Housing Assessment Resource Tools (HART)

HART Community Housing Report: Village of Carmacks (CSD, YT)

Draft v1
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Report prepared by the Housing Assessment Resource Tools (HART) at the Peter A. Allard School of Law, the University of British Columbia, 2023.

Executive Summary

The Village of Carmacks had 30 households in core housing need (CHN) as of 2021, representing 15% of all households examined for CHN (Table 12, pg. 27). This measure of housing need does not capture housing need among students, farm workers, nor people experiencing homelessness. The rate of CHN is lower than it was in 2016, when it was 30%. CHN dropped across the Country over this time and this can be reasonably explained by temporary COVID-era payments, like CERB, that increased the income of lower income households to the point of lifting them out of housing need. Yet it is not clear that this also caused the reduction of CHN in Carmacks since there were more households in CHN due to *Adequacy* (home in need of major repairs) than for *Affordability* (paying more than 30% of income on shelter costs) in both 2016 and 2021 (Table 11, pg. 26).

In Carmacks, there were a similar number of households in CHN with Low, Moderate and Median incomes. There are usually far more Low income households in CHN than Median income households: in the Yukon there are 1,245 Low income households in CHN, and only 155 Median income households. Likewise, there was no clear relationship between CHN and household size in Carmacks (Table 16, pg. 29) while, in the Yukon, single-person households were far more likely to be in CHN.

In terms of tenure, renter households were more likely to be in CHN in 2021 in Carmacks, which was a reversal from 2016 (Table 20, pg. 31). This is probably related to the decline in median shelter cost for owners over this period - declining by 17% to $592 per month – while the median shelter cost for owners rose 6% to $745 per month (Table 9, pg. 23).

Looking at certain populations with above-average housing need, we can say that, out of the 30 households in CHN, 25 of then are Indigenous; 20 are led by a woman; 15 are led by someone over the age of 65, and 10 experience a physical activity limitation. This gives us a pretty clear picture of the people who were in CHN in 2021, and was similar to results from 2016.

Based on the trend between 2006 and 2021, we project that Carmacks will add around 25 new households between 2021 and 2031 (Table 33, pg. 46, and Table 37, pg. 48). This is much less than the 85 households added between 2016 and 2021 since it accounts for the lack of growth between 2006 and 2016 (loss of 5 households). Local context is needed to validate whether Carmacks growth is expected to remain unusually high or not.

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The Housing Assessment Resource Tools

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Glossary of Terms

- **Core Housing Need (CHN)**: Defined by the Canada Mortgage and Housing Corp. (CMHC) as: "Core housing need is a 2-stage indicator. It helps to identify households living in dwellings considered unsuitable, inadequate, or unaffordable. It also considers if income levels are such that they could not afford alternative suitable and adequate housing in their community."[1]
- **Households examined for Core Housing Need**: A subset of Total Households that excludes households that were not assessed for CHN for one reason or another (see disclaimer section below for more detail).
- **Total Households** or **Total Private Households**: This refers to the universe of households included in HART's data order. The full definition is: "Owner and tenant private households with household total income greater than zero in non-farm, non-reserve occupied private dwellings."
- **Vulnerable/Priority Populations**: Canada's National Housing Strategy has identified groups of people who are disproportionately in housing need or experience other barriers to housing.
- **Households (HHs)**: Household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad.
- **Dwellings**: In general terms a dwelling is defined as a set of living quarters. Dwelling may be unoccupied, seasonal, or under construction, but for the purposes this report a dwelling will refer to a private dwelling occupied by usual residents. (Full Census definition)
- **Headship rate**: A statistic used to describe the proportion of the population that maintains a household. Furthermore, someone maintains a household when then are responsible for paying the majority of shelter costs associated with the dwelling
- **Census subdivision (CSD)**: A geographic area generally corresponding to a municipality.
- **Census division (CD)**: An intermediate geographic area between the province/territory level and the municipality (census subdivision).
- **Subsidized housing**: In census data, this refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.
- **Primary Household Maintainer (PHM)**: The person in the household who pays the shelter costs. (Full Census definition)
- **Area Median Household Income (AMHI)**: HART's custom data order grouped households into categories relative to the community's median household income:
    - **Very low income:** 20% or less of AMHI, generally equivalent to shelter allowance for welfare recipients.
    - **Low income:** 21-50% AMHI, roughly equivalent to one full-time minimum wage job.
    - **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
    - **Average Income:** 81-120% AMHI, representing about 20% of total Canadian households.
    - **High Income:** More than 120% AMHI, approximately 40% of Canadian households.
- **Affordable shelter cost**: HART determines whether housing is affordable or not based on CMHC's benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs.

[1] https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need

Disclaimers

1. **Core Housing Need and its Limitations**

   HART relies on the Canadian Census, which is collected every five years by Statistics Canada. While the Census is the most consistent, reliable, nationwide source of disaggregated data, there are gaps and flaws in its data capture. These carry over to our model.

   For one, only private, non-farm, non-reserve, owner- or renter-HHs with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'Core Housing Need.' This means there are critical gaps especially within indigenous communities living on reserve and the homeless.

   Other groups that are excluded from measurement include:

   - Non-family HH with at least one HH maintainer aged 15 to 29 attending school.[2]
   - HH within Single Resident Occupancy (SRO) homes, long-term housing, and other forms of congregate housing (including long-term care or rooming houses).[3]
   - Unsheltered households (in encampments or sleeping rough)
   - Those in emergency homelessness or domestic violence shelters
   - People in any form of congregate housing (long term care homes, rooming houses)
   - Those in illegal apartments

   Census data also (beyond data on overcrowding according to National Occupancy Standards), does not adequately capture the housing need experienced by individuals or households who would prefer to be living in other circumstances: adults still living with their parents or roommates who would prefer to have their own homes, or people living in violent relationships. Similarly, this does is not well suited to capture migration pressure and household

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[2] These HH are considered not to be in Core Housing Need, regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition: Statistics Canada.

[3] For census purposes, households are classified into three groups: private households, collective households and households outside Canada. These examples are forms of collective households, and only private households are assessed for CHN.

displacement/replacement in communities outside of major centers due to affordability concerns. As a result, our data likely estimates the floor, not the ceiling, of housing need.

2. **Random rounding, suppression and totals**

   When showing count data, Statistics Canada employs random rounding in order to reduce the possibility of identifying individuals within the tabulations. Random rounding transforms all raw counts to random rounded counts. Reducing the possibility of identifying individuals within the tabulations becomes pertinent for very small (sub)populations. All counts are rounded to a base of 5, meaning they will end in either 0 or 5. The random rounding algorithm controls the results and rounds the unit value of the count according to a predetermined frequency. Counts ending in 0 or 5 are not changed. In cases where count values are very low, to avoid disclosure of individuals, statistic suppression methods are employed. This results in aggregate count data varying slightly from the sum of disaggregated count data.

3. Effect of CERB

   Core Housing Need dropped across the country from 2016 to 2021 in contrast to the rising cost of housing over that period. A likely explanation for this discrepancy was the introduction of the Canada Emergency Response Benefit (CERB), which provided financial support to employed and self-employed Canadians during the pandemic. In Figure 1 we can see that median incomes rose dramatically for the lowest 10% of earners in Canada between 2019 and 2020, when CERB was most active – increasing over 500%. This unusual increase was also apparent in the second decile of earners with an increase of 66%, but quickly drops off, with only a 2% increase for the highest 50% of earners (i.e. the top half of income distribution).

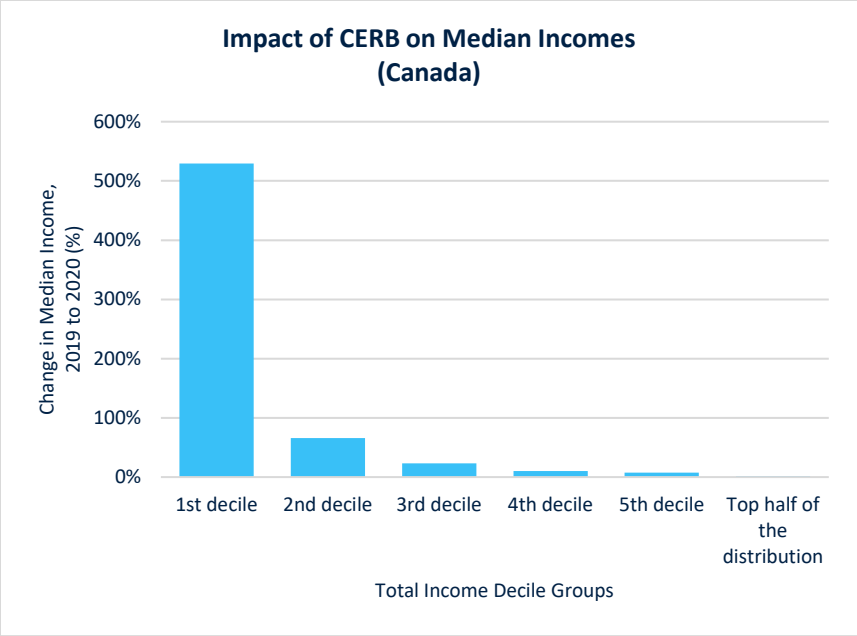

Figure 1: Statistics Canada. Table 98-10-0089-01.

This result can be seen in HART's census data too. The total number of households in Canada grew by 6%, but the number of households in the Very Low income category – capturing households earning equal to or less than 20% of household median income – dropped by 19%. There is also a significant rise in households in the Low income category (13% compared to 6% for all households), and above average increases in the Moderate and Median categories.

Combined, these results support the notion that CERB skewed the low end of the income distribution towards higher incomes, and, since Core Housing Need measures affordability relative to a household's income, likely lifted many households out of Core Housing Need temporarily.

HART Income Categories	2016 – Canada HHs	2021 – Canada HHs	% Change
Very Low	627,130	510,595	-19%
Low	2,304,285	2,603,455	13%
Moderate	2,461,610	2,695,275	9%
Median	2,847,825	3,036,295	7%
High	5,557,455	5,841,730	5%
Total	13,800,321	14,689,371	6%

Table 1: Change in households by income category from 2016 to 2021 - HART.

Introduction

The Housing Assessment Resource Tools (HART) project has been engaged to prepare a report of Housing Need for the Village of Carmacks in the Yukon.

HART is funded by the Canada Mortgage and Housing Corporation (CMHC) to research data-based solutions to Canada's housing crisis. This funding allows us to leverage our expertise to generate reports for communities and organizations that will form the foundation of a Housing Needs Assessment (HNA). There are numerous approaches to preparing an HNA. This report will focus on quantitative data on Core Housing Need (CHN) collected by Statistics Canada as part of the Census of Population.

This report will focus on housing need within the census subdivision (CSD) of Carmacks VL, as well as some other towns and cities for comparison: the towns of Watson Lake and Faro in the Yukon; Norman Wells, Fort Providence, and Fort Simpson in the Northwest Territories; and the district municipality of Stewart in British Columbia.

Before examining housing need, this report will look at the historical demographic trends. This leads into a snapshot of the current state of housing as we review the type and age of dwellings in the housing stock. We study the characteristics of the households occupying those dwellings, paying close attention to renters - particularly those in subsidized housing - and vulnerable populations – particularly single-parents, indigenous households, and senior-led households.

Name of Census Geography	Census Geocode	Level of Geography
Yukon, Territory	6001	CD/TER
Carmacks VL	6001012	CSD
Watson Lake T	6001003	CSD
Faro T	6001004	CSD
Norman Wells T	6102007	CSD
Fort Providence HAM	6104014	CSD
Fort Simpson VL	6104038	CSD
Stewart DM	5949032	CSD

Table 2: List of geographic regions reviewed.

Part 1: Existing Demographics and Housing

Community Demographic Profile

	Village of Carmacks			
Census Year	2006	2011	2016	2021
Median Age	33.9	34.3	36.7	38.0
Population	425	500	490	590
% of population aged 15+	75%	76%	76%	78%
% of population aged 65+	8%	7%	9%	13%

Table 3: Demographic profile – Carmacks VL (CSD, YT).

The Village of Carmacks' population has grown between 2006 and 2021, growing significantly between 2006-2011 and 2016-2021, but contracting a bit between 2011-2016. Like many other places in Canada, the senior population has grown significantly over that time. Figure 2 (and Table 41 in Appendix A) shows steady growth in Carmack's population between the ages of 55 and 74 from 2006 to 2021. Indeed, the share of the population over the age of 65 has grown from 8% in 2006 to 13% in 2021 (Table 3).

