

# St. George Market Study

Independent Real Estate Intelligence

September 27, 2012



# **St. George Market Study**

Prepared for:

**St. George Landowners Group**

Prepared by:

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## EXECUTIVE SUMMARY

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Altus Group Economic Consulting was retained by the St. George Landowners Group to prepare a market study in support of three residential development proposals, as part of an Area Study, within the St. George Settlement Area in the County of Brant.

The following is a summary of the study findings:

### **Overview of the Brantford CMA and County of Brant Housing Markets**

- The County of Brant share of household growth in the Brant Census Division has fluctuated over the past 25 years.
- Average annual completions in the Brantford Census Metropolitan Area (CMA) fell from 671 units during 2001-2006 to 490 units in the 2006-2011 Census period.
- Single-detached units accounted for about 75-80% of total housing completions in the Brantford CMA over the past three Census periods.
- The County of Brant's share of total housing completions in the Brantford CMA declined to about one-quarter in 2006-2011. Declining shares were recorded for each dwelling type.
- More than three-quarters of absorbed new single-detached units in the County of Brant were valued at \$350,000 and over in 2011 compared with only about 10% in the City of Brantford.
- In each year from 2007 through 2011, average and median absorbed single-detached house prices in the County of Brant have been significantly higher than in the City of Brantford. Furthermore, they were also higher than in surrounding municipalities, such as the City of Hamilton, the Cities of Cambridge and Kitchener, and Norfolk County, in 2010 and 2011.
- There is likely an opportunity for the County of Brant to attract more new homebuyers if some new homes in Paris and St. George were marketed on smaller single-detached lots compared to the typical lot sizes marketed in the County.

- Households moving into new ownership housing in the County of Brant during 2001-2006 had an older age profile than in the City of Brantford.
- With households age 55 and over expected to account for a growing share of demand for new housing during 2011-2031, there is an opportunity for the County to increase its share of demand for new housing in the Brantford CMA.
- Almost two-thirds of owner households in new single-detached housing in the County of Brant moved from outside the County during 2001-2006.
- Hamilton, Waterloo, and Haldimand-Norfolk accounted for almost half of in-migrants to the Brant Census Division from within Canada during 2003-2010.
- A majority of employed residents in the County of Brant commuted to jobs in the City of Brantford or outside the Brantford CMA in 2006.
- St. George had a higher share of employed persons commuting to jobs outside the Brant Census Division in 2006 than Paris and the County overall.

### **Demand for New Housing in the Brantford CMA, County of Brant and St. George**

- The Brantford CMA economy has generated an average of some 380 net new jobs per year over the past five years, and the pace of job creation is expected to accelerate modestly through to 2016 (approximately 750 jobs per year) after which modest easing is anticipated (about 450 jobs per year in 2016-2021). In the 2021-2031 period, job creation is expected to improve to about 700 plus jobs per year.
- The *County of Brant Official Plan* directs residential growth to the Primary Urban Settlement Areas.
- Residential development in the County of Brant during the past two decades has been impacted by supply constraints, particularly as a result of servicing constraints. These constraints have at times affected both Paris and St. George. The result is that historical housing completions data do not necessarily reflect what demand for new housing in the County of Brant as a whole or the distribution of

this demand within the County might have been in the absence of servicing constraints.

- Most of the potential future supply of residential units in the County of Brant in registered, draft approved and proposed plans of subdivision and condominium combined, excluding proposed plans in areas subject to Area Studies that are not yet completed, is located in Paris.
- Demand for new housing in the Brantford CMA is expected to average almost 700 units per year during 2011-2031.
- Single-detached units are expected to account for over two-thirds of new housing demand in the Brantford CMA during 2011-2031.
- Demand for new housing in the County of Brant is expected to average approximately 250 units per year during 2011-2031.
- Single-detached units are expected to account for more than three-quarters of the demand for new housing in the County of Brant during 2011-2031.
- St. George is well-positioned to capture a sizable share of future demand for new housing in the County of Brant for a number of reasons.
- Demand for new housing in St. George is expected to average about 80 units per year during 2011-2031, with most of the demand being for single-detached units and most of the remainder for row units.
- Over the 20-year projection period, cumulative demand for new housing in St. George is expected to be approximately 1,225 single-detached and 300 row units.
- The 999 single-detached and 193 row units proposed by members of the St. George Landowners Group represent approximately 80% and two-thirds of the total projected demand during 2011-2031 in St. George for single-detached units and row units, respectively.
- There is also sufficient demand projected in St. George to 2031 to accommodate the remaining phase of the Stoney Ridge subdivision, as well as additional single-detached and row units.
- The projected demand for new housing in the County of Brant can accommodate the potential supply of units in the County in

approved applications and under application plus units proposed in the Area Studies.

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## TABLE OF CONTENTS

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	Page
<b>EXECUTIVE SUMMARY .....</b>	<b>i</b>
<b>1 INTRODUCTION .....</b>	<b>1</b>
1.1 Background and Study Objective .....	1
1.2 Approach .....	1
1.3 Report Structure.....	2
1.4 Caveat.....	3
<b>2 OVERVIEW OF THE BRANTFORD CMA/BRANT CENSUS DIVISION AND COUNTY OF BRANT HOUSING MARKETS.....</b>	<b>4</b>
2.1 Population and Households.....	4
2.2 Trends in New Housing Construction.....	6
2.3 Profile of Households in the County of Brant.....	12
2.4 Profile of In-Migrants to the Brant Census Division.....	21
2.5 Commuting Patterns .....	24
<b>3 DEMAND FOR NEW HOUSING IN THE BRANTFORD CMA, COUNTY OF BRANT AND ST. GEORGE.....</b>	<b>26</b>
3.1 Economic Outlook for the Brantford CMA .....	26
3.2 Supply of Residential Units in the County of Brant.....	28
3.3 Demand for New Housing in the Brantford CMA and County of Brant .....	34
3.4 Demand for New Housing in St. George.....	37
3.5 Implications for the Proposed Subdivisions in St. George.....	39

# 1 INTRODUCTION

Altus Group Economic Consulting was retained by the St. George Landowners Group to prepare a market study in support of three residential development proposals, as part of an Area Study, within the St. George Settlement Area in the County of Brant.

## 1.1 BACKGROUND AND STUDY OBJECTIVE

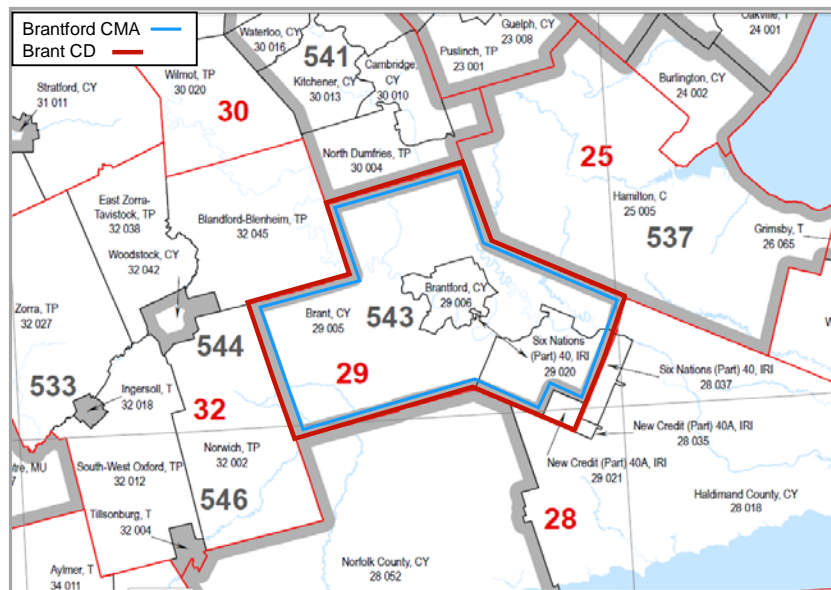
As a result of meetings with County of Brant staff and as part of the Area Study, it was requested that a housing market report be submitted to assess the market absorption capacity of St. George, which has been limited historically due to servicing constraints. The market study is intended to examine the potential market demand for new housing in St. George if the servicing was not constrained.

## 1.2 APPROACH

The analysis has been undertaken within the context of the Brantford Census Metropolitan Area (CMA) and the Brantford Census Division (CD). The former includes the County of Brant, City of Brantford and the Six Nations (Part) 40 Indian Reserve, while the latter includes the Brantford CMA and New Credit (Part) 40A Indian Reserve (Figure 1).

Figure 1

**Boundaries of Brantford CMA & Brant Census Division**



Source: Base Map – Census of Canada 2011



The analysis includes the following steps:

- Assess recent and historical residential growth trends in the Brantford CMA/Brant CD and County of Brant and the housing market and other factors that have influenced this growth, including the role of servicing constraints.
- Prepare projections of average annual demand for new housing by dwelling type and five-year Census periods from 2011 to 2031 for the Brantford CMA, taking into account the economic outlook for the Brantford CMA and demographic trends, and for the County of Brant taking into account the share of the projected demand in the Brantford CMA that could be captured by the County of Brant. While the *Growth Plan for the Greater Golden Horseshoe* is taken into account, the projections are based largely on economic, demographic and housing market factors. Consideration is also given to whether the future availability of servicing capacity in St. George could attract more residential growth to the Brantford CMA and/or the County of Brant than would otherwise occur.
- Analyze the potential future supply of residential units in the County of Brant and the geographic distribution of that supply.
- Assess the share of the projected demand for new housing in the County of Brant that can be captured by the St. George Settlement Area taking into account the potential future residential supply in the County of Brant and the relative market position of St. George within the County. In addition, consider relevant insights from other communities that have experienced a prolonged period of servicing constraints before development opportunities became available once the constraints were resolved.
- Examine the potential implications of the analysis in the preceding steps for the three proposed subdivisions in St. George.

### **1.3 REPORT STRUCTURE**

This report contains two chapters in addition to this Introduction. Chapter 2 provides an overview of the Brantford CMA/Brant CD and County of Brant housing markets. Chapter 3 examines the demand for new housing in the Brantford CMA, County of Brant and the St. George Settlement Area.

## 1.4 CAVEAT

As is the case with all projections, there is a certain margin of error involved due to the number of variables that must be estimated and projected. This margin of error, while difficult to quantify, increases with each level of disaggregation and each successive time period. The projections prepared for this report take into account the first two releases of data from the 2011 Census of Canada, which include only population, household and dwelling counts, and population by age and sex. A review of these initial releases of data in a number of geographic areas across Canada has raised questions about the comparability of the 2011 data with data from the 2006 Census of Canada. Until more Census data are released later in 2012 and in 2013, and/or until Statistics Canada provides more insights into any issues that might affect the comparability of the 2006 and 2011 Census data, the reported population and household growth between 2006 and 2011 has been accepted as being accurate. However, some of the projections presented in this report may have to be revisited if the comparability of the 2006 and 2011 Census data and/or the assumptions built into the analysis in the absence of more detailed Census data come into question.

This report has been prepared on the basis of the information and assumptions set forth in the text. In some cases, data have had to be estimated based on available information. However, it is not possible to fully document all factors nor account for all the changes that may occur in the future. If, for any reason, major changes occur that influence the information and assumptions set forth in this report, the findings should be reviewed in light of these changed circumstances and revised if necessary.

This report relies on information from a variety of secondary sources. While every effort is made to ensure the accuracy of the data, we cannot guarantee the complete accuracy of the information used in this report from these secondary sources.

This report is intended to be used for the purposes outlined herein and is not to be relied upon by any other party without the prior written authorization of Altus Group Limited.

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## 2 OVERVIEW OF THE BRANTFORD CMA/BRANT CENSUS DIVISION AND COUNTY OF BRANT HOUSING MARKETS

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This chapter examines various data that provide insights into the housing markets in the Brantford CMA/Brantford Census Division and County of Brant. It begins with an examination of population and household growth and new housing construction. This is followed by data from the 2006 Census of Canada profiling households in new and older housing in the County of Brant and City of Brantford. The chapter concludes with an analysis of trends for in-migration to the Brant Census Division and commuting patterns.

### 2.1 POPULATION AND HOUSEHOLDS

#### 2.1.1 County of Brant Accounts for Over One-Quarter of Brant Census Division Population

Data from the Census of Canada indicate that the County of Brant had a population of 35,638 in 2011, slightly more than one-quarter of the population of the Brant Census Division with 136,035 persons (Figure 2). The County's population grew by 1,223 people between 2006 and 2011, less than half the growth experienced between 2001 and 2006. Population growth between 2001 and 2011 was 3,969 persons, in line with the forecast population growth in Schedule 3 of the *Growth Plan for the Greater Golden Horseshoe (Growth Plan)*. In contrast, the growth of 7,233 persons in the City of Brantford during 2001-2011 was modestly lower than the Schedule 3 forecast of 8,000 persons.

Because certain data were not collected in some Censuses in one or both of the Indian Reserves, population and household growth cannot be calculated for the complete Brantford CMA and Brant Census Division for 2001-2006 or 2006-2011. As a result, much of the Census data presented in this report for the Brantford CMA and Brant Census Division are for the combined County of Brant and City of Brantford only.

The County of Brant was home to 12,932 households in 2011, yielding an average household size of approximately 2.76 persons per household. Household growth was down more than 40% compared with 2001-2006 and represented almost 27% of household growth in the Brant Census Division (excluding Indian Reserves) during 2006-2011.

Figure 2

**Population, Household and Dwelling Growth, Brant Census Division, 2001-2011**

	Households				
	Population	Total Households	Owner	Renter	Dwellings
<b>County of Brant</b>	<i>Persons</i>		<i>Households</i>		<i>Units</i>
2001	31,669	11,055	9,355	1,700	11,327
2006	34,415	12,240	10,735	1,505	12,517
2011	35,638	12,932	n.a.	n.a.	13,292
<b>Growth</b>					
2001-2006	2,746	1,185	1,380	(195)	1,190
2006-2011	1,223	692	n.a.	n.a.	775
<b>City of Brantford</b>					
2001	86,417	33,850	22,620	11,225	34,881
2006	90,192	35,610	24,540	11,070	36,963
2011	93,650	37,500	n.a.	n.a.	39,397
<b>Growth</b>					
2001-2006	3,775	1,760	1,920	(155)	2,082
2006-2011	3,458	1,890	n.a.	n.a.	2,434
<b>New Credit (Part) 40A Indian Reserve</b>					
2001	399	n.a.	n.a.	n.a.	159
2006	492	169	n.a.	n.a.	175
2011	534	177	n.a.	n.a.	192
<b>Growth</b>					
2001-2006	93	n.a.	n.a.	n.a.	16
2006-2011	42	8	n.a.	n.a.	17
<b>Six Nations (Part) 40 Indian Reserve</b>					
2001	n.a.	n.a.	n.a.	n.a.	n.a.
2006	n.a.	n.a.	n.a.	n.a.	n.a.
2011	6,213	2,294	n.a.	n.a.	2,426
<b>Growth</b>					
2001-2006	n.a.	n.a.	n.a.	n.a.	n.a.
2006-2011	n.a.	n.a.	n.a.	n.a.	n.a.
<b>Brant Census Division (Excluding Indian Reserves)</b>					
2001	118,086	44,905	31,975	12,925	46,208
2006	124,607	47,850	35,275	12,575	49,480
2011	129,288	50,432	n.a.	n.a.	52,689
<b>Growth</b>					
2001-2006	6,521	2,945	3,300	(350)	3,272
2006-2011	4,681	2,582	n.a.	n.a.	3,209

Source: Altus Group Economic Consulting based on data from the 2001, 2006 and 2011 Censuses of Canada

Data on household tenure is not yet available from the 2011 National Household Survey, but in 2006, almost 88% of households in the County of Brant were owners.

