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Addressing Core Housing Need in Canada

By Sarah Cooper and Ian Skelton

OCTOBER
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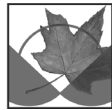
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CCPA

CANADIAN CENTRE
for POLICY ALTERNATIVES
MANITOBA OFFICE

Unit 205 – 765 Main St., Winnipeg, MB R2W 3N5
TEL 204-927-3200 FAX 204-927-3201
EMAIL ccpamb@policyalternatives.ca



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About the Authors:

Sarah Cooper is a PhD student in Urban Planning and Policy at the University of Illinois-Chicago, and a CCPA Manitoba Research Associate.

Ian Skelton, Senior Scholar at the University of Manitoba, is a retired member of the Canadian Institute of Planners and a CCPA Manitoba Research Associate.

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Executive Summary

Social housing is at risk in Canada. Just a few decades ago, Canada had an internationally-recognized social housing portfolio, but today the supply of public, nonprofit and cooperative housing is in a downward spiral. As a result, over a million low-income households are facing a real housing crisis.

In 2011, 12.45 percent of households in Canada, or 1,552,145 households, were in core housing need. This means their housing was inadequate (required major repairs), unsuitable (not an appropriate size) and/or unaffordable, and that they would not be able to afford adequate, suitable housing in the local area. Core housing need varies over time and across the country, but we have calculated that under current trends, it would take 226 years for core housing need to disappear nationally. Looking specifically at provinces and territories, trends show no end to core housing need in Nunavut, and an end to core housing need in British Columbia in 1,355 years.

This is a crisis not just for households experiencing core housing need. All of us, at any moment, can be affected by economic, health,

personal or other factors that can undermine housing security. And because everyone shares the lived environment, our neighbour's core housing need becomes part of our own daily lives. Many municipalities, provinces/territories and First Nations have established programs to address housing need, but these governments do not have sufficient funding to solve the problem by themselves. As well, inconsistent levels of funding and different strategies across the country have resulted in a patchwork of initiatives, rather than a coherent program and funding framework.

Various organizations and think tanks have put forward actions and proposals to address the growing Canadian housing crisis. They are presented here according to their focus on three areas: the housing system, social housing programs and rental housing. We highlight the actions and proposals that will most directly address the housing crisis faced by households in core housing need. They can be combined, modified and adapted for each locality, and we argue that national collective directions can emerge from local discussions and activism on the housing crisis.

Introduction

It is widely recognized that housing markets are not able to produce the accommodation needed by many sections of the population. Various factors prevent the market from making the profits it requires by investing in housing for households with low incomes or special needs. Consequently public support and investment have been necessary to build, maintain and manage a portfolio of social housing.¹

By the close of the 20th century Canada had developed a portfolio of some 650,000 units of social housing. The portfolio included public, nonprofit and cooperative housing, and relies on substantial financial commitments from the federal government. This process was typical of the advanced Western nations, though Canada was renowned internationally for the strong capabilities of its public, nonprofit and cooperative organizations that worked to create social housing, and for the quality of the residential environments produced.

However, in the early 1990s the Government of Canada began to withdraw from the social housing sector, first by freezing funding, and then by devolving responsibility to provincial

and territorial governments. This abdication of federal responsibility for social housing in Canada is not at all typical of the advanced Western nations, where national housing policies and programs persist. The result is that for almost a generation there has not been a consistent national program in Canada to address the widespread and growing housing need documented in the following section.

This document aims to draw attention to the need for a reactivated social housing sector and contributes to the growing discussion on social housing in Canada. It begins by quantifying the current and ongoing need for low-cost housing using data provided by the Canada Mortgage and Housing Corporation (CMHC). It then describes the existing initiatives funded by the federal governments and implemented by the provincial and territorial governments. Third, it describes the housing proposals recently produced by different constituents. In reviewing the existing funding provisions and the proposals, our intention is to highlight their underlying purposes (rather than their costs) in order to assess their potential for addressing core housing

¹ See CHRA (N.d.), Brandon and Silver (2015) and Wellesley (2010) for further reading.

need. Finally the document offers comments on these proposals to support the discussions on the concrete steps that should be undertaken by the federal government. Our hope is that read-

ers will think about core housing need and its causes, and will consider the proposals included here as they seek to reduce housing need in their own communities.

Core Housing Need

There are many ways to demonstrate the growing housing crisis and its consequences. Contributing to these, this section shows how housing need evolved from 1991 to 2011. To determine whether a household is in core housing need, CMHC uses three tests:

- Adequacy: the residents report that the dwelling does not need major repair;
- Suitability: there are sufficient bedrooms for the household; and
- Affordability: the costs are under 30 percent of the household's pre-tax income.

A household in a dwelling that fails any of the tests, and that would have to pay 30 percent or more of its pre-tax income to pay the median market rent for adequate and suitable housing, is in core housing need.²

To depict core housing need we used the Housing in Canada Online database (cmhc.beyond2020.com) for Canada, each province and territory, and the Census Metropolitan Areas (CMAs). Here we show the information in graphs, accompanied by brief commentary for each of

these areas (see the Appendix for the CMA data). This includes a discussion of the trend over 1991 to 2011, and an estimate of how long it would take for core housing need to be eliminated if the current trend continues. This calculation is intended to promote discussion — an understanding of the specific causes and remedies for core housing need should be developed in every locality.

Core housing need is a useful figure for assessing housing conditions, but there are some important limitations. First, homeless people are not included in core housing need data. Homelessness is a significant problem across Canada, with 35,000 people estimated to be homeless on any given night, and over 235,000 people experiencing homelessness at some point over the course of the year (Gaetz et al. 2014). Any strategy to address core housing need must therefore include a specific focus on homelessness as well.

Second, First Nations are excluded from the source used here, and core housing need data quality is limited in other sources, though upwards of one-third of households on-reserve were probably in core housing need in 2011.³

² Further details can be found in *Canadian Housing Observer* 2008 and 2014.

³ See https://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/upload/Table4_Aborig_EN_2011.xls

Data problems prevented the inclusion of First Nations data in this paper.

Third, if a household head is aged 15 to 29 years and attending school full-time, the household is not considered in core housing need even if their dwelling fails any of the tests. The hardship is seen as temporary.

The exclusion of these three groups of marginalized people — homeless, First Nations and studying — points to the dire need to restore and expand social data sources.⁴ This is related to a further limitation of measures of core housing need: the estimates from 2011 were based on the voluntary National Household Survey (because the compulsory Census was cancelled). Consequently comparisons with previous years may not be completely sound. Nevertheless the data used in this analysis are the best available, giving a general indication of magnitudes and trends in core housing need.

Core Housing Need in Canada

The percentage of households experiencing core housing need in Canada decreased from 13.55 percent in 1991 to 12.45 percent in 2011 (see Fig. 1). Continuing this rate of change it would take 226 years for core housing need to be eliminated in Canada.

However, over the twenty-year period, there was variation in the percentage of core housing need, ranging from a high of 15.63 percent in 1996 to a low of 12.45 percent in 2011. From 1991 to 1996, core housing need increased from 13.55 percent to 15.63 percent, or 297,200 households. This coincided with the 1993 freeze in federal housing spending, as well as with a widespread recession and cuts to social welfare programs in many provinces. From 1996 to 2011, core housing need decreased 15.63 percent to 12.45 percent. The apparent reversal of the 1991–1996 trend gives little comfort, as under the 1996–2011 trend it would take 58 years for core housing need to disappear.

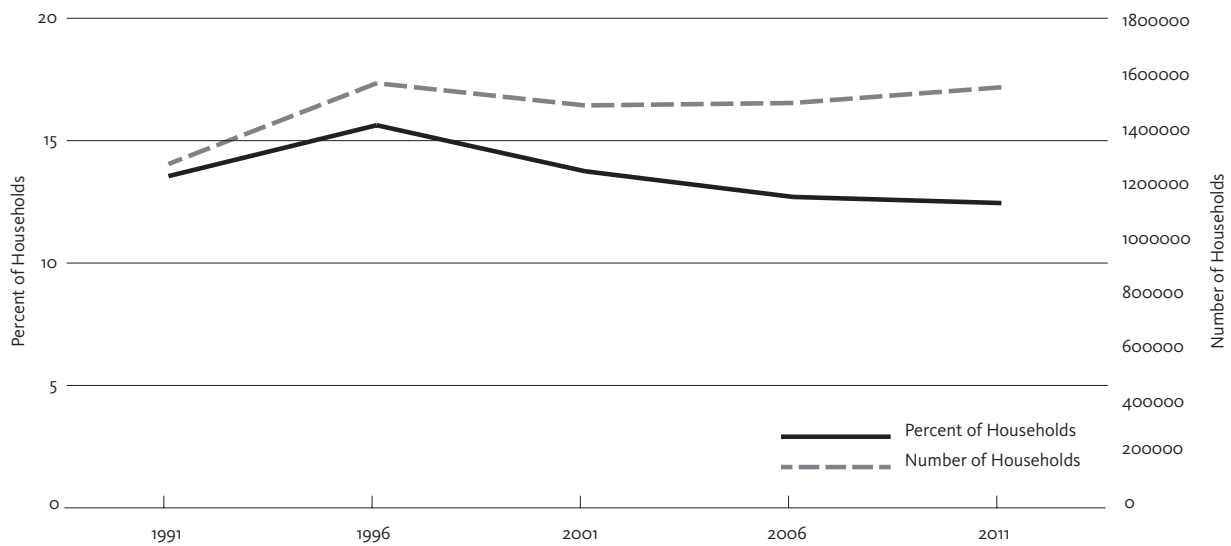
The national trend was strongly influenced by Ontario, due to its relative size, but similarities are evident in many other areas where core housing need spiked between 1991 and 1996. At a provincial and territorial level, the following graphs show that the percentage of households in core housing need decreased from 1991 to 2011 everywhere except Ontario and Nunavut. In Ontario the trend shows a marked increase to 1996 followed by a moderate decline; in Nunavut the trend is consistently upward since 2001 (the first year that Nunavut-specific data were included). In several CMAs the trend is also an overall increase. Among provinces and territories with declining core housing need, if the 1991 to 2011 trends continue, core housing need will be eliminated first in the Northwest Territories, in 24 years, and last in British Columbia, in 1,355 years.

However, even as the percentage of households decreased, the growth of the population has meant that the total number of households experiencing core housing need in Canada increased by 282,165 during the same 20-year period. In 1991, 1,269,980 households were in core housing need, while in 2011, 1,552,145 households were in core housing need. In Nova Scotia, Ontario, Saskatchewan, Alberta, British Columbia, the Yukon and Nunavut, the numbers of households in core housing need increased, while in Newfoundland and Labrador, Prince Edward Island, New Brunswick, Québec, Manitoba and the Northwest Territories the numbers of households in core housing need decreased.

A large proportion of this increase took place in Ontario, where the number of households in core housing need increased by 208,900 between 1991 and 2011, and even more specifically in Toronto, where 139,590 households moved into core housing need. British Columbia also saw a large increase in the numbers of households in core housing need, with 64,775 households entering

⁴ “Does not compute”. *Globe and Mail* editorial, 8 May 2015.

FIGURE 1 Core Housing Need in Canada



core housing need between 1991 and 2011. (For detail on how core housing need changed in the CMAs across the country, see Appendix A.)

Core Housing Need in Provinces and Territories

The percentage of households experiencing core housing need in Newfoundland and Labrador decreased from 14.51 percent in 1991 to 11.37 percent in 2011 (see Fig. 2). Continuing this rate of change, it would take 72 years for core housing need to be eliminated. The total number of households experiencing core housing need decreased by 1,685 during this 20-year period. Under the 1996–2011 trend, core housing need decreased from 14.80 percent to 11.37 percent, while the number of households in core housing need decreased by 3,365; continuing this rate of change, it would take 49 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in Prince Edward Island decreased from 13.39 percent in 1991 to 9.22 percent in 2011 (see Fig. 3). Continuing this rate of change, it would take 44 years for core housing need to be eliminated. The total number of households

experiencing core housing need decreased by 640 during this 20-year period. Under the 1996–2011 trend, core housing need decreased from 13.43 percent to 9.22 percent, while the number of households in core housing need decreased by 1,115; continuing this rate of change, it would take 32 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in Nova Scotia decreased from 13.59 percent in 1991 to 12.51 percent in 2011 (see Fig. 4). Continuing this rate of change, it would take 234 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 4,215 during the same 20-year period. Under the 1996–2011 trend, core housing need decreased from 14.89 percent to 12.52 percent, while the number of households in core housing need decreased by 1,820; continuing this rate of change, it would take 79 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in New Brunswick decreased from 16.20 percent in 1991 to 9.89 percent in 2011 (see Fig. 5). Continuing this rate of change, it would take 31 years for core housing need to be

FIGURE 2 Newfoundland and Labrador

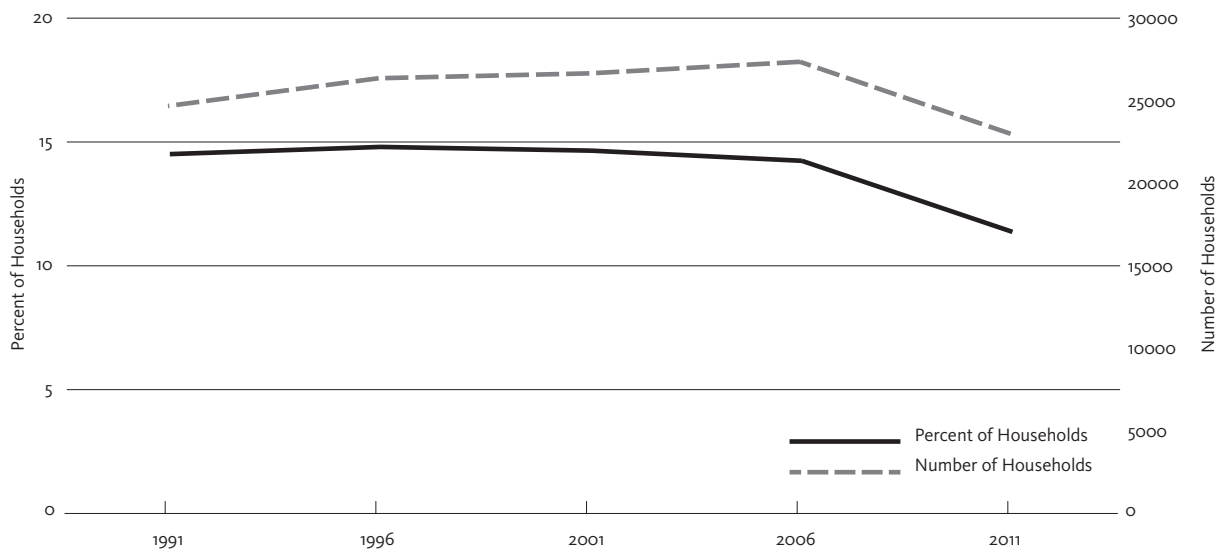
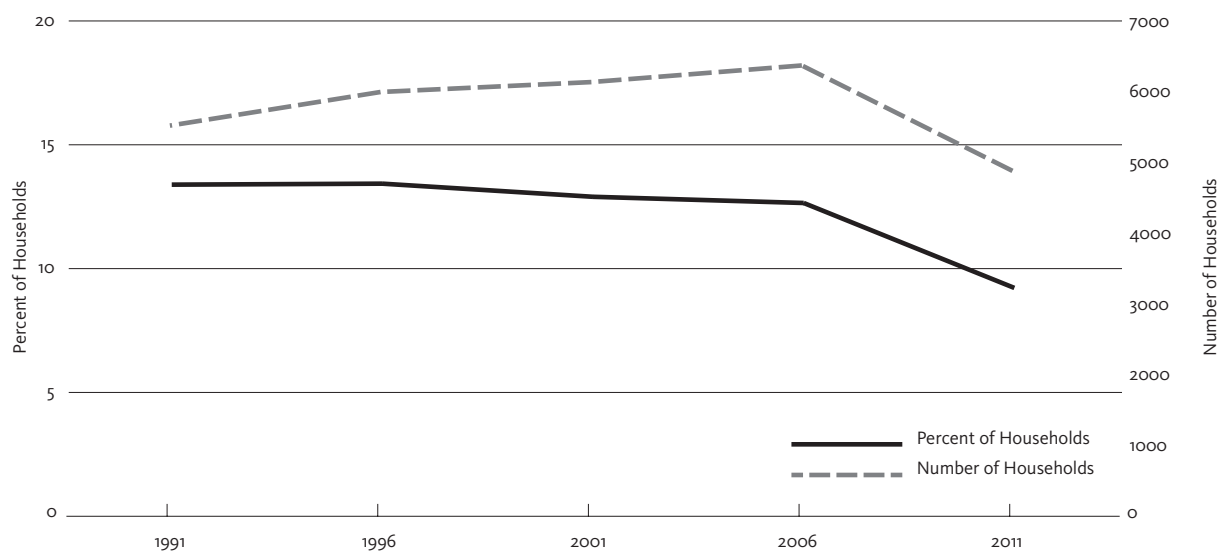


FIGURE 3 Prince Edward Island



eliminated. The total number of households experiencing core housing need decreased by 9,840 during this 20-year period. Under the 1996–2011 trend, core housing need decreased from 13.58 percent to 9.89 percent, while the number of households in core housing need decreased by 5,170; continuing this rate of change, it would

take 40 years for core housing need to be eliminated. The decline in core housing need in New Brunswick is slowing.

