As of December 2024, the average rent across all condominium townhouse types in Brampton was $2,620.

When comparing available data from TRREB and the Region of Peel's income decile[4] calculations for renters in Brampton in 2023, it is observed that only moderate-income households, or deciles 5 and above (annual income of $71,000+), can comfortably afford a bachelor unit, where the average rent was $1,570. However, with each additional bedroom at least one decile group becomes priced out of that unit type – 1-bedroom units where the average rent was $2,183 are affordable to decile 6+ (annual income of $85,000+); 2-bedroom units where the average rent was $2,728 are affordable to decile 7+ (annual income of $100,000+); and 3-bedroom units where the average rent was $3,084 are affordable to decile 8+ (annual income of $117,000+). Low-income households, or deciles 1 through 3 (annual income below $59,000), generally cannot afford any of these unit types when considering the entire rental market where the average market rent is $2,391.

---

[4] Income deciles are 10 equal-sized groups of the population which categorize said population by ranks of income from 1 through 10, i.e., decile 1 is the lowest income group whereas decile 10 is the highest income group.

# Figure 22: Secondary Rental Market, Condominium Townhouse, Average Rents by Bedroom Type

| | 2011 | 2013 | 2015 | 2017 | 2019 | 2021 | 2023 | 2024 |
|---|---|---|---|---|---|---|---|---|
| 1 Bedroom | $1,025 | $1,205 | $1,300 | $1,385 | $1,661 | $1,820 | $2,139 | $2,128 |
| 2 Bedoom | $1,303 | $1,473 | $1,616 | $1,688 | $2,205 | $2,261 | $2,715 | $2,700 |
| 3 Bedroom + | $1,457 | $1,484 | $1,565 | $1,814 | $2,255 | $2,513 | $3,051 | $3,034 |

Source: TRREB, Rental Market Survey, 2011 to 2024,

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

### Primary Rental Market Vacancy Rates

In the rental market, a 3% to 5% vacancy rate is considered healthy as it indicates a balanced and healthy supply of units based on demand. In a tight market where there are limited choices and high rents throughout all rental types, renter households are either priced out of the city or tend to stay in unsuitable and inadequate units. Table 5.5.1 shows that Brampton's primary rental market has been in a constant tight and competitive state. From 2011 to 2024, Brampton's primary rental market vacancy rate on average has been below 2%.

**Figure 23: Primary Rental Market Vacancy Rate VS Healthy Vacancy Rate**
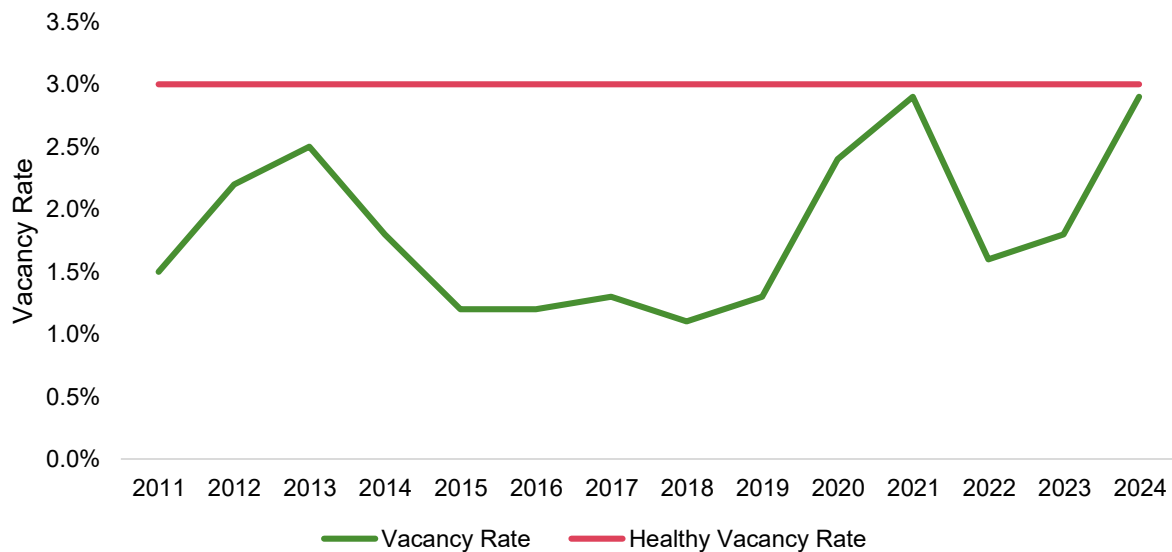
Source: CMHC, Housing Market Portal, 2011 to 2024,

As mentioned, the primary rental market's vacancy rate has been consistently below the balanced and healthy supply rate of 3%. Looking at Table 5.5.2, regardless of apartment size, apartment units are in high demand across bedroom types. Though marginally different, apartments with 3-bedrooms or more have a lower vacancy rate in recent years than other sizes, especially in 2018 when the vacancy rate fell to 0.8%. This indicates a sustained demand for larger, family-sized rental units in Brampton.

| 5.5.1 Primary Rental Market Vacancy Rate by Apartment Size and Total | | | | | |
|---|---|---|---|---|---|
| Year | Bachelor | 1 Bedroom | 2 Bedroom | 3 Bedroom + | Total |
| 2011 | 3.0% | 1.9% | 0.9% | 2.2% | 1.5% |
| 2012 | 8.3% | 2.4% | 1.5% | 3.3% | 2.2% |
| 2013 | 4.9% | 2.5% | 2.0% | 3.8% | 2.5% |
| 2014 | 5.8% | 1.4% | 1.9% | 1.7% | 1.8% |
| 2015 | 4.8% | 1.4% | 0.9% | 1.7% | 1.2% |
| 2016 | 2.3% | 1.2% | 1.2% | 1.4% | 1.2% |
| 2017 | 0.0% | 1.3% | 1.3% | 1.2% | 1.3% |
| 2018 | 0.0% | 1.2% | 1.2% | 0.8% | 1.1% |

| | | | | | |
|---|---|---|---|---|---|
| **2019** | - | 1.0% | 1.3% | 1.5% | 1.3% |
| **2020** | - | 2.8% | 2.4% | 1.2% | 2.4% |
| **2021** | 0.9% | 2.9% | 3.2% | 1.7% | 2.9% |
| **2022** | - | 1.6% | 1.7% | 1.1% | 1.6% |
| **2023** | - | 1.4% | 2.1% | 1.7% | 1.8% |
| **2024** | - | 2.7% | 3.3% | 1.0% | 2.9% |

