

Determining Housing Need in Rural Manitoba

Volume 1

(of 2 volumes)

Designing a Needs Assessment Tool

by

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Abstract

With the aim of developing a housing needs assessment tool for rural Manitoba, the research investigates definitions of ‘rural’, the concept of housing need, and approaches to its assessment. The main question is: how can housing need be identified and quantified at the community or regional level? The response comes in the development of a community-based rural housing needs assessment guidebook (documented in Volume 2).

Literature reviewed (Part 2) targets definitions of rural, and an examination of: methods of assessing housing need, the nature of housing need, trends in housing policy, housing services programming, and the determination of housing need at a local level. Throughout, there is a focus on application of relevant literature to informing the design and development of the guidebook. The key informant interview process and related ethical considerations are presented in Part 3. The precedents review, of prior housing needs assessments and guides, is also described. The results from these research methods interviews are presented in Part 4, again with a focus on identifying how each informed development of the guidebook.

Part 4 concludes with a description of the design of the housing needs assessment guidebook, addressing the structure and scope of the assessment process, key considerations and components included in the guide, the two-phase process that constitutes the main information-generating component of the tool, and the discrepancy model used to guide the user through the assessment process. Design of a sample survey (an optional component of the guide) is also briefly discussed, as well as perceived limitations of the guide including the need for a complementary strategic planning process that picks up where the assessment leaves off, which might merit a second guide that details such further steps. Certain realities of housing needs assessment in rural Manitoba, and complicating aspects of the discrepancy model, are also discussed.

Part 5 details the early stages of application of components of the housing needs assessment guide in the Minnedosa area of Manitoba. Strengths and weaknesses of the components are identified, and associated refinements and changes are noted. It is concluded (Part 6) that the rural housing needs assessment guide is a viable means of identifying housing need in rural Manitoba. Possible benefits of its application are noted, but there are also cautions regarding further desirable or necessary research.

Dedication

To all the people who believed in me, even when I didn't. And I wish to thank Tanya especially, for her incredible patience, through all the days when I was sleepless and overworked. I never would have completed this without her support. Tanya, I love you and I owe you a summer.

TABLE OF CONTENTS – VOLUME 1

| | |
|---|------------|
| Abstract | i |
| Dedication | ii |
| TABLE OF CONTENTS – VOLUME 1 | iii |
| TABLE OF CONTENTS – VOLUME 2 | vi |
| LIST OF TABLES – VOLUME 2 | ix |
| 0.0 Executive Summary | 1 |
| 1.0 Introduction | 6 |
| 1.1 RESEARCH PROBLEM..... | 9 |
| 1.2 SIGNIFICANCE OF THE STUDY | 11 |
| 2.0 Theory and Policy | 12 |
| 2.1 DEFINING RURAL | 13 |
| 2.2 DEFINING HOUSING NEED..... | 15 |
| 2.3 IDENTIFYING THOSE IN NEED | 19 |
| 2.3.1 DEMOGRAPHICS OF NEED..... | 20 |
| 2.3.2 DEFICIENCIES IN THE LOCAL HOUSING MARKET | 25 |
| 2.3.3 HOUSING IN CANADA DATABASE | 27 |
| 2.3.4 TRENDS AFFECTING HOUSING | 29 |
| 2.4 HOUSING POLICY | 31 |
| 2.5 HOUSING SERVICES IN RURAL MANITOBA..... | 38 |
| 2.6 DETERMINING HOUSING NEED AT THE LOCAL LEVEL | 44 |
| 2.7 CONSIDERATIONS IN DEVELOPING A NEEDS ASSESSMENT GUIDE | 46 |

| | | |
|------------|---|------------|
| 3.0 | Research Methods | 48 |
| 3.1 | STUDY AREA | 48 |
| 3.2 | INTERVIEWS..... | 49 |
| 3.3 | INTERVIEW PROCESS | 51 |
| 3.4 | ETHICAL CONSIDERATIONS..... | 52 |
| 3.5 | ANALYSIS OF HOUSING NEED ASSESSMENTS..... | 53 |
| | | |
| 4.0 | Designing the Guide: Guidance from Precedents and Interviews | 55 |
| 4.1 | BRANDON HOUSING STUDY (NEED ASSESSMENT SECTION)..... | 55 |
| 4.2 | NEEPAWA AND AREA HOUSING NEEDS ASSESSMENT | 59 |
| 4.3 | HOUSING SUPPLY / DEMAND MARKET STUDY FOR THE LIVERPOOL AREA OF THE REGION OF QUEENS MUNICIPALITY | 60 |
| 4.4 | AMERICAN ASSOCIATION OF HOUSING EDUCATORS’ “DEVELOPING COMMUNITY HOUSING NEEDS ASSESSMENTS AND STRATEGIES” GUIDEBOOK | 63 |
| 4.5 | INTERVIEWS..... | 66 |
| 4.5.1 | RESEARCHERS | 67 |
| 4.5.2 | HOUSING SERVICE PROVIDERS | 71 |
| 4.5.3 | MUNICIPAL OFFICIALS | 73 |
| 4.6 | DESIGNING THE HOUSING NEEDS ASSESSMENT GUIDE | 75 |
| 4.6.1 | ASSESSMENT TOOL DESIGN..... | 76 |
| 4.6.2 | INFORMATION SOURCES | 80 |
| 4.6.3 | PUBLIC PARTICIPATION | 82 |
| 4.6.4 | EDUCATIONAL / INFORMATIVE CONTENT..... | 85 |
| 4.6.5 | ASSESSING HOUSING NEED | 86 |
| 4.6.6 | SAMPLE SURVEY DESIGN | 88 |
| 4.6.7 | CONCLUSIONS AND RECOMMENDATIONS..... | 90 |
| 4.6.8 | LIMITATIONS TO THE GUIDE | 90 |
| 4.7 | CONCLUSION | 91 |
| | | |
| 5.0 | Testing Key Components | 94 |
| 5.1 | PROCESS OVERVIEW | 94 |
| 5.2 | LESSONS LEARNED..... | 97 |
| | | |
| 6.0 | Conclusions and Recommendations | 98 |
| 6.1 | IMPLICATIONS FOR PLANNING PRACTICE | 98 |
| 6.2 | IMPLICATIONS FOR RURAL COMMUNITIES | 101 |
| 6.3 | EFFECTIVE HOUSING NEEDS ASSESSMENT | 103 |
| 6.4 | FUTURE DEVELOPMENT OF THE GUIDE..... | 106 |
| 6.5 | RECOMMENDATIONS FOR FURTHER STUDY | 107 |
| | | |
| 7.0 | Bibliography | 109 |

| | |
|---|------------|
| Appendix A: Summary of Provincial Housing Programs Available to Rural Residents..... | 117 |
| Appendix B: Ethics Approval, Interview Guides, and Informed Consent Letters . | 123 |
| Appendix C: Interview Responses | 137 |
| GROUP 1: RESEARCHERS | 137 |
| GROUP 2: HOUSING SERVICE PROVIDERS..... | 146 |
| GROUP 3: MUNICIPAL OFFICIALS | 152 |

TABLE OF CONTENTS – VOLUME 2

| | |
|---|------------|
| LIST OF TABLES..... | ix |
| Introduction..... | 161 |
| WHY UNDERTAKE A HOUSING NEEDS ASSESSMENT? | 162 |
| OBJECTIVES..... | 164 |
| OVERVIEW | 164 |
| Phase One: Preparation | 166 |
| (1) THE PROCESS | 167 |
| (2) ADAPTING THE PROCESS..... | 170 |
| Phase Two: Initiate the Process and Identify the Problem(s)..... | 172 |
| (1) FORMATION OF HOUSING TASK FORCE..... | 172 |
| (2) TASK FORCE – INITIAL MEETING..... | 176 |
| (3) RESOURCE ALLOCATION | 180 |
| (4) MEDIA | 181 |
| (5) PUBLIC HEARINGS..... | 182 |
| (6) ASSESS AVAILABLE INFORMATION..... | 184 |
| (7) DEVELOPING GOALS / MISSION STATEMENT | 185 |
| Phase Three: Developing the Community Housing Profile (CHP)..... | 186 |
| (1) GATHERING INFORMATION..... | 187 |
| (2) ORGANIZING THE CHP | 192 |
| 1. STUDY AREA..... | 192 |
| 2. HOUSING SUPPLY | 193 |
| 3. HOUSING MARKET..... | 194 |
| 4. HOUSING DELIVERY SYSTEM | 195 |
| 5. DEMOGRAPHIC CHARACTERISTICS | 197 |
| 6. AFFORDABILITY AND OTHER HOUSING PROBLEMS | 198 |
| Phase Four: Housing Needs Assessment (HNA) | 200 |

| | | |
|-----|--|-----|
| (1) | DESCRIBING CURRENT HOUSING NEEDS | 201 |
| (2) | DESCRIBING CHANGING HOUSING NEEDS..... | 202 |
| (3) | MEASURING DISCREPANCIES: WHAT OUGHT TO BE VS. WHAT IS? | 205 |
| (4) | HOUSING MARKET ASSESSMENT..... | 209 |
| (5) | PROJECTIONS..... | 214 |
| (6) | POTENTIAL MARKET SEGMENTS..... | 222 |
| (7) | HOUSING RESOURCE ANALYSIS..... | 223 |
| (8) | COLLECTING NEW DATA TO ASSESS UNMET NEEDS..... | 226 |
| | WINDSHIELD SURVEYS | 226 |
| | FORMAL HOUSING NEEDS SURVEYS | 227 |
| | SURVEY METHODOLOGY TIPS..... | 228 |

Phase Five: Setting Goals and Objectives.....231

| | | |
|-----|---|-----|
| (1) | RANGE OF RESPONSES AND SOLUTIONS TO HOUSING PROBLEMS..... | 231 |
| (2) | PREPARATION OF DRAFT REPORT | 233 |
| (3) | PUBLIC PRESENTATION..... | 237 |
| (4) | FINAL DOCUMENT..... | 238 |
| (5) | THE NEXT STEP(S)..... | 238 |

Bibliography.....240

APPENDIX A: COMMUNITY HOUSING PROFILE REPORT OUTLINE.....245

| | | |
|-----|--|-----|
| | EXECUTIVE SUMMARY | 245 |
| 1.0 | INTRODUCTION | 245 |
| 1.1 | CONTEXT FOR THE STUDY | 246 |
| 1.2 | STUDY AREA | 247 |
| 1.3 | INFORMATION SOURCES..... | 248 |
| 1.4 | DATA LIMITATIONS | 248 |
| 1.5 | REPORT OUTLINE | 249 |
| 2.0 | COMMUNITY HOUSING PROFILE | 250 |
| 2.1 | HOUSING SUPPLY | 251 |
| | 2.1.1 OVERVIEW OF HOUSING SUPPLY | 252 |
| | 2.1.2 RENTAL UNIT SUPPLY | 257 |
| 2.2 | HOUSING MARKET AND SUPPLY | 258 |
| | 2.2.1 COMMUNITY HOUSING DELIVERY SYSTEM..... | 258 |
| | 2.2.2 CONSTRUCTION ACTIVITY..... | 259 |
| | 2.2.3 SUPPLY OF UNDEVELOPED LOTS | 260 |
| | 2.2.4 REAL ESTATE ACTIVITY..... | 262 |
| | 2.2.5 MORTGAGE MARKET TRENDS..... | 266 |
| | 2.2.6 RENTAL VACANCY RATES AND RENT LEVELS..... | 266 |
| | 2.2.7 HOUSEHOLD DISTRIBUTION IN DWELLINGS OTHER THAN SINGLE- DETACHED | 268 |
| 2.3 | HOUSING DELIVERY SYSTEM | 269 |

| | | |
|--|--|------------|
| 2.3.1 | LAND USE & GROWTH CONTROLS | 269 |
| 2.3.2 | BUILDING CODE ENFORCEMENT | 270 |
| 2.3.3 | DEVELOPMENT FEES | 270 |
| 2.3.4 | MUNICIPAL SERVICES / FACILITIES | 271 |
| 2.3.5 | PROPERTY TAX POLICIES..... | 272 |
| 2.3.6 | GOVERNMENT ASSISTANCE PROGRAMS..... | 272 |
| 2.3.6.1 | CO-OPERATIVE HOUSING | 276 |
| 2.3.6.2 | SHELTER ALLOWANCE AND FINANCIAL ASSISTANCE..... | 277 |
| 2.3.6.3 | RENTAL ASSISTANCE PROGRAMS | 280 |
| 2.3.6.4 | REPAIR PROGRAMS | 281 |
| 2.3.6.5 | HOME PURCHASE PROGRAMS | 283 |
| 2.3.6.6 | RENTAL HOUSING DEVELOPMENT FUNDING..... | 284 |
| 2.4 | POPULATION AND HOUSEHOLD CHARACTERISTICS..... | 286 |
| 2.4.1 | POPULATION BY AGE GROUP..... | 286 |
| 2.4.2 | SIZE OF HOUSEHOLDS | 287 |
| 2.4.3 | POPULATION AND HOUSEHOLD CHANGES 1981-2001 | 287 |
| 2.4.4 | ABORIGINAL..... | 288 |
| 2.4.5 | MIGRATION..... | 289 |
| 2.5 | HOUSEHOLDS WITH AFFORDABILITY AND OTHER HOUSING PROBLEMS | 290 |
| 2.5.1 | HOUSING AFFORDABILITY MEASURES | 291 |
| 2.5.2 | LOW INCOME MEASURES AND POPULATIONS AT RISK | 292 |
| 2.5.3 | SUMMARY OF AFFORDABILITY AND OTHER PROBLEMS | 300 |
| 2.5.4 | ELIGIBILITY FOR SOCIAL HOUSING WAITING LIST | 301 |
| 3.0 | KEY FINDINGS..... | 302 |
| APPENDIX B: SAMPLE HOUSING NEEDS ASSESSMENT | | 303 |
| APPENDIX C: SAMPLE COMMUNITY RENTAL HOUSING MARKET SURVEY QUESTIONS | | 306 |
| APPENDIX D: HOUSING NEEDS ASSESSMENT SAMPLE SURVEY | | 310 |

LIST OF TABLES – VOLUME 2

| | | |
|-----------|--|-----|
| Table 1: | Potential Housing Needs Assessment Uses..... | 169 |
| Table 2: | Community Housing Needs Assessment Process..... | 171 |
| Table 3: | Suggested Housing Task Force Members and Community Stakeholders..... | 174 |
| Table 4: | Identifying Housing Problems..... | 179 |
| Table 5: | Defining Housing Problems..... | 180 |
| Table 6: | CHP Data Summary..... | 188 |
| Table 7: | The Community Housing Delivery System..... | 199 |
| Table 8: | Housing Standards for Adequacy, Affordability, and Availability..... | 207 |
| Table 9: | Housing Affordability for Low / Moderate Income Residents, Part 1..... | 210 |
| Table 10: | Housing Affordability for Low / Moderate Income \ Residents, Part 2..... | 210 |
| Table 11: | Persons and Households Excluded from Home Purchase Options..... | 211 |
| Table 12: | Persons and Households Excluded from Rent and Home Purchase Options..... | 211 |
| Table 13: | Population and Age Cohort Trends and Projections..... | 215 |
| Table 14: | Size of Household Trends and Projections..... | 217 |
| Table 15: | Type of Household Trends and Projections..... | 217 |
| Table 16: | Tenure Choice Trends and Projections..... | 219 |
| Table 17: | Structure Type Trends and Projections..... | 220 |
| Table 18: | Regulatory Rating Sheet..... | 224 |
| Table 19: | Margins of Error for Select Survey Sample Sizes for Small Communities..... | 229 |
| Table 20: | Sample Community Housing Goals and Objectives..... | 234 |

0.0 Executive Summary

In developing a needs assessment tool for rural Manitoba, this research first examines the nature of “rural” and the nature of housing need. A more detailed discussion of rural housing need is then possible. The question is, how can housing need be identified and quantified at the community or regional level? The response comes in the development of the rural housing needs assessment guidebook (Volume 2 of this project).

Section two of this volume begins with a discussion of the nature of rural, clarifying that the region being targeted in this research is best described as ‘non-metro-adjacent’ (as opposed to metro-adjacent, and to northern and remote rural regions of Manitoba).

In reviewing models for assessing rural housing needs, it is noted that the discrepancy model is particularly suitable to the area in question. The model consists of:

- 1) goal setting – identifying what ought to be;
- 2) performance measurement – determining what is; and
- 3) discrepancy identification – ordering differences between what ought to be and what is.

Two approaches to measurement of need are identified: cross-sectional measurement at a moment in time; and measurement of rate of change over a period of time.

In examining the nature of housing need in rural Manitoba, it is noted that youth, seniors, physically and mentally disabled persons, off-reserve aboriginal households, low income households, and the homeless are identified as groups deserving of special consideration in a rural housing needs assessment. Rural housing markets are noted as behaving similarly to those in urban areas, although rural rental markets can be difficult to assess, and the housing industry can be poorly-equipped to accommodate fluctuations in rural housing demand. Common gaps in Canadian housing markets are identified.

CMHC's *Housing in Canada (HIC) Database* (2000) is examined for an overview of housing in rural areas. Older dwellings (which are more common in rural than in urban areas) and low income households are more likely to be in core housing need. An aging population, the restructuring rural economy, lack of services, inadequate community planning, and other key issues affecting rural Manitoba are discussed.

Trends in Canadian housing policy are reviewed. A key trend of the past 30 years has been decentralization of services from the federal to the provincial governments, although in recent years there appears to be a renewed federal interest

in funding programs. Municipalities are prevented from playing a role that is equivalent to provincial and federal governments, but they have been claiming more powers in the administration of programs and adoption of formal social housing policies. Locally devised programming enables solutions that are tailored to local circumstances.

Housing services in rural Manitoba are reviewed. Barriers to provision of services are noted, as are lobbying efforts of the Association of Manitoba Municipalities (AMM). Government housing service providers are described. Individual programs are listed in Appendix A.

Having reviewed rural housing in general, the determination of housing need at a local level is discussed. It is noted that, with the notable exception of Brandon, there is little coordination of identification of housing need amongst agencies providing housing services at the local level in Manitoba.

Research methods are described in section three of this volume. The interview process and ethical considerations are set out, as is a brief analysis of interview responses. Also described is the review of prior housing needs assessments and guides.

In part four, the process of designing the housing needs assessment guide (Volume 2 of this research) is described. Selected housing studies and guides are reviewed with the intent of identifying how each may inform the development of the guide.

The design of the housing needs assessment tool begins with a discussion of the structure and scope of the assessment process. The first two phases of the assessment are devoted to a public process that identifies and prioritizes perceived housing problems in the study area. The task of phases three and four - the community housing profile (CHP) and housing needs assessment (HNA) - is to analyse the existing housing supply in the context of the perceived problems, and to determine what those problems mean in terms of housing need.

Key considerations and components included in the guide are discussed. These include a need for versatility, identification of information sources, and the inclusion of educational and informative content.

The main research component of the tool is identified as a two-phase process that roughly corresponds to the CHP and HNA phases of the tool. The CHP focuses mainly on the cross-sectional measurement of existing housing need, while the HNA focuses more on identification of future housing need. The guide uses the discrepancy model in guiding the user through the assessment process. Design of

the sample survey (an important optional component of the guide) is briefly discussed.

Limitations of the guide are then presented. These include the need for a further planning process that picks up where the assessment leaves off, which might benefit from a second guide that details these further steps. Also noted are certain unfortunate realities of housing needs assessment in rural Manitoba, and complicating aspects of the discrepancy model.

Section five details the application of the housing needs assessment guide to the recent Minnedosa (Manitoba) housing study. Strengths and weaknesses of the guide are identified, as are changes made as a result of the learning to date from the Manitoba experience.

The conclusion of the research, presented in section six, is that the rural housing needs assessment guide is a viable means of identifying housing need in rural Manitoba. Possible benefits of its application are noted, with cautions that certain further research should be undertaken.

1.0 Introduction

This project originated as a practicum proposal to undertake a housing need analysis of the Town of Neepawa, Manitoba and the surrounding rural area (Rural Municipalities of Langford, Lansdowne, and Rosedale). The Neepawa Area Development Corporation (Nadco), which serves these four municipalities, had identified the need to forecast housing needs in Neepawa and area, as part of an initiative to encourage the provision of affordable housing in the community. There was a perception within the community that the current housing stock was insufficient for future demand, and there was a desire to be prepared for changing needs.

As a result of that original initiative, a survey was prepared for and administered by Nadco. This survey was successful in reaching approximately 20% of area residents, providing a statistically accurate description of the housing situation in the community. However, the exercise was also successful in stimulating further basic research into matters that emerged in the course of the survey. In particular, there is wide variation in the underlying theoretical framework for different analyses of housing need in rural areas. From the definition of what exactly constitutes rural, to the more central academic argument of what constitutes housing need, to the actual method of identifying the households that meet these

criteria, there appeared to be many differing ways of identifying need, at a range of geographical scales.

Housing in rural areas is further complicated by a lack of targeted research. In a rapidly urbanizing society, the bulk of recent research has been focused on major urban areas, and little research has been published that specifically addresses housing in rural and small urban areas.

This research project presents a critical analysis of housing need assessment methods in rural and small urban areas, and specifically within rural Manitoba. The focus is on both the effectiveness of determining housing need and on the practicality and local applicability of methods. The intention is to create a process for effectively determining housing need in rural Manitoba, published in the form of a research guide that can be used as a reference document by communities, organizations, or individuals who are interested in undertaking a housing need study at the community level. It is intended as an option to hiring a professional researcher or planning consultant.

A selection of housing studies in rural areas is reviewed to examine the methods that were used to identify housing need and to assess the strengths and weaknesses of each approach. The studies were selected to represent a range of approaches and

regional scales.¹ All of the studies were undertaken within the past four years (2000-2004), which facilitates comparison, since the same basic information sources have been available to all researchers, and remain current for use in this analysis.

Two guides to undertaking housing need assessments in rural and small urban (hereinafter rural) areas have been reviewed. These guides were identified during the literature review, and were the only two guides found which were developed for application in rural areas of North America². These were used to inform the structure and content of the guide developed as a result of this research.

Reviews of current housing literature (housing need studies and guides) are supplemented by three sets of interviews. The three groups targeted by these interviews are housing researchers, representatives of agencies who are active in providing housing and/or housing programs at the community level, and representatives of municipal government. Researchers were interviewed for input into the assessment process. Representatives of housing service providers were interviewed to ensure that the needs assessment fulfils their requirements as an

¹ Rounds and Associates. Current Status and Future Needs for Housing in the City of Brandon and Surrounding Region: A Supply and Demand Analysis. 2001
Sumner, Kevan. Neepawa and Area Housing Need Assessment. 2001
Bruce, David. Housing Supply / Demand Market Study. Phase One: Affordable Housing Needs and Solutions & Phase Two: Potential Market Demand. 2004

² White et al. Developing Community Housing Needs Assessments and Strategies; A self-help guidebook for non-metropolitan communities. 1992
Bruce, David. Housing Supply/Demand Market Study. Phase Three: Guidelines for Housing Need and Market Demand Studies. 2004

agency that may utilise the results to aid them in the delivery of their service.

Municipal representatives were interviewed to ensure that that the needs assessment tool will fulfil the needs of their community, from an administrative perspective.

Interviews are analyzed to further inform the development of the assessment guide.

Finally, the guide has been tested using a recent housing need study in the Town of Minnedosa, Manitoba. The project was completed with the cooperation of Wes Barrett, the Economic Development Officer for Valley, Inc., the Community Economic Development (C.E.D.) agency for the Minnedosa area. Because this guide was being developed, in part, to enable rural communities to conduct a housing needs assessment without reliance on independent consultants, the role of the researcher was intended to be as an objective observer of the needs assessment guide in action, and to act as a resource during the process. This role expanded slightly out of necessity, as the original assessment tool was found wanting in several areas that required working directly with the data and analysis, to ensure that adequate revisions were made while the project progressed without any major changes to the timeline.

1.1 Research Problem

Most Canadian research on housing need focuses on urban areas where the majority of the population (approximately 70%) is located. This includes data collected by

Statistics Canada and CMHC's various market research projects and rental market analyses. The research problem can be represented as a series of lesser problems that, considered as a whole, reflect a shortage of applicable research into rural housing need.

Two particular problems are apparent. Identifying exactly what constitutes rural housing need is an issue. A working definition of this term is necessary before any broad examination of housing need in rural Manitoba can be undertaken. The definition can be subdivided into two parts: what do we mean by rural Manitoba, and what exactly constitutes housing need?

Another problem involves how to identify and quantify rural housing need. What methods are currently being used to determine need, and how effective are they? How comprehensive is the identification of housing need components?

In answering these questions, the intent has been to prepare a relatively simple method of determining housing need that a community may consider as an option to hiring a professional researcher or planning consultant. It is designed to be used at the community level by individuals who are not trained housing researchers or who lack experience in conducting similar types of projects. The design of this housing needs assessment tool is informed by experience in testing key components in an assessment in an appropriate community.

1.2 Significance of the Study

Rural housing issues vary from region to region. Most international research is context-specific, which limits its applicability to Canadian studies. In Canada, there is a body of research on the issue of rural housing, but it tends to be focused within a limited number of government agencies and educational institutions. Even considering the distribution of Canada's population, the body of research into rural housing is disproportionately small. A major goal of this project is the consolidation of information on one area of rural housing (housing need assessment) into a single report.

It is hoped that this research contributes to the body of available rural housing resources through the development of a research tool that is effective and useful at the community level in rural areas. It is hoped that such a tool will be a valuable resource for communities that are interested in assessing their housing need as a precursor to actively remedying housing supply issues.

2.0 Theory and Policy

The purpose of the initial literature review is to provide a definition of the key phrases, “rural” and “housing need”, as defined in this study. The initial review also attempts to identify housing issues, the agencies that are involved, and housing programs that are available in rural Manitoba. It focuses primarily on Canadian research, while occasionally drawing on relevant international research.

There is also an analysis of existing rural housing needs assessments and assessment tools. The focus of this analysis is two needs assessment tools and two recent housing needs assessments. One assessment tool originates in the United States, while the remaining documents are Canadian. Including the American tool was necessary when it became obvious that nothing comparable has been developed in Canada. While these tools are not directly transferable to a Canadian context, the methodologies provide interesting models for comparison with the Canadian assessments that have been obtained.

The final section addresses development of the research tool for identification of housing need. This requires the creation and testing of a housing needs assessment process that may be effectively utilised at the community or regional level, by persons who have not necessarily had training or experience conducting a research project of similar scale.

2.1 Defining Rural

There are many potential definitions of rural. An understanding of what constitutes rural is important in defining the scope of this research, and in examining research into rural housing done by others. The two most common frameworks for defining rural in Canada were formulated by Statistics Canada, and the Organisation for Economic Co-operation and Development (OECD).

Statistics Canada defines rural as anything that is not urban. Thus, rural communities include any unincorporated place. Urban areas are divided into three categories: Census Metropolitan Areas (CMA), Census Agglomerations (CA), and Small Urban. The first two (CMA & CA) are the main labour market areas of an urbanised core or a continuous built-up area. A CMA has an urban core with a population of 100,000 or more, while a CA has an urban core with a population between 10,000 and 99,999. Small Urban areas are all other incorporated places with a population of less than 10,000. CMAs and CAs include all neighbouring towns and municipalities where more than 50% of the population commutes to the urban core (du Plessis et al., 2001).

By default, the Statistics Canada definition of ‘rural and small town’ includes rural areas and small urban areas; in 2001 about 20% of the Canadian population lived in

these types of communities. This is the population living in towns and municipalities outside the commuting zone of larger urban centres (Bruce, 2003).

The OECD definition is based on establishing rural regions by population density. A rural region refers to census divisions with more than 50% of the population living in rural communities (density of less than 140 persons/ km²). Based on this definition, approximately 30.4% of the Canadian population in 2001 lived in predominantly rural regions (Agriculture and Agri-Food Canada, Publication Number 2138/E, 2002).

Distance from a major city further defines rural communities. Generally, rural communities may be classified as one of three types of predominantly rural regions in Canada: rural metro-adjacent regions, rural non-metro-adjacent regions, and rural northern and remote regions. In 2001, 15% of the Canadian population lived in rural metro-adjacent regions, 14% lived in rural non-metro-adjacent regions, and 2% lived in rural northern and remote regions (Beshiri & Bollman, 2001).

The scope of this research is limited to non-metro-adjacent regions, with a particular focus on those areas that would be classified as “rural and small town” by Statistics Canada. Some of these regions may meet the OECD definition of rural, but in most cases, more than 50% of the population will live in small urban areas (du Plessis et al., 2001). In housing research, the nature of service delivery by the

public and non-profit sectors to people with low incomes, tends to be on a regional basis. Since housing markets in individual small communities often are limited, one often has to consider adjacent communities to find a full range of housing options and choices within the private and public sectors. Rounds and Shamanski (1993) have shown the hierarchy of communities for the provision of commercial services in Manitoba, and the housing market may be considered in a similar way.

2.2 *Defining Housing Need*

Whether formulating a housing policy, or determining how to distribute funding or services, it is beneficial to have information available to aid in determining the degree and level of resources that are required. Fordham (1998) identifies three criteria that are most often used in housing policy for justifying intervention: housing aspirations, housing condition, and housing need.

Housing aspiration refers to what people desire for housing. People often want to become owner-occupiers, but even owner-occupiers often desire different housing from what they have. Everyone has aspirations, but the wealthy are more likely to fulfil them. The difficulty with utilising housing aspiration as a criterion arises from the fact that aspiration is not necessarily related to deficiency in the existing housing stock, and thus is of little value when attempting to determine how best to allocate limited resources.

Housing condition refers to the physical state of the existing housing stock.

Determining housing condition typically involves analysis of a dwelling by comparing it with a set of standards, and rating it on such factors as degree of disrepair, structural stability, levels of lighting, heating, and ventilation, state of piped water supply and drainage of waste water, and number of washrooms and bedrooms per occupant. The difficulty with using housing condition as a criterion is that households may be able to afford to live in a dwelling that is in good condition, yet continue to live in a dwelling that is in poor condition.

Housing need³ is slightly more difficult to define, and official definitions vary.

Lieder (1988) argues that because need is a social or evaluative concept, the standards must be established before determining which housing does not meet the standard. She notes possible difficulties in evaluating housing need objectively:

- standard-setting represents value judgements;
- standards vary with time, place, and cultural values; and
- the data to evaluate the standards (or measure their performance) may not be available.

³ “Housing need” is often used interchangeably with “housing needs” or “the need for housing”. In this report, all should be read as having the same definition.

The most commonly-utilised definition of housing need in Canada is provided by Canada Mortgage and Housing Corporation (CMHC), which considers a household to be in **core housing need** if it is excluded from acceptable housing and from the benefits such housing confers. In practical application, a household is determined to be in need if the dwelling requires major repairs (**adequacy**), if it does not have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard requirements (**suitability**), or if it costs more than 30% of before-tax household income (**affordability**). Furthermore, the household income must be too low to allow them to rent alternative local market dwellings that meet acceptable standards for less than 30% of their before-tax income. This definition incorporates what Fordham et al. (1998) consider to be the two fundamental aspects of a definition of housing need: it must address the relationship between household and dwelling, and it must consider if a household can obtain market-priced housing.

Accordingly, housing need is more amenable to quantification than housing aspiration, because it deals with the household in the context of its dwelling requirements. It integrates housing condition, but relates the condition of the dwelling to the household inhabiting it.

Housing need varies continuously because households are dynamic entities. Change can be abrupt, as in the case of a household dividing due to divorce, or gradual, as

is the case with aging household members. Because of this, there are two main approaches that can be taken to measurement of need. The first is a cross-sectional measurement at a moment in time; the second is the measurement of rate of change over a period of time. Examples of cross-sectional measurements are surveys, or the Census. An example of the rate of change method is tracking households coming into and out of need to determine if need is increasing or decreasing.

While Fordham et al. (1998) consider cross-sectional measurements to be more accurate and meaningful, they note that it can be complemented by projection of change to a future date. The cross-sectional measurement recommended by Fordham et al. can be represented as:

Existing households in unsuitable housing.

(minus)

Those of the above households who pass a means test.

(plus)

Concealed households needing to move but unable to afford market housing.

(plus)

The homeless, including those in temporary accommodation or “homeless at home”.

Housing professionals frequently use some variation of the **discrepancy model** to look at relative need – the gap between standards and actual characteristics (needs) for some or all parts of the population. The discrepancy model involves:

- 1) goal setting – identifying what ought to be;
- 2) performance measurement – determining what is; and
- 3) discrepancy identification – ordering differences between what ought to be and what is.

In developing a housing needs assessment guide, it will be necessary to ensure that one or more recognized and tested assessment methodologies is utilised. The exact method utilised will be the one that is most appropriate for the information and resources available.

2.3 *Identifying Those in Need*

The following subsections detail the examination of available literature for information on the nature of need in rural Manitoba and Canada. The intent of this examination is to identify broader trends that are likely to be reflected in the rural communities in which the housing needs assessment guide is being designed to be applied.

2.3.1 Demographics of Need

Through the literature review and personal observations prior to commencement of this project, a number of target demographic groups were identified as having an increased likelihood of being in housing need. The following discussion addresses these groups in the broad context of rural Canada, but each community will have its own particular housing concerns, dictated in part by the local economy and demographics. Those concerns are likely to (but may not necessarily) reflect broader trends. Growing communities will tend to have high housing costs and low vacancy rates. Stable and declining communities tend to have high operating costs and older housing that may be in poor condition. Retirement centres may be affected by higher rents in new seniors housing and aboriginal and northern communities are likely to have high construction and operating costs, and affordability and crowding problems (Bruce et al, 2003).

Low-income households are a primary area of concern. There may be broad overlap between this and other groups that are identified in this section. Measured by the Low Income Cut-Off (LICO), 10% of rural households fall into this group. Measured by the “incidence of low income” reported in the Census, 10-25% of economic families and 21-57% of individuals living alone can be expected to fall into this group in rural areas. Bruce et al (2003a) focus on this group, providing extensive analysis in their report. Regardless of income, rural owners and renters of

all ages pay similar average amounts for their shelter. Households that were not in need in 1996 had an average income of \$47,794 and paid an average of \$495 per month in shelter costs. Households in need had an average income of \$15,156 and paid an average of \$487 per month for shelter – a difference of only \$8 per month in shelter costs, despite a difference of \$32,638 in average income.

There are few economic or housing options for **youth** when they leave their parents' home in a rural area. Often, they leave the community for larger urban centres. It is a mobile population that is drawn to ready employment and inexpensive living, as well as the excitement of larger communities. The lack of retention of rural youth is seen as a cause for concern in many communities. Those youth who do wish to stay may find a lack of employment opportunities and affordable housing, and may be forced to remain within their parents' household. Because of these factors, youth are not usually a visible or large part of the low-income population in rural communities.

The disproportionate number of **seniors** in the rural population has an impact on housing markets, and this is expected to increase over the next two decades as baby boomers begin to influence this demographic.

While they are often viewed as well-off, the economic needs of seniors are actually greater than that of the non-elderly. Statistically, rural seniors are more likely than

their urban counterparts to be poor, to be homeowners, to live in dwellings in need of repair, to have fewer resources, and to live in mobile homes (Belden, 1999).

Seniors are attracted to rural communities if there is access to a range of housing options, from private homes, to apartments, to assisted-living, to full-care nursing homes. Seniors are more likely to remain in the community if this range of options and services is available. The ability of a community to retain and provide health care services, and to construct a range of housing options, is important to the sustainability of a community (Joseph, 1988). Low-income seniors present specific challenges.

Typically, **physically and mentally disabled persons** do not form a large portion of the low-income demographic that is commonly associated with housing need. This is primarily because of family involvement in providing care, or because of the presence of a well-managed group home. Those who do not have local family or who are faced with challenges not served by local agencies, often relocate to larger urban centres. There has been some suggestion that de-institutionalisation and an aging population is leading to a rise in the number of disabled persons in rural Manitoba. Larger rural communities that have a local organization that provides employment and/or housing for disabled persons often attract clients from smaller communities or other large communities with no such service. Like

seniors, the disabled population benefits greatly from a range of local housing options. (Bruce et al., 2003b)

The **homeless** population is a group of special interest, and often incorporates members of the aforementioned groups. This is a group that is often difficult to identify in rural areas, as they may exist as concealed households, often referred to as the “hidden homeless”. Often, it is more a matter of “relative” homelessness; individuals or households who are vulnerable to becoming homeless or less visible because they continue to live in squalid conditions, double or triple up with friends or family, are transient from one location to another within the community or between communities, or have no access to services found in urban areas. The Housing Assistance Council suggests homelessness be defined as a continuum from complete lack of shelter to severely inadequate housing conditions (Housing Assistance Council, 2002).

It is generally accepted that the homeless tend to come from certain vulnerable groups who find it difficult to compete successfully in the housing market (Fordham et al, 1998). This includes those dependent on care to live in the community (people with learning difficulties or mental health problems, and frail elderly people), people with physical disabilities, people with health conditions, people who abuse drugs or alcohol, and vulnerable children and young adults who are leaving supervised care. The underlying problem behind homelessness is

poverty – households that have little or no income are vulnerable to becoming homeless.

Many homeless people, in particular the “hidden” homeless, are difficult to identify. Sometimes a lack of services for the homeless can have the effect of making it appear as if there are fewer or no homeless in a community. Ironically, a woman who lives in an area where a domestic violence shelter is unavailable and flees domestic violence by doubling up with another household, typically is not considered homeless, whereas a woman who lives in a domestic violence shelter is usually classified as homeless (Belden & Wiener, 1999).

Most research suggests that if a household is paying 50% or more of its monthly income for housing expenses, they are in danger of becoming homeless (Bruce, 2004). However, published data from Statistics Canada only reports the number of households whose expenditures are at or above 30% of income, so it is not possible to accurately assess the true measure of at-risk of homelessness without the use of a survey.

Off-reserve aboriginal households have a relatively high likelihood of being in housing need (28.8% in 1996) (Bruce et al., 2003a). While there is evidence of improvements during the 1990s, these households are twice as likely as non-aboriginal rural households to be in core housing need, and are seven times as

likely to be below multiple housing standards. “Doubling up” is a commonly-encountered solution to affordability problems.

2.3.2 Deficiencies in the local housing market

Deficiencies in either rental or owned dwelling units can create need for almost any group in society. In rural areas, the housing industry can be poorly-equipped to accommodate fluctuations in housing demand.

The rental market consists of both the formal market, and the informal, “subsidiary” market. The informal market contains a broad mix of rental unit types, ranging from single houses to accessory apartments, and often includes units which are not legally permitted. In most communities, it is difficult to obtain detailed market information to develop a full picture of the rental market situation (Bruce, 2004). CMHC does not routinely conduct rental market surveys in rural areas, as it does for most communities with populations of 10,000 or more.

Owned housing will be affected by the nature and value of resale housing stock and by the capacity of the local market to provide new homes. New home prices will be affected by such factors as the cost of building materials and land, costs of fees and charges, the quantity and quality of developable land, the capacity of local builders and developers, and the strength of the local economy.

Pomeroy (2004b) states that an effective housing system provides choice and enables opportunity for people to meet their basic shelter needs. This means that there is a continuum of housing choices provided across the spectrum for those with varying incomes, needs, and preferences. An ineffective system has gaps or breaks which create problems – such as long waiting lists for affordable housing, lack of rental housing supply, or lack of accessible housing units. Pomeroy suggests that the following gaps exist in Canada’s housing markets (urban and rural):

- Entry level ownership housing – increasing costs of land and building supply materials mean fewer households can afford to purchase a house.
- Independent renting for those with lower incomes – households with no capacity for saving, that may suffer from paying too much for rent, or pay less for their rent but live in poor or crowded conditions; this gap is characterized by lack of new rental supply, particularly at modest to low rent levels.
- Erosion of the existing rental stock – some of the rental housing has been taken off the market because of lack of financial incentives to maintain its quality, while other portions of the stock have been allowed to deteriorate to poor quality.
- Social housing supply does not meet demand – there are more households on waiting lists than can be served by the existing supply.

