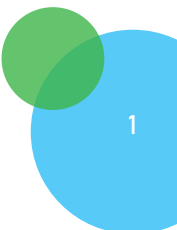




HART Community Housing Report: Harvey VL (CSD, NB)

**Draft v4
2024-10-01**



Executive Summary

Harvey Rural Community was officially formed on January 1, 2023 by amalgamating the Village of Harvey with parts of four local service districts – Manners Sutton, Dumfries, Prince William, and Kingsclear.

This report uses exclusively census data to estimate housing need, and this data was released using the census boundaries that existed before the 2023 amalgamation. Accordingly, we have examined data for the census subdivisions (CSDs) of the Village of Harvey and the four local service districts, in their entirety, as an approximation of the newly formed Harvey Rural Community.

Across the five CSDs examined, there were 95 households in core housing need (CHN) as of 2021, representing 3% of all private households. This is down from 135 households in 2016 which represented 5% of all households examined for CHN. The drop in CHN between 2016 and 2021 was seen across Canada and we expect that it was largely due to temporary CERB payments.

Looking at the trends within the broader region of York, we find that CHN is highest among households earning under 50% of median household income (Table 20, pg. 30), single-person households (Table 23, pg. 32), and renter households (Table 26, pg. 34). We also saw that refugee-claimant-led households are a group which experienced a growth in CHN between 2016 and 2021 (22% to 28%) and also grew as a population, going from 230 households in 2016 to 465 households in 2021 (Table 29, pg. 36).

In 2021, the median shelter cost for an owned dwelling in the Village of Harvey was \$770/month – down 18% from 2016 – while the median cost for a rented dwelling was \$645/month – up 16% from 2016 (Table 16, pg. 26).

There has been a growth in approved permits for new homes in Harvey Rural Community, which was much higher between 2021 and 2023 (73 permits) than between 2018 and 2020 (39 permits), (Table 5, pg. 15). That permit data shows a few demolitions too, and this should be something to watch for as around 21% of homes in Harvey Rural Community, were built before 1961 (Figure 5, pg. 14).

Based on the trend between 2006 to 2021, HART's methodology projects 290 net new households will form across the Village of Harvey and the four surrounding former service districts between 2021 and 2031 (Table 37, Table 41). Around 360 new 1-2 person households, plus 20 new 5-or-more person households, will form, while there will be 90 fewer 3-4 person households.

Looking broadly at the region of York, we find that most future housing need is for 1-bedroom units – 4,100 out of 5,000 units, but there is still need for some larger units at all levels of affordability (Table 32, pg. 42).

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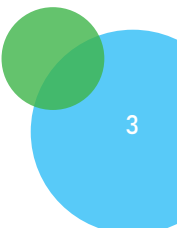
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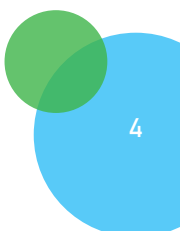
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Glossary of Terms

- 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 they 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:
 - o **Very low income:** 20% or less of AMHI, generally equivalent to shelter allowance for welfare recipients.
 - o **Low income:** 21-50% AMHI, roughly equivalent to one full-time minimum wage job.
 - o **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
 - o **Average income:** 81-120% AMHI, representing about 20% of total Canadian households.
 - o **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

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).

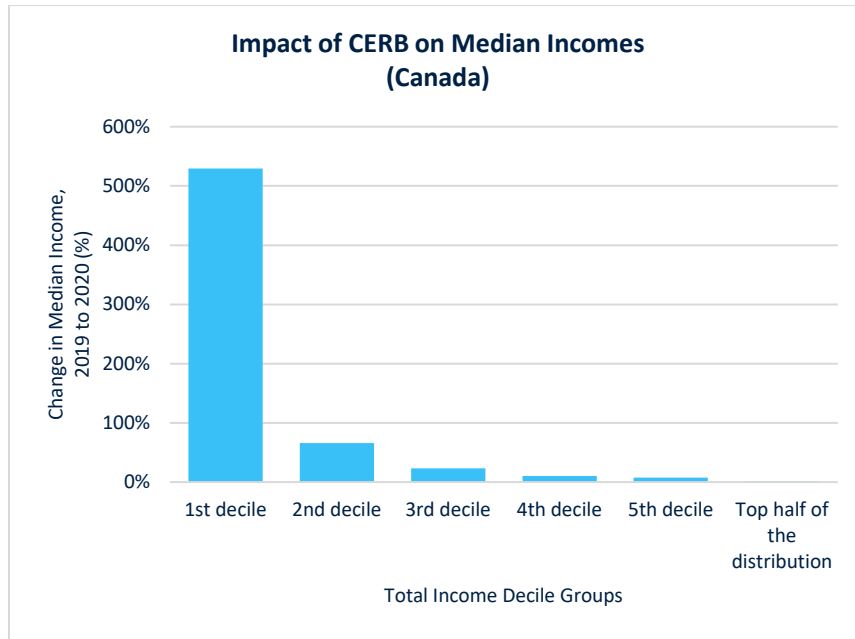


Figure 1: Statistics Canada. Table 98-10-0089-01.

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 Harvey Rural Community. Harvey Rural Community was officially formed on January 1, 2023 by amalgamating the Village of Harvey with parts of four local service districts – Manners Sutton, Dumfries, Prince William, and Kingsclear. This report uses exclusively census data to estimate housing need, and this data was released using the census boundaries that existed before the 2023 amalgamation. Accordingly, we have examined data for the Village of Harvey and the four local service districts as an approximation of the newly formed Harvey Rural Community.

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 subdivisions (CSD) of Harvey VL along with Manners Sutton P, Dumfries P, Prince William P, and Kingsclear P.

Before examining housing need, this report will look at the historical demographic trends in the broader region as encapsulated by York (CD, NB). 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
York (CD, NB)	1310	CD
Harvey Rural Community (approximated):		
Manners Sutton P (CSD, NB)	1310004	CSD
Harvey VL (CSD, NB)	1310005	CSD
Dumfries P (CSD, NB)	1310014	CSD
Prince William P (CSD, NB)	1310016	CSD
Kingsclear P (CSD, NB)	1310018	CSD

Table 2: List of geographic regions reviewed.

Part 1: Existing Demographics and Housing

Community Demographic Profile

	Harvey VL (CSD, NB)			
Census Year	2006	2011	2016	2021
Median Age	42.0	44.8	46.5	45.0
Population	350	365	355	405
% of population aged 15+	86%	81%	83%	81%
% of population aged 65+	23%	19%	25%	26%

Table 3: Demographic profile – Harvey VL (CSD, NB).

	York (CD, NB)			
Census Year	2006	2011	2016	2021
Median Age	39.3	40.2	41.6	42.0
Population	90,875	97,238	99,411	105,261
% of population aged 15+	83%	84%	83%	83%
% of population aged 65+	13%	15%	17%	20%

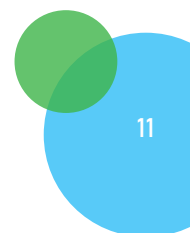
Table 4: Demographic profile – York (CD, NB).

The number of people living in the Harvey was fairly steady between 2006 and 2016, but grew 14% between 2016 and 2021 (2.5% annually) (Table 3). The region of York, by comparison, grew 9% between 2006 and 2016 and another almost 6% between 2016 and 2021, showing a similar, but smaller, increase in growth between 2016 and 2021. Likewise, the five CSDs that were partly reformed into Harvey Rural Community grew a combined 7% between 2016 and 2021 (Table 45–Table 49)

The median age in the Village of Harvey increased between 2006 and 2016, going from 42 years-old to 46.5 years-old, but then it lowered back down to 45 years-old as of 2021. This is a bit higher than the median age in the York region, which was 42 years-old in 2021, up from 39.3 in 2006. We can see in Figure 2 (and Table 45) that most of the population increase in the communities that approximate Harvey Rural Community, between 2016 and 2021, was among people over the age of 55. There were 440 new adults over the age of 55, 145 new people under the age of 44, and 110 fewer people between the ages of 45–54.

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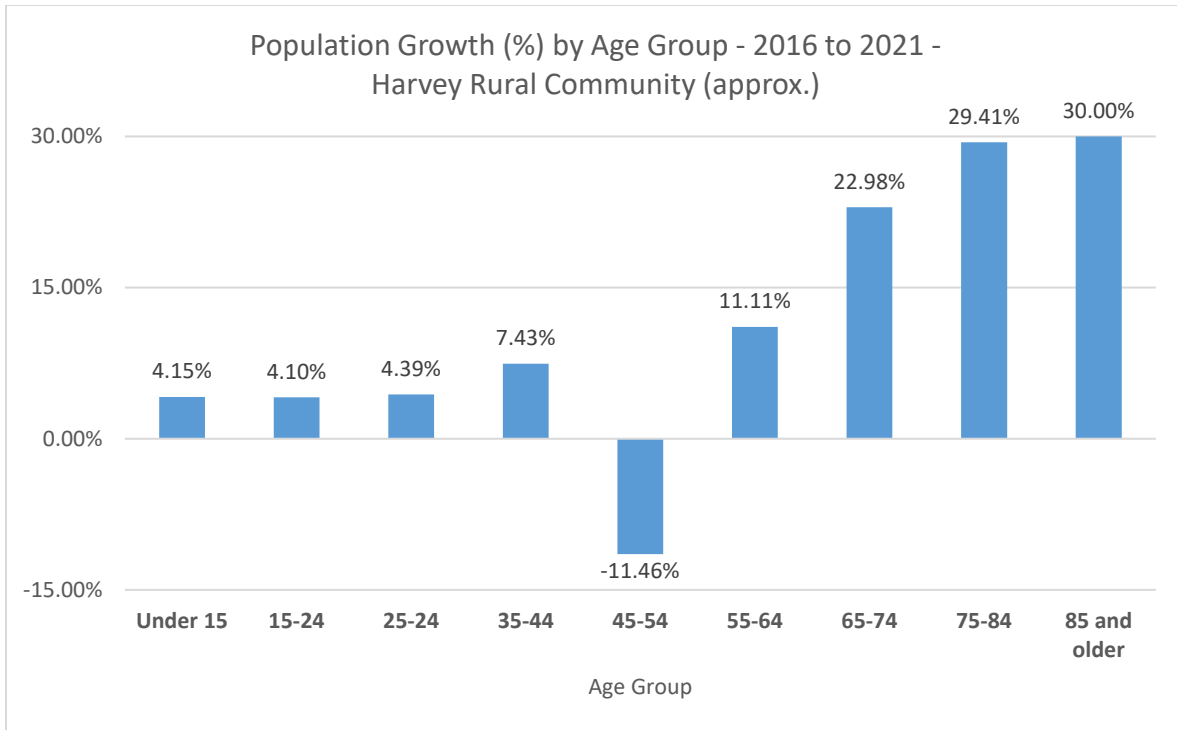


Figure 2: Population Growth (%) by Age group, 2016 to 2021; combined data for Manners Sutton P, Harvey VL, Dumfries P, Prince William P, and Kingsclear P.

Population by Age, 2006-2021 - [York (CD, NB)]

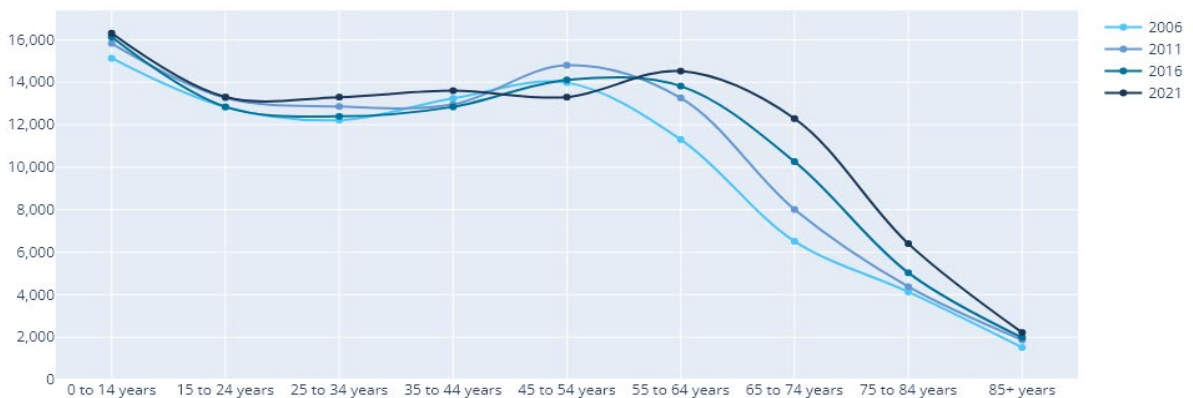


Figure 3: Population by age from 2006 to 2021 in York (CD, NB)

The headship rate in Figure 4 and Table 50 can be an interesting 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.

