

TOWN OF HEARST TEN-YEAR HOUSING ACTION PLAN



ACKNOWLEDGEMENT

The Hearst Housing Action Plan was undertaken on behalf of the Hearst Economic Development Corporation and the Town of Hearst.

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PROJECT TEAM

The Hearst Housing Action Plan was prepared by SHS Consulting. The consulting team for this project was:

Christine Pacini, Partner

Johanna Hashim, Senior Research and Policy Analyst

Farad Wahab, Research Analyst

TABLE OF CONTENTS

1.0	Introduction	1
1.1	Study Background.....	1
1.2	Purpose and Objectives	1
1.3	Study Approach	1
1.4	Housing Continuum	2
2.0	Housing Demand Analysis	4
2.1	Population Trends.....	4
2.2	Household Trends and Characteristics	7
2.3	Economic Context.....	11
2.4	Results of Residents’ Survey.....	22
2.5	Summary of Housing Demand Analysis	26
3.0	Housing Supply Analysis.....	28
3.1	Overall Housing Supply	28
3.2	Market Housing Supply.....	30
3.3	Non-Market Housing Supply	33
3.4	Summary of Housing Supply Analysis	39
4.0	Housing Affordability Analysis	41
4.1	Proportion of Income Spent on Shelter	41
4.2	Ownership and Rental Housing Affordability.....	45
4.3	Housing Gaps in the Town of Hearst	50
5.0	Housing Policy Framework	51
5.1	National and Provincial Policy	51
5.2	Municipal Policy.....	55
6.0	Implementation Strategy	60
6.1	Role of Partners	60
6.2	Housing Gaps in Hearst.....	61
6.3	Housing Goals.....	61
6.4	Housing Actions.....	63
7.0	Appendix.....	68
7.1	Key Stakeholders	68
7.2	Survey of Town Residents	69
7.3	Inventory of Public Lands in Hearst.....	72
7.4	Universal Design/ Accessibility Checklist	73
7.5	Funding Programs.....	76

1.0 INTRODUCTION

1.1 STUDY BACKGROUND

The Town of Hearst is currently experiencing economic growth and as a result, requires an increase in employees for its local businesses. Unfortunately, the Town is finding it a challenge to attract the workforce required due to a lack of housing options in the Town. Improving the availability and affordability of housing in Hearst will assist the community's current and projected economic growth and will enable it to retain both its younger and older residents as well as attracting new residents to the Town.

1.2 PURPOSE AND OBJECTIVES

A number of housing issues were identified in the Hearst Economic Development Corporation's annual planning consultations. These were:

- The lack of housing availability is having an impact on the Town's ability to attract new residents; and
- The employers are having trouble recruiting workers and students due to a lack of suitable housing.

The purpose of the Hearst Housing Action Plan is to better understand the demand and supply of housing in the Town and to develop an implementation strategy which will help community leaders stimulate investments in housing to meet current and future demand.

1.3 STUDY APPROACH

This study is being undertaken in two phases. The first phase of the work involves undertaking a housing needs assessment which examines the demand, supply and housing gap in the Town of Hearst. This phase of the work includes consultations with key stakeholders and a resident survey. The second phase of work involves the development of the implementation plan.

1.3.1 Sources of Information and Data Limitations

Sources of data and information for this study include custom data tabulations from Statistics Canada and other readily available Statistics Canada data. Other sources include the Canada Mortgage and Housing Corporation's (CMHC) Housing Information Portal and Urban Rental Market Survey tables; data from the Cochrane DSSAB; data and information from the Town of Hearst; data and information from key stakeholders; and information from residents of the Town of Hearst obtained through an online survey.

Whenever possible, the most current and reliable data and information sources were used in this study. At the time of writing, 2016 Census data was only available for the total population and

dwelling counts. It should be noted that there may be slight discrepancies in the data due to the use of different sources, including data from the mandatory portion of the Census compared to data from the 20% sample and the voluntary National Household Survey in 2011. In addition, data in some tables/ figures may not always add up to 100% or to the total number of households. This is due to the data suppression rules employed by Statistics Canada.

1.3.2 Resident and Key Stakeholder Consultations

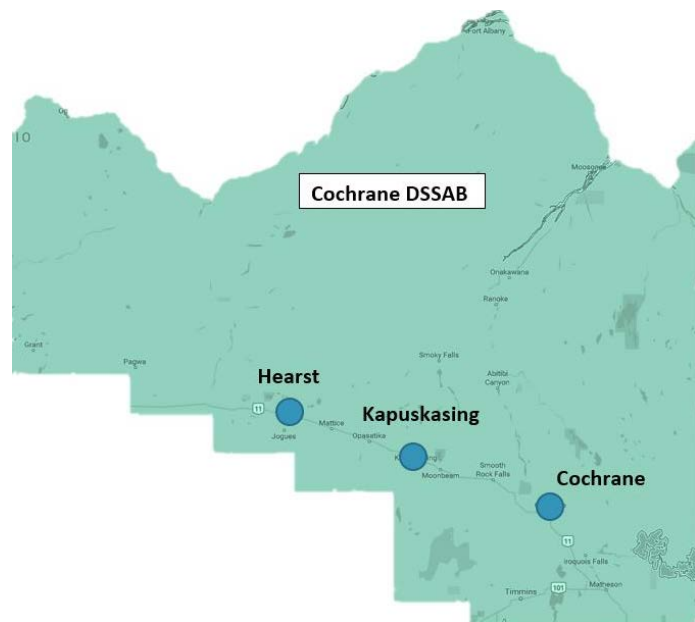
Resident and key stakeholder consultations were undertaken to augment the data and information obtained. These consultations provided context to the analysis of housing demand and supply in the Town of Hearst.

An online survey of Town residents was administered in late October to better understand the housing issues faced by Hearst residents. The survey was available in both French and English and publicized through social media. A total of 221 surveys were completed by October 31st.

In addition, meetings with key stakeholders were undertaken in mid-December to validate preliminary findings and gather additional information. A list of the key stakeholders who were represented at these meetings and interviews can be found in the Appendix.

1.3.3 Study Area and Comparator Municipalities

This study includes data and information for the Town of Hearst and, where appropriate and available, Town of Hearst data has been compared to data for the Cochrane District, Town of Cochrane and Town of Kapuskasing.



1.4 HOUSING CONTINUUM

The housing market can be viewed as a continuum where the supply of housing responds to the range of housing demand in a community. Due to a range of social, economic and geographic factors, the full range of housing needs in a community is not always met in the private housing market. This is particularly true for individuals and families with low incomes or for persons with special housing needs. The housing needs of these groups are often met by non-market housing provided by the public and non-profit sectors. It should also be noted that households can move back and forth along the continuum through different stages of the lifecycle. For example, senior homeowners

may choose to sell their homes and move to private market rental housing as they age. There may also be individuals and families currently living in private market rental or ownership housing who would need to move to non-market housing due to an illness or loss of employment. As such, it is vital to have an adequate supply of housing options throughout the continuum. The different elements of the continuum are:

EMERGENCY AND TRANSITIONAL HOUSING	SUPPORTIVE HOUSING	AFFORDABLE / RGI HOUSING	PRIVATE RENTAL HOUSING	PRIVATE OWNERSHIP HOUSING
NON-MARKET HOUSING			MARKET HOUSING	

NON-MARKET HOUSING

- **Emergency Shelters:** Temporary housing that is required in some type of crisis, including domestic violence, eviction, family break-up or illness.
- **Transitional Housing:** Short-term housing which provides opportunities for those living in emergency housing to move to a more supported environment where some type of stability can be achieved. The goal is to eventually move the individual or household from transitional housing to permanent housing.
- **Supportive Housing:** This housing type has appropriate design features and essential support services that make it possible for persons with special needs to live independently. Housing costs for supportive housing are often geared to income.
- **Affordable/ Rent-Geared-to-Income (RGI) Housing:** This is a housing option for households with low and moderate incomes. It is usually subsidized with rent geared to the household’s income.

MARKET HOUSING

- **Private Rental Housing:** This is rental housing in the private rental market which consists of purpose-built rental units and units in the secondary rental market, including secondary suites and rented single detached, semi-detached and townhouse dwellings.
- **Market Ownership Housing:** This refers owned single detached, semi-detached, townhouse and condominium dwellings in the private housing market.

2.0 HOUSING DEMAND ANALYSIS

Population and household characteristics are important factors that influence housing demand in a community. This section provides an examination of the demographic and socio-economic trends in the Town of Hearst and how these trends affect the demand for housing in the area.

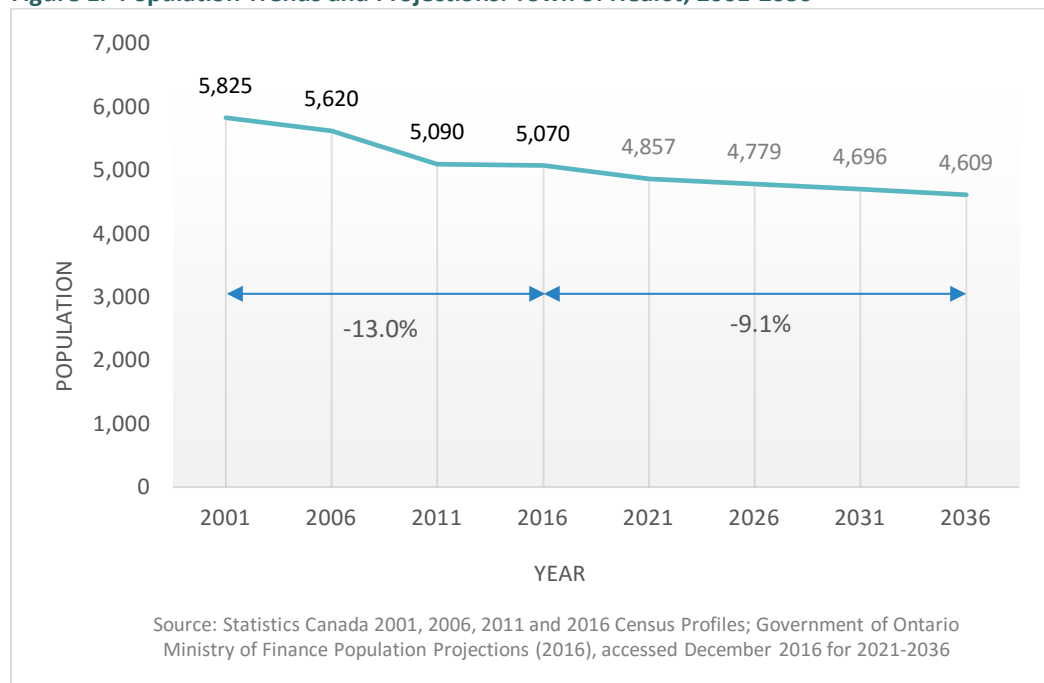
2.1 POPULATION TRENDS

Population growth and characteristics are important factors that influence the demand for housing in a community.

2.1.1 Population Growth

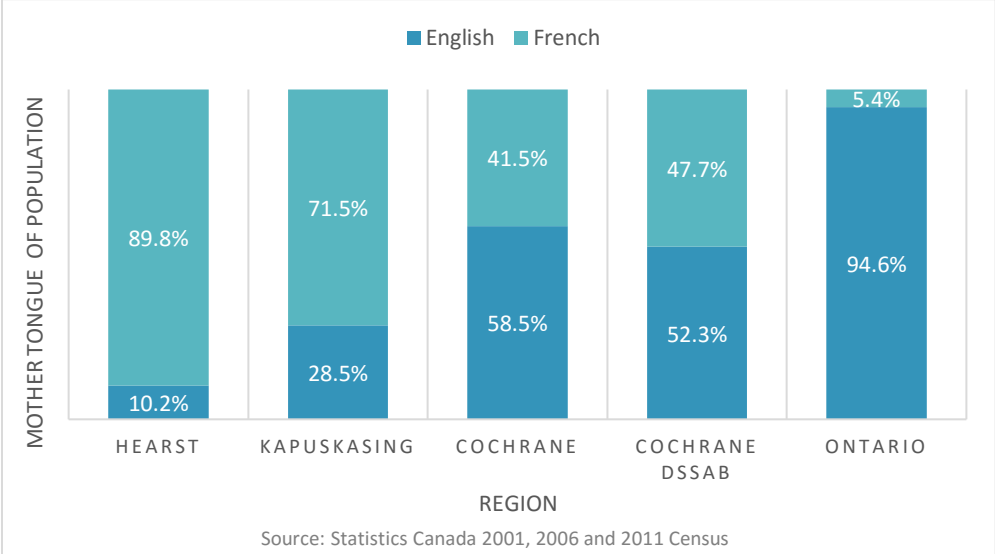
According to Statistics Canada, there were 5,070 people living in Hearst in 2016, down by 13.0% from 5,825 people in 2001 and down by 0.4% from 5,090 people in 2011. The population in the Town is expected to continue to decrease by 9.1% to 4,609 by 2036. To compare, the population of Cochrane District as a whole has also seen a decrease; decreasing by 6.5% from 2001 to 2016. This trend is expected to continue with a decrease of 4.9% in the population of the District from 2016 to 2036. Similarly, the population in Kapuskasing decreased by 10.2% while the population in the Town of Cochrane decreased by 6.5% during the same time period. In contrast, the Ontario population as a whole increased by 17.9% from 2001 to 2016.

Figure 1: Population Trends and Projections: Town of Hearst; 2001-2036



The majority of the population in Hearst are Francophones (89.8% in 2011). In comparison, in the Town of Cochrane and Cochrane District less than half of the population are Francophones and in Ontario, only about 5% of the population are Francophones.

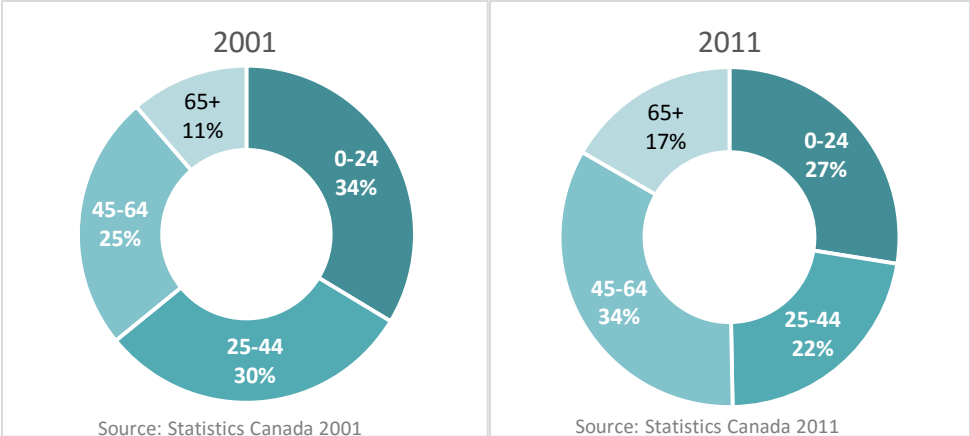
Figure 2: Mother Tongue Spoken in the Town of Hearst and its Comparators; 2001-2011



2.1.2 Age of Population

Similar to other communities in Canada, the population of Hearst is aging. In 2011, seniors 65 years and older made up 16.7% of the total population in the Town, up from 11.3% in 2001 and 13.2% in 2006. The actual number of seniors increased by 28.0% from 2001 to 2011. Similarly, the number of adults 45 to 64 years increased by 19.2% during the same time period. In contrast, the population 25 to 44 years decreased by 36.6% while the population 24 years and younger decreased by 28.8% during the same time period. This trend shows the population is aging and will continue to age in the next twenty years.

Figure 3: Age of Population: Town of Hearst; 2001 and 2011



These trends are similar to the trends seen in the Town of Cochrane, Kapuskasing and Cochrane District although Hearst saw the highest increase in the number of seniors (28.0%) compared to the Town of Cochrane (24.1%), Kapuskasing (16.6%) and Cochrane District (18.8%). In 2011, seniors made up 16.7% of the total population in Hearst compared to 19.7% in Kapuskasing, 16.8% in the Town of Cochrane and 15.2% in Cochrane District.

Hearst is also seeing a decrease in the number of adults 25-44 years; decreasing by 36.6% from 2001 to 2011 compared to a decrease of 25.2% in the Town of Cochrane and 24.3% in Cochrane District while Kapuskasing saw a similar rate of decrease (36.7%). In 2011, adults 25-44 years made up 22.2% of the total population in Hearst compared to 20.4% in Kapuskasing, 23.0% in the Town of Cochrane and 23.7% in Cochrane District. This trend suggest the Town is not attracting enough working-age adults to replenish the number lost through aging and out-migration.

As can be expected, the median age of the population in Hearst has been increasing since 2001. In 2011, the median age of the population in Hearst was 45.1 years. This is older than the median age in the Town of Cochrane (43.3), Cochrane DSSAB (42.5), and Ontario (40.4) but younger than the median age in Kapuskasing (47.7).

Table 1: Median Age of Population: Town of Hearst and its Comparators; 2001-2011

	Hearst	Kapuskasing	Cochrane	Cochrane DSSAB	Ontario
2001	37.5	40.0	37.9	37.5	37.2
2006	41.5	44.7	41.1	40.7	39.0
2011	45.1	47.7	43.3	42.5	40.4

Source: Statistics Canada Census Profiles 2001, 2006, and 2011

Based on population projections from the Ontario Ministry of Finance¹, seniors 65 years and older is the only population group that is expected to see an increase from 2011 to 2036; increasing by 56.1% from 2011 to 2036 and by 54.5% from 2016 to 2036. All other population groups are expected to see a decrease from 2011 to 2036.

Between 2011 and 2016, the population groups aged 15 to 34 years saw a slight increase while the population aged 35 to 54 saw a decrease. The number of children less than 15 years remained the same from 2011 to 2016. Similarly, the number of older adults 55 to 64 remained the same during this five-year period².

¹ Population projections from the Ontario Ministry of Finance for the District of Cochrane were retrieved in December 2016. As projections were not available for the Town of Hearst, it has been assumed that the Town’s population will continue to make up the same proportion of the District’s population in 2036 as it does in 2011 (6%).

² These population numbers will be updated once the 2016 Census is released in February 2017.

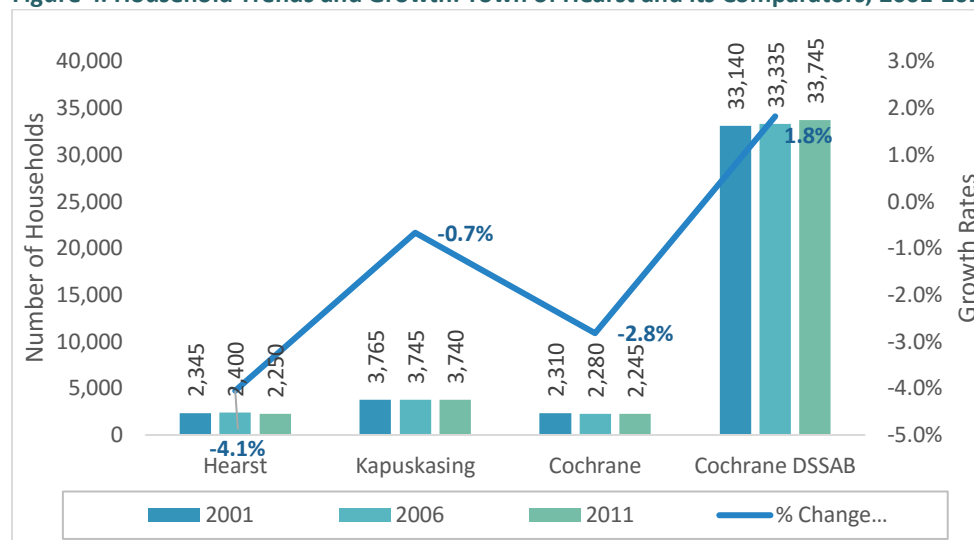
2.2 HOUSEHOLD TRENDS AND CHARACTERISTICS

While population characteristics are an important indicator of housing demand, the trends and characteristic of households in a community are more directly related to housing demand. Each household requires a dwelling unit. As such, it is important to understand the trends in the number, tenure, size and type of households to determine the appropriate housing mix for a community.

2.2.1 Household Growth

According to Statistics Canada, the total number of households in Hearst has decreased by 4.1% from 2,310 households in 2001 to 2,250 households in 2011. Similarly, the number of households in Kapuskasing and Cochrane (Town) have also decreased in the same time period; decreasing by 0.7% and 2.8% respectively while the number of households in Cochrane District has increased slightly by 1.8% from 33,140 in 2001 to 33,745 in 2011.

Figure 4: Household Trends and Growth: Town of Hearst and its Comparators; 2001-2011



Source: Statistics Canada Census Profiles 2001, 2006, and 2011; and the National Household Survey

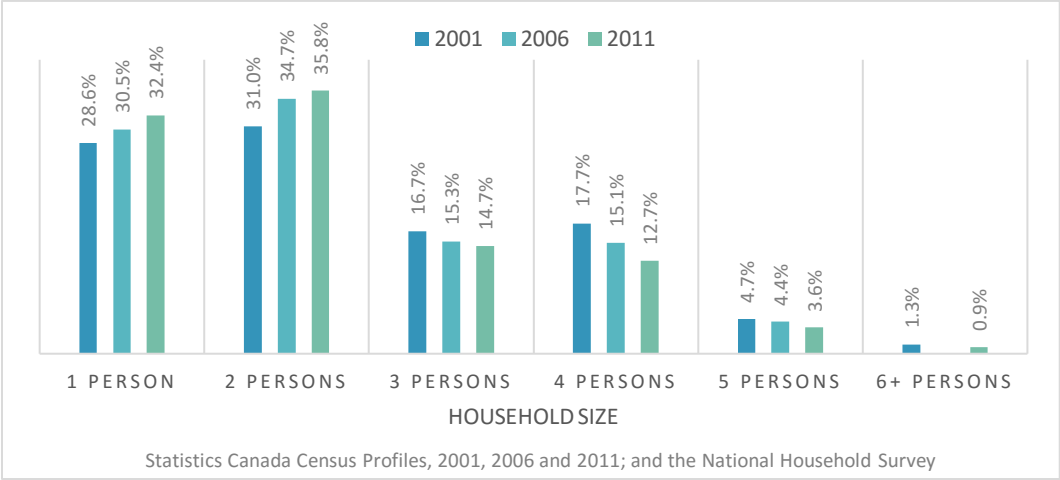
Hearst is primarily a Francophone community. Of the 2,250 households living in Hearst in 2011, 84.4% are Francophone compared to 34.5% Francophone households in Cochrane District. However, the proportion of Francophone households in Hearst decreased from 90.8% in 2001.