Source: CMHC, Housing Market Information Portal, 2011 to 2024,

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

In 2021, 22,925 households in Brampton were considered to be in core housing need, making up 12.6% of all households. While this is a significant number of households in core housing need, this is down from 2016 where 27,195 (16.2%) households were considered to be in core housing need (Statistics Canada, 2016). While these changes can be considered net positives over the last 5 years, when compared to Ontario and Canada, Brampton is still experiencing relatively higher rates of core housing need, especially for renter households.

For further information on core housing need in Brampton, refer to Section 3 and 4, of this report.

| 5.6.1 Core Housing Need by Tenure, Brampton VS Ontario VS Canada | | | | | | |
|---|---|---|---|---|---|---|
| **Core Housing Need by Tenure** | **Brampton - In Core Need** | **% Of HH in Core Need - Brampton** | **# of HH in Core Need - ON** | **% Of HH in Core Need - ON** | **# of HH in Core Need - CAN** | **% Of HH in Core Need - CAN** |
| **Owner** | 12,695 | 9.1% | 232,330 | 6.4% | 507,855 | 5.3% |
| **Renter** | 10,230 | 26.6% | 407,480 | 24.9% | 943,170 | 20.0% |

Source: Statistics Canada, 2021 Census of Population & Table 98-10-0243-01

| 5.6.2 Core Housing Need by Year and Tenure | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Owner households in Core Housing Need (number) | 2016 | 15,605 |
| | 2021 | 12,695 |
| | Total Change | -2,905 |

| 5.6.2 Core Housing Need by Year and Tenure | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| | Percent Change | -18.62% |
| Tenant households in Core Housing Need (number) | 2016 | 11,595 |
| | 2021 | 10,230 |
| | Total Change | -1,370 |
| | Percent Change | -11.82% |
| Owner households in Core Housing Need (percentage) | 2016 | 11.9% |
| | 2021 | 9.09% |
| Tenant households in Core Housing Need (percentage) | 2016 | 36.83% |
| | 2021 | 26.59% |

Statistics Canada, 2021 Census of Population

## 5.7 Non-Market Housing

| 5.7.1 Current Non-Market Housing Units | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Number of housing units that are subsidized | Total | 4,399 |
| Number of housing units that are below market rent in the private market (can either be rent or income-based definition) | Total | 27,085 |
| Number of co-operative housing units | Total | 654 |
| Number of other non-market housing units (permanent supportive, transitional, etc.) | Total Crisis/Emergency | 176 (80 specifically for youth, 12 currently unavailable) |
| | Total Transitional | 78 |
| | Total Youth Centre | 40 |

> **5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above.**
>
> Examples can include**:**
>
> - Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?
>
> - Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?
>
> - Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

## Centralized Housing Wait List

A centralized wait list is a list of households that have applied for and are waiting for subsidized housing. As of December 31, 2023, there was a total of 32,329 households on the Peel centralized waitlist (Region Of Peel, 2024). The list has increased a total of 12% since December 2022 and 32% since 2020. Based on the Region's data, family households in Brampton make up 48% of the wait list, followed by single households at 33% and senior households at 20%.

| 5.8.1 Centralized Wait List, 2023 | | |
|---|---|---|
| **Characteristic** | **Brampton** | **Peel** |
| **Single** | 2,844 | 10,204 |
| **Family** | 4,136 | 15,297 |
| **Senior** | 1,719 | 6,828 |
| **Total** | 8,699 | 32,329 |

Source: Region of Peel Housing Services 2023 Annual Report

## Seniors Housing

Brampton offers a range of senior care facility dwelling types from townhouses to apartments. These senior care facilities, whether they are long-term care homes or retirement homes, are strategically located near community amenities such as community centers and shopping malls to ensure seniors residents have access to services and feel a sense of community. The growing senior population in Brampton highlights the urgent need for seniors housing in the city. In Brampton, there are currently two long-term care homes.

In terms of residences that service seniors (retirement and long-term care), Brampton currently has ten options located across the city, which range from single detached to townhomes to apartments.

| 5.8.2 Seniors Housing and Retirement Homes in Brampton | | |
|---|---|---|
| **Characteristic** | **Location** | **Capacity** |
| **Amica Peel Village** | 223 Main St S, Brampton | 219 |
| **Ashley Oaks Retirement Residence** | 200 Rivermont Rd, Brampton | 130 |
| **Bramalea Retirement Residence** | 30 Peel Centre Drive, Brampton | 165 |
| **Crescent Hill Place Retirement** | 3 Crescent Hill Drive S, Brampton | 12 |
| **Greenway Retirement Village** | 100 Ken Whillans Drive, Brampton | 300 |
| **Rosedale Retirement Residence** | 12 William Street, Brampton | 10 |
| **Southbrook Retirement Community** | 400 Ray Lawson Boulevard, Brampton | 125 |
| **Woodhall Park Retirement Village** | 10250 Kennedy Road, Brampton | 147 |
| **Peel Manor (LTC)** | 525 Main Street North | 177 |
| **Tall Pines Long Term Care Centre (LTC)** | 1001 Peter Robertson Blvd | 160 |

Source: Retirement Homes Regulatory Authority, 2024

**Supportive Housing**

In Brampton, there is a clear and growing need for supportive housing units with supportive services for populations with complex and overlapping needs. Data shows that households led by individuals dealing with mental health and addiction issues, developmental disabilities, or physical and cognitive impairments experience elevated rates of core housing need as referenced in Section 4.1. These individuals often face barriers to maintaining stable housing without coordinated supports.

