

# **Housing Needs Assessment**

**Sault Ste. Marie (CY)**

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## ***Preface***

[Canada's Housing Plan](#) and [Budget 2024](#) both signaled the Government of Canada's intent to use Housing Needs Assessments (HNAs) as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund and the previously announced permanent transit funding.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs will help all levels of government understand the local housing needs of communities - how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where. The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.

### ***Funding Requirement***

Under the Housing Accelerator Fund, the Government of Canada currently requires funding recipients to complete an HNA by year 3 of the program, if one has not already been completed within two years of the 2022 federal budget announcement (April 7, 2022).

Going forward, HNAs will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;
- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,
- Future federal infrastructure funding applicants as required.

Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other Housing, Infrastructure and Communities Canada programs, other than to update it every five years.

### ***Purpose***

When done properly and regularly, an HNA will allow a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?
- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

This HNA template has been informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's [\*Housing Needs Report\*](#) and the City of Edmonton's [\*Affordable Housing Needs Assessment\*](#) (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.

Based on these best practices, this guidance document includes the following necessary information, explained in more detail below.

1. Development and use of Housing Needs Assessments
2. Community profiles and trends
3. Household profiles and economic characteristics
4. Priority groups
5. Housing profiles
6. Projected housing needs and next steps

Communities completing an HNA as a requirement for federal infrastructure programming will be expected to complete all sections outlined in this template. Communities may use a previously completed HNA if an updated version is available; however, communities would be expected to address any gaps related to any of the sections of the guidance document – both qualitative and quantitative – between their existing HNA and this federal template. Additional details about the timelines for completion and submission of HNAs will be provided with specific infrastructure funding programs (e.g. Canada Community-Building Fund).

**While responding to the written questions, please use as much space as required.**

# 1. Methodology

In this section, applicants should outline the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different assessments may incorporate unique methodological elements or considerations depending on context, the following methods should generally be outlined:

- **Quantitative research** such as economic data, population and household forecasts; and,
- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

Both qualitative and quantitative aspects of this guidance document are equally important.

Communities will be required to engage with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment (HNA). This section should include what forms of engagement were conducted, with whom, how learnings were incorporated into or informed the HNA's findings, and what engagement opportunities may exist to share findings with the community.

To the extent possible, publicly available data from the following sources will be prepopulated to facilitate automated completion of the quantitative components of the assessments:

- [Statistics Canada Census Data](#)
- [CMHC Housing Market Information Portal](#)
- [Statistics Canada Housing Statistics Dashboard](#)
- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)
- [CMHC Proximity Measures Database](#)
- [Housing Assessment Resource Tool Dashboard](#)
- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)

In addition to this data, communities are required to incorporate internal and non-public facing, non-confidential data, into their HNAs in order to more fully capture local contexts and realities as needed.

Data fields highlighted in yellow identify where municipalities will have to source the data.

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-populated. Fields marked with an asterisk (\*) indicate data points which are unavailable from the source or suppressed due to low counts.

*Please provide data from the latest census except where otherwise indicated.*

**1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.**

This Housing Needs Assessment draws on both quantitative data from a variety of sources and qualitative information gathered through public engagement with service providers, community members, and other stakeholders.

The quantitative analysis of this Housing Needs Assessment includes demographic, economic, housing development, and service provider data to assess the current state of the population and housing supply, and to assist in identifying trends and gaps. This data also informs projections of future population growth and housing needs. This analysis is further supported by an existing local Housing Needs Assessment that was completed by City staff in 2023.

Key quantitative data sources include:

#### **Statistics Canada**

- Census of Canada, 2021 and 2016
- Population estimates, July 1, by census subdivision, 2021 boundaries. [Table 17-10-0155-01](#)
- Components of population change by census metropolitan area and census agglomeration, 2021 boundaries. [Table 17-10-0149-01](#)
- Consumer Price Index, Annual Average. [Table 18-10-0005-01](#)

#### **Canada Mortgage and Housing Corporation (CMHC)**

- [Housing Market Information Portal](#)
- [Housing Starts, Completions and Under Construction](#)
- [Purpose-Built Rental Housing Market Survey Data](#)

#### **Ministry of Finance:**

- [Population Projections](#)

## **HART Methodology (Housing Assessment Resource Tool)**

- [Housing Needs Assessment Tool](#)

## **Canadian Real Estate Association (CREA)**

- [MLS® Home Price Index](#)

## **City of Sault Ste. Marie**

- [Building Permit Statistics](#)
- [Official Plan and Background Report](#)
- [Housing Needs Assessment 2023-2028](#)

## **District of Sault Ste. Marie Social Services Administration Board**

- Community Homelessness Report, April 2024 to March 2025.
- Homelessness Strategy and Community Safety and Well-Being Plan, 2025
- 2024 Point-In-Time Count Homelessness Count Results

## **Ministry of Colleges, Universities, Research Excellence and Security**

- [College Enrolment](#), April 1, 2012 - December 31, 2023
- [University Enrolment](#), April 1, 2012 - December 31, 2023

This Housing Needs Assessment is further informed by qualitative insights from housing stakeholders, including non-profit organizations, developers, public agencies, and individuals with lived experience. These insights were gathered through a number of engagement activities, as outlined in section 1.2.

**1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations)**

City staff have undertaken extensive public engagement over the past several years to better understand local housing needs. The insights collected through these efforts have directly informed this Housing Needs Assessment. Engagement efforts include the following:

### **1. *New Official Plan Development – “Shape the Sault”***

As part of the development of the City’s new Official Plan (currently draft-approved), staff led a comprehensive engagement process to gather input on

housing and other land-use related issues. Methods included open houses, public meetings, one-on-one discussions, website engagement, social media, and other consultations. Key activities include:

- Hosted 15 open houses and information sessions, many of which focused on housing, additional dwelling units, land use, rural area housing, etc.
- Published a comprehensive report on population and employment projections and future land needs (available at <https://shapethesault.ca>);
- Participated in over 40 community events to share information and receive ideas and comments;
- Collected input from more than 35 local stakeholder groups and organizations, including priority groups;
- Created an email distribution list of approximately 400 subscribers;
- Gained over 1,500 social media followers, many of whom submitted comments and ideas; and
- Engaged in more than 2,600 in-person discussions with local residents.

## **2. *Housing Initiatives – “Grow the Sault”***

The City also launched the “Grow the Sault” initiative, which includes the development of a Housing Action Plan, updated zoning policies, and Official Plan amendments to promote gentle density, and the creation of Strategic Development Areas (SDAs). Key engagement activities include:

- Hosted five public information sessions to gather housing needs in the community as well as opinions on financial incentives for housing development, and other initiatives. These sessions, promoted in online media, social media, and the City’s website, engaged over 200 members of the public;
- Created multiple online engagement platforms through the City’s PublicInput portal to provide information on housing initiatives and to gather public feedback and needs. Combined, these sites received a total of 4,650 visits and 530 comments;
- Attended six community events to discuss housing initiatives with the public; and
- Conducted two targeted stakeholder surveys: one for private housing developers and one for not-for-profit housing providers.

## **3. *Affordable Housing Task Force***

The City also established an *Affordable Housing Task Force* (AHTF) to advise on defining, incentivizing, and monitoring affordable housing in the City. The task



force meets periodically to discuss housing priorities and to provide recommendations to City Council. AHTF membership includes:

- Two City Councillors
- Representatives from:
- District of Sault Ste. Marie Social Services Administration Board (DSSMSSAB)
- Ontario Aboriginal Housing Services (OAHS)
- Habitat for Humanity
- Community Living Algoma
- A local Housing developer
- City staff from various departments; and
- The Mayor (ex-officio).

**1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.**

As outlined in section 1.2, priority groups were broadly and effectively engaged through the City's extensive consultation efforts on the new Official Plan and through various housing-related initiatives. These efforts allowed the City to include the perspectives of priority groups in the development of housing policy and the development of this Housing Needs Assessment. Engagement efforts included:

- *Consultation with the DSSMSSAB*, which is the housing system manager for Sault Ste. Marie. DSSMSSAB staff provided valuable insights based on their vast experience serving priority populations, including individuals experiencing homelessness, women escaping from domestic violence, those in core-housing need, requiring supportive housing, etc. Quantitative information was drawn from their client databases and tracking information, and qualitative information from client surveys and lived-experience narratives, offering a perspective on housing needs and challenges for priority populations.
- *Ongoing collaboration and consultation with the Affordable Housing Task Force*. This is a multi-stakeholder group that includes representatives from Indigenous organizations, non-profit housing providers, organizations that serve clients with developmental disabilities, low-income households, and other priority groups. The Task Force provides continuous input on policy development, housing needs, and implementation strategies.
- *Through the Official Plan consultation process*, local First Nations, education partners, and institutions such as Sault College and Algoma University were engaged in discussions. These discussions helped identify housing challenges

unique to Indigenous persons, students, young adults, and families relocating to the City for education.

- *Participation in inclusive community events.* City staff attended events such as the Loud and Proud festival to engage with members of the LGBTQ2S+ community and gather input on their specific housing concerns. This outreach helped ensure that housing policy considers the experiences of individuals who may face discrimination or systemic barriers in accessing stable and appropriate housing.
- *Many discussions were held with residents* across the City regarding lived experiences, firsthand accounts, and housing concerns. As part of the above-mentioned projects and consultation efforts, many members of the priority groups were engaged and consulted, allowing the City to gain a wide range of perspectives across the population.

The City is committed to ongoing outreach and engagement with local organizations, service providers, and community groups. These efforts will continue to inform data collection, policy development, and housing program implementation, ensuring that housing initiatives reflect the diverse and evolving needs of Sault Ste. Marie's population.

## ***2. Community Profile and Trends***

In this section, communities are expected to tell their housing story through the lenses of their community and household profiles using both qualitative and quantitative data. Communities may structure this information in different ways, including by providing past benchmarks, present figures, future projections, and current growth rates at a local, regional and provincial level.

**2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.**

### **Local Housing Needs Assessment (2023-2025)**

As part of the City's Housing Accelerator Fund (HAF) – Round 1 application, staff completed the Sault Ste. Marie Housing Needs Assessment (SSMHNA), 2023-2025. The SSMHNA contains the most up-to-date data on population, household sizes and types, local housing stock, as well as an analysis on housing supply, demand, and affordability. Population and housing projections up to 2036 are included to assist in determining the future housing needs of the community. Key findings of the SSMHNA are as follows:

- Sault Ste. Marie has experienced population growth since 2018 and is projected to increase by 8,400 people by 2036;
- Household sizes are decreasing. There are many one-person households living in 3+ bedroom homes;
- Most of the local housing stock was built before 1980 and many units are in need of major repairs;
- Household incomes are rising but not keeping pace with provincial trends or local housing costs;
- There is an increasing need for supportive housing and subsidized housing;
- Housing resale prices have risen much faster than household incomes;
- Rental rates are growing quickly, creating an affordability gap for the “missing middle”;
- Rental demand has outpaced supply, with low vacancy rates and higher core housing need among renters;
- Both rental and freehold housing are needed to meet current and future demand.

### **Housing Action Plan (2023-2028)**

Adopted by Council on December 11, 2023, the Housing Action Plan (the Plan) outlines strategies to increase housing supply, address gaps identified in the HNA, and meet the provincial target of 1,500 new homes by 2031. The Plan was developed by City staff, through consultation with the Affordable Housing Task Force, as well as stakeholders and the public. These groups provided critical insights and have recommended innovative housing strategies and solutions to the housing challenges faced in Sault Ste. Marie.

The Vision statement of the Plan is “that all residents of the City have equitable access to housing that is safe, adequate, and affordable.” The Plan includes five goals to achieve this vision:

- 1) Increase the housing supply to meet demand and address affordability issues;
- 2) Streamline the approvals process;
- 3) Collaborate and build partnerships with housing stakeholders;
- 4) Seek out funding, engage in planning and monitoring; and
- 5) Educate the public on housing challenges and increase awareness of the Plan.

To reach these goals, the Plan proposes ten actions and additional sub-actions. Key policies and priorities of the Plan include:

**1. *Zoning By-law and Official Plan Amendments - “Gentle Density and Regulatory Flexibility”***

On March 18, 2024, the City amended the Zoning By-law to eliminate exclusionary zoning and increase housing supply by allowing small-scale residential intensification without the need for planning approvals. This includes permitting four or more units as-of-right on all residential, commercial, and institutional lots, enabling a variety of residential building types on urban lots while focusing on performance standards like setbacks and building heights. For low-density residential lots, the maximum height has been increased from 2 to 3 stories, increasing development opportunities. Additionally, the amendments will reduce restrictions in Commercial and Institutional zones to allow for more flexible residential uses. These changes aim to encourage gentle density development and streamline the housing project approval process.

**2. *Delineation of Strategic Development Areas (SDAs)***

On May 13, 2024, Council approved an Official Plan amendment aimed at encouraging residential intensification and infill development within areas of the City that have access to services and amenities within a safe-walkable distance. The SDAs have become the focus areas for accommodating intensification and higher-density mixed-use development through various means. Intensification opportunities include the development of vacant or underutilized lots, infill, redevelopment, and the expansion or conversion of existing buildings.

**3. *Establishment of Financial Incentives for Housing***

On August 12, 2024 Council approved the Housing Community Improvement Plan (CIP), establishing three financial incentive programs designed to increase the housing supply, while focusing on affordable units and developments within the SDAs:

- A Per-door Grant for developments that create up to four new dwelling units. This grant proposes to incentivize the creation of affordable units anywhere within the Community Improvement Project Area and market-rate units within the First Neighbourhoods (Precinct 1) of the City;

- A Tax Increment Equivalent Grant (TIEG) for developments that create five or more new units. This grant will provide tax rebates on a declining basis over a fixed term, awarding additional tax rebate years for developments with a higher percentage of affordable units and those within the Strategic Development Areas of the City; and
- The Sault Foundations program which assists not-for-profit entities with examining the feasibility of constructing new dwelling units on their properties.

