

# Middlesex County Housing Needs Assessment

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June 12, 2023



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# Executive Summary

The housing needs assessment shows a minimum existing housing deficit of 1,325 units across Middlesex County based on the number of households in core housing need in 2021. This includes 300 units affordable to households with Very Low Incomes requiring housing with monthly shelter costs of \$400 or less, 790 units affordable to households with Very Low Incomes requiring housing with monthly shelter costs between \$401 and \$1,000, and 45 units affordable to households with Moderate Incomes requiring housing costing between \$1,001 and \$1,600 per month. However, it is important to remember that CERB likely resulted in artificially depressed core housing need in the 2021 Census. Middlesex County has also seen a dramatic increase in housing prices, rents and other expenses. These factors should be considered when planning for housing to address needs.

Between 2021 and 2031, Middlesex County is anticipated to need an additional 4,180 to 8,760 housing units to meet demand, depending on the level of growth. This includes between 114 and 238 units with deep subsidies for households in the Very Low Income category (earning \$16,000 or less and who can afford \$400 or less), 684 to 1,434 units with moderate subsidies for households in the Low Income Category (earning \$16,000 - \$40,000 and who can afford \$401 - \$1,000), and between 774 and 1,621 units with rents between \$1,001 and \$1,600 or subsidies for Moderate Income households (earning \$40,000 - \$64,000). Median income households (earning \$64,001 to \$96,000) will require between 993 and 2,082 additional units with rents between \$1,600 and \$2,400 or house prices between \$223,201 - \$334,700 to meet their affordability needs. Between 1,615 and 3,385 units can have rents or house prices above these amounts based on the percentage of High Income households.

Over 57% of the additional housing units will need to accommodate one or two person households. Another 15.8% of the units will need to be suitable for three person households and 16.7% will need to be suitable for four person households. Larger units accommodating five or more persons are required for 9.2% of the units.

Middlesex County and its local municipalities should consider this information to inform planning and other housing related policies to help ensure housing supply meets anticipated needs and to improve housing outcomes in their communities.

# 1.0 Introduction

This housing needs assessment describes the current and future housing needs in Middlesex County. It was prepared to assist Middlesex County and its local municipalities in ensuring that housing supply is appropriate to the housing needs up to 2031.

The needs assessment reviews current gaps in the housing supply, including key areas of need such as affordable housing, rental housing, and housing for various specific population groups. It also estimates the total number of housing units of various sizes, tenures, and affordability levels needed to meet the anticipated housing needs to 2031.

The needs assessment relies on data from:

- Statistics Canada's 2016 and 2021 Census, including custom ordered Housing Assessment Resource Tools (HART) data purchased through the University of British Columbia
- Population and Housing Projections prepared by Watson and Associates in 2020
- CMHC rental market data, MLS rental listings, and other rental website listings
- London and St. Thomas Real Estate Board data on house prices.

The projections include both low and high scenarios. The projections are for the period from 2021 to 2031. In some cases the 2021 Census numbers have exceeded the projected numbers for 2021. This suggests that growth may be further accelerated than the projections for 2031. As such it is more important to focus on the gain between 2021 and 2031 and what supply is needed to meet the increasing housing demands over the 10-year period to 2031.

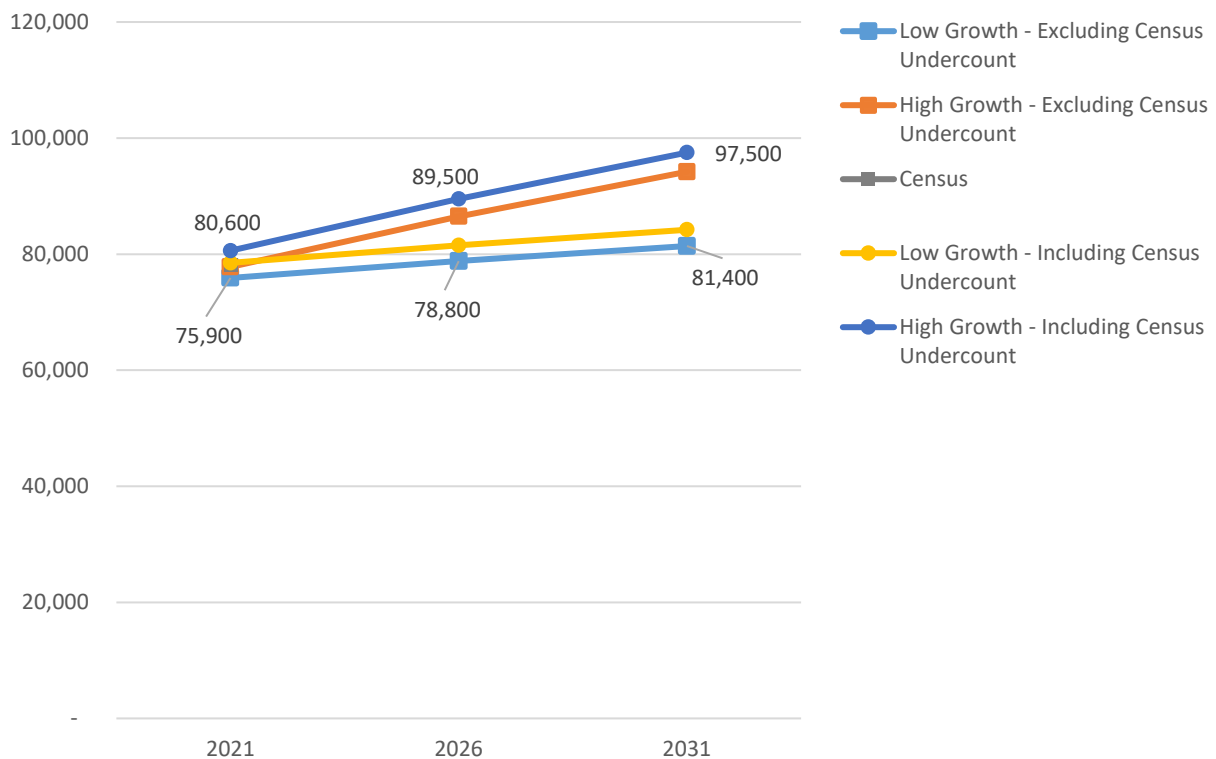
Note that numbers may not sum to totals due to rounding and suppression because of small numbers per category.

## 2.0 Population and Households

### 2.1 Population

Middlesex County had a Census population of 78,110 in 2021. Based on population projections prepared by Watson and Associates in 2020, the county's population is anticipated to grow between 7.3% and 21.0% between 2021 and 2031, depending on the growth scenario. It is anticipated to reach a population of between 84,700 and 97,500 by 2031 (including the Census undercount). The 2031 population could be even higher than projected, given that the 2021 Census population was higher than the low growth scenario (excluding the Census undercount) for 2021. Data for the local municipalities within Middlesex County can be found in Appendix Table 1.

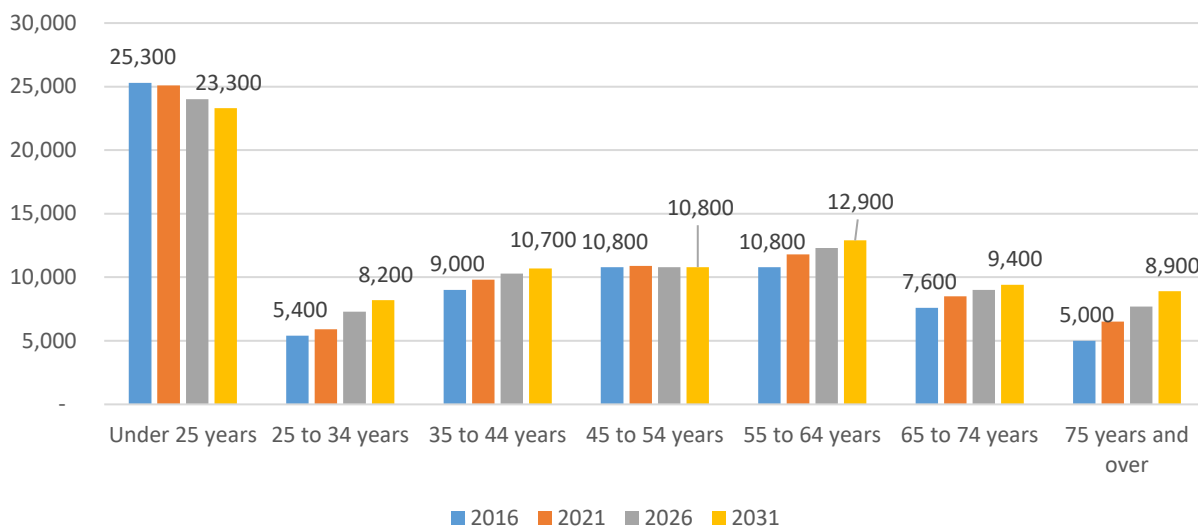
#### Historical and Projected Population, Middlesex County, 2021-2031



Source: Statistics Canada Census, 2021 and Watson and Associates, 2020

Middlesex County's population has been aging and is anticipated to continue to age to 2031, particularly in the age category of seniors aged 75 years and over. This age group is anticipated to grow by 36.9%. Younger adults from 25 to 34, who are in their prime household formation years, are also anticipated to see strong growth, growing by 36.9% over the 10-year period.

