
**COUNTY OF HURON HOUSING STUDY:
HOUSING DEMAND AND SUPPLY ANALYSIS**

Prepared for the County of Huron

**By Tim Welch Consulting
and Lapointe Consulting Inc.**

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EXECUTIVE SUMMARY

BACKGROUND

The County of Huron is located on Lake Huron in southwestern Ontario 80 km. north of the City of London and 100 km west of Kitchener-Waterloo. Huron County is an upper-tier municipality with nine lower-tier municipalities. As an upper-tier municipality, Huron County is responsible for a range of services including: Social Services, Homes for the Aged, Planning and Development, and Housing Services.

In response to a growing concern regarding housing affordability for different groups at risk in the community, the County of Huron has decided to undertake a study of housing needs and solutions. The consulting team of Tim Welch Consulting and Lapointe Consulting Inc. was selected to undertake the housing study.

The following presents a brief summary of the identified housing demand and supply trends in the County of Huron.

POPULATION AND HOUSEHOLD GROWTH

The population of Huron County was estimated at 61,931 in 2005 and there is an additional seasonal resident population of approximately 12,000 persons. After the last decade of slow population growth well below the Provincial average, the projections prepared by the Ontario Ministry of Finance expect Huron County to show moderate growth increasing to 67,780 persons by 2026.

In 2001 compared to Ontario, more younger persons (under 20 years old) and more older persons (55 or older) lived in Huron County. However, the major population trend for the future will be the aging of the population. While all other age groups will decrease in proportion, there will be an increase of 7,350 people aged 65 and over between 2006 and 2026.

Thirty nine percent (39%) of all households in Huron County are families with children – 32% couples with children and 7% single parent families. Childless couples account for 35% of all households and single persons living alone make up 24%. While couples occupy 75% of all owned dwellings, singles account for the largest share of tenants (49%).

Based on the projected household and population growth, Huron County will need 4,641 housing units between 2006 and 2026 that is 232 new units every year. Over the five-year period 2006-2011, approximately 1,082 units will be required. This level will increase for the following five -year periods till 2016-2021 when the demand will peak at 1,212 housing units for the five-year period and then decline to 1,151 new units between 2021 and 2026. The future housing mix for new housing would see an increase in the proportion of apartments, semi-detached homes and row houses compared to current housing production which is primarily single detached. This mix would respond to the needs of younger households who seek rental housing, the need for affordable ownership housing for families and the needs of an aging population.

ECONOMIC BASE AND INCOME TRENDS

Huron County has a diversified economy with a strong agricultural sector of national importance and a multitude of manufacturing companies. Tourism has become the third pillar of the local economy. Sixty percent (60%) of Huron County's resident labour force works in service industries, 22% in the manufacturing sector and 18% in agriculture and other resource-based industries. The unemployment rate at roughly 4.5% is generally lower than in Ontario.

The average household income in Huron County in 2000 was \$54,363 and the median household income was \$45,885 compared to the average household income of \$67,072 in Ontario and the median Ontario household income of \$53,845. The average household income of owners in Huron County is almost twice that of tenants in – owners have an average household income of \$60,006 while tenants have an average household income of \$34,817. Incomes also vary with the age with the lowest incomes found among households less than 25 years of age and over 65 years of age.

As of July 2006, there were 357 households in Huron County receiving Ontario Works; about half of them were singles. At the same time, there were approximately 1,134 households on the Ontario Disability Support Program. The shelter component of social assistance is generally below available rents. For example, a single person on Ontario Works has a shelter component of \$335 out of a total income of \$536 while a single parent with a child has a maximum shelter portion of \$527 and a maximum total income of \$987. In Ontario, the maximum amount of pension provided in 2006 for a single senior was \$1,178 per month (OAS, GIS and GAINS) while for a couple the maximum income was \$1,941. When households on social assistance have to pay more than the shelter component, the additional money for rent comes out of the rest of their income for basics.

People working at minimum wage jobs, living on Ontario Works or living on the Ontario Disability Support Program as well as single seniors find it difficult to find affordable accommodation in Huron County.

HOUSING SUPPLY

There were approximately 22,405 occupied dwellings in Huron County according to the 2001 census. Single detached homes account for 84% of all units. Only 10% of all dwellings are apartments in duplexes, high-rises and low rises. The majority of dwelling units are owned - 78% of all units are owned compared to 22% that are rented. The highest proportion of rented dwellings is located in Goderich (30%).

On average 37% of all dwellings need minor or major repairs. Many individuals in interviews and meetings who were consulted for this study commented that there is a need to upgrade much of the rental stock. The highest need for repairs is in the rural communities while the urban parts of the county have a better building stock.

SOCIAL HOUSING SUPPLY

In Huron County, there are currently 627 households who live in social housing – 616 in not-for-profit housing (with a mixture of market rent and rent-geared-to-income units) and 11 in rent supplemented units. In addition, there is a Women's Shelter and the Town and Country Support Services (TCSS) provides care in the home for the elderly, frail elderly and disabled. As many community stakeholders pointed out, there is no supportive housing for persons with mental health needs.

As of September 2006, there were a total of 235 applicants on the waiting list maintained by Huron County for rent-geared-to-income units. Separate waiting lists are maintained for market units in non-profit and co-operative housing. More than half of all applicants on the waiting list are looking for housing in Goderich, which underlines the importance of a town-setting close to services and amenities for low income applicants who often do not possess a car.

HOUSING COSTS AND HOUSING AFFORDABILITY

Based on a review of newspaper advertisements in local newspapers over the summer of 2006, the average monthly rent for an apartment in Huron County was \$615. The average rent for a one-bedroom unit was \$524, the average rent for a two-bedroom unit was \$622 and the average rent for a unit with three or more bedrooms was \$842. (These rents were adjusted to include utilities.) Rents generally have been increasing at the rate of inflation. Lower income households have a problem keeping up with increase in rents because incomes at the lower income level including the incomes of those on social assistance have not been increasing at the rate of inflation.

"Affordable" housing means affordable to various incomes, not only to the lowest incomes. Housing is generally considered affordable if households do not pay more than 30% of their gross income on housing. There is very little rental housing available in Huron County that is affordable to the 30th percentile of tenants, i.e. the lowest 30th percent of tenants with incomes at or below \$19,028 (estimated level of the 30th percentile in 2006) who can afford to pay \$476 per month on rent. Median income tenants with an estimated \$30,491 annual income in 2006 can afford 86% of all rentals. Thus, affordability problems are especially acute for those in the lowest 30th percentile of tenants.

The average cost of buying a home in Huron County has been increasing from \$136,785 in 2001 to \$191,923 in 2006. This represents an increase of 40% over that time period, which is slightly below the provincial increase of 43% for house sales. Although houses in Huron County remain about one third less expensive than in the Province as a whole, many persons in Huron County have problems affording the cost of a home. For example, for a household with the median income of \$50,794, less than one third of all houses offered on the market are affordable and most of those 'cheaper' homes would need major capital investment for repairs. In other words, at least fifty percent of all households in Huron County encounter difficulties in buying their own home.

In general, nineteen percent (19%) of all households in Huron County pay housing costs that are not affordable, i.e. they are paying 30% or more of their income on housing. Nearly 40% of tenants (37.7%) or 1,825 tenant households have a housing affordability problem compared to 12.5% of owners or 1,895 owner households.

HOUSING ISSUES AND GAPS IN THE MARKET

The following housing issues and gaps were identified:

Seniors

A greater range of housing options is needed to meet the needs of seniors including more affordable rental housing, supportive housing and housing that enables seniors to age in place.

Younger seniors (55 and over) are looking for good quality apartments that are affordable, quiet and safe, especially in Goderich.

Disabled Individuals

Huron County offers little supportive housing for disabled persons. Minor changes to existing rent-geared-to-income units such as handles or wider doors would improve the housing stock for disabled people and help them to stay in their communities.

Youth

The young workforce needs more affordable rental housing options. Huron County has no emergency housing for young males, which would enable them to stay in their communities when they are facing a housing crisis.

Low-Income Affordability Problems

The shelter portion for persons on Ontario Works and on the Ontario Disability Support Program (ODSP) is too low compared to the actual rents in Huron County. Rising utility costs have become a 'second' rent for tenants. Minimum wage earners – for example in the tourism industry – face affordability problems because their wages do not cover the higher rents in the towns such as Goderich where they find their jobs.

Long Waiting Times For Rent-Geared-to-Income (RGI) Units

Waiting times for RGI units usually exceed one year. For a one-bedroom apartment in Goderich, the waiting time is up to four years. There is a need for more units for single persons.

Upgrading of Rental housing

Many cheaper rental units, e.g., rented houses in towns and villages and rented farm homes in the countryside, need major repairs and improvements. Poor quality of some rental housing can result in high utility costs for tenants.

Many rent-geared-to-income units are in need of upgrades such as shower handles or elevators to suit to the needs of disabled or elderly persons.

Proximity to Services

Most inexpensive rental housing and also some rent-geared-to-income units in Huron County are located outside of the towns away from amenities and services. In such situations, low-income tenants without a car face accessibility problems given the lack of public transport. It is difficult for low-income households living in rent-geared-to-income housing away from their “home” communities and friends and they may end up suffering from social isolation.

More Coordination Between Initiatives

There needs to be more exchange and co-operation between individual community stakeholders in housing to combine the strengths of each stakeholder and increase the synergy effects.

Continue To Raise Awareness

It is positive that the County has taken action on housing but there is still a lack of public awareness of the housing affordability problems and needs in Huron County and a need to continue to raise awareness of these issues.

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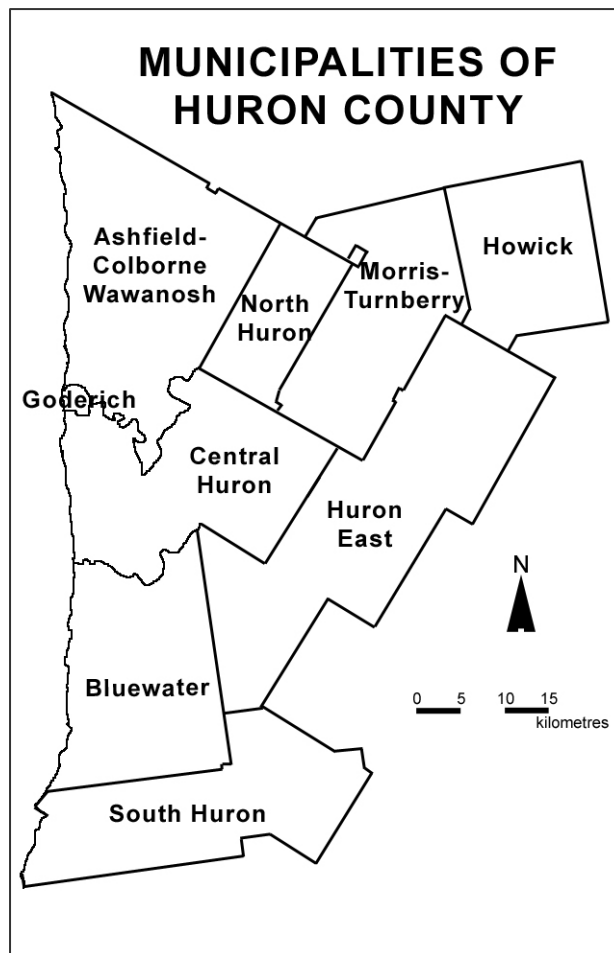
1 INTRODUCTION

1.1 BACKGROUND

Huron County is located in southwestern Ontario north of the City of London and west of Kitchener-Waterloo. The County covers an area of 3,400 square kilometres. It is bounded on the north by the County of Bruce, on the northeast by the County of Wellington, on the southeast by the County of Perth, on the south by the County of Middlesex, and on the southwest by the County of Lambton. Huron County is approximately 100 km from the Cities of Kitchener and Waterloo and the City of London is about 60 to 80 km away. Huron County is located on Lake Huron and is sometimes referred to as “Ontario’s West Coast”.

The County of Huron is an upper tier municipality with nine lower tier municipalities as shown below:

Map1



As an upper tier municipality, the County of Huron is responsible for delivering a range of services including: Public Health, Social Services, Homes for the Aged, the Huron County Museum, Planning and Development, Highways, Emergency Management Services, Housing Services, Early Years and Child Care, and, Provincial Offences.

There has been a sense among many members of the community that they are witnessing a growing need for affordable, suitable and adequate housing in the community. Indeed in a recent economic development community survey conducted as part of the Community Priorities Initiative, housing was identified as a priority issue that needed to be addressed.¹ In response to these concerns and to enable the County to take advantage of recent allocations of funding for affordable housing, Huron County has decided to undertake a study of housing needs and solutions in the County. The consulting team of Tim Welch Consulting and Lapointe Consulting Inc. was selected to undertake the housing study. The Manager of Housing Services is overseeing the Housing Study, which is being conducted for the County of Huron.

1.2 PURPOSE OF THE STUDY

The Terms of References outline three study purposes including:

1. To collect and analyze housing data including supply and demand dynamics to determine current housing priorities;
2. To identify and address the housing requirements, particularly affordable housing, on an immediate, short and long-term basis, and
3. To recommend a housing development strategy for Huron County that links to the relevant range of priorities, visions, studies and strategic plans of the County and member municipalities, including the development of targets, programs and policy recommendations for consideration in addressing immediate, short and long-term housing needs in Huron County.

Specific objectives of the housing study are:

- i. To evaluate the current housing market in Huron County by quantifying supply and demand;
- ii. To assess the condition of the current and/or available stock;
- iii. To quantify economic and demographic indicators related to housing in order to identify and evaluate current and future housing needs in Huron County;
- iv. To identify constraints to the provision of affordable and special needs housing;
- v. To identify public and private sector opportunities to provide housing to meet the current and future requirements of local residents;
- vi. To identify all senior government funding programs that are available to encourage the development and sustainability of affordable and special needs housing;

¹ The Community Priorities Initiative was conducted in 2005 through a project called Community Matters that was initiated by the Huron County United Way and received funding from the Ontario Trillium Foundation.

- vii. To use the results of the study to recommend housing strategies for Huron County;
- viii. To develop a monitoring system of the housing market in order to respond to ongoing and future needs.

1.3 STUDY ORGANIZATION

This study is being conducted in two phases. This Phase 1 report focuses on the supply and demand for housing and an identification of housing gaps and issues. Phase 2 will identify a housing strategy designed to address identified needs.

- Chapter Two – Describes population and household trends in Huron County
- Chapter Three – Provides an overview of the local economy and trends in incomes
- Chapter Four – Describes the existing housing supply including affordable housing and special needs housing
- Chapter Five – Provides an analysis of housing affordability, waiting lists, special housing needs and other housing needs
- Chapter Six – Provides projections of demographic and housing requirements
- Chapter Seven– Provides a summary of the study findings and identifies housing issues and gaps

1.4 STUDY PROCESS AND CONSULTATION

The process of this study has moved ahead in two parallel tracks. One track has been to collect and analyze statistical data available for Huron County and area municipalities in order to analyze the supply and demand trends in the housing market and to identify the need for affordable housing. Data has been obtained from Statistics Canada, the Ontario Ministry of Finance, as well as from staff of Huron County and other agencies. A list of reports that have been consulted is included in the Bibliography at the end of the report.

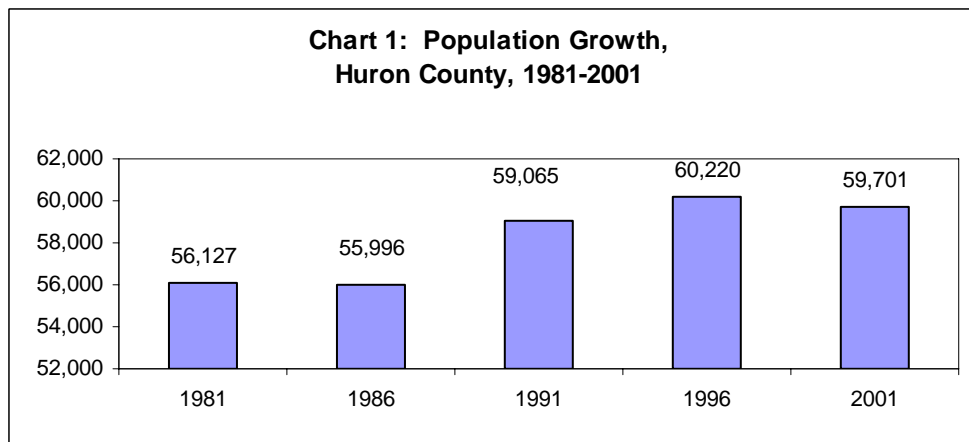
The other track has seen extensive consultation with key community stakeholders and individuals with housing and support service needs. Consultation has occurred through individual and group interviews. There have been several meetings with the Huron County Housing Coalition, which has provided ongoing input into the study. In addition, a community forum on housing needs and strategies was held on September 13th to provide a broad range of input and direction. A list of individuals interviewed is included in Appendix A.

2 POPULATION AND HOUSEHOLD TRENDS

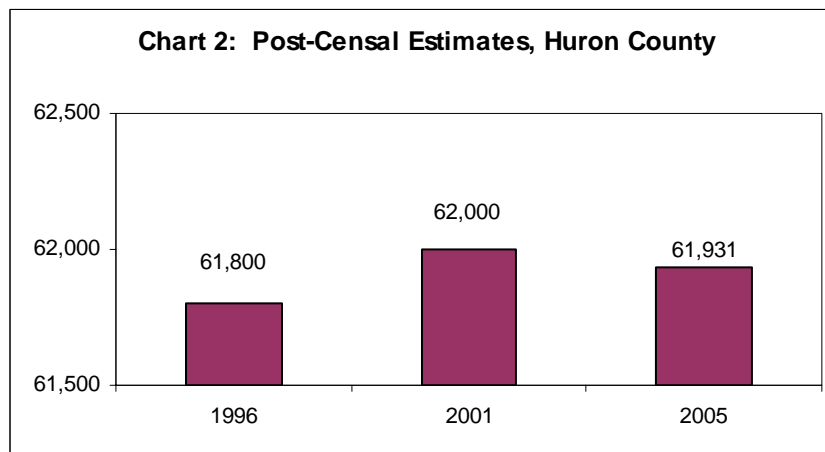
2.1 POPULATION GROWTH AND DISTRIBUTION

2.1.1 Population Growth in Huron County

The population of Huron County grew from 56,127 persons in 1981 to 59,701 persons in 2001 as shown in Chart 1 below. Published data from the Ontario Ministry of Finance provides post-censal population estimates that take into account the underestimate in the census. The Ministry of Finance estimates the post-censal population in Huron County at 62,000 persons in 2001 and at 61,931 in 2005 (see Chart 2 below).



Source: Statistics Canada, various Census years



Source: Ontario Ministry of Finance, 2005

The above population estimates do not include the summer residents who are not considered to be permanent residents. Depending on the average household size used for the estimate, the seasonal population is estimated as low as 6,059 by Ontario Assessment System (OASYS) and as high as 22,426 by Huron County. Taking into account various estimates, the number for summer residents is around 12,000. ²

Table 1 below summarizes the historical growth rate in Huron County compared to the Provincial growth rate. In the early 1980's (between 1981 and 1986) Huron County experienced a slightly negative growth rate. By contrast the Province grew by 5.5 % in the same period. During the 1986-1991 period, which encompassed an economic and real estate boom in Ontario, Huron County's population grew by 5.5 %, half of the provincial growth rate (10.8%). Population growth slowed down for both the Province and Huron County between 1991 and 1996 when Huron County's population grew by 2 % and Ontario's by 6.6 %.

While the growth rate stayed stable in Ontario between 1996 and 2001, Huron County's population declined by 0.9 % according to Statistics Canada census data. On the other hand, "post-censal" data released in 2002 by the Ontario Ministry of Finance for Huron County shows a positive growth rate at 0.3 % for 1996-2001. However, more recent data also provided by the Ministry of Finance indicates that the County's growth rate turned negative at 0.1 % between 2001 and 2005 while the population growth in Ontario remains positive at 4.2 %.

Table 1: Population Growth, Huron County and Ontario, 1981 to 2004

Year	Huron County		Ontario		
	Census	Population	5 Yr. Ch.	Population	5 Yr. Ch.
1981		56,127		8,625,107	
1986		55,996	-0.2%	9,101,694	5.5%
1991		59,065	5.5%	10,084,885	10.8%
1996		60,220	2.0%	10,753,573	6.6%
2001		59,701	-0.9%	11,410,046	6.1%
Post-Censal		Population	Change	74,300	
1996		61,800		11,083,100	
2001		62,000	0.3%	11,897,600	7.3%
2005		61,931	-0.1%	12,392,700	4.2%

Source: Statistics Canada, various census years and Ontario Ministry of Finance 2005

² Huron County Seasonal Population Estimates

An examination of the components of growth helps to understand different factors, which influence the population growth. As Table 2 below shows for the time period from 1997 to 2004, the population growth for Huron County can be broken down into several components:

- natural increase, which includes births and deaths, has turned negative over the observed time period and is a major factor behind current population loss;
- international migration from persons coming from outside of Canada to Huron County has little importance for the population growth in Huron County;
- interprovincial migration also has little influence on demographic growth in the County but is mostly positive;
- intraprovincial migration (from Huron County to other parts of Ontario) is negative but the loss has decreased over the observed time period. However, it is still responsible for the highest proportion of population decrease.

Table 2: Components of Growth, Huron County, 1997-2004

Year	Population Beginning of Period	Natural Increase	Net International Migration	Net Interprovincial Migration	Net Intraprovincial Migration	Total Growth
1997-98	61,722	48	11	11	-242	-172
1998-99	61,601	13	-51	-10	-293	-341
1999-00	61,259	-19	-33	28	-283	-307
2000-01	60,979	-44	23	14	-85	-92
2001-02	61,999	-34	-35	55	-10	-24
2002-03	61,981	-77	39	12	-57	-83
2003-04	61,931	-51	6	-42	-95	-182

Source: Statistics Canada, Annual Demographic Statistics

Thus, the natural population decrease and the negative intraprovincial migration figures are the main reasons for a stable or declining population in Huron County. The out-migration of young adults aged 18-24 years and of persons 65 years of age and older accounts for most of the negative intraprovincial migration. Stakeholder noted in interviews that many local seniors apparently leave Huron County and move into nearby communities where seniors' housing is available. The in-migration of early retirees in their late 50's and early 60's to some extent counters the losses in the above age groups.

2.1.2 Population Distribution Across Huron County

The map below shows the distribution of the population in Huron County in the nine individual municipalities.

Map 2

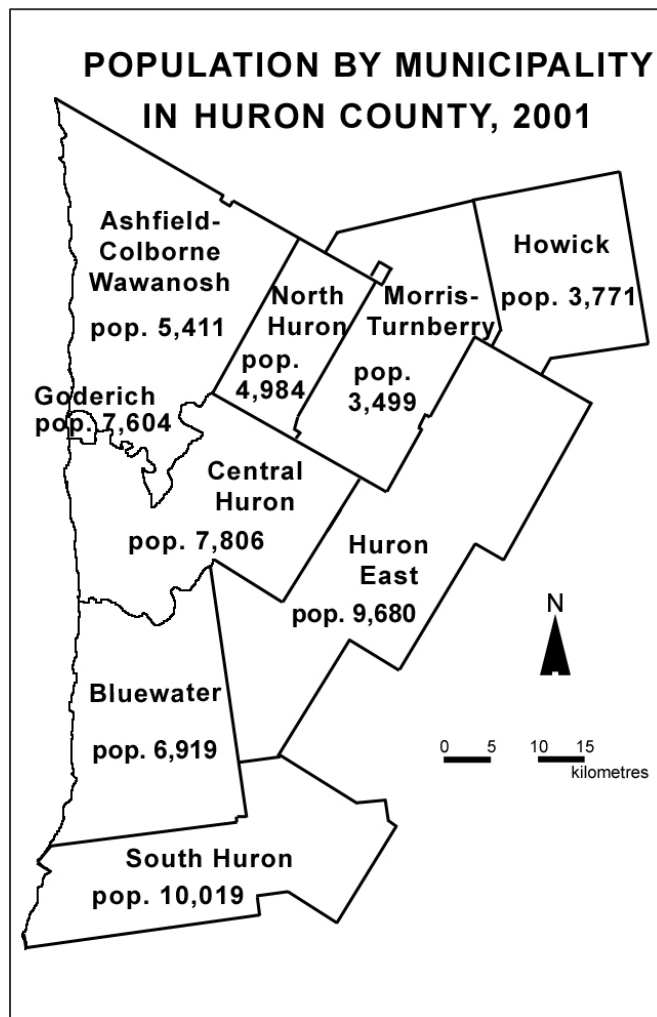


Table 3 shows the distribution of the population in Huron County by municipality and individual community. The largest municipalities are South Huron (10,019 inhabitants), Huron East (9,680) and Central Huron (7,806) and Goderich (7,604). The smallest municipalities are Morris-Turnberry (3,499 inhabitants), Howick (3,779) and North Huron (4,984). Areas that are Towns and Villages are highlighted in Table 3.

