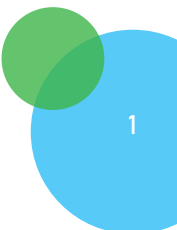# HART Community Housing Report: Westville T (CSD, NS)

Draft v1
2024-07-17

Executive Summary

The Town of Westville had 85 households in core housing need (CHN) as of 2021, representing 5% of all households examined for CHN (Table 13, pg. 27). This measure of housing need does not capture housing need among students, farm workers, nor people experiencing homelessness. The rate of CHN is lower than it was in 2016, when it was 10%. This drop was seen across Canada and we expect that it was largely due to temporary CERB payments that increased the income of lower income households to the point of lifting them out of housing need.

In Westville, as in most places in Canada, CHN is highest among households earning under 50% of median household income (Table 13, pg. 27), single-person households (Table 17, pg. 29), and renter households (Table 21, pg. 32).

Among those households earning under 50% of median income, 100% of Very Low income (<20% of median household income) households and 27% of Low income (20-50% of median) households were in CHN. 71% of all households in CHN were in CHN for being unable to afford their shelter only (Table 12, pg. 25). There may also be some households in an unaffordable dwelling that also has too few bedrooms, or needs major repairs, but there were zero reported in the data. Most likely there were a few such households, but Statistics Canada's data suppression zeroes out all cells containing 10 or fewer households.
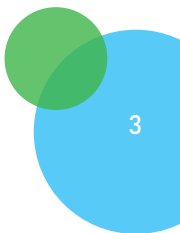
Those households in Westville earning under 50% of median could only afford a maximum shelter cost of up to $775/month in 2021 (Table 9, pg. 22). In 2021, the median shelter cost for an owned dwelling was $735/month – down 9% from 2016 – while the median cost for a rented dwelling was $765/month – up 15% from 2016 (Table 10, pg. 22).

The relatively small population in the Town of Westville made it difficult to disaggregate CHN among the smaller populations more sensitive to housing instability. In the broader region of Pictou County we found in 2021 that CHN was high among single-mother-led households (9% in 2021, 25% in 2016) and youth-led households (8% in 2021, 22% in 2016).

Projecting the growth in households to estimate future housing need, we project that Westville will add between 30-40 new households between 2021 and 2031 (Table 28, pg. 42, and Table 34 & Table 38). Most of these new households are expected to be single-person households (+60 HHs) or 2-person households (+45 HHs), with 3-or-more person-sized households projected to decline (-75 HHs).

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Glossary of Terms

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

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

Disclaimers

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

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

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

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

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

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

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

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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).

Impact of CERB on Median Incomes (Canada)
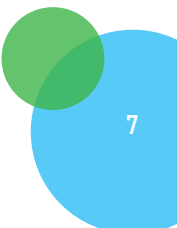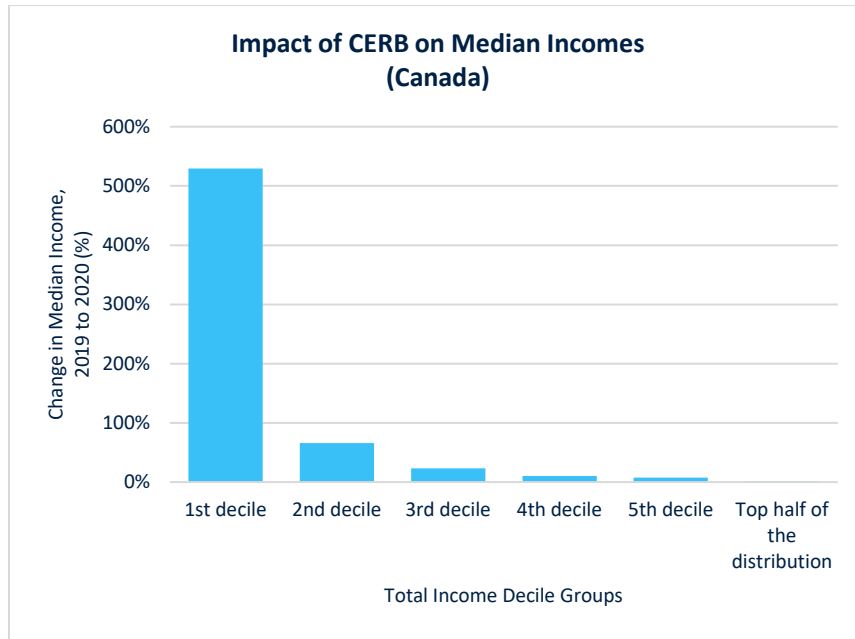
Figure 1: Statistics Canada. Table 98-10-0089-01.

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

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

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

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

Introduction

The Housing Assessment Resource Tools (HART) project has been engaged to prepare a report of Housing Need for the Town of Westville, Nova Scotia.

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

This report will focus on housing need within the census subdivisions (CSD) of Westville T (CSD, NS), and the neighboring CSDs of Pictou T (CSD, NS), New Glasgow T (CSD, NS), and Trenton T (CSD, NS).

Before examining housing need, this report will look at the historical demographic trends in the broader region as encapsulated by the census division (CD) of Pictou, Nova Scotia. 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.
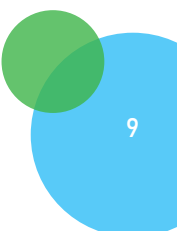
Name of Census Geography	Census Geocode	Level of Geography
Pictou (CD, NS) "Pictou County"	1212	CD
Westville T (CSD, NS) "The Town of Westville"	1212008	CSD
Pictou T (CSD, NS) "The Town of Pictou"	1212004	CSD
New Glasgow T (CSD, NS) "The Town of New Glasgow"	1212014	CSD
Trenton T (CSD, NS) "The Town of Trenton"	1212016	CSD

Table 2: List of geographic regions reviewed.

Part 1: Existing Demographics and Housing

Community Demographic Profile

	Westville T (CSD, NS)			
Census Year	2006	2011	2016	2021
Median Age	40.9	40.9	44.0	47.0
Population	3,805	3,798	3,628	3,540
% of population aged 15+	82%	82%	81%	83%
% of population aged 65+	14%	15%	19%	23%

Table 3: Demographic profile – Westville T (CSD, NS).

The number of people living in the Town of Westville has declined steadily between 2006 and 2021. After very little change between 2006 and 2011 there was a 4% decline in the population between 2016 and 2011, followed by another 2% decline between 2016 and 2021 (Table 3).

The median age has increased over that time, from 41 years-old in 2006 to 47 years-old in 2021. This is a common pattern in many places in Canada. In Nova Scotia, the median age grew from 41.8 to 45.6 years-old between 2006 and 2021. Alongside this, we also see a larger share of the population are seniors: 23% in 2021, up significantly from 14% in 2006. Yet, the share of the population who are children is higher in 2021 than any of the three previous censuses at 17%.

Figure 2 (and Table 42, pg. 51) show the change in demographics by age group across the last four censuses. The most apparent trend is the movement of the Baby Boomer cohort moving through the age groups. The 45-54 age group dropped in population each census while the 65-74 year-old group has grown each census. There has also been an increase in the population over the age of 75 across the last couple of censuses, and will likely only continue to grow by the next census as the oldest Baby Boomers will be over 75 years old by 2026.

The other stark trend is the steady decline in each population group younger than 55 every 5 years. The child population (under 15 years-old) saw the least decline, followed by the 25-34 year-old age group.