- Lack of group homes, transitional housing, and emergency shelters – this was identified as a largely urban issue, but the fact remains that there is little or no short term housing support in many smaller communities.

2.3.3 Housing in Canada Database

CMHC's *Housing in Canada (HIC) Database* (2000), the reviewed version of which was based on 1996 Census information, provides information on the scope of housing problems in rural Canada. Unfortunately, this level of analysis is not available at the municipal level. If it were, the contribution to a community housing needs assessment would be significant.

The most common housing problem faced is one of affordability, especially in the private rental market. A significant proportion of household income goes toward rent and utilities, with little left over for other necessities. Nationally, 15% of rural households faced affordability problems in 1996, as measured by the core housing need model (i.e. more than 30% of monthly income going to housing).

Among rural households with affordability problems, approximately 75% were in core housing need versus 25% not in core need. In rural areas, senior-led households were more likely than non-senior-led households to be in a core

housing need situation. Non-family households and rural renters were also more likely to be in a core housing need situation.

Adequacy and suitability are less frequent problems when compared to affordability. In 1996, 11.3% of rural households in Canada had an adequacy problem, and 39% of those were considered to be in core need. Suitability was a less common problem, with crowding affecting 4.1% of rural households and only 22% of overcrowded households being among those in core need.

Core housing need is not calculated for farm households, since it is difficult to separate residential expenditures from expenditures related to farm buildings and property. Thus, the affordability test cannot be applied. However, farm households do have housing needs. Among farm households, 4.7% live in unsuitable or crowded conditions, and 12.1% fall below the adequacy or need for major repair standard. Of dwellings built before 1946, 18% failed to meet this standard. The rate of need for repair decreased with newer buildings, and was 2.4% for dwellings built after 1991 (CMHC, 2000).

A similar pattern is evident when the incidence of need for major repair was compared to income. The highest incidence of dwellings in need of repairs arose in the lowest income category. The average income of households in dwellings in

need of major repair was \$10,000 less than the average of households reporting their dwelling as simply needing regular maintenance.

Owners of poorly insulated older dwellings face the additional burden of high utility costs. The stock of housing in rural areas is older, on average, than it is in urban areas, with 29% of rural dwellings being built before 1941. These costs can eliminate an element of “affordable rent” that a household has secured in the search for affordable housing.

The current HIC database, which utilises 1996 Census data, was published in 2000. It appears likely that the database for the 2001 data will be available at some point in 2005.

2.3.4 Trends Affecting Housing

A recent study by Bruce et al. (2003), identifies key issues and trends affecting rural Canada. Results include the following:

Demographics

- Aging of population is more pronounced in rural Canada.
- More seniors moving from urban to rural communities.
- Out-migration of youth from rural communities.

- Very low birth rates and rates of household formation.
- Rural population share of national population continues to decline.

Economy

- Shift of rural economy away from a predominantly resource-based economy; major employment sectors in rural Canada are retail and wholesale trade, and manufacturing in all provinces, except PEI and the three Prairie provinces, where the primary sector (agriculture) is dominant
- Employment growth and economic activity is generally associated with rural locations near major urban centres, while employment is in decline in most other types of rural communities.
- Unemployment rates are higher in rural areas.
- Labour force participation rate is lower in rural areas.

Services

- Rural residents travel further to access many different types of general services and government services.

Land Use and Community Planning

- Many small municipalities and unincorporated rural communities do not have serviced land and other infrastructure to facilitate development.

- In small municipalities, limited water and sewer services may not support multiple unit dwelling structures.
- Many small communities and rural areas have only basic planning statements and regulations, which often do not permit alternative housing forms beyond single detached houses.

The North

- Aboriginal people represent approximately 81% of the population.
- Very high proportion of young children and young adults.
- Growing number of seniors, and a growing number living alone.
- Educational achievement is lower.
- Northern climate poses significant building and operating challenges.

2.4 Housing Policy

Housing programs in Canada have undergone significant changes in recent decades. The means available for addressing housing need are determined and shaped in part by changing economic, political, and social conditions including Canadian housing policy, and the political ideology of the senior levels of government.

A general trend in recent decades has been increased focus on the role of lower levels of government. Federal involvement (through CMHC) in housing markets

peaked in the mid 1970s, at which time there was an emphasis on an equitable distribution of housing. Beginning in the late 1970s though, shifts in federal economic policies led to increasing fiscal restraint, with resulting cuts to housing programs (Fallis, 1994).

Carter and McAfee (1990) note that responsibility for housing policy has never been clearly defined in Canada. The BNA Act did not assign responsibility for housing. Power to control fiscal policy, and the spending power it provides, is given to the federal government, along with the power to make payments to individuals, institutions, and other levels of government. However, implementation of many of the federally funded programs falls under provincial jurisdiction. Municipalities, in turn, are creatures of the province, and are not designated any formal housing responsibility, although they have played a role in providing welfare for more than a century.

The vague distribution of responsibilities has led to a constantly shifting relationship between federal and provincial governments. Through the late 1970s and 1980s, provincial governments attempted to obtain more control of social policy initiatives and federal administrations' fiscal positions eroded. Program delivery was decentralized, federal unilateralism was tamed, and the system of joint planning that exists today was launched.

Through the 1990s, successive federal administrations continued with policies of reduced federal participation in social housing. The provinces have continued to assume greater housing responsibilities and costs for both federal and provincial housing initiatives. In 1997, Canada Mortgage and Housing Corporation began to turn control of existing federal social housing programs over to the provinces and territories by means of a social housing agreement signed with one province or territory at a time.

A lack of legislative authority and fiscal resources has prevented municipalities from playing a major role in housing (Carter & McAfee, 1990). Within a thin sphere created by provincial delegation of authority to regulate the use of land through zoning and development by-laws, to collect taxes, and own land and assist with the poor, municipalities have assumed a range of housing responsibilities that support the programs of higher levels of government. Over the years, amendments to the National Housing Act have allowed greater powers for municipalities to administer programs. Since the late 1970s, most larger cities have undertaken housing needs studies and adopted formal social housing policies.

In municipalities where the political will to address housing concerns has emerged, social housing initiatives are generally designed to ensure increased municipal control over the type, location, and social composition of assisted-housing

initiatives targeted toward low- and moderate-income groups and increasing the availability of housing for these groups.

Housing problems vary from region to region, and municipality to municipality. Locally devised programs are often most appropriate. This fact is one of the primary reasons for local involvement. As well, few housing problems can be solved by a housing-only solution. Multi-faceted programming is required and often includes educational, employment support, health, and counselling components. Local governments are usually best-positioned to identify needs and organize and deliver appropriate services (Carter & McAfee, 1990).

At the municipal level, limited access to resources and restrictive legislation are hindrances to establishment of housing programs. Municipalities must employ all of the tools available to them, and create new ones (CHRA Congress, 2004). Some - but not all - municipalities have adopted and participated in a wide range of low-income and non-profit housing initiatives. These include the administration and delivery of senior government housing programs (such as the Residential Rehabilitation Assistance Program) and the management and development of non-profit housing through municipal non-profit housing corporations such as the Winnipeg Housing Rehabilitation Corporation.

Other avenues of municipal involvement include the facilitation of community non-profit housing initiatives through land donations, partnerships in tri-level initiatives, tax concessions, relaxation of zoning and building code regulations for innovative housing, and adoption of demolition controls. However, municipal involvement has largely taken place in larger urban centres, by governments with significant monetary resources. In Manitoba, only the cities of Winnipeg, Thompson, and Brandon have Neighbourhood Renewal Corporations that administer such programs as RRAP and Neighbourhoods Alive! within the community. Smaller and poorer municipalities tend to rely on the private market and community non-profit organizations to meet their low income housing needs.

Recent announcements by Prime Minister Martin [Canadian Housing and Renewal Corporation (CHRC) Congress, 2004] indicate that there is a renewed interest in funding housing, and specifically social housing. Since 2003, the Federal Budget has made significant investments to increase the supply of affordable housing and address homelessness. This includes \$320 million over five years (starting 2003) to enhance existing affordable housing agreements with the provinces and territories and \$265 million over two years (2003 to 2005) to extend the Federal Government's housing renovation programs to preserve existing affordable housing stock. Whether this indicates the beginning of a trend toward increased housing funding remains to be seen. In a few cases they have shared some of the costs and responsibilities with municipalities, as in Ontario and Quebec.

Where the private and third sectors are not capable of providing adequate and affordable housing, the focus remains on provincial and federal housing policies, programs and funding. Municipal involvement is limited to a traditional housing role which may include facilitating low-income housing initiatives of community non-profit organizations, administering and delivering federal community revitalization and home repair programs, and participating in tri-level community redevelopment initiatives.

Some smaller and poorer municipalities have either been more selective as to the degree of involvement in low-income housing initiatives, have avoided a financial, moral, or political commitment to low income housing, or have withdrawn from involvement in low income housing activity. Some municipalities lack a clearly-defined role and responsibility, and rely on senior governments to meet their housing needs. Given the down-sizing that has occurred at all three levels of government, the need for fiscal accountability, federal unwillingness to commit to new non-profit housing initiatives, and reduced spending on social programs, municipalities must not be confined to exercising one particular role (Carter and McAfee, 1990; Hulchanski et.al., 1990).

A review of the literature suggests that there are many independent and joint housing initiatives aimed at facilitating and developing low-income housing. Many

of the initiatives are located in central Canada, and appear to be tailored to particular local needs. A proactive housing role in central Canada may be attributed to a number of factors, including provincial policies supporting a larger municipal housing role (Hulchanski et al., 1990; Ashton and Bruce, 1993; Fallis and Murray, 1990).

Disentanglement has had a smaller impact on larger and richer municipalities (Schubert, 1993). For cities, federal off-loading of housing responsibility and costs onto the lower levels of government has been a source of empowerment for the Third Sector, as it has created opportunities for experimentation and innovation in low income housing. In some cases, these opportunities have allowed cities to participate in comprehensive development of low-income housing. For poorer “have not” provinces such as Manitoba, some smaller and poorer municipalities tend to rely on the private market and community non-profit organizations to meet their low-income housing needs. In such situations, the role of the municipality may become that of facilitator or organizer, removing regulatory barriers to development of affordable housing or helping to coordinate local resources.

The end result of years of emphasis on lower-level government and third sector control of housing programs is that housing programs are being administered by a diverse group of agencies, largely at the community level. When determining housing need, they are faced with the choice of relying on information collected

and processed by higher levels of government, or devising their own means of assessing housing need within the community, whether through formal research or less formal methods. When choosing to undertake an assessment at the community level, they have two options; to hire a consultant who specializes in planning and/or housing studies or to initiate their own assessment.

2.5 *Housing Services in Rural Manitoba*

2.5.1 Barriers to Provision of Housing Services

One of the difficulties faced by rural communities is the fact that only the major urban centres in Manitoba have Neighbourhood Renewal Corporations that administer programs such as RRAP and Neighbourhoods Alive!, and access to the Affordable Housing Initiative's (AHI) homeowner down-payment assistance program and homeownership supply program. Only Winnipeg is covered by the Winnipeg Housing and Homelessness Initiative (WHHI).

Where programs are available to rural Manitoba, accessing those programs can be difficult. The provincial government offices responsible for delivery and administration of these programs are present in only a small number of communities. This is especially true for housing programs for low-income

households and persons with mobility problems or a lack of access to transportation.

Manitoba municipalities are hampered by the restraints of the Municipal Act, which sets out the powers and responsibilities of municipal governments. The Act gives municipalities no jurisdiction over any area of housing, and by-law making powers are limited to traditional, zoning-type regulatory powers: a municipality may “*deal with any development, activity, industry, business, or thing in different ways, or divide any of them into classes and deal with each class in different ways*” [The Municipal Act, section 232(2)(c)]. Further clarification of the extent of planning powers is contained within The Planning Act of Manitoba, but these also tend to be regulatory in nature. A Development Plan may set housing-related policies that encourage provision of housing that meets local needs, but the actual implementation of these policies is limited, in practice, to guiding the creation of zoning regulations.

This is not to say that municipalities are not active in addressing housing needs, despite the absence of jurisdictional authority. At the 2003 and 2004 annual conventions of the Association of Manitoba Municipalities (AMM), resolutions were passed calling for expansion of the Neighbourhoods Alive! program.⁴ In 2004,

⁴ AMM Resolution 13/03 & Resolution 56/04: Be it resolved that the Association of Manitoba Municipalities urge the Provincial Government to expand the Neighbourhoods Alive! Program to all communities in Manitoba.

a resolution was passed on low-income housing⁵. In a July, 2004 position paper presented by the AMM to the Minister of Family Services and Housing, the AMM strongly encouraged the Provincial government:

- To ensure that any federal funding for affordable housing be spread throughout all of Manitoba, to ensure that all communities – both urban and rural – benefit from this important investment.
- To develop a housing program to increase the supply of affordable seniors' housing in both urban and rural Manitoba communities, and to help aging Manitobans remain independent as long as possible.
- To re-examine the geographic restriction of the Affordable Housing Initiative to ensure that all areas of Manitoba that require affordable housing benefit from this much-needed funding.

The concerns of Manitoba's municipalities are echoed at the national level by the Federation of Canadian Municipalities (FCM). In April of 2003, the FCM called on federal, provincial, and territorial ministers to establish a National Housing Strategy consisting of policies, programs and actions to address the affordable housing needs of Canadian communities. Elements sought in such a strategy included:

- capital grants programs to provide for new and renovated housing for those who are unable to afford market rents, in markets with low vacancy rates;

⁵ AMM Resolution 19/04: Be it resolved that the Association of Manitoba Municipalities lobby the Provincial and Federal Governments to participate in a fair and just program facilitating low income housing in all rural and urban areas.

- shelter allowances, rent supplements or improved shelter components of social assistance for those who have housing but cannot afford it; and
- reforms to tax regulations and CMHC mortgage underwriting policies to increase the ability for the private and non-profit housing sectors to provide affordable housing.

Some deficiencies in provincial and federal housing programs are compensated for by the private and non-profit sectors. Housing which has been funded by service clubs and/or faith-based organisations can be found in almost any small town. These projects often face their own hurdles, such as lack of local expertise and resources, poorly-designed land use regulations, and lower mortgage approval rates.

2.5.2 Government Housing Service Providers

The Manitoba Housing and Renewal Corporation (MHRC) is the Crown Corporation that operates as the delivery arm for federal/provincial cost-shared social housing programs and other capital programming provided by the province. The MHRC, an approved lender under the *National Housing Act*, issues mortgages and loans and holds assets. Programs are administered under three administrative sections: the Portfolio Administration Section, the Housing Services Section, and

the Affordable Housing Section. MHRC oversees the Rural and Native Housing Program (RNH).

The Manitoba Housing Authority (MHA) was incorporated in 1992 as an agency of MHRC. The MHA maintains some housing in rural Manitoba, though not in all communities. Service locations are maintained in Altona, Brandon, Churchill, Dauphin, Gimli, Notre Dame de Lourdes, Portage la Prairie, Selkirk, St. Pierre Jolys, Swan River, Roblin, and The Pas.

The objective of the MHA is to provide quality affordable housing options to low-income seniors, single person, families, and persons with special housing needs, including crisis shelters for victims of family violence, who could not otherwise afford adequate housing in the private rental market for less than 30% of their total household income. Thirteen thousand housing units and 10 crisis shelters are managed by MHA in 83 communities.

The Affordable Housing Initiative (AHI) provides funding for many of the programs available in rural Manitoba. This is a federal/provincial funded program with a \$50.8 million budget that, over a period of five years, will fund a number of affordable housing programs that support new rental housing, homeownership opportunities, the rehabilitation of existing housing, and the conversion of non-residential buildings to provide housing.

The Northern Housing Strategy guides the development of programs in northern Manitoba. This is a partnership between MHRC and northern/Aboriginal organizations, to develop a strategic approach to address housing needs in the North. Activities to date include the formation of a Technical Advisory Committee, the construction of a Northern Model House in Thompson to demonstrate the viability of panellized housing, and planning for the construction of panellized housing units and the development and delivery of homeowner/ tenant capacity training.

The Canadian Mortgage and Housing Corporation (CMHC) is a source of many resources for anyone involved in housing, be it the individual consumer, housing industry professional, mortgage lender, investor, or researcher. Perhaps the best-known service is the mortgage loan insurance that enables the purchase of a home or rental residential property for as little as 5% down. CMHC publications are a valuable source of information for anyone wanting to familiarize themselves with housing in Canada.

A summary of provincial housing programs that are available to rural residents is set out in **Appendix A** of this report.

2.6 *Determining Housing Need at the Local Level*

A number of factors influence the way in which local agencies determine housing need. Budget and resources may limit the methods that can be considered. Other factors, such as a mandate to address a specific area of housing need, or to provide a specific type of housing or housing program, affect the nature of the information that is sought.

In section 2.2, key demographic groups were identified, and current issues and trends in housing need in rural Canada were highlighted. This information provides an assessment of the housing needs of rural Canadians at the national or provincial level, but is of limited use to those who are attempting to assess the need of a rural community or small non-metro region that is affected by local factors. CMHC's Housing in Canada (HIC) database, which was used as a source for that information, is an example of information that is analysed at a scale that is too large to be practically useful in rural communities. The lowest geographical level that information is available for is the Census Metropolitan Area (CMA). This information is useful for metropolitan areas, or in determining housing policy at a provincial or national scale.

Interviews and discussions with housing service providers in rural Manitoba reveal that there is often little cooperation between the various public and private

organizations providing housing services. While a significant portion of funding is centralized administratively within the provincial government, this centralization is not reflected at the service delivery or needs assessment level.

One exception to the above generalization is housing services in the City of Brandon. In addition to the Brandon and Region Housing Study, completed in 2001, the City has adopted an action plan for urban renewal and innovative housing, and local housing service providers have cooperated in forming the Central Intake Committee, which meets informally to coordinate the delivery of services and ensure that persons in housing need are matched with the most appropriate service provider. The above housing study is examined later in this report.

No other study was identified in rural Manitoba that could be considered comparable to the Brandon study. In attempting to identify any that might exist, the researcher found no other published reports, though anecdotal information from municipal and housing service industry professionals indicated that assessments have occurred on a project-by-project basis as a requirement for funding applications. These studies typically are focused on identifying sufficient demand for a proposed facility, and as such are narrow in focus and subject.

2.7 Considerations in Developing a Needs Assessment Guide

The preceding sections (2.1 – 2.6) inform our understanding of what to consider when designing a housing needs assessment guide for application in rural Manitoba.

The assessment guide is to be tailored to non-metro-adjacent regions, with a particular focus on those classified as “rural and small town” by Statistics Canada. While it may be designed for use at the municipal level, it should respect the regional nature of many factors that can impact local housing.

Researchers use different methods of identifying housing need. Housing aspiration, housing condition, and housing need are identified as criteria that can be used to justify intervention. Core housing need, with its adequacy, suitability and affordability components, is the most commonly-used definition of housing need in Canada, but other possible definitions include the one utilised by Fordham, and the discrepancy model. Data availability and reviews of other assessments and guides should identify the assessment method that is most applicable to a needs assessment in Rural Manitoba.

If possible, the assessment guide should identify the demographic groups identified as having an increased likelihood of being in housing need. These groups include

low-income households, youth, seniors, physically and mentally disabled persons, the homeless, and off-reserve aboriginal households. Ideally, the assessment should compensate for any factors that make these groups difficult to identify at present. The assessment will preferably provide analysis of owned and rental housing markets and be capable of addressing common gaps in the market and trends affecting housing in rural Manitoba, as identified by Bruce et al. (2003) and the Housing in Canada Database (2000).

An assessment methodology should meet the needs of rural municipal governments that may have only limited resources available for such an undertaking. It should be a process that can be initiated at the community level and administered by laypersons who do not have experience undertaking similar assessments, without necessitating the hiring a consultant. It should create opportunities for cooperation with the private sector and community non-profit organizations to best utilise local resources, and be capable of producing information that can be used to leverage senior government funding.

3.0 Research Methods

Research tools and documents such as interview guides and consent forms were submitted to the Joint Faculty Research Ethics Board at the University of Manitoba, and interview-based research proceeded only when the Board issued a certificate of approval for research on human subjects.

This research focuses on two main objectives:

- 1) identification of past and current research into rural housing need and housing need assessments; and
- 2) obtaining the input of researchers, community leaders, and housing providers.

The first objective is addressed through a literature review. The second required the design and implementation of interviews. The information obtained is used in the development of a needs assessment tool tailored to application in agro-rural Manitoba.

3.1 Study Area

The primary geographical focus is rural Manitoba, i.e. all of agro-Manitoba (southern Manitoba) beyond Winnipeg's commuter-shed, or the Capital Region. Some types of rural Manitoba communities are not well-represented by available

studies, and this research may be less applicable to them. Examples include remote, northern, aboriginal communities, and metro-adjacent communities.

3.2 Interviews

Interviews targeted three groups of selected individuals. The first group included individuals chosen for their current or past involvement with housing needs assessment. These involve individual researchers and government employees who have undertaken at least some research in the area of housing needs assessment in rural areas. An attempt was made to select interviewees who have been active at a range geographic scales, and in a variety of rural regions.

Questions posed focus on the methods employed for each project and the results achieved (the level of success in targeting different groups in need, and what each researcher felt to be the strengths and limitations of their approach). Researchers were requested to identify the initial goals and how the information influenced housing policy, program development, and/or program delivery. The interviews were also used to answer specific questions regarding study methods, and data sources. The purpose of these interviews was to provide expert anecdotal information that could be used in the development of a housing needs assessment tool, and to clarify details of published needs assessments.

A second group of interviews was completed with representatives of governmental and non-governmental agencies active at the community level in providing housing and/or housing programs. Also included in this round of interviews was a third group comprised of representatives of municipal government (both those that were currently involved with housing initiatives and those that were not). The intent of these interviews was three-fold:

- 1) to assess interest in undertaking housing needs assessments, if given a practical tool for doing so;
- 2) to identify what housing needs information these individuals felt to be most valuable to them and their programs, and what additional information they might desire to facilitate housing program development and delivery; and
- 3) to identify what resources were available to them for such assessments in terms of money, person-hours (paid and volunteer), and other agencies.

Interviews were conducted primarily in person, though some were done by telephone when required by circumstances. A set list of questions was used for each set of interviews. Additional questions were asked on a case-by-case basis to expand on initial responses.

Interview guides, informed consent letters, and ethics approval are found in

Appendix B.

3.3 Interview Process

Selected persons were the subject of an in-depth, focused interview. The intent was to gain input on key issues identified in the literature review and the analysis of needs assessment tools, to obtain personal opinions on recent needs assessment methodologies, and to gain input into the design of an assessment tool.

The interviews were semi-formal, but focused around a pre-determined list of questions and discussion topics developed for each group of respondents. The interviews were recorded and key points were transcribed into typed notes.

In developing the interview guides, attention was given to developing a set of questions appropriate for each interview group. The guides consist, for the most part, of open-ended questions, intended to elicit information. When a closed question is used, it is followed by an open question that offers the opportunity to draw out a more detailed response. The guides were designed to ensure that all relevant topics were discussed in an informative manner. The guides functioned, in part, as a discussion outline around which the interview progressed - a "road map" that served as a basic plan for how the discussion took place, and in what order topics were discussed (Ziesel, 1984).

3.4 Ethical Considerations

The interviews involved several ethical considerations that needed to be addressed before research began. Foremost among these considerations was: the informed consent of all participants; confidentiality assurances for all respondents in the documentation of the interviews (and in the presentation of this practicum); and the right of a participant to end an interview at any time.

Maintaining the confidentiality of some participants was more difficult than others. For example, participants who are in specialized roles with public agencies, or who undertook specific studies, might at times have been identifiable by their responses to certain questions. For this reason, all participants were informed of this likelihood. Respondents also were informed in advance that their names would be documented, and the reason for doing so. If respondents did not consent to this, their names have not been documented, and their identities have been masked.

Respondents were also informed that, if they chose to end the interview, any information provided to that point would not be used in the research project if they so wished. It was made clear that none of the information would be used for anything other than the purposes of the research project.

3.5 Analysis of Housing Need Assessments

Housing needs assessments that have been conducted in rural Canada within the past five years are analysed in Chapter 4. The original intent was to focus on analysis of research from Manitoba and the other Prairie provinces. This proved a difficult task, as little research of this type has been published for areas outside of Manitoba's major urban centres. This limited the potential assessments and a decision was made to expand the selection criteria to include rural housing assessments from other regions.

Three studies were selected. The first, mentioned earlier in this report, is a housing need assessment that was conducted by this researcher for the Neepawa and Area Development Corporation (Manitoba). The second is a housing needs assessment that was conducted in the Brandon region (Manitoba). This latter study has a significant urban component, but provides some interesting contrasts to the first study. The third study was conducted in Region of Queens Municipality, in Nova Scotia.

Housing needs assessment methodologies developed for application in rural areas of other countries and regions were examined, with the hope that some aspects of those methodologies might be transferable to a rural Manitoban context. Guides prepared by the American Association of Housing Educators (AAHE) and the

Rural and Small Town Studies Programme at Mt. Allison University were used to development the housing needs assessment tool. Other guides examined were deemed not to be rural in focus, or not to be applicable to a Canadian or Manitoban context, and thus were not included in this report.

4.0 Designing the Guide: Guidance from Precedents and Interviews

The following studies and guides were key sources of information and precedent for the design of the needs assessment tool. Each is presented in turn, with notation of the key contributions.

4.1 *Brandon Housing Study (Need Assessment Section)*

This study was the only thorough housing study completed in rural Manitoba in recent years (Rounds & Associates, 2001). It consisted of four major components:

- 1) the supply of private dwellings was determined from provincial assessment records;
- 2) building permit records were utilised to estimate new construction;
- 3) real estate listings were reviewed to define availability; and
- 4) the supply of rental units was derived from CMHC data and realtors in surrounding municipalities.

A major survey was conducted to define current housing utilization by employees of nine Brandon businesses in the manufacturing, retail and service sectors. Finally, supply and demand data were analysed to project housing demand in relation to anticipated growth in employment and population. While the focus of the study is

Manitoba's second-largest urban centre, significant portions of the study address housing at a regional scale, in the bedroom communities that surround Brandon. It is anticipated that anyone who uses the assessment tool proposed herein will likely be concerned with a smaller study area, but portions of the Brandon methods should be applicable to this scale as well.

The applicability of this study to the design of the assessment tool was limited to a certain degree by the fact that it had been designed for a specific situation (establishment of Maple Leaf's hog processing facility with its large number of employees). This situation guided the study, which was necessarily more focused than a more general, template assessment, designed to assess a range of potential needs.

Even with the targeted focus, the Brandon area study contributed to the current housing needs assessment process. A key element was that the process involved the gathering of data (as in Phase Three of the assessment tool), projecting employment and population increases in the region, and comparing these projections with the housing supply (Phase Four of the tool).

The fact that this study was undertaken in Manitoba added value to its contribution to this research. It was through this study that the value of Manitoba Intergovernmental Affairs and Trade's MAVAS (Manitoba Assessment Valuations

and Administration System) data was realized. This uniquely Manitoban assessment information provided a valuable tool for analysis of the local housing market and identification of rental properties. Also, the socioeconomic context of this study was easily transferred to a rural Manitoba housing needs assessment.

Being a study of a mid-sized urban centre, this study was able to make use of CMHC's annual rental market survey, which is conducted in most communities with a population of more than 10,000. This is a valuable survey when available, but could not be included as an integral component of a needs assessment tool that is being designed for the particular use of smaller communities.

In estimating housing demand, the researchers were able to make use of a survey of employees of Maple Leaf Pork and several other major manufacturing, service, and retail businesses. This survey informed the design of the template survey included in the assessment tool.

The authors applied an analysis that cross-tabulated responses to pairs of survey questions. As with other components of this study, it was a valuable contribution but required expertise not available for many people at the local level. While it may be feasible for a community to employ a statistician for this type of analysis, it was decided not to make it an integral part of the tool.

In projecting housing demand, the employee survey enabled the researchers to make informed assumptions about the number and type of new units that would be required. Through this process, future housing demand was determined by projecting employment and population increases in the region, and comparing these projections with the housing supply. A number of informed predictions about the future housing market and the demographic makeup and housing requirements of future migrants were required to define housing demand and affordability. The validity of assumptions was aided by the fact that the survey was largely aimed at accommodating a second shift of workers being hired by a local industry. Thus, incomes of in-migrants could be more easily estimated.

The final portion of the Brandon study, which discusses land use planning strategies, associated financial mechanisms, and housing programs was beyond the scope of this project, which is focused on the needs assessment process.

The main weakness of the Brandon study approach to identifying housing needs, when compared to other assessments, is that it was designed to be less comprehensive. Based on the other studies reviewed, a comprehensive study that provided a thorough analysis of each community in the study area of this report would have required massive resources. The study did realise the aim of projecting the impact on the market of an expected population increase, but it did less to address the full range of existing housing need.

4.2 Neepawa and Area Housing Needs Assessment

This assessment (conducted by the current researcher) was of less use than originally anticipated. The research that went into the design of the survey did form the core of the template survey included in the assessment tool. The researcher's experience in conducting that survey also informed the survey process recommended in the assessment tool. While literature on housing surveys tended to encourage mail-out or door-to-door surveys ahead of telephone surveys, the success of the researcher in reaching a significant portion of the population in a very short period of time has resulted in a favourable recommendation of telephone surveys in the assessment tool.

In terms of the response rate, there was no identifiable reason for the Neepawa survey to be considered exceptional. There was no prior advertisement of the fact that residents would be contacted regarding a housing survey, and no public meetings or other events that would have made the general public conscious of housing issues. One factor that may have worked in the survey's favour was that it was conducted in late November. More respondents may have been at home and had the time available to respond to the survey, than if it had been conducted during a warmer month.

4.3 *Housing Supply / Demand Market Study for the Liverpool Area of the Region of Queens Municipality*

This study comprises three phases, as follows:

- Phase One: Affordable Housing Needs and Solutions
- Phase Two: Potential Market Demand
- Phase Three: Guidelines for Housing Need and Market Demand Studies

The first two phases are studies of housing in the Region of Queens Municipality, Nova Scotia. The third Phase is a guidebook for the municipality to use in conducting its own assessments in the future (Bruce, 2004).

This study is a complete and detailed analysis by an academic. While a layperson would not be able to repeat the level of analysis, the data are useable by a layperson, and the assessment was done in such a way as to allow future updates to be completed by a community. The third and final section of the study is a short guide to these further assessments. This simplified process is perhaps the greatest virtue of this study, and made it the most valuable study in terms of informing the development of a manageable assessment tool. Another asset is that many elements of its design are aimed at providing an assessment for a community comparable in size to the communities that this research is intended to address.

The detailed discussion of data limitations reinforced observations from the Minnedosa study and input received from housing researchers. This report pointed out that it is impossible to accurately determine core housing need with existing information available to local researchers. While standards of adequacy and affordability could be measured, the standard of suitability requires data that is unavailable and cross-referencing these standards with the household's ability to obtain market-priced housing is impossible without conducting a detailed survey.

The survey provided as an appendix in the housing needs assessment tool could be used for an analysis of core housing need, but to include this as a core component in the tool would require an assumption that the community would have the resources to make use of it, combined with the ability to administer it effectively. Until this point, it was intended to make core housing need an integral part of the assessment. Focus was shifted to other assessment methods. Discussion of topics such as the rural housing market assisted not only the design of the assessment tool, but also the underlying research of the literature review.

The Guidelines provided an in-depth overview of available housing data. From this, it was realized that a community could be guided through data sources and collection procedures, and a housing researcher could then be engaged for more in-depth analysis, if required. Identification of data sources and explanations of how to

access them became a priority in the design of the assessment tool, and especially the Community Housing Profile portion.

This study provided a significant portion of the structure used in the Community Housing Profile and Housing Needs Assessment that comprise Phases 3 and 4 of the housing needs assessment tool. Several of the charts analysing affordable rent and purchase prices were more reader-friendly than the AHHE Guidebook. The simple but informative approach to analyzing data aided in the development of key questions that could be answered by persons analysing information collected as part of the assessment.

Throughout the document, Bruce presents information on current housing trends. Some of this information has been brought forward into the needs assessment tool as information that may complement or contribute to analyses.

Phase Three (Guidelines) was less informative than Phases One and Two of the Bruce report. The purpose of the third section was to provide a quick overview of the assessment process that the community could use as a guide for future re-assessments. This overview would be much too brief if not for the first two phases, which could be used as references. The template survey provided in the guidelines did inform the template survey used in the present assessment tool.

All of the analysis undertaken was at a level that could be comprehended and carried out by a layperson doing the same work. By foregoing more detailed statistical analysis, the author was able to set out a process that could be imitated at the community level in future updates to the study.

4.4 American Association of Housing Educators' "Developing Community Housing Needs Assessments and Strategies" Guidebook

While the American Association of Housing Educators (AAHE) Guidebook appears to be a well-developed document, its contribution to the development of a needs assessment tool that can be applied in Manitoba is significantly limited by the differences between the Canadian and American housing trends and delivery systems. The most valuable contribution of the AAHE Guidebook was its phasing and structure, which was as follows:

- Step One: Initiating the Process
- Step Two: Identifying the Problem
- Step Three: Developing the Community Housing Profile
- Step Four: Assessing Local Housing Need
- Step Five: Setting Public Policy Goals and Objectives
- Step Six: Developing Community Housing Strategies and Action Plans
- Step Seven: Implementing, Monitoring, and Evaluating Progress

The original phasing of the present assessment was based on the first five of the seven steps included in the Guidebook. The final two phases were beyond the scope of this project, entering the realm of strategic planning (developing, implementing, and monitoring programs, and evaluating progress). The assessment tool herein was evolved significantly, but traces of the Guidebook remain, especially in phases one, two, and four.

Although they were quite different in their approaches to many matters, this study and the Region of Queens Municipality study (Bruce, 2004) were complementary in some respects. Steps four and five of this Guidebook roughly correspond to Phases One and Two of that study.

The first two phases of the present housing needs assessment tool owe much to the corresponding phases of the Guidebook. This was the only source that detailed the preparation process, including the organization of a task force and identification of preliminary objectives. Tables from the AAHE Guidebook, adapted to the Canadian context and the evolving assessment tool methodology, were used not only in phases one and two, but also in subsequent phases.

While a guiding stakeholder committee similar to the assessment tool's task force concept was evidenced in other studies, this was the only source of information on task force selection, organizing initial meetings, and establishing the problem to be

addressed. This idea was adapted to the Manitoban context and was improved upon through the researcher's experience with similar organisations and the Minnedosa assessment.

The Guidebook sets out fairly clear phasing, with a notation that phases may overlap. In practice, it was found that completing the community housing profile (CHP) in advance of stakeholder and especially public meetings, offers significant benefits because answers may be available to questions. In terms of organization, it is beneficial to have the CHP and the housing needs assessment (HNA) set out back-to-back, as the HNA builds on the foundation provided by the CHP.

Another contribution of the Guidelines is the way in which the survey was integrated into the process. A survey was part of the process in all of the housing needs assessments reviewed and conducted. In fact, this practicum was initially undertaken with the intention of developing a survey tool that could be used to assess housing need. Upon review of the Guidelines, it was apparent that a survey need not be an integral part of process. Instead, it was treated more as a valuable option; the process and design of the survey are set out, but the assessment process did not depend on one being completed. This idea was carried into the needs assessment tool.

A very technical document, aimed at professional researchers, many of the sections are very wordy, dwelling heavily on the theory of the assessment. This is quite appropriate to their target users, who appear to be housing and planning professionals. In contrast, the rural housing needs assessment tool is being designed to be utilised by persons with very little research experience.

Several of the tables in the assessment tool have been borrowed from this study, with adaptations to both the Canadian context and the differing structure of the two methodologies.

4.5 Interviews

Interviews targeted three groups: researchers, housing service providers, and municipal officials. For each group, between three and six potential interviewees were targeted with requests for interviews. In the end, two persons from each category were interviewed in depth, responding to the full list of prepared questions. Each of these interviews took between 35 and 75 minutes. The researcher was able to speak briefly with three other targeted interviewees who were either unwilling or incapable of participating in a formal interview.

The following is a brief analysis of interview responses. A detailed overview of questions and responses can be found in **Appendix C**.

4.5.1 Researchers

The researchers interviewed are at the forefront of housing needs assessment (and rural and housing research in general) in rural Canada. Their combined experience includes design of assessment methodologies and the undertaking of housing needs assessments from coast to coast, and north into the Territories.

The respondents indicated that the scale of communities in rural areas made them more susceptible to change than larger urban centres. Small variations in local conditions can dictate the success or failure of a housing project. Events that would be considered relatively insignificant in a large urban centre can cause great variations in local conditions. This includes events in neighbouring communities (especially when there are a significant number of people who commute to that community for work or shopping) and in surrounding rural areas (the status of key agricultural industries and any rural residential or recreational developments). It is necessary to pay close attention to any predicted or anticipated events, and the impact that they are likely to have on housing. It is important to keep in mind that the economy, housing, and demographics all have strong influences on each other.

It was also noted that rural residents had been observed to exhibit certain idiosyncrasies not observed in urban populations. Residents often have an ingrained

idea of appropriate expenditures for housing; for seniors, this price tends to be closely linked to retirement income. They may not be willing to pay what is considered by the researcher to be a fair market price, which may affect the feasibility of developing housing, the price of which crosses this threshold, even if it is considered “affordable”. Also, there may be ingrained opinions in the community as to the nature of “good housing”, and many may see it as a basic need, and not as an investment or status symbol.

Respondents emphasised the importance of interviews with community members and suggested several important contacts that were not previously identified by the researcher. A community survey was noted as the best way of obtaining information from the public. Interviews with key stakeholders were considered to be more important than broader public involvement, and especially valuable when predicting future scenarios. It was recommended that any external researcher work through a local contact to set up interviews, and that attention be paid to any information pertaining to migration and tourism when speaking with members of the community.

Researchers recommended that volunteers and stakeholders be engaged early in the process, and that a central group be assembled as a committee or task force, to help guide the process. It is especially important to involve the economic players in the community (the municipality, the private sector, and economic development

agencies). They noted that volunteers can be useful for opening doors, particularly in contacting key informants, but warned that volunteers often had personal agendas or biases. They should be educated about the importance of impartiality, the methodology, and what is to be expected from the process. Involving both the public and private sectors may aid in convincing them of the validity of the findings and help encourage cooperation in programs developed to address housing need.

The lack of availability, poor accuracy, and unpredictability of data on rural areas was cited as a major inconvenience when completing an assessment. A lack of professional staff at the local level compounds this problem, especially when it comes to managing ongoing input. Therefore, a cautious approach to identification of need was recommended, with a preference for underestimating need rather than overestimating. There are no easy formulas for calculating rural housing need. To make up for these shortcomings, it is necessary to rely on “common sense”. To this end, an intuitive understanding of rural Manitoba is essential. Although time is often a luxury, it is important to spend the time to get to know a community. The involvement of a professional researcher should be considered, especially the first time that an assessment is undertaken in a community. Local staff who work alongside professional researchers in an assessment may learn skills that will aid them in updating the assessment on a regular basis.