The percentage of households experiencing core housing need in Québec decreased from 14.52 percent in 1991 to 10.81 percent in 2011 (see Fig. 6). Continuing this rate of change, it would take

FIGURE 4 Nova Scotia

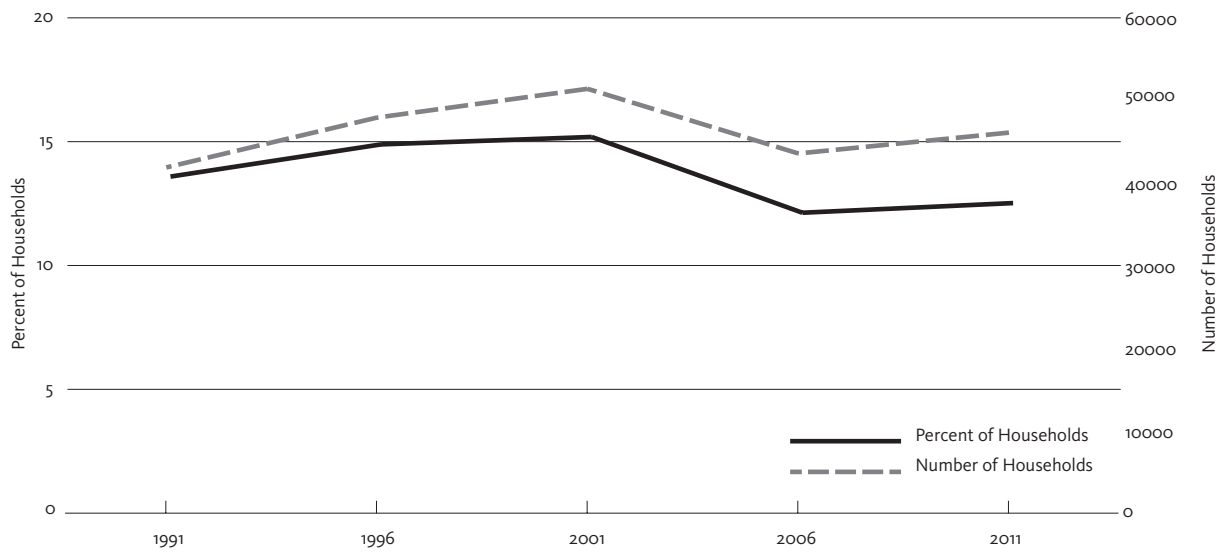
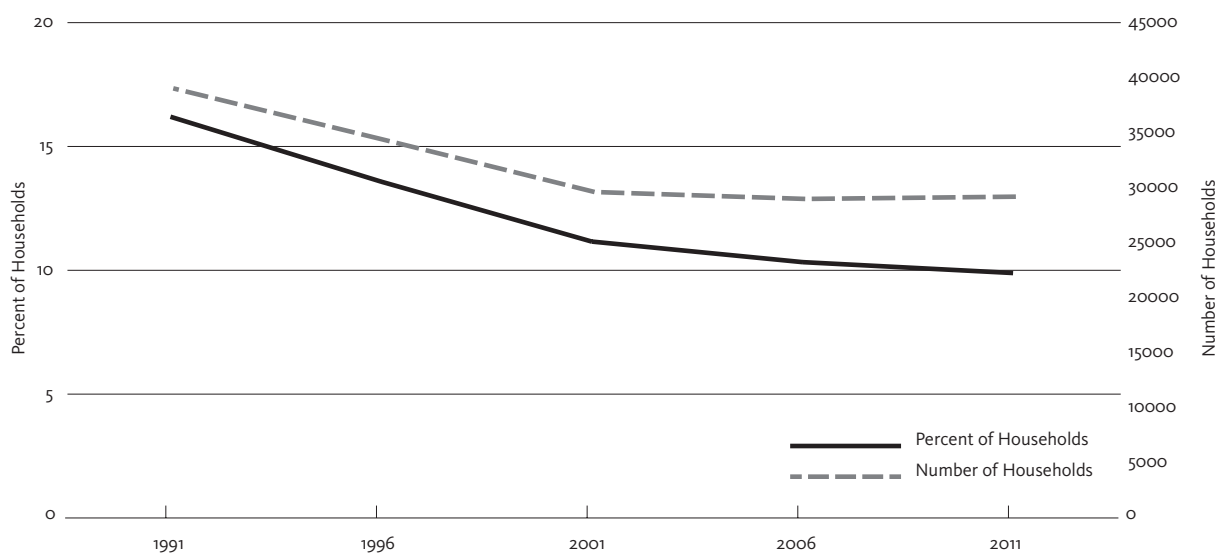


FIGURE 5 New Brunswick



58 years for core housing need to be eliminated. The total number of households experiencing core housing need decreased by 11,500 during this 20-year period. Under the 1996–2011 trend, core housing need decreased from 16.27 percent to 10.81 percent, while the number of households in core housing need decreased by 78,170; con-

tinuing this rate of change, it would take 29 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in Ontario increased from 11.88 percent in 1991 to 13.41 percent in 2011 (see Fig. 7). The total number of households experiencing core housing need increased by 208,900

FIGURE 6 Québec

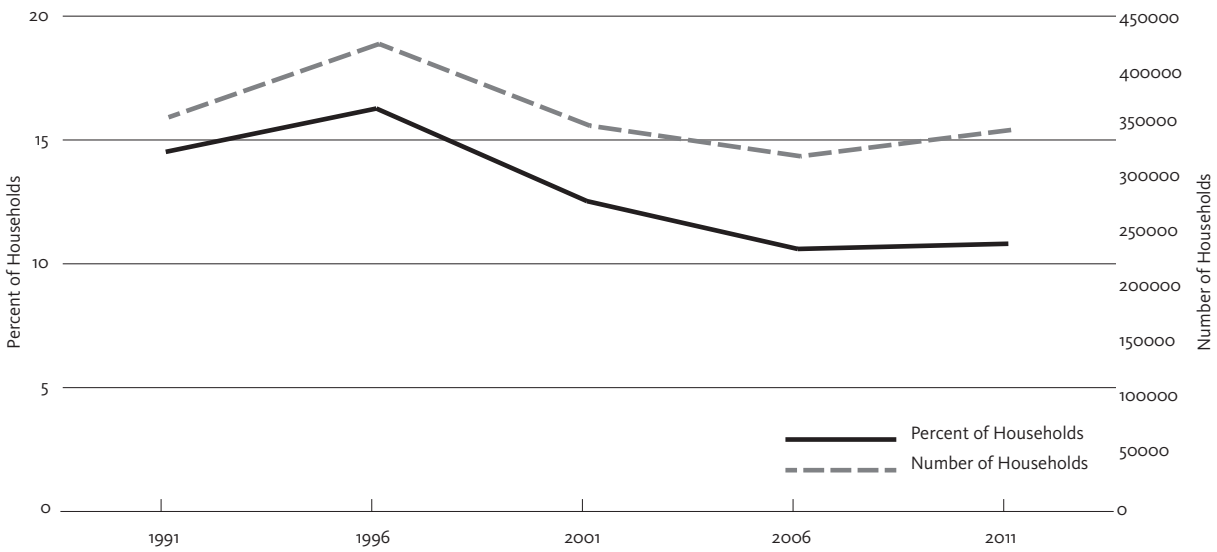
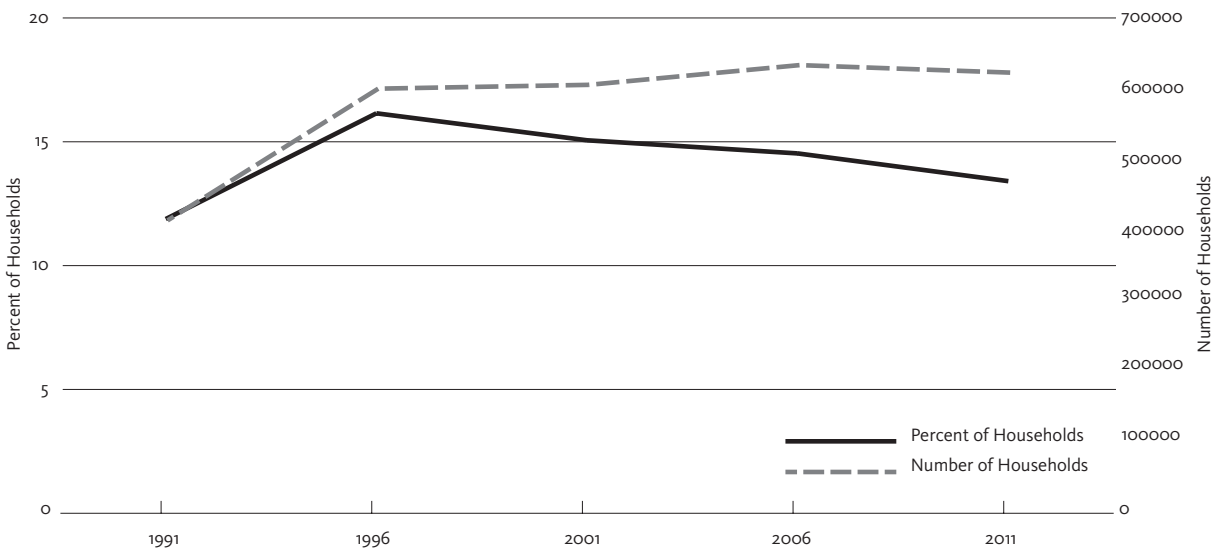


FIGURE 7 Ontario



during the same 20-year period. This increase is primarily concentrated in Toronto, where the percentage of households experiencing core housing need increased by 3.40 percent from 1991 to 2011, and the total number of households increased by 139,590. Under the 1996–2011 trend, core housing need decreased from 16.15 percent

to 13.41 percent; continuing this rate of change, it would take 73 years for core housing need to be eliminated. From 1996 to 2011 the total number of households experiencing core housing need increased by 22,685.

The percentage of households experiencing core housing need in Manitoba decreased from

FIGURE 8 Manitoba

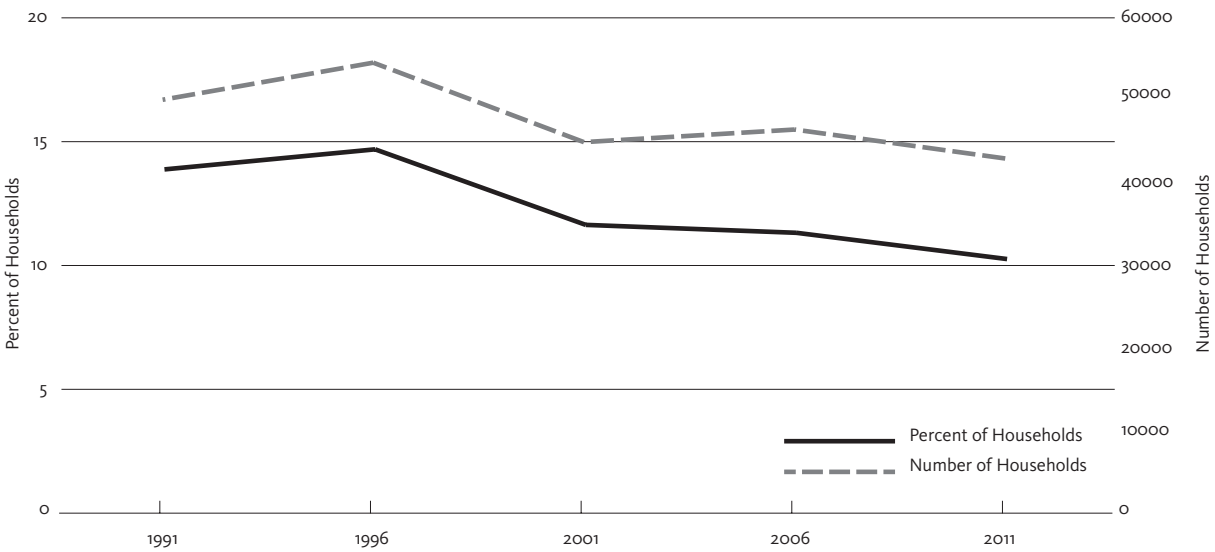
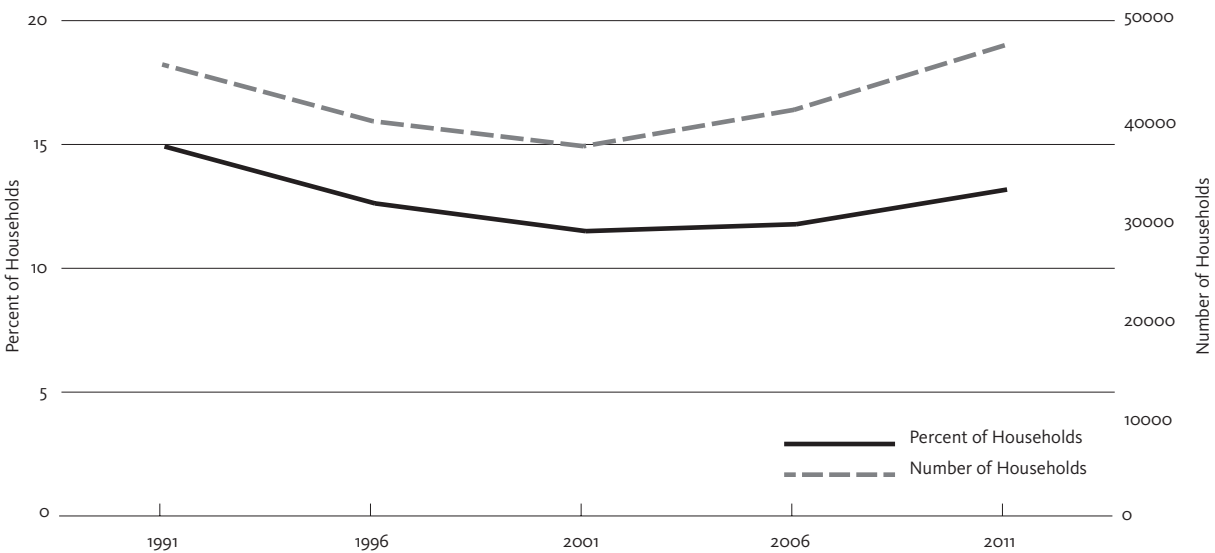


FIGURE 9 Saskatchewan



13.88 percent in 1991 to 10.26 percent in 2011 (see Fig. 8). Continuing this rate of change, it would take 57 years for core housing need to be eliminated. The total number of households experiencing core housing need decreased by 7,115 during this 20-year period. Under the 1996–2011 trend, core housing need decreased from 14.69 percent

to 10.26 percent, while the number of households in core housing need decreased by 11,605; continuing this rate of change, it would take 34 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in Saskatchewan decreased from 14.92 percent in 1991 to 13.18 percent in

FIGURE 10 Alberta

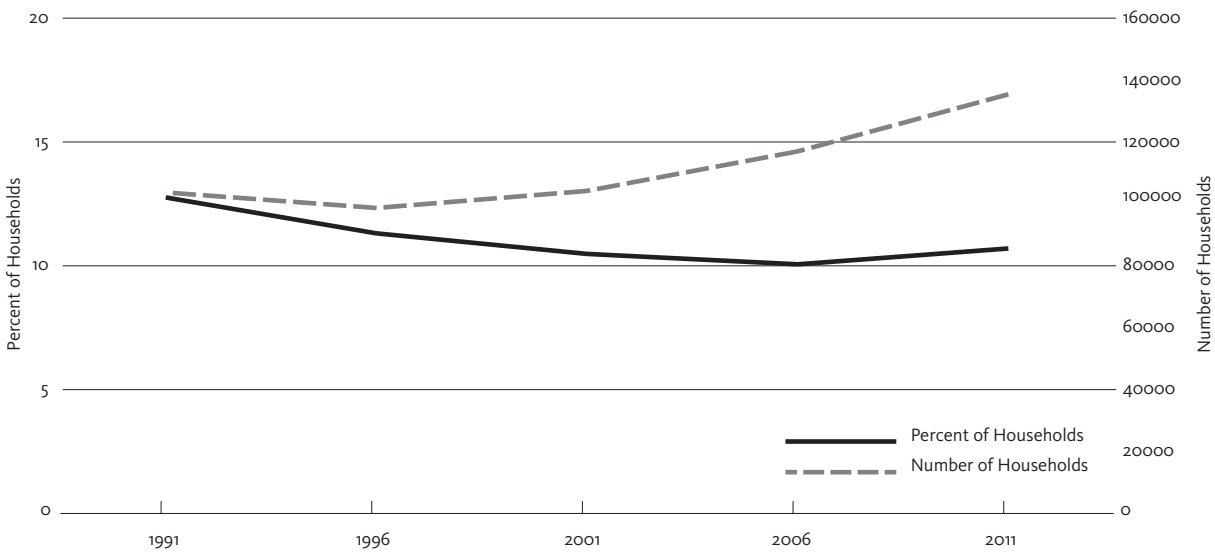
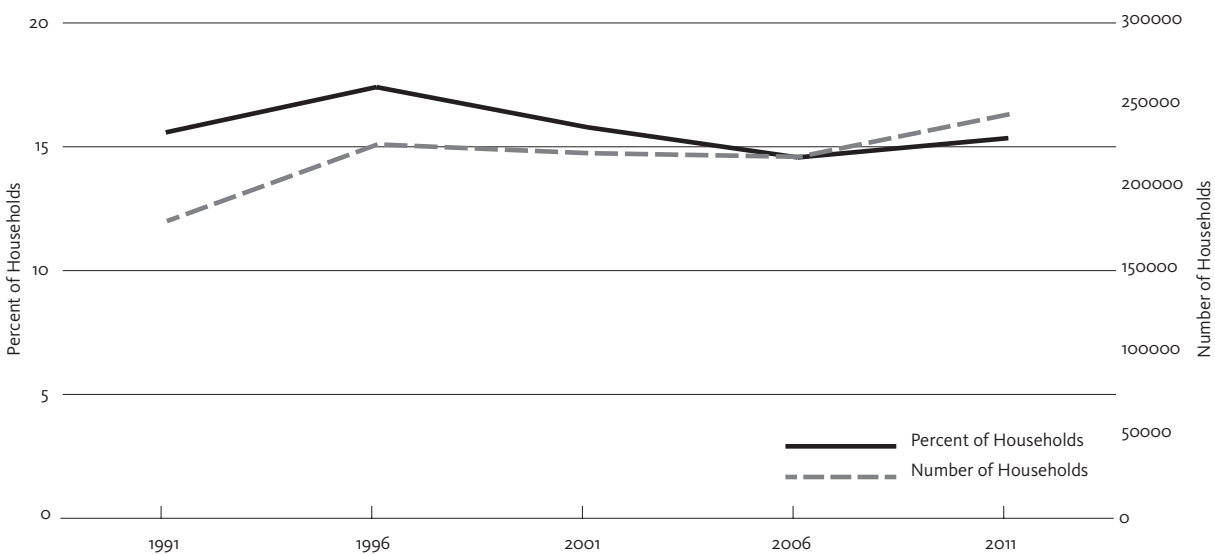


FIGURE 11 British Columbia



2011 (see Fig. 9). Continuing this rate of change, it would take 151 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 1940 during the same 20-year period. Under the 1996–2011 trend, core housing need increased from 12.62 percent to 13.18 percent; this

trend shows no end to core housing need. From 1996 to 2011 the total number of households experiencing core housing need increased by 7,665.