### **2.1.2 County of Brant Share of Household Growth in the Brant Census Division has Fluctuated Over the Past 25 Years**

Figure 3 shows data from the Census of Canada on household growth by Census period in the County of Brant and City of Brantford by dwelling type and tenure since 1986-1991.<sup>1</sup> The County's share of total household growth in the Brant Census Division (excluding Indian Reserves) has fluctuated from a low of about 24% in 1991-1996 to a high of about 40% in 2001-2006, averaging about 31% over the 25-year period. Over the 1986-2011 period, the County's share of household growth in the Brant Census Division (excluding Indian Reserves) was higher for single-detached units (about 37%) than for total units (about 31%).

## **2.2 TRENDS IN NEW HOUSING CONSTRUCTION**

### **2.2.1 Brantford CMA Completions Declined in 2006-2011**

Figure 4 shows housing completions data from the Canada Mortgage and Housing Corporation (CMHC) for the Brantford CMA since 1991. Prior to 1999, the data for the County of Brant include data for the former Town of Paris and Township of Brantford only. Similarly, prior to 1999, the Brantford CMA data include only the City of Brantford and the former Town of Paris and Township of Brantford.

The data show that average annual completions in the Brantford CMA fell from 671 units during 2001-2006 to 490 units in the 2006-2011 Census period. The peak year for completions in the past 21 years was in 2004 when 854 units were completed. Completions have been less than 400 units per year during the three years (2009-2011) since the recession.

### **2.2.2 Shift from Single-Detached to Row and Apartment Completions in 2006-2011**

Single-detached units accounted for about 75-80% of total housing completions in the Brantford CMA over the past three Census periods. The semi-detached share of completions has steadily declined since the 1991-1996 Census period, as semi-detached units appear to have been largely squeezed out between single-detached and row units. During 2006-2011, total row

<sup>1</sup> For Census data in years prior to the creation of the County of Brant as a single-tier municipality in 1999, data for the County of Brant are for the combined Townships of Onondaga, Brantford, Oakland, Burford and South Dumfries, plus the Town of Paris. The St. George Settlement Area is located in the former Township of South Dumfries.

units recorded their highest share of total housing completions in the Brantford CMA reaching over 17%.

Figure 3

**Household Growth by Structure Type and Tenure, Brant Census Division<sup>1</sup> and Constituent Municipalities, 1986-2011**

	<b>Brant Census Division<sup>1</sup></b>	Onondaga Township	Brantford Township	Oakland Township	Burford Township	South Dumfries Township	Town of Paris	County of Brant <sup>2</sup>	City of Brantford
<i>Households</i>									
<b>1986-1991</b>									
<b>Structure Type</b>									
Single-Detached	2,090	75	50	45	185	200	230	785	1,305
Apartment, 5 Storeys or More	350	0	0	0	0	0	5	5	345
All Other	<u>1,055</u>	<u>5</u>	<u>45</u>	<u>10</u>	<u>20</u>	<u>10</u>	<u>70</u>	<u>160</u>	<u>900</u>
Total	3,485	85	95	45	205	210	310	950	2,555
<b>Tenure</b>									
Owned	2,405	85	90	35	195	210	280	895	1,510
Rented	<u>1,075</u>	<u>(10)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>35</u>	<u>25</u>	<u>1,050</u>
Total	3,485	80	90	40	195	205	315	925	2,560
<b>1991-1996</b>									
<b>Structure Type</b>									
Single-Detached	1,705	40	155	5	100	290	40	630	1,075
Apartment, 5 Storeys or More	115	0	0	0	0	0	(5)	(5)	125
All Other	<u>510</u>	<u>5</u>	<u>(80)</u>	<u>(10)</u>	<u>(20)</u>	<u>(15)</u>	<u>65</u>	<u>(55)</u>	<u>580</u>
Total	2,320	35	75	5	75	275	90	555	1,770
<b>Tenure</b>									
Owned	2,220	45	100	20	115	290	140	710	1,500
Rented	<u>110</u>	<u>(5)</u>	<u>(25)</u>	<u>(10)</u>	<u>(40)</u>	<u>(25)</u>	<u>(55)</u>	<u>(160)</u>	<u>270</u>
Total	2,320	35	75	5	75	275	90	555	1,770
<b>1996-2001</b>									
<b>Structure Type</b>									
Single-Detached	2,010							705	1,305
Apartment, 5 Storeys or More	300							55	240
All Other	<u>295</u>							<u>215</u>	<u>65</u>
Total	2,620							995	1,620
<b>Tenure</b>									
Owned	2,495							745	1,760
Rented	<u>115</u>							<u>260</u>	<u>(145)</u>
Total	2,620							995	1,620
<b>2001-2006</b>									
<b>Structure Type</b>									
Single-Detached	1,455							900	555
Apartment, 5 Storeys or More	0							(55)	55
All Other	<u>1,500</u>							<u>335</u>	<u>1,165</u>
Total	2,945							1,185	1,760
<b>Tenure</b>									
Owned	3,300							1,380	1,920
Rented	<u>(350)</u>							<u>(195)</u>	<u>(155)</u>
Total	2,945							1,185	1,760
<b>2006-2011</b>									
<b>Structure Type</b>									
Single-Detached	2,180							485	1,695
Apartment, 5 Storeys or More	20							20	0
All Other	<u>380</u>							<u>195</u>	<u>185</u>
Total	2,580							690	1,890

<sup>1</sup> Excludes Indian Reserves. Calculated total

<sup>2</sup> Between 1981 and 1996 calculated by adding the Townships of Onondaga, Brantford, Oakland, Burford and South Dumfries and the Town of Paris

Note: Values may not add due to rounding by Statistics Canada.

Source: Altus Group Economic Consulting based on Census of Canada data

Figure 4

Housing Completions by Dwelling Type and Tenure, Brantford CMA<sup>1</sup>, 1991-2012

Annual	Ownership					Rental <sup>2</sup>				Total
	Freehold			Condominium		Private Rental		Assisted Rental		
	Single-Detached	Semi-Detached	Row	Row	Apt	Row	Apt	Row	Apt	
	<i>Units</i>									
1991	184	72	0	10	4	42	28	0	24	364
1992	270	60	3	22	0	0	0	201	91	647
1993	284	60	38	8	0	0	0	0	0	390
1994	246	50	68	14	0	0	0	0	150	528
1995	124	26	34	99	0	0	0	0	0	283
1996	139	26	11	13	0	0	0	n.a.	n.a.	189
1997	208	24	0	32	0	0	0	n.a.	n.a.	264
1998	258	28	13	52	0	4	0	n.a.	n.a.	355
1999	268	20	0	50	0	0	0	n.a.	n.a.	338
2000	302	24	9	79	0	0	0	n.a.	n.a.	414
2001	415	44	0	5	0	0	0	n.a.	n.a.	464
2002	402	42	10	84	0	0	0	n.a.	n.a.	538
2003	624	26	11	39	0	0	52	n.a.	n.a.	752
2004	685	28	3	138	0	0	0	n.a.	n.a.	854
2005	658	28	11	64	0	0	7	n.a.	n.a.	768
2006	493	16	11	88	0	14	55	n.a.	n.a.	677
2007	402	6	12	61	0	0	3	n.a.	n.a.	484
2008	411	12	34	64	0	0	2	n.a.	n.a.	523
2009	270	14	36	18	21	7	10	n.a.	n.a.	376
2010	216	4	36	52	5	0	75	n.a.	n.a.	388
2011	250	10	40	38	0	12	0	n.a.	n.a.	350
Jan-May 2012	73	0	5	13	0	4	17	n.a.	n.a.	112
U/C May 2012	152	10	24	88	0	31	44	n.a.	n.a.	349
Census Periods										
(Average Annual) <sup>3</sup>										
1991-1996	222	49	29	32	1	2	0	40	53	428
1996-2001	253	25	7	44	0	1	0	0	0	329
2001-2006	548	32	8	71	0	0	12	0	0	671
2006-2011	360	10	25	54	5	7	29	0	0	490
	<i>Percent</i>									
1991	50.5	19.8	0.0	2.7	1.1	11.5	7.7	0.0	6.6	100.0
1992	41.7	9.3	0.5	3.4	0.0	0.0	0.0	31.1	14.1	100.0
1993	72.8	15.4	9.7	2.1	0.0	0.0	0.0	0.0	0.0	100.0
1994	46.6	9.5	12.9	2.7	0.0	0.0	0.0	0.0	28.4	100.0
1995	43.8	9.2	12.0	35.0	0.0	0.0	0.0	0.0	0.0	100.0
1996	73.5	13.8	5.8	6.9	0.0	0.0	0.0	n.a.	n.a.	100.0
1997	78.8	9.1	0.0	12.1	0.0	0.0	0.0	n.a.	n.a.	100.0
1998	72.7	7.9	3.7	14.6	0.0	1.1	0.0	n.a.	n.a.	100.0
1999	79.3	5.9	0.0	14.8	0.0	0.0	0.0	n.a.	n.a.	100.0
2000	72.9	5.8	2.2	19.1	0.0	0.0	0.0	n.a.	n.a.	100.0
2001	89.4	9.5	0.0	1.1	0.0	0.0	0.0	n.a.	n.a.	100.0
2002	74.7	7.8	1.9	15.6	0.0	0.0	0.0	n.a.	n.a.	100.0
2003	83.0	3.5	1.5	5.2	0.0	0.0	6.9	n.a.	n.a.	100.0
2004	80.2	3.3	0.4	16.2	0.0	0.0	0.0	n.a.	n.a.	100.0
2005	85.7	3.6	1.4	8.3	0.0	0.0	0.9	n.a.	n.a.	100.0
2006	72.8	2.4	1.6	13.0	0.0	2.1	8.1	n.a.	n.a.	100.0
2007	83.1	1.2	2.5	12.6	0.0	0.0	0.6	n.a.	n.a.	100.0
2008	78.6	2.3	6.5	12.2	0.0	0.0	0.4	n.a.	n.a.	100.0
2009	71.8	3.7	9.6	4.8	5.6	1.9	2.7	n.a.	n.a.	100.0
2010	55.7	1.0	9.3	13.4	1.3	0.0	19.3	n.a.	n.a.	100.0
2011	71.4	2.9	11.4	10.9	0.0	3.4	0.0	n.a.	n.a.	100.0
Jan-May 2012	65.2	0.0	4.5	11.6	0.0	3.6	15.2	n.a.	n.a.	100.0
U/C May 2012	43.6	2.9	6.9	25.2	0.0	8.9	12.6	n.a.	n.a.	100.0
Census Periods										
(Average Annual) <sup>3</sup>										
1991-1996	51.9	11.5	6.7	7.4	0.2	0.6	0.0	9.4	12.4	100.0
1996-2001	76.8	7.5	2.0	13.4	0.0	0.2	0.0	n.a.	n.a.	100.0
2001-2006	81.7	4.7	1.2	10.6	0.0	0.0	1.8	n.a.	n.a.	100.0
2006-2011	73.4	2.1	5.1	11.0	1.1	1.3	5.9	n.a.	n.a.	100.0

<sup>1</sup> Before 1999 the Brantford CMA only includes completions for the City of Brantford, the Town of Paris and Township of Brantford

<sup>2</sup> From 1996 onwards, the columns for private rental completions include assisted rental completions

<sup>3</sup> Census periods run from June 1 of the first year to May 31 of the last year

Note: Values may not add due to rounding.

Source: Altus Group Economic Consulting based on CMHC data

Rental apartment completions in 2006-2011 comprised nearly 6% of total completions in the Brantford CMA, compared to less than 2% in the previous Census period and none in 1996-2001. Only 26 condominium apartment units were completed in the past 20 years, all since the beginning of 2009. In

addition to the housing completions shown in Figure 4, there were more than 170 units created since the beginning of 2006 through the conversion of non-residential space to residential units, which are not tracked by CMHC. These units, as well as most of the rental apartment completions in the Brantford CMA since the beginning of 2006, are located in projects that received financial assistance from the Canada-Ontario Affordable Housing Program. Without that assistance, there may have been fewer rental apartment units completed in the Brantford CMA since the beginning of 2006.

### **2.2.3 County of Brant Shares of Completions by Dwelling Type in the Brantford CMA Declined in the 2006-2011 Census Period**

Figure 5 shows similar data for the County of Brant. The County's share of total completions in the Brantford CMA declined from about 41% in 2006-2011 to about one-quarter in 2006-2011. Declining shares were recorded for each dwelling type.

Other notable observations about housing completions for dwellings other than single-detached include:

- There have been no semi-detached completions in the County of Brant since the beginning of 2007, and the last semi-detached completions comprised 56 units located in the Grandville subdivision in Southwest Paris.
- From 1999 through 2005, almost all of the row completions in the County of Brant were condominium. Since 2005, there has been more of a balance between freehold and condominium row completions.
- Since approximately the beginning of 1999, all of the 45 freehold row units have been completed in Paris – 31 in the Grandville subdivision and 14 in Fairview Heights.
- Of the 216 condominium row units completed in the County during 1999-2011, 32 are located in St. George and all or almost all of the remaining units are located in Paris. Of the 26 condominium row units under construction in May 2012, 5 are located in Paris and the rest in St. George.