## Historical and Projected Population by Age, Middlesex County, 2016-2031

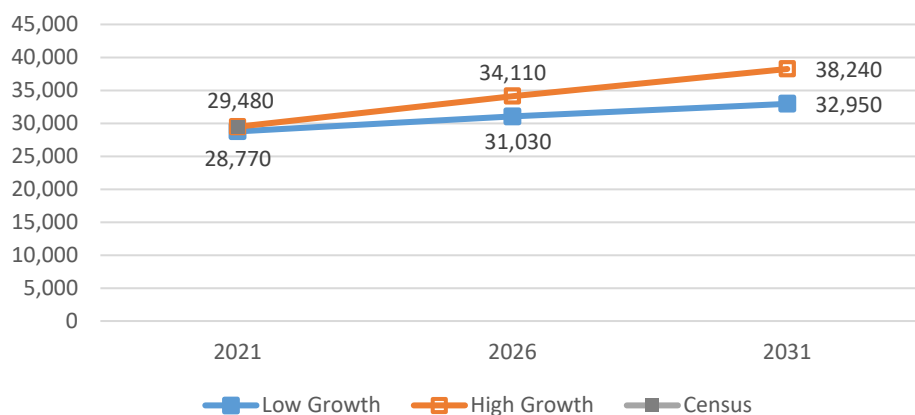


Source: Statistics Canada Census, 2021 and Watson and Associates, 2020

## 2.2 Households

The number of households is a particularly important variable in determining housing need, as each household represents one dwelling unit. Middlesex County is anticipated to see a gain of between 4,180 and 8,760 households between 2021 and 2031, depending on the level of growth. A breakdown for each of the local municipalities can be found in Appendix Table 2.

## Historical and Projected Households, Middlesex County, 2016-2031



Source: Statistics Canada Census, 2021 and Watson and Associates, 2020

## 3.0 Current Housing Supply Gaps

### 3.1 Income Categories and Affordable Shelter Costs

The following table breaks down household income categories ranging from very low income to high income based on percentage of the Area Median Household Income (AMHI). The AMHI for London and Middlesex County in 2020 was \$80,000. The Very Low Income category includes households with incomes of 20% or less of the AMHI. This category includes households on social assistance. The Low Income category represents households with incomes between 20% and 50% of the AMHI and includes households earning minimum wage. The Moderate Income category includes households with incomes between 51% and 80% of the AMHI, while the Median Income category includes incomes between 81% and 120% of AMHI and the High Income category includes incomes above 120% of AMHI. The table below shows the number and percentage of total households in each income category, the income ranges that fall within each category, and affordable monthly shelter costs and affordable ownership prices for each income category. Affordable ownership prices assume a 5.49% mortgage rate, which was 1% below the posted 5-year conventional mortgage rate by the major chartered banks on May 31, 2023; 5% down payment; annual taxes of 1.5% of the value of the dwelling; 25 year amortization; and 4% CMHC Mortgage Insurance Rate.

#### Income Categories and Affordable Shelter Costs, Middlesex County, 2021

	Number of Households	Percent of Total Households	Annual Household Income	Affordable Shelter Costs (2020 CAD\$)	Affordable Ownership Price <sup>1</sup>
Very Low Income (20% or under of AMHI)	755	2.7%	<=\$16,000	<=\$400	<=\$55,800
Low Income (21% to 50% of AMHI)	4,545	16.4%	\$16,001 - \$40,000	\$401-\$1,000	\$55,800 - \$139,500
Moderate Income (51% to 80% of AMHI)	5,140	18.5%	\$40,001 - \$64,000	\$1,001-\$1,600	\$139,501 - \$223,200
Median Income (81% to 120% of AMHI)	6,600	23.7%	\$64,001- \$96,000	\$1,601-\$2,400	\$223,201 - \$334,700
High Income (121% and over of AMHI)	10,730	38.6%	>=\$96,001	>=\$2,401	>=\$334,700

Source: Statistics Canada Census, 2021, Custom Order (Housing Assessment Resource Tools (HART) and Consultant Calculations

<sup>1</sup> Assumes 5.49% mortgage rate which was 1% below the posted 5-year conventional mortgage rate by the major chartered banks on May 31, 2023; 5% down payment; annual taxes of 1.5% of the value of the dwelling; 25 year amortization; 4% CMHC Mortgage Insurance Rate

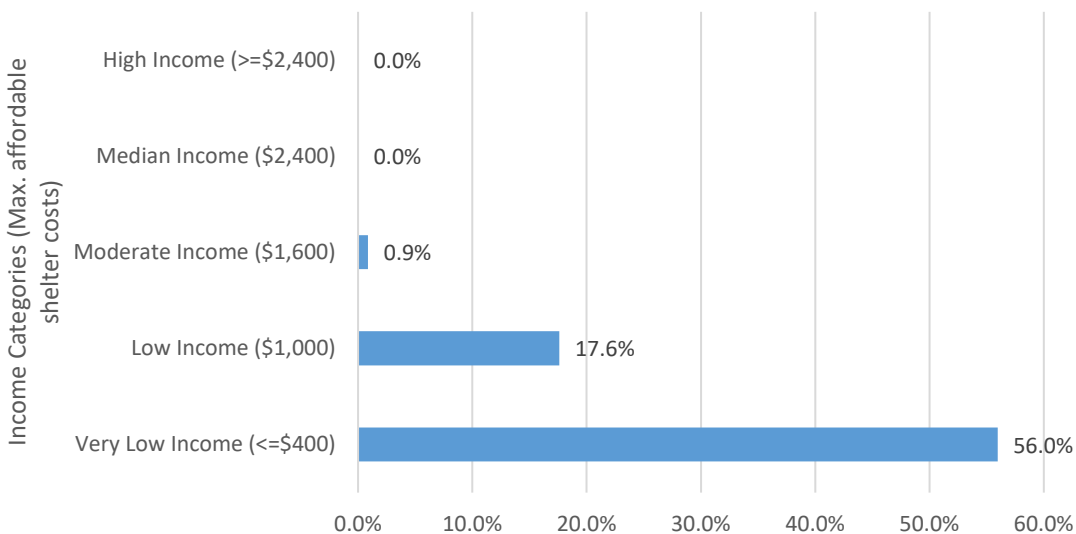
### 3.2 Core Housing Need

Care housing need helps to identify households living in dwellings considered unsuitable, inadequate or unaffordable. It also considers if income levels are such that they could not afford alternative suitable and adequate housing in their community. A household is considered to be in core housing need if it meets two criteria: 1) A household is below one or more of the adequacy<sup>2</sup>, suitability<sup>3</sup> and affordability<sup>4</sup> standards. 2) The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

In 2021, 1,325 households in Middlesex County were in core housing need (4.1% of all households), including 450 owners (2.0% of owners) and 685 renters (14.5% of renters). Data for local municipalities can be found in Appendix Table 3.

Over half (56.0%) of households in the Very Low Income category were in core housing need. Among those in the Low Income Category, 17.6% were in core housing need. Only a few, 0.9%, of Moderate Income households were in core housing need. Refer to Appendix Table 4 for data for the local municipalities.

#### Percentage of Households in Core Housing Need by Income Category, Middlesex County, 2021



Source: Statistics Canada Census, 2021, Custom Order (HART data)

In 2021, there were approximately 300 households in the Very Low Income category in core housing need, requiring deeply subsidized housing. Another 790 households in the Low Income category were in core housing need, requiring moderate housing

<sup>2</sup> Housing is considered adequate when it isn't in need of major repairs. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings.

