

# 2019 Housing and Homelessness Assessment Report

City of Kawartha Lakes and County of Haliburton



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## Introduction

This report was prepared to provide the City of Kawartha Lakes and the County of Haliburton with housing need and demand information from a variety of different sources in order to inform various plans related to housing and homelessness being developed in 2018 and 2019.

### Area Context

**The City of Kawartha Lakes** covers a land area of 3,067 square kilometres, a population of approximately 75,420 residents and has over 250 lakes. The County Simcoe and the District of Muskoka are to the northwest; the County of Haliburton to the northeast, to the east is the County of Peterborough and on the south and southwest is Durham Region.

**The County of Haliburton**, also known as the Haliburton Highlands, is comprised of four separate municipalities covering over 4,000 square kilometres of natural landscapes and over 600 lakes. The County is home to approximately 18,065 residents. As previously noted, the County is to the northeast of the City and shares boundaries with the District of Muskoka, Hastings County, the District of Nipissing and the County of Peterborough.

## Geography

### Census Divisions

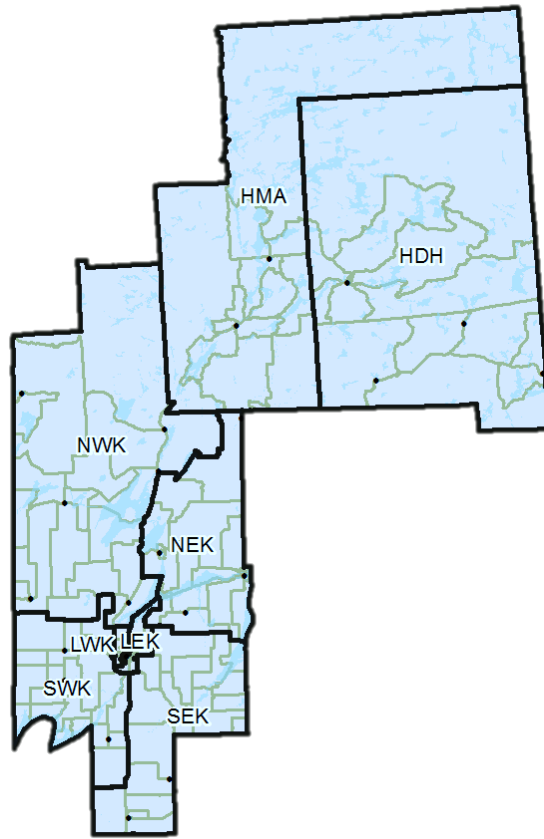
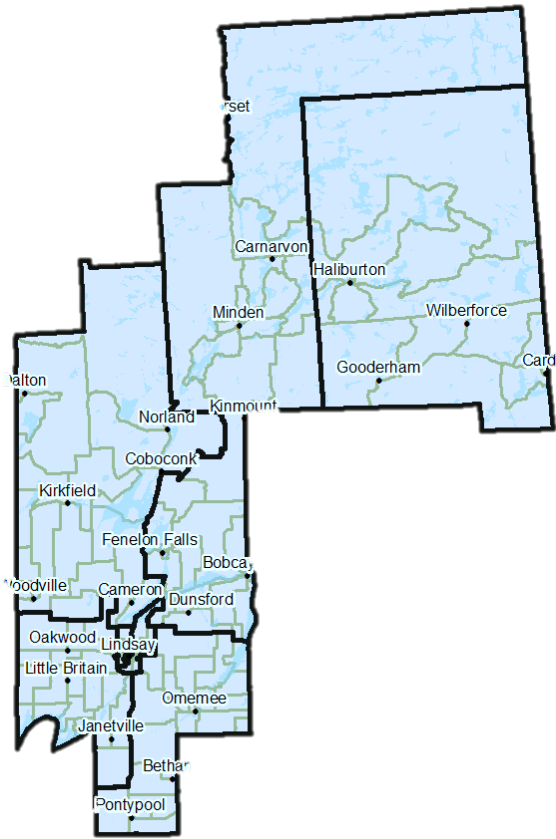
In most cases the data is illustrated between the two census divisions as follows:

1. HA – Haliburton County
2. KL – City of Kawartha Lakes

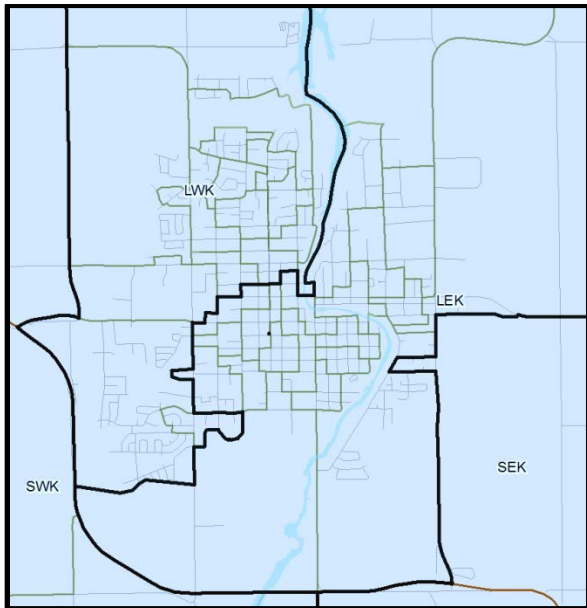
### Small Areas

In some cases, where the data is available, it is illustrated in smaller areas as follows:

1. HMA – Haliburton County – Minden Hills and Algonquin Highlands
2. HDH – Haliburton County – Dysart et al and Highlands East
3. NWK – City of Kawartha Lakes – North West
4. NEK – City of Kawartha Lakes – North East
5. SWK – City of Kawartha Lakes – South West
6. SEK – City of Kawartha Lakes – South East
7. LWK – City of Kawartha Lakes – Lindsay West
8. LEK – City of Kawartha Lakes – Lindsay East



Lindsay (LWK and LEK)



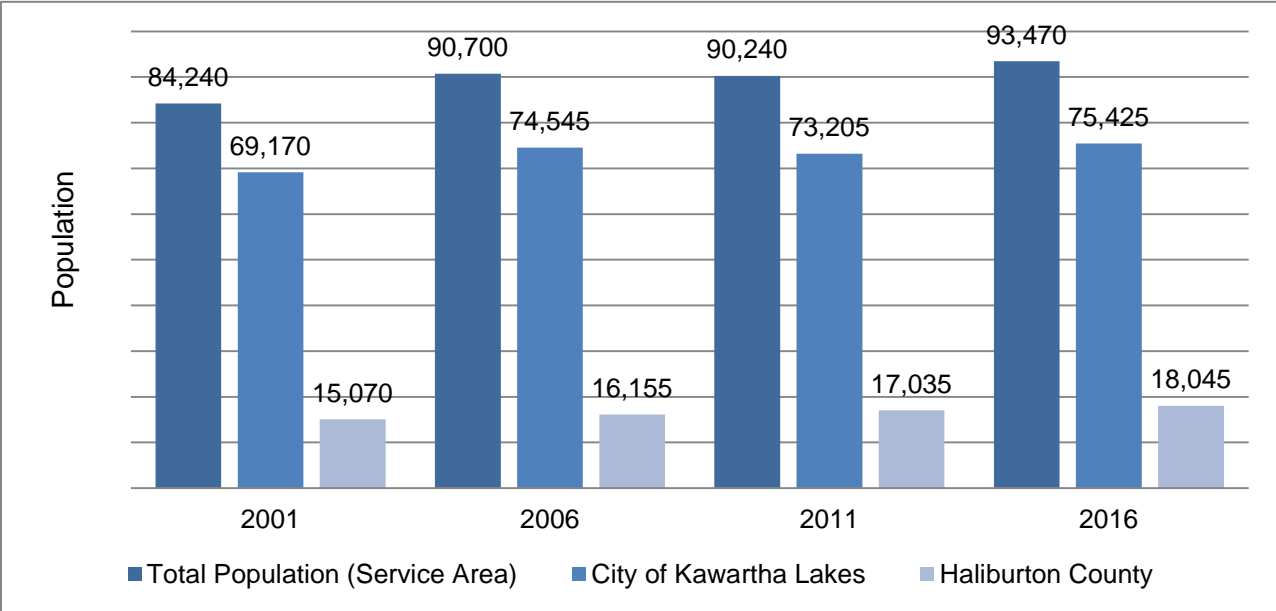


# Population and Growth

## Population Trends

The Service Area has been experiencing slow population growth in recent years. Figure 1 indicates that in 2016, the City of Kawartha Lakes and County of Haliburton’s total permanent population was approximately 93,470 according to the Census, compared to 84,240 in 2001. This is a 10.9% change in population growth over fifteen years. Figure 1 shows the population growth over four Census (2001, 2006, 2011, and 2016) periods for the combined Service Area, and the City and County.

**Figure 1: Population for City of Kawartha Lakes and County of Haliburton by Census Period**



Source: Statistics Canada (2016, 2011, 2006, 2001 Census)

Although the City and County is not growing at a fast pace overall, the growth which is occurring is not experienced evenly amongst the two service areas. The County’s population growth has increased by over 5% for each census period; however there is slight fluctuation in the population for the City. The City has experienced a small population decline between 2006 and 2011, but growth increased by 3% (3,230 residents) from 2011 to 2016.

The Ministry of Finance data for population projections provides forecasts (Table 1) for more recent years (2017, 2018 and 2019). These estimates are indicative of the City of Kawartha Lakes and County of Haliburton is back on a somewhat upward growth trend. The Service area has and will experience slow but moderate population growth in more recent years. The next section on population projections reaffirms this trend.

Table 1: Population Estimates

<b>Service Area</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
City of Kawartha Lakes	77,105	77,666	78,206
County of Haliburton	18,247	18,426	18,608
<b>Total</b>	<b>95,352</b>	<b>96,092</b>	<b>96,814</b>

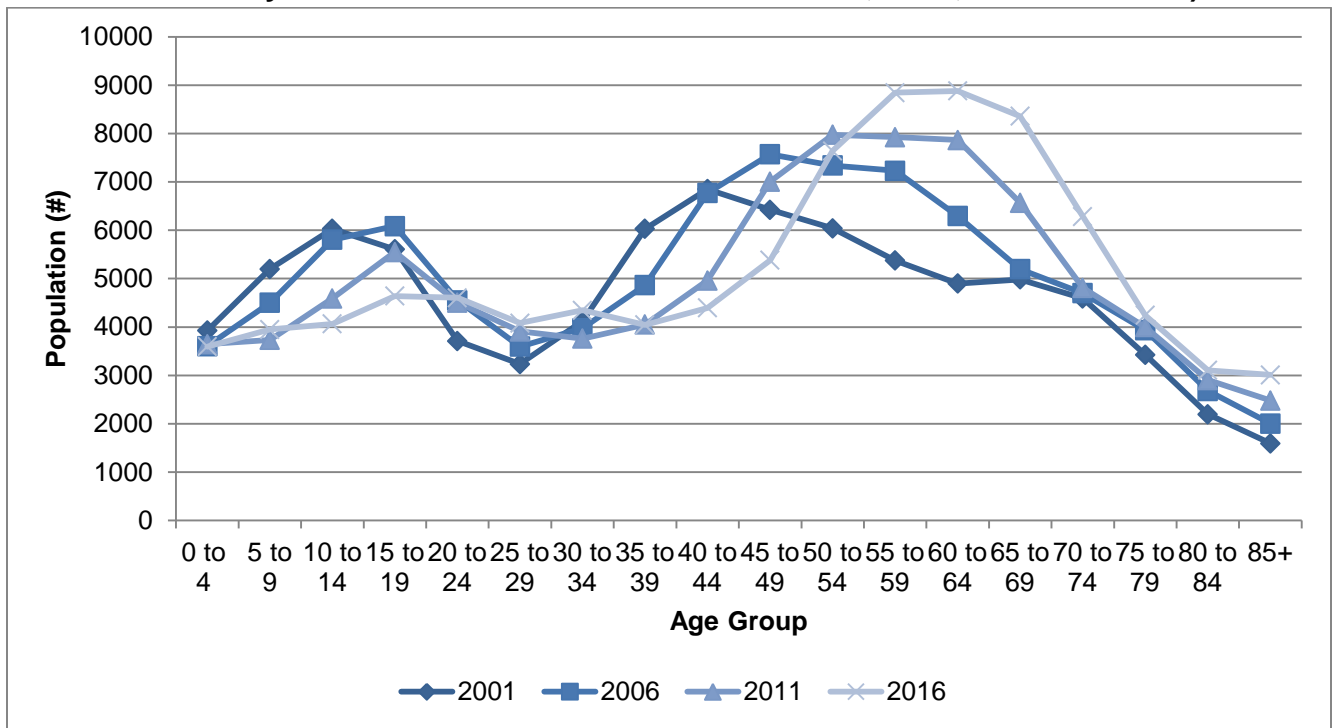
### Age Profile

The City and County growth patterns are influenced by key demographic trends that are affecting many communities in Ontario. The 2016 Census, reported that for the first time, seniors outnumbered children in Canada, as the population experienced its greatest increase in the proportion of older people, in particular the number of people over 65- a jump of 20 per cent since 2011. In the Ontario context, seniors make up 18.9% of the total population. Noteworthy is that the proportion of children (16.4%) and seniors (16.7%) changed less in Ontario from 2011 to 2016 than any other province, sustained by immigration.

The population of the City and County as a whole is aging, a characteristic that will have important implications on planning for growth and development of affordable rental 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. Seniors (65+ years of age) make up 26.8% of the combined permanent population of the City and County, higher than the senior population of Ontario. The proportion of persons 0- 9 years of age in the Service Area is 17.4% and 55.9% make up individuals in the 20-64 age groups.

The graph below (Figure 2) shows the proportion of total population in each five year age category for the Service Area by Census period. Explicit is the higher proportion of people in the older age categories (50 years of age and older) in 2011 and 2016. Individuals in this cohort will live longer and contribute to substantial increases in the number of seniors as they age. This can place greater pressure on housing options for older residents. With the younger cohort, as they get older, shifts in the age structure are evident over the different Census years.

**Figure 2: Proportion of Total Population for the Service Area (City of Kawartha Lakes and County of Haliburton for Census Period: 2001, 2006, 2011 and 2016)**

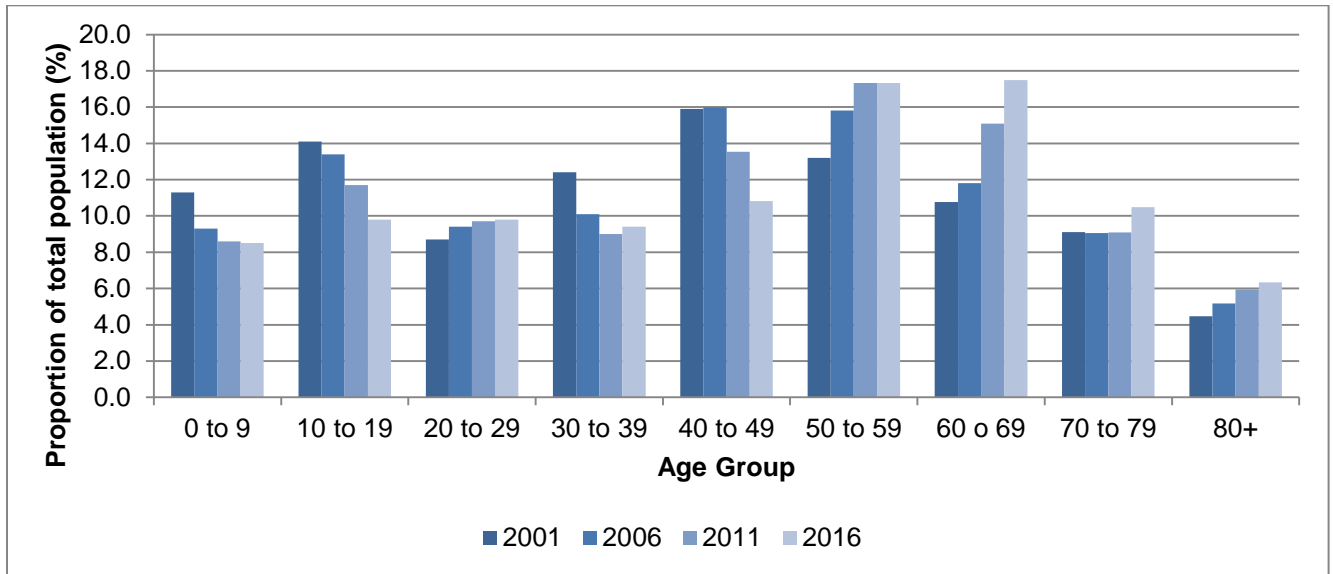


Source: Statistics Canada (2016, 2011, 2006, 2001 Census)

The age trends for the City of Kawartha Lakes and County of Haliburton are similar. Figures 3 and 4 show the percentage make-up of the population by age cohorts for each of the census periods. An aging population is noticeable for both City and County, with 34.3% of the City of Kawartha Lakes population and 44.4% of the County of Haliburton’s residents in the 60+ years age category, for the 2016 Census period.

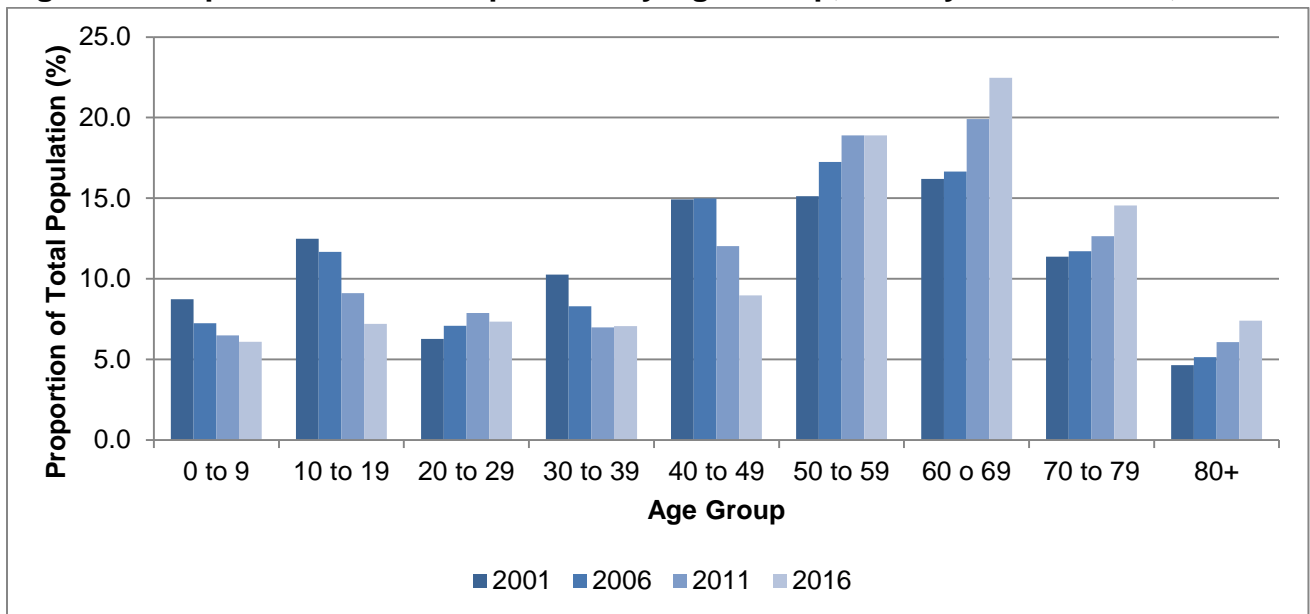
In 2016, seniors aged 65 years and older made up 25.3% (19,065) of the total population of the City; increasing from 19% in 2001. In comparison, seniors aged 65 years and older made up only 16.7% of the total provincial population in 2016.

**Figure 3: Proportion of Total Population by Age Group, City of Kawartha Lakes,**



Source: Statistics Canada (2016, 2011, 2006, 2001 Census)

**Figure 4: Proportion of Total Population by Age Group, County of Haliburton,**



Source: Statistics Canada (2016, 2011, 2006, 2001 Census)

**Table 2: Population by Age Group by Small Area (2016 Census)**

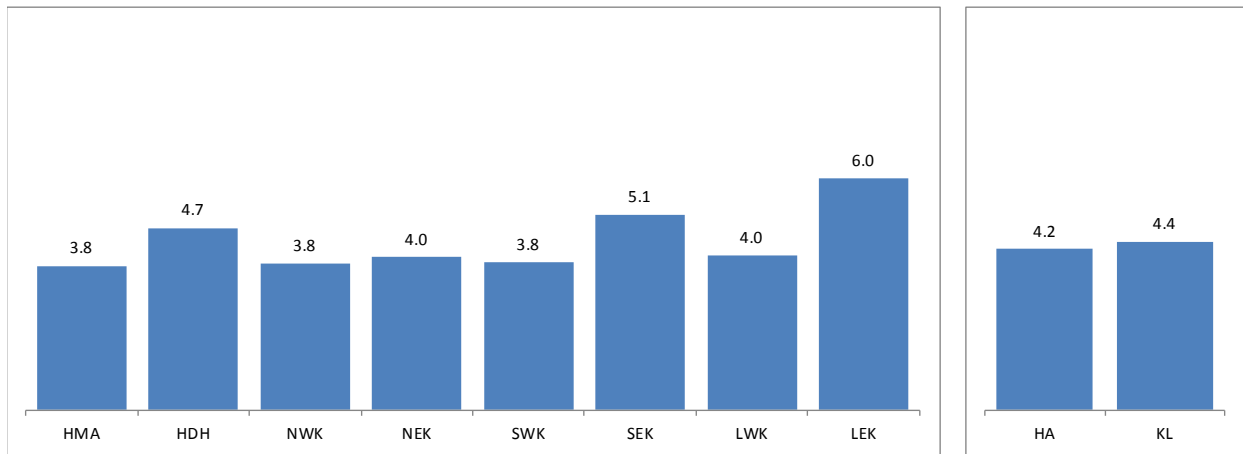
	HMA	HDH	NWK	NEK	SWK	SEK	LWK	LEK
0 to 4 years	235	265	505	400	500	715	420	575
5 to 9 years	270	325	550	520	555	730	455	515
10 to 14 years	285	340	555	525	585	740	500	515
15 to 19 years	300	380	640	585	695	840	620	575
20 to 24 years	295	380	610	560	660	795	585	710
25 to 29 years	320	345	525	490	570	640	495	715
30 to 34 years	325	360	550	530	580	775	535	685
35 to 39 years	295	290	560	505	530	740	495	635
40 to 44 years	350	390	575	520	655	820	490	620
45 to 49 years	420	480	710	730	790	965	630	635
50 to 54 years	675	755	1,085	1,030	1,145	1,290	835	805
55 to 59 years	910	1,080	1,260	1,315	1,295	1,280	835	915
60 to 64 years	940	1,150	1,300	1,660	1,035	1,105	865	875
65 to 69 years	950	1,035	1,135	1,690	915	885	985	760
70 to 74 years	720	830	845	1,400	590	570	810	525
75 to 79 years	550	535	545	860	335	320	720	355
80 to 84 years	350	375	350	640	225	190	645	340
85 years and over	280	320	275	630	145	160	710	475
Total	8,439	9,623	12,564	14,565	11,796	13,579	11,637	11,282

- Statistics Canada. 2017. Dissemination Areas of Kawartha Lakes and Haliburton County Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017.  
<https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>.

## Indigenous

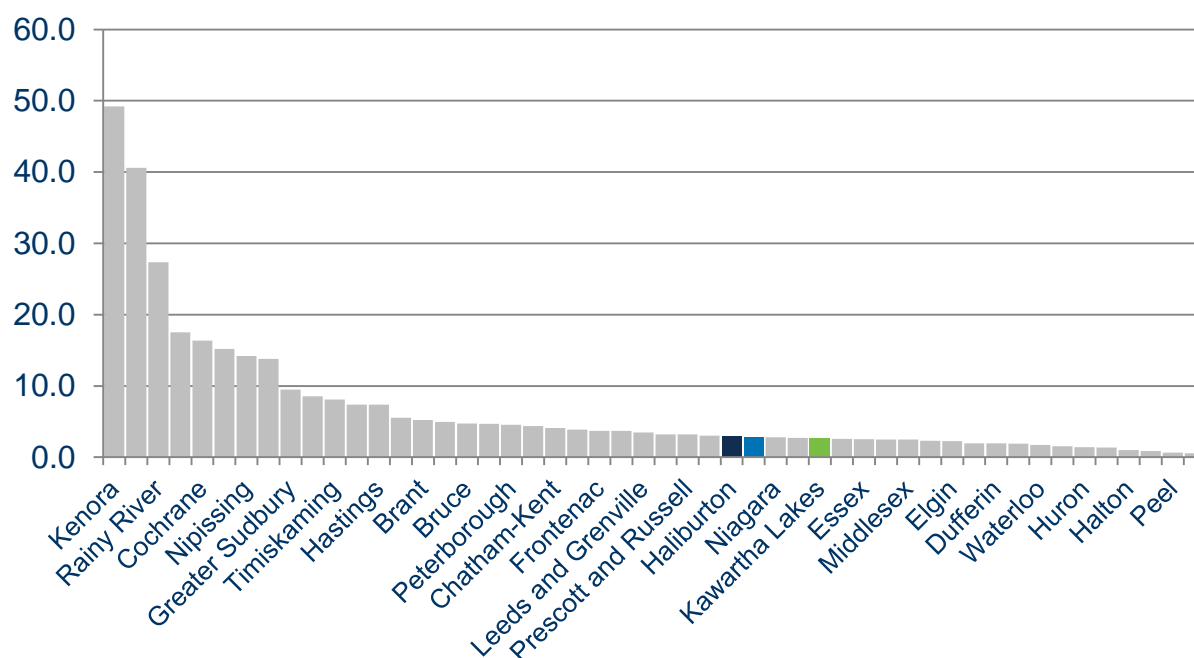
**Table 3: Indigenous Ancestry as a Percentage of the Population by Small Area (2016 Census)**

HMA	HDH	NWK	NEK	SWK	SEK	LWK	LEK	HA	KL
3.8	4.7	3.8	4.0	3.8	5.1	4.0	6.0	4.2	4.4



- Statistics Canada. 2017. Dissemination Areas of Kawartha Lakes and Haliburton County Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017.  
<https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>.