As of 2015, municipal assessment data shows there were 2,507 households in Hearst, down from 2,534 households in 2014 and 2,528 households in 2013.

2.2.2 Household Size

The number of smaller households (one- and two-persons) in Hearst has increased by 10.0% from 2001 to 2011 while larger households (three or more persons) have decreased by 24.3% during the same time period. In 2011, one- and two-person households made up 68.2% of all households in Hearst. Similarly, the number of smaller households in Cochrane District increased by 13.3% from 2001 to 2011 while households with three or more people decreased by 16.2% during the same time period. One- and two-person households in Cochrane District made up 65.1% of the total number of households in the District in 2011. These findings show a shift to smaller households which may be partly due to the aging of the population. As such, this would suggest the need for smaller housing options suitable for smaller households including, senior households.

Figure 5: Trends in the Proportion of Households by Household Size: Town of Hearst; 2001-2011



2.2.3 Household Type

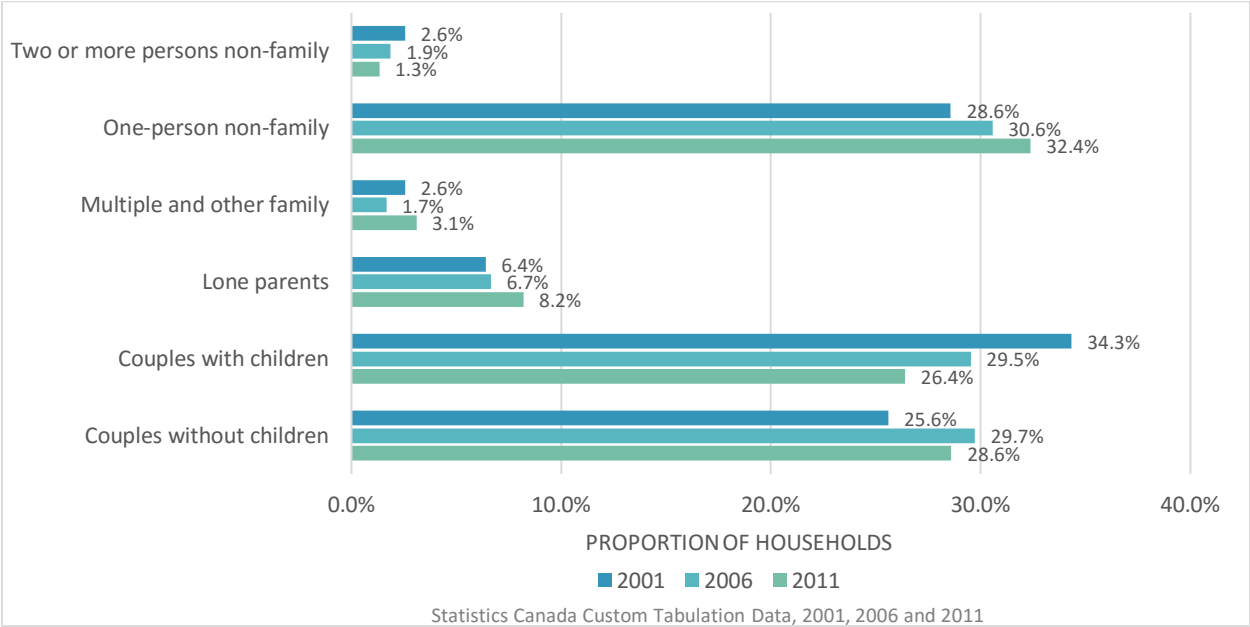
In 2011, one-person households made up the largest proportion of households in Hearst at 32.4% of all households. The number of one-person households increased by 9.0% from 2001 to 2011. Couples without children made up the second largest proportion of households in 2011, making up 28.6% of all households in Hearst. The number of couples without children in Hearst increased by 7.5% from 2001 to 2011. In comparison, couples without children made up the largest proportion of households in Cochrane District (30.4%) followed by one-person households (27.8%).

Couples with children made up more than a quarter (26.4%) of all households in Hearst in 2011 but the number of couples with children decreased by 26.1% from 2001 to 2011. Similarly, couples with children made up 26.5% of all households in Cochrane District but the number of these households decreased by 22.2% from 2001 to 2011.

Lone-parent households made up 8.2% of all households in Hearst in 2011 but this category saw the highest rate of increase in the number of lone-parent households; increasing by 23.3% from 150 households in 2001 to 185 households in 2011. Non-family households saw the highest rate of decrease; decreasing by 50% from 60 households in 2001 to 30 households in 2011.

Similar to the findings on household size, this data shows a shift toward smaller households with single individuals and couples without children making up the largest proportion of households in Hearst. These trends indicate a need for increased housing options suitable for persons living alone or couples without children while ensuring that housing options should remain available for families with children.

Figure 6: Trends in the Proportion of Households by Household Type: Town of Hearst; 2001-2011



INDIGENOUS HOUSEHOLDS

While Indigenous households made up only 5.1% of all households in Hearst in 2011, the number of these households increased by 360.0% from 25 households in 2001 to 115 households in 2011. In comparison, Indigenous households made up 10.0% of all households in Cochrane District; with the number of households increasing by 35.4% from 2001. Key stakeholders stated that many Indigenous households are moving to Hearst due to the lack of housing and service options on the Reserves. This suggests a need to ensure housing and services in Hearst are culturally-appropriate for Indigenous peoples.

IMMIGRANT HOUSEHOLDS

The number of households led by an immigrant in Hearst decreased by 20.0% from 25 households in 2001 to 20 households in 2011; making up 0.9% of all households in Hearst in 2011. Similarly,

the number of immigrant households in Cochrane District decreased by 28.4% from 2001 to 2011; making up 3.6% of all households in Cochrane District in 2011.

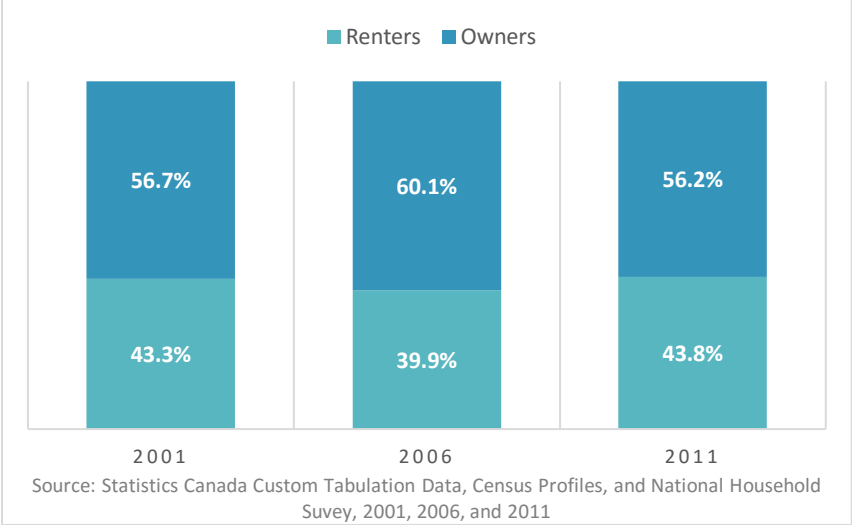
HOUSEHOLDS WITH A MEMBER WITH A DISABILITY

In 2011, households with a member with a disability made up 13.7% of all households in Hearst, up from 8.1% in 2001. The number of these households increased by 63.2% from 190 households in 2001 to 310 households in 2011. Households with a member with an activity limitation made up 18.2% of all households in Cochrane District in 2011, up from 16.1% in 2001. However, the rate of increase in the number of these households in Cochrane District is much lower compared to the rate of increase in Hearst. In Cochrane District, the number of these households increased by 13.9% from 2001 to 2011. The high rate of increase in the number of households with a member with a disability may be partly due to the aging of the population. These trends indicate a need to ensure an adequate supply of accessible housing options for persons with a disability as well as to facilitate aging in place.

2.2.4 Household Tenure

In 2011, just over half (56.2%) of households in Hearst were homeowners. The number of homeowners in Hearst decreased by 4.9% from 1,330 households in 2001 and 1,445 households in 2006 to 1,265 households in 2011.

Figure 7: Trends in the Proportion of Households by Household Tenure: Town of Hearst; 2001-2011

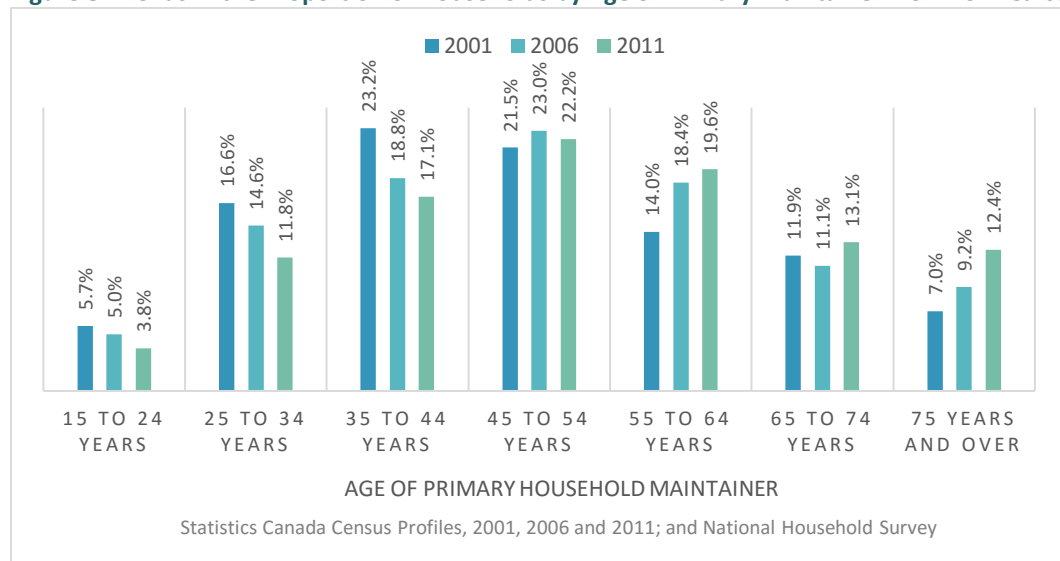


The proportion of homeowners in Hearst is smaller when compared to the proportion in Cochrane District (70.2% homeowners), Town of Cochrane (76.4%), and Kapuskasing (66.2%) in 2011. Having a similar proportion of homeowners and renters in a community shows a more balanced community and more diversity of housing options in terms of tenure.

2.2.5 Age of Primary Household Maintainer

Similar to the trends seen in the population, the number of households led by a maintainer 44 years or younger saw a decrease from 1,070 households in 2001 to 735 households in 2011; decreasing by 31.3%. In contrast, the number of households 55 to 64 years increased by 33.3% from 330 households in 2001 to 440 households in 2011. The number of households 65 years and older increased by 29.2% from 445 households in 2001 to 575 households in 2011. This shows that not only are households in Hearst aging, they will continue to age in the near future as demonstrated by the increase in households led by older adults and the decrease of younger households. These trends are similar to what was seen for Cochrane District where households 15 to 44 years decreased by 25.6% while households 65 years and older increased by 18.2%.

Figure 8: Trends in the Proportion of Households by Age of Primary Maintainer: Town of Hearst; 2001-2011



2.3 ECONOMIC CONTEXT

Changing economic conditions influence the demand for housing in a community, both in terms of the number of housing units required as well as the ability of households to afford housing in the community. Economic conditions also influence the type and tenure of housing required in a community.

Forestry is one of the major industries in Hearst³ and it was awarded the “Forest Capital of Canada” for 2015 and 2016⁴. In 2011, 8.2% of the total labour force in Hearst worked in the agriculture, forestry, fishing and hunting industry compared to 2.7% in Cochrane District and 1.5%

³ Hearst Economic Development Corporation. Hearst Entrepreneurial by Nature: 2015 Community Profile.

⁴ The Working Forest (May 2015). Forest Capital of Canada Recognition in Hearst Ontario. Accessed from: <https://www.workingforest.com/forest-capital-of-canada-recognition-in-hearst-ontario/>.

in Ontario. The forestry industry has been negatively affected by an ongoing slump since 2003 although the industry in Hearst has endured better than other communities. Forestry has been a long-time economic driver in the community and has a very strong potential to have a significant effect on the local economy as other economic sectors, such as transportation and manufacturing, are tied to the forestry industry⁵.

Other industries in Hearst include manufacturing, which employed 15.6% of the total labour force population, the highest proportion among the different industries in 2011. The manufacturing industry in Hearst is largely tied to the forestry industry⁶. For example, Tembec, which is one of the major employers in Hearst, is a softwood lumber sawmill and wood chip manufacturer.

The second highest proportion of the labour force in Hearst is employed in health care and social assistance (15.0%). This may be due to the fact that Hearst has a 44-bed hospital (Hôpital Notre-Dame Hospital) with an operating budget of approximately \$16,000,000 in 2015. In addition, Hearst has a 67-bed long term care home, the Foyer des Pionniers⁷. In comparison, both Ontario (10.4%) and Cochrane District (13.6%) have a smaller proportion of their labour force in this industry.

In 2011, the retail trade sector employed the third highest proportion of the Hearst labour force (13.1%). Many of these jobs are linked to the tourism industry in the Town.

The construction industry employed 10.3% of the total labour force in Hearst in 2011, a higher proportion compared to Cochrane District (7.8%) or Ontario (6.3%). This industry is a significant contributor to Hearst's economy partly due to its link to the forestry, transportation and utilities infrastructure industries as well as to the community's isolation⁸.

Educational services employed 8.0% of the total labour force in Hearst in 2011 compared to 8.4% in Cochrane District and 7.5% in Ontario. This may be due to the presence of the Université de Hearst and Collège Boréal in the Town.

Mining is another important industry in Hearst. In 2011, mining, quarrying and oil and gas extraction employed less than 1.0% (0.8%) of the labour force in Hearst. However, with the discovery of the Albany Graphite Deposit, which is about 60 kilometres from Hearst and about 20 kilometres from Constance Lake, it is expected that this industry will grow significantly in the near future. About 300 to 500 jobs are expected to be created in the Region (including Hearst) as a result of this new opportunity. The Town of Hearst is working in collaboration with Constance

⁵ Miller Dickinson Blais (2013). Hearst Economic Development Strategy and Action Plans.

⁶ Miller Dickinson Blais (2013). Hearst Economic Development Strategy and Action Plans.

⁷ Hearst Economic Development Corporation. Hearst Entrepreneurial by Nature: 2015 Community Profile.

⁸ Miller Dickinson Blais (2013). Hearst Economic Development Strategy and Action Plans.

Lake First Nation on a Mining Readiness Strategy to ensure that the two communities benefit from this discovery. The goal of the Mining Readiness Strategy⁹, which is funded through the FedNor's Northern Ontario Development Program (NODP)¹⁰, is to boost economic development and growth in the area and improve local skills and service delivery to be able to attract mining companies and investment. Part of this strategy is to ensure the communities have adequate infrastructure such as housing, water and roads to meet the needs of new residents¹¹.

Table 2: Labour Force by Industry; Ontario, Cochrane District and Hearst; 2011

All industries	Ontario		Cochrane District		Hearst	
Total	6,680,255	100%	39,460	100%	2,630	100%
11 Agriculture, forestry, fishing and hunting	101,280	1.5%	1,060	2.7%	215	8.2%
21 Mining, quarrying, and oil and gas extraction	29,985	0.4%	4,020	10.2%	20	0.8%
22 Utilities	57,035	0.9%	575	1.5%	45	1.7%
23 Construction	417,900	6.3%	3,090	7.8%	270	10.3%
31-33 Manufacturing	697,565	10.4%	2,295	5.8%	410	15.6%
41 Wholesale trade	305,030	4.6%	810	2.1%	30	1.1%
44-45 Retail trade	751,200	11.2%	4,990	12.6%	345	13.1%
48-49 Transportation and warehousing	307,405	4.6%	2,135	5.4%	110	4.2%
51 Information and cultural industries	178,720	2.7%	530	1.3%	15	0.6%
52 Finance and insurance	364,415	5.5%	765	1.9%	45	1.7%
53 Real estate and rental and leasing	133,980	2.0%	395	1.0%	-	0.0%
54 Professional, scientific and technical services	511,020	7.6%	1,235	3.1%	50	1.9%
55 Management of companies and enterprises	6,525	0.1%	-	0.0%	-	0.0%
56 Administrative and support, waste management and remediation services	309,630	4.6%	1,475	3.7%	10	0.4%
61 Educational services	499,690	7.5%	3,320	8.4%	210	8.0%
62 Health care and social assistance	692,130	10.4%	5,355	13.6%	395	15.0%
71 Arts, entertainment and recreation	144,065	2.2%	410	1.0%	15	0.6%
72 Accommodation and food services	417,675	6.3%	2,505	6.3%	220	8.4%
81 Other services (except public administration)	296,340	4.4%	1,685	4.3%	105	4.0%
91 Public administration	458,665	6.9%	2,810	7.1%	120	4.6%

Source: Statistics Canada 2001, 2006 and 2011 Census Profiles and National Household Survey

The major employers in Hearst are:

- Columbia Forest Products, Levesque Division = 380 employees
- Tembec, Malette United Division = 203 employees

⁹ Kelly, L. (September 2016). Hearst, Constance Lake plan joint mining readiness strategy. Northern Ontario Business. Accessed from: <https://www.northernontariobusiness.com/industry-news/mining/hearst-constance-lake-plan-joint-mining-readiness-strategy-427496>.

¹⁰ Government of Canada (July 2016). News Release: Government of Canada Investment Supports Economic Growth and Job Creation in the Hearst Region. Accessed from: <http://news.gc.ca/web/article-en.do?nid=1097029>.

¹¹ Kelly, L. (September 2016). Hearst, Constance Lake plan joint mining readiness strategy. Northern Ontario Business. Accessed from: <https://www.northernontariobusiness.com/industry-news/mining/hearst-constance-lake-plan-joint-mining-readiness-strategy-427496>.

- Hôpital Notre-Dame Hospital = 160 employees
- Lecours Lumber = 150 employees
- Conseil scolaire catholique des Grandes Rivières = 118 employees
- Villeneuve Construction = 75 employees
- Companion Hotel-Motel = 75 employees
- Your Independant Grocer = 68 employees
- Foyer des pionniers – long-term care facility = 66 employees
- Town of Hearst = 65 employees
- Morin Logging and Construction = 50 employees
- PEPCO = 47 employees

2.3.1 Labour Force Participation and Unemployment

In 2011, Hearst had an unemployment rate of 9.2% compared to 5.4% for Kapuskasing, 13.8% for Cochrane (Town), 8.4% for Cochrane District, and 8.3% for Ontario. The unemployment rate in Hearst decreased slightly from 10.0% in 2006 and increased slightly from 9.0% in 2001. While the unemployment rate in Hearst is relatively high, it does have a higher labour participation rate compared to the surrounding area at 63.2% compared to Kapuskasing (57.3%), Cochrane (Town – 58.4%), and Cochrane District (61.3%). This means that a greater proportion of the population in Hearst is working or looking for a job, which may partly explain the higher rate of unemployment. It should be noted that the unemployment rate may not fully reflect the employment situation in Hearst as there are a large number of seasonal workers in the Town¹². As a key stakeholder noted, after the end of March, all bush operations by the forestry companies are halted and operations only resume in July or August and continue to mid-October. So employees of these companies could potentially be shown as unemployed.

PARTICIPATION RATE

Hearst = **63.2%**
Cochrane District = **61.3%**

UNEMPLOYMENT RATE

Hearst = **9.2%**
Cochrane District = **8.4%**

As of October 2016, the unemployment rate in Ontario was 7.0%¹³, down from 8.3% in 2011. However, employment in the Northeast economic region (where Hearst is located) decreased in 2015, the largest decrease in six years. The decrease in employment was due to the decrease in population and labour participation rate as residents left the region to find work elsewhere or exited the local labour market. Mining activities in the region have been affected by an industry-wide downturn due to a slump in base metal prices. This has led to several mining and mining

¹² Statistics Canada conducts this survey in the first week of May (May 1-7, 2011).

¹³ Statistics Canada (2016). Labour Force Survey, October 2016. Accessed from: <http://www.statcan.gc.ca/daily-quotidien/161104/dq161104a-eng.htm>.

support companies stopping production, implementing hiring freezes, and cutting staff in 2015¹⁴. Although, as previously mentioned, the discovery of the Albany Graphite Deposit near Hearst is expected to increase employment opportunities in the area in the near future. In addition, key stakeholders stated that there were a number of jobs currently available in Hearst. As of early December 2016, there were about 40 jobs available in the Town. However, stakeholders have stated that they have found it challenging to fill these jobs, partly because of the lack of appropriate housing options in the Town.

EMPLOYMENT OPPORTUNITIES

The following table shows the number of projected hires in 2016 based on the results of the EmployerOne Survey 2015. This survey included respondents from the Districts of Algoma, Cochrane, Kenora, Manitoulin, Nipissing, Parry Sound, Rainy River, Sudbury, Thunder Bay, and Timiskaming. The results show that employers anticipate hiring 5,407 people in the next 12 months, over 6,200 less than the previous year. Of the projected number of hires, the largest proportion (34.1%) are contract jobs while 31.1% are full-time jobs. The reasons for the significantly smaller number of anticipated hirings compared to the previous year are not clear other than that employers may be more cautious, particularly as one of the main reasons for hiring was for expansion or restructuring¹⁵.

Table 3: Projected Number of Hires in the Coming Year Compared to Hires in the Past Year; Northern Ontario; 2015

Occupation Categories	Full-Time	Part-Time	Contract	Seasonal	Total Projected Hirings	Hirings in the Past Year
Managers and Executives	107	13	8	7	135	275
Professionals	147	114	211	12	484	1,302
Technical	100	21	171	18	310	644
Trades	199	24	1,206	95	1,524	1,597
Apprentices	66	9	3	33	111	138
Sales and Marketing	61	36	4	30	131	236
Admin and Clerical	127	69	40	14	250	644
Production Worker	401	125	1	399	926	1,594
Service Worker	282	244	74	186	786	2,631
Other	190	112	128	320	750	2,645
Total Projected Hirings	1,680	767	1,846	1,114	5,407	11,706
	31.1%	14.2%	34.1%	20.6%		
Hirings in the Past Year	2,919	3,357	3,356	2,074	11,706	

Source: Northern Ontario Workforce Planning (2015). Northern Ontario EmployerOne Survey 2015, Illustration 13.

