

Housing

NORTHUMBERLAND'S

VitalSigns®



Community Foundation
of Campbellford/Seymour
and Northumberland

Key Indicators:

- **Gross Shelter Income Ratio**
- **Private Households by Tenure**
- **Core Housing Need**
- **Proportion of Dwelling Units Requiring Major Repairs**

Sustainable Development Goals:

Access to safe and affordable housing is directly interconnected with five other goals, including #1 – No Poverty, #3 – Good Health and Well-Being, #8 – Decent Work & Economic Growth, #10 – Reduced Inequalities, #11 – Sustainable Cities and Communities and #12 – Responsible Consumption and Production.

Sources:

- [Census Profile, 2021 Census of Population \(statcan.gc.ca\)](https://www150.statcan.gc.ca/n1/pub/92-627-x/2021001/article/00001-eng.htm)
- [Census Profile, 2016 Census \(statcan.gc.ca\)](https://www150.statcan.gc.ca/n1/pub/92-627-x/2016001/article/00001-eng.htm)
- [National Household Survey \(NHS\) Profile, 2011 \(statcan.gc.ca\)](https://www150.statcan.gc.ca/n1/pub/92-627-x/2011001/article/00001-eng.htm)
- [Community Profiles from the 2006 Census, Statistics Canada \(statcan.gc.ca\)](https://www150.statcan.gc.ca/n1/pub/92-627-x/2006001/article/00001-eng.htm)
- [Canada Mortgage and Housing Corporation](https://www.cmhc.ca/en/mortgage)
- [Population and dwelling counts: Canada and census subdivisions \(municipalities\) \(statcan.gc.ca\)](https://www150.statcan.gc.ca/n1/pub/92-627-x/2016001/article/00001-eng.htm)
- [Cornerstone Family Violence Prevention Centre](https://www.cornerstonefamilyviolence.ca/)
- [Transition House \(thshelter.ca\)](https://www.transitionhouse.ca/)
- [Northumberland County Housing Corporation - Northumberland County](https://www.northumberland.ca/en-ca/housing)
- [Housing and Shelter - Northumberland County](https://www.northumberland.ca/en-ca/housing)
- [2022 HHP Annual Report \(northumberland.ca\)](https://www.northumberland.ca/en-ca/housing)
- [Food Insecurity | HKPR District Health Unit](https://www.hkpr.ca/food-insecurity)

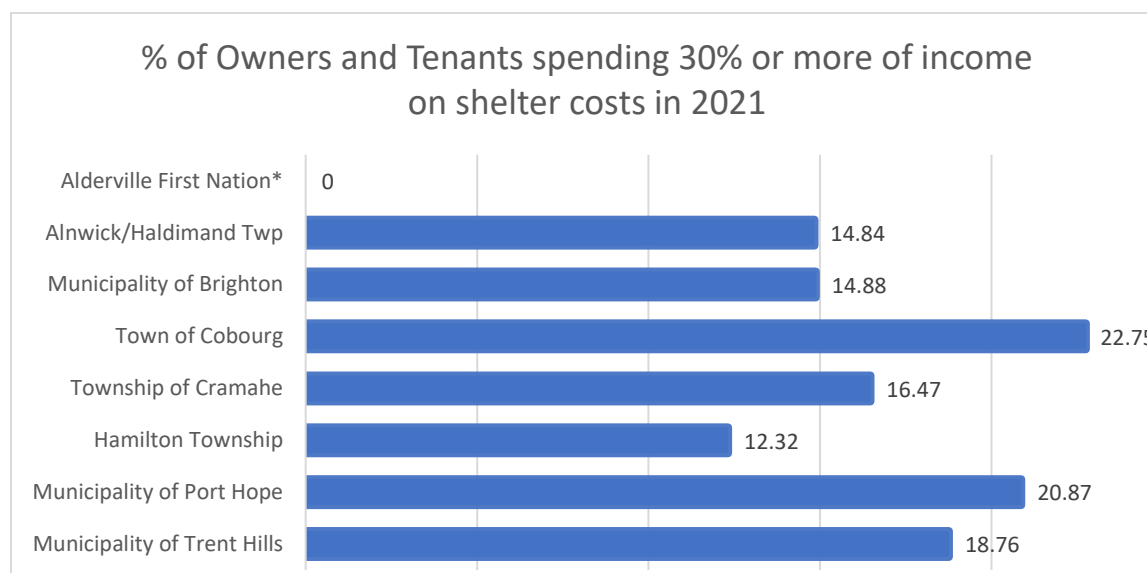
Note: These data in the following report uses both percent change (%) and percentage point change (% pt.). Percent change describes how much a number has changed in relation to a previous number. Percentage point is the difference between percentages. (A value of 10% falling by 1 percentage point becomes 9% (10% has 10 percentage points). A fall of 1% would result in a value of 9.9%).

