

2019 Community Profile- Housing Needs Assessment District of Cochrane

Informing the Update to the 10 Year- Housing Plan

Prepared by
Housing Services Corporation

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1.0 Introduction

1.1 Background

This 2019 Community Profile- Housing Needs Assessment report (CP-HNA) has been prepared to provide the Cochrane District Social Service Administration Board (CDSSAB) with current statistical socio-economic trends, housing need, and demand information from a variety of different sources in order to inform and update the strategic goals and objectives related to the CDSSAB 10 Year Housing Plan (2014-2024).

As part of the legislative requirements under the Housing Services Act, CDSSAB has initiated the five-year review of its existing ten-year Housing Plan. The review included preparing an assessment and data profile of demographic, housing and economic trends within the District, summarized in this document¹. The CP-HNA is completed, as part of the CDSSAB's five-year Housing Plan Review process to ensure that the goals and objectives established in the plan is reflective of local context regarding housing and homelessness. This report is compiled to provide a comprehensive community profile of the District of Cochrane to enable the following:

- Address key population, demographic and economic indicators that impact the housing system, in order to identify current and future housing needs
- Provide data and information required to perform an analysis of the District's current housing supply, identify gaps in the housing continuum and gather the information required to create a strategic Housing Plan that addresses local needs
- Undertake a need and demand assessment that can be used to describe the general themes emerging the service area

1.2 Cochrane District Social Services Administration Board

The Cochrane District Social Services Administration Board (CDSSAB) is the provincially designated Service Manager responsible for the provision, funding and administration of the following services:

- Employment and financial assistance (Ontario Works)
- Affordable housing and homelessness prevention strategies (Social Housing)
- Administration of childcare services and early-learning programs (Children's Services)
- Provision of land ambulance emergency medical services (EMS).

The CDSSAB has thirteen member municipalities. The data collected in this report was generated to represent the local circumstances in the municipalities and the District as a whole.

¹ This 2019 Community Profile- Housing Needs Assessment adheres to the Provincial Policy Statement requirement to include as part of the five- year review an assessment of the current and future housing needs across the housing continuum within the District of Cochrane.

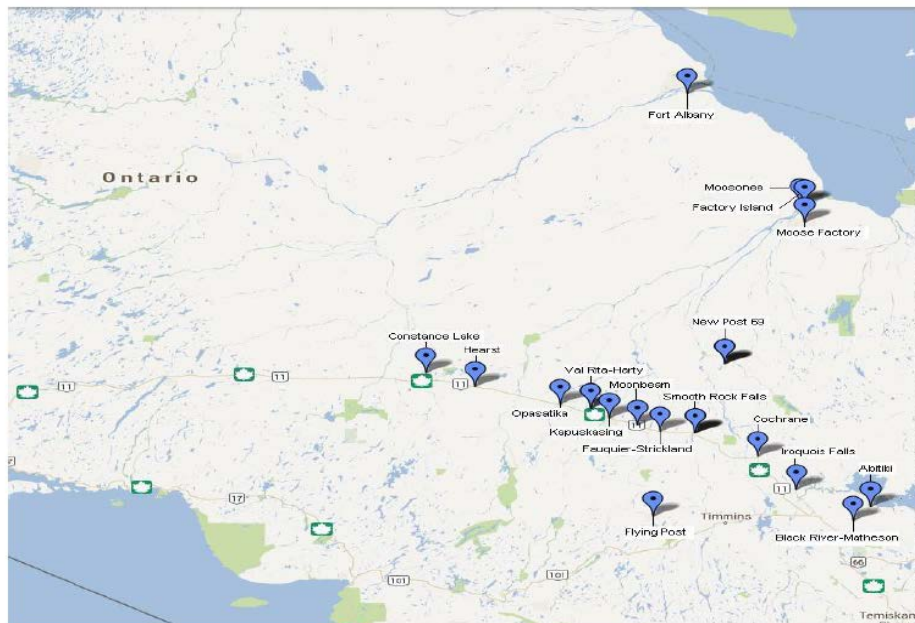
CDSSAB vision is to further develop a District service environment that is responsive to community needs and which values the individuality of its residents.

1.3 Area Context

The District of Cochrane is both a district and census division in Northeastern Ontario. It was created in 1921 from parts of Timiskaming and Thunder Bay districts. The land area of this district is 141,270.41 square kilometres (54,544.81 sq mi), making it the second largest district in Ontario after Kenora District.

The District is served by several highways in the region. Highway 11 connects communities across the southern part of the District, from the Township of Black River-Matheson in the east to Hearst in the west and beyond into Thunder Bay District. Highway 11 extends south of Black River-Matheson where it connects with the City of Temiskaming Shores and the City of North Bay and runs further south into southern Ontario where it connects with the other major urban centres including the city of Barrie. Highway 101 extends west of Black River-Matheson and connects with the City of Timmins and carries on west to the Town of Chapleau and connects with the Town of Wawa at Highway 17. Another principal highway in the District is Highway 655 which extends north from Timmins where it connects with Highway 11 at the community of Driftwood.

Cochrane District Social Services Board, Geographical Area



The region is also served by one of the largest airports in northern Ontario located in the City of Timmins. The Northern Ontario Railway offers services between Kapuskasing and Toronto and transports both freight and passengers (includes a bus connection from Kapuskasing to Cochrane). The line connects to the Algoma Central Road in Hearst, and to both the Canadian National and Canadian Pacific Railroads in North Bay. The Algoma Central Railroad transports passengers and freight between Sault Ste. Marie and Hearst and connects with the Ontario Northland line in Hearst and with Canadian National and Canadian Pacific Railroads to the South.

1.4 Geography

The Cochrane DSSAB covers 13 key municipalities, 3 unorganized areas, and 7 Indian reserves that are situated within one of Cochrane’s unorganized boundaries. For the Community Profile, the District of Cochrane’s Service Area Geography is reported in two main categories: 1) Constituent Municipalities; and 2) Unorganized Areas within District. The break-down of the service areas within these two categories is illustrated in below.

Constituent Municipalities	Unorganized Areas within District
City of Timmins	Cochrane, Unorganized, North Part
Town of Hearst	
Town of Kapuskasing	1 Abitibi 70 (Indian Reserve)
Town of Smooth Rock-Falls	2 Constance Lake 92 (Indian Reserve)
Township of Fauquier-Strickland	3 Factory Island 1 (Indian Reserve)
Township of Moonbeam	4 Flying Post 73 (Indian Reserve)
Township of Val Rita-Harty	5 Fort Albany (Part) 67 (Indian Reserve)
Town of Cochrane	6 Moose Factory 68 (Indian Reserve)
Town of Iroquois Falls	7 New Post 69 (Indian Reserve)
Town of Moosonee	
Township of Black River Matheson	Cochrane, Unorganized, South East Part
Township of Mattice-Val Cote	
Township of Opasatika	Cochrane, Unorganized, South West Part

1.5 Source of Information and Data Limitations

Sources of data and information for this report included data tabulations from Statistics Canada and other readily available Census data. Other sources included the Canada Mortgage and Housing Corporation’s Housing Rental Market Survey, the Ministry of Municipal Affairs and Housing Service Manager Data Profiles, Ministry of Finance population projections, and CDSSAB administrative data with respect to social housing and homelessness enumeration. Information from the community engagement process which included surveys conducted with the general public, and municipalities is also included in the report back.

Where possible, the most current and reliable data and information sources were used to prepare this assessment profile. However, there may be slight discrepancies due to the use of different sources, including data from the mandatory portion of the Census compared to data from the 20% sample and the voluntary National Household Survey (2011). In addition, some data has been suppressed for particular municipalities to protect confidentiality.

1.6 Housing Continuum

The housing market can be viewed as a continuum where the supply of housing responds to the range of housing demand in a community. Due to a range of social, economic and geographic factors, the full range of housing needs in a community is not always met in the private housing market. This is particularly true for individuals and families with low incomes or for persons with special housing needs. The housing needs of these groups are often met by non-market housing provided by the public and non-profit sectors. Households can move back and forth along the

continuum through different stages of the life cycle. It is vital to have an adequate supply of units throughout the continuum. The different elements of the housing continuum are:

NON-MARKET HOUSING

- **Emergency Shelters:** Temporary housing that is required in some type of crisis, including domestic violence, eviction, family break-up or mental illness.
- **Transitional Housing:** Transitional housing provides opportunities for those living in emergency housing to move to a more supported environment where some type of stability can be achieved. The goal is to eventually move the individual or household from transitional housing to permanent housing.
- **Supportive Housing:** Housing that has appropriate design features and essential supports that make it possible for persons with special needs to live independently. Housing costs for supportive housing are often geared to income.
- **Affordable Housing:** In the case of rental housing, an affordable unit would be considered affordable if the rent did not exceed 30% of gross annual household income for low and moderate income households. There are various types of housing that would be considered “affordable” including but not limited to, publicly funded housing managed by a Service Manager, non-profit housing provider or private market housing organizations where units have rent supplement agreements or other types of funding.

MARKET HOUSING

- **Market Rental Housing:** This consists of rental units in the primary and secondary rental markets where rents are at average market values.
- **Market Ownership Housing:** This refers to housing priced at average market values and purchased with or without a mortgage.



1.7 Key Findings- Needs Assessment

This section extracts several of the key findings and themes from the needs assessment and community engagement work and has been presented to highlight the housing need, housing availability and affordability issues in the District.

1.7.1 Housing Need in the District

- **District of Cochrane population is declining and older.** The trend shows that the population will continue to decline by 2041. This trend is evident across the District and is particularly marked where the slumping economy has caused out-migration from local municipalities. It has tended to be the younger age groups that have left. More significant for determining future housing need in the District, is the diverging trend within the age distribution of the population. The leading edge of the post-World War II baby boom is approaching retirement age, consequently, the number of people in the age groups under 45 is decreasing while the population 55 and older is increasing. This places a need for housing options to facilitate aging in place.
- **Number and Composition of households is changing.** The school age segment of the population has been declining and will continue as youth pursue opportunities educational and employment outside the District. This decline in the number of young people will also reduce the demand for larger units. The District experienced a decline in household growth from 2001 to 2011 but has experienced a slight increase since then. The household trend of decrease and increase is predicted and determined by the economic and employment situation. It is evident that household size is predominately one and two-person households. The shifting household growth and the predominance of smaller household size suggests an increase need for a supply of smaller housing units. In fact, there is an increasing need for housing which is appropriate for seniors, persons with disabilities, and persons living alone.
- **The issues of homelessness and housing instability will be an increasing issue in the District.** Chronic, episodic and hidden homelessness is present across the District's communities and municipalities; however, there are a number of municipalities in the service area that require emergency shelters and transitional beds. While the actual number of those experiencing absolute homelessness is relatively small compared to the overall population, homelessness in the District does affect a wide range of population groups and the number of people who are at risk of homelessness is increasing. The number of people accessing supports to help them maintain housing is also increasing. The support service needs of people who are homeless or at risk of homelessness is also increasing, particularly for people with mental health issues and/or substance abuse issues. A pressing problem for the CDSSAB is homelessness prevention for clients with a range of sources of income such as OW, ODSP and generally the working poor who are at different life stages including single, families and seniors.

- **Employment trends continue to influence the demand for affordable housing.** While the unemployment rate has been decreasing, employment in the District is dependent on industry changes (i.e. mining sector). The municipalities in the District are impacted by employment swings, where the demand on temporary or seasonal type of housing in different housing options and forms increase, and at other times they are left vacant when employment slumps or industries close down. With the cyclical employment environment, many jobs with good wages and benefits have been replaced by service sector job which are often limited, lower-paying, part-time jobs with no benefits influencing the demand for affordable housing units or support to maintain existing housing. Further the local property tax assessment base in the municipalities making up the CDSSAB continues to decline making it more difficult to support the housing and homelessness system without senior government assistance.

1.7.2 Housing Availability in the District

- **Adequate supply of home ownership housing.** With the changing nature of the population and mobility trends of households leaving local communities, there is sufficient supply of this form of housing. In fact, single detached homes made up the largest share of the current housing supply in the District and this trend will continue. However, any new housing stock that is built is primarily single-detached housing. Thus, the housing stock in the District is not diversified. Housing prices are increasing at a moderate rate, this will make it challenging and could postpone the time it takes for younger families with children to acquire homeownership.
- **Not enough of smaller units.** With the increasing number of one and two person households, there is a lack of smaller housing options making it a challenge for households downsizing to move into homes that are smaller and located in communities within the municipalities they reside. Further, the lack of rental housing may also act as a deterrent in attracting new employees to local businesses. There has been a slow increase in purpose built rental market housing constructed in the District over the last ten years. Relatively reasonable income levels mean that the aging population may also put pressure on the unsubsidized rental market as older people can no longer maintain their homes but want to remain in their community. Further non-senior housing and limited smaller housing units also makes it difficult to rapidly house people who are experiencing homelessness or exiting a provincial institution such as a hospital or correctional facility. There is a need for more emergency shelters or transitional housing for men, male-headed families or youth.
- **The supply of subsidized housing units and/or financially assisted housing in the District is not keeping up with the need.** Affordability remains an issue for some households. The number of individuals and families waiting for a subsidized housing unit on the District centralized waiting list demonstrates the need affordable housing options. The demand for financially assisted housing cannot be met by existing subsidized units only

but by providing subsidies to homeowners or people living in private rental which could reduce the waiting list for RGI units.

- **Inadequate supply of housing for persons with disability and availability of support services.** Seniors, individuals with development disabilities and those with mental health concerns are finding it increasingly difficult to find and maintain housing without the specialized supports they require. While there are a range of housing and support services available for persons with disabilities, there are still gaps that are exacerbated by the expansive rural geography and the limited support service capacity. There is a continued demand for units to accommodate the needs of those with physical disabilities and mental health issues, as well as sustained demand for housing to address the needs of those with developmental disabilities. Supportive and accessible housing continue to be supply that is increasing.

1.7.3 Housing Affordability in the District

- **The cost of living in communities in the District is increasing.** The community engagement work confirmed that households with moderate incomes and renters and owners alike are facing housing affordability issues. High costs of utilities, increase in property taxes and cost of living is among the key concerns of residents in maintain their housing.
- **Senior households are more vulnerable to housing affordability.** Seniors on fixed incomes who are not already living in RGI housing are concerned that their housing costs (and other costs) are increasing more quickly than their incomes.

2.0 Housing Demand Analysis

Population and household characteristics are important factors that influence housing demand in a community. This section provides an examination of the relevant demographic trends in the District of Cochrane (District) to demonstrate how these affect the need for housing.

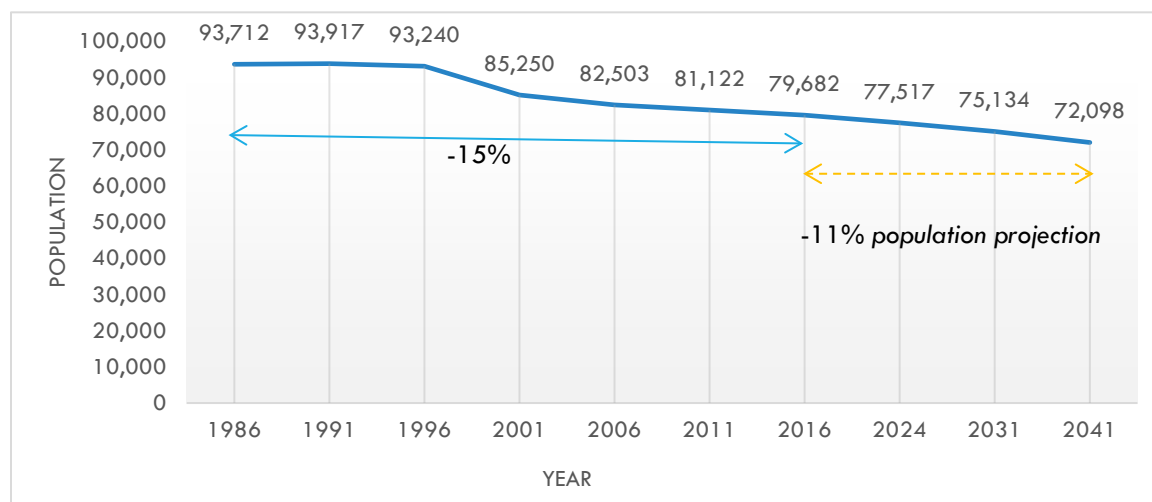
2.1 Population Trends

Population characteristics and trends related to growth and age are the key indicators examined in this section.

2.1.1 Population Growth

The population of the District was relatively steady from 1986 to 1996, but declined from 93,240 in 1996 to 81,122 in 2011 and to 79,682 in 2016. This translates into a 15.0% overall decline between 1986 to 2016 (Figure 1). Since the 2000's, the population in the District declined by 17.0% from 85,250 in 2001 to 79,682 in 2016. In comparison, the population of Ontario grew by 17.8% from 2001 to 2016. Population projections for the District estimate a further decline of 11% from 2016 to 2041 (based on the reference scenario of the Ministry of Finance projections).

Figure 1: Population Trends and Projections; District of Cochrane, 1986-2041



Source: Statistics Canada 1986-2016 Census Profile; Ministry of Finance Population Projections

The District has a population density of 0.6 persons per square kilometer, which is well below that of Ontario (14.8). Approximately 52.5% of the District's population live in urban areas. Over 70% of the population in the Town of Iroquois Falls, Cochrane, Kapuskasing, and Hearst live in urban areas, while the population of the other communities in the District are settled in rural environments.

The situation of the economy in the District has played a role in population growth and decline. The Northern Policy Institute, *Northern Projections for Cochrane District (Human Capital Series)*

states that population and employment trends are highly correlated. The population decline between 1986 and 2016 was influenced by the fact that total employment declined from 39,390 to 36,275 during that time. The correlation coefficient between the population trend and employment trends equal 0.95 which is considered 'very high'. In addition, the District has experienced interprovincial and intraprovincial out-migration². Net interprovincial out-migration equaled 2,405 while net intraprovincial out-migration equaled 10,173 between 2001 and 2017.

Although the total population of the District is decreasing, some municipalities are experiencing population increase, and others are facing a loss of population (Table 1).

Table 1: Population Trends by Municipality and Population Change, 2011- 2016

District of Cochrane	Population, 2016	Population, 2011	Pop % change, 2011 to 2016
Township of Black River-Matheson	2,438	2,410	1.2
Town of Iroquois Falls	4,537	4,595	-1.3
Town of Cochrane	5,321	5,340	-0.4
Town of Smooth Rock Falls	1,330	1,376	-3.3
Township of Fauquier-Strickland	536	530	1.1
Township of Moonbeam	1,231	1,101	11.8
Town of Kapuskasing	8,292	8,196	1.2
Township of Val Rita-Harty	762	817	-6.7
Township of Opasatika	226	214	5.6
Town of Hearst	5,070	5,090	-0.4
Township of Mattice-Val Cote	648	686	-6.7
Town of Moosonee	1,481	1,725	-14.1
City of Timmins	41,788	43,165	-3.2
Unorganized Areas within District			
Cochrane, Unorganized, North Part	2,865	3,064	-6.5
Abitibi 70 (Indian Reserve)	144	126	14.3
Constance Lake 92 (Indian Reserve)	590	670	-11.9
Factory Island 1 (Indian Reserve)	1,560	1,414	10.3
Flying Post 73 (Indian Reserve)	*	*	*
Fort Albany (Part) 67 (Indian Reserve)	759	1,414	48.5
Moose Factory 68 (Indian Reserve)	*	*	*
New Post 69 (Indian Reserve)	94	77	22.1
Cochrane, Unorganized, South East Part	10	15	-33.3
Cochrane, Unorganized, South West Part	*	*	*
CDSSAB	79,682	81,122	-1.8

Source: Statistics Canada 2011, 2016 Census Profile. *Data not available or suppressed.