¹⁴ Labour Market and Socio-Economic Information Directorate, Service Canada (2016). Environmental Scan – Ontario: Spring 2016. Accessed from: http://www.jobbank.gc.ca/content_pieces-eng.do?cid=9608&lang=eng&wbdisable=true

¹⁵ Northern Ontario Workforce Planning (2015). Northern Ontario EmployerOne Survey 2015. Accessed from: <http://www.fnetb.com/wp-content/uploads/2016/06/Northern-Ontario-Employerone-Report-2015.pdf>

Mining: Albany Graphite Deposit

As previously mentioned, the discovery of the Albany Graphite Deposit near Hearst is expected to bring a large number of job opportunities to the Region. Consultants retained to develop the Mining Readiness Strategy estimate an average of 300 to 500 jobs will be created in the Region during the construction and operations phases, with a population increase from about 380 to 1,000 people. Considering the decreasing population due to aging and out-migration that was previously discussed in this report, it can be assumed that a large proportion of these jobs will be filled by people coming from outside the Region. Depending on the strategies that the Town of Hearst and Constance Lake choose to implement, a drive in drive out scenario may be seen where the majority of economic benefits will not be experienced by the Region and housing will mainly be temporary and close to the mining site. Alternatively, a stretch scenario could see more people moving into the Region, including the Town of Hearst, on a more permanent basis with their families, thus keeping a large proportion of the economic benefits within the Region. This would mean a demand for more permanent housing options within Hearst and Constance Lake¹⁶.

While the estimated number of direct and contractor jobs to be created under the three different scenarios¹⁷ presented in the Mining Readiness Strategy are the same, the estimated number of indirect jobs¹⁸ created range from about 15 to 70 jobs while the estimated number of induced jobs¹⁹ range from 15 to 120²⁰. According to the consultant working on the Mining Readiness Strategy, a drive in drive out scenario is likely during the construction phase. This would mean temporary housing near the mining site with limited effects on Hearst's housing market and economy. However, depending on strategies implemented, a stretch scenario is possible during the operations phase which is estimated to last 22 years. This scenario would see a large number of people and their families moving into the Region, including Hearst and a more significant effect on the Town's housing market and economy.

An estimated 500 jobs would be created under the stretch scenario with an average population increase of 1,000 (for the entire Region including Hearst). It is expected that some of these jobs could be filled by current residents of Hearst. In this case, the demand for housing would be minimal as most of these individuals would already be housed. However, as previously mentioned, a large proportion of new jobs would be filled by people from outside of the Region. As such, this would greatly increase the demand for housing. The demand would most likely be for both rental and ownership housing and options for both single individuals and families. It

¹⁶ SvN (2016). Constance Lake and Hearst Mining Readiness Strategy: Regional Stakeholder Committee Workshop Presentation Slides.

¹⁷ These scenarios are: drive in drive out, conservative, and stretch.

¹⁸ Indirect jobs are those created in industries that supply goods and services to the primary sector.

¹⁹ Induced jobs are those created in the broader economy as a result of income spent from direct and indirect employment.

²⁰ SvN (2016). Constance Lake and Hearst Mining Readiness Strategy: Regional Stakeholder Committee Workshop Presentation Slides.

should also be noted that the demand for housing would not only come from direct and contractor employees but also from the indirect and induced jobs created, such as service and retail jobs as well as health care jobs.

2.3.2 Education

The Town of Hearst is home to the Université de Hearst, the first French-language university in Ontario and the only francophone academic institution which offers block courses. According to stakeholders, this brings many international students to Hearst, particularly those who need Canadian accreditation as well as students from French-speaking countries.

Hearst is also home to Collège Boréal which is located within the university's premises. This allows sharing of resources such as the library, gymnasium and the cafeteria. In addition, La Boite à Lettres offers adult basic training services and the École secondaire catholique de Hearst offers correspondence courses to adults who want to earn their high school diploma²¹. There is also a social enterprise which offers employment experience for individuals in Hearst.

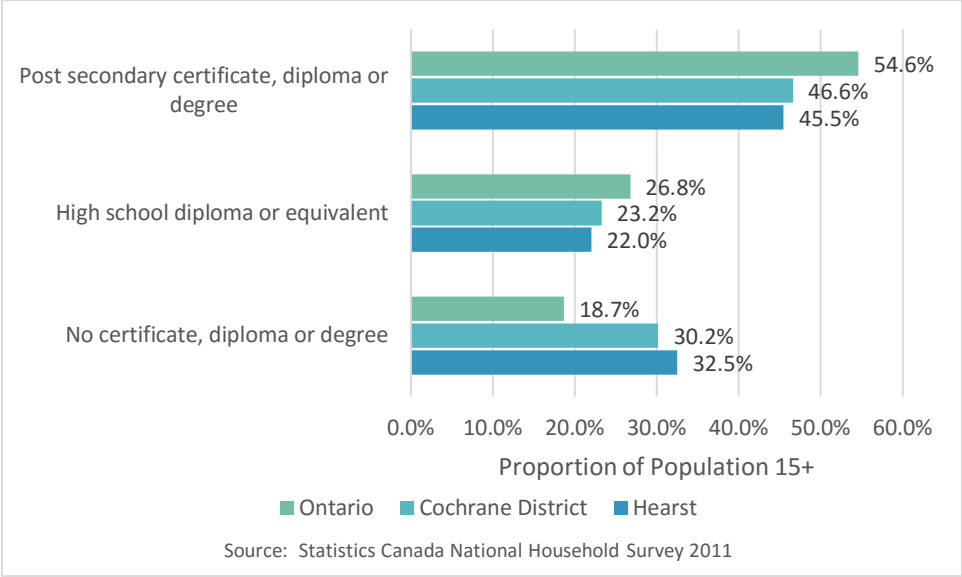
The presence of these two major educational institutions increases the need for rental housing options, particularly furnished rental options for students. The university added seven student housing spaces in 2016 for first year students. Despite this, stakeholders noted that finding furnished rental housing has been an issue for students in the last few years.

While Hearst has a full university as well as a college, the Town has a lower proportion of its population with a post-secondary certificate, diploma or degree (45.5%) when compared to Cochrane District (46.6%) and Ontario (54.6%) in 2011. It also has a higher rate of people with no certificate, diploma or degree (32.5%) compared to Cochrane District (30.2%) and Ontario (18.7%). This may become a challenge in the future with regard to filling available jobs. According to the Northern Ontario EmployerOne survey results (2015), the reason for difficulty in recruiting employees that was provided by the highest proportion (67%) of employers responding to the survey was that applicants did not meet the qualification requirements (education level/credentials) while 66% of employer respondents said applicants did not meet skills requirements²². The Mining Readiness Strategy for Hearst and Constance Lake notes that a large proportion of the anticipated jobs to be created will require technical skills, which may present a further challenge for current residents of Hearst.

²¹ La Boite a Lettres de Hearst (2016). Literacy and Skills Development Community Plan – Hearst.

²² Northern Ontario Workforce Planning (2015). Northern Ontario EmployerOne Survey 2015. Accessed from: <http://www.fnetb.com/wp-content/uploads/2016/06/Northern-Ontario-Employerone-Report-2015.pdf>

Figure 9: Educational Attainment of the Population 15 Years and Over; Town of Hearst, Cochrane District and Ontario; 2011



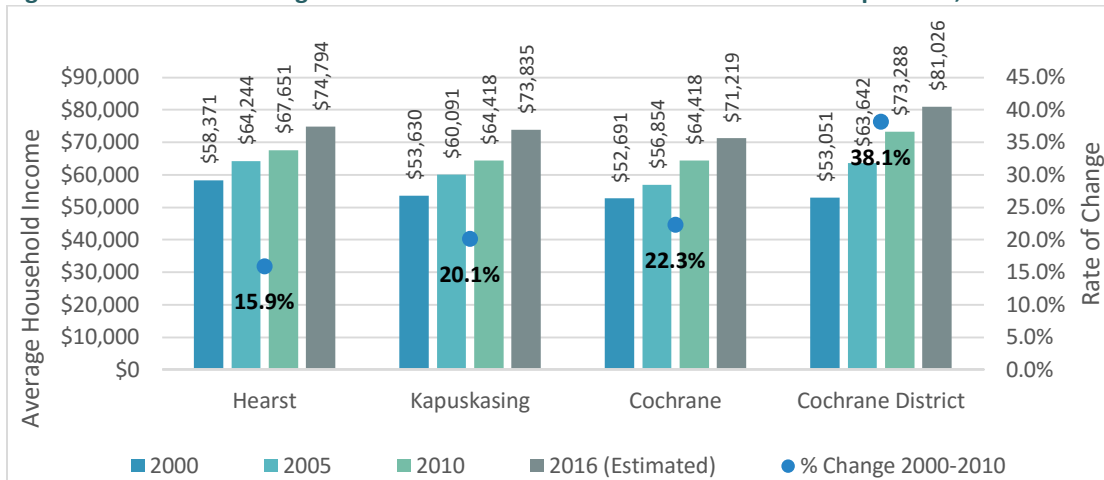
2.3.3 Average and Median Household Income

The financial capacity of a household is an important element in determining housing need. By examining income trends and characteristics, it is possible to better identify what is affordable for households and what housing options are available to them in a community.

In 2010, the average household income in Hearst was \$67,651; up by 15.9% from \$58,371 in 2000. To compare, the average household income in 2010 in Kapuskasing was \$64,418; in Cochrane (Town) it was \$64,418 and in Cochrane District it was \$73,288. While the average household income in Hearst is higher than the average household income in Cochrane (Town) and Kapuskasing, average household incomes in Hearst saw the lowest rate of increase among its comparator municipalities. The increase in the average household incomes in Kapuskasing (20.1%), Cochrane (Town) (22.3%), and Cochrane District (38.1%) exceeded the rate of increase seen in Hearst.

Using the increase in the Ontario consumer price index (CPI) from 2010 to 2016, the estimated average household income in Hearst in 2016 is \$74,794.

Figure 10: Trends in Average Household Incomes: Town of Hearst and its comparators; 2000-2016



Source: Statistics Canada Custom Tabulation Data, 2001, 2006 and 2011 and SHS Consulting estimates based on the growth rate of the CPI for Ontario for 2010-2016

2.3.4 Household Income Deciles

While the average and median household incomes provide a general sense of household income in a community, looking at the distribution of income within the local context provides greater detail of the economic capacity of households in the Town of Hearst. Household income deciles divide the total universe of households into ten equal portions of income groups. These income deciles are used throughout the following analysis to provide a more detailed picture of the Town’s household profile.

The following table shows the household income deciles in Hearst in 2000, 2005, 2010 and the estimated household income deciles for 2016. The data shows that the highest rate of increase in household incomes was experienced by households in the 9th household income decile; increasing by 28.3% from 2000 to 2010. Households in the first income decile also saw a high rate of increase in household incomes; increasing by 24.1% from 2000 to 2010. This shows that the economic situation of households with the lowest incomes improved at a higher rate than households with higher incomes but not as much as households with the highest incomes.

Table 4: Trends in Household Income Deciles in the Town of Hearst; 2000, 2005, 2010, and 2016

Household Income	2000	2005	2010	2016	% Change 2000-2010
1st decile	\$12,295	\$13,928	\$15,258	\$16,869	24.1%
2nd decile	\$17,507	\$21,319	\$20,684	\$22,868	18.1%
3rd decile	\$29,449	\$33,320	\$30,056	\$33,229	2.1%
4th decile	\$40,192	\$46,368	\$46,706	\$51,637	16.2%
5th decile	\$51,077	\$56,897	\$57,881	\$63,992	13.3%
6th decile	\$63,043	\$68,568	\$68,558	\$75,796	8.7%
7th decile	\$72,852	\$82,976	\$84,556	\$93,483	16.1%
8th decile	\$89,360	\$96,687	\$107,889	\$119,280	20.7%
9th decile	\$110,418	\$119,515	\$141,651	\$156,606	28.3%

Source: Statistics Canada Custom Tabulation Data, 2001, 2006 and 2011 and SHS Consulting estimates based on the growth rate of the CPI for Ontario for 2010-2016

For the purposes of this study, **households with low incomes** refers to households with incomes in the first to third income deciles (earning \$33,229 or less in 2016). **Households with moderate incomes** refers to households with incomes in the fourth to sixth income deciles (earning between \$33,230 and \$75,796 in 2016). **Households with high incomes** refers to households with incomes in the seventh to tenth income deciles (earning \$75,797 or higher in 2016).

HOUSEHOLD INCOME DECILES BY HOUSEHOLD TYPE

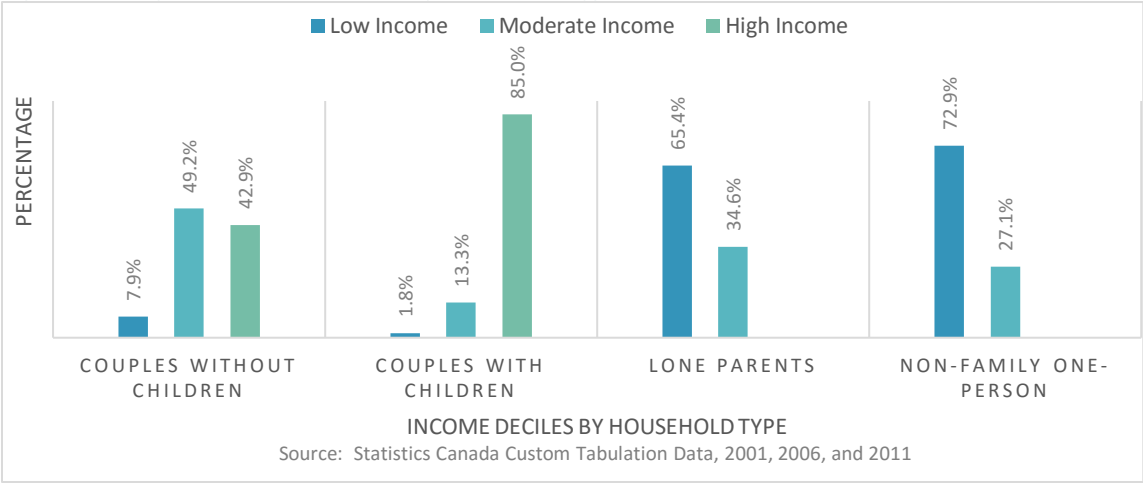
Non-family one-person households (people living alone) had the highest proportion of households with low incomes in Hearst. In 2010, 72.9% of all non-family one-person households had low incomes and this proportion increased from 71.0% in 2000. This suggests that persons living alone are more likely to need affordable housing options. As such, it is important to ensure that a proportion of affordable housing projects would be suitable for single individuals.

In contrast, couples with children had the smallest proportion of households with low incomes. In 2010, 1.8% of couples with children had low incomes; down from 2.5% in 2000. These households also had the highest proportion of households with high incomes. In 2010, 85.0% of all couples with children had high incomes; up from 75.6% in 2000.

In 2010, 65.4% of all lone parent families in Hearst had low incomes and 34.6% had moderate incomes. To compare, in 2000, only 15.8% of lone parent families had low incomes and 84.2% had moderate incomes. This suggests that lone parent families are more likely to need affordable

housing options in Hearst. These affordable housing options would most likely be rental options with two or three bedrooms but it may also include affordable ownership options.

Figure 11: Proportion of Households by Household Type and Household Income Deciles: Town of Hearst; 2010



Among Indigenous households, the majority (66.7%) have low incomes, 19.0% have moderate incomes and 14.3% have high incomes in 2010.

In 2010, 36.7% of all households with a person with a disability had low incomes, 41.7% had moderate incomes and 21.7% had high incomes.

Among seniors (65 years or older), 41.4% had low incomes in 2010, 45.0% had moderate incomes and 13.5% had high incomes in 2010²³.

These trends indicate a need for affordable housing options for families with children, single individuals and Indigenous households. It also demonstrates a need to ensure that a proportion of affordable housing options be accessible for persons with disabilities and to facilitate aging at home.

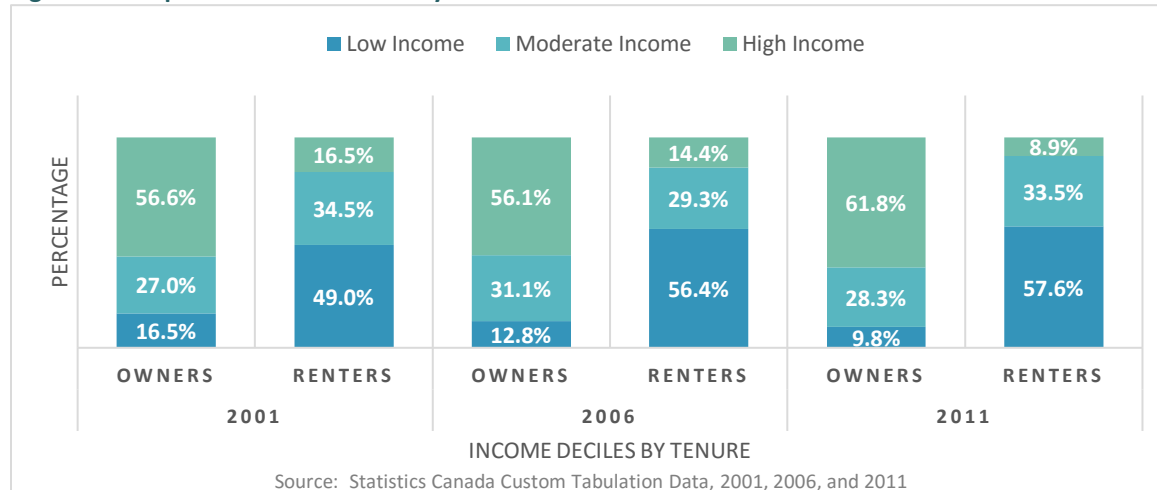
HOUSEHOLD INCOME DECILES BY HOUSEHOLD TENURE

In general, renters are more likely to have lower incomes compared to homeowners. In 2011 in Hearst, more than half of all renters (57.6%) had low incomes compared to 9.8% of all homeowners. In contrast, only 8.9% of all renters had high incomes compared to 61.8% of all homeowners. In addition, the proportion of renters with low incomes increased from 49.0% of all renters in 2001 while the proportion of homeowners with low incomes decreased from 16.5% of

²³ Please note that in some cases, such as for Indigenous households, persons with a disability/ activity limitation and seniors, 2010 data has not been compared to 2000 data due to discrepancies in the data. These discrepancies may be due to the change between the mandatory Census in 2001 and the voluntary National Household Survey in 2011. In general, these unique population groups have lower response rates for voluntary surveys.

all homeowners in 2001. This suggests a greater need for affordable rental housing options in Hearst as well as affordable ownership options to free up some affordable rental units that are currently being occupied by moderate income households.

Figure 12: Proportion of Households by Household Tenure and Household Income Deciles: Town of Hearst; 2010



2.4 RESULTS OF RESIDENTS’ SURVEY

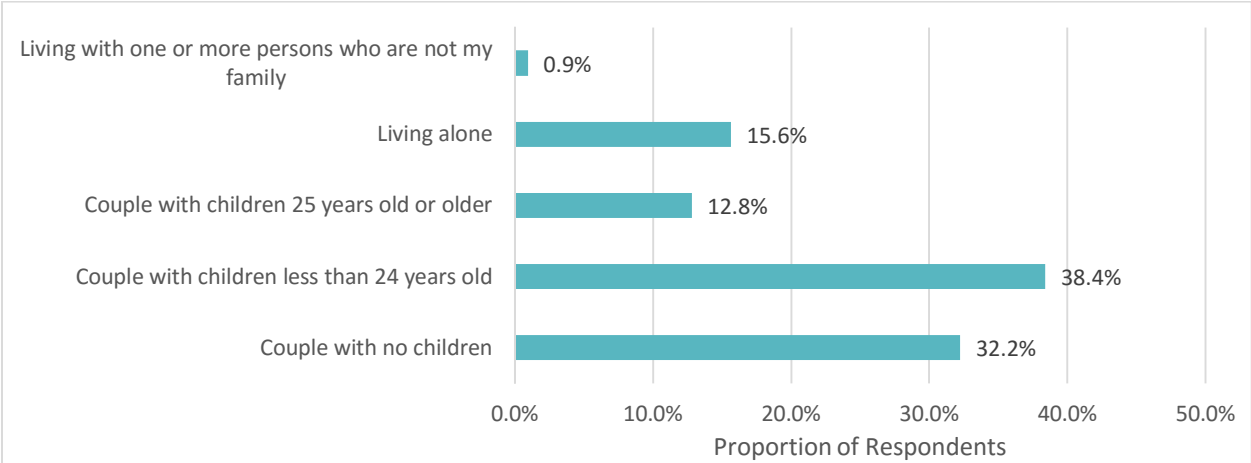
As previously mentioned, a survey of Town residents was undertaken in late October to better understand the housing issues faced by current Town residents. Of the 221 respondents, only 5.0% (11 respondents) did not live in Hearst. Of the respondents currently living in Hearst, 88.6% (178 respondents) had been living in Hearst for more than ten years.

2.4.1 Characteristics of the Respondents

The majority of respondents (80.0%) were between the ages of 25 and 64 years. An additional 12.7% were seniors aged 65 years and older while 6.4% were 24 years or less. In comparison, adults 25 – 64 years made up only 55.8% of the population in Hearst in 2011 while seniors made up 16.7% and youth 24 years or younger made up 27.5%.

The largest proportion of respondents were couples with younger children (less than 24 years old). This category accounted for 38.4% of all respondents. Couples without children accounted for 32.2% of all survey respondents. Persons living alone made up 15.6% while couples with older children (25 years or older) accounted for 12.8%. In comparison, persons living alone made up the largest proportion of households in Hearst in 2011; accounting for 32.4% of the total number of households. Couples with children made up 26.4% while couples without children made up 28.6% in 2011.