Gross Shelter Income Ratio

Shelter-cost-to-income ratio refers to the proportion of average total income of household which is spent on shelter costs.

In **Northumberland County**, in 2021, 18.46 percent of owners and tenants were spending 30% or more of their income on shelter costs. The percent of owners and tenants who were spending 30% or more of their income on shelter costs is down 4.43 percentage points from 2016 (22.89%).

In 2021, in **Northumberland County**, the percent of owners and tenants who were spending 30% or more of their income on shelter costs is 5.77 percentage points lower than the provincial average (24.23%) and 2.47 percentage points lower than the national average (20.93%).



**Note: Private households living in band housing, located on an agricultural operation that is operated by a member of the household, and households who reported a zero or negative total household income are excluded.*

2021 Owner & Tenant Household Spending 30% or more on Shelter Costs				
Census Area	Households with household total income greater than 0	# of Owner & Tenant Households	% of Owner & Tenant Households	%pt. Change 2016 - 2021
Alderville First Nation*	0	0	0	0
Alnwick/Haldimand Twp	2,730	405	14.84	-4.67
Municipality of Brighton	4,940	735	14.88	-5.31
Town of Cobourg	9,120	2,075	22.75	-3.71
Township of Cramahe	2,550	420	16.47	-6.72
Hamilton Township	4,180	515	12.32	-2.48
Municipality of Port Hope	7,210	1,505	20.87	-3.16
Municipality of Trent Hills	5,650	1,060	18.76	-6.96
Northumberland County	36,385	6,715	18.46	-4.43
Ontario	5,415,420	1,312,095	24.23	-3.42
Canada	14,687,350	3,074,715	20.93	-3.17

Private Households by Tenure:

Tenure refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land, or be part of a condominium.

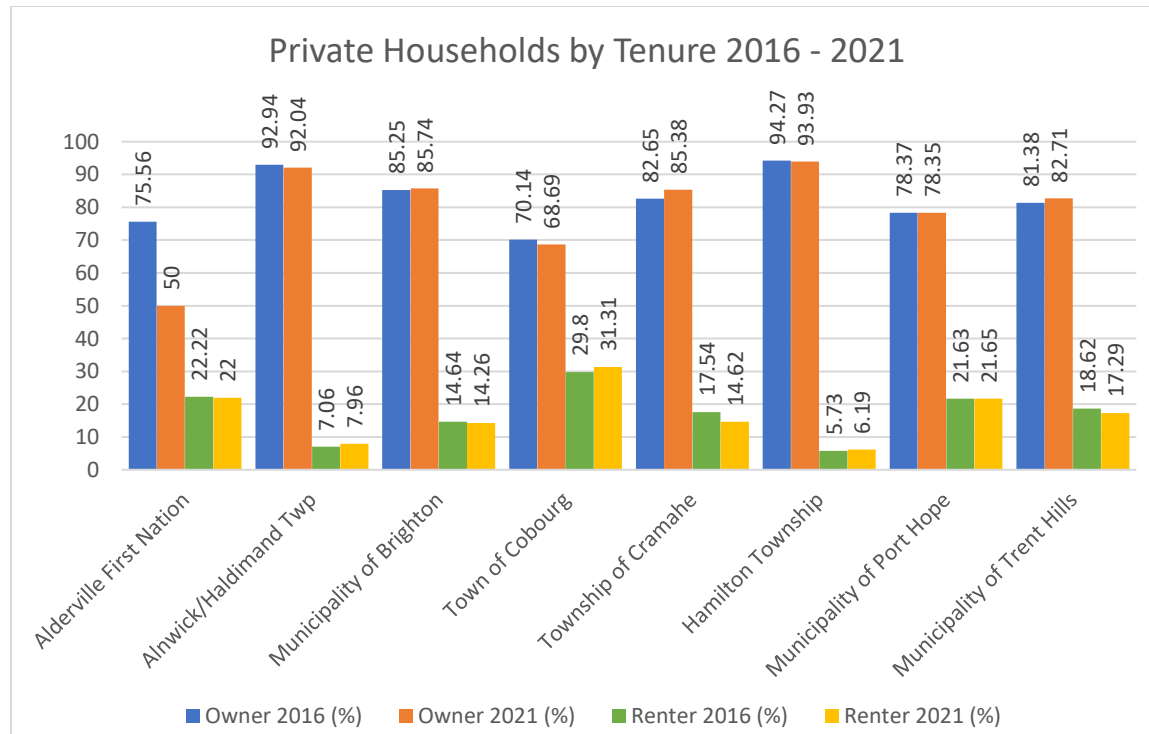
A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it.

