



HART Community Housing Report: Prince Edward - Lennox and Addington

**Draft v2
March 21, 2024**

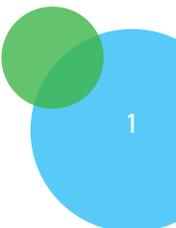
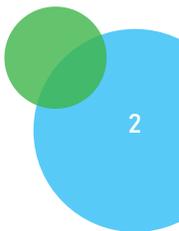
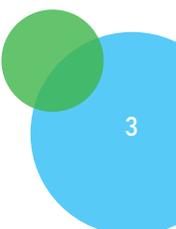


Table of Contents

Glossary of Terms	4
Disclaimers.....	5
Introduction	8
Part 1: Existing Demographics and Housing	10
Community Demographic Profile	10
Profile of Existing Housing Stock – Lennox and Addington.....	13
Profile of Existing Housing Stock – Prince Edward County.....	15
Profile of Households	18
Households by Income	18
Households by Household Size	20
Households by Tenure, Subsidized Housing	21
Households by Actual Shelter Cost.....	22
Part 2: Existing Housing Need in 2021.....	25
Note on Private Households vs Households Examined for Core Housing Need.....	26
Core Housing Need by Income/Affordability	26
Core Housing Need by Household Size.....	31
Core Housing Need by Tenure	33
Core Housing Need by Priority Populations.....	36
Part 3: Future Housing Need in 2031.....	39
Methodology.....	39
Estimating Unit Mix.....	39
How communities could build upon these projections.....	40
Discussion of results	41
Results.....	43
Future Housing Need in Lennox and Addington.....	44



Future Housing Need in Prince Edward County.....	47
Future Housing Need in the municipalities of Lennox and Addington County.....	50
Households by household size:.....	50
Households by income:	51
Conclusions	52
Appendix A: Full data tables	53
Households, population, and headship rates (2006, 2011, 2016, 2021).....	53
Dwellings by structural type and period of construction (2021)	55
Dwellings by structural type and number of bedrooms (2021)	56
Income categories and affordable monthly shelter costs (2016, 2021).....	57
Total households by income/affordability (2006, 2016, 2021)	62
Appendix B: Data Sources	64
Appendix C: Family type bedroom requirements.....	66
Appendix D: Priority Populations.....	68



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.

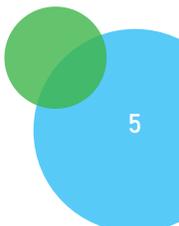
Other groups that are excluded from measurement include:

- 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).

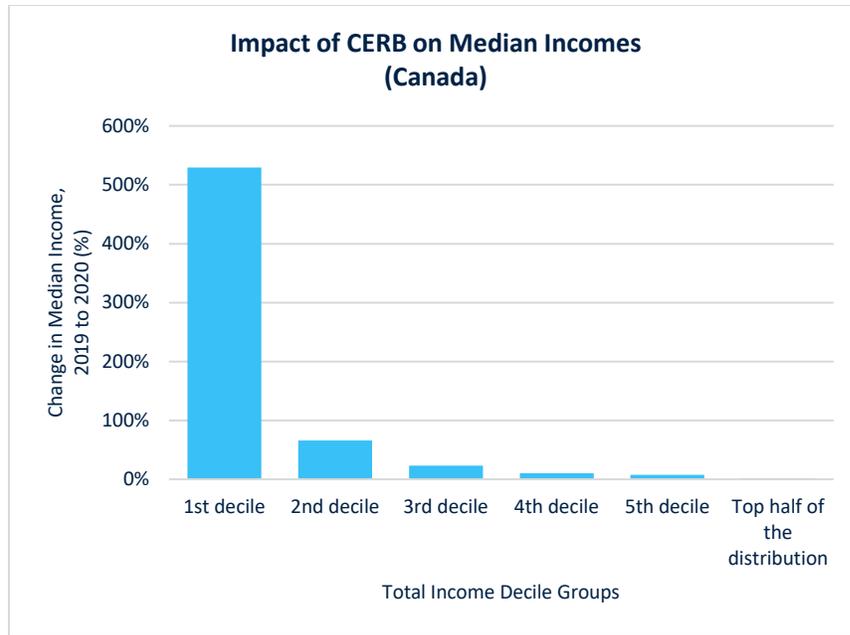


Figure 1: Statistics Canada. Table 98-10-0089-01.

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 Prince Edward - Lennox and Addington Social Services (PELASS).

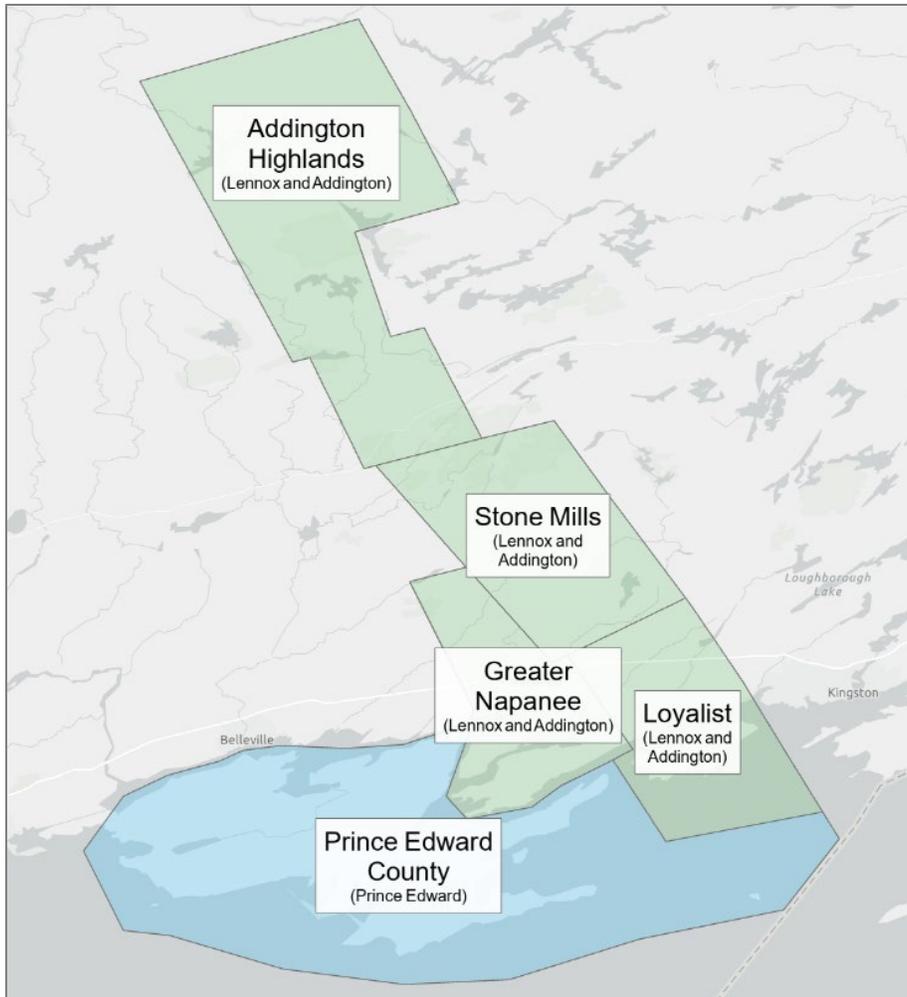
HART is funded by the Canada Mortgage and Housing Corporation (CMHC) to research data-based solutions to Canada's housing crisis. This funding allows us to leverage our expertise to generate reports for communities and organizations that will form the foundation of a Housing Needs Assessment (HNA). There 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) that fall within the service region of PELASS: Prince Edward County, Loyalist Township, Town of Greater Napanee, the Township of Stone Mills, and the Township of Addington Highlands.

Before examining housing need, this report will look at the historical demographic trends in the broader region as encapsulated by the census divisions (CD) of Lennox and Addington, as well as the CD of Prince Edward County which is the same area as the CSD. 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
Lennox and Addington	3511	CD
Prince Edward County	3513	CD
Prince Edward County CY (same geographic area)	3513020	CSD
Loyalist TP	3511005	CSD
Greater Napanee T	3511015	CSD
Stone Mills TP	3511030	CSD
Addington Highlands TP	3511035	CSD

Table 2: List of geographic regions reviewed.



Part 1: Existing Demographics and Housing

Community Demographic Profile

	Lennox and Addington			
Census Year	2006	2011	2016	2021
Median age	43.3	45.4	47.2	48.0
Population	40,540	41,820	42,890	45,180
% of population aged 15+	83%	82%	85%	85%
% of population aged 65+	16%	15%	22%	25%

Table 3: Demographic profile – Lennox and Addington.

	Prince Edward County			
Census Year	2006	2011	2016	2021
Median age	47.7	51.6	54.5	56.8
Population	25,500	25,260	24,735	25,700
% of population aged 15+	86%	88%	88%	88%
% of population aged 65+	22%	25%	30%	33%

Table 4: Demographic profile – Prince Edward County.

Lennox and Addington has been growing modestly over the last 15 years, though growth between 2016 and 2021 was twice as fast as the preceding 5 years. Prince Edward County shows a similarly large growth in population between 2016 and 2021, but was in decline between 2006 and 2016 so that the population count in 2021 almost matches that in 2006.

Both regions have an ageing population, with a very high proportion of seniors in 2021. Most of this growth has been in the 65-74 years old age range (Table 5150 and Table 5251), corresponding to the baby boomer generation. Figure 2 & Figure 3 help to visualize how this generation has moved through the age categories over the last four censuses. In 2006 there was a clear peak in the 45-54 year old age category that has been consistently moving into older age groups. This peak has also grown over that time, indicating that seniors have been migrating to the regions.

Looking at the other side of the age spectrum, the number of children under age 15 has remained relatively constant in Lennox and Addington, still showing mild growth between 2011 and 2021. In Prince Edward County, it dropped noticeably between 2006 and 2016 before recovering a bit in 2021. Young people have been declining in population since 2006 across both regions, but 2021 saw noteworthy growth among people aged 25-44, especially in Lennox and Addington.

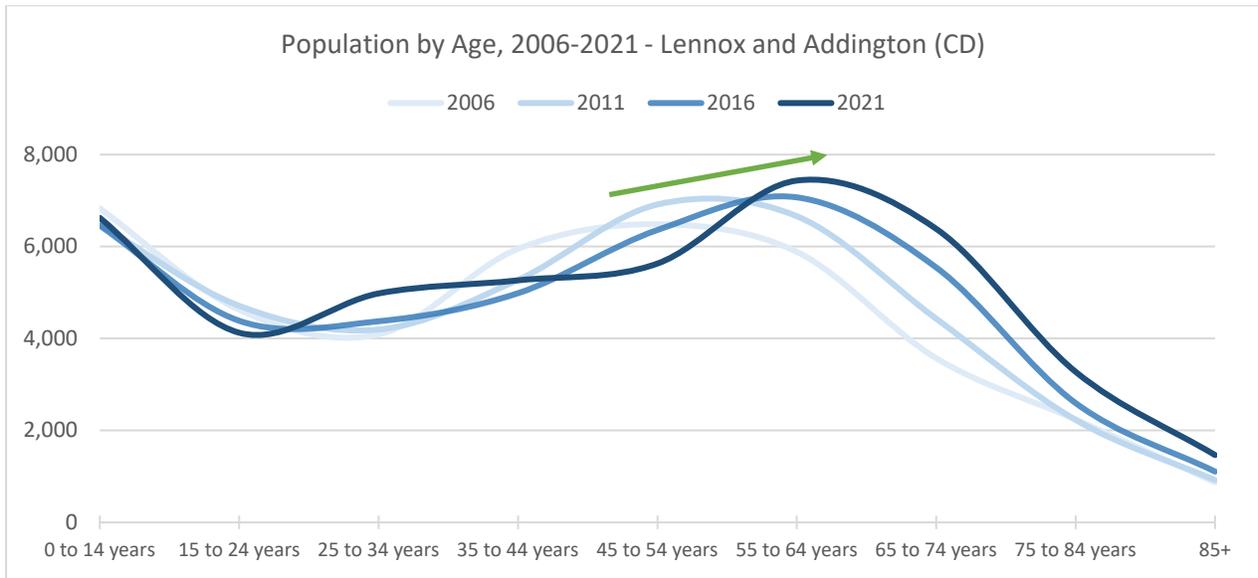


Figure 2: Population by age from 2006 to 2021 in Lennox and Addington.

