

# COUNTY OF HALIBURTON HOUSING STUDY



## Phase 1 - Housing Demand and Supply Analysis

### FINAL REPORT

April 2013

Prepared by:







## ACKNOWLEDGEMENT

The County of Haliburton Housing Study was undertaken on behalf of the County of Haliburton.

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## Table of Contents

INTRODUCTION .....	1
STUDY BACKGROUND .....	1
STUDY OBJECTIVES .....	1
STUDY APPROACH .....	2
<i>Sources of Information</i> .....	3
<i>Study Area</i> .....	3
A COUNTY OF COMMUNITIES .....	4
THE COUNTY OF HALIBURTON .....	4
THE TOWNSHIP OF ALGONQUIN HIGHLANDS .....	5
THE MUNICIPALITY OF DYSART ET AL .....	6
THE MUNICIPALITY OF HIGHLANDS EAST .....	7
THE TOWNSHIP OF MINDEN HILLS .....	8
FACTORS INFLUENCING HOUSING DEMAND IN HALIBURTON .....	9
THE COUNTY'S POPULATION IS DEFINED BY BOTH PERMANENT AND SEASONAL RESIDENTS .....	9
<i>The County's permanent population is increasing but household formation         is growing more rapidly</i> .....	9
<i>The County's seasonal population is nearly three times its permanent         population</i> .....	11
<i>The County's population is significantly older than the province as a whole         and the senior population will continue to increase</i> .....	12
HOUSEHOLD CHARACTERISTICS ARE AN IMPORTANT INDICATOR OF HOUSING NEED .....	14
<i>The Township of Minden Hills and Municipality of Dysart et al have the     highest proportion of permanent households in the County but the number     is growing in other areas as well</i> .....	14
<i>One-person and two-person households make up the majority of     permanent households in the County</i> .....	15
<i>The County has a diversity of household types</i> .....	16
<i>Seniors over 75 years old and young adults make up the greatest     proportion of renters in the County</i> .....	17



<i>Most households in the County are homeowners .....</i>	<i>18</i>
<i>One-person households account for the largest proportion of renter households in the County .....</i>	<i>20</i>
HOUSEHOLD INCOME IS AN IMPORTANT INDICATOR OF HOUSEHOLD NEED	20
<i>The County's average household income is the lowest in Ontario.....</i>	<i>21</i>
<i>One-person households, seniors and Aboriginal households had a larger share of households with low incomes.....</i>	<i>22</i>
<i>The incidence of low income in the County has decreased .....</i>	<i>25</i>
ECONOMIC CONDITIONS ARE AN IMPORTANT FACTOR IN HOUSING DEMAND .....	26
<i>A large proportion of the County's labour force is employed in service related industries.....</i>	<i>26</i>
<i>Part-time or part-year jobs make up a large proportion of the County's economic activity.....</i>	<i>27</i>
CURRENT HOUSING SUPPLY TRENDS IN HALIBURTON.....	30
THE HOUSING MARKET CAN BE VIEWED AS A CONTINUUM .....	30
DIVERSITY OF HOUSING STOCK IS IMPORTANT FOR PROVIDING OPTIONS TO RESIDENTS .....	32
<i>The County's housing stock is mostly made up of single detached homes .</i>	<i>32</i>
<i>A larger proportion of homes in the County are in need of major repairs ..</i>	<i>33</i>
<i>Most homes in the County are owned .....</i>	<i>35</i>
<i>The County has a very limited supply of rental housing and this has been decreasing .....</i>	<i>36</i>
ACCOMMODATING GROWTH THROUGH FUTURE HOUSING DEVELOPMENT	39
<i>The majority of zoned or registered vacant lands in the County are for single detached dwellings on waterfront / recreational lots .....</i>	<i>40</i>
<i>A diversity of residential zones are required to accommodate future growth .....</i>	<i>42</i>
SEASONAL DWELLINGS ARE A SIGNIFICANT COMPONENT OF THE COUNTY'S HOUSING PROFILE .....	43
<i>No One is Building 'Cottages' Anymore.....</i>	<i>45</i>
<i>The majority of the County's seasonal property owners are over 45-years old and share ownership of their property.....</i>	<i>46</i>



<i>Some seasonal property owners plan to retire to the County but many are unsure of their plans for the future .....</i>	<i>46</i>
AFFORDABLE AND SOCIAL HOUSING IS A VITAL PART OF A COMPLETE COMMUNITY .....	48
<i>Seniors and households without dependents are most in need of social housing .....</i>	<i>48</i>
<i>There are some affordable housing options for Aboriginal households living in rural areas but these are not enough to meet the need .....</i>	<i>51</i>
EMERGENCY, TRANSITIONAL AND SPECIAL NEEDS HOUSING ARE IMPORTANT PARTS OF THE HOUSING SYSTEM.....	52
<i>A lack of affordable housing options places additional strain on emergency and transitional housing services .....</i>	<i>52</i>
<i>There are very limited housing options available in the County for persons with special needs .....</i>	<i>54</i>
A VARIETY OF SENIORS HOUSING OPTIONS ARE REQUIRED TO MEET THE COUNTY’S AGING POPULATION .....	55
<i>The majority of seniors prefer to age in their own homes and communities .....</i>	<i>56</i>
<i>Seniors housing options in the County are currently limited but new opportunities are emerging.....</i>	<i>56</i>
<i>Support services are important to assist seniors in staying in their homes but the County’s rural context presents challenges to this model .....</i>	<i>60</i>
HOUSING IS THE SINGLE LARGEST MONTHLY EXPENDITURE FOR MOST HOUSEHOLDS.....	63
<i>Housing affordability in the County is comparable to the province as a whole .....</i>	<i>64</i>
<i>Overall renters are experiencing greater affordability challenges than homeowners.....</i>	<i>65</i>
<i>A high proportion of owners at the lowest income levels points to a lack of rental supply.....</i>	<i>65</i>
<i>There is a need for more affordable housing options for households with low incomes.....</i>	<i>67</i>
<i>Single individuals and lone-parent families had the highest incidence of housing affordability issues.....</i>	<i>67</i>
A COMPARISON OF HOUSE PRICES AND SALES INDICATE GAPS IN HOUSING SUPPLY .....	68



<i>Affordable rental housing options in the County are not appropriate for all types of households.....</i>	<i>68</i>
<i>Average house prices are increasing and becoming unaffordable to households with low and moderate incomes.....</i>	<i>71</i>
<i>Sale prices for both recreational and permanent properties are rising .....</i>	<i>74</i>
KEY HOUSING ISSUES IN HALIBURTON COUNTY.....	77
CONCLUSION .....	83
BIBLIOGRAPHY .....	85
APPENDIX.....	87
APPENDIX 1: List of Figures and Tables .....	88
APPENDIX 2: Estimating Seasonal Dwelling Counts by Source.....	90
APPENDIX 3: Seasonal Housing Survey – Methodology and Summary of Results .....	94



# INTRODUCTION

## STUDY BACKGROUND

The County of Haliburton is located in north central Ontario and is composed of four local municipalities: the Township of Algonquin Highlands, the Municipality of Dysart et al, the Municipality of Highlands East, and the Township of Minden Hills. It is the upper-tier municipality in a two-tier system of local government.

This Housing Study is a part of the work being undertaken to meet the requirements in the County's Official Plan to develop a Housing Strategy to better address the challenges that the County faces with regard to the provision of housing in the community, and support the development of a growth management strategy.

In addition, this Housing Study provides the County an opportunity to coordinate and align with region-wide planning for the provision of housing under its joint service agreement with its Service Manager, the City of Kawartha Lakes. It will also assist the City of Kawartha Lakes, the County and its local municipalities in meeting provincial requirements under the Strong Communities through Affordable Housing Act, 2011 and the Housing Services Act, 2011.

## STUDY OBJECTIVES

The County of Haliburton has identified the need for a Housing Study that describes the housing profile of the County and provides an action plan on how to ensure an appropriate level of diverse housing stock is maintained throughout the County. The study process will also identify strategies to deal effectively with the housing needs and issues faced by different populations throughout the County.

The Housing Study has the following objectives:

- To evaluate the full continuum of housing needs within the County





- To identify any current and / or anticipated gaps or shortfalls in meeting these needs
- To recommend policies and programs for addressing identified issues and concerns

## STUDY APPROACH

The overall approach in completing the Housing Study and fulfilling the objectives outlined above include the following activities undertaken in three phases:



**Phase 1: Demand and Supply Analysis:** This phase involves undertaking a demographic and economic analysis as well as a review of the local housing market to identify any gaps between the supply and demand for housing in the County of Haliburton. The activities in this phase of the study include: gathering and reviewing background information and statistics; conducting key stakeholder interviews and focus groups; a housing survey; and, analyzing historical trends and current population projections, as well as anticipated changes in housing demand to develop an understanding of the gaps between housing supply and demand.

**Phase 2: Recommendations on New Policies and Programs:** This phase involves reviewing current housing policies and programs in the County of Haliburton to ensure consistency with provincial requirements. This phase also includes evaluating the opportunities and impediments of the identified policies and programs and drafting recommendations on new policies, programs and strategies to address the housing needs in the County.

**Phase 3: Housing Strategy:** This phase involves developing a Housing Strategy for Haliburton County that will build on the findings of Phase 1 and Phase 2. It will set out a series of housing policies and program priorities to address the key housing issues of Haliburton County.



## Sources of Information

Sources of information for this report include Statistics Canada community profiles, custom tabulations and topic-based tabulations from the Census. 2011 Census data has been included where available. Other sources include various agency websites, aggregated data from the Municipal Property Assessment Corporation, and data and reports from the County of Haliburton and the local municipalities. As well, information from interviews and focus groups with 38 key informants from the community, and responses received to a general housing survey posted on the County's website are referenced throughout this report.

In addition, a survey of seasonal housing owners was conducted to account for gaps in existing data sets. Aggregated Municipal Property Assessment Corporation (MPAC) data was used to identify a random sample of property owners whose primary residence is outside the County. The survey was distributed to a proportional sample of seasonal property owners in each local municipality. A total of 1,870 were distributed and a statistically significant response rate of 24% was achieved. The results of the seasonal housing survey have been incorporated throughout this report. Additional data collected through this survey has been provided to the County for future analysis.

## Study Area

The study area for the Housing Study is the County of Haliburton. Data and information for the four local municipalities is also included where appropriate. To provide additional context to the analysis, data for comparable municipalities as well as the province is also presented. These comparator municipalities include the District of Muskoka, County of Hastings, and City of Kawartha Lakes.





# A COUNTY OF COMMUNITIES

## THE COUNTY OF HALIBURTON

Haliburton County is known as the ‘Haliburton Highlands’. It has over 4,000 square kilometres of natural landscapes and more than 600 lakes. The County is made up of four local municipalities, each with their own unique characteristics.

The County is a rural community and the settlement pattern reflects this. Most of its housing stock (93.3% in 2011) is single detached dwellings and the majority of all dwellings in the County is seasonal, making up about 60% to 70% of all dwellings. Many of these seasonal homes have been winterized and are now being occupied throughout the year, thus influencing the demand on the County infrastructure and services. Most homes in the County are owned and the rental housing supply has been decreasing from 17.0% of all dwellings in 1996 to only 13.1% in 2006.

Haliburton County is home to a total population of 17,026 with an estimated seasonal population of over 48,000. The County’s population is older than the provincial population, with a median age of 54 years compared to Ontario’s 48.4 years. The senior population in the County make up 27.9% of the total population compared to 14.6% for Ontario. This proportion is expected to increase to 41.4% by 2036.

According to the 2011 Census, there are 7,633 households in the County and couples without children make up the largest proportion of these households (41.1%) followed by one-person households (26.6%). The average income of these households is the lowest in the Province, at \$54,721 in 2005.

The largest number of jobs in the County is in the retail, trade and construction sectors. Accommodation and food services as well as arts, entertainment and recreation also employ a large proportion of the



labour force in the County and a higher proportion compared to the Province. Part-time and part-year jobs make up a large proportion of the County's economic activity and this influences the ability of households to afford appropriate housing options.

Most households in the County are homeowners (86.9% in 2006) and the largest proportion of homeowners is aged 55-64 years followed by those aged 45-54 years. On the other hand, the largest proportion of renters is made up of those aged 75 years and older followed by those aged 25-34 years. A large proportion of these renters are one-person households, as they comprise 42.9% of all renter households in the County.

Housing affordability in the County is comparable to the Province but house prices have been increasing. In the last ten years, average house prices, which include inland and waterfront homes, have increased by \$109,306 or 87.8% (from 2002 to 2012) while the average household income in the County only increased by 44.5% from 1995 to 2005 and it can be assumed that this trend has continued to 2012. A comparison of sale prices for waterfront / recreational properties to inland / off-water prices indicates that the purchasing power of seasonal residents may be a contributing factor to the rising cost of ownership housing. Average rents are also increasing and many affordable rental housing options are not suitable for families as many of these are rooms in homes.

Opportunities exist to create more housing choices for seniors given the limited housing options that currently exist, the large proportion of seniors in the County, the aging of the population, and the desire of many seasonal residents to retire to the County.

## THE TOWNSHIP OF ALGONQUIN HIGHLANDS

The Township of Algonquin Highlands has a population of 2,156, representing 12.7% of the total population in the County. The Township has the largest share of seniors, where seniors make up 32.0% of the total population in the municipality in 2011.



The Township of Algonquin Highlands has the smallest number of households in the County, with only 992 households or 13.0% of the total households in the County in 2011. Almost half (47.7%) of these households were couples without children, the largest proportion in the County. Households in the Township have the second highest average income in the County (\$56,309 in 2005).

The significant seasonal population in the Township is reflected in its settlement pattern. According to 2012 property assessment data, there are approximately 3,578 seasonal dwellings and 931 primary dwellings according to 2012 data. The average house price in the Township is \$243,894, based on 2012 property assessment data. There is no distinct 'service centre' in the Township and residents travel to other municipalities such as Huntsville, Minden Hills or Dysart et al to access goods and services.



## THE MUNICIPALITY OF DYSART ET AL.

The Municipality of Dysart et al has the largest share of the population in the County at 5,966 or 35.0% of the total population in 2011. The Municipality also has the smallest proportion of seniors among the local municipalities where the senior population makes up only 26.7% of the total population.

The Municipality of Dysart et al also has the largest share of households in the County, with 2,656 households making up 34.8% of all households in the County. More than a quarter of these households (26.9%) are one-person households. The households in the Municipality have the highest average household income in the County (\$58,925 in 2005).





The Municipality has 4,701 seasonal dwellings and 2,713 primary dwellings based on 2012 assessment data. The average house price in the Municipality is \$270,582. The Village of Haliburton, located within the Municipality of Dysart et al, has a lively main street, with a variety of shops, restaurants and attractions frequented by residents and visitors alike. The Village is also home to Fleming College's Haliburton School of the Arts, as well as the 226-seat Northern Lights Performing Arts Pavilion Theatre. The north eastern portion of the Municipality includes Algonquin Park. One of the County's hospitals as well as a number of new condominium developments are located in the Village.

## THE MUNICIPALITY OF HIGHLANDS EAST

There are 3,249 residents in the Municipality of Highlands East and this population represents 19.1% of the County's total population in 2011. The Municipality has 1,493 households or 19.6% of the total number of households in the County, with an average income of \$47,161 in 2005. The Municipality has the largest proportion of one-person households in the County (28.5%).

There are 2,982 seasonal dwellings in the Municipality and 1,580 primary dwellings according to the 2012 assessment data. The average house price in the municipality is the lowest among the four local municipalities at \$156,620 in 2012. The Municipality has four settlement areas that provide municipal and community services. A new pharmacy and doctors' office recently opened in the settlement of Wilberforce. However, residents travel to Hastings County or Haliburton Village for most goods and services.





## THE TOWNSHIP OF MINDEN HILLS

The Township of Minden Hills has a population of 5,655, making up 33.2% of the County's total population in 2011. The Township has the second largest population among the local municipalities. The senior population makes up more than a quarter of this population (27.4%).

The Township of Minden Hills has the second largest share of households in the County, with 2,492 households making up 32.6% of the total in 2011. These households had an average income of \$54,359 in 2005.

The Township has 3,763 seasonal dwellings and 2,710 primary dwellings. The average house price is \$241,164 based on 2012 property assessment data. The Village of Minden serves as a retail and service centre for many in the County. It is the site of a new Canadian Tire and Tim Horton's. It is also where the County offices, a hospital and a number of social services are located. The Township is home to several smaller settlement communities, or 'cross-roads', with their own cultural activities, social clubs and community centres that serve the more rural communities with the municipality. The Township is bisected by Highway 35, a main route from the Greater Toronto Area, making the Township an important gateway to the County.





# FACTORS INFLUENCING HOUSING DEMAND IN HALIBURTON

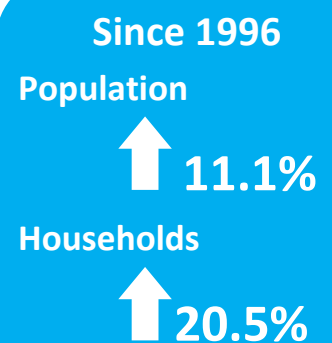
Housing is vital to the creation of healthy, complete and inclusive communities. An appropriate range of housing is needed to meet the diverse needs of current and future residents of the County of Haliburton. This section examines the different community profile indicators that influence housing demand, including population and household characteristics, economic characteristics, and income characteristics.

## THE COUNTY'S POPULATION IS DEFINED BY BOTH PERMANENT AND SEASONAL RESIDENTS

Population characteristics, such as the age and composition of the population, are important factors that influence the demand for housing in a community. The characteristics of the permanent population compared with the seasonal population also influence housing demand in areas, such as Haliburton County, where there is a focus on recreational activities due to its natural features.

### **The County's permanent population is increasing but household formation is growing more rapidly**

In 2011, there were 17,026 people living permanently in the County of Haliburton. The population of Haliburton County increased by 11.1% from 1996 to 2011 however the five year growth rate declined from 12.9% between 1996 and 2001 and to 5.4% between 2006 and 2011. At the same time, the number of households increased by 20.5%, or 1,298 households, over the same period between 1996 and 2011.







The higher rate of growth seen in the number of households compared to the population may be due to the decreasing average household size in the County. The average household size decreased from 2.39 in 1996 to 2.28 in 2006 and 2.2 in 2011.

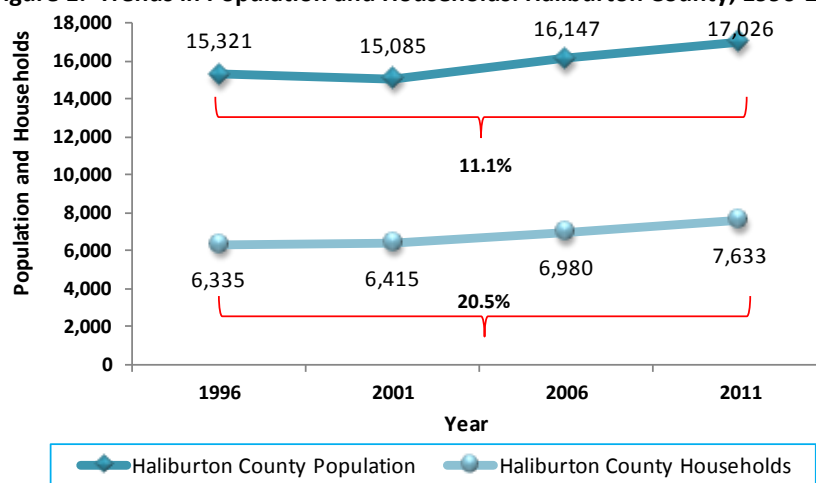
Similarly, the number of households in the four local municipalities has seen a much higher rate of growth compared to the population growth rate. This trend was also experienced in the County of Hastings, the District of Muskoka, and the Province overall.

### Average Household Size

1996 = 2.4 persons

2011 = 2.2 persons

**Figure 1: Trends in Population and Households: Haliburton County; 1996-2011**



Source: Statistics Canada Community Profiles, 1996, 2001, 2006, and 2011 Census

The population of Haliburton County in 2011 was 17,026. Ministry of Finance projections estimate that by 2036, there will be 21,420 people living permanently in Haliburton County; an increase of 4,394 people or 25.8%.

The permanent population in a community has a large impact on the demand for housing as it influences the number and type of housing units required. The permanent population also influences the demand for services related to housing. For example, an aging population such as what is being experienced in Haliburton County may require housing that is easier to maintain and may require in-home supports to allow the population to age in place.



## The County's seasonal population is nearly three times its permanent population

The seasonal population in a community has a large influence on the local economy, particularly during the summer months when there is a large influx of this population. The seasonal population may also have an effect on the housing demand in a community. In addition to the demand for seasonal dwellings, this population may also choose to make Haliburton County their permanent home, thus affecting the demand for permanent dwellings and associated services and infrastructure.

Statistics Canada does not gather data on the seasonal population in a community but an estimate can be calculated by multiplying the estimated number of seasonal dwellings<sup>1</sup> by the average household size for seasonal households. A seasonal housing survey was conducted in Haliburton County throughout July and August 2012. The results of this survey show that the average household size for seasonal households in Haliburton County is 3.26. Using available Statistics Canada data and property assessment counts, it is estimated that the seasonal population for Haliburton County in 2011 ranges from 44,766 to 48,744. This estimated population points to a total combined population of up to approximately 65,770 people and a resident to non-resident ratio of almost 1:3.

In addition, many seasonal property owners regularly host guests at their properties. The seasonal housing survey asked respondents to estimate the number of times they host guests<sup>2</sup> each year and the average number of guests for each visit. The survey found that on average approximately four guests are hosted 7.5 times a year by seasonal property owners. This population of visitors may include return guests and add further to the actual population being served by services and businesses in the County, especially throughout the summer months.

**1:3**

**Permanent vs.  
Seasonal  
Population**

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<sup>1</sup> The estimated number of seasonal dwellings is based on Statistics Canada data and MPAC data.

<sup>2</sup> Guests are defined as those residing in a seasonal residence less than 30 days in a typical year.