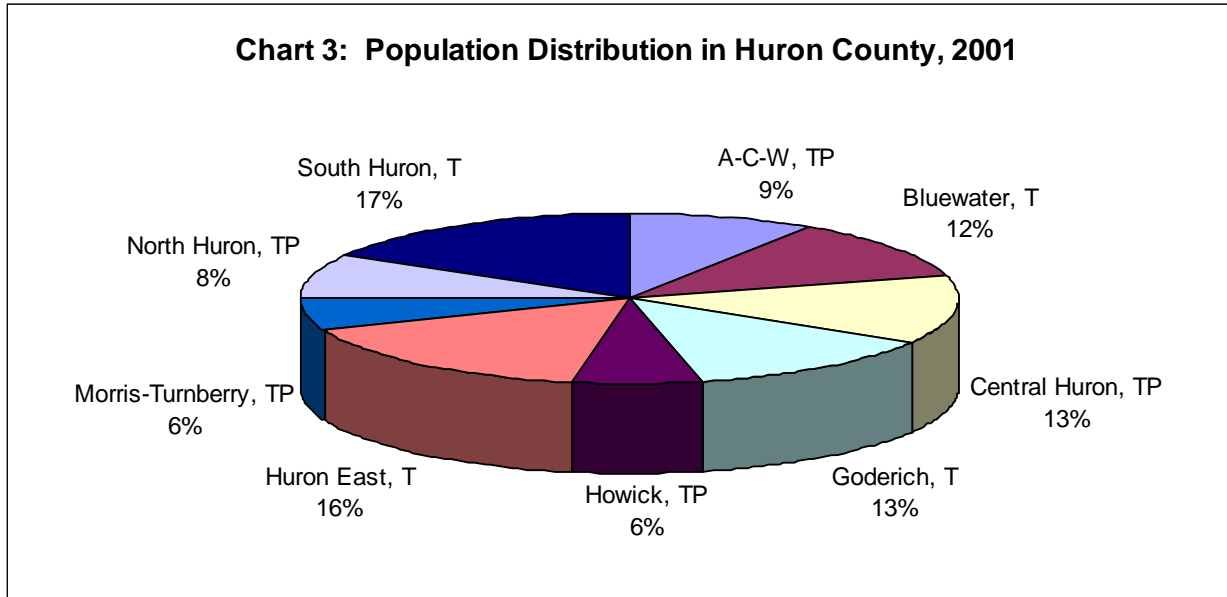
Major urbanized areas include the Town of Goderich (7,604 inhabitants) and the Town of Exeter in South Huron (4,452) as well as to a lesser degree the Towns of Clinton in Central Huron (3,117), Wingham in North Huron (2,885) and Seaforth in Huron East (2,286). Other communities with a relatively high population figure are Stephen in South Huron (4,077), Tuckersmith in Huron East (3,042) and Hay in Bluewater (2,187).

Table 3: Population in Huron County by Municipality and Community, 2001

	Population
Huron County	59,701
A-C-W	5,411
Ashfield	1,776
Colborne	2,144
West Wawanosh	1,491
Bluewater	6,919
Bayfield	909
Hay	2,187
Hensall	1,194
Stanley	1,769
Zurich	860
Central Huron	7,806
Clinton	3,117
Hullett	1,796
Goderich	2,893
Goderich	7,604
Howick	3,779
Huron East	9,680
Brussels	1,143
Grey	1,943
McKillop	1,266
Seaforth	2,286
Tuckersmith	3,042
Morris-Turnberry	3,499
Morris	1,734
Turnberry	1,765
North Huron	4,984
Blyth	987
East Wawanosh	1,112
Wingham	2,885
South Huron	10,019
Exeter	4,452
Stephen	4,077
Usborne	1,490

Source: Huron County Planning and Development Department 2003

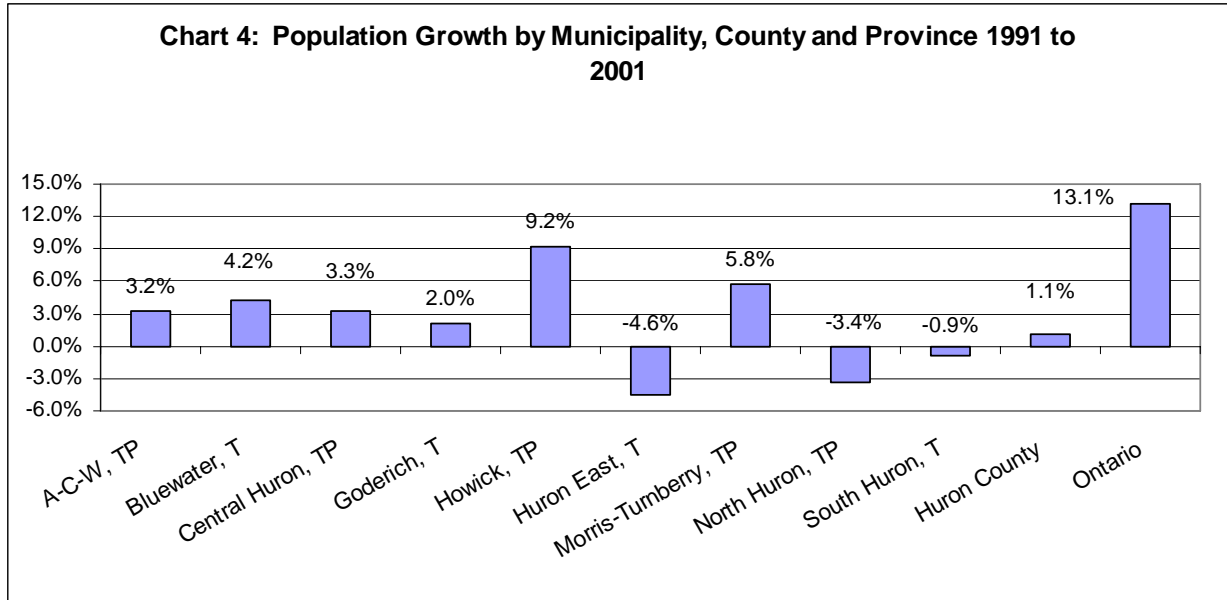
Chart 3 below shows the population distribution by share of Huron County's total population in 2001. Municipalities with the highest shares of Huron County's population are: South Huron (17%), Huron East (16%), Goderich (13%), Central Huron (13%) and Bluewater (12%). Municipalities with smaller shares of the population are: Ashfield-Colborne-Wawanosh (9% of Huron County's population), North Huron (8%), Howick (6%) and Morris-Turnberry (6%). Over the twenty-year period between 1981 and 2001 the population distribution across Huron County's municipalities has remained relatively constant (see Appendix Table B 1).



Source: Statistics Canada, 2001 Census

2.1.3 Population Growth Among Individual Municipalities

Chart 4 below shows the **growth rates in individual municipalities in Huron County between 1991 and 2001**. In this period, most municipalities experienced a population growth of between 2.0% and 9.2%. Those areas that experienced the highest growth rate were: Howick (9.2%) and Morris-Turnberry (5.8%). Goderich had a lower growth level of 2.0%. Three municipalities experienced a declining population growth rate: Huron East (- 4.6%), North Huron (- 3.4%) and South Huron (- 0.9%).



Source: Statistics Canada, various census years

Table 4 below compares the absolute population growth by municipalities between 1991 and 2001 and population growth rate in percentage. The highest population growth took place in Howick, which grew by 318 inhabitants. Bluewater came second with 280 people, followed by Central Huron, which grew by 252 persons. Goderich's population gained 152 persons between 1991 and 2001. During the decade, 1991 to 2001, Huron East lost 466 inhabitants; North Huron lost 176 inhabitants and South Huron lost 86 persons.

Table 4: Population Growth Huron County, 1991-2001

Area	1991	2001	Change 91-01	% Change 91-01
A-C-W, TP	5241	5,411	170	3.2%
Bluewater, T	6639	6,919	280	4.2%
Central Huron, TP	7554	7,806	252	3.3%
Goderich, T	7452	7,604	152	2.0%
Howick, TP	3461	3,779	318	9.2%
Huron East, T	10146	9,680	-466	-4.6%
Morris-Turnberry, TP	3307	3,499	192	5.8%
North Huron, TP	5160	4,984	-176	-3.4%
South Huron, T	10105	10,019	-86	-0.9%
Huron County	59,065	59,701	636	1.1%
Ontario	10,084,885	11,410,046	1,325,161	13.1%

Source: Statistics Canada, various census years

Table 5 below shows population growth in individual municipalities between 1981 and 2001. While there was positive growth in most municipalities in the 1986-91 period, in the 1991-96 period, some municipalities have grown while others have declined. However, in the 1996-2001 period, there was virtually no growth in most municipalities based on census data.

Table 5: Population Growth, Individual Municipalities, 1981-2001

Area	1981	1986	1981-86 % Ch.	1991	1986-91 % Ch.	1996	1991-96 % Ch.	2001	1996-01 % Ch.
A-C-W, TP	4,990	4,939	-1.0%	5,241	6.1%	5,410	3.2%	5,411	0.0%
Bluewater, T	6,046	6,275	3.8%	6,639	5.8%	6,915	4.2%	6,919	0.1%
Central Huron, TP	7,512	7,342	-2.3%	7,554	2.9%	7,805	3.3%	7,806	0.0%
Goderich, T	7,327	7,352	0.3%	7,452	1.4%	7,605	2.1%	7,604	0.0%
Howick, TP	3,072	3,037	-1.1%	3,461	14.0%	3,775	9.1%	3,779	0.1%
Huron East, T	9,536	9,352	-1.9%	10,146	8.5%	9,685	-4.5%	9,680	-0.1%
Morris-Turnberry, TP	3,157	3,194	1.2%	3,307	3.5%	3,500	5.8%	3,499	0.0%
North Huron, TP	4,950	4,951	0.0%	5,160	4.2%	4,985	-3.4%	4,984	0.0%
South Huron, T	9,537	9,554	0.2%	10,105	5.8%	10,020	-0.8%	10,019	0.0%
Huron County	56,127	55,996	-0.2%	59,065	5.5%	59,700	1.1%	59,701	0.0%
Ontario	8,625,107	9,101,694	5.5%	10,084,885	10.8%	10,756,573	6.7%	11,410,046	6.1%

Source: Statistics Canada, various census years

2.1.4 Urban/Rural Split in Huron County

Table 6 below indicates the proportion of urban and rural population in Ontario, Huron County and the municipalities. In general, Huron County has a higher proportion of rural than urban population. Sixty percent (60%) of the population is rural and 40% urban based on 2001 Census data. This compares to the Province as a whole where 85% of the population lives in urban and 15% in rural areas.

Goderich is the only municipality in Huron County with a solely urban population. About half of the population is urban in North Huron (58%) and South Huron (50%) while the rural population accounts for more than half of the population in Bluewater (83%), Central Huron (60%) and Huron East (60%). The remaining municipalities Ashfield-Colborne-Wawanosh, Howick and Morris-Turnberry are exclusively rural.

Table 6: Urban/Rural Population Breakdown, Huron County, 2001

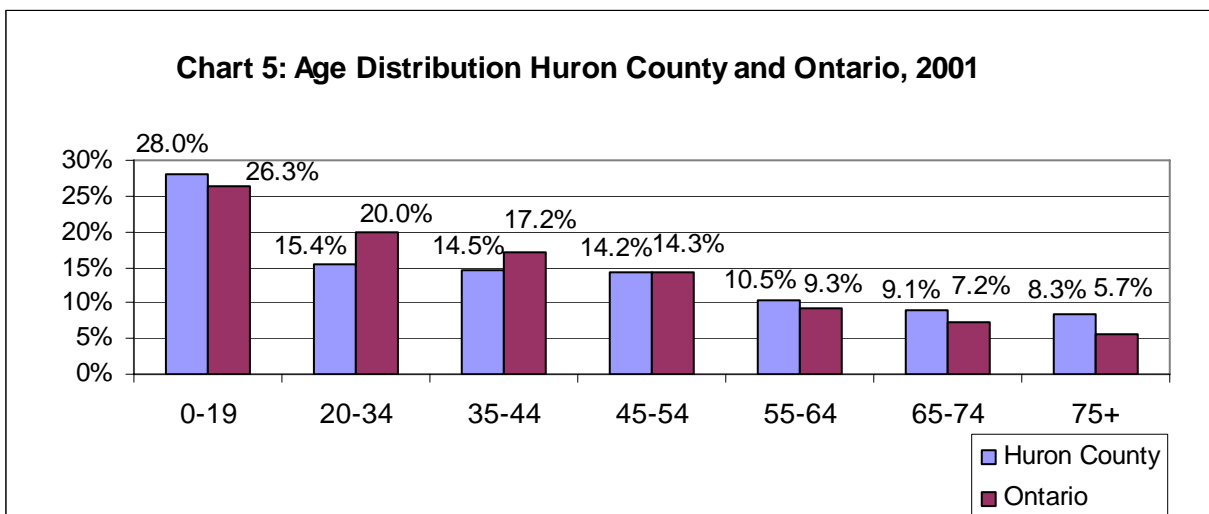
	Total	Urban		Rural	
		Total	%	Total	%
Ontario	11,410,046	9,662,547	84.7	1,747,499	15.3
Huron County	59,701	23,635	39.6	36,066	60.4
A-C-W	5,411	0	0.0	5,411	100.0
Bluewater	6,919	1,194	17.3	5,725	82.7
Central Huron	7,806	3,117	39.9	4,689	60.1
Goderich	7,604	7,604	100.0	0	0.0
Howick	3,779	0	0.0	3,779	100.0
Huron East	9,680	3,835	39.6	5,845	60.4
Morris-Turnberry	3,499	0	0.0	3,499	100.0
North Huron	4,984	2,885	57.9	2,099	42.1
South Huron	10,019	5,000	49.9	5,019	50.0

Source: Statistics Canada, 2001 Census

2.1.5 Age Distribution

The age distribution of Huron County's population in 2001 is shown in Chart 5 below.

- Huron County, being a more rural community, has a higher share of its population that is younger than 20 years (28% in Huron County compared to 26% in Ontario);
- A smaller proportion of Huron County's population is 20-34 years indicating that younger people tend to leave Huron County for educational and employment opportunities (15.4% in Huron County compared to 20.0% in Ontario);
- Huron County has a similar proportion of its population who are in the 45-54 year old age group as Ontario (14.2% in Huron County and 14.3% in Ontario) and in the 55-64 year old age group (10% in Huron County compared to 9.3% in Ontario);
- Huron County has a higher proportion of older citizens: 9.1% in Huron County are 65-74 years old compared to 7.2% in Ontario and 8.3% in the County are 75+ compared to 5.7% in the Province as a whole. **Thus, 17.4% of Huron County residents are 65+ years compared to 12.9% in Ontario.** This higher ratio of older persons also reflects the growing interest in communities in Huron County as places for active retirement living.



Source: Statistics Canada, 2001 Census

Analyzing the age distribution throughout Huron County (see Table 7 below) shows a significantly higher proportion of younger people aged 0 to 19 years of age who live in Howick (35.8%) compared to the County as a whole (28.0%). Ashfield-Colborne-Wawanosh, Huron East and Morris-Turnberry feature a slightly above average share of the 0 to 19 year age group at 30.7% each. A significantly lower percentage of younger persons live in Goderich (23.9%). Fewer younger people also reside in South Huron (25.7%), Central Huron (26.4%), Bluewater (26.5%) and North Huron (27.6%).

The highest percentage of persons aged 20 to 44 years, the younger workforce age group, is found in Huron East (31.6%), Howick (31.4%), South Huron (30.8 %) and North Huron (30.7%). Smaller percentages of those aged 20 to 44 years are found in Bluewater (28.4%) and Ashfield-Colborne-Wawanosh (27.4%).

Goderich (20.8%), South Huron (19.5%) and Bluewater (18.4%) have a higher proportion of individuals 65 years and older than the average of 17% in Huron County. A much smaller percentage of older persons reside in Howick (12.2%) and Huron East (15.3%) reflecting the higher proportion of younger persons in those municipalities.

Table 7: Age Distribution Throughout Huron County, 2001

Age	Ashfield-Colborne-Wawanosh		Bluewater		Central Huron		Goderich		Howick	
	#	%	#	%	#	%	#	%	#	%
0-19	1,660	30.7%	1,830	26.5%	2,060	26.4%	1,815	23.9%	1,350	35.8%
20-44	1,480	27.4%	1,965	28.4%	2,215	28.4%	2,265	29.8%	1,185	31.4%
45-64	1,370	25.3%	1,845	26.7%	2,180	27.9%	1,945	25.6%	780	20.7%
65+	900	16.6%	1,275	18.4%	1,350	17.3%	1,580	20.8%	460	12.2%
Total	5,410	100.0%	6,915	100.0%	7,805	100.0%	7,605	100.0%	3,775	100.0%

Age	Huron East		Morris-Turnberry		North Huron		South Huron		Huron County	
	#	%	#	%	#	%	#	%	#	%
0-19	2,975	30.7%	1,075	30.7%	1,375	27.6%	2,580	25.7%	16,730	28.0%
20-44	3,060	31.6%	1,035	29.6%	1,530	30.7%	3,085	30.8%	17,840	29.9%
45-64	2,170	22.4%	815	23.3%	1,265	25.4%	2,405	24.0%	14,755	24.7%
65+	1,480	15.3%	575	16.4%	815	16.3%	1,950	19.5%	10,390	17.4%
Total	9,685	100.0%	3,500	100.0%	4,985	100.0%	10,020	100.0%	59,715	100.0%

Source: Statistics Canada, 2001 Census

2.2 HOUSEHOLD TRENDS

This section reviews the growth in the number of households in Huron County as well as trends in household size and composition.

2.2.1 Growth in the Number of Households

In the period between 1986 and 1996, the number of households in Huron County has been increasing at a higher rate than the population reflecting the maturing of the baby boom generation, the general aging of the population due to lower death rates, lower birth rates as well as increasing divorce and separation rates.³ Between 1996 and 2001, there was, however, negligible household increase in Huron County – reflecting the slower population growth in the area.

These trends have implications for the demand for new housing, which emanates from household growth.

Table 8: Household Growth in Huron County and Ontario, 1986 – 2001

Year	Household Growth						Population Growth			
	Huron County			Ontario			Huron County		Ontario	
	#	Change	% Change	#	% Change	#	% Change	#	% Change	
1986	19,530			3,221,730		55,996		9,101,694		
1991	21,115	1,585	8.1%	3,638,365	12.9%	59,065	5.5%	10,084,885	10.8%	
1996	22,280	1,165	5.5%	3,924,510	7.9%	59,700	1.1%	10,753,573	6.6%	
2001	22,400	120	0.5%	4,219,415	7.5%	59,701	0.0%	11,410,046	6.1%	

Source: Statistics Canada, various census years

Table 9 below shows the number of households and the share of households in each municipality for the census years 1991 to 2001 and the change in the share of households in area municipalities. All municipalities had a positive growth in the number of households from 1991 to 2001 even though some municipalities lost population over that period (see Chapter 2.1.3). The declining population growth is due to the overall decrease in the household size over this period and the out-migration of certain age groups (see Chapter 2.1.1).

Between 1991 and 2001, Bluewater, Central Huron, Goderich and South Huron had the highest shares of the County's household growth - 17.9% of the County's household growth was in Central Huron, 17.6% in Bluewater and 13.4% in South Huron. Howick, with only 6% of the population, had 9% of the County's household growth from 1991 till 2001. Huron East on the other hand with 16% of the population had only 6% of the County's household growth in the 1991-2001 period.

³ The baby boom generation refers to those individuals born between 1946 and 1966.

Table 9: Household Growth and Share of Growth Across Huron County. 1991-2001

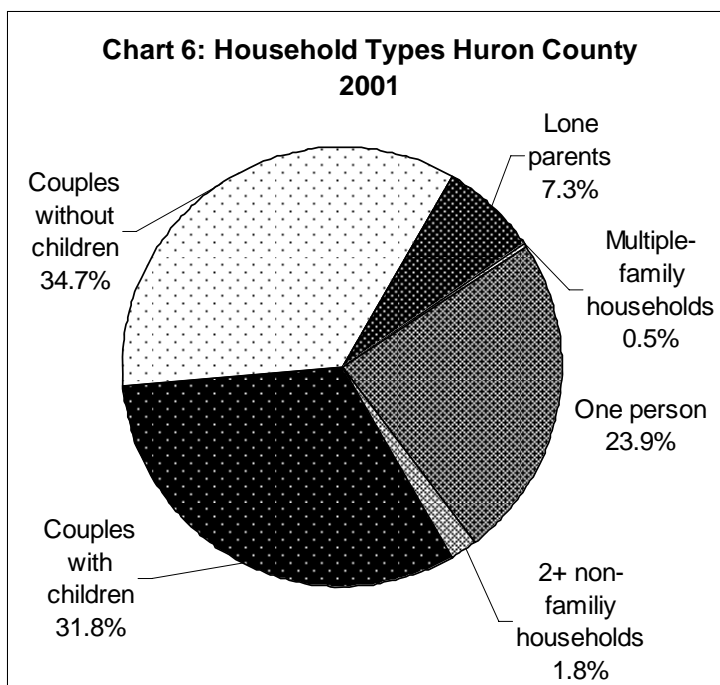
Municipality	1991		1996		2001		1991 - 2001		Share of County Change
	#	Share	#	Share	#	Share	Change 1991-2001	% Change	
A-C-W	1,825	8.7%	1,860	8.4%	1,945	8.7%	120	6.6%	9.2%
Bluewater	2,365	11.2%	2,605	11.7%	2,595	11.6%	230	9.7%	17.6%
Central Huron	2,695	12.8%	2,950	13.3%	2,930	13.1%	235	8.7%	17.9%
Goderich	3,010	14.3%	3,170	14.3%	3,185	14.2%	175	5.8%	13.4%
Howick	1,085	5.1%	1,165	5.2%	1,200	5.4%	115	10.6%	8.8%
Huron East	3,355	15.9%	3,435	15.4%	3,430	15.3%	75	2.2%	5.7%
Morris-Turnberry	1,075	5.1%	1,145	5.1%	1,170	5.2%	95	8.8%	7.3%
North Huron	1,910	9.1%	1,950	8.8%	2,000	8.9%	90	4.7%	6.9%
South Huron	3,775	17.9%	3,960	17.8%	3,950	17.6%	175	4.6%	13.4%
Huron County	21,095	100.0%	22,240	100.0%	22,405	100.0%	1310	6.2%	100.0%

Source: Statistics Canada, various census years

2.2.2 Household Composition

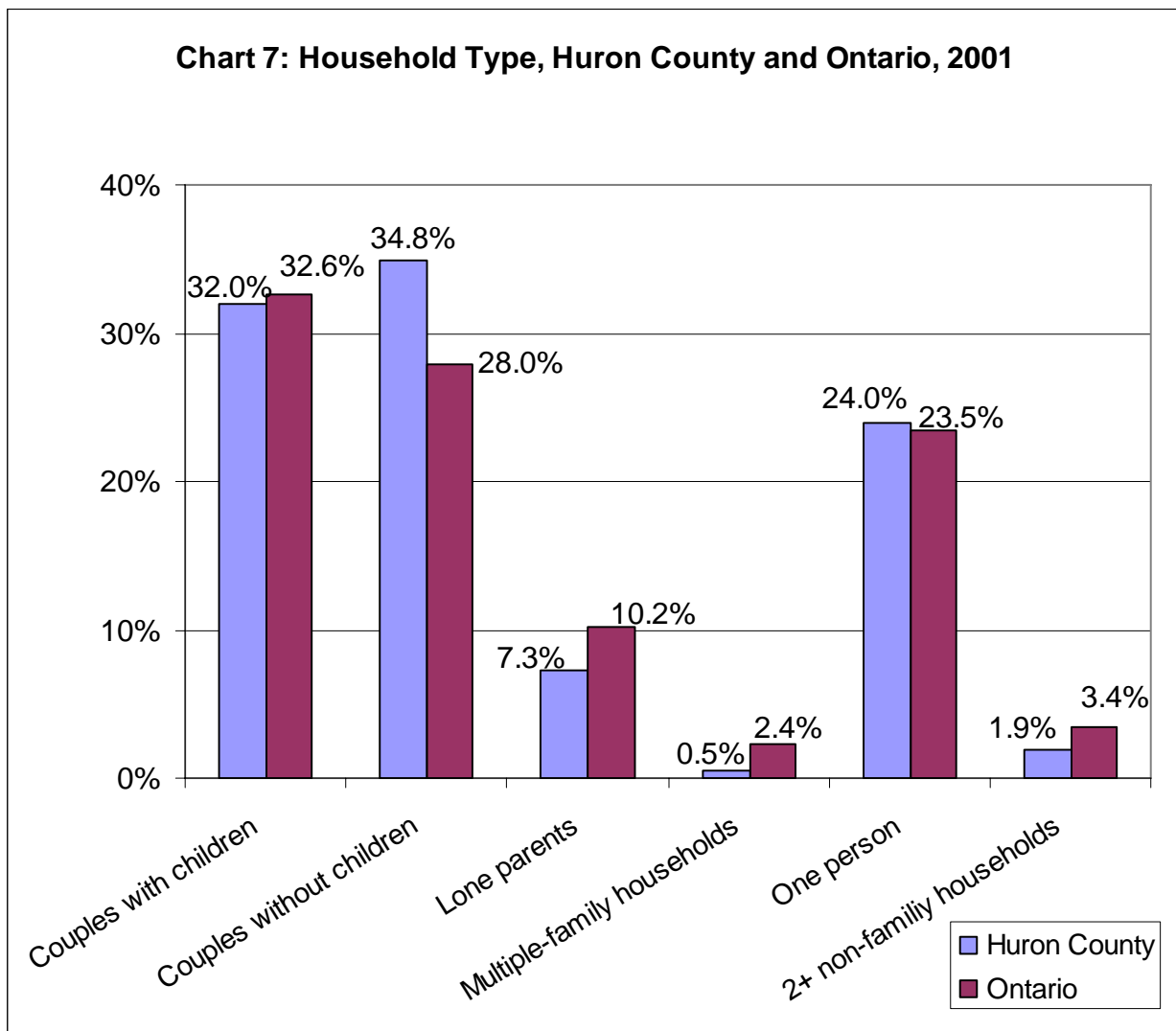
Close to three quarters of all households in Huron County are family households (see Chart 6 below). Couples without children account for the single largest category (34.7%) followed by households composed of couples with children (31.8%). Lone parents represent 7.3% and multiple-family 0.5% of all households.

