



# Housing Needs Assessment

City of Belleville

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Final Report

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## List of Acronyms and Abbreviations

| <b>Acronym</b> | <b>Full Description of Acronym</b>      |
|----------------|---|
| A.D.U.         | Additional residential unit             |
| C.I.P.         | Community Improvement Plan              |
| CMHC           | Canada Mortgage and Housing Corporation |
| HART           | Housing Assessment Resource Tools       |
| N.H.S.         | National Housing Strategy               |
| O.P.           | Official Plan                           |
| P.P.S.         | Provincial Policy/Planning Statement    |
| P.P.U.         | Persons Per Unit                        |
| R.G.I.         | Rent-Geared-to-Income                   |
| T.I.E.R.       | Tax Increment Equivalent Rebates        |



# Executive Summary

## Overview

The City of Belleville retained Watson & Associates Economists Ltd. to prepare a Housing Needs Assessment. The primary objective of this assignment is to provide an assessment of current and future housing needs and strategic directions for Belleville. The assessment considers macro-economic conditions, demographic trends, and regional and local real estate development trends that are influencing current housing trends across Belleville. This analysis will help inform the definition of market demand and assess the various other supply and policy-based factors that are likely to impact local housing needs over the next decade.

## Context

### Stakeholder Consultation

The study included interviews with stakeholders from the non-profit, government, and private sectors to gather diverse perspectives on housing in Belleville. These consultations highlighted the challenges faced by vulnerable groups, including those affected by homelessness, domestic violence, aging, and low income. Key themes included the need for better coordination between housing and support services, more predictable funding, and stronger cross-sector collaboration to address the city's complex and evolving housing needs.

### Belleville's Housing Market

The 2021 permanent housing base in Belleville comprises 23,535 occupied dwelling units, with the housing stock largely consisting of low-density housing forms (single-detached and semi-detached), which together account for 62% of units.<sup>[1]</sup> Outside of this, the City is comprised of 11% medium-density units, such as row houses and duplexes, and 27% high-density apartment units. While low-density dwellings form the largest component of the housing stock in Belleville, the City still has a notable share of high-density housing, with apartments representing over a quarter of the housing stock.

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<sup>[1]</sup> Based on Statistics Canada, 2021. Reflects private dwellings occupied by usual residents on a permanent basis; excludes second homes and short-term rentals.



Housing tenure falls under two categories: owner-occupied and renter-occupied. Within Belleville, 63% of housing units were owner-occupied and 37% were renter-occupied as of 2021.<sup>[2]</sup> Belleville's share of renter households was notably higher than the provincial average of 31%, indicating a more balanced ownership and rental market relative to Ontario overall.

Belleville has experienced steady population growth over the past several decades, with a considerable increase in growth since 2016. Within this growth, there have been notable increases among older age groups, especially those aged 65 and over. Household growth has been led by smaller-sized households, with one- and two-person households making up 75% of new household growth between 2016 and 2021.

### Belleville's Current Housing Needs

The City of Belleville has a varied housing supply that spans both market and non-market sectors. Approximately 97% of the housing stock is market-based, while non-market options – such as emergency, transitional, supportive, and social housing – make up the remaining 3%. Most purpose-built rental housing in Belleville was built between the 1960s and 1970s, with smaller additions in the 1980s and 1990s, and limited new supply since 2000. Roughly 71% of rental households live in units over 45 years old, although there has been a modest increase in newer rental construction since 2019, surpassing the amount built in the previous two decades.

Homeownership accounts for 63% of households, with the majority living in low-density, freehold homes like single- and semi-detached units, which make up 87% of the owner-occupied market. Medium- and high-density forms – such as townhouses, duplexes, and condominiums – comprise the remaining share. In 2024, the average home price reached \$533,600. Detached homes remained the most common housing type, averaging \$554,600. Townhouses and row homes, despite fewer sales, averaged slightly more at \$556,100 – likely due to limited supply and a concentration of newer builds. Condominium units offered more affordable ownership options, with average prices ranging from \$340,200 to \$391,000.

Rental costs have also climbed steadily. Between 2015 and 2024, average apartment rents rose by 56%, from \$968 to \$1,435. This trend reflects a sustained demand for

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<sup>[2]</sup> Based on 2021 Census Profile data. Reflects private dwellings occupied by usual residents on a permanent basis; excludes second homes and short-term rentals.



rental housing in the face of higher interest rates and ownership costs, which have kept more residents in the rental market.

Understanding housing need in Belleville requires more than assessing price and availability. Adequate housing must also be appropriate and safe. As of 2021, an estimated 3,065 households in Belleville were in core housing need – defined as living in housing that is unaffordable, overcrowded, or in poor condition, with no ability to afford better options in the local market. Most of these households (78%) are renters, and a significant proportion are led by vulnerable populations, such as single mothers, young adults, older seniors, and refugees. More than one-third of these households are in severe core housing need, spending over half their income on shelter. This is further underscored by the 3,125 households currently on the waitlist for non-market housing in Belleville, most of which are families and low-income individuals seeking small-unit accommodations.

Homelessness is also a growing concern. As of 2025, at least 229 individuals were identified as experiencing homelessness in Belleville, including 122 unsheltered residents and others relying on emergency accommodations.

### Belleville Future Housing and Residential Land Needs

Population growth in Belleville will drive demand for a broad range of housing. Long-term population growth in Belleville will be heavily driven by net migration. To a lesser extent, natural increases (i.e., births less deaths) also contribute to population growth.

The City's population is aging. Belleville's 65+ age group has grown considerably over the past 20 years and is expected to increase in both percentage and absolute terms over the next several decades. As the average age of the population in Belleville continues to increase, it is anticipated that demand for higher-density housing forms will also continue to increase gradually.

In addition, the City is also anticipated to accommodate a growing share of young adults and new families seeking competitively priced home ownership and rental opportunities. Accordingly, opportunities should be explored to provide a mix of future housing across a range of density types to accommodate those with varying levels of income (including affordable housing options).



Belleville requires approximately 3,990 new permanent housing units over the 2025 to 2035 period to accommodate its growing population. Within this forecast, the City will need around 1,640 rental units to meet increasing demand.

Further analysis of housing needs by structure type and tenure indicates that approximately 36% of forecast housing growth, or about 1,440 units, will need to be affordable. This includes approximately 485 ownership units and 950 rental units, reinforcing the importance of expanding moderately priced housing options to support the community's evolving needs.

### **Strategic Recommendations & Conclusions**

As Belleville prepares for continued population growth over the next decade, the City faces the pressing challenge of increasing the supply and diversity of housing to meet the needs of residents across all income levels and life stages. This includes significantly boosting annual housing construction, especially in higher-density formats and purpose-built rental housing. A stable and varied housing stock is essential not only for ensuring affordability and choice but also for attracting and retaining a skilled and growing labour force critical to Belleville's economic development goals.

To achieve these objectives, the City must leverage its existing planning framework – anchored by the Official Plan, updated Zoning By-law, and a robust Community Improvement Plan (C.I.P.) – and apply targeted regulatory and financial tools. Strategies include streamlining approvals, offering incentives for affordable and rental housing, and supporting innovative housing formats such as additional residential units (A.D.U.s), modular homes, and “missing middle” options. These approaches will help close affordability gaps while encouraging compact, land-efficient development within serviced areas.

Infrastructure planning must align with intensification goals, particularly in areas expected to accommodate higher densities. As intensification increases pressure on municipal services, proactive investment and coordination with senior levels of government will be critical to ensure financial and service sustainability. With foundational policies already in place, Belleville is well-positioned to take decisive steps toward a more inclusive, resilient, and responsive housing system. Continued refinement and implementation of strategic actions outlined in this report will help ensure that the City delivers housing at the scale, price point, and variety required to support its long-term growth.



# 1. Introduction

## 1.1 Terms of Reference

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The City of Belleville engaged Watson & Associates Economists Ltd. to complete a Housing Needs Assessment. The purpose of this study is to evaluate current and projected housing needs in the city and provide strategic recommendations, building on the findings of the December 2022 Population, Housing, and Employment Growth Forecast Update.

The assessment examines macroeconomic conditions, demographic shifts, and both regional and local real estate trends shaping Belleville's housing market. This analysis will support a clearer understanding of market demand and consider the supply- and policy-related factors expected to influence housing needs over the next ten years.

## 1.2 Local Housing Affordability Context

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Belleville has seen significant population growth and rising demand for housing over the past five years. Along with this, average home prices and rental rates have also increased, reducing housing affordability. Various demographic and economic factors are contributing to this trend, including growth in local job opportunities, an aging population, and affordability concerns.

Looking ahead, Belleville is projected to continue experiencing substantial population and employment growth over the next 30 years. According to the 2022 Growth Study forecast, the City's population is expected to rise from 57,300 in 2021 to 75,200 by 2051, marking a 31% increase. During the same period, the employment base is anticipated to grow to around 41,000, up from 31,700 in 2021, reflecting a nearly 30% rise.

While population and employment growth bring numerous economic benefits, such as expansion, community vibrancy, and increased property assessments, they also present challenges related to infrastructure, municipal services, housing needs, and environmental preservation.

For long-term sustainability and vibrant communities, it is essential for municipalities to provide a diverse range of housing options for people across different income levels,



including attainable and affordable housing. Housing availability plays a crucial role in attracting and retaining both residents and businesses. In today's knowledge-based economy, the ability to attract and retain skilled workers is vital, and offering a variety of housing types is key to supporting a thriving workforce.

Looking to the future, Belleville will need to address the growing cultural diversity, an aging Baby Boomer population, rising demand from new families, and the ongoing challenge of affordable housing. The city will need to promote a wide range of housing options in various locations, types, forms, densities, and price points, including innovative solutions for affordable rental housing and ownership options suited to a broad demographic.

There is a clear need to support affordable housing in Belleville. While the strong real estate market is beneficial for many, it places affordability pressure on lower-income households, including those in minimum wage and service sector jobs, as well as other vulnerable groups. Opportunities exist to leverage various tools and programs to create an environment that supports affordable housing, including private sector development.

### **1.3 Stakeholder Consultation**

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As part of this study, a series of one-on-one interviews were conducted with a diverse cross-section of stakeholders representing the non-profit housing sector, government, and private industry. These consultations provided valuable insight into the housing challenges and opportunities within Belleville from multiple perspectives.

The organizations consulted have extensive, long-standing relationships with individuals and families experiencing housing instability, including those affected by homelessness, domestic violence, aging, disability, and low income. Their frontline experience informed a nuanced understanding of the barriers faced by vulnerable groups in accessing and maintaining safe, appropriate, and affordable housing.

Key themes that emerged from these discussions include the importance of aligning affordable housing strategies with wraparound supports, increasing funding predictability, and fostering stronger collaboration across sectors. Stakeholders emphasized that a holistic and coordinated approach will be essential to meeting the complex and evolving needs of residents struggling with housing affordability in Belleville.



## 2. Housing and Planning Policy Context

### 2.1 National Housing Policy

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Introduced in 2017, the National Housing Strategy (N.H.S.) is a federal strategy that identifies “Canadians have housing that meets their needs and they can afford. Affordable housing is a cornerstone of sustainable, inclusive communities and a Canadian economy where we can prosper and thrive.” Through the N.H.S., the federal government plans to promote diverse communities and create a new generation of mixed-use, mixed-income, sustainable, and accessible housing.

The N.H.S. recognizes “the right of every Canadian to access adequate housing” and sets ambitious and clear targets to achieve improved housing outcomes. The N.H.S. is a 10-year plan that aims to reduce chronic homelessness by 50%, take out 530,000 households from core housing need, build 100,000 new housing units, and repair and renew 300,000 housing units. To meet these goals, the initiative introduces a mix of provisions for funding, grants, and loans and requires the collaboration and partnership of public, private, and non-profit sectors to create affordable and livable communities located near transit and public services.

In April of 2024, the federal government further evolved its housing initiatives under a new Housing Plan with an enhanced set of initiatives that continue with low-interest loans and grants for new affordable and middle-income rental housing, releasing more publicly owned lands for use for new affordable housing and increasing financial initiatives for first-time home buyers. The federal government released funding in the fall of 2023 for the first year of a seven-year affordable housing program for Indigenous housing. The federal government further issued a proposal call for the summer of 2024 for the first year of new four-year affordable co-op housing funding. April of 2024 also saw the federal government commit to making the Rapid Housing Initiative capital funding program for low-income households a permanent program.

### 2.2 Provincial Housing Policy

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#### 2.2.1 *More Homes Built Faster Act, 2022 (Bill 23)*

On October 25, 2022, the Ontario government introduced the *More Homes Built Faster Act, 2022* (Bill 23). Following Bill 108 and Bill 109, Bill 23 is part of a long-term strategy

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to address the housing crisis by facilitating the construction of 1.5 million homes over the next 10 years. Bill 23 received Royal Assent from the provincial legislature on November 28, 2022. The Bill is intended to increase the housing supply and provide a mix of ownership and rental housing types for Ontarians. This identified need for additional housing relates to demand associated with both existing Ontario residents and newcomers to the Province through immigration.

To support the provincial commitment to getting 1.5 million homes built between 2022 and 2032, Bill 23 includes sweeping and substantive changes to a range of legislation through Bill 23 and through updates to regulations and consultations on various provincial plans and policies. Bill 23 exempts residential development with up to 10 residential units from site plan control approval. Furthermore, for developments that are subject to site plan control, Bill 23 limits the extent to which exterior design can be addressed through the site plan approval process. Bill 23 also exempted new non-profit and co-operative housing from paying municipal development charges, community benefits charges, and parkland dedication fees.

In Bill 23, the Province of Ontario has assigned municipal housing targets, identifying the number of new housing units needed by 2032, impacting 50 of Ontario's largest and fastest-growing single/lower-tier municipalities in Ontario. The City of Belleville has a 10-year housing target of 3,100 households and is currently considered 'On track' towards this goal. According to the Ontario Housing Pledge Tracker, Belleville is one of the few municipalities that is either 'On track' or has 'Exceeded' its housing pledge.

### **2.2.2 Affordable Homes and Good Jobs Act (Bill 134)**

The Ontario Legislature has made changes to the *Development Charges Act* and the *Planning Act*, under Bill 134 (*Affordable Homes and Good Jobs Act*). These changes are with respect to the definition of an "affordable residential unit" for the purpose of exempting such developments from the payment of development charges, community benefits charges, and parkland dedication fees.

The definition under Bill 134 modifies the affordable residential unit definition by:

- Introducing an income-based test for affordable rent and ownership purchase price; and
- Increasing the threshold for the market test of affordable rent and purchase price.



The amendment provides the exemption based on the lesser of the two measures.

The new definition of an affordable residential unit is generally consistent with the Provincial Planning Statement, 2024 (P.P.S., 2024) and considers both income-based and market-price approaches to derive an affordable housing definition for both rental and ownership housing units.

In May 2024, the provincial government tabled a bulletin under the *Planning Act* that listed the definition of affordable for the purpose of exemption from municipal development charges, community benefits charges, and parkland dedication fees.

### **2.2.3 Cutting Red Tape to Build More Homes Act, 2024 (Bill 185)**

With respect to the proposed changes to the *Planning Act* under Bill 185 (*Cutting Red Tape to Build More Homes Act, 2024*), we have identified the following key impacts as they broadly relate to housing in Ontario.

#### **Enhancing and Broadening the Framework for Additional Residential Units**

Under subsection 35.1 (2) of the *Planning Act*, the Minister is authorized to make regulations regarding additional residential units (A.D.U.s) by establishing requirements and standards with respect to a second or third residential unit in a detached house, semi-detached house, or rowhouse, as well as a residential unit in a building or structure ancillary to such a house.

Bill 185 proposes to broaden provisions to allow the Minister to regulate any A.D.U.s in an existing home (as noted above) or ancillary structure for the purposes of an A.D.U. If approved, the Minister will have a new regulation-making power to remove zoning barriers to accommodate A.D.U. developments, which may include maximum lot coverage and limits on the number of bedrooms allowed per lot.<sup>[3]</sup>

#### **Implementing the Affordable Residential Unit Exemption**

The *More Homes Built Faster Act* (Bill 23) identified an exemption for affordable residential units. This exemption was subsequently revised through Bill 134, the *Affordable Homes and Good Jobs Act, 2023*, which received Royal Assent on December 4, 2023. The exemption is summarized as follows:

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<sup>[3]</sup> Bill 185, Schedule 12, section 9.