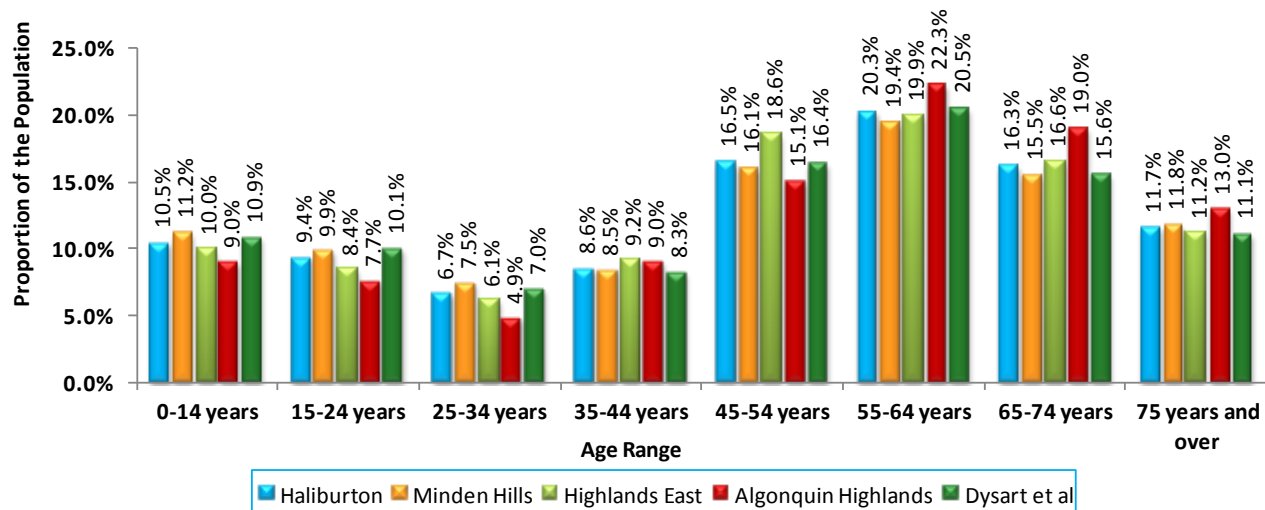
## The County's population is significantly older than the province as a whole and the senior population will continue to increase

The population in Haliburton County is older than the population in Ontario, with a median age of 54.0 years in 2011 compared to 48.4 years for the province as a whole. In 2011, seniors aged 65 years and older made up 27.8% of the total population of the County; increasing from 25.5% in 2001. In comparison, seniors aged 65 years and older made up only 14.6% of the total provincial population in 2011.

**Seniors**  
**Haliburton = 27.8%**  
**vs.**  
**Ontario = 14.6%**

Of the local municipalities, the Township of Algonquin Highlands had the largest proportion of seniors (32.0%) in 2011. Adults aged 55-64 years, made up the largest proportion of the County's population in 2011 (20.3% compared to 18.6% in 2001) and the Township of Algonquin Highlands had the largest proportion of this group (22.3%) among the local municipalities.

**Figure 2: Population by Age: Haliburton County and Local Municipalities; 2011**



Source: Statistics Canada Community Profiles 2011 Census

The population aged 25-34 made up the smallest proportion of the population in Haliburton County, at 6.7% of the total population in 2011. As well, adults 35-44 years made up only 8.6% of the total population. The proportions of each of these groups have decreased in the last ten years. In 2001, the population aged 25-34 years made up 7.3% of the total population and those aged 35-44 years made up 13.8%. This is

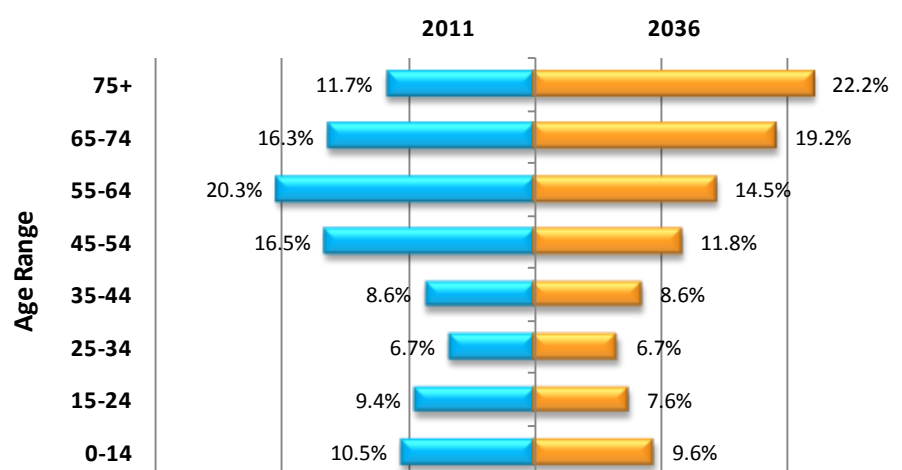


important to note as these population groups are of ‘working age’ and the decrease may indicate a loss for the labour force. In addition, these are typically the ‘family formation age’ and the decreasing proportion of these groups may result in less children in the County in the future.

Population projections from the Ministry of Finance show that the population of Haliburton County is estimated to increase by 25.8% to 21,420 people by 2036. It is estimated that 41.4% of the 2036 population will be made up of seniors (aged 65 years and older) compared to 27.8% in 2011. Children and youth (aged 0 – 24 years) will make up 17.1% of the total population; decreasing from 19.9% in 2011, and the share of adults aged 25-64 will also decrease from 52.2% in 2011 to 41.5% in 2036.

**Seniors Pop.**  
**2011 = 27.8%**  
**2036 = 41.4%**

**Figure 3: Population by Age: Haliburton County; 2011 and 2036 (Projections)**



Source: Statistics Canada Community Profiles, 2011 Census; Ministry of Finance Population Projections for Haliburton (Reference scenario)

This data suggests that, similar to other communities, the County of Haliburton is aging and will continue to age for the next 25 years. This indicates a need to plan for an age-friendly community, which includes a range of housing and support service options to meet the needs of the aging population. At the same time, it will be important to ensure that there continues to be a diversity of housing options that can serve a range of age groups, particularly those aged 25-54 years whose presence will be important to providing the services and amenities required by the County’s aging population.



## HOUSEHOLD CHARACTERISTICS ARE AN IMPORTANT INDICATOR OF HOUSING NEED

While population is an important indicator of housing demand, the need for housing is more directly related to household characteristics. For example, the trends in household tenure provide a good indication of the need for either rental or ownership housing in the future. In addition to the characteristics of households in Haliburton County in general, this section also looks at the characteristics of diverse population groups, such as Aboriginal households and households with a member experiencing activity limitation, as these would also impact the need for housing in the community.

**34.8%** of  
households live in  
Dysart et al

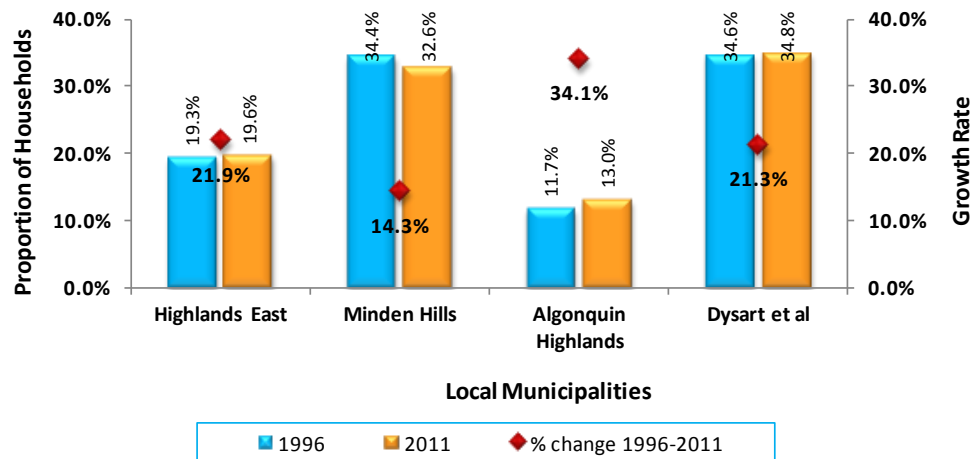
### **The Township of Minden Hills and Municipality of Dysart et al have the highest proportion of permanent households in the County but the number is growing in other areas as well**

The largest proportion of households in the County of Haliburton lived in the Municipality of Dysart et al with 2,656 households in 2011, representing 34.8% of the total households in the County. This is followed by the Township of Minden Hills with 2,492 households or 32.6% of the total households in the County, and the Municipality of Highlands East with 1,493 households or 19.6% of total households. The Township of Algonquin Highlands had the smallest share of the total households, at 13.0% in 2011 or 992 households.

While the Township of Algonquin Highlands had the smallest share of the total households in the County, it experienced the highest growth rate in the number of households from 1996 to 2011; increasing by 34.1% compared to only 20.5% for the County as a whole. This growth resulted in 252 additional permanent households in the Township of Algonquin Highlands. In contrast, the Municipality of Dysart et al saw an increase of 466 households over the same period.



**Figure 4: Trends in the Proportion of Households in each Local Municipality: Haliburton County; 1996 and 2011**



Source: Statistics Canada Community Profiles, 1996 and 2011 Census

The proportion of permanent households across the County reflects the denser settlement patterns, services and amenities of the County's centres, however growth rates suggest that there may be increasing demand for services for these permanent households in the County's more rural communities.

### **One-person and two-person households make up the majority of permanent households in the County**

In 2011, couples without children made up the largest proportion of households in Haliburton County at 41.1% of all households followed by one-person households at 26.6%. Couples with children made up 18.9% of all households in Haliburton County in 2011. The proportion of couples without children, two-person households and one-person households increased from 2006 while the proportion of couples with children in Haliburton County decreased from 2006.

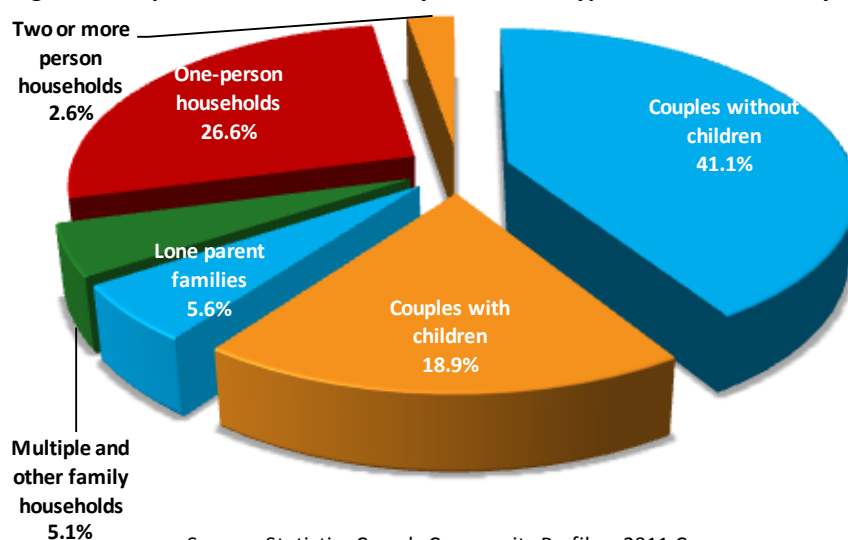
#### **Since 2006**

**Couples without children, two-person households and one-person households** ↑

**Couples with children** ↓



**Figure 5: Proportion of Households by Household Type: Haliburton County; 2011**



Source: Statistics Canada Community Profiles, 2011 Census

Among the local municipalities, the Township of Algonquin Highlands had the highest proportion of couples without children in 2011, at almost half of all households (47.7%). The Township of Minden Hills had the smallest proportion of couples without children, at 39.2% but this was still higher than the proportion of couples without children in the province as a whole (24.0%), in Muskoka (34.5%), and Hastings (30.7%).

In addition, the proportion of one-person households in Haliburton County in 2011 (26.6%) was higher than that for the province as a whole (25.2%), Muskoka (25.1%), and Hastings (26.3%). Of the local municipalities, the Municipality of Highlands East had the largest proportion of one-person households at 28.5%.

This data suggests a need for housing options for one- and two-person households. This is supported by the fact that the County's seniors population is growing, a population group who would generally have one- and two-person households.

### **The County has a diversity of household types**

In 2006, the proportion of households led by an Aboriginal person in Haliburton County (2.1% of all households) was larger than the proportion in Muskoka (1.7%) and the province as a whole (1.5%) but smaller than the proportion in Hastings (3.0%). Similarly, the proportion

Almost  $\frac{1}{2}$  of  
households in  
Algonquin  
Highlands are  
couples without  
children



of households with a member experiencing an activity limitation in Haliburton County was 17.7% in 2006 compared to 12.8% for the province as a whole, 16.1% in Muskoka, and 17.2% in Hastings.

In contrast, the proportion of households led by an immigrant in Haliburton County represented only 11.3% of all households in 2006 compared to 33.6% for the province as a whole. The proportion of immigrant-led households in Haliburton County is similar to that in Muskoka (11.4%) and Hastings (10.7%).

These statistics point to continuing demand for housing that meets the needs of particular household types. For example, given the aging population in Haliburton County it is likely that the proportion of households with a member experiencing an activity limitation will increase. This will have an impact on the design and location of housing that can accommodate the needs of these households.

### **Seniors over 75 years old and young adults make up the greatest proportion of renters in the County**

Typically, there are a greater proportion of younger adults and seniors who are renters. This is partly due to the lifestyle of these population groups but it is also influenced by incomes as younger adults generally have lower incomes while seniors typically have fixed lower incomes when they are no longer working. In addition, seniors may choose to sell their homes and rent when the day-to-day maintenance of their homes becomes challenging.

**18.7% of renters  
are 25-34 years**

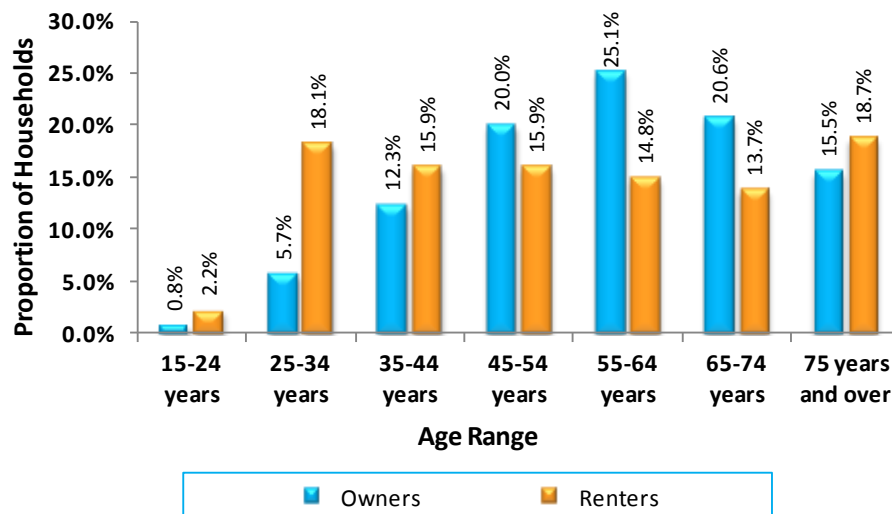
**18.1% of renters  
are 75 years+**

In Haliburton County in 2006, the largest proportion of renters were those aged 75 years and older, at 18.7%, followed by those aged 25-34 years, at 18.1%. On the other hand, adults aged 55-64 years made up the largest proportion of homeowners in the County (25.1%) followed by those 45-54 years (20.0%). As the senior population continues to increase, the demand for rental housing options will also increase.





**Figure 6: Household Tenure by Age of Primary Household Maintainer: Haliburton County; 2006**



Source: Statistics Canada Custom Tabulations, 2006 Census

### Most households in the County are homeowners

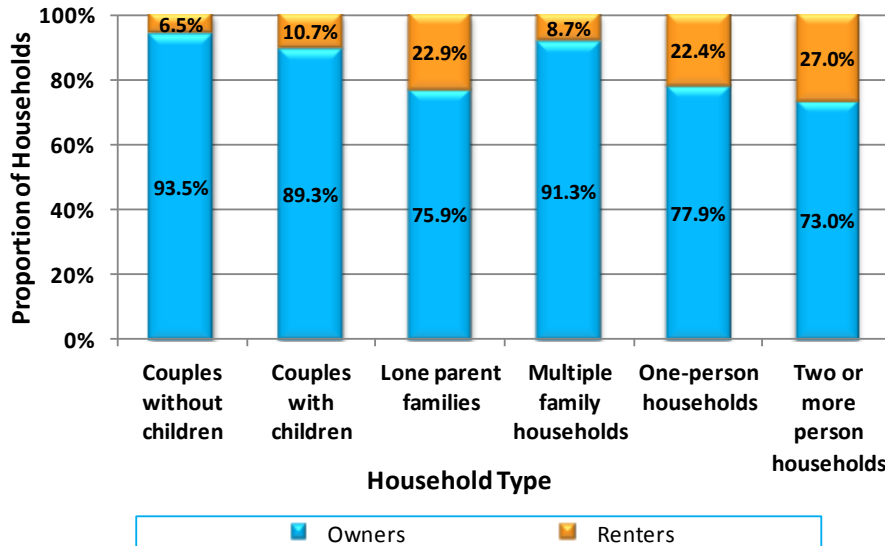
In 2006, 86.9% of all households in the County were homeowners. The largest proportion of homeownership exists amongst couples without children at 93.5%. Similarly, 91.3% of all multiple family and other family households are homeowners. Non-family households with two or more persons had the smallest proportion of homeowners in the County (73.0% of all non-family households with two or more persons) followed by lone parent family households (75.9% of all lone parent family households).

**86.9% of  
households are  
homeowners**

This data suggests that in spite of the large proportion of homeowners in the County, there is still a need for rental housing options for households who may not have the financial capacity to buy their own homes, such as lone parent families and non-family households. Key informants have indicated that the lack of rental housing options in the County have resulted in households going into homeownership sooner than they can reasonably afford to. Thus, these households end up spending more than 30% of their household income on housing costs.



**Figure 7: Proportion of Households by Household Type and Tenure: Haliburton County; 2006**



Source: Statistics Canada Custom Tabulations, 2006 Census

The majority of households led by immigrants and Aboriginal peoples, and households with a member experiencing an activity limitation were homeowners. In 2006, 93.6% of households led by an immigrant were homeowners. Further, households led by an immigrant represented a larger proportion of homeowners compared to their overall share of households in Haliburton County; immigrant-led households made up 12.1% of all owners in Haliburton County while immigrant-led households made up only 11.3% of all households in Haliburton County.

Similarly, households with a member experiencing an activity limitation made up a slightly larger proportion of owner households compared to their share of the total households in Haliburton County. In 2006, owners with a member experiencing an activity limitation represented 17.8% of all owner households while all households with a member experiencing an activity limitation represented 17.7% of all households in Haliburton County. This data suggests that households with a member experiencing an activity limitation and immigrant-led households have a marginally higher tendency to own their homes compared to other households.

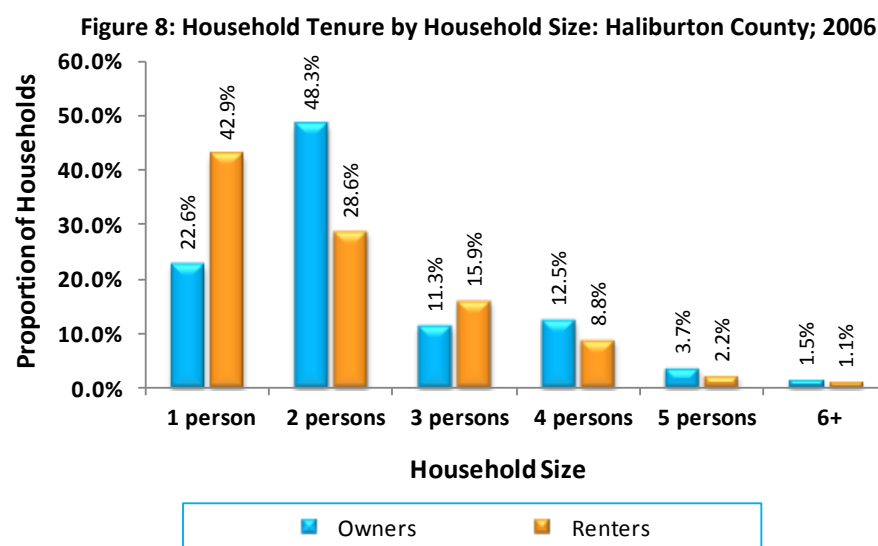


## One-person households account for the largest proportion of renter households in the County

An analysis of household size by tenure shows that almost half (48.3% or 2,925 households) of all owner households in Haliburton County in 2006 were two-person households. This is supported by the fact that couples without children also represent the largest proportion of owner households. In contrast, households with six or more persons had the smallest proportion of owners, at 1.5% of all owners in 2006 (90 households).

Almost  $\frac{1}{2}$  of one-person households rent their homes

On the other hand, one-person households made up the largest proportion of all renter households in Haliburton County in 2006 at 42.9%. The proportion of one-person households of all renter households decreased slightly from 44.5% in 2001 but increased from 36.0% in 1996. This suggests a need for rental housing options for one-person households as well as households with six or more persons.



## HOUSEHOLD INCOME IS AN IMPORTANT INDICATOR OF HOUSEHOLD NEED

The economic capacity of a household is an important element in determining housing need. By examining income trends and



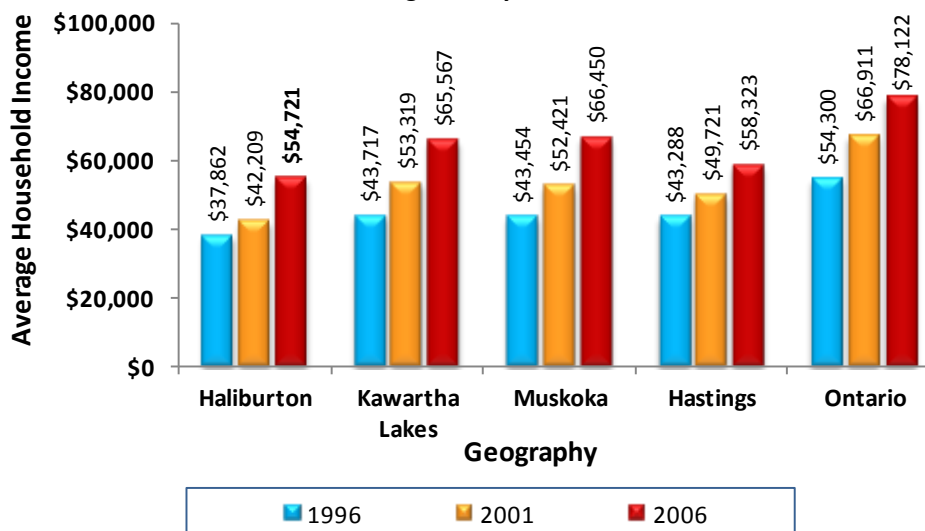
characteristics, it is possible to better identify what is affordable for households and the housing options that are available to them within a community.

## The County's average household income is the lowest in Ontario

In 2005, the average household income for the County of Haliburton was \$54,721 which was \$23,401, or 30% lower than the average for the province as a whole. This is the lowest average income of all upper tier municipalities in Ontario. In addition, the average household income increased by only 26.4% from 1995 compared to a 43.9% increase experienced in the province as a whole.

