

**HART Community Housing Report:**

**{{community}}**

**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-2)
* **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%20person%20in%20the%20household,as%20the%20primary%20household%20maintainer.))
* **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-3)
* 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-4)
* 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 : 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}}.

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 {{community\_csds}}.

Before examining housing need, this report will look at the historical demographic trends in the broader region as encapsulated by {{community\_cd}}. 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}} | | | |
| 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}}.

{{figure2}}

Figure : Population by age from 2006 to 2021 in {{community}}

The headship rate in Table 41 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 : Headship rate by age groups - 2006 vs. 2021.

## Profile of Existing Housing Stock – {{community}}

{{figure4}}

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

{{figure6}}

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

## 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-5) 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}}** | | | | | | |
|  | Census Year | 2006 | 2016 | 2021 | 2006 to 2016  % Change | 2016 to 2021  % Change |
| **Income Categories** | AMHI | ${{table4help.2006}} (2005$) | ${{table4help.2016}} (2015$) | ${{table4help.2021}} (2020$) |  |  |
| **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}}.

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}}** | | |
| 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}}

## Households by Household Size

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Households by Household Size – {{community}}** | | | | | |
| 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}}** | | |
| **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}}** | |
| **Census Year** | 2016 | 2021 |
| **Renter HHs in Subsidized Housing  (Examined for CHN)** | {{table8.subs2016}} ({{table8.subsEx2016}}) | {{table8.subs2021}} ({{table8.subsEx2021}}) |
| **Renter HHs not Subsidized (Examined for CHN)** | {{table8.unsubs2016}} ({{table8.unsubsEx2016}}) | {{table8.unsubs2021}} ({{table8.unsubsEx2021}}) |
| **% Renters in Subsidized Housing** | {{table8.pct2016}} | {{table8.pct2021}} |

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}}** | | | | | |
| Actual monthly shelter cost | | | Number of Households | | |
| **Affordable to income group** | **2016** (AMHI = ${{table9help.AMHI2016}}) | **2021** (AMHI = ${{table9help.AMHI2021}}) | **2016** | **2021** | **%∆ 2016-2021** |
| {%tr for row in table9%} | | | | | |
| {{row.label}} | {{row. cost2016}} | {{row. cost2021}} | {{row.2016}} | {{row.2021}} | {{row.change}} |
| {%tr endfor%} | | | | | |
| **Total** | | | **{{table9help.total2016}}** | **{{table9help.total2021}}** | **{{table9help.change}}** |

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}}** | | | |
| **Census Year** | 2016 | 2021 | %∆ 2016-2021 |
| {%tr for row in table10%} | | | |
| {{row.label}} | {{row.2016}} | {{row.2021}} | {{row.change}} |
| **{%tr endfor%}** | | | |

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}}** | |
| 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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Core Housing Need by Income/Affordability - {{community\_cd}}** | | | | |
|  | 2016 | | 2021 | |
| *Income* | **HHs in CHN** | **% in CHN** | **HHs in CHN** | **% in CHN** |
| {%tr for row in table12%} | | | | |
| {{row.label}} | {{row.CHN}} | {{row.pctCHN}} | {{row.CHN1}} | {{row.pctCHN1}} |
| **{%tr endfor%}** | | | | |

Table 12: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – {{community\_cd}}.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **{%colspan title\_length%}2016** (table 2 of 2) – CSDs | | | | |
|  | {%tc for community in part2codes%} | **{% colspan 2%}{{community}}** | | {%tc endfor%} |
|  | {%tc for col in table13[0].cols%} | HHs in CHN | % in CHN | {%tc endfor%} |
| {%tr for item in table13%} | | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col[0]}} | {{ col[1]}} | {%tc endfor%} |
| {%tr endfor%} | | | | |