- Affordable Rental: Where the rent is no greater than the lesser of the income-based affordable rent set out in the Affordable Residential Units Bulletin and the average market rent identified in the Affordable Residential Units Bulletin.<sup>[4]</sup>
- Affordable Owned Unit: Where the price of the residential unit is no greater than the lesser of the income-based affordable purchase price set out in the Affordable Residential Units Bulletin and 90% of the average purchase price identified in the Affordable Residential Units Bulletin.<sup>[5]</sup>

This exemption came into force on June 1, 2024, and the Affordable Residential Units Bulletin is posted on Ontario.ca. For Belleville in 2024, the definition of an affordable ownership home is a purchase price of no more than \$316,200. For rental housing, the exemptions from paying development charges are no more than the following amounts per bedroom size:

- Bachelor unit: \$1,011
- One Bedroom: \$1,218
- Two Bedroom: \$1,404
- Three+ Bedroom: \$1,610

#### **2.2.4 Provincial Planning Statement, 2024**

On April 7, 2023, the Province of Ontario released a new Provincial Planning Statement (P.P.S., 2023) in conjunction with introducing Bill 97: *Helping Homebuyers, Protecting Tenants Act, 2023*. Bill 97 proposes amendments to seven provincial statutes, including the *Planning Act*. Since Bill 97, the Province introduced Bill 185, the *Cutting Red Tape to Build More Homes Act, 2024*, together with a new P.P.S. on April 10, 2024.

The new P.P.S. 2024 was issued on August 20, 2024, and came into effect on October 20, 2024. The P.P.S. 2024 is intended to simplify and integrate existing provincial policies (A Place to Grow: Growth Plan for the Greater Golden Horseshoe (the Growth Plan, 2019) and the P.P.S., 2020) while providing municipalities and the Province with

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<sup>[4]</sup> Based on the 60<sup>th</sup> percentile of gross annual incomes for renter households in the applicable local municipality and where the rent is equal to 30% of the income of the household.

<sup>[5]</sup> Based on the 60<sup>th</sup> percentile of gross annual incomes for households in the applicable local municipality and where the purchase price would result in annual accommodation costs equal to 30% of the income of the household.



greater flexibility to deliver on housing objectives. The P.P.S. 2024 also provides a more flexible horizon for planning for urban growth and land needs over a 20- to 30-year planning horizon.

The following summarizes key highlights of the new P.P.S. 2024.

### **Planning for Growth**

- According to the P.P.S., 2024, sufficient urban land shall be made available to accommodate an appropriate range and mix of land uses to meet projected needs for a time horizon between 20 and 30 years. Compared to the P.P.S., 2020, the P.P.S., 2024 presents a more flexible horizon for planning for growth. Additionally, it allows for the planning of infrastructure, public service facilities, strategic growth areas, and Employment Areas to extend beyond this time horizon.<sup>[6]</sup>

### **Providing for an Appropriate Range and Mix of Housing Options**

- The P.P.S., 2024, requires that municipalities unlock more opportunities for housing. Generally unchanged from the P.P.S., 2020, the P.P.S., 2024 still requires planning authorities to maintain at all times the ability to accommodate residential growth for a minimum of 15 years through lands that are designated and available for residential development. Planning authorities are also required to maintain at all times, where new development is to occur, land with servicing capacity sufficient to provide at least a three-year supply of residential units, available through lands suitably zoned, including units in draft approved or registered plans.
- The P.P.S. 2024 requires municipalities to establish and maintain minimum targets for intensification and redevelopment within built-up areas based on local conditions.<sup>[7]</sup> Furthermore, municipalities are required to keep their zoning by-laws up to date by establishing minimum densities, heights, and other standards to accommodate growth and development.<sup>[8]</sup>

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<sup>[6]</sup> Provincial Planning Statement, 2024, policy 2.1.3, p. 6.

<sup>[7]</sup> Ibid., policy 2.3.1.4, p. 8.

<sup>[8]</sup> Ibid., policy 6.1.6, p. 32.



## No Significant Policy Change and Approach to Planning for Affordable Housing

- The P.P.S., 2024, carries forward a similar definition of affordable housing as established in the P.P.S., 2020. The definition of affordable housing in the proposed P.P.S., 2024, however, is based on the municipality instead of the regional market area as defined in the P.P.S., 2020. The definition of affordable housing was notably missing in the proposed P.P.S. 2023. Additionally, the P.P.S. 2024 carries forward the requirement of “establishing and implementing minimum targets for the provision of housing that is affordable to low- and moderate-income households.”<sup>[9]</sup> The P.P.S., 2024 does not address the issue of attainable housing, an issue that was also lacking in the P.P.S., 2020.

## 2.3 Local Policy Context

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The City of Belleville’s Official Plan (O.P.) outlines a comprehensive strategy for managing land use change, with a strong focus on addressing evolving housing needs while maintaining the city’s unique blend of urban and rural character. This section explores key themes in the City’s land use approach, emphasizing compact growth, housing diversity, and infrastructure efficiency.

- **Housing Choice and Affordability:** The City is committed to delivering a range of housing types to meet long-term needs. Affordable housing is recognized as both a community priority and an economic necessity. The O.P. includes policies to increase the supply of affordable and market-based housing, with support for non-traditional forms such as boarding houses and live-work units.
- **Strategic Intensification:** Belleville’s intensification strategy prioritizes the efficient use of land and municipal services. Key areas targeted for intensification include the City Centre, arterial corridors, underutilized parcels, and brownfield sites. The City has a target that 20% of new residential development occurs through intensification by 2038. These efforts aim to reduce sprawl, support public transit, and enhance walkability in new and existing neighbourhoods.
- **Mixed-Use and Complete Communities:** Mixed-use developments are encouraged in intensification areas and other appropriate locations to foster vibrant, resilient communities. These developments integrate residential,

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<sup>[9]</sup> Provincial Planning Statement, 2024, policy 2.2.1, p. 7.



commercial, institutional, and recreational uses to reduce travel demand, promote active transportation, and enhance quality of life.

- **Social Equity and Accessibility:** The City aims to foster inclusivity by aligning housing growth with accessible community services and infrastructure. New community facilities are encouraged in proximity to long-term care homes and areas with vulnerable populations. Planning policies also emphasize barrier-free design, active transportation, and equitable access to housing and amenities.
- **Employment and Economic Synergies:** Recognizing the relationship between housing and employment, the O.P. includes policies to ensure that residential areas are supported by well-located employment lands.

Belleville's O.P. supports a sustainable and equitable pattern of urban development. It integrates housing policies with land use, servicing, economic development, and environmental priorities to create a balanced, resilient, and inclusive city. By coordinating growth with infrastructure, service delivery, and land protection, Belleville is positioning itself to meet the needs of both current and future residents.

## 2.4 What is Affordable Housing?

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Definitions of affordability generally fall into one of two categories: income-based or market-based. Income-based definitions of affordability consider housing affordable if it costs less than a certain percentage of a household's annual income, typically 30%, whereas market-based definitions of affordability consider housing affordable if the price of rent/ownership falls below the average or median market prices. It is important to note that not all affordable housing is social and/or subsidized. There is a need for housing that is affordable for people working at modest wages, sometimes referred to as "workforce housing" or "attainable housing."

The P.P.S., 2024 offers both market-based and income-based definitions of affordability. Affordable housing is defined in the P.P.S. as:

- "a) in the case of ownership housing, the least expensive of:
  1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for *low and moderate income households*; or



2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the municipality;
- b) in the case of rental housing, the least expensive of:
1. a unit for which the rent does not exceed 30 percent of gross annual household income for *low and moderate-income households*; or
  2. a unit for which the rent is at or below the average market rent of a unit in the municipality.”<sup>[10]</sup>

The term “affordable housing” and the definition presented in the P.P.S., 2020, are generally maintained in the new P.P.S., 2024. Recognizing the significant difference between market and income-based definitions of affordability is critical to supporting Belleville residents. With the rising cost of living and housing costs, using a market-based definition of affordable housing has resulted in more and more individuals being priced out of the market and not being able to afford housing. An income-based definition is more human-centred and ensures that housing is affordable and continues to be affordable, dependent on the household income of residents.

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<sup>[10]</sup> Provincial Planning Statement, 2024, Definitions, p. 39.



## 3. Belleville Population and Housing Trends

The following provides an overview and analysis of the macro-economic factors, local market considerations, and socio-economic and demographic trends that are influencing housing ownership and rental housing demand, supply, and affordability in the City of Belleville. The analysis relies largely on Statistics Canada Census data for the 2006 to 2021 period, supplemented with data from the Canada Mortgage and Housing Corporation (CMHC), the City of Belleville, and additional regional sources, including Hastings County and the Canadian Real Estate Association.

While Belleville is administratively separate from Hastings County, it still serves as a primary urban centre within Hastings County and the Bay of Quinte region. The City's housing market dynamics are shaped by its role as a regional hub, offering a range of services, employment opportunities, and urban amenities that attract both long-term residents and new immigrants from across Ontario.

### 3.1 Local Population Growth Trends

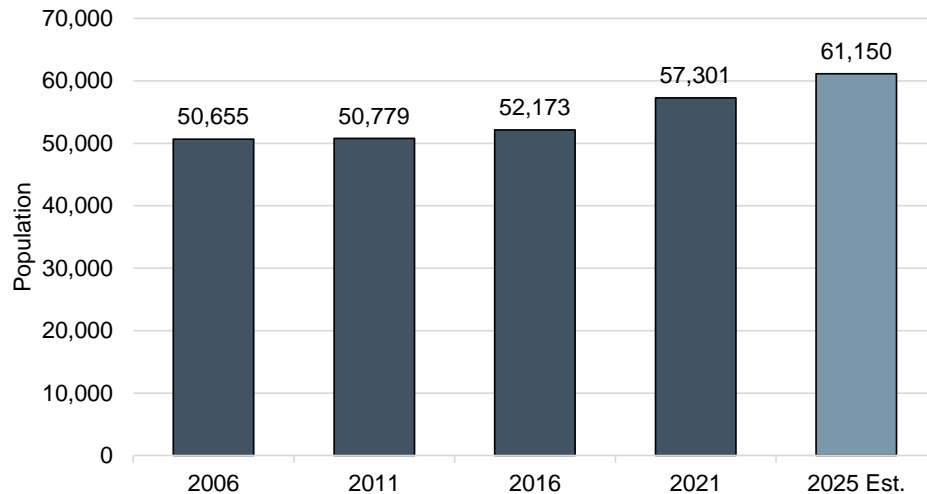
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Demographic trends strongly influence both housing need and form. Across the Province, the population is getting older on average, due to the aging of the Baby Boomers. The first wave of this demographic group turns 80 years old in 2026.

Figure 1 and Figure 2 summarize historical population growth rates for Belleville in accordance with Statistics Canada Census data. For comparative purposes, historical population growth rates have also been provided for the Province of Ontario. As illustrated, between 2006 and 2016, the population base within the City increased modestly from 50,655 in 2006 to 52,173 in 2016. The City's population growth accelerated notably, reaching 57,301 by 2021. Over the 2016 to 2021 period, Belleville's annual average population growth rate accelerated to 1.9%, notably higher than the provincial average of 1.1% over this same five-year interval. Belleville's 2025 population is estimated at 61,150, representing a 6.7% increase from 2021.

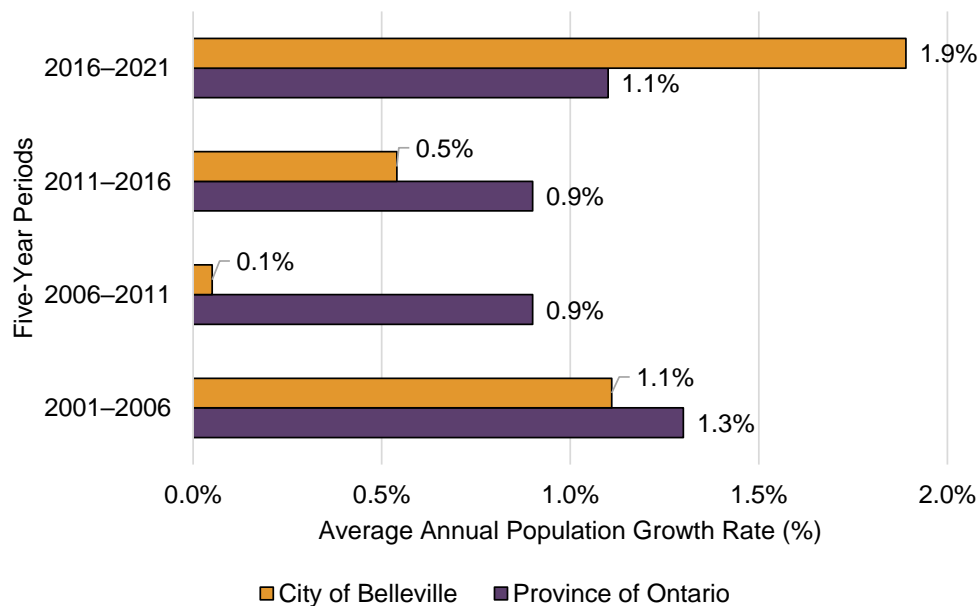


Figure 1  
City of Belleville  
Historical Population, Mid-2006 to Mid-2025



Note: Population includes the net Census undercount estimated at 3.8%.  
Source: Derived from Statistics Canada Census data, 2001 to 2021, by Watson & Associates Economists Ltd., 2024.

Figure 2  
City of Belleville and the Province of Ontario  
Average Annual Population Growth Rates in Five-Year Intervals, 2006 to 2021



Note: Population metrics include net Census undercount.  
Source: Derived from Statistics Canada Census data, 2001 to 2021, by Watson & Associates Economists Ltd., 2025.



## 3.2 Demographic Trends

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Demographic trends strongly influence both housing need and form. Across the Province, the population is getting older on average, due to the aging of the Baby Boomers.<sup>[11]</sup> Similar to the Province, the average age of the population base in Belleville is also aging due to the City's large concentration of Baby Boomers. The aging of the local population base further reinforces the need to attract younger age groups to Belleville, particularly those characterized as Millennials and Generation Z, as well as other future generations.<sup>[12]</sup>

Figure 3 summarizes historical trends in population structure over the 2001 to 2021 period by major age group in Belleville. Key observations include the following:

- Belleville's senior population (65+) grew from 20% in 2006 to 24% in 2021, highlighting the city's aging demographic, with increases seen across both the 65–74 and 75+ age groups.
- Younger residents under 25 declined from 28% to 26%, reflecting a softening presence of young families and children in the community. With that being said, the 25-34 age group slightly increased.
- The median age in Belleville reached 45.2 years in 2021, which is slightly higher than the Ontario average of 41.6, underscoring Belleville's older population profile.

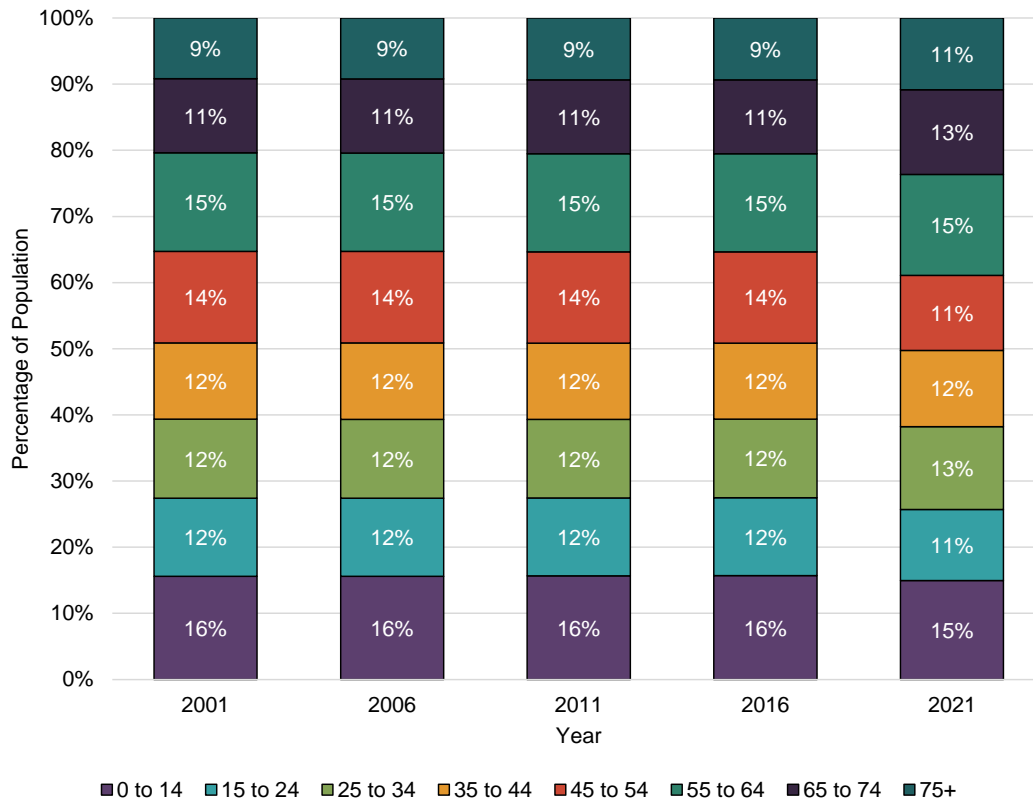
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<sup>[11]</sup> Baby Boomers are generally defined as those born between 1946 and 1964.