2.1.2 Age of Population

The average age of the District' population in 2016 was 41.6 and median age 43.3 The population of the District as a whole is aging, a characteristic that will have important implications on planning for growth and development of housing. This trend is anticipated to continue- an outcome of both the aging of the baby boom generation as well as the out-migration of younger adults. Rising life expectancy is a contributor in the aging of the District's population.

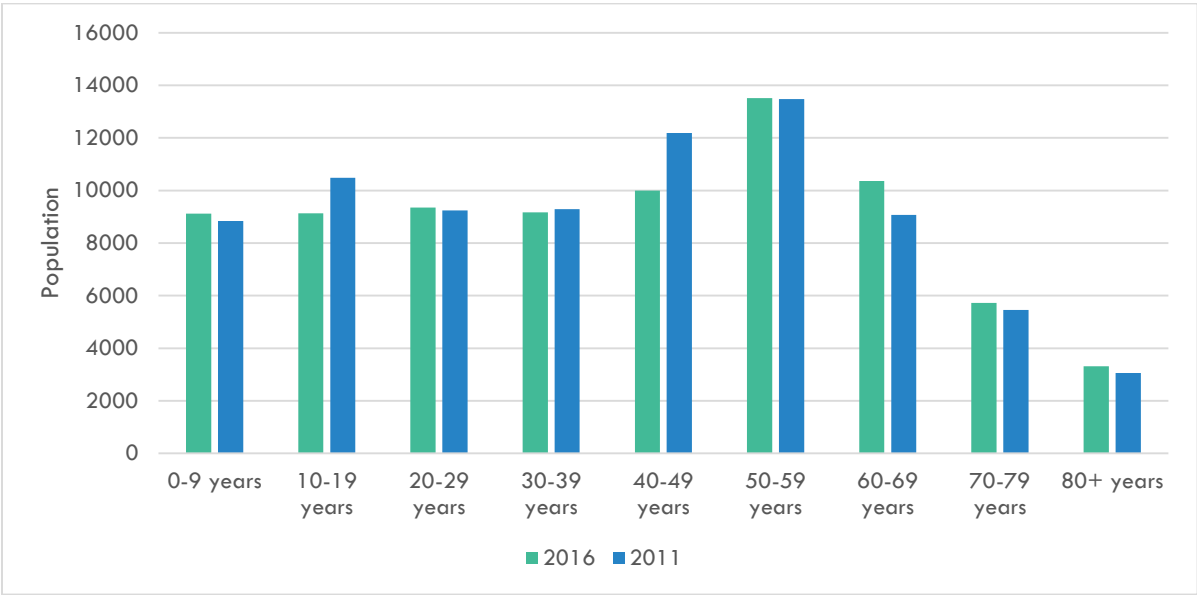
² Interprovincial migration refers to the movement of population from one province to another. Intraprovincial migration refers to the movement of population from one census division to another within the province.

Age population trends demonstrate that the share of individuals in the District below the age of 20 has declined from 31.6% in 1991 to 23.2% in 2016, while the share of seniors increased from 9.5% to 16.4% during the same time period. Further, the share of individuals between the ages of 20 and 34 declined from 24.8% to 17.7%, while individuals ages 35 to 64 increased from 34.1% to 42.7%. These demographic changes have a significant impact on social and economic conditions in the District.

The proportion of the population by age groups for the most recent census periods- 2011 & 2016, show that older age groups in particular, those 50 years and older make up 41.3% of the total population in 2016. Seniors account for 16.3% of the total population in 2016. The younger age cohorts of 0-19 years represent 22.9% of the total population, while those in the ages of 20-39 years (23.2%), and 40-59 (29.5%). The trends have not changed drastically since 2011.

The graph below (Figure 2) shows the proportion the total population by age groups for the District. Explicit is the increase in the older age groups in 2016 and a small increase in the 0-9 years of age cohort compared to the statistics in 2011. The age distribution trends of the District denote a shifting age profile, a population tilted towards working people in their middle years, and retired people.

Figure 2: Trends in the Age of the Population; District of Cochrane, 2011 and 2016



Source: Statistics Canada 2011, 2016 Census Profile.

The data demonstrates that with certain age cohorts in particular the working segments (40-59 years of age) there is a decrease likely due to the decline in employment opportunities. Also evident is the decrease in the 10-29 years age group between 2011 and 2016. Youth out-migration to pursue post-secondary education opportunities and/or job opportunities available outside of the District likely contribute to decrease in these age bracket in 2016.

With interprovincial and intraprovincial out-migration, the largest portion of individuals who out-migrate to other provinces are between the ages of 20 and 34. Overall, the District of Cochrane experienced a net outflow of people younger than age 19 (2,182), between ages 20 and 34 (5,338), between the ages 35 and 64 (4,653), and 65 and older (1,116); between 2001-and 2016. It appears that most out-migrants are between the ages of 20 and 64.

Overall, the trends signal an increasing need for housing options for older adults and seniors in the near future. The issue of an aging population is especially acute in smaller communities with a declining economic base. These situations often mean out-migration of the young, fewer young family members to offer direct support, a population too small to warrant assisted living facilities, and limited community-based capacity.

Table 2 provides a breakdown of the population by age group for each of the municipalities in 2016. The average age of population in the District is 44.2 years and the median age is 47.2 years.

Table 2: Age of Population Trends by Municipality and Age Group, 2016

District of Cochrane	Total	Number of Persons per Age group							
		0-9 Years	10-19 Years	20-29 years	30-39 Years	40-49 Years	50-59 Years	60-69 Years	70+ years
Black River-Matheson	2,500	245	285	255	215	285	450	390	375
Iroquois Falls	4,685	435	420	450	465	515	810	715	875
Cochrane	5,440	620	635	600	565	675	860	725	760
Smooth Rock Falls	1,380	110	100	115	95	140	240	285	295
Fauquier-Strickland	550	35	30	30	40	55	135	105	120
Township of Moonbeam	1,260	95	115	90	110	150	270	210	220
Kapuskasing	8,535	880	855	860	890	925	1,455	1,225	1,445
Val Rita-Harty	770	80	85	80	75	100	155	110	85
Opasatika	230	15	30	15	10	25	65	50	20
Hearst	5,225	485	540	505	520	620	865	755	935
Mattice-Val Cote	640	60	70	40	65	80	140	105	80
Moosonee	1,485	320	230	245	195	185	170	90	50
Timmins	42,465	4,760	4,940	5,250	5,190	5,520	6,955	4,995	4,855
Unorganized Areas within District									
Cochrane, Unorg, North Part	2,900	300	285	335	360	595	390	300	320
Abitibi 70	145	25	20	30	15	25	5	25	5
Constance Lake 92	585	95	75	85	55	70	30	95	40
Factory Island 1	1,580	240	290	190	170	160	125	240	85
Flying Post	*	*	*	*	*	*	*	*	*
Fort Albany, 67	765	130	145	80	95	95	30	130	10
Moose Factory 68	*	*	*	*	*	*	*	*	*
New Post 69	100	20	15	10	20	10	5	20	0
CDSSAB	79,680	9,130	9,145	9,365	9,165	9,990	13,525	10,345	9,045

Source: Statistics Canada, 2016 Census Profile. *Data not available or suppressed. Data not available for Cochrane Unorganized- South East and South West Part.

The District will need to be attentive to the employment swings as these could place demand on temporary or seasonal workforce type of housing and in different housing options forms with respect to structure and tenure. The CDSSAB will need to monitor and work in partnership with industry corporations to ensure that appropriate and suitable workforce housing provision is available. This can provide an opportunity for CDSSAB to work with municipalities to assess the potential for establishing housing forms that meet the future needs of its communities

The District continues to face issues with respect to the housing situation where seniors can no longer live in their home but wish to live independently; and seniors not in a position to be in a nursing home. The District has limited purpose built assisted living facility dedicated for seniors and retirement communities that support aging in place; although over the years the CDSSAB has built a several projects targeting seniors. However even when there is availability, the challenges faced by some seniors is long waiting lists and ‘affordability’. This has resulted in some seniors leaving their communities to move to neighboring regions to access services and retiring homes. Seniors that are not mobile due to physical, mental and financial limitations continue to live in their homes and communities. In many cases their needs go unmet due to the limited resources available to them in the District.

These demographic changes have significant impact on social and economic conditions in the District. With the population expected to continue to age in the foreseeable future, it will have implications for healthcare costs, supply of labour, production capacity, and the ability of the District of Cochrane to stay economically viable.

2.1.3 Indigenous Population

The indigenous population includes persons who reported being Aboriginal, such as First Nations, Métis, Inuk, or those who reported having Treaty Indian status. The total Indigenous population in Northeastern Ontario increased from 41,005 in 2001 to 57,715 in 2011 and to 69,510 in 2016. The share of the Indigenous population rose from 7.5% to 12.9%. For the District of Cochrane, the total indigenous population increased from 6,480 in 2001 to 12,835 in 2016, a growth rate of approximately 87.6%. Put another way, the share of the Indigenous population in the District increased from 8.1% in 2001 to 16.3% in 2016.

There are a number of factors that explain the increase in numbers of the Indigenous population-natural demographic process, change in reporting of ethnic mobility and Indigenous affiliations, and the participation of Indigenous reserves and settlements in the Statistics Canada Census over the years. However, stated that one of the main factors explaining the rising share of the Indigenous population relates to the fertility rate. The rate among Indigenous women has been significantly higher than the regional average. A report by the Ontario Ministry of Health states that: “Fertility is almost exclusively the source of population growth for Indigenous peoples in Ontario. Provincially, some in-migration of Aboriginal people take place from other provinces but does not substantially impact population dynamics among Ontario’s Aboriginal peoples although the impact may be greater in some urban areas.

Over 50% of the indigenous population live in urban areas, noticeably in the communities of Timmins (36.7%), Cochrane (8.1%) and Moosonee (8.9%); while representation is also evident in the Indian Reserves. Table 3 provides the data by municipality and Indian Reserves which make up the unorganized areas within the District.

Table 3: Population Reporting Aboriginal Identity by Municipality and District, 2016

District of Cochrane	Population in private households	Aboriginal Identity	% of Total Aboriginal Population residing by community
Black River-Matheson	2,500	170	1.3
Iroquois Falls	4,685	550	4.3
Cochrane	5,440	1,045	8.1
Smooth Rock Falls	1,380	100	0.8
Fauquier-Strickland	550	25	0.2
Moonbeam	1,260	45	0.4
Kapuskasing	8,535	810	6.3
Val Rita-Harty	770	40	0.3
Opasatika	230	25	0.2
Hearst	5,225	360	2.8
Mattice-Val Cote	640	20	0.2
Moosonee	1,485	1,140	8.9
Timmins	42,465	4,715	36.7
Unorganized Areas within District			
Cochrane, Unorg, North Part	2,900	725	5.6
Abitibi 70	145	140	1.1
Constance Lake 92	585	585	4.6
Factory Island 1	1,580	1,535	12.0
Flying Post	*	*	*
Fort Albany, 67	765	715	5.6
Moose Factory 68	*	*	*
New Post 69	100	95	0.7
CDSSAB	79,680	12,835	-

Source: Statistics Canada, 2016 Census Profile. *Data not available or suppressed.

The Indigenous population is much younger than the non-Indigenous population. In the District, the Indigenous population by age group shows that over 32% of this population were younger than 20 years of age compared to 21.3% of non-Indigenous people. Further 37.7% of the District's Indigenous population were over the age of 45 years compared to 52.8% of the District non-indigenous population. This is indicative that Indigenous peoples will be entering the labour market in large numbers as the non-Indigenous population retires. They will represent a significant share of the region's workforce in the coming years.

The projections for the Indigenous populations in the District is expected to increase from 12,835 in 2016 to over 15,000 by 2041. A growth rate of approximately 19%. In addition, the number of individuals younger than age 20 is expected to increase from over 4,535 in 2016 to more than 5,151 in 2041. Further, the number of individuals age 65 years and older is also expected to increase from 915 to 2,2023.

2.1.4 Other Population's

Approximately 2.7% (n=2,1650 of the population in the District are immigrants; of which a majority 1,100 immigrated before 1981. For the 2016 Census, 265 individuals were relatively newcomers having moved to Canada between 2011 and 2016; and just under half of this population were non-permanent residents. The majority of immigrants emigrated from Europe and immigrants of African descent make up the minority. Many immigration related efforts are underway in the District and it is expected that the District may have an increase of 100 newcomers in particular those under the 'conventional/sponsorship" refugee program by 2020.

The District has experienced a slight decline in its immigrant population from 2011 and 2016 (3.4% to 2.8%). This could be a result of the economic and employment activities that result in the immigrant workforce leaving the District to purchase opportunities elsewhere. Most of Northeastern Ontario's immigrant population live in Greater Sudbury and the District of Algoma.

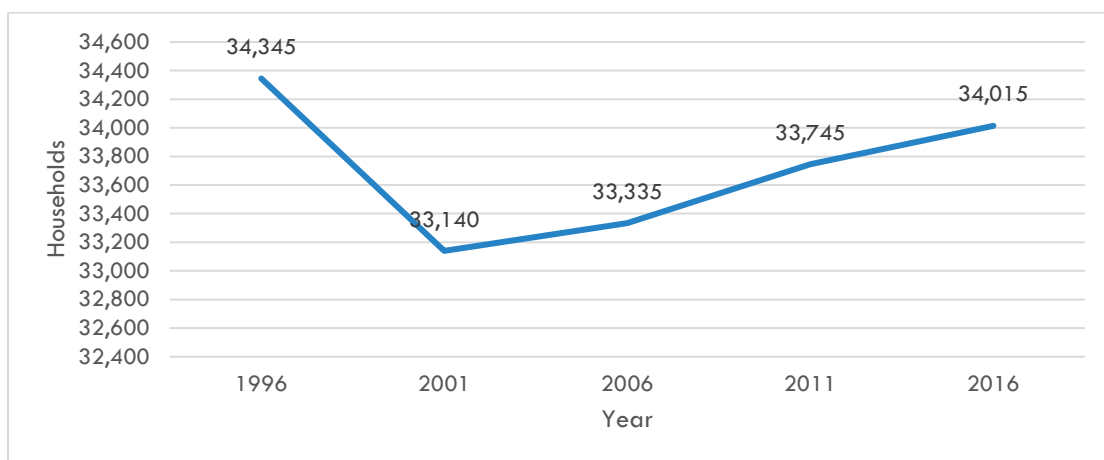
2.2 Household Trends and Characteristics

While population is an important indicator of housing need, the demand for housing and the type of housing form is more directly related to household characteristics as each household requires a housing unit. For example, the trends in household size provides a good indication of the type of size of unit needed in the future. As such it is important to understand the trends in the number, tenure, size, and type of households in a community to understand the housing need in that community.

2.2.1 Household Growth

Historically, the District experienced a decline in the number of households residing in its communities over the past 15 years. The number of households in 1996 was 34,345 and by 2011 the count was 33,745 (a decrease by 1.7%). According to the most recent Census, the number of households in the District increased by 0.7% from 33,745 in 2011 to 34,015 in 2016. In comparison the number of households in Ontario as a whole increased by 5.7% during this same time period.

Figure 3: Household Growth Trends, District of Cochrane 1996- 2016



Source: Statistics Canada 2011, 2016 Census Profile.

This shows that even with decline in population growth in the District, household growth while not occurring at a fast pace, it is growing slowly and will continue to do so in the next 25 years. The 2016 Census trends show that the household growth has picked up pace and will likely reach the 1996 rate in a few years.

The household trends by municipality show that households growth is increasing in Opasatika, Fauquier-Strickland, and Hearst, while other municipalities have not experienced significant growth between 2011 and 2016. Several municipalities, namely Smooth Rock Falls, Val Rita-Harty, Timmins and Moosonee experienced a decrease in the number of households during the same time period. Table 4 provides household statistics for each of the municipalities.

Table 4: Household Trends by Municipality and Household Growth Change, 2011- 2016

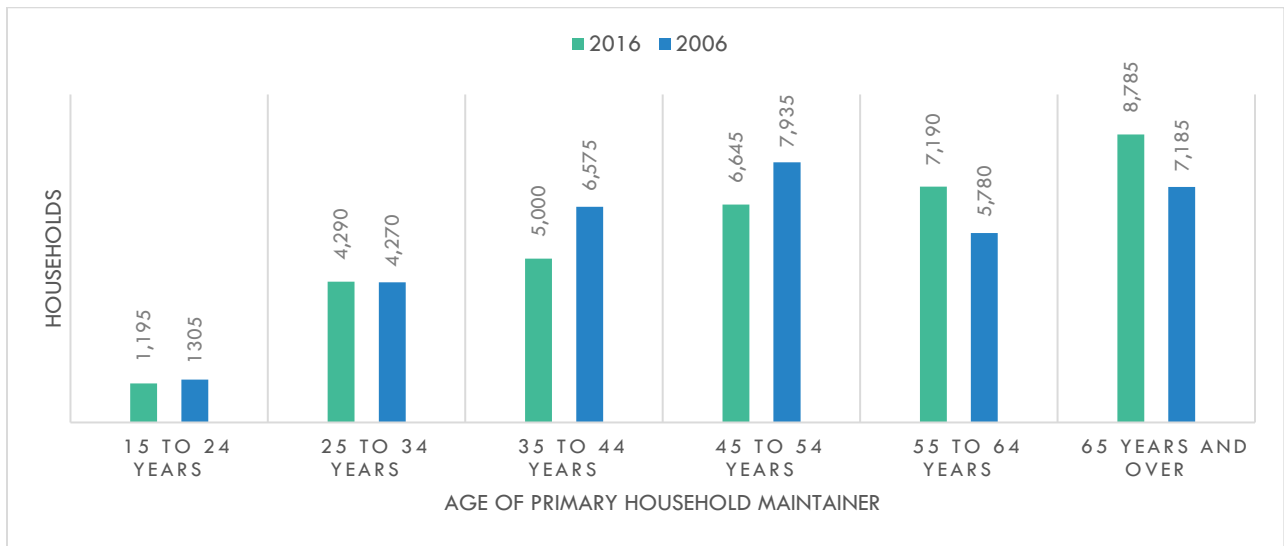
District of Cochrane	2016 Total Private households	2011 Total Private households	% Change in Household Growth from 2011-2016
Black River-Matheson	1,050	1,040	1.0
Iroquois Falls	2,030	2,020	0.5
Cochrane	2,275	2,245	1.3
Smooth Rock Falls	620	645	-4.0
Fauquier-Strickland	260	240	7.7
Moonbeam	545	485	11.0
Kapuskasing	3,800	3,740	1.6
Val Rita-Harty	330	345	-4.5
Opasatika	105	95	9.5
Hearst	2,380	2,250	5.5
Mattice-Val Cote	300	295	1.7
Moosonee	485	545	-12.4
Timmins	17,740	17,815	-0.4
Unorganized Areas within District-			
Cochrane, Unorg, North Part	1,165	1,205	-3.4
Abitibi 70	55	45	18.2
Constance Lake 92	195	210	-7.7
Factory Island 1	430	385	10.5
Flying Post	*	*	*
Fort Albany, 67	205	120	41.5
Moose Factory 68	*	*	*
New Post 69	20	5	-300
CDSSAB	34,010	33,745	0.7

Source: Statistics Canada, 2016 and 2011 Census Profile. *Data not available or suppressed.

