

Core Housing Need

Core housing need is the indicator used in Canada to identify households not living in, and not able to access, acceptable housing.

In 2016, 12.7% (1.7 million) households in Canada were in core housing need. According to Canada Mortgage and Housing Corporation (CMHC), a household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards). Housing standards are defined as:

- Adequate housing is housing reported to not requiring any major repairs
- Affordable housing costs less than 30% of total before-tax household income
- Suitable housing has enough bedrooms for the size and composition of resident households

In Halton, there were 17,500 households identified as in core housing need. It represents almost one in ten (9.4%) households¹. A decade ago, in 2006, the percentage was at 8.7%. All local municipalities experienced an increase in the proportion of households in core housing need.

The proportion of households requiring major repairs including defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings has decreased except in Oakville, which recorded no change. Halton's average has dropped from 4.1% to 3.8%.

Milton is the only municipality reporting an increase in unsuitable housing from 3.7% to 4.5%. According to the National Occupational Standard (NOS) requirement, there is one bedroom for each cohabiting adult couple; lone parent; unattached household member age 18 or older; same-sex pair of children under age 18. Children of opposite sex under 5 years are expected to share a bedroom.

With the exception of Halton Hills, the proportion of unaffordable housing has increased. For example, Milton's percentage has increased from 23% to 25%, one in four households spent 30% or more of its total income on housing.

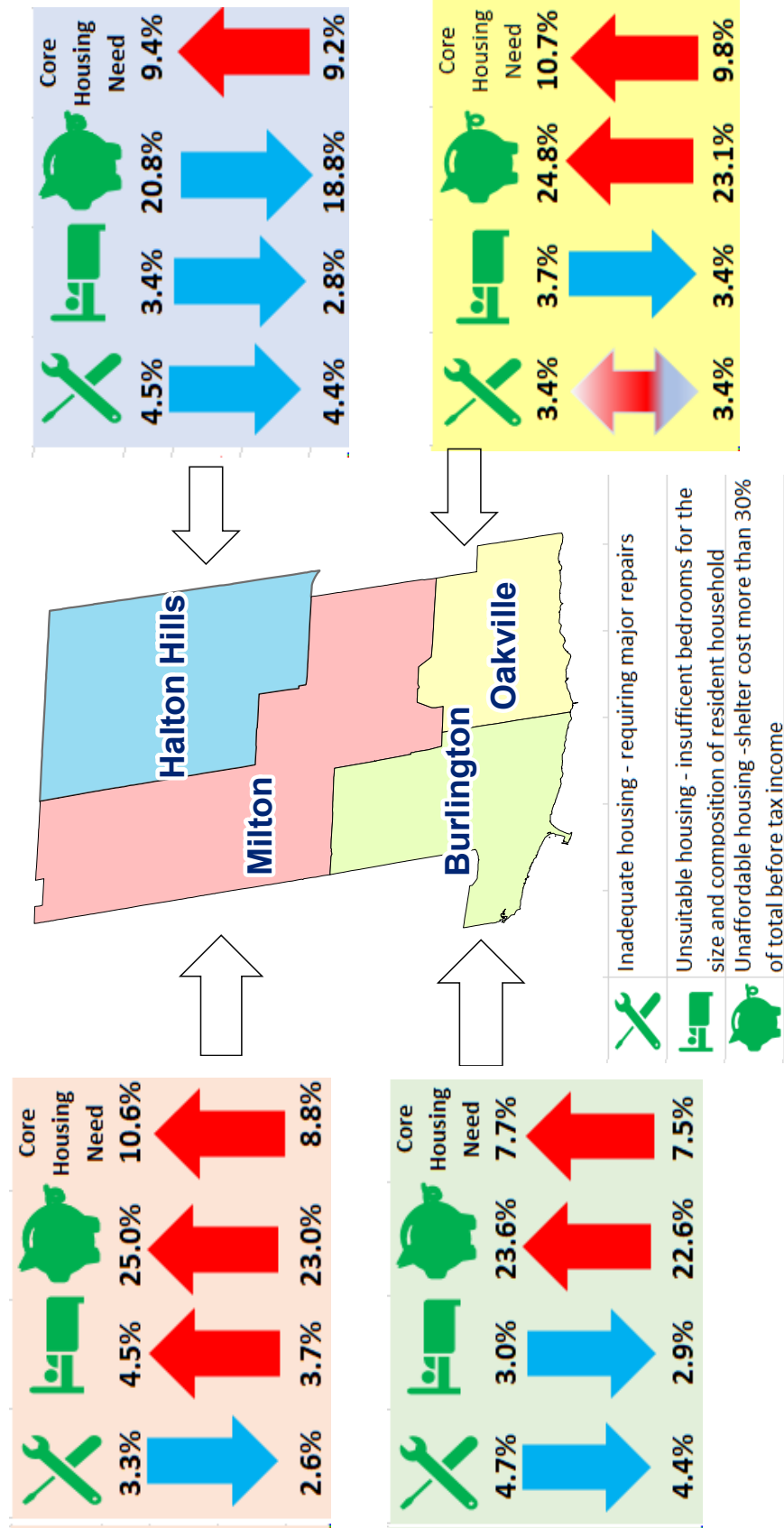
Housing affordability becomes more severe for renters. On average, renters are two and a half times more likely to face unaffordable housing costs than their owner counterparts. In 2016, about 45% of Halton renter households spent 30% or more of income on housing.

	% Renter households spending 30% or more of total income on shelter cost				
	Oakville	Burlington	Milton	Halton Hills	Halton Region
2006	45.1%	42.1%	41.9%	41.6%	43%
2016	47.4%	44.6%	42.6%	41.2%	45%

Source: Statistics Canada, 2006, 2016 Censuses

¹ Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in 'core housing need' regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition.

Core Housing Need Halton Region, 2006-2016



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