

# County of Renfrew Housing Need and Demand Analysis

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Presentation to  
County Council  
November 28<sup>th</sup> 2007



# Overview

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- Study Background and Approach
- Key Housing Issues
- Recommendations on Policies and Actions

# Background – County's Role in Housing

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- Designated Consolidated Municipal Service Manager (CMSM)
- Manager of public housing stock and administrator of non-profit housing stock
- Administrator of range of homelessness prevention programs
- Coordinator and facilitator for the provision of housing through planning services

# Background – Why Undertake a Housing Study?

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- County's broader responsibility towards housing
- Recent announcements in federal and provincial funding in housing
- Establishment of the Local Integrated Health Network



## Background – Study Purpose

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- The objective of the study is to:
  - To provide a comprehensive need and demand analysis in order to validate the need for affordable housing within the communities of Renfrew County
  - To determine the gaps in housing need, and determine strategies to best address these gaps

# Background - Study Phases

## Phase One: Housing Need and Demand Analysis

Conduct Information Sharing with Steering Committee

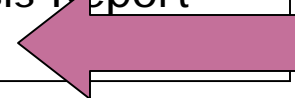
Administer Housing Survey & Conduct Interviews

Prepare Demographic Profiles

Analyze Housing Demand and Supply & Identify Gaps

Prepare Draft Housing Needs and Demand Analysis Report

Conduct Consultation



**June  
2007**



## Phase Two: Recommendations on Policies & Actions

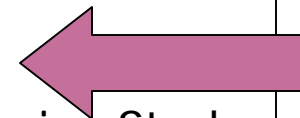
Identify Impediments and Opportunities

Develop Draft Housing Recommendations

Conduct Consultation

Prepare Management Tool for Rationalizing Social Housing Stock

Finalize Reports



**September  
2007**





# Background – Study Approach

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- Study guided by Steering Committee
  - Chair of Social Services Committee
  - County Staff (RCHC, Planning, Ontario Works)
  - Community Care Access Centre
  - Seniors Home Support
- Role of Steering Committee
  - Provide direction on research
  - Confirm timelines and course for study
  - Insight into housing trends
  - Feedback on suggested strategies





# Background – Study Approach

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- Approximately 50 individuals and community partners participated in this study:
  - **Emergency and Supportive Housing Survey** – all providers were provided an opportunity to complete a detailed housing survey; 11 surveys were distributed and 8 were completed.
  - **Housing Issues Survey** – over 90 surveys were sent out across the County, 28 surveys were completed
  - **Telephone Interviews** – conducted 5 telephone interviews
  - **Consultation Sessions** – held consultation session on draft reports - about 32 individuals attended the first session (June) and about 25 individuals attended the second session (Sept)



# Part 1: Key Housing Issues

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- Need and Demand Analysis includes the evaluation of several components:
  - population and household characteristics
  - economic activity
  - income characteristics
  - housing supply
  - analysis of housing affordability
- From this analysis and through consultation with community stakeholders 10 Key Housing Issues were determined



## Key Issue #1

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- *There is a need to ensure there is an adequate supply of housing opportunities in the future, particularly in high growth areas*



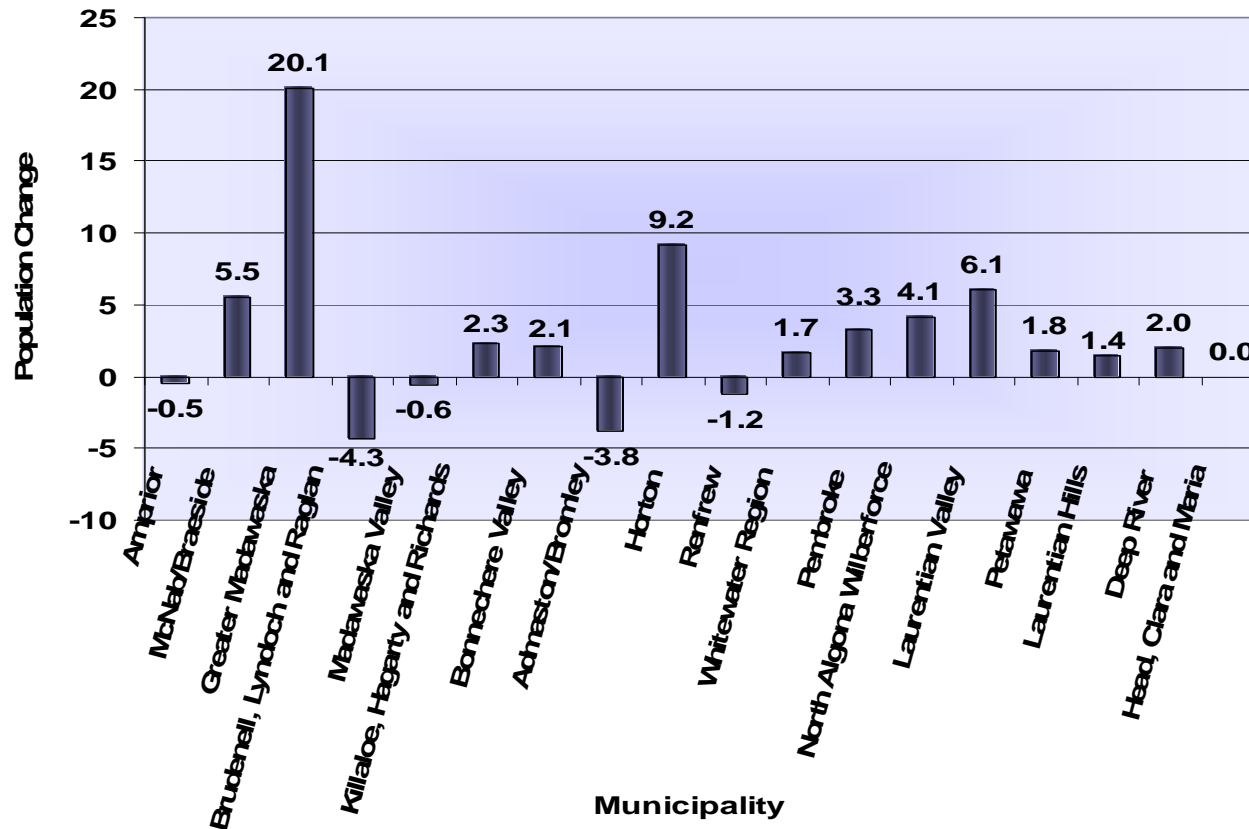
# Key Issue #1 – Need to Ensure Adequate Supply of Housing