**Figure 5: Indigenous Ancestry as a Percentage all Census Areas (2016 Census)**



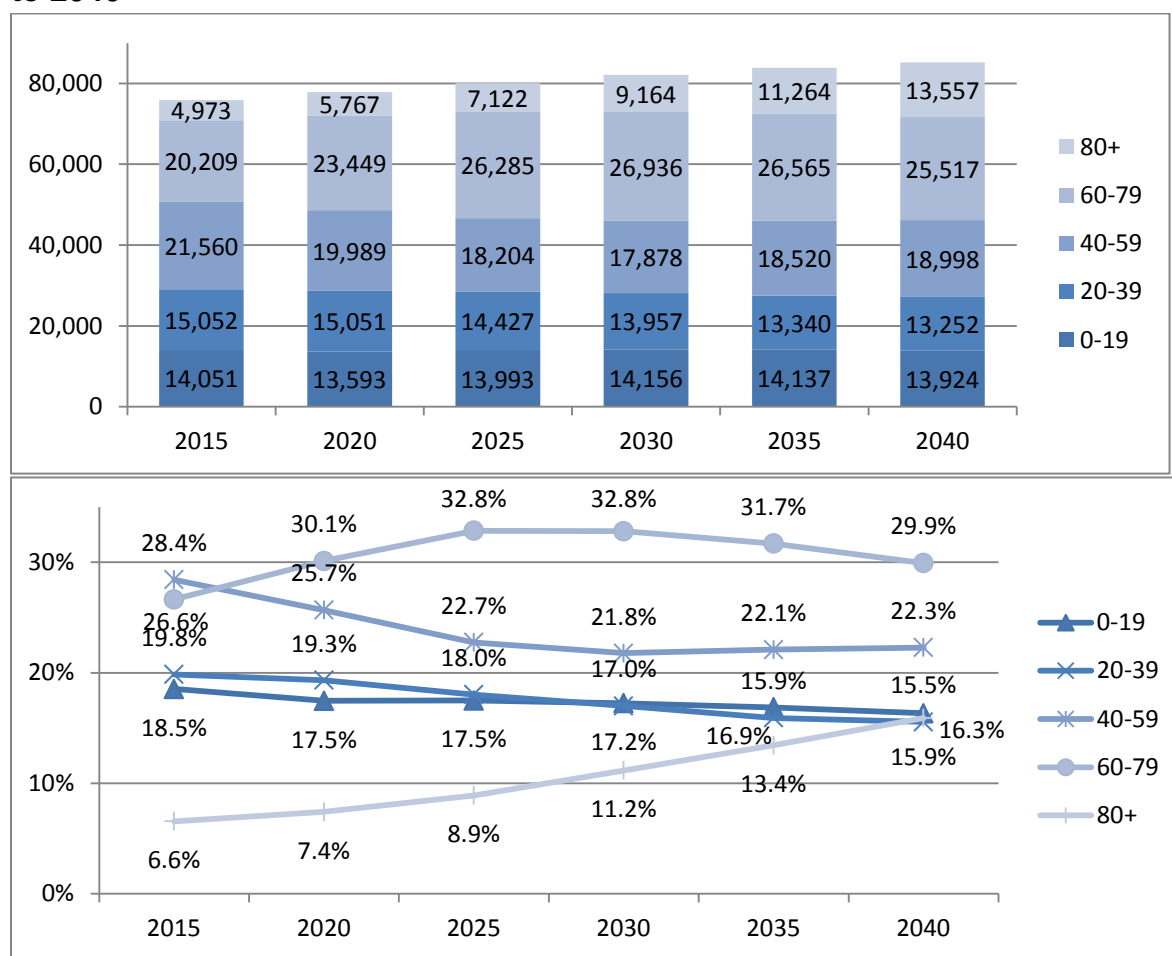
### Projected Growth by Age

Changes in the City and County demographics are key considerations in planning for growth and change, as they influence development patterns, notably housing demand. Population projections from the Ontario Ministry of Finance show that from 2015 to 2040 there will be a continued increase in the number people in older age categories. The graphs below (Figure 6 and Figure 7) show the projected population profile by age cohort for the City of Kawartha Lakes and County of Haliburton. The dominant trend for both Service Areas is the increase in population of older age groups. The total number of people in younger age groups (less than 59 years of age) are expected to remain relatively constant from 2020 to 2040. However, all of the age groups 60 years and over are forecasted to see increase in population. This is due in part to the natural aging of the population- particularly the “Baby Boom” generation.

It is estimated that 45.8% of the City and 52.7% of the County’s 2040 population will be made up of individuals 60 years and older compared to the projected population estimates in 2020 for City of Kawartha Lakes (37.5%) and County of Haliburton (45.5%). Children and youth aged (0-19 years) will make up 16.3% of the City of Kawartha Lakes and 12.8% of the County of Haliburton’s total population; decreasing from 17.5% and 13.5% in 2020, respectively. The share of adults aged 20 to 59 will also decrease as per the population estimates denotes. For the City of Kawartha Lakes this age cohort decreases from 45% in 2020 to 37.8% in 2040. The County Haliburton will also experience a decrease in the same age group, from 40.9% estimated for 2020 to 34.5% in 2040.

The data suggests that the population in the Service Area is aging and will continue to age for the next 25 years. The City of Kawartha Lakes and County of Haliburton continues to attract a significant number of adults over the age of 60. This is a reflection of the population aging in place but also in-migration of older individuals settling in communities over the years. This indicates a need to plan for age-friendly communities, which includes a range of housing and support service options, specifically affordable rental to meet the needs of the aging population. At the same time, it will be important to ensure that there continues to be a diversity of rental housing options that can serve a range of age groups, particularly those aged 20-59 whose presence will be important for providing the services and amenities required by the aging population.

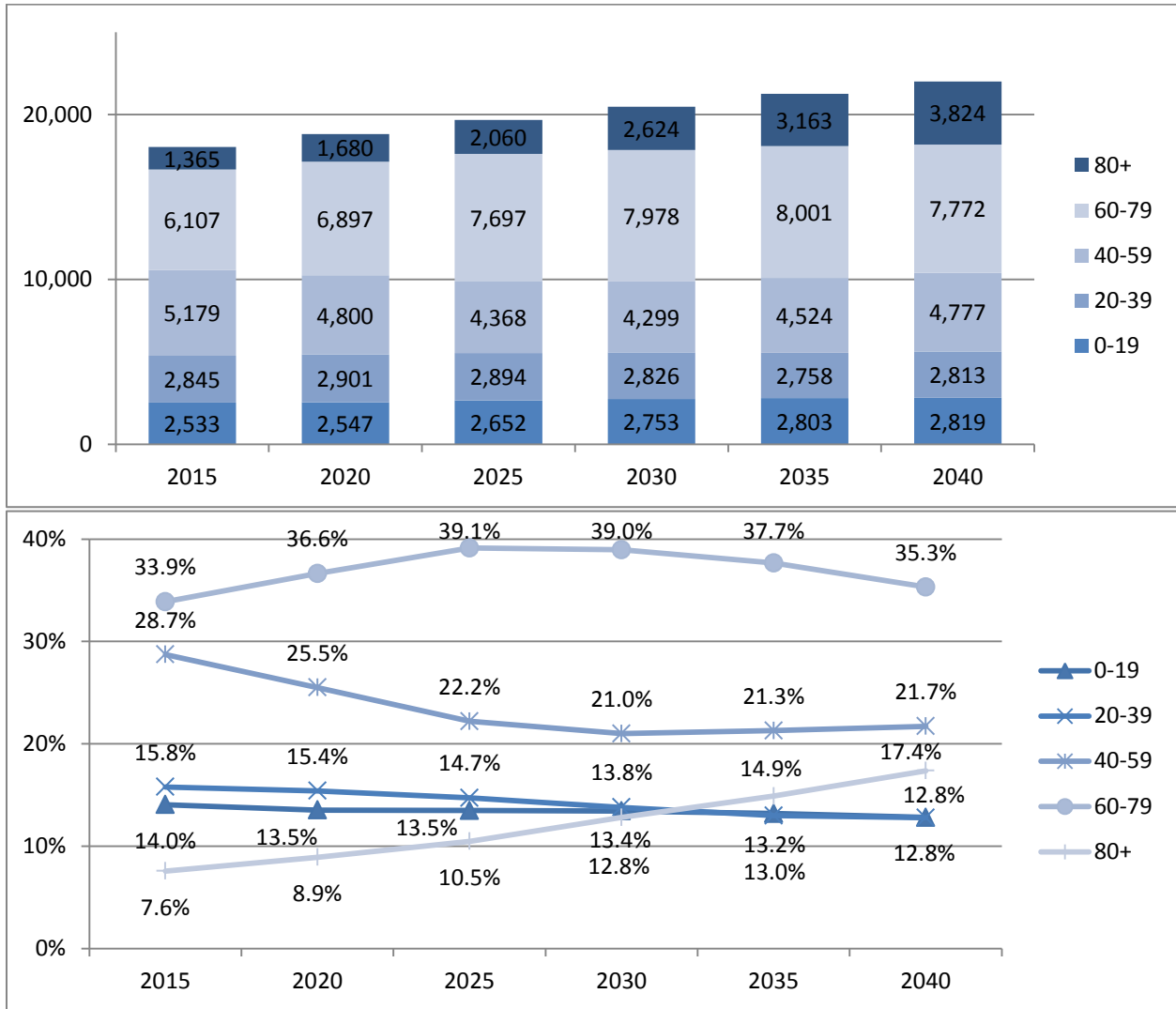
**Figure 6: City of Kawartha Lakes- Projected Population by Age Group from 2015 to 2040**



Source: Ontario Ministry of Finance (2016, Spring). Ontario Population Projections Update, 2015 – 2041.



**Figure 7: County of Halliburton- Projected Population by Age Group from 2015 to 2040**



Source: Ontario Ministry of Finance (2016, Spring). Ontario Population Projections Update, 2015 – 2041.

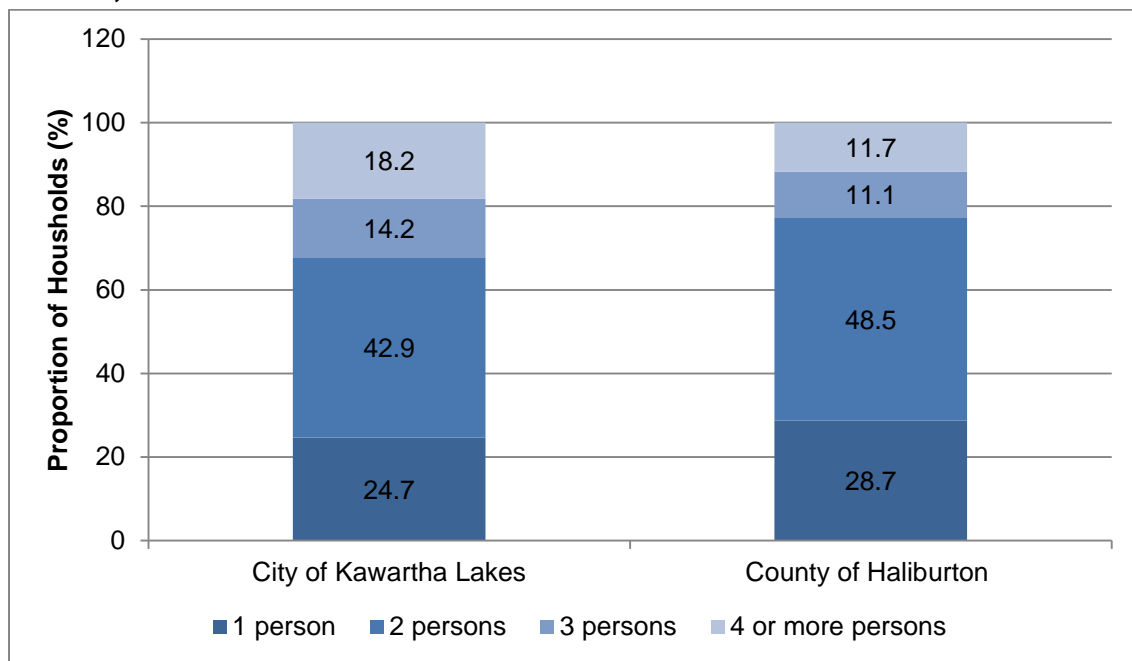
## Household Trends

### Household Size

Although population is an important indicator of housing demand, the need for housing and the type of housing form is more directly related to household characteristics. For example, the trends in household size provide a good indication of the type of size of unit needed in the future.

One-person and two-person households make up the majority of permanent households in the Service Area. The average household size according to the 2016 Census is 2.4 for the City of Kawartha Lakes and 2.1 for the County of Haliburton. As shown in Figure 8, smaller households are the predominant household type. For both Service areas, one-person and two-persons households combined are the largest proportion of households in the City of Kawartha Lakes (67.6%) and the County of Haliburton (77.2%).

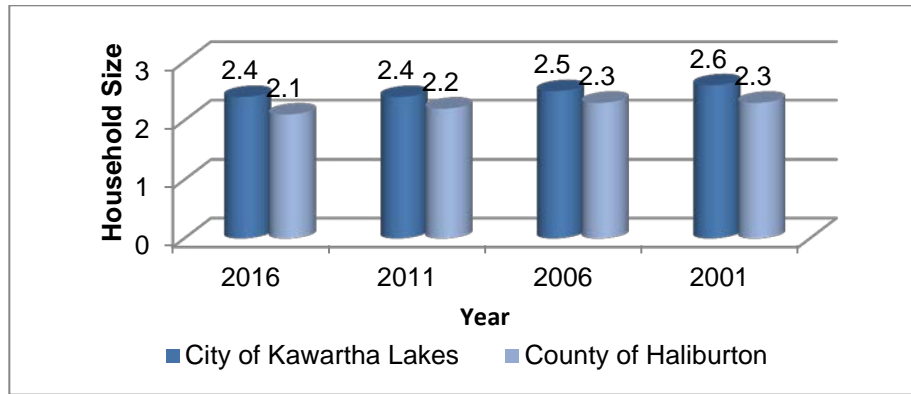
**Figure 8: Average Household Size, City of Kawartha Lakes and County of Haliburton, 2016**



Source: Statistics Canada (2016)

The City of Kawartha Lake and County of Haliburton are experiencing a decline in average household size, associated with an aging population. Figure 9 indicates the average household size for both the City and County from 2001 to 2016.

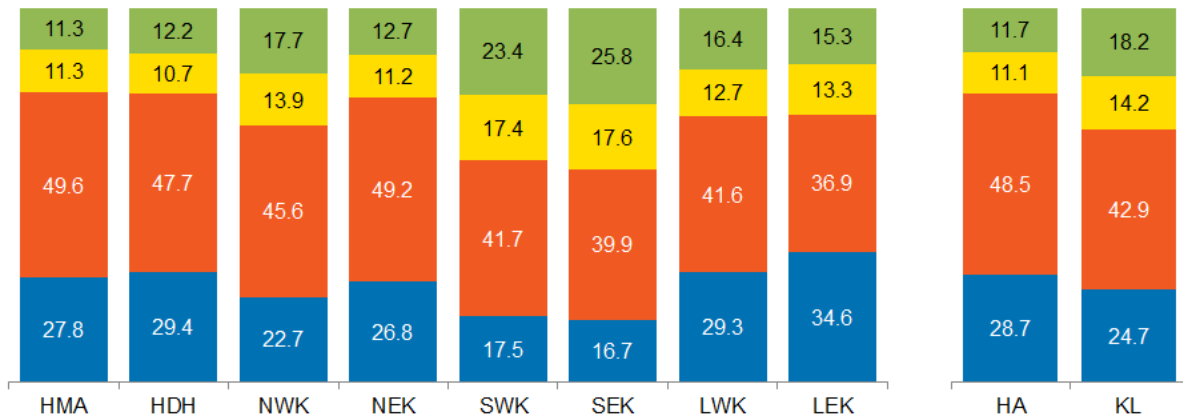
**Figure 9: Average Household Size by Census Period**



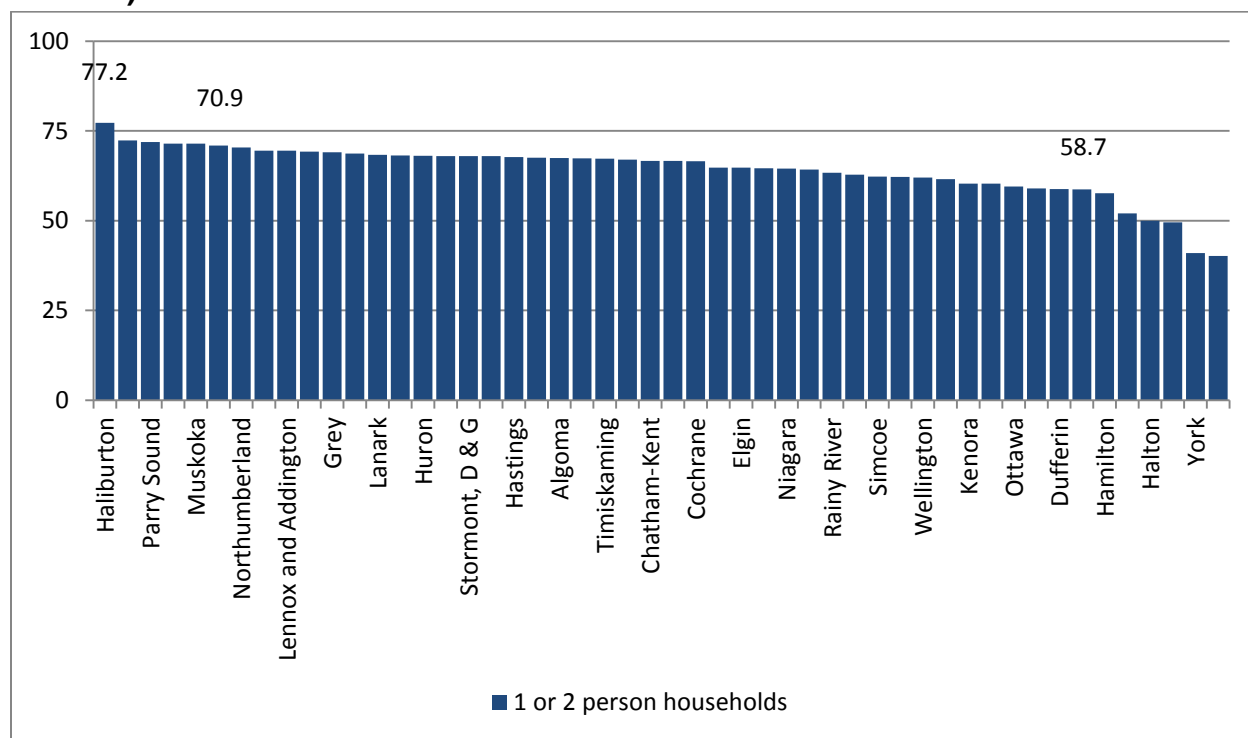
Source: Statistics Canada (2016, 2011, 2006, 2001)

**Figure 10: Household Size as a Percentage by Small Area (2016 Census)**

	HMA	HDH	NWK	NEK	SWK	SEK	LWK	LEK	HA	KL
1 person	27.8	29.4	22.7	26.8	17.5	16.7	29.3	34.6	28.7	24.7
2 persons	49.6	47.7	45.6	49.2	41.7	39.9	41.6	36.9	48.5	42.9
3 persons	11.3	10.7	13.9	11.2	17.4	17.6	12.7	13.3	11.1	14.2
4 or more persons	11.3	12.2	17.7	12.7	23.4	25.8	16.4	15.3	11.7	18.2



**Figure 11: 1 or 2 Person Households as a Percentage by Census Division (2016 Census)**

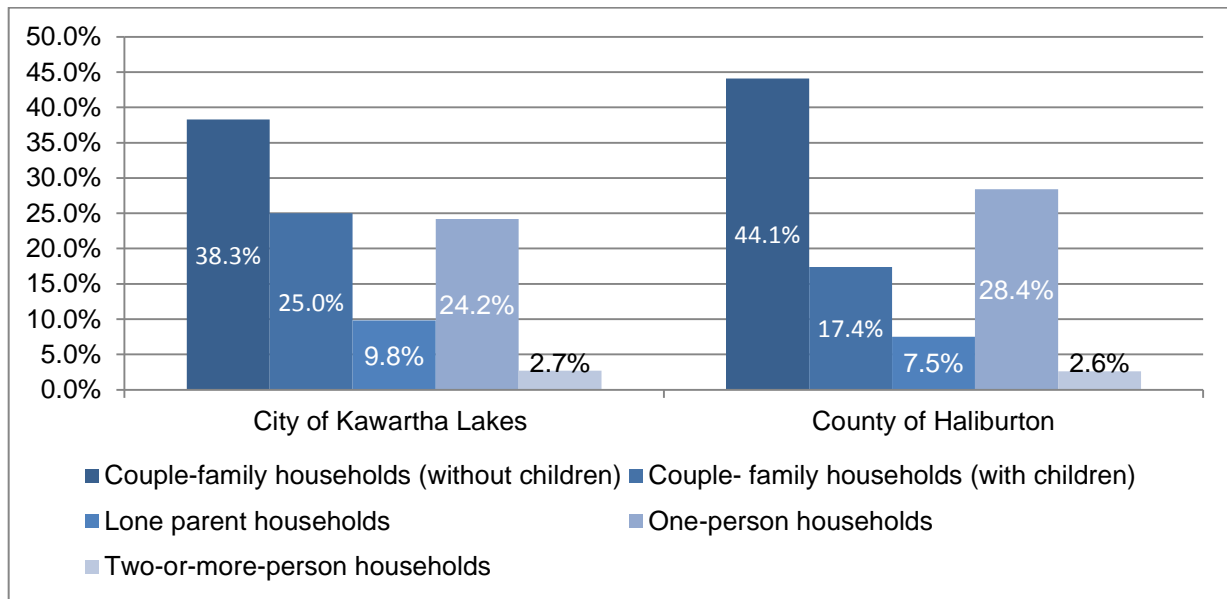


Statistics Canada. 2017. Dissemination Areas of Kawartha Lakes and Haliburton County Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017.  
<https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>

### Household Composition

Household type is also a key indicator when planning for housing suited for household size. As shown in Figure 12, couples without children and one-person households combined are the largest proportion of household types in the City of Kawartha Lakes (62.5%) and County of Haliburton (72.5%) followed by couples with children. This is indicative that planning for housing suited to smaller households is a key direction across the Service Manager area. Further, as the senior’s population is growing, it is generally a population who would be comprised of one-and two-person households.

**Figure 12: Household Type, City of Kawartha Lakes and County of Haliburton, 2016**



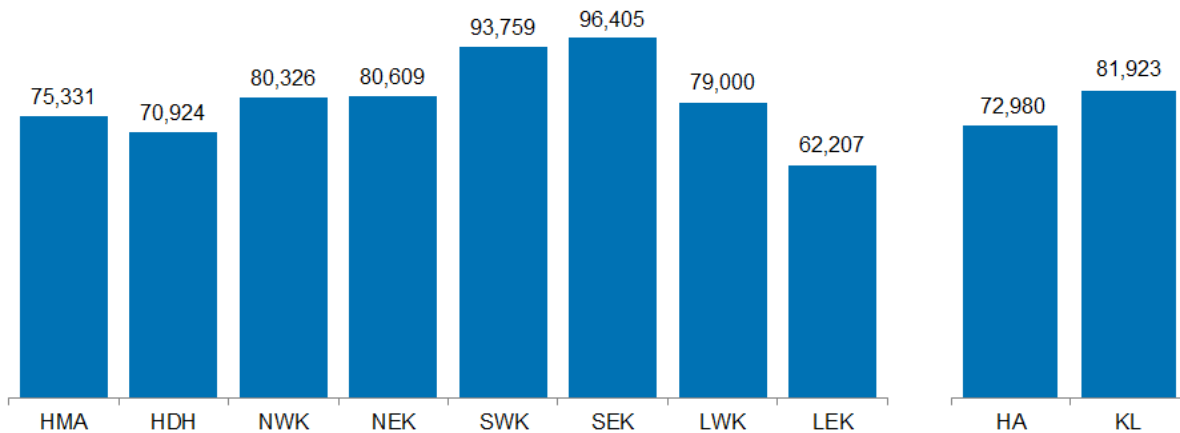
Source: Statistics Canada (2016)

## Housing Tenure, Income and Affordability

### Household Income

**Figure 13: Average Total Household Income by Small Area (2016 Census)**

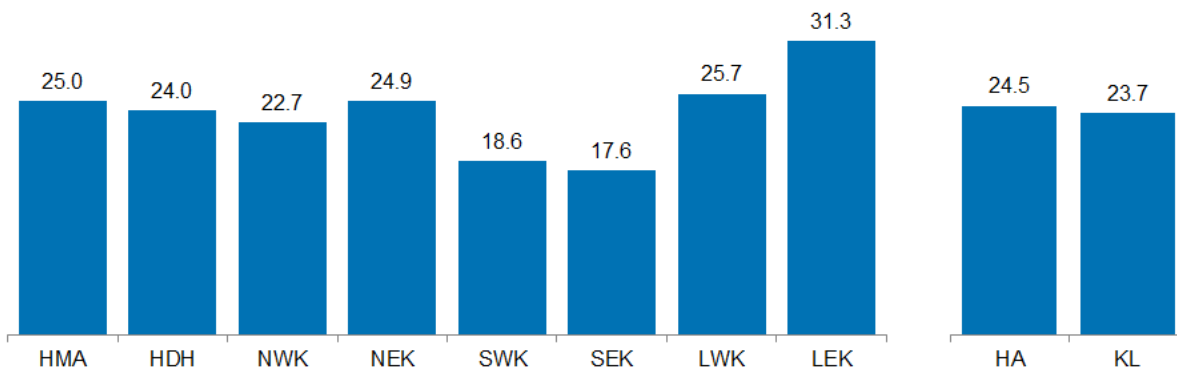
HMA	HDH	NWK	NEK	SWK	SEK	LWK	LEK	HA	KL
75,331	70,924	80,326	80,609	93,759	96,405	79,000	62,207	72,980	81,923



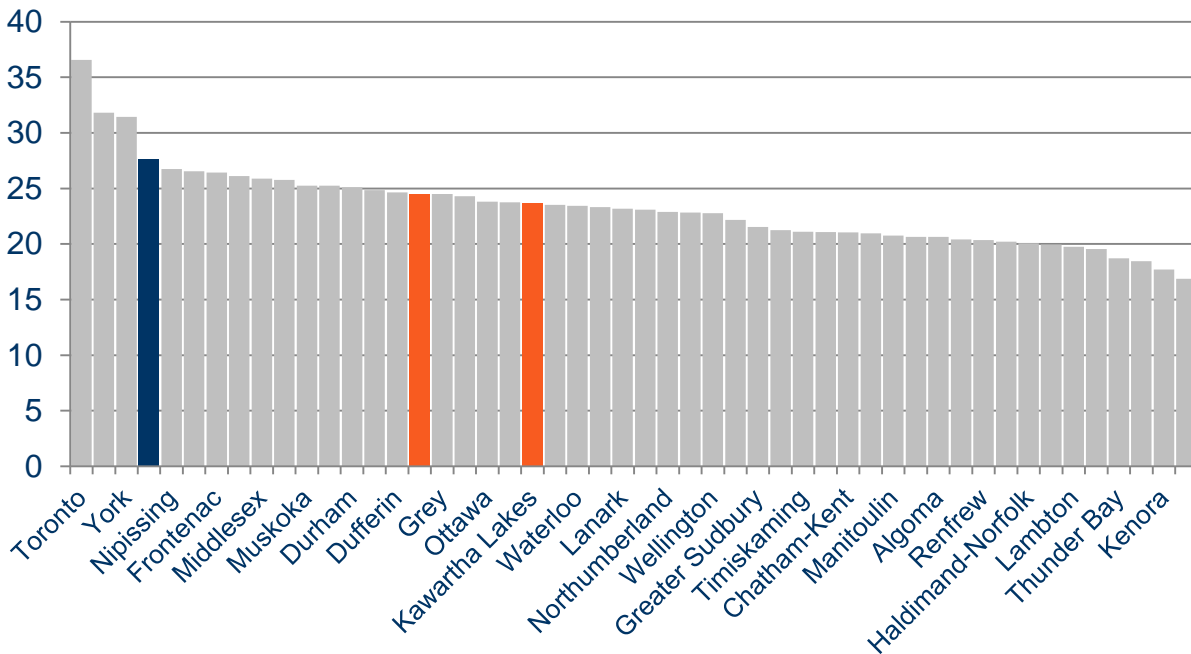
- Statistics Canada. 2017. Dissemination Areas of Kawartha Lakes and Haliburton County Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017.  
<https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>.