The average household income in Haliburton County was over **\$20,000** less than the province

Figure 9: Trends in Average Household Income: Haliburton County, City of Kawartha Lakes, Muskoka, Hastings County, and Ontario; 1996-2006



Source: Statistics Canada Community Profiles, 1996, 2001, 2006 Census

Among the local municipalities, the Township of Algonquin Highlands (\$56,309) and the Municipality of Dysart et al (\$58,925) had higher average household incomes compared to the County as a whole; while the Municipality of Highlands East (\$47,161) and the Township of Minden Hills (\$54,359) had lower average household incomes in 2005.



Limited income data is available for the County of Haliburton for recent years. As a result, the average household income for 2012 has been estimated to be \$62,857<sup>3</sup>.

While figures for the average household income provide a general sense of household income, looking at the distribution of income within the local context provides greater detail of the economic capacity of households in the County of Haliburton. Income deciles divide the total universe (i.e. households) into ten equal portions of income groups. These deciles are used throughout the following analysis to provide a more detailed picture of the County's housing profile.

**Table 1: Trends in Household Income Deciles: Haliburton County**

Household Income Decile	1995	2005	2012*
1st	\$11,470 and under	\$15,936 and under	\$18,255 and under
2nd	\$11,471 - \$15,369	\$15,937 - \$23,521	\$18,256 - \$26,944
3rd	\$15,370 - \$21,396	\$23,522 - \$29,666	\$26,945 - \$33,983
4th	\$21,397 - \$25,454	\$29,667 - \$36,453	\$33,984 - \$41,757
5th	\$25,455 - \$30,893	\$36,454 - \$45,205	\$41,758 - \$51,783
6th	\$30,894 - \$38,284	\$45,206 - \$53,776	\$51,784 - \$61,601
7th	\$38,285 - \$45,663	\$53,777 - \$63,103	\$61,602 - \$72,285
8th	\$45,664 - \$54,530	\$63,104 - \$76,384	\$72,286 - \$87,498
9th	\$54,531 - \$70,118	\$76,385 - \$99,275	\$87,499 - \$113,720
10th	\$70,119 and over	\$99,276 and over	\$113,721 and over

\*Income deciles for 2012 are estimated based on the consumer price index

## **One-person households, seniors and Aboriginal households had a larger share of households with low incomes**

In 2005, the largest proportion of households with incomes falling within the first decile was one-person households, where 25.2% (445 households) of all one-person households had incomes at or below \$15,936. This proportion has increased from 24.8% in 2000 and 20.6% in 1995. In 2005, nearly 69% of all one-person households in the County fell within the first three income deciles.

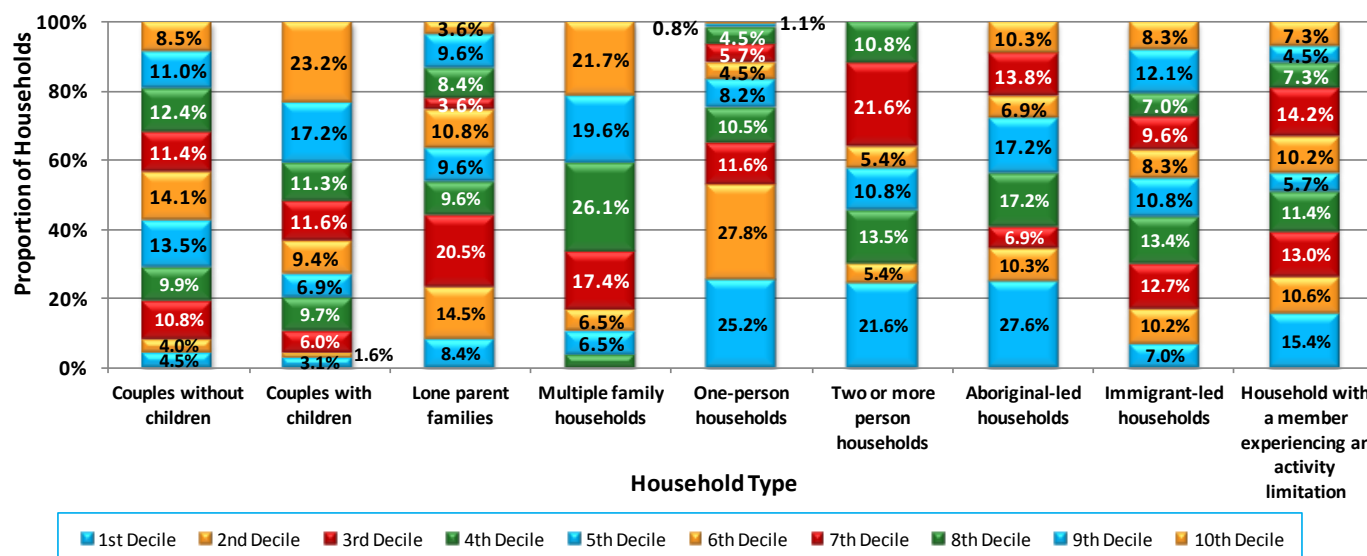
**More than 1/4 of  
one-person  
households have  
low incomes**

<sup>3</sup> Calculations based on the consumer price index



Aboriginal households were another group that had a large proportion of households within the first income decile in 2005, with 27.6% of all Aboriginal households in the County falling within the first income decile.

**Figure 10: Household Income Deciles by Household Type: Haliburton County; 2005**



Source: Statistics Canada Custom Tabulations, 2006 Census

Among the different age groups, seniors had the largest proportion of households within the first three income deciles in 2005 in Haliburton County. Households led by an older senior (75 years and older) had almost half (46.8%) of households with incomes falling within the first three income deciles (earning \$29,666 or less in 2005). Similarly, households led by a senior 65-74 years had 32.4% of households with incomes falling within the first three income deciles. This may be partly due to the fact that seniors are generally retired and are relying on a fixed income from their pension benefits.

**Almost 1/2 of seniors 75 years+ have low incomes**

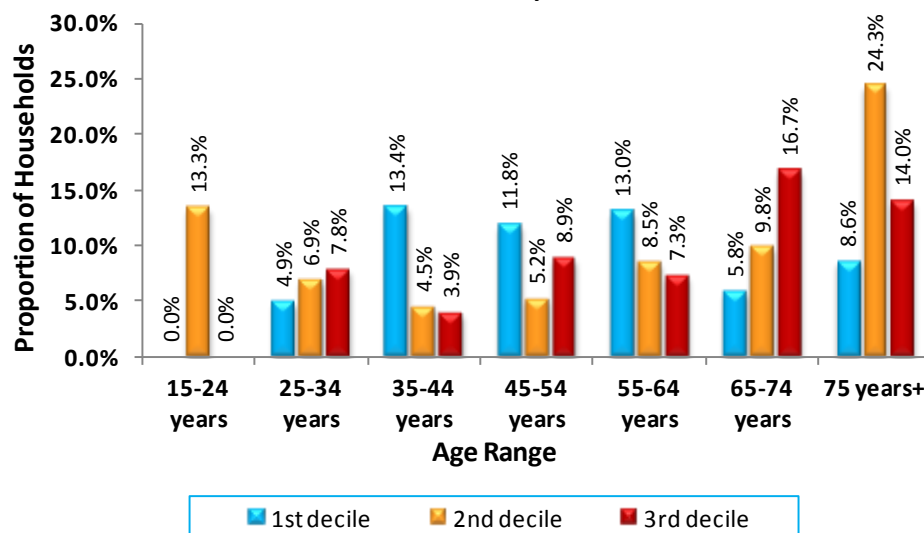
Households led by adults aged 55-64 years had 28.7% of households with incomes falling within the first three income deciles and 13.0% falling within the first income decile, the second largest proportion of households in the first income decile. In addition, households led by adults 35-44 years had 21.8% of households with incomes falling within the first three income deciles. This age group also had the largest proportion of households within the first income decile; 13.4% of all households led by adults 35-44 years. It should be noted that these age groups are considered 'working age' so it may be that employment



income for these groups are low. One reason for this may be the higher proportion of part-time employment in the County, compared to the province as a whole; 48.8% were employed part-time in the County compared to 40.6% for the province as a whole. The lower household incomes in the County may also be due to the fact that the largest proportion of employees in the County are in sales and service occupations (26.3% compared to 23.5% in the province as a whole), which generally pay lower wages.

**Working age adults  
represent the  
highest proportion  
of households in  
the lowest income  
decile**

**Figure 11: Household Income Deciles by Age of Primary Household Maintainer:  
Haliburton County; 2005**

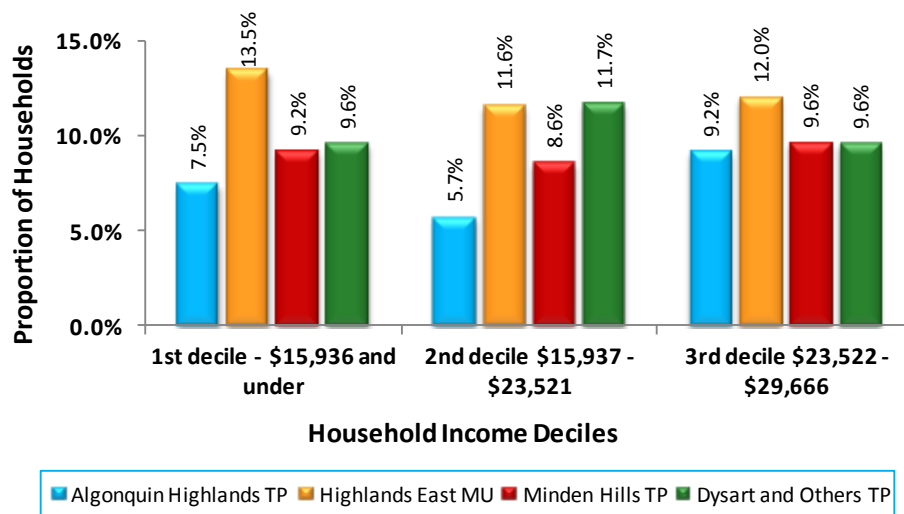


Source: Statistics Canada Custom Tabulations 2006 Census

The first three income deciles reflect significant variations across the County's local municipalities. The Municipality of Highlands East had the largest proportion of households falling within the first three income deciles (earning \$29,666 or less in 2005) at 37.1% of the total households in the municipality. In contrast, only 22.4% of households in the Township of Algonquin Highlands had incomes falling within the first three income deciles, the smallest proportion of households among the four local municipalities.



**Figure 12: Proportion of Households with Incomes in the First Three Income Deciles: Local Municipalities in Haliburton County; 2005**



Source: Statistics Canada Custom Tabulations, 2006 Census

## The incidence of low income in the County has decreased

The incidence of low income is another important measure of housing affordability. Statistics Canada uses 'low income cut-offs' or LICO to identify the incidence of low income families and singles within a community. LICO is defined as:

*Income levels at which families or persons not in economic families spend 20% more than the average of their before tax income on food, shelter and clothing.*

Low income cut-offs (before tax) are based on expenditures (food, clothing and shelter) as a percentage of family income. Statistics Canada estimates that an average family spends 50% of its before tax income on these necessities. To calculate the low income cut-off level, Statistics Canada added 20 percentage points to the average on the assumption that individuals spending 70% of their income on food, clothing and shelter would be in 'straitened' circumstances. Low income cut-off points are set for different sizes of families and areas of residence<sup>4</sup>.

In 2006 in Haliburton County, 10.4% of all persons in private households had low incomes. The incidence of low income in Haliburton County was

**Over 1 in 10**  
people in Haliburton  
County had low  
incomes

<sup>4</sup> Statistics Canada. 2006 Census Dictionary, Catalogue no. 92-566-X





lower than that for the province as a whole (14.7% in 2006) and decreased from 14.6% in 1996.

In contrast to these findings, consultations with key informants have indicated that there is a growing divide between households with high and low incomes in the County. While the incidence of low income is declining, incomes are not increasing at the same rate as the costs of living including shelter costs, utilities and other goods and services.

## ECONOMIC CONDITIONS ARE AN IMPORTANT FACTOR IN HOUSING DEMAND

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

### **A large proportion of the County's labour force is employed in service related industries**

In 2006, retail trade represented the largest number of jobs in the County at 16.5%, followed by 16.1% in the construction industry, 10.8% in accommodation and food services, and 9.7% in health care and social assistance. In all cases, these sectors employ a higher percentage of the labour force than the province as a whole. Arts, entertainment and recreation (4.1%) also accounts for a higher proportion of the labour force than the province as whole (2.1%)<sup>5</sup>. Together much of the County's labour force is employed in service related industries.

The labour force participation rate in the County has steadily increased from 50.1% in 1996 to 54.5% in 2006 although these participation rates are still significantly lower than provincial participation rates. In 2006, the labour participation rate for the province as a whole was 67.1%, increasing from 66.3% in 1996 and decreasing slightly from 67.3% in 2001.

**Unemployment  
Rate (2006)**  
**Haliburton = 7.5%**  
**Ontario = 6.4%**

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<sup>5</sup> Calculations based on County of Haliburton, <http://businesshaliburton.ca/labourforce>; and, Statistics Canada, 2006 Census of Population, modified 2009-09-03.



In contrast, the unemployment rate in the County has been higher than that for the province as a whole. In 2006, the unemployment rate in Haliburton County was 7.5% compared to 6.4% for the province as a whole. The unemployment rate in the County has increased from 5.3% in 2001 but decreased from 14.9% in 1996. Updated unemployment statistics for the local area are not currently available. However, recent reports for the larger economic region of Muskoka-Kawartha Lakes show that the situation may be improving. The unemployment rate for the economic region has decreased from 8.8% in 2011 to 7.5% for the current quarter of 2012<sup>6</sup>, and sits below the provincial rate of 7.8%. This trend will have to be confirmed for Haliburton County specifically once more current local data becomes available. Although key stakeholders have noted a lack of employment opportunities, a report on business retention and expansion prepared for the Haliburton Highlands Chamber of Commerce shows that approximately 40% of businesses have difficulty recruiting qualified employees and 17% of businesses have difficulty retaining employees<sup>7</sup>. This suggests that employees may be available but they may not have the skills required by many of the businesses in the County.

### **Part-time or part-year jobs make up a large proportion of the County's economic activity**

The availability of full time employment also influences the ability of an individual to afford appropriate housing options. This is particularly important in the County, where the economy is driven by sectors such as construction and tourism that rely heavily on part-time or seasonal employment. Further, employment in tourism and its related services generally provide lower wages compared to other professional or manufacturing based sectors. This is supported by data on work activity by industry showing that the largest industries in the County have the largest proportion of part-time or part-year activity.

**48.8% of  
employees in  
Haliburton County  
work part-time**

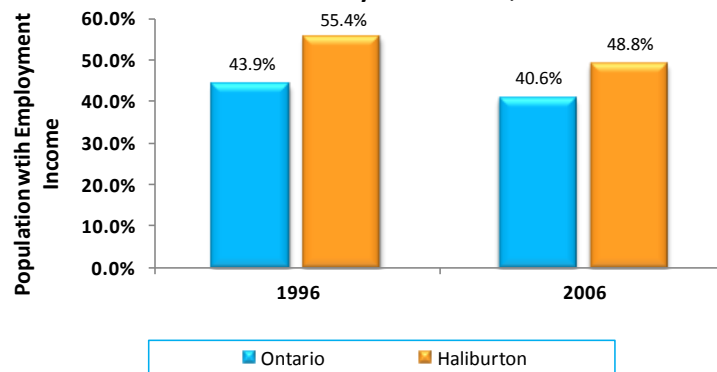
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<sup>6</sup> Human Resources and Skills Development Canada. Labour Market Bulletins – Ontario-Summer 2012.

<sup>7</sup> Shelley Hirstwood Consulting (2011). Haliburton County Business Retention and Expansion Report.



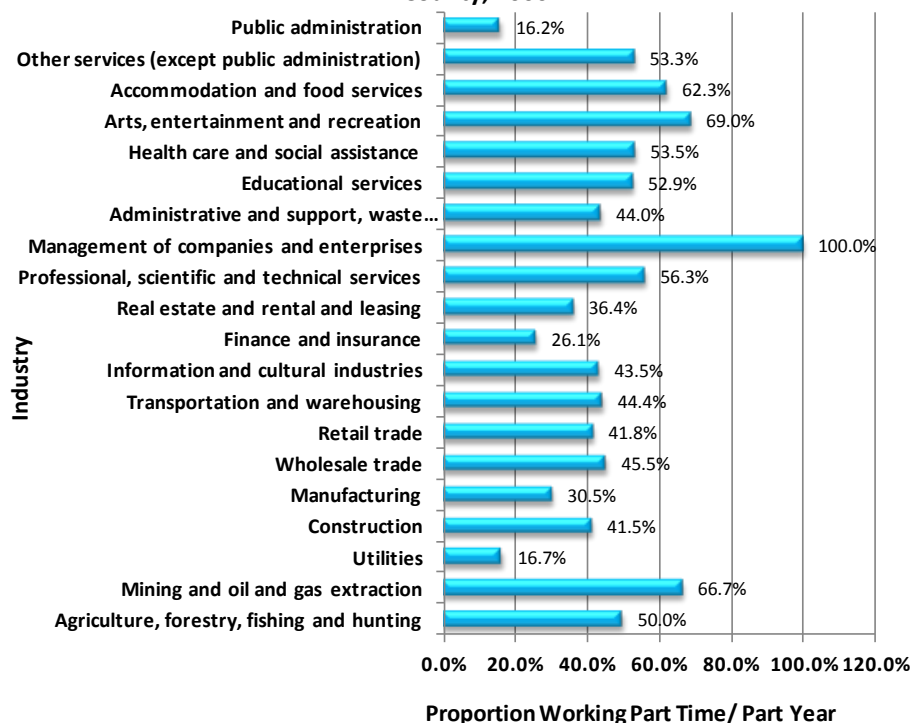
**Figure 13: Proportion of Population with Employment Income Working Part-Time, Part-Year: Haliburton County and Ontario; 1996 and 2006**



Source: Statistics Canada Community Profiles, 1996 and 2006 Census

In 2006, 48.8% of Haliburton County population with employment income worked part time or part of the year, while 41.1% of the employed population in Haliburton County worked full time, full year; nearly 12% less than the province as a whole (52.8%). Key stakeholders noted that there was a strong link between housing and the employment available and that seasonal work inhibits or deters some households from getting mortgages.

**Figure 14: Proportion of Employees Working Part Time / Part Year: Haliburton County; 2006**



Source: Statistics Canada, 2006 Census Catalogue No. 97-561-XCB2006007

Prospective employees and entrepreneurs have reported a difficult time finding affordable housing



The characteristics of the County's economy suggest a need for rental housing opportunities for seasonal workers and young professionals as well as more affordable housing opportunities for individuals and households who are only able to find part time employment. In addition, the availability of affordable housing also affects the availability of labour. Key informants from various sectors have noted that prospective employees as well as entrepreneurs have had a difficult time finding affordable housing in the County in order to fill available positions or to establish new businesses.



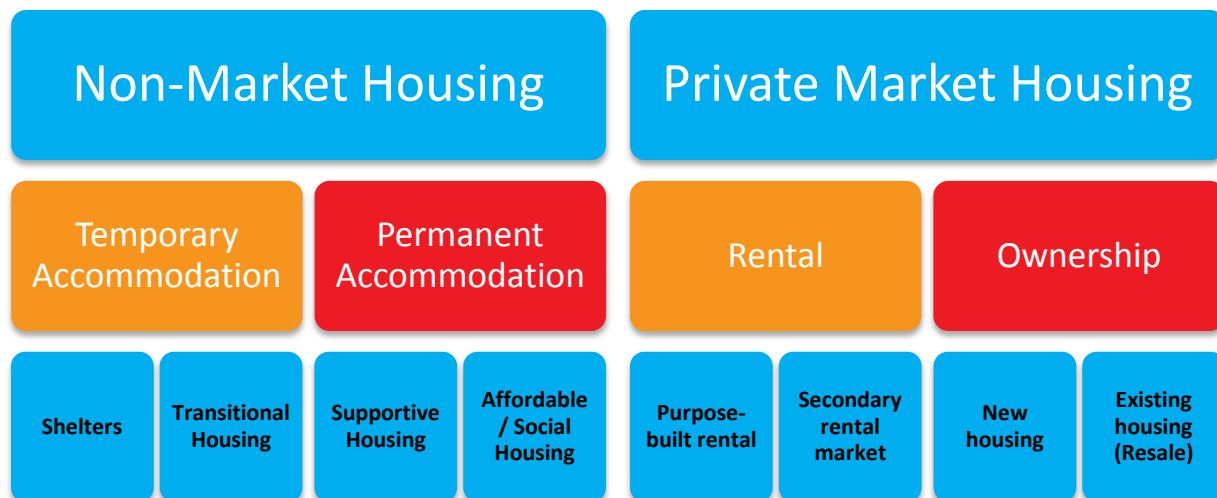
# CURRENT HOUSING SUPPLY TRENDS IN HALIBURTON

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

This section provides an overview of the current housing trends in the County of Haliburton, including the existing housing stock throughout the continuum, recent housing activity, and a housing affordability analysis.

## THE HOUSING MARKET CAN BE VIEWED AS A CONTINUUM

Housing is an important element in building a complete, healthy and inclusive community. Ideally, the housing market can be viewed as a continuum where the supply of housing responds to the range of housing demand in a community. However, due to a range of social, economic and geographic factors the full range of housing needs in a community are not always met in the private housing market. This is particularly true for individuals and families with low incomes or persons with special housing needs. Instead, the housing needs of these individuals and families are often met by non-market housing provided by the public and not-for-profit sectors. The following figure provides an overview of the housing supply continuum which is divided into non-market and private market housing.



### Non-Market Housing

Non-market housing is divided into temporary and permanent accommodation. Temporary non-market housing includes emergency shelters which are facilities that provide temporary, short-term accommodation (usually less than a month but up to six months) for individuals and families who are experiencing homelessness. Shelters typically have single or shared bedrooms or dorm-type sleeping arrangements that can include seasonal beds / mats. Emergency shelters may also include motels and other types of temporary sheltering facilities. There are three organizations that provide emergency shelter services to residents of Haliburton County. These are: A Place Called Home, John Howard Society, and YWCA Women's Centre.

Temporary non-market housing also includes transitional housing facilities which provide services beyond basic needs and that generally allow people to stay for a longer period of time compared to emergency shelters (up to three years). These housing facilities offer more privacy to residents compared to shelters and place a greater emphasis on participation. These facilities provide accommodation for those in need of structure, support and/or skill-building to move from homelessness to permanent housing and to assist in preventing a return to homelessness.

Permanent non-market housing includes supportive housing which is housing with integrated supports and services. These supports and services are dependent on resident needs and are provided to help



residents maintain independence and stability to promote social inclusion. The only supportive housing provider in Haliburton County is Community Living Haliburton County although there are other organizations that provide support services to persons with special needs.