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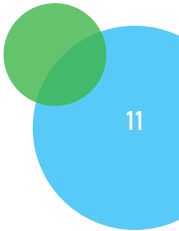
Population by Age, 2006-2021 - [Westville T (CSD, NS)]
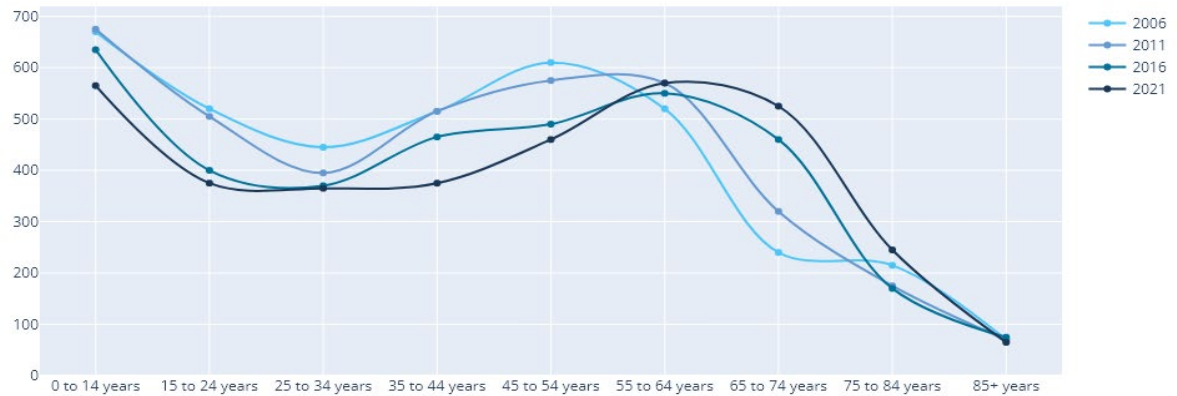
Figure 2: Population by age from 2006 to 2021 in Westville T (CSD, NS)

The headship rate shown in Figure 3 (and Table 43, pg. 52) in and 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.

We see very little change between 2006 and 2021 overall in the broader region of Pictou County. There is an increase in the headship rate among 25-44 year-olds, and a larger increase between 45-54 year-olds. This is an unusually positive result, and suggests that there is no suppression of household formation among younger people. Among seniors, there was a significant drop in the headship rate among 75-84 year-olds which was matched by an increase among people over the age of 85, suggesting that nothing out of the ordinary is occurring.

Headship rate by age group, 2006 vs. 2021
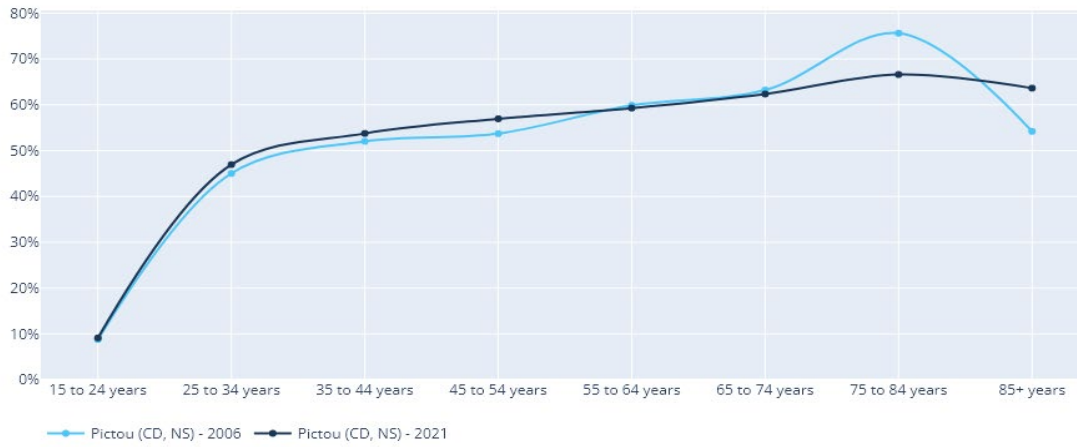
Figure 3: Headship rate by age groups – 2006 vs. 2021.

Profile of Existing Housing Stock – Westville T (CSD, NS)

Housing stock in 2021 by Period of Construction - [Westville T (CSD, NS)]
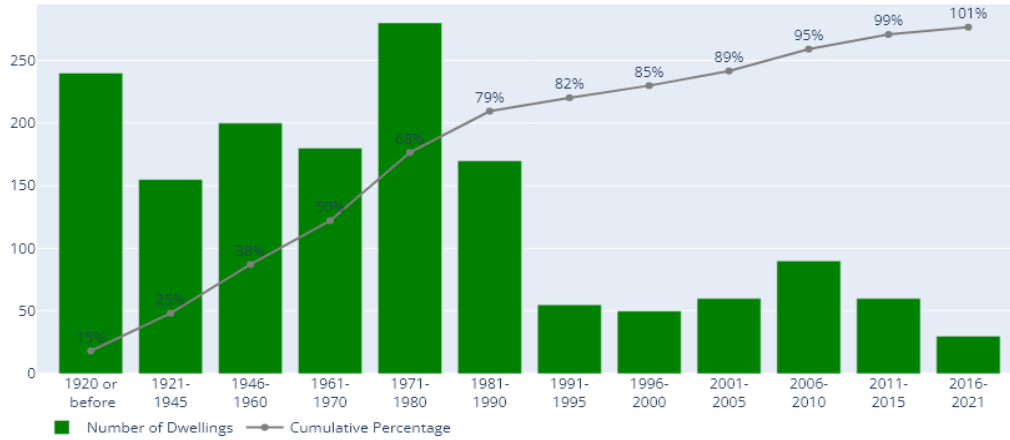
Figure 4: 2021 Housing stock by Period of Construction – Westville T (CSD, NS).

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

Exactly half of Westville's current housing stock was build before 1971 (Figure 4, and Table 44, pg. 53), and 38% were build before 1961. The latter statistic is important since those homes built before 1961 will all be 70 years-old by 2030. New home construction strongest in the 1970's, but declined significantly after 1980. Only 21% of the housing stock in 2021 was built after 1980.

Although many homes can last well over 100 years depending on a variety of factors, 70 years can be a convenient point of reference to help our understanding of how many homes are at risk of demolition. In Westville's case, there are around 595 homes built before 1961 and represent a significant portion of the existing housing stock. Considering that only 30 homes were built between 2016 and 2021, it would take almost 100 years to replace those 595 older homes at that rate.

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In Figure 5 (and Table 45, page 54) we can look at the structural type of homes built in each time period. Overall the housing stock as of 2021 is mostly single-family detached homes, representing 73% of all of the 1560 homes. Moveable homes have been a popular choice since the 1970's and represent 6.7% of the housing stock as of 2021. In fact, there are almost as many apartments in low-rise or duplex buildings than there are moveable dwellings (180 apartments, 105 moveable dwellings).
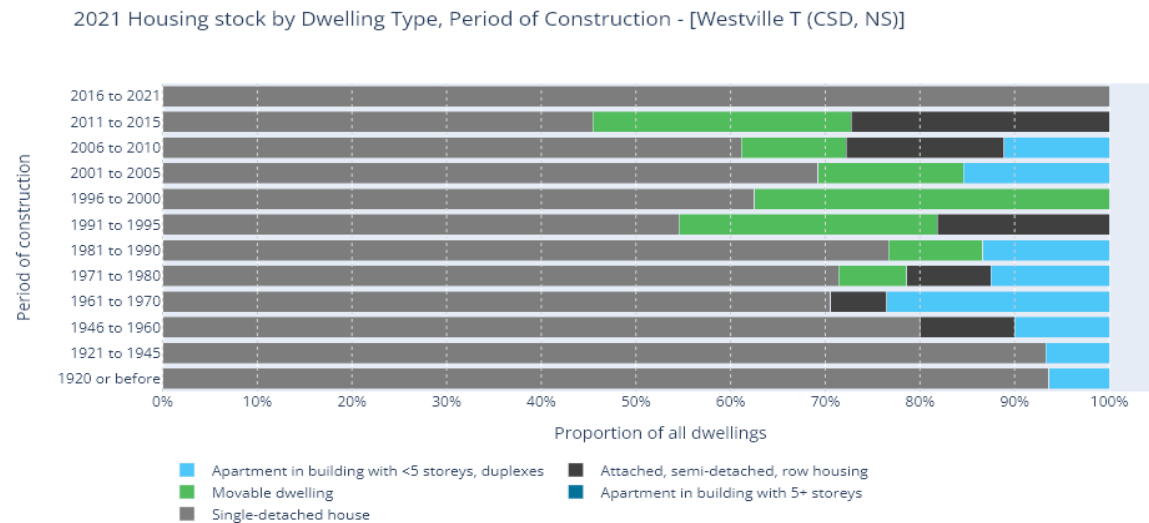
Figure 5: 2021 Housing stock by Dwelling Type, Period of Construction – Westville T (CSD, NS).