**Figure 14: Households Spending 30% or More on Shelter Costs as a Percentage by Small Area (2016 Census)**

HMA	HDH	NWK	NEK	SWK	SEK	LWK	LEK	HA	KL
25.0	24.0	22.7	24.9	18.6	17.6	25.7	31.3	24.5	23.7



**Figure 15: Households Spending 30% or More on Shelter Costs as a Percentage by Census Division (2016 Census)**



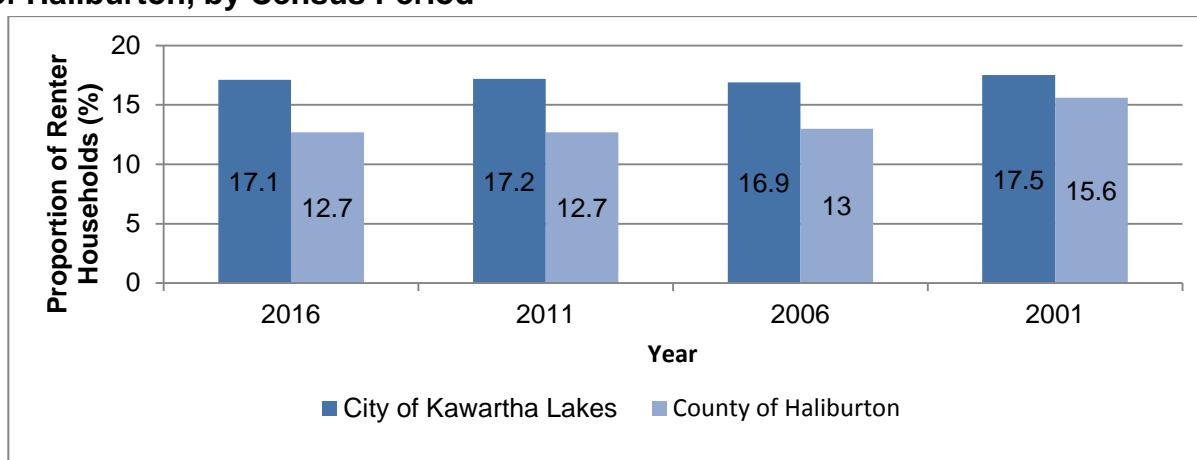
- Statistics Canada. 2017. *Kawartha Lakes, CDR [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census.* Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>. Retrieved on March 5, 2017.
- Statistics Canada. 2013. *Kawartha Lakes, CDR, Ontario (Code 3516) (table). National Household Survey (NHS) Profile. 2011 National Household Survey.* Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013. <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E>. Retrieved on March 5, 2017.
- Statistics Canada. 2012. *Kawartha Lakes, Ontario (Code 3516) and Ontario (Code 35) (table). Census Profile. 2011 Census.* Statistics Canada Catalogue no. 98-316-XWE. Ottawa. Released October 24, 2012. <http://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E>. Retrieved on March 5, 2017.
- Statistics Canada. 2017. *Dissemination Areas of Kawartha Lakes and Haliburton County Census Profile. 2016 Census.* Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>.

## Renter Households

Most households in the Service area are homeowners. In the City of Kawartha Lakes, 82.9% of all households are homeowners and 17.1% of households rent.

Homeownership rates are also high in the County of Haliburton with 87.3% of households owning their home and 12.7% of households renting. Figure 16 shows the rate of renters over the Census periods. Noticeable is that there is a decrease in the number of household renters in the County of Haliburton, while the percentage of households renting in the City of Kawartha Lakes has remained relatively the same, at about 17%.

**Figure 16: Proportion of Renter Households, City of Kawartha Lakes and County of Haliburton, by Census Period**



Source: Statistics Canada (2016, 2011, 2006, 2001)

Given the population age structure of the Service Area, typically a greater proportion of younger adults and seniors are likely to be renters. This is partly due to the lifestyle of these population groups but it is also influenced by incomes as younger adults generally have lower incomes while seniors typically have fixed lower incomes when they are no longer working. As the senior population continues to increase, the demand for rental housing options will also increase. In addition, seniors may choose to sell their homes and rent when the day-to-day maintenance of their homes becomes challenging.

Housing affordability is a critical element in the social well-being of all resident and an adequate supply of affordable housing greatly contributes to the creation of healthy and economically prosperous communities. Because housing is the single largest monthly expenditure for most households, accessing affordable, adequate, and suitable housing is a pressing concern for many individuals and families. Measuring housing affordability involves comparing housing costs to the ability of a household to meet these costs. The proportion of households spending 30% and more of their income on shelter costs is a good indicator and measure of housing affordability.



In spite of the large proportion of homeowners in the City and County, there are a number of households that do not have the financial capacity to afford their homes. As illustrated from Table 5, the number of households that spend more than 30% of their household income on housing costs for both owners and renters; provide a glimpse of the housing affordability issue that many residents are experiencing.

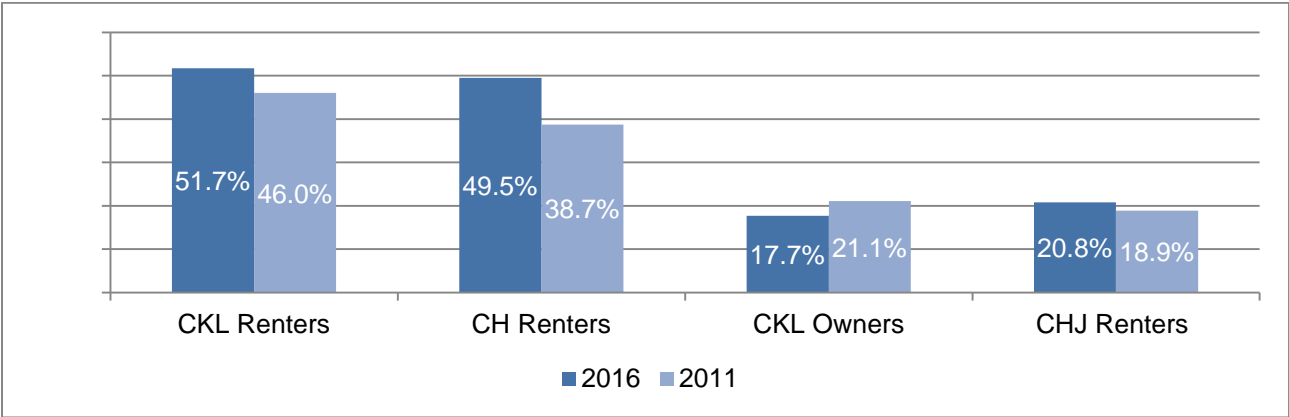
**Table 5: Number of Households Spending 30% and more of their Income on Shelter Costs, 2016**

Households Expenditure	Owners		Renters/Tenants		Total	
	CKL	CH	CKL	CH	CKL	CH
# of households spending 30% or more of income on shelter costs	4,391	1,529	2,748	530	7139	2060
% of households spending 30% or more of income on shelter costs	17.7	20.8	51.7	49.5	23.7	24.5

Source: Statistics Canada (2016). CKL = City of Kawartha Lakes, CH = County of Haliburton

When the rates for households spending 30% of more of their income on shelter costs are compared for the 2016 and 2011 Census periods, the Figure 17 below demonstrates that the number of renter households facing housing affordability is on the rise for both City and County.

**Figure 17: Proportion of Renter Households, City of Kawartha Lakes and County of Haliburton, by Census Period (2016 and 2011)**



Source: Statistics Canada, 2016 Census

This suggests that low-income renters may be stuck in unaffordable units. While the number of owner households spending 30% or more of their household income on shelter costs have declined slightly for the City over the two census periods, the data for the County denotes that for owner households there is a growing number of households

that may be beginning to experience housing stresses with respect to their financial capacity of maintain and continue to own their home.

**Table 6: Percentage of Income Spent on Rent - Kawartha Lakes**

<b>Spending on Shelter Costs</b>	<b>2011 (%)</b>	<b>2016 (%)</b>
Less than 30% of income	54.0	48.3
30% or more of income	46.0	51.7
<b>Total</b>	<b>100.0</b>	<b>100</b>

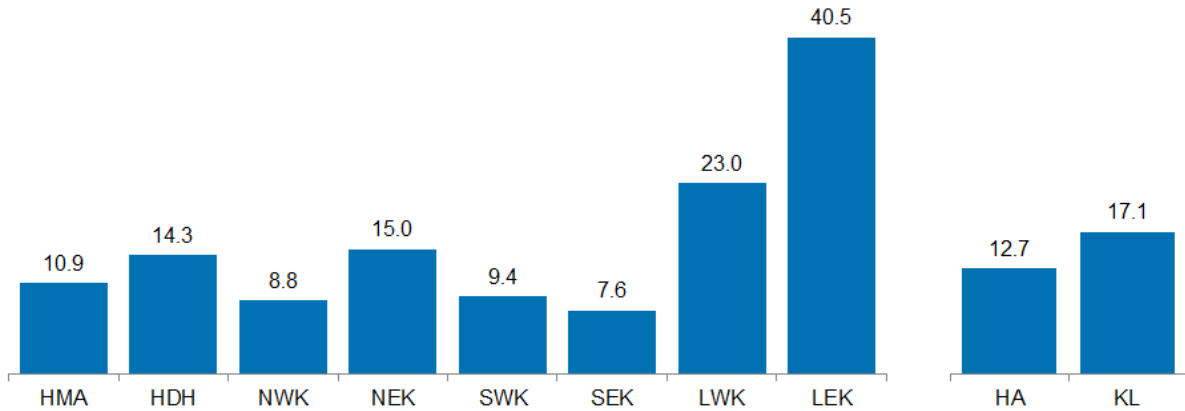
**Table 7: Percentage of Income Spent on Rent - Haliburton County**

<b>Spending on Shelter Costs</b>	<b>2011 (%)</b>	<b>2016 (%)</b>
Less than 30% of income	61.3	50.5
30% or more of income	38.7	49.5
<b>Total</b>	<b>100.0</b>	<b>100</b>

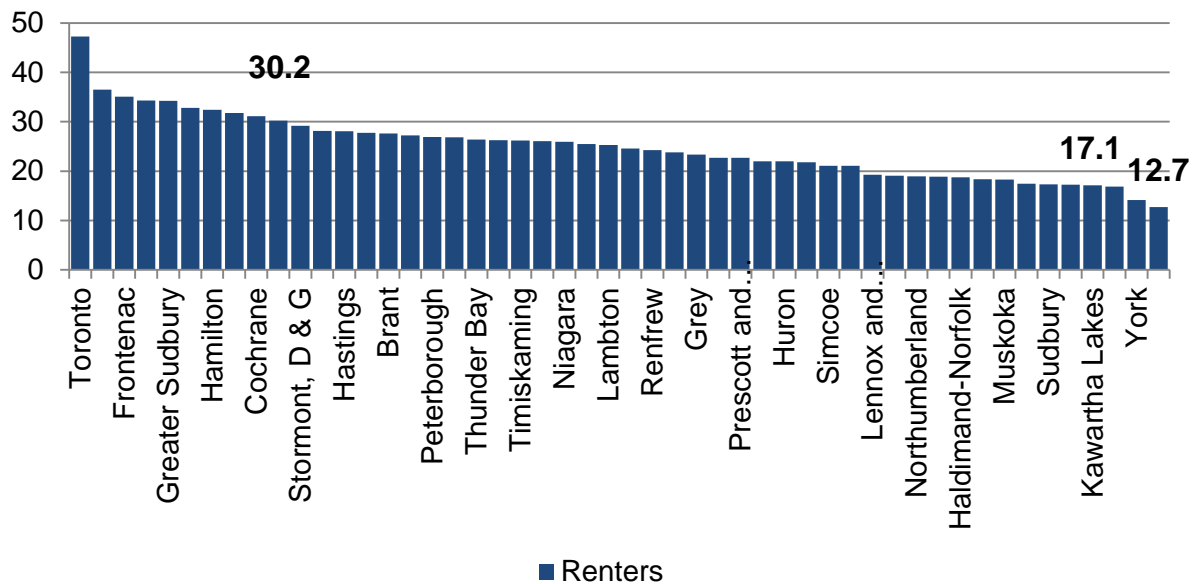
- Statistics Canada. 2017. *Kawartha Lakes, CDR [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census.* Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>. Retrieved on March 5, 2017.
- Statistics Canada. 2013. *Kawartha Lakes, CDR, Ontario (Code 3516) (table). National Household Survey (NHS) Profile. 2011 National Household Survey.* Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013. <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E>. Retrieved on March 5, 2017.
- Statistics Canada. 2012. *Kawartha Lakes, Ontario (Code 3516) and Ontario (Code 35) (table). Census Profile. 2011 Census.* Statistics Canada Catalogue no. 98-316-XWE. Ottawa. Released October 24, 2012. <http://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E>. Retrieved on March 5, 2017.

**Figure 18: Renters as a Percentage of Households by Small Area (2016 Census)**

HMA	HDH	NWK	NEK	SWK	SEK	LWK	LEK	HA	KL
10.9	14.3	8.8	15.0	9.4	7.6	23.0	40.5	12.7	17.1



**Figure 19: Renters as a Percentage of Households by Census Division (2016 Census)**



- Statistics Canada. 2017. Dissemination Areas of Kawartha Lakes and Haliburton County Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>.

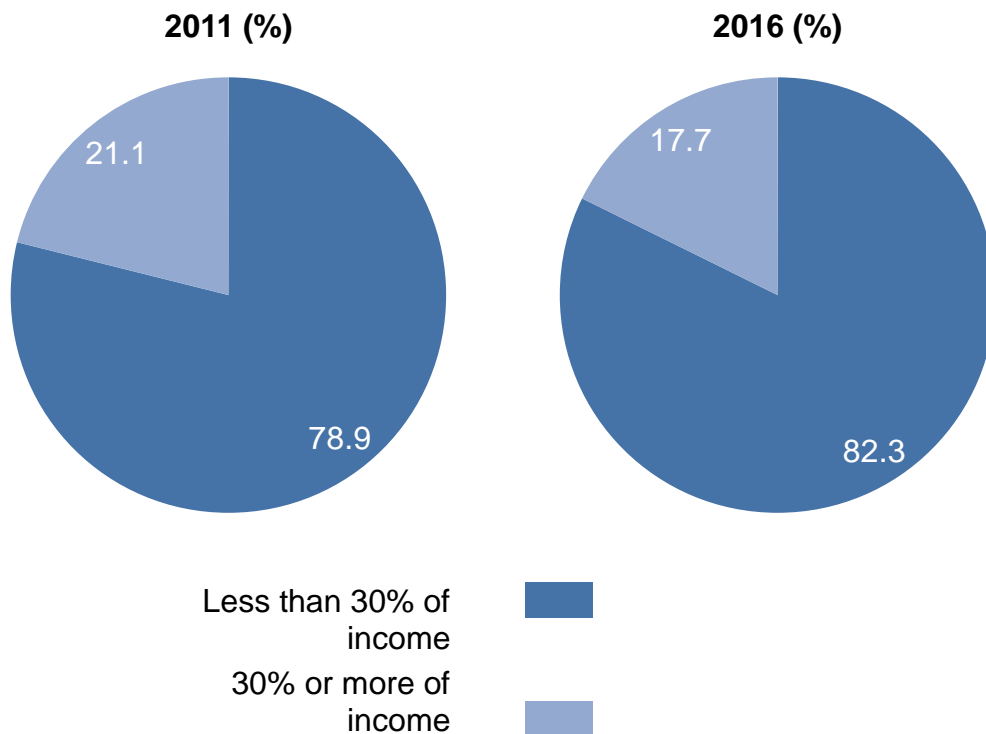
### Percentage Spent on Housing – Owners

In the City of Kawartha Lakes there was a decrease in the percentage of owners who are spending 30% or more of their income on shelter, from 21.1% in 2011 to 17.7% in 2016. There was a slight increase in the County of Haliburton where the percentage of owners spending 30% or more of their income on shelter went from 18.9% to 20.8%.

**Figure 20: Percentage of Income Spent on Accommodation Costs - Kawartha Lakes**

**Kawartha Lakes**

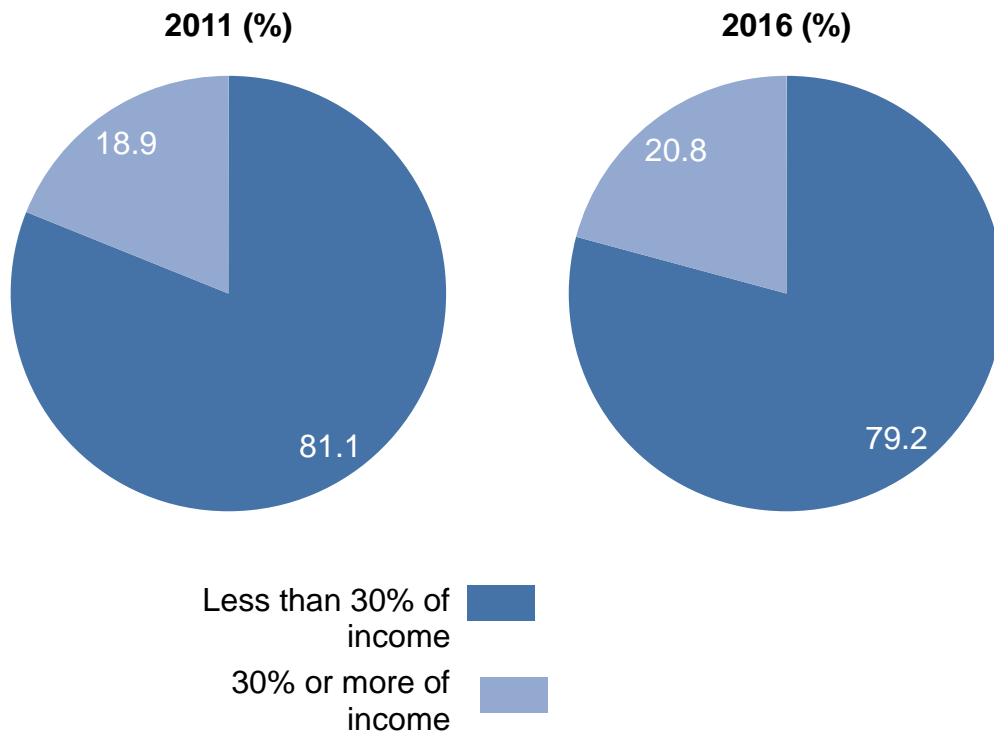
Spending on Shelter Costs	2011 (%)	2016 (%)
Less than 30% of income	78.9	82.3
30% or more of income	21.1	17.7
Total	100.0	100



**Figure 21: Percentage of Income Spent on Accommodation Costs - Kawartha Lakes**

**Haliburton**

<b>Spending on Shelter Costs</b>	<b>2011 (%)</b>	<b>2016 (%)</b>
Less than 30% of income	81.1	79.2
30% or more of income	18.9	20.8
Total	100.0	100



**Pension Incomes**

Seniors whose only source of income is based on CPP/OAS (basic pension for a single senior) have to spend 60% of their income on renting an average one bedroom apartment in the City of Kawartha Lakes.

**Table 8: Seniors Pension - CPP/OAS (\$)**

Benefit Programs	Single	Qualified Couple	
		Per Person	Couple
OAS - Old Age Security	601.45	601.45	1,202.90
GIS - Guaranteed Income Supplement	898.32	540.77	1,081.54
<b>Total</b>	<b>1,499.77</b>	<b>1,142.22</b>	<b>2,284.44</b>

Source: Canada Revenue Agency, 2019

## Social Assistance Rates

The average Kawartha Lakes rent amounts also exceed what a typical household earning minimum wage or receiving benefits under Ontario Works (OW), or Ontario Disability Support Program (ODSP) could afford to pay in rent. The table below shows the 2019 shelter rates for households receiving OW and ODSP.

**Table 9: 2019 Shelter Rates**

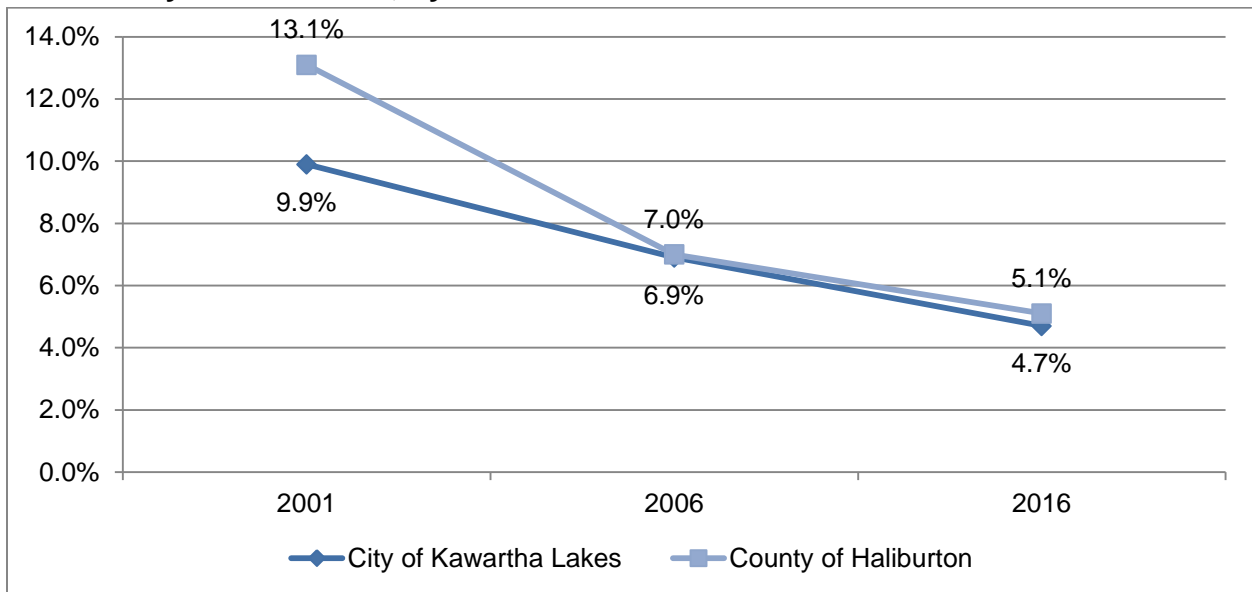
Ontario Works and ODSP Shelter Rates		
Case Type	OW	ODSP
Single	\$390	\$497
Couple	\$642	\$781
Single Parent + 1 child	\$642	\$781
Single Parent + 2 children	\$697	\$846
Couple + 1 child	\$697	\$846
Couple + 2 children	\$756	\$918

## Low Income – LICO

The incidence of low income is another significant and important measure of housing affordability, as it is a key driver of homelessness. It highlights the prevalence of low-income households, already severely burdened households; majority who are likely facing a grim housing situation or in core housing need. Statistics Canada uses 'low income cut-offs' or LICO<sup>1</sup> to identify the incidence of low income families and singles within a community. Figure 22 shows that the incidence of low income for the City and the County has decreased from 2001 to 2016. Despite the trend showing a decline, it has been noted that there is a growing divide between households with high and low incomes in the Service Area. Incomes are not increasing at the same rate as the costs of living including shelter costs, utilities and other goods and services.

<sup>1</sup> LICO is defined as "Income levels at which families or persons not in economic families spend 20% more than the average of their before tax income on food, shelter and clothing". Low income cut-off points are set for different sizes of families.

**Figure 22: Incidence of Low Income (LICO) Households, City of Kawartha Lakes and County of Haliburton, by Census Period**



Source: Statistics Canada, 2001, 2006, 2016 Census. Note data for 2011 is not available.

**Table 10: LICO by Census Division**

Number of people LICO

Year	Kawartha Lakes	Kawartha Lakes (Male)	Kawartha Lakes (Female)	Haliburton County	Haliburton County (Male)	Haliburton County (Female)
2016	3480	1810	1670	915	500	410
2011						
2006	5045	2414	2670	1112	569	535
2001	6735				1955	

Prevalence of people LICO (%)

Year	Kawartha Lakes	Kawartha Lakes (Male)	Kawartha Lakes (Female)	Haliburton County	Haliburton County (Male)	Haliburton County (Female)
2016	4.7	5	4.5	5.1	5.6	4.6
2011						
2006	6.9	6.7	7.2	7	7.2	6.7
2001	9.9				13.1	

**Table 11: LICO by Small Area**

Number of people LICO

Year	HMA	HDH	NWK	NEK	SWK	SEK	LWK	LEK
2016	425	495	515	700	305	420	390	1130
2006	266	700	864	709	595	682	494	1452

Prevalence of people LICO (%)

Year	HMA	HDH	NWK	NEK	SWK	SEK	LWK	LEK
2016	5.1	5.2	4.1	5.0	2.6	3.1	3.5	10.9
2006	3.6	8.5	6.5	5.0	5.1	5.0	4.9	14.9

- Statistics Canada.
  - a. 2001 Census (Census Division and Dissemination Area)
  - b. 2006 Census (Census Division and Dissemination Area)
  - c. 2011 Census and NHS (Census Division and Dissemination Area)
  - d. 2016 Census (Census Division and Dissemination Area)

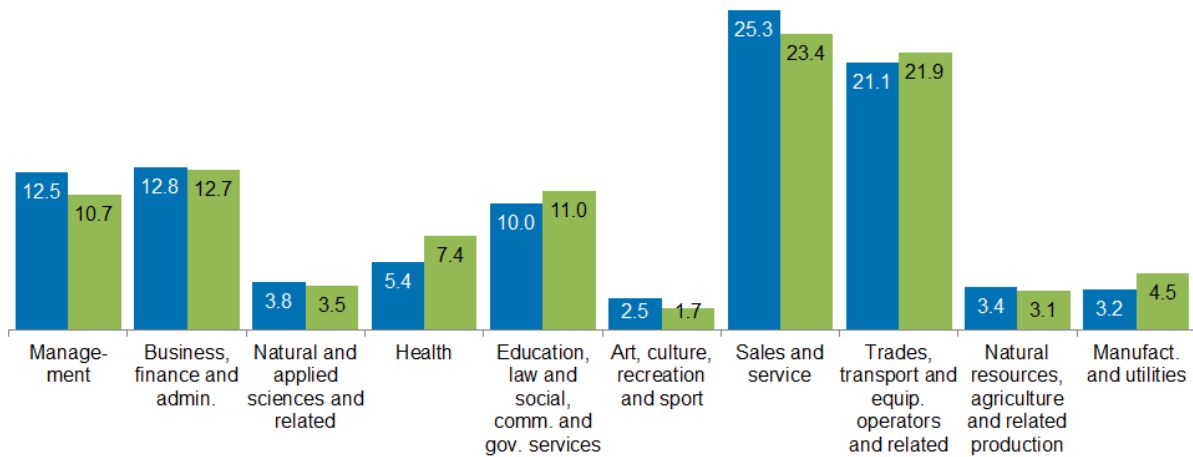


## Economic

### Industry

**Figure 23: Sector Occupation as a Percentage of all Employment by Small Area (2016 Census)**

	Management	Business, finance and admin.	Natural and applied sciences and related	Health	Education, law and social, comm. and gov. services	Art, culture, recreation and sport	Sales and service	Trades, transport and equip. operators and related	Natural resources, agriculture and related production	Manufact. and utilities
Haliburton	12.5	12.8	3.8	5.4	10.0	2.5	25.3	21.1	3.4	3.2
Kawartha Lakes	10.7	12.7	3.5	7.4	11.0	1.7	23.4	21.9	3.1	4.5



- Statistics Canada. 2017. Dissemination Areas of Kawartha Lakes and Haliburton County Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017.  
<https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>.

## Unemployment Rates

**Table 12: Unemployment Rate**

Unemployment Rate

Year	Kawartha Lakes	Kawartha Lakes (Male)	Kawartha Lakes (Female)	Haliburton County	Haliburton County (Male)	Haliburton County (Female)
2016	7.7	8.5	6.9	9.6	11.3	7.7
2011	8.5	9.9	6.9	9.3	9.5	9.1
2006	6.2	6.3	6.1	7.5	7.9	7.1
2001	6.9	6.1	8.0	5.2	5.4	5.0

Unemployment Rate

Year	HMA	HDH	NWK	NEK	SWK	SEK	LWK	LEK
2016	10.6	8.6	6.9	8.6	6.7	7.3	7.9	10.0
2006	5.5	8.7	6.4	3.9	5.0	6.0	6.9	9.8

- Statistics Canada.
  - a. 2001 Census (Census Division and Dissemination Area)
  - b. 2006 Census (Census Division and Dissemination Area)
  - c. 2011 Census and NHS (Census Division and Dissemination Area)
  - d. 2016 Census (Census Division and Dissemination Area)

## **Housing Market**

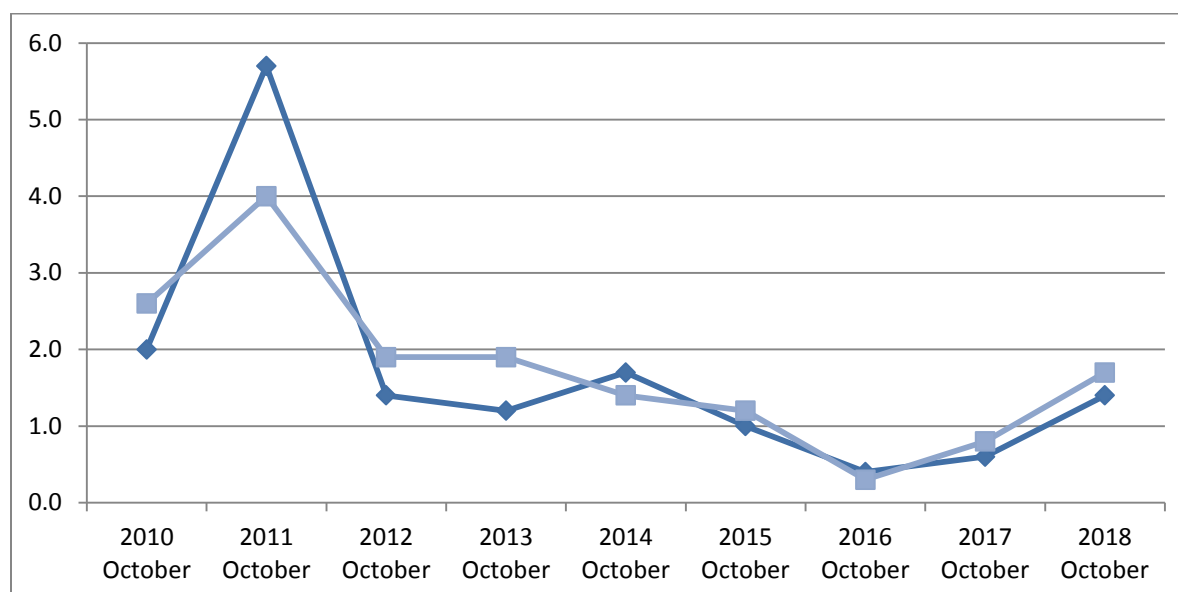
### **Vacancy Rates**

One of the likely factors leading to renters having to spend more of their income on shelter costs is due to very low vacancy rates. According to the CMHC Rental Market Survey, vacancy rates have been below 1% for the past two years. Unfortunately, vacancy and rental costs data from CMHC is not available for the County of Haliburton. Confirmation that rental costs have increased has been confirmed by the CMHC. Since 2010 rental rates have increased by approximately 20% in the City of Kawartha Lakes. This rate has far outpaced the Bank of Canada's reported inflation above 12% during that same time period according to the Consumer Price Index.

