



**AGENDA**  
And Schedule "A"  
to the minutes of the meeting of the  
**HOUSING ADVISORY COMMITTEE**  
held Tuesday, June 2, 2015  
at 9:00 o'clock a.m.  
Town of Walkerville Meeting Room  
3<sup>rd</sup> floor, City Hall

1. **CALL TO ORDER**

2. **DECLARATIONS OF CONFLICT**

3. **ELECTION OF VICE CHAIRPERSON**

(The position of Vice Chairperson is noted in the "draft" Terms of Reference/Mandate)

4. **MINUTES**

Adoption of the minutes of the meeting held April 28, 2015 (*attached*).

5. **BUSINESS ITEMS**

5.1 **HAC Mandate/Terms of Reference**

The Chair to lead a discussion regarding a review of the HAC Terms of Reference and Mandate. The Draft HAC Terms of Reference and Mandate – *attached*. Discussion regarding "communications protocol".

5.2 **HAC Goals for 2015**

- HAC's role in the 10 Year Plan – Goal 7 (excerpt from the Plan): Measure and report on progress, evaluate success and invest in continuous improvement of the housing and homelessness system strategies. Section 7.1 – The Housing Advisory Committee, a committee of the city of Windsor Council will be responsible for championing the implementation of the Plan and for evaluating and monitoring progress towards meeting the goals and strategies of the Plan.
- Investment in Affordable Housing Program Extension Delivery – Monitor results and provide input to progress.
- Continue to work with the City to reach the goal of implementing a Secondary Suite By-law.

5.3 **First Annual Report – 10 Year Plan**

The Housing Administration and Development Coordinator (K. Goz) to lead the discussion.

5.4 **MMAH Long Term Affordable Housing Strategy Consultation**

The Administration and Development Coordinator (R. Oleynik) to lead the the "Long – Term Affordable Housing Strategy Update – Consultation Discussion Guide – April 2015" is *attached*. Flyer regarding the Long Term Affordable Housing Strategy Renewal Consultation to be held on June 11, 2015 – *attached*.

**5.5 Windsor Essex Connections Implementation – June 1, 2015 Roll-out**

The Administration and Development Coordinator (K. Goz) to lead the discussion.

**5.6 Housing Market Outlook**

The document entitled “Housing Market Outlook – Windsor CMA” – *attached*.

**6. UPDATES FROM MEMBERS**

**7. DATE OF NEXT MEETING**

To be determined.

**8. ADJOURNMENT**

KK/  
Windsor, Ontario April 28, 2015

A meeting of the **Housing Advisory Committee** is held this day commencing at 9:00 o'clock a.m. in Room 406, 400 City Hall Square East, there being present the following members:

Marina Clemens, Chairperson  
Councillor John Elliott  
Fahimuddin Bai  
Linda Coltman  
Jessica Kipping  
Gary McNamara  
Sid Palumbo  
Cheryl Porter  
Paul Renaud  
Jim Steele  
Leigh Vachon  
Angela Yakonich

**Regrets received from:**

Anna Angelidis  
Steve Govette

**Also present are the following resource personnel:**

Chris Aspila, Policy Planning  
Judith Binder, CMHC  
Kelly Goz, Housing Administration & Development Coordinator  
Bill King, County of Essex  
Rob Oleynik, Program Coordinator, Housing & Children's Services  
Lucy Sobczyk, Manager of Housing Support Services  
Karen Kadour, Committee Coordinator

**1. CALL TO ORDER**

The Committee Coordinator calls the meeting to order at 9:05 o'clock a.m. and the Committee considers the Agenda being Schedule "A" **attached** hereto, matters which are dealt with as follows:

**2. ELECTION OF CHAIRPERSON**

The Committee Coordinator calls for nominations from the floor for the position of Chairperson. G. McNamara nominates M. Clemens. The Committee Coordinator asks if there are further nominations from the floor for the position of Chairperson. Seeing none, the Committee Coordinator asks M. Clemens if she accepts. M. Clemens accepts.

Moved by G. McNamara, seconded by Councillor Elliott,  
That Marina Clemens **BE ELECTED** Chairperson of the Housing Advisory Committee.  
Carried.

M. Clemens assumes the Chair. The members/resource introduce themselves.

**3. DECLARATIONS OF CONFLICT**

None disclosed.

**4. MINUTES**

Moved by G. McNamara, seconded by C. Porter,  
That the minutes of the Housing Advisory Committee of its meeting held February 10,  
2015 **BE ADOPTED** as presented.  
Carried.

**5. BUSINESS ITEMS**

**5.1 HAC Overview**

R. Oleynik distributes a document entitled "Social Housing in Windsor and Essex County", **attached** as Appendix "A".

In response to a question asked by Councillor Elliott regarding how units are allocated by the Central Housing Registry, R. Oleynik responds the determination of who receives the units is heavily legislated and prescriptive. He states the first to receive units are victims of domestic violence followed by homeless individuals and finally on a "first come first serve" basis.

R. Oleynik provides an overview of the outcomes for the first phase (2011 to 2014) of the Investment in Affordable Housing Program (IAH) as follows:

Ontario Renovates Homeowner -	\$2.73M	125 Households Assisted
Ontario Renovations Multi-Res -	\$562K -	67 Households Assisted
Homeownership Downpayment	\$1.51M	107 Households Assisted
Rent Supplement	\$1.84M	215 Households Assisted
Housing Allowance	\$67K	21 Households Assisted

Program Administration Fee            \$526K            535 Households Assisted

R. Oleynik states the program has been extended and reviewed the Program Development Financial Plan for the period 2015 to March 2020. The plan identifies the annual allocation committed to each program component in each year of the IAH (2014 Extension) program. He notes the dollar amounts can be amended between the program components from time to time. Any amendments to the plan must be submitted to the Ministry of Municipal Affairs and Housing.

K. Goz, Coordinator, Housing Administration and Development reviews the following three reports:

a) "Update on the Windsor Essex 10 Year Housing and Homelessness Plan – Initiatives related to the Community Homelessness Prevention Initiative (CHPI) and the Homelessness Partnering Strategy (HPS)" dated April 1, 2015 is distributed and attached as Appendix "B". The purpose of the report was to provide an update to the Social Development, Health and Culture Standing Committee and Council regarding initiatives under the provincially funded CHPI and federally funded HPS programs. The report was previously distributed to all HAC members.

b) "The Windsor Essex 2014 Annual Report to the Community – Draft" is distributed and attached as Appendix "C". K. Goz advises the Plan identifies 63 strategies to be implemented by the end of 2023, where 29 of which are scheduled for implementation by the end of 2015. K. Goz reports that 24 of the 29 strategies have been implemented as of April 2015. Service Managers are required to submit annual reports to the Ministry of Municipal Affairs and Housing by the end of June each year. K. Goz requests that HAC schedule a meeting in June 2015 to provide final comments regarding the report to enable submission of the report to the Ministry.

c) The "Windsor Essex Housing and Homelessness Plan – Final Plan – April 2014" is distributed and attached as Appendix "D". K. Goz reviews HAC's role with respect to the Plan which includes but is not limited to the following strategies:

7.1 "The Housing Advisory Committee, a Committee of City of Windsor Council, will be responsible for championing the implementation of the Plan and for evaluating and monitoring progress towards meeting the goals and strategies of the Plan."

7.2 "As the Service Manager, the City of Windsor will establish an implementation committee that will report to a committee of Windsor City Council to develop and recommend a work plan that identifies how each goal and strategy will be implemented, including actions and timelines; develop and recommend outcome measurement indicators to assess the progress in meeting the goals and implementation strategies and; develop and recommend outcome measurement indicators for key strategies in the Plan."