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- Population of the County of Renfrew increased by 2.5% from 2001 to 2006 reaching a population of 97,545
- From 2001-2006, areas with higher growth rates include Greater Madawaska (20.1%), Horton (9.2%), Laurentian Valley (6.1%) and McNab/Braeside (5.5%)

# Key Issue #1 – Need to Ensure Adequate Supply of Housing

Population Growth by Municipality, Renfrew County, 2001-2006



Source: Statistics Canada, 2001 and 2006 Census of Canada

# Key Issue #1 – Need to Ensure Adequate Supply of Housing

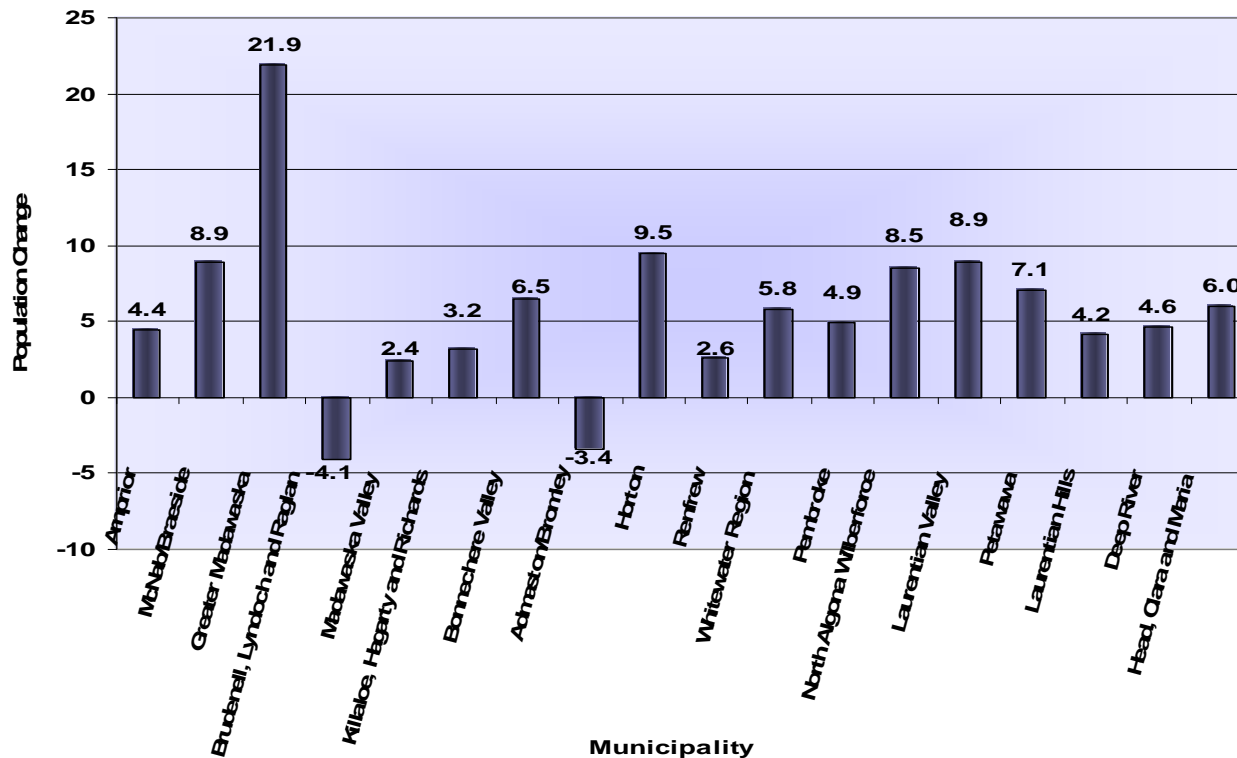
- Based on County projections, the population (excluding the City of Pembroke) was expected to reach 83,972 by 2015
- Using 2006 Census the population of Renfrew County (excluding Pembroke) was 83,209
- Even using the high growth scenario, the County will exceed its projections

# Key Issue #1 – Need to Ensure Adequate Supply of Housing

- The number of households in Renfrew County grew by 5,585 households or 16.6% from 1991 to 2006 reaching 39,225 households in 2006
- From 2001-2006 household growth grew by 6.2% just slightly below the provincial average of 7.9%
- There are no current household projections for the County