Respondents also indicated that it is important to remember that there are people who “fly below the radar” (the “hidden homeless”) and often may not show up on census or other statistics. Groups noted specifically were the working poor, aboriginals, and seasonal workers. These people are unlikely to attend public meetings, and need to be sought out. One way of doing this is to have selected representatives of this population on an advisory committee or task force, or to hold focus groups with these people, attracting them with compensation in the form of money or gift certificates. In many communities, these groups form part of a pent-up demand, but it is hard to convince either the public or private sectors that it exists unless it can be formally identified.

Researchers recommended that care be taken to document both opportunities (demand) and shortfalls (need). Documentation of the businesses and services offered in the local community was also recommended, with notation of what is there and what isn't, and what businesses appear to have long term stability and which ones fluctuate or appear to be unstable.

Sources of information identified by respondents, that had not been previously identified by the author include provincial economic development officers and building supply and manufactured home sales and supply businesses. Social assistance agencies, local housing authorities, employment support agencies, and

school administrators were identified as sources for information on hard-to-identify populations.

4.5.2 Housing Service Providers

Housing service providers were well-aware of housing need in their areas. They listed low to moderate income families, aboriginal families, seniors, the disabled, and the hard-to-house (poor tenant records) amongst their clients.

In addition to those organizations already identified by the author as delivering housing services, respondents identified regional health authorities (for persons with psychological disorders), the Association for Community Living (disabled persons), Correctional Services (persons re-entering the community from correctional facilities), Tribal Councils (off-reserve band members), the Manitoba Metis Federation (Metis persons), Friendship Centres (aboriginals), service clubs, and private landlords.

Respondents identified seniors and immigrants as groups whose needs they felt are not being adequately identified. In both cases, the lack of a central organization addressing housing for these individuals was cited as the reason they felt they may not be adequately serviced. The working poor were identified as being another such group, concentrated in communities where large numbers of jobs pay low wages.

One respondent had participated in the Rounds and Associates housing study in Brandon. All had been involved in more informal planning process such as community round tables, where housing was one issue amongst many. In the case of the Brandon study, it was felt that the study had benefited the community through identification of available housing, creating a “wide picture” of housing in general, the examination of the disconnect between need and affordability, and its role in supporting initiatives targeted at priority areas identified in the study.

Volunteers play a variety of roles in the delivery of housing services. In addition, many service providers are overseen by volunteer boards of directors. Networking with volunteer organizations was cited as beneficial in connecting those in need with appropriate services.

The service providers indicated that they would appreciate a housing needs assessment that emphasised economic information, including the type of funding needed. Identification of support systems to aid clients past the delivery of monetary funds is also a priority, as is differentiation between want and need in the community, as the needs information is of greater value to service providers.

Respondents indicated that it is important to identify vacancy rates in a study, and that oversupply of housing was a significant concern. They noted that seasonal

fluctuations are also significant, as assessment results could vary significantly, depending on what time(s) of year it is conducted and data is collected.

It was noted that an important group of persons in housing need is victims of domestic abuse. Crisis centres in rural areas tend to attract persons from surrounding communities that do not possess such facilities.

Another group of interest to the respondents was “upper-level” tenants of public housing, who may be capable of leaving the system, but choose to remain, taking advantage of their subsidized housing costs to either direct their spending to other priorities or to save up for a down payment on a home purchase.

The service providers stated that an effective housing needs assessment can save them considerable expense through the efficient and targeted delivery of programs.

4.5.3 Municipal Officials

All of the respondents were employees of either a Council or a Board, and rely to a certain extent on housing being identified as a priority by that body before undertaking a housing needs assessment. They saw housing need as equating to affordable housing need, and arising from lack of sufficient housing variety and new developments within the community.

Youth and seniors are seen as groups that are in need of housing within their communities, and aboriginals are seen as becoming increasingly important. Low income households and the physically and mentally disabled were not identified as having the same priority; the former because people generally tend not to talk about it, and the latter because there are organizations already within the community that provide programs for the disabled.

Respondents indicated that accommodating the housing needs of employees of new businesses is a priority. When a significant number of employees at a similar income level wish to settle in the community, the existing housing stock can't accommodate the sudden demand.

In the respondents' communities, there are a number of groups that provide housing or housing-related services. These include faith-based organizations, Manitoba Housing, seniors groups, service clubs, credit unions, co-operatives, locally managed group homes, Addictions Foundation of Manitoba, and Manitoba Employment and Income Assistance.

Respondents were unaware of any municipal assistance to housing programs or organizations within their area. However, many municipalities offer financial incentives to attract new residents to the community. These incentives are typically

focused on new construction of single family residences. Housing was identified as a concern for elected officials.

It was generally felt that a community-level housing needs assessment would be of value, though the exact nature of that value was not known. Past housing assessments within these communities had typically been on a project-by-project basis, being limited to assessing the viability of a single facility. In some cases, the project was rejected as a result of the assessment. If an assessment were to take place in the future, it is hoped that it will verify or clarify perceived needs. They wish for something that can be used to grow the community, and see it as a way of involving local and outside developers.

It is anticipated that municipalities would be able commit employee hours to a housing needs assessment. Small funds are readily available for such a task.

4.6 *Designing the Housing Needs Assessment Guide*

The housing needs assessment guide (alternatively referred to as the housing needs assessment tool) comprises Volume 2 of the report on this research. It is reviewed here in terms of design considerations.

4.6.1 Assessment Tool Design

The structure of the housing needs assessment guidebook drew its influence from multiple sources, evolving as the research progressed and new concepts or ideas were incorporated.

The AHHE Guidebook sets out seven steps to its needs assessment and strategic planning process, as detailed in section 4.4 of this research.

CMHC's Guide to Developing a Municipal Affordable Housing Strategy (a four-page informational pamphlet) sets out the following steps in the creation of an affordable housing strategy:

1. Preparation and Administrative Set-up
2. Launching a public participation process
3. Assessing affordable housing needs
4. Developing action plans
5. Implementing the strategy
6. Building partnerships
7. Monitoring and evaluation

The first three steps of the CMHC Guide correspond to what is being encompassed by the rural community needs assessment tool. CMHC further breaks down these three steps as follows:

Preparation and Administrative Set-up

- Appoint a strategy coordinator.
- Create a Strategy Task Force and sub-committees to guide the whole strategy development process.
- Develop Terms of Reference, including a preliminary statement of key issues and goals.
- Develop time lines and budget for strategy development process.

Launching a Public Participation Process

- Identify participants.
- Choose consultation and communication methods.
- Hold a preliminary consultation to review/refine the goals and key issues of the strategy and to build interest and support for the process.

Assessing Affordable Housing Needs

- Assemble a database on current housing market, demographic, and socio-economic characteristics.
- Assess future housing needs and determine housing shortfall.

- Prioritize needs and refine key issues.

The housing needs assessment has been designed to encompass the first five steps of the AAHE Guidebook, and the first three steps of the CMHC process. Phases One and Two of the present assessment tool correspond with the first two steps of each process. Phases Three to Five correspond with steps three to five in the Guidebook and the three tasks that CMHC encompasses under step 3.

At a basic level, research is simply gathering the information you need to answer a question and thereby help you solve a problem (Booth et al., 1995). To this end, the first two phases of the assessment tool are devoted to the identification and prioritization of housing problems in the study area. With input from the task force, key informants, and the public, the researcher is able to define the perceived problem. The task of the community housing profile and housing needs assessment phases becomes the analysis of the existing housing supply in the context of the perceived problems, and the determination of what those perceived problems mean to housing need in the study area.

An important consideration in design of the assessment tool is versatility. It was necessary for the tool to be applicable to a variety of housing needs assessments. Not every community will be seeking to do a broad assessment. Some may wish, for example, to look at seniors exclusively. Some key components of the

methodology will be required regardless of the scope of the study - such matters as public meetings and formation of a task force. Other components of the process must be adaptable to the specific situation. To achieve this flexibility requires balancing.

Versatility was especially important in design of the Community Housing Profile (CHP) and Housing Needs Assessment (HNA) phases. In the CHP phase, it was necessary to provide a broad template document that allows an overall assessment of housing need in the community. At the same time, the design had to be flexible enough that it could be used for a more focused assessment.

A different approach was taken in the design of the HNA. As the range of factors affecting housing need are likely to vary significantly from community to community, it was decided to focus on the process for assessing need, but not to provide a significant level of template detail. When template tables were deemed to be a valuable addition, it was decided not to place them within a template document such as was provided for the CHP. The reason for this more cautious approach was that any sort of rigid template might run the risk of prejudicing the user of the tool by presuming the importance of certain factors influencing housing need. It is hoped that the design will encourage users to explore this area themselves.

4.6.2 Information Sources

The sources of housing information proved to be a determining factor in the design of the assessment tool, as it had to utilise information available to local administrators of the process. A number of information sources were identified through analysis of the studies and guides examined earlier in section 4. These sources can be divided into two groups: key informants and “documentary sources”. Some sources fall within both groups.

Key informants are persons involved either directly or indirectly with housing in rural Manitoba. These include, in no particular order:

- elected officials
- municipal administrators, planners, and other public officials
- real estate agents
- developers and home builders
- representatives of special needs, special interests, and other citizens groups
- service clubs
- housing service providers
- health care professionals, school administrators, and other key members of the community
- managers of financial institutions
- faith-based organizations

- major employers
- major landowners

Persons falling within all of these categories contributed to the studies examined.

All of these sources were utilised in the Minnedosa study.

“Documentary sources” were often accessed through key informants, but this term, as utilised in this study, refers to information, typically from archival sources, collected and recorded by individuals or organizations prior to the beginning of the housing needs assessment. This information is usually available as either paper or electronic documentation that can be obtained by the researcher for his or her own analysis. Such sources include:

- Statistics Canada Census Data
- CMHC rental market studies
- Manitoba Assessment’s MAVAS database
- Real Estate Board MLS data
- Municipal housing permit, subdivision, and rezoning logs
- Provincial housing program waiting lists

The collection of the documentary sources is a simpler procedure, both for those undertaking the study, and for the author who is describing what information must be collected. While there will be some local variation, it is usually a matter of pointing the assessment tool user to the correct source and listing the data needed.

Collecting key informant information is another matter entirely, as there is usually no “right” or “wrong” response to the rather broad questions that must be asked. Some of the information may be backed by statistical data; other information must be weighed against the observations and the input of other key informants.

For key informants whose input may contribute to the community housing profile, key questions have been noted in the template profile. These are intended to ensure that a certain minimum range of questions are asked. It is the experience of the researcher that, given a certain range of baseline questions, most interviews will expand to include discussions that provide other information of relevance to housing, running the range from opinions on the local housing market, to the relating of personal experiences within that market, to leads on other key informants.

4.6.3 Public Participation

Researchers interviewed during this research indicated that public participation was an essential component in housing needs assessment. Various elements of public participation were incorporated in each of the housing assessments and guides reviewed.

Various degrees of public participation have been incorporated in each phase of the survey, and in most of the individual processes. In general, this participation has been achieved through four distinct components of the assessment process: the housing task force, key informant interviews, public meetings, and surveys.

The housing task force is a volunteer group of community stakeholders who are invited to participate by the survey administrator(s). Ideally, the task force should represent a cross-section of stakeholders in the community while remaining small enough to keep meetings manageable. The task force is involved throughout the survey process, from Phase Two onward. It is their responsibility to identify and prioritise problems in the community, to provide input into each report published during the process, and to formulate goals and objectives based on the information gathered.

Key informant interviews are utilised extensively in both the community housing profile and the housing needs assessment phases. Some key informants are sources of data unavailable elsewhere, while the observations of other informants are used to answer questions that arise from data collected elsewhere or to put the data into context. Key informants play an important role in projecting future changes in demand, as they may be able to forecast or anticipate future events that cannot be identified through trend analysis. Some key informants may be representatives of demographic groups that were not involved in public meetings.

Public meetings have been made an integral part of the assessment process at two points. The first meeting, which occurs during identification of perceived housing problems, is intended to help the community identify problems that have not been previously identified by the task force and to provide anecdotal information that can help expand the task force's understanding of those that were previously identified. The second meeting is held at the presentation of the draft report, and is intended as a means of communicating a synopsis of the study's findings, and obtaining feedback from residents that will inform the final report. This meeting is also intended as a means of publicizing the report's findings and soliciting public support.

Surveys are an optional, but strongly encouraged component of the process that the researcher has observed to be popular with most key informants of this study, and communities undertaking studies. They are useful for answering questions for which available data does not supply answers, and may be designed to meet the needs of the task force.

Processes that incorporate public participation tend to be more time-consuming than those that do not, and this is a potential barrier when an assessment is being undertaken by consultants who are paid hourly. A community-driven assessment that makes use of existing employees and local volunteers can make these

processes much more affordable, and also promotes “ownership” of the process on the part of the community (White et al., 1992).

4.6.4 Educational / Informative Content

A necessary component of the housing needs assessment tool has been the inclusion of educational material, with the intent of building local capacity by informing the user about both the needs assessment process, and housing need in general. It is one thing to walk the user through a process, telling them what to do at each stage. It is another thing entirely to walk them through the process while at the same time teaching them the meaning of each step. To this end, the researcher has attempted to explain the reason for each task in the process.

In initial drafts, it was attempted to include a section explaining common trends in housing in rural Canada, as identified in Subection 2.4 of this practicum. This was subsequently removed for fear that users of the tool might rely on those factors while overlooking other, local factors.

Throughout the assessment tool, an attempt has been made to provide instructions in clear, direct language, avoiding unnecessary “wordiness”. As a test of the final document, the researcher enlisted the aid of friends and family members; once completed, a section would be given to whoever was conveniently available. The

reviewer was given a short time to peruse the text, and then was asked to explain it back to the researcher in their own words. If the explanation did not reflect an understanding of what the researcher was trying to communicate, the section was edited with the intent of improving the clarity of communication.

4.6.5 Assessing Housing Need

The assessment tool has been designed to address the broadest definitions of housing need, as discussed in section 2.2 of this report. In application, the researcher found that the actual assessment was two-phase, roughly - but not exactly - corresponding to the community housing profile and housing needs assessment phases of the tool.

In the CHP, the focus was largely on the cross-sectional measurement of a moment in time, or actually two moments; the date of the 2001 Census, and the present day. Reliance on Census data will necessitate this gap in any CHP, and that researchers do their best to carry the Census results ahead 2-7 years, depending on the timing of the Census and the housing needs assessment. In the HNA, the focus was more on projecting current trends into the future, to predict the rate of change into the future. This approach is a reflection of the two approaches to housing need as discussed by Fordham et al. (1998).

Of Fordham's three criteria (aspirations, condition, need), housing aspiration was the most difficult to satisfy in the formal structure of the assessment. Condition and need could be factually supported by empirical evidence. Aspiration is documented more effectively through the housing needs assessment, and specifically as an element of a community housing survey. These criteria were not highlighted in the tool itself, as they were not seen to contribute to an explanation of the assessment.

The discrepancy model (goal setting, performance measurement, discrepancy identification) proved more central to the assessment, and is briefly explained in the text. The basic structure of phase four (housing needs assessment) is based on this approach. Given the concerns identified through the task force, key informants, and the public meeting, the person(s) undertaking the assessment can now set goals and measure performance using the data compiled in the community housing profile, with input from further research as required. With some descriptive analysis, the discrepancy (need) can be determined.

Five areas of housing demand projections are recommended in Phase Four of the assessment tool. These types of projections are the same as those typically used by CMHC, and were utilised in both the Brandon and Region of Queens Municipality (RQM) studies. These projections are for population, households, tenure choice, dwelling type choice, and the new housing requirement. As identified by key informants and noted in the RQM study, the relatively volatile nature of small

communities, and the fact that each community will have a unique set of local factors that affect housing trends, preclude any set formula for compiling projections.

Because of the broad range of factors that might influence these projections, no set formula has been provided in the assessment tool for predicting future housing needs. Instead, researchers are urged to use their knowledge and intuition to make appropriate alterations to a straight line projection from past trends.

4.6.6 Sample Survey Design

A survey was initially seen as an integral part of the housing needs assessment process. As work has progressed, it has become increasingly clear that while surveys can be an important source of data, there are situations where a survey may not be practical or desirable. The AAHE Developing Community Housing Needs Assessments and Strategies Guidebook (1992) and Bruce's (2004) Guidelines for Housing Need and Market Demand Studies both treat surveys in such a way. As a result, the template survey has been developed, but has been relegated to an appendix of the rural housing needs assessment guide.

The design of the survey was influenced by four sources:

- 1) the housing survey conducted by the researcher for the Neepawa and Area Development Corporation;
- 2) template surveys provided in the AAHE Guidebook;
- 3) Bruce's Guidelines for Housing Need and Market Demand Studies; and
- 4) a housing survey conducted for the Brandon and Region Housing Study.

The template survey provided in the AAHE Guidebook was superior to that which had been previously developed by the researcher. The template which emerged from the Neepawa study was loosely based on a template for assessing homeowners' intentions to buy or renovate which had been prepared by CMHC and Prairie Research Associates (1998). Some questions were worded more legibly, and it generally evidenced the expertise of its designers.

The sample survey is lengthy, as it has been designed to present a broad range of questions. To aid researchers in selecting questions appropriate to their particular interests, it has been divided into several sections, each of which has questions designed to explore a different aspect of housing.

Testing of the survey in the Minnedosa and subsequent studies will allow it to be refined over time. After each use, the survey results can be evaluated to address such matters as question phrasing, clarity, and flow.

4.6.7 Conclusions and Recommendations

Care was taken in development of the final phase of the housing needs assessment tool. From the beginning of the project, the intent was to focus on housing needs assessment, and not on the strategic planning process that is a natural next step. Since there was no research focus on this subsequent procedure, the researcher felt that it would be inappropriate to detail any further steps, other than noting that they would be necessary as part of the followup. As the needs assessment tool does not provide guidance, it suggests that the user consider engaging the services of someone with experience in such undertakings.

If this assessment tool can be proven to be effective through subsequent applications, a logical future undertaking would be the detailed development of the further steps in the process.

4.6.8 Limitations to the Guide

The discrepancy approach to housing needs assessment, while being the most suitable method identified, presents challenges to the ease of use of the guide. It relies on standards that, in turn, depend on the issues identified during earlier

phases of the project. As a result, a predetermined set of standards can not be set out in the guide

There remains some question as to the applicability of the HNA to all contexts. It will be important for the author to re-examine the tool at the conclusion of each project to further explore this issue. The Minnedosa study has not advanced sufficiently at the date of writing to have contributed as much as was originally intended.

4.7 Conclusion

By reviewing previous studies and guides, it was possible to observe the methodologies used by other researchers in assessing rural housing need, and to use these observations to inform the design of the housing needs assessment guide. Input from key informant interviews was used to further refine the methodology and to ensure that the final guide was suitable to the needs of municipalities and housing service providers.

By relying almost exclusively on information sources that are rural in nature, it was possible to design a process from the ground up for application in rural Manitoba, as opposed to adapting a process that was originally designed for an urban context.

It relies exclusively on data that is available for rural Manitoba communities and regions.

The studies reviewed used different methods of assessing housing need. In an attempt to provide for the most comprehensive assessment possible, it was subsequently decided to use the discrepancy model as the basis for the housing needs assessment in the guide. This model provides for a considerable amount of versatility in the assessment, at the expense of slightly more work, as the project administrator(s) must determine what goals it will measure need against.

Components of other assessment methods, such as the core housing need model, can be incorporated into this model if necessary. A discrepancy model guide can be used to assess need and/or demand, as required.

The community housing profile and housing needs assessment components of the guide have been designed to ensure that they can identify those groups that were identified in the literature review, and by key informants, as being susceptible to housing need. This was accomplished, in part, by examining how these groups were identified in the sample housing needs assessments.

In designing an assessment process that emphasised public participation and local administration, it was necessary to adapt many components of previous assessments. Some analysis was adapted to make use of data that is more readily

available and many of the AAHE Guidebook's public participation processes were adapted to the Canadian context. The methodology is flexible enough to be tailored to the resources available to, and the information required by, key stakeholders.

5.0 Testing Key Components

5.1 *Process Overview*

In the spring of 2005, an opportunity to test the design of key components of the needs assessment tool presented itself when the researcher was put in contact with the Economic Development Officer for the Valley, Inc. Community Development Corporation, which serves the Minnedosa area.

A previous study, the Minnedosa and Area Economic Development Project, which was conducted by SMT Business Services Inc., identified several opportunities related to the residential sector. Specifically, it had noted that there may be an under-supply of rental housing in the area, that there was an expressed need for affordable housing to address the needs of younger people / families and people filling some of the lower paying jobs in the region, and that there will be an increasing demand for 55+ / seniors housing.

Valley, Inc. CDC wished to undertake a study that would expand on the previous report. By identifying more specific information regarding the needs, and bringing together the right combination of stakeholders, it was hoped that an opportunity might present itself to form strategic partnerships in an action plan capable of resolving local housing problems. The project was initiated as a cooperative effort

between the researcher and Valley, Inc. Key components of the housing needs assessment tool were tested through their inclusion in this study in return for the participation of the researcher taking an active role in organizing and overseeing the research.

The importance of proper preparation was realized at a very early point in the process. With any rural community, it is likely that there will be heavy reliance on volunteer participation. Most, if not all, of the individuals involved on the task force will have other jobs and responsibilities that prevent them from devoting a larger share of their time to the administration of the project or its components.

As was recommended in the assessment tool in its draft form, the preparation of a community housing profile was initiated concurrently with preparation, initiation of the process, and identification of local housing problems. This proved a wise decision. Even though the initial timeline allowed approximately 7 weeks between project initiation and the first public meeting, a significant portion of this time was required to assemble the information required for the profile. In part, this was because of the untested process, which required some major refinements as work progressed. However, consideration must be given to the fact that the administrator of an assessment will be juggling other responsibilities and may have little or no experience in undertaking research of this sort. Tracking down and interviewing key informants can easily take several weeks.

As a result of some shortcomings of the original template process, on which the structure of the Minnedosa study was based, the researcher ended up playing a much more active role in the Minnedosa study than was originally envisioned. It is not felt that this was to the detriment of the project. While it is true that the reason for arms-length involvement was to study the utility of components of the assessment guide when wielded by community representatives, the researcher also has limited experience with a project of this nature. In the more active role, it was possible to experience such issues as frustration with information sources and management of limited resources that were essential to refinement of the tool.

The initial community housing profile (CHP) template was largely influenced by the AHHE Guidebook and the Brandon housing study. As the Minnedosa profile developed, it was found that the template still required a significant amount of intuition on the part of the author. At almost every step, it was necessary to consult the previous studies for information, especially when it came to information sources and the organization of the profile. It was soon decided to develop a template CHP that could be appended to the assessment tool. All of the tables developed for the Minnedosa study were included in this template. Another significant addition was the inclusion of key questions intended to inform the comments of the person writing the profile. These questions were based on the questions that arose as the CHP for the Minnedosa study progressed, and on the

nature of analysis of similar information included in the Brandon and Region of Queens Municipality studies.

5.2 Lessons Learned

Alterations to the housing needs assessment tool as a result of the Minnedosa assessment include:

- Clarification of data sources, including addition of contact information and processes, and additional information on key informants.
- Emphasis on the option of commencing Phase Three as early as possible and proceeding concurrently with Phases One and Two.
- Continued refinement of process explanations.

6.0 Conclusions and Recommendations

6.1 Implications for Planning Practice

In rural Manitoba, one finds professional planners working at the regional level for the Province of Manitoba, and in some of the larger cities, towns, and planning districts. For the majority of municipalities, community planning is the responsibility of one or more individuals who do not have a formal planning education. These are typically chief administrative officers (CAOs), development officers, economic development officers, or other municipal administrative employees.

When members of a community or municipal administration become concerned about possible housing need in their community, either at present or in the future, there are currently very few options available for assessing this need. In some situations, it is possible that there may be someone locally with experience in this type of research. This may or may not be a municipal employee and, if not, they are still likely to be a preferred alternative to hiring an outside consultant, as they are likely to have a better knowledge of the community and will not have as many incidental expenses. However, this appears an unlikely possibility for most communities, as research identified only one person outside of the City of

Winnipeg who had undertaken a project of this nature. This was Dr. Richard Rounds, resident of Brandon and formerly of the Rural Development Institute at Brandon University. Where such local expertise is available, the community might still benefit from using the assessment guide, especially if the local expert has related experience but has never undertaken a formal assessment.

If no one is locally available, a community would need to either initiate the project internally, or engage the services of a housing researcher or planning consultant to undertake the assessment. These options are not mutually exclusive, as a locally initiated project may include the limited involvement of a professional. Initiating it locally will require that one or more persons first educate themselves on the subject, then undertake an assessment based on what has been learned.

The housing needs assessment tool, in the form of the Guide presented in Volume 2, is primarily intended to serve the needs of those communities that choose the option of initiating the project themselves. While this option has always been available, there has never been a guide to walk a community through the process. It is an alternative to engaging a professional housing researcher or planner to undertake an assessment, but the two options are not mutually exclusive. A community might decide to utilise the guide while hiring a researcher in a reduced capacity, to advise in the analysis of data, or it might choose to engage a planner to facilitate public meetings or work with the task force in drafting objectives.

Hiring a consultant will require funds which may be limited. When the funds are available, the quality or extent of the research must often be balanced against what the community is willing or able to pay. Limiting the involvement of a consultant to tasks such as data analysis where their expertise is most valuable is one way of ensuring that the community gets the most value for its expenditure.

Labour intensive components of the assessment are where a community is likely to realise the greatest savings, by proceeding without the participation of a consultant. Some of the most demanding components arise from the importance of public participation to the assessment process. A significant portion of the local population may play a role in the process through the task force, key informant interviews, surveys, and public meetings and presentations. All of these processes require the participation of assessment administrators.

The tool has been designed to provide anyone (professional planners included) who has no experience in researching housing need, with the necessary knowledge and guidance to initiate and administer a housing needs assessment at a municipal or regional level. As such it is seen as more of a contribution to the **practice of planning** in the housing sphere, than to the **profession of planning** more generally.

The tool has been designed for application within the Province of Manitoba, but should prove easily adaptable to application in other Canadian provinces, as most of the data utilised and referenced is available in other provinces.

6.2 *Implications for Rural Communities*

Housing contributes fundamentally to communities. It is economically important in its ability to create jobs and support local businesses. It is socially important in that a proper variety of housing options can provide for the needs of seniors, single parent families, persons with special needs, and others, supporting their continued presence in the community. It is the dominant land use within most communities. It can be the most visible indicator of quality of life for new employers, and can be an important component of economic development strategies and promotional materials (Ashton & Bruce, 1994).

Given this importance, it is interesting to note that of a dozen municipal and planning district development plans in the possession of the researcher, none set out specific housing objectives. As a needs assessment provides valuable information around which housing objectives can be formulated, this tool may enable communities to develop specific objectives for inclusion in the development plan. These objectives could, in turn, be reflected in community land use by-laws and planning decisions on zoning issues, subdivision, and other planning approvals.

This would enable municipal employees to encourage planning practices that promote housing initiatives that meet local need and/or demand. The benefits of housing-driven planning policies to community (social and economic) development were documented in a series of presentations at the Atlantic Region Housing Workshop in Summerside, P.E.I. in 1990, and published by Corbett and Ashton (eds., 1992).

Municipalities and planning districts are required by the Planning Act to review their development plan on a regular basis (every five years unless another period is set out in the development plan). Updates to the housing needs assessment that make use of the most recent census information (published every five years) could be integrated into the development plan review process. These objectives could also be used to inform other community visioning processes, such as economic development round tables.

The information from a housing needs assessment, especially when used to inform formal policies in a development plan or economic development strategy, can be used to formally assess proposed residential developments on the merits of their compliance with those policies. Some communities have indicated that a housing needs assessment might be of use to support applications for government funds for local projects. Other reasons that a community, group, or individual may wish to initiate a housing needs assessment are set out in the needs assessment guide.

Also of value to rural communities is the role that a community-driven housing needs assessment model can play in bringing together key stakeholders and building local capacity. The assessment process can increase public awareness of housing issues through public participation. As the assessment progresses, the task force and the public will have opportunities to discuss these issues, which may help create the networks and build community capacity that can be carried forward to benefit the design and implementation of programs after the assessment has been completed, and potentially ongoing reassessments and program evaluations. A process that does not embrace public involvement, or which is undertaken by consultants from outside the community, may be less likely to achieve this outcome.

6.3 Effective Housing Needs Assessment

Throughout the design and implementation of this assessment tool, there has never been any doubt that an effective housing needs assessment can be conducted in rural Manitoba. However, designing a housing needs assessment tool that can be utilised at the community level, by the community, without the active participation of an educated and experienced housing researcher, requires specific design considerations to address each of those factors.

In the early stages of the research, it was assumed that the assessment tool would need to be designed specifically for agro-rural Manitoba. This remained the focus throughout, but it is the opinion of the researcher that there would be nothing to prevent the application of the tool within Winnipeg's commutershed, or in some areas of Northern Manitoba. All of the resources and information sources utilised are available in these other communities, and it should be possible to accommodate the differing socioeconomic realities within the housing needs assessment process utilised. The one complicating factor that would be encountered in many Northern communities (and some southern communities as well) would be the housing on Indian Reserves, as the process has not been designed to accommodate the realities of band housing and the Indian Act, and programs offered by Indian and Northern Affairs Canada. The community housing profile (CHP) would need to be designed to accommodate differing informational sources, such as the Statistics Canada's Aboriginal Post-Censal Surveys.

The first two phases of the assessment tool have proven to be very effective in guiding the initiation of the Minnedosa study. Each step is set out very clearly and, in the case study, there were no significant problems.

The CHP requires a significant amount of research and analysis. In its current form, the assessment tool identifies all information sources, and much of the data

gathering is fairly easily accomplished. Where it became difficult was when information was required from key informants. The range of information required from some informants required that the CHP template document first be examined in some detail, to ensure that the researcher was prepared with a single list of required information when approaching informants. An attempt was made to more clearly explain the process of obtaining key informant information, but this issue deserves further future consideration.

The discrepancy approach has proven to be the only method of assessing housing need that could be used within the format of the assessment tool and with the data available. Unfortunately, designing the housing needs assessment (HNA) phase around this approach proved complicated. It appears that there may be no way around the fact that a certain amount of intuition may be required in completing this phase. On the plus side, even if a community were to decide to engage a consultant at this point, it would be at much less cost than if the consultant were engaged at the beginning of the process.

Most importantly, the housing needs assessment tool has been effective in the Minnedosa case study. Many revisions were made to the assessment tool as the project progressed, and the project required more direct intervention on the part of the researcher than was originally anticipated. However, this was balanced by the fact that the researcher himself had very limited experience in the field of housing

needs assessment, and the guide reflected the learning process of both the community and the researcher.

6.4 *Future Development of the Guide*

The guide, as presented in Volume 2 of this research, has been formatted in accordance with the standards of a major degree project for the Faculty of Graduate Studies at the University of Manitoba. These standards include double-spacing of text and wide margins that have the effect of creating a very lengthy document. This is not the format that is anticipated for publication of a functional guidebook. The guidebook that is distributed to interested parties will be edited so as to present a more visually pleasing and easily-read document that should be approximately half the size of the current document. Future edits may also result from further application of the process, as described in the following section.

At present, serious consideration is being given to re-editing the guidebook into two volumes. The first volume would be a guide to the assessment process. The second volume would present a more detailed description of each step, including many of the more detailed sections of the current volume and perhaps including further resources that have not yet been developed. These plans arise in response to critical analysis from major degree project committee members and the researcher's own dissatisfaction with the amount of detail that some sections of the process [notably

Phase Four: Housing Needs Assessment (HNA)] have required as a result of attempts to describe the process in sufficient detail to guide a layperson with no related experience.

At present, the Association of Manitoba Municipalities (AMM) and the Brandon Neighbourhood Renewal Corporation (BNRC) have expressed interest in the guide, as have some housing and economic development professionals, and individual researchers. When the guide has been re-edited, it will be distributed in .pdf format to all organizations and individuals who have expressed interest. It is also the intention of the researcher to attempt to generate interest by preparing a presentation-length paper that will be submitted for consideration at planning and housing conferences. It is anticipated that a second paper will be written as a case study when the guide has been effectively utilised for a complete housing needs assessment.

6.5 Recommendations for Further Study

A conscious effort has been made to limit the scope of this project to the assessment of housing need, and not to move forward beyond a brief description of further steps that are necessary after housing objectives have been identified. As a result, opportunity exists to either expand the current guide or develop a second guide that details the development of community housing strategies and action

plans, implementation of those strategies and plans, monitoring the ongoing progress, and regularly evaluating progress.

Case studies of other communities should be conducted. The Minnedosa study has proven that the tool does work in that particular community, but it is conceivable that studies in other communities might encounter unique conditions that require solutions not foreseen in the development of the tool. It would be particularly interesting to see case studies utilising this tool in both a metro-adjacent and a northern community context, and eventually within a variety of municipalities and regions. One would imagine that each application might reveal areas for improvement. Case studies could also expand on the assessment process, and into the further steps as set out above.

The role of public participation in the process has not been examined in detail. The process as proposed is informed by practices used effectively by other guides and researchers. It may be of interest for further research to more closely examine how well this process engages the public in the context of a case study.

Areas for possible further research into improving the housing assessment tool are noted in the previous section. These areas might be given some attention in any case studies.

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Appendix A: Summary of Provincial Housing Programs Available to Rural Residents.

Complementary Assistance Program (CAP) – funded by MHRC, provides assistance to housing co-operatives to lower housing charges for income-tested occupants.

Co-operative Housing Program – supports the operation of non-profit co-operatives that were developed to provide housing for members, who are typically low to moderate income households.

Emergency Repair Program (ERP) – is a federal/provincial cost-shared program that provides assistance in rural areas to make emergency repairs for the continued safe occupancy of homes. Repairs must be urgent in order to qualify.

Home Adaptations for Seniors' Independence Program (HASI) – a federal/provincial cost-shared program that helps low-income seniors (65+) who have difficulties with daily living and activities in the home, by providing financial assistance (a forgivable loan of up to \$3,500) to homeowners and landlords to carry out minor home adaptations.

Homeowner Down Payment Assistance Program – an Affordable Housing Initiative (AHI) program that helps first-time homebuyers access new or recently renovated affordable housing, developed under the AHI, by providing financial assistance for a down payment.

Homeowner Emergency Loan Program (HELP) – a provincial program that provides emergency interest-free loans of up to \$3,000 to eligible homeowners for home repairs of a health, safety, or emergency nature.

Index-Linked Mortgage (ILM) Co-operative Housing Program – supports the operation of non-profit co-operatives that were developed to provide housing for moderate income members. A specified portion of the residents of each project are eligible to receive assistance under the Rent Supplement Program or Complementary Assistance Program.

Mortgage Loan Insurance – offered by CMHC, this enables applicants to purchase a house or rental residential property with as little as 5% down. This program is offered through most financial institutions. Mortgage Loan Insurance can also be used for renovations, and special programs offer benefits for energy-efficient homes.

New Homeownership Supply Program – an AHI funded program that helps low- to moderate income renters such as urban families, off reserve Aboriginal people, northern residents, low-income seniors, persons with disabilities and new immigrants afford a mortgage down payment to buy their first home.

New Rental Supply (NRS) – an AHI funded program that works with the private sector, non-profit and co-operative organizations, providing access to capital funding to help develop a new supply of rental stock.

Private Non-Profit Program – supports the operation of private non-profit organizations, such as service clubs or church groups, that develop housing primarily for low to moderate income households.

Rent Supplement Program (RS) – funded by the AHI, is designed to assist low- and moderate-income families and elderly households to obtain suitable housing in the private rental sector and in non-profit housing projects. The province subsidizes the difference between the approved market rental rate charged by the landlord and the rent-gear-to-income rate paid by the qualifying tenant.

Repair / Conversion Program – an AHI funded program that complements other renovation programs such as the Residential Rehabilitation Assistance Program and Neighbourhood Housing Assistance Program and will enable eligible landlords and

property owners, entrepreneurs, nonprofit organizations and co-operatives to improve existing housing and rental stock for low- to moderate income families.

Residential Rehabilitation Assistance Program (RRAP) – is a federal/provincial cost-shared program that provides financial assistance to homeowners and landlords of existing substandard housing that needs major repair in at least one of the five basic areas: structural, electrical, plumbing, heating, or health and safety. The nature and quality of the repair work is expected to bring the dwelling up to a minimum level of health and safety and extend the useful life of the dwelling by at least 15 years. Similar assistance is available for persons living with disabilities, for alterations required to make a unit accessible and comfortable to the occupant.

Rural and Native Housing Program (RNH) – funded jointly by the federal and provincial governments, provides housing for lower income families in rural Manitoba. Tenants and homeowners pay no more than 25% of their family income toward housing. Property Management Agreements between the Manitoba Housing and Renewal Corporation (MHRC) and housing providers facilitate management of the housing stock. The Manitoba Metis Federation manages 1,673 units, the Wabowden Housing Board manages 63 units in Wabowden and Sagemace Housing Inc. manages 138 units in Camperville.

School Tax Assistance for Tenants 55 Plus (STAT 55+) – provides an annual grant of up to \$175/year to tenants aged 55 years or older, to offset the school tax portion of rental costs. Applicants must have a net income of less than \$23,800.

Shelter Allowances for Elderly Renters (SAFER) – provides direct monthly cash assistance to persons aged 55 and over who rent their living accommodation in the private marketplace and whose rent exceeds 25% of household income. 60-90% of the portion of the eligible rent exceeding this threshold is subsidized, to a maximum of \$170/month.

Shelter Allowances for Family Renters (SAFFR) – provides direct monthly cash assistance to eligible families who rent their living accommodation in the private marketplace and whose rent exceeds 25% of household income. Up to 90% of the portion of the eligible rent exceeding this threshold is subsidized, to a maximum of \$180/month.

Shelter Enhancement Program (SEP) – a federal/provincial cost-shared program, consisting of two components. SEP – Renovation provides financial assistance for repairing or improving shelters for victims of family violence, to an acceptable standard of health, safety, and security for occupants, as well as accessibility for persons with disabilities. SEP – New Programs provides funds to private non-profit corporations or individuals representing an organization to be incorporated in the

future, to provide women and children or youth who are victims of family violence with interim shelter.

Sponsor Managed Public Housing – provides adequate publicly owned rental housing accommodation for individuals and families of low income within their financial capacities. Projects are owned by the Manitoba Housing Renewal Corporation (MHRC), but are “sponsor managed” by the service clubs.

Urban Native Non-Profit Program – supports the operation of non-profit native corporations or co-operatives that develop housing for aboriginal households in need.

Unless otherwise noted, the above programs are also available to residents of Winnipeg.

Appendix B: Ethics Approval, Interview Guides, and Informed Consent Letters

Ethics Protocol Submission Form Required Information about the Research Protocol

1. One page outline of purpose and methodology of study describing precisely the procedures in which subjects will be asked to participate.

Interviews will target three groups of selected individuals. The first group of interviews will be with researchers who have undertaken housing need studies. The researchers who undertook studies referenced in the thesis project will be contacted. If necessary, other researchers who have undertaken other studies in Manitoba and nationally may also be contacted. The second group will consist of individuals who are active in the provision of housing services at the community level, who would make use of the results from a research tool of the type being designed in the practicum. The third group will consist of administrative employees of municipal governments or local development corporations, who might be interested in seeing such a research tool being used in their community.

Interviews with researchers will focus largely on the applicability, methods, results, and utility of those studies. In all of these interviews, researchers will be requested to identify the initial goals and how the information influenced housing policy, program development, and/or program delivery. The interviews may also be used to answer specific questions regarding study methods, data sources, etc. The purpose of these interviews is to provide further information on the housing assessments previewed and to clarify information that is not presented in the published studies.