2.2.2 Age of Primary Household Maintainer

The share of households led by people 55 years and older make up 48.3% (15,975) of the total households in 2016 compared to 39.2% (12,965) in 2006. This further supports the findings from the population trends that indicate an aging of the population in the District and the need for housing options suitable for an aging population.

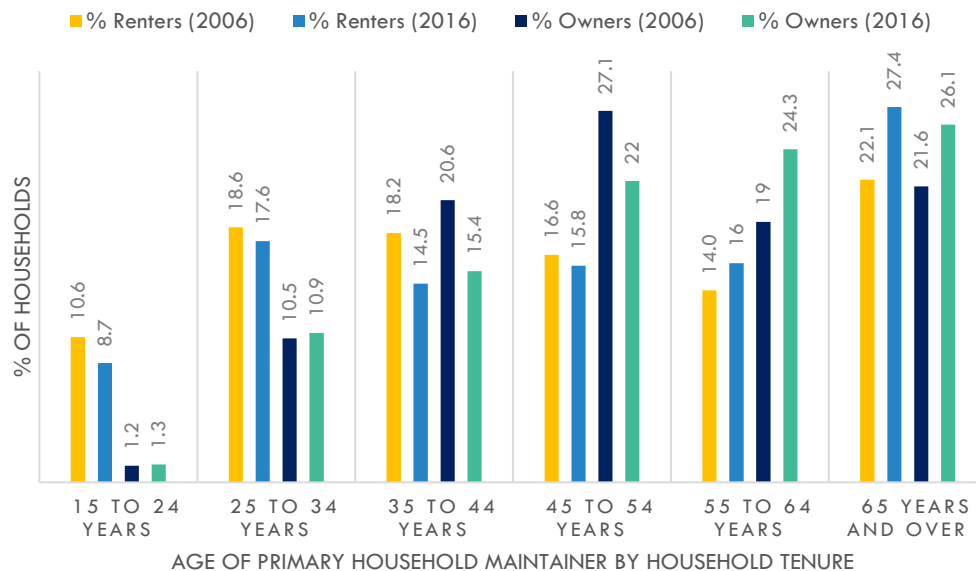
Figure 4: Age of Primary Household Maintainer, District of Cochrane, 2006 & 2016



Source: Statistics Canada, 2016 and 2006 Census Profile.

When tenure trends were examined by age of primary household maintainer, over 50.4% of owner households are over 55 years of age, and close to 44% of renter households are in this same age cohort. Of the total renter households, seniors (65 years of age and over) make up the largest proportion of the total renter households at 27.4%.

Figure 5: Household Tenure by Age of Primary Household Maintainer, District of Cochrane, 2006 & 2016



Source: Statistics Canada, 2006 & 2016 Census Profile- Custom Tabulations from MMAH.

This statistics denotes the increasing demand for rental options for seniors. Further as senior households experience being “empty nesters”, they are likely to choose or require housing that is smaller (fewer bedrooms) due to the absence of children living at home. They are also likely to choose housing that requires less ongoing maintenance. Thus townhouses and condominiums may be the growing housing choice for these types of households; however these forms of housing structures are limited in availability in the District.

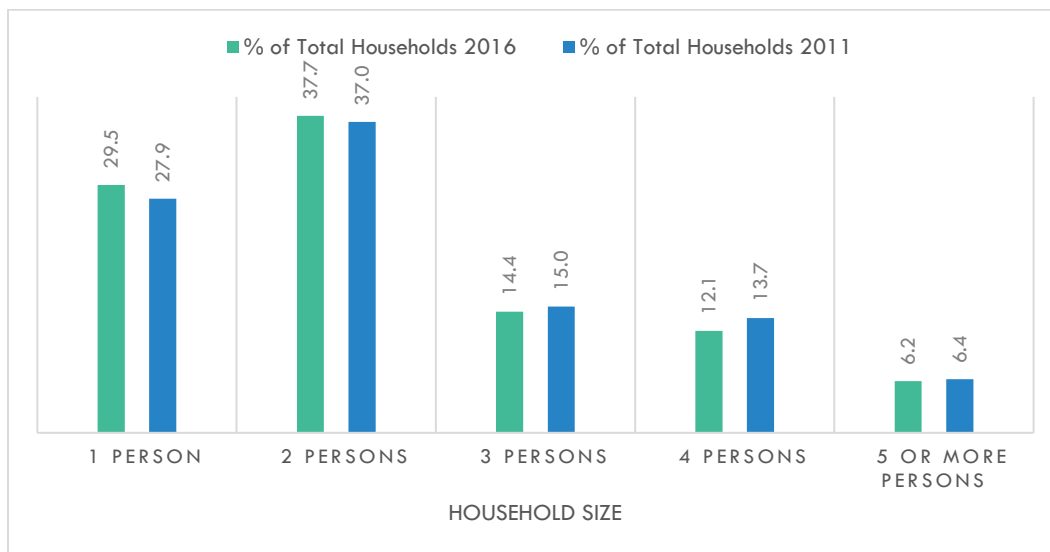
2.2.3 Household Size

Family structure has implications for housing needs in a community, and affects lifestyle, disposable income, and the size and type of housing sought. Household size has remained stable over the more recent years in the District (between 2.4 and 2.3- 2006-2016), however it has slight decreased since 1996 from 2.7 to 2.3 in 2016.

The largest proportion of households in the District in 2011 and 2016 were two-person households at 37%. One-person households make up the second largest proportion of households at 29.5% of all households in 2016, increasing from 27.9% in 2011.

The number of one-and two-person households make up the largest (67.2%) of the total household groupings in 2016 and 65% in 2011. In contrast, the number of households with three or more people decreased during the same period. The large proportion of one-and two-person households may be partly explained by the older population and the decrease and/or outmigration of young adults. The shifting population in the District, a trajectory of an aging population in the near future, and smaller household size, suggest an increase need for a supply of smaller housing units aimed at one-and two-person households. If smaller housing units were available, it would enable seniors in particular move from their single detached dwelling and downsize, making larger units available for young families with children.

Figure 6: Trends in the Proportion of Households by Household Size; District of Cochrane



Source: Statistics Canada, 2011 & 2016

Table 5 provides household size data for each of the municipalities in the District.

Table 5: Household Size by Municipality and Average Household Size, 2016

District of Cochrane	1 person	2 persons	3 persons	4 persons	5 or more persons	Average household size
Black River-Matheson	305	440	440	100	70	2.3
Iroquois Falls	620	840	270	215	85	2.2
Cochrane	655	890	300	285	140	2.3
Smooth Rock Falls	190	295	75	45	20	2.1
Fauquier-Strickland	75	140	25	20	10	2.0
Moonbeam	130	270	70	50	25	2.2
Kapuskasing	1,325	1,435	490	395	160	2.1
Val Rita-Harty	90	135	45	45	20	2.3
Opatatika	30	50	15	10	5	2
Hearst	875	875	280	250	100	2.1
Mattice-Val Cote	105	115	35	35	15	2.1
Moosonee	110	125	85	65	95	3.0
Timmins	5,125	6,510	2,740	2,330	1,030	2.3
Unorganized Areas within District						
Cochrane, Unorg, North Part	265	505	175	130	90	2.4
Abitibi 70	15	15	15	15	5	2.5
Constance Lake 92	50	40	35	35	45	3.1
Factory Island 1	55	95	80	75	130	3.6
Flying Post	*	*	*	*	*	*
Fort Albany, 67	30	35	45	35	65	3.6
Moose Factory 68	*	*	*	*	*	*
New Post 69	5	5	0	5	10	3.6
CDSSAB	10,040	12,835	4,910	4,130	2,100	2.3

Source: Statistics Canada, 2016 Census Profile. *Data not available or suppressed.

2.2.4 Household Type

Couples without children and one-person households made up the largest proportion of households in the District in 2016 and 2011 (Table 6). Couples with children made up the second largest proportion of all households at 8,830 in 2016 but this proportion decreased by 2.6% since 2011. In fact, since 1996 couples with children has declined by almost 30%. This is indicative of school closures and the movement of households with children out of the District. Indigenous households make up 10.4% of the Districts total households.

Table 6: Trends in the Proportion of Households by Household Type, District of Cochrane 1996-2016

Cochrane DSSAB	1996	2001	2006	2011	2016
Household Type	#	#	#	#	#
Total Household Type	37,675	35,180	35,485	33,745	34,015
Family Households	25,810	24,580	24,120	23,590	22,675
One-family only households	22,315	20,965	19,935	22,090	22,675
Couple family households	18,960	17,470	16,435	19,165	19,695
* without children	7,025	7,555	8,100	10,100	10,870
* with children	11,930	9,910	8,335	9,065	8,830

Cochrane DSSAB	1996	2001	2006	2011	2016
Household Type	#	#	#	#	#
Lone-Parent family households	3,355	3,495	3,500	2,930	3,940
Other family households	3,495	3,615	4,185	1,500	475
Non-Family Households	11,865	10,600	11,365	10,155	10,860
One Person households only	7,875	8,335	8,195	9,405	10,040
Two or more persons households only	3,990	2,265	3,170	750	825

Source: Statistics Canada, 1996 & 2016 Census Profile.

Table 7: Household Type by Municipality, 2016

District of Cochrane	Couples Without Children	Couples with Children	Lone Parents	Multiple and other family	One-person households non-family	Two or more persons non-family
Black River-Matheson	380	320	90	305	25	90
Iroquois Falls	730	620	165	620	45	165
Cochrane	755	805	235	655	40	235
Smooth Rock Falls	265	160	50	190	10	50
Fauquier-Strickland	125	55	15	70	5	15
Moonbeam	250	155	30	130	5	30
Kapuskasing	1,210	1,165	360	1,325	70	360
Val Rita-Harty	125	105	25	90	5	25
Opasatika	50	25	5	35	0	5
Hearst	745	710	220	870	40	220
Mattice-Val Cote	105	85	20	100	5	20
Moosonee	80	240	130	115	20	130
Timmins	5,165	6,725	2,170	5,125	510	2,170
Unorganized Areas within District						
Cochrane, Unorg, North Part	455	410	95	270	15	455
Abitibi 70	10	25	10	15	5	10
Constance Lake 92	15	105	65	50	10	15
Factory Island 1	55	245	160	60	15	55
Flying Post	*	*	*	*	*	*
Fort Albany, 67	15	145	90	30	5	15
Moose Factory 68	*	*	*	*	*	*
New Post 69	5	15	5	5	5	5
CDSSAB	10,870	8,830	3,940	10,040	825	10,870

Source: Statistics Canada, 2016 Census Profile. *Data not available or suppressed

2.2.5 Household Tenure

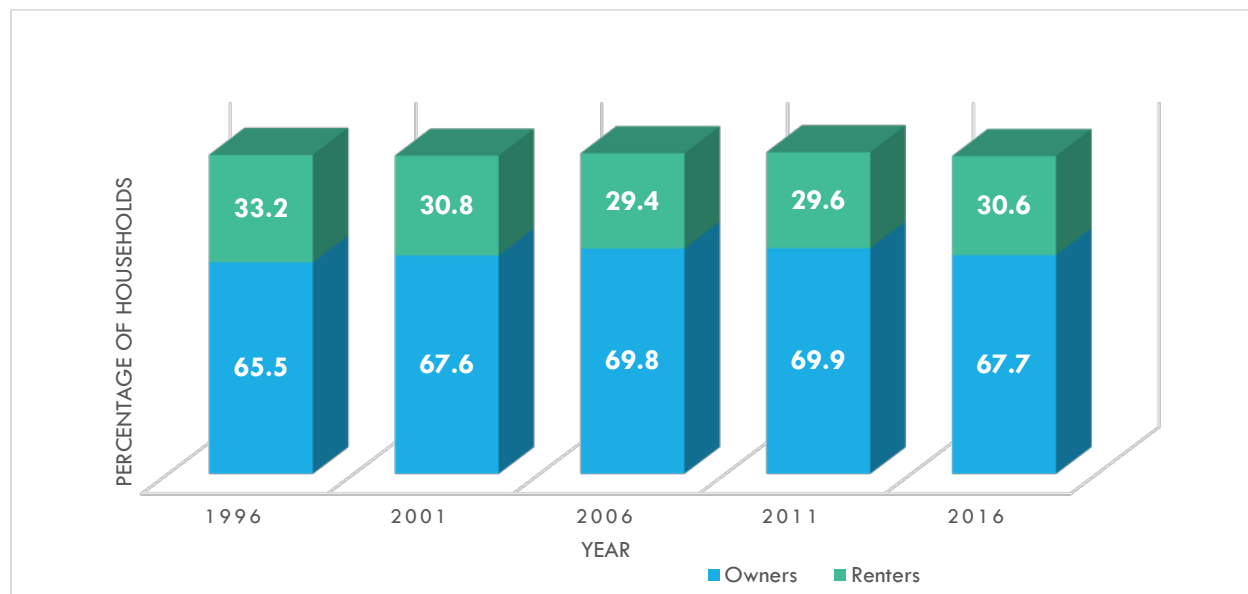
In 2016, 67.7% of all households in the District were owners; declining slightly from 69.8% in 2011. In contrast, the share of renter households increased from 29.6% in 2011 to 30.6% in 2016. This is an increase by 4.8% between the two time periods. While homeownership is the ideal for most households, the increase in the share of renter household's points to the increasing demand for this form of tenure. This may partly be due to the lifestyle of younger adults, seniors and one-person households who are likely to be renters. With the predominance of one and two

person households and increase in seniors, the demand for rental housing options will continue to grow.

Of the total households reporting indigenous identity (3,435) over half (54.1%) are home owners while 45/8% are renter households.

Table 8 shows the household distribution by tenure for each of the municipalities. This is indicative of where supply of rental units or rental types of accommodation are available across the District.

Figure 7: Trends in Proportion of Households by Household Tenure; District of Cochrane, 1996-2016



Source: Statistics Canada, 1996-2016 Census Profile.

Table 8: Trends in the Proportion of Households by Household Tenure by Municipality, 2016

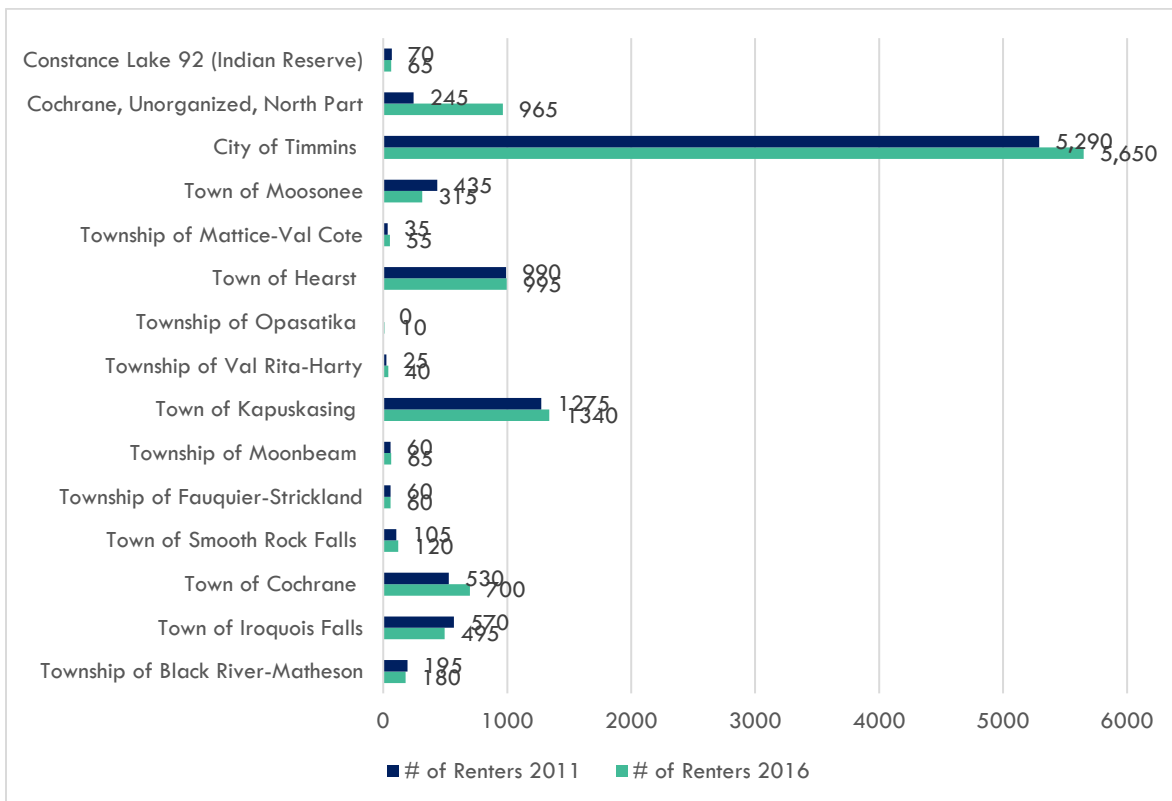
District of Cochrane	Total – Private Households by Tenure	Number of Owner Households	Number of Renter Households	% of Owners	% of Renters
Black River-Matheson	1,060	875	180	82.5	17.0
Iroquois Falls	2,030	1,535	495	75.6	24.4
Cochrane	2,270	1,570	700	69.2	30.8
Smooth Rock Falls	625	505	120	80.8	19.2
Fauquier-Strickland	255	195	60	76.5	23.5
Moonbeam	545	480	65	88.1	11.9
Kapuskasing	3,800	2,460	1,340	64.7	35.3
Val Rita-Harty	335	295	40	88.1	11.9
Opasatika	105	90	10	85.7	9.5
Hearst	2,375	1,385	995	58.3	41.9
Mattice-Val Cote	305	245	55	80.3	18.0
Moosonee	500	185	315	37.0	63.0
Timmins	17,740	12,090	5,650	68.2	31.8
Unorganized Areas within District					
Cochrane, Unorg, North Part	1,165	965	205	82.4	17.5

District of Cochrane	Total – Private Households by Tenure	Number of Owner Households	Number of Renter Households	% of Owners	% of Renters
Abitibi 70	60	10	15	16.7	25.0
Constance Lake 92	190	15	65	7.9	34.2
Factory Island 1	430	80	65	18.6	15.1
Flying Post	*	*	*	*	*
Fort Albany, 67	205	55	30	26.8	14.6
Moose Factory 68	*	*	*	*	*
New Post 69	25	0	15	0	60.0
CDSSAB	34,025	23,045	10,410	67.7	30.6

Source: Statistics Canada, 2016 Census Profile.