An aging population and smaller households, along with an overwhelming reliance on single detached homes for housing in our area is contributing to a very low vacancy rate for rental units. This is driving rental costs upward at a pace even greater than inflation and putting added financial pressures on renters especially.

**Figure 24: Vacancy Rates for Kawartha Lakes Service Area**

	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom +	Total
2010 October	7.1 b	2.0 a	2.6 a	1.2 a	2.5 a
2011 October	**	5.7 b	4.0 b	3.6 d	5.1 b
2012 October	0.0 c	1.4 a	1.9 a	1.4 d	1.6 a
2013 October	**	1.2 a	1.9 c	**	2.2 b
2014 October	0.0 d	1.7 c	1.4 a	0.0 d	1.3 a
2015 October	**	1.0 d	1.2 a	**	2.1 c
2016 October	0.0 d	0.4 b	0.3 b	0.0 d	0.3 b
2017 October	**	0.6 a	0.8 a	0.0 d	0.7 a
2018 October	0.0 d	1.4 a	1.7 c	0.0 d	1.4 a



The following letter codes are used to indicate the reliability of the estimates:

a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)

\*\* Data suppressed to protect confidentiality or data not statistically reliable

++ Change in rent is not statistically significant. This means that the change in rent is not statistically different than zero (0). (Applies only to % Change of Average Rent Tables).

- No units exist in the universe for this category

- The Canadian Housing and Mortgage Corporation. (2019, April 9). The Housing Market Information Portal. Retrieved from <https://www03.cmhc-schl.gc.ca/hmiportal/en/#TableMapChart/423001/5/Kawartha%20Lakes>.

**CMHC Average Market Rent – Occupied**

**Average Rents**

While average rents for purpose built rental units in Kawartha Lakes have decreased slightly over the last year, they are still not yet at an affordable level for many households including seniors receiving a basic pension. For example, the average one-bedroom rent is still 6.0% higher than three years ago (i.e., \$816 in 2015 and \$865 in 2018).

A lack of supply and low vacancy rate contributes to the high rents relative to incomes. CKL wishes to increase the stock of rental housing in order to meet both housing needs and increase the local rental housing supply. Table 13 shows Kawartha Lakes average rents are below average rents in Ontario; however, they remain out of reach for moderate to low income households. In 2016, 51.6% of all renters in Kawartha Lakes were facing housing affordability challenges (spending 30% or more on housing costs).

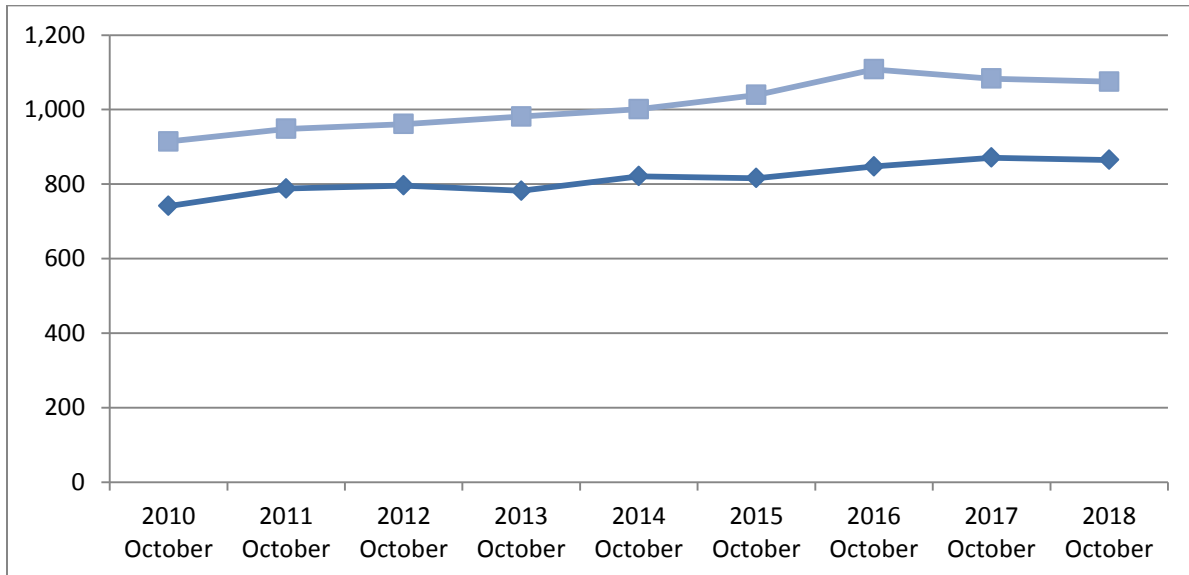
**Table 13: Average Rents by Bedroom Type- Private Apartments: Ontario and Kawartha Lakes CA**

<b>Private Apartment Average Rents (\$) by Bedroom Type- Ontario- Kawartha Lakes</b>								
<b>Centre</b>	<b>1-Bedroom</b>		<b>2-Bedroom</b>		<b>3-Bedroom</b>		<b>Total</b>	
	<b>2017</b>	<b>2018</b>	<b>2017</b>	<b>2018</b>	<b>2017</b>	<b>2018</b>	<b>2017</b>	<b>2018</b>
<b>Kawartha Lakes CA</b>	871	865	1,075	1,054	1,246	1,177	996	959
<b>Ontario 10,000+</b>	1,044	1,105	1,208	1,266	1,450	1,500	1,140	1,208

Source: CMHC Rental Market Report, Ontario (Fall 2018). Note: Data is used for the month of October for the year 2017 and 2018. Not data available for County of Haliburton.

**Figure 25: CMHC Average Market Rents for Kawartha Lakes Service Area**

	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom +	CPI
2010 October	563 a	741 a	914 a	1,033 a	100.00
2011 October	560 a	788 a	948 a	1,099 b	102.16
2012 October	569 b	796 a	961 a	1,117 a	104.84
2013 October	607 b	782 a	981 a	1,119 a	106.14
2014 October	596 c	821 a	1,001 a	1,154 b	107.35
2015 October	665 b	816 a	1,039 a	1,193 c	108.48
2016 October	567 d	847 a	1,108 b	1,232 c	109.95
2017 October	700 b	871 a	1,083 a	1,255 a	112.20
2018 October	718 b	865 a	1,075 a	1,177 c	114.62

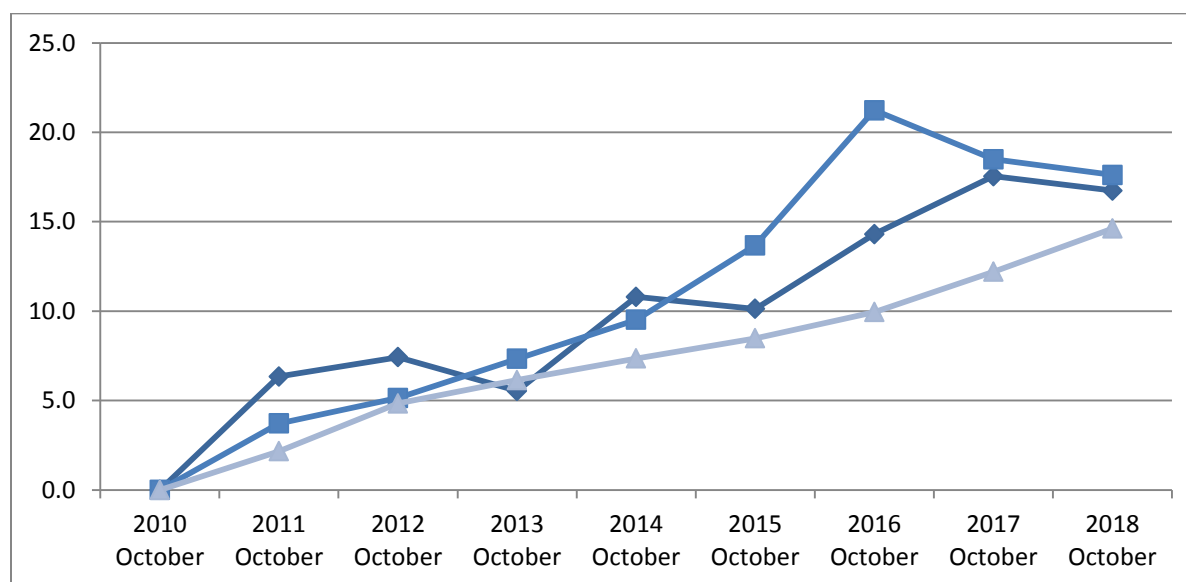


- The Canadian Housing and Mortgage Corporation. (2019, April 9). The Housing Market Information Portal. Retrieved from <https://www03.cmhc-schl.gc.ca/hmiportal/en/#TableMapChart/423001/5/Kawartha%20Lakes>.
- The Bank of Canada. (2019, April 9). Inflation Calculator. Retrieved from <https://www.bankofcanada.ca/rates/related/inflation-calculator/>.

## CMHC Average Market Rent (Percent Change from 2010) – Occupied

Figure 26: Average Market Rent Change for Kawartha Lakes Service Area

	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom +	CPI
2010 October	0.0	0.0	0.0	0.0	0.0
2011 October	-0.5	6.3	3.7	6.4	2.2
2012 October	1.1	7.4	5.1	8.1	4.8
2013 October	7.8	5.5	7.3	8.3	6.1
2014 October	5.9	10.8	9.5	11.7	7.3
2015 October	18.1	10.1	13.7	15.5	8.5
2016 October	0.7	14.3	21.2	19.3	10.0
2017 October	24.3	17.5	18.5	21.5	12.2
2018 October	27.5	16.7	17.6	13.9	14.6



- The Canadian Housing and Mortgage Corporation. (2019, April 9). The Housing Market Information Portal. Retrieved from <https://www03.cmhc-schl.gc.ca/hmiportal/en/#TableMapChart/423001/5/Kawartha%20Lakes>.
- The Bank of Canada. (2019, April 9). Inflation Calculator. Retrieved from <https://www.bankofcanada.ca/rates/related/inflation-calculator/>.

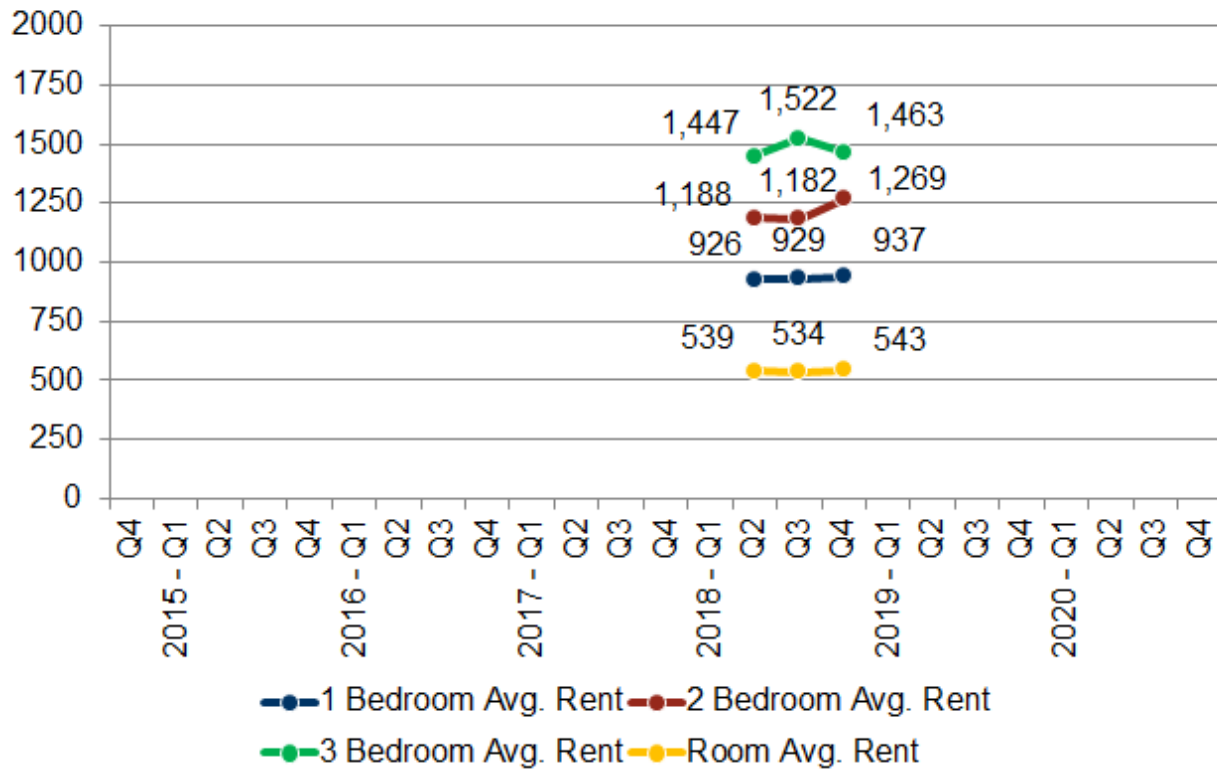
## CKL-H AMR – Vacant

Starting in 2018, the City of Kawartha Lakes Human Services department started tracking vacant properties market rents. The department looks at a variety of sources to compile weekly listings to assist those with housing searches. It began evident that the

low vacancy rate was having an effect on the private market housing situation and that the average rents collected in the CMHC occupied unit survey were not always realistic. This was likely driven by the market which had few rental opportunities however significantly numbers looking for housing. Since legislation allows an unregulated increase in rents between vacancies, rents could increase more with still a market that needed the unit.

**Figure 27: 2018 Local Average Market Rent Survey Data**

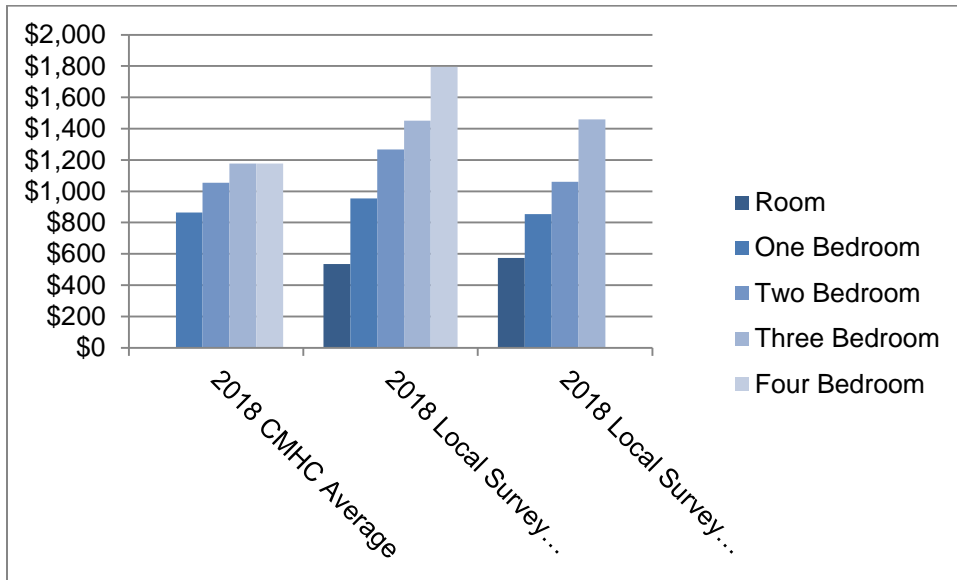
Service Area Average Rent (Housing Help Rental Listings)



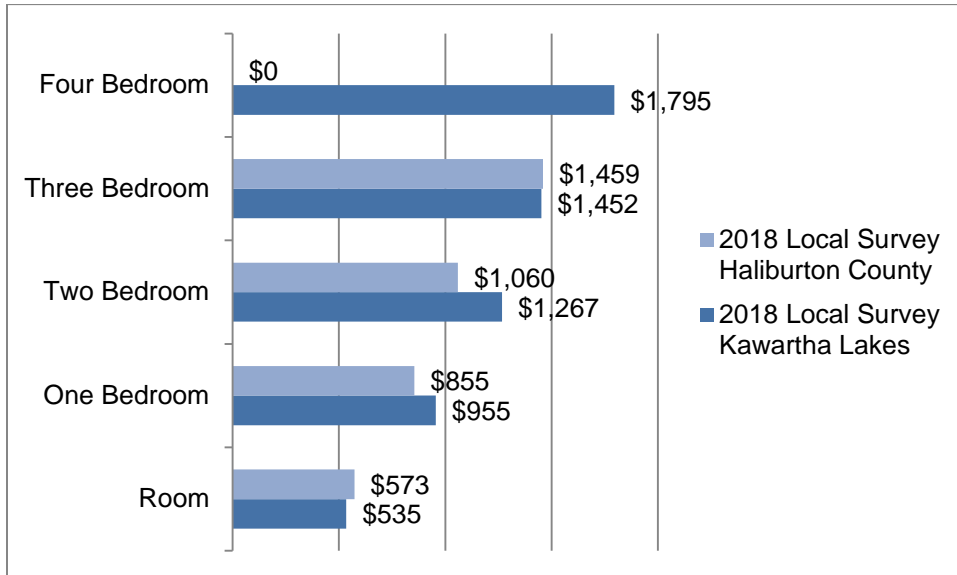
- The data is created by City of Kawartha Lakes Human Services staff through the weekly rental housing list from public advertisements of places for rent.



**Figure 28: Average Rents – CMHC Survey of Occupied Units versus Local Survey of Vacant Units**

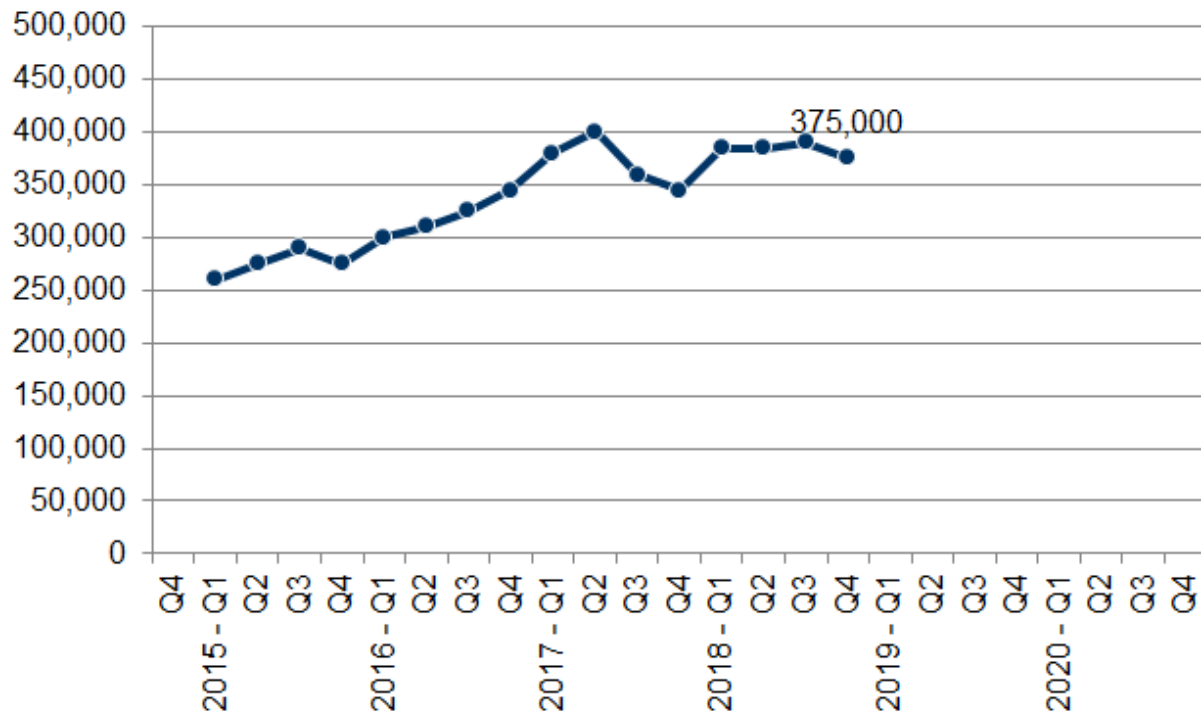


**Figure 29: Local Average Market Rents – Vacant Units**



## House Prices

Kawartha Lakes Single Detached Home Sales - Median Price (CREA)

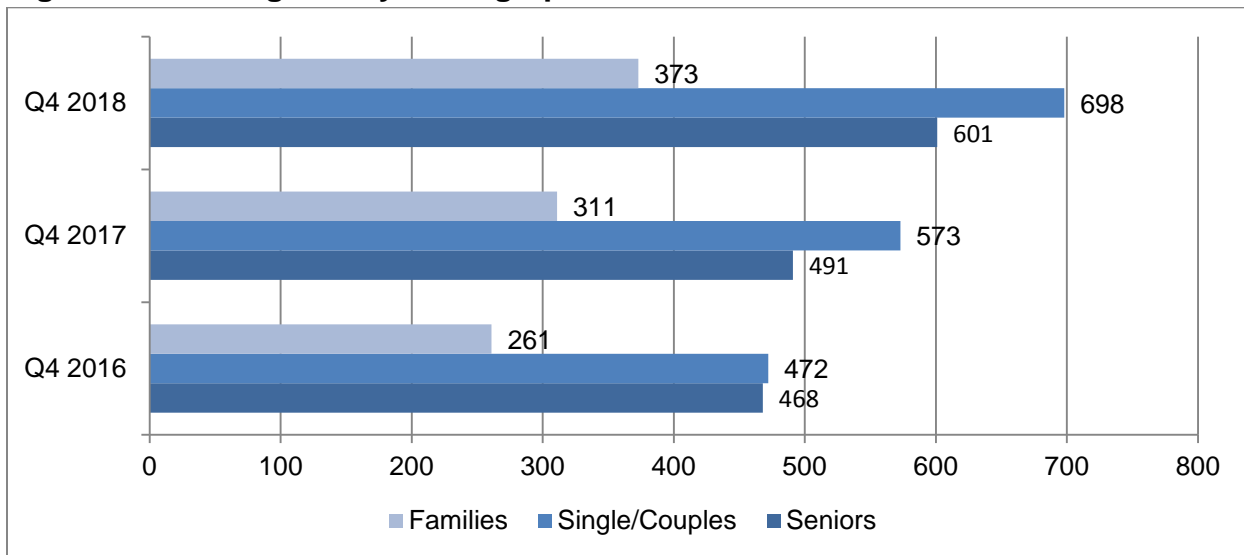


[http://creastats.crea.ca/kawa/mls05\\_median.html](http://creastats.crea.ca/kawa/mls05_median.html)

## Waiting List

The City of Kawartha Lakes manages a centralized waiting list to address the demand for social housing. There are 1,142 subsidized housing units in Kawartha Lakes and Haliburton (726 units in Lindsay, 181 units in the rest of the City and 235 units in the County of Haliburton). As of December 2018, there were almost 1,700 unique households waiting for these units (601 senior households, 373 families- households with dependants and 698 single/couples- households without dependents ), as shown in Figure 30 for three periods, over the same quarter (Q4). In 2018, only 98 of the 1,142 units vacated. Average wait times range from 3-5 years. This is a significant wait time for affordable housing and there is currently a shortage of available units.

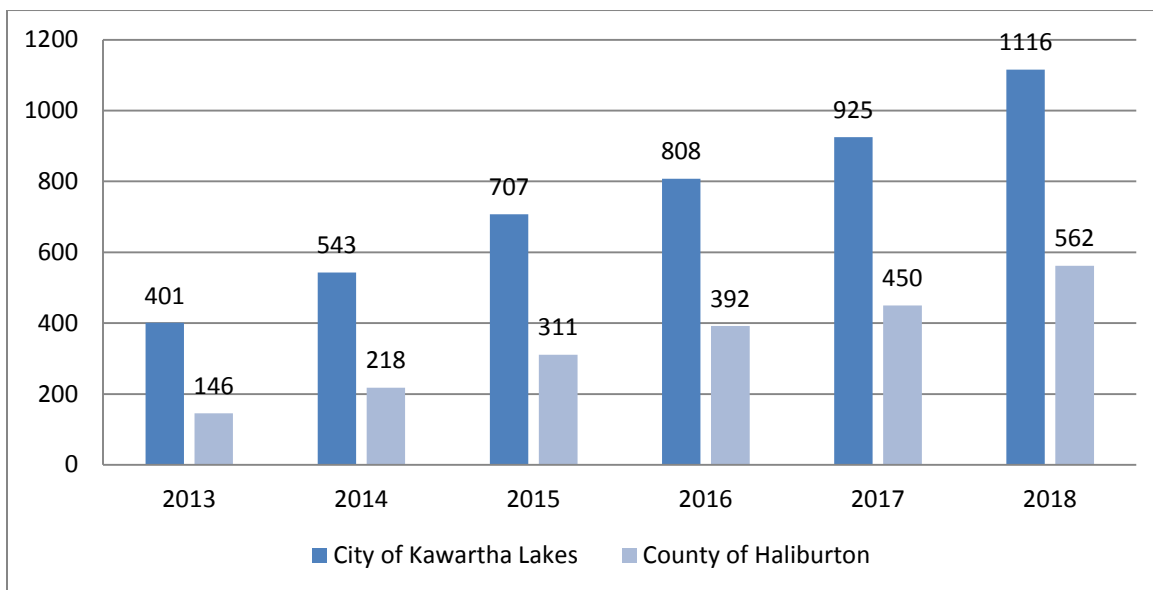
**Figure 30: Waiting List by Demographics**



Source: City of Kawartha Lakes, Housing Division

The waiting list has more than doubled from 2014 to 2018<sup>2</sup>, as illustrated in Figure 31. It is clear that there are a growing number of households with low and low to moderate incomes that continue to experience difficulty in finding housing that they can afford with the resources that they have available. The demand for social housing has increased yearly for the past 5 years, in both Service areas.

**Figure 31: Households on the Social Housing Waiting List by Year and Service Area**



<sup>2</sup> In 2014, City of Kawartha Lake's Housing Help Division streamlined the application process and introduced an online application system. This has likely contributed to some growth.

Source: City of Kawartha Lakes, Housing Division

Approximately 80% of social housing applicants are local to Kawartha Lakes or the County of Haliburton. Table 14 below is a summary of who is applying of housing by service area.