On the other end of the age spectrum, the share of the population under the age of 15 has fluctuated over time, but is around 12% in 2021, less than the 15% seen in 2006. We see that the population growth between 2016 and 2021 appears to be spread out among all the age groups, with large growth among 15-24 year-olds, growing from around 55 people in 2016 to around 85 in 2021. The largest growth in that period however was among 65-74 year-olds, which grew from 25 people in 2016 to 65 in 2021.

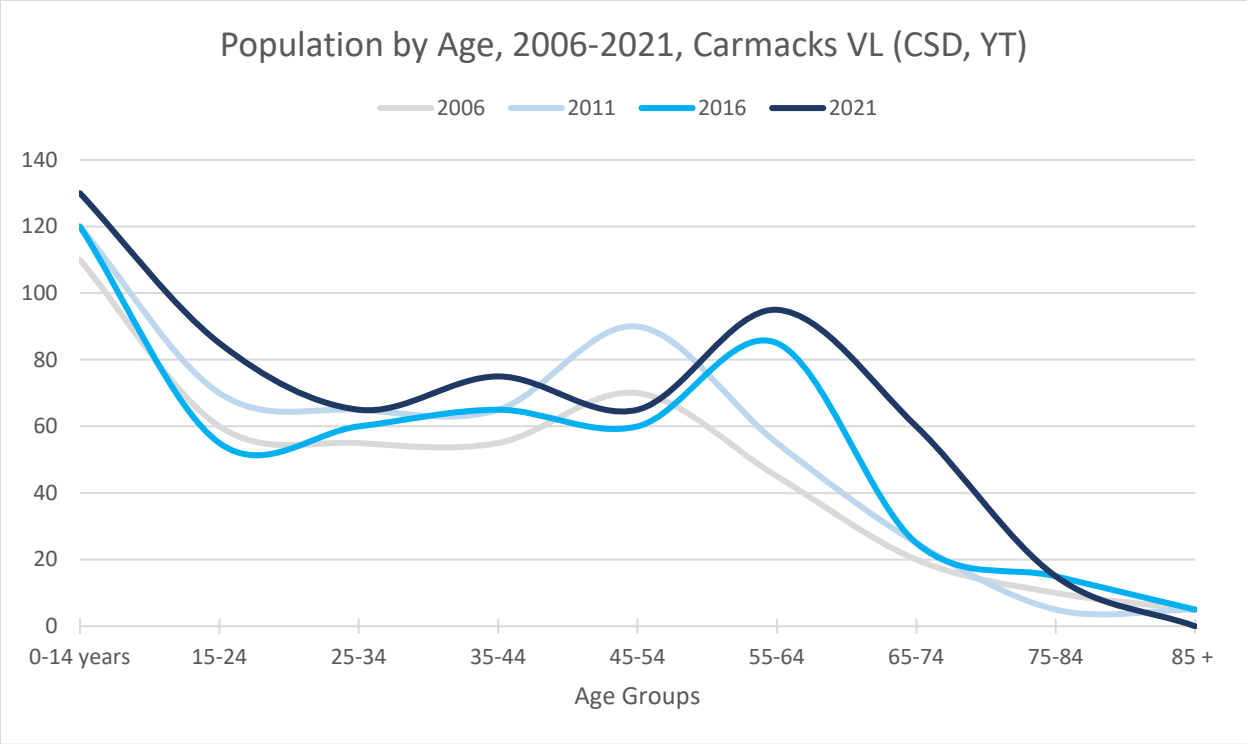

Figure 2: Population by age from 2006 to 2021 in Carmacks VL (CSD, YT)

The headship rate in Figure 3 (and Table 42 in Appendix A) can be an helpful metric for connecting demographic changes with a community's housing needs as it represents the fraction of individuals who lead a household, named "Primary Household Maintainers" by Statistics Canada. The actual headship rate as a value is not necessarily important since it captures cultural differences in what a household looks like – for example, the cultural attitudes towards children moving out, or senior family members moving in with their children – but it does allow for a comparison across age groups and across time. Generally, one would expect a trend of headship starting low in youth and plateauing in middle age as individuals have higher incomes and more savings to pay for their own home.

In Carmacks, we see that between 2006 and 2021, the headship rate dropped a bit among 15-24 year-olds, was unchanged for 25-34 year-olds, and went up a bit for 35-54 year-olds. There was some large changes in headship for people over the age of 54, but there was also significant demographic change (the population over age 65 doubled from 2006 to 2021), so it's difficult to draw any conclusions from the headship rate for these groups.

The drop in headship rate among the youngest age group (15-24 year-olds) may suggest some suppressed household formation. To quantify how much, we can compare the actual number of households in 2021 led by someone age 15-24 against a hypothetical scenario using the headship rate from 2006 (0.250) on the population in 2021 (85 people).[4] This gives us 21 households – about 6 more than the 15 that actually existed in 2021. Not a large number, even for a small community like Carmacks, but something to re-examine once data from the 2026 census is available.

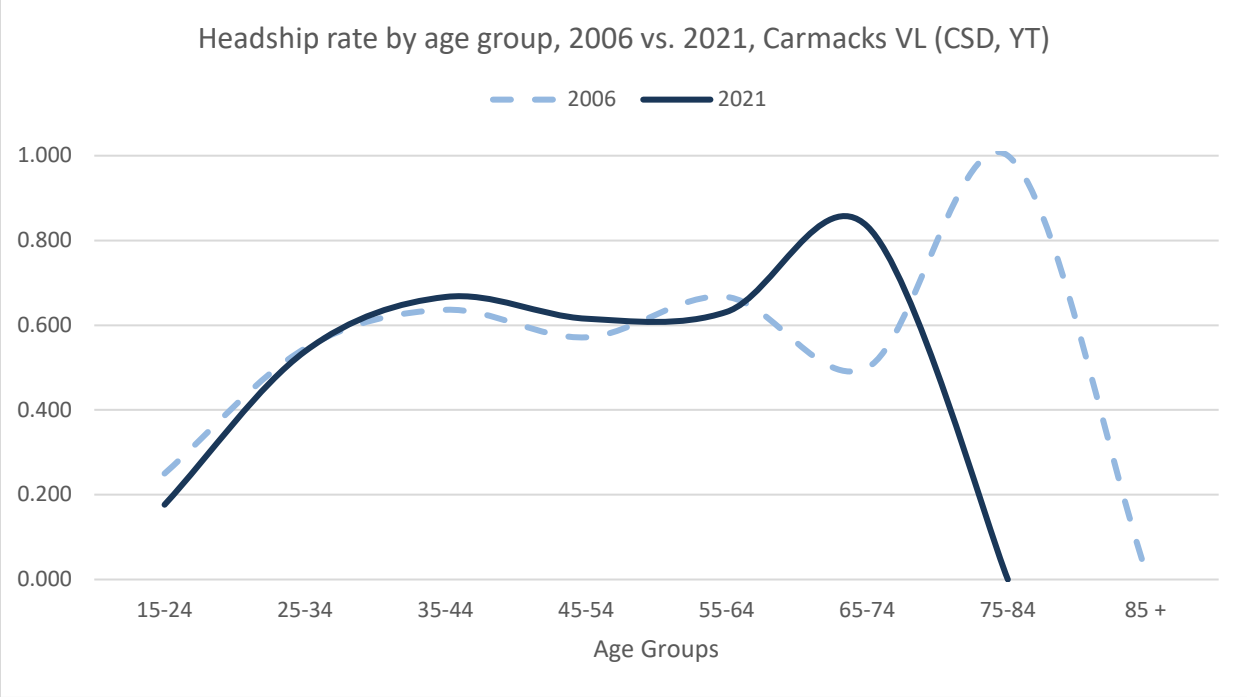

Figure 3: Headship rate by age groups - 2006 vs. 2021. Carmacks CVL (CSD, YT). Note that there were no people age 85 or older in the 2021 census data, therefore the headship rate is nonexistent for that age category..

[4] This is the method that the British Columbia provincial government uses to identify suppressed household formation in their housing targets methodology - see Component C: https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/hnr_method_technical_guidelines.pdf

Profile of Existing Housing Stock – Carmacks VL (CSD, YT)

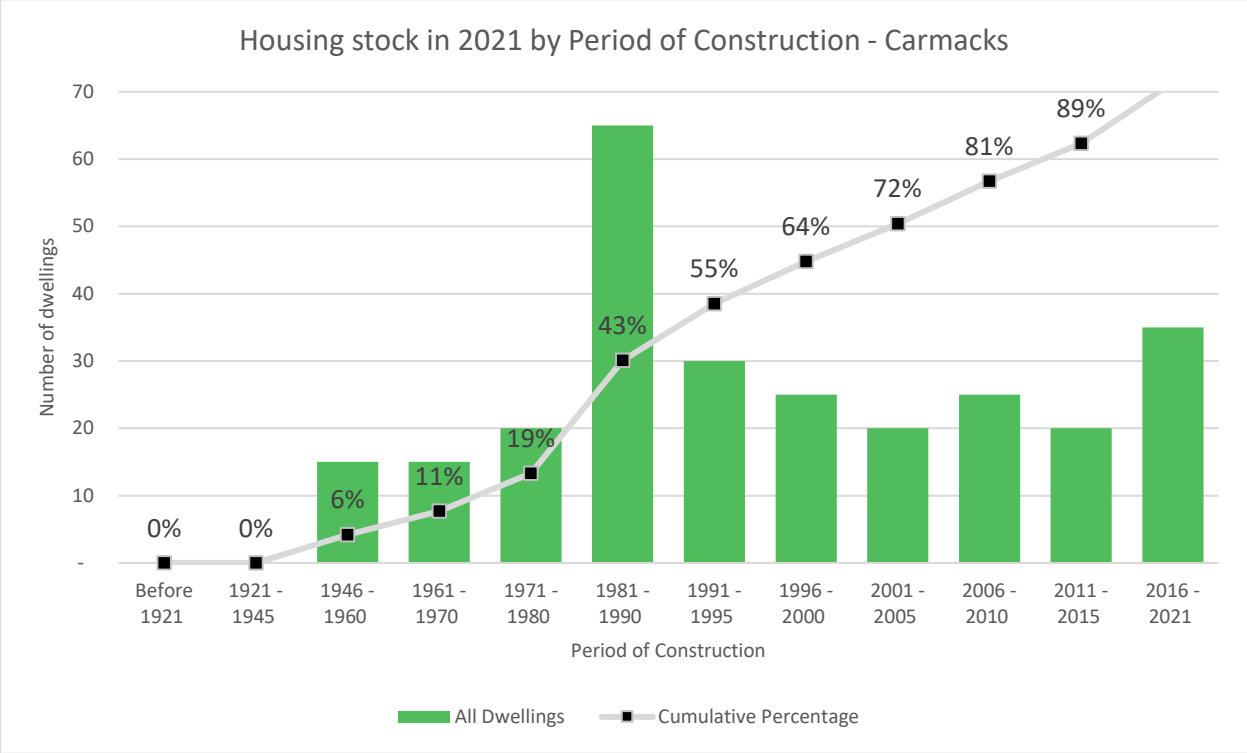

Figure 4: 2021 Housing stock by Period of Construction – Carmacks VL (CSD, YT).

When looking at the stock of existing housing reported in the census, and visualized in Figure 4 above, please note the uneven time intervals along the horizontal axis can be misleading.

Looking at Figure 3, we can see that home construction was slow up until the 1980's. More homes were built between 1981 and 1990 than before 1981. The pace of homebuilding slowed down after this, with between 20-30 homes built every 5 years up until 2016-2021 when 35 homes were built. Do note that this data represents homes that existed in 2021 and doesn't count demolished homes.

To get a sense of how many homes will be reaching their end of useful life, we may assume that an average house can safely last 70 years without needing structural repairs. Certainly, many homes can last well over 100 years depending on a variety of factors, so 70 years is merely a convenient point of reference to help our understanding. Only 6% of homes in Carmacks were built before 1960 which will make them all over 70 years old by 2030. These 15-or-so homes do not represent a significant portion of the housing stock as of 2021.