7.3 "As the Service Manager, the City of Windsor will undertake an initiative to: engage in ongoing monitoring and reporting, including publishing an annual report card and semi-annual homelessness management information system reports once implemented and; ensure quarterly and annual reporting on municipally, provincially, and federally prescribed performance

measures and; identify opportunities for continuous improvement of the housing and homelessness services on an annual basis.”

G. McNamara reports Minister Ted McMeekin will be visiting Windsor Essex on July 15, 2015. He indicates Minister McMeekin is a “champion of social housing”. He asks members to submit any questions for Minister McKeekin including “what does the City of Windsor need to sustain servicing in social housing”

**5.2 HAC Annual Report**

The Chairperson provides an overview of HAC’s 2014 Annual Report.

**5.3 HAC Mandate/Terms of Reference**

This item is deferred to the June 2, 2015 HAC meeting.

**5.4 Updates from HAC Members**

No updates are provided.

**6. DATE OF NEXT MEETING**

The next meeting will be held on June 2, 2015 at 9:00 a.m. in the Walkerville Meeting Room, 3<sup>rd</sup> floor, City Hall.

**7. ADJOURNMENT**

There being no further business, the meeting is adjourned at 10:02 o’clock a.m.

\_\_\_\_\_  
CHAIRPERSON

\_\_\_\_\_  
COMMITTEE COORDINATOR



**AGENDA**  
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1. **CALL TO ORDER**

2. **ELECTION OF CHAIRPERSON**

3. **DECLARATIONS OF CONFLICT**

4. **MINUTES**

Adoption of the minutes of the meeting held February 10, 2015 *(attached)*.

5. **BUSINESS ITEMS**

5.1 **HAC Overview**

Social Housing Programs Windsor Essex – Summary *attached*

IAH Outcomes January 2012 to December 2014 – Summary *attached*

IAH-E Delivery Plan 2014 to 2020 – Summary *attached*

5.2 **HAC 2014 Annual Report**

The HAC 2014 Annual Report – *attached*

5.3 **HAC Mandate/Terms of Reference**

Review of the HAC Terms of Reference and Mandate – *attached*.

5.4 **Updates from HAC Members**

6. **DATE OF NEXT MEETING**

To be determined.

7. **ADJOURNMENT**

**DRAFT June 2015**

## **Housing Advisory Committee – Terms of Reference and Mandate**

### **Mandate**

Advise City Council on issues relating to the supply, demand, and need for additional affordable housing units; act as a medium for informational exchange with sector representatives on housing program initiatives and community issues; act as a resource and advocate on behalf of all stakeholders to educate and advance the awareness of Council representatives on matters pertaining to housing in the Windsor and Essex County.

### **Composition/Membership**

The Housing Advisory Committee shall consist of 16 voting members and 8 non-voting resource members.

The Housing Advisory Committee of the City of Windsor consists of the following members for the 2014-2018 term:

- Councillor John Elliott, Windsor City Council
- Mayor Gary McNamara, County Council
- Anna Angelidis (Labour Council)
- Fahimuddin Bai (community groups)
- Marina Clemens (Central Housing Registry)
- Linda Coltman (tenant representative)
- Steve Govette (Canadian Mental Health Association)
- Jessica Kipping (community groups)
- Sid Palumbo (community groups)
- Cheryl Porter (housing providers)
- Paul Renaud (Real Estate Board)
- Richard Ruston (tenant representative)
- Jim Steele (housing provider)
- Leigh Vachon (housing with supports)
- Mike Van der Vlist (community groups)
- Angela Yakonich (emergency housing)

### **Duties and Responsibilities**

The Duties and Responsibilities of the Housing Advisory Committee are outlined in the Committee's Mandate.



## **Appointment and Term**

Windsor City Council shall appoint the members of the Housing Advisory Committee.

The term of Committee membership shall be established by Windsor City Council and is currently approved to be for four years. A Committee member may be offered and may accept consecutive terms subject to the approval of Windsor City Council.

A Chairperson and Vice Chairperson shall be chosen by a majority vote of the Committee members. The position of Chairperson and Vice Chairperson shall be held for the same term as the Committee member term, currently four years. At the expiration of the term, the outgoing Chairperson and Vice Chairperson may, subject to the approval of Windsor City Council, remain as Committee members and may be nominated for the position of Chairperson and Vice Chairperson for consecutive terms.

### **Vacancy:**

The Committee may, but is not required to, recommend persons to fill a vacancy if such recommendation is approved by a majority vote of the members present. A vacancy, and any recommended replacements shall be reported by the Chair of the Housing Advisory Committee to Windsor City Council. Windsor City Council shall appoint a replacement for the unexpired term of the vacant position.

### **Absenteeism:**

Any member who is absent from three consecutive meetings without the express approval of the Committee given at a scheduled meeting will be deemed to have resigned from the Committee at the end of the third meeting.

Any member who is absent from 30 percent of the meetings during any one calendar year without the express approval of the Committee given at a scheduled meeting will be deemed to have resigned from the Committee.

## **Agenda and Minutes**

An Agenda will be provided prior to each meeting. Committee members may suggest items for the agenda to the Chair who may direct that item to be scheduled.

Minutes shall be taken of all meetings of the Committee and shall be distributed as soon as possible to all Committee members.

All matters related to recording and distributing the Minutes shall comply with the City of Windsor policies governing the recording and distribution of the Minutes of a Committee of City Council.

## **Rules of Order**

Elections and meetings will be conducted in accordance with Bourinot's Rules of Order and the City of Windsor's Procedural By-Law 98-2011.

Meetings shall generally be guided by the following:

1. The order of business shall ordinarily be as set out in the Agenda, except that the items may be taken up out of order or added to the agenda at the discretion of the Chair by a majority vote of the members present.
2. All decisions of the Committee shall be made by resolution approved by a majority vote of all members present.
3. The Chair shall generally conduct the meeting in accordance with standard Rules of Procedure.
4. In the event of absence of the Chair, the Vice-Chair shall chair the meeting.
5. In the event of absence of the Chair and Vice-Chair, a person chosen by a majority vote of the members present shall chair the meeting, provided a quorum is present.
6. A person or persons may be invited to one or more Committee meetings as additional resource to discuss and provide guidance, input or information relevant to a specific subject matter under discussion by the Housing Advisory Committee, provided the invitation is approved by a majority vote of the members present.

### **Reporting Structure/Frequency of Meetings**

The Housing Advisory Committee reports to the Social Development, Health & Culture Standing Committee

The Committee shall meet on a quarterly basis.

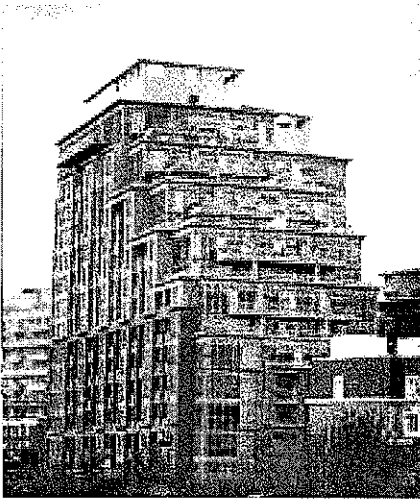
### **Remuneration**

Advisory Committee members receive no compensation for their service on the City's Advisory Committees.

### **Quorum**

The quorum of the Housing Advisory Committee is 8 voting members.





# LONG-TERM AFFORDABLE HOUSING STRATEGY UPDATE CONSULTATION DISCUSSION GUIDE

April 2015

[ontario.ca/affordablehousing](http://ontario.ca/affordablehousing)



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# **LONG-TERM AFFORDABLE HOUSING STRATEGY UPDATE**

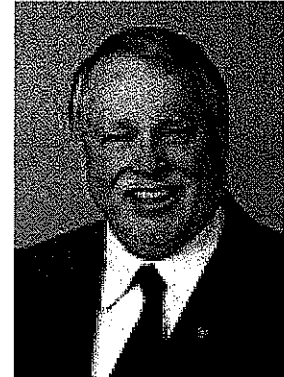
## **CONSULTATION DISCUSSION GUIDE**

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## A MESSAGE FROM THE MINISTER

Every Ontarian deserves to have a stable, affordable home. Stable and secure housing is a key factor that determines social well-being and health, along with access to education, employment, and the resources and supports people need to thrive.

