

**HART Community Housing Report:**

**{{community\_name}}**

**Draft v1  
{{current\_date}}**

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# Glossary of Terms

* **Core Housing Need (CHN)**: Defined by the Canada Mortgage and Housing Corp. (CMHC) as: “Core housing need is a 2-stage indicator. It helps to identify households living in dwellings considered unsuitable, inadequate, or unaffordable. It also considers if income levels are such that they could not afford alternative suitable and adequate housing in their community.”[[1]](#footnote-1)
* **Households examined for Core Housing Need**: A subset of Total Households that excludes households that were not assessed for CHN for one reason or another (see disclaimer section below for more detail).
* **Total Households** or **Total Private Households**: This refers to the universe of households included in HART’s data order. The full definition is: “Owner and tenant private households with household total income greater than zero in non-farm, non-reserve occupied private dwellings.”
* **Vulnerable/Priority Populations**: Canada’s National Housing Strategy has identified groups of people who are disproportionately in housing need or experience other barriers to housing.
* **Households (HHs)**: Household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad.
* **Dwellings**: In general terms a dwelling is defined as a set of living quarters. Dwelling may be unoccupied, seasonal, or under construction, but for the purposes this report a dwelling will refer to a private dwelling occupied by usual residents. ([Full Census definition](https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=Unit&Id=100236))
* **Headship rate**: A statistic used to describe the proportion of the population that maintains a household. Furthermore, someone maintains a household when then are responsible for paying the majority of shelter costs associated with the dwelling
* **Census subdivision (CSD)**: A geographic area generally corresponding to a municipality.
* **Census division (CD)**: An intermediate geographic area between the province/territory level and the municipality (census subdivision).
* **Subsidized housing**: In census data, this refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.
* **Primary Household Maintainer (PHM)**: The person in the household who pays the shelter costs. ([Full Census definition](https://www12.statcan.gc.ca/census-recensement/2021/ref/dict/az/Definition-eng.cfm?ID=households-menage020#:~:text=First person in the household,as the primary household maintainer.))
* **Area Median Household Income (AMHI)**: HART’s custom data order grouped households into categories relative to the community’s median household income:
  + Very low income: 20% or less of AMHI, generally equivalent to shelter allowance for welfare recipients.
  + Low income: 21-50% AMHI, roughly equivalent to one full-time minimum wage job.
  + Moderate income: 51-80% AMHI, equivalent to starting salary for a professional job.
  + Average Income: 81-120% AMHI, representing about 20% of total Canadian households.
  + High Income: More than 120% AMHI, approximately 40% of Canadian households.
* **Affordable shelter cost**: HART determines whether housing is affordable or not based on CMHC’s benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs.

# Disclaimers

1. **Core Housing Need and its Limitations**

HART relies on the Canadian Census, which is collected every five years by Statistics Canada. While the Census is the most consistent, reliable, nationwide source of disaggregated data, there are gaps and flaws in its data capture. These carry over to our model.

For one, only private, non-farm, non-reserve, owner- or renter-HHs with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for ‘Core Housing Need.’ This means there are critical gaps especially within indigenous communities living on reserve and the homeless.

Other groups that are excluded from measurement include:

* Non-family HH with at least one HH maintainer aged 15 to 29 attending school.[[2]](#footnote-2)
* HH within Single Resident Occupancy (SRO) homes, long-term housing, and other forms of congregate housing (including long-term care or rooming houses).[[3]](#footnote-3)
* Unsheltered households (in encampments or sleeping rough)
* Those in emergency homelessness or domestic violence shelters
* People in any form of congregate housing (long term care homes, rooming houses)
* Those in illegal apartments

Census data also (beyond data on overcrowding according to National Occupancy Standards), does not adequately capture the housing need experienced by individuals or households who would prefer to be living in other circumstances: adults still living with their parents or roommates who would prefer to have their own homes, or people living in violent relationships. Similarly, this does is not well suited to capture migration pressure and household displacement/replacement in communities outside of major centers due to affordability concerns. As a result, our data likely estimates the floor, not the ceiling, of housing need.

1. **Random rounding, suppression and totals**

When showing count data, Statistics Canada employs random rounding in order to reduce the

possibility of identifying individuals within the tabulations. Random rounding transforms all raw counts to random rounded counts. Reducing the possibility of identifying individuals within the tabulations becomes pertinent for very small (sub)populations. All counts are rounded to a base of 5, meaning they will end in either 0 or 5. The random rounding algorithm controls the results and rounds the unit value of the count according to a predetermined frequency. Counts ending in 0 or 5 are not changed. In cases where count values are very low, to avoid disclosure of individuals, statistic suppression methods are employed. This results in aggregate count data varying slightly from the sum of disaggregated count data.

1. **Effect of CERB**Core Housing Need dropped across the country from 2016 to 2021 in contrast to the rising cost of housing over that period. A likely explanation for this discrepancy was the introduction of the [Canada Emergency Response Benefit (CERB)](https://www.canada.ca/en/services/benefits/ei/cerb-application.html), which provided financial support to employed and self-employed Canadians during the pandemic. In Figure 1 we can see that median incomes rose dramatically for the lowest 10% of earners in Canada between 2019 and 2020, when CERB was most active – increasing over 500%. This unusual increase was also apparent in the second decile of earners with an increase of 66%, but quickly drops off, with only a 2% increase for the highest 50% of earners (i.e. the top half of income distribution).

Figure 1: Statistics Canada. Table 98-10-0089-01.

This result can be seen in HART’s census data too. The total number of households in Canada grew by 6%, but the number of households in the Very Low income category – capturing households earning equal to or less than 20% of household median income – dropped by 19%. There is also a significant rise in households in the Low income category (13% compared to 6% for all households), and above average increases in the Moderate and Median categories.

Combined, these results support the notion that CERB skewed the low end of the income distribution towards higher incomes, and, since Core Housing Need measures affordability relative to a household’s income, likely lifted many households out of Core Housing Need temporarily.

|  |  |  |  |
| --- | --- | --- | --- |
| HART Income Categories | 2016 – Canada HHs | 2021 – Canada HHs | % Change |
| Very Low | 627,130 | 510,595 | -19% |
| Low | 2,304,285 | 2,603,455 | 13% |
| Moderate | 2,461,610 | 2,695,275 | 9% |
| Median | 2,847,825 | 3,036,295 | 7% |
| High | 5,557,455 | 5,841,730 | 5% |
| Total | 13,800,321 | 14,689,371 | 6% |

Table 1: Change in households by income category from 2016 to 2021 - HART.

# Introduction

The Housing Assessment Resource Tools (HART) project has been engaged to prepare a report of Housing Need for {{community\_name}}.

