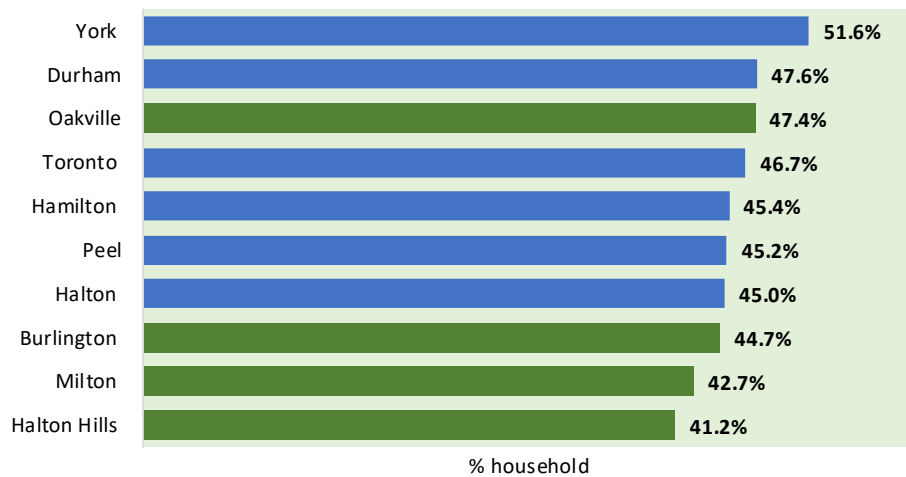


Rental Housing Affordability

The proportion of total income spent by households on shelter is generally accepted as a measure of housing affordability. According to the Canada Mortgage and Housing Corporation (CMHC), the standard for affordable shelter cost is 30% of total household income. However, there are households that spend over 30% of income and may do so by choice.

In 2016, the average monthly rent paid by households in Halton was \$1,405. About 45% or 16,600 tenant households are facing housing affordability challenges in Halton. Unaffordable rents force families and individuals to forgo other life necessities such as nutritious food or medication. In comparison with other tenant households in the Greater Toronto and Hamilton Area (GTHA), Oakville has a higher percentage (47.4%) of tenant households exceeding the affordability threshold than those in Toronto, Hamilton, Peel, and other municipalities in Halton.

Percentage of Tenant Household Spending 30% or More Income for Shelter, GTHA, 2015



Community Development Halton/Source: Statistics Canada, 2016 Census

Rental housing affordability becomes more severe for households or individuals with limited financial resources. For example, over half (57% or 9,000 households) non-family households including living alone individuals and 47% (2,400 families) single parent families are facing unaffordable rental costs. In comparison, couple census families with most likely two wage earners, are better off. About one-third (33.9% or 4,700 families) face unaffordable housing costs.

The following map shows the geographic distribution of households paying unaffordable rental costs by neighbourhoods/Census Tract¹. One neighbourhood in Oakville has more than 900 tenant households spending over 30% of their total income on rent.

¹ A Census Tract (CT) is a relatively permanent area with a population range of 2,000 to 8,000 and the greatest possible social and economic homogeneity.

Tenant Households Spending 30% or More of Income on Shelter, Halton Region, 2015

Legend

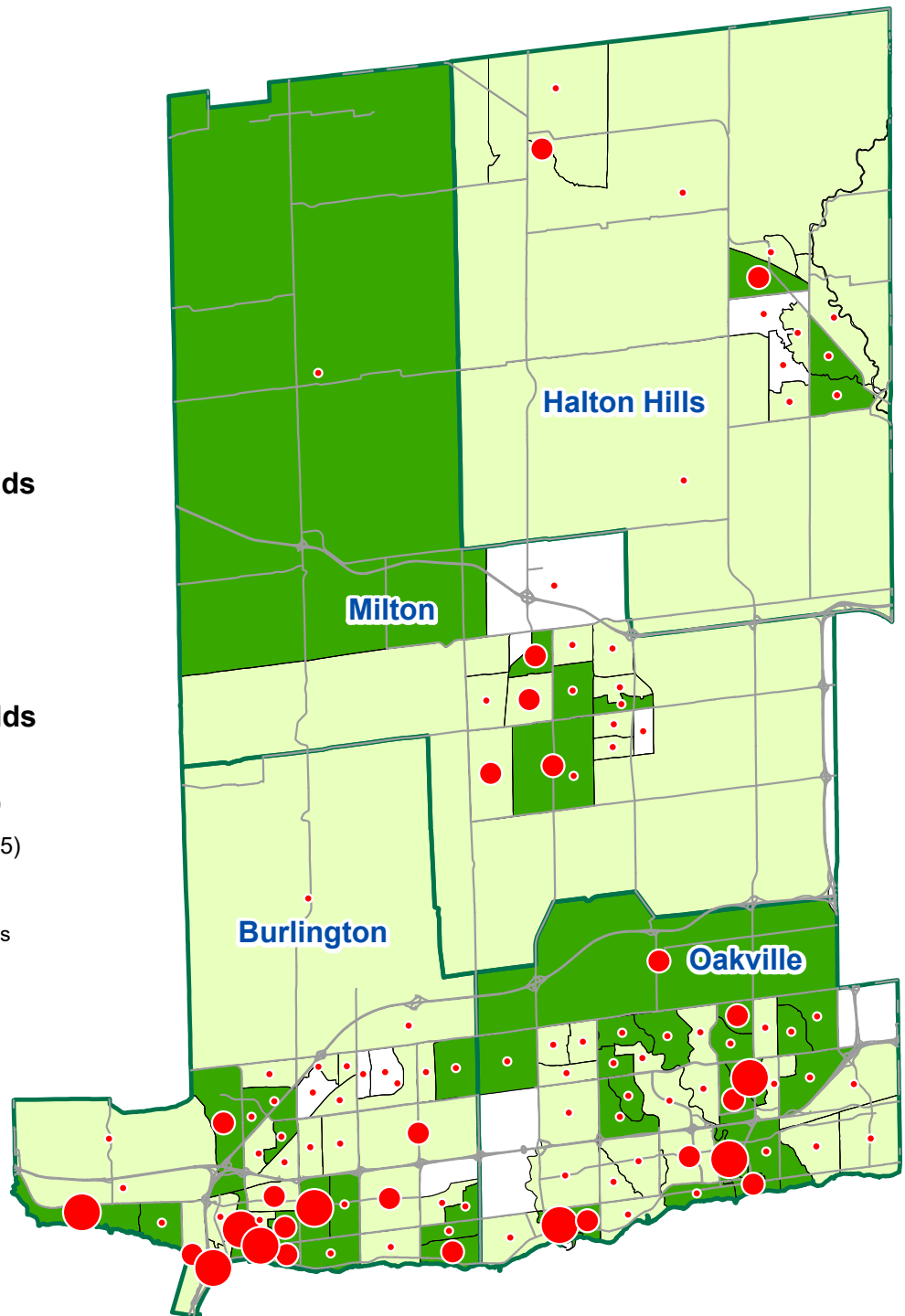
tenant households by Census Tract

- 0 - 160 (83)
- 161 - 432 (20)
- 433 - 917 (8)

% tenant households by Census Tract

- 23.8% - 45% (59)
- 45.1% - 62.5% (45)

Halton's percentage - 45%
 () number of Census Tracts
 □ zero or no data



Community Development Halton/Source: Statistics Canada, 2016 Census



Community Development Halton would like to acknowledge the ongoing financial support of the Regional Municipality of Halton.



Community Development Halton
 3350 South Service Road
 Burlington, ON L7N 3M6
 905-632-1975

www.cdhalton.ca