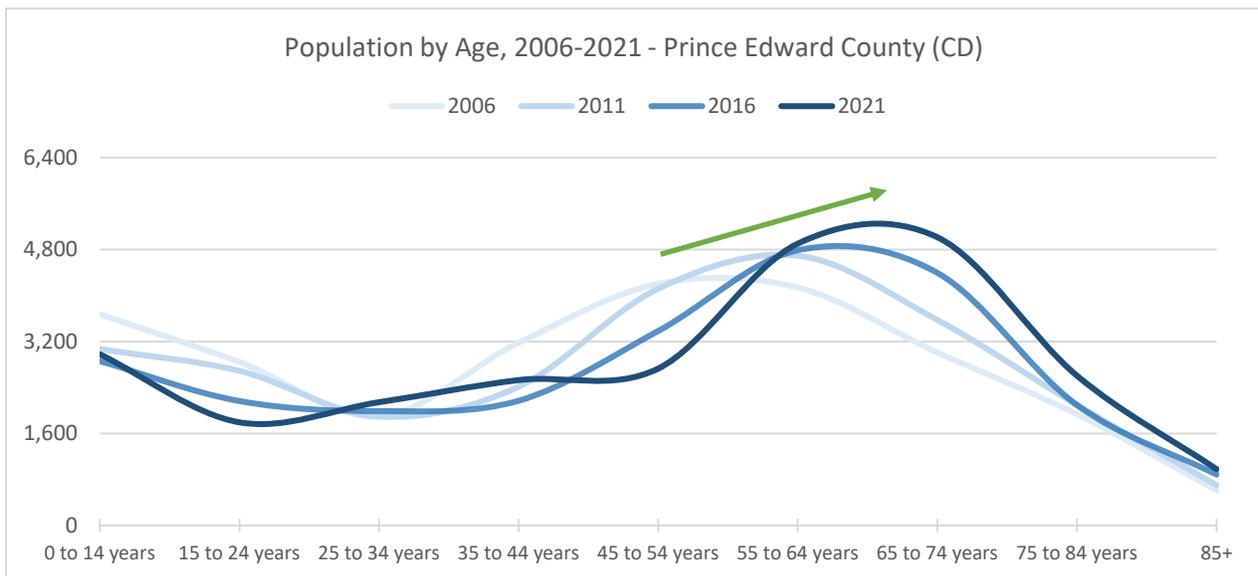


Figure 3: Population by age from 2006 to 2021 in Prince Edward County.

The headship rate in Table 5150 and Table 5251 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.

Figure 4 below plots headship rate in the 2006 and 2021 censuses for both PELASS regions. Over that time, the headship rate dropped among all age groups under age 55. A reduction in headship rate among youth can be indicative of suppressed household formation as it shows more young people living with others – either roommates or family. A reduction among seniors could be driven by economic or health conditions that make independent living less viable. Further investigation would be needed to conclude what is driving these changes.

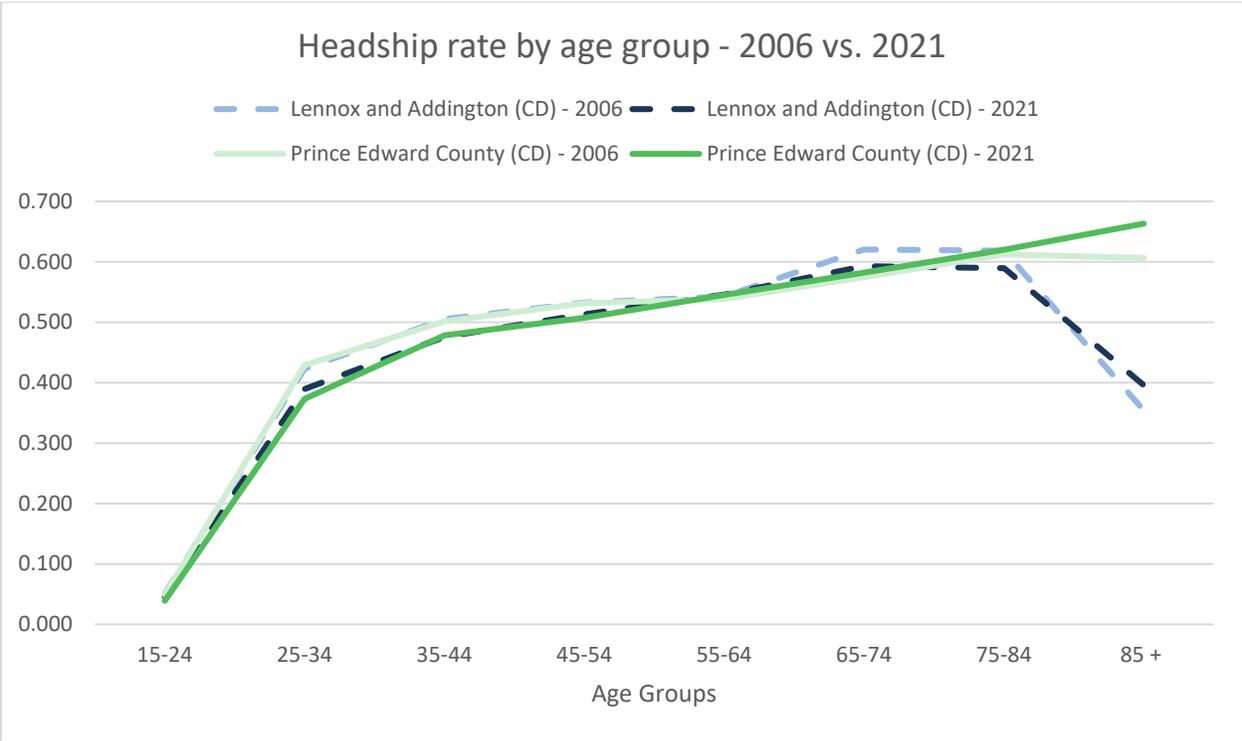


Figure 4: Headship rate by age groups - 2006 vs. 2021.

Profile of Existing Housing Stock – Lennox and Addington

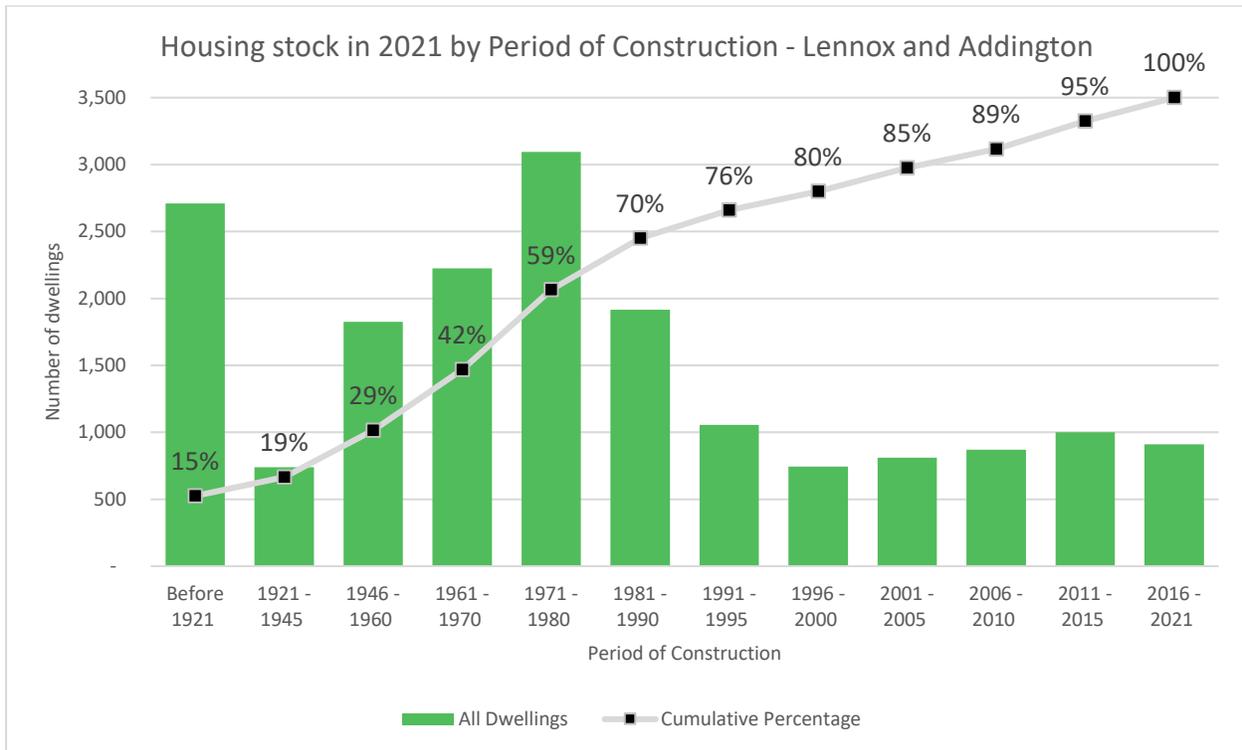


Figure 5: 2021 Housing stock by Period of Construction – Lennox and Addington.

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

A significant share of existing dwellings in Lennox and Addington were built prior to 1921, and 29% were built before 1961 (Figure 5). If we suppose that a house can last for approximately 70 years, then a significant number of homes will be at risk of demolition or in need of major renovations by 2030.

Construction of new dwellings was high in the early half of the 1990's before reaching a low in the second half of the decade. Since then, construction has been steadily recovering.

In terms of what type of dwellings were built, the vast majority were single-detached houses (Figure 6). The share of homes in low-rise apartment buildings (fewer than 5 storeys) and duplexes represents around 10% in most periods up until 1995 when these types of dwellings become less common. Between 2001 and 2010, they account for less than 2% of dwellings built during that time, but, over the last 5 years, they were back up to the historical average of 10%. Other “missing middle” dwellings – row housing, attached, and semi-detached buildings – follow a similar trend but with less variation, staying closer to 10% of dwellings in each time period. There are very few high-rise apartment buildings (5-or-more storeys) and none built after 1990.

Figure 7 looks at the number of bedrooms by dwelling type, and shows that single-detached homes are mostly 3+ bedrooms. There are a fair number of 1- and 2-bedroom units in single-detached homes, while the rest are mostly found in low-rise apartments or duplexes.