While affordability is a major concern, the need for supportive housing goes beyond rent levels, it requires tailored environments that integrate health, social, and community-based supports. Expanding supportive housing capacity is essential to preventing homelessness and ensuring long-term housing stability for these priority populations.

## 5.9 Housing Trends

| 5.9.1 Housing Values | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Median monthly shelter costs for rented dwellings (Canadian dollars) | Median | 1,520 |
| Purpose-built rental prices by unit size (Average, Canadian dollars) | Total | 1,513 |
| | Bachelor | 963 |
| | 1 bedroom | 1,381 |
| | 2 bedrooms | 1,573 |
| | 3 bedrooms+ | 1,731 |
| Purpose-built rental prices by unit size (Median, Canadian dollars per month) | Total | 1,460 |
| | Bachelor | 900 |
| | 1 bedroom | 1,350 |
| | 2 bedrooms | 1,500 |
| | 3 bedrooms+ | 1,714 |
| Sale prices (Canadian dollars) | Average (2025) | $1,000,275 |
| | Median (2025) | $958,000 |
| Sale prices by unit size (Average, Canadian dollars) | Average | Not Available |
| | Bachelor | Not Available |
| | 1 bedroom | Not Available |
| | 2 bedrooms | Not Available |
| | 3 bedrooms+ | Not Available |
| Sale prices by unit size (Median, Canadian dollars) | Median | Not Available |
| | Bachelor | Not Available |
| | 1 bedroom | Not Available |
| | 2 bedrooms | Not Available |

| 5.9.1 Housing Values | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| | 3 bedrooms+ | Not Available |

Source: Statistics Canada, 2021 Census of Population

| 5.9.2 Housing Units: Change in Housing Stock | | |
|---|---|---|
| **Characteristic** | **Data** | **Value** |
| Starts – Overall and breakdown by structural type (2021, number of structures) | Total | 2,278 |
| | Single | 895 |
| | Semi-detached | 122 |
| | Row | 654 |
| | Apartment | 607 |
| Starts – Breakdown by tenure (2021, number of structures) | Tenant | 426 |
| | Owner | 1,462 |
| | Condo | 390 |
| | Coop | Not Available |
| Demolished – breakdown by tenure | Tenant | Not Available |
| | Owner | Not Available |
| Completed – Overall and breakdown by structural type (annual, number of structures) | Total | 2,251 |
| | Single | 834 |
| | Semi-detached | 110 |
| | Row | 603 |
| | Apartment | 704 |
| Completed – Breakdown by tenure (annual, number of structures) | Tenant | 637 |
| | Owner | 1,386 |
| | Condo | 228 |
| | Coop | 0 |

Source: Statistics Canada, 2021 Census of Population

# 6. Projected Housing Needs and Next Steps

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

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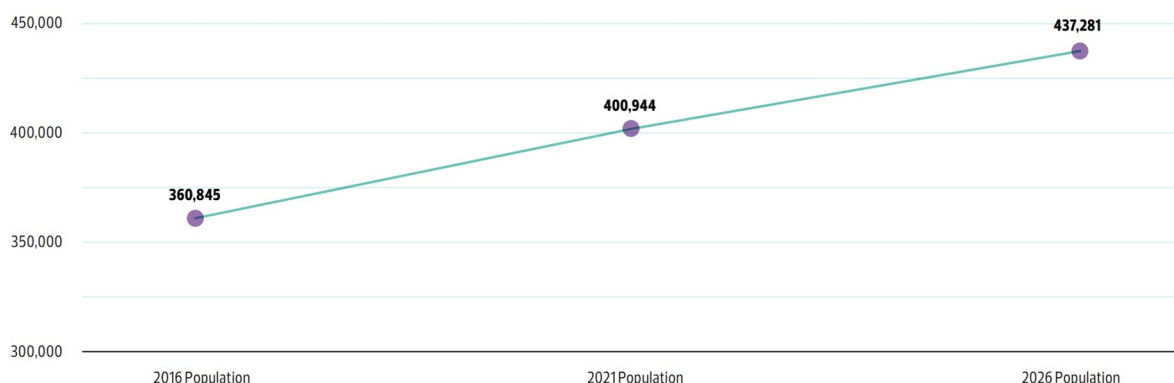


*Household Growth Projection 2016- 2026. Source: Edmonton Affordable Housing Needs Assessment – August 2022*

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

## 6.1 Projection Methodology Guidelines

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

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

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

*Step 1: Population Projection*

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

*Step 2: Household Projection*

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

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

*Step 3: Housing Demand (Need) Projection*

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

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

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

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

| 6.1.1 Projected Households by Household Size and Income Category by 2031 | | | | | | |
|---|---|---|---|---|---|---|
| HH Income Category | 1 person | 2 persons | 3 persons | 4 persons | 5+ persons | Total |
| Very Low Income | 5,256 | 1,071 | 161 | 0 | 0 | 6,488 |
| Low Income | 11,965 | 10,194 | 4,787 | 3,413 | 1,244 | 31,603 |
| Moderate Income | 6,147 | 12,232 | 9,315 | 9,492 | 7,153 | 44,339 |
| Median Income | 2,733 | 11,030 | 12,824 | 15,526 | 15,501 | 57,614 |
| High Income | 699 | 7,781 | 13,762 | 23,716 | 36,396 | 82,354 |
| Total | 26,800 | 42,308 | 40,849 | 52,147 | 60,294 | 222,398 |

Source: HART, Housing Needs Assessment Tool, 2021, Brampton

## *Key Considerations*

*Population*
- *It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.*

- *If historical fertility, survival, and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.*

- *For larger communities and centers where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non-permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.*

- *Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.*

- ***Smaller Communities:***

  – *In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.*
  – *One industry communities should also develop multiple population scenarios to manage economic volatility.*

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

- *If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.*

- *If historical headship rates by age show a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.*

- ***Optional for Smaller Communities:***

  – *For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.*

  – *Project household composition by family/non-family households using latest census proportions by family type.*

  – *Project household size by age for family/nonfamily type by dividing population by households.*

