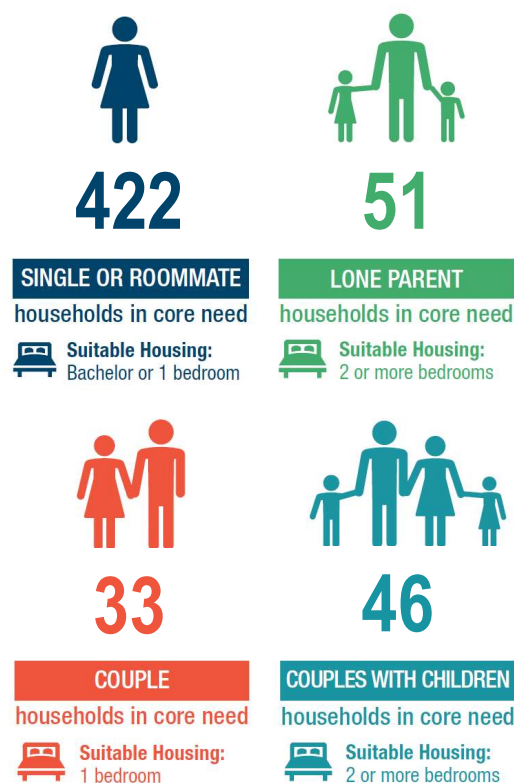


# Affordable Housing Need in Lincoln 2021

Source: Statistics Canada; Niagara Region; Niagara Regional Housing; Projections from Canadian Centre for Economic Analysis (CANCEA)



INCOME LEVEL	* MAXIMUM AFFORDABLE HOUSING COST (MONTHLY)	NUMBER OF HOUSEHOLDS IN CORE NEED
LESS THAN \$19,399	\$484	73
\$19,400 - 29,499	\$737	140
\$29,500 - 39,799	\$995	197
\$39,800 - 52,699	\$1,317	143
\$52,700 - 68,399	\$1,710	0
\$68,400 - 84,399	\$2,107	0

\* Maximum affordable housing cost is 30% of total gross income.



# Looking Closely at the Impact of COVID-19 on WEST NIAGARA - LINCOLN, 2023

## Mission

We exist to provide essential services and support to families and individuals in Lincoln who are facing economic hardship. Our goal is to bridge the journey of our vulnerable as they strive to restore balance and self-sufficiency.



**755 monthly**  
UNIQUE INDIVIDUALS

**302**  
HOMES



**6,040 yearly**  
REQUESTS FOR HELP

**44%**

**HOUSEHOLDS WITH CHILDREN**  
11% increase since onset of pandemic in 2020

**26%**

**SENIOR HOUSEHOLDS**

27% increase since onset of pandemic in 2020

**78%**

**PRIMARY INCOME:  
GOVERNMENT ASSISTANCE**

10% increase since onset of pandemic in 2020

**WEST  
NIAGARA  
FAMILIES**



**72% of clients  
are female**

**33% Single Households**



# Looking Closely at the Numbers WEST NIAGARA - LINCOLN, 2023

"Growing Our Community Beyond Hunger"

## Housing Unaffordability in Lincoln

SOCIAL HOUSING  
WAITLIST



YEARS LONG

CCWN CLIENTS'  
HOUSING

**53%**

RENTAL

**17%**

SOCIAL HOUSING

HOUSING and INCOME

**12%**

Ontario Works

**31%**

ODSP

**19%**

Old Age Pension

**22%**

Min. Wage

Based on the average rent of a bachelor apartment and the income for a single person. A household is in "Core Housing Need" when their housing costs exceed 30% of their income