Non-family households represent about one quarter of all households in the County. One-person households constitute the largest share within this category (23.9% of all households). Two or more persons live in 1.8% of all households.



Source: Statistics Canada 2006: 2001 Census Custom Tabulation

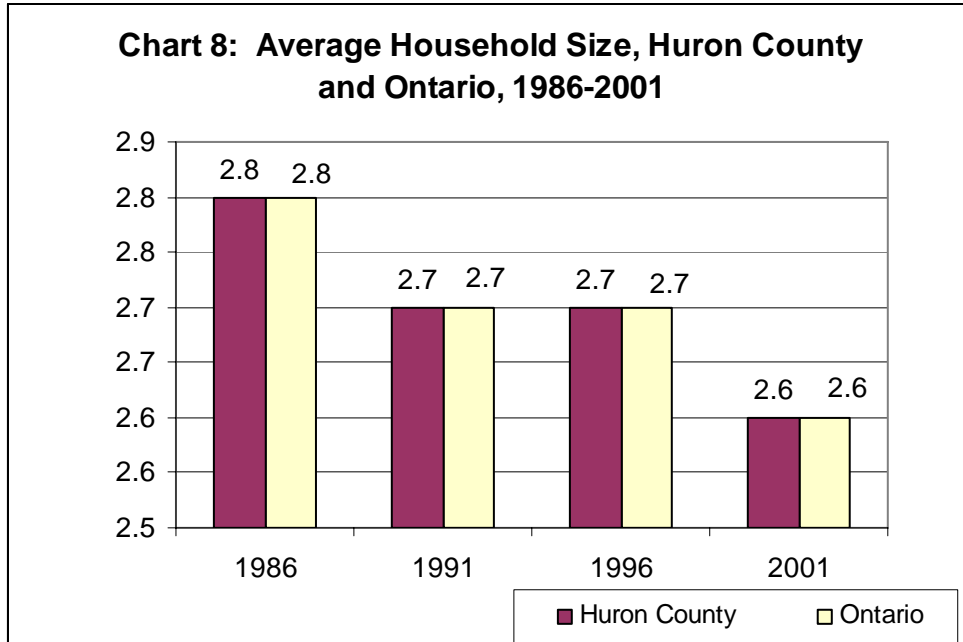
Compared to Ontario as a whole, Huron County has a higher proportion of family households, primarily because of the higher proportion of couples without children (see Chart 7 below and Table B 2 in the appendix). In Huron County 34.8% of households are childless couples compared to 28% in Ontario – a reflection of the higher proportion of seniors in Huron County compared to Ontario as a whole. The proportion of couples with children in Huron County (32%) is similar to the Province as a whole (32.6%). There is a smaller proportion of single parent families in Huron County (7.3%) compared to Ontario (10.2%). The proportion of households comprised of single-persons is about the same in Huron County (24%) and Ontario (23.5%). However, Huron County has a lower proportion of non-family households with two persons or more.



Source: Statistics Canada, 2001 census data

2.2.3 Household Size

As can be seen from Chart 8 below, the average household size in Huron County is the same as that of Ontario as a whole and has been since 1986. The average household size in Huron County in 2001 was 2.6 persons – the same as for Ontario as a whole. Over the past fifteen years the average household size has declined slightly from 2.8 persons per household in 1986 to 2.7 persons in both 1991 and 1996 and to 2.6 persons in 2001.



Source: Statistics Canada, various census years

2.3 TENURE OF HOUSEHOLDS

In this section we discuss tenure by household type and age of household head. It must be kept in mind that tenure “preferences” are limited by household income and the supply of housing.

2.3.1 Household Composition by Tenure

As Table 10 below shows, owners are primarily couples with children or childless couples which together account for about three quarters (75%) of owners. About a fifth of owners (19%) are non-family households. Tenants on the other hand have a higher percentage of non-family households (49%) and smaller proportions of couples with children and childless couples than owners. Single parents account for 6% of owners but 11% of all renters. Multiple-family households own more often than they rent, as 0.5% of all owners belong to this household type but only 0.3% of all tenants.

Table 10: Household Composition of Owners and Renters, Huron County, 2001

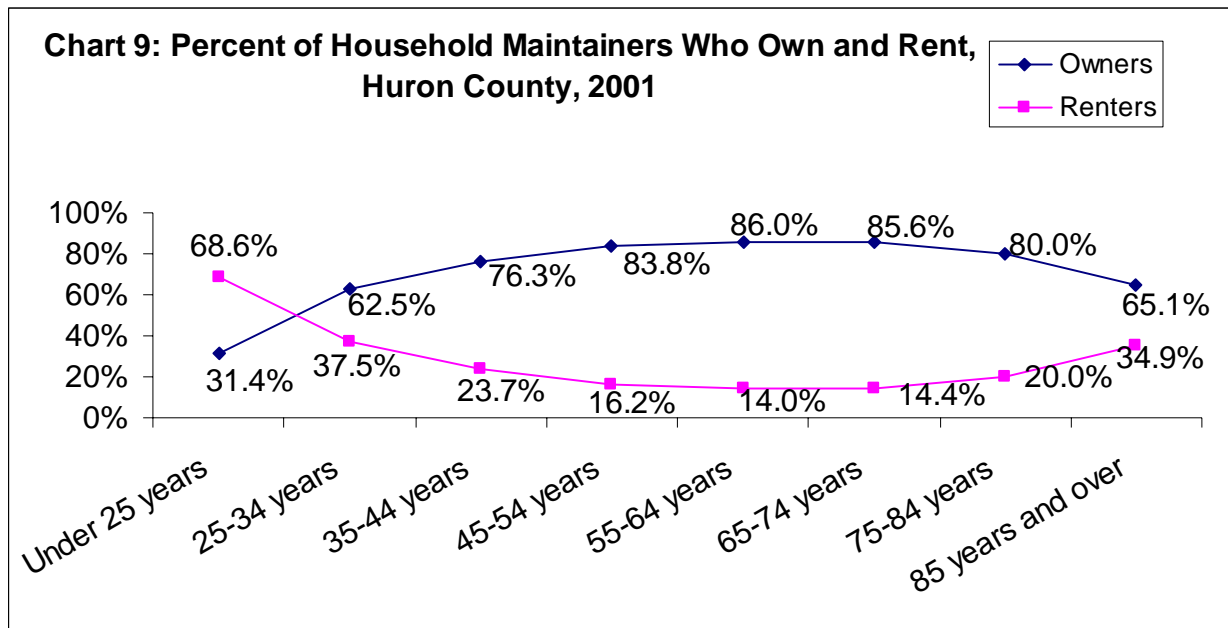
Household Type	Rented		Owned		Total
	#	%	#	%	
Family Households	2,565 15.4%	51.1%	14,050 84.6%	80.8%	16,615 100.0%
<i>Couples with children</i>	970 12.6%	19.3%	6,755 87.4%	38.9%	7,725 100.0%
<i>Single Parents</i>	555 36.2%	11.1%	980 63.8%	5.6%	1,535 100.0%
<i>Couples without children</i>	1,025 14.1%	20.4%	6,220 85.9%	35.8%	7,245 100.0%
<i>Multiple-family households</i>	15 13.6%	0.3%	95 86.4%	0.5%	110 100.0%
Non family households	2,450 42.4%	48.8%	3,330 57.6%	19.2%	5,780 100.0%
Total	5,016	100.0%	17,383	100.0%	22,395

Source: Statistics Canada 2006: 2001 Census Custom Tabulation

2.3.2 Proportion of Households Who Own and Rent Based on Age

As Chart 9 below shows, younger households (i.e., where the household maintainer is under 25 years of age) have the lowest likelihood of owning (31.4% are owners). This proportion increases with age until it peaks at 86% for households where the household maintainer is between 55 and 64 years of age. After 65 years the proportion of households who rent increases again. For households 75-84 years of age, 20% rent and for those households where the maintainer is 85+ years of age, 35% rent. Thus, an aging population will result in an increased demand for rental housing.

Nevertheless, these high ownership levels amongst the older age groups (compared to other areas in Ontario) indicate that an aging population will result in high ownership demand. However, if more rental housing was accessible, more seniors might opt for rental housing especially in the County's urban areas like Goderich. This is also confirmed in stakeholder interviews on housing issues. Many seniors who are homeowners in Huron County wish to stay in their community, but no longer wish to undertake the maintenance tasks associated with owning a detached house.



Source: Statistics Canada 2006: 2001 Census Custom Tabulation

2.4 SUMMARY POPULATION AND HOUSEHOLD TRENDS

Huron County experienced alternating periods of population growth and decline between 1981 and 2001:

- A declining population in the beginning of the 1980's;
- A positive growth rate between 1986 and 1996;
- Little or no population growth since 1991.

The population growth also varied among the municipalities in Huron County between 1991 and 2001:

- The population in the following municipalities grew:
 - Howick - 318 additional residents (9%);
 - Bluewater - 280 additional residents (4%);
 - Central Huron - 252 additional residents (3%);
 - Morris-Turnberry - 192 additional residents (6%);
 - Ashfield-Colborne-Wawanosh - 170 additional residents (3%); and,
 - Goderich - 152 additional residents (2%).
- The population in the following municipalities declined:
 - Huron East – lost 466 residents (- 5%);
 - North Huron – lost 176 residents (- 3%); and,
 - South Huron – lost 86 residents (- 1%).

In all municipalities there was virtually no growth between 1996 and 2001.

The population distribution among Huron County's municipalities remained relatively stable between 1981 and 2001. However, municipalities with a growing population like Bluewater and Howick also increased their share of the County's population the most.

Huron County has mostly a rural population (60% rural). While the rural population prevails in most municipalities, three municipalities have significant urban population levels: Goderich (100% urban), North Huron (58%) and South Huron (50%).

In comparison with Ontario as a whole, a higher percentage of younger persons (less than 20 years) and older persons (more than 55 years) live in Huron County. However, fewer people in the younger workforce age group between 20 and 44 years live in the County.

A distinctly younger population than in Huron County as a whole is found in the municipalities of Howick, Ashfield-Colborne-Wawanosh, Huron East and Morris-Turnberry while Goderich, South Huron and Bluewater have a higher percentage of older persons.

The number of households grew steadily between 1986 and 2001. All municipalities experienced a growth in the number of households even if they had a declining population. Household growth is an important figure for the housing demand of the population. Increasing household numbers imply a rising demand for housing.

A higher percentage of couples without children and a smaller percentage of lone parents, multiple families and households with two or more persons lives in Huron County compared to Ontario. The proportion of couples with children and one-person households is similar compared to the Province as a whole. The household size at 2.6 persons per household is the same both in the Province and Huron County.

The majority of each household type owns his home. Couples with or without children constitute the largest share of owners (representing 75% of all owners) while non-family households are the most important group among tenants (representing 49% of all tenants).

Home ownership is less common among persons younger than 25 years (31% of household maintainers), increases constantly for the subsequent age groups till it peaks for persons between 55 and 64 years (86%) and declines again till it reaches 65% for persons older than 85 years.

3 ECONOMIC BASE AND INCOME TRENDS

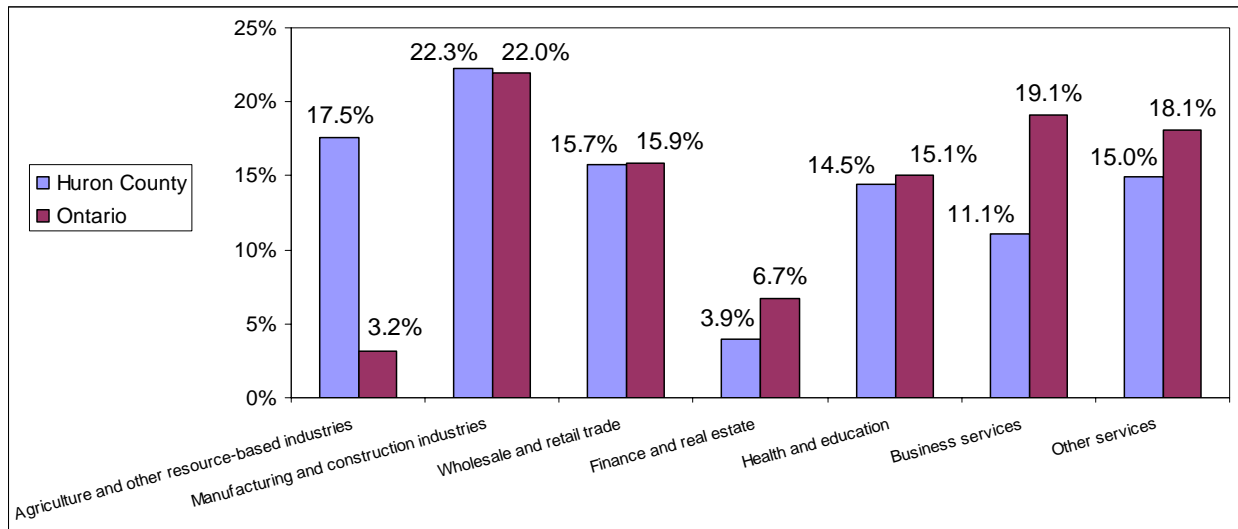
This section describes information on economic and income trends, an important factor underlying housing demand and affordability considerations. All data is based on the 2001 Census unless otherwise indicated.

3.1 ECONOMIC BASE

3.1.1 Distribution of the Labour Force

As shown in Chart 10, the largest portion of the resident labour force in Huron County is employed in Manufacturing and Construction, which together represent 22% of the employed labour force. Given the vast expanse of agricultural land in Huron County, it is not surprising that Agriculture is also an important sector in the local economy. Nearly every fifth employee (18%) works in this sector. Each of the following sectors accounts for about 15% of the experienced labour force in the County: Wholesale and Retail Trade (16%), Health and Education (15%) as well as Other Services (15%). The smallest sector, Finance and Real Estate, accounts for nearly 4% of the work force in 2001.

Chart 10: Experienced Labour Force by Industry 2001



Source: Statistics Canada, 2001 Census

One of the most noticeable differences between the Province and the County lies in the high proportion of Huron County's labour force employed in the *Agriculture and Other Resource-Based Industries* (also called the primary sector) - 18% in Huron County compared to 3% in the Province as a whole. An examination of gross farm receipts shows that Huron County is one of the Canadian leaders in agricultural production.⁴

⁴ Huron Business Development Corporation 2005

The *Manufacturing and Construction Industries* (secondary sector) represents 22% of the labour force that is the same proportion in the County and the Province. The manufacturing sector experienced constant growth in the past decade and has overtaken the primary sector in importance for the local economy⁵. This is perhaps quite remarkable given the largely rural base of Huron County and illustrates the strength of the local industrial economy.

The various service industries (tertiary sector) are generally less prominent in Huron County compared to the Province with exception for the *Wholesale and Retail Trade* (16%) as well as the *Health and Education Sector* (15%), which have the same proportion as in Ontario as a whole. *Business Services* account for 11% of the County's work force but for 19% in the Province. Fifteen percent (15%) of the Huron County's and 18% of Ontario's labour force are employed in *Other Services*. *Finance and Real Estate* account for about 4 % of the County's work force but for 7% in the Province.

Tourism as part of the service industries is considered the "third pillar of the local economy"⁶ after manufacturing and agriculture. Over the past decade the tourism industry has shown a steadily growing importance to the County's economy.

Goderich and Exeter account for 70% of all retail sales in Huron County, thereby representing the County's main shopping centres. This is largely due to the location of big box retailers in those areas.⁷

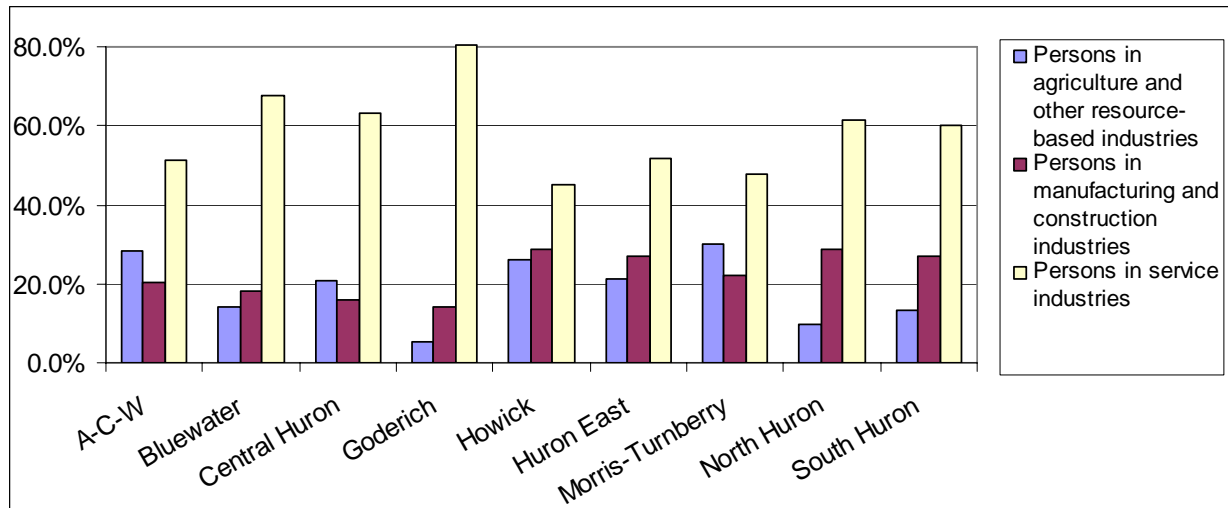
⁵ Huron Business Development Corporation, 2005

⁶ op. cit., 2005

⁷ op. cit., 2005

As Chart 11 and Table 11 reveal, individual municipalities in Huron County show significant differences in the composition of their labour force. For an overall comparison, the industries are combined into the primary, secondary and tertiary sector.

Chart 11: Experienced Labour Force by Municipality in Huron County, 2001



Source: Statistics Canada, 2001 Census

Table 11: Experienced Labour Force by Municipality in Huron County, 2001

Municipality	Persons in agriculture and other resource-based industries (primary)		Persons in manufacturing and construction industries (secondary)		Persons in service industries (tertiary)		Total experienced labour force in each municipality	
	Count	%	Count	%	Count	%	Count	%
A-C-W	780	28.1%	570	20.5%	1,425	51.4%	2,775	100%
Bluewater	520	14.3%	660	18.2%	2,450	67.5%	3,630	100%
Central Huron	865	20.6%	675	16.1%	2,655	63.3%	4,195	100%
Goderich	210	5.5%	535	14.0%	3,090	80.6%	3,835	100%
Howick	495	26.2%	540	28.6%	855	45.2%	1,890	100%
Huron East	1,095	21.1%	1,405	27.1%	2,680	51.7%	5,180	100%
Morris-Turnberry	585	30.2%	430	22.2%	925	47.7%	1,940	100%
North Huron	270	9.9%	780	28.7%	1,665	61.3%	2,715	100%
South Huron	695	13.2%	1,420	26.9%	3,160	59.9%	5,275	100%
Huron County	5,516	17.5%	7,016	22.3%	18,906	60.1%	31,435	100%

Source: Statistics Canada, 2001 Census

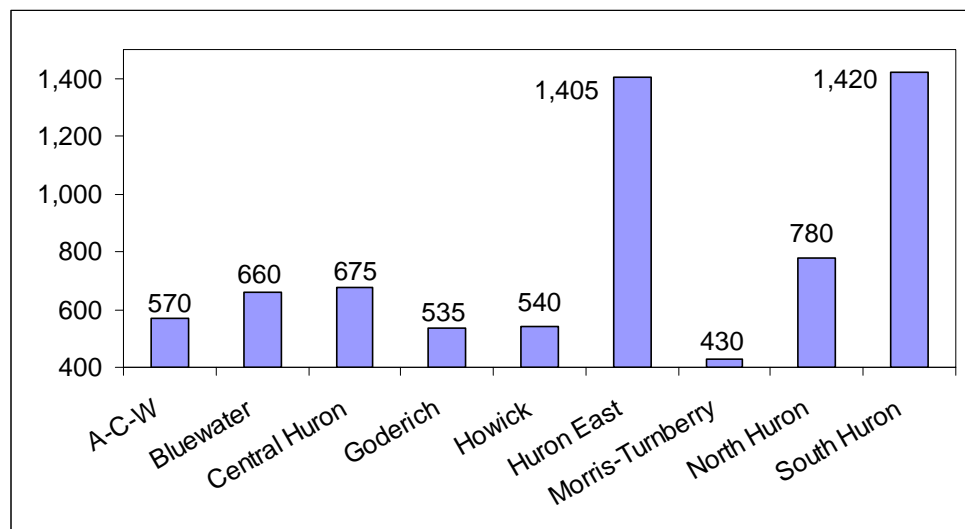
In all municipalities the highest proportion of the resident labour force works in the tertiary or service sector. Goderich at 81% has the overall highest proportion of its labour force working in this sector. Other municipalities with more than 60 % of their work force in the service industries are Bluewater (68%), Central Huron (63%), North Huron (61%) and South Huron (60%).

The secondary sector, which consists of the manufacturing and construction industries, employs nearly one third of all employees in North Huron (29%), Howick (29%), Huron East (27%) and South Huron (27%). It is least prominent in Goderich (14%).

The primary sector with agriculture and other resource-based industries is the second most important sector in Morris-Turnberry (employing 30% of Morris-Turnberry's labour force) and in Ashfield-Colborne-Wawanosh (28%). It also forms a vital part of the local economy in Howick (26%), Huron East (21%) and Central Huron (21%).

From 1996 to 2001, the number of jobs in Huron County grew by almost 11% from 25,765 to 28,525. The level of daily out-commuting has dropped by 20% since 1996, which means that more Huron County residents are able to find work closer to home.⁸

Chart 12: Employees in Manufacturing and Construction Industries



Source: Statistics Canada, 2001 Census

Chart 12 above provides an overview of the absolute figures of employees in the manufacturing and construction industries in Huron County. The highest number of employees in the manufacturing and construction sector can be found in South Huron (1,420 persons) and Huron East (1,405). Significant employment numbers exist also in North Huron (780 persons), Central Huron (675) and Bluewater (660). The employed labour force in the manufacturing and construction sector declined between 1996 and 2001.⁹

⁸ Huron Business Development Corporation 2005

⁹ op. cit., 2005

Huron County's major employers in various sectors are listed below in Table 12. There are three employers with more than 500 employees and nine employers with more than 100 employees. The major employers are relatively evenly distributed in Huron County with several companies allocated in Goderich, Exeter (North Huron) and Wingham (North Huron), which are also urban centres in Huron County. No major employers are located in Ashfield-Colborne-Wawanosh, Central Huron, Howick and Morris-Turnberry.

This listing excludes the Avon Maitland District School Board (approximately 1,700 employees) and the Huron-Perth Catholic District School Board (approximately 800 employed in Huron County) because the school boards cover more than just Huron County. Still they would be among the ten largest employers.