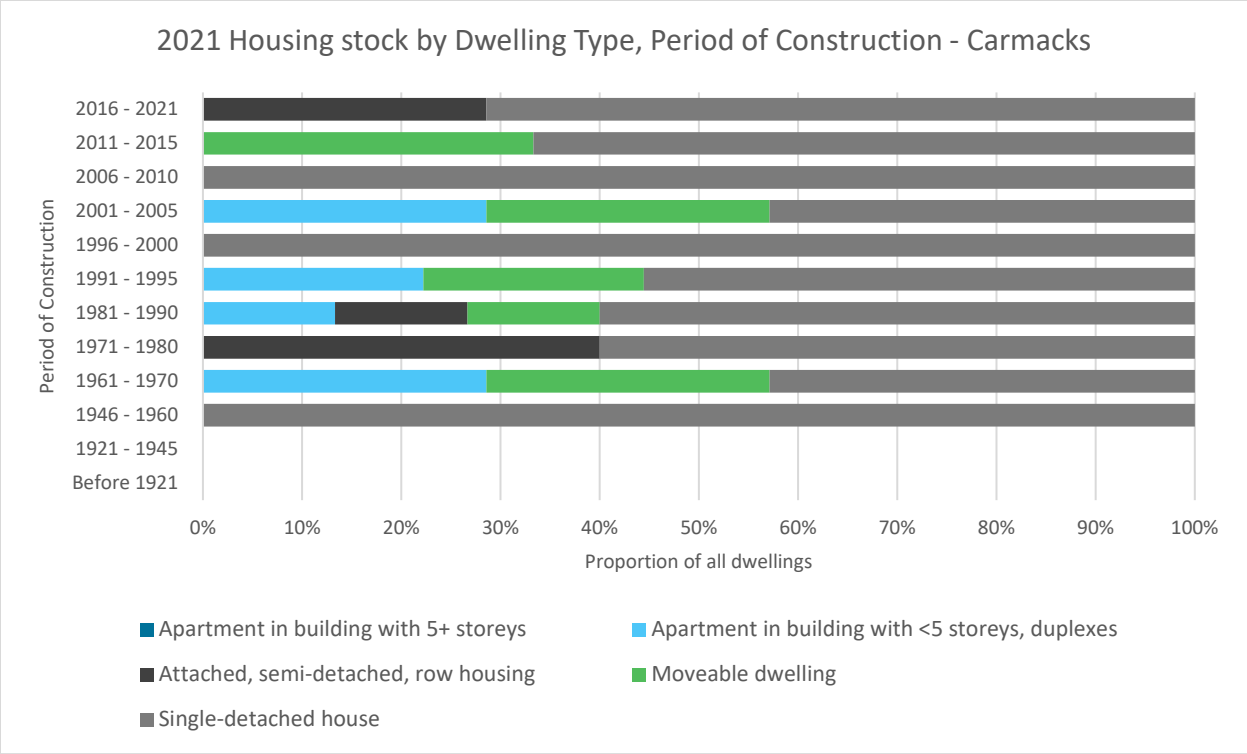

Figure 5: 2021 Housing stock by Dwelling Type, Period of Construction – Carmacks VL (CSD, YT).

In Figure 5 and Figure 6 we have presented all existing dwellings in Carmacks, in 2021, by their period of construction and structural type. We have combined some of the structural types to condense the information, grouping low-rise (under 5 storeys) and duplex apartments together, and grouping attached, semi-detached, and row housing together.

Most homes in Carmacks are single-family detached homes, representing 77% of all homes as of 2021. Combined with other semi-detached and row housing, these low-density dwellings represent 87% of the housing stock. Moveable homes and apartments in a duplex represent the remaining stock.

Looking at the size of dwellings in terms of number of bedrooms (Figure 6, and Table 45), there is a good balance of homes with 2-or-fewer bedrooms (54%) alongside 3-or-more-bedroom homes (46%).

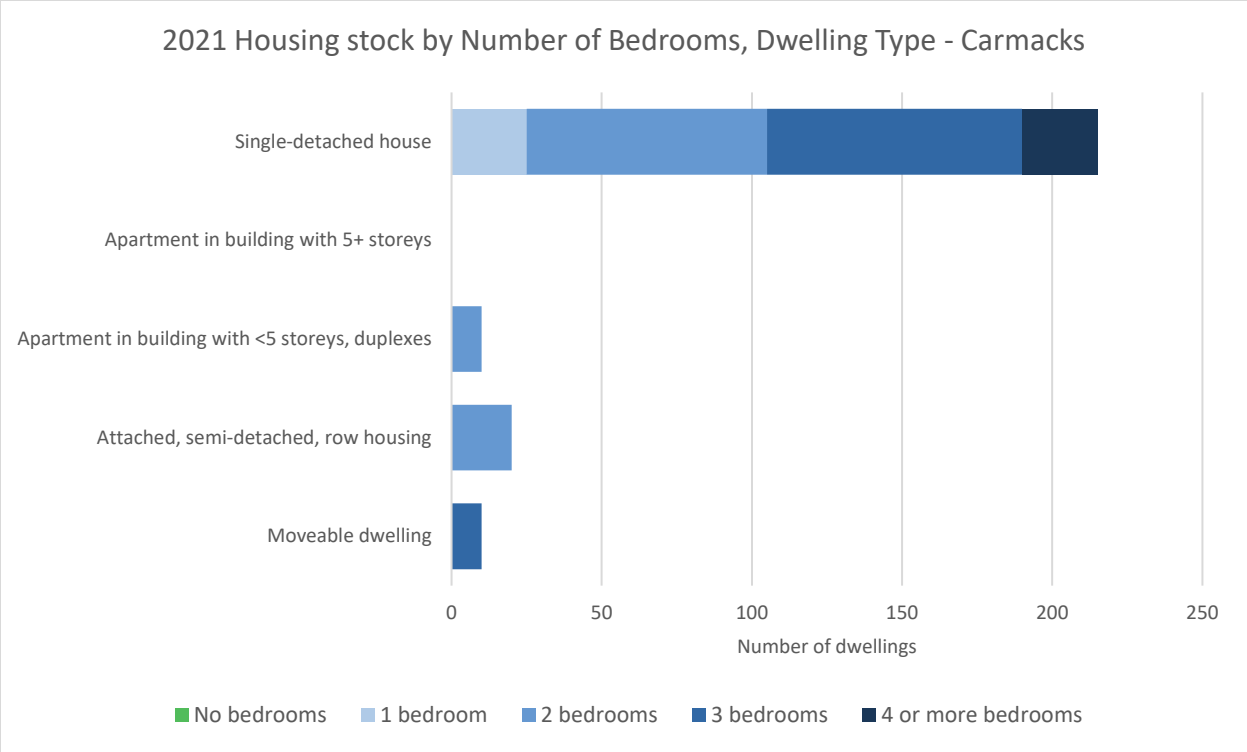

Figure 6: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Carmacks VL (CSD, YT).

Profile of Households

Before further analysis of Core Housing Need, it will help to examine some characteristics of all households in the community. This section will consider how households are grouped by income, by household size (i.e. how many individuals per household), by owners and renter, and lastly by certain vulnerable populations that CMHC has identified as having the greatest need of suitable, adequate, and affordable housing.

Before we go further, we need to provide a clarification on which households are included in the analysis below. Statistics Canada groups households by many different criteria when they release the census data. HART's report only examines households who own, or rent their dwelling. Often this constitutes all households, but, in the case of Carmacks, it fails to include a relatively large group of households: those whose "dwelling is provided by the local government, First Nation, or Indian band."[5] In 2021, 65 out of 265 households were this form of housing. For comparison, 585 out of the 17,180 households in the Yukon were counted in this category. Consequently, HART's analysis below only looks at those 200 households (in 2021) who owned or renter their dwelling.

[5] 2021 Census Dictionary, Statistics Canada: https://www12.statcan.gc.ca/census-recensement/2021/ref/dict/az/Definition-eng.cfm?ID=households-menage039.

Households by Income

HART classifies households into five variable categories in relation to Area Median Household Income (AMHI).[6] Median household income changes from year to year and varies at different geographic levels. Therefore, a given household may be in a different income group depending on the median household income of that geography, or if their income changes more or less than the median.

Households by Income – Carmacks VL (CSD, YT)

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
Income Categories	AMHI	$40,000 (2005$)	$70,500 (2015$)	$95,000 (2020$)		
Very Low	<20% of AMHI	10	10	10	0%	0%
Low	21-50%	15	20	40	33%	100%
Moderate	51-80%	20	15	30	-25%	100%
Median	81-120%	25	25	50	0%	100%
High	>120%	55	50	65	-9%	30%
Total		**120**	**115**	**200**	**-4%**	**74%**

Table 4: Change in number of households by income in 2006, 2016, and 2021 – Carmacks VL (CSD, YT).

We saw in the Table 3 above that Carmacks' population grew quickly between 2016 and 2021, but the number of households grew even more, growing by 74% (Table 4), compared to a 20% growth in population. We will see below in Table 5 that this can be explained by the fact that most new households were smaller households. Of the 85 net new households, 40 were single-person, and 25 were 2-person households, together representing 76% of those new households.

In terms of income, 1 in 4 of all households earned 50% of less of median household income in 2021, similar to 2016. These are the households who tend to experience core housing need (CHN) at a high rate across Canada, although that doesn't appear to be the case in Carmacks according to the data (Table 12, pg. 27).

The High income category will almost always have the most households since half of households will earn above the median income by definition, and the High income category captures most of those

[6] Read more about our income categories in our HNA Methodology document on our website: https://hart.ubc.ca/housing-needs-assessment-tool/.

households (any earning above 120% of median). Accordingly, it makes sense that this category grew relatively less between 2016 and 2021 than most others. However, it only added 15 households over that period, which is equal to the absolute growth in Moderate income households (+15 HHs) and less than the absolute growth in Low (+20 HHs) and Median (+25 HHs) income households.

Households by Household Size

Households by Household Size – Carmacks VL (CSD, YT)					
HH Size (# of persons)	2006	2016	2021	%Δ 2006-2016	%Δ 2016-2021
1 person	40	40	80	0%	100%
2 persons	45	30	55	-33%	83%
3 persons	15	20	25	33%	25%
4 persons	10	15	20	50%	33%
5+ persons	10	10	15	0%	50%
Total	120	115	200	-4%	74%

Table 5: Change in number of households by household size between 2006, 2016, and 2021 – Carmacks VL (CSD, YT).

Table 5 looks at the changing sizes of households between 2006 and 2021. Between 2006 and 2016, single-person households stayed unchanged while a third of 2-person households left, perhaps growing into 3- or 4-person households, each of which grew by around 5 households.

Between 2016 and 2021 however, the number of single-person households doubled from 40 to 80, accounting for 40% of all households in 2021. 2-person households also rebounded, nearly doubling too from 30 to 55 households over those 5 years. The other three categories each added around 5 households each.

were the fastest growing household at 40%, though this slowed to 8% - below the community average of 12% - between 2016 and 2021. Yet single-person households have represented the largest category in each of the three census years examined herein, accounting for 45% of all households in 2021. This is important since we will see below that across the Yukon, 1-person households are far more likely to be in core housing need than any other-sized household (Table 17, pg. 29), though this result isn't clear for Carmacks specifically.

Households by Tenure, Subsidized Housing

	Carmacks VL (CSD, YT)		
Census Year	2006	2016	2021
Owner HHs	70	65	105
Renter HHs	55	50	95
% Owner	56%	57%	53%
% Renter	44%	43%	48%

Table 6: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – Carmacks VL (CSD, YT)

In Table 6 we see that there was a nearly-equal share of renter and owner households in 2021. There have consistently been a few more owner households than renters since 2006, also noting that this does not include dwellings provided by the local government, First Nation, or Indian band. This is somewhat unusual for Canada where owner households are more common, representing around 66% of all households in 2021.

The census also allows for renter households to be split by those with subsidized housing and those without. This definition of subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

In 2016 there were decidedly more households in subsidized rental housing as those in an unsubsidized rental (70% of all renters were subsidized), but in 2021 there was a significant growth in non-subsidized renter households, growing by 40 households compared to the 5 net new subsidized renters (Table 7).

	Carmacks VL (CSD, YT)	
Census Year	2016	2021
Renter HHs in Subsidized Housing	35	40
Renter HHs not Subsidized	15	55
% Renters in Subsidized Housing	70%	42%

Table 7: Change in renter households with subsidized housing, or not, between 2016 and 2021 – Carmacks VL (CSD, YT).