# Key Issue #1 – Need to Ensure Adequate Supply of Housing

Trends in Household Growth by Municipality, Renfrew County, 2001-2006



Note: 2006 figures are the number private dwellings occupied by usual residents  
 Source: Statistics Canada, 2001 and 2006 Census of Canada





## Key Issue #2

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- ***Changing demographic, social and economic trends point to the need for a more diverse and flexible housing supply***

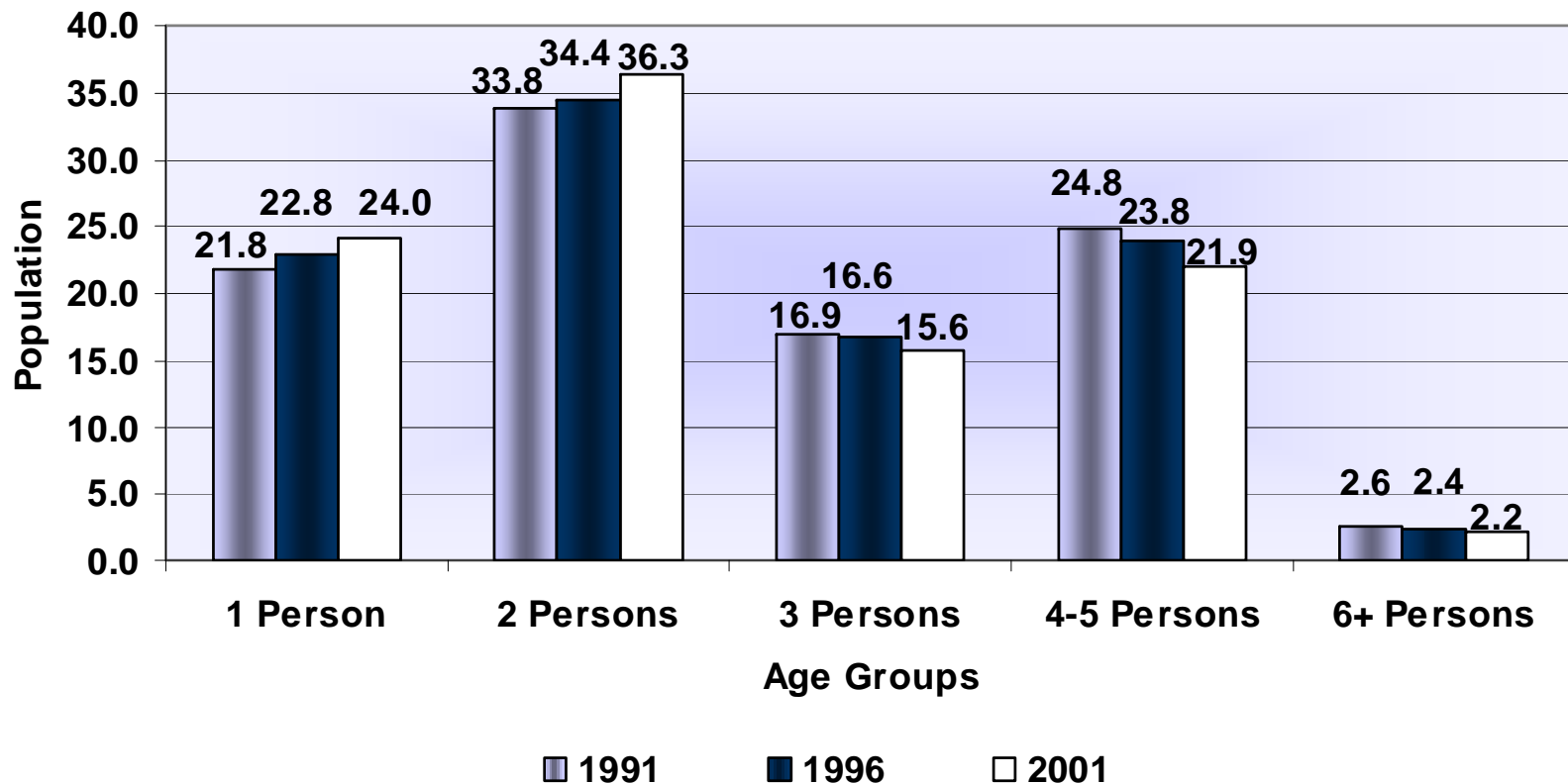
# Key Issue #2 – Need for more Diverse/Flexible Housing Supply

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- There is strong variation in age distribution within the County
  - Greater proportion of youth and young families in areas such as Petawawa, Laurentian Valley, Horton, McNab/Braeside
  - Areas of Greater Madawaska, Renfrew, Pembroke, Deep River, and Madawaska Valley all had over one-fifth of their population over the age of 65 in 2001

# Key Issue #2 – Need for more Diverse/Flexible Housing Supply

Trends in Persons Household Size, Renfrew County, 1991-2001



Source: Statistics Canada, 1991, 1996, 2001 Census of Canada

# Key Issue #2 – Need for more Diverse/Flexible Housing Supply

- Labour force is diverse pointing to the need for a diversified housing supply to meet needs
  - Manufacturing largest employer with 6,950 workers in 2001
  - Industries showing growth include manufacturing, health care and social assistance, construction, educational services, finance
  - While there is growth in higher paying industries (manufacturing, finance), industries which are lower paying (accommodation, retail trade) represent significant portion of labour force (17.7%)
  - In 2001 there were 21,780 workers (46% of those employed) in seasonal employment



