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Guide and Data Template for Preparing a Housing Needs and Demand Assessment

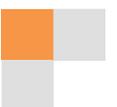
For Service Managers, Ontario

Working Document *(updated April 2013)*



**Housing & Homelessness
Resource Centre**

www.omssa.com



Housing and Homelessness Resource Centre

The Housing and Homelessness Resource Centre is a partnership between the Ontario Municipal Social Services Association (OMSSA), the Ministry of Municipal Affairs (MMAH) and the Housing Services Corporation (HSC), the Northern Ontario Service Deliverers Association (NOSDA), the Association of Municipalities of Ontario (AMO), and the City of Toronto.

The Housing and Homelessness Resource Centre provides, on an as needed basis, the tools, training, and other resources necessary to undertake the full range of planning activities required to successfully develop, complete and implement a local Housing and Homelessness Plan.

In partnership OMSSA and the HSC are developing analytical tools and providing customised support to Service Managers that require assistance with data and consultation related to their Housing and Homelessness Plans.

OMSSA

The Ontario Municipal Social Services Association (OMSSA) is a non-profit organization working on behalf of Ontario's 47 municipal service system managers, known as Consolidated Municipal Service Managers (CMSMs) and District Social Services Administration Boards (DSSABs). CMSMs and DSSABs are responsible for the management, planning, delivery and funding of human services including early learning and child care, employment and income supports, and housing and homelessness programs.

Through OMSSA, CMSMs and DSSABs promote progressive human services in Ontario. In our policy work with municipal and provincial partners and through our training programs and events, we are committed to ensuring our members have the tools and resources they need to deliver human services that meet the needs of people in the communities where they live.

www.omssa.com

HSC

The Housing Services Corporation (HSC) is a non-profit organization that delivers province-wide programs that benefit Ontario's affordable housing sector. It assists Service Managers, including DSSABs, by:

- Helping protect the building asset through programs and services that support better capital asset and energy management
- Delivering business value through economies of scale with competitively procured province-wide programs in bulk purchasing, insurance and investments
- Building and spreading knowledge that supports effective decision-making with relevant research, training and by facilitating collaborative best practice sharing
- Enabling greater resident engagement and self-sufficiency by developing partnerships for social innovation with other organizations and networks.

HSC was created in January 2012 under the *Housing Services Act*. HSC, as successor to the Social Housing Services Corporation (SHSC), builds on that organization's 9 years of experience in delivering programs to social housing and working with different levels of government, the public and the private sector.

www.hscorp.ca

In developing Housing and Homelessness Plans, Service Managers are expected to assess the level of need in their area. To assist in this effort, the Ministry of Municipal Affairs and Housing, working with Canada Mortgage and Housing Corporation (CMHC) and the OMSSA Housing and Homelessness Resource Centre (HHRC), developed a data profile for each of the 47 Service Manager areas. The profile, consisting of 22 tables, is intended to help Service Managers analyze basic trends in their communities' housing markets. These data profiles were sent to each Service Manager in October 2012. A composite spreadsheet was posted on the HHRC website; creating a common data set across the province. The Ministry intends to update the data profiles as new information becomes available.

The *[Guide and Data Template for Preparing a Housing Needs and Demand Assessment](#)* is a framework that provides Services Managers with the tools necessary to perform an assessment of housing in their service area. It also provides guidance on the usage of the Data Profiles and types of information to collect and analyze. Data templates have been provided and questions to help interpret the data are outlined. To collect additional local information a template of a community survey and focus group guide questions are included in this document as Appendices.

There are numerous approaches to preparing and presenting a need and demand assessment. This document serves as a foundational guide and is not a prescribed document. Housing and Homelessness Plans are not expected to adhere to this specific format and/or document and report on all data elements contained in this guide.

Service Managers are encouraged to use additional information where possible to supplement secondary data sources. When undertaking the need and demand analysis, it is important to make use of the best available information in order to respond to each of the questions as noted in the guide. For the most part, a need and demand study will focus on the use of **quantitative** (statistical, economic or demographic) data, but you may find that **qualitative** data is useful and necessary, especially if your target population is small or is a very specific group.

The data templates can be used in your plan in a table format or can be illustrative through figures, charts and graphs.

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This guide has been developed by Housing Services Corporation for the OMSSA Housing and Homelessness Resource Centre.



Disclaimer: The Data Profiles referenced in this report were provided to each Service Manager by the Ministry of Municipal Affairs and Housing through the OMSSA Housing and Homelessness Resource Centre. The data has been supplied by third party suppliers and the Housing Services Corporation assumes no responsibility or liability to its accuracy or completeness.

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INTRODUCTION

Housing is shaped by a variety of social and economic forces which are drivers of the housing environment in your Service Manager (SM) area and impact housing and homelessness service planning. The *Housing Services Act* requires SM's to develop Local Housing and Homelessness Plans with a specific inclusion of an assessment of current and future housing needs of the service area. As a result the, *Guide and Data Template for Preparing a Housing Needs and Demand Assessment* has been developed to:

- Provide Service Managers with the tools required to perform an analysis of their current housing supply, identify gaps in the housing continuum and gather the information required to create a strategic Housing and Homelessness Plan that addresses local needs
- Provide a standardized template to be used amongst Service Managers and within communities in order to allow for community-specific data to be amalgamated into regional data
- Develop demographic and economic indicators that are related to housing in order to identify current and future housing needs
- Evaluate the current housing market and assess the condition of the current housing stock that the municipality has in the community to help meet need
- Collect and analyze information required to identify housing priorities, opportunities and solutions
- Identify municipal constraints and opportunities as they relate to housing
- Identify housing development options that are available to the community (private and public)

There are numerous approaches to preparing and presenting a need and demand assessment. The methodology used to develop this guide is based on the Data Profiles developed by the Ministry of Municipal Affairs and Housing provided through the OMSSA-Housing and Homelessness Resource Centre. Building on the existing Data Profiles, the guide also provides additional data templates to collect and analyze data. A scan of various types of housing needs and assessment publications were reviewed to help frame this guide.

IMPORTANT:

This document serves as a foundational best practice guide and is not a prescribed document. Housing and Homelessness Plans are not expected to adhere to this specific format and/or document nor report on all data elements contained in this guide.

DATA SOURCES

IMPORTANT: It is recognized by Service Manager's that data and information may not always exist to demonstrate, assess and highlight the issues across the housing system. There may be varying degrees of data gaps specifically with regards to data about local communities. The requirements of the plan do not specify data elements/indicators that must be included in your plan. Therefore Service Manager should use their discretion as to the types of data they can and want to report on, and highlight in their plan the data challenges and related issues. It is reasonable to state in your plan that data not exist or is not available. Service Manager may also consider addressing data gaps by stating a data plan process in their plan to collect additional information in the long-term .

While much of the extraction of the data is from primary sources, it is important for Service Managers to draw on secondary knowledge. Secondary knowledge is a critical data and information source that demonstrates, can contradict, and/or provides valuable information that goes beyond quantitative data. Tapping into such sources can help address information gaps. For example, Service Managers have indicated that regional discussions with housing staff across SM boundaries may reveal housing and homelessness strategies and initiatives that may have an impact across-municipalities and therefore is critical to address, understand implications for the SM area and significant for inclusion in their planning process and in their local plans.

There are a number of data sources that are useful in collecting the information required to complete a Housing Needs and Demand Assessment. While there are more obvious data elements to assess the housing system, it is also important consider broader areas of data such as information from the Criminal Justice System, Mental Health, Local Health Integration Networks, EMS data. Analysis from these types of data can help inform housing planning processes and provide a more deeper understanding of the issues facing a Service Manager area.

Census Data

Statistics Canada Census data is the most comprehensive database available with information collected every five years. It provides key statistical data outlining the population and income attributes of communities. The data source provides profiles of individual communities inclusive of the following characteristics: population numbers; growth and age breakdowns; household types, sizes and characteristics; family types, sizes and characteristics; housing type, tenure, affordability, age and condition; household and family income, poverty rates, employment, unemployment, occupation, educational levels, language, mobility, ethnicity; and many more.

As mentioned, the Data Profiles provided to each of the 47 Service Manager areas contains information to do an **initial** need and demand assessment. The information in the Data Profiles include secondary data sources from Statistics Canada, Canada Mortgage and Housing Corporation, and the Ministry of Finance (Ontario) and address key population, demographic and economic forces affecting the housing system.

A primary drawback of Statistics Canada as a data source is that information is only available every five years, meaning that at times, one has to work with outdated material. In addition, data for smaller communities may not be available publicly as a free resource. In this circumstance, the most recent census was performed in 2011 with data being released at different time periods. For example:

Statistics Canada Data	Date Released
Population and dwelling counts	February 8, 2012
Age and sex	May 29, 2012
Families, households and marital status	September 19, 2012
Structural type of dwelling and collectives	September 19, 2012
Language	October 24, 2012

Small Area and Administrative Data

The Small Area and Administrative Data Division of Statistics Canada serves as a source of statistical data based on the information collected from all personal income tax forms submitted yearly by Canadians.

This data differs from Census data in that it is based on economic households (*i.e.*, persons living together as a single economic unit or family) whereas Census data is based on physical households (*i.e.*, persons living together within a single housing unit). Therefore, while Census data would record two single individuals living as roommates in a single apartment as one household, the data provided by the Small Area and Administrative Data Division identifies these individuals as two separate households (unless the two individuals are married or common-law). A wealth of family data is available from this source including demographic indicators and information regarding sources of income. The data is released each spring and includes 18 data categories.

Additional Data Sources

In addition to information provided by Statistics Canada and the Small Area and Administrative Data, a number of other data sources can be used to analyze housing including:

Municipal Government Offices – a variety of information is generally available from local offices such as: information on the number of available lots and lot prices; recent and current development trends (building permits by type and value); the number of infill lots available and possible buildings for conversion; zoning information; long term community planning and development information; taxation on development property, sewer and water rates; and economic development strategies.