*Housing Demand*

<u>*To project housing demand by tenure:*</u>

- *If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.*

- *If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.*

<u>*To project housing demand by dwelling type:*</u>

- *If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.*

- *If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.*

*Economic Data Integration*
- *Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.*

- *Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.*

- *CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.*

- *Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.*

*Supply Capacity & Supply Gaps*
- *Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.*

- *Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure,*

*that will be available for residential development. When combined with household projections by dwelling type and tenure will help estimate supply gaps.*

- *In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.*

- ***Optional for Smaller Communities:***

  – *Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.*

## 6.2 Projection Methodology

*Please outline the methodology and calculations used to complete the projections here, including any assumptions made.*

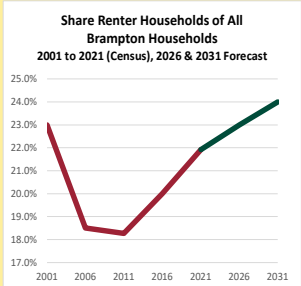Population and Household Forecasting in the Greater Golden Horseshoe

Until recently, population and household forecasts within Ontario's Greater Golden Horseshoe were centrally coordinated by the Ministry of Municipal Affairs and Housing and assigned to twenty-one upper- and single-tier municipalities, including the Regional Municipality of Peel, through A Place to Grow: Growth Plan for the Greater Golden Horseshoe. In turn, Peel Region allocated its forecasts to its three lower-tier municipalities including the City of Brampton through the Regional Official Plan.

With the coming into effect of certain provisions of Bill 185 on July 1, 2024, Peel became an upper-tier municipality without planning responsibilities and on October 20, 2024, the Growth Plan was repealed and replaced by the Provincial Planning Statement, 2024 which returned much of the forecasting function to municipalities. The combined effect of these changes is that responsibility for population and household forecasting has shifted from the Province of Ontario and Peel Region to the City of Brampton. However, the Provincial Planning Statement also permits the City to continue to use the Growth Plan's forecasts until the City undertakes an update and it is those forecasts which provide the basis for the information presented in this section[5].

| 6.2.1 Projections – 2031 | | | |
|---|---|---|---|
| **Characteristic** | **Data/Formula** | **Value** | **Methodology Note** |
| Women by age distribution (# and %) | 0-14 | 72,400 (17.3%) | City of Brampton, 2021 to 2031 age structure as prepared for the |
| | 15-19 | 23,200 (5.6%) | |

---

[5] The Growth Plan's forecasts were prepared by Hemson Consulting and are documented in *Greater Golden Horseshoe: Growth Forecasts to 2051*, August 26, 2020

| 6.2.1 Projections – 2031 | | | |
|---|---|---|---|
| **Characteristic** | **Data/Formula** | **Value** | **Methodology Note** |
| | 20-24 | 20,400 (4.9%) | June 2025 HNA, based on Peel Region Official Plan Scenario 1 growth forecast |
| | 25-64 | 233,500 (55.9%) | |
| | 65-84 | 59,200 (14.2%) | |
| | 85+ | 8,700 (2.1%) | |
| Male Births | Births x Estimated Proportion of Male Births | 5,200 in 2030-31 | |
| Female Births | Total births – Male Births | 5,020 in 2030-31 | |
| Survival Rate | Survival rate for those not yet born at the beginning of the census year | 0.9933 in 2030-31 for those aged under 1 year | |
| Net Migrations | Net migration (in and out) of those not yet born at the beginning of the census year | Infant migration (less than1 year of age) ranges from -200 to +480 between 2021 and 2031, averaging 130 annually | |
| Projected Family Households | Age-group population x projected age-specific family headship rate | 190,160 | 2021 age-specific family and non-family headship rates applied to 2031 population. A small reduction to age-specific rates reflects a partial return to 2021 rates the large decline that occurred from 2021 to 2025. |
| Projected Non-family Households | Age-group population x projected age-specific non-family headship rate | 39,010 | |
| Total Projected Headship Rate | Family headship rates + non-family headship rates | Family 29.0% <br> Non-Family 6.0% <br> Total 35.0% | The summed rates equate to the ratio of the number of households to the Census population aged 15 or more |
| Projected Net Household Formation | Projected households by type (family and non-family) (Year 2) – Projected households | Annual average household growth, 2021 to 2031 <br><br> Family 3,860 | Household growth by type 2021 to 2031 |

| 6.2.1 Projections – 2031 | | | |
|---|---|---|---|
| **Characteristic** | **Data/Formula** | **Value** | **Methodology Note** |
| | by type (family and non-family) (Year 1) | Non-Family 810<br>Total 4,670 | |
| Projected Owner Households | Projected households by type, year and age group x Projected ownership rate by type, year, and age group | 174,200 | In the past, age-specific rates of household tenure have been a poor predictor of change in tenure. A simpler approach is warranted. Observing rental share of households decline from 23.0% in 2001 to 18.3% by 2011, then increasing to 21.9% in 2021; returning to the 23.0% 2001 rate by 2026 and to 24.0% by 2031 follows from the recent return of the purpose-built rental market and the rapid growth in ARUs. |
| Projected Renter Households | Projected households by type, year, and age group – projected owner households by type, year, and age group | 55,000 | <br>Share Renter Households of All Brampton Households 2001 to 2021 (Census), 2026 & 2031 Forecast |
| Projected Dwelling Choice | Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure, and age group | Housing demand by structure type, 2021 to 2031<br>Single 12,000<br>Semi 1,780<br>Row 11,710<br>Apartment 21,220<br>Total 46,700 | Census occupancy pattern, new housing construction data from CMHC, expectations for development from planning applications, units sales data |

Source: Statistics Canada, 2021 / City of Brampton, 2025 / Region of Peel Official Plan, 2022 / HART, Housing Needs Assessment Tool, 2021, Brampton / Hemson Consulting, 2025