Households by Actual Shelter Cost

HART's census data order included a custom arrangement of households by the actual monthly shelter cost they report. This arrangement grouped households in a similar manner to HART's income grouping above which starts with AMHI, but seeks to group households by shelter costs that would be affordable to each income category. For each income category we first multiple each value by 30%, our affordability benchmark, and then convert the *annual* income value to a *monthly* shelter cost by dividing by 12 months. This allows us to see how housing affordability has changed over time while accounting for any changes in income that may have occurred. Table 8 looks at the distribution of households by shelter costs paid, looking all private households (i.e. "Total HHs").

Total HHs by Actual Shelter Cost – Carmacks VL (CSD, YT)					
Actual monthly shelter cost			Number of Households		
Affordable to income group	**2016** (AMHI = $70,500)	**2021** (AMHI = $95,000)	**2016**	**2021**	**%Δ 2016-2021**
Very Low	< $353	< $475	30	80	167%
Low	$353-$881	$475-$1,188	50	80	60%
Moderate	$881-$1,410	$1,188-$1,900	30	35	17%
Median	$1,410-$2,115	$1,900-$2,850	10	10	0%
High	> $2,115	> $2,850	0	0	-
Total			115	200	74%

Table 8: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Carmacks VL (CSD, YT).

In Table 8 we see that most of the 85 net new households that formed or moved to Carmacks between 2016 and 2021 are paying a low shelter cost. The number of households paying a shelter cost that would be affordable to a Very Low income household more than doubled, from 30 households in 2016 to 80 in 2021. The actual shelter cost depends on the AMHI for the area, so the 30 households in 2016 would have been paying less than $353 per month, while the 80 households in 2021 would have been paying less than $475 per month.

sizeable increases in most shelter cost categories between 2016 and 2021 except for shelter costs affordable to Low income households. This range of shelter costs represented almost the majority of households in 2016 (48%), but 18% fewer households had a shelter cost in this range in 2021, representing a decrease of 60 households. Despite the addition of 30 households paying a Very Low

shelter cost, the overall share of dwellings affordable to households earning under 50% of median fell from 61% in 2016 to 50% in 2021.

We can also examine how the median shelter cost has changed between 2016 and 2021 for both owner and renter households (Table 9). The median cost to own decreased by 17% over those 5 years, falling under $600 per month in 2021. This represents a much lower median shelter cost to own that Watson Lake and Faro, and considerably lower than Whitehorse. All three comparison towns saw their median shelter cost to own grow by at least 15%, so the 17% drop in Carmacks is quite an unusual result by comparison.

For renters, the median cost to rent in Carmacks rose 6% between 2016 and 2021, reaching a median of $745 per month in 2021. Thus, the median renter household has a shelter cost 26% higher than the median owner household. Still, this shelter cost is less than Watson Lake, Faro, and Whitehorse. Watson Lake saw little change between 2016 and 2021, but both Faro and Whitehorse saw the median shelter cost rise by 22% and 28% respectively.

Median monthly shelter cost in 2016 vs 2021 – Owned vs Rented dwellings				
Census Year	CSD	2016	2021	%Δ 2016-2021
Median monthly shelter cost - Owned dwellings ($)	**Carmacks, YT**	**716**	**592**	-17%
	Watson Lake, YT	643	810	26%
	Faro, YT	545	735	35%
	Whitehorse, YT	1562	1800	15%
Median monthly shelter cost - Rented dwellings ($)	**Carmacks, YT**	**701**	**745**	6%
	Watson Lake, YT	801	795	-1%
	Faro, YT	900	1100	22%
	Whitehorse, YT	1097	1400	28%

Table 9: Median monthly shelter cost in 2016 vs 2021 – Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), and Whitehorse CY (CSD, YT).

Part 2: Existing Housing Need in 2021

This section will explore Core Housing Need (CHN) at the CSD level for those communities in Table 2. CHN is a 2-stage indicator that identifies households living in dwellings considered unsuitable (too few bedrooms), inadequate (in need of major repair) or unaffordable (paying more than 30% of pre-tax household income). The second stage considers if income levels are such that they could not afford alternative suitable and adequate housing in their community. CHN will be explored from several different dimensions: affordability, size of household, tenure, and amongst vulnerable populations.

In this section, HART uses CMHC's affordability benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs. HART's custom data order grouped households into categories relative to the community's median household income:

- **Very low income:** 20% or less of Area Median Income (AMHI), generally equivalent to shelter allowance for welfare recipients.
- **Low income:** 21-50% AMHI, equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
- **Average Income:** 81-120% AMHI, representing about 20% of total Canadian households.
- **High Income:** More than 120% AMHI, approximately 40% of Canadian households.

To calculate the affordable shelter cost for each group we apply the 30% shelter-cost-to-income benchmark to the range of household incomes captured in each income group. We also convert the annual incomes into monthly affordable shelter costs since rents, mortgages, and utilities are usually paid monthly. Appendix A has the complete tables of incomes and affordable shelter costs for each income group, by community, for census years 2016 and 2021.

Please note that the totals may not match the sum of the categories due to random rounding and suppression applied to the underlying data by Statistics Canada. The total given in the tables below is the total reported in the data and is more accurate than the sum of the categories since some categories may be suppressed due to low cell count. Likewise, random rounding may lead to the sum of groups being greater than the total if the groups were all rounded up.

Note on Private Households vs Households Examined for Core Housing Need

Nearly all of the households reported in Part 1 of this report are the "full universe" of private households included in HART's census data order – see the Definitions section for more detail. We generally use this data variable as often as possible since it includes the most households. However, when calculating the rate of CHN, it is more accurate to compare those HHs in CHN with those HHs that were examined for CHN. The difference is trivial sometimes, but other times there may be a significant difference between the two. Looking at Table 10 below, for example, all of Carmacks private households were examined for CHN in both 2016 and 2021.

	Carmacks VL (CSD, YT)	
Census Year	2016	2021
Total – Private HHs	115	200
HHs Examined for CHN	115	200
HHs in CHN	35	30
% of HHs in CHN	30%	15%

Table 10: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – Carmacks VL (CSD, YT)

Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for CHN.

Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in CHN regardless of their housing circumstances. Attending school is considered a transitional phase by CMHC and low incomes earned by student households are viewed as being a temporary condition.

Core Housing Need by Income/Affordability

Core housing need is closely associated with income since affordability, measured as shelter cost compared to income, is one of the measurements of CHN need (Table 11). In Carmacks, there are more households in CHN for major repairs than for affordability. There were zero instances of overcrowding (i.e. in CHN for Suitability) in the data, and based on the total of 30 households in CHN, less the 10 households in CHN for Affordability and the 15 for Adequacy, there shouldn't be more than 5 households living in an Unsuitable/overcrowded home.

Overall this is an unusual result. In most of Canada, affordability is the primary reason why any household is in CHN – 77% of all Canadian households in CHN are there for Affordability only, while only 5% live in an Inadequate home only.

Households in CHN type of CHN and Income – Carmacks VL (CSD, YT)						
	2016			2021		
Income	HHs in CHN	HHs in CHN - Affordability only	HHs in CHN - Adequacy* only	HHs in CHN	HHs in CHN - Affordability only	HHs in CHN - Adequacy* only
Very Low	0	0	0	0	0	0
Low	10	10	10	10	0	0
Moderate	10	0	0	10	0	10
Median	10	0	10	10	0	10
High	0	0	0	0	0	0
Total	35	10	20	30	10	15

Table 11: Households in core housing need, households in core housing need for affordability only, adequacy only, or both affordability and adequacy, in 2016 & 2021 – Carmacks VL (CSD, YT).

**Core Housing Need defines Adequacy as a dwelling in need of major repairs, like defective plumbing or wiring.*

Overall, we see in Table 12 that CHN decreased between 2016 and 2021 in the Village of Carmacks. There were 5 fewer households in CHN in 2021 compared to 2016, but, due to the growth in households, the rate of CHN dropped significantly, from 30% to 15%. The rate of 15% in 2021 is close to the rate across the Yukon, which was 13% (Table 13) but still higher than the Canadian average of 10% (13% in 2016).

Core Housing Need by Income/Affordability – Carmacks VL (CSD, YT)				
	2016		2021	
Income	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
Very Low	0	0%	0	0%
Low	10	50%	10	25%
Moderate	10	67%	10	33%
Median	10	40%	10	20%
High	0	0%	0	0%
Total	**35**	**30%**	**30**	**15%**

Table 12: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Carmacks VL (CSD, YT).

The rate of CHN was greatest among Moderate income households, but, due to the small number of households in Carmacks, it's difficult to say that the difference is significant. There were roughly the same absolute number of households in CHN in 2016 by income, by the rate of CHN in each category has halved as the number of households in each Low, Moderate, and Median income category has doubled.

Table 13 and Table 14 add some other municipalities for comparison purposes. Among our comparison towns, those in the Yukon – Watson Lake and Faro – had a much higher rate of CHN in 2021: 22% and 29% respectively. In both cases, the rate of CHN is highest among the lowest income categories and decreasing as incomes increase. The number of households in CHN also rose for these two communities, between 2016 and 2021, while dropping for the other four communities.

Core Housing Need by Income/Affordability – Yukon Territory (CD/TER, YT)				
	2016		2021	
Income	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
Very Low	385	73%	365	74%
Low	1,265	50%	1,245	45%
Moderate	320	13%	295	10%
Median	140	5%	155	4%
High	55	1%	75	1%
Total	**2,160**	**15%**	**2,130**	**13%**

Table 13: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Yukon Territory (CD/TER, YT).

2016 Core Housing Need by Income/Affordability – Other towns for comparison												
	Watson Lake T (YT)		Faro T (YT)		Norman Wells T (NWT)		Fort Providence HAM (NWT)		Fort Simpson VL (NWT)		Stewart DM (BC)	
	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN
Very Low	0	*n/a*	0	0%	0	0%	0	0%	25	56%	0	*n/a*
Low	25	42%	20	67%	10	29%	25	50%	40	57%	0	0%
Moderate	25	42%	10	29%	0	0%	15	50%	25	42%	20	44%
Median	20	31%	10	33%	0	0%	15	38%	0	0%	0	0%
High	0	0%	0	0%	0	0%	10	10%	0	0%	0	0%
Total	**85**	**26%**	**40**	**24%**	**20**	**6%**	**70**	**30%**	**85**	**19%**	**30**	**16%**

Table 14: Households in core housing need, and the rate of core housing need, by income in 2016 – Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), Fort Providence HAM (CSD, NWT), Fort Simpson VL (CSD, NWT), and Stewart DM (CSD, BC).

2021 Core Housing Need by Income/Affordability – Other towns for comparison												
	Watson Lake T (YT)		Faro T (YT)		Norman Wells T (NWT)		Fort Providence HAM (NWT)		Fort Simpson VL (NWT)		Stewart DM (BC)	
	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN
Very Low	10	100%	10	100%	0	0%	0	*n/a*	10	40%	0	*n/a*
Low	40	47%	25	71%	10	40%	20	33%	40	53%	0	0%
Moderate	25	28%	15	43%	0	0%	20	44%	30	35%	0	0%
Median	25	24%	15	27%	0	0%	0	0%	0	0%	0	0%
High	10	5%	10	13%	0	0%	0	0%	0	0%	0	0%
Total	**110**	**22%**	**60**	**29%**	**15**	**6%**	**45**	**18%**	**80**	**18%**	**20**	**8%**

Table 15: Households in core housing need, and the rate of core housing need, by income in 2021 – Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), Fort Providence HAM (CSD, NWT), Fort Simpson VL (CSD, NWT), and Stewart DM (CSD, BC).

Core Housing Need by Household Size

In 2021, the Village of Carmacks had some smaller and some larger households in CHN: 10 were single-persons, another 10 were 2-persons, and the last 10 were 4-person (Table 16). This is similar to 2016, although there were a few more single-person households, and fewer larger households in CHN. There were probably some larger households in CHN in 2016 since the total of 35 households is greater than the sum of the categories (15 + 10).

The Yukon Territory (Table 17) shows that single-person households are far more likely to be in CHN than any other-sized household. This pattern appears to a lesser extent in Watson Lake and Fort Providence, but results are mixed for the other comparison communities (Table 18 and Table 19).