## Ontario Works

SINGLE PERSON INCOME  
On Ontario Works

**\$733**

POVERTY GAP  
Ratio by which it falls under the LIM

**66%**

## ODSP

SINGLE PERSON INCOME  
On ODSP

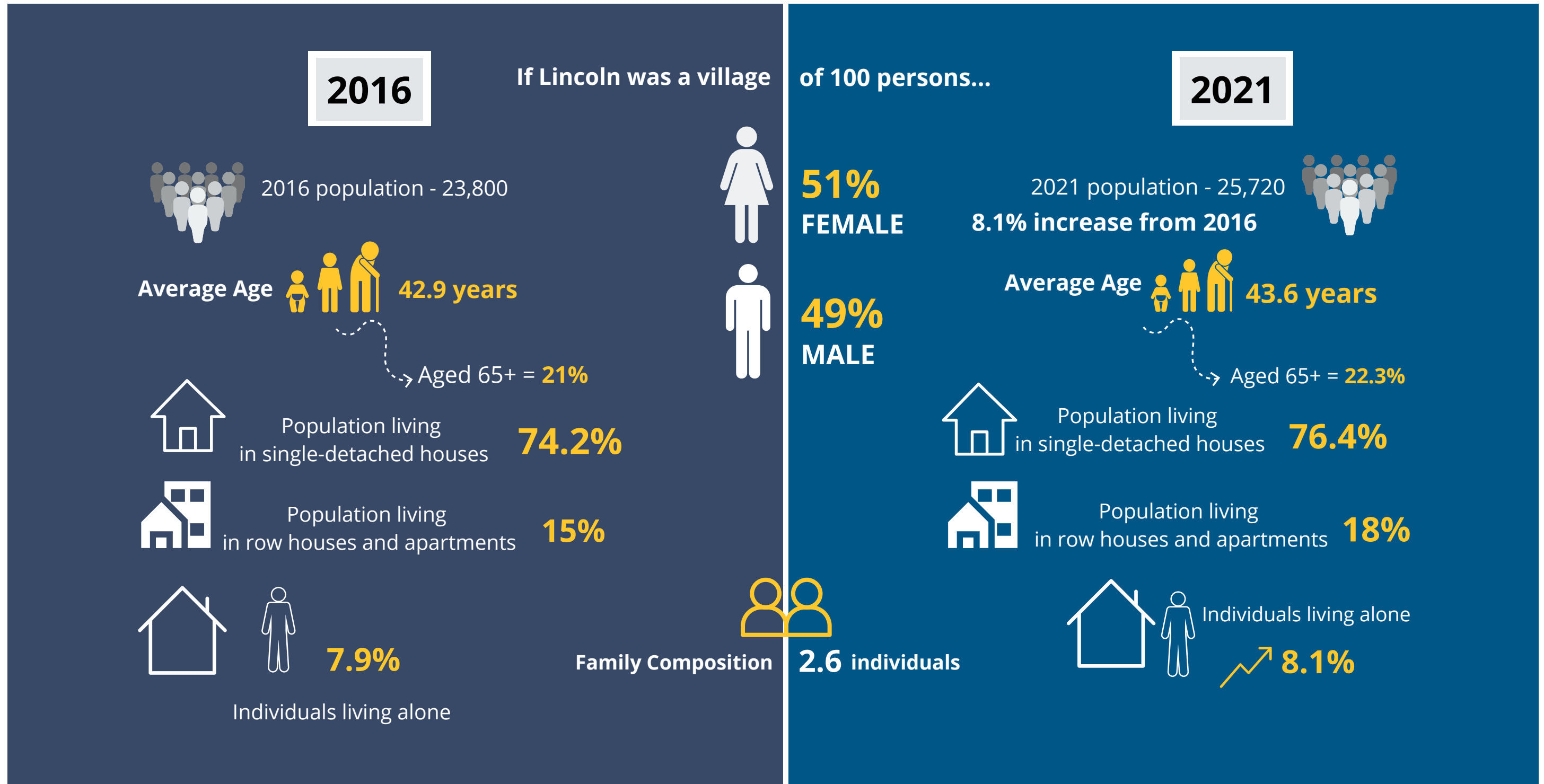
**\$1228**

POVERTY GAP  
Ratio by which it falls under the LIM

**49%**



## Understanding Community Composition and Evolving Needs



www.communitycarewn.ca  
@communitycarewn  
(905) 563 5822

Source: Statistics Canada, 2016, 2021 Census

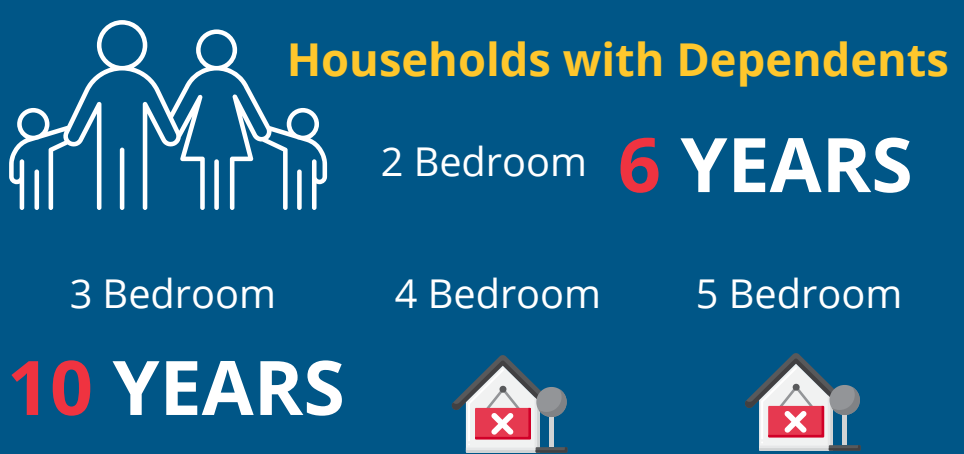
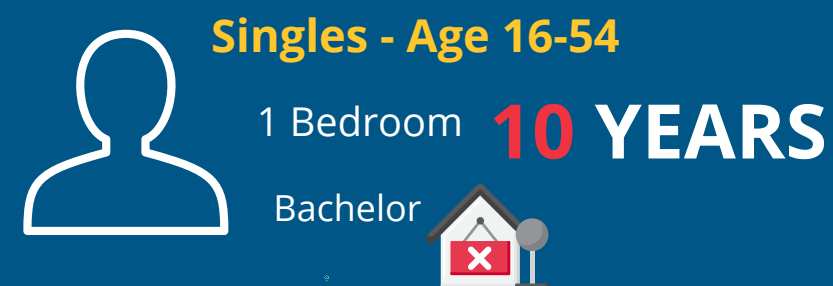
*\*Data aligned in the center indicates no change between 2016 and 2021.*

# NIAGARA REGIONAL HOUSING | A COMPARATIVE ANALYSIS | 2016 v. 2020 v. 2022

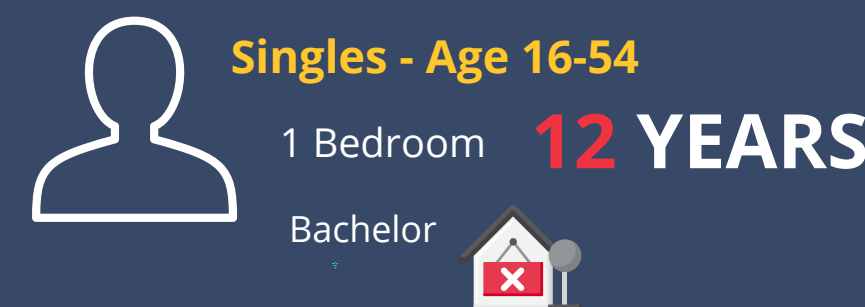
## LINCOLN 2016



## LINCOLN 2020



## LINCOLN 2022





# MEMO

**Date:** February 12, 2024

**To:** Housing Select Committee

**From:** Joshua Warkentin

**Subject:** Findings from 2023 CMHC Rental Market Survey

In January 2024 the CMHC released its annual Rental Market Report for Canada and urban centres with populations of greater than 10,000. Within the local context, rental figures for Lincoln are included within the St. Catharines – Niagara Census Metropolitan Area. The report utilizes a survey that collects data on a variety of indicators such as average rent, vacancy levels, turnover etc. for privately owned buildings with at least 3 rental units and have been on the market for at least 3 months. The following memo summarizes the findings for the St. Catharines – Niagara Census Metropolitan Area.