Table 13: Households in core housing need, and the rate of core housing need, by income in 2016 – {{community\_csds}}.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Core Housing Need by Income/Affordability - {{community\_cd}}** | | | | |
|  | 2016 | | 2021 | |
| *Income* | **HHs in CHN** | **% in CHN** | **HHs in CHN** | **% in CHN** |
| {%tr for row in table14%} | | | | |
| {{row.label}} | {{row.CHN}} | {{row.pctCHN}} | {{row.CHN1}} | {{row.pctCHN1}} |
| **{%tr endfor%}** | | | | |

Table 14: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – {{community\_cd}}.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **{%colspan title\_length%}2021** (table 2 of 2) – CSDs | | | | |
|  | {%tc for community in part2codes%} | **{% colspan 2%}{{community}}** | | {%tc endfor%} |
|  | {%tc for col in table15[0].cols%} | HHs in CHN | % in CHN | {%tc endfor%} |
| {%tr for item in table15%} | | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col[0]}} | {{ col[1]}} | {%tc endfor%} |
| {%tr endfor%} | | | | |

Table 15: Households in core housing need, and the rate of core housing need, by income in 2021 – {{community\_csds}}.

## Core Housing Need by Household Size

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Core Housing Need by Household Size - {{community\_cd}}** | | | | |
|  | 2016 | | 2021 | |
| *Income* | **HHs in CHN** | **% in CHN** | **HHs in CHN** | **% in CHN** |
| {%tr for row in table16%} | | | | |
| {{row.label}} | {{row.CHN}} | {{row.pctCHN}} | {{row.CHN1}} | {{row.pctCHN1}} |
| **{%tr endfor%}** | | | | |

Table 16: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – {{community\_cd}}.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **{%colspan title\_length%}2016** (table 2 of 2) - CSDs | | | | |
|  | {%tc for community in part2codes%} | **{% colspan 2%}{{community}}** | | {%tc endfor%} |
|  | {%tc for col in table17[0].cols%} | HHs in CHN | % in CHN | {%tc endfor%} |
| {%tr for item in table17%} | | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col[0]}} | {{ col[1]}} | {%tc endfor%} |
| {%tr endfor%} | | | | |

Table 17: HHs in CHN, and the rate of CHN, by household size in 2016 {{community\_csds}}.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Core Housing Need by Household Size - {{community\_cd}}** | | | | |
|  | 2016 | | 2021 | |
| *Income* | **HHs in CHN** | **% in CHN** | **HHs in CHN** | **% in CHN** |
| {%tr for row in table18%} | | | | |
| {{row.label}} | {{row.CHN}} | {{row.pctCHN}} | {{row.CHN1}} | {{row.pctCHN1}} |
| **{%tr endfor%}** | | | | |

Table 18: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – {{community\_cd}}.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **{%colspan title\_length%}2021** (table 2 of 2) - CSDs | | | | |
|  | {%tc for community in part2codes%} | **{% colspan 2%}{{community}}** | | {%tc endfor%} |
|  | {%tc for col in table19[0].cols%} | HHs in CHN | % in CHN | {%tc endfor%} |
| {%tr for item in table19%} | | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col[0]}} | {{ col[1]}} | {%tc endfor%} |
| {%tr endfor%} | | | | |

Table 19: Households in core housing need, and the rate of core housing need, by household size in 2021 – {{community\_csds}}.

## Core Housing Need by Tenure

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Core Housing Need by Tenure - {{community\_cd}}** | | | | |
|  | 2016 | | 2021 | |
| *Income* | **HHs in CHN** | **% in CHN** | **HHs in CHN** | **% in CHN** |
| {%tr for row in table20%} | | | | |
| {{row.label}} | {{row.CHN}} | {{row.pctCHN}} | {{row.CHN1}} | {{row.pctCHN1}} |
| **{%tr endfor%}** | | | | |

Table 20: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – {{community\_cd}}. Note, categories may not match totals due to random rounding in data.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **{%colspan title\_length%}2016** (table 2 of 2) | | | | |
|  | {%tc for community in part2codes%} | **{% colspan 2%}{{community}}** | | {%tc endfor%} |
|  | {%tc for col in table21[0].cols%} | HHs in CHN | % in CHN | {%tc endfor%} |
| {%tr for item in table21%} | | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col[0]}} | {{ col[1]}} | {%tc endfor%} |
| {%tr endfor%} | | | | |