<sup>[12]</sup> Millennials are generally defined as those born between 1980 and 1992. For the purposes of this study, we have assumed that those born between 1993 and 2005 comprise Generation Z.



Figure 3  
City of Belleville  
Historical Population by Major Age Group, 2001 to 2021



Source: Derived from Statistics Canada custom order data by Watson & Associates Economists Ltd., 2025.

### 3.3 Household Trends

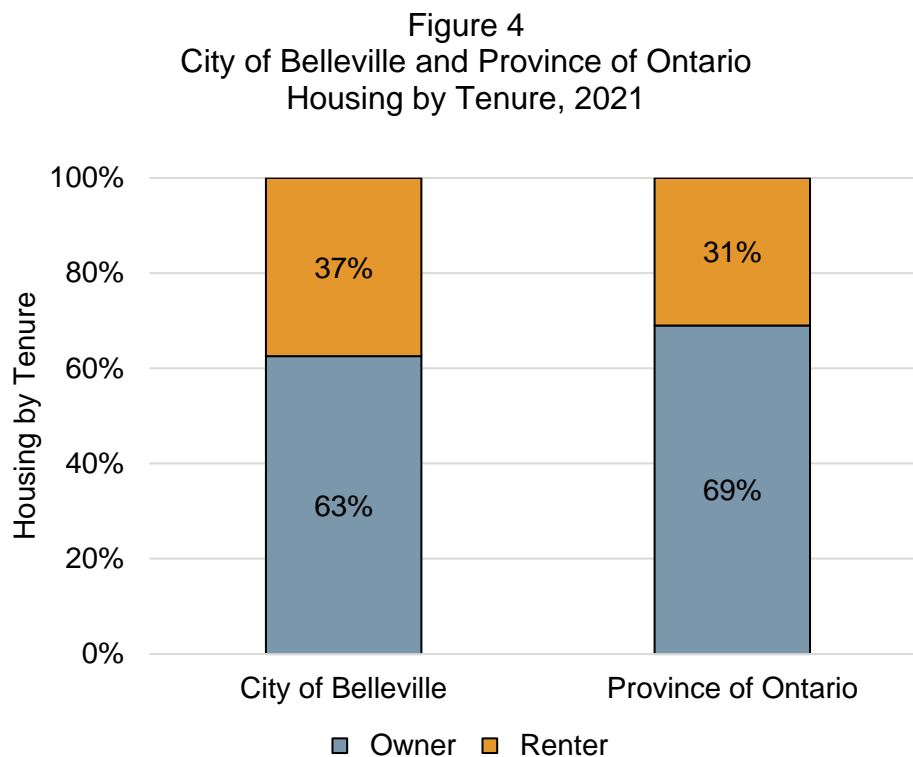
The 2021 permanent housing base in Belleville comprises 23,535 occupied dwelling units, with the housing stock largely consisting of low-density housing forms (single-detached and semi-detached), which together account for 62% of units.<sup>[13]</sup> Outside of this, the City is comprised of 11% medium-density units, such as row houses and duplexes, and 27% high-density apartment units. While low-density dwellings form the largest component of the housing stock in Belleville, the City still has a notable share of high-density housing, with apartments representing over a quarter of the housing stock.

<sup>[13]</sup> Based on Statistics Canada, 2021. Reflects private dwellings occupied by usual residents on a permanent basis; excludes second homes and short-term rentals.



### 3.3.1 Housing Tenure

Housing tenure falls under two categories: owner-occupied and renter-occupied. As shown in Figure 4, within Belleville, 63% of housing units were owner-occupied and 37% were renter-occupied as of 2021.<sup>[14]</sup> Belleville's share of renter households was notably higher than the provincial average of 31%, indicating a more balanced ownership and rental market relative to Ontario overall.



Source: Derived from Statistics Canada Census data by Watson & Associates Economists Ltd., 2025.

Figure 5 summarizes the historical share of renter-occupied units within Belleville and the Province over the 2006 to 2021 period. Key findings include the following:

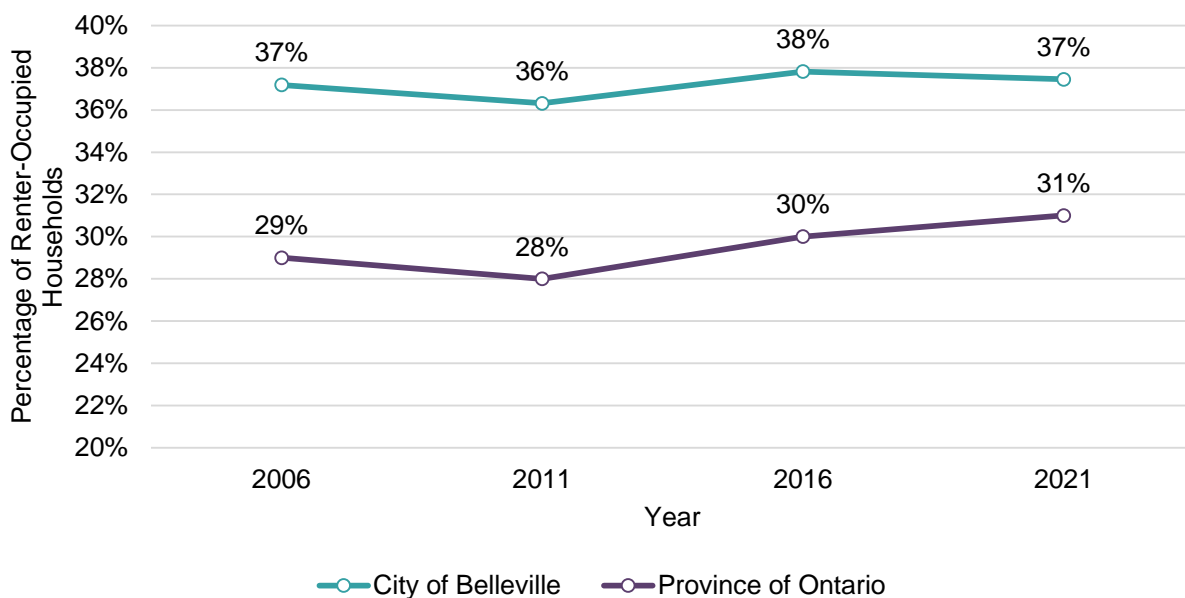
- The share of renter-occupied households in Belleville has remained relatively stable, fluctuating narrowly between 36% and 38% over the 15-year period.
- In 2021, 37% of households in Belleville were renter-occupied, notably higher than the provincial average of 31%.

<sup>[14]</sup> Based on 2021 Census Profile data. Reflects private dwellings occupied by usual residents on a permanent basis; excludes second homes and short-term rentals.



- Across the same period, renter-occupied households in the Province of Ontario steadily increased from 29% in 2006 to 31% in 2021, reflecting broader trends toward higher rental demand across the province.
- Belleville consistently maintains a higher proportion of renter households compared to the provincial average, pointing to the importance of rental housing in supporting the City's diverse demographic and economic base

Figure 5  
City of Belleville and Province of Ontario  
Rental Dwellings as a Share of Total Occupied Dwellings, 2006 to 2021



Note: The renter-occupied household metrics do not include non-Census dwelling units.  
Source: Derived from Statistics Canada Census data, 2006 to 2021, by Watson & Associates Economists Ltd., 2025.

### 3.3.2 Household Growth by Age and Size

Figure 6 summarizes household growth in Belleville from 2016 to 2021 based on the age of the primary person responsible for the household. During this period, Belleville saw the biggest growth in households led by people aged 65 to 74 years, which increased by 935 households, representing a growth of 28%. The 55 to 64 age group also grew strongly, adding 570 households, which is a 13% increase. Seniors aged 75 to 84 years added 410 households, growing by 18%, while households maintained by people aged 85 and over remained mostly stable.



For younger households, the picture was mixed:

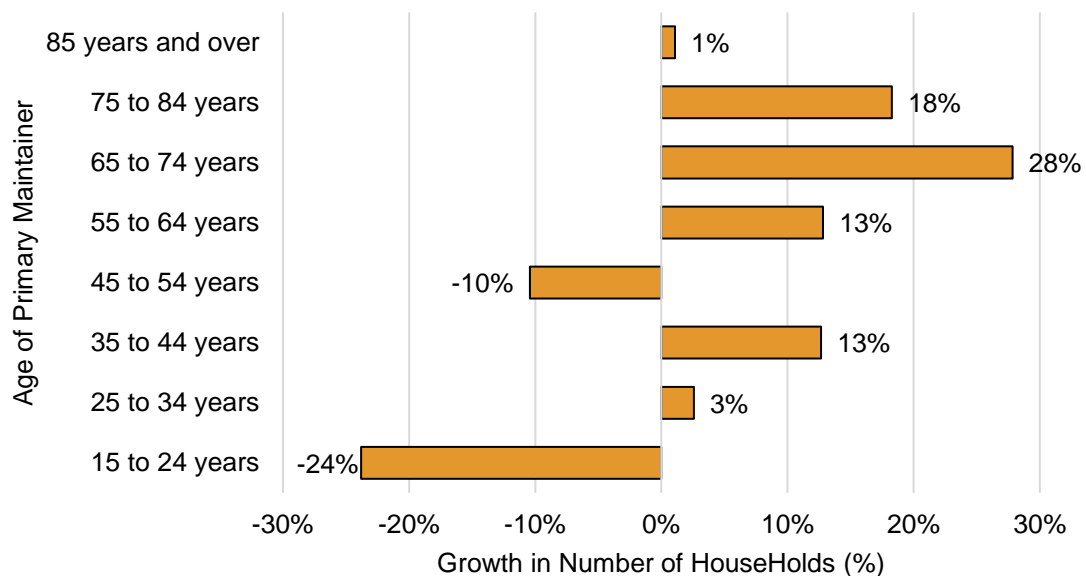
- Households led by people aged 25 to 34 years grew modestly, adding 75 households, representing a 3% increase.
- The 35 to 44 age group grew by 390 households, reflecting a 13% increase.

However, some age groups saw declines:

- Households led by people aged 15 to 24 years dropped by 175 households, which equates to a 23% decrease.
- The 45 to 54 age group declined by 420 households, representing a 10% decrease.

Overall, the largest growth came from households led by people aged 55 and older, reflecting Belleville’s aging population. These age groups together made up most of the household growth in the city between 2016 and 2021.

Figure 6  
City of Belleville  
Growth in Number of Households by Age of Primary Maintainer, 2016 to 2021



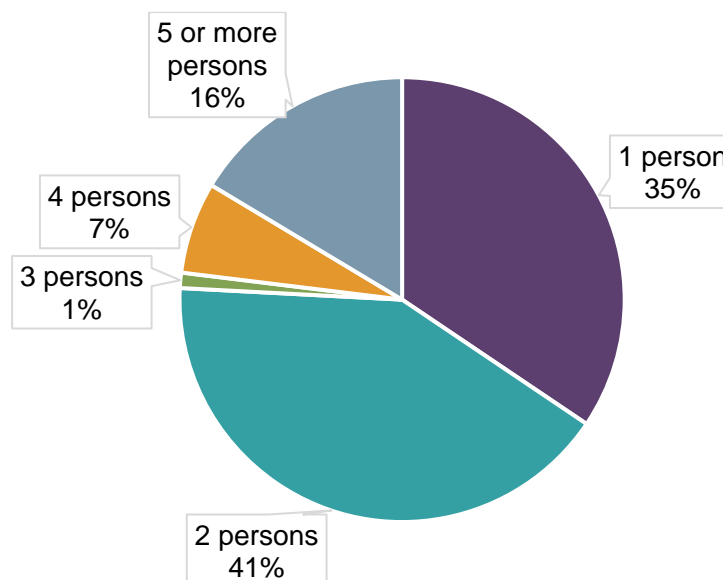
Source: Derived from Statistics Canada Census data, 2016 to 2021, by Watson & Associates Economists Ltd., 2025.



Figure 7 shows how household growth in Belleville was spread across different household sizes from 2016 to 2021. The average household size remained stable at 2.3 people per household during this period, but growth was led by smaller households.

- Smaller households had the most significant growth, with two-person households making up 41% and one-person households contributing 34%, together accounting for 75% of total growth.
- Larger households grew at a slower pace, with households of five or more people representing 16% and three- and four-person households contributing a combined 8%.
- The trend toward smaller living arrangements reflects demographic changes such as an aging population and lifestyle shifts favouring simpler household compositions.

Figure 7  
City of Belleville  
Share of Growth in Households by Size, 2016 to 2021



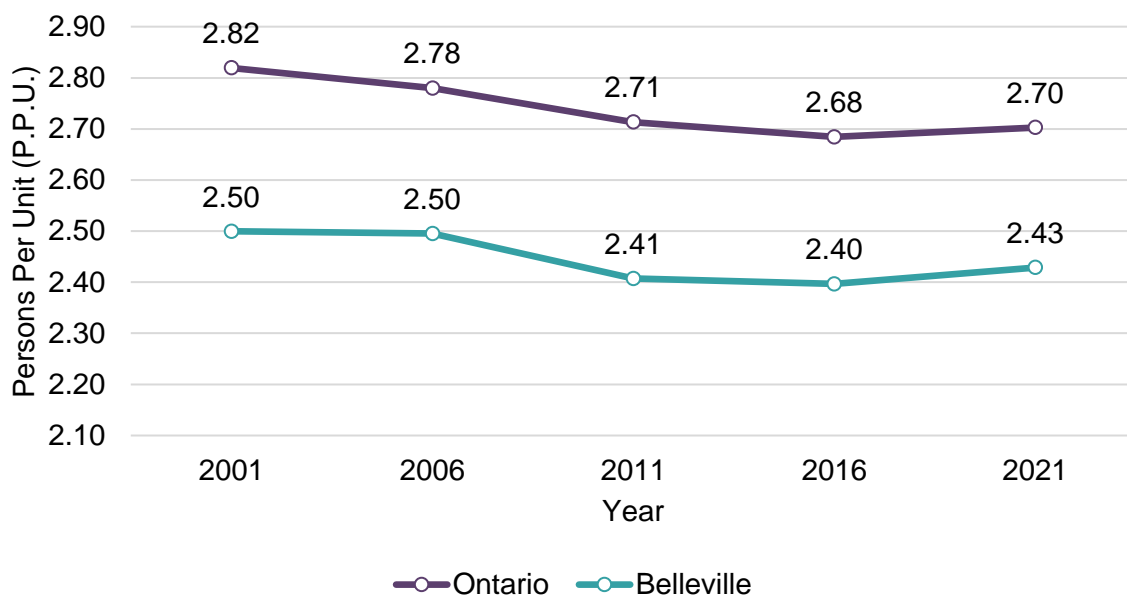
Source: Derived from Statistics Canada Census data, 2016 to 2021, by Watson & Associates Economists Ltd., 2025.

Figure 8 shows the average housing occupancy in Belleville compared to the Province of Ontario over the period from 2001 to 2021. This is measured as persons per unit (P.P.U.), which represents the average number of people living in each private dwelling. Over the past twenty years, Belleville's housing occupancy has remained relatively



stable, with a slight decline from 2.50 persons per unit in 2001 and 2006 to 2.40 in 2016, before rising slightly to 2.43 in 2021. Across the province, Ontario also experienced a gradual decrease, from 2.82 persons per unit in 2001 to 2.70 in 2021, showing a more consistent downward trend over the same period. While Belleville's housing occupancy has followed a similar overall trend as the province, it has consistently remained below the Ontario average.