## 1.0 Vacancy Rates

Across the St. Catharines - Niagara Census Metropolitan Area (CMA), purpose-built rental vacancy rates remained unchanged at 2.8% in 2023 from 2022. In general this is line with with the 10-year historical average vacancy rate for the CMA and higher than in recent years where vacancy rates where as low as 1.9% in 2021. Table 1 shows how vacancy rates for different unit sizes changed between October 2022 and 2023.

**Table 1: Change in Vacancy Rates (Oct. 2022 – 2023)**

	22-Oct	23-Oct	Change
Bachelor	**	**	**
1 Bed	2.9%	3.4%	-0.5%
2 Bed	2.7%	2.4%	0.3%
3+ Bed	2.2%	1.6%	0.6%
Total	2.8%	2.8%	0.0%

Source: CMHC Rental Market Report (2024)

Note: \*\* denotes insufficient survey data

## 2.0 Rental Inventory

The vacancy rate would have likely decreased had it not been for the large rise in purpose-built rental units within the CMA. During 2023 a total of 503 new purpose-built rental apartments were completed. This level of construction activity has not been seen since the early 1990s. In addition to purpose-built rentals, the number of condominium units being rented by investors also rose by 242 during the same period.

## 3.0 Monthly Rents

In 2023, the average monthly rents for purpose-built rental units in the CMA increased by 9.8% year over year to \$1,330. This increase – which follows a 5.9% increase in 2022 – is the highest in over 30 years. The growth in monthly rents was led by bachelor and 1-bedroom units as shown in Table 2.

