

Orangeville Housing Needs Analysis

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Prepared by:



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Executive Summary

Like most municipalities in the province, Orangeville's population is aging. As a result it is experiencing a trend towards an increasing number of new residential developments targeting seniors, which are at various stages of development. Despite the known aging of the resident population, the Town is uncertain whether these new developments are meeting the needs of existing senior residents. As such, the Town has initiated this Housing Needs Analysis for the Town of Orangeville to identify and address the affordable housing requirements in Orangeville and the County of Dufferin, particularly for the senior (age 55+) segment of the population.

There are two phases to the preparation of the Housing Needs Analysis. Phase One involved the collection and analysis of demographic information including demographic trends and housing supply and demand and identifies key housing issues. Phase Two will involve the development of a seniors housing strategy to address such things as seniors housing affordability, choice and supply over the immediate, short and longer term. The following is a summary of the findings from the first phase of the study.

Demographic Profile

Key findings related to the demographic profile:

- Orangeville has experienced steady population growth over the past 15 years, and steady future population growth is anticipated.
- The Town's population is aging, but is younger than that of the County of Dufferin and the province. The average population of Orangeville is expected to continue to age over the next 25 years.
- There has been a trend towards smaller households, and this will likely continue in the future.
- Household composition changes with age; most 55-65 year-olds are living in one-family households, though this group also has a relatively high proportion of multiple-family households. With age, non-family households become the norm (mostly seniors living alone), while there are almost no multiple family households, and fewer one-family households than in the younger age groups.
- Household incomes in Orangeville have increased steadily over the past ten years, at rates higher than the rate of inflation, although stronger income growth has been seen at the upper end of the income spectrum. Household incomes continue to be slightly lower in Orangeville than in the County overall and the province.
- Incomes of single persons and others living with non-family members are significantly lower than for households overall, and average incomes are even lower for seniors who are living alone or with non-family members.

A number of people in the Town are living on low incomes, and in particular it is an issue among single individuals.

- Due to the many sources for social assistance to which they have access, seniors have a lower incidence of low income than singles; yet this incidence is still higher than it is for families.

Housing Supply

The key findings related to the housing supply are summarized below:

- Homeownership rates have increased over the past ten years as a result of a small loss of rental units and new construction which is primarily owner occupied, as well as an increase in home ownership affordability as a result of lower mortgage interest rates.
- Housing tenure changes with age and the availability of rental housing is a concern for seniors, particularly those in the 75 and over age cohort.
- Single detached homes are by far the most common form of housing in Orangeville, but they are not necessarily the best suited for seniors. A range of housing forms are needed to provide seniors with choice in the housing form which best meets their needs.
- New construction has been almost exclusively single detached units, with the exception of 2009, which has seen a greater mix of medium density units
- Housing conditions in Orangeville are generally good, with only 5% needing major repair.
- Converting rental housing to condominiums is a recent trend contributing to a deteriorating rental housing market.
- Orangeville has a sufficient supply of land for residential development over the next 10 years. The planned housing mix is significantly more weighted towards medium and high density units than both the existing housing stock and recent development.
- Ownership homes have generally increased in price over the past five years, though there has been a slight decline in the price of single detached units in 2009.
- Rents have risen moderately over the past five years.
- The overall vacancy rate for all rental housing in Orangeville is slightly below the 3% rate considered to be a healthy market, though vacancy rates vary considerably by unit types, ranging from 4.7% for one bedroom units to 0% for bachelor units.

Seniors Housing and Other Special Housing Needs

The key findings related to seniors housing and other special housing needs include:

- The vast majority of seniors live independently in the private housing market (75.5%), largely in ownership housing (57.4%), and only 18.2% live in more supportive environments in private retirement communities and long term care facilities.
- There are three retirement homes in Orangeville providing a housing alternative for seniors at the higher end of the income/asset spectrum. However, the rates charged by retirement homes are well above the affordability level of many seniors in the community.
- Emergency, transitional, and supportive housing providers in the community serve several groups, though there is no supportive housing for seniors. Retirement homes are available to those with sufficient incomes, and the others must rely on long term care.
- The wait for long term care is lengthy, suggesting that the availability of supports, whether they are long term care or other supports, is not sufficient to meet the needs.
- There are no services that cater explicitly to seniors experiencing elder abuse or mental illness. There is a need for a crisis bed for persons experiencing elder abuse, and the need for additional respite housing for seniors.
- There are four new developments, at various stages of development, targeting seniors; all are targeted at seniors at the higher end of the income/asset spectrum.

