

# CORE HOUSING NEED IN ONTARIO and OTTAWA

CFAA/EOLO Housing Allowance Conference  
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## Background

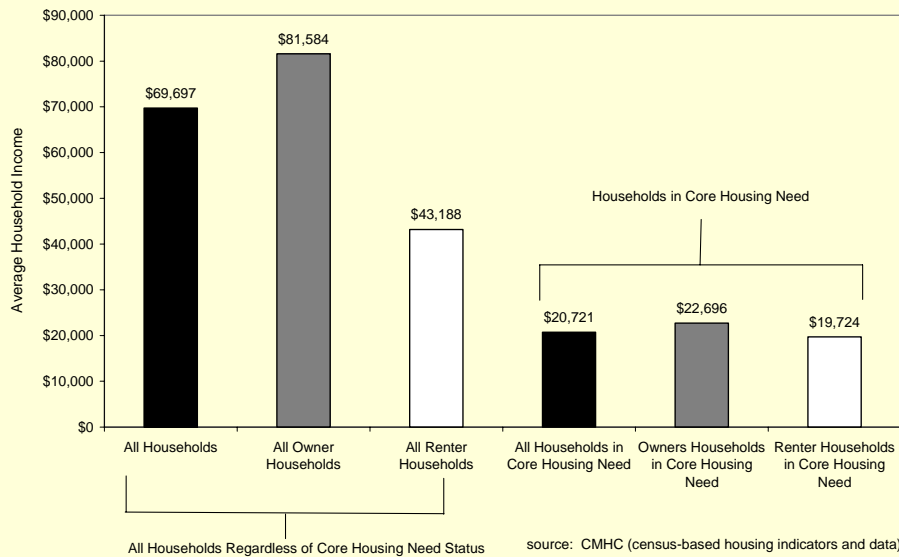
- There are 4.21M private households (of all types) in Ontario
- Core housing need data developed by CMHC only recognizes non-farm, non-band and non-reserve private households
  - 4.0M households fall into these categories

## Core Housing Need in Ontario

- Approx. 600,000 households (15.1% of all households) are in core housing need
  - 400,000 renter households (32.3% of all renter households)
  - 200,000 owner households (7.3% of all owner households)
- Core housing need is a greater problem in urban than rural Ontario
  - 95% of households in core housing need live in urban areas
  - 5% of households in core housing need live in rural areas
- Average household income in Ontario, regardless of core housing need status, is \$69,697
  - Average income of owner households in core housing need is \$22,696
  - Average income of renter households in core housing need is \$19,724

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Average Household Income by Tenure and Core Housing Need Status, Ontario 2001



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## Core Housing Need in Ontario

- Average shelter-to-income ratio (STIR) for all households regardless of core housing need status is 22.0%
  - Average shelter cost is \$893/month
- Average STIR for households in core housing need is 47.4%
  - Renter households in core housing need have slightly lower STIR than owner households in core housing need, 46.9% vs. 48.5%
  - Average shelter cost is \$695/month for renter households and \$877/month for owner households

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## Core Housing Need by Housing Standards

- Three standards used to assess core housing need – affordability, suitability, and adequacy
- Affordability is greatest problem faced by households in core housing need
  - 69.6% of households in core housing need have an affordability problem
- Suitability and adequacy problems are less prevalent

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## Core Housing Need by Housing Standards

- Suitability
  - Problem only encountered by 6.6% of households in core housing need
  
- Adequacy
  - Least common problem encountered by households in core housing need, with only 3.7% of households in this situation
  
- 20.0% of all households face more than one problem

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### CORE HOUSING NEED BY STANDARDS, 2001

	Number of Households	Share of Households in Core Housing Need	Share of all Households Regardless of Core Housing Need Status
Total Households in Core Housing Need	599,655	-	15.1%
Single Problem	479,430	80.0%	12.0%
Affordability	417,610	69.6%	10.5%
Suitability	39,655	6.6%	1.0%
Adequacy	22,165	3.7%	0.6%
Multiple Problems	120,225	20.0%	3.0%

Source: CMHC (census-based housing indicators and data)

NB: for private non-farm, non-reserve households

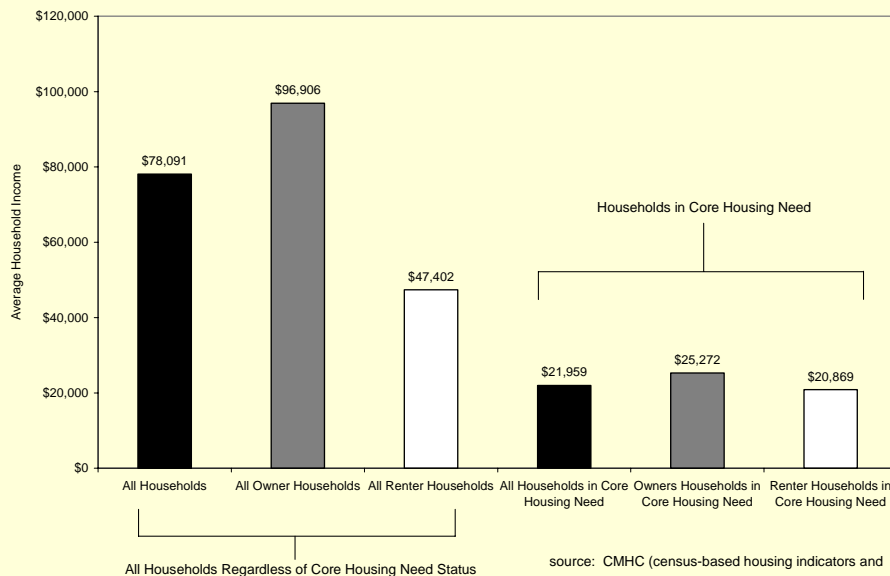
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# Core Housing Need in Ottawa

- 312,500 households of all types
- Approx. 290,000 non-farm, non-band, non-reserve private households
  - Approx. 42,000 households are in core housing need
  - 75% are renter households, 25% are owner households
- Average household income, regardless of core housing need status, is \$78,091
- Average household income of renter and owner households in core housing need is \$20,869 and \$25,272, respectively

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Average Household Income by Tenure and Core Housing Need Status, Ottawa 2001



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## Core Housing Need in Ottawa

- Average STIR regardless of core housing need status is 20.7%
  - Average shelter cost is \$917/month
- Average STIR of households in core housing need is 45.7%
  - Average STIR for renter households is 45.4% and 46.5% for owner households
  - Average shelter cost is \$700/month for renter households and \$906/month for owner households

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## Use of Core Housing Need Data

- Design and policy decisions for the capital and operating components of the Canada-Ontario Affordable Housing Program
  - Capital – Community Rental and Supportive stream of the AHP
  - Operating – Housing Allowance Program

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# THANK YOU

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