Table 12: Major Employers in Huron County

Employer's Name	Number of Employees	Location
Wecast Industries (Automotive Engine Supplier)	830	Wingham, North Huron
The County of Huron (Public Administration)	630	Huron County
Volvo Motor Graders	575	Goderich, Goderich
Sifto Salt (Salt Mine)	300	Goderich, Goderich
Royal Homes (Modular Homes)	205	Wingham, North Huron
Nabisco (Division of Kraft Foods)	180	Exeter, South Huron
General Coach (Travel Trailers and Park Models)	138	Hensall, Bluewater
Seaforth Creamery (Producers of dry salad dressing mixes)	135	Seaforth, Huron East
Northlander (Mobile and Vacation Homes)	125	Exeter, South Huron
Dashwood Industries (Vinyl windows, roof windows & skylights)	110	Centralia, South Huron
MDL Doors (Pre-hung insulated steel or fiberglass doors)	95	Brussels, Huron East
Andex Metal (Custom metal building components)	90	Exeter, South Huron
Sky Harbour Aircraft (Custom aircraft restoration and refurbishment)	90	Goderich, Goderich
Sifto Salt (Evaporator Plant)	72	Goderich, Goderich

Source: Huron County Planning and Development Department, Huron Business Development Corporation 2006¹⁰

¹⁰ Email from Lisa Harper, August 16th, 2006

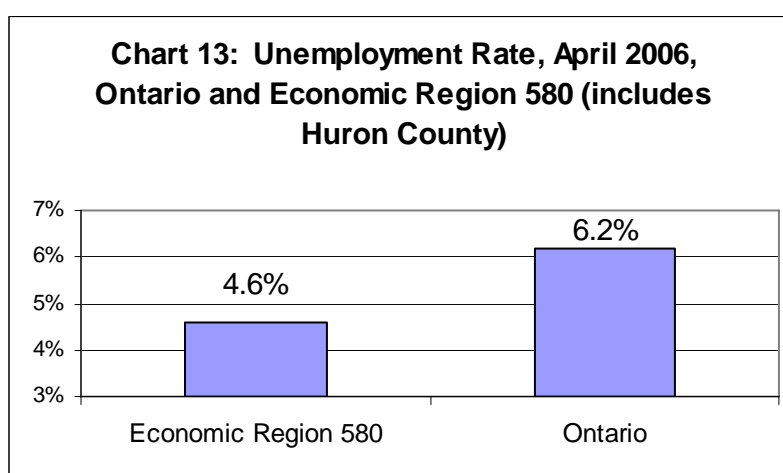
3.1.2 Labour Force Participation and Unemployment Rate

When the 2001 Census was undertaken, Huron County had a total labour force participation rate of 68.1 %, slightly above the provincial average of 67.3 % (see Table 13 below)¹¹. The above average participation rate in the County is surprising when the higher proportion of persons over 50 years of age is taken into account.

Table 13: Labour Force Participation and Unemployment Rates in Huron County and Ontario, 2001

	Huron County			Ontario		
	Male	Female	Total	Male	Female	Total
Participation Rate	75.3	61.1	68.1	73.4	61.5	67.3
Employment Rate	72.5	58.4	65.3	69.1	57.6	63.2
Unemployment Rate	3.7	4.5	4.0	5.8	6.5	6.1

Source: Statistics Canada, census 2001



Source: Human Resources and Skills Development Canada 2006

The unemployment rate for Huron County at 4.0% was well below the Provincial average of 6.1% in 2001. More recent data in Chart 13 from Human Resources Canada provides the unemployment rate for Economic Region 580 (Stratford-Bruce Peninsula), which includes Bruce County, Grey County, Huron County and Perth County. The unemployment rate for this area was 4.6% in April 2006, which is below the Provincial rate of 6.2%. It is often argued that the official unemployment rate is lower than the actual rate of unemployed persons because some people are not counted as unemployed, e.g., seasonal workers, etc.

¹¹ The labour force participation rate refers to those individuals 15 years and older who are working or actively seeking work.

3.2 INCOMES IN HURON COUNTY

3.2.1 Wage Rates

Data for the wage rate was obtained from the Human Resources and Skills Development Canada. Since there is no specific data available for Huron County, the following figures are from the Owen Sound area in 2005. Given a similar economical situation and little difference between average wages in neighbouring areas, it is reasonable to assume the same wages for Huron County as well.

The lowest wages are found in the food service industry and among those working in retail jobs e.g. cashiers, grocery clerks, whose averages wages range from \$7.75 to \$10 per hour in 2005. Farm workers are paid between \$9.00 and \$14.50. Many of those employed in manufacturing are in the range of \$8.00 to \$19.00 per hour. More skilled jobs get higher wages – for example, supervisors in processing occupations earn an average hourly wage of up to \$25.00.

3.2.2 Income Distribution

Table 14 and 15 below provide information on the distribution of incomes and the median¹² of all homeowners, owners and tenants. Owners generally have higher household incomes than tenants. For example, approximately 54% of tenants have household incomes below \$30,000 compared to 23% of owners (refer to Table 14 below).

Table 14: Income Distribution of Owners and Tenants, Huron County, 2000

	All Households			Owned			Rented		
	#	%	Cumulative	#	%	Cumulative	#	%	Cumulative
Under \$10000	875	3.9%	3.9%	365	2.1%	2.1%	520	10.3%	10.3%
\$10000-\$19999	2,735	12.2%	16.1%	1,465	8.4%	10.5%	1,275	25.4%	35.7%
\$20000-\$29999	3,030	13.5%	29.6%	2,130	12.3%	22.8%	895	17.8%	53.5%
\$30000-\$39999	2,865	12.8%	42.4%	2,190	12.6%	35.4%	670	13.3%	66.9%
\$40000-\$49999	2,770	12.4%	54.8%	2,165	12.5%	47.8%	600	11.9%	78.8%
\$50000-\$59999	2,170	9.7%	64.5%	1,870	10.8%	58.6%	300	6.0%	84.8%
\$60000-\$69999	2,340	10.4%	74.9%	2,035	11.7%	70.3%	310	6.2%	90.9%
\$70000-\$79999	1,575	7.0%	82.0%	1,415	8.1%	78.5%	160	3.2%	94.1%
\$80000 and over	4,040	18.0%	100.0%	3,745	21.5%	100.0%	295	5.9%	100.0%
Total	22,400	100.0%		17,380	100.0%		5,025	100.0%	

Source: Statistics Canada 2006: 2001 Census Custom Tabulation

¹² The median income provides the income at the middle point – that is half of the residents have incomes below the median income and half have incomes above the median income.

The average household income of owners in Huron County is almost twice that of tenants. In the 2001 census (based on 2000 incomes), the average homeowner income was \$60,006 and the average tenant household income was \$34,817 or 58% of the average income of homeowners. The median homeowner income in Huron County was \$51,365 and the median tenant income was \$27,544 or 54% of the median income of homeowners. The median income refers to the income level below which 50% of households fall when all households are ordered by income.

Table 15: Average and Median Incomes and 30th and 60th percentile incomes, Huron County and Ontario, 2000

	Huron County			Ontario		
	All Households	Owned	Rented	All Households	Owned	Rented
Average household income	\$54,363	\$60,006	\$34,817	\$67,072	\$79,722	\$40,152
Median household income	\$45,885	\$51,365	\$27,544	\$53,845	\$66,194	\$32,216
30 th percentile	\$30,215	\$35,404	\$17,189	\$33,819	\$45,213	\$19,128
60 th percentile	\$54,952	\$61,012	\$34,489	\$65,149	\$77,380	\$39,506

Source: Statistics Canada 2006: Census 2001 Custom Tabulation

The 30th and 60th percentiles of income are also useful statistics to bear in mind when analyzing housing needs. The Ontario Provincial Policy Statement, a Provincial planning document which governs development in the Province, uses households at the 60th percentile of tenant incomes (the lowest 60% of all tenant incomes) to determine the upper threshold of affordable rental housing. The 30th percentile refers to that income level below which the lowest 30 percent of households are found. For owners, the Province uses the 60th percentile of all households as the upper limit of affordable housing. See Section 5 for a fuller discussion of housing affordability.

Table 15 above shows that there is a gap between incomes in Huron County and the Province as a whole. For example, the average household income in Huron County was \$54,363 compared to \$67,072 in Ontario as a whole. Thus, the average household income in Huron County is 19% below that of the Province as a whole. To some extent this is a reflection of lower living costs in Huron County but it also reflects the lower wages in the County compared to other areas of Ontario. Average and median income levels in Huron County are also lower than in Ontario as a whole because of the higher proportion of older adults in the population.

For most household types, there is a significant difference in the median income between tenants and owners (see Table 16 next page). For families with children, the median income of homeowner is 69% higher than that of tenants; for lone parents, the median homeowner income is 72% higher than that of tenants; and for childless families, the median homeowner income is 20% higher than that of renters. Non-family households who own their home earn 38% more income in comparison to those non-

family households who rent. In Huron County, there is also a lower incidence of families living with low incomes – 6.8% compared to 10.2 in Ontario as a whole.

Generally speaking those with lower incomes are renting while those who can afford to have purchased their accommodation.

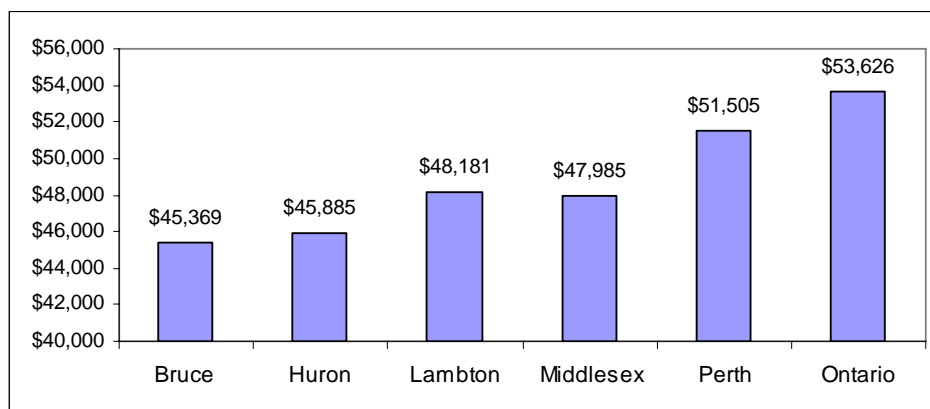
Table 16: Median Household Income by Household Type, Huron County (2000)

Household Type	All	Tenants	Owners	Ratio of Owners to Tenants
One Family Households	\$54,839	\$39,193	\$58,231	148.6%
One Family With Children	\$60,194	\$38,069	\$64,485	169.4%
Lone Parents	\$35,122	\$23,805	\$40,910	171.9%
One Family Without Children	\$47,883	\$40,960	\$49,237	120.2%
Multiple-Family	\$80,745	n.a.	\$80,665	n.a.
Non-Family Households	\$22,343	\$18,645	\$25,697	137.8%
All Households	\$45,885	\$27,544	\$51,365	186.5%

Source: Statistics Canada 2006: Census 2001 Custom Tabulation

Chart 14 below compares the median household income in Huron County with other neighbouring counties and the Province. While Huron County has median incomes below the provincial average, so do other counties in the area. The median income in Huron County is below the neighbouring counties to the south and the east (i.e., Lambton, Middlesex) but slightly above Bruce County to the north. Those in south and east of Huron County are economically and infrastructurally better connected to the rest of the Province and to major economic growth regions (e.g. Golden Horseshoe) in particular.

Chart 14: Median Household Income in Huron, other Counties and Ontario, 2000

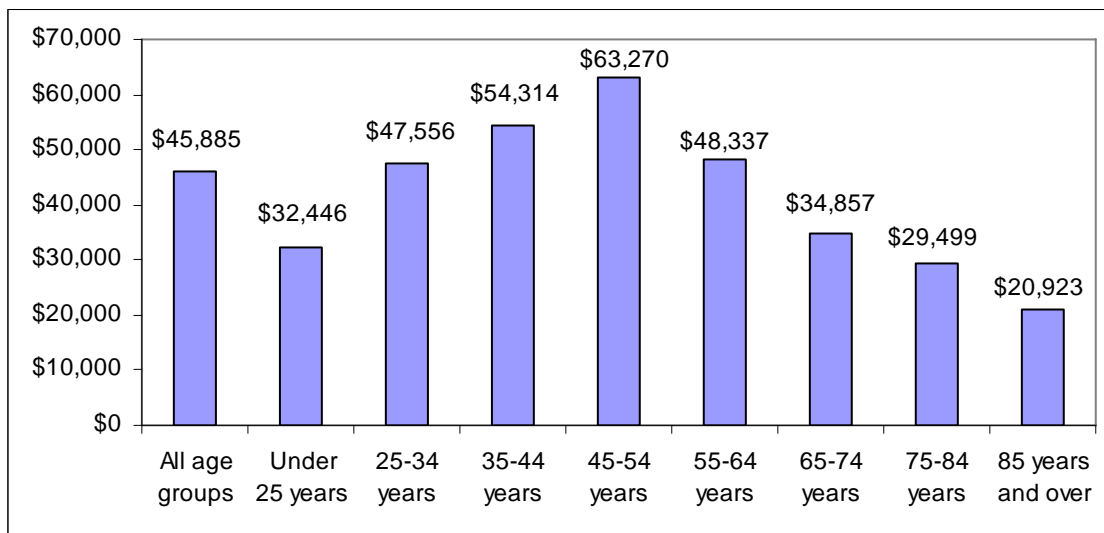


Source: Statistics Canada, 2001 Census

Chart 15 below shows the association between the age of the household maintainer and household income. Younger age groups (under 25 years of age) and those in the older age categories (65 years and older) tend to have the lowest incomes. For example, the median income of those under the age of 25 is \$32,446, for those 65-74, the median income is \$34,857, for those 75-84, it is \$29,499 and for those 85 years and over, \$20,923.

By comparison, the highest incomes are found in the 35-44 and 45-54 year age categories. The median income for those 35-44 years of age is \$54,314 and for those 45-54, the median income is \$63,270.

Chart 15: Median Household Income by Age of Household Maintainer in Huron County, 2000



Source: Statistics Canada 2006: 2001 Census Custom Tabulation

3.3 RESIDENTS RECEIVING GOVERNMENT ASSISTANCE

3.3.1 Residents Receiving Ontario Works and Ontario Disability Allowance

The County of Huron, like all communities in Ontario, has residents who are not able to work on a regular basis (for a variety of reasons) and are therefore in need of social assistance. There are two main types of social assistance offered in Ontario: Ontario Works (OW) for those with shorter term needs who are unable to find employment or are unable to work, and Ontario Disability Support Program (ODSP) for people with disabilities that prevent them from working for an income on a longer-term basis. As of July 2006, there were 357 households in the County of Huron receiving Ontario Works; 123 of these were single persons, while 221 of the households were families with two or more persons. There were 13 children receiving OW in the care of a grandparent or other guardian.

At the same time there were approximately 1,134 households on the Ontario Disability Support Program in the County of Huron. This estimate is based on 2,168 ODSP recipients in Huron County and the City of Stratford Service area combined (as tracked by the Ontario Ministry of Community and Social Services) with Huron County representing approximately 50% of the caseload of the two municipal service manager areas. Of the ODSP recipients in Huron County, the majority are single person households.

In 1995 there was a 22% reduction in social assistance rates in Ontario. There were no subsequent increases in social assistance rates until February and March of 2005. This resulted in an increasing gap between income and rent levels in the County of Huron over the previous decade. The rates for the two categories of social assistance are shown below in Tables 17 and 18 after the 3% increase announced in February/March 2005:

Table 17: Ontario Disability Support Program (ODSP) Rates, August 2006

	Maximum Monthly Rate	Max. Shelter Portion
Single Disabled	\$959	\$427
One adult + one child	\$1,468	\$672
One adult + two children	\$1,637	\$728
Two adults and one child	\$1,630	\$728
Two adults and two children	\$1,823	\$791

Table 18: Ontario Works (OW) Rates, August 2006

	Maximum Monthly Rate	Max. Shelter Portion
Single	\$536	\$335
One adult + one child	\$987	\$527
One adult + two children	\$1,119	\$571
Two adults and one child	\$1,061	\$571
Two adults and two children	\$1,215	\$620

In the spring of 2006 the Province announced a 2% increase in social assistance rates, which is to take effect on November 30, 2006. The exact figures to come into effect at that time have not yet been made public.

3.3.2 Residents Receiving Seniors' Pensions

As the above data in Table 18 indicates, the average incomes for younger adults and older adults in Huron County are lower than other age groups, and the likelihood of being renters are highest for young adults and for older residents. One of the factors, which keeps the average incomes low for seniors, is the modest amount provided by the various levels of government for pensions for seniors.

In Ontario, the maximum amount of pension income provided as of July 2006 for a single senior citizen 65 and over is \$1,178 per month (or \$14,134 annually). This monthly income is a combination of Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Guaranteed Annual Income System (GAINS) payments. This maximum benefit is reduced by income received from other sources such as Canada Pension Plan (CPP), interest or other income.

For a senior couple the maximum monthly income in July 2006 from the combination of OAS, GIS and GAINS is \$1,941 per month (or \$23,291 annually).

The Province does not track the number of seniors receiving GAINS by each County in Ontario. There are 130,000 senior households receiving GAINS across the Province so Huron County, with approximately 0.5% of the provincial population, would have approximately 650 senior households with the above modest pension incomes which combines OAS, GIS and GAINS.

Many seniors are likely to face housing affordability problems as stakeholders pointed out in interviews with a large share of their income going to rent or housing costs (See Section 5.5.1 for a more detailed discussion of housing affordability for seniors.)

3.4 SUMMARY: ECONOMIC AND INCOME TRENDS

In Huron County, about 60% of all employees worked in the service or tertiary sector making it the most prominent sector in 2001. However, this sector had a lower share in the County's labour force compared to 75% in Ontario as a whole. Some municipalities in Huron County like Goderich or Bluewater had a much higher percentage of tertiary workers.

Approximately a quarter (25%) of the resident labour force in Huron County worked in the manufacturing and construction sector or secondary sector in 2001. This was about the same percentage as in the Province as a whole. The manufacturing and construction sector is more important in North Huron, Howick, Huron East and South Huron where every third job is in this sector. In absolute figures, the manufacturing centres in Huron County are in South Huron and Huron East with more than 1,400 employees each.

Agriculture and other resource-based industries provide employment to approximately a fifth (18%) of the resident labour force in Huron County compared to about 3% in Ontario. This primary sector employs about every third person in Morris-Turnberry, Howick and Ashfield-Colborne-Wawanosh.

Major employers in Huron County are amongst others: automotive builder and supplier industries, public services and food processing industries.

The labour force participation rate in Huron County in 2001 at 68% was slightly above the provincial average. In April 2006, the unemployment rate in Huron County was 4.5% - below Ontario's rate of 6.2%. This may be partially explained by the large segment of individuals who are self-employed in Huron County compared to more urban centres in Ontario and the high level of seasonal workers.

The average income in Huron County in 2001 was \$54,363. This was 19% below the provincial average and also below incomes in the neighbouring counties to the south and the east but above incomes in the county to the north. The below provincial average was due to more jobs in lower wage industries in Huron County such as agriculture but also to a higher proportion of seniors in the County's population.

Homeowners have higher incomes than tenants. In 2001, homeowners in Huron County had an average income of \$60,006 - that is nearly twice (1.7 time) as much as the average tenant's income of \$34,817. Household incomes are also related to the household maintainer's age: the lowest incomes are found among households with younger and older household maintainers (head of household), i.e., household maintainers that are younger than 25 years (\$32,446 average annual income) and households maintainers in the age group 65 to 74 (\$34,857 average annual income). The wealthiest category of households had household maintainers between 45 and 54 years of age with a median income of \$63,270.

In Huron County, 357 households receive Ontario Works (OW), which is for those with short-term needs who are unable to find employment. Approximately 1,134 households are on the Ontario Disability Support Program (ODSP) for people with disabilities that prevent them from working. Over the last years, there were some low increases in social assistance rates after a 22% reduction in 1995. The shelter portion is mainly below the average rents in Huron County. Thus housing affordability issues are common among persons on social assistance.

Approximately 650 seniors in the county receive the maximum amount of government pension at \$1,178. Many seniors face housing affordability problems.

4 HOUSING SUPPLY

4.1 DWELLING TYPE AND TENURE

As shown in Table 19 below, there were approximately 22,400 occupied dwellings in Huron County according to the 2001 Census (not including seasonally occupied residents). Single detached dwellings are the predominant form of housing in Huron County accounting for 84% of all occupied dwellings units. Apartments represent 10% of all housing – 9% in low-rise buildings, 1% in duplexes and 0.1% in high-rise buildings. Each of the following account for approximately 2% of all dwelling units: semi-detached homes, movable homes and row houses.

Table 19: Housing Type and Tenure, Huron County, 2001

	Owned	% Owned	Rented	% Rented	Total	% Total
Single-detached	16,520 88.2%	95.0%	2,215 11.8%	44.2%	18,735 100.0%	83.6%
Semi-detached	155 29.8%	0.9%	365 70.2%	7.3%	520 100.0%	2.3%
Row house	40 12.1%	0.2%	290 87.9%	5.8%	330 100.0%	1.5%
Other single attached	45 39.1%	0.3%	70 60.9%	1.4%	115 100.0%	0.5%
Total apartments	216 9.6%	1.2%	2,020 90.4%	40.3%	2,236 100.0%	10.0%
Duplex	65 28.9%	0.4%	160 71.1%	3.2%	225 100.0%	1.0%
High rise	10 40.0%	0.1%	15 60.0%	0.3%	25 100.0%	0.1%
Low rise	140 7.1%	0.8%	1,845 92.9%	36.8%	1,985 100.0%	8.9%
Movable	415 88.3%	2.4%	55 11.7%	1.1%	470 100.0%	2.1%
Total	17,391 77.6%	100.00%	5,015 22.4%	100.00%	22,405 100.00%	100.00%

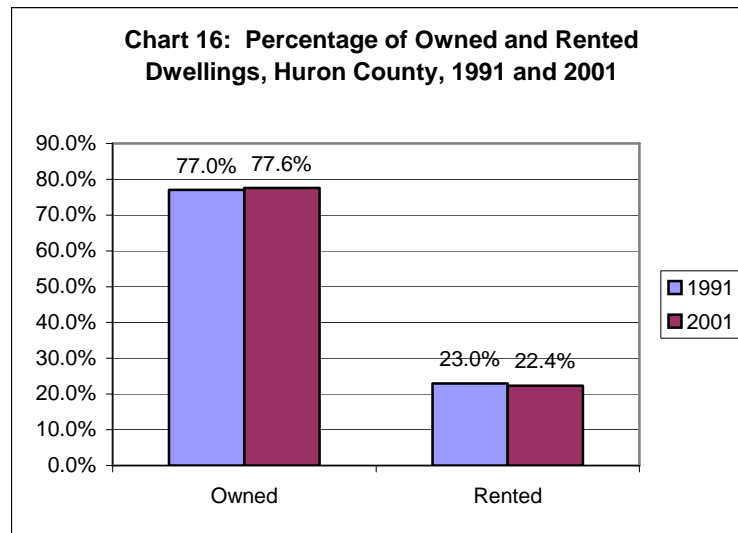
Source: Statistics Canada 200: 2001 Census Custom Tabulation

About 17,400 dwelling units in Huron County are owned representing 78% of all dwellings units. On the other hand, 22% of all housing units or 5,015 units are rented. The most predominant form of owned dwellings are single detached units, which account for 95% of owned units. All other dwellings forms have a very low share of the ownership stock. Movable dwellings constitute 2% while only 1% of owned units are condominium apartments.

Even for rented units, single detached houses are the most popular dwelling form accounting for 44% of rented units in Huron County. This high proportion of rented units in the form of single detached homes also reflects the lack of more traditional rental housing in many parts of Huron County.

Apartments in low-rise buildings (less than five storeys) account for up to 37% of all rented units while duplexes account for 3%. Apartments in high-rise buildings account for less than 1%. About 7% of all rented units are semi-detached dwellings, 6% are row houses and 1% movable dwellings.

Chart 16 and Table 20 below show that the proportion of dwellings that are owned has remained stable increasing only slightly from 77.0% in 1991 to 77.6% in 2001. Conversely, the proportion that is rented has declined slightly over the past decade. The total number of owned dwellings increased by 6.9% and the total number of rented housing has increased by 3.3%. The increase in owned units has been observed across Ontario and Canada, reflecting lower cost of ownership due to lower interest rates and the general aging of the population. As people get older – until they reach 75 years of age – they have a high likelihood of owning so that the aging of the population in Huron County is contributing to increased overall ownership rates. However, as has been noted earlier in Chapter 2.3.2, in part the higher ownership rates among older households in Huron County reflect the lack of rental options.



Source: Statistics Canada, 2001 Census

Table 20: Proportion of Households in Huron County Who Own and Rent, 1991 and 2001

	1991		2001		1991-2001 % chg.
Owned	16,260	77.0%	17,381	77.6%	6.9%
Rented	4,850	23.0%	5,011	22.4%	3.3%
Total	21,110	100.0%	22,392	100.0%	6.1%

Source: Statistics Canada, various years

Table 21 below shows the distribution of dwelling units across Huron County by tenure. There is considerable variation in the proportion of units that are owned and rented with the highest level of renting being in Goderich (30%), North Huron (27%) and South Huron (26%). Exeter and Wingham are included in these municipalities and as these are the more urban communities in the County, they are more likely to have higher rental levels. In contrast, the more rural parts of the County have a higher proportion of home ownership as found in Ashfield-Colborne-Wawanosh (90% home ownership), Morris-Turnberry (83%), Howick (82%) and Bluewater (82%).