These incentives aim to increase housing supply at minimal cost to the City while stimulating redevelopment and economic growth.

### **New Official Plan (Draft Approved)**

A new Official Plan is underway and expected to be adopted in mid-2025. It includes housing-specific policies aimed at promoting diverse, affordable, and accessible housing options across the community. Key housing policies include:

- 1) Ensuring that the residential land supply supports adequate choice and affordability in the housing marketplace.
- 2) Promoting and fostering the development of a diverse mix of housing types and tenures.
- 3) Encouraging infill development and residential intensification within the Urban Settlement Area.
- 4) Encouraging mixed-use development.
- 5) Supporting the creation of additional rental and affordable housing.
- 6) Supporting innovation in housing design and development.
- 7) Supporting and promoting accessibility within the housing market for persons with disabilities.

Furthermore, the City will collaborate with service providers across the entire housing spectrum, including supportive housing, student housing, emergency housing, and other specialized housing types.

## **2.2 Community Profile**

<b>2.2.1 Population</b>		
<b>Characteristic</b>	<b>Data</b>	<b>Value</b>
Total Population (Number)	2016	73,368
	2021	72,051
Population Growth (Number)	Total	-1,317
	Percentage	-1.8

2.2.1 Population		
Characteristic	Data	Value
Age (Years)	Average	45.4
	Median	47.2
Age Distribution	0 - 14 years	10,250
	15 - 64 years	43,870
	65+ years	17,925
Mobility	Non-movers	62,445
	Non-migrants	5,655
	Migrants	2,060

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	5,990
Non-Immigrants	Total	63,820
Recent Immigrants (2016-2021)	Total	590
Interprovincial migrants (2016-2021)	Total	830
Indigenous Identity	Total	8,430

The Census 2021 indicates that the City experienced population decline between 2016 and 2021, driven by an aging population and very limited in-migration as compared to previous decades. This suggests that there is a reduced overall housing demand in the City and a need to adapt existing housing stock to better meet the needs of older residents and smaller households.

However, it is important to note that these Census population figures do not accurately reflect more recent population trends in the community. More current estimates from Statistics Canada's *Annual Demographic Estimates for Subprovincial Areas* (ADEs) show that the City's population has grown significantly since 2021.

According to the ADEs Sault Ste. Marie's population reached 80,740 in 2024, representing an 8.1% increase from 2021 (Figure 2.2.3).

**2.2.3 Annual Population Estimates and Census Population Counts – City of Sault Ste. Marie, 2011 to 2024**

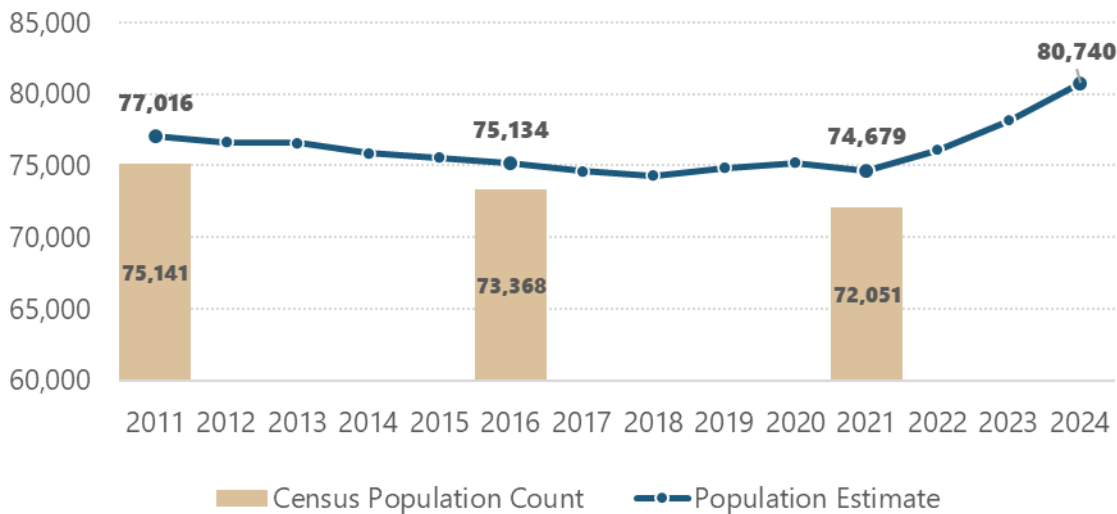


Figure 2.2.4 shows the estimated year-over-year population change in Sault Ste. Marie up to 2023/24. After a period of population decline, Sault Ste. Marie started to grow in 2018. This upward trend was temporarily disrupted during the first year of the COVID pandemic (between 2020 and 2021), when the City experienced a population loss of 528 people. However, the data shows a steady increase in population in the following years.

**2.2.4 Estimated Annual Change in Population – City of Sault Ste. Marie, 2011/12 to 2024/24**

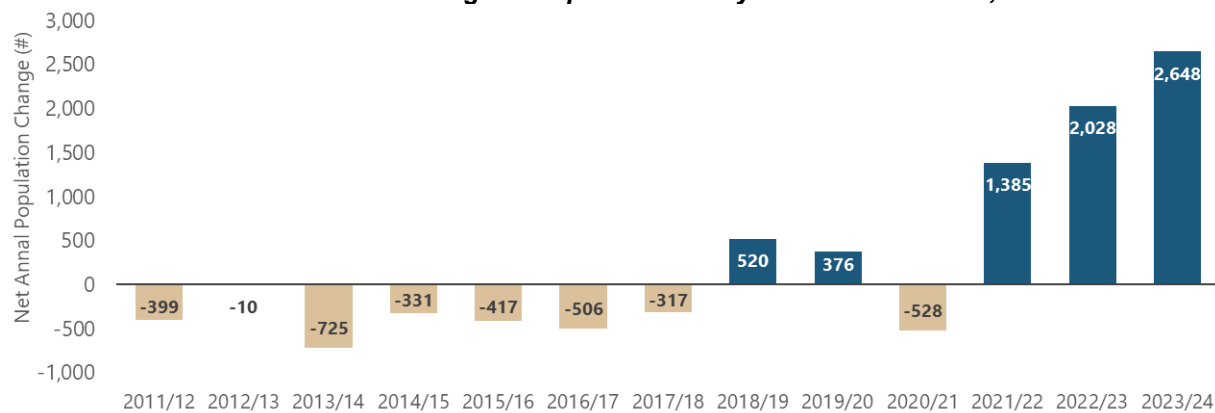
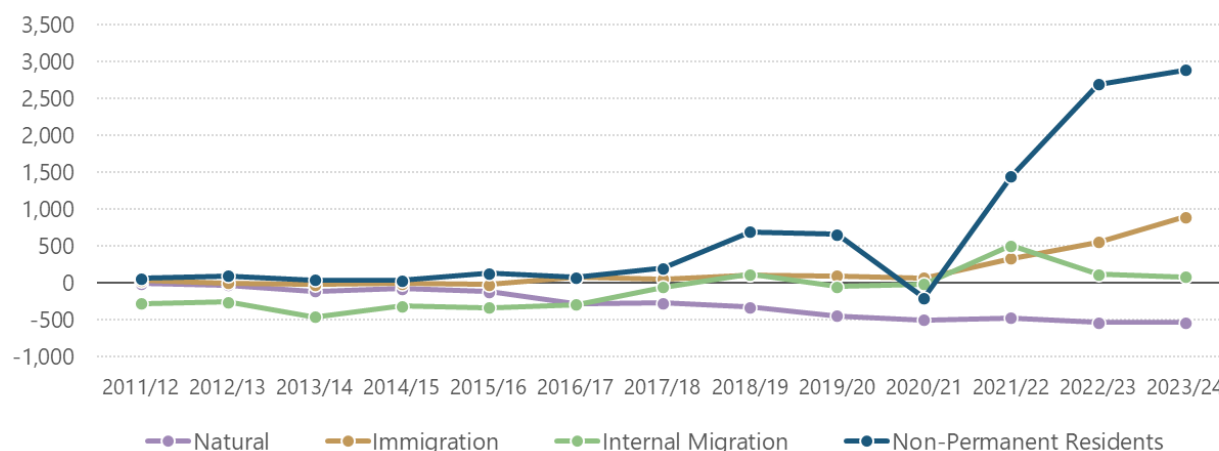


Figure 2.2.5 shows the estimated annual change in population for the Sault Ste. Marie Census Agglomeration (CA) from 2011/12 to 2023/24, broken down by key components: natural change, immigration, internal migration, and non-permanent residents. A value below zero in the chart refers to a net loss of that population group, while a value above zero refers to a net gain of that population group for the year. (Note: Although this data is not available at the City level, approximately 92.4% of the CA's population lives within the City of Sault Ste. Marie.)

Sault Ste. Marie has an aging population. This data shows that Sault Ste. Marie is not experiencing natural population growth, as deaths have outnumbered births by almost 2 to 1 in recent years. As a result, Sault Ste. Marie must rely on internal migration, immigration, and the arrival of non-permanent residents to offset natural population decline and support overall growth.

### 2.2.5 Components of Population Change – Sault Ste. Marie CA, 2011/12 to 2023/24



According to the 2021 Census, 11.7% of Sault Ste. Marie’s population identifies as Indigenous. However, this figure may be underreported due to systemic barriers, concerns with the usage of the data, and other data limitations. This highlights a need for targeted, inclusive housing strategies featuring culturally appropriate housing design, affordable housing initiatives, and collaboration with Indigenous housing organizations.

### 2.3 How have population changes in your community as illustrated by the above data impacted your housing market?

Between 2011/12 and 2016/17, internal out-migration was a driver of population loss in Sault Ste. Marie. This means that during this period, more people moved from Sault Ste. Marie to other parts of Ontario/Canada than moved into the City from those areas. However, this trend reversed starting in 2018/19, when internal migration turned net-positive, indicating that more people began relocating to Sault Ste. Marie than leaving. The year 2021/22 also showed a net-positive year in internal migration.

Several factors contributed to the attractiveness of relocating to Sault Ste. Marie, including education and employment opportunities (including the opportunity to work remotely). The City has relatively more affordable housing prices compared to southern Ontario markets, which has drawn migrants in recent years. However, this has placed pressure on the housing supply and has contributed to an increase in housing prices and rental rates. One of the most prevailing opinions expressed during public consultations is that the availability of rental units is very limited and rental rates and housing prices have become too high.

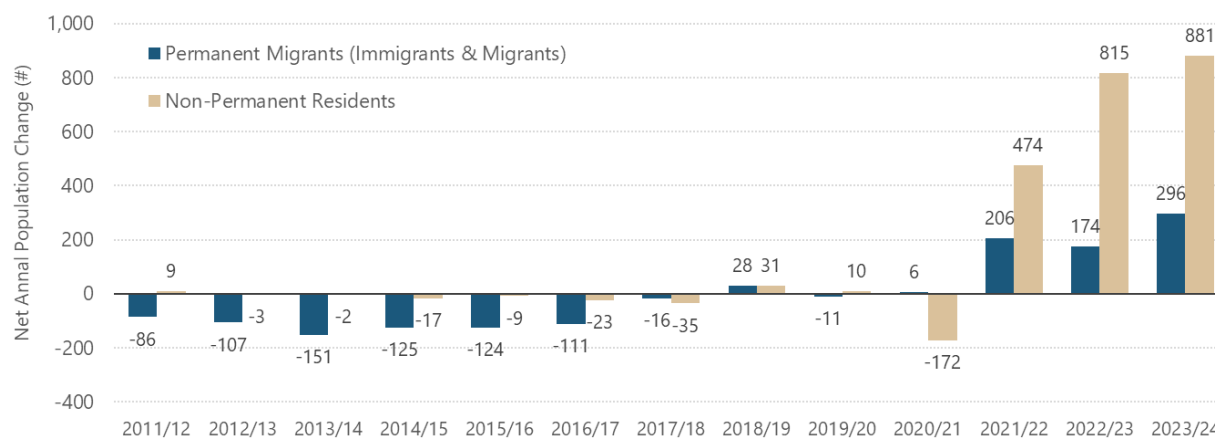
Sault Ste. Marie has also become a draw for immigrants and non-permanent residents. Since 2017/18, non-permanent residents have been the largest contributor to population



growth; however, the COVID-19 pandemic interrupted this trend in 2020/21. This demographic shift is significant as non-permanent residents are more likely to rent their homes and are typically in the 20 to 34 year age group.

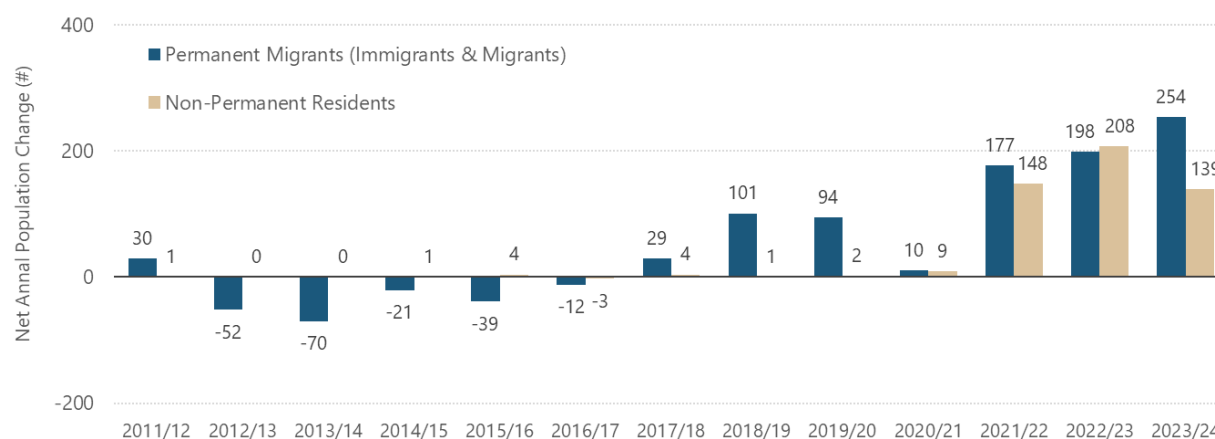
Historically, persons aged 25 to 34 years old tended to migrate away from Sault Ste. Marie. In recent years, there has been a net increase in this key demographic, driven by a shift in migration trends and the influx of non-permanent residents (Figure 2.3.1). This age group is significant in starting households and families, placing a growing demand on the rental market and the first-time home buyers' market.