A household is considered to rent their dwelling if no member of the household owns the dwelling. A household is considered to rent that dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative.

In 2021, 80.78 percent of private households in **Northumberland County** were occupied by owners of the household, while 19.02 percent of private households were occupied by renters. In 2021, the percent of households occupied by owners was down 0.26 percentage points, while the percent of households occupied by renters was up 0.08 percentage points from 2016.

In **Ontario**, 68.4 percent of private households were occupied by owners, while 31.41 percent were occupied by renters.

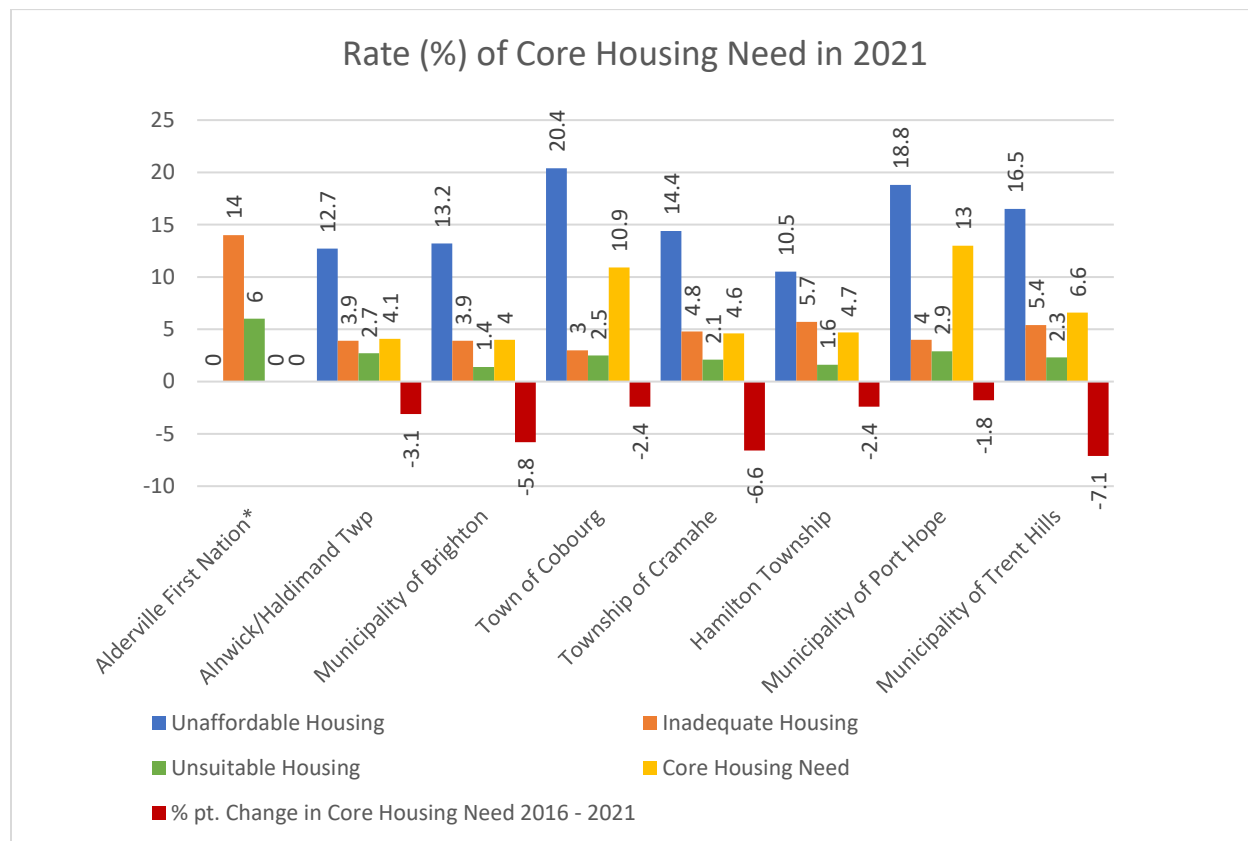
In **Canada**, 66.47 percent of private households were occupied by owners, while 33.07 percent were occupied by renters.