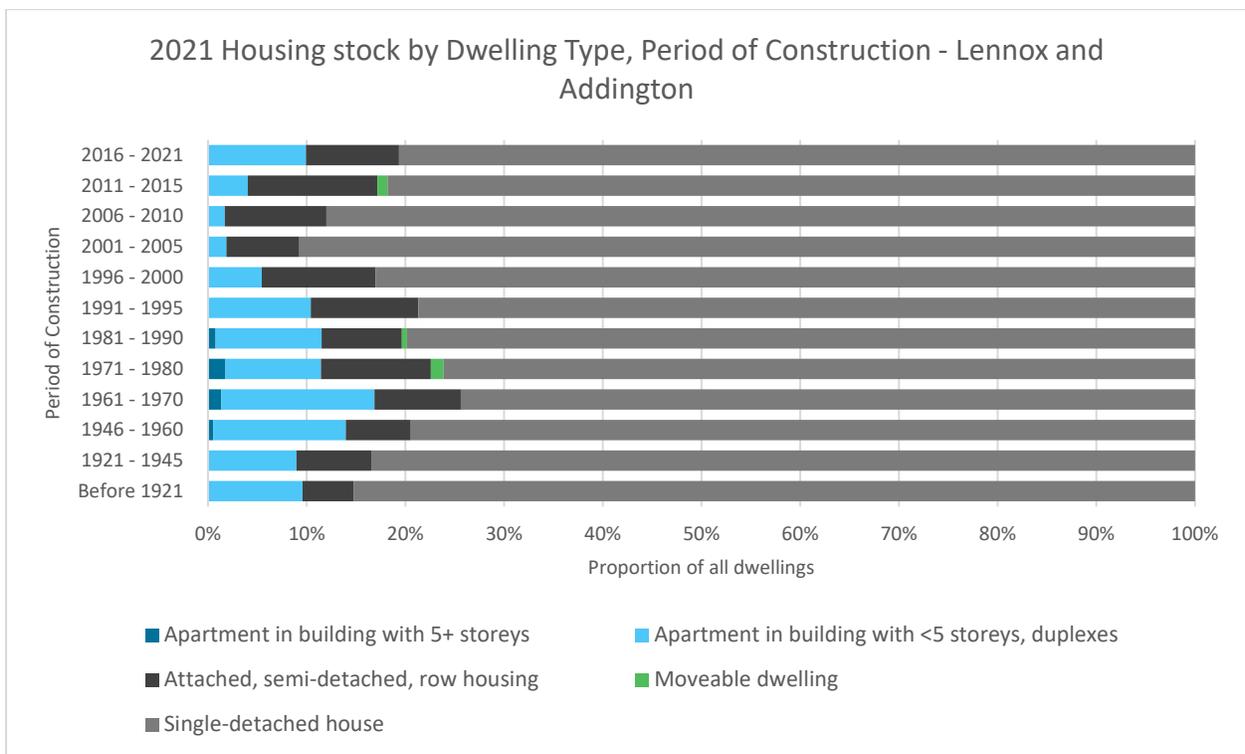


Figure 6: 2021 Housing stock by Dwelling Type, Period of Construction – Lennox and Addington.

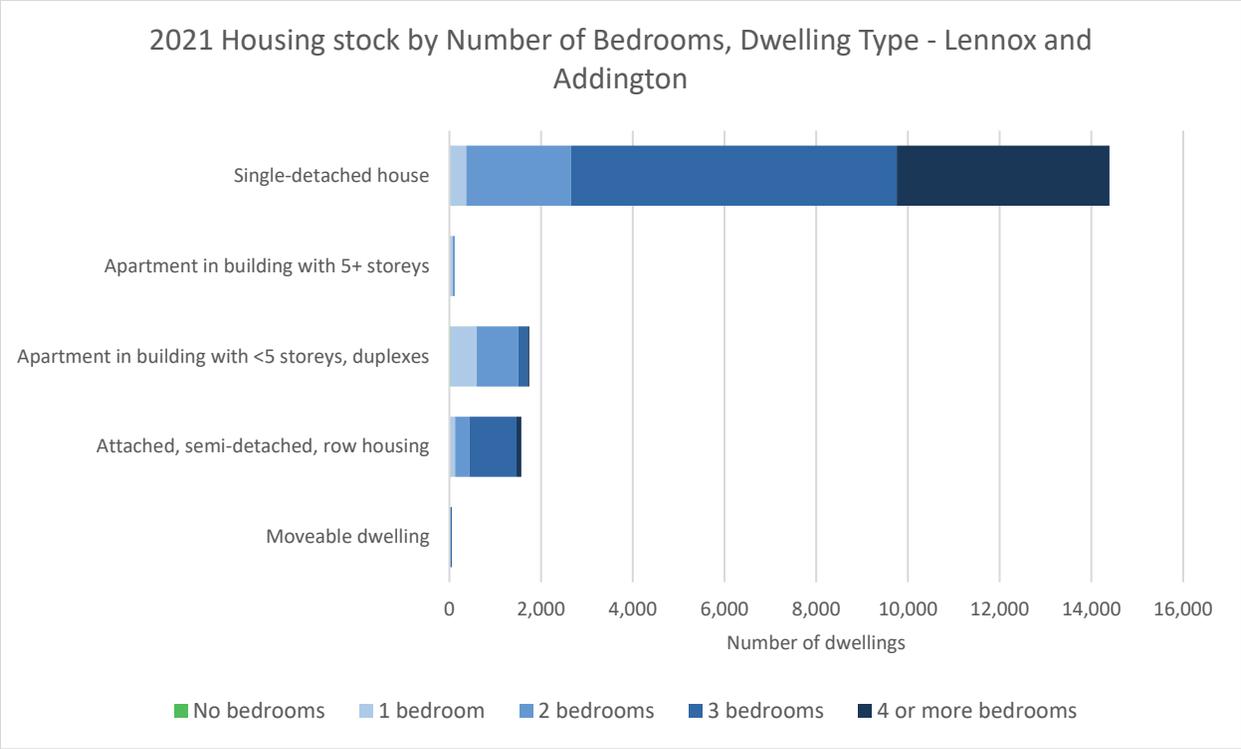


Figure 7: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Lennox and Addington.

Profile of Existing Housing Stock – Prince Edward County

The same trends in Lennox and Addington also appear in Prince Edward County, which has a large proportion of dwellings built prior to 1961 but with a fewer new builds over the last couple of decades (Figure 8). However, the most recent 5 year period has seen a significant growth in construction reaching what appears to be a historical peak based on the available data.

The distribution of dwellings by type in the region also mirrors Lennox and Addington, but with a larger share of single-detached homes and mobile homes and fewer row/attached/semi-detached homes (Figure 9). Likewise, most single-detached homes have 3 or more bedrooms with only 7% of dwellings being 1-bedroom units.

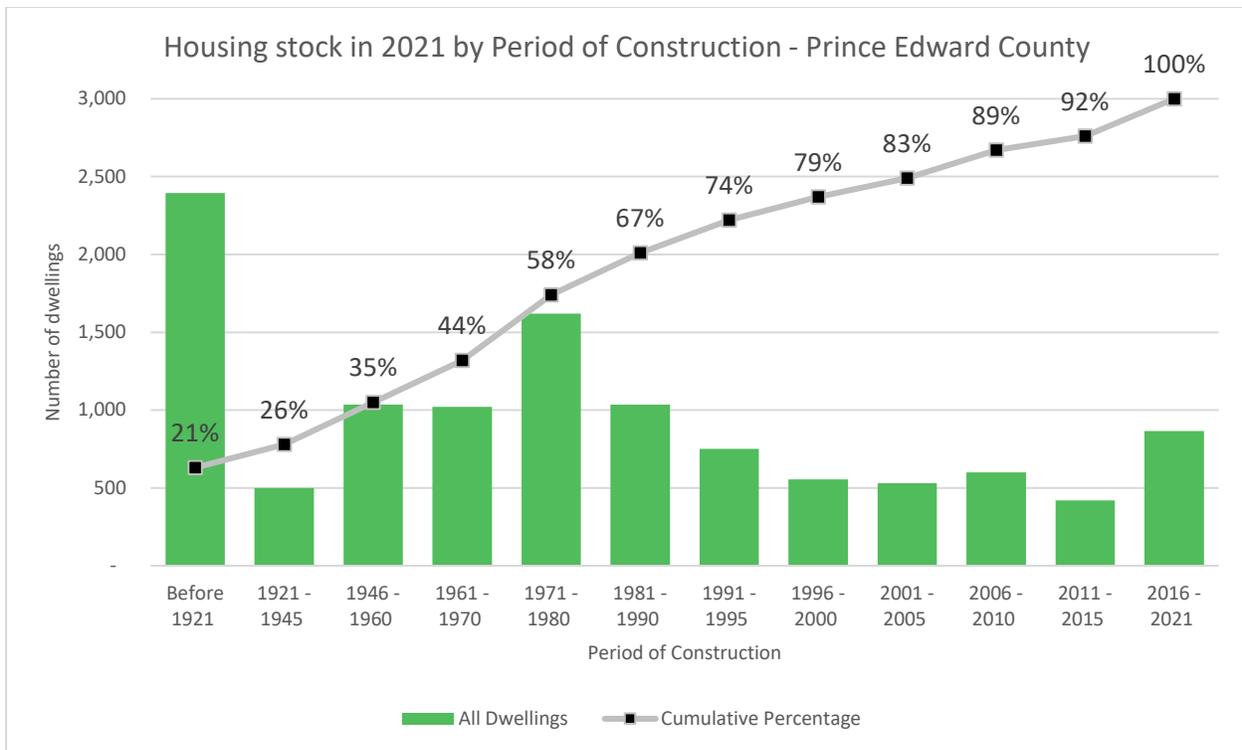


Figure 8: 2021 Housing stock by Period of Construction – Prince Edward County.

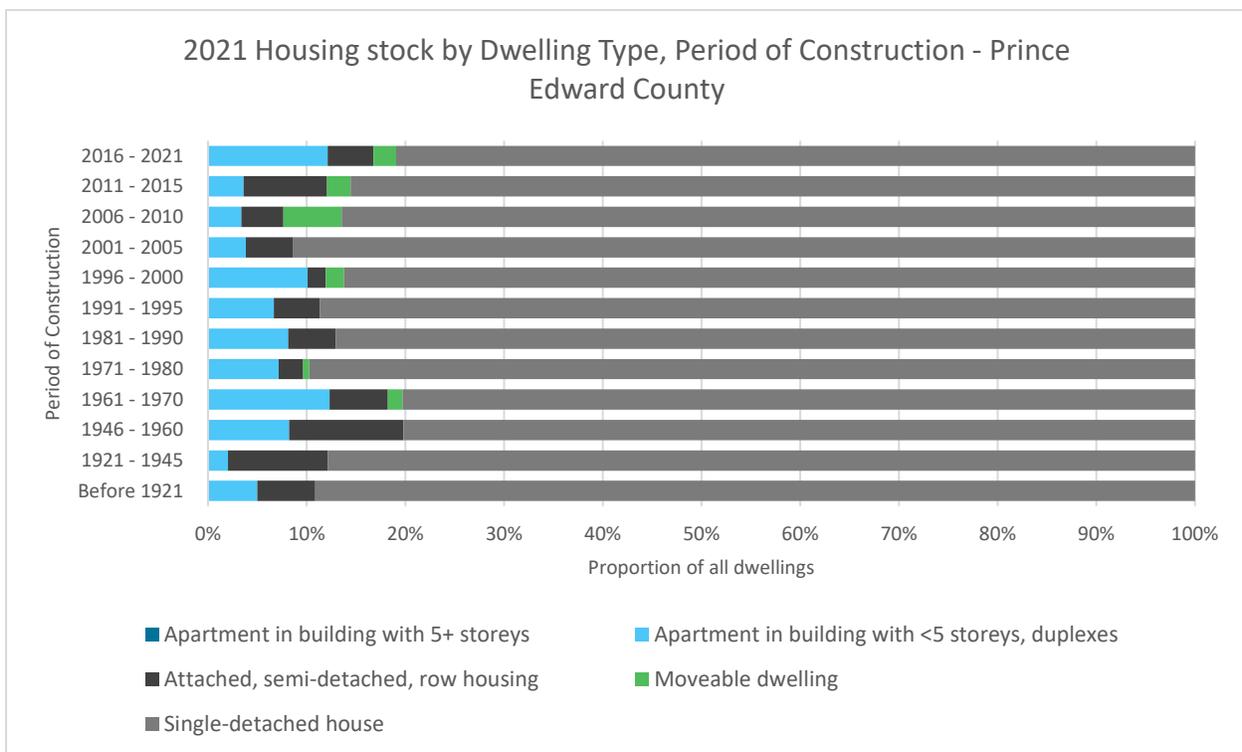


Figure 9: 2021 Housing stock by Dwelling Type, Period of Construction – Prince Edward County.