The second group of interviews will be with representatives of governmental and non-governmental agencies who are active at the community level in providing housing and/or housing programs. The final round of interviews will be with administrative employees of municipal government, both those that are currently involved with housing initiatives and those that are not. The intent of these two sets of interviews will be three-fold: to identify perceptions of local housing need; to assess interest in undertaking housing need assessments, if given a practical tool for doing so; and to identify resources available for undertaking an assessment.

Interviews will be completed primarily in person, though some will likely be done by telephone when distance or scheduling makes an in-person interview difficult. For each set of interviews, there will be a set list of questions that have been prepared and set out in interview guides. Additional questions may be asked on a case-by-case basis as the need arises, primarily to clarify or expand upon primary responses.

2. Copies of all materials (e.g. questionnaires, interview schedules, etc.) to be given to subjects and/or third parties.

(see attached questionnaires)

3. Describe the number of subjects, and how they will be recruited for this study. Are there any special characteristics of the subjects that make them especially vulnerable or require extra measures?

Nine subjects will be recruited for this study, three each from the following groups:

- a) Researchers who have undertaken housing need assessment research.
- b) Individuals who are actively involved in the delivery of housing services at the community level.
- c) Administrative employees of municipal governments.

Some of the subjects are known to the researcher. Others will be identified during the research. Potential subjects will be contacted and interviewed either in person or by telephone. The interviews will be conducted in person when possible.

There are no special characteristics of the subjects that make them especially vulnerable or require extra measures.

4. Copy of consent form

(see attached)

5. Describe the feedback that will be given to subjects about the research after they have completed their participation. How will the feedback be provided and by whom? If feedback will not be given, explain why feedback is not planned.

There are no plans to provide feedback to the subjects as part of the research. The subjects will be provided with a final electronic copy of the completed practicum if they wish.

6. Is there any risk to the subjects, or to a third party?

There will be no risk to the subjects, or to a third party.

7. Describe procedures for preserving anonymity and confidentiality. If confidentiality is not an issue in this research, explain why. Will confidential records be consulted? How will the data be stored to ensure confidentiality? When will the data be destroyed?

The information provided by the subjects will be accessible only to the researcher. All recordings made by an electronic recording device will be stored in a locked cabinet and available only to the researcher. Any transcriptions made during the interview will be kept in a locked cabinet and available only to the researcher. It is not anticipated that anonymity or confidentiality will be an issue in this research. The information being requested from the subjects regards a non-controversial subject and they will not be asked to supply any confidential information. Following completion of the practicum, the data will be destroyed.

8. Will the subjects be compensated for their participation.

Subjects will not be compensated for their participation.

Sample Consent Form (to be typed on institutional letterhead)

Research Project Title: Developing a Housing Need Assessment Tool for Rural Manitoba

Researcher: Kevan Sumner

This consent form, a copy of which will be left with you for your records and reference, is only part of the process of informed consent. It should give you the basic idea of what the research is about and what your participation will involve. If you would like more detail about something mentioned here, or information not included here, you should feel free to ask. Please take the time to read this carefully and to understand any accompanying information.

I. Purpose of the Research

This research is being conducted for the major degree project for the completion of the Master of City Planning degree, Department of City Planning, Faculty of Architecture, University of Manitoba. The research is focused on the development of a housing need assessment process, featuring a community-friendly tool/instrument and approach, that can be used by rural communities to conduct a study, and limit the need to engage professional researchers. Research consists of identifying areas of housing concern in rural communities, then developing a process that is informed by current research into housing need, professionally-administered need assessments, and other, similar, templates that have been developed in other countries.

II. Procedures

For the purpose of this research, interviews will be conducted with representatives of three groups: housing researchers, rural municipal employees, and providers of community-level housing programs. The interview will be held at a time and location of our convenience. This will be determined based on schedules of the researcher and yourself. It is anticipated that the interview will take approximately 30-45 minutes.

During the interview, you will be asked to state your name and occupation. This information will be recorded as part of the interview, on an electronic recording device, as well as being manually transcribed.

III. Risk

Your participation in this interview will not pose a risk to your safety or well-being.

IV. Recording Devices

An electronic recording device will be present during the in-depth interview. The purpose of this recorder is to provide opportunity for the researcher to listen to the interview again, for reference and clarification. The researcher may also transcribe portions of the interviews.

V. Confidentiality

The information you provide will be accessible only to the researcher and his advisor. Contact information for both of these individuals is provided below.

Any voice recording made on an electronic recording device will be stored in a locked cabinet and available only to the researcher. Any transcriptions made during or after the interview will be kept in a locked cabinet and available only to the researcher. You may choose to not have the entire interview or parts of the interview recorded.

Your name and occupation may be used in the written work produced as part of this research, and during oral presentations given by the researcher in order to present the final project. At your request, your real name will be replaced by a pseudonym in the written work and oral presentations. A record of real names and pseudonyms as well as this informed consent form will be kept in a locked cabinet and available only to the researcher.

When the final project has been completed, all voice recordings will be deleted. You may request the deletion of the recording of an interview and any associated transcriptions at any time.

VI. Feedback

The final project will be made available at the request of the participant. If you would like to view a copy of the final project, contact the researcher or check the box at the end of this form. Contact information is available at the end of this consent form.

VII. Credit or Remuneration

There is no credit, remuneration, or compensation for your involvement in this study.

Your signature on this form indicates that you have understood to your satisfaction the information regarding participation in the research project and agree to participate as a subject. In no way does this waive your legal rights nor release the researchers or involved institutions from their legal and professional responsibilities.

You are free to withdraw from the study at any time, and/or refrain from answering any questions you prefer to omit, without prejudice or consequence. Your continued participation should be as informed as your initial consent, so you should feel free to ask for clarification or new information throughout your participation.

Advisor: Dr. Ian Wight
 Department of City Planning
 University of Manitoba
 Winnipeg, Manitoba
 Canada

(204) 474-7051
jwright@cc.umanitoba.ca

Researcher: Kevan Sumner
802 – 24th Street
Brandon, Manitoba
Canada R7B 1Y3
(204) 573-5815
ksumner@westman.wave.ca

This research has been approved by the Joint-Faculty Research Ethics Board at the University of Manitoba. If you have any concerns or complaints about this project, you may contact any of the above-named persons or the Human Ethics Secretariat at the following mailing address, phone number, or e-mail address:

244 Engineering Building,
University of Manitoba,
Winnipeg, MB,
R7B 1Y3
Canada

Phone Number: (204) 474-7122
E-mail address: Margaret_bowman@umanitoba.ca

A copy of this consent form has been given to you to keep for your records and reference.

Participant's Signature

Date

Researcher's Signature

Date

I wish to receive an electronic copy of the final project, sent to the below address.

Email: _____

Interview Guide #1 – Housing Researchers

This interview is intended to inform my research into housing need assessments. The reason that you have been selected for this interview is your prior involvement in undertaking a housing need assessment. The information that you provide me with today will be used in the development of a housing need assessment tool that can be used by rural communities. The consent form that you have read and signed contains details of the steps that will be taken to safeguard this information and your confidentiality. I estimate that this interview may take as long as 30 to 45 minutes. If you are ready, I will begin.

Q1 – Could you please detail your experience in undertaking housing need assessments?

Q2a – In your opinion, are there any special considerations that one must have in mind when conducting a housing need assessment in a rural community, as opposed to an urban community?

Q3 – In your opinion, what resources, other than the data being gathered, are required to complete a housing need assessment?

Q4a – From your experience, what level, if any, of public involvement is required when undertaking a need assessment?

Q4b – (If public involvement indicated in Q4a) – Could you please provide an example of how you included the public in a housing need assessment that you have conducted?

Q4c – (If public involvement indicated in Q4a) – How was the involvement of the public in your process able to inform your assessment? Could you please highlight what, in your opinion, were the most valuable contributions made by the public?

Q5 – From your experience, what would you say are the most important things to have in mind when undertaking a housing need assessment?

Q6 – In your experience, what sources of housing information have proved valuable in undertaking housing need assessments?

Q7a – In housing need assessments that you have conducted, were there any groups in housing need that you found were particularly difficult to identify or quantify?

Q7b – (If answer to Q7a is affirmative) – Were you eventually successful in (identifying/quantifying) this group? If so, how were you able to do so?

Q8 – If there was one piece of advice that you would give to someone with no experience in conducting a housing need assessment - who was about to undertake one - what would that advice be?

Q9 – Is there any other information you would like to contribute, for consideration in this study?

Thank you for your participation in this interview. If you are interested, I can provide you with an electronic copy of my thesis when it is completed.

Interview Guide #2 – Housing Service Providers

This interview is intended to inform my research into housing need assessments. The reason that you have been selected for this interview is your involvement in providing housing-related services in rural areas. The information that you provide me with today will be used in the development of a housing need assessment process that can be used by rural communities. It is my hope that this process will provide information that will be of use to organizations such as yours. The consent form that you have read and signed contains details of the steps that will be taken to safeguard this information and your confidentiality. I estimate that this interview may take as long as 30 to 45 minutes. If you are ready, I will begin.

Q1 – Could you please detail the role that your organization plays in providing housing services? Could you briefly describe the individual services that you provide?

Q2 – What is your position within your organization? Could you briefly describe the tasks and responsibilities that your position entails?

Q3 – What groups - that you know of - are in need of housing in your community or region? Which of these groups does your organization provide services to?

Q4 – What other organizations - that you know of - are active in providing housing services in the same community or region that your organization serves? What groups do these organizations provide services to?

Q5 – In your community or region, are there any groups that you suspect may be in housing need, but whose need has never been specifically identified? If so, could you please identify these groups?

Q6 – Have you ever been involved in a formal housing need assessment process that was conducted at the community level?

Q6a – (If response to Q6 is affirmative) – Who was in charge of the process? What other groups or individuals were involved in the process?

Q7 – (Skip to Q7a if answer to Q5 indicated existence of an assessment in same region where currently providing services) Has a housing need assessment ever been conducted in the community or region that your organization provides services to?

Q7a – (if answer to Q7 was affirmative) Do you feel that your organization benefited from the results of the assessment? If so, could you please detail how you were able to make use of the results?

Q8 – Are there any sources of housing information that you use to organize the delivery of your programs? If so, could you tell me what those sources are?

Q9 – Does your organization benefit from the participation of volunteers in the delivery of your programs, or work alongside volunteer groups in the community? If so, could you please tell me approximately how many volunteers there are, what work they do, and for approximately how many hours per week?

Q10 – If a housing need assessment were undertaken in your community or region, what information would you want it to provide for you? How would you make use of this information?

Q11 – Is there any other information you would like to contribute, for consideration in this study?

Thank you for your participation in this interview. If you are interested, I can provide you with an electronic copy of my thesis when completed.

Interview Guide #3 – Municipal Administrative Employees

This interview is intended to inform my research into housing need assessments. The reason that you have been selected for this interview is your position as a senior administrative employee of a municipal government. The information that you provide me with today will be used in the development of a housing need assessment process that can be used by rural communities. It is my hope that this process will provide information that will be of use to communities such as yours. The consent form that you have read and signed contains details of the steps that will be taken to safeguard this information and your confidentiality. I estimate that this interview may take as long as 30 to 45 minutes. If you are ready, I will begin.

Q1 – You have been chosen for this interview because you are a senior municipal employee. Could you please describe your job title and the tasks and responsibilities that your position entails?

Q2 – In your own words, I would like you to tell me what comes to mind when I say the words, “housing need”.

Q3 – I am going to list a few different groups, and for each group, I would like you to tell me if you believe that this is a group that is in need of housing in your community.

Youth?

Seniors?

Physically or mentally disabled persons?

Low income individuals or families?

Aboriginals?

Q4 – Are there any groups, other than those that I have just mentioned, that you suspect may be in need of housing? If so, could you please identify these groups?

Q5 – I am going to repeat the previous list, plus the groups you have identified. This time, I would like you to describe what programs or organizations are active in providing housing or housing-related services to each group, that you are aware of.

Youth?

Seniors?

Physically or mentally disabled persons?

Low income individuals or families?

Aboriginals?

(Other groups identified in Q4)

Q6 – Are there any other programs or organizations that you know of, other than those we have already discussed, that are active in providing housing services in your community?

Q7 – To your knowledge, has the municipal government provided assistance to any of the programs or organizations that are active in providing housing services? Such assistance might consist of financial or administrative support, or cooperation in delivering services.

Q8 – From your experience, is housing need an area of concern for your elected officials? If so, could you please explain what leads you to believe this is so?

Q9 – A housing need assessment is a process that, through various means, attempts to identify and measure housing need in a community or region. In your opinion, do you believe that such an assessment would be of value to your community?

Q10 – Have you ever been involved in a formal housing need assessment process that was conducted at the community level?

Q10a – (If response to Q10 is affirmative) – Who was in charge of the process? What other groups or individuals were involved in the process?

Q11 – (Skip to Q11a if answer to Q10 indicated an existing/former assessment in same region as currently providing services) To your knowledge, has a housing need assessment ever been conducted in the community or region that your organization provides services to?

Q11a – (if answer to Q11 was affirmative) Do you feel that your community benefited from the results of the assessment? If so, could you please detail how the community was able to make use of the results?

Q12 – If your elected officials were to decide to take the lead in conducting a housing assessment, what resources would you expect would be available for the task? (Examples of resources would include employee hours, and funding allocated to the project.

Q13 – If a housing need assessment was undertaken in your community or region, what information would you want it to provide? How might you make use of this information?

Q14 – Is there any other information you would like to contribute, for consideration in this study?

Thank you for your participation in this interview. If you are interested, I can provide you with an electronic copy of my thesis when completed.

Note: The questions in the three questionnaires above are intended as outlines for the interviews. Additional questions may be asked, if required, in the form of probes, to clarify responses to the above questions or to encourage the respondents to expand upon initial replies.

Appendix C: Interview Responses

Group 1: Researchers

Housing researchers were interviewed to obtain the benefit of their expertise in the design of the housing needs assessment tool. The following are key points of interest noted during the interviews:

Q1 – Could you please detail your experience in undertaking housing needs assessments?

- The respondents have extensive experience in conducting housing needs assessments in both rural and urban areas, for both the public and the private sector, throughout Canada. One respondent had experience is designing housing assessment guides similar in some respects to the guide being designed by the researcher.

Q2 – In your opinion, are there any special considerations that one must have in mind when conducting a housing needs assessment in a rural community, as opposed to an urban community?

- The threshold of demand is relatively modest. Small variations in local conditions can dictate the success or failure of housing projects. In small communities, small events can have a massive impact. It was recommended

that the assessment err on the side of caution, underestimating rather than overestimating.

- Economies in rural areas are fragile. A single business can make or break a community. Resource-based industries such as farming or mining, and the businesses that depend on them, are often susceptible to market fluctuations.
- In tightly-knit rural communities, people often have an ingrained idea of what people should reasonably be expected to pay when purchasing or renting a home. It is important to talk to people about what they are willing to pay.
- Retirement income is all-important, as seniors often tie housing costs to pensions and/or income supplements.
- Some secondary data that is readily available for large urban centres is either non-existent or difficult to obtain in rural areas.
- Lack of professional staff may make it difficult to manage ongoing input.
- In many rural communities, there is pent-up demand, but it can be hard to convince both the private and public sectors that it is there. The private sector often has limited capacity for accommodating the demand, and the public sector is often afraid to invest in social housing.
- It was recommended that careful attention be paid to any residential, commercial, or industrial investments that are planned for the community, and what affect that will have on the population. If people are coming, where will they live?

- It was recommended that the study make mention of proximity to other communities, and any effects that these areas have on each other.

Q3 – In your opinion, what resources, other than the data being gathered, are required to complete a housing needs assessment?

- It was felt that an essential component of a needs assessment was interviews, especially when it comes to predicting future scenarios. It was recommended that the research include individuals such as:
 - Credit Union or Bank Managers
 - Municipal employee(s)
 - The business community
 - School principal(s)
 - Owners of rental properties
- A local committee or task force can help guide the study, and assist with gathering information and establishing local contacts.
- Someone local who is willing to be trained to oversee future updates to the study can be important to the long-term success of assessments.
- A nominal “buy-in” to the process should be obtained from key economic players (municipality, private sector, economic development agencies).
- Migration was identified as difficult to track, and was an example of where one might benefit from discussing the issue with such key informants.

Typically, migration in rural Manitoba is characterized by people moving from the country to the city, or from out of province.

- Tourism is often overlooked. It is a major factor in some towns and rural areas, with some residential units being bought or rented as vacation homes.

Q4 – From your experience, what level, if any, of public involvement is required when undertaking a needs assessment? Could you please provide an example of how you included the public in a housing needs assessment that you have conducted? How was the involvement of the public in your process able to inform your assessment? Could you please highlight what, in your opinion, were the most valuable contributions made by the public?

- Public involvement was cited as a valuable (though not mandatory) part of the housing assessment process.
- The involvement of key stakeholders is more important than broad public involvement.
- Having the involvement of local volunteers is useful for opening doors, particularly in contacting key informants.
- Volunteers may have personal agendas or biases.
- It was suggested that proper utilisation of volunteers requires that they be engaged at an early point in the process, that they be educated about the

process, the importance of impartiality, and what can realistically be expected to result from the process.

- Depending on such factors as the community size and how recent the Census information is, public participation in data collection will have varying degrees of importance.
- If the community has the resources to conduct a community survey, this is likely to be the best way of obtaining information from the public.

Q5 – From your experience, what would you say are the most important things to have in mind when undertaking a housing needs assessment?

- There are no easy formulas for calculating rural housing need. There is usually too little data and data samples are too small to be utilised as they would be in a larger urban centre.
- “Common sense” must be used to make up for shortcomings in published data. An understanding of rural Manitoba is essential, as the researcher must have an intuitive understanding of how small communities work.
- It must be remembered that there will always be some people who “fly below the radar” (sometimes referred to as the “hidden homeless”). These people are unlikely to attend public meetings, and need to be sought out. One way of doing this is to have an advisory committee with select representatives of these populations, or focus groups who are compensated either with money or gift certificates.

- The economy has a strong influence on housing and vice versa. This connection should be identified.
- The aging population must always be considered. The attractiveness of communities to retired persons is increasingly important to community sustainability.
- There may be ingrained opinions in the community of what constitutes good housing and what is reasonable to pay for housing. Many people see housing as a basic need, and not as an investment or status symbol, though this appears to be changing.
- The process is likely to take longer than planned for, as the researcher must manage local resources. With no survey collection, the assessment should take about 3 months. With a survey, the process can take 3-6 months.
- When collecting information, it is important to be specific about how the information will be used.
- It is important to document both opportunities (demand) and shortfalls (need).

Q6 – In your experience, what sources of housing information have proven valuable in undertaking housing needs assessments?

- Essential component is triangulation of three data sources; MLS, rental market information, and Census.

- Provincial economic development officers can be a valuable source of information.
- The Census doesn't always accurately reflect the community.
- Building supply sales businesses and manufactured home builders can provide valuable anecdotal information about what is going on in the community.

Q7 – In housing needs assessments that you have conducted, were there any groups in housing need that you found were particularly difficult to identify or quantify? Were you eventually successful in (identifying/quantifying this group)? If so, how were you able to do so?

- The “hidden homeless” are difficult to identify. These persons often have very low incomes and are often single parents. Some two-parent families with very low incomes also fall in with this group.
- Statistics on aboriginal populations are difficult to obtain, and sometimes it is difficult to get the rest of the population interested in any problems the aboriginal community might have.
- Seasonal employment can cause seasonal and yearly fluctuations that are difficult to identify or anticipate. Seasonal workers can come from the same region, or even other provinces and countries.

- Researchers identified social assistance agencies, local housing authorities, employment support agencies, and school administrators (the principal) as sources of information on hard-to-identify populations.

Q8 – If there was one piece of advice that you would give to someone with no experience in conducting a housing needs assessment – who was about to undertake one – what would that advice be?

- Researchers should get to know the community. This is often difficult, as time is usually a luxury.
- Involve an experienced researcher the first time a housing study is undertaken. A researcher is especially important in data analysis.
- Someone from CMHC or the provincial housing department should be invited to explain the benefits of the study to the task force or community, and how it could impact programming dollars.
- Researchers from outside the community should use a key local contact, such as a Chief Administrative Officer (CAO) or planner, who can set up the researcher with key informants.
- A stakeholder group should be assembled to compile terms of reference and statement of who will take action.

Q9 – Is there any other information you would like to contribute, for consideration in this study?

- Whoever conducts the needs assessment should try to get a feel for the economy of the surrounding agricultural area. What types of agriculture are present, and what are the major factors currently impacting that industry? Is there local potential for attracting or expanding agriculture-related industries?
- The study should take into consideration the commuting habits of local residents, for both work and shopping. Is there support for local businesses? Does the economy of the community depend on the influence of a neighbouring community?
- A profile should be compiled of the businesses and services offered in the local community. What is there, and what isn't? What businesses appear to have long term stability, and which ones fluctuate or appear unstable?
- The importance of schools and hospitals should not be underrated.
- The biggest frustration in completing a housing needs assessment in a rural area is the lack of accuracy and predictability.
- The financial resources needed for a housing assessment varies significantly from project to project. Surveys add significant cost, and special compilations of Statistics Canada data can be costly.

Group 2: Housing Service Providers

The second group of interviews was housing service providers. These would be the individuals most likely to make immediate use of the information being obtained during the assessment, and would use it in the delivery of their programs.

The following are key points of interest that were noted during the interviews:

Q1 – Could you please detail the role that your organization plays in providing housing services? Could you briefly describe the individual services that you provide?

- Each of the individuals interviewed was an administrator for one or more federally, provincially, or locally developed programs or services.

Q2 – What is your position within your organization? Could you briefly describe the tasks and responsibilities that your position entails?

- The responsibilities of respondents varied, including: senior management, program administration, facility management, processing applications, educating clients and the public, and coordinating services with other housing providers.

Q3 – What groups – that you know of – are in need of housing in your community or region? Which of these groups does your organization provide services to?

- The respondents were well-aware of housing need in their areas. Identified populations included low to moderate income families, aboriginal families, seniors, the disabled, and the hard-to-house (poor tenant records).

Q4 – What other organizations – that you know of – are active in providing housing services in the same community or region that your organization serves? What groups do these organizations provide services to?

- In the City of Brandon, local housing providers have formed the CIC (Central Intake Committee) so that the various housing service providers can cooperate in the delivery of services.
- Other sources of housing services include Regional Health Authorities (persons with psychological disorders), the Association for Community Living (disabled persons), CMHA (all persons in housing need), Correctional Services (persons re-entering the community from correctional facilities), Tribal Council housing, Manitoba Metis Federation (Metis community), Friendship Centres (aboriginals), service clubs, and private landlords.

Q5 – In your community or region, are there any groups that you suspect may be in housing need, but whose need has never been specifically identified? If so, could you please identify these groups?

- Seniors and immigrants were both identified as groups whose needs they felt were not adequately identified. In both cases, the lack of a central organization addressing housing for these individuals was cited as the reason they felt they may not be adequately serviced.
- If many jobs in the community pay low wages, the working poor can be a significant demographic. In some cases, they can be as poor-off as welfare recipients, with higher incomes offset by increased living costs.
- Mentioned as a common complication in identifying the working poor, pride can play a role in preventing those in need from attempting to access available programs. This group can be difficult to identify, as they may appear not to be in need.

Q6 – Have you ever been involved in a formal housing needs assessment process that was conducted at the community level?

- One respondent had participated in the housing study conducted by Rounds and Associates in Brandon. Details on this study can be found in Chapter 4.
- Others had been involved in more informal planning processes such as community round tables.

Q7 – Has a housing needs assessment ever been conducted in the community or region that your organization provides services to? Do you feel that your organization benefited from the results of the assessment? If so, could you please detail how you were able to make use of the results?

- Where a housing needs assessment had been conducted in the past, the respondent felt that the study had benefited the community. Benefits included a knowledge of what housing was available, a “wide picture” of housing in general, and informing the disconnect between need and affordability. The needs assessment served as a driving force for other initiatives, which were targeted at the priority areas identified in the study.

Q8 – Are there any sources of housing information that you use to organize the delivery of your programs? If so, could you tell me what those sources are?

- Communication between housing service providers was cited as a valuable source of information used in the delivery of programs. Co-operation between providers allows for clients to be referred to those who are best able to provide help for their particular need.

Q9 – Does your organization benefit from the participation of volunteers in the delivery of your programs, or work alongside volunteer groups in the community? If so, could you please tell me approximately how many

volunteers there are, what work they do, and for approximately how many hours per week?

- Volunteers play a variety of roles in the delivery of housing services. Some providers are overseen by volunteer boards of directors. Professionals in the home building industry aid with the delivery of some programs.
- Networking with volunteer organizations was cited as beneficial as a way of creating opportunities to connect those in need with appropriate services.

Q10 – If a housing needs assessment was undertaken in your community or region, what information would you want it to provide for you? How would you make use of this information?

- Respondents indicated that they would appreciate an emphasis on economic information in a needs assessment, including the type of funding needed.
- Identification of support systems was identified as a priority. Emphasis was on educational support, to inform clients about such things as home maintenance and daily living. The sentiment being expressed was that it was one thing to provide financial support, but further involvement with the client was essential to ensure that the money was used wisely/effectively, and that there should be continued involvement to ensure that there are long term benefits.
- It was noted that it is important to differentiate between wants and needs, as it is the needs information that is most important to service providers.

- Vacancy rates were noted as important when assessing the current supply of social housing. In some communities, oversupply of some housing types may be a more significant problem than undersupply.
- Identification of seasonal fluctuations was also noted as important. For example, seasonal employment may attract migrant workers to a community for a certain number of months each year. Assessment results could vary significantly, depending on what time of year it is conducted, or what time of year data was collected.

Q11 – Is there any other information that you would like to contribute, for consideration in this study?

- Housing was seen by service providers as the cornerstone to helping disadvantaged members of society.
- It was expressed that an effective housing needs assessment can save housing service providers considerable expense through the efficient and targeted delivery of programs.
- It was noted that housing problems in rural areas tend to be overlooked, and that many programs do not adequately service rural Manitoba.
- It was noted that victims of domestic abuse should be considered, and crisis centres identified. Communities with crisis centres will attract these individuals, sometimes from a considerable distance.

- Respondents indicated a desire to hear what people aspire to. Are they looking for something for a specific term?
- It was noted that one problem encountered by respondents is that “upper-level” tenants are not moving out from the system. In such cases, the system appears to be functioning as a banker. They retain their subsidized housing while they direct their spending to other priorities or save for a down payment on a home purchase. While they do this, people with greater need may be denied access to a system with no vacancies.
- It was noted that continuum of care for seniors should be considered, so that seniors of various levels of self-sufficiency can all reside within the community.

Group 3: Municipal Officials

The final set of interviews was conducted with municipal officials. This group was seen as the most likely to be initiating and/or administering the assessment. Also, their input is valued because of their active role in dealing with the day-to-day concerns of rural residents. One is an economic development officer. The others are employees of communities faced with current housing problems that the researcher was referred to by the Executive Director of the Association of Manitoba Municipalities (AMM). As a result, all were selected with the knowledge that they

were employed by municipalities where local housing concerns had been recently identified.

The following are key points of interest that were noted during the interviews:

Q1 – Could you please describe your job title and the tasks and responsibilities that your position entails?

- All were employees of either a Council or a Board. As such, they relied to a certain extent on housing being identified as an issue by that body before they were capable of moving forward with initiatives aimed at assessing local housing needs.

Q2 – In your own words, I would like you to tell me what comes to mind when I say the words, “housing need”.

- The term “housing need” generally equates to “affordable housing” in their minds. It is seen as a lack of sufficient housing variety and new developments. There is a recognition that need varies from person to person.

Q3 – I am going to list a few different groups, and for each group, I would like you to tell me if you believe that this is a group that is in need of housing in your community.

Youth

- Housing for youth is a concern in all of the communities. In general, these concerns are related to retaining young people within the community.

Youth are seen as very transient, willing to locate to other communities in search of better employment or more favourable living conditions. They want youth to have access to affordable housing.

Seniors

- Seniors are a major priority for all of the communities. They are well aware that their populations are aging, and they feel that housing designed specifically for seniors is necessary.
- Seniors populations are seen as largely tied to health care services. Seniors are observed to gravitate towards those communities with more health care facilities, and these facilities are coveted by municipal governments.
- They are hearing from their seniors that they prefer to “age in place”, but often cannot.
- A range of seniors housing options are needed for seniors with varying levels of disposable income; some can barely afford \$100+ /month for rent, others wish to purchase \$130,000 life lease condominiums.

Physically / Mentally Disabled

- Physically and mentally disabled persons, like seniors, gravitate to those communities that have care facilities for them.

- In Minnedosa, Frontier Employment Services has identified a need for housing of its clients to be better addressed, and is considering establishing a housing arm to do this.

Low Income

- While there is a recognition of the fact that there are low income individuals and families in rural areas, people tend not to talk about it.
- It is hard to identify low income persons.

Aboriginals

- In general, aboriginal populations are seen as becoming more important as their proportion of the population increases.
- Many are seen to relocate without obtaining their own housing. Typically, they are accommodated by family or friends.
- Accommodation of this population is seen as important because they form an increasingly important component of the workforce - they are willing to work at jobs that local residents often are unwilling to take.

Q4 – Are there any groups, other than those that I have just mentioned, that you suspect may be in need of housing? If so, could you please identify these groups?

- When new businesses come to the community that attract a significant number of people with similar incomes, these employees can run into difficulty finding homes of the type they desire. This even appears to

happen when these are well-paid employees, as no single sector of the housing market is prepared for increase demand.

Q5 – I am going to repeat the previous list, plus the groups that you have identified. This time, I would like you to describe what programs or organizations are active in providing housing or housing-related services to each group.

Youth

- Churches (faith-based organizations) are seen as the most common provider of housing services for youth.

Seniors

- Manitoba Housing
- Local seniors groups, when present. Their role appears to typically be that of facilitator, helping put seniors in contact with people who provide housing or housing-related services.
- Service clubs are often involved in public-private partnerships for the construction of seniors' residences. Most service clubs appear to participate in these ventures, though not in every community.
- Credit Unions and Co-operatives are often involved in the development of seniors' housing.

Physically / Mentally Disabled

- Manitoba Housing

- Locally managed group homes
- Addictions Foundation of Manitoba
- Employment and Income Assistance

Aboriginals

- There was no knowledge of who might be providing housing for the aboriginal community, though it was suspected that tribal councils and the Manitoba Metis Federation would be responsible, if anyone.

New Workers

- No programs that respondents were aware of.

Q6 – Are there any other programs or organizations that you know of, other than those we have already discussed, that are active in providing housing services in your community?

- No other programs or organizations were identified as serving the communities in question.

Q7 – To your knowledge, has the municipal government provided assistance to any of the programs or organizations that are active in providing housing services? Such assistance might consist of financial or administrative support, or cooperation in delivering services.

- Respondents were unaware of any municipal assistance to housing programs or organizations.

Q8 – From your experience, is housing need an area of concern for your elected officials? If so, could you please explain what leads you to believe this is so?

- Respondents indicated that housing need has been a concern for elected officials.
- Many municipalities offer financial incentives to attract new residents to the community. These are typically focused on new construction of single family residences rather than housing agencies (see Q7).

Q9 – A housing needs assessment is a process that, through various means, attempts to identify and measure housing need in a community or region. In your opinion, do you believe that such an assessment would be of value to your community?

- It was generally felt that a housing needs assessment would be of value, though the exact nature of that value may not be well-known.

Q10 – Have you ever been involved in a formal housing needs assessment process that was conducted at the community level?

- None of the respondents have been involved in a housing needs assessment while in their current employment. One had been involved in an assessment while a student in Winnipeg.

Q11 – To your knowledge, has a housing needs assessment ever been conducted in the community or region that your organization provides services to?

- Housing needs assessments have been conducted in these communities in the past. They have typically been on a project-by-project basis, being limited to assessing the need for a single facility.

Q11a - Do you feel that your community benefited from the results of the assessment? If so, could you please detail how the community was able to make use of the results?

- In some cases, the project has been rejected as a result of the assessment.

Q12 – If your elected officials were to decide to take the lead in conducting a housing assessment, what resources would you expect would be available for the task?

- Employee hours are seen as fairly accessible, or at least not limited to such an extent as to prove an impediment.
- Small funds are readily available in each of the subject communities, “a few thousand” dollars.

Q13 – If a housing needs assessment was undertaken in your community or region, what information would you want it to provide? How might you make use of this information?

- Respondents indicated the primary reason for requesting a housing needs survey was to verify or clarify perceived needs.
- They want something that can be used to “grow” the community.
- They wish to undertake a process that involves local and outside developers.
- They wish to know the general situation, challenges, and needs.

Q14 – Is there any other information you would like to contribute, for consideration in this study?

- Nothing further was volunteered.

Determining Housing Need in Rural Manitoba

Volume 2

(of 2 volumes)

Rural Community Housing Needs Assessment Guide

by

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TABLE OF CONTENTS – VOLUME 2

| | |
|--|------------|
| LIST OF TABLES | iv |
| Introduction | 161 |
| Why undertake a housing needs assessment? | 162 |
| Objectives..... | 164 |
| Overview..... | 164 |
| Phase One: Preparation | 166 |
| (1) The Process..... | 167 |
| (2) Adapting the Process | 170 |
| Phase Two: Initiate the Process and Identify the Problem(s) | 172 |
| (1) Formation of Housing Task Force | 172 |
| (2) Task Force – Initial Meeting | 176 |
| (3) Resource Allocation | 180 |
| (4) Media | 181 |
| (5) Public Hearings..... | 182 |
| (6) Assess Available Information | 184 |
| (7) Developing Goals / Mission Statement..... | 185 |
| Phase Three: Developing the Community Housing Profile (CHP) | 186 |
| (1) Gathering Information..... | 187 |
| (2) Organizing the CHP | 192 |
| 1. Study Area | 192 |
| 2. Housing Supply..... | 193 |
| 3. Housing Market..... | 194 |
| 4. Housing Delivery System | 195 |
| 5. Demographic Characteristics | 197 |
| 6. Affordability and Other Housing Problems..... | 198 |
| Phase Four: Housing Needs Assessment (HNA) | 200 |
| (1) Describing Current Housing Needs | 201 |
| (2) Describing Changing Housing Needs..... | 202 |
| (3) Measuring Discrepancies: What Ought to Be vs. What Is?..... | 205 |
| (4) Housing Market Assessment..... | 209 |
| (5) Projections | 214 |
| (6) Potential Market Segments | 222 |
| (7) Housing Resource Analysis..... | 223 |
| (8) Collecting New Data to Assess Unmet Needs..... | 226 |
| Windshield Surveys..... | 226 |
| Formal Housing Needs Surveys..... | 227 |
| Survey Methodology Tips..... | 228 |
| Phase Five: Setting Goals and Objectives | 231 |
| (1) Range of Responses and Solutions to Housing Problems | 231 |
| (2) Preparation of Draft Report..... | 233 |
| (3) Public Presentation..... | 237 |

| | |
|----------------------------|-----|
| (4) Final Document | 238 |
| (5) The Next Step(s) | 238 |

Bibliography 240

APPENDIX A: COMMUNITY HOUSING PROFILE REPORT OUTLINE..... 245

| | |
|--|-----|
| Executive Summary | 245 |
| 1.0 Introduction | 245 |
| 1.1 Context for the Study..... | 246 |
| 1.2 Study Area | 247 |
| 1.3 Information Sources | 248 |
| 1.4 Data Limitations | 248 |
| 1.5 Report Outline..... | 249 |
| 2.0 Community Housing Profile..... | 250 |
| 2.1 Housing Supply | 251 |
| 2.1.1 Overview of Housing Supply..... | 252 |
| 2.1.2 Rental Unit Supply..... | 257 |
| 2.2 Housing Market and Supply | 258 |
| 2.2.1 Community Housing Delivery System..... | 258 |
| 2.2.2 Construction Activity | 259 |
| 2.2.3 Supply of Undeveloped Lots..... | 260 |
| 2.2.4 Real Estate Activity..... | 262 |
| 2.2.5 Mortgage Market Trends | 266 |
| 2.2.6 Rental Vacancy Rates and Rent Levels..... | 266 |
| 2.2.7 Household Distribution in Dwellings Other than Single-Detached | 268 |
| 2.3 Housing Delivery System | 269 |
| 2.3.1 Land Use & Growth Controls | 269 |
| 2.3.2 Building Code Enforcement..... | 270 |
| 2.3.3 Development Fees | 270 |
| 2.3.4 Municipal Services / Facilities..... | 271 |
| 2.3.5 Property Tax Policies..... | 272 |
| 2.3.6 Government Assistance Programs | 272 |
| 2.3.6.1 Co-operative Housing | 276 |
| 2.3.6.2 Shelter Allowance and Financial Assistance | 277 |
| 2.3.6.3 Rental Assistance Programs..... | 280 |
| 2.3.6.4 Repair Programs..... | 281 |
| 2.3.6.5 Home Purchase Programs..... | 283 |
| 2.3.6.6 Rental Housing Development Funding..... | 284 |
| 2.4 Population and Household Characteristics | 286 |
| 2.4.1 Population by Age Group..... | 286 |
| 2.4.2 Size of Households..... | 287 |
| 2.4.3 Population and Household Changes 1981-2001 | 287 |
| 2.4.4 Aboriginal | 288 |
| 2.4.5 Migration | 289 |
| 2.5 Households With Affordability and Other Housing Problems | 290 |
| 2.5.1 Housing Affordability Measures | 291 |
| 2.5.2 Low Income Measures and Populations at Risk | 292 |
| 2.5.3 Summary of Affordability and Other Problems | 300 |
| 2.5.4 Eligibility for Social Housing Waiting List | 301 |

| | |
|---|------------|
| 3.0 Key Findings | 302 |
| APPENDIX B: SAMPLE HOUSING NEEDS ASSESSMENT | 303 |
| APPENDIX C: SAMPLE COMMUNITY RENTAL HOUSING MARKET SURVEY QUESTIONS..... | 306 |
| APPENDIX D: HOUSING NEEDS ASSESSMENT SAMPLE SURVEY | 310 |

LIST OF TABLES

| | | |
|-----------|--|-----|
| Table 1: | Potential Housing Needs Assessment Uses..... | 169 |
| Table 2: | Community Housing Needs Assessment Process..... | 171 |
| Table 3: | Suggested Housing Task Force Members and Community Stakeholders..... | 174 |
| Table 4: | Identifying Housing Problems..... | 179 |
| Table 5: | Defining Housing Problems..... | 180 |
| Table 6: | CHP Data Summary..... | 188 |
| Table 7: | The Community Housing Delivery System..... | 199 |
| Table 8: | Housing Standards for Adequacy, Affordability, and Availability..... | 207 |
| Table 9: | Housing Affordability for Low / Moderate Income Residents, Part 1..... | 210 |
| Table 10: | Housing Affordability for Low / Moderate Income Residents, Part 2..... | 210 |
| Table 11: | Persons and Households Excluded from Home Purchase Options..... | 211 |
| Table 12: | Persons and Households Excluded from Rent and Home Purchase Options..... | 211 |
| Table 13: | Population and Age Cohort Trends and Projections..... | 215 |
| Table 14: | Size of Household Trends and Projections..... | 217 |
| Table 15: | Type of Household Trends and Projections..... | 217 |
| Table 16: | Tenure Choice Trends and Projections..... | 219 |
| Table 17: | Structure Type Trends and Projections..... | 220 |
| Table 18: | Regulatory Rating Sheet..... | 224 |
| Table 19: | Margins of Error for Select Survey Sample Sizes for Small Communities..... | 229 |
| Table 20: | Sample Community Housing Goals and Objectives..... | 234 |

Introduction

The Rural Community Housing Assessment Guide has been designed for the use of individuals and organizations involved in housing issues – particularly in villages, towns, rural municipalities, and rural regions. It is provided as an alternative to hiring a professional consultant, and to aid rural communities in taking the first step toward addressing local housing need, which is the identification of the nature of this need. It is designed to be completed using the resources that can be found within the community, including municipal administration, local professionals, housing organizations, activists, and volunteers. It is a public process, and will benefit from active participation by members of the community.

