

AGENDA

Thursday, September 11, 2025 at 6:30 p.m.

Board Meeting Via Zoom Video Conference



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1. **CALL MEETING TO ORDER.**
 2. **TRADITIONAL LAND ACKNOWLEDGMENT.**
 3. **DISCLOSURE OF PECUNIARY INTEREST.**
 4. **APPROVAL OF AGENDA. ®**
 5. **APPROVAL OF MINUTES:**
 - 5.1 August 14, 2025 ®
 6. **DEPUTATIONS & PRESENTATIONS.**
 7. **REPORTS:**
 - 7.1 Chair
 - 7.2 Chief Administrative Officer
 - 7.3 Director of Finance
 8. **OUTSTANDING ISSUES.**
 9. **NEW BUSINESS:**
 - 9.1 Child Care Service Plan ®
 - 9.2 OPHI COCHI Investment Plan ®
 - 9.3 Food Security Programs ®
 10. **IN-CAMERA: 0**
 11. **CORRESPONDENCE:**
 - 11.1 Parry Sound District Age Friendly Community Needs Assessment
 - 11.2 Economic Study: The Impact of Community Housing on Productivity
 - 11.3 NBPSDHU Overdose Report
 - 11.4 Letter of Support – West Parry Sound Community Support Services
 12. **ADJOURNMENT. ®**

MEETING MINUTES

Thursday, August 14, 2025 at 6:30 PM



Board Meeting Location: 1 Beechwood Drive, Parry Sound, Ontario (In-Person)

Board Members Present:

Joel Constable Ted Collins
Jerry Brandt Teri Brandt
Sharon Smith Jamie McGarvey
Tom Lundy Rick Zanussi
Irene Smit Teresa Hunt
Janice Bray

Board Members Absent:

Peter McIsaac
Gail Finnson
Ted Knight

Staff:

Tammy MacKenzie, CAO
JJ Blower, Communications Officer
Sylvia Roy, Director of Finance
Sharon Davis, Director of Housing Operations and Service Management
Pam Nelson, Director of Child Care Service Management
Jeff Degagne, Director of Income Support & Stability
Danielle Villeneuve, Director of Human Resources
Jennifer Bouwmeester, Director of Women's Services
Ian Holmes, Director of Information Technology

1. CALL MEETING TO ORDER:

The meeting was called to order by Rick Zanussi at 6.32PM.

2. TRADITIONAL LAND ACKNOWLEDGMENT.

3. DISCLOSURE OF PECUNIARY INTEREST.

Jamie McGarvey disclosed issue with 9.5 due to his position as a MEPCO Board Member.

4. APPROVAL OF AGENDA

Resolution 25 08 01

CARRIED

Moved by Jerry Brandt

Seconded by Sharon Smith

"THAT the agenda of the Regular Meeting of the Board held on August 14, 2025 be accepted as presented."

5. APPROVAL OF MINUTES:

5.1 June 12, 2025

Resolution 25 08 02

CARRIED

Moved by Jamie McGarvey

Seconded by Irene Smit

“THAT the Board meeting minutes of Thursday, June 12, 2025 be approved as presented.”

5.2 June 17, 2025

Resolution 25 08 03

CARRIED

Moved by Joel Constable

Seconded by Tom Lundy

“THAT the Board meeting minutes of Special Meeting held on Tuesday, June 17, 2025, be approved as presented.”

6. DEPUTATIONS & PRESENTATIONS.

7. REPORTS:

7.1 Chair

Note the Everyday Impact section in the Board Report and the new format.

7.2 Chief Administrative Officer

A written report was provided. Ms. MacKenzie was available to take any questions regarding the CAO report.

7.3 Director of Finance

Finance staff are working on forwarding the 2026 budget templates to get out to all department heads. The plan is to present the 2026 budget at the December 11, 2025 board meeting.

8. OUTSTANDING ISSUES.

9. NEW BUSINESS:

9.1 Financial Comparisons – KPMG

A presentation was made by Oscar Poloni of KPMG. Copies of the presentation will be forwarded to board members following the meeting. Mr. Poloni presented benchmarking information and spoke about the lack of recent property assessments, and evaluated this DSSAB’s financial standing relative to other DSSABs. At Mr. Constable’s suggestion, he will also add income data to his presentation. A key point raised was that the model is based on averages, with consideration needed for how to handle outliers. Discussion also touched on reserves and the need for greater investment in them. While there is some room to increase the levy, it was noted that any increases should take reserves into account, particularly for housing. The Chair, Mr. Zanussi, cautioned that while the impact on ratepayers may not be immediate, it will eventually be felt, and reserves must be strengthened. Mr. Constable added that the timing of this information is challenging, given the current economic climate and the outlook for the next few years. Ms. MacKenzie clarified that the purpose of presenting this information is to support long-term planning by the board. She thanked Mr. Poloni for presenting these comparisons and emphasized that housing must be maintained regardless of reserves, as without them, borrowing would be required. She also pointed to challenges with aging infrastructure, such as asbestos, old piping, and the condition of the housing stock inherited. This underscores the need for a 10–20 year plan with informed decision-making.

A question was raised by Ms. Brandt about whether municipalities could collectively advocate to other levels of government for funding to repair old units that had been downloaded to municipalities without reserves, but Mr. Poloni advised that a favorable response is unlikely. He noted that other municipalities are exploring strategies such as mixed-use developments (community, social, and market housing) or reconfiguring unit layouts (e.g., converting two units into four).

9.2 Tender – Retaining Wall Replacement at 22A Belvedere Avenue

A written report was prepared by Ms. Davis and presented by Ms. Roy.

A question was raised regarding parking, which Sharon addressed. Another question asked how the excess funding—being higher than the original quote—would be used. It was explained that the surplus will be allocated to cover other related expenses.

Resolution 25 08 04

Moved by Janice Bray

Seconded by Ted Collins

CARRIED

“THAT the Board direct staff to proceed with awarding the tender for the demolition and replacement of the retaining wall at 22A Belvedere Avenue, Parry Sound, ON, to Kenalex Construction Company Limited, according to the outlined specifications and requirements detailed in ITT #25-535-24 in the amount of \$262,400.00 plus HST for a total of \$296,512.00.”

9.3 Directed Growth Plan

A written report was prepared and presented by Ms. Nelson, for information.

9.4 Early Learning Child Care (ELCC) Infrastructure Funding

A written report was prepared and presented by Ms. Nelson.

Resolution 25 08 05

Moved by Teri Brandt

Seconded by Teresa Hunt

CARRIED

“THAT the board approve the staff recommendation to award the Early Learning Child Care (ELCC) Infrastructure Fund, up to \$1,500,000, to the YMCA of Northeastern Ontario based on their submission, to expand child care, by 30 new spaces for children aged 0-4, in the Municipality of Callander.”

9.5 Municipal Employer Pension Centre of Ontario (MEPCO) Membership

A written report was prepared and presented by Ms. Villeneuve.

Resolution 25 08 06

Moved by Jerry Brandt

Seconded by Sharon Smith

CARRIED

“WHEREAS the Municipal Employer Pension Centre of Ontario (MEPCO) is a non-profit corporation that provides expert advice and resources to the Association of Municipalities

of Ontario's (AMO) appointees on the OMERS Sponsors Corporation and Administration Corporation Boards; and

WHEREAS MEPCO plays a key role in ensuring that the OMERS pension plan remains affordable, sustainable, and meaningful by offering municipal employers a unified, well-informed voice in plan governance; and

WHEREAS MEPCO's work includes analyzing pension impacts, evaluating proposed plan changes, and providing professional guidance and tools to AMO's appointees, as well as communicating regular updates to members; and

WHEREAS the annual contribution of \$824.62 provides valuable access to MEPCO's expertise and advocacy on behalf of OMERS participating employers; and

WHEREAS the District Social Services Administration Board (DSSAB), as an OMERS participating employer, and its employees benefit from MEPCO's efforts in safeguarding employer interests in the governance and administration of the OMERS Plan;

NOW THEREFORE BE IT RESOLVED THAT the Board supports the annual contribution to MEPCO in the amount of \$824.62 and recognizes the value of continued participation in the MEPCO organization to support the long-term interests of municipal employers and employees in the OMERS pension plan."

Irene Smit left the meeting at 7:50pm

9.6 Encampment Response Plan

A written report was prepared and presented by Mr. Degagne for information. Ms. Brandt suggested that The Meadowview could be considered for transitional housing. Mr. Lundy inquired about the involvement of the OPP and the Police Services Board as partners. Jeff explained the current collaboration with these organizations. Mr. McGarvey acknowledged the proactive approach and engagement with other community partners, and asked staff about the new shelter opening on Wausaksing First Nation. Staff provided some general information on the information they've received on the project, including its general scope, and noted that they have been in contact with the Executive Director of that program to share policies and information.

9.7 HPP Investment Plan

Resolution 25 08 07

CARRIED

Moved by Tom Lundy

Seconded by Janice Bray

"THAT the Board approve, as presented, the 2025-26 Homelessness Prevention Program Investment Plan for submission to the Ministry of Municipal Affairs and Housing (MMAH)."

9.8 Adjustment of LHC Board 2025

A written report was prepared and presented by Ms. Blower.

Resolution 25 08 08

Moved by Ted Collins

Seconded by Jamie McGarvey

CARRIED

“THAT the Board approve the amendment of Resolution 25 01 05 to remove Ryan Baptiste as a Director from the Parry Sound District Housing Corporation.”

9.9 Adjustment of NOAH Board 2025

A written report was prepared and presented by Ms. Blower.

Resolution 25 08 09

Moved by Sharon Smith

Seconded by Joel Constable

CARRIED

“THAT the Board approve the amendment of Resolution 25 01 06 to remove Ryan Baptiste as a Director from the Non-Profit Organization for Almaguin Housing Inc. (NOAH) Board.”

10. IN-CAMERA: 1

Resolution 25 08 10

Moved by Teri Brandt

Seconded by Jamie McGarvey

CARRIED

“THAT pursuant to Section 38 of the District of Parry Sound Social Services Administration Board’s Procedural Rules, the Board moves to an In-Camera session in order to address matters pertaining to:

- i) a decision concerning negotiations for an agreement or contract between the Board and a third party

Resolution 25 08 11

Moved by Sharon Smith

Seconded by Janice Bray

CARRIED

“THAT the Board now rises out of In-Camera without report.”

11. CORRESPONDENCE.

11.1 NBPSDHU Overdose Report

11. ADJOURNMENT.

Resolution 25 08 12

Moved by Ted Collins

Seconded by Teresa Hunt

CARRIED

“THAT the Board meeting now be adjourned at 9:07 PM, and that the next Regular meeting be held Thursday, September 11, 2025 at the hour of 6:30 PM via Zoom Video Conference.”



Chief Administrative Officer's Report

September 2025

Mission Statement

To foster healthier communities by economically providing caring human services that empower and enable the people we serve to improve their quality of life.

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Association of Municipalities of Ontario Conference (Ottawa, Aug 17-20, 2025)

At the recent Association of Municipalities of Ontario (AMO) Conference, the Northern Ontario Service Deliverers Association (NOSDA) held several key meetings with provincial ministries to advocate for priorities affecting Northern communities, with our CAO Tammy MacKenzie joining the delegation to ensure a strong voice for the North.

NOSDA representatives met with Ontario's Minister of Infrastructure, Kinga Surma, to speak up for Northern Ontario. We had previously urged the Minister to continue the momentum by making the regulation changes needed so DSSABs can access the Infrastructure Ontario Loan Program - ensuring fair access to financing, with each project assessed on its merit and risk. This step is vital for building the infrastructure our Northern communities need to thrive. She reported to us that our advocacy was successful and that the regulation changes will be made in the fall.



Pictured: Fern Dominelli (NOSDA Executive Director), Brian Marks (CAO, Cochrane DSB), Lynn Watson (NOSDA Vice-Chair), Michelle Boileau (NOSDA Chair), Minister Kinga Surma (Minister of Infrastructure), Mike Nadeau (CEO, Sault Ste. Marie DSSAB), Tammy MacKenzie (CAO, Parry Sound DSSAB), Donna Stewart (CAO, Manitoulin-Sudbury DSB), and Ken Ranta (CEO, Thunder Bay DSSAB).

NOSDA also met with Associate Minister Graydon Smith (Municipal Affairs and Housing) to advocate for Northern Ontario. We pressed for urgent and targeted action to address soaring homelessness in the North. Northern Ontario has seen homelessness rates rise by an estimated 204% since 2016 - four times faster than the rest of the province. Indigenous people represent nearly 45% of those experiencing chronic homelessness, and in some communities up to 80% of housing stock needs major repairs. To read more about our asks please visit : <https://shorturl.at/mHUQg>



Pictured: Tammy MacKenzie (CAO, Parry Sound DSSAB), Michelle Boileau (NOSDA Chair), Fern Dominelli (NOSDA Executive Director), Mike Nadeau (CEO, Sault Ste. Marie DSSAB), Graydon Smith (Associate Minister MMAH), Ken Ranta (CEO, Thunder Bay DSSAB), Lynn Watson (NOSDA Vice-Chair), Mark King (NOSDA Vice-Chair), and Charene Gilles (CAO, Rainy River DSB)

Association of Municipalities of Ontario Conference (Ottawa, Aug 17-20, 2025)

NOSDA representatives met with Vijay Thanigasalam, Associate Minister of Mental Health and Addictions. We emphasized the urgent need for stronger mental health and addictions supports in Northern Ontario, where limited resources and unique regional challenges demand tailored solutions. Ensuring accessible, culturally appropriate, and effective services is critical to supporting individuals, families, and communities across the North. Read more in our resolution here <https://nosda.net/.../2025-10 oh supportive housing...>



Pictured: Sarah Stevenson (CEO, Kenora DSB), Mike Nadeau (CEO, Sault Ste. Marie DSSAB), Fern Dominelli (NOSDA Executive Director), Ken Ranta (CEO, Thunder Bay DSSAB), Michelle Boileau (NOSDA Chair), Associate Minister Vijay Thanigasalam (Mental Health & Addictions), Lynn Watson (NOSDA Vice-Chair), Tammy MacKenzie (CAO, Parry Sound DSSAB), and Donna Stewart (CAO, Manitoulin-Sudbury DSB),

We also met with the Minister of Education Paul Calandra. In this discussion, we highlighted the need for a fair and sustainable funding formula under the Canada-Wide Early Learning and Child Care (CWELCC) system, ensuring Northern Ontario families have access to affordable, high-quality child care that reflects the realities of our region. For more information, see NOSDA's background on this issue: <https://nosda.net/.../2025-08 cwelcc funding formula.pdf>



Pictured (L-R): Charene Gilles (CAO, Rainy River DSB), Kevin Holland (Associate Minister of Forestry and Forest Products), Minister Paul Calandra (Minister of Education), Michelle Boileau (NOSDA Chair), Lynn Watson (NOSDA Vice-Chair), Mark King (NOSDA Vice-Chair), Fern Dominelli (NOSDA Executive Director), and Tammy MacKenzie (CAO, Parry Sound DSSAB).

‘Everyday Impact’

The Human Side of Housing

In the Housing Department, we often say that our work is about more than bricks and mortar - it's about people. A recent letter we received from a neighbour of one of our tenants is a powerful reminder of how the actions of our staff can make a lasting difference, even in the most unexpected moments.

When a tenant experienced a sudden medical emergency, several staff members immediately stepped in to provide comfort and care while awaiting emergency responders. **John McCormick**, Facility Maintenance Technician, did not hesitate to act. He provided a pillow and blanket, and sat with the tenant, offering words of reassurance.

While maintenance work is often thought of in terms of repairs and upkeep, John showed that it is also about human connection - being present, compassionate, and respectful to those who are often in vulnerable situations.

We recently received a heartfelt letter from a neighbour who witnessed the event. An excerpt is included below:

“Thank you, John, for your kindness in holding his hand, putting a pillow under his head and covering him with a blanket. All in all, thank you Housing for employing such good, kind people who reacted so perfectly today. Your love was on display this day.”

This touching story reminds us that the every day life of the Facility Maintenance Technician is not just about work orders and maintenance repairs - they are face to face with vulnerable people residing in community housing. Demonstrating compassion, humanity, and a genuine respect for dignity is a gift to the Housing Operations, and Service Management Department, and is very much appreciated.

We are grateful to John and of our staff who step up in these critical moments such as this, reminding us that our collective impact goes far beyond the physical walls of housing. It extends into the lives of the people who call our facilities home.



Licensed Child Care Programs

Total Children Utilizing Directly Operated Child Care in the District July 2025

Age Group	Fairview ELCC	First Steps ELCC	Highlands ELCC	Waubee ELCC	HCCP	Total
Infant (0-18M)	0	1	0	1	5	7
Toddler (18-30M)	11	6	4	16	31	68
Preschool (30M-4Y)	16	13	27	39	46	141
# of Active Children	27	20	31	56	82	216

The Home Child Care Program has approved a new home on the east side of the district offering an additional 6 spaces. Programming in all child care centres has pivoted to the outdoors taking advantage of the beautiful summer weather.

School Age Programs April 2025

Location	Enrollment
Mapleridge After School	N/A
Mapleridge Before School	N/A
Mapleridge Summer Program	13
Sundridge Centennial After School	Closed
Home Child Care	39
# of Active Children	52



The Mapleridge Summer Program is operating at capacity again this summer with a focus on active play exploring the community and the environment.

Inclusion Support Services July 2025

Age Group	EarlyON	Licensed ELCC's	Monthly Total	YTD Total	Waitlist	New Referrals	Discharges
Infant (0-18M)	0	1	1	3	0	0	0
Toddler (18-30M)	5	11	16	24	0	0	0
Preschool (30M-4Y)	9	42	51	49	3	2	1
School Age (4Y+)	0	16	16	26	0	0	0
Monthly Total	14	70	84		3	2	1
YTD Total	21	79		102	22	33	13

EarlyON Child and Family Programs—July 2025

Activity	Apr 2025	May 2025	Jun 2025	Jul 2025	YTD
Number of Child Visits	961	1075	864	754	6115
Number of Unique Children Attending			184 YTD		
Number of Adult Visits	752	831	688	582	4823
Number of Unique Adults Attending			158 YTD		
Number of Professionals (NEW stat July 2025)				21	21
Number of Virtual Programming Events	8	6	10	8	54
Number of Engagements through Social Media	68	129	117	102	820
Number of Views through Social Media	8,175	11,253	14,644	21,627	128,886

On June 30, 2025, the EarlyON program implemented the Event Registration & Attendance Manager - ERAM system. This allows parents/caregivers an easier way to sign into programs through out the district and allows EarlyON staff to electronically create events and electronically collect attendance. As we transition to this new model, our statistics reported may take on a new look.

Funding Sources for District Wide Childcare Spaces - July 2025

Funding Source - Active	# of Children	# of Families
CWELCC*	33	32
CWELCC Full Fee	225	220
Extended Day Fee Subsidy	16	16
Fee Subsidy	71	53
Full Fee	10	10
Ontario Works	3	3
Total	358	334

Funding Source - New	# of Children	# of Families
CWELCC*	2	2
CWELCC Full Fee	12	12
Extended Day Fee Subsidy	16	16
Fee Subsidy	71	53
Full Fee	10	10
Ontario Works	3	3
Total	358	334

Exits	# of Children	# of Families
Fee Subsidy	1	1
CWELCC Full Fee	2	2
Extended Day Fee Subsidy	0	0
Fee Subsidy	0	0
Full Fee	0	0
Ontario Works	0	0
Total	3	3

The District of Parry Sound Child Care Application Portal was launched on July 24, 2024. Since implementation, operators and child care service management staff have been working to "clean" the Application Portal by removing duplicates, training staff and assisting families with updating their profiles.

Data for July 2025

Number of Unique Children on the Application Portal

690

Children who Identify as Indigenous

68

Children Identifying Francophone Relatives

48

Prenatal Children

88

Unique Children

- includes children waiting for care and those who are placed in care but have applied to other child care centres/programs. (ie: currently in an infant space and have also applied for JK/SK after school program) - Or - includes all children who have completed an application for child care

Unique Children Waiting for Care

641

Waiting for Care

- This number represents the unique children who are currently applied for care. This includes children who may already be placed in a program and have applied to another. This also includes the number of children pre-registered for future care.

Year, Month

Multiple selections

Month

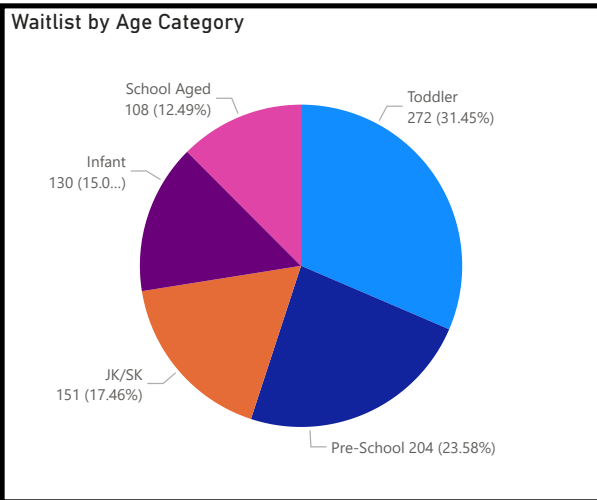
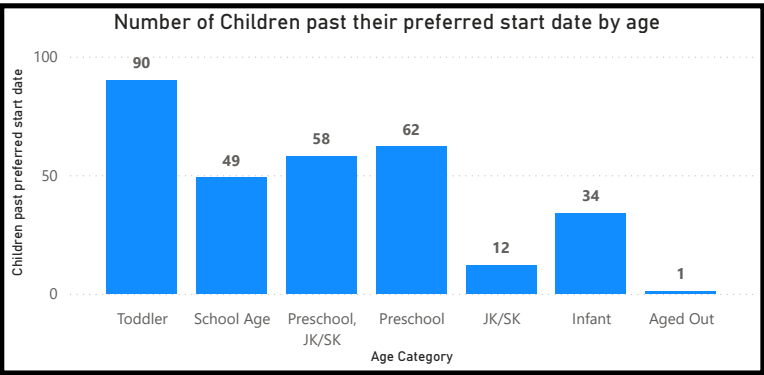
July

Additions to Application Portal

60

Total Number of Children past preferred start date (Unique)

310

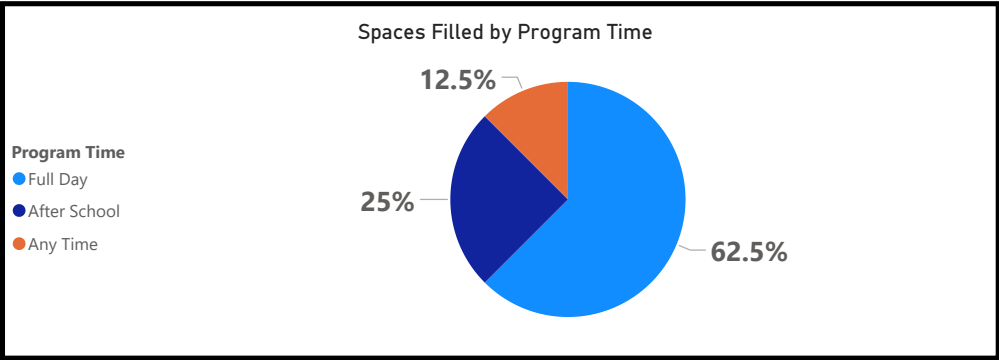
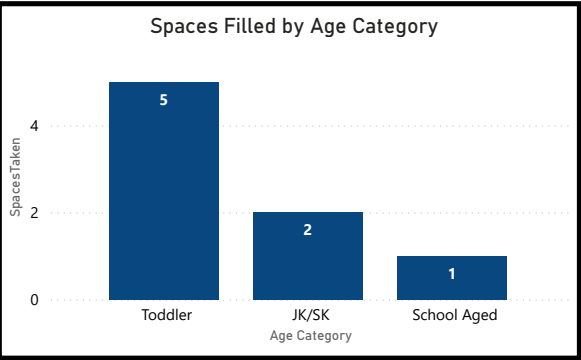


Year

2025

Month

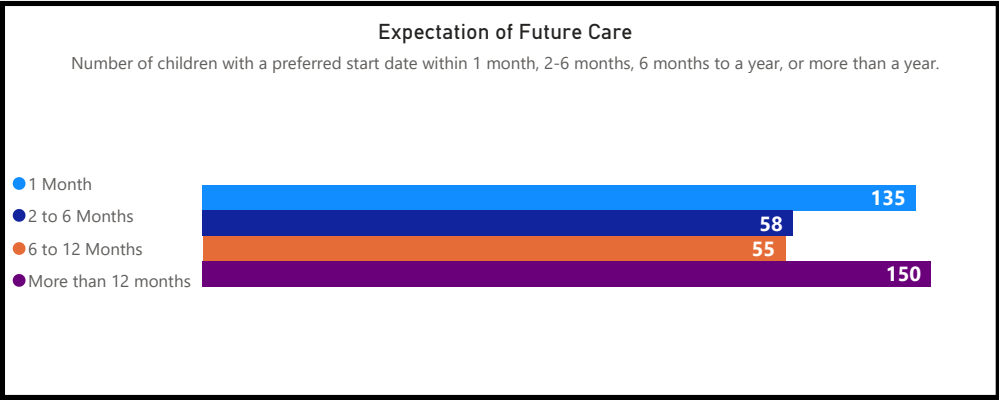
July

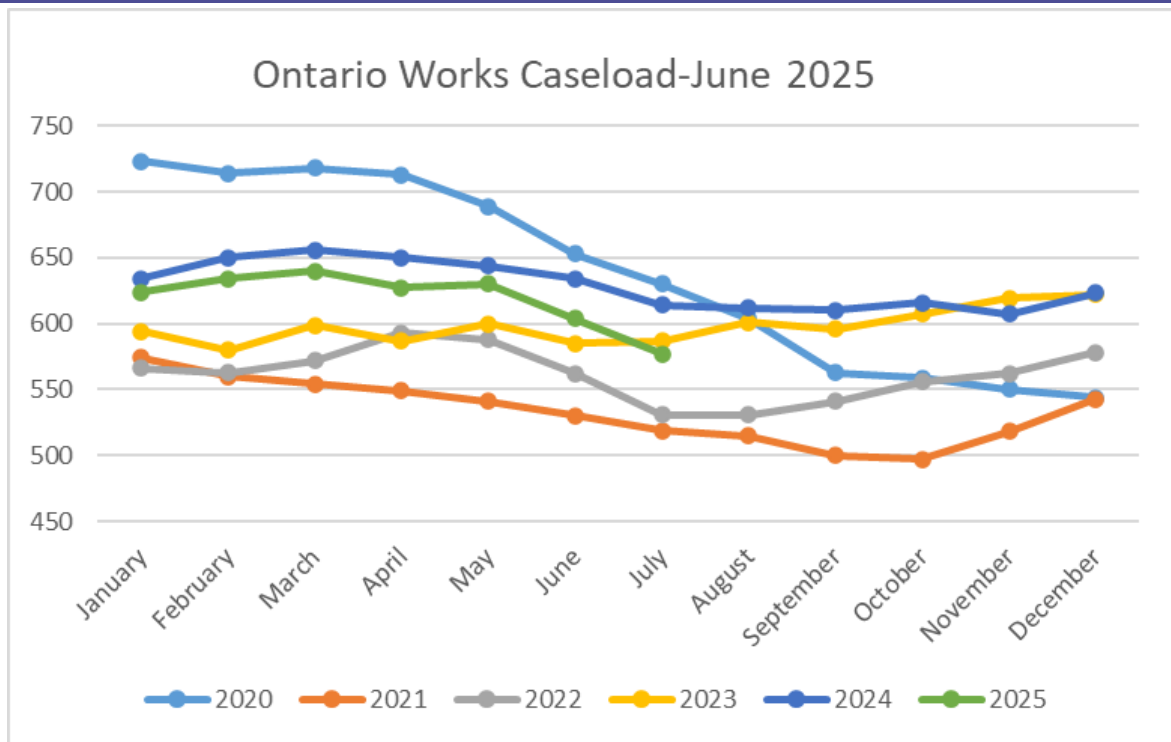


Children Placed	Spaces Filled
8	8

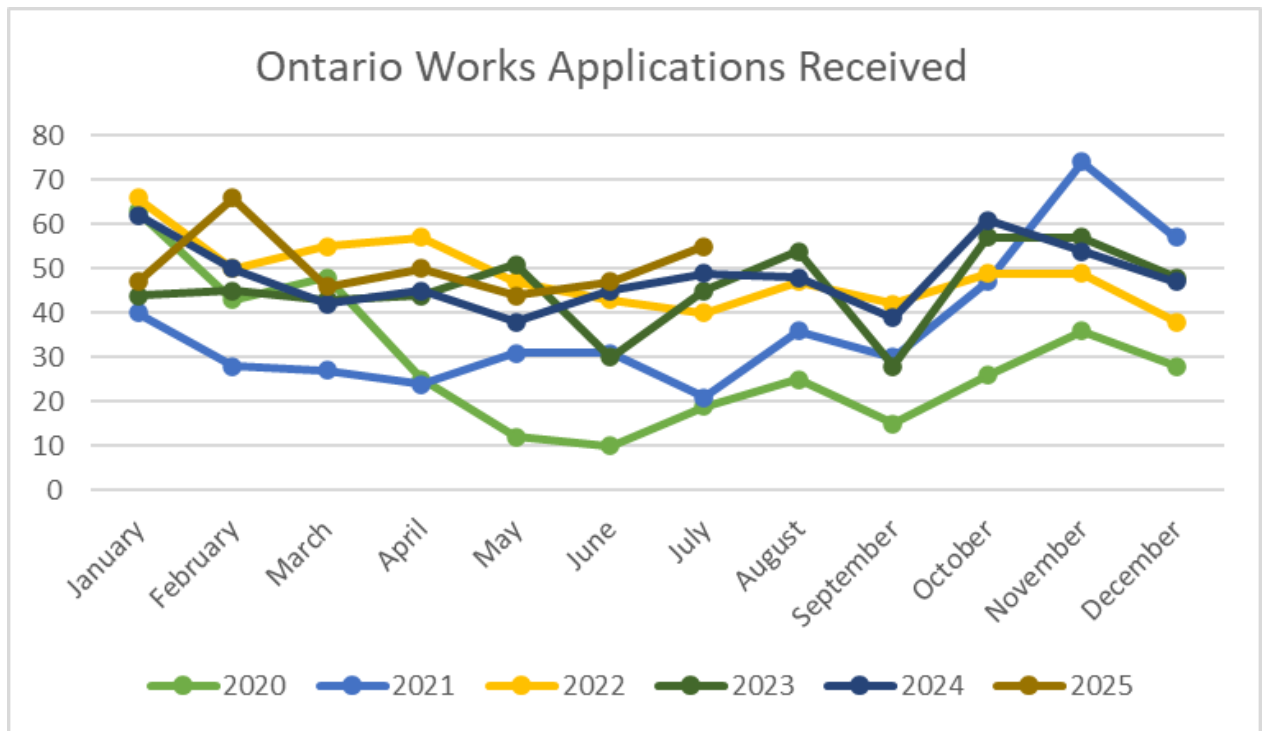
Children Placed - The number of unique children placed in a program.

Spaces Filled - The number of spaces filled by a child. A child may be placed in more than one space, ie: before school space and after school space.

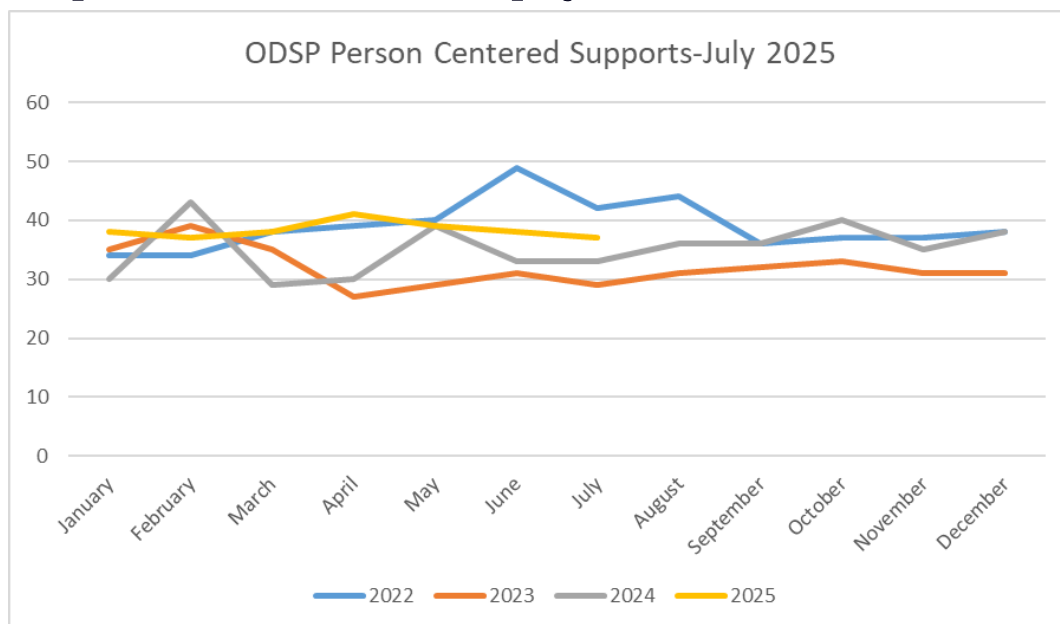




**Ontario Works Intake - Social Assistance Digital Application (SADA) & Local Office
Ontario Works Applications Received**



ODSP Participants in Ontario Works Employment Assistance



The OW Caseload continue to hold steady at **577** cases(**867** beneficiaries). We are providing **37** ODSP participants Person-Centred Supports. We also have **61** Temporary Care Assistance cases. **55** applications were received through the province's Ontario Works Intake Unit (OWIU).

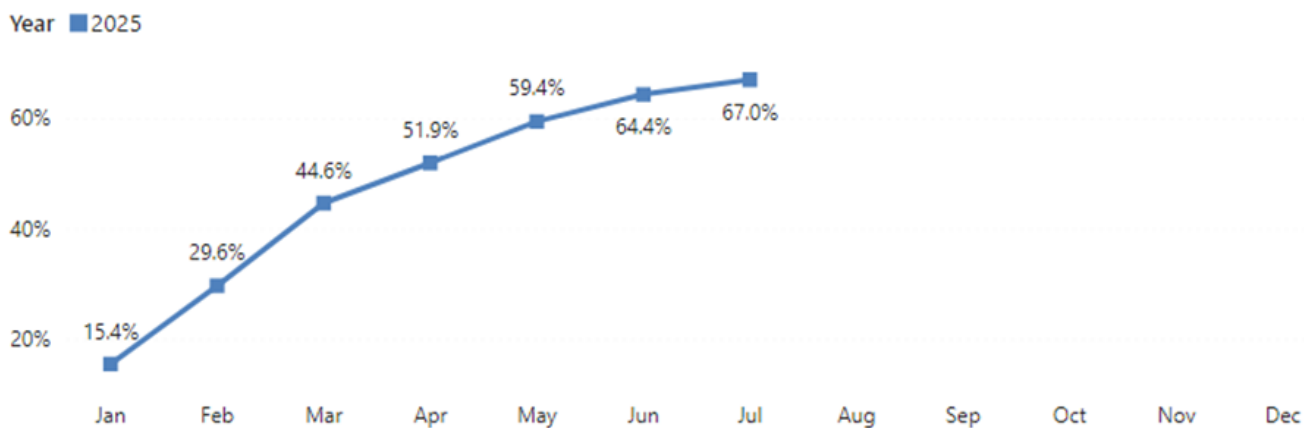
Employment Services Transformation & Performance Outcomes

On March 1st, 2025, as part of the province's Employment Services Transformation, we officially entered Integrated Employment Services model (IES) along with our Northeast DSSAB partners with our new Service System Manager College Boreal. This means that employment assistance for Social Assistance recipients now moves under the Employment Ontario umbrella. We are responsible for providing Person Centered Supports to SA Recipients in 4 Support Pillars.

- Crisis & Safety-homelessness, personal safety
- Health-medical, mental health counselling, addiction treatment
- Life Skills-Literacy and Basic Skills such as budgeting, time management
- Community Supports-Housing, transportation and legal support

% with an Action Plan created

Percentage of OW + NDA Members with mandatory participation requirements...



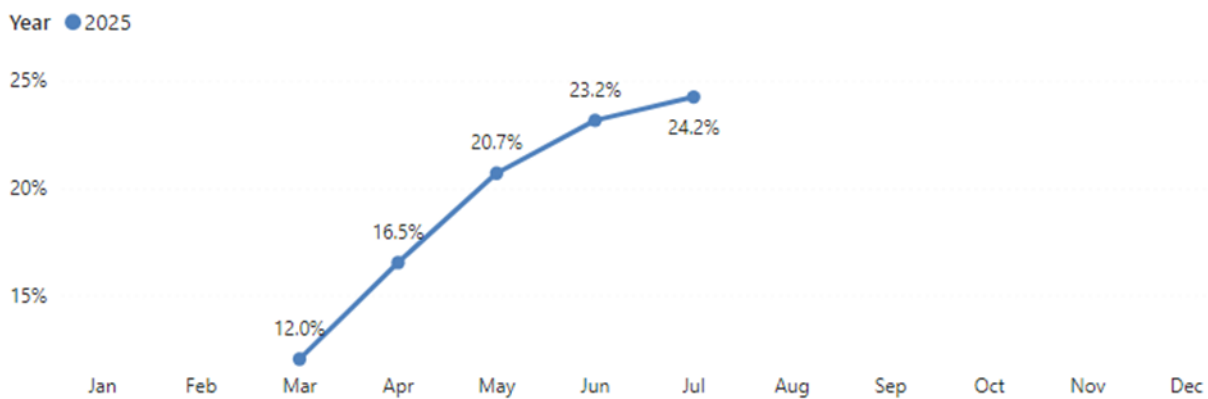
Provincial Average— 70.1%

Target-100%

**NDA refers to ODSP participants

Referrals to Employment Ontario

Percentage of OW + NDA Members with mandatory participation requirements...



Provincial Average 20.8%

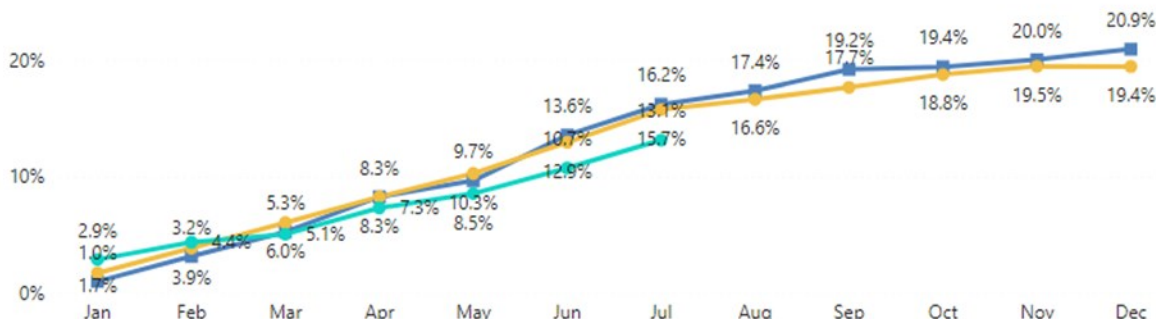
Target 32%

**NDA refers to ODSP participants

% Exiting to Employment

Percentage of Ontario Works cases exiting to employment (Cumulative Year-to-...)

Year ■ 2023 ■ 2024 ■ 2025



Provincial Average 6.6%

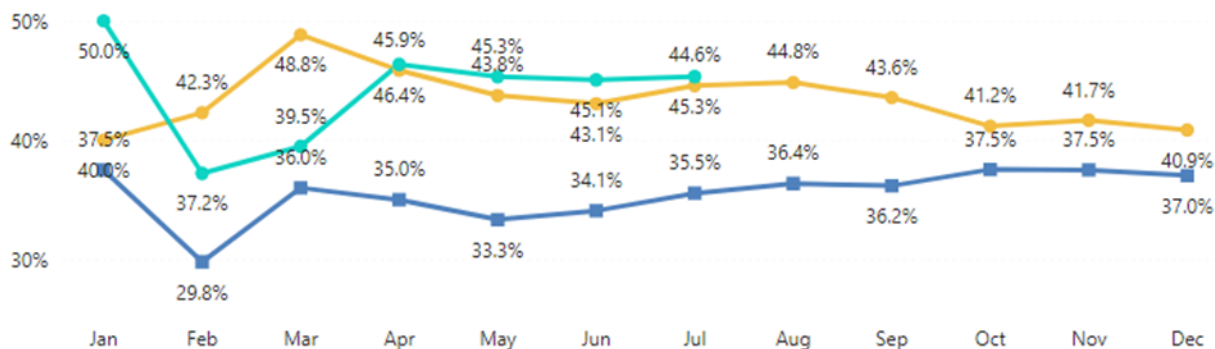
Target 22%

**NDA refers to ODSP participants

% of OW Cases Exit the Program and Return within One Year

Percentage of Ontario Works cases who exit the program and return within one...

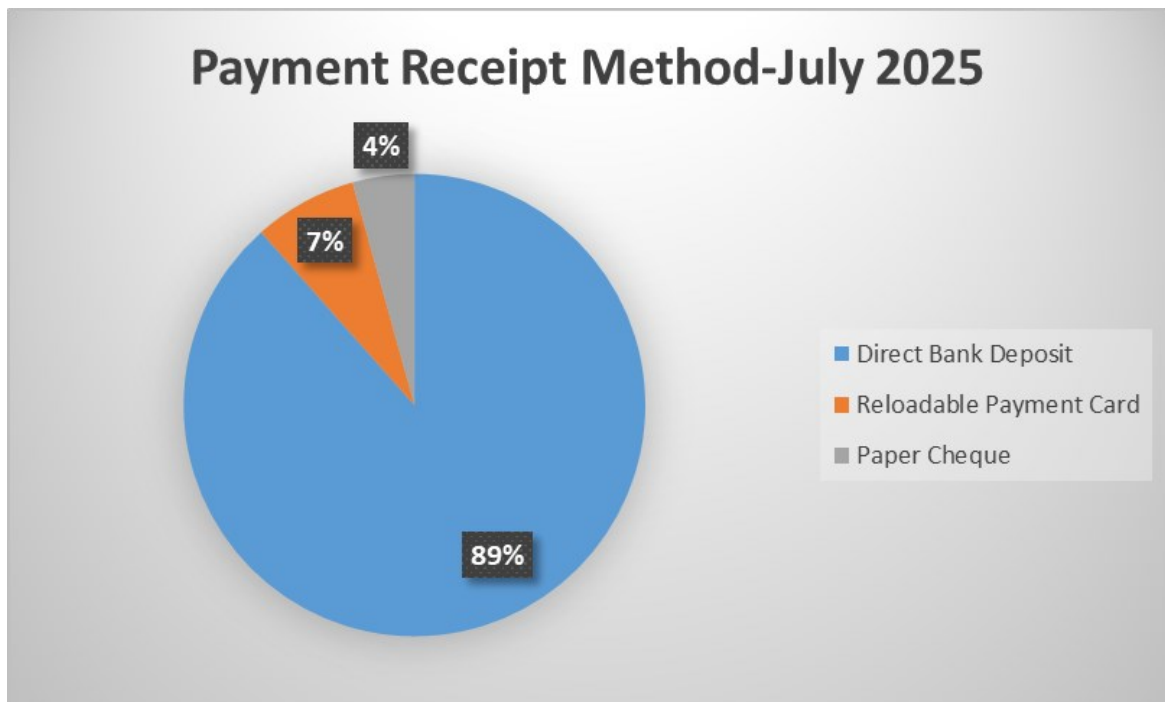
Year ■ 2023 ■ 2024 ■ 2025



Provincial Average: 32.1%

Target: 35%

DBD Enrollment

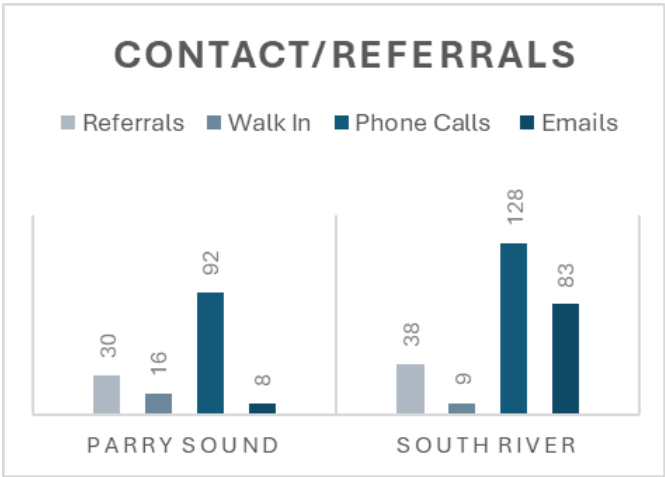


Income Support & Stability Update

Income Support and Stability Program Case Management involves the coordination of appropriate services and the provision of consistent and on-going weekly or bi-weekly supports, required by the individual to succeed in achieving and maintain life stabilization goals.

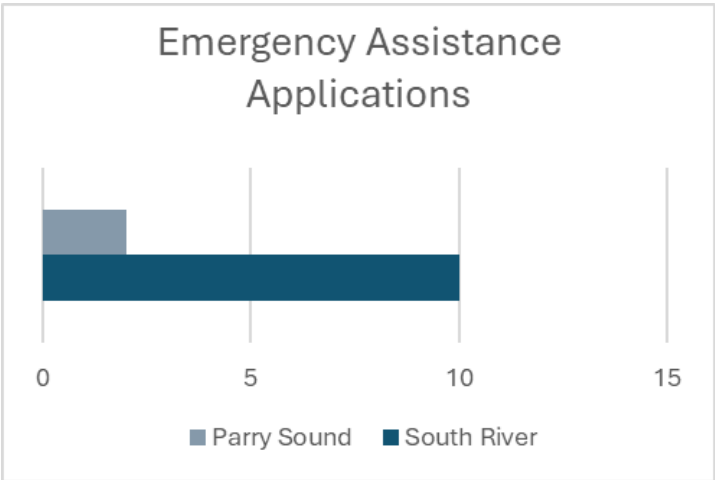
Contact / Referrals – July 2025

The data collected is initial contact made with a client to determine eligibility for on going support. This includes ongoing Housing Stability and Ontario Works cases.



Emergency Assistance Applications— July 2025

An application can be created when the applicant is not currently in receipt of social assistance, or not serving a period of ineligibility. Administrator also must be satisfied the applicant to the best of their ability made a reasonable effort to access other resources.



Client Referrals

Clients who identify as experiencing homelessness, or at immediate risk of homelessness

July 2025	East	West	YTD
Homeless	0	0	32
At Risk	2	3	123
Program Total (Esprit In Shelter Clients calculated in Homelessness Numbers)			
Esprit in Shelter	1		5

Short Term Housing Allowance

Max of \$400 for 6 months

	Active	YTD
July	0	27

Household Income Sources and Issuance from Homelessness Prevention Programs Funding (HPP)

July 2025 Income Source	Total	HPP
Senior	4	\$3,688.87
ODSP	10	\$5,001.11
Ontario Works	21	\$13,765.37
Low Income	3	\$2,216.95
No Income		

July 2025 Reason for Issue	Total
Rental Arrears	\$9,716.76
Utilities/Firewood	\$8,692.87
Transportation	\$550.00
Food/Household/Misc.	\$5,712.67
Emergency Housing	
Total	\$24,672.30

By-Name List Data

September 1, 2021– July 31, 2025

The By Name List is real-time list of all known people who are experiencing homelessness in our community that are willing to participate in being on the list and connecting with our agency for ongoing support to maintain affordable and sustainable housing. The individuals who are connected to this program are provided Intense Case Management supports with the foundations from Coordinated Access.

Item	Month	Total as of Previous Month	Percentage Change	Total	Percentage Housed Lifetime
New to BNL	2	88	2.2727273	90	
Returned from Inactive	1	3	33.333333	4	
Moved to Chronic Homelessness	1	40	2.5	41	
Moved to Housing Total	6	281	2.1352313	287	56.0546875
Moved to Housing Chronic-Total	1	85	1.1764706	86	29.96515679
Moved to Housing Chronic-YTD	1	5	20	6	6.976744186
Returned to BNL from Housing	0	7	0	7	
New to Inactive	3	121	2.4793388	124	
Total on BNL	12	89	13.483146	101	
Net new to BNL	-6			-6	
Net new to Chronic	0			0	
As of July 31, 2025					

Housing Programs

Social Housing Centralized Waitlist Report July 2025

	East Parry Sound	West Parry Sound	Total
Seniors	52	137	189
Families	170	487	657
Individuals	554	173	727
Total	776	797	1573
Total Waitlist Unduplicated			432



SPP = Special Priority Applicant

Social Housing Centralized Waitlist (CWL) 2024 - 2025 Comparison Applications and Households Housing from the CWL

Month 2024	New App.	New SPP	Cancelled	Housed	SPP Housing	Month 2025	New App.	New SPP	Cancelled	Housed	SPP Housing
Jan	3		2	1		Jan	9	0	0	2	
Feb	5		11	1		Feb	8	0	2	3	
Mar	7		3	3		Mar	9	1	4	1	
Apr	10	1	7			Apr	6	1	10		
May	4	1	5	1		May	11		1	2	
June	1		15	3		June	12	2	1	2	
July	9	1	19			July	14		1	2	1
Aug	9	1	21			Aug					
Sept	6		16	2		Sept					
Oct	6		9	4		Oct					
Nov	10	1	17	3		Nov					
Dec	11		6	3	2	Dec					
Total	81	5	131	21	2	Total	69	4	19	12	1

Housing Programs saw fourteen approved applications to the centralized waitlist in the month of July. One application was cancelled due to the applicant requesting their application be cancelled. Two applicants were housed from the waitlist in June, one held Special Priority Status. Our team also received several special priority applications in July, which are still in progress of determining eligibility, or were already processed and were found ineligible.

Parry Sound District Housing Corporation**July 2025**Activity for Tenant Services

	Current	YTD
Move outs	2	14
Move in (centralized waitlist along with internal transfers)	2	17
L1/L2 hearings	1	13
N4 Delivered to tenant or filed with the LTB– Notice of eviction for non-payment of rent	0	5
N5 Filed with the LTB– notice of eviction disturbing the quiet enjoyment of the other occupants	0	5
N6 Filed with the LTB –notice of eviction for illegal acts or misrepresenting income for RGI housing	0	0
N7 Filed with the LTB – notice of eviction for willful damage to unit	0	0
Repayment agreements (formal & informal)	1	12
No Trespass Order	0	0
Tenant Home Visits	86	301
Mediation/Negotiation/Referrals	23	124
Tenant Engagements/Education	4	17

Property Maintenance

July 2025

Pest Control		3 Buildings are currently being monitored monthly for bedbugs. There are 2 active units.
Vacant Units	6	5 one-bedroom, 1- multiple bedrooms (asbestos abatement, and significant repair contributes to longer vacancy times)
Vacant Units - The Meadow View	8	4 market, 4 affordable units available
After Hours Calls	12	monitoring station offline, unit power loss, smoke alarm battery, flooded basement, refrigerator repair, elevator door sticking, lock out, leaking toilet, tenant dispute, hot water tank repair
Work Orders	174	Work orders are created for our staff to complete routine maintenance repairs for all DSSAB/LHC Buildings
Purchase Orders	96	Purchase Orders are for services, and materials required outside of the Housing Operations Department scope of work for the LHC properties
Fire Inspections	0	Annual fire suppression inspection completed on a 6-storey senior building
Annual Inspections	78	Annual inspections continue across the district
Incident Reports		

Capital Projects

July 2025

During the month of July, the Capital Program was busy with the following:

Completion Updates:

July Quick Summary:

- Unit remediations (multiple sites)
- Fencing removal
- Rekey
- Backflow valve & preventers
- Asbestos removal and security/door upgrades
- Electrical upgrades

Doors and Exterior Upgrades:

- Doors for apartment building are currently in production. Installation is expected for the end of summer (Doors arrive Aug. 1; installation to be scheduled after painting)
- In the process of receiving quotes for drainage repairs at a daycare
- District-wide repaving quotes extension granted into July
- In the process of determining the feasibility of an additional playground at a daycare.

HVAC, mechanical, and Duct Maintenance:

- Duct cleaning has been completed for the East Side (May 2025). West Side duct cleaning is scheduled for completion in August 2025
- In the process of assessing the remaining (45 units) HVAC repairs required an apartment building.
- In the process of receiving three quotes for the replacement of the backup domestic hot water tank at an apartment building.

Siding Projects:

- Siding work on a family duplex will commence August 13, 2025
- In the process of receiving siding replacement quotes for additional family duplexes
- Building siding project awarded. Work to commence at the end of summer 2025.

Electrical Maintenance/Upgrades:

- In the process of receiving quotes for a generator installation for a Daycare
- Generator repairs at two buildings have passed inspections.
- Building generator exhaust is being installed in the summer of 2025.

Hazardous Material Remediation:

- Four additional units containing asbestos and mold remediation were added in July and anticipated for August

Capital Projects

July 2025 continued...

Structural and Infrastructure Assessments:

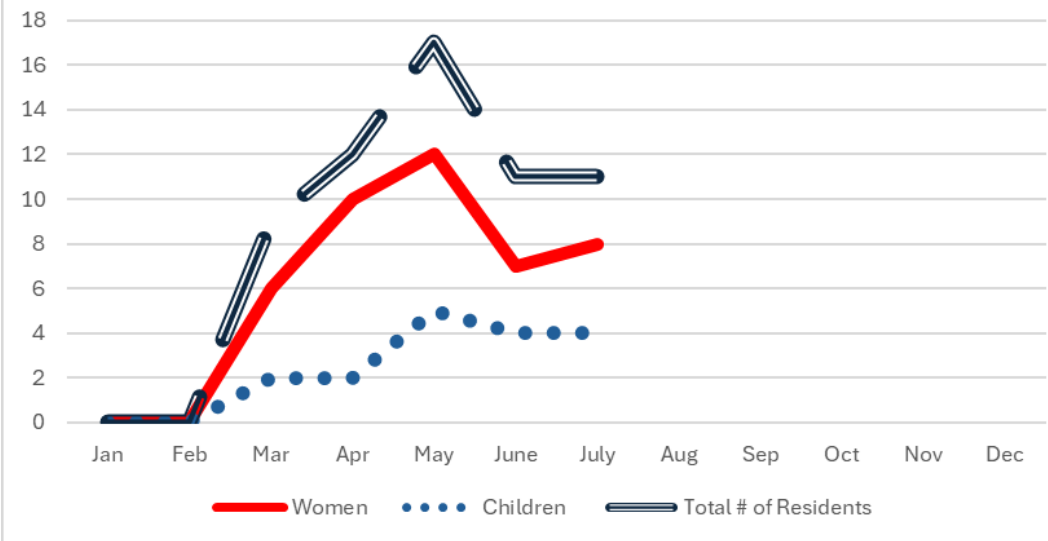
- Family Unit: Awaiting Pinchin's environmental report received; awaiting Environmental contractor quotes
- Family units: Foundation damage repair work commencing August 18th, 2025
- Building Unit - Structural repairs are ongoing with specialized contractors retained. Tentative completion anticipated for the end of 2025
- Building: Site meeting taking place August 14th, 2025, for the replacement of the main water shut-off valve, possible installation of a water meter, and backflow prevention equipment. Start date TBD
- Engineering inspections are conducted for structural components at Admin Office Work to be scheduled in conjunction with building repairs required.
- Engineering inspections have been conducted for structural components at a family unit.

Roofing and Eavestrough Projects:

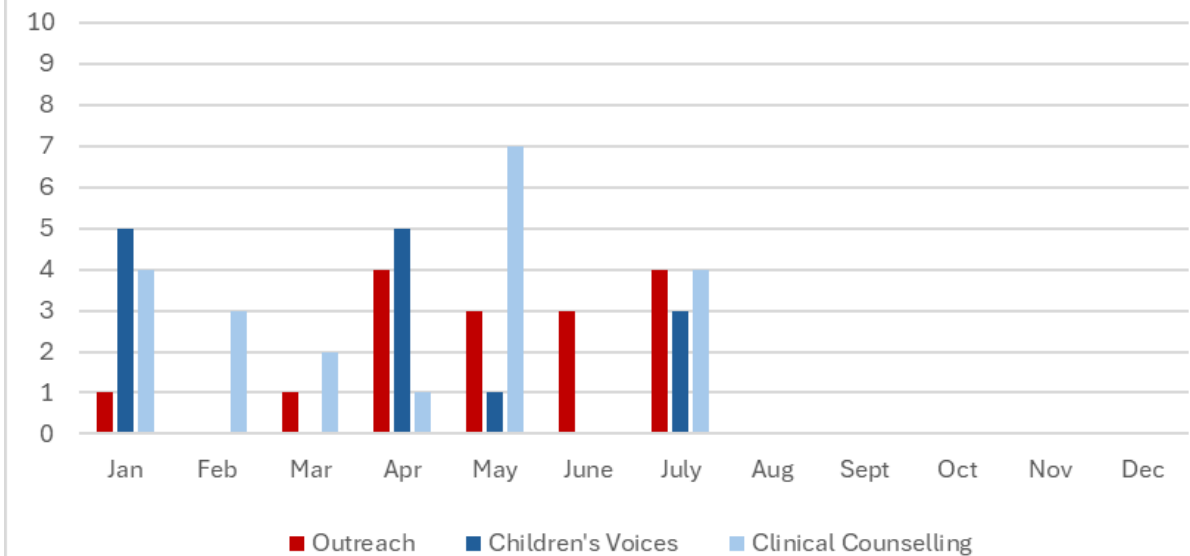
- District-wide roofing inspections and replacements progressed; budget adjustments were made for future projects (No change)
- The roof tender was awarded by the Board, work to commenced on August 18th and are anticipated to take 6-7 working days
- The Canopy roof serving the front entrance and vestibule area at an apartment building is scheduled to be replaced on August 25th and is anticipated to take 4-5 working days



Residential Program Participants



New Program Enrollments



Social Media Stats

Facebook –District of Parry Sound Social Services Administration Board	FEB 2025	MAR 2025	APR 2025	MAY 2025	JUNE 2025	JULY 2025
Total Page Followers	713	721	731	738	749	749
Post Reach this Period (# of people who saw post)	4923	7739	3660	3159	11,121	11,941
Post Engagement this Period (# of reactions, comments, shares)	697	788	40	501	77	75

Facebook -Esprit Place Family Resource Centre	FEB 2025	MAR 2025	APR 2025	MAY 2025	JUNE 2025	JULY 2025
Total Page Followers	214	217	220	225	225	225
Post Reach this Period (# of people who saw post)	608	998	1214	100	580	815
Post Engagement this Period (# of reactions, comments, shares)	12	65	94	22	10	0

DSSAB LinkedIn Stats https://bit.ly/2YyFHIE	FEB 2025	MAR 2025	APR 2025	MAY 2025	JUNE 2025	JULY 2025
Total Followers	519	525	537	548	551	558
Search Appearances (in last 7 days)	72	131	187	371	205	132
Total Page Views	46	34	37	52	35	22
Post Impressions	1030	632	843	650	660	715
Total Unique Visitors	22	19	21	29	20	12

Instagram - Esprit Place Family Resource Centre https://www.instagram.com/espritplace/	FEB 2025	MAR 2025	APR 2025	MAY 2025	JUNE 2025	JULY 2025
Total Followers	101	103	104	104	105	107
# of accumulated posts	63	64	65	65	65	66



REPORT TO THE BOARD OF DIRECTORS

DATE PREPARED: August 29, 2025	PROGRAM: Child Care Service Management
MEETING DATE: September 11, 2025	REPORT NO: 9.1
PREPARED BY: Pam Nelson, Director of Child Care Service Management	PRESENTED BY: Pam Nelson, Director of Child Care Service Management
SUBJECT: Early Years and Child Care Service System Plan 2025-2030	

Proposed Resolution:

That the board approve the Early Years and Child Care Service System Plan 2025-2030.

Introduction:

The intention of this report is to provide the Board of Directors with a summary of the Early Years and Child Care Service System Plan 2025-2030.

Background:

The Child Care and Early Years Act, 2014 requires service system managers, such as Consolidated Municipal Service Managers (CMSMs) and District Social Services Administration Boards (DSSABs), to develop comprehensive plans that address provincial priorities in child care and early years services. These priorities include focusing on Ontario's children and families, promoting health, safety, and well-being, ensuring high-quality experiences, and supporting knowledgeable and qualified professionals. The system must respond to diverse community needs, offer flexible and inclusive services (including for Indigenous, Francophone, and rural communities, as well as children with disabilities), and provide a variety of service options for families. Strong partnerships, accountability, coordination with other human services, and support for children's transitions to school are also emphasized. The Ontario Child Care and Early Years Service System Plan Resource offers guidance to help service managers collaborate with community partners and families in developing and implementing these plans.

Comments:

The Child Care Service Management (CCSM) team collaborated with the Sault Ste. Marie Innovation Centre (SSMIC) to develop the service system plan. The primary components of this plan are detailed in the resource guide provided by the Ministry. To accurately identify both the strengths and challenges currently facing our local Early Years programs, the CCSM team designed targeted surveys for parents and caregivers, community partners, and child care operators, ensuring their feedback could be incorporated into the service system plan.

Throughout the plan, the CCSM team utilised current publications to represent the current status of the Early Years system and inform strategic direction for the next five years. Notable developments within the Early Years system, including the implementation of the Canada-Wide Early Learning and Child Care

Agreement (CWELCC), have been formally recognized. The document further details achievements in relation to priorities identified for the 2019–2024 period.

Financial Considerations:

In September 2024, child care service management initiated the search for a consultant to support the Early Years and Child Care Service System Plan. Following interviews and a review of proposals from three consultants, staff identified the Sault Ste Marie Innovation Centre's submission as offering the most advantageous value at \$15,700 + HST and demonstrating the closest alignment with our strategic vision.

Strategic Initiatives:

The project has the potential to help the PSDSSAB achieve its high-level strategic goal of:

- Modernize Service System Planning
- Strengthen Collaboration
- Holistic Approach to Human Services
- Achieve Organizational Excellence

Legislative/Risk Analysis:

The Child Care and Early Years Act, 2014 requires service system managers to establish a child care and early years programs and services plan (service system plan) for their service area that addresses matters of provincial interest under the Act.

Recommendation/Conclusion:

That the board approve the Early Years and Child Care Service System Plan 2025-2030.

**Parry Sound District Social Services
Administration Board**

**Early Years and Child Care
Service System Plan**

2025-2030



“Our Vision for the Early Years and Child Care: All children and families have access to a range of high-quality, inclusive and affordable early years and child care programs and services that are child- and family-centred and contribute to children’s learning, development and well-being.”

Government of Ontario Renewed Child Care and Early Years Policy Framework

The data presented in the charts, tables, and maps within this report are sourced from the PSDSSAB Environmental Scan. These visualizations were developed in partnership with **Acorn Information Solutions** at the Sault Ste. Marie Innovation Centre. For comprehensive information on data sources, methodology, and detailed analysis, please refer directly to the Environmental Scan.

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Land Acknowledgement

We would like to take a moment to acknowledge the Indigenous peoples of all lands that we are meeting on today. We are meeting in the home of the Anishinaabeg/Anishinaabek – Ojibway, Odawa and Potawatomi peoples, and on the territory of the Wasauksing, Shawanaga, Magnetawan, Dokis and Henvey Inlet First Nations.

We also acknowledge that the district of Parry Sound is covered by the Robinson-Huron Treaty.

Message from the Chair of the Board

On behalf of the Board of Directors, I am pleased to present the district of Parry Sound's Early Years and Child Care Service System Plan for 2025–2030. This Service Plan outlines our district's strategic priorities for the next five years with a shared commitment to strengthening early years programs and services that support children and families across our communities.

The past several years has brought both challenges and opportunities, as we navigated the lasting impacts of the COVID-19 pandemic and responded to significant shifts in provincial policy. These changes have shaped how we deliver services and underscored the importance of resilience, adaptability, and collaboration.

Throughout this period of transition, the continued dedication of our early years and child care partners, along with the unwavering support of our Board, has been instrumental. Together, we have laid important groundwork - and now, we look forward with a clear vision: to build an accessible, affordable, and inclusive system that supports every child and family in the district of Parry Sound.

I extend my sincere thanks to everyone who contributed to the development of this plan. Your participation - through surveys, engagement sessions, and thoughtful feedback - has helped shape a roadmap grounded in the real needs and aspirations of our communities.

As we move forward, I am confident that our shared efforts will lead to meaningful progress and lasting impact for the early years system in our district.

Sincerely,

Rick Zanussi, Board Chair

District of Parry Sound Social Services Administration
Board



Section 1: Introduction

*“Children are
our greatest
treasures, and
it is our duty to
nurture them
with love and
care.”*



PURPOSE

The Child Care and Early Years Act, 2014 (CCEYA) requires Service System Managers (CCSM) to establish a child care and early years programs and services plan (Service Plan) that addresses matters of Provincial interest under the CCEYA. Service Plans allow for an opportunity to analyze the impacts of programs and services, identify progress and service gaps, and foster evidence-based decision making to continue to support CCSM and the early years and child care sector.

Regulations under the CCEYA provide information on procedures and content related to Service Plans and duties of CCSM. These regulations require CCSMs to update their Plans at a minimum every five years and consult with service providers, families and stakeholders in the development and implementation of plans.

The District of Parry Sound Social Services Administration Board (DSSAB) as the designated CCSM is responsible for identifying community needs for licensed child care and EarlyON programming, allocating funding to address child care and early years requirements, and for developing a Service Plan to identify local child care and early years system priorities.

This Service Plan outlines the DSSAB's vision for early years programs and services throughout the district for children 0-12 years of age and is reflective of the needs as identified by families and community stakeholders through consultation.

ROLE OF SERVICE SYSTEM MANAGER

The DSSAB as CCSM, is responsible for setting priorities and delivering programs and services for children and families that are coordinated and responsive to community needs. Ongoing collaboration and consultation with community stakeholders informs the system.

CCSMs possess critical knowledge about community needs, maintain close connections with community partners, and are well-positioned to establish strong links between child care and early years programs and other relevant community and municipal services (e.g. public health, libraries, affordable housing, and other social services). As set out in the act:

- ~ May establish, administer, operate and fund licensed child care and early years programs, including providing assistance to licensees and evaluating and assessing the impact of public funding
- ~ Deliver and administer local policies respecting the operation of child care and early years programs and services
- ~ Coordinate the planning and operation of child care and early years programs and consult and cooperate with school boards and other prescribed persons or entities in the development and implementation of the Service System Plan
- ~ Coordinate the planning and operation of child care and early years programs with the planning and provision of other human services delivered by the service system manager
- ~ Assess the economic viability of child care and early years programs and facilitate changes to make programs more viable

Service planning should be done in the context of the full range of coordinated child care and early years services for children and families.

ROLE OF THE PROVINCE

As set out in s.53 of the *Child Care and Early Years Act, 2014*, the province is responsible for:

- ~ Developing and promoting an overview of the system of child care and early years programs and services and aspirational goals for the system
- ~ Supporting the provision of child care and early years programs and services across the province
- ~ Promoting health, safety, and well-being of children
- ~ Coordinating efforts with other ministries in relation to programs and services that support the learning, development, health and well-being of children
- ~ Encouraging high quality experiences that support children's learning, development, health and well-being
- ~ Administering the licensing framework set out in the CCEYA as well as enforcing the CCEYA

“Our Vision for the Early Years and Child Care: All children and families have access to a range of high-quality, inclusive and affordable early years and child care programs and services that are child- and family-centred and contribute to children’s learning, development and well-being.”

Government of Ontario Renewed Child Care and Early Years Policy Framework

PROVINCIAL CONTEXT

In 2017, the province released the renewed Early Years and Child Care Policy Framework with a vision of an early years system that better supports Ontario families and gives children a stronger start in life.

The Renewed Framework includes the following four pillars that were determined based on feedback and consultation:

<i>Affordability</i> Ensuring early years programs and services are affordable for families	<i>Access</i> Increasing access to early years programming to give families opportunity to benefit from high-quality early years programs and services
<i>Quality</i> Enabling safe and reliable programs built on positive, responsive, engaging and meaningful experiences for children and families by educated and supported staff	<i>Responsive</i> Providing a range of culturally diverse and inclusive programming in schools, workplaces, communities, and homes providing choice for families that best suits their needs



CANADA-WIDE EARLY LEARNING AND CHILD CARE AGREEMENT

The Canada-Wide Early Learning and Child Care Agreement (CWELCC), signed by federal and provincial governments on March 27, 2022, aims to make child care more affordable. The framework, established under CWELCC seeks to lower costs while improving the accessibility, quality, and inclusivity of Ontario's child care and early years sector.

Ontario's vision for the CWELCC system is that more families in Ontario have access to high quality, affordable, flexible, and inclusive early learning and child care no matter where they live. Under the CWELCC agreement with the Government of Canada, Ontario has been funded to support the creation of 86,000 new licensed child care spaces (relative to 2019) by December 2026.

ACCESS AND INCLUSION FRAMEWORK

Ontario's vision for the CWELCC system is that more families in Ontario have access to high quality, affordable, flexible, and inclusive early learning and child care no matter where they live.

The goal is for all children, no matter their abilities or background, to fully participate in child care and build strong relationships with peers and educators. This framework aligns with Ontario's commitment to increase access to child care for low-income families, vulnerable children, those from diverse communities, children with special needs, and Indigenous children.

Ontario's inclusion framework is intended to help reduce barriers for vulnerable children and children from diverse populations. It aims to support children to have access to inclusive environments where they can participate and collaborate in meaningful ways and form authentic, caring relationships.

Under the Access and Inclusion Framework, the ministry has developed a model to allocate funding for new spaces for children age 0-5 across CMSMs and DSSABs, with a focus on improving equity of access by working toward a common provincial access ratio of 37%. Through the DSSAB's Directed Growth Plan the focus is to create affordable child care spaces in communities that need them most.

The purpose of Ontario's Access and Inclusion Framework 2022 is to support CMSMs and DSSABs with developing and implementing local service plans with an increased focus on access and inclusion. These plans will be integrated into the broader provincial Access and Inclusion Framework based on the principles of Accessibility, Participation and Belonging and Equity.



“Children are competent, capable of complex thinking, curious, and rich in potential. They grow up in families with diverse social, cultural, and linguistic perspectives. Every child should feel that he or she belongs, is a valuable contributor to his or her surroundings, and deserves the opportunity to succeed. When we recognize children as capable and curious, we are more likely to deliver programs and services that value and build on their strengths and abilities.”

How Does Learning Happen?
Ontario's Pedagogy for Early Years

WORKFORCE STRATEGY

The province announced enhancements to the workforce strategy in November 2023 building on what was included in the signing of the CWELCC in March 2022 with the federal government. The purpose of the Ontario Child Care Workforce Strategy is to support the recruitment and retention of qualified professionals, help achieve system growth and ensure increased access to high quality licensed child care in the province.

The Ontario Child Care Workforce Strategy supports Ontario's child care and early years professionals by implementing better wages and working conditions, supporting career laddering and entry to the profession, and building the profile of the profession by implementing new programs and building on existing initiatives.

The Workforce Strategy is focused on:

- ~ Workforce compensation
- ~ Professional Development and Mental Health Support
- ~ Innovation Fund
- ~ Expansion of Early Childhood Education Qualifications



Lego Serious Play-East
Group of Educators

Lego Serious Play-West
Group of Educators



DIRECTED GROWTH PLAN

Under the Access and Inclusion Framework the Ministry developed a model to allocate funding for new spaces for children 0-5 years of age with a focus on improving equity of access by working towards a common provincial access ratio of 37%.

The DSSAB has developed a five-year growth plan that aligns with Provincial Directives and space targets while meeting the needs of communities across the district. The DSSAB's Directed Growth Plan aligns with the Ministry of Education's expectations for CCSMs, as outlined in Ontario's Access and Inclusion Framework 2023. The Directed Growth framework envisions greater access and inclusion, fostering active participation in child care for all children regardless of abilities or socio-economic backgrounds.

The growth plan includes support for child care operators to enhance access for various groups, including low-income families, vulnerable children, those with special needs, diverse communities, Indigenous and Francophone families, newcomers, and those requiring more flexible care models. The DSSAB strives to create 128 new licensed child care spaces by March 2026, including 25 spaces in schools and 103 community-based spaces (centre and home child care).

Table 1: District of Parry Sound Social Services Administration Board Allocation

	2022	2023	2024	2025	2026
School-based Spaces [a]	0	0	0	25	0
Community-based Spaces [a]	1	16	56	0	30
Total Spaces [a + b]	1	16	56	25	30



SECTION 2:

Setting the Stage



*“Children
still need a
childhood
with dirt, mud,
puddles, trees,
sticks, and
tadpoles.”*

Brooke Hampton

MISSION, VISION, VALUES



OUR MISSION

To foster healthier communities by economically providing caring human services that empower and enable the people we serve to improve their quality of life.

OUR VISION

A community where people know they are valued, belong and have opportunity and purpose.

OUR GOALS

Life Stabilization | Maximize Assets | Demonstrate Value

OUR VALUES



Kind

We are patient, understanding, caring, compassionate and trauma informed.



Respectful

Our interactions with all people are sincere, considerate and without prejudice.



Inclusive

We embrace the personal values, beliefs, and cultural practices of the people we support.



Integrity

We are honest, transparent and equitable, recognizing the public trust that is placed in us.



Collaborative

We work as a team with our colleagues; community partners and the people we serve to achieve the best outcomes.



Dependable

We can be relied on to deliver our services in a consistent, coordinated and professional manner.

HUMAN SERVICES OVERVIEW



Ontario Works

Income and Stability Support Services is available to eligible persons to provide financial, employment and life stabilization supports. Integrated System Navigator provide personalized service to help navigate broader supports and services available in the community.

Housing Services

Housing Services offers a range of housing options to residents of the Parry Sound district including rent-geared-to-income, affordable and market rent housing for families, adults and seniors. Homelessness prevention supports are available for persons experiencing housing issues. Affordable homeownership and home renovation programs are available for eligible persons.



Early Years Services

Early Years Services is responsible for the planning and delivery of child care and early years programs in the district of Parry Sound for children from 0-12 years of age. Centre-based and home child care options are available across the district. EarlyON programs are available in many communities for children under 6 years of age. Fee subsidies are available for eligible families to support affordable child care options.

Esprit Place Women's Shelter

Esprit Place Family Resource Centre offers emergency shelter and assistance for women and children in the district of Parry Sound who find themselves in crisis. All services are voluntary, free of charge and confidential.



LAST 5 YEARS IN REVIEW

PRIORITIES FROM 2019-2024 PLAN

Strategic Priorities for the Early Years System in the 5-Year Service System Plan 2019-2024 as identified through the data review and emerging from the community consultations, in the district of Parry Sound are:

Priority #1 - Improved recruitment, retention and training of qualified staff

Priority #2 - Improved affordability, accessibility and responsiveness of early years programs

Priority #3 - Improved public education and awareness

Priority #4 - Improved use of technology and data for planning and programming

Priority #5 - Improved support for children with differing abilities



"We're so excited to expand our program thanks to the financial support through our CWELCC partnership with the Parry Sound DSSAB to create new childcare spaces for families in our community!"

Sonya McEwen, Owner/Director
Adventure Academy Inc.

"We, as Friends Forever Childcare Centre are happy to be enrolled with CWELCC and have had the opportunity to grow both our Home Agency program and our before/after school programs within the District of Parry Sound."