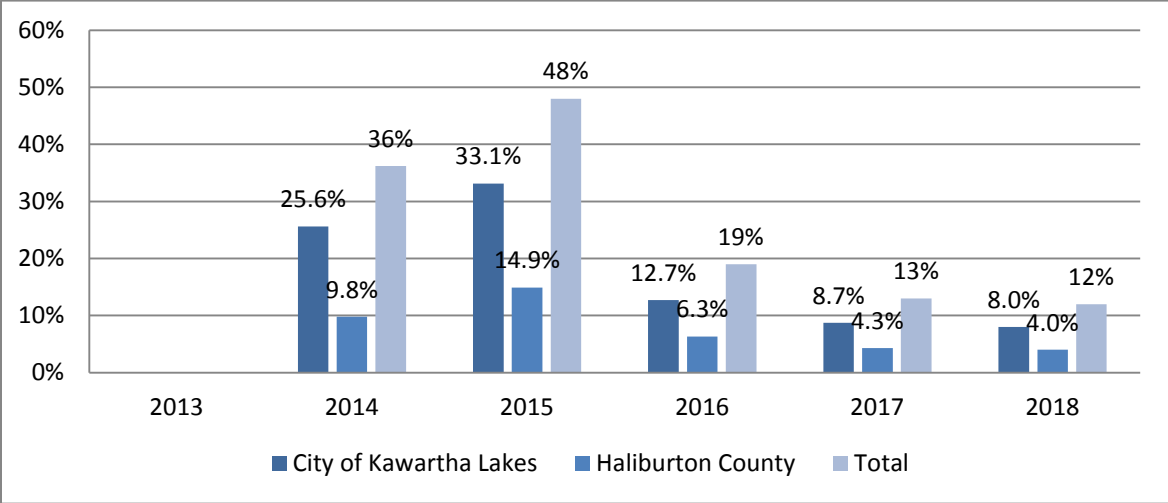
**Table 14: Social Housing Wait List Trends- Applicants Location**

Location	Senior	No Dependents	With Dependents	Total	Percentage of Total
Kawartha Lakes	305	480	235	1020	60%
Haliburton County	166	120	51	337	20%
Other	128	116	96	340	20%
Total	599	716	382	1697	
Percentage of Total	35%	42%	23%		

Source: City of Kawartha Lakes, Housing Division, 2018

The average annual percentage growth of the social housing waiting list is 25%, as shown in Figure 32. The growth appears to have peaked in 2014 and 2015 and stabilized around 12-13% in 2017 and 2019. It is anticipated that demand will continue to grow as the population in the Service Area is forecasted to grow.

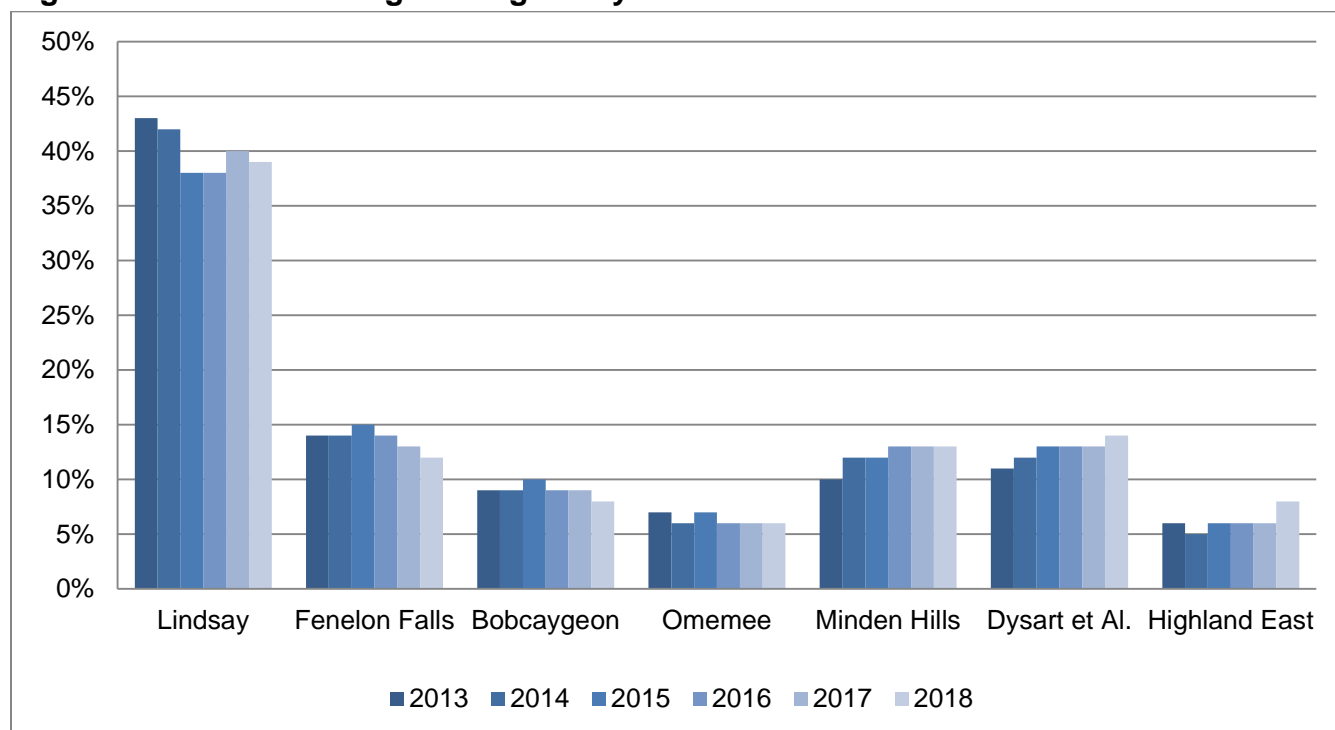
**Figure 32: Social Housing Waitlist Percentage Growth 2013-2018, City of Kawartha Lakes and County of Haliburton**



Source: City of Kawartha Lakes, Housing Division, 2018

Based on current waitlist data, the highest need for social housing in City of Kawartha Lakes is in Lindsay, followed by Fenelon Falls. For the County of Haliburton the highest need for social housing is in the Village of Haliburton, followed by Minden. Figure 33 and Table 15 show the trends over time and the percentage distribution of households on the social housing waiting list by location.

**Figure 33: Social Housing Waiting list by Location and Year**



Source: City of Kawartha Lakes, Housing Division, 2018. Note Algonquin Highlands does not have data.

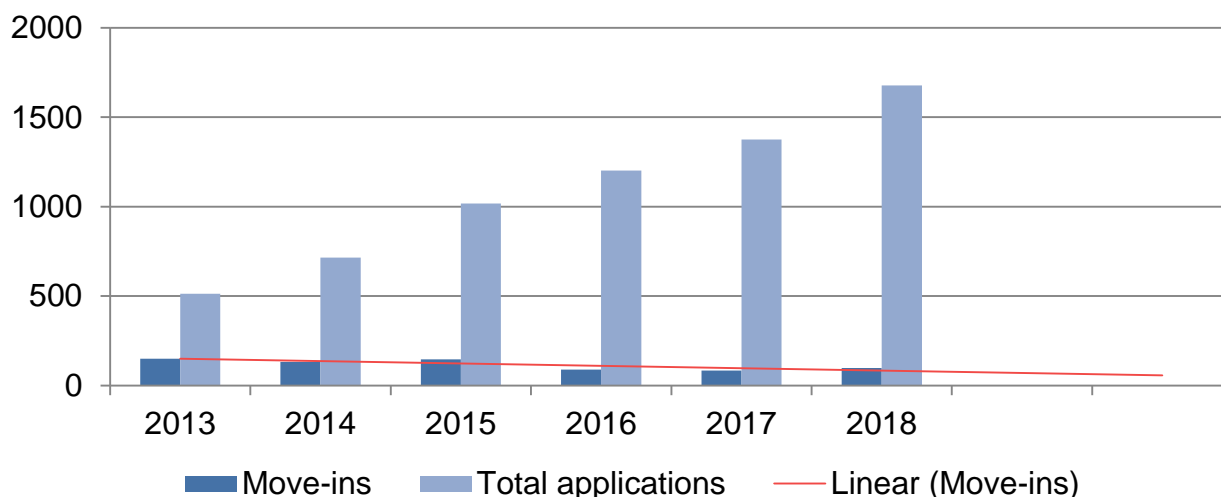
**Table 15: Distribution of Households on the Social Housing Waiting list by Location and Year**

Location	2013	2014	2015	2016	2017	2018
<b>Lindsay</b>	43%	42%	38%	38%	40%	39%
<b>Fenelon Falls</b>	14%	14%	15%	14%	13%	12%
<b>Bobcaygeon</b>	9%	9%	10%	9%	9%	8%
<b>Omemee</b>	7%	6%	7%	6%	6%	6%
<b>Minden Hills</b>	10%	12%	12%	13%	13%	13%
<b>Dysart et Al.</b>	11%	12%	13%	13%	13%	14%
<b>Highland East</b>	6%	5%	6%	6%	6%	8%

Source: City of Kawartha Lakes, Housing Division, 2018.

Figure 34 provides a glimpse of the number of applicants on the waiting list and the proportion of households that have been housed in a given year. In more recent years, a smaller number of households from the waiting list are being housed.

**Figure 34: Social Housing Waiting List versus Unit Turnover, City of Kawartha Lakes and County of Haliburton**



Source: City of Kawartha Lakes, Housing Division, 2018.

Households who apply for housing today may wait as long as seven years. The wait times trend over the past four years is shown in Table 16.

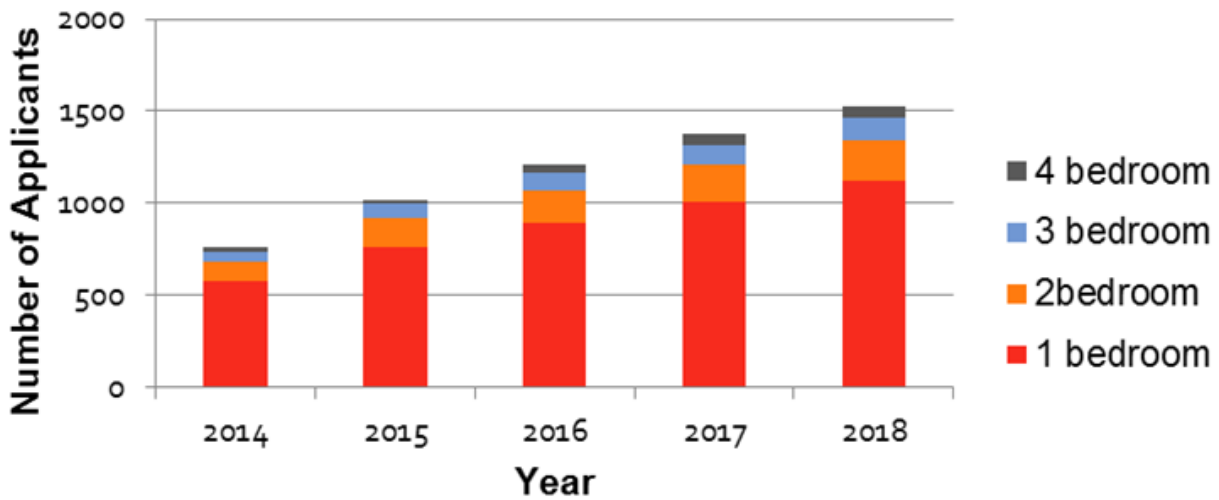
**Table 16: Social Housing Wait Time Trends, City of Kawartha Lakes and County of Haliburton**

Unit Size	All - Wait time for most applicants (years)	Haliburton - Wait time for most applicants (years)	Lindsay - Wait time for most applicants (years)	Kawartha Lakes (not Lindsay) - Wait time for most applicants (years)
1 bedroom	4.64	3.61	5.23	3.40
2 bedroom	4.01	2.78	4.11	1.58
3 bedroom	3.60	1.29	3.61	N/A
4 bedroom	1.13	1.13	N/A	N/A
Bachelor	4.56	N/A	4.56	N/A
<b>Total</b>	<b>4.30</b>	<b>3.58</b>	<b>4.83</b>	<b>3.39</b>

Source: City of Kawartha Lakes, Housing Division

Figure 35 shows the number of households waiting for one, two, three and four bedroom units. The highest need for social housing is for one bedroom units.

**Figure 35: Waiting List by Bedroom Size**

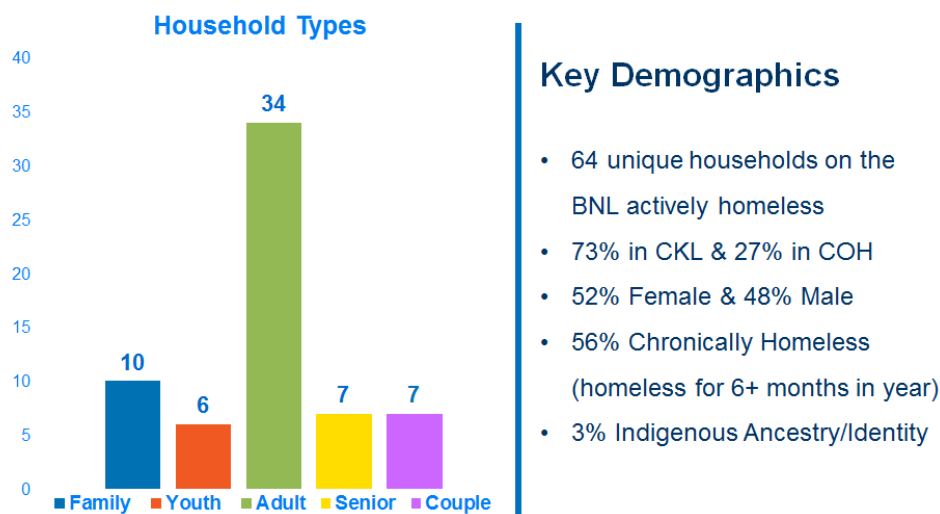


**Homelessness**

Since 2016, the City of Kawartha Lakes and County of Haliburton have been committed to identifying everyone experiencing homelessness in the community through the Coordinated Entry System. Through Coordinated Entry, CKL will be able to organize its response to homelessness and improve outcomes through intentional housing and supports allocation and prioritization of the most vulnerable individuals experiencing homelessness in the community.

As a commitment to this, CKL has partnered with community agencies to continually add individuals to the By Name List (BNL), a real-time list of all the individuals experiencing homelessness.

**Figure 36: 2018 Homelessness By-Name-List**



**Key Demographics**

- 64 unique households on the BNL actively homeless
- 73% in CKL & 27% in COH
- 52% Female & 48% Male
- 56% Chronically Homeless (homeless for 6+ months in year)
- 3% Indigenous Ancestry/Identity

- Source: CKL-H Housing Help

As of January 2019, there were 64 unique households that were actively homeless on the BNL. It's significant to note the demographic composition of the BNL, with single adults between the ages of 25-59 years old making up 53% of the list. Families account for 16%, youth between the ages of 16-24 years old at 9%, and seniors and couples each contributing 11% respectively.

Almost 75% of individuals identified are located in CKL due to the larger number of services that are located in CKL as opposed to Haliburton County.

It should be noted that 3% of individuals on the BNL are of Indigenous Ancestry or identify as Indigenous, again demonstrating that Indigenous individuals are overrepresented in the homelessness population. This national trend is also seen in the BNL in CKL.

In addition, it is clear that the length of time that individuals have been homeless is significant. More than half of the individuals on the BNL are chronically homeless, which means that they have been homeless for a total of 6 months or more in the last year, a marker for high acuity.

It is important to note that the demographics of the BNL are changing on a daily basis as individuals are moving on and off the BNL so these numbers may not reflect the level of need today. These numbers reflect the composition of the BNL as of January 2019.

**Table 17: 2016 versus 2018 Registry Weeks Key Demographics**

<b>Demographics</b>	<b>2016 Registry Week</b>	<b>2018 Registry Week</b>
<b>Chronic</b>	44%	55%
<b>Episodic</b>	23%	36%
<b>Average Length of Time Homeless</b>	19 months	18 months
<b># without housing for more than 2 years</b>	46%	17%
<b>Tri-morbid</b>	7%	16%

In May 2018, CKL completed its second Registry Week enumeration, two years after the first enumeration completed in 2016. It is clear that there has been a significant increase in the acuity of individuals who are experiencing homelessness since 2016.



Both chronic and episodic homelessness has increased significantly since 2016, with chronic homelessness accounting for over half of the number of individuals who were identified. Even though the number of individuals who have been without housing for two years has declined, households are still experiencing homelessness for over a year. Finally, those who identify as tri-morbid (identify physical health, mental health and substance use) has doubled since 2016. Individuals who are tri-morbid are often high acuity due to the complex, co-occurring issues that are identified.

## 2018 Registry Week

**Table 18: 2018 Registry Week Participation**

	Youth (16-24)	Adults	Family	Total Surveys
CKL	6	35	5	46
COH	10	9	10	29
<b>Demographic Total</b>	<b>16</b>	<b>44</b>	<b>15</b>	<b>75</b>

During Registry Week 2018, 75 households self-identified as experiencing homelessness. Youth accounted for 21% of all survey respondents, adults accounted for 59% and families represented 20% of all surveys completed.

In total, 61% of the surveys were completed in CKL and 39% were completed in Haliburton. It should be noted that survey location may not accurately reflect represent an individuals' home community, but instead, indicates where that individual was found at that point in time, or where they accessed a service/community event during Registry Week. It is significant to note that in terms of special demographic populations, Haliburton had a higher number of youth and families who were identified to be homeless.

**Table 19: 2018 Level of Acuity – City of Kawartha Lakes**

Level of Acuity, CKL	Youth (16-24)	Adult (25+)	Family	Total Respondents	Total Percentage
0-3	0	2	1	3	7%
4-7	1	15	0	16	35%
8+	5	18	4	27	59%
<b>Total</b>	<b>6</b>	<b>35</b>	<b>5</b>	<b>46</b>	<b>100%</b>

During Registry Week, the VI-SPDAT (Vulnerability Index Service Prioritization Decision Assistance Tool) is used to determine an individual's level of acuity, or their depth of need. Individuals who score low (1-3) require minimal supports, while those who score

moderate (4-7) require time-limited case management and short-term financial support; and, finally those who score high (8+) will require permanent-supportive housing.

Registry Week 2018 highlighted the significant number of individuals who are homeless who are scoring in the high acuity range. The majority of respondents in both CKL and Haliburton scored within the highest level of acuity, an 8 or higher. When broken down, 88% of youth score 8+, while 73% of families and 54% of adults are also considered high acuity. When both regions are combined, the number of individuals who score an 8 or higher is 50, accounting for 67% of total respondents identified during Registry Week.

During the 2016 Registry Week, 44% of households were identified to have scored an 8+ on the VISPDAT, compared to the 67% of households who scored an 8+ in 2018. This increase of 23% demonstrates the continued rise of the depth of need within the community and in turn, the intensive supports needed to ensure that households are successful in finding and maintaining their home.

**Table 20: 2018 Level of Acuity – County of Haliburton**

Level of Acuity, COH	Youth (16-24)	Adult (25+)	Family	Total Respondents	Total Percentage
0-3	1	1	0	2	7%
4-7	0	2	2	4	14%
8+	9	6	8	23	79%
<b>Total</b>	<b>10</b>	<b>9</b>	<b>10</b>	<b>29</b>	<b>100%</b>

- 2018 Registry Week Final Report. City of Kawartha Lakes. <https://www.kawarthalakes.ca/en/living-here/resources/Poverty-Reduction-/20000-Homes-Registry-Week-Final-Report--Accessible-Version.pdf>

## Housing Supply

### Dwelling Characteristics

Meanwhile, dwelling characteristics remain stable in both the City and County. Single detached homes continue to make up an overwhelming majority of living spaces. In the City over 83% of all dwellings are single detached homes. Over 90% of all dwellings in the County are single detached homes. Comparing the aging population and the number of one and two person households with the types of dwellings available, there is a mismatch. However, the overall percentage of single detached homes making up all dwellings decreased slightly in both the City of Kawartha Lakes and the County of Haliburton. In the County, of all additional housing units that came online between 2011 and 2016, only 88% were single detached homes, less than the overall percentage of single detached homes in the County, 93%. This trend was even more pronounced in the City where only 73% of additional housing units between 2011 and 2016 were single detached homes. This reduction in the percentage of new housing units being made up of single detached homes may be a response to the aging population and the number of one and two person households.

As illustrated in Table 21, the predominant dwelling type in the City and County are single detached homes, at 83.5% and 92.8% respectively. Of the housing stock in the Service areas, 5.3% in the County of Haliburton is apartments and in the City of Kawartha Lakes 11.9% make up this structure.

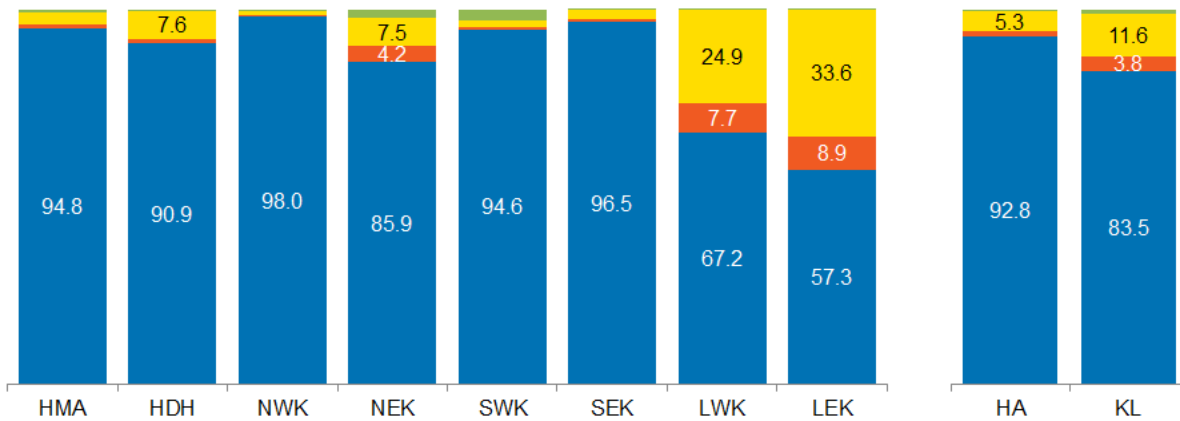
**Table 21: Dwelling Structure Type, City of Kawartha Lakes and County of Haliburton, 2016**

Dwelling Type	City of Kawartha Lakes		Haliburton County	
	#	%	#	%
Single-detached	25990	83.5	7835	92.8
Semi-det./row	1175	3.8	105	1.2
Apartment (any)	3620	11.6	450	5.3
Other/movable	325	1.0	55	0.7

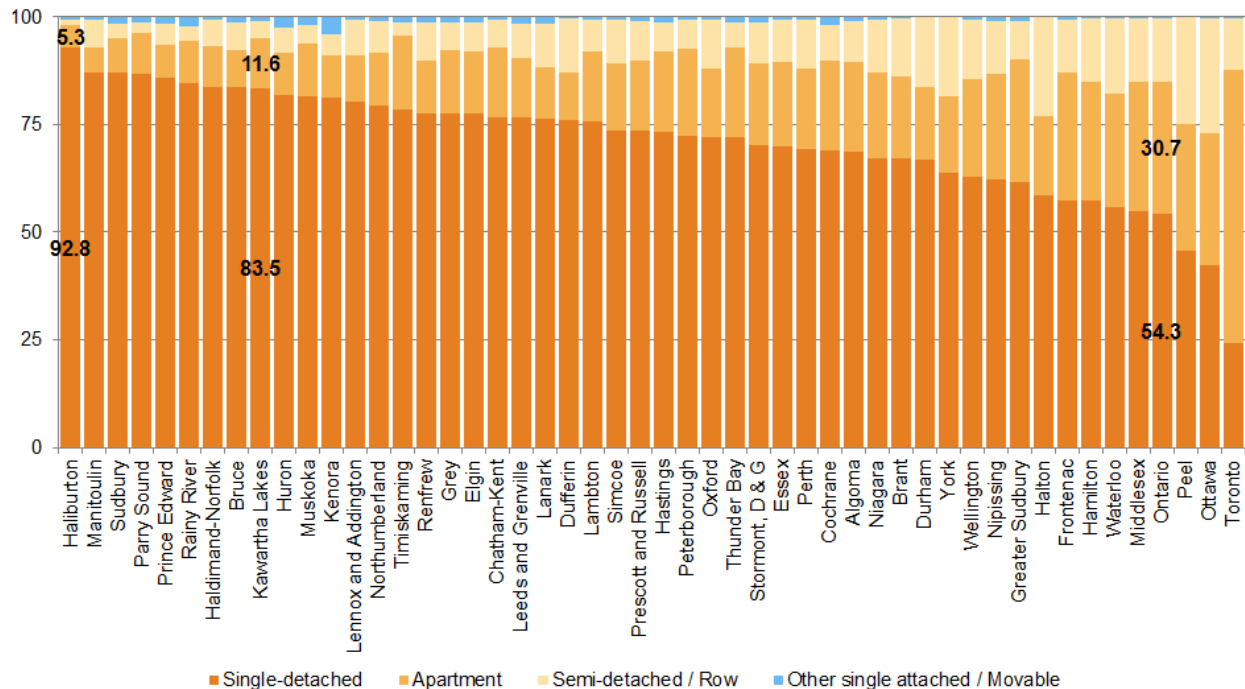
Source: Statistics Canada, 2016 Census

**Figure 37: Dwelling Type as a Percentage of Households by Small Area (2016 Census)**

	HMA	HDH	NWK	NEK	SWK	SEK	LWK	LEK	HA	KL
Single-detached	94.8	90.9	98.0	85.9	94.6	96.5	67.2	57.3	92.8	83.5
Semi-det. / row	1.1	1.2	0.3	4.2	0.6	0.9	7.7	8.9	1.2	3.8
Apartment (any)	3.2	7.6	1.3	7.5	1.9	2.5	24.9	33.6	5.3	11.6
Other / movable	0.9	0.3	0.4	2.3	2.9	0.1	0.2	0.2	0.7	1.0



**Figure 38: Dwelling Type as a Percentage of Households by Census Division (2016 Census)**

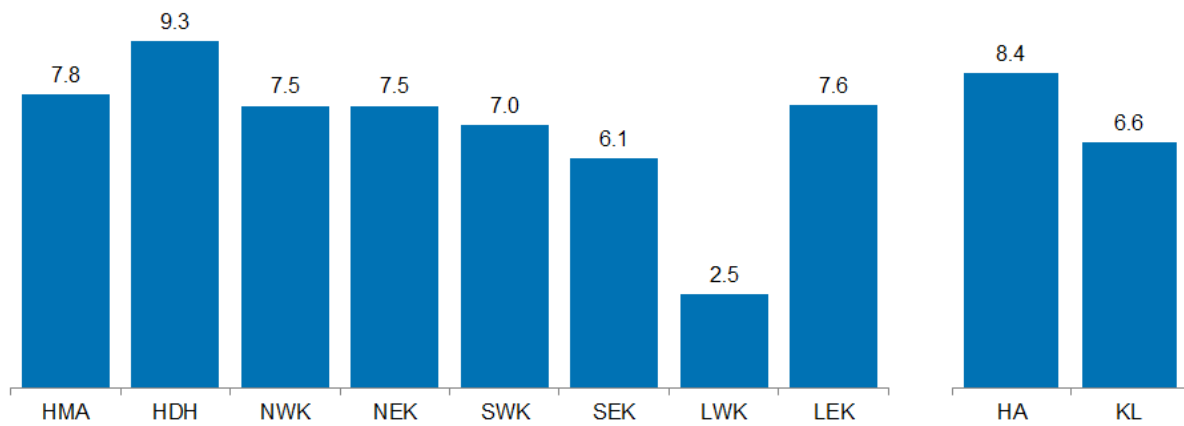


- Statistics Canada. 2017. *Kawartha Lakes, CDR [Census division], Ontario and Ontario [Province]* (table). *Census Profile*. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>. Retrieved on March 5, 2017.
- Statistics Canada. 2013. *Kawartha Lakes, CDR, Ontario (Code 3516)* (table). *National Household Survey (NHS) Profile*. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013. <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E>. Retrieved on March 5, 2017.
- Statistics Canada. 2012. *Kawartha Lakes, Ontario (Code 3516) and Ontario (Code 35)* (table). *Census Profile*. 2011 Census. Statistics Canada Catalogue no. 98-316-XWE. Ottawa. Released October 24, 2012. <http://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E>. Retrieved on March 5, 2017.
- Statistics Canada. 2017. *Dissemination Areas of Kawartha Lakes and Haliburton County* Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>.