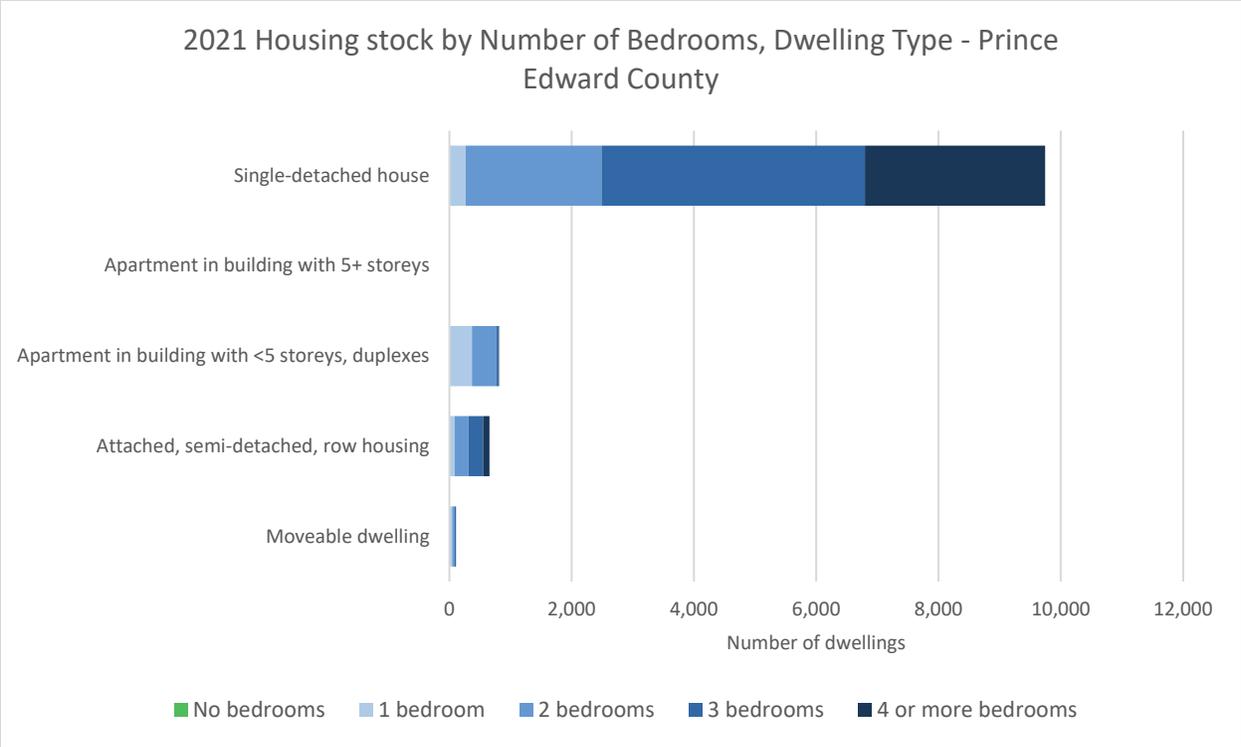


Figure 10: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Prince Edward County.

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.

Households by Income – Lennox and Addington

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
Income Categories	AMHI	\$54,000 (2005\$)	\$71,500 (2015\$)	\$85,000 (2020\$)		
Very Low	<20% of AMHI	605	515	490	-15%	-5%
Low	21-50%	2,435	2,710	2,945	11%	9%
Moderate	51-80%	2,880	2,975	3,235	3%	9%
Median	81-120%	3,370	4,005	4,200	19%	5%
High	>120%	5,920	6,395	6,645	8%	4%
Total		15,205	16,605	17,520	9%	6%

Table 5: Change in number of households by income in 2006, 2016, and 2021 – Lennox and Addington..

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

Households by Income – Prince Edward County

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
Income Categories	AMHI	\$53,600 (2005\$)	\$67,000 (2015\$)	\$82,000 (2020\$)		
Very Low	<20% of AMHI	330	375	260	14%	-31%
Low	21-50%	1,655	1,760	1,855	6%	5%
Moderate	51-80%	1,905	1,890	2,170	-1%	15%
Median	81-120%	2,200	2,355	2,475	7%	5%
High	>120%	3,955	4,035	4,260	2%	6%
Total		10,040	10,410	11,015	4%	6%

Table 6: Change in number of households by income in 2006, 2016, and 2021 – Prince Edward County

In many communities in Canada, the number of households earning less than 20% of AMHI (“Very Low income”) decreased between 2016 and 2021, with an above-average increase in households with the Low and Moderate incomes. Taken on its own this is a positive result, but, as discussed in the Disclaimers, it is more likely that this result is only a temporary one caused by CERB payments.

Lennox and Addington and Prince Edward County saw this result somewhat, though not as obviously as shown in the Canada-wide trend in Table 11 (page 7). In Lennox and Addington, the number of households earning less than 80% of AMHI grew twice as quickly as those earning over 80% between 2016 and 2021 (Table 77) while the growth in lower income versus higher income households was more balanced in Prince Edward County (6% and 5% respectively). The County saw a significant 31% reduction in Very Low income households in the last 5 years with the fastest growing category being Moderate income households, increasing by 15% after showing no growth between 2006 and 2016.

Households by Income	Lennox and Addington			Prince Edward County		
	2016	2021	% Change	2016	2021	% Change
Equal to & Under 80% AMHI	6,200	6,670	8%	4,025	4,285	6%
Over 80% AMHI	10,400	10,845	4%	6,390	6,735	5%
Total	16,605	17,520	6%	10,410	11,015	6%

Table 7: Change in number of households by income (under/over 80% of AMHI) for 2016 and 2021 – Lennox and Addington, and Prince Edward County

Households by Household Size

There has been a general trend across Canada of households becoming smaller on average. Both Lennox and Addington and Prince Edward County reflected this trend between 2006 and 2016, with 1-person households increasing by 25% and 20% respectively while households with 4 or more people declined.

Changes in household size between 2016 and 2021 are a bit more nuanced seemingly. In Lennox and Addington, the earlier trend appears to have reversed somewhat. 1-person households still grew above average, but 5+ person households posted the highest growth at 12%. In Prince Edward County, 1-person households continued to be the fastest growing household size at 12% - twice as fast as the total growth in households.

Households by Household Size – Lennox and Addington					
HH Size (# of persons)	2006	2016	2021	%Δ 2006-2016	%Δ 2016-2021
1 p.	3,095	3,865	4,130	25%	7%
2 p.	6,150	6,880	7,305	12%	6%
3 p.	2,550	2,595	2,655	2%	2%
4 p.	2,255	2,210	2,255	-2%	2%
5+ p.	1,160	1,055	1,180	-9%	12%
Total	15,205	16,605	17,520	9%	6%

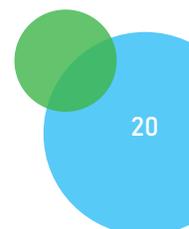
Table 8: Change in number of households by household size between 2006, 2016, and 2021 – Lennox and Addington.

Households by Household Size – Prince Edward County					
HH Size (# of persons)	2006	2016	2021	%Δ 2006-2016	%Δ 2016-2021
1 p.	2,255	2,695	3,020	20%	12%
2 p.	4,410	4,845	5,095	10%	5%
3 p.	1,425	1,345	1,330	-6%	-1%
4 p.	1,310	1,010	1,030	-23%	2%
5+ p.	645	520	540	-19%	4%
Total	10,040	10,410	11,015	4%	6%

Table 9: Change in number of households by household size between 2006, 2016, and 2021 – Prince Edward County.

The Housing Assessment Resource Tools

hart.ubc.ca



Households by Tenure, Subsidized Housing

The proportion of home ownership has stayed constant between 2006 and 2021 for both regions, at 80% for Lennox and Addington and a bit higher for Prince Edward County. Both are well above the Canadian average of 67% in 2021.

Census Year	Lennox and Addington			Prince Edward County		
	2006	2016	2021	2006	2016	2021
Owner HHs	12,145	13,335	13,985	8,130	8,600	8,950
Renter HHs	3,060	3,270	3,535	1,910	1,810	2,065
% Owner	80%	80%	80%	81%	83%	81%
% Renter	20%	20%	20%	19%	17%	19%

Table 10: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – Lennox and Addington and Prince Edward County.

The census also allows for renter households to be split by those with subsidized housing and those without. This definition of subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances. In each of the last two censuses the proportion of renters in subsidized housing has remained steady for both regions, representing about 760 households across the PELASS service area.

Census Year	Lennox and Addington		Prince Edward County	
	2016	2021	2016	2021
Renter HHs in Subsidized Housing	470	495	215	265
(Examined for CHN)	(460)	(490)	(210)	(265)
Renter HHs not Subsidized	2795	3035	1595	1800
(Examined for CHN)	(2695)	(2950)	(1520)	(1740)
% Renters in Subsidized Housing	14%	14%	12%	13%

Table 11: Change in renter households with subsidized housing, or not, between 2016 and 2021 – Lennox and Addington and Prince Edward County. Households Examined for CHN have been included in parenthesis to be referenced against Table 1618).

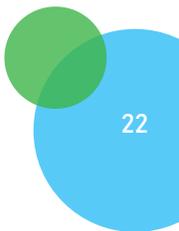
Households by Actual Shelter Cost

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 1212 and Table 1313 look at the distribution of households by shelter costs paid, looking all private households (i.e. "Total HHs"). The actual shelter cost categories increased between 2016 and 2021 since the categories are linked to AMHI which increased in both regions.

Total HHs by Actual Shelter Cost – Lennox and Addington					
Actual monthly shelter cost			Number of Households		
Affordable to income group	2016 (AMHI = \$71,500)	2021 (AMHI = \$85,000)	2016	2021	%Δ 2016-2021
Very Low	< \$358	< \$425	1,190	2,500	110%
Low	\$358-\$894	\$425-\$1,063	5,840	5,790	-1%
Moderate	\$894-\$1,430	\$1,063-\$1,700	5,185	5,210	0%
Median	\$1,430-\$2,145	\$1,700-\$2,550	3,390	3,180	-6%
High	> \$2,145	> \$2,550	995	840	-16%
Total			16,605	17,520	6%

Table 12: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Lennox and Addington.



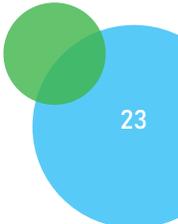
Total HHs by Actual Shelter Cost – Prince Edward County					
Actual monthly shelter cost			Number of Households		
Affordable to income group	2016 (AMHI = \$67,000)	2021 (AMHI = \$82,000)	2016	2021	%Δ 2016-2021
Very Low	< \$335	< \$410	815	1,650	102%
Low	\$335-\$838	\$410-\$1,025	4,005	4,360	9%
Moderate	\$838-\$1,340	\$1,025-\$1,640	2,970	2,770	-7%
Median	\$1,340-\$2,010	\$1,640-\$2,460	1,920	1,465	-24%
High	> \$2,010	> \$2,460	700	770	10%
Total			10,410	11,015	6%

Table 13: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Prince Edward County.

There was a lot of fluctuation in the actual shelter costs paid by households between 2016 and 2021. Both Lennox and Addington and Prince Edward County saw a doubling of dwellings affordable to Very Low income households, which is very positive. In Lennox and Addington this growth in deeply affordable dwellings is consistent with a decrease in most of the other, more expensive, categories of shelter cost. The number of dwellings affordable to moderate incomes was about the same in 2021 as 2016.

In Prince Edward County, dwellings affordable to Low and High incomes also grew alongside Very Low-income dwellings, while there were much fewer dwellings affordable to households with a Moderate and Median income.

Taken as a whole, this suggests that incomes have been growing faster than shelter costs across the regions. We can confirm this by looking at the median shelter costs indicated in the census profile on Statistics Canada's website. The median shelter costs listed there are split by owner and renter households, but we can estimate the median shelter cost for all dwellings as the weighted average of those shelter costs, weighted by the number of renter and owner households – see Table 1414 and Table 1515 below.



Lennox and Addington			
Census Year	2016	2021	%Δ 2016-2021
Owner HHs (#)	13,775	14,345	4%
Median monthly shelter cost – Owned dwellings (\$)	\$1,119	\$1,180	5%
Renter HHs (#)	3,280	3,545	8%
Median monthly shelter cost – Renter dwellings (\$)	\$874	\$1,020	17%
Implied median monthly shelter cost – All dwellings (\$)	\$1,006	\$1,077	7%

Table 14: Implied median monthly shelter cost in 2016 vs 2021 – Lennox and Addington.