Melanie Ross, Executive Director/Owner



IDENTIFIED PRIORITIES UPDATE

Progress has been made over the past 5 years towards improving the delivery of quality, inclusive and responsive early years programs across the district. The Pandemic did pause a number of initiatives as it required the sector to pivot in response to the needs of the community during the pandemic. The impacts have resulted in longer-recovery times in some areas such as recruitment and retention strategies and the increased demand for special needs supports for children.

The following sections provide a summary of the progress and accomplishments achieved over the past 5 years in improving the early years and child care sector in the district.

Priority #1

Improved recruitment, retention and training of qualified staff AND enhance capacity building opportunities based on community needs and to align with the Ministry of Education's vision of pedagogy for early years



Accomplished

Workforce funding was allocated from MEDU to support the retention and recruitment of high-quality child care and early years workforce.

\$392,345 of Workforce Capacity and Innovation Fund (allocation for 2021-2023) was allocated to engage and collaborate with local community partners to build and implement innovative strategies to support the recruitment and retention of the child care and early years workforce.

Developed and implemented "Become an ECE Campaign". Created 4 videos that were shared with partners and are available on the DSSAB social media and website.

In 2022-2024, within the district of Parry Sound all licensed child care staff and supervisors were able to access training opportunities, 30 training opportunities/events – 713 educators participated in professional learning events.

Collaborated with NOSDA and partnered with Northern College to offer a FREE Pre-ECE Skills Building Certificate Program. A 10-week program designed to introduce students to child care (opportunity for paid placements and acquire First Aid/CPR, Food Handler and Workplace Health & Safety.)

Created a brochure that was mailed to all residents in the district targeting those without access to internet to promote and build awareness of child care and early years programs.

Ongoing

Established regular meetings with the Parry Sound Friendship Centre to improve Indigenous programming throughout the district.

Professional learning opportunities for early years staff is available ongoing.



Priority #2

Improved affordability, accessibility and responsiveness of early years programs



Accomplished

Implemented Canada Wide Early Learning Child Care – 100% of licensed operators within the district of Parry Sound have enrolled. Families had fees reduced by 50% in 2022 and with further reductions effective January 2025 to reduce fees to a maximum of \$22 per day . An average of \$10 per day is planned to be effective by March 2026.

Development of a Directed Growth Strategy. 49 school-based spaces were committed and 78% of community-based spaces were committed by the end of 2024 in alignment with the Directed Growth Strategy and Provincial allocations.

Child Care Resource Library expanded to include Indigenous peoples and cultures (available to child care providers throughout the district).

Directly Operated programs have updated Building Condition Assessments (BCA's) for all owned buildings to improve business planning for repairs and replacement of building components.

EarlyON programs are offered in local outdoor locations as of the summer of 2024.

Created 68 community spaces + 25 school based spaces committed by end of 2025. These are new child care spaces within the district in alignment with the Directed Growth Plan.

Ongoing

Prepared the system for implementation of cost-based funding approach to child care effective January 2025 reducing parental fees for child care to a maximum of \$22 per child per day improving affordability of child care. Required revision for agreements, policies, practices and procedures related to funding delivery of child care.

Regular meetings with the Parry Sound Friendship Centre.



Priority #3

Improved public education and awareness relating to children's services across the district



Accomplished

Continue to create awareness and build on “Become An ECE” Campaign to help generate a public awareness of the importance of registered ECE's and the impact they have on our communities and the families and children we support.

Developed messaging/utilizing social media platforms – Facebook, LinkedIn, external webpages for EarlyON for promotion of programs and services.

Marketing Plan for Home Child Care Programs targeting communities in need of child care providers – flyers, target mail-outs, in-person promotional events. Resulting in 22 active homes in 2024.

Launched new DSSAB website with easy access to fee subsidy applications and search engine functions to assist the public in locating child care programs across the district.

Ongoing

Support and education on the importance of a diverse, equitable and inclusive learning environment for early childhood educators and support staff in early learning settings.

Utilizing social media platforms – Facebook, LinkedIn, external webpages for EarlyON.



Priority #4

Improved use of technology and data for planning and programming



Accomplished

HiMama App implemented that provides directly operated programs with open communication with families, documentation for planning and programming. It also provides a platform for billing, invoices and automated payments for families.

EarlyON now offers virtual programming through Microsoft Teams platform for Mom's-to-Mom's groups, interactive circle times with children and wellness calls to families facing isolation. 107 virtual events were delivered in 2024.

Implemented use of online portal for registering child(ren) for child care waitlist within the district. The DSSAB conducted a survey with licensed child care providers in January 2023 that included a review of the current wait list data. 21 licensed child care providers across the district were surveyed for their formal wait list numbers including Home Child Care, licensed centres, Before and After School programs.

Ongoing

Currently in discussion with third party to develop online portal for licensed providers to collect data that can support planning and programming.

Utilization of community demographic statistics to offer focussed programming in communities with increased populations with diverse cultural and Indigenous focus.



Priority #5

Improved support for children with differing abilities.



Accomplished

Workforce Funding provided training opportunities for educators within the child care sector who support and assist children and families with unique needs and disabilities.

Licensed providers accessed Special Needs Resources funding to support children in program with differing needs – to support quality inclusion. \$12, 485 provided children with 530 hours of additional supports.

Inclusion Support Services expanded program goals to include supporting and building capacity with licensed child care programs and EarlyON staff with a focus on inclusive environments as a third teacher and programming with class-wide focus to support all children. The program pivoted during COVID to include on-line and telephone consultations with families. In 2024, 114 children were supported through Inclusion Support Services program staff.

Ongoing

Licensed providers continue to have the opportunity to access Special Needs Resources funding to support children in program – to support quality inclusion.

Review of Inclusion Support Program focussing on meeting the needs of families, children and operators.



ENVIRONMENTAL SCAN

EARLY DEVELOPMENT INSTRUMENT



The Early Development Instrument (EDI), developed by the Offord Centre for Child Studies, measures a child's ability to meet age-appropriate developmental milestones at school entry. The EDI questionnaire is completed by teachers for children in senior kindergarten across five domains: physical health and wellbeing, social competence, emotional maturity, language and cognitive development, and communications skills and general knowledge.

The EDI identifies vulnerabilities within and across groups of children for each of the five domains, as well as an overall vulnerability level. It is important to note that the Cycle VI collection of the EDI questionnaire, originally planned for 2021, was delayed until late in the 2023 school year because of the COVID-19 pandemic. Given that some of the children in this cohort may have experienced isolation due to the pandemic early in their development, it was anticipated that there may be a significant change in vulnerability levels compared to the previous cycle (2018).

The EDI uses the 10th percentile for vulnerability because it captures all the children who are struggling, even those whose struggles may not be apparent.

The EDI results are a reflection of the qualities of environments children have experienced in their early years from birth to 5 years of age. Children's development at age 5 is a strong predictor of adult health, education and social outcomes later in life.

Good quality stimulation, support and nurturance during early years



Healthy brain development and a strong foundation for future success

Lack of stimulation, support and nurturance during early years



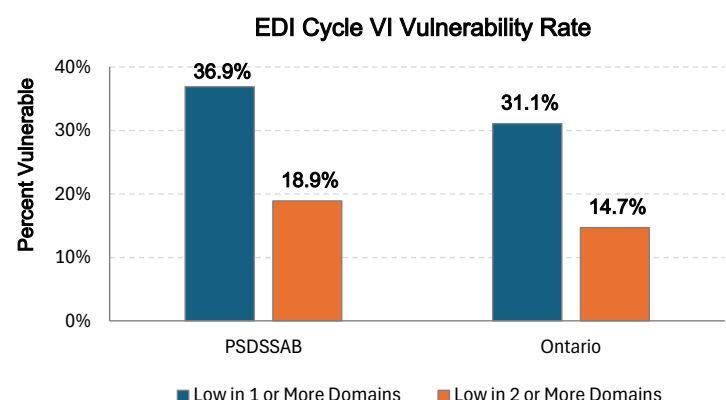
More challenges for these children as they grow

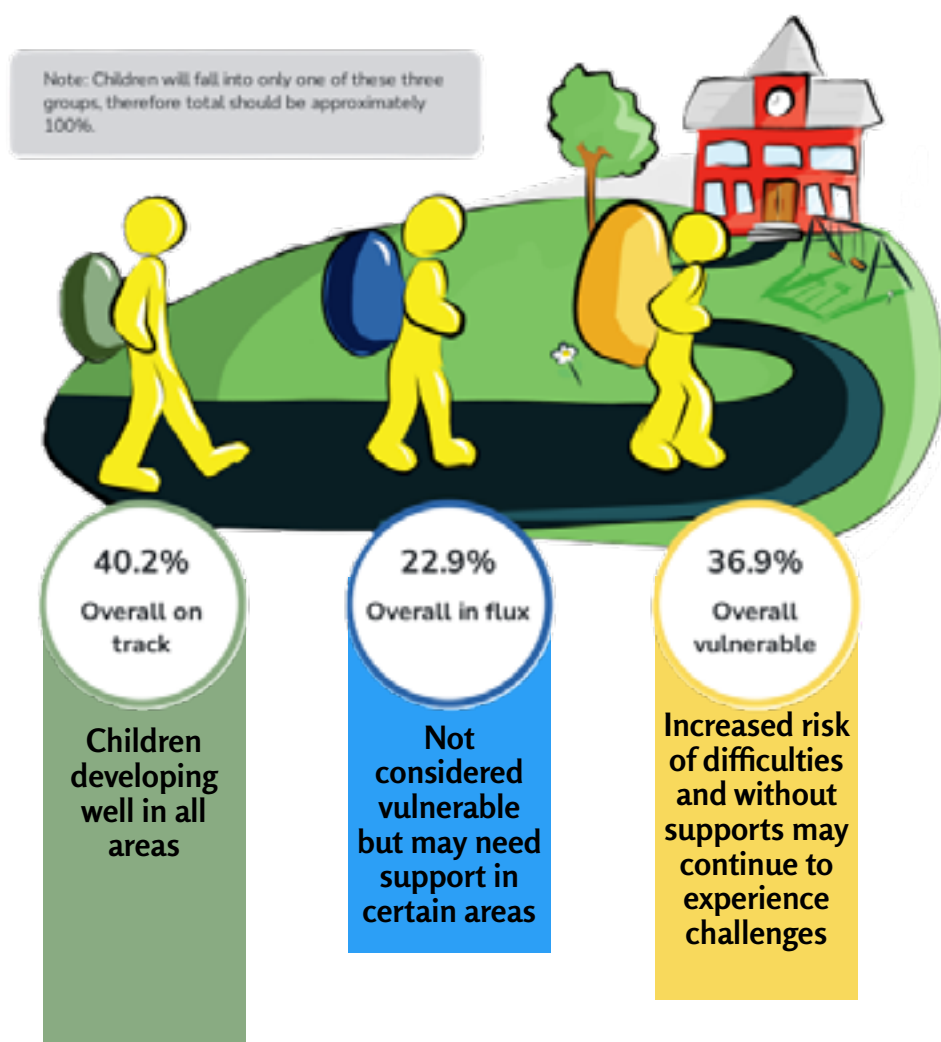
EDI data can help identify the major areas of strength and weakness in a school/ community and can be used to inform decision-making and planning for early development services. Children are considered vulnerable within a domain if they score below the tenth percentile as compared to their peers. Vulnerability means that a child is at an increased risk of difficulties in school years and beyond. When looking at vulnerability rates, a lower percentage is a more favourable result.

KEY FINDINGS FOR THE PARRY SOUND DISTRICT

Results from the 2023 EDI revealed that the overall vulnerability rate for children in the Parry Sound district was 36.9% a slight decrease compared to the 2017 results of 37.4% and higher than the Ontario average of 31.1% in 2023. (see Figure below).

Children will fall into only one of the three categories of either being On Track, In Flux or Vulnerable based on the EDI assessment. Cycle VI for the Parry Sound district shows that overall 40.2% of our children are On Track, 22.9% are In Flux and 36.9% are Vulnerable. Children are considered Vulnerable within a domain if they score below the 10th percentile.





Parry Sound District	% Vulnerable			Diff. from 2017/18
	2017/18	2022/23	Ontario 2022/23	
PHWB	23.1%	24.1%	17.6%	■ 1.0
SOC	14.6%	13.1%	10.1%	■ 1.5
EMOT	15.6%	18.9%	13.1%	▲ 3.3
LANG	9.9%	10.7%	6.7%	■ 0.8
COMG	10.9%	8.5%	10.5%	■ 2.4
Low in 1 or More Domains	37.4%	36.9%	31.1%	■ 0.5
Low in 2 or More Domains	17.7%	18.9%	14.7%	- -

▲ Increase in Vulnerability ▼ Decrease in Vulnerability ■ No Meaningful Change
 *Statistically meaningful change based on the Critical Difference Calculation

The DSSAB will be considering the findings from the Cycle VI EDI in their planning for early learning programs in the coming years. Identified areas for improvement based on the scores will provide informed decision making to support children in reaching their full potential.

PARRY SOUND DISTRICT AT A GLANCE

As service system manager the DSSAB monitors trends to ensure system planning remains current and meets the needs of our communities. The Parry Sound district consists of 22 municipalities, 2 unorganized areas and 5 First Nations communities.

POPULATION DATA

The population data was taken from Statistics Canada Census data to understand current and future needs of communities. These demographic insights help inform planning, resource allocation, and service delivery to ensure that early year's programs are responsive, inclusive, and equitable.

PARRY SOUND DISTRICT POPULATION

From 2016 to 2021 the population has increased 9.5% compared to Ontario's growth of 5.8%.



Carling and The Archipelago saw the most significant increase (32.5% and 84.4%) while Dokis 9 First Nation saw a significant decrease in population of 41.6%.



Statistics Canada Census data is projecting the population of Parry Sound district will increase by **12,000** people between 2023 and 2051.

LABOUR FORCE

TOP INDUSTRIES

Health Care & Social Assistance	15%
Construction	14.4%
Retail Trade	13.7%

There are **20,715** employees in the workforce with a **10%** unemployment rate or 2,070 people according to 2021 census data.

BUSINESSES

As of June 2022 there were **4,144** businesses in the Parry Sound district with **92.54%** having less than 10 employees.

EDUCATION

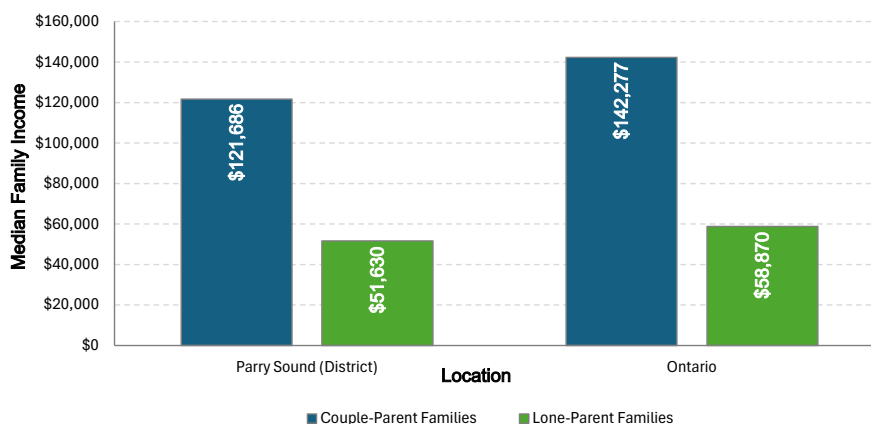
21.6% of people in the Parry Sound district hold no certificate, diploma or degree. That is an increase of +0.8% from 2016.

SOCIOECONOMIC DATA

49.1% of Lone Parent families in the Parry Sound district have children compared to 30.1% in 2016 representing a 19% increase according to the 2021 census.

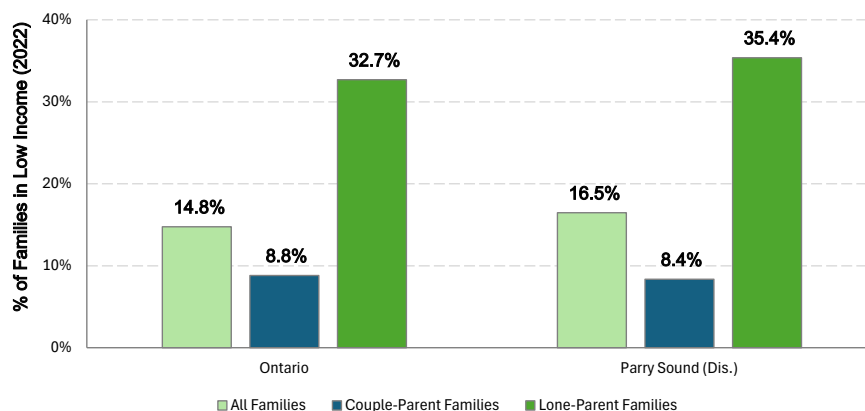
Lone Parent families have an income **42.4%** lower than couple-parent families in the Parry Sound district. Similarly, a higher percentage of lone-parent families are considered low-income (35.4%) compared to couple-parent families (8.4%) as illustrated in the following charts. Despite the move towards an average of \$10 per day child care families will continue to experience affordability barriers in accessing child care in Parry Sound district. Furthermore, studies have suggested children in lone-parent families are at a higher risk for poor behavioral and cognitive outcomes and experience higher rates of poverty.

Table 2: Median Family Income by Family Type for the PSDSSAB Area and Ontario, 2022



The percentage of families with low-income has been consistently higher in the Parry Sound district compared to Ontario over the past decade. Statistics Canada maintains that low-income does not measure poverty, rather it reflects a consistent and well-defined methodology that identifies those who are substantially worse off than average.

Table 3: Percent of Low-Income Families in PSDSSAB by Family Type, 2022



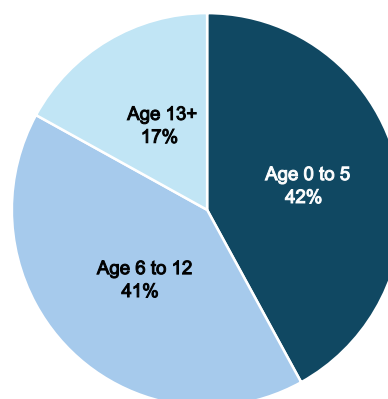
FAMILIES RECEIVING SOCIAL ASSISTANCE

Social assistance benefits are any payments received by eligible recipients to assist in covering the costs of shelter and basic daily necessities. The total families in receipt of social assistance have remained consistent over the past decade at 8.6% in the Parry Sound district which is slightly higher than Ontario at 8.4%. The couple-parent families in receipt of social assistance in 2022 was 5.9% and lone-parent families was 26.2% compared to Ontario at 5.8% and 23.3% respectively.

ONTARIO WORKS CASELOAD

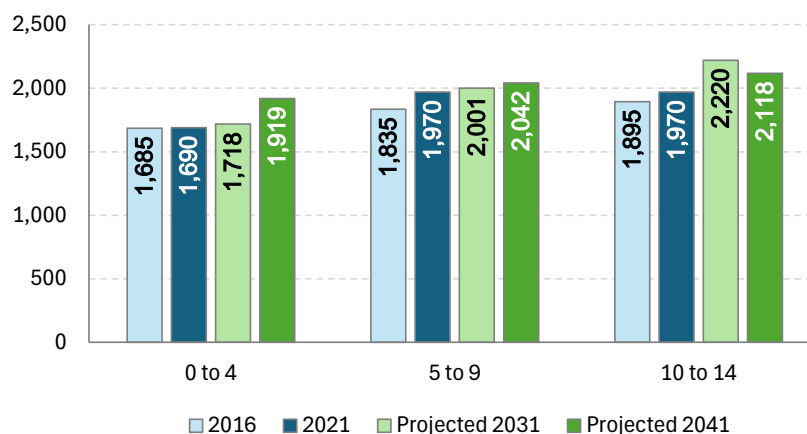
623 households were in receipt of Ontario Works and 161 households having children under 18 years of age at December 2024. 26% of households in receipt of Ontario Works have children as part of the household.

42% of children are between ages of 0-5, 41% of the children on between the age of 6-12 and 17% are aged 13+.



CHILD POPULATION DATA FROM STATISTIC CANADA CENSUS DATA

Population Projection data can be used for planning purposes for the needs of communities in the Parry Sound district including the needs of early years and child care programs and services over time. Based on the current and projected data it is noteworthy that the population for children 0 to 4 years of age remained relatively constant from 2021-2031 with a 1.4% increase and is projected to see a 13.2% increase by 2041. The school age population between 5 to 9 years of age is projected to see minimal change over the 20 year period with an overall increase projected at 3.7%.



DEMAND FOR CHILD CARE

Licensed Child Care Services in the community, schools and home-child care options are available in the district of Parry Sound offering a total of 884 spaces for children from birth to 12 years of age as of December 31, 2024.

Child care is available full time and part time for children 0 to 4 years of age not attending school. Before and After school care is available for school age children up to 12 years of age.

The licensed capacity for child care provides 746 spaces across the district which has grown by 76 spaces since 2019. Although the number of licensed spaces has grown in recent years the operating capacity (i.e. the number of child care spaces that can be filled) is lower due to workforce shortages. **As of December 2024, the district is operating at 67.5% of licensed capacity.**

Access to care is calculated by dividing the total licensed capacity by the child population and provides an indication of how many children would have access to child care if they required it. The current access to care ratio for the district of Parry

Sound is approximately 30% which includes centre based, community based and home child care spaces for children 0-4 years of age.

Exploring options to expand child care across the district and to advocate for additional funding to support operating and capital expenses for child care continue to be a priority in the Parry Sound district. The DSSAB continues to work in collaboration with the province in the creation of spaces in alignment with the Directed Growth Plan.

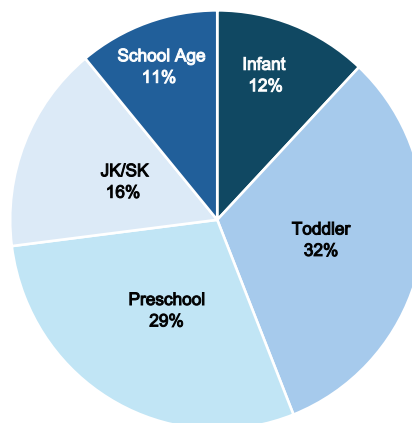


8 Agencies
17 sites and 746 spaces



2 Home Agencies
22 Active Provider Homes
and 138 spaces

In the first quarter of 2025 child care operators began transitioning their waitlists to an online portal which is expected to be completed by mid-year 2025. As of April 30, 2025 there were **399 unique children** transitioned to the registry looking for a child care space. The pie chart provides a breakdown by age category of the children on the registry. The greatest demand is for **toddler and pre-school spaces** representing **61%** of the demand for child care spaces.



CHILD CARE AFFORDABILITY

The DSSAB Children's Services Team administers the Child Care Fee Subsidy program that provides financial assistance to support families with the costs of child care. The amount of fee subsidy a family qualifies for is based on a provincially mandated income test using combined net income for the household. To qualify for subsidy the family must live in the Parry Sound district, be employed, attending school, participating in a training program or have a special needs referral.

Despite the 50% reduction in child care fees in 2024 families in the Parry Sound district continue to struggle to afford child care costs. In 2024, \$599,638 in financial assistance through fee subsidies was provided to families to offset costs of child care. Prior to implementation of reduced fee child care through CWELCC in 2019 \$1.57 million in fee subsidies was provided to families to offset costs of child care.

It is important to ensure the fee subsidies continue to remain available to support families in the Parry Sound district with the cost of child care given that many families especially lone-parent families continue to experience affordability barriers in accessing child care.

\$599,638 in fee subsidies was provided in 2024 to support 100 families per month compared to \$1.57 million in 2019 to offset child care costs for approximately 248 families per month.

EARLYON CHILD AND FAMILY CENTRES

EarlyON Child and Family Centres are an initiative by the Province of Ontario that offers free information, programs and services to parents/ caregivers with children birth to 6 years of age. EarlyON programs are available across the district of Parry Sound offering parents/



caregivers welcoming and inclusive environments for children under 6 years of age.

EarlyON centres provide free programs and services for parents/ caregivers and children providing warm spaces to learn, play, laugh, be curious, make friends and engage

with others. A range of in-person and virtual programs are offered and a month at a glance calendar is available on EarlyON website and social media platforms. Specialized Groups and Workshops for parents/ caregivers are available to support development of skills to deal with the joys, challenges and stresses of being a parent/caregiver promoting a positive adult-child relationship.

EarlyON programs are available in 15 communities across the district of Parry Sound with morning, afternoon, evening and weekend sessions operating. EarlyON Child and Family Centres are guided by the following principles:

- ~ Child and family Centered
- ~ Welcoming
- ~ High Quality
- ~ Inclusive
- ~ Integrated
- ~ Community Lead



EARLYON 2024



total visits 8,810

653 unique adults



total visits 11,250

769 unique children

IN PERSON SESSIONS

914

VIRTUAL PROGRAM EVENTS

107

INCLUSION SUPPORT SERVICES

Inclusion Support Services is an early intervention program for children 0-6 years of age with differing abilities to help children reach their full potential. Strong, positive relationships contribute to healthy child development and are necessary for children's well-being and optimal learning. Every child should feel they belong, are valuable contributors to their environment and deserves the opportunity to succeed.

Who?

Children who require additional programming or support and attend a licensed Child Care Program or EarlyON Child and Family Centre is eligible for this service.

How?

Referrals are accepted from families, pre-school programs and any community agency within the district of Parry Sound with parental consent.

In 2024 114 children were supported by our Inclusion Support Services Team. 81.5% were in licensed child care centres and 18.5% were at an EarlyON program.

Inclusion Support Services Team offers:

Support for child and family
Unified approach
Plan of action
Parental involvement
Ongoing inclusion
Respect for child and family
Team consultants

The Inclusion Support Services Team consists of 6 Resource Consultants who work with children in child care centres, home child care and EarlyON programs applying the following Principles of:

- ~ Participation in community activities
- ~ Continuity of services
- ~ Support for children and their families
- ~ Flexibility in service delivery
- ~ Seamless transitions to other services as deemed appropriate



QUALITY ASSURANCE PROGRAM

Quality is an essential part of every early learning and child care program and the DSSAB is committed to ensuring that early years and child care services administered by the DSSAB are high quality, accessible, inclusive and responsive to the growing needs of children and their families throughout the district of Parry Sound. DSSAB recognizes the uniqueness of each program as there is not a “one size fits all” model for early years and child care services. The Quality Assurance Program (QAP) was designed to align with the Ministry’s pedagogical document, *How Does Learning Happen?*, which encourages all early years and child care programs to provide a holistic approach to optimal learning and development for every child. Quality Assurance and the principles of *How Does Learning Happen?* are interconnected in early learning and child care programs. The four foundations of *How Does Learning Happen?* are at the forefront of optimal learning and reflect value in creating and maintaining conditions that foster positive relationships and continuous practice in supporting children’s growth and development.

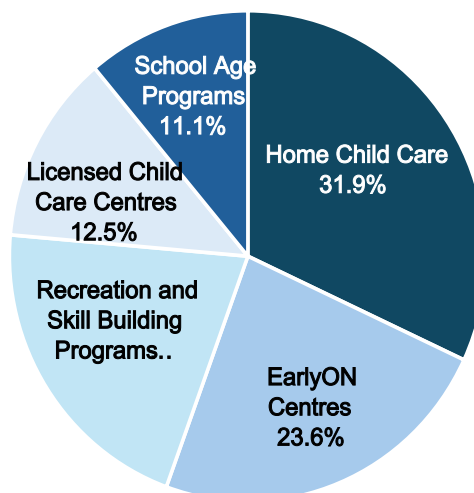


The QAP works with child care educator teams, EarlyON facilitators, recreation and skill building programs, home child care, before and after school programs and supervisors to support quality early learning environments for children and families. The role of the QAP is to mentor, collaborate and support reflective practice and to help programs achieve and maintain quality programming for children. The QAP works with administrators, supervisors, and directors to support the implementation of quality practices within programs and services.

Quality Assurance assessments are used to assist in ensuring programs meet and maintain high standards of care supporting the importance of healthy development and well-being. The assessments help providers identify strengths, areas for improvement and set goals for continuous growth towards meeting, maintaining and providing high quality care. Additionally, the assessments provide a framework for evaluating program effectiveness and accountability.

Quality Assurance visits across the district of Parry Sound include the following sites:

- ~ 9 Child Care
- ~ 15 Recreation and Skill Building
- ~ 17 EarlyON, 23 Home Child Care, and
- ~ 8 Before and After-School Programs



FRANCOPHONE PROGRAMS

The 2021 census reported a total of 1,430 people who identified as Francophone in the Parry Sound district, representing 3.1% of the total population in comparison to 4.9% of people in the province who identified as Francophone. In 2016, 2.8% of the population in Parry Sound district identified as Francophone representing a slight increase in 2021 census data.

Table 4: Total Francophone Population in the PSSSAB Area, 2021

	Total Population	Francophone Population	% Francophone Population
Ontario	14,031,755	693,870	4.9%
Parry Sound	45,540	1,430	3.1%

The district of Parry Sound is a designated French Language Services (FLS) area where programs and services are available in the French language across the district. There is a commitment to enhance the delivery of Francophone programs and services in early years setting across the district.

INDIGENOUS PROGRAMS

In September 2017, based on a needs assessment within the Indigenous population in relation to child care, the district of Parry Sound DSSAB, in partnership with The Métis Nation, The Parry Sound Friendship Centre, Georgian Bay Native Non-Profit Housing Incorporated, Parry Sound Non-Profit Housing, and Wasauksing First Nations, submitted a proposal as part of the Journey Together Initiative. The proposal was to develop an Indigenous Led Child Care Centre located in The Sound Early Learning and Child Care Centre to serve Indigenous families living off-reserve, with 15 licensed spaces. The proposal was successful and the new Centre, called Miigwansag, opened in October 2018.

The Hub has been a successful partnership for the Parry Sound district offering child care and early learning programs to support families of Indigenous culture. Broadening the reach of culturally appropriate programs for Indigenous families across the district through strengthening the existing partnership is possible with the revision to funding provided by the province providing greater flexibility. Enhancing culturally diverse programming is one of the areas of focus of our service plan.

The 2021 census shows that 7.2% (or 3,280 households) of the population in the district of Parry Sound identifies as Indigenous with 65% identifying as First Nation of which there are five First Nations within the district.

According to the 2021 census overall, of the total population age 0 to 14 in the Parry Sound district indicates that 11.0% identified as Indigenous with 3.3% between the ages of 0 to 4, 4.4% between 5 and 9 years of age and 3.3% between 10 and 14 years of age.



Section 3:

Engagement With Community



Plan Engagement

Engagement with key parties of the child care and early years system within the district is a key input to this service system plan. An engagement plan was developed to effectively connect and consult with a diverse range of parties interested in and impacted by the DSSAB's child care and early years system. The information collected resulted in a set of data points that reflects the successes, challenges and opportunities with respect to access, inclusion, affordability, responsiveness and quality of the system.

Key Audiences

The engagement plan involved several key audiences including:

- ~ Licensed Child Care Operators
- ~ Early Years Service Providers and Educators
- ~ Community Partners
- ~ Families (Parents and caregivers with children 0-12 years of age)

SURVEYS

LICENSED CHILD CARE AND EARLY YEARS OPERATOR SURVEYS

A survey was made available to licensed child care and early years operators from March 7 through March 28, 2025. Key groups that took part in engagement survey included licensed child care, EarlyON, Preschool Educators and Inclusion Support Services providers – including management, support staff, frontline staff, school board partners and colleges.



The DSSAB directly operates licensed child care centres and home child care and delivers EarlyON programming throughout the district. External licensed child care centres and home child care providers were included in the survey engagement.

COMMUNITY PARTNERS

A survey was made available to community partners from March 7 through March 28, 2025. Key groups that took part in the engagement survey included community partners and agencies who provide services and programs or make referrals to services and programs that support families with children 0 to 12 years of age. The purpose of community engagement was to gather perspectives on the strengths, challenges, and opportunities for the early years and child care sector in the Parry Sound district.

FAMILIES (PARENTS AND CAREGIVERS)

A survey was launched to gather feedback from parents and caregivers who had accessed (or attempted to access) early years and child care services in the district of Parry Sound. The survey was available between March 4 and 31, 2023 and included 30 questions focused on demographic and household considerations, when, where, how, and why respondents access the child care and EarlyON programs, as well as areas of strengths and opportunities for improvement.

WHAT WE HEARD

What we heard from our Community Partners and Early Years Providers

40% of Community Partner respondents indicated they had no wait list for services, 20% indicated they had a waitlist between 6-12 months and 40% indicated they had a wait time of longer than 12 months to access services.

- ✓ Respondents expressed a need for additional staff including RECE, support staff and relief staff for the continued delivery of quality programming for our children
- ✓ Respondents emphasized additional support and services for children with differing needs is an area for improvement
- ✓ Overall respondents expressed a desire for networking and professional learning opportunities
- ✓ Overall respondents were aware of services available in the district for children 0-12 years of age and they knew how to find and access information needed
- ✓ Demand for services has increased over the past few years impacting the capacity for the sector to meet the needs in the community and resulting in wait lists for services

What we heard from our Parents and Caregivers

50% of parent/caregiver respondents indicated they have child care in the community they live. 20% of respondents travel up to 15 minutes, 15.5% travel up to 30 minutes and less than 1% travel up to 1 hour to access child care.

- ✓ Respondents expressed they received regular communication from their child care provider about their child(ren) and activities which they value
- ✓ The majority of respondents indicated they have accessed EarlyON programming and emphasized the value of having programming available for families and children
- ✓ Overall respondents expressed they are aware of child care options available in their community
- ✓ Respondents expressed wanting to have child care and EarlyON programming available within their own communities
- ✓ Respondents indicated being unable to obtain child care in a reasonable time frame due to long wait lists and the lack of care for part-time, evenings and weekends
- ✓ Affordability was cited as a barrier to accessing child care (despite recent reductions in fees by 50% as we move towards \$10 per day child care)

STRENGTHS, CHALLENGES AND OPPORTUNITIES

<i>Key strengths in the Parry Sound District Early Years and Child Care System</i>	
From Community Partners and Early Years Providers	<ul style="list-style-type: none"> ✓ Dedicated and knowledgeable staff provide valuable services to families and children for early years development ✓ Delivery of quality programming and services provides valuable supports across the sector ✓ Information about services is readily available and easy to access
From Parents and Caregivers	<ul style="list-style-type: none"> ✓ Dedicated, caring and knowledgeable staff provide nurturing environments for children to learn and grow ✓ High-quality programming available through child care and EarlyON programs ✓ The quality and variety of programming and services available for children 0-5 years of age ✓ Fee Subsidy is available to support the affordability of child care for families ✓ EarlyON is a valuable social connector for families and children

<i>Key opportunities for improvement in the Parry Sound District Early Years and Child Care System</i>	
From Community Partners and Early Years Providers	<ul style="list-style-type: none"> ✓ Respondents expressed a need for increased availability of Before and After School programming and services for school age children ✓ Growing need for support for staff's mental health and well-being across the sector to prevent burnout and support retention of staff ✓ Investment in professional learning and training opportunities to strengthen the sector and the continued delivery of high-quality programming ✓ Need for increased access to support for children with differing needs and having services more readily available in early learning settings ✓ Transportation assistance for families when accessing services ✓ Respondents expressed an interest in exploring the possibility of offering services locally for example through creation of shared spaces such as Hubs ✓ Respite care for families with children with complex needs was cited as an area lacking in the district to support families
From Parents and Caregivers	<ul style="list-style-type: none"> ✓ Respondents expressed a need for increased availability of Before and After School programming and services for school age children including summer camps and recreation camps for PD days and school holidays ✓ Overall respondents expressed needing extended hours of care to accommodate work hours such as having care available from 6:00am until 6:00pm and on weekends ✓ Respondents emphasized the need for part-time child care options to be available in the district ✓ Overall respondents indicated that there was a need for more child care spaces as waitlists are very long and they were unable to obtain child care when they needed it during the hours of care they needed ✓ EarlyON provides a valuable social network for families with a need to increase programming on weekends and in more remote communities and that greater promotion of EarlyON programming is needed to improve awareness

Section 4:

The Next 5 Years

Accessible

Responsive

Quality

Inclusive

Accountable













PRIORITIES

Priority #1: Accessible: Families, Early Childhood Educators, Community Partners, Stakeholders and the Public can easily access information, services and programs related to early years and child care settings.

Key Areas of Focus:

- ~ Supporting Operators/Providers by creating environments where they can share and access information and resources easily
- ~ Improving collection, analysis and sharing of data related to early years and child care services
- ~ Provide networking opportunities to strengthen the sector within the district
- ~ Support programs/services for children 0-12 years of age

Objective	Deliverables	Present	Ongoing	Future
1.1 Families have access to Early Years and Child Care programs and services where information is available and easy to navigate (for families, educators, community partners, stakeholders and the public).	Explore strategies to improve awareness and access to information about child care and early years programs and services			
	Application processes for fee subsidy are streamlined; enhancing use of online portals			
	Online Portal for child care wait list registry is easy to navigate and promote public awareness			
	Explore opportunities for increased access to programs for school age children			
	Advocate for funding to increase affordability of licensed child care (i.e. fee subsidy for before and after school age programs)			
	Explore delivery of EarlyON programs in underserved communities			
1.2 Early Years Providers have access to the resources and tools they need to deliver quality programs and services that meet the needs of families and children.	Create a virtual space to house resources, tools, education opportunities, events for early years educators			
	Early years educators have access to networking opportunities and professional learning events			
	Providers have access to the data and information they need to make informed decisions (i.e. decisions related to business, programs, service quality)			
	Technology is leveraged to streamline processes and pathways to access and share information across the system (i.e. OneHSN modules and templates available on website)			









1.3 Community partners have access to data, resources and tools they need to support decision making and families that reflect local community need(s).	Explore the creation of dashboards and infographics to share data, trends and information with community stakeholders (i.e. monthly or quarterly)			▲
	Strengthen connections through engagement and networking opportunities and events			▲
1.4 Directed Growth Plan guides decisions on new CWELCC spaces in the district targeting vulnerable populations and underserved neighborhoods.	New child care spaces are created in underserved areas/communities		■	
	Advocate for funding for new spaces and to improve physical improvements and accessibility of existing spaces			▲
	Data is available to make evidenced based decisions on allocation of new spaces		■	
1.5 Early Years Educators deliver programs and services to meet the complex needs of children and families.	Explore expansion of Inclusion Support Services through advocating for funding to increase services		■	
	Inclusion Support Services are available in each early years setting that meets the demand for services			▲
	Explore opportunities to support families to easily access professional services to support children with complex needs (i.e. ease of referral processes, minimize wait times, transportation costs, tele-services)		■	













Priority #2: Responsive: Strengthening Partnerships, Collaboration and Communication for Families, Stakeholders, Early Childhood Educators, and Community Partners.

Key Areas of Focus:

- ~ Develop strategies to strengthen the workforce across all roles (RECE, Administrative, Support staff)
- ~ Raise awareness of Early Years and Child Care within the district
- ~ Improve cultural diversity in Early Years programs
- ~ Programs and services for children with differing needs to support children, families and workers

Objective	Deliverables	Present	Ongoing	Future
2.1 Child Care and Early Years programs are available reflecting the needs of the community and support workforce participation.	Explore and support ways to increase child care during non-standard hours (evenings, overnight and weekends)			
	Explore the expansion of child care hours to reflect workforce (i.e. 6am to 6pm)			
	Explore availability of part-time child care options throughout the district			
	Explore opportunities to increase evening and weekend programs for EarlyON programs			
2.2 Strengthen partnerships and collaboration with Early Years and Child Care providers.	Regular meeting schedules with child care and EarlyON providers			
	Invest in networking opportunities and events with community stakeholders			
	Explore strategies to improve communication for the sector to share information, build awareness and improve access to information channels.			
	Explore opportunities for collaboration and joint initiatives with community stakeholders			










2.3 Sustain and grow the Early Childhood Educator workforce.	Mental health and self-care supports are easily accessible for early years educators and support staff			
	Training opportunities are readily available to support staff working with children with behavioral issues			
	Professional learning opportunities for leadership to strengthen skills and build capacity in the system			
	Support for children with differing needs is available in all early years settings to meet the needs of children and families			
	Explore and support a workforce recruitment and retention strategy			
2.4 The DSSAB as Service System Manager is a leader in the Early Years and Child Care system for the district.	Advocate for funding to support child care and early years settings in delivery of quality programs and to support infrastructure projects to improve physical space and environments			
	Promote the value of Early Years Educators to the community and as a career choice (i.e. part of the workforce recruitment and retention strategy)			
	Explore opportunities to support building a strong collaborative early years system within the district			
	Promote awareness of the DSSAB's role in the early years system as service system manager			
	Collect demographic information to inform improvements to the early years system			










Priority #3: Quality: Support and Empower Early Childhood Educators and Leadership in the delivery of quality programs and services in Early Years and Child Care settings.

Key areas of Focus:

- ~ Professional learning opportunities for the Early Years sector across the district
- ~ Networking opportunities and events to build a cohesive and collaborative Early Years system in the district
- ~ Improve programs and services for all ages 0-12
- ~ Support from DSSAB as service system manager across the Early Years system

Objective	Deliverables	Present	Ongoing	Future
3.1 Build capacity in the Early Years system through professional learning and networking opportunities.	Provide no cost training opportunities for educators, support staff and leadership to build capacity and resilience in the early years system			
	Explore continuous learning opportunities for Boards to build capacity in governance within the system			
	Invest in mental health and self-care supports and resources for early years workers			
	Explore opportunities to build capacity for leadership, administrative, finance and management skills to build capacity and nurture a positive workplace culture			
	Explore opportunities for mentorship, intern placements and co-op placements in early years settings			
3.2 Continuous improvement and commitment to quality assurance standards.	Invest in continuous improvement and learning activities and initiatives to support needs of the early years workforce (i.e. soft skills, leadership)			
	Continuous investment in tools and resources to support early childhood educators in the delivery of quality programs and services			
	Continue to partner with school boards to promote school registration and the importance of pre-school readiness programs. Continue to look for strategies to assist educators on improving and enhancing the transition to school for children and families			
	Advocate and support continuous improvement through feedback			










3.3 Increased awareness of Early Childhood Education opportunities in the community for recruitment of qualified staff.	Continue advocacy and awareness building off of the Become an ECE Campaign to support ECE as career to promote the sector and build capacity			
	Attend job fairs and events to promote recruitment and career opportunities while building awareness of early years setting			
	Explore opportunities with Employment Ontario for workforce opportunities (i.e. engagement with schools)			
3.4 Establish a cohesive local partner network focused on seamless family-centered service delivery.	Explore opportunities within the existing local partner network to host events in local communities within the district to build awareness, capacity and quality in system			
	Host networking or engagement events for the community to promote awareness and build collaboration in system			
	Explore opportunities for data gathering and sharing to support informed planning and decision making			
	Explore opportunities for joint initiatives within the Early Years system for improved services benefitting families and children			






Priority #4: Inclusive: People feel a sense of belonging and have access to inclusive environments where they can collaborate and participate in meaningful ways.

Key areas of Focus:

- ~ Coordinated Service Planning with seamless access to services
- ~ Flexibility to meet the diverse and complex needs of families and children
- ~ Continuous learning for Early Years Educators and support staff to support children with differing needs and their families
- ~ Family-centred approaches

Objective	Deliverables	Present	Ongoing	Future
4.1 There is an established and coordinated framework that supports families and children in connecting to services that meet their unique needs.	Review of policies and processes to ensure they are reflective of inclusive practices and environments			
	Referral pathways are seamless and support practices that are equitable and inclusive for families and children			
	Training opportunities to support differing needs of children are available and accessible to educators and families			
	Support a commitment to Truth and Reconciliation to incorporate culturally safe practices into early years and child care settings			
	Engagement with diverse cultural groups within the district to understand barriers to access and inclusion in early years settings			
4.2 Create inclusive environments where children and families feel included and connected.	Support equity and inclusion training for leaders, educators and support staff in early years settings			
	Explore ways to expand Indigenous Led and Francophone programming throughout the district to broaden the reach into communities			
	Explore opportunities for developing and offering inclusive and culturally relevant programs or spaces for culturally diverse populations (newcomers, 2SLGBTQIA+)			
	Explore opportunities to make child care and early years physical spaces inclusive and welcoming to families and children with diverse cultural backgrounds(i.e. newcomers, 2SLGBTQIA+)			








4.3 Programs and services that meet the needs of school age children are supported.	Annual surveys for ongoing engagement and continuous improvement for school age programs			
	Advocate for funding to increase support of school age children with differing needs and culturally diverse backgrounds (i.e. fee subsidy, summer camps and recreation programs)			
	Explore trends in the workforce to better identify initiatives and strategies to support inclusive and equitable practices across the system for school age children			









Priority #5: Accountable: Responsible Service System Management

Key areas of Focus:

- ~ Support Early Years Providers with tools and resources to navigate legislative changes impacting program delivery and oversight (i.e. cost-based funding approach, reconciliations, administrative and financial reporting)
- ~ Gathering of data to support evidence informed decision making and system level planning
- ~ Funding and sustainability of the Early Years system

Objective	Deliverables	Present	Ongoing	Future
5.1 Reduce administrative burden while continuing to deliver exceptional services and support.	Streamlined reporting and data gathering processes reducing the time required to performs tasks (i.e. technology, templates, common data points)			
	Creation of clear policies and procedures for seamless service delivery across the early years system			
	Facilitate and use technology (online portals and forms) for funding applications, questions, concerns related to early years programs and services (for families, community partners and providers)			
5.2 Effective use of technology to manage service system.	Maximize the use of OneHSN modules including reporting, child care waitlist registry and communications			
	Implementation of OneHSN for registration for EarlyON programs			
	Establish data sharing practices and create data sharing agreements as required			
	Review and analyze data gathered for trends, gaps, improvements and participation in the early years system for planning purposes and share across the early years system 2026			

5.3 Continuous improvement in the Early Years system to address operational challenges improving transparency and accountability.	Develop a dashboard to share information with the public about early years and child care systems			
	Establish a network to determine data points and information to collect to support decision making through establishing common data points supporting outcomes			
	Explore engagement pathways to inform decision making, program impacts, opportunities for system improvements across the district and among partners			
5.4 Review and update of agreements, policies, processes for effective system management.	Survey providers, partners and parents annually			
	Annual review of policies, agreements and processes to be responsive to legislative and regulatory changes			
	Support development of programs and services to address gaps in the system to meet the changing needs to communities informed from stakeholder input			

LEGEND

Present



Ongoing



Future



PERFORMANCE MEASURES

Priorities & Outcomes	Performance Measure
<h3>Accessible</h3> <p>Families, Early Childhood Educators, Community Partners, Stakeholders and the Public have seamless access to information, services and programs for early years and child care settings</p>	<ul style="list-style-type: none"> ✓ % change in attendance at EarlyON programs ✓ # people accessing information and # of social media posts, activity on social media sites ✓ % change programs available and the availability of programs across the district ✓ # promotional activities about early years ✓ \$ funding allocated to capital improvements of early years settings ✓ # networking, training and professional learning activities ✓ Participation rate at events ✓ # connections and new partnerships ✓ # new CWELCC spaces open ✓ % change in hours ISS delivered and the hours of SNR approved ✓ % change in time on waitlist for families to access child care space
<h3>Responsive</h3> <p>Families, Stakeholders, Partners and Early Childhood Educators benefit from improved communications, collaborative relationships and strong partnerships</p>	<ul style="list-style-type: none"> ✓ # of programs offered (variety, program, age) ✓ # communities and locations where early years programs are available ✓ # connections and new partnerships ✓ # organizations represented at networking events ✓ # professional learning, networking, training and workshop events and the participation rate at events ✓ Vacancy rate and turnover rate for staffing in early years settings ✓ Satisfaction rate from providers based on annual survey ✓ # promotional events, messages and communications issued ✓ # advocacy events and initiatives ✓ % change in licensed vs operating capacity

<h2>Quality</h2> <p>Early Childhood Educators and Leadership in Early Years and Child Care settings deliver quality programs and services</p>	<ul style="list-style-type: none"> ✓ Staff retention rate: turnover rate ✓ # professional learning, networking, training and workshop events and the participation rate of educators ✓ % change in school readiness of children transitioning to school (JK, SK) ✓ # mentorship, intern and co-op placements in early years settings ✓ # promotional events attended such as job fairs, information sessions, social media posts, communications issued ✓ # connections and new partnerships ✓ The districts performance on the EDI
<h2>Inclusive</h2> <p>People feel a sense of belonging and have access to inclusive environments where they can participate and collaborate in meaningful ways</p>	<ul style="list-style-type: none"> ✓ # of referrals for ISS and SNR and the length of time to complete the referral process ✓ % change in children with ISS action plans who achieve goals within 6 months and 12 months ✓ Participation rate of educators in diversity, equity and inclusion learning events ✓ Satisfaction rate through annual surveys providing opportunity for input and feedback on programs and services ✓ Educator diversity ✓ % change in school readiness of children transitioning to school (JK, SK)
<h2>Accountable</h2> <p>Programs and services are delivered through responsible service system management</p>	<ul style="list-style-type: none"> ✓ Satisfaction rate of operators, providers, parents, caregivers, partners, stakeholders based on annual survey ✓ # serious occurrences ✓ Utilization of tools and technology for administration tasks by operators, partners and stakeholders ✓ # reports and documents submitted on time from operators ✓ # decisions and enhancements made for programs and services using data



REPORT TO THE BOARD OF DIRECTORS




DATE PREPARED: August 22, 2025	PROGRAM: Housing Programs, Housing Operations & Service Management
MEETING DATE: September 11, 2025	REPORT NO: 9.2
PREPARED BY: Sharon Davis, Director of Housing Operations and Service Management	PRESENTED BY: Sharon Davis, Director of Housing Operations and Service Management
SUBJECT: COCHI-OPHI Investment Plan 2025-2026	

Proposed Resolution:

THAT the Board approves the attached 2025-2026 Investment Plan for the Canada-Ontario Community Housing Initiative (COCHI), the Ontario Priorities Housing Initiative (OPHI), and the Rent-Assisted Forecast Report as presented.

Introduction:

Ontario's Community Housing Renewal Strategy was introduced as a multi-year plan to stabilize and grow Ontario's community housing (including social and affordable housing) sector, with the aim of achieving the following outcomes and measures of success:

Strategic Outcomes	Desired Intermediate Outcomes
 Increased supply and appropriate mix of affordable and adequate housing	<ul style="list-style-type: none"> Increased non-profit, co-op and municipal affordable rental supply Housing stock is in better state of repair and meets the housing needs of the people of Ontario Greater involvement of the private sector to support more opportunities for affordable and mixed-income buildings
 People have improved access to affordable housing and supports that meet their needs to achieve housing stability	<ul style="list-style-type: none"> People are better connected to housing assistance and supports that are responsive to their complex and changing needs People live in safe and well-maintained housing People have more choice about their housing and opportunities to participate in the economy and their community People experiencing homelessness obtain and retain housing
 Improved efficiency of the community housing system to ensure value for money and long-term sustainability	<ul style="list-style-type: none"> Improved system and inter-ministerial coordination to better identify and respond to people's needs Improved system management and provider sustainability to better provide a range of housing options Increased administrative efficiency Reduced pressure on other service systems including health, social services, emergency, criminal justice

Background:

On April 30, 2018, Ontario and the Canada Mortgage and Housing Corporation (CMHC) signed a Bilateral Agreement regarding the National Housing Strategy (NHS).

The Bilateral Agreement defines community housing as:

- Community-based housing that is owned and operated by non-profit housing corporations and housing co-operatives or housing owned directly or indirectly by provincial, territorial, or municipal governments or district social services administration boards and includes Social Housing.

For the purposes of these programs, in Ontario, social housing is defined as follows:

- A project administered within a “Transferred Housing Program” as prescribed in Schedule 1 to Ontario Regulation 367/112 under the Housing Services Act, 2011.

The nine-year National Housing Strategy investments are structured into three, three-year funding phases consistent with the Community Housing Renewal Strategy:

- Phase I - (2019-20 through 2021-22)
- Phase II - (2022-23 through 2024-25)
- Phase III - (2025-26 through 2027-28)

Phase III of the National Housing Strategy bilateral agreement continues the delivery of the following funding streams under these Program Guidelines:

- Canada-Ontario Community Housing Initiative (COCHI) - to protect affordability for households in social housing, to support the repair and renewal of existing social housing supply, and to expand the supply of community housing over time.
- Ontario Priorities Housing Initiative (OPHI) - to address local housing priorities, including affordability, repair, and new construction.

To support this commitment, the Ministry of Municipal Affairs and Housing (MMAH) is assigning rent-assisted unit targets to each Service Manager for the 2025-26 program year.

Looking ahead, the Ministry may also implement Service Manager rent-assisted unit targets in 2026-27 and 2027-28 to ensure Ontario remains on track to meet its Expansion Target. However, targets for these years may be considered and assigned based on 2025-26 program outcomes.

Comments:

COCHI/OPHI Funding Allocations – Parry Sound DSSAB

PROGRAM	2025-26 CONFIRMED ALLOCATION	2026-27 PLANNED ALLOCATION	2027-28 PLANNED ALLOCATION
Canada-Ontario Community Housing Initiative (COCHI)	\$579,900	\$690,100	\$478,400
Ontario Priorities Housing Initiative (OPHI)	\$263,300	\$196,000	\$73,600

Household Impact:

Senior	Indigenous Peoples	Unspecified (Could include people who are impacted by mental health concerns, addiction, Persons with disabilities, racialized groups, young adults, Veterans, homeless, unknown Indigenous peoples and SPP)
135	44	341

Rent-assisted Unit Target – Parry Sound DSSAB

2025-26	6 Rent-Assisted Units Eligible rent-assisted units include newly built or acquired affordable housing, reactivated community housing, and new rent supplements (provided they meet specific criteria detailed in the NHS Eligibility Guide).
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There are 4 new Homlessness Prevention Program funded Rent Supplements currently eligible to be included in the Rent-Assisted Unit Target.

Financial Considerations:

COCHI FUNDING ALLOCATION	\$579,900	OPHI FUNDING ALLOCATION	\$263,300
Repairs: Urban Native Housing, Non-Profit, Community Housing (roof replacements, window replacement, driveways, elevator replacement, attic insulation, flooring & door replacements) Total: \$538,905		Ontario Renovates: 6 homes \$63,805 Community Housing repairs \$160,000 (Septic Replacement family homes) Total: \$223,805	
Rent-Assisted Units (2 -Rent Supplement) Total: \$12,000		Support Services Total: \$26,330	
Administration Fee (5%) Total: \$28,995		Administration Fee (5%) Total \$13,165	

Strategic Initiatives:

The project has the potential to help the PSDSSAB achieve its high-level strategic goal of:

- Strengthen Collaboration
- Effective Infrastructure Renewal

Legislative/Risk Analysis:

Staff will be working with Housing providers to ensure projects are completed on time, therefore, mitigating the risk for returning funds to the province. Staff will work closely with landlords to ensure the success of the rent supplements as per the Rent-Assisted Forecast Report.

Recommendation/Conclusion:

Staff recommend the Board approves the proposed COCH/OPHI Investment Plan, to include the Rent Assisted Forecast as presented.

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Fields marked with an asterisk (*) are mandatory.

Introduction

Section A - Proposed Plan

This section is for you to describe how you intend to use your COCHI and OPHI funding allocation to address the housing needs of your community. The proposed program delivery plan should align with your Housing and Homelessness Plan and the Province's Community Housing Renewal Strategy. Please respond to the following questions in the space provided below.

Please make best efforts to respond to every part of each question.

1. What are the current and projected housing needs in your community? Please make direct reference (including page references) to your Housing and Homelessness Plan.

According to the 2021 Census, the District of Parry Sound experienced a 9.5% population growth from 2016-2021, up from 1.6% in the previous five years. This increase, along with inflation, has strained the housing market and driven prices up. There is a clear need for more affordable, purpose-built rental housing, but most new development targets higher-income tenants, and there is little interest in affordable housing partnerships (see p. 17). While material availability has improved slightly and repair costs have decreased since the pandemic, maintenance remains challenging (see p. 9). Indigenous peoples make up 7.2% of the district's population—higher than provincial and national averages—highlighting the need for Indigenous-focused housing (see p. 10). Support needs among Community Housing tenants are rising, but new initiatives supporting tenant engagement and landlord education, launched in May 2024, have proven beneficial, with increased attendance at events and enhanced connections to community partners providing various support services. The updated Centralized Wait List for Community Housing indicates a need across the district for single individual households, (non-senior). This demographic represents 46% of the Centralized Wait List. We would also like to note the need to support low-income homeowners to complete repairs to extend the life of their properties and remain housed is of importance.

2. What is your planned approach to use COCHI and OPHI funding?

COCHI Repair funding will be used to prioritize repairs to the UNH stock-(Georgian Bay Native Non-Profit). We have allotted \$114,000 for 2025-2026 COCHI funding to repair and improve 21 units. (Repairs include: new flooring in units, vinyl siding replacement, replacement of shingles and cedar shakes, along with driveway repaving). In the same year we will assist the non-profit providers (Parry Sound Non-Profit, Golden Sunshine, and Parry Sound District Housing) with much needed repairs (as per 2022 BCA) such as; an elevator replacement in a senior's residence to include the

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replacement of the elevator phone, driveway replacements, new flooring and attic insulation, along with septic system replacement. All together the total of units being served with COCHI funding is as follows: 20 senior units, 21 UNH units, 8 domestic violence affected survivors, and 24 "unspecified" units. These repairs will provide energy efficiency, address life safety systems, and ensure that our core building systems are functioning properly to preserve and extend the lifespan of 75 units. Additionally, COCHI will be used to assist us in achieving the Rent-Assisted NHS Target: 2- Rent supplement agreements will be funded by COCHI- these two will be located within The Meadow View which is a Non-Profit Affordable Housing Provider. The 2 units are currently market, therefore the subsidy will assist in providing sustainable affordable housing for two seniors who are currently on the affordable wait list. We currently have 4 new HPP funded Rent Supplement agreements in the 2025-26 fiscal year, therefore meeting eligibility criteria. OPHI 2025-2026 Ontario Renovates will assist 8 "unspecified" Parry Sound District Housing units with repaving of driveways. There will be 6 application based "unspecified" units assisted with Ontario Renovates, initiated in the fall 2025. Through OPHI Support Services we will be assisting all tenants and landlords of Community Housing, and Non-Profit Housing. Housing Support services are being prioritized to existing community housing tenants most in need of enhanced supports and not yet identified, once allocated, more accurate reporting of target group clients will be identified through quarterly and year end reporting. This can be done by attendance at education events, tracking referrals, case management and landlord engagements.

3. How does your plan address the current and projected housing needs in your community?

By investing in our current non-profit and community housing stock, and extending the life span of the structures, we are ensuring sustainability of affordable homes for individuals who are in need. We will continue to invest in support services provided to the Non-Profit and Community Housing landlords, along with tenants by way of education, and referrals utilizing OPHI Support Services Component. This fits in well with our larger goal of focusing on the development and maintenance of relationships with community partners and services across the district. (H&H Plan, p. 16).

4. What are the priorities and how were the target client groups selected?

We have prioritized seniors and Indigenous people for this funding because our district has proportionally high numbers of both demographics in comparison to other areas. Our H & H plan sets a target of repairing at least 5 UNH units a year through COCHI (p.18). This investment plan allows us to significantly exceed that goal by assisting in the repairs for 21 UNH units in the 2025/2026 funding allocation. Repairs to UNH and senior units, as well as outreach provided by the Housing Support Services Component of OPHI will help us serve these target groups. Many of our non-profit housing units are occupied by people with disabilities and/or mental health and addiction challenges, but we do not know the specific numbers, we hope to capture that with our unspecified numbers.

5. Leveraging the COCHI and OPHI initiatives is a key means to achieving the goals and outcomes outlined in the Province's Community Housing Renewal Strategy. Please indicate how your

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planned spending under COCHI and OPHI will lead to:

- a) Increased supply and appropriate mix of affordable and adequate housing;
- b) People having improved access to affordable housing and supports that meet their needs to achieve housing stability;
- c) Improved efficiency of the community housing system to ensure value for money and long-term sustainability.

Due to limited COCHI-OPHI funding, we will focus on initiative c) and use these resources to enhance the efficiency and sustainability of current community housing units. Selected repairs, such as new windows, attic insulation, and roof replacements, will boost energy efficiency and reduce utility expenses, while ensuring no loss of social housing units in the District of Parry Sound.

6. How does your plan contribute to the allocated NHS targets? Please also indicate how your plan helps ensure the targets will be met?

The plan contributes to the NHS by utilizing HPP and COCHI funding to ensure we meet our target of 6 Rent Assisted units within our district. COCHI will be used to assist us in achieving the Rent-Assisted NHS Target: 2- Rent supplement agreements will be funded by COCHI- these two will be located within The Meadow View which is a Non-Profit Affordable Housing Provider. The 2 units are currently market, therefore the subsidy will assist in providing sustainable affordable housing for two seniors who are currently on the affordable wait list. We currently have 4 new HPP funded Rent Supplement agreements in the 2025-26 fiscal year, therefore meeting eligibility criteria. The 4 new HPP funded rent supplement agreements are with private landlords within the district of Parry Sound.

7. **To be answered by Service Managers with Urban Native Social Housing (UNH) units only.**

The Ontario-CMHC Bilateral Agreement requires the preservation of Urban Native Social Housing units to ensure that there is no net loss of units and that retained units will be improved through repair, capital replacement, and rent affordability support.

a) How many UNH units do you currently have in your service area?

Our Service Area currently has a mix portfolio of RGI and Market for a total of 44 UNH units.

b) How many UNH units currently have operating agreements that have expired?

0

c) How many of these UNH units with expired operating agreements continue to receive housing subsidy support through COCHI funding?

We have renewed service agreements in place.

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d) Please indicate how the COCHI funding you receive will maintain these units and help the Province meet this commitment?

We received a repair funding request from our UNH provider for \$114,000 to address repairs across several properties. Using COCHI 2025/2026 funds, we will complete all requested repairs, improving 21 UNH units and preserving the district's supply without reducing unit numbers.

8. **To be answered by Service Managers who plan to utilize COCHI/OPHI funding for Rent Supplements.** If you plan to enter into COCHI/OPHI-funded Rent Supplement Agreements with housing providers that have matured Operating Agreements and mortgages, please provide the following details:

a) How many Rent Supplement Agreements do you plan to enter into over the reporting period?

N/A

b) How many units would continue to operate as community housing as a result of Rent Supplement Agreements?

N/A

c) How many new rent-assisted units will be created?

N/A

d) How many RGI units would be provided?

N/A

e) What would be the average rent supplement amount (\$ per unit per month)?

N/A

9. **To be answered by Service Managers who plan to utilize the Transitional Operating component under COCHI.** Please describe what activities will be funded and what outcomes will

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be achieved.

N/A

10. Please provide details on your proposed uses of administration fee funding.

Administration fee funding will be used to provide direct staffing from Housing Programs and purchase legal services as required. Also, the funding will be used to provide support from the Finance, Human Resources, and Information Technology Departments.

11. Please indicate any potential risks anticipated during the implementation of the planned approach (e.g., risks of underspending, project withdrawals, etc.)? Please also provide details on how the potential risks will be managed.

Housing providers have sought quotes prior to their requests; however, in this current climate the quotes may vary. The housing providers will utilize their capital reserves to cover any variances. Another potential risk is the weather dependent projects. Providers are encouraged to plan the required repairs accordingly. Qualified contractors are more readily available; this is a change we have seen since the pandemic.

12. Additional Comments:

As per email received, August 11th, 2025: Housing Programs Branch has authorized an extension to IP submission until September 12 2025, based on the submission of a a draft IP and supporting documentation by August 22 2025. Please accept this as our draft report until such time as our Board can meet and approve the Investment Plan. Follow up will occur September 12th, 2025.

Section B - COCHI Projected Take-Up (Units/Households)

Complete the following table by entering the number of households for each target group to be served in your area.

Projected Target Group	New Build	Repair	Rent Supplement	Transitional Operating	TOTAL
Homeless	0	0	0	0	0
Indigenous Peoples	0	21	0	0	21
Mental Health/Addiction Issues	0	0	0	0	0
Persons with Disabilities	0	0	0	0	0

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Racialized Groups	0	0	0	0	0
Recent Immigrants	0	0	0	0	0
Seniors	0	20	2	0	22
Survivors of Domestic Violence	0	8	0	0	8
Veterans	0	0	0	0	0
Young Adults	0	0	0	0	0
Unspecified	0	24	0	0	24
Total COCHI	0	73	2	0	75

Section C - COCHI Quarterly Commitments

For the Capital Components, enter the estimated amount of COCHI funding to be taken-up by component in each quarter of the 2025-26 program year. Documentation required for a commitment is outlined in the Program Guidelines. Commitments for New Build projects must be made no later than the end of Quarter 3 and commitments for Repair projects in Quarter 4 cannot be more than 10% of the allocation.

The total quarterly commitments must equal the Planned Financial Commitment amount.

For the Operating Components, enter the projected commitments in each quarter of the 2025-26 program year.

COCHI	Planned Financial Commitment by Quarter				\$579,900
	Quarter 1	Quarter 2	Quarter 3	Quarter 4	TOTAL
	Apr - Jun	Jul - Sep	Oct - Dec	Jan - Mar	
New Build	0	0	0	0	0
Repair	0	150,000	350,905	38,000	538,905
Total Capital	0	150,000	350,905	38,000	538,905
Rent Supplement	0	0	6,000	6,000	12,000
Transitional Operating	0	0	0	0	0

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Total Operating	0	0	6,000	6,000	12,000
Administration Fee	9,800	7,000	9,000	3,195	28,995
Total COCHI	9,800	157,000	365,905	47,195	579,900
Variance					0

Section D - OPHI Projected Take-Up (Units/Households)

Complete the following table by entering the number of households for each target group to be served in your area.

**Under column "Rental Assistance" please combine households receiving any Rental Assistance (Rent Supplement; Housing Allowance - Direct; Housing Allowance - Shared)*

Projected Target Group	Homeowner-ship	Ontario Renovates	Rental Housing	Rental Assistance*	Housing Support Services	TOTAL
Homeless	0	0	0	0	0	0
Indigenous Peoples	0	0	0	0	44	44
Mental Health/Addiction Issues	0	0	0	0	0	0
Persons with Disabilities	0	0	0	0	0	0
Racialized Groups	0	0	0	0	0	0
Recent Immigrants	0	0	0	0	0	0
Seniors	0	0	0	0	135	135
Survivors of Domestic Violence	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Young Adults	0	0	0	0	0	0
Unspecified	0	14	0	0	327	341
Total OPHI	0	14	0	0	506	520

**Young Adults are Youths aged 16 to 24 years*

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Section E - OPHI Quarterly Commitments

For the Capital Components, enter the estimated amount of OPHI funding to be taken-up by component in each quarter of the 2025-26 program year. Documentation required for a commitment is outlined in the Program Guidelines. Commitments for Rental Housing projects must be made no later than the end of Quarter 3 and commitments for Homeownership and Ontario Renovates projects in Quarter 4 cannot be more than 10% of that component's allocation.

For the Operating Components, enter the projected disbursements in each quarter of the 2025-26 program year.

OPHI	Planned Financial Commitment by Quarter				\$263,300
	Quarter 1	Quarter 2	Quarter 3	Quarter 4	TOTAL
	Apr - Jun	Jul - Sep	Oct - Dec	Jan - Mar	
Homeownership	0	0	0	0	0
Ontario Renovates	0	89,522	111,902.5	22,380.5	223,805
Rental Housing	0	0	0	0	0
Total Capital	0	89,522	111,902.5	22,380.5	223,805
Housing Allowance-Direct	0	0	0	0	0
Housing Allowance-Shared	0	0	0	0	0
Housing Support Services	6,582.5	6,582.5	6,582.5	6,582.5	26,330
Rent Supplement	0	0	0	0	0
Total Operating	6,582.5	6,582.5	6,582.5	6,582.5	26,330
Administration Fee	5,165	3,000	2,500	2,500	13,165
Total OPHI	11,747.5	99,104.5	120,985	31,463	263,300
Variance					0

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Section F - Attestation

- ☒ *I certify to the best of my knowledge that this report has been accurately populated in accordance with the instructions provided by the Province with approvals by the local Council/ Board or their delegated authority.
- ☒ *I certify that Funds for Administration Fees are to be used in accordance with the COCHI and OPHI Program Guidelines.

*Prepared By (Name and Title): Sharon Davis, Director, Housing Operations & Service Management	*Date: 08/22/2025
*Approved By (Delegated Service Manager/Indigenous Program Administrator Authority): Sylvia Roy, Director, Finance	*Date: 08/22/2025



REPORT TO THE BOARD OF DIRECTORS

DATE PREPARED: August 27, 2025	PROGRAM: Administration
MEETING DATE: September 11, 2025	REPORT NO: 9.3
PREPARED BY: JJ Blower, Communications Officer	PRESENTED BY: Tammy MacKenzie, Chief Administrative Officer
SUBJECT: Food Security Programs	

Proposed Resolution:

THAT the Board approve funding to community food security programs in 2026 at the same level and to the same recipients as in 2025.

Introduction:

The intent of this report is to seek Board direction on the continuation of funding for community food security programs in 2026.

Background:

Each year, the District of Parry Sound Social Services Administration Board (DSSAB) allocates funding to food security programs across the district. This funding comes through the levy and is an established means of supporting food security in our communities. In 2025, several food security programs received support to help meet the increasing demand for food assistance.

Comments:

Food security programs continue to play a vital role in addressing food insecurity and supporting vulnerable residents across the district. They have demonstrated strong capacity to deliver services effectively and efficiently.

While one option available is to issue a Request for Proposals (RFP) to invite other organizations to submit funding applications, unless the Board chooses to increase the overall funding envelope for food security programs, expanding the number of funded organizations would result in reduced support for existing programs.

Staff opinion is that the most effective course of action is to continue with the 2025 funding allocations in 2026, to the same food security programs. This approach ensures program stability and allows these organizations to maintain their services without disruption.

Financial Considerations:

The funding for food security programs is provided through the levy. The recommendation does not involve an increase in the overall amount budgeted for food security programs, and funding would remain consistent with 2025 levels.

Strategic Initiatives:

The project has the potential to help the PSDSSAB achieve its high-level strategic goal of:

- Holistic Approach to Human Services – by ensuring that basic needs such as food security are addressed in coordination with other social services.
- Strengthen Collaboration – by continuing strong partnerships with established community food security programs.

Legislative/Risk Analysis:

There are no legislative impacts associated with this decision. The primary risk would be community concern if funding levels are reduced due to redistribution. By maintaining the current allocation structure, this risk is mitigated, and stability is provided to existing food security program partners.

Recommendation/Conclusion:

Staff recommend that the Board approve the continuation of food security program funding in 2026 at the same level and to the same organizations as in 2025.

Food Program Summary

	2024	2025	2026
Parry Sound High School	\$6,000	\$6,000	\$6,000
Almaguin Secondary School	\$6000	\$6000	\$6000
Argyle District Food Bank	\$6,000	\$6,000	\$6,000
Burk's Falls Food Bank	\$6,000	\$6,000	\$6,000
Callander Food Bank	\$6,000	\$6,000	\$6,000
Good Happenings Food Bank (South River)	\$6,000	\$6,000	\$6,000
Powassan Food Bank	\$6,000	\$6,000	\$6,000
Sundridge Food Bank	\$6,000	\$6,000	\$6,000
Harvest Share	\$72,000	\$72,000	\$72,000
St James United Church	\$4,000	\$4,000	\$4,000
Britt Food Bank	\$6,000	\$6,000	\$6,000
Salvation Army	\$12,000	\$12,000	\$12,000
TOTAL	\$142,000	\$142,000	\$142,000

Food program funding budget has remained consistent since 2022, and is budgeted to remain consistent through 2025 & 2026.

Parry Sound District Age Friendly Community Needs Assessment

May 2025



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Acknowledgements

We would like to acknowledge the Parry Sound District Age Friendly Community Committee for their support and commitment to this project. We would also like to extend our gratitude to the municipalities and First Nations communities in the Parry Sound district for their support in the promotion and dissemination of project information.

Executive Summary

The Parry Sound District includes a high proportion of adults over 50 years of age. Age Friendly Communities are areas where all ages, abilities, and backgrounds live safely, and stay involved, active, and informed. Due to the unique geography, rural nature of the district, and diverse needs of older adults, a needs assessment was conducted by the Parry Sound District Age Friendly Community Committee to gather information from the community and report back to municipalities, organizations, and the general public. The goal of the assessment was to identify the needs and priorities of older adults in the community, including barriers to accessibility and community involvement. A survey was disseminated throughout Parry Sound district between August 14, 2024, and October 25, 2024. Respondents included individuals 50 years of age and older, who completed the survey online or through paper copies available throughout the district.

Findings from the surveys highlighted the need for accessible transportation throughout the Parry Sound district, a coordinated communication plan and/or directory that older adults and their families can access to learn about programs, services, events, and activities offered in and around their community, as well as the importance of engaging with the older adults and the community in planning and decisions making. These results will be shared by members of the Parry Sound District Age Friendly Community Committee through knowledge translation including, sharing the report and presentations to municipalities and decision makers. Continued engagement with older adults and services providers throughout the Parry Sound district is recommended to ensure a plan is developed and representative of all communities.

Local Context and Rationale

The North Bay Parry Sound District Health Unit's (Health Unit) service area spans over 23,000 square kilometers and serves a population of approximately 134,400. This catchment area includes 31 municipalities, 6 First Nations communities, and 4 unorganized areas. Individuals 50 years of age and over make up 26,615 of those living in the Parry Sound district, which accounts for approximately 57% of the district's population (Statistics Canada, 2023). Comparatively, 39% of Ontario's population is over the age of 50.

In the Parry Sound district, adults 60 to 69 years of age comprise the highest percentage of the population (North Bay Parry Sound District Health Unit, n.d.). This age group is most represented in the population of the North East Parry Sound area and West Parry Sound area, compared to adults aged 55 to 64 years in the South East Parry Sound area (North Bay Parry Sound District Health Unit, n.d.). The older adult population (adults aged 65 years and older) has increased significantly by 32.2% in the Parry Sound district between 2013 and 2022 (North Bay Parry Sound District Health Unit, n.d.). Please see Appendix 1 for a map of the Health Unit's Municipal Geographic Designations.

Age Friendly Communities are accessible environments that allow for individuals of all ages, abilities, and backgrounds to live safely, stay involved, active, and informed. This is done through policy development, services, physical and social environment and the wellbeing of individuals. The World Health Organization has identified eight domains that support an age friendly community which include: outdoor spaces and public buildings, transportation, housing, social participation, respect and social inclusion, civic participation and employment, community support and health services, and communication and information (World Health Organization, n.d.).

Using the World Health Organization's Framework, the Ontario Age-Friendly Communities Outreach Program aims to help address issues related to social isolation, mobility, housing, and health and well-being throughout the province (Providence Care, n.d.). The Parry Sound District Age Friendly Community Committee, formed in 2023 and is a collaborative group of organizations that serve the older adult population across the district. By conducting a local community needs assessment, the committee will be able to establish priorities based on needs identified by the community, and address inequities across the district.

Methods

The research team consisted of Health Unit staff from the Community Health and Foundational Services programs, and members of the Parry Sound District Age Friendly Community Committee. The research project was approved by the Health Unit's Research Ethics Review Committee (RERC) on July 2, 2024 (RERC #24-01).