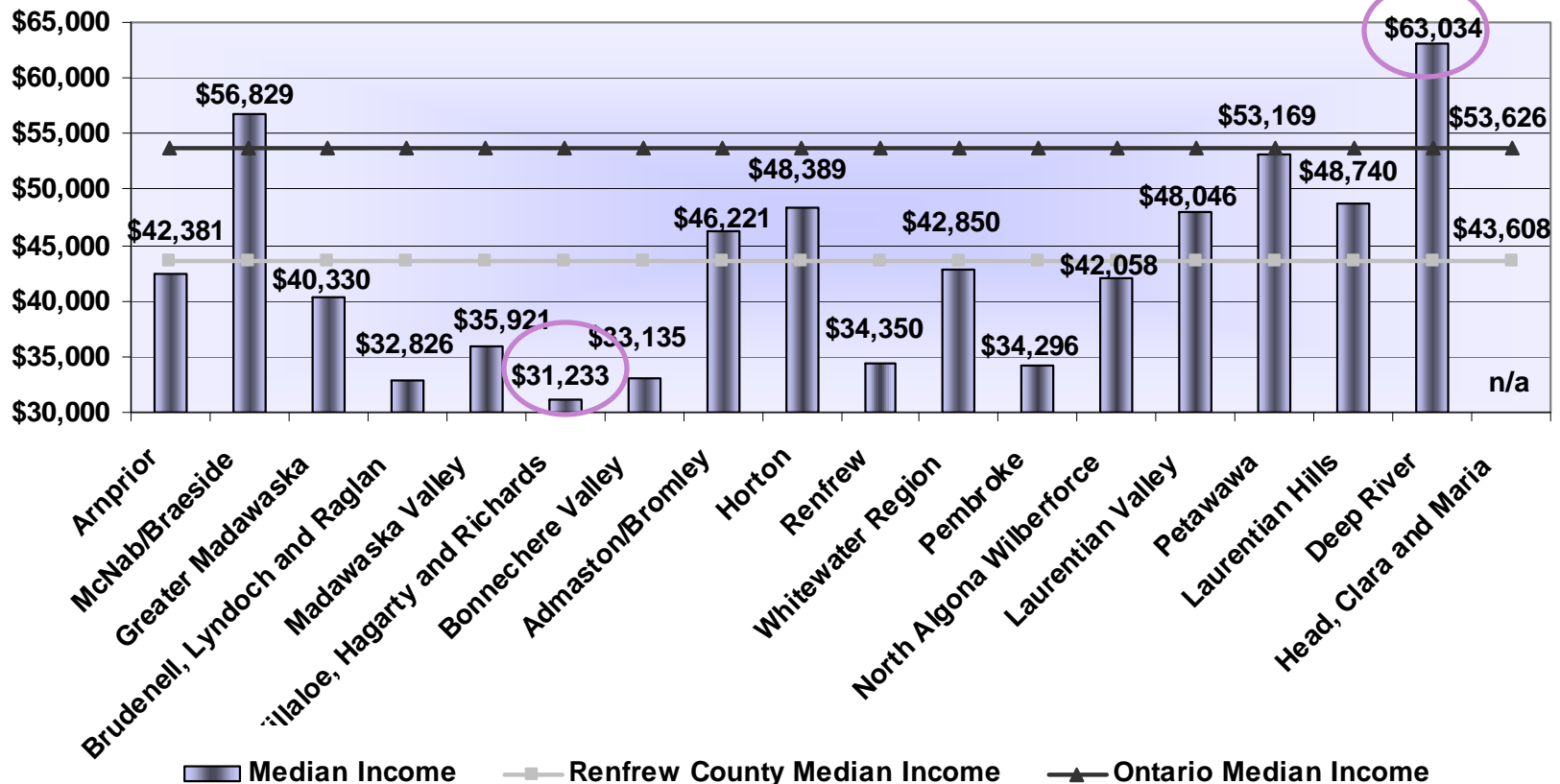
## Key Issue #2 – Need for more Diverse/Flexible Housing Supply

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- Income and affordability levels vary by area
  - Average household income in Renfrew County was \$50,836 in 2000, the median income was \$43,888
  - Applying the CPI, the estimated average household income would have been \$57,961 and the estimated median income would have been \$49,888 in 2006

# Key Issue #2 – Need for more Diverse/Flexible Housing Supply

Comparison of Median Household Income by Municipality and Ontario, 2000 Income



Source: Statistics Canada, 2001 Census of Canada



## Key Issue #2 – Need for more Diverse/Flexible Housing Supply

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- Recent housing activity not showing signs of diversifying
  - Number of singles increased from 1991 to 2001; representing 80% of stock
  - 90% of starts in Pembroke and 98% of starts in Petawawa were singles from 2000 to 2006



## Key Issue #3

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- ***There is a demand for more safe affordable rental housing, in particular for seniors, persons with disabilities, low income families, single parents, youth and single individuals***



# Key Issue #3 – Demand for More Affordable Rental Housing

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- In 2000, there were a total of 10,856 persons or 11.7% of the population with low incomes (as defined by Stat Can)
- Incidence of low income is particularly significant for singles (33.2%)
- A total of 2,540 or 9.4% of families were living in low income