Prince Edward County			
Census Year	2016	2021	%Δ 2016-2021
Owner HHs (#)	8,915	9,255	4%
Median monthly shelter cost – Owned dwellings (\$)	\$901	\$880	-2%
Renter HHs (#)	1,815	2,080	15%
Median monthly shelter cost – Renter dwellings (\$)	\$920	\$1,080	17%
Implied median monthly shelter cost – All dwellings (\$)	\$834	\$851	2%

Table 15: Implied median monthly shelter cost in 2016 vs 2021 – Prince Edward County.

In Lennox and Addington, median shelter cost grew 7%, compared to a growth in median income of 19% (\$71,500 to \$85,000). And in Prince Edward county median shelter costs grew by only 2% compared to median income which grew by 22%.

It's worth noting that there is a significant difference between renter and owner households. In both regions, renters saw a 17% increase in median shelter cost, while the increase for owners was only 8% in Lennox and Addington, and a decrease of 2% in Prince Edward County. We will see in Part 2 (Core Housing Need by Tenure) that renter households are far more likely to be in core housing need than owners, and that those renter households experiencing higher shelter costs are the same group who were already struggling to afford shelter.

Part 2: Existing Housing Need in 2021

This section will explore Core Housing Need (CHN) at the CSD level for those communities in Table 22. 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 1618 below for example, Lennox and Addington had about 270 private households that were not examined for CHN in 2016.

Census Year	Lennox and Addington		Prince Edward County	
	2016	2021	2016	2021
Total – Private HHs	16,605	17,520	10,410	11,015
HHs Examined for CHN	16,335	17,305	10,130	10,895
HHs in CHN	2,050	1,435	1,145	800
% of HHs in CHN	13%	8%	11%	7%

Table 16: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – Lennox and Addington and Prince Edward County

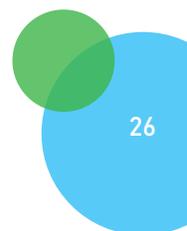
Core Housing Need by Income/Affordability

Lennox and Addington had an overall rate of CHN of 13% in 2016, decreasing to 8% in 2021. Among the municipalities that comprise the Lennox and Addington region, Addington Highlands has a far greater rate of CHN than the three other municipalities at 25% in 2021. Unusually it has no households in the Very Low income category, but the AMHI for Addington Highlands is also far lower than the other municipalities (\$58,000/year in 2021 vs \$85,000/year in the region; see Table 5958) which partly explains the high rates of CHN among Low, Moderate, and even Median income households.

Among the other municipalities of Lennox and Addington, the highest rate of CHN is among Very Low income households – ranging between 65-95% - while the Low income category contains the majority of households in CHN. Loyalist and Greater Napanee also have a fair number of Moderate income households in CHN, although these only represent a small fraction of all Moderate income households.

The Housing Assessment Resource Tools

hart.ubc.ca



The rate of CHN in Prince Edward County is slightly lower than in Lennox and Addington, decreasing from 11% overall in 2016 to 7% in 2021. Accounting for the growth in households over that time, this represents a 30% decrease in the number of households in CHN.

Like Lennox and Addington, the majority of households in CHN have a Low income (76%), although the rate of CHN is greatest among households with Very Low income – 84% of these households are in housing need in 2021, up from 69% in 2016. We saw in table 66 that the number of Very Low income households decreased 31% over this time in Prince Edward County while tables 19 & 21 show an increase in households in CHN from 110 to 155.

We can further explore whether these households in CHN are in need due to affordability, suitability (overcrowding), or adequacy (dwelling needs major repairs). In 2016, most Very Low income households were in CHN due to affordability – 100 of 110 households. By 2021, affordability was still the most common reason for housing need among Very Low income households, but there were also a number of households that were in an inadequate dwelling. Approximately 68% of households in CHN were below the affordability standard only; 14% were below the adequacy standard only, and the remaining 18% were below both affordability and adequacy (Table 18). Although this result suggests that more homes are in need of major repair, the majority of households in CHN for more than one reason in 2016 were due to affordability and adequacy (130 out of 150 HHs). This aligns with our expectations that the reduction in CHN in 2021 is due to higher income and therefore more households able to afford their shelter that year, with about the same number of households facing major repairs in 2021 as in 2016.

Table 17 & Table 18 are good examples of how random rounding and data suppression require us to say “approximately” when describing the data. In Table 17 we see that there are 110 Very Low income households in CHN. When we disaggregate those households by the type of CHN they experience, the sum of the resulting categories adds up to 100 households. What this means is that there are approximately 10 households in CHN across the other categories, but since none exceed a count of 10 in any one category the values are suppressed to zero. Likewise, we see that Table 17 has 140 households below more than one standard of CHN among Low income households – yet the total number of households below more than one standard of CHN is 150. This leaves approximately 10 households among the other 4 income categories with no more than 10 in any one category.

Type of Core Housing Need: Affordability, Suitability, Adequacy – Prince Edward County, 2016					
<i>Income</i>	HHs in CHN	HHs in CHN: Below Affordability standard only	HHs in CHN: Below Adequacy standard only	HHs in CHN: Below Suitability standard only	HHs in CHN: Below more than one standard
Very Low	110	100	0	0	0
Low	890	720	25	0	140
Moderate	130	120	0	0	0
Median	0	0	0	0	0
High	0	0	0	0	0
Total	1145	945	35	0	150*

Table 17: Households by type of Core Housing Need: Affordability, Suitability, Adequacy – Prince Edward County, 2016.

**130 out of the 150 HH in CHN below more than one standard were due to affordability & adequacy.*

Type of Core Housing Need: Affordability, Suitability, Adequacy – Prince Edward County, 2021					
<i>Income</i>	HHs in CHN	HHs in CHN: Below Affordability standard only	HHs in CHN: Below Adequacy standard only	HHs in CHN: Below Suitability standard only	HHs in CHN: Below more than one standard
Very Low	155	115	20	0	30
Low	610	500	60	0	45
Moderate	35	10	0	0	0
Median	0	0	0	0	0
High	0	0	0	0	0
Total	800	630	85	0	75

Table 18: Households by type of Core Housing Need: Affordability, Suitability, Adequacy – Prince Edward County, 2021.

2016 (table 1 of 2) – CDs				
	Lennox and Addington		Prince Edward County	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	250	78%	110	69%
Low	1,435	54%	890	52%
Moderate	270	9%	130	7%
Median	85	2%	0	-
High	0	-	0	-
Total	2,050	13%	1,145	11%

Table 19: Households in core housing need, and the rate of core housing need, by income in 2016 – Lennox and Addington and Prince Edward County.

2016 (table 2 of 2) – CSDs								
	Loyalist		Greater Napanee		Stone Mills		Addington Highlands	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	140	97%	75	68%	50	63%	0	-
Low	495	52%	720	58%	135	33%	105	78%
Moderate	60	5%	100	9%	0	-	80	47%
Median	0	-	0	-	0	-	75	28%
High	0	-	0	-	0	-	0	-
Total	695	11%	890	14%	190	7%	280	28%

Table 20: Households in core housing need, and the rate of core housing need, by income in 2016 – Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

2021 (table 1 of 2) – CDs				
	Lennox and Addington		Prince Edward County	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	290	75%	155	84%
Low	955	33%	610	33%
Moderate	180	6%	35	2%
Median	0	-	0	-
High	0	-	0	-
Total	1,435	8%	800	7%

Table 21: Households in core housing need, and the rate of core housing need, by income in 2021 – Lennox and Addington and Prince Edward County.

2021 (table 2 of 2) – CSDs								
	Loyalist		Greater Napanee		Stone Mills		Addington Highlands	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	90	95%	100	65%	50	71%	0	-
Low	355	36%	410	35%	75	17%	90	67%
Moderate	50	4%	40	3%	0	-	95	39%
Median	0	-	0	-	0	-	75	28%
High	0	-	0	-	0	-	15	3%
Total	490	7%	550	8%	130	4%	275	25%

Table 22: Households in core housing need, and the rate of core housing need, by income in 2021 – Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

Core Housing Need by Household Size

The rate of CHN among 1 person-sized households is significantly above the community average in both regions: 19% in Lennox and Addington and 16% in Prince Edward County. These households also account for the largest number of households in CHN in 2021, with the vast majority of households in CHN being either 1- or 2-person households.

2016 (table 1 of 2) – CDs				
	Lennox and Addington		Prince Edward County	
<i>HH Size (persons)</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	1,030	28%	605	24%
2 p.	630	9%	325	7%
3 p.	230	9%	135	10%
4 p.	90	4%	65	7%
5 or more	65	6%	0	-
Total	2,050	13%	1,145	11%

Table 23: Households in core housing need, and the rate of core housing need, by household size in 2016 – Lennox and Addington and Prince Edward County.

2016 (table 2 of 2) - CSDs									
	Loyalist		Greater Napanee		Stone Mills		Addington Highlands		
<i>HH Size (persons)</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	
1 p.	300	24%	510	31%	90	18%	135	46%	
2 p.	245	9%	245	9%	50	4%	95	22%	
3 p.	95	9%	80	9%	25	5%	25	20%	
4 p.	25	3%	40	5%	20	4%	0	-	
5 or more	30	8%	20	5%	0	-	15	21%	
Total	695	11%	890	14%	190	7%	280	28%	

Table 24: HHs in CHN, and the rate of CHN, by household size in 2016 – Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

2021 (table 1 of 2) – CDs				
	Lennox and Addington		Prince Edward County	
HH Size (persons)	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	750	19%	460	16%
2 p.	410	6%	230	5%
3 p.	155	6%	60	5%
4 p.	105	5%	40	4%
5 or more	25	2%	0	0%
Total	1,435	8%	800	7%

Table 25: Households in core housing need, and the rate of core housing need, by household size in 2021 – Lennox and Addington and Prince Edward County.

2021 (table 2 of 2) - CSDs									
	Loyalist		Greater Napanee		Stone Mills		Addington Highlands		
HH Size (persons)	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	
1 p.	235	18%	325	18%	75	12%	110	37%	
2 p.	140	5%	140	5%	25	2%	105	21%	
3 p.	85	7%	30	3%	0	0%	25	19%	
4 p.	30	3%	40	5%	0	0%	30	26%	
5 or more	0	0%	0	0%	0	0%	0	0%	
Total	490	7%	550	8%	130	4%	275	25%	

Table 26: Households in core housing need, and the rate of core housing need, by household size in 2021 – Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

Core Housing Need by Tenure

In 2021, the rate of CHN among households that own their dwelling was around 5% in the regions, with a much higher rate among renter households: 23% in Lennox and Addington and 19% in Prince Edward County. These rates are similar to those seen in Canada as a whole in 2021. They also represent a decrease from rates of CHN seen in 2016, with a dramatic reduction among renting households. This is consistent with effects likely related to CERB which primarily impacted lower income households – these households are also more likely rent their dwelling rather than own it.

Among the municipalities of Lennox and Addington, the regional trends appear save for Addington Highlands where almost half of renting households, and nearly 20% of owner households, are in CHN in 2021. All municipalities of Lennox and Addington have lower rates of CHN among renters in subsidized housing compared to renters not receiving a subsidy. This is unusual. Across Canada, the rate of CHN among renters in subsidized housing is 50% greater than other renters (29% vs 19%), similar to what we see in Prince Edward County in 2021.

Most renters in subsidized housing are in CHN only for affordability – 85 of the 100 households in Lennox and Addington and all 85 households in Prince Edward County. Examining the actual shelter costs of those households, we find that most in Lennox and Addington are paying a rate that is affordable households with a Low income – 75 of the 100 households. The other 25 households are not identified in the data, leading us to assume they are spread across the other shelter cost categories (probably very Low, Moderate, and Median) with no more than 10 households in any one category. This compares unfavourably to Prince Edward County where many renters are paying for shelter that is affordable with a Very Low income – 40 out of 85 households – with 35 of the remaining households paying for shelter affordable to Low incomes, and approximately 10 households paying a higher cost for shelter.