### **2.3.1 Estimated Net Permanent Migrants (Interprovincial, Intraprovincial Migrants and Immigrants), and Non-Permanent Residents, 25 to 35 Years Old - 2011/12 to 2023/24**



Similarly, there has been a net increase in children aged 0 to 14 in Sault Ste. Marie since 2017/18 (Figure 2.3.2). This indicates that more families are moving to the City from other parts of Ontario/Canada and from international locations. Families with children aged 0 to 14 require larger dwellings, typically those with two or more bedrooms.

### **2.3.2 Estimated Net Permanent Migrants (Interprovincial, Intraprovincial Migrants and Immigrants), and Non-Permanent Residents, 0 to 14 Years Old - 2011/12 to 2023/24**



The notable trends are as follows:

- Population growth (especially since 2020) is driving higher housing demand;
- The younger working-age population (25–34) is rapidly increasing in recent years, which drives demand for rentals and starter homes;
- Seniors are living longer and aging in place, potentially limiting housing turnover. Some seniors have also expressed concerns about a lack of units in which to downsize, particularly affordable units;
- Family-age cohorts are growing, supporting the need for larger or family-friendly housing;
- Housing stock turnover may not keep pace with demographic shifts, especially as entry-level and senior-accessible homes face high demand;
- Rental rates are growing quickly, creating an affordability gap for the “missing middle”;
- Rental demand has outpaced supply, with low vacancy rates and higher core housing need among renters; and
- Both rental and freehold housing are needed to meet current and future demand.

### ***3. Household Profiles and Economic Characteristics***

This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community's housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

### 3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	32,634
	2021	32,530
Household income (Canadian dollars per year)	Average	89,600
	Median	73,000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	51,000 (Sault Ste. Marie Census Agglomeration)
	Median	42,000 (Sault Ste. Marie Census Agglomeration)
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	108,100 (Sault Ste. Marie Census Agglomeration)
	Median	94,000 (Sault Ste. Marie Census Agglomeration)
Average household size (Number of members)	Total	2.2
Breakdown of household by size (Number of households)	Total	32,530
	1 person	11,075
	2 persons	11,810
	3 persons	4,625
	4 persons	3,525
	5 or more persons	1,490
Tenant households (Number of households)	Total	10,315
	Percentage	31.709
Owner households (Number of households)	Total	22,215
	Percentage	68.291

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Percentage of tenant households in subsidized housing	Percentage	22
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	0
Number of one-parent families	Total	4,180
	Percentage	20.336
Number of one-parent families in which the parent is a woman+	Total	3,235
Number of one-parent families in which the parent is a man+	Total	950
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	920
	Low (21% – 50% AMHI)	5,710
	Moderate (51 – 80% AMHI)	6,195
	Median (81% - 120% AMHI)	6,595
	High (>120% AMHI)	12,995

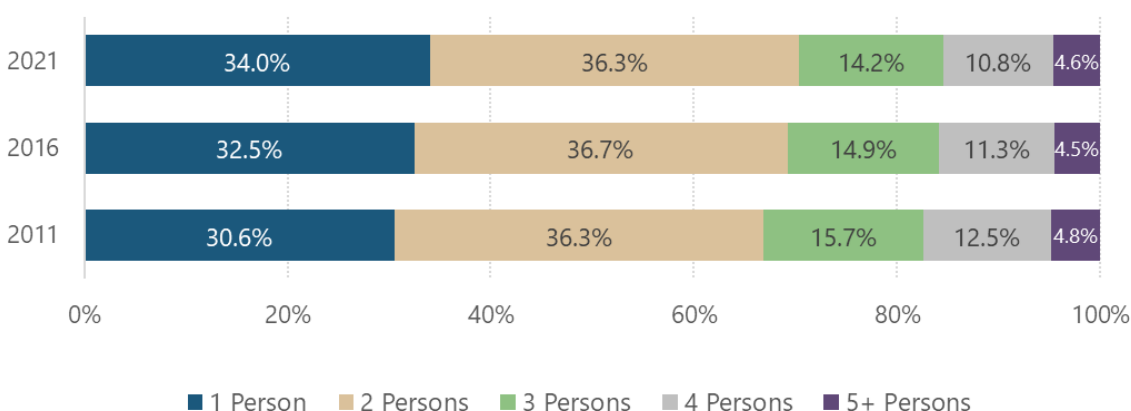
**3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?**

### Household Size

The average household size in Sault Ste. Marie is smaller than the provincial average. In 2021, there were 32,530 occupied dwellings in Sault Ste. Marie, down slightly from 32,635 in 2016. The average household size remained steady at 2.2 persons per household in 2016 and 2021, compared to Ontario's average of 2.6 persons per household in 2021.

Figure 3.2.1 shows growth in the proportion of one-person households in Sault Ste. Marie between 2011 and 2021. This trend is expected to continue as the baby boomer generation ages and living alone remains most common among seniors. Additionally, the number of younger adults (aged 25 to 34) living alone increased, with approximately 1,175 persons in 2021 as opposed to 905 persons in 2011.

### 3.2.1 Household Size – City of Sault Ste. Marie 2011 to 2021



The rise in one-person households may indicate a growing demand for smaller units, such as one-bedroom apartments, studios, or Accessory Dwelling Units (ADUs). This trend also supports the opportunity to encourage “gentle density” infill development (such as multiplexes, townhouses) that better accommodate smaller households and allow seniors to age in place within their neighbourhoods.

#### Family Structure – Lone-Parent Families

The City of Sault Ste. Marie has a lower percentage of couple families (79.7%) and a higher percentage of lone-parent families (20.3%) in comparison to Ontario (82.9% and 17.1% respectively).

Over three-quarters of lone-parent families are female-led, a group that is often overrepresented among low-income renters. This may demonstrate a need for additional affordability programs for single mothers and other vulnerable family types.

#### Income Disparity Between Tenants and Owners

There is a significant income gap between homeowners and renters, as homeowners, on average, earn more than twice as much as renters. Nearly one-third of households are renters, and approximately one in five tenant households live in subsidized housing. This indicates heightened financial vulnerability among renters to rental rate increases, rising utility costs, and core housing need. This data supports the need for expanding affordable and non-market rental housing options.

**3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.<sup>1</sup>**

3.3.1 Household Formation						
HH* Head Age Category	2016			2021		
	Pop.	Headship Rate (%)	Households	Pop.	Headship Rate (%)	Households
15 to 24	8,370	12.9%	1,080	7,545	12.3%	930
25 to 34	8,250	46.4%	3,830	8,505	46.6%	3,960
35 to 44	8,015	55.3%	4,435	8,100	55.6%	4,505
45 to 54	10,085	58.3%	5,880	8,230	58.9%	4,845
55 to 64	11,800	59.4%	7,015	11,485	58.7%	6,745
65 to 74	8,550	63%	5,390	9,725	63.5%	6,175
75 to 84	5,355	66.1%	3,540	5,600	67.7%	3,790
85 plus	2,490	58.8%	1,465	2,605	60.8%	1,585

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<sup>1</sup> We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.

3.3.2 Household suppression							
HH* Head Age Category	2006 Actual		2021 Actual		2021 Household Suppression		
	Pop.	HHs*	Pop.	HHs*	Headship Rate (%, 2006)	Potential HHs* (2021)	Suppressed HHs* (2021)
15 to 24	9,865	975	7,545	930	9.9%	745.7	0
25 to 34	7,590	3,445	8,505	3,960	45.4%	3,860.3	0
35 to 44	9,980	5,515	8,100	4,505	55.3%	4,476.1	0
45 to 54	12,500	6,980	8,230	4,845	55.8%	4,595.6	0
55 to 64	9,710	5,675	11,485	6,745	58.4%	6,712.4	0
65 to 74	7,165	4,650	9,725	6,175	64.9%	6,311.4	136.4
75 plus	6,705	4,515	8,205	5,375	67.3%	5,525.1	150.1
Total							286.5

\*Household/Households

It is important to note that the household formation and suppression data in the tables above are based on the 2021 Census. While headship rates have changed little between 2016 and 2021, they may not accurately reflect the current situation in Sault Ste. Marie.

As stated in Section 2 of this Housing Needs Assessment, migration and population growth trends have shifted significantly since that time. Furthermore, as shown later in this report, average rental rates and home resale prices have increased considerably since 2021. With current vacancy rates below 2% and limited purpose-built rental construction between 2020 and 2023, housing supply challenges have intensified. This concern was expressed by residents at community consultations, where residents frequently stated that it is difficult to find rental accommodations and those on the market are much more expensive than in recent years.

Furthermore, the majority of homes in the City are single-detached dwellings (65%) followed by apartments/flats in duplexes (26%), semi-detached dwellings (5.6%), and row houses (2.9%). Overall, few new dwellings were built between 2016 and 2022, as detailed in section 5.3 of this report.

In terms of household formation and suppression by age group:

- *Age 15-24 years:* An overall low headship rate is expected among this age group due to ongoing education or early career stages. The headship rate has remained stable between 2016 and 2021, indicating there are no major barriers



shown in the data. However, it is expected that this age group will head fewer households in future years due to rising housing costs and a shortage of affordable rental or starter housing.

- *Age 25-34 years:* This group represents young adults entering independence. Headship rates have increased among this group; however, it is expected that this age group will form fewer households in future years as housing prices have outpaced income growth. Census data<sup>2</sup> and public consultations show this group is more likely to live in apartments and attached dwellings than older working-age adults. As migration to Sault Ste. Marie increases (from other parts of Ontario, immigrants, and non-permanent residents), additional housing of various types and tenures is needed to avoid an increase in suppressed households in this age group.
- *Age 65 to 74 years and Age 75+ Years* – The above tables as well as Section 2 of this Housing Needs Assessment show that Sault Ste. Marie has a rapidly aging population. Table 3.3.2 shows that there is household suppression in these age groups, indicating that there is an undersupply of senior-friendly units within the City. This suggests some seniors may be delaying downsizing or unable to access suitable housing due to lack of housing supply and affordability issues. It may also suggest a lack of supportive or assisted living options with more seniors living with family or in care institutions.

Rising demand for apartments and smaller dwellings due to the aging of the population and younger adults seeking rentals, combined with limited recent housing construction, is likely to worsen household suppression across multiple age groups. Senior-friendly and affordable housing options are especially needed to respond to changing demographics and avoid further strain on the housing system.

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<sup>2</sup> Statistics Canada - Structural type of dwelling, age and gender: Canada, provinces and territories, census divisions and census subdivisions – Census 2021 – accessed via: <https://ouvert.canada.ca/data/dataset/941603b8-49d6-4ac2-a03a-7d6117ca71f3>

### 3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	33,210
Number of workers by industry (Top 10 only)	Health care and social assistance	5,835
	Retail trade	4,580
	Manufacturing	3,315
	Educational services	2,805
	Accommodation and food services	2,310
	Construction	2,140
	Public administration	2,050
	Administrative and support, waste management and remediation services	1,400
	Other services (except public administration)	1,355
	Professional, scientific and technical services	1,330
Unemployment rate and participation rate (Percent)	Unemployment rate	12.993
	Participation rate	54.897
All classes of workers (Number)	Total	32,355
Employees (Number)	Total	29,685
Permanent position (Number)	Total	25,010
Temporary position (Number)	Total	4,675
Fixed term (1 year or more, Number)	Total	1,350

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Casual, seasonal or short-term position (less than 1 year, Number)	Total	3,320
Self-employed (Number)	Total	2,675
Number of commuters by commuting destination	Within census subdivision	20,370
	To different census subdivision	600
	To different census division	195
	To another province/territory	60
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	21,745
	Public transit	690
	Walked	990
	Bicycle	230
	Other method	330

**3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?**

The labour market of Sault Ste. Marie has traditionally depended on the manufacturing sector, specifically steel production and related industries. This sector employs approximately 10% of the City's labour force. These jobs tend to offer stable, full-time employment with wages above the local average. As a result, workers in this sector typically have greater purchasing power and is more likely to enter or remain in the homeownership market. While this has created a persistent demand for single-detached homes and larger freehold units, the volatility of the steel and related manufacturing industries introduces a layer of economic uncertainty into the community, leading to fluctuations in housing demand.

In contrast, the service sector represents the largest share of the local workforce, including health care and social assistance, retail, accommodation and food services. Many of these jobs are lower-wage or moderate-wage, and in some cases, precarious.

This drives significant demand for affordable rental housing, entry-level ownership options, and/or affordable freehold dwellings.

Furthermore, approximately 14% of all employment in the City is temporary, including fixed-term, seasonal, or casual employment. This is especially common in the retail, food service, and tourism sectors. As a result, there is increased demand for flexible, affordable housing options to accommodate workers who face job instability or fluctuating incomes.

The relatively high unemployment rate (approximately 13%), low participation rate (approximately 55%) and aging population also indicate economic vulnerability, which in turn constrains housing demand for ownership and reinforces the need for affordable rental options, especially for individuals on fixed or limited incomes.

Furthermore, there has recently been an influx of in-migrants to the City. Anecdotal evidence and public consultations have shown an increase of remote workers relocating from other parts of Ontario. Drawn by relatively affordable housing and family connections to the area, this population contributes to housing demand. While this trend was accelerated by the COVID-19 pandemic, evidence suggests the proportion of remote workers is roughly double that of pre-pandemic times.<sup>3</sup>

Despite rising demand, the current housing supply (especially purpose-built rental housing) has not kept pace. While new apartment construction has picked up since 2024, low vacancy rates and increasing rents have created mounting affordability challenges, particularly for those in precarious employment or with lower incomes.