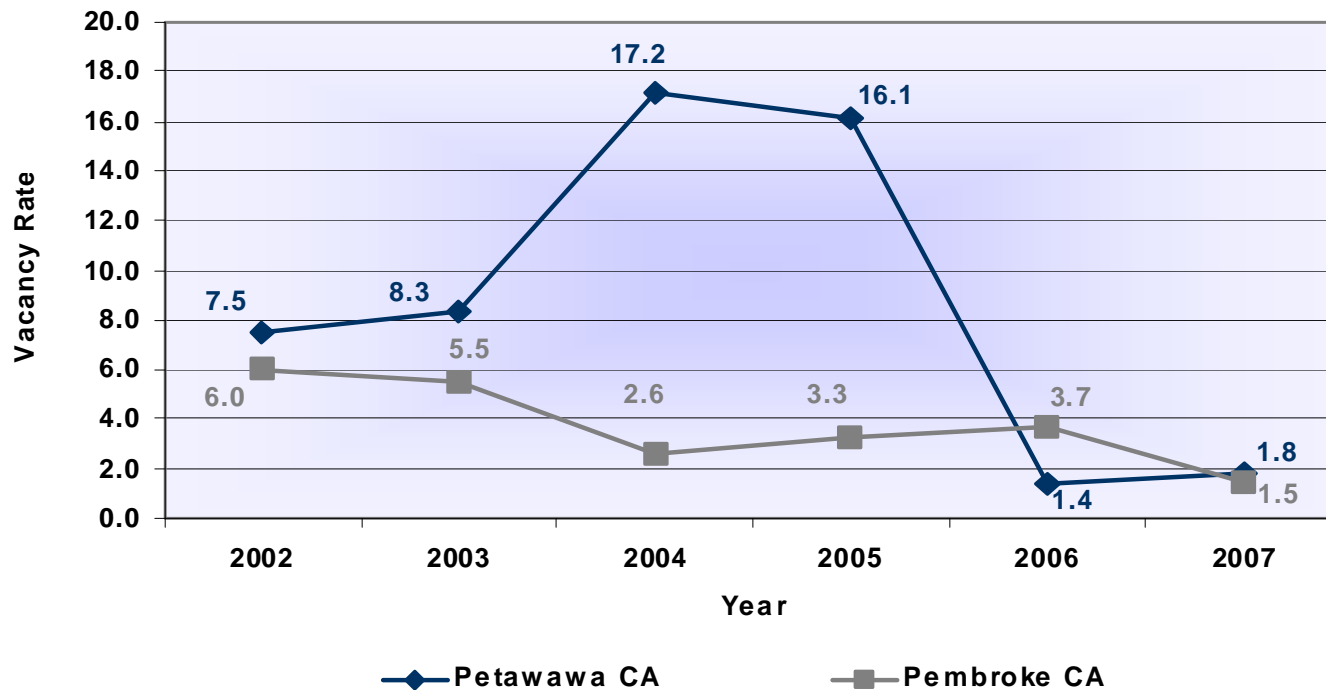
# Key Issue #3 – Demand for More Affordable Rental Housing

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- In 2000, 36.3% of renter households were spending more than 30% of their income in rent; **approximately one in three renters**
- 13 survey respondents noted a lack of affordable housing as a key concern
  - Particular concern was noted for youth, persons with disabilities, low income families, single parents, and singles

# Key Issue #3 – Demand for More Affordable Rental Housing

## Rental Housing Vacancy Rates, 2002-2007, Pembroke and Petawawa



Note: 2007 figures as of April

Source: CMHC Rental Market Reports 2003-2007 Q1



## Key Issue #4

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- ***Affordable homeownership opportunities for first time homebuyers should be explored***

# Key Issue #4 – Affordable Homeownership is Needed

- From 2006 to 2007 the average sale price increased by 14.1% reaching an average price of \$176,503 in 2007
- Based on affordability analysis, homeownership is likely not affordable to households earning less than \$30,000 with limited options for households earning between \$40,000 and \$50,000

# Key Issue #4 – Affordable Homeownership is Needed

**Affordable Ownership Costs Based on Household Income in Renfrew County**

Household Income	# of Total Owner Households (2001)	% of Total Owner Households (2001)	Affordable Ownership (Unit Cost)
Under \$10,000	800	3.0%	Under \$70,724
\$10,000 to \$19,999	2,910	11.0%	
\$20,000 to \$29,999	3,095	11.7%	\$106,088
\$30,000 to \$39,999	3,185	12.0%	\$141,451
\$40,000 to \$49,999	3,455	13.0%	\$176,815
\$50,000-\$59,999	2,855	10.8%	\$212,179
\$60,000-\$69,999	2,620	9.9%	\$247,542
\$70,000-\$79,999	2,110	8.0%	\$282,906
\$80,000-\$89,999	1,605	6.1%	\$318,270
<i>Sub-total</i>	22,635	85.4%	
\$90,000 and over	3,860	14.6%	over \$318,270
<b>Total</b>	<b>26,495</b>	<b>100.0%</b>	

Note: Mortgage Rate 6.11%

Source: Statistics Canada, 2001 Census, and SHS Calculations



## Key Issue #5

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- ***Aging and quality of housing stock may become a concern, in particular for the rental housing stock***