Table 21: Households in core housing need, and the rate of core housing need, by tenure in 2016 – {{community\_csds}}. Note, categories may not match totals due to random rounding in data.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Core Housing Need by Tenure - {{community\_cd}}** | | | | |
|  | 2016 | | 2021 | |
| *Income* | **HHs in CHN** | **% in CHN** | **HHs in CHN** | **% in CHN** |
| {%tr for row in table22%} | | | | |
| {{row.label}} | {{row.CHN}} | {{row.pctCHN}} | {{row.CHN1}} | {{row.pctCHN1}} |
| **{%tr endfor%}** | | | | |

Table 22: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – {{community\_cd}}. Note, categories may not match totals due to random rounding in data.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **{%colspan title\_length%}2021** (table 2 of 2) | | | | |
|  | {%tc for community in part2codes%} | **{% colspan 2%}{{community}}** | | {%tc endfor%} |
|  | {%tc for col in table23[0].cols%} | HHs in CHN | % in CHN | {%tc endfor%} |
| {%tr for item in table23%} | | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col[0]}} | {{ col[1]}} | {%tc endfor%} |
| {%tr endfor%} | | | | |

Table 23: Households in core housing need, and the rate of core housing need, by tenure in 2021 – {{community\_csds}}. 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 D:

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Core Housing Need by Priority Populations - {{community\_cd}}** | | | | |
|  | 2016 | | 2021 | |
| *Income* | **HHs in CHN** | **% in CHN** | **HHs in CHN** | **% in CHN** |
| {%tr for row in table24%} | | | | |
| {{row.label}} | {{row.CHN}} | {{row.pctCHN}} | {{row.CHN1}} | {{row.pctCHN1}} |
| **{%tr endfor%}** | | | | |

Table 24: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – {{community\_cd}}.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **{%colspan title\_length%}2016** (table 2 of 2) | | | | |
|  | {%tc for community in part2codes%} | **{% colspan 2%}{{community}}** | | {%tc endfor%} |
|  | {%tc for col in table25[0].cols%} | HHs in CHN | % in CHN | {%tc endfor%} |
| {%tr for item in table25%} | | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col[0]}} | {{ col[1]}} | {%tc endfor%} |
| {%tr endfor%} | | | | |

Table 25: Households in core housing need, and the rate of core housing need, by priority population in 2016 – {{community\_csds}}.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Core Housing Need by Priority Populations - {{community\_cd}}** | | | | |
|  | 2016 | | 2021 | |
| *Income* | **HHs in CHN** | **% in CHN** | **HHs in CHN** | **% in CHN** |
| {%tr for row in table26%} | | | | |
| {{row.label}} | {{row.CHN}} | {{row.pctCHN}} | {{row.CHN1}} | {{row.pctCHN1}} |
| **{%tr endfor%}** | | | | |

Table 26: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – {{community\_cd}}.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **{%colspan title\_length%}2021** (table 2 of 2) | | | | |
|  | {%tc for community in part2codes%} | **{% colspan 2%}{{community}}** | | {%tc endfor%} |
|  | {%tc for col in table27[0].cols%} | HHs in CHN | % in CHN | {%tc endfor%} |
| {%tr for item in table27%} | | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col[0]}} | {{ col[1]}} | {%tc endfor%} |
| {%tr endfor%} | | | | |

Table 27: Households in core housing need, and the rate of core housing need, by priority population in 2021 – {{community\_csds}}.

# Part 3: Future Housing Need in 2031

## Methodology

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.

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 across 3 historical censuses: 2006, 2016, and 2021.

Specifically, we use the “TREND” function in MS Excel, setting the number of households in 2006 as period 0, 2016 as period 2, and 2021 as period 3. Then we as the “TREND” function to extrapolate period 5, which is equivalent to 2031. Last, we round to the nearest ten or hundred households to communicate the roughness of the estimate. We apply this method to the subtotals and the totals separately, so this method will result in different subtotals by income or household size than it will for the total number of households in the community.