Core Housing Need by Household Size – Carmacks VL (CSD, YT)				
	2016		2021	
HH Size	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
1 p.	15	38%	10	13%
2 p.	10	33%	10	18%
3 p.	0	0%	0	0%
4 p.	0	0%	10	50%
5+ p.	0	0%	0	0%
Total	**35**	**30%**	**30**	**15%**

Table 16: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Carmacks VL (CSD, YT).

Core Housing Need by Household Size – Yukon Territory (CD/TER, YT)				
	2016		2021	
HH Size	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
1 p.	1,140	26%	1,235	24%
2 p.	545	11%	500	9%
3 p.	255	12%	190	8%
4 p.	140	8%	145	7%
5+ p.	85	9%	65	6%
Total	**2,160**	**15%**	**2,130**	**13%**

Table 17: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Yukon Territory (CD/TER, YT).

2016 Core Housing Need by Household Size – Other towns for comparison												
	Watson Lake T (YT)		Faro T (YT)		Norman Wells T (NWT)		Fort Providence HAM (NWT)		Fort Simpson VL (NWT)		Stewart DM (BC)	
	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN
1 p.	30	27%	20	33%	0	0%	15	33%	30	22%	20	25%
2 p.	20	17%	10	15%	10	11%	20	29%	30	23%	0	0%
3 p.	0	0%	0	0%	0	0%	10	22%	10	10%	0	*n/a*
4 p.	15	38%	0	0%	0	0%	10	29%	10	17%	0	0%
5+ p.	10	40%	0	0%	0	0%	15	43%	10	22%	0	0%
Total	**85**	**26%**	**40**	**24%**	**20**	**6%**	**70**	**30%**	**85**	**19%**	**30**	**16%**

Table 18: Households in core housing need, and the rate of core housing need, by household size in 2016 – Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), Fort Providence HAM (CSD, NWT), Fort Simpson VL (CSD, NWT), and Stewart DM (CSD, BC).

2021 Core Housing Need by Household Size – Other towns for comparison												
	Watson Lake T (YT)		Faro T (YT)		Norman Wells T (NWT)		Fort Providence HAM (NWT)		Fort Simpson VL (NWT)		Stewart DM (BC)	
	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN
1 p.	50	30%	20	25%	10	13%	10	14%	35	28%	0	0%
2 p.	30	17%	30	40%	0	0%	20	24%	30	19%	0	0%
3 p.	10	14%	10	40%	0	0%	10	22%	15	21%	0	0%
4 p.	10	22%	0	0%	0	0%	0	0%	10	15%	0	0%
5+ p.	0	0%	0	0%	0	0%	0	0%	0	0%	0	*n/a*
Total	**110**	**22%**	**60**	**29%**	**15**	**6%**	**45**	**18%**	**80**	**18%**	**20**	**8%**

Table 19: Households in core housing need, and the rate of core housing need, by household size in 2021 – Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), Fort Providence HAM (CSD, NWT), Fort Simpson VL (CSD, NWT), and Stewart DM (CSD, BC).

Core Housing Need by Tenure

Across Canada, renter households are far more likely to be in CHN than owner households. This was true of Carmacks in 2021, but not 2016. In 2021, 22% of renters were in CHN compared to 14% of owners (Table 20). The rate of CHN among renters was similar in 2016 (20%) but for owners it was much higher – 31%. This reduction seems consistent with the reduction in median shelter costs for owners that we saw above (Table 8, pg. 22).

The gap between owners and renters is apparent in data for the Yukon (Table 21) where we see that renters are almost 3x as likely to be in CHN as owners (23% vs 8%). Among our comparison towns, we don't see a significant difference between owners and renters in CHN.

Owners households with a mortgage were more likely to be in CHN in Carmacks in 2021, although this does not appear in the Yukon overall. Renters in subsidized housing have had a higher rate of CHN in both 2016 and 2021 than renters in unsubsidized housing, which also appears in the Yukon and our comparison towns. This is likely related to income, since lower incomes are associated with higher rates of CHN generally, and households receiving a subsidy tend to have lower incomes as a condition for receiving the subsidy.

Core Housing Need by Household Size – Carmacks VL (CSD, YT)				
	2016		2021	
Tenure	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
Owner	20	31%	15	14%
With mortgage	10	29%	10	33%
Without mortgage	15	50%	10	14%
Renter	10	20%	20	22%
Subsidized	10	29%	10	25%
Not subsidized	0	0%	10	18%
Total	**35**	**30%**	**30**	**15%**

Table 20: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Carmacks VL (CSD, YT). Note, categories may not match totals due to random rounding in data.

Core Housing Need by Household Size – Yukon Territory (CD/TER, YT)				
	2016		2021	
Tenure	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
Owner	895	9%	870	8%
With mortgage	465	8%	475	7%
Without mortgage	435	11%	395	9%
Renter	1,260	26%	1,265	23%
Subsidized	415	35%	410	32%
Not subsidized	845	24%	850	21%
Total	**2,160**	**15%**	**2,130**	**13%**

Table 21: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Yukon Territory (CD/TER, YT). Note, categories may not match totals due to random rounding in data.

2016 Core Housing Need by Tenure – Other towns for comparison												
	Watson Lake T (YT)		Faro T (YT)		Norman Wells T (NWT)		Fort Providence HAM (NWT)		Fort Simpson VL (NWT)		Stewart DM (BC)	
	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN
Owner	40	22%	25	24%	0	0%	30	25%	40	15%	25	16%
> With mortgage	20	27%	10	33%	0	0%	10	25%	10	8%	20	44%
> Without mortgage	15	14%	15	20%	0	0%	25	29%	30	21%	0	0%
Renter	45	31%	15	25%	15	8%	35	30%	45	23%	0	0%
> Subsidized	10	18%	10	50%	10	22%	30	35%	25	26%	0	*n/a*
> Not subsidized	30	35%	15	30%	0	0%	10	33%	20	21%	0	0%
Total	**85**	**26%**	**40**	**24%**	**20**	**6%**	**70**	**30%**	**85**	**19%**	**30**	**16%**

Table 22: Households in core housing need, and the rate of core housing need, by tenure in 2016 – Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), Fort Providence HAM (CSD, NWT), Fort Simpson VL (CSD, NWT), and Stewart DM (CSD, BC).

2021 Core Housing Need by Tenure – Other towns for comparison												
	Watson Lake T (YT)		Faro T (YT)		Norman Wells T (NWT)		Fort Providence HAM (NWT)		Fort Simpson VL (NWT)		Stewart DM (BC)	
	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN	# in CHN	% in CHN
Owner	50	19%	40	29%	0	0%	15	13%	35	15%	0	0%
> With mortgage	20	18%	10	29%	0	0%	0	0%	10	10%	0	0%
> Without mortgage	30	20%	30	29%	0	0%	10	13%	20	16%	0	0%
Renter	50	22%	20	29%	10	6%	30	21%	45	20%	0	0%
> Subsidized	25	23%	10	40%	0	0%	15	19%	20	25%	0	*n/a*
> Not subsidized	35	29%	10	22%	0	0%	10	17%	25	18%	0	0%
Total	**110**	**22%**	**60**	**29%**	**15**	**6%**	**45**	**18%**	**80**	**18%**	**20**	**8%**

Table 23: Households in core housing need, and the rate of core housing need, by tenure in 2021 – Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), Fort Providence HAM (CSD, NWT), Fort Simpson VL (CSD, NWT), and Stewart DM (CSD, BC).

Core Housing Need by Priority Populations

Note: A given household could fall into several priority populations simultaneously. For example, a single mother-led household would also be counted in the women-led category, and additional characteristics may also apply. Separate categories should not be combined. A description of each population is provided in Appendix D.

Note: The population with the highest rate of CHN in each municipality has been highlighted in dark green.

Core Housing Need by Priority Populations – Carmacks VL (CSD, YT)				
	2016		2021	
Priority Pop.	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
HH with physical activity limitation	15	27%	10	15%
HH with cognitive, mental, or addictions activity limitation	0	0%	0	0%
Indigenous HH	20	29%	25	19%
Visible minority HH	0	0%	0	0%
Woman-led	15	25%	20	20%
Black-led HH	0	-	0	-
New migrant-led HH	0	0%	0	-
Refugee claimant-led HH	0	-	0	-
Single mother-led HH	0	0%	0	0%
HH head under 24	0	-	0	0%
HH head over 65	10	40%	15	30%
HH head over 85	0	-	0	-
Community (all HHs)	**35**	**30%**	**30**	**15%**

Table 24: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Carmacks VL (CSD, YT).

The priority populations listed above represent various characteristics of a household, and the same household can below to multiple groups. We can say that, out of the 30 households in CHN, 25 of then are Indigenous (i.e. at least half of the household members identify as Indigenous) (Table 24). 20 of the 30 households are led by a woman (i.e. she is responsible for the household's shelter costs), 15 of the 30 are led by someone over the age of 65, and 10 of the 30 experience a physical activity limitation. This gives us a pretty clear picture of the people who were in CHN in 2021, and was similar to results from 2016.

Across the Yukon, we see that single-mother-led households and Indigenous households experienced CHN above the community's average of 13% (27% and 19% respectively; Table 25). There were not many Black-led households, but they also experienced CHN at a rate of twice the community average (26% vs 13%).

Among our comparison towns we see that many households that experienced CHN in Watson Lake, and especially Fort Simpson, and Fort Providence, were Indigenous. Yet the rate of CHN among these Indigenous households is not dramatically above the community average, and we can confirm that these communities have a large Indigenous population (94% of HHs in Fort Providence, and 79% in Fort Simpson). Still, Indigenous households are disproportionately in CHN in these communities.

Core Housing Need by Priority Populations – Yukon Territory (CD/TER, YT)				
	2016		2021	
Priority Pop.	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
HH with physical activity limitation	660	14%	525	11%
HH with cognitive, mental, or addictions activity limitation	225	11%	290	10%
Indigenous HH	850	24%	730	19%
Visible minority HH	170	14%	200	10%
Woman-led	1,120	17%	1,150	14%
Black-led HH	20	19%	50	26%
New migrant-led HH	55	18%	50	13%
Refugee claimant-led HH	10	14%	10	11%
Single mother-led HH	325	28%	330	27%
HH head under 24	80	21%	65	17%
HH head over 65	485	19%	615	17%
HH head over 85	40	27%	45	18%
Community (all HHs)	**2,160**	**15%**	**2,130**	**13%**

Table 25: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Yukon Territory (CD/TER, YT).

2016 Core Housing Need by Priority Population – Other towns for comparison (part 1 of 2)						
	Watson Lake T (YT)		Faro T (YT)		Norman Wells T (NWT)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	35	24%	15	21%	10	9%
HH with cognitive, mental, or addictions activity limitation	10	50%	10	100%	0	0%
Indigenous HH	40	35%	10	29%	10	8%
Visible minority HH	10	33%	0	0%	0	0%
Woman-led	50	27%	15	20%	10	10%
Black-led HH	0	-	0	-	0	-
New migrant-led HH	0	0%	0	-	0	-
Refugee claimant-led HH	0	-	0	-	0	-
Single mother-led HH	15	75%	0	0%	0	0%
HH head under 24	10	100%	0	-	0	0%
HH head over 65	15	21%	10	29%	0	0%
HH head over 85	0	0%	0	-	0	-
Community (all HHs)	**85**	**26%**	**40**	**24%**	**20**	**6%**

2021 Core Housing Need by Priority Population – Other towns for comparison (part 1 of 2)						
	Watson Lake T (YT)		Faro T (YT)		Norman Wells T (NWT)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	35	24%	15	21%	10	9%
HH with cognitive, mental, or addictions activity limitation	10	50%	10	100%	0	0%
Indigenous HH	40	35%	10	29%	10	8%
Visible minority HH	10	33%	0	0%	0	0%
Woman-led	50	27%	15	20%	10	10%
Black-led HH	0	-	0	-	0	-
New migrant-led HH	0	0%	0	-	0	-
Refugee claimant-led HH	0	-	0	-	0	-
Single mother-led HH	15	75%	0	0%	0	0%
HH head under 24	10	100%	0	-	0	0%
HH head over 65	15	21%	10	29%	0	0%
HH head over 85	0	0%	0	-	0	-
Community (all HHs)	**110**	**22%**	**60**	**29%**	**15**	**6%**

Table 26: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Watson Lake T (CSD, YT), Faro T (CSD, YT), and Norman Wells T (CSD, NWT).