Figure 8  
City of Belleville  
Housing Occupancy Trends, 2001 to 2021



Note: P.P.U. metrics include Census undercount.

Source: Derived from Statistics Canada Census data, 2001 to 2021, by Watson & Associates Economists Ltd., 2025.

### 3.4 Observations

Belleville has experienced steady population growth over the past several decades, with a considerable increase in growth since 2016. Within this growth, there have been notable increases among older age groups, especially those aged 65 and over. Household growth has been led by smaller-sized households, with one- and two-person households making up 75% of new household growth between 2016 and 2021.

The City's housing market continues to be anchored by low-density housing, such as single detached and semi-detached homes, which together account for over 60% of the



housing stock. However, Belleville also has a significant share of high-density housing, with apartments making up over 26% of dwellings. Furthermore, the City has an active rental market, where 37% of households are renter-occupied, which is above the provincial average of 31%.

These patterns reflect both demographic changes and economic factors, including an aging population, shifting household preferences, and the need for more varied housing options to meet the needs of smaller households and renters. While low-density housing remains important, the presence of higher-density and rental housing is a key part of Belleville's housing landscape, helping to accommodate diverse housing needs now and into the future.



## 4. Belleville Housing Market and Current Housing Needs

### 4.1 Housing Continuum

The City of Belleville has a large and varied housing base that includes a range of housing types across both the market and non-market sectors. Belleville’s housing continuum is presented below in Figure 9. While the City’s housing stock is diverse, the majority of housing is in the market category, with approximately 97% of total housing being market housing. Non-market housing accounts for about 3% of Belleville’s total housing supply, consisting of government-assisted options such as emergency housing, transitional housing, supportive housing, and social housing programs.<sup>[15]</sup>

As shown in Figure 9, the largest share of Belleville’s housing base consists of owner-occupied freehold dwellings, which represent just over half of all housing. This is followed by primary rental households (15%), purpose-built rentals (15%), and secondary rental households (13%). Condominium ownership represents a smaller share at only 1%. Non-market housing types, including social housing and other forms of assisted housing, collectively represent a modest portion of the City’s housing stock.

Figure 9  
City of Belleville  
Market and Non-Market Housing Continuum

| Non-Market Housing (3.4%) |                      |                    |                         |                                      | Market Housing (96.6%) |                         |                       |                               |                           |
|---------------------------|----------------------|--------------------|-------------------------|--------------------------------------|------------------------|-------------------------|-----------------------|-------------------------------|---------------------------|
| Emergency Housing Program | Transitional Housing | Supportive Housing | Social Housing (R.G.I.) | Rent Supplement (in addition to RGI) | Purpose-Built Rentals  | Secondary Rental Market | Primary Rental Market | Owner Occupied - Condominiums | Owner Occupied - Freehold |
| 21                        | 25                   | 40                 | 795                     | 81                                   | 4,315                  | 3,700                   | 4,316                 | 340                           | 14,380                    |
| <1%                       | <1%                  | <1%                | 2.8%                    | <1%                                  | 15.4%                  | 13.2%                   | 15.4%                 | 1.2%                          | 51.3%                     |

Source: Derived from City of Belleville, CMHC Rental Market data, and Statistics Canada Census data, 2021, by Watson & Associates Economists Ltd., 2025.

<sup>[15]</sup> While the City of Belleville does have some affordable housing units, specific counts were not available at the time of this analysis. Accordingly, these units have been excluded from the existing conditions sections of this report.



## 4.2 Rental Housing Market

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The rental housing options available in the City of Belleville are fairly diverse, encompassing a range of building types, unit sizes, and locations throughout the City. Like many other communities across Canada, Belleville's rental market is made up of both a primary and secondary rental market structure:

- **Primary rental market** – The CMHC identifies the primary rental market as structures that have at least three rental units. These properties are typically operated by an owner, manager, or building superintendent.
- **Secondary rental market** – The CMHC identifies rented condominiums, subsidized rental housing, and rentals in structures of less than three units as part of the secondary rental market. In fact, all rentals – except privately initiated, purpose-built rental structures of three units or more – are included in the secondary rental market.

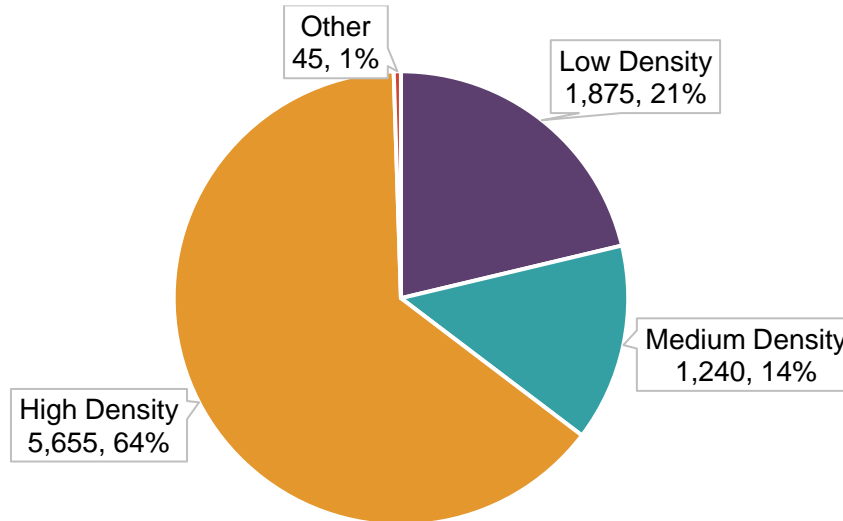
The primary and secondary rental market supply in Belleville totals just over 8,000 dwelling units as of 2021. This includes 4,316 (49%) units in the primary rental market and 3,700 (41%) units in the secondary rental market.<sup>[16]</sup> A total of 21% of Belleville's renter-occupied households are in low-density units, such as single-detached and semi-detached homes, while 14% are in medium-density dwellings, including townhouses and duplexes. High-density units, primarily apartments, make up the largest share at 64% of all renter-occupied dwellings in the City. This allocation mix is further illustrated below in Figure 10.

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<sup>[16]</sup> Statistics Canada Census, 2021, and CMHC Rental Market Data.



Figure 10  
City of Belleville  
Renter-occupied Dwellings by Density Type, 2021



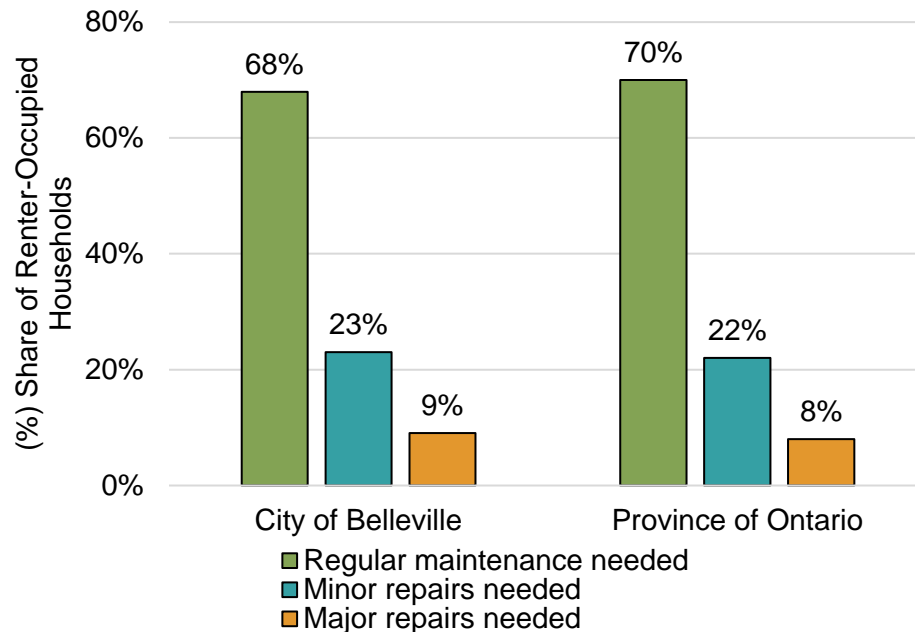
Note: The renter-occupied household metrics do not include non-Census dwelling units.

Source: Derived from Statistics Canada 2021 Census data by Watson & Associates Economists Ltd., 2025.

The City of Belleville's renter-occupied dwellings display an overall quality level that is generally comparable to the average dwelling conditions observed across Ontario. The comparison of the rental dwelling quality for both Belleville and the Province is shown in Figure 11 below. As shown, approximately 68% of Belleville's renter-occupied households are living in properties that only require regular maintenance, which is slightly lower than the provincial average of 70%. In Belleville, 9% of renter-occupied dwellings require major repairs, which is slightly higher than the provincial average of 8%. Additionally, 23% of rental units in Belleville require minor repairs, compared to 22% across Ontario.



Figure 11  
City of Belleville and Province of Ontario  
Renter-Occupied Households Allocated by Dwelling Conditions, 2021



Source: Derived from Statistics Canada Table 98-10-0247-01 Census data by Watson & Associates Economists Ltd., 2025.

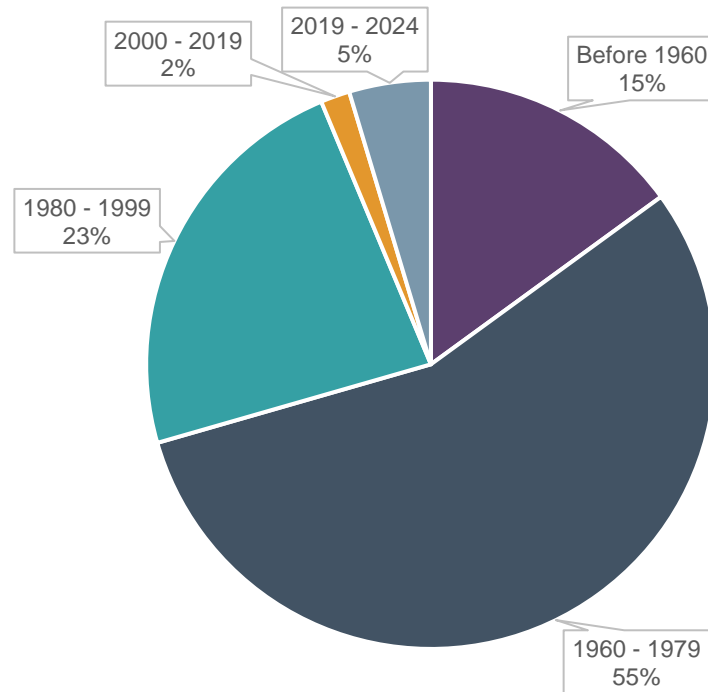
Belleville has experienced noticeable variation over the years in the construction of purpose-built rental properties, resulting in a wide range of building ages across its rental housing stock. Figure 12 below illustrates the distribution of households living in purpose-built rental units by period of construction.

Most of Belleville’s purpose-built rental housing was built several decades ago, with the majority dating back to the 1960s and 1970s. A smaller portion was added in the 1980s and 1990s, and even fewer units were built before 1960. Recent construction has contributed only a limited number of new rentals, with relatively few built since 2000.

It is important to note that approximately 71% of households live in purpose-built rental dwellings that are at least 45 years old (constructed before 1980). Additionally, the number of households living in units built over the past five years (2019–2024) is more than double the number living in properties constructed over the prior two decades (2000–2019), indicating a recent uptick in newer rental construction activity.



Figure 12  
City of Belleville  
Purpose-Built Rental Households by Period of Construction



Source: Derived from CMHC Rental Market Survey data compiled from October 2024 by Watson & Associates Economists Ltd., 2025.

#### 4.2.1 Vacancy Rate Trends

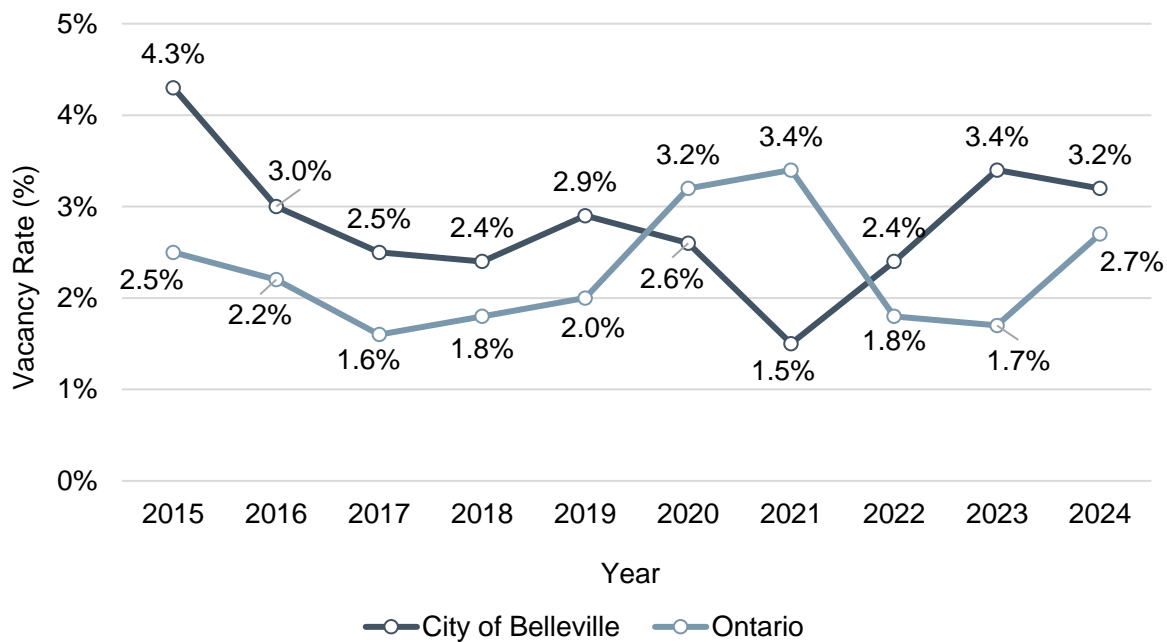
Figure 13 provides an overview of average rental vacancy rates for apartments in Belleville's primary rental market from 2015 to 2024. Key observations include the following:

- As of 2024, Belleville's overall rental vacancy rate stands at 3.2%, which is above the provincial average of 2.7%. This suggests that Belleville's rental market is approaching what is typically considered a healthy vacancy rate, generally around 3%, allowing for a better balance between supply and demand.
- Over the past decade, Belleville's vacancy rate has averaged 2.8%, higher than the Ontario average of 2.3%. This indicates slightly looser rental conditions compared to the provincial standard.



- Vacancy rates in Belleville have shown moderate fluctuation over the years. Following a higher rate of 4.3% in 2015, the rate declined to a low of 1.5% in 2021 before increasing again to 3.2% in 2024.
- Compared to Ontario, Belleville’s vacancy rate has generally been higher, particularly in the earlier and more recent years of the decade, which has helped to ease some pressure on rental availability. However, low vacancy periods, such as in 2021, have contributed to upward pressure on rental prices, a trend seen across much of the province.

Figure 13  
City of Belleville  
Historical Vacancy Rates, 2015 to 2024



Source: Derived from CMHC Housing Market by Watson & Associates Economists Ltd., 2025.

### 4.3 Ownership Market Housing

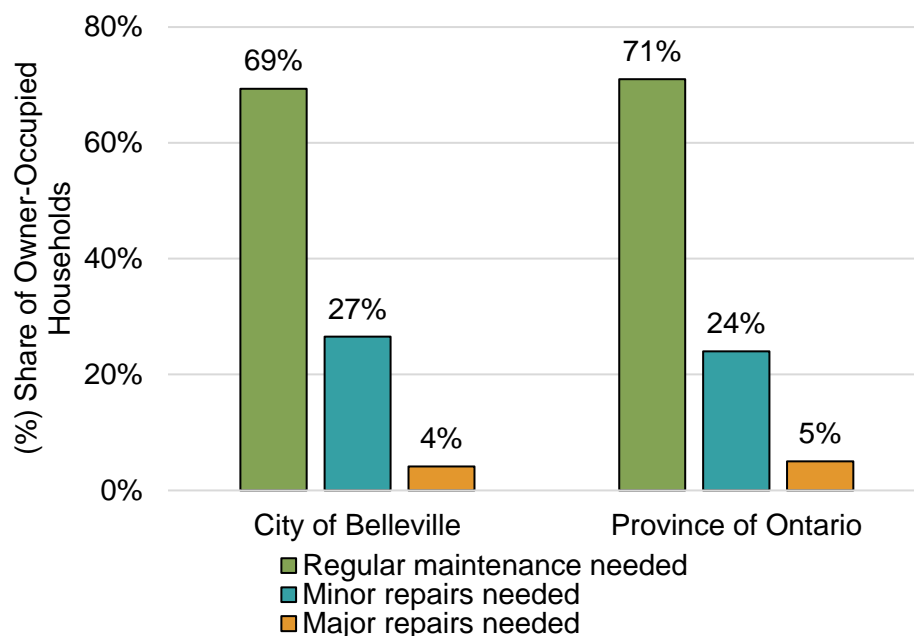
The City of Belleville has a balanced housing market, with approximately 14,720 households, representing 63% of total housing units, classified as owner-occupied. Belleville’s owner-occupied households are primarily concentrated in low-density, freehold housing forms, such as single- and semi-detached dwellings, which together account for approximately 87% of all owner-occupied units. Medium-density options,



such as townhouses and duplexes, represent about 9%, while high-density owner units, including condominiums, account for 4% of the total household ownership.