**Table 2: Change in Monthly Rents (Oct. 2022 – 2023)**

	22-Oct	23-Oct	Total Change	% Change
Bachelor	\$833	\$951	\$118	12.4%
1 Bed	\$1,071	\$1,225	\$154	12.6%
2 Bed	\$1,260	\$1,388	\$128	9.2%
3+ Bed	\$1,420	\$1,479	\$59	4.0%
<b>Total</b>	<b>\$1,199</b>	<b>\$1,330</b>	<b>\$131</b>	<b>9.8%</b>

Source: CMHC Rental Market Report (2024)

The 2023 survey data shows a particularly interesting trend in the difference of monthly rents between occupied units and those that became vacant. In 2022, occupied units had monthly rents that were on average \$212 less than vacant units. Last year, the complete opposite situation occurred. Table 3 shows that occupied units had an average rent that was \$23 more than a vacant unit.

**Table 3: Difference in Rents for Vacant and Occupied Rental Units**

	22-Oct	23-Oct	Difference
Vacant Units	\$1,405	\$1,308	<b>-\$97</b>
Occupied Units	\$1,193	\$1,331	<b>\$138</b>
<b>Difference</b>	<b>\$212</b>	<b>-\$23</b>	

Source: CMHC Rental Market Report (2023 & 2024)

There may be three possible explanations for this unexpected change:

- Data reliability is generally poor for bachelor and 3+ bedroom units. This may skew data trends for other unit sizes in the CMA,
- There was a significant increase in the number of new purpose built-rental units in the CMA. This may have increased the average rent levels across the board



particularly for new units which tend to have higher monthly rents than older buildings, and

- The strong demand for rental units in the CMA may have encouraged landlords to increase monthly rents more than in previous years (see Table 4).

The 2023 Rental Market shows that only 56% of available rental units are affordable (30% of monthly income is spent on shelter costs) to households earning between \$43,000 and \$56,000. These income levels are comparable to those of the Region's fourth- and fifth-income deciles.

#### 4.0 Rental Population

The number of renters in the CMA has likely increased since the 2021 census where it showed that 29% of all households rented their primary residence. For context, 27% of households rented their primary residence in 2016. The recent increase can be attributed to rising interest rates which prevented some households to transition to homeownership.

Another key source is population growth from other countries and from elsewhere in Ontario. In 2022, a net inflow of almost 6,700 people came from other cities in Ontario, most notable Hamilton and Toronto. At the same time, more than 3,600 people moved to the CMA from other countries. Some of the key drivers for migration to the CMA include employment and educational opportunities and the comparatively affordable rental and ownership markets.

#### 5.0 Conclusion

The CMHC's 2023 Rental Market Study for the St. Catharines – Niagara Census Metropolitan Area highlighted the following trends:

- The vacancy rate remained unchanged at 2.8% as a result of the high number of new purpose-built rental units being completed
- The number of rental households in the CMA continues to grow
- There has been a sharp decline in the affordability of rental units in the CMA. This is particularly true for units in older buildings which have traditionally had lower rents and provided housing for households in lower income deciles.



**Table 4 – Average Monthly Rents by Date of Construction (2023)**

Date of Construction	Bachelor		Change	1 Bed			2 Bed			3+ Bed			Total		
	22-Oct	23-Oct		22-Oct	23-Oct	Change	22-Oct	23-Oct	Change	22-Oct	23-Oct	Change	22-Oct	23-Oct	Change
Pre 1940	**	\$856		\$970	\$1,221	<b>\$251</b>	\$1,149	\$1,372	<b>\$223</b>	**	**		\$1,049	\$1,274	<b>\$225</b>
1940 - 1959	**	\$675		\$964	\$980	\$16	\$1,082	\$1,078	-\$4	\$1,395	\$1,576	\$181	\$1,036	\$1,048	\$12
1960 - 1974	\$885	\$1,033	\$148	\$1,050	\$1,284	<b>\$234</b>	\$1,237	\$1,388	\$151	\$1,347	\$1,517	\$170	\$1,176	\$1,349	\$173
1975 - 1989	\$875	\$1,010	\$135	\$1,161	\$1,292	\$131	\$1,326	\$1,455	\$129	\$1,360	\$1,400	\$40	\$1,265	\$1,389	\$124
1990 - 2004	\$635	**		\$987	\$1,091	\$104	\$1,293	\$1,446	\$153	**	**		\$1,171	\$1,366	\$195
2005 - 2014	**	**		**	**		**	**		**	**		**	**	
2015+	**	**		**	\$1,710		\$1,503	\$1,859	<b>\$356</b>	**	**		**	\$1,839	
<b>Total</b>	<b>\$833</b>	<b>\$951</b>	<b>\$118</b>	<b>\$1,071</b>	<b>\$1,225</b>	<b>\$154</b>	<b>\$1,260</b>	<b>\$1,388</b>	<b>\$128</b>	<b>\$1,420</b>	<b>\$1,479</b>	<b>\$59</b>	<b>\$1,199</b>	<b>\$1,330</b>	<b>\$131</b>