## 6.3 Population and Households Projections

| 6.3.1 Anticipated Population by 2031 | | | |
|---|---|---|---|
| **Characteristic** | **Data** | **Value** | **Methodology Note** |
| Anticipated population | 2031 Population | Census population<br><br>805,100<br><br>Total population (including Census net undercoverage)<br><br>835,700 | City of Brampton, 2031 population from Peel Region Official Plan Scenario 1 growth forecast |
| Anticipated population growth | Total | Census population growth, 2021-2031<br><br>148,600<br>Total population growth, 2021-2031<br><br>153,900 | |
| | Percentage | 22.6% or 2.1% compound annual | |
| Anticipated age | Average | 38.9 | City of Brampton, 2021 to 2031 age structure as prepared for the June 2025 HNA, based on Peel Region Official Plan Scenario 1 growth forecast |
| | Median | 36.2 | |
| Anticipated age distribution (# and %) | 0-14 | 148,200 (17.7%) | |
| | 15-19 | 48,300 (5.8%) | |
| | 20-24 | 42,100 (5.0%) | |
| | 25-64 | 468,600 (56.1%) | |
| | 65-84 | 113,200 (13.5%) | |
| | 85+ | 15,300 (1.8%) | |

Source: Statistics Canada, 2021 / Region of Peel Official Plan, 2022 / Growth Plan, 2020 / HART, Housing Needs Assessment Tool, 2021, Brampton / Hemson Consulting, 2025

| 6.3.2 Anticipated Households by 2031 | | | |
|---|---|---|---|
| **Characteristic** | **Data** | **Value** | **Methodology Note** |
| Current number of households | Total | 182,490 | 2021 Statistics Canada Census Count |
| Anticipated number of households | Total | 229,170 | Region of Peel Official Plan Scenario 1 forecast |
| Anticipated Household Age | Average | 45 | Based on Statistics Canada, 2021 Period of Construction data Special Run applied to 2031 |
| | Median | 35 | |
| Anticipated Households by Tenure | Renter | 55,000 | |
| | Owner | 174,200 | |
| Anticipated Units by Type | Total | 229,170 | Region of Peel Official Plan Scenario 1 forecast |
| | Single | 108,040 | |
| | Semi-detached | 26,530 | |
| | Row | 34,760 | |
| | Apartment | 59,840 | |
| Anticipated Units by Number of Bedrooms | 0 bedroom | 1,600 | Based on Statistics Canada special run data on number of bedrooms by unit type. The trend of a moderately increasing share of 0, 1, 4 and 5 or more bedrooms and decreasing share of 2 and 3 bedroom housing units between 2016 and 2021 is continued at a slower rate to 2031. |
| | 1 bedroom | 16,270 | |
| | 2 bedroom | 28,650 | |
| | 3 bedroom | 70,470 | |
| | 4 bedroom | 75,050 | |
| | 5 or more bedrooms | 37,130 | |
| Anticipated Households by Income | Average | 45,830 | 2031 Household forecast and the Housing Assessment Resource Tool (HART) |
| | Median | 57,340 | |
| | Very Low | 6,450 | |
| | Low | 32,600 | |
| | Moderate | 47,820 | |

| 6.3.2 Anticipated Households by 2031 | | | |
|---|---|---|---|
| **Characteristic** | **Data** | **Value** | **Methodology Note** |
| | High | 84,960 | |
| Anticipated average household size | Total | 3.48 | Ratio of 2031 household population to number of households |
| Draft approved lots by planned housing type | Total | Singles: 1,461<br>Semis: 221<br>Towns: 1,112<br>Total: 2,794 | |
| Draft approved lots by tenure | Tenant | Not Available | |
| | Owner | Not Available | |

Source: Statistics Canada, 2021 / Region of Peel Official Plan, 2022 / Growth Plan, 2020 / HART, Housing Needs Assessment Tool, 2021, Brampton / Hemson Consulting, 2025

Brampton has taken on the task of establishing the City's projected populated growth, which had been previously led by the Region of Peel through the last Municipal Comprehensive Review (MCR) process. Forecasting can be observed below up to and including the year 2051.

| 6.3.3 Population Growth and Projections | | |
|---|---|---|
| **Year** | **Population** | **Population Percentage Change** |
| **2001** | 341,463 | - |
| **2006** | 456,114 | 33.6% |
| **2011** | 542,697 | 18.9% |
| **2016** | 615,190 | 13.4% |
| **2021** | 687,462 | 11.7% |
| **2026\*** | 771,375 | 12.2% |
| **2031\*** | 835,721 | 8.3% |
| **2036\*** | 886,351 | 6.1% |
| **2041\*** | 930,007 | 4.9% |
| **2046\*** | 969,472 | 4.2% |

| 6.3.3 Population Growth and Projections | | |
|---|---|---|
| **Year** | **Population** | **Population Percentage Change** |
| **2051*** | 985,002 | 1.6% |

Source: Statistics Canada, 2001 to 2021, Census of Population / City of Brampton
* These projections are estimates that consider census undercut populations and are subject to change.

Based on these projections over the next 10, 20 and 30 years, Brampton is expected to grow 21.6%, 35.3% and 43.3% respectively. Over the projected 30-year period the growth rate per annum is expected to be 1.2%.

These projections should be read with an understanding that these are based on assumptions and data driven trend analyses. Real population growth will be determined by a number of factors that cannot accurately be captured in a model such as changing immigration targets at the national level, market forces, as well as local land use planning decisions.

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

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

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

The findings of the Housing Needs Assessment (HNA) will directly inform the implementation of *Brampton Plan (2023)*, the City's Official Plan, which guides growth and development to 2051. Brampton Plan reinforces the City's commitment to delivering a more diverse, affordable, and inclusive housing system, building on and implementing key actions and deliverables in *Housing Brampton*, the City's housing strategy. The HNA confirms critical needs already prioritized in municipal policy, including the demand for purpose-built rental housing, larger sized units for multi-generational families, affordable homeownership options, student housing options, and housing supply targeted to low- and moderate-income households.

Brampton Plan's Housing and Social Matters policy section explicitly identifies affordable housing as a municipal priority and sets clear quantitative housing targets, including:

- 30% of all new units city-wide to be affordable, with 50% of these for low-income households,
- 25% of new housing stock to be rental tenure, and
- 50% of all new units to be in non-ground-related forms.