<sup>3</sup> Housing is considered suitable when there are enough bedrooms for the size and make-up of resident households.

<sup>4</sup> Housing is considered to be affordable when housing costs less than 30% of before-tax household income.



subsidies, and 45 households in the Moderate Income Category were in core housing need, requiring shallow housing subsidies. Data for local municipalities can be found in Appendix Table 5. It should be noted that income data from the 2021 Census was based on total income for 2020, when the federal government was distributing the Canada Emergency Response Benefit (CERB) during the first phase of the Covid-19 pandemic. It is widely acknowledged that CERB increased incomes in the 2021 Census, particularly for the lowest-earning households, and temporarily decreased the number of households in core housing need.

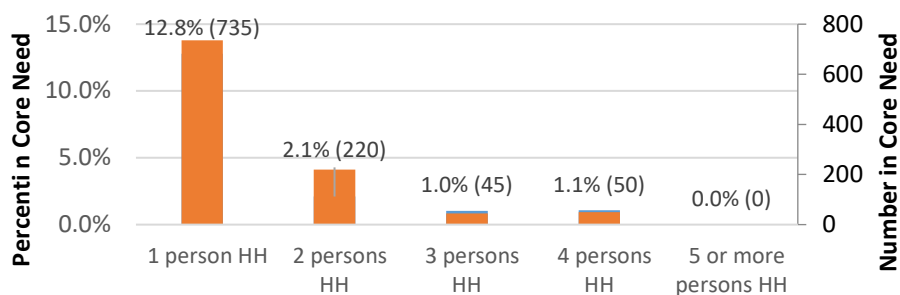
### Core Housing Need by Income, Middlesex County, 2021

	Number	Percent of Households in the Income Category in Core Need
Very Low Income (20% or under of AMHI)	305	56.0%
Low Income (21% to 50% of AMHI)	790	17.6%
Moderate Income (51% to 80% of AMHI)	45	0.9%
Median Income (81% to 120% of AMHI)	0	0.0%
High Income (121% and over of AMHI)	0	0.0%

Source: Statistics Canada Census, 2021, Custom Order (HART data)

One person households were substantially more likely to be in core housing need than any other household size, with 12.8% in core housing need. Less than three percent of the households in each of the other size categories were in core housing need.

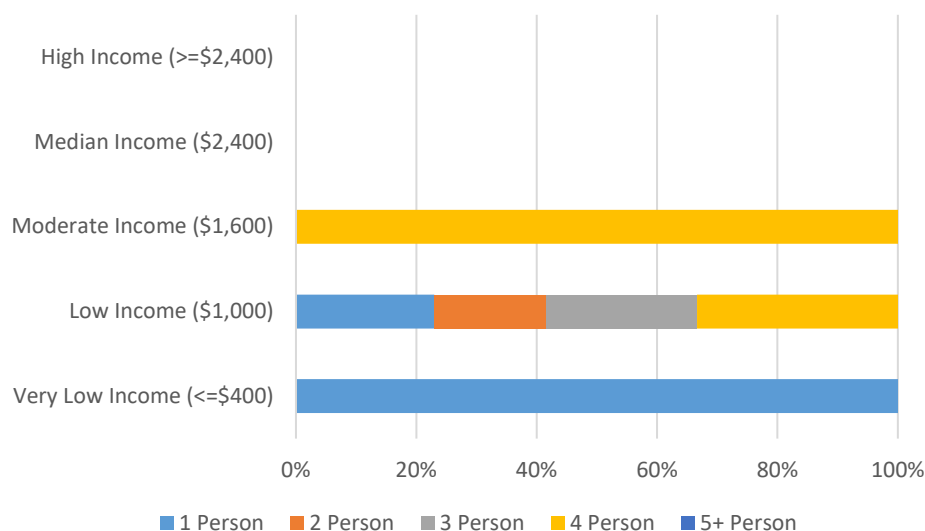
### Core Housing Need by Household Size, Middlesex County, 2021



Source: Statistics Canada Census, 2021, Custom Order (HART data)

All of the Very Low Income households in core housing need were one person households. Households in the Low Income category in core housing need included a mix of one, two, three and four person households. Households in core housing need in the Moderate Income category were four person households.

## Households in Core Housing Need by Income Category, of Percentage That Are Various Household Sizes, Middlesex County, 2021



Source: Statistics Canada Census, 2021, Custom Order (HART data)

The following table shows the 2021 existing housing deficit in each income category level by household size. For example, in 2021 there was a deficit of at least 275 housing units for one person households in the Very Low Income category. The number does not necessarily indicate a lack of housing, but a lack of housing at or below the maximum affordable shelter cost for this income category (\$400). Data for the local municipalities has not been provided as much of the data was suppressed by Statistics Canada due to the small numbers in each category.

### Total Minimum Affordable Housing Deficit, Middlesex County, 2021

	Affordable Shelter Costs (2020 CAD\$)	Households in Core Housing Need					All HH Sizes
		1p HH	2p HH	3p HH	4p HH	5p HH	
Very Low Income	<=\$400	275	0	0	0	0	305
Low Income	\$401-\$1,000	445	190	30	20	0	790
Moderate Income	\$1,001-\$1,600	0	0	0	25	0	45
Median Income	\$1,601-\$2,400	0	0	0	0	0	0
High Income	>=\$2,400	0	0	0	0	0	0

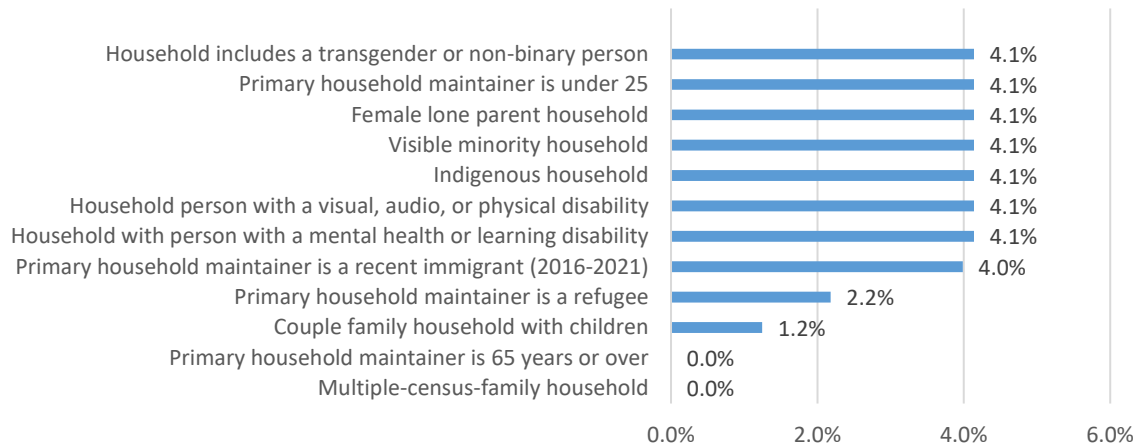
Source: Statistics Canada Census, 2021, Custom Order (HART data)

Note: Numbers may not sum to totals due to rounding and suppression

The following graph shows the proportion of households in select population groups who were in core housing need in 2021. For most groups, the rate of core housing need was similar to the overall rate of core housing need in the community (4.1%). However, households in multiple categories, and with other characteristics, have higher rates of core housing need. For example, female lone parent households who rent their

dwellings are more likely to be in core housing need than the overall rate of core housing need.

### Core Housing Need Among Select Population Groups, Middlesex County, 2021



Source: Statistics Canada Census, 2021, Custom Order (HART data)

### 3.3 Comparison of Rents to Incomes

There are a few different sources of information on the rental market. CMHC conducts a survey of private purpose-built rental housing. The units in CMHC’s survey tend to be older, unrenovated units, and include both occupied and vacant units. Because of rent control for occupied units, the reported average is below the posted rent for vacant units. CMHC’s average rents could be considered the minimum rent that a household could likely find when searching for a vacant unit. Because CMHC only reports data for Strathroy-Caradoc, the following table shows the average rents for two bedroom units in Strathroy-Caradoc (rents for other sized units have been suppressed due to the limited number of units) and the average rents for the London CMA. The table also shows the average rents for vacant units posted on various rental websites such as Trovit, Zumper and Kijiji for the month of September 2022. This could be considered the midpoint rent. Also shown in the table is the average rent for units listed on MLS, which could be considered towards the higher end of rents.