### **3.6 Households in Core Housing Need**

A household is considered to be in core housing need if it meets two criteria:

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing,

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<sup>3</sup> Statistics Canada. More Canadians Commuting in 2024. Accessed via: <https://www150.statcan.gc.ca/n1/daily-quotidien/240826/dq240826a-eng.htm>

and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

**Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))**

*Income Categories and Affordable Shelter Costs:*

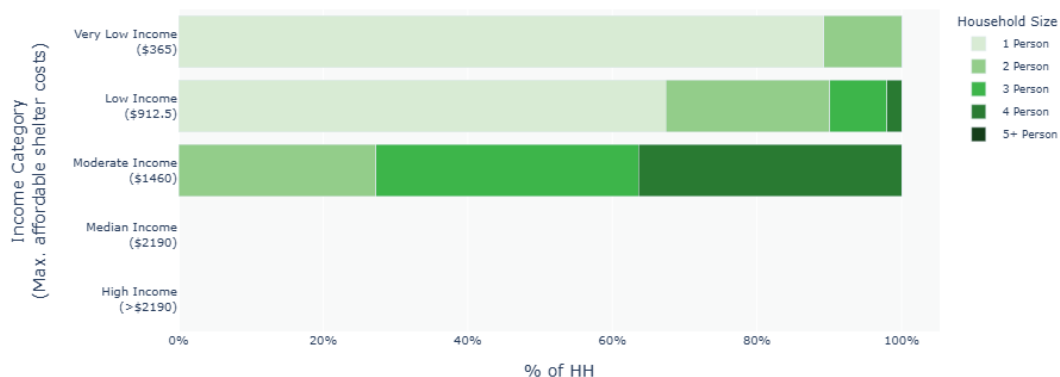
<b>3.6.1 Income Categories and Affordable Shelter Costs</b>		
<b>Income Category, relative to Area Median Household Income (AMHI)</b>	<b>Annual Household Income (Canadian Dollars per Year)</b>	<b>Affordable Shelter Cost (Canadian Dollars per Month)</b>
Very Low Income (20% or less of AMHI)	<= \$14,600	<= \$365
Low Income (21% to 50% of AMHI)	\$14,600 - \$36,500	\$365 - \$913
Moderate Income (51% to 80% of AMHI)	\$36,500 - \$58,400	\$913 - \$1,460
Median Income (81% to 120% of AMHI)	\$58,400 - \$87,600	\$1,460 - \$2,190
High Income (121% or more of AMHI)	>= \$87,601	>= \$2,191

*Source: Housing Assessment Resource Project (HART)*

*Percentage of Households in Core Housing Need, by Income Category and Household Size:*

3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very Low Income (20% or less of AMHI)	<= \$365	89.2%	10.8%	0%	0%	0%
Low Income (21% to 50% of AMHI)	\$365 - \$913	67.4%	22.6%	7.9%	2.1%	0%
Moderate Income (51% to 80% of AMHI)	\$913 - \$1,460	0%	27.3%	36.4%	36.4%	0%
Median Income (81% to 120% of AMHI)	\$1,460 - \$2,190	*	*	*	*	*
High Income (121% or more of AMHI)	>= \$2,191	*	*	*	*	*

Percentage of Households in Core Housing Need, by Income Category and HH Size, 2021  
Sault Ste. Marie CY (CSD, ON)



Source: Housing Assessment Resource Project (HART) - <https://hart.ubc.ca/housing-needs-assessment-tool/>

*2021 Affordable Housing Deficit:*

3.6.3 2021 Affordable Housing Deficit by Household (HH)						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very Low Income (20% or less of AMHI)	<= \$365	415	50	0	0	0
Low Income (21% to 50% of AMHI)	\$365 - \$913	1,150	385	135	35	0
Moderate Income (51% to 80% of AMHI)	\$913 - \$1,460	0	15	20	20	0
Median Income (81% to 120% of AMHI)	\$1,460 - \$2,190	0	0	0	0	0
High Income (121% or more of AMHI)	>= \$2,191	0	0	0	0	0
Total		1,560	455	150	50	0

Source: Housing Assessment Resource Project (HART) - <https://hart.ubc.ca/housing-needs-assessment-tool/>

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	5,220
	Percentage	16.1
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	2,075
	Percentage	6.5
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	3,505
	Percentage	34.2
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	1,510
	Percentage	4.7
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	1,715
	Percentage	7.7
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	565
	Percentage	1.8
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	2,320
	Percentage	7.1
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	420
	Percentage	1.3
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	875
	Percentage	8.5
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	275
	Percentage	0.9
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	1,445
	Percentage	6.5
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	145
	Percentage	0.4
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	895
	Percentage	2.8
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	90
	Percentage	0.3
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	605
	Percentage	5.9
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	85
	Percentage	0.3
Suitability – Owner households in unsuitable dwellings (# and %)	Total	295
	Percentage	1.3
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	0
	Percentage	0
Total households in core housing need	Total	2,225



Percentage of tenant households in core housing need	Percentage	15.9
Percentage of owner households in core housing need	Percentage	2.8

Source: Housing Assessment Resource Project (HART) - <https://hart.ubc.ca/housing-needs-assessment-tool/>

### 3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

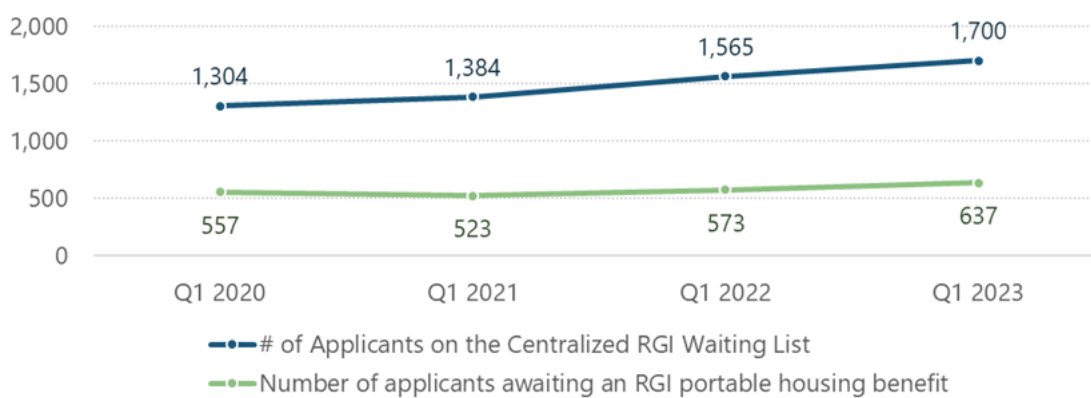
The above data shows that low- and very low-income households in core housing need are typically one-person households. This reflects both affordability challenges and a mismatch between household size and available housing options.

While Sault Ste. Marie has a lower share of households in unaffordable housing compared to the Ontario average, this is largely due to lower homeownership costs in the region. The cost of owning a home is considerably lower in Sault Ste. Marie than in many other parts of Ontario.

Rental households are significantly more likely to be in core housing need than owner households. In 2021, 34.2% of renters were living in unaffordable units, with 15.9% of renter households in core housing need, five times the rate of owners (2.8%). It is important to note that the percentage of tenant households spending more than 30% on housing in Sault Ste. Marie (34.2%) was comparable to Ontario (38.4%). This suggests that while average rental rates are lower in Sault Ste. Marie than many other parts of Ontario, rental incomes are also typically lower.

Demand for subsidized housing in Sault Ste. Marie exceeds supply. At the end of quarter 1 of 2023, there were 1,700 households waiting for subsidy (Figure 3.7.1). This represents 5.2% of all households in the city. The waitlist is up by 30.4% (+396 units) from end of quarter 1 of 2020. About two-thirds of those waiting for a unit are seeking a one-bedroom unit and approximately one-third of those on the waitlist are seniors (60+). In some cases, those on the waitlist may already occupy a subsidized unit and wish to move to a different unit to better suit their needs. Ontario Aboriginal Housing Services (OAHS) has also indicated they have a substantial waitlist for housing, particularly for 1 and 2 bedroom units; however, those figures are not included in the following chart.

#### 3.7.1 Waitlist for Housing Subsidies – Sault Ste. Marie, 2020 to 2023

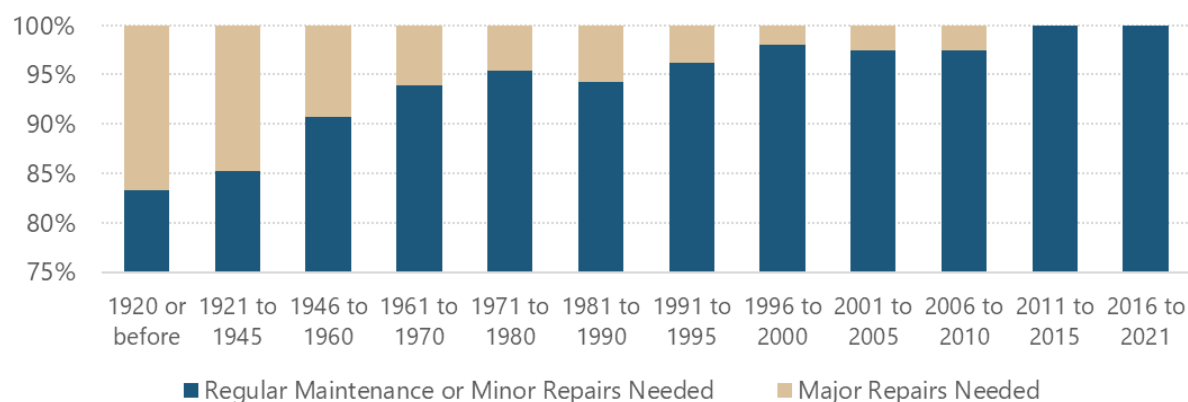


Source: DSSMSSB, 2023

Living in a dwelling that requires major repair affects the quality of life for the occupants. The classification “major repairs needed” includes dwellings with defective plumbing or electrical wiring and dwellings needing structural repairs to walls, floors or ceilings. Approximately 7.1% of all dwellings in Sault Ste. Marie (2,315 dwellings) were in need of major repairs in 2021; which includes 8.5% of tenants and 6.5% of owners. It is important to note that in 2021, there were 275 tenant households that were both in need of major repair and in core housing need, suggesting poor housing quality is a serious issue for lower-income renters. This was supported by comments received through public consultation efforts.

This percentage of dwellings requiring major repair is comparatively higher than the Ontario average of 5.7% of dwellings. Nearly one-third of Sault Ste. Marie homes requiring major repairs (650 dwellings) were built before 1945 (3.7.2). This is typical as older housing stock may require more maintenance and capital investment.

### **3.7.2: Condition of Housing by Period of Construction – Sault Ste. Marie, 2021**



Source: Statistics Canada. Table 98-10-0233-01.

## **4. Priority Groups**

There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 33% (with a minimum of 25%) of funding going to housing for women-led households. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data. With these limitations in mind, information on housing need by priority population would be helpful for developing inclusive housing policies.

**4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.**

<b>4.1.1 Core Housing Need (CHN) by CMHC Priority Groups</b>		
<b>Characteristic</b>	<b>Data</b>	<b>Value</b>
All households experiencing CHN	Total (Households)	2,225
	Percentage (of all households)	6.9%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	N/A
	Percentage (of priority group)	N/A
CHN in households led by women	Total (Households)	1,325
	Percentage (of priority group)	8.9%
CHN in households led by single mothers	Total (Households)	305
	Percentage (of priority group)	10.3%
CHN in households led by senior(s) aged 65-84	Total (Households)	580
	Percentage (of priority group)	5.1%
CHN in households led by senior(s) aged 85+	Total (Households)	50
	Percentage (of priority group)	3.2%
CHN in households led by young adult(s) aged 18-29	Total (Households)	240
	Percentage (of priority group)	9.2%
CHN in Indigenous-led households	Total (Households)	440
	Percentage (of priority group)	9.4%

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
CHN in visible minority-led households	Total (Households)	85
	Percentage (of priority group)	6.4%
CHN in Black-led households	Total (Households)	0
	Percentage (of priority group)	0%
CHN in new-immigrant-led households	Total (Households)	0
	Percentage (of priority group)	0%
CHN in refugee-led households	Total (Households)	0
	Percentage (of priority group)	0%
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	20
	Percentage (of priority group)	10.8%
CHN in households with Non-Binary member(s)	Total (Households)	
	Percentage (of priority group)	
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	500
	Percentage (of priority group)	5%
CHN in households with member(s) with developmental disabilities	Total (Households)	330
	Percentage (of priority group)	5.8%
CHN in households	Total (Households)	160

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
with member(s) dealing with mental health and addictions issues	Percentage (of priority group)	4.6%
CHN in households with Veteran member(s)	Total (Households)	50
	Percentage (of priority group)	4%
CHN in people experiencing homelessness	Total (people)	
	Percentage (of priority group)	

Table 4.1.1 shows that CHN is not evenly distributed as certain priority populations have substantially higher rates, including single mothers, young adults, Indigenous households, and households with transgender members.

This table also shows that there are data gaps for some priority groups, including Black-led, refugee, and LGBTQ2S+ households, which likely indicates underreporting rather than absence of need. While the information derived from community consultations showed that most individuals felt that housing prices and rental rates have become unaffordable in Sault Ste. Marie in recent years (rising much quicker than incomes), information on CHN was not available to fill in these data gaps.

**4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.**

#### *Point In Time Count, 2024*

The DSSMSSAB and their community partners completed a Point in Time Count (PIT Count) during a period of four days between October 15 and 18, 2024. The results of the 2024 PIT Count as well as previous counts are shown in table 4.2.1.