Figure 5

**Housing Completions by Dwelling Type and Tenure, County of Brant, 1999-2012**

	Ownership						Rental		Total
	Freehold			Condominium			Row	Apt	
	Single-Detached	Semi-Detached	Row	Row	Apt	Row			
<b>Annual</b>	<i>Units</i>								
1999	79	14	0	27	8	0	0	128	
2000	100	22	0	26	0	0	0	148	
2001	228	44	0	5	0	0	0	277	
2002	140	32	4	76	0	0	0	252	
2003	250	22	0	9	0	0	12	293	
2004	250	20	0	42	0	0	0	312	
2005	248	24	3	18	0	0	0	293	
2006	170	12	7	0	0	0	2	191	
2007	119	0	6	0	0	0	0	125	
2008	134	0	6	0	0	0	0	140	
2009	90	0	7	0	21	0	2	120	
2010	60	0	6	0	0	0	0	66	
2011	85	0	6	13	0	0	0	104	
Jan-May 2012	42	0	0	0	0	0	0	42	
U/C May 2012	76	2	0	26	0	0	0	104	
<b>Census Periods</b> <b>(Average Annual)<sup>1</sup></b>									
2001-2006	213	28	2	30	0	0	3	276	
2006-2011	114	0	6	0	4	0	0	124	
	<i>Percent</i>								
1999	61.7	10.9	0.0	21.1	6.3	0.0	0.0	100.0	
2000	67.6	14.9	0.0	17.6	0.0	0.0	0.0	100.0	
2001	82.3	15.9	0.0	1.8	0.0	0.0	0.0	100.0	
2002	55.6	12.7	1.6	30.2	0.0	0.0	0.0	100.0	
2003	85.3	7.5	0.0	3.1	0.0	0.0	4.1	100.0	
2004	80.1	6.4	0.0	13.5	0.0	0.0	0.0	100.0	
2005	84.6	8.2	1.0	6.1	0.0	0.0	0.0	100.0	
2006	89.0	6.3	3.7	0.0	0.0	0.0	1.0	100.0	
2007	95.2	0.0	4.8	0.0	0.0	0.0	0.0	100.0	
2008	95.7	0.0	4.3	0.0	0.0	0.0	0.0	100.0	
2009	75.0	0.0	5.8	0.0	17.5	0.0	1.7	100.0	
2010	90.9	0.0	9.1	0.0	0.0	0.0	0.0	100.0	
2011	81.7	0.0	5.8	12.5	0.0	0.0	0.0	100.0	
Jan-May 2012	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	
U/C May 2012	73.1	1.9	0.0	25.0	0.0	0.0	0.0	100.0	
<b>Census Periods</b> <b>(Average Annual)<sup>1</sup></b>									
2001-2006	77.2	10.2	0.8	10.9	0.0	0.0	1.0	100.0	
2006-2011	91.5	0.3	4.5	0.0	3.4	0.0	0.3	100.0	
	<i>Percent of Brantford CMA</i>								
1999	29.5	70.0	n.a.	54.0	n.a.	n.a.	n.a.	37.9	
2000	33.1	91.7	0.0	32.9	n.a.	n.a.	n.a.	35.7	
2001	54.9	100.0	n.a.	100.0	n.a.	n.a.	n.a.	59.7	
2002	34.8	76.2	40.0	90.5	n.a.	n.a.	n.a.	46.8	
2003	40.1	84.6	0.0	23.1	n.a.	n.a.	23.1	39.0	
2004	36.5	71.4	0.0	30.4	n.a.	n.a.	n.a.	36.5	
2005	37.7	85.7	27.3	28.1	n.a.	n.a.	0.0	38.2	
2006	34.5	75.0	63.6	0.0	n.a.	0.0	3.6	28.2	
2007	29.6	0.0	50.0	0.0	n.a.	n.a.	0.0	25.8	
2008	32.6	0.0	17.6	0.0	n.a.	n.a.	0.0	26.8	
2009	33.3	0.0	19.4	0.0	100.0	0.0	20.0	31.9	
2010	27.8	0.0	16.7	0.0	0.0	n.a.	0.0	17.0	
2011	34.0	0.0	15.0	34.2	n.a.	0.0	n.a.	29.7	
Jan-May 2012	57.5	n.a.	0.0	0.0	n.a.	0.0	0.0	37.5	
U/C May 2012	50.0	20.0	0.0	29.5	n.a.	0.0	0.0	29.8	
<b>Census Periods</b> <b>(Average Annual)<sup>1</sup></b>									
2001-2006	38.8	88.6	28.2	42.0	n.a.	n.a.	n.a.	41.1	
2006-2011	31.6	3.8	22.4	0.0	n.a.	0.0	n.a.	25.4	

<sup>1</sup> Census periods run from June 1 of the first year to May 31 of the last year

Note: Values may not add due to rounding.

Source: Altus Group Economic Consulting based on CMHC data

- The only condominium apartment completions recorded in the County of Brant since 1999 were 21 units in a stacked townhouse project located at 50 Whitlaw Way.
- There have been very few rental row or apartment completions in the County of Brant since the beginning of 1999. Indeed, more rental apartment units were created since the beginning of 1999 through conversion of non-residential space to residential units than through new construction.

#### **2.2.4 Absorbed Single-Detached Units by Price Range**

Based on data from CMHC, more than three-quarters of absorbed new single-detached units in the County of Brant were valued at \$350,000 and over in 2011 compared with only about 10% in the City of Brantford (Figure 6). In both 2010 and 2011, the City of Brantford accounted for about 90% of the absorbed single-detached units in the Brantford CMA priced under \$350,000.

In each year from 2007 through 2011, average and median absorbed single-detached house prices in the County of Brant have been significantly higher than in the City of Brantford. Furthermore, they were also higher than in surrounding municipalities, such as the City of Hamilton, the Cities of Cambridge and Kitchener, and Norfolk County in 2010 and 2011. On the surface, the data suggest that new single-detached homebuyers have not necessarily been attracted to the County of Brant due to housing affordability. However, it should be kept in mind that the median and especially average price of a new single-detached home in the County of Brant is likely elevated because of the relatively larger share of homes on large lots located outside the Primary Urban Settlement Areas compared to the large urban centres like Hamilton, Cambridge and Kitchener. Even in the Primary Urban Settlement Areas of Paris and St. George, single-detached lot sizes in plans of subdivision registered in recent years are generally larger on average than in Hamilton, Cambridge and Kitchener.

Average and median prices of absorbed new single-detached homes in the County of Brant increased by about 60% (about 50% in the City of Brantford) between 2007 and 2011, much higher than the increases in the Cities of Hamilton, Cambridge and Kitchener as well as Norfolk County.

Figure 6

Absorption by Price Range, Single-Detached Units, Brantford CMA, County of Brant and City of Brantford, 2006-2011													
	Under \$125,000	\$125,000- \$149,999	\$150,000- \$174,999	\$175,000- \$199,999	Under \$200,000	\$200,000 and Over	\$200,000- \$249,999	\$250,000- \$299,999	\$300,000- \$349,999	\$350,000 and Over	Total	Median Price	Average Price
	Units											Dollars	
<i>Brantford CMA</i>													
2006	23	69	30	71	193	105	n.a.	n.a.	n.a.	n.a.	298	182,000	190,810
2007	20	50	64	66	200	196	n.a.	n.a.	n.a.	n.a.	396	195,000	222,900
2008	13	43	56	38	150	295	n.a.	n.a.	n.a.	n.a.	445	235,000	253,849
2009	4	17	46	10	77	223	n.a.	n.a.	n.a.	n.a.	300	255,000	282,081
2010	n.a.	n.a.	n.a.	n.a.	6	220	39	64	48	69	226	309,000	346,660
2011	n.a.	n.a.	n.a.	n.a.	9	242	34	73	58	77	251	309,900	353,197
<i>County of Brant</i>													
2006	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2007	1	-	21	4	26	75	n.a.	n.a.	n.a.	n.a.	101	275,000	303,861
2008	1	-	29	6	36	115	n.a.	n.a.	n.a.	n.a.	151	315,000	319,874
2009	1	1	8	2	12	80	n.a.	n.a.	n.a.	n.a.	92	326,900	351,207
2010	n.a.	n.a.	n.a.	n.a.	-	64	-	8	9	47	64	407,500	500,080
2011	n.a.	n.a.	n.a.	n.a.	2	74	2	5	8	59	76	444,500	498,005
<i>City of Brantford</i>													
2006	23	69	30	71	193	105	n.a.	n.a.	n.a.	n.a.	298	182,000	190,810
2007	19	50	43	62	174	121	n.a.	n.a.	n.a.	n.a.	295	190,000	195,181
2008	12	43	27	32	114	180	n.a.	n.a.	n.a.	n.a.	294	225,000	219,938
2009	3	16	38	8	65	143	n.a.	n.a.	n.a.	n.a.	208	238,445	251,506
2010	n.a.	n.a.	n.a.	n.a.	6	156	39	56	39	22	162	284,995	286,050
2011	n.a.	n.a.	n.a.	n.a.	7	168	32	68	50	18	175	289,900	290,309
<i>Percent</i>													
<i>Brantford CMA</i>													
2006	7.7	23.2	10.1	23.8	64.8	35.2	n.a.	n.a.	n.a.	n.a.	100.0		
2007	5.1	12.6	16.2	16.7	50.5	49.5	n.a.	n.a.	n.a.	n.a.	100.0	7.1	16.8
2008	2.9	9.7	12.6	8.5	33.7	66.3	n.a.	n.a.	n.a.	n.a.	100.0	20.5	13.9
2009	1.3	5.7	15.3	3.3	25.7	74.3	n.a.	n.a.	n.a.	n.a.	100.0	8.5	11.1
2010	n.a.	n.a.	n.a.	n.a.	2.7	97.3	17.3	28.3	21.2	30.5	100.0	21.2	22.9
2011	n.a.	n.a.	n.a.	n.a.	3.6	96.4	13.5	29.1	23.1	30.7	100.0	0.3	1.9
<i>County of Brant</i>													
2006	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.		
2007	1.0	-	20.8	4.0	25.7	74.3	n.a.	n.a.	n.a.	n.a.	100.0	n.a.	n.a.
2008	0.7	-	19.2	4.0	23.8	76.2	n.a.	n.a.	n.a.	n.a.	100.0	14.5	5.3
2009	1.1	1.1	8.7	2.2	13.0	87.0	n.a.	n.a.	n.a.	n.a.	100.0	3.8	9.8
2010	n.a.	n.a.	n.a.	n.a.	-	100.0	-	12.5	14.1	73.4	100.0	24.7	42.4
2011	n.a.	n.a.	n.a.	n.a.	2.6	97.4	2.6	6.6	10.5	77.6	100.0	9.1	(0.4)
<i>City of Brantford</i>													
2006	7.7	23.2	10.1	23.8	64.8	35.2	n.a.	n.a.	n.a.	n.a.	100.0		
2007	6.4	16.9	14.6	21.0	59.0	41.0	n.a.	n.a.	n.a.	n.a.	100.0	4.4	2.3
2008	4.1	14.6	9.2	10.9	38.8	61.2	n.a.	n.a.	n.a.	n.a.	100.0	18.4	12.7
2009	1.4	7.7	18.3	3.8	31.3	68.8	n.a.	n.a.	n.a.	n.a.	100.0	6.0	14.4
2010	n.a.	n.a.	n.a.	n.a.	3.7	96.3	24.1	34.6	24.1	13.6	100.0	19.5	13.7
2011	n.a.	n.a.	n.a.	n.a.	4.0	96.0	18.3	38.9	28.6	10.3	100.0	1.7	1.5

Note: CMHC changed price ranges in 2010. In 2006, CMHC did not report absorbed single-detached house prices for the County of Brant, therefore the City of Brantford and the CMA data are the same.

Source: Altus Group Economic Consulting based on CMHC data

There is likely an opportunity for the County of Brant to attract more new homebuyers if some new homes in Paris and St. George were marketed on smaller single-detached lots compared to the typical lot sizes marketed in the County.

## 2.3 PROFILE OF HOUSEHOLDS IN THE COUNTY OF BRANT

To provide further insights into the role of the County of Brant within the Brantford CMA housing market, this section examines selected data from the

2006 Census of Canada.<sup>2</sup> The data reviewed here are for non-farm, non-reserve dwellings, which represent about 97% of all households in the County of Brant.

### **2.3.1 Most Owner and Renter Households in the County Live in Single-Detached Homes**

As illustrated in Figure 7, almost 90% of owner households and more than half of renter households in the County of Brant lived in single-detached dwellings in 2006. Most of the remaining owner households lived in semi-detached or row units, while most of the remaining renter households lived in low-rise apartments. Based on housing completions during 2006-2011, this profile likely did not change much between 2006 and 2011.

Figure 7 also shows that with the exception of households under age 35, at least 87% of owner households in each 10-year age group from age 35 and higher lived in single-detached dwellings.

Ownership rates were high in each age group, with the highest rates being for households between age 35 and 74.

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<sup>2</sup> Similar data from the 2011 Census of Canada and National Household Survey to those examined in this section have not yet been published.

Figure 7

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**Owner and Renter Households by Age of Household Head and Dwelling Type, County of Brant, 2006**

	Under 35	35-44	45-54	55-64	65-74	75 and Over	Total
	<i>Households</i>						
<b>Owner</b>							
Single-Detached	890	2,000	2,245	1,770	1,230	1,005	9,145
Semi-Detached	155	140	155	100	75	40	675
Row	30	40	15	75	60	100	325
Apartment	0	25	0	25	25	0	85
All Other	20	10	30	40	20	10	130
Total	1,110	2,220	2,470	2,015	1,400	1,140	10,355
<b>Renter</b>							
Single-Detached	170	175	165	75	45	150	790
Semi-Detached	35	30	15	0	0	10	105
Row	30	10	30	0	10	15	85
Apartment	90	80	85	75	40	85	435
All Other	40	10	15	0	0	0	80
Total	350	315	305	150	100	265	1,495
<b>Total</b>							
Single-Detached	1,060	2,175	2,410	1,845	1,275	1,155	9,935
Semi-Detached	190	170	170	100	75	50	780
Row	60	50	45	75	70	115	410
Apartment	90	105	85	100	65	85	520
All Other	60	20	45	40	20	10	210
Total	1,460	2,535	2,775	2,165	1,500	1,405	11,850
	<i>Percent</i>						
<b>Owner</b>							
Single-Detached	81.3	90.3	91.8	88.1	87.2	87.0	88.3
Semi-Detached	14.2	6.3	6.3	5.0	5.3	3.5	6.5
Row	2.7	1.8	0.6	3.7	4.3	8.7	3.1
Apartment	0	1.1	0	1.2	1.8	0	0.8
All Other	1.8	0.5	1.2	2.0	1.4	0.9	1.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Renter</b>							
Single-Detached	46.6	57.4	53.2	50.0	47.4	57.7	52.8
Semi-Detached	9.6	9.8	4.8	0	0	3.8	7.0
Row	8.2	3.3	9.7	0	10.5	5.8	5.7
Apartment	24.7	26.2	27.4	50.0	42.1	32.7	29.1
All Other	11.0	3.3	4.8	0	0	0	5.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Total</b>							
Single-Detached	72.6	86.3	87.5	85.4	84.7	81.6	83.8
Semi-Detached	13.0	6.7	6.2	4.6	5.0	3.5	6.6
Row	4.1	2.0	1.6	3.5	4.7	8.1	3.5
Apartment	6.2	4.2	3.1	4.6	4.3	6.0	4.4
All Other	4.1	0.8	1.6	1.9	1.3	0.7	1.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Owner</b>							
Single-Detached	9.7	21.9	24.6	19.4	13.5	11.0	100.0
Semi-Detached	23.3	21.1	23.3	15.0	11.3	6.0	100.0
Row	9.4	12.5	4.7	23.4	18.8	31.3	100.0
Apartment	0	33.3	0	33.3	33.3	0	100.0
All Other	15.4	7.7	23.1	30.8	15.4	7.7	100.0
Total	10.7	21.4	23.9	19.5	13.5	11.0	100.0
<b>Renter</b>							
Single-Detached	21.8	22.4	21.2	9.6	5.8	19.2	100.0
Semi-Detached	38.9	33.3	16.7	0	0	11.1	100.0
Row	31.6	10.5	31.6	0	10.5	15.8	100.0
Apartment	19.8	17.6	18.7	16.5	8.8	18.7	100.0
All Other	61.5	15.4	23.1	0	0	0	100.0
Total	23.6	21.2	20.5	10.1	6.7	17.8	100.0
<b>Total</b>							
Single-Detached	10.7	21.9	24.3	18.6	12.9	11.6	100.0
Semi-Detached	25.2	22.5	22.5	13.2	9.9	6.6	100.0
Row	14.5	12.0	10.8	18.1	16.9	27.7	100.0
Apartment	17.0	19.8	16.0	18.9	12.3	16.0	100.0
All Other	30.8	10.3	23.1	20.5	10.3	5.1	100.0
Total	12.3	21.4	23.4	18.3	12.7	11.9	100.0

Note: Includes private households in non-farm, non-reserve dwellings. Values may not add due to rounding by Statistics Canada. Percentages are based on calculated totals.