2021 Private Households by Tenure					
Census Area	Total Private Households	Owner Occupied Households %	Renter Occupied Households %	Change - Owner 2016 – 2021 %pt.	Change - Renter 2016 – 2021 %pt.
Alderville First Nation*	250	50	22	-25.56	-0.22
Alnwick/Haldimand Twp	2,825	92.04	7.96	-0.09	0.90
Municipality of Brighton	5,015	85.74	14.26	0.49	-0.38
Town of Cobourg	9,135	68.69	31.31	-1.45	1.51
Township of Cramahe	2,600	85.38	14.62	2.73	-2.92
Hamilton Township	4,280	93.93	6.19	-0.34	0.46
Municipality of Port Hope	7,320	78.35	21.65	-0.02	0.02
Municipality of Trent Hills	5,900	82.71	17.29	1.33	-1.33
Northumberland County	37,330	80.78	19.02	-0.26	0.08
Ontario	5,491,200	68.40	31.41	-1.28	1.24
Canada	14,978,940	66.47	33.07	-1.33	1.27

Core Housing Need

In **Northumberland County**, in 2021, 16.2 percent of households were considered unaffordable, 4.3 percent of households were considered inadequate and 2.3 percent of households were unsuitable. In total, 8 percent of households were in core housing need. The number of households in core housing need is down 4.6 percentage points from 2016 (12.6%).



2021 Core Housing Need					
Census Area	Rate of Unaffordable Housing %	Rate of Inadequate Housing %	Rate of Unsuitable Housing %	Rate of Core Housing Need %	Change in Rate of Core Housing Need 2016 – 2021 %pt.
Alderville First Nation*	0	14	6	n/a	n/a
Alnwick/Haldimand Twp	12.7	3.9	2.7	4.1	-3.1
Municipality of Brighton	13.2	3.9	1.4	4	-5.8
Town of Cobourg	20.4	3	2.5	10.9	-2.4
Township of Cramahe	14.4	4.8	2.1	4.6	-6.6
Hamilton Township	10.5	5.7	1.6	4.7	-2.4
Municipality of Port Hope	18.8	4	2.9	13	-1.8
Municipality of Trent Hills	16.5	5.4	2.3	6.6	-7.1
Northumberland County	16.2	4.3	2.3	8	-4.6
Ontario	20.9	3.7	4.8	12.1	-3.2
Canada	18.2	4.3	4	10.1	-2.6

In 2021, in **Northumberland County**, the percent of households in core housing need is 4.1 percentage points lower than the provincial average (12.1%), and 2.1 percentage points lower than the national average (10.1%).

Note 1: A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).