The percentage of households experiencing core housing need in Alberta decreased from 12.76 percent in 1991 to 10.70 percent in 2011 (see Fig. 10). Continuing this rate of change, it would

FIGURE 12 Yukon

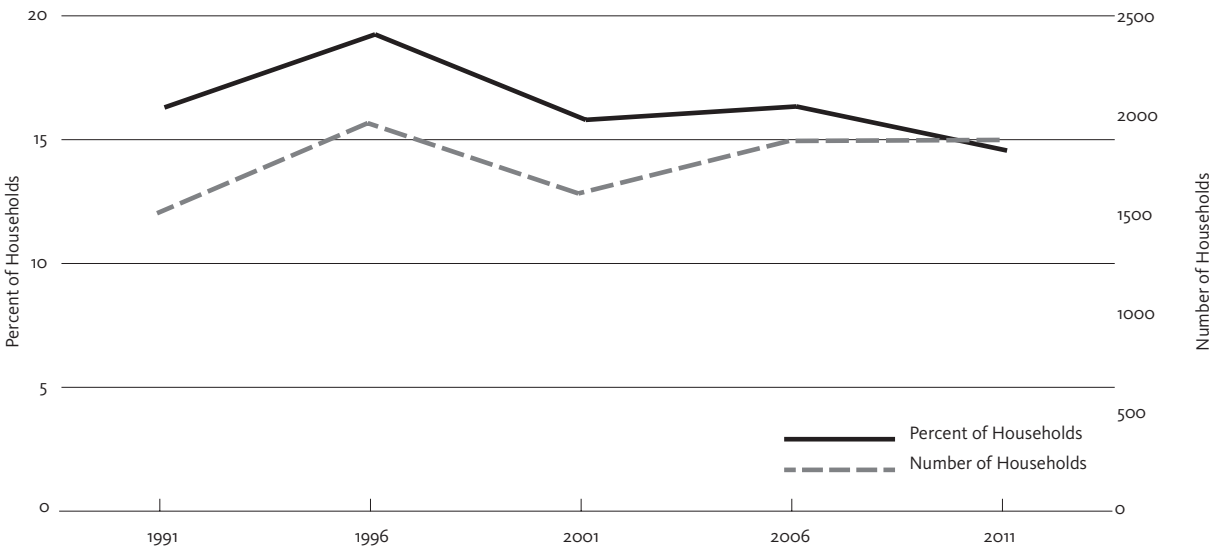
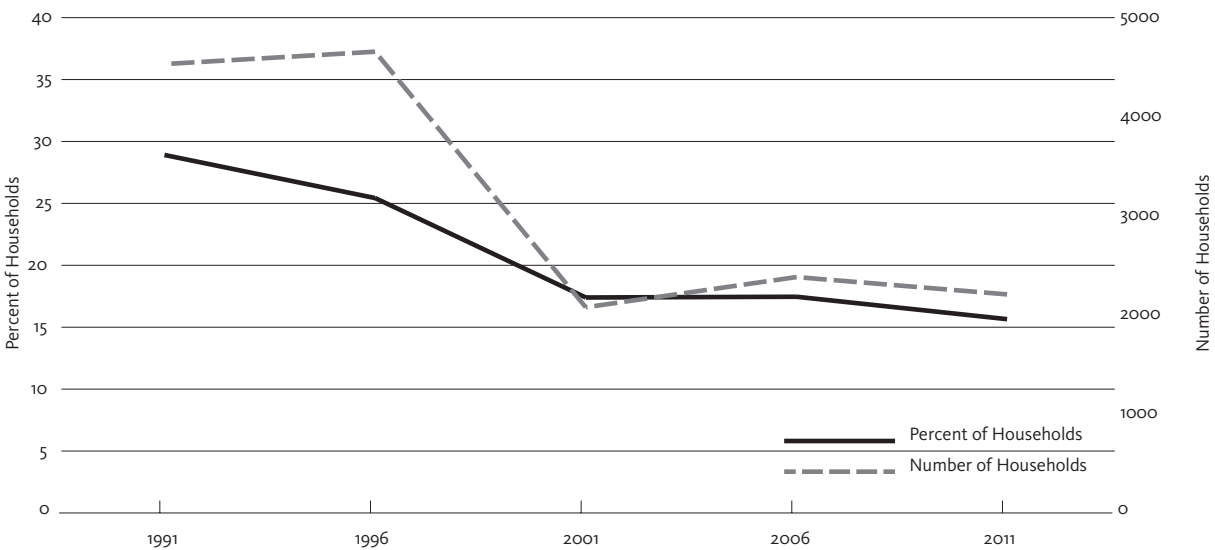


FIGURE 13 Northwest Territories

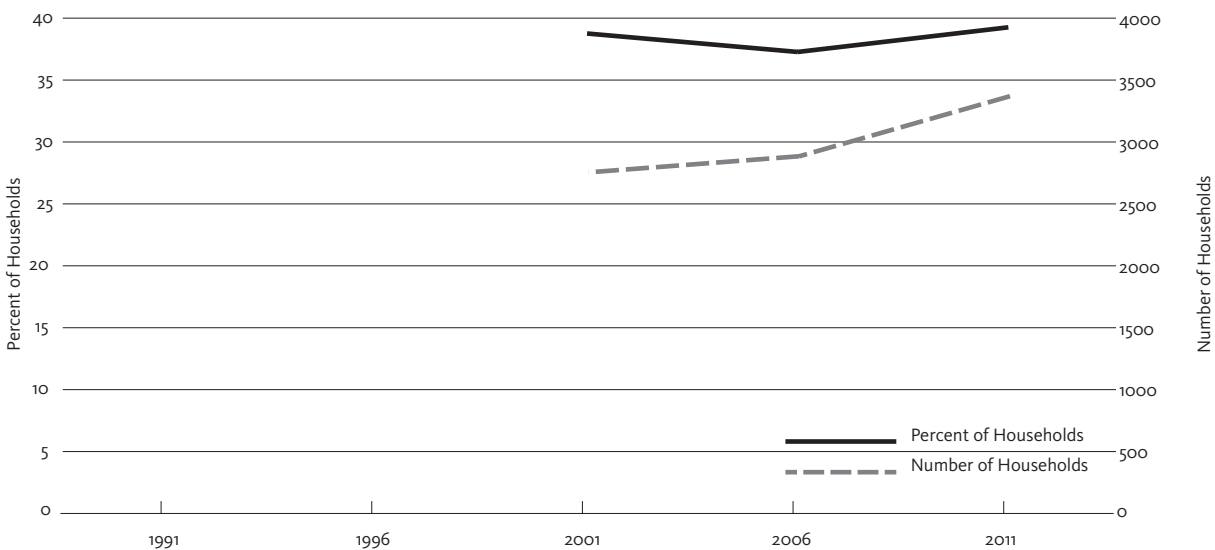


take 104 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 31,705 during the same 20-year period. Under the 1996–2011 trend, core housing need decreased from 11.31 percent to 10.70 percent; continuing this rate of change, it would take 262 years for

core housing need to be eliminated. From 1996 to 2011 the total number of households experiencing core housing need increased by 36,710.

The percentage of households experiencing core housing need in British Columbia decreased from 15.58 percent in 1991 to 15.35 percent in 2011 (see Fig. 11). Continuing this rate of change,

FIGURE 14 Nunavut



it would take 1,355 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 64,775 during the same 20-year period. Under the 1996–2011 trend, core housing need decreased from 17.41 percent to 15.35 percent, while the number of households in core housing need decreased by 18,310; continuing this rate of change, it would take 112 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in the Yukon decreased from 16.30 percent in 1991 to 14.56 percent in 2011 (see Fig. 12). Continuing this rate of change, it would take 167 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 370 during the same 20-year period. Under the 1996–2011 trend, core housing need decreased from 19.25 percent to 14.56 percent, while the number of households in core housing need decreased by 85; continuing this rate of change, it would take 46 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in the Northwest Territories decreased from 28.91 percent in 1991 to 15.65 percent in 2011 (see Fig. 13). Continuing this rate of change, it would take 24 years for core housing need to be eliminated. The total number of households experiencing core housing need decreased by 2,325 during this 20-year period. Under the 1996–2011 trend, core housing need decreased from 25.43 percent to 15.65 percent, while the number of households in core housing need decreased by 2,450; continuing this rate of change, it would still take 24 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in Nunavut increased from 38.76 percent in 2001 to 39.26 percent in 2011 (see Fig. 14);⁵ the trend shows no end to core housing need. The total number of households experiencing core housing need increased by 3,355 during this 10-year period.

At the provincial and territorial level, current trends suggest that core housing need will persist into the future. Under the 1991–2011

⁵ Data for 1991 and 1996 is not available.

trend there is no end at all in Ontario, and core housing need will be eliminated in British Columbia in 1,355 years. The time to elimination is shortest in the Northwest Territories at 24 years. Under the 1996–2011 trend the time to elimination is generally shorter, with some ex-

ceptions. In Northwest Territories the time to elimination remains at 24 years. In New Brunswick it increases from 31 to 40 years; in Alberta it increases from 104 to 262 years; and in Saskatchewan the 1996–2011 trend suggests no end to core housing need at all.

Current Federal Housing Programs

The Government of Canada shapes housing markets and services in many ways, such as providing subsidies, regulating markets, insuring mortgages and various other measures. There are no specific programs for off-reserve Aboriginal housing at this time. Funding for on-reserve housing is available from Aboriginal Affairs and Northern Development Canada and the Canada Mortgage and Housing Corporation, and First Nations themselves have the primary responsibility for development and management of on-reserve housing. Here we consider the two main programs that are closest to the concerns of this paper: Investment in Affordable Housing and Homelessness Partnering Strategy.

Investment in Affordable Housing

To implement the Investment in Affordable Housing (IAH) program the Government of Canada has signed agreements with each province and

territory.⁶ In all the agreements, federal dollars can only be used to benefit households that are eligible for social housing or that are on a social housing wait list. Eligibility for social housing is usually determined at the provincial or territorial level, though in some cases it may be at a more local level (as in Ontario, where there are 47 service managers that manage social housing, or where a local nonprofit or cooperative is responsible for selecting its own tenants).

All provinces and territories have income requirements for IAH, and many require citizenship or other legal residency status in Canada. Further, units built through programs funded through the IAH must have rents set at or below 80 percent of the local average rent. While these are certainly lower than average rents, depending on the area this may still be significantly more than 30 percent of a low-income household's income. Since the income ceilings for IAH-funded housing are often higher than the Low-Income

⁶ The information in this section is drawn from the Investment in Affordable Housing (IAH) agreements signed between the provinces/territories for the period 2011–2014, and renewed in 2014 and 2015 (CMHC 2015a). These agreements do not necessarily encompass everything that a province or territory is doing relative to social or affordable housing (e.g. in the Northwest Territories, the public housing rent scale is highly subsidized, but subsidies are not included as part of the NT's IAH agreement). Nevertheless they give an indication of what is happening in each province and territory.

TABLE 1 Programs in IAH Agreements

Program Type	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	YK	NT	NU
Creation of new affordable rental housing	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓
Conversion of existing rental or non-residential buildings to affordable housing	✓		✓			✓	✓				✓		
Creation of secondary suites					✓		✓						✓
Development of units for homeownership			✓	✓					✓	✓		✓	✓
Development and rehabilitation of emergency shelters			✓			✓	✓	✓	✓	✓		✓	✓
Renovation of existing private and nonprofit rental and owner-occupied housing	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
Rehabilitation of rooming houses							✓						
Renovate or adapt housing to meet the physical needs of seniors and people with disabilities				✓		✓	✓	✓			✓		
Emergency repair program for homeowners						✓	✓	✓			✓		
Shelter allowances to individual households	✓		✓	✓	✓	✓					✓		
Rent supplements to public, nonprofit or private units	✓		✓	✓	✓	✓	✓	✓	✓		✓		✓
Financial homeownership assistance	✓				✓						✓	✓	✓
Off-reserve affordable housing for Aboriginal households in need					✓								

Cut-Off (LICO), eligibility for this housing is broader than simply those households that fall below the LICO. In this way, considering a unit ‘affordable’ at 80 percent of the area’s average rent shifts the focus of IAH away from those households most in need and shifts the idea of ‘affordability’ from a proportion of income to a proportion of average rents.

Table 1 lays out the programs included in each province or territory. In all provinces and territories, with the exception of the Northwest Territories, creation of new affordable rental housing is an integral part of the IAH strategy. Although it varies across the country, this includes rental housing developed by nonprofit organizations, cooperatives, municipal nonprofits, municipalities, the provincial or territorial housing agency, and private housing providers. Related to this is the conversion of existing rental or non-residen-

tial buildings to affordable housing, as well as the development of secondary suites as a form of affordable housing.

Renovation and adaptation of existing private and nonprofit housing is also a popular program across the country, to ensure that housing continues to be good quality and that it meets the needs of seniors and people with disabilities. Similarly, there are emergency repair programs in four provinces and territories, and a program in New Brunswick for the rehabilitation of rooming houses. These renovation programs apply to both rental and homeowner-occupied housing.

Six provinces and territories offer financial homeownership assistance, while five provide funding for the development of housing for homeownership. These programs can be delivered, depending on the province or territory, by nonprofit, government and/or private developers.

All but five provinces and territories have programs for the development and renovation of emergency shelters, often for victims of domestic violence. These programs also include second-stage housing.

Some programs identify particular target groups, such as Aboriginal people, seniors, or people with disabilities. However, only one province — Ontario — has created a specific objective of increasing access to housing for off-reserve Aboriginal households through new construction and rehabilitation, homeownership assistance, renovation assistance and rent supplements and shelter allowances.

All provinces and territories but Alberta, Newfoundland and Labrador and the Northwest Territories have one or both of rent supplements and shelter allowances. Rent supplements are paid directly to the housing provider, to cover the difference between the rent paid by the household and the economic or market rent of the unit. Shelter allowances are paid directly to the tenant, and cover the difference between what they can afford and the market rent of the unit they select. These units — whether rent supplements or allowances — can be provided by nonprofit organizations, cooperatives, municipal nonprofits, municipalities, the provincial or territorial housing agency, or private housing providers.

Homelessness Partnering Strategy

The Homelessness Partnering Strategy (HPS) works in 61 designated communities across Canada to prevent and reduce homelessness. It was started in 2007, and was most recently renewed for five years, from 2014–2019. The HPS is community-based, and decisions about what projects should be supported in each of the designated communities are made by community advisory boards

that include people with lived experience. It is housed in Employment and Social Development Canada, and uses a Housing First approach as a key criterion in assessing which proposals should receive funding.

Housing First focuses on connecting people without housing (who are sleeping outdoors or in shelters) to stable housing. It works to ensure that clients are able to move into and maintain permanent housing. The Housing First approach is evidence-based, using Point-in-Time counts, which count the number of people sleeping outdoors or in shelters on a particular date, and the HIFIS data management system, which is used in most shelters to collect and share data on homeless populations.

The vast majority of HPS projects are targeted to the chronically and episodically homeless population.⁷ Funds cannot be used for other populations until 90 percent of this key population is housed. Clients should have choice about the type of housing they live in, and should have access to medical and mental health services (though only case management is covered through the HPS, since healthcare is a provincial/territorial responsibility), as well as to life skills training and employment services. Funds can be used for furniture and repairs to rental units, as well as for groceries and other basic needs during the initial set-up of an apartment, but not for the construction of new housing units.

Housing provided to clients may be temporary or transitional housing, though long-term housing is preferred. Emergency housing funding may be used for clients waiting for rent supplements from provincial/territorial or municipal sources, and may be used in emergency situations to provide services to prevent homelessness. Partnerships are expected to be sustainable after the HPS funding has ended. Public education is not an eligible activity under the HPS, but data

⁷ The chronically homeless are those who are currently homeless and who have been homeless for 6 or more months in the past year, while the episodically homeless have been homeless three or more times for at least a month in the past year.

collection and sharing on what the community has done through the HPS is allowed.

While homelessness is certainly a significant issue in Canada, the Housing First approach focuses primarily on ‘visible’ homelessness, particularly those who are sleeping outside or in shelters. It ignores the ‘hidden’ homeless, such as those staying with friends and family. It also ignores the challenges faced by those who are precariously housed — who are one step away from being homeless — and those who are living in core housing need. All of these households are lacking in housing security, but the Housing First approach addresses only visible homelessness.

The Investment in Affordable Housing and the Homelessness Partnering Strategy are the

two main programs in place at the federal level to address housing need in Canada. However, both are plagued by inconsistent and insufficient funding, without the long-term guarantee needed to create sustainable housing subsidies. They result in a patchwork of approaches across the country, inconsistently applied and without commitments in place to meet national standards for adequacy, suitability and affordability. Perhaps most important, these programs are not designed to deal with core housing need: the IAH develops housing at 80 percent of average area rents, which is significantly higher than many low-income households can afford, and the HPS focuses primarily on the visible homeless, ignoring those who are precariously housed.

Proposals From the Field

A great many organizations, representing different interests and holding contrasting political positions, are concerned with the failure of the housing system in Canada to provide for everyone. To stimulate discussion, we have compiled a listing of the many proposals they have put forward. A web search yielded almost forty organizations, including think tanks, advocacy groups and professional networks, which discussed their proposals on-line. Though time and resources limited the scope of the search, we believe we have covered the ground.

Several organizations promote complex and detailed programs, but we have expressed the proposals in a very general way, because we feel this can best serve the discussion. The proposals are grouped according to where their support is primarily directed: towards the housing system in general, social housing, or rental housing. We give a brief rationale for each proposal for clarification and provide sources, not necessarily from the proposing organizations and not necessarily in support of the proposals, for further reading. The following section more directly relates the proposals to addressing core housing need.

TABLE 2 In Support of the Whole Housing System

Proposal	Rationale	Read More
Create a national housing strategy	- The magnitude of the problem is so great that national planning is needed in Canada as in other countries	CAMH 2014 CMHA 2003
Create an Aboriginal housing strategy	- Federal resources are required to support an Aboriginal housing strategy.	AFN N.D.
Recognize housing as a human right	- Under-housed people should have a legal claim to housing - Human rights can offset prejudices expressed in Not-In-My-Backyard resistance	CHRA 2009 CMHA 2003
First Nations control	- Housing should contribute to indigenous autonomy	AFN N.d. NAEDB 2015
Integrate housing with other policy areas	- Reinforce linkages with education, health and other areas	Carter & Polevychok 2004
Collaboration among governments	- Policies and practices of federal, provincial/territorial and municipal governments must reinforce each other	CAMH 2014
Collaboration between governments, nonprofits and for-profit firms	- Local processes can identify the contributions of each participant to maximize support for the housing system	CAMH 2014 Tamarack N.d. Natural Step N.d.
Restore research funding	- Finding new solutions to today's problems and training skilled practitioners requires research funding	Right to Housing 2015
CMHC to promote good practices	- Identifying and communicating good practices from Canada and around the world can support the housing system	CMHC 2015b
Sustainability	- Housing and land use patterns have significant environmental impacts	CPRN 2004
Inclusionary housing	- Require a component of affordable housing in all developments	Wellesley Institute 2010
Sell social assets	- Proceeds can support housing system through initiatives such as shelter allowances	Zon 2015 MacKinnon 2008
Housing First	- House visibly homeless people with an emphasis on personal self-determination	MHCC 2014 Heffernan, Todorow & Luu 2015
Access to owner occupation	- Sweat equity and / or financial assistance can help make house purchase more affordable	Habitat for Humanity N.d. Conference Board of Canada 2010

TABLE 3 In Support of Social Housing

Proposal	Rationale	Read More
Create a national affordable housing strategy	- The magnitude of the problem is so great that national planning is needed in Canada as in other countries	CHRA 2009 Canada without Poverty 2013
Large scale, consistent federal funding	- The federal government has the largest tax base - Differences in wealth among provinces / territories should not limit access to social housing	FCM 2015 Carter & Polvychok 2004
Continue / expand subsidies past the expiration of the operating agreements	- Preserve the permanent supply of low cost housing	CHRA 2009 Right to Housing 2015 CHF-Canada 2014
Ensure housing availability for everyone's specific needs	- Markets do not produce housing for the full range of needs, such as finance, ability, household composition and so on, so social housing must step in	CHRA N.d.
Define eligibility for social housing in relation to household income (under 30percent) rather than market rents	- Target public assistance where the market cannot provide	Wellesley Institute 2010
Major municipal lead	- Responding to variation in local needs across the country requires local control	Snow 2008 CHRA 2009
Make public land available for new housing	- Mobilize an under-used resource	Zon 2015
Funding system fostering collaboration among providers	- Competition for scarce resources can undermine the ability of providers to contribute as well as they can	CHRA 2014
Funding to enhance capacity of nonprofits	- Resources for management and development should support volunteer agencies	CPRN 2004
Encourage nonprofit housing providers to take on commercial activities	- Profits can support social housing	CHRA 2014

TABLE 4 In Support of Rental Housing

Proposal	Rationale	Read More
Use regime of taxes on sales and capital gains to foster rental housing	- Relatively small tax expenditures can help shift investment towards rentals	FCM 2015 Right to Housing 2015 TD Bank 2003
Use development fees to foster rental housing	- Help shift investment towards rentals	Steele & Des Rosiers 2009
Introduce as-of-right secondary suites in every province / territory	- Expand the supply of rentals at no public cost - Ease affordability for owners	CMHC 2015c
Rent supplements / housing allowances (outside social housing)	- Make housing more affordable, provided that rent increases are limited	Zon et al. 2014
Raise incomes	- Make housing more affordable, provided that rent increases are limited	Toronto Dominion Bank 2003
Social enterprise	- Capital raised through social impact bonds can be used to provide for lower market housing	Abughannam 2015 Loxley & Puzyreva 2015

Discussing the Proposals

The extent of core housing need in Canada is significant. Although the proportion of households in core housing need has decreased over the past 20 years, the rate at which it is changing is slow. We cannot wait 226 years for core housing need to be eliminated in Canada.

As noted above, many solutions have been proposed to address this issue. These fall into three main areas: proposals that address the whole housing system in Canada, social housing, or rental housing. Most of the solutions proposed above would provide a benefit across the housing system, and would strengthen the system as a whole. However, not all solutions will have the same impact for households in core housing need.

The Housing System

Housing advocates have been arguing for years that Canada needs a national housing strategy. This strategy would cover a range of housing options, including housing for different income levels, needs, and tenures. While it could be implemented at the local or provincial/territorial level, having a national framework for housing would create a space for discussion and action on housing need and would ensure consistency

in housing provision across the country. Parallel to a pan-Canadian housing strategy, an Aboriginal-led strategy to address Aboriginal housing needs both on- and off-reserve is an essential element in Aboriginal self-determination.