Owner-occupied dwellings in the City of Belleville display an overall quality level that is largely comparable to the average dwelling conditions observed across Ontario. Owner-occupied households in the City by dwelling condition, compared to the provincial average, are presented in Figure 14. As shown, most owner-occupied homes in Belleville are in good condition and only need regular upkeep, similar to the rest of the province. A small share need major repairs, slightly less than the provincial average, while a somewhat larger portion need minor repairs compared to Ontario overall.

Figure 14  
City of Belleville and Province of Ontario  
Share of Owner-Occupied Households by Dwelling Conditions, 2021



Source: Derived from Statistics Canada Table 98-10-0247-01 by Watson & Associates Economists Ltd., 2025.

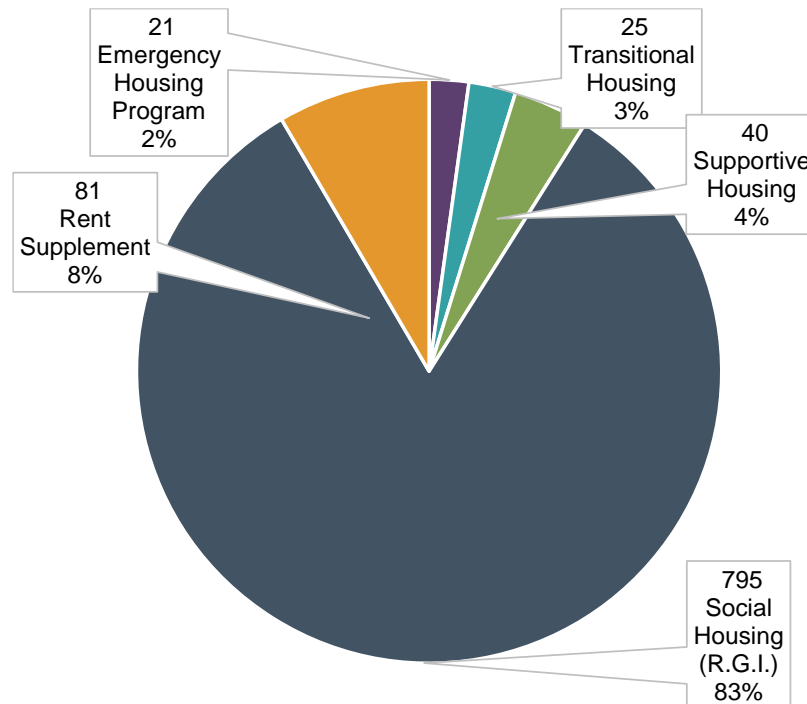
## 4.4 Non-Market Housing

The City of Belleville has a total of 962 non-market housing units, which represent approximately 3% of the total housing stock in the City. As illustrated in Figure 15,



Belleville's non-market housing supply is primarily made up of social housing (83%), followed by supportive housing (4%), rent supplement programs (8%), transitional housing (3%), and emergency housing (2%).

Figure 15  
City of Belleville  
Non-Market Housing Continuum



Note: The values above have been rounded.

Source: Derived from City of Belleville data, by Watson & Associates Economists Ltd., 2025.

Further details on the City of Belleville's non-market housing ecosystem are provided below:

- **Emergency Housing Program** – The Grace Inn offers approximately 21 units of emergency housing. These units provide immediate, short-term accommodation for individuals experiencing homelessness.
- **Transitional Housing** - The City has approximately 25 transitional housing units offered through Shiloh House, Enrichment Centre for Mental Health, and Three Oaks. These are designed to support individuals as they move from



homelessness toward stable, permanent housing by offering temporary shelter combined with support services.

- **Supportive Housing** - Belleville has about 40 supportive housing units provided through Home for Good. These provide residents with affordable accommodations and access to a range of supports that promote housing stability and improved well-being.
- **Social Housing (Rent-Geared-to-Income, R.G.I.)** - Social housing forms the largest portion of Belleville's non-market housing, with approximately 795 units. These units are typically subsidized so that residents pay no more than 30% of their gross monthly income or the maximum shelter allowance for social assistance recipients.
- **Rent Supplement** - Belleville's rent supplement program provides approximately 81 units, helping to bridge affordability gaps in privately owned rental housing by reducing monthly rent costs to approximately 30% of household income or the shelter allowance maximum.

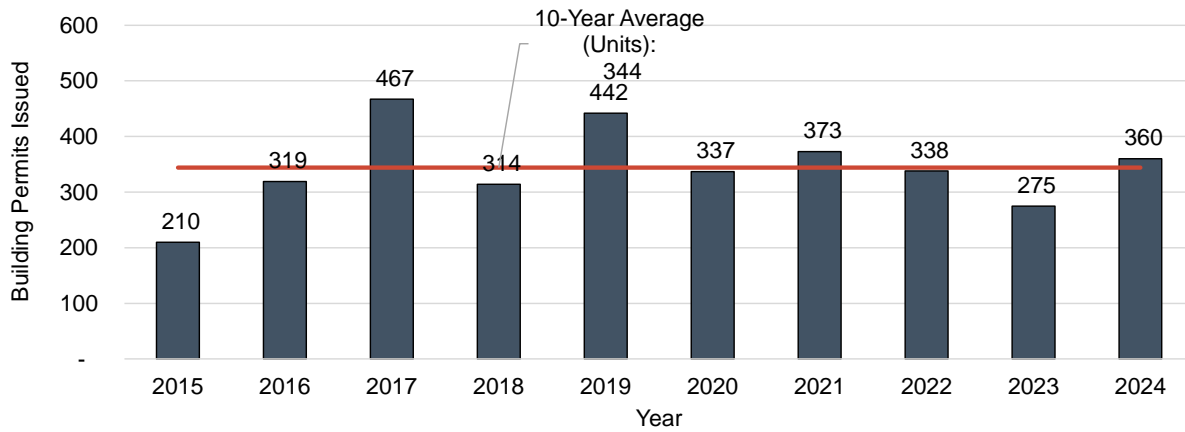
## 4.5 Housing Development Activity Trends

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Figure 16 and Figure 17 provide a summary of historical building permit activity over the past decade. Over the 2015 to 2024 period, the City of Belleville saw the construction of 3,435 new residential units, averaging approximately 344 units per year, as illustrated in Figure 16. Development activity was highest in 2017 and 2019, with another notable peak in 2024. As shown in Figure 17, while low-density housing represented a majority (57%) of total construction from 2015 to 2019, the period from 2020 to 2024 showed a notable shift toward medium- and high-density units, which together accounted for 58% of new residential construction. This trend suggests changing housing preferences and increased demand for higher-density living options within the City.

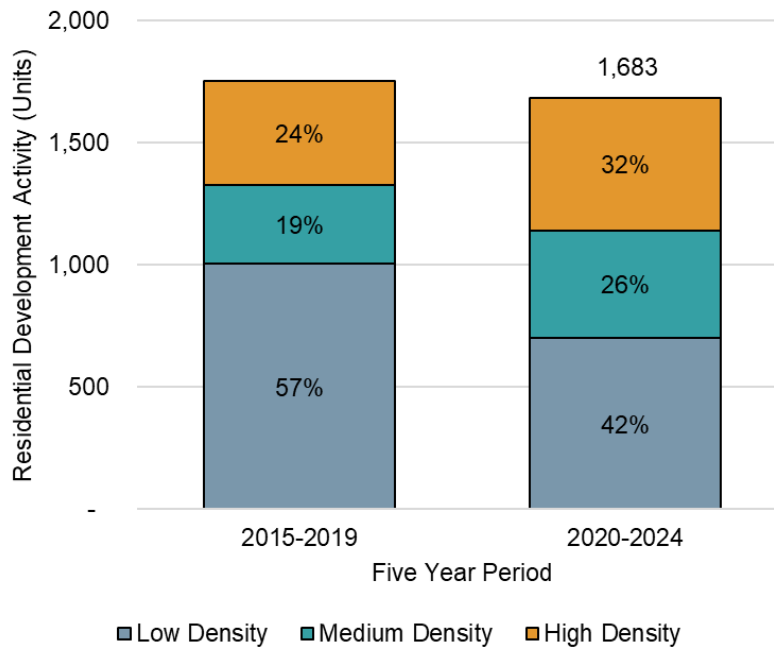


Figure 16  
City of Belleville  
Housing Development Activity, 2015 to 2024



Source: Derived from City of Belleville building permit data by Watson & Associates Economists Ltd., 2025.

Figure 17  
City of Belleville  
Residential Development Activity by Type (Units), 2015 to 2024



Note: Numbers may not add precisely due to rounding.  
Source: Adapted from City of Belleville building permits data by Watson & Associates Economists Ltd., 2025.



## 4.6 Housing Cost Trends

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Average house prices in the City of Belleville and across Hastings County have continued to rise steadily, further exacerbating housing affordability challenges across the region. Figure 18 compares average house prices from 2016 to 2021 in the City of Belleville, Hastings County, and the Province of Ontario. During this period, the average price of a home in Belleville increased by 82%, from approximately \$252,020 in 2016 to \$459,600 in 2021. This growth rate was similar to Hastings County (84%) and notably higher than Ontario's overall increase of 59%, which rose from \$506,000 to \$807,000 during the same period.

Figure 18  
City of Belleville, Hastings County, and Province of Ontario  
Average Value (Owner-Estimated) of Dwelling, 2016 to 2021

| Area                | 2016      | 2021      | 2016 to 2021 Increase (%) |
|---------------------|-----------|-----------|---------------------------|
| City of Belleville  | \$252,020 | \$459,600 | 82%                       |
| Hastings County     | \$250,347 | \$461,200 | 84%                       |
| Province of Ontario | \$506,000 | \$807,000 | 59%                       |

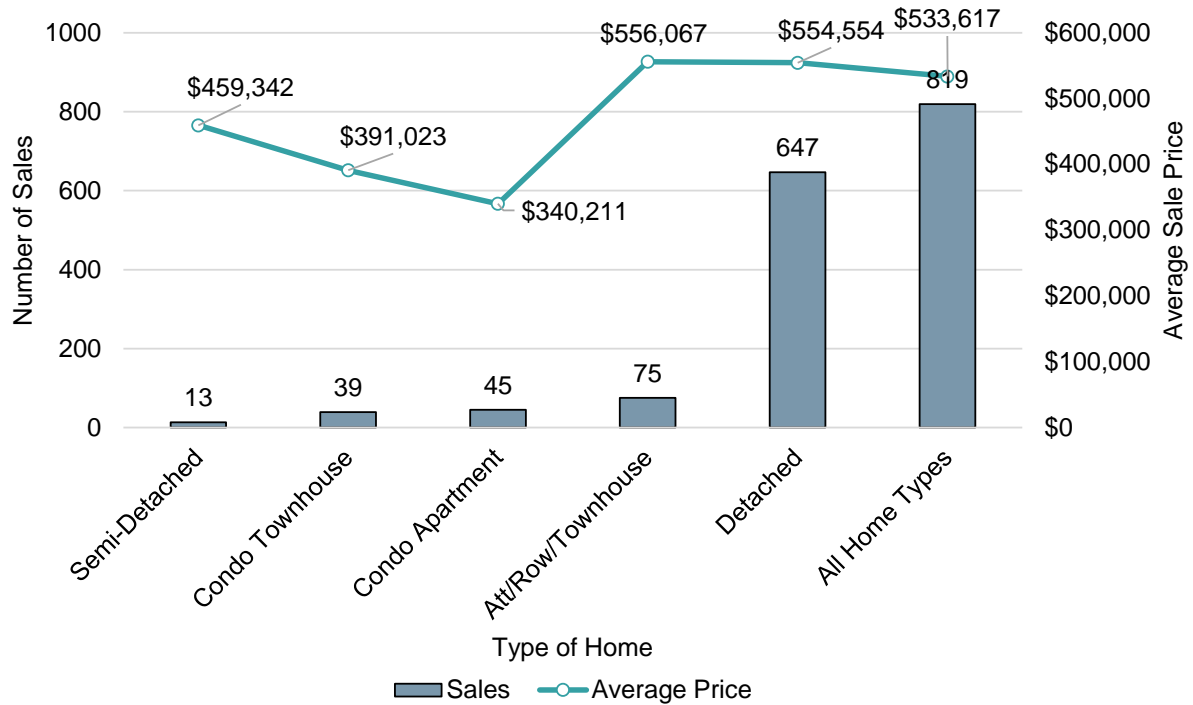
Note: Figures have been rounded.

Source: Derived from Statistics Canada Census data, 2016 to 2021, by Watson & Associates Economists Ltd., 2025.

Building on these trends, as shown in Figure 19, the most recent market data for 2024 from the Central Lakes Association of Realtors indicates that house prices in the region have remained elevated. Across all home types, the average residential sales price in 2024 was approximately \$533,600, representing continued growth beyond 2021 levels. Detached homes remain the dominant housing form in Belleville and the surrounding areas, accounting for nearly 650 sales at an average price of approximately \$554,600. Notably, rows and townhouses achieved the highest average price at \$556,100, with a total of 75 sales. This is likely due to less supply available in these housing types as well as a majority of the sales occurring in new residential builds, with less resale activity than the single-detached market. Condominium-style homes offer relatively lower price points, with condo townhouses averaging \$391,000 and condo apartments averaging \$340,200.



Figure 19  
City of Belleville  
Average Residential Sales Price, 2024

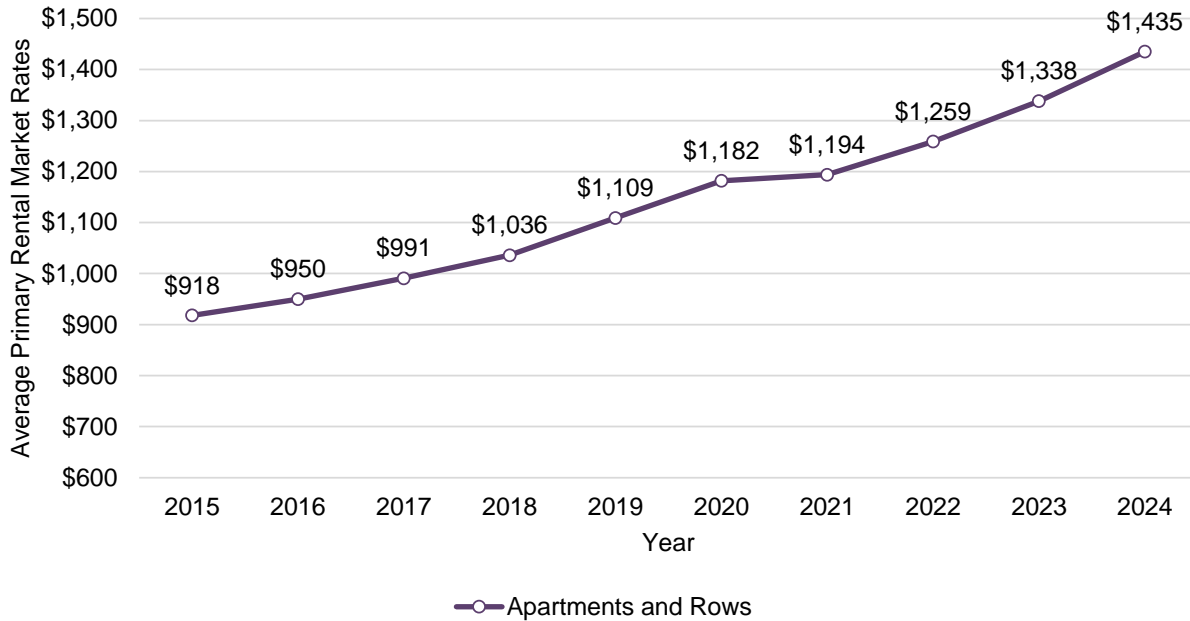


Source: Derived from the Central Lakes Association of Realtors data by Watson & Associates Economists Ltd., 2025.