Affordable housing is an issue that's very important to me personally. As I travel around the province and visit people who live in affordable housing, I am constantly reminded of the need, and impressed by the resiliency and tenacity I see from people I meet.



When the Province launched its Long-Term Affordable Housing Strategy in 2010, it began to transform the housing system in Ontario. It was the first strategy of its kind for Ontario, and I'm proud of the real impact it's had.

After five years, it's time for an update. We want to ensure that we continue to make progress in meeting the housing needs of Ontarians, and that housing policies are relevant to current realities, reflect new research and best practices, and support the Province's goal to end homelessness.

It's time to look at how we can innovate and use creative approaches that increase access to affordable housing for those in need.

It's time to reach out to our partners and the people impacted by homelessness. We know that there is a lot more that needs to be done, and we can't do it on our own.

That's why I'd like to invite all of you to help us move Ontario's Long-Term Affordable Housing Strategy forward. I want to hear your views on how we can make Ontario's housing system work better for you, your family, and your community.

This discussion guide outlines our progress, future goals, and key themes where we'd like your input. Your feedback will help to ensure that we reflect the housing needs of Ontarians as we update our strategy.

I look forward to hearing from you and building a stronger Ontario together.

A handwritten signature in black ink, which appears to read "Ted McMeekin". The signature is stylized and cursive.

Ted McMeekin,  
Minister, Municipal Affairs and Housing

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# TOWARDS STRONG COMMUNITIES

## UPDATING ONTARIO'S LONG-TERM AFFORDABLE HOUSING STRATEGY

Our government envisions an Ontario where every person has an affordable, suitable, and adequate home. In 2010, the Province launched the Long-Term Affordable Housing Strategy. The strategy began a process of transforming Ontario's housing system into one that is people-centred, partnership-based, locally driven, and fiscally responsible.

Now, in 2015, we are updating the strategy to ensure that we continue to make progress in meeting the housing needs of Ontarians and supporting social and economic inclusion. This update will ensure that housing policies are relevant to current realities, reflect new research and best practices, and support the Province's goal to end homelessness.

Since the introduction of the Long-Term Affordable Housing Strategy, communities across Ontario have developed 10-year local housing and homelessness plans. These plans were developed as a requirement of the Housing Services Act, 2011 — new legislation introduced as a result of the 2010 strategy. Designed to address local needs and priorities, these plans are based on what was heard in a range of local consultations. These plans provide important local context that will inform the update of the strategy.

Building on this engagement, we continue to seek input from the public, our partners, and stakeholders — including those in the broader human services field — to learn more.



# LONG-TERM AFFORDABLE HOUSING STRATEGY, 2010

## THE FIRST OF ITS KIND IN ONTARIO

In the 2008 Poverty Reduction Strategy, the government committed to develop a Long-Term Affordable Housing Strategy. This strategy, the first of its kind in Ontario, was launched in 2010.

The 2010 strategy set out a roadmap to address Ontario's housing needs, creating a flexible, community-centred approach to housing and service delivery. Based on provincewide consultations, the strategy recognized that local flexibility offers the best path towards building strong communities.

The 2010 strategy led to many accomplishments, including the following.

### New Legislation

In January 2012, the **Housing Services Act** was introduced to promote flexible, local decision making, and to clarify the roles of the Province and local managers of social housing (called Service Managers).

### A New Homelessness Prevention Initiative

In January 2013, the new **Community Homelessness Prevention Initiative** consolidated five formerly separate programs into one flexible, locally-driven program. Today, this program provides \$293.7 million each year to local communities.

### Local Housing and Homelessness Plans

As of 2014, Ontario's Service Managers have prepared 10-year comprehensive **local housing and homelessness plans**. Based on community consultations, these plans assess current and future needs, and set local objectives to guide decision making.

The Province has also invested more than \$240 million into the federal-provincial **Investment in Affordable Housing** program, and in 2014 committed to a five-year, \$400 million extension of this program to further expand affordable housing in Ontario.



Building Foundations: Building Futures  
Ontario's Long-Term Affordable Housing Strategy

Ontario's Housing Strategy



### Key Pillars

- Putting People First
- Creating Strong Partnerships
- Supporting Affordable Options
- Accountability

The Province is also committed to a **Housing First** approach for addressing homelessness. Widely recognized as a best practice, a Housing First approach provides people who are homeless with access to permanent housing, and links them to flexible and appropriate support services.

While progress has been made towards Ontario's affordable housing goals, significant challenges remain, and innovation will be required to meet growing and changing demands for affordable housing options over the long term.



## Results

- **33,100 families and individuals<sup>1</sup>** have obtained housing and **83,800 remain in their homes**
- **More than 11,400 affordable units are being built or repaired** across the province for low- and medium-income Ontarians, and 12,300 families and individuals are being provided with rent or down payment assistance
- **173 Aboriginal families and individuals** have received loans to purchase homes, **118 have benefited from a repair program**, and 145 new affordable units have been approved for funding

<sup>1</sup> Throughout this document, the phrase “families and individuals” is being used to describe all kinds of households and living arrangements across the province. “Household” is a term used to describe a person or group of people who occupy the same housing unit. A family might consist of one individual, several families, or several unrelated people.

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# UPDATING ONTARIO'S LONG-TERM AFFORDABLE HOUSING STRATEGY

## BUILDING ON PROGRESS, BUILDING STRONG COMMUNITIES

In September 2014, the government released *Realizing Our Potential*, a new Poverty Reduction Strategy, which committed to update the Long-Term Affordable Housing Strategy to reflect lessons learned and to incorporate new research on best practices for housing and homelessness.

The updated Long-Term Affordable Housing Strategy will continue to improve Ontario's housing system, leading to better outcomes in health, poverty reduction, education, and employment for all Ontarians.

In *Realizing Our Potential*, the government set a bold, long-term commitment to end homelessness. As a first step towards this commitment, an expert advisory panel has been established, composed of 14 members with a wide range of homelessness-related experience and expertise. To inform a plan to end homelessness, the panel will meet from January to July 2015 and make evidence-based recommendations on how to define and measure homelessness, and how to set a target in support of ending it. The Long-Term Affordable Housing Strategy Update will build on the work of this panel.

Updating the strategy involves partnership across government, municipalities and the broader community. This collaboration reflects the foundational nature of housing as key to social inclusion and prosperity.

We also recognize the importance of seeking the input of Indigenous peoples and organizations in Ontario for our strategy update. We will engage these partners to identify ways to improve housing outcomes for Aboriginal Ontarians.

The update will also draw on recommendations from the Minister's Forum on Affordable Housing. Held in November 2014, the forum brought together key leaders from the public and private sectors to discuss private sector involvement in expanding affordable housing.