HART is funded by the Canada Mortgage and Housing Corporation (CMHC) to research data-based solutions to Canada’s housing crisis. This funding allows us to leverage our expertise to generate reports for communities and organizations that will form the foundation of a Housing Needs Assessment (HNA). There are numerous approaches to preparing an HNA. This report will focus on quantitative data on Core Housing Need (CHN) collected by Statistics Canada as part of the Census of Population.

This report will focus on housing need within the census subdivisions (CSD) that fall within the service region of [List relevant community census divisions and subdivisions].

Before examining housing need, this report will look at the historical demographic trends in the broader region as encapsulated by [Community census division]. This leads into a snapshot of the current state of housing as we review the type and age of dwellings in the housing stock. We study the characteristics of the households occupying those dwellings, paying close attention to renters - particularly those in subsidized housing - and vulnerable populations – particularly single-parents, indigenous households, and senior-led households.

|  |  |  |
| --- | --- | --- |
| **Name of Census Geography** | **Census Geocode** | **Level of Geography** |
| {%tr for row in table2%} | | |
| {{row.Geography}} | {{row.Geo\_Code}} | {{row.lvl}} |
| {%tr endfor%} | | |

Table 2: List of geographic regions reviewed.

[maybe add map of relevant regions]

# Part 1: Existing Demographics and Housing

## Community Demographic Profile

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | {{community\_name}} | | | |
| Census Year | 2006 | 2011 | 2016 | 2021 |
| {%tr for row in table3%} | | | | |
| {{row.label}} | {{row.2006}} | {{row.2011}} | {{row.2016}} | {{row.2021}} |
| {%tr endfor%} | | | | |

Table 3: Demographic profile – [{{community\_name}}].

{{figure2}}

Figure 2: Population by age from 2006 to 2021 in [{{community\_name}}]

The headship rate in Table 37 and Error: Reference source not found can be an interesting metric for connecting demographic changes with a community’s housing needs as it represents the fraction of individuals who lead a household, named “Primary Household Maintainers” by Statistics Canada. The actual headship rate as a value is not necessarily important since it captures cultural differences in what a household looks like – for example, the cultural attitudes towards children moving out, or senior family members moving in with their children – but it does allow for a comparison across age groups and across time. Generally, one would expect a trend of headship starting low in youth and plateauing in middle age as individuals have higher incomes and more savings to pay for their own home.

{{figure3}}

Figure 3: Headship rate by age groups - 2006 vs. 2021.

## Profile of Existing Housing Stock – Lennox and Addington

{{figure4}}

Figure 4: 2021 Housing stock by Period of Construction – [Community].

*When looking at the stock of existing housing reported in the census, and visualized in Figure 4 above, please note the uneven time intervals along the horizontal axis can be misleading.*

Figure 6 looks at the number of bedrooms by dwelling type.

{{figure5}}

Figure 5: 2021 Housing stock by Dwelling Type, Period of Construction – {{community\_name}}.

{{figure6}}

Figure 6: 2021 Housing stock by Number of Bedrooms, Dwelling Type – {{community\_name}}.

## Profile of Households

Before further analysis of Core Housing Need, it will help to examine some characteristics of all households in the community. This section will consider how households are grouped by income, by household size (i.e. how many individuals per household), by owners and renter, and lastly by certain vulnerable populations that CMHC has identified as having the greatest need of suitable, adequate, and affordable housing.

## Households by Income

HART classifies households into five variable categories in relation to Area Median Household Income (AMHI).[[4]](#footnote-4) Median household income changes from year to year and varies at different geographic levels. Therefore, a given household may be in a different income group depending on the median household income of that geography, or if their income changes more or less than the median.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Households by Income – [{{community\_name}}]** | | | | | | |
|  | Census Year | 2006 | 2016 | 2021 | 2006 to 2016  % Change | 2016 to 2021  % Change |
| **Income Categories** | AMHI | $##,### (2005$) | $##,### (2015$) | $##,### (2020$) |  |  |
| **Very Low** | <20% of AMHI | {{table4[0].2006}} | {{table4[0].2016}} | {{table4[0].2021}} | {{table4[0]. change}} | {{table4[0]. change1}} |
| **Low** | 21-50% | {{table4[1].2006}} | {{table4[1].2016}} | {{table4[1].2021}} | {{table4[1]. change}} | {{table4[1]. change1}} |
| **Moderate** | 51-80% | {{table4[2].2006}} | {{table4[2].2016}} | {{table4[2].2021}} | {{table4[2]. change}} | {{table4[2]. change1}} |
| **Median** | 81-120% | {{table4[3].2006}} | {{table4[3].2016}} | {{table4[3].2021}} | {{table4[3]. change}} | {{table4[3]. change1}} |
| **High** | >120% | {{table4[4].2006}} | {{table4[4].2016}} | {{table4[4].2021}} | {{table4[4]. change}} | {{table4[4]. change1}} |
| **Total** | | {{table4[5].2006}} | {{table4[5].2016}} | {{table4[5].2021}} | {{table4[5]. change}} | {{table4[5]. change1}} |

Table 4: Change in number of households by income in 2006, 2016, and 2021 – [{{community\_name}}].

Lennox and Addington and Prince Edward County saw this result somewhat, though not as obviously as shown in the Canada-wide trend in Table 1 (page 7). In Lennox and Addington, the number of households earning less than 80% of AMHI grew twice as quickly as those earning over 80% between 2016 and 2021 (Table 5) while the growth in lower income versus higher income households was more balanced in Prince Edward County (6% and 5% respectively). The County saw a significant 31% reduction in Very Low income households in the last 5 years with the fastest growing category being Moderate income households, increasing by 15% after showing no growth between 2006 and 2016.

|  |  |  |  |
| --- | --- | --- | --- |
| **Households by Income** | **[{{community\_name}}]** | | |
| Census Year | 2016 | 2021 | % Change |
| Equal to & Under 80% AMHI | {{table5[0].2016}} | {{table5[0].2021}} | {{table5[0].change}} |
| Over 80% AMHI | {{table5[1].2016}} | {{table5[1].2021}} | {{table5[1].change}} |
| **Total** | {{table5[2].2016}} | {{table5[2].2021}} | {{table5[2].change}} |

Table 5: Change in number of households by income (under/over 80% of AMHI) for 2016 and 2021 – [{{community\_name}}]

## Households by Household Size

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Households by Household Size – [{{community\_name}}]** | | | | | |
| HH Size (# of persons) | 2006 | 2016 | 2021 | %∆ 2006-2016 | %∆ 2016-2021 |
| {%tr for row in table6%} | | | | | |
| **{{row.label}}** | {{row.2006}} | {{row.2016}} | {{row.2021}} | {{row.change}} | {{row.change1}} |
| **{%tr endfor%}** | | | | | |

Table 6: Change in number of households by household size between 2006, 2016, and 2021 – [Community].