Figure 20 illustrates the average primary rental market rates for apartments in the City of Belleville over the 2015 to 2024 period. As shown, between 2015 and 2024, the average rent for apartments increased by approximately 56%, rising from \$918 in 2015 to \$1,435 in 2024. This steady growth represents an average increase of roughly \$52 per year over the 10-year period, signalling persistent upward pressure in Belleville's rental market. The increase reflects broader market trends of rising housing costs and growing demand for rental accommodations, particularly as higher interest rates and ownership costs have kept more residents in the rental market.



Figure 20  
City of Belleville  
Average Primary Rental Market Rates – Apartments/Row, 2015 to 2024

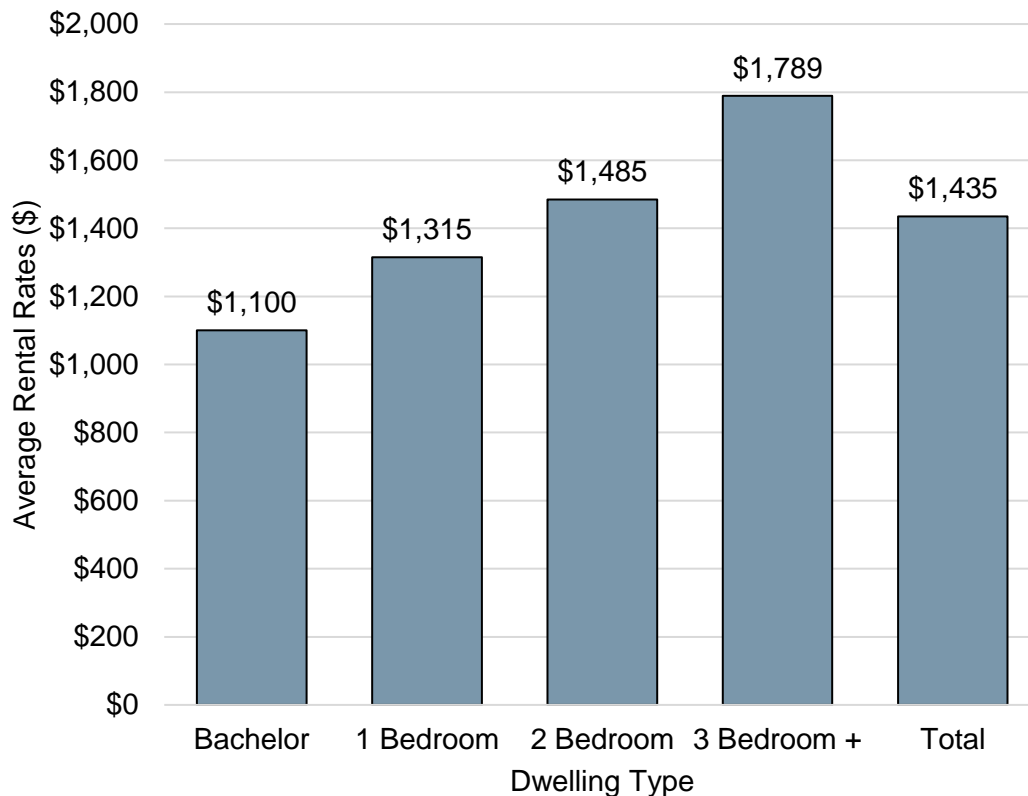


Note: The above dataset does not include pricing information pertaining to single-detached housing and, therefore, only reflects the pricing trend for apartments and row houses.  
Source: Derived from the CMHC Rental Market Survey by Watson & Associates Economists Ltd., 2025.

Figure 21 compares the average apartment rental rates across different unit types in Belleville for 2024, covering both medium- and high-density rental units. As shown, rental rates increase with unit size. The average rent for a bachelor unit is \$1,100, rising to \$1,315 for a one-bedroom, \$1,485 for a two-bedroom, and \$1,789 for a three-bedroom or larger unit. The overall average rent across all unit types is \$1,435. These values highlight the additional affordability pressure faced by larger households. This significant price gap underscores the growing challenge for families and multi-person households in securing appropriately sized rental accommodations within the City.



Figure 21  
City of Belleville  
2024 Average Row/Apartment Rent by Dwelling Type

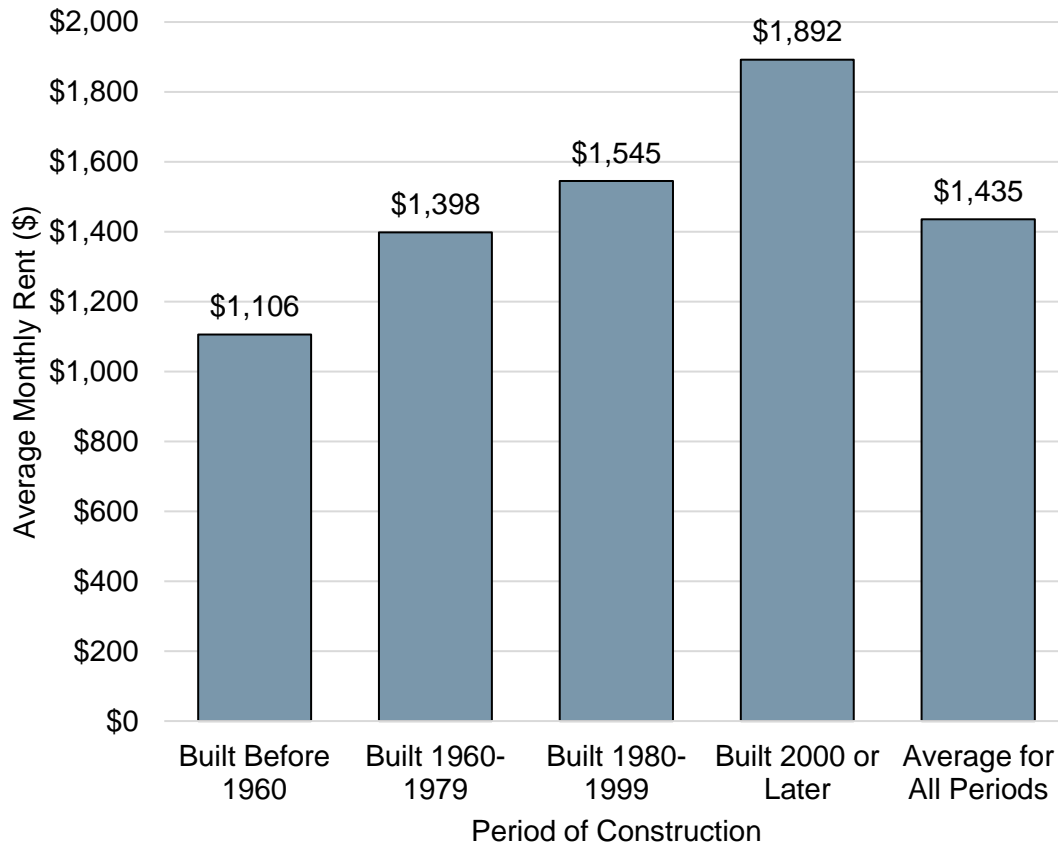


Source: Derived from CMHC Rental Market Survey by Watson & Associates Economists Ltd., 2025.

Figure 22 illustrates that average monthly rental rates for apartments in the City of Belleville are closely linked to the age of the building, with newer constructions commanding significantly higher rents. Rents tend to be highest in newer apartment buildings, with the most recently built units commanding a significant premium compared to older stock. In contrast, units built before 1960 are generally the most affordable. This gap reflects both the appeal of modern amenities and the impact of Ontario's rent control rules, which limit annual rent increases for older units but exempt most buildings first occupied after November 15, 2018. As a result, newer units can be priced at market rates, while long-standing tenants in older buildings often benefit from more stable, regulated rents.



Figure 22  
City of Belleville  
2024 Average Row/Apartment Rent by Construction Period



Source: Derived from CMHC Rental Market Survey by Watson & Associates Economists Ltd., 2025.

## 4.7 Housing Affordability Benchmarks

In accordance with the definition of affordable housing provided in the proposed P.P.S., 2024 and Bill 134, the following provides current housing affordability benchmarks for Belleville for both rental and ownership housing in the City.

### 4.7.1 Renter Housing

Figure 23 presents the benchmark of affordable housing in the City of Belleville in 2024. The assessment of affordable rental housing criteria is based on the review of both



income-based and average market rent approaches where rent is no greater than the lesser of:

- **The income-based affordable rent** where the 60<sup>th</sup> percentile of gross annual income for renter households is equal to 30% of the income of the household; and
- **The average market rent** in the City of Belleville, based on the P.P.S., 2024 and average apartment rents data.

As illustrated below in Figure 23, the income-based affordable rent for a housing unit is \$1,610, based on the current income distribution. The average market rents for different unit types vary, with bachelor units priced at \$1,011, one-bedroom units at \$1,218, two-bedroom units at \$1,404, and three-bedroom+ units at \$1,831. The average market rents by unit size represent the affordable rental housing thresholds for the City of Belleville.

Figure 23  
City of Belleville  
Assessment of Affordable Rental Housing Benchmarking, 2024

| Affordable Rental Housing Unit | Amount         |
|--------------------------------|----------------|
| <b>Rent based on income</b>    | <b>\$1,610</b> |
| <b>Average Market Rent:</b>    |                |
| Bachelor Unit                  | \$1,011        |
| 1-Bedroom Unit                 | \$1,218        |
| 2-Bedroom Unit                 | \$1,404        |
| 3-Bedroom+ Unit                | \$1,831        |

Source: Adapted from Affordable Residential Units for the Purposes of the *Development Charges Act, 1997* Bulletin, by Watson & Associates Economists Ltd., 2025.

#### 4.7.2 Ownership Housing

In the determination of affordable ownership housing, the price of the residential unit is to be no greater than the lesser of:

- **The income-based affordable purchase price** for the residential unit is based on the income of a household that the 60<sup>th</sup> percentile of gross annual income for



the household would result in annual accommodation costs equal to 30% of the income of the household.

- **Market price** at 90% of the average purchase price identified for homes in Belleville.

As illustrated below in Figure 24, the income-based affordable purchase price in the City is exhibited to be \$316,200 based on the current income distribution. The market prices at the 90% range vary by housing type, with single-detached houses priced at \$504,000, semi-detached houses at \$351,000, townhouses/rowhouses at \$468,000, and condominium apartments at \$324,000. As such, the affordable household threshold is based on the income-based price of \$316,200.

Figure 24  
City of Belleville  
Assessment of Affordable Ownership Housing Price Benchmarking, 2024

| Affordable Ownership Housing Unit                    | Amount           |
|--|------------------|
| <b>Income-based Affordable Income</b>                | <b>\$316,200</b> |
| <b>Market-based Purchase Price (90% of average):</b> |                  |
| Single Detached                                      | \$504,000        |
| Semi-Detached  | \$351,000        |
| Townhouse/Rowhouse                                   | \$468,000        |
| Condominium Apartment                                | \$324,000        |

Source: Adapted from Affordable Residential Units for the Purposes of the *Development Charges Act, 1997* Bulletin, by Watson & Associates Economists Ltd., 2025.

Appreciation in house prices primarily impacts carrying costs through increased mortgage costs. As such, the erosion of housing affordability attributed to higher housing prices has a greater impact on lower- and middle-income households and first-time home buyers who often can only meet the minimum down payment requirements for a mortgage.



## 5. City of Belleville Current Housing Needs

The following chapter explores the current housing needs in the City of Belleville. When discussing need, however, it is important to emphasize that housing is more than just a place to live – it is a foundation for individual well-being, family stability, and community health. As communities plan for future growth, understanding what constitutes adequate housing goes beyond questions of cost. In either definition, the affordability of housing should not come at the expense of two other essential dimensions: appropriateness and safety. The appropriateness of housing is determined by having enough bedrooms for each individual in a home per the National Occupancy Standard.<sup>[17]</sup> Safe housing is housing that does not require major renovations or repairs and meets local, provincial, and federal building and public health codes.

### 5.1 Core Housing Need

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In accordance with CMHC’s definition, a household is considered to be in core housing need if it meets two criteria:

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

The households in core housing need identified within the City of Belleville total 3,065 as of 2021. This amount has been derived from a total of 23,150 assessed occupied dwelling units and represents approximately 13% of households in core need in the City, which is slightly higher than the provincial average of 12%. Of the households in core housing need, approximately 2,390 (78%) are renter-occupied households and 675

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<sup>[17]</sup> The National Occupancy Standard was created in the mid-1980s by the federal, provincial, and territorial governments. It provides a common reference point for “suitable” housing, meaning how many people a given dwelling unit might accommodate given the number of bedrooms.

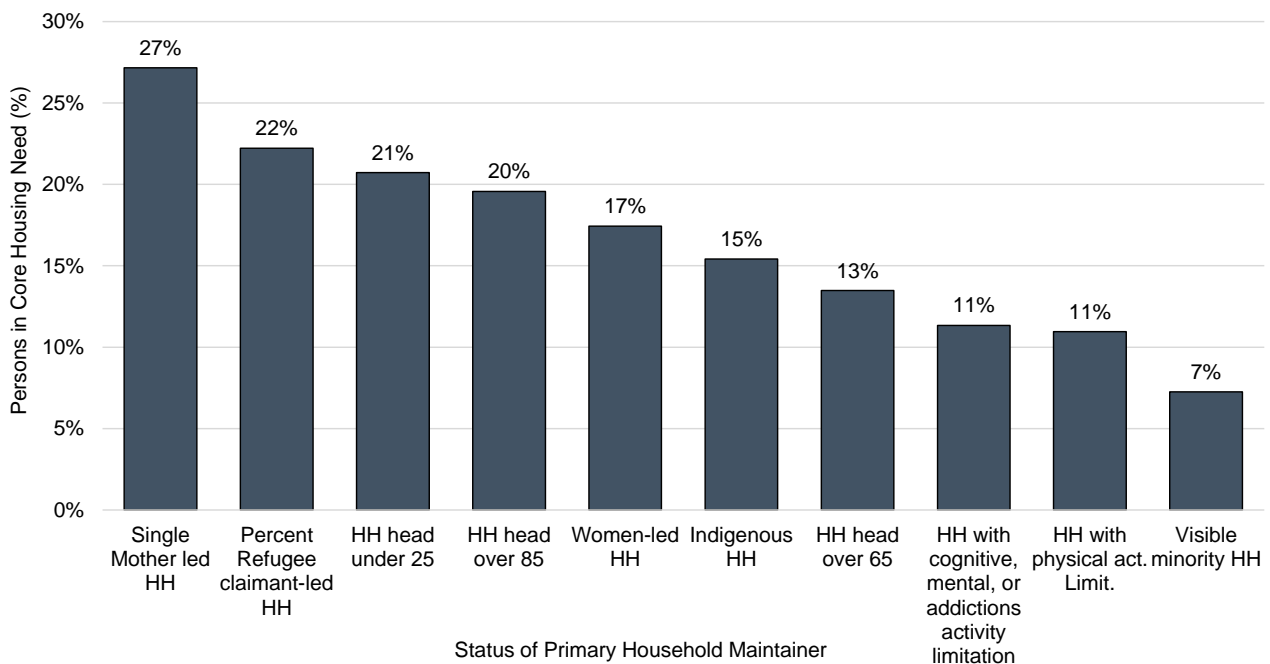
The National Occupancy Standard is **not** a rule, regulation, or guideline for determining if a given dwelling unit can be rented to or occupied by a given household but rather, is used to determine housing needs and conditions at the community, regional, and national levels. Canada Mortgage and Housing Corporation, “National Occupancy Standard.” *CMHC SCHL*, 19 July 2022.



(22%) are owner-occupied households. Of the renter-occupied households in core housing need, 80% are not subsidized and 20% are subsidized households.<sup>[18]</sup>

Figure 25 illustrates percentages of households in core housing need by priority population in the City of Belleville as of 2021. As shown, households led by single mothers had the highest degree of core housing need, at 27%. Similarly, households with primary maintainers either under 25 or over 85 years of age display higher degrees of core housing need. The next major in-need households were those led by refugees, women, and Indigenous individuals.