Additionally, Housing Brampton, 2021, the City's Housing Strategy establishes six guiding principles:

1. reducing barriers to housing supply,
2. optimizing regulatory tools,
3. embedding equity in delivery,
4. supporting the non-profit sector,
5. advocating for affordability, and
6. enabling innovation.

These principles have since been operationalized through key actions outlined through the Strategy, many of which are directly responsive to findings of the HNA.

The HNA's identification of affordability challenges across tenures, the rising core housing need among newcomers, single parents, and seniors, and Brampton's above-average household size underscore the need for more flexible permissions to enable higher-density housing typologies, missing middle housing options and purpose-built rental housing. In response, the City has initiated:

- Zoning reform to permit additional residential units (ARUs), fourplexes, and low-rise multiplex forms;
- A City-wide Community Improvement Plan for Affordable Housing, focused on incentivizing affordable purpose-built rental and affordable ownership units;
- A Housing Catalyst Capital Project aimed at providing capital seed funding for innovative non-profit housing projects; and
- Development of an Inclusionary Zoning policy framework to require the provision of affordable housing in key transit-supported locations.

Brampton's CMHC Housing Accelerator Fund Action Plan was shaped by many of the key findings identified in this HNA and includes eight initiatives that address Brampton's housing challenges, including pre-zoning of strategic growth areas, reform of parking standards in intensification zones, implementation of inclusionary zoning, and the development of a garden suite rebate program.

The HNA also aligns with the City's Municipal Housing Pledge, through which Brampton has committed to unlocking more housing, streamlining development approvals, and accelerating planning in support of the province's housing targets. The HNA provides the justification for this accelerated supply trajectory, targeting specifically the lack of affordable housing options in Brampton and the need for investments in hard and soft infrastructure to create complete communities.

Overall, the HNA provides an essential evidence base that enables the City of Brampton to operationalize its policy framework, target resources effectively, and structure municipal tools, including zoning, financial incentives, development approvals, and intergovernmental partnerships, in a manner that is data-driven and outcomes-focused. This will also provide a basis for the 5-year update of Housing Brampton in 2026, helping to inform new actions and deliverables that the City will undertake to continue to address and respond to housing need.

> - **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**
>
> - **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by**

> **infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**
>
> **Examples may include:**
>
> Will your public transit system have the capacity to meet increasing demand?
>
> Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
>
> Will new roads or bridges need to be built to serve new or growing communities?
>
> Will new schools, parks, community or recreational centers need to be built to serve new or growing communities?
>
> Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

As Brampton continues to grow, it will be important to ensure that appropriate infrastructure, both hard and soft, are in place in order to meet the projected housing need. There are limits on how much water, sewer, and transportation infrastructure is available to support new development. Some areas need upgrades to existing systems, while others need completely new services. Without proactive investment in these systems, housing delivery risks being delayed or concentrated in lower-density, infrastructure-ready areas, undermining the City's compact growth goals.

The HNA also shows that the City will need to invest in more services that support the community. These include services like childcare, health care, and community programs. These services become extremely important in areas where core housing need may be high as those communities may be more reliant on them in their day-to-day lives. Making sure that new housing is built alongside these supports will help create communities where people can live well, stay connected, and feel safe. Ensuring alignment between housing growth and infrastructure investment is therefore critical to building complete, resilient, and equitable communities.

Brampton Plan, 2023, forecasts growth up to the year 2051, including population, household, and employment projections. It is anticipated that most of the growth will occur through intensification of the built-up area with focused growth on major intensification corridors, particularly Major Transit Station Areas and in Major Transit Station Areas, with additional growth coming from the City's remaining greenfield lands. A key goal for managing growth in Brampton Plan is to establish these areas as compact, complete communities and allow residents to enjoy a diverse range of uses

that will support the creation of 15-minute neighbourhoods, providing residents the ability to live, work, play and learn within a short walk, bike or transit ride.

In addition to Table 6.3.3, the forecasts in Table 7.1 outline the expected population, employment, and household growth to 2051. To achieve the goal of establishing complete communities while also providing adequate and affordable housing for a rapidly growing and diversifying population, a key priority is the continued expansion of soft and hard infrastructure needs. Brampton Plan sets the path forward for the phasing and staging of growth to ensure infrastructure that meets forecasted population, household and employment growth. The City, through the Growth Management Program and in collaboration with service providers, will help monitor and operationalize this to ensure hard and soft services are provided to accommodate new growth.

| 7.1 Brampton Plan, Forecasts to 2051 | | | |
|---|---|---|---|
| Year | Population | Employment | Households |
| 2021 | 703,000 | 211,000 | 186,000 |
| 2041 | 930,000 | 315,000 | 270,000 |
| 2051 | 985,000 | 355,000 | 290,000 |

Source: Brampton Plan, 2023

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

*Data and Analysis*

*Housing Statistics - Statistics Canada*

*Population estimates, July 1, by census subdivision, 2016 boundaries (statcan.gc.ca)*

*Population estimates, July 1, by census metropolitan (statcan.gc.ca)*

*Population and demography statistics (statcan.gc.ca)*

*Population Projections for Canada (2021 to 2068), Provinces and Territories (2021 to 2043) (statcan.gc.ca)*

*Housing Market Information Portal*

*UrbanSim – Scenario Modeling*

*Reports & Publications*

*Housing Markets Insight -* *CMHC's household projections for 8 of Canada's major urban centres until 2042*

*CMHC -* *Housing Shortages in Canada Report*

*University of British Columbia -* *Housing Assessment Resource Tools (HART)*

*University of London -* *Affordability targets: Implications for Housing Supply*

*Nova Scotia Housing Needs Assessment Report Methodology*

*Ontario Land Needs Assessment Methodology*

*British Columbia Affordable Housing Need Assessment Methodology*

## *Annex B: Glossary*

**Acceptable Housing:** Acceptable housing refers to housing that is adequate in condition, suitable in size, and affordable.