## Households by Tenure, Subsidized Housing

|  |  |  |  |
| --- | --- | --- | --- |
|  | **[{{community\_name}}]** | | |
| **Census Year** | 2006 | 2016 | 2021 |
| {%tr for row in table7%} | | | |
| **{{row.label}}** | {{row.2006}} | {{row.2016}} | {{row.2021}} |
| {%tr endfor%} | | | |

Table 7: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – [Community]

The census also allows for renter households to be split by those with subsidized housing and those without. This definition of subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

|  |  |  |
| --- | --- | --- |
|  | **[{{community\_name}}]** | |
| **Census Year** | 2016 | 2021 |
| {%tr for row in table8%} | | |
| **{{row.label}}** | {{row.2016}} | {{row.2021}} |
| {%tr endfor%} | | |

Table 8: Change in renter households with subsidized housing, or not, between 2016 and 2021 – [Community]. Households Examined for CHN have been included in parenthesis to be referenced against Table 11).

## Households by Actual Shelter Cost

HART’s census data order included a custom arrangement of households by the actual monthly shelter cost they report. This arrangement grouped households in a similar manner to HART’s income grouping above which starts with AMHI, but seeks to group households by shelter costs that would be affordable to each income category. For each income category we first multiple each value by 30%, our affordability benchmark, and then convert the *annual* income value to a *monthly* shelter cost by dividing by 12 months. This allows us to see how housing affordability has changed over time while accounting for any changes in income that may have occurred.

Table 9 looks at the distribution of households by shelter costs paid, looking all private households (i.e. “Total HHs”).

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Total HHs by Actual Shelter Cost – [{{community\_name}}]** | | | | | |
| Actual monthly shelter cost | | | Number of Households | | |
| **Affordable to income group** | **2016** (AMHI = $##,###) | **2021** (AMHI = $##,###) | **2016** | **2021** | %∆ 2016-2021 |
| Very Low | < $#,### | < $#,### | #,### |  | ##%/-##% |
| Low | $#,###-$#,### | $#,###-$#,### |  |  |  |
| Moderate | $#,###-$#,### | $#,###-$#,### |  |  |  |
| Median | $#,###-$#,### | $#,###-$#,### |  |  |  |
| High | > $#,### | > $#,### |  |  |  |
| **Total** | | |  |  |  |

Table 9: Total households by actual monthly shelter cost paid in 2016 vs 2021 – [Community].

We can compare how the change in median shelter cost against the change in median household income by looking at the median shelter costs indicated in the census profile on Statistics Canada’s website. The median shelter costs listed there are split by owner and renter households, but we can estimate the median shelter cost for all dwellings as the weighted average of those shelter costs, weighted by the number of renter and owner households – see Table 10 below.

|  |  |  |  |
| --- | --- | --- | --- |
| **[{{community\_name}}]** | | | |
| **Census Year** | 2016 | 2021 | %∆ 2016-2021 |
| **Owner HHs (#)** | #,### |  | ##%/-##% |
| **Median monthly shelter cost – Owned dwellings ($)** | $#,### |  |  |
| **Renter HHs (#)** | #,### |  |  |
| **Median monthly shelter cost – Renter dwellings ($)** | $#,### |  |  |
| **Implied median monthly shelter cost – All dwellings ($)** | **$#,###** |  |  |

Table 10: Implied median monthly shelter cost in 2016 vs 2021 – [Community]

# Part 2: Existing Housing Need in 2021

This section will explore Core Housing Need (CHN) at the CSD level for those communities in Table 2. CHN will be explored from several different dimensions: affordability, size of household, tenure, and amongst vulnerable populations.

In this section, HART uses CMHC’s affordability benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs. HART’s custom data order grouped households into categories relative to the community’s median household income:

* Very low income: 20% or less of Area Median Income (AMHI), generally equivalent to shelter allowance for welfare recipients.
* Low income: 21-50% AMHI, equivalent to one full-time minimum wage job.
* Moderate income: 51-80% AMHI, equivalent to starting salary for a professional job.
* Average Income: 81-120% AMHI, representing about 20% of total Canadian households.
* High Income: More than 120% AMHI, approximately 40% of Canadian households.

To calculate the affordable shelter cost for each group we apply the 30% shelter-cost-to-income benchmark to the range of household incomes captured in each income group. We also convert the annual incomes into monthly affordable shelter costs since rents, mortgages, and utilities are usually paid monthly. Appendix A has the complete tables of incomes and affordable shelter costs for each income group, by community, for census years 2016 and 2021.

*Please note that the totals may not match the sum of the categories due to random rounding and suppression applied to the underlying data by Statistics Canada. The total given in the tables below is the total reported in the data and is more accurate than the sum of the categories since some categories may be suppressed due to low cell count. Likewise, random rounding may lead to the sum of groups being greater than the total if the groups were all rounded up.*

## Note on Private Households vs Households Examined for Core Housing Need

Nearly all of the households reported in Part 1 of this report are the “full universe” of private households included in HART’s census data order – see the Definitions section for more detail. We generally use this data variable as often as possible since it includes the most households. However, when calculating the rate of CHN, it is more accurate to compare those HHs in CHN with those HHs that were examined for CHN. The difference is trivial sometimes, but other times there may be a significant difference between the two. Looking at Table 11 below for example, Lennox and Addington had about 270 private households that were not examined for CHN in 2016.

|  |  |  |
| --- | --- | --- |
|  | **[{{community\_name}}]** | |
| Census Year | 2016 | 2021 |
| {%tr for row in table11%} | | |
| **{{row.label}}** | {{row.2016}} | {{row.2021}} |
| {%tr endfor%} | | |

Table 11: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – [Community]

## Core Housing Need by Income/Affordability

|  |  |  |
| --- | --- | --- |
| **2016** (table 1 of 2) – CDs | |  |
|  | **[{{community\_name}}]** | |
| *Income* | HHs in CHN | % in CHN |
| {%tr for row in table12%} | | |
| {{row.label}} | {{row.CHN}} | {{row.pctCHN}} |
| **{%tr endfor%}** | | |

Table 12: Households in core housing need, and the rate of core housing need, by income in 2016 – [Community].