Source: Altus Group Economic Consulting based on 2006 Census of Canada special tabulations

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### **2.3.2 Households Moving into New Ownership Housing in the County of Brant During 2001-2006 had an Older Age Profile Than in the City of Brantford**

Figure 8 presents data from the 2006 Census of Canada on the age of household head (as of 2006) of owner households that moved into new housing (i.e., completed during 2001-2006) in the County of Brant and City of Brantford. The data show that almost 30% of these households in the Brant Census Division (Brantford CMA) were under age 35, similar to all Ontario CMAs combined. However, the Brantford CMA had lower shares of these households age 35-44 and 45-54 (about 24% and 16%, respectively) compared with all Ontario CMAs (about 33% and 20%, respectively). The Brantford CMA had a much higher share of these households age 55 and over (about 30%) compared to all Ontario CMAs (under 20%).

Looking just at owner households in single-detached detached dwellings completed during 2001-2006, compared with all Ontario CMAs combined the Brantford CMA again had a higher share of households under age 35 and age 55 and over.

The Census data also show that the vast majority of households moving into new owner-occupied row units in both the County of Brant and City of Brantford were age 55 and over, while most households moving into new owner-occupied semi-detached units in the County (about half in the City of Brantford) were under age 55.

The attraction of younger and older households to the Brantford CMA is positive for growth during the forecast period because the latter half of the baby boom generation will be reaching age 55 during 2011-2021. The baby boom echo generation is expected to have a positive impact on the under-35 age group during 2011-2031.

The data also show that households moving into new ownership housing in the County of Brant during 2001-2006 had an older profile than in the City of Brantford.

Figure 9 shows similar data to Figure 8 but for owner households that moved into units completed before 2001. The data show that the age profile of these movers is younger than for movers into new housing.

With households age 55 and over expected to account for a growing share of demand for new housing during 2011-2031, there is an opportunity for the

## County to increase its share of demand for new housing in the Brantford CMA.

Figure 8

<b>Owner Households That Moved During 2001-2006 into Dwellings Completed During 2001-2006 by Age of Household Head and Dwelling Type, Brant Census Division, 2006</b>							
	Under 35	35-44	45-54	55-64	65-74	75 and Over	Total
<i>Households</i>							
<b>Single-Detached</b>							
County of Brant	170	220	135	160	100	25	795
City of Brantford	565	425	265	150	90	25	1,510
Brant Census Division	730	640	400	300	200	50	2,300
<b>Semi-Detached</b>							
County of Brant	50	10	35	20	0	0	110
City of Brantford	10	10	10	20	10	0	45
Brant Census Division	65	10	40	25	20	0	160
<b>Row</b>							
County of Brant	20	5	0	35	20	55	145
City of Brantford	10	10	15	70	35	45	180
Brant Census Division	40	10	20	105	50	95	325
<b>Apartment and Other</b>							
County of Brant	10	0	0	0	0	0	10
City of Brantford	10	40	25	10	15	10	110
Brant Census Division	10	30	25	20	15	0	105
<b>Total</b>							
County of Brant	245	240	175	210	125	80	1,055
City of Brantford	610	455	315	230	155	80	1,840
Brant Census Division	850	705	475	455	285	150	2,900
<i>Percent</i>							
<b>Single-Detached</b>							
County of Brant	23.1	34.1	33.8	51.6	52.6	50.0	34.5
City of Brantford	76.9	65.9	66.3	48.4	47.4	50.0	65.5
Brant Census Division	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Semi-Detached</b>							
County of Brant	83.3	50.0	77.8	50.0	0	n.a.	71.0
City of Brantford	16.7	50.0	22.2	50.0	100.0	n.a.	29.0
Brant Census Division	100.0	100.0	100.0	100.0	100.0	0	100.0
<b>Row</b>							
County of Brant	66.7	33.3	0	33.3	36.4	55.0	44.6
City of Brantford	33.3	66.7	100.0	66.7	63.6	45.0	55.4
Brant Census Division	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Apartment and Other</b>							
County of Brant	50.0	0	0	0	0	n.a.	8.3
City of Brantford	50.0	100.0	100.0	100.0	100.0	n.a.	91.7
Brant Census Division	100.0	100.0	100.0	100.0	100.0	0	100.0
<b>Total</b>							
County of Brant	28.7	34.5	35.7	47.7	44.6	50.0	36.4
City of Brantford	71.3	65.5	64.3	52.3	55.4	50.0	63.6
Brant Census Division	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Single-Detached</b>							
County of Brant	21.0	27.2	16.7	19.8	12.3	3.1	100.0
City of Brantford	37.2	28.0	17.4	9.9	5.9	1.6	100.0
Brant Census Division	31.5	27.6	17.2	12.9	8.6	2.2	100.0
<b>Semi-Detached</b>							
County of Brant	43.5	8.7	30.4	17.4	0	0	100.0
City of Brantford	16.7	16.7	16.7	33.3	16.7	0	100.0
Brant Census Division	40.6	6.3	25.0	15.6	12.5	0	100.0
<b>Row</b>							
County of Brant	14.8	3.7	0	25.9	14.8	40.7	100.0
City of Brantford	5.4	5.4	8.1	37.8	18.9	24.3	100.0
Brant Census Division	12.5	3.1	6.3	32.8	15.6	29.7	100.0
<b>Apartment and Other</b>							
County of Brant	100.0	0	0	0	0	0	100.0
City of Brantford	9.1	36.4	22.7	9.1	13.6	9.1	100.0
Brant Census Division	10.0	30.0	25.0	20.0	15.0	0	100.0
<b>Total</b>							
County of Brant	22.8	22.3	16.3	19.5	11.6	7.4	100.0
City of Brantford	33.1	24.7	17.1	12.5	8.4	4.3	100.0
Brant Census Division	29.1	24.1	16.3	15.6	9.8	5.1	100.0

Note: Includes private households in owner-occupied, non-farm, non-reserve dwellings. Values may not add due to rounding by Statistics Canada. Percentages are based on calculated totals.

Source: Altus Group Economic Consulting based on 2006 Census of Canada special tabulations

Figure 9

<b>Owner Households That Moved During 2001-2006 into Dwellings Completed Before 2001 by Age of Household Head and Dwelling Type, Brant Census Division, 2006</b>							
	Under 35	35-44	45-54	55-64	65-74	75 and Over	Total
<b>Single-Detached</b>							
County of Brant	445	460	340	155	110	55	1,565
City of Brantford	<u>1,615</u>	<u>1,295</u>	<u>1,025</u>	<u>470</u>	<u>160</u>	<u>95</u>	<u>4,655</u>
Brant Census Division	2,065	1,750	1,370	615	280	150	6,230
<b>Semi-Detached</b>							
County of Brant	80	50	25	15	0	10	140
City of Brantford	<u>190</u>	<u>175</u>	<u>50</u>	<u>20</u>	<u>5</u>	<u>15</u>	<u>465</u>
Brant Census Division	255	220	65	40	5	25	610
<b>Row</b>							
County of Brant	10	15	25	10	10	15	60
City of Brantford	<u>100</u>	<u>85</u>	<u>45</u>	<u>55</u>	<u>60</u>	<u>15</u>	<u>350</u>
Brant Census Division	135	90	45	50	65	35	415
<b>Apartment and Other</b>							
County of Brant	10	10	5	(5)	(10)	(10)	25
City of Brantford	<u>190</u>	<u>65</u>	<u>95</u>	<u>95</u>	<u>95</u>	<u>95</u>	<u>635</u>
Brant Census Division	200	75	115	105	80	110	660
<b>Total</b>							
County of Brant	525	510	375	170	130	75	1,795
City of Brantford	<u>2,100</u>	<u>1,635</u>	<u>1,215</u>	<u>635</u>	<u>290</u>	<u>230</u>	<u>6,120</u>
Brant Census Division	2,640	2,145	1,600	815	415	300	7,920
<b>Percent</b>							
<b>Single-Detached</b>							
County of Brant	21.6	26.2	24.9	24.8	40.7	36.7	25.2
City of Brantford	<u>78.4</u>	<u>73.8</u>	<u>75.1</u>	<u>75.2</u>	<u>59.3</u>	<u>63.3</u>	<u>74.8</u>
Brant Census Division	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Semi-Detached</b>							
County of Brant	29.6	22.2	33.3	42.9	0	40.0	23.1
City of Brantford	<u>70.4</u>	<u>77.8</u>	<u>66.7</u>	<u>57.1</u>	<u>100.0</u>	<u>60.0</u>	<u>76.9</u>
Brant Census Division	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Row</b>							
County of Brant	9.1	15.0	35.7	15.4	14.3	50.0	14.6
City of Brantford	<u>90.9</u>	<u>85.0</u>	<u>64.3</u>	<u>84.6</u>	<u>85.7</u>	<u>50.0</u>	<u>85.4</u>
Brant Census Division	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Apartment and Other</b>							
County of Brant	5.0	13.3	5.0	(5.6)	(11.8)	(11.8)	3.8
City of Brantford	<u>95.0</u>	<u>86.7</u>	<u>95.0</u>	<u>105.6</u>	<u>111.8</u>	<u>111.8</u>	<u>96.2</u>
Brant Census Division	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Total</b>							
County of Brant	20.0	23.8	23.6	21.1	31.0	24.6	22.7
City of Brantford	<u>80.0</u>	<u>76.2</u>	<u>76.4</u>	<u>78.9</u>	<u>69.0</u>	<u>75.4</u>	<u>77.3</u>
Brant Census Division	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Single-Detached</b>							
County of Brant	28.4	29.4	21.7	9.9	7.0	3.5	100.0
City of Brantford	<u>34.7</u>	<u>27.8</u>	<u>22.0</u>	<u>10.1</u>	<u>3.4</u>	<u>2.0</u>	<u>100.0</u>
Brant Census Division	33.1	28.1	22.0	9.9	4.5	2.4	100.0
<b>Semi-Detached</b>							
County of Brant	44.4	27.8	13.9	8.3	0	5.6	100.0
City of Brantford	<u>41.8</u>	<u>38.5</u>	<u>11.0</u>	<u>4.4</u>	<u>1.1</u>	<u>3.3</u>	<u>100.0</u>
Brant Census Division	41.8	36.1	10.7	6.6	0.8	4.1	100.0
<b>Row</b>							
County of Brant	11.8	17.6	29.4	11.8	11.8	17.6	100.0
City of Brantford	<u>27.8</u>	<u>23.6</u>	<u>12.5</u>	<u>15.3</u>	<u>16.7</u>	<u>4.2</u>	<u>100.0</u>
Brant Census Division	32.1	21.4	10.7	11.9	15.5	8.3	100.0
<b>Apartment and Other</b>							
County of Brant	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	0
City of Brantford	<u>29.9</u>	<u>10.2</u>	<u>15.0</u>	<u>15.0</u>	<u>15.0</u>	<u>15.0</u>	<u>100.0</u>
Brant Census Division	29.2	10.9	16.8	15.3	11.7	16.1	100.0
<b>Total</b>							
County of Brant	29.4	28.6	21.0	9.5	7.3	4.2	100.0
City of Brantford	<u>34.4</u>	<u>26.8</u>	<u>19.9</u>	<u>10.4</u>	<u>4.8</u>	<u>3.8</u>	<u>100.0</u>
Brant Census Division	33.4	27.1	20.2	10.3	5.2	3.8	100.0

Note: Includes private households in owner-occupied, non-farm, non-reserve dwellings. Values may not add due to rounding by Statistics Canada. Percentages are based on calculated totals.

Source: Altus Group Economic Consulting based on 2006 Census of Canada special tabulations



### 2.3.3 Almost Two-Thirds of Owner Households in New Single-Detached Housing in the County of Brant Moved from Outside the County During 2001-2006

Figure 10 presents data from the 2006 Census of Canada on the previous place of residence of owner households that moved into new single-detached housing in the County of Brant and City of Brantford during 2001-2006. The data show that only about 35% of these households in the County of Brant moved from elsewhere in the County (versus almost 44% in the City of Brantford). About 13% moved from elsewhere in the Brantford CMA while about 50% moved from outside the Brantford CMA but elsewhere in Ontario. Notably, almost no households moved from the County of Brant to a new home in the City of Brantford during 2006-2011. In both the County of Brant and City of Brantford, local movers (i.e., those who moved within the same municipality) were much more concentrated in the 35-44 age group than movers from outside the local municipality.

Figure 11 shows similar data to Figure 10 but for owner households that moved into single-detached units completed before 2001. The data show that in the County of Brant and especially the City of Brantford, households moving within the same local municipality accounted for a larger share of buyers moving into older (resale) homes than newly completed homes.