Canada Mortgage and Housing Corporation (CMHC) – can provide information on housing starts, completions, and under construction information, rental rates, vacancy rates and prices of new and existing homes for the province and centres over 10,000 people. Market absorption rates by the intended market are also provided.

Community agencies and service providers - provide a range of information on immigrants, refugees and temporary foreign workers coming to the SM area, shelter and food bank usage and homelessness counts.

Coordinated Access- Waiting List Data and the Local Housing Corporation –agency responsible for providing housing services for individuals and/or families who could not otherwise afford appropriate housing. They can provide a wide-range of information on housing such as the types of government housing available in individual communities and the types of housing programming offered by the province. The social housing waiting list information provides data on demand for affordable housing.

Multiple List Services (MLS) – is a source of information for communities on their housing market. The service can provide information on the number of houses on the market, the cost of market housing, the cost of entry-level housing, housing demand, and housing market trends to name a few

Homelessness Individuals and Families Information System (HIFIS)- can provide data on homelessness activities, trends and service provider usage in your SM area.

Survey of Employers, Landlords and Residents – provides local insight and knowledge from community stakeholders, only attainable by these means.

An important step in analyzing the housing demand of a community is obtaining insight from community residents and employers. By doing so, the community can gauge the current housing need and project the future needs. The collection of this data is typically done by distributing surveys, hosting focus groups and interviewing key stakeholders.

1.0 COMMUNITY INTRODUCTION

The following section provides an overview of the Service Manager area. There are varied characteristics contributing to a community's current economic and demographic situation. In this section, describe the history of the community.

1.1 Location

- Where is the Service Manager area located?
- Provide an overview of the region
- Include the number of communities and municipalities comprising the service area
- What are the closest major centres?
- What highway(s) links the community to its closet major centres?
- What is the distance to the nearest trade corridor (major highway used for the movement of goods and services)?
- What is the distance to the nearest airport (used for the movement of goods and services)?
- Include a map of the SM area to demonstrate its location as it relates to surrounding SM areas.
- Include a detailed map of the SM area to illustrate its service composition-the-municipalities and communities

1.2 Economy

- What are the economic generators of the community?
- What industries form the regional economy?
- Include the number of communities and municipalities comprising the service area

1.3 Population

- As of 2011, what was the population of the community?
- What is the proportion of urban and rural population in your area?
- How has this changed since the last census?

1.4 Community Planning

- When was the community's Official Plan last updated?
- What is the Council's view on development?
- What is the Council's view on housing development in particular?

2.0 PEOPLE, GROWTH AND EMPLOYMENT

Population and household characteristics and trends are important determinants of housing needs and demands within a community. Housing needs within a community are directed by changing demographics and economic trends. The following section focuses on the community's population, household composition, and household income.

2.1 Population and Demographic Profile

A number of factors contribute to growth in a community. These include interprovincial migration, immigration, emigration, births, and deaths. In many circumstances, these factors are related to the economic growth in the community.

When analyzing the need for housing, key demographics should be identified. These groups are those most commonly affected by a lack of appropriate housing in a community. While medium to high-income owners have a wide range of options available to them on the housing continuum, the lack of housing affects low and moderate-income families regardless of their age, family type or size, background or physical ability. Those low and moderate-income households that are typically affected by a lack of appropriate housing include:

- Lone-parent families
- Persons receiving social assistance benefits
- Seniors with fixed income, limited or no assets
- Persons with special needs (e.g., physical disabilities, brain injury, mental illness)
- Recent immigrants
- First Nations and Metis
- Single adults (young adults as well as older adults)

2.1.1 Population Growth and Distribution

- In 2011, what was the population of the community (SM)?
- What type of growth has the community experienced? (e.g., increased, decreased, fluctuated, stayed the same)
- What was the community's growth rate between 2006 and 2011?
- What factors contributed to the growth?
- How does the community's growth rate between 2006 and 2011 compare to the provincial growth rate?
- How much has the population increased/decreased over the last 20 years (since 1991)?

Data Profile Table:

Table 1: Demographic and Economic Indicators (2006 and 2011 Censuses)			
Area	Population		
	2011	2006	% Growth
Service Manager Area			
<i>Ontario</i>			
<i>% of Ontario</i>			
Source: Statistics Canada, Census series.			

Data Template (not included in Data Profile):

Population	Service Manager Area	Ontario
Total Population in 1991		
Total Population in 1996		
Total Population in 2001		
Total Population in 2006		
Total Population in 2011		
1991 to 1996 Total Population Change (%)		
1996 to 2001 Total Population Change (%)		
2001 to 2006 Total Population Change (%)		
2006 to 2011 Total Population Change (%)		
Source: Statistics Canada		

2.1.2 Population Growth Trends by Municipality

- Describe the population change by municipality from 1991 to 2011
- Are there different growth rates in various parts of the service area?
- What may be some of the reasons or factors contributing to differential or stable growth rates?

Data Template (not included in Data Profile):

Municipality/Community	1991		1996		2001		2006		2011	
	#	%	#	%	#	%	#	%	#	%
Service Manager Area										
Ontario										
Source: Statistics Canada, 1991, 1996, 2001, 2006, 2011 Census										

2.1.3 Population Projections

Population projections are based on the observed changes that have occurred throughout the past. Population projections are developed by the Ministry of Finance (Ontario).

- What are the growth scenarios for the municipality (based on the 5-year average, 10-year average and 20-year average)?
- What is the minimum population increase the community can expect to experience given the growth projections above?
- What implications does this type of growth have on the community?

2.1.4 Age and Sex Distribution

Understanding the demographics for a community is essential to assessing the type of housing required in a municipality. In many circumstances, age plays a role in the type of housing required (e.g., student housing, family, empty nesters, seniors). Understanding the different age cohorts and their place on the housing continuum can further aid with community planning.

- In 2011:
- What was the median age of residents?
 - What percentage of the population was aged 14 and under (children)?
 - What percentage of the population was aged 15-19 years of age (youth)?
 - What percentage of the population was aged 20-24 (young adults)?
 - What percentage of the population was aged 65 and over (seniors)?
 - What are the significant trends related to proportion of male and female vs. the age dynamics?

Data Template (not included in Data Profile):

Municipality	0-19		20-44		45-64		65+		Total	
	#	%	#	%	#	%	#	%	#	%

Source: Statistics Canada, Census series.

Data Profile Table:

Table 2: Population Distribution by Age and Sex									
Age Group	2006			2011			2006 - 2011 (% Growth)		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Total - Age groups									
0 to 4 years									
5 to 9 years									
10 to 14 years									
15 to 19 years									
15 years									
16 years									
17 years									
18 years									
19 years									
20 to 24 years									
25 to 29 years									
30 to 34 years									
35 to 39 years									
40 to 44 years									
45 to 49 years									
50 to 54 years									
55 to 59 years									
60 to 64 years									
65 to 69 years									
70 to 74 years									
75 to 79 years									
80 to 84 years									
85 years and over									
Median age of the population									
% of the population aged 15 and over									
Source: Statistics Canada, Census series.									

- What demographic changes did the community experience between 2006 and 2011?
- Is the SM area experiencing an aging population? An increase or decrease in young adults?
- Is there an increase in immigrant communities, newcomers to Canada?
- What do the demographic changes mean for the municipality?
- What implications does this have on the housing needs of the community?

2.2 Household Characteristics

While population is an important parameter in housing markets, housing need is more directly related to the number and type of households in a community, and the range of dwelling units required.

2.2.1 Household Growth

- In 2006/2011 (based on most recent data availability), what was the total number of households in the community?
- How did this change from 1996 to 2011?
- How did this change from 2006 to 2011?
- How did the change experienced in the municipality compare to that of the province?
- How many households are owners vs. renters?

Data Profile Table:

Area	Households (2006)		
	Total	Owner	Renter
SM Area			
Ontario			
% of Ontario			

Source: Statistics Canada, Census series.

Data Template (not included in Data Profile):

Number of Households	1996	2001	2006	2011	% change 2001-2006	% change 2006-2011	% change 1996-2011
Community							
Service Manager Area							
Ontario							

Source: Statistics Canada, 1996, 2001, 2006, 2011 Census

2.2.2 Age of Primary Household Maintainer by Housing Tenure

- In 2011, what age categories are more likely to be homeowners vs. renters?
- How has this changed since 2006?
- How many this impact housing options? For example, will an aging population increase demand for rental housing?
- Is there a demand for ownership?

Data Profile Table:

Age Group of Primary household Maintainer	2006			2011		
	Owner	Renter	Total	Owner	Renter	Total
Under 25 years						
25-34 years						
35-44 years						
45-54 years						
55-64 years						
65-74 years						
75 years and over						

Source: Statistics Canada, Census series.

2.2.3 Household Size

It is important to understand the composition of individual households when determining the housing needs of a community.

- In 2006/2011 (based on most recent data availability), what was the average size households?
- How did this change from 1996 to 2011?
- How did the change experienced by the SM area compare to that of the province?
- What implications does this change have on housing in the community?

Data Profile Table:

	Total
Total - Private households	
1 person	
2 persons	
3 persons	

4 persons	
5 persons	
6 or more persons	
Number of persons in private households	
Average number of persons in private households	

Data Template (not included in Data Profile):

Household Size	1996	2001	2006	2011
Community				
Service Manager Area				
Ontario				
Source: Statistics Canada, 1996, 2001, 2006, 2011 Census				

2.2.4 Household Type

It is important to understand the composition of individual households when determining the housing needs of a community.

- What makes up the largest proportion of households in the community?
- What proportion of households is occupied by one-person families?
- What proportion of households is occupied by more than one-person families?
- What is the age dynamics of the primary household maintainer by household type?
- What implications does this change have on housing in the community?
- Based on household type, what are the tenure patterns?
- What implications does this have on housing in the community?
 - Type of housing need in the community?
 - Affordability of housing in the community?

Data Profile Table:

Table 4: Household by Family Type and by Age of Primary Household Maintainer (2006/2011)

Household Type	Age groups of primary household maintainer							
	Total	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years and over
Total - Household type								
Family households								
One family only households								
Couple family households								
Without children								
With children								
Lone-parent family households								
Other family households								
Non-family households								
One person households								
Two or more person households								

Source: Statistics Canada, Census series.