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2016** (table 2 of 2) – CSDs | | |  |  |  |  |  |  |
|  | **[Community]** | | **[Community]** | | **[Community]** | | **[Community]** | |
| *Income* | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| {%tr for row in table13%}‘ | | | | | | | | |
| {{row.label}} | {{row.c0}} | {{row.c1}} | {{row.c2}} | {{row.c3}} | {{row.c4}} | {{row.c5}} | {{row.c6}} | {{row.c7}} |
| **{%tr endfor%}** | | | | | | | | |

Table 13: Households in core housing need, and the rate of core housing need, by income in 2016 – [Community]

|  |  |  |
| --- | --- | --- |
| **2021** (table 1 of 2) – CDs | |  |
|  | **[{{community\_name}}]** | |
| *Income* | HHs in CHN | % in CHN |
| {%tr for row in table14%} | | |
| {{row.label}} | {{row.CHN}} | {{row.pctCHN}} |
| **{%tr endfor%}** | | |

Table 14: Households in core housing need, and the rate of core housing need, by income in 2021 – [Community].

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2021** (table 2 of 2) – CSDs | | |  |  |  |  |  |  |
|  | **[Community]** | | **[Community]** | | **[Community]** | | **[Community]** | |
| *Income* | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| {%tr for row in table15%}‘ | | | | | | | | |
| {{row.label}} | {{row.c0}} | {{row.c1}} | {{row.c2}} | {{row.c3}} | {{row.c4}} | {{row.c5}} | {{row.c6}} | {{row.c7}} |
| **{%tr endfor%}** | | | | | | | | |

Table 15: Households in core housing need, and the rate of core housing need, by income in 2021 – [Community]

## Core Housing Need by Household Size

|  |  |  |
| --- | --- | --- |
| **2016** (table 1 of 2) – CDs | |  |
|  | **[{{community\_name}}]** | |
| *HH Size (persons)* | HHs in CHN | % in CHN |
| 1 p. | #,### | ##% |
| 2 p. |  |  |
| 3 p. |  |  |
| 4 p. |  |  |
| 5 or more |  |  |
| **Total** |  |  |

Table 16: Households in core housing need, and the rate of core housing need, by household size in 2016 – [Community].

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 2016 (table 2 of 2) - CSDs | |  |  |  |  |  |  |  |
|  | **[Community CSD]** | |  | |  | |  | |
| *HH Size (persons)* | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| 1 p. | #,### | ##% |  |  |  |  |  |  |
| 2 p. |  |  |  |  |  |  |  |  |
| 3 p. |  |  |  |  |  |  |  |  |
| 4 p. |  |  |  |  |  |  |  |  |
| 5 or more |  |  |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |  |  |

Table 17: HHs in CHN, and the rate of CHN, by household size in 2016 [Community]

|  |  |  |
| --- | --- | --- |
| **2021** (table 1 of 2) – CDs | |  |
|  | **[{{community\_name}}]** | |
| *HH Size (persons)* | HHs in CHN | HHs in CHN |
| 1 p. | #,### | #,### |
| 2 p. |  |  |
| 3 p. |  |  |
| 4 p. |  |  |
| 5 or more |  |  |
| **Total** |  |  |

Table 18: Households in core housing need, and the rate of core housing need, by household size in 2021 – [Community].

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2021** (table 2 of 2) - CSDs | |  |  |  |  |  |  |  |
|  | **[Community CSD]** | |  | |  | |  | |
| *HH Size (persons)* | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| 1 p. | #,### | ##% |  |  |  |  |  |  |
| 2 p. |  |  |  |  |  |  |  |  |
| 3 p. |  |  |  |  |  |  |  |  |
| 4 p. |  |  |  |  |  |  |  |  |
| 5 or more |  |  |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |  |  |

Table 19: Households in core housing need, and the rate of core housing need, by household size in 2021 – [Community].

## Core Housing Need by Tenure

|  |  |  |
| --- | --- | --- |
| **2016** (table 1 of 2) | |  |
|  | **[{{community\_name}}]** | |
| *Tenure* | HHs in CHN | % in CHN |
| Owner | #,### | ##% |
| With mortgage |  |  |
| Without mortgage |  |  |
| Renter |  |  |
| Subsidized housing |  |  |
| Not subsidized |  |  |
| **Total** |  |  |

Table 20: Households in core housing need, and the rate of core housing need, by tenure in 2016 – [{{community\_name}}]. Note, categories may not match totals due to random rounding in data.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2016** (table 2 of 2) | |  |  |  |  |  |  |  |
|  | **[Community CSD]** | |  | |  | |  | |
| *Tenure* | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| Owner | #,### | ##% |  |  |  |  |  |  |
| With mortgage |  |  |  |  |  |  |  |  |
| Without mortgage |  |  |  |  |  |  |  |  |
| Renter |  |  |  |  |  |  |  |  |
| Subsidized housing |  |  |  |  |  |  |  |  |
| Not subsidized |  |  |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |  |  |

Table 21: Households in core housing need, and the rate of core housing need, by tenure in 2016 – [Community CSD] Note, categories may not match totals due to random rounding in data.

|  |  |  |
| --- | --- | --- |
| **2021** (table 1 of 2) | |  |
|  | **[{{community\_name}}]** | |
| *Tenure* | HHs in CHN | HHs in CHN |
| Owner | #,### | #,### |
| With mortgage |  |  |
| Without mortgage |  |  |
| Renter |  |  |
| Subsidized housing |  |  |
| Not subsidized |  |  |
| **Total** |  |  |

Table 22: Households in core housing need, and the rate of core housing need, by tenure in 2021 – [Community]. Note, categories may not match totals due to random rounding in data.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 2021 (table 2 of 2) | |  |  |  |  |  |  |  |
|  | **[Community CSD]** | |  | |  | |  | |
| *Tenure* | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| Owner | #,### | ##% |  |  | #,### | ##% |  |  |
| With mortgage |  |  |  |  |  |  |  |  |
| Without mortgage |  |  |  |  |  |  |  |  |
| Renter |  |  |  |  |  |  |  |  |
| Subsidized housing |  |  |  |  |  |  |  |  |
| Not subsidized |  |  |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |  |  |

Table 23: Households in core housing need, and the rate of core housing need, by tenure in 2021 – [Community]. Note, categories may not match totals due to random rounding in data.

## Core Housing Need by Priority Populations

*Note: A given household could fall into several priority populations simultaneously. For example, a single mother-led household would also be counted in the women-led category, and additional characteristics may also apply. Separate categories should not be combined.*

A description of each population is provided in Appendix E:

*Note: The population with the highest rate of CHN in each municipality has been highlighted in dark green.*

|  |  |  |
| --- | --- | --- |
| **2016** (table 1 of 2) |  |  |
|  | **[{{community\_name}}]** | |
|  | HHs in CHN | % in CHN |
| HH with physical activity limitation | #,### | ##% |
| HH with cognitive, mental, or addictions activity limitation |  |  |
| Indigenous HH |  |  |
| Visible minority HH |  |  |
| Women-led |  |  |
| Black-led HH |  |  |
| New migrant-led HH |  |  |
| Refugee claimant-led HH |  |  |
| Single mother-led HH |  |  |
| HH head under 25 |  |  |
| HH head over 65 |  |  |
| HH head over 85 |  |  |

Table 24: Households in core housing need, and the rate of core housing need, by priority population in 2016 – [{{community\_name}}].