Figure 25  
City of Belleville  
Households in Core Housing Need by Priority Population, 2021



Source: Derived from Housing Assessment Resource Tools (HART) by Watson & Associates Economists Ltd., 2025.

<sup>[18]</sup> Statistics Canada, Table 98-10-0247-01, Core housing need by tenure including presence of mortgage payments and subsidized housing: Canada, provinces and territories, Census divisions and Census subdivisions.

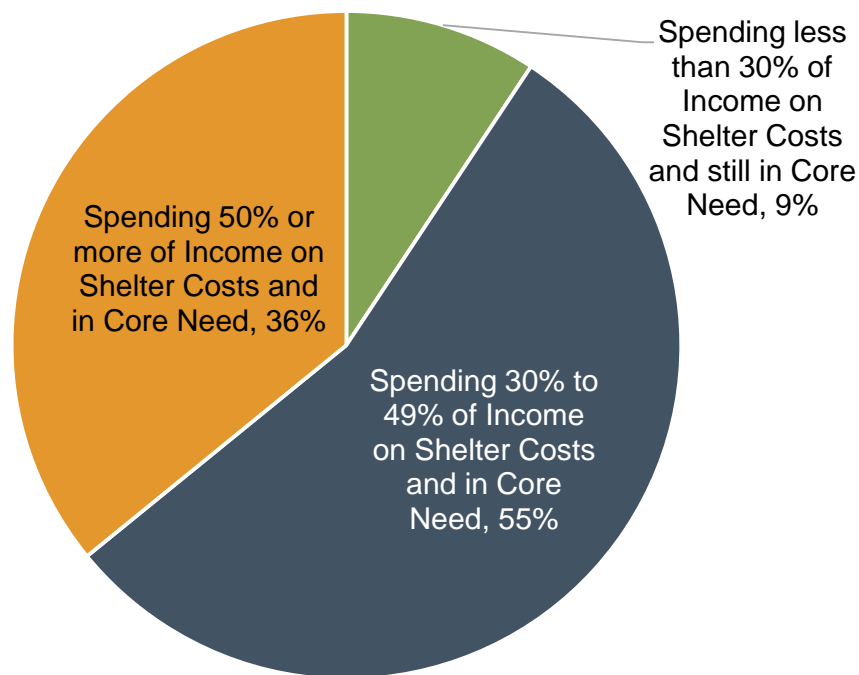


Figure 26 shows the City's total households in severe core housing need. A household is considered to be in severe core housing need if it meets two criteria:

- A household **is below one or more** of the adequacy (repair), suitability (crowding), and affordability standards.
- The household would have to spend 50% or more of its before-tax household income to access local market housing that meets all three standards.

As shown in Figure 26, 1,100 households are in severe core housing need, representing 36% of the City's total households in core housing need. Within households in core housing need, 55% (1,680 households) are spending 30% to 49% of their before-tax household income on shelter costs.

Figure 26  
City of Belleville  
Households in Severe Core Housing Need



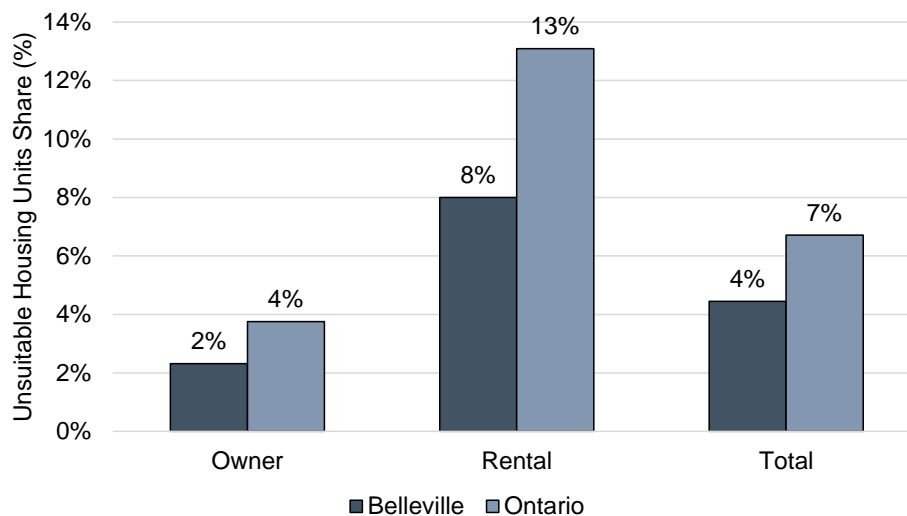
Source: Derived from Statistics Canada, Table 98-10-0247-01, by Watson & Associates Economists Ltd., 2025.



## 5.2 Housing Suitability

The indicator for housing suitability (a topic often referred to as crowding) is measured by the number of bedrooms within the dwelling related to the size and composition of the household. Within Belleville, approximately 4% (1,045 units) of occupied housing is not considered suitable for occupants from a space needs perspective – a majority of this unsuitable housing within Belleville is within rental dwellings. The percentage share of dwellings not considered suitable in the City is thereby lower than the Ontario average (7%), as shown in Figure 27. The share of unsuitable housing was found to be lower for both renters and owners within the City of Belleville compared to the Province of Ontario.

Figure 27  
City of Belleville and the Province of Ontario  
Housing Suitability, 2021



Source: Derived from Statistics Canada Table 98-10-0247-01 by Watson & Associates Economists Ltd., 2025.

## 5.3 Waitlist for Non-Market Housing

Figure 28 shows the number of eligible applicants on the social housing waitlist. As shown, as of May 2025, there were 3,125 households on the waitlist for social housing in Belleville. These applicants are categorized as families, seniors, and non-seniors under 50 years of age. Families are on the waitlist for units with two bedrooms or more, while non-families are on the waitlist for bachelor or 1-bedroom units.



Figure 28  
City of Belleville  
Number of Households on the Social Housing (R.G.I.) Waitlist

| Category   | Households   |
|--|--------------|
| Families (2+ Bedroom Units)                                  | 1,286        |
| Non-Seniors under 50 Years Old (Bachelor or 1-Bedroom Units) | 1,007        |
| Seniors (Bachelor or 1-Bedroom Units)                        | 832          |
| <b>Total</b>   | <b>3,125</b> |

Source: Derived from Hastings County data (as of May 2025), by Watson & Associates Economists Ltd., 2025.

## 5.4 Homelessness

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In November 2021, the City of Belleville, Hastings County, and the Canadian Alliance to End Homelessness hosted a Homelessness Summit to confront the region’s growing housing crisis. The summit brought together service providers, government officials, and people with lived experience to share insights and identify coordinated solutions. Roundtable discussions informed a draft four-year Community Homelessness Action Plan, which proposes key actions such as creating a By-Name List, implementing a Coordinated Access System, expanding transitional housing options, and reducing chronic homelessness by 25% by 2027. One short-term goal is to reach functional zero veteran homelessness by 2025.

As of 2025, the scope of homelessness in Belleville includes at least 229 individuals, with 122 living unsheltered and 21 in emergency shelters. However, this does not account for those experiencing hidden homelessness – individuals staying temporarily with friends or in unsafe, unstable conditions. Episodic homelessness is common, driven by economic hardship, mental health challenges, and limited access to support services. Programs like *Home for Good* offer supportive housing models, but inconsistent funding threatens their sustainability. A coordinated response involving all levels of government, developers, and community agencies is essential to provide long-term housing solutions for Belleville’s most vulnerable residents.



## 5.5 Stakeholder Consultation Findings

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As discussed in section 1.3, a series of one-on-one interviews were conducted with a diverse cross-section of stakeholders representing the non-profit housing sector, government, and private industry. These consultations provided valuable insight into the housing challenges and opportunities within Belleville from multiple perspectives.

The organizations consulted bring deep, long-standing experience working directly with individuals and families facing housing instability, including those impacted by homelessness, domestic violence, aging, disability, and low income. Their on-the-ground perspective provided valuable insight into the complex challenges these vulnerable groups encounter in securing and sustaining safe, suitable, and affordable housing. The engagement offered valuable insight and feedback on key housing issues and gaps in Belleville. Key themes are summarized below:

**Increasing Pressure on Housing Affordability:** Affordability remains a major challenge in Belleville. Stakeholders observed that rents have increased significantly, with many residents – especially students, seniors, and low- to moderate-income earners – struggling to find suitable options. Shared accommodations are becoming more common, not out of preference but necessity. Participants widely agreed that the private market cannot meet the need for deeply affordable housing without external financial support.

**Development Costs and Regulatory Complexity:** Many stakeholders pointed to development charges and the rising cost of construction as barriers to delivering affordable and attainable housing. Others noted that the development process – including approvals, servicing requirements, and permitting – can add time and uncertainty, especially for smaller or nonprofit-led projects. There was interest in identifying ways to streamline these processes to enable more timely and cost-effective delivery of housing.

**Growing Support for Mixed-Income and Innovative Housing Models:** Stakeholders expressed strong support for mixed-income and socially inclusive housing developments. These models – such as those that combine market and affordable units – are seen as a way to promote economic diversity, avoid concentrations of disadvantage, and support long-term community stability. Several examples of successful public-private and nonprofit collaborations were shared.



**Seniors and Accessibility Needs Outpacing Supply:** There is considerable unmet demand for seniors' housing and accessible units. Long waitlists for affordable senior housing and a lack of fully accessible apartments were highlighted. Participants emphasized the importance of designing new housing stock that accommodates aging in place and mobility needs.

**Opportunities to Align Policy with Implementation:** Several participants spoke positively about the City's demonstrated interest in supporting affordable housing. At the same time, there were suggestions that implementation could be strengthened through clearer internal processes, expanded staff capacity, and more flexibility in applying programs such as community improvement initiatives and tax relief mechanisms. Greater clarity and predictability in municipal processes were seen as key to enabling housing providers to move projects forward.

**Landlord Risk and Rental Market Pressures:** Private landlords shared concerns about risks associated with rental property management, including navigating the Landlord and Tenant Board process, tenant screening challenges, and financial exposure from non-payment or unit damage. These factors can limit the willingness to invest in new rental units and highlight the importance of landlord support tools and policies that encourage long-term rental supply.

**Housing and the Local Labour Market:** A lack of affordable housing is having broader impacts on workforce availability in Belleville. Stakeholders observed that many working individuals – especially those in entry-level or service-sector jobs – are finding it increasingly difficult to secure housing within a reasonable distance to their workplaces. Supporting a full range of housing options is seen as essential to meeting economic development goals within all neighbourhoods/areas of the City.

Limited public transportation options and a lack of interconnectivity between Belleville and surrounding communities (e.g., Trenton) further constrain housing choices, especially for students and lower-income residents. This highlights the importance of aligning housing development with transit access to better support employment, education, and community participation.

**Supportive and Transitional Housing Needs:** Stakeholders noted an ongoing need for housing models that integrate support services, particularly for individuals facing homelessness, disability, or other barriers to stable housing. Transitional housing providers emphasized the importance of long-term housing pathways following short-



term placements, as well as the need for consistent operational funding to support staffing and service delivery.

**Ongoing Need for Senior Government Funding:** Across all sectors – nonprofit, private, and municipal – there was consensus on the need for sustained funding from upper levels of government. This includes capital support for new builds, ongoing operating subsidies, rent supplements, and targeted programs for supportive and transitional housing. Some stakeholders noted that accessing funding streams can be challenging and may benefit from simplified application processes.



## 6. Assessment of Future Housing Needs

### 6.1 Demographic Factors Influencing Belleville's Housing Needs

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Population age structure influences the socio-economic characteristics of the population related to income/affordability, lifestyle, family size, lifestyle decisions, health, and mobility. As previously discussed, the population in Belleville is aging. The 55+ age group has grown considerably over the past 20 years and is expected to increase in both percentage and absolute terms over the next several decades. As the average age of the City's population continues to increase, it is anticipated that the demand for higher-density housing forms will also continue to increase gradually.

Within the 55+ age group, housing demand within the 55 to 74 age group is anticipated to be relatively stronger for ground-oriented housing forms (i.e., single detached, semi-detached, and townhouses) that provide proximity to urban amenities, municipal services, and community infrastructure. With respect to the 75+ age group, the physical and socio-economic characteristics of this age group (on average) are considerably different than those of younger seniors, empty nesters and working adults with respect to income, mobility, and health. Typically, these characteristics represent a key driver behind the propensity for medium- and high-density housing forms (including seniors' housing) that are in proximity to urban amenities, health care services, and other community facilities geared toward this age group.

In addition, Belleville is also anticipated to accommodate a growing share of young adults and new families seeking competitively priced home ownership and rental opportunities. Accordingly, opportunities should be explored to provide a mix of future housing across a range of density types to accommodate those with varying levels of income (including affordable housing options) within new greenfield areas and in priority intensification areas.

Housing demand associated with younger generations in Belleville is anticipated to be strong across a range of housing types that are affordable to new home buyers/renters and cater to a broad range of lifestyle preferences. This includes housing options such as townhouses (including back-to-back townhouses and stacked townhouses), high-density developments (i.e., purpose-built apartments and condominiums), and, to a lesser extent, low-density housing forms. Demand for low-density housing is



anticipated to be strongest for “move-up” home buyers with growing families, typically working-age homeowners approaching 40 years of age and older.

## 6.2 Belleville Growth Outlook

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As illustrated in Figure 29, the City of Belleville is expected to experience relatively strong growth over the next decade. Between 2025 and 2035, the City’s population is anticipated to increase by 6,650 people, from 61,150 in 2025 to 67,800 in 2035, representing an approximate 11% increase over the forecast period. Over this same period, Belleville’s housing base is expected to expand by approximately 3,990 units, increasing from 25,056 to 29,050 over the same period.

Figure 29  
City of Belleville  
Population and Housing, 2021 to 2035

| Metric     | 2021   | 2025   | 2035   | 2025-2035 Incremental Growth |
|------------|--------|--------|--------|------------------------------|
| Population | 57,301 | 61,150 | 67,800 | 6,650                        |
| Housing    | 23,535 | 25,056 | 29,050 | 3,990                        |

Notes:

- Population figures include a net Census undercount.
- Figures have been rounded.

Source: 2016 and 2021 from Statistics Canada Census data; growth forecasts prepared by Watson & Associates Economists Ltd., 2025.

Over the 2025 to 2035 period, Belleville’s housing growth is expected to total approximately 3,990 new units. Growth is forecast to continue at a steady pace, with an average of around 400 new units per year over the next decade. Of the anticipated growth, low-density housing is projected to account for the largest share, with about 1,890 homes.

However, medium- and high-density forms are expected to represent a growing share of new construction, together accounting for over 50% of forecast housing growth. Specifically, medium-density housing is anticipated to contribute approximately 890 units, while high-density housing is forecast to add about 1,210 units. This gradual diversification of the housing stock reflects shifting market preferences and



demographic trends, including the growing demand for more affordable and compact housing options in Belleville.

### 6.3 Active Residential Supply

Figure 30 presents the number of housing units currently active in the development approvals process in the City of Belleville. As of October 2024, there are approximately 1,930 units in active applications, including 417 single detached homes, 259 townhouses, 466 apartments, and 788 units categorized as various or unspecified forms. This demonstrates a healthy pipeline of diverse housing options already approved, with a notable share of higher-density forms, including apartments and townhouses. In addition to the active development applications, Belleville has designated vacant residential lands that could accommodate an estimated 1,604 additional housing units, supporting the City’s future residential growth potential.

Figure 30  
City of Belleville  
Units in Active Development Applications

|                    | Single Detached | Townhouse | Apartment | Various / Unspecified | Total Units |
|--------------------|-----------------|-----------|-----------|-----------------------|-------------|
| Registered         | 83              | 52        | 316       | 0                     | 451         |
| Draft Approved     | 334             | 207       | 150       | 788                   | 1,479       |
| City of Belleville | 417             | 259       | 466       | 788                   | 1,930       |

Source: Data provided by the City of Belleville, summarized by Watson & Associates Economists Ltd., 2025.