Looking at the broader region of the York census division we see very little change between 2006 and 2021, which is a positive result.

Headship rate by age group, 2006 vs. 2021

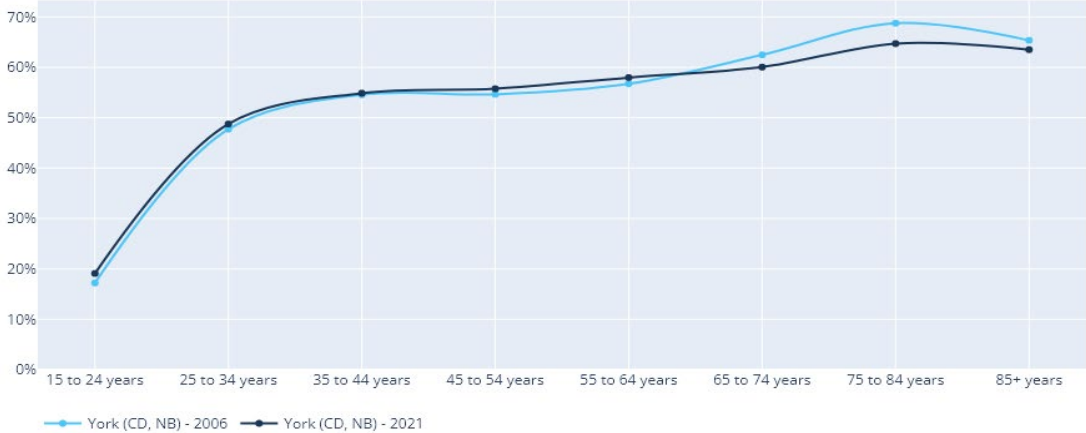


Figure 4: Headship rate by age groups - 2006 vs. 2021.

Profile of Existing Housing Stock – Harvey Rural Community & York region

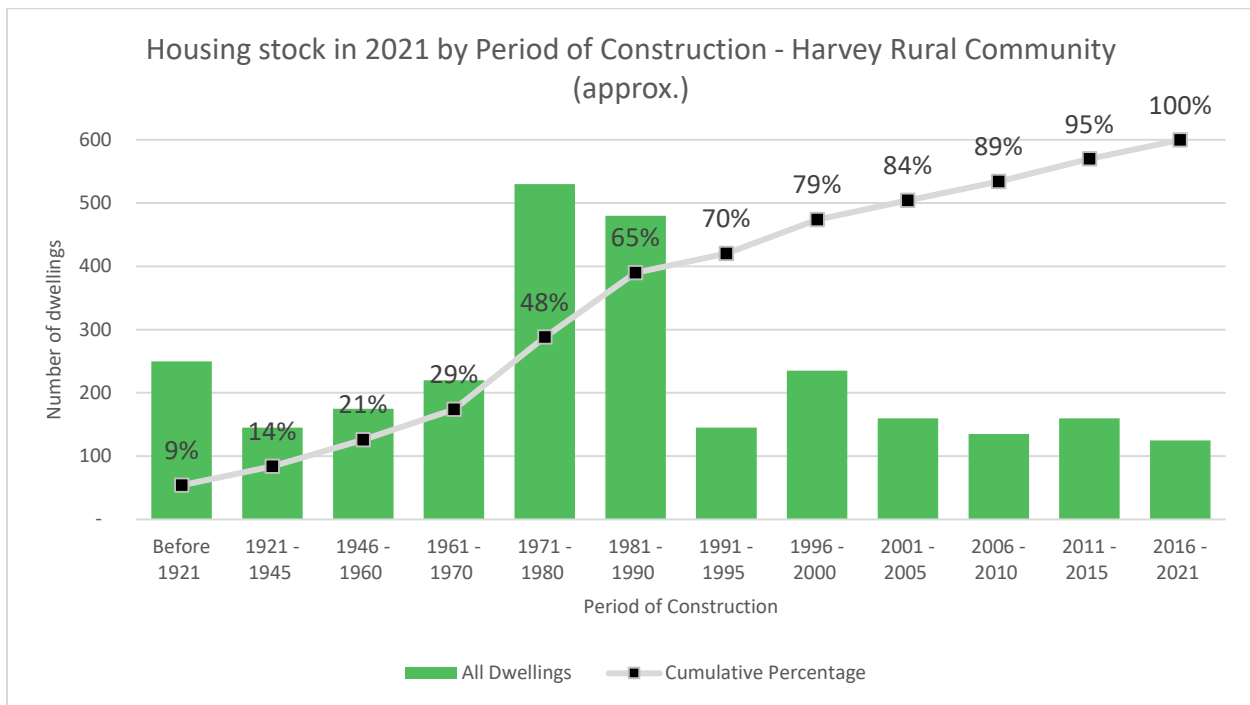


Figure 5: 2021 Housing stock by Period of Construction – combined data for Manners Sutton P, Harvey VL, Dumfries P, Prince William P, and Kingsclear P.

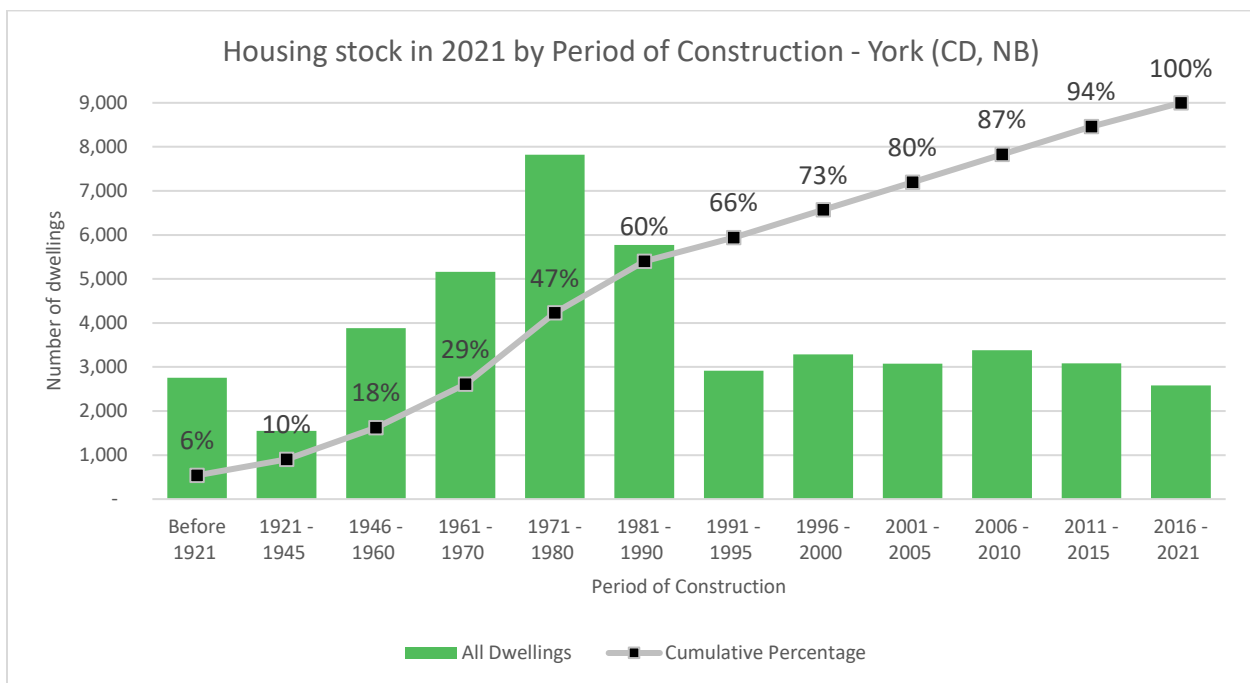


Figure 6: 2021 Housing stock by Period of Construction – York (CD, NB).

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When looking at the stock of existing housing reported in the census, and visualized in Figure 5 and Figure 7 above, please note the uneven time intervals along the horizontal axis can be misleading.

New homes construction in the approximate area of Harvey Rural Community was greatest during the 1970’s and 1980’s when around 500 homes were built every 10 years (Figure 5). Since 1990, this rate has slowed to an average of around 320 homes every 10 years, and only 285 homes were built between 2011 and 2021.

Around 21% of all dwellings were built before 1960, which means they will be at least 70 years old as of 2030. Although many homes can last well over 100 years depending on a variety of factors, 70 years can be a convenient point of reference to help our understanding of how many homes are at risk of demolition. In the case of Harvey Rural Community, there are around 570 homes built before 1961 and represent a significant portion of the existing housing stock

We also received data from the Harvey Rural Community that identifies approved building permits for the community. Summarized in Table 5, we identified how many approved permits were for the building of a new home – including approval to locate a modular or “mini” home – and how many permits were for the demolition of a home. Despite the lack of construction activity shown in the census data, we see that there has been at least 10 approved permits for new homes since 2018. There was also a noticeable increase after 2020, when the number of approved permits for new homes doubled from 14 to 29 in 2021.

As far as demolitions are concerned, there were only 5 such approved permits between 2018 and 2023.

Harvey Rural Community	2018	2019	2020	2021	2022	2023	Total
Permits for New Homes	14	11	14	29	23	21	112
Permits for Demolition of Homes	0	1	2	0	0	2	5

Table 5: Approved permits for new homes (including “Mini” and “Tiny” homes, but not “Cottages”) and demolitions, Harvey Rural Community – 2018 to 2023. Data summarized from permit data received from Harvey Rural Community.

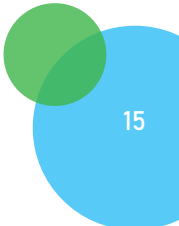


Figure 7 arranges the dwellings built in Harvey Rural Community in each time period by their structural type. The overwhelming majority are single-family detached homes (94%, Figure 7 & Table 54, pg. 58) with 3-or-more bedrooms (77%; Figure 8 & Table 55, pg. 59).

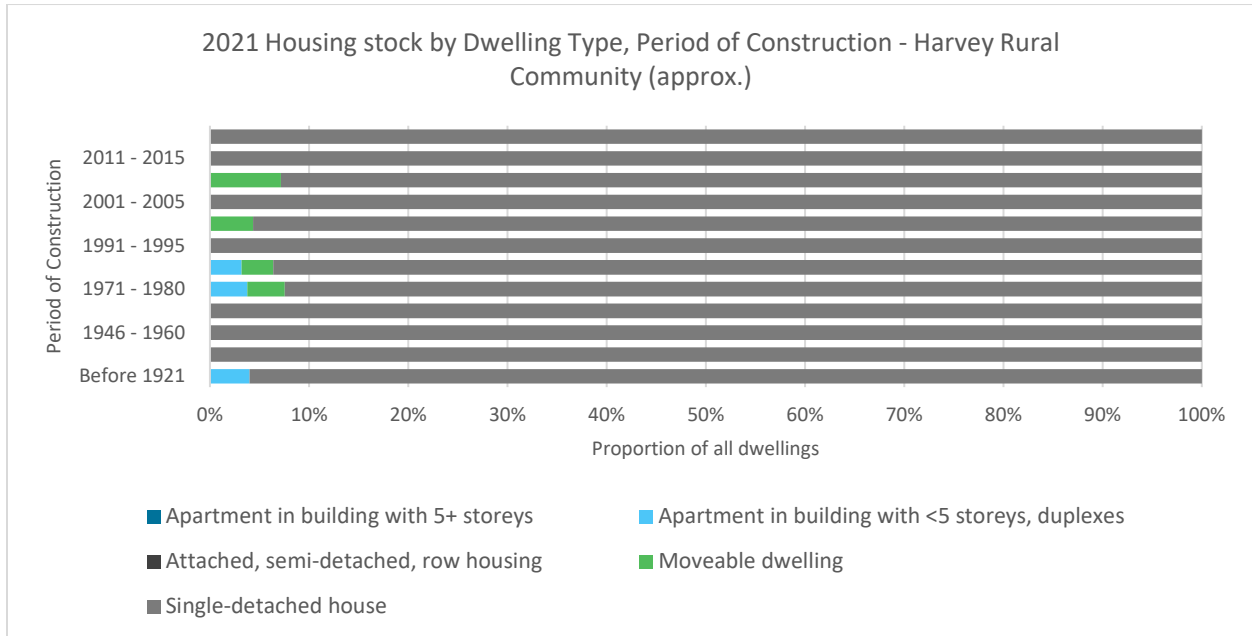


Figure 7: 2021 Housing stock by Dwelling Type, Period of Construction – combined data for Manners Sutton P, Harvey VL, Dumfries P, Prince William P, and Kingsclear P.