# Key Issue #5 – Aging Housing Stock May Become a Concern

- Just over half the rental housing stock was built prior to 1960 and just 6% of the rental housing stock was built between 1991 and 2001
- Ten percent of residents (in 2001) felt that their dwellings were in need of major repair
- Quality of the housing stock in Renfrew County was noted as a key concern by stakeholders (4) responding to the Renfrew County Housing Need and Demand Survey





## Key Issue #6

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- ***There is a need to monitor the demand for emergency and transitional housing within the County in particular for men, women fleeing abuse and youth***

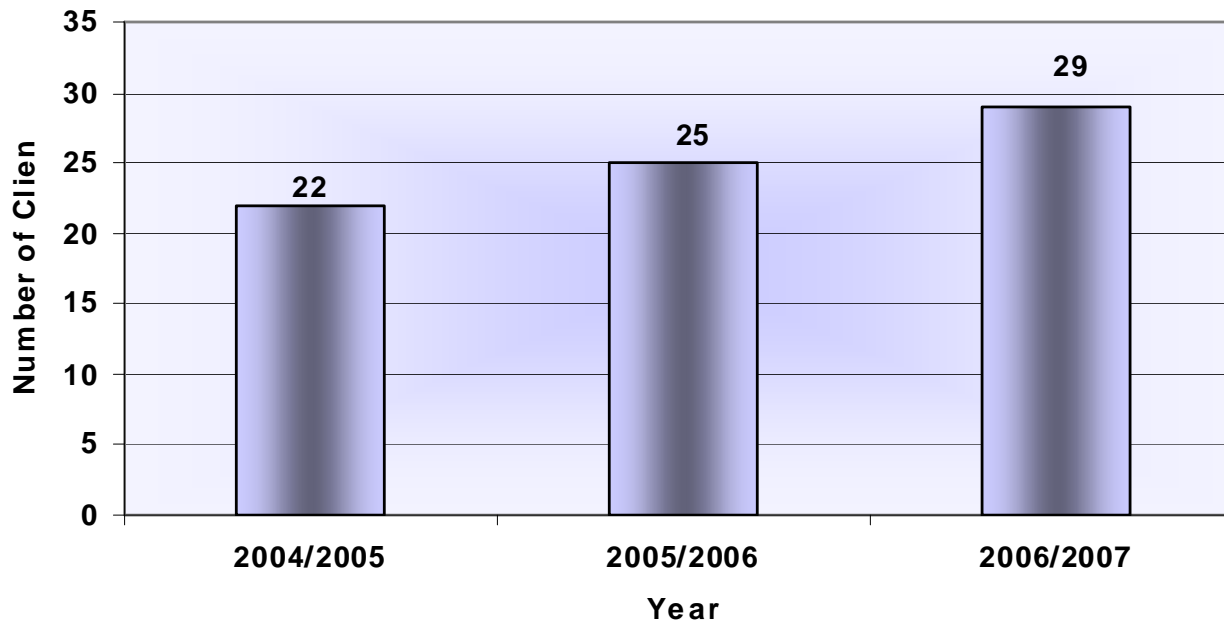
# Key Issue #6 – Need to Monitor Emergency/Transitional Housing

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- Bernadette McCann House for Women has seen a decline in clients served yet an increase in number of nights spent at the shelter
- There are no shelters or transitional housing for men in the County
- A concern regarding a lack of options for homeless individuals, including the lack of a shelter for men, was noted by several (4) survey respondents

# Key Issue #6 – Need to Monitor Emergency/Transitional Housing

Number of Clients Housed, Columbus House



Source: Columbus House Response to County of Renfrew Need and Demand Survey



## Key Issue #7

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- ***There is a demand for more supportive housing for persons with developmental disabilities and the hard to house***



## Key Issue #7 – Demand for Supportive Housing

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- Wait times for supportive housing for persons with developmental disabilities can range from 3-5 years and in some cases longer
- Kinsmen Court, an alternative housing provider for individuals who are homeless or generally hard to house, has a waiting list of approximately 100 applicants (turnover is approx. 1-2 units/year)
- The need for more supportive housing options for persons with disabilities was noted by several survey respondents (7)



## Key Issue #8

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- ***There is a need to provide a continuum of care and supportive housing for seniors and persons with disabilities***

# Key Issue #8 – Need for Care & Supportive Housing for Seniors

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- A lack of supportive and assisted housing options for seniors (9) and persons with disabilities (7) was noted by several survey respondents
  - Lack of supportive housing is resulting in many seniors and persons with disabilities to be forced to live in LTC, which in turn results in high capacity at LTC and higher need individuals are admitted into acute care hospital beds
  - Often minimal supports for seniors in their home is what is needed