The 2011 Census Profile data was examined to contrast the number of renter households in each of the municipalities to the statistics in 2016. Data for a number of municipalities were suppressed for confidentiality reasons or reported as “0”, meaning no renters. Evident from Figure 8 is that in 2016 a number of municipalities reported renters compared to the statistics reported in 2011. Communities seeing more renter households were Cochrane, Smooth Rock-Falls, Moonbeam, Val Rita-Harty, and Mattice-Val Cote and Timmins.

Figure 8: Trends in Proportion of Renter Households by Municipality, 2011 & 2016



Source: Statistics Canada 2011 and 2016 Census Profile.

2.2.6 Household Mobility

Residential mobility provides an understanding of the changes in demographic conditions occurring in communities across the District. Household mobility is an indicator about what is happening in a particular community or region, and can alter the form of housing, neighborhoods and communities. If a region has a relatively large number of people moving into the area, it usually means the region is going through a period of economic growth. If the region has a relatively small number of people coming into the area, it usually means the region is going through a period of economic stagnation or decline. This is especially important for the District given the employment in the economic industries that experience fluctuations.

Mobility status of households for the District show that in 2016 approximately 33% of households had lived elsewhere five years prior. Of these households (24,710), 32.7% are internal migrants, and 29.5% are intra migrants. The mobility trends highlight that these households had moved into the following communities of Timmins, Hearst, Cochrane, and Iroquois Falls.

Table 9: Trends in Household Mobility Status (5-Year Mobility) by Municipality, 2016

District of Cochrane	Total - Mobility status 5 years ago	Non-movers	Movers	% of Total Movers
Black River-Matheson	2,315	1,620	690	2.8
Iroquois Falls	4,175	2,915	1,265	5.1
Cochrane	4,920	3,290	1,630	6.6
Smooth Rock Falls	1,230	870	360	1.5
Fauquier-Strickland	540	325	215	0.9
Moonbeam	1,170	760	410	1.7
Kapuskasing	7,610	5,270	2,340	9.5
Val Rita-Harty	740	525	215	0.9
Opasatika	205	160	45	0.2
Hearst	4,790	3,195	1,595	6.5
Mattice-Val Cote	625	520	105	0.4
Moosonee	1,320	685	635	2.6
Timmins	38,975	25,370	13,595	55.0
Unorganized Areas within District				
Cochrane, Unorg, North Part	2,680	1,920	755	3.1
Abitibi 70	130	100	35	0.1
Constance Lake 92	515	395	125	0.5
Factory Island 1	1,395	960	435	1.8
Flying Post	*	*	*	*
Fort Albany, 67	675	435		1.0
Moose Factory 68	*	*	*	*
New Post 69	85	60	20	0.1
CDSSAB	74,085	49,375	24,710	100

Source: Statistics Canada 2016 Census Profile.

2.3 Economic Context

Changing economic conditions influence the demand for housing within a community, both in terms of the number of housing units required, the type and tenure of housing units, as well as the ability

of households to afford housing in the community. The District’s economy has undergone a significant transformation over the past three decades. Demographic changes also have a direct impact on the supply side of the economy through their influence on the labour force. Population aging and a declining share of working age people can restrain future economic development unless productivity growth accelerates or steps are taken to increase participation rates of older workers, youth and other underrepresented groups in the labour force.

As noted earlier, the data revealed that the Indigenous population represents a growing segment of the District’s total population and its working-age population. A significant gap exists, however, between the level of educational achievement of Indigenous peoples and that of the general population, resulting in a severe labour market outcome disparity that will affect the current and future productivity capacity of Northeastern Ontario’s labour force.

2.3.1 Labour Force Participation and Unemployment

Relative to the Province of Ontario, the District of Cochrane’s labour force participation is dominated by the resource extraction industry. The District has experienced a significant drop in manufacturing participation since 2006. The ability of individuals and families to pay for housing is greatly influenced by whether they are employed or not. As such, higher unemployment rates in a community may suggest a greater need for affordable housing options.

The labour force participation rate in the District remained the same at 61.3% in 2011 to 2016. The total working-age population declined in the District from 2001 and 2016. With the fluctuation and slow growth in population, it is expected that the size of the District’s labour force could decline over the next 10 years. The unemployment rate in the District decreased from 11.6% in 1996 to 9% in 2016. This can be attributed to a number of factors, including economic diversification, a decline in participation numbers commensurate with youth outmigration; and the resurgence of the resource extraction sector.

In comparing the unemployment rate of the District to Ontario, for the latter the unemployment rate decreased from 8.3% in 2011 to 7.4% in 2016. However, the unemployment rates in the District is higher than Ontario in 2016.

Table 10 shows the labour force participation by municipality. Unemployment rates are high (over 10%) are reflected in a number of member municipalities, and within the communities of the Indian reserves.

Table 10: Trends in Labour Force Activity (Household Population 15 year or over), 2016

District of Cochrane	In the labour force	Employed	Unemployed	Unemployment rate
Black River-Matheson	1,095	945	145	13.2
Iroquois Falls	1,895	1,685	210	11.1
Cochrane	2,735	2,425	315	11.5
Smooth Rock Falls	445	365	80	18
Fauquier-Strickland	210	180	30	14.3

District of Cochrane	In the labour force	Employed	Unemployed	Unemployment rate
Moonbeam	600	525	75	12.5
Kapuskasig	3,840	3,500	340	8.9
Val Rita-Harty	380	350	30	7.9
Opasatika	95	85	15	15.8
Hearst	2,610	2,475	135	5.2
Mattice-Val Cote	295	255	35	11.9
Moosonee	695	640	60	8.6
Timmins	22250	20520	1730	7.8
Unorganized Areas within District				
Cochrane, Unorg, North Part	1,485	1,350	135	9.1
Abitibi 70	75	60	15	20
Constance Lake 92	195	135	60	30.8
Factory Island 1	600	485	120	20
Flying Post	*	*	*	*
Fort Albany, 67	310	260	50	16.1
Moose Factory 68	*	*	*	*
New Post 69	45	40	10	22.2
CDSSAB	39,855	36,725	3,585	9.0

Source: Statistics Canada 2016 Census Profile. * Data suppressed, not available.

There has been a slight rebound of the mining and forestry sectors which have contributed to the decrease in unemployment rates over the years.

A study conducted in July 2019 by the Northern Policy Institute on Human Capital Series-Cochrane District, state that productivity growth is directly linked to the human capital composition of the workforce. Human capital is defined as the stock of knowledge, skills, and abilities embodied in individuals that directly affects their level of productivity. Human capital includes skills and knowledge acquired through education and experience. Investing in human capital represents an avenue through which the District can enhance productivity and minimize the impact of the declining labour force.

The Northern Policy Institute analysis reports that the human capital index in Northeastern Ontario is below that of Ontario and Canada. The total index is lower for the District than Northeastern Ontario. There is a growing mismatch between human capital and the required labour force skills, along with declining supply of labour and low labour productivity. The study also highlights that recent technological advances and the emergency of the knowledge economy have changed the requirements of the labour market. Various studies suggest that by 2031 approximately 805 of the workforce must have college or university degrees. Currently, 72.5% of the new jobs and an average of 70.2% of all jobs require some post-secondary credentials.

The actual skill availability of the District's labour force was reviewed using the 2016 census and focusing on the prime working-age population ages 25 to 64. In the District, 56.3% of the working age group have postsecondary credentials. This is lower than the skills levels of the

primate working-age population in Northeastern Ontario which is 60.4, and Ontario (65.1) and Canada (64.8).

For the District, 17.4% of the working-age population (aged 25 year and 64) had no formal training, 26.2% had completed secondary (high school) education, and 56.3% had a postsecondary certificate, diploma or degree. It is anticipated that if the skill levels of the workforce in the region remain at their current levels or decline in the future while skill requirements of the workforce rise, the District will end up with people without jobs and jobs without people.

The existing evidence suggests that the individuals who do not have postsecondary credentials have a higher likelihood of non-participation and face a greater probability of unemployment. To the extent that the skill level of the workforce is below the estimated skill requirement for the emerging occupations, the District will face the challenges of workers whose qualifications do not match existing jobs and jobs that cannot find qualified workers.

A survey conducted in 2012 of 50 companies in advanced manufacturing, manufacturing, mining and professional and scientific services in Northern Ontario. Of the companies surveyed, 39 had firms located in Northeastern Ontario. When asked to rank barriers or factors negatively affecting their firm's growth and/or investment, the top-ranked barrier reported was the difficulty of finding qualified employees, well ahead of transportation costs, poor infrastructure, energy costs and shipping costs. A report published in 2014 by the Canadian Council of Chief Executives, "Taking Action for Canada: Jobs and Skills for the 21st Century", surveyed more than 100 of Canada's largest employers in all industrial sectors and regions of the country. More than 70% of the companies identified scarcity of skilled workers as the primary barrier to filling available positions.

To the extent that the skill level of the workforce in the District is below the estimated requirement needed for emerging occupations, the region will face a situation of workers with qualifications that do not match the existing jobs and of jobs that cannot find qualified workers. Even if markets adjust to bring labour demand and supply into balance, the social impact of having many unemployable people in the District will be enormous.

In early 2019, the Government of Canada announced that it would be investing FedNor funding in the District. Through the Federal Economic Development Initiative for Northern Ontario- FedNor, people businesses and communities throughout the District will benefit from enhanced economic infrastructure, the growth of small and medium-sized enterprises, and the creation of good, middle-class jobs. The funding would go to local projects and local organizations to capitalize on private sector opportunities and create jobs. The types of projects that received funding, would create employment opportunities. The CDSSAB will need to keep its pulse on the impact and workforce participation, as this may impact housing availability.

Types of projects and organizations that received funding are as follows:

- Timmins Economic Development Corporation received federal funding to help local businesses enhance productivity

- Mushkegowuk Council received funding to study the feasibility of year-round road that would connect Attawapiskat, Kashechewan, Fort Albany and Moose Cree First Nation Nations to the Highway 11 corridor communities along the James Bay Coast.
- Black River-Matheson received funding to develop its waterfront amenities and the revitalization of its historic downtown with the goal of enhancing tourism and strengthening the local economy
- Wahgoshig First Nation received \$279,000 to hire an economic development officer for a three-year period to implement local priorities. The goal is for the EDO to form strategic alliances with local businesses, developing a small business and entrepreneur resource centre, and collaborating on agricultural initiatives that seek to increase food security.
- The Town of Cochrane received funding to determine the feasibility of establishing a research and teaching facility at the community’s Polar Bear Habitat. The intention is for the research facility to host researchers from all over the world, but also provide lessons to students who want to study abroad and learn specifically about polar bears.

2.3.2 Industry and Occupations of the Employed Labour Force

The industrial and occupational composition of the workforce in the District is shifting due to changing market conditions as well as technological shifts. As a result, the size and industrial makeup of the workforce has changed during the last three decades. There has been a continuous shift away from the goods-producing sector, dominated by private businesses, to the service-producing sector, which is predominately publicly funded.

Using census data from 2001 and 2016, Table 11 shows the changing industrial composition of the employed workforce in the District. Between 2001 and 2016, the total District employment declined from 36,315 to 35,045- approximately 3.5 percent. Total employment in the goods-producing sector declined from 10,830 in 2001 to 9,485 in 2016- a decline of 12.4%. The major cause of the decline in the goods producing sector is the employment loss in the manufacturing and forestry sectors. Rising mining employment has offset some of the decline in those industries. During the same time, employment in the service-producing sector stayed relatively constant. The only service-producing sector that experienced significant employment growth are health care, public administration, and arts, entertainment, and recreation.

Health care and public administration, which are referred to as quasi-base sectors since they are financed from outside the region, has to a large extent mitigated the decline of other sectors of the economy.

Table 11: Industrial Composition of the Employed Workforce Ages 15 and Older, District of Cochrane, 2001 & 2016

Industrial Composition (North American Industry Classification, 2012)	Census Years		Employment change from 2001 to 2016
	2001	2016	%
Goods-producing sector	10,830	9,485	-12.4
Agriculture, forestry, fishing and hunting	1,240	775	-37.5

Industrial Composition (North American Industry Classification, 2012)	Census Years		Employment change from 2001 to 2016
	2001	2016	%
Mining and oil and gas extraction	2,670	3,900	46.1
Utilities	500	525	5.0
Construction	2,000	2,240	12.0
Manufacturing	4,420	2,045	-53.7
Services-producing sector	25,500	25,550	0.2
Wholesale trade	920	755	-17.9
Retail trade	4,930	4,555	-7.6
Transportation and warehousing	2,015	1,710	-15.1
Information and cultural industries	660	430	-34.8
Finance and insurance	885	865	-2.3
Real estate rental and leasing	380	310	-18.4
Professional, scientific and technical services	1,050	1,135	8.1
Management of companies and enterprises	10	10	0.0
Administrative and support, waste management and remediation services	960	985	2.6
Educational services	2,795	2,790	-0.2
Health care and social assistance	4,350	5,430	24.8
Arts, entertainment and recreation	290	345	19.0
Accommodation and food services	2,610	2,310	-11.5
Other services (except public administration)	1,710	1,585	-7.3
Public administration	1,935	2,335	20.7

Source: Statistics Canada 2001 & 2016 Census Profile.

The changing industrial composition of the workforce has also been accompanied by a shift in the occupational structure and distribution of the employed workforce (Table 12). The only occupations that experienced employment growth between 2001 and 2016 were health, management, and government services. Occupations unique to processing experienced the greatest decline during the same census period.

Table 12: Employed Workforce by Occupation Composition, District of Cochrane, 2001-2016

Occupation Composition	Census Years		Employment change from 2001 to 2016
	2001	2016	%
Management occupations	2,785	3,015	8.3
Business, finance and administrative occupations	5,125	4,460	-13.0
Natural and applied sciences and related occupations	1,675	1,695	1.2
Health occupations	2,050	2,810	37.1
Occupations in social science, education, government service and religion	3,065	4,600	50.1
Occupations in art, culture, recreation and sport	395	365	-7.6
Sales and services occupations	9,485	8,035	-15.3
Trades, transport and equipment operators and related occupations	6,925	6,550	-5.4
Occupations unique to primary industry	2,125	2,155	1.4
Occupations unique to processing, manufacturing and utilities	2,680	1,350	-49.6
Total	36,315	35,045	-3.5

Source: Statistics Canada 2001 & 2016 Census Profile.

2.3.3 Household Income

The financial capacity of a household is an important factor in determining housing need. By examining income trends and characteristics, it is possible to better identify what is affordable for households and what housing options are available to them within a community.

Average and Median Household Income

According to Statistics Canada, the average household income in the District in 2015 was \$84,082 (before-tax) increasing by 12.8% from 2010. In comparison the average household income in Ontario in 2015 was \$97,865. Similarly, the median household income in the District in 2015 was \$68,349 compared to \$74,287 in Ontario. Table 13 shows the average and median household income by municipalities.

Table 13: Trends in Median and Average Household Incomes by Municipality; 2010-2015

District of Cochrane	2010		2015	
	Average Household Income \$	Median Household Income \$	Average Household Income \$	Median Household Income \$
Black River-Matheson	71,131	58,124	84,853	64,640
Iroquois Falls	69,040	55,385	76,802	64,400
Cochrane	64,418	53,398	79,714	57,792
Smooth Rock Falls	71,091	56,927	71,233	57,792
Fauquier-Strickland	51,973	43,402	71,454	54,912
Moonbeam	74,172	50,349	99,134	73,830
Kapuskasing	66,784	53,212	75,005	60,019
Val Rita-Harty	69,027	66,040	84,062	66,560
Opatatika	*	*	*	*
Hearst	67,651	57,881	78,759	64,064
Mattice-Val Cote	64,437	57,881	71,059	56,405
Moosonee	69,483	52,376	90,123	73,370
Timmins	78,076	65,461	89,143	73,541
Unorganized Areas within District				
Cochrane, Unorg, North Part	78,604	65,175	88,569	80,320
Abitibi 70	*	*	*	39,424
Constance Lake 92	34,756	31,141	47,683	37,504
Factory Island 1	*	*	63,219	57,472
Flying Post	*	*	*	*
Fort Albany, 67	*	*	*	*
Moose Factory 68	\$57,223	*	*	*
New Post 69	*	*	*	64,640
CDSSAB	73,288	60,123	84,082	68,349

Source: Statistics Canada 2011 and 2016 Census Profile. *Data suppressed.

Household Income Groups for the District

The income presented in this section is the 2015 before-tax for those aged 15 years and older. In 2016 for the District, 2% of the total households had incomes less than \$9,999, close to 35%, household incomes reported were between \$10,000 and \$49,999; 20% were between \$50,000 and \$79,999; and 43% were making over \$80,000.

Table 14: Proportion of Households by Household Incomes (2015, Before-Tax), District of Cochrane, 2016

District of Cochrane	Household Income Groups			
	\$1-9,999	\$10,000-\$49,999	\$50,000 - \$79,999	\$80,000+
CDSSAB	690	11,860	6,845	14,610

Source: Statistics Canada 2016 Census Profile.

Household Income Deciles

While figures for average household income provide a general sense of the financial capacity of households in a community, looking at the distribution of income within the local context provides a greater detail of the economic capacity of households in the District and their ability to afford housing. Household income deciles divide the total universe (i.e. households) into ten equal portions of income groups and take into account the context of location and local standards of living.

Table 15 shows household income decile in the District for 2015 by Tenure, Indigenous Identity, and Age groups of primary household maintainer.

For the purposes of this report, **households with low income** refers to the total households in the first three income deciles (i.e. earning \$43,200 or less in 2017); households with **moderate income** refers to households with incomes in the 4th to 6th income deciles (i.e. earning from \$56,200 to \$88,900; and households with **high incomes** refer to households with incomes in the seventh to the tenth income deciles (i.e. earning \$108,500 to \$173,700 or more in 2017).

In general, approximately 32% of the households tend to fall in lower income deciles, 25.6% were within the moderate income grouping and 37.4 % of households were in the high income decile category.

Table 15: Household Income Deciles (Before-Tax), by Tenure, Indigenous Identity and Age groups of primary household maintainer.