Data Template (not included in Data Profile): [Note this data can be extracted from data table 5, 6, 7, and 8 from your Data Profile

Household Composition of Owners and Renters

Household Type	Rented		Owned		Total	
	#	%	#	%	#	%
Family households						
Couples with children						
Single Parents						
Couples without Children						
Multiple-family households						
Non family households						
Total						

Source: Statistics Canada, Census series.

2.2.5 Household Income

Housing income has significant impact on the type of housing required in the community.

- What was the average household income for all households in 2006/2011?
- What was the median household income for all households in 2006/2011?
- How has the average and median household income changed between 2006 and 2011?
- How does the average and median household income compare to the provincial statistic?
- What is the minimum wage?

Data Profile Table:

Table 1: Demographic and Economic Indicators (2006 and 2011 Censuses)			
Area	Average Household Income (2006)		
	Total	Owner	Renter
SM Area			
Ontario			

Source: Statistics Canada, Census series.

Data Template (not included in Data Profile):

Average and Median Household Income in SM area						
Area	Average Household Income (2006/11)			Median Household Income (2006/11)		
	Total	Owner	Renter	Total	Owner	Renter
SM Area						
Ontario						

Source: Statistics Canada, Census series.

- What income range does the majority of households earn?
- What implications does this have on housing in the SM area?

Data Template (not included in Data Profile):

Income Distribution of Owners and Tenants, SM Area, 2011									
Area	All Households			Owned			Rented		
	#	%	Cumulative	#	%	Cumulative	#	%	Cumulative
Under \$10,000									
\$10,000-\$19,999									
\$20,000-\$29,999									
\$30,000-\$39,999									
\$40,000-\$49,999									
\$50,000-\$59,999									
\$60,000-\$69,999									
\$70,000-\$79,999									
\$80,000 and over									
Total			blank			blank			blank

Source: Statistics Canada, Census series- Custom Tabulation

2.3 Economic Indicators

2.3.1 Service Manager Area Economic Trends

- What kind of economic growth is SM currently experiencing?
- What are the primary industries within the region? (primary sources and Statistics Canada data- see table below)
- Are these industries located in specific communities of the SM area? Does this have any implications for housing?
- What industry employed the most workers in 2006/2011?
- How has this changed from 2011 and 2006?
- What are the industry sector labour force trends by municipality, 2006/2011?

Data Template (not included in Data Profile):

Industry Sector	2001		2006		2011	
	#	%	#	%	#	%
Agriculture and other resource-based industries						
Manufacturing and construction industries						
Wholesale and retail trade						
Finance and real estate						
Health and education						
Business services						
Other Services						

Source: Statistics Canada, Census series.

Data Template (not included in Data Profile):

Experienced Labour Force by Municipality in SM Area								
Municipality	Persons in agriculture and other resource based industries (primary)		Persons in manufacturing and construction (secondary)		Persons in service industries (tertiary)		Total experienced labour force in each municipality	
	#	%	#	%	#	%	#	%
	#	%	#	%	#	%	#	%
	%		%		%		%	
	#	%	#	%	#	%	#	%
	%		%		%		%	
	#	%	#	%	#	%	#	%
	%		%		%		%	
	#	%	#	%	#	%	#	%
	%		%		%		%	
Service Manager Area	#	%	#	%	#	%	#	%
	%		%		%		%	
Total								

Source: Statistics Canada, Census series.

- Who are the primary employers?
- Who are the largest public sector employer (s)?
- Provide a list of the major public sector employers and the number of employees?

Data Template (not included in Data Profile):

Major Employers- Public Sector	Number of Employees	Major Employers- Private Sector	Number of Employees

Source: Primary Sources

Data Profile Table:

Table 22: Provincial Key Macroeconomic Indicators					
Unemployment Rate	2007	2008	2009	2010	2011

Source: Ministry of Finance (Ontario) & Statistics Canada.

- What are the most recent and significant economic activities in the region?
- What are the new business developments/expansions in the recent years? And are there any plans for new business developments/expansions in the future?
- Have there been any significant lay-offs in the community during the recent years? Explain
- Have there been any recent closures or downturns in the recent years? Explain?
- As of 2011, how many workers were in the labour force?
- As of 2011, what was the employment and unemployment rate?
- What are the trends in unemployment rate from 2007-2011?
- How does the unemployment rate experienced by the community compare to the provincial average?

- What are the characteristics of the local building industry?
- What is the inventory of local general contractors, builder and developers?
- What are their characteristics? (e.g., size, capacity and specialization)?
- Have any regional economic studies been performed? If so, what have the results been?

2.4 Residents Receiving Government Assistance

In this section, you should use administrative data available through your service manager area to demonstrate residents who are not able to work on a regular basis (for a variety of reasons) and are therefore in need of social assistance. There are two main types of social assistance offered in Ontario: Ontario Works (OW) for those with shorter needs who are unable to find employment or are unable to work, and Ontario Disability Support Program (ODSP) for people with disabilities that prevent them from working for an income on a longer-term basis.

- As of [time period] how many households were receiving Ontario Works?
- Of these, how many were single persons, families with two or more persons?
- For the similar time period, how many households were on the ODSP?

2.5 Summary

Provide a summary of the highlights outlined within this section.

3.0 CURRENT HOUSING PICTURE

An analysis of the housing supply is important in order to gain an understanding of how closely the existing supply of housing meets the needs (existing and future) of the community's population. Housing supply is measured by the options available for individuals and families within a community. The following section provides an overview of the type of housing in the community, the tenure of housing, the condition of housing and the availability of housing within the community.

3.1 Existing Housing Stock

3.1.1 Mix of Dwelling Types

- In 2006/2011, what was the total number of occupied dwellings in the SM area?
- What is the predominant form of housing structure/dwelling?
- What is the proportion of other types of dwelling structures?

Data Profile Table:

Table 5: Household Type by Structural Type of Dwelling - 2006

Total	Structural Type of Dwelling									
	Total - Structural type of dwelling	Single-detached house	Apartment, building that has five or more storeys	Movable dwelling	Other dwelling	Semi-detached house	Row house	Apartment, duplex	Apartment, building that has fewer than five storeys	Other single-attached house
ALL Households										
Total - Household type										

Source: Statistics Canada, Census series.

3.1.2 Housing Tenure (owned, rented, band) and by Structure of Dwelling

- What was the rate of home ownership in 2011?
- What was the rate of rental housing in 2011?
- How has this changed over time?
- What is the distribution of dwelling units across the SM area by tenure?
- What is the number of percentage of dwelling units in SM area owned compared to all other dwelling units?
- What is the most prominent form of owned dwellings?
- What is the most prominent form of rented dwellings?

Data Template (not included in Data Profile):

Housing Tenure	2001		2006		2011		% change
	#	%	#	%	#	%	
Total Owned							
Total Rented							

Source: Statistics Canada, Census series.

Data Template (not included in Data Profile):

Dwelling Units by Tenure Across the SM area							
Municipality	Owned		Rented		Total Occupied Dwellings		
	#	%	#	%	#	%	
	#	%	#	%	#	%	
	#	%	#	%	#	%	
	#	%	#	%	#	%	
	#	%	#	%	#	%	
	#	%	#	%	#	%	
	#	%	#	%	#	%	
Service Manager Area	#	%	#	%	#	%	

Source: Statistics Canada, Census series.

Data Template (not included in Data Profile): [Note this data can be extracted from data table 5, 6, 7, and 8 from your Data Profile)

Housing Type	Owned		Rented	
	#	%	#	%
Single Detached				
Semi-Detached				
Row House				
Apartment, Detached Duplex				
Apartment Building, 5 or more Storeys				
Apartment Building, Less Than 5 Storeys				
Other Single Attached House				
Moveable Units				
Source: Statistics Canada, Census series.				

3.2 Age and Condition of Housing Stock

An important aspect of meeting housing needs is the ability of the existing housing stock to continue to provide acceptable living standards to existing residents. Accordingly, an analysis of the condition of housing is an important measure in the identification of the quality of housing in the area.

3.2.1 Age of Housing Stock

- What % of housing was built prior to 1986?
- When was most of the housing stock built?
- What are the patterns in the age of the stock for rental and ownership?

Data Template (not included in Data Profile): [Note this data can be extracted from data table 10, 11, 12 from your Data Profile)

Period of Construction	Housing Tenure		
	Total	Owned	Rented
1920 or before			
1921 -1945			
1946 -1960			
1961-1970			
1971-1980			
1981-1985			
1986-1990			

1991-1995			
1996-2000			
2001-2006			
TOTAL			
Source: Statistics Canada, Census series.			

3.2.2 Condition of Dwelling

When the Census is taken a self-assessment of the building condition is reported. Based on this approach, you can assess the condition of the housing stock overall and by housing tenure. Housing is considered inadequate if it requires major repairs and/or is lacking necessary services and basic facilities.

- What % of dwellings require repair?
- What % of dwelling requires major repairs in 2006/2011?
- What % of dwelling requires minor repairs in 2006/2011?
- You can look at the same data by municipality to determine communities with poor or good dwelling conditions over others.

Data Template (not included in Data Profile): [Note this data can be extracted from data table 10, 11, 12 from your Data Profile]

Table 10, 11, 12: Condition of Dwelling – Total, Owned, Rented				
Period of Construction	Condition of Dwelling			
	Total	Regular Maintenance only	Minor repairs	Major repairs
1920 or before				
1921 -1945				
1946 -1960				
1961-1970				
1971-1980				
1981-1985				
1986-1990				
1991-1995				
1996-2000				
2001-2006				
TOTAL				
Source: Statistics Canada, Census series.				