These projections should be contextualized in every community based on immigration, demographic shifts, changes to housing supply (growth and demolitions), and impacts from economic development that lead to growth or declines in key industries that could impact housing demand.

## Estimating Unit Mix

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. See **Error! Reference source not found.** for more information on this methodology.

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 disaggregate households by 3 dimensions: household income, household size, and family type. Performing this split on small communities may result in 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.

## How communities could build upon these projections

Household growth and housing stock influence each other, which makes household projections difficult. However, it also points to additional information communities may leverage to fine-tune their projections.

Incorporating information on planned development is likely fruitful. Official community plans (OCPs) typically identify what kind of housing is being prioritized in terms of supply. Development cost charges (DCC), fees levied on new developments to offset cost of infrastructure (such as sewer and water) required to service the constructed units, are a part of many municipalities’ 10-year plans and can indicate what types of developments are most likely to happen. In addition, local Finance and Planning departments often set estimates and goals regarding the number of dwellings planned for a ten-year period. These could be used to project changes in housing stock, which could refine estimates of unit mix.

Secondly, while birth/mortality rates, international and intra-provincial migration are too detailed to incorporate into our projection methodology - which aims to be replicable over time, accessible, and comparable across geographies - they may be more reasonably integrated at the local scale and may help to fine-tune community projections. Communities are experts in their local dynamics and are best suited to make such adjustments. Similarly, changing demographics, e.g., age cohort structures, divorce rates, and changes in single person-household formation, for instance, could help fine-tune household growth projections. Moreover, many municipalities have already been conducting population projections; these projections could be used to triangulate projections produced via the HART methodology.

This section will first estimate future housing need for the {{community\_cd}} in terms both affordability and number of bedrooms. Then we will estimate future housing need for all other communities around the {{community\_cd}} by affordability as well as by household size, but not together.

### Results

The tables below are organized as follows:

1. Projected change in Number of Households between 2021 and 2031,
   * Equal to Table (c) minus Table (d)
2. Implied 10-year growth rate in Number of Households (2021 to 2031),
   * Equal to Table (c) divided by Table (d)
3. Projected Number of Households in 2031
4. Number of Households in 2021, and
5. Number of Households in CHN in 2021 (for comparison).

### Discussion of results

[Add analysis here]

#### **a) Projected change in Number of Households between 2021 to 2031**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Projected change in Number of Households 2021 to 2031 – {{community\_cd}} | | | | | | |
| # of Bedrooms | Very Low Income | Low | Moderate | Median | High Income | **Total** |
| {%tr for row in table28%} | | | | | | |
| {{row.label}} | {{row.veryLow}} | {{row.low}} | {{row.moderate }} | {{row.median}} | {{row.high}} | **{{row.Total}}** |
| {%tr endfor%} | | | | | | |

Table 28: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) - {{community\_cd}}.

**b) Implied 10-year growth rate in Number of Households (2021 to 2031)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Implied 10-year growth rate in Number of Households (2021 to 2031) – {{community\_cd}} | | | | | | |
| # of Bedrooms | Very Low Income | Low | Moderate | Median | High Income | **Total** |
| {%tr for row in table29%} | | | | | | |
| {{row.label}} | {{row.veryLow}} | {{row.low}} | {{row.moderate }} | {{row.median}} | {{row.high}} | **{{row.Total}}** |
| {%tr endfor%} | | | | | | |

Table 29: Implied 10-year growth rate in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) - {{community\_cd}}.