Figure 6 (and Table 46, page 55) looks at the number of bedrooms by structural type of dwelling. It's noteworthy that single-family detached homes, which form the majority of dwellings, mostly have 3-or-more bedrooms (74%), which in this case means that the majority of all dwellings have 3-or-more bedrooms (62%). We will see below in Part 3 that our methodology of projecting future household growth shows that the majority of net new households in the region only need a 1-bedroom home. Although there are good reasons why a household would want to have more bedrooms than they need, based on the current members of the household, we may conclude that more smaller units are needed to align with future household growth – especially when single-person households are far more likely to be in core housing need than larger households (Table 18, page 30). In Westville, the majority of homes with 2-or-fewer bedrooms are single-family detached homes (51%) with low-rise/duplex apartments only representing 17% of smaller homes.

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2021 Housing stock by Number of Bedrooms, Dwelling Type - [Westville T (CSD, NS)]
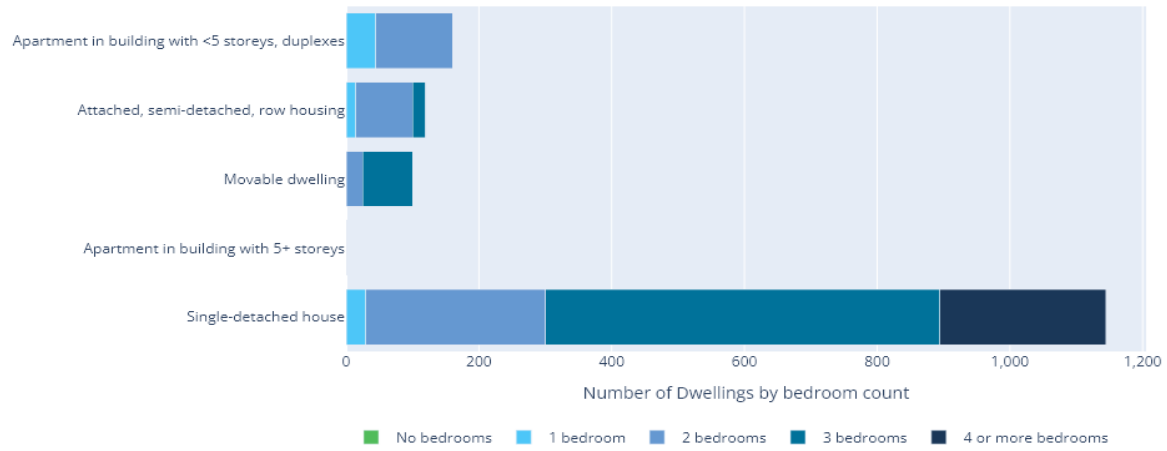
Figure 6: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Westville T (CSD, NS).

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 – Westville T (CSD, NS)

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
Income Categories	AMHI	$38,400 (2005$)	$52,000 (2015$)	$62,000 (2020$)		
Very Low	<20% of AMHI	45	55	25	22%	-55%
Low	21-50%	275	230	260	-16%	13%
Moderate	51-80%	240	330	330	38%	0%
Median	81-120%	340	335	360	-1%	7%
High	>120%	640	640	585	0%	-9%
Total		**1,540**	**1,590**	**1,560**	**3%**	**-2%**

Table 4: Change in number of households by income in 2006, 2016, and 2021 – Westville T (CSD, NS).

We saw in the Community Demographic Profile above that Westville's population declined between 2006 and 2021, yet the number of households managed to grew slightly over that time (Table 4). Between 2006 and 2016, growth was concentrated in Very Low and Moderate income households (+22% and +38% respectively), while Low income households declined by 16%. It should be mentioned that the Very Low

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

income category is by far the smallest in terms of number of households, only representing 3.5% of households in 2016.

By 2021, there were half as many Very Low income households as there were in 2016, likely due to lower income households receiving the CERB income benefit in the 2020 tax year (which was used to calculate incomes in the 2021 census) which probably also accounts for the 11% reduction in the number of Low income households. More discussion on this is contained in the Disclaimers section above (pg. 7).

Regardless of the effect of CERB, we can say that, for all three census years we examine, around 18–21% of all households are earning 50% or less of the median household income – which is a bit lower than neighboring New Glasgow (20–25% are below 50% of median income) and Canada as a whole (around 21% in 2006, 2016, and 2021). We will see below that most core housing need is among these households (Table 12, pg. 25).

Households by Household Size

Households by Household Size – Westville T (CSD, NS)					
HH Size (# of persons)	2006	2016	2021	%Δ 2006-2016	%Δ 2016-2021
1 person	405	475	490	17%	3%
2 persons	510	545	585	7%	7%
3 persons	280	290	240	4%	-17%
4 persons	235	215	165	-9%	-23%
5+ persons	110	70	90	-36%	29%
Total	**1,540**	**1,590**	**1,560**	**3%**	**-2%**

Table 5: Change in number of households by household size between 2006, 2016, and 2021 – Westville T (CSD, NS).

Table 5 looks at the changing sizes of households between 2006 and 2021. Between 2006 and 2016, single-person households grew the fastest at 17%. Between 2016 and 2021 however, it was the largest households – with 5-or-more people – that grew the most (29%), although still not back to the level seen in 2006 when 110 5-or-more person-sized households lived in Westville.

As of 2021, 2-person households still represent the largest category, accounting for 37.5% of households in 2021. Combined with single-person households, these smaller households represent 69% of all households in Westville in 2021, up from 59% in 2006. This is noteworthy since we will see below that all households in CHN in 2021 (and most in 2016) were either 1- or 2-person-sized (Table 17, pg. 29).

Households by Tenure, Subsidized Housing

	Westville T (CSD, NS)		
Census Year	2006	2016	2021
Owner HHs	1,155	1,200	1,125
Renter HHs	390	390	440
% Owner	75%	75%	72%
% Renter	24%	23%	27%

Table 6: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – Westville T (CSD, NS)

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 Table 6 we see that owner households have consistently outnumbered renters by 3:1, although the renting has become relatively more common since 2006 as the share of households who rent has grown from 24% to 27%. This means there were about 30 fewer owner households in 2021 compared with 2006, and 50 more renter households. This is significant since renter households are far more likely to experience core housing need than owners (Table 18, pg. 30).

Between 2016 and 2021, the number of renters in subsidized housing increased, though not at the same pace as unsubsidized renters (Table 7).

	Westville T (CSD, NS)	
Census Year	2016	2021
Renter HHs in Subsidized Housing	100	95
(Examined for CHN)	(100)	(95)
Renter HHs not Subsidized	290	340
(Examined for CHN)	(275)	(330)
% Renters in Subsidized Housing	26%	22%

Table 7: Change in renter households with subsidized housing, or not, between 2016 and 2021 – Westville T (CSD, NS).

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Households by Actual Shelter Cost

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

Total HHs by Actual Shelter Cost – Westville T (CSD, NS)					
Actual monthly shelter cost			Number of Households		
Affordable to income group	2016 (AMHI = $52,000)	2021 (AMHI = $62,000)	2016	2021	%Δ 2016-2021
Very Low	< $260	< $310	110	150	36%
Low	$261-$650	$311-$775	555	685	23%
Moderate	$651-$1,040	$776-$1,240	590	510	-14%
Median	$1,041-$1,560	$1,241-$1,860	240	180	-25%
High	> $1,560	> $1,860	90	40	-56%
Total			1,590	1,560	-2%

Table 8: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Westville T (CSD, NS).

Looking at Table 8 we can see that shelter costs seem to be improving relative to median income. There were around 40 more households paying a shelter cost that would be affordable to a Very Low income household (under $310/month in 2021), and 130 more households paying a Low shelter cost (i.e. affordable to Low income, between $310–$775/month in 2021). On the other end, there were almost 200 fewer households paying a shelter cost that would only be affordable to a Moderate, Median, or High income household.

We can also look at this a bit deeper by examining the relationship between shelter cost and income for owners and renter. There is data available at the census metropolitan area (CMA) and census agglomeration (CA) level that allows us to look at this (Table 9). The New Glasgow CA is much larger than the Westville CSD and represents over 15,000 households in 2021 compared to 1,560 in the Town of Westville.