Data from the 2006 Census of Canada showing the previous place of residence of persons who lived in the County of Brant in 2006 and moved during the previous five years indicate that in St. George, a larger percentage of movers moved from outside the County of Brant compared with Paris and the County as a whole.<sup>3</sup>

<sup>3</sup> This is in contrast to the previous data, which was for owner households that lived in the County of Brant in 2006 and moved in the previous five years.

Figure 10

**Owner Households That Moved During 2001-2006 into Single-Detached Units Completed During 2001-2006  
by Previous Place of Residence and Age of Household Head, Brant Census Division, 2006**

Previous Place of Residence	Under 35	35-44	45-54	55-64	65-74	75 and Over	Total
<i>Households</i>							
<b>County of Brant</b>							
Elsewhere in County of Brant	40	115	55	25	25	10	280
Elsewhere in Brantford CMA	20	35	0	35	10	0	105
Elsewhere in Ontario	95	60	70	90	65	15	400
Outside Ontario	10	0	0	0	0	0	10
Total	165	210	125	150	100	25	795
<b>City of Brantford</b>							
Elsewhere in City of Brantford	225	200	135	45	40	10	655
Elsewhere in Brantford CMA	0	10	0	0	0	0	20
Elsewhere in Ontario	320	170	110	85	55	25	755
Outside Ontario	10	35	15	10	0	0	75
Total	555	415	260	140	95	35	1,505
<b>Brant Census Division / Brantford CMA</b>							
Elsewhere in same municipality	275	325	190	70	75	10	935
Elsewhere in Brantford CMA	20	45	0	45	10	0	120
Elsewhere in Ontario	410	230	180	185	115	40	1,160
Outside Ontario	30	40	15	0	0	0	90
Total	735	640	385	300	200	50	2,305
<i>Percent</i>							
<b>County of Brant</b>							
Elsewhere in County of Brant	24.2	54.8	44.0	16.7	25.0	40.0	35.2
Elsewhere in Brantford CMA	12.1	16.7	0.0	23.3	10.0	0.0	13.2
Elsewhere in Ontario	57.6	28.6	56.0	60.0	65.0	60.0	50.3
Outside Ontario	6.1	0.0	0.0	0.0	0.0	0.0	1.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>City of Brantford</b>							
Elsewhere in City of Brantford	40.5	48.2	51.9	32.1	42.1	28.6	43.5
Elsewhere in Brantford CMA	0.0	2.4	0.0	0.0	0.0	0.0	1.3
Elsewhere in Ontario	57.7	41.0	42.3	60.7	57.9	71.4	50.2
Outside Ontario	1.8	8.4	5.8	7.1	0.0	0.0	5.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Brant Census Division / Brantford CMA</b>							
Elsewhere in same municipality	37.4	50.8	49.4	23.3	37.5	20.0	40.6
Elsewhere in Brantford CMA	2.7	7.0	0.0	15.0	5.0	0.0	5.2
Elsewhere in Ontario	55.8	35.9	46.8	61.7	57.5	80.0	50.3
Outside Ontario	4.1	6.3	3.9	0.0	0.0	0.0	3.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>County of Brant</b>							
Elsewhere in County of Brant	14.8	42.6	20.4	9.3	9.3	3.7	100.0
Elsewhere in Brantford CMA	20.0	35.0	0.0	35.0	10.0	0	100.0
Elsewhere in Ontario	24.1	15.2	17.7	22.8	16.5	3.8	100.0
Outside Ontario	100.0	0.0	0.0	0.0	0.0	0.0	100.0
Total	21.3	27.1	16.1	19.4	12.9	3.2	100.0
<b>City of Brantford</b>							
Elsewhere in City of Brantford	34.4	30.5	20.6	6.9	6.1	1.5	100.0
Elsewhere in Brantford CMA	0.0	100.0	0.0	0.0	0.0	0.0	100.0
Elsewhere in Ontario	41.8	22.2	14.4	11.1	7.2	3.3	100.0
Outside Ontario	14.3	50.0	21.4	14.3	0.0	0.0	100.0
Total	37.0	27.7	17.3	9.3	6.3	2.3	100.0
<b>Brant Census Division / Brantford CMA</b>							
Elsewhere in same municipality	29.1	34.4	20.1	7.4	7.9	1.1	100.0
Elsewhere in Brantford CMA	16.7	37.5	0.0	37.5	8.3	0	100.0
Elsewhere in Ontario	35.3	19.8	15.5	15.9	9.9	3.4	100.0
Outside Ontario	35.3	47.1	17.6	0.0	0.0	0.0	100.0
Total	31.8	27.7	16.7	13.0	8.7	2.2	100.0

Note: Includes private households in owner-occupied, non-farm, non-reserve dwellings. Values may not add due to rounding by Statistics Canada. Percentages are based on calculated totals.

Source: Altus Group Economic Consulting based on 2006 Census of Canada special tabulations

Figure 11

**Owner Households That Moved During 2001-2006 into Single-Detached Units Completed Before 2001 by Previous Place of Residence and Age of Household Head, Brant Census Division, 2006**

Previous Place of Residence	Under 35	35-44	45-54	55-64	65-74	75 and Over	Total
<i>Households</i>							
<b>County of Brant</b>							
Elsewhere in County of Brant	190	160	140	60	30	40	610
Elsewhere in Brantford CMA	30	85	50	30	30	0	220
Elsewhere in Ontario	230	200	125	60	50	20	665
Outside Ontario	10	40	25	10	15	0	80
Total	460	485	340	160	125	60	1,575
<b>City of Brantford</b>							
Elsewhere in City of Brantford	990	860	650	265	95	45	2,905
Elsewhere in Brantford CMA	55	65	60	20	0	10	215
Elsewhere in Ontario	520	310	280	180	60	35	1,385
Outside Ontario	50	55	30	10	0	0	155
Total	1,615	1,290	1,020	475	155	90	4,660
<b>Brant Census Division / Brantford CMA</b>							
Elsewhere in same municipality	1,180	1,025	795	315	120	85	3,520
Elsewhere in Brantford CMA	75	150	110	55	30	10	435
Elsewhere in Ontario	750	505	400	245	95	50	2,050
Outside Ontario	60	70	50	10	20	0	230
Total	2,065	1,750	1,355	625	265	145	6,235
<i>Percent</i>							
<b>County of Brant</b>							
Elsewhere in County of Brant	41.3	33.0	41.2	37.5	24.0	66.7	38.7
Elsewhere in Brantford CMA	6.5	17.5	14.7	18.8	24.0	0.0	14.0
Elsewhere in Ontario	50.0	41.2	36.8	37.5	40.0	33.3	42.2
Outside Ontario	2.2	8.2	7.4	6.3	12.0	0.0	5.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>City of Brantford</b>							
Elsewhere in City of Brantford	61.3	66.7	63.7	55.8	61.3	50.0	62.3
Elsewhere in Brantford CMA	3.4	5.0	5.9	4.2	0.0	11.1	4.6
Elsewhere in Ontario	32.2	24.0	27.5	37.9	38.7	38.9	29.7
Outside Ontario	3.1	4.3	2.9	2.1	0.0	0.0	3.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Brant Census Division / Brantford CMA</b>							
Elsewhere in same municipality	57.1	58.6	58.7	50.4	45.3	58.6	56.5
Elsewhere in Brantford CMA	3.6	8.6	8.1	8.8	11.3	6.9	7.0
Elsewhere in Ontario	36.3	28.9	29.5	39.2	35.8	34.5	32.9
Outside Ontario	2.9	4.0	3.7	1.6	7.5	0.0	3.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>County of Brant</b>							
Elsewhere in County of Brant	30.6	25.8	22.6	9.7	4.8	6.5	100.0
Elsewhere in Brantford CMA	13.3	37.8	22.2	13.3	13.3	0.0	100.0
Elsewhere in Ontario	33.6	29.2	18.2	8.8	7.3	2.9	100.0
Outside Ontario	10.0	40.0	25.0	10.0	15.0	0.0	100.0
Total	28.2	29.8	20.9	9.8	7.7	3.7	100.0
<b>City of Brantford</b>							
Elsewhere in City of Brantford	34.1	29.6	22.4	9.1	3.3	1.5	100.0
Elsewhere in Brantford CMA	26.2	31.0	28.6	9.5	0.0	4.8	100.0
Elsewhere in Ontario	37.5	22.4	20.2	13.0	4.3	2.5	100.0
Outside Ontario	34.5	37.9	20.7	6.9	0.0	0.0	100.0
Total	34.8	27.8	22.0	10.2	3.3	1.9	100.0
<b>Brant Census Division / Brantford CMA</b>							
Elsewhere in same municipality	33.5	29.1	22.6	8.9	3.4	2.4	100.0
Elsewhere in Brantford CMA	17.4	34.9	25.6	12.8	7.0	2.3	100.0
Elsewhere in Ontario	36.7	24.7	19.6	12.0	4.6	2.4	100.0
Outside Ontario	28.6	33.3	23.8	4.8	9.5	0.0	100.0
Total	33.3	28.2	21.8	10.1	4.3	2.3	100.0

Note: Includes private households in owner-occupied, non-farm, non-reserve dwellings. Values may not add due to rounding by Statistics Canada.

Percentages are based on calculated totals.

Source: Altus Group Economic Consulting based on 2006 Census of Canada special tabulations

## 2.4 PROFILE OF IN-MIGRANTS TO THE BRANT CENSUS DIVISION

In view of the finding in the previous section that about half of the owner households moving into new single-detached homes in the County of Brant and City of Brantford during 2001-2006 moved from outside the Brantford CMA, this section examines recent trends in the profile of in-migrants (persons moving) to the Brant Census Division.

### 2.4.1 The 25-44 Age Group Comprises the Largest Share of In-Migrants to the Brant Census Division

Figure 12 presents data from Statistics Canada on in-migrants to the Brant Census Division by age group between 2003 and 2010. Total in-migration to the Brant Census Division declined significantly in 2005-2006, before the recession, declined further in 2006-2007 and has since remained relatively flat. The pattern of in-migration in the Brant Census Division was generally similar to that in Ontario as a whole, with the peak (for the period examined) recorded in 2004-2005 and the low point recorded in 2008-2009 (during which the recession occurred). However, in-migration recovered faster in 2009-2010 in Ontario as a whole than in the Brant Census Division.

Figure 12

<b>In-Migrants by Age Group, Brant Census Division, 2003-2010</b>						
<u>Period</u>	<u>Under 17</u>	<u>18-24</u>	<u>25-44</u>	<u>45-64</u>	<u>65 and Over</u>	<u>Total</u>
<i>Persons</i>						
2003-2004	1,387	752	2,153	919	390	5,601
2004-2005	1,481	861	2,261	959	428	5,990
2005-2006	1,234	789	2,105	916	356	5,400
2006-2007	1,325	697	2,019	822	337	5,200
2007-2008	1,260	652	2,040	900	379	5,231
2008-2009	1,266	606	1,914	894	373	5,053
2009-2010	1,217	666	1,921	920	413	5,137
<i>Percent</i>						
2003-2004	24.8	13.4	38.4	16.4	7.0	100.0
2004-2005	24.7	14.4	37.7	16.0	7.1	100.0
2005-2006	22.9	14.6	39.0	17.0	6.6	100.0
2006-2007	25.5	13.4	38.8	15.8	6.5	100.0
2007-2008	24.1	12.5	39.0	17.2	7.2	100.0
2008-2009	25.1	12.0	37.9	17.7	7.4	100.0
2009-2010	23.7	13.0	37.4	17.9	8.0	100.0

Source: Altus Group Economic Consulting based on Statistics Canada Tax File Migration Data

Shares of in-migrants by age remained relatively steady over the seven-year period. The 25-44 age group comprised the largest share of in-migrants to the

Brant Census Division at close to 40%. The under 17 age group had the second largest share at around 25%.

#### 2.4.2 Majority of In-Migrants to the Brant Census Division Have Moved From Elsewhere in Ontario

Over the seven-year period, nearly 90% of all in-migrants to the Brant Census Division moved from elsewhere in Ontario, with about 6% coming from elsewhere in Canada and 5.4% coming from outside Canada (Figure 13). In contrast, for all Ontario Census Divisions combined, only about two-thirds of in-migrants moved from elsewhere in Ontario, while almost one-quarter moved from outside Canada. The most recent year for which data were available (2009-2010) showed a slight increase in the share of in-migrants to the Brant Census Division from elsewhere in Canada compared to the previous six years.

Figure 13

<b>In-Migrants by Place of Origin, Brant Census Division, 2003-2010</b>								
Place of Origin	2003-2004	2004-2005	2005-2006	2006-2007	2007-2008	2008-2009	2009-2010	Total
<i>Persons</i>								
Elsewhere in Ontario	4,878	5,371	4,733	4,641	4,534	4,544	4,527	33,228
Elsewhere in Canada (Outside Ontario)	373	348	294	295	333	315	377	2,335
Outside Canada	350	271	373	264	364	194	233	2,049
Total	5,601	5,990	5,400	5,200	5,231	5,053	5,137	37,612
<i>Percent</i>								
Elsewhere in Ontario	87.1	89.7	87.6	89.3	86.7	89.9	88.1	88.3
Elsewhere in Canada (Outside Ontario)	6.7	5.8	5.4	5.7	6.4	6.2	7.3	6.2
Outside Canada	6.2	4.5	6.9	5.1	7.0	3.8	4.5	5.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Altus Group Economic Consulting based on Statistics Canada Tax File Migration Data

#### 2.4.3 Hamilton, Waterloo, and Haldimand-Norfolk Accounted for Almost Half of In-Migrants to the Brant Census Division from Within Canada

Figure 14 presents data on the previous place of residence of in-migrants to the Brant Census Division from within Canada during 2003-2010. The data show that almost half of all in-migrants to the Brant Census Division from within Canada moved from Hamilton, Waterloo, and Haldimand-Norfolk. The Greater Toronto Area (GTA) as a whole accounted for nearly 20% of in-migrants to the Brant Census Division from within Canada. The preceding shares were relatively stable over the 2003-2010 period.