Permanent non-market housing also includes affordable / social housing units. These housing units are typically built under a government affordable housing program and/or rents are geared to the income of the tenant. Affordable / social housing providers in the County of Haliburton include the following: Kawartha Lakes – Haliburton Housing Corporation, Staunworth Non-Profit Housing Corporation, Haliburton Community Housing Corporation, and Monmouth Township Non-Profit Housing Corporation.

### Private Market Housing

Private market housing is divided into rental and ownership housing. Rental housing includes purpose-built rental housing and the secondary rental housing market. The secondary rental market includes rented houses, accessory apartments such as basement apartments, and rented condominiums. Ownership housing in the private market includes new housing developments as well as resale housing (existing housing).

## DIVERSITY OF HOUSING STOCK IS IMPORTANT FOR PROVIDING OPTIONS TO RESIDENTS

The range of housing demands in a community is ideally met through the provision of housing options in terms of type and tenure. The condition of the housing stock is also an important consideration in meeting the needs of all residents.

### The County's housing stock is mostly made up of single detached homes

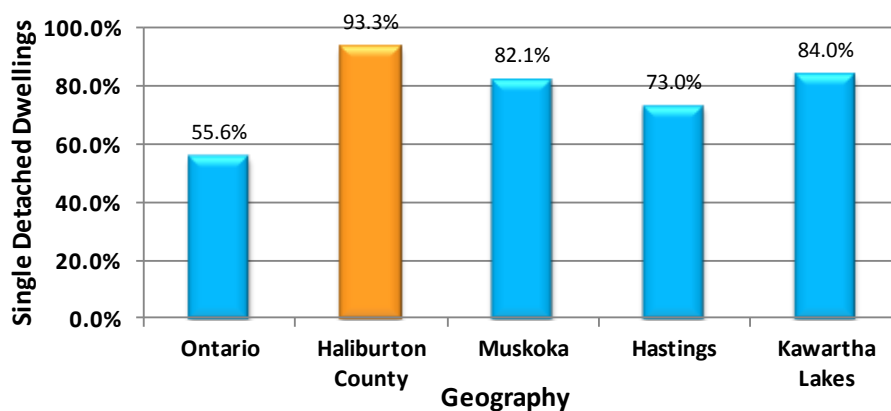
Single detached dwellings make up the largest proportion of dwellings in the County of Haliburton at 93.3% of all occupied private dwellings in

**93.3%** of homes  
are single detached  
dwellings



2011. This proportion is significantly higher than the proportion of single detached homes in the province as a whole (55.6%), as well as comparable jurisdictions including Muskoka (82.1%), Hastings (73.0%), and the City of Kawartha Lakes (84.0%) during the same time period.

**Figure 15: Proportion of Single Detached Dwellings: Haliburton County, Ontario, and Comparable Municipalities; 2011**



Source: Statistics Canada Custom Tabulations, 2011 Census

Among the local municipalities, the Township of Algonquin Highlands has the highest proportion of single-detached dwellings in 2011 at 97.5% while the Municipality of Dysart et al has the lowest at 89.9%. This is not surprising considering the rural nature of the County but it should be noted that single detached dwellings are generally less affordable to lower income households than other forms of housing, such as semi-detached, townhouse or apartment dwellings.

### **A larger proportion of homes in the County are in need of major repairs**

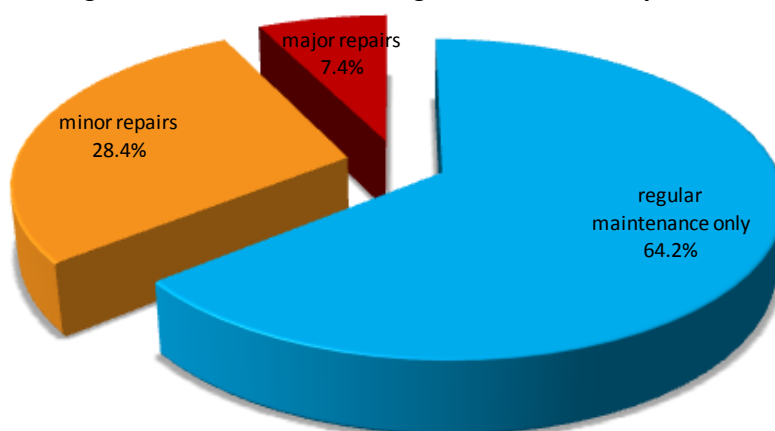
In 2006, a larger proportion of dwellings in Haliburton County required major repairs (7.4%) compared to the proportion in the province as a whole (6.5%). This supports comments heard from key informants across various sectors in the County who indicated that the condition of both rental and ownership housing limits the availability of appropriate housing for students, singles and young families. This larger proportion is consistent with other more rural communities like the City of Kawartha Lakes (7.4%), and is lower than Muskoka (8.1%) and Hastings (8.2%).

**Homes in Need of Major Repairs**  
**7.4% Haliburton**  
**vs. 6.5% Ontario**





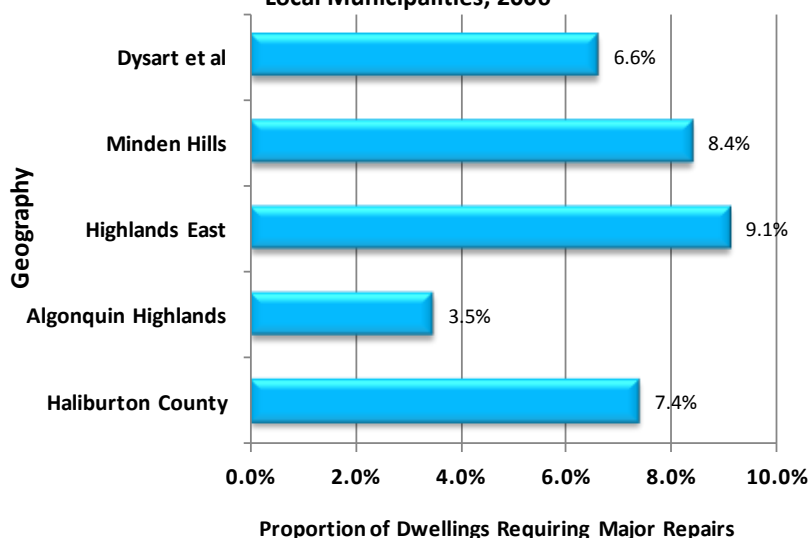
**Figure 16: Condition of Dwellings: Haliburton County; 2006**



Source: Statistics Canada Custom Tabulations, 2006 Census

Among the local municipalities, the Municipality of Highlands East had the largest proportion of dwellings that required major repairs at 9.1% of all dwellings in that municipality. This was followed by the proportion of dwellings requiring major repairs in the Township of Minden Hills (8.4%), the Municipality of Dysart et al (6.6%), and the Township of Algonquin Highlands (3.5%).

**Figure 17: Proportion of Dwellings Requiring Major Repairs: Haliburton County and its Local Municipalities; 2006**



Source: Statistics Canada Custom Tabulations, 2006 Census



The larger proportion of dwellings requiring major repairs in Haliburton County compared to the province as a whole may be partly explained by the age of the dwellings. In Haliburton County, 80.5% of dwellings were built in 1990 or earlier while the province has a slightly lower proportion of dwellings built in 1990 or earlier at 77.6%. In addition, 11.8% of dwellings in Haliburton County are more than 50 years old. Also, 16.0% of dwellings in the province were built in the period from 1996 to 2006 while only 11.1% of dwellings in Haliburton County were built during this period.

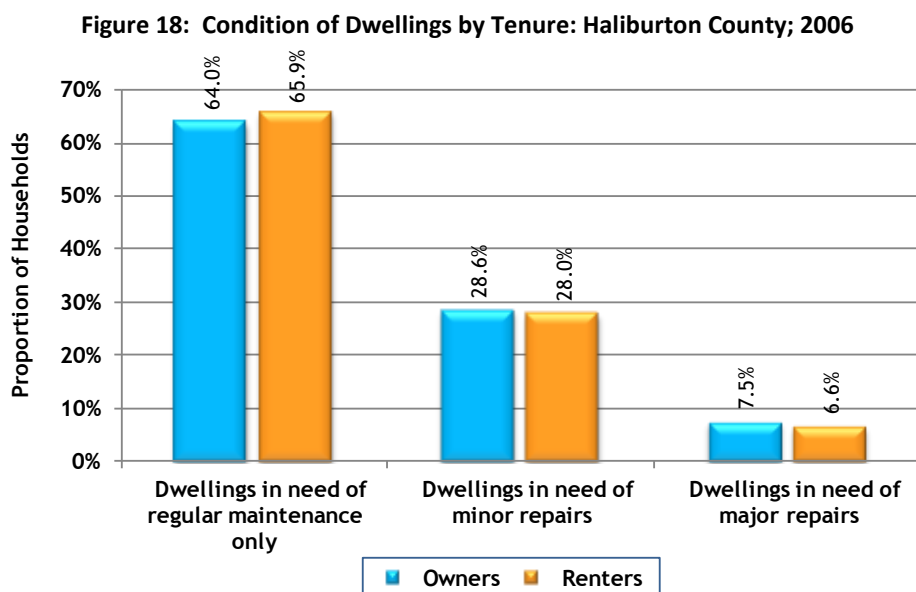
### **Most homes in the County are owned**

Homeownership is the ideal form of housing for many households as it offers stability in day-to-day living and is often perceived as an effective way to build personal assets, thereby helping to reduce poverty. In general, the higher the proportion of owner households in a community, the better that population is housed in terms of quality of living environment, security of tenure and affordability.

In 2006, 86.9% of permanent dwellings (private occupied dwellings) in Haliburton County were owned. This proportion of owned dwellings is higher than the proportion in the province as a whole (71.0%), Muskoka (82.6%), Hastings (72.7%), and Kawartha Lakes (82.8%). Among the local municipalities, the Township of Algonquin Highlands had the largest proportion of owned dwellings at 94.3% of all dwellings in the Township. While the Municipality of Highlands East had the lowest proportion at 84.0%, it is still significantly higher than the proportion of owned dwellings in the province as a whole and in comparable municipalities.

**86.9% of  
permanent  
dwellings are  
owned**

While owned dwellings make up a larger proportion of total dwellings in Haliburton County, the condition of owned dwellings in Haliburton County is not as good as those in the province as a whole. In 2006, 7.5% of all owned dwellings in Haliburton County required major repairs compared to only 5.0% in the province. It is also interesting to note that a larger proportion of owned dwellings require major repairs (7.5%) compared to rental dwellings (6.6%), especially given the limited supply of rental dwellings. However, it should be considered that these statistics are self-reported.



Source: Statistics Canada Custom Tabulations, 2006 Census

These statistics support feedback from interviews and focus groups with key informants which highlighted concerns with the condition of the County's housing stock. A number of young professional families reported having significant trouble finding mid-priced properties where the home did not require major renovations before occupancy.

### **The County has a very limited supply of rental housing and this has been decreasing**

Rental housing fulfills a number of roles in the housing market. For individuals and non-family households it can provide a flexible form of accommodation that supports an active and mobile lifestyle. It also provides an option for seniors who are facing challenges with the day-to-day upkeep of single-detached homes. Yet the main benefit of rental housing is its affordability relative to most forms of ownership housing. In general, rental housing has lower monthly costs and does not directly include taxes, interest payments, and maintenance costs that are associated with homeownership.

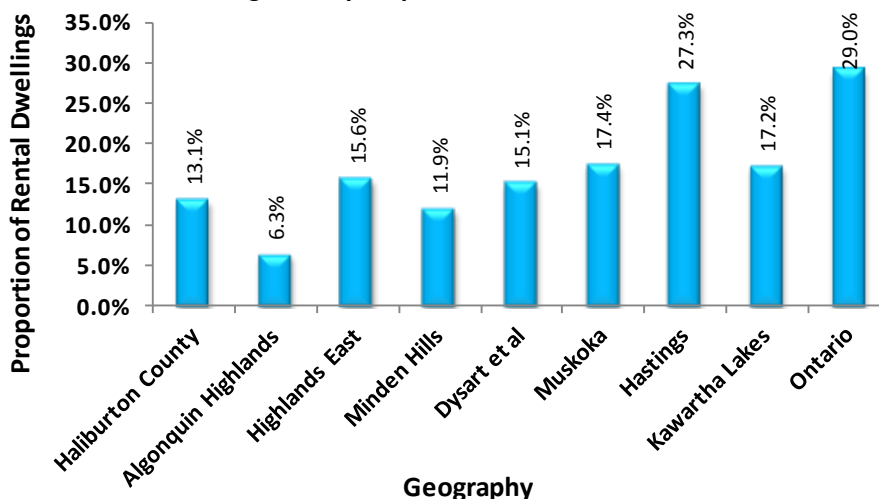


For this reason, it is critical for communities to provide a sufficient amount of rental housing to meet the needs of current and future residents. It is also important that this supply of rental housing consist primarily of purpose-built rental housing to ensure the stability and security of the supply.

According to Statistics Canada, in 2006, only 13.1% of all dwellings in Haliburton County were rented. This is significantly lower than the proportion of rented dwellings in the province as a whole (29.0%), as well as in Muskoka (17.4%), Hastings (27.3%), and the City of Kawartha Lakes (17.2%). Among the local municipalities, the Township of Algonquin Highlands had the smallest proportion of rented dwellings in 2006 (6.3%) while the Municipality of Highlands East had the largest proportion (15.6%). This is followed by the Municipality of Dysart et al at 15.1% and the Township of Minden Hill at 11.9% for the same time period.

**Rental Supply**  
**13.1% Haliburton**  
**vs.**  
**29.0% Ontario**

**Figure 19: Proportion of Rental Dwellings: Haliburton County, Local Municipalities, Muskoka, Hastings County, City of Kawartha Lakes, and Ontario; 2006**



Source: Statistics Canada Custom Tabulations, 2006 Census

The number and proportion of rented dwellings in Haliburton County have been decreasing. In 1996, there were 1,070 rented dwellings in Haliburton County, representing 17.0% of all dwellings. This decreased to 1,005 or 15.7% in 2001 and further to 910 or 13.1% in 2006. Single detached dwellings made up the majority of rented dwellings (62.1%) while apartments in buildings with less than five storeys made up the second largest proportion of rented dwellings in Haliburton County; at

**Rental Supply**  
**1996 = 1,070**  
**2006 = 910**



29.1% in 2006. Single detached dwelling rentals are usually considered part of the secondary rental market, along with second units in homes. The secondary rental market is usually considered less stable than purpose built rental in that units in the secondary market may be converted to ownership at any point in time.

Several key informants noted a significant lack of rental housing in Haliburton County. This is supported by a scan of rental listings from the Minden Times and Haliburton County Echo on August 16<sup>th</sup>, 2012 that resulted in a total of only five listings, with three listings for one-bedroom apartments, one listing for a bachelor, and one listing for a two-bedroom apartment.

Consultations also noted that the rental housing available is in poor condition or may not be properly winterized, resulting in higher maintenance and utility costs for tenants. In contrast, Statistics Canada data shows that the proportion of rental housing that requires major repairs in Haliburton County is much lower than in the province; 6.6% compared to 9.9%. The difference in information may be partly due to the misuse of non-winterized properties for year-round occupancy and difficulties in reporting on the secondary rental market.

The Fleming College's housing office for its Haliburton campus in the Municipality of Dysart et al provides the most comprehensive list of rental accommodations in the County. This list includes rooms in private homes, room and board in private homes, apartments, houses, cottages, as well as bed and breakfast establishments. The College provides an inventory of both long term (Fall, Winter and Spring) and short term (Summer) accommodations. The current long-term inventory consists of 74 rental listings. Approximately 46% of the listings represent single bedroom rental housing options. While in some cases this type of accommodation may be appropriate for students they would not be appropriate for other types of households in need of rental accommodations, such as couples or families.

The College relies on landlords throughout the County to provide safe, secure and affordable accommodation to students. The availability of rental housing is very important for attracting and retaining enrollment at

Almost  $\frac{1}{2}$  of  
student rentals are  
single bedrooms



the College. At full capacity, enrollment from fall to spring can reach 130 students and several thousand over the summer. The affordability of rental accommodations, a lack of supply, proximity to campus, safety and building conditions were all noted as concerns with the current rental supply available for students in Haliburton County. Another challenge to addressing the need for student housing is the fact that most students stay for less than a year. This suggests a need for affordable short term rental housing whereas most landlords would want a year-long lease or would charge higher rent if they rent on a weekly basis.

There are no plans to develop a student residence but the College has searched for other opportunities to expand the supply of rental accommodations available to its students. This has included exploring potential agreements with area resorts to utilize staff quarters during the off season. The College has also investigated the opportunity for private rental development on lands adjacent to the campus. This development could be designed in such a way to accommodate the broader rental market.

The seasonal housing survey showed that 7.6% of seasonal property owners rent their properties at some point during the year but mainly in the summer months. It is likely that some of the single detached rental dwellings reflected in this data are short term accommodations for tourists, rather than rental units let by lease to local residents.

**7.6% of seasonal  
property owners  
rent their properties**

Several local municipalities are currently reviewing and updating their zoning by-laws to align with new requirements under the Ontario Planning Act to allow for the development of secondary units. The addition of this allowance to some by-laws would also provide an opportunity to expand the County's supply of rental units.

## ACCOMMODATING GROWTH THROUGH FUTURE HOUSING DEVELOPMENT

Another key consideration in housing supply is ensuring that anticipated growth can be accommodated within the community. This potential for residential development is generally measured in terms of available lots



or based on assumptions about the potential yield of lands designated for residential development. This is an important factor as it can influence what is made available in the market place and at what price. In Haliburton, planning for future growth must consider anticipated changes in both its permanent and seasonal populations.

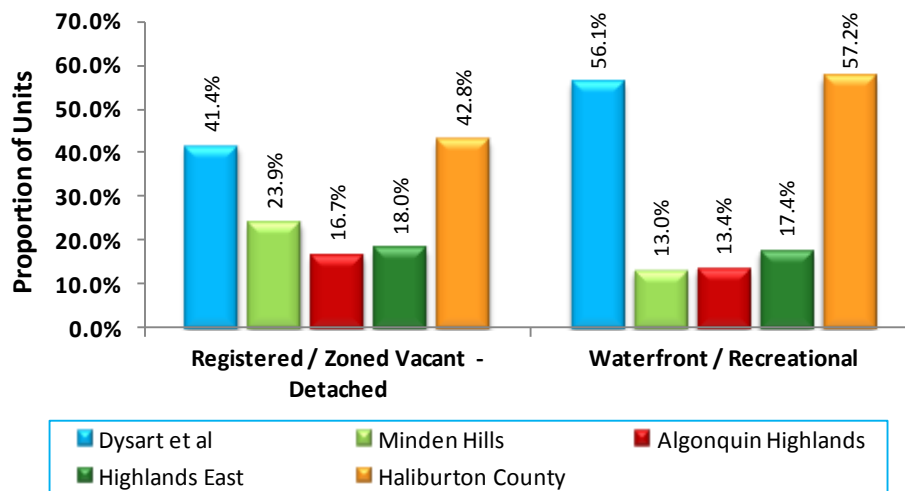
### **The majority of zoned or registered vacant lands in the County are for single detached dwellings on waterfront / recreational lots**

There are currently registered or zoned vacant lands available for an estimated 1,687 single detached dwellings in the County. More than half of these (56.1% or 698 units) are in the Municipality of Dysart et al. The Municipality of Highlands East has 17.4% or 304 units; the Township of Algonquin Highlands has 13.4% or 281 units; and, the Township of Minden Hills has 13.0% or 404 units.

A larger number of available units are designated for waterfront / recreational lots. For the County as a whole, there are lands registered or zoned vacant for an estimated 2,255 units. A large number of these units are within the Municipality of Dysart et al (1,266 estimated dwelling units). It should be noted that dwellings on waterfront lots are generally more expensive than those located inland. Waterfront lots also have additional challenges related to servicing, roads, and transportation.



**Figure 20: Residential Development Potential: Haliburton County and Local Municipalities; August 2012**



Source: Planning Departments of Haliburton County and the Local Municipalities; August 2012

In addition, there are lands that are currently under application and these would be able to accommodate an estimated 34 single detached units. There are also applications for 12 row houses and 30 apartment units within Dysart et al.

The availability of municipal water and sewer services to residential lots is limited to the settlement areas in the Township of Minden Hills, the Municipality of Dysart et al and pockets of the Municipality of Highlands East. The capacity of existing services in these areas varies. Municipal staff have indicated that municipal servicing in the Village of Minden is operating at 70% capacity and could accommodate additional residential growth.

This data shows that there is considerable residential development potential in the County but that the majority of this is on waterfront / recreational lots. In addition, the data indicates that if local zoning provisions remain, single detached homes will continue to make up the County's housing stock into the future.





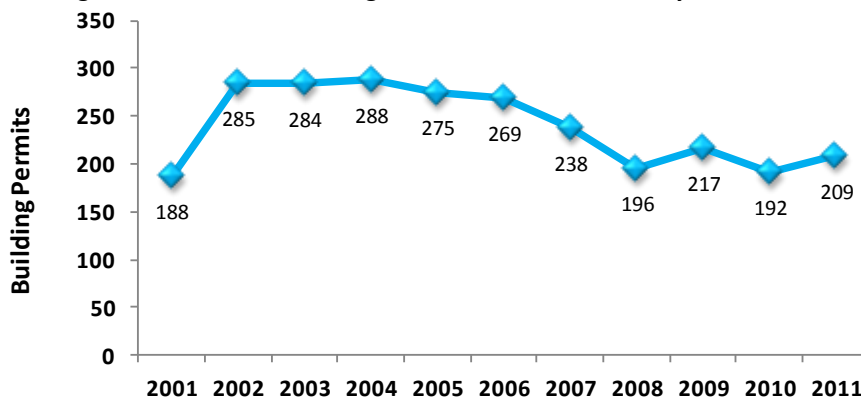
## **A diversity of residential zones are required to accommodate future growth**

Based on the projected population increase of 4,394 and an average household size of 2.3, the County will need to accommodate an additional 1,910 permanent housing units by 2036. Approximately 66% of these new units can be accommodated by the existing residential lots zoned for single detached development. However, additional lands or rezoning will be required to provide for the remaining 644 permanent residential units. Given the population profile of the County, zoning allowance for a diversity of housing types, where appropriate, will best suit the housing needs of future residents. Some of this need may be addressed by current waterfront/recreational lots if other requirements can be met in limited areas but this approach should be monitored as these lots will be more expensive and may not necessarily address the County's housing gaps.