3.3 Market Housing

3.3.1 Homeownership

- In 2011, what was the average cost of a dwelling in the community? Has this increased or decreased and by how much since 2007?
- In 2011, what was the total number of dwellings sold in the community? Has this increased or decreased and by how much since 2007?
- What are the patterns related to new home sales and prices since 2007?
- What is the average and new home price? Is there a huge difference?
- What is the price range of new homes? Has there been any changes from 2007-2011?

Data Profile Table:

Table 19: Existing Home Market					
Existing Home (Resale) Market	2007	2008	2009	2010	2011
No. of Units Sold					
MLS Average Price (\$)					
New Listings					
Average Value of Owned Dwellings (2006 census)					
Source: Canadian Real Estate Association (CREA) / CMHC Custom run data					

Data Profile Table:

Table 20: New Home Market					
New Home Sales and Prices	2007	2008	2009	2010	2011
No of New Home Sales					
Average New Home price (\$)					
Median New Home price (\$)					
New Home Sales by Price Range	2007	2008	2009	2010	2011
Less than \$175,000					
\$175,000 – \$199,999					
\$200,000 - \$299,999					
\$300,000 - \$399,999					
\$400,000 - \$499,999					
\$500,000+					
Source: CMHC custom run data					

3.3.2 Rental

- In 2011, what was the average cost of rental housing in the SM area?
- How has this changed from 2007 to 2011?
- Are there trends in the cost of rental by bedroom size?
- In 2011, what was the rental vacancy rate?
- Describe the changes from 2007 to 2011?

Data Profile Table:

Table 21: Rental Market Indicators					
Vacancy and Availability Rate	2007	2008	2009	2010	2011
Vacancy Rate					
Availability Rate					
Average Monthly Rent (\$)	2007	2008	2009	2010	2011
All Bedroom Types					
Bachelor					
1 Bedroom					
2 Bedroom					
3 Bedroom					
Source: CMHC custom run data					

3.3.3 Social Housing

Existing social housing stock helps meet the affordable housing needs of many residents.

- How many social housing units are in the SM area?
- Who are these housing units owned and operated by?
- Is the distribution of social housing units even across the SM area?
- In the last 5 years has there been any new social housing units built?
- Are there trends in who is being housed in these social housing units?
- What are the waiting times to get into social housing?
- How many households are on the Rent-Geared-to-Income Waiting list?
- What are the current local priorities in social housing? What implications has this had in the SM area?
- How many households or people have been housed from the RGI waiting list?
- Of the households housed, what is the % of chronological housed' % of victim of violence housed?

Data Profile Table:

Table 15: Social Housing Stock					
Social Housing Units by Type	2007	2008	2009	2010	2011
- Public Housing					
- Rent Supplement					
- Section 95 – PNP					
- Section 95 – MNP					
- Provincial Reformed					
- Others					
TOTAL					
Source: Service Manager Annual Information Returns (SMAIR)					

Data Profile Table:

Table 16: Waiting List for Social Housing					
Waiting List for Social Housing	2007	2008	2009	2010	2011
All Households					
Seniors					
Families					
Non-Senior Singles					
Source: Ontario Non-Profit Housing Association.					

3.4 Summary

Provide a summary of the highlights outlined within this section.

4.0 SPECIAL NEEDS HOUSING

The following sections address various special needs housing issues facing the service area residents. This is primarily non-market housing that consists of supportive/transitional shelters (e.g., group homes and second stage/transitional family violence shelters) and emergency shelters (e.g., homeless shelters, youth shelters and family violence shelters) in which residents rent are fully subsidized through government and social programs. The information in this section can be extracted from various primary and secondary sources.

Service Managers should be mindful of the Housing Services Act requirements in relation to housing for victims of violence and accessible housing for persons with disabilities.

4.1 Student Housing

- What housing options are available for post-secondary students in the community?
- How many post-secondary students comprise the community's population?
- How many higher educational institutions exist in the SM area? Describe the capacity to house students on residence. Are there any challenges associated with housing students-related to demand and supply?
- If data exists- what is the rental accommodation rates for students on residence campus?

4.2 Housing for Seasonal Workers

- Explain if this SM area has an increasing number of seasonal workers?
- What type of sectors are these workers employed in?
- Is housing provided by the employers?
- Is there any known housing issues facing seasonal workers?
- Has this placed any pressure on the housing market in the SM area?

4.3 Senior Housing

Senior housing is a broad category that can include both market and non-market options. Senior housing is wide-ranging and includes:

4.3.1 Independent Living/Self Contained

Senior living units provide self-contained suites (e.g., bedroom, bathroom, kitchen and sitting area) along with common facilities for seniors who are functionally independent, yet wish to live

in a congregate setting. Limited services are provided other than basic housekeeping and Home Care.

4.3.2 Seniors' Assisted Living

Seniors' assisted living units provide a combination of housing board, and supportive services. These units are typically self-contained apartments for seniors or people with disabilities who require some support services to continue living independently, but do not require 24-hour facility care. Services provided include: daily meals; social and recreational opportunities; assistance with medication, mobility and other care needs; a 24-hour response systems; and light housekeeping.

4.3.3 Seniors' Supportive Living

Provides similar housing and supports to that of Assisted living units but a higher level of care. Generally, health care related support services are provided by a Licensed Practical Nurse in Assisted Living and by a Registered Nurse in Supportive Living.

4.3.4 Seniors' Continuing Care

Seniors continuing care beds offer a range of services within a facility setting (e.g., nursing home, auxiliary hospital, long-term care facility) to seniors and persons with disabilities whose needs exceed those services provided in either an Assisted Living or Supportive Living environment.

- For each type of senior housing- independent living/self-contained; assisted living options; supportive living options; continuing care options
 - How many options available in the community? Who are they owned and operated by? What, if any, restrictions (e.g., income, family size, length of stay) must tenants adhere to in order to qualify for these housing units?
- How many long-term care (LTC) homes are within the SM? How many beds? How many individuals are waiting for LTC beds? What have been the trends over time? What is the average wait time for a LTC bed in the SM area?

Data Template (not included in Data Profile):

Availability of Senior Housing	
Types of Senior Housing	Number of Units
Independent Living/Self-Contained	
Seniors' Assisted Living/Self-Contained	
Seniors' Supportive Living	
Seniors' Continuing Care	
Total Units	

4.3.5 Retirement Housing for Seniors

- How many retirement homes exist in the SM area? How many residents does it house?
- If data is available,
 - Describe the distribution of retirement home beds by type- ward, semi-private, private, suite.
 - What is the average per diem by retirement home bed type?
 - Describe the retirement home vacancy rates. What implications does this have for seniors in the SM area?

4.4 Housing for Persons with Physical Disabilities, Mobility, Acquired Brain Injury, Developmental Delays and Mental Health

4.4.1 Housing for Persons with Physical Disabilities and Mobility

- Describe the range of supports available to individuals with physical disabilities in your SM area.
- List the agencies that provide these supports.
- Describe the capacity of these agencies to serve individuals in need.
- What are some of the ongoing challenges and issues related to housing for persons with physical disabilities and mobility impairments?

4.4.2 Housing for Persons with Acquired Brain Injury

Specific data may not exist but agency community needs assessment and other studies may highlight some of the issues related to this theme:

- Describe the range of supports available to individuals with acquired brain injury
- List the agencies that provide these supports.
- Describe the capacity of these agencies to serve individuals in need.
- What are some of the ongoing challenges and issues related to housing for persons with acquired brain injury?

4.4.3 Housing for Persons with Development Delays

Individuals with development delays face major obstacles in finding and maintaining affordable housing. There may be numerous organizations that provide support services to individuals with development delays.

Specific data may not exist but agency statistics and description can provide further insights:

- List the agencies that provide these supports and development services? Are there specific mandates? What are they?
- Describe the capacity of these agencies to serve individuals in need.
- Has there been any pressures on local housing providers and support agencies? What are some of the issues related to maintaining housing?

4.4.4 Housing for Persons with Mental Health

Housing for persons with mental health is a complex subject. There are many types and degrees of mental illness and varying abilities of individuals to live independently. The varying form of mental illness requires differing degrees of support to enable individuals to function on a day-to-day basis. These conditions often leave such individuals facing poverty, discrimination and complex social issues which give rise to serious difficulty securing appropriate housing.

- List and described the agencies or organization that operate in your SM area providing accommodation and care for persons with mental illness
- Describe the capacity of these agencies/organizations (i.e., number of beds, mandate, demographic served)
- If data exists, demonstrate the supply of housing units in your SM area serving persons with mental illness, as well as the current waiting list for each facility.

Data Template (not included in Data Profile):

Mental Health Housing Supply and Demand, SM area			
Type of Units	Units/Beds Available	Units/Beds Occupied	# of Applicants on Wait List
Total			

Source: Local Administrative Data

Data Template (not included in Data Profile):

Summary of Mental Health Housing Spaces Required								
SM Area	Adults	Total MH Spaces Needed	Supportive & Supportive MH Housing		Residential Care		Shortfall of MH Housing Spaces	
			Needed	Existing	Needed	Existing	Supportive Housing	Residential Care
SM								
Total								

Source: Ministry of Long-Term Care (regional representatives may be able to provide the information)

4.5 Summary

Provide a summary of the highlights outlined within this section.

5.0 HOMELESSNESS

This section should summarize the current state of homelessness in the SM area using a variety of indicators that describe changes in both the profile of people who are homeless and the factors contributing to the problem. To ensure consistent monitoring over time, try to use indicators for which you may be collecting data systematically and can be used to make comparisons over time. Indicators on the profile of homelessness describes changes and trends in the use of emergency shelters and different programs to support people at risk of homelessness, and people living on the street. Indicators on the contributing factor homelessness describe changes and trends in economic security, evictions, affordable and supportive housing. The latter is presented under Housing Affordability Analysis section of this guide.

The indicators related to homelessness can be drawn from public, intuitional and community sources. As much as possible they should reflect the most current information although in some cases past data will be required to demonstrate trends.