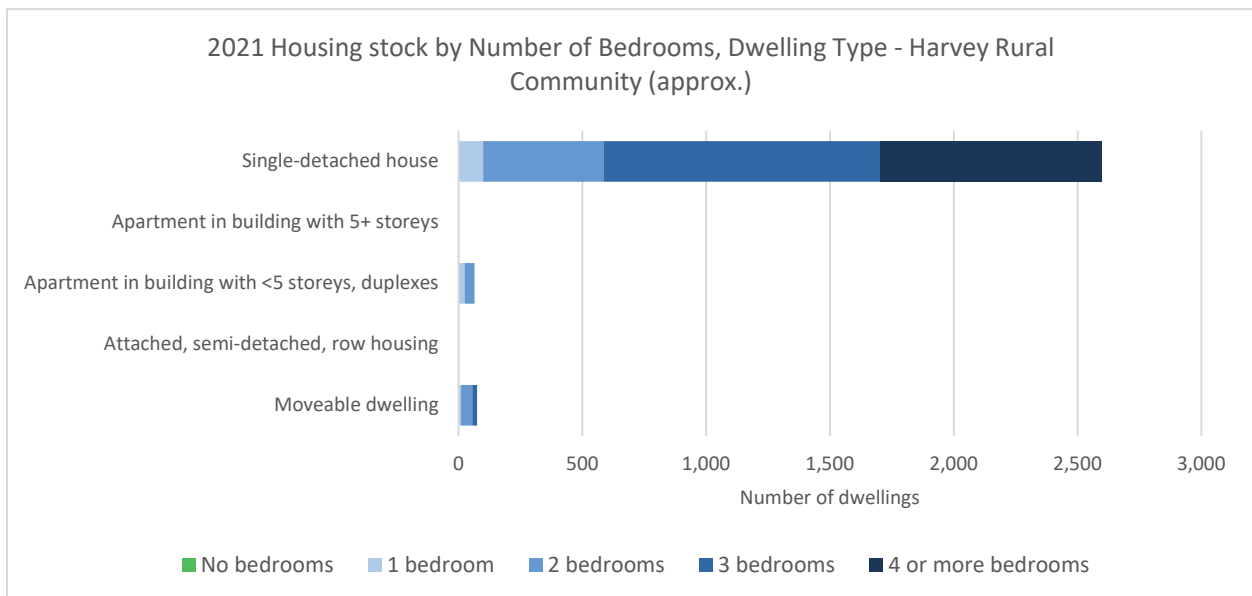


Figure 8: 2021 Housing stock by Number of Bedrooms, Dwelling Type – combined data for Manners Sutton P, Harvey VL, Dumfries P, Prince William P, and Kingsclear P.

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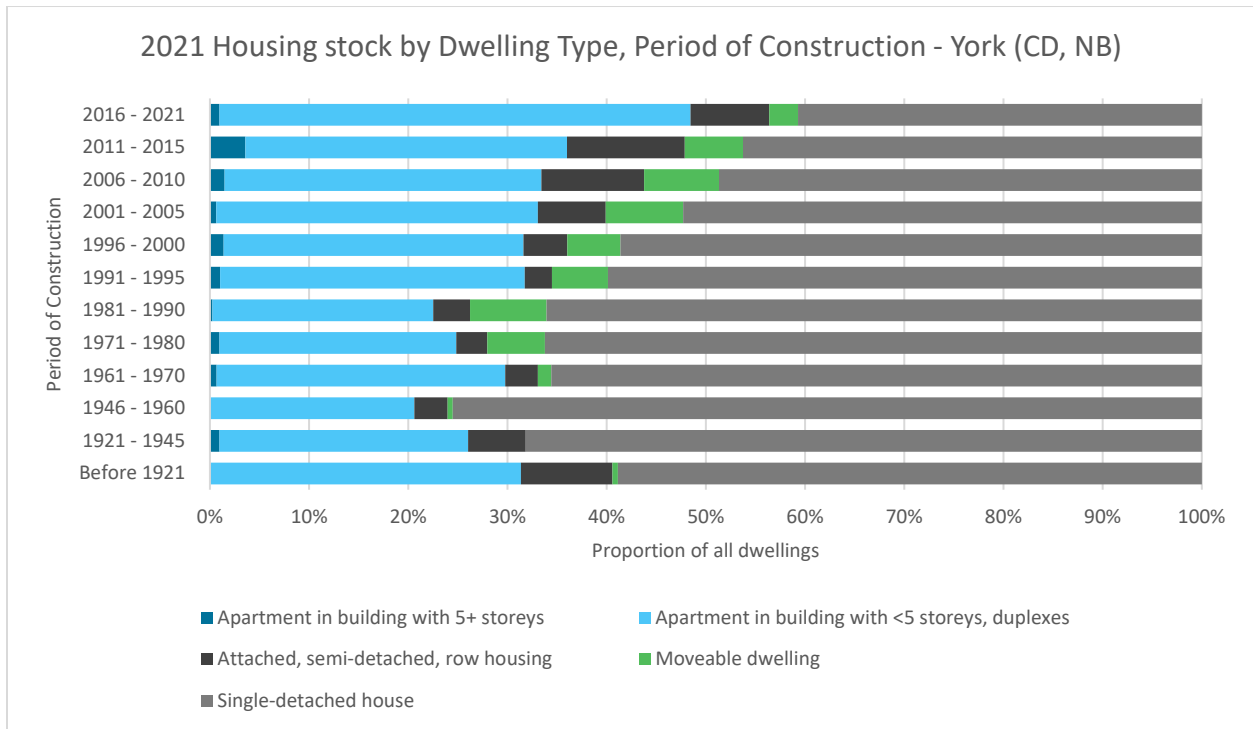


Figure 9: 2021 Housing stock by Period of Construction, Dwelling Type – York (CD, NB)

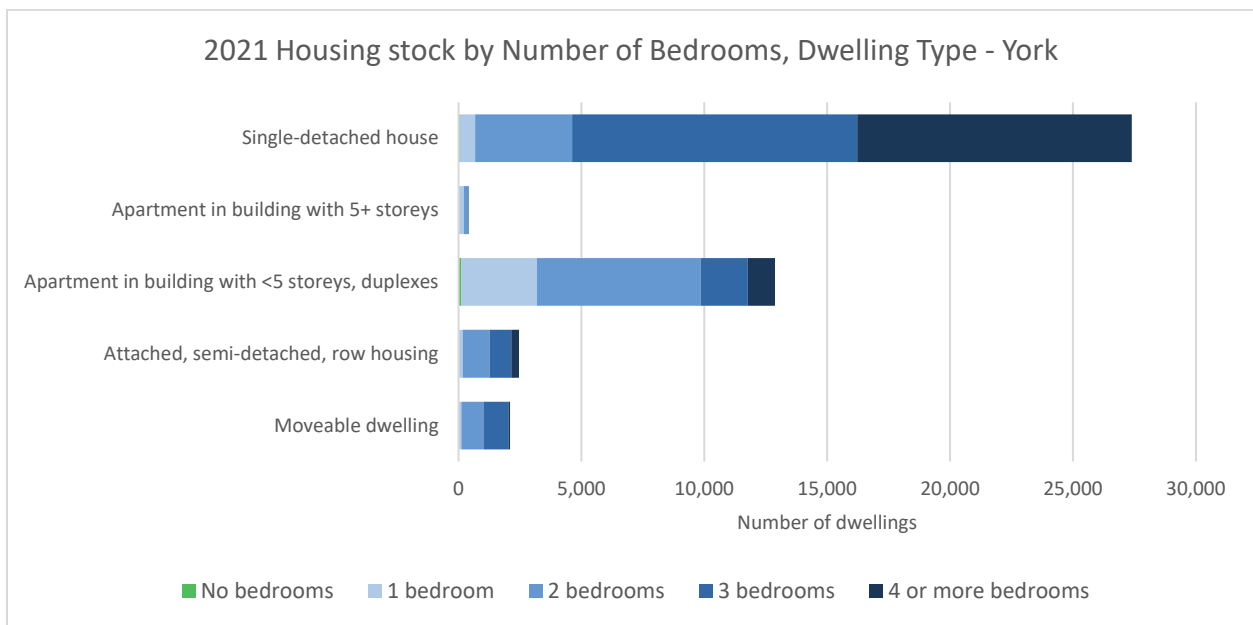


Figure 10: 2021 Housing stock by Number of Bedrooms, Dwelling Type – York (CD, NB)

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.

Households by Income

HART classifies households into five variable categories in relation to Area Median Household Income (AMHI).⁴ 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. For this reason we have not combined the income data for the communities that formed Harvey Rural Community in 2023 since we cannot say whether a Low income household in the Village of Harvey would also be Low income in, for example, Dumfries.

Households by Income – Harvey VL (CSD, NB)

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
Income Categories	AMHI	\$30,000 (2005\$)	\$65,500 (2015\$)	\$64,500 (2020\$)		
Very Low	<20% of AMHI	-	-	-	n/a	n/a
Low	21-50%	-	35	30	n/a	-14%
Moderate	51-80%	35	30	45	-14%	50%
Median	81-120%	20	15	25	-25%	67%
High	>120%	70	60	80	-14%	33%
Total		150	140	185	-7%	32%

Table 6: Change in number of households by income in 2006, 2016, and 2021 – Harvey VL (CSD, NB).

⁴ Read more about our income categories in our HNA Methodology document on our website: <https://hart.ubc.ca/housing-needs-assessment-tool/>

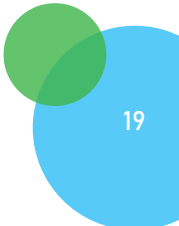
In line with the changes in population, we see that there were around 10 fewer households in 2016 than 2006, but a significant growth between 2016 and 2021 when the number of households grew by 32%, adding another 45 households. This growth was evenly spread out across the higher income categories, with an additional 30 households earning above 80% of median household income. There was also growth in Moderate income households while there were 5 fewer Low income households. There were zero reported Very Low income households in the Village of Harvey, Dumfries, and Prince William, and very few in Kingsclear and Manners Sutton (2021 only)(Table 8, Table 9). This is generally the income category with the fewest households which, for smaller communities, probably means that results have been suppressed. This automatically occurs in census data when a given data point has 10 or fewer households in order to protect the privacy of those households, so there are likely a handful of Very Low income households even when the data reports zero.

Looking at changes in income/affordability across the region of York, we see that change has been minimal outside of the Very Low income category. Between 2006 and 2016, the number of households earning 20% or less of median income rose by 30% - an additional 430 households. But as of 2021 there were fewer Very Low income households than there were in 2006. This latter result is consistent with what we see across Canada, and which we believe is largest caused by COVID-era government payments like CERB that significantly increased the median incomes of the lowest income households, temporarily, in 2020 which was the tax year used for determining income in the 2021 census. Accordingly, we think the income distribution in 2016 is closer to reality than in 2021, but will need to wait for the 2026 census to be sure.