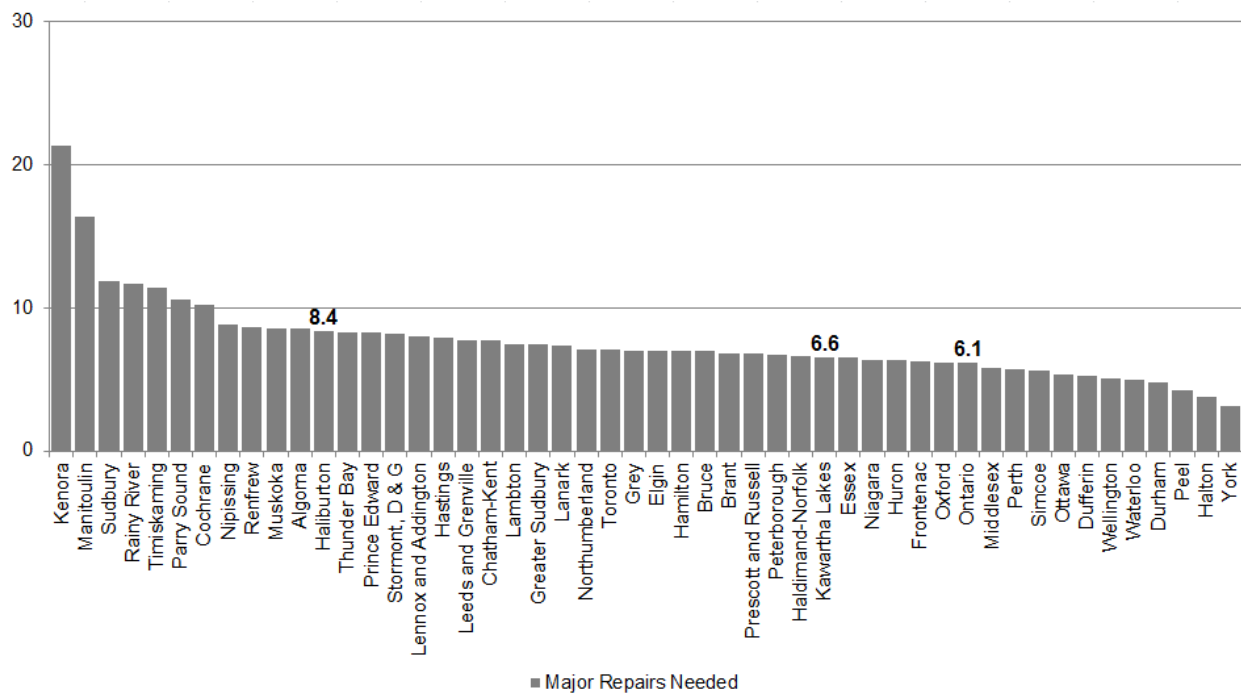
## Condition of Housing

**Figure 39: Percentage of Dwellings in Need of Major Repairs by Small Area (2016 Census)**

HMA	HDH	NWK	NEK	SWK	SEK	LWK	LEK	HA	KL
7.8	9.3	7.5	7.5	7.0	6.1	2.5	7.6	8.4	6.6



**Figure 40: Percentage of Dwellings in Need of Major Repairs by Census Division (2016 Census)**



- Statistics Canada. 2017. *Kawartha Lakes, CDR [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>. Retrieved on March 5, 2017.*
- Statistics Canada. 2017. *Dissemination Areas of Kawartha Lakes and Haliburton County Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>.*

### **Affordable Housing Stock**

The City of Kawartha Lakes (CKL) is the municipal Service Manager (SM) responsible for the administration of approximately 1,142 subsidized units of social housing located within the communities of Lindsay, Bobcaygeon, Fenelon Falls, Omemee, Haliburton, Wilberforce and Minden. The Housing Services Act requires the CKL maintain 871 social housing units to provide rent-gear-to income housing for low-income households.

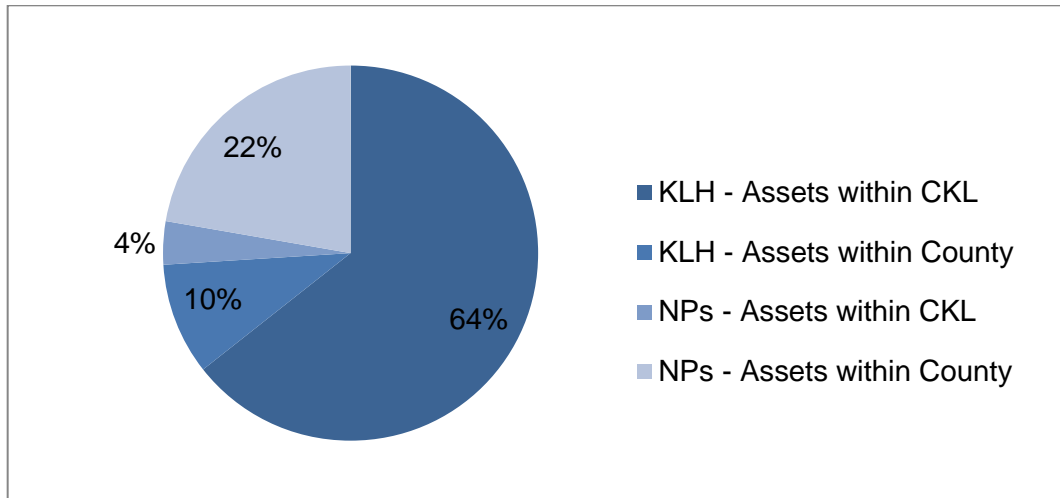
The Service Manager social housing portfolio is comprised of approximately 700<sup>3</sup> units (64%) managed by KLH Housing Corp (municipally managed provider), and another 237 units (25%) distributed among five non-profit housing providers. The distribution of this housing stock for the Service area is noted below and illustrated in Figure 41.

- Kawartha Lakes- Haliburton Housing Corporation (KLH) social housing units/assets within City of Kawartha Lakes- 587 units (96%)
- Kawartha Lakes- Haliburton Housing Corporation (KLH) social housing units/assets within the County of Haliburton- 88 units (10%)
- Non-profit housing providers- social housing units/assets within City of Kawartha Lakes- 34 units (4%)
- Non-profit housing providers- social housing units/ assets within the County of Haliburton- 203 units (22%)

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<sup>3</sup> Of the Kawartha Lakes-Haliburton Housing Corporation housing stock, 26 units have been slated for sale as part of the corporation's larger strategic plan with respect to regeneration opportunities.

**Figure 41: Social Housing Unit Distribution for Service Area**



The age of the social housing portfolio is critically important in ensuring that the supply can continue meet the demand and the predicted increase in the need for financially-assisted housing. The average age for both portfolios, KLH Housing Corp and the non-profit housing providers is indicated below.

### **Kawartha Lakes-Haliburton Housing Corporation**

The average asset age of the KLH Housing Corp housing stock located within the City of Kawartha Lakes is 37.35 years. The average age of the asset by structure type is:

- High-rise apartments- 43 years
- Low rise apartments- 35 years
- Townhouses- 32 years
- Single detached- 39 years

The average asset age for KLH Housing Corp located in the County of Haliburton is 21.25 years. This stock consists of only low-rise apartments.

### **Non-Profit Housing Providers**

Non-Profit housing stock within the City of Kawartha Lakes has only two types of buildings-low rise apartments and townhouses. The average age of this non-profit stock<sup>4</sup> is 31 years.

The average asset age by asset type is

<sup>4</sup> In the City of Kawartha Lakes there is 1 project comprised of an 8-unit townhome which is 118 years old. Including this project in the age of the housing assessment skews the actual age asset reflection.



- Low-rise apartments- 31 years
- Townhouses- 118 years
- 

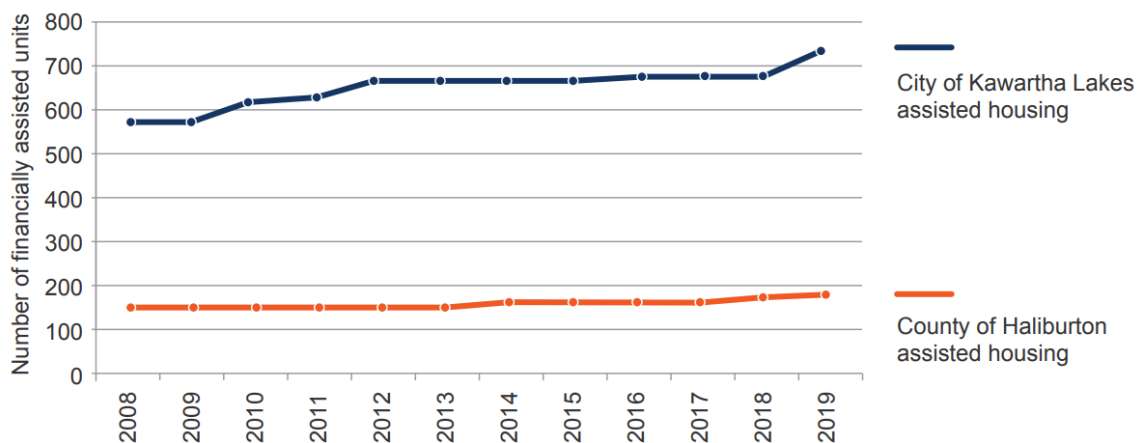
The average asset age for non-profit housing stock located in County of Haliburton is 27.13 years. The average age by asset type is:

- Low-rise apartment- 28.8 years
- Townhouses- 24.33 years

### Social Housing Supply Trends

The City and County have been working to provide a full range of housing options for all residents, including financially- assisted housing options for residents with low incomes. Figure 42 shows the number of financially assisted housing in the City of Kawartha Lakes and County of Haliburton from 2008 to 2019. Increase to the social housing stock has been modest over the past several years. However, in the more recent years development of new social housing directed primarily by the KLH Housing Corp regeneration plan, has triggered the growth of social housing units in both Service areas. The addition of social housing units to the housing continuum is influenced by the trends and patterns of population growth and demographics, and informed by the growth management strategy for the service area.

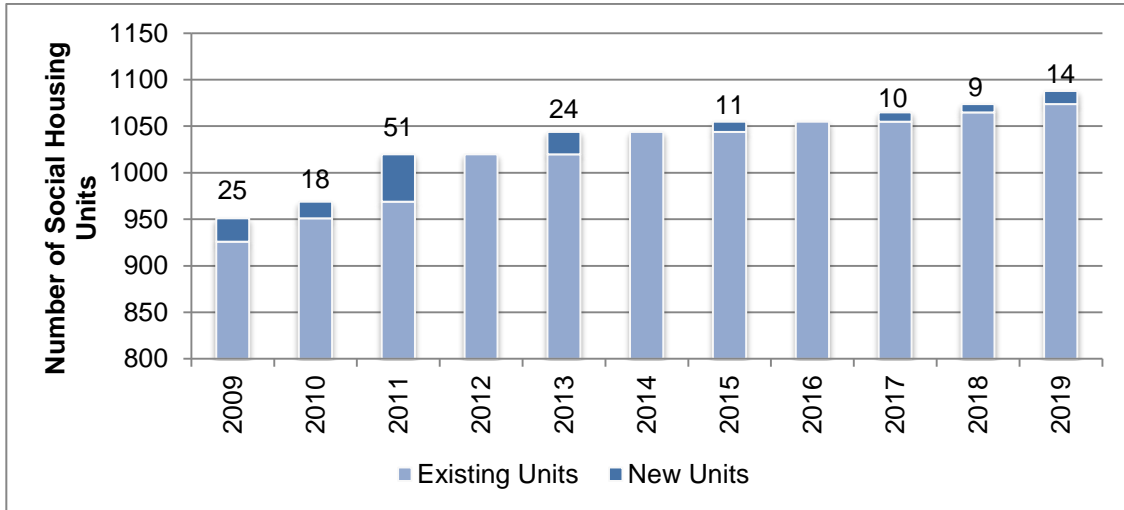
**Figure 42: Number of Financially Assisted Units, 2008 to 2019**



Source: Building Strong Communities, 10 Year Housing and Homelessness Plan, 2017 Annual Report

Figure shows the supply side of the existing units and the new units added to the social housing portfolio from 2009 to 2019.

**Figure 43: Social Housing Portfolio, Number of Existing Units and New Units, 2009-2019**



Source: City of Kawartha Lakes, Housing Division

## Landlord Tenant Board Data

L1 – Application to Evict a Tenant for Non-payment of Rent and to Collect Rent the Tenant Owes

L2 – Application to End a Tenancy and Evict a Tenant

**Table 22: Landlord Tenant Board Data (2014) – Kawartha Lakes and Haliburton County**

### CMSM Service Area (Kawartha Lakes and Haliburton County)

DISPOSITION	CASE TYPE							
	L1	L2	L1/L2	Total	L1 (%)	L2 (%)	L1/L2 (%)	
Ordered by Hearing Uncontested	108	16	6	130	83.1%	12.3%	4.6%	
Ordered Amendment	3	2	0	5	60.0%	40.0%	0.0%	
Withdrawn	18	5	2	25	72.0%	20.0%	8.0%	
Ordered by Hearing Contested	34	6	4	44	77.3%	13.6%	9.1%	
Discontinued	2	0	0	2	100.0%	0.0%	0.0%	
Mediated	28	9	0	37	75.7%	24.3%	0.0%	
Ordered by Exparte	1	0	0	1	100.0%	0.0%	0.0%	
Ordered by Hearing Mediated	21	17	3	41	51.2%	41.5%	7.3%	
Order Voided	0	0	0	0				
Ordered by Hearing Abandoned	5	2	1	8	62.5%	25.0%	12.5%	
Cancelled by Coordinator	1	1	0	2	50.0%	50.0%	0.0%	
Unclassified	0	0	0	0				
Ordered by Review	5	0	0	5	100.0%	0.0%	0.0%	
Ordered by Section 206	0	0	0	0				
Review Denied	2	0	0	2	100.0%	0.0%	0.0%	
Amendment Denied	0	0	0	0				
<b>Total</b>	<b>228</b>	<b>58</b>	<b>16</b>	<b>302</b>	<b>75.5%</b>	<b>19.2%</b>	<b>5.3%</b>	

**Table 23: Landlord Tenant Board Data (2014) – Outside of Service Area**

**Outside of Service Area**

DISPOSITION	CASE TYPE						
	L1	L2	L1/L2	Total	L1 (%)	L2 (%)	L1/L2 (%)
Ordered by Hearing Uncontested	281	28	20	329	85.4%	8.5%	6.1%
Ordered Amendment	3	2	0	5	60.0%	40.0%	0.0%
Withdrawn	57	16	0	73	78.1%	21.9%	0.0%
Ordered by Hearing Contested	101	34	11	146	69.2%	23.3%	7.5%
Discontinued	4	0	0	4	100.0%	0.0%	0.0%
Mediated	74	15	7	96	77.1%	15.6%	7.3%
Ordered by Exparte	1	0	0	1	100.0%	0.0%	0.0%
Ordered by Hearing Mediated	34	23	8	65	52.3%	35.4%	12.3%
Order Voided	1	0	0	1	100.0%	0.0%	0.0%
Ordered by Hearing Abandoned	27	13	6	46	58.7%	28.3%	13.0%
Cancelled by Coordinator	4	1	1	6	66.7%	16.7%	16.7%
Unclassified	2	0	0	2	100.0%	0.0%	0.0%
Ordered by Review	7	1	2	10	70.0%	10.0%	20.0%
Ordered by Section 206	5	0	0	5	100.0%	0.0%	0.0%
Review Denied	2	2	1	5	40.0%	40.0%	20.0%
Amendment Denied	0	0	0	0			
<b>Total</b>	<b>603</b>	<b>135</b>	<b>56</b>	<b>794</b>	<b>75.9%</b>	<b>17.0%</b>	<b>7.1%</b>

**Table 24: Landlord Tenant Board Data (2015) – Kawartha Lakes and Haliburton County**

**CMSM Service Area (Kawartha Lakes and Haliburton County)**

DISPOSITION	CASE TYPE						
	L1	L2	L1/L2	Total	L1 (%)	L2 (%)	L1/L2 (%)
Ordered by Hearing Uncontested	77	16	3	96	80.2%	16.7%	3.1%
Ordered Amendment	1	2	0	3	33.3%	66.7%	0.0%
Withdrawn	20	7	1	28	71.4%	25.0%	3.6%
Ordered by Hearing Contested	32	19	5	56	57.1%	33.9%	8.9%
Discontinued	5	5	0	10	50.0%	50.0%	0.0%
Mediated	44	6	0	50	88.0%	12.0%	0.0%
Ordered by Exparte	0	0	0	0			
Ordered by Hearing Mediated	19	14	2	35	54.3%	40.0%	5.7%
Order Voided	3	0	0	3	100.0%	0.0%	0.0%
Ordered by Hearing Abandoned	3	1	1	5	60.0%	20.0%	20.0%
Cancelled by Coordinator	2	0	0	2	100.0%	0.0%	0.0%
Unclassified	0	0	0	0			
Ordered by Review	3	0	1	4	75.0%	0.0%	25.0%
Ordered by Section 206	0	0	0	0			
Review Denied	2	0	0	2	100.0%	0.0%	0.0%
Amendment Denied	1	0	0	1	100.0%	0.0%	0.0%
<b>Total</b>	<b>212</b>	<b>70</b>	<b>13</b>	<b>295</b>	<b>71.9%</b>	<b>23.7%</b>	<b>4.4%</b>

**Table 25: Landlord Tenant Board Data (2015) – Outside of Service Area**

**Outside of Service Area**

DISPOSITION	CASE TYPE						
	L1	L2	L1/L2	Total	L1 (%)	L2 (%)	L1/L2 (%)
Ordered by Hearing Uncontested	302	36	15	353	85.6%	10.2%	4.2%
Ordered Amendment	2	0	1	3	66.7%	0.0%	33.3%
Withdrawn	74	13	2	89	83.1%	14.6%	2.2%
Ordered by Hearing Contested	110	41	12	163	67.5%	25.2%	7.4%
Discontinued	23	3	0	26	88.5%	11.5%	0.0%
Mediated	75	14	7	96	78.1%	14.6%	7.3%
Ordered by Exparte	0	0	0	0			
Ordered by Hearing Mediated	36	14	5	55	65.5%	25.5%	9.1%
Order Voided	0	0	0	0			
Ordered by Hearing Abandoned	27	11	2	40	67.5%	27.5%	5.0%
Cancelled by Coordinator	4	2	2	8	50.0%	25.0%	25.0%
Unclassified	2	0	0	2	100.0%	0.0%	0.0%
Ordered by Review	9	2	0	11	81.8%	18.2%	0.0%
Ordered by Section 206	0	0	0	0			
Review Denied	6	3	0	9	66.7%	33.3%	0.0%
Amendment Denied	0	1	0	1	0.0%	100.0%	0.0%
<b>Total</b>	<b>670</b>	<b>140</b>	<b>46</b>	<b>856</b>	<b>78.3%</b>	<b>16.4%</b>	<b>5.4%</b>

**Table 26: Landlord Tenant Board Data (2016) – Kawartha Lakes and Haliburton County**

**CMSM Service Area (Kawartha Lakes and Haliburton County)**

DISPOSITION	CASE TYPE						
	L1	L2	L1/L2	Total	L1 (%)	L2 (%)	L1/L2 (%)
Ordered by Hearing Uncontested	70	21	4	95	73.7%	22.1%	4.2%
Ordered Amendment	0	0	0	0			
Withdrawn	22	5	1	28	78.6%	17.9%	3.6%
Ordered by Hearing Contested	38	16	2	56	67.9%	28.6%	3.6%
Discontinued	1	0	0	1	100.0%	0.0%	0.0%
Mediated	27	10	0	37	73.0%	27.0%	0.0%
Ordered by Exparte	0	1	0	1	0.0%	100.0%	0.0%
Ordered by Hearing Mediated	12	10	2	24	50.0%	41.7%	8.3%
Order Voided	0	0	0	0			
Ordered by Hearing Abandoned	4	4	0	8	50.0%	50.0%	0.0%
Cancelled by Coordinator	2	0	0	2	100.0%	0.0%	0.0%
Unclassified	0	0	0	0			
Ordered by Review	3	2	0	5	60.0%	40.0%	0.0%
Ordered by Section 206	0	0	0	0			
Review Denied	1	2	1	4	25.0%	50.0%	25.0%
Amendment Denied	0	0	0	0			
<b>Total</b>	<b>180</b>	<b>71</b>	<b>10</b>	<b>261</b>	<b>69.0%</b>	<b>27.2%</b>	<b>3.8%</b>

**Table 27: Landlord Tenant Board Data (2016) – Outside of Service Area**

**Outside of Service Area**

DISPOSITION	CASE TYPE						
	L1	L2	L1/L2	Total	L1 (%)	L2 (%)	L1/L2 (%)
Ordered by Hearing Uncontested	276	34	13	323	85.4%	10.5%	4.0%
Ordered Amendment	2	2	1	5	40.0%	40.0%	20.0%
Withdrawn	74	16	2	92	80.4%	17.4%	2.2%
Ordered by Hearing Contested	131	35	7	173	75.7%	20.2%	4.0%
Discontinued	15	1	0	16	93.8%	6.3%	0.0%
Mediated	62	13	2	77	80.5%	16.9%	2.6%
Ordered by Exparte	0	0	0	0			
Ordered by Hearing Mediated	23	6	2	31	74.2%	19.4%	6.5%
Order Voided	0	0	0	0			
Ordered by Hearing Abandoned	24	5	1	30	80.0%	16.7%	3.3%
Cancelled by Coordinator	2	0	0	2	100.0%	0.0%	0.0%
Unclassified	1	0	0	1	100.0%	0.0%	0.0%
Ordered by Review	15	1	1	17	88.2%	5.9%	5.9%
Ordered by Section 206	2	0	0	2	100.0%	0.0%	0.0%
Review Denied	6	4	0	10	60.0%	40.0%	0.0%
Amendment Denied	1	0	1	2	50.0%	0.0%	50.0%
<b>Total</b>	<b>634</b>	<b>117</b>	<b>30</b>	<b>781</b>	<b>81.2%</b>	<b>15.0%</b>	<b>3.8%</b>

**Table 28: Landlord Tenant Board Data (2017) – Kawartha Lakes and Haliburton County**

**CMSM Service Area (Kawartha Lakes and Haliburton County)**

DISPOSITION	CASE TYPE						
	L1	L2	L1/L2	Total	L1 (%)	L2 (%)	L1/L2 (%)
Ordered by Hearing Uncontested	82	25	8	115	71.3%	21.7%	7.0%
Ordered Amendment	1	1	1	3	33.3%	33.3%	33.3%
Withdrawn	13	8	1	22	59.1%	36.4%	4.5%
Ordered by Hearing Contested	34	30	7	71	47.9%	42.3%	9.9%
Discontinued	0	0	0	0			
Mediated	25	10	1	36	69.4%	27.8%	2.8%
Ordered by Exparte	0	0	0	0			
Ordered by Hearing Mediated	11	13	3	27	40.7%	48.1%	11.1%
Order Voided	0	0	1	1	0.0%	0.0%	100.0%
Ordered by Hearing Abandoned	9	5	0	14	64.3%	35.7%	0.0%
Cancelled by Coordinator	0	0	0	0			
Unclassified	1	0	0	1	100.0%	0.0%	0.0%
Ordered by Review	4	0	1	5	80.0%	0.0%	20.0%
Ordered by Section 206	1	0	0	1	100.0%	0.0%	0.0%
Review Denied	0	3	0	3	0.0%	100.0%	0.0%
Amendment Denied	0	0	0	0			
<b>Total</b>	<b>181</b>	<b>95</b>	<b>23</b>	<b>299</b>	<b>60.5%</b>	<b>31.8%</b>	<b>7.7%</b>

**Table 29: Landlord Tenant Board Data (2017) – Outside of Service Area**

**Outside of Service Area**

DISPOSITION	CASE TYPE						
	L1	L2	L1/L2	Total	L1 (%)	L2 (%)	L1/L2 (%)
Ordered by Hearing Uncontested	254	49	24	327	77.7%	15.0%	7.3%
Ordered Amendment	0	3	0	3	0.0%	100.0%	0.0%
Withdrawn	58	10	2	70	82.9%	14.3%	2.9%
Ordered by Hearing Contested	146	57	17	220	66.4%	25.9%	7.7%
Discontinued	3	1	0	4	75.0%	25.0%	0.0%
Mediated	90	32	7	129	69.8%	24.8%	5.4%
Ordered by Exparte	1	1	0	2	50.0%	50.0%	0.0%
Ordered by Hearing Mediated	20	16	6	42	47.6%	38.1%	14.3%
Order Voided	0	0	0	0			
Ordered by Hearing Abandoned	32	6	1	39	82.1%	15.4%	2.6%
Cancelled by Coordinator	4	1	0	5	80.0%	20.0%	0.0%
Unclassified	4	0	0	4	100.0%	0.0%	0.0%
Ordered by Review	14	2	1	17	82.4%	11.8%	5.9%
Ordered by Section 206	0	0	0	0			
Review Denied	9	2	0	11	81.8%	18.2%	0.0%
Amendment Denied	0	0	0	0			
<b>Total</b>	<b>635</b>	<b>180</b>	<b>58</b>	<b>873</b>	<b>72.7%</b>	<b>20.6%</b>	<b>6.6%</b>

**Table 30: Landlord Tenant Board Data (2018) – Kawartha Lakes and Haliburton County**

**CMSM Service Area (Kawartha Lakes and Haliburton County)**

DISPOSITION	CASE TYPE						
	L1	L2	L1/L2	Total	L1 (%)	L2 (%)	L1/L2 (%)
Ordered by Hearing Uncontested	73	19	4	96	76.0%	19.8%	4.2%
Ordered Amendment	1	0	0	1	100.0%	0.0%	0.0%
Withdrawn	8	4	0	12	66.7%	33.3%	0.0%
Ordered by Hearing Contested	25	24	1	50	50.0%	48.0%	2.0%
Discontinued	0	0	0	0			
Mediated	37	9	1	47	78.7%	19.1%	2.1%
Ordered by Exparte	0	0	0	0			
Ordered by Hearing Mediated	7	6	1	14	50.0%	42.9%	7.1%
Order Voided	1	0	0	1	100.0%	0.0%	0.0%
Ordered by Hearing Abandoned	6	2	2	10	60.0%	20.0%	20.0%
Cancelled by Coordinator	1	1	0	2	50.0%	50.0%	0.0%
Unclassified	7	6	0	13	53.8%	46.2%	0.0%
Ordered by Review	4	2	3	9	44.4%	22.2%	33.3%
Ordered by Section 206	0	0	0	0			
Review Denied	1	0	0	1	100.0%	0.0%	0.0%
Amendment Denied	0	1	0	1	0.0%	100.0%	0.0%
<b>Total</b>	<b>171</b>	<b>74</b>	<b>12</b>	<b>257</b>	<b>66.5%</b>	<b>28.8%</b>	<b>4.7%</b>

**Table 31: Landlord Tenant Board Data (2018) – Outside of Service Area**

**Outside of Service Area**

DISPOSITION	CASE TYPE						
	L1	L2	L1/L2	Total	L1 (%)	L2 (%)	L1/L2 (%)
Ordered by Hearing Uncontested	314	42	13	369	85.1%	11.4%	3.5%
Ordered Amendment	1	0	3	4	25.0%	0.0%	75.0%
Withdrawn	74	18	1	93	79.6%	19.4%	1.1%
Ordered by Hearing Contested	153	65	20	238	64.3%	27.3%	8.4%
Discontinued	5	0	0	5	100.0%	0.0%	0.0%
Mediated	69	23	5	97	71.1%	23.7%	5.2%
Ordered by Exparte	1	0	0	1	100.0%	0.0%	0.0%
Ordered by Hearing Mediated	15	14	2	31	48.4%	45.2%	6.5%
Order Voided	1	0	0	1	100.0%	0.0%	0.0%
Ordered by Hearing Abandoned	34	12	2	48	70.8%	25.0%	4.2%
Cancelled by Coordinator	0	1	0	1	0.0%	100.0%	0.0%
Unclassified	39	25	3	67	58.2%	37.3%	4.5%
Ordered by Review	10	5	0	15	66.7%	33.3%	0.0%
Ordered by Section 206	2	0	0	2	100.0%	0.0%	0.0%
Review Denied	2	1	3	6	33.3%	16.7%	50.0%
Amendment Denied	0	0	0	0			
<b>Total</b>	<b>720</b>	<b>206</b>	<b>52</b>	<b>978</b>	<b>73.6%</b>	<b>21.1%</b>	<b>5.3%</b>

- The Landlord and Tenant Board data was received by email from the Social Justice Division of Tribunals Ontario on February 22, 2019.