2016 (table 1 of 2)				
	Lennox and Addington		Prince Edward County	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	860	7%	560	7%
With mortgage	530	7%	305	8%
Without mortgage	330	6%	260	6%
Renter	1,195	38%	585	34%
Subsidized housing	185	40%	90	43%
Not subsidized	1,005	37%	485	32%
Total	2,050	13%	1,145	11%

Table 27: Households in core housing need, and the rate of core housing need, by tenure in 2016 - Lennox and Addington and Prince Edward County. Note, categories may not match totals due to random rounding in data.

2016 (table 2 of 2)								
	Loyalist		Greater Napanee		Stone Mills		Addington Highlands	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	290	6%	285	6%	125	5%	165	20%
With mortgage	185	6%	160	6%	65	4%	125	36%
Without mortgage	105	6%	125	6%	60	6%	45	10%
Renter	410	38%	610	37%	65	25%	110	61%
Subsidized housing	25	56%	125	38%	0	0%	25	50%
Not subsidized	385	37%	480	37%	55	25%	85	68%
Total	695	11%	890	14%	190	7%	280	28%

Table 28: Households in core housing need, and the rate of core housing need, by tenure in 2016 - Loyalist, Greater Napanee, Stone Mills, and Addington Highlands. Note, categories may not match totals due to random rounding in data.

2021 (table 1 of 2)				
	Lennox and Addington		Prince Edward County	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	655	5%	410	5%
With mortgage	400	5%	230	6%
Without mortgage	255	5%	180	4%
Renter	780	23%	390	19%
Subsidized housing	100	20%	85	32%
Not subsidized	685	23%	310	18%
Total	1,435	8%	800	7%

Table 29: Households in core housing need, and the rate of core housing need, by tenure in 2021 - Lennox and Addington and Prince Edward County. Note, categories may not match totals due to random rounding in data.

2021 (table 2 of 2)								
	Loyalist		Greater Napanee		Stone Mills		Addington Highlands	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	230	4%	180	4%	90	3%	160	19%
With mortgage	150	4%	100	4%	45	3%	100	25%
Without mortgage	75	4%	75	4%	40	4%	65	14%
Renter	265	23%	370	20%	35	15%	110	48%
Subsidized housing	0	0%	65	19%	0	0%	15	30%
Not subsidized	255	24%	305	20%	30	15%	95	54%
Total	490	7%	550	8%	130	4%	275	25%

Table 30: Households in core housing need, and the rate of core housing need, by tenure in 2021 - Loyalist, Greater Napanee, Stone Mills, and Addington Highlands. Note, categories may not match totals due to random rounding in data.

Core Housing Need by Priority Populations

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

A description of each population is provided in Appendix ED:

In 2021, Single mother-led households were the priority population with the highest rate of CHN across both Lennox and Addington and Prince Edward County. Women-led households were also disproportionately in CHN – 11% in Lennox and Addington and 10% in Prince Edward County – representing 1270 households across both regions.

Compared to 2016, single mother-led households were most in need in Lennox and Addington, but in Prince Edward County households led by an individual under 25 years old were most in need. Curiously there were zero households in CHN in 2021 led by a youth. Perhaps there is a local explanation for this, but this report would caution that this result may reflect the temporary CERB effect and worth further investigation.

Indigenous households were in high housing need in Lennox and Addington – 175 households were in CHN in 2021, representing 14% of all Indigenous households. This appears to be coming from Greater Napanee and Addington Highlands, with 17% and 40% of Indigenous households in CHN respectively.

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

2016 (table 1 of 2)				
	Lennox and Addington		Prince Edward County	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	625	11%	295	8%
HH with cognitive, mental, or addictions activity limitation	310	13%	180	15%
Indigenous HH	205	21%	90	22%
Visible minority HH	50	10%	0	0%
Women-led	1,070	17%	600	15%
Black-led HH	0	0%	0	0%
New migrant-led HH	0	0%	0	0%
Refugee claimant-led HH	0	0%	0	0%
Single mother-led HH	290	28%	100	21%
HH head under 25	60	23%	40	38%
HH head over 65	725	14%	485	11%
HH head over 85	125	24%	110	21%

Table 31: Households in core housing need, and the rate of core housing need, by priority population in 2016 – Lennox and Addington and Prince Edward County.

2016 (table 2 of 2)								
	Loyalist		Greater Napanee		Stone Mills		Addington Highlands	
	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	220	10%	240	11%	60	6%	110	30%
HH with cognitive, mental, or addictions activity limitation	130	13%	105	12%	40	8%	30	32%
Indigenous HH	55	18%	85	23%	15	9%	50	34%
Visible minority HH	25	11%	20	11%	0	0%	0	0%
Women-led	375	16%	490	20%	95	10%	115	32%
Black-led HH	0	0%	0	0%	0	-	0	-
New migrant-led HH	0	-	0	-	0	-	0	-
Refugee claimant-led HH	0	0%	0	-	0	-	0	-
Single mother-led HH	150	33%	100	24%	30	23%	0	0%
HH head under 25	25	29%	30	24%	0	0%	0	0%
HH head over 65	210	11%	345	16%	60	9%	110	25%
HH head over 85	35	22%	80	28%	0	0%	0	0%

Table 32: Households in core housing need, and the rate of core housing need, by priority population in 2016 – Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

2021 (table 1 of 2)				
	Lennox and Addington		Prince Edward County	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	400	7%	270	7%
HH with cognitive, mental, or addictions activity limitation	200	6%	115	7%
Indigenous HH	175	14%	35	7%
Visible minority HH	50	8%	30	7%
Women-led	800	11%	470	10%
Black-led HH	0	0%	0	0%
New migrant-led HH	0	0%	0	0%
Refugee claimant-led HH	0	0%	0	0%
Single mother-led HH	260	20%	65	12%
HH head under 25	25	14%	0	0%
HH head over 65	465	8%	340	7%
HH head over 85	55	10%	40	7%

Table 33: Households in core housing need, and the rate of core housing need, by priority population in 2021 – Lennox and Addington and Prince Edward County.

2021 (table 2 of 2)								
	Loyalist		Greater Napanee		Stone Mills		Addington Highlands	
	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	105	5%	180	8%	35	4%	85	26%
HH with cognitive, mental, or addictions activity limitation	80	6%	85	8%	20	4%	0	0%
Indigenous HH	30	7%	80	17%	0	0%	60	40%
Visible minority HH	25	7%	25	13%	0	0%	0	-
Women-led	300	10%	290	10%	75	7%	140	33%
Black-led HH	0	0%	0	0%	0	-	0	-
New migrant-led HH	0	-	0	0%	0	-	0	-
Refugee claimant-led HH	0	-	0	0%	0	-	0	-
Single mother-led HH	120	22%	75	16%	0	0%	55	52%
HH head under 25	0	0%	15	21%	0	0%	0	0%
HH head over 65	165	7%	165	6%	45	5%	95	21%
HH head over 85	20	10%	30	13%	0	0%	0	0%

Table 34: Households in core housing need, and the rate of core housing need, by priority population in 2021 – Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

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, using a linear model. 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: Family type bedroom requirements 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.

Discussion of results

HART's methodology projects that, if past trends continue growing linearly, that the number of households in Lennox and Addington will grow by approximately 9% between 2021 and 2031 (0.9% per year), resulting in 1590 new households. This is likely an underestimate as the annual growth rate increased from 0.9% between 2006-2016 to 1.1% between 2016-2021. However, by applying the same methodology to each set of households grouped by income, household size, family type, we enable our projection to estimate growth in housing need by dwelling unit size, in terms of number of bedrooms, as well as by affordability, in terms of a given household's income relative to the community's median income.

For Lennox and Addington, the projected need for 1-bedroom units is far greater than any other size – 83% of net new households will need a 1-bedroom unit (Table 35). Most of the other 17% of new households will need a 2-bedroom, with only a handful needing 3-or-more bedrooms.

When we look at the cross-section of housing need by dwelling size and affordability, we see a general trend towards larger homes having a higher income, and therefore able to afford more costly shelter. In 2021, and expected to continue through 2031, all housing need for Very Low and Low income households is concentrated in 1- or 2-bedroom units. This need is projected to grow over those 10 years at rates greater than the community's overall growth, with the need for 2-bedroom units affordable to Low income households anticipated to be the area of most growth at a rate of 19% between 2021-2031.

We see similar trends in the results for Prince Edward County. Growth in need for 1-bedroom units exceeds overall growth due to a projected reduction in need for all other sized units. This growth is spread out across the income/affordability spectrum, but greatest among Moderate and High income households (+14% and +12% respectively; Table 41).

A number of those net new households will need assistance to find affordable shelter. Very Low and Low income households could afford a maximum shelter cost of \$1,063 per month in 2021 in Lennox and Addington (\$1,025 per month in Prince Edward County; Table 57), and a cursory glance at Rentals.ca in March 2024 showed a 1-bedroom apartment in Napanee asking \$1,500 for rent. A number of Moderate income households would also find that rent unaffordable, being able to afford between \$1,063-\$1,700 per month in 2021.

68% of net new households in Prince Edward County are anticipated to fall into one of the three income categories earning less than 80% of median, which puts many of them in need for affordable housing options outside of what the market has provided.

The Housing Assessment Resource Tools

hart.ubc.ca

Yet, in Lennox and Addington, about 65% of anticipated new housing need will be for Median or High income households who are generally looking to ownership opportunities. Most of those households only need a 1- or 2-bedroom home that may not be best served by a detached home. Row or attached dwellings, as well as multi-family apartment buildings, would better meet the changing need of households, although at higher income levels the question is more likely to become one of “want” rather than “need,” as the market dictates.

With the announcement of a new \$2.761-billion Umicore facility in Loyalist Township to produce parts for electric vehicle batteries, 600 direct jobs are expected to be added once the facility is operational.⁵ Assuming that each job is filled by separate households that move from out-of-county, this would amount to around 71%-84% of our projected growth in households in Loyalist County between 2021-2031 (715-845 HHs, see Table 45 and Table 48). That assumption was made for simplicity, not knowing how many of those 600 jobs will be filled locally. Rather, they may help set expectations that finding homes for this many new residents would represent a significant increase over past trends.

⁵ <https://globalnews.ca/news/10028176/canada-ontario-governments-put-nearly-1b-ev-battery-parts-plant/>

Results

The tables below are organized as follows – first for Lennox and Addington, and second for Prince Edward County:

- 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).

Following these tables are projections by household size first, followed by projections by income category, for the four municipalities/census subdivisions within the Lennox and Addington census division:

- a) Projected change in Number of Households between 2021 and 2031,
- b) Implied 10-year growth rate in Number of Households (2021 to 2031),
- c) Projected Number of Households in 2031

Please note that grand totals may not match between households size and income projections as the methodology is applied to each category rather than the total.

Actual data on the number of households within each category for census years 2006, 2016, and 2021 are found in Appendix A (Table 63Table 68).

Future Housing Need in Lennox and Addington

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

Projected change in Number of Households 2021 to 2031 – Lennox and Addington						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	50	320	220	400	330	1,320
2	0	80	-60	120	120	260
3	0	0	-20	-10	80	50
4	0	0	-30	-10	-10	-50
5+	0	0	0	0	10	10
Total	50	400	110	500	530	1,590

Table 35: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Lennox and Addington.

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) – Lennox and Addington						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	11%	13%	10%	17%	13%	13%
2	-	19%	-9%	14%	8%	8%
3	-	-	-8%	-2%	4%	2%
4	-	-	-21%	-4%	-2%	-5%
5+	-	-	-	0%	6%	5%
Total	11%	14%	3%	12%	8%	9%

Table 36: Implied 10-year growth rate in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Lennox and Addington.

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

Projected Number of Households in 2031 – Lennox and Addington						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	500	2,700	2,400	2,800	2,900	11,300
2	0	500	600	1,000	1,600	3,700
3	0	0	230	600	1,900	2,730
4	0	0	110	260	600	970
5+	0	0	0	50	180	230
Total	500	3,200	3,340	4,710	7,180	18,930

Table 37: Projected change in number of households in 2031, by income (affordability) and unit size (number of bedrooms) – Lennox and Addington.