Building permit data from the local municipalities show that the trend toward single detached dwellings continues to the present. In the first half of 2012, a total of 66 building permits were issued in the four local municipalities while there were a total of 209 issued in 2011. All of these building permits were for single detached homes. Additionally, since 2001, there have only been three permits issued for row houses with a total of 15 units (three permits for a five-plex each), two permits issued in 2009 and one in 2010. There were also three permits issued for semi-detached dwellings for a total of eight units, one permit in 2010 and two permits in 2011.



**Figure 21: Trends in Building Permits: Haliburton County; 2001 - 2011**



Source: Haliburton County and Local Municipal Planning Departments; August 2012

\*Data for 2012 is for January - June 2012

Local municipal staff indicated that the vast majority of the residential building permits issued over the period represent the development of dwellings on recreational or waterfront lots and do not serve the local permanent residential population. However, a local developer reported that recent condo sales for one project have gone primarily to local residents.

While the single detached house is consistent with the low density, rural character of the area, this may not be the most appropriate form of housing for the County's growing seniors population, those with limited income or students. In addition, the significant number of one and two person households in the County may signal a desire for smaller units which may be more efficiently addressed through some form of multi-residential development, such as a row house.

## SEASONAL DWELLINGS ARE A SIGNIFICANT COMPONENT OF THE COUNTY'S HOUSING PROFILE

Cottaging is an established pastime in Haliburton County due its many lakes and outdoor activities. These dwellings are a significant component of the County's housing profile. This stock houses an estimated seasonal population of 48,744 and supports a vital part of the area's economy.

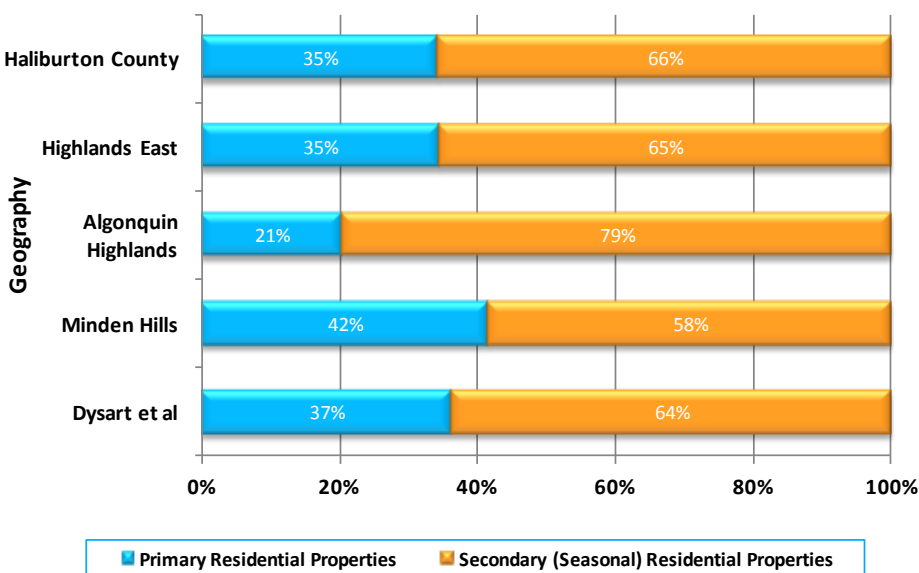


The total supply of seasonal dwellings in Haliburton County is estimated to be between approximately 13,000 and 15,000 dwellings in 2011; representing between 61% and 66% of all the dwellings in the County. This estimate is based on analysis of several data sources including municipal property assessment data on primary and secondary residential properties, Statistics Canada census data on total dwellings and total occupied dwellings and billing classification data on year-round residential and seasonal delivery rates from Hydro One<sup>8</sup>.

Seasonal dwellings  
make up **60% to  
70%** of all  
dwellings in  
Haliburton County

A review of aggregated property assessment data on primary and secondary properties in Haliburton County shows that each municipality exhibits a slightly different proportional breakdown. The Township of Algonquin Highlands has the highest proportion of seasonal properties at 79.4%, while the Township of Minden Hills has the lowest proportion of seasonal properties at 58.1%. The difference between local municipalities likely reflects the variety of development patterns of each community. Towns, villages and hamlets are likely to provide more permanent accommodations to residents who work or draw on the services and amenities of these areas.

**Figure 22: Proportion of Primary and Secondary Properties by Municipality, 2012**



Source: Haliburton Housing Study Seasonal Housing Survey, 2012

<sup>8</sup> A detailed discussion of methods used in this analysis is included in the appendix of this report.

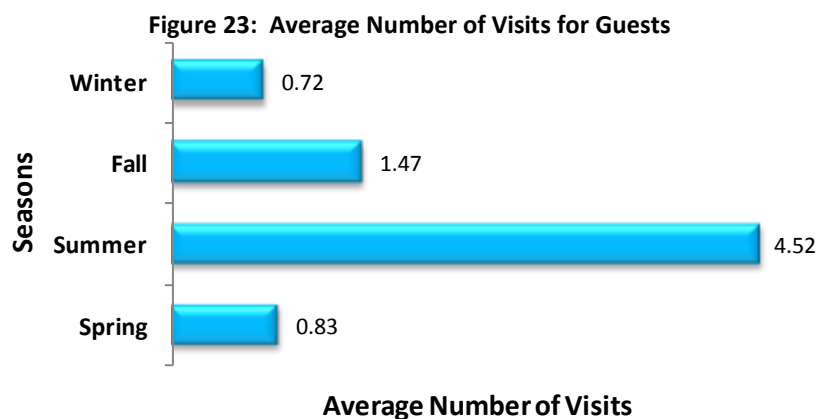


## No One is Building ‘Cottages’ Anymore

A seasonal housing survey was conducted to better understand the use, condition and market for seasonal dwellings in Haliburton County. The survey found that over 50% of seasonal dwellings are winterized to some extent and 16% expressed plans to build an addition to their seasonal residence in the future. These statistics suggest that owners are using these properties outside the traditional summer season. This is supported by consultations with area developers and municipal building officials that indicate few traditional seasonal cottages are being built; most are dwellings that could be easily used as year-round residences. The greatest interest in building additions to existing seasonal properties was shown to be in the Municipality of Dysart et al and the Township of Algonquin Highlands.

Despite the tendency towards winterization, 35.6% of seasonal property owners access their residence by seasonal roads or water which limits their ability to use their property throughout the year. By comparison, 64.4% of seasonal property owners report having access to their property by public year-round road (41.5%) or private year-round (22.9%).

Although a large proportion of seasonal properties are winterized and accessible year round, the survey shows that seasonal property owners heavily favour the summer season to entertain guests or other family members by more than three times the next most popular season for visitors which is fall.



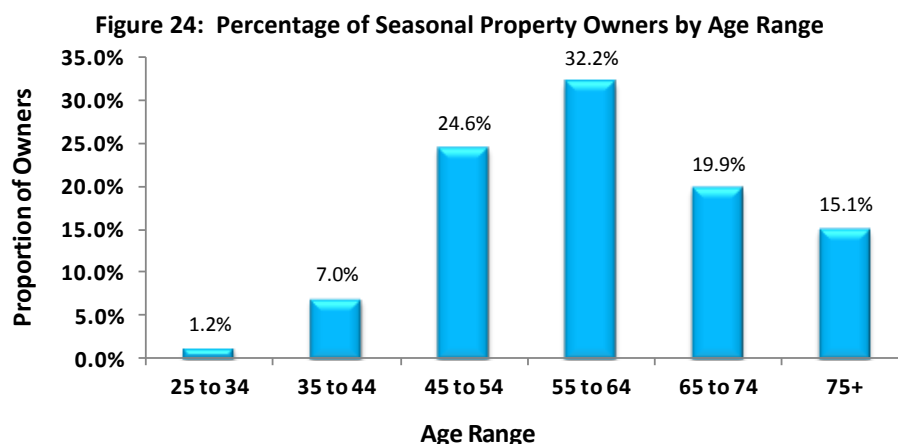
Source: County of Haliburton Seasonal Housing Survey, 2012



## The majority of the County's seasonal property owners are over 45-years old and share ownership of their property

According to the seasonal housing survey, nearly 66% of seasonal properties are owned by two owners, while approximately 29% have one owner. Only 5.6% of seasonal properties surveyed are owned by three or more individuals. These findings are consistent with a previous study conducted by the Haliburton Community Development Corporation (HCDC) in 2000, which reported that 64% of respondents shared ownership of their seasonal residence.

The seasonal housing survey provided data on the age profile of seasonal property owners. The greatest proportion of seasonal property owners (32.2%) are between 55 and 64 years old. These findings show that most seasonal property owners are over 45 years of age. This threshold represents the age at which many individuals or households achieve a level of financial stability that may allow for the purchase of a second property. This may also reflect the age when ownership of secondary properties is transferred to younger generations within a family.



Source: Haliburton Housing Study, Seasonal Housing Survey, 2012

## Some seasonal property owners plan to retire to the County but many are unsure of their plans for the future

The age of seasonal property owners suggests that there may be interest in occupying these secondary properties on a more permanent basis at the time of retirement. The seasonal housing survey asked property

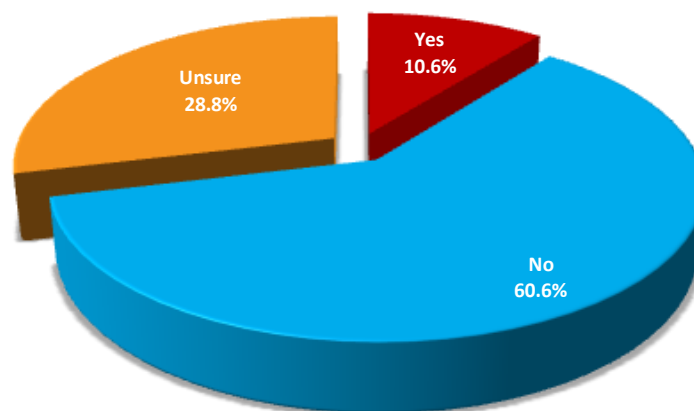


owners about their plans for retirement to better understand the potential need for additional housing options or supportive housing services in the County for persons not accounted for in permanent population projects.

Consultations with key informants indicated there is a population of cottagers who spend an increasing amount of time at their seasonal properties as they near or reach the age of retirement. The survey showed that 10.6% of seasonal property owners are currently planning to 'retire' in the County and 28.8% are unsure of their retirement plans. These findings support the previous findings of the HCDC where 9% of respondents planned to convert their seasonal residence to a permanent residence in Haliburton. Estimates of the seasonal population suggest that approximately 5,170 owners will be looking to move to the County on a permanent basis to their current seasonal residence or other forms of housing.

**10.6% or  
5,170 seasonal  
owners plan to  
move to the County  
permanently**

**Figure 25: Percentage of Seasonal Property Owners Planning to Retire in Haliburton County, 2012**



Source: Haliburton Housing Study Seasonal Housing Survey, 2012

Of those who indicated they are planning to retire in the County, just over 30% are planning to retire to their current seasonal residence and most respondents, 68%, were unsure of where in the County they would be looking to locate at retirement. The large proportion of 'unsure' responses reflects a high proportion of respondents, 49%, who are not planning to retire for at least another 5 years.



The seasonal housing survey sought additional information on the housing preferences of those planning to retire elsewhere in the County. Due to the small number of respondents in this category these findings will need to be supplemented by additional research. The survey showed that 47.7%, or 45 respondents, would be willing to spend over \$300,000 on a new residence in the County. This price point supports the higher property values of current seasonal dwellings in the County.

In addition, a bungalow (80 responses) was the heavily favoured dwelling type among this group of respondents. This was followed by a two storey single-detached home (34 responses) and then a retirement complex (19 responses). Interest in retirement complexes over apartment or town/row houses, suggests future demand for the additional support services and amenities provided by seniors oriented housing projects. In contrast, overall survey responses indicated that a relatively small proportion of seasonal property owners, 27%, would be interested in receiving services to help remain in their seasonal home.

## AFFORDABLE AND SOCIAL HOUSING IS A VITAL PART OF A COMPLETE COMMUNITY

Having a full range of housing options to meet the needs of all residents in a community is a key contributor to maintaining a high quality of life, a vibrant local economy, and a healthy community. The provision of affordable<sup>9</sup> housing is essential to meet the needs of several population groups, including seniors on a fixed income, youth, students, single parent families, or individuals with a modest earning job.

### **Seniors and households without dependents are most in need of social housing**

Social housing is most commonly associated with the provision of rental housing through government subsidies for households with low incomes who would otherwise not be able to afford housing in the private rental market. Social housing plays an important role in the housing continuum

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<sup>9</sup> Housing is considered affordable if the cost of housing does not exceed 30% of the gross income of a household.



as the presence of an adequate amount of social housing in a community ensures that all households, including those with lower incomes, will have affordable, appropriate, stable, and secure housing.

The City of Kawartha Lakes is the designated Service Manager for both the City and Haliburton County and, as such, is responsible for administration and funding of public housing programs, non-profit housing providers, and rent supplement programs. The City also administers the centralized waiting list for social housing.

There are a total of 942 social housing units administered by the City of Kawartha Lakes and 253 of these are located in Haliburton County. Included in this total number are 94 units built under the Canada-Ontario Affordable Housing Program. These consist of 90 one-bedroom units and four two-bedroom units. None of these units are located in Haliburton County. A new development of 24 seniors housing units is currently being developed in the Municipality of Dysart et al through funding under Ontario's Investment in Affordable Housing Program.

**Social Housing  
in Haliburton  
253 Units**

Within the district's social housing stock, 72% or 655 units are rent-geared-to-income, of which 28% are located in Haliburton County. In addition, there are 107 rent supplement units administered by the City of Kawartha Lakes. None of these are located in Haliburton County.

The following provides an overview of the social housing stock in Haliburton County:

**Table 2: Social Housing Stock in Haliburton County**

Housing Provider	Seniors	Non-Seniors
Stanworth Non-Profit Housing Corporation	54	20
Haliburton Community Housing Corporation	50	40
Monmouth Township Non-Profit Housing Corporation	N/A	34
Kawartha Lakes-Haliburton Housing Corporation	N/A	55
<b>Total</b>	<b>104</b>	<b>149</b>

Source: City of Kawartha Lakes Housing Division

As of May 2012, there were a total of 70 applications for social housing from households without dependents (mostly individuals and couples) and 69 applications from seniors for social housing in Haliburton County.





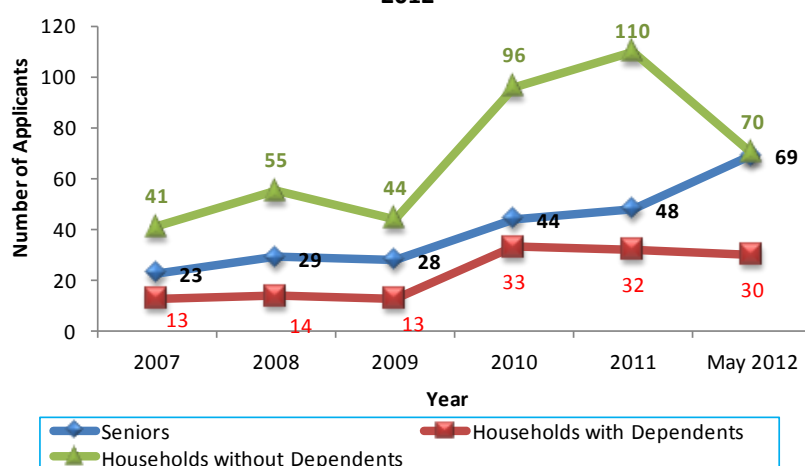
**Table 3: Waiting List for Social Housing in Haliburton County: May 2012**

	Seniors	Households with Dependents (mostly families with children)	Households without Dependents (non-senior singles and couples)
Haliburton	33	N/A	30
Minden	32	24	29
Wilberforce	4	6	11
<b>Total</b>	<b>69</b>	<b>30</b>	<b>70</b>

Source: City of Kawartha Lakes Housing Division

Data on average wait times by unit size shows that one-bedroom and five-bedroom units have the longest wait times of 4 - 5 years. Two-bedroom and three-bedroom units have wait times of 2 - 3 years and four-bedroom units have average wait times of four years.

**Figure 26: Trends in the Waiting List for Social Housing: Haliburton County; 2007-May 2012**



Source: City of Kawartha Lakes Housing Division

Wait times for social housing units range from **2 – 5 years**

There are 53 modified / barrier free units adapted for persons with physical disabilities within the social housing stock and 13 of these units are located in Haliburton County. As of the second quarter of 2011, there were 36 applicants on the waiting list for these units.



## **There are some affordable housing options for Aboriginal households living in rural areas but these are not enough to meet the need**

Aboriginal-led households had the largest proportion of households with incomes falling within the first income decile in 2005. In addition, they had the largest proportion of households spending 30% or more of their household income on housing costs. In 2006, 41.4% of Aboriginal-led households were experiencing housing affordability challenges. This proportion was higher than the proportion of one-person households and lone-parent households experiencing affordability challenges (35.7% and 34.9% respectively). This suggests a need for affordable housing options for Aboriginal-led households.

The Rural and Native Housing (RNH) Program was introduced in 1974 to address the housing needs of low-income Aboriginal and non-Aboriginal families living in rural areas. This program is administered by Wigwamen Non-Profit Residential Corporation in Haliburton County and there are currently 31 single family homes under this program in Haliburton County. The majority of these homes are three-bedroom units. Rents for these units are 25% of the household's gross income with a minimum rent of \$85. Tenants are responsible for heat and hydro costs for their unit although a heat allowance is used by Wigwamen based on the age, size and type of heating in the home.

These units are not specifically mandated for Aboriginal households and there are only five Aboriginal households housed in these units. There are seven Aboriginal households on the waiting list for these units, representing 21.8% of the households on the waiting list. Approximately 50% of the units are occupied by lone parent households, 30% are occupied by couples with children, and about 20% are one-person households.



## EMERGENCY, TRANSITIONAL AND SPECIAL NEEDS HOUSING ARE IMPORTANT PARTS OF THE HOUSING SYSTEM

Emergency shelters and transitional housing each play an important role in the housing continuum. Emergency shelters meet immediate, short-term housing needs when individuals and families have no other place to stay. Transitional housing meets longer-term housing needs and usually comes with supports to help individuals and families move to permanent housing.

### **A lack of affordable housing options places additional strain on emergency and transitional housing services**

The need for emergency and transitional housing may be the result of a number of contributing factors including family break-up, domestic violence, eviction, loss of employment, mental illness, the release of parolees from institutions, unexpected disasters such as fires and floods, that may put individuals and families in need of emergency and transitional housing until more stable housing is secured. While these factors contribute to the need for emergency and transitional housing, the lack of permanent affordable housing is also a contributing factor to this need. Not having an adequate supply of permanent affordable housing can leave individuals and families at serious risk of homelessness, particularly at times of crisis.

There are three organizations that provide emergency shelter services to residents of Haliburton County. These are:

- A Place Called Home – Lindsay (19-bed shelter for single adults, couples, and families with children and youth)
- John Howard Society – Housing Coordination Program (assists in finding temporary shelter for homeless people)
- YWCA Women's Centre – Haliburton County (emergency shelter – 2 units for 2 families)

John Howard Society also provides assistance to individuals and families who are at risk of losing their home to maintain their current



accommodation or obtain more suitable accommodation. The organization helps by advocating for tenants, negotiating with landlords, and assisting individuals or families to complete applications for housing. The organization also holds open houses at least twice a year at both their Lindsay and Minden offices. These open houses educate both tenants and landlords on their rights and responsibilities and provide them with an opportunity to discuss the issues they face. The organization has identified a need to provide these services in more communities within Haliburton County but this is a challenge due to limited resources.

The City of Kawartha Lakes receives annual funding from the Ministry of Community and Social Services (MCSS) for the Consolidated Homelessness Prevention Program (CHPP) and the Emergency Energy Fund (EEF). There are also other homelessness prevention programs that are funded through the City's Community Social Investment Fund (CSIF) and the Provincial Rent Bank. Many of these programs will be consolidated as a result of recent provincial legislation and this may have an effect on the funding for these homelessness services.

The following table provides an overview of the number of clients served through these homelessness prevention programs. According to staff in the City's Housing Division, about 3% of these clients come from Haliburton County. However, representatives from A Place Called Home indicated a desire to expand their services into the County by opening up a satellite office with cross-trained staff that can better address the needs of persons at risk of homelessness in the County.

**Table 4: Clients Served through Homelessness Prevention Programs in the City of Kawartha Lakes and County of Haliburton**

	2010	2011 Q2 YTD
Individuals at risk of homelessness served	917	418
Homeless individuals served	611	404
Individuals receiving Personal Support Services	1,512	1,056
Individuals served through the EEF and utility programs	394	162

Source: City of Kawartha Lakes Housing Division

In 2012, there were a total of 29 applications for Special Priority status in the City of Kawartha Lake's service area, which includes Haliburton



County. Of these applications, 11 were from Haliburton County. The following table shows the types of households applying for Special Priority status and the number of households housed.

**Table 5: Special Priority (Victims of Domestic Violence)**

Category	Applications	Housed
Seniors	2	0
Households with Dependents	6	0
Households without Dependents	3	1
Total	11	1

Source: Joint Social and Housing Services Advisory Committee 2012 Q2 Activity Report

### **There are very limited housing options available in the County for persons with special needs**

Special needs or supportive housing provides a combination of housing that has appropriate design features and support services that enable individuals with special needs to live independently. This type of housing is normally provided for individuals who have a serious mental illness, intellectual challenges or disabilities, physical disabilities, frail and/or cognitively impaired elderly persons, and persons with substance abuse issues. Supportive housing is usually permanent as individuals generally need both the housing and the support services throughout their life stages.

There are currently two residences located in Haliburton Village for persons with developmental disabilities and these are owned and managed by Community Living Haliburton County.

- One residence houses six individuals with high needs and 24-hour care is provided by developmental support workers.
- The second residence has one 4-bedroom unit, three 3-bedroom units, and one 2-bedroom unit. This residence currently houses four individuals and will be housing two more in the near future.

Community Living Haliburton County is also considering building a 19 / 20-unit building composed mainly of 1-bedroom and bachelor units. The additional units from this project will help meet the current needs of the clients of the organization but will not meet any future clients. Once this



project is built, the organization intends to allocate its existing five-unit residence to serve the housing needs of families with low incomes.

There are twenty rent supplement units in Haliburton County operated by Haliburton Highlands Mental Health Services for persons with mental illness and/or substance abuse issues. The organization provides case management for 16 of these units. Another organization that provides support services for persons with mental illness and/or substance abuse issues in Haliburton County is Four County Crisis – Community Mental Health Crisis Response Program. There are no other special needs housing units mandated for persons with mental illness and/or substance abuse issues and there are no Homes for Special Care in the County.

While the supply of special needs housing is limited, the County has an engaged social service sector which has organized in response to various social needs in the County. Such initiatives include: Haliburton Transitional Age Youth Project, Haliburton Aging Well Committee, and the Social Determinants of Health Advisory Committee.