2016 Core Housing Need by Priority Population – Other towns for comparison (part 2 of 2)						
	Fort Providence HAM (NWT)		Fort Simpson VL (NWT)		Stewart DM (BC)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	30	30%	30	15%	0	0%
HH with cognitive, mental, or addictions activity limitation	10	67%	15	43%	0	0%
Indigenous HH	65	30%	65	19%	0	0%
Visible minority HH	0	-	10	67%	0	-
Woman-led	35	30%	30	15%	0	0%
Black-led HH	0	-	0	0%	0	-
New migrant-led HH	0	-	0	-	0	-
Refugee claimant-led HH	0	-	0	-	0	-
Single mother-led HH	10	50%	10	22%	0	-
HH head under 24	0	0%	0	0%	0	-
HH head over 65	15	33%	20	27%	0	0%
HH head over 85	0	-	0	-	0	-
Community (all HHs)	**70**	**30%**	**85**	**19%**	**30**	**16%**

2021 Core Housing Need by Priority Population – Other towns for comparison (part 2 of 2)						
	Fort Providence HAM (NWT)		Fort Simpson VL (NWT)		Stewart DM (BC)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	20	19%	20	11%	0	0%
HH with cognitive, mental, or addictions activity limitation	0	0%	10	25%	0	0%
Indigenous HH	45	19%	70	20%	0	0%
Visible minority HH	0	0%	0	0%	0	-
Woman-led	25	21%	40	20%	15	21%
Black-led HH	0	-	0	-	0	-
New migrant-led HH	0	-	0	-	0	-
Refugee claimant-led HH	0	-	0	-	0	-
Single mother-led HH	15	43%	15	38%	0	0%
HH head under 24	0	-	10	67%	0	-
HH head over 65	15	23%	25	28%	0	0%
HH head over 85	0	-	0	-	0	-
Community (all HHs)	**45**	**18%**	**80**	**18%**	**20**	**8%**

Table 27: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Fort Providence HAM (CSD, NWT), Fort Simpson VL (CSD, NWT), and Stewart DM (CSD, BC).

Part 3: Future Housing Need in 2031

Methodology

There are numerous ways to perform projection estimates for the growth in households, all with unique advantages and drawbacks. One of HART's goals is to use methods that are nationally applicable and are easily understood for results to be comparable between communities and widely accepted by national agencies.

HART's method for projecting household growth, which is applied to each cross section of income category and household size, allows us to estimate the number of households, their size, and income, assuming 'Business as Usual' growth and policy. The estimation of growth uses a line of best fit for each income category and household size across 3 historical censuses: 2006, 2016, and 2021.

Specifically, we use the "TREND" function in MS Excel, setting the number of households in 2006 as period 0, 2016 as period 2, and 2021 as period 3. Then we as the "TREND" function to extrapolate period 5, which is equivalent to 2031. Last, we round to the nearest ten or hundred households to communicate the roughness of the estimate. We apply this method to the subtotals and the totals separately, so this method will result in different subtotals by income or household size than it will for the total number of households in the community.

These projections should be contextualized in every community based on immigration, demographic shifts, changes to housing supply (growth and demolitions), and impacts from economic development that lead to growth or declines in key industries that could impact housing demand.

Estimating Unit Mix

In addition to income and household size, HART is able to estimate the household growth by family type, which allows our projections to be used for community planning by estimating the types of units required. See Appendix C for more information on this methodology.

Calculating household growth by income or household size is possible for most communities since we are only disaggregating by one dimension (i.e., total households split by income, or total households split by household size). To estimate the units needed by number of bedrooms however, we need to disaggregate households by 3 dimensions: household income, household size, and family type. Performing this split on small communities may result in values being suppressed, and the estimate

being inaccurate. Therefore, we generally only estimate the unit mix in 2031 for communities with over 10,000 total households.

How communities could build upon these projections

Household growth and housing stock influence each other, which makes household projections difficult. However, it also points to additional information communities may leverage to fine-tune their projections.

Incorporating information on planned development is likely fruitful. Official community plans (OCPs) typically identify what kind of housing is being prioritized in terms of supply. Development cost charges (DCC), fees levied on new developments to offset cost of infrastructure (such as sewer and water) required to service the constructed units, are a part of many municipalities' 10-year plans and can indicate what types of developments are most likely to happen. In addition, local Finance and Planning departments often set estimates and goals regarding the number of dwellings planned for a ten-year period. These could be used to project changes in housing stock, which could refine estimates of unit mix.

Secondly, while birth/mortality rates, international and intra-provincial migration are too detailed to incorporate into our projection methodology - which aims to be replicable over time, accessible, and comparable across geographies - they may be more reasonably integrated at the local scale and may help to fine-tune community projections. Communities are experts in their local dynamics and are best suited to make such adjustments. Similarly, changing demographics, e.g., age cohort structures, divorce rates, and changes in single person-household formation, for instance, could help fine-tune household growth projections. Moreover, many municipalities have already been conducting population projections; these projections could be used to triangulate projections produced via the HART methodology.

This section will first estimate future housing need for the Yukon Territory as a whole in terms both affordability and number of bedrooms. Then we will estimate future housing need for Carmacks, and our comparison municipalities by affordability as well as by household size separately.

Discussion of results

Based on the last 15 years' of census data, our methodology projects an additional 3,150 households to form between 2021 and 2031 in the Yukon, representing a 19% growth rate (Table 28 & Table 29). This total is likely an underestimate since our methodology uses a linear projection, and does not account for recent demographic projections, but the split by unit size and income/affordability can still be applied to more rigorous household projections as may be available.

Growth is projected to be highest among households who need at least a 1- or 2-bedroom dwelling, each growing 21%. Households who need at least 1-bedroom are single people and couples, while those needing at least two bedrooms could be a couple with one child, or two roommates. The National Occupancy Standards have a formula for when children can share a room, but since we can't say how *many* children are in a given household, we assume each child needs their own bedroom.

Although the growth rate is the same for 1- and 2-bedroom units, the actual number of new 1-bedroom units needed is far greater than any other category at 1,940 units. This accounts for 62% of projected future need. And about 30% of this need is projected to be for households earning under 50% of median income (110 + 480 = 590, Table 28).

Although many of these households who only need 1-bedroom may want more, the priority for lower income households should be to meet their basic needs. Of the 640 net new households expected to form in the Yukon between 2021 and 2031, around 90% only need a 1-bedroom unit, with the rest needing a 2-bedroom unit.

Looking specifically at the Village of Carmacks, HART's methodology projects at 13% growth in households, adding around 25 new households between 2021 and 2031, or 2-3 per year (Table 33 and Table 34). This is well below the growth between 2016 and 2021 when 85 new households formed, since HART's method also captures the lack of growth between 2006 and 2016 when the community shrank by 5 households. Accordingly, these results may have limited use when there is no clear trend in housing demand over the last 15 years. Ideally these should be evaluated by someone with an understanding of *why* Carmacks grew so rapidly between 2016 and 2021 and be able to evaluate whether these factors are expected to persist or not.

What HART's methodology can speak to the type of housing these new households would need. We estimate that only 5 of the 25 projected new households are 1- or 2-person-sized, with the other 20 representing households with 3-or-more people. This is different than the projected result for Watson

Lake and Faro, both of which are projecting to add far more 1 & 2-person-sized households than larger households

In terms of affordability, we project that 10 of the 25 new households will be earning 50% of less of median income, with the other 15 earning at least 80% of median. It's difficult to confidently draw any conclusions on such small numbers, but there is no indication that the distribution of household incomes will change significantly.

Results

The tables below are organized as follows:

a) Projected change in Number of Households between 2021 and 2031,
    - Equal to Table (c) minus Table (d)
b) Implied 10-year growth rate in Number of Households (2021 to 2031),
    - Equal to Table (c) divided by Table (d)
c) Projected Number of Households in 2031
d) Number of Households in 2021, and
e) Number of Households in CHN in 2021 (for comparison).

a) Projected change in Number of Households between 2021 to 2031

Projected change in Number of Households 2021 to 2031 – Yukon Territory (CD/TER, YT)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	**Total**
1	110	480	540	460	350	**1,940**
2	0	70	180	170	210	**630**
3	0	-10	10	100	310	**410**
4	0	-10	-20	0	160	**130**
5+	0	0	0	0	40	**40**
Total	**110**	**530**	**710**	**730**	**1,070**	**3,150**

Table 28: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Yukon Territory (CD/TER, YT).

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

Implied 10-year growth rate in Number of Households (2021 to 2031) – Yukon Territory (CD/TER, YT)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	**Total**
1	19%	21%	26%	23%	15%	**21%**
2	-	21%	29%	20%	16%	**21%**
3	-	-8%	4%	20%	17%	**15%**
4	-	-17%	-25%	0%	22%	**12%**
5+	-	-	-	0%	16%	**13%**
Total	**19%**	**19%**	**24%**	**20%**	**17%**	**19%**

Table 29: Implied 10-year growth rate in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) - Yukon Territory (CD/TER, YT).

c) Projected Number of Households in 2031 by need in terms of Unit Size & Affordability

Projected Number of Households in 2031 – Yukon Territory (CD/TER, YT)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	**Total**
1	700	2,800	2,600	2,500	2,700	**11,300**
2	0	400	800	1,000	1,500	**3,700**
3	0	110	250	600	2,100	**3,060**
4	0	50	60	170	900	**1,180**
5+	0	0	0	50	290	**340**
Total	**700**	**3,360**	**3,710**	**4,320**	**7,490**	**19,580**

Table 30: Projected change in number of households in 2031, by income (affordability) and unit size (number of bedrooms) - Yukon Territory (CD/TER, YT).

d) Households in 2021 by need in terms of Unit Size & Affordability

Number of Households in 2021 – Yukon Territory (CD/TER, YT)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	**Total**
1	590	2,320	2,060	2,040	2,350	**9,360**
2	0	330	620	830	1,290	**3,070**
3	0	120	240	500	1,790	**2,650**
4	0	60	80	170	740	**1,050**
5+	0	0	0	50	250	**300**
Total	**590**	**2,830**	**3,000**	**3,590**	**6,420**	**16,430**

Table 31: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) - Yukon Territory (CD/TER, YT). Note that estimating the needs of households by unit size may result in a different grand total that actual households in 2021.

e) Existing Core Housing Need by need in terms of Unit Size & Affordability

2021 Households in CHN – Yukon Territory (CD/TER, YT)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	**Total**
1	335	900	125	90	0	**1,450**
2	0	205	75	55	10	**345**
3	0	85	60	10	15	**170**
4	0	50	25	0	35	**110**
5+	0	0	0	0	0	**0**
Total	**335**	**1,240**	**285**	**155**	**60**	**2,075**

Table 32: Actual number of households in core housing need in 2021, by income and number of bedrooms – Yukon Territory (CD/TER, YT). Note that estimating the needs of households by unit size may result in a different grand total that actual households in 2021.

Future Housing Need in the Village of Carmacks, and other municipalities for comparison

These communities have too few total households to perform HART's unit mix process to estimate housing need by number of bedrooms, but we can still apply the projection methodology to estimate housing need by household size and by income/affordability in 2031.

Similar to above, tables will be presented first for Household Size and then Income/Affordability in the following order:

a) Projected change in Number of Households between 2021 and 2031,
    - Equal to Table (c) minus Table (d)
b) Implied 10-year growth rate in Number of Households (2021 to 2031),
    - Equal to Table (c) divided by Table (d)
c) Projected Number of Households in 2031, and
d) Number of Households in 2021.