**Additional Residential Unit (ARU)**: A self-contained living space, such as basement apartments, in-law suites, or coach houses, that are located on the same property as a primary residence.

**Adequate Housing:** Adequate housing does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.

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

**Affordable Ownership Housing (Province of Ontario):** refers to when the purchase price of a unit is at or below the lesser of:

- An income-based purchase price: the annual accommodation costs equal to 30% of a household's gross annual income for a household in the 60th percentile of that income distribution for all households in the local municipality; or
- A market-based purchase price: 90% of the average purchase price of a unity of the same unit type in the local municipality.

**Affordable Rental Housing (Province of Ontario):** refers to when the rent of a unit is at or below the lesser of:

- An income-based rent: Rent that is equal to 30% of gross annual household income for a household at the 60th percentile of the income distribution for renter households in the local municipality; or
- A market-based rent: Average market rent of a unit of the same unit type in the local municipality.

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

**Canada Community Building Fund (CCBF):** The Canada Community-Building Fund (CCBF) is a stable, predictable, and indexed source of funding provided up front to provinces and territories who, in turn, flow this funding to their communities. The funding allows local communities to make strategic investments in essential infrastructure, such as roads and bridges, public transit, drinking water and wastewater infrastructure, and recreational facilities.

**Canada Mortgage and Housing Corporation (CMHC):** Canada's national housing agency.

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

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

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

**Census Subdivision (CSD):** Census subdivision (CSD) is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes (e.g., Indian reserves, Indian settlements and unorganized territories). Municipal status is defined by laws in effect in each province and territory in Canada.

**Community Housing:** This is also referred to as social housing or subsidized housing. This housing step generally offers low- and moderate-income individuals and families rental opportunities at a price below market value. Rent is frequently geared to income, which makes it affordable for those who might not otherwise be able to find solutions in the private market.

**Condominium:** A building with several units (such as houses, townhouses or apartments), where each unit is privately owned. Condominium ownership comes with joint ownership of common elements (such as indoor parking, landscaped areas, common gym, elevators) with other owners. Shared ownership of common elements means sharing repair and maintenance associated costs.

**Core Housing Need:** Households that are not able to afford shelter that meets the needs of adequacy, suitability, and affordability standards without spending 30% or more of their income on housing.

**Emergency Shelter:** For those who are homeless, emergency shelters offer short-term, immediate housing. These facilities are crucial for people in need of short-term shelter and are frequently the first place that people in crisis can go. People who are suddenly

uprooted, such as those impacted by domestic abuse, unemployment, or financial difficulties, usually use shelters.

**Homelessness:** This stage is characterized by people or families that lack a permanent place to live. Individuals who are homeless frequently turn to makeshift shelter options like parking lots or public areas. Ensuring that everyone has access to safe and secure housing starts with addressing homelessness.

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

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

**Housing Accelerator Fund (HAF):** Removing barriers to encourage local initiatives to build more homes, faster. The Fund is helping to boost housing supply, while supporting affordable, diverse and climate-resilient communities.

**Housing Brampton (HB):** The City of Brampton's housing strategy.

**Housing Needs Assessment (HNA):** An HNA is a report informed by data and research that describes the current and future housing needs of a municipality or community. It includes both quantitative research such as economic data, population and household forecasts; and qualitative research such as interviews, policy analysis and stakeholder engagement.

**Market Housing:** Is the stage of housing that consists of both rental and ownership properties that are being offered at market prices without the need for financial assistance or subsidies. Market rental housing can include purpose-built rental units as well as units within the secondary rental market such as additional residential units, rented single detached units, etc. Market ownership units are priced at market value and purchased with or without a mortgage.

**Market Rent:** The rent of a residential unit dictated by market dynamics, location and amenities. Market rent does not include rent support or subsidies.

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

**Multiple-Family Household:** A household in which two or more census families (with or without additional persons) occupy the same private dwelling. Family households may also be divided based on the presence of persons not in a census family.

**Multiple-Generational Household:** Two or more adult generations (with adults mainly ages 25 or older) which consists of grandparents and their grandchildren younger than 2.

**National Housing Strategy (NHS):** The Government of Canada's housing plan aimed at strengthening the middle class, cut chronic homelessness and fuel the economy.

**One-Family Household:** A single census family (with or without other persons) that occupies a private dwelling.

**Ownership:** Privately owned housing, a home that is owned by a person or company.

**Peel Housing and Homelessness Plan (PHHP):** A community plan aimed at preventing homelessness in the Peel Region by helping residents to attain and retain housing.

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

**Primary Household Maintainer:** The first person in the household identified as someone who pays the rent, or the mortgage, or the taxes, or the electricity or other services or utilities for the dwelling. When more than one member of the household contributes to the payments, the first person listed is chosen as the primary household maintainer. If no person in the household is identified as making any such payments, the first person listed is selected by default.

**Primary Rental Market:** residential units in privately initiated, purpose-built rental structures of three units or more.

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

**Regional Housing Strategy (RHS)**: The Housing Strategy from the Region of Peel that outlines strategies and planning tools available to Peel to increase the supply of affordable housing.

**Region of Peel Official Plan (RPOP):** An in-effect planning document for the City of Brampton – previously by the Region of Peel.

**Residential Rental Licensing Program (RRL):** A two-year pilot program which requires rental properties with four or fewer units to obtain a business license and aims to protect the health, safety and human rights of residents while enforcing property standards and ensuring compliance with regulations.

**Secondary Rental Market:** The dwellings not covered by the regular purpose built rental market units. Following dwelling component are considered in SRMS:

- Rented single-detached houses.
- Rented double (semi-detached) houses (i.e.. Two units of approximate equal size and under one roof that are situated either side-by-side or front-to-back).
- Rented freehold row/town homes.
- Rented duplex apartments (i.e. one-above-other).

- Rented accessory apartments (separate dwelling units that are located within the structure of another dwelling type).
- Rented condominiums (can be any dwelling type but are primarily apartments).
- One or two apartments which are part of a commercial or other type of structure.