Source: CMHC Rental Market Report (2024)

Note: \*\* denotes insufficient survey data

**Table F.1: Estimated Purchase Price of Proposed Ownership Units**

<b>Dwelling Type</b>	<b>Estimated Purchase Price</b>
Single Detached (Cottage)	\$575,000
Semi-Detached (Cottage)	\$525,000 - \$600,000
Townhouse (Cottage)	\$525,000 - \$575,000
Single Detached (Standard)	\$1,100,000-\$1,400,000
Semi-Detached (Standard)	\$825,000 - \$925,000
Townhouse (Standard)	\$650,000-\$800,000

**Table F.2: Resale Prices of Single Detached Homes in Beamsville, Campden and Vineland (March 2024)**

Single Detached Dwellings		
Dwelling Age	Resale Price	
	Average	Median
1900 - 1969	\$ 749,560	\$ 749,000
1970 - 1999	\$ 835,444	\$ 830,900
2000 - 2019	\$ 1,332,200	\$ 1,169,500
2020 - Present	\$ 1,276,686	\$ 1,164,000

**Table F.3: Resale Prices of Townhouses in Beamsville (March 2024)**

Dwelling Age	Resale Price		Notes
	Average	Median	
<b>1900 - 1969</b>	No Listings	No Listings	
<b>1970 - 1999</b>	No Listings	No Listings	
<b>2000 - 2019</b>	\$ 743,225	\$ 734,950	Only 4 listings
<b>2020 - Present</b>	\$ 766,567	\$ 779,900	Only 3 listings

c

**Table F.4: Comparison of Proposed Monthly Rents to Existing Listings for Bachelor and One-Bedroom Apartments in Lincoln (March 11-15, 2024)**

Dwelling Type	Location	Building Age	Monthly Rents	Utilities	Notes
Room	No Info	N/A	\$ 1,000	No Info	
<b>Proposed Dev</b>	<b>Edward St.</b>	<b>To Be Built</b>	<b>\$ 1,047</b>		<b>Afford Unit</b>
Room	Connor Drive	2020s	\$ 1,150	Included	
Room	Cherry Heights Blvd.	2020s	\$ 1,350	Included	
<b>Proposed Dev</b>	<b>Edward St.</b>	<b>To Be Built</b>	<b>\$ 1,350</b>		<b>Attainable Unit</b>
Apt. Bldg.	Maple Ave	1960s	\$ 1,600	Not Incl.	
<b>Proposed Dev</b>	<b>Edward St.</b>	<b>To Be Built</b>	<b>\$ 1,610</b>		<b>Attainable Unit</b>
Condo Apt.	Greenlane Rd.	2020s	\$ 1,700	No Info	
Condo Apt.	Greenlane Rd.	2020s	\$ 1,750	No Info	
Apt. Bldg.	King St.	2020s	\$ 1,800	Not Incl.	55+ Only
Apt. Bldg.	King St.	2020s	\$ 1,900	Not Incl.	55+ Only
Condo Apt.	Greenlane Rd.	2020s	\$ 1,900	No Info	
<b>Proposed Dev</b>	<b>Edward St.</b>	<b>To Be Built</b>	<b>\$ 1,920</b>		<b>Market Unit</b>
Condo Apt.	Ontario St.	2020s	\$ 1,945	No Info	
Condo Apt.	Greenlane Rd.	2020s	\$ 1,950	No Info	
Condo Apt.	Greenlane Rd.	2020s	\$ 1,995	No Info	
Condo Apt.	Greenlane Rd.	2020s	\$ 2,000	No Info	
Stacked Townhouse	Serena Dr.	2010s	\$ 2,100	No Info	
Apt. Bldg.	Ontario St.	2020s	\$ 2,150	Not Incl.	
Condo Apt.	Greenlane Rd.	2020s	\$ 2,200	No Info	
Apt. Bldg.	King St.	2020s	\$ 2,400	Not Incl.	55+ Only
Stacked Townhouse	Serena Dr.	2010s	\$ 2,450	No Info	
Apt. Bldg.	King St.	2020s	\$ 2,475	Not Incl.	55+ Only
Condo Apt.	Greenlane Rd.	2020s	\$ 2,500	No Info	