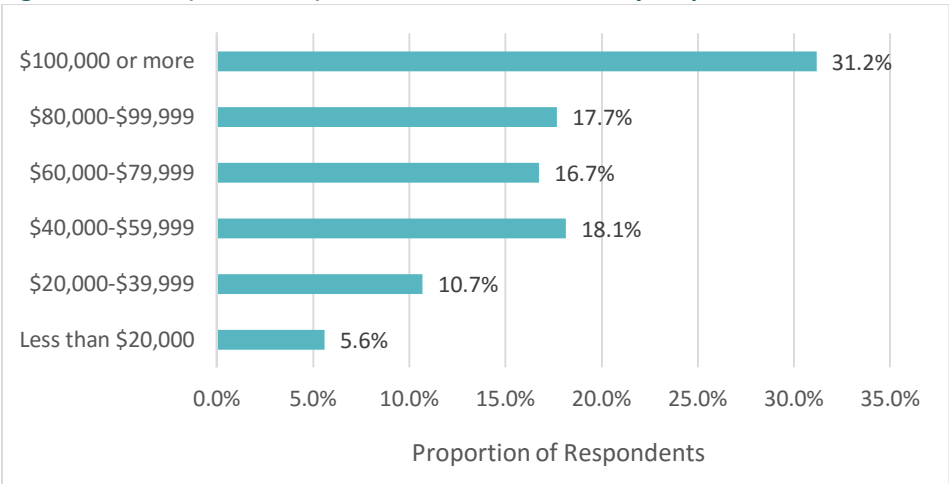
Figure 13: Household Types in the Town of Hearst as stated by Survey Respondents



Source: Town of Hearst Housing Survey, 2016

Almost a third (31.2%) of all respondents had annual incomes of \$100,000 or more. More than half (52.6%) had annual incomes between \$40,000 and \$99,999 and 16.3% had incomes of \$39,999 or less. In comparison, income estimates based on data from Statistics Canada show that more than 30.0% of households earned \$39,999 or less in 2016 and about 60.0% earn between \$40,000 and \$99,999. This shows that households with low incomes were under-represented among survey respondents.

Figure 14: Gross (Before-Tax) Household Income of Survey Respondents



Source: Town of Hearst Housing Survey, 2016

The survey of residents in Hearst provides good information on the current housing issues faced by residents of the Town. However, it should be noted that there are some differences in the characteristics of survey respondents when compared to the overall population of Hearst. Seniors, youth and households with low incomes were under-represented among survey respondents while couples with children were over-represented among survey respondents.

These differences influence the results of the survey and should be kept in mind when interpreting housing demand based on the survey.

2.4.2 Housing Issues in Hearst

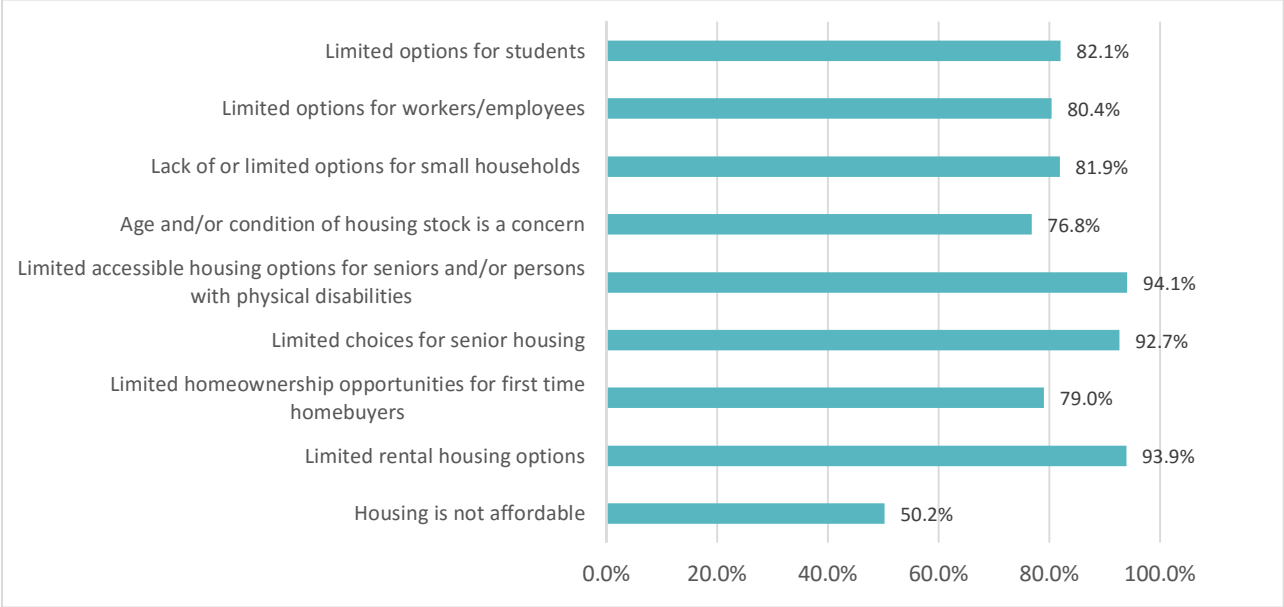
Survey respondents were asked what they thought were the housing issues currently being experienced by residents of Hearst. The highest proportion of respondents (94.1%) agreed that limited accessible housing²⁴ options for seniors and/or persons with physical disabilities was an issue in Hearst. It should be noted that this was highlighted as an issue despite the fact that seniors are under-represented among survey respondents. This finding is supported by feedback from key stakeholders who note that there is a great need for housing options appropriate for seniors and persons with disabilities in the Town.

Respondents also noted the issue of limited rental housing options (93.9%) and limited choices for seniors housing (92.7%). The following figure shows that most issues noted were related to the availability of housing options. The issue of limited rental housing options was also noted by key stakeholders. While some private landlords stated that they had vacant units, other stakeholders stated that many units that were available were in poor condition.

It was interesting to note that only 50% of respondents felt that housing was not affordable. This may be partly due to the fact that, in general, the data shows that housing is affordable to households with moderate and high incomes and 83.7% of survey respondents had moderate or high incomes. The estimated house price in Hearst in 2016 was \$182,439. If a household would only spend 30% of their income on housing costs, this would mean that about 80% of the survey respondents could afford housing in Hearst. This result may also be due to the under representation of seniors and youth who are more likely to experience housing affordability issues. However, it should be noted that 50% of respondents is still a significant proportion who believe housing is not affordable in Hearst. Housing affordability is further discussed in section 4.0 of this report.

²⁴ Accessible housing is housing that accommodates everyone, regardless of age or physical ability. Examples of accessible design elements include wider hallways and doorways to accommodate walkers, wheelchairs or scooters, ramps, grab bars in showers/ bathtubs, and slip-resistant floors.

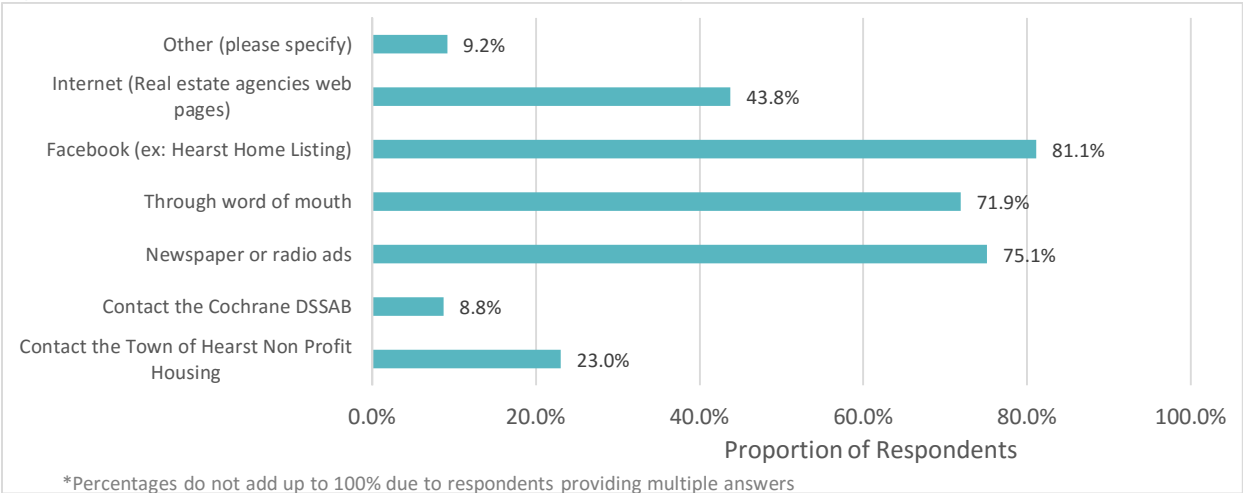
Figure 15: Housing Issues in Hearst by Proportion of Respondents



Source: Town of Hearst Housing Survey, 2016

Survey respondents were also asked how they would go about finding housing in Hearst. The largest proportion of respondents (81.1%) said they would use Facebook to find housing. Other methods included newspaper or radio ads (75.1%) and through word of mouth (71.9%). These responses may be partly due to the fact that the majority of respondents are aged 25 to 64 whereas youth are less likely to use Facebook, newspapers or radios.

Figure 16: Common Means of Communication to Find Housing in the Town of Hearst

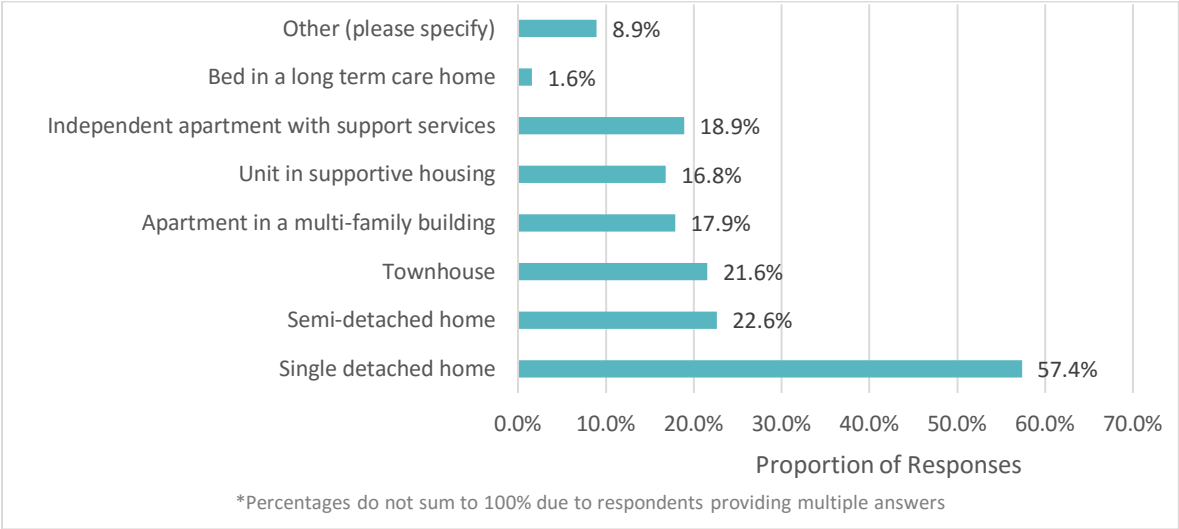


Source: Town of Hearst Housing Survey, 2016

2.4.3 Housing Preferences

Survey respondents were also asked about their housing preferences if they were currently looking for housing or were anticipating looking for housing in the next five years. The highest proportion of respondents (57.4%) said they preferred a single detached home. Over a fifth (22.6%) said they would like a semi-detached home and 21.6% would prefer a townhouse. The focus on single-family dwelling types may be partly explained by the characteristics of the majority of respondents where the largest proportion are couples with children and who are working-age.

Figure 17: Ideal Housing Preferences in the Town of Hearst



Source: Town of Hearst Housing Survey, 2016

With regard to housing tenure, more than half (55.3%) of respondents would like to own their own homes. In addition, the majority of respondents feel they would not need financial assistance to afford housing (78.2%). This may again be partly explained by the make-up of survey respondents, the majority of whom have moderate and high incomes.

2.5 SUMMARY OF HOUSING DEMAND ANALYSIS

The key findings from the housing demand analysis are:

The population of Hearst is aging and will continue to age in the next twenty years. Seniors 65 years and older made up 16.7% of the population in Hearst in 2011, up from 11.3% in 2001. The number of seniors in Hearst saw an increase of 28.0% during this time period; the highest rate of increase compared to Kapuskasing, Cochrane (Town) and Cochrane District. Older adults 46 to 64 years also increased by 19.2% from 2001 to 2011 suggesting that the population will continue to age in the next twenty years. This indicates a need for housing options appropriate for seniors.

Households are becoming smaller.

The number of smaller households (one- and two-person households) increased by 10.0% while larger households (three+ person households) decreased by 24.3% in 2001 to 2011. In 2011, smaller households made up more than half (68.2%) of households in Hearst. It is anticipated that this trend will continue as the population ages. This suggests a need for housing options suitable for smaller households, including senior households, such as those with fewer bedrooms.

Demand for housing may increase significantly due to mining activities

While there is still no certainty regarding the Albany Graphite Deposit, a significant increase in population is possible as a result of mining activities. Depending on the scenario that comes about, this population increase would mean an additional 130 to 450 households (based on the average household size in 2011 of 2.2). This population increase would result in a demand for both rental and ownership housing in the Town for both single individuals and families. Part of this demand could be met by renovating or redeveloping existing housing.

Household incomes in Hearst had the lowest rate of increase among its comparator municipalities.

The average household income in Hearst increased by 15.9% from 2000 to 2010 compared to 20.1% in Kapuskasing, 22.3% in Cochrane (Town) and 38.1% in Cochrane District. However, households with the lowest incomes (falling within the first income decile) had the second highest rate of increase among all the households in Hearst; increasing by 24.1% from 2000 to 2010.

Some household types are more likely to have low incomes.

More than half of persons living alone, lone parent families, and Indigenous households in Hearst have low incomes while more than a third of senior households and households with a member with a disability have low incomes. In addition, more than half of renter households in Hearst have low incomes. As such, these households are more likely to need affordable housing options, including rental housing options, accessible housing options, and options for both families (i.e. options with two or more bedrooms) and persons living alone (i.e. one bedroom options).

Residents believe there are limited housing options for seniors, persons with disabilities and renters in Hearst.

Survey respondents believe that the main housing issues in Hearst are the limited accessible housing options for seniors and/or persons with physical disabilities (94.1%), limited rental housing options (93.9%), and limited choices for seniors housing (92.7%).

3.0 HOUSING SUPPLY ANALYSIS

Housing supply is measured by the available housing options for households within a community. An important aspect of assessing housing availability is to compare the available housing options in a community to the housing demand characteristics and trends. This allows an analysis of the extent to which the current housing supply matches housing demand and identifies any gaps in the supply.

This section provides an overview of the current housing supply in the Town of Hearst.

3.1 OVERALL HOUSING SUPPLY

3.1.1 Trends in the Number of Types and Dwelling

According to Statistics Canada, there were 2,250 dwellings in Hearst in 2011 and 2,379 dwellings in 2016. More than half of the dwellings in 2011 (54.0%) were single detached homes while 30.9% were apartments with less than five storeys. The proportion of single detached homes in Hearst increased from 51.9% in 2001 and 51.4% in 2006 to 54.0% in 2011. In comparison, single detached homes made up 68.4% of all dwellings in Cochrane District and this proportion has remained relatively stable since 2001.

The highest rate of increase in the number of dwellings was seen in moveable dwellings; increasing by 425.0% from 2001 to 2011 and making up 4.7% of all dwellings in Hearst in 2011. The number of row/ townhouse dwellings also increased by 90.0% from 2001 to 2011 and this dwelling type made up 4.2% of all dwellings in Hearst in 2011.

Table 5: Trends in the Proportion of Dwellings by Type in the Town of Hearst; 2001-2011

Dwelling Type	2001	2006	2011	% Change 2001-2011
Single detached	51.9%	51.4%	54.0%	-0.8%
Movable dwelling	0.8%	6.4%	4.7%	425.0%
Semi detached	3.0%	2.7%	2.9%	-7.1%
Row	2.1%	1.7%	4.2%	90.0%
Apartment, detached duplex	5.9%	6.0%	7.1%	14.3%
Apartment with <5 storeys	30.9%	29.7%	27.1%	-3.2%
Other single-attached	5.3%	2.1%	0.0%	-100.0%

Source: Statistics Canada Custom Tabulation Data 2001, 2006 and 2011

3.1.2 Recent Housing Activity

As of August 2016, there were a total of 101 residential building permits issued in Hearst. Most of these (89 permits) were for minor projects and of the 12 permits issued for major projects, only

two permits were for new dwellings, one of which was to replace a dwelling destroyed in a fire. This is similar to the building activity for 2015. In addition, there were three dwelling units demolished as of August 2016. Key stakeholders noted that these dwelling units had been in very poor condition.

This data shows that there are hardly any new units being built in Hearst. While this may be due to the fact that the population is decreasing, it would be important to ensure that there are housing options available for current residents as well as future residents, particularly with the anticipated economic growth from the discovery of the Albany Graphite Deposit.

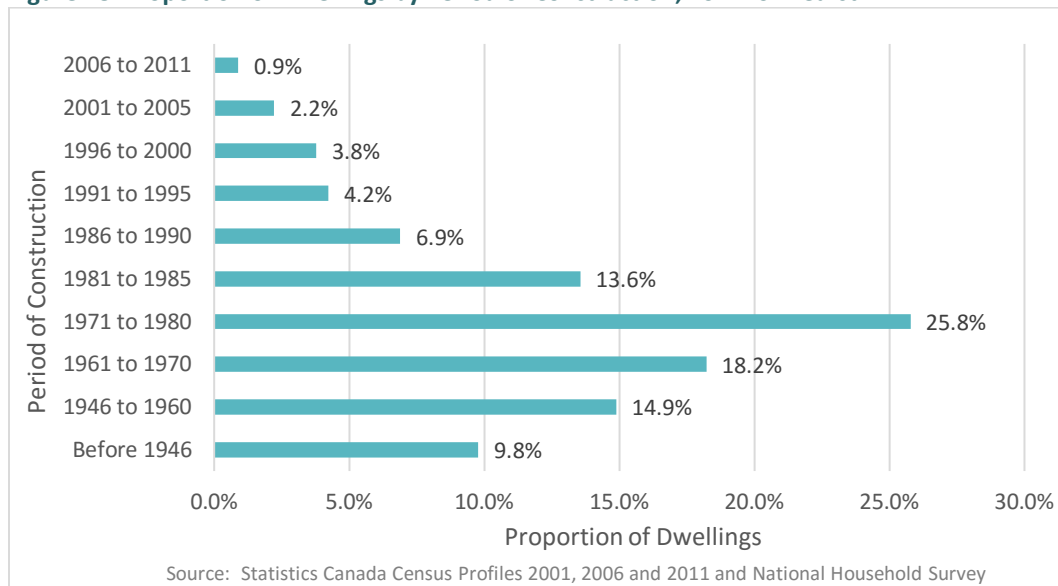
According to stakeholders, it is quite challenging to build new dwellings in Hearst as there are no residential developers or full-service contractors in the Town. This means that individual homeowners generally have to act as their own contractor to be able to build a home. In addition, none of the local builders in the area are registered with Tarion's warranty program. Stakeholders also noted that construction is more costly in Hearst compared to surrounding areas due to the cost of materials as well as the cost of labour as contractors have to compete with higher paying jobs in the mining sector. One stakeholder noted that the cost of construction in Hearst is between \$250 and \$300 per square foot compared to about \$225 to \$250 per square foot in Timmins.

3.1.3 Condition and Age of Dwellings

In 2011, 12.0% of dwellings in Hearst required major repairs; up from 9.2% in 2001 and 5.8% in 2006. The proportion of dwellings requiring major repairs in Hearst is slightly higher than the proportion in Cochrane District (11.6%). In terms of actual numbers, the number of dwellings requiring major repairs in Hearst increased by 25.6% from 2001. The higher rate of dwellings requiring major repairs in Hearst may partly explain why most of the building permits issued in 2016 and 2015 were for renovations. However, an increasing number of dwellings requiring major repairs combined by a lack of new housing being built may be an issue in the near future. In addition, it will be increasingly challenging for the aging population to maintain their current homes and if no other housing options are available, this may force many seniors to live in dwellings in poor condition.

The following figure shows that the majority of dwellings (68.7%) were built in 1980 or earlier, with just over a quarter being built in the period from 1971 to 1980 (25.8%). Less than 1% of dwellings in Hearst were built between 2006 and 2011 and only 2.2% were built from 2001 to 2005. The age of dwellings in Hearst may partly explain the higher proportion of dwellings requiring major repairs. The age of dwellings may also partly explain the issue related to many rental housing options lacking modern amenities as noted by some stakeholders.

Figure 18: Proportion of Dwellings by Period of Construction; Town of Hearst



3.2 MARKET HOUSING SUPPLY

This section provides an analysis of the trends in the private housing market in Hearst, which includes both rental and ownership housing.

3.2.1 Market Ownership Housing

Homeownership is seen as a valuable form of personal investment and is often viewed as an important way to build personal assets. For many households it is the ideal form of housing and offers security of tenure and quality accommodation.

There were 1,265 owned dwellings in Hearst in 2011. The average value of these owned dwellings was \$165,017 in 2011; increasing by 56.0% from \$105,772 in 2001. In comparison, the average value of dwellings in Kapuskasing in 2011 was \$109,804; \$144,081 in Cochrane (Town); and \$158,252 in Cochrane District. While Hearst had the highest average value of dwellings among the comparator municipalities, the average value of dwellings in Cochrane (Town) saw the highest rate of increase from 2001; increasing by 59.9%.

Using the growth rate of the Ontario consumer price index, it is estimated that the average house price in Hearst in 2016 is \$182,439. A scan of online ads shows an average asking price of \$140,988 for a detached dwelling in Hearst²⁵. However, key stakeholders stated that new homes could cost more than \$300,000.

²⁵ House prices are from www.realtor.ca and http://hearst.estatesincanada.com/all_ads.html; accessed on January 3, 2017.