## A VARIETY OF SENIORS HOUSING OPTIONS ARE REQUIRED TO MEET THE COUNTY'S AGING POPULATION

The population in the County of Haliburton is significantly older than the provincial population. The 2011 Census shows that the median age in Haliburton County was 54.0 years compared to 40.4 years for Ontario. Seniors aged 65 years and older represented 27.8% of the population in Haliburton County compared to only 14.6% in Ontario. In addition, the senior population in Haliburton County is expected to increase by an estimated 3,570 by 2031. These population characteristics point to a need for more housing options to serve the needs of the County's aging population. As a result particular attention has been paid to outline the current supply of seniors housing options in Haliburton County.



## **The majority of seniors prefer to age in their own homes and communities**

There are a range of different housing options for seniors but studies have shown that the majority of seniors prefer to age in their own homes and communities. For example, findings from a study conducted for the Haliburton County Aging Well Committee showed that the majority of seniors do not want to move and want to remain independent and living in their own homes<sup>10</sup>. Aging in Place refers to a set of program initiatives that promote opportunities for seniors to remain in their homes as they age without having to move to an institutional setting by providing them with the necessary supports and services. It is an attractive option as it can help improve the physical and psychological well-being of seniors by avoiding disruptions to their personal lives. It also helps reduce health care costs by decreasing the demand for long-term care home beds.

## **Seniors housing options in the County are currently limited but new opportunities are emerging**

A lack of appropriate housing options is another challenge faced by seniors in rural areas. In the County of Haliburton, there are some housing options for seniors but respondents to a survey, focus groups, and interviews conducted by the Haliburton County Aging Well Committee identified the lack of housing options for seniors as a key issue. In addition, respondents indicated that they wanted to be close to amenities, family, and friends but they feel they lack affordable options<sup>11</sup>.

### **Social Housing**

Social housing is generally rental housing with government subsidies for households with low incomes. There are currently three social housing developments with a total of 104 units in the County of Haliburton that are specifically mandated for seniors. These are Parklane Apartments (50 units), Staunworth Court (22 units), and Staunworth Terrace (32 units). In addition, there are buildings that serve both adults and seniors. There is also a new, 24-unit seniors housing project being developed by the

There are **69**  
seniors on the  
waiting list for  
**128** social housing  
units for seniors in  
Haliburton County

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<sup>10</sup> Hunt, B. and Fletcher, A. (2010). Age-Friendly Haliburton County Research Report

<sup>11</sup> Hunt, B. and Fletcher, A. (2010). Age-Friendly Haliburton County Research Report



Kawartha Lakes – Haliburton Housing Corporation in the Municipality of Dysart et al, with an anticipated occupancy date of March 2013.

**Table 6: Social Housing Units in Haliburton County**

	Number of Units
Parklane Apartments	50
Staanworth Court	22
Staanworth Terrace	32
Proposed Project	24
<b>Total (Including proposed project)</b>	<b>128</b>

Source: City of Kawartha Lakes Housing Division

In spite of the units set aside for seniors, there were 69 seniors on the waiting list for social housing in the County as of May 2012. This figure has been steadily increasing over the last five years from 23 seniors waiting for social housing in 2007. Key informants have noted that in many cases seniors social housing projects are the only rental accommodations available to local seniors with modest incomes. This is supported by the fact that the waiting list for market units with the Haliburton Community Housing Corporation is about three times as long as that for rent-geared-to-income (RGI) units. As of November 2012, there were 153 applicants for market rent units and 56 applicants for RGI units. In addition, the wait for market rent units is from nine to ten years while the wait for RGI units is from three to five years.

### Retirement Residences

Retirement residences are privately owned rental accommodation for seniors who need minimal to moderate assistance with activities of daily living and who are able to pay for their own care. These homes allow seniors to live as independently as possible while providing them with certain support services and social activities. Retirement homes generally include at least one meal plan and provide not more than 1.5 hours of care per day. Retirement homes are regulated by the Retirement Homes Act, 2010 which establishes mandatory care, safety and administrative standards for retirement homes in Ontario.





According to CMHC's Seniors' Housing Report for Ontario (2012), there were no seniors housing spaces<sup>12</sup> located in the County of Haliburton. The lack of retirement homes / seniors housing in the County of Haliburton may result in seniors moving to retirement homes / seniors housing in nearby areas. CMHC's Seniors' Housing Report also states that Kawartha Lakes has a total of 224 spaces, Muskoka has a total of 495 spaces with a 24.9% vacancy rate in 2012, and Hastings / Prince Edward has a total of 910 spaces with a vacancy rate of 17.2% in 2012. The high vacancy rates suggest that these spaces no longer meet the need of current seniors. They may not be the right size or offer the appropriate services and amenities. It may also be that the rent for these spaces is unaffordable for many seniors in the area.

The lack of retirement homes in the County was noted as a key issue by stakeholders as there were very limited housing options for seniors who could no longer stay in their single detached homes but who did not need the level of care offered in long term care homes. A number of private companies have investigated the feasibility of building a retirement home in the area but to date none have moved forward with a proposal.

### Long Term Care Homes

Long term care homes are homes for people who require the availability of 24-hour nursing care and supervision within a secure setting. In general, long term care homes offer higher levels of personal care and support than those typically offered by either retirement homes or supportive housing<sup>13</sup>. Long term care homes are licensed and regulated by the Ministry of Health and Long Term Care (MOHLTC). The Ministry sets standards for care and inspects long term care homes annually. It also sets the rules governing eligibility and waiting lists.

There are **152** long term care beds in Haliburton County

In addition to accommodation, the basic services offered by long-term care homes include meals, laundry, housekeeping, pastoral services,

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<sup>12</sup> Residences included in the CMHC Seniors Housing Report are those that have been in operation for at least one year, have at least ten rental units, offer an on-site meal plan, do not provide high levels of healthcare (i.e. not more than 1.5 hours of care per day) to all their residents, offer rental units, and at least 50% of their residents are 65 years and older.

<sup>13</sup> Ministry of Health and Long Term Care (n.d.). Seniors' Care: Long Term Care Homes. Accessed from [www.health.gov.on.ca](http://www.health.gov.on.ca)



social and recreational programs, medication administration, and assistance with the essential activities of daily living.

There are three long term care homes in the County of Haliburton with a total of 152 beds. According to the Central East Community Care Access Centre (CE CCAC), there are at least 43 people waiting for long term care beds in one of the three homes in Haliburton County. The number of people waiting for a long term care bed could be higher as applicants can apply to more than one long term care home in the County. Of those waiting, only 10 are under the age of 65 years.

**Table 7: Long Term Care Beds in Haliburton County**

	Number of Beds	Location	Number on the Waiting List*
Extendicare Haliburton	60	Haliburton	24
Highland Wood	30	Haliburton	42
Hyland Crest	62	Minden	43

Source: Central East Community Care Access Centre (CCAC)

\*Waiting list numbers are as of November 20<sup>th</sup>, 2012

### Other Seniors Housing Options

Private rental apartments and condominiums are other housing options for seniors. These are typically closer to services and amenities and require less maintenance than a single detached house while still allowing a senior to live independently. Rents for apartments may also be more affordable for seniors on a fixed income compared to the costs of maintaining a home, including paying for utilities.

As mentioned in previous sections of this report, key informants have indicated a severe lack of rental units in Haliburton County. A developer of a recent condominium project noted that they have received many requests for rental units in the development.

In addition, the rental supply that is available may not be appropriate for seniors who want to downsize from their single detached dwellings as most of this supply is in the form of rooms in homes, cottages, and entire houses.



A number of recent condominium developments in Haliburton County are being marketed to individuals that no longer want to deal with the maintenance of their individual home. These developments promote their proximity to social and cultural amenities, as well as medical and retail services. In addition, Solterra Co-housing in partnership with the Haliburton County Aging Well Committee is currently conducting research on the potential for the development of co-housing projects and supportive services in Haliburton County that could provide some seniors more affordable ownership options.

Other seniors housing options include life-lease and Abbeyfield homes. Life lease housing is a housing option for seniors where residents acquire the right to occupy a housing unit by purchasing a fixed term lease for an upfront payment. In addition to this payment, residents pay a monthly maintenance fee that usually covers operating and service costs. In most cases, when the resident moves out, the lease is sold back to the group that owns the life lease project for fair market value and the group then has the right to resell the lease to another senior.

Abbeyfield homes is another housing option for seniors where residents live like a large family in one house where each person has their own bedroom but share communal facilities such as a living room and kitchen. Abbeyfield homes are created by community volunteers, service clubs, and churches who are affiliated with the Abbeyfield Society.

Research indicates that there is currently no supply of these forms of seniors housing in the County.

### **Support services are important to assist seniors in staying in their homes but the County's rural context presents challenges to this model**

The County of Haliburton falls within the jurisdiction of the Central East Local Health Integration Network (CE LHIN). In September 2010, the CE LHIN began to implement the *Home First* philosophy, which focuses on helping people transition from the hospital back to their own homes by providing necessary support services. These services vary depending on a person's health care needs but may include home care, meals, friendly



visitors, and light housekeeping. There are a number of support service providers that provide services to senior residents of Haliburton County, including the agencies in the following table.

**Table 8: Support Service Agencies in Haliburton County**

Agency	Services Provided
Community Care Haliburton County	<ul style="list-style-type: none"><li>• Home at Last (a free service funded by the CE LHIN to help aging adults and adults with special needs to transition to their own home after a hospital stay)</li><li>• Other services: friendly visiting, home help, home maintenance, meals on wheels, security checks, transportation, van service</li></ul>
Haliburton Highlands Family Health Team	<ul style="list-style-type: none"><li>• Have a registered nurse work with seniors to promote health and independence through education, consultation, referral, and memory assessments</li></ul>
Home Instead Senior Care	<ul style="list-style-type: none"><li>• Home care and assistance with ADL<sup>14</sup>s and IADL<sup>15</sup>s</li></ul>
Haliburton Highlands Supportive Housing Services	<ul style="list-style-type: none"><li>• Provides personal care, home management, rehabilitation and nutritional management to individuals in their own homes</li><li>• Operates according to a clustered care model serving individuals that live at four social housing projects in the County. These include: Staanworth Apartments (Minden), Echo Hills (Dysart et al), Parklane Apartments (Dysart et al) and Mapleview Apartments (Highlands East).</li></ul>
SIRCH Community Services	<ul style="list-style-type: none"><li>• Provides hospice visiting for individuals in their homes or in the palliative care beds at the Haliburton Hospital</li></ul>

Source: Agency websites and key informant surveys

A key informant noted that some of these agencies, such as Community Care Haliburton County, rely on volunteers to provide services and volunteer retention is becoming increasingly difficult. Many volunteers now need help themselves and many younger people who would have been able to help have moved out of the County due to the lack of employment options. The CE LHIN projects that the demand for community based services will increase by 26% across the Central East over the next ten years. While this is representative of the trends seen in Haliburton County, it should be noted that 10.6% of seasonal housing

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<sup>14</sup> Activities of Daily Living (ADLs) are basic tasks that involve bodily issues such as bathing, dressing, toileting, transferring, continence, eating, and walking that are done on a daily basis.

<sup>15</sup> Instrumental Activities of Daily Living (IADLs) are secondary level activities (compared to ADLs) important to daily living, such as cooking, writing, driving, doing housework, shopping, and managing medication.



owners plan to move to the County permanently. Many of these individuals will also need support services as they age.

Studies have shown that often, seniors move out of their own homes not because of health reasons but because they find it increasingly challenging to continue to maintain their homes, particularly single family homes. A study undertaken for Veterans Affairs Canada found that the services most used by community and supportive housing clients were housekeeping, grounds maintenance, and home adaptations<sup>16</sup>. This suggests that the support service requirements of seniors may not necessarily be related to health but may just be a need for assistance with IADLs and ADLs. This is supported by key informants who have noted an increase in property management firms in the County of Haliburton as more people are contracting out the maintenance of their properties.

In addition to the need for help with the day-to-day upkeep of a home, seniors in rural areas like Haliburton County face additional challenges compared to seniors in urban areas. These challenges include:

- A smaller number of agencies providing support services
- Service providers would have to travel long distances to get to seniors living in more remote areas
- A lack of appropriate housing options
- A lack of public transportation.

Research undertaken for the Haliburton County Aging Well Committee shows that the lack of transportation was an issue for seniors in Haliburton County. The study noted that owning a car was seen as the only way to remain independent<sup>17</sup>. This supports studies of seniors in Atlantic Canada and Manitoba that showed that transportation was a key issue for seniors in rural areas as driving was the main mode of transportation and was critical to their independence, quality of life, and health<sup>18</sup>.

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<sup>16</sup> Miller, J., Hollander, M., and MacAdam, M. (2008). The Continuing Care Research Project for Veterans Affairs Canada and the Government of Ontario: Synthesis Report.

<sup>17</sup> Hunt, B. and Fletcher, A. (2010). Age-Friendly Haliburton County Research Report

<sup>18</sup> Weeks, L., Pottie, S., Cruttendend, K., and Shiner, D. (2007). Seniors' Housing in Atlantic Canada: Focus Groups with Distinct and Underrepresented Seniors.



## HOUSING IS THE SINGLE LARGEST MONTHLY EXPENDITURE FOR MOST HOUSEHOLDS

Housing is the single largest monthly expenditure for most households, thus accessing affordable, adequate, and suitable housing is a pressing concern for many individuals and families. Research has shown that housing affordability is a problem that is disproportionately faced by lower income households. It is also a concern for some moderate income households who choose to spend a large proportion of their income on housing to be able to move from the rental market to the homeownership market.

Housing affordability is a critical element in the social well-being of all residents and an adequate supply of affordable housing greatly contributes to the creation of healthy and economically prosperous communities. Measuring housing affordability involves comparing housing costs to the ability of a household to meet those costs. Income and wages are used as a measure of housing affordability.

In addition to rents and mortgage payments, key informants noted additional housing costs in rural areas such as those associated with well water and septic systems. However, urban residents also incur costs for services such as water, waste water and garbage through municipal fees, charges and taxes. A key difference is that homeowners in rural areas have greater responsibilities related to accessing and maintaining such services. Rural residents do have additional costs related to personal transportation and electricity. This can be significant to some households and add to monthly living expenses.

The County of Haliburton and the City of Kawartha Lakes worked on the development of a poverty reduction strategy for the service area. The draft strategy was presented to Council in the fall of 2012.



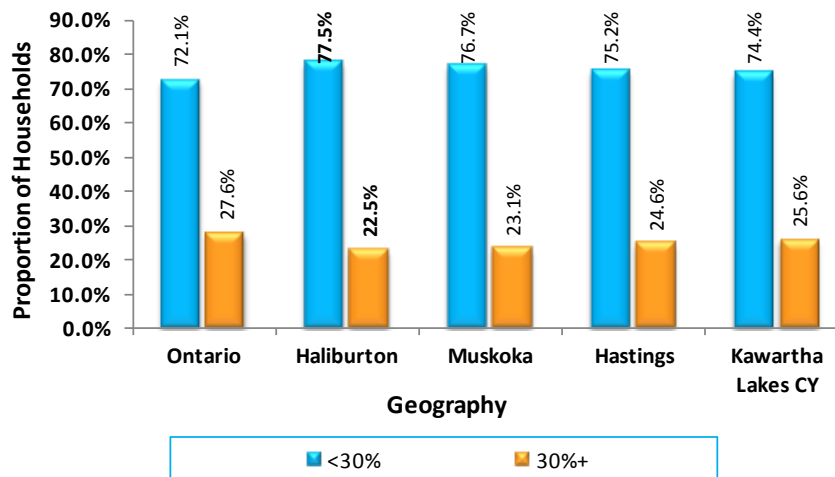
## Housing affordability in the County is comparable to the province as a whole

Statistics Canada defines ‘income spent on shelter’ as the proportion of a household’s average monthly household income which is spent on housing costs. This percentage is calculated by dividing the total shelter-related expenses by the household’s total monthly income and multiplying the result by 100. These expenses include the monthly rent or the mortgage payment and the costs of electricity, heat, municipal services, property taxes and other shelter-related expenses<sup>19</sup>. Housing is considered affordable if the household spends less than 30% of their total before-tax income on housing costs.

Over 1/5<sup>th</sup> of households were experiencing housing affordability challenges

Based on this definition, housing is slightly more affordable in Haliburton County compared to the province as a whole. In 2005, 22.5% of households in Haliburton County were experiencing housing affordability challenges (spending 30% or more of their household income on housing costs). This proportion of households is lower than that seen in the province (27.6%), Muskoka (23.1%), Hastings (24.6%), and the City of Kawartha Lakes (25.6%). While this shows that housing is slightly more affordable in Haliburton County, it should be noted that there are still more than one fifth of households in the County that are facing housing affordability challenges.

Figure 27: Proportion of Income Spent on Shelter Costs: Haliburton County and Ontario; 2005



Source: Statistics Canada Custom Tabulations, 2006 Census

<sup>19</sup> Statistics Canada 2006 Census Dictionary



## **Overall renters are experiencing greater affordability challenges than homeowners**

In considering affordability by household tenure, 19.5% of all owner households (1,180 households) spent more than 30% of their household income on housing costs in 2005 and this has been the general trend since 1996. In contrast, a much larger proportion of renters spend more than 30% of their household income on housing costs. In 2005, 42.3% of all renter households (385 households) spent 30% or more of their income on housing costs with 10.4% spending 70% or more.

**19.5% of all  
owners and  
42.3% of all  
renters have  
housing  
affordability issues**

While there is still a significant proportion of renter households experiencing housing affordability challenges, the proportion has decreased from 52.2% in 2001 and 46.3% in 1996. In addition, the proportion of renter households experiencing housing affordability challenges in Haliburton County is slightly less than the proportion for the province as a whole (42.3% compared to 44.3%) in 2005. This suggests that while affordability of rental housing is a challenge faced by many households in Haliburton County, the situation is improving slightly.

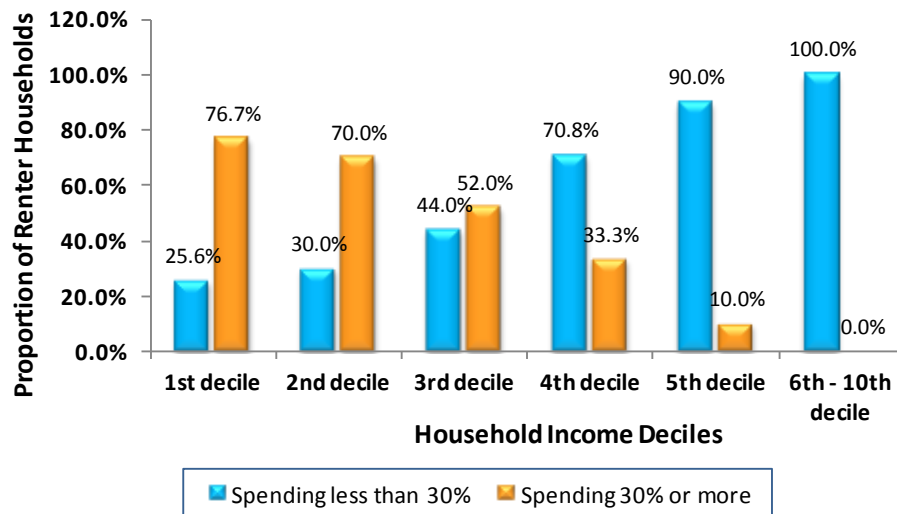
## **A high proportion of owners at the lowest income levels points to a lack of rental supply**

When you compare proportion of income spent on housing costs by household income deciles, 76.7% of renters, or 165 households, with incomes falling within the first income decile (earning \$15,936 or less in 2005) were experiencing housing affordability challenges. Similarly, 70.0% of renter households with incomes falling within the 2<sup>nd</sup> income decile (\$15,937 - \$23,521 in 2005) and 52.0% of renter households with incomes falling within the 3<sup>rd</sup> income decile (\$23,522 - \$29,666 in 2005) were facing housing affordability challenges. It should be noted that 53.8% of renter households have incomes falling within the first three income deciles and 78.0% of renter household have incomes falling within the first five income deciles. This means that 385, or 42.3%, of the 910 renter households are experiencing housing affordability challenges in Haliburton County.





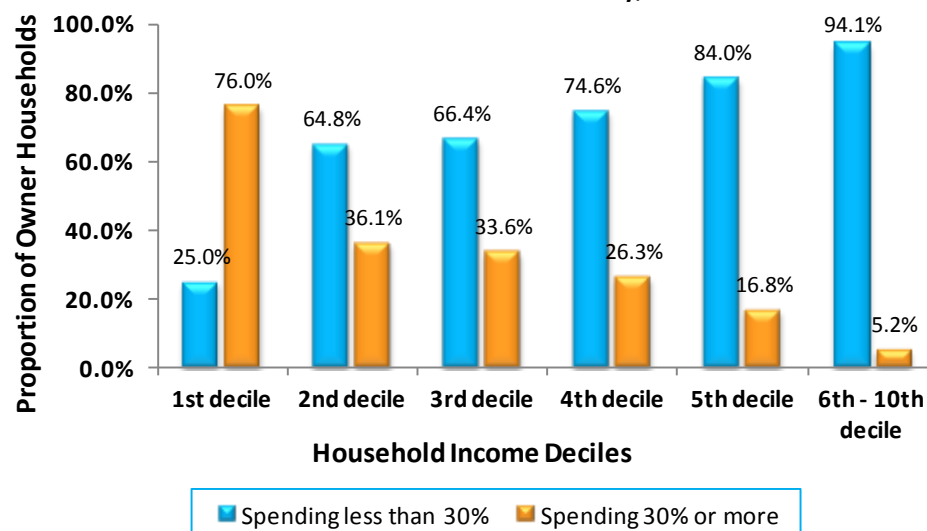
**Figure 28: Proportion of Income Spent on Rent by Household Income Deciles: Haliburton County; 2005**



Source: Statistics Canada Custom Tabulations, 2006 Census

In 2005, 76.0% of owners, or 365 households, with incomes falling within the first income decile were spending more than 30% of their income on housing costs. This compares to 76.7% of renters, or 165 households, who were experiencing housing affordability challenges. The large proportion of owners spending 30% or more of their income on housing costs in the first income decile may be partly due to the inadequate supply of rental housing in the County which results in households moving to homeownership even when they cannot afford it.

**Figure 29: Proportion of Income Spent on Homeownership Costs by Household Income Deciles: Haliburton County; 2005**



Source: Statistics Canada Custom Tabulations, 2006 Census



Unlike renter households, 5.2% of owner households with incomes in the 6<sup>th</sup> to 10<sup>th</sup> income deciles were spending 30% or more of their household income on housing costs. Similarly, the proportion of owner households with incomes in the fifth income decile who were spending more than 30% of their income on housing costs is higher than the proportion of renters (16.8% of owners compared to 10.0% of renters). This may be due to owner households with higher incomes choosing to spend more than 30% of their income on housing costs. This may also be partly due to the large proportion of seniors in the County, some of whom are retired and are on fixed incomes but who have retirement savings that they are able to spend housing costs.