Housing Affordability

The key findings related to housing affordability are as follows:

- Affordability is an issue for almost 30% of all households, including half of all renters, in particular renters living alone or with non-relatives.
- The supply of ownership housing priced beneath \$222,000, and affordable to households earning less than \$60,000, is not sufficient to meet the needs.
- Rents are not affordable to households earning under \$30,000.
- Seniors are experiencing affordability issues, particularly seniors living alone or with non-relatives

Key Issues

Key housing issues have been identified from the Housing Needs Analysis. The issues, particularly those related to seniors, will be addressed as part of the second phase of the study in the Seniors Housing Strategy.

The key issues are as follows:

- The current housing mix is not consistent with the range of needs in the community and the current demographic trends
- Existing housing and support service options do not meet the needs of the aging population, especially those in the lower income ranges
- The stock of rental housing, a critical component of the housing market, is decreasing
- The supply of rental housing affordable to low and moderate income households is insufficient to meet the needs
- There is an insufficient supply of ownership housing affordable to low and moderate income households with incomes of less than \$60,000

1.0 Introduction

1.1 Study Background

The Town of Orangeville, located at the northern edge of the Greater Toronto Area, is the hub of Dufferin County's residential, commercial and social activity. Over the past few years, Orangeville has experienced steady growth. The Town has a youthful population, but like most municipalities in the province, its population is aging. Its population of seniors aged 65 and over increased from 8.6% of the population in 1996 to 10.8% in 2006.

Orangeville is experiencing a trend towards an increasing number of new residential developments targeting seniors, which are at various stages of development. Despite the known aging of the resident population, the Town is uncertain whether these new developments are meeting the needs of existing senior residents. As such, the Town has initiated this Housing Needs Analysis for the Town of Orangeville to identify and address the affordable housing requirements in Orangeville and the County of Dufferin, particularly for the senior (age 55+) segment of the population.

1.2 Study Format

There are two phases to the preparation of the Housing Needs Analysis. Phase One involved the collection and analysis of demographic information including demographic trends such as changes in age distribution and income. It also involved collection and analysis of relevant housing data, particularly as it related to seniors, including housing supply and demand. From this analysis key housing issues were identified.

Phase Two will involve the development of a seniors housing strategy to address such things as seniors housing affordability, choice and supply over the immediate, short and longer term. Impacts of the aging of the population on housing and the community will be included.

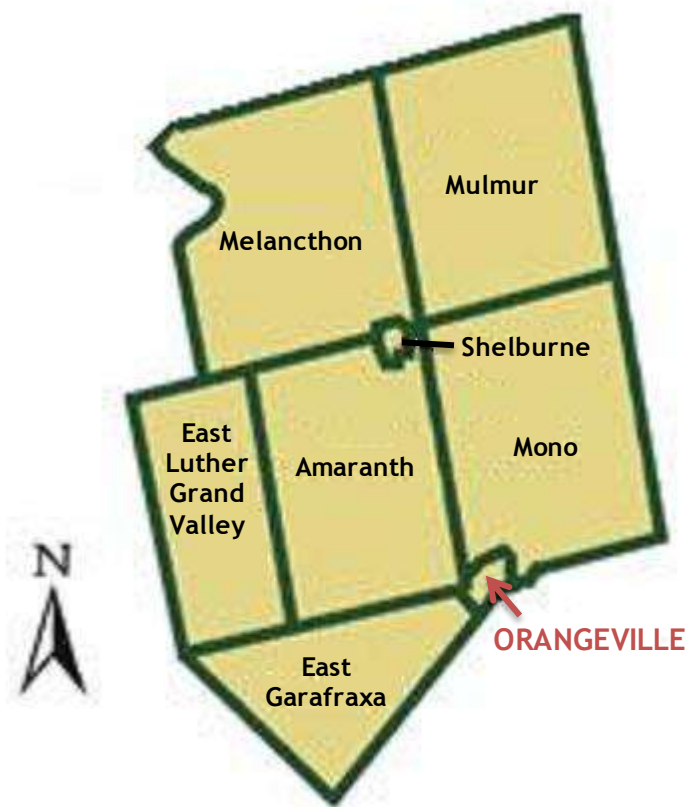
For the purposes of this study, seniors has been defined as persons age 55 and over.