#### **c) Projected Number of Households in 2031 by need in terms of Unit Size & Affordability**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Projected Number of Households in 2031 – {{community\_cd}} | | | | | | |
| # of Bedrooms | Very Low Income | Low | Moderate | Median | High Income | **Total** |
| {%tr for row in table30%} | | | | | | |
| {{row.label}} | {{row.veryLow}} | {{row.low}} | {{row.moderate }} | {{row.median}} | {{row.high}} | **{{row.Total}}** |
| {%tr endfor%} | | | | | | |

Table 30: Projected change in number of households in 2031, by income (affordability) and unit size (number of bedrooms) - {{community\_cd}}.

#### **d) Households in 2021 by need in terms of Unit Size & Affordability**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Number of Households in 2021 – {{community\_cd}} | | | | | | |
| # of Bedrooms | Very Low Income | Low | Moderate | Median | High Income | **Total** |
| {%tr for row in table31%} | | | | | | |
| {{row.label}} | {{row.veryLow}} | {{row.low}} | {{row.moderate }} | {{row.median}} | {{row.high}} | **{{row.Total}}** |
| {%tr endfor%} | | | | | | |

Table 31: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) - {{community\_cd}}. Note that estimating the needs of households by unit size may result in a different grand total that actual households in 2021.

**e) Existing Core Housing Need by need in terms of Unit Size & Affordability**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 2021 Households in CHN – {{community\_cd}} | | | | | | |
| # of Bedrooms | Very Low Income | Low | Moderate | Median | High Income | **Total** |
| {%tr for row in table32%} | | | | | | |
| {{row.label}} | {{row.veryLow}} | {{row.low}} | {{row.moderate }} | {{row.median}} | {{row.high}} | **{{row.Total}}** |
| {%tr endfor%} | | | | | | |

Table 32: Actual number of households in core housing need in 2021, by income and number of bedrooms - {{community\_cd}}.

## Future Housing Need in the municipalities within {{community\_cd}}

These communities have too few total households to perform HART’s unit mix process to estimate housing need by number of bedrooms, but we can still apply the projection methodology to estimate housing need by household size and by income/affordability in 2031.

Similar to above, tables will be presented first for Household Size and then Income/Affordability in the following order:

1. Projected change in Number of Households between 2021 and 2031,
   * Equal to Table (c) minus Table (d)
2. Implied 10-year growth rate in Number of Households (2021 to 2031),
   * Equal to Table (c) divided by Table (d)
3. Projected Number of Households in 2031, and
4. Number of Households in 2021.

### By household size:

#### **a) Projected change in Number of Households between 2021 to 2031**

|  |  |  |  |
| --- | --- | --- | --- |
| HH Size | {%tc for community in part2codes%} | **{{community}}** | {%tc endfor%} |
| {%tr for item in table33%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 33: Projected change in number of households between 2021 and 2031, by household size - {{community\_csds}}.

**b) Implied 10-year growth rate in Number of Households (2021 to 2031)**

|  |  |  |  |
| --- | --- | --- | --- |
| HH Size | {%tc for community in part2codes%} | **{{community}}** | {%tc endfor%} |
| {%tr for item in table34%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 34: Implied 10-year growth rate in number of households between 2021 and 2031, by household size - {{community\_csds}}.

#### **c) Projected Number of Households in 2031**

|  |  |  |  |
| --- | --- | --- | --- |
| HH Size | {%tc for community in part2codes%} | **{{community}}** | {%tc endfor%} |
| {%tr for item in table35%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 35: Projected number of households in 2031, by household size - {{community\_csds}}.

#### **d) Number of Households in 2021**

|  |  |  |  |
| --- | --- | --- | --- |
| HH Size | {%tc for community in part2codes%} | **{{community}}** | {%tc endfor%} |
| {%tr for item in table36%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 36: Actual number of households in 2021, by household size - {{community\_csds}}.

### By household income/affordability:

#### **a) Projected change in Number of Households between 2021 to 2031**

|  |  |  |  |
| --- | --- | --- | --- |
| Income | {%tc for community in part2codes%} | **{{community}}** | {%tc endfor%} |
| {%tr for item in table37%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 37: Projected change in number of households between 2021 and 2031, by income - {{community\_csds}}.