### **There is a need for more affordable housing options for households with low incomes**

Overall, the largest proportion of households experiencing housing affordability challenges in Haliburton County are households with incomes falling within the first income decile (\$15,936 or less in 2005), with 75.5% of these household spending 30% or more of their income on housing costs and 45.3% spending 70% or more of their income on housing costs. Additionally, 7.1% of households in the 2<sup>nd</sup> income decile (\$15,937 - \$23,521 in 2005) and 2.9% in the 3<sup>rd</sup> income decile (\$23,522 - \$29,666 in 2005) are spending more than 70% of their household income on housing costs. This suggests a need for more affordable housing options in Haliburton County for households with low incomes. These housing options should include both rental and ownership housing options to meet the needs of the different population groups.

### **Single individuals and lone-parent families had the highest incidence of housing affordability issues**

Non-family one-person households in Haliburton County had the largest proportion of households spending 30% or more of their income on housing costs (35.7%). Lone-parent families had the second largest proportion of households facing housing affordability challenges (34.9%).

Among other population groups, Aboriginal households had the largest proportion of households spending 30% or more of their household income on housing costs, with 41.4% facing housing affordability

About **35%** of single individuals and lone parent families and more than **40%** of Aboriginal households face housing affordability challenges



challenges in 2005. For households with a member experiencing an activity limitation due to a physical or mental condition, 26.0% were facing housing affordability challenges. Similarly, 17.2% of immigrant households spent 30% or more of their income on housing costs.

The largest proportion of households in Haliburton County is couples without children and for this household type, 16.6% were experiencing housing affordability challenges in 2005.

This data indicates that there are certain groups in Haliburton County more likely to experience housing affordability challenges, including one-person households, lone-parent families, Aboriginal households, and households with a member experiencing an activity limitation due to a physical or mental condition.

## A COMPARISON OF HOUSE PRICES AND SALES INDICATE GAPS IN HOUSING SUPPLY

### **Affordable rental housing options in the County are not appropriate for all types of households**

Data from Fleming College's long term accommodation list for 2012/2013 shows that the average rent for a room in Haliburton County is \$500. When this is compared to the affordable rent<sup>20</sup> based on household income deciles, the average rents for a room is not affordable to households with incomes falling within the first income decile (\$18,256 or less in 2012)<sup>21</sup>. The average rent for a room is affordable to households with incomes within the 2<sup>nd</sup> income decile or higher.

Data from Fleming College also shows that the average rent for an apartment, house, or cottage is \$1,146, with a range from \$550 - \$650 for a bachelor apartment to \$3,800 for a three- / four-bedroom cottage. When this average rent is compared to the affordable rents, households

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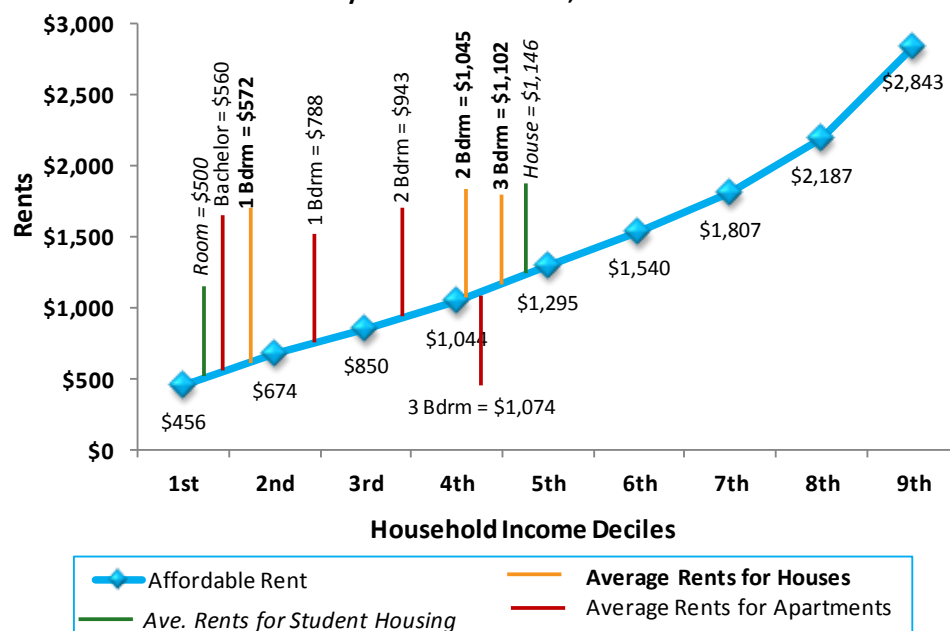
<sup>20</sup> Affordable rent is calculated based on spending 30% of income on housing costs

<sup>21</sup> Household income deciles for 2012 are estimated based on household income deciles for Haliburton County for 2005 from Statistics Canada custom tabulations and the consumer price index.



within the first four income deciles would not be able to afford this rent. Households with incomes falling within the 2<sup>nd</sup> income decile may be able to afford a bachelor apartment but would not be able to afford larger accommodations.

**Figure 30: Comparison of Average Rents to Affordable Rents: Haliburton County and City of Kawartha Lakes; 2012**



Source: Statistics Canada Custom Tabulations, 2006 Census; Fleming College Accommodation List 2011/2012; City of Kawartha Lakes website; SHS estimates for 2012 incomes and calculations for affordable rents

\*Note: The total average market rent for the City of Kawartha Lakes is for 2011

A scan of rental ads from the Minden Times and Haliburton County Echo shows that rents for a one-bedroom apartment range from \$595 to \$650, including utilities. If this average is compared to affordable rents, it would indicate that these apartments are affordable to households with incomes falling within the 2<sup>nd</sup> income decile or higher. It should be noted, though, that when the scan was conducted in August 2012, there were only three one-bedroom apartments available. This suggests that while these may seem more affordable than the rents from Fleming College's accommodation list, the supply is very limited.

A scan of cottage rental listings on the WRD Cottage Rental Agency website showed that summer rental rates ranged from \$800 per week for a cottage for six people to \$4,200 per week for a cottage for fourteen people. Winter rental rates ranged from \$850 per week to \$3,000 per



week. While the ads mention the proximity of many of these cottages to the Haliburton School of the Arts and the Village of Haliburton, this data shows that these cottages would be unaffordable to many households with lower incomes, including students.

The average market rents for the City of Kawartha Lakes, which is the service manager for Haliburton County, are similar to the rental rates in the ads from the Minden Times and Haliburton County Echo but lower than the rates quoted in the rental accommodation list from Fleming College. This may be partly due to the difference in the overall supply in Kawartha Lakes compared to Haliburton County, where the supply of rental accommodation is very low. Additionally, the rental ads from Fleming College are for accommodation that is located near the college where demand may be higher, which may result in higher rents compared to the rest of the County.

**Table 9: Average Market Rents: City of Kawartha Lakes; 2011**

Unit Type	Apartments	Houses
Bachelor	\$560	
1 Bedroom	\$788	\$572
2 Bedroom	\$943	\$1,045
3 Bedroom	\$1,074	\$1,102

Source: City of Kawartha Lakes Housing website

Key informants have stated that in addition to a lack of rental housing supply, another challenge faced by households looking for rental accommodation is the price of utilities such as hydro and heat, which sometimes makes housing costs unaffordable.

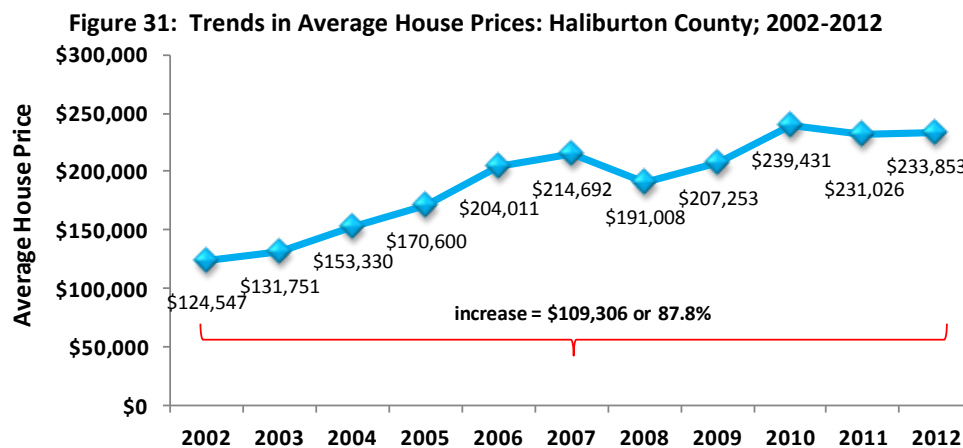
In addition, several key stakeholders highlighted the importance of affordable rental housing to serve the community's most vulnerable and noted the success of a local non-profit organization called Places for People. Established in 2007, this volunteer-based charitable organization is helping to serve the housing needs of those at the lower end of the housing continuum by purchasing, renovating, and renting homes to vulnerable households at low rents. In four years, Places for People has successfully housed four families in the County including 7 adults and 12 children. In addition to affordable rents (\$830 for 3 bedrooms and \$890 for 4 bedrooms), this housing model sets aside 5.0% of monthly rents in a



trust fund that each family can access in consultation with the Board to ‘take advantage of an opportunity or to avert a crisis’.

### Average house prices are increasing and becoming unaffordable to households with low and moderate incomes

While housing in Haliburton County has remained relatively affordable compared to other areas in the province, average house prices, which include inland and waterfront properties, have increased by 87.8% or \$109,306 in the last ten years. In comparison, according to Statistics Canada, average household incomes in Haliburton County have increased by only 44.5% from 1995 to 2005 and it can be assumed that this trend continues to the present. This indicates that the increase in household incomes has not kept pace with the increase in average house prices, making housing in the County less affordable.



Source: County of Haliburton, MPAC data

The following table shows the affordable price ranges calculated based on what is affordable for a household within each income decile. The price ranges for each year are calculated based on the household income deciles for the corresponding year with the household income deciles for 2012 estimated using the consumer price index.

Average house prices ↑  
Housing affordability ↓



**Table 10: Affordable House Prices Based on Household Income Deciles**

Income Deciles	2000	2005	2012
1st	\$0 - \$47,610	\$0 - \$61,444	\$0 - \$70,384
2nd	\$47,611 - \$69,154	\$61,445 - \$90,687	\$70,385 - \$103,880
3rd	\$69,155 - \$89,411	\$90,688 - \$114,378	\$103,881 - \$131,018
4th	\$89,412 - \$113,314	\$114,379 - \$140,545	\$131,019 - \$160,994
5th	\$113,315 - \$135,915	\$140,546 - \$174,288	\$160,995 - \$199,645
6th	\$135,916 - \$163,130	\$174,289 - \$207,332	\$199,646 - \$237,497
7th	\$163,131 - \$193,387	\$207,333 - \$243,292	\$237,498 - \$278,688
8th	\$193,388 - \$231,864	\$243,293 - \$294,495	\$278,689 - \$337,344
9th	\$231,865 - \$299,288	\$294,496 - \$382,749	\$337,345 - \$438,437
10th	\$299,289+	\$382,750+	\$438,438+

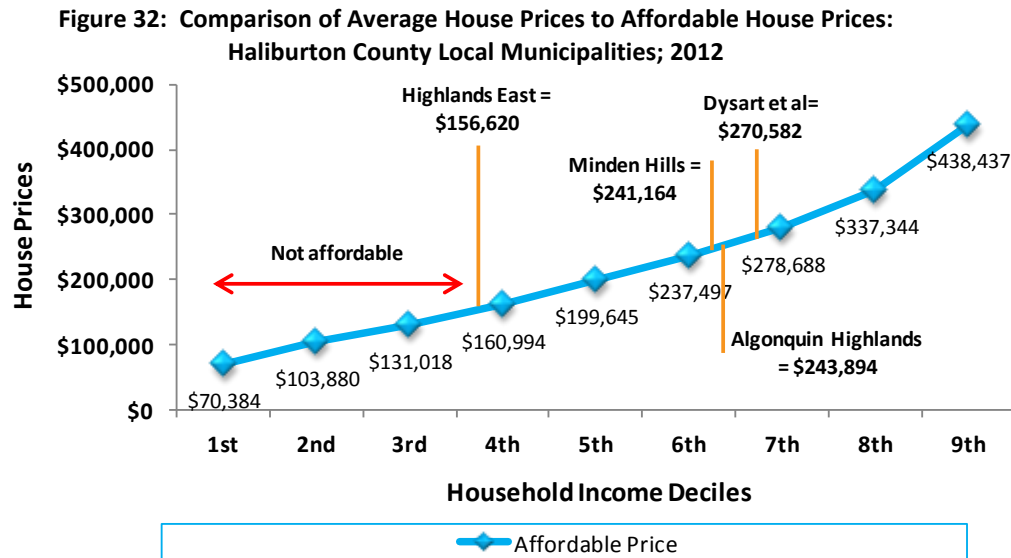
Note: Affordable prices are based on spending 30% of income on housing costs, a 25-year amortization period, 10% down payment, and 5.0% interest rate

When affordable house prices<sup>22</sup> are compared to average house prices<sup>23</sup> in Haliburton County, the analysis shows that households with incomes falling within the first three income deciles would not be able to afford homeownership, unless they are already homeowners who were able to purchase their homes when prices were more affordable or have down payments greater than 10% of the purchase price. The average house price in the Municipality of Highlands East is the most affordable compared to the average prices in the other local municipalities. Yet households would have to have annual incomes falling within the fourth income decile (\$33,984 - \$41,757 in 2012) to be able to afford this average house price. Average house prices in the Municipality of Dysart et al are the least affordable, where households would need to be earning between \$61,602 - \$72,285 (7<sup>th</sup> income decile) to be able to afford a house in the municipality.

**Housing is most  
affordable in  
Highlands East and  
least affordable  
in Dysart et al**

<sup>22</sup> Affordable house prices are based on spending 30% of income on housing costs, a 25-year amortization period, 10% down payment and 5.0% interest rate.

<sup>23</sup> Average house prices are based on prices for single detached homes on both inland and waterfront properties



Source: Statistics Canada Custom Tabulations, 2006 Census; MPAC data; SHS estimates for 2012 incomes and calculations for affordable house prices

In addition to single detached dwellings, there are a limited number of semi detached and condominium units available. In 2011, the average price for a semi detached home was \$141,000 and \$411,860 for a condominium. It should be noted that these average house prices are based on a single sale for each type as there is a very limited supply of these housing types in the County.

The data on average house prices in the preceding discussion includes prices for houses on inland (non-waterfront) lots and waterfront / recreational houses. Data from a local real estate agent shows that as of August 2012, the average sale price for a single detached home inland / off-water for the entire County is \$177,925 while the average for a single detached home on waterfront property is \$420,397. When compared to affordable house prices, an off-water / inland home would be affordable to households with incomes in the 5<sup>th</sup> income decile while waterfront /recreational homes would only be affordable to households in the 9<sup>th</sup> and 10<sup>th</sup> income deciles. In addition to affordability, this presents a challenge in terms of the supply of housing. As the previous discussion on the residential development potential in the County illustrates, a large proportion of homes being built and applications for vacant / zoned lots are for waterfront / recreational properties. This suggests that a large proportion of new homes that will be built will be unaffordable to the

**Average Sale  
Prices**  
**\$177,925**  
**Non-waterfront**  
**vs.**  
**\$420,397**  
**Waterfront**





majority of Haliburton County residents unless they have down payments that are greater than ten percent of the purchase price.

### **Sale prices for both recreational and permanent properties are rising**

Property assessment (MPAC) sales data shows that as of August 2012, there were a total of 408 sales of single detached homes in the County (includes both waterfront/ recreational and inland / off-water properties). The largest proportion of these sales occurred in the Municipality of Dysart et al with 34.1% (139 units) of the total sales. The Township of Minden Hills had 28.9% (118 units), the Municipality of Highlands East had 18.9% (77 units), and the Township of Algonquin Highlands had 18.1% (74 units).

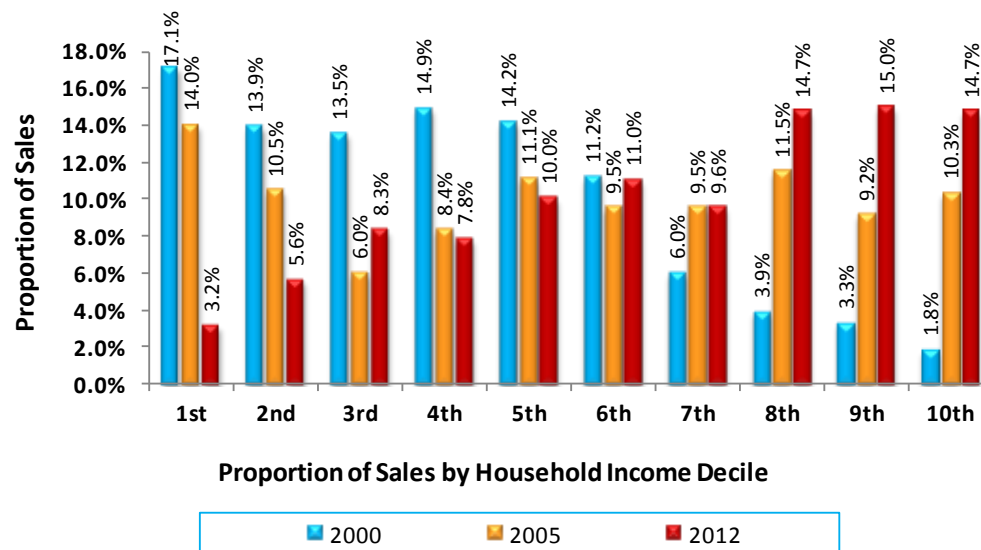
Trends show that the Municipality of Dysart et al has had the largest proportion of the total sales of single detached homes in the County, with 33.1% in 2000 and 37.3% in 2005. This is interesting considering that the Municipality of Dysart et al has the highest average house price among the local municipalities. This may be partly due to the fact that the Municipality of Dysart et al has the largest share of the total dwellings in the County.

When broken down by price ranges affordable to each income decile, the MPAC sales data shows that the largest proportion of sales in 2000 and 2005 were affordable to households at the lowest income decile. Trends show that the proportion of sales affordable to lower income groups have declined and sales affordable to higher income groups increased over the last 12 years. The most significant increase is in the proportion of sales within the price range affordable to households in the 10<sup>th</sup> income decile (over \$438,438 in 2012); increasing from 1.8% of all sales in 2000 to 14.7% in 2012. On the other hand, the proportion of sales within the price range affordable to households in the first income decile (\$70,384 or less in 2012) decreased from 17.1% in 2000 to 3.2% in 2012. This shows that in 2000, 44.5% of all homes for sale were affordable to households in the lowest 30% of the income spectrum (representing 30% of all households). In contrast, in 2012, only 17.1% of homes for sale were affordable to this group. This supports the data above which



suggests that homeownership in Haliburton County is becoming less affordable to low and moderate income households, unless they already own their homes or have a down payment greater than ten percent.

**Figure 33: Trends in the Proportion of House Sales by Affordable Price Range for the Household Income Deciles: Haliburton County; 2000, 2005 and 2012 YTD**

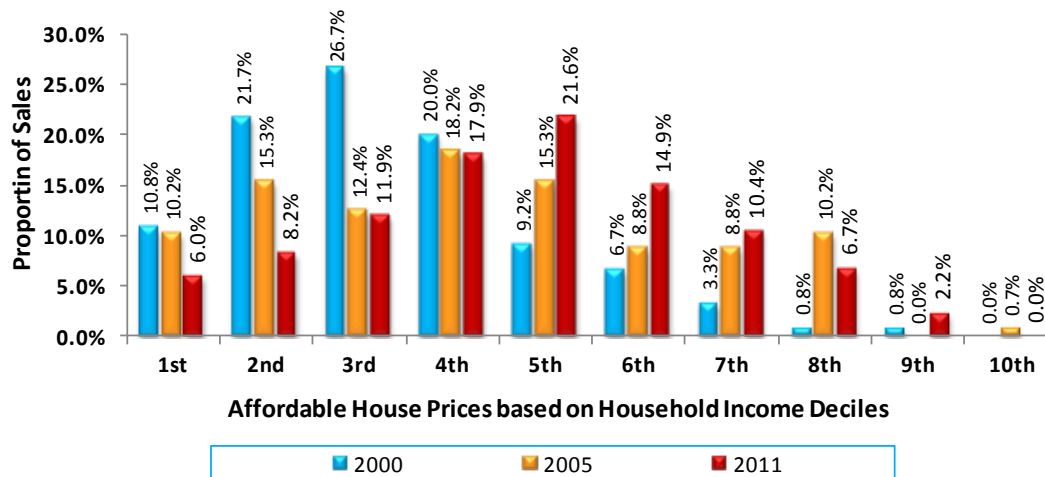


Source: County of Haliburton, MPAC data

In contrast to the property assessment data, the local sales data from the Multiple Listing Service (MLS) for inland / off-water homes shows the highest proportion of sales in 2011 were affordable to households in the fifth income decile, with 21.6% of all sales for that year. In 2000, the largest proportions of sales were affordable to households in the first three income deciles, accounting for 59.2% all sales. This proportion dropped to 26.1% by 2011. Not surprisingly, this data also shows that there is little to no market for homes inland /off-water at the highest income ranges. This affirms the significant role the supply of seasonal dwellings play in the price of homeownership in the County.



**Figure 34: Trends in the Proportion of Inland (Off-Water) House Sales by Affordable Price Range for the Household Income Deciles: Haliburton County; 2000, 2005 and 2011**



Source: MLS data from local real estate agent; SHS estimates and calculations

While the data above shows that there are homeownership options that are affordable to households with lower incomes, trends in total sales, as well as inland / off-water residential sales show that the proportion of sales occurring in the middle and higher price ranges is increasing. This suggests that the supply of homes that are affordable to lower income households is decreasing.



# KEY HOUSING ISSUES IN HALIBURTON COUNTY

Haliburton County's rural character, large seasonal population and senior population are defining features of the community's housing profile. These characteristics affect the supply, demand and affordability of housing in different ways, resulting in a diversity of housing needs and demands. While many Haliburton County residents have affordable and appropriate housing, changing demographic and economic characteristics indicate that there are needs that are not being met by the County's current housing supply.

From the above analysis as well as input provided during a key stakeholder workshop, a number of current and future gaps have been identified as key housing issues in Haliburton County. These issues will serve as the focus for the development of Haliburton County's Housing Strategy.