Figure 14

<b>In-Migrants to the Brant Census Division From Within Canada by Census Division of Origin, 2003-2010</b>									
Census Division of Origin	Province of Origin	2003-2004	2004-2005	2005-2006	2006-2007	2007-2008	2008-2009	2009-2010	Total
<i>Persons</i>									
Hamilton	ON	1,005	1,150	994	942	983	1,012	952	7,038
Waterloo	ON	688	933	807	759	730	757	681	5,355
Haldimand-Norfolk	ON	695	684	551	768	644	607	625	4,574
Halton	ON	320	341	340	258	271	266	278	2,074
Oxford	ON	310	318	289	277	268	275	247	1,984
Peel	ON	303	287	300	262	251	234	243	1,880
Toronto	ON	251	284	276	283	242	262	278	1,876
Niagara	ON	172	190	148	142	97	192	155	1,096
Middlesex	ON	144	159	154	142	160	138	133	1,030
Wellington	ON	93	129	92	87	88	82	91	662
Simcoe	ON	78	94	85	61	77	71	114	580
York	ON	75	72	69	72	50	51	62	451
Durham	ON	70	63	63	46	61	52	43	398
Essex	ON	64	47	30	63	55	71	56	386
Ottawa	ON	54	44	32	34	60	48	47	319
Elgin	ON	42	43	41	39	29	21	46	261
Division No. 6	AB	36	33	28	37	30	38	51	253
Lambton	ON	23	58	32	30	25	23	43	234
Perth	ON	34	27	24	14	33	27	44	203
Chatham-Kent	ON	29	27	21	12	41	27	39	196
Greater Vancouver	BC	24	21	29	12	23	28	30	167
Thunder Bay	ON	26	21	20	31	36	20	11	165
Greater Sudbury	ON	24	18	24	21	36	19	22	164
Bruce	ON	30	24	26	14	21	23	23	161
Division No. 11	AB	28	19	13	32	32	25	11	160
All Other		633	633	539	498	524	490	579	3,896
Total		5,251	5,719	5,027	4,936	4,867	4,859	4,904	35,563
<i>Percent</i>									
Hamilton	ON	19.1	20.1	19.8	19.1	20.2	20.8	19.4	19.8
Waterloo	ON	13.1	16.3	16.1	15.4	15.0	15.6	13.9	15.1
Haldimand-Norfolk	ON	13.2	12.0	11.0	15.6	13.2	12.5	12.7	12.9
Halton	ON	6.1	6.0	6.8	5.2	5.6	5.5	5.7	5.8
Oxford	ON	5.9	5.6	5.7	5.6	5.5	5.7	5.0	5.6
Peel	ON	5.8	5.0	6.0	5.3	5.2	4.8	5.0	5.3
Toronto	ON	4.8	5.0	5.5	5.7	5.0	5.4	5.7	5.3
Niagara	ON	3.3	3.3	2.9	2.9	2.0	4.0	3.2	3.1
Middlesex	ON	2.7	2.8	3.1	2.9	3.3	2.8	2.7	2.9
Wellington	ON	1.8	2.3	1.8	1.8	1.8	1.7	1.9	1.9
Simcoe	ON	1.5	1.6	1.7	1.2	1.6	1.5	2.3	1.6
York	ON	1.4	1.3	1.4	1.5	1.0	1.0	1.3	1.3
Durham	ON	1.3	1.1	1.3	0.9	1.3	1.1	0.9	1.1
Essex	ON	1.2	0.8	0.6	1.3	1.1	1.5	1.1	1.1
Ottawa	ON	1.0	0.8	0.6	0.7	1.2	1.0	1.0	0.9
Elgin	ON	0.8	0.8	0.8	0.8	0.6	0.4	0.9	0.7
Division No. 6	AB	0.7	0.6	0.6	0.7	0.6	0.8	1.0	0.7
Lambton	ON	0.4	1.0	0.6	0.6	0.5	0.5	0.9	0.7
Perth	ON	0.6	0.5	0.5	0.3	0.7	0.6	0.9	0.6
Chatham-Kent	ON	0.6	0.5	0.4	0.2	0.8	0.6	0.8	0.6
Greater Vancouver	BC	0.5	0.4	0.6	0.2	0.5	0.6	0.6	0.5
Thunder Bay	ON	0.5	0.4	0.4	0.6	0.7	0.4	0.2	0.5
Greater Sudbury	ON	0.5	0.3	0.5	0.4	0.7	0.4	0.4	0.5
Bruce	ON	0.6	0.4	0.5	0.3	0.4	0.5	0.5	0.5
Division No. 11	AB	0.5	0.3	0.3	0.6	0.7	0.5	0.2	0.4
All Other		12.1	11.1	10.7	10.1	10.8	10.1	11.8	11.0
Total		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Altus Group Economic Consulting based on Statistics Canada Tax File Migration Data

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## 2.5 COMMUTING PATTERNS

### 2.5.1 A Majority of Employed Residents in the County of Brant Commuted to Jobs in the City of Brantford or Outside the Brantford CMA in 2006

Figure 15 presents data from the 2001 and 2006 Censuses of Canada showing the place of work for employed residents in the County of Brant and City of Brantford. The data show that only about one-third of employed residents in the County of Brant worked in the County in 2006, including those working at home, down modestly from 2001. Slightly more than one-quarter commuted to jobs in the City of Brantford in both 2001 and 2006. Notably, about 30% commuted to employment outside the Brantford CMA (excluding those with no fixed workplace), up by about four percentage points from 2001. The leading destinations outside the Brantford CMA for commuters living in the County of Brant in 2006 were Cambridge, Hamilton and Kitchener. About 12% of all employed residents of the County of Brant worked in the Region of Waterloo while about 4% worked in the Greater Toronto Area (GTA).

In contrast, almost two-thirds of employed residents in the City of Brantford in both 2001 and 2006 worked in the City. The leading destinations for commuters to jobs outside the City were the County of Brant, City of Hamilton and Region of Waterloo.

Amongst employed persons who lived in the County of Brant or the City of Brantford in 2006 and commuted to jobs outside these two municipalities, about 40% lived in the County of Brant, up slightly from 2001, and about 60% in the City of Brantford. The County of Brant captured a slightly higher share of commuters from the two municipalities to the Region of Waterloo and a lower share of commuters to Hamilton and the GTA.

Taken together, the data suggest that compared with the City of Brantford, the County of Brant's housing market is more tied to persons who commute to work outside the Brantford CMA. In addition, for employed persons who work outside the Brantford CMA but choose to live in the Brantford CMA, a large and growing share are choosing to live in the County. This suggests that the County of Brant's housing market is less dependent on the economic fortunes of the City of Brantford than is the City of Brantford's housing market.

Figure 15

## Usual Place of Work by Employed Residents of the County of Brant and City of Brantford, 2001 and 2006

Place of Work	Place of Residence											
	Brant 2001	Brant 2006	Change 2001- 2006	Brantford 2001	Brantford 2006	Change 2001- 2006	Brant 2001	Brant 2006	Change 2001- 2006	Brantford 2001	Brantford 2006	Change 2001- 2006
	<i>Persons</i>						<i>Percentage</i>					
<b>Brant County</b>												
Brant	3,885	4,105	220	3,625	3,410	(215)	23.1	21.8	10.9	8.7	7.6	(6.9)
Brantford	4,485	4,930	445	25,170	26,435	1,265	26.7	26.2	22.1	60.6	59.2	40.5
<b>Oxford County</b>												
Total	250	655	405	220	415	195	1.5	3.5	20.1	0.5	0.9	6.3
Woodstock	30	275	245	25	185	160	0.2	1.5	12.2	0.1	0.4	5.1
All Other	220	380	160	195	230	35	1.3	2.0	8.0	0.5	0.5	1.1
<b>Haldimand-Norfolk</b>												
Haldimand	150	135	(15)	225	385	160	0.9	0.7	(0.7)	0.5	0.9	5.1
Norfolk	180	255	75	280	445	165	1.1	1.4	3.7	0.7	1.0	5.3
<b>Hamilton</b>	875	1,125	250	2,370	2,495	125	5.2	6.0	12.4	5.7	5.6	4.0
<b>Region of Waterloo</b>												
Cambridge	1,100	1,315	215	1,310	1,365	55	6.5	7.0	10.7	3.2	3.1	1.8
Kitchener	365	555	190	320	480	160	2.2	2.9	9.5	0.8	1.1	5.1
Waterloo	150	125	(25)	120	170	50	0.9	0.7	(1.2)	0.3	0.4	1.6
All Other	390	245	(145)	270	190	(80)	2.3	1.3	(7.2)	0.7	0.4	(2.6)
<b>Other</b>												
Burlington (CY)	165	220	55	530	585	55	1.0	1.2	2.7	1.3	1.3	1.8
Guelph (CY)	110	180	70	160	170	10	0.7	1.0	3.5	0.4	0.4	0.3
London (CY)	0	65	65	0	205	205	0.0	0.3	3.2	0.0	0.5	6.6
Milton (T)	0	75	75	50	110	60	0.0	0.4	3.7	0.1	0.2	1.9
Mississauga (CY)	145	140	(5)	380	350	(30)	0.9	0.7	(0.2)	0.9	0.8	(1.0)
Oakville (T)	0	85	85	315	240	(75)	0.0	0.5	4.2	0.8	0.5	(2.4)
Toronto (C)	125	165	40	525	540	15	0.7	0.9	2.0	1.3	1.2	0.5
<b>All Other</b>	445	410	(35)	770	645	(125)	2.6	2.2	(1.7)	1.9	1.4	(4.0)
Work at Home	2,300	2,210	(90)	1,765	2,020	255	13.7	11.7	(4.5)	4.3	4.5	8.2
Outside Canada	30	75	45	105	135	30	0.2	0.4	2.2	0.3	0.3	1.0
No Fixed Workplace	1,675	1,765	90	3,005	3,845	840	10.0	9.4	4.5	7.2	8.6	26.9
<b>Total</b>	16,820	18,840	2,020	41,510	44,630	3,120	100.0	100.0	100.0	100.0	100.0	100.0

Note: Values may not add to totals due to rounding by Statistics Canada. Percentages are based on calculated totals.  
Source: Altus Group Economic Consulting based on 2001 and 2006 Census of Canada data

## 2.5.2 St. George had a Higher Share of Employed Persons Commuting to Jobs Outside the Brant Census Division in 2006 than Paris and the County Overall

Published data for commuting patterns within the County of Brant are more limited. However, available data indicate that compared to Paris and the County of Brant as a whole, St. George had a significantly higher share of employed persons who commuted to work outside the Brant Census Division and a lower share working in the County of Brant in 2006.



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### **3 DEMAND FOR NEW HOUSING IN THE BRANTFORD CMA, COUNTY OF BRANT AND ST. GEORGE**

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This chapter begins with a brief analysis of economic trends and prospects in the Brantford CMA. It then examines the historical and potential future supply of residential units in the County of Brant. This is followed by projections of demand for new housing in the Brantford CMA, County of Brant and St. George Settlement Area, respectively. The chapter concludes with an assessment of the implications of the demand and supply analyses for the three subdivisions in St. George proposed by members of the St. George Landowners Group.

#### **3.1 ECONOMIC OUTLOOK FOR THE BRANTFORD CMA**

##### **3.1.1 Economic Prospects**

Like other metropolitan areas in southwestern Ontario within a short drive of the Canada-U.S. border and with good access to 400-series highways, a comparatively large share of the employment base in the Brantford CMA is found in the manufacturing sector.

Brantford has a diverse manufacturing base, concentrated in plastics and rubber products, chemicals, machinery and primary and fabricated metals. However, manufacturing employment across southern Ontario has been declining in recent years, and the Brantford CMA economy is no exception. In 2011, approximately 13,700 people were employed in the manufacturing sector in the Brantford CMA, down almost 23% from the recent peak in 2005.

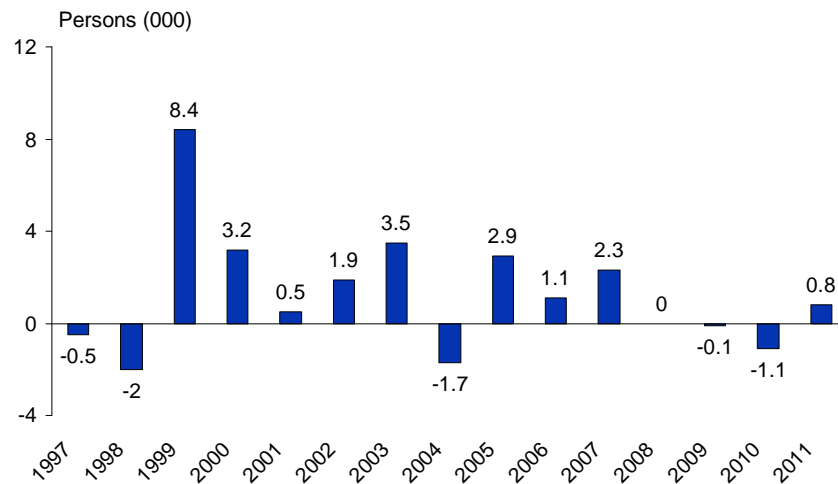
To combat declining employment in manufacturing, the Brantford CMA has used its strategic location close to the Canada-U.S. border and low cost for industrial land to develop a warehouse distribution industry. Over the 2001-2011 period, employment in transportation and warehousing in the Brantford CMA has grown at an annual average rate of about 3.2%. The Brantford CMA has also experienced strong employment growth in professional, scientific and technical services, and business, building and other support services, growing at an annual average rate of approximately 2.6% and 2.8%, respectively. The growing diversity of employment in the Brantford CMA is positive for economic growth going forward.

### 3.1.2 Employment Prospects

The Brantford CMA recorded its strongest employment growth in 1999 with approximately 8,400 net new jobs (Figure 16). Between 2000 and 2007, the CMA saw lower, yet stable employment growth of approximately 1,700 persons per year. Employment was unchanged or declined during 2008-2010 as a result of the recession, but 2011 saw an increase of about 800 net new jobs as the economy began to recover.

Figure 16

#### Growth in Total Employment, Brantford CMA, 1997-2011



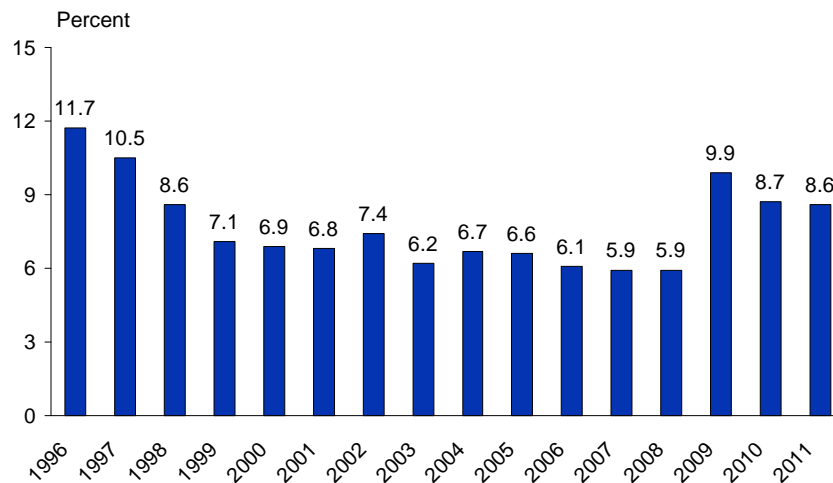
Source: Altus Group Economic Consulting based on Statistics Canada data

After peaking at 11.7% in 1996, the unemployment rate in the Brantford CMA declined steadily, ranging mainly between 6% and 7% between 1999 and 2008 (Figure 17). The unemployment rate jumped back up to 9.9% in 2009, and improved slightly in the past two years but remains elevated.