The survey included multiple choice questions and open-ended responses on topics related to the eight domains of age friendly communities (Appendix 2). The target audience for the survey was individuals 50 years of age and older living in the Parry Sound district. The research team adapted an existing survey for rural communities provided by Ontario's Age Friendly Communities Outreach Program (Federal/Provincial/Territorial Ministers Responsible for Seniors, 2011).

A letter was sent to municipalities and First Nation communities to outline the committee's goals for completing a community needs assessment in the Parry Sound district and included information on OCAP principles, highlighted data that would be collected, and how information would be stored and shared. Two meetings were held with representatives from 13 municipalities and one meeting was held with a First Nation community. The goal of these meetings was to increase awareness of the project, encourage dissemination support, and to inform that the results would be shared back. Permission was received by Dokis First Nation to include their data in the report and data has been returned to their community.

The survey was disseminated by providing paper copies and an online survey tool to community partners that included municipalities, libraries, community support services, health services, and members of the research team. Additionally, the survey was promoted through the distribution of posters within communities, social media posts on community partner pages, and shared on municipal websites and municipal newsletters. Please see Appendix 3 for promotional material used during dissemination.

Surveys were completed between August 14, 2024, and October 25, 2024. Paper copies of the survey were inputted into the online survey tool by a project team member. Survey participants were provided

with an opportunity to voluntarily enter their names into a draw for 1 of 5 \$50 grocery gift cards at the completion of the survey.

Data analysis was conducted using Microsoft Excel to determine descriptive statistics (e.g. frequencies). Qualitative data collected through open ended questions were analyzed using inductive thematic analysis. Codes were gathered and themes were identified that were representative of the data. Due to individual community response rates being low, responses were separated into East Parry Sound and West Parry Sound regions. Since some organizations may only serve East Parry Sound or West Parry Sound residents, and/or individuals in these communities access services outside of the region, a comparison was conducted to determine key differences and similarities.

Results

Demographics

A total of 463 respondents, 50 years of age and over, from the Parry Sound district completed the survey. 145 respondents identified as living in East Parry Sound (31%), 273 respondents reported living in West Parry Sound (59%), 38 from an unorganized territory (8%), and 6 from First Nation Communities (1%). One respondent did not identify where they lived. The Town of Parry Sound and McKellar both accounted for 17% of the respondents, while Whitestone had 9% and Callander had 6%. (Table 1) Please note that First Nation population specific data was omitted from Table 1 comparison data is currently unavailable.

Forty one percent (41%) of respondents included individuals between the ages of 61 and 70 years of age (Figure 1). The majority of respondents (312) stated that they lived with their partner or spouse, 83 stated that they resided alone, and 58 respondents indicated they lived with their child(ren). The Parry Sound district attracts many seasonal residents, 359 of survey respondents identified as year-round residents while 43 identified as full summer seasonal (Figure 2).

Table 1

Number of survey respondents and percentage of respondents in each community.

Municipality	Survey Respondents (Count)	Percentage of Survey Respondents (%)	Population of individuals 50 years and over (Statistics Canada, 2023)	Percentage of individuals 50 years and over
McKellar	79	17%	1000	7.90%
Town of Parry Sound	79	17%	3675	2.15%
Whitestone	40	9%	790	5.06%
Callander	26	6%	2005	1.30%
Parry Sound Unorganized Centre Part	25	5%	1790	1.40%
The Archipelago	24	5%	715	3.36%
McDougall	20	4%	1440	1.39%
Carling	19	4%	935	2.03%
Magnetawan (Municipality)	14	3%	1125	1.24%
Machar	13	3%	635	2.05%
Parry Sound Unorganized North East Part	13	3%	90	14.44%
Armour	12	3%	890	1.35%
Seguin	12	3%	2965	0.40%
Burks Falls	10	2%	430	2.33%
Kearney	10	2%	620	1.61%
McMurrich/ Monteith	9	2%	540	1.67%
South River	9	2%	545	1.65%
Nipissing Township	9	2%	1010	0.89%
Perry	8	2%	1375	0.58%
Powassan	8	2%	1680	0.48%
Dokis First Nation	6	1%	Data unavailable	
Joly	6	1%	170	3.53%
Ryerson	5	1%	420	1.19%
Strong	4	0.9%	865	0.46%
Sundridge	2	0.4%	515	0.39%

Figure 1

Survey respondent's age from Parry Sound district (n= 461).

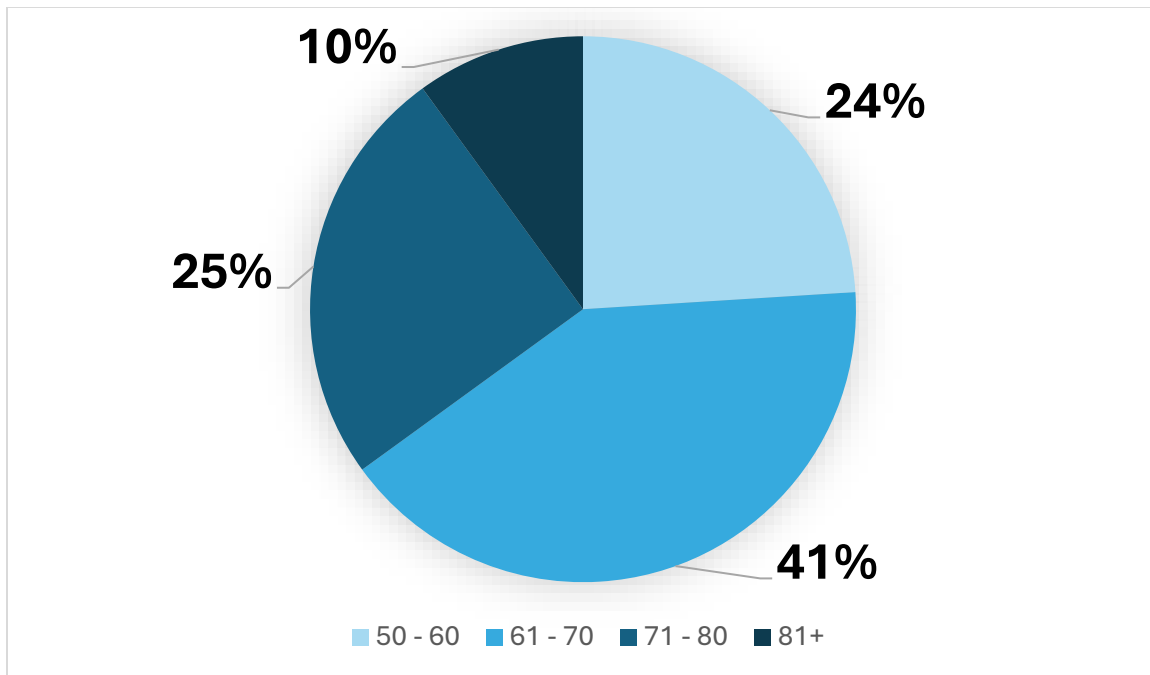
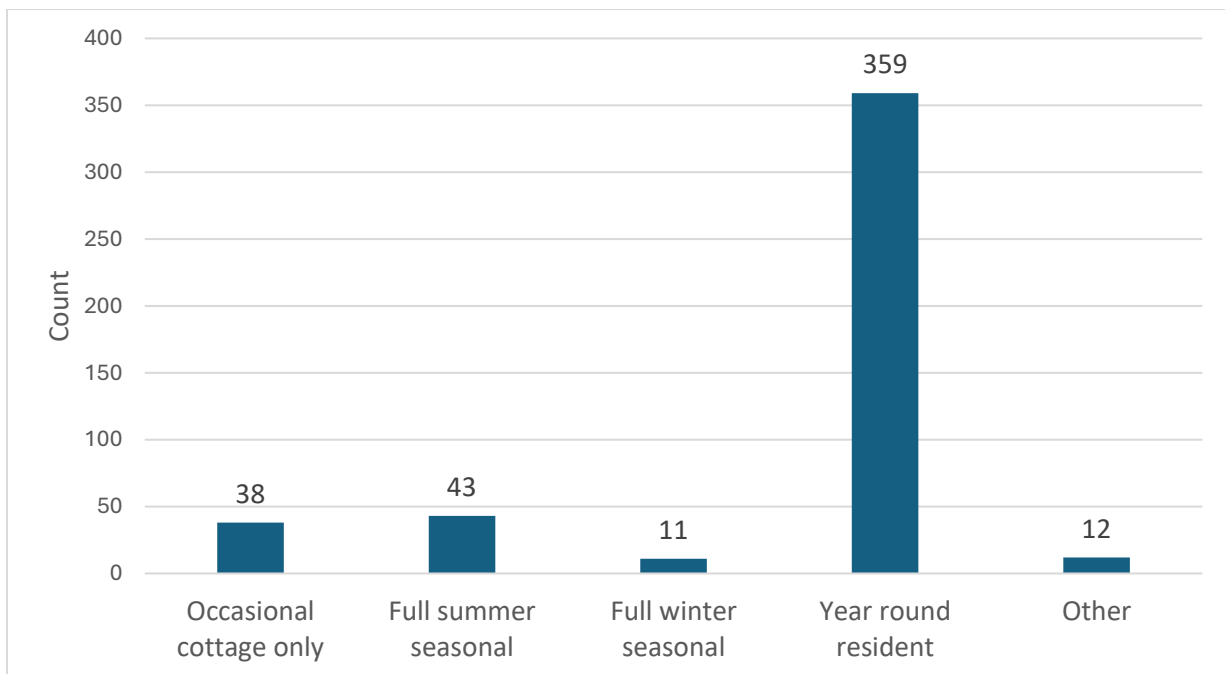


Figure 2

Survey respondent's residency definition in Parry Sound district (n=463).



Outdoor Spaces and Buildings

Parry Sound District Data

Respondents were asked questions about sidewalks and trails in the Parry Sound district, as well as accessible benches, ramps, parking, and public washrooms. Forty five percent (45%) of respondents stated sidewalks, pathways, and trails are well-maintained, cleared in the winter, non-slip and accessible, while 33% stated that they do not access sidewalks, pathways, and trails, and 22% felt that sidewalks, pathways, and trails are not maintained, cleared in the winter, non-slip or accessible. Similarly, 46% of respondents reported accessible benches are located along sidewalks, paths, or trails and are spaced at regular intervals, while 30% stated that they do not access sidewalks, pathways, and trails, and 24% stated that accessible bench were not adequately available. When asked to provide additional information, respondents highlighted the importance of accessibility of pathways and sidewalks that include benches and seating for rest stops, parking spaces, ramps, and washrooms in or near public buildings in town centres. Respondents also emphasized the impacts of winter snow removal delays and the importance of snow removal on the shoulders of rural roads as this can contribute to being a barrier to movement in communities.

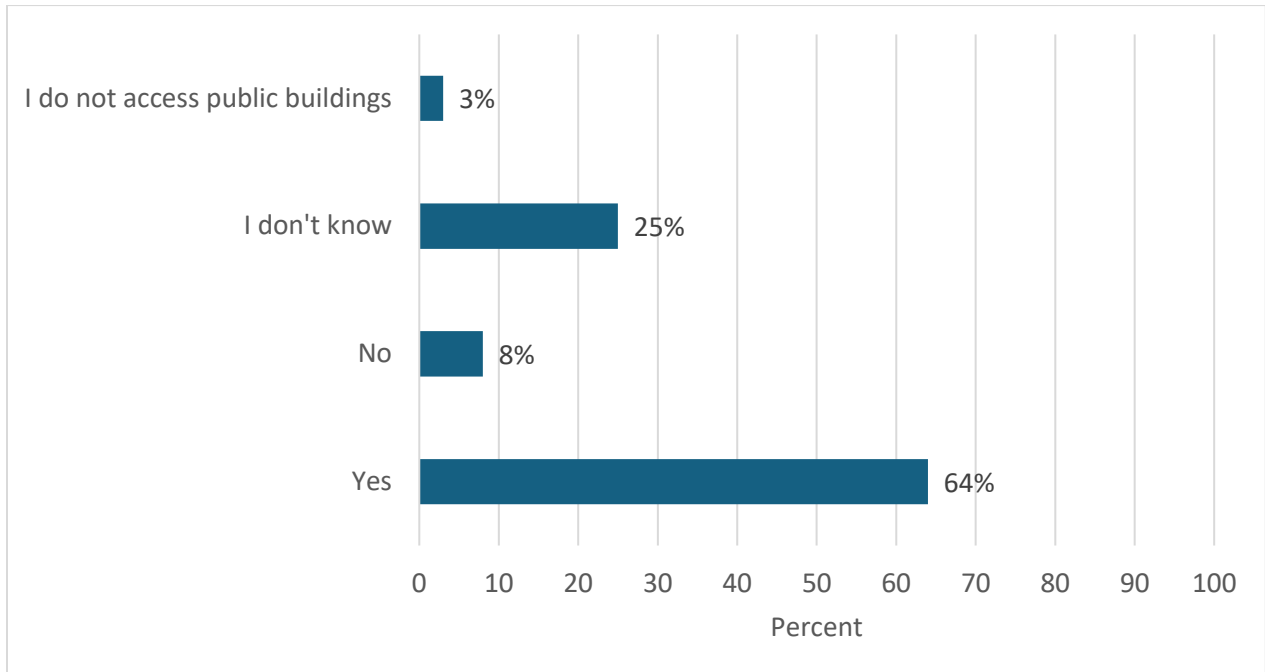
Two thirds (67%) of respondents stated that ramps at entrances of public buildings were at an appropriate slope for wheelchairs, 22% reported that they didn't know, 7% stated that ramps at entrances are not at an appropriate slope, and 4% stated that they do not access public buildings. Sixty four percent (64%) reported that there are a few stairs to get into and within public buildings, 23% reported that they did not know, 8% did not agree with the statement, and 5% stated that they do not access public buildings. For accessibility of buildings, a respondent stated, *"Generally, government buildings (hospitals, municipal offices, clinics) are well serviced. Private buildings (stores, recreation businesses) are more variable."* When asked if public washrooms are accessible and located on the main floor of public buildings, 64% of respondents reported yes, while 25% reported that they did not know (Figure 3). Over three quarters (78%) of respondents reported that parking is well-maintained and located near public buildings for easier access. Respondents also highlighted that signage on building or in public places needs to be clear and visible to read from a distance.

Forty six percent (46%) and 35% of respondents stated that their neighbourhood and trails are well lit, respectively. When asked to expand, respondents stated that many of them live in rural communities where there are no street lights and do not walk in town or on their streets at night because of this. Some respondents noted that they prefer dark skies and that light pollution is a concern. Respondents highlighted the need for improved lighting at municipal buildings, such as libraries, municipal offices, and community centres. For public buildings, a respondent highlighted, *"Adequate lighting in outdoor spaces enhances visibility and safety, especially during evenings. Lights should be positioned to avoid glare and shadows."*

Finally, a respondent highlighted the importance of engagement with local residents to allow for valuable feedback and consideration for municipalities and local businesses. They stated *"Engage older community members in the planning process to understand their needs and preferences. Their input can guide effective design and service delivery."*

Figure 3

Response to question “Accessible washrooms are located on the main floor” for Parry Sound district (n = 463).

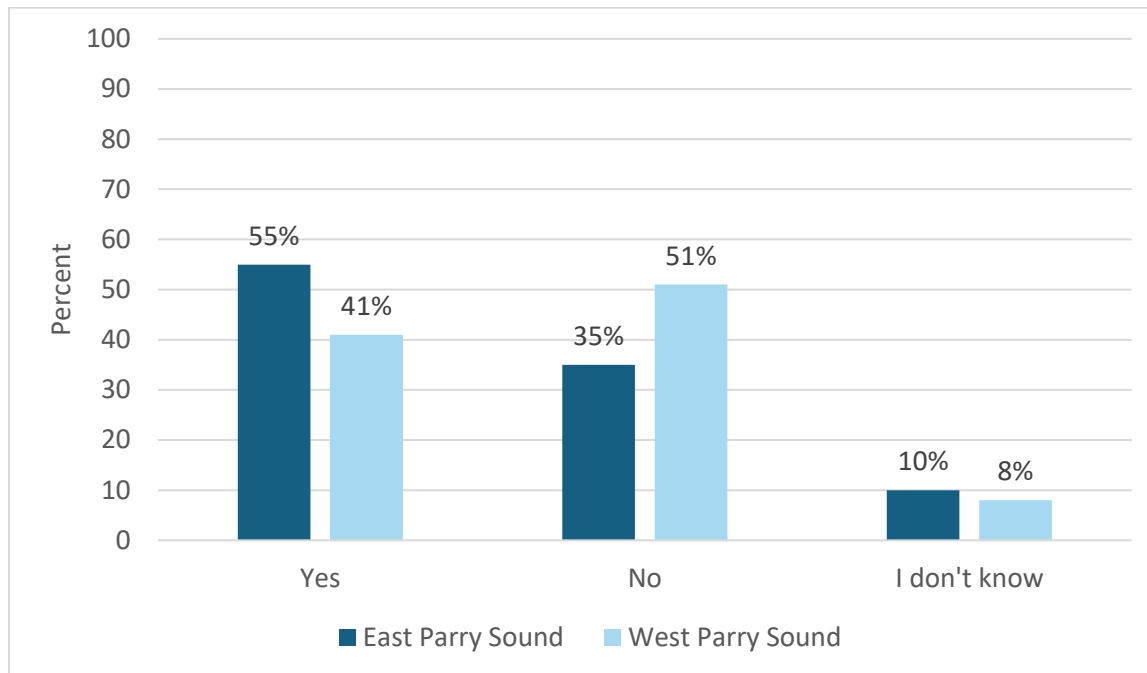


East Parry Sound and West Parry Sound Regions

When comparing data for East and West Parry Sound regions, there were differences in responses when looking at if communities or neighborhoods are well-lit. Over half (55%) of respondents in East Parry Sound stated that neighbourhood is well lit, while 41% of respondents in West Parry Sound stated that their neighbourhood is well lit (Figure 4). This was discussed above with open ended responses to questions regarding the concern for light pollution in rural areas and the need for adequate lighting around municipal and public buildings.

Figure 4

Response to question “Your neighbourhood is well-lit.” for East Parry Sound (n=145) and West Parry Sound (n=273).



Transportation Services

Parry Sound District Data

Respondents were asked to answer questions about affordable and accessible transportation options in the Parry Sound district. One third (31%) stated that affordable and accessible community transport services are available to take older adults to events, shopping, social events, and medical appointments, while 37% of respondents reported that they do not access community transportation services, and 31% stated these services do not exist. For accessible transportation services that take older adults to and from medical appointments (including in larger cities), 43% reported these services exist, while 57% stated that they are not aware of accessible transportation services in their communities (Figure 5).

When asked to provide additional responses, many respondents highlighted the reliance on family members and friends to get them to and from appointments or services, as they are not aware of transportation services in their community. One respondent stated, “My daughter drives me where I need to go. I am not aware of other services (I can't drive myself).” Respondents stated that they are unable to find information about local services through online search engines.

When asked if taxis are available and affordable to older adults in the Parry Sound district, 30% reported yes, while 29% stated that they are available by not affordable. Forty-one percent (41%) stated that they are not aware of taxis being available or affordable in their community. Almost half of respondents (49%) stated that they are not aware of taxis that are accessible to those using mobility devices (Figure 6).

Many respondents emphasized that taxi services are not always accessible and can be expensive since many individuals live in rural communities that require longer commutes to access services. One

respondent stated, *“Taxis will come but are over 50 dollars to get to the nearest grocery store.”* Respondents referred to taxis as only being used for emergencies. They also noted that finding accessible transportation is difficult, stating that many taxis and vehicles are difficult to get in and out of, and that transportation services are essential to remaining in their community and aging in place. Respondents reported previous attempts have been made in some communities to implement a rural bus service to connect communities however these services are no longer available.

Figure 5

Response to question “Accessible transportation services are available to take older adults to and from health appointments (including those in larger cities)” in Parry Sound District (n=463).

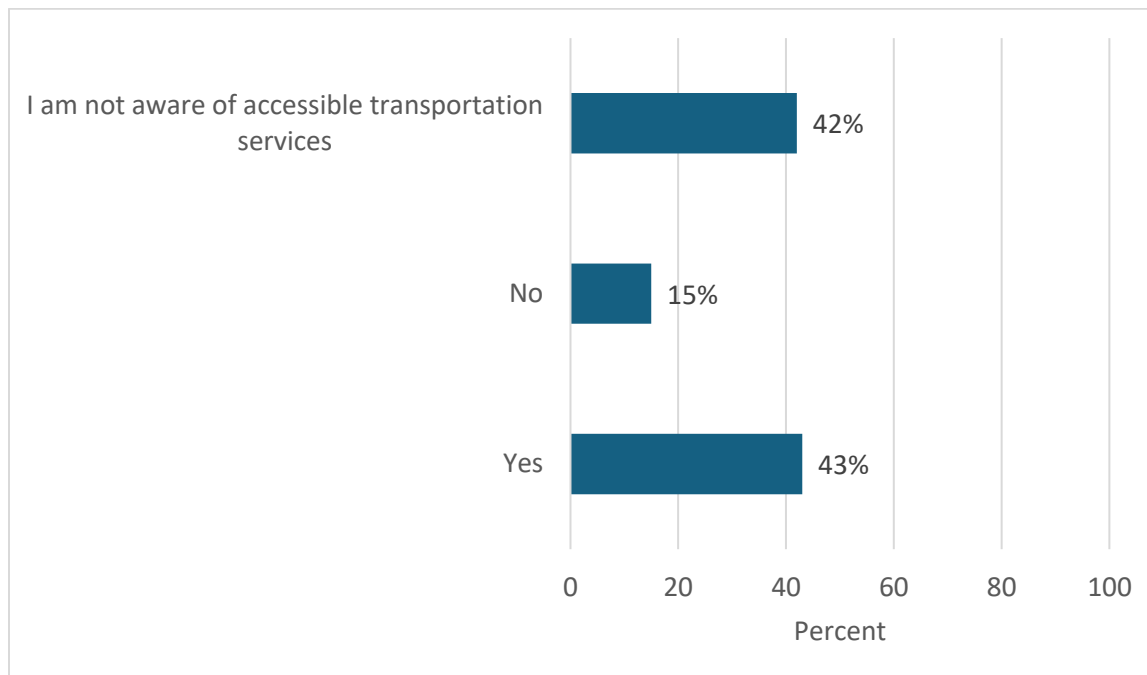
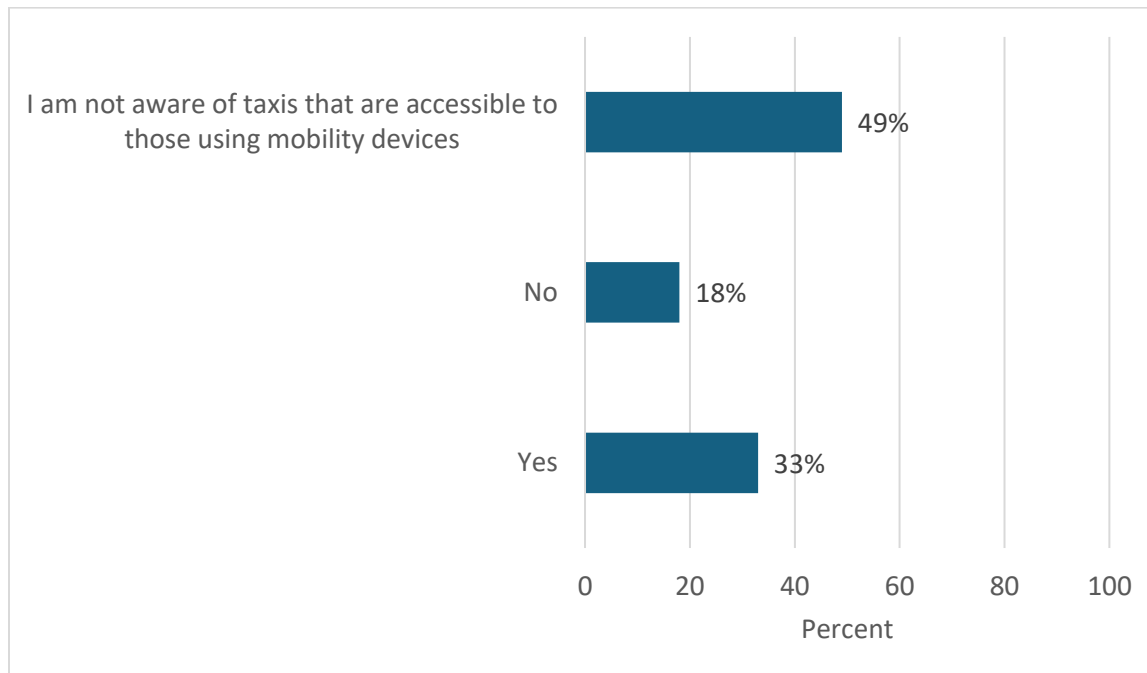


Figure 6

Response to question “Taxis are accessible to older adults using mobility devices (e.g., walker, wheelchairs, etc.) in Parry Sound district (n=463).



East Parry Sound and West Parry Sound Regions

Forty one percent (41%) and 26% of respondents in East Parry Sound and West Parry Sound respectively reported that affordable and accessible community transport services are available to take older adults to events, shopping, social events, and medical appointments. While 23% and 46% of respondents in East Parry Sound and West Parry Sound respectively reported that they do not access community transport services (Figure 7).

Fifty two percent (52%) and 37% of respondents in East Parry Sound and West Parry Sound respectively reported accessible transportation services are available to take older adults to and from health appointments (including those in larger cities), while 31% and 51% of respondents in East Parry Sound and West Parry Sound respectively reported that they are not aware of accessible transportation services (Figure 8). Many respondents (145) who identified as being from West Parry Sound reported that there is no community transportation in their communities and that many of these services require volunteers which can be difficult to recruit.

Figure 7

Response to question “Affordable and accessible community transport services (including shuttle vans) are available to take older adults to events, shopping, social events, and medical appointments.” For East Parry Sound (n=145) and West Parry Sound (n=272).

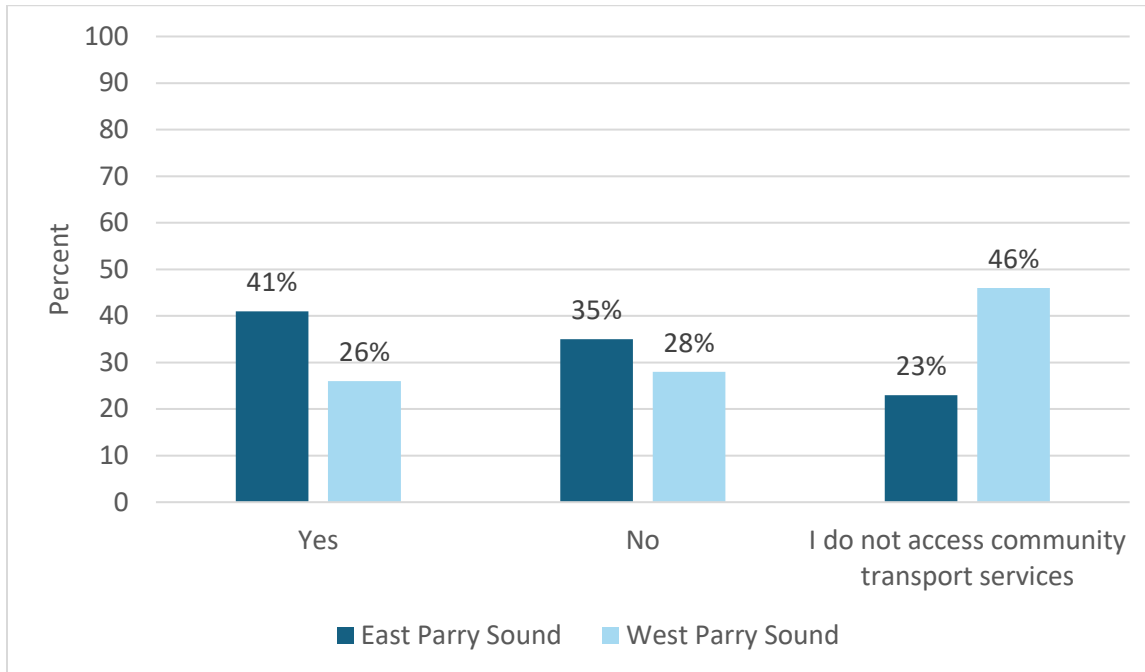
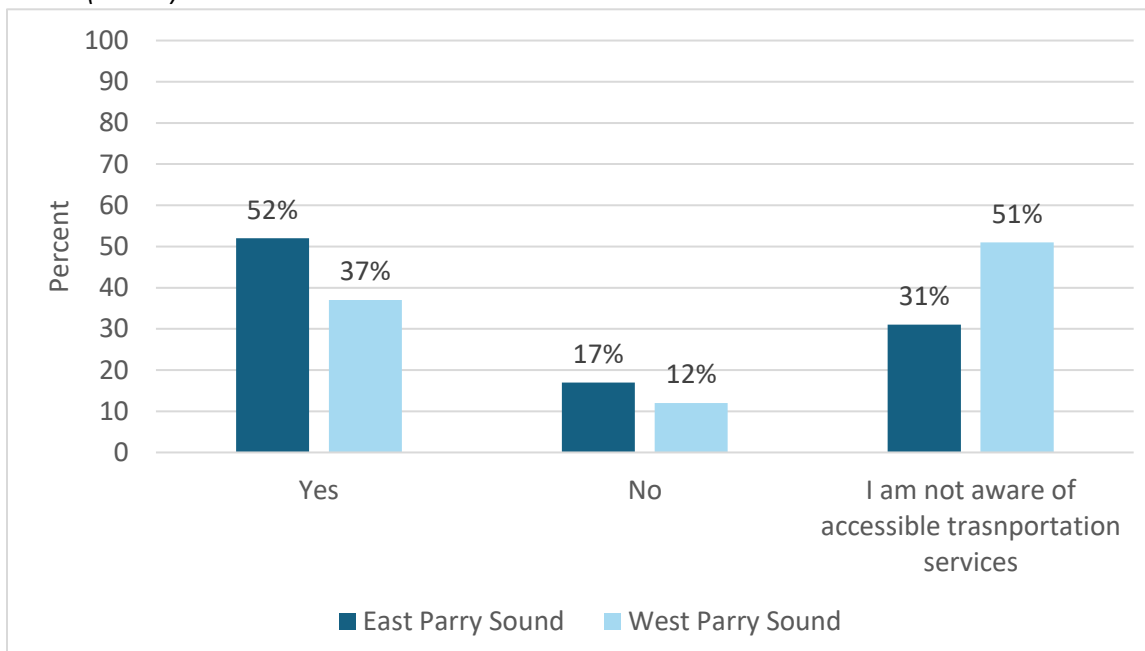


Figure 8

Response to question “Accessible transportation services are available to take older adults to and from health appointments (including those in larger cities).” For East Parry Sound (n=145) and West Parry Sound (n=273)



Aging in Place

Parry Sound District Data

Respondents were asked to answer questions about affordable supports, assisted living options, information on financial assistance programs, and health and social services. When asked if affordable supports are available to enable older adults to remain at home, 40% responded yes, while 60% stated no or that they were not aware of supports available. Almost half (44%) of respondents reported that they were not aware of assisted living options available in Parry Sound district, while 37% responded that there are options in their community. When asked if affordable or free general maintenance services are available in the community for older adults, 56% stated that they are not aware of these services (Figure 9). One third (31%) of respondents stated that they are informed on financial assistance programs for housing modifications available and accessible to older adults, while 54% stated they were not aware (Figure 10).

When asked if home visiting programs are offered in the community to those who do not or cannot leave their home, 45% stated yes, while 55% stated they are not aware or that these programs do not exist. For health and home care services, such as personal care and housekeeping, 41% of respondents reported that these services are affordable and available in the community, while 43% stated they were not aware of these services.

When asked to provide additional responses related to aging in place, they highlighted, waitlists and affordability as being the main barrier to accessing services. Many respondents reported that family members and friends provide the supports and care to their loved ones when services are not available. Respondents noted that many assisted living options are not affordable to majority older adults, and that many of the home visit programs and services are provided by volunteers who are not trained to provide medical assistance. Additionally, staffing issues have been highlighted as a barrier to access services. One respondent stated *“No options were suggested to us when my husband was in hospital trying to coordinate a safe return home. We have been on the wait list for a family doctor for 3 years. Home care took 3 weeks to get (family members had to figure out how to do the care themselves). Not enough staff in the area to service the need.”*

Of respondents, 35% stated that delivery services for groceries and medications or escorted shopping services are available to older adults in the community. While 65% stated that they were not aware of or that these services are not offered in their community. One respondent mentioned, “Meals on Wheels is mentioned at Lunch & Learn but no information on how to access [...]”

Two thirds (68%) of respondents reported that they have a local primary care provider (e.g., family doctor, nurse practitioner, etc.), while 12% stated that they do not have a primary care provider, and 12% report they have a primary care provider, although they are not local (Figure 11). Respondents highlighted the difficulty finding a family doctor in their community, with many individuals who have recently moved to the area mentioning keeping their doctor in other communities. One respondent stated, *“Family doctor retired, no others are available + 2 years, at the time in my life when I most need a family doctor.”*

Figure 9

Response to question “Affordable or free general maintenance (i.e., yard work) is available for older adults” in Parry Sound district (n=463).

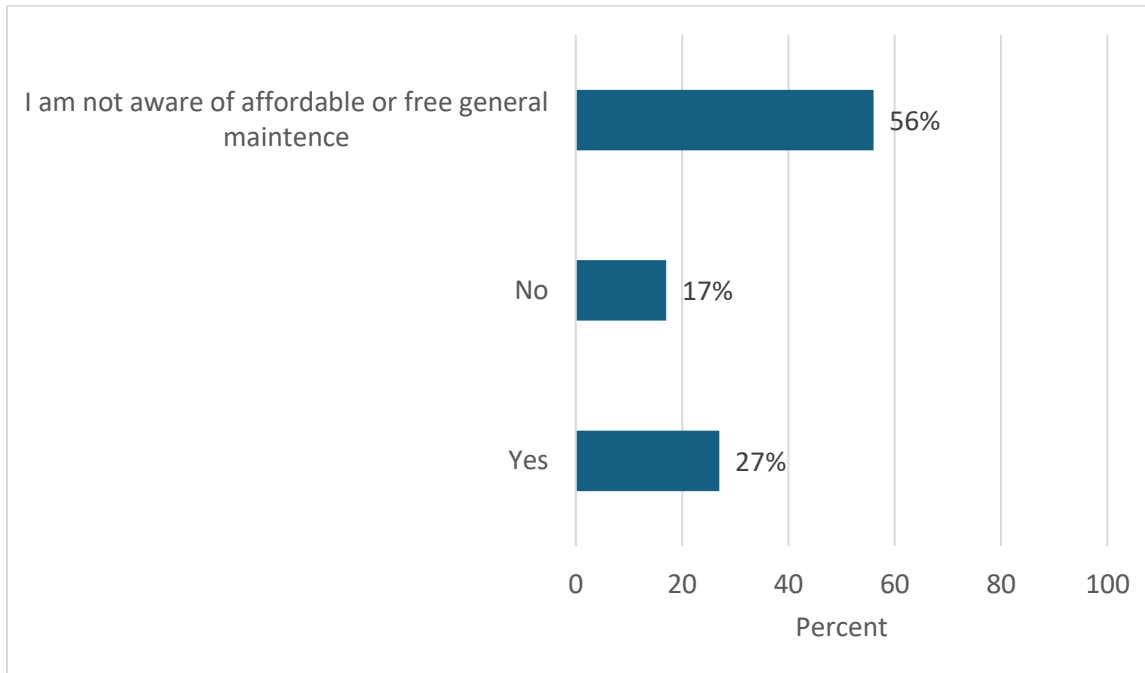


Figure 10

Response to question “Information on financial assistance programs for housing modifications is readily available and easily accessible by older adults” in Parry Sound district (n=463).

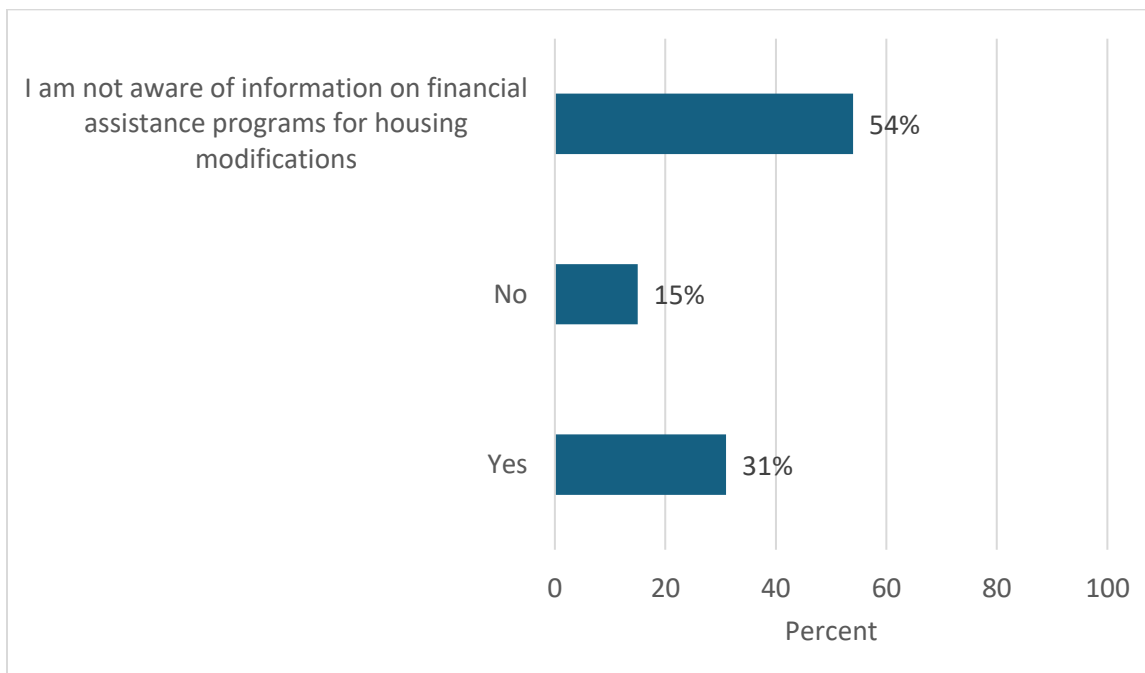
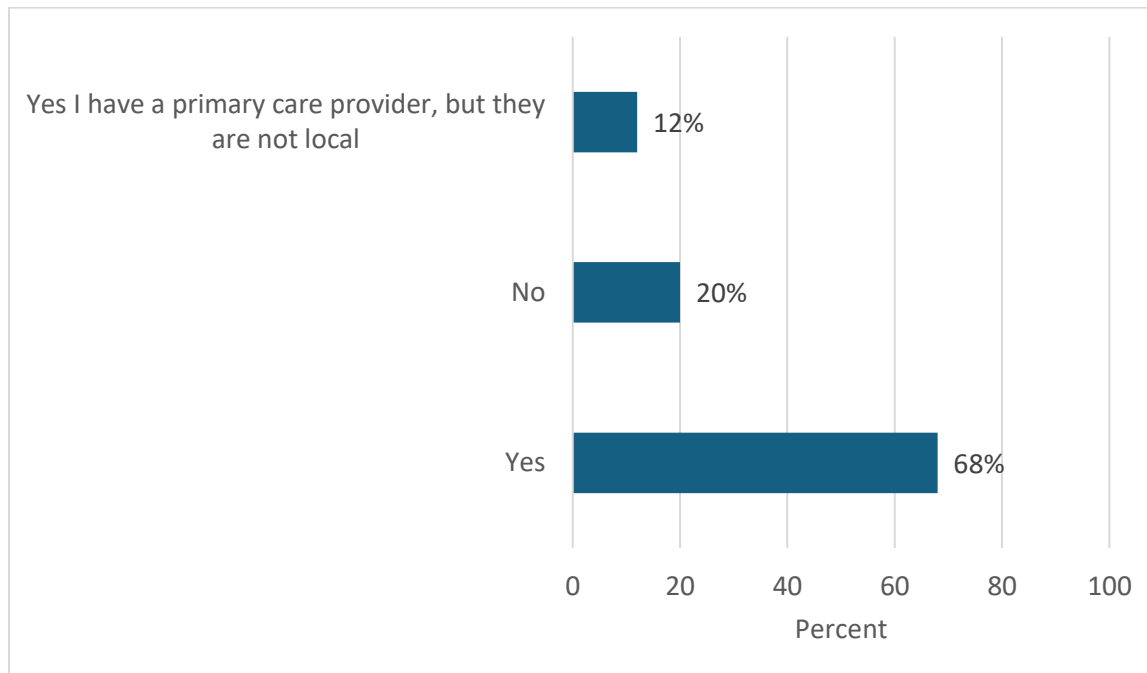


Figure 11

Response to question “Do you have a local primary care provider (family doctor, nurse practitioner, etc.)?” in Parry Sound district (n=463).



When asked if medical equipment is available through loan programs or at no cost to older adults in the community, 31% stated that these programs are available, while 69% stated that they do not access or are not aware of these programs available in their community. One respondent stated, “[...]Access to medical equipment may be from the Legion but their equipment is old.”

Respondents highlighted being unaware of services and being unsure of where to get information whether that being where to start online searches for services, or those with limited access, who can support with navigation. One respondent stated *“The reason I am replying negatively to these questions is that I don’t think there are nearly enough of these services available for elderly people now, and baby boomers like myself enter this higher need category, I think a disaster is coming. Some of these services are available, but not enough. I have a few elderly friends who can afford to pay for services like medic alerts. Friendly visiting is really needed when people can’t get out, and is hard to find. When people qualify for services at home, such as meals, they are very time limited services, and Meals on wheels are pretty expensive. I think we should be thinking of co-housing here.”*

East Parry Sound and West Parry Sound Region

Thirty four percent (34%) and 50% of respondents reported that they were not aware of assisted living options available, respectively, while 40% and 35% responded that there are options in their community in East Parry Sound and West Parry Sound respectively (Figure 12).

When asked if affordable or free general maintenance services are available in the community for older adults, 37% and 67% of respondents in East Parry Sound and West Parry Sound, respectively stated that

they are not aware of these services, while 37% and 22% reported there are services in their community (Figure 13).

Thirty nine percent (39%) and 28% of respondents in East Parry Sound and West Parry Sound, respectively, stated that there is information on financial assistance programs for housing modifications are available and accessible to older adults, while 42% and 60% stated they were not aware (Figure 14).

Figure 12

Response to question “Assisted living options are available to all.” For East Parry Sound (n=145) and West Parry Sound (n=273).

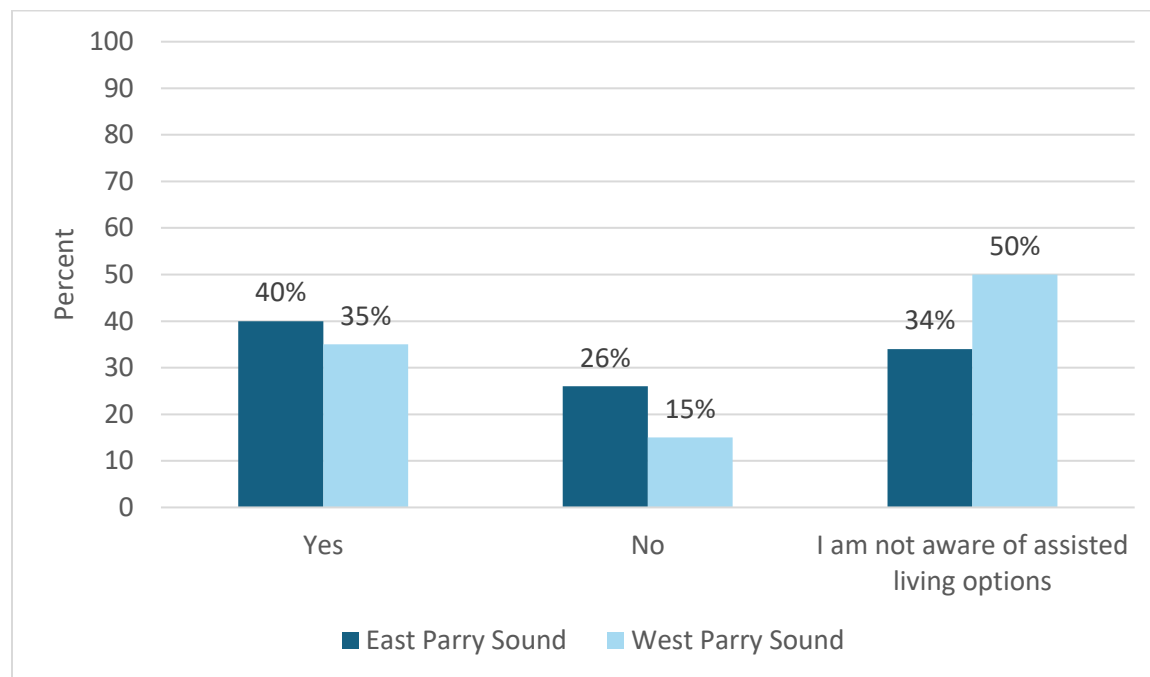


Figure 13

Response to question “Affordable or free general maintenance (i.e. yard work) is available for older adults.” For East Parry Sound (n=145) and West Parry Sound (n=273).

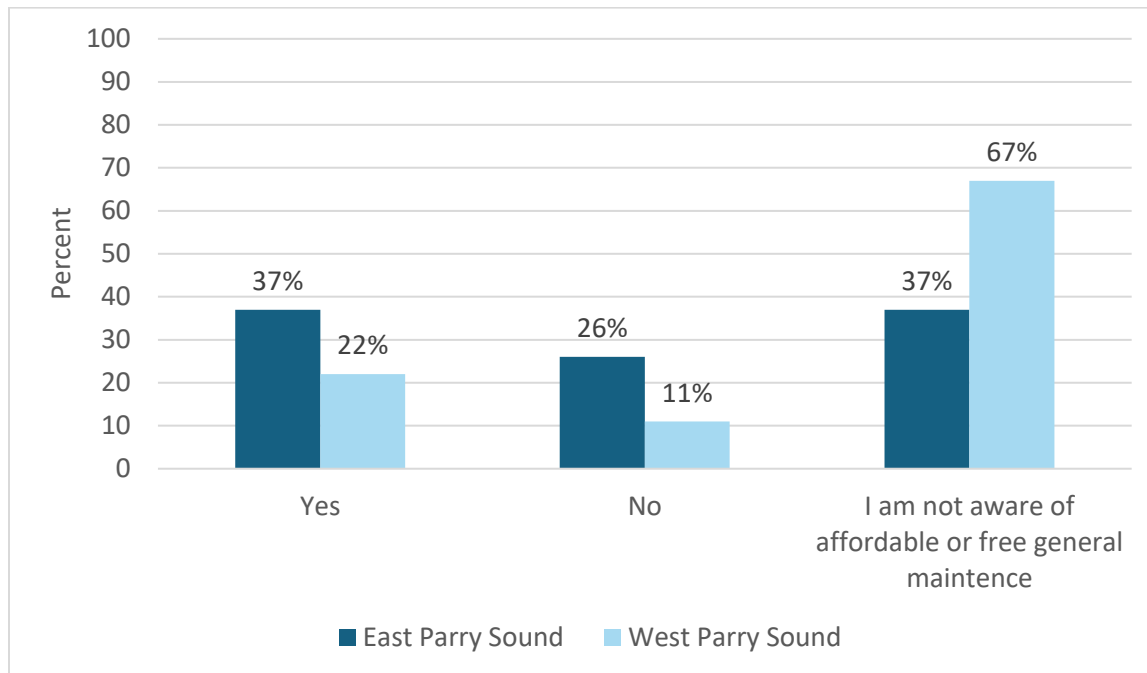
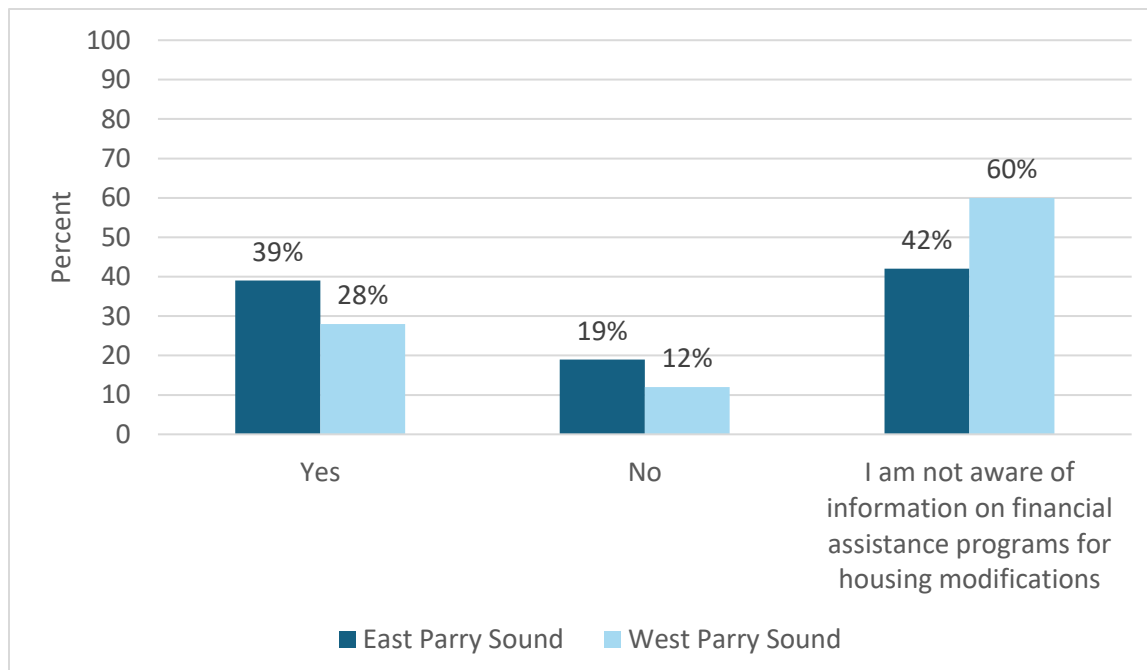


Figure 14:

Response to question “Information on financial assistance programs for housing modifications is readily available and easily accessible by older adults.” For East Parry Sound (n=145) and West Parry Sound (n=273).



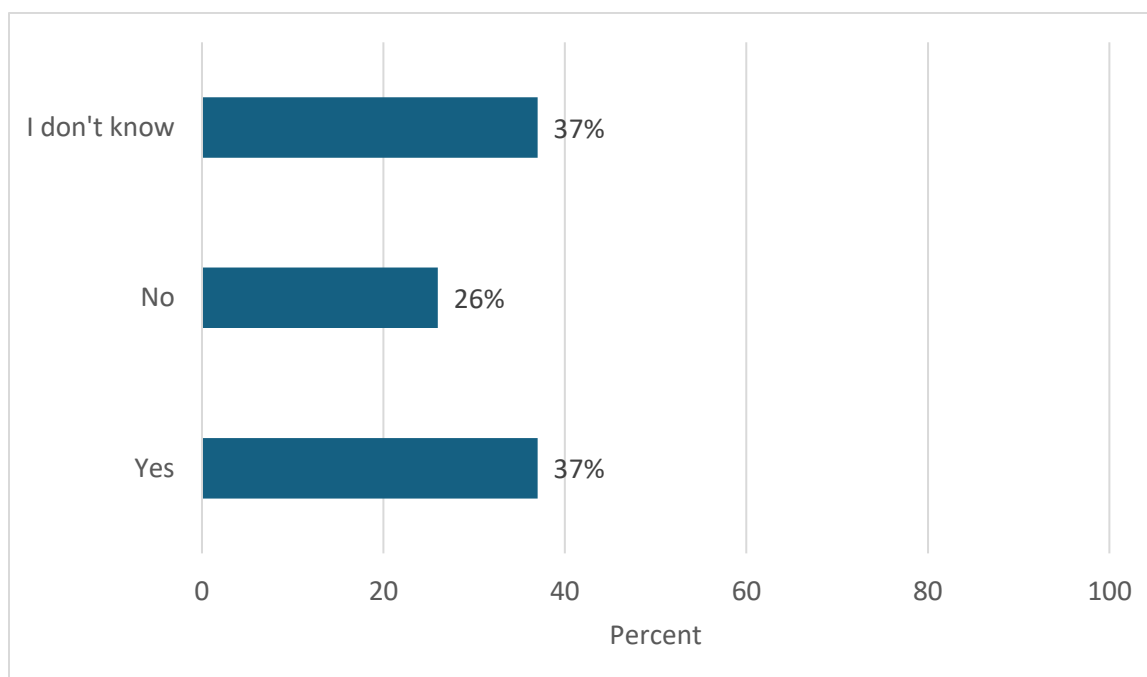
Long Term Care

Parry Sound District Data

There are three long-term care homes in the Parry Sound district. This includes two in the Town of Parry Sound and one in Powassan. When asked if there are affordable long-term care options available that prevent the separation of families and the need to move out of the community, 37% stated that there were options, while 37% were unsure of options available (Figure 15). A respondent stated, *“I don’t believe there are enough long-term care rooms to satisfy the needs of the community.”*

Figure 15

Response to question “Affordable long-term care options are available that prevent the separation of families and the need to move out of the community.” For Parry Sound District (n=463).

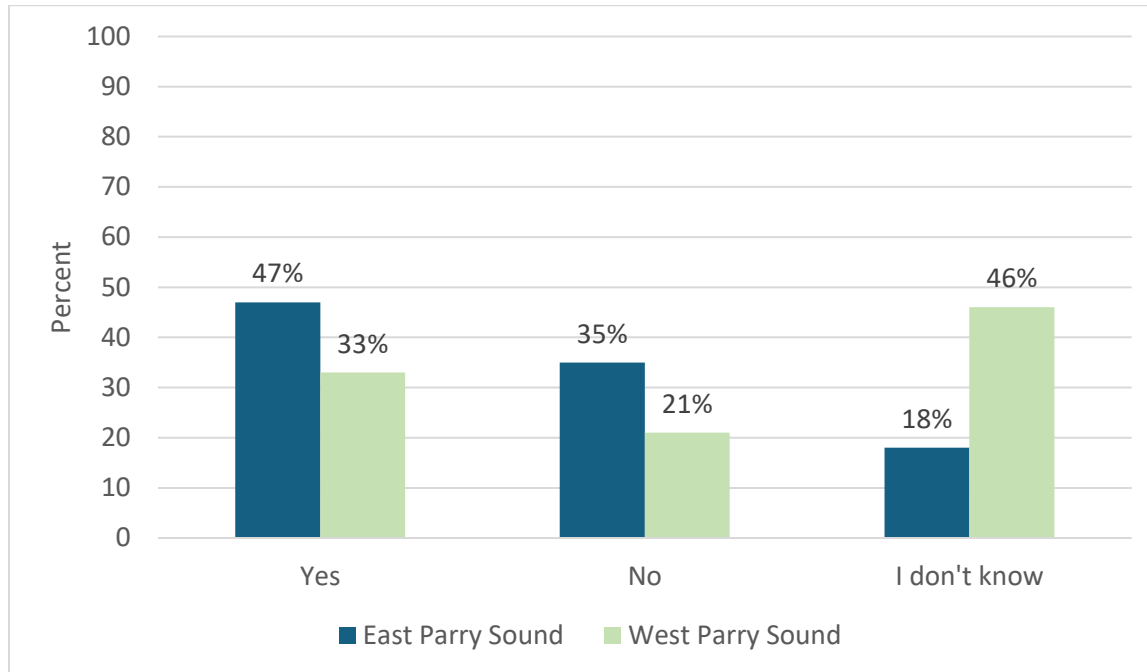


East Parry Sound and West Parry Sound Regions

Forty seven percent (47%) and 33% of respondents stated that affordable long-term care options are available that prevent the separation of families and the need to move out of the community, while 18% and 46% were unsure of options available in East Parry Sound and West Parry Sound, respectively (Figure 16).

Figure 16

Response to question “Affordable long-term care options are available that prevent the separation of families and the need to move out of the community” for East Parry Sound (n=145) and West Parry Sound (n=273).



Community Involvement

Parry Sound District Data

Respondents were asked to answer questions about volunteer and employment opportunities, and events and programs offered for older adults in Parry Sound district. Two thirds (64%) of respondents reported that they feel included and respected in their community, while 17% do not, and 19% were unsure (Figure 17).

When asked about volunteer opportunities, 64% of respondents feel there are a range of volunteer opportunities available in their community that meet their interest, while 36% stated that they are not aware of or that volunteer opportunities are not available in the Parry Sound district (Figure 18). More than half (56%) of respondents felt that volunteer opportunities are flexible and accommodate older adults needs, while 34% reported that they do not access volunteer opportunities. With respect to paid employment, 29% of respondents felt there is a range of paid employment opportunities for older adults, while 82% were unsure or stated these opportunities are not available.

Three quarters (75%) of respondents reported that there are a range of events and activities for older adults, one quarter (25%) stated that they were not aware of or that these event and activities are not available in their community (Figure 19). Seventy seven percent (77%) of respondents stated that indoor and outdoor activities are available in their community. When asked to expand, respondents suggested including programs that encourage social interactions such as community gardens, fitness classes, social nights, and arts and crafts workshops for older adult. Respondents also highlighted that communication

and promotion of activities and events do not always reach older adults. Communication is explored further in the next section of this report.

Respondents highlighted that much of the programming offered for this population are run by volunteers who are older adults. One respondent stated, *“There is some limited activity but it's all run by volunteers who are themselves seniors. Too have activity, seniors have to do all the work!”* Respondents stated that many rely on their family members to provide them with this information, as well as support with transportation. Transportation was identified as a barrier to being involved, as many need to travel to different communities to participate in events.

Figure 17

Response to question “You feel included and respected in your community? (ex. Are you asked to participate, provide your input on community issues and your contributions are honoured) (n=463)."

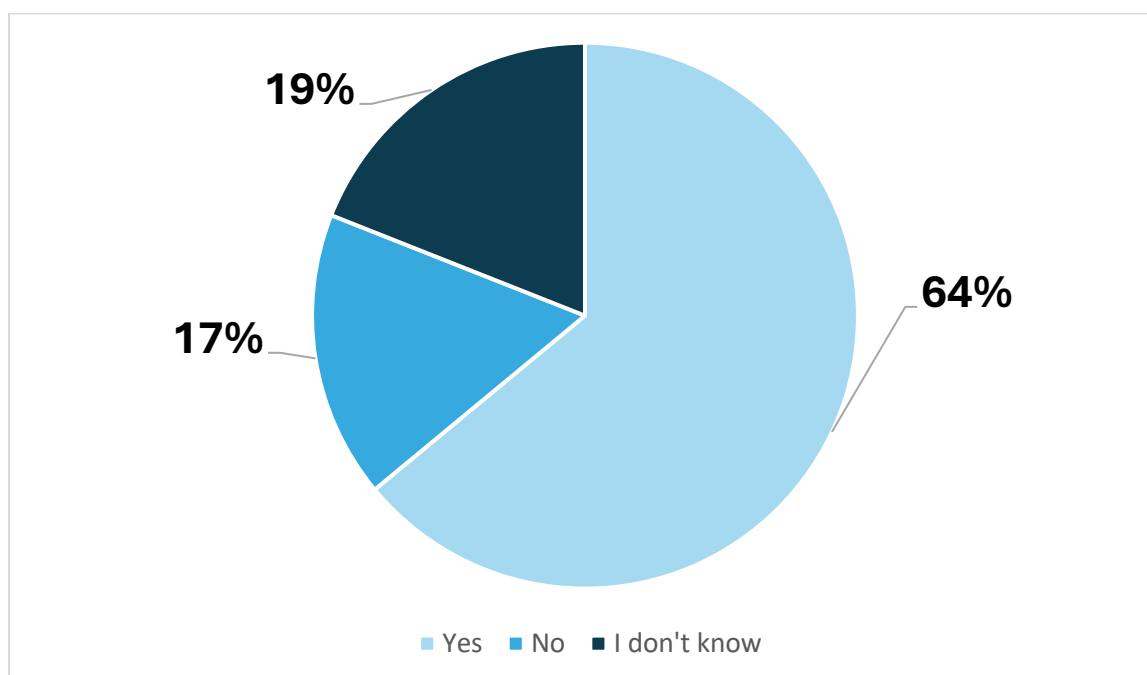


Figure 18

Response to question “A range of volunteer opportunities is available that meets the interests of older adults” in Parry Sound district (n=463).

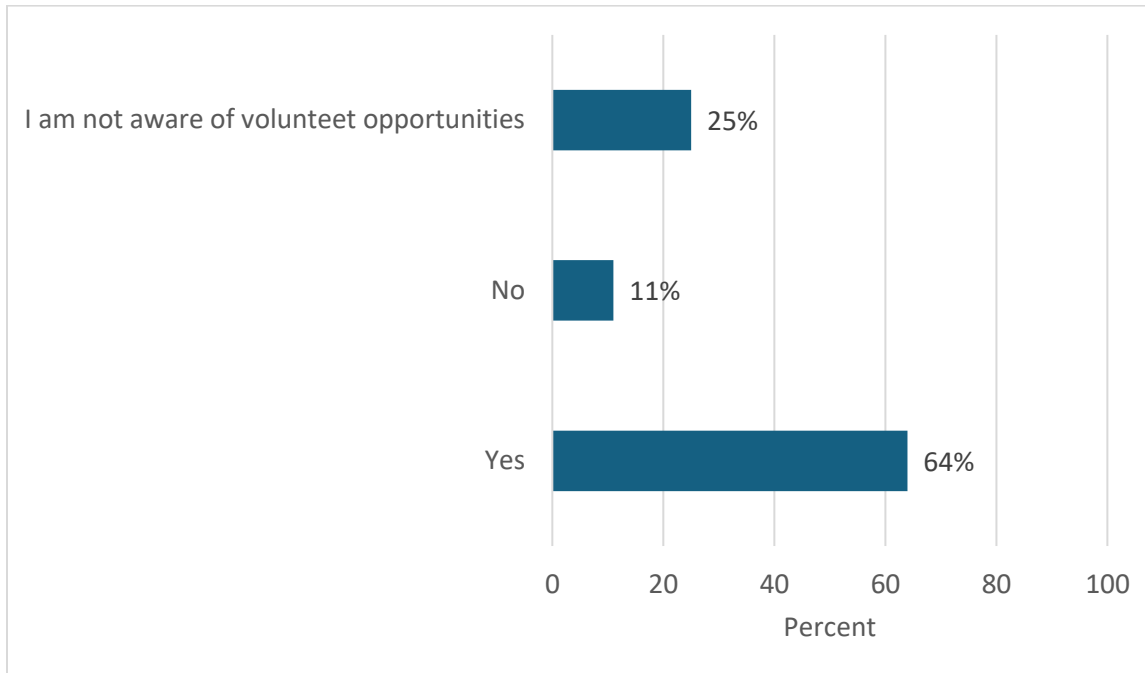
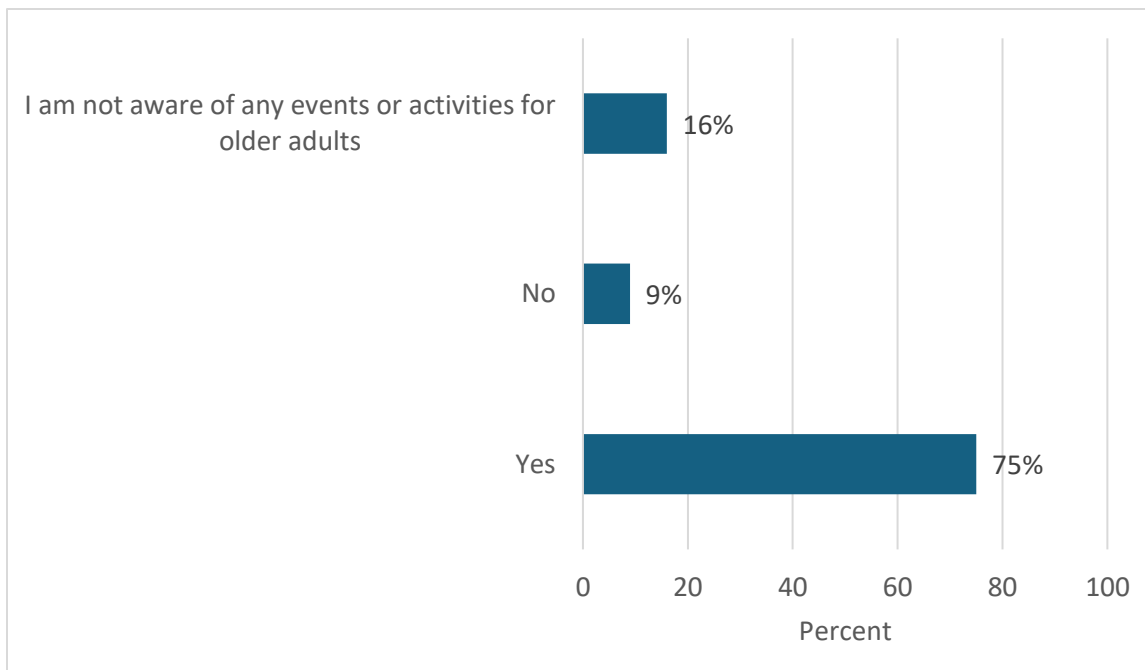


Figure 19

Response to question “There is a range of events and activities for old adults of all ages—some are age-specific and others are intergenerational. Activities could include physical/recreational activities, spectator sporting events, church and school related events, gatherings” for Parry Sound district (n=463).

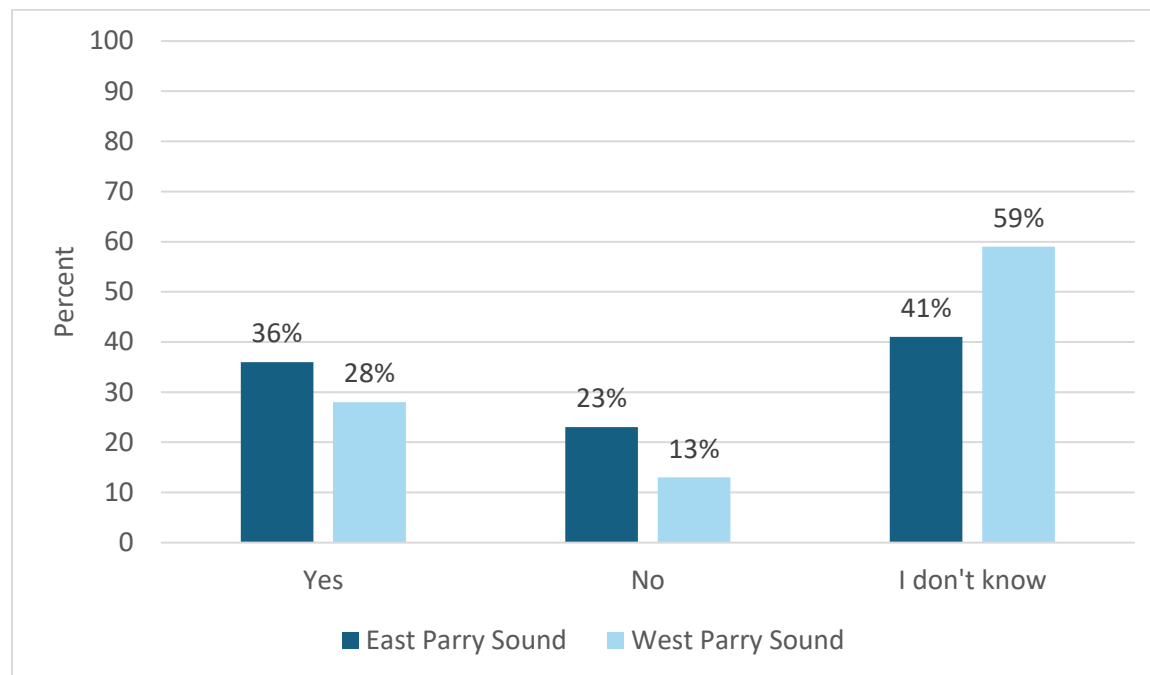


East Parry Sound and West Parry Sound Regions

One third (36%) and 28% of respondents felt there are a range of paid employment opportunities for older adults, while 23% and 13% reported there were no opportunities, and 41% and 59% were unsure in East Parry Sound and West Parry Sound respectively (Figure 20).

Figure 20

Response to question “There is a range of paid employment opportunities for older adults.” For East Parry Sound (n=145) and West Parry Sound (n=273).



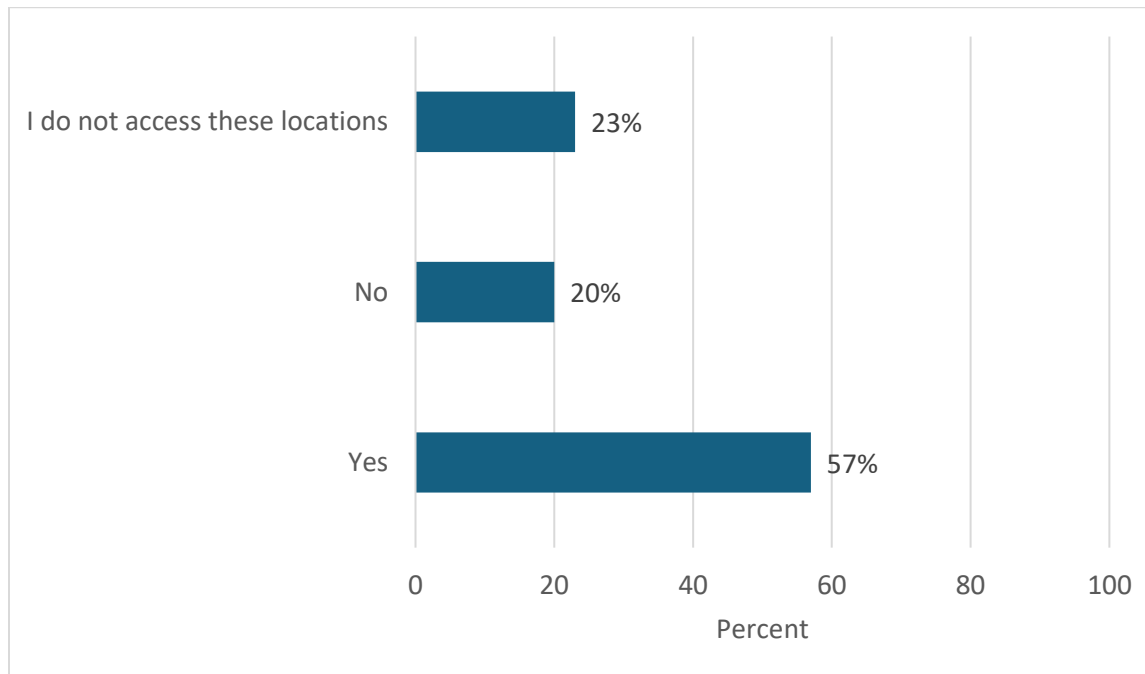
Communication

Parry Sound District Data

Respondents were asked to answer questions about regular and reliable distribution of information, central directories, and accessible ways and formats information is provided. Two thirds (65%) of respondents reported that information about local events and programs are distributed regularly and reliably. More than half (57%) reported that information is disseminated and posted where older adults conduct their daily activities (e.g., post office, place of worship, local centre, and town halls), while 20% stated this is not the case, and 23% stated they do not access these locations (Figure 21). Half of the respondents feel that there is a central directory where older adults can access information on activities and services, which includes information on how to access the service.

Figure 21

Response to question “Information is disseminated/ posted where older adults conduct their daily activities – such as the post office, places of worship, local centres, and town halls” in Parry Sound district (n=463).



Common themes that were identified included ensuring that information is disseminated with a purpose, in a way that older adults access (e.g., physical newsletters, community bulletins, flyers delivered to homes/ mailboxes), and not only through social media. One respondent shared that *“Face-to-face communication through community centers, senior clubs, or local events helps build trust and relationships. Older adults should have opportunities to ask questions and receive information directly from staff or volunteers.”*

Respondents highlighted that there is no local newspaper, radio, or tv channel in many of communities in the Parry Sound district. These media outlets were highlighted as a place to share community events, health tips, and local news. *“As a healthy senior, I can travel and “dig” for information yet even I am constantly exasperated by the lack of a comprehensive source for learning about available social services and optional social activities or events. It’s extremely fragmented.”* Respondents also referred to accessing information through their municipality’s websites, although stated that many are not up to date or intuitive on where information can be found.

One quarter (26%) of respondents reported that information is delivered by phone or through personal visits to older adults who are socially isolated, while 57% of respondents were unsure if this is being done. When asked if an interactive speaker series that delivers important information to older adults is available in their community, 37% reported yes, while 63% stated that they were unsure or that speaker series are not offered in their community. Thirty seven percent (37%) of older adults report that they have been recruited and used as volunteers to fill roles as experts, disseminators of information, and trainers, while 50% stated they were unsure.

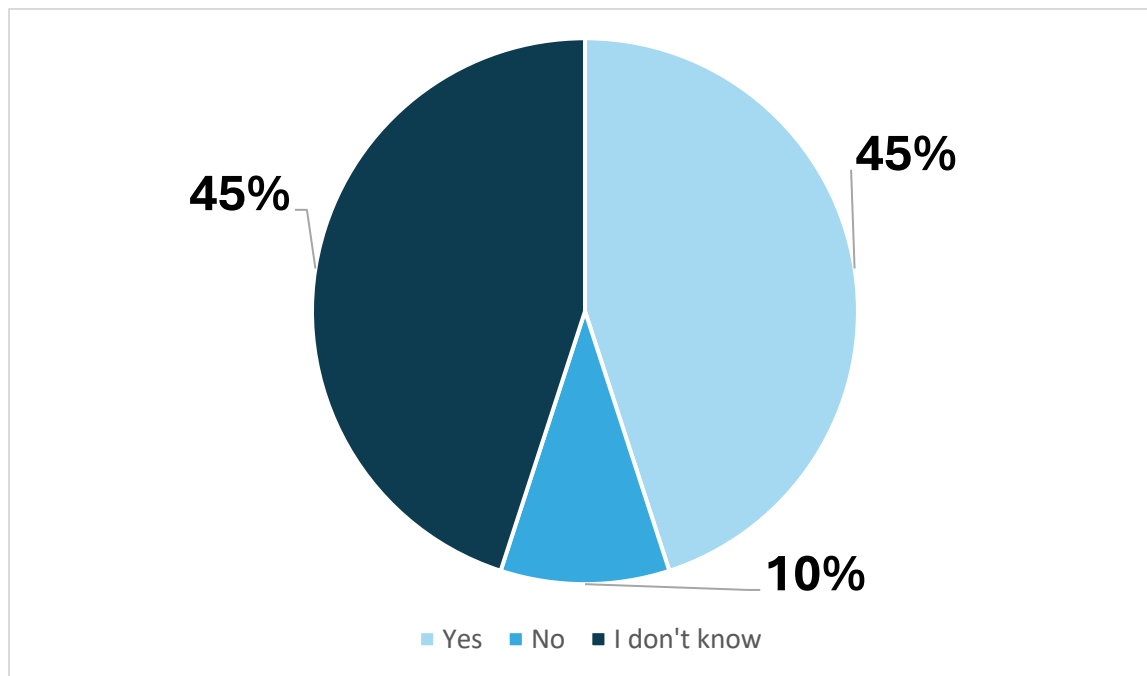
When asked if written communication is clearly printed in large letters, is easy to read and includes simple messaging, 41% stated yes, while 36% of respondents reported that they do not have access to this type of communication. One respondent reported that information shared needs to be in an accessible way and stated, *“Ensure that communication materials (pamphlets, posters, websites) use clear, simple, and jargon-free language. Avoid complex terminology that might be confusing, and use large, easy-to-read fonts.”*

Almost half (44%) of respondents reported that information of interest to older adults is being disseminated effectively, such as information on local events, vital information (health, security, etc.), and programs and services that are available to them, while 41% were unsure.