Households by Income – York (CD, NB)

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
Income Categories	AMHI	\$50,800 (2005\$)	\$66,500 (2015\$)	\$78,000 (2020\$)		
Very Low	<20% of AMHI	1,440	1,870	1,395	30%	-25%
Low	21-50%	5,880	6,585	7,320	12%	11%
Moderate	51-80%	6,850	7,420	8,515	8%	15%
Median	81-120%	7,800	8,795	9,890	13%	12%
High	>120%	14,585	16,455	17,310	13%	5%
Total		36,550	41,130	44,430	13%	8%

Table 7: Change in number of households by income in 2006, 2016, and 2021 – York (CD, NB).



**2016 Households by Income –
Manners Sutton, Dumfries, Prince William, and Kingsclear**

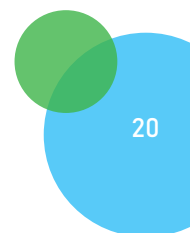
	Community	Manners Sutton P	Dumfries P	Prince William P	Kingsclear P
Income Categories	AMHI	\$57,600 (2015\$)	\$49,200 (2015\$)	\$54,400 (2015\$)	\$91,000 (2015\$)
Very Low	<20% of AMHI	0	0	0	35
Low	21-50%	90	30	90	145
Moderate	51-80%	205	30	45	170
Median	81-120%	165	45	90	290
High	>120%	285	65	160	395
Total		755	175	400	1,040

Table 8: Change in number of households by income in 2016 – Manners Sutton P, Dumfries P, Prince William P, and Kingsclear P.

**2021 Households by Income –
Manners Sutton, Dumfries, Prince William, and Kingsclear**

	Community	Manners Sutton P	Dumfries P	Prince William P	Kingsclear P
Income Categories	AMHI	\$76,500 (2015\$)	\$94,000 (2015\$)	\$70,000 (2015\$)	\$106,000 (2015\$)
Very Low	<20% of AMHI	25	0	0	20
Low	21-50%	130	35	60	155
Moderate	51-80%	165	20	95	200
Median	81-120%	195	65	105	305
High	>120%	315	55	200	405
Total		830	180	465	1,080

Table 9: Change in number of households by income in 2021 – Manners Sutton P, Dumfries P, Prince William P, and Kingsclear P.



Households by Household Size

Households by Household Size – Harvey VL (CSD, NB)					
HH Size (# of persons)	2006	2016	2021	%Δ 2006- 2016	%Δ 2016- 2021
1 person	45	40	75	-11%	88%
2 persons	60	40	80	-33%	100%
3 persons	25	15	15	-40%	0%
4 persons	-	40	-	n/a	-100%
5+ persons	-	-	-	n/a	n/a
Total	150	140	185	-7%	32%

Table 10: Change in number of households by household size between 2006, 2016, and 2021 – Harvey VL (CSD, NB).

Table 10 looks at the changing sizes of households between 2006 and 2021. Between 2016 and 2021, there was a dramatic shift towards smaller households – the number of 2-person households doubled from 40 to 80, and nearly doubled for single-person households to (40 to 75 HHs). There were also 40 4-person households in 2016 that were not present in the 2021 data. Given that the sum of the 2021 categories is 170, and there were a total of 185 households, we can infer that there are still some 4-or-more person-sized households in 2021, but fewer than 10 in either of the larger size categories, therefore leading to data suppression.

Looking at the combined data for the communities that approximate Harvey Rural Community (Table 11) we see that single-person households grew at the fastest rate between 2016 and 2021 (+19%) while households with 5-or-more people declined the most (-18%). In any case, 2-person households represent that largest category, accounting for 45% of all households and having grown by 14% between 2016 and 2021. We did not include data for 2006 since the CSD of Kingsclear split into two CSDs in 2013 with the other area, known as Hanwell RCR, not forming part of the new Harvey Rural Community.

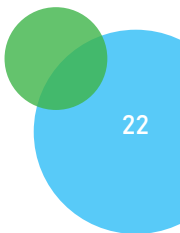
As for the broader region of York, we also see that 1-person households grew the most quickly of our five categories, both between 2006–2016 and 2016–2021 (Table 12). 2-person households are also the most common in York and have been growing around the same rate as the community. Between 2006 and 2021, households with 3-or-more people only grew by 1.7% over those 15 years.

Households by Household Size – Harvey Rural Community (approx.)			
HH Size (# of persons)	2016	2021	%Δ 2016-2021
1 person	525	625	19%
2 persons	1,075	1,225	14%
3 persons	390	370	-5%
4 persons	320	360	13%
5+ persons	170	140	-18%
Total	2,510	2,740	9%

Table 11: Change in number of households by household size between 2006, 2016, and 2021 – combined data for Manners Sutton P, Harvey VL, Dumfries P, Prince William P, and Kingsclear P.

Households by Household Size – York (CD, NB)					
HH Size (# of persons)	2006	2016	2021	%Δ 2006- 2016	%Δ 2016- 2021
1 person	9,030	11,195	12,885	24%	15%
2 persons	13,965	16,160	17,355	16%	7%
3 persons	6,085	6,315	6,395	4%	1%
4 persons	5,230	5,240	5,300	0%	1%
5+ persons	2,235	2,220	2,485	-1%	12%
Total	36,550	41,130	44,430	13%	8%

Table 12: Change in number of households by household size between 2006, 2016, and 2021 – York (CD, NB).



Households by Tenure, Subsidized Housing

York (CD, NB)			
Census Year	2006	2016	2021
Owner HHs	26,680	29,210	30,910
Renter HHs	9,870	11,920	13,510
% Owner	73%	71%	70%
% Renter	27%	29%	30%

Table 13: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – York (CD, NB)

In Table 13 we see that, in the region of York, owner households have consistently outnumbered renters, although the renting has become relatively more common since 2006 as the share of households who rent has grown from 27% to 30%. There are far fewer renter households in the communities that formed the Harvey Rural Community: in 2021, as in 2016, 92% of all households owned their dwelling (Table 14).

Harvey Rural Community (approx.)		
Census Year	2016	2021
Owner HHs	2,305	2,510
Renter HHs	190	230
% Owner	92%	92%
% Renter	8%	8%

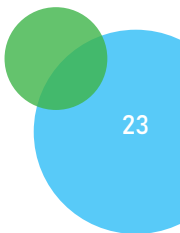
Table 14: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – combined data for Manners Sutton P, Harvey VL, Dumfries P, Prince William P, and Kingsclear P.

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. However, among the communities that formed Harvey Rural Community, there were zero reported renter households receiving a subsidy in 2021 or 2016. However, we do have data from Harvey Rural Community on the waitlist for housing in the community as represented by forward sortation area (FSA) “E6K.”

There are two waitlists that are tracked. The first is for people or families experiencing homelessness. As of August 31, 2024, there were two “Non-Elderly Singles” on the waitlist. The second waitlist is for households that are not currently unhoused. On that list there were 39 households: 26 families, 7 non-elderly singles, and 6 seniors.

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Housing Waitlist for Harvey Rural Community as of August 31, 2024	
Homeless Waitlist	
Household Type	Count of Households
Non-Elderly Singles	2
Grand Total	2

Regular Waitlist	
Household Type	Count of Households
Families	26
Non-Elderly Singles	7
Seniors	6
Grand Total	39

Table 15: Number of households on a waitlist for housing through Housing NB as of August 31, 2024 – Harvey Rural Community represented by “E6K” forward sortation area.

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 15 looks at the distribution of households by shelter costs paid, looking all private households (i.e. "Total HHs").

Total HHs by Actual Shelter Cost – York (CD, NB)					
Actual monthly shelter cost			Number of Households		
Affordable to income group	2016 (AMHI = \$66,500)	2021 (AMHI = \$78,000)	2016	2021	%Δ 2016-2021
Very Low	< \$333	< \$390	6,015	7,250	21%
Low	\$333-\$831	\$390-\$975	12,590	15,415	22%
Moderate	\$831-\$1,330	\$975-\$1,560	14,325	14,795	3%
Median	\$1,330-\$1,995	\$1,560-\$2,340	6,270	5,455	-13%
High	> \$1,995	> \$2,340	1,930	1,520	-21%
Total			41,130	44,430	8%

Table 16: Total households by actual monthly shelter cost paid in 2016 vs 2021 – York (CD, NB).

Looking at Table 15, it appears that shelter cost generally declined between 2016 and 2021. There were more than double the number of households paying a shelter cost that would be affordable to the lowest income households, which, in 2021, means they were paying less than \$323 per month. There were also 29% more households paying a Low shelter cost too. At the same time, the number of households paying a shelter cost that would be affordable to a Median income household rose from zero to 25 households.

We can also see in Table 16 that the median monthly shelter cost for owners decrease 18% between 2016 and 2021 while for renters it went the opposite direction, rising 16%. The median cost for renters is still less than owners, but the change in median shelter cost over those 5 years is significant.

Harvey VL (CSD, NB)			
Census Year	2016	2021	%Δ 2016-2021
Median monthly shelter cost - Owned dwellings (\$)	943	770	-18%
Median monthly shelter cost - Rented dwellings (\$)	558	645	16%

Table 17: Median monthly shelter cost in 2016 vs 2021 – Harvey VL (CSD, NB)

Households by Income – Manners Sutton, Dumfries, Prince William, and Kingsclear

2016					
	Community	Manners Sutton P	Dumfries P	Prince William P	Kingsclear P
Income Categories	AMHI	\$57,600 (2015\$)	\$49,200 (2015\$)	\$54,400 (2015\$)	\$91,000 (2015\$)
Very Low	<20% of AMHI	0	0	0	35
Low	21-50%	90	30	90	145
Moderate	51-80%	205	30	45	170
Median	81-120%	165	45	90	290
High	>120%	285	65	160	395
Total		755	175	400	1,040
2021					
	Community	Manners Sutton P	Dumfries P	Prince William P	Kingsclear P
Income Categories	AMHI	\$76,500 (2020\$)	\$94,000 (2020\$)	\$70,000 (2020\$)	\$106,000 (2020\$)
Very Low	<20% of AMHI	25	0	0	20
Low	21-50%	130	35	60	155
Moderate	51-80%	165	20	95	200
Median	81-120%	195	65	105	305
High	>120%	315	55	200	405
Total		830	180	465	1,080

Table 18: Change in number of households by income in 2016 & 2021 – Manners Sutton P, Dumfries P, Prince William P, and Kingsclear P.

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

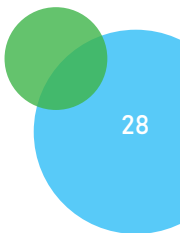
Nearly all of the households reported in Part 1 of this report are the “full universe” of private households included in HART’s census data order – see the Definitions section for more detail. We generally use this data variable as often as possible since it includes the most households. However, when 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 18 below for example, all private households in the Village of Harvey were examined for CHN in both 2016 and 2021.

	Harvey Rural Community (approx.)	
Census Year	2016	2021
Total – Private HHs	2,510	2,740
HHs Examined for CHN	2,460	2,715
HHs in CHN	135	95
% of HHs in CHN	5%	3%

Table 19: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – combined data for Manners Sutton P, Harvey VL, Dumfries P, Prince William P, and Kingsclear P.

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. In the region of York, like most of Canada, affordability is also the primary reason why any household is in CHN. Table 19 shows the number of households in CHN and how many are paying an unaffordable shelter cost: 84% of households in CHN have an unaffordable shelter. Some households are also living in a dwelling in need of repair (inadequate) or have too few bedrooms for the household members (unsuitable).

2021 Households by Type of CHN and Income – York (CD, NB)							
Income	HHs in CHN	One type of CHN			More than one type of CHN		
		Affordability only	Adequacy* only	Suitability** only	Affordability & Adequacy*	Affordability & Suitability**	Adequacy* & Suitability**
Very Low	535	420	35	-	75	-	-
Low	2,435	1,875	280	50	155	60	-
Moderate	365	170	45	70	20	30	25
Median	-	-	-	-	-	-	-
High	-	-	-	-	-	-	-
Total	3,350	2,470	360	120	250	100	40

Table 20: Households in core housing need, and type of core housing need, in 2021 – York (CD, NB).