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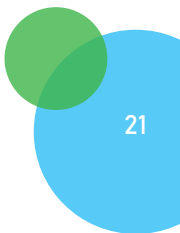
Table 9 shows that most (74%) of the households with the lowest shelter costs, less than $750/m, are owner households. The median owner household paying less than $500/m is earning $54k/yr – a bit under the median household income for the New Glasgow CSD ($54,000/yr) – which means they can afford a shelter cost of up to $1350/month. By contrast, renter households paying these low shelter costs have a much lower income: the median renter household that paid under $500/m earned $28k/yr and was therefore able to afford up to $700/m.

We can also see in Table 10 that, for the New Glasgow CSD, the median monthly shelter cost for owners decrease 9% between 2016 and 2021 while for renters it rose 15%, such that the median shelter cost for renters in 2021 was greater than for the median owner household.

New Glasgow (Census Agglomeration, NS) – 2021				
	Owner		Renter	
Monthly Shelter Cost	# of HHs	Median Income ($/yr)	# of HHs	Median Income ($/yr)
All HHs	11,040	75,500	4,215	39,200
Less than $500	3,335	54,000	520	28,000
$500 to $749	2,205	71,500	1,390	27,600
$750 to $999	1,645	79,500	1,320	45,600
$1,000 to $1,249	1,400	89,000	605	50,800
$1,250 to $1,499	970	112,000	220	54,000
$1,500 to $1,999	990	121,000	120	56,000
$2,000 to $2,499	240	147,000	30	*n/a*
$2,500 to $2,999	145	166,000	*n/a*	*n/a*
$3,000 and over	105	97,000	*n/a*	*n/a*

Table 9: Median household income by actual shelter cost and tenure – New Glasgow CA, 2021. Source: Statistics Canada Table: 98-10-0253-01.

Westville T (CSD, NS)			
Census Year	2016	2021	%Δ 2016-2021
Median monthly shelter cost - Owned dwellings ($)	$805	$735	-9%
Median monthly shelter cost - Rented dwellings ($)	$667	$765	15%

Table 10: Implied median monthly shelter cost in 2016 vs 2021 – Westville T (CSD, NS)

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Part 2: Existing Housing Need in 2021

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

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

- **Very low income:** 20% or less of Area Median Income (AMHI), generally equivalent to shelter allowance for welfare recipients.

- **Low income:** 21–50% AMHI, equivalent to one full-time minimum wage job.

- **Moderate income:** 51–80% AMHI, equivalent to starting salary for a professional job.

- **Average Income:** 81–120% AMHI, representing about 20% of total Canadian households.

- **High Income:** More than 120% AMHI, approximately 40% of Canadian households.

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

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

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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 11 below for example, the Town of Westville had about 110 private households that were not examined for CHN in 2021.

	Westville T (CSD, NS)	
Census Year	2016	2021
Total – Private HHs	1,590	1,560
HHs Examined for CHN	1,565	1,550
HHs in CHN	160	85
% of HHs in CHN	10%	5%

Table 11: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – Westville T (CSD, NS)

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

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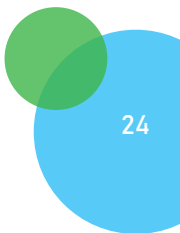
Core Housing Need by Income/Affordability

Core housing need is closely associated with income since affordability, measured as shelter cost compared to income, is one of the measurements of CHN need. In Westville, like most of Canada, affordability is also the primary reason why any household is in CHN. Table 12 shows the number of households in CHN and how many are paying an unaffordable shelter cost: 71% of households who experienced CHN in 2021 could not afford their shelter cost, but still lived in a dwelling with enough bedrooms and one not needing major repairs. There may also be a few households who experienced multiple aspects of CHN (i.e. affordability, suitability, and/or adequacy) but the data shows zero such households – most likely due to data suppression zeroing out all results that have 10 or fewer households since there are 25 households in CHN who do not appear in the "Affordability only" data field (i.e. 85 HHs in CHN but only 60 in CHN for Affordability only).

2021 Households by Income – Westville T (CSD, NS)		
Income	HHs in CHN	HHs in CHN - Affordability only
Very Low	15	15
Low	70	45
Moderate	0	0
Median	0	0
High	0	0
Total	**85**	**60**

Table 12: Private households, households examined for core housing need, households in core housing need, and households in core housing need for affordability only, in 2021 – Westville T (CSD, NS).

Between 2016 and 2021, CHN in Pictou County dropped from 11% to 6% (Table 14). This represents a very low rate of CHN in 2021 considering that the rate of CHN across Canada was a bit over 10%. Still, a decrease – though not as large as in Pictou County - was seen across Canada and was likely only a temporary decrease caused by CERB payments to lower income households in 2020 that provided enough income to make their shelter costs affordable as far as CHN is concerned. With that in mind we expect that the rates of CHN in 2016 are closer to reality than those of 2021, but we will need to wait for data from the 2026 census to be confident of that.

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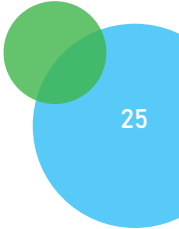
In the Town of Westville specifically, the rate of CHN dropped from 15% in 2016 to 8% in 2021 (Table 13). The decrease was seen across all income categories that had CHN in 2016, with there being around 25 fewer households in CHN in each Moderate, Low, and Very Low income. Yet the 15 Very Low income households in CHN represent 100% of all Very Low income households, as was the case in 2016, so we know that those 25 households moved to a higher income category, and that CHN is still extremely high among any households with a Very Low income (all due to affordability per Table 12).

The reader will note that the rate of CHN is 100% even though in Table 4 there were 25 private households with a Very Low income. This is because around 10 of those 25 households were not examined for CHN for whatever reason (more on this above on pg. 24), so of the 15 Very Low income households examined for CHN, all were found to be in CHN.

The rate of CHN among Low and Moderate income households did drop considerably between 2016 and 2021. Among Moderate income households, the rate dropped from 8% to around 0% (may be non-zero due to data suppression) while Low income dropped from 43% to 27%.

We see similar rates of CHN by income in the neighboring towns of Pictou, New Glasgow, and Trenton (Table 15 & Table 16), with the majority of households in CHN in 2021 having a Low income. New Glasgow also has a significant number of Very Low income households in CHN, while the Town of Pictou had zero Very Low income households examined for CHN. Trenton had 25 Very Low income households examined for CHN but zero in CHN, but, taking data suppression and random rounding into account, we can say that their rate of CHN was certainly below 50% for Very Low income households.

Overall, CHN dropped in all four towns between 2016 and 2021, with New Glasgow experiencing relatively higher rates of CHN in 2021 than the other towns (8% vs 5%) while, in 2016, Westville saw the lowest rate of CHN (10%) compared to the others (14-15%).

Core Housing Need by Income/Affordability – Westville T (CSD, NS)				
	2016		2021	
Income	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
Very Low	40	100%	15	100%
Low	95	43%	70	27%
Moderate	25	8%	0	0%
Median	0	0%	0	0%
High	0	0%	0	0%
Total	**160**	**10%**	**85**	**5%**

Table 13: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – New Glasgow T (CSD, NS).

Core Housing Need by Income/Affordability - Pictou (CD, NS)				
	2016		2021	
Income	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
Very Low	350	77%	330	82%
Low	1,485	46%	685	22%
Moderate	220	7%	95	2%
Median	0	0%	0	0%
High	0	0%	0	0%
Total	**2,060**	**11%**	**1,110**	**6%**

Table 14: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Pictou (CD, NS).

2016 Core Housing Need by Income/Affordability – Neighboring towns						
	Pictou T (CSD, NS)		New Glasgow T (CSD, NS)		Trenton T (CSD, NS)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	25	100%	110	81%	0	0%
Low	155	58%	465	58%	100	56%
Moderate	15	7%	50	8%	35	19%
Median	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%
Total	190	14%	625	15%	155	15%

Table 15: Households in core housing need, and the rate of core housing need, by income in 2016 – Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

2021 Core Housing Need by Income/Affordability – Neighboring towns						
	Pictou T (CSD, NS)		New Glasgow T (CSD, NS)		Trenton T (CSD, NS)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	0	0%	105	91%	0	0%
Low	55	21%	220	30%	40	28%
Moderate	0	0%	25	3%	0	0%
Median	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%
Total	70	5%	350	8%	55	5%

Table 16: Households in core housing need, and the rate of core housing need, by income in 2021 – Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

Core Housing Need by Household Size

In the Town of Westville, single-person households were far more likely to be in CHN than larger households in 2021: 11% of single-person households were in CHN, while the only other size of households in CHN was among 2-person households at 3%. This represents a major decrease in CHN among single-person households, since 20% of all single-person households were in CHN in 2016. So, while single-person households represented 31% of all households in 2021, they represented 65% of all households in CHN.