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2016** (table 2 of 2) |  |  |  |  |  |  |  |  |
|  | **[Community CSD]** | |  | |  | |  | |
|  | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| HH with physical activity limitation | #,### | ##% |  |  |  |  |  |  |
| HH with cognitive, mental, or addictions activity limitation |  |  |  |  |  |  |  |  |
| Indigenous HH |  |  |  |  |  |  |  |  |
| Visible minority HH |  |  |  |  |  |  |  |  |
| Women-led |  |  |  |  |  |  |  |  |
| Black-led HH |  |  |  |  |  |  |  |  |
| New migrant-led HH |  |  |  |  |  |  |  |  |
| Refugee claimant-led HH |  |  |  |  |  |  |  |  |
| Single mother-led HH |  |  |  |  |  |  |  |  |
| HH head under 25 |  |  |  |  |  |  |  |  |
| HH head over 65 |  |  |  |  |  |  |  |  |
| HH head over 85 |  |  |  |  |  |  |  |  |

Table 25: Households in core housing need, and the rate of core housing need, by priority population in 2016 – [Community CSD].

|  |  |  |
| --- | --- | --- |
| **2021** (table 1 of 2) |  |  |
|  | **Lennox and Addington** | |
|  | HHs in CHN | % in CHN |
| HH with physical activity limitation | #,### | ##% |
| HH with cognitive, mental, or addictions activity limitation |  |  |
| Indigenous HH |  |  |
| Visible minority HH |  |  |
| Women-led |  |  |
| Black-led HH |  |  |
| New migrant-led HH |  |  |
| Refugee claimant-led HH |  |  |
| Single mother-led HH |  |  |
| HH head under 25 |  |  |
| HH head over 65 |  |  |
| HH head over 85 |  |  |

Table 26: Households in core housing need, and the rate of core housing need, by priority population in 2021 – [{{community\_name}}].

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2021** (table 2 of 2) |  |  |  |  |  |  |  |  |
|  | **Loyalist** | | **Greater Napanee** | | **Stone Mills** | | **Addington Highlands** | |
|  | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| HH with physical activity limitation | #,### | ##% |  |  |  |  |  |  |
| HH with cognitive, mental, or addictions activity limitation |  |  |  |  |  |  |  |  |
| Indigenous HH |  |  |  |  |  |  |  |  |
| Visible minority HH |  |  |  |  |  |  |  |  |
| Women-led |  |  |  |  |  |  |  |  |
| Black-led HH |  |  |  |  |  |  |  |  |
| New migrant-led HH |  |  |  |  |  |  |  |  |
| Refugee claimant-led HH |  |  |  |  |  |  |  |  |
| Single mother-led HH |  |  |  |  |  |  |  |  |
| HH head under 25 |  |  |  |  |  |  |  |  |
| HH head over 65 |  |  |  |  |  |  |  |  |
| HH head over 85 |  |  |  |  |  |  |  |  |

Table 27: Households in core housing need, and the rate of core housing need, by priority population in 2021 – [Community CSD].

# Part 3: Future Housing Need in 2031

The aim of this section is to help municipalities identify the type of homes that need to be built in order to set targets that address the existing and future housing needs of the community they represent. Our formula for estimating housing need in 2031 is:

Actual CHN in 2021 is identified in Part 2 above. National data on demolitions is limited in geography and quality, therefore this section does not attempt to estimate the number of dwellings needed to make up for any dwellings lost due to demolition. Ideally this can be estimated by a local expert to finalize the projection.

There are numerous ways to perform projection estimates for the growth in households, all with unique advantages and drawbacks. One of HART’s goals is to use methods that are nationally applicable and are easily understood for results to be comparable between communities and widely accepted by national agencies. This process relies on census data as the most reliable dataset that covers all of Canada, and should be contextualized by local experts in each community based on potential immigration, demographic shifts, and changes in housing supply.

HART’s method for projecting household growth, which is applied to each cross section of income category and household size, allows us to estimate the number of households, their size, and income, assuming ‘Business as Usual’ growth and policy. The estimation of growth uses a line of best fit for each income category and household size.

In addition to income and household size, HART is able to estimate the household growth by family type, which allows our projections to be used for community planning by estimating the types of units required.

For the purpose of translating household sizes to bedroom requirements, HART uses only the specific categories **bolded** in the list below:

* Census family households
* One-census-family households without additional persons
  + One couple census family without other persons in the household
    - **Without children**
    - **With children**
  + **One lone-parent census family without other persons in the household**
* **One-census-family households with additional persons**
  + One lone-parent census family with other persons in the household
* **Multiple-family households**
* **Non-census-family households**
* Non-family households: One person only
* Two-or-more person non-census-family household

HART elected to use these groups because they account for all categories that would affect the type of unit needed to house them. For example, the aggregate category “non-census-family households” was chosen as both (i) one person households and (ii) two or more-person non-census-family households would have the same type of bedroom requirement, i.e., one bedroom per individual in the non-census-family household. Appendix C: Family type bedroom requirements describes how to convert household size and family type into number of bedrooms.

Calculating household growth by income or household size is possible for most communities since we are only disaggregating by one dimension (i.e., total households split by income, or total households split by household size. To estimate the units needed by number of bedrooms however, we need to split by 3 dimensions: income, household size, and family type. Performing this split on small communities will result in most values being suppressed, and the estimate being inaccurate. Therefore, we generally only estimate the unit mix in 2031 for communities with over 10,000 total households. Appendix D: Methodology of Household growth between 2021 and 2031 describes the methodology used to forecast the growth in households between 2021 and 2031.

## Future Housing Need in [{{community\_name}}]

Step 1. Calculate actual Households in Core Housing Need in 2021 by number of bedrooms and income:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 2021 Households in CHN – [{{community\_name}}] | | | | | | |
| # of Bedrooms | Very Low Income | Low | Moderate | Median | High Income | **Total** |
| 1 | #,### / -#,### |  |  |  |  |  |
| 2 |  |  |  |  |  |  |
| 3 |  |  |  |  |  |  |
| 4 |  |  |  |  |  |  |
| 5+ |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |

Table 28: Actual number of households in core housing need in 2021, by income and number of bedrooms – [{{community\_name}}].