- Based on existing data and community feedback, is homelessness a concern in your service area?
- What is the current state of homelessness in your SM area?
- What types of evidence support this? (e.g., people living on the street, people living in their cars)
- What part of the population is experiencing homelessness?
- What type of support exist in the community for these individuals and/or families? (e.g., food banks, thrift stores)
 - Has the service area experienced an increase in the usage of these services?
- What are the new government/SM initiatives that are aimed at reducing homelessness?
- Is there new funding or changes to the implementation and delivery of homelessness services programs? (i.e., CHIP, Community Start Up Funds). What impact has this had or potential impacts? How is the SM area responding?
- Using statistics from 211 Service calls- you may be able to report the type of service calls received (assistance for housing, assistance to may utilities, need for shelters)

5.1 Changing Face of Homelessness

- Provide statistics of emergency shelter users over time period to demonstrate the demographic characteristics of people staying in emergency shelter system (i.e., single men, two parent families, couples with and without children). What are the significant trends?
- How many people are first time users? How many people left the shelter system and did not return?
- What is the representation of youth as shelter users? Has this increased or decreased over time?
- Based on community consultations or client data, what are some of the main reasons people need emergency shelters?

5.2 Emergency Shelter Solutions

A number of factors can contribute to the need for emergency and transitional housing in a community. Family break-up, domestic violence, loss of employment, mental illness, eviction, the release of parolees from institutions, unexpected disasters such as fires and floods and other unforeseen situations can place families and individuals in need of emergency and temporary accommodation until more stable housing is secured.

5.2.1 Emergency Housing

- Within the SM area how many agencies provide service to the homeless or at risk of being homeless?
- Name the agencies.
- Do the agencies have emergency shelter beds? If not, what housing options are available? (e.g., local motels)?
- In 2011 or 2012, how many individuals were moved from the street into emergency housing?
- How has this changed over the years? Is there an increase in the need for services to assist the homeless?
- Provide and report on shelter usage statistics, if available.
- Describe the number of individuals served through Violence against Women (VAW) shelters? Has this increased or decreased?
- Are there any SM programs developed to assist the homeless?
- Describe 'long-term shelter use' and pertaining trends.
- What are some of the issues social and financial that impact the SM are and delivery of services to support individuals into permanent accommodation?

Data Template (not included in Data Profile):

Annual Hostel and Shelter Admissions, by Time Period						
#	2008	2009	2010	2011	2012	2013 (YTD)
Hostel and Shelter Admissions- All Persons						
Hostel and Shelter Admissions- Children						
Source: Local Administrative Data, some data may be obtained through HIFIS						

Data Template (not included in Data Profile):

Cumulative Days Stayed in Hostels, Unique Individuals, by Time Period						
Length of time	2008	2009	2010	2011	2012	2013 (YTD)
1 year or more						
6-12 months						
4-6 months						
3-4 months						
1-2 months						
3-4 weeks						
2-3 weeks						
1-2 weeks						
1 week						
6 days						
5 days						
4 days						
3 days						
2 days						
1 day or less						
Source: Local Administrative Data, some data may be obtained through HIFIS						

5.2.2 Episodic Homelessness

“Episodic homelessness” means staying in a shelter more than a number of times a year. The more times a person loses their housing the more likely they are to become ‘chronically homeless’. Such long-term instability puts significant stress on a person’s physical and emotional health.

- If data is available, what is the number and/or percentage of people who are episodically homeless? How has this changed over time?
- What are some of the reasons for people being ‘episodically homeless’? Of this data can be obtained through key informants and consultation with shelter users or staff.
- In some instances, data may be available to track deaths among people who are homeless. Provide data to describe any noticeable trends.

5.2.3 Transitional Housing

- Does this SM have transitional housing in its communities? If so, how many and name the agencies
- How many beds are provided?
- Include any statistics available on usage and demographics of individuals using transitional housing.
- Highlight any issues, challenges or specifics about agencies providing services to individuals in transitional housing

Data Template (not included in Data Profile):

Overview of Emergency and Transitional Housing Supply						
Provider	Needs Served	Support Services	Number of Beds	Occupancy Rate	Length of Stay	Number of Clients

Source: Local Administrative Data, some data may be obtained through HIFIS

5.2.4 Supportive Housing

Supportive housing can be defined as the integration of housing and support services for individuals who require specific services to maintain their housing and well-being. This may be in the form of on-site or mobile/on call support staff, or some combination of the two. The key is that these supports make it possible for residents to attain, retain and maintain decent housing and a quality of life that might now otherwise be possible. There are many different agencies, government ministries and funding bodies that have a role in the housing with support system.

- If possible and data available, provide a summary of that demonstrates the current demand and supply of supportive housing within the SM area.
- Explain and demonstrate the breakdown of the supportive housing beds by needs served.
- What other services and supports exist to assist vulnerable households?

Data Template (not included in Data Profile):

Housing With Supports	
Primary Service Focus	Number of Beds/Housing Units
Women and Children- VAW	
Youth-pregnant & parenting	
Youth	
Seniors (not Long Term Care Facility)	
Physical Disabilities	
Newcomers	
Mental Health	
Hospice	
Families	
Development Disabilities	
Criminal Justice	
Autistic Adults	
Acquired Brain Injury	
Addictions	

Source: Local Administrative Data, or additional sources- could be undertaken through an inventory

5.2.5 Housing for Post Incarcerated individuals

There is a strong relationship between homelessness and the criminal justice system. There is a high prevalence of incarceration among homeless adults and youth; the vulnerability of homeless individuals with mental illness; and the high prevalence of homelessness among ex-offenders. You may want to address this area in your plan, if supporting information is available.

- Are there any links between incarceration and homeless populations in your SM area
- The number of homeless persons arrested and cycling between jail and shelter- what are the trends
- Describe the service co-ordination and discharge planning in the community to reintegrate ex-prisoners
- Draw on empirical case studies, secondary knowledge that can demonstrate the related issues pertaining to programming to service needs of homeless offenders (detox services, alcohol and drug treatment, mental health treatment, assistance with completing housing applications etc).
- How many shelter users were ex-offenders or came directly from correction facilities?

Data can be requested from the Ontario Ministry of Community Safety and Correctional Services (OMCSC) *Program Effectiveness, Statistics and Applied Research Department*: for individuals who have no fixed address when they were admitted to a jail and the number who had no fixed address when they were discharged. OMCSC collects information on homeless status and incarcerated individuals entering and leaving provincial correction facilities for adults and youth.

Additional data can be sought from Local Police Statistics. Police statistics can provide information on the number of arrests of individuals with no fixed address. Each time an apprehension or address is made, police officers must ask for personal information, including address, and file a report.

Data Template (not included in Data Profile):

Admissions to Adult Correctional Facilities in Toronto, By time period						
No fixed address	2005-2006	2006-2007	2007-2008	2009-2010	2010-2011	2011-2012
Number of individuals with no fixed address						
Total no fixed address admissions						
Data can be requested from the Ontario Ministry of Community Safety and Correctional Services (OMCSC) <i>Program Effectiveness, Statistics and Applied Research Department</i>						

Number of Individuals Entering Shelters from Corrections by Age Groups, Selected years (based on individuals)						
	2008	2009	2010	2011	2012	2013
Youth (16-24)						
Adults (25-44)						
Older Adults (45+)						
Data can be requested from the Ontario Ministry of Community Safety and Correctional Services (OMCSC) <i>Program Effectiveness, Statistics and Applied Research Department</i>						

Age Group of Individuals coming from Corrections by Gender, Selected years (based on individuals)										
	2008		2009		2010		2011		2012	
	Male	Female								
Youth (16-24)										
Adults (25-44)										
Older Adults (45+)										

Data can be requested from the Ontario Ministry of Community Safety and Correctional Services (OMCSC) *Program Effectiveness, Statistics and Applied Research Department*

5.3 Other Housing/Shelter Options

5.3.1 Rooming Houses

Rooming houses provide an affordable housing option to low income households. Generally, rooming/boarded houses provide inexpensive accommodation, primarily for individual seniors, younger singles, childless couples, small families and persons with mental illness and few other housing options.

- How many licensed rooming houses are there in the SM area?

5.3.2 Trailer Parks, Motels, Campgrounds

There may be other housing options that residents tap into: trailer parks, motels and campgrounds.

- Describe the any concerns, issues or housing situations that the SM area may be facing with these other types of housing and shelter options.

5.4 Homelessness Prevention: Current Initiatives

In this section you can provide more detail on the initiatives and existing government initiatives underway to address homelessness. These can be initiatives to address:

- Affordability of Rental Housing
- Increase Supply of Affordable Housing
- Mediate the Gaps: Program and Services

- What are different programs and initiatives geared towards assisting at risk households and homeless people?
- How many are community-based run, government funded programs etc?
- Does the SM have a homelessness action plan? If so, describe the strategies
- What types of early interventions, start over and supports exist- programs, initiatives etc.
- What is being done to meet the physical and mental health needs of people who are homeless?
- What is being done to ensure that cross-sector and divisions with the SM area are working together to address homelessness? (i.e., Housing First approach)

5.5 Summary

Provide a summary of the highlights outlined within this section.

6.0 RECENT HOUSING ACTIVITY

An important consideration in the assessment of housing is to identify recent housing development activities. The following section describes the recent housing supply activity including housing starts and completion.

6.1 Housing Starts

- In the past year, how many new housing starts occurred?
- How has things changed over the past four years?
- What type(s) of housing has been built in the past year? (e.g., single-detached, semi-detached, row house, apartments)
- How many building permits for home additions or renovations have been approved in the past year?