### CMHC Average Rent, Strathroy-Caradoc and London CMA, 2022

Unit Type	Strathroy-Caradoc Average Market Rent CMHC	Middlesex County Average Rent Other Websites <sup>5</sup>	London CMA Average Market Rent CMHC	Middlesex County Average Rent MLS <sup>6</sup>
Bachelor	N/A	N/A	\$780	N/A
One Bedroom	N/A	N/A	\$1,036	N/A
Two Bedroom	\$1,158	N/A	\$1,276	N/A
Three Bedroom	N/A	N/A	\$1,410	N/A
Total Average	N/A	\$2,363	\$1,191	\$2,804

Source: CMHC, Middlesex Attainable Housing Review – Housing Needs Assessment

The following table assesses the affordability of various rents to households in each income category. Households in the Very Low Income category and most of the Low Income category are priced out of the private rental market. Households with incomes above \$31,200 may be able to find an affordable bachelor unit. Moderate Income households with incomes above \$46,320 may find an affordable two-bedroom unit. However, it is primarily only Median Income and High Income households that would be able to rental housing that is affordable to them.

<sup>5</sup> Source: Middlesex County Attainable Housing Review, based on data for the month of September 2022 from websites such as Trovit, Zumper and Kijiji

<sup>6</sup> Source: Middlesex County Attainable Housing Review, based on Multiple Listing Service data for September 2022

### Comparison of Incomes to Rents, Middlesex County, 2022

	Annual Household Income	Affordable Shelter Costs (2020 CAD\$)	Can Afford Strathroy-Caradoc CMHC 2bd Rent?	Can Afford London CMA CMHC Rent?	Can Afford Rent from Other Websites?	Can Afford MLS Rent?
Very Low Income	<=\$16,000	<=\$400	No	No	No	No
Low Income	\$16,001 - \$40,000	\$401- \$1,000	No	Only bachelor units for households with incomes over \$31,200	No	No
Moderate Income	\$40,001 - \$64,000	\$1,001- \$1,600	Yes for households with incomes over \$46,320	Yes bachelor, 1 bd for households with incomes over \$41,400, 2 bd over \$51,040, 3 bd over \$56,400	No	No
Median Income	\$64,001- \$96,000	\$1,601- \$2,400	Yes	Yes	Yes for households with incomes over \$94,520	No
High Income	>=\$96,001	>=\$2,400	Yes	Yes	Yes	Yes for households with incomes over \$112,160

### 3.4 Comparison of House Prices to Incomes

Between January and April 2023, the average priced ownership housing unit in Middlesex County was \$841,267 and the median price was \$789,000. While median prices between January and April 2023 were 21.3% lower than they were in the first four months of the previous year, they were still up 4.1% from the first four months of 2021. Like other communities across the country, house prices in Middlesex County have increased significantly since the onset of the COVID-19 pandemic. Median prices for January to April 2023 were 55.7% higher than they were between January and April 2020.

A breakdown of the overall distribution of prices or prices by dwelling type was not available. Data is available for the London and St. Thomas Real Estate Board area, but overall median prices are substantially lower than median prices in Middlesex County. The median price for all units in the London and St. Thomas area for January to April 2023 was \$600,000, compared to \$789,000 for Middlesex County. Between January and April 2023 across the London and St. Thomas area, the median price of a single family unit was \$638,000, a condo townhouse unit was \$510,000, and an apartment unit was \$350,000.

The following table assesses the affordability of ownership housing to households in each income category. The median unit in Middlesex County is only affordable to households in the High Income category with incomes over \$227,000. Likewise, only the High Income category could afford the median apartment unit in the London St. Thomas area (households with incomes above \$100,000) and the median condo townhouse unit (households with incomes above \$146,000).

**Affordability of Housing by Income Category, Middlesex County, 2021**

	Annual Household Income	Affordable Ownership Price <sup>7</sup>	Can Afford Median Ownership Housing Unit in Middlesex County?	Can Afford Median Price of Various Housing Types in London St. Thomas area?
Very Low Income	<=\$16,000	<=\$55,800	No	No
Low Income	\$16,001 - \$40,000	\$55,800 - \$139,500	No	No
Moderate Income	\$40,001 - \$64,000	\$139,501 - \$223,200	No	No
Median Income	\$64,001- \$96,000	\$223,201 - \$334,700	No	No
High Income	>=\$96,001	>=\$334,700	Median unit affordable to households with incomes over \$227,000 <sup>8</sup>	Median apartment unit affordable to households with incomes over \$100,000, median condo townhouse unit affordable to households with incomes over \$146,000

Source: Consultant Calculations based on Statistics Canada Census, 2021, Custom Order (HART data), CMHC, Middlesex Attainable Housing Review – Housing Needs Assessment

**3.5 Homelessness**

Middlesex County lacks comprehensive data on homelessness. With only a Domestic Violence Against Women emergency shelter, and no permanent emergency shelters or transitional housing units in Middlesex County, it is difficult to accurately capture the extent of homelessness in the county. Similar to other rural areas across the county, Middlesex County is seeing more visible homelessness. There are known individuals

<sup>7</sup> Assumes 5.49% mortgage rate which was 1% below the posted 5-year conventional mortgage rate by the major chartered banks on May 31, 2023; 5% down payment; annual taxes of 1.5% of the value of the dwelling; 25 year amortization; 4% CMHC Mortgage Insurance Rate

<sup>8</sup> Assumes 5.49% mortgage rate which was 1% below the posted 5-year conventional mortgage rate by the major chartered banks on May 31, 2023; 5% down payment; annual taxes of 1.5% of the value of the dwelling; 25 year amortization; 4% CMHC Mortgage Insurance Rate

who are “living rough” (i.e. living in cars, encampments, on the street). As of November 2022, there were 63 individuals who had connected with Middlesex County Social Services staff, who had consented to be added to the Homeless Individuals and Families Information System (HIFIS), and who needed or were receiving immediate services and supports.

For many people homelessness is not a static state but rather a fluid experience, and over time many regain housing while others lose their housing and become homeless. Annual data for 2018/2019 showed 1,648 individuals and families experiencing or at-risk of experiencing homelessness who were provided services and supports<sup>9</sup>.

## 4.0 Projected Housing Needs

Between 2021 and 2031, between 114 and 238 additional units with deep subsidies are anticipated to be needed for households in the Very Low Income category. An additional 684 to 1,434 units with moderate subsidies will be needed for households in the Low Income Category, and between 774 and 1,621 additional units will be needed with rents between \$1,001 and \$1,600 or subsidies for Moderate Income households. Median income households will require between 993 and 2,082 additional units with rents between \$1,600 and \$2,400 or house prices between \$223,201 - \$334,700 to meet their affordability needs. Data for local municipalities can be found in Appendix Table 6.

**Household Projections by Income Category, Middlesex County, 2021-2031**

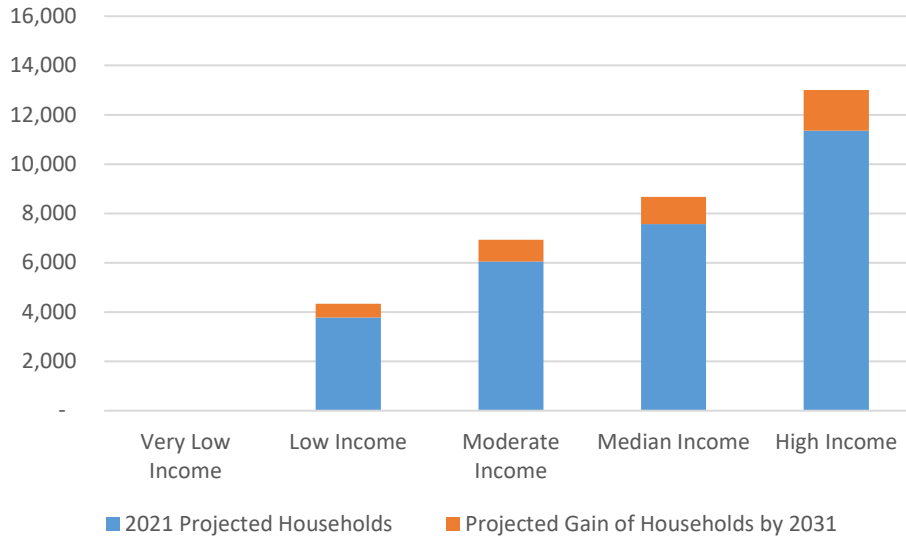
Income Category	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Very Low Income	782	114	896	801	238	1,040
Low Income	4,709	684	5,393	4,825	1,434	6,259
Moderate Income	5,325	774	6,099	5,457	1,621	7,078
Median Income	6,838	993	7,831	7,006	2,082	9,088
High Income	11,116	1,615	12,731	11,391	3,385	14,775
<b>Total</b>	<b>28,770</b>	<b>4,180</b>	<b>32,950</b>	<b>29,480</b>	<b>8,760</b>	<b>38,240</b>

Source: Consultant Calculations based on Watson Associates, 2020 and Statistics Canada Census, 2021, Custom Order (HART data)

<sup>9</sup> Middlesex County’s Homeless Prevention and Housing Plan: 2019 – 2024

The following figure illustrates the projected household gain by income category from 2021 to 2031 for the low growth scenario.