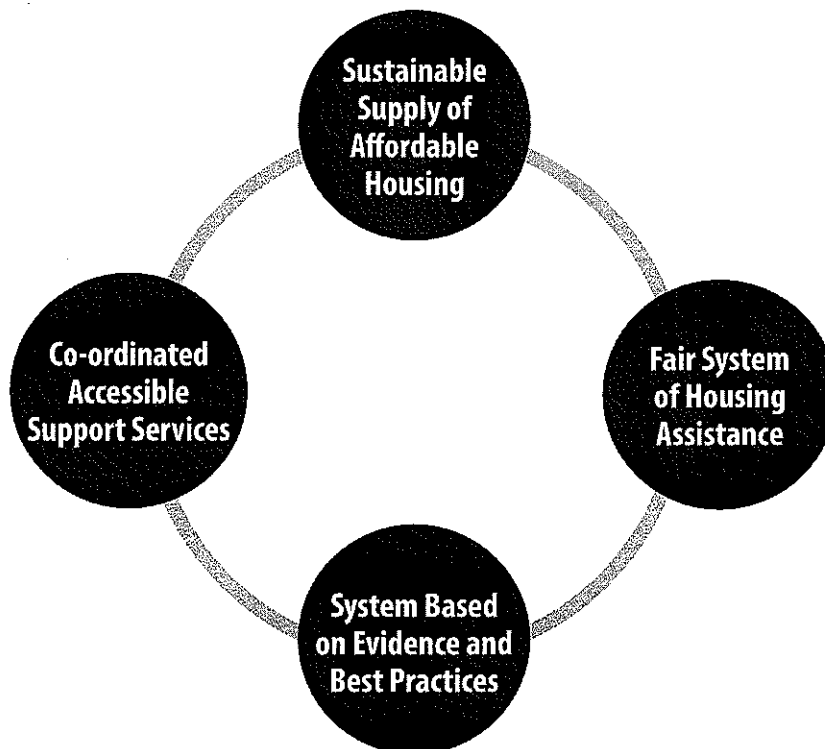
### **We are engaging with the public and other stakeholders for this update.**

We are building on the extensive, provincewide consultations that helped shape the 2010 strategy and the local community consultations that followed it to develop local housing and homelessness plans.

## AN UPDATED VISION

To reflect our government's bold, long term goal to end homelessness, we are updating our vision for the Long-Term Affordable Housing Strategy:

**Every person has an affordable, suitable, and adequate home to provide the foundation to secure employment, raise a family, and build strong communities.**



## ACHIEVING OUR VISION

To achieve our vision we will build a strategy that brings together government with the private and non-profit sectors. Informed by evidence and best practices, it will tackle themes related to sustainable housing supply, co-ordinated support services, and a fair system of housing assistance. To achieve this vision, there are many challenges to overcome and opportunities to harness.

## GOALS AND KEY THEMES

Achieving our vision means setting ambitious goals to reflect the housing needs of Ontarians.

### Goals

- 1 **Achieve better housing outcomes for more people** by exploring changes to housing legislation, policy, and programs across government.
- 2 **Create more affordable housing opportunities** by using current and future investments (such as \$400 million in new funding made available to extend the Investment in Affordable Housing Program until 2019), and by creating conditions for more affordable housing investment by the private, co-operative, and non-profit housing sectors.
- 3 **End and prevent homelessness** by aligning with the 2014 Poverty Reduction Strategy's goals to increase social and economic inclusion, and continuing to provide a range of supports to help people find and keep affordable housing.

Our government believes the best way to achieve these goals is by addressing the challenges many Ontarians face by targeting four key themes,

► **Theme 1: A Sustainable Supply of Affordable Housing**

► **Theme 2: A Fair System of Housing Assistance**

► **Theme 3: Co-ordinated, Accessible Support Services**

► **Theme 4: A System Based on Evidence and Best Practices**

The following pages provide greater details about the opportunities and challenges associated with these key themes.

### Housing in Ontario: Key Facts

- There are **4,887,510** families and individuals living in housing in Ontario
- 71 per cent of families and individuals **own their homes**, while 29 per cent **rent**
- 260,000 families and individuals (5 per cent) live in **social housing**
- Ontario's housing and homelessness services are managed locally by 47 **Service Managers**

## OPPORTUNITIES AND CHALLENGES

### **Demand for Social and Affordable Housing Exceeds Supply**

There is high demand for affordable housing in Ontario, in both the private market and the social and affordable housing sectors. Statistics Canada data indicates that more than seven per cent of home owners in Ontario and 30 per cent of renters are in core housing need, largely due to problems with affordability. People are said to be in core housing need if their homes are inadequate, unsuitable, or unaffordable; and if they would need to spend more than 30 per cent of their income to access other housing at the median local rent.

### **The Need for a Federal Partner**

Traditionally, all three levels of government have played a role in funding affordable housing, which includes social housing, in Ontario.

In 2014, Ontario and the federal government renewed the jointly funded Investment in Affordable Housing Program for another five years. This program continues to build new affordable housing and repair existing units for Ontarians with housing needs. Ontario and the federal government are each contributing \$80.1 million annually to the program.

In addition, in 2013, municipalities contributed around \$940 million while the federal government contributed around \$480 million to maintain existing social housing units in Ontario. However, the amount of this federal contribution continues to decline each year and will reach zero by 2033. Some social housing units have already lost their funding, and many more will in the next few years.

Without sustained federal funding, many housing providers may face difficulties in continuing to provide affordable housing. Ontario and municipal partners know that we cannot make up this shortfall without federal participation. Therefore, the Province calls on the federal government to provide long term, flexible funding for affordable housing.

### **A System with Opportunities for Co-ordination**

The housing system in Ontario is complex, with program and funding responsibilities spread out across four provincial ministries and 47 Service Managers. Any updates to the Long-Term Affordable Housing Strategy should seek to untangle the complexity and make the system easier to navigate so it works better for Ontarians.

### **A Need for Data to Measure our Progress**

The Province is committed to making policy decisions based on evidence. At present, there are gaps in the available data on housing and homelessness in the province. In order to fully comprehend the housing issues Ontarians face, we need high quality information.

### **Supporting the Diverse Needs of Ontarians**

Housing insecurity and homelessness affect some groups more than others. First Nation, Métis, and Inuit Ontarians are more likely to be in core housing need and face a greater risk of homelessness than non-Aboriginal Ontarians. Unique housing and support needs are also required for survivors of domestic violence, youth leaving care, seniors, and persons with mental health needs, addictions, physical disabilities, or developmental disabilities. We recognize the unique challenges facing vulnerable groups, and the need for tailored approaches that meet people where they are.

# WE WANT YOUR VIEWS

Updating the Long-Term Affordable Housing Strategy requires input from key stakeholders, partners, and the public. We want to hear views on the current realities of Ontario's housing system, and how it can be improved to better meet the needs of Ontarians.

Up until July 2015, we encourage the public, our partners, and stakeholders to assist in the building of this plan by providing input related to the four key themes that are shaping the review and update.

This document provides background, context, and key questions related to these themes to inform the consultation process. Details on how to get involved can be found on the final page of this document.

To shape the discussion, we have highlighted four key themes that will guide our update of the Long-Term Affordable Housing Strategy.

► **Theme 1: A Sustainable Supply of Affordable Housing**

► **Theme 2: A Fair System of Housing Assistance**

► **Theme 3: Co-ordinated, Accessible Support Services**

► **Theme 4: A System Based on Evidence and Best Practices**





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# A SUSTAINABLE SUPPLY OF AFFORDABLE HOUSING

## ONTARIO NEEDS A SUSTAINABLE SUPPLY OF AFFORDABLE HOUSING, IN BOTH THE PUBLIC SECTOR AND THE PRIVATE MARKET

Ontario faces challenges related to affordable housing supply, in both the private rental market and the non-profit and social housing sectors.

Most renters in Ontario live in private market housing, and 30 per cent of renters are in core housing need, largely due to problems with affordability. In many parts of the province, private rental housing supply is insufficient, and prices are high. Security of tenure – the ability to “stay put” in one’s home – is an issue for renters facing affordability issues.

Social housing supply is not meeting demand, and as federal funding declines, social housing providers face problems related to housing repair, and may not be able to continue to provide social housing rent subsidies. Ontario, in partnership with the federal government, has committed \$1.28 billion for new affordable housing opportunities through the Investment in Affordable Housing Program. Despite this, much more work needs to be done.