Why undertake a housing needs assessment?

Communities typically undertake a housing needs assessment for one or more reasons:

- To contribute to more effective community planning efforts, in terms of land use planning, and broader social and economic development planning.
- To develop a better understanding of local needs and problems, in hopes of finding ways to address them.
- To assess market potential for new housing development.

Sometimes there are trigger points that lead a community to undertake a study:

- There may be new business developments emerging and the community may wish to encourage new housing development, or respond to housing development pressures.
- There may be developers and others wanting to build certain types of housing which cannot be accommodated within the existing local plans, zoning, and bylaws.
- There may be pressure from a local social action group to address housing problems they have identified.
- There may be a particular tragedy (series of house fires, loss of large tracts of properties to natural disaster, etc.) which spurs the need for new housing development.

- There may be an opportunity to leverage public funds to stimulate new housing development, if supporting documentation about need and demand can be supplied.

Regardless of the trigger point, there are many benefits to completing a housing needs study:

- Housing is a basic component of quality of life, and one of the key factors people consider when making decisions about where to live and work. If new businesses and people are to be attracted to the region, they will want to have reasonable housing choice – a choice of tenure, price ranges, types, and locations.
- With more knowledge about potential housing demands and needs, the municipality, the Province, and developers can embark on a strategy for acting on the opportunities.
- New information can be obtained about the depth and breadth of housing needs, and can potentially lead to a new investment of public funds to address pressing problems.
- Better information about the potential future housing demand can contribute to more effective land use planning.

(Source: Bruce, 2004)

Objectives

The objectives of this guide are to provide a process for developing a community housing needs assessment and to provide information resources for rural communities to use in undertaking this process.

This guide may be used by a single community, but it is important to consider the possibility of cooperating with neighbouring municipalities, or at a regional or district level via a Planning District, Development Corporation, Regional Health Authority, or other regional organization. Regional cooperation is important because local housing issues are often interdependent, with spillover effects on adjacent communities. An assessment that does not have widespread public input could create dissension among competing communities.

Overview

Communities beginning a housing needs assessment need a firm understanding of what they hope to achieve and how they hope to achieve it. This includes knowing what information to collect and how to interpret the results. To aid in this endeavour, this guide provides sections describing each of the steps in the housing needs assessment process. The appendices include template surveys and reports that will aid in data collection and presentation. Information resources are included for administrators, advocates, and project leaders to utilize in preparing and

undertaking the assessments. Unique local needs may be met by selecting the most appropriate examples, survey questions, tables, and alternatives provided.

A housing needs assessment can be labour intensive, challenging to organize and manage, and time consuming. However, the analyses are not highly technical, so tasks can be distributed amongst volunteers. In turn, their importance makes assessments well worth the effort. The key to success lies in a well-defined methodology. Preparing a housing needs assessment doesn't require highly technical analyses, but it does involve a considerable amount of information and data collection. However, these tasks can be assigned to volunteers to distribute the overall load.

Phase One: Preparation

Organization is essential to a successful assessment. To help avoid potential problems, you may wish to prepare a large binder with labeled dividers for each type of data, and for such things as correspondence and meeting minutes, to aid in collecting, organizing, and analyzing information. If tasks have been divided amongst volunteers, this will help you track each area of research separately, and also aid in organizing the final report. Each phase of this guide can be seen as a separate task, and two or more phases can run concurrently if resources permit, reducing the time required to complete the study.

As the process advances, lengthy sections may need to be condensed or summarized so that the important information is easily grasped. Any extra information in the binder can become appendices to the final housing needs assessment report.

Completing the assessment promptly may be important, due to deadlines or funding constraints. The public's attention span or willingness to participate in a long process is limited. An overly long process runs the risk of data becoming obsolete before it is published, being overtaken by events such as changes in housing programs, employment levels, or even natural disasters. If this should happen, many assumptions or factual bases of the planning effort may need major

revision. It should be possible to complete an assessment in approximately 4-6 months.

If you have the luxury of time, you may wish to look up some of the publications listed in the bibliography to this guide. CMHC publications in particular can be a valuable source of information for familiarizing yourself with current housing issues and trends. Most of the CMHC publications are available free online at www.cmhc-schl.gc.ca.

(1) *The Process*

The value of a community housing needs assessment is that it enables a community to identify its housing needs, aids officials in assigning priority to the needs identified, and aids officials in developing housing policies, programs, and strategies that prioritize the identified needs (AAHE, 1992).

A housing needs assessment is intended to help concentrate attention on a community's most critical local housing problem(s). The initial emphasis is often on issues of public concern, but other, less easily identified issues may be identified as the assessment progresses. A successful assessment process may identify housing deficiencies that public officials are unaware of, establish community goals and priorities, and bring together groups and individuals who can cooperate in moving forward with solutions.

A needs assessment requires an objective and a methodology. The checklist in **Figure 1** can help you identify and prioritize the possible uses for the assessment. The community's intended uses of the assessment will shape the specific problems, the information collected, and the solutions they consider. For example, a needs analysis performed in preparing a community economic development plan would have a different focus than one done by a nonprofit group planning transitional housing for persons with developmental disabilities.

Completing the assessment promptly may be especially important in smaller communities. The public attention span or willingness to participate in a long process is limited. Perhaps more important, the study area may be vulnerable to sudden change. For example, an industry closing can have massive repercussions. Drawn-out assessments can be overtaken by events and many assumptions and factual bases of the effort may need revision.

Table 1: Potential Housing Needs Assessment Uses

Begin a housing needs assessment by identifying and prioritizing what you hope to accomplish. Who is the recipient of the needs assessment? What do you expect the outcome of the assessment to be? Rank the possible uses listed below in order of importance to your community, and add others as appropriate. You may wish to have other members of the project team, potential users of the survey results, or other interested parties complete this exercise as well, to ensure that everyone has similar goals.

- Basis for economic development efforts
- Basis for new or amended housing / community development legislation
- Compliance with federal or provincial requirements
- Defining budget priorities (resource allocation)
- Description of housing situations / problems
- Developing intervention strategies
- Evaluation of existing programs
- Fund raising for local housing efforts
- Housing advocacy and community awareness
- Housing data base development
- Housing information and referral
- Planning for decision-making
- Other, explain _____
- Other, explain _____

Source: Adapted from AAHE, 1992

(2) *Adapting the Process*

This process includes five phases with associated tasks:

1. Initiate the process.
2. Identify the problem.
3. Develop community housing profile.
4. Assess community housing needs.
5. Setting goals and objectives

These steps may be completed in order or more than one task may be undertaken at once, as resources, time, and labour (possibly volunteer) allow. The community housing profile, for example, may begin shortly after the process is initiated. A more detailed overview of the tasks is presented in **Figure 2**, and in the following chapters.

Each community should feel free to adapt the housing needs assessment process to their resources and unique housing market circumstances. Communities should also determine their own priorities, based on the needs identified – not dictated – by the assessment itself. Some may wish to undertake each step in its entirety; others with limited resources or concerns may wish to pick and choose those research methods that they feel will provide the information that they need. It is always possible to go back and do further research if the chosen methods do not provide sufficient information.

Table 2: Community Housing Needs Assessment Process

This guidebook assumes that, prior to beginning the process, local individuals or a steering group has recognized a need for a housing needs assessment and plan – and has an intended use for its outcome. The impetus may arise from a pressing local housing issue, a legislative mandate, economic development planning, or other reasons identified in Figure 1 above.

Step 1: Initiate the Process

Develop an inclusive list of participants from which to select members of your team. Plan for community awareness and involvement via local media and public hearings. Identify and commit resources to the process.

Step 2: Identify the Problem

Use quantitative and qualitative data sources and techniques to describe the housing concerns of the community. Select key public policy issues, then prepare and circulate the preliminary mission statement.

Step 3: Develop Community Housing Profile

Assemble community population and housing data, including housing demand, changes in the inventory, and the local housing delivery system. Existing federal, provincial, and local data will provide the major basis for the profile.

Step 4: Assess Community Housing Needs

Select research methodologies to collect original data on housing needs and conditions of specific populations or neighbourhoods. Interpret these relative, expressed, and perceived housing needs data against explicit housing standards.

Step 5: Assess Potential Future Housing Demand

Develop a sense of the broader housing requirements over a short to medium term future. This will aid long term planning.

Source: Adapted from AAHE, 1992

Phase Two: Initiate the Process and Identify the Problem(s)

Important Note: If possible, Phase Two may run concurrently with Phase Three: Developing the Community Housing Profile (CHP). This will help keep the project timeline as short as possible, and information from the housing profile may be of value at the public hearing (step 5 below).

The next phase in a community housing needs assessment is the initiation of the process. Phase Two involves formation of a housing task force, resource allocation, media involvement, public hearings – and perhaps convincing people that housing problems exist.

(1) Formation of Housing Task Force

Whether initiated by local government or as a result of grass roots efforts, a broad-based, representative group should be formed and involved throughout the process. In this document, this group is referred to as a housing task force. It can also be thought of as a committee or advisory group. **Figure 3** lists individuals and groups that the project initiator(s) should consider inviting to join the task force. The

people best situated to facilitate change may be local elected officials, housing industry personnel, and municipal staff. Broad involvement – including representation from special populations, neighbourhood and community groups, nonprofit organizations, social service providers, the housing industry, and concerned citizens – is critical to success in later steps.

A secondary consideration in organizing this group is to compile a list of those individuals and groups who may not wish to take an active role in the process, but who may be sources of information as the assessment progresses, or interested in participating in any public consultations. Compiling a list at this time may aid in future phases of the process. This task should be undertaken by someone who is prepared to serve, throughout the needs assessment project, as the contact person for task force members and the public. Preferably, this would be someone who is easily accessible and located within the community.

One way to help ensure that no groups or individuals are accidentally overlooked in the formation of the task force or in creating the above-mentioned list, is to ask each person or group contacted to suggest any others that they feel should be invited to participate. Even in a small community, it is possible that the organizer of the task force may not know of everyone who would be interested in playing an active role in the assessment process.

Table 3: Suggested Housing Task Force Members and Community Stakeholders

In undertaking the community housing needs assessment process, it is important to include the appropriate individuals and groups. You should also take into account, in advance, the vested interests of those parties. Ask, "Who will want to be involved, how, and **why**?" Make a list of any you can identify, and update this list as others are encountered. Key individuals may be selected as task force members, while the remainder are involved as stakeholders, participants in public meetings, and sources of information.

— **Interest groups** are often the first to recognize an emerging problem and bring it to the public forum for action. Groups may include housing-related community development, social welfare, business, advocacy, and other groups.

— **Citizen groups** may represent segments of the population such as seniors, youth, aboriginals, minorities, or neighbourhoods. Where no citizen group is active, or in the case of special needs populations such as the mentally disabled, it may be desirable to approach someone who is in a position to represent a certain group (see Advocates, below).

— **Advocates** for special needs groups or public policy change, especially those who call for public action to remedy what they perceive as a failure of the existing housing and social systems. Their advocacy may be focused on specific special needs populations (e.g., low income people, minorities, persons with disabilities, the homeless).

— **Faith-based organizations** are often involved in the delivery of housing services in the community, or may have access to programs or initiatives offered by parent organizations or associated groups.

— **Service clubs** are often involved in the development or management of housing facilities or services in the community, and their members are often prominent citizens within the community who may represent a variety of professions, businesses, and interests.

— **Public officials:** the extent to which a problem is viewed as a public issue will be tempered by personal and political concerns. Support from elected and appointed officials (e.g. municipal council, members of legislature, municipal employees, provincial housing employees, RHA and planning district managers) can be critical. Identify sympathetic public officials and bring them into the process as early and as much as possible. Who really influences housing in your community?

Table 3: Suggested Housing Task Force Members and Community Stakeholders

- **Professionals** (e.g., homebuilders, developers, real estate agents, mortgage lenders, nonprofit housing providers, housing educators, etc.) can provide insight and expertise. Some may also be interested in expanding their services or protecting their domain. Identify these local groups (including the Chamber of Commerce) and their vested interests.

- Major **employers** in the community may be interested in cooperating with the assessment if they perceive the housing situation to be affecting their ability to attract or retain employees. Many large companies have human resources (HR) professionals on staff who will have a good understanding of any housing problems their employees are encountering

- **Major landowners** in the community, especially those engaged in development or owning developable properties, may be interested in participating in the assessment because of its potential to identify market demands, or to guide the path of current or future community development.

- **“Privileged partisans”** have a stake in the status quo, and thus may identify the cause of housing problems to be the personal inadequacies of those who report them. Or they may declare the issue(s) unsuitable for public intervention (e.g. regulations may inhibit individual freedoms). Including these individuals is especially important if they also fall under one of the above categories.

- Finally, **media** responses will be based on the news value of the problem(s). Which newspapers, television and radio stations, etc. will you contact? Identify and list the local housing concerns that are newsworthy or that can become human interest items.

Source: Adapted from AAHE (1992)

Early public involvement can help shape the content and direction of the process.

Public participation can also result in community acceptance of any strategies developed, and reduce the need for extensive revisions later in the process. The housing task force should make housing and needs data publicly available.

Community involvement should begin before any preliminary reports are released for public comment and hearings. The final report should represent the combined

efforts of all groups and individuals involved, even if it is composed by a single person.

(2) Task Force – Initial Meeting

At the initial meeting of the Task Force, several key items should be discussed:

1. Members should be given an overview of the concerns that have led to the needs assessment being undertaken.
2. If the task force has been mandated a specific task by a municipal administration or other authority, this mandate should be clearly communicated.
3. The members should be given an overview of the key phases of the process that is envisioned. Note that, at this time, there may still be many components of the process that have not been finalized.
4. What is to be the scope of the study area? A single village/town, or a larger region?
5. Each member is likely to have their own idea of what the housing needs of the community are. **Figure 4** lists questions that advocates may use to establish the existence of a specific local housing problem or to “advertise” its symptoms. The Task Force should identify and prioritize their major concerns.
6. Each major concern can be further defined using the questions set out in **Figure 5**.

7. The list of concerns may be used to establish a list of goals and objectives, or questions that must be answered as a result of the needs assessment.
8. A tentative timeline for completion of the project should be established.
Deadlines for key phases and events may also be scheduled.

It is not necessary for there to be total consensus on the nature of housing problems in the community. If members of the task force do not agree on a problem, it is quite possible that the assessment process will provide information that will either support or contradict the stated concern.

Because housing problems are never exactly the same in any two places, each community will approach this step in its own way. Further housing problems may be identified as the study progresses, and may require adjustment to the goals and objectives.

If time and resources permit, the task force may wish to use brainstorming techniques to further define and identify the problem(s). The “SWOT” discussion method used in strategic planning also can be used to identify a community’s Strengths, Weaknesses, investment Opportunities, and competitive Threats relative to housing issues.

The list of goals and objectives, and the SWOT analysis (if undertaken) will be expanded upon in Phase 2, during and after the public meeting.

Note: The initial actions necessary may vary if the process is unpopular with the local power structure. If so, individual housing advocates or a steering group may assume primary responsibility for the assessment process until the reluctant parties are convinced of the value of new (or revised) housing policies.

Table 4: Identifying Housing Problems

To convince people that a housing affordability, supply, or other problems exist in the community, find and distribute answers to the following questions that can indicate housing trends in your area. You may also prepare questions that relate to other local housing issues. Responses need not be supported by factual evidence at this time – that the problem is perceived is important, and the assessment will confirm or disprove the perception. Once a list of problems has been identified, those problems can be further defined using the questions in Figure 5.

- ___ Does available data and informed opinion indicate that local housing prices or rents are higher than those in comparable communities?
- ___ Are local vacancy rates for rental and owner-occupied housing unusually low? Are enough new affordable housing units being built to meet near-term demands?
- ___ Do employers report problems finding qualified personnel partly because of high housing costs? Have economic development efforts been stalled by concern about housing costs or inadequate housing for workers?
- ___ Have employees of the local government and public schools chosen not to live in the community where they are employed because of housing shortages or high costs?
- ___ Have local families found that their young adult children are unable to live in the community or are forced to continue living at home because housing costs are too high?
- ___ Do local service organizations report increased challenges in finding housing for lower-income people and those with disabilities?
- ___ What are the ratios of local median household and family incomes to average new or used home sale prices?
- ___ How many homeless people are evident on local streets, in cars, or rumoured to be doubled up with friends and relatives?
- ___ What is the condition of the older rental housing stock?
- ___ How much have land and site improvement costs risen in the past two decades? Who pays for the infrastructure in new housing developments?
- ___ Is affordable financing available for first-time homebuyers and rental housing investors?

Methods or sources for obtaining the data and completing the necessary analysis to answer these questions are described in the steps that follow.

Source: Adapted from Hoben (1987) and Weitz (1987)

| Table 5: Defining Housing Problems |
|--|
| <p>The Task Force can use the following questions to help define, then state the problem – and later determine appropriate strategies for addressing the problems:</p> <ol style="list-style-type: none">1. What is the situation or condition of people or their environment that is seen as undesirable (e.g., homelessness, lack of affordable housing, substandard dwellings, etc.)?2. Who suffers from the problem?3. Who gains from the problem?4. Who defines it as a problem?5. Who does not define it as a problem?6. What is the cause of the problem?7. What are the current programs dealing with the problem?8. What would be the consequence of discontinuing these programs?9. What are the forces for and against closing the gap between need and resources (examine answers to questions 3-5)? <p>(Source: AAHE)</p> |

(3) Resource Allocation

The next task in initiating the process is to assure that resources are allocated to cover the costs of the process. These resources include not only local leadership and staff or volunteer help (time and technical assistance), but especially funds to prepare the assessment. Members of the task force may be able to provide or identify resources.

Funds or volunteer labour may be sought from elected officials, housing industry groups, large local employers, local business/service clubs and other community organizations, including those without direct representation on the task force and others that have been noted as stakeholders. These groups all have vested interests in the local housing situation. Their contributions may help promote “ownership” in the process and its outcomes. Later, these and other contributors may be encouraged to pledge funds for specific strategies or projects aimed at needs identified in the final report.

(4) Media

In communities with a daily or weekly newspaper, community bulletin, or similar publication, or a television or radio station, the involvement of the media can increase public awareness of the assessment, potentially increasing public input and receptiveness to surveys or public hearings and presentations. A useful method of soliciting public input is issuing media releases or giving interviews to local media, who may be quite interested in following the assessment as a local story.

An added bonus is that this amounts to free advertising, thus reducing or eliminating the cost of paid announcements. Any public hearings or presentations should be advertised in the media, and posted on local bulletin boards at least two weeks before the meeting date.

(5) Public Hearings

A key part of the first step is the plan for advertising public hearings, soliciting public comment, publishing the preliminary summary, and making reports available for public inspection (e.g., at the public library or municipal office). At least one public hearing should be held if possible (for regional assessments, one should be held in each community) and public comments should be summarized and addressed in the final report. Housing advocates suggest at least two hearings (or sets of hearings):

1. to receive input before the initial draft, and
2. a second hearing during the public comment period.

Information gathered from the first public hearing will aid the task force in further defining its objectives, and will likely be a source of anecdotal evidence that will aid in developing the Housing Need Assessment (Phase Four). It is important that one or more persons be given the responsibility of keeping detailed notes of the hearing, including the names of speakers and key points of their presentations. Someone from the community may be best at this task, as many presenters may neglect to state their name. If the note-taker knows such a presenter, they will be saved the necessity of approaching such a presenter to obtain their name.

The task force may wish to aid members of the target populations and community organizations in preparing to speak at public meetings and to provide written input

at the appropriate times. Evening hearings at convenient, wheelchair-accessible locations are more likely to result in participation by the potential beneficiaries of housing strategies.

The first hearing, to gather public input, is relatively simple. The job of task force members in attendance is to hear the concerns of the public, whatever they may be. No response is necessary, other than any questions that might be required to clarify what individuals are communicating. The organizer should be prepared to facilitate the process, providing an introduction to the assessment project at the beginning, and ensuring that the meeting proceeds in an orderly manner. The “SWOT” discussion method is one way of further organizing the meeting, focusing in turn on Strengths, Weakness, Opportunities, and Threats.

It is often desirable to combine the formal hearing with a more informal component, in which task force members circulate through the room, engaging in one-on-one conversations with those in attendance. Many people who are reluctant to address an entire room will be more willing to state their concerns in a conversation.

Providing coffee and cookies or similar treats will encourage people to linger for this part of the evening.

Visual displays that track the important points being brought up during the meeting can be a useful tool. During the informal portion, the public can be invited to add their own comments.

If the Community Housing Profile (see Phase Three) has been completed, it may be of value to present information of interest from the profile at the public hearing and/or have charts representing this information on display. Information from the housing profile may also enable task force members to respond directly to some questions that arise at the hearing – if an acceptable response can be provided, some questions or concerns may be answered immediately, freeing the final assessment document to focus on issues for which there is no immediate response.

(6) *Assess Available Information*

Any currently available information related to housing in the study area should be examined. This may include research that has previously been undertaken in the community, such as local or regional healthcare analyses, social indicators, service use analyses, resource inventories, survey results, and community profiles.

With any secondary data, the age and any biases that may have been built into published reports should be considered.

(7) *Developing Goals / Mission Statement*

At this point, needs that have been identified have not been ordered or evaluated for importance. But an appropriate number of key addressable housing issues should be selected from all those identified. The task force, and possibly the local governing body, must determine whether the problems are within the limits of the community's housing agenda. The personal concerns of small numbers of citizens, or matters for which no workable remedies exist, may not be appropriate public issues. Task force members must also account for the realities of local housing market dynamics and the critical points at which change can be stimulated or delayed. Maybe it's too early or too late for actions to be successful.

The housing task force should develop a preliminary goal or mission statement at the same time or immediately following the selection of a manageable number of key housing issues. Volunteers or paid staff can develop recommendations, with or without alternative options, about potential key issues. These recommendations might be reviewed by local officials, and then given to the group responsible for making the final selection. The resultant problem statement should identify the target populations (e.g., single parent families) and geographic parameters (e.g. village or town, municipality, region).

Phase Three: Developing the Community Housing Profile (CHP)

A useful starting point for a municipality is the completion of a community housing profile (CHP), usually using the most recent Census and other relevant data. The purpose of a housing profile is to provide an overview of the current housing situation before getting into a detailed discussion about housing needs or potential housing demand. A profile can include information about the housing stock, the people who live in the municipality, and other locally relevant information. This phase may be undertaken concurrently with phases one and two.

A CHP is essential to identify all actors and actions involved in the local housing situation. CHP preparation requires the:

1. assembly and analysis of the most recent, generally available population and housing market data, and
2. a clear assessment of specific housing conditions in the community, and perhaps its surrounding region.

Information that may have been identified during activities in phases one and two is analyzed in greater detail in this phase.

The CHP template provided in Appendix A has been designed for a broad, community-level assessment of housing need. However, it should be adaptable to

broader, regional assessments, or targeted assessments of specific demographic groups within a community. Feel free to alter the template to suit your needs. Ask yourself, what questions do you need to answer about housing? Then check to make sure that the information to respond to that question is present. Remember, you can always go back at a future date during the next phases of the study and add additional information.

(1) *Gathering Information*

Existing, published data will provide the major basis for the CHP. These sources are relatively quickly and inexpensively obtained. Figure 6 lists information and data types and sources from which task force members can select the most appropriate/available information. Most of the information required for this portion of the assessment is obtained from sources of housing and demographic statistics, including the Census, the MAVAS system operated by Manitoba Intergovernmental Affairs, the Multiple Listings Service (MLS), public housing providers, municipal governments, and CMHC (see Figure 6).

If the study area encompasses multiple municipalities, it will be necessary to break down the data by municipality when possible.

| Table 6: CHP Data Summary | | |
|--|---|---|
| Type | Source | Description |
| The Housing Stock | <ul style="list-style-type: none"> • Census • MAVAS • Manitoba Housing Authority | <ul style="list-style-type: none"> • Period of construction • Structural type of dwelling (single detached, duplexes, apartments, row houses, movable dwellings) • State of repair • Average value of owned dwelling units • Average rent paid • Public housing stock and waiting lists |
| The Housing Market | <ul style="list-style-type: none"> • Key informants • Multiple Listings Service • Newspapers | <ul style="list-style-type: none"> • Real estate market activity • State of the rental market |
| Population and Household Characteristics | <ul style="list-style-type: none"> • Census | <ul style="list-style-type: none"> • Number of persons in various age groups • Number and size of households • Number and type of households |
| Supplemental Information | <ul style="list-style-type: none"> • Key informants • Municipal governments • CMHC • Previous studies / reports | <ul style="list-style-type: none"> • Number, type, and value of building permits issued in recent years |
| Source: Adapted from Bruce, 2004 | | |

Access to the **MAVAS** (Manitoba Assessment Valuation and Administration System) may be obtained through the Municipal Assessment department of Intergovernmental Affairs and Trade. This information should also be in the possession of individual municipalities, who are given the data for use with municipal software. Depending on the software utilized by each municipality, it may or may not be possible for municipal administration to extract the data on the assessed value residential properties.

Some **Census** information may be obtained online from the Community Profiles websites maintained by Statistics Canada at <http://www.statcan.ca> and Intergovernmental Affairs and Trade at <http://www.communityprofiles.mb.ca>. More detailed census information is available from Statistics Canada's *Profile of Census Divisions and Subdivisions (2003)* which is available in the libraries of Brandon University and the University of Manitoba. However, this information is still incomplete – a better option is to order a Census Profile for your community. These are available directly from Statistics Canada. At a cost of \$60, plus \$3.45 for each municipality in your study area, Statistics Canada can send you a CD with complete information from the last census. It will be necessary to obtain some select data from past census reports for comparison. In some rare cases, such as when census boundaries change, such comparison may not be possible.

It should always be kept in mind that for small communities, rounding of census information may affect accuracy. The Census also misses a small number of people. In a housing study this is of concern because of the “hidden homeless” who may be members of minority groups, lower-income people, and persons for whom English or French is not their primary language. There is no way of determining exactly how many are being missed, but researchers should be conscious of this fact when drawing any conclusions.

As the time since the last Census increases, the data runs an increasing chance of being obsolete, especially in growing or declining communities. It may be necessary to update, extrapolate, or make informed adjustments to information.

The **Manitoba Housing Authority** will be able to provide information on the number and type of public housing units in the area, and the length of waiting lists. Offices are located in Altona, Brandon, Churchill, Dauphin, Gimli, Notre Dame de Lourdes, Portage La Prairie, Roblin, St. Pierre Jolys, Selkirk, Swan River, and The Pas.

MLS data may be obtained through your local real estate board or real estate agents.

Municipal administrators may be contacted for information on the number and types of building permits and residential subdivision activity for the past several years. Where a municipality is part of a planning district, it may be necessary to contact the planning district for this information.

Key informants (interviews) for this phase may consist of real estate agents, task force members, municipal employees (CAOs, planners, building inspectors, development officers, economic development officers), bank managers, school principals, RCMP members, providers of social services, rental residential property owners and managers, and other members of the community who may have a unique or informed perspective on local housing issues. Their input will be used to fill in any gaps in the information, and possibly to help explain the significance of some data.

Other **studies**, both housing-related and non-housing-related, that have been completed in the community, should be scanned for information that may be relevant to the study. This may include housing information that would normally be collected through one of the other methods listed above, or other types of information that help put the housing information into context. For example, a community economic development strategy may already have identified some housing concerns and goals, or if the regional health authority may have released a report identifying a need to open a new facility in the community, thus justifying an adjustment to any population projections. Key informants who were involved with these studies may be able to help with interpretation. Of particular interest is the identification of social, economic, environmental, or other factors that might influence housing.

In the event that an urban municipality in the study area has a population that is approximately 10,000 or larger, **CMHC rental housing survey** information may be available. This information may be obtained by contacting the CMHC office in Winnipeg at:

10 Fort Street, 4th Floor,
Winnipeg, MB
R3C 1C4
Ph: (204) 983-5600

The above information may be organized using the template CHP report provided in **Appendix A**.

(2) Organizing the CHP

The following steps may be used to develop the profile:

1. delineate the **study area**;
2. prepare a profile of **housing supply**;
3. analyze the **housing market**;
4. analyze the **housing delivery system**;
5. analyze **demographic characteristics**; and
6. examine, in greater detail **affordability and other housing problems**.

A template CHP is provided in **Appendix A**. This template may be altered if there are sections that you don't believe are relevant to your study. For example, if your study is intended to examine the needs of seniors exclusively, you may wish not to examine information about youth or single parent families in any great detail.

1. Study Area

The most relevant factors in defining the housing market area boundaries for small communities may be employment sites and commuting distances. Where do the people who are employed locally live? If the community is a regional employment center, the boundaries may extend up to 100 kilometres or one hour's travel time beyond the community. Conversely, if a separate regional employment centre exists within this same distance, many local residents may be employed in that

centre. In some cases, the study area may correspond with the market area; in others, it will not. If not, the role of the study area in the larger market area should be described. Is it a bedroom community with many residents commuting beyond the area? Is it a major industrial employment area, or commercial or government service centre, possibly drawing commuters and new residents?

Much of the discussion regarding the scope of the study area should take place at the organizational meeting of the housing task force.

2. Housing Supply

In this step, housing stock characteristics and changes are described. Include any significant changes in the existing housing stock over the past decade, e.g. additions (gains), deletions (losses), and vacancy rates.

Housing supply additions may result from new construction, conversion of vacation homes to year-round residences, and the subdivision of larger homes to apartments. Depletion of the existing housing inventory can result from authorized and unintentional demolition (by permit vs. that caused by fire, flood, wind, or other natural or man-made disaster), mergers, and conversions. Mergers of small apartments to become larger units, and conversions from residential to nonresidential uses both remove housing units from the market.

3. Housing Market

In this step construction and real estate activity, and mortgage market trends are described.

Economic factors that influence demand for real estate investment include employment trends, income data, and the economic base of the market area. Relevant economic data include the local employment rate and employment profile. Income level breakdowns may raise questions such as, "Does a captive or immobile labour market and/or a high proportion of service jobs with part-time hours, minimum wages, and lack of benefits affect the dollars available for local housing?" Another relevant question may relate to future economic development efforts: Are new jobs an asset to the community if they provide only a minimum wage income level?

A frequent public or housing industry response to claims of a desperate local housing shortage is to count the units available for sale or rent (without breaking them down by price or location). A local housing market survey may be needed to reveal affordability trends and identify neighborhoods with tight markets. For-sale and rental housing market/ cost surveys can involve newspaper advertisements, real estate listings, and/or telephone or mail surveys.

Newspaper ("want-ads") listings' surveys usually encompass four to six weeks during a peak housing turnover period (April through June in many areas).

Surveyors can record for-sale and rental prices for residential units separately by structural type, size, and location, if possible. Rental costs by unit type and size can be compared to local household type and size needs and income data to estimate any "affordability gaps." Listed rental prices may be higher than the market average because tenants who rent from family or friends often pay below-market prices. But list prices probably are accurate indicators of costs paid by households who lack the support of family and word-of-mouth networks. Finally, newly-moved-in tenants tend to pay higher rents than long-time tenants in the same building. To assess for-sale housing prices, utilize realtors' Multiple Listing Service (MLS) books to analyze all for-sale units or just those below a stated price level. With the exception of private sales, the resulting profile will reveal the location, size, and structural type of affordable housing on the market. Telephone or mail surveys of rental investors, landlords, or property managers may be necessary to obtain complete information on rental units, their costs, characteristics, and vacancies. **APPENDIX E** presents a sample local housing rental survey (with blank tables for presenting the results) that communities may use in developing their own data collection instruments. Further discussion of survey methodology follows the next section.

4. Housing Delivery System

The community housing delivery system includes:

1. the institutional structure,
2. public and private resources, and

3. relevant public policies.

Identification of the institutional structure will have taken place, to a certain extent, during the recruitment of housing task force members. The person in charge of that recruiting should have a fairly broad list of local private housing industry participants, nonprofit organizations, or community-based housing providers, and housing-related public institutions. Others may be identified as data for the CHP is assembled, as several may serve as key informants. These can be listed on a table such as the sample in **Figure 8**. The accompanying description should answer the question, “Who really controls housing decisions in this community – elected or appointed officials, real estate developers, builders, apartment owners, or ...?”

Public and private resources for housing include funds and publicly-owned land or property from federal, provincial, or local public sources. Private resources include investment by financial institutions, foundations, nonprofit organizations, and pension funds. Explain how private and government resources and intergovernmental cooperation are used to benefit housing in the community. Identify matching funds and additional monies for new housing programs, as opposed to maintaining the status quo or planning to transfer funds from existing housing programs.

(LIHIS, May 1991)

The profile should describe public policies (implemented by provincial legislation, local by-laws, and administrative procedures) that may influence the local housing

delivery system. These include land use and growth controls (e.g., zoning by-laws), building code enforcement, development fees, municipal services/facilities, and property tax policies. Later in the housing needs assessment, the task force will analyze whether (and how) these policies negatively affect rental and for-sale housing prices in the community.

5. Demographic Characteristics

Local housing demand is determined primarily by changes in the number and composition of households in the market area (relative to the housing stock or supply). Gathering, analyzing, and comparing 1991 to 2001 (1996 to 2006 when '06 data becomes available) Census data on population growth rates, age distribution, and number of households will provide an overview of trends. These trends may be used to predict current and future housing demand.

Future housing demand projections also may be included in the CHP. The basis for these projections is information obtained during the demographic analysis, and can be informed by population and housing goals and objectives stated in the community's Development Plan, local economic development plans, or other local documents. Data on commuters for the community and nearby community populations may also help answer the question.

6. Affordability and Other Housing Problems

Affordability and other housing problems will be examined through more detailed analysis of housing and demographic data.

To document the housing situations of person with disabilities, the housing and service providers for each disability group may need to be canvassed. At a minimum, seek out representatives, advocates, or organizations with housing data on persons with physical, developmental, and mental disabilities. If possible, also find statistics about the numbers of persons (including children, retirees, and homemakers) with disabilities that create special housing needs. This information may be available from a Regional Health Authority (RHA).

In addition, try to obtain information on the number of units that have full, built-in wheelchair accessibility vs. minimal wheelchair accessibility plus adaptability (universally-designed units), or adaptations for other disabilities (e.g., visual impairment). How many of those units are located in developments built primarily for the elderly? Are people with disabilities able to choose whether they will live among the able-bodied in the community or exclusively with other disabled persons?

Table 7: The Community Housing Delivery System

List names, addresses, and/or brief descriptions of housing-related goals and activities in table form, then discuss each in greater detail in the report.

Institutional Structure:

Residential Construction and Mortgage Lenders

Mortgage companies and brokers
Commercial banks
Credit unions

Private Housing Industry Participants

Housing and land developers
Homebuilders/remodelers/subcontractors
Rental housing investors/property managers
Real estate sales professionals
Building materials' suppliers

Nonprofit Organizations/Community-based Housing/Shelter Providers

Emergency shelter and transitional housing operators
Group home providers
Habitat for Humanity or other similar groups

Housing-related Public Institutions

Canada Mortgage and Housing Corporation
Manitoba Housing

Public and Private Resources for Housing Production/Finance:

Public funds and...

Municipal funds
Publicly-owned land
Government-owned properties

Private investments

Financial Institutions
Foundations
Nonprofit organizations

Public Policies that Affect Housing:

Development Plans and Zoning By-laws
Community Economic Development Strategies
Permitting processes and development fees
Building codes
Taxes (property, income, sales, etc.)
Rent controls

Source: Adapted from AAHE, 1992

Phase Four: Housing Needs Assessment (HNA)

The key difference between Phases Three and Four is that the Community Housing Profile (Phase Three) presents overall population and housing information, while the Housing Needs Assessment (Phase Four) further analyzes some of that data in light of community housing standards, goals, and key issues identified by the community and task force. The CHP is largely an exercise in data collection, and must be compiled first - although it may follow the housing needs assessment section in the final report. The HNA is then developed to discuss gaps and discrepancies related to the key problems identified in Phase Two.

Another difference is that, for most studies, need must be looked at in two contexts: as a cross-sectional measurement at a moment in time, and as a measurement of rate of change over a period of time. In other words, there will likely be existing need within the community at the time of the study and then there will be future changes to this need. The former is largely identified through the data included in the CHP; the latter is explored during the HNA.

Appendix B contains a sample Housing Needs Assessment table of contents, with relevant housing standards in parentheses (brackets). There is no template document such as the template CHP in Appendix A. This is because the HNA will need to reflect the unique questions and concerns that arise from your community; it is the job of the HNA author to ensure that those questions and concerns are

clearly stated and explained, and to determine what effect each will have on housing need in the study area.

Knowledge of local housing needs and standards, plus a critical analysis of the local housing delivery system are required to complete Phase Four. It may also be necessary to collect new or original data to document problems for which secondary data are unavailable.

This phase is set out in such a way that you should find it very flexible. This flexibility is intentional, as each community will identify priorities that take this stage of research in a different direction. You may wish to adapt some or all parts of this phase to your own needs. For example, if the focus of your study is intended to be youth and young families, you may choose not to examine demographic trends of older segments of the population.

(1) *Describing Current Housing Needs*

Much of the information on current housing need will have been identified through the CHP. It may be necessary or desirable to conduct further research, such as a community or targeted survey, if it is felt that the information in the CHP is insufficient, or if you wish to further explore something that is identified in the CHP.

The following model, adapted from a model used by Fordham Research (1998), may help you structure your description of current housing need. It defines existing housing need as:

Existing households in unsuitable housing.

(minus)

Those of the above households who are capable of moving, but choose not to.

(plus)

Concealed households needing to move but unable to afford market housing.

(plus)

The homeless, including those in temporary accommodation or “homeless at home”.

(2) *Describing Changing Housing Needs*

Each HNA should describe how such things as changing demographic characteristics and lifestyles, the economy, significant natural and social events, and other significant local, regional, and national factors affect housing needs in that community. For example, the end of the Crow Rate in 1995 increased shipping costs for farmers, causing financial hardship for many farmers, some of whom were forced to quit farming and either find local employment or relocate. At the same time, opportunities were created for local processing of agricultural products. Another example is the aging population, which leads to this population gravitating

towards communities with extensive health care facilities, and an increased demand for housing designed to accommodate the needs of seniors.

In many communities, trends of the past two decades have created a need for smaller, less expensive, and nontraditional housing alternatives. For example, household formations depend on economic and social factors, particularly the ability to pay for housing. Thus during recessionary periods, fewer new households are formed, more families double up, and grown children may return home to live. If housing is no longer affordable in the area, many households may include subfamilies in crowded conditions or carry severe housing cost burdens (i.e. pay more than 50% of household income for housing). Declining household sizes also affect markets. Smaller households are generating additional housing demand even without the large population increases that the nation experienced during the 1950s and 60s. A lower birth rate, plus the increases in elderly (most of whom prefer to live independently), single-person, and single-parent households reduced the average Canadian household size from 4 persons in 1961 to 2.55 persons today, and it continues to decrease. Furthermore, many people in these groups need housing-service packages instead of only “bricks and mortar.”

Other factors that may need examination for their effect on housing in each community include:

- 1) the number of first-time homebuyers and their ability to pay for new or used housing,
- 2) the effects of the creation or termination of government housing programs, and

3) the availability of “less-expensive” homeownership alternatives such as condominiums, housing cooperatives, or manufactured housing.