Both a national housing strategy and an Aboriginal housing strategy will require collaboration between multiple levels of government, as well as with nonprofit and for-profit organizations. They should also connect with other social and economic policy areas, including health, education and employment policy, for maximum impact across the board. Including a wide range of housing/shelter options for different housing needs and preferences, such as emergency shelters, social housing, affordable homeownership options, and market rental and ownership housing, will ensure that different households can meet their housing needs. Any housing strategy should also incorporate a number of additional proposals, including those described below for social and rental housing.

Social Housing

A national housing strategy should include a strong social housing component. With 12.45

percent of households experiencing core housing need in 2011, access to adequate, suitable and affordable housing continues to be a major concern for a large proportion of households in Canada.

Social housing is the best way to address the needs of households in core housing need. Social housing includes public, nonprofit and cooperative housing, and may include rent-gear-to-income subsidies for households that cannot afford the economic cost of housing. In some cases, social housing providers also provide social supports that their tenants need. Rents in social housing are based on the economic cost of providing the housing, rather than what the market will bear, and so are generally more affordable. While market rents can be higher than most tenants can afford, not all tenants require rent-gear-to-income subsidies when the housing provider charges an economic rent.⁸ In contrast with proposals to subsidize rents or incomes in the market without providing new housing, social housing with adequate financial support offers a permanent way of meeting ongoing needs.

Shelter allowances that travel with the household in the private market, rather than being attached to a unit, are often proposed as a more flexible alternative to social housing. However, shelter allowances do not increase the amount of housing available, as they apply only to existing housing. As well, shelter allowances may increase market rents, as some households now have greater purchasing power, squeezing renters who do not have access to a rent supplement. Finally, shelter allowances are essentially a direct subsidy to a private landlord, but frequently have little oversight to ensure that the housing provided is well-maintained.

Large scale, consistent funding is needed to ensure the long-term, stable provision of social

housing. Funding is needed for construction of affordable units, as well as for ongoing subsidies. Some households currently in core housing need do not require ongoing subsidies; many can afford to pay an economic but not market rent. For the lowest-income households, ongoing rent-gear-to-income (RGI) subsidies will cover the difference between the economic rent and the amount that the household can afford. Maintaining existing RGI subsidies in public, nonprofit and cooperative housing and developing more RGI units is essential.

Often, the affordability of social housing is defined based on market rents — for example, the average area rent may be set as the threshold for an affordable unit. However, market rents may well be higher than the amount that is affordable for a median income. Defining affordability according to income levels, rather than market prices, will give a better understanding of what is actually affordable.

Finally, strategies that enable local leadership at the municipal level and a funding system that promotes collaboration rather than competition among housing providers will ensure that local needs are met as efficiently as possible.

Rental housing

Over the last few decades, relatively little rental housing has been built in Canada. The pressures on the rental housing system have grown, resulting in low vacancy rates and increasing rents across the country. Renting is a useful option for mobile people, and it also does not involve risks attached to owner occupation such as interest rate increases and unexpected repairs. Increasing the supply of rental housing is one way to address these issues, particularly with rental housing aimed at moderate or lower-income households.

⁸ Economic rent is the cost of managing a unit, including ongoing maintenance, management, and capital reserve fund contributions. Market rent is the cost of managing a unit, plus whatever the market will bear.

The supply of rental housing can be increased through changes to the tax system, particularly in capital gains and on sales of buildings, to encourage developers to consider rentals rather than simply homeownership. Enabling homeowners to build secondary suites as-of-right would increase the supply of units. Raising incomes, for example minimum wages and social assistance rates, which are the other half of the affordability question, would enable renters to afford higher rents, but if rents increase more rapidly than incomes there would be no benefit.

Conclusion

The ‘trickle-down’ approach has long been part of how Canada has addressed housing need. This is the idea that if new housing is built for those with higher incomes, they will leave their old housing, which will be worth less, and thus the next income group will move up into it, and so on. The older housing ‘trickles down’ to the poor. However, in practice, this approach does not work so well, as we can see in the Canadian context. Low incomes do not allow for profit in

housing, and so for-profit developers and builders do not build low-income rental housing.

For this reason, while ensuring that moderate income households have access to adequate, suitable and affordable housing is important, ensuring that low-income households have the same is more urgent. These are the households with the fewest housing options, and who often cannot even afford to pay the economic rent for an apartment or house. For these households, social housing, often with an RGI subsidy, is the only feasible option to move out of core housing need.

The priority for housing households in core housing need should be on the lowest-income households. This is a ‘bubble-up’ approach — as the lowest income households, many of whom live in private market housing, move into housing that is affordable and meets their needs, they will vacate housing that will then be available to moderate income households. Focusing our efforts on supporting and expanding existing social housing, and developing new social housing, is key to reducing core housing need in less than 226 years.

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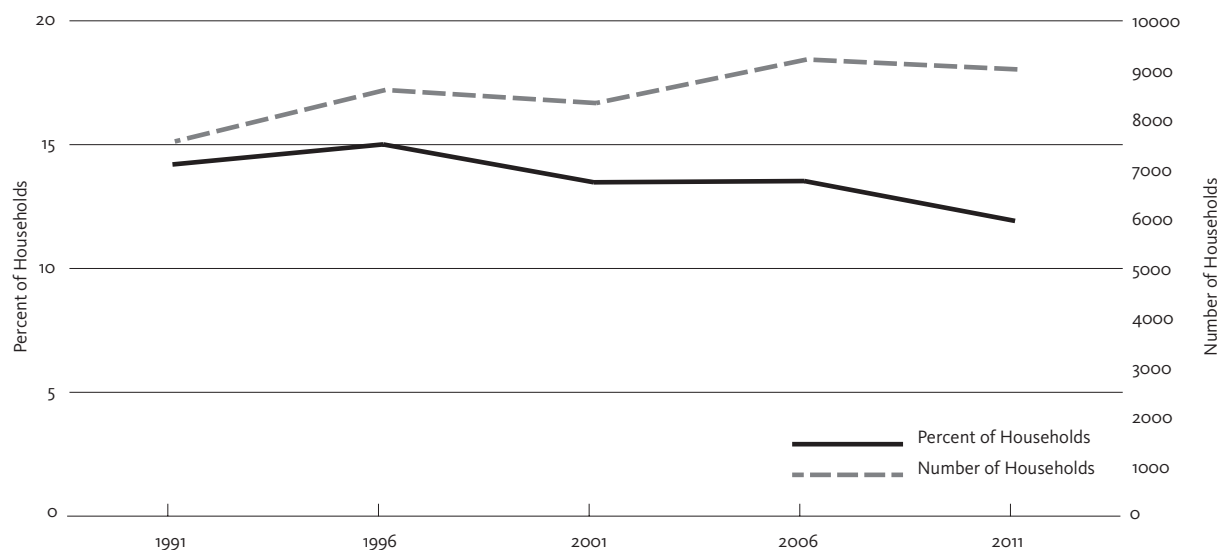
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Appendix — Core Housing Need in the Census Metropolitan Areas (CMAs)

FIGURE A1 St. John's CMA



Newfoundland

The percentage of households experiencing core housing need in St. John's, NL, decreased from 14.20 percent in 1991 to 11.92 percent in 2011 (see Fig. A1). Continuing this rate of change, it would take 115 years for core housing need to be eliminated. However, the total number of households experiencing core housing need

increased by 1,455 during the same 20-year period. Under the 1996–2011 trend, core housing need decreased from 15.01 percent to 11.92 percent; continuing this rate of change, it would take 57 years for core housing need to be eliminated. From 1996 to 2011 the total number of households experiencing core housing need increased by 415.

FIGURE A2 Halifax CMA

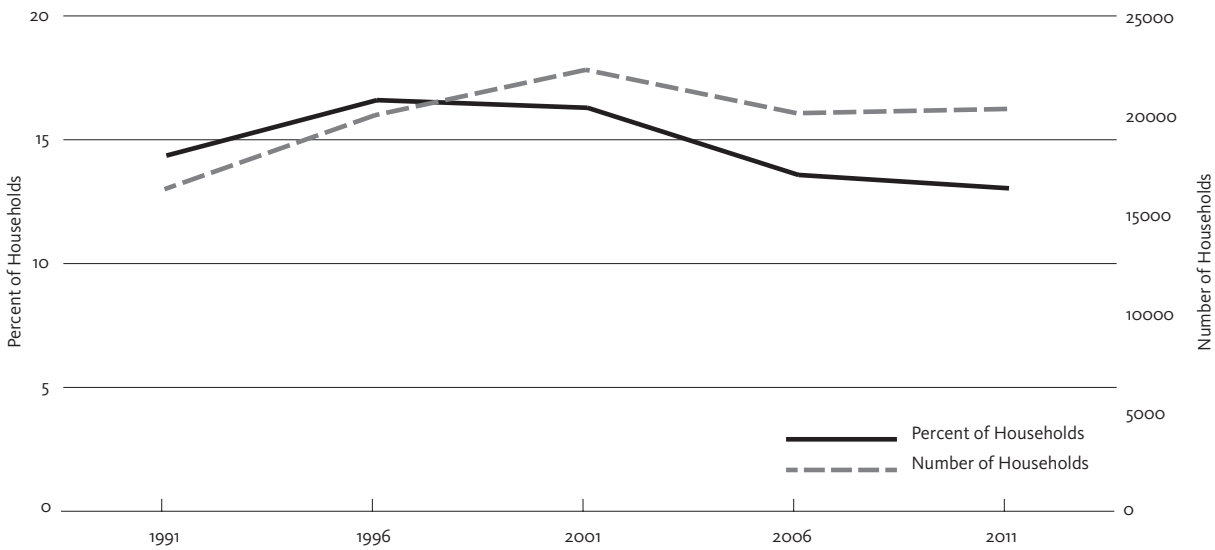
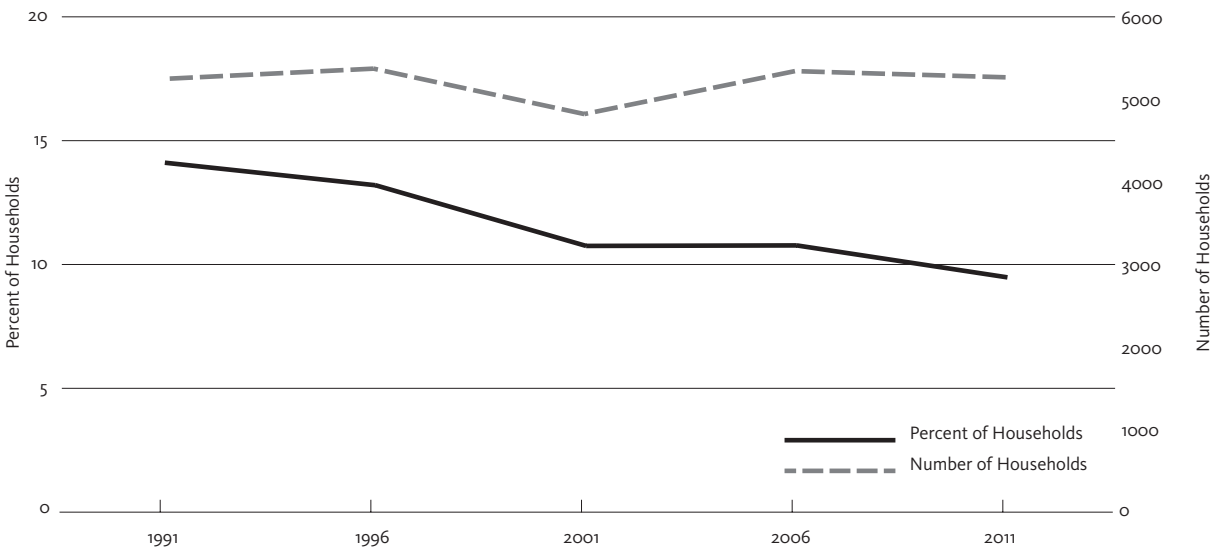


FIGURE A3 Moncton CMA

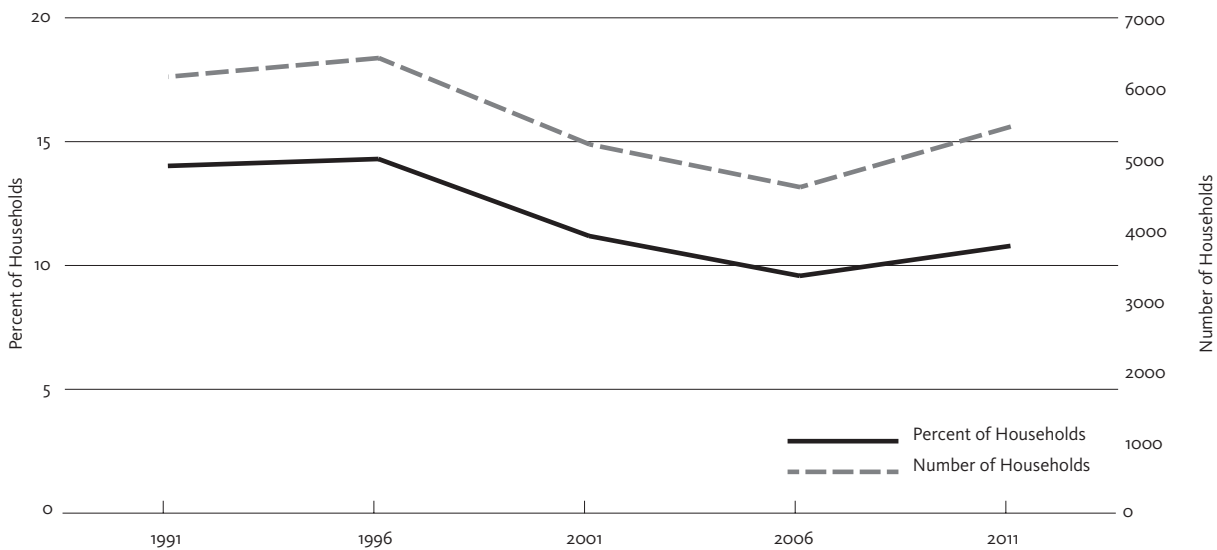


Nova Scotia

The percentage of households experiencing core housing need in Halifax, NS, decreased from 14.36 percent in 1991 to 13.04 percent in 2011 (see Fig. A2). Continuing this rate of change, it would take 197 years for core housing need to be eliminated. However, the total number of households experiencing core housing need

increased by 4,050 during the same 20-year period. Under the 1996–2011 trend, core housing need decreased from 16.60 percent to 13.04 percent; continuing this rate of change, it would take 54 years for core housing need to be eliminated. From 1996 to 2011 the total number of households experiencing core housing need increased by 315.

FIGURE A4 St John CMA



New Brunswick

The percentage of households experiencing core housing need in Moncton, NB, decreased from 14.11 percent in 1991 to 9.48 percent in 2011 (see Fig. A3). Continuing this rate of change, it would take 41 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 20 during the same 20-year period. Under the 1996–2011 trend, core housing need decreased from 13.20 percent to 9.48 percent, while the number of households in core housing need decreased by 105; continuing this rate of change, it would take 38 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in St. John, NB, decreased from 14.02 percent in 1991 to 10.79 percent in 2011 (see Fig. A4). Continuing this rate of change, it would take 67 years for core housing need to be eliminated. The total number of households experiencing core housing need decreased by 705 during this 20-year period. Under the 1996–2011 trend, core housing need decreased from 14.30 percent to 10.79 percent, while the number of households in core housing need decreased by

970; continuing this rate of change, it would take 46 years for core housing need to be eliminated.

Québec

The percentage of households experiencing core housing need in the Gatineau, QC, part of the Ottawa-Gatineau CMA decreased from 11.01 percent in 1991 to 9.58 percent in 2011 (see Fig. A5). Continuing this rate of change, it would take 134 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 3,205 during the same 20-year period. Under the 1996–2011 trend, core housing need decreased from 14.30 percent to 9.58 percent, while the number of households in core housing need decreased by 690; continuing this rate of change, it would take 30 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in Montréal, QC, decreased from 17.13 percent in 1991 to 13.34 percent in 2011 (see Fig. A6). Continuing this rate of change, it would take 70 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 3,400 during the

FIGURE A5 Gatineau Part of Ottawa-Gatineau CMA

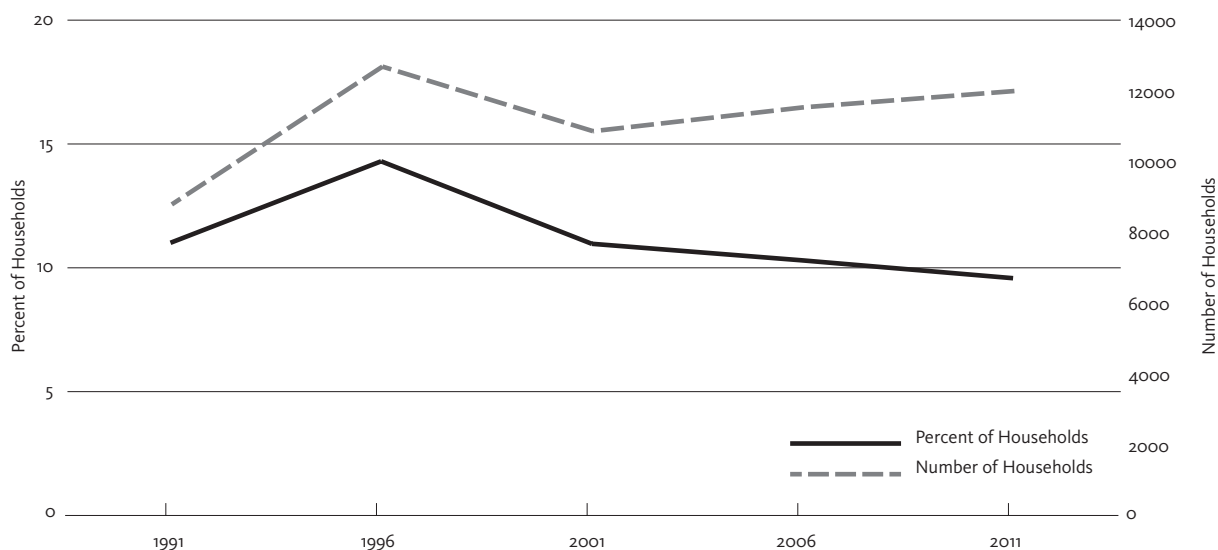
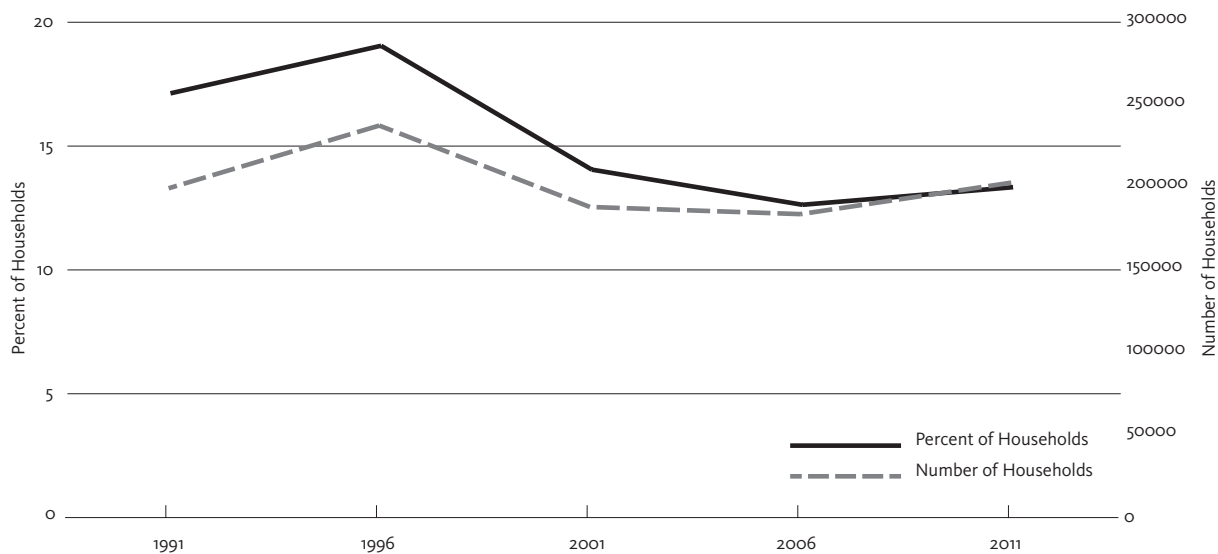