Table 21: Dwelling Units by Tenure Across Huron County, 2001

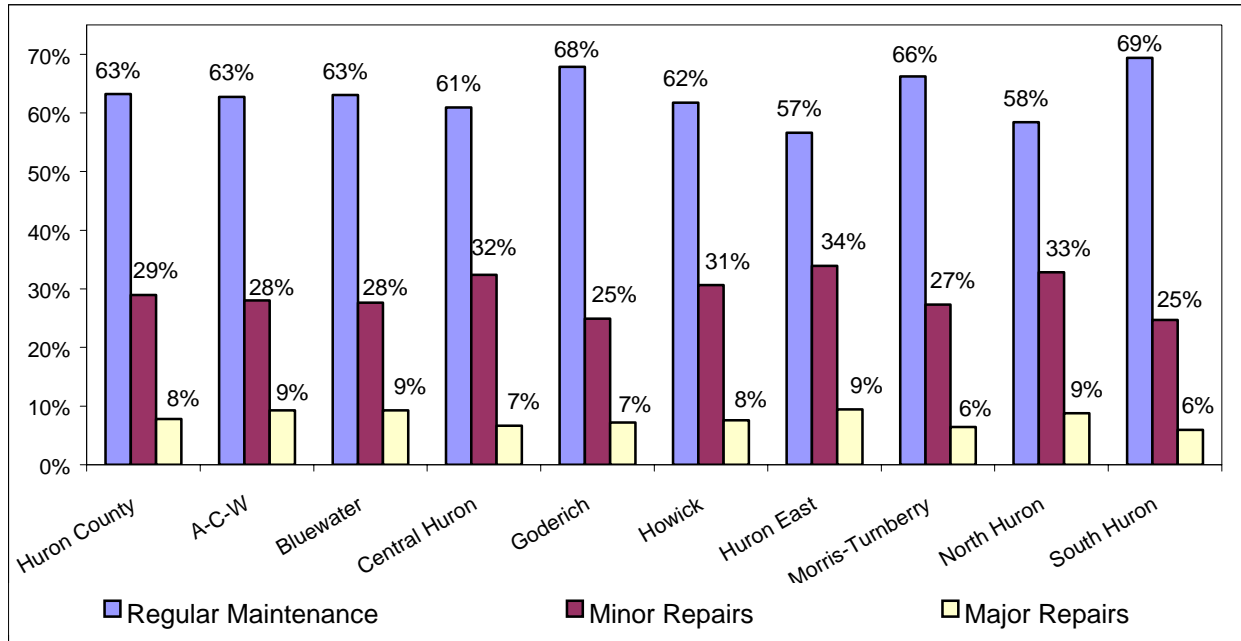
	Owned		Rented		Total Occupied Dwellings	
Ashfield-Colborne-Wawanosh	1,745 10.0%	89.9%	195 3.9%	10.1%	1,940 8.7%	100.0%
Bluewater	2,120 12.2%	81.9%	470 9.4%	18.1%	2,590 11.6%	100.0%
Central Huron	2,305 13.3%	78.8%	620 12.4%	21.2%	2,925 13.1%	100.0%
Goderich	2,220 12.8%	69.7%	965 19.3%	30.3%	3,185 14.2%	100.0%
Howick	985 5.7%	82.4%	210 4.2%	17.6%	1,195 5.3%	100.0%
Huron East	2,660 15.3%	77.4%	775 15.5%	22.6%	3,435 15.3%	100.0%
Morris-Turnberry	965 5.6%	82.5%	205 4.1%	17.5%	1,170 5.2%	100.0%
North Huron	1,455 8.4%	72.9%	540 10.8%	27.1%	1,995 8.9%	100.0%
South Huron	2,925 16.8%	74.0%	1,030 20.6%	26.0%	3,955 17.7%	100.0%
Huron County	17,381 100.0%	77.6%	5,011 100.0%	22.4%	22,391 100.0%	100.0%

Source: Statistics Canada, 2001 Census

4.2 HOUSING CONDITIONS

When the Census is taken a self-assessment of the building condition is reported. Based on this approach, in 2001 it is estimated that 8% of all dwelling units needed major repair in Huron County (see Chart 17 below and Table B 3 in the appendix).

Chart 17: Building Conditions by Municipality in Huron County, 2001



Source: Statistics Canada, Census 2001

Eight percent (8%) of all buildings in Huron County need major repairs. The highest need for major repairs was reported in Huron East (9% of all buildings), Ashfield-Colborne-Wawanosh (9%), North Huron (9%) and Bluewater (7%). South Huron (6%), and Morris-Turnberry (6%) have the lowest proportion of buildings that need major repairs.

Minor repairs have to be undertaken in 29% of all dwelling units in Huron County. The highest reporting comes from Huron East (34%), North Huron (33%) and Central Huron (32%).

On average, 63% of all dwelling units need only regular maintenance. The highest proportion of buildings that need only regular maintenance are located in South Huron (69%), Goderich (68%) and Morris-Turnberry (66%).

Based on the above figures, the best building conditions prevail in South Huron, Goderich and Morris-Turnberry while the highest proportion of buildings, which need minor and major repairs, are located in Huron East and North Huron. Poor dwelling conditions are often found in rental housing outside of towns and villages, according to local stakeholders.

4.3 SOCIAL HOUSING STOCK

In the County of Huron, the existing social housing stock helps meet the affordable housing needs of many residents. The housing is a mixture of public housing built approximately 30 - 40 years ago, non-profit and co-op housing developed in the 1980s and early 1990s and rent supplements for low-income households living in private sector rental housing. In total there are currently 627 households who live in “subsidized housing” – 616 in affordable public, non-profit and co-operative units (which are a mixture of market rent and rent-geared-to-income units) and 11 in rent supplemented units in the private market. In 2002 the provincial government transferred responsibility for the administration of social housing (four years after it transferred responsibility for the provincial financial subsidies) to municipal governments including the County of Huron. Table 22 below sets out the existing social housing in Huron County. As stakeholders stressed in the interviews, it is often difficult to rent out rent-geared-to-income units in smaller communities because prospective tenants do not have a car. Still there is a demand for market-rent apartments in those communities.

Table 22: Existing Social Housing, County of Huron, 2006

Housing Provider	Mandate	Housing Projects
Huron County Housing Corporation	Single seniors and families (including rent supplement)	415 units: in 15 buildings located in Goderich, Clinton, Wingham, Bayfield, Blyth, Brussels, Exeter, Seaforth and Zurich; 12 semi-detached homes in Clinton, 10 row house units in Wingham, 35 single houses in Goderich, 27 semi detached homes in Goderich plus 11 Rent Supplement units in Goderich and Exeter
Belmore Non-Profit Housing Corporation	Mix of market and RGI for Seniors	20 units in Belmore
Huron Sands Non-Profit Homes Inc.	Affordable Housing for Families, Seniors, and Singles; market and RGI	34 units in Goderich
Exandarea Meadows Co-operative Housing Inc.	Family and singles building with mixture of market and RGI rents	35 apartments in Exeter
Women’s Shelter, Second Stage Housing and Counselling Services of Huron County	Supportive housing for women and children who are victims of family violence, with all units at RGI rents	10 units in Goderich 6 units in Exeter 6 units in Clinton
Vanastra Lions Club Apartments Inc.	Families, Seniors and Singles; market and RGI units	36 units in Vanastra
Hensall Senior Citizens Homes Inc.	Seniors’ market and RGI units	20 units in Hensall
Blue Water Rest Home	Seniors’ market & RGI u.	34 units in Zurich

4.4 HOUSING FOR THOSE WITH SPECIAL NEEDS AND SUPPORTIVE HOUSING

As noted in the chart above, there is currently one “special needs” housing provider in the County of Huron: Women’s Shelter, Second Stage Housing and Counselling Services of Huron.

Many individuals need a combination of support services and housing. When support services are provided on the physical site of the housing, this is referred to as “supportive housing”. This report takes a broad approach viewing supportive housing as either:

- The provision of the support services by an agency separate from the landlord/housing provider that owns the building and provides property management services (de-linked model); or,
- the landlord/housing provider provides both property management and the support services (linked model).

Women’s Shelter, Second Stage Housing and Counselling Services of Huron is an example of supportive housing where the supports are provided by the housing provider. It has been operating transitional housing since 1991 and provides 22 rent geared to income apartments in secure buildings where women and children can live for one year. Residents are offered individual and group counselling, as well as information in housing, legal aid, financial assistance, and job training.

Huron County also has an example of de-linked housing with support services. Town and Country Support Services (TCSS) provide care in the home and in the community to the elderly, frail elderly, disabled persons and children. A range of services are provided including: home care, Meals on Wheels, Dining for Services, transportation services, home help, home maintenance and Seniors’ Dining Clubs. TCSS provides supportive housing services teams in apartment complexes at Maple Villa in Brussels, Blue Water and Maple Woods in Zurich and at West Street Apartments in Goderich. As an example, TCSS provides supports to daily living for 8 residents at the site in Brussels. Funding for this agency’s support services in housing developments is primarily provided by the Ontario Ministry of Health and Long Term Care.

Huron County has a lack of supportive housing for persons with mental health needs as several stakeholders noted in the interviews.

4.5 EMERGENCY SHELTER

The Women's Shelter, Second Stage Housing and Counselling Services of Huron has been also been operating a shelter since 1986. The shelter provides safe, temporary housing for female victims of abuse and their children. Similar to the housing, those staying in the shelter are offered individual and group counselling, as well as information on housing, legal aid, financial assistance, and job training. The combined shelter and housing programs of this organization are funded through the Ontario Ministry of Community and Social Services and the County of Huron.

4.6 SUMMARY HOUSING SUPPLY

In 2001, Huron County had 22,400 occupied dwellings: The majority were single-detached homes (84%). Apartments accounted for 10% of all units while all other dwelling types, e.g. row houses, semi-detached houses or movable dwellings, had little importance in the County's housing stock.

Of all dwellings, 78% were owned in 2001. The majority of owned homes were single-detached homes (95%). Owned homes have an above average share in the more rural municipalities such as Ashfield-Colborne-Wawanosh (90%), Morris-Turnberry (83%), Howick (82%) or Bluewater (82%).

Twenty-two percent (22%) of all dwellings are rented. Again most rental dwellings (44%) are single-detached houses. Apartments also have an important share in the rental market (37%). The highest proportion of rental dwellings can be found in Goderich, South Huron and North Huron, which are the more urban municipalities. During the ten-year period from 1991 to 2001, there was a small increase in the home ownership rate.

In 2001, 37% of all dwelling units needed either major or minor repairs; 63% needed only regular maintenance. The highest need for minor or major repairs exists in Huron East (43%) and in North Huron (42%). The best building conditions, which are measured by the buildings that only need regular maintenance, were reported in South Huron (69%), Goderich (68%) and Morris-Turnberry (66%). Housing conditions are related to homeowner's income, age of household maintainer and general economic conditions.

Currently, 627 households in Huron County live in "subsidized housing". The biggest supplier of social housing is the Huron County Housing Corporation with 415 units followed by a wide range of local non-profit and co-operative housing providers.

Supportive housing in the County is provided by the Women's Shelter for women and children with rent-geared-to-income apartments and by the Town and Country Support Services (TCSS) that provide support services to the elderly in their homes.

5 HOUSING AFFORDABILITY ANALYSIS

5.1 RENTAL HOUSING COSTS

Rents of privately initiated apartments in Huron County are shown below in Table 23. These rents are based on the collection and analysis of newspaper rental data in Huron County conducted by the County's Housing Services.¹³ Consequently the survey is limited by the relevant findings in the newspapers during five weeks in summer 2006, e.g. in some municipalities there were not enough listings provide a valid result. Overall, there were insufficient advertisements to estimate an average rent for bachelor apartments. All rental costs shown include utilities.¹⁴

The average monthly rent for a one-bedroom apartment in Huron County in the summer of 2006 is \$524 compared to the median rent of \$495¹⁵; for a two-bedroom apartment the average rent is \$622 and the median rent is about the same at \$623. For a three or more bedroom apartment the average rent is \$842 and the median rent is at \$800. For all rental units, the average is \$615 and the median \$597.

Table 23: Average Rents in Huron County by Municipality in 2006, Including Utilities

	1 Bedroom	2 Bedroom	3+ Bedroom	Average
Bluewater	\$452	\$584	na	\$551
# of cases	5	15	na	20
Central Huron	\$478	\$505	na	\$486
# of cases	16	7	na	23
Goderich	\$626	\$706	\$951	\$716
# of cases	22	15	9	46
Huron East	\$496	\$653	na	\$582
# of cases	5	6	na	11
Morris-Turnberry	na	\$628	na	\$628
# of cases	na	6	na	6
North Huron	\$480	\$624	\$679	\$573
# of cases	10	8	5	23
South Huron	\$488	\$613	\$848	\$602
# of cases	15	20	6	41
Huron County Average	\$524	\$622	\$842	\$615
Huron County Median	\$495	\$623	\$800	\$597
# of cases	73	78	27	178

Source: Huron County Housing Services¹⁶, Lapointe Consulting calculations

¹³ There are no larger urban areas in Huron, which are surveyed as part of the annual Canada Mortgage and Housing Corporation's (CMHC) annual rental market survey.

¹⁴ Utilities assumed are \$60 for a bachelor apartment, \$60 for a one bedroom apartment, \$85 for a two bedroom apartment and \$100 for a 3 or more bedroom apartment.

¹⁵ Median price means that half of the apartments are offered above or below this price.

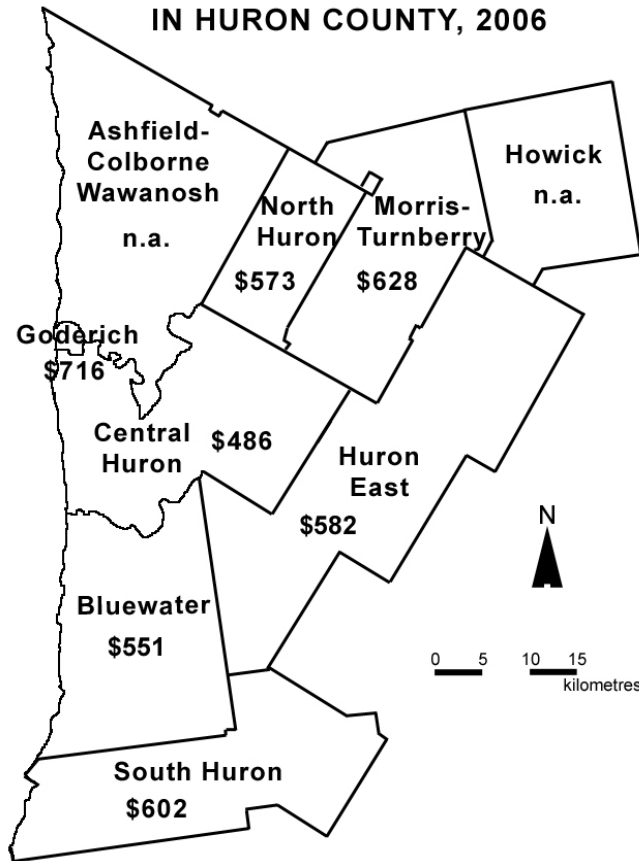
¹⁶ Newspaper Rental Survey, June till August 2006

When rents are examined on a municipal basis, Goderich has the highest average rental costs at \$716 for all units. An apartment there is more than \$100 more expensive than in the second most expensive municipality, which is South Huron at \$602. Urbanized areas tend to have higher rents than their rural counterparts. The rural Municipality of Central Huron has the lowest rental cost at \$486 per rental unit.

This finding is consistent with the stakeholder interviews that confirm that inexpensive rental homes are located outside the towns (e.g. farm houses). However, lower cost rental housing units in more rural locations are often in poor condition and have high utility costs. As well, tenants need a car because of the remote location and therefore may experience transportation problems (e.g. risk of social isolation, limited access to services and stores).

Map 3

**AVERAGE RENTS BY MUNICIPALITY
IN HURON COUNTY, 2006**



Source: Huron County Housing Services¹⁷,
Lapointe Consulting calculations

¹⁷ Newspaper Rental Survey, June till August 2006

In the Statistics Canada's 2001 Census the average rent including utilities for Huron County was \$547. In comparison, the average rent from this survey is \$615. This represents an increase of 12.4% within five years or 2.5% per year. The increase is consistent with the Ontario inflation rate for that time period at about 12%. While this may be reasonable for landlords, the comparable low increase in incomes on social assistance and in lower wage jobs makes it difficult for tenants to pay increasing rents. For example the official Ontario minimum wage rose from \$6.85/hour in 2001 to \$7.75/hour effective February 1st 2006. This accounts for an increase of 13% between 2001 and 2006 which is at the same rate as inflation for that period but not sufficient to compensate for the minimum wage freeze between 1995 and 2001 which resulted in an inflationary wage loss of more than 16%.

The quantitative research as shown above in Table 23 is a general indicator. Rental prices may vary greatly between individual apartments due to the specific location in the municipality, different facilities in the building, actual apartment sizes, condition of the building etc.

Another fact, which has to be kept in mind, is the accessibility of the rental market for different types of tenants. Persons without a steady income, a bank account or living in homelessness may have difficulties in accessing the offered apartments.

5.2 OWNERSHIP HOUSING COSTS

While the cost of ownership housing in Huron County is lower than in Ontario as a whole, much of the ownership housing is not affordable to low and moderate income households. As in the case of rental housing costs, the ownership housing costs for 2006 in Huron County are based on the Huron County Housing Services' newspaper market price survey.¹⁸

The average cost of homes sold in summer 2006 in Huron County is \$191,923¹⁹ compared to \$287,097²⁰ in the Province (see Chart 18 below). In Huron County, house prices increased by 40.3% since 2001 when the average house price was \$136,785 as reported in the 2001 Census by Statistics Canada. In Ontario house prices increased at an even higher rate of 43% between 2001 and 2006. This increase is much higher than the increase in salaries at about 20% or the inflation rate, which rose at about 12% for the same time period.²¹

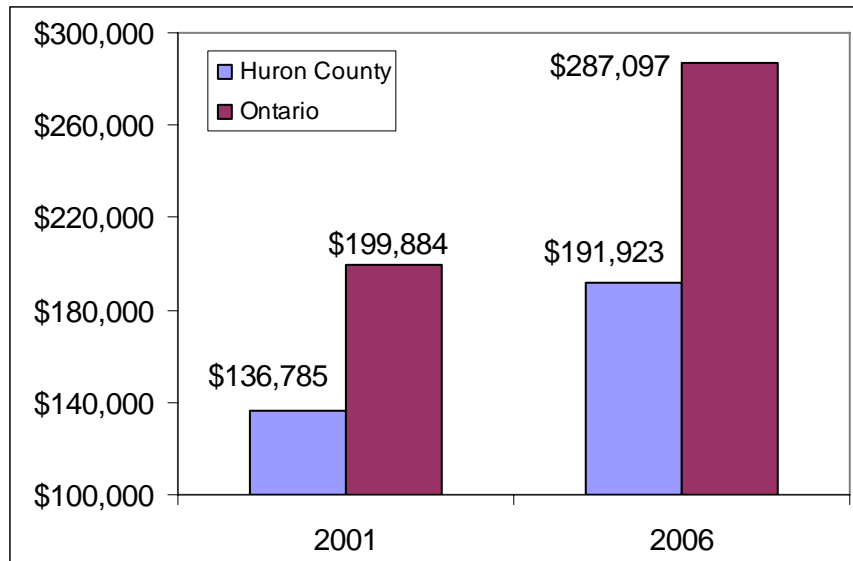
¹⁸ It is worth noting that the residential properties counted as homes for sale in summer 2006 do take into consideration neither the type nor the condition of the house, e.g. whether the property was a mobile home or a "run-down" property, which would need major capital repairs to be considered habitable. Thus, on the one hand the number of homes available on the market overstates the number of homes that would be available to the above listed incomes. On the other hand, in many cases actual sales prices are likely to be below the offered price.

¹⁹ Huron County Housing Services, Lapointe Consulting Inc.

²⁰ Canadian Real Estate Association

²¹ Statistics Canada, www.statcan.ca

Chart 18: Average Value of Dwelling

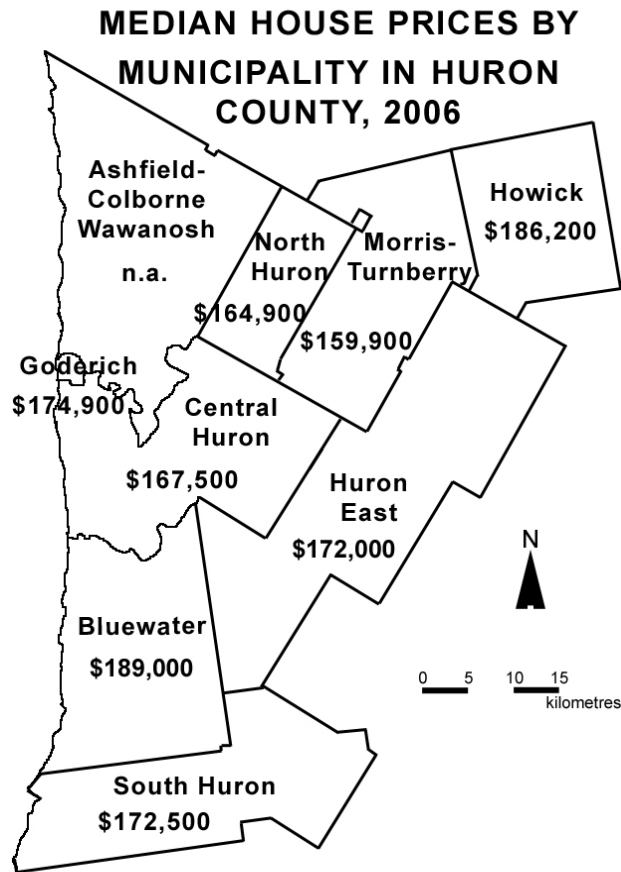


Source: 2001: Statistics Canada; 2006: Huron County Housing Services²², Lapointe Consulting, Canadian Real Estate Association 2006

The average cost of an ownership home in Huron County in 2006 is \$191,923 while the median price is \$172,000. The significant difference between the average and median cost for homes indicates that there is a relevant price gap between different homes in the market. Most homes can be bought for the median price but an important proportion of houses sells for a higher price. An explanation could be the segmentation of the house market into a high-priced segment for retirees and cottagers and a medium price house market for the local population.

²² Newspaper Rental Survey, June till August 2006

Map 4



Source: Huron County Housing Services²³, Lapointe Consulting calculations

The highest average house prices are in Bluewater (\$211,168), Goderich (\$202,227) and South Huron (\$204,765), the municipalities with a high attraction for out-of-the-county buyers (see Table 24 and Chart 19 next page). If looking at the median price, one of the most expensive markets is Bluewater (\$189,000) along with Howick (\$186,200) and Goderich (\$174,900). By comparison, South Huron, a municipality with a high average home price, has a median house price at about the median for Huron County of \$172,000. Therefore South Huron's house market is particularly segmented into an upper price and medium price segment. Spatially, this separation might be between Lake Huron's shore and the manufacturing centre of Exeter and the hinterland.

Thus municipalities with a higher proportion of retirees and cottagers like South Huron, Goderich or Bluewater show the biggest difference between median and average house prices. Meanwhile the median and average house prices are about the same in municipalities like Huron East, Morris-Turnberry or Howick, which are less affected by the trend of well-off out-of-county buyers.

²³ Newspaper Rental Survey, June till August 2006

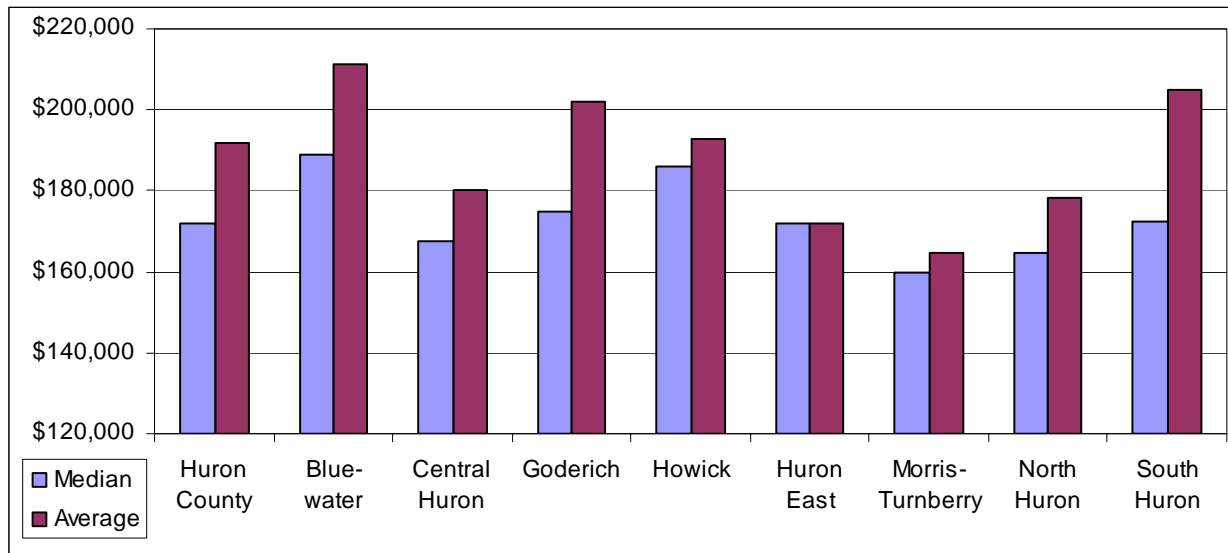
Relatively low median house costs prevail in Morris-Turnberry (\$159,900) and North Huron (\$164,900). Both municipalities are located in the northern part of Huron County off Lake Huron's shore.