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

Core Housing Need defines a dwelling as **Unsuitable when there are not enough bedrooms for the size and make-up of resident households according to the National Occupancy Standards.

Still looking at the region, we see the expected trend that Very Low income households have the highest rate of CHN (64% of Very Low income HHs in CHN), while most households in CHN have Low income (73%) (Table 20).

The rate of CHN among Very Low income households was marginally lower in 2021 than 2016, with the significant drop in Very Low income households in CHN mostly a reflection of the reduction in households earning a Very Low income. Low income households meanwhile saw a significant reduction in the rate of CHN, dropped from 46% in 2016 to 34% in 2021. There was also a relatively significant drop among Moderate income households, whose rate of CHN fell from 7% in 2016 to 4% in 2021.

Core Housing Need by Income/Affordability - York (CD, NB)				
	2016		2021	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	620	66%	535	64%
Low	3,005	46%	2,435	34%
Moderate	510	7%	365	4%
Median	0	0%	0	0%
High	0	0%	0	0%
Total	4,145	10%	3,350	8%

Table 21: Households in core housing need by income in 2016 and 2021 – York (CD, NB).

We have avoided combining the CHN data by income for the municipalities that were approximately reformed into Harvey Rural Community because the income categories – Very Low, Low, etc. – are based on the median household income for each community. So a household that earned \$40,000 in 2021 would be a Low income households in Dumfries or Kingsclear, but Moderate income in Harvey, Manners Sutton, or Prince William (see Table 63 for details).

Unfortunately for this report, but fortunate for the residents, there are too few households in CHN in each municipality to get a complete picture of CHN by income (Table 21, Table 22). But, where the data is not suppressed, we see that most CHN is among Low income households, and at a high rate. Prince William had an overall rate of CHN of 12% in 2021, yet 67% of Low income households were in CHN in 2021 (40 out of 60 HHs), up from 59% in 2016 (50 out of 85 HHs).

2016 Core Housing Need by Income/Affordability – Harvey Rural Community (approx.) by CSD								
	Manners Sutton P		Harvey VL		Prince William P		Kingsclear P	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	-	n/a	-	n/a	-	n/a	-	0%
Low	30	33%	-	0%	50	59%	15	10%
Moderate	-	0%	-	0%	-	0%	-	0%
Median	-	0%	-	0%	-	0%	-	0%
High	-	0%	-	0%	-	0%	-	0%
Total	35	5%	15	11%	60	15%	25	2%

Table 22: Households in core housing need, and the rate of core housing need, by income in 2016 – Manners Sutton P, Harvey VL, Prince William P, and Kingsclear P. Dumfries P has been excluded since there was no CHN in 2016.

2021 Core Housing Need by Income/Affordability – Harvey Rural Community (approx.) by CSD								
	Manners Sutton P		Harvey VL		Prince William P		Kingsclear P	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN
Very Low	-	n/a	-	n/a	-	n/a	-	0%
Low	-	0%	-	0%	40	67%	-	0%
Moderate	-	0%	-	0%	-	0%	-	0%
Median	-	0%	-	0%	-	0%	-	0%
High	-	0%	-	0%	-	0%	-	0%
Total	15	2%	-	0%	55	12%	25	2%

Table 23: Households in core housing need, and the rate of core housing need, by income in 2021 – Manners Sutton P, Harvey VL, Prince William P, and Kingsclear P. Dumfries P has been excluded since there was no CHN in 2021.

Core Housing Need by Household Size

In the region of York, single-person households were far more likely to be in CHN than larger households in 2021: 16% of single-person households were in CHN, while all other-sized households saw a rate of CHN between 4-5% (Table 23). Single-person households therefore accounted for 58% of all households in CHN.

Looking at the data for the CSDs that approximately correspond to the new Harvey Rural Community, we see that only Prince William had enough CHN to be disaggregated by household size without suppression, and that around 45 of the 55 households in CHN were had just 1 or 2 people. Presumably the other 10 households had 3-or-more people, though no one category had more than 10

Core Housing Need by Household Size - York (CD, NB)				
	2016		2021	
<i>HH Size</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	2,000	19%	1,935	16%
2 p.	1,085	7%	785	5%
3 p.	530	9%	315	5%
4 p.	330	6%	185	4%
5+ p.	200	9%	135	5%
Total	4,145	10%	3,350	8%

Table 24: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – York (CD, NB).

2016 Core Housing Need by Household Size – Harvey Rural Community (approx.) by CSD								
	Manners Sutton P		Harvey VL		Prince William P		Kingsclear P	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	-	0%	-	0%	25	29%	-	0%
2 p.	-	0%	-	0%	20	10%	-	0%
3 p.	15	14%	-	0%	-	0%	-	0%
4 p.	-	0%	-	0%	-	0%	-	0%
5+ p.	-	0%	-	n/a	-	0%	-	0%
Total	35	5%	15	11%	60	15%	25	2%

Table 25: Households in core housing need, and the rate of core housing need, by household size in 2016 – Manners Sutton P, Harvey VL, Prince William P, and Kingsclear P. Dumfries P has been excluded since there was no CHN in 2016.

2021 Core Housing Need by Household Size – Harvey Rural Community (approx.) by CSD								
	Manners Sutton P		Harvey VL		Prince William P		Kingsclear P	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN
1 p.	-	0%	-	0%	25	21%	-	0%
2 p.	-	0%	-	0%	20	10%	-	0%
3 p.	-	0%	-	0%	-	0%	-	0%
4 p.	-	0%	-	n/a	-	0%	-	0%
5+ p.	-	0%	-	n/a	-	0%	-	0%
Total	15	2%	-	0%	55	12%	25	2%

Table 26: Households in core housing need, and the rate of core housing need, by household size in 2021 – Manners Sutton P, Harvey VL, Prince William P, and Kingsclear P. Dumfries P has been excluded since there was no CHN in 2021.

Core Housing Need by Tenure

Across Canada, renter households are far more likely to be in CHN than owner households, and this is also true of the York region. In 2021, only 4% of owners were in CHN while 17% of all renters were in CHN (Table 26).

Looking back to 2016, we see that the rate of CHN among renters were even higher at 25%. Due to declines in CHN across Canada in 2021 compared to 2016, which we think is mostly due to CERB benefits temporarily increasing the income of lower-income households (more discussion above in the Disclaimers section, pg. 7), we think that rates of CHN in 2016 more closely resemble CHN in the years after CERB was discontinued.

There was no significant difference in CHN between owners with or without mortgages, but we do see that renters in subsidized housing were more likely to be in CHN: 32% compared to 15% of renters not in subsidized housing. Subsidized housing is usually only available to lower income households, so income is likely the root of this discrepancy.

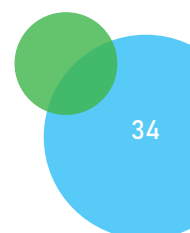
Among the old CSDs that approximate Harvey Rural Community, CHN is more concentrated among homeowners, which is no surprise 92% of all households were owners. In Prince William, owners with a mortgage were more likely to be in CHN than those without a mortgage in 2016, and represented almost half of all households in CHN in 2021. In Manners Sutton, however, owners without a mortgage were somewhat more likely to be in CHN in 2016.

Core Housing Need by Tenure – York (CD, NB)				
	2016		2021	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	1,370	5%	1,140	4%
With mortgage	805	5%	635	4%
Without mortgage	565	5%	500	4%
Renter	2,780	25%	2,210	17%
Subsidized	495	40%	365	32%
Not subsidized	2,285	23%	1,850	15%
Total	4,145	10%	3,350	8%

Table 27: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – York (CD, NB). Note, categories may not match totals due to random rounding in data.

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2016 Core Housing Need by Household Size – Harvey Rural Community (approx.) by CSD								
	Manners Sutton P		Harvey VL		Prince William P		Kingsclear P	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	35	5%	-	0%	55	16%	25	3%
- With mortgage	15	4%	-	0%	35	20%	-	0%
- Without mortgage	20	6%	-	0%	20	11%	-	0%
Renter	-	0%	-	0%	-	0%	-	0%
- Subsidized	-	n/a	-	n/a	-	n/a	-	n/a
- Not subsidized	-	0%	-	0%	-	0%	-	0%
Total	35	5%	15	11%	60	15%	25	2%

Table 28: Households in core housing need, and the rate of core housing need, by tenure in 2016 – Manners Sutton P, Harvey VL, Prince William P, and Kingsclear P. Dumfries P has been excluded since there was no CHN in 2016.

2021 Core Housing Need by Household Size – Harvey Rural Community (approx.) by CSD								
	Manners Sutton P		Harvey VL		Prince William P		Kingsclear P	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN
Owner	-	0%	-	0%	35	8%	20	2%
- With mortgage	-	0%	-	0%	25	11%	-	0%
- Without mortgage	-	0%	-	0%	-	0%	-	0%
Renter	-	0%	-	0%	-	0%	-	0%
- Subsidized	-	n/a	-	n/a	-	n/a	-	n/a
- Not subsidized	-	0%	-	0%	-	0%	-	0%
Total	15	2%	-	0%	55	12%	25	2%

Table 29: Households in core housing need, and the rate of core housing need, by tenure in 2021 – Manners Sutton P, Harvey VL, Prince William P, and Kingsclear P. Dumfries P has been excluded since there was no CHN in 2021.

Core Housing Need by Priority Populations

Notes:

- 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 (pg. **Error! Bookmark not defined.**).
- The population with the highest rate of CHN in each municipality has been highlighted in dark green.

Core Housing Need by Priority Populations - York (CD, NB)				
	2016		2021	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	1,150	9%	840	7%
HH with cognitive, mental, or addictions activity limitation	675	10%	530	6%
Indigenous HH	260	17%	175	9%
Visible minority HH	440	20%	355	9%
Woman-led	2,555	15%	1,910	10%
Black-led HH	90	25%	65	10%
New migrant-led HH	195	39%	160	15%
Refugee claimant-led HH	50	22%	125	28%
Single mother-led HH	925	32%	535	18%
HH head under 24	345	17%	275	11%
HH head over 65	1,060	10%	1,170	9%
HH head over 85	160	15%	245	18%
Community (all HHs)	4,145	10%	3,350	8%

Table 30: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – York (CD, NB).

Looking at the region of York (Table 29), refugee-claimant-led households were highest in CHN in 2021 among those groups examined in this report. 28% were in CHN in 2021, up from 22% in 2016. There were also far more refugee-claimant-led households in 2021 – 465 households (450 examined for CHN), up from 260 (230 examined for CHN) in 2016. Combined with the increase in the rate of CHN there are around 2.5x as many refugee households in CHN in 2021 than 2016.

Single-mother-led households also had a rate of CHN more than twice the community average in 2021 (18% vs 8%) in the York region. This is often the case across Canada as single-mothers usually only have one source of income but need to provide enough bedrooms for themselves as well as their children.

Looking at the age of the primary household maintainer (the person listed on the census as being responsible for paying the shelter costs), we see in York that youth-led households had a slightly higher rate of CHN than the community (11% vs 8%), though much lower than 2016 when 17% were in CHN.

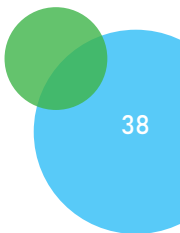
CHN among households led by someone over the age of 85 was very high in 2021: 18% of such households were in CHN, up from 15% in 2016. Across the country we expect there to be significant growth in households led by someone at least 85 years old as the Baby Boomer cohort will increasingly transition into this age range between 2021 and 2031.