The rate of CHN is a bit lower in Pictou County, with single-person households still the most in CHN, but only at 12%. The story is the same for the neighboring towns of Pictou, New Glasgow, and Trenton. In those towns, as in Westville, there are no households in CHN among 3-or-more person-sized households. Due to data suppression automatically reducing any value of 10-or-less to zero, there are likely a few larger households in CHN, but around 10 or less for each category.

Core Housing Need by Household Size – Westville T (CSD, NS)				
	2016		2021	
HH Size	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
1 p.	90	20%	55	11%
2 p.	45	8%	20	3%
3 p.	20	7%	0	0%
4 p.	0	0%	0	0%
5+ p.	0	0%	0	0%
Total	**160**	**10%**	**85**	**5%**

Table 17: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Westville T (CSD, NS).

Core Housing Need by Household Size - Pictou (CD, NS)				
	2016		2021	
HH Size	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	1,265	22%	770	12%
2 p.	440	6%	215	3%
3 p.	165	6%	70	3%
4 p.	125	6%	40	2%
5+ p.	70	8%	0	0%
Total	**2,060**	**11%**	**1,110**	**6%**

Table 18: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Pictou (CD, NS).

2016 Core Housing Need by Household Size – Neighboring towns						
	Pictou T (CSD, NS)		New Glasgow T (CSD, NS)		Trenton T (CSD, NS)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	135	27%	395	25%	75	23%
2 p.	35	7%	135	9%	45	12%
3 p.	0	0%	40	8%	0	0%
4 p.	0	0%	40	10%	0	0%
5+ p.	0	0%	15	8%	0	0%
Total	190	14%	625	15%	155	15%

Table 19: HHs in CHN, and the rate of CHN, by household size in 2016 – Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

2021 Core Housing Need by Household Size – Neighboring towns						
	Pictou T (CSD, NS)		New Glasgow T (CSD, NS)		Trenton T (CSD, NS)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	60	11%	260	15%	30	9%
2 p.	0	0%	60	4%	25	6%
3 p.	0	0%	0	0%	0	0%
4 p.	0	0%	0	0%	0	0%
5+ p.	0	0%	0	0%	0	0%
Total	70	5%	350	8%	55	5%

Table 20: Households in core housing need, and the rate of core housing need, by household size in 2021 – Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).
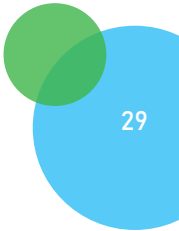
Core Housing Need by Tenure

Across Canada, renter households are far more likely to be in CHN than owner households, and this is also true of Westville. We saw that CHN is driven by unaffordability (Table 12), and renters tend to have a much lower median income (Table 9). In 2021, there were no owners in CHN in the data (possible suppression) while 20% of all renters were in CHN (Table 21).

Looking back to 2016, we see that 4% of owners were in CHN. There was no significant difference in CHN between owners with or without mortgages, but we do see that renters in subsidized housing are slightly more likely to be in CHN: 21% compared to 18% of renters not in subsidized housing. Subsidized housing is usually only available to lower income households so, again, income is likely the root of this discrepancy.

These trends also appear in the region as well as the neighboring towns (Table 22 & Table 24), with owners far less likely to be in CHN than renters in each town as well as the broader region of Pictou County.

Core Housing Need by Tenure – Westville T (CSD, NS)				
	2016		2021	
Tenure	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
Owner	50	4%	0	0%
With mortgage	30	4%	0	0%
Without mortgage	20	4%	0	0%
Renter	110	29%	85	20%
Subsidized	45	45%	20	21%
Not subsidized	65	24%	60	18%
Total	**160**	**10%**	**85**	**5%**

Table 21: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Westville T (CSD, NS). Note, categories may not match totals due to random rounding in data.

Core Housing Need by Tenure - Pictou (CD, NS)				
	2016		2021	
Tenure	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
Owner	780	6%	430	3%
With mortgage	380	5%	185	3%
Without mortgage	405	6%	245	3%
Renter	1,280	28%	680	14%
Subsidized	290	38%	160	21%
Not subsidized	990	26%	525	13%
Total	**2,060**	**11%**	**1,110**	**6%**

Table 22: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Pictou (CD, NS). Note, categories may not match totals due to random rounding in data.

2016 Core Housing Need by Tenure – Neighboring towns						
	Pictou T (CSD, NS)		**New Glasgow T (CSD, NS)**		**Trenton T (CSD, NS)**	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	60	7%	115	5%	55	7%
With mortgage	20	5%	70	5%	30	7%
Without mortgage	30	7%	45	4%	20	6%
Renter	135	27%	510	30%	100	33%
Subsidized	35	30%	120	40%	0	0%
Not subsidized	95	24%	390	28%	90	33%
Total	**190**	**14%**	625	15%	**155**	**15%**

Table 23: Households in core housing need, and the rate of core housing need, by tenure in 2016 –, Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS). Note, categories may not match totals due to random rounding in data.

2021 Core Housing Need by Tenure – Neighboring towns						
	Pictou T (CSD, NS)		**New Glasgow T (CSD, NS)**		**Trenton T (CSD, NS)**	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	0	0%	60	2%	20	2%
With mortgage	0	0%	20	2%	0	0%
Without mortgage	0	0%	40	3%	0	0%
Renter	70	14%	290	16%	35	13%
Subsidized	20	17%	60	20%	0	0%
Not subsidized	50	14%	235	15%	35	15%
Total	**70**	**5%**	**350**	**8%**	**55**	**5%**

Table 24: Households in core housing need, and the rate of core housing need, by tenure in 2021 – Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS). 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 D:

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

Core Housing Need by Priority Populations - Pictou (CD, NS)				
	2016		2021	
Priority Populations	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
HH with physical activity limitation	540	8%	290	5%
HH with cognitive, mental, or addictions activity limitation	260	10%	135	4%
Indigenous HH	85	13%	40	6%
Visible minority HH	90	14%	40	5%
Woman-led	1,335	17%	695	8%
Black-led HH	45	16%	0	0%
New migrant-led HH	0	0%	0	0%
Refugee claimant-led HH	0	0%	0	0%
Single mother-led HH	425	25%	165	9%
HH head under 24	70	22%	30	8%
HH head over 65	590	10%	335	5%
HH head over 85	100	14%	40	5%
Community (all HHs)	**2,060**	**11%**	**1,110**	**6%**

Table 25: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Pictou (CD, NS).

When we look at CHN among priority populations for smaller towns, data suppression often limits the insights that we are able to draw from the data. This is especially true of the census 2021 year when CHN was much lower than 2016, so we will need to rely on 2016's data as well as the region as a whole to get a clearer picture of CHN among these smaller population groups who tend to be more likely to experience CHN across the country.

Looking at the region of Pictou County (Table 25), single-mother-led households had the highest level of CHN among our priority populations in both 2016 and 2021. This is often the case across Canada as single-mothers usually only have one source of income but need to provide enough bedrooms for themselves as well as their children. Only 9% of single-mother-led households were in CHN in 2021,

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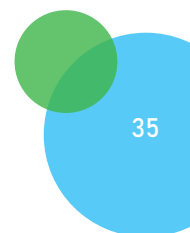
down from 25% in 2016. 2021's low rates were probably a temporary drop due to CERB so we expect the next census to show CHN much closer to the rates seen in 2016.

In 2016, Westville had 40 single-mother-led households in CHN at a rate of 20%. This dropped to 25 households in CHN in 2021, at a rate of 12%. Single-mothers also experienced the highest rate of CHN among the populations examined in New Glasgow and Trenton. Zero single-mothers are reported to be in CHN in the Town of Pictou but with the smaller population of that town (155 single-mother-led HHs total) there may be some data suppression.

Households with a physical or cognitive/mental/addictions activity limitation also experienced a high rate of CHN in Westville, affecting 9% and 11% of households in 2016. These activity limitations are a rough proxy for identifying households where someone has a disability, but are considered a relatively expansive definition in the absence of better data (i.e. not all of these households would have someone who meets the definition of Persons with Disabilities).