#### 4.2.1 PIT Count 2024 Results by Question “Where are you staying?”

Surveyed Population - "Where are you staying?"	2016 Count	2018 Count	2021 Count	2024 Count	Change (2021 to 2024)
Unsheltered	2	11	34	157	+123
Emergency Shelter and Violence Against Women (VAW)	28	17	42	107	+65
Encampment ( <i>new in 2024</i> )	N/A	N/A	N/A	16	+16
Systems (Health and/or Corrections)	44	65	55	101	+46
Systems (Health and/or Corrections) Algoma District	N/A	N/A	N/A	14	+14
Someone Else's Place ( <i>new in 2021</i> )	N/A	N/A	94	18	-76
Transitional Housing, Hotel/Motel (Funded by City or Homeless Program) ( <i>new in 2021</i> )	N/A	N/A	20	7	-13
Vehicle (Car, Van, RV, etc.) ( <i>new in 2021</i> )	N/A	N/A	4	1	-3
<b>Total</b>	<b>74</b>	<b>93</b>	<b>244</b>	<b>421</b>	<b>+177</b>

The results show a substantial increase in homelessness by 177 persons (72.5%) between 2021 and 2024. Those living “unsheltered” showed the largest increase (123 additional persons) in any category. There was a decline in the number of individuals indicating they were staying at someone else’s home. This suggests an increase in pressure on formal services within the community.

Of the 421 individuals reported as homeless, 197 completed a demographic survey. Results of this survey show an increase in chronic homelessness, an overrepresentation of the Indigenous population within the homeless population, a decrease in youth homelessness, and a consistent increase in adult homelessness.

#### *By-Name List*

The DSSMSSAB maintains a By-Name List, which is a real-time, person-specific list of all people known to be experiencing homelessness in the community. It includes a robust set of data points that support Coordinated Access and prioritization at a household level and an understanding of homelessness inflow/outflow at a systems level. The following data tables show the overall homelessness counts and chronic homelessness counts for 2024/25 fiscal year. The tables also include information on priority populations, especially for those identifying as Indigenous.

#### **4.2.2 Unique Individuals Experiencing Homelessness, April 1, 2024 to March 31, 2025**

Unique Individuals Experiencing Homelessness April 1, 2024 to March 31, 2025	Count	Percentage
Experienced homelessness for at least one day	486	-
Identified as Indigenous and experienced homelessness for at least one day	202	41.6%
Experienced chronic homelessness for at least one day	157	32.3%
Identified as a Veteran	6	1.2%
Children (0-12)	10	2.1%
Youth (13-24)	55	11.3%
Adult (25-49)	310	63.8%
Older Adult (50-64)	94	19.3%
Seniors (65+)	17	3.5%
Unaccompanied Children	5	1.0%
Unaccompanied Youth	48	9.9%
Single Adult (25+)	391	80.5%
Family Head	27	5.6%
Other Family Member	15	3.1%
Male	311	64.0%
Female	170	35.0%
Gender Diverse	5	1.0%

#### **4.2.3 Chronic Homelessness, April 1, 2024 to March 31, 2025**

Chronic Homelessness April 1, 2024 to March 31, 2025	Count	Percentage
Experienced homelessness for at least one day	157	-
Identified as Indigenous and experienced homelessness for at least one day	83	52.9%
Identified as a Veteran	0	0.0%
Children (0-12)	2	1.3%
Youth (13-24)	22	14.0%
Adult (25-49)	102	65.0%
Older Adult (50-64)	24	15.3%
Seniors (65+)	7	4.5%
Unaccompanied Children	1	0.6%
Unaccompanied Youth	21	13.4%
Single Adult (25+)	117	74.5%
Family Head	15	9.6%
Other Family Member	3	1.9%
Male	37	23.6%
Female	119	75.8%
Gender Diverse	1	0.6%



**4.2.2 Individuals who Identify as Indigenous and are Experiencing Homelessness, April 1, 2024 to March 31, 2025**

Indigenous Individuals Experiencing Homelessness April 1, 2024 to March 31, 2025	Count	Percentage
Experienced homelessness for at least one day	202	-
Experienced chronic homelessness for at least one day	83	41.1%
Identified as a Veteran	3	1.5%
Children (0-12)	1	0.5%
Youth (13-24)	27	13.4%
Adult (25-49)	140	69.3%
Older Adult (50-64)	30	14.9%
Seniors (65+)	4	2.0%
Unaccompanied Children	0	0.0%
Unaccompanied Youth	25	12.4%
Single Adult (25+)	168	83.2%
Family Head	6	3.0%
Other Family Member	3	1.5%
Male	116	57.4%
Female	83	41.1%
Gender Diverse	3	1.5%

The By-Name list tables show that:

- Indigenous people are overrepresented in both general and chronic homelessness. This indicates that culturally specific, community-led housing and support strategies are required in the community.
- There are gender differences in chronic homelessness, as it skews heavily female (unlike general homelessness). This highlights the need for gender-responsive programs.
- Most homeless individuals are single adults.
- Chronic homelessness is prevalent, impacting nearly 1 in 3 of all homeless individuals. Coupled with the results in Table 4.3.1, it reflects barriers such as mental health issues, addiction, discrimination, and a lack of affordable housing within the City.

**4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).**

There are numerous reasons that contribute to homelessness in Sault Ste. Marie.

As stated in section 4.2, 197 of the 421 individuals identified as homeless in the 2024 PIT Count completed a demographic survey. This survey asked respondents to identify factors that contribute to their homeless situation. The results are shown in Table 4.3.1:

**4.3.1 Contributing Factors of Homelessness as Identified in the 2024 PIT Count**

Condition	Number of Individuals	Percentage
Substance Abuse	141	71.6%
Mental Health	139	70.6%
Learning, Intellectual/Development or Cognitive Function	86	43.7%
Illness/Medical Condition	79	40.1%
Physical Mobility	63	32.0%
Acquired Brain Injury	57	28.9%
Total Surveyed	197	-

This shows that there is a high and nearly equal prevalence of substance abuse and mental illness, with many people likely experiencing both concurrently. This shows that homelessness in Sault Ste. Marie is both a housing and a public health crisis, requiring integrated mental health and addiction treatment services for the homeless population.

Furthermore, local shelters typically capture data on the reason(s) why a person or family enters the shelter. The DSSMSSAB has indicated three of the most commonly reported reasons in Sault Ste. Marie are:

- 1) Mental Health and Addiction – as described above.
- 2) Family Breakdown – which includes family breakups, divorces, and other relationship difficulties that can destabilize individuals and lead to homelessness. There are many instances where those fleeing abusive situations, particularly domestic violence, can leave individuals with nowhere to go and at risk of homelessness.
- 3) Issues With Private Landlords – which include a number of recent situations where multiple individuals have been displaced and face homelessness due to unsafe or unlivable conditions in their buildings.

**4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.**

Currently, there are 52 shelter spaces in the City: 22 in the Community Resource Centre & Men's Shelter, which accommodates men 18+, and 30 in Pauline's Place Non-Profit Homes, which accommodate women, youth, and families.

Capacity is not commensurate with need. The DSSMSSAB indicates that shelters are typically at full capacity on a nightly basis. This is reinforced by the number of homeless individuals counted in the PIT Count and tracked using the By-Name List (as shown in section 4.2).

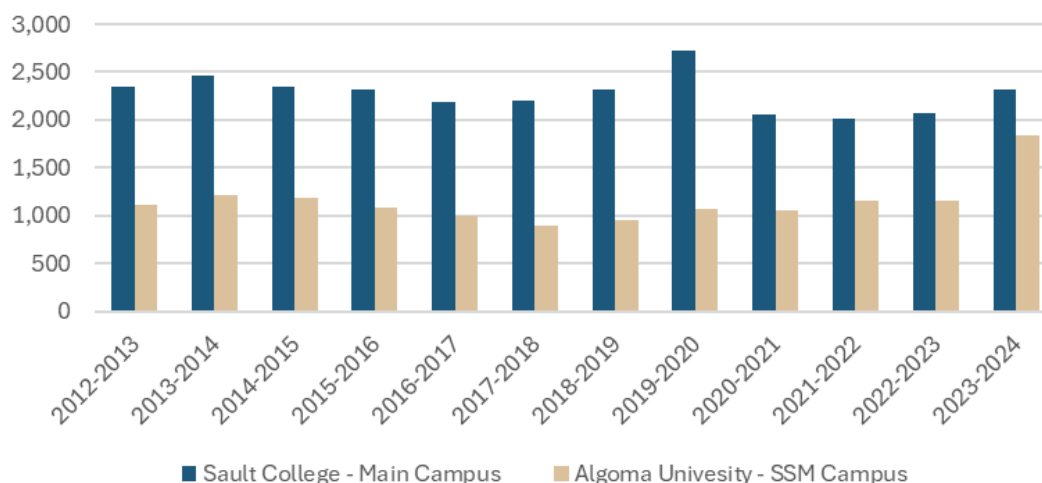
There are 58 transitional beds available in the Community: 30 for men, 18 for women, and 10 for any gender. OrgCode Consulting, a specialist in homelessness support systems, recommends a minimum of 80 supportive beds in the community, with 24/7 on-site support workers available. As such, the need for transitional beds in the community is greater than the supply.

**4.5 Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.**

#### *Post-secondary Students*

Between Algoma University and Sault College, student headcounts have grown in recent years. In the 2023-2024 academic year, student headcounts totaled 4,157 on the Sault Ste. Marie campuses. Figure 4.5.1 shows that the headcount for the Sault Ste. Marie campus of Algoma University is at its highest level in the past 12 years.

#### 4.5.1 Post-Secondary Headcounts for the Sault Ste. Marie Campuses of Sault College and Algoma University, 2012/13 to 2023/24



Source: Ministry of Colleges, Universities, Research Excellence and Security. 2025

Around 95% of Algoma University students in 2022-23 came from outside of the region, requiring them to relocate to Sault Ste. Marie to attend.<sup>4</sup> Many are international students, relocating to the country from places such as India, Nepal, Nigeria, etc.

Algoma University currently provides 220 beds across three residences, which covers approximately 12% of the student population. This requires the majority of students to live off-campus, typically in rental housing.

Sault College has approximately 950 international students on its main campus, representing around 40% of the student population. The college has 157 on-campus beds and plans to build a new 200-bed facility in the future. Sault College has partnered with Places4Students to support student rental housing within the community.

It is difficult to ascertain how many post-secondary students may be in a core-housing need situation, as post-secondary and international students may be less likely to complete the Canadian census due to the transient nature of students, language barriers, etc.

Consultation efforts have shown that post-secondary students are more likely to live together in homes and within rooming houses than the general population. While the City does not hold any statistical information on student housing specifically, consultations have heard a lack of housing options within walking distance to Algoma University, a lack of affordable rental options within the City, and growing rental rates for apartments or single rooms within units. Some local students have noted that they

<sup>4</sup> Lightcast. The Economic Value of Algoma University to Sault Ste. Marie, April 2024. Accessed online via: <https://simplebooklet.com/algomaueisexecsumssmcurrent2#page=4>

reside with their parents or family members while they attend post-secondary school to save on costs.

While recent changes in international student policies may impact future growth of both Sault College and Algoma University, there is a clear demand for more affordable rental accommodations for students in the community. Housing supply is not keeping pace with student demand, putting pressure on the local rental market. Strategic investment in student housing, both on- and off-campus is needed.

### *Temporary Foreign Workers (TFW)*

Section 2.2 of this Housing Needs Assessment has shown that there has been a significant increase in the non-permanent resident population (which accounts for TFWs, as well as international students and refugees). In Sault Ste. Marie, the local economy is supported by key industries including manufacturing, education, healthcare, and retail. Employers in these sectors may utilize the TFW Program to address labour shortages. However, without specific data, it's challenging to determine the exact number of TFWs in the City or how many are in situations of core-housing need.

It's also important to note that recent policy changes at the federal level aim to slow the hiring of TFWs. New rules introduced in September 2024 limit employers to hiring a maximum of 10% of their workforce through the TFW program in regions with high unemployment. These changes are likely to impact the number of TFWs in Sault Ste. Marie in the future.

## 5. Housing Profile

### 5.1 Key Trends in Housing Stock:

This section should tell a story of housing changes over time in a community through trends in net change of affordable or below-market housing. This should be expressed through illustrations of net losses or net gains in affordable and non-market housing over the previous three census periods.

**5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced:**

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	32,530
Breakdown by structural types of units (number of units)	Single-detached	21,150
	Semi-detached	1,810
	Row house	945
	Apartment/flat in a duplex	1,425
	Apartment in a building that has fewer than 5 storeys	4,965
	Apartment in a building that has 5 or more storeys	2,060
	Other single attached	100
	Movable dwelling	80
Breakdown by size (number of units)	Total	32,530
	No bedrooms	145
	1 bedroom	3,935
	2 bedrooms	7,700
	3 bedrooms	14,095
	4 or more bedrooms	6,655

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Breakdown by date built (number of units)	Total	32,530
	1960 or before	11,130
	1961 to 1980	13,350
	1981 to 1990	3,405
	1991 to 2000	2,195
	2001 to 2005	605
	2006 to 2010	765
	2011 to 2015	595
	2016 to 2021	480
Rental vacancy rate (Percent)	Total	1.8
	Bachelor	0
	1 bedroom	2.2
	2 bedrooms	1.7
	3 bedrooms+	1.4
Number of primary and secondary rental units	Primary	5,052
	Secondary	5,203
Number of short-term rental units	Total	31 registered with the City (October 2024)

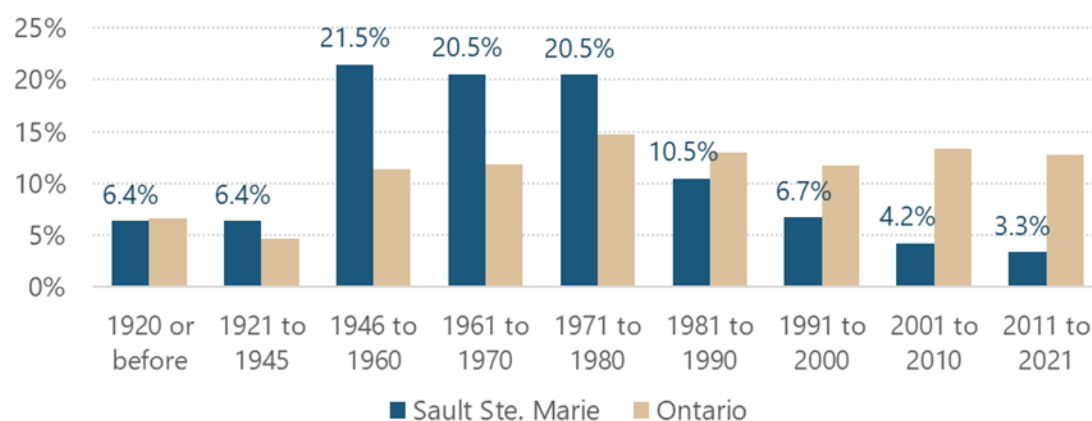
Throughout its history, the steel industry has been a cornerstone of Sault Ste. Marie's economy, providing employment and driving local economic activity. Algoma Steel's history has been marked by periods of growth, financial challenges, and restructuring, reflecting the broader trends in the steel industry and global economy.