	District of Cochrane								
	Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9
Tenure									
Owner	\$32,400	\$46,400	\$60,400	\$76,500	\$91,900	\$108,400	\$128,800	\$152,600	\$188,800
Renter	\$14,600	\$19,600	\$23,400	\$29,600	\$36,700	\$45,300	\$57,300	\$73,500	\$99,200
Total	\$20,900	\$32,000	\$43,200	\$56,200	\$71,400	\$88,900	\$108,500	\$134,000	\$173,700
Indigenous Identity									
Indigenous	\$19,000	\$30,000	\$39,600	\$51,600	\$66,200	\$82,600	\$102,400	\$130,900	\$168,900
Age groups of primary household maintainer									
15-25 years	\$13,200	\$20,600	\$25,900	\$33,700	\$40,000	\$51,000	\$66,000	\$81,000	\$103,900
25-34 years	\$24,700	\$39,800	\$53,900	\$67,600	\$84,700	\$100,400	\$114,800	\$135,700	\$167,400
35-44 years	\$29,500	\$45,800	\$62,600	\$84,100	\$102,900	\$119,800	\$139,300	\$163,500	\$197,500
45-54 years	\$25,400	\$45,300	\$64,200	\$81,500	\$99,200	\$118,500	\$142,500	\$169,100	\$207,600

	District of Cochrane								
	Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9
55 to 64 years	\$16,600	\$32,700	\$49,100	\$62,400	\$78,200	\$91,900	\$110,100	\$133,000	\$170,800
65 years & over	\$20,500	\$24,000	\$31,600	\$37,300	\$43,700	\$52,500	\$64,100	\$80,500	\$110,300

Source: Statistics Canada, Census 2016 Custom Run Data (adjusted to 2017 using Consumer Price Index).
Data Table provided by MMAH.

3.0 Housing Supply Analysis

Housing supply is measured by the available housing options for households within a community. An important aspect of assessing housing availability is to compare recent housing activity to housing demand characteristics and trends. This allows an examination of the extent to which housing supply matches housing demand and identifies any gaps in the current housing supply.

3.1 Overall Housing Supply

This section provides an overview of the current housing supply along the continuum in the District as well as recent building activity. To inform good planning, an analysis of the housing supply indicates how closely the current supply of housing meets the needs (existing and future) of the District’s population.

3.1.1 Trends in the Number and Types of Dwellings

The majority (77.4%) of dwellings in the District are houses (single-detached, semi-detached or row houses) in 2016. This indicates that the housing supply is very much dominated by low-density housing forms. The primary form of house structure is single detached dwellings, making up 89.1% of this type of stock. This form of housing is not necessarily the most suitable form of accommodation for seniors; given the aging population. In addition, having a supply that predominately consists of single detached homes limits the options for households with lower incomes or those who would find it challenging to maintain a single detached home. Apartment-buildings and low and high-rise dwellings made up 20.6% of the housing stock, and 2% of households live in other dwelling types (other attached dwellings, movable dwelling, or other single-attached house).

Table 16: Households by Structural Dwelling, District of Cochrane 2011-2016

Dwelling Type	2011	2016	% Change
Houses			
Single detached	23,120	23,495	1.5
Semi-detached	2,020	1,920	-5.2
Row house	935	925	-1.08
Total	26,075	26,340	-
Apartment, building and low and high-rise			
Apartment with 5+ storeys	570	690	17.3
Apartment detached duplex	1,775	1,505	-17.9
Apartment with <5 storeys	4,340	4,845	10.4
Total	6,685	7,040	
Other Dwelling Types			
Other attached dwelling	9,255	9,355	1.0
Movable dwelling	795	470	-69.1
Other single-attached	185	150	-23.3
Total	10,235	9,975	

Source: Statistics Canada 2016 Census Profile. *Data suppressed.

Compared to 2011 trends, there has been small shifts in occupancy by dwelling structure. Notable is the 17.3% increase by households reported living in apartment with 5+ storeys houses, and 10.4 living in apartments with less than 5 storeys from 2011 to 2016. Households living in

semi-detached dwellings decreased by 5.2% during the same time period. For other dwelling types- a significant decrease is seen in households living in movable dwellings (although their actual number is quite small). Other attached dwellings and single-attached there is a large percentage decrease between 2011 and 2016. It is not clear whether there may be data inaccuracies or is reflective of the trends.

3.1.2 Age of Dwellings

A significant aspect of meeting housing needs is the ability of the existing stock to continue to provide adequate and acceptable living standards to existing residents. In addition, an aging housing stock can result in maintenance problems and high operating costs due to the lack of energy efficient designs and deterioration of the unit. The age of the housing stock is an important measure to inform the level of assistance and supports that households may require to repair, modify and upgrade the stock.

The majority (72.2%) of existing housing stock in the District is relatively old over 30 years constructed prior to the 1980s. This may be because of the historic nature of some of the communities but also due to only small increases in new housing growth in the District in the past 15-20 years. About 6.2% of the existing stock has been built since 2001. Table 17 provides data for occupied private dwellings by period of construction for the municipalities in the District. Communities such as Timmins and Cochrane have had a larger proportion of new dwellings constructed between 2011 and 2016. Other communities have also experienced new construction such as Black River-Matheson, Iroquois Falls, Kapuskasing, Hearst and Mattice-Val Cote.

Table 17: Occupied Private Dwellings by Period of Construction by Municipality 2016

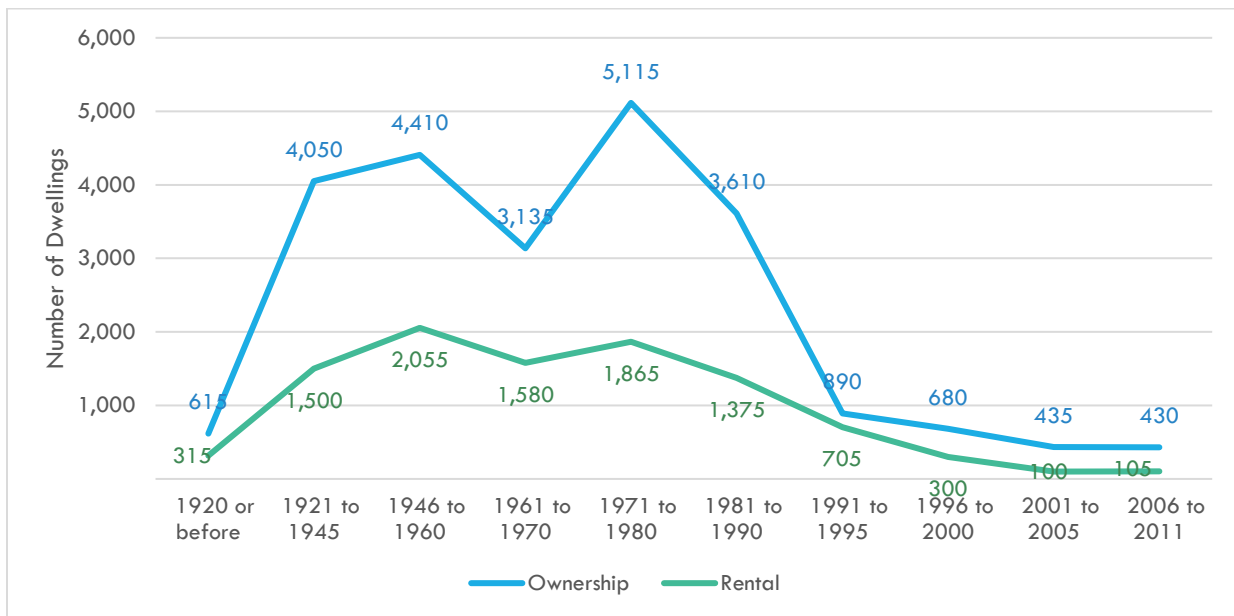
District of Cochrane	Total – Occupied Private Dwellings	1960 or before	1961 to 1980	1981 to 1990	1991 to 2000	2001 to 2005	2006 to 2010	2011 to 2016
Black River-Matheson	1,055	395	340	120	110	25	20	50
Iroquois Falls	2,030	1,100	550	180	130	25	20	20
Cochrane	2,270	805	765	325	155	50	65	105
Smooth Rock Falls	625	305	250	50	30	0	0	0
Fauquier-Strickland	255	120	95	25	15	0	0	0
Moonbeam	545	135	225	75	75	10	10	10
Kapuskasing	3,800	1,645	1,635	305	135	30	10	30
Val Rita-Harty	335	105	155	40	15	10	0	0
Opasatika	100	50	45	10	0	0	0	0
Hearst	2,380	590	1,155	300	165	95	60	20
Mattice-Val Cote	300	110	115	55	15	0	10	0
Moosonee	495	45	230	110	90	10	10	20
Timmins	17,740	6,440	6,380	2,675	1,305	190	310	440
Unorganized Areas within District								
Cochrane, Unorg, North Part	1,165	290	330	225	190	45	60	25
Abitibi 70	55	0	0	10	25	0	10	0
Constance Lake 92	190	0	10	15	60	45	25	20
Factory Island 1	430	15	70	80	130	50	35	55
Flying Post	*	*	*	*	*	*	*	*
Fort Albany, 67	205	10	40	50	30	35	15	35
Moose Factory 68	*	*	*	*	*	*	*	*

District of Cochrane	Total – Occupied Private Dwellings	1960 or before	1961 to 1980	1981 to 1990	1991 to 2000	2001 to 2005	2006 to 2010	2011 to 2016
New Post 69	25	0	0	10	10	0	10	10
CDSSAB	34,010	12,160	12,395	4,675	2,670	620	655	850

Source: Statistics Canada 2016 Census Profile. *Data suppressed.

It is evident from Figure 9 that construction of ownership (74.1%) and rental dwellings (73.9%) boomed prior to the 1980s. Construction of newer stock is slow. Significant is the older nature of the rental housing supply in the District. This may be due to the very limited amount of new, purpose built rental units being constructed in recent years.

Figure 9: Period of Dwelling Construction by Housing Tenure, District of Cochrane, 2011



Source: Statistics Canada, Census 2011 series- MMAH Provision of Information

The economic reality facing the District is that rental housing is not financially viable without some form of government assistance such as capital loans/grants, financing assistance, ongoing operating subsidies, or waiving of fees/chargers related to development. It continues to be a challenge for the private sector and the non-for-profit sector to build rental housing because the revenue generated by rents tend to not cover the costs to develop, finance, construct and operate the dwellings.

An aging housing stock poses issues for homeowners and rents with a lack of means to maintain them. With an increase in dwelling age comes an increase in repairs and potential energy efficiency challenges. This can be exacerbated by an already aging population who will face difficulties maintain their older dwellings. On the positive side, older dwellings often tend to be more affordable than newer homes built at higher cost. This can provide an opportunity for young families looking for affordable home ownership alternatives.

3.1.2 Condition of Dwellings

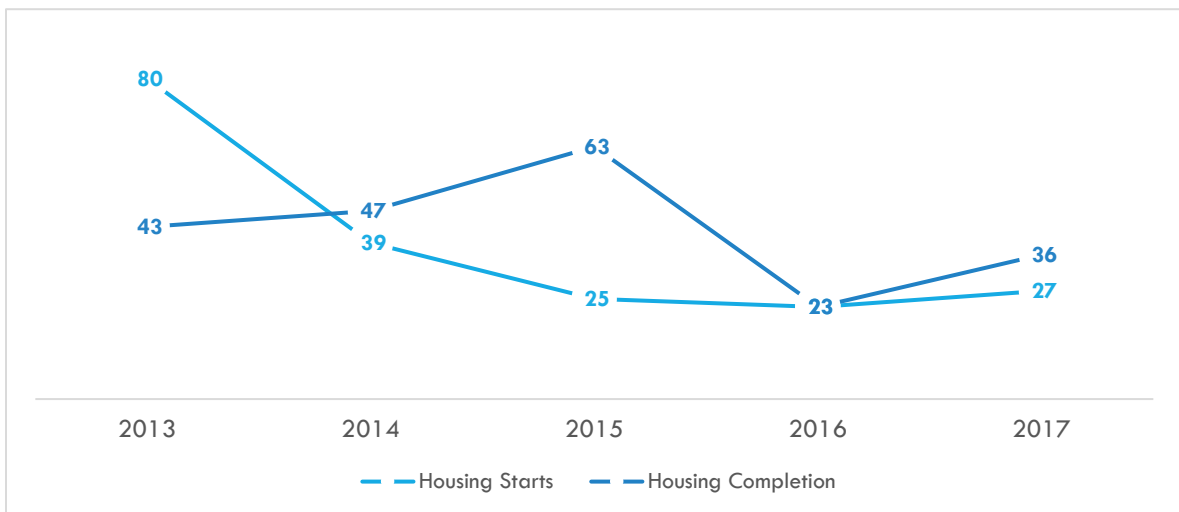
Despite the mature housing stock in the District, 89.8% of the households in 2016 reported that the dwellings they resided required only regular maintenance or minor repairs were needed; while 10.2% reported that their homes were in need of major repairs. In addition, according to the 2016 Census a large majority of households (97.3%) felt that their current housing was suitable for their household, while 2.7 responded that their housing was not suitable.

3.1.3 Housing Starts and Completions

The number of housing starts is an indicator of the trend in supply of housing stock. According to CMHC, since 2013 there have been 194 housing starts in the District. While a majority of the housing has been single detached housing, there is growth in apartment structures over the years. These have been ownership (freehold) units and rental units. Of the 194 housing starts, 57.75 were targeted for the homeownership market, and 42.2% for the rental market. Figure 10 denotes an interesting trend. Since 2013 the number of housing starts has decreased, however the data also shows that housing completions increased, peaking to 63 in 2015. Between 2013 and 2017, 212 units of housing were completed. Of these units, 59.4% were for ownership housing, and 40.5% were rental.

Housing completions show that in the more recent years there has been a lot more activity with more units completed compared to housing starts. The housing starts and completion data suggest that the trend toward single-detached homes will continue in the near future. While this has traditionally been a suitable dwelling type for many households and was suitable for more rural communities in the District, this will likely not be the most appropriate dwelling type for an aging population and for smaller households.

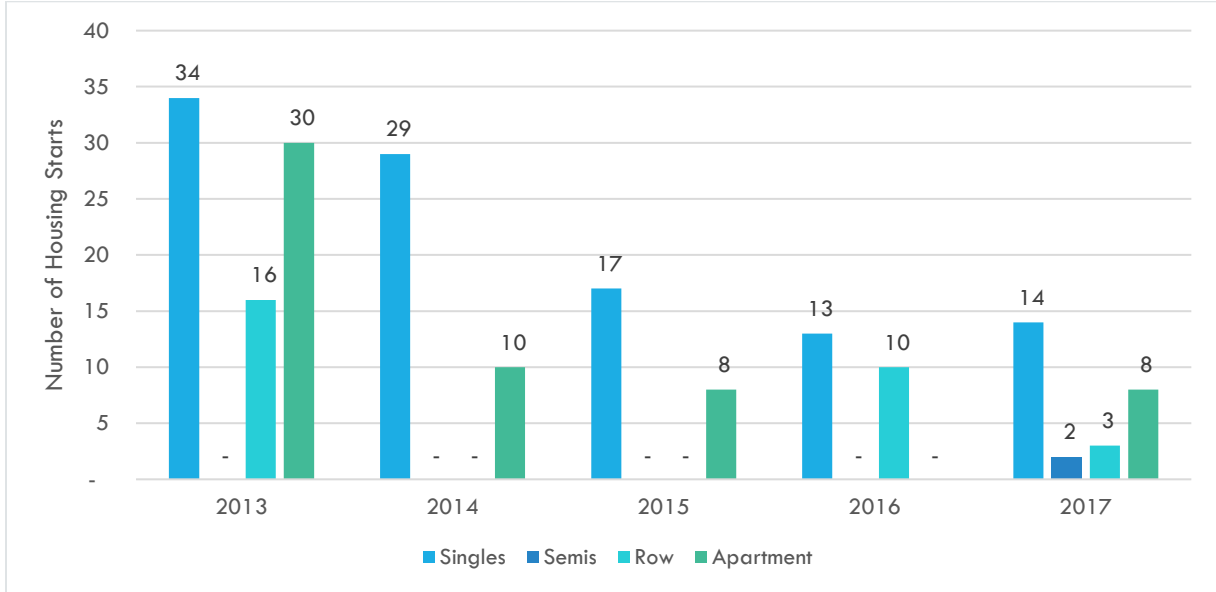
Figure 10: Housing Starts & Housing Completions, 2013-2017



Source: Canada Mortgage and Housing Corporation Starts and Completions Survey, 2013-2017. Note that CMHC data does not show data for housing starts related to other dwelling structures.

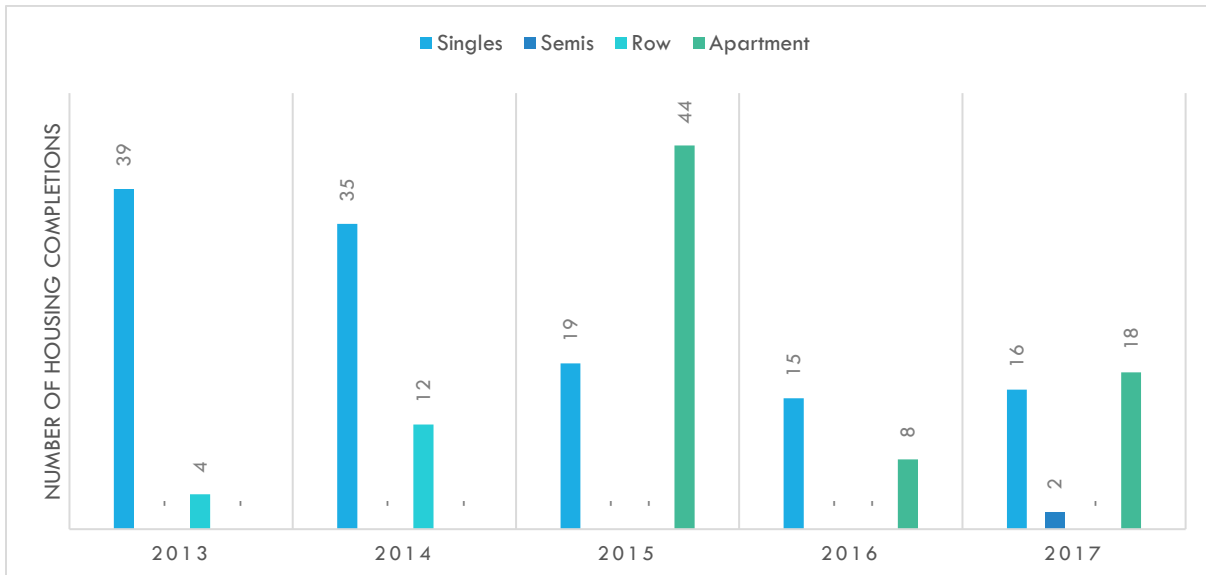
Figure 11 and Figure 12 shows housing starts and completions by dwelling type from 2013 to 2017.

Figure 11: Housing Starts by Dwelling Type, District of Cochrane: 2013-2017



Source: Canada Mortgage and Housing Corporation Starts and Completions Survey, 2013-2017.

Figure 12: Housing Completions by Dwelling Type, District of Cochrane: 2013-2017



Source: Canada Mortgage and Housing Corporation Starts and Completions Survey, 2013-2017.

3.2 Market Housing Supply

Market housing includes rental and ownership options in the private housing market. This section looks at the trends in the supply of ownership and rental housing as well as median and average housing costs. As noted in section 3.1.3 new market housing is geared towards the ownership market, however, over the more recent years the District has seen an increase in the purpose built rental supply constructed.

3.2.1 Market Ownership Housing

Homeownership is a valuable form of personal investment and is often viewed as the most important way to build personal assets. For many households it is the ideal form of housing and can offer a form of investment, security, and quality accommodation. However, for households with lower incomes, frail health or activity limitations and who are unable to afford to cope with homeownership, the availability of other housing options is critical.

