

HART HOUSING NEED ASSESSMENT TOOL

Sample interpretations

Figure 1: Income Categories and Affordable Shelter Costs

This table shows the breakdown of what the 2015 dollar values of income and affordable shelter costs are at each income category.

AMHI is an annual dollar value calculated by Statistics Canada for the purposes of assigning all HHs in the corresponding area to one, and only one, of five income categories. This table can answer questions such as: “What is an affordable shelter cost for a Low Income HH in this community?”

Income Group			Annual Household Income	Affordable shelter cost (2015 CAD\$)
Area Median Household Income	Portion of total HHs		\$71,500	\$1,788
Very Low Income	up to 20% of AMHI	2%	<= \$14,300	<= \$358
Low Income	21% to 50% of AMHI	17%	\$14,301 - \$35,750	\$359 - \$894
Moderate Income	51% to 80% of AMHI	18%	\$35,751 - \$57,200	\$895 - \$1,430
Median Income	81% to 120% of AMHI	22%	\$57,201 - \$85,800	\$1,431 - \$2,145
High Income	121% + of AMHI	42%	>= \$85,801	>= \$2,146

Sample Interpretation:

In the above example, the community’s AMHI is \$71,500. A HH in the Low Income category would be earning no more than \$35,750 annually. This annual income corresponds to an affordable shelter cost of no more than \$894 per month.

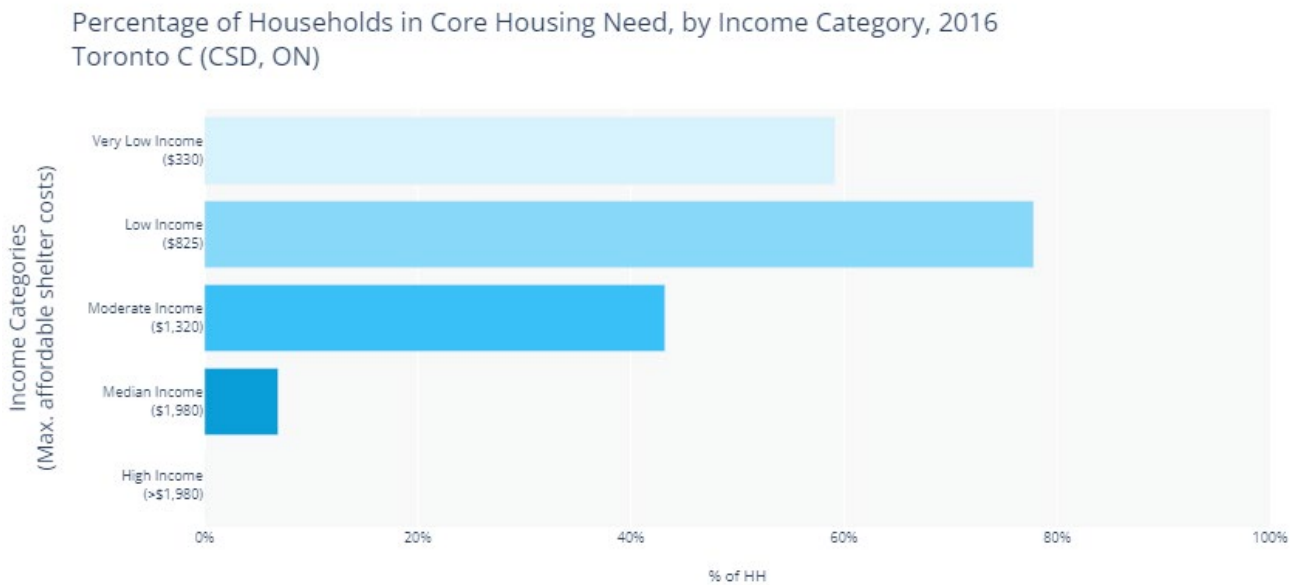
Figure 2: Percent of HHs in CHN, by Income Category

This chart uses the aggregate count data for all HH types from Statistics Canada to show the percentage of HHs in CHN by income category.