2016 Core Housing Need by Priority Populations – Harvey Rural Community (approx.) by CSD								
	Manners Sutton P		Harvey VL		Prince William P		Kingsclear P	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	20	8%	-	0%	-	0%	15	5%
HH with cognitive, mental, or addictions activity limitation	-	0%	-	0%	20	31%	-	0%
Indigenous HH	-	0%	-	n/a	-	0%	-	0%
Visible minority HH	-	n/a	-	n/a	-	0%	-	n/a
Woman-led	-	0%	15	21%	35	25%	-	0%
Black-led HH	-	n/a	-	n/a	-	n/a	-	n/a
New migrant-led HH	-	n/a	-	n/a	-	n/a	-	n/a
Refugee claimant-led HH	-	n/a	-	n/a	-	n/a	-	n/a
Single mother-led HH	-	0%	-	n/a	15	43%	-	0%
HH head under 24	-	n/a	-	n/a	-	n/a	-	n/a
HH head over 65	20	8%	-	0%	-	0%	15	6%
HH head over 85	-	0%	-	n/a	-	n/a	-	0%
Community (all HHs)	35	5%	15	11%	60	15%	25	2%

Table 31: Households in core housing need, and the rate of core housing need, by priority population in 2016 – Manners Sutton P, Harvey VL, Prince William P, and Kingsclear P. Dumfries P has been excluded since there was no CHN in 2016.

2021 Core Housing Need by Priority Populations – Harvey Rural Community (approx.) by CSD								
	Manners Sutton P		Harvey VL		Prince William P		Kingsclear P	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	-	0%	-	0%	-	0%	-	0%
HH with cognitive, mental, or addictions activity limitation	-	0%	-	0%	-	0%	-	0%
Indigenous HH	-	0%	-	n/a	-	n/a	-	0%
Visible minority HH	-	n/a	-	n/a	-	n/a	-	0%
Woman-led	-	0%	-	0%	25	15%	-	0%
Black-led HH	-	n/a	-	n/a	-	n/a	-	n/a
New migrant-led HH	-	n/a	-	n/a	-	n/a	-	n/a
Refugee claimant-led HH	-	n/a	-	n/a	-	n/a	-	n/a
Single mother-led HH	-	0%	-	n/a	-	0%	-	0%
HH head under 24	-	n/a	-	n/a	-	n/a	-	n/a
HH head over 65	-	0%	-	0%	-	0%	-	0%
HH head over 85	-	0%	-	n/a	-	n/a	-	0%
Community (all HHs)	15	2%	-	0%	55	12%	25	2%

Table 32: Households in core housing need, and the rate of core housing need, by priority population in 2021 – Manners Sutton P, Harvey VL, Prince William P, and Kingsclear P. Dumfries P has been excluded since there was no CHN in 2021.



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 use 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 York (CD, NB) in terms both affordability and number of bedrooms. Then we will estimate future housing need for Harvey and the neighboring towns by affordability as well as by household size, but not together.

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).

Discussion of results

Based on the last 15 years' of census data, our methodology projects an additional 5,007 households to form between 2021 and 2031 in the York region, representing an 11% growth rate (Table 32 & Table 33). This total may be 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 in housing demand is projected to be mostly for 1-bedroom dwellings, accounting for 82% of projected future need. 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.

Future need for 1-bedroom units is especially prominent among lower income households – virtually all new Very Low and Low income households only need a 1-bedroom, although there is still expected to be an increase in need for large homes with at least 4-bedrooms.

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

Projected change in Number of Households 2021 to 2031 – York (CD, NB)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	218	934	732	1,123	1,114	4,124
2	-45	3	85	243	405	692
3	11	-98	-17	-144	314	68
4	25	21	48	-27	39	110
5+	0	0	5	2	4	12
Total	210	862	856	1,199	1,878	5,007

Table 33: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) - York (CD, NB).

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) – York (CD, NB)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	18%	15%	12%	19%	15%	15%
2	-37%	0%	5%	10%	10%	7%
3	55%	-34%	-2%	-11%	7%	1%
4	125%	32%	20%	-5%	2%	4%
5+	-	-	33%	3%	1%	2%
Total	15%	11%	10%	12%	10%	11%

Table 34: Implied 10-year growth rate in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) - York (CD, NB).

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

Projected Number of Households in 2031 – York (CD, NB)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	1,428	7,059	6,577	6,918	8,184	30,169
2	75	793	1,725	2,538	4,350	9,482
3	31	187	708	1,081	4,714	6,723
4	45	86	283	473	1,559	2,450
5+	0	0	20	57	364	442
Total	1,580	8,127	9,316	11,069	19,173	49,267

Table 35: Projected change in number of households in 2031, by income (affordability) and unit size (number of bedrooms) - York (CD, NB).

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

Number of Households in 2021 – York (CD, NB)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	1,210	6,125	5,845	5,795	7,070	26,045
2	120	790	1,640	2,295	3,945	8,790
3	20	285	725	1,225	4,400	6,655
4	20	65	235	500	1,520	2,340
5+	0	0	15	55	360	430
Total	1,370	7,265	8,460	9,870	17,295	44,260

Table 36: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) - York (CD, NB). Note that estimating the needs of households by unit size may result in a different grand total than actual households in 2021.

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

2021 Households in CHN – York (CD, NB)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	500	1,780	0	0	0	2,280
2	35	390	65	0	0	490
3	0	180	135	0	0	315
4	0	55	100	0	0	155
5+	0	0	15	0	0	15
Total	535	2,405	315	0	0	3,255

Table 37: Actual number of households in core housing need in 2021, by income and number of bedrooms – York (CD, NB).

Future Housing Need in Harvey and neighboring towns

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.

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.

Discussion of results

**Note that the projection for Kingsclear only includes data for 2016 and 2021. 2006 was excluded as it includes the future CSD of Hanwell that was created out of Kingsclear in 2013.*

HART's methodology projects 290 net new households will form across the Village of Harvey and the four surrounding former service districts between 2021 and 2031 (Table 37, Table 41). We project that around 360 new 1-2 person households will form while there will be 90 fewer 3-4 person households. The past trend also projects there to be a slight increase in households with 5-or-more people (+20 HHs).

Across the five CSDs that approximate Harvey Rural Community, our methodology projects that all growth will be in three of the five income categories: Low (+100 HHs), Moderate (+125 HHs), and High (+85)(Table 41). The High income category captures the most households, by definition, so these 85 HHs only represents an increase of 8%, while the addition to Low and Moderate income categories each represents a 24% increase in the number of households (Table 44).

Overall, the past trend projects that Harvey Rural Community will grow by around 11% between 2021 and 2031. The growth rate is highest in Dumfries (+26%) although it was also the smallest community in 2021. However, the majority of new households are expected to form in Prince William and Kingsclear (50-65

HHs and 120-125 HHs respectively). Results for the Village of Harvey are considerably different when projecting by household size (+10 HHs) compared to income (+30 HHs). This appears to be caused by wide variations in the number of larger households exacerbated by data suppression (e.g. there were zero reported 4-person HHs in 2006 and 2021, but 40 HHs in 2016), so the projection by income is likely the more accurate of the two.

By household size:

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

HH Size	Manners Sutton P	Harvey VL	Dumfries P	Prince William P	Kingsclear P*	Combined
1p.	50	5	15	0	105	175
2p.	70	-10	-5	45	85	185
3p.	-15	-5	25	-5	-80	-80
4p.	-70	20	10	5	25	-10
5+ p.	15	0	0	20	-15	20
Total	50	10	45	65	120	290

Table 38: Projected change in number of households between 2021 and 2031, by household size - Manners Sutton P, Harvey VL, Dumfries P, Prince William P, Kingsclear P, and their combined total.

*Results for Kingsclear are based on the trend of 2016 and 2021 data only as 2006 included Hanwell.

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

HH Size	Manners Sutton P	Harvey VL	Dumfries P	Prince William P	Kingsclear P*	Combined
1p.	24%	7%	60%	0%	54%	28%
2p.	19%	-13%	-5%	22%	18%	15%
3p.	-12%	-33%	100%	-9%	-53%	-22%
4p.	-88%	n/a	50%	8%	13%	-3%
5+ p.	33%	n/a	n/a	100%	-20%	14%
Total	6%	6%	26%	14%	11%	11%

Table 39: Implied 10-year growth rate in number of households between 2021 and 2031, by household size - Manners Sutton P, Harvey VL, Dumfries P, Prince William P, Kingsclear P, and their combined total.

*Results for Kingsclear are based on the trend of 2016 and 2021 data only as 2006 included Hanwell.

c) Projected Number of Households in 2031

HH Size	Manners Sutton P	Harvey VL	Dumfries P	Prince William P	Kingsclear P*	Combined
1p.	260	80	40	120	300	800
2p.	440	70	100	250	550	1,410
3p.	110	10	50	50	70	290
4p.	10	20	30	70	220	350
5+ p.	60	-	-	40	60	160
Total	880	180	220	530	1,200	3,010

Table 40: Projected number of households in 2031, by household size - Manners Sutton P, Harvey VL, Dumfries P, Prince William P, Kingsclear P, and their combined total.

**Results for Kingsclear are based on the trend of 2016 and 2021 data only as 2006 included Hanwell.*

d) Number of Households in 2021

HH Size	Manners Sutton P	Harvey VL	Dumfries P	Prince William P	Kingsclear P*	Combined
1p.	210	75	25	120	195	625
2p.	370	80	105	205	465	1,225
3p.	125	15	25	55	150	370
4p.	80	-	20	65	195	360
5+ p.	45	-	-	20	75	140
Total	830	170	175	465	1,080	2,720

Table 41: Actual number of households in 2021, by household size - Manners Sutton P, Harvey VL, Dumfries P, Prince William P, Kingsclear P, and their combined total.

**Results for Kingsclear are based on the trend of 2016 and 2021 data only as 2006 included Hanwell.*

By household income/affordability:

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

Income	Manners Sutton P	Harvey VL	Dumfries P	Prince William P	Kingsclear P*	Combined
Very Low	5	0	0	0	-20	-15
Low	-10	30	25	30	25	100
Moderate	45	5	20	-5	60	125
Median	-25	-5	-15	5	35	-5
High	25	0	15	20	25	85
Total	40	30	45	50	125	290

Table 42: Projected change in number of households between 2021 and 2031, by income - Manners Sutton P, Harvey VL, Dumfries P, Prince William P, Kingsclear P, and their combined total.

*Results for Kingsclear are based on the trend of 2016 and 2021 data only as 2006 included Hanwell.

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

Income	Manners Sutton P	Harvey VL	Dumfries P	Prince William P	Kingsclear P*	Combined
Very Low	20%	n/a	n/a	n/a	-100%	-33%
Low	-8%	100%	71%	50%	16%	24%
Moderate	27%	11%	100%	-5%	30%	24%
Median	-13%	-20%	-23%	5%	11%	-1%
High	8%	0%	27%	10%	6%	8%
Total	5%	17%	26%	11%	12%	11%

Table 43: Implied 10-year growth in number of households between 2021 and 2031, by income - Manners Sutton P, Harvey VL, Dumfries P, Prince William P, Kingsclear P, and their combined total.

*Results for Kingsclear are based on the trend of 2016 and 2021 data only as 2006 included Hanwell.

c) Projected Number of Households in 2031

<i>Income</i>	Manners Sutton P	Harvey VL	Dumfries P	Prince William P	Kingsclear P*	Combined
Very Low	30	-	-	-	-	30
Low	120	60	60	90	180	510
Moderate	210	50	40	90	260	650
Median	170	20	50	110	340	690
High	340	80	70	220	430	1,140
Total	870	210	220	510	1,210	3,020

Table 44: Projected number of households in 2031, by income - Manners Sutton P, Harvey VL, Dumfries P, Prince William P, Kingsclear P, and their combined total.

**Results for Kingsclear are based on the trend of 2016 and 2021 data only as 2006 included Hanwell.*

d) Number of Households in 2021

<i>Income</i>	Manners Sutton P	Harvey VL	Dumfries P	Prince William P	Kingsclear P*	Combined
Very Low	25	-	-	-	20	45
Low	130	30	35	60	155	410
Moderate	165	45	20	95	200	525
Median	195	25	65	105	305	695
High	315	80	55	200	405	1,055
Total	830	180	175	460	1,085	2,730

Table 45: Actual number of households in 2021, by income - Manners Sutton P, Harvey VL, Dumfries P, Prince William P, Kingsclear P, and their combined total.