Looking at the age of the primary household maintainer (the person listed on the census as being responsible for paying the shelter costs), we see in Pictou County that youth-led households had a very high rate of CHN in 2016 of 22%. This decreased to 8% in 2021, but was still above the community average of 6%. Households led by someone over the age of 85 also experienced an above-average rate of CHN in 2016 (14%) but fell to 5% in 2021. In Westville specifically, there is zero reported CHN among youth-led households nor households led by someone over age 85, while households led by someone over the age of 65 had a rate of CHN around the community average in both 2016 (11%) and 2021 (4%).

2016 Core Housing Need by Priority Populations – Westville and neighboring towns								
	Westville T (CSD, NS)		Pictou T (CSD, NS)		New Glasgow T (CSD, NS)		Trenton T (CSD, NS)	
	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	50	9%	40	8%	125	9%	45	13%
HH with cognitive, mental, or addictions activity limitation	35	11%	25	14%	70	13%	25	15%
Indigenous HH	0	0%	0	0%	45	26%	0	0%
Visible minority HH	0	0%	0	0%	50	14%	0	0%
Woman-led	110	15%	130	21%	420	22%	105	21%
Black-led HH	0	0%	0	0%	30	15%	0	0%
New migrant-led HH	0	0%	0	0%	0	0%	0	0%
Refugee claimant-led HH	0	0%	0	0%	0	0%	0	0%
Single mother-led HH	40	20%	30	19%	115	26%	45	36%
HH head under 24	0	0%	0	0%	25	23%	0	0%
HH head over 65	50	11%	70	14%	130	10%	20	7%
HH head over 85	0	0%	0	0%	25	14%	0	0%
Community (all HHs)	160	10%	190	14%	625	15%	155	15%

Table 26: Households in core housing need, and the rate of core housing need, by priority population in 2016 – Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

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2021 Core Housing Need by Priority Populations – Westville and neighboring towns								
	Westville T (CSD, NS)		Pictou T (CSD, NS)		New Glasgow T (CSD, NS)		Trenton T (CSD, NS)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	0	0%	15	3%	105	9%	0	0%
HH with cognitive, mental, or addictions activity limitation	20	6%	0	0%	45	5%	25	11%
Indigenous HH	0	0%	0	0%	0	0%	0	0%
Visible minority HH	0	0%	0	0%	20	5%	0	0%
Woman-led	60	9%	45	6%	205	9%	50	10%
Black-led HH	0	0%	0	0%	0	0%	0	0%
New migrant-led HH	0	0%	0	0%	0	0%	0	0%
Refugee claimant-led HH	0	0%	0	0%	0	0%	0	0%
Single mother-led HH	25	12%	0	0%	55	12%	20	16%
HH head under 24	0	0%	0	0%	0	0%	0	0%
HH head over 65	20	4%	0	0%	80	5%	0	0%
HH head over 85	0	0%	0	0%	20	9%	0	0%
Community (all HHs)	**85**	**5%**	**70**	**5%**	**350**	**8%**	**55**	**5%**

Table 27: Households in core housing need, and the rate of core housing need, by priority population in 2021 – Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

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Part 3: Future Housing Need in 2031

Methodology

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

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

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

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

Estimating Unit Mix

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

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

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

How communities could build upon these projections

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

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

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

This section will first estimate future housing need for the County of Pictou (CD, NS) in terms both affordability and number of bedrooms. Then we will estimate future housing need for the Town of Westville as well as its neighboring towns, by affordability as well as by household size, but not together.

Discussion of results

Based on the last 15 years' of census data, our methodology projects an additional 294 households to form between 2021 and 2031 in Pictou County, representing a 1% growth rate (Table 29& Table 30). This total may be an underestimate since our methodology uses a linear projection, and does not account for recent demographic projections, but the split by unit size and income/affordability can still be applied to more rigorous household projections as may be available.

Growth in housing demand is projected to be negative for all unit sizes except for 1-bedroom dwellings. Households who need at least 1-bedroom are single people and couples, while those needing at least two bedrooms could be a couple with one child, or two roommates. The National Occupancy Standards have a formula for when children can share a room, but since we can't say how *many* children are in a given household, we assume each child needs their own bedroom.

The growth in demand for 1-bedroom units is projected to be 9%, representing an additional 1,113 new households. Much of this demand is among households with an income of at least 50% of median (i.e. Moderate or higher income) with only 10% (111 households) earning under 50% of median (i.e. Very Low or Low income).

Given that the projection shows a significantly fewer in Low income households over this time period (-135 HHs) we are inclined to believe that the CERB effect on 2021's census is driving this result, and that a number of households projected to have a Moderate income will actually have a Low income. In 2021, only 21.5% of households earned under 50% of median, down from 24.5% in both 2006 and 2016. Our projections reflect this downward trend, saying that by 2031 only 18.5% will be earning under 50% of median income – this is unlikely. If we apply 2021's relative split of households by income, then 21.5% of the projected number of 1-bedroom households in 2031 would be around 240 net new households needing a home affordable to an income under 50% of median by 2031.

In Westville specifically (Table 34 to Table 37) we see a 2% overall growth in households between 2021 and 2031. Single-person households represent the majority of the growth, with a projected addition of 60 households, as well as another 45 2-person households. However, there is also a projected reduction in all households with 3-or-more people, summing to 75 households. We can't say for sure, but it's possible that a number of these represent the same household that has lost members as children move out or older members move into long-term care as opposed to new households who weren't living in Westville before.

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Westville is expected to grow slightly faster than most of its neighbors. The total number of households shown in Table 34 to Table 41 represent the sum of the categories (either HH size or income) so the total growth rate will be different for the household size projection than the income. If we apply the TREND methodology to the total number of households in 2006, 2016 and 2021 (data in Appendix A Table 55 to Table 60, pg. 60) we see that both Westville and New Glasgow are projected to grow by 2%, while Trenton and the Town of Pictou are expected to decline, losing 4% and 6% of households respectively between 2021 and 2031 (Table 28).

Projection on Total Households	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
2006 (actual)	1,540	1,550	4,160	1,125
2016 (actual)	1,590	1,450	4,200	1,065
2021 (actual)	1,560	1,450	4,445	1,090
2031 (proj.)	1,594	1,364	4,549	1,046
2031 less 2021	34	-86	104	-44
Implied growth rate (2021 to 2031)	2%	-6%	2%	-4%

Table 28: HART projection applied to Total households in 2006, 2016, and 2021 to get overall projected growth rate between 2021 and 2031 – Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

Results

The tables below are organized as follows:

a) Projected change in Number of Households between 2021 and 2031,

- Equal to Table (c) minus Table (d)

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

- Equal to Table (c) divided by Table (d)

c) Projected Number of Households in 2031

d) Number of Households in 2021, and

e) Number of Households in CHN in 2021 (for comparison).

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

# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
Projected change in Number of Households 2021 to 2031 – Pictou (CD, NS)
1	87	24	311	395	293	**1,113**
2	-15	-95	20	46	-43	**-85**
3	-15	-50	-67	-140	-162	**-433**
4	0	-15	-48	-91	-119	**-271**
5+	0	0	0	-11	-21	**-31**
Total	**57**	**-135**	**218**	**202**	**-50**	**294**

Table 29: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Pictou (CD, NS).

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

# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
Implied 10-year growth rate in Number of Households (2021 to 2031) – Pictou (CD, NS)
1	15%	0%	11%	14%	8%	**9%**
2	-100%	-41%	3%	5%	-2%	**-2%**
3	-100%	-100%	-27%	-30%	-9%	**-17%**
4	-	-60%	-53%	-52%	-17%	**-27%**
5+	-	-	-	-31%	-19%	**-22%**
Total	**9%**	**-4%**	**5%**	**4%**	**0%**	**1%**

Table 30: Implied 10-year growth rate in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Pictou (CD, NS).

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

Projected Number of Households in 2031 – Pictou (CD, NS)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	642	2,839	3,136	3,110	3,653	13,383
2	0	135	640	871	1,712	3,360
3	0	0	173	325	1,548	2,047
4	0	10	42	84	561	699
5+	0	0	0	24	84	109
Total	642	2,985	3,993	4,417	7,560	19,599

Table 31: Projected change in number of households in 2031, by income (affordability) and unit size (number of bedrooms) – Pictou (CD, NS).