For each income category, the total number of HHs in CHN are listed, and the proportion of this income category in CHN (represented by the bar).

The vertical axis lists the income categories, and in brackets the 2015 the maximum affordable shelter cost for that income category, for the community in question.

This graph can answer questions such as: “Which income categories are most in need of housing solutions?”



Sample Interpretation:

In the above example, the Low Income category has the highest proportion of those HHs in CHN (approx. 77%), and an affordable shelter cost for this group is a maximum of \$825.

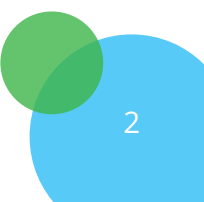
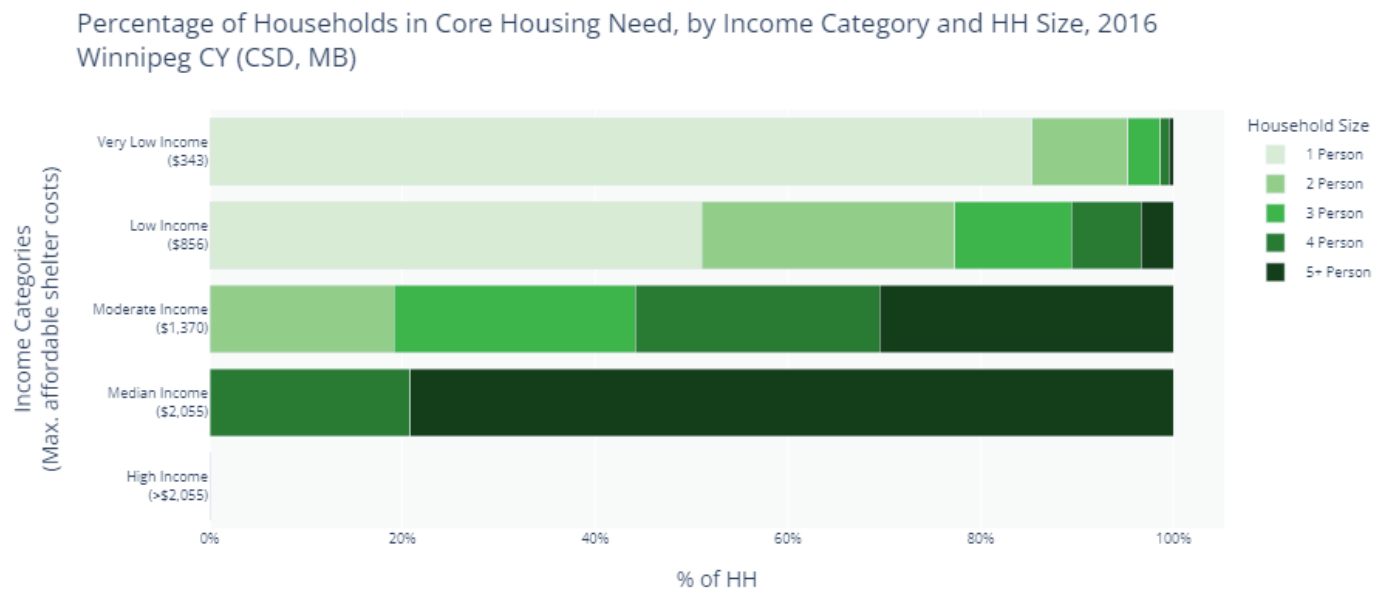


Figure 3: Percent of HH Size Categories in CHN, by Income Category

This chart shows for each income category the breakdown of HHs in CHN by HH size (i.e. number of individuals in a given HH). Looking only at those HHs in CHN within each income category, the percentages of HH size types were calculated by dividing the number of HHs in each HH size category (e.g. one-person HHs) by the total number of HHs in CHN within that income category. All HHs fall into exactly one of the HH size categories, which ensures a total of 100% for each bar.