3.2.2 Market Rental Housing

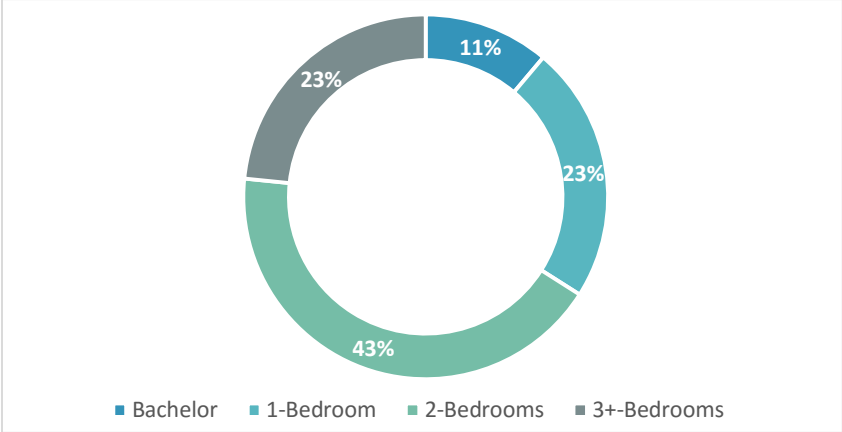
Rental housing fulfills a number of important roles in the housing market. It offers a flexible form of accommodation, provides relief from day-to-day maintenance, and often provides more modest-sized units. In addition, rental housing is generally more affordable compared to homeownership. In most cases, rental dwellings tend to have lower monthly costs and only require the first and last months’ rent as deposit.

The rental market in a community is generally made up of the purpose-built rental market and the secondary rental market. The **purpose-built rental market** includes all self-contained rental units where the primary purpose of the structure is to house rental tenants. The **secondary rental market** is made up of self-contained units that were not built specifically as rental housing but are currently being rented out. These units include rented single-detached, semi-detached, row/ townhouses, duplex apartments (i.e. one above the other), rented second suites (i.e. separate dwelling units located within the structure of another dwelling), rented condominium units, and one or two apartments which are part of a commercial or other type of structure.

RENTAL UNIVERSE

According to CMHC, there were 547 purpose-built rental dwellings in Hearst in 2015. Of these 81.7% were apartments and 18.3% were row/ townhouses. Of the 547 purpose-built rental units in Hearst, 43.0% were two-bedroom units. One-bedroom and three or more bedroom units each made up 23.0% and bachelor units made up 11.0% of the supply.

Figure 19: Composition of Rental Units by Bedroom Type: Town of Hearst; 2015



Source: CMHC Comprehensive Rental Market Survey Tables, 2015

Statistics Canada shows that there were 985 rented dwellings in Hearst in 2011. Assuming the supply remained the same, this suggests that 436 of these rented dwellings or 44.5% of the total supply of rented dwellings, are in the secondary rental market. While the secondary rental market is a good source of rental housing, particularly in a more rural community, it is also a less reliable supply as the landlord can more easily take the unit off the market.

RENTAL VACANCY RATE

A healthy vacancy rate is generally accepted to be 3.0% where there is a balance between the supply of rental units and the demand for these units. When the vacancy rate moves above 3.0%, there tends to be greater choice for tenants and pressure for landlords to reduce rents. However, when vacancy rates become too high, there is less incentive for a developer or landlord to build rental housing. A vacancy rate below 3.0% indicates that there is less choice for renters in terms of unit types and affordability. There is also generally an upward pressure on rent levels, making rental housing less affordable.

According to CMHC's Rural Rental Market Survey, the rental vacancy rate in Hearst in 2015 was 0.8%. Considering the size of the community and that not all rental dwellings may be captured by CMHC's survey, calls were made to local landlords to validate the rental vacancy rate in the Town. Landlords who responded stated that they had no vacancies, which supports the findings from CMHC's survey.

In addition, key stakeholders stated that it is very challenging to find good quality, affordable rental housing in Hearst. One stakeholder stated that when they returned to Hearst, it took them one month to find a good job but it took eight months to find an appropriate rental unit. The data is also supported by the results of the recent resident survey where 93.3% of respondents agreed that limited rental housing options was an issue in the Town.

While some landlords who participated in the focus group undertaken with the private sector stated that they did have vacancies, some stakeholders noted that there may be issues related to the condition of these units, which would explain the vacancies. However, other stakeholders suggested that the issue may not necessarily be with the maintenance and condition of the units but rather the lack of modern amenities and the outdated design of the units. Stakeholders noted that while existing rental units meet the minimum building code and property standards by-law requirements, many landlords are not investing in their rental units unless they have to. The Town's building permit statistics show that there are only a few permits issued for upgrades to rental units. For example, in 2016, there were 23 permits issued for renovations/ retrofits of rental apartments with a total cost of about \$583,700. In comparison, there were 79 permits issued for renovations/ retrofits of single detached homes with a total cost of about \$1.46 million. As such, these rental units remain lacking in modern amenities and design which is an issue when employers are trying to attract employees to fill positions in the Town.

Stakeholders also stated that there was a demand for affordable, furnished rental units in Hearst, particularly for the large number of international students attending the university. There was also a demand for good quality, furnished rental units for professionals, such as nurses and doctors, who were coming to Hearst to fill jobs at the hospital and long term care home. Some

employers noted that they often had to assist their employees in finding housing due to the challenges in finding good quality housing in Hearst.

The data on vacancy rates as well as the feedback received from stakeholders and residents suggest a need for more good quality, modern rental housing units in Hearst. However, landlords stated that it is not financially feasible for them to build new purpose-built rental housing as they cannot charge high rents to recoup the higher cost of construction in Hearst. This suggests a need to consider alternative ways of increasing the supply of rental housing, including renovating and redeveloping existing rental units or underutilized non-residential structures. Another approach is to repurpose larger homes, however, there are only a small number of larger homes in Hearst so the effect of this approach would be limited.

AVERAGE RENTS

The following table shows rental rates in the Town of Hearst from a number of different sources as well as the average rates by unit size. The differences in rental rates may be partly due to the inclusion of utilities and the quality of units.

Table 6: Average Rents by Unit Size; Town of Hearst; 2015 and 2016

	CMHC Rents (2015)	Hearst Non-Profit Housing Corporation Rents (October 2016)			Rents Set by Hearst Landlords	Feedback from Stakeholders (Utilities Included)	Average (Utilities Included)
		Families (Utilities Included)	Families (No Utilities Included)	Seniors (Utilities Included)			
Bachelor	\$477	-	-	-	-		
1-Bed	\$475	\$575	\$431	\$523	-	\$510	\$521
2-Bed	\$573	\$664	\$480	\$628	\$410	\$800	\$666
3+-Bed	\$606	\$775	\$584	-	\$540	\$1,000	\$794
Total	\$558	\$671	\$498	\$576	\$475		

Source: CMHC Comprehensive Rental Market Survey Tables; Town of Hearst Non-Profit Housing Corporation; phone survey of private landlords in Hearst; feedback from key stakeholders

3.3 NON-MARKET HOUSING SUPPLY

This section provides an overview of the supply of non-market housing in the Town of Hearst. Permanent non-market housing includes **affordable or subsidized rental housing** where the monthly rates are below market rates or geared to income. **Supportive housing** (also called assisted living) is housing for people who require supports to live independently, such as frail seniors, persons with physical disabilities, persons with mental health issues, and persons with developmental disabilities. Accommodation rates for these units are generally below market rates or geared to income as well.

Non-market housing also includes temporary accommodation such as emergency shelters and transitional housing units. **Emergency shelters** are temporary accommodation for those who are homeless or at risk of homelessness. **Transitional housing** is temporary accommodation that is an intermediate step between emergency shelters and permanent housing. This type of housing generally has supports associated with the accommodation.

3.3.1 Emergency and Transitional Housing

The need for emergency shelters and transitional housing is driven by many factors such as family break-up, loss of employment, illness, domestic violence, or recent release from the correctional system. While these factors contribute to the need for emergency shelters and transitional housing, the lack of permanent affordable housing in a community is a major contributor to homelessness. In many cases, individuals and families are at risk of homelessness due to the limited supply of affordable housing, leading these households to spend an inordinate amount of their income on shelter, foregoing other basic needs and living from paycheck to paycheck. As such, while there will always be a role for emergency shelters and transitional housing units in the housing continuum, resources should be focused on increasing the supply of permanent affordable housing to limit the need for these housing types.

There are currently no emergency shelters in Hearst. Habitat Interlude, which is located in Kapuskasing, provides short term accommodation for women and children in crisis. Stakeholders stated that a committee has been recently formed to examine the feasibility of developing an emergency shelter in Hearst in the future.

3.3.2 Affordable Housing

Affordable housing / subsidized housing is an important component in the housing continuum to meet the needs of individuals and families with low incomes, including seniors, the working poor, new immigrants, Indigenous families, lone parent families, and single individuals with modest incomes. Affordable housing includes social housing units, rent supplement units and other housing units that receive some form of government assistance.

As of January 2017, the Hearst Non-Profit Housing Corporation and the Cochrane DSSAB had a total of 148 units in Hearst. Of these, 110 are affordable/ rent-geared-to-income (RGI) units and 38 are market rate units. Of the total units in Hearst, 50.0% are mandated for seniors.

Table 7: Portfolio of the Hearst Non-Profit Housing Corporation and the Cochrane DSSAB; January 2017

	Hearst Non-Profit Housing Corporation		Cochrane DSSAB	Total	
	RGI	Market	RGI		
Seniors	8	18	48	74	50.0%
Non-Senior Singles	13	2	5	20	13.5%
Families	21	18	15	54	36.5%
Total	42	38	68	148	

Source: Hearst Non-Profit Housing Corporation and Cochrane DSSAB
 Note: CDSSAB units include 5 rent supplement units for singles and 6 rent supplement units for families

As of October 2016, there were a total of 105 individuals and families waiting for a subsidized housing unit in Hearst. There were 60 applicants to the Hearst Non-Profit Housing Corporation and more than half of these (63.3%) were seniors while 36.7% were families. There were also 45 applicants for DCSSAB units and of these, seniors made up 46.7%, families made up 31.1% and singles 2.2%.

The data shows that the current make-up of the subsidized housing stock is appropriate for the need in the community, with about half of units mandated for seniors and seniors making up roughly half of the applicants on the waiting list. However, the waiting list does suggest that there is a need to add to the supply of affordable housing units in Hearst, particularly for seniors. This data supports the results of the resident survey where 92.7% of respondents noted a need for seniors housing options in the Town.

In addition, private landlords stated that many of them had a waiting list for ground-level rental units which were more appropriate for seniors. This suggests that there is a need for both market rate and affordable housing options for seniors in Hearst. Some stakeholders stated that there may be some opportunity to increase the supply of rental units accessible for seniors by adding elevators in some existing buildings. For example, one private landlord received funding from the Cochrane DSSAB to add an elevator to their building, thus increasing the number of units that were more appropriate for seniors and persons with physical disabilities.

The Cochrane DSSAB provides funding for renovations as well as new units through the Investment in Affordable Housing (IAH) Program. Two rental buildings in Hearst, with a total of 12 units, received funding through this program to undertake renovations to the building and existing rental units. In addition, twelve homeowners received funding to undertake renovations on their own homes through this program.

With regard to the condition of affordable housing units owned and/or managed by the Hearst Non-Profit Housing Corporation, site inspection reports prepared for the Cochrane DSSAB show that these buildings/ units are in very good condition.

3.3.3 Supportive Housing/ Assisted Living

Supportive housing / assisted living includes housing that has appropriate design features and essential supports to allow people with special needs to live independently. Supportive housing is typically provided on a permanent basis and may be private, public or operated by a non-profit organization.

The Town of Hearst Non-Profit Housing Corporation has a management agreement with Community Living Association for six one-bedroom and three two-bedroom supportive housing units in Hearst for persons with intellectual disabilities. In addition, the Hearst Non-Profit Housing Corporation has sixteen rooms for persons with substance abuse issues which are managed by Maison Renaissance. These rooms are provided through management agreements with the Town of Hearst Non-Profit Housing Corporation, North Cochrane Addiction Services and the Ministry of Health.

The Cochrane DSSAB has five units for persons with mental health issues in Maison Georgienne. These units are provided through a management agreement with the Hearst Kapuskasing Smooth Rock Falls Counselling Services under the Ministry of Health and Long Term Care.

Integrated Living operates adult foster care homes in community-based settings for adults with disabilities. Hearst Kapuskasing Smooth Rock Falls Counselling Services provides supportive independent living and counselling for individuals with mental disorders and their families. The Hearst Non-Profit Housing Corporation's portfolio also includes three one-bedroom units which are fully barrier-free for persons with physical disabilities.

Despite the supply of supportive/ assisted living units in Hearst, 94.1% of the respondents to the resident survey agreed that limited accessible options for seniors and/or persons with physical disabilities was an issue in Hearst. In addition, 92.7% of respondents agreed that limited choices for seniors housing was another issue in Hearst. Stakeholders noted that if more appropriate housing options were provided for seniors, this would free up many market rental and ownership homes for younger individuals and families.

SUPPORT SERVICES

In addition to the agencies who provide supportive housing to the residents of Hearst, there are community agencies who do not necessarily own/ operate supportive housing units but who provide support services for people with special needs and the following table shows an overview of the services provided by these agencies. However, stakeholders noted that there is still a significant need for community-based support services to assist seniors who are currently living in their own homes, particularly as there is currently no supportive housing option for seniors in Hearst.

Table 8: Community Agencies Offering Support Services for People with Special Needs

Agency	Type	Services Provided
North Cochrane Addiction Services Inc.	Addiction Services	Addiction help and assistance
Association Parmi-Elles	Community Support	Support services for women (i.e. financial independence, wellbeing, etc.)
Hearst Accessibility Committee	Community Support	Support for those with accessibility issues. To help make programs be accessible to all.
Critical Incidents Community Support	Community Support	Provides support group services and helps individuals to manage their stress from tragic incidents
FAFO	Community Support	Seniors organization
Grandir Ensemble	Community Support	Support group for families, children, and women
Hearst Community Living	Community Support	Provides services and support to individuals with intellectual disabilities and their families
Women's Network	Community Support	Support network for women
Overeaters Anonymous	Community Support	Support group for overeaters
Union Culturel des Franco-Ontariennes	Community Support	Community group that aims to facilitate the development of women while promoting their autonomy
Grief Support Group	Counselling services	Individual grief support
Family Services	Counselling Services	Family counseling for the welfare of children (e.g. victims of abuse)
Les Chrysalides de Raphaël	Counselling/Health services	Support to patients, the terminally ill, and their families
Food Bank	Food Bank	Food bank
The Samaritan North	Food Bank	Food bank
Food Service	Food Bank	Food bank
Board of Social Services District of Cochrane	Government Organization	Social service board (government organization)
Ministry of Children and Youth Services	Government Organization	Children and youth services
Ombudsman for Seniors	Government Organization	Senior support in areas like long-term care
Bureau de santé Porcupine	Health Services	Provides services in public health and other program services (i.e. sexual health clinic)
Canadian Red Cross	Health Services	Provides local community-based programs to help vulnerable people (e.g. meals on wheels)
Diabetes Project	Health Services	Diabetes testing and support services
Hearst Community Locum Doctor's Clinic	Health Services	Doctors office for those without family physicians
Hearst Clinic	Health Services	Clinic for visiting specialists
Hearst Midwifery Practice	Health Services	Prenatal as well as postnatal care
Mattice Clinic	Health Services	Health/Medical Clinic
Nord-Aski Family Health Team	Health Services	Community support with a focus on chronic illness, family health, and community health
Réseau du mieux-être francophone du Nord de l'Ontario	Health Services	Community networking (i.e. to provide French language health services in a minority context)

Agency	Type	Services Provided
CCAC Community Care Access Centre	Health Services	Community based health care in the home, school or community. Care coordinators work with people in the community or those leaving the hospital to determine what help is needed and help arrange for care
Victorian Order of Nurses (VON)	Health Services	Provides personal care services
North Cochrane Addiction Services	Health Services	Addiction help for Indigenous people and women
Tops	Health Services	Weight loss management and counseling
March of Dimes	Non-Profit Organization	Raising money and funds for programs and initiatives
Victim Crisis Assistance and Referral Service (VCARS)	Victim Services	Provides community-based services, which assists police in providing short-term emotional and practical assistance to victims of crime
Clinique Juridique Grand Nord Legal Clinic	Legal Resources	Provides legal services to low-income individual and disadvantaged groups
Community Safety & Correctional Services (Probation and Parole)	Legal Resources	Provides legal services to low-income individual and disadvantaged groups
Centre Jean Sauve Family Services	Family Violence Resources	Promotes the welfare of children services (i.e. for families and children)

Source: Cochrane DSSAB 10-Year Housing Plan; Appendix A - Cochrane DSSAB Community Profile Data Report, 2014

LONG TERM CARE

Foyer des Pionniers operates a 67-bed long term care home in the Town. However, there is still a great demand for long term care beds in Hearst. In 2016, there were 57 people on the waiting list for these beds. The number of people waiting for a long term care bed more than doubled from 28 in 2013 and increased by 27% from 45 in 2015. Of the 57 people on the waiting list, 52 are seniors from Hearst. In addition, of the 57 people waiting for a bed in 2016, two people have been in a crisis situation in their own homes since June and November 2016. Also, 25 people of the 57 on the waiting list are ALC (Alternate Level of Care) cases currently occupying beds at Notre-Dame Hospital. The majority of people on the waiting list are waiting for basic accommodation. This suggests that not only is there a significant need to increase housing options with supports in Hearst, a large proportion of any new units or beds added should be affordable to lower income individuals. Stakeholders stated that many older seniors in Hearst have never had formal employment and, thus, do not receive Canada Pension Plan benefits. This partly explains their need for lower cost accommodation. It should be noted that some of this demand could be met by providing accessible housing within the community in addition to adding more long term care beds and building new supportive housing.

3.4 SUMMARY OF HOUSING SUPPLY ANALYSIS

The key findings from the housing supply analysis are:

There is more diversity in dwelling types in Hearst compared to Cochrane District.

Just over half (54.0%) of dwellings in Hearst are single detached compared to 69.4% in Cochrane District. Apartments with less than 5 storeys make up over a quarter (27.1%) of dwellings in Hearst compared to 12.7% in Cochrane District. This suggests that there is slightly more diversity in dwelling types in Hearst.

There are very few new housing units being built and some existing units require repairs or updates.

Building permits show that there are few new housing units being built in Hearst. In addition, the number of units requiring major repairs increased by 25.6% from 2001. There is also a slightly higher proportion of dwelling units requiring major repairs in Hearst compared to Cochrane District in 2011 (12.0% vs. 11.6%). While the decreasing population may partly explain the lack of new builds in the Town, very low vacancy rates for rental housing suggests a need to add to the supply of housing. In addition, an adequate supply and range of housing is required to attract businesses and the workforce necessary to support economic growth in the Town.

House prices are increasing at a higher rate compared to household incomes.

As sections 2.3.3 and 3.2.1 show, the average value of owned dwellings in Hearst increased by 56.0% from \$105,772 in 2001 to \$165,017 in 2011. In comparison, the average household income increased by only 15.9% during this time period while the median household income increased by 13.3%. This suggests that homeownership is becoming less affordable and households will have to spend a greater proportion of their income on housing costs, indicating a need to increase the supply of affordable ownership dwellings.

There is a need for rental housing in Hearst.

Just over half (55.5%) of rented dwellings in Hearst are purpose-built rental dwellings while 44.5% of rented dwellings are in the secondary rental market. While the secondary rental market is a good source of rental dwellings, it is not as stable as the purpose-built rental market. In addition, the very low rental vacancy rate for the purpose-built rental market in Hearst, at 0.8% in 2015, indicates a need to increase the rental housing supply in Hearst. A large proportion of this 'new' supply could come from renovating and redeveloping existing rental units to ensure they meet health and safety standards and are of good quality.

There is a need to increase the supply of permanent affordable housing units and supportive housing units in Hearst.

While there is a range of options for non-market housing units in Hearst, the long waiting list for subsidized housing, the fact that house prices are increasing at a higher rate compared to

household incomes, as well as the results of the resident survey suggest a need to increase the supply of affordable housing units in Hearst, both affordable rental and affordable ownership options. The results of the resident survey also suggest a need to increase the supply of supportive housing/ assisted living options. In addition, the aging of the population will put further pressure on the demand for supportive housing/ assisted living options in Hearst. Adding to the supply of appropriate housing options for seniors in Hearst would also free up some market and non-market rental and ownership housing units in Hearst for younger households wishing to form their own households or to move along the housing continuum.

4.0 HOUSING AFFORDABILITY ANALYSIS

Housing is the largest monthly expenditure for most households in Canada. According to the 2013 Statistics Canada Survey of Household Spending, Canadians spend on average 28% of their income on shelter, which includes rent, mortgage payments, repairs and maintenance costs, property taxes, and utilities. In Ontario, the average spending on shelter accounted for 29.8% of a household's overall spending²⁶.

Accessing affordable, adequate and suitable housing is a pressing concern for many individuals and families. While housing affordability is an issue disproportionately faced by households with low incomes, housing affordability can also be an issue for households with moderate incomes, particularly for those who want to move from rental housing to homeownership or for retired seniors living on fixed pensions.

Housing affordability is an important factor in the social and economic wellbeing of residents in a community and an adequate supply of affordable housing in a community greatly contributes to the creation of healthy, complete and economically prosperous communities.

This section examines housing affordability in the Town of Hearst by looking at the proportion of income a household spends on housing costs as well as comparing the average housing costs to what households in the different household income deciles can afford.

4.1 PROPORTION OF INCOME SPENT ON SHELTER

Statistics Canada defines 'income spent on shelter' as the proportion of a household's average monthly income which is spent on housing costs. This percentage is calculated by dividing the total shelter-related expenses by the household's total monthly income. These expenses include the monthly rent or mortgage payments and the cost of electricity, heat, municipal services, property taxes and other shelter-related expenses²⁷.

According to CMHC, a dwelling is affordable if it costs the household no more than 30% of their gross income.