Data Profile Table:

Table 17: Housing Starts by Type					
Housing Starts by Intended Market	2007	2008	2009	2010	2011
Freehold					
Condominium					
Rental					
Total					
Housing Starts by Dwelling Type					
Single					
Multiple					
Semi-detached					
Row					
Apartment					
TOTAL					

Source: CMHC custom run data

Data Template (not included in Data Profile):

Housing Renovations					
Community	2007	2008	2009	2010	2011

Source: Municipal Office- Primary Data

6.2 Housing Completions

- In the past year, how many new housing completions have occurred?
- How has things changed over the past four years?
- What type(s) of housing has been built in the past year? (e.g., single detached, semi-detached, row house, apartments)

Data Profile Table:

Table 18: Housing Completions by Type					
Housing Starts by Intended Market	2007	2008	2009	2010	2011
Freehold					
Condominium					
Rental					
Total					
Housing Starts by Dwelling Type					
Single					
Multiple					
Semi-detached					
Row					
Apartment					
TOTAL					
Source: CMHC custom run data					

6.3 Housing Outlook

- How many serviced residential lots are currently available for the development of housing?
 - Lots for sale by the community
 - Lots for sale by owner
- What is the average cost per lot in the community?
 - What is the cost for a single-family dwelling lot?
 - What is the cost for multi-family dwelling lot?
- What housing developments are currently in progress that will be available in the near future?
 - Name of development(s)
 - Type of development (e.g., social housing, market housing)
 - Characteristics of development (e.g., size, number of bedrooms)
 - Anticipated date that the development will be available
- According to the communities Official Community Plan, what plans does the community have to accommodate future residential growth and development? (e.g., land acquisition, infrastructure development)

6.4 Housing Gaps

- What type(s) of housing options are available in the service areas?
- What type(s) of housing options dominate the service areas housing market?
- What type(s) of housing options are not available?
- What types of housing are needed?
- In reference to the housing continuum, what have the gaps been identified as?

6.5 Summary

Provide a summary of the highlights outlined within this section.

7.0 HOUSING AFFORDABILITY ANALYSIS

Housing affordability relates to the ability of households to meet their monthly rent or mortgage payments within a reasonable threshold of their income. Adequate and stable income is closely connected to housing stability. Further poverty is linked to homelessness and housing instability. This section presents data indicators on affordability and housing tenure in the [SM area] such as homeownership and rental affordability, core housing need, and other factors affecting housing demand and supply such as the incidence of low income, trends in minimum wage and social assistance, rent bank and energy assistance usage.

7.1 Homeownership Affordability

It is important to provide an analysis of homeownership affordability based on trends in mortgage rates, a comparison of housing costs to household income and an analysis of affordability based on the proportion of income spent on rent.

7.1.1 Trends in Mortgage Rates

- What are the general trends in mortgage rates by time period?
- What implications does this change have on homeownership in the SM and various communities?
- What implications does this have for the SM in general?
- Has the mortgage rates allowed households to move into larger units? Has it allowed an increase of renters to venture into homeownership?
- Is homeownership in the SM area an affordable option for many households based on the interest rates?
- Is there an increasing number of first time home buyers?

Data Profile Table:

Financial Indicators	2007	2008	2009	2010	2011
1 Year-term Mortgage					
5 Year-term Mortgage					
Inflation Rate (CPI)					
Source: Ministry of Finance & Statistics Canada.					

7.1.2 Income Ranges of Homeowners

By demonstrating average and median income for homeowners can provide an indication of the ability of households to meet mortgage payments.

- What is the median and average household income for homeowners in the SM area?
- Has the average and median income of the homeowner increased or decreased over the years?
- Describe the income distribution of homeowners by time period.
- What are the trends relating to proportion of income spent on homeownership costs?
- What is the SM homeownership affordability rating (determined by dividing the average price of housing by the average household income)?

Data Template (not included in Data Profile):

Average and Median Income for SM Homeowners	1995	2000	2005	2010
Average Income- Homeowner				
Median Income- Homeowner				
Source: Statistics Canada, Custom Tabulation may be required				

Data Template (not included in Data Profile):

Income Distribution for SM Homeowners	1996	2001	2006
Under \$10,000			
\$10,000-\$19,999			
\$20,000-\$29,999			
\$30,000-\$39,999			
\$40,000-\$49,999			
\$50,000-\$59,999			
\$60,000-\$69,000			
\$70,000-\$79,000			
\$80,000-\$89,999			
\$90,000-\$99,999			
\$100,000 and over			
Source: Statistics Canada, Custom Tabulation may be required			

Data Template (not included in Data Profile):

Proportion of Income Spent on Ownership Costs	1996	2001	2006
Less than 10% of income			
15% to 30% of income			
3050% to 50% of income			
50% and over of income			
Source: Statistics Canada, Custom Tabulation may be required			

Data Template (not included in Data Profile):

Housing Affordability Rating Category	Median Multiple
Affordable	3.0 or less
Moderately Unaffordable	3.1 to 4.0
Seriously Unaffordable	4.1 to 5.0
Severely Unaffordable	5.1 and over
Source: 7 th Annual Demographia International Housing Affordability Survey: 2011	

7.2 Rental Housing Affordability

Similarly to homeowners, this section should provide an analysis of a household's ability to afford the current rent levels within the SM area. Using housing income and average market rents, the analysis can identify the rental housing options available throughout the SM area.

7.2.1 Income Ranges of Renters

- What is the median and average household income for renters in the SM area?
- Has the average and median income of the renter increased or decreased over the years?
- Describe the income distribution of renters by time period.
- What are the trends relating to proportion of income spent on renting costs?
- What does the data infer: are increasing number of renters spending more than 30% of their income on rent? Can low-income households find housing in the private rental market?
- Is income keeping pace with rents?
- Are the rental options limited for low-income households?

Data Template (not included in Data Profile):

Average and Median Income for SM Renters	1995	2000	2005	2010
Average Income- Renters				
Median Income- Renters				
Source: Statistics Canada, Custom Tabulation may be required				

Data Template (not included in Data Profile):

Income Distribution for SM Renters	1996	2001	2006
Under \$10,000			
\$10,000-\$19,999			
\$20,000-\$29,999			
\$30,000-\$39,999			
\$40,000-\$49,999			

\$50,000-\$59,999			
\$60,000-\$69,000			
\$70,000-\$79,000			
\$80,000-\$89,999			
\$90,000-\$99,999			
\$100,000 and over			
Source: Statistics Canada, Custom Tabulation may be required			

Data Template (not included in Data Profile):

Proportion of Income Spent on Rent	1996	2001	2006
Less than 10% of income			
15% to 30% of income			
30% to 50% of income			
50% and over of income			
Source: Statistics Canada, Custom Tabulation may be required			

7.3 Households in Core Housing Need

Core Housing Need is a concept used by the federal government to describe people with housing issues. It refers to households which are unable to afford shelter that meets adequacy, suitability, and affordability norms.

A household is in **Core Housing Need** if it has any of the problems mentioned below, and would have to pay more than 30% of its income to afford the average rent in a community for alternative housing. If a household is making 50% or more of income to shelter costs they are considered to be in '**severe core housing need**'.

- Affordability Problem: Paying more than 30% of income to shelter costs
- Suitability Problem: Housing that is too small for the size of household
- Adequacy Problem: Housing that is in need of repair

7.3.1 Households spending 30% of income on shelter costs

- In 2006, how many households were in core housing need?
- How has this changed since 2001?
- What is the proportion of renters and owners that are in core housing need?
- By housing tenure are renters or owners more likely to have significant affordability difficulties?
- How has this changed since 2001?
- What are the trends with senior and aboriginals in core housing need?
- The data table can be illustrated by municipality or communities.

Data Profile Table:

Table 13: Household in Core Housing Need by Type and Tenure						
(Households spending more than 30% of before-tax household income on shelter)						
Household Type	Core Housing Need					
	2001			2006		
	In Core Need	Not in Core Need	Total	In Core Need	Not in Core Need	Total
All Households						
Owners						
Renters						
Seniors						
Aboriginal						

Source: CMHC based on Statistics Canada Census data.

7.3.2 Households spending 50% of income on shelter costs

- In 2006, how many households were in severe core housing need?
- How has this changed since 2001?
- What is the proportion of renters and owners that are in severe core housing need?
- By housing tenure are renters or owners more likely to have significant affordability difficulties?
- How has this changed since 2001?
- What are the trends with senior and aboriginals in severe core housing need?
- The data table can be illustrated by municipality or communities.

Data Profile Table:

Table 14: Household in Severe Core Housing Need by Type and Tenure						
(Households spending more than 50% of before-tax household income on shelter)						
Household Type	Deep Core Housing Need					
	2001			2006		
	In Core Need	Not in Core Need	Total	In Core Need	Not in Core Need	Total
All Households						
Owners						
Renters						
Seniors						
Aboriginal						

Source: CMHC based on Statistics Canada Census data.

7.4 Evictions

It may be unclear how many evictions are taking place in a SM area. In terms of legal evictions, evidence from the Ontario Rental Housing Tribunal together with information that may be available through social housing landlords can be as good indicator to describe economic pressures in the rental housing market and eviction trends. Data can be collected relating to eviction applications for rental arrears and eviction orders issued.

7.5 Utility Rates

Although difficult to quantify, the rising costs of utilities in Ontario is having considerable impact on individuals and families in all communities. For low-income and even moderate income households these costs can put many families at risk of homelessness.

- What are the general trends in the SM area with regards to utility rates? Is there an increase or decrease?
- How has it affected households?
- What implications has utility rates had on service delivery provision, and on demand for programs like the Emergency Assistance Access?
- Describe the type of programs that the SM's have developed to assist low-income families cope with housing stability has a result of utility arrears.

7.6 Emergency Assistance Access

After rent, utility costs may lead to financial stress, family disruption, even homelessness. As energy costs continue to change, it is difficult for low-income households to effectively budget for any increase in energy costs.

Emergency Energy Assistance for Low-Income Households Program provides funding for heat and energy for those who are experiencing financial difficulties and are in receipt of a notice of termination of heating utilities.

- How much funding is received for Emergency Energy Assistance and or through LEAP?
- What are the general trends in the SM area related to Emergency Energy Assistance usage? Has there been an increase or decrease? How much \$ was distributed in Emergency Energy funds and to how many households?
- Draw on Program data (client and financial) to demonstrate usage and impact. How much \$ in energy assistance was provided by time period? By time period how many households were assisted?
- Describe the demand vs. supply?
- How many applications were turned down and the types of reasons?