Step 2. Estimate change in number of Total Households between 2021 and 2031 by number of bedrooms and income (see Appendix D: Methodology of Household growth between 2021 and 2031 for methodology):

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Estimated change in Number of Households 2021 to 2031 – [{{community\_name}}] | | | | | | |
| # of Bedrooms | Very Low Income | Low | Moderate | Median | High Income | **Total** |
| 1 | #,### / -#,### |  |  |  |  |  |
| 2 |  |  |  |  |  |  |
| 3 |  |  |  |  |  |  |
| 4 |  |  |  |  |  |  |
| 5+ |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |

Table 29: Estimated change in number of households between 2021 and 2031, by income and number of bedrooms - [{{community\_name}}]..

[Step 3. Estimate loss of housing due to demolitions if data available locally; not computed here.]

Step 4. Housing Need in 2031 equals Step 1 + Step 2 [+ Step 3 if available]:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Estimated Housing Need in 2031 – [{{community\_name}}] | | | | | | |
| # of Bedrooms | Very Low Income | Low | Moderate | Median | High Income | **Total** |
| 1 | #,### / -#,### |  |  |  |  |  |
| 2 |  |  |  |  |  |  |
| 3 |  |  |  |  |  |  |
| 4 |  |  |  |  |  |  |
| 5+ |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |

Table 30: Housing Need in 2031, by income and number of bedrooms - Lennox and Addington.

*Before interpreting Table 30, it should be noted that it is likely that many Very Low income households were temporarily moved into the Low income category in the 2021 census due to CERB. If so, this would lead to an overestimation of the number of households in Low income and an underestimate of households with a Very Low income. However, there may also be a compelling local reason that this report has not considered.*

## Future Housing Need in the municipalities of Lennox and Addington

These communities have too few households to perform a forecast of housing need by number of bedrooms, which requires a high degree of disaggregation of data that can lead to reduced data quality when cell counts are small, but we can still apply the same projection methodology to estimate housing need by income and by household size.

Step 1. Calculate actual Households in Core Housing Need in 2021 by income/size:

### Households by income:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| HHs in CHN – 2021 | | | | |
| *Income* | **[Community CSD]** |  |  |  |
| Very Low | #,### / -#,### |  |  |  |
| Low |  |  |  |  |
| Moderate |  |  |  |  |
| Median |  |  |  |  |
| High |  |  |  |  |
| **Total** |  |  |  |  |

Table 31: Actual number of households in core housing need in 2021, by income - Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

### Households by household size:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| HHs in CHN – 2021 | | | | |
| *HH Size (persons)* | **[Community CSD]** |  |  |  |
| 1 p. | #,### / -#,### |  |  |  |
| 2 p. |  |  |  |  |
| 3 p. |  |  |  |  |
| 4 p. |  |  |  |  |
| 5+ p. |  |  |  |  |
| **Total** |  |  |  |  |

Table 32: Actual number of households in core housing need in 2021, by household size - Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

Step 2: Estimate change in number of Total Households between 2021 and 2031 by income/household size:

### Households by income:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Estimated growth in Total Households between 2021 and 2031 | | | | |
| *Income* | **[Community CSD]** |  |  |  |
| Very Low | #,### / -#,### |  |  |  |
| Low |  |  |  |  |
| Moderate |  |  |  |  |
| Median |  |  |  |  |
| High |  |  |  |  |
| **Total** |  |  |  |  |

Table 33: Estimated growth in total households between 2021 and 2031, by income – [Community CSD].

### Households by household size:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Estimated growth in Total Households between 2021 and 2031 | | | | |
| *HH Size  (persons)* | **[Community CSD]** |  |  |  |
| 1 p. | #,### / -#,### |  |  |  |
| 2 p. |  |  |  |  |
| 3 p. |  |  |  |  |
| 4 p. |  |  |  |  |
| 5+ p. |  |  |  |  |
| **Total** |  |  |  |  |

Table 34: Estimated growth in total households between 2021 and 2031, by household size - [Community CSD].

[Step 3. Estimate loss of housing due to demolitions if data available locally; not computed here.]

Step 4. Housing Need in 2031 equals Step 1 + Step 2 [+ Step 3 if available]:

### Households by income:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Housing Need in 2031 | | | | |
| *Income* | **[Community CSD]** |  |  |  |
| Very Low | #,### / -#,### |  |  |  |
| Low |  |  |  |  |
| Moderate |  |  |  |  |
| Median |  |  |  |  |
| High |  |  |  |  |
| **Total** |  |  |  |  |

Table 35: Housing Need in 2031 by income – [Community CSD].

### Households by household size:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Housing Need in 2031 | | | | |
| *HH Size  (persons)* | **[Community CSD]** |  |  |  |
| 1 p. | #,### / -#,### |  |  |  |
| 2 p. |  |  |  |  |
| 3 p. |  |  |  |  |
| 4 p. |  |  |  |  |
| 5+ p. |  |  |  |  |
| **Total** |  |  |  |  |

Table 36: Housing Need in 2031 by household size – [Community CSD].

## Conclusions

# Appendix A: Full data tables

## Households, population, and headship rates (2006, 2011, 2016, 2021)

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **[{{community\_name}}]** | | | | | | | | | | | | |
| Census Year | 2006 | | | 2011 | | | 2016 | | | 2021 | | |
| Age Groups | Households | Population | Headship Rate | Households | Population | Headship Rate | Households | Population | Headship Rate | Households | Population | Headship Rate |
| 0-14 years | #,### | #,### | 0.### |  |  |  |  |  |  |  |  |  |
| 15-24 |  |  |  |  |  |  |  |  |  |  |  |  |
| 25-34 |  |  |  |  |  |  |  |  |  |  |  |  |
| 35-44 |  |  |  |  |  |  |  |  |  |  |  |  |
| 45-54 |  |  |  |  |  |  |  |  |  |  |  |  |
| 55-64 |  |  |  |  |  |  |  |  |  |  |  |  |
| 65-74 |  |  |  |  |  |  |  |  |  |  |  |  |
| 75-84 |  |  |  | Unavailable |  | - |  |  |  |  |  |  |
| 85 + |  |  |  | Unavailable |  | - |  |  |  |  |  |  |
| (75+) | - | - | - |  |  |  | - | - | - | - | - | - |
| Total |  |  |  | 16,240 | 41,820 |  | 17,050 | 42,890 |  | 17,890 | 45,180 |  |

Table 37: Number of households, population, and headship rate for census years 2006, 2011, 2016, and 2021. Lennox and ddington.