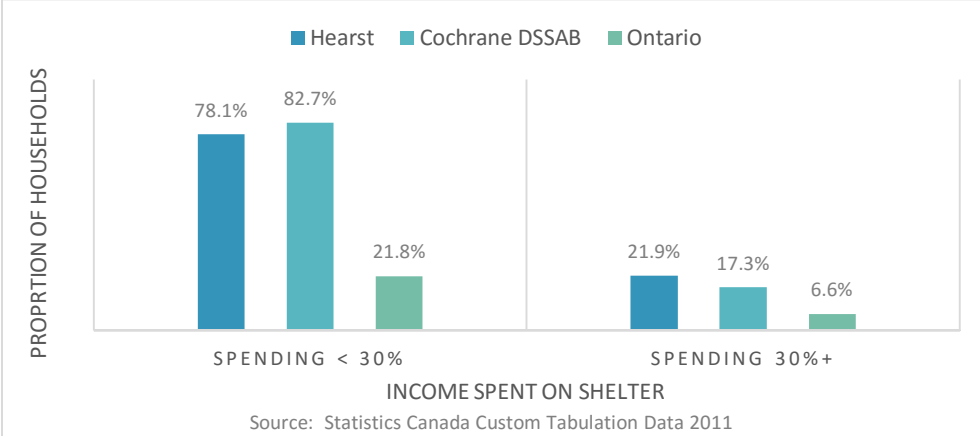
In 2011, over a fifth (21.9%) of all households in Hearst were spending 30% or more of their household income on housing costs. This proportion has been relatively stable since 2001 where

²⁶ Statistics Canada (2015). Survey of Household Spending, 2013. Accessed from: <http://www.statcan.gc.ca/daily-quotidien/150122/dq150122b-eng.htm>.

²⁷ Statistics Canada 2006 Census Dictionary.

21.5% were spending 30% or more on housing costs. In comparison, 17.3% of all households in Cochrane District were spending 30% or more on housing costs; decreasing from 23.5% in 2001 and 19.7%. This data suggests that housing affordability is a greater issue in Hearst compared to Cochrane District as a whole and that the issue has not improved since 2001.

Figure 20: Trends in the Proportion of Income Spent on Shelter: the Town of Hearst and its Comparators; 2011



4.1.1 Spending on Shelter by Household Income Deciles

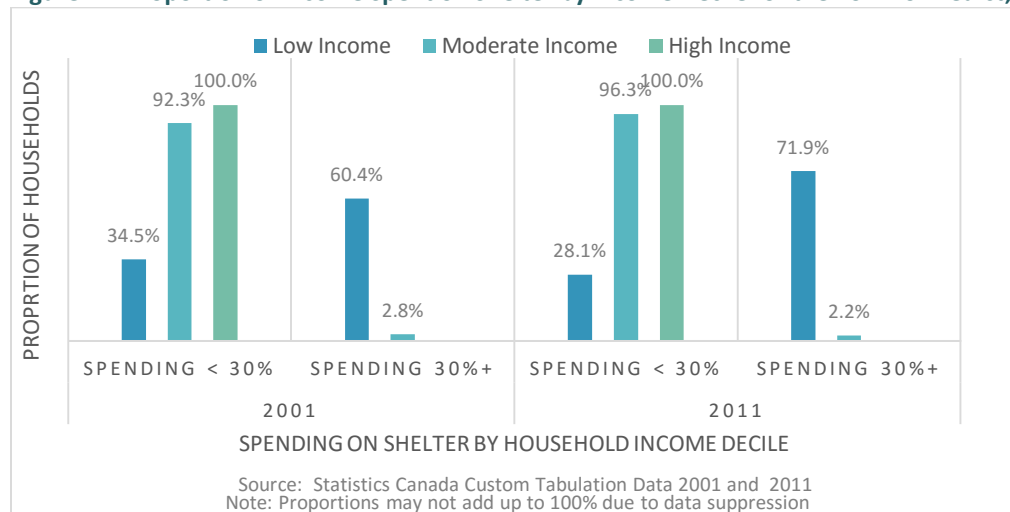
As previously mentioned, household income deciles divide the total number of households in the Town of Hearst into ten equal portions of income groups and take into account the context of location and local standards of living.

As can be expected, the largest proportion of households in Hearst who are facing housing affordability issues (i.e. spending 30% or more on housing costs) are the households with low incomes. In 2011, 71.9% of all households with low incomes were facing housing affordability issues; up from 60.4% in 2001. To compare, in 2011, a smaller proportion of households with low incomes in Cochrane District (59.9%) were facing housing affordability issues while a slightly higher proportion (74.9%) of households with low incomes in Ontario were facing housing affordability issues.

In contrast to households with low incomes, most households with moderate and high incomes in Hearst were living in affordable housing (i.e. spending less than 30% of their household income on housing costs). In 2011, only 2.2% of all households with moderate incomes were facing housing affordability issues and there were no households with high incomes facing housing affordability issues in Hearst. In comparison, 10.0% of households with moderate incomes and 0.8% of households with high incomes in Cochrane District were facing housing affordability issues. The difference is even more significant when comparing to Ontario households, where 31.6% of all households with moderate incomes and 4.7% of households with high incomes were facing housing affordability issues in 2011. The difference in housing affordability in Ontario may be partly due to the extremely high house prices in the Greater Toronto Area.

This data suggests that housing in Hearst is affordable for households with moderate and high incomes. However, there is a need for housing options which are affordable to households with low incomes.

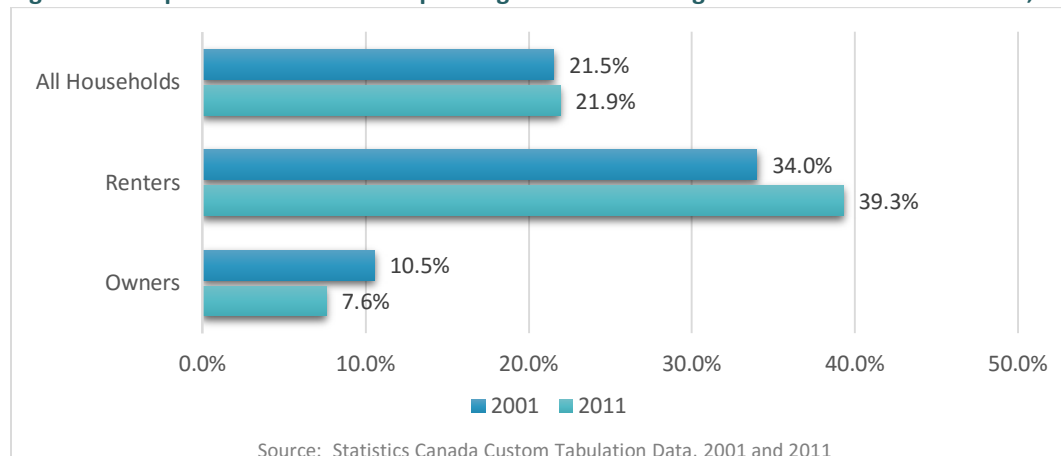
Figure 21: Proportion of Income Spent on Shelter by Income Decile for the Town of Hearst; 2001 and 2011



4.1.2 Spending on Shelter by Household Tenure

Renter households are more likely to be facing housing affordability issues compared to owner households. In 2011 in Hearst, 39.3% of all renter households were spending 30% or more on their housing costs compared to 7.6% of all owner households. The proportion of renter households facing housing affordability issues increased from 34.0% of all renter households in 2001 while the proportion of owner households decreased from 10.5% of all owner households in 2001. This indicates that housing is becoming less affordable for renters with low incomes and suggests a need for more affordable rental housing options in Hearst.

Figure 22: Proportion of Household Spending 30%+ on Housing Costs for the Town of Hearst; 2001 and 2011



4.1.3 Spending on Shelter by Household Type

Some household types are more likely to experience housing affordability issues. In Hearst in 2011, 43.2% of all one-person households were spending 30% or more of their income on housing costs. This household type had the highest proportion of households facing housing affordability issues in Hearst. Lone parent households were also more likely to be facing housing affordability challenges at 29.7% of all lone parent households in Hearst. Other household types which are more likely to be facing housing affordability challenges in Hearst include households with a member with a disability (28.6%) and senior households (23.7%). Not surprisingly, the household types who are more likely to be facing housing affordability issues are also the household types who are more likely to have low incomes. This suggests a need to ensure more affordable housing options are available to these households. It should also be noted that senior households and households with a person with a disability/ activity limitation are included in this group. This suggests a need to consider accessibility elements when developing affordable housing options.

Table 9: Proportion of Household Spending on Shelter by Household Type: the Town of Hearst; 2001-2011

	2001		2006		2011	
	Spending < 30%	Spending 30%+	Spending < 30%	Spending 30%+	Spending < 30%	Spending 30%+
Couples without children	86.8%	13.2%	91.6%	4.9%	89.9%	9.3%
Couples with children	94.4%	4.3%	93.0%	7.0%	94.9%	3.4%
Lone parents	71.0%	25.8%	73.3%	16.7%	64.9%	29.7%
Multiple and Other family households	91.7%	0.0%	75.0%	0.0%	91.7%	0.0%
Non-family One person	50.0%	48.5%	53.1%	46.3%	55.5%	43.2%
Non-family Two+ persons	83.3%	0.0%	88.9%	0.0%	80.0%	0.0%
Aboriginal households	80.0%	0.0%	82.4%	0.0%	68.2%	18.2%
Households with a member with a disability	65.8%	34.2%	53.1%	38.8%	71.4%	28.6%
Youth households	67.9%	17.9%	66.7%	0.0%	58.8%	17.6%
Senior households	64.0%	23.6%	69.4%	26.5%	72.8%	23.7%

Source: Statistics Canada Custom Tabulation Data 2001, 2006 and 2011

Note: Proportions may not add up to 100% due to data suppression

4.2 OWNERSHIP AND RENTAL HOUSING AFFORDABILITY

The Provincial Policy Statement (PPS) defines affordable housing as:

- In the case of ownership housing, the least expensive of:
 - Housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low and moderate income households; or
 - Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area;
- In the case of rental housing, the least expensive of:
 - A unit for which the rent does not exceed 30% of gross annual household income for low and moderate income households; or
 - A unit for which the rent is at or below the average market rent of a unit in the regional market area.

The PPS defines low and moderate income households as households with incomes falling at or below the 6th income decile. As previously mentioned, for the purpose of this report, low income households refers to households with incomes falling within the first to third income deciles while moderate income households refers to households with incomes falling within the fourth to sixth income deciles.

4.2.1 Ownership Housing Affordability

The average house price in Hearst is affordable to households with incomes in the fourth income decile or higher. As such, using the provincial definition of affordable housing, the affordable ownership house price in Hearst is \$164,195, which is 10% less than the estimated average house price in Hearst in 2016.

Households with low incomes (i.e. those with incomes in the 1st – 3rd income deciles, earning \$33,229 or less in 2016) would not be able to afford homeownership in Hearst unless they spent more than 30% of their income on housing costs or unless they had a down payment greater than 10%. This suggests a need for ownership housing options that are affordable for households with low incomes. In addition, having a supply of affordable ownership options may help attract workers, professionals and young families to settle permanently in Hearst.

Table 10: Ownership Housing Affordability by Total Household Income Deciles; Town of Hearst, 2016

	Projected Income (2016)	Affordable Ownership	Average House Price
			\$182,439
1st decile (\$16,869)	\$16,869	\$70,645	No
2nd decile (\$22,868)	\$22,868	\$95,768	No
3rd decile (\$33,229)	\$33,229	\$139,160	No
4th decile (\$51,637)	\$51,637	\$216,251	Yes
5th decile (\$63,992)	\$63,992	\$267,991	Yes
6th decile (\$75,796)	\$75,796	\$317,426	Yes
7th decile (\$93,483)	\$93,483	\$391,498	Yes
8th decile (\$119,280)	\$119,280	\$499,530	Yes
9th decile (\$156,606)	\$156,606	\$655,850	Yes

Source: Statistics Canada 2001, 2006, and 2011 custom tabulations, and SHS Estimates based on a 25-year amortization period, 10% down payment and 3.97% interest rate

4.2.2 Rental Housing Affordability

As previously discussed, renter households tend to have lower household incomes compared to owner households. As such, renter household income deciles have been used to compare average market rents in Hearst to what is affordable to renter households. As the table below demonstrates, average market rents in Hearst are not affordable to renter households with incomes in the first to third household income deciles unless these households spend more than 30% of their income on housing costs. These renter households would require some form of subsidy to afford market rents.

The average market rent for a one-bedroom apartment in Hearst is affordable to households in the fourth income decile but larger apartment units are not affordable unless the household spends more than 30% of their income. This would be an issue for households with more than one or two members, for example, a lone parent family.

Similarly, renter households with incomes in the fifth income decile would be able to afford one- and two-bedroom units but not larger units. Households in the sixth income decile or higher would be able to afford average market rents in Hearst.

Table 11: Comparison of Average Market Rents and Affordable Rents by Household Income Decile; Town of Hearst; 2016

	Affordable Rent	Average Rent*		
		1-Bed	2-Bed	3+-Bed
		\$521	\$666	\$794
1st decile (\$13,697)	\$342	No	No	No
2nd decile (\$16,849)	\$421	No	No	No
3rd decile (\$20,692)	\$517	No	No	No
4th decile (\$22,877)	\$572	Yes	No	No
5th decile (\$29,225)	\$731	Yes	Yes	No
6th decile (\$39,364)	\$984	Yes	Yes	Yes
7th decile (\$51,702)	\$1,293	Yes	Yes	Yes
8th decile (\$65,294)	\$1,632	Yes	Yes	Yes
9th decile (\$79,559)	\$1,989	Yes	Yes	Yes

Source: CMHC Comprehensive Rental Market Survey Tables; Town of Hearst Non-Profit Housing Corporation; phone survey of private landlords in Hearst; feedback from key stakeholders; and SHS Calculations based on spending 30% of household income on rent

*Note: Average rents include utilities and are the average of rates from different sources presented in the Housing Supply section of this report.

4.2.3 Affordability by Occupation

The following table shows what a person working in the different occupations in Hearst would be able to afford in housing costs. As the data shows, the median wages of many occupations would be able to afford housing in Hearst. This partly explains why most households with moderate and high incomes do not have housing affordability issues.

However, there are certain occupations where the median annual wage would not be enough to afford the average house price in Hearst in 2016 unless the individual spent more than 30% or their income on housing costs, they had a down payment greater than 10% of the purchase price, or unless there was more than one income earner for the household. These occupations include biological technologists and technicians, nurse aides, early childhood educators, home support workers, retail salespersons, food and beverage servers, hotel front desk clerks, and labourers in metal fabrication and in wood, pulp and paper processing.

Certain occupations would also find it challenging to afford rental housing in Hearst, particularly larger units, if they only spent 30% of their income on housing costs. These include home support workers, retail salespersons, food and beverage servers, and hotel front desk clerks.

This data suggests a need to ensure that there is an adequate supply of affordable rental and affordable ownership options in Hearst. For some individuals in certain occupations, rental housing makes more sense, particularly if they are not ready to settle in Hearst yet. However, providing affordable ownership housing options would not only address the issue of housing

affordability for lower income households, it would also help attract more skilled workers to come and stay in Hearst for the long term and it would help these households to build personal assets.

Table 12: Housing Affordability by Occupation; Northeast Ontario Economic Region; 2016

Occupation (NOC)	Median Hourly Wage (2016)	Median Annual Wage (2016)	Affordable Rent	Affordable House Price
Management occupations				
Managers in social, community and correctional services (NOC 0423-0)	\$34.62	\$72,009.60	\$1,800	\$301,568
Retail and wholesale trade managers (NOC 0621-0)	\$27.88	\$57,990.40	\$1,450	\$242,857
Restaurant and food service managers (NOC 0631-0)	\$19.23	\$39,998.40	\$1,000	\$167,509
Construction managers (NOC 0711-0)	\$37.02	\$77,001.60	\$1,925	\$322,474
Managers in natural resources production and fishing (NOC 0811-0)	\$59.76	\$124,300.80	\$3,108	\$520,557
Manufacturing managers (NOC 0911-0)	\$42.56	\$88,524.80	\$2,213	\$370,732
Natural and applied sciences and related occupations				
Forestry professionals (NOC 2122-A)	\$36.91	\$76,772.80	\$1,919	\$321,516
Mining engineers (NOC 2143-A)	\$57.64	\$119,891.20	\$2,997	\$502,091
Geological and mineral technologists and technicians (NOC 2212-B)	\$25.80	\$53,664.00	\$1,342	\$224,739
Biological technologists and technicians (NOC 2221-B)	\$20.51	\$42,660.80	\$1,067	\$178,659
Forestry technologists and technicians (NOC 2223-B)	\$22.82	\$47,465.60	\$1,187	\$198,780
Civil engineering technologists and technicians (NOC 2231-B)	\$27.40	\$56,992.00	\$1,425	\$238,676
Health occupations				
Nursing coordinators and supervisors (NOC 3011-A)	\$38.00	\$79,040.00	\$1,976	\$331,010
Registered nurses and registered psychiatric nurses (NOC 3012-A)	\$34.03	\$70,782.40	\$1,770	\$296,429
Specialist physicians (NOC 3111-A)	\$60.07	\$124,943.00	\$3,124	\$523,247
General practitioners and family physicians (NOC 3112-A)	\$67.04	\$139,447.00	\$3,486	\$583,988
Licensed practical nurses (NOC 3233-B)	\$26.00	\$54,080.00	\$1,352	\$226,481
Nurse aides, orderlies and patient service associates (NOC 3413-C)	\$19.59	\$40,747.20	\$1,019	\$170,645
Occupations in education, law and social, community and government services				
University professors and lecturers (NOC 4011-A)	\$44.23	\$91,998.40	\$2,300	\$385,279
College and other vocational instructors (NOC 4021-A)	\$40.00	\$83,200.00	\$2,080	\$348,432
Secondary school teachers (NOC 4031-A)	\$44.23	\$91,998.40	\$2,300	\$385,279

Occupation (NOC)	Median Hourly Wage (2016)	Median Annual Wage (2016)	Affordable Rent	Affordable House Price
Elementary school and kindergarten teachers (NOC 4032-A)	\$42.31	\$88,004.80	\$2,200	\$368,554
Social and community service workers (NOC 4212-B)	\$23.00	\$47,840.00	\$1,196	\$200,348
Early childhood educators and assistants (NOC 4214-B)	\$16.11	\$33,508.80	\$838	\$140,331
Home support workers, housekeepers and related occupations (NOC 4412-C)	\$14.95	\$31,096.00	\$777	\$130,226
Sales and service occupations				
Retail salespersons (NOC 6421-C)	\$11.50	\$23,920.00	\$598	\$100,174
Food and beverage servers (NOC 6513-C)	\$11.40	\$23,712.00	\$593	\$99,303
Hotel front desk clerks (NOC 6525-C)	\$12.40	\$25,792.00	\$645	\$108,014
Trades				
Carpenters (NOC 7271-B)	\$23.42	\$48,713.60	\$1,218	\$204,007
Construction trades helpers and labourers (NOC 7611-D)	\$20.00	\$41,600.00	\$1,040	\$174,216
Natural resources, agriculture and related production occupations				
Supervisors, mining and quarrying (NOC 8221-B)	\$32.07	\$66,705.60	\$1,668	\$279,355
Silviculture and forestry workers (NOC 8422-C)	\$22.28	\$46,342.40	\$1,159	\$194,077
General farm workers (NOC 8431-C)	\$15.00	\$31,200.00	\$780	\$130,662
Mine labourers (NOC 8614-D)	\$22.63	\$47,070.40	\$1,177	\$197,125
Logging and forestry labourers (NOC 8616-D)	\$22.84	\$47,507.20	\$1,188	\$198,955
Occupations in manufacturing and utilities				
Labourers in mineral and metal processing (NOC 9611-D)	\$21.54	\$44,803.20	\$1,120	\$187,631
Labourers in metal fabrication (NOC 9612-D)	\$18.00	\$37,440.00	\$936	\$156,794
Labourers in wood, pulp and paper processing (NOC 9614-D)	\$19.19	\$39,915.20	\$998	\$167,160

Source: Wages derived from the Job Bank of Canada's wage report listings for the Northeastern Region of Ontario; Median annual wages have been calculated based on a 40-hour week, 52 weeks per year; SHS Estimates based on a 25-year amortization period, 10% down payment and 3.97% interest rate

4.3 HOUSING GAPS IN THE TOWN OF HEARST

The housing demand, supply and affordability analysis identified a number of housing gaps in the Town of Hearst. These are:

There is a need to ensure that there is an adequate supply of housing options appropriate for an aging population.

The population of Hearst is aging and this trend is expected to continue to 2036. As such, it is important to ensure the Town has housing options to facilitate aging in place as well as options for when seniors can no longer live independently in their own homes but do not require long term care.

There is a need to increase the rental housing supply in Hearst.

The vacancy rate as well as the results of the resident survey suggest a need to increase the rental housing supply in Hearst. In addition, there needs to be an adequate supply of affordable rental housing for low income households who cannot afford homeownership as well as for households who may prefer rental housing, such as empty nesters or young adults who are just starting their own household. It is also important to ensure that there is an adequate supply of rental housing to attract employees required to support the economic growth of the Town. However, private landlords have stated that it is not economically viable for them to build new rental housing. As such, alternative ways of increasing the rental housing supply should be considered. This may be done by renovating existing rental units to ensure they are of good quality with modern conveniences and design and that they meet health and safety standards. Another approach to consider is repurposing larger homes that are underutilized or non-residential structures that are vacant or underutilized. However, it should be noted that there are only a few larger homes in Hearst so the impact of repurposing these homes would be limited.

There is a need for affordable housing options for households with low incomes.

While house prices and average rents in Hearst are affordable to households with moderate and high incomes, households with low incomes, including seniors, single individuals, lone parent families, persons with disabilities, and Indigenous households, require more affordable options. A large proportion of new affordable units should be appropriate for smaller households considering the demographic shift being experienced in Hearst but there should also be affordable options for families with children. Affordable options should include both rental and ownership options.

5.0 HOUSING POLICY FRAMEWORK

Housing in Canada operates within a framework of legislation, policies and programs. This section provides an assessment of the policy framework influencing the housing market in Hearst.

5.1 NATIONAL AND PROVINCIAL POLICY

The following is a brief review of policies and strategies from senior levels of government which influence the provision of housing in Hearst.

NATIONAL HOUSING STRATEGY

The federal government is currently in the process of developing a comprehensive National Housing Strategy in 2017. This strategy will be based on the input received from extensive consultations undertaken from June to October 2016. The National Housing Strategy will help set a common vision and shared goals for better housing options and outcomes for all Canadians. The Strategy will also help guide and promote greater alignment between policy areas and among various levels of government and other participants in the housing sector. The proposed vision for the National Housing Strategy is:

All Canadians have access to housing that meets their needs and they can afford. Housing is the cornerstone of building sustainable, inclusive communities and a strong Canadian economy where we can prosper and thrive²⁸.