1.2.1 Study Area

The study area for this report is the Town of Orangeville. The Town of Orangeville is located within the County of Dufferin. The Town is bordered by the Dufferin County municipalities of Mono, Amaranth, and East Garafraxa to the North and West, and Caledon (Peel Region) to the South East. Orangeville is the hub of Dufferin County's residential, commercial and social activity, followed by Shelburne and Grand Valley, the other urban municipalities in the County. For comparative purposes, where appropriate, information is provided

for Dufferin County and the province as a whole. The following figure illustrates the study area.

Figure 1: Study Area of Town of Orangeville, Surrounded by Dufferin County



Source: Centre for Business and Economic Development, 2009

1.2.2 Sources of Information

Sources of information for the preparation of the Orangeville Housing Needs Analysis included Statistics Canada Community Profiles (from 1996, 2000, and 2006), as well as Canada Mortgage and Housing Corporation (CMHC) (from 2005 to 2009), and others. Data and background reports were also obtained from the Town of Orangeville and County of Dufferin. The data gathered from these sources was supplemented by surveys of seniors housing providers and interviews with developers who have recently developed or are planning to develop housing targeted at seniors.

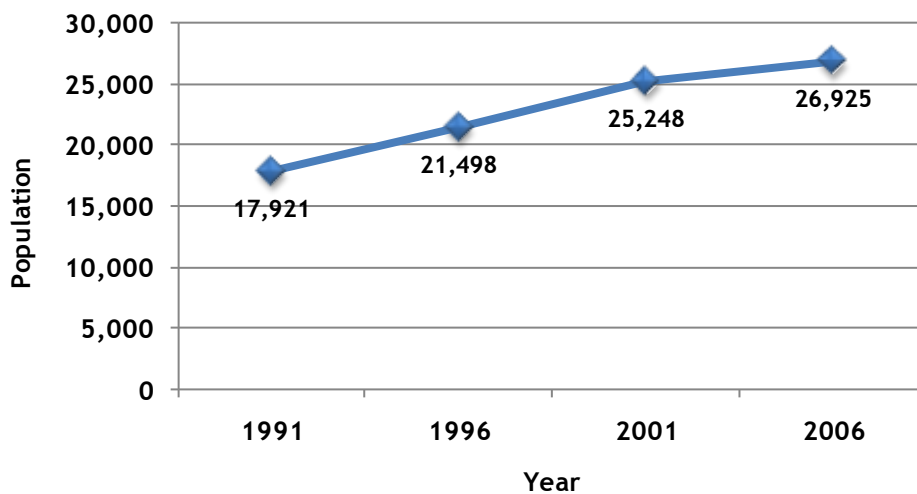
2.0 Demographic Profile

The following section outlines the demographic profile of the Town of Orangeville, including population characteristics such as growth, trends in age distribution, and population projections, as well as household characteristics, and an income profile. Demographic characteristics are a critical factor in determining housing needs and choices.