## Dwellings by structural type and period of construction (2021)

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Lennox and Addington** | | | | | | | | | | | | | |
|  | Total | Before 1921 | 1921 - 1945 | 1946 - 1960 | 1961 - 1970 | 1971 - 1980 | 1981 - 1990 | 1991 - 1995 | 1996 - 2000 | 2001 - 2005 | 2006 - 2010 | 2011 - 2015 | 2016 - 2021 |
| Total | 17,890 | 2,710 | 740 | 1,825 | 2,225 | 3,095 | 1,915 | 1,055 | 745 | 810 | 870 | 1,000 | 910 |
| Single-detached house | 14,390 | 2,315 | 605 | 1,450 | 1,655 | 2,360 | 1,525 | 830 | 610 | 735 | 770 | 810 | 730 |
| Apartment in building with 5+ storeys | 120 | - | - | 10 | 30 | 55 | 15 | - | - | - | - | - | - |
| Apartment in building with <5 storeys, duplexes (1) | 1,745 | 260 | 65 | 245 | 345 | 300 | 205 | 110 | 40 | 15 | 15 | 40 | 90 |
| Attached, semi-detached, row housing (2) | 1,575 | 140 | 55 | 120 | 195 | 345 | 155 | 115 | 85 | 60 | 90 | 130 | 85 |
| Moveable dwelling | 60 | - | - | - | - | 40 | 10 | - | - | - | - | 10 | - |

Table 38: Number of dwellings by structural type and period of construction, 2021. (1) Category “Apartment in building with <5 storeys, duplexes” represents the sum of the original Statistics Canada categories “Apartment or flat in a duplex” and “Apartment in a building that has fewer than five storeys”. (2) Category “Attached, semi-detached, row housing” represents the sum of original Statistics Canada categories “Other single-attached house”, “Row house”, and “Semi-detached house”.

## Dwellings by structural type and number of bedrooms (2021)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Lennox and Addington** | | | | | |
|  | Total | No bedrooms | 1 bedroom | 2 bedrooms | 3 bedrooms | 4 or more |
| Total | #,### |  |  |  |  |  |
| Single-detached house |  |  |  |  |  |  |
| Apartment in building with 5+ storeys |  |  |  |  |  |  |
| Apartment in building with <5 storeys, duplexes (1) |  |  |  |  |  |  |
| Attached, semi-detached, row housing (2) |  |  |  |  |  |  |
| Moveable dwelling |  |  |  |  |  |  |

Table 39: Number of dwellings by structural type and number of bedrooms, 2021. (1) Category “Apartment in building with <5 storeys, duplexes” represents the sum of the original Statistics Canada categories “Apartment or flat in a duplex” and “Apartment in a building that has fewer than five storeys”. (2) Category “Attached, semi-detached, row housing” represents the sum of original Statistics Canada categories “Other single-attached house”, “Row house”, and “Semi-detached house”.

## Income categories and affordable monthly shelter costs (2016, 2021)

|  |  |
| --- | --- |
| 2016 – Income (table 1 of 2) | |
|  | [{{community\_name}}] |
| AMHI | $##,### |
| Very Low | < $#,### |
| Low | $#,###-$#,### |
| Moderate | $#,###-$#,### |
| Median | $#,###-$#,### |
| High | > $##,### |

Table 40: Annual household income ranges for HART income categories, 2016 – [{{community\_name}}].

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 2016 – Income (table 2 of 2) | | | | |
|  | [Community CSD] |  |  |  |
| AMHI | $##,### |  |  |  |
| Very Low | < $#,### |  |  |  |
| Low | $#,###-$#,### |  |  |  |
| Moderate | $#,###-$#,### |  |  |  |
| Median | $#,###-$#,### |  |  |  |
| High | > $##,### |  |  |  |

Table 41: Annual household income ranges for HART income categories, 2016 – Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

|  |  |
| --- | --- |
| 2016 – Affordable monthly shelter cost by income (table 1 of 2) | |
|  | [{{community\_name}}] |
| AMHI | $##,### |
| Very Low | < $#,### |
| Low | $#,###-$#,### |
| Moderate | $#,###-$#,### |
| Median | $#,###-$#,### |
| High | > $##,### |

Table 42: Implied affordable monthly shelter costs for each HART income category, 2016 – [{{community\_name}}].

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 2016 – Affordable monthly shelter cost by income (table 2 of 2) | | | | |
|  | [Community CSD] |  |  |  |
| AMHI | $##,### |  |  |  |
| Very Low | < $#,### |  |  |  |
| Low | $#,###-$#,### |  |  |  |
| Moderate | $#,###-$#,### |  |  |  |
| Median | $#,###-$#,### |  |  |  |
| High | > $##,### |  |  |  |

Table 43: Implied affordable monthly shelter costs for each HART income category, 2016 – [Community CSD].

|  |  |
| --- | --- |
| 2021 – Income (table 1 of 2) | |
|  | [{{community\_name}}] |
| AMHI | $##,### |
| Very Low | < $#,### |
| Low | $#,###-$#,### |
| Moderate | $#,###-$#,### |
| Median | $#,###-$#,### |
| High | > $##,### |

Table 44: Annual household income ranges for HART income categories, 2021 – [{{community\_name}}].

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 2021 – Income (table 2 of 2) | | | | |
|  | [Community CSD] |  |  |  |
| AMHI | $##,### |  |  |  |
| Very Low | < $#,### |  |  |  |
| Low | $#,###-$#,### |  |  |  |
| Moderate | $#,###-$#,### |  |  |  |
| Median | $#,###-$#,### |  |  |  |
| High | > $##,### |  |  |  |

Table 45: Annual household income ranges for HART income categories, 2021 – [Community CSD].

|  |  |
| --- | --- |
| 2021 – Affordable monthly shelter cost by income (table 1 of 2) | |
|  | [{{community\_name}}] |
| AMHI | $##,### |
| Very Low | < $#,### |
| Low | $#,###-$#,### |
| Moderate | $#,###-$#,### |
| Median | $#,###-$#,### |
| High | > $##,### |

Table 46: Implied affordable monthly shelter costs for each HART income category, 2021 – [{{community\_name}}].

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 2021 – Affordable monthly shelter cost by income (table 2 of 2) | | | | |
|  | [Community CSD] |  |  |  |
| AMHI | $##,### |  |  |  |
| Very Low | < $#,### |  |  |  |
| Low | $#,###-$#,### |  |  |  |
| Moderate | $#,###-$#,### |  |  |  |
| Median | $#,###-$#,### |  |  |  |
| High | > $##,### |  |  |  |

Table 47: Implied affordable monthly shelter costs for each HART income category, 2021 – [Community CSD].