In the late 1970's Algoma Steel employed approximately 13,000 people at its various locations (including over 8,500 unionized employees).<sup>5</sup> According to the Census of 1981, 13,155 persons (33% of the total labour force) were employed in manufacturing in the City.<sup>6</sup> This highlights the dominant role the manufacturing sector had in the City at that time.

However, the steel industry faced significant challenges during the 1980s and 1990s, leading to restructuring and reorganization at Algoma Steel and a gradual reduction of the workforce. By 2021, 3,315 persons (10% of the total labour force) were employed in manufacturing in the City, including approximately 2,700 unionized employees at Algoma Steel.

As the City's economic reliance on manufacturing declined, so too did population growth and housing demand. Figure 5.2.2 shows the period of construction for residential dwellings in Sault Ste. Marie and Ontario. Relatively few dwellings have been built in the City in recent decades, with 75% of dwellings built before 1980. This shows that the housing stock of Sault Ste. Marie is generally older than that of the Province. The aging housing stock contributes to issues of housing adequacy and repair needs, as shown in multiple sections above.

### 5.2.2 Dwellings by Period of Construction – Sault Ste. Marie and Ontario, 1920 to 2021



<sup>5</sup> The Algoma Steel Corporation Limited. Annual Report 1978, pg. 17. Accessed via: <https://digital.library.mcgill.ca/images/hrcorpreports/pdfs/6/631797.pdf>

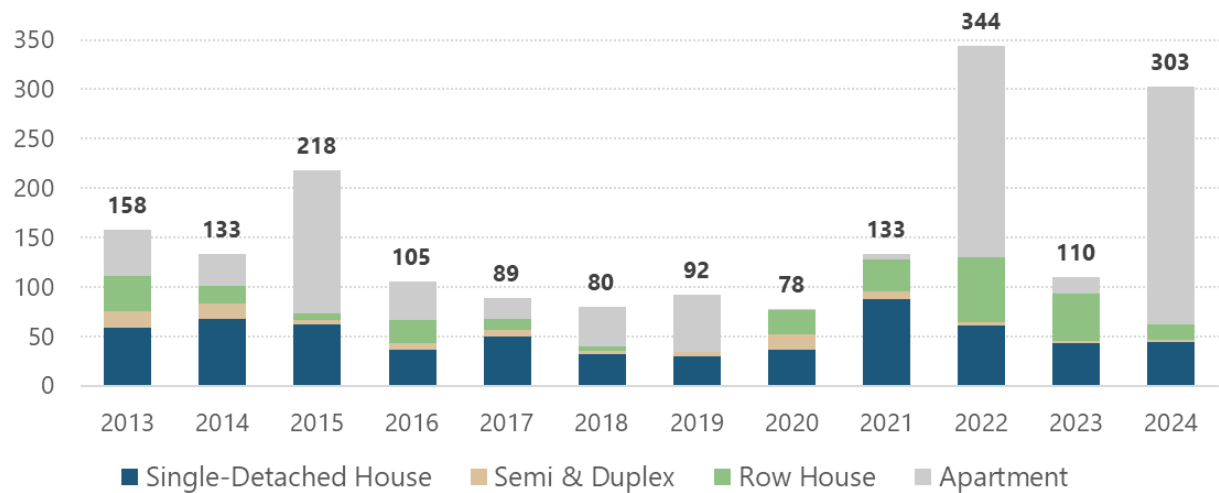
<sup>6</sup> Statistics Canada. Census Profile for Canada, Provinces and Territories, Census Divisions and Census Subdivisions, 1981 Census – City of Sault Ste. Marie. Accessed via: <https://www12.statcan.gc.ca/English/census81/data/tables/Rp-eng.cfm?TABID=2&LANG=E&APATH=3&DETAIL=1&DIM=0&FL=A&FREE=1&GC=0&GID=1378182&GK=0&GRP=1&PID=113752&PRID=0&PTYPE=113743&S=0&SHOWALL=No&SUB=0&Temporal=1986&THEME=134&VID=0&VNAMEE=&VNAMEF=&D1=0&D2=0&D3=0&D4=0&D5=0&D6=0>



Recent City-led economic diversification and growth strategies, combined with net positive migration to the City have led to an increase in housing construction since 2021.

In terms of permits for new construction, 2022 saw the highest number of building permits issued for new units in the past decade (Figure 5.2.3). This included 211 permits for new apartment units. This continued into 2024, which saw a strong year for residential permits (303 new units).

**5.3.3 Number of Building Permits for New Construction by Unit Type - Sault Ste. Marie, 2013 to 2024**



Source: City of Sault Ste. Marie Building Division

**5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.**

5.3.1 Change in Units Affordable to Low-Income Households		
Characteristic	Data	Value
Affordable units built (number of units)	2016 to 2021	45
Change in number of affordable units built before 2016 (number of units)	2016 to 2021	485
Change in number of affordable units (number of units)	2016 to 2021	530

### *Units Built*

There have been a number of affordable units built within the past five years or are currently under construction in Sault Ste. Marie. These include, but are not limited to:

- Royal Canadian Legion Branch 25 – a nine-storey, 108-unit apartment building, with 30% of the units offered at below-market rents.
- Ontario Aboriginal Housing Services and the Métis Nation of Ontario – 49 affordable townhomes built on the former William Merrifield schoolground.
- DSSMSSAB new builds – a number of new affordable rental units, including 28 new affordable units in the City's west-end and an affordable 4-plex in the downtown.
- Cara Community Corporation – a nine-storey, 108-unit apartment building, with 30% of the units offered at below-market rents (currently under construction).
- Affordable Home Ownership Program (DSSMSSAB) – this program purchases homes in various states of disrepair, renovates and sells them to families living in social housing, helping renters become homeowners and giving families a safe place to call home. This program has completed four homes and two more are currently under construction.
- Habitat for Humanity offers affordable home ownership and has completed a number of builds in the community.

### *Unit Loss*

While a precise calculation of the net change in affordable housing units is not available, several high-profile losses of units have impacted the local affordable rental market. One notable example is the recent loss of a 23-unit apartment building in the downtown core, which had numerous building code and fire code infractions, displacing all its residents.

Real estate speculation practices have also had a detrimental effect on the supply of affordable rental housing in recent years. Many homes in Sault Ste. Marie have been purchased by investors from southern Ontario, drawn by lower purchase prices, higher potential rental returns, and anticipated property value appreciation. Some investors willingly leave properties vacant while waiting for market appreciation or planning future renovations, contributing directly to the city's housing supply issues. These vacant homes are effectively removed from the housing supply, even though many are structurally livable.

While this trend affects the City as a whole, it has been particularly concentrated in the downtown area where rental rates tend to be more affordable. As such, there has been a considerable loss of affordable rental units in the City.

City staff currently maintain a list of over 100 vacant and boarded-up homes in the community, many of which are in the downtown core. As a policy response, the City has

recently implemented a Vacant Home Tax (VHT) as a disincentive to leaving homes unoccupied. The goal of this tax is to discourage long-term vacancies and pressure absentee owners to either sell, rent, or occupy their properties. Public consultation for the VHT showed that many residents believe out-of-town investors are the primary drivers of vacant and neglected homes in the City.

This ongoing loss of affordable housing is placing additional pressure on social services, including an increased demand for emergency shelters and housing support programs. It is anticipated that with the implementation of the VHT, investors will be less likely to leave homes vacant.

#### **5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?**

5.4.1 Average Rent by Year		
Characteristic	Data	Value
Average Monthly Rent (number, by year)	2016	817
	2017	837
	2018	891
	2019	849
	2020	881
	2021	992
	2022	1,043
	2023	1,104
Change in Average Monthly Rent (percent, by year)	2016-2017	2.4%
	2017-2018	6.5%
	2018-2019	-4.7%
	2019-2020	3.8%
	2020-2021	12.6%
	2021-2022	5.1%
	2022-2023	5.8%

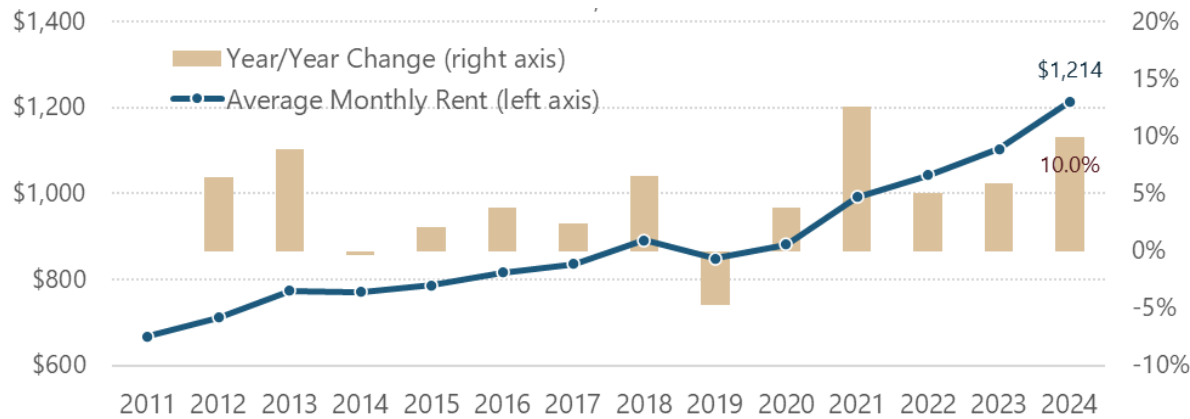
CMHC publishes annual data on the average monthly rental rates for Sault Ste. Marie. This data covers the primary rental market (rental apartments and row houses), which

includes newly leased units as well as long-term rent-controlled units. As a result, the reported averages tend to underestimate the actual asking rental rates for newly listed units.

Figure 5.4.2 shows a consistent year-over-year increase in average rental rates from 2011 to 2024, with two exceptions: a slight decrease in 2014 and a 4.7% decrease in 2019. The highest one-year increase occurred between 2020 and 2021 when average rates rose by 12.9%, from \$881/month to \$992/month. This increase was accompanied by a drop in vacancy rates from 4% to 1.8%, indicating a tightening rental market and a high demand for rental units during this time.

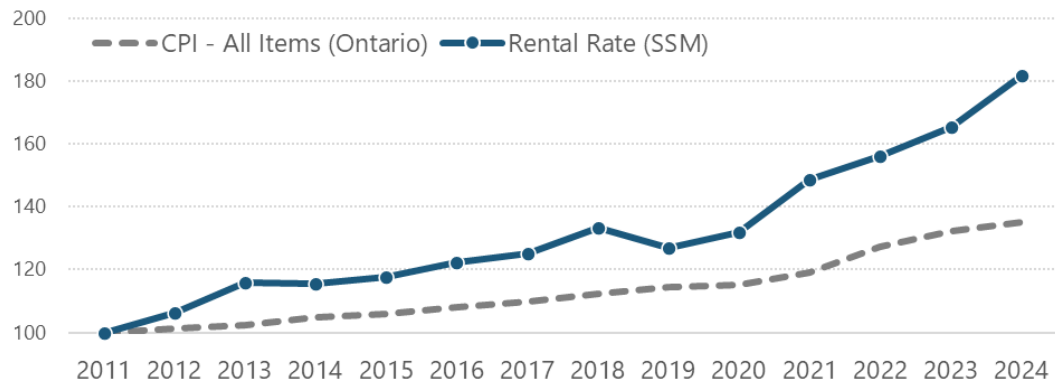
Overall, average rental rates have increased by 81.7% in Sault Ste. Marie between 2011 and 2024; at a higher rate than the income growth of all in the City. This indicates that renters are spending a larger proportion of their income on housing, leaving less for other necessities, discretionary spending, and/or savings.

**5.4.2 Apartment/Row House Rental Rates (\$) and Annual Growth (%) – Sault Ste. Marie, 2011 to 2024**



Furthermore, average rental rates in Sault Ste. Marie outpaced the rate of inflation between 2011 and 2024. Figure 5.4.3 shows the average rental rate for Sault Ste. Marie and the Consumer Price Index (All Items), both indexed to 2011. The gap between the increase in rental rates and the CPI has widened over time.