7.7 Poverty Rates

An important measure of housing affordability is the incidence of low income among SM residents. There are two ways to demonstrate the household poverty: 1) Low Income Measure (LIM); or 2) Low-Income Cut off (LICO)

- 1) LIM is an indicator that provides a measure of low-income families and singles in the SM area the change over time. LIMs are a relative measure of defining low income adopted by Statistics Canada. Household distribution in relation to the LIM is available on an annual basis as part of the standard reporting of data from income tax filings. For this reason, LIMs provide an accessible measure that can be easily compared on a year-to-year basis. The measure is based on median income levels, and unlike the LICO, does not consider expenditures for food, clothing and shelter or community size. Each LIM threshold represents $\frac{1}{2}$ of the median income of households of different compositions.
- 2) LICO is an indicator that measures the number of low-income families and individuals. The LICO takes into account both household type and city size to establish thresholds. Statistics Canada using LICO to identify the incidence of low-income families and singles (i.e., families and singles living below the poverty line) within a SM area. Statistics Canada defines low-income cut off as “*Income levels at which families or unattached spend 20% more than average on food, shelter and clothing*”. This data is highly informative in relation to the need for affordable housing.

- (Using LIM) What are the characteristics of low-income households? (% of household types with pre-tax below the LIM; % of children in low-income families; % of seniors below LIM)
- (Using LICO) What percentage of the population falls below the low-income cut off? What is the percentage of families, non-family persons that fall below the LICO?
- What are the trends (by time period) related to the incidence of low income? For example is it more prevalent among single households? family households?
- How many persons in the SM area were identified as living within low income households?
- What are the LICO or LIM trends across communities within a SM area? Is it more significant in rural vs. urban communities?
- Is housing available in the SM area for those individuals and/or families falling below LIM or LICO?
- You may be able to demonstrate trends using OW, ODSP, and OAS/GIS administrative data to highlight further the attributes related to poverty and households in the SM area living below in low-income

Data Template (not included in Data Profile):

Incidence of Low Income, By Community, SM area, 2006/ 2011									
Municipality/Community	Families			Single Individuals			Total Population		
	Total (#)	Low Income (#)	%	Total (#)	Low Income (#)	%	Total (#)	Low Income (#)	%
SM Area									
Ontario									

Source: Statistics Canada, Census series.

7.8 Social Assistance

A review of income support provided by government social assistance programs, including Ontario Works (OW) and Ontario Disability Support Program (ODSP) can demonstrate households living in poverty, with housing affordability issues, and at risk of homelessness.

Social Assistance benefits have two fixed components, one for shelter and one for basic living expenses, adjusted for household composition and size.

- How many people are receiving social assistance? Described the trends over differing time periods?
- How many people are recipients of OW? Has the number increased or decreased over time?
- Described characteristics of OW recipients(singles, sole support parents, couples, couples with children).
- Describe the trend of the demographic groups?
- Provide information on Ontario Work Rates (benefit Unit size and maximum monthly shelter allowance)
- How many OW cases are paying market rents in excess of the shelter benefit?
- Based on municipal staff discussions you can further explore and report on what are the biggest challenges facing OW recipients- housing etc.
- How many people are recipients of ODSP? Has the number increased or decreased over time?
- Described characteristics of ODSP recipients(singles, sole support parents, couples, couples with children).
- Describe the trend of the demographic groups?
- Provide information on shelter allowance rates for ODSP clients.
- Based on municipal staff discussions you can further explore and report on what are the biggest challenges facing OW and ODSP recipients- lack of affordable housing etc.

Data Template (not included in Data Profile):

Ontario Works Average Monthly Number of Recipients	2008	2009	2010	2011	2012
Ontario Work Recipients					
Source: SM Local Administrative Data, Ontario Works					

Data Template (not included in Data Profile):

Ontario Works Rates	
Benefit Unit Size	Maximum Monthly Shelter Allowance
1	\$
2	\$
3	\$
4	\$
5	\$
6 or more	\$
Source: SM Local Administrative Data, Ontario Works	

Data Template (not included in Data Profile):

Number of Ontario Works Cases Paying Market Rents in Excess of the Shelter Benefit (specific time period)					
Family Type	Number cases	Average Rent Paid	Number in Excess	Percent in Excess	Average in Excess
Single					
Single with children					
Couple					
Couple with children					
Total					
Source: SM, Municipal Administrative Data					

Data Template (not included in Data Profile):

ODSP Number of Participants	Time Period	Time Period	Time Period	Time Period
Family Participants				
Total Individual Participants				
Source: SM Local Administrative Data, ODSP, or Ministry of Community and Social Services				

Shelter Allowance Rates for ODSP Clients	
Benefit Unit Size	Maximum Monthly Shelter Allowance
1	\$
2	\$
3	\$

4	\$
5	\$
6 or more	\$
Source: SM Local Administrative Data, ODSP	

7.9 Food Bank Access

The links between housing affordability and food security are strong; people often have to choose between paying the rent and feeding the family. The prospect of not being able to provide one of these basic necessities is stressful. Food banks exist to help bridge this affordability gap.

Food banks provide a modest amount of food free of charge to thousands of low-income households every month.

Collecting this data using the indicator 'use of food banks' can provide a measure of how many people do not have enough income to meet the basic needs of food and shelter, and are therefore at risk of becoming homeless. Related to usage of food banks are also types of outreach related food programs such as Out of the Cold Programs or Grocery Programs. Information pertaining to such programs is an indicator of persons in need within a SM area and community. Often as a result of increasing housing costs many families and individuals are spending more than 30% of their income on housing.

- This data can be derived from Hunger Count Statistics
- How many people are accessing food bank in SM area in a given time period?
- How many people used emergency food relief programs monthly? Has there been an increase or decrease?
- Has this increased? What are some of the reasons?
- Describe the demographics of people using food banks (e.g., adults, children)?
- Describe the age characteristics of individuals who used food banks? Has this changed over time?
- Of the individuals that accessed food banks how many were on OW?

Data Template (not included in Data Profile):

Food Bank Access Usage in One Month or Yearly				
	SM		Ontario	
	#	%	#	%
Adults				
Children				
Total People				
Source: Hunger Count Survey Data, or Local Administrative Data				

7.10 Rent Bank Access

The Rent Bank helps prevent families with children who are at imminent risk of eviction from becoming homeless. A common issue that many low-income tenants have to face is the lack of credit when they must deal with short-term emergency crises. Illness, accidents or the sudden loss of a job can quickly lead to rental arrears and eviction. Supports through the Rent Bank Program can include: short-term counselling, legal advice and referrals regarding eviction, negotiation with landlords, help to find new housing; where appropriate, interest-free loans to pay off rental arrears and stop the eviction process.

Rent Bank users (client data) can provide key information about households that are in need.

- What is the \$ of available loans for your SM area?
- Selecting a time period report on the number of families that have received loans from the Rent Bank. Provide a comparison of the data for previous years.
- Of the households receiving loans from the Rent Bank- how many were families, adults and children) managed to keep their housing and stabilize their housing situations.
- How many families applied to the rent bank but did not receive loans?
- Ranges of loans- and what the loans were paid primarily towards (pay arrears, provided for utilities)
- What were the range of rents paid by rent bank users?
- Describe the proportion of income spent on rent by rent bank users?
- Other statistics may be reported if administrative is collected. For example:
 - Average number of children among rent bank users?
 - Types of units and housing structures living in (i.e., two-bedrooms units in apartment buildings)
 - Income characteristics of Rent Bank users- average household income; median household income; income distribution of rent bank users

7.11 Summary

Provide a summary of the highlights outlined within this section.

8.0 DEVELOPMENT OF HOUSING PRIORITIES

The information gathered during the housing needs assessment is essential to the future planning and development of the SM area. Providing a variety of appropriate housing options for all residents is essential in order to maintain a health, vibrant and sustainable community. The lack of appropriate housing can have both direct and indirect impacts on individual households. Housing instability can lead to household instability, which in turn can affect health, education, employment, economic success, community integration and social cohesion. Together, these impacts can have detrimental effects and often occur in conjunction with one another.

8.1 Housing Gaps

- What type(s) of housing options are available in the SM area and its communities?
- What types(s) of housing options dominate the SM's housing market?
- What types of housing options are not available in the community?
- What types of housing are needed within the community?
- In reference to the housing system (housing continuum), what have the gaps been identified as?

8.2 Setting Priorities

A number of housing priorities can be identified for the service area as a result of conducting a housing needs assessment. These priorities include:

1. Short-term (immediate) housing priorities
2. Longer-term (ongoing) housing priorities

8.3 Short-term (Immediate) Housing Priorities

- Based on the information collected, what is the short-term housing priority of the greatest importance to for the service area?
- What is this deemed as the greatest importance? What information support this? (e.g., Statistics Canada data, focus group feedback, key person interviews)
- What are additional short-term priorities for the community?
- Why have these been identified as priorities? What information supports this? (e.g., Statistics Canada data, focus group feedback, key person interviews)
- How will the SM area achieve these goals? What are the action steps that need to be taken?

8.4 Longer-term (Ongoing) Housing Priorities

- Based on the information collected, what is the longer-term housing priorities of the greatest importance to for the service area?
- Why have these been identified as priorities? What information supports this? (e.g., Statistics Canada data, focus group feedback, key person interviews)
- How will the SM area achieve these goals? What are the action steps that need to be taken?

8.5 Identification of Barriers to Addressing Housing Needs

- What barriers will the SM area encounter as they move forward with their plan?

8.6 Identification of Possible Opportunities

- What are some of the opportunities available to the SM area?