### Key Terms

In general, **affordable housing** refers to housing for low- to moderate-income Ontarians<sup>2</sup>.

**Social housing** was built through federal and provincial programs from the 1950s to 1995. Typically, social housing tenants pay a rent-geared-to-income, set at 30 per cent of gross income.

For homes built through the federal-provincial **Investment in Affordable Housing** program, tenants pay an average rent of no more than 80 per cent of local average market rent.

### Topics to Consider

- Land use planning, innovative financing tools and options
- Incentives for private rental construction
- Sustaining the supply of aging social housing
- Increasing and protecting non-profit and public housing supply

### Questions for Discussion

- How can we encourage private investment in affordable housing through planning, financial, regulatory and other tools?
- How can we better support the non-profit sector (including co-ops, private, and municipal non-profits) in maintaining, replacing, and expanding social and affordable housing?
- How can we improve regulatory and legislative tools to enhance housing affordability?
- What steps should the federal government take to support housing supply, including social housing?

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<sup>2</sup>The Provincial Policy Statement defines low- to moderate-income households as those with incomes in the lowest 60 per cent of the overall income distribution.

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# A FAIR SYSTEM OF HOUSING ASSISTANCE

## ONTARIANS NEED FAIR ACCESS TO FINANCIAL AND NON-FINANCIAL SUPPORTS

Ontarians have access to many forms of financial assistance to support their housing needs. Eligible families and individuals can receive rent-geared-to-income assistance, and pay a rent equal to 30 per cent of their income. Other people are assisted through housing allowance and rent supplement programs. Currently, the limited number of available subsidies means that not all people in need receive assistance, and people in similar situations may receive different levels of support. In addition, the system can be confusing and complex for both Ontarians and housing providers.

Many Ontarians benefit from supports beyond financial assistance, including housing help services, emergency shelters, and eviction prevention assistance. As part of the Long-Term Affordable Housing Strategy update, non-financial supports are being explored, including efforts to improve access to affordable housing, and to improve the waiting list system. People can also be supported through improved access to counselling services and eviction prevention supports.

### Topics to Consider

- Financial Assistance (rent-geared-to-income subsidies, rent supplements, housing allowances)
- Systems for accessing housing (e.g. waiting lists, “choice based” systems)
- Supports such as eviction prevention or counselling services
- Housing First<sup>3</sup> supports to move homeless Ontarians into permanent housing

### Questions for Discussion

- How can we improve access to housing assistance and reduce wait times?
- How can the systems of housing assistance be improved – for clients and service providers?
- What non-financial programs and supports help to maintain successful tenancies?
- How can we better support people who are homeless to become stably housed?

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<sup>3</sup>Housing First is a term used to describe approaches that assist people who are homeless, or at-risk of homelessness, to obtain and maintain permanent, affordable housing linked to flexible, appropriate support services.

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# CO-ORDINATED, ACCESSIBLE SUPPORT SERVICES

## PROVIDING HOUSING WITH SUPPORTS TO MEET A RANGE OF DIVERSE NEEDS

Some people require supports – whether temporary or ongoing – to live stably in their homes. Supportive housing refers to a combination of a housing subsidy and support services that enable people to live as independently as possible in the community. A wide range of Ontarians are assisted, including seniors and the frail elderly, persons experiencing homelessness, survivors of domestic violence, youth at risk, and persons with mental health needs, addictions, physical disability, developmental disabilities, acquired brain injuries, or terminal illness.

Supportive housing is administratively complex – involving many programs and organizations. Programs have also been developed separately over 50 years, and do not always reflect the unique and evolving support needs of Ontarians.

There are many challenges facing the system. There are long waiting lists to access supportive housing, and clients do not always receive housing or supports that match their needs. It can be difficult for providers to co-ordinate affordable housing with support services. In addition, there is a lack of data, limiting our understanding and ability to track progress. For clients, access can be complicated, requiring people to tell their story numerous times, and to numerous agencies.

As a first step towards addressing some of these challenges, the Ontario government is creating 1,000 units of supportive housing for people with mental health and addictions issues, under Phase 2 of its Mental Health and Addictions Strategy.

### Topics to Consider

- Reducing complexity in Ontario's supportive housing system
- Improving experiences and outcomes for Ontarians who need supportive housing

### Questions for Discussion

- How can the Province, Service Managers, community agencies, and housing providers work to improve Ontario's supportive housing system?
- What changes would make the system easier to navigate for people? What access and intake systems work best for people with complex needs?
- Are there opportunities to encourage innovation and reduce administrative burdens?
- How can we better co-ordinate housing and supportive services?

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# EVIDENCE AND BEST PRACTICES

## POLICY AND PROGRAMS BASED ON RESEARCH AND PERFORMANCE DATA

As part of the 2014 Poverty Reduction Strategy, the Province committed to making government decisions based on the best available evidence. This means consulting with up-to-date research, collecting our own data, setting targets for performance, and evaluating progress to see how we measure up. The strategy will draw on recommendations from the **Expert Advisory Panel on Homelessness** on how to define, measure, and set targets related to homelessness.

Challenges to data collection exist in the present system. There are varied and fragmented systems for collecting, managing, and using data related to housing and homelessness across Ontario. Tracking performance is also a challenge. Many of our programs lack outcome-based performance measures, limiting the ability of government to know what works and what doesn't, and to then make decisions based on evidence.

There are many great examples of innovative work in the sector, and lots of existing research and best practices to draw upon. The updated strategy will explore how government and service providers can access this knowledge to inform innovative policy making and program design.

### Topics to Consider

- Developing performance measures for social and affordable housing
- Homelessness-related targets, performance measures, and data collection
- Provincial data sharing and reporting on progress
- Capacity building, education, and continuous improvement

### Questions for Discussion

- What outcomes should social and affordable housing programs focus on achieving?
- How can we support Service Managers and housing providers to achieve outcomes?
- What opportunities exist for sharing housing data with partners and the public?
- How do we enhance service provider capacity to access evidence on best practices?

---

# HOW TO PARTICIPATE AND NEXT STEPS

We invite you to participate in the consultations that are taking place to support the Long-Term Affordable Housing Strategy update. We are moving quickly to make progress – please get in touch with us by July 3, 2015.

Send us your feedback and responses on the discussion questions included throughout this guide. You can provide your input through our website, by post, telephone, or email.

**Visit our Website:** [ontario.ca/affordablehousing](http://ontario.ca/affordablehousing)

**Contact us by mail:**

**Ministry of Municipal Affairs and Housing, Housing Policy Branch**  
777 Bay Street, 14<sup>th</sup> Floor, Toronto ON M5G 2E5

**Give us a call:**

Local Telephone Number: **416-585-6377**

Toll-Free Telephone Number: **1-844-308-7296**

TTY: **1-844-403-5903**

**Send us an Email:** [housingstrategy.mah@ontario.ca](mailto:housingstrategy.mah@ontario.ca)

## Thank You for your Feedback!

We will use your feedback to inform our update to Ontario's Long-Term Affordable Housing Strategy. Your insights will help us reflect the housing needs of Ontarians. Together we can achieve our vision of an Ontario in which every person has an affordable, suitable, and adequate home to provide the foundation for secure employment, to raise a family, and to build strong communities.



**Ministry of Municipal Affairs and Housing**

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**You Are Invited To:**

## **Long Term Affordable Housing Strategy Renewal Consultation**

**Date: June 11, 2015**

**Time: 9am—12pm**

**Registration at 8:30am**

**Where: WFCU Collavino Hall**

The Ontario Government is updating its Long Term Affordable Housing Strategy to ensure that they continue to make progress in meeting the housing needs of Ontarians and supporting social and economic inclusion.

The City of Windsor is holding this consultation session in order to submit a collective response in collaboration with its community partners and stakeholders to the Ministry of Municipal Affairs and Housing by July 3, 2015.