Seventy percent (70%) of respondents reported that they have access to computers and the internet at local centres open to the public, while 20% reported that they were unsure. Half (45%) of respondents reported that trainings courses on new technology are available and accessible to older adults, while 45% were unsure (Figure 22).

Figure 22

Response to question “Training courses on new technologies are available and accessible to older adults” for Parry Sound district (n=463)



East Parry Sound and West Parry Sound Regions

Thirty three percent (33%) and 22% of respondents reported that information is delivered by phone or through personal visits to older adults who are socially isolated, while 40% and 68% of respondents were unsure if this is being done in East Parry Sound and West Parry Sound respectively (Figure 23).

When asked if an interactive speaker series that delivers important information to older adults is available in their community, 45% and 32% respondents reported yes, while 30% and 59% stated that they were unsure in East Parry Sound and West Parry Sound respectively (Figure 24).

Figure 23

Response to question “Information is delivered to older adults who are socially isolated by phone or other person visits.” For East Parry Sound (n=145) and West Parry Sound (n=273).

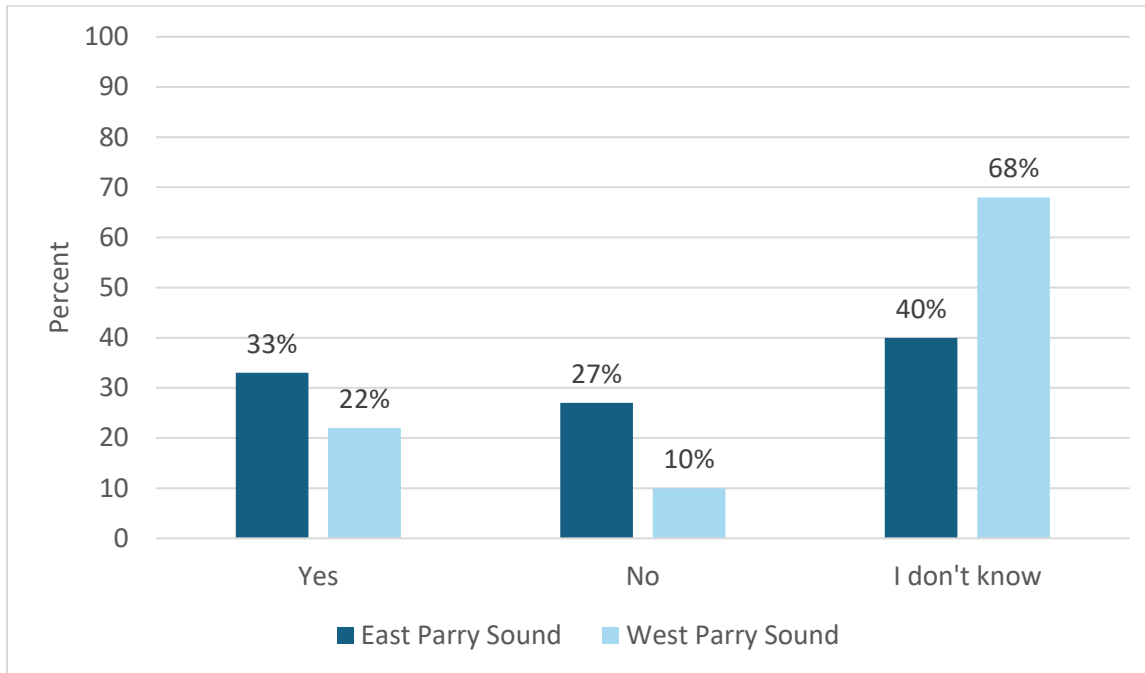
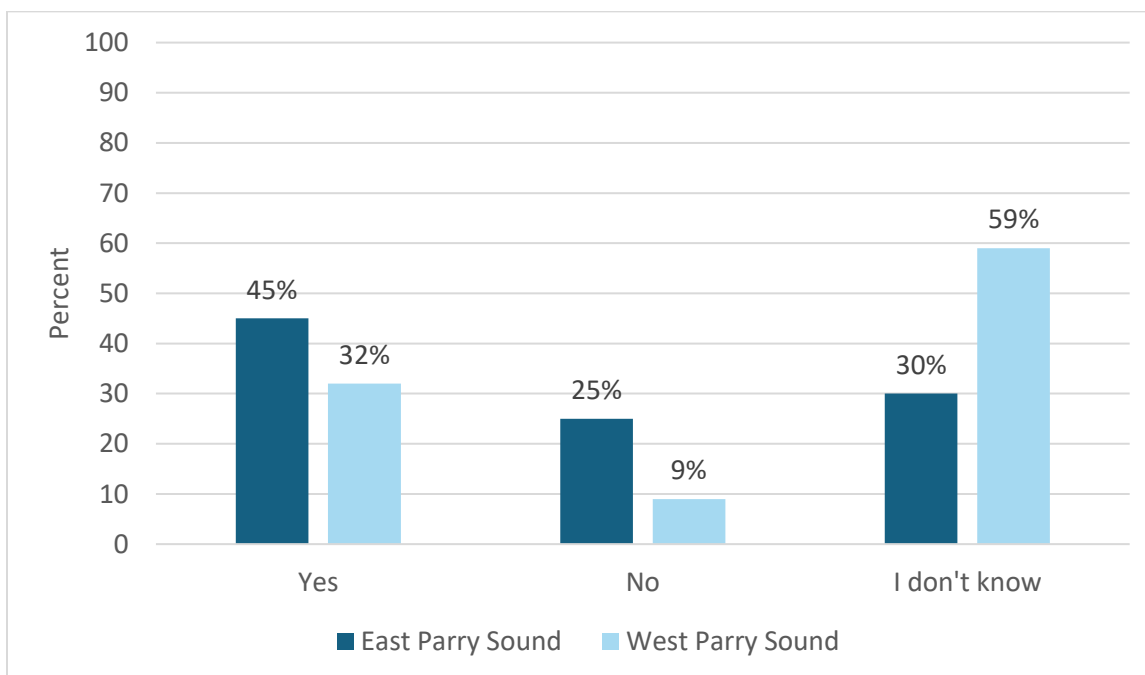


Figure 24

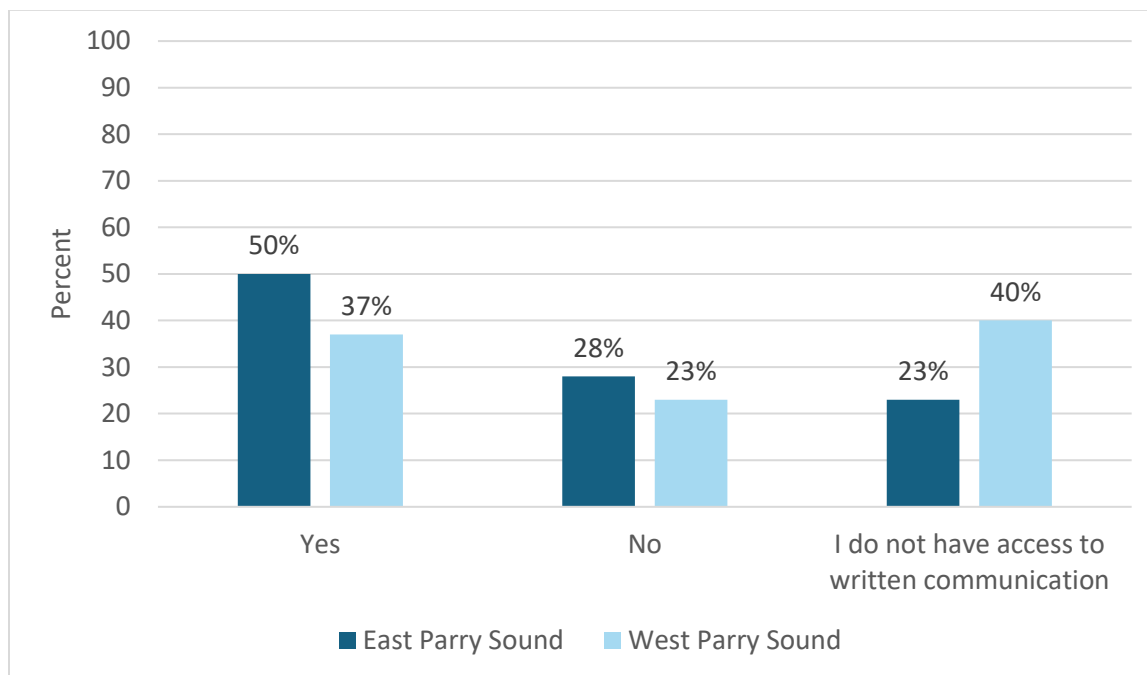
Response to question “An interactive speaker series is created that delivers important information (e.g., on health issues, protecting against fraud).” For East Parry Sound (n=145) and West Parry Sound (n=273).



When asked if written communication is clearly printed in large letters, is easy to read and includes simple messaging, 20% and 37% of respondents reported yes, while 23% and 40% reported do not have access this communication in East Parry Sound and West Parry Sound respectively (Figure 25).

Figure 25

Response to question “Written communication is clearly printed in large letters and is easy to read, with simple messaging.” For East Parry Sound (n=145) and West Parry Sound (n=273).



Forty one percent (41%) and 34% of respondents report that they are recruited and used as volunteers to fill roles as experts, disseminators of information and trainers, while 38% and 57% stated they were unsure from East Parry Sound and West Parry Sound respectively (Figure 26).

Fifty two percent (52%) and 40% of respondents reported that information of interest to older adults is being disseminated effectively, such as information on local events, vital information (health, security, etc.), and programs and services that are available to them, while 26% and 48% were unsure, in East Parry Sound and West Parry Sound respectively (Figure 27).

Figure 26

Response to question “Older adults are recruited and used as volunteers as experts, disseminators of information and trainers.” For East Parry Sound (n=145) and West Parry Sound (n=273).

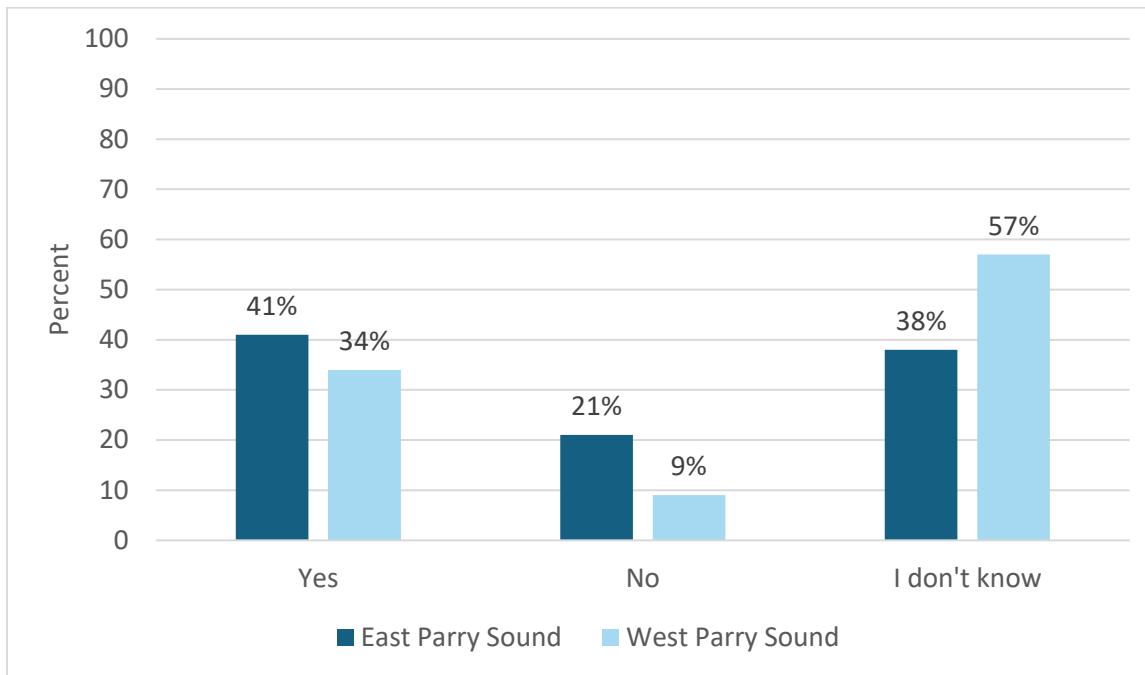
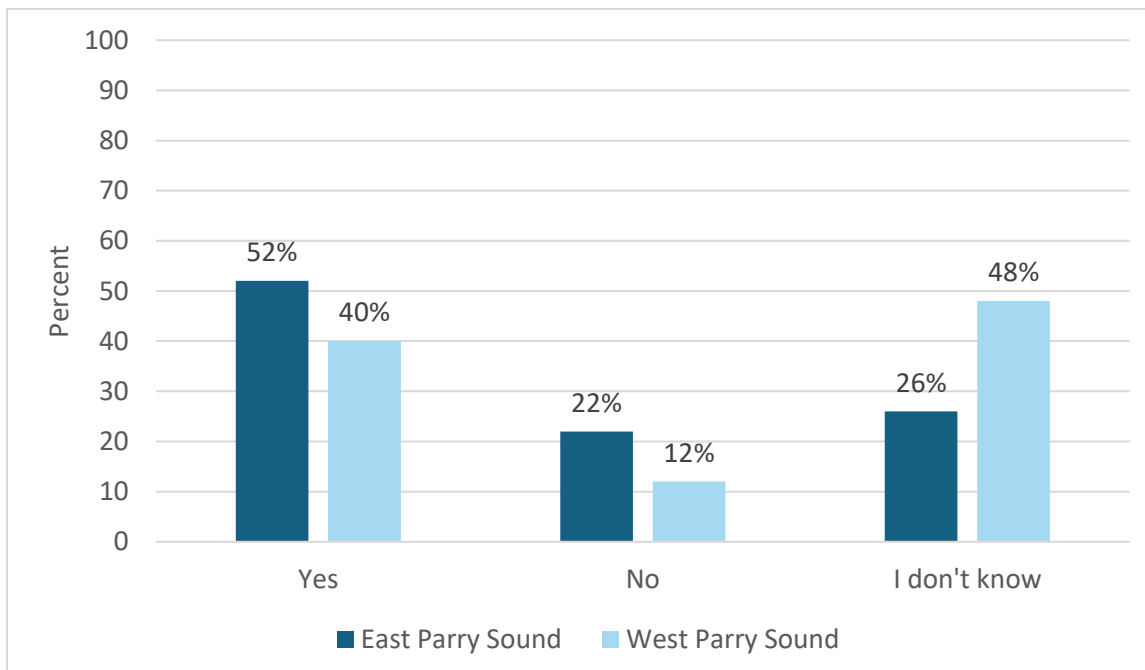


Figure 27

Response to question “Information of interest to older adults is disseminated effectively – such as information on local events, vital information (health, security, etc.), and programs and services that are available to them” for East Parry Sound (n=145) and West Parry Sound (n=273).



Caregiver

Parry Sound District Data

Respondents were asked to answer questions about program and services available to caregivers supporting older adults. Sixty percent (60%) of respondents stated that they were not aware of or that home support or older adult day programs to provide respite to their care partner are not available in their community. Forty-one percent (41%) stated that these programs were available in their community.

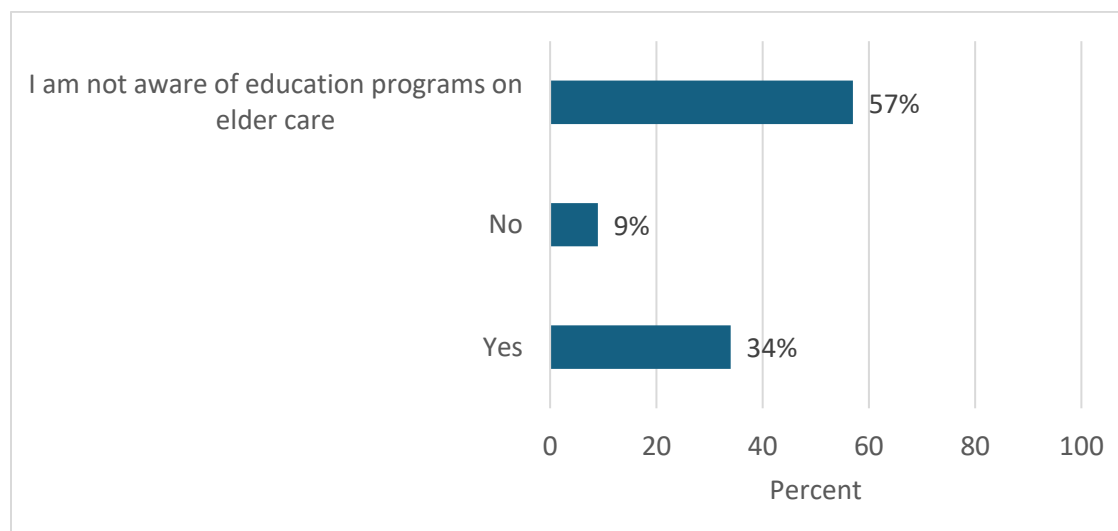
Many respondents highlighted that respite services are not available in rural communities, and that there is a need to advocate for increased funding for support services. One respondent reported, *“Advocate for local funding to support caregiver relief services, such as subsidies for in-home care or adult day services.”* Additionally, another respondent reported, *“While I didn't answer no, the fact that I don't know is equally unfortunate. It is difficult to know where this info can be found when you don't even know the names of organizations that might assist.”*

The importance of programs and services that promote prevention was mentioned by one respondent who stated, *“Services that I am aware of that provide this sort of program is CSS and the Friends. The unfortunate reality is that services are usually only available after an incident, (i.e., stroke/fall/dementia incident). It would be good to see more programs that address preventing incidents.”*

When asked if education programs are offered to individuals caring for an older adult, 34% stated there are programs available, 66% stated that they are not aware of or that these programs are not available (Figure 28). Respondents highlighted the need for training sessions available in the community to provide individuals with the knowledge and skills needed to provide care for an older adult. One respondent stated, *“Offer regular training sessions that cover essential caregiving skills, such as managing medications, understanding chronic illnesses, and navigating health care systems.”* Additionally, it was highlighted that there is a need for community resource centres that support with navigating local services, joining support groups, and providing education/ training.

Figure 28

Response to question “Education programs on elder care and similar available services are provided to families who are, or will be, caring for an older adult.” For Parry Sound district (n=463).



East Parry Sound and West Parry Sound Regions

Thirty eight percent (38%) and 57% of respondents in East Parry Sound and West Parry Sound respectively stated that they were not aware of home support or older adult day programs to provide respite to their care partner. Forty six percent (46%) and 38% stated that these programs were available in their community (Figure 29).

When asked if education programs are offered to individuals caring for an older adult, 41% and 31% of respondents in East Parry Sound and West Parry Sound respectively stated there are programs available, while 43% and 63% stated they were not aware of programs in their community (Figure 30).

Figure 29

Response to question "Caregivers are "given a break" from caretaking through programs such as home support and senior's day care programs." For East Parry Sound (n=145) and West Parry Sound (n=273).

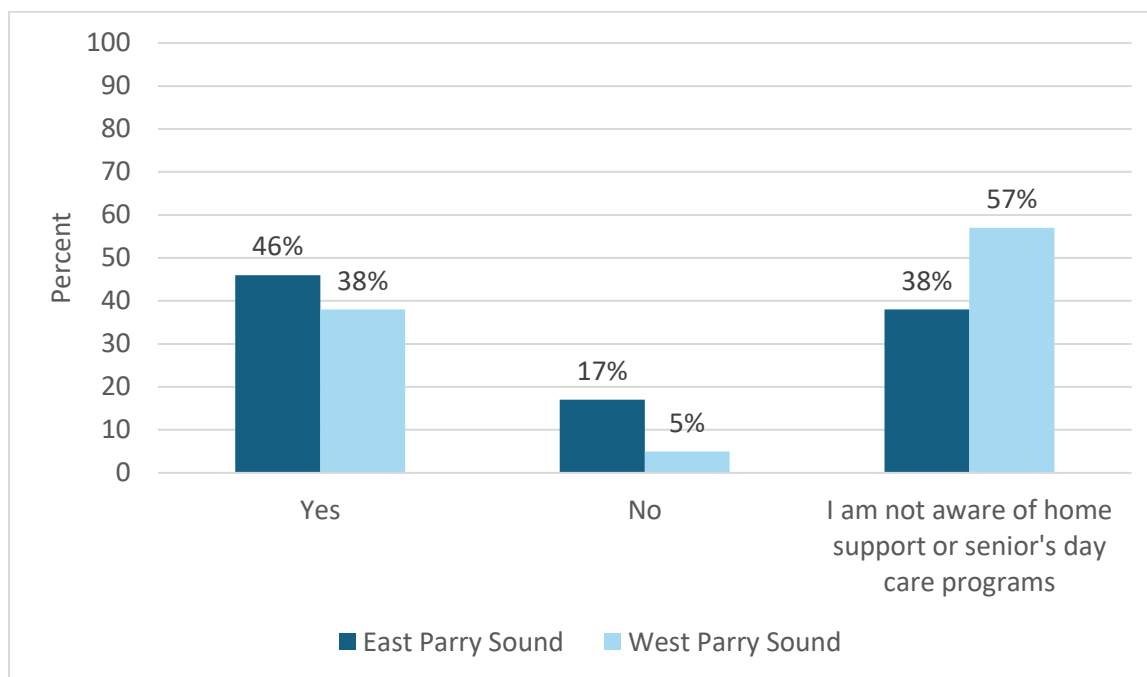
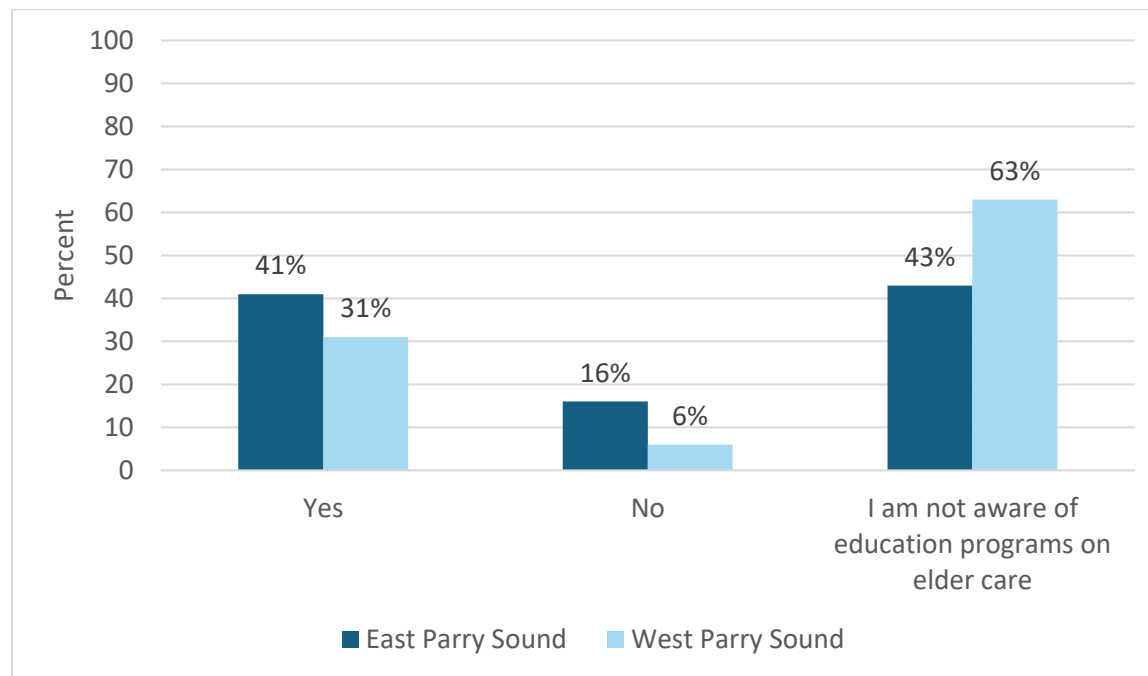


Figure 30

Response to question “Education programs on elder care and similar available services are provided to families who are, or will be, caring for an older adult.” For East Parry Sound (n=145) and West Parry Sound (n=273).



Limitations

The project team recognizes that there were limitations with this research project. While efforts were made to mitigate these limitations, the following should be noted. Due to the vast geography of the Parry Sound district, and the rural nature of these communities, where individuals access services may be outside of the communities in which they reside in, as well as outside of the Parry Sound district. This will specifically affect responses to questions in the survey about the built environment and aging in place supports. Therefore, general themes were included in the survey and specific locations were omitted.

The survey was disseminated throughout the Parry Sound district and although the overall response count was high for the survey, there was a low response rate in individual communities. Future research should look at ensuring that dissemination of surveys or other data collection efforts are done consistently through the district. Additionally, First Nation Communities had limited representation in the report. Future research should include First Nation Communities during all phases of the research including planning, implementation, data analysis and knowledge translation and ensure that OCAP principles are being incorporated throughout.

Finally, due to the dissemination plan, socially isolated older adults may not have been reached. Community partners and online social media advertisements were used to disseminate the survey which may limit respondents to individuals who are connected to services and/ or have access to the internet. Due to these limitations the data must be interpreted with caution.

Conclusions and Recommendations

The survey's main focus was to conduct a community needs assessment to identify needs and priorities for older adults living in the Parry Sound district, including barriers to accessibility and social inclusion. Three main themes were identified based on respondents answers to the survey questions. These themes included increased awareness and promotion of services, transportation as a barrier to accessing programs and services, and the importance of the continued involvement of older adults in planning of initiatives.

Further consultations are recommended with older adults and service providers throughout the Parry Sound district. Additional information on where older adults access services, how older adults access information, and how accessible their community or communities they access services in, is required. In collaboration with the 19 municipalities, 5 First Nations Communities, and 2 unorganized territories that make up the Parry Sound district, the Parry Sound District Age Friendly Communities Committee can support a coordinated next phase of the needs assessment to ensure all residents across the district provide input and are engaged throughout.

To be an age friendly community, individuals of all ages, abilities, and backgrounds are able to live safely, stay involved, active, and informed in the accessible environments that they live, work, and play in. The information collected in this initial survey provides organizations and decision-makers who service these area valuable insights from older adults in the Parry Sound district.

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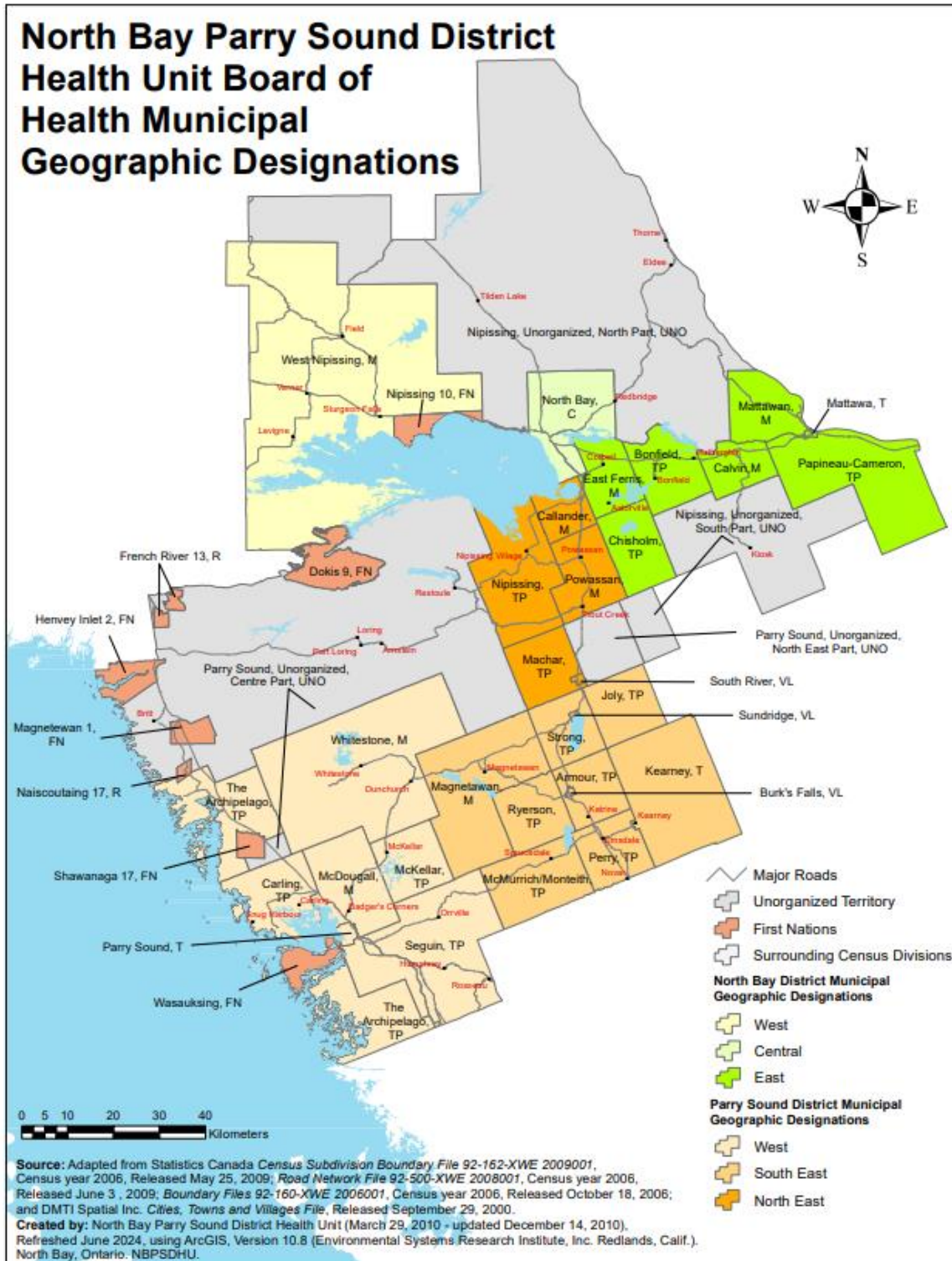
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Appendices

Appendix 1: North Bay Parry Sound District Health Unit Board of Health Municipal Geographic Designation



Appendix 2: Age Friendly Parry Sound Community needs assessment survey

Introduction:

Age-friendly communities are designed to meet the needs of people of all ages, but they specifically focus on the needs and preferences of older adults. These communities are designed to be safe, walkable, accessible, and provide opportunities for social engagement, civic participation, and continued learning. The Parry Sound Age Friendly Committee (AFC) is conducting a community needs assessment to identify the needs and priorities of older adults in the community to make the district of Parry Sound more age friendly.

Purpose, Benefits and Risks to Participate:

The purpose of this community needs assessment is to guide the AFC in the development of an action plan that includes specific initiatives to address identified needs and priorities for older adults living in the district of Parry Sound, including barriers to accessibility and social inclusion.

There are no direct benefits to participation in this survey, however there will be indirect benefits which include an opportunity to contribute to the action plan which will directly affect your community. There are minimal risks to participating in this survey, however for those who have experienced many inequities in aging you may feel disconnected from your community. If you need to speak with someone call ConnexOntario at 1-866-531-2600 or visit <https://www.connexontario.ca/en-ca/> to find a mental health service in your area.

Time Commitment and Incentive to Participate:

The survey will take approximately 25 minutes to complete. At the end you can choose to have your name entered into a draw to win 1 of 5 \$50 grocery gift cards.

Protection of Information:

All findings from this survey will be stored securely on a password protected computer on the servers at the North Bay Parry Sound District Health Unit. Project information will be stored for 7 years, and then destroyed. Responses will be kept private and confidential and will be summarized for reporting purposes.

Questions or Concerns:

If you have any questions about your participation in this needs assessment or general questions about the project, please contact Sam Docherty at the North Bay Parry Sound District Health Unit at 1-800-563-2808 ext. 3222 or via email at Samantha.docherty@healthunit.ca

- By proceeding to complete the survey, I provide consent to participate in this survey. Please check box if you wish to proceed.

Demographic information:

What is your age?

- ☐ Under 50 (please skip to the end of the survey)
- ☐ 50-60
- ☐ 61-70
- ☐ 71-80
- ☐ 81+

Who do you live with? Select all that apply.

- ☐ Partner/Spouse
 - ☐ Child(ren)
 - ☐ Parent(s)
 - ☐ Friend(s)/Roommate(s)
 - ☐ I live alone
 - ☐ I do not currently have a permanent residence/home
 - ☐ Other, please specify:
-

Which town, township, or First Nation do you live in?

- ☐ Armour
- ☐ Burk's Falls
- ☐ Callander
- ☐ Carling
- ☐ Dokis First Nation
- ☐ Henvey Inlet First Nation
- ☐ Joly
- ☐ Kearney
- ☐ Machar
- ☐ Magnetawan (Municipality)
- ☐ Magnetawan First Nation
- ☐ McDougall
- ☐ McKellar
- ☐ McMurrich/Monteith
- ☐ Nipissing Township
- ☐ Parry Sound Unorganized Centre Part
- ☐ Parry Sound Unorganized North East Part
- ☐ Perry
- ☐ Powassan
- ☐ Ryerson
- ☐ Seguin
- ☐ Shawanaga First Nation
- ☐ South River

- ☐ Strong
- ☐ Sundridge
- ☐ The Archipelago
- ☐ Town of Parry Sound
- ☐ Wasauksing First Nation
- ☐ Whitestone
- ☐ I do not live in the district of Parry Sound (please skip to the end of the survey)

How would you define your residency?

- ☐ Occasional cottage only
- ☐ Full summer seasonal
- ☐ Full winter seasonal
- ☐ Year-round resident

Outdoor spaces and buildings

Sidewalks, pathways and trails are well-maintained, cleared in the winter, non-slip and accessible.

- ☐ Yes
- ☐ No
- ☐ I do not access sidewalks, pathways, and trails.

Accessible benches (the appropriate height for older adults) are located along sidewalks, paths, or trails and are spaced at regular intervals.

- ☐ Yes
- ☐ No
- ☐ I do not access sidewalks, pathways, and trails.

Your neighbourhood is well-lit.

- ☐ Yes
- ☐ No
- ☐ I don't know

Your local trails are well-lit.

- ☐ Yes
- ☐ No
- ☐ I do not access local trails

Public buildings (such as municipal buildings, medical offices, hospitals, etc.) are accessible and have the following:

Ramps with a slope appropriate for wheelchairs

- ☐ Yes
- ☐ No
- ☐ I don't know

- ☐ I do not access public buildings

Fewer stairs to get into buildings and within buildings

- ☐ Yes
- ☐ No
- ☐ I don't know
- ☐ I do not access public buildings

Non-slip flooring

- ☐ Yes
- ☐ No
- ☐ I don't know
- ☐ I do not access public buildings

Accessible washrooms located on the main floor

- ☐ Yes
- ☐ No
- ☐ I don't know
- ☐ I do not access public buildings

Parking that is well-maintained and located near public buildings for easier access

- ☐ Yes
- ☐ No
- ☐ I don't know
- ☐ I do not access public buildings

If you answered no to any of the above, please provide any more detail you would like to share about age friendly priorities for outdoor spaces and buildings in your community:

Transportation services

Affordable and accessible community transport services (including shuttle vans) are available to take older adults to events, shopping, social events, and medical appointments.

- ☐ Yes
- ☐ No
- ☐ I do not access community transport services

Volunteer and/or an informal network of drivers are available and are compensated (i.e. gas money) for their efforts.

- ☐ Yes
- ☐ No
- ☐ I am not aware of volunteer and/or informal networks of drivers

Accessible transportation services are available to take older adults to and from health appointments (including those in larger cities).

- ☐ Yes
- ☐ No
- ☐ I am not aware of Accessible transportation services

Taxis are available, and affordable to older adults.

- ☐ Yes
- ☐ No
- ☐ Taxis are available, but not affordable to older adults
- ☐ I am not aware of taxis

Taxis are accessible to older adults using mobility devices (ex. Walkers, wheelchairs, etc).

- ☐ Yes
- ☐ No
- ☐ I am not aware of taxis that are accessible to those using mobility devices

If you answered no to any of the above, please provide any more detail you would like to share about age friendly priorities for transportation in your community:

Aging in Place

Affordable supports are available to enable older adults to remain at home.

- ☐ Yes
- ☐ No
- ☐ I am not aware of supports to enable older adults to remain at home

Assisted living options are available to all.

- ☐ Yes
- ☐ No
- ☐ I am not aware of assisted living options

"Alert systems" are available for older adults living alone (i.e. systems that alert someone when an older adult needs help).

- ☐ Yes
- ☐ No
- ☐ I am not aware of "alert systems"

Affordable or free general maintenance (i.e. yard work) is available for older adults.

- ☐ Yes
- ☐ No
- ☐ I am not aware of affordable or free general maintenance

Information on financial assistance programs for housing modifications is readily available and easily accessible by older adults.

- ☐ Yes
- ☐ No
- ☐ I am not aware of information on financial assistance programs for housing modifications

Home visits are provided to those who do not, or cannot, leave their homes.

- ☐ Yes
- ☐ No
- ☐ I am not aware of home visiting programs

Affordable and available health and home services are in place and include health, personal care and housekeeping.

- ☐ Yes
- ☐ No
- ☐ I am not aware of health and home services

Home supports are available in a timely manner.

- ☐ Yes
- ☐ No
- ☐ I do not access home supports

Affordable meal programs are available to all older adults in the community, regardless of their health status.

- ☐ Yes
- ☐ No
- ☐ Meal programs are available, but not affordable
- ☐ I am not aware of meal programs

Delivery services (groceries, medicines, etc.) or escorted shopping services are available to older adults.

- ☐ Yes

- ☐ No
- ☐ I am not aware of delivery services or escorted shopping services

Do you have a local primary care provider (family doctor, nurse practitioner, etc.)?

- ☐ Yes
- ☐ No
- ☐ Yes I have a primary care provider, but they are not local

Medical equipment (including medical alerts) is available through a loan program, at no cost to older adults.

- ☐ Yes
- ☐ No
- ☐ I do not access medical equipment

If you answered no to any of the above, please provide any more detail you would like to share about age friendly priorities for aging in place in your community:

Long-term care

Affordable long-term care options are available that prevent the separation of families and the need to move out of the community.

- ☐ Yes
- ☐ No

Community involvement

You feel included and respected in your community? (ex. are you asked to participate, provide your input on community issues and your contributions are honoured)

- ☐ Yes
- ☐ No
- ☐ I don't know

A range of volunteer opportunities is available that meets the interests of older adults.

- ☐ Yes
- ☐ No
- ☐ I am not aware of volunteer opportunities

Volunteering options allow for intergenerational involvement.

- ☐ Yes
- ☐ No
- ☐ I am not aware of intergenerational volunteer opportunities

Opportunities for volunteering are flexible (e.g., short-term) to accommodate older adults who travel or have other commitments

- ☐ Yes
- ☐ No
- ☐ I do not access volunteer opportunities

There is a range of paid employment opportunities for older adults.

- ☐ Yes
- ☐ No
- ☐ I don't know

There is a range of events and activities for old adults of all ages—some are age-specific and others are intergenerational. Activities could include physical/recreational activities, spectator sporting events, church and school related events, gatherings with food, hobbies and courses, etc.

- ☐ Yes
- ☐ No
- ☐ I am not aware of any events or activities for older adults

Activities available include outdoor (e.g., walking) and indoor activities (e.g., bingo, cards, darts, etc.).

- ☐ Yes
- ☐ No
- ☐ I am not aware of any events or activities for older adults

If you answered no to any of the above, please provide any more detail you would like to share about age friendly priorities for community involvement in your community:

Communication

There is regular and reliable distribution of information about events and programs (including contact information) through local government and/or voluntary organizations.

- ☐ Yes
- ☐ No

Information is disseminated/ posted where older adults conduct their daily activities—such as the post office, places of worship, local centres and town halls.

- ☐ Yes
- ☐ No
- ☐ I do not access these locations

Local channels (TV and radio) advertise community events and news items of interest to older adults—for example, through "community access channels."

- ☐ Yes
- ☐ No
- ☐ I do not access local channels (TV and radio)

There is a central directory where older adults can find information about what activities and services are available, and how to access them (including phone numbers).

- ☐ Yes
- ☐ No

Information is delivered to older adults who are socially isolated by phone, or through personal visits.

- ☐ Yes
- ☐ No
- ☐ I don't know

An interactive speaker series is created that delivers important information (e.g., on health issues, protecting against fraud).

- ☐ Yes
- ☐ No
- ☐ I don't know

Written communication is clearly printed in large letters and is easy to read, with simple messaging.

- ☐ Yes
- ☐ No
- ☐ I do not access written communication

Older adults are recruited and used as volunteers as experts, disseminators of information and trainers.

- ☐ Yes
- ☐ No
- ☐ I don't know

Information of interest to older adults is disseminated effectively — such as information on local events, vital information (health, security, etc.), and programs and services that are available to them.

- ☐ Yes
- ☐ No

- ☐ I don't know

Access to computers and the internet is available at a local centre open to the public.

- ☐ Yes
☐ No
☐ I don't know

Training courses on new technologies are available and accessible to older adults.

- ☐ Yes
☐ No
☐ I don't know

If you answered no to any of the above, please provide any more detail you would like to share about age friendly priorities for communication in your community:

Caregiver support

Caregivers are "given a break" from caretaking through programs such as home support and senior's day care programs.

- ☐ Yes
☐ No
☐ I am not aware of home support or senior's day care programs

Education programs on elder care and similar available services are provided to families who are, or will be, caring for an older adult.

- ☐ Yes
☐ No
☐ I am not aware of education programs on elder care

If you answered no to any of the above, please provide any more detail you would like to share about age friendly priorities for caregiver support in your community:

Thank you for completing our community needs assessment, your feedback is incredibly valuable in setting the stage for the creation of an Age Friendly Action Plan.

If you would like to be entered into a draw to win 1 of 5 \$50 grocery gift cards, please enter using your name and contact information below (your information will not be linked to your survey results).

If you would like to be contacted in the future to provide input into Age Friendly Parry Sound, please provide your contact details to the project team member at your location (your information will not be linked to your survey results).

Would you like to be entered to win **1 of 5 \$50 grocery gift** cards?

- Yes
- No

If yes, please provide contact details (your information will not be linked to your survey results):

Name: _____

Email address: _____

Phone number: _____

Would you like to be contacted in the future to provide further input into Age Friendly Parry Sound?

- Yes
- No

If yes, please provide contact details (your information will not be linked to your survey results):

Name: _____

Email address: _____

Phone number: _____

Promotional Poster

Age-Friendly Parry Sound

We need to know!

What do YOU need to age well?

Are you over the age of 50, living in the Parry Sound district? We need your help to create an action plan to make Parry Sound more Age Friendly.

Take our survey

Why participate?

- Enter for your chance to win 1 of 5 \$50 grocery gift cards
- Have your voice heard!



Benefits of Age Friendly communities



Supports
independent, active
living



Allows everyone to contribute to the community



Creates
accessible built
environments

Find the survey online:

ca.mar.medallia.com/AFC



Or visit a participating location near you for a paper copy. Check your:

- Municipal office
- Community Centre
- Library

*locations vary by community

Age-Friendly Parry Sound

We need to know!

What do YOU need to age well?

Take our survey

- Enter for your chance to win **1 of 5 \$50** grocery gift cards
- Have your voice heard!



Caption: The Parry Sound Age Friendly Committee is asking for your help to create an action plan to make Parry Sound more Age-Friendly. Take the short survey to have your voice heard and enter for your chance to win a \$50 grocery gift card. <https://ca.mar.medallia.com/AFC>

Newsletter Insert Options

Electronic Newsletter:

What do YOU need to age well?

The Parry Sound Age Friendly Committee is asking for your help to create an action plan to make Parry Sound more Age-Friendly. Take the short survey to identify priorities in your community, have your voice heard and enter for your chance to win a \$50 grocery gift card.

Age-Friendly Communities support independent, active living; allow everyone to contribute to the community; and create accessible built environment

Follow [this link](#) to fill out our survey online OR pick up a paper copy from your local municipal office, community centre or library from August 23-September 30, 2024.

Paper/mail out newsletter:

What do YOU need to age well?

The Parry Sound Age Friendly Committee is asking for your help to create an action plan to make Parry Sound more Age-Friendly. Take the short survey to identify priorities in your community, have your voice heard and enter for your chance to win a \$50 grocery gift card.

Age-Friendly Communities support independent, active living; allow everyone to contribute to the community; and create accessible built environment

Scan the QR code with your smartphone camera to fill out our survey online (ca.mar.medallia.com/AFC) OR pick up a paper copy from your local municipal office, community centre or library from August 23-September 30, 2024.



The Impact of Community Housing on Productivity



Acknowledgments

Funding for this report was provided by:

- Canadian Housing and Renewal Association
- Housing Partnership Canada
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- BC Non-Profit Housing Association
- Co-operative Housing Federation of Canada
- Housing Hub of New Brunswick
- Manitoba Non-Profit Housing Association
- Réseau québécois des OSBL d'habitation
- Regroupement des offices d'habitation du Québec
- Service New Brunswick



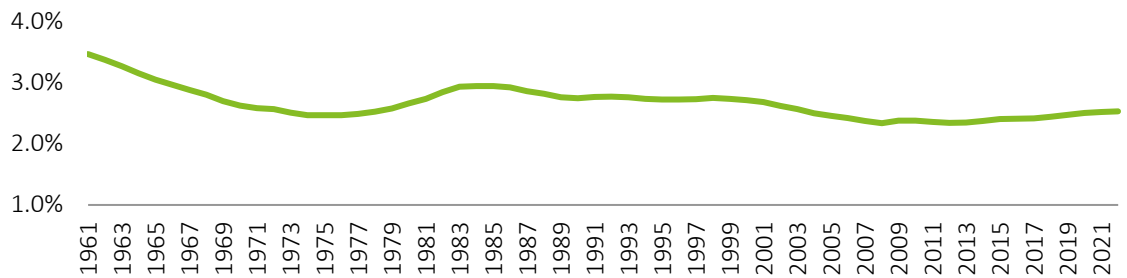
Executive Summary

The Current State

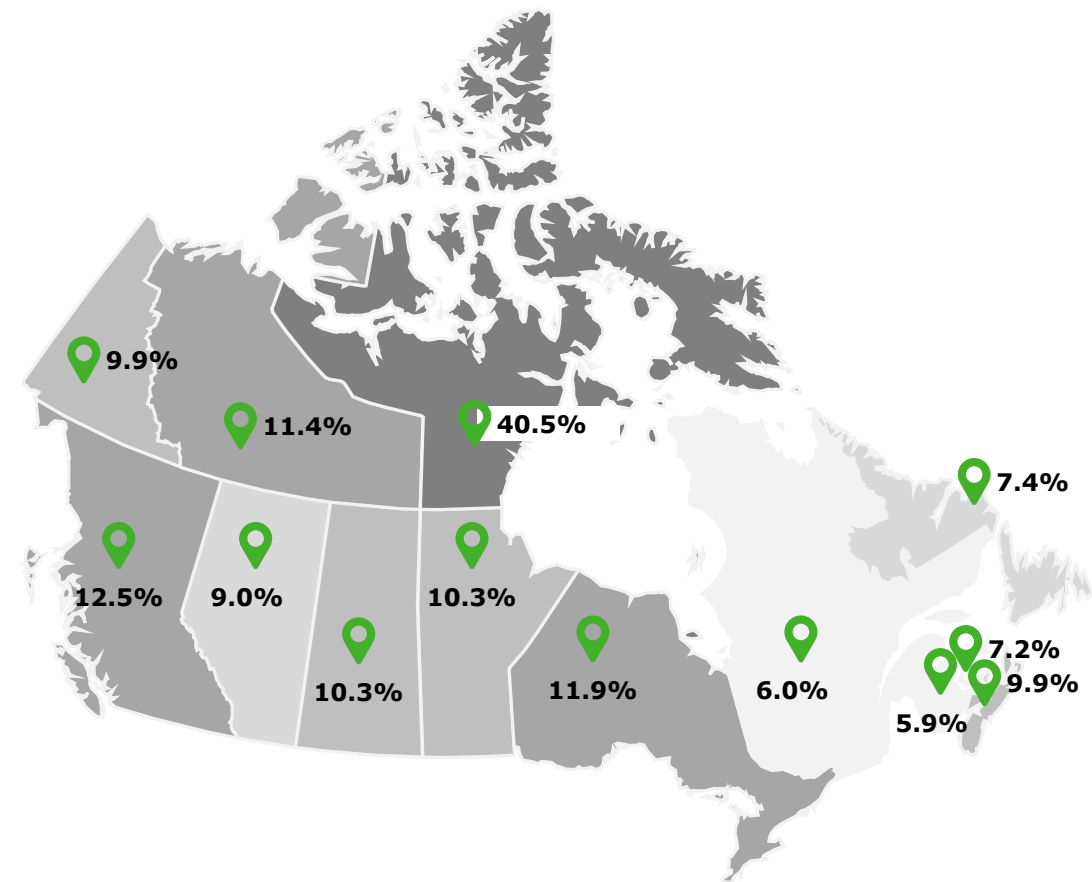
Housing affordability has deteriorated over the past two decades in Canada, with the housing affordability index now at its lowest point since the third quarter of 1990. Approximately 2.6 million Canadians are in core housing need, with experiences varying across provinces and territories. Several factors have contributed to the scale of the current challenge, including a reduction in the share of our housing that is devoted to community housing (as seen in the graph below). Irrespective of the root causes, it has become increasingly evident that something needs to be done to address the housing affordability crisis.

In addition to a housing crisis, Canada’s economy also faces a productivity problem. Our labour productivity growth lags our international peers and has continued to decline in the post-pandemic period. To improve economic performance without further igniting inflationary pressures, Canada needs to find ways to boost its potential output. Boosting our economic growth potential depends on boosting the number of people working, increasing investment and/or increasing productivity. Out of the three ways to boost our potential output, productivity gains are the most desirable as increasing productivity is how we improve our standard of living.

Community Housing Net Stock as a Share of Total Housing Stock, Dollar Value , 1961 - 2022



Share of Households in Core Housing Need, %



Source: Statistics Canada, 2022 (provinces); Statistics Canada, 2023 (territories)

Executive Summary

Community Housing and Productivity



We identified a connection between community housing and productivity by conducting a literature review, using a growth accounting framework, and running a regression analysis. Both the literature review and our growth accounting framework supports a relationship between community housing and productivity. The regression results confirms a causal relationship.

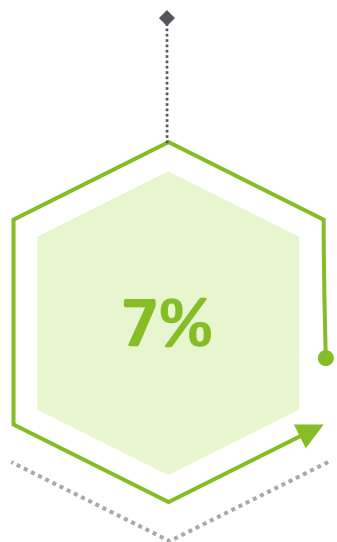


The relationship between productivity and community housing is not only statistically significant, but also substantial in magnitude and robust in multiple approaches and specifications. Our analysis shows that to increase the share of community housing units from its current level to the OECD average of 7% by 2030 will require adding 371,600 community housing units. A larger share of community housing stock will improve our productivity and boost GDP by \$110 billion to \$179 billion in 2030. Considering the opportunity cost of shifting new housing construction from more expensive private dwelling to community housing units, the additional units of community housing would contribute between \$67 to \$136 billion to GDP by 2030. If housing construction does not shift to community housing as outlined in this scenario, these gains will not be realized.

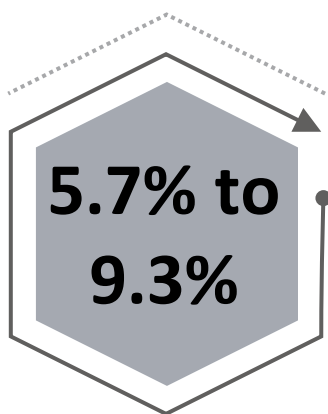


In our research, we have established that investments in community housing are important given that they boost our productivity and that in turn, means that these investments boost our economy's potential output growth. The research, therefore, supports a stable increase in community housing investment with dedicated funding for Northern, rural and off-reserve Indigenous communities.

2030 Community Housing as a Share of Total Housing Units



Impact to Economy



Impact to Productivity

Policy Recommendations

- 1 Increase investment in community housing to boost Canada's GDP.** Our research shows that nearly one quarter of all homes built over the next seven years will have to be community housing if we are to hit the OECD average. Increasing the proportion of Canada's community housing stock by 1.5 percentage points would boost GDP by \$67 to 136 billion: a significant and tangible impact to the Canadian economy.
- 2 Generate a stable pipeline of community housing projects.** Creating housing takes time, making consistent funding, financing, and tax incentives necessary to build a stable pipeline of development projects. Public policy gaps lead to delays in construction that move Canada further away from restoring housing affordability. Generating a stable pipeline of community housing projects requires funding, financing, and tax incentives to build new homes, and equip community housing providers with the resources to renew or acquire existing units.
- 3 Provide dedicated funding for off-reserve Indigenous communities.** Canada's Indigenous communities face some of the highest core housing need in the country. The unique challenges identified in this research will require differentiated and culturally appropriate solutions complete with dedicated funding to address the housing crisis in these communities.
- 4 Improve collaboration on tackling the housing crisis.** Investments in community housing can address two of the biggest challenges facing Canada right now: affordability and weak productivity. That said, the scale of the challenge urgently requires improved coordination and alignment between different levels of government, industry stakeholders, and advocates. This includes shared targets for builds, labour strategies related to housing, and leveraging underutilized land to build new units.
- 5 Promote innovation to tackle supply challenges.** Policy measures should be put in place to support the scale up and market penetration of innovative approaches to building housing more quickly, sustainably, and affordably. By reducing the per-unit cost of building housing, we could go further than our results suggest – which are based on constant real costs per unit – and more quickly tackle the supply gap. These approaches can include novel construction technologies, pre-approved housing designs, and use of underutilized spaces.



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Introduction and Objectives

Housing in Canada has become increasingly unaffordable, especially over the past two decades. Canada's housing affordability index has reached its lowest point since the third quarter of 1990, and approximately 2.6 million people are in core housing need which is a measure of households that fall below one of the housing standards (i.e., unsuitable, inadequate, and unaffordable) and who would need spend pay more than 30% of their before-tax income for acceptable housing.^{1,2} Both demand and supply factors have contributed to this challenge, including very slow growth in new community housing units since the mid-1990s.

At the same time, Canada's productivity growth has been nothing short of abysmal. While a direct link between community housing investments and business sector productivity growth may not be the most intuitive relationship, there is a body of research that shows a relationship between affordable housing and economic productivity growth. Affordable housing falls under many parts of the housing continuum, and in this study, we will focus on community housing, one portion of the housing continuum.

The goal of this research is to review the literature on the link between affordable housing and productivity growth and build an econometric model to test if the data in Canada supports a direct causal relationship between the stock of community housing and our productivity performance. Our analysis will examine what additional benefits could flow if there is an increase in investment in community housing. This means that we will not be looking at the standard economic impact associated with constructing and renovating homes, but rather looking at the impact housing can have on our potential growth by boosting our productivity performance.

The overarching objective of this report is to show that community housing plays an essential role in supporting economic development and productivity in a region. Rather than simply providing social services, housing should be viewed as essential economic infrastructure. We aim to demonstrate that the economic impacts of housing are felt not just at the level of an individual, household, or neighborhood scales, but rather throughout the economy. By examining these links, we seek to highlight the significant and tangible contributions that the community housing sector, and by extension affordable housing, makes to Canada's economy.



Report Structure

The remainder of the report is organized as follows:

- **Section 1: Research Background** includes the definition of key housing terms and a discussion of the housing and productivity challenges facing Canada.
- **Section 2: Methodology** defines our research question and approach.
- **Section 3: Historical Results and Potential Future Impacts** presents the results of our analysis and illustrative examples.
- **Section 4: Key Takeaways and Conclusion** concludes the report.
- **Appendix A: Provincial and Territorial Carveouts** provides a high-level overview of provincial housing markets and the potential impacts on productivity.
- **Appendix B: Literature Review** includes a summary of the key research papers consulted.
- **Appendix C: Methodology Deep Dive** provides a detailed discussion of the methodology employed and results.
- **Appendix D: Sources**

1. Real estate market: Definitions, graphs and data. Bank of Canada. <https://www.bankofcanada.ca/rates/indicators/capacity-and-inflation-pressures/real-estate-market-definitions/> (Accessed September 7, 2023)

2. Persons in core housing need, by tenure including first-time homebuyer and social and affordable housing status, by province. March 31, 2023. <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=4610007301> (Accessed September 13, 2023).

Research Background

SECTION 1



Putting Community Housing in Context

Before beginning our analysis, it is important to define what we are studying in this research and why.

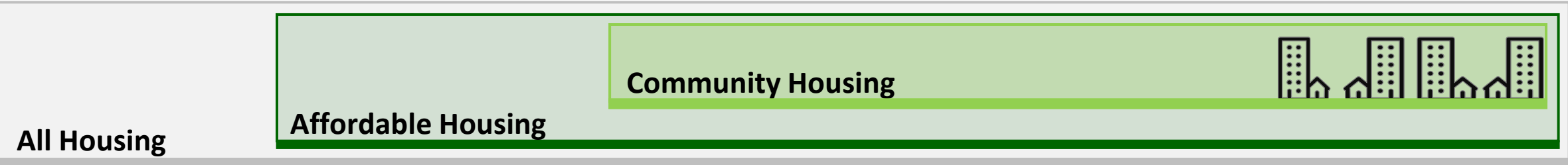
Affordable housing can mean different things to different audiences. For context, Canada Mortgage and Housing Corporation (CMHC) defines housing as affordable if it costs less than 30% of a household’s before-tax income.¹ Affordable housing is a very broad term that can include housing provided by the private, public and non-profit sectors. **This broad definition of affordable housing is not the focus of this study.**

In this study, **we focus on community housing** which is defined by Statistics Canada as “social housing” a structure where at least some of the **dwelling have rent-setting mechanisms that are not entirely governed by the laws of supply and demand.** Data on community housing includes:²

- 1. **Housing co-operatives**—refers to dwellings where all members jointly own the co-operative and occupy their dwelling units under a lease agreement.
- 2. **Non-profit housing**—refers to non-market housing provided by non-profit organizations (including when the not-for-profit organization typically receives public funding).
- 3. **Public housing**—refers to non-market housing administered and typically funded by government (including Federal, Provincial, Territorial and Municipal levels and Indigenous entities).
- 4. **Other affordable housing**—refers to other social housing containing low-end of market rents or part of mixed-income projects, for which there is an agreement with a government to provide below market rent.

The data also includes housing on Indigenous reserves or settlements.

Community housing is a subset of the range of housing types available in a community:



Why are we not studying the impact of affordable housing?

The housing stock time series data only covers the total social housing stock and does not cover private sector affordable dwellings.

What is the difference between social and community housing?

The data we use from Statistics Canada covers what they call social housing (see definition at left). Stakeholders highlighted that, among groups working in this space, the term “social housing” is most typically used to describe the legacy stock that was largely built by governments before the mid-1990s. Statistics Canada’s “social housing,” on the other hand, also includes investments that have been made in the past 30 years. Therefore, **we use the term community housing in place of social housing** in this paper to reflect the terminology being used within the sector.

What is the relationship between community housing and affordable housing?

Community housing is a subset of affordable housing. In this study we assume any linkages between community housing and productivity would apply to any type of housing that is affordable given that the literature underpinning the model development focuses on the broader definition of affordable housing. Further, investments in community housing can ease demand pressures which can make private sector housing more affordable.

1. About Affordable Housing in Canada. CMHC. March 31, 2018. <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/about-affordable-housing/affordable-housing-in-canada> (Accessed September 2023)

2. Definition provided by Statistics Canada upon request.

The Housing Crisis in Canada

Availability of adequate and affordable housing is a growing concern for many households across Canada.

Canada is facing a housing crisis due to several factors including current economic trends, changing demographics, legacy policies and programs, and market failure. Indeed, the housing crisis is the top concern for many households across Canada and is acute for those with low or unstable incomes, young individuals, families and seniors.¹

According to the housing affordability index, which measures housing related costs to average household disposable income, housing affordability has deteriorated over the past two decades in Canada. It is now at its worst point since the third quarter of 1990 (see chart “Housing Affordability Index”), when Canada was in a deep recession and the five-year mortgage rate averaged 13.7%.

Moreover, according to the 2021 census, approximately 2.6 million people are in ‘core housing need’ which refers to households that falls below one of the housing standards (i.e., unsuitable, inadequate, and unaffordable) and who would need to spend more than 30% of their before-tax income for acceptable housing.²

Canada compares poorly with other G7 countries in providing community housing. As seen on the bottom right, Canada’s 2019 community housing rental stock (excluding units managed by the Société d’habitation du Québec (SHQ) for the Province of Quebec) as a share of total dwellings is 3.5%, significantly lower than most of its G7 peers.³

Not only does Canada lag in the actual number of community housing units, but Canada’s current stock of community housing was mostly built during the 1960s to mid 1980s, when the government made a multi-year funding commitment to build a non-market housing sector. After this period, minimal community housing units were built.⁴

1. Housing challenges remain for vulnerable populations in 2021. July 21, 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/220721/dq220721b-eng.htm>. (Accessed September 13, 2023)

2. Persons in core housing need, by tenure including first-time homebuyer and social and affordable housing status, by province. March 31, 2023. <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=4610007301> (Accessed September 13, 2023).

3. Although Japan, Germany, and Italy have lower social rental housing stock as a share of total dwellings than Canada, the price to income ratio (considered as a measure of affordability by the OECD) in these countries have grown at a slower pace than Canada in the past decade.

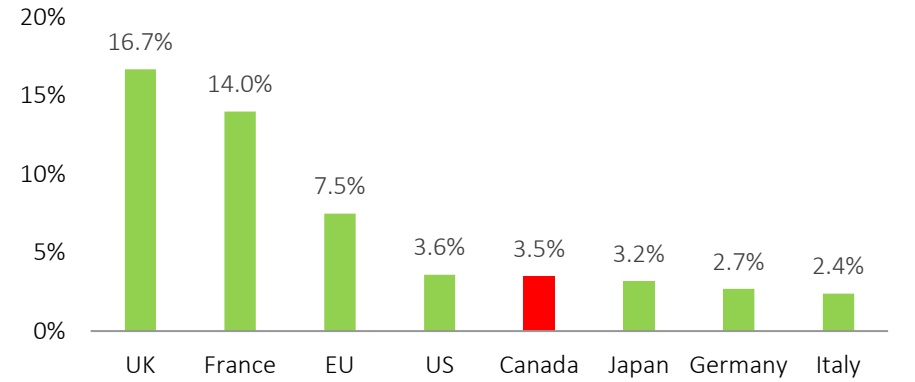
4. Sharon Chisholm and David Hulchanski. Shaping Futures: Changing the Housing Story - Canada’s Housing Story. SF 21. March 2019. https://cityfutures.adan.unsw.edu.au/documents/527/C4_Canadas_Housing_Story.pdf (Accessed September 8, 2023).

5. The housing affordability index measures the share of disposable income that a representative household would put toward housing-related costs (mortgage payments and utility fees). The higher the ratio, the more difficult it is to afford a home.

Housing Affordability Index, 1980 Q3 – 2023 Q2⁵ (higher value means less affordable)



Community Rental Housing Stock as a Share of Total Dwellings, 2020 or Most Recent Year



Source: Bank of Canada, OECD. Note: The OECD refers to the stock as social housing, which has been renamed here as community housing be consistent with the terminology used throughout.

The Housing Crisis Across Canada

The housing crisis is felt nationwide in Canada, but experiences vary across provinces and territories.

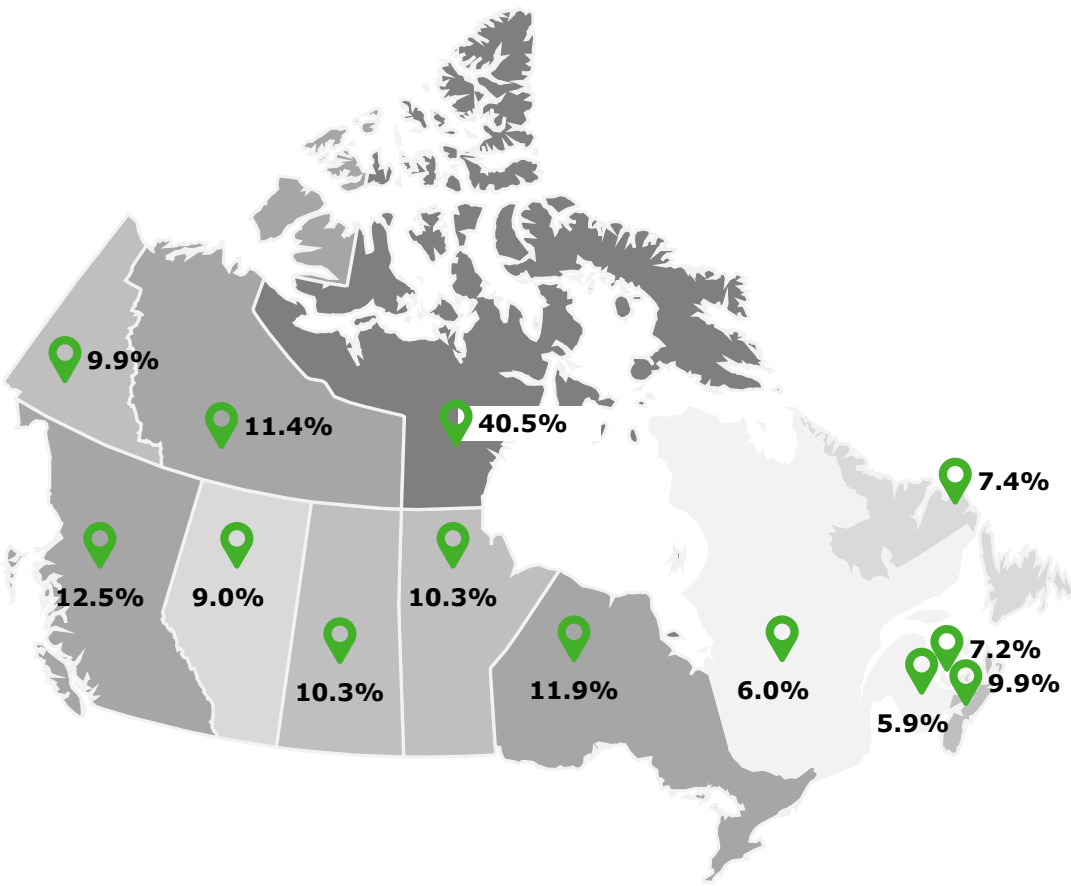
Core housing need illustrates how well housing requirements are met. A household is in core housing need if it meets two criteria:¹

1. A household does not meet one or more of the standards for housing adequacy, affordability or suitability.
 - **Adequate housing** does not require any major repairs (e.g., defective plumbing, electrical wiring, structural repairs).
 - **Affordable housing** refers to shelter costs equal to or less than 30% of total before-tax household income.
 - **Suitable housing** refers to housing with sufficient bedrooms to accommodate for the size and composition of the residents.
2. The household would need to pay 30% or more of its before-tax income to pay the median rent of alternative housing that meets the standards of all three housing indicators.

In Canada, approximately one in ten households are in core housing need. The graph on the right illustrates the varying degrees of core housing need throughout Canada. Nunavut has the highest rate of core housing need in the country, followed by British Columbia and Ontario. Within provinces and territories, household core housing needs vary across large urban, rural, medium, and small population centers. Furthermore, households that rent their homes have a core housing need rate that is almost four times higher than those who own their homes.

To effectively tackle the housing crisis, it will be key to understand the factors that have led to its occurrence.

Share of Households in Core Housing Need, %



Source: Statistics Canada, 2022 (provinces); Statistics Canada, 2023 (territories)

1. Persons in core housing need, by tenure including first-time homebuyer and social and affordable housing status, by province. March 31, 2023. <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=4610007301> (Accessed September 13, 2023).

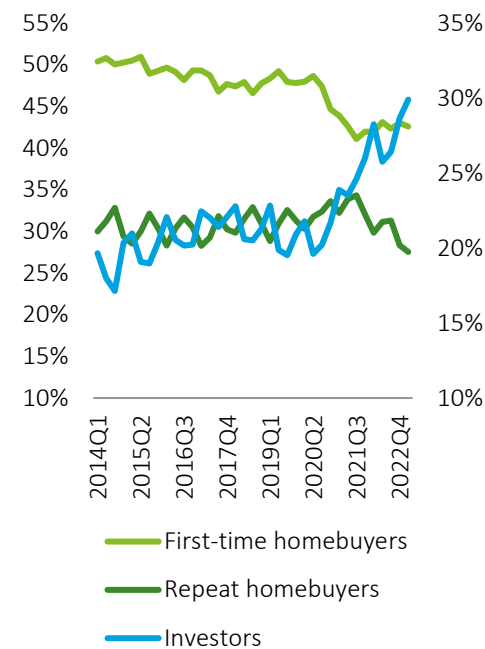
Factors Contributing to the Housing Crisis

The housing continuum is affected by demand and supply factors.

What factors have contributed to the housing crisis?

- Demand Factors** – Researchers at the Bank of Canada have identified several demand-side factors contributing to the increase in house prices in the 2000s including higher disposable incomes, population growth, low mortgage rates, expectation of rising house prices, and changes in the liquidity of the housing market.¹ Additionally, recent work by BCA Research shows that the Bank of Canada’s policy interest rate has been lower than fundamentals would suggest is appropriate for much of the last two decades, fueling housing demand and encouraging the accumulation of mortgage debt.² We have also seen a significant shift in who is buying homes. Over the last few years, first-time homebuyers are making up a smaller share of the market, as repeat purchasers and investors captured a larger share of home purchases (see chart “Share of Mortgaged Home Purchases by Type of Homebuyer”). In 2023 Q1 investors captured 30% of the share of mortgaged home purchases, representing a 52% increase from 2014 Q1, where their share stood at 20%. In 2020, in British Columbia, Manitoba, Ontario, New Brunswick and Nova Scotia, just under one in five properties among houses and condominium apartments was used as an investment.³ The increase in demand by investors has led the housing sector to experiencing what some describe as a market failure, where the traditional principles of supply and demand no longer hold true with some investors speculating on housing as a commodity, skewing the market.⁴
- Supply Factors** – Increasing the supply of housing is a time-consuming process as it is hindered by long timelines for approvals, construction delays, availability of land, land-use regulations, cost of materials, and a shortage of workers. Additionally, there has been no significant increase in the supply of community housing as a share of the total stock since the mid 1980s. Therefore, in the past few decades, the supply of community housing has not been consistent with increases in demand. CMHC estimates that to restore affordability to levels seen in 2003 and 2004, 3.5 million more housing units are needed by 2030, beyond the estimates projected to be built under CMHC’s business as usual scenario.⁵ In a high population-growth scenario the gap would increase to 4 million housing units, while in a low-economic growth scenario the gap falls to 3.1 million units.⁵ Other institutions, like Scotiabank, have also been calling for an increase in community housing to support affordable housing.⁶ However, researchers and advocates have concluded that increasing supply may not be sufficient to restore affordability.⁷ To succeed, governments and the sector will need to build a housing supply that accounts for the entire housing continuum, appreciates ownership and rental typologies, fits urban, rural and suburban settings, and are available at a range of socioeconomic status.

Share of Mortgaged Home Purchases (%) by Type of Homebuyer, 2014 Q1 – 2023 Q1



Source: Bank of Canada

1. Brian Peterson, Financial Stability Department, and Yi Zheng. Medium-Term Fluctuations in Canadian House Prices. Bank of Canada. 2011-12. <https://www.bankofcanada.ca/wp-content/uploads/2012/02/boc-review-winter11-12-peterson.pdf> (Accessed October 24, 2023)

2. Canada: Canary In The Coal Mine? October 2023. BCA Research - The Bank Credit Analyst. <https://www.bcaresearch.com/> (Accessed October 11, 2023)

3. Joanie Fontaine and Joshua Gordon. Residential real estate investors and investment properties in 2020. Statistics Canada. February 3, 2023. <https://www150.statcan.gc.ca/n1/pub/46-28-0001/2023001/article/00001-eng.htm> (Accessed September 12, 2023)

4. Rebecca Zandbergen. The federal government used to build social housing. Then it stopped. How is that going? CBC. August 27, 2023. <https://www.cbc.ca/radio/sunday/federal-social-housing-1.6946376> (Accessed September 8, 2023)

5. Housing shortages in Canada Updating how much housing we need by 2030. CMHC. September 13, 2023. <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/research-reports/accelerate-supply/housing-shortages-canada-updating-how-much-we-need-by-2030> (Accessed September 18, 2023)

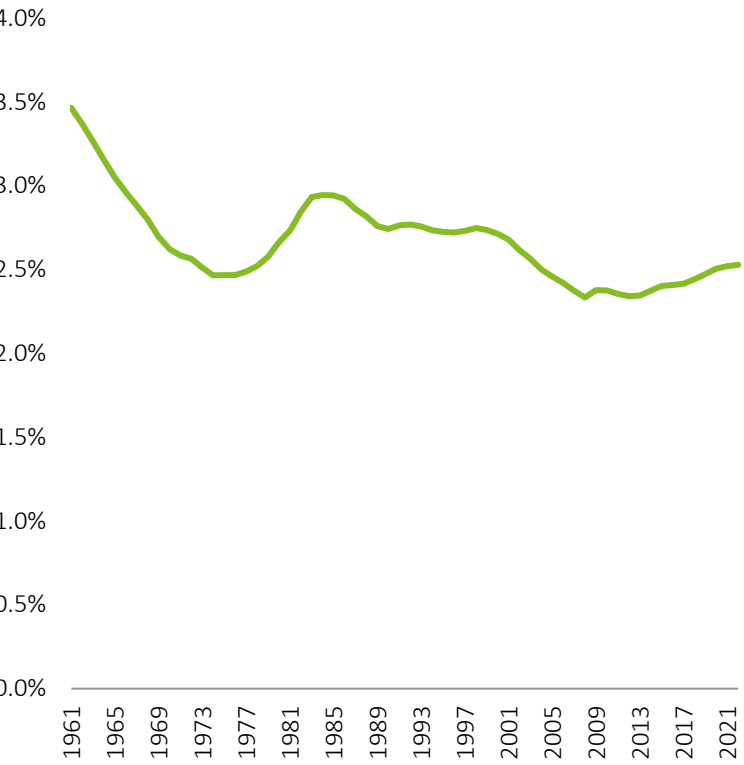
6. Canada needs ambitious, urgent strategy for social housing. Scotiabank. January 18, 2023. <https://www.scotiabank.com/ca/en/about/perspectives.articles.economy.2023-01-social-housing-scotiabank-report.html> (Accessed October 24, 2023)

7. Vicki Been, Ingrid Gould Ellen & Katherine O'Regan. Supply Skepticism: Housing Supply and Affordability. December 17, 2018. [Supply Skepticism: Housing Supply and Affordability: Housing Policy Debate: Vol 29, No 1 \(tandfonline.com\)](https://www.tandfonline.com/doi/full/10.1080/15402009.2018.1540200) (Accessed September 11, 2023)

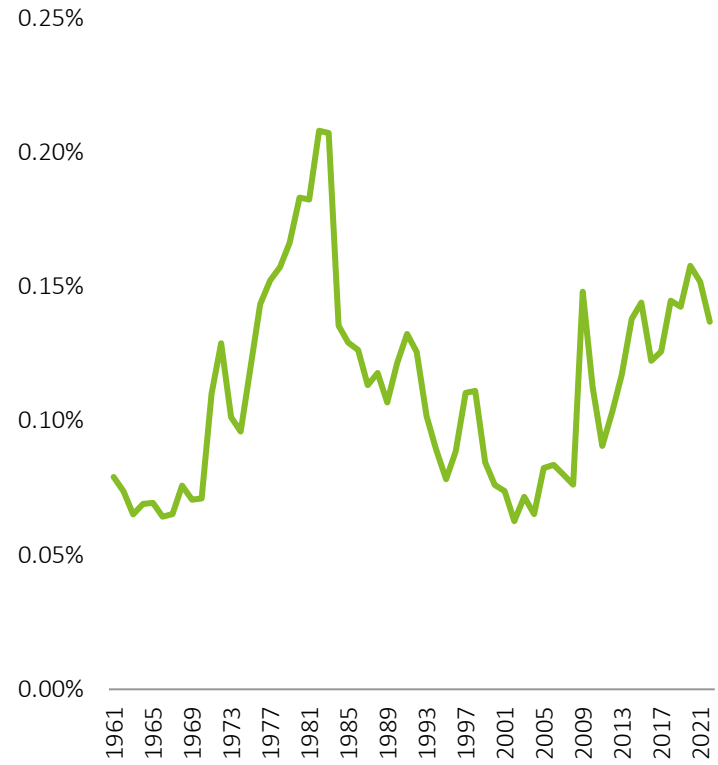
The Impact of Reduced Government Investment in Community Housing

As a share of GDP, community housing investment in new construction peaked in the early 1980s, and only recently began to increase again. However, investments as a share of GDP are still below levels seen in the 1980s and have been insufficient to significantly increase the level of community housing stock as a share of total housing stock.