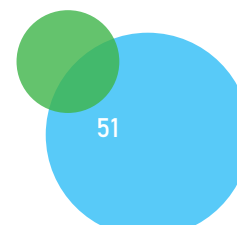
**Results for Kingsclear are based on the trend of 2016 and 2021 data only as 2006 included Hanwell.*

Appendix A: Full data tables

Population rates – Harvey VL

Age group	2006	2011	2016	2021
0 to 14 years	50	60	75	75
15 to 24 years	45	30	25	40
25 to 34 years	40	55	40	30
35 to 44 years	50	35	40	60
45 to 54 years	40	50	45	40
55 to 64 years	45	55	55	55
65 to 74 years	35	50	55	60
75 to 84 years	30	15	25	35
85+ years	15	5	10	10
Total	350	365	355	405

Table 46: Population by age group for census years 2006, 2011, 2016, and 2021. Harvey VL (CSD, NB).



Population rates – Manners Sutton P

Age group	2006	2011	2016	2021
0 to 14 years	330	275	225	265
15 to 24 years	210	195	180	170
25 to 34 years	185	135	145	180
35 to 44 years	275	230	190	195
45 to 54 years	295	335	305	235
55 to 64 years	265	300	330	390
65 to 74 years	175	195	240	305
75 to 84 years	100	115	120	140
85+ years	20	30	30	55
Total	1865	1805	1775	1920

Table 47: Population by age group for census years 2006, 2011, 2016, and 2021. Manners Sutton P (CSD, NB).

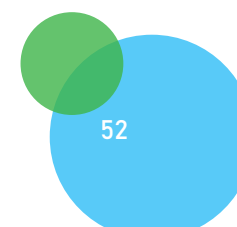
Population rates – Dumfries P

Age group	2006	2011	2016	2021
0 to 14 years	60	45	50	45
15 to 24 years	30	20	25	30
25 to 34 years	45	40	20	45
35 to 44 years	40	30	35	45
45 to 54 years	55	60	40	50
55 to 64 years	80	80	65	90
65 to 74 years	30	60	75	70
75 to 84 years	30	30	25	45
85+ years	5	0	10	5
Total	370	375	355	420

Table 48: Population by age group for census years 2006, 2011, 2016, and 2021. Dumfries P (CSD, NB).

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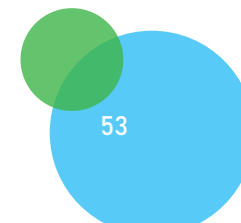
hart.ubc.ca



Population rates – Prince William P

Age group	2006	2011	2016	2021
0 to 14 years	130	120	120	155
15 to 24 years	100	85	80	90
25 to 34 years	70	80	80	95
35 to 44 years	120	100	85	120
45 to 54 years	175	170	145	125
55 to 64 years	125	160	210	225
65 to 74 years	90	105	125	185
75 to 84 years	50	45	60	60
85+ years	15	20	15	20
Total	880	895	930	1085

Table 49: Population by age group for census years 2006, 2011, 2016, and 2021. Prince William P (CSD, NB).

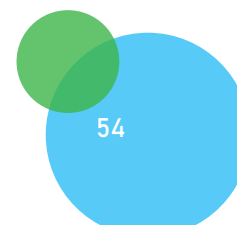


Population rates – Kingsclear P

Age group	2006*	2011*	2016	2021
0 to 14 years	1,350	1,475	500	465
15 to 24 years	775	840	300	305
25 to 34 years	790	800	285	245
35 to 44 years	1,185	1,155	390	375
45 to 54 years	1,180	1,345	425	400
55 to 64 years	870	1,050	465	490
65 to 74 years	325	520	310	370
75 to 84 years	150	150	110	160
85+ years	55	55	35	40
Total	6,685	7,390	2,820	2,835

Table 50: Population by age group for census years 2006, 2011, 2016, and 2021. Kingsclear P (CSD, NB).

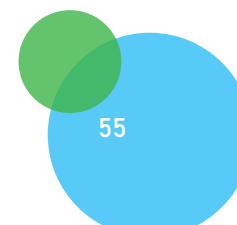
* Note that the CSD of Kingsclear was split into Kingsclear and the Rural Municipality of Hanwell in 2013, so values in 2006 and 2011 include both regions.



Headship rate by region (2006, 2021)

Year	2006						2021					
	York (CD, NB)			Harvey VL (CSD, NB)			York (CD, NB)			Harvey VL (CSD, NB)		
Count Type	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate
15 to 24 years	2,210	12,835	0.172	0	45	0.000	2,540	13,305	0.191	10	40	0.250
25 to 34 years	5,830	12,215	0.477	15	40	0.375	6,485	13,300	0.488	20	30	0.667
35 to 44 years	7,225	13,240	0.546	15	50	0.300	7,465	13,605	0.549	25	60	0.417
45 to 54 years	7,640	13,980	0.546	40	40	1.000	7,415	13,300	0.558	30	40	0.750
55 to 64 years	6,415	11,305	0.567	25	45	0.556	8,420	14,525	0.580	25	55	0.455
65 to 74 years	4,070	6,515	0.625	0	35	0.000	7,380	12,290	0.600	30	60	0.500
75 to 84 years	2,840	4,130	0.688	45	30	1.500	4,145	6,405	0.647	25	35	0.714
85+ years	915	1,400	0.654	0	15	0.000	1,410	2,220	0.635	15	10	1.500
Total	37,155	90,875	0.409	140	350	0.400	45,260	105,260	0.430	180	405	0.444

Table 51: Population, households by age of primary household maintainer, and headship rates for York (CD, NB) and Harvey VL (CSD, NB) – 2006 and 2021.



Dwellings by Period of Construction, as of 2021

<i>Number of Dwellings</i>	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
Manners Sutton P	110	60	70	95	115	125	30	65	55	45	50	35
Harvey VL	30	20	40	10	25	40	0	10	0	0	0	0
Dumfries P	20	10	10	45	25	30	0	10	0	10	0	10
Prince William P	30	35	30	20	105	65	35	40	35	25	25	30
Kingsclear P	60	20	25	50	260	220	80	110	70	55	85	50
Combined = Harvey Rural Community (approx.)	250	145	175	220	530	480	145	235	160	135	160	125
Cumulative Percentage	9%	14%	21%	29%	48%	65%	70%	79%	84%	89%	95%	100%

Table 52: Dwellings by period of construction, and cumulative percentage, as of 2021 – Manners Sutton P, Harvey VL, Dumfries P, Prince William P, and Kingsclear P. Combined to approximate Harvey Rural Community.

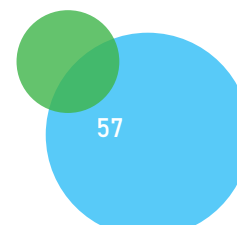
<i>Number of Dwellings</i>	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021
York (CD, NB)	2,755	1,550	3,885	5,160	7,820	5,770	2,915	3,285	3,075	3,380	3,080	2,580
Cumulative Percentage	6%	10%	18%	29%	47%	60%	66%	73%	80%	87%	94%	100%

Table 53: Dwellings by period of construction, and cumulative percentage, as of 2021 – York (CD, NB).

Number of Permits for New Homes and Demolitions

Harvey Rural Community	2018	2019	2020	2021	2022	2023	Total
Permits for New Homes	14	11	14	29	23	21	112
Permits for Demolition of Homes	0	1	2	0	0	2	5

Table 54: Approved permits for new homes (including “Mini” and “Tiny” homes, but not “Cottages”) and demolitions, Harvey Rural Community – 2018 to 2023. Data summarized from permit data received from Harvey Rural Community.



Dwellings by structural type and year of construction

Harvey Rural Community (approx.)	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
Single-detached house	240	140	170	215	490	440	135	220	160	130	145	125	2,610
Apartment in building with 5+ storeys	-	-	-	-	-	-	-	-	-	-	-	-	-
Apartment in building with <5 storeys, duplexes	10	-	-	-	20	15	-	-	-	-	-	-	60
Attached, semi-detached, row housing	-	-	-	-	-	-	-	-	-	-	-	-	-
Moveable dwelling	-	-	-	-	20	15	-	10	-	10	-	-	80
Total by Structural Type	250	145	175	220	530	480	145	235	160	135	160	125	2,770

Table 55: Dwellings by structural type and period of construction, as of 2021 – Manners Sutton P, Harvey VL, Dumfries P, Prince William P, and Kingsclear P combined to approximate Harvey Rural Community.

(1) Category "Apartment in building with <5 storeys, duplexes" represents the sum of the original Statistics Canada categories "Apartment or flat in a duplex" and "Apartment in a building that has fewer than five storeys". (2) Category "Attached, semi-detached, row housing" represents the sum of original Statistics Canada categories "Other single-attached house", "Row house", and "Semi-detached house".

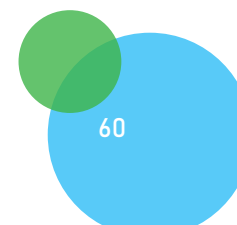
York (CD, NB)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021	Total by Construction Period
Single-detached house	1,625	1,060	2,930	3,380	5,185	3,815	1,745	1,920	1,605	1,645	1,420	1,050	27,395
Apartment in building with 5+ storeys	-	15	-	35	75	15	30	45	20	50	110	25	415
Apartment in building with <5 storeys, duplexes	865	390	800	1,500	1,870	1,285	895	990	995	1,080	995	1,225	12,895
Attached, semi-detached, row housing	255	90	130	170	245	215	80	145	210	350	365	205	2,460
Moveable dwelling	15	-	20	70	455	445	165	175	240	255	180	75	2,095
Total by Structural Type	2,755	1,550	3,885	5,160	7,820	5,770	2,915	3,285	3,075	3,380	3,080	2,580	45,260

Table 56: Dwellings by structural type and period of construction, as of 2021 – York (CD, NB). (1) Category “Apartment in building with <5 storeys, duplexes” represents the sum of the original Statistics Canada categories “Apartment or flat in a duplex” and “Apartment in a building that has fewer than five storeys”. (2) Category “Attached, semi-detached, row housing” represents the sum of original Statistics Canada categories “Other single-attached house”, “Row house”, and “Semi-detached house”.

Dwellings by structural type and number of bedrooms

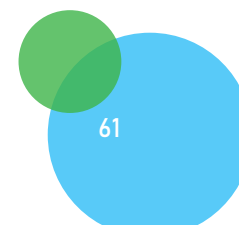
Harvey Rural Community (approx.)	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	Total
Single-detached house	-	100	485	1,120	895	2,615
Apartment in building with 5+ storeys	-	-	-	-	-	-
Apartment in building with <5 storeys, duplexes	-	25	40	-	-	65
Attached, semi-detached, row housing	-	-	-	-	-	-
Moveable dwelling	-	10	45	20	-	75
Total	-	135	580	1,155	900	2,765

Table 57: Number of dwellings by structural type and number of bedrooms, Harvey VL (CSD, NB), 2021. (1) Category "Apartment in building with <5 storeys, duplexes" represents the sum of the original Statistics Canada categories "Apartment or flat in a duplex" and "Apartment in a building that has fewer than five storeys". (2) Category "Attached, semi-detached, row housing" represents the sum of original Statistics Canada categories "Other single-attached house", "Row house", and "Semi-detached house".



York (CD, NB)	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	Total
Single-detached house	45	625	3,915	11,545	11,130	27,260
Apartment in building with 5+ storeys	15	200	175	30	-	415
Apartment in building with <5 storeys, duplexes	110	3,050	6,635	1,915	1,115	12,845
Attached, semi-detached, row housing	-	170	1,090	885	315	2,460
Moveable dwelling	-	120	890	1,020	60	2,095
Total	180	4,160	12,705	15,405	12,620	45,075

Table 58: Number of dwellings by structural type and number of bedrooms, York (CD, NB), 2021. (1) Category "Apartment in building with <5 storeys, duplexes" represents the sum of the original Statistics Canada categories "Apartment or flat in a duplex" and "Apartment in a building that has fewer than five storeys". (2) Category "Attached, semi-detached, row housing" represents the sum of original Statistics Canada categories "Other single-attached house", "Row house", and "Semi-detached house".