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

Number of Households in 2021 – Pictou (CD, NS)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	555	2,815	2,825	2,715	3,360	12,270
2	15	230	620	825	1,755	3,445
3	15	50	240	465	1,710	2,480
4	0	25	90	175	680	970
5+	0	0	0	35	105	140
Total	585	3,120	3,775	4,215	7,610	19,305

Table 32: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) – Pictou (CD, NS). Note that estimating the needs of households by unit size may result in a different grand total that actual households in 2021.

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

# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	310	465	55	0	0	**830**
2	0	140	0	0	0	**140**
3	0	50	0	0	0	**50**
4	0	0	0	0	0	**0**
5+	0	0	0	0	0	**0**
Total	**310**	**655**	**55**	**0**	**0**	**1,020**

2021 Households in CHN – Pictou (CD, NS)

Table 33: Actual number of households in core housing need in 2021, by income and number of bedrooms – Pictou (CD, NS).

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Future Housing Need in the Town of Westville and neighboring towns

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

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

a) Projected change in Number of Households between 2021 and 2031,

- Equal to Table (c) minus Table (d)

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

- Equal to Table (c) divided by Table (d)

c) Projected Number of Households in 2031, and

d) Number of Households in 2021.

By household size:

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

HH Size	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
1p.	60	70	210	50
2p.	45	30	35	-5
3p.	-10	-85	-30	-30
4p.	-35	-75	-70	-30
5+ p.	-30	-25	-40	-20
Total	**40**	**-50**	**155**	**10**

Table 34: Projected change in number of households between 2021 and 2031, by household size – Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

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

HH Size	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
1p.	12%	12%	11%	14%
2p.	7%	5%	2%	-1%
3p.	-4%	-48%	-5%	-20%
4p.	-21%	-60%	-17%	-30%
5+ p.	-33%	-45%	-21%	-40%
Total	**2%**	**-3%**	**3%**	**0%**

Table 35: Implied 10-year growth rate in number of households between 2021 and 2031, by household size – Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

c) Projected Number of Households in 2031

HH Size	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
1p.	550	620	2,000	400
2p.	630	580	1,500	440
3p.	230	90	560	120
4p.	130	50	340	70
5+ p.	60	30	150	30
Total	1,600	1,400	4,600	1,100

Table 36: Projected number of households in 2031, by household size – Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

d) Number of Households in 2021

HH Size	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
1p.	490	550	1,790	350
2p.	585	550	1,465	445
3p.	240	175	590	150
4p.	165	125	410	100
5+ p.	90	55	190	50
Total	1,560	1,450	4,445	1,090

Table 37: Actual number of households in 2021, by household size – Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

By household income/affordability:

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

Income	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
Very Low	-5	-10	35	-5
Low	-30	-25	-60	-30
Moderate	80	-10	50	-15
Median	0	15	90	10
High	-15	-65	10	-5
Total	**30**	**-100**	**115**	**-40**

Table 38: Projected change in number of households between 2021 and 2031, by income – Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

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

Income	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
Very Low	-20%	-50%	16%	-14%
Low	-11%	-9%	-8%	-20%
Moderate	24%	-3%	6%	-6%
Median	0%	4%	10%	3%
High	-2%	-11%	0%	-1%
Total	**1%**	**-6%**	**2%**	**-3%**

Table 39: Implied 10-year growth rate in number of households between 2021 and 2031, by income – Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

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c) Projected Number of Households in 2031

Income	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
Very Low	20	10	250	30
Low	230	240	680	120
Moderate	410	250	840	200
Median	360	330	990	270
High	570	520	1,800	430
Total	**1,590**	**1,350**	**4,560**	**1,050**

Table 40: Projected number of households in 2031, by income – Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

d) Number of Households in 2021

Income	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
Very Low	25	20	215	35
Low	260	265	740	150
Moderate	330	260	790	215
Median	360	315	900	260
High	585	585	1,790	435
Total	**1,560**	**1,450**	**4,445**	**1,090**

Table 41: Actual number of households in 2021, by income – Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

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Appendix A: Full data tables

Population rates (2006, 2011, 2016, 2021)

Age group	2006	2011	2016	2021
0 to 14 years	670	675	635	565
15 to 24 years	520	505	400	375
25 to 34 years	445	395	370	365
35 to 44 years	515	515	465	375
45 to 54 years	610	575	490	460
55 to 64 years	520	570	550	570
65 to 74 years	240	320	460	525
75 to 84 years	215	175	170	245
85+ years	70	70	75	65
Total	3,805	3,800	3,625	3,540

Table 42: Population by age group for census years 2006, 2011, 2016, and 2021. Westville T (CSD, NS).

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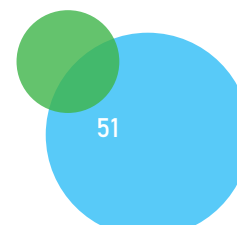
Headship rate by region (2006, 2021)

| Year	2006						2021					
CD/CSD	Pictou (CD, NS)			Westville T (CSD, NS)			Pictou (CD, NS)			Westville T (CSD, NS)		
Count Type	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate
15 to 24 years	495	5,645	8.80%	45	520	8.7%	395	4,335	9.10%	30	375	8.0%
25 to 34 years	2,215	4,920	45.00%	205	445	46.1%	1,850	3,940	47.00%	185	365	50.7%
35 to 44 years	3,330	6,400	52.00%	255	515	49.5%	2,510	4,670	53.70%	235	375	62.7%
45 to 54 years	4,200	7,820	53.70%	335	610	54.9%	3,240	5,690	56.90%	225	460	48.9%
55 to 64 years	3,950	6,595	59.90%	295	520	56.7%	4,455	7,515	59.30%	315	570	55.3%
65 to 74 years	2,440	3,860	63.20%	185	240	77.1%	4,315	6,920	62.40%	335	525	63.8%
75 to 84 years	2,080	2,750	75.60%	195	215	90.7%	2,205	3,310	66.60%	180	245	73.5%
85+ years	580	1,070	54.20%	30	70	42.9%	770	1,210	63.60%	60	65	92.3%
Total	19,290	46,515	41.50%	1,540	3,805	40.5%	19,735	43,660	45.20%	1,565	3,540	44.2%

Table 43: Households by age of primary household maintainer, population, and headship rate b age group, 2006 and 2021, Pictou (CD, NS) and Westville T (CSD, NS).

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Existing dwellings by period of construction as of 2021

Westville T (CSD, NS)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021
Number of Dwellings	240	155	200	180	280	170	55	50	60	90	60	30
Cumulative Percentage	15%	25%	38%	50%	68%	79%	82%	85%	89%	95%	99%	101%

Table 44: Existing dwellings by period of construction as of 2021, Westville T (CSD, NS). Cumulative percentage should max out at 100% but due to random rounding it reaches 101%.

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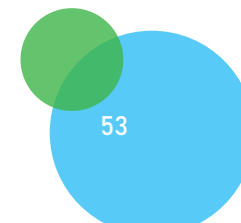
Dwellings by structural type by year of construction

Westville T (CSD, NS)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021	Total by Construction Period
Apartment in building with 5+ storeys	0	0	0	0	0	0	0	0	0	0	0	0	0
Movable dwelling	0	0	0	0	20	15	15	15	10	10	15	0	105
Single-detached house	220	140	160	120	200	115	30	25	45	55	25	15	1,145
Attached, semi-detached, row housing	0	0	20	10	25	0	10	0	0	15	15	0	135
Apartment in building with <5 storeys, duplexes	15	10	20	40	35	20	0	0	10	10	0	0	180
Total by Structural Type	240	155	200	180	280	170	55	50	60	90	60	30	1,560

Table 45: Dwellings by structural type by year of construction as of 2021, Westville T (CSD, NS).

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Dwellings by structural type and number of bedrooms

Westville T (CSD, NS)	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	Total
Single-detached house	0	30	270	595	250	1,145
Apartment in building with 5+ storeys	0	0	0	0	0	0
Movable dwelling	0	0	25	75	0	100
Attached, semi-detached, row housing	0	15	85	20	0	120
Apartment in building with <5 storeys, duplexes	0	45	115	0	0	160

Table 46: Number of dwellings by structural type and number of bedrooms, 2021, Westville T (CSD, NS). (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".