### 6.4 Housing Affordability Needs

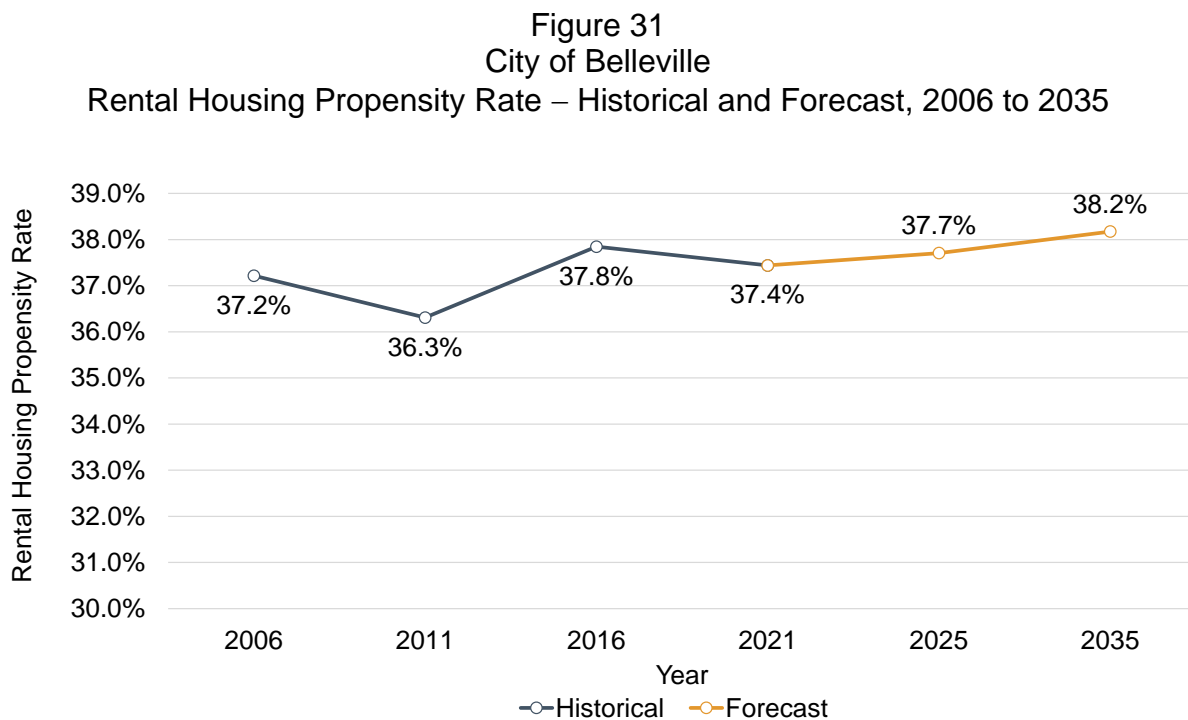
There are several key factors that are anticipated to influence the residential real estate market and housing needs within Belleville over the coming decades. These factors include demographic trends, household income, housing affordability, and supply opportunities. The 2025 housing forecast by age group (age of primary household maintainer) has been modelled to assess anticipated future housing needs by tenure (i.e., rental and home ownership) and affordability needs. This section provides an analysis of forecast housing demand for Belleville over the next 10 years (2025 to 2035)



by housing type and tenure. A breakdown of market and affordable housing needs is also displayed.

### 6.4.1 Housing Demand by Tenure

Belleville's rental housing market is anticipated to experience gradual growth over the next decade. Historically, the share of renter households has remained relatively stable, fluctuating between 36% and 38% between 2006 to 2021. As shown, the share of renter households is forecast to increase modestly from 37% in 2021 to 38% by 2035. This steady upward trend illustrated in Figure 31 reflects broader market dynamics, including demographic changes and affordability pressures, which are likely to continue supporting demand for rental housing in Belleville. Ensuring an adequate and diverse rental supply will be essential to meeting the needs of current and future residents.



Source: Historical data from Statistics Canada Census; forecast by Watson & Associates Economists Ltd, 2025.

Over the next 10 years, Belleville is expected to add about 1,640 rental units, which would account for nearly 41% of the total household growth. This growth is forecast to include 47% low-density (single- and semi-detached), 22% medium-density (townhouses and duplexes), and 30% high-density (apartments and A.D.U.) dwellings.



In the same period, there are approximately 2,350 new ownership units forecast in Belleville, making up nearly 59% of the City’s total forecast housing growth.

Figure 32 presents the results of the analysis of Belleville’s 10-year housing needs to determine the split between affordable and market-based units. With housing affordability continuing to be a significant challenge, a diverse supply of housing, particularly in the rental market, will be essential to meet the needs of the community. Based on the forecast, 21% (or 485 units) of new ownership homes will need to be affordable. To help meet this affordable ownership target, the City will need to accommodate the development of more moderately priced, higher-density housing forms, including freehold and condominium units. For rentals, the need is even more pronounced, with 58% (or approximately 950 units) of new rental housing required to be affordable to accommodate households with lower incomes.

Figure 32  
City of Belleville  
Forecast Housing Need by Type, Tenure, and Market, 2025 to 2035

|                     | Owner        | Renter       | Total Units  |
|---------------------|--------------|--------------|--------------|
| Affordable          | 485          | 950          | 1,445        |
| Market              | 1,870        | 680          | 2,550        |
| <b>Total</b>        | <b>2,350</b> | <b>1,640</b> | <b>3,990</b> |
| <b>% Affordable</b> | <b>21%</b>   | <b>58%</b>   | <b>36%</b>   |

Note: Numbers may not add due to rounding.  
Source: Watson & Associates Economists Ltd., 2025.

To meet this target of approximately 1,445 affordable units, the City will need to continue working with both public and private sector partners to promote a greater supply of moderately priced, higher-density freehold and condominium units, as well as purpose-built rental apartments. Ongoing efforts will also be needed to encourage a broader range of attainable ownership options, particularly in the form of “missing middle” housing types.

As previously discussed, rental housing demand in Belleville is anticipated to increase over the 2025 to 2035 forecast period. Figure 33 summarizes forecast renter households by income group (in 2024 dollars). It also summarizes the market rents that each renter household can afford by respective income group and compares these against the current average market rent in Belleville, which is approximately \$1,435 per



month.<sup>[19]</sup> As shown, households with an income of \$57,400 or higher can afford the City of Belleville’s average market rent (i.e., \$1,435) or higher, as they can allocate 30% of their income toward rent. Therefore, households with incomes lower than \$57,400, totalling around 950 households, are forecast to require affordable rental units to meet their housing needs.

**Figure 33**  
**City of Belleville**  
**Rental Housing Growth by Income and Affordability**

| Household Income<br>(2024 dollars) | Household<br>Growth,<br>2025-2035 | % of<br>Affordable<br>Units | Maximum Affordable<br>Monthly Rental Cost <sup>[1]</sup> | Maximum<br>Affordability<br>based on %<br>of A.M.R. <sup>[2]</sup> | Comments                    |
|------------------------------------|-----------------------------------|-----------------------------|--|--|-----------------------------|
| Less than \$23,200                 | 76                                | 5%                          | Less than \$580  | 40%  | <b>Affordable<br/>Units</b> |
| \$23,200 to \$34,900               | 370                               | 23%                         | \$580 to \$875   | 61%  |                             |
| \$34,900 to \$46,500               | 244                               | 15%                         | \$875 to \$1,165   | 81%  |                             |
| \$46,500 to \$57,400               | 264                               | 16%                         | \$1,165 to \$1,435                                       | 100%   |                             |
| <b>Subtotal</b>                    | <b>954</b>                        | <b>58%</b>                  |  |  |                             |
| \$57,400 to \$69,700               | 142                               | 9%                          | \$1,435 to \$1,740                                       | 121%   | <b>Market Units</b>         |
| \$69,700 to \$93,000               | 255                               | 16%                         | \$1,740 to \$2,325                                       | 162%   |                             |
| \$93,000 to \$104,600              | 62                                | 4%                          | \$2,325 to \$2,615                                       | 182%   |                             |
| \$104,600 to \$107,200             | 32                                | 2%                          | \$2,615 to \$2,680                                       | 187%   |                             |
| \$107,200 and greater              | 196                               | 12%                         | \$2,680 and greater                                      |  |                             |
| <b>Subtotal</b>                    | <b>687</b>                        | <b>42%</b>                  |  |  |                             |
| <b>Total Renter Households</b>     | <b>1,641</b>                      | <b>100%</b>                 |  |  |                             |

<sup>[1]</sup> Housing affordability is based on a 30% income-to-shelter ratio.

<sup>[2]</sup> Based on the 2024 October CMHC Market Rents for the City of Belleville.

<sup>[19]</sup> CMHC Rental Market Survey, October 2024.



## 7. Strategic Directions

As Belleville prepares for sustained population growth over the next decade, a key challenge will be ensuring the City can accommodate a wider range of housing needs across all age and income groups. This includes not only increasing the quantity of new housing but also diversifying the types of housing available to meet shifting demographic and market conditions. Achieving this will require a coordinated approach that aligns land use planning, infrastructure investment, and housing policy. It will also demand strategic use of regulatory and financial tools to support more compact, affordable, and inclusive residential development. This chapter outlines the City's current planning framework and identifies opportunities to build on recent progress in facilitating long-term, balanced housing growth.

### 7.1 Planning for Long-Term Population Growth Across a Diverse Range of Age Groups and Income Levels

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To accommodate the level of population growth anticipated in Belleville between 2025 and 2035, the City will need to facilitate the construction of nearly 400 new housing units per year. This represents a significant increase from the recent average of approximately 250 units annually. While low-density housing is expected to remain a key part of the housing stock, a greater share of future residential growth is expected to occur in medium- and higher-density formats, in line with evolving housing preferences and affordability pressures.

It is widely recognized that the availability of a skilled labour force and the ability to attract new businesses are closely connected. For Belleville's economic base to expand, it will be important to continue attracting working-age residents, particularly those with in-demand skills, through a combination of employment opportunities and diverse, attainable housing options. These efforts must be integrated with investments in municipal services, infrastructure, and quality of life amenities that appeal to a younger and more mobile population while continuing to serve older residents.

Accommodating younger generations, such as Millennials and Generation Z, and other working-age adults will be key to maintaining a stable labour force. The City and its partners must continue to explore and support strategies to attract both skilled and entry-level workers by ensuring that a full spectrum of housing types – by structure,



tenure, and location – is available to meet the evolving needs of a growing and diverse population.

In the near and medium term, Belleville will need to strengthen its pipeline of active residential development projects, particularly those delivering purpose-built rental housing, more affordable ownership options, and “missing middle” housing types. Expanding market choice will help meet demand from a broader cross-section of the community while supporting economic and demographic growth.

To enable this shift and meet identified housing needs, the City should continue to explore the use of regulatory and financial tools to encourage a higher rate of residential development activity. This is especially important for projects that provide housing in formats or at price points currently underserved in the market. Considerations include:

- **Designated Land Supply and Infrastructure Readiness:** Ensure a sufficient and diverse supply of developable land is available across both greenfield areas and serviced infill locations. This includes supporting medium-density (“missing middle”) and high-density developments, as well as A.D.U.s such as attached and detached suites.
- **Regulatory Incentives:** Encourage feasibility through flexible zoning permissions, such as greater allowances for building height, density and reduced parking requirements, particularly for affordable and rental housing. Expedited approvals and clear design guidelines can further support the delivery of priority projects.
- **Financial Incentives:** Continue to leverage the City’s Community Improvement Plan (C.I.P.), which already provides development charge and permit fee rebates, as well as tax increment equivalent grants for affordable housing. These tools help offset initial costs and improve long-term project viability and may benefit from expansion or adjustment as market conditions evolve.

## 7.2 More Compact Built Form and Innovative Design

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To address the gap in affordably priced higher-density ownership and rental housing, the City should continue to work with home builders to expand the supply of more moderately priced ownership and rental housing options. The City may also want to consider policies and strategies that encourage and support the development of a broader range of housing options, in accordance with provincial policy direction.



The City has already embedded strong policies in its O.P. to promote more compact, land-efficient, and affordable housing forms, particularly within the urban serviced area. These policies support intensification, a mix of housing types, and the creation of A.D.U.s.

### **7.3 Promote and Enable Additional Residential Unit Development**

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Through the *More Homes Built Faster Act, 2022*, changes were made to the *Planning Act* that now allow for up to three residential units per residential lot. This includes the primary residential unit and up to two A.D.U.s. A.D.U.s represent an opportunity to increase affordable rental housing in the community through gentle intensification. The federal government recently announced, through their Secondary Suite Refinance Program, that homeowners will be able to refinance up to 90% of their property's value to add A.D.U.s as long-term rental units on their respective properties.

The City of Belleville has already updated its Zoning By-law and O.P. to permit up to three residential units per lot in serviced areas, consistent with provincial planning direction. This includes A.D.U.s in the form of attached and detached suites. Through its C.I.P., Belleville also offers financial incentives for homeowners constructing A.D.U.s for long-term rental. To build on this foundation, the City may consider:

- Reviewing minimum lot size and frontage rules that may still constrain A.D.U. development;
- Developing more detailed urban design standards for detached A.D.U.s; and
- Promoting greater awareness and accessibility of C.I.P. programs for homeowners.

### **7.4 Community Improvement Plans**

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The City of Belleville has already established a Community Improvement Plan (C.I.P.) that is actively supporting housing development, with a particular focus on affordable and rental housing. Belleville's C.I.P. provides a robust toolkit of 17 programs, including several that directly incentivize the development of affordable rental units City-wide. These include development charge rebates, building permit fee rebates, and tax increment equivalent rebates (T.I.E.R.) for eligible projects. Notably, Programs 1 through 3 are targeted specifically at new affordable rental housing and offer:

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- 100% rebate on municipal development charges based on the proportion of affordable units;
- 100% rebate on building permit fees; and
- T.I.E.R. support for 10 years, covering the municipal portion of the tax increase related to the development.

Belleville also supports the addition of accessory dwelling units in both new and existing housing, recognizing their role in expanding the rental housing stock and improving housing affordability for homeowners. In addition to current programs, the City offers top-up rebates for barrier-free accessible units and has taken steps to direct growth to intensification areas such as the Downtown, where further C.I.P. incentives apply to residential units built above commercial uses. While Belleville has made meaningful progress, potential enhancements to the C.I.P. could include:

- Expanding eligibility criteria or financial caps to keep pace with inflation and increased construction costs;
- Prioritizing mixed-income developments that integrate market and affordable units;
- Enhancing monitoring and enforcement tools to ensure long-term affordability in supported units; and
- Coordinating with senior government programs (e.g., CMHC financing or provincial incentives) to leverage additional support.

To ensure continued success and alignment with broader housing goals, the City may consider:

- **Planning Implications:** Continuing to prioritize residential intensification within serviced areas, particularly through infill and adaptive reuse, will help make efficient use of infrastructure while supporting vibrant communities.
- **Infrastructure Needs:** Higher housing density would require increases in local infrastructure and municipal service needs, particularly within urban areas where most of the increased housing demand is anticipated to be directed. While small-scale infill or redevelopment can benefit from existing capacity associated with hard municipal services, large-scale intensification projects can come at a high price, given the costs associated with the replacement, improvement, and maintenance of existing services that have not been planned to accommodate significant increases in housing and population. The City will need to continue to



address growing infrastructure and municipal service needs related to housing and population growth.

- **Financial Sustainability:** While it is beyond the scope of this study to address the financial implications of economic incentives and promote a broader mix of housing supply, municipal financial impacts of accommodating purpose-built rental housing and affordable housing must be addressed through alternative funding programs or then be passed on to existing rate payers.

## 7.5 Conclusions

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To accommodate projected population growth and support long-term economic development, Belleville must significantly increase its annual housing output, focusing more on medium- and high-density formats, purpose-built rentals, and affordable ownership options. These housing types are essential to attracting and retaining working-age residents and maintaining a stable labour force. With foundational policies already in place – through the O.P., updated Zoning By-law, and a well-developed C.I.P. – the City has a strong platform from which to act. These tools enable a broader range of housing forms, including A.D.U.s, and offer financial incentives to support affordability and development viability.

Looking ahead, the focus should continue to be on implementation and targeted refinement. This includes removing remaining zoning barriers, encouraging innovative and compact housing forms, and expanding the visibility and accessibility of existing incentive programs. Infrastructure planning will also need to align with higher-density growth areas to avoid capacity constraints. By taking a proactive and coordinated approach, Belleville can ensure that new housing is not only delivered at the scale needed but is also affordable, diverse, and well-suited to the evolving needs of its population. This report provides a foundation for such efforts. The results of this study serve as a foundational document for housing in Belleville and are intended to guide decision-making and policy development specifically related to housing policy and programming in the City. To ensure the housing needs assessment remains current and responsive to local conditions, consideration should be given to updating the analysis every five years.