# Key Issue #8 – Need for Care & Supportive Housing for Seniors

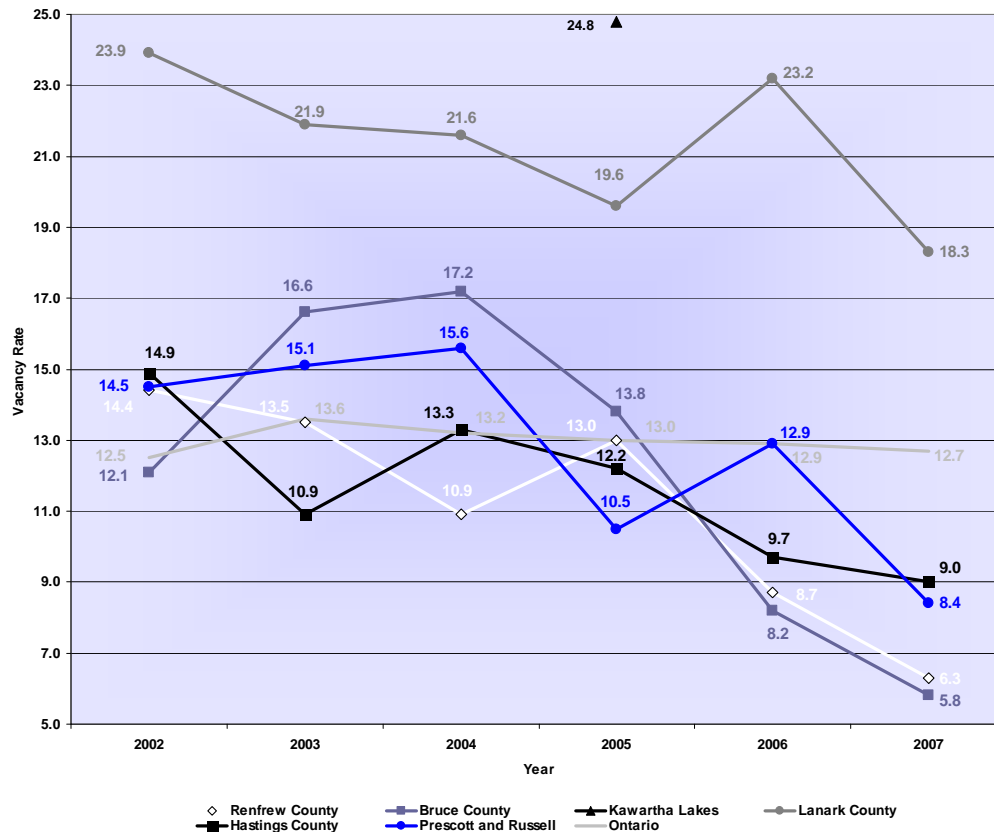
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- An interview with staff at the Champlain Local Health Integration Network (LHIN) further supports the need for more supportive housing for seniors as well as persons with addictions and mental health issues
  - There is both a need for more supportive housing as well as more support services for individuals living at home
  - Also noted is a need for better adapted housing (i.e. accessible)



# Key Issue #8 – Need for Care & Supportive Housing for Seniors

Vacancy Rates of Retirement Home Beds by Type, Renfrew County, Bruce County, Kawartha Lakes, Lanark County, Hastings County, Prescott and Russell United Counties and Ontario, 2002-2007



Renfrew  
6.3%

Source: CMHC Retirement Homes Report, 2003, 2004, 2005, 2006 & 2007

# Key Issue #8 – Need for Care & Supportive Housing for Seniors

- Current supportive housing (seniors) providers are experiencing an increase in demand for services
  - 5 individuals waiting at Marianhill and 116 waiting at North Renfrew LTC Services
  - Turnover at North Renfrew was just two units (YTD), wait times therefore are lengthy
- Half of all seniors earned less than \$20,000 in 2000, over two-thirds (68.5%) earned less than \$30,000



## Key Issue #9

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- ***There is a demand for more social housing units in particular one-bedroom units***

# Key Issue #9 – Demand for Social Housing Units

- The demand for one and two bedroom units exceeds the supply
  - 72% of the waiting list (2006) applicants are seeking one-bedroom units, while only 62% of the supply is made up of one bedroom units
  - 20% of the waiting list applicants are waiting for a two-bedroom unit; however, the supply is just 15% of the total supply
  - 8% of the waiting list applicants are seeking a three-bedroom unit; however, 17% of the supply of social housing stock is comprised of three-bedroom units.
  - 2% of applicants are seeking four-bedroom units; however, 5% of the housing stock is comprised of four-bedroom units

# Key Issue #9 – Demand for Social Housing Units

- The number of applicants on the waiting list has increased steadily
  - In 2002, the number of applicants was at 470 increasing by 191 applicants or 41% by 2006
- Wait times for individuals housed in 2006 range from just one month to up to two years
- Wait times are generally longer for one-bedroom units and are generally longest in Pembroke, Barry's Bay, Renfrew, and Arnprior



## Key Issue #10

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- ***Rural residents within Renfrew County face challenges in accessing services***



# Key Issue #10 – Rural Residents Challenges in Accessing Services

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- Lack of transportation and access to services for rural residents was identified as a concern by survey respondents and residents attending community consultation sessions
- Most services located in urban centers
- Particular concern noted for persons with disabilities, seniors and low-income families

# Part 2: Recommended Policies & Actions

- Part 2 identifies a number of opportunities for the County of Renfrew to meet the identified housing needs of residents
- Includes:
  - An assessment of existing policies, regulations, standards and practices that influence the housing market within the County and area municipalities
  - A range of recommendations to be used by the County and community partners to overcome the identified impediments and take advantage of available opportunities to meet the identified housing needs



# Part 2: Impediments and Opportunities

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- Senior Government Policies
- Current Municipal Legislation
- Legislative and Regulatory Provisions
- Taxation, Charges and Fees
- Financing Mechanisms
- Partnership and Funding Programs (Federal, Provincial and Local)
- Cost of Developing Affordable Housing