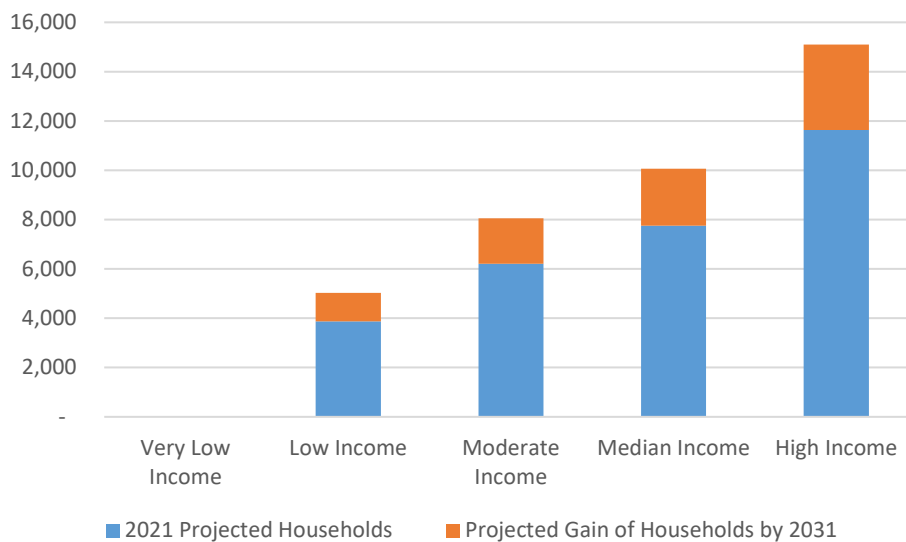
**Household Projections by Income Category, Low Growth, Middlesex County, 2021-2031**



Source: Consultant Calculations based on Watson Associates, 2020 and Statistics Canada Census, 2021, Custom Order (HART data)

The projected household gain by income category from 2021 to 2031 for the high growth scenario is shown in the following figure.

**Household Projections by Income Category, High Growth, Middlesex County, 2021-2031**



Source: Consultant Calculations based on Watson Associates, 2020 and Statistics Canada Census, 2021, Custom Order (HART data)



The following table shows the projected housing units for 2021 and 2031 by dwelling type as projected by Watson and Associates. The breakdown by dwelling type is based on housing propensity trends. The projections show a demand for approximately 83% of the additional units to be singles and semi-detached units. However, this could shift more towards multiple units if policies were to provide additional encouragement for multiple dwellings. Data for local municipalities can be found in Appendix Table 7.

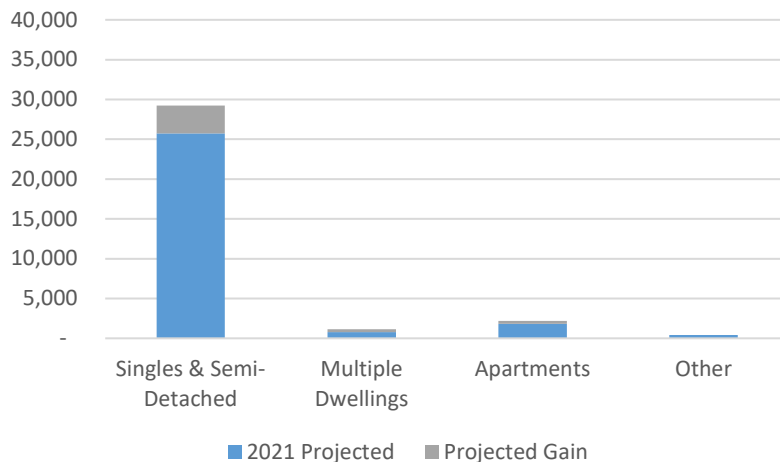
**Housing Unit Projections by Dwelling Type, Middlesex County, 2021 & 2031**

	Low Growth			High Growth		
	2021 Projected	2031 Projected	Projected Gain	2021 Projected	2031 Projected	Projected Gain
Singles & Semi-Detached	25,750	29,230	3,480	26,370	33,650	7,280
Multiple Dwellings	780	1,130	350	830	1,560	730
Apartments	1,840	2,200	360	1,890	2,630	740
Other	400	400	-	400	400	-
<b>Total</b>	<b>28,770</b>	<b>32,950</b>	<b>4,180</b>	<b>29,480</b>	<b>38,240</b>	<b>8,760</b>

Source: Watson Associates, 2020

The following figure illustrates the projected housing gain by dwelling type from 2021 to 2031 for the low growth scenario.

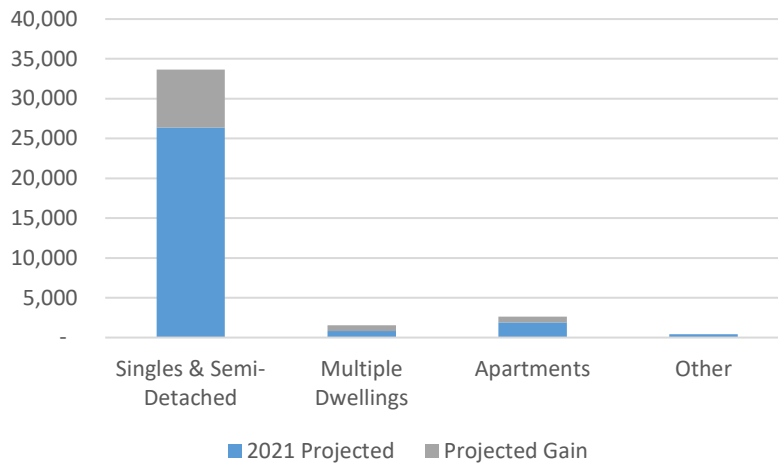
**Housing Unit Projections by Dwelling Type, Low Growth, Middlesex County, 2021 & 2031**



Source: Watson Associates, 2020

The following figure illustrates the projected housing gain by dwelling type from 2021 to 2031 for the high growth scenario.

## Housing Unit Projections by Dwelling Type, Low Growth, Middlesex County, 2021 & 2031



Source: Watson Associates, 2020

The following table shows the total number of projected households in 2021 and 2031 for each household size category as well as the projected gain of households over the 10-year period between 2021 and 2031 by applying the percentage of households in each size category from the 2021 Census to the low and high growth household projections prepared by Watson and Associates. The largest growth is anticipated to be in one and two person households. Data for the local municipalities can be found in Appendix Table 8.

## Household Projections by Household Size (2021-2031), Middlesex County

Income Category	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
1p HH	5,954	865	6,819	6,101	1,813	7,914
2p HH	10,836	1,574	12,410	11,103	3,299	14,403
3p HH	4,540	660	5,200	4,653	1,382	6,035
4p HH	4,794	697	5,491	4,912	1,460	6,372
5p+ HH	2,646	384	3,030	2,711	806	3,516
<b>Total</b>	<b>28,770</b>	<b>4,180</b>	<b>32,950</b>	<b>29,480</b>	<b>8,760</b>	<b>38,240</b>

Source: Consultant Calculations based on Watson Associates, 2020 and Statistics Canada Census, 2021, Custom Order (HART data)

The projected total number of households in 2021 and 2031 by household size and income category for both the low and high growth scenarios has been shown in the following table. By 2031, there is anticipated to be a need for between 95 and 220 additional housing units affordable to Very Low Income households with one or two persons. Between 677 and 1,419 additional housing units affordable to Low Income households will also be needed, also primarily for one and two person households. Moderate income households will need between 771 and 1,615 additional units and half of these units should be appropriate for two person households, 28% for one person

households, and the remaining for households of three or more persons. Between 998 and 2,092 additional units will be needed that are affordable to Median Income households. Close to half of these units should be appropriate for two person households, while 19% should be affordable to three person households and 16% affordable to four person households. Between 1,629 and 3,415 units will be needed for High Income households to meet the needs of a range of household sizes primarily from two person to five or more person households.