APPENDIX A: COMMUNITY NEEDS SURVEY

COMMUNITY NEEDS SURVEY

PART A: PROFILE INFORMATION

1. Age: _____
2. Gender: Male Female
3. Are you currently: A Student (Post-Secondary, Upgrading, Training)
 Employed (full/part time, casual, seasonal, contract)
 Unemployed
4. Please indicate which of the following categories best represents your current household situation (please choose all that apply)
 Single Multi-family
 Single parent Multi-generational
 Married with children Blended family
 Married with no children
5. How many bedrooms do you currently have in your household?
 None Four
 One Five
 Two More than five
 Three

PART B: LOCATION INFORMATION

6. How long have you lived in this community in total (over different years)?
 Less than 1 year 6-9 Years
 1-2 Years 10-15 Years
 2-3 Years More than 15 years
 4-5 Years
7. Why did you choose the housing you currently live in? Please choose all the reasons that apply to you from the list and rank them according to the most important (1 = most important).
 Close to school Close to work
 Close to shopping Close to a good bus route
 Close to services for children Appropriate housing unit
 Affordability (ability to pay) Moved to city for work
 Other (please list in the space provided): _____

8. Select the option that best represents your current housing situation:

- | | |
|---|---|
| <input type="checkbox"/> Apartment (fewer than 5 storeys) | <input type="checkbox"/> Apartment (5 or more storeys) |
| <input type="checkbox"/> Single-detached house | <input type="checkbox"/> Row or townhouse (3 or more units) |
| <input type="checkbox"/> Condominium | <input type="checkbox"/> Duplex (2 units) |
| <input type="checkbox"/> Suite (within a single family income) | <input type="checkbox"/> Rooming House |
| <input type="checkbox"/> Moveable dwelling (e.g., trailer, mobile home) | <input type="checkbox"/> Other (specify: _____) |

9. In your home, do you have:

- | | | |
|--|------------------------------|-----------------------------|
| <input type="checkbox"/> A functional washing machine | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> A functional refrigerator | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> A cooling system | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> An adequate hot water system | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> Adequate dry food storage area | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> Kitchen facilities present | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> An adequate power supply | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> Connection to the sewage system | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

10. Describe the current condition of your home:

- Regular maintenance required
- Minor repairs needed
- Major repairs needed

11. If your home requires major repairs, what types of repairs are required?

12. When were the last known repairs and/or maintenance conducted on your residence?

- Less than 3 months ago
- 3-5 years ago
- 6-11 years ago
- 12-24 months ago
- More than 24 months

13. If you are having housing issues, please identify what type are below (please choose all that apply).

- | | |
|---|--|
| <input type="checkbox"/> Rent too expensive | <input type="checkbox"/> Neighbourhood not desirable |
| <input type="checkbox"/> Heat and/or electricity is too expensive | <input type="checkbox"/> Transportation difficulty |
| <input type="checkbox"/> Landlord uncooperative | <input type="checkbox"/> Crowded |

- Housing doesn't suite needs
- Other (specify): _____

14. How did you find your current home?

- Real Estate Agent
- Internet
- Family/Friends
- Newspaper
- Other (specify): _____

15. Do you have housing leases or agreements with a housing organization? Yes NO

PART C: NEEDS INFORMATION

16. Are you a homeowner? Yes NO

17. Are you renting your home? Yes NO

18. What is the square footage of your dwelling (not including the basement)?

19. How many people live in your dwelling?

- One
- Two
- Three
- Four
- Five
- Six or more

20. How many bedrooms are there in your dwelling:

- One
- Two
- Three
- Four or more

21. If you rent your home, why have you chosen to do so?

- Short-term stay (less than a year)
- Want flexibility of being able to move when I want
- Don't want the responsibilities of home ownership
- Don't know the process to purchase a home
- Can't afford to buy the type of home I want/ Unable to obtain a mortgage
- Feel uncomfortable dealing with banks
- Other (specify): _____

22. Have you experienced barriers in finding suitable housing? Yes NO

23. If yes, what is the main barrier for you in obtaining suitable housing?
- Personal/family income
 - Limited availability of housing
 - Difficulty in finding a suitable location
 - Growing family or current family size
 - Prejudice and discrimination
 - Other (specify): _____
24. If you were buying a home, please indicate your top choice of the type of house you would like:
- Single house
 - Duplex
 - Townhouse-style condominium
 - Apartment- style condominium
 - Townhouse
 - Other (specify): _____
25. If you were planning to buy a home, what price range would you be interested in ?
- Less than \$100,000
 - \$100,000 to \$150,000
 - \$150,000 to \$199,999
 - \$200,000 to \$240,999
 - \$250,000 to \$299,999
 - \$300,000 to \$349,999
 - \$350,000 plus
26. If you were planning to rent a home in the future, what price range would you be interested in?
- Less than \$1,000
 - \$1,000 to \$1,249
 - \$1,250 to \$1,499
 - \$1,500 or more
27. Do you require a wheelchair accessible home? Yes No
28. In the type of home you would like, how many bedrooms would there be?
- One
 - Two
 - Three
 - More than three
29. In the type of home you would like, what additional features would you want to include?
-

30. What current barriers, in your opinion, are preventing you from acquiring long-term sustainable housing or owning your own home?

31. How much of an issue is housing adequacy in your community? (e.g., homes needing major repairs, lacking basic services or invested with vermin/black mould)?

32. How much of an issue is housing suitability in your community? (e.g., household living in overcrowded conditions or multiple families living together)?

33. How much of an issue is housing accessibility in your community (e.g., persons with severe disabilities who cannot move around freely in and out of their homes)?

34. How much of an issue is housing affordability in your community (e.g., households paying more than 30% of their before-tax-income on housing)?

PART D: FINANCIAL INFORMATION

35. Please identify your sources of income? (Choose all that apply)

- Employment income (full/part time, seasonal, contract)
- Employment Insurance
- Employment Insurance- Maternity Leave
- Employment Insurance- Disability
- Social Assistance/ Old Age
- Worker's Compensation
- Veteran's Allowance
- Canada Pension Plan
- Disability Pension

- Student bursary/loan
 - Other Pension
 - Child Tax Credit
 - Other (please specify):
-

36. If you answered Employment Income, how long have you been working at your current job?

- | | |
|---|--|
| <input type="checkbox"/> 6 months or less | <input type="checkbox"/> 5-6 Years |
| <input type="checkbox"/> 6 months- 1 year | <input type="checkbox"/> 7-8 Years |
| <input type="checkbox"/> 1-2 Year | <input type="checkbox"/> 9-10 Years |
| <input type="checkbox"/> 3-4 Years | <input type="checkbox"/> More than years |

37. If you answered Employment Income, what type of employment status do you have?

- | | |
|------------------------------------|---|
| <input type="checkbox"/> Full-time | <input type="checkbox"/> Not employed |
| <input type="checkbox"/> Part-time | <input type="checkbox"/> Contract |
| <input type="checkbox"/> Seasonal | <input type="checkbox"/> Other (specify): |

38. Estimate how much money your household earns in a calendar year (January to December):

- | | |
|---|---|
| <input type="checkbox"/> Less than \$9,999 | <input type="checkbox"/> \$74,999 to \$99,999 |
| <input type="checkbox"/> \$10,000 to \$19,999 | <input type="checkbox"/> \$100,000 to \$149,999 |
| <input type="checkbox"/> \$20,000 to \$29,999 | <input type="checkbox"/> \$150,000 to \$199,999 |
| <input type="checkbox"/> \$30,000 to \$49,999 | <input type="checkbox"/> \$200,000 to \$299,999 |
| <input type="checkbox"/> \$50,000 to \$74,999 | <input type="checkbox"/> \$300,000 or more |

39. How much does your household currently spend on rent/mortgage per month? _____

40.. Approximately, what percentage of your monthly income goes towards housing (rent and utilities OR mortgage, utilities and property taxes)?

- Less than 30%
- 30% - 50%
- More than 50%

41. Does this include utilities? Yes No

42. What types of assets do you have? (please choose all that apply)

- | | |
|--|---|
| <input type="checkbox"/> House | <input type="checkbox"/> Personal property (car, recreational vehicle, etc) |
| <input type="checkbox"/> Land | <input type="checkbox"/> Savings Account and/or Chequing Account |
| <input type="checkbox"/> Investments (RRSP's, Stocks, Bonds, GICs, Mutual Funds) | |
| <input type="checkbox"/> None | |

Other: _____ -

43. What types of debts do you have? (please choose all that apply)

Mortgage

Car loan/lease

Student loan

Credit cards

Personal loan

Personal line of credit

Other (specify): _____

44. Listing all your debts together (not including rent and/or mortgage payments), what is your total monthly debt payment? _____

APPENDIX B: FOCUS GROUP QUESTIONS

FOCUS GROUP

QUESTIONS

1. How much of an issue is “adequate housing” in your community? (e.g., homes needed major repairs, lacking basic services or infested with vermin/black mould)
2. How much of an issue is “suitable housing” in your community? (e.g., households living in overcrowded conditions or multiple families living together)
3. How much of an issue is “accessible housing” in your community? (e.g., persons with severe disabilities who cannot move around freely in and out of their homes)
4. How much of an issue is “affordable housing” in your community? (e.g., households paying more than 30% of their before-tax income on housing)
5. What factors prevent tenants from obtaining appropriate housing in your community? (e.g., adequate, suitable, accessible, affordable)
6. What impacts do housing issues have on the community’s residents in terms of:
 - Family impacts (e.g., family instability, domestic violence, increasing stress)
 - Social impacts (e.g., social isolation)
 - Health impacts (e.g., reduced physical and/or mental health)
 - Educational impacts (e.g., poorer grades, inability to upgrade one’s education)
 - Economic impacts (e.g., staff recruitment challenges, staff turnover, reduced levels of service)
7. Is homelessness (e.g., living on the street, living in a car) a concern in your community?
 - If so, what type(s) of community-specific evidence support this?
 - If so, what segment(s) of the population is affected by this?
8. Is near-homelessness (e.g., people living in hotels, people living on couches) a concern in your community?
 - If so, what type(s) of community-specific evidence supports this?
 - If so, what segment(s) of the population is affected by this?

9. What do you think the housing priorities for your community should be?
10. What do you think the key barriers are to improving housing affordability, adequacy, suitability and/or accessibility in your community?
11. What do you think are the key opportunities to improving housing affordability, adequacy, suitability and/or accessibility in your community?

Overview of the Group Feedback

Provide an overview of the feedback obtained through the focus groups.