The key themes that were identified through the consultations are:

- Helping those who need it most
- Improving housing for Indigenous people wherever they live
- Making housing more affordable whether you own or rent
- Shaping communities that are inclusive and sustainable
- Ending homelessness
- Strengthening our social housing sector²⁹.

PLANNING ACT

The Planning Act sets out the formal planning process in Ontario and the roles and responsibilities of municipalities. The tools and provisions included in the Planning Act have a significant impact on the supply and production of housing in a municipality. There are several sections which are directly related to the provision of housing, particularly affordable housing, in a municipality.

²⁸ Conference Board of Canada (2016). What We Heard: Shaping Canada's National Housing Strategy. Accessed from: <https://www.letstalkhousing.ca/pdfs/what-we-heard.pdf>.

²⁹ Government of Canada (n.d.). Let's Talk Housing. Accessed from: <https://www.letstalkhousing.ca/index.cfm>.

Sections 28 and 30 allow a municipality to designate community improvement areas in their Official Plans, which the municipality can then use to provide grants or loans for eligible lands and buildings in this area.

In January 2012, amendments to the Planning Act were enacted to further expand affordable housing opportunities. These amendments require municipalities to establish policies allowing second units in new and existing developments and to pass zoning by-laws that allow the temporary use of garden suites or granny flats for up to twenty years with the potential for three-year extensions. In addition, affordable housing is now a “matter of provincial interest” which requires local decision makers to have regard to affordable housing when making land use planning decisions. The recently passed Promoting Affordable Housing Act, 2016 which was passed in December 2016 (discussed in more detail below) further amended the Planning Act by adding policies related to inclusionary zoning and affordable housing³⁰.

For further information on the Planning Act: <http://www.mah.gov.on.ca/Page1760.aspx>

MUNICIPAL ACT

The Municipal Act sets out the responsibilities of municipalities in Ontario and the authorities through which these responsibilities can be carried out. Certain sections of the Municipal Act are directly related to encouraging the development of affordable housing in a community. These sections include Section 107 which provides municipalities with the power to make grants for any purpose that the Council considers to be in the interests of the municipality. Section 110 allows a municipality to enter into agreements for the provision of municipal capital facilities by any person if the agreement provides for assistance, tax exemptions and/or development charges exemptions. Section 110 also allows a municipality to provide financial and other assistance at less than fair market value or at no cost to any person who has entered into an agreement to provide facilities. The municipality would have to pass a by-law permitting the municipality to enter into a capital facilities agreement. The Act also allows for exemptions from all or part of the taxes levied for municipal and school purposes on the land on which the municipal capital facilities will be located. In addition, the Act allows for exemptions from development charges for these facilities.

For further information on the Municipal Act: <http://www.mah.gov.on.ca/Page184.aspx>

LONG TERM AFFORDABLE HOUSING STRATEGY (LTAHS)

The Province introduced the Long Term Affordable Housing Strategy in 2010 which sets out a roadmap to address the Province’s housing needs by creating a flexible, community-centred approach which puts people first and offers the best path toward building health, strong

³⁰ Promoting Affordable Housing Act, 2016. Accessed from: http://www.ontla.on.ca/web/bills/bills_detail.do?locale=en&Intranet=&BillID=4118.

communities; and, transforming the existing system to allow for better use of current resources and better outcomes for those in housing need.

Updates to the LTAHS in early 2016 included the following:

- Proposed legislation for inclusionary zoning that would allow municipalities to mandate the provision of affordable housing units within developments
- A framework for a portable housing benefit that would give people more flexibility to choose where they want to live
- A modernized framework for social housing which will be developed with partners to align with the Province's focus on poverty reduction and better manage legacy social housing programs
- An Indigenous Housing Strategy that will be developed in partnership with Indigenous communities
- Initiatives to end homelessness which reflect recommendations from the Expert Advisory Panel on Homelessness (released in late 2015)
- Proposed changes to the Residential Tenancies Act (2006) to encourage small landlords to provide rental housing and to facilitate transitional and supportive housing.

The updated LTAHS also builds on the \$178 million investment (over three years) in the 2016 Ontario Budget to make a long term commitment to stable funding. This includes the following initiatives:

- Survivors of Domestic Violence Pilot Project which invests more than \$17 million over three years to pilot a portable housing benefit targeted towards survivors of domestic violence.
- Investing up to \$100 million in operating funding for housing allowances and support services for individuals and families in new supportive housing over the next three years and supporting the construction of up to 1,500 new supportive housing units over the long term with operating assistance.
- Building on the current annual investment of almost \$294 million in funding for the Community Homelessness Prevention Initiatives with \$15 million in additional funding for 2017/18 and up to \$30 million in 2018/19 for a total of \$324 million in annual investments.
- Innovation, Evidence and Capacity Building Fund of up to \$2.5 million over three years to support research, evaluation and capacity building initiatives.

For further information on the LTAHS: <http://www.mah.gov.on.ca/Page9181.aspx>

PROMOTING AFFORDABLE HOUSING ACT

The Promoting Affordable Housing Act, 2016 amends the Planning Act, the Development Charges, 1997, the Housing Services Act, 2011, and the Residential Tenancies Act, 2006. The Act is part of

the Province's Long Term Affordable Housing Strategy with the goal of helping increase the supply of affordable housing and modernize the social housing system.

As a result of the Promoting Affordable Housing Act, changes to the Planning Act now provide municipalities with the option of requiring affordable housing units as part of residential developments (inclusionary zoning). In addition, appeals of inclusionary zoning official plan policies and zoning by-laws to the Ontario Municipal Board are no longer permitted except by the minister. However, appeals will still be permitted for typical zoning matters such as building height and density. In addition, municipalities would not be able to accept cash in lieu of affordable housing units but could allow affordable units to be located on another site. Policy regulations are expected to be posted for public consultation in early 2017.

Changes to the Housing Services Act will provide local Service Managers with more flexibility in administering and delivering social housing. It also requires Service Managers to conduct local enumeration to count people who are homeless in their communities.

Changes to the Residential Tenancies Act will help to prevent unnecessary evictions from social housing and provide for local enforcement of rental property maintenance standards for tenants and landlords in all municipalities.

For further information on the Promoting Affordable Housing Act:

<https://news.ontario.ca/mho/en/2016/12/promoting-affordable-housing-act.html>

POLICY STATEMENT: SERVICE MANAGER HOUSING AND HOMELESSNESS PLANS

The Ontario Policy Statement establishes the housing policy directions of the Province and outlines items that are to be addressed in local housing and homelessness plans. The Housing Policy Statement is intended to provide additional policy context and direction to Service Managers to support the development of local housing and homelessness plans. The policy statement took effect on July 1, 2016 and Service Managers' housing and homelessness plans are required to be consistent with the new policy statement by January 1, 2019.

The policy directions identified in the statement are:

- Accountability and Outcomes
- Goal of Ending Homelessness
- Coordination with Other Community Services
- Indigenous Peoples
- A Broad Range of Community Needs
- Non-Profit Housing Corporations and Non-Profit Housing Cooperatives
- The Private Housing Market
- Climate Change and Environmental Sustainability

For further information on the Housing Policy Statement:

<http://www.mah.gov.on.ca/Page14964.aspx>

PROVINCIAL POLICY STATEMENT (PPS)

The Provincial Policy Statement (PPS) outlines the Province’s policies on land use planning and is issued under Section 3 of the Planning Act. It provides policy direction on land use planning to promote strong, healthy communities and all local decisions affecting land use planning matters “shall be consistent with” the PPS.

The PPS was updated in 2014 and policies related to housing focus on healthy, liveable and safe communities, including:

- Recognizing affordable housing, second units, housing for older persons, and long term care homes
- Improving accessibility for older persons by identifying, preventing and removing land use barriers
- The ability of local municipalities to determine appropriate locations for intensifications
- Intensification targets based on local conditions
- Density and mix of uses based on policy criteria/ elements such as supporting active transportation and transit-supportive land use patterns.

For further information on the PPS: <http://www.mah.gov.on.ca/Page215.aspx>

5.2 MUNICIPAL POLICY

Municipal policies which most directly affect the housing market in Hearst include the Town’s Official Plan as well as the Cochrane DSSAB’s Housing Plan.

COCHRANE DSSAB 10-YEAR HOUSING PLAN

The Cochrane DSSAB is the Service Manager for the Town of Hearst and as such, Municipal initiatives related to housing should align with and support the DSSAB’s Housing Plan. The Cochrane 10-Year Housing Plan was developed in 2014 based on quantitative data as well as the input of stakeholders throughout the District. It positions housing as one piece of a larger puzzle where the other pieces (economic development, health, education, employment) must all be in place to create sustainable communities³¹.

Similar the findings from the housing needs assessment in Hearst, the two key issues identified through stakeholder consultations were related to supportive housing and affordability. Input related to supportive housing was mainly focused on housing and supports for seniors to allow

³¹ Cochrane DSSAB (2014). 10-Year Housing Plan: A Blueprint for Sustainability.

them to age at home and prevent premature entry to long term care. The findings from the data showed an aging population for the District as a whole and a declining population for the municipalities along Highway 11.

The Cochrane DSSAB Housing Action Plan presents 17 recommendations related to service system management, health, education, the Ministry of Municipal Affairs and Housing, Provincial Cabinet, and municipalities. The recommendations associated with municipalities and the DSSAB's relationship with municipalities are related to:

- Considering the creation of affordable housing as a matter of municipal interest to be considered in the decision making process when disposing of public lands;
- Working with the DSSAB to develop decision making criteria to enable the development of affordable housing;
- Creation of a community land trust;
- Developing an affordable housing proposal mechanism that can be used by private developments;
- Using appropriate planning tools to facilitate the creation of affordable housing; and
- Supporting the recommendations set forth in "The State of Homelessness in Canada, 2013".

TOWN OF HEARST OFFICIAL PLAN

The Town is currently undertaking an update of its Official Plan as part of the five-year Official Plan Review process. This review has been done on the Draft Official Plan (October 2015) as well as the comments received on this draft Plan from the Ministry of Municipal Affairs. The review found that the Draft Official Plan contains many policies that are supportive of the provision of a broad range of housing types to meet the needs of residents of Hearst. Many of these policies will help address the housing gaps identified in the housing needs assessment undertaken for this study. However, there are a number of policies that the Town may want to consider adding, revising, or strengthening to further assist in addressing the identified housing gap.

Adequate Land Supply

Section 5.1.3.2(vii) states that Council and the Planning Board shall ensure the provision of a full range of housing types and densities, including maintaining a minimum 10 year supply of land designated for new housing as well as maintaining a 3 year supply of draft approved and/or registered lots and blocks for housing. In addition, comments from the Planning Board/ Hearst Planning note that there are currently over 85 vacant lots in Hearst in plans of subdivision within the Settlement Area, which would be adequate for the next twenty years.

Diversified Housing Stock

Several sections of the Draft Official Plan state that the Town will encourage the provision of a broad mix and range of housing to meet the needs of present and future households. A new

policy objective was added (5.1.3.1(ii)) to state that the Town will foster and promote the development of specialized and accessible housing to accommodate the needs of the aging population.

The Draft Official Plan also identifies targets for housing types in Section 5.1.3.2(iii) which are: 60% low density dwellings; 10% medium density dwellings; and 30% high density dwellings. These targets are very reasonable, and as such achievable, based on the historical trends in dwelling types in the Town. The Draft Official Plan states that Council will encourage development proposals in the urban serviced area of Hearst to contribute to meeting these targets. It also states that Council will work with the for-profit and non-profit sectors to deliver a wider range of housing types to meet the need.

With regard to new units, the housing needs assessment found that the Town's population is decreasing and that this trend will likely continue to 2036. Unless a significant change in the Town's economy occurs, such as the anticipated mining project, the housing need will be focused on housing for seniors and persons with disabilities as well as rental housing and affordable ownership housing for employees. As noted in previous sections of this report, the current need for housing for employees, particularly rental housing, may be partially addressed through renovation and rehabilitation of rental existing units.

The Town should consider monitoring the population and housing situation on a regular basis and developing targets for new housing units as part of the next Official Plan review process if required. The Town should also consider adding policies related to encouraging and facilitating the rehabilitation and renovation of existing units.

Residential Intensification

Several policies within the Draft Official Plan encourage residential intensification in the built-up areas of the Town. Within the urban centres, intensification, infill and/or development/redevelopment of vacant designated or underutilized sites are encouraged. The Draft Official Plan also takes into account the efficient use of infrastructure and resources. The Draft Official Plan also states that Council and the Planning Board will establish cost-effective development standards for new residential development and redevelopment.

Section 5.1.4.2(iv) states that development of greenfield lands within designated growth areas in the Town will be based on the efficient provision of water supply, sanitary sewers, roads, parks, schools and other public services. A planning justification report is required for proposed expansions to the designated Settlement Areas.

The Draft Official Plan has policies permitting secondary units within single detached dwellings in the Settlement Area. One secondary unit is permitted for each single detached dwelling.

Temporary garden suites are also permitted for a period of five years with the possibility of an extension. One of the requirements for allowing a garden suite is that the occupants of the garden suite be reliant on the resident property owner for assistance in maintaining an independent lifestyle (6.5.3.2(iv)).

Complete Communities

The Draft Official Plan has a number of policies related to housing options for seniors and persons with disabilities, including a new policy objective to foster and promote the development of specialized and accessible housing (5.1.3.1(ii)). The Draft Official Plan also has policies related to aging in place, long term care facilities, accessibility and providing a barrier-free environment wherever possible.

The Draft Official Plan also refers to building Hearst's social infrastructure through a number of approaches including providing appropriate community facilities, facilitating the formation and expansion of not-for-profit enterprises, developing a sustainable community in terms of high quality living and working environments, and facilitating the growth and maintenance of the community support service sector.

The Draft Official Plan has policies specifically for the Urban Residential District that permits ancillary uses, such as schools, churches, public buildings, parks and commercial uses, which serve the day to day needs of the residents of the area.

There is also a policy related to promoting active transportation through the continued development of trails and the improvement of existing trail networks.

Retention and Modernization of Existing Housing Stock

The Draft Official Plan has policies related to redevelopment or replacement of existing residential uses with compatible new residential developments at a higher density or the replacement of non-residential uses with compatible residential or mixed use developments with a residential component. The Draft Official Plan also notes the need for rehabilitation and redevelopment of the existing housing stock and the provision of additional specialized housing units to accommodate the aging population.

Affordable Housing

A strategic policy in the Draft Official Plan (5.1.3.2(vii)c) refers to encouraging housing types, densities and tenures that are affordable to moderate and lower income households and households with specialized housing needs. In addition, there are policies that state that Council shall encourage the provision of social housing to meet the special housing needs of groups such as the elderly, the disabled and the disadvantaged and shall continue to advocate for the development of new housing programs and the continuation of existing programs. The Draft Official Plan also states that Council shall encourage and assist community groups and the private

sector to utilize available government housing programs to facilitate the creation or rehabilitation of suitable housing for the community (5.5.2(ii) and (iii)).

However, the Draft Official Plan deleted a policy referring to the establishment of annual affordable housing targets to meet the needs of moderate and lower income households. The current Draft Official Plan also deleted a policy that states that the Town shall determine the types of housing which are affordable to moderate and lower income groups and encourage the development of that housing by the for-profit and non-profit sectors. The policy also states that Council shall monitor the achievement of these affordable housing targets on an annual basis.

The Town should consider adding a policy that encourages and supports affordable housing, particularly for low income households. The housing needs assessment found that housing is affordable for most moderate income households but that low income households require some form of assistance. Clearly defining “low income households” as well as the establishment and monitoring of affordable housing targets would assist in addressing the identified housing gap related to affordable housing.

The Town should also consider adding a policy related to identifying affordable housing as a municipal interest in the decision-making process with regard to public lands as recommended in the Cochrane DSSAB’s 10-Year Housing Plan.

One of the policies in the Town’s Draft Official Plan is to continue to advocate for the development of new and/or the continuation of existing housing programs to provide affordable housing. The Town should consider building on this policy and adding policies related to working with the DSSAB to develop decision making criteria to enable the development of affordable housing as well as developing an affordable housing proposal mechanism that can be used by private developments as recommended in the Cochrane DSSAB’s 10-Year Housing Plan.

Building on existing policies, the Town should consider adding policies that specifically allow the provision of financial and in-kind assistance to encourage and support the creation of affordable housing as permitted in Section 110 of the Municipal Act.

6.0 IMPLEMENTATION STRATEGY

Housing is an important building block in the economic growth and sustainability of a community. It is also a vital component in the development of complete, healthy and age-friendly communities. This section provides suggested strategies to help address the identified housing gap.

6.1 ROLE OF PARTNERS

Meeting the housing needs of all residents throughout the housing continuum cannot be the sole responsibility of the Town of Hearst. While the Town has an important role in responding to the housing needs of its current and future residents, creating more viable, complete and healthy communities relies on the collaboration of many stakeholders, including the non-profit and for-profit sectors, the Cochrane DSSAB as the Service Manager, and the Provincial and Federal governments. The successful implementation of the Town of Hearst Housing Action Plan will depend on cultivating strong and lasting partnerships, collaborations and the sharing of resources.

There are a number of partners involved in the provision of housing in a community. These are:

FEDERAL GOVERNMENT: The Federal government plays a major role in the provision and rehabilitation of housing in communities across the country. It is the primary jurisdiction, along with the Province, for funding, financing and other regulatory changes needed to help shape housing policy.

PROVINCIAL GOVERNMENT: The Ontario government has a broad role in housing through legislation, regulation and funding programs. The Provincial role in housing has evolved over the years from direct delivery of housing programs and services to a more regulatory, financial and administrative role. The Province helps set the housing agenda for Ontario and assists communities in meeting housing needs through the provision of transfer payments to the municipalities and the funding of programs.

COCHRANE DSSAB: The DSSAB is the Service Manager for the area and is primarily responsible for the provision of subsidized housing funded by senior levels of government. It is also responsible for administering homelessness programs. The DSSAB's 10-Year Plan provides a guide for addressing the identified housing needs in the area.

TOWN OF HEARST: Local municipalities establish the policy framework which permits various types of housing through Official Plans and zoning by-laws. They also process applications for housing through the planning and building permit process.

NON-PROFIT SECTOR: The non-profit sector assumes a number of roles in addressing the housing needs in a community, including housing providers and support service providers.

FOR-PROFIT SECTOR: In a typical housing market, the private sector provides the majority of housing within a community and is comprised of private land owners, builders, investors, financiers and landlords. However, there is currently a lack of residential developers or builders in Hearst, which contributes to the housing gap identified in this report.

6.2 HOUSING GAPS IN HEARST

As previously mentioned, the housing demand, supply and affordability analysis as well as feedback from key stakeholders and residents identified a number of housing gaps in the Town of Hearst. These are:

- There is a need to ensure that there is an adequate supply of housing options appropriate for an aging population
- There is a need to increase the rental housing supply in Hearst
- There is a need for affordable rental and ownership housing options for households with low incomes

6.3 HOUSING GOALS

The following Housing Goals are aimed at providing the overarching direction needed to address the identified housing gaps in Hearst. These Goals are based on the housing demand, supply and affordability analysis, key stakeholder consultations, and the policy framework review.

Goal 1: Ensuring a Broad Range of Housing Options to Meet the Needs of All Residents

An adequate and diverse housing supply is important to meet the needs of all current and future residents of Hearst. A broader range as well as more flexibility in the permanent housing supply should respond to the uniqueness of the Town. In particular, the current housing supply does not fully meet the needs of seniors and persons with disabilities. Inclusive, healthy and complete communities allow seniors to age in their own communities and enable people with special needs to attain the greatest level of independence possible in their housing.

Goal 2: Increasing Rental Housing Options

An adequate supply of permanent rental housing options is vital for the housing market of a community. Rental housing helps meet the housing needs of a wide range of households, including seniors, single individuals, temporary/ contract workers, students, and households with lower incomes.

Goal 3: Increasing the Supply of Affordable Housing Options

Housing affordability is an important element in the social wellbeing of all residents and a cornerstone of any healthy community. A balanced housing market requires an adequate supply of affordable housing, particularly for households with low incomes.

6.4 HOUSING ACTIONS

The following table identifies the recommended Housing Actions to address the housing gap in the Town of Hearst. The table also identifies how the Action will be implemented and the time frames for implementation. The time frames for implementation are: foundational (immediate), short term (1-3 years), and longer term (more than 3 years).