FIGURE A6 Montréal CMA



same 20-year period. Under the 1996–2011 trend, core housing need decreased from 19.05 percent to 13.34 percent, while the number of households in core housing need decreased by 34,575; continuing this rate of change, it would take 35 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in Québec City, QC, decreased

from 13.55 percent in 1991 to 8.65 percent in 2011 (see Fig. A7). Continuing this rate of change, it would take 35 years for core housing need to be eliminated. The total number of households experiencing core housing need decreased by 4,030 during the same 20-year period. Under the 1996–2011 trend, core housing need decreased from 15.33 percent to 8.65 percent, while the number

FIGURE A7 Québec CMA

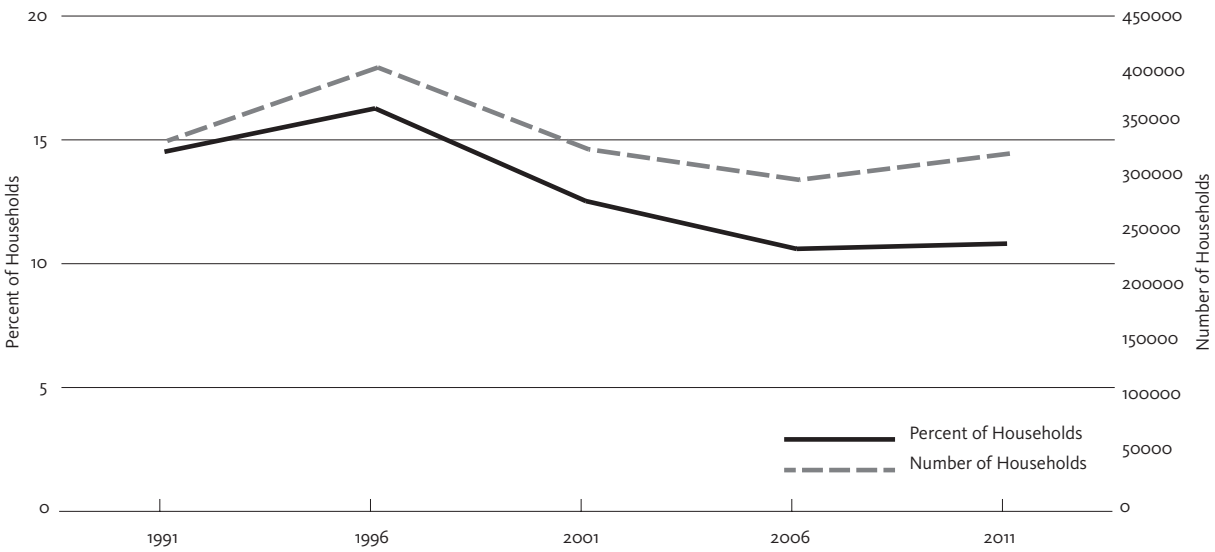
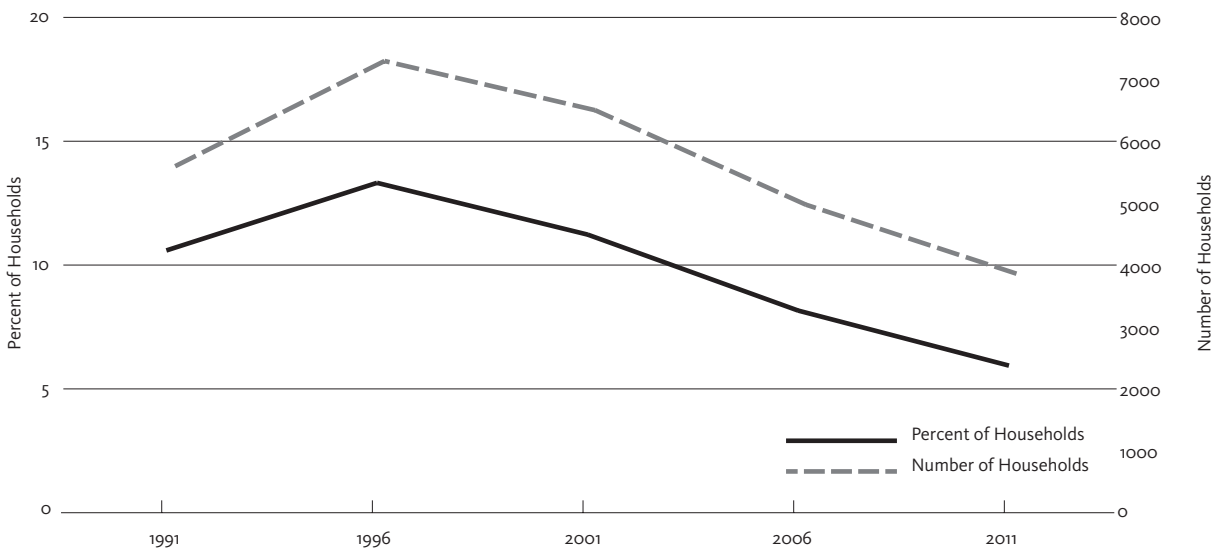


FIGURE A8 Saguenay CMA



of households in core housing need decreased by 11,075; continuing this rate of change, it would take 19 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in Saguenay, QC, decreased from 10.59 percent in 1991 to 5.94 percent in 2011 (see Fig. A8). Continuing this rate of change, it would take 26 years for core housing need to be

eliminated. The total number of households experiencing core housing need decreased by 1,725 during the same 20-year period. Under the 1996–2011 trend, core housing need decreased from 13.32 percent to 5.94 percent, while the number of households in core housing need decreased by 3,435; continuing this rate of change, it would take 12 years for core housing need to be eliminated.

FIGURE A9 Sherbrooke CMA

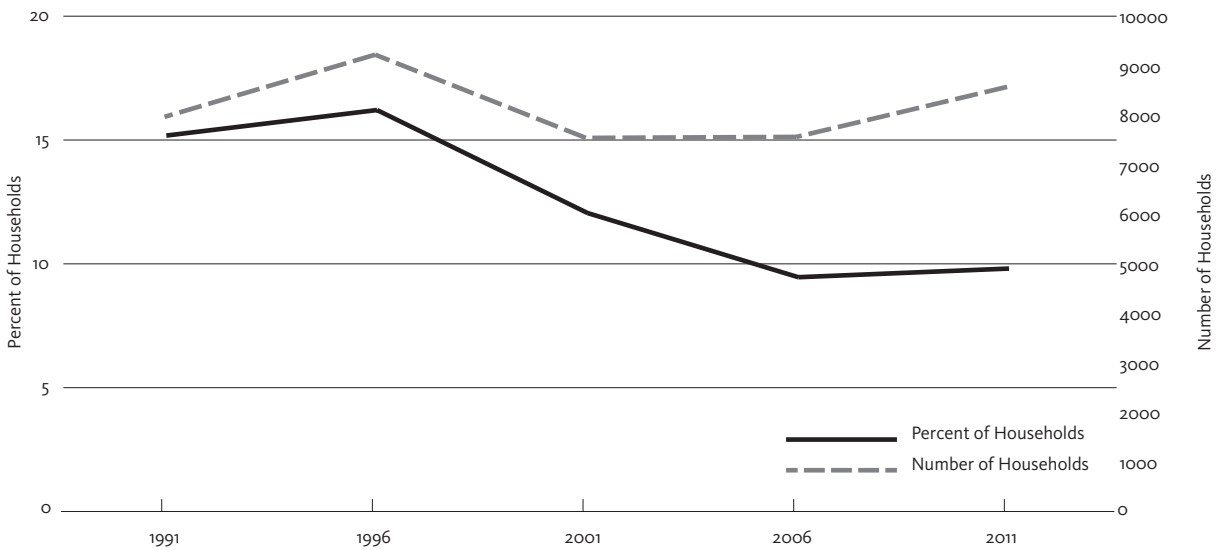
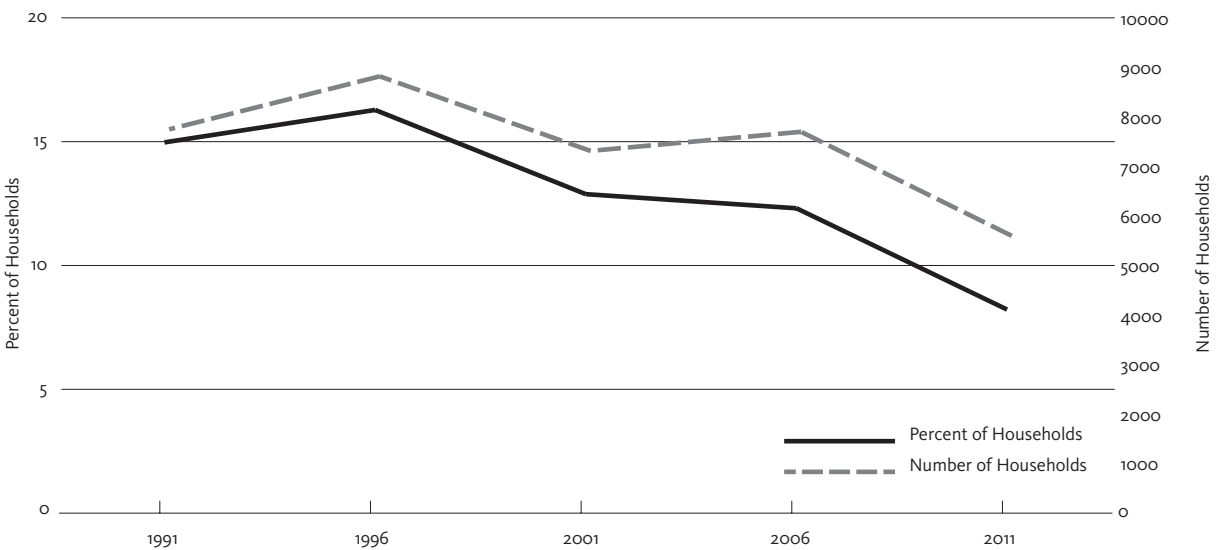


FIGURE A10 Trois-Rivières CMA



The percentage of households experiencing core housing need in Sherbrooke, QC, decreased from 15.18 percent in 1991 to 9.81 percent in 2011 (see Fig. A9). Continuing this rate of change, it would take 37 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 605 during the same 20-year period. Under the

1996–2011 trend, core housing need decreased from 16.21 percent to 9.81 percent, while the number of households in core housing need decreased by 650; continuing this rate of change, it would take 23 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in Trois-Rivières, QC, decreased from 14.97 percent in 1991 to 8.22 percent in 2011

FIGURE A11 Barrie CMA

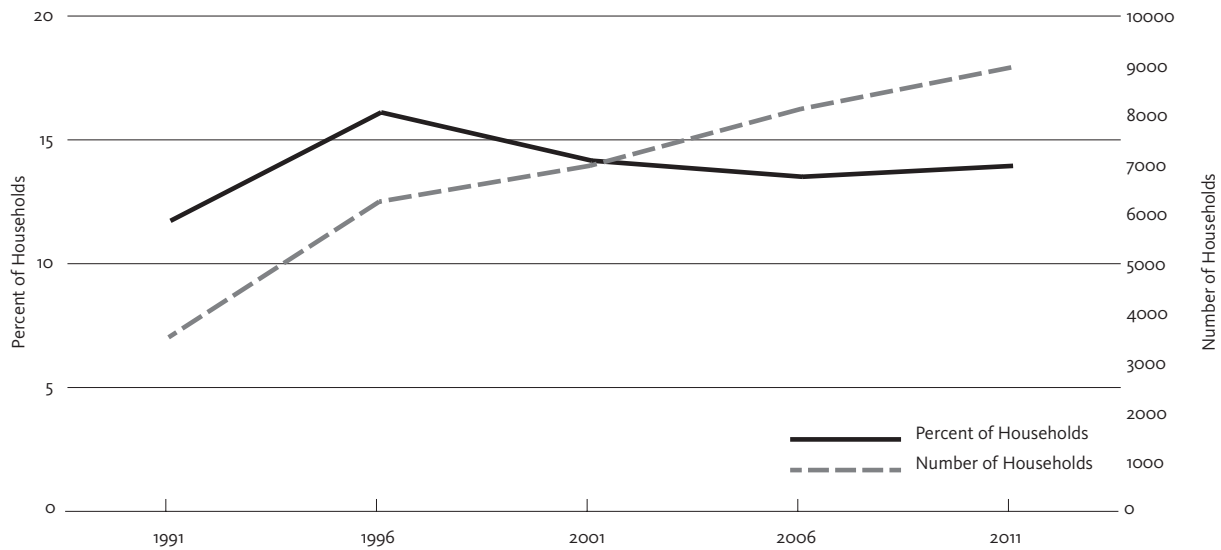
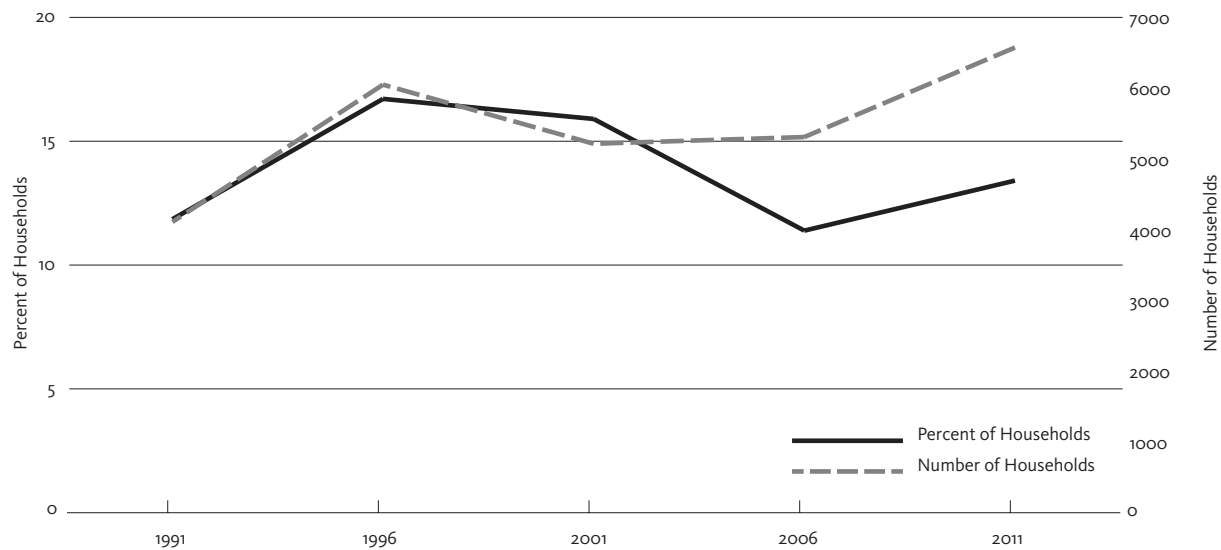


FIGURE A12 Brantford CMA



(see Fig. A10). Continuing this rate of change, it would take 24 years for core housing need to be eliminated. The total number of households experiencing core housing need decreased by 2,150 during this 20-year period. Under the 1996–2011 trend, core housing need decreased from 16.28 percent to 8.22 percent, while the number of households in core housing need decreased by 3,220;

continuing this rate of change, it would take 15 years for core housing need to be eliminated.

Ontario

The percentage of households experiencing core housing need in Barrie, ON, increased from 11.73 percent in 1991 to 13.95 percent in 2011 (see Fig.

FIGURE A13 Greater Sudbury CMA

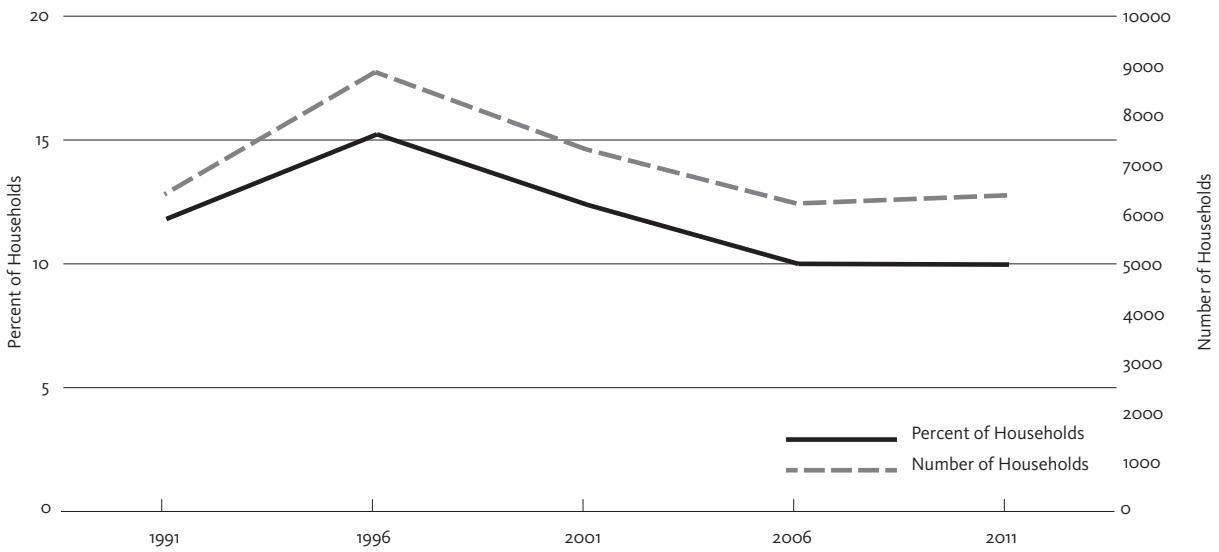
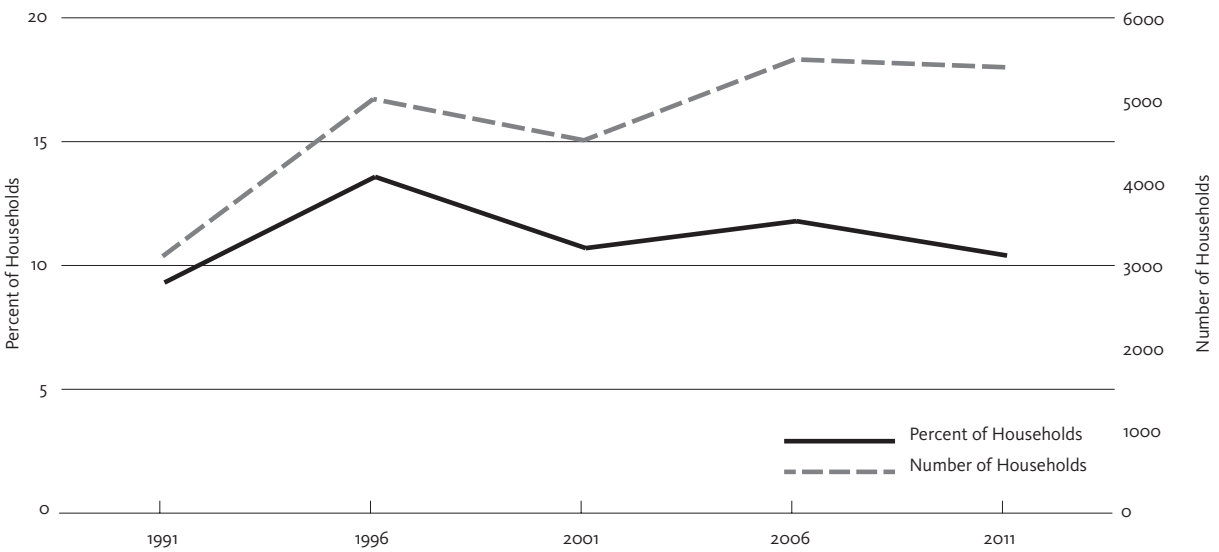