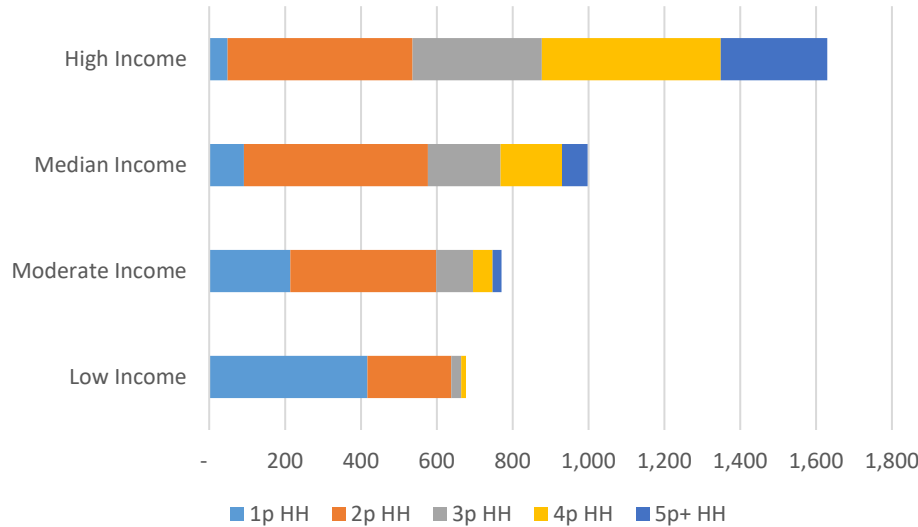
### Projected Households by Household Size and Income Category

	Low Growth					High Growth					
	2021 Projected Households					2021 Projected Households					
	Very Low Income	Low Income	Moderate Income	Median Income	High Income	Very Low Income	Low Income	Moderate Income	Median Income	High Income	Very Low Income
1p HH	675	2,874	1,471	628	335	692	2,945	1,508	644	343	692
2p HH	47	1,518	2,649	3,340	3,356	48	1,556	2,715	3,423	3,439	48
3p HH	-	178	670	1,319	2,346	-	182	687	1,352	2,403	-
4p HH	-	89	351	1,115	3,246	-	91	359	1,143	3,326	-
5p+ HH	-	-	162	466	1,932	-	-	166	477	1,980	-
Total	723	4,660	5,304	6,869	11,215	740	4,775	5,435	7,039	11,492	740
Projected Gain of Households by 2031						Projected Gain of Households by 2031					
	Very Low Income	Low Income	Moderate Income	Median Income	High Income	Very Low Income	Low Income	Moderate Income	Median Income	High Income	Very Low Income
1p HH	98	418	214	91	49	206	875	448	191	102	206
2p HH	7	221	385	485	488	14	462	807	1,017	1,022	14
3p HH	-	26	97	192	341	-	54	204	402	714	-
4p HH	-	13	51	162	472	-	27	107	340	988	-
5p+ HH	-	-	24	68	281	-	-	49	142	588	-
Total	105	677	771	998	1,629	220	1,419	1,615	2,092	3,415	220
Total 2031						Total 2031					
	Very Low Income	Low Income	Moderate Income	Median Income	High Income	Very Low Income	Low Income	Moderate Income	Median Income	High Income	Very Low Income
1p HH	774	3,292	1,685	720	384	898	3,821	1,955	835	445	898
2p HH	54	1,739	3,034	3,826	3,844	63	2,018	3,521	4,440	4,461	63
3p HH	0	204	768	1,511	2,686	0	237	891	1,754	3,118	0
4p HH	0	102	402	1,277	3,718	0	118	466	1,482	4,315	0
5p+ HH	0	0	186	534	2,213	0	0	216	619	2,568	0
Total	827	5,337	6,074	7,867	12,844	960	6,194	7,050	9,130	14,906	960

Source: Consultant Calculations based on Watson Associates, 2020 and Statistics Canada Census, 2021, Custom Order (HART data)

The following figure illustrates the projected household gain by household size and income category from 2021 to 2031 for the low growth scenario.

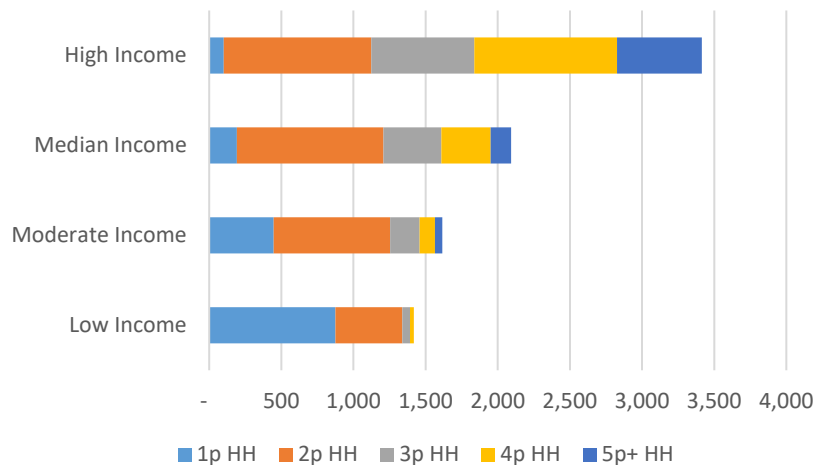
**Projected Household Gain by Household Size and Income (2021 to 2031), Low Growth, Middlesex County**



Source: Consultant Calculations based on Watson Associates, 2020 and Statistics Canada Census, 2021, Custom Order (HART data)

The following figure illustrates the projected household gain by household size and income category from 2021 to 2031 for the high growth scenario.

**Projected Household Gain by Household Size and Income (2021 to 2031), High Growth, Middlesex County**



Source: Consultant Calculations based on Watson Associates, 2020 and Statistics Canada Census, 2021, Custom Order (HART data)

The following table shows the projected demand for rental housing and ownership housing in 2021 and 2031 as well as the projected gain by 2031 based on current

(2021) propensities for rental versus ownership housing among households in various income categories. However, it should be noted that the demand for rental housing could increase if ownership units are not available at prices affordable to households seeking ownership housing. The county is anticipated to have a need for between 704 and 1,474 rental units and between 3,476 and 7,286 ownership units depending on the level of growth. Data for local municipalities can be found in Appendix Table 9.

The projections show that additional rental housing is needed across the income categories, including between 326 and 683 units with deep to moderate subsidies for households in the Very Low Income and Low Income categories. Additional ownership housing will also be demanded across the income categories, including between at least 1,937 and 4,060 units for households with Median Income or below who can afford units priced less than \$334,700 (based on a 5% downpayment).

### Projected Rental Housing Demands by Income Category, Middlesex County, 2021 - 2031

	Rental					
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Very Low Income	363	53	416	372	111	483
Low Income	1,879	273	2,152	1,925	572	2,497
Moderate Income	1,209	176	1,385	1,239	368	1,607
Median Income	856	124	981	878	261	1,138
High Income	535	78	612	548	163	711
<b>Total</b>	<b>4,843</b>	<b>704</b>	<b>5,546</b>	<b>4,962</b>	<b>1,474</b>	<b>6,437</b>
	Ownership					
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Very Low Income	410	60	470	420	125	545
Low Income	2,829	411	3,240	2,899	861	3,760
Moderate Income	4,106	596	4,702	4,207	1,250	5,457
Median Income	5,990	870	6,860	6,137	1,824	7,961
High Income	10,593	1,539	12,133	10,855	3,226	14,080
<b>Total</b>	<b>23,927</b>	<b>3,476</b>	<b>27,404</b>	<b>24,518</b>	<b>7,286</b>	<b>31,803</b>

Source: Consultant Calculations based on Watson Associates, 2020 and Statistics Canada Census, 2021, Custom Order (HART data)

The following table shows the projected population in 2021 and 2031 and projected growth for specific household types. The county is anticipated to see strong growth in the number of senior (age 65+) households (between 2,067 and 3,591 households) between 2021 and 2031 based on projections prepared by Watson and Associates. Family households with children are also anticipated to have strong growth, increasing

between 1,782 and 3,735 households based on the current percentage of households that are families with children. Households where at least one person has a mental health or learning disability are projected to grow by between 734 and 1,538 households, while households where at least one person has a visual, audio, or physical disability are anticipated to increase by between 1,252 and 2,624 households based on current percentages. This growth should be considered when planning to address the need for accessible and supportive housing units.