# Strategic Directions

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- Based on the review of impediments and opportunities a set of options/ recommendations have been put forth
- The 10 identified key housing issues have been organized into five broad directions for meeting each of these issues
- Recommendations represent immediate, short, medium and longer term strategies



# Strategic Direction 1

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## Options for Housing Choices

*Provide Housing Choices for all Residents  
in Renfrew County*

*(Key Housing Issues 1 & 2)*



## Strategic Direction 2

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### Options for Housing Affordability

*Ensure Affordable Housing Options are available to all Residents of Renfrew County*

*(Key Housing Issues 3 & 4)*



# Strategic Direction 3

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## Options for Housing Quality

*Maintain and Preserve the Existing  
Housing Stock within the County*

*(Key Housing Issue 5)*



# Strategic Direction 4

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## Options for Housing Supports and Services

*Expand the Range of Housing Support  
and Service Opportunities for Renfrew  
County Residents*

*(Key Housing Issues 6-10)*



# Strategic Direction 5

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## Options for Housing Coordination

*Pursue Community Partnerships and  
Increase Public Awareness of Housing  
Issues within the County  
(All Key Housing Issues)*



# Housing Options

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- Overall 44 housing options or recommendations have been put forth to the County of Renfrew in order to meet the identified Key Housing Issues
  
- These are organized in two ways:
  1. By strategic direction
  2. By timeframe and priority level



# Housing Options – By Strategic Direction

Timeframe and Priority Level	Options for Policies and Actions	Options for Partnerships
<b>STRATEGIC DIRECTION 1: OPTIONS FOR HOUSING CHOICES</b>		
SHORT (Higher)	1. That the County of Renfrew, using the recently released 2006 Census figures, update its population projections and establish household projections for the County and area municipalities.	<ul style="list-style-type: none"> <li>• County</li> <li>• Area municipalities</li> </ul>
MEDIUM (Lower)	2. That the County of Renfrew consider incorporating additional specific housing policy statements and objectives within its Official Plan, as appropriate.	<ul style="list-style-type: none"> <li>• County</li> </ul>
<b>STRATEGIC DIRECTION 2: OPTIONS FOR HOUSING AFFORDABILITY</b>		
MEDIUM (Lower)	7. That the County of Renfrew promote the principles of Flex Housing, in particular for units created under the Affordable Housing Program as well as other affordable housing developments as appropriate.	<ul style="list-style-type: none"> <li>• County</li> <li>• Area municipalities</li> <li>• Private sector (i.e. builders/developers of affordable housing)</li> </ul>

# Housing Options – By Timeframe and Priority Level

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- Immediate (High Priority) Options – 2007-2008
- Short Term (High Priority) Options – 2008-2009
- Short Term (Lower Priority) Options – 2008-2009
- Medium Term (Lower Priority) Options – 2010-2012
- Longer Term (Lower Priority) Options – 2012+
- Ongoing Options

# Housing Options – Immediate (High) 2007-2009

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- Recommendations 1-7
  - Creation of Housing Network
  - Explore options for Habitat for Humanity Chapter
  - Develop Partnership with LHIN

# Housing Options – Short (High)

## 2008-2009

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- Recommendations 8-15
  - Population and Household projections
  - CMHC Training Workshops (Accessibility, NIMBY, Homeownership)
  - Feasibility of County funded rent supplement units
  - Partnership with Bernadette McCann House for AHP Housing Allowance Funding

# Housing Options – Short (Lower)

## 2008-2009

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- Recommendations 16-18
  - Advocate for long-term funded rent supplement programs
  - Prepare annual report card
  - Monitor new housing production and mix

# Housing Options – Medium (Lower) 2010-2012

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- Recommendations 19-34
  - Establish affordable housing targets
  - Consider permission of accessory suites as-of-right (local level)
  - Consider adopting definition of affordable housing as outlined in PPS
  - Consider establishing a Housing First Policy
  - Consideration of various financial incentives (equalization of tax rate, grants-in-lieu of development charges, capital grants)

# Housing Options – Long (Lower) 2012+

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- Recommendation 35
  - Facilitate further research, through Housing Network, on needs (transportation and access to services) of rural residents



# Housing Options - Ongoing

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- Recommendations 36-44
  - Continued participation/advocacy of various programs (Energy Emergency Fund, RRAP, PDF, Consolidated Homelessness Prevention Program)
  - Monitor development of AODA and standards
  - Foster close relationships with school boards
  - Continue to work with partners such as Algonquin College to support actions within 2007 TOPS report





# Summary

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- This study has outlined many options that may be utilized by the County and area municipalities to meet the identified housing needs
- Multi-faceted approach
  - Financial incentives
  - Planning measures
  - Linkages with other County/Municipal Initiatives
  - Public education and awareness
  - Advocacy to senior government



# Summary

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- It is not intended that each of the recommended options for policy and action be initiated immediately nor is it intended that these options be the sole responsibility of the County
- These opportunities require a strong commitment from all levels of government and community partners



# Summary

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- The analysis and recommended actions provide the County, local municipalities and community partners with:
  - comprehensive housing information that can be utilized in support of senior government funding applications (i.e. Homelessness Partnership Strategies)
  - opportunities for new partnerships to address identified needs (i.e. Housing Network)
  - housing market information that can be shared with the private sector (i.e. seniors housing options)
  - suggestions for links to other County initiatives (i.e. Official Plan Update)



Questions?

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