**5.4.3 Annual Rental Rates and Consumer Price Index (Indexed to 2011), 2011 to 2024**

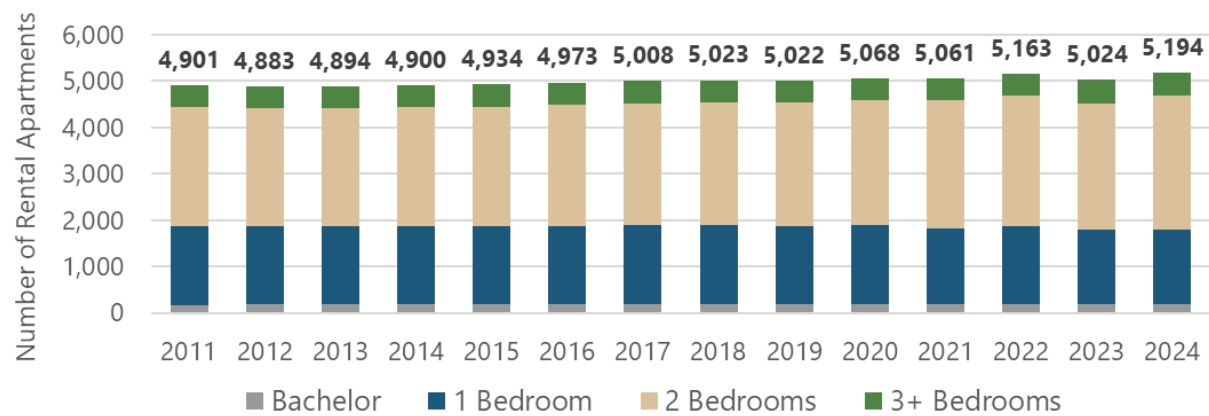


A key local factor contributing to rising rental rates is the lack of new primary-market rentals built over the past decade (Figure 5.4.4). As highlighted throughout this Housing Needs Assessment, this time-period is notable as it marks the beginning of the influx of non-permanent residents to the city (whom typically rely on the rental market), as well as immigrants and migrants from other parts of Ontario.

Furthermore, older adults and seniors looking to downsize also frequently turn to the rental market, further intensifying demand.

The combination of these trends (rising demand and limited new construction) has contributed to increased competition for rental units and upward pressure on rental rates in the City.

**5.4.4 Number of Primary Market Rental Units by Number of Bedrooms - Sault Ste. Marie, 2011 to 2024**

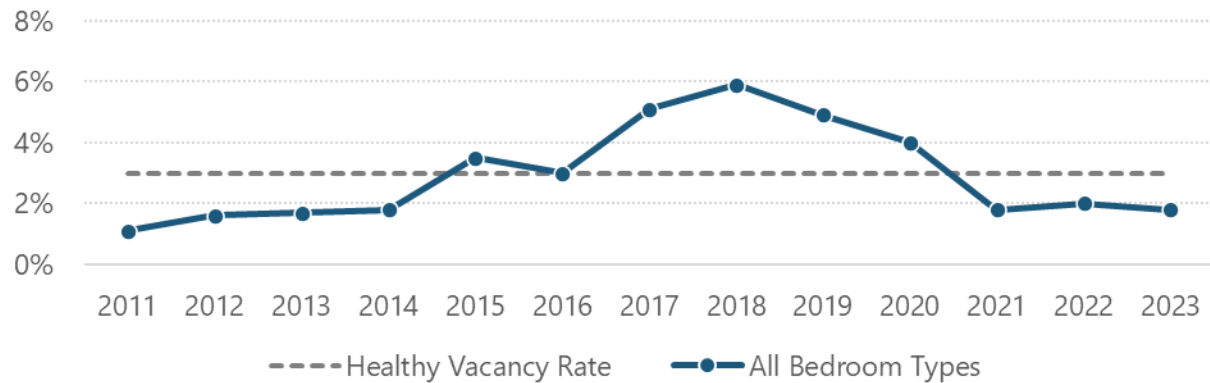


**5.5 How have vacancy rates changed over time? What factors have influenced this change?**

5.5.1 Rental Vacancy Rate by Year		
Characteristic	Data	Value
Rental vacancy rate (percent, by year)	2016	3%
	2017	5.1%
	2018	5.9%
	2019	4.9%
	2020	4%
	2021	1.8%
	2022	2%
	2023	1.8%

Vacancy rates for the primary rental market (apartments and row houses) fluctuated between 2011 and 2023, from a low of 1.1% in 2011 to a high of 5.9% in 2018 (Figure 5.5.2). The most recent data shows a vacancy rate of 1.8% for apartments and row houses combined. High demand for rental units and limited construction during this time has contributed to the vacancy rate falling below the 3% to 5%, which is commonly considered a balanced or “healthy” vacancy rate. Sault Ste. Marie would need to add 60 to 160 vacant purpose-built rentals to the market to rise to a vacancy rate of 3-5%.

### **5.5.2 Apartment and Row House Vacancy Rate – Sault Ste. Marie, 2011 to 2023**



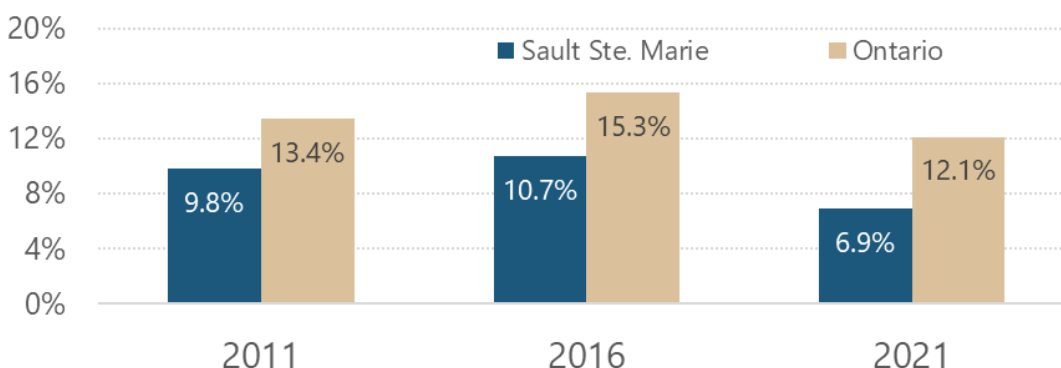
As described in 5.4, the lack of new purpose-built rentals coupled with an aging population and in-migration has led to an increased demand in rental housing in the City since 2018.

## 5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	Data	Value
Owner households in Core Housing Need (number)	2016	740
	2021	620
	Total Change	-120
	Percent Change	-16.22%
Tenant households in Core Housing Need (number)	2016	2,670
	2021	1,605
	Total Change	-1,065
	Percent Change	-39.89%
Owner households in Core Housing Need (percentage)	2016	3.34%
	2021	2.81%
Tenant households in Core Housing Need (percentage)	2016	27.15%
	2021	15.92%

5.6.2 shows that generally, the prevalence of core housing need in Sault Ste. Marie (6.9% of households) is lower than that of Ontario (12.1% of households province-wide). Core housing need dropped between 2016 and 2021; however, this may only be temporary as many households were relying on pandemic-related government transfers in 2021. With the end of those programs, many households may experience a decrease in household income.

### 5.6.2 Households in Core Housing Need (%) – Sault Ste. Marie and Ontario, 2011, 2016 and 2021



Source: Statistics Canada. Censuses of Canada, 2016 and 2021, and NHS, 2011.

## 5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	2,265
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	7,165
Number of co-operative housing units	Total	250

### 5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above.

Examples can include:

- Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?
- Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?
- Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

There are a number of non-market housing providers in Sault Ste. Marie.

- The DSSMSSAB is the local service manager that oversees affordable housing and homelessness prevention programs. The DSSMSSAB administers funding



from all levels of government to deliver a variety of programs to meet local housing needs, including rent supplements. The DSSMSSAB is the largest social housing provider in Sault Ste. Marie. The Sault Ste. Marie Housing Corporation owns 700+ rent-geared-to-income properties and 400+ subsidized private sector units. As mentioned above, there is a considerable waitlist for subsidized housing in Sault Ste. Marie.

- Ontario Aboriginal Housing Services (OAHS) is a non-profit housing provider with a focus on the Indigenous communities and individuals. OAHS provides rent-geared-to-income (RGI), affordable rent, and affordable homeownership programs. OAHS has indicated a growing waitlist, especially for smaller units, reflecting a strong and unmet need.
- Habitat for Humanity Sault Ste. Marie and Area provides an option for affordable homeownership. Habitat is involved in building and improving homes in partnership with individuals and families in need of a decent and affordable place to live. Habitat builds several homes per year in Sault Ste. Marie.

## 5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	890
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	992
	Bachelor	671
	1 bedroom	871
	2 bedrooms	1,057
	3 bedrooms+	1,144
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	964
	Bachelor	600
	1 bedroom	861
	2 bedrooms	1,005
	3 bedrooms+	1,075

5.9.1 Housing Values		
Characteristic	Data	Value
Sale prices (Canadian dollars)	Average	\$299,500 (2024 – CREA)
	Median	N/A
Sale prices by unit size (Average, Canadian dollars)	Average	\$299,500 (2024 – CREA)
	Bachelor	N/A
	1 bedroom	N/A
	2 bedrooms	N/A
	3 bedrooms+	N/A
Sale prices by unit size (Median, Canadian dollars)	Median	N/A
	Bachelor	N/A
	1 bedrooms	N/A
	2 bedrooms	N/A
	3 bedrooms+	N/A

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Starts – Overall and breakdown by structural type (2021, number of structures)	Total	96
	Single	63
	Semi-detached	6
	Row	27
	Apartment	*
Starts – Breakdown by tenure (2021, number of structures)	Tenant	23
	Owner	69
	Condo	4
	Coop	*

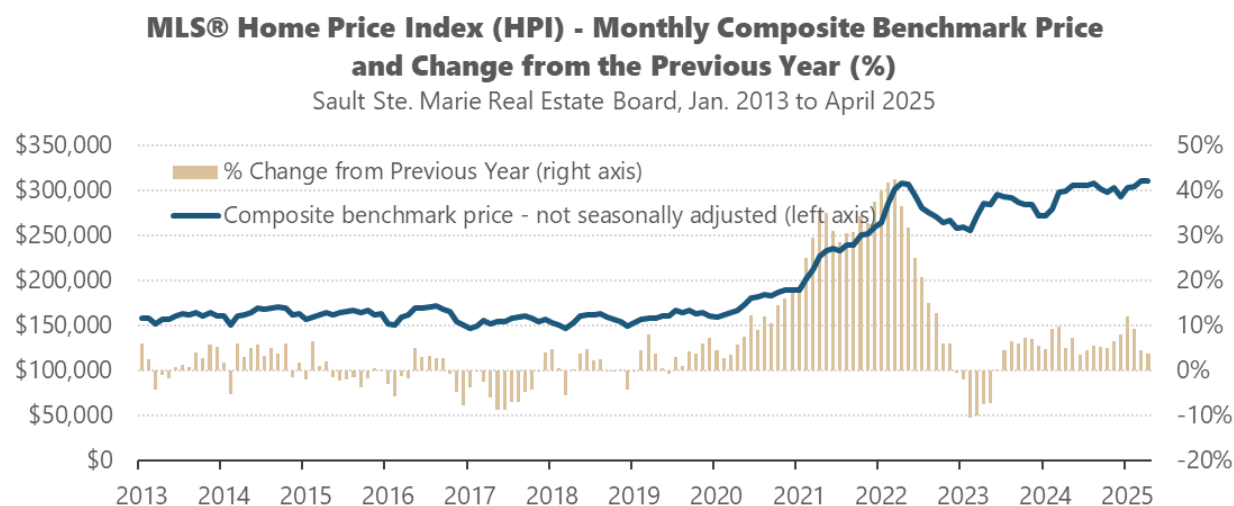
5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	N/A
	Owner	N/A
Starts – Overall and breakdown by structural type (2021, number of structures)	Total	96
	Single	63
	Semi-detached	6
	Row	27
	Apartment	*
Starts – Breakdown by tenure (2021, number of structures)	Tenant	23
	Owner	69
	Condo	4
	Coop	*

The MLS® Home Price Index (HPI) tracks price trends for a “typical” house for the area. The overall MLS® HPI composite/single-family benchmark price for the Sault Ste. Marie area was \$306,500 in Quarter 1, 2025 (not seasonally adjusted). Between Q1 2021 and Q1 2025, the benchmark price for the Sault Ste. Marie area increased by 51.1%.

Figure 5.9.3 shows monthly resale price growth trends for Sault Ste. Marie over the period from January 2013 to April 2025 based on Canadian Real Estate Association (CREA) sales data for all resale house types (blue line). The beige bars show the percent change from the same month in the previous year.

From 2013 to 2019, price growth remained relatively flat. However, resale prices began to rise sharply in 2020 driven by high demand, low interest rates, and increased in-migration, reaching a peak in April 2022 with a benchmark price of \$308,300 (not seasonally adjusted). Since then, prices have stabilized somewhat but remain significantly higher than pre-pandemic levels.

### 5.9.3 Home Resale Price

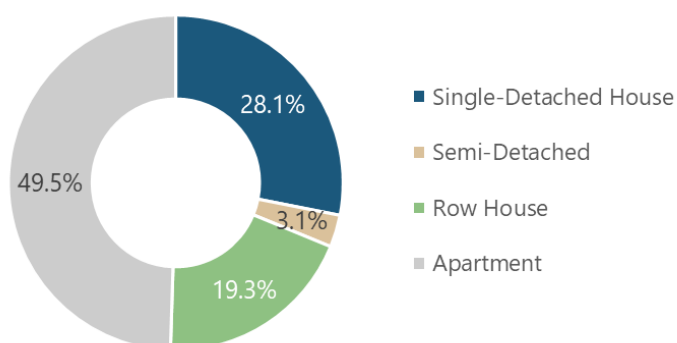


Source: CREA, 2025

In recent years, new construction has seen a proportionally different mix of housing types compared to the City's overall housing stock. Row houses accounted for 19.3% of all new building permits for new construction over the past five years, significantly higher than their share of the overall housing stock (2.9% in 2021). In contrast, proportionally fewer single-detached houses were built in the past five years (28.1% of new construction compared to 65% of the overall local housing stock).