**Projected Housing Needs for Specific Population Groups (2021 – 2031), Middlesex County**

Specific Population Groups	Growth Projection	2021	2031	Projected Gain 2021 to 3031
Household has at least one person with a mental health or learning disability	Low Growth	5,051	5,785	734
	High Growth	5,176	6,714	1,538
Household has at least one person with a visual, audio, or physical disability	Low Growth	8,617	9,869	1,252
	High Growth	8,830	11,453	2,624
One-family household with children	Low Growth	12,266	14,048	1,782
	High Growth	12,568	16,303	3,735
Projected Households Led by Person Age 65 years and over	Low Growth	9,095	11,162	2,067
	High Growth	9,339	12,931	3,591

Source: Consultant Calculations based on Watson Associates, 2020 and Statistics Canada Census, 2021, Custom Order (HART data)

## 5.0 Appendix – Local Municipal Data Tables

**Appendix Table 1: Historical and Projected Population, Middlesex County Local Municipalities, 2016-2031**

Population, Census								
	Newbury	Southwest Middlesex	Strathroy-Caradoc	Thames Centre	Middlesex Centre	North Middlesex	Adelaide-Metcalf	Lucan Biddulph
2016	466	5,723	20,867	13,191	17,262	6,352	2,990	4,700
2021	440	5,893	23,871	13,980	18,928	6,307	3,011	5,680
Population Excluding Census Undercount								
Low Growth Scenario								
	Newbury	Southwest Middlesex	Strathroy-Caradoc	Thames Centre	Middlesex Centre	North Middlesex	Adelaide-Metcalf	Lucan Biddulph
2016	470	5,700	20,900	13,200	17,300	6,400	3,000	4,700
2021	480	5,700	22,600	13,900	18,700	6,400	3,000	5,200
2026	510	6,000	23,500	14,400	19,400	6,600	3,200	5,300
2031	520	5,900	24,600	14,700	20,400	6,600	3,200	5,500

Population Excluding Census Undercount								
High Growth Scenario								
	Newbury	Southwest Middlesex	Strathroy-Caradoc	Thames Centre	Middlesex Centre	North Middlesex	Adelaide-Metcalf	Lucan Biddulph
2016	470	5,720	20,870	13,190	17,260	6,350	2,990	4,700
2021	480	5,780	23,290	14,230	19,400	6,390	3,070	5,390
2026	560	6,310	26,130	15,680	22,640	7,000	3,380	5,860
2031	590	6,450	29,180	16,820	25,770	7,130	3,490	6,420
Population Including Census Undercount								
Low Growth Scenario								
	Newbury	Southwest Middlesex	Strathroy-Caradoc	Thames Centre	Middlesex Centre	North Middlesex	Adelaide-Metcalf	Lucan Biddulph
2016	480	5,900	21,600	13,600	17,800	6,600	3,100	4,900
2021	490	5,900	23,300	14,400	19,300	6,600	3,100	5,400
2026	530	6,200	24,300	14,900	20,100	6,800	3,300	5,500
2031	540	6,100	25,500	15,200	21,100	6,800	3,300	5,700
Population Including Census Undercount								
High Growth Scenario								
	Newbury	Southwest Middlesex	Strathroy-Caradoc	Thames Centre	Middlesex Centre	North Middlesex	Adelaide-Metcalf	Lucan Biddulph
2016	480	5,920	21,590	13,650	17,800	6,570	3,090	4,860
2021	500	5,980	24,100	14,720	20,080	6,610	3,170	5,570
2026	580	6,530	27,030	16,220	23,420	7,240	3,500	6,060
2031	610	6,670	30,190	17,410	26,670	7,370	3,610	6,640



**Appendix Table 2: Historical and Projected Households, Middlesex County Local Municipalities, 2016-2031**

Total Households - Census								
	Newbury	Southwest Middlesex	Strathroy-Caradoc	Thames Centre	Middlesex Centre	North Middlesex	Adelaide-Metcalfe	Lucan Biddulph
2021	187	2,407	9,453	5,186	6,695	2,391	1,013	2,115
Household Projections								
Low Growth Scenario								
	Newbury	Southwest Middlesex	Strathroy-Caradoc	Thames Centre	Middlesex Centre	North Middlesex	Adelaide-Metcalfe	Lucan Biddulph
2016	180	2,350	8,300	4,920	5,990	2,330	990	1,790
2021	180	2,390	9,050	5,240	6,550	2,370	1,020	1,970
2026	200	2,550	9,800	5,620	7,110	2,560	1,110	2,080
2031	210	2,620	10,530	5,910	7,690	2,630	1,150	2,210
High Growth Scenario								
	Newbury	Southwest Middlesex	Strathroy-Caradoc	Thames Centre	Middlesex Centre	North Middlesex	Adelaide-Metcalfe	Lucan Biddulph
2016	180	2,350	8,300	4,920	5,990	2,330	990	1,790
2021	180	2,400	9,320	5,350	6,760	2,380	1,030	2,040
2026	220	2,700	10,900	6,130	7,930	2,730	1,200	2,300
2031	240	2,860	12,470	6,760	9,160	2,900	1,290	2,570

**Appendix Table 3: Households by Core Housing Need Status by Tenure, Middlesex County Local Municipalities, 2021**

	Newbury	Southwest Middlesex	Strathroy-Caradoc	Thames Centre	Middlesex Centre	North Middlesex	Adelaide-Metcalf	Lucan Biddulph
<b>Total</b>								
Total	195	2,205	9,300	4,885	6,295	2,075	865	1,975
Owner households	140	1,710	7,240	4,300	5,650	1,665	690	1,675
Renter households	50	490	2,060	585	650	415	175	295
<b>In Core Need</b>								
Total	-	65	620	190	175	70	30	-
Owner households	-	15	195	115	75	30	20	-
Renter households	-	45	430	75	95	40	-	-
<b>% In Core Need</b>								
Total	0.0%	2.9%	6.7%	3.9%	2.8%	3.4%	3.5%	0.0%
Owner households	0.0%	0.9%	2.7%	2.7%	1.3%	1.8%	2.9%	0.0%
Renter households	0.0%	9.2%	20.9%	12.8%	14.6%	9.6%	0.0%	0.0%

Note: Newbury and Lucan Biddulph data suppressed due to small numbers

**Appendix Table 4: Percentage of Households in Core Housing Need by Income Category, Middlesex County Local Municipalities, 2021**

	Newbury	Southwest Middlesex	Strathroy-Caradoc	Thames Centre	Middlesex Centre	North Middlesex	Adelaide-Metcalf	Lucan Biddulph
Very Low Income	-	66.7%	67.6%	58.3%	56.0%	66.7%	0.0%	0.0%
Low Income	0.0%	7.4%	29.0%	17.0%	10.5%	14.6%	19.0%	0.0%
Moderate Income	0.0%	0.0%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Median Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
High Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Note: Newbury and Lucan Biddulph data suppressed due to small numbers

**Appendix Table 5: Number of Households in Core Housing Need by Income Category, Middlesex County Local Municipalities, 2021**

	Newbury	Southwest Middlesex	Strathroy-Caradoc	Thames Centre	Middlesex Centre	North Middlesex	Adelaide-Metcalf	Lucan Biddulph
Very Low Income	0	30	125	70	70	10	0	0
Low Income	0	30	455	125	100	60	20	0
Moderate Income	0	0	45	0	0	0	0	0
Median Income	0	0	0	0	0	0	0	0
High Income	0	0	0	0	0	0	0	0

Note: Newbury and Lucan Biddulph data suppressed due to small numbers

**Appendix Table 6: Household Projections by Income Category, Middlesex County Local Municipalities, 2021 - 2031**

Newbury						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Very Low Income	-	-	-	-	-	-
Low Income	24	4	28	24	8	32
Moderate Income	38	6	44	38	13	51
Median Income	47	8	55	47	16	63
High Income	71	12	83	71	24	95
Total	180	30	210	180	60	240
Southwest Middlesex						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Very Low Income	60	6	66	5	67	72
Low Income	440	42	482	33	493	527
Moderate Income	386	37	423	29	432	462
Median Income	570	55	625	43	640	683
High Income	934	90	1,024	70	1,048	1,118
Total	2,390	230	2,620	2,400	460	2,860