# Appendix B: Data Sources

1. Population, number of households
   1. 2006 Census Profile <https://www12.statcan.gc.ca/census-recensement/2006/dp-pd/prof/92-591/>
   2. 2011 Census Profile <https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E>
   3. 2016 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>
   4. 2021 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>
2. Number of households by age of primary household maintainer (note that HART data was used for the 85+ age group in 2006, 2016, and 2021)
   1. 2006 Census: Statistics Canada. Data table 97-554-XCB2006034
   2. 2011 National Household Survey: Statistics Canada. Data table 99-014-X2011045
   3. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016227
   4. 2021 Census: Statistics Canada. Table 98-10-0232-01 Age of primary household maintainer by tenure: Canada, provinces and territories, census divisions and census subdivisions
3. Dwellings by structural type and period of construction
   1. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016222
   2. 2021 Census: Statistics Canada. Table 98-10-0233-01 Dwelling condition by tenure: Canada, provinces and territories, census divisions and census subdivisions
4. Households by tenure, presence of mortgage, subsidized housing
   1. 2016 Census: Statistics Canada, 2023, "HART - 2016 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", https://doi.org/10.5683/SP3/QMNEON, Borealis, V1
   2. 2021 Census: Statistics Canada, 2023, "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", https://doi.org/10.5683/SP3/8PUZQA, Borealis, V8
5. Households by vulnerable population
   1. 2016 Census: HART (see source 4 above)
   2. 2021 Census: HART (see source 4 above)
6. Households by income category and household size
   1. 2006 Census: Statistics Canada, 2023, "HART - 2006 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", https://doi.org/10.5683/SP3/KW09ZA, Borealis, V1
   2. 2016 Census: HART (see source 4 above)
   3. 2021 Census: HART (see source 4 above)

# Appendix C: Family type bedroom requirements

We use the National Occupancy Standards[[5]](#footnote-5) (NOS) as our basic set of assumptions. However, the NOS allows for children to share a bedroom if they are the same sex which introduces some complication. For simplicity, we assume that each child needs their own bedroom.

|  |  |  |
| --- | --- | --- |
| Family Type | Description | Bedroom requirements |
| One couple census family without other persons in the household - Without children | Married or common-law couple. These will always be two-person households. | Couples may share a bedroom. This family type requires a minimum of 1 bedroom.  Beds = 1 |
| One couple census family without other persons in the household - With children | Married or common-law couple with child(ren). | Couples may share a bedroom. This family type requires a unit with bedrooms equal to the household size - 1. For instance, a couple with 2 children (household size = 4) requires a unit with (4 - 1=3) 3 bedrooms.  Beds = HH size - 1 |
| One lone-parent census family without other persons in the household | Single parent with child(ren). | As parent and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household.  Beds = HH size |
| One census-family households with additional persons | One census family (couple with child[ren]) with other persons in the household, such as grandparent, roommate. | The couple can share a bedroom but we assume each child needs their own bedroom.  Beds = HH size - 1 |
| One lone-parent census-family household with additional persons | One lone-parent census family (single parent with child[ren]) with other persons in the household, such as grandparent, roommate. | Since adults and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household.  Beds = HH size |
| Multiple-family households | A household in which two or more census families live. An example of this could be two single mothers sharing a home with their respective children, or a married couple living with one partner’s parents. Household size will be four or more in nearly all cases In most communities, this family type is rare. | We cannot infer how many members are adults or children so we assume all are adults with at least two couples who can each share a bedroom. Beds = HH size - 2 |
| Non-census-family households | A non-couple or parent household. This classification includes one-person households and two or more-person non-census-family household. | Since each adult requires their own bedroom, the required number of bedrooms is equal to the size of the household.  Beds = HH size |

# Appendix D: Methodology of Household growth between 2021 and 2031

Note: The methodology used in this report is similar as on HART’s HNA Tool on our website. However, this report uses the universe of Private Households while the HNA Tool uses “Households examined for Core Housing Need.” The latter variable is always less than the “Total” of private households as not all households are examined for Core Housing Need (i.e. farms, households with income less than zero or shelter-cost-to-income ratio greater than 100%).

Private households is the better variable to use, but due to constraints on the number of variables that could be added to the HNA Tool initially we elected to use Households Examined for Core Housing Need since it is the appropriate total to use in order to calculate the *percentage* of households in core housing need calculated elsewhere.

The below equations use “2006”, 2016” and “2021” to refer to the census year, and these general algebraic terms would each be disaggregated by income and/or household size to convert the actual count of households in 2006, 2016, and 2021 to expected households in 2031.

# Appendix E: Priority Populations

|  |  |  |
| --- | --- | --- |
| Priority population | Census Variable | Definition |
| Women-led HH | PHM is female | A female-led HH. |
| Single mother-led HH | PHM is a female lone-parent | A female-led sole parent HH with children, defined as a priority population by the CMHC. |
| Indigenous HH | Indigenous HH status | Indigenous HH status is defined as 50% or more of HH members self-identifying as indigenous in the census. |
| Racialized HH | Visible minority HHs | Racialized HH status is defined as 50% or more of HH member self-identifying as a visible minority in the census. |
| Black-led HH | PHM is black | A HH where the PHM self-identifies as black. |
| New migrant-led HH | PHM is a recent immigrant (immigrated 2016 - 2021) | A HH led by an individual who immigrated within 5 years of the census. |
| Refugee claimant-led HH | PHM immigrated with a refugee status | A HH led by an individual who immigrated with refugee status. |
| HH head under 25 | PHM is 24 years or under | A HH led by an individual who is 24 years old or younger. |
| HH head over 65 | PHM is between 65 years and over | This census measure (PHM is 24 years or under) is under-represented in the survey for CHN because non-family HHs with at least one maintainer aged 15 to 29 attending school are considered not to be in ‘core housing need’ regardless of their housing circumstances. |
| HH head over 85 | PHM is between 85 years and over | A HH where a senior, 65 years of age or older, is the PHM. |
| HH with physical activity limitation | HH has at least one person with activity limitations reported for (q11a, q11b, q11c or q11f or combined) | A HH where a senior, 85 years of age or older, is the PHM. This category is a subset of HH head over 65. |
| HH with mental activity limitation | HH has at least one person with activity limitations reported for q11d and q11e or combined q11d and q11e health issues | A HH with one or more persons with an activity limitation. |

1. https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need [↑](#footnote-ref-1)
2. These HH are considered not to be in Core Housing Need, regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition: Statistics Canada. [↑](#footnote-ref-2)
3. For census purposes, households are classified into three groups: private households, collective households and households outside Canada. These examples are forms of collective households, and only private households are assessed for CHN. [↑](#footnote-ref-3)
4. Read more about our income categories in our HNA Methodology document on our website: https://hart.ubc.ca/housing-needs-assessment-tool/ [↑](#footnote-ref-4)
5. https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/provincial-territorial-agreements/investment-in-affordable-housing/national-occupancy-standard [↑](#footnote-ref-5)