2.1 Population Characteristics

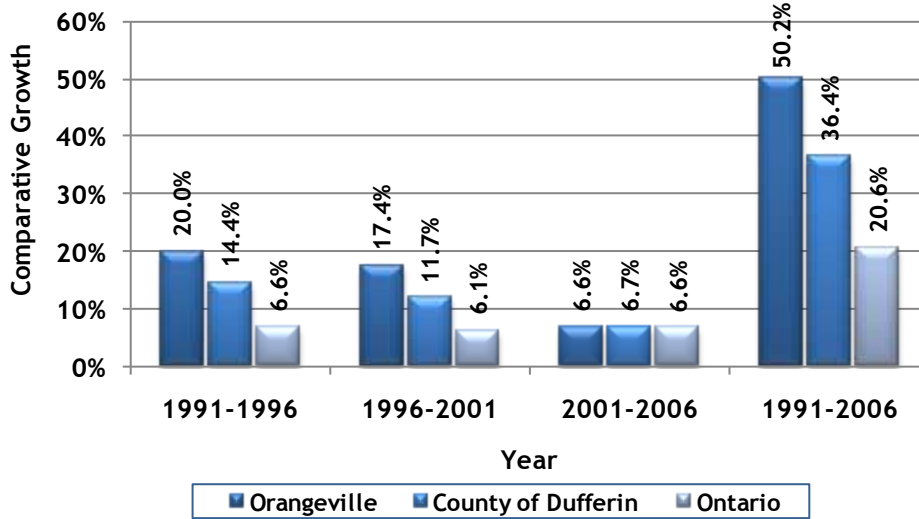
Orangeville has experienced steady growth over the past 15 years, growing from a population of approximately 18,000 in 1991 to almost 27,000 in 2006, a growth of 50.2% over the period. In percentage terms this is significantly higher growth than the County of Dufferin (20.6%) and Ontario as a whole (36.4%). Orangeville grew the most between 1991 and 1996 (3,577 or 20.0%) and 1996 to 2001 (3,750 or 17.4%). Orangeville's growth tapered off somewhat from 2001 to 2006 (1,677), and was in line with that of the County's and province's growth rates at 6.7%.

Figure 2: Trends in Population in the Town of Orangeville, 1996-2006



Source: Statistics Canada, Community Profiles, 1991, 1996, 2001, 2006

Figure 3: Population Comparative Growth Rates in the Town of Orangeville, Dufferin County, and Ontario, 1991-2006

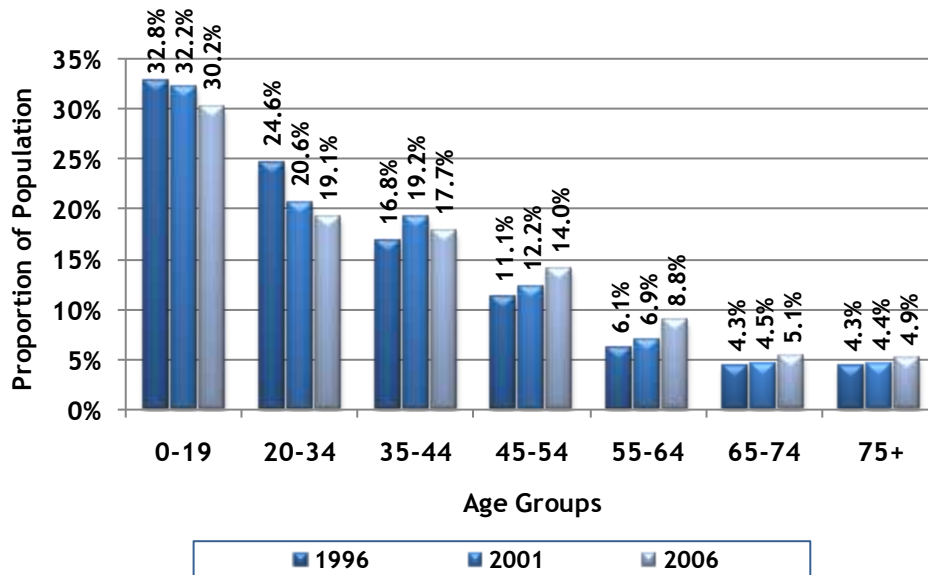


Source: Statistics Canada, Community Profiles, 1991, 1996, 2001, 2006
 Absolute numbers may be found in Appendix Table 1.

2.1.1 Trends in Age

Like most areas throughout the province, Orangeville’s population is aging. Seniors age 55 and over now account for 18.9% of the population compared to 14.7% in 1996. The fastest growing segments of the population were the 45-54 year olds (increasing from 11.1% in 1996 to 14.0% in 2006) and the 55-64 year olds (increasing from 6.1% to 8.8% over the period). In contrast, the 20-34 year old segment of the population fell from accounting for 24.6% of the Town’s 1996 population to only 19.1% in 2006.