Strathroy-Caradoc						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Very Low Income	239	39	278	5	324	329
Low Income	1,538	252	1,790	31	2,089	2,120
Moderate Income	1,675	274	1,949	33	2,274	2,308
Median Income	2,030	332	2,362	40	2,757	2,797
High Income	3,568	584	4,152	71	4,846	4,917
Total	9,050	1,480	10,530	9,320	3,150	12,470
Thames Centre						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Very Low Income	172	22	194	6	216	222
Low Income	811	104	914	28	1,018	1,046
Moderate Income	1,004	128	1,132	34	1,261	1,295
Median Income	1,235	158	1,393	42	1,551	1,593
High Income	2,019	258	2,277	69	2,535	2,604
Total	5,240	670	5,910	5,350	1,410	6,760
Middlesex Centre						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Very Low Income	182	32	213	5	249	254
Low Income	997	174	1,171	27	1,367	1,395
Moderate Income	1,241	216	1,458	34	1,702	1,736
Median Income	1,621	282	1,903	45	2,222	2,266
High Income	2,509	437	2,945	69	3,440	3,509
Total	6,550	1,140	7,690	6,760	2,400	9,160

North Middlesex						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Very Low Income	40	4	44	3	46	49
Low Income	481	53	534	37	552	588
Moderate Income	372	41	413	28	427	455
Median Income	578	63	642	44	664	707
High Income	899	99	997	68	1,031	1,100
Total	2,370	260	2,630	2,380	520	2,900
Adelaide-Metcalf						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Very Low Income	36	5	40	6	39	45
Low Income	131	17	148	23	143	166
Moderate Income	203	26	229	36	221	256
Median Income	256	33	289	45	279	324
High Income	394	50	444	69	428	498
Total	1,020	130	1,150	1,030	260	1,290
Lucan Biddulph						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Very Low Income	55	7	62	5	67	72
Low Income	289	35	325	26	351	377
Moderate Income	399	49	448	36	484	521
Median Income	509	62	571	46	617	664
High Income	718	87	806	66	871	937
Total	1,970	240	2,210	2,040	530	2,570

**Appendix Table 7: Housing Unit Projections by Dwelling Type, Middlesex County Local Municipalities, 2021 - 2031**

Singles & Semi-Detached								
	Newbury	Southwest Middlesex	Strathroy-Caradoc	Thames Centre	Middlesex Centre	North Middlesex	Adelaide-Metcalf	Lucan Biddulph
2021	170	2,140	7,310	4,840	6,250	2,220	1,010	1,810
2026	190	2,300	7,810	5,210	6,760	2,390	1,100	1,920
2031	190	2,370	8,310	5,490	7,250	2,450	1,130	2,050
Multiple Dwellings								
	Newbury	Southwest Middlesex	Strathroy-Caradoc	Thames Centre	Middlesex Centre	North Middlesex	Adelaide-Metcalf	Lucan Biddulph
2021	-	90	410	80	160	10	-	40
2026	-	90	530	80	190	10	-	40
2031	-	90	670	80	240	10	-	40
Apartments								
	Newbury	Southwest Middlesex	Strathroy-Caradoc	Thames Centre	Middlesex Centre	North Middlesex	Adelaide-Metcalf	Lucan Biddulph
2021	10	160	1,140	160	140	120	10	110
2026	20	160	1,260	160	160	140	10	110
2031	20	160	1,350	170	210	150	10	110
Other								
	Newbury	Southwest Middlesex	Strathroy-Caradoc	Thames Centre	Middlesex Centre	North Middlesex	Adelaide-Metcalf	Lucan Biddulph
2021	-	10	190	170	-	30	-	20
2026	-	10	190	170	-	30	-	20
2031	-	10	190	170	-	30	-	20

**Appendix Table 8: Household Projections by Household Size, Middlesex County Local Municipalities, 2021 - 2031**

Newbury						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
1p HH	57	9	66	57	19	76
2p HH	52	9	61	52	17	69
3p HH	33	6	39	33	11	44
4p HH	38	6	44	38	13	51
5p+ HH	-	-	-	-	-	-
Total	180	30	210	180	60	240
Southwest Middlesex						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
1p HH	650	63	713	49	729	778
2p HH	938	90	1,028	71	1,051	1,122
3p HH	352	34	386	27	395	422
4p HH	271	26	297	20	304	324
5p+ HH	179	17	196	13	201	214
Total	2,390	230	2,620	2,400	460	2,860
Strathroy-Caradoc						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
1p HH	2,146	351	2,497	43	2,914	2,957
2p HH	3,455	565	4,020	69	4,691	4,760
3p HH	1,401	229	1,630	28	1,903	1,931
4p HH	1,294	212	1,506	26	1,758	1,783
5p+ HH	754	123	878	15	1,024	1,039
Total	9,050	1,480	10,530	9,320	3,150	12,470

Thames Centre						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
1p HH	956	122	1,078	33	1,200	1,233
2p HH	2,019	258	2,277	69	2,535	2,604
3p HH	891	114	1,005	31	1,119	1,150
4p HH	902	115	1,017	31	1,133	1,164
5p+ HH	472	60	533	16	593	610
Total	5,240	670	5,910	5,350	1,410	6,760
Middlesex Centre						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
1p HH	967	168	1,135	27	1,326	1,352
2p HH	2,443	425	2,868	67	3,350	3,417
3p HH	1,060	185	1,245	29	1,454	1,483
4p HH	1,378	240	1,617	38	1,889	1,927
5p+ HH	702	122	824	19	962	981
Total	6,550	1,140	7,690	6,760	2,400	9,160
North Middlesex						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
1p HH	618	68	686	47	710	757
2p HH	842	92	934	64	966	1,030
3p HH	298	33	330	23	342	364
4p HH	395	43	438	30	453	483
5p+ HH	218	24	241	17	250	266
Total	2,370	260	2,630	2,380	520	2,900



Adelaide-Metcalf						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
1p HH	147	19	166	26	160	186
2p HH	389	50	439	69	423	492
3p HH	171	22	193	30	186	216
4p HH	177	23	199	31	192	224
5p+ HH	136	17	153	24	148	172
Total	1,020	130	1,150	1,030	260	1,290

Lucan Biddulph						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
1p HH	399	49	448	36	484	521
2p HH	698	85	783	64	847	911
3p HH	329	40	369	30	399	429
4p HH	349	43	392	32	424	455
5p+ HH	195	24	218	18	236	254
Total	1,970	240	2,210	2,040	530	2,570

**Appendix Table 9: Household Projections by Tenure, Middlesex County Local Municipalities, 2021 - 2031**

Newbury						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Ownership	133	22	155	133	44	177
Rental	47	8	55	47	16	63
Total	180	30	210	180	60	240

Southwest Middlesex						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Ownership	1,858	179	2,036	140	2,083	2,223
Rental	532	51	584	40	597	637
Total	2,390	230	2,620	2,400	460	2,860

Strathroy-Caradoc						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Ownership	7,045	1,152	8,198	140	9,568	9,708
Rental	2,005	328	2,332	40	2,722	2,762
Total	9,050	1,480	10,530	9,320	3,150	12,470
Thames Centre						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Ownership	4,612	590	5,202	158	5,792	5,950
Rental	628	80	708	22	788	810
Total	5,240	670	5,910	5,350	1,410	6,760
Middlesex Centre						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Ownership	5,874	1,022	6,897	161	8,053	8,215
Rental	676	118	793	19	927	945
Total	6,550	1,140	7,690	6,760	2,400	9,160
North Middlesex						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Ownership	1,897	208	2,105	144	2,177	2,321
Rental	473	52	525	36	543	579
Total	2,370	260	2,630	2,380	520	2,900
Adelaide-Metcalf						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Ownership	814	104	917	144	885	1,029
Rental	206	26	233	36	225	261
Total	1,020	130	1,150	1,030	260	1,290

Lucan Biddulph						
	Low Growth			High Growth		
	2021 Projected Households	Projected Gain of Households by 2031	Total 2031	2021 Projected Households	Projected Gain of Households by 2031	Total 2031
Ownership	1,675	204	1,879	153	2,032	2,185
Rental	295	36	331	27	358	385
Total	1,970	240	2,210	2,040	530	2,570