Table 24: Median and Average House Prices in Huron County by Municipality, 2006

	Huron County	Blue-water	Central Huron	Goderich	Howick	Huron East	Morris-Turnberry	North Huron	South Huron
Median	\$172,000	\$189,000	\$167,500	\$174,900	\$186,200	\$172,000	\$159,900	\$164,900	\$172,500
Average	\$191,923	\$211,168	\$180,410	\$202,227	\$192,800	\$171,704	\$164,487	\$178,225	\$204,765
# of cases	275	50	29	37	18	23	15	53	49

Source: Huron County Housing Services²⁴, Lapointe Consulting calculations

Chart 19: Median and Average House Prices in Huron County, 2006



Source: Huron County Housing Services²⁵, Lapointe Consulting Calculations

²⁴ Newspaper Rental Survey, June till August 2006

²⁵ ibid

5.3 DEFINING AFFORDABLE HOUSING

Housing is generally considered to be affordable if households do not have to pay too large a portion of their income on rent. Using this broader definition of affordable housing means that “affordable housing” is that which is affordable to various income brackets – not just those at the lowest levels. Thus, “affordable housing” is not the same as public housing and does not necessarily mean it is provided through social housing – usually managed by a non-profit or public agency.

The proportion of income that is considered to be the maximum to be spent on housing without encountering a housing affordability problem has been set at 30% of income since the early 1990’s by various levels of government. The 30% figure assumes that one is not “over consuming” housing, i.e., choosing to live in luxurious housing or housing that is inappropriately too large for one’s household.

Some definitions of affordability problems such as core housing need as defined by CMHC try to take into account discretionary over-consumption of housing. Core Need combines affordability, suitability, and adequacy measures. “Affordability” is defined as paying less than 30% of before-tax household income on housing. “Suitability” means that the household can afford a unit with the appropriate number of bedrooms for their household size. “Adequacy” means that the unit was not identified by occupants during the Census as needing “major repairs.”

A household is in Core Housing Need if it falls below at least one of the three standards and the household would have to spend more than 30% of its income to pay the average local costs of standard housing. The Core Need Income Thresholds (CNITs) established by CMHC for 2003 for various areas takes the median rent for an adequate unit (in terms of condition) and then derives the applicable household income limit based on the household not paying more than 30% of their income on rent. The threshold of 30% of income does create problems for those on very low incomes because they are often left with insufficient income to pay for other necessities of life after their rent is paid.

So, generally housing is deemed affordable if tenants and owners can afford to carry housing costs at 30% of their annual income (homeowners can go up to 32% gross debt ratio at lending institutions). Households on social assistance have a portion of their income designated for rent – see Table 25 below. It is obvious that tenants on Ontario Works and the Ontario Disability Support Program have difficulties renting an apartment at market rent, when compared to the average rents in Huron County, especially in urban areas such as Goderich (see Chapter 5.1). Stakeholder interviews also confirmed that social assistance rates are too low relative to rents. Utility costs, which are not covered by the shelter portion, have increased significantly over the last few years and have to be paid for out of the general monthly allowance. This increases the financial stress for people on social assistance as stakeholders pointed out during the interviews.

Table 25: Social Assistance and Shelter Component, 2006

	Ontario Works		ODSP	
	General Payment	Max. Shelter Portion (part of general payment)	General Payment	Max. Shelter Portion (part of general payment)
Single Person	\$536	\$335	\$959	\$427
One adult + one child	\$987	\$527	\$1,468	\$672
One adult + two children	\$1,119	\$571	\$1,637	\$728
Two adults and one child	\$1,061	\$571	\$1,630	\$728
Two adults and two children	\$1,215	\$620	\$1,823	\$791

Another definition of “affordable housing” sets the average rent for a rental unit of a given size – this was how the Pilot Canada-Ontario Rental Supply Program worked. The average rent – which would have been \$524 per month for a one-bedroom apartment in the County of Huron if it had been part of the pilot program, was used to define the upper threshold of affordable rent.

In the recent “Strong Starts” and “Wave 1” phase of the Canada - Ontario Affordable Housing Program (AHP) launched in the fall of 2005, the Provincial government has redefined affordable rents as those, which are no more than 80% of average rents. In the County of Huron, this would mean housing created under this program would be no more than \$419 for a one-bedroom apartment and \$526 for a two-bedroom apartment.

In 2006 the Province of Ontario also announced an Affordable Home Ownership component as part of the AHP. In this program home ownership down payment assistance is to be made available in Huron County to 17 households earning \$50,500 per year or less, purchasing a home at price of \$167,500 or less.

One further approach to defining affordability is offered through the Provincial Policy Statement issued under the Planning Act of Ontario. The Provincial Policy Statement (PPS) now defines the upper threshold of affordable housing as the lesser of housing that is “affordable” to low and moderate income tenants – defined as units whose rents are affordable to the lowest 60th percentile of tenants (those with incomes of \$38,180 for Huron County or lower) or a unit for which rent is at or below the average market rent of a unit in the regional market area.

For ownership housing, the Provincial Policy Statement defines the upper limit of “affordable” ownership housing as the least expensive of:

- housing for which the purchase price results in annual housing costs that do not exceed 30% of gross annual household income for moderate income households (at or below 60th percentile, i.e. \$54,952; or,
- the price is 10% below the average price of a resale unit in the regional market area.

Table 26: Affordable Housing Thresholds For the County of Huron

	Rental Housing	Upper Threshold of Affordable Rents	Ownership Housing
PPS definition	Affordable to 60 th percentile of tenants and below (\$38,180 and below)	\$954 per month ²⁶	Affordable to 60 th percentile of all households (\$54,952) and below, estimated at \$167,000 or 10% below the average resale price = \$172,700 ²⁷
Affordable Housing Program	80% of average rents and below	One Bedroom= \$419 Two Bedroom= \$496	\$167,500 price or less for households earning \$50,500 or less

²⁶ The 60th percentile for tenants in 2006 is estimated at an annual income of \$38,180 and a monthly income of \$3,182. Affordable rent would be .3 X \$3,182 = \$955.

²⁷ See assumptions for calculating affordable housing on page 59 below Table 29.

5.4 PROPORTION OF INCOME SPENT ON HOUSING

As Table 27 below shows, about 19% of Huron County's households face affordability problems, i.e. they are paying 30% or more of their household income on housing. This represents 3,720 households in Huron County.

Table 27 Proportion of Income Spent on Housing in Huron County, 2001

Municipality	Tenant Households			Owner Households			All Households		
	#	spending 30% or more of household income on gross rent	%	#	spending 30% or more of household income on owner's major payments	%	#	spending 30% or more of household income on housing	%
A-C-W	160	40	25.0%	1,375	155	11.3%	1,535	195	12.7%
Bluewater	450	135	30.0%	1,920	245	12.8%	2,370	380	16.0%
Central Huron	615	240	39.0%	2,000	300	15.0%	2,615	540	20.7%
Goderich	965	445	46.1%	2,220	305	13.7%	3,185	750	23.5%
Howick	195	60	30.8%	730	90	12.3%	925	150	16.2%
Huron East	735	280	38.1%	2,205	270	12.2%	2,940	550	18.7%
Morris-Turnberry	190	40	21.1%	720	95	13.2%	910	135	14.8%
North Huron	520	195	37.5%	1,350	175	13.0%	1,870	370	19.8%
South Huron	1,015	390	38.4%	2,600	260	10.0%	3,615	650	18.0%
Huron County	4,845	1,825	37.7%	15,120	1,895	12.5%	19,965	3,720	18.6%

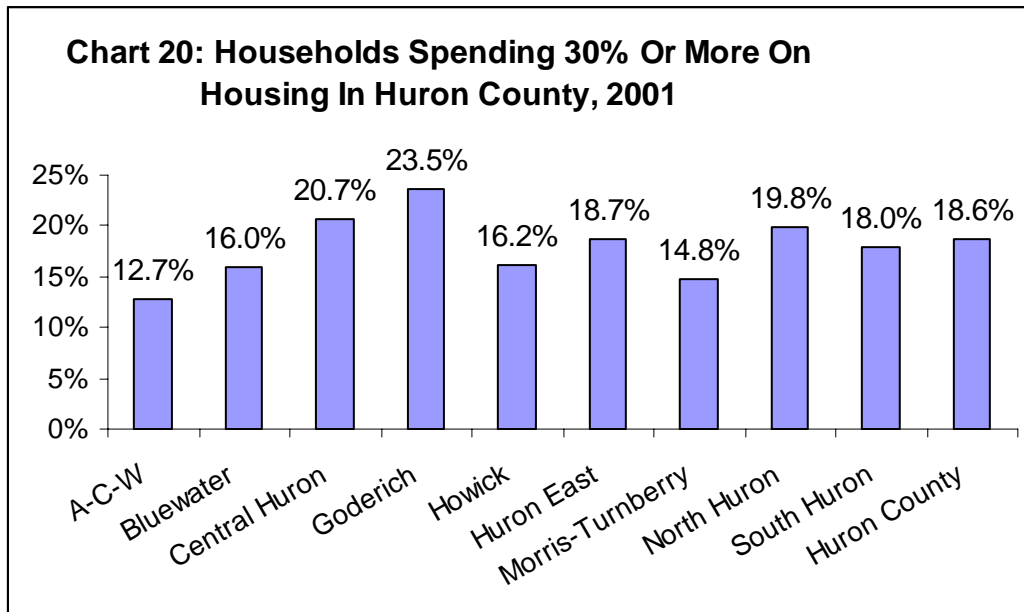
Source: Statistics Canada, 2001 Census

A more detailed analysis of affordability problems among tenant and owner households shows that tenant households are more likely to spend 30% or more of their income on housing. While 13% of owner households have affordability difficulties, nearly three times as many tenant households (38%) have an affordability problem. Among owner households affordability problems are less pronounced because these households have nearly twice the income of tenant households (see Chapter 3.3).

The municipalities with the largest share of tenant households spending 30% or more of their income on gross rent are Goderich (46%) and Central Huron (39%). The smallest proportion of affordability problems exists in Morris-Turnberry (21%), Ashfield-Colborne-Wawanosh (25%), Bluewater (30%) and Howick (31%).

The highest proportion of owner households with affordability problems can be found in Central Huron (15%) and Goderich (14%). The municipalities with the smallest share of households spending 30% or more on owner's major housing payments are South Huron (10%), Ashfield-Colborne-Wawanosh (11%), Huron East (12%) and Howick (12%).

The highest proportion of households with affordability problems in Huron County dwell in Goderich, where 24% of the households pay 30% or more of their household income on housing. Affordability problems are also pronounced in Central Huron (21%) and North Huron (20%). The least proportion of households paying 30% and more of their income on housing in Huron County can be found in Ashfield-Colborne-Wawanosh (13%), Morris-Turnberry (15%), Bluewater (16%) and Howick (16%).



Source: Statistics Canada, 2001 Census

The more urban population a municipality has, the more affordability problems prevail among the population. On the one hand this might be due to higher housing costs (see Chapter 5.1) and on the other a wider range of services and amenities in walkable distance attract more people on low incomes who cannot afford a car as it was mentioned in the interviews. Rural municipalities such as Ashfield-Colborne-Wawanosh or Morris-Turnberry have less affordability problems compared to their more urban counterparts such as Goderich or North Huron (see Chapter 2.1). The only exemption is South Huron. As the municipality with the second most urbanized population it has a slightly below average proportion of households with affordability problems.

5.5 AFFORDABILITY OF HOUSING IN HURON COUNTY

5.5.1 Rental Housing

The lowest income tenants at or below the 30th percentile (\$17,189 household income in 2000 estimated at \$19,028 in 2006) are likely to encounter problems finding affordable rental housing. Approximately 19% of all rental units are affordable to tenants at the 30th percentile of tenant households. On the basis of the rental market survey, 38% of all one-bedroom units and 6% of all two-bedroom units in Huron County are affordable to tenant households at the 30th percentile. In comparison, median income tenants (meaning 50% of households are at this income and 50% are below) who had an average household income of \$27,544 in 2000 and an estimated \$30,441 in 2006 are in a better position to find affordable housing. Tenants with median household incomes can afford a high proportion of most units except for larger three-bedroom units. For tenants with incomes at the 60th percentile with an estimated average income of \$38,180 in 2006, nearly all rental units are affordable except some three-bedroom apartments. Generally, this group is able to find appropriate rental market housing.

Table 28: Comparison of Tenants Incomes, Affordable Rents and Proportion of Rental Stock at Affordable Rents

Tenants	Income Level 2000	Estimated Income Level 2006	Affordable Rents	% of 1-Bdr.	% of 2-Bdr.	% of 3-Bdr.	% of all
30th percentile	\$17,189	\$19,028	\$476	38%	6%	0%	19%
60th percentile	\$34,489	\$38,180	\$954	99%	99%	82%	96%
Median Income	\$27,544	\$30,491	\$762	99%	89%	44%	86%
Average Income	\$34,817	\$38,542	\$964	99%	99%	82%	96%

Source: Statistics Canada 2006: Census 2001 Custom Tabulation; Huron County Housing Services²⁸; Lapointe Consulting Calculations

The above table illustrates that housing affordability problems are concentrated among lower income tenants – those with incomes at or below the 30th percentile. Thus tenants relying on minimum wages, social assistance or Ontario Disability Allowance face significant affordability problems with the existing average rent levels. On the other hand, it could also be argued that the affordable rental thresholds that have been established for tenants are quite high and result in tenants spending a high proportion of their disposable income on housing (keeping in mind that these incomes are before taxes). The following chart compares the average rent of a one-bedroom apartment in Huron County with rents that are available to those on fixed incomes.

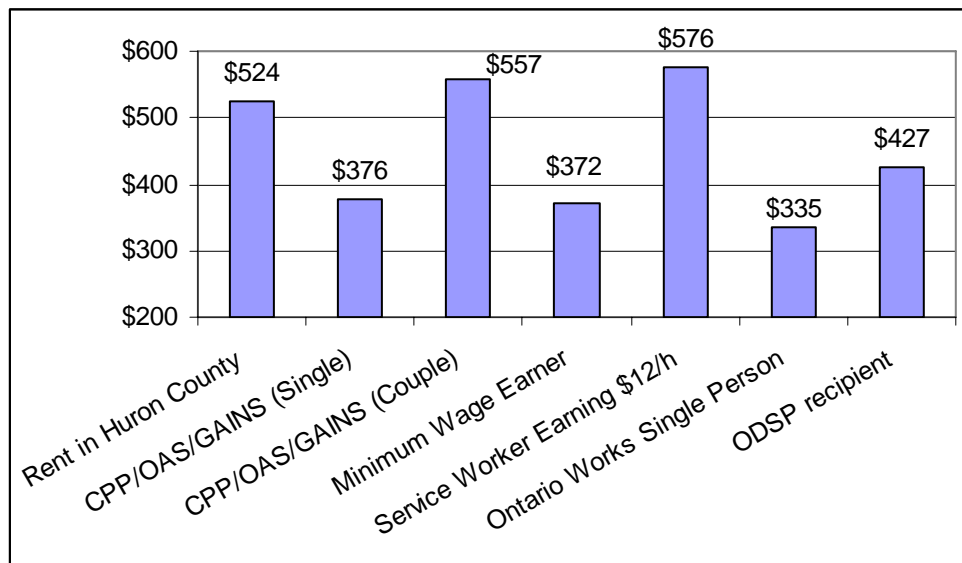
²⁸ Newspaper Rental Survey, June till August 2006

For example, a single pensioner receives \$1,127 from CPP/OAS/GAINS as his only source of income and can “afford” (assuming 30% of income is spent on rent) only \$338 per month in rent. With an average rent in Huron County for a one-bedroom apartment costing \$524 per month more than this affordable rent level, this results in many seniors experiencing affordability problems.

The Chart 21 below illustrates the affordability gap for many low-income households in Huron County such as seniors, those working for minimum wage or a relatively higher service industry wage of \$12 per hour as well as Ontario Works and Ontario Disability Support Program (ODSP) recipients.

In 1995, there was a 22% reduction in social assistance rates in Ontario and there were no subsequent increases in social assistance rates until February and March 2005. This resulted in an increasing gap between income and rent levels in Huron County over the previous decade. In February/March 2005, these income levels were increased by 3% and by November 30, 2006, they are to be increased by another 2%. People living on minimum wages or on Ontario Works or Ontario Disability Support Program (ODSP) have insufficient money to pay for rents that prevail in Huron County.

Chart 21: Average 1-Bdrm. Rent In Huron County Compared To Rents Affordable to Various Incomes



Source: Huron County Housing Services²⁹, Lapointe Consulting Calculations

For example, a single person on ODSP would have a monthly income of \$959 with a maximum shelter portion of \$427. A single adult with one child would receive \$1,468 with a maximum shelter portion of \$672. By comparison a single person on Ontario Works would receive \$536 with a maximum shelter component of \$335 and an adult with one child would receive \$987 with a maximum shelter portion of \$527. The lone

²⁹ Newspaper Rental Survey, June till August 2006

parent family, which receives about the average rent as shelter portion, might be able to find affordable accommodation in Huron County. The service worker and the couple on CPP/OAS/GAINS could possibly afford the rent for a one-bedroom apartment. The other groups will find very little in the private market at these rates. This also coincides with stakeholder interviews that identified those with the most pressing housing needs as persons on social assistance, low-income households, seniors and youth.

As of July 2006, there were 357 households in Huron County receiving Ontario Works, about 123 of them were single persons. At the same time, there were approximately 1,134 households on the Ontario Disability Support Program in Huron County.

5.5.2 Ownership Housing

At the 60th percentile income level, it is estimated that 46% of ownership housing is affordable which indicates that there is sufficient housing at that level that is affordable (see Table 29 below).³⁰ However, at the median household income level (\$45,885 household income in 2000 and \$50,794 in 2006) it is estimated that 28% of all houses on the market are affordable. The affordable price for this household group at \$129,279 is well below the median price of homes in all municipalities. For the lowest 30th percentile of households, only 2% of all homes for sale are affordable. The affordable house price at this level is \$64,228.

Table 29: Comparison of Incomes, Affordable House Prices and Proportion of Available Affordable Units in Huron County, 2006

All Households	Income Level 2000	Estimated Income Level 2006	Affordable Annual Carrying Cost	Affordable Price	% of Affordable Units in Huron County
30th percentile	\$30,215	\$33,448	\$10,034	\$64,228	2.2%
60th percentile	\$54,952	\$60,832	\$18,250	\$166,919	45.5%
Median Income	\$45,885	\$50,794	\$15,238	\$129,279	27.6%
Average Income	\$54,363	\$60,180	\$18,054	\$164,474	43.6%

Source: Statistics Canada: Census 2001 Custom Tabulation; Huron County Housing Services³¹; Lapointe Consulting Calculations

³⁰ The affordable price assumes a mortgage rate of 7.0%, amortized over 25 years with an annual property tax bill of \$2,491 (see Chapter 5.5.3 for Municipal Property Tax). There is also an assumption that utilities would cost \$200 per month. The minimum 5% down payment required to qualify for a CMHC insured mortgage was assumed. The percentage of units reflects the number of houses at an "affordable price" or lower that were offered on the market in summer 2006.

³¹ Newspaper Rental Survey, June till August 2006

Using the Province's definition of affordability, this last household group with incomes at the 60th percentile defines the upper limit of affordable ownership housing. Therefore the affordable price for a home in Huron County is \$166,919 - slightly below the median market house price of \$172,000 (see Chapter 5.2).

This analysis suggests that households at the median income and lower may have problems in the housing market. They have a limited choice and might have problems finding a home in higher priced municipalities like Goderich or Bluewater. As well, those homes available at a price affordable for this group are likely to need major capital investment. In other words, at least fifty percent of all households in Huron County encounter difficulties in buying their own home.

However, the Provincial definition of affordable housing was meant to apply to new housing. While some new housing in Huron County is being built at "affordable price levels" as defined by the Provincial Policy Statement, many new homes are oriented to outsiders moving into the Huron Community. For example, prices in a new Active Adult Lifestyle Community in Seaforth starts at \$215,990 for a 2 bedroom house for a 1,048 square foot home and are \$368,000 for a 4 bedroom house that is 2,800 square feet in size.

5.5.3 Municipal Property Tax

A survey of the municipal property taxes is provided in Table 30 below. The tax rate is an important part of monthly housing costs for ownership housing and influences the affordability of housing. As shown in the Table below, some municipalities have a special tax rate for specific areas in the municipality. The table below lists the tax separately for urbanized areas if applicable. Next to the tax rate is the annual tax due for a \$172,000 house that is the median house price in Huron County in 2006 (see Chapter 5.2).

Table 30: Residential Property Tax Rates by Municipality in Huron County in 2006

Municipality	Ward/Town	Comprehensive Tax Rate	Annual Tax for \$172,000 House
A-C-W		0.01304679	\$2,244.05
Bluewater		0.01291108	\$2,220.71
Central Huron	Clinton	0.014054891	\$2,417.44
		0.0145857	\$2,508.74
Goderich		0.01845037	\$3,173.46
Howick		0.01412644	\$2,429.75
Huron East	Seaforth	0.01123198	\$2,079.68
		0.01500894	\$2,581.54
Morris-Turnberry		0.01533127	\$2,636.98
North Huron	East-Wawanosh	0.01724369	\$2,965.91
	Wingham	0.02302974	\$3,961.12
South Huron	Usborne & Stephen	0.01325261	\$2,279.45
	Exeter	0.01483329	\$2,551.33
Average		0.015162061	\$2,619.24

Source: Huron County's Municipalities 2006³²

The average tax rate in Huron County is 0.015162061 or \$2,619 for a \$172,000 home annually. Above the average tax rates are found in North Huron and Goderich. Below average rates can be found in Bluewater, Ashfield-Colborne-Wawanosh and in rural parts of Huron East and South Huron.

³² Municipal Tax Rates received from the individual municipalities or extracted from their websites.

Table 31 below shows property tax rates for multi-residential buildings for those municipalities that have a specific multi-residential tax rate. In order to make the multi-residential and residential rates comparable, the multi-residential rate has been applied to the median home price in Huron County of \$172,000.

Table 31: Multi-Residential Property Tax Rates by Municipality in Huron County in 2006

Municipality	Ward/Town	Comprehensive Tax Rate	Comparable Tax for \$172,000 House
A-C-W		n.a.	n.a.
Bluewater		0.0139382	\$2,397.37
Central Huron		0.0145857	\$2,508.74
Goderich		0.02003142	\$3,445.40
Howick		0.01527509	\$2,627.32
Huron East		0.01209119	\$2,079.68
	Seaforth	0.01624584	\$2,794.28
Morris-Turnberry		n.a.	n.a.
North Huron	East-Wawanosh	0.01870407	\$3,217.10
	Wingham	0.02506872	\$4,311.82
South Huron	Usborne & Stephen	0.01431388	\$2,461.99
	Exeter	0.01605264	\$2,761.05
Average		0.016630675	\$2,860.48

Source: Huron County's Municipalities 2006³³

The average multi-residential tax rate is 0.016630675 or \$2860 for a \$172,000 home annually. Again above average tax rates are levied in North Huron and Goderich while below average rates are levied in Bluewater, Central Huron, Howick, Huron East and South Huron. Ashfield-Colborne-Wawanosh and Morris-Turnberry have no special tax rate for multi-residential buildings.

The municipal tax rate for multi-residential dwellings is sometimes viewed as a disincentive for rental investment. However, the tax rates for residential and multi-residential units in Huron County are not that different, generally less than 10% higher for multi-residential properties.

³³ Municipal Tax Rates received from the individual municipalities or extracted from their websites.

5.6 WAITING LISTS FOR SOCIAL HOUSING

The Huron County Housing Services operate as the main housing access centre for applicants applying for the Rent Geared to Income (RGI) units in existing social housing. Applicants for housing can also apply to individual non-profit housing providers for the market rent units.