There were 23,045 owned dwellings in the District in 2016, a decrease from 23,370 in 2011. As noted earlier owned dwellings made up 67.7% of all dwellings in the District in 2016.

Average and Median Value of Dwelling

Value of dwellings have increased only slight over the past few years. Table 18 provides data from Real Property Solutions for the period 2013-2017 for the District and Ontario. Small increments in the value of dwellings are noticeable, although the growth for the average value of dwellings is 11.4% and the median is 15.9% from 2013 to 2017. The value of the dwellings in District is considerably lower than those of Ontario overall.

In 2017, the average value of dwellings for detached house was \$192,377 for a detached house, \$120,696 for semi-detached, and \$27,134 for a row/apartment. While the median value for a detached was \$179,079, semi-detached (\$125,480) and \$24,404 for row/apartment unit.

Table 18: Average and Median Value of Dwelling

District of Cochrane	2013	2014	2015	2016	2017	Growth Rate 2013-2017-
Average value of dwellings	\$169,915	\$180,474	\$183,953	\$185,680	\$189,218	11.4%
Median value of dwellings	\$150,301	\$161,554	\$167,461	\$170,850	\$174,164	15.9%
Ontario	2013	2014	2015	2016	2017	Growth Rate 2013-2017-
Average value of dwellings	\$384,949	\$402,609	\$426,584	\$458,387	\$497,417	29.2%
Median value of dwellings	\$345,787	\$364,137	\$387,866	\$417,993	\$454,036	31.3%

Source: Real Property Solutions (2013-2017 data)

Housing Availability and Prices

Data from the Provincial Policy Statement- Housing Table provided data for 2018 about the average resale house price. Data for the District of Cochrane is not available. A point in time review was undertaken using the Cochrane Real Estate Trends, Housing Market report for December 2019. The MLS Average Resale Price for Cochrane is \$372,774. This is a 6.8% change from the previous year during the same time period.

Further to this data, to get a glimpse of the existing resale homeownership market. Point2Homes³ website for homes on sale in the District and by municipality were reviewed. On December 8th a total of 275 homes were listed for homeownership. A review of the listings shows a range of structure and style of homes, and pricing, based on the community in the District. The lowest price was \$15,000 (a unit above a commercial property) and the highest priced homes were above \$800,000.

Historical data indicates that about 1,082 homes were sold in 2010 and 1,160 in 2011. Data for subsequent years is not available. Based on the MLS Average price, the cost of homes have been increasing- from \$125,649 to \$147,976 in 2014. The price of homes in the District may look reasonably affordable compared to the rest of Ontario, however when reviewed against the income deciles, there are limited ownership options for households with comes in the 1st and 2nd income deciles. As house prices increase ownership dwellings may become out of reach for some moderate income households.

3.2.2 Market Rental Housing

While many households seek homeownership, rental housing fulfills a number of important roles in the housing market. It offers a flexible form of accommodation, provides relief from day-to-day maintenance, and often provides more modest-sized units. In addition, rental housing is generally more affordable compared to ownership housing. In most cases, rental dwellings tend to have lower monthly costs and only require the first and last months' rent as a deposit. The flexibility and affordability of rental housing is ideal for some households, such as seniors wishing to downsize or who are on a fixed income, young adults starting their career, or people living alone. For these reasons, it is critical that all communities provide a sufficient range of rental housing to meet the needs of the local population. Further, it is also important that this supply consists primarily of permanent, purpose-built rental housing in order to ensure the stability and security of tenants and that a considerable portion of this rental housing be affordable to households of low and moderate incomes who have few other housing options.

Rental Market Universe

The rental market in a community is generally made up of the primary rental market and the secondary rental market. The primary rental market includes all self-contained rental units where the primary purpose of the structure is to house tenants. The primary rental market includes purpose-built rental apartments and townhouses. The secondary rental market represents self-contained units that were not built specifically as rental housing but are being rented out. These

³ Point2Homes is a real estate website to find homes for sale in Canada, homes for rent, and provides a comprehensive property reports and neighbourhood information.

units can include single-detached, semi-detached, row/townhouses, duplex apartments, rented accessory apartments/second units (i.e., separate dwelling units located within the structure of another dwelling), rented condominium units, and one or two apartments which are part of a commercial or other type of structure.

CMHC's Housing Market Information Portal does not have the most recent data for the District and its Municipalities. However, based on Statistics Canada we know that approximately 10,225 households in 2016 indicated that they were renters. Majority of the purpose-built rental units are located in Timmins and Cochrane. In addition, based on the data for occupied private dwellings by period of construction, a small number of rental dwellings have been constructed over the last 10 years. Majority of the stock has been built prior to the 1990s and is primarily contained to low-rise apartment structures. Data from the Canadian Rental Housing Index provides information for the District with respect to number of households occupying units by bedroom type. Approximately 69.9% of renter households are living in one and two bedroom units. About 23.1% of the renters are in three bedroom units, and 5% in four bedroom units.

Information to support a picture of the secondary rental market for the District is not available; however through a review of rental listings it is clear that basement apartments, single-detached homes are being rented which underscores the role of the secondary rental market. The secondary rental market provides a supply of rental housing in a community, particularly in more rural communities. This however is an unstable supply as owners/landlords can more easily remove these units from the market.

Vacancy Rates

A healthy vacancy rate is generally accepted to be 3.0% where there is a balance between the supply of rental units and the demand for these units. When the vacancy rate moves above 3.0%, there tends to be a greater choice and pressure for landlords to reduce rents. However, when vacancy rates become too high, there is less incentive for a developer/landlord to build rental housing. A vacancy rate below 3.0% indicates that there is less choice for renters in terms of unit types and affordability. There is also generally an upward pressure on rent levels, making rental housing less affordable.

In 2017, the vacancy rate for primary rental units in the District was 6.1%. This is a relatively high vacancy rate; when compared to the 2013 vacancy rate of 3.4%. Data for Bachelor and 1 bedroom units for 2017 were suppressed. The vacancy rate for the all bedrooms, indicates that there are a number of rental units that are available in the District and are not being filled. This has changed significantly from a few years ago when the vacancy rate prior to 2013 showed a very tight and competitive rental market, with limited rental vacancies available in the housing market. Table 19 shows the trends in vacancy rates for primary rental units in the District, 2013-2017.

Table 19: Trends in Vacancy Rates for Primary Rental Units in the District by Bedroom Type, 2013 - 2017

District of Cochrane	All Bedrooms	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
2013	3.4%	**	4.6%	2.6%	**
2014	4.9%	**	5.3%	3.2%	**
2015	5.2%	**	6.7%	4.4%	3.7%
2016	7.0%	**	7.3%	7.3%	5.6%
2017	6.1%	**	**	4.9%	**

Source: Canada Mortgage and Housing Corporation Rental Market Survey, 2013-2017.

** Data suppressed to protect confidentiality, not statistically reliable or available.

Average Market Rents

The CMHC Rental Market Survey 2018 provides information on average market rental (AMR) data for the District. For all bedroom types, the average apartment (units in purpose-built rental structures of three or more units) rents for the District were \$872. By unit type in 2018, the AMR for a Bachelor was \$572, 1 Bedroom unit- \$769, 2 Bedroom unit- \$928, 3 Bedroom unit- \$1,089.

Historical AMR for the District for 2013 to 2017 provides a glimpse of the average cost of renting in the District. The total average market rents for all bedroom types has increased from 2013 to 2017 (increasing by 56.7% from 2013 to 2017). Despite the overall increase, the average rental rates for 1B and 2B have declined since 2013.

Table 20: Trends in Average Market Rent, By Bedroom Type in the District by Bedroom Type, 2013 – 2017

Regional Market Area	Year	All Bedroom Rent	Bachelor Rent	1 Bedroom Rent	2 Bedroom Rent	3 Bedroom Rent	4+ Bedroom Rent
Cochrane DSSAB	2013	\$495	\$677	\$847	\$990	**	\$782
	2014	\$560	\$713	\$862	\$1,010	**	\$804
	2015	\$557	\$735	\$879	\$1,026	**	\$823
	2016	\$575	\$808	\$936	\$1,095	**	\$887
	2017	\$860	\$551	\$774	\$921	\$1,042	**
	2018	\$872	\$572	\$769	\$928	\$1,89	**

For apartment units in purpose-built rental structures of three or more units

Source: Canada Mortgage and Housing Corporation Rental Market Survey, 2013-2017

3.3 Non-Market Housing Supply

This section provides an overview of the inventory of non-market housing in the District. Non-market housing is made up of temporary accommodation as well as permanent housing where monthly rent rates are geared-to-income or below-market rates. These housing units are generally provided by the community housing sector and includes emergency shelters and transition housing

units while the permanent non-market housing includes subsidized or social housing, affordable housing units, and supportive or special need housing units.

3.3.1 Emergency and Transitional Housing

The need for emergency shelters and transitional housing is driven by many factors such as family break-up, loss of employment, illness, domestic violence, or recent release from the correctional system. While these factors contribute to the need for emergency shelter and transitional housing, in general, the main factor which influences the need for these housing types is the lack of permanent affordable housing in a community. As such, while there will always be a role for emergency shelters and transitional housing units within the housing continuum.

The District over the recent years has placed emphasis on facilitating and developing emergency housing options, given the increase in the homeless population. A number of services and housing facilities exist to support women, but there are limited shelters and transitional facilities for adult males, and youth. Efforts to build capacity in the homelessness system over the years has led to the creation of a homelessness service hub Living Space. While there are a number of organizations and agencies across the District that provide supports, program and services targeting the homelessness, the following highlights several that work in partnership with CDSSAB:

- **The Ga Beh Shoo In Men's Shelter** - this shelter is designed to provide a temporary short term home for males 18 years of age & older who have become homeless or who are at-risk of becoming homeless and are actively searching for a home. The shelter has 6 beds (2 per room) which provide necessary emergency lodging. The shelter also caters to males 18 years of age & older who become temporarily stranded within the Cochrane area and require emergency shelter. The shelter has internet access and telephone services for those wishing to get in touch with family, friends, or needed services.
- **Musk Quat Transition House** is a sixplex (6 units) which provides Timmins women fleeing violence with up to a year to stabilize their lives in a secure affordable home. CDSSAB built this transitional housing facility, and provides annual funding for a second-stage worker through the Community Homelessness Prevention Initiative. A partnership agreement and building lease agreement is signed with the Timmins and Area Women in Crisis to run the transitional house.
- **Through the Canadian Mental Health Association (CMHA)**, the CDSSAB has provided two five-bedroom units in a semi-detached setting where CMHA provides mental health programming support in a congregate living setting
- **Evolution house** - CDSSAB purchased a single detached 4-bedroom house and renovated the unit to serve as a congregate transitional living environment for single men with mild mental health and addiction issues.
- **Timmins Native Friendship Centre** has a partnership with the CDSSAB to deliver homelessness services in Moosonee- utilization of CDSSAB units in housing portfolio.

- **Living Space-** CDSSAB with partners across the District, created a facility that serves as a homelessness hub for service provision, and provides up to 23 shelter spaces and 13 transitional units.
- **Habitat Interlude (Emergency Shelter)-** provides emergency shelter for women and children in crisis. The organization predominately services the needs of the aboriginal community.
- **H.E.R Place Wome’s Shelter** is a 10-bed emergency shelter for women and their children who are fleeing violence and/or abuse.

The Canadian Mental Health Association- Cochrane-Timiskaming since 2016 has been offering housing support services which work to support the development and maintenance of living skills. Supports and services offered through Housing Support include:

- Range of housing options including shared apartments and shared communal living. People sharing living space have an opportunity to learn or enhance their life skills as they share responsibility for the maintenance, up-keep and operation of their home.
- Rent supplements to secure and maintain safe, permanent housing.
- Development of strategies for successful independent living.
- Household management skills such as budgeting and housekeeping.
- Support with landlord/tenant rights and responsibilities.
- Support locating an maintaining safe affordable housing options in the community / environ of their choice

Home for Good (HFG)

In 2017, the CDSSAB received provincial funding in the amount of \$975,201 over three years. The funding is aimed at assisting people who are homeless to secure and maintain housing with appropriate supports. The program is targeted specifically at those who are chronically homeless, homeless youth, Indigenous people who are homeless, and/or people leaving institutional care into homelessness. To date, the CDSSAB through this funding has assisted 135 homeless households/individuals- 25 chronic homeless, 30 youth, 20 transitioning from provincial institutions, 50 indigenous, and for 10 households provided rent supplements.

3.3.2 Affordable Housing

Affordable housing is an important component in the housing continuum to meet the needs of several population groups, included seniors on a fixed income, low income singles, the working poor, many new immigrants and families with low incomes. Affordable housing includes social housing units, rent supplement units and housing allowance units. The different between these types of units is that social housing incorporates rent-geared-to-income housing units that are tied specifically to the rental unit and are located in projects operated by non-profit housing providers or the local housing corporation. Rent supplements are market rental units whereby there is an agreement between the landlord and the service manager or agency that provider a rent

supplement to the market rent cost, so the tenant pays a portion of the full rental cost (usually 30% of household income), and the agency pays the remaining portion. Rent supplemental units are tied to the specific rental unit. Housing allowance is a fixed amount of money that is tied to the household to help pay for housing costs. The household pays a portion of the housing cost and the housing allowance is used to pay for the balance. Housing allowances are portable and tied to the household rather than the housing unit.

The CDSSAB housing department is responsible for the administration and funding of housing and affordable housing programs in the Cochrane District. It is responsible for the oversight of 2,248 affordable housing units. The majority of the affordable and community housing stock falls within the oversight management of the CDSSAB. This portfolio consists of the following:

- 175 Co-operative Housing Units
- 611 Non-Profit Units
- 124 Rent Supplement Units
- 32 Supportive Living Units
- 1284 Rent-geared to income units

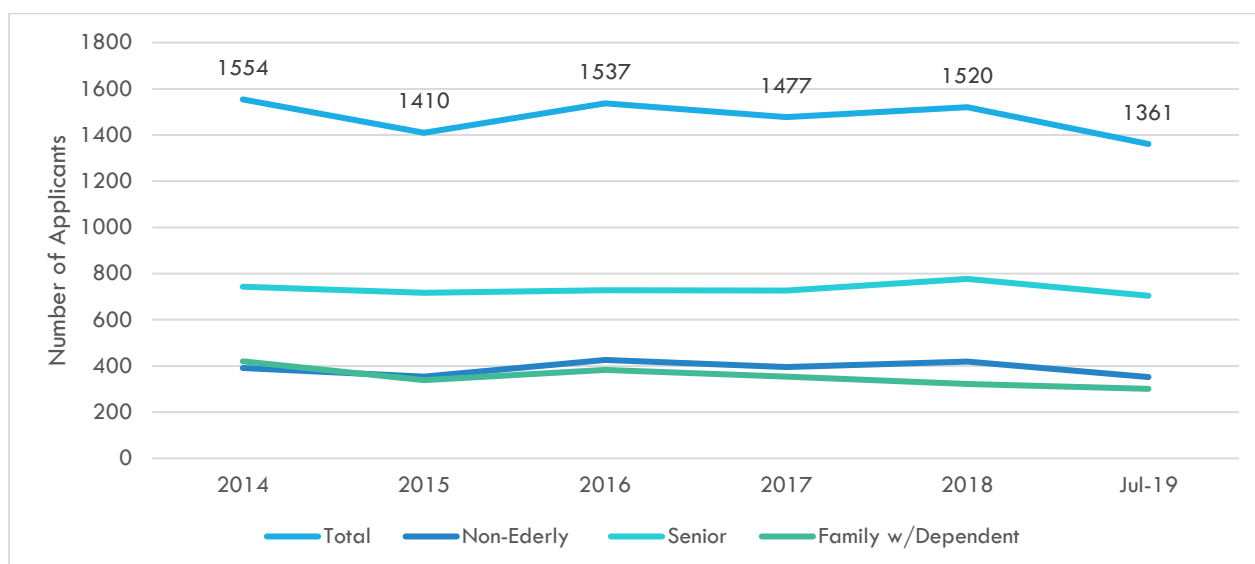
This portfolio provides a mixed ratio of market rent and rent-geared-to-income units for families, seniors, couples, and single people.

In more recent years, the CDSSAB has also assisted in creating new affordable supply. Through the Cochrane District Local Housing Corporation's affordable development strategy, it purchased two houses in the city of Timmins and renovated to create rental housing supply for families- 1 unit at market rent, and the second at an affordable rate. The CDSSAB has also recently invested senior levels of government funding through the Social Infrastructure Fund (SIF) to facilitate the development of 8 affordable housing units in Kapuskasing.

While there seems to be a relatively adequate number of affordable housing units in the District, data from the centralized waiting list shows that there is still a gap in supply. As of July 31, 1361 eligible households were on the waiting list for financially assisted housing. Of these households 51.7% were seniors (60 years of age and older), 25.8% non-elderly households, 22.1% were households with dependents. One bed-room units is in most demand.

Figure 13 provides an overview of the number of applicants on the centralized wait list for the past 5 years. During this time period, 1,317 households were housed of the waiting list. That is about an average of 230 households per year.

Figure 13: Trends in the Applicants on the Waitlist for Subsidized Housing 2014-2019 (July)



Source: CDSSAB- Administrative- Waiting List data (2014 to July 2019)

3.3.3 Supportive Housing

Supportive housing is permanent housing which as accessibility design features as well as support services to allow people with unique needs to live independently. The CDSSAB developed through a public private partnership a 32 unit fully accessible one storey building that is targeted for affordable senior supportive housing. Cadence Residence was purchased by CDSSAB. In addition, through a capital partnership between the CDSSAB, the NE LHIN and the Town of Iroquois Falls, 10 units single-storey townhouses- two bedroom units with supports for seniors was developed.

3.4 Homelessness

CDSSAB conducted a homeless enumeration in 2018 for the District to be able to:

- Understand the nature and scope of homelessness locally;
- Enhance and/or develop relevant programs based on evidence and data; and
- Connect with individual’s currently experiencing homelessness and provide them with the appropriate services depending on their level of need.

A Period Prevalence Count (PPC) was conducted in the Timmins, Cochrane, Kapuskasing, Iroquois Falls, Matheson, Hearst and Moosonee. Close to half of the survey were completed in Timmins (n=522) followed by Moosonee (n=264) and the town of Cochrane (n=226). Smaller numbers were found in Hearst (n=81), Kapuskasing (n=70), and Iroquois Falls/Matheson (n=27, combined). The full report, “Homelessness in the Cochrane District, 2018 Enumeration” provides the

results of the enumeration⁴. This section provides an overview of the findings from the homelessness enumeration.

Through the PPC, 1,782 individuals were documented to be homeless. It is documented that this is a 22% increase in the number of homeless from a previous study conducted. In comparison to the national rates of homelessness: 5 of 7 communities in the District of Cochrane have a higher rate of homelessness than 5 Canadian cities (Vancouver, Kelowna, Red Deer, Lethbridge, and Toronto).