FIGURE A14 Guelph CMA

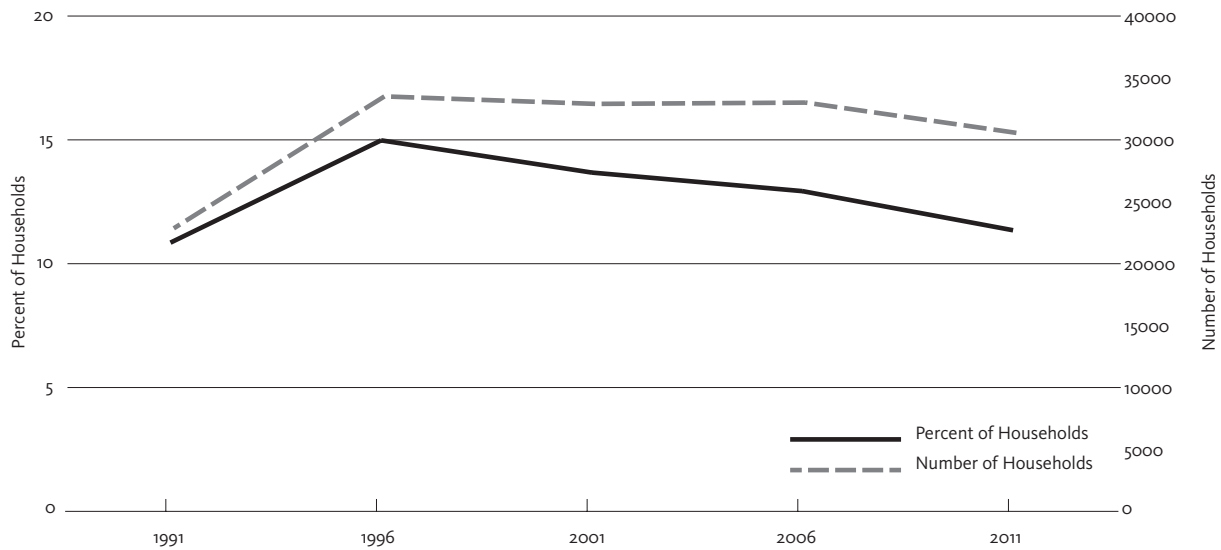


A11). However, the total number of households experiencing core housing need increased by 5,540 during the same 20-year period. The 1991–2011 trend suggests no foreseeable end to core housing need whereas under the 1996–2011 trend core housing need decreased from 16.11 percent to 13.95 percent; continuing this rate of change, it would take 97 years for core housing need to be

eliminated. From 1996 to 2011 the total number of households experiencing core housing need increased by 2,710.

The percentage of households experiencing core housing need in Brantford, ON, increased from 11.85 percent in 1991 to 13.41 percent in 2011 (see Fig. A12). The total number of households experiencing core housing need increased by 2,465

FIGURE A15 Hamilton CMA



during this 20-year period. The 1991–2011 trend suggests no foreseeable end to core housing need whereas under the 1996–2011 trend core housing need decreased from 16.71 percent to 13.41 percent; continuing this rate of change, it would take 60 years for core housing need to be eliminated. From 1996 to 2011 the total number of households experiencing core housing need increased by 525.

The percentage of households experiencing core housing need in Greater Sudbury, ON, decreased from 11.81 percent in 1991 to 9.97 percent in 2011 (see Fig. A13). Continuing this rate of change, it would take 109 years for core housing need to be eliminated. However, the total number of households experiencing core housing need decreased by 20 during the same 20-year period. Under the 1996–2011 trend, core housing need decreased from 15.23 percent to 9.97 percent, while the number of households in core housing need decreased by 2,490; continuing this rate of change, it would take 28 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in Guelph, ON, increased from 9.31 percent in 1991 to 10.40 percent in 2011 (see Fig. A14). The total number of households experiencing core housing need increased by 2,290

during this 20-year period. The 1991–2011 trend suggests no foreseeable end to core housing need whereas under the 1996–2011 trend core housing need decreased from 13.58 percent to 10.40 percent; continuing this rate of change, it would take 48 years for core housing need to be eliminated. From 1996 to 2011 the total number of households experiencing core housing need increased by 385.

The percentage of households experiencing core housing need in Hamilton, ON, increased from 10.85 percent in 1991 to 11.35 percent in 2011 (see Fig. A15). The total number of households experiencing core housing need increased by 7,710 during this 20-year period. The 1991–2011 trend suggests no foreseeable end to core housing need whereas under the 1996–2011 trend core housing need decreased from 14.98 percent to 11.35 percent, while the number of households experiencing core housing need decreased by 2,945; continuing this rate of change, it would take 46 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in Kingston, ON, increased from 11.23 percent in 1991 to 12.66 percent in 2011 (see Fig. A16). The total number of households experiencing core housing need increased by 2,430

FIGURE A16 Kingston CMA

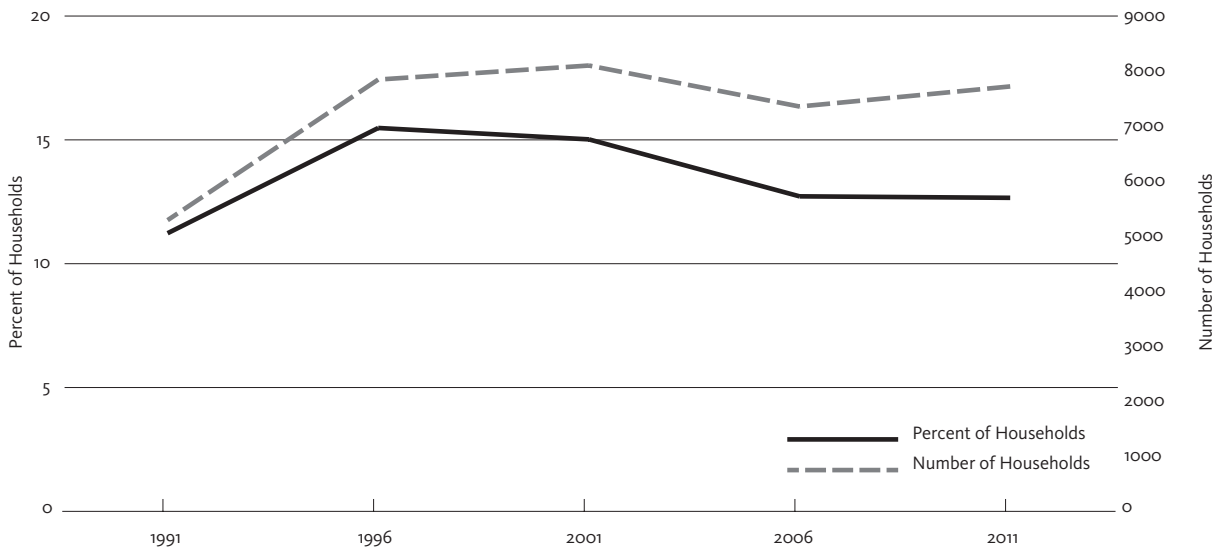
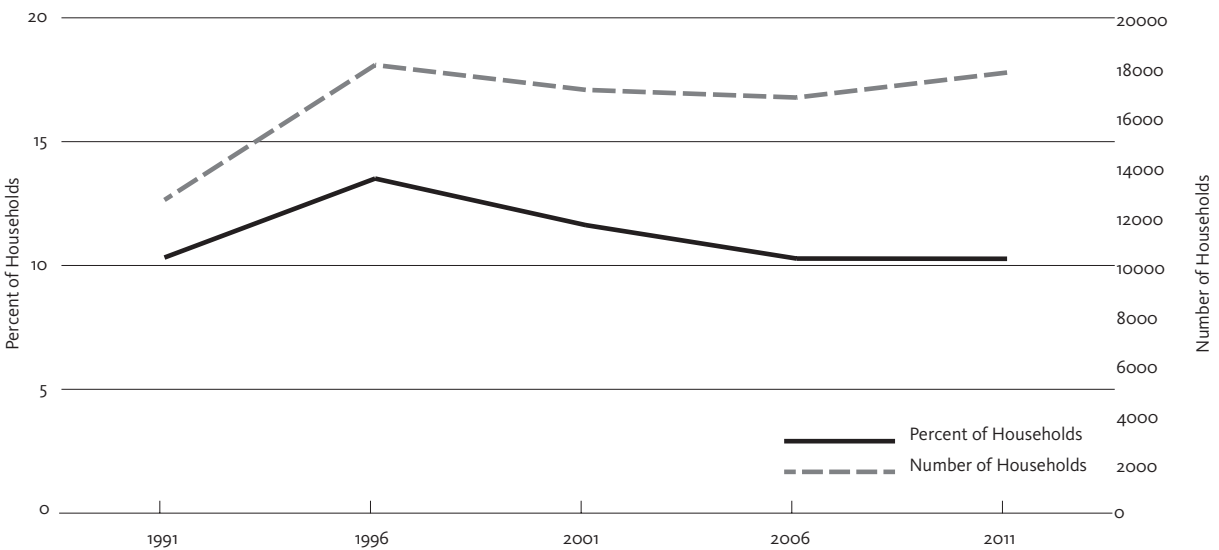


FIGURE A17 Kitchener-Cambridge-Waterloo CMA



during this 20-year period. The 1991–2011 trend suggests no foreseeable end to core housing need whereas under the 1996–2011 trend core housing need decreased from 15.48 percent to 12.66 percent, while the number of households experiencing core housing need decreased by 125; continuing this rate of change, it would take 67 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in Kitchener-Cambridge-Waterloo, ON, decreased from 10.32 percent in 1991 to 10.27 percent in 2011 (see Fig. A17). Continuing this rate of change, it would take 3,588 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 5,145 during the

FIGURE A18 London CMA

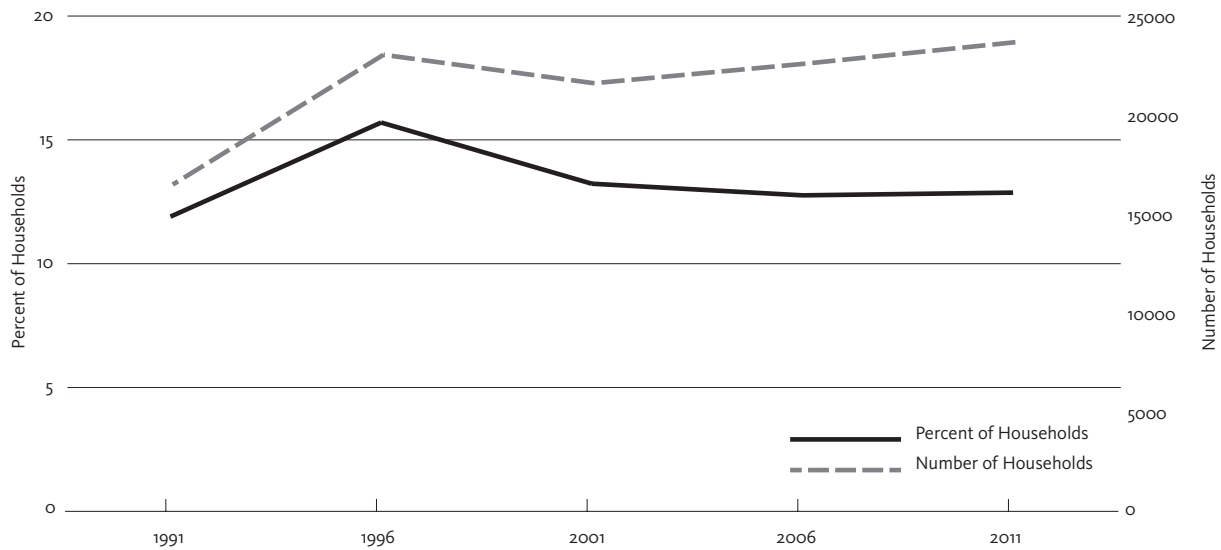
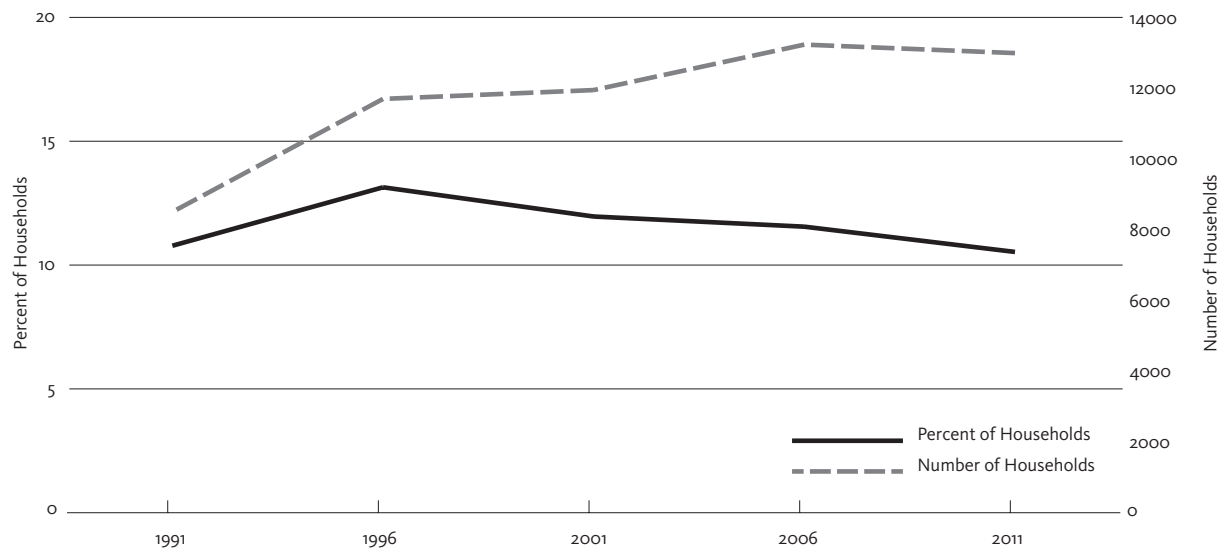


FIGURE A19 Oshawa CMA

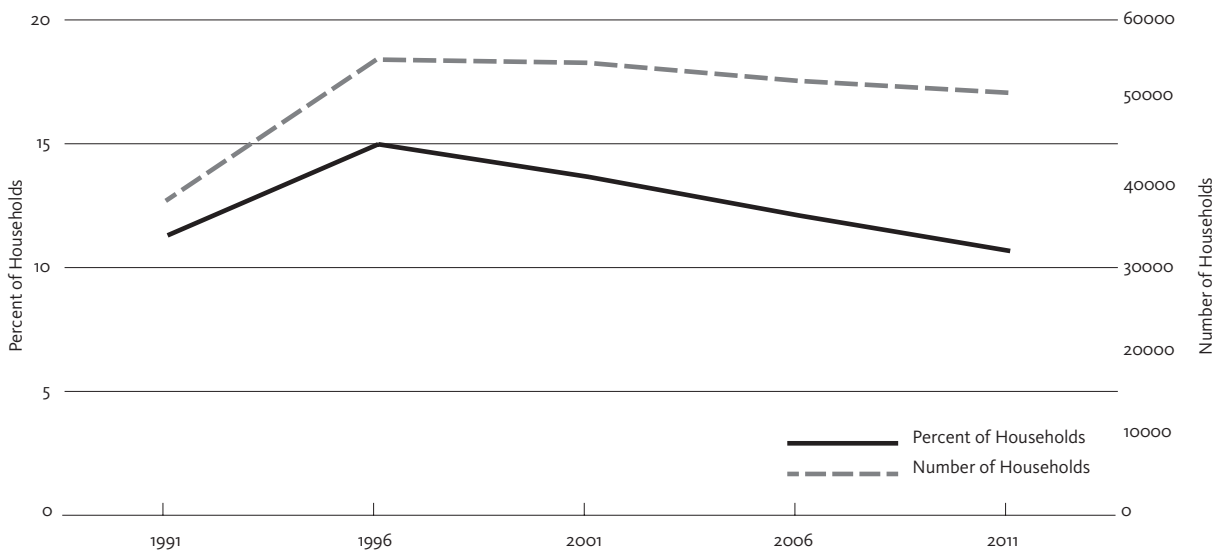


same 20-year period. Under the 1996–2011 trend, core housing need decreased from 13.51 percent to 10.27 percent, while the number of households in core housing need decreased by 305; continuing this rate of change, it would take 47 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in London, ON, increased from

11.90 percent in 1991 to 12.87 percent in 2011 (see Fig. A18). The total number of households experiencing core housing need increased by 7,185 during this 20-year period. The 1991–2011 trend suggests no foreseeable end to core housing need whereas under the 1996–2011 trend core housing need decreased from 15.70 percent to 12.87 percent; continuing this rate of change, it would take

FIGURE A20 Ottawa-Gatineau CMA



68 years for core housing need to be eliminated. From 1996 to 2011 the total number of households experiencing core housing need increased by 635.

The percentage of households experiencing core housing need in Oshawa, ON, decreased from 10.78 percent in 1991 to 10.53 percent in 2011 (see Fig. A19). Continuing this rate of change, it would take 835 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 4,490 during the same 20-year period. Under the 1996–2011 trend, core housing need decreased from 13.14 percent to 10.53 percent; continuing this rate of change, it would take 60 years for core housing need to be eliminated. From 1996 to 2011 the total number of households experiencing core housing need increased by 1,295.