How does the condition of local housing, utility costs, and cost of gasoline for commuting to jobs in nearby towns affect household funds available for housing?

The HNA must also acknowledge changes that result from federal and provincial legislation or programs. These will be identified through key informants, including local housing service providers and CMHC. Recent housing studies that have been conducted elsewhere in the province may have already identified these changes, and should be reviewed if available.

Identification of these factors will be accomplished in several ways, including:

- demographic trends identified in the CHP,
- housing market analysis in the CHP,
- task force brainstorming sessions,
- public meetings,
- key informants, and
- other studies and publications.

Remember that your community is unique. It may or may not be affected by national or regional trends that affect other rural communities. Listen to your community, and to your intuition.

(3) Measuring Discrepancies: What Ought to Be vs. What Is?

The task of a needs assessment is to **evaluate identified needs** (relative, perceived, or expressed) **against explicit and appropriate criteria** (AAHE, 1992). The term, "need," must be defined in a specific context, typically by using absolute or comparative measures or standards. Need is essentially a matter of "what should be" vs. "what is" that usually involves value judgements and is influenced heavily by social, political, and economic conditions. Because need is a social or evaluative concept, the standards must be established before determining which housing does not meet the standard.

Housing professionals most frequently use the discrepancy model to look at **relative need**—the gap between standards and actual characteristics (needs) for some or all parts of the population. The discrepancy model involves:

- 1) goal setting--identifying **what ought to be**;
- 2) performance measurement--determining **what is**; and
- 3) discrepancy identification--ordering **differences between what ought to be and what is**. Utilizing the data presented in the CHP, the HNA describes local housing norms or standards (Phase 1) and identifies any discrepancies (Phases 2 and 3).

For example, if it is projected that the seniors population will increase by 25% within 10 years, one can extrapolate that there will be a demand (what ought to be) for 25% more seniors housing units. If at present there are no vacancies in seniors

housing units, and a short waiting list (what is), then the discrepancy would be the number of units required to accommodate the existing waiting list, plus 25% more units than that total (the difference between what ought to be and what is).

Examples of discrepancies that commonly exist in Canadian housing markets include:

- **entry level ownership housing** – with the costs of building supply materials and land continuing to rise, fewer households can afford to buy their house;
- **independent renting for those with lower incomes** – these households have no capacity for saving, and many suffer from paying too much for their rent, or pay less for their rent but live in poor or crowded conditions, this gap is characterized by a lack of new rental supply, particularly at the modest to low rent level;
- **erosion of the existing rental stock** – some of the rental housing has been taken off the market because of lack of financial incentives to maintain its quality, while other portions of the stock have been allowed to deteriorate to poor quality;
- **social housing supply does not meet demand** – there are more households on waiting lists than can be served by the existing supply; and
- **lack of group homes, transitional housing, and emergency shelters** – this is largely an urban issue but the fact remains that there is little or no short term housing support in many communities.

(Pomeroy, 2004)

You will need to compile your own list of discrepancies in your local market, as identified in the housing needs assessment, and by key informants.

From **Figure 8**, standards may be selected that measure or assess housing physical adequacy/appropriateness, affordability, and availability. Task Force members may use the standards highlighted in the Figure, or select others that are relevant to local housing needs and problems. The "availability and choice" standards include less direct, "macro-level" (broad) policies or applications that may result in, or affect housing choice and affordability.

Table 8: Housing Standards for Adequacy, Affordability, and Availability

Identify the standards in effect in your community, and/or choose those to be used in the Housing Needs Assessment.

I. Adequacy/Appropriateness Standards (Minimum Housing Standards)

- A. Structural/mechanical standards for new and changed housing units: National and Provincial Building Codes; energy efficiency standards (MB. Hydro)
- B. Structural condition/conservation/maintenance standards for existing housing: National and Provincial Building Codes;
- C. Space and occupancy standards: Crowding/square foot per person requirements, bedroom standards (Canadian National Occupancy Standards);
- D. Health/safety standards: asbestos removal requirements; water quality/sewage disposal (Manitoba Workplace Health & Safety)
- E. **Accessibility/adaptability** standards (National & Provincial Building Codes)

II. Affordability/Housing-Income Ratio Standards

- A. Affordability ratios, e.g., more than 30% of gross income for rent = **housing cost burden**; (CMHC)
- B. Mortgage underwriting guidelines:
- C. Housing allowance standards: (Manitoba Family Services and Housing)
- D. Income eligibility for **housing assistance**: (Manitoba Family Services and Housing)

III. Availability/Choice Standards

- A. (Overall and effective) **vacancy rate** standards (e.g., tight markets)
- B. **Fair housing** requirements, e.g., equal housing opportunity for protected classes
- C. (Land) use controls, e. g., minimum lot size; exclusionary vs. inclusionary measures; restricted use, density, or bulk; private restrictions/covenants; rent control
- D. Environmental standards (Canada-wide Standards)

Source: Adapted from AAHE Guidebook

(4) Housing Market Assessment

The needs assessment should include overall housing vacancy rates (excluding seasonal housing), plus separate owner-occupied and rental vacancy rates. A 3-4% overall vacancy rate for rental units is considered to indicate balanced market conditions. A higher vacancy rate tends to favour renters, as the reduced demand for new units may cause some rental owners to drop their prices until the excess units are absorbed by the market. Too few vacancies usually force prices up as rental owners take advantage of higher demand for existing units. More new rental units will usually be constructed as developers respond to this demand. If new units are constructed, added units increase the housing supply and provide more vacancies, thus stabilizing prices for renters (Lieder, 1988).

As noted elsewhere, it will be very difficult to obtain an exact vacancy rate calculations for most rural communities, due to reliance on anecdotal information. Rental markets are very complicated; they are not perfect commodities dictated by the norms of supply and demand.

To allow adequate consumer choice at all income levels, the minimum vacancy rate for **owner-occupied housing** is 1.5%. Factors which may affect the supply of ownership housing include:

- costs of building material and land;
- costs of fees and charges;

- the nature and volume of the existing resale stock;
- the quantity and quality of developable land;
- the carrying capacity of local builders and developers to build on spec or to wait for demand;
- the strength and characteristics of the local economy and the resulting incomes; and
- activity in neighbouring municipalities.

The tables in **Figures 9** and **10** can be adapted locally to illustrate affordable rents and for-sale home prices. First, obtain current low/moderate income levels for each type of household from the CHP. Also, borrow a "Blue Book" of mortgage loan payment tables (often available from mortgage lenders or real estate agents). After completing the household type and gross income columns, use a calculator and mortgage tables to complete the remainder of **Figures 9** and **10**. Pay close attention to the sample table key/codes that explain the column headings and bases for calculations (e.g., housing affordability "rules of thumb:" 30% for rent, 25% for monthly PITI (Principal, Interest, Tax, Insurance) payment; house price: from 2 to 2-1/2 times annual gross income).

| Table 9: Housing Affordability for Low / Moderate Income Residents, Part 1 | | | | | |
|---|------------------------|------------------------------------|-------------------------------------|------------------|------------------------------------|
| Household Type | Gross Income (Low/Mod) | Affordable Rent (30%) ² | Affordable Price Range ³ | 5 % Down Payment | Mid-Range Loan Amount ⁵ |
| Census Couple Families | L ¹ | \$ | \$ | \$ | \$ |
| | M | \$ | \$ | \$ | \$ |
| Male Lone-Parent Families | L | \$ | \$ | \$ | \$ |
| | M | \$ | \$ | \$ | \$ |
| Female Lone-parent Families | L | \$ | \$ | \$ | \$ |
| | M | \$ | \$ | \$ | \$ |
| One-Person Private Households | L | \$ | \$ | \$ | \$ |
| | M | \$ | \$ | \$ | \$ |

| Table 10: Housing Affordability for Low / Moderate Income Residents, Part 2 | | | | | |
|--|--------------------------|----------------------|----------|---------------------------|-----------------------|
| Household Type | Monthly P & I @ 6%/25yrs | Gross Monthly Income | 25% PITI | P&I ⁶ Only 25% | Qualified Loan Amount |
| Census Couple Families | \$ | \$ | \$ | \$ | \$ |
| | \$ | \$ | \$ | \$ | \$ |
| Male Lone-Parent Families | \$ | \$ | \$ | \$ | \$ |
| | \$ | \$ | \$ | \$ | \$ |
| Female Lone-parent Families | \$ | \$ | \$ | \$ | \$ |
| | \$ | \$ | \$ | \$ | \$ |
| One-Person Private Households | \$ | \$ | \$ | \$ | \$ |
| | \$ | \$ | \$ | \$ | \$ |

- 1 Low Income = 80% of Median Family Income; Moderate Income = 95% of Median Family Income
- 2 30% of Adjusted Gross Income using HUD deductions for elderly/disabled spouse or X children
- 3 2 to 2 1/2 times annual gross income
- 4 Closing costs must also be paid (1 to 3% of loan amount, usually in cash)
- 5 Midpoint loan amount rounded to nearest \$5

The table in **Figure 11** can be used to illustrate the persons and households excluded from home purchase options based on current market prices.

The table in **Figure 12** can be used to illustrate what persons and households can afford to pay for rent or to purchase in the private marketplace at several income thresholds. It assumes that households will pay up to 30% of monthly income on rent, or spend 30% of income on mortgage principle, interest, and taxes. It may be desirable to compare these income thresholds with wages paid by major local employers.

| Table 11: Persons and Households Excluded from Home Purchase Options | | | | | | |
|---|-------------|------------------------------|------------------|-----------------------------|---------------------------|--------------------|
| Housing Market Options | House Price | Income Required ¹ | Who is excluded? | | | |
| | | | Couples | Female Lone-Parent Families | Male Lone-Parent Families | Non Family Persons |
| MLS average resale | | | | | | |
| MLS median list price | | | | | | |
| New home purchase (1100 sq.ft.) ² | | | | | | |
| New mobile home purchase ³ | | | | | | |

- 1 Assume 5% downpayment, 25 year amortization period, current 5-year mortgage rates from local lending institutions, monthly payment plan, \$200/month for taxes and sewer/water charges, \$150 for heat, CMHC mortgage insurance of 3.25%, gross debt service ratio of 30%. Also assume household has savings to pay for transaction costs (legal, survey, etc.) and has no other major debts or financial issues.
- 2 Assume new home construction cost at local average \$/sq.ft. plus land (obtain from local developers and home builders).
- 3 Obtain information on typical local land lease fees for mobile home parks.

| Table 12: Persons and Households Excluded from Rent and Home Purchase Options | | | | | | |
|--|--------------------|--------------------------------|------------------|-----------------------------|---------------------------|--------------------|
| Income Thresholds | Can afford to rent | Can afford to buy ¹ | Who is excluded? | | | |
| | | | Couples | Female Lone-Parent Families | Male Lone-Parent Families | Non-Family Persons |
| \$10,000 | \$250 | | | | | |
| \$15,000 | \$375 | | | | | |
| \$20,000 | \$500 | | | | | |
| \$25,000 | \$625 | | | | | |
| \$30,000 | \$750 | | | | | |
| \$35,000 | \$875 | | | | | |
| \$40,000 | \$1,000 | | | | | |
| \$45,000 | \$1,125 | | | | | |
| \$50,000 | \$1,250 | | | | | |
| \$60,000 | \$1,500 | | | | | |
| \$70,000 | \$1,750 | | | | | |
| \$80,000 | \$2,000 | | | | | |
| \$90,000 | \$2,250 | | | | | |
| \$100,000 | \$2,500 | | | | | |

¹ Use same assumptions regarding mortgage as detailed under Figure 11.

Two other housing standards that combine affordability and adequacy may be of interest. The "shelter poverty standards" measure affordability on sliding scales based on income level and household size and type. The "core housing need approach," which combines affordability, adequacy, and suitability indicators into one comprehensive measure, includes only those households that could not live in a standard, physically adequate dwelling unit without paying more than a "fair" percentage of their income for shelter. The core housing need approach is the

standard for assessing housing need in Canada, but is difficult to measure in rural areas.

Core housing need is the standard measure across Canada to quantify the number of households and individuals who have a real housing need. A two-step procedure is used. First, people are considered to be in housing need if they live in a unit that is need of major repair (adequacy standard), live in a unit that is crowded, based on National Occupancy Standards (suitability standard), and/or pay 30% or more of their income for housing (affordability standard). Secondly, a means test is applied to determine if they have sufficient income capacity to address their housing need(s). Unfortunately, in rural areas there is insufficient information to easily measure the suitability standard, and thus calculate core housing need.

(5) *Projections*

Population

Starting with a base population today, how will the combined effect of fertility rates, life expectancy, immigration, emigration, and other migration affect population estimates (overall and individual age brackets) over the next few years?

Various models have been developed for projecting populations into the future.

These tend to work well with large populations, but are less effective for small

populations such as one finds in rural Manitoba. With a small population, a rather localized event such as the closure or opening of a new industry or a poor harvest due to regional flooding or drought can have a major impact that can't be cushioned by other areas of the economy and that can never be anticipated by a model. If a community should unexpectedly gain or lose a major public facility such as a school or hospital, the resulting population shift will necessitate significant revisions to any past projections. If any significant events are anticipated, educated guesses should be used to alter the projected accordingly. For example, if it is known that a local industry intends to add 20 new jobs, and it's estimated that half will be trained/experienced individuals that must be recruited outside the community, it would be safe to assume that 10 new households, or approximately 25 people, could be moving to the community or region.

If the housing needs assessment covers a large area consisting of two or more municipalities, it may be advisable to prepare projections for each municipality independently. If one is in decline, but the other is growing, a regional projection could show neither.

The simplest way of projecting population or segments of the population is to compare data from the last 2-4 censuses and determine the average annual rate of growth or decline, and then apply that rate to the community for the next 5-20 years. As with any method, the further the projection, the less likely it is to be accurate.

For a projection of a particular age bracket, past Census data can be used to gain more insight. For example, if the 50-55 year old age group was particularly small in the 2001 Census, it is safe to assume that the 55-60 year old age group will be particularly small in the 2006 Census. Likewise, if past Census data shows that there has always been a large drop-off in population aged 70+, perhaps due to seniors relocating to retirement homes in other communities, then it could be assumed that this will continue, even if there are currently a large number of 60-69 year old persons in the community.

The following table may be used to present your projections.

| Table 13: Population and Age Cohort Trends and Projections | | | | | | | |
|---|------------|-------|-------|-------|-------|-------|-----|
| Year | Age Cohort | | | | | | |
| | 0-14 | 15-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ |
| 1986 | | | | | | | |
| 1991 | | | | | | | |
| 1996 | | | | | | | |
| 2001 | | | | | | | |
| 2006 | | | | | | | |
| 2011 | | | | | | | |
| 2016 | | | | | | | |

Source: Statistics Canada Census of Canada 1986-2001 and estimates by HNA author.

Households

With consideration for the projected population and age cohorts, how many and what type (families with or without children, lone parents, single persons, etc.) of households will there be over the next few years?

With household projections, it is necessary to consider both the number and the type of households. The trend in Canada is toward smaller households, as families have fewer children, more families delay having children, and more people choose to live alone. As the population ages and spouses pass away, more households relative to the total population are left.

Household formation is based on “headship rates”, or the ratio of households to the population as a whole. As the population ages, the rate of household formation increases.

Again, there is no magic formula for projecting the number of households. The simplest way, as with population projections, is to extrapolate past trends into the future and apply informed adjustments as required. Projections may be made for each household size (1 person, 2 persons, 3 persons, and so on) and for each household type (non-family households, childless couples, couples with children, lone parents, and so on).

The following tables may be used to present your projections.

| Table 14: Size of Household Trends and Projections | | | | | | |
|---|----------------|-----------|-----------|-----------|-----------|-------|
| Year | Household Size | | | | | |
| | 1 person | 2 persons | 3 persons | 4 persons | 5 persons | Total |
| 1986 | | | | | | |
| 1991 | | | | | | |
| 1996 | | | | | | |
| 2001 | | | | | | |
| 2006 | | | | | | |
| 2011 | | | | | | |
| 2016 | | | | | | |

Source: Statistics Canada Census of Canada 1986-2001 and estimates by HNA author.

| Table 15: Type of Household Trends and Projections | | | | | | | |
|---|----------------|-----------------------|-------------------|----------------------------|-----------------------|--------------|-----------------|
| Year | Household Type | | | | | | |
| | All Households | Non-family Households | Family Households | Types of Family Households | | | |
| | | | | Childless Couples | Couples with Children | Lone Parents | Multiple Family |
| 1986 | | | | | | | |
| 1991 | | | | | | | |
| 1996 | | | | | | | |
| 2001 | | | | | | | |
| 2006 | | | | | | | |
| 2011 | | | | | | | |
| 2016 | | | | | | | |

Source: Statistics Canada Census of Canada 1986-2001 and estimates by HNA author.

Tenure Choices

Given the number and type of households, what mix of tenure choices (ownership or rental) are required to meet their needs?

Just as the population and number and size of households changes over time, so do the tenure choices of local residents. The trend throughout Canada in the late 1990s, driven by improved economic performance and low interest rates, was a rise in ownership rates at the expense of previously projected rises in rental tenure rates. This trend applies much more to urban centres and may not manifest in rural communities with much smaller housing markets, relatively underperforming economies, and lower incomes.

Once again, information from past Censuses should be examined and the future ratio of owned to rental dwellings should be an informed projection of past trends.

The following table may be used to present your projections.

| Table 16: Tenure Choice Trends and Projections | | | |
|---|-------|--------|-----------------|
| Year | Owned | Rented | Total Dwellings |
| 1986 | | | |
| 1991 | | | |
| 1996 | | | |
| 2001 | | | |
| 2006 | | | |
| 2011 | | | |

Source: Statistics Canada Census of Canada 1986-2001 and estimates by HNA author.

Dwelling Type Choices

Given the number and type of households, what mix of structural type choices are required to meet their needs?

Informed projections can be made of future dwelling types (single-detached houses, semi-detached houses, accessory apartments, apartment buildings <5 storeys, apartment buildings 5+ storeys, movable dwellings) in the same way as the previous projections. Single detached houses typically dominate the choice of housing in rural areas. With housing stock aging and changes in demographics, there may be new opportunities to encourage a broader variety of dwelling types.

It is important to note that individual choices and preferences are not taken into account in this method.

The following table may be used to present your projections.

| Table 17: Structure Type Trends and Projections | | | | | | | |
|--|-----------------|-----------------------|--------------------------------|---------------------|--------------------------------|--------------------------------|-----------------|
| | Total Dwellings | Single-detached house | Semi-detached house/ row house | Accessory Apartment | Apartment building, <5 storeys | Apartment building, >5 storeys | Multiple Family |
| 1986 | | | | | | | |
| 1991 | | | | | | | |
| 1996 | | | | | | | |
| 2001 | | | | | | | |
| 2006 | | | | | | | |
| 2011 | | | | | | | |
| 2016 | | | | | | | |

Source: Statistics Canada Census of Canada 1986-2001 and estimates by HNA author.

New Housing Requirement

Given the tenure and dwelling type choices identified, and current vacancy rates in the community, what new housing must be constructed to meet those demands?

The need for new housing may be projected by examining the previous household and dwelling type projections, and calculating how many of what types of dwellings will be needed to meeting what will be required to accommodate these projections.

It is quite possible that a projection may indicate that there will be a decreased need for one or more types of housing

(6) Potential Market Segments

An assessment of comments from key informants in the community, combined with citizen input at the public meeting and the results of the CHP and the demand projections above, should enable the identification of specific market demand segments in the area. Some segments may have needs not currently met, while others may take advantage of new housing if it were to become available. Some segments will consist of specific populations, such as employees of a major local industry. Other segments will be broader, such as a need for more mobile home parks to meet a general increase in demand.

Each market demand segment should be noted separately, with discussion of the reason(s) that it was identified. The type(s) of housing required to fulfill the needs or wants of each segment should be described, as should any special considerations needed to accommodate their housing needs. **Figure 12** may be modified to show the price points of each of any segments for which Census income data is available. If affordability appears likely to be an issue for any of the market segments, it may be possible to identify future affordable housing needs, and the housing programs and/or local resources that may be utilized to provide for these needs. If new housing is going to be needed, it should be possible to use the same table to estimate what rental rates are reasonable if incomes can be estimated for those in need.

(7) Housing Resource Analysis

Without repeating the CHP descriptions, the HNA analyzes the strengths and weaknesses of the area's housing delivery system. This analysis should:

- 1) identify specific gaps related to the community's housing goals and objectives; and
- 2) discuss whether any lack of resources or technical assistance for community-based housing groups has weakened the institutional structure.

For example, many communities lack nonprofit housing corporations with successful track records in low-rent housing development and management. A less tangible but important element is the local governing body's attitude toward housing. For example, does the zoning by-law support and encourage the development of scattered-site assisted rental housing for low income or special needs people (by permitting their establishment in zones that cover a significant portion of the community)?

The housing resource analysis will also focus on how federal, provincial, and local public policies influence the cost of housing and influence whether affordable units are built, maintained, or improved. **Figure 13** presents a checklist for analyzing how the enforcement or interpretation of local controls affects rental and sale prices of housing. Do the land use and growth controls, building codes, development fees, tax policies, growth limits, and local rent control laws described

earlier in the CHP provide incentives - or hindrances - to affordable housing? In addition, show whether public policies have resulted in increased concentrations of minority or special needs groups in any neighborhood. Members of the housing task force may be able to help with some answers. Others will require input from municipal employees.

Causes of housing unaffordability may differ significantly between rural and urban areas, and should be kept in mind when considering information that may be more specific to urban areas of the country or province. For example, although housing costs may be comparatively lower in smaller communities, proportions of the household budget devoted to property tax, transportation and utility costs may be higher because of lower population densities and commuting. In small towns, higher new-housing prices may be less a factor of restrictive land use regulations than a combination of diseconomies of scale, financing constraints, and costs of public water and sewer line extensions and treatment plant construction.

Table 18: Regulatory Rating Sheet

The author of this rating sheet suggests that 10 or fewer "yes" answers indicate that drastic action is needed, while 15 or more "yes" responses mean that the community probably is not affecting housing costs negatively to a great degree. Modify the questions as needed to fit the community being rated (see also Figure 15).

Yes No

- ___ ___ 1. Is all the land that will be required for residential development over the next five years presently zoned and available for development?
- ___ ___ 2. Does at least one-third of the land zoned for residential purposes permit housing other than single-family detached houses?
- ___ ___ 3. Do any of the residential zones in the zoning ordinance permit townhouses and multifamily housing by right without going through a conditional use, variation, or other approval process?
- ___ ___ 4. Do any zones that permit single-family detached housing also permit attached housing (e.g., townhouses, patio or cluster houses) and manufactured housing?
- ___ ___ 5. Does at least one residential zone provide for a minimum lot size of less than 6,000 square feet (557.4 square meters) for a single-family detached house?
- ___ ___ 6. Do all residential zones allow lot sizes of less than one acre?
- ___ ___ 7. Did less than one-half of the residential subdivisions approved over the last 5 years (or since the current Zoning By-law was adopted, if less) require rezoning first?
- ___ ___ 8. Were more housing units approved for development than dis-approved?
- ___ ___ 9. Of the number of housing units originally proposed in rezoning or subdivision applications, were more than two-thirds approved for development?
- ___ ___ 10. Does it take less than six months for most subdivisions to be approved after the initial application (without considering rezoning)?
- ___ ___ 11. Are less than 10% of the residential rezoning application decisions of the municipality or planning district appealed by neighborhood or citizens' groups?
- ___ ___ 13. Are less than 10 separate permits or approvals required to complete a subdivision from initial application to occupancy?
- ___ ___ 14. Do municipal standards allow normal residential streets to be less than 30 feet (curb to curb)?
- ___ ___ 15. Do zoning and subdivision provisions allow individual houses to be clustered on reduced-size lots and/or with reduced requirements for front, side, and rear yards?
- ___ ___ 16. Can sidewalks on one or both sides of streets be eliminated if other provisions are made for pedestrian paths?
- ___ ___ 17. Can swales, ponds, and other natural features be substituted for (underground) drainage pipe systems?
- ___ ___ 18. Are developers required to provide only those roads, sewer and water systems, parks, school sites, and other facilities that directly serve the specific development being approved?
- ___ ___ 19. Are fees for processing applications and for providing public facilities based on real services and costs of facilities provided?

Note: No single policy or its enforcement will have a major effect on housing costs in the community. Several smaller impacts, however, can combine to reduce costs by as much as 15% of the total.

Source: adapted from AAHE Guidebook, 1992

(8) Collecting New Data to Assess Unmet Needs

As noted earlier, the data necessary to measure or evaluate housing conditions may be unavailable. If updated or complete data are unavailable, primary data collection may be required. Three useful data collection methods are windshield surveys, local housing market/cost studies, and community housing needs surveys.

Windshield Surveys. Housing Task Force members or other volunteers may drive (or walk) through the community's neighborhoods to collect data for the housing needs assessment. A survey that rates structures as good, fair, or poor based on the number and degree of visible housing code violations provides a fast overview of housing conditions within the community. A windshield survey may achieve a variety of other objectives (e.g., make a preliminary identification of deteriorating housing suitable for rehabilitation, assess racial concentrations, or count vacant, boarded-up units). Windshield assessments can also lay the groundwork for developing tours designed to increase awareness of local housing conditions.

A variety of techniques for completing a windshield housing survey are discussed in the following section. Housing advocates caution against using windshield survey data by itself, however. A complete evaluation of housing units for purposes of judging suitability for rehabilitation or demolition must include an interior assessment as well. No correlation may exist between a non-resident's judgement

of the exterior condition and the tenant's perception of the unit's interior and quality of life. Just because it "looks like a slum...."

Information on conducting a windshield survey is contained in **Appendix D**.

Formal Housing Needs Surveys. A community housing needs survey can reveal **perceived or expressed needs** and gather housing preference data not provided by the most recent census. A survey also may be required to obtain data on local housing conditions (e.g., numbers of units with physical deficiencies and without complete plumbing, adequate heating equipment, or safe water supply). Housing surveys may be needed to assess changes and trends that occur between Censuses. **Appendix C** gives a large number of sample questions about housing experience, preferences, adequacy, affordability, cost burdens, and housing assistance/service needs. After giving close consideration to the questions that the survey needs to answer, the most appropriate items should be selected to construct a fairly brief survey.

The housing needs survey should identify both housing preferences and affordability. Housing preferences, cost, and condition data are most useful when correlated with household information about income, age, and family composition. Because a strong preference for single-family homeownership is to be expected, questions about acceptable, but less preferred housing options should be included. Ask what forms of housing people will agree to live in when they can't obtain their first choice. What housing forms are people willing to live near? Second choices

may provide insight on housing alternatives that will be acceptable to community residents.

Survey Methodology Tips

After determining the types of data necessary to assess unmet local housing needs and identifying any gaps between needed and available data, communities must decide:

- 1) which data are most important and feasible to collect; and
- 2) choose a data collection method (e.g., mail or telephone surveys, personal interviews).

The most appropriate method may be dictated by the type and completeness of desired data, and cost and time involved to obtain it.

Given the cost of survey research (if using paid surveyors), a survey of the whole community or even a proportionate sample of all residents may not be feasible. Therefore, the community may consider targeting specific subgroups (e.g., potential first-time homebuyers, persons on the housing authority waiting list, landlords, etc.). If 100% of the community or each target group is not surveyed, the sampling procedure must assure that each person or property in the sample is: 1) selected at random and 2) has an equal chance of being selected.

Preferably, subgroups within the sample (e.g., disabled persons or single parents) should consist of at least 40-50 respondents to be large enough to meet the

assumptions of various statistical procedures. In most situations, ensuring that these subgroups are being reached will require a question in the survey to identify those respondents that fall within a particular group. In small communities, this number may simply be unattainable. In such a situation, it may be wise to conduct a separate survey of all of a particular subgroup.

Organizers should try to obtain a "respectable" survey response rate of at least 50%. A minimum sample size should be at least 20% of the population or households. In very small communities, a higher response rate is required to ensure that the accuracy is acceptable. Follow-up efforts (e.g., telephone re-calls or sending a second copy to nonrespondents a few weeks after the original mailing) are important to increase the questionnaire return rate. Sensitive income or other questions can lower the survey response rate. Assurance of confidentiality is an absolute prerequisite to obtaining complete and correct data. For example, local landlords often are hesitant to divulge information about their units.

As a guide for establishing an acceptable minimum response rate, consult **Figure 14** below. If you wish to determine the statistical accuracy of a given sample size for the population of your study area, an assortment of free online calculators can be found with a quick search on the internet.

Table 19: Margins of Error for Select Survey Sample Sizes for Small Communities

| Community Size (population or # of households) | Sample Size | Statistical Accuracy |
|--|-------------|-----------------------------|
| 100 | 10% (10) | ± 29.4%, 19 times out of 20 |
| | 20% (20) | ± 19.6%, 19 times out of 20 |
| | 50% (50) | ± 9.8%, 19 times out of 20 |
| 500 | 10% (50) | ± 13.1%, 19 times out of 20 |
| | 20% (100) | ± 8.8%, 19 times out of 20 |
| | 50% (250) | ± 4.4%, 19 times out of 20 |
| 1000 | 10% (100) | ± 9.3%, 19 times out of 20 |
| | 20% (200) | ± 6.2%, 19 times out of 20 |
| | 50% (500) | ± 3.1%, 19 times out of 20 |
| 5000 | 10% (500) | ± 4.2%, 19 times out of 20 |
| | 20% (1000) | ± 2.8%, 19 times out of 20 |
| | 50% (2500) | ± 1.4%, 19 times out of 20 |

Phase Five: Setting Goals and Objectives

The preliminary goals established in the mission statement (Phase Two) need to be somewhat skeletal or provisional until the community housing profile and housing needs assessment are completed. Each community must take the initiative in developing its own explicit housing goals and objectives (the "where you want to go"). For example, to bring about optimal conditions, the community may wish to influence private housing consumers', producers', and investors' decisions. To do so, officials may rely on specified public actions relative to local regulatory powers (e.g., land use controls), influence over housing resources (e.g., subdivision approvals), or use of municipal funds.

(1) Range of Responses and Solutions to Housing Problems

As part of Phase Four, gaps in the housing system will probably have been identified. To address the gaps, there are generally two approaches. The first is to change the nature of the demand side of the housing equation. This is difficult, as it means that efforts must be made to increase the incomes of people whose housing needs are not being met by the existing market activities. This means that the community must attract new economic development, which in turn puts more people to work and increases the employment income and overall income of the population. This in turn has the impact of improving the ability of households to

purchase or rent better housing, or to “demand” alternate tenure and structural types not currently on the market. This will be difficult for most small towns and rural communities, and will likely take several years to put into effect.

The second approach is to change the nature of the supply side of the housing equation. Private sector builders and developers respond to market signals and will invest and build in housing that offers higher rates of return. Measures that smaller, local communities can take to direct or steer housing development or investment include:

- alter regulations and decision-making processes so that the costs to builders and developers is reduced;
- alter planning and by-laws to permit a broader range and diversity of housing to be built, such as accessory apartments and basement suites, triplexes and fourplexes, garden suites and granny flats, land lease communities (an updated and more progressive version of the traditional “trailer park”), and condominiums.
- reduce fees for services and permits;
- Engage in land assembly, subdivision, installation of infrastructure (water and sewer) to increase the supply of serviceable land for new housing developments; and
- Provide a range of incentives to build affordable housing, including the sale of municipal owned land at reduced prices, tax holidays for several years on housing that is built and maintained as affordable housing, and density bonuses for affordable units.

(2) Preparation of Draft Report

In Phase Five, the community's housing goals and objectives are finalized and a specific goal statement is completed. While every community must develop its own unique goals, **Figure 15** offers several sample goals and objectives. If the local decision making group states the goals and objectives broadly, then the strategies or actions designed to achieve them should be written in specific, measurable terms. The latter will help with future progress assessments.

If negative housing conditions were evident in the HNA, the Task Force may conclude that certain existing local or provincial policies need to be reformed to remove or reduce the negative effects. Or they may recommend that new policies be enacted to encourage the development and preservation of affordable housing. One example of needed reform may relate to post-World War II policies designed to reduce overcrowding by lowering residential densities. Today, overhousing of older homeowners may suggest a need for policies that encourage the development of accessory dwelling units to better utilize and conserve large, older homes in residential neighborhoods.

The number of goals and objectives that a community can achieve is limited. Thus, if more than five or six major goals are identified, the Housing Task Force, or the authority that initiated the assessment process may need to establish priorities and

concentrate on the few most important goals. A further suggestion is to focus only on goals that are attainable, so that some success is "guaranteed."

Finally, to assure that they (and their results) are mutually reinforcing, housing needs assessment authors must establish the (strength of) relationships of various goals to one another. The goal-setting group may face a challenge in that any goal that involves assisting one group to provide more or better housing in a given area may work in some way(s) to the detriment of other groups in other locations. Resolution of these conflicting goals may or may not be possible--or necessary.

Once a draft document has been prepared, it should be circulated to members of the task force for their comments. Their comments will reflect their own knowledge, and will help round out both the CHP and the HNA. Their questions will help prepare you for the questions that will come once the document is presented to the public.

Table 20: Sample Community Housing Goals and Objectives

Specific, measurable objectives or strategies should be developed so that housing progress can be monitored and evaluated. The following are examples of goals and objectives. Various sources use the terms, "goals, objectives, and strategies," interchangeably.

1. Lieder (1988, p. 382-84) outlines (often implicit) general **goal areas (with accompanying policy avenues or strategies) for a community housing agenda:**

**Community life:* To provide and maintain safe, sanitary, and satisfactory housing together with efficiently and economically organized community facilities to support it.

Policies/Strategies: Manage housing and its development via zoning, subdivision control, building and housing codes. Design and coordinate local facilities, including schools, fire and police stations, parks and roads, to meet housing needs.

**Social and equity concerns:* To provide safe, satisfactory housing opportunities to all households, at costs they can afford, without regard to income, race, religion, national origin, family structure, or disability.

Policies/Strategies: Eliminate exclusionary zoning that prohibits multifamily housing, mobile homes, or other housing for lower income groups. Encourage affordable housing development for low income, minority, and other special population groups. Provide tax abatement programs to aid needy households.

**Stability of production:* To stabilize housing production or reduce fluctuations in construction, ensure a predictable supply of new units, provide steady employment, reduce inflationary trends, and direct a reliable flow of credit into the housing industry.

Policies/Strategies: Housing production and investment are primarily determined by federal policies dealing with the money supply, interest rates, tax codes, and regulation of financial institutions. But local and provincial governments can offer financial incentives or deterrents (e.g., impact fees, moratoria, other slow-growth policies).

**Design and environmental quality:* Plan housing to accommodate household needs, optimize the quality of life, use land and resources efficiently, and create minimal adverse impact on the natural environment.

Policies/Strategies: Design to meet specific human needs (e.g., wheelchair accessibility). Develop/evaluate local regulations to deal with stormwater runoff, flood management, wetlands preservation, protection of endangered species, and preservation of open space, agricultural land and forests. (Provincial and federal regulations may override local policies, however.)

2. **Objectives of the National Homelessness Initiative (NHI) (1999):**

Table 20: Sample Community Housing Goals and Objectives

The stated objectives of the NHI are:

- To develop a comprehensive continuum of supports to help homeless Canadians move out of the cycle of homelessness and prevent those at-risk from falling into homelessness by providing communities with the tools to develop a range of interventions to stabilize the living arrangements of homeless individuals and families— encouraging self-sufficiency where possible—and prevent those at-risk from falling into homelessness.
- To ensure sustainable capacity of communities to address homelessness by enhancing community leadership and broadening ownership, by the public, non-profit and private sectors, on the issue of homelessness in Canada.

Additionally, the NHI hopes to achieve the following outcomes by 2006:

- Enhanced supports and services available to meet the needs of homeless individuals and families and those at-risk of homelessness by facilitating integrated community responses to help improve their living conditions and to help them access and maintain secure accommodation.
- Increased knowledge and understanding of homelessness at the local, regional, and national levels through data collection, research, and the review and assessment of the effectiveness of interventions and by supporting the dissemination and sharing of this information.
- Broader engagement of partners to address homelessness by strengthening partnerships and collaboration with other federal departments, all orders of government, and the private and not-for-profit sectors.

3. Brandon Community Action Plan Objectives (Brandon Homelessness Steering Committee, 2004):

1. To ensure that no individuals are involuntarily on the street, by ensuring that sufficient shelters and adequate support systems are available.
2. To reduce significantly the number and duration of stay of individuals requiring emergency shelters, transitional and supportive housing (through, for example, health services, low cost housing, discharge planning, early intervention, prevention initiatives).
3. To help individuals move from homelessness through to self-sufficiency.
4. To help the community strengthen its capacity to address the needs of its homeless population through effective communication and the ongoing elimination of continuum gaps.
5. To improve the social, health, and economic well being of the community's homeless.

Source: Adapted from AAHE Guidebook, 1992

(3) *Public Presentation*

After comments from task force members have been received, and any necessary changes have been made, the report should be ready for the public. This will still be a draft report, subject to change, and should be clearly marked as such. The official public presentation of the document is similar to the public hearing held during Phase Two.

This second public meeting may be much less formal than the first. The formal presentation may be quite brief, consisting of an introduction to the report and a brief overview of key findings. Following this, the task force members may choose to either hear public comments in a formal setting, or to circulate informally throughout the room, engaging citizens in one-on-one conversations. This second option is recommended, though it will be necessary to have a short meeting with task force members after the public has left for the evening, to ensure that public comments are recorded.

Visual displays can serve a valuable function. Set up around the perimeter of the room, they will encourage the public to circulate and will help focus conversations. Displays may include charts and tables highlighting important information from the CHP and HNA.

After the official presentation of the report, copies should be made available to the public at several central and accessible locations, such as municipal offices or libraries. It may be that many comments are received during this period, from citizens who were unable to attend the meeting, or who felt uncomfortable discussing their concerns in a public forum. Still others may need some time to prepare a response.

(4) *Final Document*

Once public comments have been considered and any changes have been made, the final document will be ready for distribution. Copies should be sent to all task force members, and key public offices.

(5) *The Next Step(s)*

This document has set forth a process for assessing housing needs in your community. Once it is completed, you will find that there are related tasks ahead of you. Typically, these include:

- 1) development of Community Housing Strategies and Action Plans;
- 2) implementing the strategies and plans;
- 3) monitoring the ongoing progress; and
- 4) evaluating the effect of the strategies and plans at regular intervals.

Unless such expertise is available locally, you may wish to engage the services of an experienced housing professional in undertaking these further steps. Someone with knowledge of the fields of planning and housing will be able to guide the development and implementation of strategies, plans, and programs.

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APPENDIX A: COMMUNITY HOUSING PROFILE REPORT

OUTLINE

Note: The following is a suggested outline for the CHP report. It is not necessary to include every section, and you may wish to adapt this outline to incorporate additional information or analysis, or to remove any that is considered unnecessary. For each section, there are suggestions as to what information may be included, and information sources are noted throughout. Sections of text that you may wish to copy directly into your report are *italicized*.

Executive Summary

This will contain a summary of the most important and interesting findings of the study, and is prepared once the rest of the report is completed.

1.0 Introduction

The purpose of a community housing profile (CHP) is to provide an overview of the current housing situation. This profile forms an essential component of the ongoing community housing needs assessment. This information will be used to analyse

locally identified housing concerns, which may eventually lead to the development of a community housing strategy aimed at resolving selected housing concerns.

What are you hoping to accomplish through the CHP? A list of objectives will have been established by the housing needs assessment task force as a result of its initial meeting(s). These objectives should be stated here, as should any specific mandate that has been passed on to the task force by municipal or other authorities.