The vertical axis lists the AMHI categories, and in brackets the maximum affordable shelter cost (2015 CAD\$) for that income bracket for the community is shown.

This chart can answer questions such as: “Among Low Income HHs in CHN, how many are one-person HHs compared to HHs with two or more individuals?”



Sample Interpretation:

In the above example, approximately 85% of all Very Low Income HHs in CHN are one-person, whereas Median Income HHs in CHN show more need for 5+ person homes (approx. 80%).

Figure 4: 2016 Affordable Housing Deficit

This table provides the number of HHs in CHN for each HH size-income category as well as totals by income and by HH size.

This table can answer questions such as: “In which combination of income categories and HH size, do I find that greatest number of HHs in CHN?”

Income Group	Households in Core Housing Need					
	1p HH	2p HH	3p HH	4p HH	5p + HH	All HH sizes
Very Low Income	3,000	570	180	80	20	3,850
Low Income	8,125	5,410	2,845	1,775	1,250	19,405
Moderate Income	0	620	855	1,205	1,525	4,205
Median Income	0	0	0	30	95	125
High Income	0	0	0	0	0	0
All Income Categories	11,125	6,600	3,880	3,090	2,890	27,585

Sample Interpretation:

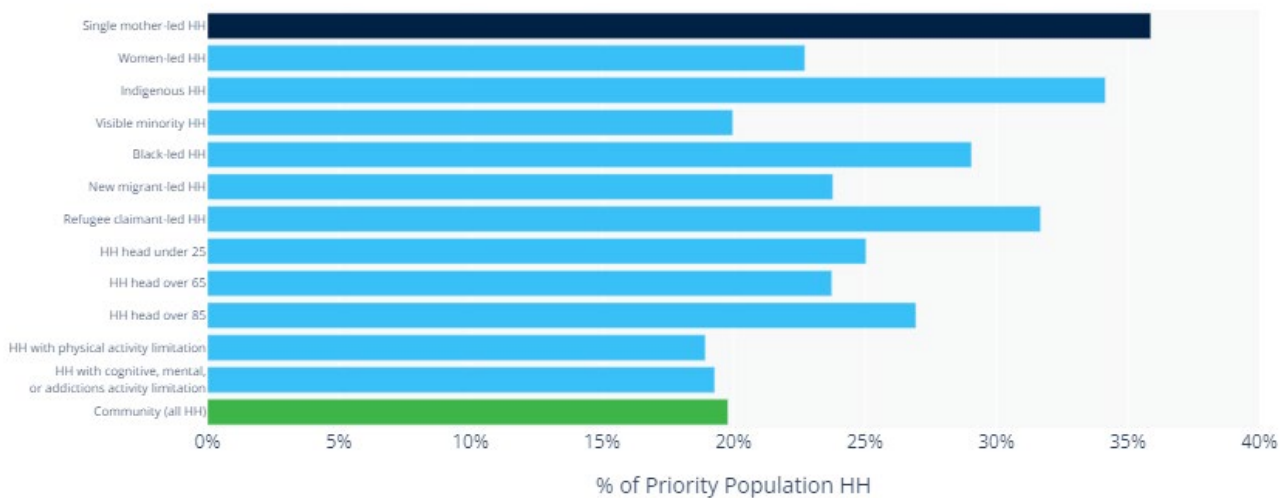
In the above example, the single greatest incidence of CHN can be found in one-person, low income HHs. Overall, Low Income HHs make up the majority of this community’s housing need.

Figure 5: Percentage of HHs in CHN by Priority Population

This chart compares the share of HHs in CHN across populations that CMHC has identified to be at high risk of experiencing CHN.

This chart can answer questions such as: “In my community, how common is it for single mother-led HHs to be in CHN?”

Percentage of Households in Core Housing Need by Priority Population, 2016
Vancouver CY (CSD, BC)



Sample interpretation:

In the above example, over 35% of single mother-led HHs are in CHN, the highest rate among priority populations. This is nearly matched by the high rate of Indigenous HHs in CHN (34%).