The Housing Services collect the data for all RGI applicants wishing to move into housing which is part of the coordinated access program and on March 31, 2006, 245 households were waiting for RGI housing – this figure had fallen slightly to 235 households by September, 2006. A distribution of the waiting list in March 2006 is shown below:

Table 32: Waiting Lists for Rent-Geared-to-Income (RGI) Applicants, County of Huron, March 31, 2006

Location	Senior 1 Bd	Adult 1 Bdr.	2 Bedroom	3 Bedroom	4 Bedroom
Bayfield	4	4			
Blyth	0	3			
Brussels	0	2			
Clinton	3	10		15	
Exeter	5	29			
Goderich	19	55	28	21	7
Seaforth	3	5			
Wingham	4	14	7	4	
Zurich	3	(require ground floor)			
Total 245	41	122	35	40	7

Source: Huron County Housing Services

The waiting list figures do not include those waiting for Blue Water Rest Home and Hensall Senior Citizen Homes Inc. as they were part of older federal housing programs and they run their own waiting lists for their market and RGI units. In addition, the 22 second stage housing units have their own separate waiting list administered by the Women's Shelter, Second Stage Housing and Counselling Services of Huron County.

It should also be noted that there are also many households who need RGI subsidy but are discouraged by the waiting times for housing linked to this subsidy – a wait of one year for a single person is typical – and, therefore, may not bother to apply to the housing division's co-ordinated access system as they may be in immediate need of housing. And an assessment of housing need should also note that there are many individuals in need who do not have the capacity to complete the documentation or do not stick with the process of applying for RGI housing. They sometimes fall out of the system.

The non-profit and co-operative housing providers make their own selections of tenants moving into the market rent units. Interestingly the non-profit provider Vanastra Lions' Club is finding it much easier to fill its market rent units than its RGI units as in the small village of Vanastra, potential low-income RGI applicants from the waiting list are often without a car and would not be able to access the services and shopping they need as those services are located in the larger towns in the County.

Seniors' housing developments need to accommodate different levels of independence. Some community stakeholders noted that there is a need to include communal kitchens in some developments.

5.7 SUMMARY HOUSING AFFORDABILITY ANALYSIS

For rental housing in Huron County, the average rent is about \$615. In detail, a one-bedroom apartment rents costs on average \$524, a two-bedroom apartment are on average \$622, and three or more bedroom apartments are available on average for \$842.

Goderich has the highest average rents at \$716. The second most expensive municipality is South Huron where an apartment costs \$602. Central Huron offers the cheapest rents at \$486.

Over the last five years, rents increased by 12% that is at the same rate as the inflation rate. On the surface such rent increases seem reasonable, however, they may cause difficulties for persons living on low incomes such as minimum wage earners or persons on social assistance. Low incomes increased at a much lower rate than inflation; therefore it is safe to say that low-income earners had decreasing real incomes over the last several years.

Ownership housing in Huron County is about a third less expensive than in Ontario: the average cost for homes sold in the County in the summer of 2006 was \$191,923 while the median price was \$172,000. In Ontario, the average home price was \$287,097.

Between 2001 and 2006, house prices in Huron County increased by 40%, which is slightly lower than in the Province where the cost for homes rose by 43%. This increase becomes problematic if you consider that average salaries in Ontario rose by about 20% for the same time period.

In some municipalities there is a significant price difference between the houses offered on the market. This is particularly true for South Huron, Goderich and Bluewater – communities that are affected by the growing trend of out-of-the-county buyers such as well-off retirees who have larger funds to buy their own property than the majority of the local population in Huron County. The highest median house prices can be found in Bluewater (\$189,000), Howick (\$186,200) and Goderich (\$174,900). By contrast the

less expensive houses for sale are located in Morris-Turnberry (\$159,900) and North Huron (\$164,900).

Affordable rent is considered to be 30% of the gross household income. For tenant households in Huron County at the 30th percentile (\$19,028 in 2006), 19% of all offered apartments are affordable, but only 5% of all two-bedroom apartments. Households with a median income can afford most smaller apartments and 44% of three or more bedroom apartments. Tenant households at the 60th percentile do not appear to have an affordability problem.

Thus affordability problems are common among low-income households such as workers on minimum wages or persons on social assistance. The average rent is unaffordable for those households. It can also be argued that the 30% threshold for affordability is too high taking into account that it is based on the gross income before tax.

There is also a housing affordability problem in the ownership market. Of all homes offered on the market in Huron County, two percent are affordable to households at the 30th percentile. The median income household can pay the carrying costs for 28% of all houses on the market or buy a home priced at \$129,279. Households at the 60th percentile – this group also marks the Provincial definition of affordability – can afford 46% of the offered homes or pay the carrying costs for a \$166,919 property. The affordable price using the Provincial definition is slightly below the actual median house price in Huron County.

The Province's definition of affordability at the 60th percentile of gross household income leaves out more than half of all residents in Huron County. It also has to be kept in mind that the homes for sale in the lower price range often require further investment in form of repairs since 40% of all dwellings in Huron County need minor or major repairs.

The property tax influences the affordability because they decrease the disposable income for mortgage payments: For an average \$172,000 home, property taxes in Huron County are \$2,619 annually. The highest taxes are levied in North Huron (Wingham \$3,961 annually for a \$172,000 home) and in Goderich (\$3,173); the lowest tax rates can be found in Bluewater (\$2,221), Ashfield-Colborne-Wawanosh (\$2,244) and in the rural parts of South Huron (\$2,279) and Huron East (\$2,080). The property tax for multi-residential dwellings is slightly above the one for single residential buildings but probably no significant disincentive to build multi-residential units in Huron County.

6 POPULATION AND HOUSING PROJECTIONS

6.1 HURON COUNTY POPULATION PROJECTIONS

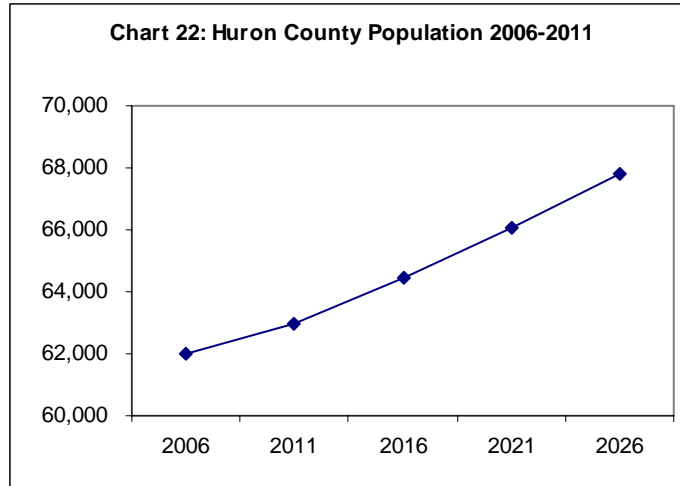
In 2004 the Ministry of Finance published population projections for Ontario. The Ministry of Finance projections for Huron County have been used in this study. As a check for reasonableness, the Ministry of Finance projections for 2005 were compared to estimates for Huron County from Statistics Canada's Annual Demographic report for 2005. The two sets of projections were very close with the Ministry of Finance projections slightly higher by 0.6%.

The Ministry of Finance projections and the Statistics Canada Demographic reports are both postcensal. This means that the 2001 census population has been adjusted to include the census undercount. The 2001 census for Huron County was 59,715, while the postcensal population as reported in the Statistics Canada 2001 Annual Demographic report was 60,616 implying an undercount of 1.5% in the 2001 census. It follows that the projections presented in this report are all postcensal, i.e. based on the adjusted 2001 census. The following table and chart show Huron County's total population projected for each 5-year period from 2006 to 2026.

Table 33: Huron County Population Projections, 2006-2031

Year	Population	5-Year Change	
2006	62,010		
2011	62,990	980	1.6%
2016	64,420	1,430	2.3%
2021	66,080	1,660	2.6%
2026	67,780	1,700	2.6%

Source: Ontario Ministry of Finance 2005



Source: Ontario Ministry of Finance 2005

For 2006, the Ministry projected a population of 62,010 for Huron County. Population for Huron County is predicted to grow steadily for each 5-year period from 2006 to 2026. Growth between 2006 and 2011 is expected to be modest, increasing by 1.6% or 980 persons. After 2011 growth is predicted to increase with an average of just over 300 persons added annually to the County population between 2011 and 2026. By 2026 Huron County's population is expected to reach 67,780 persons, representing an increase of 5,770 persons from the 2006 postcensal population of 62,010.

6.2 HURON COUNTY PROJECTED AGE DISTRIBUTION

The distribution of the Ministry of Finance population projections for Huron County by 5-year age cohorts is shown in the following table, with changes in the distribution of age groups shown in 10-year periods from 2006 to 2026.

Table 34: Huron County Projected Age Distribution, 2006-2026

Age	2006		2,016		2026		20-Year Change	
	Total	%	Total	%	Total	%	#	%
0-4	2,810	4.5%	3,350	5.2%	3,300	4.9%	490	17.4%
5-9	3,830	6.2%	3,340	5.2%	3,640	5.4%	-190	-5.0%
10-14	4,330	7.0%	3,220	5.0%	3,750	5.5%	-580	-13.4%
15-19	4,610	7.4%	4,040	6.3%	3,630	5.4%	-980	-21.3%
0-19	15,580	25.1%	13,950	21.7%	14,320	21.1%	-1,260	-8.1%
20-24	4,310	7.0%	4,080	6.3%	3,190	4.7%	-1,120	-26.0%
25-29	3,170	5.1%	3,680	5.7%	3,300	4.9%	130	4.1%
30-34	3,170	5.1%	3,810	5.9%	3,740	5.5%	570	18.0%
35-39	3,510	5.7%	3,470	5.4%	3,930	5.8%	420	12.0%
40-44	4,470	7.2%	3,440	5.3%	4,060	6.0%	-410	-9.2%
20-44	18,630	30.0%	18,480	28.7%	18,220	26.9%	-410	-2.2%
45-49	4,670	7.5%	3,740	5.8%	3,740	5.5%	-930	-19.9%
50-54	4,450	7.2%	4,730	7.3%	3,730	5.5%	-720	-16.2%
55-59	4,260	6.9%	4,990	7.7%	4,150	6.1%	-110	-2.6%
60-64	3,450	5.6%	4,810	7.5%	5,300	7.8%	1,850	53.6%
45-64	16,830	27.1%	18,270	28.4%	16,920	25.0%	90	0.5%
65-69	3,100	5.0%	4,570	7.1%	5,560	8.2%	2,460	79.4%
70-74	2,450	4.0%	3,320	5.2%	4,750	7.0%	2,300	93.9%
75-79	2,320	3.7%	2,440	3.8%	3,740	5.5%	1,420	61.2%
80-84	1,630	2.6%	1,670	2.6%	2,360	3.5%	730	44.8%
85+	1,470	2.4%	1,720	2.7%	1,910	2.8%	440	29.9%
65+	10,970	17.7%	13,720	21.3%	18,320	27.0%	7,350	67.0%
Total	62,010	100.0%	64,420	100.0%	67,780	100.0%	5,770	9.3%

Source: Ontario Ministry of Finance 2005

Over the 20-year period from 2006 to 2026 the population of Huron County is expected to shift to an older population. During the forecast period:

- The proportion of the population composed of children and youth (0-19 years of age) is projected to decline from 25% of the population in 2006 to 21% in 2026. The actual population of this group will shrink from 15,580 persons in 2006 to 14,320 in 2026, representing a decline of 8% or 1,260 persons in the population of under twenty's from 2006 to 2026.

- The proportion of the population composed of adults aged 20-44 is projected to decline from 30% of the population in 2006 to 27% in 2026. The actual number of persons comprising this age cohort will decrease from 18,630 in 2006 to 18,220 in 2026, representing a decline of 2% or 410 persons in this important family formation and first-time homebuyer age group.
- Those aged 45-64 years of age will decrease from 27% of the population in 2006 to 25% in 2026. The actual number of persons comprising this age cohort will increase by 90 persons from 16,830 in 2006 to 16,920 in 2026.
- The proportion of the population aged 65 years and over is expected to almost double from 2006 to 2026. From 10,970 persons over the age of 65 in 2006 an additional 7,350 persons are expected to be added resulting in 18,320 persons over 65 by 2026, representing a 67% increase in this age group.

This shift towards an aging population can be expected to increase demand for services and housing in Huron County to accommodate the needs of “young old”, “old” and “old old” seniors in the not-too-distant future.

6.3 HURON COUNTY HOUSING PROJECTIONS

Lapointe Consulting applied its demographic model to estimate housing demand in Huron County based on the Ministry of Finance population projections and the percentage of different age categories to head a household. These percentages, called propensities, were based on the 2001 census.

Table 35 below shows the growth in the number of households expected in Huron County from 2006 to 2026. During this 20-year period the number of households in Huron County is expected to increase by 4,641.

Table 35: Huron County Household Projections, 2006-2026

Year	5-Year Change		
	Hhlds	#	%
2006	23,813		
2011	24,900	1,087	4.6%
2016	26,090	1,189	4.8%
2021	27,302	1,212	4.6%
2026	28,454	1,152	4.2%

Source: Lapointe Consulting

6.4 HOUSING MIX

This chapter shows the projections for the future dwelling type mix and the tenure mix in Huron County from 2006 to 2026.

6.4.1 Dwelling Type Mix

To accommodate the expected growth in the number of households, an average of 230 new housing units will be required annually between 2006 and 2026. Demand for new housing is expected to remain in the 200 plus annual unit range throughout the projection period. The demand for new housing for the period 2006 to 2026 is expected to average 230 units annually.

One of the difficulties while preparing the projections was the lack of housing permit data. It would be helpful if municipalities could monitor residential dwelling production (for new units by type) in the future and provide them to the County's Planning Department.

As shown in the following table, two different models were used to project the future dwelling type mix. One Model uses the 2001 housing propensities. Past housing propensities, however, are limited by the availability of supply. The other model assumes that today's housing propensities do not reflect the actual housing demand and take into account neither affordability issues nor the changing demand of an aging population. Therefore, in the modified projections there is a higher proportion of townhouses and apartments.

Table 36: Huron County 20-Year and Annual Housing Demand, 2006-2026

Dwelling Type	2006-2026			
	Using 2001 Housing Propensities		Modified to Accommodate Affordability and Aging Population	
	20-Year	Annual	20-Year	Annual
Single Detached	4,063	203	3,481	174
% of Total		87.5%		75%
Semi Detached	122	6	232	12
% of Total		2.6%		5%
Row Housing	71	4	232	12
% of Total		1.7%		5%
Apartments	385	19	696	35
% of Total		8.2%		15%
Total	4,641	232	4,641	232
% of Total		100.0%		100%

Source: Lapointe Consulting Inc.

Using 2001 housing propensities for the time period 2006-2026, single-detached homes have a share of 88% in the housing market that is 4,063 over 20 years or 203 annually. Second in importance are apartments with a share of 8% or 385 units for the entire time period or 19 units annually. Three percent (3%) of all new housing will be semi-detached homes which account for 122 units between 2006 and 2026 or six units every year. Row housing makes up 71 units for the entire time period or 4 units annually. This housing type has a share of 2%.

Taking into consideration the mismatch of today's housing propensities and the actual demand, the second projection has a lower proportion of single-detached homes and accommodates a greater diversification in the housing market to meet changing demands. For example, many senior residents want to sell their house to move to an apartment closer to amenities.

In this modified projection, single-detached houses account for 75% of all new housing that is 3,481 new units between 2006 and 2026 or 174 annually. Apartments have a share of 15% or 696 new units for the entire projection period that is 35 apartments annually. Semi-detached homes and row houses each make up 5% of the market for new homes that is 232 units for each type and 12 units annually.

6.4.2 Tenure Mix

In order to project housing by tenure we have used the same method as above that is, first using the 2001 housing propensities and then, a modified distribution. As can be seen from Table 37, both approaches resulting in a demand of approximately 84% ownership or 195 owned units annually and 16% rental housing or about 38 rented units annually. The projections assume that rented single detached and semi-detached housing will continue to contribute to the supply of rental housing.

Table 37: Huron County Housing Requirements by Tenure, 2006-2026

Dwelling Type	2006-2026					
	Using 2001 Housing Propensities			Modified to Accommodate Affordability and Aging Population		
	Owned	Rented	Total	Owned	Rented	Total
Single Detached	3,799	264	4,063	3,307	174	3,481
% of Total	93.5%	6.5%	87.5%	95.0%	5.0%	75.0%
Semi Detached	66	56	122	116	116	232
% of Total	54.1%	45.9%	2.6%	50.0%	50.0%	5.0%
Row Housing	13	58	71	116	116	232
% of Total	17.8%	82.2%	1.5%	50.0%	50.0%	5.0%
Apartments	29	356	385	348	348	696
% of Total	7.5%	92.5%	8.3%	50.0%	50.0%	15.0%
Total	3,907	735	4,641	3,890	756	4,641
% of Total	84.2%	15.8%	100.0%	83.8%	16.3%	100.0%

Source: Lapointe Consulting Inc.

As the population ages the age of the heads of households will also change. As shown in the table below, more households will be headed by older adults in 2026 compared to 2006.

Table 38: Huron County Age of Household Maintainer, 2006-2026

Age Of Head	2006		2016		2026		2006-2026	
	Total	%	Total	%	Total	%	Change	%
15-24	8,920	17.5%	8,120	14.9%	6,820	11.9%	-2,100	-5.5%
25-34	6,340	12.4%	7,490	13.7%	7,040	12.3%	700	-0.1%
35-44	7,980	15.6%	6,910	12.7%	7,990	14.0%	10	-1.6%
45-54	9,120	17.9%	8,470	15.5%	7,470	13.1%	-1,650	-4.8%
55-64	7,710	15.1%	9,800	18.0%	9,450	16.6%	1,740	1.4%
65-74	5,550	10.9%	7,890	14.5%	10,310	18.1%	4,760	7.2%
75-84	3,950	7.7%	4,110	7.5%	6,100	10.7%	2,150	2.9%
85+	1,470	2.9%	1,720	3.2%	1,910	3.3%	440	0.5%
Total	51,040	100.0%	54,510	100.0%	57,090	100.0%	6,050	0.0%

Source: Lapointe Consulting Inc.

Whereas in 2006 approximately 37% of households in Huron County were over the age of 55, by 2026 nearly 50% are expected to be headed by persons over the age of 55. This trend suggests in the future there may be a need for a greater range of housing types and tenures to meet the needs of an aging population.

6.5 MUNICIPAL HOUSING REQUIREMENTS

To distribute the projected housing requirements for Huron County to the municipalities, historic shares of growth were examined from 1991 to 2001. The level of household growth between 1991 and 1996 was approximately 7 times the level experienced between 1996 and 2001.

As mentioned elsewhere, we were unable to obtain building permit data on a municipal basis which would have enabled us to project shares of future residential growth during the course of this study. Therefore, we had to use household growth as a proxy for increases in housing supply for this study.

The data on household growth suggests that the coastal communities such as ACW, Central Huron, Goderich and South Huron have captured the greatest share of new household growth over the past decade (1991-2001). In the period 1996-2001, A-C-W accounted for just over half of new household growth while other municipalities such as Howick, Morris-Turnberry and North Huron accounted for significant shares of new household growth between 1996 and 2001.

The following table shows that the shares of households represented by each municipality have remained relatively constant over the past decade.

Table 39: Huron County Municipal Shares of Total Households, 1991, 1996 and 2001

	1991		1996			2001			1991 - 2001
	#	share in %	#	share in %	change in %	#	share in %	change in %	change in %
A-C-W	1,825	8.7%	1,860	8.4%	-0.3%	1,945	8.7%	0.3%	0.0%
Bluewater	2,365	11.2%	2,605	11.7%	0.5%	2,595	11.6%	-0.1%	0.4%
Central Huron	2,695	12.8%	2,950	13.3%	0.5%	2,930	13.1%	-0.2%	0.3%
Goderich	3,010	14.3%	3,170	14.3%	0.0%	3,185	14.2%	0.0%	-0.1%
Howick	1,085	5.1%	1,165	5.2%	0.1%	1,200	5.4%	0.1%	0.2%
Huron East	3,355	15.9%	3,435	15.4%	-0.5%	3,430	15.3%	-0.1%	-0.6%
Morris-Turnberry	1,075	5.1%	1,145	5.1%	0.1%	1,170	5.2%	0.1%	0.1%
North Huron	1,910	9.1%	1,950	8.8%	-0.3%	2,000	8.9%	0.2%	-0.1%
South Huron	3,775	17.9%	3,960	17.8%	-0.1%	3,950	17.6%	-0.2%	-0.3%
Huron County	21,095	100.0%	22,240	100.0%		22,405	100.0%		

Source: Statistics Canada, various census years

Table 40: Huron County Municipal Shares of Household Additions

	1991	1996		2001			1991 - 2001	1991 - 2001	
	#	#	Ch. 91-96	% Of Total	#	96-01	% Of Total	Change	% Of Total
A-C-W	1,825	1,860	35	3.1%	1,945	85	51.5%	120	9.2%
Bluewater	2,365	2,605	240	21.0%	2,595	-10	-6.1%	230	17.6%
Central Huron	2,695	2,950	255	22.3%	2,930	-20	-12.1%	235	17.9%
Goderich	3,010	3,170	160	14.0%	3,185	15	9.1%	175	13.4%
Howick	1,085	1,165	80	7.0%	1,200	35	21.2%	115	8.8%
Huron East	3,355	3,435	80	7.0%	3,430	-5	-3.0%	75	5.7%
Morris-Turnberry	1,075	1,145	70	6.1%	1,170	25	15.2%	95	7.3%
North Huron	1,910	1,950	40	3.5%	2,000	50	30.3%	90	6.9%
South Huron	3,775	3,960	185	16.2%	3,950	-10	-6.1%	175	13.4%
Huron County	21,095	22,240	1,145	100.0%	22,405	165	100.0%	1,310	100.0%

Source: Statistics Canada, various census years

Table 41 shows the projected housing requirements for each municipality when the 2001 shares of additional households from the preceding table (share of 1991-2001 Huron County overall growth) are applied to the total housing projected for each horizon year for the County. These allocations may be adjusted by the Huron County Planning and Development Department in consultation with local municipalities.

Table 41: Preliminary Huron County Municipal Housing Projections, 2006-2026

Municipality	2006 Total	2006-11 Addns.	2011 Total	2011-16 Addns.	2016 Total	2016-21 Addns.	2021 Total	2021-26 Addns.	2026 Total	2006-2026 Total Addns.
A-C-W	2,073	100	2,173	109	2,282	111	2,393	106	2,499	426
% Of County	8.7%		8.7%		8.7%		8.8%		8.8%	9.2%
Bluewater	2,829	191	3,020	209	3,229	213	3,442	202	3,644	815
% Of County	11.9%		12.1%		12.4%		12.6%		12.8%	17.6%
Central Huron	3,172	195	3,367	213	3,580	218	3,798	207	4,005	833
% Of County	13.3%		13.5%		13.7%		13.9%		14.1%	17.9%
Goderich	3,375	145	3,520	159	3,679	162	3,841	154	3,995	620
% Of County	14.2%		14.1%		14.1%		14.1%		14.0%	13.4%
Howick	1,316	95	1,411	104	1,515	106	1,621	101	1,722	406
% Of County	5.5%		5.7%		5.8%		5.9%		6.1%	8.7%
Huron East	3,532	62	3,594	68	3,662	69	3,731	66	3,797	265
% Of County	14.8%		14.4%		14.0%		13.7%		13.3%	5.7%
Morris-Turnberry	1,268	79	1,347	86	1,433	88	1,521	84	1,605	337
% Of County	5.3%		5.4%		5.5%		5.6%		5.6%	7.3%
North Huron	2,102	75	2,177	82	2,259	83	2,342	79	2,421	319
% Of County	8.8%		8.7%		8.7%		8.6%		8.5%	6.9%
South Huron	4,148	145	4,293	159	4,452	162	4,614	154	4,768	620
% Of County	17.4%		17.2%		17.1%		16.9%		16.8%	13.4%
Huron County	23,813	1,087	24,900	1,189	26,090	1,212	27,302	1,152	28,454	4,641
% Of County	100.0%		100%		100%		100%		100%	

Source: Lapointe Consulting Inc.

6.6 MUNICIPAL POPULATION PROJECTIONS

Municipal populations were forecast by multiplying the projected households in the preceding table by projected municipal household sizes. Municipal household sizes are assumed to decline at the same rate as the County's household size projected by our in-house demographical model.