The enumeration study showed that the hidden homeless population is larger than the absolutely homeless subgroup in the District.

The characteristics of the enumerated homeless is noted below:

- Of this total, 1,188 were adolescents and adult, 594 were dependent children under 18 years old.
- 50% were men, 48% women and 2% LGBTQ; 66% were indigenous
- Indigenous people were the largest subgroup amongst those who were living with hidden homelessness
- 13% were documented to be chronically homelessness and 18% episodically homeless- 27% were chronically or episodically homeless.
- It was more common for homeless people to be homeless continuously for six months or more than to experience three or more episodes of homelessness.
- Many of the individuals enumerated indicated that they did not know whether they would stay at night. Amongst those living with hidden homelessness, the dominant response was to stay at someone else's place (i.e., couch surfing)
- The top six reasons documented for homelessness were addictions, inability to pay rent or mortgage, job loss, illness, conflict with spouse or partner, unsafe housing conditions, and abuse by spouse or partner.
- A substantial number of people indicated that they have health issues. The most prevalent issues overall were addictions or substance use.

The report provided over 25 recommendations, some of which the CDSSAB will build in its 10-Year Housing Plan update.

Community Homelessness Prevention Initiative (CHPI)

CHPI aims to prevent, address, and reduce homelessness by improving access to adequate, suitable, and affordable housing that is linked to flexible support services based on people's needs. CHPI serves the homeless, hidden homeless and the at-risk of homelessness demographic for the District with financial assistance and outreach services. Financial assistance can be

⁴ The Homelessness Enumeration Report is a Provincial requirement under s.191 of the Housing Services Act, 2011. The Province passed legislation that requires all Service Managers to conduct an enumeration of people experiencing homelessness in their service area.

provided through: energy arrears, rental arrears, payment of first and last months rent, informal shelter (hotel stays), and household start up.

Between the reporting year from 2014 to 2017:

- 22,731 individuals/households received support and services not related to the provision of accommodation but contributed to a positive change in housing status
- 400+ individuals were assisted to stay in emergency shelters
- 35+ individuals were diverted from emergency shelters to transitional or long-term housing
- 1,500+ individuals were assisted to move from emergency shelter to long-term housing
- 6,000 individuals at risk of homelessness received supports
- 1,452 received practical (housing assistance) services to maintain housing
- 423+ individuals were assisted with ongoing subsidy/supports to retain their housing at 6 months
- 450+ individuals were supported with housing loss prevention services- eviction prevention, rental and energy arrears.

4.0 Housing Affordability Analysis

Housing is the largest monthly expenditure for most households in Canada. According to Statistics Canada’s Survey of Household Spending, a household’s spending on shelter made up 21.2% of all expenditures by Canadian households in 2015.

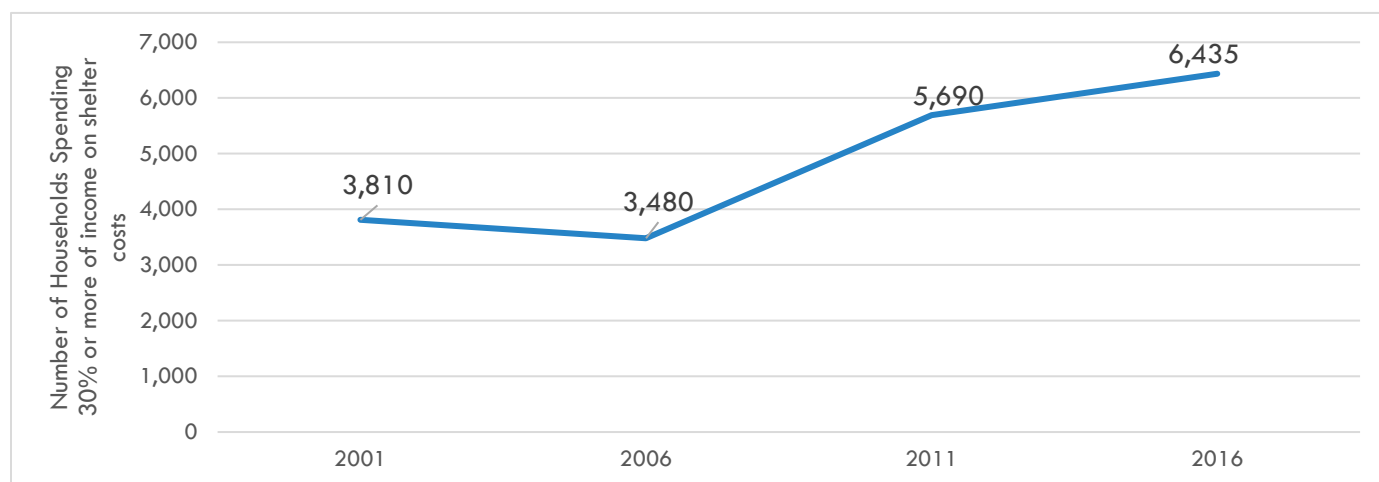
Accessing affordable, adequate and suitable housing is a pressing concern for individuals and families. The evidence has shown that housing affordability is a problem that is disproportionately faced by lower income households. Affordability is also a concern for some moderate income households who choose to spend a large proportion of their income on housing to be able to move from the rental market to homeownership. Seniors on fixed incomes also often face significant affordability challenges. This section examines housing affordability in the District by looking at the proportion of income a household spends on housing costs. According to CMHC, a dwelling is affordable if it costs the household income no more than 30% of their gross monthly income.

4.1 Proportion of Income Spent on Shelter

Statistics Canada defines “income spent on shelter” as the proportion of a household’s average monthly income which is spent on housing costs. This percentage is calculated by dividing the total shelter-related expenses by the household’s total monthly income. These expenses include the monthly rent or the mortgage payments and the costs of electricity, heat, municipal services, property taxes and other shelter-related expenses.

In the District, the proportion of households spending 30% or more of their income on shelter costs increased from 12.4% in 2001 to 19.5.1% in 2016. This is an increase of 2625 households. Figure 14 shows the trends for the District. This shows that the actual number of households experiencing housing affordability issues is increasing, indicating the need to provide affordable housing options for lower income households. These households would be in core housing need. In 2006 there is a slight decrease but the following years see increments in the number of households spending more than 30% of their income on shelter costs.

Figure 14: Trends in the Proportion of Income Spent on Shelter, 2001-2016



Source: Statistics Canada, Census Profile- 2001, 2006, 2011 and 2016.

Table 21 shows the number of households by municipality that are spending 30% and more of their household income on shelter expenses.

Table 21: Number of Households by Municipality Spending 30% and more of Household Income on Shelter Expenses

District of Cochrane	Number of Households		
	Total Households	Household spending 30% or more of income	%
Black River-Matheson	1,025	175	17.0
Iroquois Falls	2,020	330	16.3
Cochrane	2,245	430	19.1
Smooth Rock Falls	625	80	12.8
Fauquier-Strickland	255	30	11.7
Moonbeam	545	75	13.7
Kapuskasing	3,790	695	18.3
Val Rita-Harty	330	40	12.1
Opasatika	*	*	*
Hearst	2,380	440	18.4
Mattice-Val Cote	300	80	26.6
Moosonee	495	40	8.08
Timmins	17,690	3875	21.9
Unorganized Areas within District			
Cochrane, Unorg, North Part	1,140	125	10.9
Abitibi 70	*	*	*
Constance Lake 92	*	*	*
Factory Island 1	*	*	*
Flying Post	*	*	*
Fort Albany, 67	*	*	*
Moose Factory 68	*	*	*
New Post 69	*	*	*
CDSSAB	32,945	6,435	19.5

Source: Statistics Canada 2016 Census Profile. *Data suppressed.

4.1 Spending on Shelter by Household Tenure

In the District, 11.4% of all owners and 37.7% of all renters are facing affordability issues (i.e. spending 30% or more on housing costs). Table 24 shows the percentage of owners and renters by municipality that are spending more than 30% of their household income on housing. The data shows that for a number of communities in the District, over 30% of renter households are facing housing affordability issues.

Table 22: Proportion of Households by Municipality Spending 30% and more of Household Income on Shelter Expenses by Tenure

District of Cochrane	Total (owner and renter) Households	Owners		Renters	
		Total Households	% spending more than 30% of household income on housing	Total Households	% spending more than 30% of household income on housing
Black River-Matheson	1,025	845	11.8	180	44.4
Iroquois Falls	2,020	1,525	9.8	490	37.4
Cochrane	2,245	1,545	10.4	700	37.9
Smooth Rock Falls	625	505	6.9	120	37.5
Fauquier-Strickland	255	195	0	60	45.5
Moonbeam	545	480	12.5	60	30.8
Kapuskasing	3,790	2,450	8.8	1,345	35.4
Val Rita-Harty	330	290	8.6	40	0
Opasatika	*	90	*	*	*
Hearst	2,380	1,385	9.1	995	31.7
Mattice-Val Cote	300	245	22	55	54.5
Moosonee	495	185	10.8	310	8.1
Timmins	17,690	12,060	12.6	5,650	41.7
Unorganized Areas within District					
Cochrane, Unorg, North Part	1,140	935	10.6	200	14.6
Abitibi 70	*	*	*	*	*
Constance Lake 92	*	*	*	*	*
Factory Island 1	*	*	*	*	*
Flying Post	*	*	*	*	*
Fort Albany, 67	*	*	*	*	*
Moose Factory 68	*	*	*	*	*
New Post 69	*	*	*	*	*
CDSSAB	32,945	22,740	11.4	10,225	37.7

Source: Statistics Canada 2016 Census Profile. *Data suppressed.

4.2 Core Housing Need

Core housing need is a concept used by the federal government to describe people with housing issues. It refers to households, which are unable to afford shelter that meets adequacy, suitability, and affordability norms. A household is in core housing need if it has any of the problems noted below, and would have to pay more than 30% of its income to afford the shelter that meets adequacy, suitability, and affordability norms.

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

Table 23 shows data for key household groups in core housing need by standard- affordability, suitability and adequacy. In 2016, 11.8% of all households in the District were in core housing need. Of these households 10.1% were in the “below the affordability standard”, 2.7% were below the adequacy standard, and a very small number of households 0.7% were categorized as housing that is too small for the size of the household. By tenure, it is evident that renter households (23.7%) are facing affordability issues; while 4.9% were below the adequacy standard, and 2% felt the unit was too small for household size. According to the Canadian Rental Market Index, about 4% of renter households in the District are living in overcrowded conditions, in comparison to Ontario which is 12%. Five percent of owner household were in core housing need in 2016, affordability being an issue.

Table 23: Key Household Groups in Core Housing Need, by Criteria, 2016

District of Cochrane		Total Households	In core need	Below the affordability standard	Below the suitability standard	Below the adequacy standard	Note in core need
All Eligible Households	Number	32,320	3,820	3,280	235	865	28,500
	%		11.8%	10.1%	0.7%	2.7%	88.2%
Owner Households	Number	22,450	1,185	945	35	380	21,270
	%		5.3%	4.2%	0.2%	1.7%	94.7%
Renter Households	Number	9,860	2,630	2,335	200	480	7,235
	%		26.7%	23.7%	2.0%	4.9%	73.4%

Source: MMAH Data Profile, 2018

4.3 Ownership and Rental Housing Affordability

The CDSSAB in accordance with the Provincial Policy Statement (PPS) defines affordable housing as:

- In the case of ownership housing, the least expensive of:
 - housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or
 - housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;
- In the case of rental housing, the least expensive of:
 - a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
 - a unit for which the rent is at or below the average market rent of a unit in the regional market area.

The PPS defines low and moderate-income households as those with incomes faller at or below the 60th income percentile.

Affordable Housing Thresholds

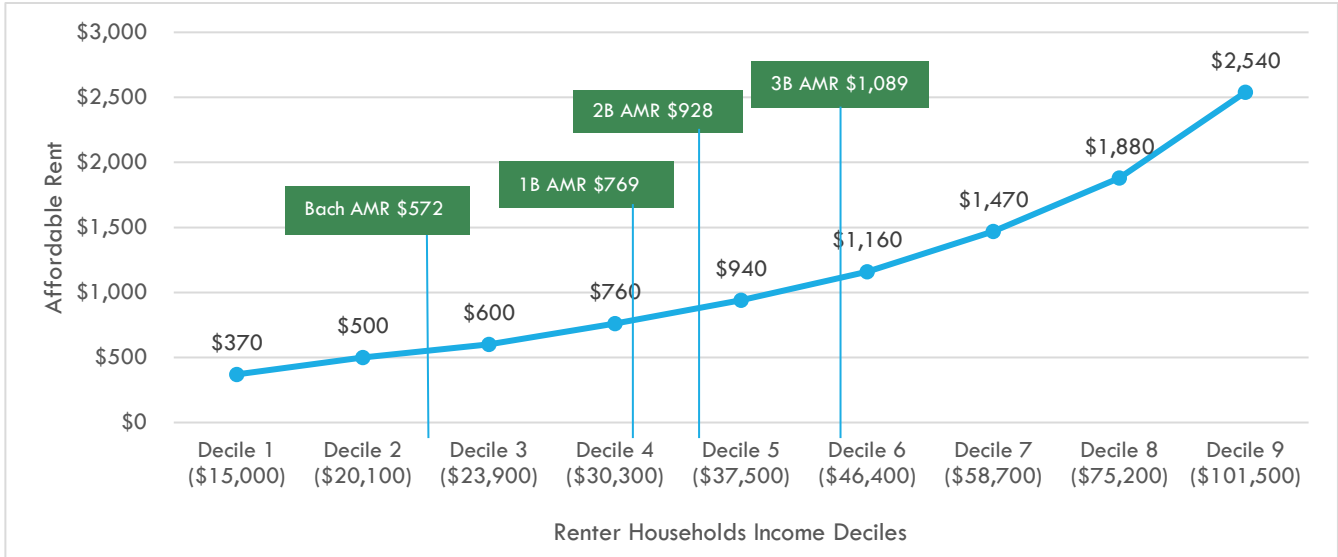
The provincial definitions for affordable housing and low-and moderate-income households, determine the threshold for affordable ownership and affordable rental housing. Affordable home ownership is considered to be all dwellings that are affordable to households in the sixth income decile or below. For the District this would be below \$327,700 in 2018. Similar to ownership, affordable rental housing in the District it would be below \$1,160.

Using the Provincial definition, the **affordable ownership threshold** for the District is \$288,000 which is 10% below the average house price in 2019. The PPS table provided by the Province, did not include data for the Cochrane DSSAB, as a result we have used the point in time snapshot (Dec 2019) MLS average resale housing province in Cochrane to estimate the affordable ownership threshold. The **affordable rental housing threshold** is \$872 which is the average market rent for all bedroom types in the District in 2018.

4.3.1 Rental Housing Affordability

The following graph shows the top range of each renter household income decile and what monthly rent is affordable for each income decile. When the affordable rental prices for renter household incomes were compared to average market rents in the District, the analysis shows that rental housing is in the affordable range for households in fourth income decile or higher. Households with incomes in the fourth income decile would likely be able to afford the average market rent of a one-bedroom unit or smaller, although only households in the fifth income decile would be able to afford a two-bedroom unit or larger unless they spend more than 30% on housing costs.

Figure 15: Rental Housing Affordability by Renter Household Income Deciles, District of Cochrane 2018



Source: MMAH Data Profile and PPS- Housing Table (Data Tables: Table 3: Renter Household Incomes and Affordable Rents, 2018 & PPS- Housing Table: Table 4 Average Rent by Bedroom count) for the 2018 year.

Renter households in the first and second income deciles would not be able to afford average market rents unless they spend more than 30% of their household income on housing costs. This shows that these household require some form of assistance to be able to afford rental housing in the District.

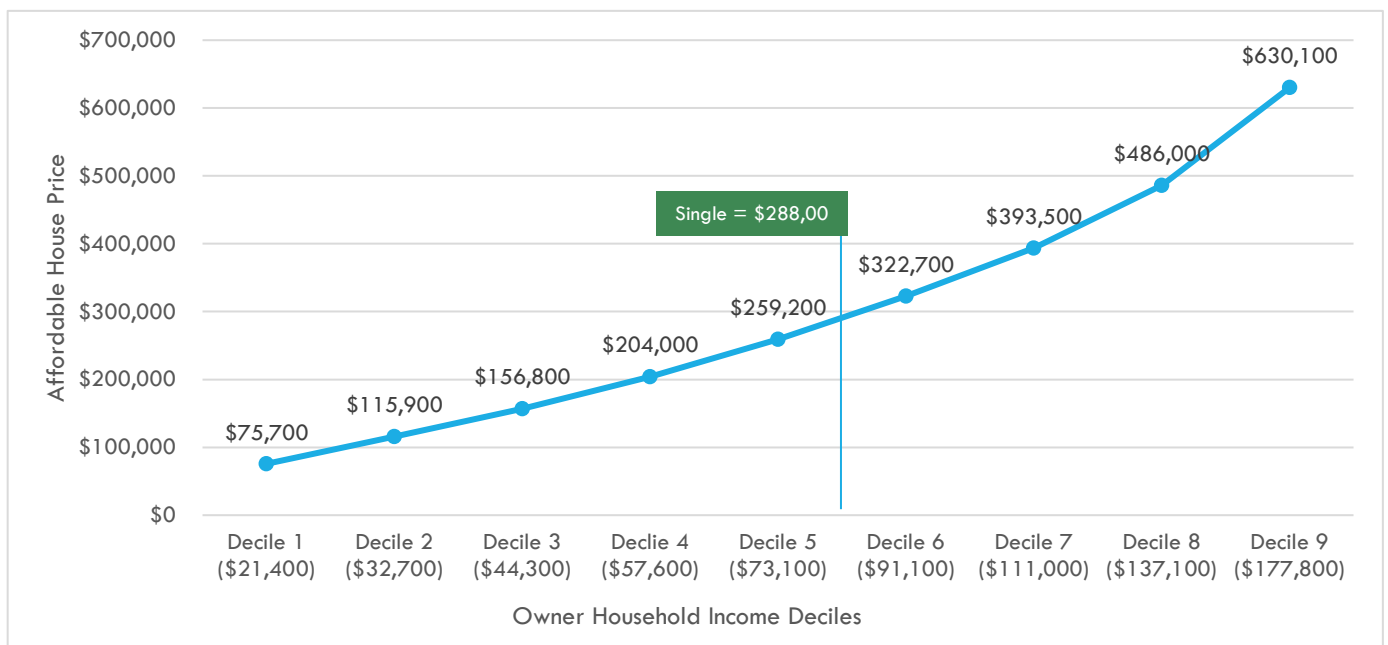
4.3.2 Ownership Housing Affordability

When affordable housing prices for the all households in the District are compared to average resale (\$320,000) house prices, households in the sixth income decile and higher would be able to afford single-detached homes in the District. Data is suppressed and not available for row houses, condominiums and semi-detached houses.

The average resale price is based on the sale price of existing housing in Cochrane based on Multiple Listing Services (MLS) and extracted for the point in time in December 2019. The average price is lowered by 15% to take into account the effect on average price of a few very expensive house sales.