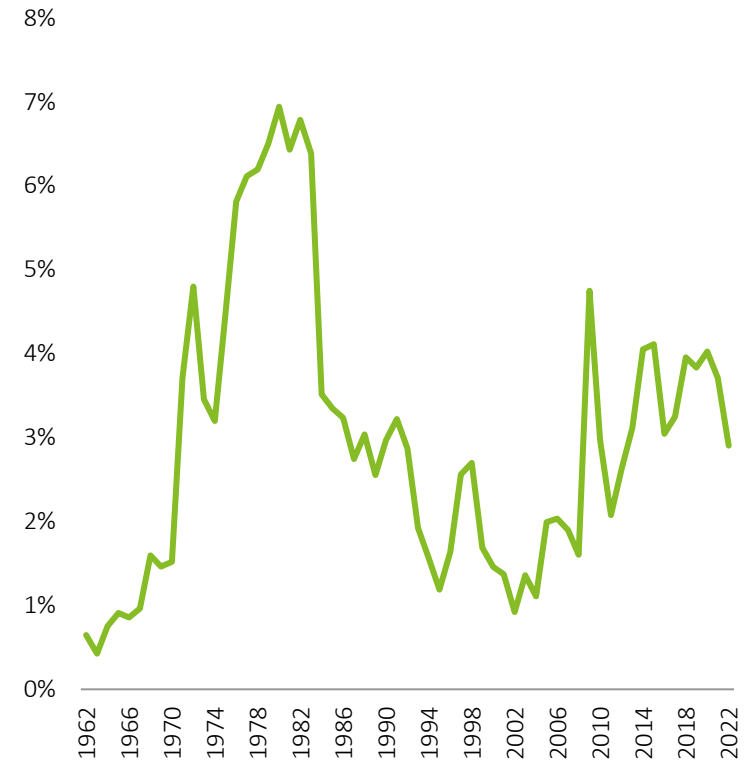
Community Housing Net Stock as a Share of Total Housing Stock Constant Dollar Value, 1961 - 2022



Community Housing Investment in New Construction as a Share of GDP at Market Prices, 1961 - 2022



Community Housing Net Stock Constant Dollars, % Change, 1962 - 2022



Source: Statistics Canada

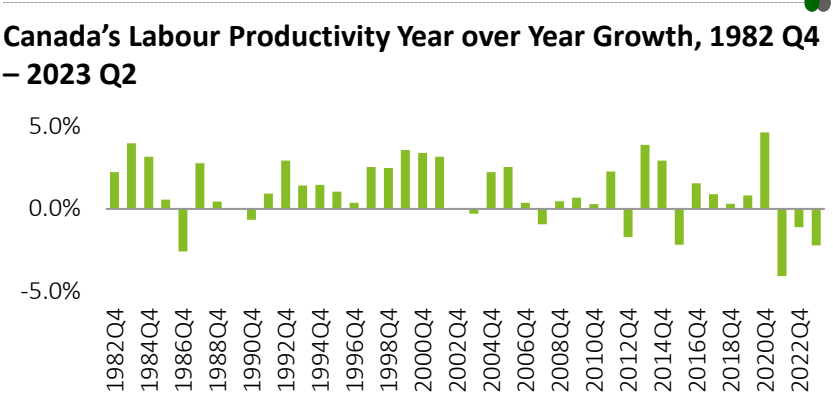
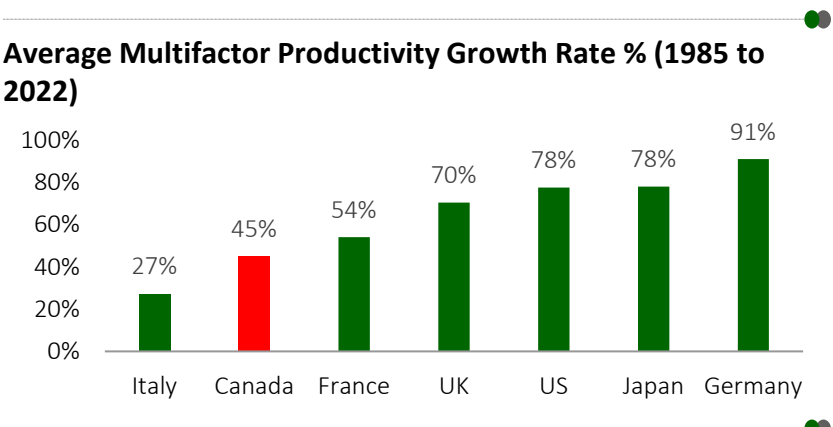
The Productivity Challenge in Canada

In addition to a housing affordability challenge, Canada’s economy also faces a productivity problem. Our labour productivity growth lags our international peers and has continued to decline in the post-pandemic period.

Across advanced economies, Canada has one of the lowest average growth rates in multifactor productivity (MFP)¹ over the past four decades (see chart “Average Multifactor Productivity Growth Rate”) and the problem continues to worsen. In 2000, the Canadian workforce was 82% as productive as the US workforce in terms of real output and by 2020 it dropped to 77%.² Data from Statistics Canada reveals that Canada’s productivity growth has stagnated in the post-pandemic period with labour productivity declining for the fifth consecutive quarter in the second quarter of 2023.³

Improving our productivity performance is essential for two main reasons. First, when you look at an economy’s ability to grow in the long-term, it essentially boils down to how many people are available and willing to work, how much capital those people have to work with and how productive those workers are. The aging of Canada’s baby boom cohort will put downward pressure on labour supply despite high immigration levels and that means we will need to rely more on investment and productivity to grow our economy. Second, the level of productivity is the most important factor determining a country’s standard of living with stronger productivity associated with a higher standard of living.⁴ Unfortunately, Canada does not seem to be on the right track for improving its productivity. The OECD projects Canada to have the lowest growth in real GDP per capita for advanced economies over 2020-30 and 2030-60 primarily due to low productivity growth.⁵

Canada's productivity challenge is often attributed to Canadian firms’ lack of innovation, low investment in machinery and equipment, low research and development intensity, weak foreign direct investment, and a small percentage of Canadians with advanced degrees in science and technology. One less commonly cited factor is the relationship between housing affordability and productivity. However, with evidence suggesting that firms are having trouble finding workers due to housing affordability, there is renewed interest in the linkage.⁶ Against this backdrop, this report aims to understand the relationship between community housing and productivity.



Source: OECD, Statistics Canada

1. MFP measures the efficiency in which labour and capital are used in the production process. MFP differs from labour productivity, which is defined as the amount of GDP produced by an hour of labour. The connection between both measures of productivity is outlined on page 22.

2. David Williams. Canada’s productivity performance over the past 20 years. Business Council of British Columbia. May 24, 2022. <https://bcbc.com/insight/canadas-productivity-performance-over-the-past-20-years/> (Accessed September 8, 2023)

3. Labour productivity, hourly compensation and unit labour cost, second quarter 2023. Statistics Canada. September 6, 2023. <https://www150.statcan.gc.ca/n1/en/daily-quotidien/230906/dq230906b-eng.pdf?st=9rgVWN8Q> (Accessed September 8, 2023)

4. The link between productivity growth and living standards. Economic Policy Institute. April 5, 2000. https://www.epi.org/publication/webfeatures_snapshots_archive_03222000/ (Accessed September 16, 2023)

5. David Williams and Jock Finlayson. Canadians face 40 years of stagnant incomes – government’s economic strategy is failing. The Globe and Mail. September 12, 2023. <https://www.theglobeandmail.com/business/commentary/article-canada-economic-growth-strategy/> (Accessed September 13, 2023)

6. Stacy Lee Kong. What a housing shortage means for the future of work. The Globe and Mail. April 18, 2023. <https://www.theglobeandmail.com/business/article-housing-shortage-future-work/> (Accessed September 18, 2023)

Methodology

SECTION 2



Research Questions

To quantify the link between community housing and productivity, this research looks to answer three important questions.



Question 1

What is the relationship between multifactor productivity and community housing?



Question 2

How much labour productivity growth is due to changes in the stock of community housing?



Question 3

What is the causal relationship between productivity and community housing?

The Relationship Between Community Housing and Productivity

Researchers have identified an important relationship between housing and productivity.

The first part of our analysis involves addressing Question 1 by reviewing the literature to highlight the channels through which community housing can affect productivity.

The literature review has observed five connections between affordable housing and productivity:¹

1. Thickness of the labour market
2. Housing effects
3. Neighborhood effects
4. Price and rent effects
5. Employer housing

Since community housing is a subset of affordable housing, we assume the same connections will apply.

1. Thickness of the Labour Market^{1,2}

The location and affordability of housing play an important role in facilitating the matching of individuals to the right jobs (i.e., tackling underemployment). Unaffordable housing can lead to labour mismatches and prevent labour pooling and labour specialization. The potential productivity costs include:

- Skilled labour may be unwilling/unable to relocate for job opportunities due to higher housing costs. A position may go unfilled by the best candidate or any candidate, negatively impacting productivity and leading to staffing shortages.
- If an individual fails to seize the best opportunity for them, it may prevent them from fully utilizing their skills, negatively impacting productivity. It may also lead to a decrease in labour specialization which diminishes learning and innovation among workers, negatively impacting productivity.
- Lost time and reduced disposable income due to long-distance commuting, imposing a travel penalty on workers who live further from central cities.

2. Housing Effects^{1,3}

Unaffordable housing, overcrowding, and poor living conditions can impact the wellbeing, self-esteem, and human capital of individuals. For example, poor physical conditions for youth are strongly associated with a decrease and underutilization of lifetime human capital which can diminish employee skill levels.

3. Neighborhood Effects¹

Supportive and accessible neighborhoods are important for the development of networks, innovation, social interaction, social capital, access to public and private services, and labour market image. Overall, supportive and accessible neighborhoods contribute to a household's opportunities, which impacts their wellbeing and employee skill levels.

4. Price and Rent Effects^{1,3}

High household/rental prices impact the consumption, savings and assets decision of a household. It may divert households from spending in efficient sectors or diminish capabilities of enhancing human capital. Both these scenarios would impact the productivity of a region.

5. Employer Housing

In certain parts of the country, especially in more remote areas, the housing crisis is so acute that prospective employees are challenged in finding adequate housing. This means employers must sometimes provide housing to new hires as part of the terms of employment if they hope to hire staff. This restricts the ability of business to grow and can lead to less investment, harming the local economy. It also creates unfortunate dynamics for the people living in these communities. Because individuals' housing is tied to their employment, they may be forced to stay in poor working environments; when they reach the end of their careers, they must often leave the community where they have spent much of their lives, as retirement means losing their homes.

1. Duncan MacLennan et al. Making Better Economic Cases for Housing Policies. City Futures Research Centre UNSW Built Centre. March 2018. https://cityfutures.adu.unsw.edu.au/documents/476/Making_better_economic_cases_for_housing_policies_main_report.pdf (Accessed September 7, 2023)

2. Ryan Van Den Nouwelant et al. Housing affordability, central city economic productivity and the lower income labour market. University of New South Wales. January 1, 2016. <https://ro.uow.edu.au/cgi/viewcontent.cgi?article=2133&context=buspapers> (Accessed September 7, 2023)

3. Duncan MacLennan et al. Housing and Productivity: All or Nothing at All? UNSW City Futures Research Centre. 2021. https://cityfutures.adu.unsw.edu.au/documents/662/Productivity_Final.pdf (Accessed September 7, 2023)

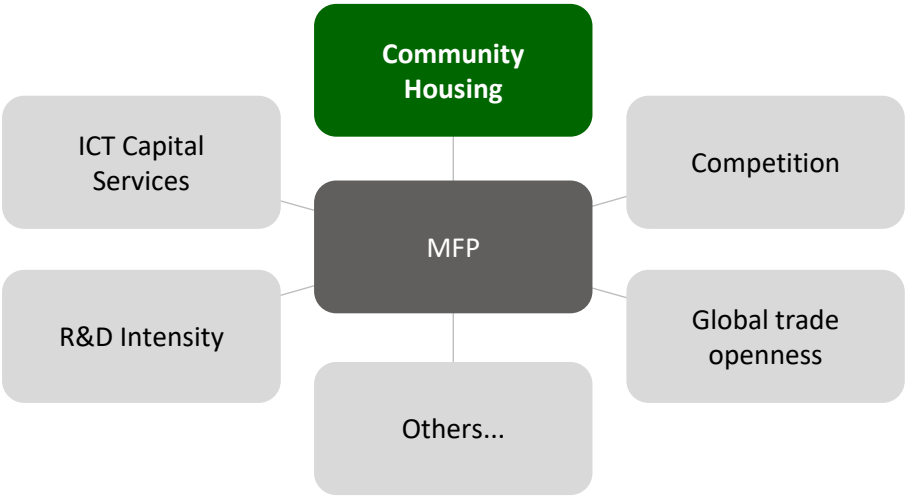
Establishing a Relationship Through a Growth Accounting Framework (1/2)

To answer our second research question (how much labour productivity growth is explained by community housing), we employ a growth accounting framework to decompose MFP.

Multifactor productivity

Productivity in an economy is impacted by many factors such as capital deepening (increasing the amount of capital per worker), labour composition (education and training), and other factors. Multifactor productivity (MFP) reflects changes in gross domestic product (GDP) that cannot be explained by changes in the inputs (labour and capital).

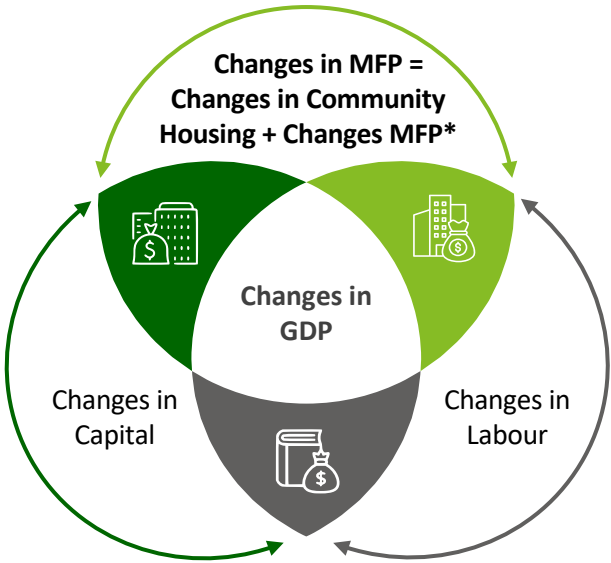
MFP is impacted by many variables such as technology, public infrastructure, and others as seen in the figure below. **First, we aim to analyze whether changes in multifactor productivity can be attributable to changes in community housing.** After this step, we will explore whether there is a causal relationship between productivity and community housing.



Quantifying the Link Between Community Housing and Productivity Growth

The growth accounting framework measures how much of the change in GDP is attributable to changes in capital, labour, and multifactor productivity.¹ It is a widely recognized economic standard used to measure the contribution of different factors to economic growth and has been employed in the Canadian context to measure the impact of public infrastructure investment on MFP.

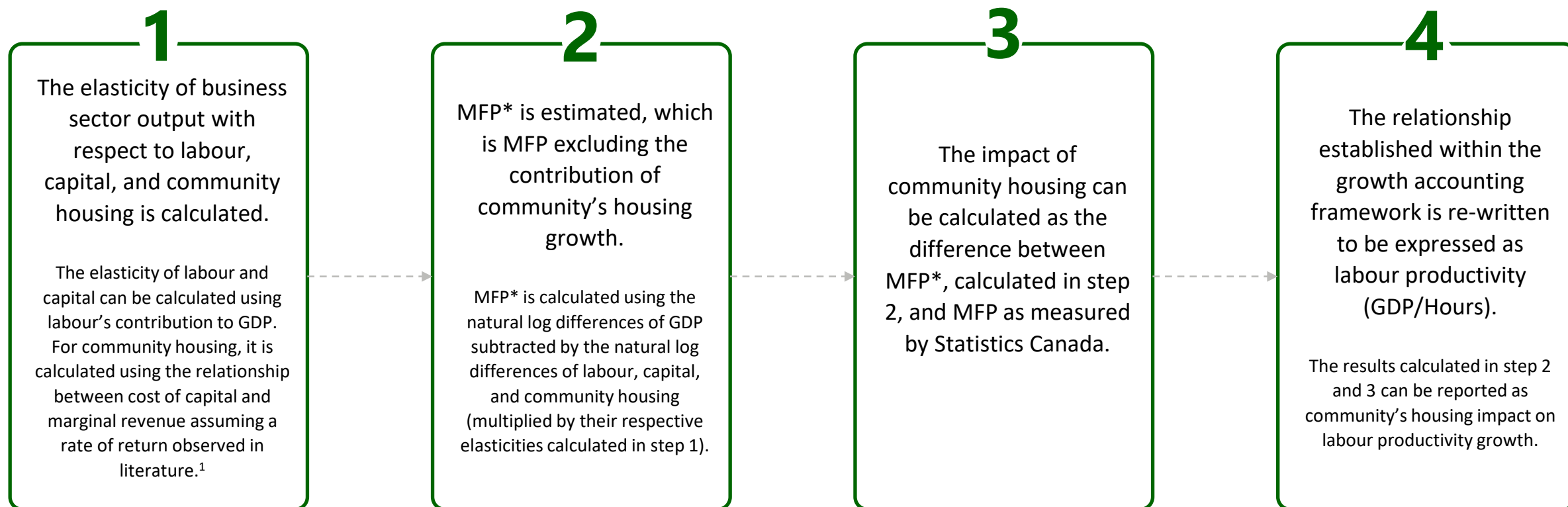
The growth accounting framework is used to measure the portion of productivity growth coming from community housing. In the analysis, MFP is broken down into contributions from community housing and other factors (referred to in the analysis as MFP*).



1. Please see Appendix C for more information on the methodology, assumptions, data, calculations, limitations of the growth accounting framework, and sensitivity of our results.

The Growth Accounting Framework (2/2)

The analysis identifies what portion of MFP and labour productivity growth can be attributable to community housing by completing the following four steps.



Establishing a Causal Relationship

Decomposing labour productivity identifies the sources of changes in productivity over time by quantifying the contributions of different factors. It is a descriptive tool, and as such does not necessarily confirm whether changes in the stock of community housing caused the changes in labour productivity. In other words, this approach establishes correlation between community housing and productivity, but does not allow us to establish a directional causal relationship. Therefore, to establish a causal relationship a regression analysis is required to validate the findings.

1. Full calculations and an explanation of the theory behind them are available in Appendix C.

Establishing a Causal Relationship Through a Regression Analysis

A regression analysis is a second tool which allows us to validate our earlier results – with an appropriate approach – addresses Question 3 and confirms a causal relationship.

Regression Analysis

Regression analysis is a statistical tool used to understand the relationship between two or more variables.

In its simplest form, a regression analysis begins by collecting data on something whose changes we want to explain (the “dependent variable”) and other things which we believe are responsible for those changes (the “explanatory variables” or “independent variables”). The analysis then applies statistical techniques to the data to calculate the relationship between these variables.

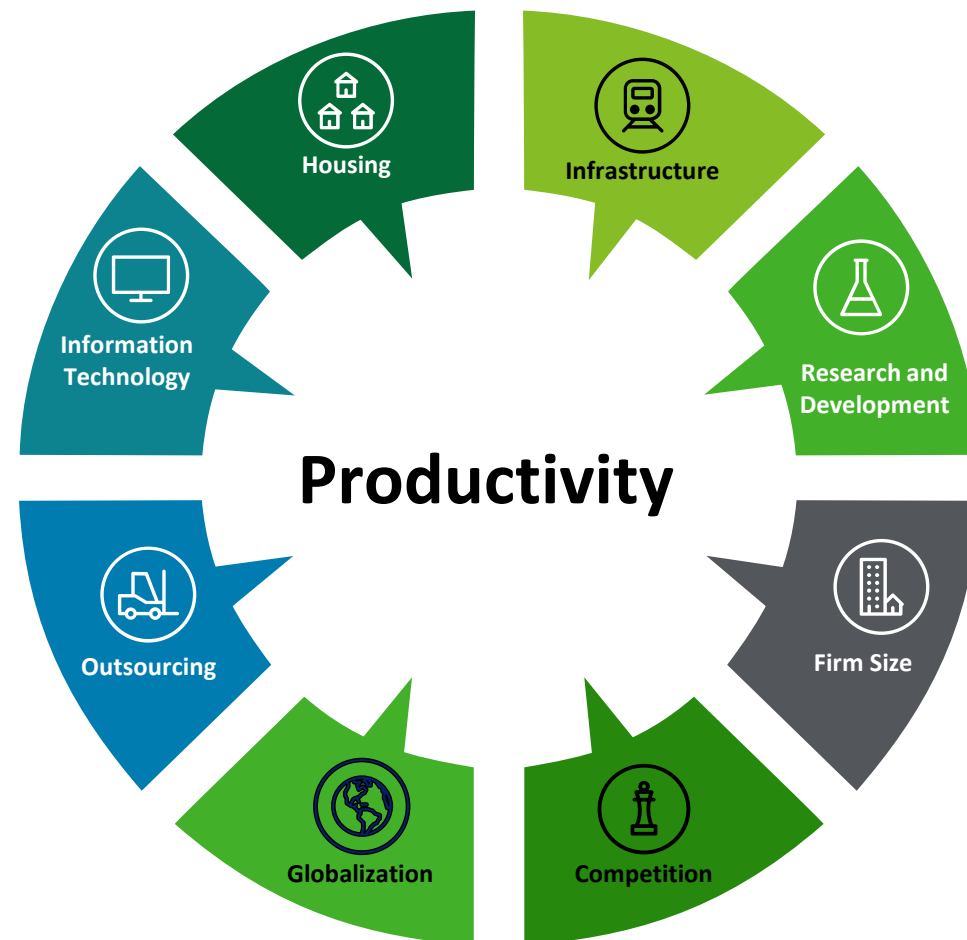
These statistical techniques are designed to dismiss common correlations and identify causality **if** they are estimated correctly and account for other explanatory factors.

Regression analysis almost always includes more than two variables to control for other factors which could influence the dependent variable and which we do not want to accidentally attribute to the explanatory variable. For example, when plotted together, there may appear to be a strong relationship between ice cream sales and crime rates in a country. As ice cream sales go up, so too do crime rates. However, ice cream sales are not causing crime rates; rather it is a third dynamic, the weather, that links the two. On a cold rainy day, few people are buying ice cream or committing crimes. On warm days, there is an uptick in both ice cream sales and crime. In order to discover the true relationship between ice cream sales and crime (if any), we would need to control for temperature.

Since controlling for other potential variables is so important, we consider several other potential explanatory variables in our specification (see diagram “Explanatory variables for Productivity Growth”). These choices are based on the existing literature, and a more fulsome explanation of the choices can be found in Appendix C.

To complete the analysis, we also need to transform the data to account for the fact that there are non-stationary (its statistical properties such as average and variance change over time) and measurement issues, as outlined in Appendix C.

Explanatory Variables for Productivity Growth



Historical Results and Potential Future Impacts

SECTION 3



Growth Accounting Results | Labour Productivity Growth by Source

Community housing contributed more significantly to economic growth between 1962 to 1993.

Key Results

- Community housing’s contribution to labour productivity averaged 0.02 percentage points per year from 1962 to 2021. Community housing’s contribution to labour productivity varied across the period, with a larger contribution in earlier years of the period (1962 to 1993). During these years, there was a significant investment in community housing as seen on the graph “Community Housing Investment in New Construction as a Share of GDP at Market Prices” on page 13. This aligns with our hypotheses that as the share of community housing in the economy grows, there are productivity gains. Conversely, the impact turns negative in the second half of the sample, a timeframe that corresponds with a decline in the community housing stock as a share of GDP over much of the sample and lower shares of investment in new construction as a share of GDP compared to the earlier period.
- Community housing accounted for on average 4.7% of the conventional MFP between 1962 to 2021, and on average 9% between 1962 and 1993.
- To test our results, we run the model using different rate of returns as outlined in Appendix C. Under different assumptions for the rate of return, the total contribution of community housing to productivity from 1962 to 2021 ranges from 4.7% to 5.3%.

	Relationship	1962 to 2021	1962 to 1993	1994 to 2021
Labour Productivity (A)	A = B + C + D	1.81 %	2.26 %	1.31 %
Capital Contribution (B)		1.01	1.17	0.82
Labour Composition Contribution (C)		0.40	0.48	0.30
MFP (D)		0.41	0.61	0.19
Community Housing Contribution (E)	D = E + F	0.019	0.054	-0.020
MFP* (F)		0.394	0.554	0.211
Community Housing Contribution as a share of MFP (G)	G = E / D	4.70%	8.90%	-10.56%

Regression Results

Below we present the key results and interpretation of our analysis for five regression specifications.¹ The results show that the coefficient estimates do not display much variation, do not change sign and are statistically significant under multiple specifications. In all cases the dependent variable is MFP and the community housing explanatory variable is the share of community housing in the total housing stock.

Coefficient	0.34	0.31	0.31	0.21	0.21
p-value	0.02	0.04	0.12	0.00	0.00
Dataset	Time series	Time series	Time series	Panel	Panel
Transformation ²	dlog – dlog	dlog – dlog	dlog – dlog	log – log	log – log
Other Controls	Raw material prices, research and development, outsourcing, competition, information technology	Commodity prices, research and development, outsourcing, competition information technology	Raw material prices, research and development, outsourcing, global trade openness, public infrastructure, competition	Population share, AR(1)	Raw material prices, research and development, outsourcing, public infrastructure, competition, information technology, population share, AR(1)
Sample	1982 – 2019 (National data)	1973 – 2019 (National data)	1997 – 2019 (National data)	1999 – 2021 (x10 provinces)	1998 – 2019 (x10 provinces)

Interpretation of results

- We ran dozens of different specifications with different combinations of controls, datasets, and functional forms. The coefficient estimate on our main variable was remarkably stable through these changes, giving us confidence in our estimates.
- Above we present the results from five different specifications. They are presented, from left to right, from largest to smallest coefficient estimates.
- All specifications above have log differences (dlog) or log applied to the dependent and main explanatory variables and require transformation before they can be interpreted. For the largest coefficient (first column), the interpretation is that for a 1 percentage point increase in the share of community housing stock (in constant dollar terms), we see a 12.8% increase in multifactor productivity. For the smallest coefficient (last column), the interpretation is that for a 1 percentage point increase in the share of community housing, we see a 7.9% increase in productivity. We can interpret these as the high and low ends of a range within which the impact falls.

1. Please see Appendix C for the full table of results.
2. Please see Appendix C for a discussion of dlog and log transformations.

What Does This Mean for the Future of Community Housing?

Forecasting an increase in Canada’s community housing as a share of total housing.

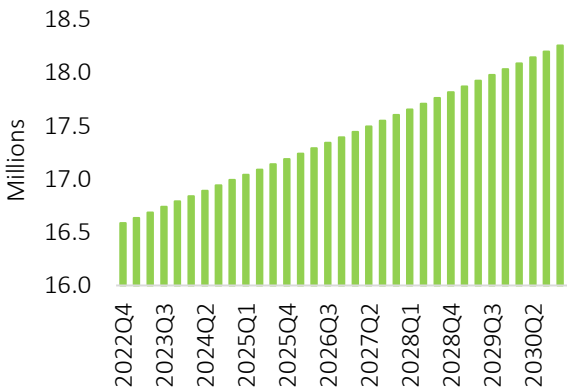
The Future of Community Housing

Canada’s productivity growth is expected to continue to lag peer countries over the next decade.¹ Improving this productivity performance is crucial for our economic prosperity. This analysis has shown a positive relationship between community housing and productivity through a literature review, growth accounting framework and regression analysis. Given this positive relationship, in this next part of our study we look to quantify a hypothetical example in which we increase the share of our housing stock that is community housing and assess the economic implications on productivity and residential investment. The scenario we study is: **What is the impact of boosting Canada’s community housing as a share of total housing stock to reach the OECD average of 7% in 2030?**

Constructing the Forecast

- To obtain Canada’s current community housing as a share of total housing, we start by updating the OECD estimate for Canada. To do so, we use the latest figures for community housing from Statistics Canada. This boosts the OECD estimate as their estimate excluded Quebec and was based on older data. This updated data shows that Canada’s community housing makes up 5.5% of all housing units in Canada.
- We model Canada's total housing stock through to 2030 using our forecast of housing completions and housing depreciation (demolition as a share of net stock). Our forecast predicts that Canada will add 1.57 million housing units between 2023Q2 and 2030Q4 (see chart “Forecast of Total Housing Stock”).
- We then run a hypothetical scenario where Canada’s community housing as a share of total housing stock measured in units reaches 7% by 2030 through a linear increase in the share (see chart “Forecast of Community Housing as a Share of Total Housing Stock”). This is equal to adding approximately 371,600 units of community housing over the time frame. This is a big lift – the current stock of community housing is approximately 912,000 units. That means getting to the OECD target would require increasing the stock of community housing by 41%. It also requires that nearly a quarter of completed houses between now and 2030 would need to be community housing.
- The final step to apply our results is convert the unit estimates into dollar values.² To do this, we estimate the implicit constant dollar value of a housing unit for private and community housing from the Statistics Canada data and then hold it constant over our forecast. In 2030, the share of community housing in the total stock in constant dollars is 3.3%. The reason for the lower share in constant dollars is attributed to the lower dollar value of community housing in comparison to private housing. This can be attributed to several factors such as a higher proportion of multiple dwelling units and an older housing stock that has undergone greater depreciation.

Forecast of Total Housing Stock (in units), 2022 Q4 – 2030 Q4



Forecast of Community Housing as a Share of Total Housing Stock (in units), 2022 Q4 – 2030 Q4



1. David Williams. OECD predicts Canada will be the worst performing advanced economy over the next decade...and the three decades after that. December 14, 2021. Business Council of British Columbia. <https://bcbc.com/insight/oecd-predicts-canada-will-be-the-worst-performing-advanced-economy-over-the-next-decade-and-the-three-decades-after-that/> (Accessed September 27, 2023)

2. The regression analysis is based on the dollar value of the stock as data is available back to 1961 instead of only to 2016.

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Results | What Does This Mean for the Future of Community Housing?

What would happen to productivity and economic growth if Canada built enough community housing to get to the OECD average of 7% of total housing stock?

We apply our regression results to the calculations on the previous slide to calculate the impact on productivity and, through it, the economy recalling that productivity gains feed directly into GDP.

Raising the share of community housing units from its current level to the OECD average results in a **5.7% to 9.3% increase in productivity** by 2030.

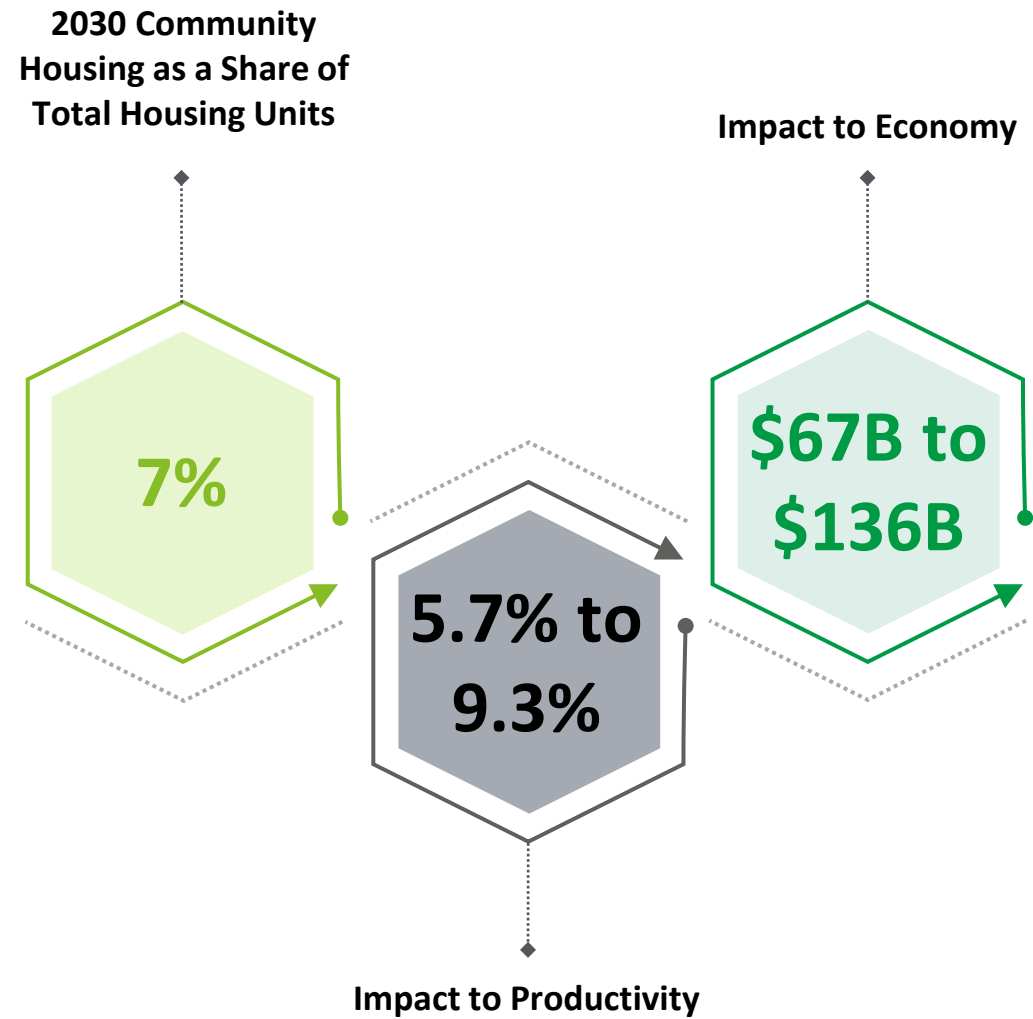
This productivity improvement is equivalent to a \$110 billion to \$179 billion boost to GDP by 2030.

However, there is likely also an opportunity cost to this. To hit our targets for community housing, we will need to see more than 371,600 new community housing units built between today and 2030. Our current projections indicate that Canada will add about 1.5 million housing units over that same time frame net of depreciation. In other words, **nearly one quarter of all homes built over the next seven years will have to be community housing** if we are to hit the OECD average.

That pace of community housing construction is assumed to result in crowding out of other types of housing construction. Based on current shares, our analysis shows that about 85,900 community housing units will be built between now and 2030. The remaining 285,700 community housing units in our scenario are assumed to replace private construction that would otherwise have occurred.

Private homes are generally larger and more expensive than community housing units. According to the data from Statistics Canada, on a unit-by-unit basis, each private home is worth about 2.2 times as much in constant dollar terms as each community housing unit. Moving housing construction away from more valuable units to more affordable units therefore results in a reduction in economic growth as real residential investment would be lower. Accounting for this effect subtracts \$43 billion from GDP by 2030.

After measuring the impact to productivity and factoring in the opportunity cost of moving housing construction from private homes to community housing, the net impact on GDP of **the additional units of community housing would be between \$67 billion and \$136 billion by 2030.**



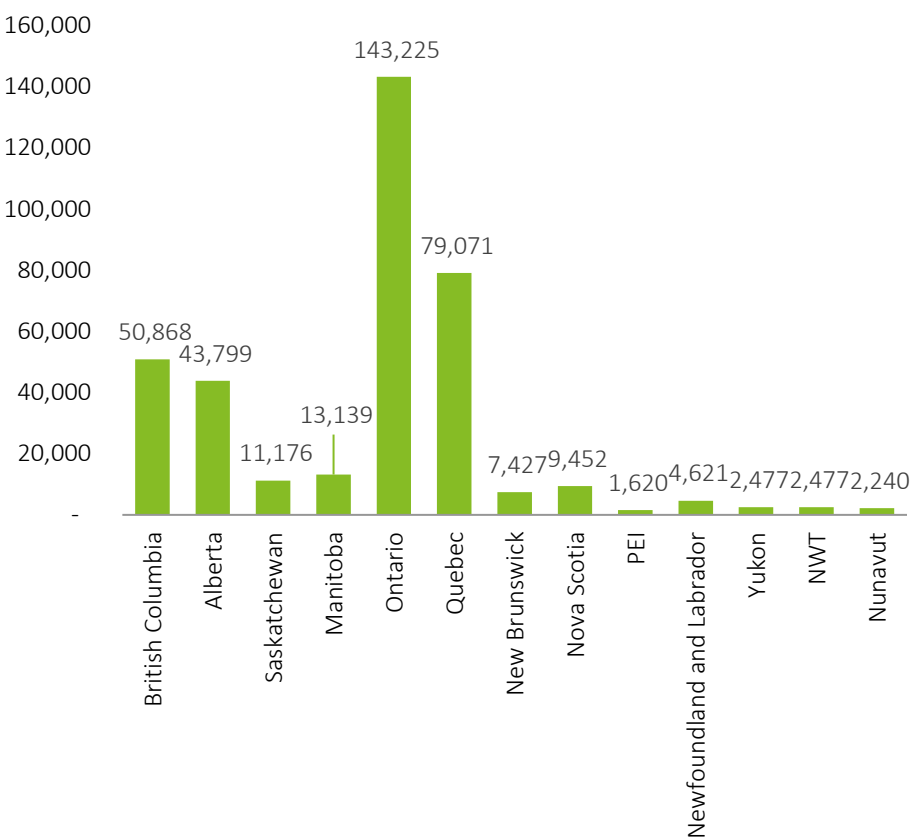
What Does This Mean at a Provincial and Territorial Level?

If Canada built enough community housing to get to the OECD average of 7% of total housing stock, what would that mean for each province?

Estimating the Provincial and Territorial Impacts

- To obtain a forecast at a provincial and territorial level we assume that the change in units of community housing stock identified at the national level is distributed across the provinces and territories based on their forecasted population shares.¹ We do not attempt to distribute units across Canada based on current needs as measured by waitlist for non-market rental housing or shares of community housing as a total of total housing stock given that some territories and provinces are already above the OECD average.
- Like the Canadian forecast, the next step to apply our results is to convert the unit estimates into dollar values. This is necessary as the regression analysis used the constant dollar value of the stock as a time series given that units are unavailable before 2016.
- We estimate the constant dollar value of a housing unit for private and community housing per province/territory and then hold it constant over our forecast.² These values vary across Canada. For example, the territories have a higher constant dollar value of a housing unit compared to the rest of Canada.
- The productivity impacts can differ across provinces for two reasons:
 - Populations are forecast to grow at different paces across provinces and ones with slower growing populations are forecast to receive a relatively lower share of community housing units over time, and
 - The starting point for the share of community housing in the total stock differs across the provinces, as provinces have different shares of community housing as of 2023 Q2.
- We apply the change in the share for each province to the elasticity estimates from our regression analysis to determine the range of probable impacts on productivity, and therefore, the economy.
- The opportunity cost is also calculated based on the province specific costs of non-community housing.
- Results are displayed in Appendix A: Provincial and Territorial Carveouts and in Appendix C: Methodology Deep Dive.

Additional Community Units Needed by 2030 to Reach 7% Target



1. In the absence of a population forecast for the territories, we derive their housing forecast by taking the difference between the sum of the provincial forecasts and the national forecast and distributing it among the three territories based on their current population ratios.

2. The aggregate constant dollar net stock cannot be directly compared to the Canadian constant dollar net stock, as housing unit costs vary across the country. To address this, we adjust the aggregate figure by calculating the difference between it and the Canadian constant dollar net stock and distribute this difference among provinces and territories based on their respective population ratios.

Key Takeaways and Conclusion

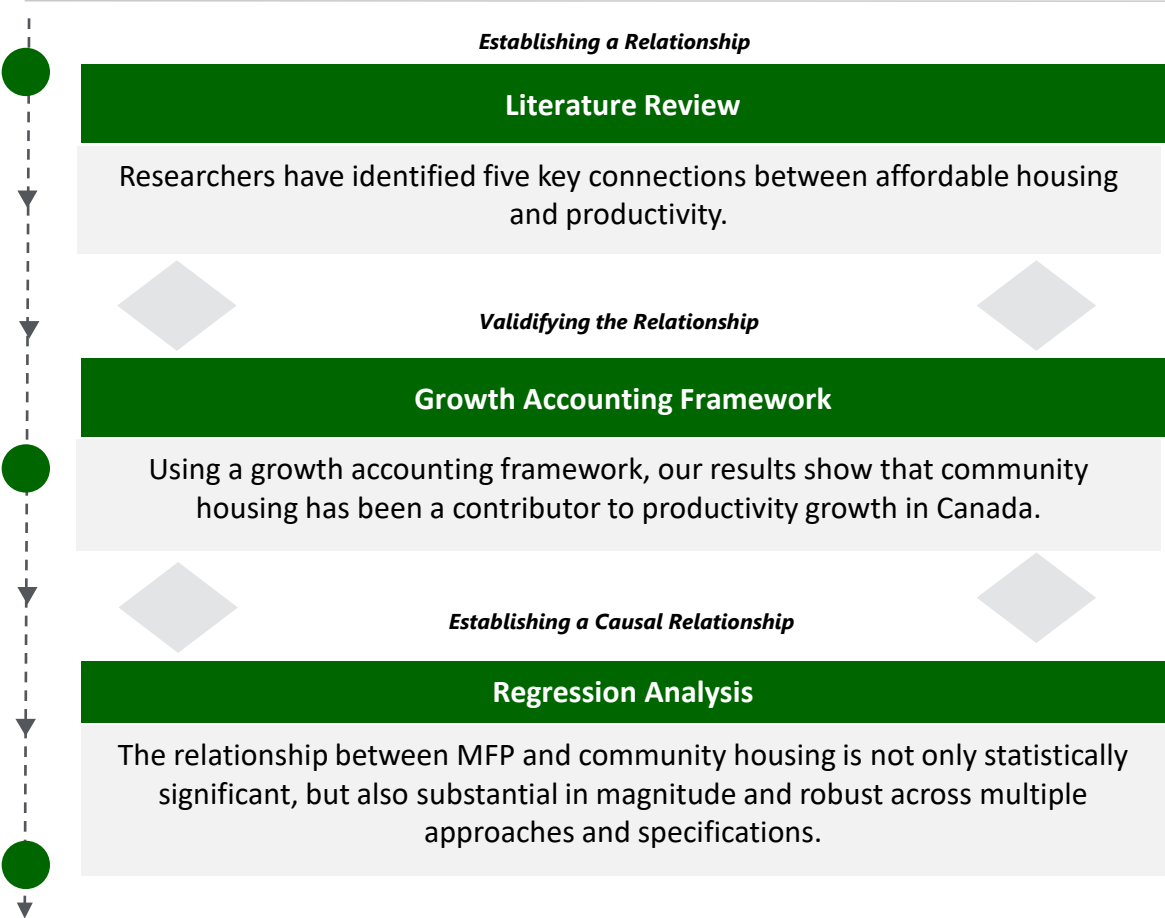
SECTION 4



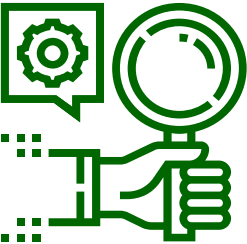
Key Takeaways

The Housing Crisis in Canada

Housing affordability has deteriorated over the past two decades in Canada, and experiences differ across provinces and territories. In addition to a housing crisis, Canada’s economy also faces a productivity problem. Our labour productivity growth lags our international peers and has continued to decline in the post-pandemic period. This report highlights the connection between both challenges and identifies how addressing our housing crisis by investing in additional affordable housing can contribute to improving our productivity.



Community Housing and Productivity



Researchers have identified an important relationship between housing and productivity. In our literature review we have observed five connections between affordable housing and productivity:

- Thickness of the labour market
- Housing effects
- Neighborhood effects
- Price and rent effects
- Employer housing

Furthermore, the growth accounting framework found that community housing accounts for on average **4.7% of the conventional MFP growth** between 1962 to 2021, and on **average, 9%** between 1962 and 1993.

Both the literature and our growth accounting framework supports a relationship between community housing and productivity. The regression results validates our earlier results and confirm a causal relationship.

Key Takeaways

As shown throughout this research, the share of community housing in the total housing stock has fallen over the past few decades. Through our regression work we have established a causal relationship that allows us to quantify the impact on productivity if we were to increase the share of community housing stock in Canada. Our results show that with a one percentage point increase in the share of community housing stock (in constant dollar terms), we see a 7.9% to 12.8% increase in productivity.

What would happen to productivity and economic growth if Canada built enough community housing to get to the OECD average of 7% of total housing stock?		
	Housing Completions	Our projections indicate that Canada will add 1.57 million housing units by 2030.
	Share of Community Housing	To reach a 7% community housing share of housing stock by 2030, we will need to add 371,600 community housing units , representing approximately 24% of all homes constructed over the forecast.
	Productivity Impact	This results in a 5.7% to 9.3% increase in productivity, equivalent to a \$110 billion to \$179 billion boost to GDP in 2030.
	Opportunity Cost	We assume all new community housing units would be built. Moving construction from private to community housing units leads to a \$43 billion opportunity cost . However, we note that expanding community housing stock is not limited to construction of new units. The stock can increase through the acquisition of new community housing units and retrofitting of existing buildings.
	Net Impact	Considering the impact on productivity and opportunity cost, the additional units of community housing contribute \$67 to \$136 billion to GDP in 2030 . That means, if we do not shift home construction towards community housing as outlined in this scenario, the economy will not realize these economic gains.

In this research, we move the community housing share to the OECD average. This is conservative as the OECD average is only 1.5 percentage points above where we are now. Additionally, the size of the need is clearly demonstrated in this work and recent work from CMHC.¹ This increase is unlikely to solve the affordability crisis we are currently facing. Canada will need to take a concerted effort across the private, public, and non-profit sectors to build a housing supply that accounts for the entire housing continuum, appreciates ownership and rental typologies, fits urban, rural and suburban settings, and are available to households at a range of different socioeconomic status.

1. Housing shortages in Canada Updating how much housing we need by 2030. CMHC. September 13, 2023. <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/research-reports/accelerate-supply/housing-shortages-canada-updating-how-much-we-need-by-2030> (Accessed September 18, 2023)

Conclusion – Key Policy Takeaways

Canada is currently facing the challenge of tackling inflation, while simultaneously trying to improve living standards. To improve economic performance without adding to inflationary pressures, Canada needs to find ways to boost its potential output – the fastest pace of growth an economy can achieve without igniting inflation. Boosting our economic growth potential depends on boosting the number of people working, increasing investment and/or increasing productivity.

Through this research, we have established that investments in community housing boosts our productivity and that means that these investments boost our economy’s potential output growth. Given that boost to our productive potential, these investments can be made without worrying about adding to inflationary pressures. Further, out of the three ways to boost our potential output, productivity gains are the most desirable as increasing productivity is how we improve our standard of living.

Key Policy Takeaways

- 1 Increase investment in community housing to boost Canada’s GDP.** Our research shows that nearly one quarter of all homes built over the next seven years will have to be community housing if we are to hit the OECD average. Increasing the proportion of Canada’s community housing stock by 1.5 percentage points would boost GDP by \$67 to 136 billion: a significant and tangible impact to the Canadian economy.
- 2 Generate a stable pipeline of community housing projects.** Creating housing takes time, making consistent funding, financing, and tax incentives necessary to build a stable pipeline of development projects. Public policy gaps lead to delays in construction that move Canada further away from restoring housing affordability. Generating a stable pipeline of community housing projects requires funding, financing, and tax incentives to build new homes, and equip community housing providers with the resources to renew or acquire existing units.
- 3 Provide dedicated funding for off-reserve Indigenous communities.** Canada’s Indigenous communities face some of the highest core housing need in the country. The unique challenges identified in this research will require differentiated and culturally appropriate solutions complete with dedicated funding to address the housing crisis in these communities.
- 4 Improve collaboration on tackling the housing crisis.** Investments in community housing can address two of the biggest challenges facing Canada right now: affordability and weak productivity. That said, the scale of the challenge urgently requires improved coordination and alignment between different levels of government, industry stakeholders, and advocates. This includes shared targets for builds, labour strategies related to housing, and leveraging underutilized land to build new units.
- 5 Promote innovation to tackle supply challenges.** Policy measures should be put in place to support the scale up and market penetration of innovative approaches to building housing more quickly, sustainably, and affordably. By reducing the per-unit cost of building housing, we could go further than our results suggest – which are based on constant real costs per unit – and more quickly tackle the supply gap. These approaches can include novel construction technologies, pre-approved housing designs, and use of underutilized spaces.

Conclusion – Areas for Future Research

Areas for Future Research

- ✓ Future analysis can explore the approximate cost required to add 371,600 community housing units in Canada.
- ✓ The analysis in this report takes a conservative approach. For instance, we assumed that there exists an opportunity cost in building community versus private housing. However, there may not be a one to one crowding out effect in Canada. To gain a better understanding of the true crowding out effect, further research can be conducted to assess the feasibility of instead building these community housing units in addition to the expected private sector build. Additionally, community housing providers may not have the capacity to increase construction. Further research should analyze capacity constraints that could impact our ability to increase the supply of community housing.
- ✓ As addressed in the key policy takeaways, promoting innovation to tackle supply challenges will be key to address the housing crisis. Future research can explore innovative approaches in building houses that are less expensive and take less time to build. This can include a jurisdictional best practices scan.
- ✓ Recent research by CMHC indicates solving the affordability crisis is at least a \$1 trillion problem.¹ For context, Canada's current economy is valued at \$2.8 trillion in nominal terms. Given the scale of the challenge, this is not a problem that will be tackled by a single stakeholder group, it will take a concerted effort across the private, public and non-profit sectors and future research should focus on how best to bring these groups together and what funding is required from each group. Therefore, future research should explore effective partnerships to bring together stakeholders across the economy.
- ✓ Future analysis can explore the labour requirements needed to increase housing starts above their current average trend. Gaps in labour supply will need to be identified as well as solutions to address a labour shortfall.
- ✓ The analysis in this report forecasts future levels of community housing using a conservative goal of reaching the OECD average. However, advocates have been pushing for a greater proportion of community housing to be made available. Future research can look at the impact of moving Canada's community housing net stock as a share of total stock higher than the OECD average. The analysis could also be expanded to include private sector dwellings under the affordable housing spectrum by aligning on a definition of affordable housing and using a time series on housing prices and mortgage costs to quantify the impact of affordable dwellings in the private sector.
- ✓ Past research has suggested that governments control significant amounts of unused or underused land in urban areas.² Because land is one of the costliest inputs to the production of housing, governments have a great potential tool in their control that does not involve new spending. Outright transfers of this land have proven slow, but more work should be done to explore creative solutions to getting this land into the hands of community housing developers, such as 99-year leases.
- ✓ One of the challenges we encountered when completing this research was the lack of comparable data for the territories. This is the part of Canada with the most severe housing crisis, but paradoxically, it is the part of the country where we are least able to explore the issue with data. More comprehensive data for the territories could allow for an extension of the current analysis. Therefore, we recommend collecting and creating more housing data within the territories.

1. Denise Paglinawan. At least \$1 trillion needed to achieve housing affordability, CMHC says. Financial Post. October 3, 2023. https://financialpost.com/real-estate/1-trillion-needed-housing-affordability-canada-cmhc?utm_source=ground.news&utm_medium=referral (Accessed October 6, 2023)

2. Governments in Ontario Making Headway in Using Surplus Lands for Housing. Centre for Urban Research and Land Development. April 26, 2019. https://www.ohba.ca/wp-content/uploads/2019/04/cur_report_surplus_lands_april2019.pdf. (Accessed October 6, 2023.)

Appendix A

Provincial and Territorial Carveouts



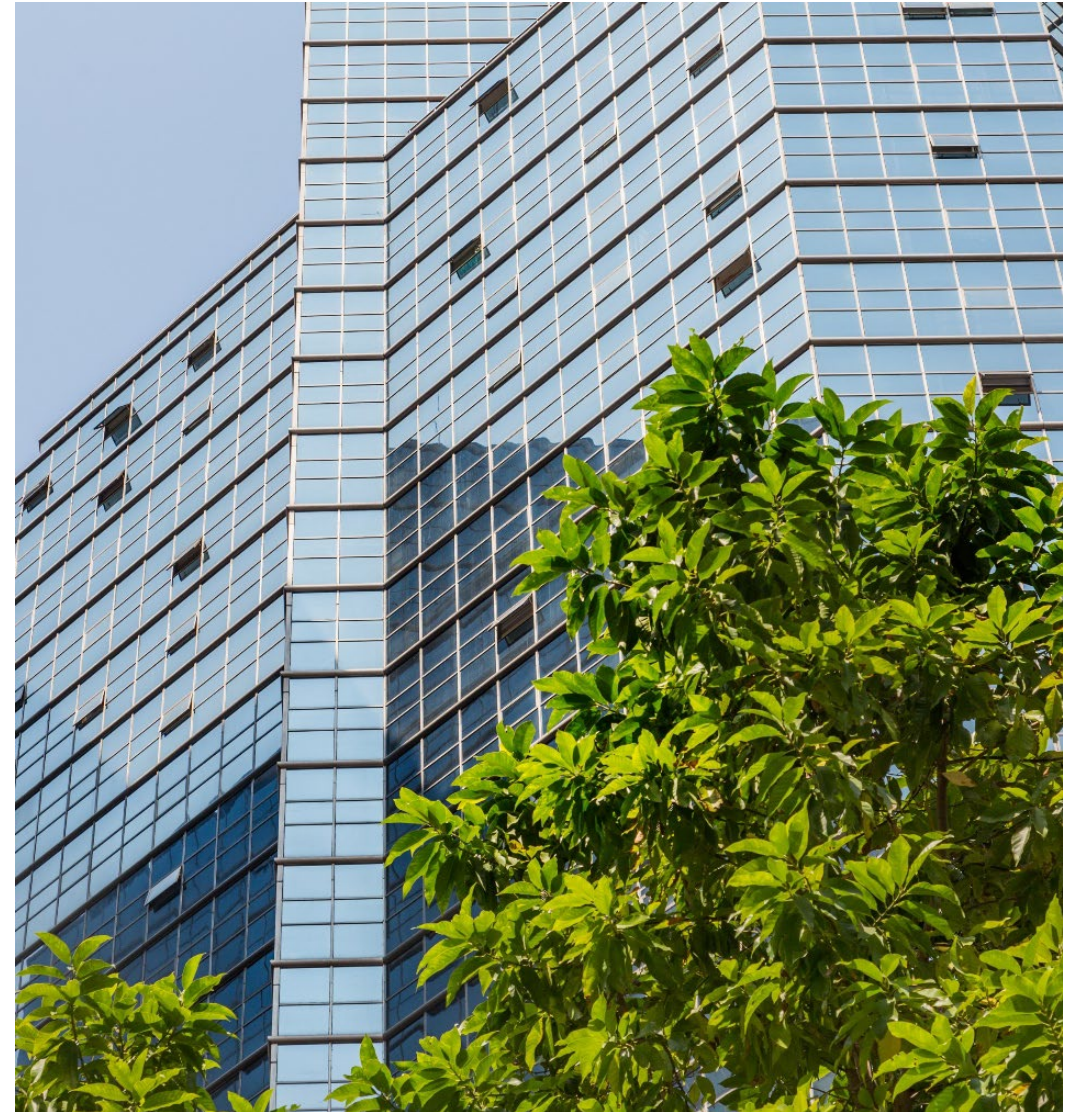
Provincial and Territorial Analysis

While housing affordability is a national issue, experiences differ across provinces and territories. Nunavut faces the highest core housing need in Canada, where 40.5% of households in the territory were in core housing need in 2021 compared to 7.7% of households across Canada. British Columbia has the highest average housing prices in Canada, and after years of declining affordability it ranks second behind Nunavut in terms of core housing need. Even provinces like Quebec where housing has traditionally been more affordable have experienced greater challenges in recent years.

For this analysis, it is important to understand the current state of community housing in each province and territory, the specific factors that impact housing affordability and the province's productivity performance. To meet this need, this section presents a three-page summary analysis for each province/territory that provides:

- A current snapshot of housing affordability dynamics and the net stock of community housing in the province/territory.
- An overview of the factors impacting supply and demand in the province/territory.
- An overview of productivity performance and the potential impacts of community housing. For the provinces we start with our scenario in which Canada builds enough community housing to get to the OECD average of total housing stock. To obtain a forecast for the productivity impacts at a provincial level, we assume that the change in units of community housing stock identified at the national level is distributed based on the forecasted population shares. We then take the Canadian results from the regression analysis and apply those responses to the provincial percentage increase in the dollar community housing share of total housing stock to determine the impact on GDP from the productivity boost. We then calculate the provincial specific opportunity costs to derive the net GDP increase.

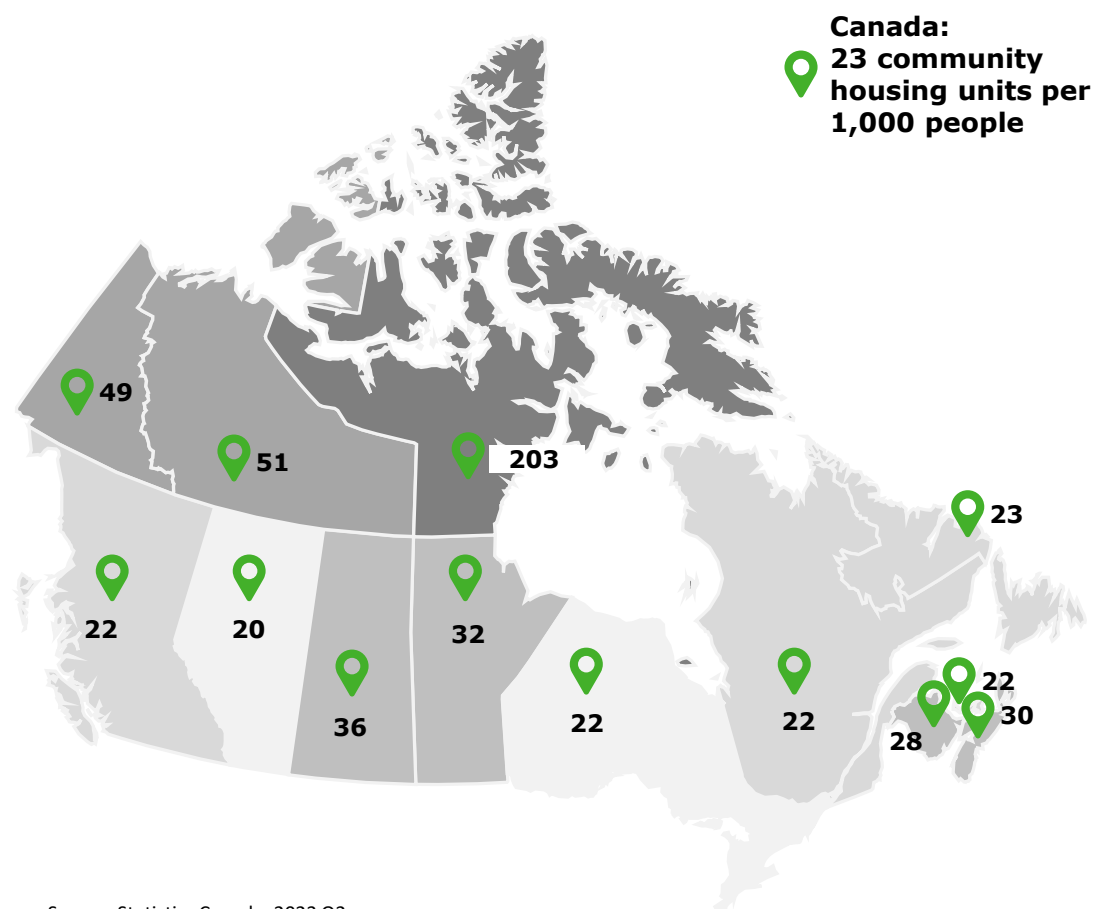
The aim of the section is to provide an analysis that considers the unique dynamics affecting housing markets in each province/territory and the role that community housing can play in improving productivity performance.



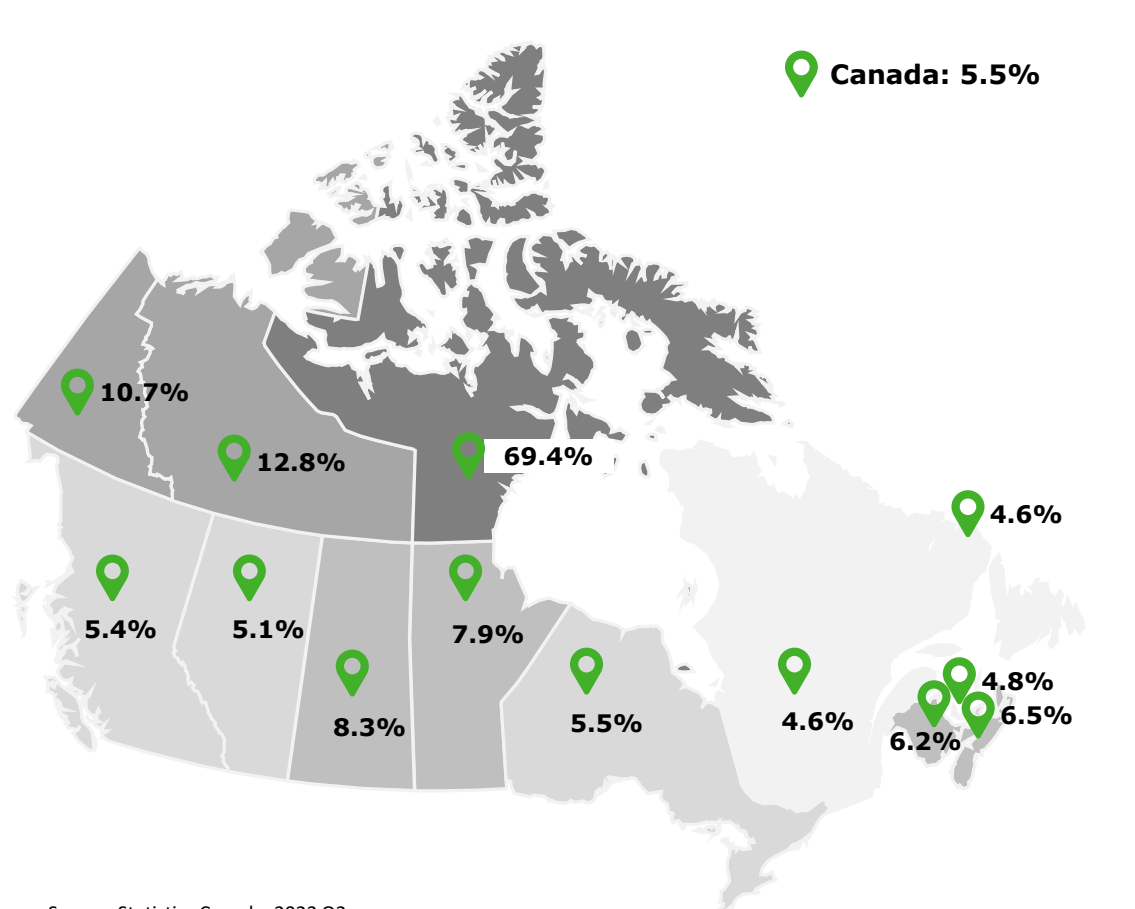
Provincial and Territorial Analysis

The per capita numbers and the proportion of housing stock devoted to community housing varies across Canada. Nunavut has the highest shares of community housing stock while Alberta, Ontario, and PEI have the lowest numbers on a per capita basis. Community housing as a share of the total stock is above the OECD average in all three territories and Saskatchewan and Manitoba.

Community Housing Units per 1,000 people



Community Housing Units as a Share of Total Housing Units, %



Source: Statistics Canada, 2023 Q2

Source: Statistics Canada, 2023 Q2

British Columbia

Provincial Carveout



British Columbia (1/3)

In the past decades, the lack of housing affordability has been a challenge faced by British Columbia.

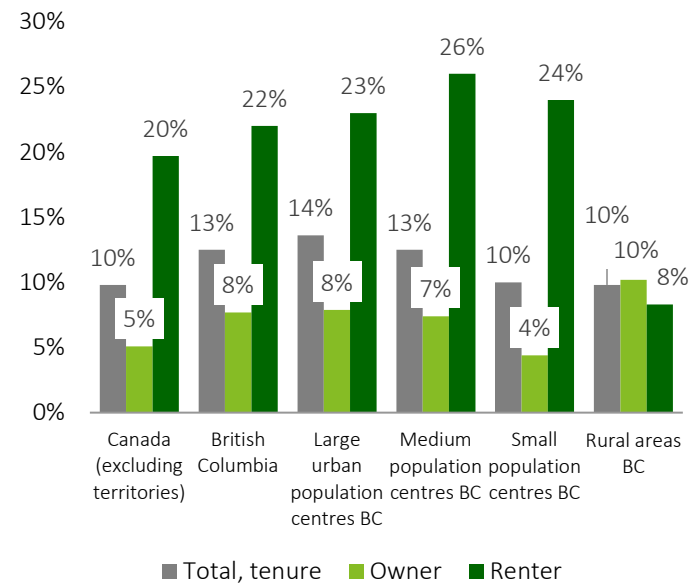
**Composite Home Prices Index, Seasonally Adjusted,
Index = 2005, January 2005 – August 2023**



Source: Canadian Real Estate Association

- The growth in home prices in British Columbia has consistently outpaced the average growth in Canada.
- On average, British Columbia has the highest home prices in Canada. In August 2023, the average price of a single-family home in British Columbia was \$1.35 million compared to the Canadian average of \$836,000.

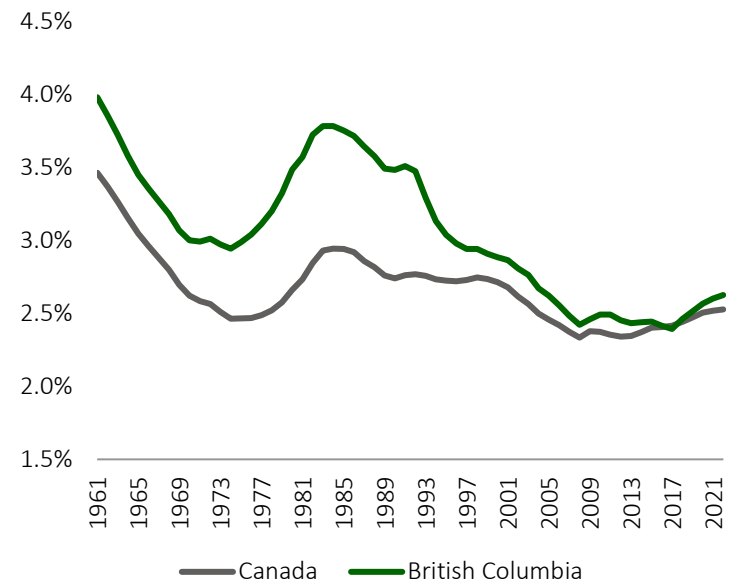
Percentage of BC Households in Core Housing Need, 2021



Source: Statistics Canada

- Households in British Columbia experience higher core housing need than the Canadian average (excluding territories). Renters in medium population centres and owners in rural areas experience the highest core housing need in the province.
- Renters in all regions except rural areas experience a higher core housing need than owners.

Community Housing Net Stock as a Share of Total Housing Stock Dollar Value, 1961 - 2022



Source: Statistics Canada

- In the 1960s, the dollar value of community housing stock as a share of total housing stock decreased. In the mid 1970s, the share began to increase.
- In 1993 the share began to decrease more rapidly and only recently began inching higher. As of 2022, the share is much lower than the peak in the 1960s.

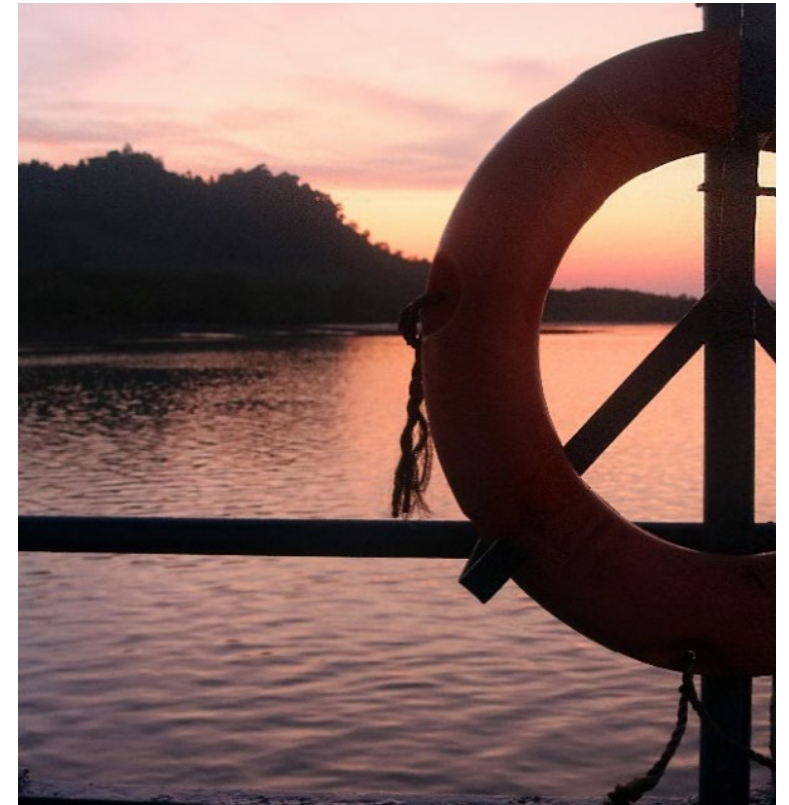
British Columbia (2/3)

Demand Challenges

- Population and incomes have generally risen in British Columbia over the last two decades. Population growth has been particularly strong in the province, gaining 5.6% between 2011 and 2016 (compared to a 5% growth in Canada) and 7.6% population growth rate between 2016 and 2021 (compared to a 5.2% growth in Canada).^{1,2} CMHC identified that higher disposable incomes, positive population growth, and low mortgage rates have increased the demand for homeownership and played a significant part in long-term house price growth across Canada's major markets between 2010 and 2016. In Vancouver, CMHC estimates that these conventional demand-side factors explained approximately 75% of the increase in prices between the period.³
- Houses in British Columbia have increasingly become an attractive investment. In 2020, investors owned 23.3% of residential properties in British Columbia, with 36.2% of condominium apartments being used as investments.⁴

Supply Challenges

- The slow and unpredictable pace that new housing receives regulatory approval, the challenges community housing providers face in securing funding, and the framework of land-use planning contributes to an unresponsive housing supply.¹
- There exists limited available vacant development land in the Lower Mainland, Capital Region, and Okanagan. Therefore, new supply in these regions will have to arise from redevelopment of existing stock and repurposing land that was developed for other uses or is currently underutilized.¹
- Most of British Columbia's community housing was built in the mid-1970s and early 1990s. During this period, the federal government supported the development of between 1,000 to 1,500 new units each year. In contrast, between 2005 and 2010 there was an overall net increase of only 280 community housing units.⁵



Community housing supply has not kept up with demand in the province. In 2021, approximately 26,800 households in British Columbia (1.3% of households) were in the waitlist for non-market rental housing. Over half of these households were in the waitlist for over two years or longer.⁶

1. Joy MacPhail et. Al. Opening doors: unlocking housing supply for affordability. Government of British Columbia. June 17, 2021. https://engage.gov.bc.ca/app/uploads/sites/121/2021/06/Opening-Doors_BC-Expert-Panel_Final-Report_Jun16.pdf (Accessed September 13, 2023)

2. Canada tops G7 growth despite COVID. Statistics Canada. February 9, 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/220209/dq220209a-eng.htm> (Accessed September 13, 2023)

3. Examining Escalating House Prices in Large Canadian Metropolitan Centres. CMHC. May 24, 2018. <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/research-reports/housing-finance/examining-escalating-house-prices-in-large-canadian-metropolitan-centres> (Accessed September 13, 2023)

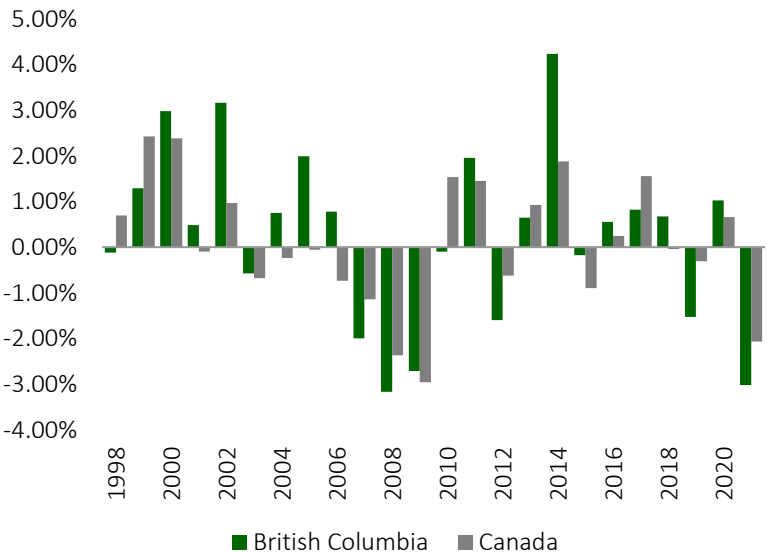
4. Joanie Fontaine and Joshua Gordon. Residential real estate investors and investment properties in 2020. Statistics Canada. February 3, 2023. <https://www150.statcan.gc.ca/n1/pub/46-28-0001/2023001/article/00001-eng.htm> (Accessed September 12, 2023)

5. Seth Klein and Lorraine Copas. Unpacking the Housing Numbers. CCPA. September 2010. <https://www.sparc.bc.ca/wp-content/uploads/2020/11/unpackingthehousingnumbers.pdf> (Accessed September 13, 2023)

6. Waitlist status including length of time, by tenure including social and affordable housing. Statistics Canada. August 21, 2023. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=4610005801> (Accessed September 12, 2023)

British Columbia (3/3)

MFP Growth, 1997 - 2021



Source: Statistics Canada

- From 1997 to 2021, the average annual growth rate of MFP in British Columbia was 0.27%. This was above the average annual growth rate of MFP for Canada as a whole.
- Despite that, **British Columbia's average annual MFP growth rate ranked 7th across provinces** growing faster than only New Brunswick, Alberta, and Saskatchewan.