1.1 Context for the Study

This section should explain why the housing needs assessment has been initiated. Information may be available from key informants who were instrumental in initiating the assessment, task force meeting minutes, and any past housing or related studies that have been undertaken in the community.

What has led to the housing needs assessment being undertaken?

Are there significant economic or social changes occurring in the community? If so, what is occurring as a result of these changes?

Are there any changes that are ongoing or anticipated in the community, and how might those changes impact housing in the community? Are any of these events seen as possible reasons to be especially concerned?

Are there any other current initiatives that are aimed at addressing housing problems in the community?

Have there been initiatives aimed at addressing housing problems in the past? If so, what were the results of those initiatives?

1.2 Study Area

What is the primary geographical area that the study will be focused on?

Has the study looked at any areas beyond the primary area?

How does the study area relate to neighbouring areas? Are housing issues related to the study area's location within a larger regional context? For example, is it a bedroom community of a large employment centre, or it may be the local employment centre attracting commuters from outside. Or perhaps the area contains many seasonal cottage homes? Any such factors should be noted.

Has the study focused special attention on any smaller areas within the primary area?

1.3 Information Sources

List the sources that were used to construct the report. Remember to acknowledge the contributions of any key informants (unless they've requested anonymity).

1.4 Data Limitations

A common limitation is the timeliness of the data. The census data will typically be 1-6 years out of date, due to the 5-year interval between censuses and Statistics Canada's reporting procedures. While no data source can be 100% current, the most recent available census provides most extensive and current data, and will provide a reasonable and accurate picture of the very recent situation. Major events such as a recent increase in migrants to or away from the community may not be reflected, and note should be made of any such events.

Another limitation of Statistics Canada data is its reliance on an assumption that all households have responded to the Census. In fact, Census population estimates are typically less than those provided by Manitoba Health and other agencies, which would appear to indicate that a certain portion of households are not being

represented in the data, perhaps because of such factors as “doubling up” in accommodations or inhabitation of illegal suites or rooming houses.

Some data may not be listed in the list of sources, but will influence the conclusions of the CHP. An example of such data would be a survey that did not have an adequate number of responses to be statistically reliable – it would be irresponsible to report the survey results as conclusive, but opinions expressed on the survey may still be informative.

For rural areas and urban communities with a population of less than 10,000, CMHC rental market surveys are unavailable. As the majority of Manitoba’s municipalities have populations that fall within this range, the CHP template has been prepared without factoring in that information. It may be added for a community that is of sufficient size.

There may be other limitations that are identified during the research.

1.5 Report Outline

The report begins with an analysis of population and household characteristics within the study area. The report then presents an overview of the existing housing stock, followed by analyses of the housing market, supply, and delivery systems. This is followed by a discussion of housing needs.

2.0 Community Housing Profile

If doing a regional study, it is suggested that each community or municipality be considered separately under each subsection. Columns may be added to each table, so that information can be separated by municipality for comparison. Alternatively, this section may be repeated for each community or municipality separately – if this is done, it should be followed by a brief overview of differences between the areas.

Information for some smaller, unincorporated communities may not be available because it is only available at the rural municipality level. In these situations, try to note anecdotal or other information specific to these communities when possible.

It may be necessary to modify the tables provided, to reflect the availability of local information. Tables may be removed if deemed unnecessary, or tables may be added to present additional data of the author's choice. Before you begin, ask yourself what questions have arisen so far; then, ask yourself what information is needed to answer those questions. Don't worry if you have no idea – you can always come back at a later date and insert the relevant information. The CHP will be a work in progress until near the end of the housing needs assessment project.

Dates have been provided for information available for a study undertaken in 2005. Shift the years appropriately for future studies: much of the information comes from Statistics Canada, which conducts a Census every 5 years, with most data being published within two years.

2.1 Housing Supply

The following tables are intended to provide an overview of the local housing supply, and to compare it with the provincial housing supply. After compiling each of the tables below, sit back and look at the information. Ask yourself the following questions:

1. Is there anything that surprises you?
2. What does the table tell you about your community?
3. If there is a comparison with provincial statistics, is there a notable difference?
4. Why does the data indicate what it does? (What is influencing the data?)
5. Does this information relate to any of the housing concerns that have been identified?

The answers to these questions should be noted in the commentary following each table.

2.1.1 Overview of Housing Supply

| Table 1: Dwelling Units by Ownership | | | | |
|---|------------|------------|------------|------------|
| | Study Area | | Manitoba | |
| | # of Units | % of Total | # of Units | % of Total |
| Owned | | | 293295 | 69.5% |
| Rented | | | 128930 | 30.5% |
| Total | | | 422225 | 100.0% |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

How does the distribution of owned versus rented dwelling units in the study area compare to the provincial distribution?

A high proportion of rental housing may be an indicator that there are significant barriers to home ownership in the community. A low proportion of rental housing may indicate the opposite, but may also indicate that there is an inadequate supply to meet community needs.

| Table 2: Dwelling Units by Period of Construction | | | | |
|--|------------|------------|------------|------------|
| Period of Construction | Study Area | | Manitoba | |
| | # of Units | % of Total | # of Units | % of Total |
| Before 1946 | | | 78465 | 18.1% |
| 1946 to 1960 | | | 79475 | 18.4% |
| 1961 to 1970 | | | 73930 | 17.1% |
| 1971 to 1980 | | | 92465 | 21.4% |
| 1981 to 1990 | | | 69275 | 16.0% |
| 1991 to 1995 | | | 20175 | 4.7% |
| 1996 to 2000 | | | 18765 | 4.3% |
| 2001 to present | | | N/A | N/A |
| Total | | | 432550 | 100.0% |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001 and municipal building permit data.

The Census information does not contain the information for buildings constructed since 2001. You will need to obtain this information from the municipal or planning district office. There should be a record of building permits issued for each year since 2000 – most municipalities will keep track of permits for new housing starts separately. Note that there will be some units that were lost since 2001 as well, to demolition, fire, etc. These can usually be tracked through residential demolition permits. If the exact data isn't available, try to get an estimate. If an estimate isn't possible, just work with the Census information above.

A high proportion of older dwellings can indicate increased home maintenance costs and an increased chance of dwellings being in need of repairs. A lack of newer homes may also indicate that the local construction industry may be unprepared to accommodate any sudden increases in the number of new dwellings.

| Table 3: Dwelling Units by Type | | | | |
|---|------------|------------|------------|------------|
| Type | Study Area | | Manitoba | |
| | # of Units | % of Total | # of Units | % of Total |
| Single-detached house | | | 298230 | 68.9% |
| Semi-detached house (duplex) | | | 12945 | 3.0% |
| Row House | | | 13745 | 3.2% |
| Apartment, detached duplex | | | 5730 | 1.3% |
| Apartment, building with 5 or more storeys | | | 37625 | 8.7% |
| Apartment, building with fewer than 5 storeys | | | 55570 | 12.8% |
| Other single-detached house | | | 1110 | 0.3% |
| Moveable Dwelling | | | 7600 | 1.8% |
| Total | | | 432550 | 100.0% |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

How does the distribution of dwellings compare to the provincial totals?

Is there a type of housing that appears to be either lacking or overabundant?

From real estate agents and other key informants, find out what people (both renters and purchasers) are demanding.

| Table 4: Dwelling Units by State of Repair | | | | |
|---|------------|------------|------------|------------|
| State of Repair | Study Area | | Manitoba | |
| | # of Units | % of Total | # of Units | % of Total |
| Regular Maintenance Only | | | 253215 | 58.5% |
| Minor Repairs | | | 131450 | 30.4% |
| Major Repairs | | | 47890 | 11.1% |
| Total | | | 432550 | 100.0% |

Source: Statistics Canada Profile of Census Divisions and Subdivisions, 2001

Note that this information is self-reported. Some renters may not have a good idea of what repairs to their dwelling are needed.

State of repair is key components of core housing need. If a significant number of dwellings units are in need of major repair, occupants may be living in substandard housing conditions and utility and home maintenance costs may be causing them financial hardship.

Are there any barriers to home repair? Are there experienced tradespersons in the community who are capable of undertaking a range of home repairs? These questions may require discussions with the public and key informants.

| Table 5: Residential Housing Stock – (insert year) Value | | | |
|---|--------|-----------------|--------------|
| Assessed Value (\$) | Number | Housing Stock % | Cumulative % |
| 0-10,000 | | | |
| 10,000 - 20,000 | | | |
| 20,000 - 30,000 | | | |
| 30,000 - 40,000 | | | |
| 40,000 - 50,000 | | | |
| 50,000 - 60,000 | | | |
| 60,000 - 70,000 | | | |
| 70,000 - 80,000 | | | |
| 80,000 - 90,000 | | | |
| 90,000 - 100,000 | | | |
| 100,000 - 110,000 | | | |
| 110,000 - 120,000 | | | |
| 120,000 - 130,000 | | | |
| 130,000 - 140,000 | | | |
| 140,000 – 150,000 | | | |
| 150,000+ | | | |
| Total | | | |

Source: Manitoba Assessment Database (MAVAS)

The MAVAS information will be from the most recent assessment, which may be several years out of date. Make sure you note the year.

In analyzing this table, answer the following questions:

- What % are below \$50,000?
- What % are below \$100,000?
- How are dwellings distributed? Is there a broad range, or are there clusters within specific value ranges?
- What is the average assessed value? (in each category, multiply the number of dwellings times the midpoint of the category, add the totals together, then divide by the total number of dwellings)

For Rural Municipalities, farm dwellings are not assessed separately from the remainder of the farm. Note should be made of this in the text. Non-farm dwellings may be identified in the database by searching for the keywords, “non-farm” and “rural residential”.

2.1.2 Rental Unit Supply

| Table 6: Rental Housing By Type (Estimated) | | | | | |
|---|-----------------|-------|---|--------|---|
| Structural type of dwelling | Total Dwellings | Owned | | Rented | |
| | # | # | % | # | % |
| Total – Structural type of dwelling | | | | | |
| Single-detached house | | | | | |
| Semi-detached house (duplexes) | | | | | |
| Row house | | | | | |
| Apartment, detached duplex | | | | | |
| Apartment, building 5 or more storeys | | | | | |
| Apartment, building fewer than 5 storeys | | | | | |
| Other single-detached house | | | | | |
| Movable dwelling | | | | | |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001 and key informants.

It will be necessary to conduct interviews with key informants, most importantly local real estate agents and rental property owners, to obtain an overview and estimate of the type and numbers of dwelling units. The sample community rental housing market survey provided in **Appendix C** may help in compiling your profile.

MAVAS can also be used to identify residences with 2 or more dwelling units, which will complement the information from real estate agent. However, some of these units may be owner-occupied, and some rental units may not be recorded on the MAVAS system.

What dwelling types are the most common source of rental units? What dwelling types are most commonly owned?

Note that the data from Table 6 may not be completely reliable for determining the total number of rental units in the study area, as it relies on key informant interviews that may not identify all rental units in the community.

Who owns the rental units?

Are any designed for specific populations, such as seniors or disabled persons? If so, how many?

MAVAS can also be used to determine the assessed value of multiple-family dwellings, which may give clues as to the age and/or condition of units.

2.2 Housing Market

2.2.1 Community Housing Delivery System

Who is providing housing within the community? What types of housing are they providing?

Who are the private sector suppliers? (examples include individuals, business owners, developers, other large and small business entities)

Who are the public sector suppliers? (examples include the federal and provincial government, service groups, the private not-for-profit sector)

2.2.2 Construction Activity

From the municipal administration, find out how many residential building permits have been issued for each of the past 5 years. How many are for new housing starts? How many of these were for single family, and how many for multiple family dwellings?

| Table 7: Residential Building Permits | | | | |
|--|---------|------------------|-----------------------------|------------------------------------|
| Year | Permits | Value of Permits | New Single Family Dwellings | New Multiple Family Dwelling Units |
| 2001 | | | | |
| 2002 | | | | |
| 2003 | | | | |
| 2004 | | | | |
| 2005 | | | | |
| Total | | | | |

Source: Municipal or Planning District office.

What types of dwellings are being constructed? Are any of these cottages that will only be used by seasonal residents?

From developers, builders, and tradespeople, find out if they see any barriers to building more homes, or affordable housing. If others have identified a need for a specific type of dwelling that isn't being provided, find out why they are not building

it. Is there adequate serviced, developable land? Are there sufficient numbers of skilled tradespeople in the community? Are there any barriers to attracting skilled tradespeople?

Also from developers, builders, and tradespeople, find out what the cost per square foot of new dwellings is. What are building material prices like? Have they been rising or declining? What is the cost of a serviced lot? What is the cost of an unserviced lot? How much does a septic system and well add to the cost of an unserviced lot? What is the price range of a new, 1200 square foot home once the cost of a lot and servicing are factored in?

Are mobile homes included under statistics for single family dwellings? How many mobile homes have been moved into the community during the same time period?

2.2.3 Supply of Undeveloped Lots

This information may be available from municipal employees, but may also require a visual survey to note the number and location of undeveloped lots.

How many serviced lots are available? How many of these are located within the developed community (infill), and how many are in new subdivisions?

Are there any mobile home spaces available? Are they in a mobile home park?

How many unserviced lots are available?

Have plans been made to extend municipal services beyond the existing community? Will these extensions be able to accommodate future subdivisions or to service currently unserviced lots?

Information on the number and type of subdivisions for the past 5-10 years should be obtained from municipal employees or, if necessary, from the local Community Planning Services office of Manitoba Intergovernmental Affairs. These can be recorded on the following table/

| Table 8: Subdivisions | | | | |
|------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| Year | Urban Residential Subdivisions | Urban Residential Lots Created | Rural Residential Subdivisions | Rural Residential Lots Created |
| 2001 | | | | |
| 2002 | | | | |
| 2003 | | | | |
| 2004 | | | | |
| 2005 | | | | |
| Total | | | | |

Source: Municipal, planning district, or Community Planning Services office.

On average, how many residential lots are being created each year?

From developers and builders, find out if they believe that there is an adequate supply of serviced, developable lots in the community.

Where are the lots being created?

From municipal employees, find out approximately how many of the rural residential lots are being created to accommodate existing dwellings on yards that are being subdivided from the surrounding agricultural land.

How does the number of lots being created compare with the number of housing starts and the number mobile homes being moved into the community?

From local real estate agents, find out what the cost range of undeveloped urban and rural residential lots.

2.2.4 Real Estate Activity

From local real estate agents, find out the number and value of residential sales in the community for each of the past several years. Record them on the following table.

| Table 9: Residential Real Estate Sales | | | | | |
|---|------|------|------|------|------|
| Value (\$) | 2001 | 2002 | 2003 | 2004 | 2005 |
| \$0-10,000 | | | | | |
| 10-20,000 | | | | | |
| 20-30,000 | | | | | |
| 30-40,000 | | | | | |
| 40-50,000 | | | | | |
| 50-60,000 | | | | | |
| 60-70,000 | | | | | |
| 70-80,000 | | | | | |
| 80-90,000 | | | | | |
| 90-100,000 | | | | | |
| 100-110,000 | | | | | |
| 110-120,000 | | | | | |
| 120-130,000 | | | | | |
| 130-140,000 | | | | | |
| 140-150,000 | | | | | |
| 150,000+ | | | | | |
| Average Value | | | | | |

Source: MLS

Average value may be calculated by multiplying the number of sales in each category by the midpoint (for the category 80,000 – 90,000, the midpoint would be 85,000), adding together the results, then dividing the total by the total number of sales. If a significant proportion of sales are for more than \$150,000, it may be necessary to add rows for values of 150-160,000, 160-170,000, and so on until the majority of sales are accounted for.

How do sale prices compare to assessed values?

Are dwellings selling for more or less than their assessed value (real estate agents will be able to provide this information)? If prices are inflated, this may lead people

to construct new homes. If prices are deflated, it may make building a new home less attractive.

Have sale prices been increasing or decreasing over the years examined? Have the number of units sold been increasing or decreasing? If so, by how much?

How many dwellings sell for less than \$50,000? How many sell for less than \$100,000?

From the multiple listing database and local real estate agents (to obtain information on exclusive listings), obtain a list of current listings. Record the information on the following table.

| Table 10: Current Residential Real Estate Listings | | |
|---|----------|---------------------|
| Value (\$) | Listings | % of Total Listings |
| 0 – 10,000 | | |
| 10,000 – 20,000 | | |
| 20,000 – 30,000 | | |
| 30,000 – 40,000 | | |
| 40,000 – 50,000 | | |
| 50,000 – 60,000 | | |
| 60,000 – 70,000 | | |
| 70,000 – 80,000 | | |
| 80,000 – 90,000 | | |
| 90,000 – 100,000 | | |
| 100,000 – 110,000 | | |
| 110,000 – 120,000 | | |
| 120,000 – 130,000 | | |
| 130,000 – 140,000 | | |
| 140,000 – 150,000 | | |
| 150,000 + | | |
| Total | | 100 |

Source: Key informants (MLS & local real estate agents)

If a significant proportion of sales are for more than \$150,000, it may be necessary to add rows for values of 150-160,000, 160-170,000, and so on until the majority of sales are accounted for.

How many dwellings are currently on the market, and what is the average asking price? How does average asking price compare to average selling prices and assessment values? Do there appear to be a range of properties entering the market? How are the listings distributed geographically within the community?

From real estate agents, find out what types of dwellings (including multiple family and mobile homes) are in demand, and at what price range? Are these demands being met? Is there too much or too little of any types or prices of homes?

Approximately what % of the community's dwelling units have changed ownership over the period examined? (compare with Census information)

It may be difficult to identify all listings in rural municipalities, or to obtain accurate statistics on sales in recent years, due to the increased likelihood of listings being with realtors from neighbouring communities outside the study area. If this is the case, and you are unable to contact them for their input, this should be noted in the text.

2.2.5 Mortgage Market Trends

What mortgage rates are offered by local financial institutions? What mortgage rates are offered by other sources, such as mortgage brokers? Have rates been changing, and if so, in what direction?

2.2.6 Rental Vacancy Rates and Rent Levels

From interviews with real estate agents and perusal of newspaper listings, determine approximately how many units are currently for rent. Compare

newspaper listings for the past 1-2 months – how many are typically advertised, and how does this number compare with the number of current listings? Compare the number currently for rent with the number of rental units in the community to determine the vacancy rate.

| Table 11: Rental Market Vacancy Rates and Rents (Estimated) | | | |
|--|------------------------|--------------------------|--------------------------|
| | # of Units (Estimated) | Vacancy Rate (Estimated) | Average Rent (Estimated) |
| Bachelor | | | |
| 1 Bedroom | | | |
| 2 Bedroom | | | |
| 3+ Bedroom | | | |
| Total | | | |

Source: Key informants.

How do rents compare for different types of units? (Bachelor, 1BR, 2BR, 3BR, etc.)

What types of units are available? What types are on the market?

Determine the range of rental rates in the community. Are utilities typically included or not?

Discuss the figures arrived at in section 2.1.2 with informants. People working with social assistance clients and other special needs populations may have experience from helping their clients in the local housing market. Any stories of people who are unable to find suitable rental accommodations should be noted. From these

anecdotal sources, you may be able to answer questions as to particular types of units and/or price ranges that are in demand.

2.2.7 Household Distribution in Dwellings Other than Single-Detached

| Table 12: Households Living in a Dwelling Other than Single-Detached, by Household Type | | | | | | | |
|--|----------------|---------------------|---|---|---|--|---|
| Household Type | All Households | All Other Dwellings | | Ownership Households in "Other Dwellings" | | Renter Households in "Other Dwellings" | |
| | # | # | % | # | % | # | % |
| Total households | | | | | | | |
| Family households | | | | | | | |
| One-family households | | | | | | | |
| Married couples with children | | | | | | | |
| Married couples without children | | | | | | | |
| Common-law couples with children | | | | | | | |
| Common-law couples without children | | | | | | | |
| Lone-parents | | | | | | | |
| Multiple-family households | | | | | | | |
| Non-family households | | | | | | | |
| One person only | | | | | | | |
| Two or more persons | | | | | | | |

Note: "Other dwellings" include movable dwellings, semi-detached houses, row houses, other single-attached houses, apartment or flats in detached duplex, and apartments in a building that has less than five storeys.

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

What types of households are most likely to be in other types of dwellings?

What types of households are more likely to own other types of dwellings?

What types of households are more likely to rent other types of dwellings?

2.3 Housing Delivery System

2.3.1 Land Use & Growth Controls

This information may be obtained from the municipal administration.

Is the community part of a Planning District?

If the community is not part of a Planning District, does the community have a Development Plan? When was it adopted?

When was the community's zoning by-law adopted?

How are mobile homes accommodated within the municipal zoning by-law? What zones are they allowed in? Is there a specific zoning for mobile home parks?

Has anyone expressed complaints or concerns about the current zoning by-law?

Zoning-related concerns may be expressed at public hearings.

2.3.2 Building Code Enforcement

Who enforces the building code in the municipality?

Has anyone expressed concerns about building code enforcement in the community?

2.3.3 Development Fees

From municipal employees, obtain a list of development fees. These will include fees for subdivisions, building permits, and sewer and water connections. Also find out any fees related to location of a mobile or modular home.

Development fees may include development permits, building permits, water or sewer connection charges, subdivision fees, the cost of registering a deed or document, or plan of subdivision, or a deed transfer tax. The listed fees must be development-specific. Taxes and water rates are listed elsewhere.

From local builders and developers, find out if there are other, non-municipal fees, such as provincial permits for septic systems. Add these fees to the list. Find out if

they believe the various fees to be low, reasonable, or high. Do the fees affect their ability to develop residential properties?

From local real estate agents, or the owners of mobile home parks, find out the range of lot or pad rental fees for mobile or modular homes.

Charging too much for various fees and services may make it cost prohibitive for local builders and developers. Undercharging, or providing services free of charge, means that the tax payer is covering the costs through local taxes, and those costs must be taken from other budget areas, or covered through higher taxes.

A recent study of the effects of these costs in larger municipalities across Canada revealed a wide range of approaches and impacts (Lampert, 2002). The weighted average of levies, fees, charges, and taxes is 13.6% of the cost of building a house, and 12.6% per unit of multi-unit residential building.

How do local builders and developers feel about fees that are charged in the study area?

2.3.4 Municipal Services / Facilities

From municipal employees, obtain a list of services supplied and facilities administered by the municipality

2.3.5 Property Tax Policies

From municipal employees, obtain the mill rate for residential properties.

How does this rate compare to neighbouring communities? (it may be necessary to contact the neighbouring municipalities)

Has anyone stated opinions about the tax rate?

2.3.6 Government Assistance Programs

The provincial government administers a variety of housing assistance programs for people with lower incomes and in need. The most common programs at present (spring, 2005) are presented in the following table. Not all of these programs may be available to your community.

| Table 13: Government Assistance Programs | | |
|---|---|-------------------------------------|
| Provider | Program | Program Type |
| Manitoba Housing Authority (MHA) | Public Housing | Subsidized Rental Accommodations |
| Manitoba Housing and Renewal Corporation (MHRC) | Sponsored Managed Public Housing | Subsidized Rental Accommodations |
| Manitoba Family Services and Housing | Private Non-Profit Program | Subsidized Rental Accommodations |
| | Rural and Native Housing Program (RNH) | |
| | Urban Native Non-Profit Housing Program | |
| | School Tax Assistance for Tenants 55 Plus (STAT 55+) | Rent Assistance |
| | Shelter Allowance for Elderly Renters (SAFER) | |
| | Shelter Allowance for Family Renters (SAFFR) | |
| | Complementary Assistance Program (CAP) | Co-operative Housing Assistance |
| | Co-operative Housing Program | |
| | Index-Linked Mortgage (ILM) Co-operative Housing Program | |
| Affordable Housing Initiative (AHI) | Rent Supplement Program (RS) | Subsidized Rental Accommodations |
| | Emergency Repair Program (ERP) | Home Repair / Renovation Assistance |
| | Home Adaptations for Seniors' Independence (HASI) Program | |
| | Homeowner Emergency Loan Program (HELP) Repair / Conversion Program | |
| | Residential Rehabilitation Assistance Program (RRAP) | |
| | Shelter Enhancement Program (SEP) | |
| | Repair / Conversion Program | Affordable Housing Supply Programs |
| | Homebuyer Down Payment Assistance Program | |
| | New Homeownership Supply Program | |
| | New Rental Supply Program | |

Source: Province of Manitoba, 2005

Affordable Housing Initiative - a federal/provincial funded program that funds affordable housing programs that support new rental housing, homeownership opportunities, the rehabilitation of existing housing, and the conversion of non-residential buildings to provide housing.

The Manitoba Housing Authority (MHA) was incorporated in 1992, and maintains some housing in rural Manitoba. The objective of the MHA is to provide quality affordable housing options to low-income seniors, single persons, families, and persons with special housing needs, including crisis shelters for victims of family violence, who could not otherwise afford adequate housing in the private rental market for less than 30% of their total household income.

Northern Housing Strategy – a partnership between MHRC and northern/Aboriginal organizations, to develop a strategic approach to address housing needs in the North.

To determine if any programs have been cancelled, or any additional programs have been made available, contact:

Employment, Income and Housing Division

201 - 280 Broadway

Winnipeg MB R3C 0V8

Phone: (204) 945-3038

Email: eih@gov.mb.ca

Housing Income Limits (HILs) are used to calculate eligibility for housing assistance in a social housing unit or through a rent supplement unit in the private sector. The size of unit required is based on household size, and the income threshold for eligibility is set by the province. The threshold could be considered as a measure below which households are in a low income situation. The HILs for Manitoba for 2005 are detailed in the following table.

| | 1 Bedroom | 2 Bedrooms | 3 Bedrooms | 4+ Bedrooms |
|-------------------------------------|--------------|---------------|---------------|----------------|
| City of Winnipeg and catchment area | \$21,000 | \$26,500 | \$35,000 | \$40,500 |
| Urban / rural market areas | \$18,500 | \$24,000 | \$29,000 | \$32,500 |
| Non-market areas | \$35,500 | \$37,500 | \$40,000 | \$43,000 |

Source: Province of Manitoba, 2005

Current HILs and lists of communities included in each of the above areas can be found on the province's website at: <http://www.gov.mb.ca/fs/housing/hil.html>

With help from your local Manitoba Housing Authority office, compile a list of social housing and rent supplement units in the community. Find out the current waiting lists of qualified applicants for social housing. Waiting lists will not provide a full

picture of the potential demand, as many eligible households may not put themselves on a list. They may be living in housing conditions or situations that they are willing to accept, but may be below affordability, suitability, and adequacy standards. Other households may not be aware of the need to place themselves on a waiting list, or may have chosen not to for other reasons.

If possible, list not only the length of waiting lists, but also the types of families and/or special needs individuals represented.

The ratio of households on waiting lists, to the number of units available, can give us a clue as to a minimum number of additional units that could be utilized, and the type(s) of units that are most in demand. Input from social housing providers will be valuable in describing what types of units are needed.

2.3.6.1 Co-operative Housing

Are there any housing co-operatives within the community? If so, find out from the co-operative how many units, and what type of units, form the co-op. Are any of the units subsidized? Is there a waiting list for joining the co-op? Are there any plans to expand the co-op in the future?

The following programs are available to encourage subsidized housing co-operative units.

The Complementary Assistance Program (CAP), funded by MHRC, provides assistance to housing co-operatives, to lower housing charges for income-tested occupants who meet income eligibility criteria.

The Co-operative Housing Program supports the operation of non-profit co-operative that were developed to provide housing for members, who are typically low to moderate income households.

The Index-Linked Mortgage (ILM) Co-operative Housing Program supports the operation of non-profit co-operatives that were developed to provide housing for moderate income members. Members purchase equity shares in the project and collectively become owners and managers of the building. A specified portion of residents will be eligible to receive assistance through the Rent Supplement Program or Complementary Assistance Program (detailed below).

2.3.6.2 Shelter Allowance and Financial Assistance

The provincial government provides financial assistance for basic living costs to people who are unable to generate sufficient income for themselves. The shelter allowance is provided to allow the household to find a place to live in the private marketplace. Provincial financial assistance for basic living costs is to provide a very modest amount of money to cover the costs of a few basic items such as food

and clothing. Other types of financial assistance are available for specific purposes, such as day care, education, and emergency heat and electricity, if and when a household is in need and meets the criteria, subject to available funds.

Eligibility varies, depending on the shelter allowance program.

For the Shelter Allowance For Elderly Renters (SAFER), more than 25% of household income must be spent on rent, the applicant or spouse must be at least 55 years of age, the applicant must be a renter in Manitoba, a Canadian citizen or a landed immigrant, have a valid Manitoba Health Registration Number, and be a single renter with an annual income of less than \$17,640 or a couple with annual income less than \$19,800.

For the Shelter Allowance for Family Renters (SAFFR), more than 25% of household income must be spent on rent, the applicant must be a renter in Manitoba, a Canadian citizen or a landed immigrant, have one or more dependants under the age of 18, be receiving the Child Tax Benefit, have a valid Manitoba Health Registration Number, and be in a two person household with an annual income of \$19,380 or less, a three person household with an annual income of \$20,940 or less, or be in a four or more person household with an annual income of \$21,780 or less.

The following are the rates for 2005. You may wish to update these by obtaining more recent information from:

Provincial Services

Manitoba Family Services and Housing

102 - 114 Garry Street

Winnipeg MB R3C 1G1

Phone: (204) 945-2197

Toll-free: 1-877-587-6224

Fax: (204) 945-3930

| Table 15: Manitoba Monthly Shelter Allowance Maximums | | |
|--|-----------------------------|------------------------|
| Household Size | Housing Status of Household | |
| | Maximum Benefit | Maximum Claimable Rent |
| SAFER | | |
| 1 | \$170 | \$405 |
| 2 | \$170 | \$455 |
| SAFFR | | |
| 2 | \$180 | \$445 |
| 3 | \$180 | \$480 |
| 4 | \$180 | \$500 |

Source: Province of Manitoba, 2005

How do the maximum claimable rents compare with the rents being charged for units in the study area? From key informants who work with social assistance clients, find out if these households have difficulty finding accommodations. Do these households have difficulty covering expenses in addition to rent (such as heating and electricity)?

2.3.6.3 Rental Assistance Programs

The following programs are intended to ease the cost burden rental housing for those who cannot afford market rates.

The Rent Supplement Program (RS) is funded by AHI and designed to assist low and moderate income families and elderly households to obtain suitable housing in the private rental sector and in non-profit housing projects. The province subsidizes the difference between the approved market rental rate charged by the landlord and the rent-geared-to-income rate paid by a qualifying tenant.

The Rural and Native Housing Program (RNH), funded by the Province and the federal government, provides housing for lower income families in rural Manitoba. Tenants and homeowners pay no more than 25% of their family income toward housing. Property Management Agreements between MHRC and housing providers facilitate management of the housing stock. The Manitoba Metis Federation (MMF) manages 1,673 units, while the Wabowden Housing Board manages 63 units in Wabowden and Sagemace Housing Inc. manages 138 units in Camperville.

School Tax Assistance for Tenants 55 Plus (STAT 55+) provides an annual grant of up to \$175/year to tenants aged 55 years or older who have a net income of less than \$23,800, to offset the school tax portion of rental costs.

2.3.6.4 Repair Programs

The Province offers several repair and renovation programs to help low income households (who meet income and need criteria) address their housing problems and make their homes more livable, safe, and healthy.

The Emergency Repair Program (ERP) provides financial assistance to low-income, rural homeowners by providing a forgivable loan of up to \$9,000 to pay for emergency repairs in the home to ensure the occupants' continued safety. To be eligible, the home must be located in a rural Manitoba area with a population of fewer than 2,500, the applicant must own and occupy the property as a principle residence on a year-round basis, total gross household income must be below the HIL, and the home must require an emergency repair which, if left unattended, would jeopardize the health and safety of the occupants.

The Home Adaptation for Seniors' Independence (HASI) Program provides a forgivable loan of up to \$3,500 to homeowners and landlords to carry out minor home adaptations/changes that help low-income seniors experiencing difficulties with daily living activities in the home. Homeowners and landlords may be eligible if the senior occupant is 65 years of age or older, at least one member of the household is a senior with age-related difficulties affecting daily living activities, the tenant's gross household income is below the HIL, and the home receiving adaptations/changes is the resident's permanent residence.

The Homeowner Emergency Loan Program (HELP) provides an interest-free loan of up to \$3,000 to low-income homeowners for emergency repairs in the home to ensure the occupants' safety. A homeowner is eligible if he/she occupies the property as a principle residence on a year-round basis, their total gross household income is below the established HIL, they are ineligible for financial assistance from any other source, and the home requires an emergency repair which, if left unattended, would jeopardize the health and safety of the occupants. The homeowner must agree to allow MHRC to register a caveat against the property, or to register it under the Personal Property Registry Act, to provide loan security.

The Affordable Housing Initiative (AHI) Repair/Conversion Program is intended to complement other renovation programs and will enable eligible landlords and property owners, entrepreneurs, nonprofit organizations, and co-operatives to improve existing housing and rental stock in Manitoba for low- to moderate-income families. The funding must be used to repair severely deteriorated rental properties where the repairs required are beyond what would be addressed under other funding programs and where without the repairs, the rental property would be lost from the housing stock within five years. The rental conversion portion provides assistance to convert non-residential properties into affordable rental housing. Homeowners must own and occupy their homes and have a total annual household income at or below the AHI maximum household income limit. The home must be valued at less than \$125,000. Rental properties must be self-contained units occupied by low- to moderate-income tenants, rental rates must be at or below the established median market rents and remain so for at least 15

years. Repairs must be related to structural, heating, electrical, plumbing, or fire safety work.

The Residential Rehabilitation Assistance Program (RRAP) is cost-shared between the federal and provincial governments, designed to assist homeowners with needed renovations. The maximum grant (in the form of a forgivable loan) in 2005 is between \$24,000 and \$28,000 per unit for the Rental RRAP, and between \$16,000 and \$19,000 per unit for the Homeowner RRAP, Rooming House RRAP, and RRAP for Persons with Disabilities.

The Shelter Enhancement Program (SEP) contains two components – Renovations and New Programs. Sponsors of existing shelters for victims of family violence can receive financial assistance for repairing or improving the property to an acceptable standard of health, safety, and security for occupants, as well as accessibility for persons with disabilities.

From Manitoba Family Services and Housing, find out approximately how many of each type of grant is made per year, and the length of waiting lists.

2.3.6.5 Home Purchase Programs

The following programs are available to assist low to moderate income households in the purchase of a home.

The Homeowner Down Payment Assistance Program is an Affordable Housing Initiative (AHI) program that helps first-time homebuyers access new or recently renovated affordable housing, developed under the AHI, by providing financial assistance for a down payment.

Mortgage Loan Insurance is offered by CMH and enables applicants to purchase a house or rental residential property with as little as 5% down. This program is offered through most financial institutions. It can also be used for renovations, and special programs offer benefits for energy-efficient homes.

The New Homeownership Supply Program is an AHI-funded program that helps low to moderate income renters such as urban families, off reserve aboriginal people, northern residents, low-income seniors, persons with disabilities, and new immigrants afford a mortgage down payment to purchase their first home.

2.3.6.6 Rental Housing Development Funding

The following programs are intended to encourage and enable private and non-profit housing developers who wish to develop affordable housing units, and would likely play a key role in strategies that emerge for providing additional housing if housing needs are identified in the community.

New Rental Supply (NRS) is an AHI-funded program that works with the private sector, non-profit, and co-operative organizations, providing access to capital funding to help develop a new supply of rental stock.

The Private Non-Profit Program supports the operation of private non-profit organizations, such as service clubs or church groups, that develop housing primarily for low to moderate income households.

The Shelter Enhancement Program (SEP) contains two component – Renovations and New Programs. Private non-profit corporations or individuals representing an organization to be incorporated in the future can receive funding to provide women and children or youth who are victims of family violence with interim shelter.

Sponsor Managed Public Housing provides adequate publicly owned rental housing accommodation for individuals and families of low income within their financial capacities. Projects are owned by MHRC, but are “sponsor managed” by the service clubs.

2.4 Population and Household Characteristics

2.4.1 Population by Age Group

| Table 16: Population by Age Group | | | | |
|-----------------------------------|------------|-----------|----------|-----------|
| Age Group | Study Area | | Manitoba | |
| | # | % of Pop. | # | % of Pop. |
| 0-14 | | | 233715 | 20.9% |
| 15-24 | | | 153270 | 13.7% |
| 25-34 | | | 143175 | 12.8% |
| 35-44 | | | 177130 | 15.8% |
| 45-54 | | | 155710 | 13.9% |
| 55-64 | | | 100160 | 8.9% |
| 65-74 | | | 78565 | 7.0% |
| 75-84 | | | 56875 | 5.1% |
| 85+ | | | 20980 | 1.9% |
| Total | | | 1119580 | 100.0% |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

How does the study area compare to the province? Are there more or less youth or seniors?

Does the age distribution indicate an aging population, or one that is being rejuvenated?

What are the major factors affecting the age distribution? What age groups are being attracted to the community? What groups are leaving the community?

2.4.2 Size of Households

| Table 17: Size of Households | | | | |
|-------------------------------------|------------|-----------|----------|-----------|
| Household Size | Study Area | | Manitoba | |
| | # | % of Pop. | # | % of Pop. |
| Total private households | | | 432555 | 100.0% |
| 1 person | | | 121950 | 28.2% |
| 2 persons | | | 139505 | 32.2% |
| 3 persons | | | 63570 | 14.7% |
| 4-5 persons | | | 92365 | 21.4% |
| 6 or more persons | | | 15160 | 3.5% |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

2.4.3 Population and Household Changes 1981-2001

| Table 18: Population and Household Change 1981-2001 | | | | |
|--|------------|----------|------------|----------|
| Year | Population | | Households | |
| | # | % Change | # | % Change |
| 1981 | | N/A | | N/A |
| 1986 | | | | |
| 1991 | | | | |
| 1996 | | | | |
| 2001 | | | | |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

Have the population and number of households been increasing or decreasing?

Households are a better indication of the overall number of dwelling units being required. Changing household structures may mean that the demand for dwelling units is increasing at a greater or lesser rate than the rate of population change.

2.4.4 Aboriginal

| Table 19: Population by Aboriginal Origin | | | | |
|--|------------|-----------|----------|-----------|
| | Study Area | | Manitoba | |
| | # | % of Pop. | # | % of Pop. |
| Total population | | | 1103700 | 100.0% |
| Aboriginal / North American Indian | | | 102560 | 9.3% |
| Metis | | | 50165 | 4.6% |
| Other Aboriginal | | | 7525 | 0.7% |

Note: Based on 20% sample data – total Manitoba population does not correspond directly with provincial population as reported above.

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

The presence of a significant First Nations population may indicate the need to involve representatives of that community on the task force, if they are not already represented.

A significant First Nations population may also create opportunities to partner with local First Nations. Programs aimed specifically at housing for First Nations may become accessible.

2.4.5 Migration

| Table 20: Residents by Mobility Status | | | | |
|---|------------|----|----------------|---------------|
| | Study Area | | Manitoba | |
| | # | %. | # | %. |
| Total population 1 year and over | | | 1090115 | 100.0% |
| Lived at same address 1 year ago (Non-movers) | | | 942240 | 86.4% |
| Lived in same municipality 1 year ago, but changed address (non-migrants) | | | 98145 | 9.0% |
| Lived elsewhere in Manitoba 1 year ago (intraprovincial migrants) | | | 28900 | 2.7% |
| Lived in different province/ territory 1 year ago (interprovincial migrants) | | | 13715 | 1.3% |
| Lived outside Canada 1 year ago (external migrants) | | | 7120 | 0.7% |
| Total population 5 years and over | | | 1032500 | 100.0% |
| Lived at same address 5 years ago (Non-movers) | | | 631515 | 61.2% |
| Lived in same municipality 5 years ago, but changed address (non-migrants) | | | 255255 | 24.7% |
| Lived elsewhere in Manitoba 5 years ago (intraprovincial migrants) | | | 82795 | 7.6% |
| Lived in different province/ territory 5 years ago (interprovincial migrants) | | | 42600 | 4.1% |
| Lived outside Canada 5 years ago (external migrants) | | | 20340 | 2.0% |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

How mobile is the local population? Increased mobility equals more home purchases and residents attracted to the community will help to stabilize or increase the population.