By household size:

a) Projected change in Number of Households between 2021 to 2031

HH Size	Carmacks VL (YT)	Watson Lake T (YT)	Faro T (YT)	Norman Wells T (NWT)	Stewart DM (BC)
1p.	10	30	25	0	25
2p.	-5	25	5	-10	-30
3p.	5	5	-5	0	-10
4p.	10	5	5	0	25
5+ p.	5	-5	-10	-5	0
Total	**25**	**60**	**20**	**-15**	**10**

Table 33: Projected change in number of households between 2021 and 2031, by household size – Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), and Stewart DM (CSD, BC).
**Note: Fort Providence HAM (CSD, NWT), Fort Simpson VL (CSD, NWT) did not have data available in 2006 and have not been included in this analysis.*

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

HH Size	Carmacks VL (YT)	Watson Lake T (YT)	Faro T (YT)	Norman Wells T (NWT)	Stewart DM (BC)
1p.	13%	18%	29%	0%	29%
2p.	-9%	14%	7%	-14%	-30%
3p.	20%	7%	-20%	0%	-33%
4p.	50%	11%	20%	0%	100%
5+ p.	33%	-14%	-100%	-14%	*n/a*
Total	**13%**	**12%**	**9%**	**-6%**	**0%**

Table 34: Implied 10-year growth rate in number of households between 2021 and 2031, by household size – Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), and Stewart DM (CSD, BC).

c) Projected Number of Households in 2031

HH Size	Carmacks VL (YT)	Watson Lake T (YT)	Faro T (YT)	Norman Wells T (NWT)	Stewart DM (BC)
1p.	90	200	110	80	110
2p.	50	200	80	60	70
3p.	30	80	20	50	20
4p.	30	50	30	30	50
5+ p.	20	30	0	30	0
Total	**220**	**560**	**240**	**250**	**250**

Table 35: Projected number of households in 2031, by household size - Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), and Stewart DM (CSD, BC).

d) Number of Households in 2021

HH Size	Carmacks VL (YT)	Watson Lake T (YT)	Faro T (YT)	Norman Wells T (NWT)	Stewart DM (BC)
1p.	80	170	85	80	85
2p.	55	175	75	70	100
3p.	25	75	25	50	30
4p.	20	45	25	30	25
5+ p.	15	35	10	35	0
Total	**195**	**500**	**220**	**265**	**240**

Table 36: Actual number of households in 2021, by household size - Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), and Stewart DM (CSD, BC).

By household income/affordability:

a) Projected change in Number of Households between 2021 to 2031

Income	Carmacks VL (YT)	Watson Lake T (YT)	Faro T (YT)	Norman Wells T (NWT)	Stewart DM (BC)
Very Low	0	5	0	10	0
Low	10	15	5	-15	-20
Moderate	0	10	5	5	15
Median	10	5	15	0	-25
High	5	30	15	-5	30
Total	**25**	**65**	**40**	**-5**	**-**

Table 37: Projected change in number of households between 2021 and 2031, by income - Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), and Stewart DM (CSD, BC).

**Note: Fort Providence HAM (CSD, NWT), Fort Simpson VL (CSD, NWT) did not have data available in 2006 and have not been included in this analysis.*

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

Income	Carmacks VL (YT)	Watson Lake T (YT)	Faro T (YT)	Norman Wells T (NWT)	Stewart DM (BC)
Very Low	0%	33%	0%	50%	n/a
Low	25%	16%	14%	-60%	-67%
Moderate	0%	11%	14%	9%	27%
Median	20%	5%	27%	0%	-45%
High	8%	15%	20%	-5%	30%
Total	**13%**	**13%**	**19%**	**-2%**	**0%**

Table 38: Implied 10-year growth rate in number of households between 2021 and 2031, by income - Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), and Stewart DM (CSD, BC).

c) Projected Number of Households in 2031

Income	Carmacks VL (YT)	Watson Lake T (YT)	Faro T (YT)	Norman Wells T (NWT)	Stewart DM (BC)
Very Low	10	20	10	30	0
Low	50	110	40	10	10
Moderate	30	100	40	60	70
Median	60	110	70	60	30
High	70	230	90	100	130
Total	**220**	**570**	**250**	**260**	**240**

Table 39: Projected number of households in 2031, by income - Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), and Stewart DM (CSD, BC).

d) Number of Households in 2021

Income	Carmacks VL (YT)	Watson Lake T (YT)	Faro T (YT)	Norman Wells T (NWT)	Stewart DM (BC)
Very Low	10	15	10	20	0
Low	40	95	35	25	30
Moderate	30	90	35	55	55
Median	50	105	55	60	55
High	65	200	75	105	100
Total	**195**	**505**	**210**	**265**	**240**

Table 40: Actual number of households in 2021, by income - Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), and Stewart DM (CSD, BC).

Appendix A: Full data tables

Population rates (2006, 2011, 2016, 2021)

Age group	2006	2011	2016	2021
0 to 14 years	110	120	120	130
15 to 24 years	60	70	55	85
25 to 34 years	55	65	60	65
35 to 44 years	55	65	65	75
45 to 54 years	70	90	60	65
55 to 64 years	45	55	85	95
65 to 74 years	20	25	25	60
75 to 84 years	10	5	15	15
85+ years	5	5	5	0
Total	**425**	**500**	**490**	**590**

Table 41: Population by age group for census years 2006, 2011, 2016, and 2021. Carmacks VL (CSD, YT).

Headship rate by region (2006, 2021)

Year	2006						2021					
CD/CSD	Carmacks VL (CSD, YT)			Yukon Territory (CD/TER)			Carmacks VL (CSD, YT)			Yukon Territory (CD/TER)		
Count Type	HHs	Population	Headship Rate	HHs	Population	Headship Rate	HHs	Population	Headship Rate	HHs	Population	Headship Rate
15 to 24 years	15	60	0.250	455	4,155	0.110	15	85	0.176	425	4,225	0.101
25 to 34 years	30	55	0.545	1,920	3,785	0.507	35	65	0.538	2,795	6,120	0.457
35 to 44 years	35	55	0.636	2,830	4,960	0.571	50	75	0.667	3,345	6,265	0.534
45 to 54 years	40	70	0.571	3,600	5,820	0.619	40	65	0.615	3,050	5,075	0.601
55 to 64 years	30	45	0.667	2,275	3,640	0.625	60	95	0.632	3,645	5,685	0.641
65 to 74 years	10	20	0.500	970	1,480	0.655	50	60	0.833	2,725	4,135	0.659
75 to 84 years	10	10	1.000	450	630	0.714	0	15	0.000	935	1,530	0.611
85+ years	0	5	0.000	105	165	0.636	0	0	*n/a*	260	385	0.675
Total	**170**	**425**	**0.400**	**12,610**	**30,375**	**0.415**	**265**	**590**	**0.449**	**17,180**	**40,230**	**0.427**

Table 42: Households by age of primary household maintainer, population by age, and headship rate, as of census 2006 and 2021, Carmacks VL (CSD, YT).

Number of Dwellings by period of construction, as of 2021

Carmacks VL (CSD, YT)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021	Total
Number of Dwellings	-	-	15	15	20	65	30	25	20	25	20	35	265
Cumulative Percentage	0%	0%	6%	11%	19%	43%	55%	64%	72%	81%	89%	102%	-

*Table 43: Number of dwellings by period of construction and cumulative percentage. *Note that due to random rounding the cumulative percentage adds up to more than 100%.*

Number of dwellings by structural type and year of construction, as of 2021

Carmacks VL (CSD, YT)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021	**Total by Construction Period**
Total by Structural type of dwelling	**0**	**0**	**15**	**15**	**20**	**65**	**30**	**25**	**20**	**25**	**20**	**35**	**265**
Single-detached house	0	0	15	15	15	45	25	20	15	20	20	25	**205**
Apartment in a building that has five or more storeys	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Apartment or flat in a duplex	0	0	0	10	0	10	10	0	10	0	0	0	**15**
Apartment in a building that has fewer than five storeys	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Other single-attached house	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Row house	0	0	0	0	0	10	0	0	0	0	0	0	**10**
Semi-detached house	0	0	0	0	10	0	0	0	0	0	0	10	**15**
Movable dwelling	0	0	0	10	0	10	10	0	10	0	10	0	**20**

Table 44: Structural type of dwelling by period of construction, as of 2021, Carmacks VL (CSD, YT).

Dwellings by structural type and number of bedrooms

Carmacks VL (CSD, YT)	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	**Total**
Total	**0**	**35**	**105**	**100**	**25**	**260**
Single-detached house	0	25	80	85	25	**205**
Apartment in a building that has five or more storeys	0	0	0	0	0	**0**
Apartment or flat in a duplex	0	0	10	0	0	**15**
Apartment in a building that has fewer than five storeys	0	0	0	0	0	**0**
Other single-attached house	0	0	0	0	0	**0**
Row house	0	0	10	0	0	**10**
Semi-detached house	0	0	10	0	0	**10**
Movable dwelling	0	0	0	10	0	**25**

Table 45: Number of dwellings by structural type and number of bedrooms, 2021.

Income categories and affordable monthly shelter costs (2016, 2021)

2016 – Income								
	Yukon Territory (CD/TER, YT)	Carmacks VL (CSD, YT)	Watson Lake T (CSD, YT)	Faro T (CSD, YT)	Norman Wells T (CSD, NWT)	Fort Providence HAM (CSD, NWT)	Fort Simpson VL (CSD, NWT)	Stewart DM (CSD, BC)
AMHI	$69,500	$70,500	$65,500	$63,200	$155,000	$60,000	$104,000	$59,200
Very Low	< $13,900	< $14,100	< $13,100	< $12,640	< $31,000	< $12,000	< $20,800	< $11,840
Low	$13,901-$34,750	$14,101-$35,250	$13,101-$32,750	$12,641-$31,600	$31,001-$77,500	$12,001-$30,000	$20,801-$52,000	$11,841-$29,600
Moderate	$34,751-$55,600	$35,251-$56,400	$32,751-$52,400	$31,601-$50,560	$77,501-$124,000	$30,001-$48,000	$52,001-$83,200	$29,601-$47,360
Median	$55,601-$83,400	$56,401-$84,600	$52,401-$78,600	$50,561-$75,840	$124,001-$186,000	$48,001-$72,000	$83,201-$124,800	$47,361-$71,040
High	> $83,400	> $84,600	> $78,600	> $75,840	> $186,000	> $72,000	> $124,800	> $71,040

Table 46: Annual household income ranges for HART income categories, 2016 – Yukon Territory (CD/TER, YT), Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), Fort Providence HAM (CSD, NWT), Fort Simpson VL (CSD, NWT), and Stewart DM (CSD, BC).

2016 – Affordable monthly shelter cost by income								
	Yukon Territory (CD/TER, YT)	Carmacks VL (CSD, YT)	Watson Lake T (CSD, YT)	Faro T (CSD, YT)	Norman Wells T (CSD, NWT)	Fort Providence HAM (CSD, NWT)	Fort Simpson VL (CSD, NWT)	Stewart DM (CSD, BC)
AMHI	$69,500	$70,500	$ 65,500	$ 63,200	$155,000	$60,000	$104,000	$ 59,200
Very Low	< $348	< $353	< $328	< $316	< $775	< $300	< $520	< $296
Low	$348-$869	$353-$881	$328-$819	$316-$790	$775-$1,938	$300-$750	$520-$1,300	$296-$740
Moderate	$869-$1,390	$881-$1,410	$819-$1,310	$790-$1,264	$1,938-$3,100	$750-$1,200	$1,300-$2,080	$740-$1,184
Median	$1,390-$2,085	$1,410-$2,115	$1,310-$1,965	$1,264-$1,896	$3,100-$4,650	$1,200-$1,800	$2,080-$3,120	$1,184-$1,776
High	> $2,085	> $2,115	> $1,965	> $1,896	> $4,650	> $1,800	> $3,120	> $1,776

Table 47: Implied affordable monthly shelter costs for each HART income category, 2016 – Yukon Territory (CD/TER, YT), Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), Fort Providence HAM (CSD, NWT), Fort Simpson VL (CSD, NWT), and Stewart DM (CSD, BC).

2021 – Income								
	Yukon Territory (CD/TER, YT)	Carmacks VL (CSD, YT)	Watson Lake T (CSD, YT)	Faro T (CSD, YT)	Norman Wells T (CSD, NWT)	Fort Providence HAM (CSD, NWT)	Fort Simpson VL (CSD, NWT)	Stewart DM (CSD, BC)
AMHI	$73,500	$95,000	$79,500	$79,000	$157,000	$86,000	$111,000	$85,000
Very Low	< $14,700	< $19,000	< $15,900	< $15,800	< $31,400	< $17,200	< $22,200	< $17,000
Low	$14,701-$36,750	$19,001-$35,250	$15,901-$32,750	$15,801-$31,600	$31,401-$77,500	$17,201-$30,000	$22,201-$52,000	$17,001-$29,600
Moderate	$36,751-$58,800	$47,501-$76,000	$39,751-$63,600	$39,501-$63,200	$78,501-$125,600	$43,001-$68,800	$55,501-$88,800	$42,501-$68,000
Median	$58,801-$88,200	$76,001-$114,000	$63,601-$95,400	$63,201-$94,800	$125,601-$188,400	$68,801-$103,200	$88,801-$133,200	$68,001-$102,000
High	> $88,200	> $114,000	> $95,400	> $94,800	> $188,400	> $103,200	> $133,200	> $102,000

Table 48: Annual household income ranges for HART income categories, 2021 – Yukon Territory (CD/TER, YT), Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), Fort Providence HAM (CSD, NWT), Fort Simpson VL (CSD, NWT), and Stewart DM (CSD, BC).