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

Number of Households in 2021 – Lennox and Addington						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	450	2,380	2,180	2,400	2,570	9,980
2	0	420	660	880	1,480	3,440
3	0	0	250	610	1,820	2,680
4	0	0	140	270	610	1,020
5+	0	0	0	50	170	220
Total	450	2,800	3,230	4,210	6,650	17,340

Table 38: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) – Lennox and Addington. 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 – Lennox and Addington						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	285	610	20	0	0	915
2	0	240	40	0	0	280
3	0	60	55	0	0	115
4	0	25	55	0	0	80
5+	0	0	0	0	0	0
Total	285	935	170	0	0	1,390

Table 39: Actual number of households in core housing need in 2021, by income and number of bedrooms - Lennox and Addington. Note that estimating the needs of households by unit size may resulted in a different grand total that actual households in 2021.

Future Housing Need in Prince Edward County

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

Projected change in Number of Households 2021 to 2031 – Prince Edward County						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	20	140	240	140	260	800
2	0	10	-50	20	10	-10
3	0	0	0	-20	-190	-210
4	0	0	0	10	-50	-40
5+	0	0	0	0	-10	-10
Total	20	150	190	150	20	530

Table 40: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Lennox and Addington.

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) – Prince Edward County						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	8%	8%	14%	8%	12%	11%
2	-	6%	-15%	5%	1%	-1%
3	-	-	-	-6%	-21%	-18%
4	-	-	-	8%	-19%	-10%
5+	-	-	-	-	-13%	-13%
Total	8%	8%	10%	6%	0%	5%

Table 41: Implied 10-year growth rate in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Prince Edward County.

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

Projected Number of Households in 2031 – Prince Edward County						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	270	1,800	1,900	1,800	2,500	8,270
2	0	190	290	400	800	1,680
3	0	0	0	290	700	990
4	0	0	0	140	210	350
5+	0	0	0	0	70	70
Total	270	1,990	2,190	2,630	4,280	11,360

Table 42: Projected change in number of households in 2031, by income (affordability) and unit size (number of bedrooms) – Prince Edward County.

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

Number of Households in 2021 – Prince Edward County						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	250	1,660	1,660	1,660	2,240	7,470
2	0	180	340	380	790	1,690
3	0	0	0	310	890	1,200
4	0	0	0	130	260	390
5+	0	0	0	0	80	80
Total	250	1,840	2,000	2,480	4,260	10,830

Table 43: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) – Prince Edward County. 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 – Prince Edward County						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	155	450	0	0	0	605
2	0	135	0	0	0	135
3	0	25	0	0	0	25
4	0	0	0	0	0	0
5+	0	0	0	0	0	0
Total	155	610	0	0	0	765

Table 44: Actual number of households in core housing need in 2021, by income and number of bedrooms – Prince Edward County. Note that estimating the needs of households by unit size may resulted in a different grand total that actual households in 2021.

Future Housing Need in the municipalities of Lennox and Addington County

Households by household size:

Projected change in Number of Households 2021 to 2031				
HH Size (persons)	Loyalist	Greater Napanee	Stone Mills	Addington Highlands
1 p.	335	255	95	50
2 p.	340	230	125	-5
3 p.	45	-35	-5	-5
4 p.	-40	-30	15	-10
5+ p.	35	-15	-50	-20
Total	715	405	180	10

Table 45: Projected change in number of households between 2021 and 2031, by household size - Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

Implied 10-year growth rate in Number of Households (2021 to 2031)				
HH Size (persons)	Loyalist	Greater Napanee	Stone Mills	Addington Highlands
1 p.	25%	14%	15%	17%
2 p.	12%	8%	11%	-1%
3 p.	4%	-4%	-1%	-4%
4 p.	-4%	-4%	3%	-8%
5+ p.	8%	-3%	-20%	-50%
Total	11%	6%	6%	1%

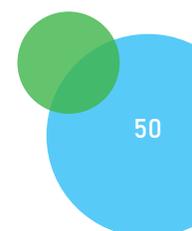
Table 46: Implied 10-year growth rate in number of households between 2021 and 2031, by household size - Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

Projected Number of Households in 2031				
HH Size (persons)	Loyalist	Greater Napanee	Stone Mills	Addington Highlands
1 p.	1,700	2,100	720	350
2 p.	3,200	3,000	1,300	500
3 p.	1,200	900	420	130
4 p.	900	720	460	110
5+ p.	480	430	200	20
Total	7,480	7,150	3,100	1,110

Table 47: Projected change in number of households in 2031, by household size - Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

The Housing Assessment Resource Tools

hart.ubc.ca



Households by income:

Projected change in Number of Households 2021 to 2031				
Income	Loyalist	Greater Napanee	Stone Mills	Addington Highlands
Very Low	-20	-15	-10	0
Low	80	190	35	15
Moderate	130	5	25	15
Median	470	195	100	-35
High	185	175	35	35
Total	845	550	185	30

Table 48: Projected change in number of households between 2021 and 2031, by income - Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

Implied 10-year growth rate in Number of Households (2021 to 2031)				
Income	Loyalist	Greater Napanee	Stone Mills	Addington Highlands
Very Low	-17%	-7%	-11%	n/a
Low	8%	16%	8%	10%
Moderate	9%	0%	5%	6%
Median	26%	13%	13%	-13%
High	8%	7%	3%	8%
Total	13%	8%	6%	3%

Table 49: Implied 10-year growth rate in number of households between 2021 and 2031, by income - Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

Projected Number of Households in 2031				
Income	Loyalist	Greater Napanee	Stone Mills	Addington Highlands
Very Low	100	190	80	0
Low	1,100	1,400	480	160
Moderate	1,500	1,200	560	260
Median	2,300	1,700	880	230
High	2,600	2,800	1,100	470
Total	7,600	7,290	3,100	1,120

Table 50: Projected change in number of households in 2031, by income - Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

Conclusions

This report is intended to support the decision-making capacity of PELASS, and will be best applied in conjunction with local planning expertise, and for informing partnerships with granting agencies, non-profit developers, and for-profit developers. Updates can be applied regularly if local data is available to compare against the trends examined herein from 2006 to 2021, and especially between 2016 and 2021.

Overall, we see a growing disconnect between the existing housing options in the service regions of PELASS and the expected composition of new households in the region over the next few years. The current housing stock is comprised of mostly single-detached homes with 3-or-more bedrooms, while future housing need is concentrated among 1- or 2-bedroom units.

Core Housing Need is largely caused by lack of income, and high rates of CHN among 1-person-sized households (Table 25), renters (Table 29), and single-mothers (Table 33) is probably a function of these groups having lower incomes. We can check that the median income of renters is significantly below that of owners: in the Kingston CMA for example, in 2021, the median income for owners was \$106,000/year, while for renters it was \$52,400.⁶ We saw in Table 14 Table 15 that the median monthly shelter cost for renters went up 17% between 2016 and 2021, but only 5% for owners in Lennox and Addington while decreasing 2% in Prince Edward County. The increase in shelter cost among renters is actually below the growth in median household income in both PELASS regions, but we also know that those income statistics benefited from CERB, especially among lower income households (Figure 1). If costs to rent continue to rise without income support from government, renters will increasingly find themselves in CHN and at risk of homelessness.

Building more rental housing in the form of purpose-built rental buildings, additional secondary suites, and condominiums may help decrease costs by increasing the overall supply of rental accommodation with a healthy vacancy rate, but profit-driven developers will only build when they expect a reasonable rate of return on their investment. With relatively high interest rates and rising costs to build, such developers will need high rents to justify their investment. Non-profit developers, cooperatives, and community land trusts can fulfill the needs of lower income households by reinvesting profit into rent subsidies and investing in more land and housing for their members, but would require significant investment to make up for decades of underfunding.⁷

⁶ Statistics Canada. Table 98-10-0253-01:

<https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=9810025301>

⁷ Whitzman, "A million new non-market homes in 10 years: That should be the goal." November 21, 2023:

<https://policyoptions.irpp.org/magazines/november-2023/a-million-non-market-homes/>

Appendix A: Full data tables

Households, population, and headship rates (2006, 2011, 2016, 2021)

Lennox and Addington

Census Year	2006			2011			2016			2021		
	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate
0-14 years	0	6,830		0	6,480		0	6,455		0	6,625	
15-24	235	4,625	0.051	310	4,710	0.066	280	4,385	0.064	190	4,125	0.046
25-34	1,730	4,090	0.423	1,655	4,195	0.395	1,795	4,375	0.410	1,940	4,980	0.390
35-44	3,005	5,950	0.505	2,530	5,275	0.480	2,480	4,985	0.497	2,505	5,265	0.476
45-54	3,455	6,485	0.533	3,670	6,915	0.531	3,275	6,360	0.515	2,890	5,630	0.513
55-64	3,195	5,885	0.543	3,830	6,660	0.575	3,890	7,070	0.550	4,060	7,435	0.546
65-74	2,215	3,570	0.620	2,520	4,430	0.569	3,245	5,545	0.585	3,785	6,385	0.593
75-84	1,385	2,240	0.618	Unavailable	2,230	-	1,555	2,595	0.599	1,930	3,275	0.589
85 +	310	875	0.354	Unavailable	920	-	535	1,105	0.484	580	1,465	0.396
(75+)	-	-		1,725	3,150	0.000	-	-		-	-	
Total	15,540	40,540		16,240	41,820		17,050	42,890		17,890	45,180	

Table 51: Number of households, population, and headship rate for census years 2006, 2011, 2016, and 2021. Lennox and Addington.

Prince Edward County

Census Year	2006			2011			2016			2021		
	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate
0-14 years	0	3,675	-	0	3,070	-	0	2,860	-	0	2,980	-
15-24	140	2,845	0.049	125	2,690	0.046	115	2,165	0.053	70	1,795	0.039
25-34	815	1,900	0.429	735	1,895	0.388	705	1,990	0.354	800	2,145	0.373
35-44	1,595	3,180	0.502	1,175	2,415	0.487	1,155	2,170	0.532	1,210	2,530	0.478
45-54	2,235	4,205	0.532	2,290	4,120	0.556	1,805	3,385	0.533	1,385	2,730	0.507
55-64	2,230	4,140	0.539	2,450	4,695	0.522	2,530	4,790	0.528	2,675	4,905	0.545
65-74	1,730	3,010	0.575	2,135	3,575	0.597	2,575	4,395	0.586	2,920	5,015	0.582
75-84	1,185	1,935	0.612	Unavailable	2,095	-	1,300	2,095	0.621	1,615	2,605	0.620
85 +	370	610	0.607	Unavailable	700	-	550	885	0.621	650	980	0.663
(75+)	-	-	-	1640	2795	0.587	-	-	-	-	-	-
Total	10,300	25,500	-	10,550	25,260	-	10,725	24,735	-	11,330	25,700	-

Table 52: Number of households, population, and headship rate for census years 2006, 2011, 2016, and 2021. Prince Edward County.

Dwellings by structural type and period of construction (2021)

Lennox and Addington													
	Total	Before 1921	1921 - 1945	1946 - 1960	1961 - 1970	1971 - 1980	1981 - 1990	1991 - 1995	1996 - 2000	2001 - 2005	2006 - 2010	2011 - 2015	2016 - 2021
Total	17,890	2,710	740	1,825	2,225	3,095	1,915	1,055	745	810	870	1,000	910
Single-detached house	14,390	2,315	605	1,450	1,655	2,360	1,525	830	610	735	770	810	730
Apartment in building with 5+ storeys	120	-	-	10	30	55	15	-	-	-	-	-	-
Apartment in building with <5 storeys, duplexes (1)	1,745	260	65	245	345	300	205	110	40	15	15	40	90
Attached, semi-detached, row housing (2)	1,575	140	55	120	195	345	155	115	85	60	90	130	85
Moveable dwelling	60	-	-	-	-	40	10	-	-	-	-	10	-
Prince Edward County													
	Total	Before 1921	1921 - 1945	1946 - 1960	1961 - 1970	1971 - 1980	1981 - 1990	1991 - 1995	1996 - 2000	2001 - 2005	2006 - 2010	2011 - 2015	2016 - 2021
Total	11,330	2,395	500	1,035	1,020	1,620	1,035	750	555	530	600	420	865
Single-detached house	9,745	2,135	435	830	815	1,445	910	665	470	475	510	355	700
Apartment in building with 5+ storeys	10	-	-	-	-	-	-	-	-	-	-	-	-
Apartment in building with <5 storeys, duplexes (1)	815	120	10	85	125	115	85	50	55	20	20	15	105
Attached, semi-detached, row housing (2)	655	140	50	120	60	40	50	35	10	25	25	35	40
Moveable dwelling	110	-	-	-	15	10	-	-	10	-	35	10	20

Table 53: Number of dwellings by structural type and period of construction, 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".