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

2016 – Income (table 1 of 2)	
Community	York (CD, NB)
AMHI	\$66,500
Very Low	< \$13,300
Low	\$13,301-\$33,250
Moderate	\$33,251-\$53,200
Median	\$53,201-\$79,800
High	> \$79,800

Table 59: Annual household income ranges for HART income categories, 2016 – York (CD, NB).

2016 – Income (table 2 of 2)					
Community	Harvey VL (CSD, NB)	Manners Sutton (CSD, NB)	Dumfries P (CSD, NB)	Prince William P (CSD, NB)	Kingsclear P (CSD, NB)
AMHI	\$65,500	\$57,600	\$49,200	\$54,400	\$91,000
Very Low	< \$13,100	< \$11,520	< \$9,840	< \$10,880	< \$18,200
Low	\$13,101-\$32,750	\$11,521-\$28,800	\$9,841-\$24,600	\$10,881-\$27,200	\$18,201-\$45,500
Moderate	\$32,751-\$52,400	\$28,801-\$46,080	\$24,601-\$39,360	\$27,201-\$43,520	\$45,501-\$72,800
Median	\$52,401-\$78,600	\$46,081-\$69,120	\$39,361-\$59,040	\$43,521-\$65,280	\$72,801-\$109,200
High	> \$78,600	> \$69,120	> \$59,040	> \$65,280	> \$109,200

Table 60: Annual household income ranges for HART income categories, 2016 – Manners Sutton P (CSD, NB), Harvey VL (CSD, NB), Dumfries P (CSD, NB), Prince William P (CSD, NB), Kingsclear P (CSD, NB).

2016 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	York (CD, NB)
AMHI	\$66,500
Very Low	< \$333
Low	\$334-\$831
Moderate	\$832-\$1,330
Median	\$1,331-\$1,995
High	> \$1,995

Table 61: Implied affordable monthly shelter costs for each HART income category, 2016 – York (CD, NB).

2016 – Affordable monthly shelter cost by income (table 2 of 2)					
Community	Harvey VL (CSD, NB)	Manners Sutton (CSD, NB)	Dumfries P (CSD, NB)	Prince William P (CSD, NB)	Kingsclear P (CSD, NB)
AMHI	\$65,500	\$57,600	\$49,200	\$54,400	\$91,000
Very Low	< \$328	< \$288	< \$246	< \$272	< \$455
Low	\$329-\$819	\$288-\$720	\$246-\$615	\$272-\$680	\$455-\$1,138
Moderate	\$820-\$1,310	\$720-\$1,152	\$615-\$984	\$680-\$1,088	\$1,138-\$1,820
Median	\$1,311-\$1,965	\$1,152-\$1,728	\$984-\$1,476	\$1,088-\$1,632	\$1,820-\$2,730
High	> \$1,965	> \$1,728	> \$1,476	> \$1,632	> \$2,730

Table 62: Implied affordable monthly shelter costs for each HART income category, 2016 – Manners Sutton P (CSD, NB), Harvey VL (CSD, NB), Dumfries P (CSD, NB), Prince William P (CSD, NB), Kingsclear P (CSD, NB).

2021 – Income (table 1 of 2)	
Community	York (CD, NB)
AMHI	\$78,000
Very Low	< \$15,600
Low	\$15,601-\$39,000
Moderate	\$39,001-\$62,400
Median	\$62,401-\$93,600
High	> \$93,600

Table 63: Annual household income ranges for HART income categories, 2021 – York (CD, NB).

2021 – Income (table 2 of 2)					
Community	Harvey VL (CSD, NB)	Manners Sutton (CSD, NB)	Dumfries P (CSD, NB)	Prince William P (CSD, NB)	Kingsclear P (CSD, NB)
AMHI	\$64,500	\$76,500	\$94,000	\$70,000	\$106,000
Very Low	< \$12,900	< \$15,300	< \$18,800	< \$14,000	< \$21,200
Low	\$12,901-\$32,250	\$15,301-\$38,250	\$18,801-\$47,000	\$14,001-\$35,000	\$21,201-\$53,000
Moderate	\$32,251-\$51,600	\$38,251-\$61,200	\$47,001-\$75,200	\$35,001-\$56,000	\$53,001-\$84,800
Median	\$51,601-\$77,400	\$61,201-\$91,800	\$75,201-\$112,800	\$56,001-\$84,000	\$84,801-\$127,200
High	> \$77,400	> \$91,800	> \$112,800	> \$84,000	> \$127,200

Table 64: Annual household income ranges for HART income categories, 2021 – Manners Sutton P (CSD, NB), Harvey VL (CSD, NB), Dumfries P (CSD, NB), Prince William P (CSD, NB), Kingsclear P (CSD, NB).

2021 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	York (CD, NB)
AMHI	\$78,000
Very Low	< \$390
Low	\$391-\$975
Moderate	\$976-\$1,560
Median	\$1,561-\$2,340
High	> \$2,340

Table 65: Implied affordable monthly shelter costs for each HART income category, 2021 – York (CD, NB).

2021 – Affordable monthly shelter cost by income (table 2 of 2)					
Community	Harvey VL (CSD, NB)	Manners Sutton (CSD, NB)	Dumfries P (CSD, NB)	Prince William P (CSD, NB)	Kingsclear P (CSD, NB)
AMHI	\$64,500	\$76,500	\$94,000	\$70,000	\$106,000
Very Low	< \$323	< \$383	< \$470	< \$350	< \$530
Low	\$324-\$806	\$383-\$956	\$470-\$1,175	\$350-\$875	\$530-\$1,325
Moderate	\$807-\$1,290	\$956-\$1,530	\$1,175-\$1,880	\$875-\$1,400	\$1,325-\$2,120
Median	\$1,291-\$1,935	\$1,530-\$2,295	\$1,880-\$2,820	\$1,400-\$2,100	\$2,120-\$3,180
High	> \$1,935	> \$2,295	> \$2,820	> \$2,100	> \$3,180

Table 66: Implied affordable monthly shelter costs for each HART income category, 2021 – Manners Sutton P (CSD, NB), Harvey VL (CSD, NB), Dumfries P (CSD, NB), Prince William P (CSD, NB), Kingsclear P (CSD, NB).

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

2006						
HH Size (persons)	York (CD, NB)	Manners Sutton P (CSD, NB)	Harvey VL (CSD, NB)	Dumfries P (CSD, NB)	Prince William P (CSD, NB)	Kingsclear P (CSD, NB)
1 p.	9,030	135	45	35	100	285
2 p.	13,965	275	60	80	155	890
3 p.	6,085	135	25	0	60	445
4 p.	5,230	145	0	0	40	520
5+ p.	2,235	35	0	0	0	220
Total	36,550	725	150	155	370	2,360

Table 67: Total households by household size, 2006 - York (CD, NB), Manners Sutton P (CSD, NB), Harvey VL (CSD, NB), Dumfries P (CSD, NB), Prince William P (CSD, NB), Kingsclear P (CSD, NB).

2016						
HH Size (persons)	York (CD, NB)	Manners Sutton P (CSD, NB)	Harvey VL (CSD, NB)	Dumfries P (CSD, NB)	Prince William P (CSD, NB)	Kingsclear P (CSD, NB)
1 p.	11,195	185	40	65	90	145
2 p.	16,160	345	40	65	200	425
3 p.	6,315	110	15	30	45	190
4 p.	5,240	55	40	0	40	185
5+ p.	2,220	60	0	0	25	85
Total	41,130	755	140	175	400	1,040

Table 68: Total households by household size, 2016 - York (CD, NB), Manners Sutton P (CSD, NB), Harvey VL (CSD, NB), Dumfries P (CSD, NB), Prince William P (CSD, NB), Kingsclear P (CSD, NB).

2021						
HH Size (persons)	York (CD, NB)	Manners Sutton P (CSD, NB)	Harvey VL (CSD, NB)	Dumfries P (CSD, NB)	Prince William P (CSD, NB)	Kingsclear P (CSD, NB)
1 p.	12,885	210	75	25	120	195
2 p.	17,355	370	80	105	205	465
3 p.	6,395	125	15	25	55	150
4 p.	5,300	80	0	20	65	195
5+ p.	2,485	45	0	0	20	75
Total	44,430	830	185	180	465	1,080

Table 69: Total households by household size, 2021 - York (CD, NB), Manners Sutton P (CSD, NB), Harvey VL (CSD, NB), Dumfries P (CSD, NB), Prince William P (CSD, NB), Kingsclear P (CSD, NB).

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

2006						
Income	York (CD, NB)	Manners Sutton P (CSD, NB)	Harvey VL (CSD, NB)	Dumfries P (CSD, NB)	Prince William P (CSD, NB)	Kingsclear P (CSD, NB)
Very Low	1,440	0	0	0	0	40
Low	5,880	110	0	0	45	285
Moderate	6,850	135	35	0	65	540
Median	7,800	200	20	70	85	630
High	14,585	265	70	45	155	855
Total	36,550	725	150	155	370	2,360

Table 70: Total households by income group, 2006 - York (CD, NB), Manners Sutton P (CSD, NB), Harvey VL (CSD, NB), Dumfries P (CSD, NB), Prince William P (CSD, NB), Kingsclear P (CSD, NB).

2016						
Income	York (CD, NB)	Manners Sutton P (CSD, NB)	Harvey VL (CSD, NB)	Dumfries P (CSD, NB)	Prince William P (CSD, NB)	Kingsclear P (CSD, NB)
Very Low	1,870	0	0	0	0	35
Low	6,585	90	35	30	90	145
Moderate	7,420	205	30	30	45	170
Median	8,795	165	15	45	90	290
High	16,455	285	60	65	160	395
Total	41,130	755	140	175	400	1,040

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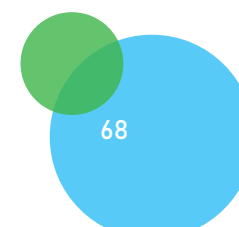
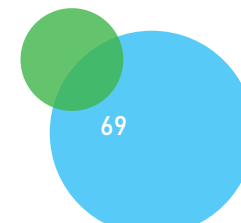


Table 71: Total households by income group, 2016 - York (CD, NB), Manners Sutton P (CSD, NB), Harvey VL (CSD, NB), Dumfries P (CSD, NB), Prince William P (CSD, NB), Kingsclear P (CSD, NB).

2021						
Income	York (CD, NB)	Manners Sutton P (CSD, NB)	Harvey VL (CSD, NB)	Dumfries P (CSD, NB)	Prince William P (CSD, NB)	Kingsclear P (CSD, NB)
Very Low	1,395	25	0	0	0	20
Low	7,320	130	30	35	60	155
Moderate	8,515	165	45	20	95	200
Median	9,890	195	25	65	105	305
High	17,310	315	80	55	200	405
Total	44,430	830	185	180	465	1,080

Table 72: Total households by income group, 2021 - York (CD, NB), Manners Sutton P (CSD, NB), Harvey VL (CSD, NB), Dumfries P (CSD, NB), Prince William P (CSD, NB), Kingsclear P (CSD, NB).

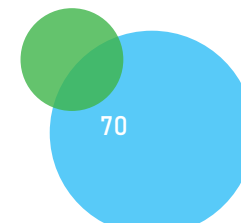


Appendix B: Data Sources

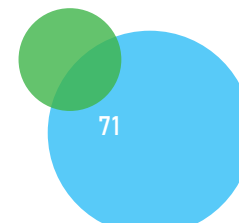
1. Population, number of households
 - a. 2006 Census Profile <https://www12.statcan.gc.ca/census-recensement/2006/dp-pd/prof/92-591/>
 - b. 2011 Census Profile <https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E>
 - c. 2016 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>
 - 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

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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 Standards⁵ (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. The table below describes how to convert household size and family type into number of bedrooms.

⁵ <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

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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.