**b) Implied 10-year growth rate in Number of Households (2021 to 2031)**

|  |  |  |  |
| --- | --- | --- | --- |
| Income | {%tc for community in part2codes%} | **{{community}}** | {%tc endfor%} |
| {%tr for item in table38%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 38: Implied 10-year growth rate in number of households between 2021 and 2031, by income - {{community\_csds}}.

#### **c) Projected Number of Households in 2031**

|  |  |  |  |
| --- | --- | --- | --- |
| Income | {%tc for community in part2codes%} | **{{community}}** | {%tc endfor%} |
| {%tr for item in table39%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 39: Projected number of households in 2031, by income - {{community\_csds}}.

#### **d) Number of Households in 2021**

|  |  |  |  |
| --- | --- | --- | --- |
| Income | {%tc for community in part2codes%} | **{{community}}** | {%tc endfor%} |
| {%tr for item in table40%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 40: Actual number of households in 2021, by income - {{community\_csds}}.

# Appendix A: Full data tables

## Population rates (2006, 2011, 2016, 2021)

|  |  |  |  |
| --- | --- | --- | --- |
| Age group | {%tc for col in table41.col0%} | **{{ col }}** | {%tc endfor%} |
| {%tr for item in table41.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 41: Number of households, population, and headship rate for census years 2006, 2011, 2016, and 2021. {{community}}.

## Headship rate by region (2006, 2021)

|  |  |  |  |
| --- | --- | --- | --- |
| Year | {%tc for col in table42.col0%} | **{%colspan table42.col0\_span%} {{ col }}** | {%tc endfor%} |
| CD/CSD | {%tc for col in table42.col1%} | **{%colspan table42.col1\_span%} {{ col }}** | {%tc endfor%} |
| Count Type | {%tc for col in table42.col2%} | **{%colspan table42.col2\_span%} {{ col }}** | {%tc endfor%} |
| {%tr for item in table42.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 42:

## Number of Constructions from 1920 to 2021

|  |  |  |  |
| --- | --- | --- | --- |
| {{community}} | {%tc for col in table43.col0%} | {{ col }} | {%tc endfor%} |
| {%tr for item in table43.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 43:

## Dwellings by structural type by year of construction

|  |  |  |  |
| --- | --- | --- | --- |
| {{community }} | {%tc for col in table44.col0%} | {{ col }} | {%tc endfor%} |
| {%tr for item in table44.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 44:

## Dwellings by structural type and number of bedrooms

|  |  |  |  |
| --- | --- | --- | --- |
| {{community}} | {%tc for col in table45.col0%} | {{ col }} | {%tc endfor%} |
| {%tr for item in table45.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 45: 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)

|  |  |  |  |
| --- | --- | --- | --- |
| {%colspan table46.title%} 2016 – Income (table 1 of 2) | | | |
| Community | {%tc for col in table46.col0%} | {{ col }} | {%tc endfor%} |
| {%tr for item in table46.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 46: Annual household income ranges for HART income categories, 2016 – {{community\_cd}}.

|  |  |  |  |
| --- | --- | --- | --- |
| {%colspan table47.title%}2016 – Income (table 2 of 2) | | | |
| Community | {%tc for col in table47.col0%} | {{col}} | {%tc endfor%} |
| {%tr for item in table47.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 47: Annual household income ranges for HART income categories, 2016 – {{community\_csds}}.

|  |  |  |  |
| --- | --- | --- | --- |
| {%colspan table48.title%}2016 – Affordable monthly shelter cost by income (table 1 of 2) | | | |
| Community | {%tc for col in table48.col0%} | {{ col }} | {%tc endfor%} |
| {%tr for item in table48.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 48: Implied affordable monthly shelter costs for each HART income category, 2016 – {{community\_cd}}.

|  |  |  |  |
| --- | --- | --- | --- |
| {%colspan table49.title%}2016 – Affordable monthly shelter cost by income (table 2 of 2) | | | |
| Community | {%tc for col in table49.col0%} | {{col}} | {%tc endfor%} |
| {%tr for item in table49.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 49: Implied affordable monthly shelter costs for each HART income category, 2016 – {{community\_csds}}.