1. Please see Appendix C for the methodology and assumption.

Community Housing and Productivity¹

British Columbia's positive productivity growth over the period was largely driven by the manufacturing, wholesale trade, retail trade, and construction sectors. The manufacturing, wholesale and retail trade sectors experienced the sharpest productivity growth, partly benefiting from the adoption of new technologies. The construction sector also saw an increase in productivity growth with the sharpest increase occurring in 2020, driven by gains in residential construction.

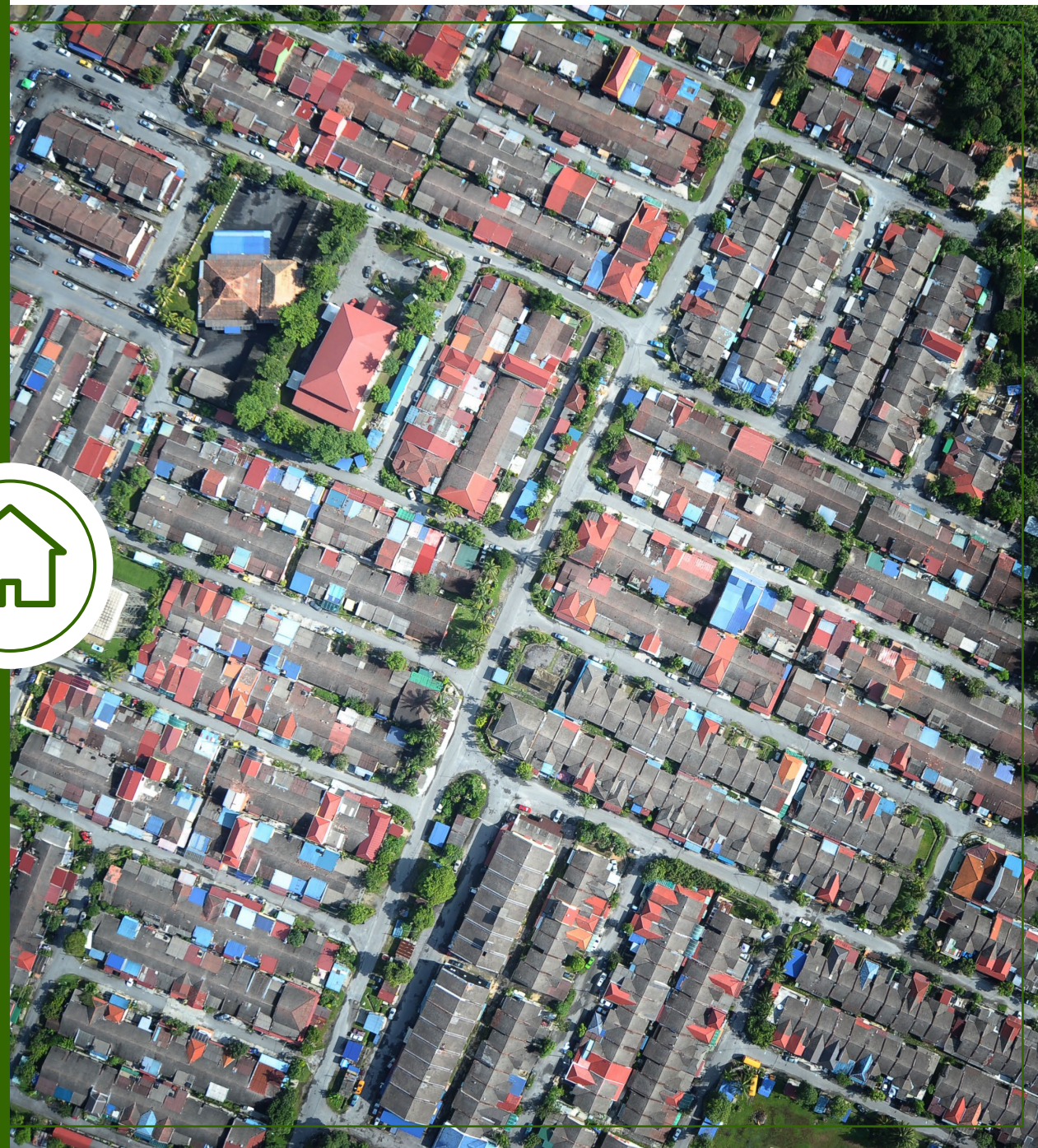
Community housing can play a role in increasing British Columbia's productivity. If Canada's community housing units as a share of total housing units were to increase from 2023 Q2's level of 5.5% to 7% by 2030 this would require an increase of 371,600 units in Canada's total community housing net stock. If each province receives the equivalent share based on their forecasted population growth, British Columbia's community housing stock would receive 50,870 additional units by 2030. This is a 42% increase in the stock from 2023 Q2 levels.

Raising the share of community housing units from its current levels to the levels forecasted in 2030 results in a 5.7% to 9.3% increase in productivity by 2030. This productivity improvement is equivalent to \$15.4 to \$25.0 billion boost to GDP by 2030. Considering the opportunity cost of building community housing units instead of private homes, the additional units of community housing would contribute between \$9.0 to \$18.7 billion to British Columbia's GDP by 2030.



Alberta

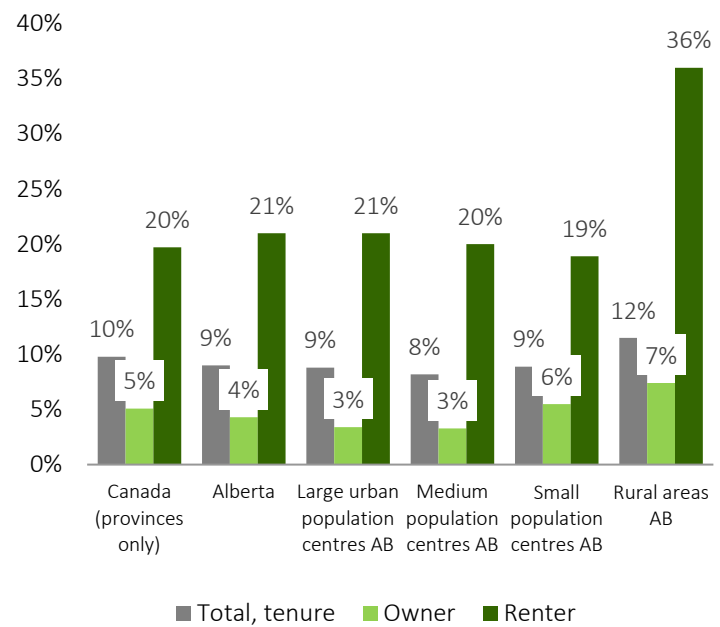
Provincial Carveout



Alberta (1/3)

Alberta’s recent increase in demand has not been matched by an increase in housing completion or community housing.

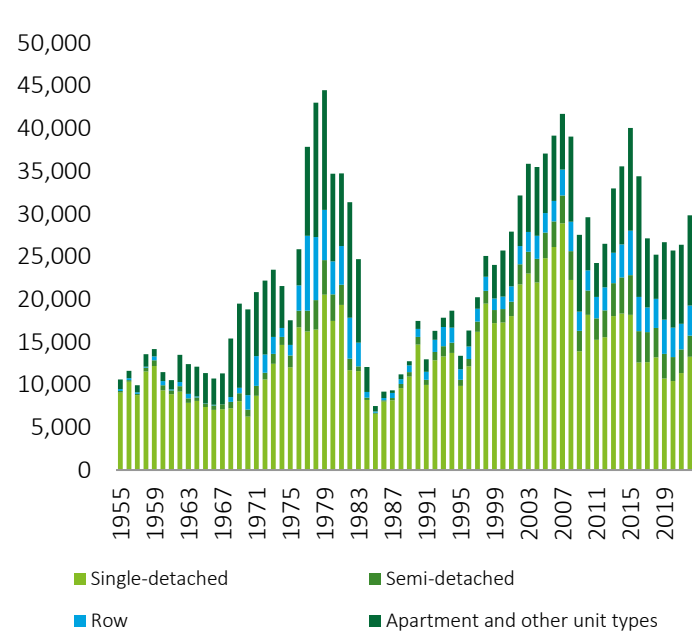
Percentage of Households in Core Housing Need, 2021



Source: Statistics Canada

- In 2021, renters in Alberta, except for those in small population centers, experienced a higher core housing need than the Canadian average (excluding territories).
- Overall, in 2021 households in rural areas face a higher core housing need than other regions in the province.

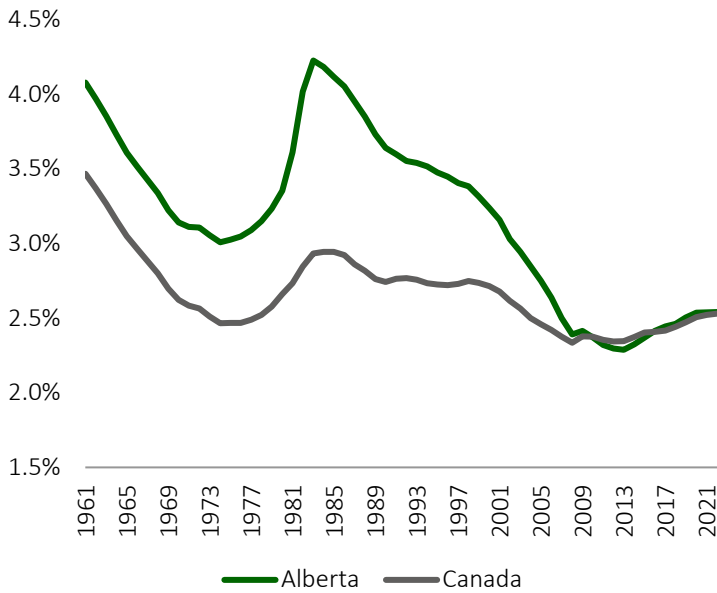
Housing Completions in All Areas, 1955 - 2022



Source: Statistics Canada

- Housing completions have been lower in recent years compared to levels in 2015 as completions fell in most years between 2016 and 2020.
- Meanwhile, the population in the province has been steadily increasing, especially in recent quarters due to strong international and interprovincial migration.

Community Housing Net Stock as a Share of Total Housing Stock Dollar Value, 1961 - 2022



Source: Statistics Canada

- In the 1960s, the dollar value of community housing stock as a share of total housing stock decreased. In the mid 1970s, the share began to increase and reached its highest level in the mid 1980s.
- From the mid 1980s onwards, the share decreased and only recently began inching higher but remains well below its peak.

Alberta (2/3)

Demand Challenges

- Alberta had one of the highest year over year provincial population growth rates in 2023 (as measured on July 1, 2023) driven by a high rate of international and interprovincial net migration. In the first quarter of 2023, Alberta attracted the most net interprovincial migrants across the country.¹ The increase in population will lead to an increase in demand for housing.
- Demographic changes and the COVID-19 pandemic have impacted the demand for affordable housing in the province. In 2020, there were 19,000 households on the waitlist for subsidized housing, with approximately one-third of those being seniors.²

Supply Challenges

- In recent years, the number of residential building permits have not risen to historical highs seen in 2013 and 2014. Zoning and land-use regulations, fees, building codes, and wait codes limits the speed in which housing supply can grow.³ Additionally, in 2015, Alberta's economy entered a recession due to a major decline in oil prices. The province had not yet fully recovered to 2014 levels when it was hit again in 2020 by the COVID-19 pandemic and a sharp collapse in oil prices and demand.⁴ These tough economic conditions have added to the supply challenges faced by Alberta.
- Rural communities in Alberta face significant housing challenges due to a limited housing stock and high construction costs, which hinder the development of new homes.⁵
- Alberta's community housing stock is on average 35 years old which leads to a need for ongoing maintenance. Currently, inefficiencies and delays in planning and completing maintenance work leads to fiscal pressures and inadequate housing units.²

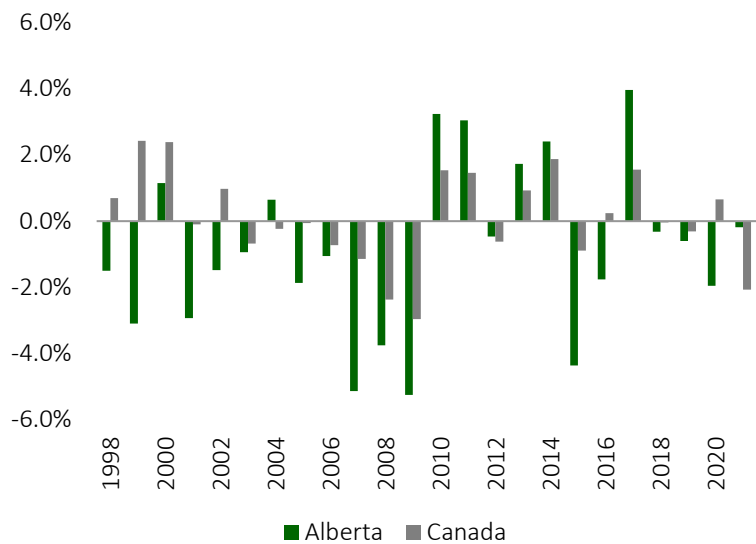


The increase in population is not being matched by an increase in housing completions. An analysis by the Business Council of Alberta reveals that demand outpaces supply by at least 2 to 1. For every two new households moving into the province, only one new home is being built.³

1. Population Statistics. Government of Alberta. June 28, 2023. <https://www.alberta.ca/population-statistics#:~:text=Alberta%27s%20average%20annual%20population%20growth,April%202022%20to%20April%202023>. (Accessed September 15, 2023)
2. Final Report of Alberta Affordable Housing Review Panel. SHS Consulting. October 5, 2020. <https://open.alberta.ca/dataset/26b06d34-4b03-488d-bed8-da5316b8b95c/resource/0fd7ae4e-568b-43d5-8480-c8d765b1e514/download/sh-final-report-of-alberta-affordable-housing-review-panel-2020-10-05.pdf> (Accessed September 15, 2023).
3. Alicia Planincic. We know what we need to do for housing affordability – we just need to do it. Business Council of Alberta. August 16, 2023. <https://businesscouncilab.com/insights-category/analysis/we-know-what-we-need-to-do-for-housing-affordability-we-just-need-to-do-it/> (Accessed September 15, 2023)
4. Relaunch, recovery and beyond: A prosperity framework for Alberta. Business Council of Alberta. June 19, 2020. <https://businesscouncilab.com/reports-category/a-prosperity-framework-for-alberta/> (Accessed October 4, 2023)
5. Affordability, accessibility, and housing stock also an issue in rural Alberta. Yahoo! August 4, 2023. https://ca.style.yahoo.com/affordability-accessibility-housing-stock-issue-192848910.html?guccounter=1&guce_referrer=aHR0cHM6Ly93d3cuZ29vZ2xlLnNvbS8&guce_referrer_sig=AQAAAFE81t3dF0HGzAuRj4ZTQPeNcFNDQeYwSWxMm_exEVxalcGb9cWbcHp_RO_6KhLFkQIZYoCkRRwaA7iqgWrpKgGyKrOUJCbcVDdGUxolhuOMMPq8-qG4zzbxP3hfVG-z5OH2NNRGOW_WdDpVK1H2Uj0kS5IUOFSeYsZRGgDr3su4 (Accessed September 15, 2023)

Alberta (3/3)

MFP Growth, 1997 - 2021



Source: Statistics Canada

- From 1997 to 2021, the average annual growth rate of MFP in Alberta was -0.85%. During the same period, the average annual growth rate of MFP in Canada was higher than in Alberta.
- **Alberta's average annual MFP growth rate ranked 9th across provinces**, ahead only of Saskatchewan.

Community Housing and Productivity¹

Alberta's MFP growth was negative over the 1998 to 2021 timeframe. A large part of this performance is due to significant investments in energy infrastructure over this timeframe which will lead to productivity gains in future years. As shown on the MFP Growth chart, recent productivity performance has improved as energy assets moved from the construction to production phase.

Community housing can play a role in increasing Alberta's productivity. If Canada's community housing units as a share of total housing units were to increase from 2023 Q2's level of 5.5% to 7% by 2030 this would require an increase of 371,600 units in Canada's total community housing net stock. If each province receives the equivalent share based on their forecasted population growth, Alberta's community housing stock would need 43,800 additional units by 2030. This is a 47% increase in stock from 2023 Q2 levels.

Raising the share of community housing units from its current levels to the levels forecasted in 2030 results in a 6.4% to 10.5% increase in productivity by 2030. This productivity improvement is equivalent to \$22.1 to \$36.1 billion boost to GDP by 2030. Considering the opportunity cost of building community housing units instead of private homes, the additional units of community housing would contribute between \$16.5 to \$30.5 billion to Alberta's GDP by 2030.

1. Please see Appendix C for the methodology and assumption.



Saskatchewan

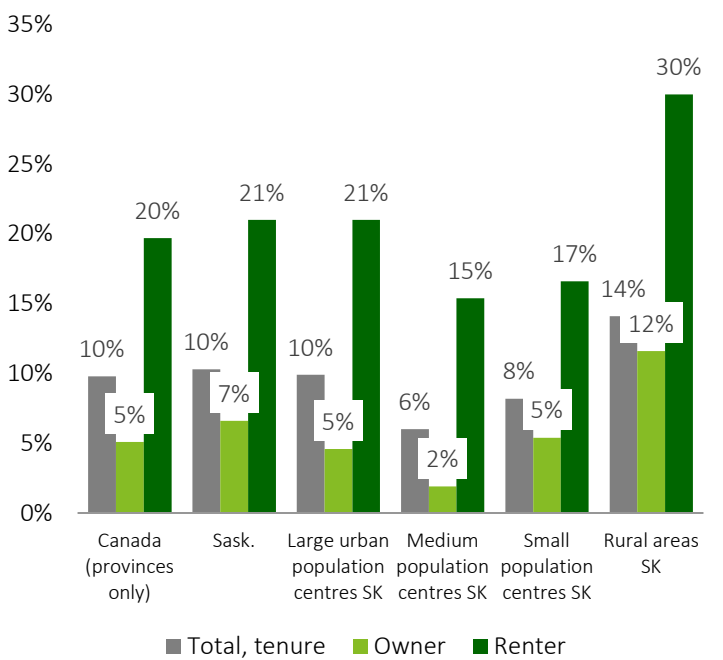
Provincial Carveout



Saskatchewan (1/3)

Over the past three census, households in Saskatchewan experienced a higher core housing need compared to the Canadian average (excluding territories).

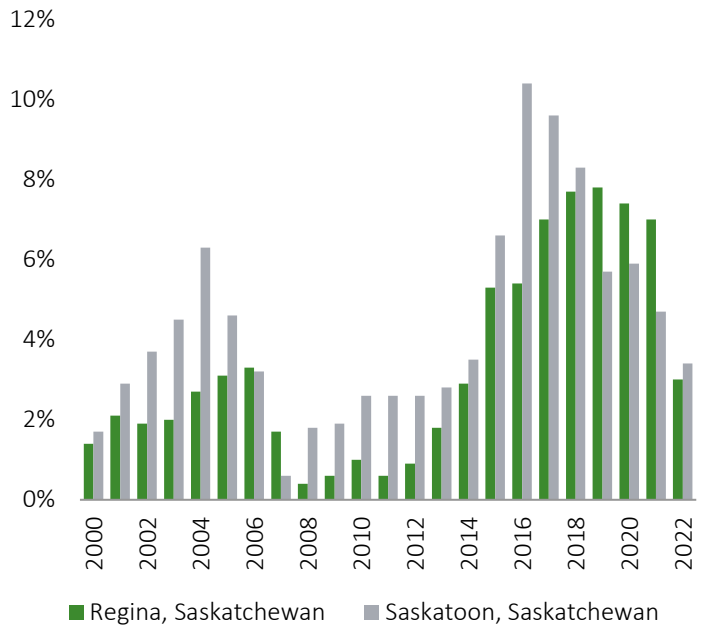
Percentage of Households in Core Housing Need, 2021



Source: Statistics Canada

- In 2021, households in Saskatchewan experienced higher core housing need than the Canadian average (excluding territories).
- The rates were higher for rural areas, where 30% of renters are in core housing need compared to the Canadian average of 20% (excluding territories).

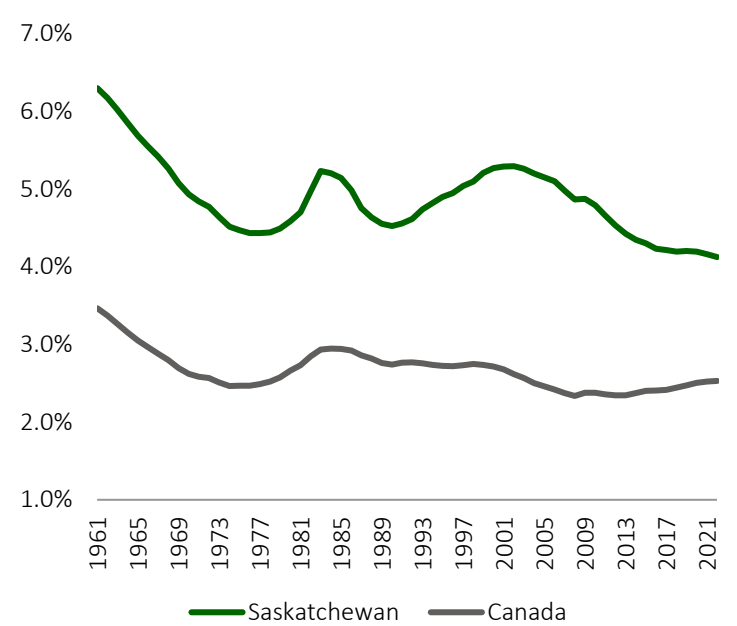
Vacancy Rates, Apartment Structures of Six Units and Over, 2000 - 2022



Source: Canadian Mortgage Housing Corporation

- In recent years, apartment vacancy rates in Regina and Saskatoon have fallen.
- Regina experienced a sharper decline between 2019 and 2022 compared to Saskatoon.

Community Housing Net Stock as a Share of Total Housing Stock Dollar Value, 1961 - 2022



Source: Statistics Canada

- The dollar value of community housing stock as a share of total housing stock in Saskatchewan has fluctuated over the past six decades.
- In the last decade, the share has fallen and is lower than the share in the early 1960s but remains well above the Canadian average.

Saskatchewan (2/3)

Demand Challenges

- Saskatchewan's population growth rate slowed from 6.3% between 2011 and 2016 (compared to 5% in Canada) to 3.1% between 2016 and 2021 (compared to 5.2% growth in Canada).¹ As of Q2 2023, there are 1.23 million people living in Saskatchewan.² The provincial government plans to have 1.4 million people living in Saskatchewan by 2030, which will lead to an increase in the demand for housing.³
- During the pandemic, there was a shift in preferences in the real estate market and households saw a boost to their savings thanks to Federal government benefit payments and a strong job market. The province saw an increase in number of interested buyers, most looking to buy single-family dwellings.³
- Immigrants are the main source of population growth in the province. The rental market is typically the starting point for immigrants before they transition to homeownership.³ Therefore, a continuous increase in immigrants will also lead to an increase in demand for housing in the rental market.

Supply Challenges

- The current projects under construction in the province will not be sufficient to accommodate for the expected increase in demand.³
- Northern areas of Saskatchewan also face housing shortages, with weak or no private rental markets and few market properties available which limits homeownership opportunities. Supply shortages have led to long waitlists for housing in Northern areas.⁴
- Saskatchewan also faces challenges in the community housing space. In the next ten years, Saskatchewan is expected to face an increasing number of expiring community housing operating agreements, along with an aging community housing stock.⁴



In 2021, housing supply was near record lows due to strong demand and fewer new listings. Consequently, Saskatchewan experienced a year-over-year increase of 5% to 11% in home prices in 2021.³

1. Canada tops G7 growth despite COVID. Statistics Canada. February 9, 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/220209/dq220209a-eng.htm> (Accessed September 13, 2023)

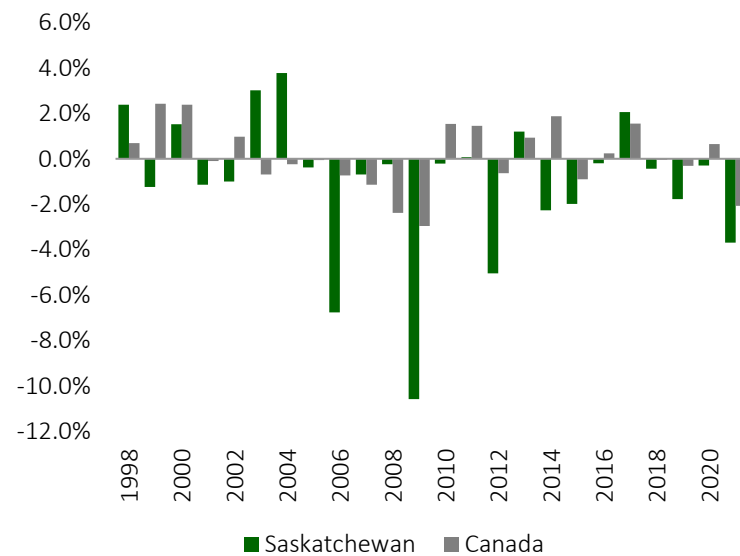
2. Population estimates, quarterly. Statistics Canada. June 28, 2023. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000901> (Accessed September 25, 2023)

3. Saskatchewan's Current Housing Continuum. 2022. https://saskatchewanrealtorsassociation.ca/wp-content/uploads/2022/05/SASKATCHEWANS-CURRENT-HOUSING-CONTINUUM-FINAL_05112022.pdf (Accessed September 15, 2023)

4. The Saskatchewan Housing Action Plan 2019-2022. CMHC-Saskatchewan Housing Corporation. <https://pubsaskdev.blob.core.windows.net/pubsask-prod/115886/SHC-Action-Plan-2019-2022.pdf> (Accessed September 14, 2023)

Saskatchewan (3/3)

MFP Growth, 1997 - 2021



Source: Statistics Canada

- From 1997 to 2021, the average annual growth rate of MFP in Saskatchewan was -0.99%. During the same period, the average annual growth rate of MFP in Canada was higher than in Saskatchewan.
- **Saskatchewan had the lowest average annual growth rate of MFP across the provinces between 1998 and 2021.**

1. Please see Appendix C for the methodology and assumption.

Community Housing and Productivity¹

In Saskatchewan, negative MFP growth reflects the sizeable mining industry in the province which has experienced reductions in productivity in recent decades as high global commodity prices incentivized the production of lower yield resource deposits. While this production has helped its economy grow, the lower margins mean it has been a drag on productivity.

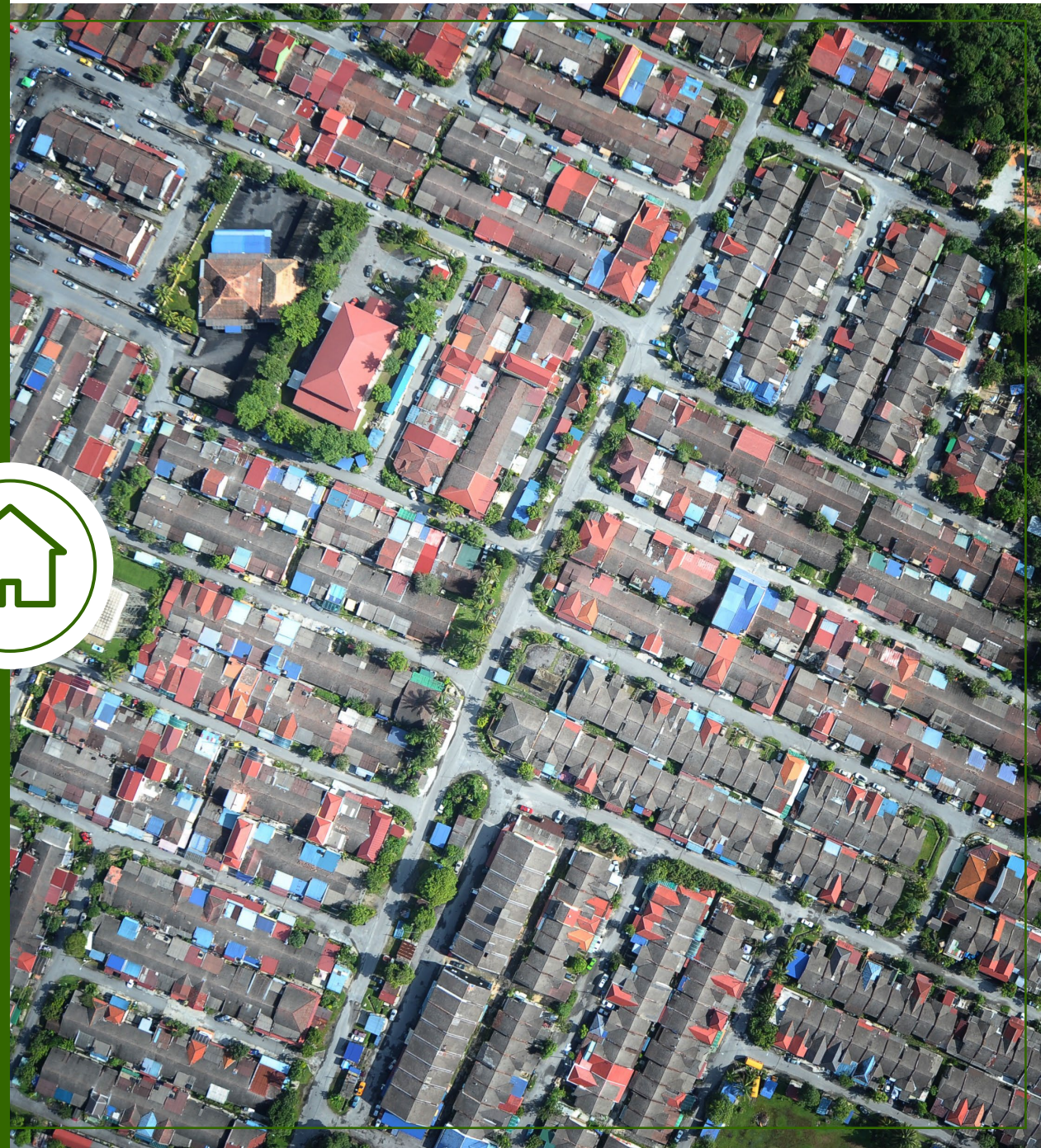
Community housing can play a role in increasing Saskatchewan's productivity. If Canada's community housing units as a share of total housing units were to increase from 2023 Q2's level of 5.5% to 7% by 2030 this would require an increase of 371,600 units in Canada's total community housing stock. If each province receives the equivalent share based on their forecasted population growth, Saskatchewan's community housing stock would need 11,180 additional units by 2030. This is a 26% increase in housing stock in the stock from 2023 Q2 levels.

Raising the share of community housing units from its current levels to the levels forecasted in 2030 results in a 3.2% to 5.2% increase in productivity by 2030. This productivity improvement is equivalent to \$2.6 to \$4.2 billion boost to GDP by 2030. Considering the opportunity cost of building community housing units instead of private homes, the additional units of community housing would contribute between \$1.5 to \$3.1 billion to Saskatchewan's GDP by 2030.



Manitoba

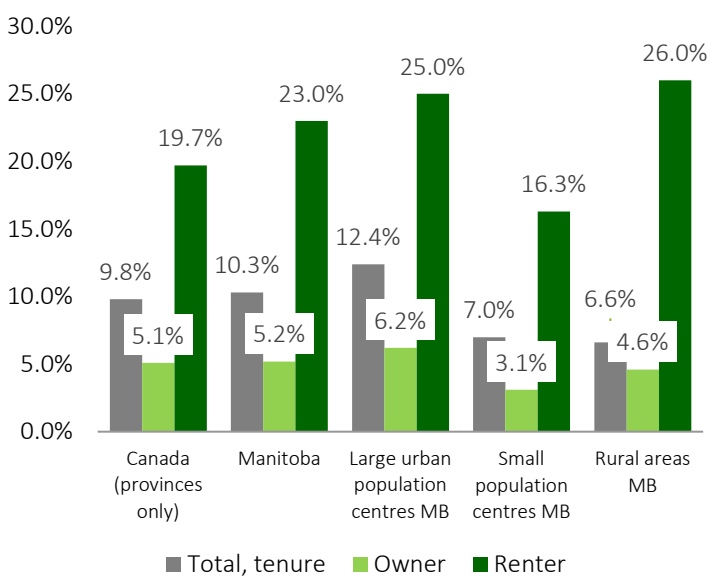
Provincial Carveout



Manitoba (1/3)

In 2021, a higher percentage of households were in core housing need in Manitoba compared to the Canadian average (excluding territories).

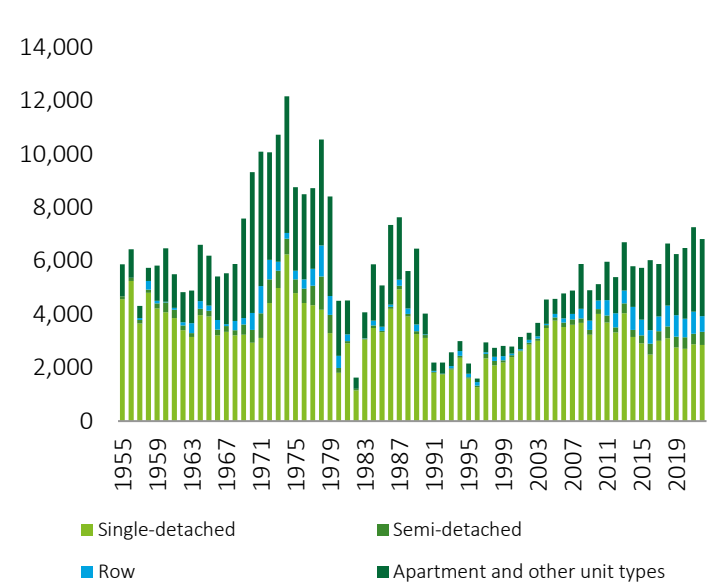
Percentage of Households in Core Housing Need, 2021



Source: Statistics Canada

- In 2021, a higher percentage of renters in rural and large urban population centres were in core housing need compared to other regions and the Canadian average (excluding territories).
- In 2021, owners in large urban population centres experienced a higher core housing need compared to other regions and the Canadian average (excluding territories).

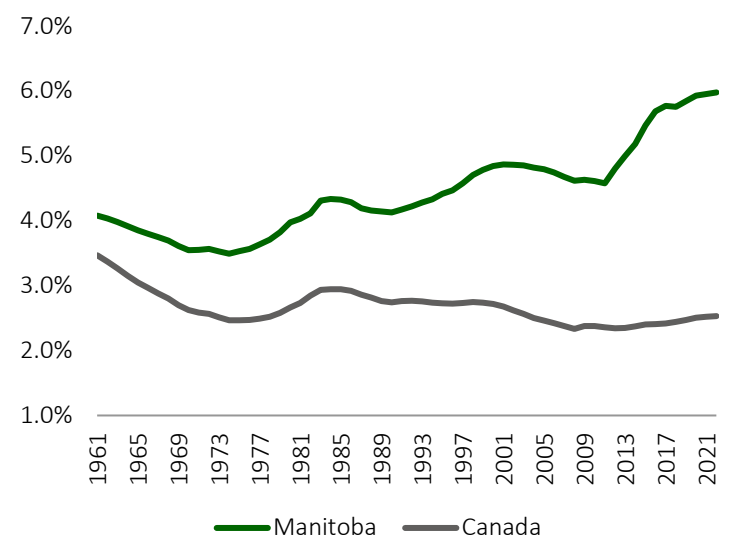
Housing Completion in All Areas, 1955 - 2022



Source: Canadian Mortgage Housing Corporation

- There has been a notable lack of growth in housing completions over the past few years. Specifically, between 2012 and 2023, the average annual increase in housing completion was only 3%, which is significantly lower than the 13% increase observed two decades earlier between 1983 and 1992.

Community Housing Net Stock as a Share of Total Housing Stock Dollar Value, 1961 - 2022



Source: Statistics Canada

- Over the studied timeframe, Manitoba's dollar value of community housing stock as a share of total housing stock increased approximately two percentage points.
- In 2010 the provincial government committed to building 1,500 new community housing units over five years, which contributed to the increase in the dollar value of community housing stock as a share of total housing stock observed in the early 2010s.¹

1. National Housing Day: Still waiting for a plan. Canadian Centre for Policy Alternatives – Manitoba. November 21, 2012. <https://winnspace.uwinnipeg.ca/bitstream/handle/10680/1537/National%20housing%20day%20--%20Still%20waiting%20for%20a%20plan.pdf?sequence=1&isAllowed=y> (Accessed October 4, 2023)

Manitoba (2/3)

Demand Challenges

- As observed by Manitoba's high core housing needs, there is a great demand for affordable and adequate housing in the province.¹
- Houses in Manitoba have increasingly become an attractive investment. In 2020, investors owned 20.4% of residential properties in Manitoba. Of these properties, 72% of the properties with multiple dwellings were investment properties.²

Supply Challenges

- In recent years, there has been little to no growth in the number of community housing units in Manitoba. Although the dollar value of community housing stock as a share of total housing stock has increased (as seen in the previous page), the number of community housing units as a share of total housing units has slightly declined and remained relatively stagnant since 2016.³
- Moreover, some initiatives by the province have reduce the inventory of community housing by selling units to the private sector.⁴ Between 2019 and 2021, Winnipeg experienced a net loss of 881 community housing units.⁵
- In recent years, most operating agreements between governments and non-profits have expired. If no new operating agreements are developed each individual housing operator are free to decide whether and how they will continue to offer community housing.¹ Therefore, there is the possibility that more units could be lost once these operating agreements have expired.
- Due to the cancellation of some home repair and modernization programs there have been fewer opportunities to improve older community housing stock, resulting in a decline in the overall quality of community housing.⁴ Overall, Manitoba's community housing stock is older and in poorer condition than the national average.¹ As of March 2022, over 1,000 community housing units owned by Manitoba Housing were vacant because they required repairs.¹

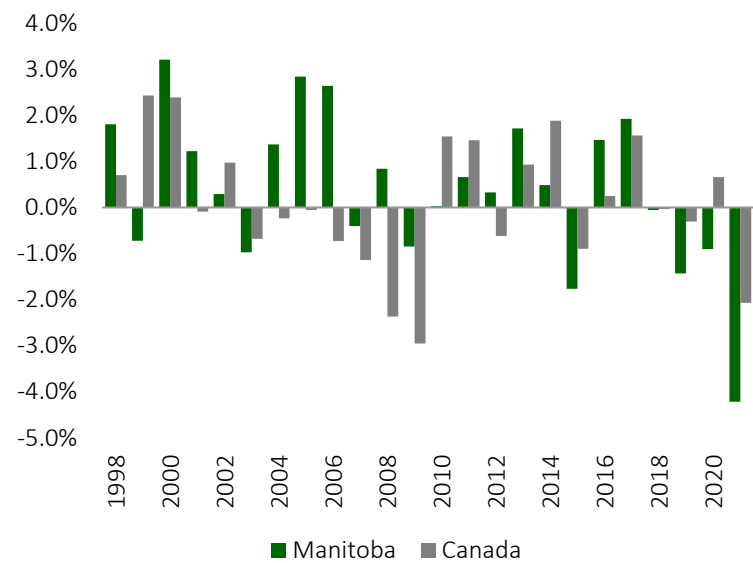


According to CMHC, to meet the anticipated future demand for housing, Manitoba will need to build 260,000 additional units over and above the expected build by 2030 to bridge the supply gap.⁶

1. Kirsten Bernas et al. A Social Housing Action Plan for Manitoba. CCPA. September 2023. <https://policyalternatives.ca/sites/default/files/uploads/publications/Manitoba%20Office/2023/09/A%20Social%20Housing%20Plan%20for%20Manitoba.pdf> (Accessed September 14, 2023)
2. Joanie Fontaine and Joshua Gordon. Residential real estate investors and investment properties in 2020. Statistics Canada. February 3, 2023. <https://www150.statcan.gc.ca/n1/pub/46-28-0001/2023001/article/00001-eng.htm> (Accessed September 12, 2023)
3. Housing stock in unit by institutional sector, housing type, dwelling occupation, dwelling type, and tenure type. Statistics Canada. September 1, 2023. <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=3610068801> (Accessed September 25, 2023)
4. Tom Carter et al. City of Winnipeg Comprehensive Housing Needs Assessment. The University of Winnipeg. January 2020. <https://legacy.winnipeg.ca/ppd/Documents/CityPlanning/Housing/ComprehensiveHousingNeedsAssessmentReport/Comprehensive-Housing-Needs-Assessment.pdf> (Accessed September 14, 2023)
5. Shauna MacKinnon and Kirsten Bernas. Manitoba releases a long-awaited homelessness strategy: It must be election time. CCPA. March 16, 2023. <https://policyalternatives.ca/publications/commentary/manitoba-releases-long-awaited-homelessness-strategy-it-must-be-election#:~:text=The%20waitlist%20for%20Manitoba%20Housing,just%20between%202019%20and%202021.> (Accessed September 14, 2023)
6. Housing shortages in Canada Updating how much housing we need by 2030. CMHC. September 13, 2023. <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/research-reports/accelerate-supply/housing-shortages-canada-updating-how-much-we-need-by-2030> (Accessed September 18, 2023)

Manitoba (3/3)

MFP Growth, 1997 - 2021



Source: Statistics Canada

- From 1997 to 2021, the average annual growth rate of MFP in Manitoba was 0.39%. During the same period, the average annual growth rate in MFP was higher than the Canadian average.
- Manitoba's average annual MFP growth rate ranked 6th across provinces and was the strongest in Western Canada** ahead of Saskatchewan, Alberta, New Brunswick, and British Columbia.

1. Please see Appendix C for the methodology and assumption.

Community Housing and Productivity¹

Manitoba's productivity performance is attributable to gains in its service sector. The wholesale and retail trade sectors have sharply improved their productivity thanks in part to automation. The information and cultural industries has also been a source of gains with solid productivity growth. The agriculture, forestry, fishing and hunting sector and the business services sectors also experienced significant increases in productivity during the period, but these sectors contribute less to Manitoba's GDP.

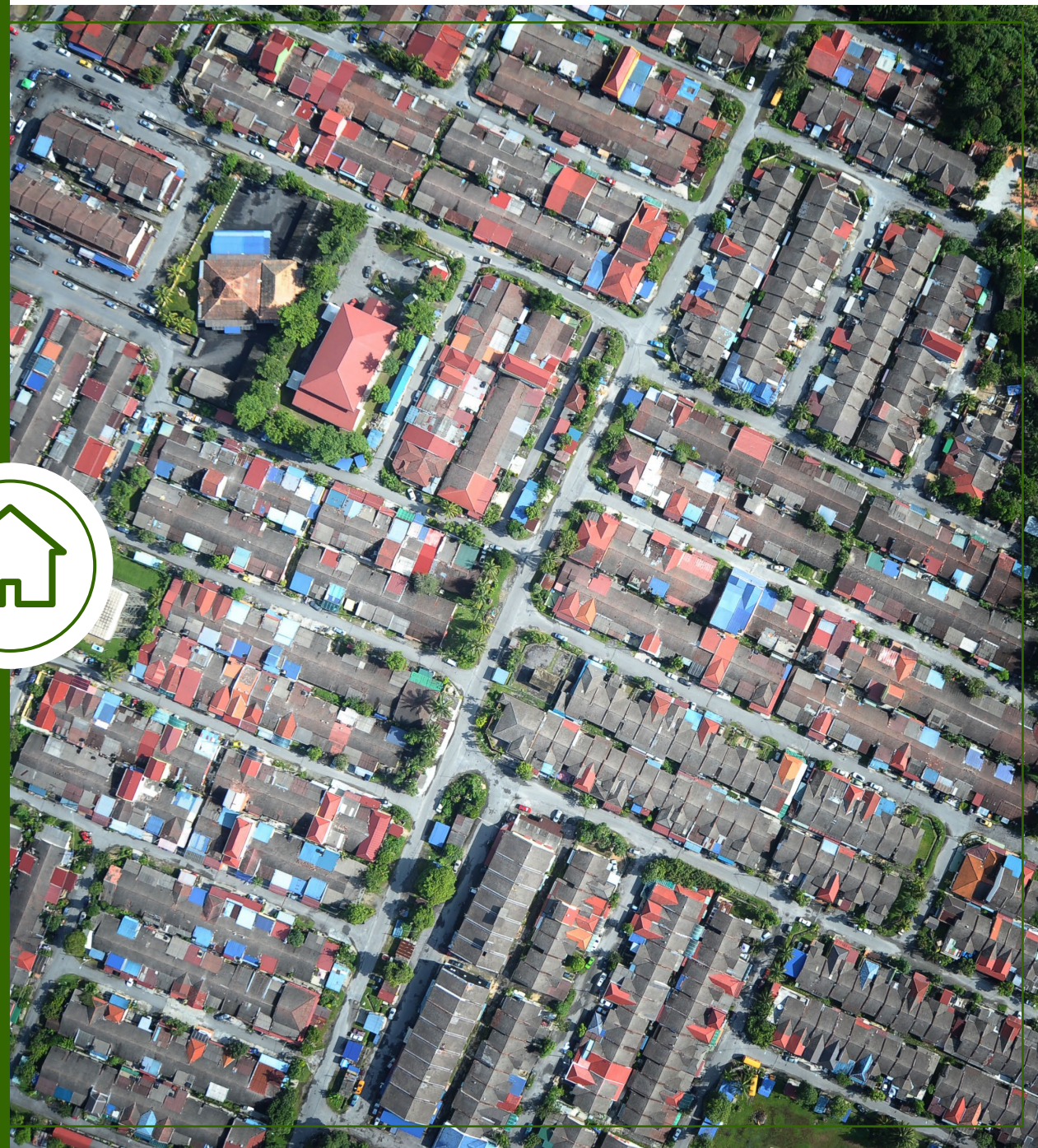
Community housing can play a role in increasing Manitoba's productivity. If Canada's community housing units as a share of total housing units were to increase from 2023 Q2's level of 5.5% to 7% by 2030 this would require an increase of 371,600 units in Canada's total community housing stock. If each province receives the equivalent share based on their forecasted population growth, Manitoba's community housing stock would grow by 13,140 additional units by 2030. This is a 28% increase in the stock from 2023 Q2 levels.

Raising the share of community housing units from its current levels to the levels forecasted in 2030 results in a 3.5% to 5.8% increase in productivity by 2030. This productivity improvement is equivalent to \$2.1 to \$3.4 billion boost to GDP by 2030. Considering the opportunity cost of building community housing units instead of private homes, the additional units of community housing would contribute between \$0.9 to \$2.2 billion to Manitoba's GDP by 2030.



Ontario

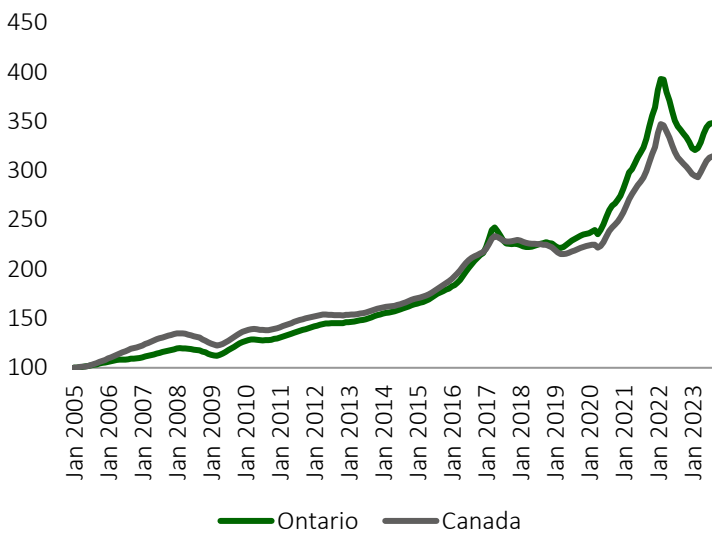
Provincial Carveout



Ontario (1/3)

Ontario home prices are the second highest among provinces, only behind British Columbia, and have grown significantly in recent years.

Composite Home Prices Index, Seasonally Adjusted, Index = 2005, January 2005 – August 2023

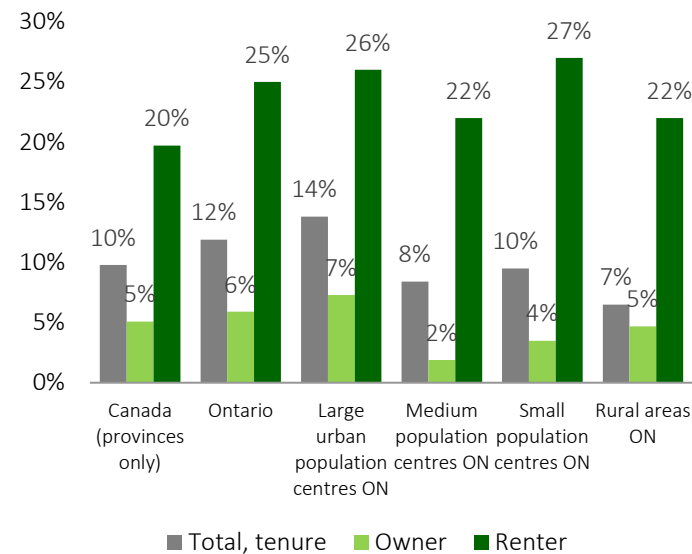


Source: Canadian Real Estate Association

- In August 2023, the average price of a single-family home in Ontario was \$1.0 million compared to the Canadian average of \$836,000. Meanwhile, in August 2005 the average price of a single-family home in Ontario was \$297,000 compared to the Canadian average of \$271,000.
- Rent prices have also significantly increased. In metropolitan areas in Ontario, between 2005 and 2022, the average rent for an apartment increased 72%.¹

1. Ontario – Historical Average Rent by Year of Construction. CMHC. <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/Table?TableId=2.1.31.2&GeographyId=35&GeographyTypeId=2&DisplayAs=Table&GeographyName=Ontario#Total> (Accessed October 24, 2023)

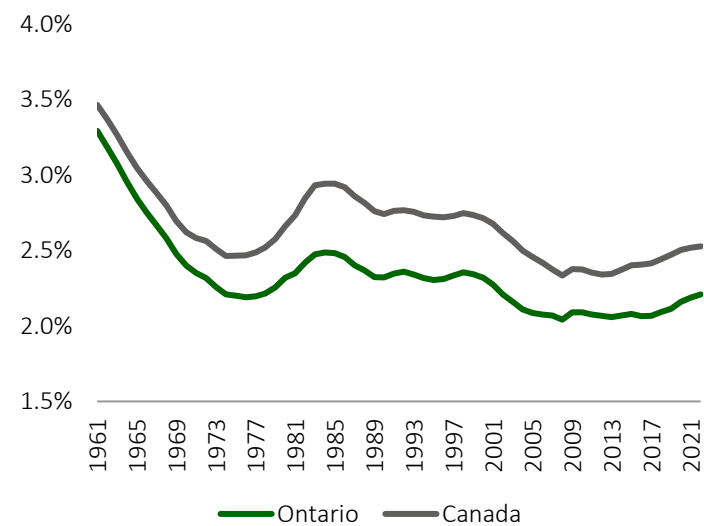
Percentage of Households in Core Housing Need, 2021



Source: Statistics Canada

- In 2021, Ontario households experienced one of the highest rates of core housing need among the provinces. Renters in all regions in Ontario experienced a higher rate of core housing need compared to the Canadian average (excluding territories).
- Owners in large urban population centres have a higher rate of core housing need compared to the Canadian average (excluding territories).

Community Housing Net Stock as a Share of Total Housing Stock Dollar Value, 1961 - 2022



Source: Statistics Canada

- In the last two decades, the dollar value of community housing stock as a share of total housing stock has remained almost stagnant in Ontario.
- In 2022, the share remains lower than the Canadian share (2.5%) and the peak observed in 1961.

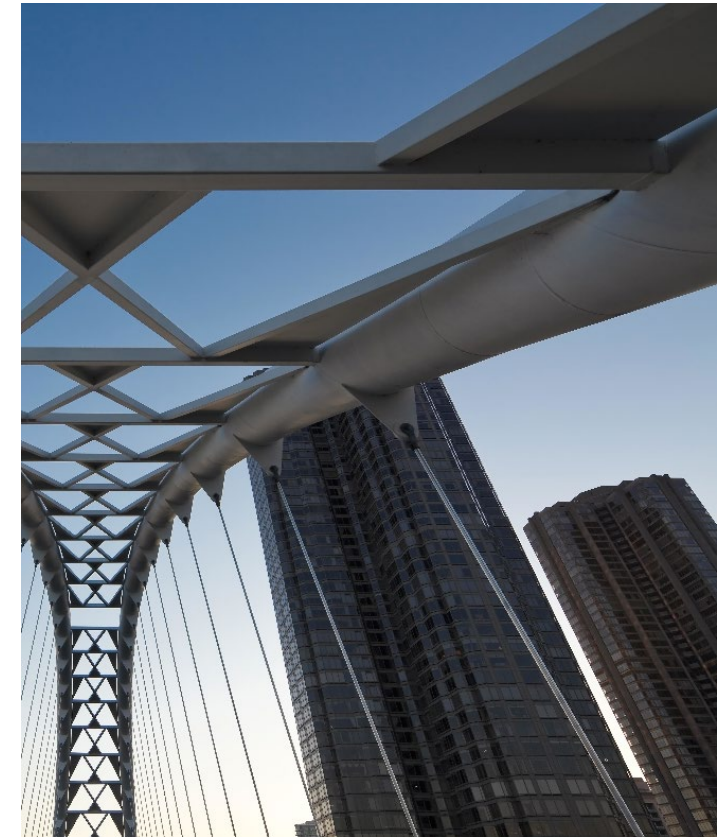
Ontario (2/3)

Demand Challenges

- CMHC identified that higher disposable incomes, positive population growth, and low mortgage rates have increased the demand for homeownership and played a significant part in the long-term house price growth across Canada's major markets between 2010 and 2016. In Toronto, according to CMHC estimates, these conventional demand-side factors explained approximately 40% of the increase in prices between the period.¹
- Between 2018 and 2019, Ontario's population increased 1.7%, compared to the average annual growth of 0.9% during 2006 to 2016. Ontario's population grew faster due to increased international and interprovincial migration.² An increase in population leads to an increase in demand for housing.
- Houses in Ontario are perceived as an attractive investment. In 2020, investors owned 20.2% of residential properties in Ontario, with 41.9% of condominium apartments being used as investments.³

Supply Challenges

- Overall, time-consuming approvals and high costs have contributed to a slow development of new housing and rentals.
- Ontario is the only province where community housing is a municipal responsibility. Housing programs are fully funded and delivered by the provincial or territorial government with federal funding contributions in other provinces.⁴
- Since 1995, there has been no significant increase in community housing. Some community housing providers have built under affordable housing programs, but no new housing was built through community housing programs.⁵ Additionally, the aging community housing stock leads to a risk of loss due to poor condition. Renter households in subsidized housing report higher rates of dwellings requiring major repairs, indicating a need for increased investment in affordable housing infrastructure.⁵
- Additionally, about one third of Ontario's community housing stock is at risk of converting to market-rate rentals after provider operating agreements expire. Approximately half of these expired in 2020 and the remainder are due to expire in 2033.⁵

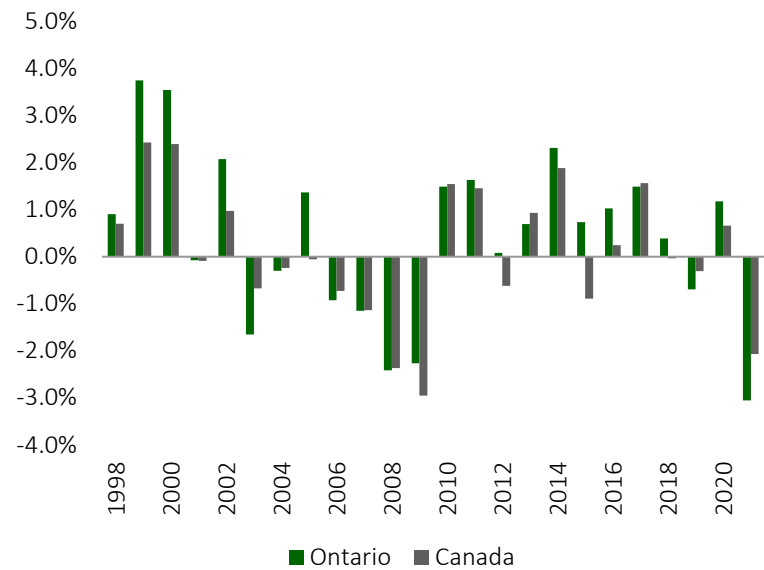


In 2021, approximately 123,800 households in Ontario (equivalent to 2.2% of households) were on the waitlist for non-market rental housing, which is higher than the Canadian average (excluding territories) share on such waitlists.⁶

1. Examining Escalating House Prices in Large Canadian Metropolitan Centres. CMHC. May 24, 2018. <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/research-reports/housing-finance/examining-escalating-house-prices-in-large-canadian-metropolitan-centres> (Accessed September 12, 2023)
2. Chapter 1: Demographic Trends and Projections. Government of Ontario. <https://www.ontario.ca/document/ontarios-long-term-report-economy/chapter-1-demographic-trends-and-projections> (Accessed September 12, 2023)
3. Joanie Fontaine and Joshua Gordon. Residential real estate investors and investment properties in 2020. Statistics Canada. February 3, 2023. <https://www150.statcan.gc.ca/n1/pub/46-28-0001/2023001/article/00001-eng.htm> (Accessed September 12, 2023)
4. Housing in Ontario: A Primer for AMO Members. AMO. January 2017. <https://www.amo.on.ca/sites/default/files/assets/DOCUMENTS/Reports/2017/OverviewofHousinginOntario20170127.pdf> (Accessed October 24, 2023)
5. Housing needs in Ontario. Government of Ontario. <https://www.ontario.ca/document/community-housing-renewal-ontarios-action-plan-under-national-housing-strategy/housing-needs-ontario> (Accessed September 12, 2023)
6. Waitlist status including length of time, by tenure including social and affordable housing. Statistics Canada. August 21, 2023. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=4610005801> (Accessed September 12, 2023)

Ontario (3/3)

MFP Growth, 1997 - 2021



Source: Statistics Canada

- From 1997 to 2021, the average annual growth rate of MFP in Ontario was 0.42%. During the same period, the average annual growth rate of MFP was higher in Ontario than it was in Canada.
- **Ontario’s average annual MFP growth rate ranked 4th across provinces** behind Newfoundland and Labrador, Prince Edward Island, and Nova Scotia.

1. Please see Appendix C for the methodology and assumption.

Community Housing and Productivity¹

Ontario’s strong productivity performance is attributable to gains in its service and manufacturing sectors. The wholesale, retail trade, and manufacturing sectors have sharply improved their productivity thanks in part to automation and new technologies. The finance, insurance, real estate and rental and leasing management of companies and enterprises sector has also been a source of gain as the implementation of new technologies have led to the creation of new roles and boosted the productivity of existing roles.

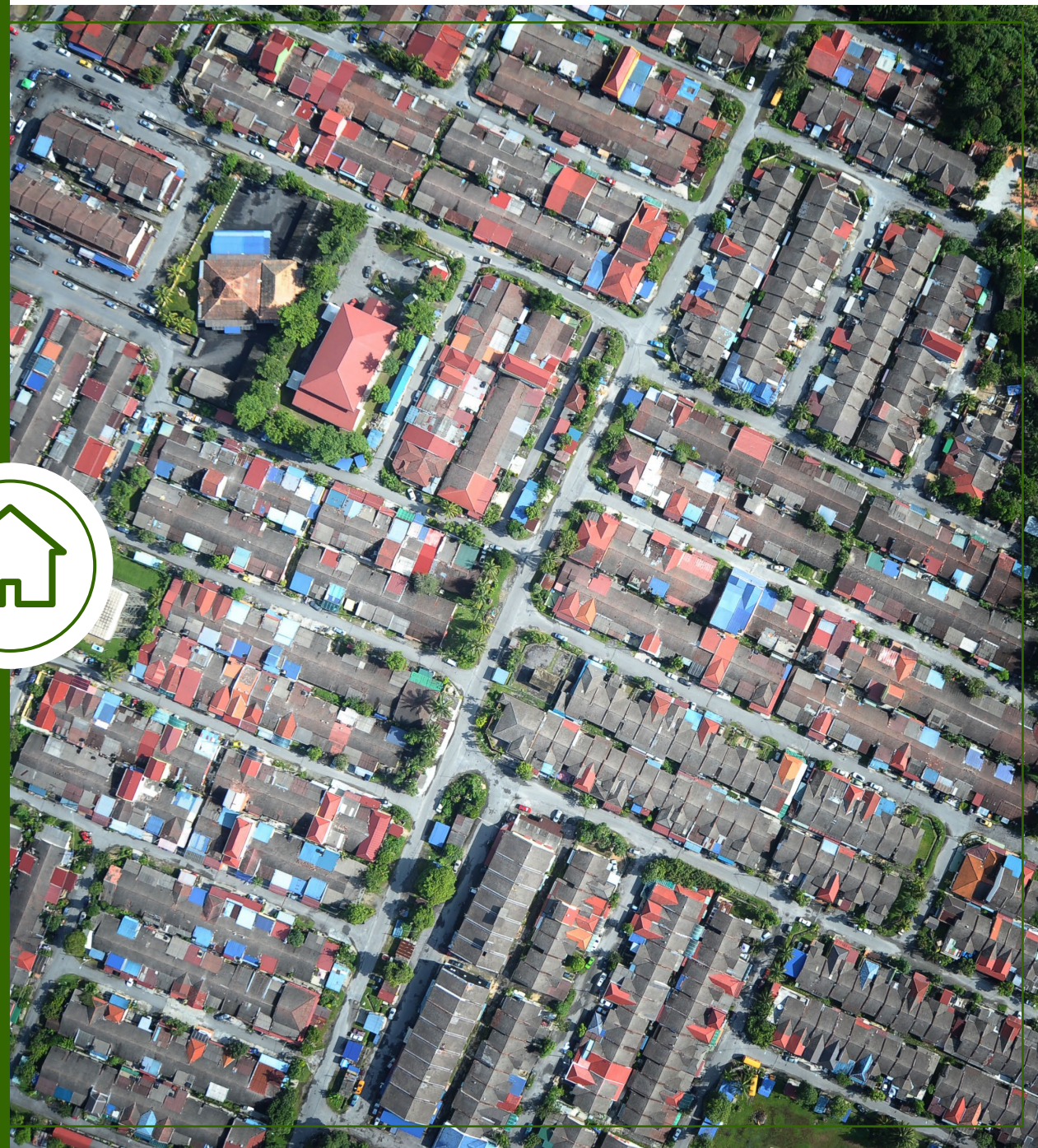
Community housing can play a role in increasing Ontario’s productivity. If Canada’s community housing units as a share of total housing units were to increase from 2023 Q2’s level of 5.5% to 7% by 2030 this would require an increase of 371,600 units in Canada’s total community housing net stock. If each province receives the equivalent share based on their forecasted population growth, Ontario’s community housing stock would need 143,230 additional units by 2030. This is a 43% increase in the stock from 2023 Q2 levels.

Raising the share of community housing units from its current levels to the levels forecasted in 2030 results in a 5.8% to 9.5% increase in productivity by 2030. This productivity improvement is equivalent to \$42.7 to \$69.7 billion boost to GDP by 2030. Considering the opportunity cost of building community housing units instead of private homes, the additional units of community housing would contribute between \$23.3 to \$50.3 billion to Ontario’s GDP by 2030.



Quebec

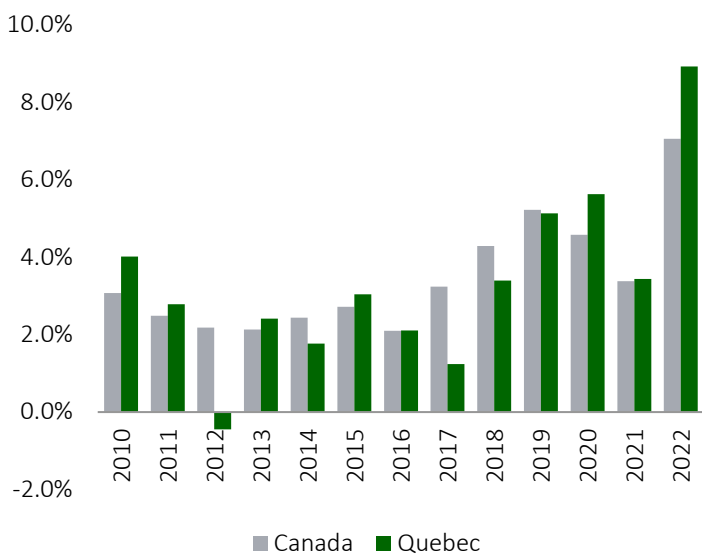
Provincial Carveout



Quebec (1/3)

Quebec has long been recognized for its affordable housing. However, recent data indicates that prices have risen rapidly in the province.

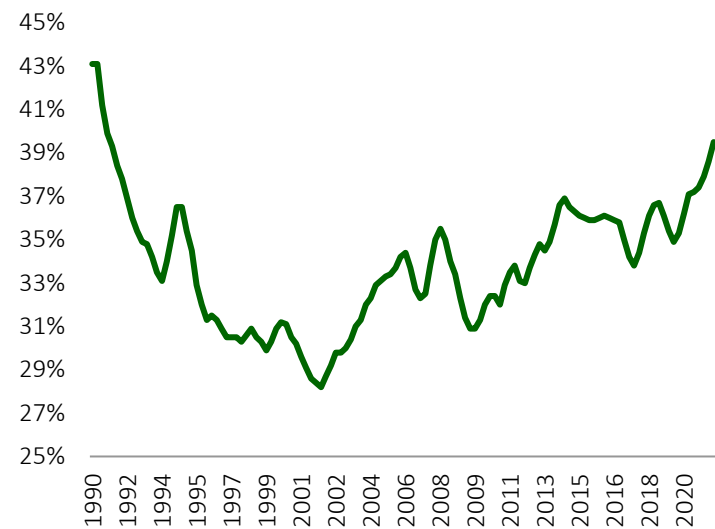
Percentage Change in Average Rental Price of Apartments, October 2010 - 2022



Source: Canada Mortgage Housing Corporation

- Quebec has traditionally been known for its affordable housing, but the province has been experiencing challenges with affordability since the start of the pandemic.
- After the COVID-19 pandemic, the average price increase of rental apartments in Quebec has grown faster than in the rest of Canada.

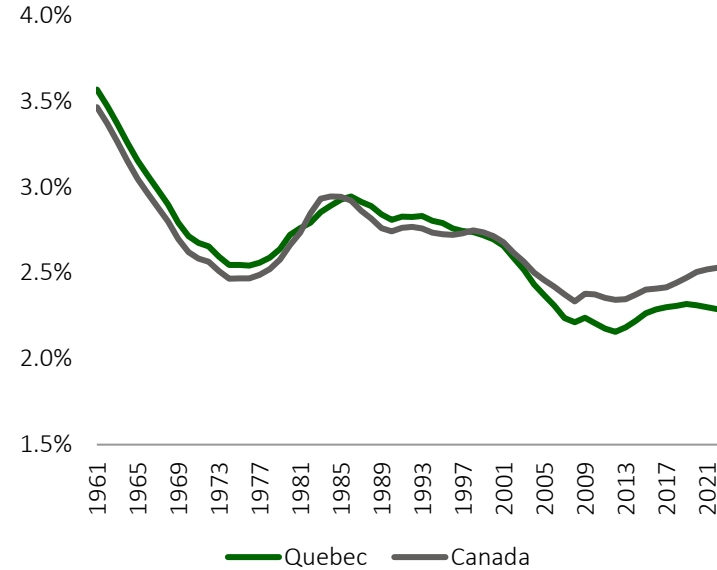
Quebec Shelter Cost as a Share of Disposable Income, When the Average Household Buy the Average House (based on MLS prices), 1990 - 2021



Source: Canada Mortgage Housing Corporation

- In recent years, housing affordability (measured by CMHC as shelter cost as a share of disposable income) has deteriorated in Quebec.
- In 2021, shelter cost as a share of disposable income reached a high of 39.5%, levels not seen since 1991.

Community Housing Net Stock as a Share of Total Housing Stock Dollar Value, 1961 - 2022



Source: Statistics Canada

- Between 1961 and 2022, the dollar value of community housing stock as a share of total housing stock has decreased in Quebec and since 1998, has been below the Canadian average.
- In 2022, the dollar value of community housing stock as a share of total housing stock was 2.3% in Quebec, significantly below the 3.6% share in 1961.

Quebec (2/3)

Demand Challenges

- A study conducted by CMHC revealed that from 2015 to 2020, the growth in demand in Quebec's three largest census metropolitan areas (CMAs) was five to thirteen times faster than the number of units in the housing stock. The gap between supply and demand relative to the size of the housing stock has led to increased pressure on prices.¹

Supply Challenges

- In 2020, supply reached a 14-year low, where only 6 to 8% of housing stock was available for sale in Quebec's three largest CMAs.¹
- Construction levels have not kept up with the pace of increasing demand. The Association des professionnels de la construction et d'habitation du Québec (APCHQ) forecasts a 32% decrease in the number of rental housing starts in 2023 year over year. In 2022, there was a 14% decrease from previous year.²
- Community housing development is facing several challenges as well. According to the Société d'Habitation du Québec's website, there are currently no new low-rental housing projects being built.³ Additionally, programs designed to encourage the private sector to build affordable housing have not been successful. All developers impacted by the 2021 Montreal bylaw that requires developers to include social and family housing for new developments or pay a fine, have chosen to pay the fine.⁴

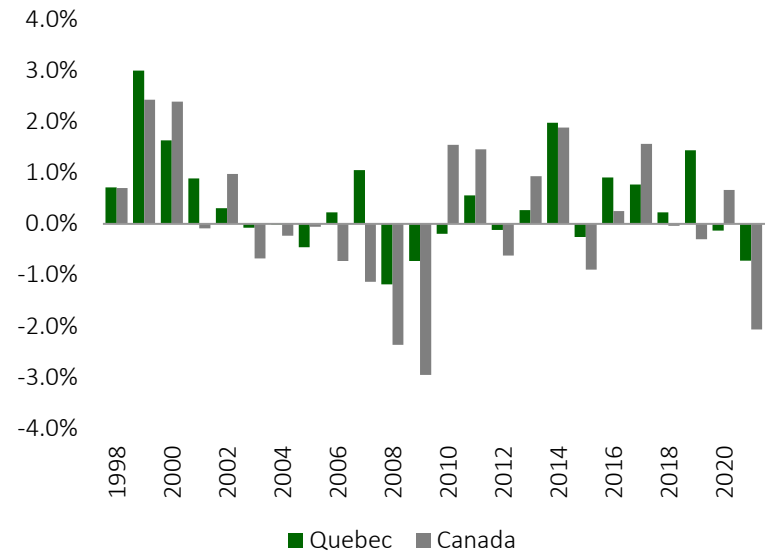


According to the CMHC, Quebec is responsible for almost one-fifth of the identified 3.5 million housing unit supply gap in Canada by 2030.⁵

1. Housing supply and demand in Quebec relative to the size of the housing stock. CMHC. January 11, 2022. <https://www.cmhc-schl.gc.ca/blog/2022/housing-supply-demand-qc-relative-size-housing-stock>. (Accessed September 15, 2023)
2. Pierre Saint-Arnaud. Quebec's housing crisis is worsening, data confirms. CTV News. January 27, 2023. [Housing crisis worsening in Quebec: CMHC data | CTV News](https://www.ctvnews.ca/housing-crisis-worsening-in-quebec-cmhc-data-1.6941008) (Accessed September 15, 2023)
3. Low Rental Housing. Societe d' Habitation du Québec. http://www.habitation.gouv.qc.ca/english/detail_du_programme_english/programme/low_rental_housing.html (Accessed September 15, 2023)
4. Erika Morris. Every developer has opted to pay Montreal instead of building affordable housing, under new bylaw. CBC. August 21, 2023. <https://www.cbc.ca/news/canada/montreal/developers-pay-out-montreal-bylaw-diverse-metropolis-1.6941008> (Accessed September 15, 2023)
5. Housing shortages in Canada Updating how much housing we need by 2030. CMHC. September 13, 2023. <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/research-reports/accelerate-supply/housing-shortages-canada-updating-how-much-we-need-by-2030> (Accessed September 18, 2023)

Quebec (3/3)

MFP Growth, 1997 - 2021



Source: Statistics Canada

- From 1997 to 2021, the average annual growth rate of MFP in Quebec was 0.42%. During the same period, the average annual growth rate of MFP in Canada was lower than in Quebec.
- **Quebec’s average annual MFP growth rate ranked 5th across provinces** behind Newfoundland and Labrador, Prince Edward Island, Nova Scotia, and Ontario.

1. Please see Appendix C for the methodology and assumption.

Community Housing and Productivity¹

Quebec’s productivity increase over the observed period is largely attributable to gains in its service sector. The wholesale and retail trade sectors have improved their productivity largely due to automation. The finance, insurance, real estate, rental and leasing and management of companies and enterprises sector also contributed to productivity growth. While the construction and manufacturing sector have also experienced positive productivity growth, it has been smaller compared to the service sectors.