Recommended Housing Actions	How will the Action be Implemented	Time Frame
1. Ensuring a Broad Range of Housing Options to Meet the Needs of All Residents		
1.1. Develop a Universal Design/ Home Accessibility checklist to be used when reviewing applications for new dwellings or renovations of current dwellings	The Town would develop a Universal Design/ Home Accessibility checklist and utilize this as part of the process when reviewing applications for new dwellings, redevelopment of non-residential buildings to residential dwellings, or renovations of existing dwellings. While meeting the enhanced standards would be on a voluntary basis, applicants may be eligible for incentives as per Action 1.4. <i>Please see the Appendix for further information on Universal Design/ Accessible housing.</i>	Short term
1.2. Review the Zoning By-law and update if necessary to ensure it matches the Official Plan policies that encourage more diversity in housing forms	While the Draft Official Plan is highly supportive of a broad range of housing options, it is important to ensure that the zoning by-law supports these policies. As such, the Town's Planning Department would review the zoning by-law and make any necessary changes to ensure it matches the Official Plan policies and supports diverse housing forms, including innovative housing forms.	Short term
1.3. Consider providing incentives on a sliding scale for new residential developments that include accessible/ barrier-free units.	The Town would provide incentives for new residential developments that include accessible/ barrier-free units. The incentives would be provided on a sliding scale with incentives increasing with the proportion of barrier-free/ accessible units as well as the level of accessibility for each unit. Incentives may include: <ul style="list-style-type: none"> - Waiving building fees and charges in full or in part (or providing grants-in-lieu) - Reducing the tax rate 	Longer term

Recommended Housing Actions	How will the Action be Implemented	Time Frame
1.4. Building on existing employment partnerships and initiatives in the Town, develop a social enterprise that provides repair and renovation services to seniors and households with low incomes	The Hearst EDC would work in partnership with the Train-A-Youth-Enterprise and schools to develop a social enterprise that provides repair and renovation services to seniors and households with low incomes at a low cost in exchange for employment experience and school credit.	Short term
1.5. Building on existing employment partnerships and initiatives in the Town, develop a social enterprise that provides support services to seniors and persons with disabilities living in their own homes	The Hearst EDC would work in in partnership with the Train-A-Youth-Enterprise and schools to develop a social enterprise which provides support services to seniors and persons with disabilities living in their own homes in exchange for employment experience and school credit. Services provided would include assistance with household chores and meal preparation, friendly visiting, and other supports which do not require a high level of training and which could be done by youth.	Short term
1.6. Share the inventory of all publicly-owned land and buildings which would be suitable for residential development with the private and non-profit sectors	The Town has developed an inventory of all publicly-owned land and buildings, including those owned by the federal, provincial and municipal governments. This information would be shared with the private and non-profit sectors interested in building housing in the Town. <i>Please see the Appendix for the inventory.</i>	Short term
1.7. Support opportunities to enhance the community hub for seniors and persons with disabilities	The Town and Hearst EDC would work in partnership with the Hearst Non-Profit Housing Corporation, the hospital, nursing home, CCAC and community agencies, such as the Red Cross, Meals on Wheels, and Club Action, to identify opportunities to further develop the community hub to provide housing and/or support services for seniors and persons with disabilities living in the community.	Short term
1.8. Increase awareness of housing issues and housing need by sharing the Hearst Housing Action Plan with private, non-profit, and public stakeholders as part of a communication and education campaign.	The Hearst EDC would host housing workshops to share the results of the Hearst Housing Action Plan as well as to increase awareness of strategies to address the identified housing gaps, such as building second units and renovating existing rental units.	Foundational

Recommended Housing Actions	How will the Action be Implemented	Time Frame
	The Hearst EDC would use the Hearst Housing Action Plan as a marketing tool at housing industry/ residential development conferences throughout the province.	
1.9. As part of an education campaign, promote federal and provincial funding programs for home renovations to increase accessibility of homes, such as the IAH program.	The Hearst EDC, in partnership with the Town and community agencies, would promote and provide information on the funding programs available for homeowners and landlords to renovate dwellings to increase accessibility and facilitate aging in place. <i>Please see the Appendix for further information on the IAH program and other funding programs.</i>	Short term
2. Increasing Rental Housing Options		
2.1. Consider providing incentives to landlords to renovate, modernize, and increase the energy efficiency of existing rental housing units	The Town would provide incentives on a sliding scale to landlords who renovate existing rental housing units to ensure these meet health and safety standards, increase energy efficiency, and include modern amenities. The level of incentives provided would depend on the extent of the renovations undertaken. Incentives may include: <ul style="list-style-type: none"> - Reducing the tax rate for a set period of time - Reducing building fees and charges 	Short term
2.2. Continue to enforce the property standards by-law to ensure all dwelling units meet health and safety standards	The Town would review the current property standards by-law to determine if changes are required to the by-law and the implementation process to ensure all dwelling units meet health and safety standards.	Short term
2.3. Facilitate partnerships among major employers to increase the supply of rental housing for employees.	The Hearst EDC would facilitate partnerships among major employers to buy existing single detached dwellings or underutilized non-residential buildings and renovate and repurpose these into smaller rental units for their employees, including furnished rental units. Major employers may also consider building new prefabricated rental units and affordable ownership units. These projects would also be eligible for incentives from the Town as per Action 2.1.	Short term

Recommended Housing Actions	How will the Action be Implemented	Time Frame
2.4. Consider reducing the tax rate for multi-residential rental properties.	The Town would reduce the tax rate for multi-residential rental properties to equal the tax rate of the single residential property class.	Longer term
2.5. As part of an education campaign, increase awareness of second suites	<p>Second suites increase the rental housing supply in a community and increases density without changing the character of a neighbourhood. These also help increase the affordability of a home for first-time home buyers or senior homeowners on a fixed income through the rental income from the unit. Many assume that second suites are basement apartments but this is not necessarily true as second units can take different forms.</p> <p>The Town and the Hearst EDC could host a workshop and/or distribute educational material on the benefits of second suites and the different forms of second suites to encourage homeowners and builders to incorporate second suites into new or existing homes.</p>	Short term
2.6. As part of an education campaign, develop a housing resource page	The housing resource page may be on the Town's or the Hearst EDC's website and will include information on funding programs, alternative housing options, such as second suites and modular homes, and a list of rental units available. The housing resource page can be developed primarily by Town and/or EDC staff or in partnership with key housing stakeholders, including the Cochrane DSSAB as well as private landlords and major employers.	Short term
3. Increasing the Supply of Affordable Housing Options		
3.1. Consider developing affordable housing targets and incorporating these in the Official Plan	The Town would monitor the housing need in the Town and, if required, develop affordable housing targets as part of the overall housing targets for the Town. These targets could be developed as part of the next Official Plan Review process.	Longer term
3.2. Consider adding a policy in the Official Plan which prioritizes affordable housing in the	The Town would add a policy in the Official Plan that identifies affordable housing as a municipal interest in the decision-making process with regard to public lands as recommended in the Cochrane	Short term

Recommended Housing Actions	How will the Action be Implemented	Time Frame
decision-making process for surplus municipally-owned land or buildings.	DSSAB's 10-Year Housing Plan. This would mean that prior to selling surplus land or buildings or when considering vacant or underutilized land or buildings owned by the Town, the subject land or building would first be considered for the development of affordable housing.	
3.3. Consider partnerships with community-based organizations, such as Habitat for Humanity, to increase the supply of affordable ownership homes in Hearst.	The Town's contributions may be financial or in-kind, such as providing municipal land at a reduced cost and/or waiving building fees and charges.	Longer term
3.4. Consider providing incentives for the development of affordable rental and ownership housing in Hearst.	<p>The Town would provide incentives on a sliding scale depending on the level of affordability as well as the number of units created. Incentives would be provided through a Community Improvement Plan (CIP) for both rental and ownership housing and may include alternative options, such as second suites and rental units above stores. Incentives may include:</p> <ul style="list-style-type: none"> - Low- or zero-interest loans for affordable rental units - Providing municipally-owned land or buildings at a reduced cost - Waiving building fees and charges in full or in part (or providing grants-in-lieu) - Reducing the tax rate 	Longer term
3.5. Work with the DSSAB to develop decision making criteria to enable the development of affordable housing as well as develop an affordable housing proposal mechanism that can be used by private developers/ builders.	The Town and key housing stakeholders would work with the Cochrane DSSAB to develop decision-making criteria to enable the development of affordable housing as well as to develop an affordable housing proposal mechanism that can be used by private developers/ builders as recommended in the Cochrane DSSAB's 10-Year Housing Plan.	Short term
3.6. In partnership with the DSSAB and other housing stakeholders, advocate to senior levels of government for sustainable funding for affordable housing.	The Town and Hearst EDC would work with the DSSAB and key housing stakeholders to advocate to senior levels of government for the continuation of current housing programs and/or the development of new programs for affordable housing.	Short term

7.0 APPENDIX

7.1 KEY STAKEHOLDERS

Representatives of the following organizations participated in the focus groups held on December 13th, 2016 and/or provided information through interviews or emails.

- Caisse populaire de Hearst
- Foyer des Pionniers
- Town of Hearst
- Town Hearst Non-Profit Housing Corporation
- Cochrane DSSAB
- CPE et EFJ (Employment Centre and social enterprise)
- North East CCAC
- Hôpital Notre-Dame Hospital
- Université de Hearst
- Club Action Hearst
- Collège Boréal
- Hearst Power
- Hearst private landlords

7.2 SURVEY OF TOWN RESIDENTS

Introduction

The Town of Hearst and the Hearst Economic Development Corporation have initiated the development of a Housing Action Plan. The purpose of this plan is to better understand the demand and supply of housing in the Town and to develop an implementation strategy that will help community leaders stimulate investments in housing to meet current and future demands.

Your opinions matter

We are asking all residents of the Town of Hearst to complete a short survey which asks you about the current state of housing in the Town and ideas to address any gaps.

Please complete the following survey by Monday, October 31st, 2016.

If you have any questions about this survey, please contact **Sylvie Fontaine**, Executive Director, Hearst Economic Development Corporation, at sfontaine@hearst.ca or 705-372-287.

Questions about Housing in the Town of Hearst

1. Do you agree that the residents of the Town of Hearst face the following housing challenges?

	Agree	Disagree
Housing is not affordable		
Limited rental housing options		
Limited homeownership opportunities for first time homebuyers		
Limited choices for seniors housing		
Limited options for housing with support services		
Limited accessible housing options for seniors and/or persons with physical disabilities		
Age and/or condition of housing stock is a concern		
Lack of or limited options for small households (i.e. single persons or couples)		
Limited options for workers/ employees		
Limited options for students		
Other, please explain		

2. If you, or someone you know, were looking for housing in the Town of Hearst, how would you go about it? Please check all that apply.

- Contact the Town of Hearst Non-Profit Housing Corporation
- Contact the Cochrane DSSAB
- Newspaper ads
- Through word of mouth

Other, please explain

3. If you are currently looking for housing, or will be looking for housing in the next 5 years, in the Town of Hearst, what is your ideal type of housing? Please check your top 2 choices.
- Single detached home
 Semi-detached home
 Townhouse
 Apartment in a multi-family building
 Unit in supportive housing
 Independent apartment with support services
 Bed in a long term care home
4. If you are currently looking for housing, or will be looking for housing in the next 5 years, in the Town of Hearst, would you prefer to rent or buy your home?
- Rent Buy
5. If you are currently looking for housing, or will be looking for housing in the next 5 years, in the Town of Hearst, would you need subsidized housing (i.e. financial assistance to afford your rent)?
- Yes No
6. What support services do you currently need, or will need in the next 5 years, to continue to live independently in your own home? Please check all that apply
- Help maintaining the yard/ outside of the house
 Help with housework/ maintaining the inside of the house
 Personal care support (e.g. help with bathing, dressing, etc.)
 Help preparing meals
 Medication reminders/ assistance
 No support services required
 Other, please explain
7. If you need support services, are there any barriers to your accessing these supports? Please check all that apply
- No, I have the support services I need
 Yes, there are very limited support service providers available
 Yes, I can't afford the cost of these support services
 Other, please explain

Questions about You

8. Do you live in the Town of Hearst? If yes, how long have you lived here?
- No

- Yes
 - Less than 5 years
 - 5-10 years
 - More than 10 years

9. How old are you?

- Less than 24 years
- 25-34 years
- 35-44 years
- 45-54 years
- 55-64 years
- 65-74 years
- 75 years and over

10. Which of the following best describes your household?

- Couple with no children
- Couple with children less than 24 years
- Couple with children 25 years or older
- Single parent with children
- Living alone
- Living with one or more persons who are not my family

11. What is your gross (before-tax) household income?

- Less than \$20,000
- \$20,000 - \$39,999
- \$40,000 - \$59,999
- \$60,000 - \$79,999
- \$80,000 - \$99,999
- \$100,000 or more

Thank you for your participation!

7.3 INVENTORY OF PUBLIC LANDS IN HEARST

This map shows the inventory of municipally-owned land within the Town of Hearst (in dark gray).



It should be noted some of these sites are zoned for industrial uses and/or are currently not serviced. There are also sites that are landlocked.

7.4 UNIVERSAL DESIGN/ ACCESSIBILITY CHECKLIST

Universal design is defined as the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. The principles of Universal design are:

1. Equitable Use
2. Flexibility in use
3. Simple and Intuitive
4. Perceptible Information
5. Tolerance for Error
6. Low Physical Effort
7. Size and Space for Approach and Use³²

APPLYING UNIVERSAL DESIGN TO A HOUSING UNIT

Applying Universal design at the unit scale will ensure buildings or products can be used by all people to the greatest extent possible without the need for adaptations in the future. The following are quick checklists to determine whether a housing unit incorporates Universal design elements. These can be applied to single detached dwellings as well as to individual units in a multi-unit building.

Quick Checklist for Entries:

- Good lighting at entrance
- Lever-style door handles
- No step up into the doorway
- Covered porch or other protection over exterior door
- Window to the outside accessible to those seated or standing

Quick Checklist for Kitchens:

- Non-slip flooring
- Good task lighting
- Accessible, adjustable storage space
- Accessible electrical outlets
- Lever-type faucets
- Adjustable-height workspace
- Colour-contrasting cabinets and counters
- Rounded corners on counters

³² CMHC (2017). Accessible Housing by Design – Ramps. Accessed from: https://www.cmhc-schl.gc.ca/en/co/acho/acho_007.cfm#_The_Principles_of

Quick Checklist for Bathrooms:

- Non-slip flooring
- Non-glare lighting
- Lever-type faucets
- Adjustable-height shower head
- Wall reinforcement to allow for grab bars
- Adjustable-height vanity with knee space
- Standard-height toilet
- No step or barrier entry into shower stall

Quick Checklist for Outdoor Space:

- Sliding or French doors wide enough to accommodate a wheelchair
- Balcony wide enough to accommodate a wheelchair
- Smooth, low threshold
- Railing or enclosure that does not restrict the view of a seated person
- Exterior lighting and electrical outlet³³

APPLYING UNIVERSAL DESIGN TO MULTI-UNIT DEVELOPMENTS**Quick Checklist for Building Entries and Outdoor Space:**

- Clear signage and entries
- No steps, beveled thresholds or other tripping hazards at entryways
- Protective canopies over entries
- Adequate, accessible parking spaces convenient to the building entry
- Charging and storage for electric mobility scooters
- For walkways:
 - Non-slip surfaces
 - Sufficient width for wheelchairs to pass each other
 - Good lighting

Quick Checklist for Gardens:

- Raised beds to allow older adults to garden
- Sheltered spaces for sitting
- Paths wide enough to accommodate wheelchairs
- Plantings that attract birds and butterflies
- Enclosures for safety
- Scented plants for enjoyment by those with restricted vision

³³ CMHC (2012). Housing for Older Canadians – Volume 4: Designing the Project.

Quick Checklist for Semi-Public Indoor Space:

- Automatic door openers
- Door and corridor widths to accommodate mobility devices
- Straight-run stairways with easy-to-grasp rails on both sides
- No interior doorsills to impede wheelchairs or walkers
- Non-slip flooring
- Clear signage
- Non-glare general lighting
- Seating in corridors and other public areas
- Materials chosen to mute excessive noise
- Views from windows toward green space³⁴

ADDITIONAL INFORMATION

For additional information on Universal Design principles:

https://www.cmhc-schl.gc.ca/en/inpr/bude/adho/adho_001.cfm

For additional information on applying Universal Design principles to housing for seniors:

<https://www03.cmhc-schl.gc.ca/catalog/productDetail.cfm?cat=178&itm=192&lang=en&fr=1488402583720>

For additional information on accessible housing design:

<https://www03.cmhc-schl.gc.ca/catalog/productDetail.cfm?lang=en&cat=17&itm=53&sid=6TgNEW5oXFHwH45RY2LDFSlaqK7vZt6TRXWwSwOfceASs9qKNJihXG1rVpaG3F0H&fr=1488401904251>

For additional information on visitable housing:

<https://www03.cmhc-schl.gc.ca/catalog/productDetail.cfm?lang=en&cat=17&itm=81&sid=6TgNEW5oXFHwH45RY2LDFSlaqK7vZt6TRXWwSwOfceASs9qKNJihXG1rVpaG3F0H&fr=1488401904251>

EXAMPLE OF ACCESSIBILITY DESIGN STANDARDS OF A MUNICIPALITY

For an example of accessibility design standards, please see the City of Ottawa's Accessibility Design Standards. Section 6.13 applies to the construction of affordable rental housing in buildings of 24 or more units that are funded by the City of Ottawa:

http://documents.ottawa.ca/sites/documents.ottawa.ca/files/documents/accessibility_design_standards_en.pdf

³⁴ CMHC (2012). Housing for Older Canadians – Volume 4: Designing the Project.

7.5 FUNDING PROGRAMS

The following are Provincial funding programs to support the development of affordable housing and accessible housing.

INVESTMENT IN AFFORDABLE HOUSING (IAH) PROGRAM

The IAH 2014 Extension provides over \$800 million in federal and provincial funding to improve access to affordable housing over six years. The program will end on March 31, 2020. This program has the following components and is administered by Service Managers, such as the Cochrane DSSAB.

- Rental housing component
- Homeownership component
- Ontario Renovates component
- Operating component:
 - Rent Supplement stream
 - Housing Allowance Direct Delivery stream
 - Housing Allowance Shared Delivery stream

For further information on this program, including the program guidelines:

<http://www.mah.gov.on.ca/Page126.aspx>

<http://www.mah.gov.on.ca/AssetFactory.aspx?did=15117>

The Cochrane DSSAB recently released a Request for Expressions of Interest under this program:

http://www.cdssab.on.ca/english/doc_pdf/Housing_Expression_of_Interest/PDF%20-%202017%20Expressions%20of%20Interest.pdf

SOCIAL INFRASTRUCTURE FUND

This fund was announced as part of the 2016 federal budget and is an increase to the funding commitment under the current IAH program totaling \$168.3 million over two years. This funding is for the construction and renovation of affordable housing for seniors; renovation and retrofit of social housing; and, construction and renovation of shelters and transitional housing for survivors of domestic violence. The Province is cost-matching the increase to the IAH program over a three-year period, resulting in new funding for housing through the 2016 SIF for Ontario.

For further information: <http://www.mah.gov.on.ca/Page126.aspx>

COMMUNITY HOMELESSNESS PREVENTION INITIATIVE (CHPI)

CHPI combined funding from former separate housing and homelessness programs into a single program. Funding can now be used by Service Managers to address local priorities and better meet the needs of individuals and families who are homeless or at risk of becoming homeless in

their local communities. As part of the LTAHS Update, funding for CHPI was increased to a total annual investment of \$338.7 million by 2019-2020.

For further information, including the program guidelines:

<http://www.mah.gov.on.ca/Page9183.aspx>

<http://www.mah.gov.on.ca/AssetFactory.aspx?did=15972>

DEVELOPMENTAL SERVICES HOUSING TASK FORCE (MCSS)

The Task Force allocated \$2.13 million over two years for proposals for innovative housing solutions for adults with developmental disabilities.

For further information:

<http://www.mcsc.gov.on.ca/en/mcsc/programs/developmental/htf/index.aspx>

SUPPORTIVE HOUSING AND SUPPORT SERVICES INVESTMENT

The Province is committing up to \$100 million in operating funding for housing allowances and support services to assist individuals and families in new supportive housing over the next three years. Over the long term, capital funding will support the construction of up to 1,500 new supportive housing units with operating assistance.

For further information: <http://www.mah.gov.on.ca/Page13793.aspx>

PATIENTS FIRST: A ROADMAP TO STRENGTHEN HOME AND COMMUNITY CARE

Patients First is a three-year plan to transform home and community care. As part of the 2015 budget, the Province is investing \$750 million over three years for increasing home and community care.

For further information:

<http://www.health.gov.on.ca/en/public/programs/ccac/>

http://www.health.gov.on.ca/en/ms/ecfa/healthy_change/

AFFORDABLE RENTAL INNOVATION FUND

The goal of this Federal fund is to encourage new funding models and innovative techniques in the rental housing sector. The \$200 million fund is expected to create up to 4,000 new affordable units over five years. The call for proposals opened on September 30, 2016. Online applications are reviewed on an ongoing basis and funding announcements will be made every quarter.

For further information:

<https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/affordable-rental-innovation-fund.cfm>

INNOVATION, EVIDENCE AND CAPACITY BUILDING FUND

As part of the LTAHS Update, the Province is investing up to \$2.5 million over three years to support research, evaluation and capacity building initiatives.

For further information: <http://www.mah.gov.on.ca/Page9181.aspx>

ONTARIO TRILLIUM FOUNDATION

This foundation provides grants for community-based initiatives that help build healthy and vibrant communities. There are four investment streams: seed grants, grow grants, capital grants and collective impact grants. In addition, the Ontario Trillium Foundation provides funding through the following programs: Youth Opportunities Fund, Local Poverty Reduction Fund, and Ontario150 Community Capital Program.

For further information: <http://www.otf.ca/>

INVESTING IN CANADA: SOCIAL INFRASTRUCTURE

As part of the 2016 Federal budget, the Federal government is investing \$11.9 billion in public transit, green infrastructure and social infrastructure. The Fall Economic Statement proposed an additional \$81 billion through to 2027/28. The following are part of this overall investment.

Social Infrastructure Fund

As part of this initiative, \$21.9 billion is being invested over eleven years to build stronger, more inclusive communities. Investments in social infrastructure will focus on affordable housing and homelessness prevention, early learning and child care, and cultural and recreational infrastructure.

Rural and Northern Communities

A total of \$2 billion over eleven years is being invested to meet the unique infrastructure needs of small, rural and remote northern communities.

For further information:

<http://www.budget.gc.ca/fes-eea/2016/docs/themes/infrastructure-en.html>

ENABLING ACCESSIBILITY FUND

This is a federal grants and contributions program that supports the capital costs of construction and renovations related to improving physical accessibility and safety for people with disabilities in Canadian communities and workplaces.

For further information:

<https://www.canada.ca/en/employment-social-development/programs/disability/eaf.html>

GST/ HST NEW HOUSING REBATE

Some homeowners may be eligible for a new housing rebate for some of the GST/ HST paid for new or substantially renovated housing that is their primary place of residence.

For further information:

<http://www.cra-arc.gc.ca/tx/bsnss/tpcs/gst-tps/cnstrctn/nwhsngbrbt-eng.html>

ONTARIO GREEN INVESTMENT FUND

The Province is committing \$325 million for projects that will fight climate change, grow the economy and create jobs. The goal of this fund is to:

- Help homeowners use less energy
- Support electric vehicle charging stations across Ontario
- Retrofit social housing developments
- Help businesses reduce emissions
- Help fund local environmental organizations
- Help provide Indigenous communities with training, tools and infrastructure to address climate change.

For further information:

https://www.ontario.ca/page/green-investment-fund?_ga=1.255906947.925204813.1483984018

Home Energy Conservation Incentive Program

This program is funded through the Green Investment Fund and delivered by Enbridge Gas Distribution and Union Gas in partnership with the provincial government.

For further information: <https://ohecip.ca/en/>