## *Haliburton is a County of Communities each with unique housing needs*

The County is made up of four local municipalities each with their own unique characteristics that influence their particular housing needs. Among other differences, the Township of Algonquin Highlands has the largest proportion of seasonal dwellings among all of the local municipalities and no distinct service centre. The Municipality of Highlands East has the largest proportion of rental dwellings in the County and four settlement areas. The largest share of the population resides in the Municipality of Dysart et al and is also the youngest in the County. The Township of Minden Hills has the largest proportion of primary dwellings in the County and serves as an important retail and service centre along Highway 35. The differences among the local municipalities will require individualized solutions to meet the housing needs of each community, while at the same time recognizing the important roles and relationships each municipality has to the others.



### *The seasonal population has an influence on local housing demand*

Seasonal dwellings represent an estimated 65.4% of the total residential properties in Haliburton County and accommodate an estimated seasonal population of nearly three times the permanent population. This population has a strong influence on the character of Haliburton County's local housing market. This is evident in the high prices of waterfront/recreational properties in the County. Current real estate data suggests that the average price of a waterfront property is 136% higher than the average price of inland/off-water homes. In addition, the seasonal housing survey and key informants have indicated that these dwellings are being built or converted for more year-round use and that some property owners are planning to move to the County permanently.

### *Current and future housing needs of County residents require a range of housing choices*

The County has a diversity of household types. Analysis indicates that there is continuing demand for housing that meets the specific needs of certain household types. For example, couples without children and one-person households account for 67.7% of all permanent households in the County. This reflects a decreasing household size that may be better served by smaller dwellings. Overall, the specific needs of current and future diverse household types in the County will impact the design and location of appropriate housing.

Further, the County's average household income is significantly lower than the province and comparable jurisdictions. One-person households, seniors and Aboriginal households represent a larger share of households with low incomes. At the same time, 48.8% of employment income in the County comes from part-time work and the service industry providing lower wages. These findings indicate that many households may not have the financial capacity to purchase or rent a single-detached dwelling in the County.

### *A more diverse housing stock is required*

Single detached dwellings make up 93.3% of the County's private occupied dwellings and 86.9% of the County's permanent dwellings are owned. These proportions are substantially higher than the province as a whole and greater than area comparables. Accordingly, the County's



current residential land supply is zoned for single-detached development, and does not meet the needs of projected household growth. Given the diversity of household types in the County, as well as current trends and future demographic changes, the County's single-detached housing stock is not sufficient to meet the County's housing needs. A more diverse stock which includes more rental units, a greater mix of housing types, and more affordable units is needed.

### *There is a need to monitor the condition of the County's housing stock*

A higher proportion of homes in the County are in need of major repair compared to the province as a whole (7.4% compared to 6.5% in 2006). Key informants have indicated that the condition of the County's housing stock limits the availability of appropriate housing for groups such as students, singles and young families. The proportion of dwellings requiring major repairs is consistent with comparable jurisdictions but varies substantially among the County's local municipalities. Highlands East has the largest proportion of dwellings requiring major repairs (9.1%) while Algonquin Highlands has the smallest proportion (3.5%). Some of the need for repairs may be a result of the age of the housing stock, which is slightly older than the province as a whole. There is a need to monitor the condition of the County's housing stock as it may not only limit the availability of appropriate housing for new households but also affect the quality of life for current residents in terms of health, safety and cost of living.

### *There are limited rental housing options in Haliburton County*

Haliburton County has a significantly lower proportion of rental dwellings than Muskoka, the City of Kawartha Lakes and Hastings County, and this portion has been decreasing since 1996. In contrast, the demand for rental dwellings is increasing due to growing student and seniors populations. Seniors over 75 years old and individuals between 25 and 34 years old made up the largest proportions of renters in 2006. Further, key informants identified the lack of rental housing options in the County as contributing to households going into homeownership sooner than is reasonably affordable. This may be particularly relevant to singles and lone-parent households who have some of the lowest ownership rates in the County. Key informants also noted that the lack of rental housing



options in the County is a challenge for students attending Fleming College and is discouraging them from staying in the County. The need for housing for students includes short term rental options for students in programs that are less than a year.

***House prices are increasing and becoming unaffordable to households with low and moderate incomes who currently do not own their homes***

While housing in Haliburton County has remained relatively affordable compared to other areas in the province, about 19.5% of all owner households (1,180 households) spent more than 30% of their household income on housing costs in 2005 and this has been the general trend since 1995. In addition, average house prices, which include inland and waterfront properties, have increased by 87.8% in the last ten years. In contrast, average household incomes in the County only increased by 44.5% from 1995 to 2005 and it can be assumed that this trend continues to the present. Analysis of sales price ranges shows that the percentage of homes affordable to the lowest 30% of the income spectrum (representing 30% of all households) dropped from 44.5% in 2000 to 17.1% in 2012. Key informants have indicated that young families, in particular, have had trouble entering the home ownership market in the County. This suggests a need for more affordable ownership options for households wanting to enter the home ownership market.

***There is a need for more affordable rental housing options in the County, in particular for seniors and households without dependents***

In 2005, 385 renter households (42.3% of all renter households) spent 30% or more of their household income on housing costs with 95 households (10.4%) spending 70% or more. In addition, the number of households on the County's social housing waiting list has increased by about 90 applicants in the last six years. Seniors and households without dependents have represented the greatest proportion of households on the waiting list throughout this period. These findings point to a shortage of affordable rental supply in the County.

In addition, the lack of affordable housing options places additional strain on emergency and transitional housing services. There are currently



three organizations that provide emergency shelter services to residents in Haliburton County. Consultations with key informants at these agencies have indicated that a lack of permanent affordable housing options is contributing to the length of time individuals are requiring crisis services.

***There is a strong linkage between the local economy and the need for affordable housing***

A large proportion of the County's labour force works in service related industries. In addition, 48.8% of employees work in part-time or seasonal employment compared to only 40.6% in the province as a whole. The unemployment rate in Haliburton County is also higher than that for the province; 7.5% in 2006 compared to only 6.4% for the province. These economic characteristics influence housing need as working part-time deters households from getting mortgages. In addition, service-related jobs generally have lower wages. Key stakeholders have also noted that it is often a challenge to find employees in the County as those wanting to move for work cannot find affordable and suitable accommodation. These suggest a need for affordable rental and ownership options to meet the range of housing needs of workers in the County.

***There are very limited housing options available in the County for persons with special needs***

Research indicates that there are some services but few, if any, housing options in the County for special needs groups, such as individuals with a serious mental illness, intellectual challenges or disabilities, physical disabilities, frail and /or cognitively impaired elderly persons, and persons with substance abuse issues.

There is currently only one organization providing residences for persons with developmental disabilities in Haliburton County. The organization is planning to develop a new 19-20 unit residence to meet current housing needs of those it serves but this is not anticipated to fulfill future demand. There are also twenty rent supplement units for persons with mental illness and/or substance abuse issues. In addition, there are 13 modified / barrier free units adapted for persons with physical disabilities within the social housing stock of Haliburton County. As of the second quarter of 2011, there were 36 applicants on the waiting list for these





units. Given the aging population of the County the need for modified residential accommodations is likely to increase.

***There is an increasing need for seniors housing options in the County, including those with support services***

Seniors make up 27.8% of the County's total permanent population and this proportion of the population is anticipated to grow to 41.4% by 2036. Analysis of the County's demographics and current supply of seniors housing indicates that access to affordable seniors housing options close to amenities, as well as social supports and networks is a key issue. In addition, nearly 66% of seasonal property owners are over 45 years old and 10.6% of seasonal property owners plan to retire in the County, adding to this population. Seniors over the age of 75 years old, along with young adults, make up the greatest proportion of renters in the County.

Both national and local studies indicate that the majority of seniors prefer to age in their homes or communities, and that a variety of support services are required to assist seniors aging in place. Haliburton County and other rural communities face challenges in providing such services. These include a smaller number of agencies providing support services, a lack of transportation services, and a lack of appropriate housing options.

There are currently no retirement residences in the County and a limited number of housing projects currently offer supportive housing services. The lack of supply points to a need to explore a variety of seniors housing models that can help meet the needs of seniors in a rural context.

***There is a need to build capacity among community-based housing and service providers***

Community capacity refers to the ability of community members to use the assets of their community to address housing issues. Key stakeholders noted that community based organizations will continue to face challenges in providing services to residents to facilitate independent living and aging at home due to the rural nature of the County, limited resources, lack of economies of scale, as well as the shrinking pool of volunteers due to volunteers aging and an out-



migration of younger adults. These suggest a need to build community capacity to help address many of the housing and support service needs that have been identified.

## CONCLUSION

The key housing issues identified by this analysis point to several important themes that can be used to guide the County's response to its local housing needs.

An adequate, appropriate and diverse housing supply is an important component of meeting the needs of both current and future residents of Haliburton County. More diversity and flexibility in the housing supply will ensure liveability, choice and affordability. This is particularly important in responding to the County's aging population, declining household size and diversity of household types. This also includes maintaining the County's current housing stock in good repair, and recognizing that the conversion of its seasonal housing stock may not be appropriate to address the projected growth of the community.

Affordable housing, including both rental and ownership, is another key component of the housing continuum. Given the rising cost of homes on the private market and limited supply of serviced land in Haliburton County, affordable housing options are required to meet the needs of seniors on fixed incomes, smaller and diverse household types, as well as younger age groups in the County.

The provision of supports to attain or maintain housing is essential to ensuring that residents can remain in their community. The provision of housing support services is important to addressing the housing needs of various population groups in the County, including the significant seniors population, as well as persons with special needs. Unique models in the provision of these services will need to be explored in order to overcome challenges posed by the County's rural context.

In subsequent discussions with the project steering committee and community stakeholders, the key housing issues and themes identified in this analysis will be used to determine the goals and priorities that will



shape policy and recommendations to assist the County in addressing its current and future housing needs.



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# APPENDIX



## APPENDIX 1: List of Figures and Tables

### List of Figures

Figure 1: Trends in Population and Households: Haliburton County; 1996-2011 .....	10
Figure 2: Population by Age: Haliburton County and Local Municipalities; 2011 .....	12
Figure 3: Population by Age: Haliburton County; 2011 and 2036 (Projections) .....	13
Figure 4: Trends in the Proportion of Households in each Local Municipality: Haliburton County; 1996 and 2011.....	15
Figure 5: Proportion of Households by Household Type: Haliburton County; 2011 .....	16
Figure 6: Household Tenure by Age of Primary Household Maintainer: Haliburton County; 2006 .....	18
Figure 7: Proportion of Households by Household Type and Tenure: Haliburton County; 2006 .....	19
Figure 8: Household Tenure by Household Size: Haliburton County; 2006.....	20
Figure 9: Trends in Average Household Income: Haliburton County, City of Kawartha Lakes, Muskoka, Hastings County, and Ontario; 1996-2006 .....	21
Figure 10: Household Income Deciles by Household Type: Haliburton County; 2005 ....	23
Figure 11: Household Income Deciles by Age of Primary Household Maintainer: Haliburton County; 2005 .....	24
Figure 12: Proportion of Households with Incomes in the First Three Income Deciles: Local Municipalities in Haliburton County; 2005.....	25
Figure 13: Proportion of Population with Employment Income Working Part-Time, Part-Year: Haliburton County and Ontario; 1996 and 2006 .....	28
Figure 14: Proportion of Employees Working Part Time / Part Year: Haliburton County; 2006 .....	28
Figure 15: Proportion of Single Detached Dwellings: Haliburton County, Ontario, and Comparable Municipalities; 2011 .....	33
Figure 16: Condition of Dwellings: Haliburton County; 2006 .....	34
Figure 17: Proportion of Dwellings Requiring Major Repairs: Haliburton County and its Local Municipalities; 2006 .....	34
Figure 18: Condition of Dwellings by Tenure: Haliburton County; 2006 .....	36
Figure 19: Proportion of Rental Dwellings: Haliburton County, Local Municipalities, Muskoka, Hastings County, City of Kawartha Lakes, and Ontario; 2006 .....	37
Figure 20: Residential Development Potential: Haliburton County and Local Municipalities; August 2012 .....	41
Figure 21: Trends in Building Permits: Haliburton County; 2001 - 2011 .....	43
Figure 22: Proportion of Primary and Secondary Properties by Municipality, 2012 .....	44
Figure 23: Average Number of Visits for Guests.....	45
Figure 24: Percentage of Seasonal Property Owners by Age Range.....	46
Figure 25: Percentage of Seasonal Property Owners Planning to Retire in Haliburton County, 2012.....	47
Figure 26: Trends in the Waiting List for Social Housing: Haliburton County; 2007-May 2012 .....	50
Figure 27: Proportion of Income Spent on Shelter Costs: Haliburton County and Ontario; 2005 .....	64



Figure 28: Proportion of Income Spent on Rent by Household Income Deciles: Haliburton County; 2005 .....	66
Figure 29: Proportion of Income Spent on Homeownership Costs by Household Income Deciles: Haliburton County; 2005 .....	66
Figure 30: Comparison of Average Rents to Affordable Rents: Haliburton County and City of Kawartha Lakes; 2012.....	69
Figure 31: Trends in Average House Prices: Haliburton County; 2002-2012.....	71
Figure 32: Comparison of Average House Prices to Affordable House Prices: Haliburton County Local Municipalities; 2012.....	73
Figure 33: Trends in the Proportion of House Sales by Affordable Price Range for the Household Income Deciles: Haliburton County; 2000, 2005 and 2012 YTD .....	75
Figure 34: Trends in the Proportion of Inland (Off-Water) House Sales by Affordable Price Range for the Household Income Deciles: Haliburton County; 2000, 2005 and 2011 .....	76

## List of Tables

Table 1: Trends in Household Income Deciles: Haliburton County .....	22
Table 2: Social Housing Stock in Haliburton County .....	49
Table 3: Waiting List for Social Housing in Haliburton County: May 2012 .....	50
Table 4: Clients Served through Homelessness Prevention Programs in the City of Kawartha Lakes and County of Haliburton .....	53
Table 5: Special Priority (Victims of Domestic Violence) .....	54
Table 6: Social Housing Units in Haliburton County .....	57
Table 7: Long Term Care Beds in Haliburton County.....	59
Table 8: Support Service Agencies in Haliburton County .....	61
Table 9: Average Market Rents: City of Kawartha Lakes; 2011 .....	70
Table 10: Affordable House Prices Based on Household Income Deciles.....	72
Table 11: Primary and Secondary Dwellings: Haliburton County .....	91
Table 12: Primary and Secondary Dwellings: Local Municipalities .....	92





## APPENDIX 2: Estimating Seasonal Dwelling Counts by Source

The total supply of seasonal dwellings in Haliburton County is estimated to be between approximately 13,000 and 15,000 dwellings in 2011. It is difficult to come up with an exact number of seasonal dwellings in a community. As a result three separate data sources were used to determine an estimated range.

One method used to estimate the seasonal dwelling count was aggregated Municipal Property Assessment data which identified the primary and secondary residential properties in the County by address. This data was received for 2001 through 2012.

Another method used was estimating the number of secondary / seasonal dwellings by deducting the number of private occupied dwellings from the total number of private dwellings in the County for the census periods 2001, 2006 and 2011.

Finally, Hydro One customer classification data was received for 2007 and 2012. In this data properties are classified as either year-round residential or seasonal residential based on delivery rates. A property is classified as year-round residential if the occupant lives there at least four days a week and for eight months of the year. Additionally, the address of the property must appear on official documents and the occupant must be enumerated to vote at this address. If the property does not meet all of this criteria, it is considered seasonal residential and this classification includes cottages, chalets, and camps.

Analysis of these data sources show that the estimated seasonal dwelling counts vary depending on the source of data but that seasonal dwellings represent between 62.9% and 67.8% of the total dwellings in the County. All sources show that this proportion has been decreasing at varying rates. However, the sources show differing trends in total count. While MPAC and Hydro One indicate an increase in total numbers for secondary/seasonal dwellings, Statistics Canada shows a decrease over the last census period.



**Table 11: Primary and Secondary Dwellings: Haliburton County**

Table 11: Primary and Secondary Dwellings: Nanabarton County					
	2001	2006	2011	% Change 2001 - 2006	% Change 2006 - 2011
MPAC Data					
Total Residential Properties	20,949	21,888	22,788	4.5%	4.1%
Primary Residential Properties	7,049	7,531	7,836	6.8%	4.0%
Secondary Residential Properties	13,900	14,357	14,952	3.3%	4.1%
Statistics Canada Data					
Total Private Dwellings	19,932	21,257	21,365	6.6%	0.5%
Private Occupied Dwellings	6,415	6,980	7,633	8.8%	9.4%
Estimated Secondary Dwellings	13,517	14,277	13,732	5.6%	-3.8%
	2007		2012		
Hydro One Data					
Total Residential		20,854	21,571		3.4%
Year-Round Residential		7,742	8,331		7.6%
Seasonal Residential		13,112	13,240		1.0%

Source: County of Haliburton MPAC data, 2012; Statistics Canada Community Profiles, 2001, 2006, and 2011 Census; Hydro One Customer Classification Data, 2012

The discrepancies between the data sources may be due to a number of factors including census estimation, effects of self-reporting, and differences in classification and enumeration. For purposes of this study, MPAC data was used for the number of primary and seasonal dwellings, as well as to estimate the seasonal population in the County. The onus to ensure accuracy of MPAC data is on both the property owner and the Corporation. MPAC assessments form the foundation for municipal financial calculations and therefore undergo great scrutiny.

Additional calculations were undertaken for each local municipality and have been included below for reference.



**Table 12: Primary and Secondary Dwellings: Local Municipalities**

		2001	2006	2011	% Change 2001-2006	% Change 2006-2011
<b>MPAC Data</b>						
Dysart et al	Total Residential Properties	6,563	6,994	7,339	6.6%	4.9%
	Primary Residential Properties	2,376	2,550	2,666	7.3%	4.5%
	<b>Secondary Residential Properties</b>	<b>4,187</b>	<b>4,444</b>	<b>4,673</b>	<b>6.1%</b>	<b>5.2%</b>
Highlands East	Total Residential Properties	4,214	4,386	4,524	4.1%	3.1%
	Primary Residential Properties	1,427	1,534	1,563	7.5%	1.9%
	<b>Secondary Residential Properties</b>	<b>2,787</b>	<b>2,852</b>	<b>2,961</b>	<b>2.3%</b>	<b>3.8%</b>
Minden Hills	Total Residential Properties	5,910	6,125	6,439	3.6%	5.1%
	Primary Residential Properties	2,416	2,557	2,685	5.8%	5.0%
	<b>Secondary Residential Properties</b>	<b>3,494</b>	<b>3,568</b>	<b>3,754</b>	<b>2.1%</b>	<b>5.2%</b>
Algonquin Highlands	Total Residential Properties	4,262	4,383	4,486	2.8%	2.3%
	Primary Residential Properties	830	890	922	7.2%	3.6%
	<b>Secondary Residential Properties</b>	<b>3,432</b>	<b>3,493</b>	<b>3,564</b>	<b>1.8%</b>	<b>2.0%</b>
		2001	2006	2011	% Change 2001-2006	% Change 2006-2011
<b>Statistics Canada Data</b>						
Dysart et al	Total Private Dwellings	6,177	6,861	7,093	11.1%	3.4%
	Private Occupied Dwellings	2,065	2,345	2,656	13.6%	13.3%
	<b>Estimated Secondary Dwellings</b>	<b>4,112</b>	<b>4,516</b>	<b>4,437</b>	<b>9.8%</b>	<b>-1.7%</b>
Highlands East	Total Private Dwellings	3,917	4,552	4,374	16.2%	-3.9%
	Private Occupied Dwellings	1,305	1,370	1,493	5.0%	9.0%
	<b>Estimated Secondary Dwellings</b>	<b>2,612</b>	<b>3,182</b>	<b>2,881</b>	<b>21.8%</b>	<b>-9.5%</b>
Minden Hills	Total Private Dwellings	5,666	6,220	6,020	9.8%	-3.2%
	Private Occupied Dwellings	2,245	2,397	2,492	6.8%	4.0%
	<b>Estimated Secondary Dwellings</b>	<b>3,421</b>	<b>3,823</b>	<b>3,528</b>	<b>11.8%</b>	<b>-7.7%</b>
Algonquin Highlands	Total Private Dwellings	4,172	3,624	3,878	-13.1%	7.0%
	Private Occupied Dwellings	805	868	992	7.8%	14.3%
	<b>Estimated Secondary Dwellings</b>	<b>3,367</b>	<b>2,756</b>	<b>2,886</b>	<b>-18.1%</b>	<b>4.7%</b>



			2007	2012	% Change 2001-2006	% Change 2006-2011
<b>Hydro One</b>						
Dysart et al	Year-Round Residential		2,585	2,801		8.4%
	<b>Seasonal Residential</b>		<b>4,176</b>	<b>4,238</b>		<b>1.5%</b>
Highlands East	Year-Round Residential		1,523	1,622		6.5%
	<b>Seasonal Residential</b>		<b>2,555</b>	<b>2,577</b>		<b>0.9%</b>
Minden Hills	Year-Round Residential		2,614	2,805		7.3%
	<b>Seasonal Residential</b>		<b>3,266</b>	<b>3,283</b>		<b>0.5%</b>
Algonquin Highlands	Year-Round Residential		1,020	1,103		8.1%
	<b>Seasonal Residential</b>		<b>3,115</b>	<b>3,142</b>		<b>0.9%</b>

Source: County of Haliburton MPAC data, 2012; Statistics Canada Community Profiles, 2001, 2006, and 2011 Census; Hydro One Customer Classification Data, 2012



## APPENDIX 3: Seasonal Housing Survey – Methodology and Summary of Results

A survey of seasonal housing owners was conducted from June 26<sup>th</sup> to August 17<sup>th</sup> to supplement gaps in existing data sets on the seasonal population of Haliburton County. Aggregated Municipal Property Assessment Corporation (MPAC) data was used to identify a random sample of property owners whose primary residence is outside the County. Based on this data, a random sample of 1,870 seasonal property owners was identified to ensure a sample size of at least 374 for a 20% response rate. This sample size assumes a 5% margin of error. The survey was distributed by mail by the County to a proportional sample of seasonal property owners in each local municipality.

A total of 1,870 surveys were distributed, 455 surveys of the random sample were returned and 447 surveys were deemed to be usable for a response rate of 24%. 271 surveys were returned by mail and an additional 176 were completed online using the online survey tool Survey Monkey. Another 44 surveys were submitted by other seasonal property owners in the County online via the County's project website. These responses were not included in the analysis because a sufficient number of responses were received from the sample to ensure statistical significance.

A summary report of the survey results has been provided here for reference. In addition, the raw data files have been provided to the County in .xls and .csv format for future analysis.