This likely reflects the changing household needs described above as well as increases in the costs of construction of new units. Rising construction costs have made traditional single-detached homes increasingly unaffordable for many residents, a concern that was frequently raised in recent public consultations. As a result, developers may be responding by building more compact, attached, and cost-effective housing types, such as row houses and multiplexes.

### 5.9.4 New Construction Permits by Dwelling Type over the Past 5 Years (2020-2024)

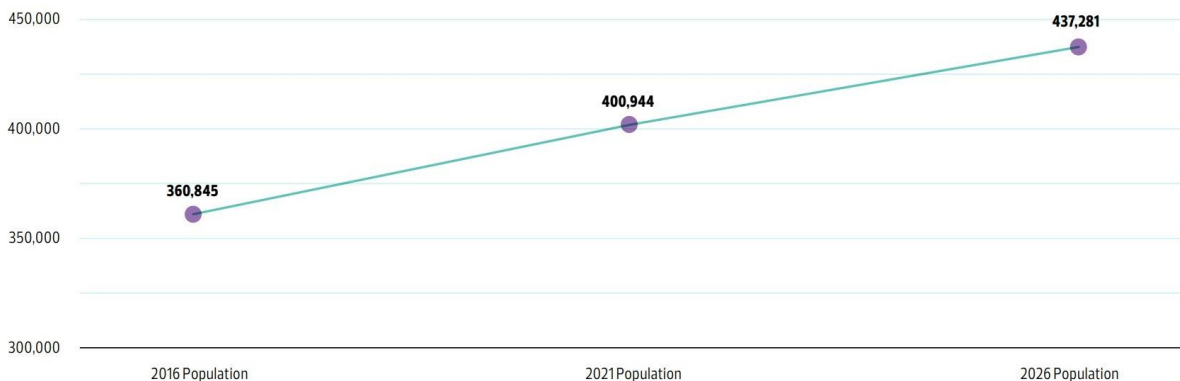


Source: City of Sault Ste. Marie Building Division

## 6. Projected Housing Needs and Next Steps

***This section aims to answer the question, how much and what type of housing is needed to meet the needs of the population over the next 10 years? How will this Housing Needs Assessment (HNA) be meaningfully used in planning and investment decisions?***

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from [Edmonton's Affordable Housing Needs Assessment](#) is provided below.



***Household Growth Projection 2016- 2026. [Source: Edmonton Affordable Housing Needs Assessment – August 2022](#)***

HNAs should be able to convey through their data-driven narrative how many housing units are needed by income category, household size and dwelling type over the next 10 years. In completing this section, communities must carefully consider their past growth trends and future demographic projections, including recent immigration patterns, aging population dynamics, and economic trends. Furthermore, it is also crucial for communities to consider any pre-existing housing shortages, as evidenced by indicators such as recent trends in rental vacancy rates, growth in prices/rents, the number of households in core housing need, and the aging of their current housing stock.

### 6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, [including the HART housing needs projection here](#). The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their

preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

### Step 1: Population Projection

- Conceptually the projected population is calculated as the survived population + births + projected net migrants. An example of an accepted method to calculate population projection is the Cohort-Component population projection method.

### Step 2: Household Projection

- Project family and non-family households separately by multiplying the projected population by age group in a given year with projected headship rates (household formation) by age group in a given year.
  - A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.
  - Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year. An increase in the total headship of any particular age group means that overall a higher proportion of that group heads households than previously. The converse holds true for a decrease in the total headship rate. Thus, the total rate is an overall indication of the propensity to form households in a particular age group.
- Project both family and non-family households by household type (composition), including couples without children, couples with children, lone parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.

- Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
- Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.
- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

### Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number renter households by calculating the difference between projected households and the number of projected owner households.
  - Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.
- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family and non-family) with the projected number of renter and owner households of the given household type and age group.
  - Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.
- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

### HART Household Projections – Projected Households by Household Size and Income Category

- The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community's projected population.

**Please use the Housing Assessment Resource Tools Households Projections tab to fill out the table below for your jurisdiction – [Housing Needs Assessment Tool | HART](#)**

The following table shows the results of the HART Needs Assessment Tool for Sault Ste. Marie for 2031. Insights from the following include:

- Nearly three-quarters of all households will be 1 or 2-person households.
- The table shows a correlation between household size and income. It is estimated that 1-person households will be heavily skewed towards lower incomes, while larger households will tend to be higher income.

6.1.1 Projected Households by Household Size and Income Category, 2031						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	861	0	0	0	0	861
Low Income	4,930	759	116	31	0	5,836
Moderate Income	3,424	2,701	531	113	12	6,781
Median Income	1,851	3,334	869	340	309	6,703
High Income	1,124	5,589	2,939	2,479	876	13,007
Total	12,190	12,383	4,455	2,963	1,197	33,188



## Key Considerations

### Population

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.
- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.
- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.
- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.
- **Smaller Communities:**
  - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
  - One industry communities should also develop multiple population scenarios to manage economic volatility

### Household Projections

- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.

- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.
- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.
- **Optional for Smaller Communities:**
  - For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.
  - Project household composition by family/non-family households using latest census proportions by family type.
  - Project household size by age for family/nonfamily type by dividing population by households.

## Housing Demand

### To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.
- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

### To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.
- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

### Economic Data Integration

- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.
- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.
- CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.
- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

### Supply Capacity & Supply Gaps

- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.
- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps
- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.
- **Optional for Smaller Communities:**
  - Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

## 6.2 Projection Methodology

Please outline the methodology and calculations used to complete the projections here, including any assumptions made.

This population projection relies on the Ministry of Finance projections for the Algoma District. The Ministry of Finance uses the cohort-component method to develop long-term population projections, starting with 2023 as the base-year. This method estimates annual changes by age and gender through the addition or subtraction of the following components:

- Births
- Deaths
- Net interprovincial migration
- Net intraprovincial migration
- Net international migration
- Net non-permanent residents
- Net emigration

This method is considered appropriate for this Housing Needs Assessment as the City of Sault Ste. Marie accounts for over two-thirds of the population of the Algoma District, making a District-wide projection a reasonable proxy for City-level estimates.

To validate these methods, City staff ran a separate cohort-component analysis specifically for the City of Sault Ste. Marie. The alternative cohort-component analysis assumed that the flow of non-permanent residents will decline after 2025, reflecting recent policy changes concerning international students and non-permanent residents.

The final population estimates for the alternative analysis were very similar to the Ministry of Finance based result, projecting a total population of 82,467 by 2031 compared to 82,215, respectively. Due to the close alignment and the established methodology of the Ministry of Finance projections, the Ministry of Finance based figures were used in this Housing Needs Assessment.

For household projections, family and non-family household proportions were derived from 2021 Census data, using the proportion of each household type within the total household count for that year.

6.2.1 Projections (2031)		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	5,001
	15-19	2,303
	20-24	2,816
	25-64	19,598
	65-84	10,412
	85+	1,861
Male Births	Births x Estimated Proportion of Male Births	0.517 male birth rate 283 male births
Female Births	Total births – Male Births	0.483 female birth rate 264 female births
Survival Rate	Survival rate for those not yet born at the beginning of the census year	95% (Estimated for both sexes)
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	130 (those not yet born in 2031)
Projected Family Households	Age-group population x projected age-specific family headship rate	23,359 (2031)
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	13,618 (2031)
Total Projected Headship Rate	Family headship rates + non-family headship rates	44.1%

6.2.1 Projections (2031)		
Characteristic	Data/Formula	Value
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	2,777 (2022 to 2031)
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	24,775 (assumes a homeownership rate of 67% which would represent a continued steady decline in homeownership rates from 2011)
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	12,202 (assumes a homeownership rate of 67% which would represent a continued steady decline in homeownership rates from 2011)
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	22,480 Single-detached  1,948 Semi-detached / Duplex  1,804 Row House  9,226 Apartment

## 6.3 Population and Households Projections

6.3.1 Anticipated Population by 2031		
Characteristic	Data	Value
Anticipated population	Total	82,215
Anticipated population growth	Total	6,151 (2022 to 2031)
	Percentage	8.1%
Anticipated age	Average	44.7
	Median	45
Anticipated age distribution (# and %)	0-14	10,307 (12.6%)
	15-19	4,775 (5.8%)
	20-24	6,194 (7.5%)
	25-64	39,275 (47.8%)
	65-84	19,210 (23.4%)
	85+	2,960 (3.6%)

6.3.2 Anticipated Households by 2031		
Characteristic	Data	Value
Current number of households	Total	34,342 (2022)
Anticipated number of households	Total	36,977
Anticipated Household Age	Average	59.5
	Median	61
Anticipated Households by Tenure	Renter	12,202
	Owner	24,775
Anticipated Units by Type	Total	36,977
	Single	22,480
	Semi-detached	3,437
	Row	1,804
	Apartment	9,226
Anticipated Units by Number of Bedrooms	1 bedroom	4,473
	2 bedroom	8,753
	3 bedroom	16,022
	4 bedroom	7,565
	5 bedroom	Unknown - Census uses 4 or more
Anticipated Households by Income	Average	7,395
	Median	7,468
	Very Low	959
	Low	6,502



6.3.2 Anticipated Households by 2031		
Characteristic	Data	Value
	Moderate	7,555
	High	14,492
Anticipated average household size	Total	2.22 persons per unit
Draft approved lots by planned housing type	Total	<p>Current Draft-approved lots:</p> <p>399 Single-Detached</p> <p>141 Semi-detached</p> <p>5 Apartment</p> <p>Note: there are many vacant lots within registered subdivisions in the City and there is significant infill potential on vacant parcels within the Urban Settlement Area</p>
Draft approved lots by tenure	Tenant	N/A
	Owner	N/A

## ***7. Use of Housing Needs Assessments in Long-Term Planning***

**7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.**

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?** For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?
- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**
- **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

**Examples may include:**

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

### Informing Plans, Policies and Actions

The data captured in this Housing Needs Assessment (HNA) will guide policy decisions and land use planning in the City of Sault Ste. Marie. This HNA clearly highlights a number of trends, including an aging population, shifts in demand toward smaller attached units, high demand for housing (particularly affordable housing) and an influx of recent migrants to the City.

These findings support the goals of the City's draft Official Plan, which emphasizes the importance of housing and the need to create opportunities for a diverse range and mix of housing types, densities, and tenures. The City will encourage the creation of diverse housing types in areas where sufficient infrastructure exists or is planned, ensuring the efficient use of existing resources and public services.

In 2023, the City adopted a Housing Action Plan with five goals and supporting strategic actions to increase the local housing supply, including the use of financial incentives for housing. Subsequently, the City adopted a new Housing Community Improvement Plan (CIP) to promote, encourage, and facilitate investment in residential development, with a priority on affordable units.

This HNA will be useful for ongoing monitoring and evaluation, helping determine whether policies, actions, and priorities remain aligned with the community needs, or if adjustments are required. The HNA will be used to track progress over time by benchmarking and evaluating the impact of housing policies and actions specific to the Housing Action Plan and CIP, and other initiatives. It will also provide the necessary evidence to adapt plans as demographics trends or markets shift. This ensures that the City's housing strategies and initiatives are informed by data and are responsive to evolving community needs.

### Intersection with Development Patterns, Growth Management, and Master Plans

The population and housing projections within the HNA are useful in understanding future needs and for aligning future residential development with broader growth management strategies. These projections will support the City in establishing growth targets, advancing local planning priorities, and addressing housing needs across the continuum.

The HNA will inform the Official Plan as well as future transportation and transit plans, environmental/sustainability plans, and other long-range infrastructure plans. By doing so, the City can ensure that investments in transportation, parks, and other services are directed to areas where residential growth is expected.

Additionally, the City will examine opportunities to leverage and divest existing City-owned land for residential development, especially where there is potential for diverse and affordable housing options and sufficient infrastructure exists.

### Infrastructure Gaps and Growth Pressures

Based upon projected land demand and current vacant land supply, there is generally enough residential, commercial and industrial designated lands to accommodate projected growth in the City over the next 20 years. That said, this HNA will help identify critical infrastructure gaps that must be addressed to unlock or support new development. This is especially important for the City's Strategic Development Areas (SDAs).

Residential intensification and mixed-use residential development is encouraged, both to manage land consumption and to maximize the use of existing infrastructure. The HNA will assist in identifying priority areas for infrastructure investment, including servicing upgrades and community amenities, to support these goals

Finally, this HNA will be useful for grant applications and funding justification, providing evidence and data to strengthen proposals for housing-related grants or programs (such as those available through CMHC). This will support municipal efforts as well as any developers or non-profit organizations who are seeking to address local housing needs.

## ***Annex A: Relevant Links for Developing Housing Needs Projections***

### ***Data and Analysis***

[Housing Statistics - Statistics Canada](#)

[Population estimates, July 1, by census subdivision, 2016 boundaries \(statcan.gc.ca\)](#)

[Population estimates, July 1, by census metropolitan \(statcan.gc.ca\)](#)

[Population and demography statistics \(statcan.gc.ca\)](#)

[Population Projections for Canada \(2021 to 2068\), Provinces and Territories \(2021 to 2043\) \(statcan.gc.ca\)](#)

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

### ***Reports & Publications***

[Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042](#)

[CMHC - Housing Shortages in Canada Report](#)

[University of British Columbia - Housing Assessment Resource Tools \(HART\)](#)

[University of London - Affordability targets: Implications for Housing Supply](#)

[Nova Scotia Housing Needs Assessment Report Methodology](#)

[Ontario Land Needs Assessment Methodology](#)

[British Columbia Affordable Housing Need Assessment Methodology](#)

## ***Annex B: Glossary***

**Affordable Housing:** A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

**Area Median Household Income:** The median income of all households in a given area.

**Cooperative Housing:** A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

**Core Housing Need:** Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.

**Household:** A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

**Household Formation:** The net change in the number of households.

**Supportive Housing:** Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

**Permanent Supportive Housing:** Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

**Purpose-Built Rental:** Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

**Short-Term Rentals:** All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

**Suppressed Household Formation:** New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

**Missing Middle Housing:** Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.