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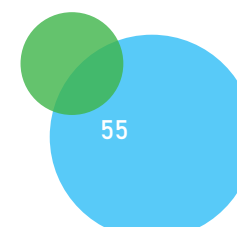
Income categories and affordable monthly shelter costs (2016, 2021)

2016 – Income (table 1 of 2)	
Community	Pictou (CD, NS)
AMHI	$56,400
Very Low	< $11,280
Low	$11,281-$28,200
Moderate	$28,201-$45,120
Median	$45,121-$67,680
High	> $67,680

Table 47: Annual household income ranges for HART income categories, 2016 – Pictou (CD, NS).

2016 – Income (table 2 of 2)				
Community	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
AMHI	$52,000	$48,400	$50,800	$47,200
Very Low	< $10,400	< $9,680	< $10,160	< $9,440
Low	$10,401-$26,000	$9,681-$24,200	$10,161-$25,400	$9,441-$23,600
Moderate	$26,001-$41,600	$24,201-$38,720	$25,401-$40,640	$23,601-$37,760
Median	$41,601-$62,400	$38,721-$58,080	$40,641-$60,960	$37,761-$56,640
High	> $62,400	> $58,080	> $60,960	> $56,640

Table 48: Annual household income ranges for HART income categories, 2016 – Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

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2016 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Pictou (CD, NS)
AMHI	$56,400
Very Low	< $282
Low	$283-$705
Moderate	$706-$1,128
Median	$1,129-$1,692
High	> $1,692

Table 49: Implied affordable monthly shelter costs for each HART income category, 2016 – Pictou (CD, NS).

2016 – Affordable monthly shelter cost by income (table 2 of 2)				
Community	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
AMHI	$52,000	$48,400	$50,800	$47,200
Very Low	< $260	< $242	< $254	< $236
Low	$261-$650	$243-$605	$255-$635	$237-$590
Moderate	$651-$1,040	$606-$968	$636-$1,016	$591-$944
Median	$1,041-$1,560	$969-$1,452	$1,017-$1,524	$945-$1,416
High	> $1,560	> $1,452	> $1,524	> $1,416

Table 50: Implied affordable monthly shelter costs for each HART income category, 2016 – Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

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2021 – Income (table 1 of 2)	
Community	Pictou (CD, NS)
AMHI	$64,000
Very Low	< $12,800
Low	$12,801-$32,000
Moderate	$32,001-$51,200
Median	$51,201-$76,800
High	> $76,800

Table 51: Annual household income ranges for HART income categories, 2021 – Pictou (CD, NS).

2021 – Income (table 2 of 2)				
Community	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
AMHI	$62,000	$54,400	$58,000	$59,200
Very Low	< $12,400	< $10,880	< $11,600	< $11,840
Low	$12,401-$31,000	$10,881-$27,200	$11,601-$29,000	$11,841-$29,600
Moderate	$31,001-$49,600	$27,201-$43,520	$29,001-$46,400	$29,601-$47,360
Median	$49,601-$74,400	$43,521-$65,280	$46,401-$69,600	$47,361-$71,040
High	> $74,400	> $65,280	> $69,600	> $71,040

Table 52: Annual household income ranges for HART income categories, 2021 – Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

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2021 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Pictou (CD, NS)
AMHI	$64,000
Very Low	< $320
Low	$321-$800
Moderate	$801-$1,280
Median	$1,281-$1,920
High	> $1,920

Table 53: Implied affordable monthly shelter costs for each HART income category, 2021 – Pictou (CD, NS).

2021 – Affordable monthly shelter cost by income (table 2 of 2)				
Community	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
AMHI	$62,000	$54,400	$58,000	$59,200
Very Low	< $310	< $272	< $290	< $296
Low	$311-$775	$273-$680	$291-$725	$297-$740
Moderate	$776-$1,240	$681-$1,088	$726-$1,160	$741-$1,184
Median	$1,241-$1,860	$1,089-$1,632	$1,161-$1,740	$1,185-$1,776
High	> $1,860	> $1,632	> $1,740	> $1,776

Table 54: Implied affordable monthly shelter costs for each HART income category, 2021 – Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

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

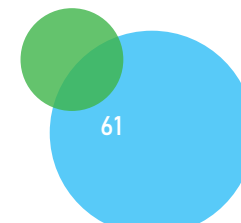| 2006					
HH Size (persons)	Pictou (CD, NS)	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
1 p.	5,220	405	465	1,475	280
2 p.	6,980	510	510	1,370	410
3 p.	3,040	280	260	580	200
4 p.	2,555	235	215	490	140
5+ p.	1,225	110	90	240	90
Total	19,015	1,540	1,550	4,160	1,125

Table 55: Total households by household size, 2006 – Pictou (CD, NS), Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

2016					
HH Size (persons)	Pictou (CD, NS)	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
1 p.	5,890	475	545	1,630	335
2 p.	7,420	545	550	1,450	385
3 p.	2,660	290	160	520	175
4 p.	2,075	215	130	400	100
5+ p.	935	70	70	200	75
Total	18,980	1,590	1,450	4,200	1,065

Table 56: Total households by household size, 2016 – Pictou (CD, NS), Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

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2021					
HH Size (persons)	Pictou (CD, NS)	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
1 p.	6,430	490	550	1,790	350
2 p.	7,505	585	550	1,465	445
3 p.	2,705	240	175	590	150
4 p.	1,895	165	125	410	100
5+ p.	930	90	55	190	50
Total	19,455	1,560	1,450	4,445	1,090

Table 57: Total households by household size, 2021 – Pictou (CD, NS), Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

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

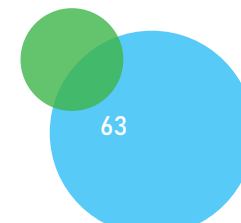| 2006					
Income	Pictou (CD, NS)	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
Very Low	665	45	60	155	20
Low	3,500	275	300	870	200
Moderate	3,275	240	240	605	215
Median	3,770	340	280	720	230
High	7,815	640	670	1,805	455
Total	19,015	1,540	1,550	4,160	1,125

Table 58: Total households by income group, 2006 – Pictou (CD, NS), Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

2016					
Income	Pictou (CD, NS)	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
Very Low	720	55	65	195	0
Low	3,325	230	275	835	180
Moderate	3,290	330	215	600	185
Median	3,785	335	295	785	230
High	7,860	640	600	1,795	460
Total	18,980	1,590	1,450	4,200	1,065

Table 59: Total households by income group, 2016 – Pictou (CD, NS), Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

2021					
Income	Pictou (CD, NS)	Westville T (CSD, NS)	Pictou T (CSD, NS)	New Glasgow T (CSD, NS)	Trenton T (CSD, NS)
Very Low	605	25	20	215	35
Low	3,150	260	265	740	150
Moderate	3,825	330	260	790	215
Median	4,275	360	315	900	260
High	7,600	585	585	1,790	435
Total	19,455	1,560	1,450	4,445	1,090

Table 60: Total households by income group, 2021 – Pictou (CD, NS), Pictou T (CSD, NS), Westville T (CSD, NS), New Glasgow T (CSD, NS), Trenton T (CSD, NS).

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Appendix B: Data Sources

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

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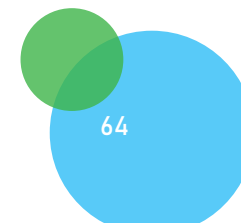
5. Households by vulnerable population
    a. 2016 Census: HART (see source 4 above)
    b. 2021 Census: HART (see source 4 above)
6. Households by income category and household size
    a. 2006 Census: Statistics Canada, 2023, "HART – 2006 Census of Canada – Selected Characteristics of Census Households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

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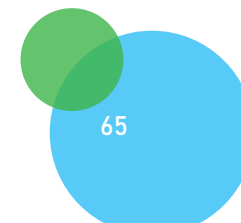
Appendix C: Family type bedroom requirements

We use the National Occupancy Standards[5] (NOS) as our basic set of assumptions. However, the NOS allows for children to share a bedroom if they are the same sex which introduces some complication. For simplicity, we assume that each child needs their own bedroom.

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

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

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

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

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

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Appendix D: Priority Populations

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