Housing standards are defined as follow:

- *Adequate housing is reported by their residents as not requiring any major repairs.*
- *Affordable housing has shelter costs equal to less than 30% of total before-tax household income.*
- *Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.*

Assessing whether a household is in core housing need thus involves two steps:

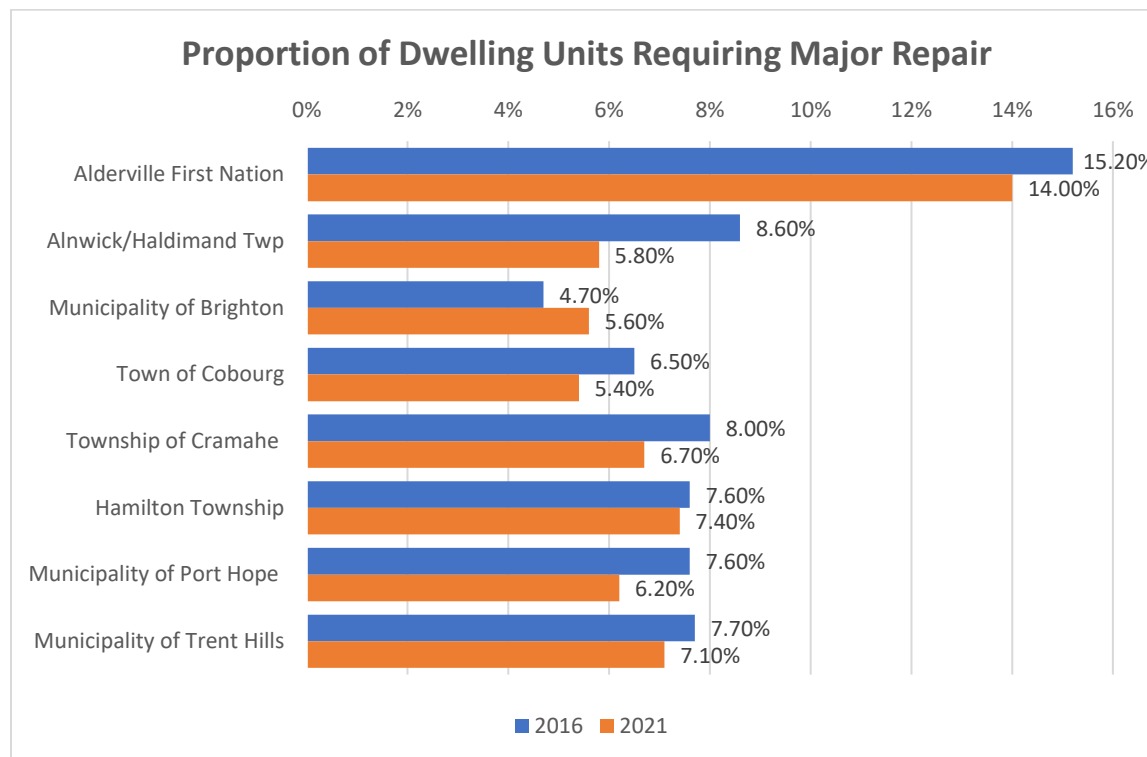
1. *Determining whether or not the household lives in acceptable housing; and*
2. *If the household does not live in acceptable housing, determining whether it's before-tax income is sufficient to access acceptable local housing.*

**Note 2: Only private, non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios (STIRs) less than 100% are assessed for core housing need.*

Proportion of Dwelling Units Requiring Major Repairs

In **Northumberland County**, in 2021, 6.2 percent of dwellings were in need of major repair. The percent of dwellings in need of major repair is down 0.9 percentage points from 2016 (7.1%).

In 2021, in **Northumberland County**, the percent of dwellings in need of major repair is 0.5 percentage points higher than the provincial average (5.7%) and 0.1 percentage points lower than the national average (6.1%).



Census Area	2016 %	2021 %	%pt. Change 2016 - 2021
Alderville First Nation	15.2	14	-1.2
Alnwick/Haldimand Township	8.6	5.8	-2.8
Municipality of Brighton	4.7	5.6	0.9
Town of Cobourg	6.5	5.4	-1.1
Township of Cramahe	8	6.7	-1.3
Hamilton Township	7.6	7.4	-0.2
Municipality of Port Hope	7.6	6.2	-1.4
Municipality of Trent Hills	7.7	7.1	-0.6

Note: Dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring and dwellings needing structural repairs to walls, floors or ceilings. It does not include desirable remodelling or additions.