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

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

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

**Suitable Housing:** Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for:

- each cohabiting adult couple;
- unattached household member 18 years of age and over;
- same-sex pair of children under age 18;
- and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom.
- A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom)

**Toronto and Region Real Estate Board (TRREB):** The Toronto Regional Real Estate Board (TRREB) is Canada's largest real estate board, serving over 73,000 licensed brokers and salespersons in the Greater Toronto Area (GTA). Founded in 1920 as a not-for-profit, the Board is the voice for commercial and residential REALTOR® Members and acts as an online information source with real estate listings and services across the GTA.

**Transitional Housing:** For individuals or families making the move out of emergency shelters, transitional housing provides more stable, short- to medium-term housing opportunities. This housing step is usually viewed as an intermediate step and usually limits how long an individual or family can stay – can range from three months to three years.

## *Annex C: References*

Battams, N., & Mathieu, S. (2024). *Multigenerational households are one of the fastest growing household types.* Retrieved from The Vanier Insitute of the Family: https://vanierinstitute.ca/families-count-2024/multigenerational-households-are-oneof-the-fastest-growing-household-types

Co-operative Housing Federation of Canada. (2024). *Find a Co-op*. Retrieved from CHFCanada: https://chfcanada.coop/about-co-op-housing/find-a-co-op/

Government of Canada. (2025). *Employment Equity Act, SC 1995, c 44*. Retrieved from CanLII: https://canlii.ca/t/54wgf

Hemson Consulting Ltd. (2020). *Greater Golden Horseshoe: Growth Forecasts to 2051.* Retrieved from Hemson: https://www.hemson.com/wp-content/uploads/2020/08/HEMSON-GGH-Growth-Outlook-Report-26Aug20.pdf

Housing Assessment Resource Tools (HART). (2021). *Housing Needs Assessment Tools*. Retrieved from HART University of British Columbia: https://hart.ubc.ca/housing-needs-assessment-tool/

Region of Peel. (2022). *Region of Peel Official Plan, 2022.* Retrieved from Peel Region: https://peelregion.ca/business/planning/official-plan/download-official-plan

Region Of Peel. (2024). *Housing Services 2023 Annual Report.* Region of Peel.

Region of Peel. (2024). *Shelters*. Retrieved from Region of Peel: https://peelregion.ca/housing-social-support/homeless-support/shelters

Region of Peel. (2025). *Encampments in Peel*. Retrieved from Region of Peel: https://peelregion.ca/housing-social-support/encampments-peel

Statistics Canada. (2001). *2001 Community Profiles (Brampton)*. Retrieved from Statistics Canada: https://www12.statcan.gc.ca/english/profil01/CP01/Details/Page.cfm?Lang=E&Geo1=CSD&Code1=3521010&Geo2=PR&Code2=35&Data=Count&SearchText=Brampton&SearchType=Begins&SearchPR=01&B1=All&Custom=

Statistics Canada. (2006). *2006 Community Profiles (Brampton)*. Retrieved from Statistics Canada: https://www12.statcan.gc.ca/census-recensement/2006/dp-pd/prof/92-591/details/page.cfm?Lang=E&Geo1=CSD&Code1=3521010&Geo2=PR&Code2=35&Data=Count&SearchText=Brampton&SearchType=Begins&SearchPR=01&B1=All&Custom=

Statistics Canada. (2011). *Census Profile, 2011 (Brampton)*. Retrieved from Statistics Canada: https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CSD&Code1=3521010&Geo2=PR&Code2=01&Data=Count&SearchText=brampton&SearchType=Begins&SearchPR=01&B1=All&Custom=&TABID=1

Statistics Canada. (2016). *Census Profile, 2016 Census (Brampton)*. Retrieved from Statistics Canada: https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CSD&Code1=3521010&Geo2=CD&Code2=3521&SearchText=Brampton&SearchType=Begins&SearchPR=01&B1=All&TABID=1&type=0

Statistics Canada. (2016). *Core Housing Need, 2016 Census*. Retrieved from Statistics Canada: https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm

Statistics Canada. (2021). *Census Profile, 2021 Census of Population (Brampton)*. Retrieved 2024, from Statistics Canada: https://www12.statcan.gc.ca/census-recensement/2021/search-recherche/productresults-resultatsproduits-eng.cfm?Lang=E&GEOCODE=2021A00053521010

Statistics Canada. (2022). *Household low-income status by household type*. Retrieved from Statistics Canada: https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810010601

Statistics Canada. (2022). *Shelter-cost-to-income ratio by tenure including presence of mortgage payments and subsidized housing - Table 98-10-0255-01*. Retrieved from Statistics Canada: https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810025501

Statistics Canada. (2022). *Structural type of dwelling by tenure*. Retrieved from Statistics Canada: https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810024001

Statistics Canada. (2022). *Table: 98-10-0240-01 Structural type of dwelling by tenure: Canada, provinces and territories, census divisions and census subdivisions*. Retrieved from Statistics Canada: https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810024001

Statistics Canada. (2024). *Population Estimates on July 1, by Age and Gender*. Retrieved from Statistics Canada: https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000501

Statistics Canada. (2025). *Age Pyramids*. Retrieved from Statistics Canada: https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/dv-vd/pyramid/index-eng.cfm

Statistics Canada. (n.d.). *Low-income Measures (2), Household Low-income Status (5) and Household Type (5) for Private Households of Canada, Provinces and Territories, Census Divisions and Census Subdivisions, 2016 Census* . Retrieved from Statistics Canada: https://www150.statcan.gc.ca/n1/en/catalogue/98-400-X2016133

Stick, M., Hou, F., & Zhang, H. (2024). *Housing International Students: Housing Suitability Across Municipalities*. Retrieved from Statistics Canada: https://www150.statcan.gc.ca/n1/pub/36-28-0001/2024005/article/00001-eng.htm

Toronto Regional Real Estate Board. (2024). *Rental Market Report Archive*. Retrieved from Toronto Regional Real Estate Board: https://trreb.ca/market-data/rental-market-report/rental-market-report-archive/