All told, the Brantford CMA economy has generated an average of some 380 net new jobs per year over the past five years, and the pace of job creation is expected to accelerate modestly through to 2016 (approximately 750 jobs per year) after which modest easing is anticipated (about 450 jobs per year in 2016-2021). In the 2021-2031 period, job creation is expected to improve to about 700 plus jobs per year.

Figure 17

### Unemployment Rate, Brantford CMA, 1996-2011



Source: Altus Group Economic Consulting based on Statistics Canada data

## 3.2 SUPPLY OF RESIDENTIAL UNITS IN THE COUNTY OF BRANT

### 3.2.1 County of Brant Official Plan Directs Residential Growth to the Primary Urban Settlement Areas

The new *County of Brant Official Plan* was adopted by the County of Brant Council on September 7, 2010 and is awaiting approval from the Ministry of Municipal Affairs and Housing. The Official Plan has a planning horizon of 2031 and “is based on a Growth Analysis Study (2006-2031) and a Growth Strategy and Policy Directions Report, which provide the basis for planned change and physical development in the County by forecasting both residential and employment growth, and identifying the associated land needs over the planning period” [Section 1.11.1 e)].

As stated in Section 1.11.2.1.1 of the *County of Brant Official Plan*:

The County’s 2008 Growth Analysis Study states that growth in the County will primarily be driven by the supply of affordably priced, ground-oriented housing, increased proximity to employment markets within the surrounding market area, and the availability of competitively priced serviced employment land along the Provincial Highway 403.

Section 1.11.2.2.1 of the *County of Brant Official Plan* identifies eight Urban Settlement Areas and states that:

The Primary Urban Settlement Areas of Paris, St. George, and Cainsville/Brant East are where the greatest concentration of development (including infrastructure systems, and community facilities and services) exists or is planned. Paris, St. George and Cainsville/Brant East shall continue to be the prime areas of new urban development, redevelopment, and intensification, in accordance with Section 2.2. of this Plan.

According to Section 2.2.2.1 of the *County of Brant Official Plan*, “Table 2.1 provides population and employment projections to 2031 prepared for the County of Brant as part of the Growth Analysis Study.” The projected population growth in the County from 2006 to 2031 shown in Table 2.1 of the *County of Brant Official Plan* is 8,600 persons. This compares with population of growth 11,700 persons between 2006 and 2031 shown in the Growth Analysis Study itself.<sup>4</sup> Although household growth projections are not presented in the *County of Brant Official Plan*, the Growth Analysis Study projects total growth of 5,000 households in the County of Brant between 2006 and 2031.<sup>5</sup>

Section 2.2.3.1.1 states that “the County’s Primary Urban Settlement Areas shall function as the main areas for growth, development and urban activities in the County over the course of the planning horizon.”

Sections 2.2.3.1.2 c), 2.2.3.2 a) and 2.2.3.3 a) permit only a limited amount of growth and development in the Secondary Urban Settlement Areas, Hamlets and Villages, and Rural Residential Areas.

### **3.2.2 Residential Land Supply in the County of Brant has Been Impacted by Servicing Constraints**

Residential development in the County of Brant during the past two decades has been impacted by supply constraints, particularly as a result of servicing constraints. These constraints have at times affected both Paris and St. George. The result is that historical housing completions data do not necessarily reflect what demand for new housing in the County of Brant as a whole or the distribution of this demand within the County might have been in the absence of servicing constraints. In other words, some households that may have purchased a new home in the County of Brant in the past may

<sup>4</sup>Watson & Associates Economists Ltd., *Brant County Official Plan Review, Growth Analysis Study, 2006-2031*, June 30, 2008, Table 7-1

<sup>5</sup> Ibid.

have purchased a home elsewhere because of supply constraints. Similarly, some households that may have purchased a new home in St. George in the past may have purchased a home elsewhere in the County or outside the County because of supply constraints.

Figure 18 shows single-detached lots in registered plans of subdivision and condominium in the County of Brant by year of registration and area since 1993. In both Paris and St. George, there have been periods of several consecutive years when no single-detached lots were registered in plans of subdivision or condominium. Notably, no plans of subdivision have been registered in Paris since mid-2006<sup>6</sup> and only 44 single-detached lots have been registered in St. George since the end of 2005 (all in Stoney Ridge - Phase 1). The registration of single-detached lots in the Secondary Urban Settlement Areas has been sporadic, with only three plans of subdivision or condominium registered since the beginning of 2005. Only 15 lots have been registered in hamlets and villages since the beginning of 1993. Almost three-quarters of the single-detached lots registered since the beginning of 1993 are located in the two Primary Urban Settlement Areas.

Figure 19 shows the supply of residential lots/units created through plans of subdivision and condominium in St. George since the beginning of 1993. A total of 477 single-detached lots were created in plans of subdivision registered since the beginning of 1993 in St. George. In addition, 18 semi-detached units were created by a plan of subdivision, 32 row units were created by plan of condominium, and as of mid-2012 another 31 row units are under development in two plans of condominium that were not yet registered. During this almost 20-year period, there have been gaps of several years at a time when no plans of subdivision or condominium were registered in St. George. The most recent was a gap of more than five years between the registration of Sunnyside - Phase 3 on December 14, 2005 and the registration of Stoney Ridge – Phase 1 on January 14, 2011.

<sup>6</sup> The five single-detached units shown in Figure 18 in 2010 were created by reference plan in the Grandville project.

Figure 18

**Single-Detached Lots in Registered Plans of Subdivision and Condominium by Year of Registration<sup>1</sup> and Area, County of Brant, 1993-2012**

	Primary Urban Settlement Area		Secondary Urban Settlement Area						Hamlets and Villages		Rural Residential Areas	Total
	St.		Burford	Mount Pleasant	Oakhill	Oakland	Scotland	Tutela Heights	Glen Morris	Onondaga		
	Paris	George										
	<i>Lots</i>											
1993	113	86	0	0	0	0	54	0	0	0	0	253
1994	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	2	23	0	0	0	0	0	0	0	11	36
1996	26	130	0	0	0	0	0	0	0	0	36	192
1997	1	0	0	0	0	0	0	0	0	0	0	1
1998	1	15	0	0	0	0	0	0	0	0	0	16
1999	84	0	0	32	0	16	0	0	0	0	0	132
2000	115	0	0	0	0	0	0	0	0	0	0	115
2001	31	65	0	0	0	0	0	0	0	0	5	101
2002	109	0	0	0	0	0	0	11	0	0	0	120
2003	76	0	0	0	0	0	0	0	0	0	0	76
2004	77	55	0	0	61	0	0	0	8	7	0	208
2005	0	80	0	0	0	0	16	0	0	0	0	96
2006	159	0	0	0	0	0	0	0	0	0	0	159
2007	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	84	0	0	39	123
2009	0	0	0	0	0	0	0	0	0	0	14	14
2010	5	0	0	0	0	0	0	0	0	0	0	5
2011	0	44	0	35	0	0	0	0	0	0	0	79
2012	0	0	0	0	0	0	0	0	0	0	0	0
Total	797	477	23	67	61	16	70	95	8	7	105	1,726
	<i>Percent</i>											
Total	46.2	27.6	1.3	3.9	3.5	0.9	4.1	5.5	0.5	0.4	6.1	100.0

<sup>1</sup> Year of deposit for reference plans

Note: Includes lots created by reference plan within subdivisions registered since the beginning of 1993, lots created by reference plan when the reference plan also created the road(s) on which the lot front, plus lots in the Parisian Heights development.

Source: Altus Group Economic Consulting based on information from the County of Brant, Brant land registry office, builder websites and site visits

### 3.2.3 Limited Supply of Unbuilt Units in Registered Plans of Subdivision and Condominium

Figure 20 presents data on the supply of unbuilt units in registered plans of subdivision and condominium in the County of Brant by dwelling type and area. The supply of single-detached units represents only about 1½ years of supply based on the projections in Figure 23 (presented later in this report), while the supply of row units represents only a couple of months supply. Less than one-third of unbuilt single-detached units in registered plans of subdivision are located in the Primary Urban Settlement Areas of Paris and St. George.

Figure 19

Lots/Units in Plans of Subdivision and Condominium Registered Since 1993, St. George Settlement Area										
Registered Plan No.	Reference Plan No.	Brant Condo Plan	Registration Date <sup>1</sup>	Project	Single-Detached	Semi-Detached	Freehold Row	Condo Row	Apartment	Total
<i>Lots/Units</i>										
1757			6/14/1993	Northview Heights	49 <sup>2</sup>	0	0	0	0	49
1758			6/14/1993		1	18	0	0	0	19
1764			9/28/1993	S. George Estates IV	38	0	0	0	0	38
2M-1804			7/4/1996	Northview Heights - Phase 2	130	0	0	0	0	130
2M-1804	2R-5229		2/17/1998	Northview Heights - Phase 2	5	0	0	0	0	5
1688	2R-5373		12/24/1998		10	0	0	0	0	10
2M-1857			11/26/2001	Sunnyside - Phase 1	65	0	0	0	0	65
2M-1871			1/15/2004	Sunnyside - Phase 2	55	0	0	0	0	55
2M-1890			12/14/2005	Sunnyside - Phase 3	80	0	0	0	0	80
2M-1915			1/14/2011	Stoney Ridge - Phase 1	44	0	0	0	0	44
		61	8/9/2002	Heritage Village	0	0	0	32	0	32
		n.a. <sup>3</sup>		26 Reid Street Condominiums	0	0	0	8	0	8
		n.a. <sup>3</sup>		Glenwood Forest	0	0	0	23	0	23
					477	18	0	63	0	558

<sup>1</sup> Where a reference plan number is provided, the date is for the reference plan

<sup>2</sup> Includes 2 units in 2R-4869

<sup>3</sup> Under development but not yet registered as of mid-2012

Source: Altus Group Economic Consulting based on information from the County of Brant, Brant land registry office, builder websites and site visits

Figure 20

### Unbuilt Units in Registered Plans of Subdivision and Condominium by Settlement Area and Dwelling Type, County of Brant, June 2012

Settlement Area, Village or Hamlet <sup>1</sup>	Single-Detached	Semi-Detached	Row	Apartment	Total
<i>Units</i>					
Paris	43	0	4	0	47
St. George	24	0	0	0	24
Mount Pleasant	20	0	0	0	20
Oakhill	11	0	0	0	11
Oakland	1	0	0	0	1
Scotland	24	0	0	0	24
Tutela Heights	64	0	0	0	64
Onondaga	2	0	0	0	2
Rural	31	0	0	0	31
Total	220	0	4	0	224

<sup>1</sup> County of Brant Official Plan, September 2010

Note: Data are for plans of subdivision and condominium registered since the beginning of 1993. Unbuilt refers to units where construction has not yet started.

Source: Altus Group Economic Consulting based on information from the County of Brant, builder websites, Brant land registry office and site visits

Figure 21 presents data on the potential future supply of residential units in the County of Brant in draft approved and proposed plans of subdivision and condominium, excluding proposed plans in areas subject to Area Studies that are not yet completed. Most of this supply is located in Paris. Only 62 potential single-detached units are located outside Paris or St. George, and most of these units are in plans of subdivision that were approved many years ago.

Several of the plans of subdivision shown in Figure 21 are future phases of plans of subdivision that are being registered and/or draft approved in phases.

The largest draft plan of subdivision (in terms of potential units) that is under application but not yet approved (and not deferred pending the completion of an Area Study) is Grandville Stage 2, Phase 3 in Southwest Paris.

Figure 21

Potential Units in Draft Approved and Proposed Plans of Subdivision and Condominium, County of Brant, June 2012										
Settlement Area <sup>1</sup>	Address	File Number	Project	Developer	Single-Detached	Semi-Detached	Row	Apartment	Total	
										Units
Burford			West Heights		12	0	0	0	12	
Mount Pleasant		29T-89005	Guest Subdivision		35	0	0	0	35	
Oakhill	331 Oakhill Drive	PS4/09		1683115 Ontario Inc.	15	0	0	0	15	
Paris			Aspen Grove Extension		8	12	0	0	20	
Paris		PS3/03	Grandville Stage 2 - Phase 2	Activa Holdings Inc.	4 <sup>2</sup>	0	0	0	4	
Paris		PS3/03	Grandville Stage 2 - Phase 2	Activa Holdings Inc.	95	14	109	0	218	
Paris	80 Willow Street	PS5/08	Paris on the Grand	Sterling Bridge	0	0	95	0	95	
Paris	1039 Rest Acres Road	PS2/09		Riverview Highlands (Paris) Holdings Ltd. - Phase 1	45	0	0	0	45	
Paris	1039 Rest Acres Road	PS2/09		Riverview Highlands (Paris) Holdings Ltd. - Phase 2	0	0	22	0	22	
Paris		PS3/09		Harold J. Edgar - Phase 1	90	0	0	0	90	
Paris		PS3/09		Harold J. Edgar - Phase 2	83	30	n.a. <sup>3</sup>	n.a. <sup>3</sup>	113 <sup>+</sup>	
Paris		PS1/11	Grandville Stage 2 - Phase 3	Activa Holdings Inc.	n.a.	n.a.	n.a.	n.a.	691 <sup>4</sup>	
Paris	158 Willow Street	CDM1/10	158 Willow Street	Riverview Highlands (Paris) Holdings Ltd.	23	0	0	0	23	
Paris	20 Cedar Street	OPA-A12	Van El Condominiums	832605 Ontario Inc.	0	0	26	0	26	
St. George		PS4/08	Stoney Ridge - Phase 2	Starlite Homes Limited	109	0	0	0	109	
St. George	20 Tolhurst Avenue	CDM1/09	Glenwood Forest	Glenwood Homes	0	0	10 <sup>5</sup>	0	10	
St. George	20 Reid Street	CDM2/10	26 Reid Street Condominiums	Pinevest Homes	0	0	0 <sup>6</sup>	0	0	
					519 <sup>+</sup>	56 <sup>+</sup>	262 <sup>+</sup>	0 <sup>+</sup>	1,528 <sup>+</sup>	

<sup>1</sup> County of Brant Official Plan, September 2010  
<sup>2</sup> 3 of 7 units in Part of Block 176, 2M-1893 are under construction  
<sup>3</sup> Unit count not available  
<sup>4</sup> 619 to 691 units  
<sup>5</sup> An estimated 13 of 23 units were under construction in June 2012  
<sup>6</sup> All 8 row units were under construction in June 2012  
Note: Excludes proposed plans of subdivision and condominium in areas subject to completion of Area Studies.  
Source: Altus Group Economic Consulting based on information from the County of Brant, builder websites and Activa Group

### 3.2.4 Additional Potential Supply in Areas Subject to Area Studies

In addition to the potential supply of residential units in registered and draft approved plans of subdivisions and condominium, as well as applications under consideration but not yet approved, there are several Area Studies underway plus other lands designated for residential use but not under application. Apart from the St. George Area Study, Area Studies are also in progress in the following areas:

- **Nith Peninsula Area Study (Paris):** The most recent draft plan of subdivision submitted for lands subject to the Nith Peninsula Area Study shows a total of 245 single-detached units, 28 semi-detached units, 28 townhouse units and between 93 and 140 units on two multiple residential blocks.