Using the Provincial definition, the affordable ownership housing threshold for the District is \$288,000. This indicates that single-detached homes are affordable to low and moderate income households. However, households in the first three income deciles would not be able to afford the median house price of homes in the District unless they spend more than 30% of their income on housing costs or unless they have a down payment of more than 10% of the purchase price, such as equity from a previous home. This suggests the need for some form of options to assist households with low incomes, in particular those with incomes falling within the first three income deciles

Figure 16: Ownership Housing Affordability by Owner Household Income Deciles, District of Cochrane



5.0 Assessment- Community Engagement

To complement the secondary data used in this housing assessment and to inform our housing strategy, CDSSAB administered a community engagement process that included surveys to residents in the District, and municipalities. Two types of surveys were administered to each of the stakeholder groups:

1. Public Survey- over 157 residents from across the District responded
2. Municipality Survey- 6 municipal staff participated in the survey representing four municipalities

A separate report entitled, ***Our Homes, Our Communities, Our Voices*** summarizes the results from the survey and highlights the key learnings.

In this section, an overview of the survey learning is presented.

5.1 We Heard- Common Themes

- Homelessness in the District is increasing despite the efforts of organizations, institutions and agencies to provide the resources, housing, and shelter supports required. The increasing need is for homeless shelters for families that provides a safe, place for adults with children. Information from the surveys indicates that there continues to be system level issues that should be addressed to achieve better outcomes for clients through a coordinated, collective impact approach. One of the challenges noted is the fact that various housing and support service providers are working in “silos” as a result of mandate and funding requirements. To mitigate these effects, the Updated 10- Year Housing Plan will focus on efforts to continue to strengthen the housing system by working together with housing and homelessness service providers, non-housing service providers, and clients who will work together toward common goals.
- People reminded us that safe, affordable and stable housing is a critical human need. Addictions, mental health issues, family breakdown, abuse, poverty and unstable employment all contribute to housing insecurity. Also, the benefits of stable housing go beyond the four walls and a roof. Stable housing is good for physical and mental health, good for employment stability, for family connectedness and for civic engagement. We heard our service system needs to be enhanced to deal with a diversity of people and their unique housing experiences.
- Even though we know the benefits of stable housing, people still experience barriers to housing. We heard that people did not know how to access help, waited for a long time for supports and housing, and that cost of living both for rental and ownership is preventing households maintaining their housing. We also heard, many times over, that people cannot afford good housing and that social assistance and minimum wage rates were not adequate

to live in stable and good quality housing. People need help knowing where to go to get support.

- We heard about a diverse range of needs and tailored housing options required, primarily survivors of domestic violence, senior housing, emergency housing, supportive housing, affordable homeownership, and accessible housing. In rural communities, a major concern is a household's ability to maintain their housing due to a lack of support services and the rising costs of municipal taxes and utility costs.

5.2 Key Learnings

Based on the responses to the two surveys, the main learnings have been extracted and grouped by category and presented in the section below:

I. **Preventing and Eliminating Homelessness- the most cost-effective way to end homelessness is to address it before it begins. This would include:**

- A focus on early detection
- Emergency financial assistance to households in need
- Working with landlords to resolve housing issues (e.g. rent arrears, property damage, etc.)
Housing First for targeted populations who do become homeless (newcomers and families)
- Transitional housing programs for victims of domestic violence and individuals being released from institutions
- Emergency shelter beds for people who do become homeless, including establishing spaces appropriate for families and rural residents
- Provision of services built on the expertise of local homeless service providers, and utilize local volunteer resources where appropriate.

II. **Supportive Housing and Housing with Supports- the current supply of supportive housing options is simply too limited. There is a need for:**

- More Supportive Housing – designed to accommodate various levels of independence and the ability to live communally
- Outreach and housing support services- for low-income tenants living in subsidized and private market rental units, to help them live as independently as possible in the community. Supports could be provided by multidisciplinary teams (in partnership with community agencies)
- A crisis support worker to assist mitigate a crisis situation and reduce the long waiting list for support services
- Supports to seniors who own their own homes but who are losing their mobility and independence
- Sufficient and caring supports to help people stay housed (“wrap around services”) are essential.

III. Income and Affordability- One of the root causes of homelessness, housing instability and affordability is low-income and retaining employment:

- The changing economic environment in the District presents a challenge for some individuals to sustain employment and receive wages that match housing market costs.
- The cost of living in communities in the District are increasing so much so that even homeowners are facing challenges with affording this housing (i.e., increases in taxes and high utility costs).
- The working poor- they are particularly vulnerable to ‘falling through the cracks’ because they do not qualify for many forms of assistance but struggle to afford market rate of housing.
- Housing costs are high. The cost of utilities, food and increasing taxes is contributing to affordability challenges. Many residents’ homeowners and renters who have secured housing have trouble successfully maintaining their housing. Cost of repairs are maintenance add additional financial pressures on households.
- Seniors on fixed incomes who are not already living in RGI housing are concerned that their housing costs (and other costs) are increasing more quickly than their incomes; some seniors are continuing to work as long as they are able in order to make ends meet.
- Increasing number of individuals with “complex needs”. Residents dealing with multiple challenges and/or addictions and/or disabilities are likely to experience long-term housing instability and challenges with affording housing.
- People on OW and ODSP- social housing assistance rates are too low to cover market rents or ‘affordable housing units” (at approximately 80% of market rate).

IV. Housing Supply – The need for a greater supply of affordable housing options across the continuum including transitional housing, supportive housing, social housing units and affordable private rental and homeownership accommodation is perceived to be growing more severe.

- Participants suggested attention to the full housing continuum from prevention and homelessness to affordable housing- homeownership and rental and for diverse demographic groups and income levels
- The supply of affordable housing is inadequate and available unit types do not match demand. There is not enough smaller units (bachelor and 1 Bedroom), not enough non-senior financially assisted housing, not enough of accessible housing, and an inadequate supply of housing for persons with disabilities
- There is limited transitional housing or emergency shelter options for youth and men
- Limited aging in place facilities like retirement homes
- At the lower end of the market there is little choice, and individuals often have to accept properties that are outside of the communities they grew up in.

- Improve the match between supply and demand (including shortening waiting list, finding more units and maintain existing stock)

V. Vulnerable Groups- These populations are perceived as being at greater risk and/or facing more significant challenges in finding appropriate housing and supports:

- Youth- the combination of low income, negative stereotypes about youth tenants, and lack of knowledge about how to obtain housing make this demographic vulnerable to homelessness
- People with physical and development disabilities- there is a need for accessible housing for both groups and for appropriate supports for individuals who are not able to live independently.
- Adult homeless males- there is not enough emergency housing spaces or shelters to assist men to find temporary accommodation and transition them to long-term housing. Men tend to be last on the list for housing and supports.
- Aboriginal and Indigenous populations are highly represented in the homelessness population. Specific focus is required on housing supports and service provision that is culturally appropriate.

VI. Service System Navigation- Improving service delivery is needed to work efficiently and differently with clients to better understand their needs and help those at the greatest risk access services quickly.

- Providing assistance and support for people navigating the housing system should be an integrated component of service delivery by the CDSSAB. This could involve, for example, 'housing locators' who help search local housing markets and build relationships with landlords.
- Make widely available data and information on affordable housing options and units in the District through various platforms- on-line, through a 24/7 hotline, and equip community agencies, stakeholders and municipalities with the information to enable them to channel individual requiring assistance.
- Proactive sharing of information about the types and amounts of supports available

6.0 Housing Gaps Along the Continuum

Relative to the changing nature of population growth and demographic developments, some forms of housing have not been able to keep up with the increasing need. In particular emergency housing, supportive housing, social and subsidized rental housing, as well as market rental housing. This analysis shows that the need for affordable rental housing is most acute among households with low incomes who are homeless or precariously housed, for who there are very limited options available. However, households with moderate incomes and even some households with high incomes also require assistance in the form of a more diverse housing supply. Increasing the supply of market rental units and, including smaller units, would provide households with moderate incomes with an alternative to homeownership, which will over time become less affordable.

This section of the report provides a summary of the dynamics at play in the current housing system in the District.

6.1 Summary of the Housing Gaps in the District

Emergency and Transitional Housing

One of the key findings from the housing needs assessment was the need for additional emergency shelter beds or transitional housing units or options as well as wraparound supports. Households in the first income decile are at the highest risk of needing emergency housing. This includes the District most vulnerable households such as single individuals earning minimum wage and people receiving OW or ODSP benefits. In addition to a general need for additional emergency and transitional housing, there is an insufficient supply of emergency housing for men, youth and victims of family violence. The housing needs assessment also identified more supports are required to prevent homelessness and wraparound supports for people moving from homelessness to housing.

Supportive Housing

The housing needs assessment also showed a significant need for supportive housing units. The population in the District is aging, and household types who are more likely to require supportive housing, such as seniors and households with a member with a disability, is increasing. The survey responses reinforced that housing options for individuals with mental illness and intellectual disabilities are required.

Housing for Low-Income Households

The largest gap was identified for households with low-incomes both renter and owners. These households are likely to face affordability issues with respect to housing and cost of living.

Housing for Moderate-Income Households

While a relatively smaller gap exists for moderate income households, renters and owners are experiencing housing affordability issues as it relates to cost of living- paying for taxes, and utilities and senior household requiring appropriate housing as they age.

A summary of the housing gaps along the continuum for households with low and moderate incomes is presented in the table below.

Table 24: Summary of Housing Gaps along the Continuum

		Affordable Permanent Housing		
		Emergency & Temporary Housing	Low Income [\$20,900 - \$43,200] (Households at or below the 30 th percentile)	Middle Income [\$43,201 - \$88,900] (Households with earnings between the 40 th - 60 th percentile)
Who they are	<ul style="list-style-type: none"> Chronic homeless Women with children Victims of abuse Individuals with mental illness Adult males Youth Households & Individuals without permanent housing options 	<p>Renters</p> <ul style="list-style-type: none"> Seniors Single Adults Lone parent families People with a disability <p>Home owners</p> <ul style="list-style-type: none"> Seniors Young families Millennials 	<p>Renters</p> <ul style="list-style-type: none"> Seniors (those that can afford market rent & those requiring affordable rent) Young adults Working adults <p>Home owners</p> <ul style="list-style-type: none"> Senior households Young families Couple with children 	<ul style="list-style-type: none"> Substance abuse & addictions Frail health Physical & developmental disabilities Mental health issues Homeless Seniors Children/Youth
	<ul style="list-style-type: none"> Quicker access to long-term housing Secure affordable housing Rapid wrap around services Counselling and life skill supports Short-term housing to transition to long-term housing Insufficient beds, space for victims of family violence or shelter for men and youth 	<ul style="list-style-type: none"> Supply of private market rental Financially assisted housing options (i.e, portable housing benefits, rent supplements, RGI) Housing loss prevention Financial assistance to support home ownership (down payments, utility costs, home repair) 	<ul style="list-style-type: none"> Senior housing options Workforce housing Short-term rental Non-senior rental affordable housing Affordable homeownership Supports for home renovation (ownership) Affordable rental housing supply (non-financially assisted) – shifting scale of affordability 	<p>Households for individuals in need for:</p> <ul style="list-style-type: none"> Permanent supportive housing Transitional supports Services to allow individuals to remain in their own homes (homeownership) Supports for community housing Long wait lists to get senior care/supports
	<ul style="list-style-type: none"> Crisis beds Transitional housing/emergency options Harm reduction housing Housing that supports congregate living arrangement Permanent supportive housing with RGI assistance Transitional units for youth, men & victims of family violence Financially assisted housing with supports 	<ul style="list-style-type: none"> Rental housing which costs no more than \$600 per month Home ownership which costs no more than \$156,800 Smaller affordable homes Smaller units B, 1B rental units Accessible and modified units Financial supports to owners with home maintenance 	<ul style="list-style-type: none"> Rental housing which costs no more than \$1,160 per month Home ownership which costs no more than \$322,700 Private rental supply Non-Senior financially assisted housing Accessible barrier free housing Homeownership financial assistance Diversified housing options Congregate seniors living arrangement 	<ul style="list-style-type: none"> Affordable supportive housing units with wrap around services Retirement housing (private and affordable) Accessible and barrier free housing Long-term care beds Family supportive housing Senior housing (nursing homes, age friendly hubs)
Type of housing required				

7.0 Housing Targets

The Provincial Policy Statement requires municipalities to set minimum targets for the provision of housing, which is affordable to households with low and moderate incomes. In addition, the Provincial Growth Plan requires that targets be set for affordable rental and ownership units and a diverse range and mix of housing options. The *Housing Services Act, 2011* also requires that a Service Manager's housing and homelessness plan include targets relating to housing need.

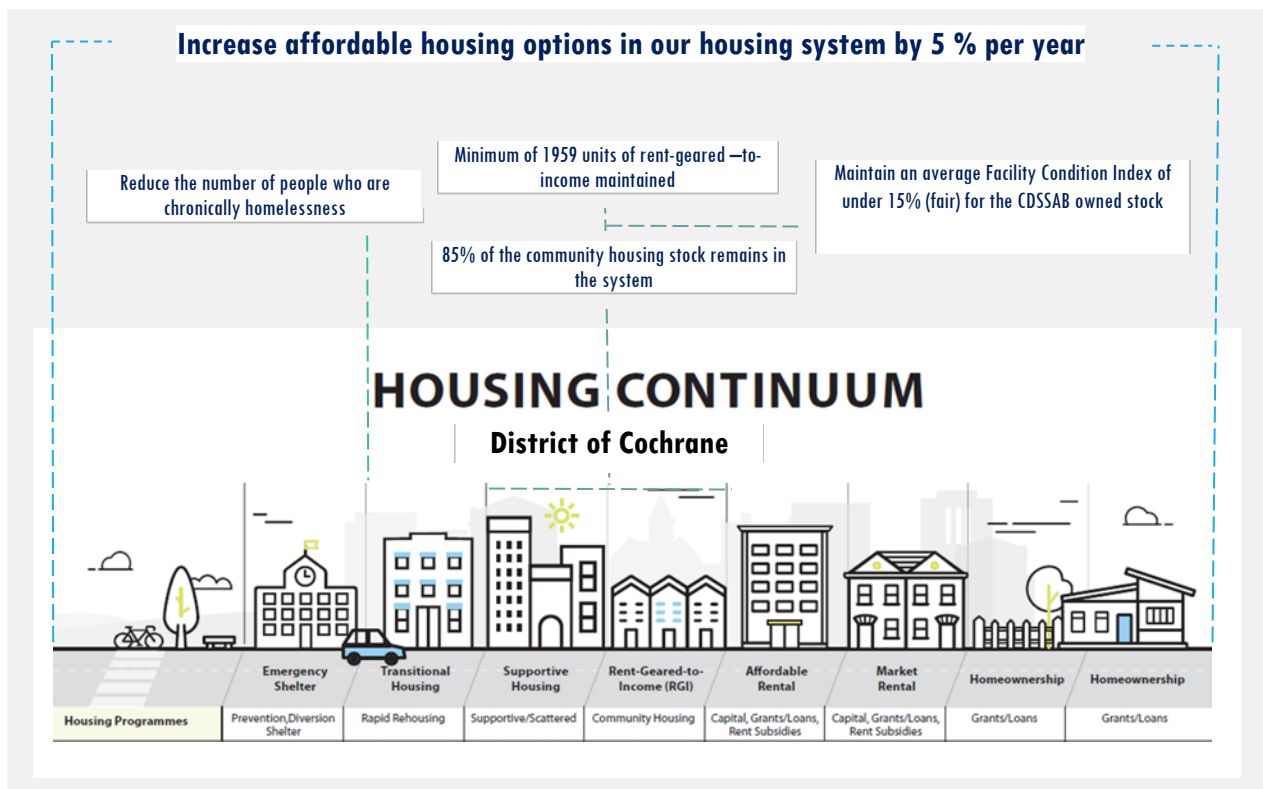
The CDSSAB in its Service Manager role has limited jurisdiction over member municipalities who have the primary responsibility and function for developing housing. Furthermore, as shown through the needs assessment the changing and declining population, household growth and economic context makes it challenging for both municipalities and the CDSSAB to plan appropriately and establish housing targets. While there will always be need to build more housing, currently the quantity of the stock seems adequate across the District. The need is for appropriate type of housing or forms of housing to meet the characteristics of the population such as seniors, re-purposing for workforce housing etc.

The changing nature of the economy, population and political and policy landscape, makes it difficult at this time for the CDSSAB to fix housing targets. It is important to highlight that establishing housing targets does not necessarily occur from purpose built ownership or rental developments. Achieving housing targets can be established in a variety of ways that include providing subsidies and financial supports to tenants to afford existing market rental units or to repair homes to enable individuals to reside in their units they own. We are working towards targets by developing a measurement framework with metrics that support our 10 Year Housing Plan.

The CDSSAB will achieve its housing targets through regular measurement and monitoring of results set in its 10 Year Housing Plan. We have framed our housing targets in our measurement framework to address the overarching outcomes:

- Increased availability of affordable housing options for low income families
- Increased availability of affordable housing for middle income families
- Increased successful tenancies
- Increase availability of supportive housing options, and
- Reduction in chronic homelessness '

7.1 Housing Targets 2020- 2024



Housing Continuum

- Across the housing continuum we have a set a target of increasing affordable housing options in our housing system by 5% per year
- Develop- with community partners and municipalities priorities for future investments based on need
- Participate in federal and provincial housing programs designed to provide affordable housing across the District and, collaborate with the municipalities and other agencies as appropriate, to identify and respond to affordable housing needs.

Target for Chronic Homelessness

- CDSSAB will work towards reducing the number of people who are chronically homeless. This supports the objective of helping people secure and maintain their housing and is in alignment with federal and provincial objectives.
- Metrics are indicators that will be used to demonstrate the number of individuals and households that have retained and obtained long-term housing, and received supports that mitigated the risk of homelessness.
- Increase in the availability of housing outreach and support services

Housing Tenure

- CDSSAB will create options to support the objective of having housing that meets people's needs and preferences throughout their lives:
 - District of Cochrane residents will have access to a minimum of 1,959 rent-geared-to-income housing units. CDSSAB will ensure it meets the service level standards of units as set by the Housing Services Act.
 - 85% of existing social housing units in the District will remain part of the housing stock.
 - Delivery of Housing Allowances will be provided to ensure that renters and owners are able maintain their housing. Provision of allowances will be based on financial grants available. CDSSAB will deliver the Ontario Renovates Home Repair Program to assist homeowners, and continue provision housing allowance subsidies to assist residents pay rent. Additional allocations for rent supplement or housing allowances will be provided as funding becomes available.

Housing Condition

- CDSSAB will continue to improve the condition of its financially assisted housing in the community housing sector through asset management practices and investment in capital repairs to ensure the existing rental housing stock is maintained in a state of repair.
- For the community housing stock managed by the CDSSAB, we have set a target to maintain an average facility condition index of under 15% for the CDSSAB owned stock.

Achieving these housing targets will require a number of integrated strategies working in tandem. It also requires the support and partnership with municipalities and collaboration with community agencies and a range of stakeholders- all levels of government, private developers, non-profit housing providers and residents. As funding becomes available, more specific targets will be developed.