Dwellings by structural type and number of bedrooms (2021)

	Lennox and Addington						Prince Edward County					
	Total	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more	Total	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more
Total	17,890	45	1,120	3,575	8,355	4,795	11,330	20	755	2,890	4,600	3,065
Single-detached house	14,390	20	350	2,280	7,105	4,640	9,745	15	250	2,225	4,305	2,945
Apartment in building with 5+ storeys	120	-	75	40	-	-	10	-	-	-	-	-
Apartment in building with <5 storeys, duplexes (1)	1,740	25	570	905	205	40	815	10	360	400	30	10
Attached, semi-detached, row housing (2)	1,575	-	125	315	1,025	100	655	-	90	220	240	105
Moveable dwelling	60	-	-	30	25	-	110	-	45	45	20	-

Table 54: Number of dwellings by structural type and number of bedrooms, 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)		
	Lennox and Addington	Prince Edward
AMHI	\$71,500	\$67,000
Very Low	< \$14,300	< \$13,400
Low	\$14,301-\$35,750	\$13,401-\$33,500
Moderate	\$35,751-\$57,200	\$33,501-\$53,600
Median	\$57,201-\$85,800	\$53,601-\$80,400
High	> \$85,800	> \$80,400

Table 55: Annual household income ranges for HART income categories, 2016 – Lennox and Addington and Prince Edward County.

2016 – Income (table 2 of 2)				
	Loyalist	Greater Napanee	Stone Mills	Addington Highlands
AMHI	\$81,000	\$63,200	\$76,000	\$43,200
Very Low	< \$16,200	< \$12,640	< \$15,200	< \$8,640
Low	\$16,201-\$40,500	\$12,641-\$31,600	\$15,201-\$38,000	\$8,641-\$21,600
Moderate	\$40,501-\$64,800	\$31,601-\$50,560	\$38,001-\$60,800	\$21,601-\$34,560
Median	\$64,801-\$97,200	\$50,561-\$75,840	\$60,801-\$91,200	\$34,561-\$51,840
High	> \$97,200	> \$75,840	> \$91,200	> \$51,840

Table 56: Annual household income ranges for HART income categories, 2016 – Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

2016 – Affordable monthly shelter cost by income (table 1 of 2)		
	Lennox and Addington	Prince Edward
AMHI	\$71,500	\$67,000
Very Low	< \$358	< \$335
Low	\$358-\$894	\$335-\$838
Moderate	\$894-\$1,430	\$838-\$1,340
Median	\$1,430-\$2,145	\$1,340-\$2,010
High	> \$2,145	> \$2,010

Table 57: Implied affordable monthly shelter costs for each HART income category, 2016 - Lennox and Addington and Prince Edward County.

2016 – Affordable monthly shelter cost by income (table 2 of 2)				
	Loyalist	Greater Napanee	Stone Mills	Addington Highlands
AMHI	\$81,000	\$63,200	\$76,000	\$43,200
Very Low	< \$405	< \$316	< \$380	< \$216
Low	\$405-\$1,013	\$316-\$790	\$380-\$950	\$216-\$540
Moderate	\$1,013-\$1,620	\$790-\$1,264	\$950-\$1,520	\$540-\$864
Median	\$1,620-\$2,430	\$1,264-\$1,896	\$1,520-\$2,280	\$864-\$1,296
High	> \$2,430	> \$1,896	> \$2,280	> \$1,296

Table 58: Implied affordable monthly shelter costs for each HART income category, 2016 - Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

2021 – Income (table 1 of 2)		
	Lennox and Addington	Prince Edward
AMHI	\$85,000	\$82,000
Very Low	< \$17,000	< \$16,400
Low	\$17,001-\$35,750	\$16,401-\$33,500
Moderate	\$42,501-\$57,200	\$41,001-\$53,600
Median	\$68,001-\$102,000	\$65,601-\$98,400
High	> \$102,000	> \$98,400

Table 59: Annual household income ranges for HART income categories, 2021 – Lennox and Addington and Prince Edward County.

2021 – Income (table 2 of 2)				
	Loyalist	Greater Napanee	Stone Mills	Addington Highlands
AMHI	\$95,000	\$77,500	\$92,000	\$54,400
Very Low	< \$19,000	< \$15,500	< \$18,400	< \$10,880
Low	\$19,001-\$40,500	\$15,501-\$31,600	\$18,401-\$38,000	\$10,881-\$21,600
Moderate	\$47,501-\$64,800	\$38,751-\$50,560	\$46,001-\$60,800	\$27,201-\$34,560
Median	\$76,001-\$114,000	\$62,001-\$93,000	\$73,601-\$110,400	\$43,521-\$65,280
High	> \$114,000	> \$93,000	> \$110,400	> \$65,280

Table 60: Annual household income ranges for HART income categories, 2021 – Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

2021 – Affordable monthly shelter cost by income (table 1 of 2)		
	Lennox and Addington	Prince Edward
AMHI	\$85,000	\$82,000
Very Low	< \$425	< \$410
Low	\$425-\$1,063	\$410-\$1,025
Moderate	\$1,063-\$1,700	\$1,025-\$1,640
Median	\$1,700-\$2,550	\$1,640-\$2,460
High	> \$2,550	> \$2,460

Table 61: Implied affordable monthly shelter costs for each HART income category, 2021 - Lennox and Addington and Prince Edward County.

2021 – Affordable monthly shelter cost by income (table 2 of 2)				
	Loyalist	Greater Napanee	Stone Mills	Addington Highlands
AMHI	\$95,000	\$77,500	\$92,000	\$54,400
Very Low	< \$475	< \$388	< \$460	< \$272
Low	\$475-\$1,188	\$388-\$969	\$460-\$1,150	\$272-\$680
Moderate	\$1,188-\$1,900	\$969-\$1,550	\$1,150-\$1,840	\$680-\$1,088
Median	\$1,900-\$2,850	\$1,550-\$2,325	\$1,840-\$2,760	\$1,088-\$1,632
High	> \$2,850	> \$2,325	> \$2,760	> \$1,632

Table 62: Implied affordable monthly shelter costs for each HART income category, 2021 - Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

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

2006						
HH Size (persons)	Lennox and Addington (CD)	Prince Edward County (CD)	Loyalist	Greater Napanee	Stone Mills	Addington Highlands
1 p.	3,095	2,255	940	1,460	440	250
2 p.	6,150	4,410	2,260	2,385	1,035	470
3 p.	2,550	1,425	1,025	920	470	135
4 p.	2,255	1,310	920	780	445	105
5+ p.	1,160	645	370	450	265	80
Total	15,205	10,040	5,525	5,985	2,655	1,045

Table 63: Total households by household size, 2006 – Lennox and Addington (CD), Prince Edward County (CD), Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

2016						
HH Size (persons)	Lennox and Addington (CD)	Prince Edward County (CD)	Loyalist	Greater Napanee	Stone Mills	Addington Highlands
1 p.	3,865	2,695	1,295	1,745	510	310
2 p.	6,880	4,845	2,615	2,610	1,220	440
3 p.	2,595	1,345	1,110	885	480	125
4 p.	2,210	1,010	925	745	465	75
5+ p.	1,055	520	385	420	180	70
Total	16,605	10,410	6,325	6,405	2,855	1,020

Table 64: Total households by household size, 2016 – Lennox and Addington (CD), Prince Edward County (CD), Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

2021						
HH Size (persons)	Lennox and Addington (CD)	Prince Edward County (CD)	Loyalist	Greater Napanee	Stone Mills	Addington Highlands
1 p.	4,130	3,020	1,365	1,845	625	300
2 p.	7,305	5,095	2,860	2,770	1,175	505
3 p.	2,655	1,330	1,155	935	425	135
4 p.	2,255	1,030	940	750	445	120
5+ p.	1,180	540	445	445	250	40
Total	17,520	11,015	6,765	6,740	2,910	1,105

Table 65: Total households by household size, 2021 – Lennox and Addington (CD), Prince Edward County (CD), Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

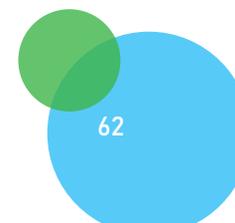
Total households by income/affordability (2006, 2016, 2021)

2006						
Income	Lennox and Addington (CD)	Prince Edward County (CD)	Loyalist	Greater Napanee	Stone Mills	Addington Highlands
Very Low	605	330	210	225	105	50
Low	2,435	1,655	855	1,025	390	130
Moderate	2,880	1,905	1,090	1,150	485	175
Median	3,370	2,200	1,245	1,180	635	305
High	5,920	3,955	2,120	2,395	1,040	380
Total	15,205	10,040	5,525	5,985	2,655	1,045

Table 66: Total households by income, 2006 – Lennox and Addington (CD), Prince Edward County (CD), Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

The Housing Assessment Resource Tools

hart.ubc.ca



2016						
Income	Lennox and Addington (CD)	Prince Edward County (CD)	Loyalist	Greater Napanee	Stone Mills	Addington Highlands
Very Low	515	375	220	200	100	30
Low	2,710	1,760	975	1,265	415	140
Moderate	2,975	1,890	1,205	1,095	500	170
Median	4,005	2,355	1,710	1,280	740	265
High	6,395	4,035	2,215	2,565	1,100	415
Total	16,605	10,410	6,325	6,405	2,855	1,020

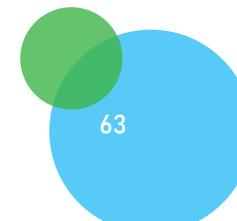
Table 67: Total households by income, 2016 – Lennox and Addington (CD), Prince Edward County (CD), Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

2021						
Income	Lennox and Addington (CD)	Prince Edward County (CD)	Loyalist	Greater Napanee	Stone Mills	Addington Highlands
Very Low	490	260	120	205	90	0
Low	2,945	1,855	1,020	1,210	445	145
Moderate	3,235	2,170	1,370	1,195	535	245
Median	4,200	2,475	1,830	1,505	780	265
High	6,645	4,260	2,415	2,625	1,065	435
Total	17,520	11,015	6,765	6,740	2,910	1,105

Table 68: Total households by income, 2021 – Lennox and Addington (CD), Prince Edward County (CD), Loyalist, Greater Napanee, Stone Mills, and Addington Highlands.

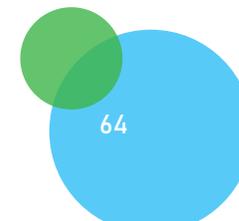
The Housing Assessment Resource Tools

hart.ubc.ca

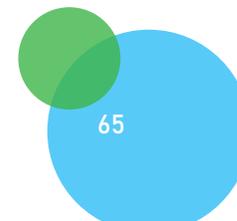


Appendix B: Data Sources

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



- b. 2021 Census: Statistics Canada, 2023, "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/8PUZQA>, Borealis, V8
- 5. Households by vulnerable population
 - a. 2016 Census: HART (see source 4 above)
 - b. 2021 Census: HART (see source 4 above)
- 6. Households by income category and household size
 - a. 2006 Census: Statistics Canada, 2023, "HART - 2006 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/KW09ZA>, Borealis, V1
 - b. 2016 Census: HART (see source 4 above)
 - c. 2021 Census: HART (see source 4 above)



Appendix C: Family type bedroom requirements

We use the National Occupancy Standards⁸ (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 couple census-family with other persons in the household**
 - Without children
 - With children
 - **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.

⁸ <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/provincial-territorial-agreements/investment-in-affordable-housing/national-occupancy-standard>

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

Appendix D: Priority Populations

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