



Core Housing Need in Niagara

This document provides background information for A Home for All, Niagara’s 10-year Housing and Homelessness Action Plan

What Is Core Housing Need?

A household is said to be in ‘core housing need’ if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income in rent. Households in core housing need are at risk of homelessness.

Core Housing Need in Niagara

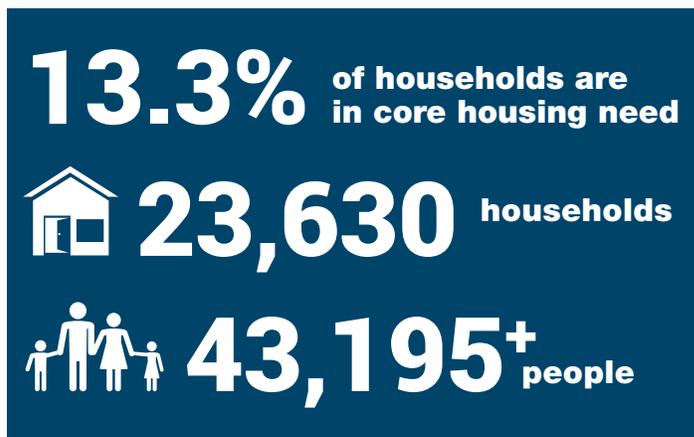
Niagara has a lower rate of core housing need than comparator jurisdictions such as Hamilton, London, and Simcoe, and than Ontario as a whole. However, in the last decade Niagara saw a significant increase in the proportion of households experiencing core housing need. Among local municipalities, Port Colborne, Welland, St. Catharines, Niagara Falls, and Fort Erie have a higher proportion of households in core housing need than Niagara as a whole. Affordability is of particular concern for renter households, especially for those with lower incomes. A lack of affordable housing disproportionately affects Indigenous people, visible minorities, newcomers, youth, women, sole support parents, people living alone, and people with a disability.

Three Housing Standards

Suitability	Housing that is too small for the size of the household	5.4% of households in core housing need
Adequacy	Housing that needs significant repair	13.1% of households in core housing need
Affordability	Paying more than 30% of income to shelter costs	95.3% of households in core housing need

Some households experience more than one of these challenges.

Core Housing Need is Primarily a Challenge of Affordability in Niagara



All of these households have incomes below \$60,031. Of households below this income level, 30.3% are in core housing need. Nearly 80% of households earning less than \$21,172 per year are in core housing need.

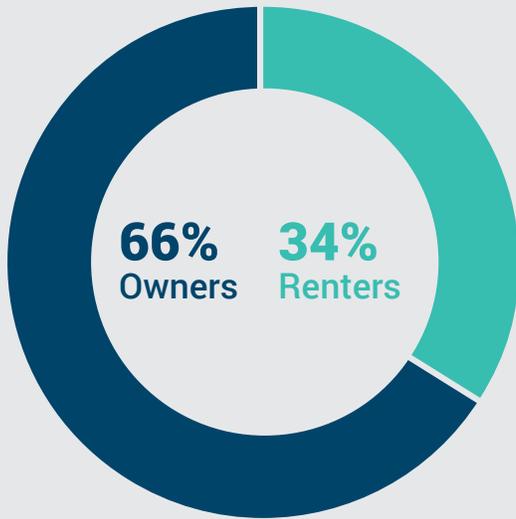
Income	% of Households in Core Housing Need
below \$21,172	78.6%
\$21,172 to \$34,328	42.9%
\$34,329 to \$46,836	12.1%
\$46,837 to \$60,030	0.9%

Core Housing Need over Time

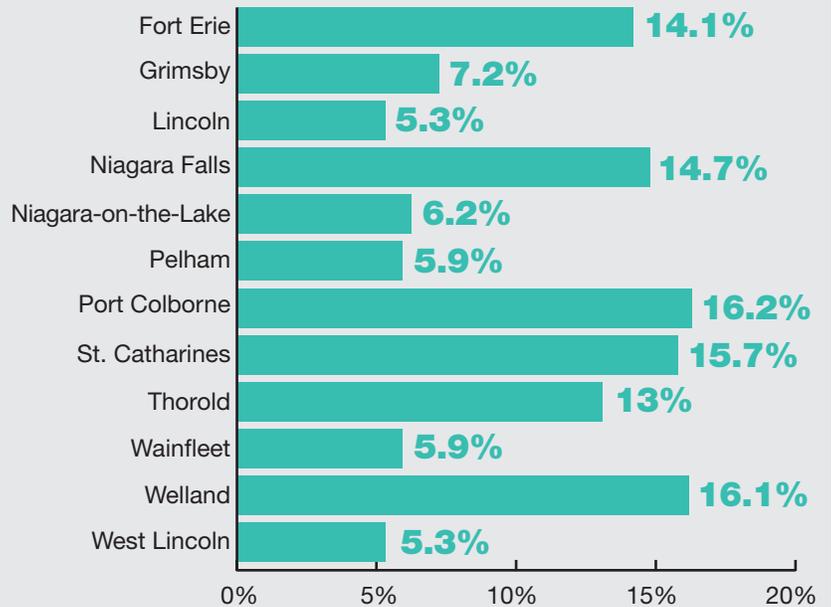
Compared to ten years earlier, core housing need in the Niagara Region increased by 1.5%. This is a higher increase than in many other communities in Ontario.

2006= 11.8%
2016= 13.3%

Core Housing Need by Type



Core Housing Need across Local Municipalities



Core Housing Need by Head of Household

A lack of affordable housing disproportionately affects some groups. Core housing need is more common when the head of household is a youth, sole support parent, person living alone, of indigenous identity, female, a visible minority or recent newcomer. Core Housing need is also more common for households which include one or more persons with a disability.

Head of Household	% of Niagara Households	% in core Need
Youth (15 to 24 years)	2.1%	27.1%
Sole support parent	10.8%	26.1%
Person Living Alone	27.1%	26.0%
Indigenous Identity	2.4%	24.6%
Female	40.2%	20.2%
Visible Minority	6.0%	19.4%
Newcomer, Arriving 2007-2016	1.6%	19.1%
ALL NIAGARA	100.0%	13.3%
Older Adult (55 years or more)	53.1%	12.7%
Male	59.8%	8.6%

Comparison to other Communities

Niagara has a lower rate of core housing need than Toronto, Hamilton, London, Simcoe or Ontario as a whole. However, the rate of core housing need is increasing faster in Niagara than in many other communities in Ontario.

Community	Core Housing Need 2016	Change from 2006
Niagara	13.3%	+1.5%
Waterloo	11.3%	+1.4%
London	13.9%	+1.1%
ONTARIO	15.3%	+0.8%
Simcoe	13.6%	+0.8%
Halton	9.4%	+0.7%
Hamilton	15.1%	+0.1%
CANADA	12.7%	+0.0%
Guelph	11.1%	-0.3%
Toronto	23.3%	-0.4%
Essex	11.3%	-0.9%

Note that 10.9% of households include a member with activity limitations. Such households are also overrepresented with 16.1% experiencing core housing need. Activity Limitations refer to difficulties a person may have doing certain activities as a result of physical, mental, or other health-related conditions or problems.