**Please RSVP by email to [Julie Hovsepian at Julie.Hovsepian@city.windsor.on.ca](mailto:Julie.Hovsepian@city.windsor.on.ca)  
or by phone at 519-255-5200 ext 6240 by June 5, 2015**

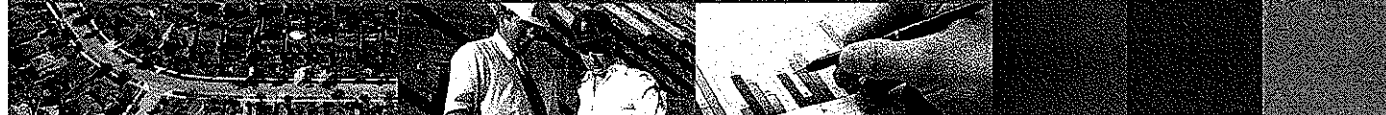
*Light morning refreshments will be served*





# HOUSING MARKET OUTLOOK

## Windsor CMA



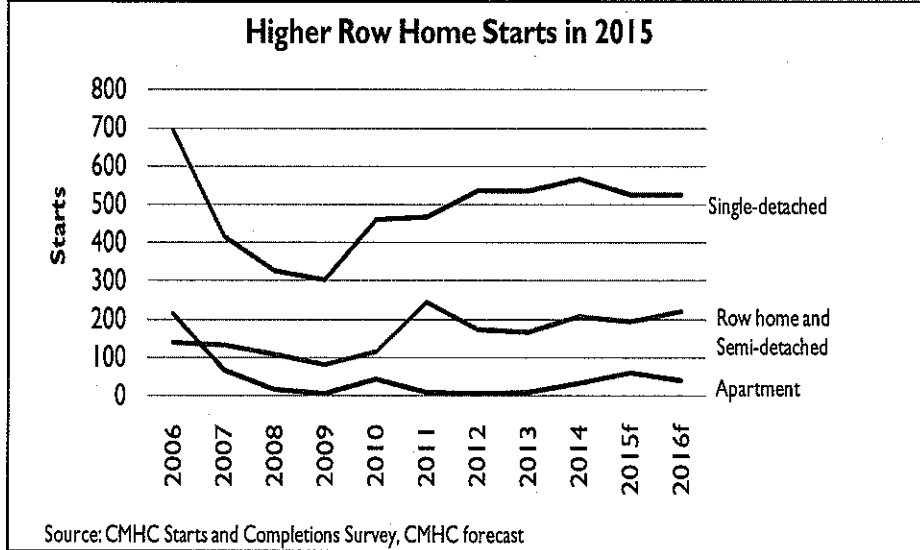
CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Spring 2015

### Highlights

- Housing starts will decrease to 780 units in 2015 and be stable at 785 units in 2016.
- Existing home sales will increase to 5,700 in 2015 and grow to 5,900 in 2016.
- Average vacancy rate will decrease in 2015 and 2016.

Figure 1



The forecasts and historical data included in this document reflect information available as of April 20, 2015.

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## New Home Market: Total Housing Starts Will Decrease Slightly in 2015

Total housing starts will decrease by approximately three per cent to 780 units in 2015. It will not be weaker housing demand that will lead to fewer starts this year. Homeownership demand in Windsor increased in the first quarter of 2015 and is expected to grow during this year due to job growth, stable mortgage rates and slightly higher net migration. However, similar to what transpired in the first quarter, the increase in demand will mostly come from a greater number of first-time buyers purchasing homes priced under \$200,000. A very small percentage of new homes in Windsor can be purchased for less than \$200,000. Therefore, a lack of new homes in that price range will restrain starts. Greater homeownership demand will lead to higher existing home sales due to more choices under \$200,000 in that market.

The decrease in total housing starts in 2015 will mostly be from fewer single-detached starts. They are expected to decrease from 566 in 2014 to 525 units this year and remain stable in 2016. Demographic demand will constrain single-detached starts in Windsor. Recent population growth in Windsor has occurred in age groups that are generally unable to afford or historically have not purchased new single-detached homes. A small percentage of 25 to 34 year olds can afford the average new single-detached home in Windsor CMA, which is expected to sell for about \$385,000. They are much more likely to be able to afford a resale home, followed by a new row home or new semi-detached home. The vast majority of people 55 years of age and older are not move-up buyers. At

this stage in their life they are unlikely to move to a larger home or a home that causes their monthly housing related payments to increase. Demand for new single-detached homes will continue to be supported by older households migrating from pricier housing markets, such as Toronto, Ottawa and Hamilton. In most cases, these migrant households will have lowered their monthly housing costs by moving to Windsor and purchasing a new single-detached home.

Row home and semi-detached starts will be stable this year and increase in 2016. Many of these homes are designed for the growing population aged 55 years and older. In particular, condominium row homes have been popular among those spending their retirement years in Windsor. Condominium row homes have made up between 50 to 75 per cent of row home starts in recent years. They are also predominately located in areas of Windsor CMA that are appealing to this age group, such as Lasalle, the east

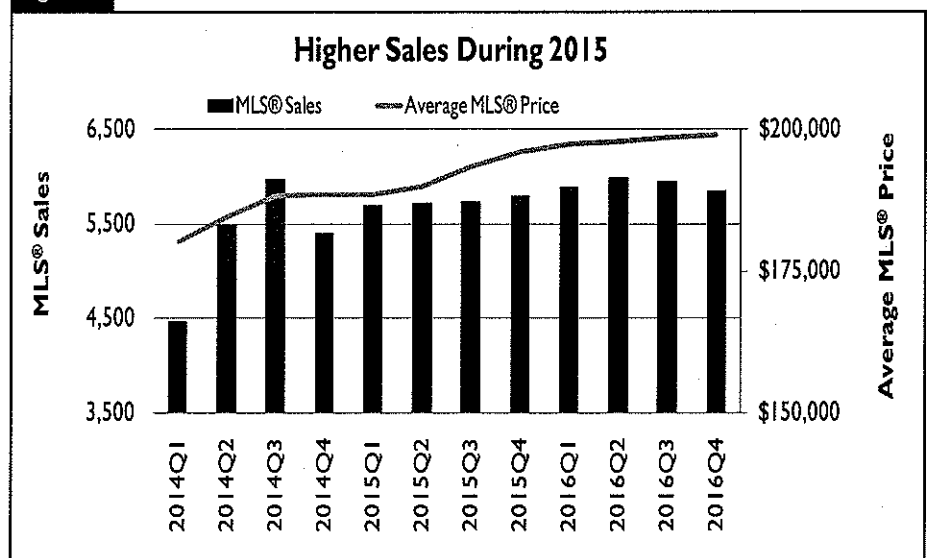
region of the City of Windsor and Tecumseh.

For the first time since 2007, an apartment with over 25 units will start in Windsor this year. The building will be condominium tenure. Similar to the market for new semi-detached and row homes, the apartment will be geared to older households looking to downsize to low maintenance ownership housing. No other major apartment projects are expected to start in 2015 or 2016. The vacancy rate for rental apartments is expected to decrease over the next two years, but will remain high enough to keep rental apartment starts relatively low.