## Housing Needs

### Affordable Housing Definition

Housing, both ownership and rental, are said to be affordable if the accommodation costs or rent does not exceed 30% of gross annual household income for low or moderate income households

Low or moderate income households have incomes falling at or below the 60th income percentile as illustrated in Figure 44.



**Figure 44: 2019 Low to Moderate Incomes and Affordable Accommodation and Rental Costs**

<b>Low Income</b> (Household with income at or below the 30 <sup>th</sup> percentile)	<b>Middle Income</b> (Households with income between the 30 <sup>th</sup> and 60 <sup>th</sup> percentile)
<p style="text-align: center;"><b>Renter Income (at or below)</b>                      City - \$22,800                      County - \$21,000</p> <p style="text-align: center;"><b>Affordable Rent (at or below)</b>                      City: \$570                      County: \$520</p>	<p style="text-align: center;"><b>Renter Income (between)</b>                      City - \$22,800 and \$42,100                      County - \$21,000 and \$36,600</p> <p style="text-align: center;"><b>Affordable Rent (between)</b>                      City - \$570 and \$1,050                      County - \$520 and \$920</p>
<p style="text-align: center;"><b>Owner Income (at or below)</b>                      City - \$46,500                      County - \$39,400</p> <p style="text-align: center;"><b>Affordable Housing Price (at or below)</b>                      City - \$164,900                      County - \$139,800</p>	<p style="text-align: center;"><b>Owner Income (between)</b>                      City - \$46,500 and \$84,600                      County - \$39,400 and \$73,200</p> <p style="text-align: center;"><b>Affordable Housing Price (between)</b>                      City - \$164,900 and 299,900                      County - \$139,800 and \$259,500</p>

Source: 2018 Provincial Policy Statement Tables

## Housing Targets

### Ownership Targets

The plan does not establish specific ownership targets however both the City and County must ensure that within new developments official plan targets of 25% affordable is encouraged. The 25% should be apportioned so that the low and middle income needs and types are met.

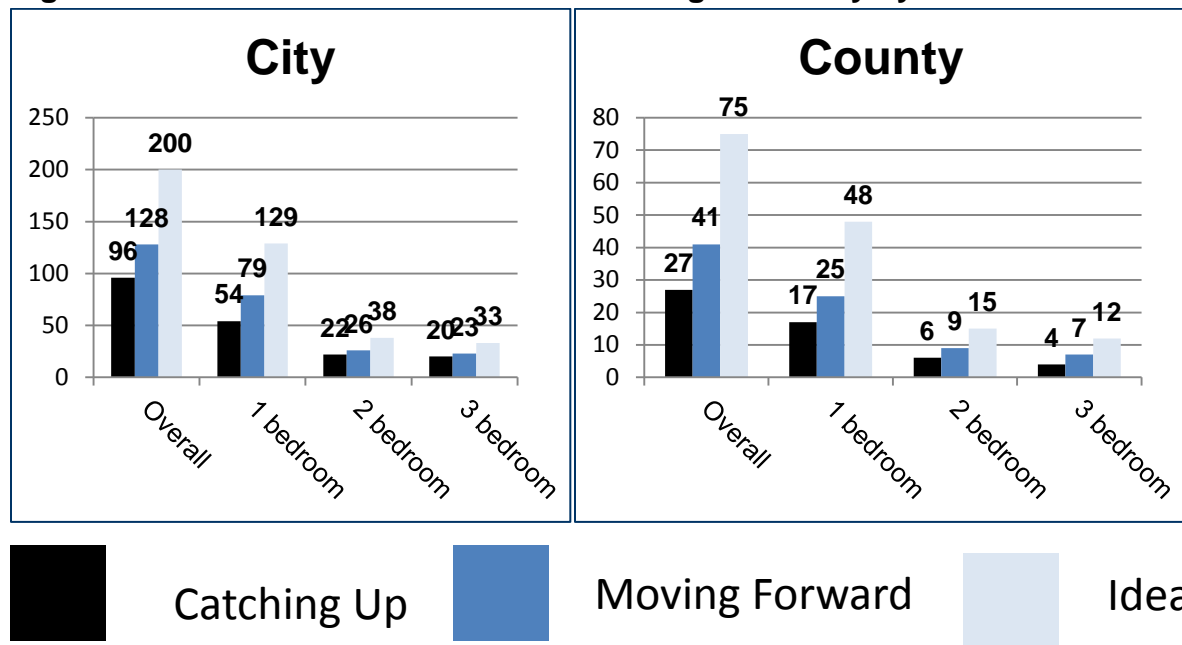
## Rental Targets

Rental Targets are specific as forecasted by OrgCode Consulting Inc. affordable housing forecasting model

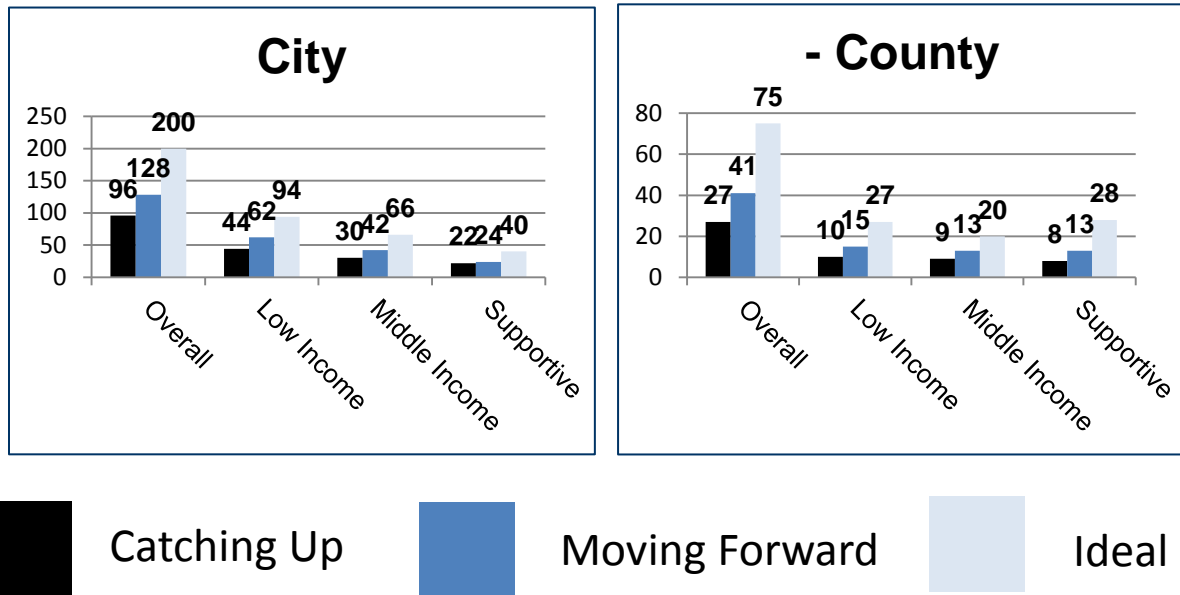
The model is sensitive to two dozen current and historical variables

- Population changes, vacancy rates, average rents, at or below the low income cut off, unemployment, household income, homelessness, evictions, minimum wage, rate of labour force participation, clients on social assistance, households on the waiting list, etc.

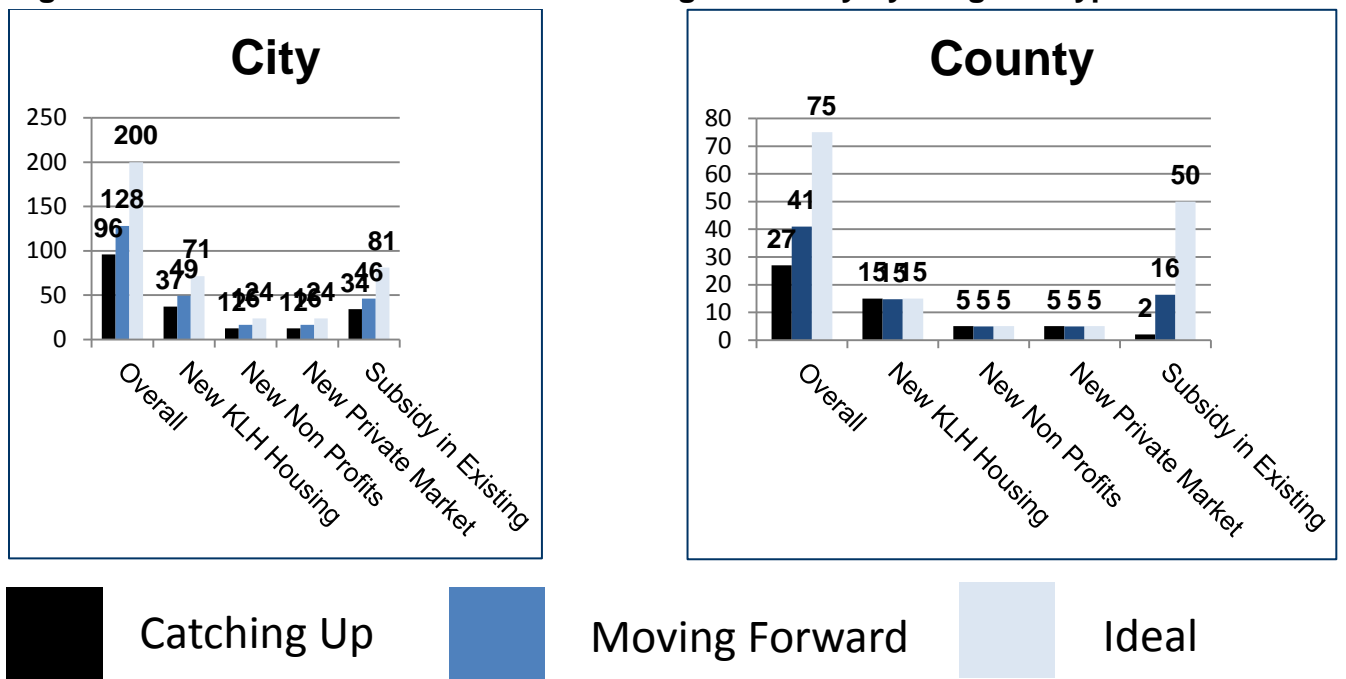
**Figure 45 – Additional Rental Units on Average Annually by Bedroom Size**



**Figure 46 - Additional Rental Units on Average Annually by Household Category**



**Figure 47 - Additional Rental Units on Average Annually by Program Type**



- Source: Org Code Affordable Housing Forecast Model

## Consultation

### Survey Overview

There were 276 surveys completed. 202 were completed online, 34 were completed on paper by people experiencing homelessness and 40 on paper by people that are currently housed that may have experienced homelessness in the past.

Responses were received from across the service area. 101 surveys were completed by people living in Haliburton County, 109 from people living in Lindsay and 52 from people living in the City of Kawartha Lakes outside of Lindsay. There were also 14 surveys completed by people who did not clearly indicate where they live.

There were clear differences in some categories, especially those based on household income. In particular, the lower the household income the more likely survey participants were to identify that they were struggling with the cost of living, fleeing domestic violence or human trafficking, were having mental health concerns, were struggling with substance use or addictions, have physical disabilities or were homeless or have been homeless in the past. Specific graphs to illustrate these differences are shared within the Key Findings pages.

There were many open ended questions. When possible and practical, the responses to those questions were grouped by topic and then counted to better understand what the overall feedback was.

From the open ended questions it is clear that the most frequent responses and issues identified were related to housing affordability, the lack of housing available and the high cost of living.

The responses to two of the questions were interesting, mainly because there were many different responses. When responding to the question, 'please list any services or programs you have accessed in the past four years to help keep your housing.' and 'in your opinion, what are the top priorities to improve the access to and quality of affordable housing or homelessness services in your community?', there were many different responses.

It should be noted that there were slight differences in the questions asked in the online survey versus the paper copies. Also, some survey participants did not answer all questions, therefore the response rates and total number of respondents can differ question to question.

All open ended questions have been compiled for easier reading as the summary graphs of the themes in the responses do not always capture the nuance of the participants full intent. These should be reviewed along with the accompanying graphs.

Question 10 of the online survey was not categorized by topic, this was the 'if you have any additional comments please write them in the box below' request.

### Survey Overview

Type	Survey Count
Online	202
Homeless (Paper)	34
Housed (Paper)	40
Total	276

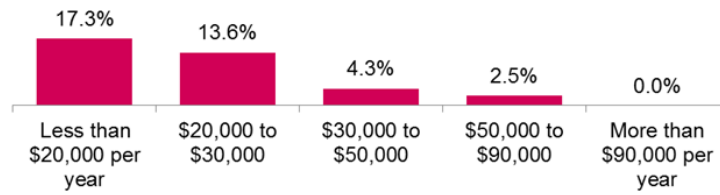
Area	Survey Count
Haliburton County	101
Kawartha Lakes (Excluding Lindsay)	52
Lindsay	109
Other	14
Total	276

- INCOME** Data summarized by household income
- ONLINE** Responses from the online survey only
- HOMELESS** Responses from the version of the survey from people experiencing homelessness
- HOUSED** Responses from the version of the survey from people who are currently housed
- ALL** The online, homeless and housed survey responses have been combined

## Key Findings

Note: This question was asked in all versions of the survey.

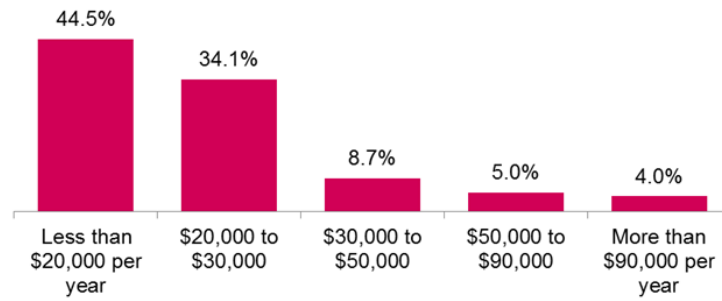
Are you fleeing domestic violence or human trafficking (or would like to)?



## Key Findings

Note: This question was asked in all versions of the survey.

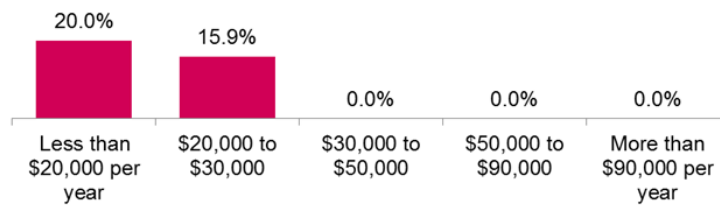
Are you a person with a mental health concern?



## Key Findings

Note: This question was asked in all versions of the survey.

Are you a person who struggles with substance use / addictions?

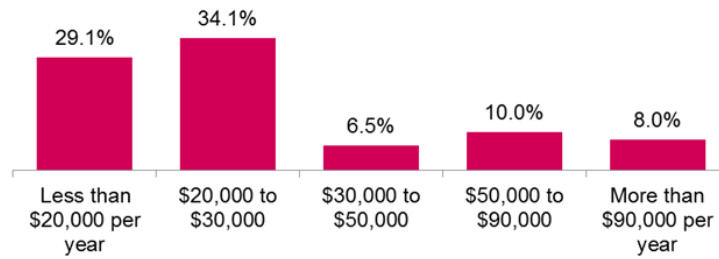




## Key Findings

Note: This question was asked in all versions of the survey.

Are you a person with physical disabilities?



## Key Findings

Note: This question was asked in all versions of the survey.

Are you struggling with the cost of living?



Please describe your household type using the terms listed below:

Note: This question was only asked in the online version of the survey.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total
Single adult	18	10	15	2	45
One parent household	8	5	10	0	23
Couple with children	22	5	24	2	53
Couple without children	19	13	10	2	44
Living with another non-related adult	8	1	2	0	11
Other	9	7	9	0	25
Total	84	41	70	6	201

	Haliburton	Kawartha Lakes	Lindsay	Other	Total
Single adult	21.4%	24.4%	21.4%		22.4%
One parent household	9.5%	12.2%	14.3%		11.4%
Couple with children	26.2%	12.2%	34.3%		26.4%
Couple without children	22.6%	31.7%	14.3%		21.9%
Living with another non-related adult	9.5%	2.4%	2.9%		5.5%
Other	10.7%	17.1%	12.9%		12.4%

Please describe your household type using the terms listed below:

Note: This question was only asked in the online version of the survey.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total
Single adult	18	10	15	2	45
One parent household	8	5	10	0	23
Couple with children	22	5	24	2	53
Couple without children	19	13	10	2	44
Living with another non-related adult	8	1	2	0	11
Other	9	7	9	0	25
Total	84	41	70	6	201

	Haliburton	Kawartha Lakes	Lindsay	Other	Total
Single adult	21.4%	24.4%	21.4%		22.4%
One parent household	9.5%	12.2%	14.3%		11.4%
Couple with children	26.2%	12.2%	34.3%		26.4%
Couple without children	22.6%	31.7%	14.3%		21.9%
Living with another non-related adult	9.5%	2.4%	2.9%		5.5%
Other	10.7%	17.1%	12.9%		12.4%

Please describe your housing situation by selecting one of the following options:

Note: This question was only asked in the online version of the survey.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total
Renting my current accommodation	30	12	29	2	73
Own my current accommodation	37	19	30	3	89
I do not have any permanent accommodation	13	5	7	0	25
Other	4	5	4	1	14
Total	84	41	70	6	201

	Haliburton	Kawartha Lakes	Lindsay	Other	Total
Renting my current accommodation	35.7%	29.3%	41.4%		36.3%
Own my current accommodation	44.0%	46.3%	42.9%		44.3%
I do not have any permanent accommodation	15.5%	12.2%	10.0%		12.4%
Other	4.8%	12.2%	5.7%		7.0%

If you answered that you do not have a permanent accommodation, please identify your biggest challenges in finding a place to live:

ONLINE

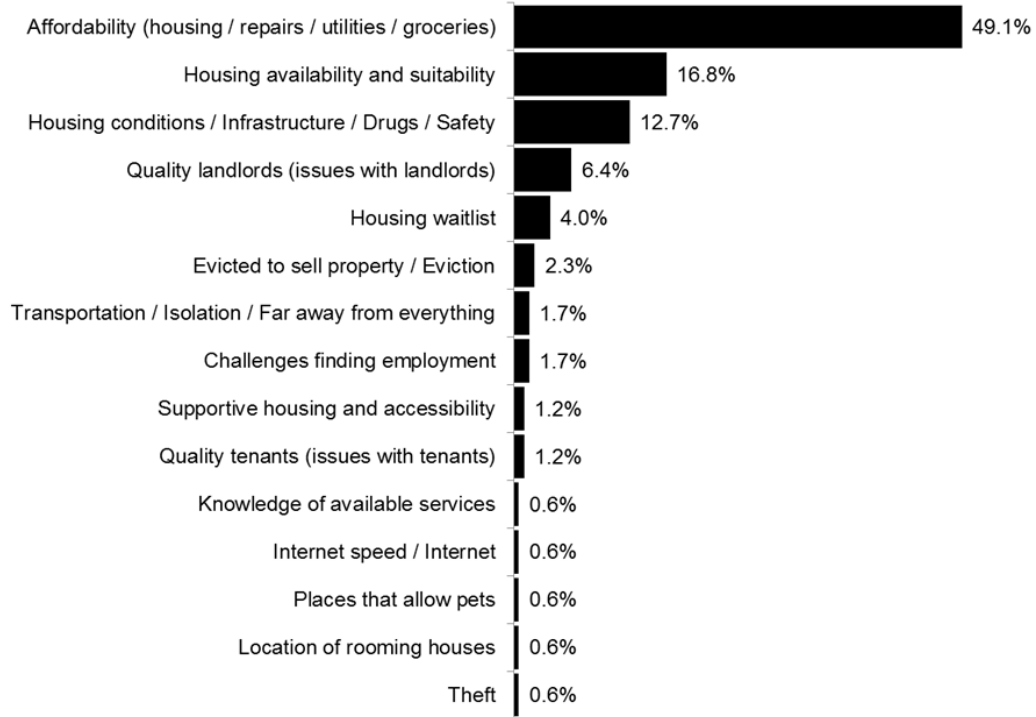
Note: This question was only asked in the online version of the survey.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total
I have no income source	2	1	1	1	5
I can't afford any decent places	13	5	11	3	32
There are no places to rent that I can afford	19	7	7	1	34
Poor or no credit rating	6	3	5	2	16
Poor landlord or no reference	3	0	2	1	6
Landlords discriminate against me	4	2	1	1	8
Subsidized housing wait list is too long	11	3	6	1	21
Need help to find a place	5	1	1	2	9
I don't know any places to get help to find a place to live	2	2	0	1	5
Prefer not to answer	3	1	0	0	4
Other	3	0	1	0	4

	Haliburton	Kawartha Lakes	Lindsay	Other	Total
I have no income source	7.7%	8.3%	6.7%		8.9%
I can't afford any decent places	50.0%	41.7%	73.3%		57.1%
There are no places to rent that I can afford	73.1%	58.3%	46.7%		60.7%
Poor or no credit rating	23.1%	25.0%	33.3%		28.6%
Poor landlord or no reference	11.5%	0.0%	13.3%		10.7%
Landlords discriminate against me	15.4%	16.7%	6.7%		14.3%
Subsidized housing wait list is too long	42.3%	25.0%	40.0%		37.5%
Need help to find a place	19.2%	8.3%	6.7%		16.1%
I don't know any places to get help to find a place to live	7.7%	16.7%	0.0%		8.9%
Prefer not to answer	11.5%	8.3%	0.0%		7.1%
Other	11.5%	0.0%	6.7%		7.1%

Please describe any housing problems which have affected you in the past four years:

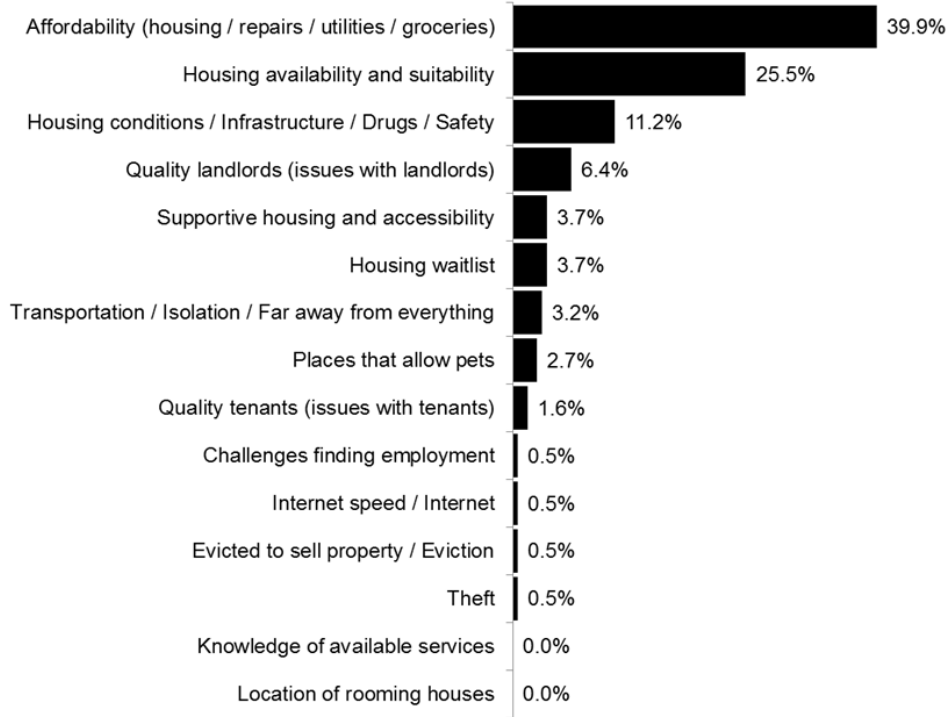
Note: This question was only asked in the online version of the survey. This graph is a summary of the topics that were mentioned in the responses.



Please describe any housing problems which have affected someone you know living in Kawartha Lakes or Haliburton County.

ONLINE

Note: This question was only asked in the online version of the survey. This graph is a summary of the topics that were mentioned in the responses.

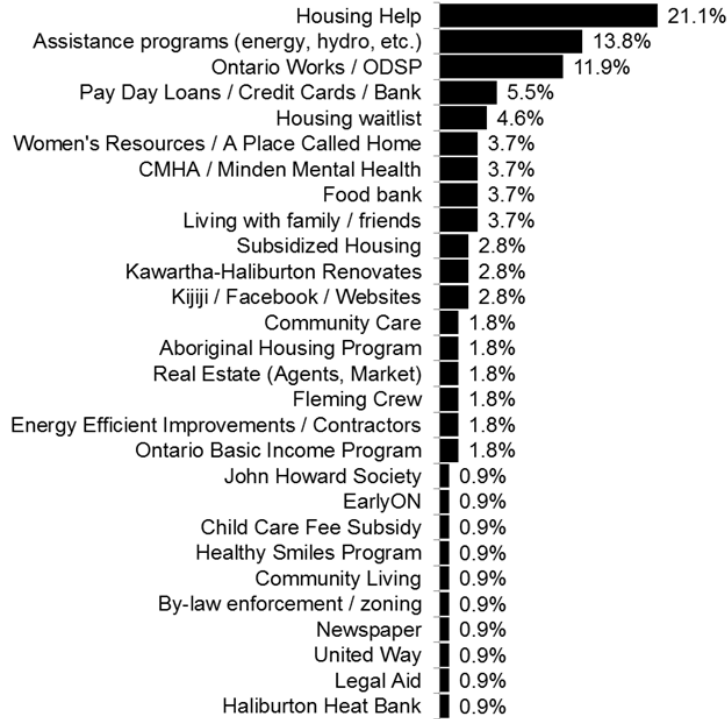




Please list any services or programs you have accessed in the past four years to help keep your housing.

ONLINE

Note: This question was only asked in the online version of the survey. This graph is a summary of the topics that were mentioned in the responses.



Please describe any frustrations/challenges in dealing with or trying to get help with the above issue or concerns in either Question 5, 6 or 7.

ONLINE

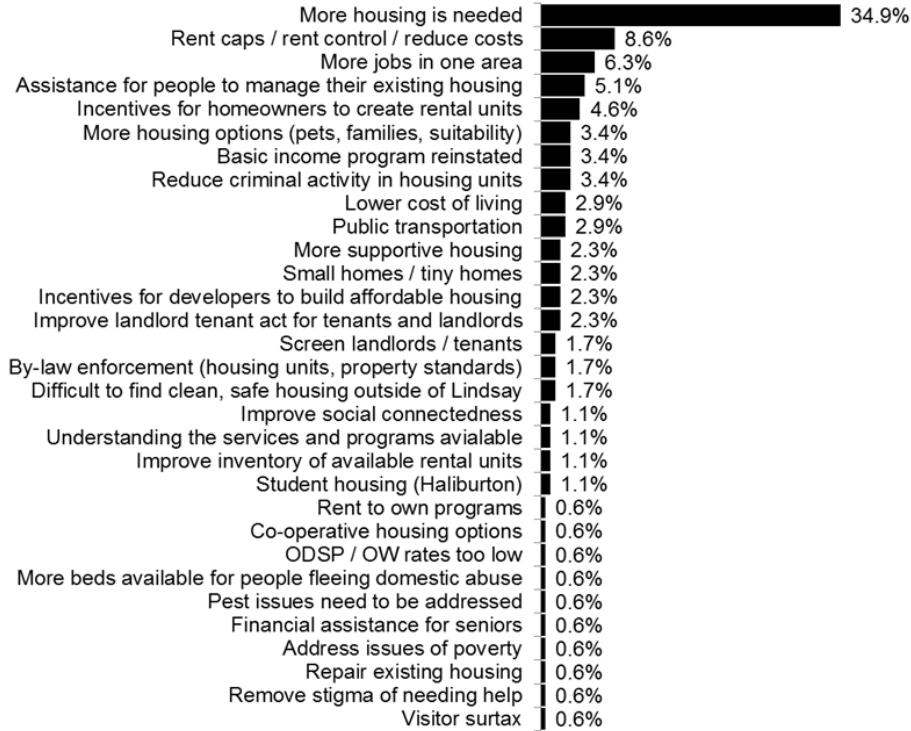
Note: This question was only asked in the online version of the survey. This graph is a summary of the topics that were mentioned in the responses.