- **Paris Grand Golf Club Area Study (Paris):** The in-force *County of Brant Official Plan* permits up to 450 dwelling units occupied on a land lease basis to be developed on the Paris Golf Club lands. The Area Study will examine a somewhat larger area and will look at a range of potential residential uses.
- **Tutela Heights Area Study:** A draft plan of subdivision, dated September 2, 2011, submitted as part of the Area Study shows 173 single-detached lots plus a condominium block that would accommodate between 30 and 40 single-detached units.

### 3.3 DEMAND FOR NEW HOUSING IN THE BRANTFORD CMA AND COUNTY OF BRANT

The following sections examine projected demand for new housing by dwelling type in the Brantford CMA, County of Brant and St. George Settlement Area during 2011-2031. Projected demand for new housing is approximated by projected household growth. The projections have been prepared based on the assumption that there are no servicing constraints affecting residential development in the County of Brant or the City of Brantford during the projection period. Shares of demand by dwelling type and shares of demand within the Brantford CMA assigned to the County of Brant and within the County of Brant assigned to St. George should be treated as approximate.

#### 3.3.1 Demand for New Housing in the Brantford CMA is Expected to Average Almost 700 Units Per Year During 2011-2031

Figure 22 presents projections of demand for new housing by dwelling type in the Brantford CMA. The projections take into account the employment prospects for the Brantford CMA as well as expected demographic and housing market trends. The projected population growth underlying the demand projections is slightly lower than the forecast growth in Schedule 3 of the *Growth Plan* for the County of Brant and City of Brantford combined. For most age groups, headship (household formation) rates have been held constant at their estimated 2011 rates throughout the projection period.<sup>7</sup>

<sup>7</sup> Data required to calculate actual 2011 headship rates are not yet available from the 2011 Census of Canada and National Household Survey.

Total demand for new housing in the Brantford CMA is expected to rise from an average of approximately 575 units per year during 2011-2016 to about 775 units per year in 2021-2031.

Figure 22

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**Average Annual Demand for New Housing by Unit Type, Brantford CMA, 2011-2031**

	Single-Detached	Semi-Detached	Row	Apartment & Other <sup>1</sup>	Total
	<i>Units</i>				
2011-2016	415	15	100	45	575
2016-2021	440	15	120	55	625
2021-2026	525	20	160	75	775
2026-2031	505	20	170	80	775
	<i>Percent</i>				
2011-2016	72.5	2.5	17.5	7.5	100.0
2016-2021	70.0	2.5	19.0	8.5	100.0
2021-2026	67.5	2.5	20.5	9.5	100.0
2026-2031	65.0	2.5	22.0	10.5	100.0

<sup>1</sup> "Other" includes single/semi-detached and row units built with an accessory suite

Note: Values are rounded and may not add to totals due to rounding.

Source: Altus Group Economic Consulting

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### 3.3.2 Single-Detached Units are Expected to Account for Over Two-Thirds of New Housing Demand in the Brantford CMA During 2011-2031

Projecting the distribution of demand by dwelling type in the Brantford CMA is somewhat challenging because of the historical volatility. Also, while there was a shift in housing completions in favour of apartment units during the 2006-2011 Census period, this was tied largely to affordable housing projects, but funding for new affordable housing projects in the future is uncertain. During the projection period, it is expected that demand for new housing in the Brantford CMA will gradually shift away from single-detached units in favour of row and apartment units. This is based in part on demographic and market factors and a shift in demand from ownership to rental housing in response to trends in housing affordability.

Despite an expected shift away from single-detached housing during the projection period, during 2011-2031 more than two-thirds of the demand for new housing in the Brantford CMA is expected to be for single-detached housing. About 20% of the total demand is expected to be for row units, while most of the remaining demand is expected to be for apartment units. Semi-detached units are expected to account for a very small share of demand.

### 3.3.3 Demand for New Housing in the County of Brant is Expected to Average Approximately 250 Units Per Year During 2011-2031

Figure 23 presents projections of demand for new housing by dwelling type in the County of Brant during 2011-2031. Average annual demand in 2011-2016 is expected to fall about midway between the average annual housing completions during the past two Census periods. During 2011-2026, a gradual increase in the County of Brant's share of demand for single-detached, semi-detached and row units in the Brantford CMA has been assumed based in part on the diminishing residential land supply in the designated greenfield area in the City of Brantford as well as the expectation that a wider variety of lot sizes will be developed in the County of Brant. The County's share of demand for new apartment units in the Brantford CMA has been very low in recent years, but as the County's housing market matures, the share is expected to increase.

Single-detached units are expected to account for more than three-quarters of the demand for new housing in the County of Brant during 2011-2031.

Figure 23

#### Average Annual Demand for New Housing by Unit Type, County of Brant, 2011-2031

	Single-Detached	Semi-Detached	Row	Apartment & Other <sup>1</sup>	Total
	<i>Units</i>				
2011-2016	155	5	25	5	190
2016-2021	175	5	35	10	225
2021-2026	225	5	50	15	295
2026-2031	215	5	50	20	290
	<i>Percent</i>				
2011-2016	81.6	2.6	13.2	2.6	100.0
2016-2021	77.8	2.2	15.6	4.4	100.0
2021-2026	76.3	1.7	16.9	5.1	100.0
2026-2031	74.1	1.7	17.2	6.9	100.0
	<i>County of Brant Share of Brantford CMA</i>				
2011-2016	37.5	25.0	25.0	10.0	35.0
2016-2021	40.0	27.5	27.5	15.0	35.0
2021-2026	42.5	30.0	30.0	20.0	40.0
2026-2031	42.5	30.0	30.0	25.0	35.0

<sup>1</sup> "Other" includes single/semi-detached and row units built with an accessory suite

Note: Values are rounded and may not add to totals due to rounding.

Source: Altus Group Economic Consulting

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### **3.4 DEMAND FOR NEW HOUSING IN ST. GEORGE**

#### **3.4.1 St. George is Well-Positioned to Capture a Sizeable Share of Future New Housing Demand in the County of Brant**

Projecting the St. George Settlement Area's future shares of new housing demand by dwelling type in the County of Brant is somewhat challenging because of the historical volatility, which has been impacted by servicing constraints. St. George is well-positioned to capture a sizeable share of future demand for new housing in the County of Brant for a number of reasons:

- Evolving Province of Ontario and County of Brant planning policies promote residential development in the fully serviced settlement areas. In the County of Brant, the only fully serviced settlement areas are the Primary Urban Settlement Areas of Paris, St. George and Cainsville/Brant East (which is designated mainly for non-residential uses) and parts of the Secondary Urban Settlement Area of Oakhill/Airport.
- Longer term historical data show that when serviced lots for residential development have been available in St. George, it has captured a sizeable share of demand in the County overall and has competed well with Paris for a share of new housing demand in the County.
- Paris and St. George are located similar distances from the centre of the City of Brantford.
- While Paris is closer to Highway 403 for those commuting to jobs in Hamilton and the GTA, St. George is a bit closer in terms of distance to Hamilton and the GTA. For commuters to the Region of Waterloo, the distances to Paris and St. George are similar. The Ontario Ministry of Transportation is planning to undertake a Brantford to Cambridge Corridor Study. The terms of reference have been approved but the study has not yet been initiated.
- While Paris residents have access to a wider range of services than residents of St. George, St. George residents are not far from a range of services in Paris and Brantford and even Cambridge.
- Both Paris and St. George residents have access to employment opportunities in their respective settlement areas and beyond.

In summary, both Paris and St. George have the potential to attract sizeable shares of demand for new housing in the County of Brant through 2031. For many households, the choice to live in St. George versus Paris may depend, for example, on where the employed member(s) of the household work(s), what services are important to them and whether they prefer to live in a smaller versus larger community. Of course, ensuring that services are available to service a steady supply of residential land in Paris and St. George will be a key factor in allowing the County to accommodate future demand for new housing in the County.

#### **3.4.2 Demand for New Housing in St. George is Expected to Average About 80 Units Per Year During 2011-2031**

Taking all of the above into account, Figure 24 presents projections of average annual demand for new housing in St. George by dwelling type during 2011-2031. Total demand is expected to average about 80 units per year during 2011-2031, with most of the demand being for single-detached units and most of the remainder for row units. Over the 20-year projection period, cumulative demand is expected to be approximately 1,225 single-detached and 300 row units. Although little or no demand for semi-detached and apartment units is shown in Figure 24, due in part to rounding, there is expected to be demand for a small number of these unit types over the 20 years.

Figure 24

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**Average Annual Demand for New Housing by Unit Type, St. George Settlement Area, 2011-2031**

	Single-Detached	Semi-Detached	Row	Apartment & Other <sup>1</sup>	Total
<i>Units</i>					
2011-2016	45	0	10	0	55
2016-2021	55	0	10	0	65
2021-2026	75	0	20	0	95
2026-2031	70	0	20	5	95
<i>Percent</i>					
2011-2016	81.8	0.0	18.2	0.0	100.0
2016-2021	84.6	0.0	15.4	0.0	100.0
2021-2026	78.9	0.0	21.1	0.0	100.0
2026-2031	73.7	0.0	21.1	5.3	100.0
<i>St. George Share of County of Brant</i>					
2011-2016	27.5	30.0	30.0	5.0	30.0
2016-2021	30.0	32.5	32.5	10.0	30.0
2021-2026	32.5	35.0	35.0	15.0	30.0
2026-2031	32.5	37.5	37.5	20.0	35.0

<sup>1</sup> "Other" includes single/semi-detached and row units built with an accessory suite

Note: Values are rounded and may not add to totals due to rounding.

Source: Altus Group Economic Consulting

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### 3.5 IMPLICATIONS FOR THE PROPOSED SUBDIVISIONS IN ST. GEORGE

#### 3.5.1 Projected Demand for New Housing in St. George to 2031 Can Accommodate the Ground-Related Homes Proposed by the St. George Landowners Group and Other Approved Development

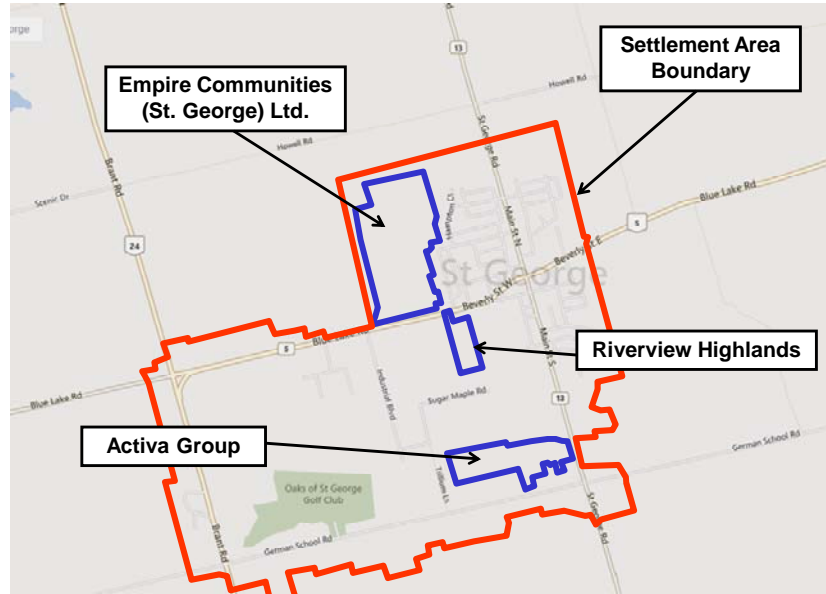
Figure 25 shows the locations of the three subdivisions being proposed by members of the St. George Landowners Group. Figure 26 shows the proposed ground-related housing units in each subdivision.<sup>8</sup> Over the 20-year projection period, cumulative demand for new housing in St. George is expected to be approximately 1,225 single-detached and 300 row units. The 999 single-detached and 193 row units proposed by members of the St. George Landowners Group represent approximately 80% and two-thirds of the total projected demand during 2011-2031 in St. George for single-detached units and row units, respectively. Some of the remaining demand has already been or will be taken up by units completed since the beginning of the 2011-2016 Census period, units under construction at the end of May

<sup>8</sup> In addition, approximately 115 residential units are proposed per mixed-use block in the Empire Communities plan of subdivision.

31, 2012 and units not yet started in Stoney Ridge – Phase 1 and the Glenwood Forest condominium townhouse project. There is also sufficient demand projected in St. George to 2031 to accommodate the remaining phase of the Stoney Ridge subdivision, as well as additional single-detached and row units.

Figure 25

**St. George Landowners Group – Subject Lands**



Source: Bing Maps, St. George Landowners Group

Figure 26

**Proposed Development, St. George Landowners Group**

	Single- Detached	Row Units	Total
Empire Communities	723	168	891
Riverview Highlands	64	25	89
Activa Group	212	-	212
<b>Total</b>	<b>999</b>	<b>193</b>	<b>1,192</b>

Source: Altus Group Economic Consulting based on plans provided by the St. George Landowners Group

**3.5.2 Projected Demand for New Housing in the County of Brant Can Accommodate the Potential Supply of Units in the County in Approved Applications and Under Application Plus Units Proposed in the Area Studies.**

Based on the demand projections presented in Figure 23, in addition to accommodating the potential units proposed by the St. George Landowners

Group, there is also more than sufficient demand projected to 2031 to accommodate the potential supply of units presented earlier in Figure 20 and Figure 21 as well as the potential units in the three Area Studies reviewed in Section 3.2.4.<sup>9</sup> This would allow for Paris to accommodate the largest share of demand for new housing in the County of Brant during 2011-2031 followed by St. George, but also allow for new units to be accommodated in Tutela Heights and other Secondary Urban Settlement Areas as well as in Hamlets and Villages and Rural Residential Areas.

<sup>9</sup> Assumes 450 units in the Paris Grand Golf Club Area Study.