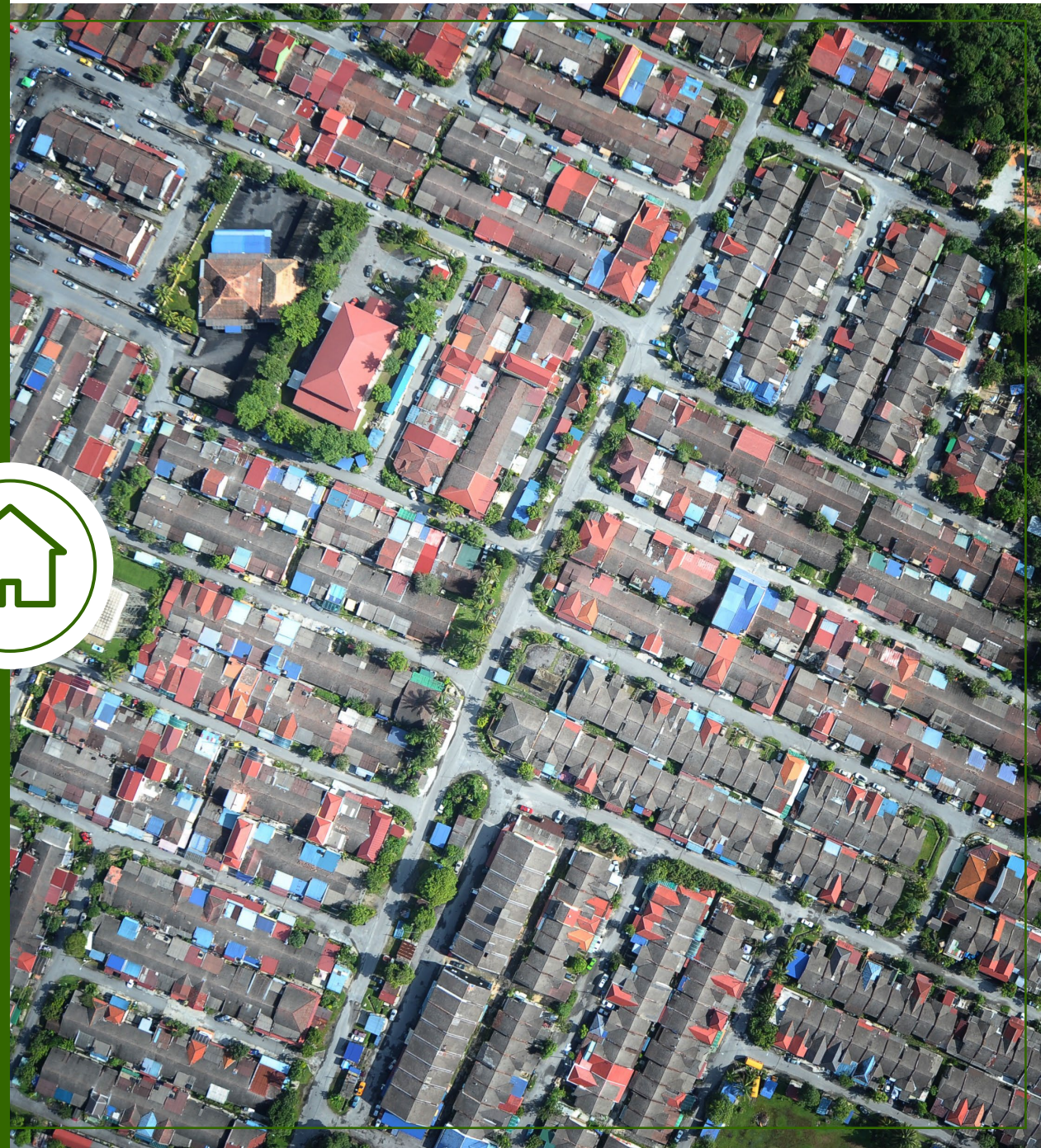
Community housing can play a role in increasing Quebec’s productivity. If Canada’s community housing units as a share of total housing units were to increase from 2023 Q2’s level of 5.5% to 7% by 2030 this would require an increase of 371,600 units in Canada’s total community housing net stock. If each province receives the equivalent share based on their forecasted population growth, Quebec’s community housing stock would need 79,070 additional units by 2030. This is a 41% increase in the stock from 2023 Q2 levels.

Raising the share of community housing units from its current levels to the levels forecasted in 2030 results in a 5.9% to 9.7% increase in productivity by 2030. This productivity improvement is equivalent to a \$20.6 to \$33.5 billion boost to GDP by 2030. Considering the opportunity cost of building community housing units instead of private homes, the additional units of community housing would contribute between \$13.1 to \$26.1 billion to Quebec’s GDP by 2030.



New Brunswick

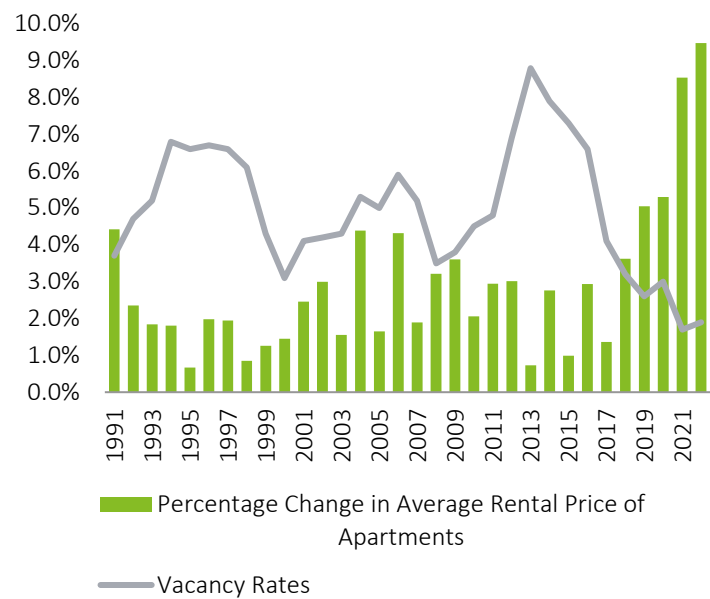
Provincial Carveout



New Brunswick (1/3)

New Brunswick’s primary rental market has experienced an increase in price and decrease in vacancy rates in recent years.

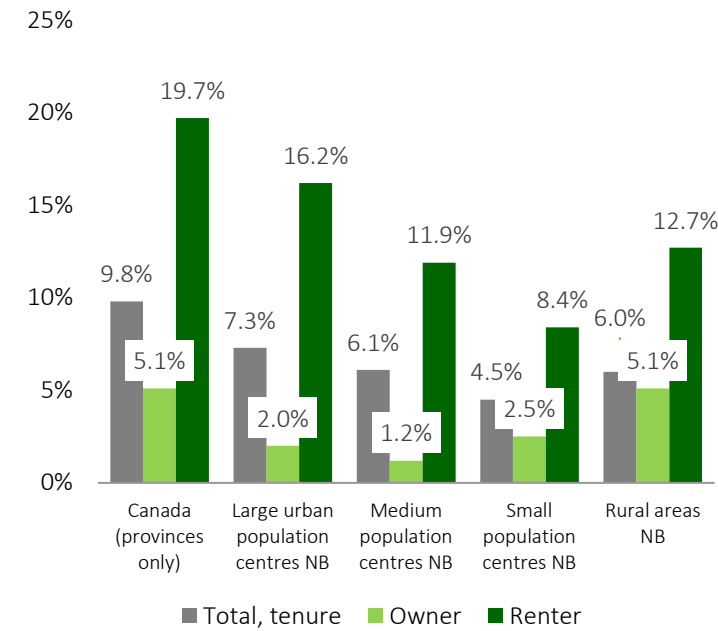
Percentage Change in Average Rental Price and Vacancy Rates of Apartments, October 1991 - 2022



Source: Canada Mortgage Housing Corporation

- In recent years, average rental price of apartments in New Brunswick have experienced stronger growth than in any other province. In 2022, the average rental price of apartments increased 9.5% compared to a Canadian average of 7.1%.
- Meanwhile, vacancy rates in New Brunswick have been falling in recent years.

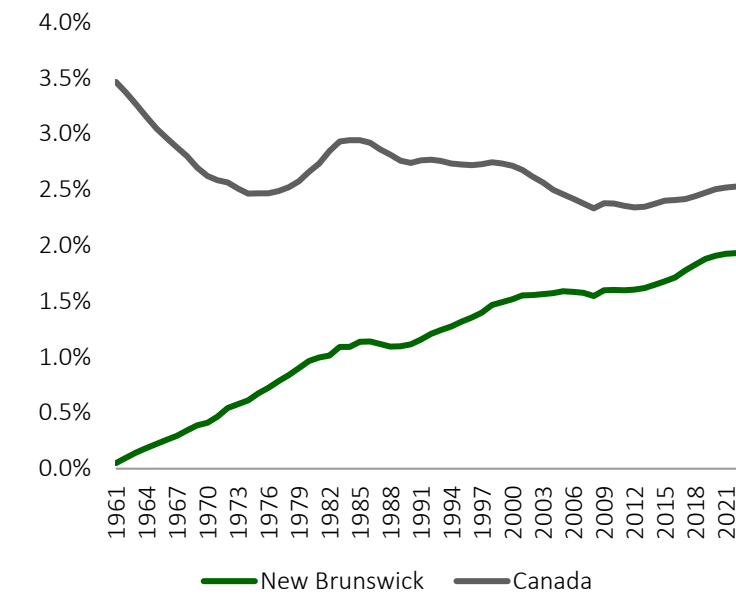
Percentage of Households in Core Housing Need, 2021



Source: Statistics Canada

- The percentage of households in core housing need varies across regions in New Brunswick. Owner households in rural areas experience the highest core housing need in the province. Meanwhile, renter households in large urban population centers experience the highest core housing need in the province.

Community Housing Net Stock as a Share of Total Housing Stock Dollar Value, 1961 - 2022



Source: Statistics Canada

- Between 1961 and 2022 the dollar value of community housing stock as a share of total housing stock increased in New Brunswick.
- In 2022 the dollar value of community housing stock as a share of total housing stock is 1.9%, which is still below the 2022 Canadian share of 2.5%.

New Brunswick (2/3)

Demand Challenges

- After a period of declining or stagnating population growth between 2011 and 2016 (-0.5%), New Brunswick's population grew at its fastest pace since the early 1970s between 2016 and 2021 (3.8% population growth rate) largely due to an increase in international and interprovincial migration.^{1,2} Since the last census, population growth continues to exceed expectations. Between July 2022 and 2023, New Brunswick experienced a growth rate of 3.1%, which is the highest rate of growth in data going back to 1921.³ Both an increase in population, and demographics changes will impact demand across the housing spectrum. For example, an increase in the proportion of seniors in the population will impact the need for alternative housing models.¹
- Houses in New Brunswick are an attractive investment. In 2020, investors owned 29.0% of residential properties in New Brunswick. Many investors own vacant land that could be developed. By removing this type of investors, the percentage of residential properties owned by investors falls to 21.3%.⁴

Supply Challenges

- Labour shortages and cost pressures have limited the ability to increase supply. For example, between 2011 and 2021, employment in the construction sector fell by 9,700 workers. Additionally, one in four construction workers are expected to retire in the next decade.¹ A constrained labour force limits the speed in which housing can be built in the province.
- Housing supply in rural and small towns is not responding to an increase in demand, as researchers suggest that developers are prioritizing census metropolitan areas (CMAs) with a higher return.⁵ This is a significant challenge, as about 37% of the New Brunswick population lives outside CMAs.⁶
- Despite a modest 0.5 percentage point increase in community housing units in the province from the second quarter of 2016 to 2023, activists have brought attention to the fact that the majority of New Brunswick's community housing stock was constructed in the 1970s, with an average age of 52 years.^{7,8} The community housing stock is old and in poor condition requiring renovations. Tenants' rights advocates say housing conditions in community housing in the province are difficult to tolerate.⁸

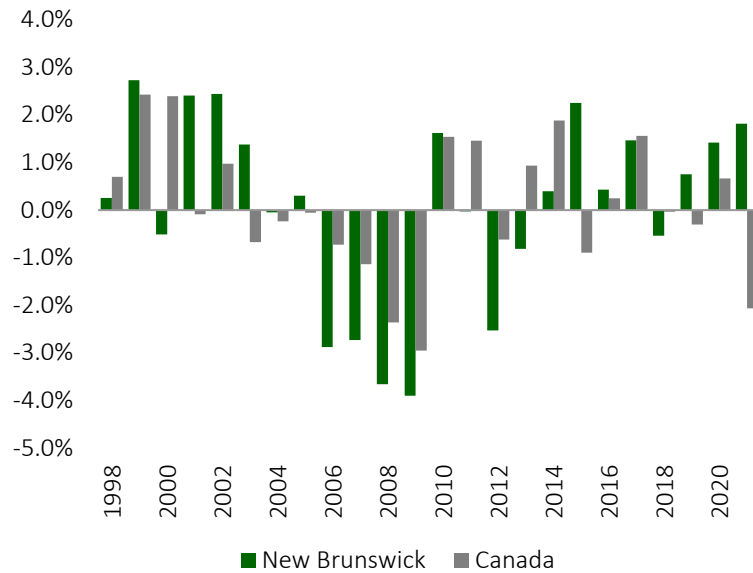


Population growth has resulted in demand pressures for rental and ownership housing. The province has a low inventory of housing across the housing spectrum.¹ As prices continue to rise, homebuyers are increasingly turning to smaller homes or rentals, putting greater strain on the rental market. Higher rental prices are leading some individuals to be inadequately housed or not housed at all.⁵

1. NB Housing Strategy: Housing for all. New Brunswick Government. June 2023. <https://www2.gnb.ca/content/dam/gnb/Corporate/Promo/housing-habitation/housing-for-all.pdf> (Accessed September 12, 2023)
2. Canada tops G7 growth despite COVID. Statistics Canada. February 9, 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/220209/dq220209a-eng.htm> (Accessed September 13, 2023)
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4. Joanie Fontaine and Joshua Gordon. Residential real estate investors and investment properties in 2020. Statistics Canada. February 3, 2023. <https://www150.statcan.gc.ca/n1/pub/46-28-0001/2023001/article/00001-eng.htm> (Accessed September 12, 2023)
5. Richard Saillant. New Brunswick's Housing Crunch: Scoping out the Challenge and the Stakes. Housing Hub. 2023. https://hhnb-rlnb.ca/wp-content/uploads/2023/05/NBBC_Housing-Hub-Report_RS_EN_Web-ready.pdf (Accessed October 26, 2023).
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7. Housing stock in unit by institutional sector, housing type, dwelling occupation, dwelling type, and tenure type. Statistics Canada. September 1, 2023. <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=3610068801> (Accessed September 25, 2023)
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New Brunswick (3/3)

MFP Growth, 1997 - 2021



Source: Statistics Canada

- From 1997 to 2021, the average annual growth rate of MFP in New Brunswick was 0.08%. During the same period, the average annual growth rate of MFP in Canada was higher than in New Brunswick.
- **New Brunswick's average annual MFP growth rate ranked 8th across provinces** ahead of only Alberta and Saskatchewan.

1. Please see Appendix C for the methodology and assumption.

Community Housing and Productivity¹

Low MFP growth in New Brunswick can be attributed to several industries. Between 1997 and 2021, the manufacturing industry has experienced negative productivity growth, partly due to structural challenges. The business services, transportation and warehouse industry have also struggled to improve productivity, contributing to the challenge.

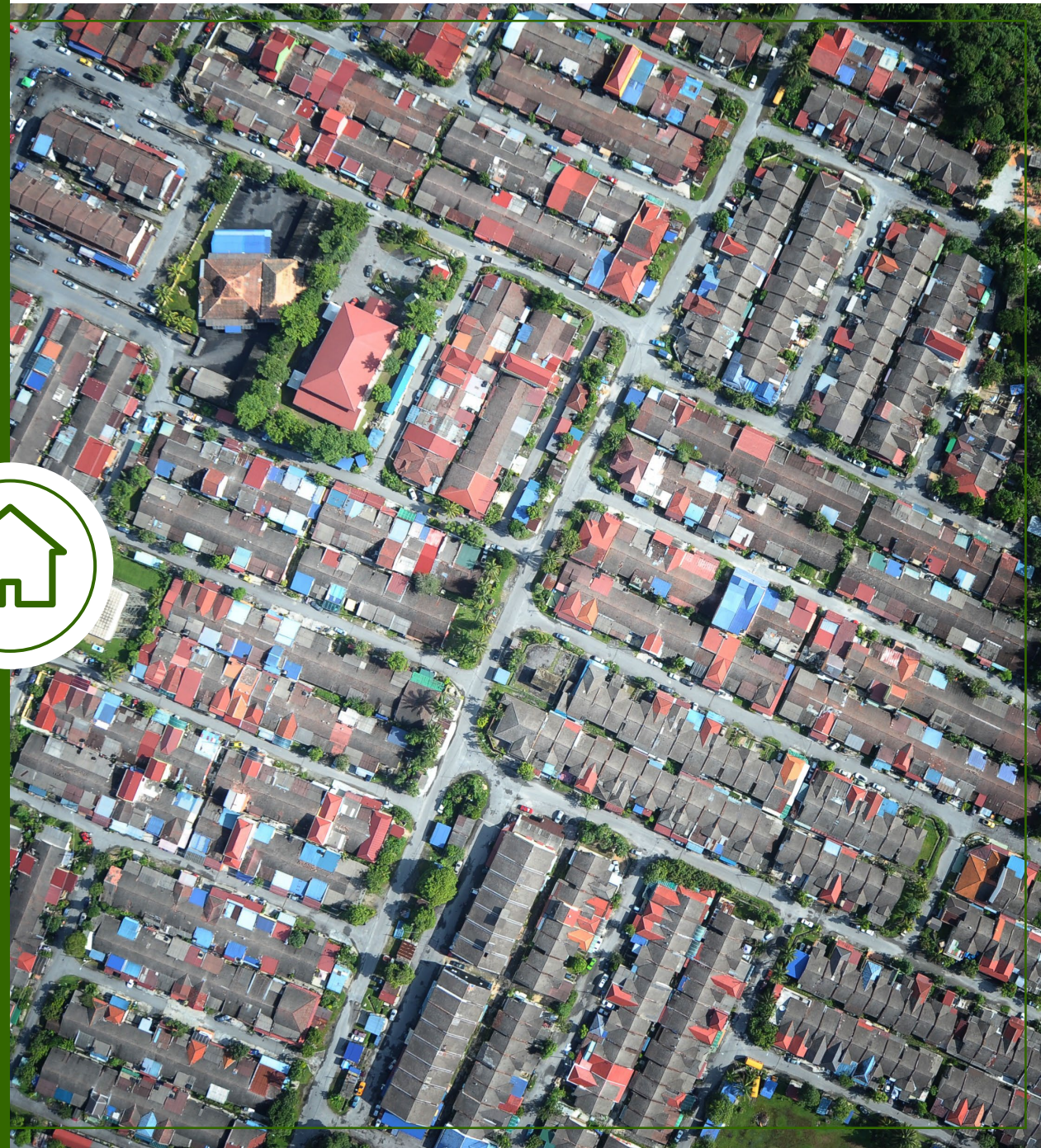
Community housing can play a role in increasing New Brunswick's productivity. If Canada's community housing units as a share of total housing units were to increase from 2023 Q2's level of 5.5% to 7% by 2030 this would require an increase of 371,600 units in Canada's total community housing net stock. If each province receives the equivalent share based on their forecasted population growth, New Brunswick's community housing stock would need 7,430 additional units by 2030. This is a 32% increase in the stock from 2023 Q2 levels.

Raising the share of community housing units from its current levels to the levels forecasted in 2030 results in a 4.2% to 6.9% increase in productivity by 2030. This productivity improvement is equivalent to \$1.1 to \$1.8 billion boost to GDP by 2030. Considering the opportunity cost of building community housing units instead of private homes, the additional units of community housing would contribute between \$0.6 to \$1.3 billion to New Brunswick's GDP by 2030.



Nova Scotia

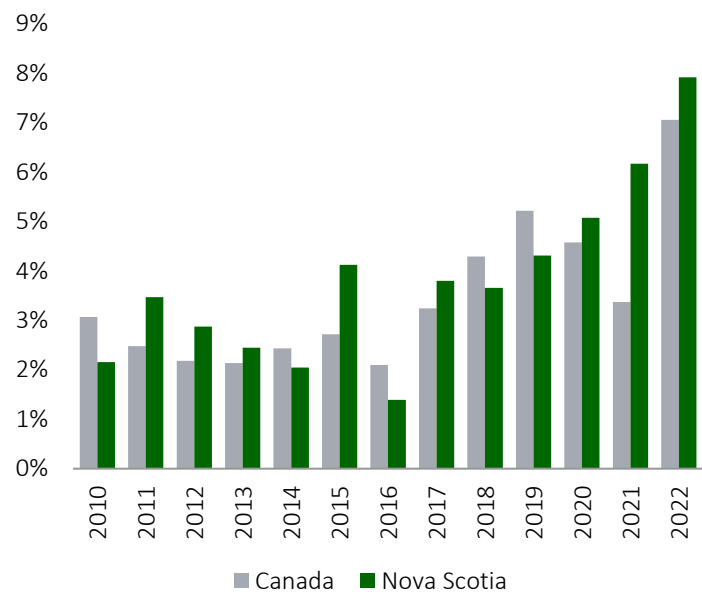
Provincial Carveout



Nova Scotia (1/3)

The dollar value of community housing stock as a share of total housing stock decreased since the 1980s and remains below the Canadian share.

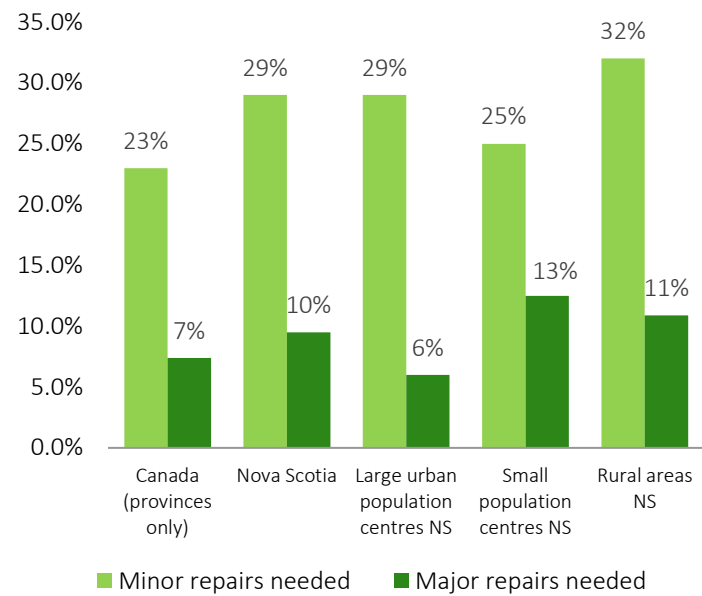
Percentage Change in Average Rental Price of Apartments, October 2010 - 2022



Source: Canada Mortgage Housing Corporation

- Nova Scotia's average apartment rents increased significantly in recent years, with an average annual growth of 5.4% between 2018 and 2022, compared to just 1.7% between 1991 and 1995.
- Between 2020 and 2022, Nova Scotia experienced a higher annual percentage growth in average rent compared to the national average in Canada.

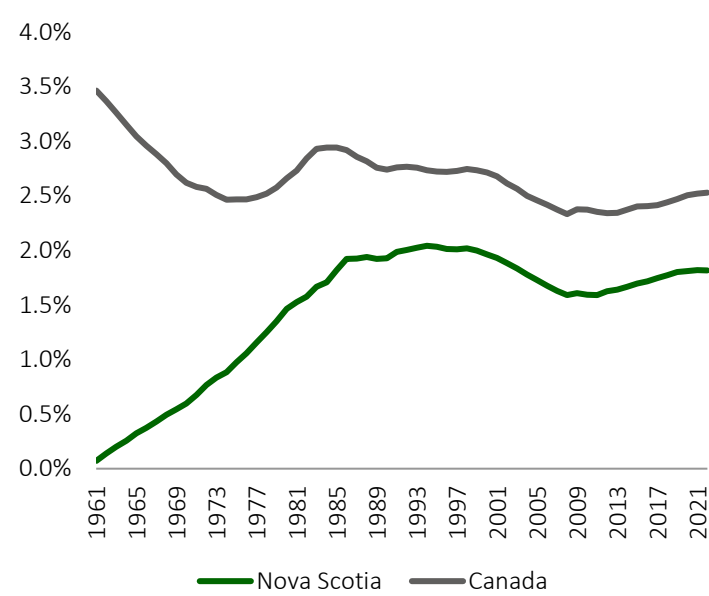
Housing Suitability, 2021



Source: Statistics Canada

- In 2021, Nova Scotia had a higher proportion of housing needing major and minor repairs compared to the Canadian average (excluding territories).
- Rural areas face the highest rate of minor repairs needed, while small population centers face the highest rate of major repairs needed.

Community Housing Net Stock as a Share of Total Housing Stock Dollar Value, 1961 - 2022



Source: Statistics Canada

- Between 1961 and 1991, the dollar value of community housing stock as a share of total housing stock increased before levelling off in the 1990s.
- In the 2000s, the share decreased and only began to increase again in the early 2010s. However, the share in 2022 remains below its 1990s peak and the Canadian average.

Nova Scotia (2/3)

Demand Challenges

- After a period of stagnation between 2011 and 2016 (0.2% population growth rate), Nova Scotia grew at its fastest pace since the early 1970s between 2016 and 2021 (5.0% population growth rate) largely due to an increase in immigration and interprovincial migration.¹ Since the last census, population growth continues to exceed expectations. Between July 2022 and 2023, Nova Scotia experienced a growth rate of 3.2%, which is slightly higher than the national rate of 2.9%.² The increase in population leads to an increase in demand for housing and rental units.
- Houses in Nova Scotia have increasingly become an attractive investment. In 2020, investors owned 31.5% of residential properties in Nova Scotia (the highest among provinces analyzed). Many investors own vacant land. By removing this type of investors, the percentage of residential properties owned by investors falls to 24.8%.³

Supply Challenges

- Nova Scotia has an old housing stock. As of 2016, a high proportion of the population lives in homes-built prior to 1960, and Nova Scotia has the smallest proportion (10.9%) of the population living in housing built since 2006.⁴
- The average age of Nova Scotia's public housing units (a sub-component of community housing, as seen on page 9) is 42 years. In recent years, there has been small contributions to the community housing stock. The last significant public housing project was in 1995.⁵
- In recent years, housing supply in Nova Scotia has not been able to match the increase in demand. Several challenges exist that limit the ability to build additional supply in the province. Developers are challenged in finding enough skilled tradespeople, and municipalities are constrained by regulations and red tape.⁶
- The province has significant underutilized land that could be repurposed to build additional community housing.⁶

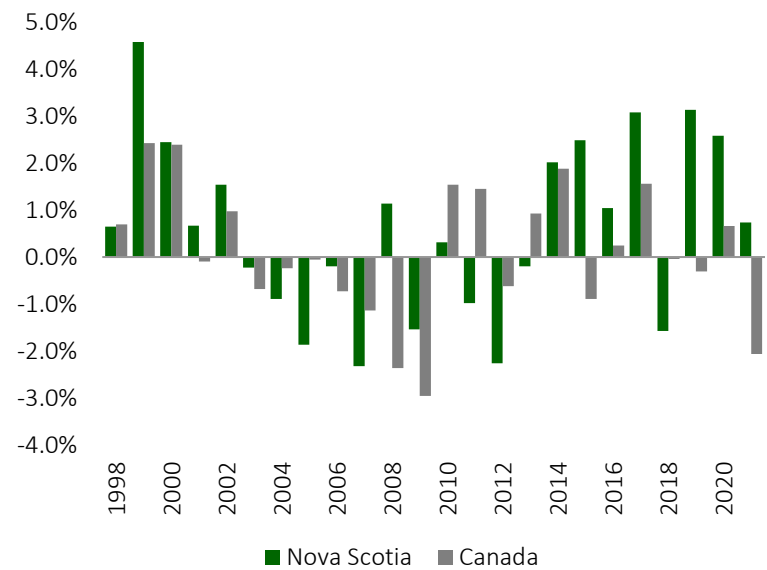


As of January 2023, there was 4,790 applicants in the waitlist for community housing, which represents 40% of total community housing in the province.⁵

1. Canada tops G7 growth despite COVID. Statistics Canada. February 9, 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/220209/dq220209a-eng.htm> (Accessed September 13, 2023)
2. Canada's demographic estimates for July 1, 2023: record-high population growth since 1957. Statistics Canada. September 27, 2023. <https://www150.statcan.gc.ca/n1/daily-quotidien/230927/dq230927a-eng.htm> (Accessed October 26, 2023)
3. Joanie Fontaine and Joshua Gordon. Residential real estate investors and investment properties in 2020. Statistics Canada. February 3, 2023. <https://www150.statcan.gc.ca/n1/pub/46-28-0001/2023001/article/00001-eng.htm> (Accessed September 12, 2023)
4. Thomas Topping. 2016: CENSUS: HOUSING. Government of Nova Scotia. October 25, 2017. <https://www.novascotia.ca/finance/statistics/news.asp?id=13269#:~:text=The%20age%20of%20the%20housing,2006%20at%2010.9%20per%20cent>. (Accessed September 13, 2023)
5. Alex Cooke. Nova Scotia hasn't built public housing in 30 years. Why that was a 'huge mistake'. CBC News. June 26, 2023. <https://globalnews.ca/news/9784037/ns-public-housing-stagnant-supply/> (Accessed September 13, 2023)
6. A Healthy Nova Scotia: Solutions for Housing and Homelessness. Government of Nova Scotia. October 2021. <https://beta.novascotia.ca/sites/default/files/documents/1-2738/healthy-nova-scotia-solutions-housing-and-homelessness-en.pdf> (Accessed September 13, 2023)

Nova Scotia (3/3)

MFP Growth, 1997 - 2021



Source: Statistics Canada

- From 1997 to 2021, the average annual growth rate of MFP in Nova Scotia was 0.6%. During the same period, the average annual growth rate of MFP in Canada was lower than in Nova Scotia.
- **Nova Scotia's average annual MFP growth rate ranked 2nd across provinces** behind only Newfoundland and Labrador.

1. Please see Appendix C for the methodology and assumption.

Community Housing and Productivity¹

Nova Scotia has experienced some of the strongest average productivity growth in the country over the past 25 years. Productivity gains have been driven by the manufacturing and retail trade sectors which have sharply improved their productivity partially due to automation. The wholesale trade and information and cultural industries has also been a source of gains.

Community housing can play a role in increasing Nova Scotia's productivity. If Canada's community housing units as a share of total housing units were to increase from 2023 Q2's level of 5.5% to 7% by 2030 this would require an increase of 371,600 units in Canada's total community housing net stock. If each province receives the equivalent share based on their forecasted population growth, Nova Scotia's community housing stock would need 9,450 additional units by 2030. This is a 30% increase in the stock from 2023 Q2 levels.

Raising the share of community housing units from its current levels to the levels forecasted in 2030 results in a 3.9% to 6.4% increase in productivity by 2030. This productivity improvement is equivalent to \$1.3 to \$2.1 billion boost to GDP by 2030. Considering the opportunity cost of building community housing units instead of private homes, the additional units of community housing would contribute between \$0.5 to \$1.3 billion to Nova Scotia's GDP by 2030.



Prince Edward Island

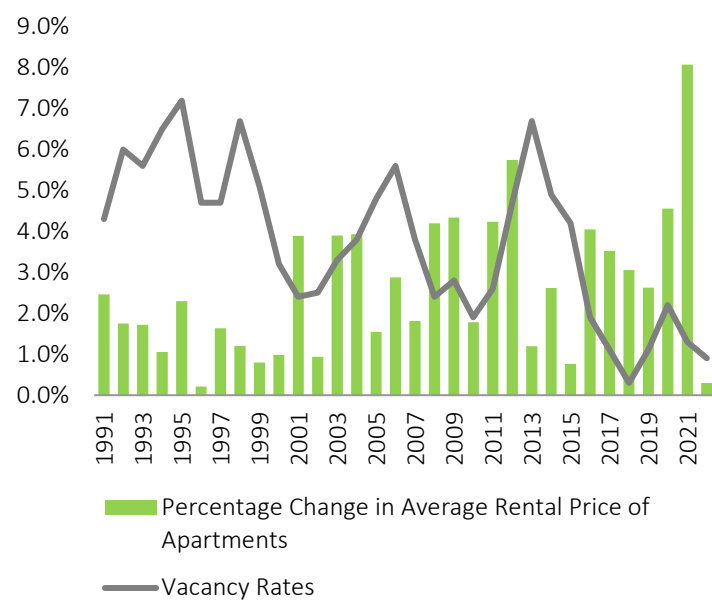
Provincial Carveout



Prince Edward Island (1/3)

Prince Edward Island’s primary rental market has experienced an increase in price and decrease in vacancy rates in recent years.

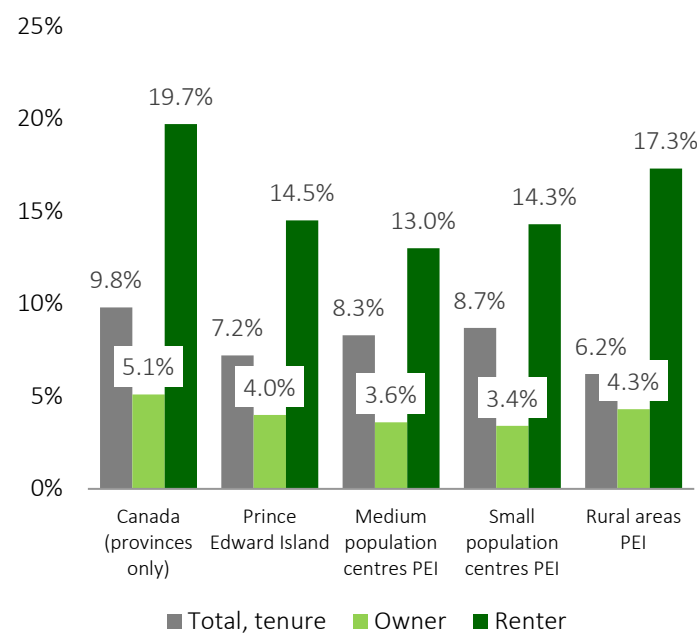
Percentage Change in Average Rental Price and Vacancy Rates of Apartments, October 1991 - 2022



Source: Canada Mortgage Housing Corporation

- The average rental price increased in recent years, with an average annual growth of 3.7% between 2018 and 2022, compared to 1.9% between 1991 and 1995.
- The province also experienced a decline in vacancy rates between 2013 and 2018. Reaching a low of 0.3% in 2018. In 2022, vacancy rates remained low at an average of 0.9% for rental apartments.

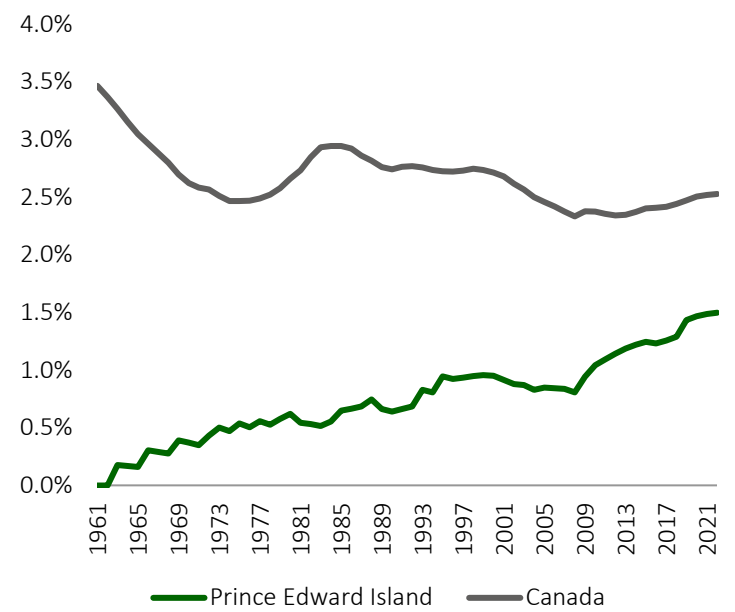
Percentage of Households in Core Housing Need, 2021



Source: Statistics Canada

- The percentage of households in core housing need varies across regions in Prince Edward Island. Both owner and renter households in rural areas experience the highest core housing need in the province.

Community Housing Net Stock as a Share of Total Housing Stock Dollar Value, 1961 - 2022



Source: Statistics Canada

- Between 1961 and 2022 the dollar value of community housing stock as a share of total housing stock increased in Prince Edward Island.
- However, in 2022 the dollar value of community housing stock as a share of total housing stock was 1.5%, below the Canadian average of 2.5%.

Prince Edward Island (2/3)

Demand Challenges

- In recent years population has grown rapidly in Prince Edward Island, mostly due to immigration and interprovincial migration. Prince Edward Island experienced a population growth rate of 8.0% between 2016 and 2021, the highest among all provinces. This represents a significant increase from the 1.9% growth rate observed between 2011 and 2016.¹ Since the last census, population growth continues to exceed expectations. Between July 2022 and 2023, Prince Edward Island experienced a growth rate of 3.9%, far higher than the national rate of 2.9%.²

Supply Challenges

- In 2023, the number of housing permits issued between January to July has been the lowest since 2018.³
- Professionals highlight that Prince Edward Island does not have the labour force needed to build sufficient housing to keep up with the most recent increase in population.³ Prince Edward Island saw a 25% increase in cost of construction of residential buildings between 2019 and 2022. The increase in the cost of construction can be attributable to rising costs of fuels, construction material shortages, and rising demand.⁴ The shortage of workers and high construction costs have made it difficult for the market to meet the increase in demand.
- In recent years, new housing starts in the rental market have been largely targeted towards high-end units. Additionally, gentrification through renovations is also occurring. These trends negatively impact the supply of affordable housing.⁴

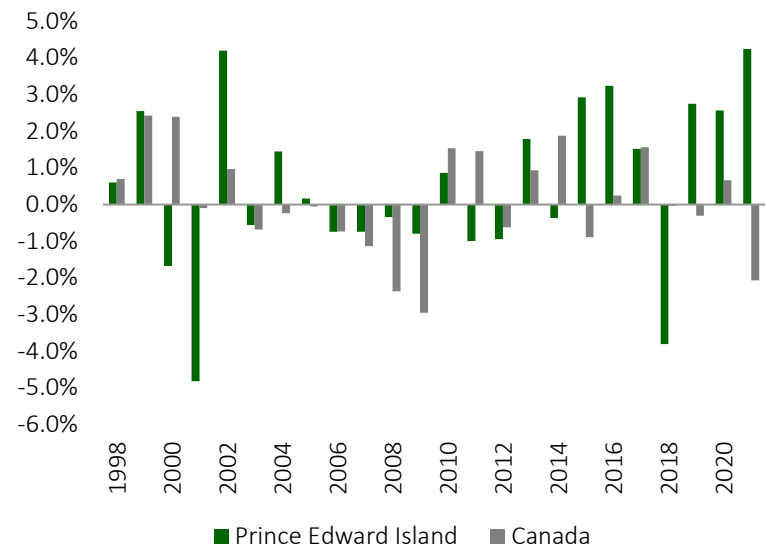


The rise in mortgage rates, interest rates, and inflation is challenging households to purchase homes, thereby increasing the demand for rental properties. The increase in demand causes a decrease in vacancy rates and increase in rental rates.⁵

1. Canada tops G7 growth despite COVID. Statistics Canada. February 9, 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/220209/dq220209a-eng.htm> (Accessed September 13, 2023)
2. Canada's demographic estimates for July 1, 2023: record-high population growth since 1957. Statistics Canada. September 27, 2023. <https://www150.statcan.gc.ca/n1/daily-quotidien/230927/dq230927a-eng.htm> (Accessed October 26, 2023)
3. Kevin Yarr. Keeping up with housing for growing population 'a pipe dream,' says P.E.I. construction association. CBC News. September 7, 2023. <https://www.cbc.ca/news/canada/prince-edward-island/pei-housing-labour-shortage-1.6959495> (Accessed September 13, 2023)
4. Prince Edward Island Housing Corporation 2023-2025 Action Plan. The CMHC – Prince Edward Island Bi-lateral Agreement under the 2017 National Housing Strategy. https://www.princeedwardisland.ca/sites/default/files/publications/dpcec-3827_cmhc-pei_national_housing_strategy_action_plan_-_web.pdf (Accessed September 13, 2023)
5. Kevin Yarr. Already-low P.E.I. vacancy rate slashed in half in just 1 year. CBC News. January 26, 2023. <https://www.cbc.ca/news/canada/prince-edward-island/pei-vacancy-rate-2022-1.6727093> (Accessed September 13, 2023)

Prince Edward Island (3/3)

MFP Growth, 1997 - 2021



Source: Statistics Canada

- From 1997 to 2021, the average annual growth rate of MFP in Prince Edward Island was 0.54%. During the same period, the average annual growth rate of MFP in Canada was lower than in Prince Edward Island.
- **Prince Edward Island's average annual MFP growth rate ranked 3rd across provinces** behind only Newfoundland and Labrador and Nova Scotia.

1. Please see Appendix C for the methodology and assumption.

Community Housing and Productivity¹

Prince Edward Island's strong productivity performance is attributable to gains in its service sector. The wholesale and retail trade sectors have sharply improved their productivity thanks in part to automation. The tourism sector has also been a source of gains with solid productivity growth in accommodation and food services, transportation and warehousing and information and cultural industries.

Community housing can play a role in increasing Prince Edward Island's productivity. If Canada's community housing units as a share of total housing units were to increase from 2023 Q2's level of 5.5% to 7% by 2030 this would require an increase of 371,600 units in Canada's total community housing net stock. If each province receives the equivalent share based on their forecasted population growth, Prince Edward Island's community housing stock would need 1,620 additional units by 2030. This is a 44% increase in the stock from 2023 Q2 levels.

Raising the share of community housing units from its current levels to the levels forecasted in 2030 results in a 6.0% to 9.7% increase in productivity by 2030. This productivity improvement is equivalent to \$0.3 to \$0.5 billion boost to GDP by 2030. Considering the opportunity cost of building community housing units instead of private homes, the additional units of community housing would contribute between \$0.2 to \$0.4 billion to Prince Edward Island's GDP by 2030.



Newfoundland and Labrador

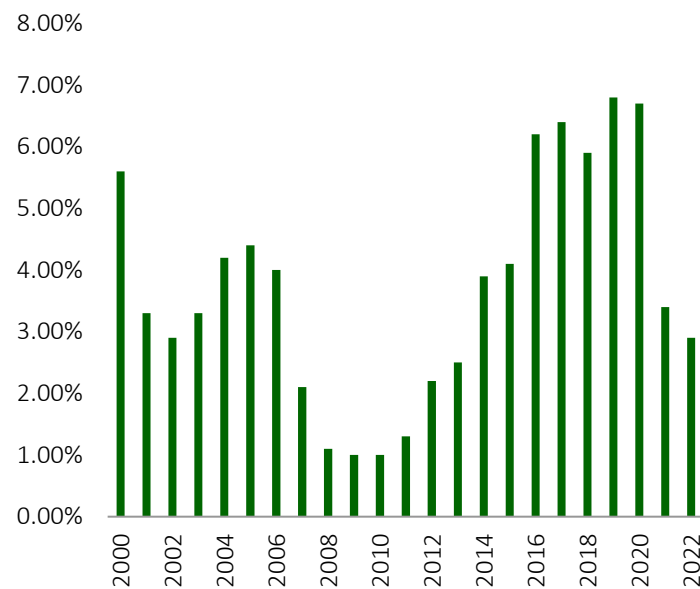
Provincial Carveout



Newfoundland and Labrador (1/3)

Housing completions in Newfoundland and Labrador have trended downwards since 2013.

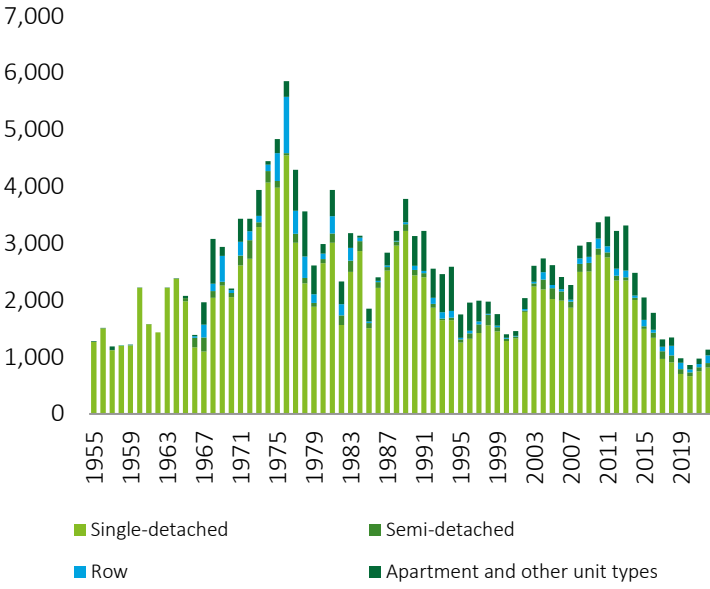
Vacancy Rates in Rental Market Apartments in CMAs and cities, October 2000 - 2022



Source: Canada Mortgage Housing Corporation

- Vacancy rates in rental market apartments trended downwards until 2009/2010 when it reached a low of 1%.
- Vacancy rates then rose until 2019, reaching a high of 6.8%, but since then have trended downwards.

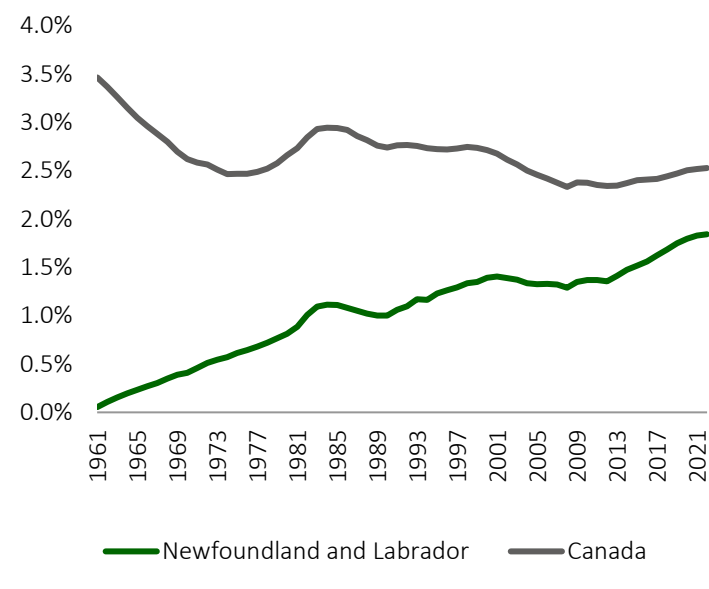
Housing Completion in All Areas, 1955 - 2022



Source: Statistics Canada

- Housing completions have trended downwards since 2013. Between 2013 and 2022, housing completions experienced an average annual decline of 9%. Single-detached homes, apartments and other unit types experienced an average annual decline while semi-detached and row homes increased.

Community Housing Net Stock as a Share of Total Housing Stock Dollar Value, 1961 - 2022



Source: Statistics Canada

- Between 1961 and 2022 the dollar value of community housing stock as a share of total housing stock increased in Newfoundland and Labrador.
- Despite the steady increase, the share of community housing in the total housing stock was only 1.8% in 2022, well below the 2022 Canadian share of 2.5%.

Newfoundland and Labrador (2/3)

Demand Challenges

- St. John's experienced a drop in the rental market vacancy rate in 2021, largely driven by a return of in-person classes in Memorial University and greater workforce mobility.¹ The decrease in vacancy rate adds additional pressure to St. John's mismatch between the demand and supply for specific housing types. There exists a greater demand for smaller units, as the average renter household is one to two people while over half of the supply is mainly concentrated in two-to-three-bedroom units.¹
- Realtors reveal that housing prices in the province are directly affected by community activity, and the province has seen some of the strongest growth in price in recent years in non-urban parts.²

Supply Challenges

- In the province, 52% of rental units are owned by real estate investment trusts (REITs). The financialization of housing and the rental stock being held by a handful of landowners leads to higher power over rental conditions to these parties. Additionally, out-of-province individuals have acquired more properties in recent years leading to a disconnect between local incomes and owner-occupied and rental households.¹
- As observed on the previous page, housing completions have trended downwards since 2013 in the province.
- Due to lack of funds from the province, there has been little investment in new community housing units and maintenance since the early 1990s.¹ Although the dollar value of community housing stock as a share of total housing stock has increased (as seen on the previous page), the number of community housing units as a share of total housing units has remained relatively stagnant since 2016.³

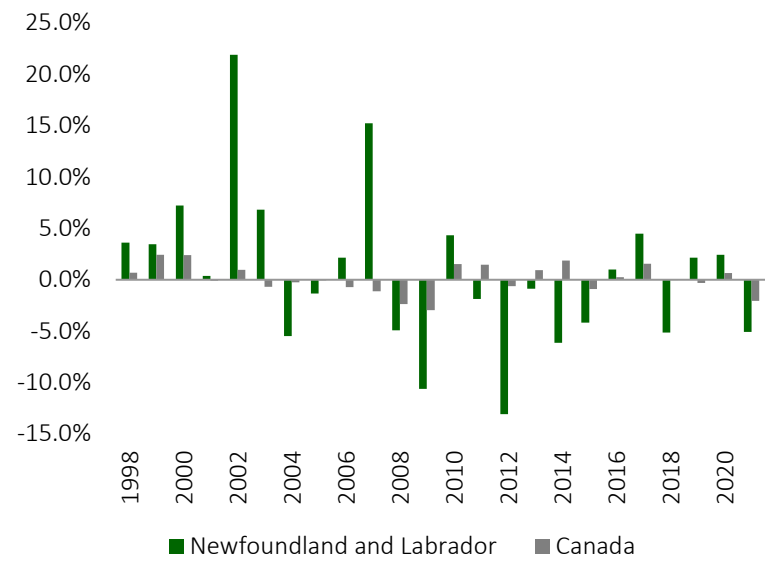


According to CMHC, to meet the anticipated future demand for housing, Newfoundland and Labrador will need to build 60,000 additional units over and above the expected build by 2030 to bridge the supply gap.⁴

1. Hope Jamieson. Unpacking the Housing Crisis in St. John's. The Independent. June 13, 2022. <https://theindependent.ca/commentary/analysis/unpacking-the-housing-crisis-in-st-johns/> (Accessed September 15, 2023).
2. Housing sales are down in N.L., but Realtor association CEO says prices aren't likely to follow. CBC News. August 19, 2023. <https://www.cbc.ca/news/canada/newfoundland-labrador/nl-housing-sales-down-1.6940284> (Accessed September 15, 2023)
3. Housing stock in unit by institutional sector, housing type, dwelling occupation, dwelling type, and tenure type. Statistics Canada. September 1, 2023. <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=3610068801> (Accessed September 25, 2023)
4. Housing shortages in Canada Updating how much housing we need by 2030. CMHC. September 13, 2023. <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/research-reports/accelerate-supply/housing-shortages-canada-updating-how-much-we-need-by-2030> (Accessed September 18, 2023)

Newfoundland and Labrador (3/3)

MFP Growth, 1997 - 2021



Source: Statistics Canada

- From 1997 to 2021, the average annual growth rate of MFP in Newfoundland and Labrador was 0.68%. During the same period, the average annual growth rate of MFP in Canada was lower than in Newfoundland and Labrador.
- **Newfoundland and Labrador's average annual MFP growth rate is the highest across the provinces.**

1. Please see Appendix C for the methodology and assumption.

Community Housing and Productivity¹

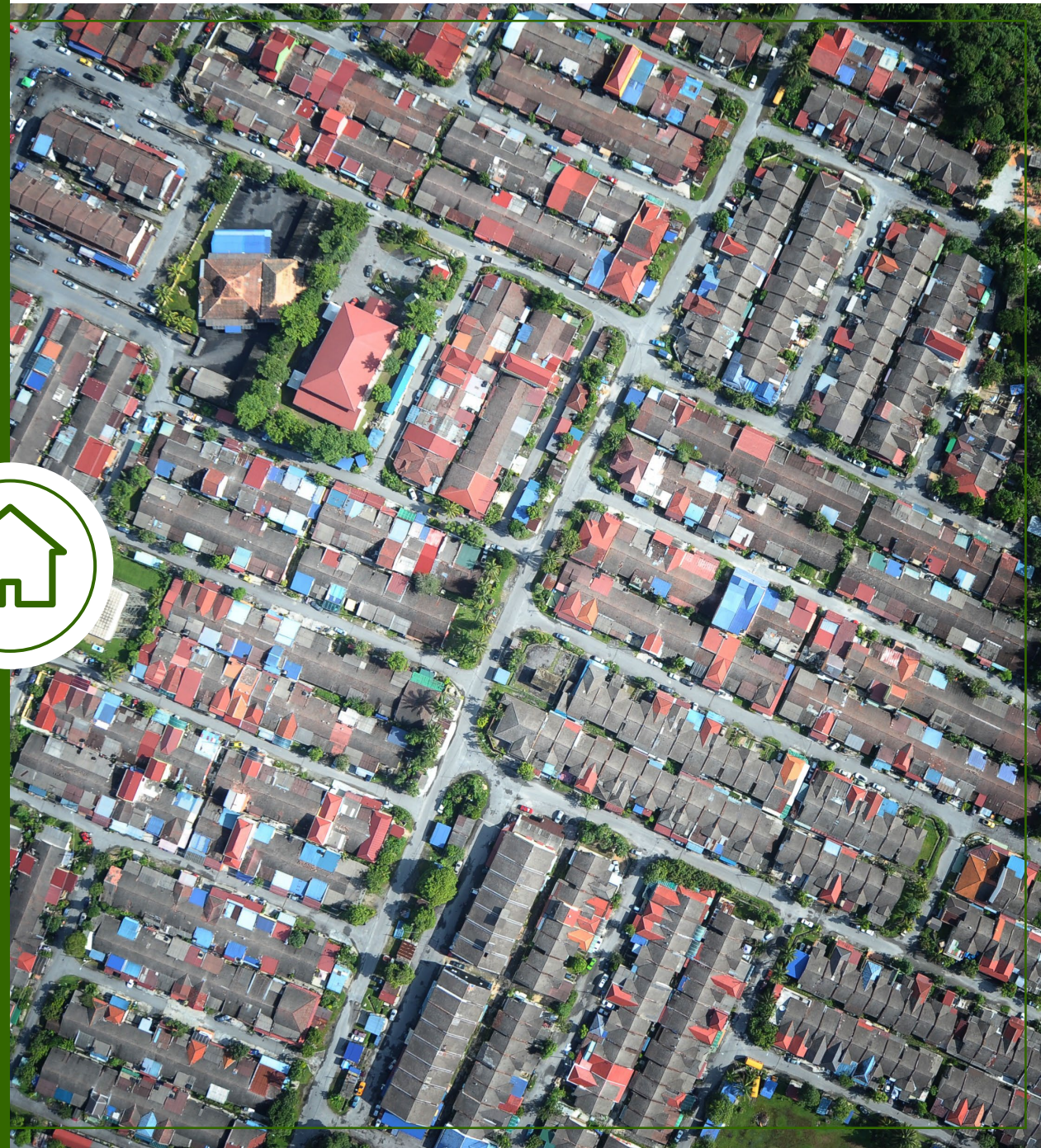
Between 1997 and 2021, Newfoundland and Labrador's economy shifted towards a resource-based structure. Mining, oil, and gas extraction industries experienced significant productivity growth in the late 1990s and early 2000s as the province began producing oil from offshore fields. However, as production shifted to deposits that were more challenging to extract, productivity growth has weakened in recent years.

Community housing can play a role in increasing Newfoundland and Labrador's productivity. If Canada's community housing units as a share of total housing units were to increase from 2023 Q2's level of 5.5% to 7% by 2030 this would require an increase of 371,600 units in Canada's total community housing net stock. If each province receives the equivalent share based on their forecasted population growth, Newfoundland and Labrador's community housing stock would need 4,620 additional units by 2030. This is a 37% increase in the stock from 2023 Q2 levels.

Raising the share of community housing units from its current levels to the levels forecasted in 2030 results in a 5.3% to 8.7% increase in productivity by 2030. This productivity improvement is equivalent to \$1.4 to \$2.2 billion boost to GDP by 2030. Considering the opportunity cost of building community housing units instead of private homes, the additional units of community housing would contribute between \$1.0 to \$1.9 billion to Newfoundland and Labrador's GDP by 2030.



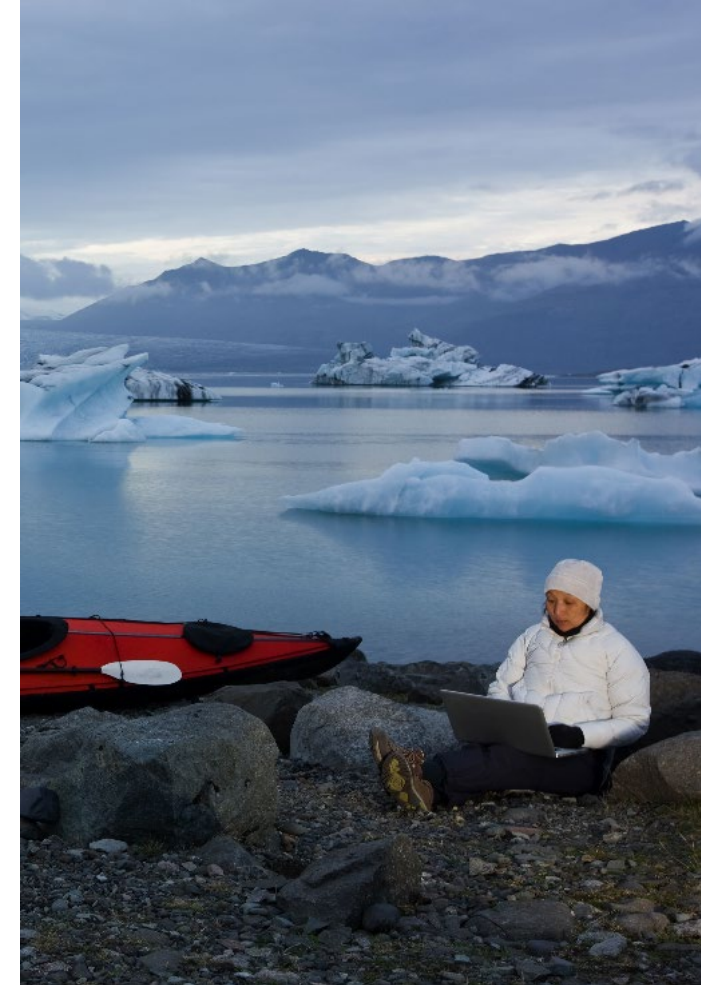
Territories



The Territories

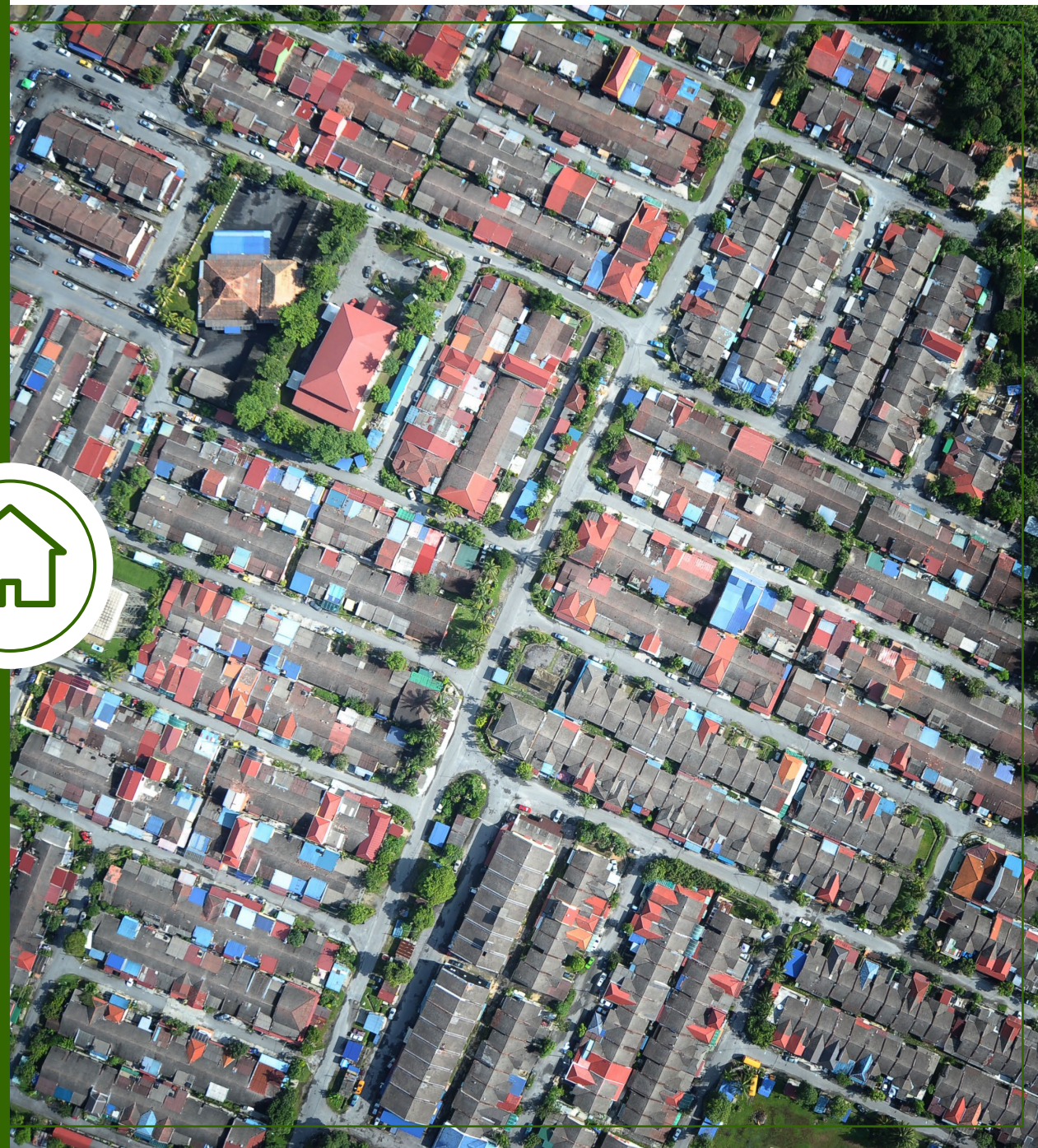
Canada's territories are very different from the southern provinces, with unique housing challenges.

- The territories suffer from the highest levels of housing need in Canada. They face unique challenges that make them difficult to compare directly with the provinces.
- The data shows that the territories have the highest shares of community housing in the country. However, this is a reflection of their different economic realities and levels of development rather than a predictor of high productivity. In many ways, the territories are like a different country within Canada, and care should be taken when comparing them to the provinces.
- Unlike in the provinces, Statistics Canada does not publish data on multifactor productivity in the territories. MFP does not have economic meaning in the public sector, so it is calculated based on data for the private sector. But the territories have very small business sectors. Across all provinces, the public sector makes up an average of 19% of GDP; in the territories, it is 31%.
- Labour productivity measures are available for the territories. However, comparing these results to Southern Canada can be misleading. The territories appear to have much higher labour productivity than the rest of Canada. But this is a side effect of elevated salaries and benefits in the formal labour market required due to the higher cost of living.
- The lack of comparable productivity data makes it impossible to produce numerical estimates of the impact of community housing on productivity as we have done in the provinces. However, we can still make a variety of observations about housing and productivity in each territory, which we do in the pages that follow.
- The degree of housing shortage experienced by the territories means the traditional housing continuum often does not exist, and households may experience great difficulty moving from community housing or staff housing into market housing. Many households cannot find any adequate housing at all and are forced to cohabitate in overcrowded housing with other family, relatives, or friends.
- These inadequate housing situations have a variety of negative impacts on the wellbeing of individuals. Among these negative effects, an individual in such extremely inadequate housing may find it difficult to participate in the labour market or be productive.
- In many communities in the territories, there is so little available market housing that employers must offer staff housing if they hope to attract employees. As discussed on page 17, staff housing can negatively impact productivity by inhibiting labour mobility, both into the region and between jobs.
- In all three territories, the cost of building a unit of housing can be several times the level in the South. Out of 75 total communities across the three territories, 37 communities are fly-in only, with no road connection with the rest of Canada. Transporting building supplies to these communities is challenging, and often has to be timed with the annual sealift during the brief period of the year when the Arctic Ocean is free of sea ice.
- The largest employer in the territories is the territorial government, and many government employees are in government-owned staff housing. Statistics Canada categorizes these government staff housing units as community housing, further complicating comparisons with southern community housing.



Yukon

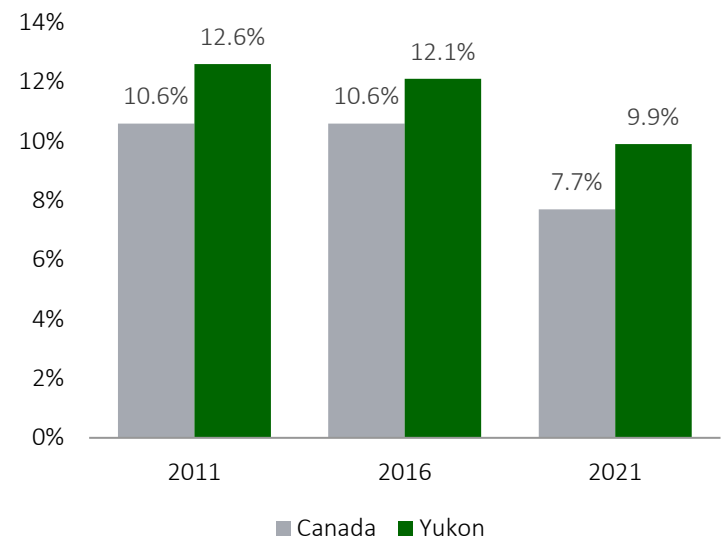
Territory Carveout



Yukon (1/3)

Over the past three census, households in the Yukon experienced a higher core housing need compared to the average in Canada.

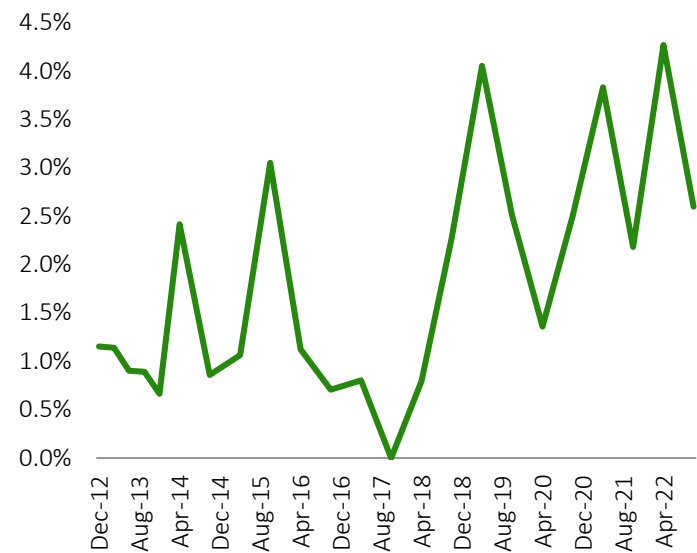
Percentage of Households in Core Housing Need, 2021



Source: Statistics Canada

- Over the past three census, households in the Yukon experienced a higher core housing need compared to the average in Canada.
- However, the Yukon has lower core housing need than the other territories.
- In 2021, the core housing need rates were higher for renters (19.8%) compared to owners (5.8%).

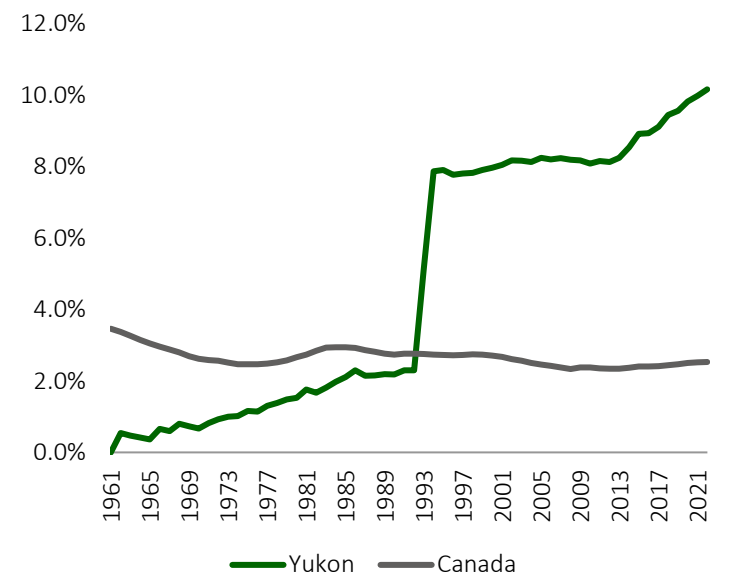
Percentage Change in Average Rent Prices, Apartments, Whitehorse, December 2012 – October 2022



Source: Yukon Bureau of Statistics

- Over the past few years, there has been an upward trend in the average rent prices in Whitehorse.
- In October 2022, the average rent was \$1,303 a 7% year over year increase and 50% increase compared to 2012 levels.

Community Housing Net Stock as a Share of Total Housing Stock Dollar Value, 1961 - 2022



Source: Statistics Canada

- Due to a large jump in investment in new construction in the early 1990s, the Yukon experienced a sharp increase in the dollar value of community housing stock as a share of total housing stock.
- Since then, the share has remained relatively stable only increasing slightly in recent years.

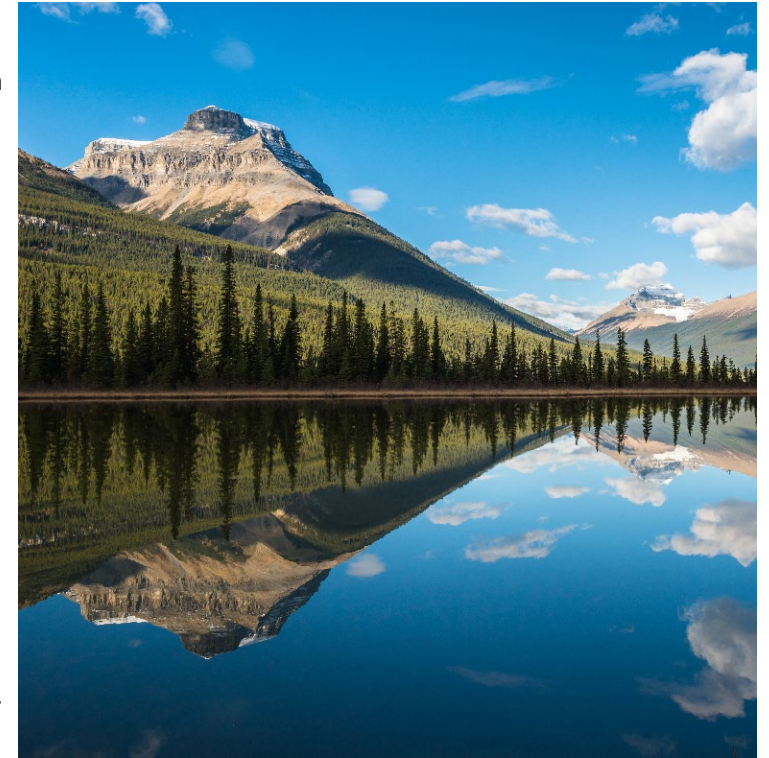
Yukon (2/3)

Demand Challenges

- Between 2016 and 2021, the Yukon led the country in population growth with a 12.1% rate.¹ Between 2011 and 2016 the Yukon also experience significant population growth of 5.8%.¹ The increase in population creates additional demand for housing, specially for areas such as Whitehorse where historically the population growth outpaces the rest of region as migrants typically choose to settle in the city.
- In Whitehorse, the increase in population, on-going recovery from the pandemic, record high prices in the region's resale market, and rising borrowing costs have increased the demand for rental units.²
- The Yukon Housing Corporation identified a mismatch between population demographics and available housing stock. There was an increase in demand for single and two-person households, but most of the available housing stock was single-family dwellings.³

Supply Challenges

- In Whitehorse, the supply of rental units remained relatively static between October 2021 and 2022, leading to a decrease in vacancy rates.² Meanwhile, housing starts remain elevated in 2021 but considering the demand in the region, there is an implied continued tightness in the segment.²
- The Office of the Auditor General of Canada identified that Yukon Housing Corporation has inadequate systems and practices for identifying and monitoring major repairs.⁴ Therefore, the Yukon Housing Corporation faces significant challenges in maintaining an adequate community housing stock due to a combination of inadequate systems and an aging housing inventory.
- Shortage of building contractors and skilled trades, higher building costs, lower land values, and the inability for Yukon First Nations to register title on settlement lands limits the construction and issuance of leases and other tenures.³

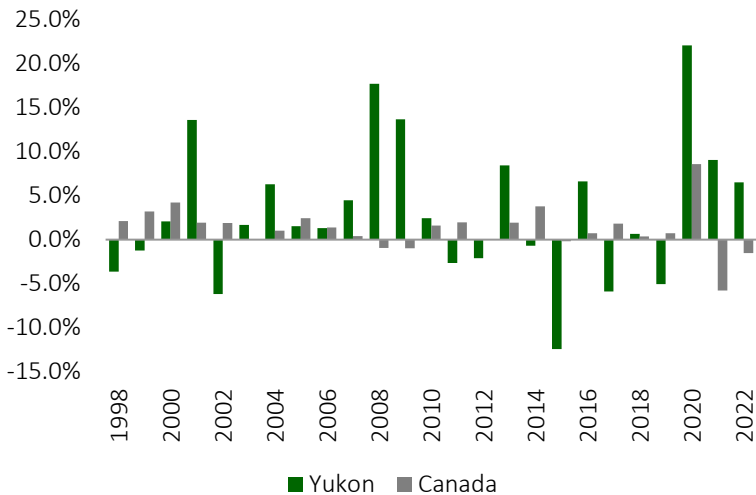


The demand for community housing is greater than the available units. Between 2015 and 2021, the number of applicants on the waitlist increased by 320%, much more rapidly than population did. As of October 2021, the overall average time on the waiting list was 1.4 years, higher than in 2014 (1.1 years).⁴

1. Canada tops G7 growth despite COVID. Statistics Canada. February 9, 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/220209/dq220209a-eng.htm> (Accessed September 13, 2023)
2. Northern Housing Report. CMHC. 2022. https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/housing-markets-data-and-research/market-reports/northern-housing-report/northern-housing-report-2022-en.pdf?rev=48c601e2-31ad-4428-b4f4-0b90a26919e0&_gl=1*9f18i*_ga*MjgzNjg4NzU3LjE2NzZmZTk5ODE.*_ga_7RT5YEECKK*MTY5NDgwNTg4NS40LjAuMTY5NDgwNTg4NS42MC4wLjA.*_ga_7RE5GWNFTZ*MTY5NDgwNTg4NS43Ny4wLjE2OTQ4MDU4ODUuNjAuMC4w*_gcl_au*NDI5OTkwNjExLjE2OTAzMTA3NDI (Accessed September 15, 2023)
3. Housing Action Plan for Yukon 2015-2025. Yukon Housing Corporation. 2015. <https://yukon.ca/sites/yukon.ca/files/yhc/yhc-housing-action-plan-2015-2025.pdf> (Accessed September 15, 2023)
4. Report of the Auditor General of Canada to the Yukon Legislative Assembly Yukon Housing. Office of the Auditor General of Canada. 2022. https://www.oag-bvg.gc.ca/internet/docs/yuk_202205_e.pdf (Accessed September 15, 2023)

Yukon (3/3)

Labour Productivity Growth, Business Sector Industries, 2000 - 2022



Source: Statistics Canada

- From 1998 to 2022, the average annual growth rate of labour productivity in the Yukon was 3.1%. During the same period, the average annual growth rate of labour productivity in Canada was lower than in the Yukon.
- **Yukon's average annual labour productivity growth was the highest among the territories between 2000 and 2022.**

Community Housing and Productivity



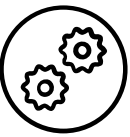
Historical Productivity Growth

Labour productivity growth for the business sector industries in the territory fluctuates significantly. In the Yukon, labour productivity growth has been higher in recent years. From 1998 to 2002, labour productivity had an average annual growth rate of 0.9%, which was lower than the average annual growth rate of 6.6% between 2018 and 2022.



Community Housing

Community housing stock as a share of total housing stock in the Yukon is the third highest in Canada, after Nunavut and the Northwest Territories. As outlined on page 34, community housing units make up 10.7% of total housing units, almost double the Canadian share.



Impact on Productivity

As discussed on page 76, we are unable to provide productivity impact results for the territories due to data limitations.

Although the territory has one of the highest percentage of community housing units as a share of total housing units it has one of the highest percentage (9.9%) of households in core housing need in Canada. If households are living in a core housing need their productivity may be negatively impacted through housing, neighborhood, price and rent effects (outlined on page 17).