## Existing Home Market: Greater Price Growth for Remainder of 2015

Existing home sales will increase approximately seven per cent in 2015 to 5,900 homes sold. Sales will continue to increase gradually

Figure 2



Source: CMHC, adapted from CREA (MLS®)

Note: Sales are seasonally adjusted and are multiplied by 4 to show an annual rate. Prices are seasonally adjusted

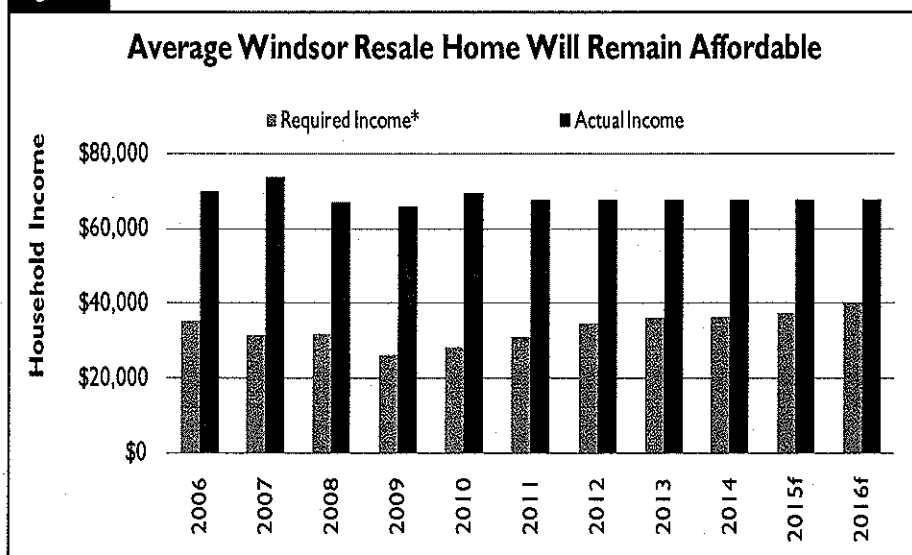
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following a strong first quarter of 2015. Mortgage rates will be relatively unchanged and at historical lows throughout 2015. Employment will also be supportive of greater housing demand. Continuing with the trend that started in the second half of 2014, more people from Windsor will have a full-time job. A large percentage of people with a full-time job in Windsor earn wages that meet the income qualification criteria for a mortgage on the average resale home.

The resale market will tighten over the remainder of 2015 and be a seller's market. Sales will increase more than new listings, which will barely edge up this year. New listings were trending down for the past five years in Windsor. The lack of new inventory for sale helped to produce annual price growth of approximately four per cent over that period. In recent months, the number of new listings has begun to stabilize, as more homeowners have recovered value that was lost from decreasing prices from 2007 to 2009. The average price of an existing home will appreciate by about 3% in 2015. Growth in the average price of a resale home will be constrained, due to a greater share of sales being homes purchased for less than \$200,000.

More full time jobs for people aged 25 to 44 in particular, will contribute to an increase in first-time buyers. A large percentage of first-time buyers come from this age group, which has grown due to the echo boomer cohort. Despite the existence of low mortgage rates from 2009 to present, weak employment conditions for this age group for much of that period kept many potential first-time buyers on the sidelines.

Figure 3



Sources: CMHC, Statistics Canada, CREA, f= CMHC Forecast.

\*Required income is mortgage carrying costs divided by 0.32 to reflect the usual 32 percent gross debt service ratio.

Mortgage carrying costs are calculated on the average MLS® price, a 10 per cent down payment, the fixed five-year mortgage rate and the longest available amortization

Sales will increase into the first quarter of 2016 due to job growth and a slightly higher number of households added by migration. Improving job prospects in Windsor and a weaker economy in Western Canada will reduce out-migration to other provinces. Some of the additional households choosing to remain in Windsor will purchase a home. Net migration from outside Canada and within Ontario is expected to be stable.

Both short and long term mortgage rates will start to edge up in early 2016. Combined with higher prices this will constrain sales. The average Windsor household will still have more than sufficient income to be able to afford the average resale home in 2016. Therefore, sales are only expected to stabilize during the second half of next year.

Job growth and stable migration will prevent a greater reduction in homeownership demand from occurring. Expect less growth in the price of the average resale home in the second half of 2016, due to stable sales and a greater number of new listings. Annual sales for 2016 will slightly exceed the total this year, primarily due to a strong first half of 2016.

### Rental Market: Vacancy Rate to Decrease in 2015

The vacancy rate for purpose-built rental apartments will decrease from 4.3 per cent in 2014 to 3.9 per cent in 2015, marking the seventh consecutive year it will have fallen. The rental housing stock will not increase, and greater rental demand will be generated by job growth, population growth in the 25 to 34 year old age segment, stable immigration and

higher enrolment at Windsor's post-secondary schools.

Greater rental demand will be supported by more full time jobs, particularly for the growing number of people aged 25 to 34 years old. Given average rent is approximately \$660 per month for a one-bedroom apartment, 25 to 34 year olds that are not prepared to purchase a home can still afford to leave the parental home to rent.

Stable immigration will continue to add rental households in Windsor. Statistics Canada's National Household Survey revealed that approximately 70 per cent of immigrant households rented in their first five years living in Windsor.

The University of Windsor will be moving some of their programs to a new Downtown campus. The first of two buildings are expected to be completed for the fall 2015 semester. Student enrolment is anticipated to increase as a result of the extra capacity provided by the new structures. A greater presence of University of Windsor and St. Clair College students in the downtown core will lead to a tighter rental market in that area.

The number of rental households transitioning to homeownership is not expected to increase this year. Growth in the carrying cost of the average resale home will be greater than growth in average two-bedroom rent, which historically has led to fewer first-time buyers from the rental market. The increase in first-time buyers in 2015 will mostly come

from the growing number of young adults that were living in the parental home. Some of them will be able to bypass the rental market and buy a home as they've saved enough to keep up with rising prices.

In 2016, the vacancy rate will continue to decrease to 3.6 per cent. The number of rental households will increase again and the number of rental units will be relatively unchanged. Rental demand next year will continue to be supported by the same factors as in 2015. In addition, rising home prices and slightly higher mortgage rates will cause fewer renters to transition into homeownership next year. A lower vacancy rate will continue to push average two-bedroom rent higher.

### **Economic Trends: Job Growth in 2015**

Housing demand will be supported by 1.7 per cent job growth in Windsor in 2015. The labour market added jobs in the second half of 2014 and will continue to add more jobs this year, primarily due to favourable conditions for the export economy. The Canadian dollar has depreciated against the US dollar at a greater rate in the past six months, due to the drop in oil prices and a strengthening US economy. These fairly recent developments have yet to fully impact the Windsor labour market. As a result, more jobs are expected to be added in industries such as manufacturing, transportation and warehousing, as well as accommodation and food services. The latter industry will also benefit from the large number of

migrant workers brought in to re-tool the Chrysler assembly plant and construct the Herb Gray Parkway. A relatively stable exchange rate will continue to support employment in these industries into 2016.

Construction employment is expected to remain stable in 2015 due to the continuation of non-residential projects, such as the Herb Gray Parkway and the downtown Campus of the University of Windsor. A short lived decrease in construction employment may occur in 2016, due to a gap between the completion of those projects and the start of Detroit River International Crossing.

An aging population and the migration of older households to Windsor will support employment in health care. It is anticipated that the completion of the University of Windsor downtown campus will also lead to job creation at the school.

The jobs added in 2015 are not expected to reduce the unemployment rate. The labour force has been growing at an aggressive rate in Windsor. Improving labour market conditions have caused more people that had exited the labour force to start looking for work again. Stronger growth in the labour force than employment will cause the unemployment rate to increase slightly from 9 to 9.3 per cent. Growth in the labour force is expected to slow in 2016. Job growth will slightly eclipse labour force growth, leading to a lower unemployment rate of 8.9 per cent.

## Mortgage Rate Outlook

### Mortgage Rates Are Expected to Remain at or Close to Current Levels over the Forecast Horizon

Mortgage rates will continue to be supportive of housing demand. Consistent with the view of Canadian economic forecasters, CMHC expects interest rates to remain at or very close to current levels over the forecast horizon.