|  |  |  |  |
| --- | --- | --- | --- |
| {%colspan table50.title%} 2021 – Income (table 1 of 2) | | | |
| Community | {%tc for col in table50.col0%} | {{ col }} | {%tc endfor%} |
| {%tr for item in table50.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 50: Annual household income ranges for HART income categories, 2021 – {{community\_cd}}.

|  |  |  |  |
| --- | --- | --- | --- |
| {%colspan table51.title%}2021 – Income (table 2 of 2) | | | |
| Community | {%tc for col in table51.col0%} | {{col}} | {%tc endfor%} |
| {%tr for item in table51.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 51: Annual household income ranges for HART income categories, 2021 – {{community\_csds}}.

|  |  |  |  |
| --- | --- | --- | --- |
| {%colspan table52.title%}2021 – Affordable monthly shelter cost by income (table 1 of 2) | | | |
| Community | {%tc for col in table52.col0%} | {{ col }} | {%tc endfor%} |
| {%tr for item in table52.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 52: Implied affordable monthly shelter costs for each HART income category, 2021 – {{community\_cd}}.

|  |  |  |  |
| --- | --- | --- | --- |
| {%colspan table53.title%}2021 – Affordable monthly shelter cost by income (table 2 of 2) | | | |
| Community | {%tc for col in table53.col0%} | {{col}} | {%tc endfor%} |
| {%tr for item in table53.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 53: Implied affordable monthly shelter costs for each HART income category, 2021 – {{community\_csds}}.

## Total households by household size (2006, 2016, 2021)

|  |  |  |  |
| --- | --- | --- | --- |
| {%colspan table54.title%}2006 | | | |
| HH Size (persons) | {%tc for col in table54.col0%} | {{col}} | {%tc endfor%} |
| {%tr for item in table54.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 54: Total households by household size, 2006 - {{community\_cd\_csds\_list}}.

|  |  |  |  |
| --- | --- | --- | --- |
| {%colspan table55.title%}2016 | | | |
| HH Size (persons) | {%tc for col in table55.col0%} | {{col}} | {%tc endfor%} |
| {%tr for item in table55.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 55: Total households by household size, 2016 - {{community\_cd\_csds\_list}}.

|  |  |  |  |
| --- | --- | --- | --- |
| {%colspan table56.title%}2021 | | | |
| HH Size (persons) | {%tc for col in table56.col0%} | {{col}} | {%tc endfor%} |
| {%tr for item in table56.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 56: Total households by household size, 2021 - {{community\_cd\_csds\_list}}.

## Total households by income/affordability (2006, 2016, 2021)

|  |  |  |  |
| --- | --- | --- | --- |
| {%colspan table57.title%}2006 | | | |
| Income | {%tc for col in table57.col0%} | {{col}} | {%tc endfor%} |
| {%tr for item in table57.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 57: Total households by income group, 2006 - {{community\_cd\_csds\_list}}.

|  |  |  |  |
| --- | --- | --- | --- |
| {%colspan table58.title%}2016 | | | |
| Income | {%tc for col in table58.col0%} | {{col}} | {%tc endfor%} |
| {%tr for item in table58.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 58: Total households by income group, 2016 - {{community\_cd\_csds\_list}}.

|  |  |  |  |
| --- | --- | --- | --- |
| {%colspan table59.title%}2021 | | | |
| Income | {%tc for col in table59.col0%} | {{col}} | {%tc endfor%} |
| {%tr for item in table59.data%} | | | |
| {{ item.label }} | {%tc for col in item.cols%} | {{ col }} | {%tc endfor%} |
| {%tr endfor%} | | | |

Table 59: Total households by income group, 2021 – {{community\_cd\_csds\_list}}.

# 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-6) (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.

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.

|  |  |  |
| --- | --- | --- |
| 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: 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-2)
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-3)
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-4)
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-5)
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-6)