2021 – Affordable monthly shelter cost by income								
	Yukon Territory (CD/TER, YT)	Carmacks VL (CSD, YT)	Watson Lake T (CSD, YT)	Faro T (CSD, YT)	Norman Wells T (CSD, NWT)	Fort Providence HAM (CSD, NWT)	Fort Simpson VL (CSD, NWT)	Stewart DM (CSD, BC)
AMHI	$73,500	< $475	< $398	< $395	< $785	< $430	< $555	< $425
Very Low	< $368	$475-$1,188	$398-$994	$395-$988	$785-$1,963	$430-$1,075	$555-$1,388	$425-$1,063
Low	$368-$919	$1,188-$1,900	$994-$1,590	$988-$1,580	$1,963-$3,140	$1,075-$1,720	$1,388-$2,220	$1,063-$1,700
Moderate	$919-$1,470	$1,900-$2,850	$1,590-$2,385	$1,580-$2,370	$3,140-$4,710	$1,720-$2,580	$2,220-$3,330	$1,700-$2,550
Median	$1,470-$2,205	> $2,850	> $2,385	> $2,370	> $4,710	> $2,580	> $3,330	> $2,550
High	> $2,205	< $475	< $398	< $395	< $785	< $430	< $555	< $425

Table 49: Implied affordable monthly shelter costs for each HART income category, 2021 – Yukon Territory (CD/TER, YT), Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), Fort Providence HAM (CSD, NWT), Fort Simpson VL (CSD, NWT), and Stewart DM (CSD, BC).

Total households by household size (2006, 2016, 2021)

2006						
HH Size (persons)	Yukon Territory (CD/TER, YT)	Carmacks VL (CSD, YT)	Watson Lake T (CSD, YT)	Faro T (CSD, YT)	Norman Wells T (CSD, NWT)	Stewart DM (CSD, BC)
1 p.	3,585	40	100	40	90	60
2 p.	3,870	45	110	65	100	105
3 p.	1,865	15	45	20	45	20
4 p.	1,590	10	35	15	40	0
5+ p.	845	10	35	10	30	20
Total	**11,755**	**120**	**325**	**150**	**300**	**220**

Table 50: Total households by household size, 2006 – Yukon Territory (CD/TER, YT), Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), and Stewart DM (CSD, BC).

2016						
HH Size (persons)	Yukon Territory (CD/TER, YT)	Carmacks VL (CSD, YT)	Watson Lake T (CSD, YT)	Faro T (CSD, YT)	Norman Wells T (CSD, NWT)	Stewart DM (CSD, BC)
1 p.	4,650	40	120	65	100	85
2 p.	4,950	30	125	70	90	55
3 p.	2,165	20	35	15	50	0
4 p.	1,805	15	35	15	50	30
5+ p.	980	10	25	0	20	20
Total	**14,545**	**115**	**345**	**175**	**315**	**190**

Table 51: Total households by household size, 2016 – Yukon Territory (CD/TER, YT), Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), and Stewart DM (CSD, BC).

2021						
HH Size (persons)	Yukon Territory (CD/TER, YT)	Carmacks VL (CSD, YT)	Watson Lake T (CSD, YT)	Faro T (CSD, YT)	Norman Wells T (CSD, NWT)	Stewart DM (CSD, BC)
1 p.	5,295	80	170	85	80	85
2 p.	5,595	55	175	75	70	100
3 p.	2,395	25	75	25	50	30
4 p.	2,055	20	45	25	30	25
5+ p.	1,140	15	35	10	35	0
Total	**16,475**	**200**	**490**	**205**	**265**	**240**

Table 52: Total households by household size, 2021 - Yukon Territory (CD/TER, YT), Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), and Stewart DM (CSD, BC).

Total households by income/affordability (2006, 2016, 2021)

2006						
Income	Yukon Territory (CD/TER, YT)	Carmacks VL (CSD, YT)	Watson Lake T (CSD, YT)	Faro T (CSD, YT)	Norman Wells T (CSD, NWT)	Stewart DM (CSD, BC)
Very Low	600	10	10	10	10	0
Low	2,115	15	55	25	50	45
Moderate	2,015	20	60	30	55	30
Median	2,335	25	75	25	70	70
High	4,690	55	130	60	120	55
Total	**11,755**	**120**	325	150	**300**	**220**

Table 53: Total households by income group, 2006 - Yukon Territory (CD/TER, YT), Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), and Stewart DM (CSD, BC).

2016						
Income	Yukon Territory (CD/TER, YT)	Carmacks VL (CSD, YT)	Watson Lake T (CSD, YT)	Faro T (CSD, YT)	Norman Wells T (CSD, NWT)	Stewart DM (CSD, BC)
Very Low	795	10	15	15	20	0
Low	2,590	20	60	30	35	20
Moderate	2,415	15	60	35	55	45
Median	2,975	25	65	30	75	30
High	5,775	50	150	70	125	85
Total	**14,545**	**115**	**345**	**175**	**315**	**190**

Table 54: Total households by income group, 2016 - Yukon Territory (CD/TER, YT), Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), and Stewart DM (CSD, BC).

2021						
Income	Yukon Territory (CD/TER, YT)	Carmacks VL (CSD, YT)	Watson Lake T (CSD, YT)	Faro T (CSD, YT)	Norman Wells T (CSD, NWT)	Stewart DM (CSD, BC)
Very Low	655	10	15	10	20	0
Low	2,820	40	95	35	25	30
Moderate	3,000	30	90	35	55	55
Median	3,590	50	105	55	60	55
High	6,410	65	200	75	105	100
Total	**16,475**	**200**	**490**	**205**	**265**	**240**

Table 55: Total households by income group, 2021 – Yukon Territory (CD/TER, YT), Carmacks VL (CSD, YT), Watson Lake T (CSD, YT), Faro T (CSD, YT), Norman Wells T (CSD, NWT), and Stewart DM (CSD, BC).

Appendix B: Data Sources

1. Population, number of households
    a. 2006 Census Profile https://www12.statcan.gc.ca/census-recensement/2006/dp-pd/prof/92-591/
    b. 2011 Census Profile https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E
    c. 2016 Census Profile: https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E
    d. 2021 Census Profile: https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E
2. Number of households by age of primary household maintainer (note that HART data was used for the 85+ age group in 2006, 2016, and 2021)
    a. 2006 Census: Statistics Canada. Data table 97-554-XCB2006034
    b. 2011 National Household Survey: Statistics Canada. Data table 99-014-X2011045
    c. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016227
    d. 2021 Census: Statistics Canada. Table 98-10-0232-01 Age of primary household maintainer by tenure: Canada, provinces and territories, census divisions and census subdivisions
3. Dwellings by structural type and period of construction
    a. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016222
    b. 2021 Census: Statistics Canada. Table 98-10-0233-01 Dwelling condition by tenure: Canada, provinces and territories, census divisions and census subdivisions
4. Households by tenure, presence of mortgage, subsidized housing
    a. 2016 Census: Statistics Canada, 2023, "HART - 2016 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", https://doi.org/10.5683/SP3/QMNEON, Borealis, V1
    b. 2021 Census: Statistics Canada, 2023, "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", https://doi.org/10.5683/SP3/8PUZQA, Borealis, V8

5. Households by vulnerable population
    a. 2016 Census: HART (see source 4 above)
    b. 2021 Census: HART (see source 4 above)
6. Households by income category and household size
    a. 2006 Census: Statistics Canada, 2023, "HART - 2006 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", https://doi.org/10.5683/SP3/KW09ZA, Borealis, V1
    b. 2016 Census: HART (see source 4 above)
    c. 2021 Census: HART (see source 4 above)

Appendix C: Family type bedroom requirements

We use the National Occupancy Standards[7] (NOS) as our basic set of assumptions. However, the NOS allows for children to share a bedroom if they are the same sex which introduces some complication. For simplicity, we assume that each child needs their own bedroom.

For the purpose of translating household sizes to bedroom requirements, HART uses only the specific categories **bolded** in the list below:

- Census family households
- One-census-family households without additional persons
    - One couple census family without other persons in the household
        - **Without children**
        - **With children**
    - **One lone-parent census family without other persons in the household**
- **One-census-family households with additional persons**
    - One lone-parent census family with other persons in the household
- **Multiple-family households**
- **Non-census-family households**
- Non-family households: One person only
- Two-or-more person non-census-family household

HART elected to use these groups because they account for all categories that would affect the type of unit needed to house them. For example, the aggregate category "non-census-family households" was chosen as both (i) one person households and (ii) two or more-person non-census-family households would have the same type of bedroom requirement, i.e., one bedroom per individual in the non-census-family household. Appendix C: Family type bedroom requirements describes how to convert household size and family type into number of bedrooms.

[7] https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/provincial-territorial-agreements/investment-in-affordable-housing/national-occupancy-standard

Family Type	Description	Bedroom requirements
One couple census family without other persons in the household - Without children	Married or common-law couple. These will always be two-person households.	Couples may share a bedroom. This family type requires a minimum of 1 bedroom. Beds = 1
One couple census family without other persons in the household - With children	Married or common-law couple with child(ren).	Couples may share a bedroom. This family type requires a unit with bedrooms equal to the household size - 1. For instance, a couple with 2 children (household size = 4) requires a unit with (4 - 1=3) 3 bedrooms. Beds = HH size - 1
One lone-parent census family without other persons in the household	Single parent with child(ren).	As parent and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
One census-family households with additional persons	One census family (couple with child[ren]) with other persons in the household, such as grandparent, roommate.	The couple can share a bedroom but we assume each child needs their own bedroom. Beds = HH size - 1
One lone-parent census-family household with additional persons	One lone-parent census family (single parent with child[ren]) with other persons in the household, such as grandparent, roommate.	Since adults and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
Multiple-family households	A household in which two or more census families live. An example of this could be two single mothers sharing a home with their respective children, or a married couple living with one partner's parents. Household size will be four or more in nearly all cases In most communities, this family type is rare.	We cannot infer how many members are adults or children so we assume all are adults with at least two couples who can each share a bedroom. Beds = HH size - 2
Non-census-family households	A non-couple or parent household. This classification includes one-person households and two or more-person non-census-family household.	Since each adult requires their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size

Appendix D: Priority Populations

Priority population	Census Variable	Definition
Women-led HH	PHM is female	A female-led HH.
Single mother-led HH	PHM is a female lone-parent	A female-led sole parent HH with children, defined as a priority population by the CMHC.
Indigenous HH	Indigenous HH status	Indigenous HH status is defined as 50% or more of HH members self-identifying as indigenous in the census.
Racialized HH	Visible minority HHs	Racialized HH status is defined as 50% or more of HH member self-identifying as a visible minority in the census.
Black-led HH	PHM is black	A HH where the PHM self-identifies as black.
New migrant-led HH	PHM is a recent immigrant (immigrated 2016 - 2021)	A HH led by an individual who immigrated within 5 years of the census.
Refugee claimant-led HH	PHM immigrated with a refugee status	A HH led by an individual who immigrated with refugee status.
HH head under 25	PHM is 24 years or under	A HH led by an individual who is 24 years old or younger.
HH head over 65	PHM is between 65 years and over	This census measure (PHM is 24 years or under) is under-represented in the survey for CHN because non-family HHs with at least one maintainer aged 15 to 29 attending school are considered not to be in 'core housing need' regardless of their housing circumstances.
HH head over 85	PHM is between 85 years and over	A HH where a senior, 65 years of age or older, is the PHM.
HH with physical activity limitation	HH has at least one person with activity limitations reported for (q11a, q11b, q11c or q11f or combined)	A HH where a senior, 85 years of age or older, is the PHM. This category is a subset of HH head over 65.
HH with mental activity limitation	HH has at least one person with activity limitations reported for q11d and q11e or combined q11d and q11e health issues	A HH with one or more persons with an activity limitation.