Northwest Territories

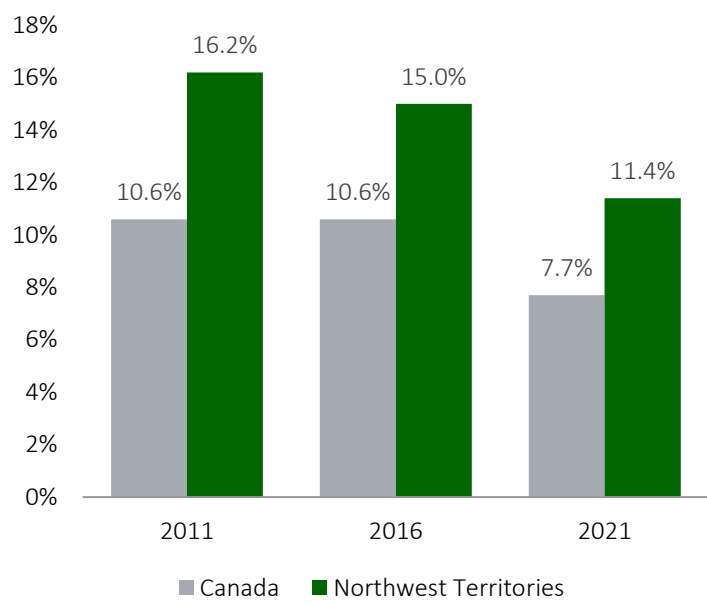
Territory Carveout



Northwest Territories (1/3)

The Northwest Territories face the second-greatest reliance on community housing of any Canadian jurisdiction, after Nunavut.

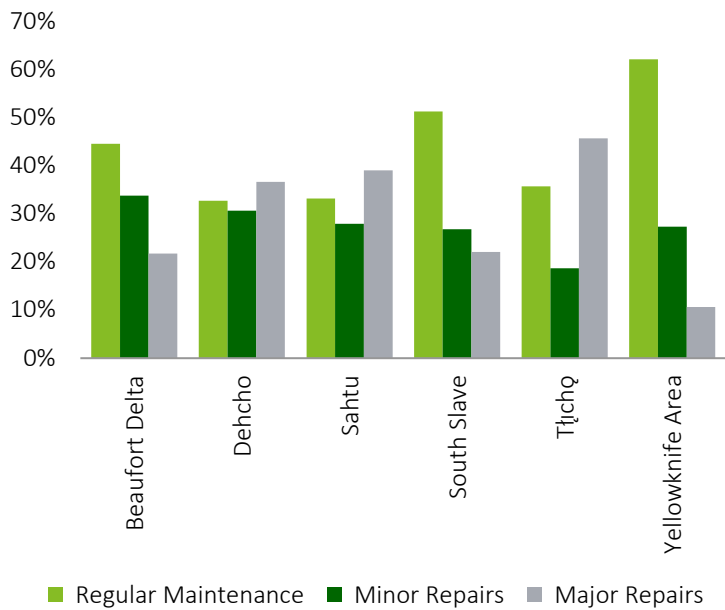
Percentage of Households in Core Housing Need, 2021



Source: Statistics Canada

- Over the past three census, households in the Northwest Territories experienced a higher core housing need compared to the average in Canada.
- Compared to the other territories, the NWT's core housing need falls in between the Yukon and Nunavut.
- In 2021, the core housing need rates were higher for renters (18.4%) compared to owners (6.3%).

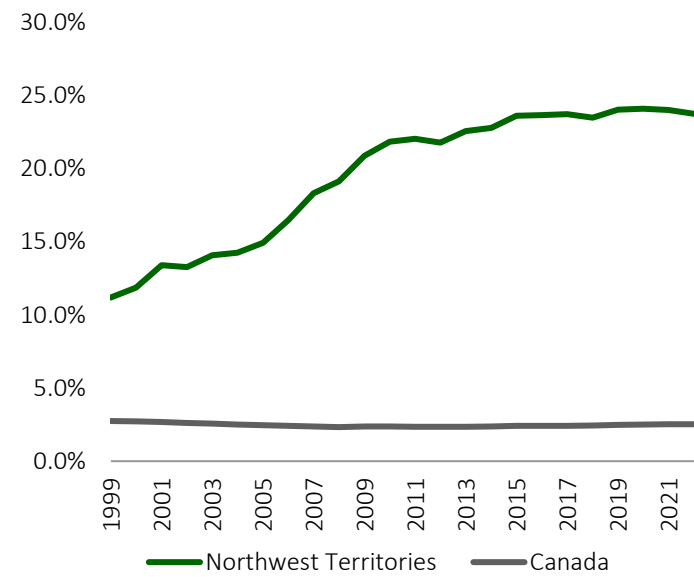
Housing Condition by Community, 2019



Source: Northwest Territories Bureau of Statistics

- The percentage of households needing major and minor repairs vary across the territory. Tłıchǫ has the highest rate of dwellings needing major repairs (46%), while Beaufort Delta has the highest rate of dwellings needing minor repairs (34%). This highlights the diverging needs across the territory.

Community Housing Net Stock as a Share of Total Housing Stock Dollar Value, 1999 - 2022



Source: Statistics Canada

- The Northwest Territories took on its current borders in 1999 following its separation from Nunavut. Since then, the dollar value of community housing stock as a share of total housing stock increased.
- However, in recent years the share has remained relatively stagnant.

Northwest Territories (2/3)

Demand Challenges

- Urbanization and an aging population are shaping the demographics of the Northwest Territories. Between 2020 and 2021, while the population of the Northwest Territories fell by 1.7%, the population of Yellowknife grew by 1.5% and now makes up almost one-half of the total population of the territory. Additionally, the senior population has grown steadily over the years. An older population requires a housing stock that can adapt to their needs, and existing housing stock might not be appropriate.¹

Supply Challenges

- In the Northwest Territories the public housing supply has not significantly changed in the last 10 years.²
- The Northwest Territories faces high construction and maintenance costs, which significantly increased during the COVID-19 pandemic. In 2021, the Northwest Territories Housing Corporation shared that the territory needs \$500-600 million to improve the housing conditions of approximately 30,000 households in the territory, almost double the amount needed in 2017.² High costs are also driven by a lack of competition between contractors in some communities.³
- Additionally, the lack of skilled trades workers, and a tightening labour market impacts the ability to increase supply in the territory.^{2,3}
- The funding received from the federal government is tied to population growth. Therefore, since the Northwest Territories is facing slower population growth than other areas such as the Yukon it impacts how much funding they receive to support the housing sector.³
- The climate in the North and climate change are also challenges facing new builds and maintenance of existing stock.³



As of 2019, 928 people were in the waitlist for public housing in the Northwest Territories.⁴

1. Northern Housing Report. CMHC. 2022. https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/housing-markets-data-and-research/market-reports/northern-housing-report/northern-housing-report-2022-en.pdf?rev=48c601e2-31ad-4428-b4f4-0b90a26919e0&_gl=1*9f18i*_ga*MjgzNjg4NzU3LjE2NzMTk5ODE.*_ga_7RT5YEECKK*MTY5NDgwNTg4NS40LjAuMTY5NDgwNTg4NS42MC4wLjA.*_ga_7RE5GWNFTZ*MTY5NDgwNTg4NS43Ny4wLjE2OTQ4MDU4ODUuNjAuMC4w*_gcl_au*NDI5OTkwNjExLjE2OTAzMTA3NDI. (Accessed September 15, 2023)

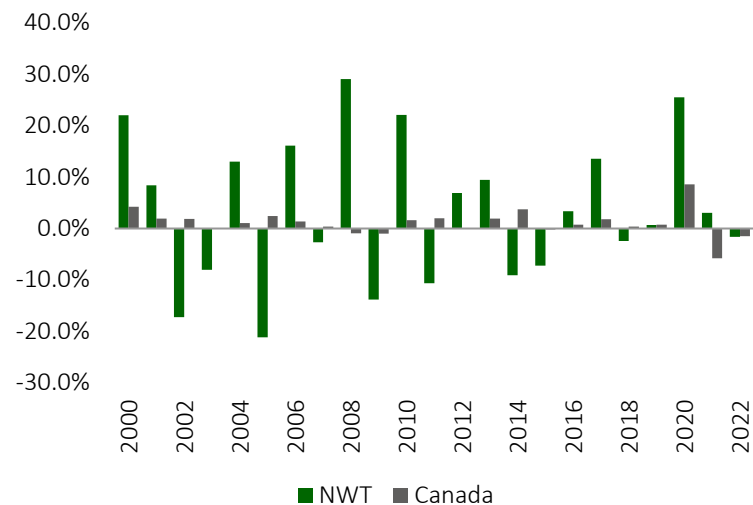
2. Anna Desmarais. The cost to fix N.W.T.'s housing crisis has just doubled. Experts tell us what should come next. CBC News. April 28, 2021. <https://www.cbc.ca/news/canada/north/nwt-housing-deficit-crisis-series-1.6005463#:~:text=The%20amount%20of%20money%20needed%20to%20address%20the,the%20territory%2C%20up%20from%20%24300%20million%20in%202017>. (Accessed September 21, 2023)

3. Affordable Housing Challenge & Innovations in the North. The Canadian Housing and Renewal Association. January 2014. <https://www.bchousing.org/publications/Affordable-Housing-Challenges-Innovations-North.pdf> (Accessed September 21, 2023)

4. Mackenzie Scott. 928 people waiting for public housing in N.W.T. conference hears. CBC News. April 25, 2019. <https://www.cbc.ca/news/canada/north/housing-shortage-inuvik-1.5110574> (Accessed September 21, 2023)

Northwest Territories (3/3)

Labour Productivity Growth, Business Sector Industries, 2000 - 2022



Source: Statistics Canada

- From 2000 to 2022, the average annual growth rate of labour productivity in the Northwest Territories was 3.4%. During the same period, the average annual growth rate of labour productivity in Canada was lower than in the Northwest Territories.
- **The Northwest Territories' average annual labour productivity growth was lower than the Yukon's but higher than Nunavut's average annual labour productivity growth between 2000 and 2022.**

Community Housing and Productivity



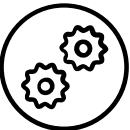
Historical Productivity Growth

Labour productivity growth for business sector industries in the territory fluctuates significantly. The productivity in the territory is sensitive to a few industries such as mining which is a high productivity industry.¹ The Northwest Territories experienced a lower labour productivity average annual growth rate in the early 2000s compared to recent years. The Northwest Territories had an average annual labour productivity growth rate of 5.0% between 2018 and 2022, compared to 3.6% between 2000 and 2003.



Community Housing

Community housing stock as a share of total housing stock in the Northwest Territories is the second highest in Canada, after Nunavut. As outlined on page 34, community housing units make up 12.8% of total housing units, more than double the Canadian share.



Impact on Productivity

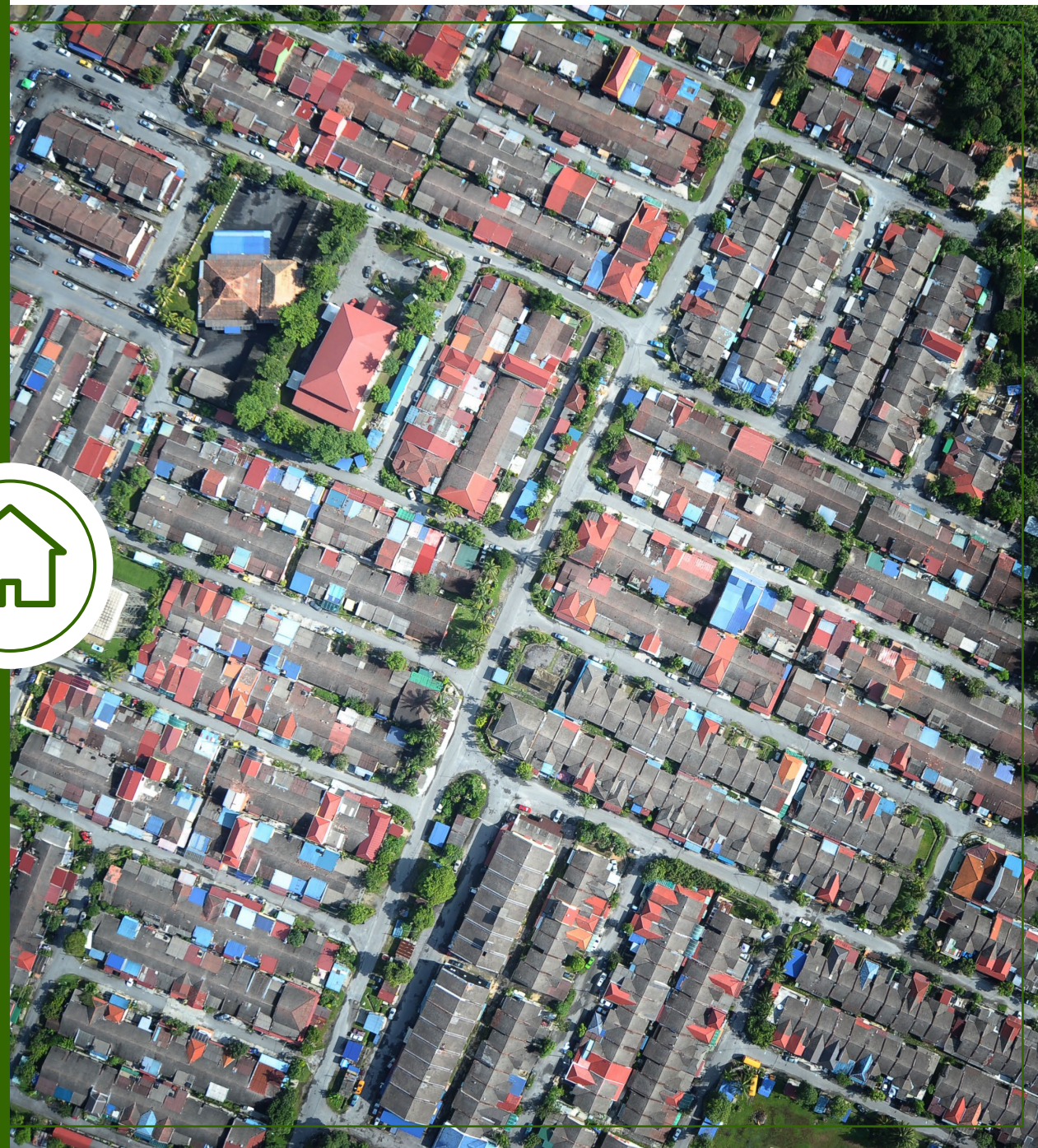
As discussed on page 76, we are unable to provide productivity impact results for the territories due to data limitations.

Although the territory has one of the highest percentage of community housing units as a share of total housing units it has one of the highest percentage of households (11.4%) in core housing need in Canada. If households are living in a core housing need their productivity may be impacted through housing, neighborhood, price and rent effects (outlined on page 17).

1. Hours worked and labour productivity in the provinces and territories (preliminary), 2020. Statistics Canada. May 20, 2021. <https://www150.statcan.gc.ca/n1/daily-quotidien/210520/dq210520b-eng.htm> (Accessed September 25, 2023)

Nunavut

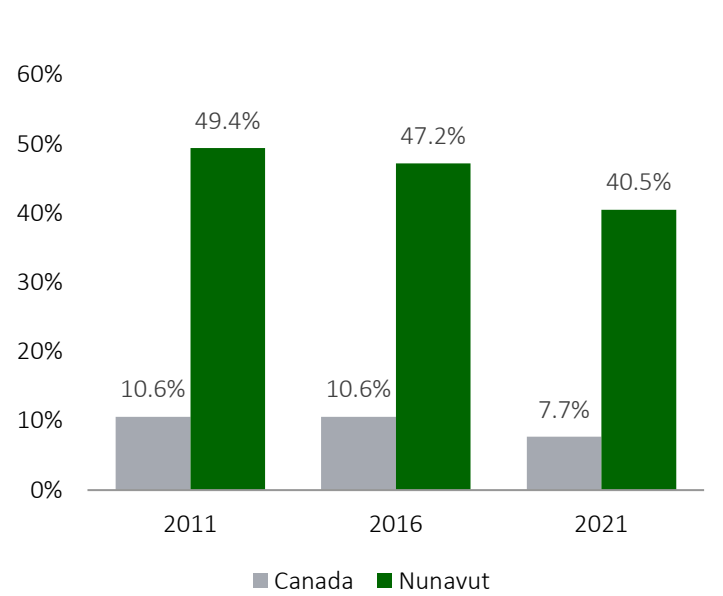
Territory Carveout



Nunavut (1/3)

Nunavut has the highest percentage of households in core housing need in 2021 in Canada.

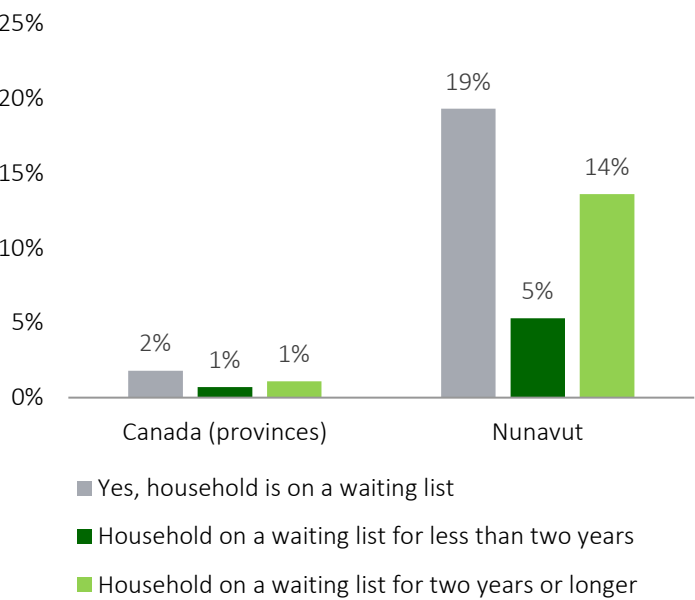
Percentage of Households in Core Housing Need, 2021



Source: Statistics Canada

- Over the past three census, households in Nunavut experienced a higher core housing need compared to the average in Canada and the highest core housing need rates across the country.
- In 2021, the core housing need rates were higher for renters (45.4%) compared to owners (17.9%).

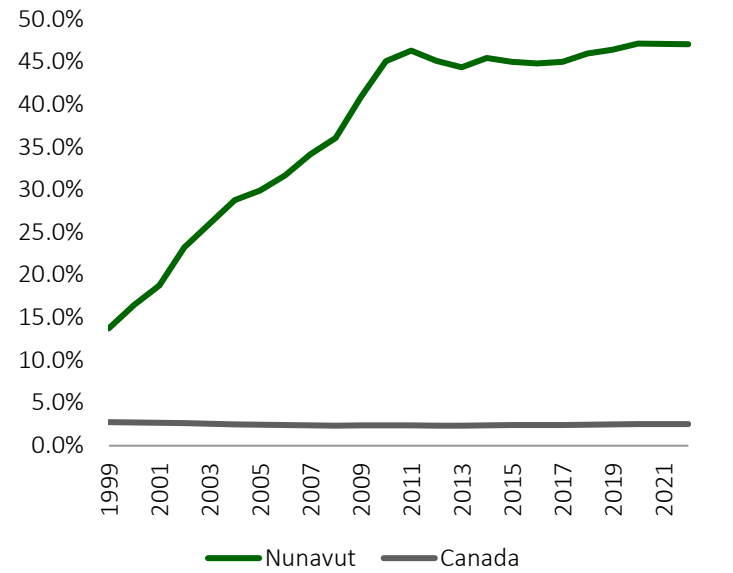
Waitlist status, 2018



Source: Statistics Canada

- The percentage of households on the waitlist for non-market rental housing in Nunavut is significantly higher than the Canadian average (excluding territories).
- A higher percentage of households, 14%, were in the waitlist for two years or longer compared to 5% of households who were in the waitlist for less than two years.

Community Housing Net Stock as a Share of Total Housing Stock Dollar Value, 1999 - 2022



Source: Statistics Canada

- Nunavut became Canada's third territory in 1999. Between its creation and 2011, the dollar value of community housing stock as a share of total housing stock increased.
- In the last decade, the share has increased slightly but remained relatively stable.

Nunavut (2/3)

Demand Challenges

- Statistics Canada estimates the population of the territory to grow by 25% between 2021 and 2043, the fastest pace of growth in Canada.¹ Nunavut also has the youngest population in Canada, with a median age of 25.6 years. Market affordability is a challenge particularly for the younger population.²

Supply Challenges

- The region experiences acute housing supply challenges.³ The territory faces critical gaps in the housing continuum, as there is insufficient diversity in the housing supply which leads to households in public and staff housing with low incomes being unable to shift into the private rental market or ownership.¹
- The territory is also challenged with overcrowding and aging infrastructure.^{1,3} In 2020, an assessment by Nunavut Tunngavik Incorporated revealed that 48% of Nunavut residents lived in housing that is functionally unsuitable, and 35% of households do not have enough bedrooms compared to the national 5% average.¹
- Nunavut's 25 communities are remote and lack road or rail connections, which means construction materials must be transported on the annual summer sealift or by air,³ raising costs and increasing timelines for construction and repairs.
- Construction costs in Nunavut are much higher compared to Southern Canada and have risen rapidly.⁴ The public procurement for the construction of a five-plex building rose from an average unit price of \$379,780 in 2017-18 to \$923,447 in 2021-22.¹
- The cost of operating and upkeeping public housing units is much higher than in Southern Canada. Most of the costs can be attributed to high utility prices with the annual operating cost of one public housing unit approximately \$26,000 in 2016.⁴
- Homes must also be built with a minimum standard of materials to ensure that the new units are resilient to the territory's climate and do not depreciate as quickly.³

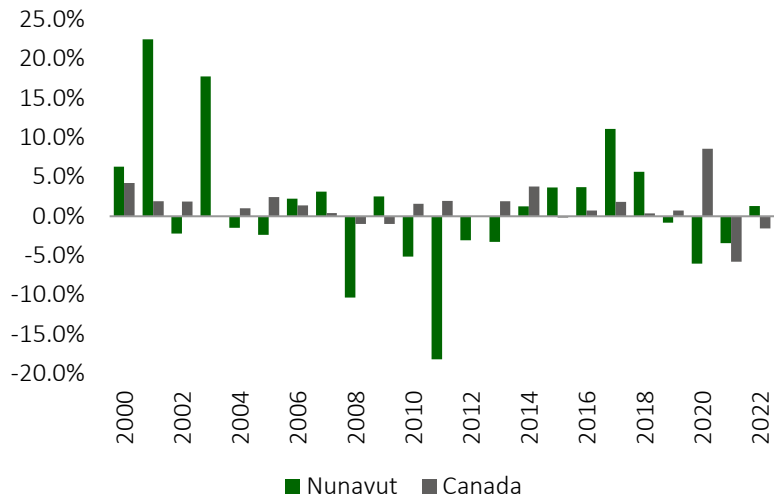


In 2019, approximately 40% of households could not obtain market housing without assistance, and 80% of households 24 years old and younger were unable to affordably secure a market option.¹

1. IGLULIUQATIGIINGNIQ "Building houses together" NUNAVUT 3000. Nunavut Housing Corporation. https://www.igluliuqatigiingniq.ca/Nunavut3000_PublicPlan_EN_WEB_updated.pdf (Accessed September 21, 2023)
2. Northern Housing Report. CMHC. 2022. https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/housing-markets-data-and-research/market-reports/northern-housing-report/northern-housing-report-2022-en.pdf?rev=48c601e2-31ad-4428-b4f4-0b90a26919e0&_gl=1*9f18i*_ga*MjgzNjg4NzU3LjE2NzZmZNTk5ODE.*_ga_7RT5YEECKK*MTY5NDgwNTg4NS40LjAuMTY5NDgwNTg4NS42MC4wLjA.*_ga_7RE5GWNFTZ*MTY5NDgwNTg4NS43Ny4wLjE2OTQ4MDU0ODUuNjAuMC4w*_gcl_au*NDI5OTkwNjExLjE2OTAzMTA3NDI. (Accessed September 15, 2023)
3. Developing community housing Nunavut. CMHC. June 10, 2021. <https://www.cmhc-schl.gc.ca/nhs/nhs-project-profiles/2019-nhs-projects/developing-community-housing-nunavut#:~:text=The%20Nunavut%20housing%20crisis%20has,can%20be%20difficult%20to%20acquire>. (Accessed September 15, 2023)
4. Nunavut is facing a severe housing crisis. Nunavut Housing Corporation's Appearance before the Standing Senate Committee on Aboriginal Peoples. March 23, 2016. [https://assembly.nu.ca/sites/default/files/TD%20158-4\(3\)%20EN%20Nunavut%20is%20Facing%20a%20Severe%20Housing%20Crisis.pdf](https://assembly.nu.ca/sites/default/files/TD%20158-4(3)%20EN%20Nunavut%20is%20Facing%20a%20Severe%20Housing%20Crisis.pdf) (Accessed September 20, 2023)

Nunavut (3/3)

Labour Productivity Growth, Business Sector Industries, 2000 - 2022



Source: Statistics Canada

- From 2000 to 2022, the average annual growth rate of labour productivity in Nunavut was 1.1%. During the same period, the average annual growth rate of labour productivity in Canada was higher than in Nunavut.
- **Nunavut's average annual labour productivity growth was the lowest among the territories between 2000 and 2022.**

Community Housing and Productivity



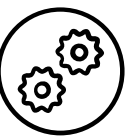
Historical Productivity Growth

In Nunavut, labour productivity growth was higher in the early 2000s than in recent years. From 2000 to 2004, labour productivity had an average annual growth rate of 8.6%, which was higher than the average annual growth rate of -0.7% between 2018 and 2022.



Community Housing

The housing stock in Nunavut is very different from the rest of Canada. As outlined on page 34, community housing units make up 69.4% of total housing units in Nunavut significantly higher than the rest of Canada and the other territories.



Impact on Productivity

As discussed on page 76, we are unable to provide productivity impact results for the territories due to data limitations.

Additionally, although the territory has a high percentage of community housing units as a share of total housing units it is the territory with the highest percentage of households in core housing need (40.5%). If households are living in a core housing need their productivity may be impacted through housing, neighborhood, price and rent effects (outlined on page 17).

Appendix B

Literature Review



Literature Review | Housing Crisis

Study	Details	Key Takeaways
<p>Housing Shortages in Canada: Solving the Affordability Crisis &</p> <p>Housing Shortages in Canada: Updating how much housing we need by 20230</p>	<ul style="list-style-type: none"> • The CMHC study calculates the number of housing units that are needed to restore affordability to levels seen in 2003 and 2004. • The study highlights provinces that have the biggest supply gaps. • The study also addresses other risks to housing affordability in the future such as climate change. • The numbers of the June 23, 2022, study were updated on September 13, 2023. 	<ul style="list-style-type: none"> • The study highlights that if Canada maintains current rates of new construction, the housing stock will still be facing a gap to restore affordability to levels seen in 2003 and 2004. • The study outlines that across Canada low-income households are challenged in accessing housing that is affordable.
Canadian Housing Affordability Hurts	<ul style="list-style-type: none"> • The article compiles key metrics that highlights the housing crisis in Canada. Additionally, it provides additional considerations given current economic conditions. • The article comments on the Government's attempt to alleviate the challenges faced by lower income households, and suggests solutions to alleviate the housing crisis. 	<ul style="list-style-type: none"> • Today's housing numbers (such as core housing need) are likely higher than the numbers illustrated in the 2021 census. The 2021 census was impacted by measures implemented during the COVID-19 pandemic such as pauses in immigration.
Examining Escalating House Prices in Large Canadian Metropolitan Centres	<ul style="list-style-type: none"> • The study looks at the demand and supply factors that had an impact on home prices in major metropolitan areas since 2010. • Key demand factors outlined include higher disposable income, a growing young-adult population, and mortgage rates. • Key supply factors outlined include a constrained supply of land due to geographical or policy reasons and increase in costs. • The study also outlines global megatrends that impact the housing market including global economic interlinkages, financial flows, technology changes, global environmental challenges, and ageing population. 	<ul style="list-style-type: none"> • The housing crisis is a result of a combination of demand and supply challenges. Each region has their own dynamic and is impacted differently by demand and supply challenges. • Major city centres across Canada saw a rapid increase in home prices between 2010 and 2016.
Discussion Paper: Envisioning a Modernized Social and Affordable Housing Sector in Canada	<ul style="list-style-type: none"> • The paper outlines the timeline on Canada's community housing sector. It highlights that Canada's social housing sector was created over a period of approximately 50 years, starting in the late 1940s. • The paper highlights that the organizations that own and operate Canada's community housing stock vary from small voluntary boards to sophisticated professional corporations. 	<ul style="list-style-type: none"> • There has been no significant increase in Canada's community housing stock in recent years. Therefore, today's community housing stock is old and insufficient to meet demand of a rising population. • The responsibility for maintenance and day-to-day operation of community housing stock varies across regions and units.

Literature Review | Productivity Challenges

Study	Details	Key Takeaways
Labour Productivity Growth	<ul style="list-style-type: none"> The article addresses Canada's labour productivity challenge, and productivity gap between the United States and Canada. The article lists some potential causes for low productivity such as Canada's culture of business innovation, competitive pressures, level and quality of capital intensity, and policy environment. 	<ul style="list-style-type: none"> Factors that drive productivity growth can be categorized into firm-specific factors (e.g., human capital and innovation), business and policy environment (e.g., class of worker and size of firm), and global forces (e.g., trade liberalization and world commodity price changes).
It's not about winning but we can't help but notice we're losing (part three): Productivity—why Canada lags behind the US	<ul style="list-style-type: none"> The article outlines reasons on why Canada's productivity lags behind the United States. These reasons include that Canadian businesses spend less per worker on capital compared to the United States and Canada has a larger number of small companies. 	<ul style="list-style-type: none"> Canada's productivity challenges are often attributed to investments in tools and technology, level of skills and education, R&D, and size of companies.
Canada's lagging productivity affects us all – and will take years to remedy	<ul style="list-style-type: none"> The article highlights that Canada's GDP per capita ranking has declined over the years, and is expected to further decline. The article also outlines that Canada is challenged to perform on large-scale infrastructure projects, as Canada's ability to move resources to market costs twice as much as similar projects in Europe. 	<ul style="list-style-type: none"> Canada's productivity is not expected to improve in the upcoming years. Canada's infrastructure (i.e., pipelines, transportation, and energy) and health-care system is behind other developed markets and lead to inefficiencies in production.
Canada's productivity performance over the past 20 years	<ul style="list-style-type: none"> The article highlights that in 2000 the Canadian workforce was 82% as productive as the US workforce, and by 2020 the percentage dropped to 77%. Canada's workforce is also less productive than France, Germany, United Kingdom, the European average, and Australia. 	<ul style="list-style-type: none"> Currently, Canada's productivity is behind other advanced economies. Over the next forty years, the OECD projects that Canada will be the worst performing economy on a per capita basis out of 38 advanced countries, achieving the lowest growth in real GDP per capita.
Interpreting Canada's Productivity Performance in the Past Decade: Lessons from Recent Research	<ul style="list-style-type: none"> The research looks at different factors that have impacted productivity performance in the past decade in Canada and the United States. These include: business cycle expansion, labour reallocation and adjustment costs, intensity of R&D relative to GDP, resource prices, and structural aspects of the economy (industry mix, size of local markets, average firm size, quality of public infrastructure). 	<ul style="list-style-type: none"> There are several factors that impact productivity. Canada lags the United States in many of these factors. However, there are still many hypothesis that need to be explored to understand what factors are impacting Canada's productivity.
What affects MFP in the long run? Evidence from Canadian industries	<ul style="list-style-type: none"> The paper studies industry-specific variables as potential long-run determinants of MFP. These include: ICT capital services, R&D intensity, public infrastructure, outsourcing, global trade openness and markup. 	<ul style="list-style-type: none"> The results of the paper suggest that ICT capital, outsourcing and global trade openness have a statistically significant positive effect on MFP. However, the results are limited to the small sample size in the cross-sectional dimension.

Literature Review | Housing and Productivity (1/2)

Study	Details	Key Takeaways
Economic Impacts and Social Investments in Social Housing	<ul style="list-style-type: none"> The study looks at the impact of social housing in reducing crime, risk of food insecurity, prevalence of diabetes and stress, and promotion of overall better health. Through a Computable General Equilibrium (CGE) model the researchers modeled the impact of investing in social housing in Quebec by examining its effects on GDP. The study highlights the impact of social housing in reducing poverty with a focus on the senior population of Quebec. 	<ul style="list-style-type: none"> The study highlights that social housing has a more significant impact economically and socially than cash transfers. Canadian studies have used social housing to demonstrate the benefits of investing in affordable housing.
The Economic Case for Investing in Social & Affordable Housing	<ul style="list-style-type: none"> The study measures the social and affordable housing gap and the investment needed to fill the gap. The study qualitatively lists the economic impacts of an increase in social and affordable housing supply, this includes increase in productivity, avoidable public costs, reduction in homelessness, improvements in mental and physical health. The study looks at ways of funding the housing gap. 	<ul style="list-style-type: none"> The study lists links between social and affordable housing and productivity from previous studies. These include: <ul style="list-style-type: none"> High entry costs to the property market encourage individuals to live further from centres of employment. Unaffordable housing impairs labour market opportunities which reduce lifetime incomes and increases commuting cost effects. Unaffordable housing leads to the underutilisation of human capital, especially at younger years. The study also highlights the opportunity cost from channeling debt-fueled investment via higher rents and mortgage payments into a housing stock (an asset unproductive in terms of employment generation, which can reduce economic growth).
How the ‘housing theory of everything’ explains Canada’s many converging crises	<ul style="list-style-type: none"> The article outlines how the Canada and U.S. economic productivity gap is getting wider, and high housing costs play an understated part in this trend. Workers are pushed out of areas where high-wage jobs are concentrated and are limited in their ability to accrue social capital. Moreover, high housing costs will crowd out non-residential investment. The article also highlights impacts in wealth inequality and climate change. 	<ul style="list-style-type: none"> Although the Canadian housing crisis has been heavily covered and analyzed, the impact of housing on other key challenges to Canada such as productivity, climate, and growth is not highlighted. Researchers and reporters are beginning to explore qualitatively the link between productivity and housing in Canada.
The Housing Theory of Everything	<ul style="list-style-type: none"> The housing affordability problem has gotten much worse over the past decades, coinciding with the growth of the intangible economy. People work in less productive jobs than they could if it was cheaper for them to move to more productive places. Housing affordability also impacts innovation, inequality, regional inequality, family size, health, and climate change. 	<ul style="list-style-type: none"> A study has looked at the impact of spatial misallocation of workers (due to higher housing costs) through a spatial equilibrium model to measure the impact on growth. In particular, they look at the impact of relaxing land use restriction on the growth rate of aggregate output in the United States.

Literature Review | Housing and Productivity (2/2)

Study	Details	Key Takeaways
Making Better Economic Cases for Housing Policies	<ul style="list-style-type: none"> The study lists links between affordable housing and productivity. These include: <ul style="list-style-type: none"> Impacts to the thickness of labour market. Labour mobility and potential exits to the labour market. Housing as an essential economic infrastructure good. Housing, neighbourhood, and emergent spatial structural effects. Including potential impacts to health. Price and rent effects. Seniors working longer due to high costs of housing. 	<ul style="list-style-type: none"> The report presents a new angle for advocates to promote affordable housing. The report is comprehensive and looks at the impact of housing in development, consumption, human capital acquisition, labour markets, and business activity. The study lists qualitative links between affordable housing and productivity.
Making Connections: Housing, Productivity and Economic Development	<ul style="list-style-type: none"> The study seeks to identify the key housing issues that affect economic development in a region. The study outlines how housing can be viewed as economic infrastructure good rather than a social service. The study looks at the relationship between housing affordability and transportation. 	<ul style="list-style-type: none"> The study highlights that the housing sector should learn from other sectors when building a case to compete for public funds. The study looks qualitatively at how housing impacts economic performance, human capital channels, business capital and innovation channels.
Housing affordability, central city economic productivity and the lower income labour market	<ul style="list-style-type: none"> The study looks at how housing can impact labour market thickness, labour specialization and shortages. The research aims to understand how supply of affordable housing for lower income workers near job-rich central cities have an impact on businesses and overall productivity. The research focuses on five of Australia's key metropolitan areas. 	<ul style="list-style-type: none"> The study provides qualitative evidence for the connection of labour productivity and affordable housing, expanding on the impact to labour market thickness, labour specialization and shortages.
Housing and Productivity: All or Nothing at All?	<ul style="list-style-type: none"> The study looks at the relationship between productivity and housing through multiple channels (i.e., house prices impact housing choices and in turn capabilities and productivity). The study highlights that major metropolitan cities which were thought to benefit from agglomeration economies are now being challenged with an increase in costs. These costs are leading households to relocate away from innovative city centres limiting productivity growth potential. 	<ul style="list-style-type: none"> The study brings attention to productivity challenges in advanced economies, and leading metropolitan areas. It highlights that housing and productivity are an underappreciated linkage that they qualitatively argue have led to an under-investment in the provision of housing. The report also highlights several questions that need to be further studied to understand the linkage between productivity and housing.
How does the housing market affect UK productivity?	<ul style="list-style-type: none"> The article highlights the impact of housing on skill matching, the formation of human capital, and capital allocation. 	<ul style="list-style-type: none"> The article compiles many qualitative studies that look at the link between the housing market and productivity under a UK lens. It also highlights how the COVID-19 pandemic impacted worker choices and productivity.

Appendix C

Methodology Deep Dive



Growth Accounting Framework (1/4)

The production function approach to decomposing MFP aims to quantify the link between community housing and productivity growth.

Multifactor productivity (MFP) reflects the overall efficiency that labour and capital inputs are used together in the production process. In other words, it is the growth in gross domestic product (GDP) that cannot be explained by growth in labour or capital.

To analyze the impact of community housing on MFP, the method used in this report replicates the methodology that is employed by Gu and Macdonald in the 2009 paper “The Impact of Public Infrastructure on Canadian Multifactor Productivity Estimates”.¹

A growth accounting framework is used to examine the impact of community housing on productivity. The traditional growth accounting framework analyzes changes in GDP by separating them into three parts: those resulting from changes in labour, changes in capital, and the residual known as MFP. To examine the impact of community housing, changes in MFP were broken down into contribution from community housing and from other factors such as technology and public infrastructure. These other contributing factors are defined as MFP* which represents MFP net of the contribution of the community housing stock (as seen in equation 1).

$$\Delta \ln MFP_t^* = \Delta \ln GDP_t - \beta_L \Delta \ln L_t - \beta_K \Delta \ln K_t - \beta_H \Delta \ln H_t \quad (1)$$

Data

- Data for GDP, MFP, labour, capital, and hours worked is available from Statistics Canada table 36-10-0208-01 (Retrieved August 9th, 2023).
- Community housing stock is available from Statistics Canada table 36-10-0677-01 (Retrieved September 19th, 2023).

Assumptions

- The method assumes that the community housing’s impact is constant over time (i.e., a fixed rate of return).
- The method implicitly assumes that community housing affects output growth, but not the share of income earned by labour and capital.
- The output elasticities of private capital and labour are generated under the traditional assumptions: markets are competitive, inputs are paid their marginal revenue product, and the business sector production function exhibits constant returns to scale.
- Literature is used to derive the rate of return of community housing. The conservative approach uses the rate of return of social housing in the United Kingdom based on a study done by the Impact Investing Institute.²

Estimating Elasticities

Labour and Capital

The elasticity of labour is estimated as labour’s contribution to GDP from Statistics Canada’s “Productivity Measures and Related Variables”. The elasticity of capital is estimated as one minus labour’s share.

To calculate MFP* we use an average of elasticity of capital and labour over the time. Please see page 97 for an alternative specification using time-varying betas for the MFP* calculation.

1. Wulong Gu and Ryan MacDonald. The Impact of Public Infrastructure on Canadian Multifactor Productivity Estimates. Statistics Canada. January 2009. <https://www150.statcan.gc.ca/n1/pub/15-206-x/15-206-x2008021-eng.pdf> (Accessed August 15, 2023)

2. Nick Colley and Jane Fear. Is there an investment case for social and affordable housing in the UK? Impact Investing Institute. October 2021. https://www.impactinvest.org.uk/wp-content/uploads/2023/02/Is-there-an-investment-case-for-social-and-affordable-housing-in-the-UK.pdf?gl=1*1hwr92x*up*MQ..*ga*MTU1MTQ4OTc4Ni4xNjk0NDM2MDkx*ga_SGZH7ZJGJZ*MTY5NDQzNjA4OC4xLjAuMTY5NDQzNjA4OC4wLjAuMA. (Accessed August 18, 2023)

Growth Accounting Framework (2/4)

To complete the production function approach, we need to estimate the elasticity on community housing.

Estimating Elasticities

Community Housing

Cost functions consider the decision-making processes made when selecting inputs for production. Traditionally, companies minimize costs over private capital and labour, and take other variables as given. Community housing can be viewed as an unpaid factor that is assumed to affect the total cost curve.

The user cost of capital formula is used to calculate the elasticity of community housing. In Macdonald's 2008 paper "An Examination of Public Capital's Role in Production" the user cost of capital formula is the preferred method used to find the rate of return on public capital.¹ Cost functions are viewed by many economists as a better way to estimate the impact of public capital than the production function approach, and so we use the same methodology to estimate the impact of community housing.¹

To find the elasticity of community housing, the relationship between cost of capital and marginal revenue is used (as described by the user cost of capital formula, as seen in equation 2). The depreciation rate, nominal business sector GDP, nominal value of the stock of community housing is obtained from data. The rate of return of community housing is obtained from literature.

$$\beta_h = (r_h + \delta_h) / \left(\frac{P_y Y}{P_h H} \right) \quad (2)$$

where δ_h is depreciation of housing based on data

r_h is the rate of return of community housing based on literature

$P_y Y$ is nominal business sector GDP based on data

$P_h H$ is nominal value of the stock of community housing based on data

Calculations

1. MFP* is estimated which is MFP net of community's housing contribution to output growth (as seen in equation 1). The relationship between MFP as reported by Statistics Canada and MFP* is then calculated (as seen in equation 3).

$$\Delta \ln MFP_t^* = \Delta \ln GDP_t - \beta_L \Delta \ln L_t - \beta_K \Delta \ln K_t - \beta_H \Delta \ln H_t \quad (1)$$

$$\Delta \ln MFP_t = \Delta \ln MFP_t^* + \beta_H \Delta \ln H_t \quad (3)$$

2. Labour productivity is decomposed to report on community's housing impact on productivity growth (as seen in equation 4). MFP can be further decomposed to demonstrate the impact of community housing on labour productivity by substituting equation 3 into the MFP term in equation 4.

$$\Delta \ln \left(\frac{GDP_t}{Hours_t} \right) = \Delta \ln MFP_t + \beta_L \Delta \ln \left(\frac{L_t}{Hours_t} \right) + \beta_K \Delta \ln \left(\frac{K_t}{Hours_t} \right) \quad (4)$$

Limitations

- Decomposing labour productivity identifies the sources of changes in productivity over time by quantifying the contributions of different factors. It is a descriptive tool, and as such does not necessarily confirm whether changes in labour productivity was due to changes in the stock of community housing. In other words, this approach establishes correlation between community housing and productivity, but does not allow us to establish a directional causal relationship which requires regression analysis.

1. Ryan MacDonald. An Examination of Public Capital's Role in Production. Statistics Canada. April 2008.
<https://www150.statcan.gc.ca/n1/en/pub/11f0027m/11f0027m2008050-eng.pdf?st=cXzBFJvG> (Accessed August 15, 2023)

Growth Accounting Framework (3/4)

Alternative specifications were considered for the growth accounting framework.

Alternative Specifications

Different Rates of Return

The impact of community housing is derived from the rate of return from literature. The true rate of return likely lies within a range of the estimates derived. To address uncertainty surrounding the true rate of return, a sensitivity analysis is performed to gauge the robustness of the results to alternate estimates of the rate of return. The elasticity of community housing is calculated using the average of Government of Canada 10-year bond rate over the data available for that period, and the mean return on housing in Canada post WWII. The results are displayed on the next page.

Time-Varying Elasticity of Capital and Labour

In our base results we assumed the elasticity of labour and capital remained constant overtime. We also re-estimated the estimates of MFP* using time-varying elasticity estimates for capital and labour (i.e., labour's contribution to GDP for each respective year). The elasticity of labour declines over time, beginning in a high of 0.62 in 1961 and reaching a low of 0.58 in 2021. On the other hand, the elasticity of capital increases over time, beginning in a low of 0.38 in 1961 and reaching a high of 0.42 in 2021.

With a time-varying elasticity estimate for capital and labour, community housing accounts for approximately 2.4% of the conventional MFP between 1962 and 2021 (about half of our base scenario). The largest difference is found in years between 1962 and 1993.

However, using a time-varying elasticity does not account for the fact that changes in labour composition, capital deepening, and productivity impact GDP over a period. Therefore, a constant elasticity might be more appropriate to describe the relationship. Furthermore, in Wulong and Macdonald's paper constant elasticities are used for the main scenario.¹

Ownership Transfer Costs

The dataset obtained from Statistics Canada includes investment and depreciation for new construction, renovation, and ownership transfer costs when calculating net stock. Investment in ownership transfer cost is depreciated in one year. Statistics Canada described transfer costs as being made up of four components: real estate commissions, land transfer taxes, survey and inspection fees, and legal fees.

We observed that investment in transfer costs increased overtime. Therefore, to avoid a potential overestimation of community housing net stock, we calculate net stock excluding ownership transfer costs. To do this, we re-calculate depreciation net of depreciation of ownership transfer costs and calculate net stock net of investment in ownership transfer costs.

The difference between the calculated community housing net stock net of ownership transfer costs and the net stock calculated by Statistics Canada is on average -0.1% during the period. The difference is minimal in the first 10 years and increases in more recent years.

Given the small difference between both time series the choice of stock estimates (with or without ownership transfer costs), the specification does not have a notable difference on the results, and we chose to use Statistics Canada's time series for the model as that aligns with the publicly available data series.

1. Wulong Gu and Ryan Macdonald. The Impact of Public Infrastructure on Canadian Multifactor Productivity Estimates. Statistics Canada. January 2009. <https://www150.statcan.gc.ca/n1/pub/15-206-x/15-206-x2008021-eng.pdf> (Accessed August 15, 2023)

Growth Accounting Framework (4/4)

The results of our analysis remain largely unaffected by the sensitivity test.

To account for the uncertainty in the true rate of return, the sensitivity of the results to different returns on housing is examined. Three different betas are calculated based on various rates of returns from literature analyzed. The high estimate is calculated using the rate of return from the real mean return on housing in Canada post WWII (1950-2015). The medium estimate is calculated using the Government of Canada 10-year bond rate average for the available period (1982-2021). The low estimate which is used in our main results table is calculated using the rate of return calculated from a UK study on the total return of social/affordable rent. As observed below the results of our analysis remain largely unaffected by the different betas.

		1962 to 2021	1962 to 1993	1994 to 2021
Community Housing Contribution	High Beta = 0.00284	0.022	0.057	-0.019
	Medium Beta = 0.00232	0.020	0.055	-0.020
	Low Beta = 0.00197	0.019	0.054	-0.020
Multifactor Productivity*	High Beta = 0.00284	0.392	0.551	0.209
	Medium Beta = 0.00232	0.393	0.553	0.210
	Low Beta = 0.00197	0.394	0.554	0.211
Community Housing Contribution as a share of MFP	High Beta = 0.00284	5.25%	9.38%	-9.79%
	Medium Beta = 0.00232	4.90%	9.09%	-10.35%
	Low Beta = 0.00197	4.70%	8.90%	-10.56%

Regression Analysis (1/8)

In addition to the growth accounting approach, we use a regression analysis to establish a causal relationship between community housing and productivity. We provide methodological details about the approach in the following slides.

Approach

Regression analysis is a statistical method used to analyze the relationship between two or more variables. The goal is to see if there is a relationship between the variables and to determine the strength and direction of that relationship.

A correctly specified regression model, based on the appropriate theoretical relationship between variables, can prove causality.

Our primary results reported in the paper are based on an ordinary least squares (OLS) regression. The goal of OLS regression is to find the line of best fit that minimizes the sum of the squared differences between the predicted values and the actual values of the dependent variable.

This line of best fit is determined by calculating the slope and intercept of the line that best fits the data. The slope represents the change in the dependent variable for each unit change in the independent variable, while the intercept represents the value of the dependent variable when the independent variable is zero.

OLS regression is commonly used in many fields, including economics, social sciences, and engineering. It is a powerful tool for predicting the value of a dependent variable based on one or more independent variables.

In the process of preparing this research, we tested a variety of alternative approaches. We discuss why we rule out these approaches in the following pages.

Assumptions

In order for OLS to be the best linear unbiased estimator, there are a number of assumptions that must be met:

1. **Linearity:** The relationship between the dependent variable and the independent variables should be linear.
2. **Independence:** The observations should be independent of each other. This means that the value of one observation should not be influenced by the value of another observation.
3. **Homoscedasticity:** The variance of the errors should be constant across all levels of the independent variables. In other words, the spread of the residuals should be the same for all values of the independent variables.
4. **Normality:** The errors (residuals) should be normally distributed. This means that the distribution of the residuals should be symmetric around zero.
5. **No multicollinearity:** The independent variables should not be highly correlated with each other. This means that there should not be a linear relationship between any two independent variables.

If these conditions are met, then OLS is the best linear unbiased estimator. However, if these assumptions are violated, then OLS may not be the best estimator and alternative methods may need to be used.

In the following pages we discuss how we ensure these conditions are met.

1. Wulong Gu and Ryan MacDonald. The Impact of Public Infrastructure on Canadian Multifactor Productivity Estimates. Statistics Canada. January 2009. <https://www150.statcan.gc.ca/n1/pub/15-206-x/15-206-x2008021-eng.pdf> (Accessed August 15, 2023)
2. Nick Colley and Jane Fear. Is there an investment case for social and affordable housing in the UK? Impact Investing Institute. October 2021. https://www.impactinvest.org.uk/wp-content/uploads/2023/02/Is-there-an-investment-case-for-social-and-affordable-housing-in-the-UK.pdf?gl=1*1hwr92x*up*MQ..*ga*MTU1MTQ4OTc4Ni4xNjk0NDM2MDkx*ga_SGZH7ZJGJZ*MTY5NDQzNjA4OC4xLjAuMTY5NDQzNjA4OC4wLjAuMA. (Accessed August 18, 2023)

Regression Analysis (2/8)

We are interested in modelling the relationship between the stock of community housing and multifactor productivity in Canada. Below we list the variables used.

Dependent variable: Multifactor productivity

Primary explanatory variable: Community housing stock as a share of the total Canadian housing stock

Selection of other independent variables

Our variable selection is based on past literature examining productivity in Canada. In particular, the following three papers provided:

1. Leung and Zheng (2008), *What Affects MFP in the Long Run? Evidence From Canadian Industries*
2. Loertscher and Pujolas (2023), *Canadian Productivity Growth: Stuck in the Oil Sands*
3. Dion (2007), *Interpreting Canada's Productivity Performance in the Past Decade: Lessons from Recent Research*

Data sources

- **Multifactor productivity:** Index. From Statistics Canada tables 36-10-0208-01 (Retrieved August 9th, 2023) and 36-10-0211-01 (Retrieved August 25th, 2023).
- **Community housing:** We use the share of the total housing stock that is community housing (which Statistics Canada calls social housing). Share calculated based on current dollars series from Statistics Canada table 36-10-0677-01 (Retrieved September 19th, 2023).
- **Public infrastructure and certain types of private infrastructure which act as semi-public infrastructure:** In theory, public infrastructure should be a major factor boosting productivity. Defined as total stock of institutional buildings, marine engineering infrastructure, transportation engineering infrastructure, waterworks infrastructure, sewage infrastructure, communication networks, and electric power infrastructure. Calculated from Statistics Canada table 36-10-0608-01 (Retrieved October 10th, 2023).
- **Research and development intensity:** Gross domestic spending on research and development as a share of GDP. Only available at national level. Calculated from Statistics Canada table 27-10-0273-01 and 36-10-0222-01.
- **Raw materials price index:** Only available at national level. From Statistics Canada table 18-10-0268-01 (Retrieved September 22nd, 2023).
- **Markup ratio:** Ratio of gross output to capital and labour cost inputs. Proxy for degree of competition. Only available at the national level. Calculated from Statistics Canada table 36-10-0217-01 (Retrieved September 25th, 2023).
- **Capital input of information and communication technologies:** Only available at national level. From Statistics Canada table 36-10-0208-01 (Retrieved September 25th, 2023).
- **Firm size:** Percentage of all firms in each jurisdiction employing 100 or more employees. Unfortunately, this is likely a poor measure of firm size, and is only available from 2000 onwards, so we omitted it from our main specifications. Calculated from Statistics Canada table 33-10-0088-01 (Retrieved September 25th, 2023).
- **Outsourcing index:** Defined as the ratio of intermediate input costs to nominal gross output. The series for the education industry only begin in 1997 so it is omitted from this calculation. Only available at national level. Calculated from Statistics Canada table 36-10-0217-01 (Retrieved September 22nd, 2023).
- **Global trade openness:** Defined as the sum of nominal world imports plus exports divided by world output. This purely exogenous variable likely captures several facets of globalization such as offshoring and the FDI stock. Only available for advanced economies (hence the suffix _adv). Calculated from IMF data (Retrieved September 22nd, 2023).

Regression Analysis (3/8)

Once we had our data, we had to address a number of econometric issues, which are discussed on this page.

Data Sources (continued):

- **Real GDP:** Index of real GDP in the business sector. From Statistics Canada table 36-10-0211-01 (Retrieved August 9th, 2023).
- **Population share:** Share of Canadian population in each province. Needed for panel estimation or else results will weight all provinces equally. Calculated from Statistics Canada table 17-10-0005-01 (Retrieved September 22nd, 2023).

Non-stationarity

Unit root tests indicate that both our dependent variable (productivity) and our main explanatory variable (community housing stock) are non-stationary. This violates one of the key assumptions required for regression analysis. Typically, correcting non-stationarity would involve taking the difference of our series. Unfortunately, our community housing stock series is also non-stationary in its first difference. Instead of using the dollar value of the community housing stock, we therefore use the share of total housing which is community housing. This measure is much more weakly stationary and is non-stationary in its first difference. An alternative to differencing data while still addressing unit roots in time series data is to include an autoregressive (AR) term which is deployed in several of our tested specifications.

Linearity

We expect that the relationship is likely to be logarithmic, so we use logs to transform both sides of the equation so that we can use OLS. We are therefore assuming that the link between community housing and productivity is one where a percentage change on the explanatory variable produces some other percentage change in the dependent variable.

Timing of measurement

Housing stock variable is measured on December 31 of each year. Because we are interested in causality flowing from community housing to productivity, we therefore can not use same-year measurements for the dependent and explanatory variables, because the explanatory variable is “occurring” after the dependent variable in time. We therefore must use the first lag of the explanatory variable, which represents the stock of community housing available on January 1st of the year in which the dependent variable is measured.

Sample size

Unfortunately, some of the controls above are only available for limited time periods. In particular, global trade openness is only available from 1997 onwards, and firm size is only available from 2000 onwards. We therefore omit these variables from our main results so that we can use as large of a sample as possible.

Provincial results

Although many of our control variables are only available at the national level, our dependent and key explanatory variable are available at the provincial level, and we had initially hoped to be able to report individual results for each province using this data. We did make attempts to produce these individual provincial results using a multiplicative fixed effects model as well as individual regressions for each province. However, the results from these regressions were often statistically insignificant and some of the coefficients had the wrong signs. We are therefore, only able to report a single coefficient representing a Canadian average from our provincial fixed effects panel. The results from our provincial panel data are very similar to our national results despite using two different data sets, lending confidence to the results.

Regression Analysis (4/8)

Before settling on our final approach, we explored a number of alternative approaches which we ruled out.

Vector Autoregression

- Based on past research in this area, we first tried a VAR approach. We tried a few VAR specifications, but we didn't have enough confidence to present the results of this model for a few reasons:
 - Determining a specification was difficult. Not all control variables could be included due to limited number of observations available for estimation. Depending on the variables included, lag order selection criteria recommended lags ranging from 1 to 3 (where only 1 lag is recommended, it suggests VAR is misspecified).
 - VAR output is sensitive to the ordering of the variables. Selection of ordering should be done in descending order of causality, which can be checked with a Granger causality test. However, Granger causality tests resulted in poor causality links between MFP and most of the variables theoretically indicated to influence MFP. As a result, we were not confident in selecting a specification of VAR.
 - VAR results are not as easy to interpret numerically. Since the goal of the regressions is to be able to speak about numerical results, this was problematic.

Multiplicative fixed effects

- Going into the econometrics, we ideally wanted to be able to generate estimates of different slopes for each province so that we could talk about differences in the relationship between social housing and productivity in each province.
- We did try estimating a model with multiplicative fixed effects, which would have allowed us to do this. However, the results were not significant for many provinces, and the coefficients did not make economic sense.

Random effects

- We tried a random effects model in our panel data. However, a Hausman test where the null hypothesis is that the preferred model is random effects resulted in rejection of the null with high probability. This indicated that the correct specification for the data was fixed effects, not random effects.
- We do run a panel model with fixed effects and present it as a check on our main results. However, the panel fixed effect regression returns incorrect signs on the coefficients on some controls, and we were unable to get all signs correct by changing the group of controls. Because of this we were not comfortable presenting it as our main results.

Regression Analysis (5/8)

Finally, there were a number of considerations in finalizing our OLS approach.

- The dependent variable MFP is measured as an index where 2012 = 100 in each area where it is measured. This is not a problem at the national level; however, it restricts the functional forms we can use in panels at the provincial level because the levels are not comparable between provinces. This can be addressed by using logs or dlogs, because the percentage change is still comparable between provinces.
- After a data correction from Statistics Canada, the series for the social housing stock, our explanatory variable of interest, is non-stationary in both levels and in 1st differences. We therefore use shares of social housing stock (as a percentage of total housing stock) because they are much more weakly non-stationary in levels and their 1st difference is stationary.
- The social housing stock series for a given year is measured on December 31 of that year. Because we are interested in a causal relationship of social housing on productivity, we need to do all of our regressions on the first lag of social housing, which corresponds to the social housing stock available at the beginning of the year where we measure the dependent variable.
- We had to be careful in selecting our controls. As mentioned earlier, our controls were largely informed by prior research by the Bank of Canada. We did test specifications including all controls indicated by the literature. However, some of the controls are only available over a limited time period and including them would have restricted our sample significantly. We therefore present different specifications omitting or including these sample-restricted variables. Results are similar across all specifications and samples.
- One of the controls we experimented with is GDP, which is closely related to gross value added, from which our dependent variable is derived. We found the results for our other variables were often much better when GDP was included as a control. However, as multifactor productivity is calculated essentially as a residual of GDP, we did not feel comfortable publishing results with GDP as a control. We tried several proxies for GDP (the unemployment rate; the employment rate; the capacity utilization rate; public sector GDP; and a dummy variable for recessions), but these did not produce better results than omitting GDP entirely. When GDP was included as a control, the coefficient estimates on our main explanatory variable fell slightly, ranging between 0.05 and 0.21. Again, because GDP is used to calculate MFP, we do not believe that the reduced size of the coefficients when including it is a meaningful downside risk to our analysis.

List of specifications presented in report

Regression	1	2	3	4	5
Dataset	Time series	Time series	Time series	Panel	Panel
Other Controls	Raw material prices, research and development, outsourcing, competition, information technology	Commodity prices, research and development, outsourcing, competition information technology	Raw material prices, research and development, outsourcing, global trade openness, public infrastructure, competition	Population share, AR(1)	Raw material prices, research and development, outsourcing, public infrastructure, competition, information technology, population share, AR(1)

Regression Analysis (6/8)

Results from three OLS specifications presented here.

1

Dependent Variable: DLOG(MFP CA)
Method: Least Squares
Date: 10/06/23 Time: 16:35
Sample (adjusted): 1982 2019
Included observations: 38 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.002324	0.003379	0.687744	0.4967
DLOG(HSK SHARE CA(-1))	0.341828	0.138298	2.471666	0.0191
DLOG(RMPI CA)	0.014166	0.023747	0.596543	0.5551
DLOG(RDI CA)	0.032143	0.057246	0.561496	0.5785
DLOG(OS CA)	0.449629	0.267114	1.683285	0.1024
DLOG(MARKUP CA)	0.230906	0.115490	1.999356	0.0544
DLOG(ICT CA)	0.003600	0.033776	0.106573	0.9158
R-squared	0.533858	Mean dependent var	0.001837	
Adjusted R-squared	0.443637	S.D. dependent var	0.014932	
S.E. of regression	0.011138	Akaike info criterion	-5.992081	
Sum squared resid	0.003846	Schwarz criterion	-5.690421	
Log likelihood	120.8495	Hannan-Quinn criter.	-5.884753	
F-statistic	5.917228	Durbin-Watson stat	1.671866	
Prob(F-statistic)	0.000333			

2

Dependent Variable: DLOG(MFP CA)
Method: Least Squares
Date: 09/28/23 Time: 12:55
Sample (adjusted): 1973 2019
Included observations: 47 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.004441	0.003759	-1.181439	0.2444
DLOG(HSK SHARE CA(-1))	0.313264	0.147742	2.120349	0.0402
DLOG(BCPI CA)	-0.019879	0.020691	-0.960785	0.3424
DLOG(ICT CA)	0.084767	0.035461	2.390431	0.0216
DLOG(RDI CA NEW)	-0.081288	0.057407	-1.416003	0.1645
DLOG(OS CA)	0.079164	0.271517	0.291563	0.7721
DLOG(MARKUP CA)	0.174997	0.123081	1.421801	0.1628
R-squared	0.276667	Mean dependent var	0.001974	
Adjusted R-squared	0.168167	S.D. dependent var	0.015474	
S.E. of regression	0.014113	Akaike info criterion	-5.546859	
Sum squared resid	0.007967	Schwarz criterion	-5.271305	
Log likelihood	137.3512	Hannan-Quinn criter.	-5.443166	
F-statistic	2.549925	Durbin-Watson stat	1.301793	
Prob(F-statistic)	0.034756			

3

Dependent Variable: DLOG(MFP CA)
Method: Least Squares
Date: 10/06/23 Time: 17:08
Sample (adjusted): 1997 2019
Included observations: 23 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.016341	0.006562	2.490330	0.0250
DLOG(HSK SHARE CA(-1))	0.306657	0.185876	1.649793	0.1198
DLOG(RMPI CA)	0.063552	0.048941	1.298535	0.2137
DLOG(RDI CA)	-0.114761	0.106395	-1.078638	0.2978
DLOG(OS CA)	0.642439	0.367758	1.746907	0.1011
DLOG(GTO ADV)	-0.128430	0.109739	-1.170326	0.2601
DLOG(INFRA CA)	-0.477480	0.211713	-2.255316	0.0395
DLOG(MARKUP CA)	0.188525	0.148077	1.273157	0.2223
R-squared	0.642563	Mean dependent var	0.002243	
Adjusted R-squared	0.475759	S.D. dependent var	0.013995	
S.E. of regression	0.010133	Akaike info criterion	-6.077810	
Sum squared resid	0.001540	Schwarz criterion	-5.682856	
Log likelihood	77.89482	Hannan-Quinn criter.	-5.978480	
F-statistic	3.852205	Durbin-Watson stat	1.852701	
Prob(F-statistic)	0.013522			

Regression Analysis (7/8)

Results from two panel specifications presented here.

4 Dependent Variable: LOG(MFP_)
 Method: Panel Least Squares
 Date: 10/06/23 Time: 16:58
 Sample (adjusted): 1999 2021
 Periods included: 23
 Cross-sections included: 10
 Total panel (balanced) observations: 230
 Convergence achieved after 8 iterations

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.575748	0.439703	10.40645	0.0000
LOG(HSK SHARE (-1))	0.206000	0.060624	3.397993	0.0008
POP SHARE	-1.023503	4.359318	-0.234785	0.8146
AR(1)	0.879862	0.032606	26.98446	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.824662	Mean dependent var	4.641730
Adjusted R-squared	0.814966	S.D. dependent var	0.068618
S.E. of regression	0.029516	Akaike info criterion	-4.152886
Sum squared resid	0.189053	Schwarz criterion	-3.958560
Log likelihood	490.5819	Hannan-Quinn criter.	-4.074499
F-statistic	85.05102	Durbin-Watson stat	1.696676
Prob(F-statistic)	0.000000		

Inverted AR Roots .88

Dependent Variable: LOG(MFP_)
 Method: Panel Least Squares
 Date: 09/28/23 Time: 16:28
 Sample (adjusted): 1999 2019
 Periods included: 21
 Cross-sections included: 10
 Total panel (balanced) observations: 210
 Convergence achieved after 11 iterations

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	6.826485	0.654203	10.43481	0.0000
LOG(HSK_SHARE_(-1))	0.215150	0.060500	3.556220	0.0005
LOG(RMPI_CA)	-0.011032	0.029710	-0.371329	0.7108
LOG(RDI_CA)	-0.156451	0.076216	-2.052723	0.0415
LOG(OS_CA)	-0.168535	0.329670	-0.511224	0.6098
LOG(INFRA_)	-0.248895	0.049819	-4.996001	0.0000
LOG(MARKUP_CA)	0.235586	0.138181	1.704911	0.0898
POP_SHARE_	0.638062	3.683168	0.173237	0.8626
AR(1)	0.835682	0.033129	25.22487	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.850178	Mean dependent var	4.642434
Adjusted R-squared	0.836913	S.D. dependent var	0.068431
S.E. of regression	0.027635	Akaike info criterion	-4.257642
Sum squared resid	0.146630	Schwarz criterion	-3.970747
Log likelihood	465.0524	Hannan-Quinn criter.	-4.141661
F-statistic	64.08960	Durbin-Watson stat	1.828983
Prob(F-statistic)	0.000000		

Inverted AR Roots .84

Regression Analysis (8/8)

Below, productivity results are presented by province.

	Additional Number of Community Units Needed by 2030 to Reach 7% Target	Change in Community Housing Share of Total Dollar Value of Housing Stock (Percentage Point)	Increase in Productivity	Total GDP Impact (Increase in productivity less opportunity cost)
Alberta	43,799	0.8 p.p.	6.4% to 10.5%	\$16.5B to \$30.5B
British Columbia	50,868	0.8 p.p.	5.7% to 9.3%	\$9.0 to \$18.7
Newfoundland and Labrador	4,621	0.5 p.p.	5.3% to 8.7%	\$1.0 to \$1.9
Saskatchewan	11,176	0.6 p.p.	3.2% to 5.2%	\$1.5 to \$3.1
Manitoba	13,139	1.0 p.p.	3.5% to 5.8%	\$0.9 to \$2.2
New Brunswick	7,427	0.4 p.p.	4.3% to 6.9%	\$0.6 to \$1.3
Ontario	143,225	0.7 p.p.	5.8% to 9.5%	\$23.3 to \$50.3
PEI	1,620	0.5 p.p.	6.0% to 9.7%	\$0.2 to \$0.4
Quebec	79,071	0.7 p.p.	5.9% to 9.7%	\$13.1 to \$26.1
Nova Scotia	9,452	0.3 p.p.	3.9% to 6.4%	\$0.5 to \$1.3
Nunavut	2,240	No data available on MFP by territory from Statistics Canada		
Yukon	2,477			
NWT	2,477			

Please see Appendix A: Provincial and Territorial Carveouts for additional information.

Methodological Notes

Data

- All the historical data used in the report is available publicly in Statistics Canada, Bank of Canada, OECD, CMHC, CREA, International Monetary Fund, Yukon Bureau of Statistics and NWT Bureau of Statistics.
 - In the sources, we note the date in which the data was compiled. It is important to note that data is subject to historical revisions by the agencies producing the data and therefore, may change from that shown in this report.
- The data used for the forecasts (i.e., population and housing completions) was calculated by the Deloitte's Economic and Policy Advisory team.
- Average growth rates throughout this report are calculated as simple averages not average annual compound rates.
- In our forecast of potential productivity gains we bring the value of the community housing stock as a share of total housing stock to a high level, one not seen in the historical data since 1961-1965. It is possible the observed relationship between community housing and productivity will break down as we move beyond the range of values observed in the past five decades.



Appendix D

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Disclaimers

This report has been provided to the Canadian Housing Renewable Association to describe the relationship between housing affordability and productivity.

The nature of commercial diligence, market review and market analysis differs significantly from accounting and taxation due diligence because of the potential limitations in the nature of the data gathering that can be possible, particularly resulting from the need to rely on representations from management and others and potentially on oral comments from third parties. This combined with the absence of independent verification of the information supplied in respect of both historical and projected information in some cases can limit potential findings. It is likely that there will be restrictions or limitations in the resulting data that could impact the accuracy of our report, and we will therefore indicate in our report the source of the data that was obtained by us and disclaim any responsibility for its accuracy.

No opinion, counsel, or interpretation is intended in matters that require legal, tax or other appropriate professional advice. It is assumed that such opinion, counsel, or interpretations have been, or will be, obtained outside of the scope of this report. To the extent that there are legal or tax issues relating to compliance with applicable laws, regulations, and policies, we assume no responsibility therefore.

Observations are made on the basis of economic, industrial, competitive and general business conditions prevailing as at the date hereof. In the analyses, we have made assumptions with respect to the industry performance, general business, and economic conditions and other matters, many of which are beyond our control, including government and industry regulation.

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The analyses are provided as of October 31st, 2023, and we disclaim any undertaking or obligation to advise any person of any change in any fact or matter affecting this analysis, which may come or be brought to our attention after the date hereof. Without limiting the foregoing, in the event that there is any material change in any fact or matter affecting the analyses after the date hereof, we reserve the right to change, modify or withdraw the analysis.

We believe that our analyses must be considered as a whole and that selecting portions of the analyses or the factors considered by it, without considering all factors and analyses together, could create a misleading view of the issues related to the report.

Amendment of any of the assumptions identified throughout this report could have a material impact on our analysis contained herein. Should any of the major assumptions not be accurate or should any of the information provided to us not be factual or correct, our analyses, as expressed in this report, could be significantly different.



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9.3

Nipissing Parry Sound Overdose Incident Report

This report will be updated and sent weekly, every Monday, to inform community organizations and first responders of overdoses and/or negative drug reactions within our community.

	Overdoses or Negative Reactions Reported	Deaths Reported	Date	Number of Times 911 Called	Location	Substances Involved
Week 15: August 25 th to August 31 st , 2025	4	1	August 27 th , 2025 August 29 th , 2025 August 30 th , 2025(2)	4	North Bay (2) Parry Sound West Nipissing	Cocaine Unknown Opioid (3)
Week 14: August 18 th to August 24 th , 2025	5	0	August 19 th , 2025(2) August 20 th , 2025 August 21 st , 2025(2)	5	McDougall North Bay (2) Powassan West Nipissing	Fentanyl Benzodiazepines Prescription Opioid Non-Opioid Pharmaceutical Unknown Opioid (2)
Week 13: August 11 th , to August 17 th , 2025	1	0	August 16 th , 2025	1	Powassan	Non-Opioid Pharmaceutical
Week 12: August 4 th , to August 10 th , 2025	1	0	August 8 th , 2025	1	Seguin	Prescription Opioid
Week 11: July 28 th , to August 3 rd , 2025	3	0	August 2 nd , 2025 (3)	3	Parry Sound (2) South River	Crack Fentanyl Unknown Opioid

Week 10: July 21 st , to July 27 th , 2025	9	1	July 21 st , 2025 July 23 rd , 2025 (3) July 24 th , 2025 July 25 th , 2025 (2) July 26 th , 2025 (2)	9	Armour Nipissing First Nation North Bay (4) Parry Sound (2) West Nipissing	Alcohol Fentanyl (3) Polypharmacy Unknown Opioid (5)
Week 9: July 14 th , to July 20 th , 2025	4	1	July 8 th , 2025 July 14 th , 2025 July 19 th , 2025 July 20 th , 2025	3	North Bay (3) Parry Sound	Benzodiazepines Fentanyl (2) Marijuana/Cannabis Unknown Opioid
Week 8: July 7 th , to July 13 th , 2025	0	0	N/A	N/A	N/A	N/A
Week 7: June 30 th to July 6 th , 2025	2	1	July 2 nd , 2025 (2)	2	North Bay Parry Sound	Amphetamines Benzodiazepines Cocaine Fentanyl (2)
Week 6: June 23 rd , to June 29 th , 2025	1	1	June 29 th , 2025	1	North Bay	Unknow Opiod
Week 5: June 16 th , to June 22 nd , 2025	0	0	N/A	N/A	N/A	N/A
Week 4: June 9 th , to June 15 th , 2025	1	0	June 10 th , 2025	1	North Bay	Unknown Opioid

Week 3: June 2 nd , to June 8 th , 2025	5	2	June 3 rd , 2025 June 5 th , 2025 June 6 th , 2025 (2) June 7 th , 2025	5	North Bay (2) Powassan (2) Ryerson	Cocaine Crystal Meth Don't Know Fentanyl (3) Hallucinogens/Party Drugs
Week 2: May 26 th , to June 1 st , 2025	5	2	May 26 th , 2025 May 27 th , 2025 May 28 th , 2025 (2) May 30 th , 2025	5	Mattawa North Bay (2) Parry Sound (2)	Cocaine (2) Fentanyl (3) Unknown Opioid
Week 1: May 19 th , to May 25 th , 2025	2	0	May 22 nd , 2025	1	Nipissing First Nation North Bay	Cocaine Crystal Meth Fentanyl (2)



September 8, 2025

Employment and Social Development Canada (ESDC)

Government of Canada

New Horizons for Seniors Program (NHSP)

P.O. Box 538 Station Don Mills, North York, ON M3C 0N9

ON-NHSP-PNHA@servicecanada.gc.ca

Subject: Support Letter: Connected Communities Project

To Whom It May Concern,

On behalf of the District of Parry Sound Social Services Administration Board (DSSAB), I am pleased to provide this letter of support for the funding application submitted by West Parry Sound Community Support Services (CSS) through the New Horizons for Seniors Program (NHSP) community-based stream.

The DSSAB delivers essential social services across the district, including Ontario Works, Housing Services, Violence Against Women (VAW) services, and Children's Services. Our mission is to enhance quality of life by ensuring equitable access to vital supports that strengthen individuals, families, and communities.

We value the critical role of West Parry Sound Community Support Services (CSS) in providing services such as Meals on Wheels, Lunch & Learns, Friendly Visiting, Accessible Transportation, Accessible Exercise Classes, Seniors Connect, information and referral, and Mobile Seniors Active Living Centres. These programs serve seniors and individuals aged 18 and older living with chronic illness or disabilities throughout the rural communities of West Parry Sound. Many residents who rely on DSSAB programs also depend on these essential CSS services.

Through the NHSP funding being sought, CSS plans to "expand the Rosseau Caring Community through the 'Connected Communities Project' model into four rural communities, recruit at least 30 new volunteers, strengthen local support networks, and increase access to social, educational, and referral opportunities—helping older adults in West Parry Sound stay engaged, included, and valued."

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This initiative aligns closely with DSSAB's commitment to fostering inclusive, accessible, and collaborative community services. By reducing isolation, strengthening connections, and expanding opportunities for older adults, the project will complement the broader network of social services that support residents across the district.

We wholeheartedly support this funding application and wish West Parry Sound Community Support Services every success in securing the resources needed to deliver and sustain this valuable initiative.

Sincerely,

A handwritten signature in black ink, appearing to read 'Rick Zanussi', with a stylized flourish at the end.

Rick Zanussi, Chair

District of Parry Sound Social Services Administration Board