In your opinion, what are the top priorities to improve the access to and quality of affordable housing or homelessness services in your community?

ONLINE

Note: This question was only asked in the online version of the survey. This graph is a summary of the topics that were mentioned in the responses.



Have you ever had trouble in housing or homelessness because of needs that you have due to a disability? If so, please explain.

HOMELESS

HOUSED

Note: This question was only asked in the homeless and housed paper surveys.

Homeless

	Count	Percentage
No	27	77.1%
Yes	8	22.9%
Total	35	

Housed

	Count	Percentage
No	31	79.5%
Yes	8	22.9%
Total	39	

Have you ever had trouble in housing or homelessness because of needs that you have due to a disability? If so, please explain.

HOMELESS

HOUSED

Note: This question was only asked in the homeless and housed paper surveys.

Homeless

	Count	Percentage
No	27	77.1%
Yes	8	22.9%
Total	35	

Housed

	Count	Percentage
No	31	79.5%
Yes	8	22.9%
Total	39	

Before you lost your housing, what kind of place did you live in?

HOMELESS

Note: This question was only asked in the homeless and housed paper surveys.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total	Total (%)
A place that you owned (on your own or shared)	1	0	0	0	1	2.9%
An apartment or house at "market" rent	4	3	7	3	17	50.0%
Social housing or another program that helps lower the rent	1	0	0	0	1	2.9%
A rented room in a house that was shared with others	3	1	8	1	13	38.2%
Other	1	0	1	0	2	5.9%
Total	10	4	16	4	34	

## HOMELESS

## What is your age?

Note: This question was asked in all versions of the survey.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total	Total (%)
Under 18	0	0	0	0	0	0.0%
18-24	1	0	4	0	5	14.7%
25-35	4	0	4	4	12	35.3%
36-45	1	2	3	0	6	17.6%
46-55	2	1	3	0	6	17.6%
56-65	1	1	2	0	4	11.8%
66-75	1	0	0	0	1	2.9%
76+	0	0	0	0	0	0.0%
Total	10	4	16	4	34	

## HOMELESS

## What is your annual household income?

Note: This question was asked in all versions of the survey.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total	Total (%)
Less than \$20,000 per year	9	2	13	3	27	84.4%
\$20,000 to \$30,000	0	2	2	1	5	15.6%
\$30,000 to \$50,000	0	0	0	0	0	0.0%
\$50,000 to \$70,000	0	0	0	0	0	0.0%
\$70,000 to \$90,000	0	0	0	0	0	0.0%
More than \$90,000 per year	0	0	0	0	0	0.0%
Total	9	4	15	4	32	

## HOMELESS

## What is your source of income?

Note: This question was asked in all versions of the survey.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total	Total (%)
Social assistance (OW, ODSP)	7	2	7	3	19	59.4%
Full time employment	0	0	1	0	1	3.1%
Part time employment	1	1	0	0	2	6.3%
Ontario basic income program (OBIP)	0	1	7	1	9	28.1%
Pensions	1	0	0	0	1	3.1%
Other	0	0	0	0	0	0.0%
Total	9	4	15	4	32	

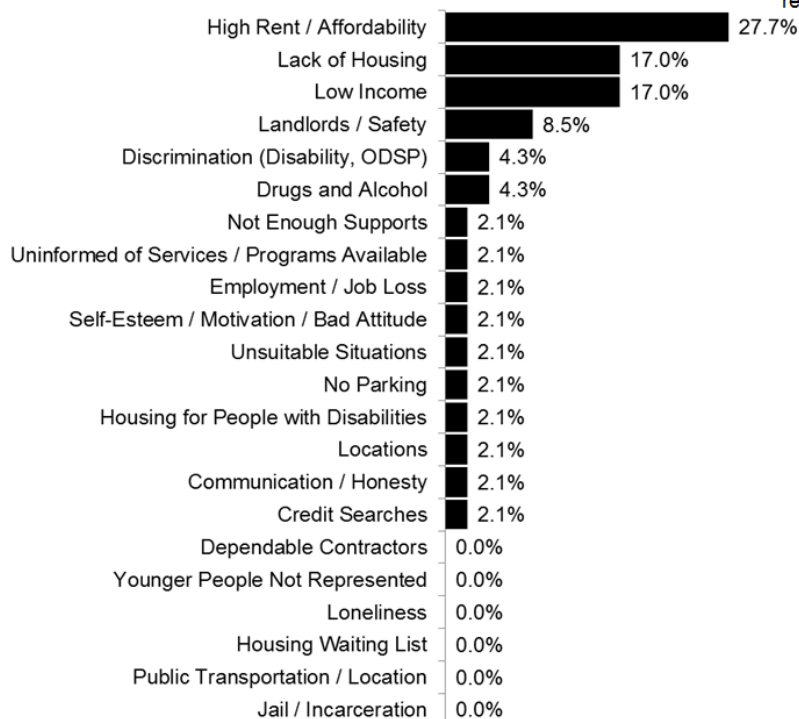
## Are you?

Note: This question was asked in all versions of the survey.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total	Total (%)
Struggling with the cost of living	8	3	13	3	27	79.4%
Indigenous, Metis or Inuit	0	2	0	0	2	5.9%
Fleeing domestic violence or human trafficking (or would like to)	3	2	6	3	14	41.2%
A Veteran	0	0	0	0	0	0.0%
A Francophone	0	0	0	0	0	0.0%
Someone released from a hospital stay in the last 3 months	1	0	4	0	5	14.7%
Someone in the LGBTQ2S community	0	0	0	1	1	2.9%
A person with a mental health concern	7	3	7	3	20	58.8%
A person who struggles with substance use / addictions	3	0	8	2	13	38.2%
An immigrant or refugee	1	0	2	0	3	8.8%
A person with physical disabilities	3	3	4	2	12	35.3%
A student	0	1	0	0	1	2.9%
Been homeless (now or in the past)	8	1	12	4	25	73.5%
Someone who was discharged from jail in the last 3 months	0	0	1	0	1	2.9%

## What do you think stops people from finding and keeping housing in the City and County?

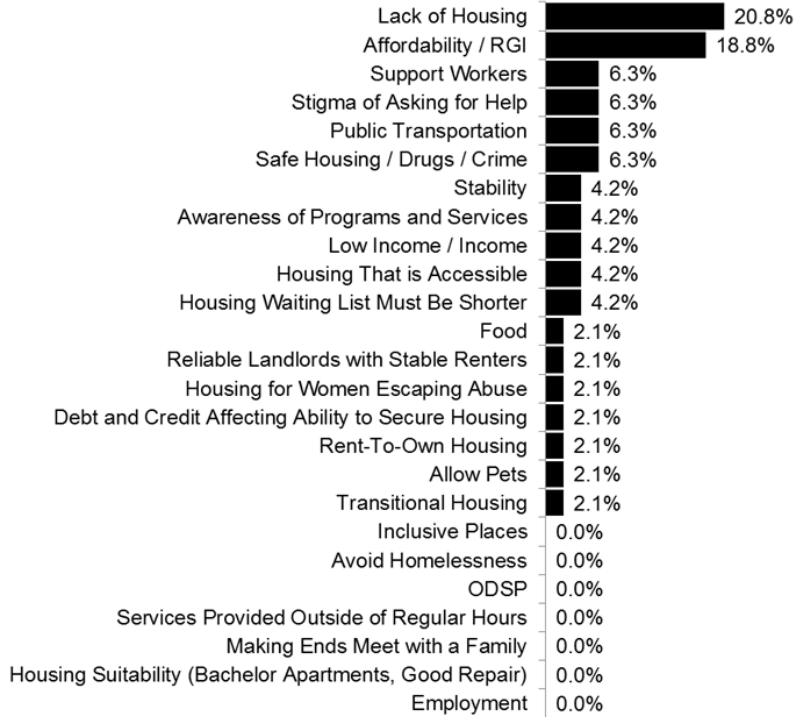
Note: This question was only asked in the homeless and housed paper surveys. This graph is a summary of the topics that were mentioned in the responses.



What do you think is important for us to know to plan for future housing and homelessness programs and services?  
What is the most important thing for you?

HOMELESS

Note: This question was only asked in the homeless and housed paper surveys. This graph is a summary of the topics that were mentioned in the responses.



Before you lost your housing, what kind of place did you live in?

HOUSED

Note: This question was only asked in the homeless and housed paper surveys.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total	Total (%)
A place that you owned (on your own or shared)	2	1	4	1	8	20.0%
An apartment or house at "market" rent	3	1	6	1	11	27.5%
Social housing or another program that helps lower the rent	1	0	5	0	6	15.0%
A rented room in a house that was shared with others	1	3	6	1	11	27.5%
Other	0	2	2	0	4	10.0%
Total	7	7	23	3	40	



HOUSED

## What is your age?

Note: This question was asked in all versions of the survey.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total	Total (%)
Under 18	0	0	0	0	0	0.0%
18-24	1	2	6	0	9	23.1%
25-35	3	1	5	1	10	25.6%
36-45	1	0	4	2	7	17.9%
46-55	1	1	3	0	5	12.8%
56-65	0	2	4	0	6	15.4%
66-75	0	0	0	0	0	0.0%
76+	1	1	0	0	2	5.1%
Total	7	7	22	3	39	

HOUSED

## What is your annual household income?

Note: This question was asked in all versions of the survey.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total	Total (%)
Less than \$20,000 per year	1	4	17	1	23	59.0%
\$20,000 to \$30,000	1	1	3	1	6	15.4%
\$30,000 to \$50,000	1	1	2	1	5	12.8%
\$50,000 to \$70,000	3	0	0	0	3	7.7%
\$70,000 to \$90,000	1	1	0	0	2	5.1%
More than \$90,000 per year	0	0	0	0	0	0.0%
Total	7	7	22	3	39	

HOUSED

## What is your source of income?

Note: This question was asked in all versions of the survey.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total	Total (%)
Social assistance (OW, ODSP)	1	2	10	1	14	36.8%
Full time employment	5	1	2	2	10	26.3%
Part time employment	0	2	2	0	4	10.5%
Ontario basic income program (OBIP)	0	0	2	0	2	5.3%
Pensions	1	1	0	0	2	5.3%
Other	0	1	5	0	6	15.8%
Total	7	7	21	3	38	

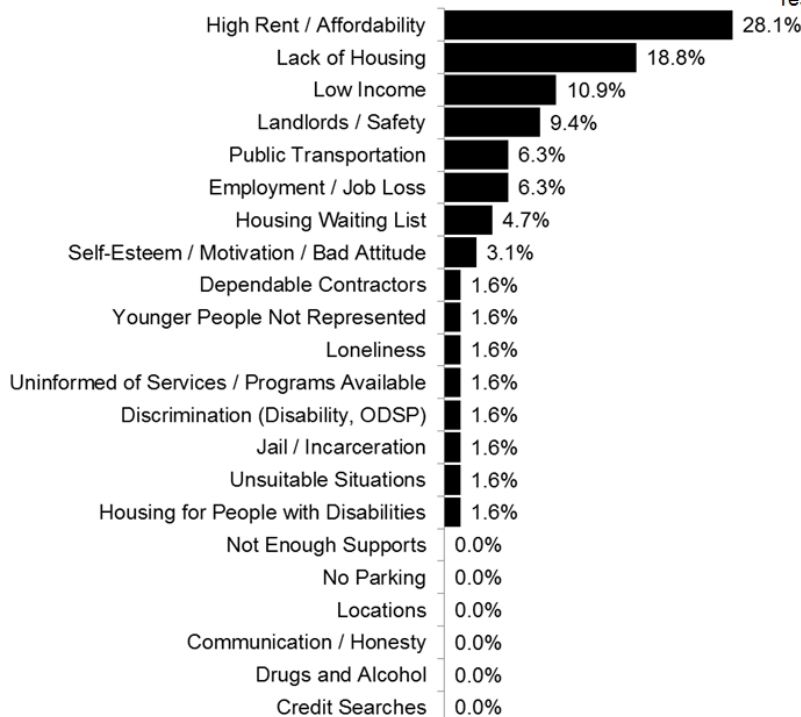
## Are you?

Note: This question was asked in all versions of the survey.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total	Total (%)
Struggling with the cost of living	4	4	15	2	25	62.5%
Indigenous, Metis or Inuit	0	0	2	0	2	5.0%
Fleeing domestic violence or human trafficking (or would like to)	0	0	2	1	3	7.5%
A Veteran	0	0	0	0	0	0.0%
A Francophone	0	1	0	0	1	2.5%
Someone released from a hospital stay in the last 3 months	1	0	2	0	3	7.5%
Someone in the LGBTQ2S community	0	0	1	0	1	2.5%
A person with a mental health concern	1	1	7	1	10	25.0%
A person who struggles with substance use / addictions	1	0	4	0	5	12.5%
An immigrant or refugee	1	1	0	0	2	5.0%
A person with physical disabilities	0	0	5	0	5	12.5%
A student	0	0	2	0	2	5.0%
Been homeless (now or in the past)	1	2	9	0	12	30.0%
Someone who was discharged from jail in the last 3 months	1	0	2	0	3	7.5%

## What do you think stops people from finding and keeping housing in the City and County?

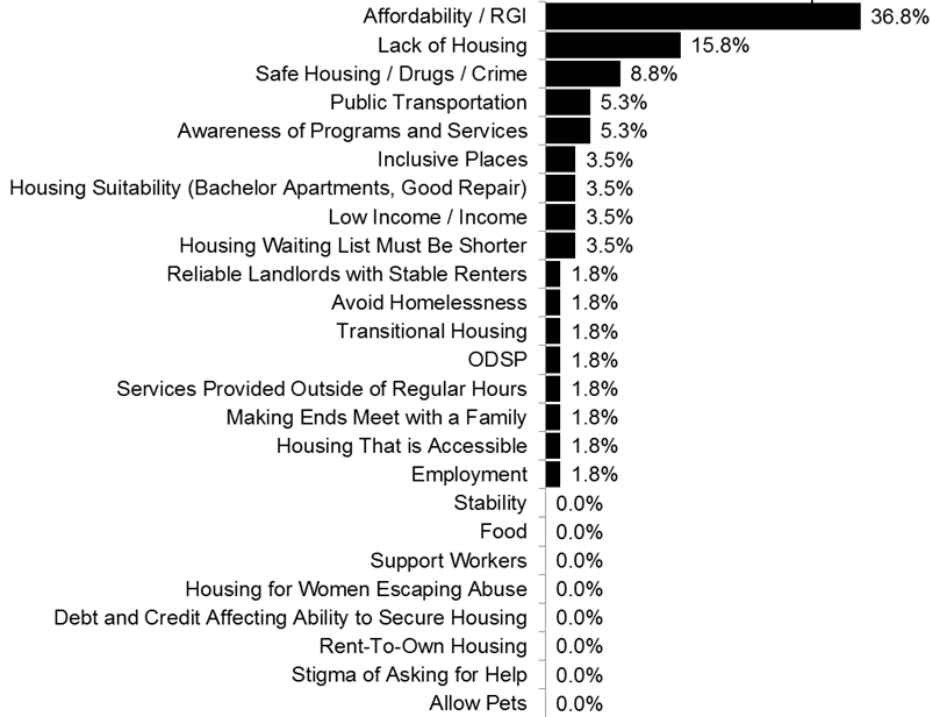
Note: This question was only asked in the homeless and housed paper surveys. This graph is a summary of the topics that were mentioned in the responses.



What do you think is important for us to know to plan for future housing and homelessness programs and services?  
 What is the most important thing for you?

HOUSED

Note: This question was only asked in the homeless and housed paper surveys. This graph is a summary of the topics that were mentioned in the responses.



## What is your age?

Note: This question was asked in all versions of the survey.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total
Under 18	0	0	0	0	0
18-24	9	3	14	0	26
25-35	24	9	26	8	67
36-45	22	8	24	3	57
46-55	16	9	19	0	44
56-65	16	13	19	1	49
66-75	10	5	6	1	22
76+	2	3	0	0	5
Total	99	50	108	13	270

	Haliburton	Kawartha Lakes	Lindsay	Total
Under 18	0.0%	0.0%	0.0%	0.0%
18-24	9.1%	6.0%	13.0%	9.6%
25-35	24.2%	18.0%	24.1%	24.8%
36-45	22.2%	16.0%	22.2%	21.1%
46-55	16.2%	18.0%	17.6%	16.3%
56-65	16.2%	26.0%	17.6%	18.1%
66-75	10.1%	10.0%	5.6%	8.1%
76+	2.0%	6.0%	0.0%	1.9%

## What is your annual household income?

Note: This question was asked in all versions of the survey.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total
Less than \$20,000 per year	36	15	54	5	110
\$20,000 to \$30,000	15	11	14	4	44
\$30,000 to \$50,000	18	12	14	2	46
\$50,000 to \$70,000	11	6	8	0	25
\$70,000 to \$90,000	8	1	5	1	15
More than \$90,000 per year	9	5	11	0	25
Total	97	50	106	12	265

	Haliburton	Kawartha Lakes	Lindsay	Total
Less than \$20,000 per year	37.1%	30.0%	50.9%	41.5%
\$20,000 to \$30,000	15.5%	22.0%	13.2%	16.6%
\$30,000 to \$50,000	18.6%	24.0%	13.2%	17.4%
\$50,000 to \$70,000	11.3%	12.0%	7.5%	9.4%
\$70,000 to \$90,000	8.2%	2.0%	4.7%	5.7%
More than \$90,000 per year	9.3%	10.0%	10.4%	9.4%

## What is your source of income?

Note: This question was asked in all versions of the survey.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total
Social assistance (OW, ODSP)	24	14	29	6	73
Full time employment	39	12	33	4	88
Part time employment	9	4	5	0	18
Ontario basic income program (OBIP)	0	1	19	1	21
Pensions	16	12	11	2	41
Other	8	9	9	0	26
Total	96	52	106	13	267

	Haliburton	Kawartha Lakes	Lindsay	Total
Social assistance (OW, ODSP)	25.0%	26.9%	27.4%	27.3%
Full time employment	40.6%	23.1%	31.1%	33.0%
Part time employment	9.4%	7.7%	4.7%	6.7%
Ontario basic income program (OBIP)	0.0%	1.9%	17.9%	7.9%
Pensions	16.7%	23.1%	10.4%	15.4%
Other	8.3%	17.3%	8.5%	9.7%

## Are you?

Note: This question was asked in all versions of the survey.

	Haliburton	Kawartha Lakes	Lindsay	Other	Total
Struggling with the cost of living	55	25	67	8	155
Indigenous, Metis or Inuit	2	3	6	0	11
Fleeing domestic violence or human trafficking (or would like to)	6	3	14	5	28
A Veteran	0	0	1	0	1
A Francophone	0	2	1	0	3
Someone released from a hospital stay in the last 3 months	4	1	7	0	12
Someone in the LGBTQ2S community	4	1	4	2	11
A person with a mental health concern	21	13	31	6	71
A person who struggles with substance use / addictions	9	3	14	3	29
An immigrant or refugee	3	1	2	0	6
A person with physical disabilities	16	11	24	5	56
A student	3	1	4	0	8
Been homeless (now or in the past)	21	12	29	6	68
Someone who was discharged from jail in the last 3 months	2	0	3	0	5

## Are you?

Note: This question was asked in all versions of the survey.

	Haliburton	Kawartha Lakes	Lindsay	Total
Struggling with the cost of living	54.5%	48.1%	61.5%	56.2%
Indigenous, Metis or Inuit	2.0%	5.8%	5.5%	4.0%
Fleeing domestic violence or human trafficking (or would like to)	5.9%	5.8%	12.8%	10.1%
A Veteran	0.0%	0.0%	0.9%	0.4%
A Francophone	0.0%	3.8%	0.9%	1.1%
Someone released from a hospital stay in the last 3 months	4.0%	1.9%	6.4%	4.3%
Someone in the LGBTQ2S community	4.0%	1.9%	3.7%	4.0%
A person with a mental health concern	20.8%	25.0%	28.4%	25.7%
A person who struggles with substance use / addictions	8.9%	5.8%	12.8%	10.5%
An immigrant or refugee	3.0%	1.9%	1.8%	2.2%
A person with physical disabilities	15.8%	21.2%	22.0%	20.3%
A student	3.0%	1.9%	3.7%	2.9%
Been homeless (now or in the past)	20.8%	23.1%	26.6%	24.6%
Someone who was discharged from jail in the last 3 months	2.0%	0.0%	2.8%	1.8%

## INCOME

## What is your age?

Note: This question was asked in all versions of the survey.

	Less than \$20,000 per year	\$20,000 to \$30,000	\$30,000 to \$50,000	\$50,000 to \$90,000	More than \$90,000 per year	Total
Under 18	0	0	0	0	0	0
18-24	18	5	1	2	0	26
25-35	27	10	13	11	3	64
36-45	21	13	5	7	10	56
46-55	19	5	9	4	6	43
56-65	18	4	13	9	5	49
66-75	6	5	5	5	0	21
76+	1	2	0	1	1	5
Total	110	44	46	39	25	264

	Less than \$20,000 per year	\$20,000 to \$30,000	\$30,000 to \$50,000	\$50,000 to \$90,000	More than \$90,000 per year	Total
Under 18	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18-24	16.4%	11.4%	2.2%	5.1%	0.0%	9.8%
25-35	24.5%	22.7%	28.3%	28.2%	12.0%	24.2%
36-45	19.1%	29.5%	10.9%	17.9%	40.0%	21.2%
46-55	17.3%	11.4%	19.6%	10.3%	24.0%	16.3%
56-65	16.4%	9.1%	28.3%	23.1%	20.0%	18.6%
66-75	5.5%	11.4%	10.9%	12.8%	0.0%	8.0%
76+	0.9%	4.5%	0.0%	2.6%	4.0%	1.9%

**INCOME**

### What is your annual household income?

Note: This question was asked in all versions of the survey.

	Less than \$20,000 per year	\$20,000 to \$30,000	\$30,000 to \$50,000	\$50,000 to \$90,000	More than \$90,000 per year	Total
Less than \$20,000 per year	110	0	0	0	0	110
\$20,000 to \$30,000	0	44	0	0	0	44
\$30,000 to \$50,000	0	0	46	0	0	46
\$50,000 to \$70,000	0	0	0	25	0	25
\$70,000 to \$90,000	0	0	0	15	0	15
More than \$90,000 per year	0	0	0	0	25	25
<b>Total</b>	<b>110</b>	<b>44</b>	<b>46</b>	<b>40</b>	<b>25</b>	<b>265</b>

	Less than \$20,000 per year	\$20,000 to \$30,000	\$30,000 to \$50,000	\$50,000 to \$90,000	More than \$90,000 per year	Total
Less than \$20,000 per year	100.0%	0.0%	0.0%	0.0%	0.0%	41.5%
\$20,000 to \$30,000	0.0%	100.0%	0.0%	0.0%	0.0%	16.6%
\$30,000 to \$50,000	0.0%	0.0%	100.0%	0.0%	0.0%	17.4%
\$50,000 to \$70,000	0.0%	0.0%	0.0%	62.5%	0.0%	9.4%
\$70,000 to \$90,000	0.0%	0.0%	0.0%	37.5%	0.0%	5.7%
More than \$90,000 per year	0.0%	0.0%	0.0%	0.0%	100.0%	9.4%

**INCOME**

### What is your source of income?

Note: This question was asked in all versions of the survey.

	Less than \$20,000 per year	\$20,000 to \$30,000	\$30,000 to \$50,000	\$50,000 to \$90,000	More than \$90,000 per year	Total
Social assistance (OW, ODSP)	58	11	2	0	0	71
Full time employment	6	9	29	24	19	87
Part time employment	9	6	1	2	0	18
Ontario basic income program (OBIP)	12	8	0	0	0	20
Pensions	12	6	10	9	3	40
Other	11	4	4	4	3	26
<b>Total</b>	<b>108</b>	<b>44</b>	<b>46</b>	<b>39</b>	<b>25</b>	<b>262</b>

	Less than \$20,000 per year	\$20,000 to \$30,000	\$30,000 to \$50,000	\$50,000 to \$90,000	More than \$90,000 per year	Total
Social assistance (OW, ODSP)	53.7%	25.0%	4.3%	0.0%	0.0%	27.1%
Full time employment	5.6%	20.5%	63.0%	61.5%	76.0%	33.2%
Part time employment	8.3%	13.6%	2.2%	5.1%	0.0%	6.9%
Ontario basic income program (OBIP)	11.1%	18.2%	0.0%	0.0%	0.0%	7.6%
Pensions	11.1%	13.6%	21.7%	23.1%	12.0%	15.3%
Other	10.2%	9.1%	8.7%	10.3%	12.0%	9.9%

## Are you?

Note: This question was asked in all versions of the survey.

	Less than \$20,000 per year	\$20,000 to \$30,000	\$30,000 to \$50,000	\$50,000 to \$90,000	More than \$90,000 per year	Total
Struggling with the cost of living	85	27	28	10	3	153
Indigenous, Metis or Inuit	6	2	2	0	1	11
Fleeing domestic violence or human trafficking (or would like to)	19	6	2	1	0	28
A Veteran	0	0	0	0	1	1
A Francophone	1	0	0	1	1	3
Someone released from a hospital stay in the last 3 months	9	2	0	0	0	11
Someone in the LGBTQ2S community	8	1	0	2	0	11
A person with a mental health concern	49	15	4	2	1	71
A person who struggles with substance use / addictions	22	7	0	0	0	29
An immigrant or refugee	4	1	1	0	0	6
A person with physical disabilities	32	15	3	4	2	56
A student	5	2	0	1	0	8
Been homeless (now or in the past)	54	11	1	2	0	68
Someone who was discharged from jail in the last 3 months	5	0	0	0	0	5

## Are you?

Note: This question was asked in all versions of the survey.

	Less than \$20,000 per year	\$20,000 to \$30,000	\$30,000 to \$50,000	\$50,000 to \$90,000	More than \$90,000 per year	Total
Struggling with the cost of living	77.3%	61.4%	60.9%	25.0%	12.0%	57.7%
Indigenous, Metis or Inuit	5.5%	4.5%	4.3%	0.0%	4.0%	4.2%
Fleeing domestic violence or human trafficking (or would like to)	17.3%	13.6%	4.3%	2.5%	0.0%	10.6%
A Veteran	0.0%	0.0%	0.0%	0.0%	4.0%	0.4%
A Francophone	0.9%	0.0%	0.0%	2.5%	4.0%	1.1%
Someone released from a hospital stay in the last 3 months	8.2%	4.5%	0.0%	0.0%	0.0%	4.2%
Someone in the LGBTQ2S community	7.3%	2.3%	0.0%	5.0%	0.0%	4.2%
A person with a mental health concern	44.5%	34.1%	8.7%	5.0%	4.0%	26.8%
A person who struggles with substance use / addictions	20.0%	15.9%	0.0%	0.0%	0.0%	10.9%
An immigrant or refugee	3.6%	2.3%	2.2%	0.0%	0.0%	2.3%
A person with physical disabilities	29.1%	34.1%	6.5%	10.0%	8.0%	21.1%
A student	4.5%	4.5%	0.0%	2.5%	0.0%	3.0%
Been homeless (now or in the past)	49.1%	25.0%	2.2%	5.0%	0.0%	25.7%
Someone who was discharged from jail in the last 3 months	4.5%	0.0%	0.0%	0.0%	0.0%	1.9%