The percentage of households experiencing core housing need in Ottawa-Gatineau, ON, decreased from 11.30 percent in 1991 to 10.67 percent in 2011 (see Fig. A20). Continuing this rate of change, it would take 336 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 13,095 during the same 20-year period. The 1991–2011 trend sug-

gests no foreseeable end to core housing need whereas under the 1996–2011 trend core housing need decreased from 14.98 percent to 10.67 percent, while the number of households experiencing core housing need decreased by 4,020; continuing this rate of change, it would take 37 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in the Ottawa, ON, part of the Ottawa-Gatineau CMA decreased from 11.40 percent in 1991 to 11.06 percent in 2011 (see Fig. A21). Continuing this rate of change, it would take 655 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 9,890 during the same 20-year period. Under the 1996–2011 trend, core housing need decreased from 15.20 percent to 11.06 percent, while the number of households in core housing need decreased by 3,340; continuing this rate of change, it would take 40 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in Peterborough, ON, increased from 13.17 percent in 1991 to 13.22 percent in 2011 (see Fig. A22). The total number of households experiencing core housing need increased by 1,545

FIGURE A21 Ottawa – Ontario Part of Ottawa-Gatineau CMA

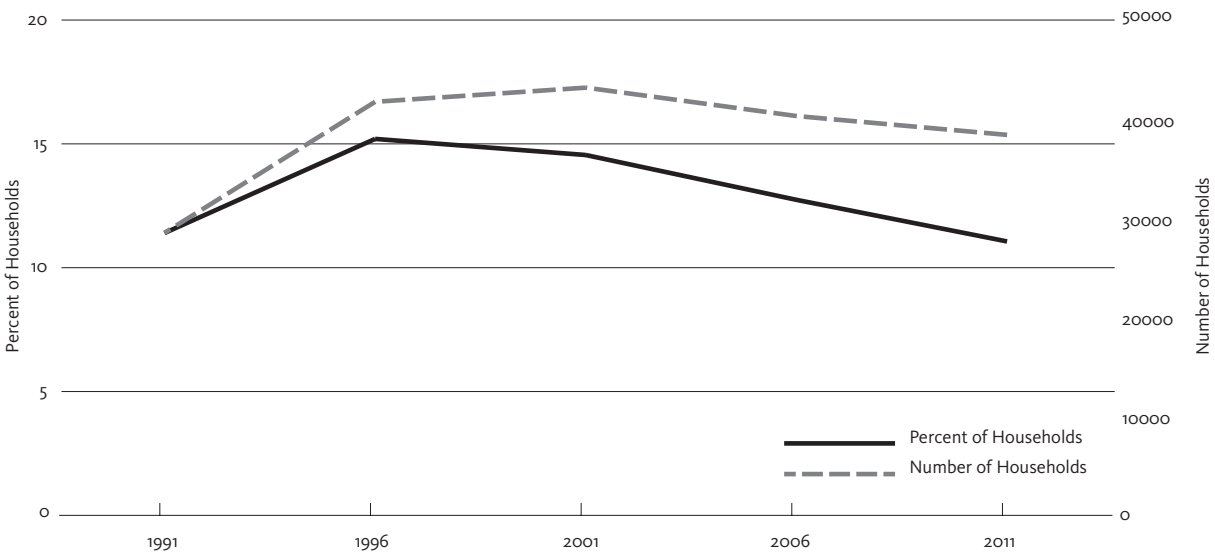
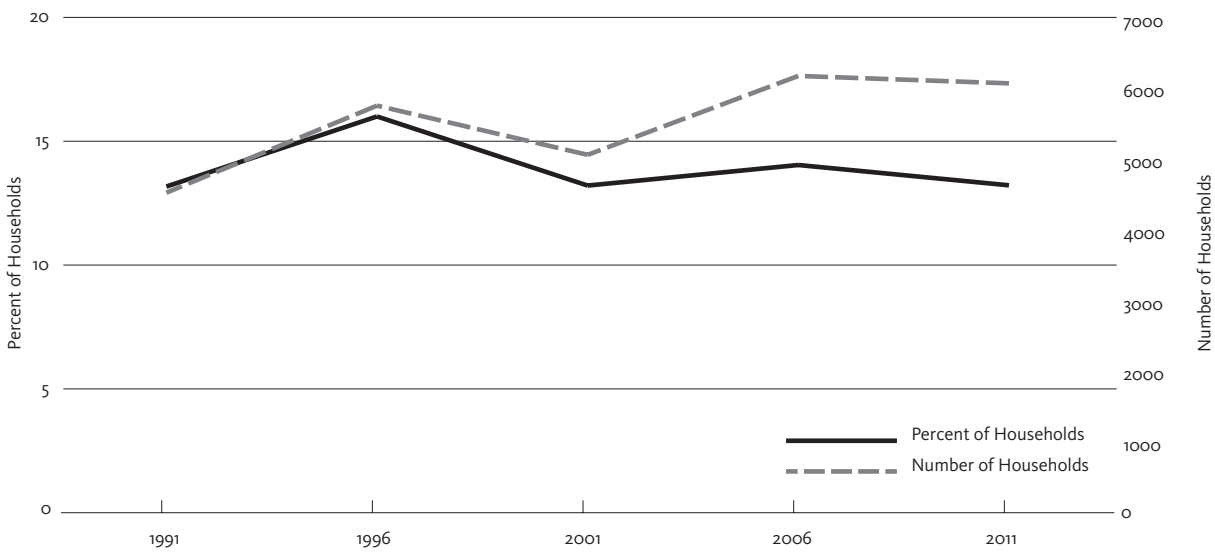


FIGURE A22 Peterborough CMA



during this 20-year period. The 1991–2011 trend suggests no foreseeable end to core housing need whereas under the 1996–2011 trend core housing need decreased from 16.00 percent to 13.22 percent; continuing this rate of change, it would take 71 years for core housing need to be eliminated. From 1996 to 2011 the total number of households experiencing core housing need increased by 315.

The percentage of households experiencing core housing need in St. Catharines-Niagara, ON, increased from 10.78 percent in 1991 to 11.62 percent in 2011 (see Fig. A23). The total number of households experiencing core housing need increased by 3,925 during this 20-year period. The 1991–2011 trend suggests no foreseeable end to core housing need whereas under the 1996–2011 trend

FIGURE A23 St. Catharines-Niagara CMA

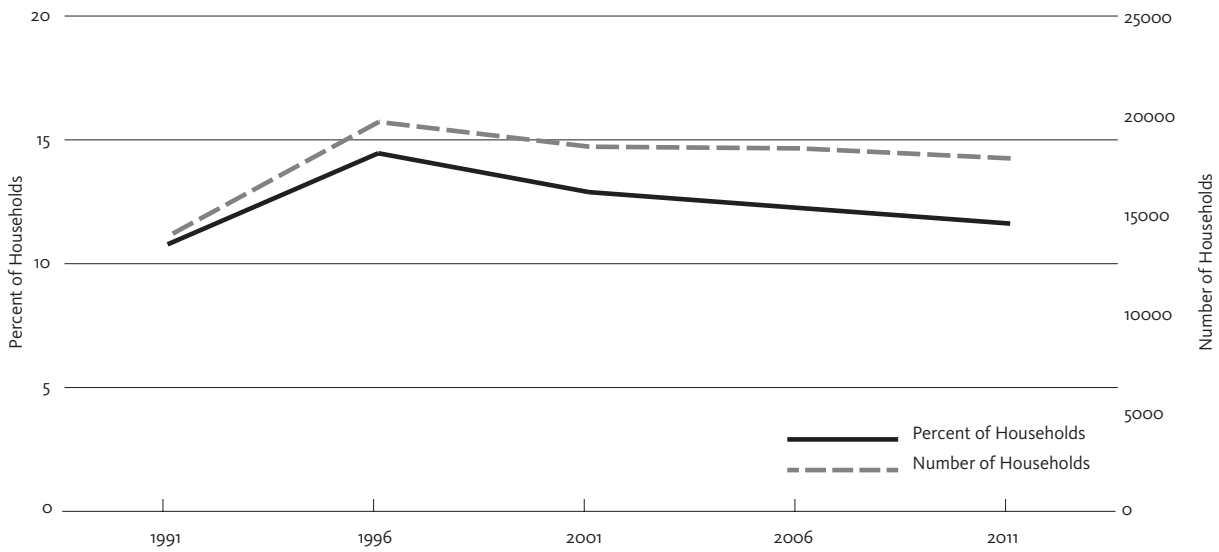
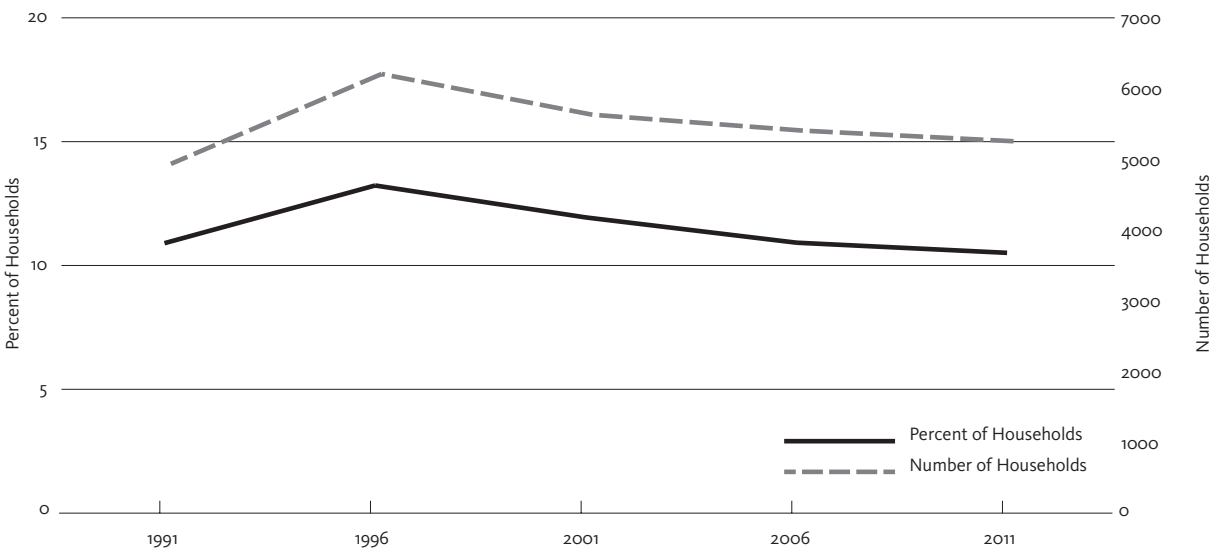


FIGURE A24 Thunder Bay CMA



core housing need decreased from 14.46 percent to 11.62 percent, while the number of households experiencing core housing need decreased by 1,840; continuing this rate of change, it would take 61 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in Thunder Bay, ON, decreased from 10.90 percent in 1991 to 10.51 percent in 2011

(see Fig. A24). Continuing this rate of change, it would take 540 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 320 during the same 20-year period. Under the 1996–2011 trend, core housing need decreased from 13.23 percent to 10.51 percent, while the number of households in core hous-

FIGURE A25 Toronto CMA

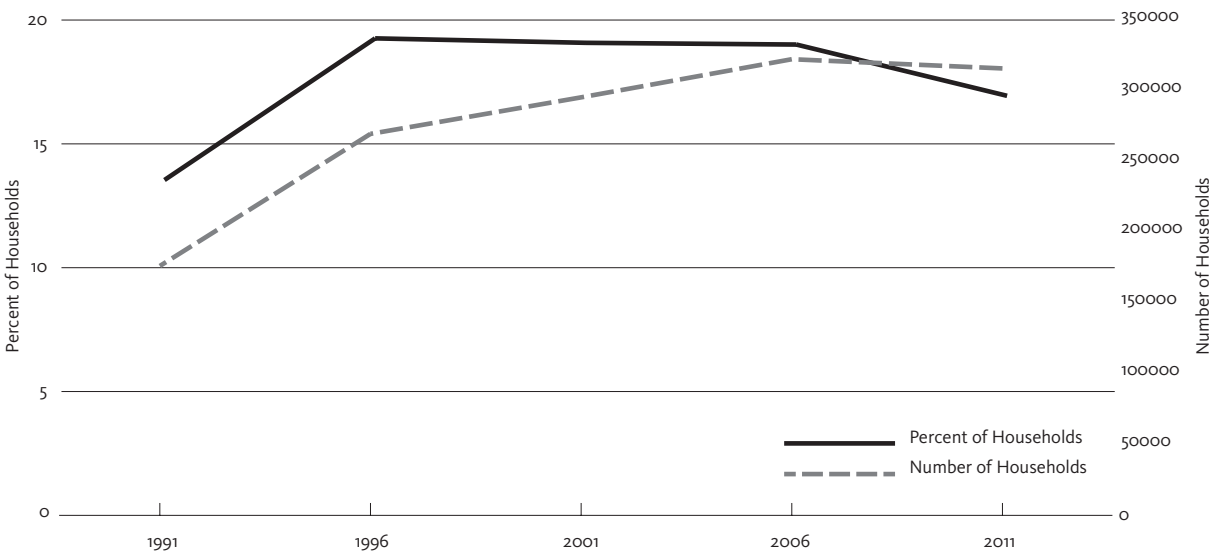
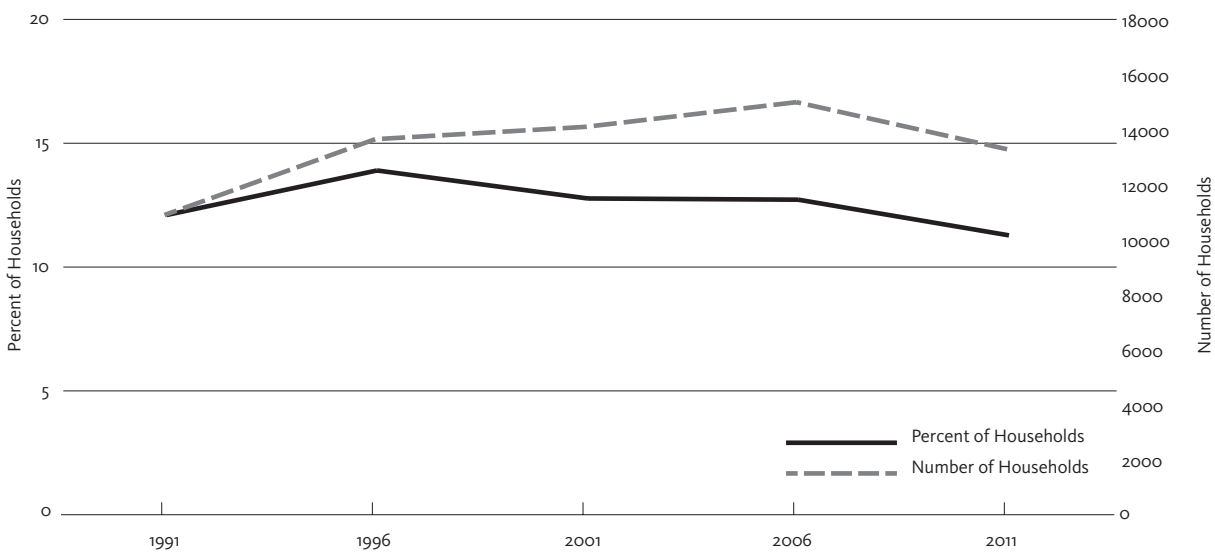


FIGURE A26 Windsor CMA

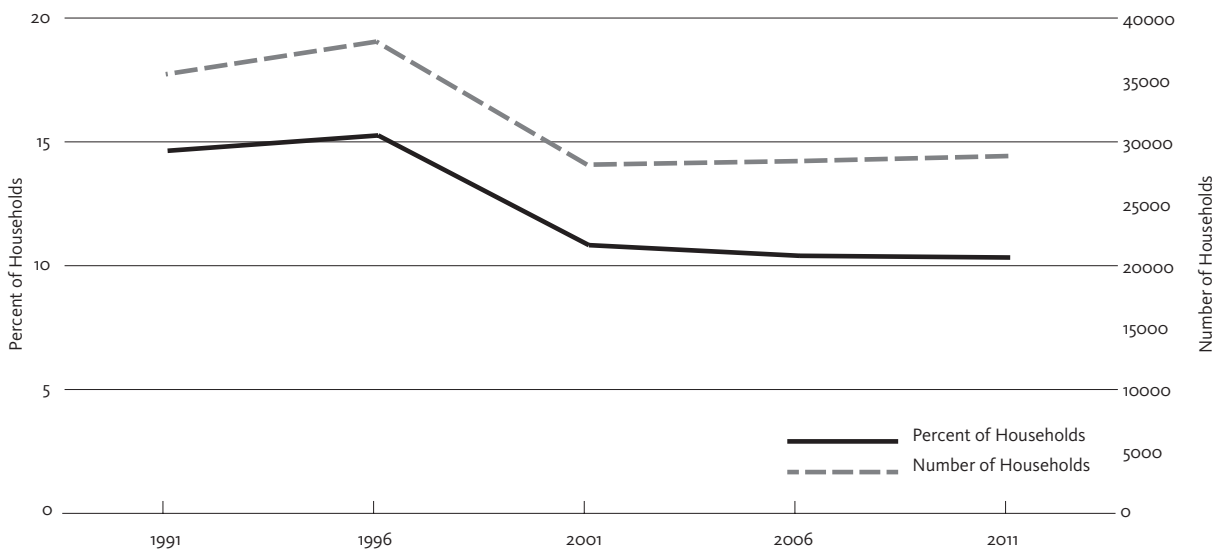


ing need decreased by 950; continuing this rate of change, it would take 58 years for core housing need to be eliminated.

The percentage of households experiencing core housing need in Toronto, ON, increased from 13.54 percent in 1991 to 16.94 percent in 2011 (see Fig. A25). The total number of households experiencing core housing need increased by 139,590

during this 20-year period. The 1991–2011 trend suggests no foreseeable end to core housing need whereas under the 1996–2011 trend core housing need decreased from 19.26 percent to 16.94 percent; continuing this rate of change, it would take 109 years for core housing need to be eliminated. From 1996 to 2011 the total number of households experiencing core housing need increased by 46,240.

FIGURE A27 Winnipeg CMA



The percentage of households experiencing core housing need in Windsor, ON, decreased from 12.10 percent in 1991 to 11.28 percent in 2011 (see Fig. A26). Continuing this rate of change, it would take 275 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 2390 during the same 20-year period. Under the 1996–2011 trend, core housing need decreased from 13.90 percent to 11.28 percent, while the number of households in core housing need decreased by 365; continuing this rate of change, it would take 64 years for core housing need to be eliminated.

Manitoba

The percentage of households experiencing core housing need in Winnipeg, MB, decreased from 14.64 percent in 1991 to 10.33 percent in 2011 (see Fig. A27). Continuing this rate of change, it would take 48 years for core housing need to be eliminated. The total number of households experiencing core housing need decreased by 6,605 during this 20-year period. Under the 1996–2011 trend, core housing need decreased from 15.26 percent to 10.33 percent, while the number of

households in core housing need decreased by 9,240; continuing this rate of change, it would take 31 years for core housing need to be eliminated.

Saskatchewan

The percentage of households experiencing core housing need in Regina, SK, decreased from 14.78 percent in 1991 to 12.00 percent in 2011 (see Fig. A28). Continuing this rate of change, it would take 86 years for core housing need to be eliminated. The total number of households experiencing core housing need decreased by 275 during this 20-year period. Under the 1996–2011 trend core housing need decreased from 12.19 percent to 12.00 percent; continuing this rate of change, it would take 969 years for core housing need to be eliminated. From 1996 to 2011 the total number of households experiencing core housing need increased by 1,215.