According to CMHC's base case scenario for 2015, the one-year mortgage rate is expected to be in the 2.30 to 3.50 per cent range, while the five-year rate is forecast to be within the 4.00 to 5.50 per cent range. For 2016, the one-year mortgage rate is expected to be in the 2.40 to 4.00 per cent range, while the five-year rate is forecast to be within the 4.20 to 6.20 per cent range.

Mortgage rates		
1 Year	Q1 2015	2.97
	Change from Q1 2014	-0.17
	2014	3.14
	2015 (F)	2.30 to 3.50
5 Year	2016 (F)	2.40 to 4.00
	Q1 2015	4.76
	Change from Q1 2014	-0.40
	2014	4.88
2015 (F)	4.00 to 5.50	
	2016 (F)	4.20 to 6.20

Source: Bank of Canada, CMHC Forecast  
NOTE: Mortgage rate forecast is based on Q1 2015 data

## Trends at a Glance

Key Factors and Their Effects on Housing Starts	
Mortgage Rates	Mortgage rates are expected to remain at or close to current levels over the forecast horizon.
Employment	Job growth in 2015 will increase housing demand. Similar job growth in 2016 will keep demand stable when mortgage rates rise slightly.
Net Migration	Positive net migration will continue to stimulate demand for all types of housing, specifically rental accommodation.
Resale Market	Resale markets are expected to favour the seller, with price growth of about three per cent in both years.

## Forecast Risks

This outlook is subject to some risks, including:

- While lower oil prices are a net positive globally, global growth in the first quarter has disappointed. There is risk of a period of protracted global economic weakness and slow, possibly negative, price growth.
- Growth in Emerging Market Economies (EMEs) could disappoint. In China, economic growth projections have been revised downwards closer to 7%.
- While a soft landing in the housing market remains the most likely scenario, near record-high house prices and debt levels relative to income leave households vulnerable to adverse shocks. A disorderly unwinding of household sector imbalances, should it materialize, could have sizable negative effects on other parts of the economy and on inflation.
- An upside risk to our outlook is a stronger than expected growth in the United States since it would benefit Canadian exporters and likely drive greater-than-expected housing demand.

Forecast Summary Windsor CMA Spring 2015							
	2012	2013	2014	2015(F)	% chg	2016(F)	% chg
<b>New Home Market</b>							
<b>Starts:</b>							
Single-Detached	536	535	566	525	-7.2	525	0.0
Multiples	181	173	240	255	6.3	260	2.0
Semi-Detached	68	44	84	70	-16.7	70	0.0
Row/Townhouse	107	121	123	125	1.6	150	20.0
Apartments	6	8	33	60	81.8	40	-33.3
Starts - Total	717	708	806	780	-3.2	785	0.6
<b>Average Price (\$):</b>							
Single-Detached	330,396	330,960	361,715	385,000	6.4	400,000	3.9
<b>Median Price (\$):</b>							
Single-Detached	289,403	306,084	339,500	355,000	4.6	365,000	2.8
New Housing Price Index (% chg.)	2.0	1.0	1.6	1.0	-	1.2	-
<b>Resale Market</b>							
MLS® Sales	5,082	5,341	5,332	5,700	6.9	5,900	3.5
MLS® New Listings	9,380	9,395	9,079	9,250	1.9	9,400	1.6
MLS® Average Price (\$)	172,047	179,820	187,283	192,500	2.8	197,500	2.6
<b>Rental Market</b>							
October Vacancy Rate (%)	7.3	5.9	4.3	3.9	-0.4	3.6	-0.3
Two-bedroom Average Rent (October) (\$)	778	788	798	815	2.1	830	1.8
<b>Economic Overview</b>							
Mortgage Rate (1 year) (%)	3.17	3.08	3.14	2.30 to 3.50	-	2.40 to 4.00	-
Mortgage Rate (5 year) (%)	5.27	5.24	4.88	4.00 to 5.50	-	4.20 to 6.20	-
Annual Employment Level	153,300	154,800	155,200	157,800	1.7	160,000	1.4
Employment Growth (%)	3.7	1.0	0.3	1.7	-	1.4	-
Unemployment rate (%)	9.7	8.9	9.0	9.3	-	8.9	-
Net Migration	1,788	976	743	900	21.1	1,100	22.2

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\*\* Percent change > 200%

Source: CMHC (Starts and Completions Survey, Market Absorption Survey), adapted from Statistics Canada (CANSIM), CREA, Statistics Canada (CANSIM)

**NOTE:** Rental universe = Privately initiated rental apartment structures of three units and over

## DEFINITIONS AND METHODOLOGY

### **New Home Market**

Historical home starts numbers are collected through CMHC's monthly **Starts and Completions Survey**. Building permits are used to determine construction sites and visits confirm construction stages. A **start** is defined as the beginning of construction on a building, usually when the concrete has been poured for the whole of the structure's footing, or an equivalent stage where a basement will not be part of the structure.

### **Single-Detached Start:**

The start of a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure.

### **Semi-Detached Start:**

The start of each of the dwellings in a building containing two dwellings located side-by-side, adjoining no other structure and separated by a common or party wall extending from ground to roof.

### **Row (or Townhouse) Start:**

Refers to the commencement of construction on a dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

### **Apartment and other Starts:**

Refers to the commencement of construction on all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

### **Average and Median Single Detached Home Prices:**

Are estimated using CMHC's **Market Absorption Survey**, which collects home prices at absorption and measures the rate at which units are sold or rented after they are completed. Dwellings are enumerated each month after a structure is completed until full absorption occurs. The term "**absorbed**" means that a housing unit is no longer on the market as it has been sold or rented.

### **New Home Price Indexes:**

Changes in the New Home Price Indexes are estimated using annual averages of Statistics Canada's monthly values for New Housing Price Indexes (NHPI).

### **Resale Market**

Historical resale market data in the summary tables of the Housing Market Outlook Reports refers to residential transactions through the Multiple Listings Services (MLS®) as reported by The Canadian Real Estate Association (CREA). In Quebec, this data is obtained by the Centris® listing system via the Quebec Federation of Real Estate Boards.

### **MLS® (Centris® in the province of Quebec) Sales:**

Refers to the total number of sales made through the Multiple Listings Services in a particular year.

### **MLS® (Centris® in the province of Quebec) Average Price:**

Refers to the average annual price of residential transactions through the Multiple Listings Services.



## Rental Market

Rental Market vacancy rates and two bedroom rents information is from Canada Mortgage and Housing Corporation's (CMHC's) October **Rental Market Survey (RMS)**. Conducted on a sample basis in all urban areas with populations of 10,000 and more, the RMS targets privately initiated structures with at least three rental units, which have been on the market for at least three months. The survey obtains information from owners, managers, or building superintendents through a combination of telephone interviews and site visits.

### Vacancy Rate:

The vacancy rate refers to the average vacancy rate of all apartment bedroom types. A unit is considered vacant if, at the time of the survey, it is physically unoccupied and available for immediate rental.

### Two Bedroom Rent:

The rent refers to the average of the actual amount tenants pay for two bedroom apartment units. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking, and hot water.

## Economic Overview

**Labour Force** variables include the Annual Employment Level, Employment Growth, Unemployment Rate. Source: Statistics Canada's Labour Force Survey.

### Net Migration:

Sum of net interprovincial (between provinces), net intra-provincial (within provinces), net international (immigration less emigration), returning Canadians and temporary (non-permanent) residents as provided to the CANSIM database by Statistics Canada's Demography Division. Sources of inter-provincial and intra-provincial migration data include a comparison of addresses from individual income tax returns for two consecutive years from Canada Revenue Agency (CRA) taxation records. The migration estimates are modelled, with the tax file results weighted to represent the whole population.

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Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable housing solutions that will continue to create vibrant and healthy communities and cities across the country.

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You can also reach us by phone at 1-800-668-2642 or by fax at 1-800-245-9274.

Outside Canada call 613-748-2003 or fax to 613-748-2016.

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