2.5 Households With Affordability and Other Housing

Problems

Household maintainer refers to the person or persons in the household who pay the rent, or the mortgage, or the taxes, or the electricity, etc., for the dwelling. Lack of additional maintainers can contribute to the inability of renter households to move up to ownership.

| Table 21: Age Groups of Primary Household Maintainer by Number of Household Maintainers and Tenure | | | | | | | |
|---|---------------------------------------|------------------------|---|-------------------------|---|---------------------------------|---|
| Age groups of primary household maintainer | Total number of household maintainers | 1 household maintainer | | 2 household maintainers | | 3 or more household maintainers | |
| | # | # | % | # | % | # | % |
| OWNERS | | | | | | | |
| Under 25 years | | | | | | | |
| 25-34 years | | | | | | | |
| 35-44 years | | | | | | | |
| 45-54 years | | | | | | | |
| 55-64 years | | | | | | | |
| 65-74 years | | | | | | | |
| 75 years and over | | | | | | | |
| RENTERS | | | | | | | |
| Under 25 years | | | | | | | |
| 25-34 years | | | | | | | |
| 35-44 years | | | | | | | |
| 45-54 years | | | | | | | |
| 55-64 years | | | | | | | |
| 65-74 years | | | | | | | |
| 75 years and over | | | | | | | |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

How do rental households compare to owner households? How do younger and older households compare?

2.5.1 Housing Affordability Measures

| Household Types | Number of Households | | | Households spending 30% or more of income on housing costs | | |
|----------------------------|----------------------|--------|---------|--|--------|---------|
| | All | Owners | Renters | All | Owners | Renters |
| All | | | | | | |
| One-family households | | | | | | |
| Multiple-family households | | | | | | |
| Non-family households | | | | | | |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

What proportion of households pay 30% or more of their monthly income for housing costs? What type of household is most likely to pay more than 30%?

These households can be considered to be in core housing need if their incomes are too low for them to afford the average market rent in the private market. In other words, if they have sufficient income to afford the average rent (see Table 11), then they would not be considered “in need”. However, this basic model of determining “core housing need” related to the affordability issue is slightly misleading. It assumes that there are vacant units available in the private market at or below the average market in a size (# of bedrooms) required by the household, and that the quality of the unit is sufficient to meet the needs of the household (to avoid paying high utility costs).

If average rents have changed significantly since the last census, you may wish to estimate the current average rent in this and other sections. How do rents compare to those reported by real estate agents and in the newspaper?

What annual income would be required for the average rent (see Table ?.) to be less than 30% of monthly income? (multiply average rent by 40)

Are there enough rental units available at or below the average rent level to accommodate households at this income level who are looking for an affordable unit?

What is the general state of repair of rental units?

From key informants, find out if operating costs for rental units tend to be high.

Note: This assumes that households can realistically afford to pay the maximum of 29.9% of income for rent.

2.5.2 Low Income Measures and Populations at Risk

To document the income challenges faced by individuals and households, indicators of low incomes which restrict the ability of households to address housing affordability problems are examined.

| Table 23: Composition of Total Income | | |
|--|------------|----------|
| Total Income in 2000 | Study Area | Manitoba |
| Employment Income % | | 75.3% |
| Government transfer payments % | | 13.4% |
| Other % | | 11.3% |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

How do government transfer payments compare to income? How does the study area compare to the province as a whole?

| Table 24: Average and Median Income, Families and Households | | |
|---|------------|---------------|
| Income Characteristics (Year 2000) | Study Area | Manitoba |
| All census families | | 302850 |
| Average family income \$ | | \$59005 |
| Median family income \$ | | \$50934 |
| All census couple families | | 253695 |
| Average family income \$ | | \$64223 |
| Median family income \$ | | \$55885 |
| All census married couple families | | 224055 |
| Average family income \$ | | \$65851 |
| Median family income \$ | | \$57246 |
| All census common-law couple families | | 29635 |
| Average family income \$ | | \$51908 |
| Median family income \$ | | \$45262 |
| All census male lone-parent families | | 9065 |
| Average family income \$ | | \$39448 |
| Median family income \$ | | \$34113 |
| All census female lone-parent families | | 40100 |
| Average family income \$ | | \$30415 |
| Median family income \$ | | \$24966 |
| All non-family person 15 years and over | | 168650 |
| Average income \$ | | \$24221 |
| Median income \$ | | \$18708 |
| All private households | | 432550 |
| Average household income \$ | | \$50756 |
| Median household income \$ | | \$41661 |
| All one-person private households | | 121760 |
| Average household income \$ | | \$25979 |
| Median household income \$ | | \$20020 |
| All two or more person private households | | 310790 |
| Average household income \$ | | \$60464 |
| Median household income \$ | | \$52250 |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

Median income provides a more accurate reflection of income distribution (half of the households are above, and half are below the median), while average income is often higher than the median income because of the presence of several or

many exceptionally high income earners who “pull” the average income above the median.

How do families compare to non-families? How do couples and common-law couples compare to lone-parent families? What household types have the lowest average and median incomes? How does the community compare with the province as a whole?

How do median incomes compare with the threshold required for affordable rent identified above? Of special concern are median incomes that fall below the income required to afford an appropriately-sized rental unit.

| Table 25: Distribution of Total Income by Family Type | | | |
|--|-----------------|----------------------|--------------------|
| Income Range | Couple Families | Lone-Parent Families | Non-Family Persons |
| less than \$10,000 | | | |
| \$10,000 - \$14,999 | | | |
| \$15,000 - \$19,999 | | | |
| \$20,000 - \$24,999 | | | |
| \$25,000 - \$24,999 | | | |
| \$30,000 - \$34,999 | | | |
| \$35,000 - \$39,999 | | | |
| \$40,000 - \$44,999 | | | |
| \$45,000 - \$49,999 | | | |
| \$50,000 - \$59,999 | | | |
| \$60,000 - \$69,999 | | | |
| \$70,000 - \$79,999 | | | |
| \$80,000 - \$89,999 | | | |
| \$90,000 - \$99,999 | | | |
| \$100,000 - \$149,999 | | | |
| \$150,000 - \$199,999 | | | |
| \$200,000 or more | | | |
| Total | | | |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

What proportion of each type of family fall in the lowest income brackets? What proportion fall below income thresholds for being eligible for housing programs?

| Table 26: Number and Characteristics of Lone-parent Families | | | | |
|---|------------|---|--------------|----------------|
| Lone-parent Characteristics | Study Area | | Manitoba | |
| | # | % | # | % |
| Total lone-parent families¹ | | | 49160 | (16.2%) |
| Female parent | | | 40100 | 81.6% |
| 1 child | | | 23525 | 47.9% |
| 2 children | | | 10970 | 22.3% |
| 3 or more children | | | 5605 | 11.4% |
| Male parent | | | 9060 | 18.4% |
| 1 child | | | 5840 | 11.9% |
| 2 children | | | 2290 | 4.7% |
| 3 or more children | | | 925 | 1.9% |

¹Total lone-parent families as a percent of total families. All other percentages are as a percent of total lone-parent families.

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

Lone-parent families are particularly vulnerable because they have only one person contributing to household income, and they tend to have fewer social and family networks to assist with household activities such as child care.

How does the study area compare to the province for incidence of lone-parent families?

How many lone-parent families have more than one child? If the children are of opposite genders, then they require separate bedrooms past the age of five years, necessitating a larger dwelling unit (3 bedrooms) or a less satisfactory compromise such as the parent sleeping on the couch.

| Table 27: Incidence of Low Income | | | | |
|---|------------|---|----------|-------|
| Low Income Characteristics (2000 income) | Study Area | | Manitoba | |
| | # | % | # | % |
| Total – Economic Families – 20% Sample Data | | | 289810 | |
| Low income | | | 38565 | 13.3% |
| Total – Unattached individuals 15 years and over | | | 147895 | |
| Low income | | | 59625 | 40.4% |
| Total – Population in private households | | | 1035790 | |
| Low income | | | 180975 | 17.5% |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

The incidence of low income is the proportion or percentage of economic families or unattached individuals in a given classification below the low income cut-offs (see below). These incidence rates are calculated from unrounded estimates of economic families and unattached individuals 15 years of age and over. Many of these are likely receiving social assistance or have other non-employment income such as a disability pension. They have few or no choices to improve their housing situation.

How does the study area compare to the province?

The following table indicates what incomes are used as cut-offs when determining low income.

| Table 28: Low Income Cut-offs for Economic Families and Unattached Individuals, 2000 | | | | | |
|---|---------------------------|--------------------|------------------|---------------------|---------------------------|
| Family size | Size of Area of Residence | | | | |
| | 500,000 or more | 100,000 to 499,999 | 30,000 to 99,999 | Small urban regions | Rural (farm and non-farm) |
| 1 | 18,371 | 15,757 | 15,648 | 14,561 | 12,696 |
| 2 | 22,964 | 19,697 | 19,561 | 18,201 | 15,870 |
| 3 | 28,560 | 24,497 | 24,326 | 22,635 | 19,738 |
| 4 | 34,572 | 29,653 | 29,448 | 27,401 | 23,892 |
| 5 | 38,646 | 33,148 | 32,917 | 30,629 | 26,708 |
| 6 | 42,719 | 36,642 | 36,387 | 33,857 | 29,524 |
| 7+ | 46,793 | 40,137 | 39,857 | 37,085 | 32,340 |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

| Table 29: Number and Living Arrangements of Non-Family Persons | | | | |
|---|------------|---|----------------|---------------|
| Non-Family Person Characteristics | Study Area | | Manitoba | |
| | # | % | # | % |
| Total number of persons in private households | | | 1090625 | 100.0% |
| Number of non-family persons | | | 171965 | 15.8% |
| Living with relatives | | | 19125 | 1.8% |
| Living with non-relatives only | | | 31080 | 2.8% |
| Living alone | | | 121760 | 11.2% |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

As with lone-parent families, non-family persons are often in a vulnerable situation because they live alone or in short term arrangements with others.

How many non-family persons are there, and what is their preferred living arrangement?

| Table 30: Number and Living Arrangements of Persons 65 and Over | | | | | | |
|--|------------|---|------------------|----------------|---------------|------------------|
| Characteristics of Persons 65 and Over | Study Area | | | Manitoba | | |
| | # | % | % of 65 and over | # | % | % of 65 and over |
| Total population | | | | 1119580 | 100.0% | |
| Total persons 65 years and over | | | | 144660 | 12.9% | |
| Non-family persons 65 years and over | | | | 56285 | 5.0% | 38.9% |
| Living with relatives | | | | 5200 | 0.5% | 3.6% |
| Living with non-relatives only | | | | 1505 | 0.1% | 1.0% |
| Living alone | | | | 49585 | 4.4% | 34.3% |
| Family persons 65 years and over | | | | 88370 | 7.9% | 61.1% |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

Seniors are another vulnerable group when it comes to incomes and housing.

Generally speaking, their incomes are lower because they no longer have employment income, but hopefully they also have fewer expenses (paid off loans and debts, own their home mortgage-free, etc.).

What proportion live alone? These people have fewer social and family networks from which to draw support. They also are likely to have lower incomes, and thus less likely to be able to address any housing needs they might have.

2.5.3 Summary of Affordability and Other Problems

In this section, note in point form those households, families, and individuals that have been identified as being of particular concern in the previous section. Areas of concern may include:

- Incidence of low income
- Incidence of living below housing standards (dwellings in need of major repair and/or paying 30% or more of monthly income on housing)
- Persons and households who cannot afford market rents
- Persons and households unable to rent in the private marketplace (the following chart may be useful)

| Table 31: Persons and Households Unable to Rent in the Private Marketplace | | | |
|---|--------------|---------------|------------------|
| Unit Size | Average Rent | Income needed | Who is excluded? |
| Bachelor | | | • • • |
| 1-BR | | | • • • |
| 2-BR | | | • • • |
| 3-BR | | | • • • |
| Etc. | | | |

Source: Statistics Canada Profile of Census Divisions and Subdivision, 2001

2.5.4 Eligibility for Social Housing Waiting List

With information from section 2.5.2, complete the following table.

| Table 32: Persons and Households Eligible for Social Housing Based on Housing Income | | | |
|---|----------|--------------------|------------------|
| Unit Size | HIL | Can Afford to Rent | Who is Eligible? |
| 1-BR | \$18,500 | | |
| 2-BR | \$24,000 | | |
| 3-BR | \$29,000 | | |

Note: HIL values will need to be adjusted for communities within the City of Winnipeg catchment area, or “non-market areas” in Northern Manitoba.

Source: Province of Manitoba, 2005

3.0 Key Findings

If the study area was separated into two or more separated housing profiles, this section will be especially important. The details of the profiles will need to be compared and contrasted.

Regardless of how many (if any) additional profiles were compiled, here is where you want to note the key findings of the CHP. Read back through the profile and highlight any facts or figures that you feel are important, and repeat them here. You may wish to have the profile independently reviewed, perhaps by task force members, to ensure that nothing of significance is overlooked.

APPENDIX B: SAMPLE HOUSING NEEDS ASSESSMENT

Sample Housing Needs Assessment Table of Contents (Major Components)

Executive Summary

Introduction

Study Area

Data Limitations

Housing Stock

Number of Dwelling Units

Period of Construction

Dwelling Types

State of Repair

Affordability

Assessed Value of Single-Detached Dwellings

Housing Tenure

Number of Rental Units

Housing Stock Changes

Housing Market and Supply

Community Housing Delivery System

Construction Activity

Supply of Undeveloped Lots

Real Estate Activity

Mortgage Market Trends

Rental Vacancy Rates and Rent Levels

Household Distribution in Dwellings Other than Single-Detached

Housing Delivery System

Land Use & Growth Controls

Building Code Enforcement

Development Fees

Municipal Services / Facilities

Property Tax Policies

Government Assistance Programs

Co-operative Housing

Shelter Allowance and Financial Assistance

Repair Programs

Households With Affordability and Other Housing Problems

Housing Affordability Measures

Low Income Measures and Populations at Risk

Summary of Affordability and Other Problems

Eligibility for Social Housing Waiting Lists

Population and Household Characteristics

Population by Age Group

Population and Household Changes 1981-2001

Number and Size of Households

Employment Trends

Economic Base

Employment Rate

Employment Profile

Wage Levels

Household Type, Tenure, and Housing Affordability for Private Households

Housing Demand Projections

APPENDIX C: SAMPLE COMMUNITY RENTAL HOUSING MARKET SURVEY QUESTIONS

(From AAHE's Developing Community Housing Needs Assessments and Strategies Guidebook, 1992)

Instructions to owner/landlord/manager: Complete one form for each development or structure you own or manage.

Name/address of property

Owner's/agent's name _____ Phone _____

Address _____

Q-1 Type of structure (Circle one)

- 1 Mobile/manufactured home
- 2 Single-family detached house
- 3 Duplex
- 4 Three-plex, or four-plex
- 5 Building with 5-9 apartments
- 6 Building with 10 or more apartments

7 Other, explain _____

Q-2 Building accessibility (Circle all that apply):

- 1 One or fewer steps to building entrance
- 2 Two or more steps to building entrance
- 3 One-story building
- 4 Two- or more story building without elevator
- 5 Two or more story building with elevator

Q-3 Wheelchair accessibility (Circle all that apply):

- 1 Building entry door has at least 32 inches clear passage
- 2 Each apartment entry door has at least 32 inches clear passage
- 3 Each kitchen door or opening has at least 32 inches clear passage
- 4 At least one bathroom per unit has a door with at least 32 inches clear

Q-4 Number of units by bedroom size and rent level: Fill blanks and circle.

Number of Units Rent Amount Furnished? Utilities included?

- | | | | | | | | |
|------------------------------|---------|-----|----|------|--------|-----|-----|
| _____ Bachelor Monthly rent | \$_____ | Yes | No | Heat | Lights | W/S | A/C |
| _____ 1-bedroom Monthly rent | \$_____ | Yes | No | Heat | Lights | W/S | A/C |
| _____ 2-bedroom Monthly rent | \$_____ | Yes | No | Heat | Lights | W/S | A/C |
| _____ 3-bedroom Monthly rent | \$_____ | Yes | No | Heat | Lights | W/S | A/C |
| _____ 4-bedroom Monthly rent | \$_____ | Yes | No | Heat | Lights | W/S | A/C |
| _____ 5 or more Monthly rent | \$_____ | Yes | No | Heat | Lights | W/S | A/C |

Q-5 How many of the above units were vacant on _____ (date)?

Number of Units:

_____ Bachelor

_____ 1-bedroom

_____ 2-bedroom

_____ 3-bedroom

_____ 4-bedroom

_____ 5-bedroom

C-1. Municipal Rental Housing Cost Survey Results

Census Tracts (in dollars per Month)*

| Unit Responses by Dwelling Size | Municipal Total | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Vacancies |
|---------------------------------|-----------------|---|---|---|---|---|---|---|---|---|----|-----------|
| Bachelor | | | | | | | | | | | | |
| 1 Bedroom | | | | | | | | | | | | |
| 2 Bedrooms | | | | | | | | | | | | |
| 3 Bedrooms | | | | | | | | | | | | |
| 4 Bedrooms | | | | | | | | | | | | |
| 5 Bedrooms | | | | | | | | | | | | |
| Mobile Home | | | | | | | | | | | | |
| Average | | | | | | | | | | | | |

* not including utilities

| Mean Rent by Dwelling Size | Municipal Total | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|----------------------------|-----------------|---|---|---|---|---|---|---|---|---|----|
| Bachelor | | | | | | | | | | | |
| 1 Bedroom | | | | | | | | | | | |
| 2 Bedrooms | | | | | | | | | | | |
| 3 Bedrooms | | | | | | | | | | | |
| 4 Bedrooms | | | | | | | | | | | |
| 5 Bedrooms | | | | | | | | | | | |
| Mobile Home | | | | | | | | | | | |

Source: AAHE, 1992

APPENDIX D: HOUSING NEEDS ASSESSMENT

SAMPLE SURVEY

The following is a potential questionnaire that could be used to gather information on housing needs from residents of the study area. Depending upon the objectives for the Housing Needs Assessment survey, the Housing Task Force will choose the most appropriate questions from the following extensive list of questionnaire items.

The questionnaire should include a cover letter that emphasizes the importance of the data and assures confidentiality of the responses. Limit the questionnaire to no longer than five full pages or ten half-pages, including only as many items as needed to meet the objectives for the survey. Fill-in-the-blank alternatives are shown for items that would require extra space if all choices were spelled out.

For the results to be "respectable," a response rate of at least 50% is recommended. If surveys are delivered by mail, enclosing a self-addressed, stamped envelope will increase the rate of return. Sending a postcard-thank you/reminder to all respondents one week after the initial mailing should produce additional responses. A final technique to raise the response rate is

to send a follow-up letter with another copy of the survey to those who have not responded by the date three weeks after the initial mailing.

It should be noted that the data collected from the survey will only be as good as the resources devoted to making it a success. If the person(s) in charge of administering the survey does not have experience in this area, they should be advised to consult with Statistics Canada staff, provincial government staff, or someone locally who has experience in this area, for advice on properly conducting a survey and analyzing results.

The table below provides some advice on the advantages and disadvantages of the three main methods of delivering the survey.

| Advantages/Disadvantages of Survey Delivery Options | | |
|---|---|---|
| Delivery Method | Advantages | Disadvantages |
| Mail | <ul style="list-style-type: none"> • Guaranteed anonymity for respondents. • Better response rate to sensitive questions. • More accurate responses to sensitive questions. • More time for respondents to consider responses. • Less expensive than paid surveyors. | <ul style="list-style-type: none"> • Low overall response rate. • More expensive than volunteer surveyors. • Takes longer than other methods. |
| Telephone | <ul style="list-style-type: none"> • Moderate to high response rate | <ul style="list-style-type: none"> • Quickest method. • Lower response rate and higher chance of inaccurate responses to sensitive questions. |
| Door-to-door | <ul style="list-style-type: none"> • Moderate response rate. | <ul style="list-style-type: none"> • Most time-consuming method. • Lower response rate and higher chance of inaccurate responses to sensitive questions. • If surveyors are paid, is expensive due to large number of hours required. • If time is a factor, will likely require a large number of surveyors. |

**INTRODUCTORY/COVER LETTER TO ACCOMPANY THE
SURVEY**

Dear Recipient,

Today, our community faces a challenge to provide a full range of housing to meet the needs of our citizens. To obtain the information necessary to develop policies and programs for (community name), we are studying local housing needs and all factors that affect the availability of housing in this area.

You are part of a (random) sample of people who (live / work) in (community name) and whose opinions are important to describing our housing situation. To assure that the attitudes and experiences of all local (residents / employees) are represented, it is very important that each questionnaire be completed and returned. We have assigned each survey an identification number so that we can process the questionnaire when it returns. No names or addresses will be placed on the surveys or used in our housing report.

When the housing needs assessment is completed, we plan to share the results with the community at a public meeting. If you wish a summary of our report, you may request one by writing, "Copy of results requested" on the back of the return envelope, and printing your name and address below it. Please do not put this information on the survey itself.

If you have questions, feel free to write or call (name, title) during business hours. Thank you so much for your help.

**SAMPLE COVER PAGE: A SURVEY OF THE HOUSING NEEDS
OF _____ RESIDENTS**

(Community Name) is experiencing important housing and economic changes. This survey will help us to learn more about housing for residents in our community. The information you provide will help decision-makers and community groups make informed decisions over municipal planning and housing development. Input from all residents is very important. All information will be kept confidential and no one will be able to identify who you are from the survey. We are only interested in the combined results from all people in the community.

Please feel free to use the space in the margins to make additional comments. Your ideas are important and will be read and taken into account.

Thank you for your help.

Please return the questionnaire to:

Name

Address

Telephone Number

Instructions: To determine the housing situation in _____, we need information about your housing experience, adequacy, affordability, and assistance and support service needs.

For each question, please **fill in the blank or circle the number** that describes your situation or opinion.

CURRENT HOUSEHOLD AND HOUSING

The following question can be used to obtain an overview of the respondent(s) to the survey and their current housing. This information can be cross-referenced with responses from subsequent question to determine what types of households provided certain responses. This information can also be used to ensure that the survey respondents are representative of the range of households and families within the community.

Q-1 In what area do you currently reside? (only necessary if study encompasses two or more communities / municipalities, or if separate information is required for one or more special areas of the community)

1 _____

2 _____

(and so on, as required)

Q-2 On the following chart, please list the members of your household, including yourself. Please include all of the people who live in your dwelling.

Names are not required, only the age and gender of each person.

| | Gender | Year of Birth |
|-------------|--------|---------------|
| Yourself | | |
| Resident #2 | | |
| Resident #3 | | |
| Resident #4 | | |
| Resident #5 | | |
| Resident #6 | | |
| Resident #7 | | |

Q-3 Are you employed outside your municipality of residence?

1 No

2 Yes

If yes:

a. Where do you live? _____ (city/town/village/RM)

b. Where do you work? _____ (city/town/village/RM)

c. How many kilometers do you drive round trip each day to your job?

_____ km

Q-4 What category best describes your total household income from all sources - before deductions - last year?

- 1 Less than \$10,000
- 2 \$10,000 - \$15,000
- 3 \$15,001 - \$20,000
- 4 \$20,001 - \$25,000
- 5 \$25,001 - \$30,000
- 6 \$30,001 - \$35,000
- 7 \$35,001 - \$40,000
- 8 \$40,001 - \$45,000
- 9 \$45,001 - \$50,000
- 10 \$50,000 - \$55,000
- 11 \$55,001 - \$60,000
- 12 More than \$60,000

Q-5 Which best describes the home you live in?

- 1 One-family house detached from any other house
- 2 Mobile or manufactured home (RTM) on its own lot – on gravel pad
- 3 Mobile or manufactured home (RTM) on its own lot – on permanent foundation
- 4 Mobile or manufactured home in a mobile home park
- 5 Duplex, triplex, or four-plex
- 6 Building with 5 - 9 apartments
- 7 Building with 10 - 19 apartments
- 8 Building with 20 or more apartments
- 9 Other (explain)_____

Q-6 Do you (or someone in your household) own or rent the home you now live in, or do you have other arrangements? (Circle one)

- 1 Own property and dwelling
- 2 Own dwelling and rent land.
- 3 Dwelling purchased as a Life Lease with rent paid to the sponsor
- 4 Rented for cash rent
- 5 Occupied rent-free without payment of cash rent

Q-7 How many rooms does your house or apartment have? Include the kitchen, but do **not** count bathrooms, halls, foyers, balconies, porches, unfinished basement rooms, or half-rooms.

1 One

2 Two

3 Three

4 Four

5 Five

6 Six

7 Seven or more

Q-8 How many bedrooms are in your home?

1 one

2 two

3 three

4 four or more

5 studio or bachelor (no designated bedrooms)

Q-9 What is the approximate size of your home, not including the area of the basement?

1 400 square feet or less

2 401 to 800 square feet

3 801 to 1000 square feet

- 4 1001 to 1200 square feet
- 5 1201 to 1400 square feet
- 6 1401 to 1600 square feet
- 7 more than 1600 square feet

Q-10 Does your house have a basement?

- 1 Yes, a full basement
- 2 Yes, a partial basement

Q-11 If you answered “yes” to question 7 above, is your basement partially or fully finished, or unfinished?

- 1 fully finished
- 2 partially finished
- 3 unfinished

Q-12 How long have you lived in this home?

_____ number of years (If less than one, write number of months here_____)

Q-13 What year was your home first built? (Circle one)

- 1 2000 or after
- 2 1990-99
- 1 1980-89

2 1970-79

3 1960-69

4 1950-59

5 1940-49

6 1939 or earlier

7 Don't know

HOUSING ADEQUACY

The following questions refer to dwelling condition, and can generally be used to assess the adequacy of local housing, as a component of core housing need.

Q-14 Overall, how do you feel about your present housing situation?

1 Very satisfied

2 Satisfied

3 Neither satisfied nor dissatisfied

4 Dissatisfied

5 Very dissatisfied

Q-15 For your family, is the size of your home or apartment?

1 Just right

2 A little too small

3 A lot too small

4 A little too large

5 A lot too large

Q-16 Does your home have (Circle all that apply):

1 Cold, piped water

2 Hot, piped water

3 Flush toilet(s)

4 A tub and/or a shower

5 Connection to public/city sewer

6 Connection to septic tank or cesspool

7 Connection to public/city water

8 A well with safe water supply

9 Complete kitchen facilities (range, refrigerator, and sink)

Q-17 Does your home have (Circle all that apply):

1 At least one entry with only one or no steps

2 Entrance(s) with more than one step

3 Ramped entrance instead of or in addition to steps

4 Front door wide enough for wheelchair passage (at least 32" clear passage)

5 Bathroom door wide enough for wheelchair passage (at least 32" clear)

6 Room to maneuver a wheelchair in the bathroom

7 Room to maneuver a wheelchair in the kitchen

8 Grab rails near the tub or shower

9 Grab rails near the toilet

Q-18 Please rate the following aspects of your living environment: (Circle numbers)

| | Excellent | Very Good | Good | Fair | Poor |
|-----------------------------|-----------|-----------|------|------|------|
| House structural condition | 5 | 4 | 3 | 2 | 1 |
| Exterior appearance of home | 5 | 4 | 3 | 2 | 1 |
| Yard/lot size | 5 | 4 | 3 | 2 | 1 |
| Adequate heating | 5 | 4 | 3 | 2 | 1 |
| Sanitation and safety | 5 | 4 | 3 | 2 | 1 |
| Security from crime | 5 | 4 | 3 | 2 | 1 |
| Quality of neighborhood | 5 | 4 | 3 | 2 | 1 |
| Distance from work | 5 | 4 | 3 | 2 | 1 |
| Occupancy costs | 5 | 4 | 3 | 2 | 1 |

Q-19 Which one best describes the condition of your home?

1 Needs regular maintenance only

2 Needs minor repairs

3 Needs major repairs

Q-20 Does your home have any physical deficiencies?

1 No

2 Yes, explain _____

PAST EXPERIENCES

The following questions are in regard to respondents' past experiences with housing. This information can be useful in identifying existing housing obstacles within the community.

Q-21 Have you experienced any of the following difficulties in housing yourself or your family? (Circle all that apply)

1 Shortage of affordable rental housing

2 Limited numbers of affordable homes for sale

3 Available, affordable homes are poor quality or too small

4 Don't have enough money for required downpayment on a home

5 Can't qualify for a mortgage at today's interest rates and home prices

6 Trouble qualifying for home financing because of credit rating

7 Finding housing that is both accessible for my disability and affordable

8 Other, explain _____

Q-21a If you circled any of the above, which ONE was the most important problem?

Q-22 In looking for a place to live, do you think you may have been discriminated against for any reason?

1 No

2 Yes

Q-22a **If yes**, why do you think you may have been discriminated against?

(Circle all that apply)

1 Race or ethnic status

2 Income level

3 My children were not welcome

4 I/we are receiving public assistance

5 Because someone in my household/family is disabled

6 Other, explain _____

HOUSING PREFERENCES AND PLANS

The following questions can be used to obtain information on respondents' housing aspirations and short-term housing demand within the community.

Q-23 Are you sharing housing with someone else because you have to in order to afford it?

1 No

2 Yes

Q-24 If housing that better suits your needs was available, how would you feel about moving or selling your home?

1 No desire to move/sell

2 Would like to move/sell

3 Definitely want to move/sell

4 Definitely expect to move/sell

5 Definitely plan to move/sell

Q-25 Are you actively seeking to change your place of residence at this time?

1 Yes (proceed to Q-27)

2 No

Q-26 If not at this time, when do you anticipate you will next change your place of residence?

1 within 12 months

2 between 12 and 24 months in the future

3 between 2 and 5 years in the future

4 more than five years in the future

5 never (proceed to Q-36)

Q-27 When you change your place of residence, where do you expect that your new home will be?

1 within the same community

2 a specific location within 50km (a half hour drive) of the community.

Location:_____

3 within 50km, location unknown

4 further than 50km from the community

Q-28 What type of housing would most appeal to you when you change your place of residence?

1 single-family detached house

2 semi-detached duplex, row house, or townhouse

3 suite or room within a house

4 apartment building or multi-unit complex

5 mobile or manufactured (RTM) home

6 seniors housing

7 other_____

Q-29 Which of the above housing options would you most prefer? (Write the number of your choices below)

Most Prefer_____

Second Most Prefer_____

Q-30 Which one of the above would you most dislike? _____

Q-31 When you change your place of residence, do you intend to rent or purchase your new residence?

1 rent

2 purchase (includes building new home)

Q-32 If you intend to purchase your new residence, do you intend to purchase a new or pre-owned home? If a pre-owned home, how old do you expect it will be?

1 new home (includes building new home)

2 pre-owned – less than 10 years old

3 pre-owned – between 10 and 20 years old

4 pre-owned – more than 20 years old

Q-33 In purchasing your new home, what do you expect will be your affordable price range? _____

Q-33a Would a 10% down payment on a home in that range be a problem?

1 No

2 Yes

Q-34 How many bedrooms will you need in your new residence?

1 one bedroom

2 two bedrooms

3 three bedrooms

4 four bedrooms

Q-35 Within the past 12 months, have you contacted a builder for information about a new home?

1 Yes

2 No

Q-36 Within the past 12 months, have you spoken with a lender about obtaining a mortgage?

1 Yes

2 No

Q-37 Within the past 12 months, have you spoken with a realtor about buying a home?

1 Yes

2 No

Q-38 Within the past month, have you visited any homes as part of a search for a new place to live? If so, how many have you visited?

1 Yes (#_____)

2 No

Q-39 Which of the following situations would make you more likely to buy a home? (you may check as many as you wish)

_____ Change in my household's financial situation

_____ Change in my household's job situation

_____ Good price offered for existing home

_____ Home prices drop

_____ Interest rates drop

_____ Deterioration in condition of existing home

_____ Developed health/mobility problems

_____ Found the right home

_____ Kinds moving back home / moving away

_____ Never moving again / nothing

_____ Other (specify) _____

Q-40 Which of the following are currently preventing your purchase of a new home? (you may check as many as you wish)

- _____ Household financial situation
- _____ Household job situation
- _____ Can't afford the down payment
- _____ Homes are too expensive / cost is too high
- _____ Interest rates
- _____ Can't sell existing home
- _____ Satisfied with existing home
- _____ Like my neighbourhood / village / area
- _____ Don't feel a need to move
- _____ Hate moving
- _____ Kids moved back / moved away
- _____ Just renovated existing home
- _____ Just bought a home

Q-41 Do you agree that this community has any of the following housing problems?

| | Disagree | Agree | Definitely Agree | Don't Know |
|------------------------------------|----------|-------|------------------|------------|
| Enough different dwelling types | 1 | 2 | 3 | 4 |
| Enough affordable homes for sale | 1 | 2 | 3 | 4 |
| Enough affordable rental units | 1 | 2 | 3 | 4 |
| Enough subsidized/assisted housing | 1 | 2 | 3 | 4 |
| Enough housing for the elderly | 1 | 2 | 3 | 4 |
| Too much poor, dilapidated housing | 1 | 2 | 3 | 4 |
| Too much vacant/abandoned housing | 1 | 2 | 3 | 4 |

Q-42 Do you feel that (town/village/RM) funds should be spent to address the above problems?

1 Yes

2 No

3 Don't know

Q-43 Would you say that it is difficult for the following people to find appropriate and affordable housing in your community? (Circle all that apply)

| | Not difficult | | Somewhat difficult | | Very difficult |
|----------------------------------|---------------|---|--------------------|---|----------------|
| Married couples without children | 1 | 2 | 3 | 4 | 5 |
| Married couples with children | 1 | 2 | 3 | 4 | 5 |
| Single parents with children | 1 | 2 | 3 | 4 | 5 |
| Single persons living alone | 1 | 2 | 3 | 4 | 5 |
| People with disabilities | 1 | 2 | 3 | 4 | 5 |
| Older people aged 55-79 | 1 | 2 | 3 | 4 | 5 |
| Older people aged 80 or older | 1 | 2 | 3 | 4 | 5 |

Q-44 What types of housing should your community encourage (more of)? (Circle all that apply and note whether each should be rental and/or owned)

| | Rental | Homeownership |
|---|--------|---------------|
| 1 Subsidized housing for low income elderly | 1 | 2 |

| | | |
|---|---|---|
| 2 Subsidized units for nonelderly low income families | 1 | 2 |
| 3 Accessible/adaptable housing for disabled persons | 1 | 2 |
| 4 Mobile/manufactured homes in mobile home parks | 1 | 2 |
| 5 Mobile/manufactured homes on individual house lots | 1 | 2 |
| 6 None of the above--adequate housing is available | 1 | 2 |

HIDDEN HOUSEHOLDS

The following question may be used to identify hidden households (individuals and households that are currently “doubled up”, but which would exist as a separate household if possible).

Q-45 Are there any individual residents of your household who currently desire to relocate to a home of their own? If there is more than one, please indicate.

1 Yes (#_____)

2 No (proceed to Q-46)

Q-46 Of the residents indicated above who would desire to relocate to a home of their own, are they currently able to? If more than one person was indicated above, please indicate response for each.

1 Yes

2 No (proceed to Q-46)

Q-47 What is preventing this individual (or individuals) from relocating at this time?

- Financial situation
- Job Situation
- Can't afford rent / down payment
- Homes are too expensive
- Interest rates
- Caring for or being cared for by other family members
- Can't find housing of the type they want
(type) _____
- Can't find housing in the location they want
(location) _____
- Other _____

Q-48 If this individual (or individuals) did purchase a home, where would this home most likely be located?

- Within the community
- A specific location within 50km (half hour drive) of community
- Within 50km (half hour drive) of the community, location unknown
- Further than 50km from the community

METHODS OF ASKING ABOUT HOUSING COSTS/INCOME RATIO:

The following question, and those in the following section, can be used to obtain detailed information about housing affordability.

Method 1:

Q-49 What is your housing/income ratio? 1) Add your monthly **rent or mortgage payment** to your estimated average **monthly utility costs**, then 2) divide the total monthly housing cost by your monthly income before deductions. The result is:

1 Less than 30 percent Example:

2 31 - 40 percent \$300 monthly rent + \$50 utilities =

3 41 - 50 percent \$350, divided by \$1,000 income = 35%

4 More than 50 percent

Method 2:

IF YOU RENT, please answer these questions:

Why do you choose to rent? (Circle all that apply)

1 Planning to stay a short time

2 Little or no upkeep required

3 Can't afford to buy a home

4 Other, explain _____

Was a security deposit required when you moved into this unit?

1 Yes, specify the amount \$_____

2 No

Approximately how much is your monthly rent? If the rent is cash-free, write zero (0).

_____ Dollars

If **not** included in the rent payment, how much is the average total monthly cost for **heat, electricity, and water/sewer**?

_____ Dollars

How much is your household's **total monthly income** from all jobs and other sources—before deductions?

_____ Dollars

IF YOU OWN (including mobile home owners who rent their lot space), please answer these questions:

Is this house or apartment part of:

- 1 A condominium
- 2 A housing cooperative
- 3 Neither

What is the value of your home, that is, how much do you think this house and lot or condominium unit would sell for if it were for sale?

- 1 Less than \$25,000
- 2 \$25,001 - \$50,000
- 3 \$50,001 - \$75,000
- 4 \$75,001 - \$100,000
- 5 \$100,001 - \$150,000
- 6 \$150,001 - \$200,000
- 7 \$200,001 or more

About how much is the monthly first **mortgage payment** (principal, interest, homeowners' insurance, and real estate taxes)? If the mortgage is paid off, please write zero (0).

_____ Dollars

If **not** included in the house payment, how much is the average total monthly cost for **heat, electricity, and water/sewer**?

_____ Dollars

How much is your household's **total monthly income** from all jobs and other sources—before deductions?

_____ Dollars

HOUSING ASSISTANCE AND SUPPORT SERVICE NEEDS

The following questions can be used to obtain information about special needs of individuals.

Q-50 Do any of the following conditions interfere with the daily activities of anyone in your household? (Circle all that apply)

- 1 Physical disability
- 2 Developmental disability such as mental retardation
- 3 Mental health/emotional problem
- 4 Alcohol or drug dependence

Q-51 Does any adult or child in your home have a physical, mental or other health condition lasting for six months or more that: (Circle all that apply)

- 1 Interferes with ability to care for personal needs (bathing, dressing)
- 2 Makes it difficult to get around inside the the house
- 3 Limits the kind or amount of work the person can do at a job
- 4 Prevents this person from working at a job
- 5 Makes it difficult to get in and out of the house

Q-52 In the past year, did anyone in your household need or receive outside help (from nonrelatives) with any of the following? (Circle all that apply)

| | Needed | Received |
|--|--------|----------|
| Child care services | 1 | 2 |
| Household tasks (such as yardwork or heavy cleaning) | 1 | 2 |
| Personal care (bathing, dressing, etc.) | 1 | 2 |
| Home health assistance | 1 | 2 |
| Meals delivered to your home | 1 | 2 |
| Transportation services | 1 | 2 |

Q-53 Has anyone in your household received public housing assistance in the past year?

1 Yes

2 Have not received assistance, but am on a waiting list