The percentage of households experiencing core housing need in Saskatoon, SK, decreased from 17.73 percent in 1991 to 12.41 percent in 2011 (see Fig. A29). Continuing this rate of change, it would take 47 years for core housing need to be eliminated. The total number of households ex-

FIGURE A28 Regina CMA

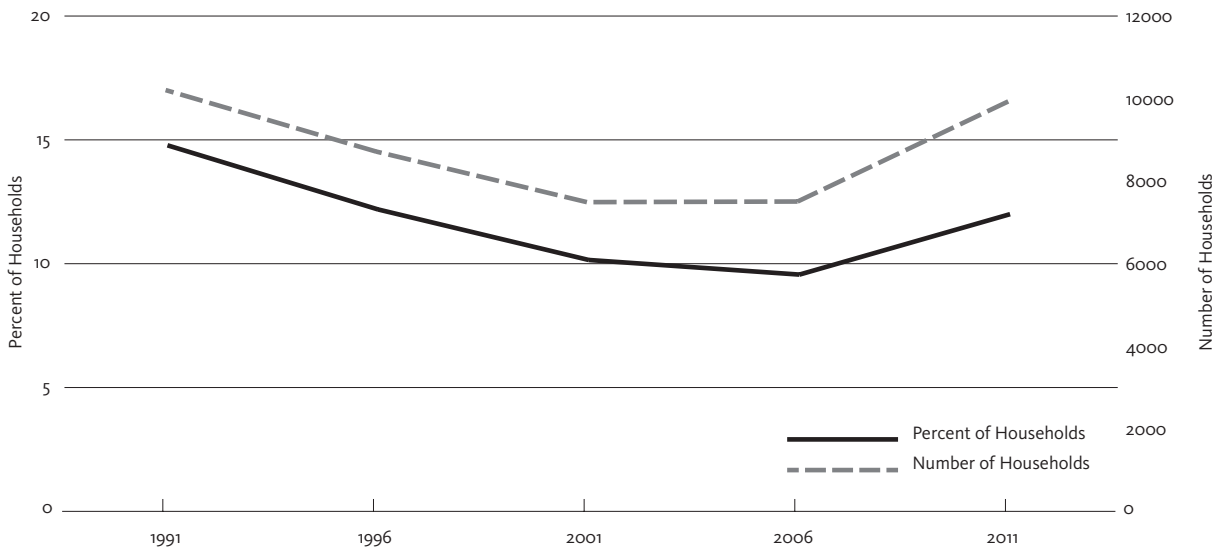
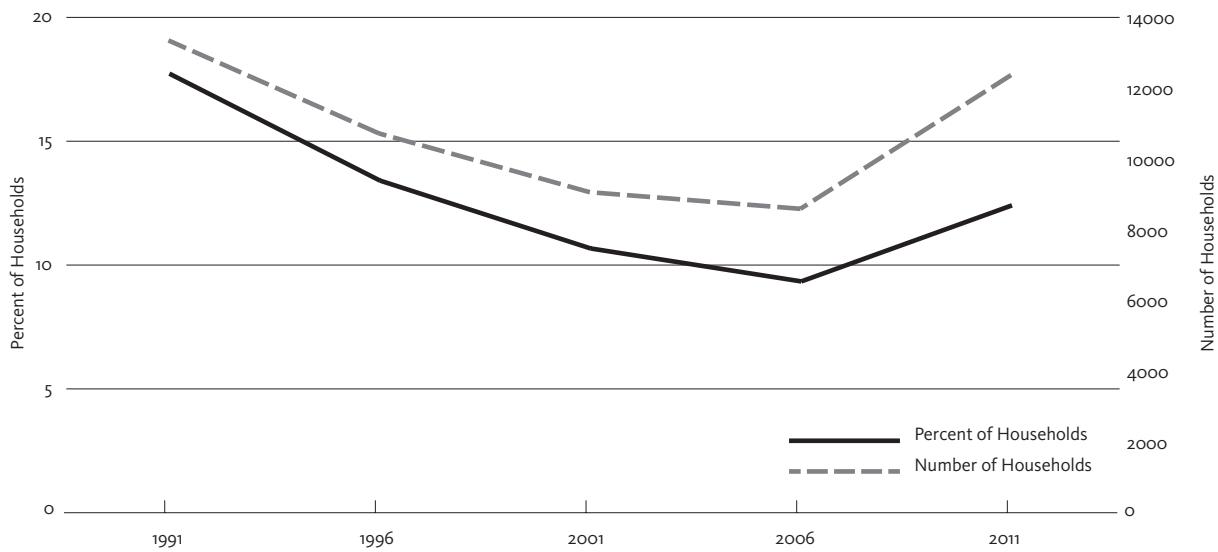


FIGURE A29 Saskatoon CMA



periencing core housing need decreased by 980 during this 20-year period. Under the 1996–2011 trend core housing need decreased from 13.41 percent to 12.41 percent; continuing this rate of change, it would take 187 years for core housing need to be eliminated. From 1996 to 2011 the total number of households experiencing core housing need increased by 1,650.

Alberta

The percentage of households experiencing core housing need in Calgary, AB, decreased from 12.08 percent in 1991 to 10.11 percent in 2011 (see Fig. A30). Continuing this rate of change, it would take 103 years for core housing need to be eliminated. However, the total number of households experiencing core housing need

FIGURE A30 Calgary CMA

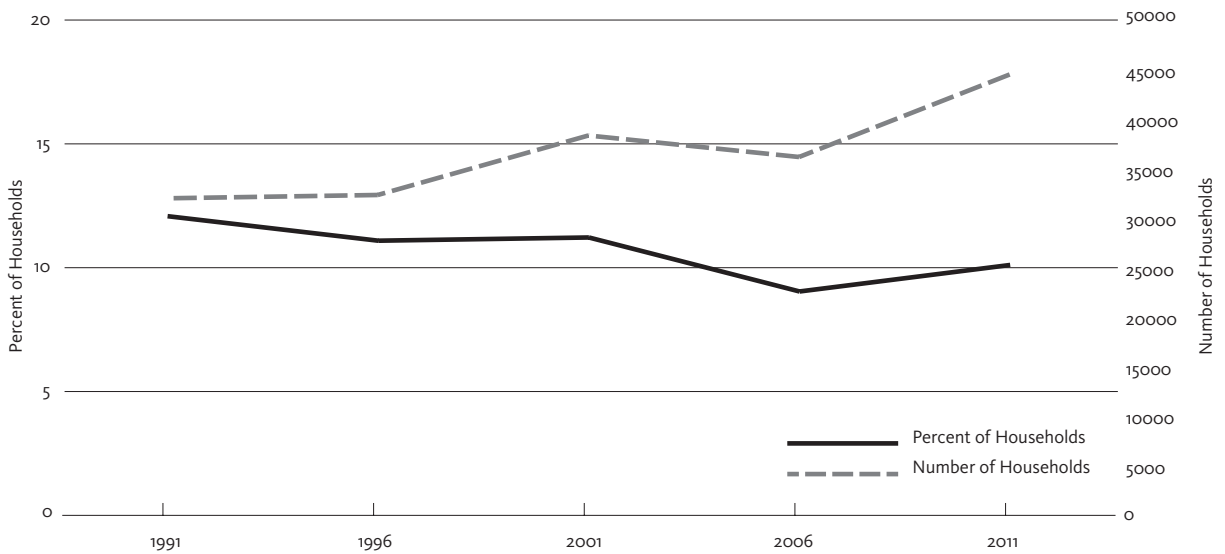
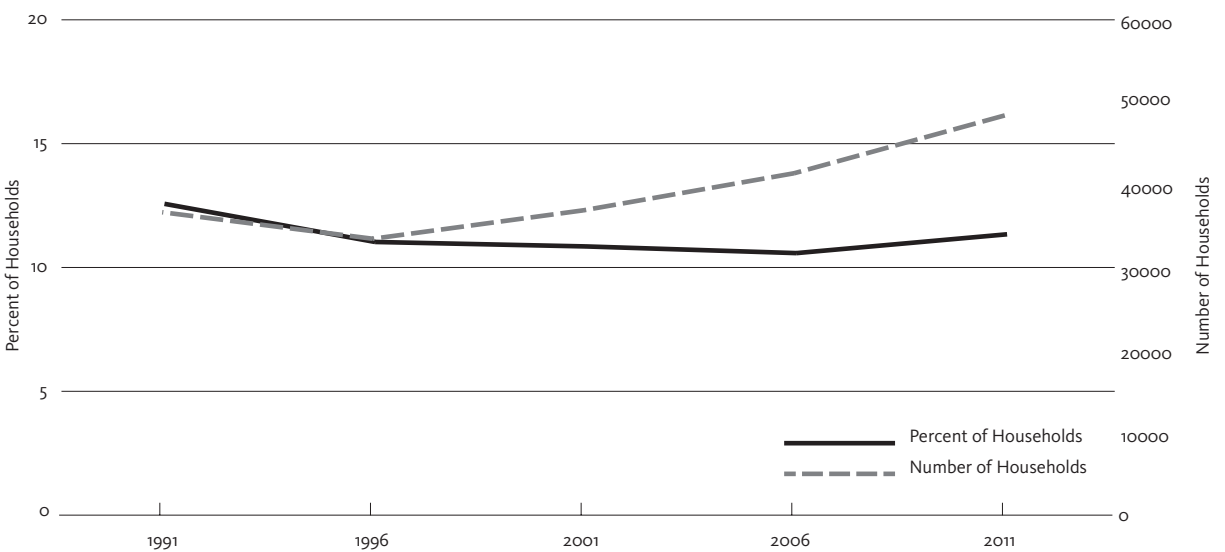


FIGURE A31 Edmonton CMA



increased by 12,500 during the same 20-year period. Under the 1996–2011 trend core housing need decreased from 11.09 percent to 10.11 percent; continuing this rate of change, it would take 155 years for core housing need to be eliminated. From 1996 to 2011 the total number of households experiencing core housing need increased by 12,165.

The percentage of households experiencing core housing need in Edmonton, AB, decreased from 12.53 percent in 1991 to 11.34 percent in 2011 (see Fig. A31). Continuing this rate of change, it would take 185 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 11,725 during this 20-year period.

FIGURE A32 Abbotsford-Mission CMA

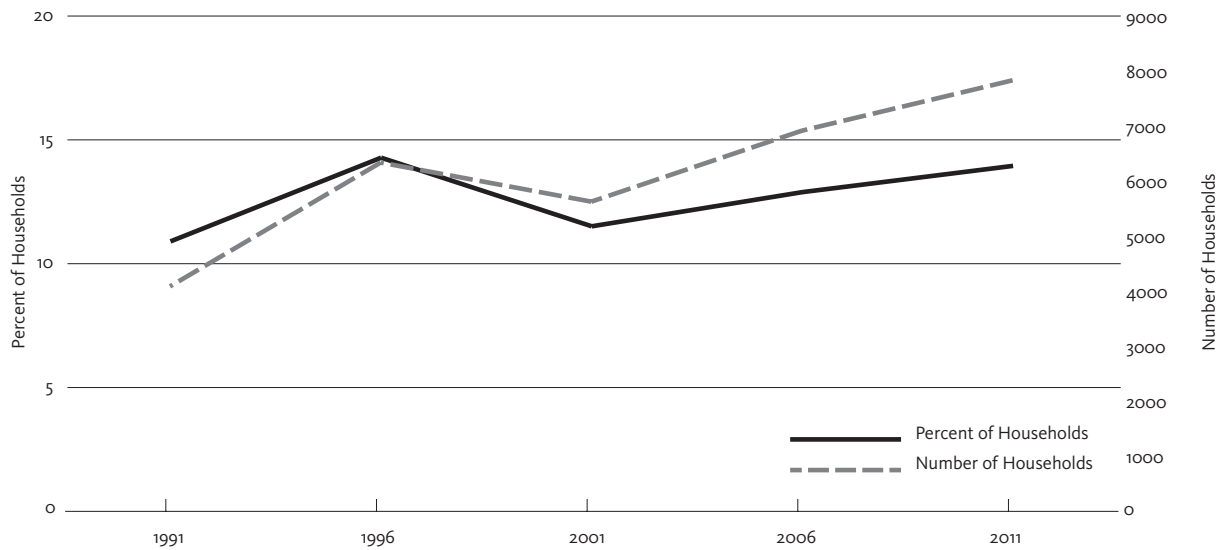
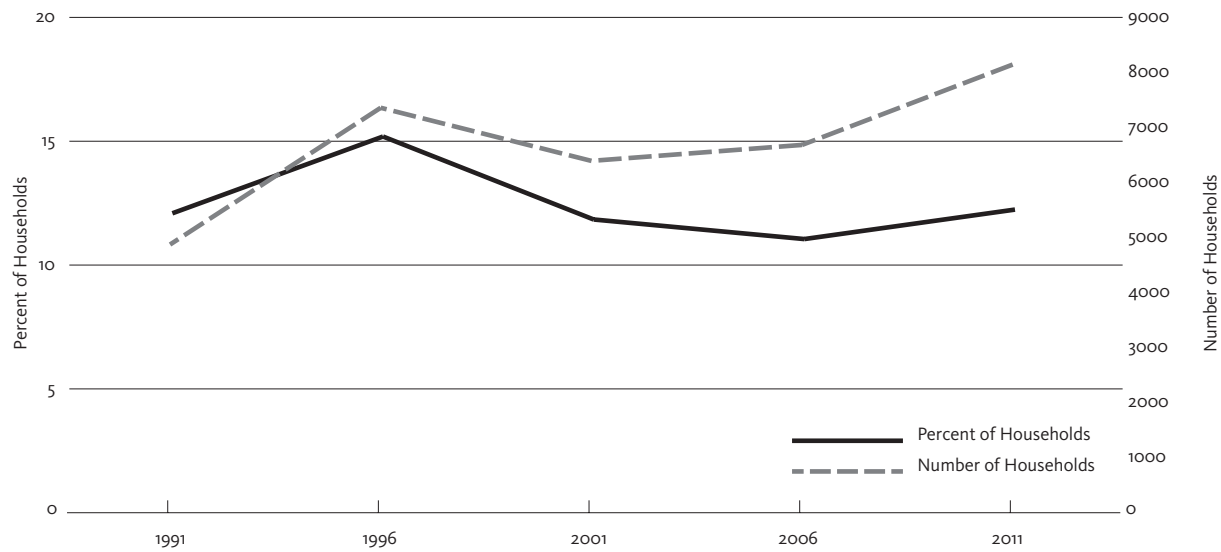


FIGURE A33 Kelowna CMA



Under the 1996–2011 trend core housing need increased from 11.03 percent to 11.34 percent; this trend shows no end to core housing need. From 1996 to 2011 the total number of households experiencing core housing need increased by 14,940.

British Columbia

The percentage of households experiencing core housing need in Abbotsford-Mission, BC, increased from 10.90 percent in 1991 to 13.95 percent in 2011 (see Fig. A32). The total number of households experiencing core housing need increased by 3,745 during this 20-year period. The 1991–2011 trend suggests no foreseeable end to core housing need

FIGURE A34 Vancouver CMA

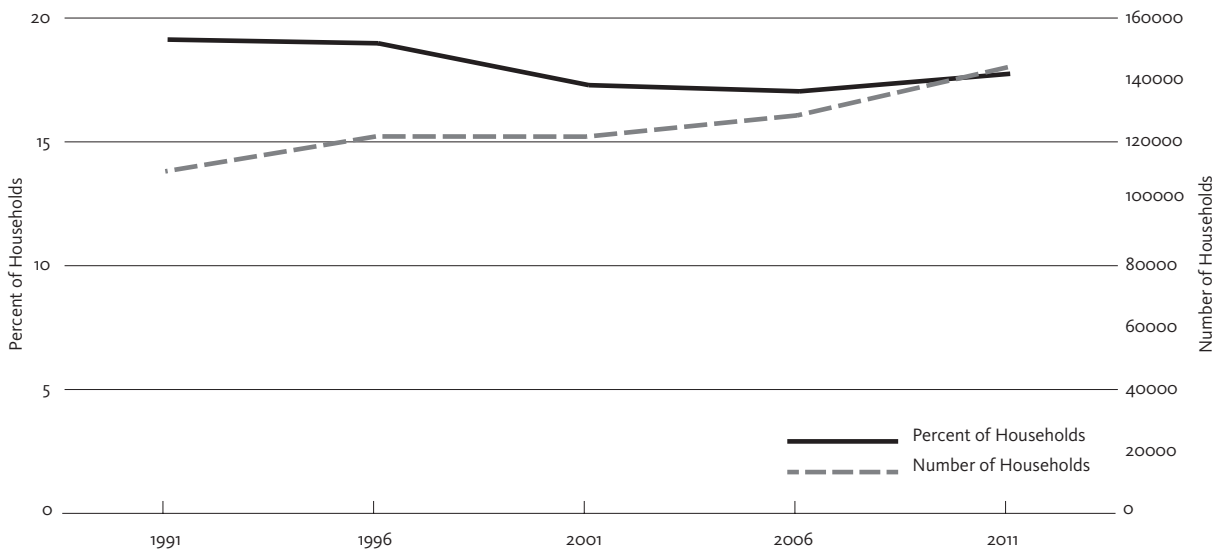
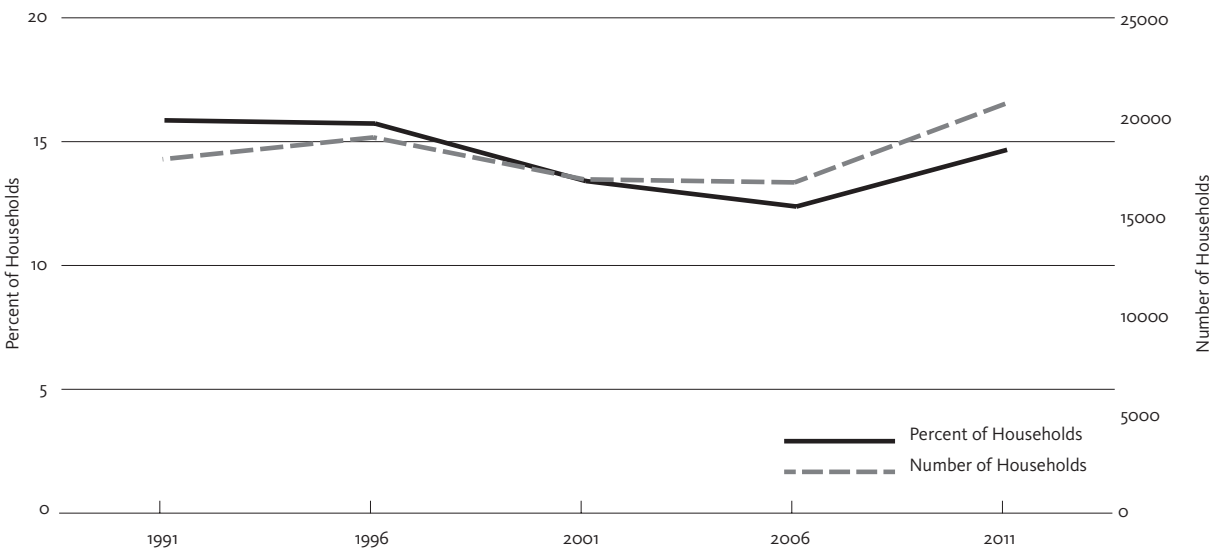


FIGURE A35 Victoria CMA



whereas under the 1996–2011 trend core housing need decreased from 14.28 percent to 13.95 percent; continuing this rate of change, it would take 628 years for core housing need to be eliminated. From 1996 to 2011 the total number of households experiencing core housing need increased by 1,495.

The percentage of households experiencing core housing need in Kelowna, BC, increased

from 12.09 percent in 1991 to 12.24 percent in 2011 (see Fig. A33). The total number of households experiencing core housing need increased by 3,270 during this 20-year period. The 1991–2011 trend suggests no foreseeable end to core housing need whereas under the 1996–2011 trend core housing need decreased from 15.19 percent to 12.24 percent; continuing this rate of change,

it would take 62 years for core housing need to be eliminated. From 1996 to 2011 the total number of households experiencing core housing need increased by 785.

The percentage of households experiencing core housing need in Vancouver, BC, decreased from 19.13 percent in 1991 to 17.75 percent in 2011 (see Fig. A34). Continuing this rate of change, it would take 257 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 33,650 during this 20-year period. Under the 1996–2011 trend core housing need decreased from 18.98 percent to 17.75 percent; continuing this rate of change, it would take 216 years for core housing need to be eliminated. From 1996

to 2011 the total number of households experiencing core housing need increased by 22,370.

The percentage of households experiencing core housing need in Victoria, BC, decreased from 15.86 percent in 1991 to 14.67 percent in 2011 (see Fig. A35). Continuing this rate of change, it would take 246 years for core housing need to be eliminated. However, the total number of households experiencing core housing need increased by 2,800 during this 20-year period. Under the 1996–2011 trend core housing need decreased from 15.73 percent to 14.67 percent; continuing this rate of change, it would take 206 years for core housing need to be eliminated. From 1996 to 2011 the total number of households experiencing core housing need increased by 1,700.



CCPA

CANADIAN CENTRE
for POLICY ALTERNATIVES
MANITOBA OFFICE

Unit 205 – 765 Main St., Winnipeg, MB R2W 3N5
TEL 204-927-3200 FAX 204-927-3201
EMAIL ccpamb@policyalternatives.ca
WEBSITE www.policyalternatives.ca