Table 42: Huron County Municipal Household Sizes, 2006-26

Municipality	2001		2006	2011	2016	2021	2026
	Pop.	Hhld Size	Hhld Size	Hhld Size	Hhld Size	Hhld Size	Hhld Size
A-C-W	5,411	2.78	2.74	2.69	2.66	2.64	2.65
Bluewater	6,919	2.67	2.63	2.58	2.55	2.53	2.54
Central Huron	7,806	2.66	2.62	2.58	2.55	2.53	2.53
Goderich	7,604	2.39	2.35	2.31	2.28	2.27	2.27
Howick	3,779	3.15	3.10	3.05	3.01	2.99	2.99
Huron East	9,680	2.82	2.78	2.73	2.70	2.68	2.68
Morris-Turnberry	3,499	2.99	2.95	2.90	2.86	2.84	2.84
North Huron	4,984	2.49	2.46	2.41	2.38	2.37	2.37
South Huron	10,019	2.54	2.50	2.46	2.42	2.41	2.41
Huron County	59,701	2.66	2.63	2.58	2.55	2.53	2.53

Source: Lapointe Consulting Inc.

Table 43: Huron County Municipal Population Projections, 2006-2026

Municipality	2006 Pop.	2006-11 Chg.	2011 Pop.	2011-16 Chg.	2016 Pop.	2016-21 Chg.	2021 Pop.	2021-26 Chg.	2026 Pop.
A-C-W	5,633	102	5,735	142	5,877	162	6,039	166	6,205
<i>% Of County</i>	9.1%		9.1%		9.1%		9.1%		9.2%
Bluewater	7,368	271	7,639	331	7,970	355	8,325	347	8,672
<i>% Of County</i>	11.9%		12.1%		12.4%		12.6%		12.8%
Central Huron	8,255	255	8,510	319	8,829	350	9,179	344	9,523
<i>% Of County</i>	13.3%		13.5%		13.7%		13.9%		14.0%
Goderich	7,871	101	7,972	159	8,131	187	8,318	195	8,513
<i>% Of County</i>	12.7%		12.7%		12.6%		12.6%		12.6%
Howick	4,048	167	4,215	201	4,416	215	4,631	209	4,840
<i>% Of County</i>	6.5%		6.7%		6.9%		7.0%		7.1%
Huron East	9,737	-115	9,622	-55	9,567	-16	9,551	13	9,564
<i>% Of County</i>	15.7%		15.3%		14.9%		14.5%		14.1%
Morris-Turnberry	3,704	117	3,821	146	3,967	159	4,126	158	4,284
<i>% Of County</i>	6.0%		6.1%		6.2%		6.2%		6.3%
North Huron	5,117	30	5,147	64	5,211	83	5,294	91	5,385
<i>% Of County</i>	8.3%		8.2%		8.1%		8.0%		7.9%
South Huron	10,277	53	10,330	123	10,453	163	10,616	178	10,794
<i>% Of County</i>	16.6%		16.4%		16.2%		16.1%		15.9%
Huron County	62,010	980	62,990	1,430	64,420	1,660	66,080	1,700	67,780
<i>% Of County</i>	100.0%		100.0%		100.0%		100.0%		100.0%

Source: Lapointe Consulting Inc.

7 SUMMARY OF HOUSING NEEDS AND ISSUES

7.1 SUMMARY OF FINDINGS

Population and Household Growth

In 2005, Huron County's population was estimated at 61,931 persons (post-censal estimate by the Ontario Ministry of Finance). After a significant population increase between 1986 and 1991, Huron County's population has remained relatively stable since the early 1990's. The County's population growth rate has remained below the provincial average for the last two decades. However, the growth rate varied widely for the individual municipalities between 1991 and 2001. For example, while Howick grew by 9% or 318 persons during this period, Huron East lost 5% or 466 inhabitants.

Huron County has a higher proportion of younger people (under 20 years) and of older persons (aged 55 years and over) compared to Ontario as a whole while a smaller proportion of the population is in the young and middle aged workforce age (20-54 years).

Over the last two decades the household size in Huron County has declined at the same rate as in Ontario. In 2001, the average household size in Huron County was 2.6 persons per household. A declining household size has accompanied growth in the number of households. Household growth has been stronger than the population growth in Huron County.

Thirty nine percent (39%) of all households in Huron County are families with children – 32% are couples with children and 7% are single parent families; childless couples account for 35% of all households and single persons living alone make up 24% of all households.

The majority of all household types own their home. Couples with and without children represent the largest share of owners while tenants have a higher percentage of non-family households - mostly persons living alone. The likelihood of ownership is also connected to the age of the household head: Younger households and older households are more likely to rent than middle-aged households.

Economic Base

Huron County has a diversified economy with a strong manufacturing sector, an agricultural sector of national importance and an increasingly important tourism industry. Looking in detail at the industry sectors, the service industries or tertiary sector employs about 60% of the resident labour force in Huron County making it the most prominent sector. However, the service sector is less important in Huron County than in Ontario as a whole primarily because of the large size of the agricultural industry in Huron County. The service industries are most important in Goderich and Bluewater being service centres and tourism destinations.

The manufacturing or secondary sector occupies about 18% of the workforce and has about the same significance in Huron County as in Ontario. The centres of manufacturing are Huron East and South Huron which together represent about 40% of the County's labour force employed in the manufacturing industries.

The importance of the secondary sector is remarkable given the significance of the agricultural and resource-based or primary sector, which employs 22% of the local labour force – a much higher percentage than in Ontario as a whole. The more rural communities such as Morris-Turnberry or Ashfield-Colborne-Wawanosh are also the centres of employment for the primary sector.

Major employers in Huron County are amongst others: automotive builders and supplier industries, public services and food processing industries.

While the participation rate at 68% is slightly above the provincial average, the unemployment rate at about 4.5% is below the provincial average.

Income Trends

The average household income in Huron County in 2000 was \$54,363 compared to \$67,072 in Ontario while the median income was \$45,885 in Huron County compared to \$53,845 in Ontario. While to some extent this lower figure reflects the lower incomes in the area and lower housing costs, it also reflects the higher proportion of youth and seniors.

The average household income of owners is almost twice that of tenants in Huron County. In 2001, homeowners had an average income of \$60,006 and tenants an average income of \$34,817. The median homeowner household income in Huron County was \$51,365 compared to a median tenant household income of \$27,544. Household incomes are also related to the household maintainer's age: the lowest incomes are found among households where the household maintainers (head of household) is younger than 25 years (\$32,446 average annual income) and older households, e.g. in the age group 65 to 74 (\$34,857 average annual income).

Residents on Fixed Incomes

As of July 2006, there were 357 households in Huron County receiving Ontario Works; about half of them were single persons. At the same time, there were approximately 1,134 households on the Ontario Disability Support Program (ODSP) in Huron County.

In 1995 there was a 22% reduction in social assistance rates in Ontario. There were no subsequent increases in social assistance rates until February and March of 2005 when an increase of 3% was introduced. As a result of falling real incomes of those on Ontario Works and ODSP, the gap between the rent levels in Huron County and the incomes of the social assistance recipients has widened.

A single person on ODSP would have a monthly income of \$959 with a maximum shelter portion of \$427. A single adult and one child would receive \$1,468 with a

maximum shelter portion of \$672. By comparison a single person on Ontario Works would receive \$536 with a maximum shelter component of \$335 and an adult and one child would receive \$987 with a maximum shelter portion of \$527. Thus, many households on social assistance not only have difficulty accessing affordable rental housing, but also are expected to pay high portions of their income on rent (above 40% of their income on rent).

Seniors represent another group that has limited incomes. The maximum that a single senior citizen 65 and over can obtain from the government is \$1,168 (\$14,134 annually). This monthly income is a combination of Old Age Security (OAS), Guaranteed Income Supplement (GIS) and GAINS payments. For a senior couple, the maximum monthly income from these sources would be \$1,941 per month (\$23,291 annually).

Many households living on social assistance (Ontario Works, on the Ontario Disability Support Program) and single seniors have insufficient money to pay for rents that prevail in Huron County.

Type and Tenure of Housing Stock

According to the 2001 census, there were approximately 22,400 occupied dwellings units in Huron County. Single detached units account for 84% of all units and semi detached houses as well as row houses for about 2% each. Apartments (duplexes, high-rise, low-rise and duplexes) account for 10% of all units.

The majority of dwellings units are owned (78%) compared to 22% that are rented. About 95% of all owned dwellings are single-detached homes. The majority of rented dwellings (44%) are also single-detached homes but apartments come close at 40% of all rented units.

The proportion of all residential units that are rented has declined slightly from 23% in 1991 to 22.4% in 2001 while the proportion that is owned has increased from 77% to 77.6%. These trends have been observed even to a stronger degree across Ontario due to lower interest rates and the general aging of the population (ownership levels with age until 75+ years).

There is a considerable amount of variation in the percentage of units that are owned and rented across Huron County. The highest proportion of tenants can be found in Goderich (30%), North Huron (27%) and South Huron (26%), the more urbanized municipalities in Huron County. The highest ownership rate at 90% is in Ashfield-Colborne-Wawanosh. Other rural municipalities like Howick, Central Huron or Bluewater have comparably high ownership rates.

Building Conditions

Close to 37% of all building in Huron County need either major or minor repairs. The highest demand for repairs was reported from Huron East (43% need either major or minor repairs) and from North Huron (42%). Better building conditions can be found in South Huron where 31% needed major or minor repairs and Goderich where 32%

needed major or minor repairs. In the stakeholder interviews and community meetings it became clear that much of the least expensive rental housing is in need of upgrades and repairs, a factor that contributes to low-income tenants having to face high utility costs.

Rental Housing Costs

In summer 2006, the average monthly rent for an apartment in Huron County was \$615. Based on a survey of rents in local newspapers in the summer of 2006, the average rent for a one-bedroom apartment was \$524 per month, the average rent for a two bedroom unit was \$622 a month, and the average rent for a three or more bedroom unit was \$842. (Rents were adjusted to include utilities.) At the municipal level, Goderich has the highest average rental costs at \$716 while more rural municipalities like Central Huron have lower average rents at \$486. Rents are higher for apartments located in towns and larger villages that are accessible to amenities and services compared to rents for units located outside of urbanized areas. Rents generally have been increasing at the rate of inflation.

Ownership Housing Costs

The cost of ownership housing in Huron County has increased from \$136,785 in 2001 to \$191,923 in 2006, representing an increase of 40% - slightly below the provincial increase of 43% for the same time period. Houses in Huron County remain about one third less expensive than in Ontario as a whole. The highest average house prices are in Bluewater (\$211,168), Goderich (\$202,227) and South Huron (\$204,765), the municipalities with a high attraction for out-of-the-county buyers. Relatively, low average house prices are found in Morris-Turnberry (\$164,487) and Huron East (\$171,704).

Housing Affordability

“Affordable” housing means housing that is affordable to various incomes, not only to the lowest incomes. Housing is generally considered affordable if households do not pay more than 30% of their gross income on housing. This definition does not however, take into account that as incomes fall, there is less money left over for necessities.

An analysis of rents in apartments in Huron County conducted in summer 2006 compared to the tenant incomes indicates that only 19% of all rental housing is affordable to the 30th percentile of tenants, i.e. the lowest 30th percent of tenants. In comparison, tenants with median incomes can afford 86% of all apartments in Huron County but only about 44% of three or more bedroom units. Thus tenants in the lowest 30% of tenant incomes (with incomes of less than \$19,000 in 2006) face severe hardship paying market rents.

Affordability problems also exist in the ownership housing as well. Median income households with an annual income of \$50,794 (2006 estimated income) can afford a house for \$129,279 or about 28% of all houses offered on the market. However, many houses at the lower price level need major capital investment for repairs and upgrades. At the 60th percentile households earn \$60,832 annually and can afford a house price of

\$166,919. Forty six percent (46%) of all houses in Huron County are affordable to the 60th percentile, which also marks the upper threshold of affordability according to the Ontario Provincial Policy Statement. The analysis suggests that households with low and median incomes in Huron County experience the greatest barriers in finding affordable ownership housing in Huron County.

Approximately 19% of all households in Huron County (3,720 households) are paying housing costs that are not affordable, i.e. they are paying more than 30% of their gross income on housing. Tenant households are more likely than owners to experience housing affordability problems. While 38% of tenants pay 30% or more on housing, only 13% of owners pay 30% or more. This reflects much lower average tenant incomes and relatively high rents.

Several groups have difficulty paying the average rents in Huron County including minimum wage earners, persons living on Ontario Works or the Ontario Disability Support Program and single seniors on OAS, GIS and GAINS. Many individuals in these groups either have to pay a higher proportion of their income on rent and forego other basic necessities or they live in substandard or crowded housing.

Social Housing Supply

In 2002 the provincial government transferred responsibility for the administration of social housing as well as the provincial financial subsidies to the municipal governments including Huron County as the upper tier municipality. In Huron County social housing is a mixture of public housing built approximately 30 - 40 years ago and non-profit and co-op housing developed in the 1980s and early 1990s. As well rent supplements are provided for low-income households living in private sector and non-profit rental housing. As of September 2006, there were 627 households who received such housing assistance – 616 in affordable units (which are a mixture of market rent and rent-geared-to-income units) and 11 in rent supplemented units.

In addition, Second Stage Housing and Counselling Services of Huron operates a Women's Shelter. Additional support services are provided by Town and Country Support Services (TCSS) which offer support services in the home and in the community to the elderly, frail elderly and physically disabled. As several community stakeholders pointed out there is a lack of supportive housing for persons with mental health needs.

Waiting Lists for Social Housing

As of September 2006 there were 235 households on the waiting list for rent-geared-to-income housing. Separate waiting lists are maintained for the non-profit and co-operative housing units. About half of all applicants on the waiting list for social housing are waiting for an accommodation in Goderich stressing the importance of affordable housing close to services and amenities. Many households are discouraged from applying by the long waiting times – a wait of four years is typical for a one-bedroom apartment in Goderich.

Population Projections and Future Housing Requirements

The most recent forecasts that have been prepared for Huron County by the Ontario Ministry of Finance in 2005 project a population of 67,780 by 2026 that is an increase of 5,770 persons from the 2006 population of 62,010 (post-censal figure). This represents an increase of 289 people annually – well above the more recent population increases.

The most significant change in the population is the decrease in the number of younger age groups and the increase in the population 55 and over. The most important decrease will occur among the youngest age group (under 19 years of age) with a loss of 1,260 persons or 8% between 2006 and 2026. The retirement age group of persons 65 years and older will see the highest increase – growing from 10,970 persons in 2006 to 18,320 persons in 2026 – an increase of 7,350 persons representing a 67% increase.

Over the next five-year period (2006-2011), Huron County will need about 1,087 additional housing units to accommodate the projected population increase.

Over the next ten-year period (2006-2016), Huron County will require approximately 2,276 additional units. Over the next twenty-year period (2006-2026), the County will need about 4,641 new residential dwellings that are 232 units annually.

The age distribution projections underline the importance of ensuring there are sufficient housing options for seniors in the future – including freehold, condominium and rental housing and of the need to provide a range of housing types in the future.

Currently almost all of the housing being produced is single detached housing. Nearly no new apartments are being built and new construction tends to focus on the well off out-of-county retirees and empty nesters. At the same time, local residents have problems finding affordable housing, especially in the more urbanized areas.

In order to create a more diversified housing market and meet future demands, the housing projections provide for more of a mix in the future than is currently being developed. Over the 20-year period 2006-2026, it is estimated that single detached will remain the major housing type that is needed (75% of all new units), that the need for apartments will increase substantially (to 15% of all units), and there will be a need for 5% as semi-detached homes and 5% as row housing.

7.2 HOUSING ISSUES AND GAPS IN THE MARKET

Based on the analysis of data obtained in the study along with information from key informants in the non-profit sector, the private sector and community agencies as well as the focus group discussions and the community forum, we have identified the following housing issues and gaps in the market.

1. Need for a greater range of housing options

Almost all new housing is single-detached ownership housing, even though there is a need for a greater range of housing options. Seniors need more affordable rental housing if they want to downsize from a house. Young seniors (55 plus) also need safe and quiet apartments, particularly in Goderich. Young persons (under 25) need more rental housing options if they want to move out of home but stay in their community. There are very few small, affordable apartments for first time renters in Huron County. More semi-detached homes and row housing would also provide opportunities for ownership housing for moderate-income households.

2. Need for more affordable rental housing

Waiting times for rent-geared-to-income units usually exceed one year. For a one-bedroom in Goderich, the waiting time is up to four years. There is a need for more rent-geared-to-income units for single persons. Low-Income households such as minimum wage earners – for example in the tourism industry – also face affordability problems because their wages do not cover the higher rents in the towns such as Goderich where they find their jobs. The shelter portion for persons on Ontario Works and on the Ontario Disability Support Program (ODSP) is too low compared to the actual rents in Huron County. Rising utility costs have become a ‘second’ rent for tenants. Affordable housing options for youth at various stages of independence are needed to keep them in Huron County.

3. Need for more affordable ownership housing

Housing prices in Huron County have risen to the point where they are unaffordable to the lowest third of households and even to median household incomes. A greater diversity of housing options such as semi-detached homes and row houses would provide more households with the opportunity to buy their own home. Affordable ownership options such as that provided by Habitat for Humanity Huron County are needed to assist lower income households move into their own housing and build up equity.

4. Need for supportive housing in Huron County

Huron County offers little supportive housing for disabled persons. There is a growing need for supportive housing for seniors and for housing that enables them to age in place. There is a need for supportive housing for elderly with mental health problems (i.e. Alzheimer disease). In addition, Huron County has no emergency housing for young males, which would enable them to stay in their community at a time of crisis.

5. Need for more accessible housing

Apartments and rent-geared-to-income units need improvements such as shower handles or elevators to suit to the needs of the disabled and elderly persons. Minor changes to existing units would improve the housing stock for these groups and allow them to stay in their communities.

6. Need to renovate the housing stock

According to the statistical and qualitative data, many lower income households are living in sub-standard rental housing – e.g., farmhouses in the countryside – that need major repairs and improvements. Such lower quality housing can also result in high utility costs for the tenants. There is a need to upgrade such housing without removing them from the rental housing stock. This should be incorporated in a local agenda for sustainable housing.

7. Need to increase the mobility of low-income households

Most inexpensive rental housing and also some rent-geared-to-income units in Huron County are located outside of the towns away from amenities and services. Low-income tenants face accessibility problems because they often do not have a car and there is no public transport in their communities. Living cut off from their communities and friends they also suffer from social isolation. There is a need to increase the personal mobility for low-income households in the countryside.

8. Need to work with private sector landlords

Private landlords prefer to rent to financially stable households. There should be more incentives for private landlords to rent to those in need such as security funds or financial counsellors to support households with low incomes.

9. Need for better public education around housing issues

There is a need to educate the public around housing issues and the importance of having safe, affordable permanent housing for low and moderate-income households. There is a need to overcome the negative perceptions around the term 'affordable housing' which actually covers housing for various income groups, not only those with the lowest incomes. A better public education around housing issues would help to build local support for addressing housing needs.

10. Need to enhance the abilities of local housing actors

In order to enhance the abilities of local housing actors, i.e., those interested and involved in the provision of housing, it would be beneficial to have even more exchange and co-operation between the individual housing stakeholders to combine their strengths and to increase the synergy effects. These housing groups would benefit from more volunteers and would like to see social and economic issues being addressed together.

11. Need to lobby at the federal and provincial level

Huron County should lobby at the provincial government level for more flexible affordable housing programs that can be adjusted to the needs of local communities. The Federal and Provincial housing programs are often unattractive to the private sector and to non-profit organizations due to a lack of program consistency and long-term financial commitment.

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APPENDICES

APPENDIX A:
LIST OF INTERVIEWEES

- James Bearss*, South Huron Seniors
- Shelley McPhee-Haist*, Town and Country Support Services
- Melissa Hamer*, Community Matters Project
- Rebecca Rathwell*, Community Matters Project
- Jocye Wilson*, Howick/Goderich - Huron County Planning and Development Department
- Sandra Weber, North Huron/Morris-Turnberry - Huron County Planning and Development Department
- Monica Walker-Bolton, Ashfield-Colborne-Wawanosh - Huron County Planning Department
- Craig Metzger, Bluewater - Huron County Planning Department
- Claire Dodds, South Huron - Huron County Planning Department
- Cindy Fisher, Huron East - Huron County Planning Department
- Carol Leeming, Huron East - Huron County Planning Department
- Susanna Reid, Central Huron - Huron County Planning Department
- Pam Stanley, Huron Business Development Corporation; Habitat for Humanity Huron County
- Vicky Parent*, Huron Safe Homes for Youth
- Don Brisson*, Housing Services Huron County
- Lynne Harris*, Huron Perth Community Legal Services
- Dorothy Beuermann, Huron County Child Abuse Prevention Committee
- Debbie Zock*, McCormack and Zock Property Management
- Marg Wright*, Ontario Disability Support Program

- Rob Evans*, Goderich Council
- Michele Hansen*, Huron County Women's Shelter
- Judy Binder*, Canada Mortgage and Housing Corporation
- Gertie Gerrits*, Second Stage Housing
- Deb Shewfelt, Mayor Town of Goderich
- Brenda Triebner, Royal LePage
- Janice Dunbar*, Huron County Health Unit
- John MacKinnon, Huron County Social Services

Note: * indicates that the person is member of the County of Huron Housing Coalition.

APPENDIX B: Additional Tables

Table B 1: Population Share by Municipality, Huron County 1981 to 2001

Area	1981		1986		1991		1996		2001		1981-2001 change in share
	#	%	#	%	#	%	#	%	#	%	
A-C-W, TP	4,990	8.9%	4,939	8.8%	5,241	8.9%	5,410	9.1%	5,411	9.1%	0.2%
Bluewater, T	6,046	10.8%	6,275	11.2%	6,639	11.2%	6,915	11.6%	6,919	11.6%	0.8%
Central Huron, TP	7,512	13.4%	7,342	13.1%	7,554	12.8%	7,805	13.1%	7,806	13.1%	-0.3%
Goderich, T	7,327	13.1%	7,352	13.1%	7,452	12.6%	7,605	12.7%	7,604	12.7%	-0.3%
Howick, TP	3,072	5.5%	3,037	5.4%	3,461	5.9%	3,775	6.3%	3,779	6.3%	0.8%
Huron East, T	9,536	17.0%	9,352	16.7%	10,146	17.2%	9,685	16.2%	9,680	16.2%	-0.8%
Morris-Turnberry,	3,157	5.6%	3,194	5.7%	3,307	5.6%	3,500	5.9%	3,499	5.9%	0.2%
North Huron, TP	4,950	8.8%	4,951	8.8%	5,160	8.7%	4,985	8.4%	4,984	8.4%	-0.5%
South Huron, T	9,537	17.0%	9,554	17.1%	10,105	17.1%	10,020	16.8%	10,019	16.8%	-0.2%
Huron County	56,127	100.0%	55,996	100.0%	59,065	100.0%	59,700	100.0%	59,701	100.0%	

Source: Statistics Canada, 2001 Census

Table B 2: Household Types Huron County and Ontario, 2001

Household Type	Huron County		Ontario	
	#	% of All Households	#	% of All Households
<i>Family households</i>				
Couples with children	7,165	32.0%	1,376,975	32.6%
Couples without children	7,805	34.8%	1,179,330	28.0%
Lone parents	1,635	7.3%	429,775	10.2%
Multiple-family households	110	0.5%	99,430	2.4%
Total family households	16,715	74.6%	3,085,510	73.1%
<i>Non-family households</i>				
One person	5,370	24.0%	990,160	23.5%
2+ non-family households	415	1.9%	143,750	3.4%
Total non-family households	5,785	25.8%	1,133,910	26.9%
Total Households	22,400	100.0%	4,219,410	100.0%

Source: Statistics Canada 2001 Census

Table B 3: Building Conditions in Huron County by Municipality, 2001

Dwelling	Huron County		A-C-W		Bluewater		Central Huron		Goderich	
	#	%	#	%	#	%	#	%	#	%
Regular maintenance	14,165	63.2%	1,220	62.7%	1,630	63.1%	1,785	60.9%	2,165	67.9%
Minor & major repairs	8,233	36.8%	725	37.3%	955	36.9%	1,145	39.1%	1,025	32.1%
<i>Minor repairs</i>	6,487	29.0%	545	28.0%	715	27.7%	950	32.4%	795	24.9%
<i>Major repairs</i>	1,746	7.8%	180	9.3%	240	9.3%	195	6.7%	230	7.2%
Total	22,398	100.0%	1,945	100.0%	2,585	100.0%	2,930	100.0%	3,190	100.0%
Dwelling	Howick		Huron East		Morris-Turnberry		North Huron		South Huron	
	#	%	#	%	#	%	#	%	#	%
Regular maintenance	735	61.8%	1,945	56.6%	775	66.2%	1,165	58.4%	2,740	69.4%
Minor & major repairs	455	38.2%	1,490	43.4%	395	33.8%	830	41.6%	1,210	30.6%
<i>Minor repairs</i>	365	30.7%	1,165	33.9%	320	27.4%	655	32.8%	975	24.7%
<i>Major repairs</i>	90	7.6%	325	9.5%	75	6.4%	175	8.8%	235	5.9%
Total	1,190	100.0%	3,435	100.0%	1,170	100.0%	1,995	100.0%	3,950	100.0%

Source: Statistics Canada, 2001 Census