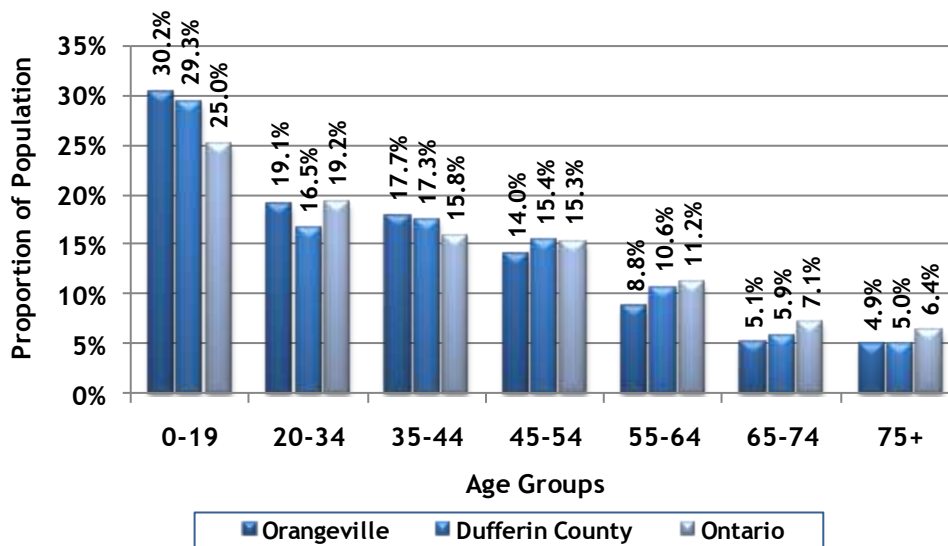
Figure 4: Trends in Age Distribution in the Town of Orangeville, 1996-2006



Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006
 Absolute numbers may be found in Appendix Table 2.

Despite its aging population, Orangeville’s population remains younger than both Dufferin County’s and the province’s. Seniors age 55 and over make up a markedly higher proportion of the province’s population (24.7%), and a somewhat larger proportion of the County’s population (21.5%) than in Orangeville (18.9%). Conversely, the proportion of children and youth under the age of 20 is 5.2% higher in Orangeville (30.2%), than Ontario (25.0%), and slightly higher than Dufferin County (29.3%).

Figure 5: Age Distribution in Town of Orangeville, Dufferin County, and Ontario, 2006

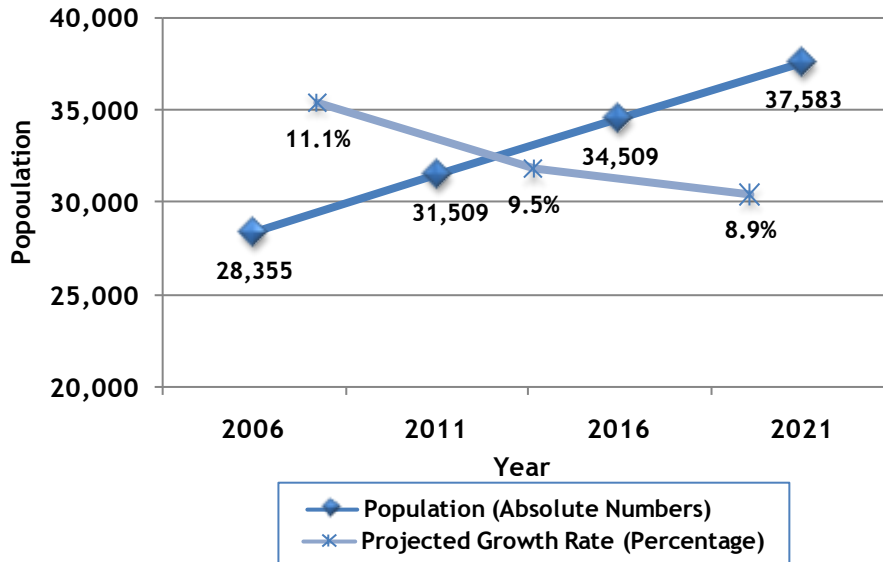


Source: Statistics Canada, Community Profiles, 2006

2.1.2 Population Projections

According to the Town of Orangeville’s population projections, over the next 15 years, Orangeville is anticipated to continue to see steady growth in its population, adding another 9,228 people for a total of 37,583 by 2021. This would mean a 32.5% growth over the 15 year period and between 9% and 11% growth every five years.

Figure 6: Actual and Projected Population in the Town of Orangeville, 2006-2021



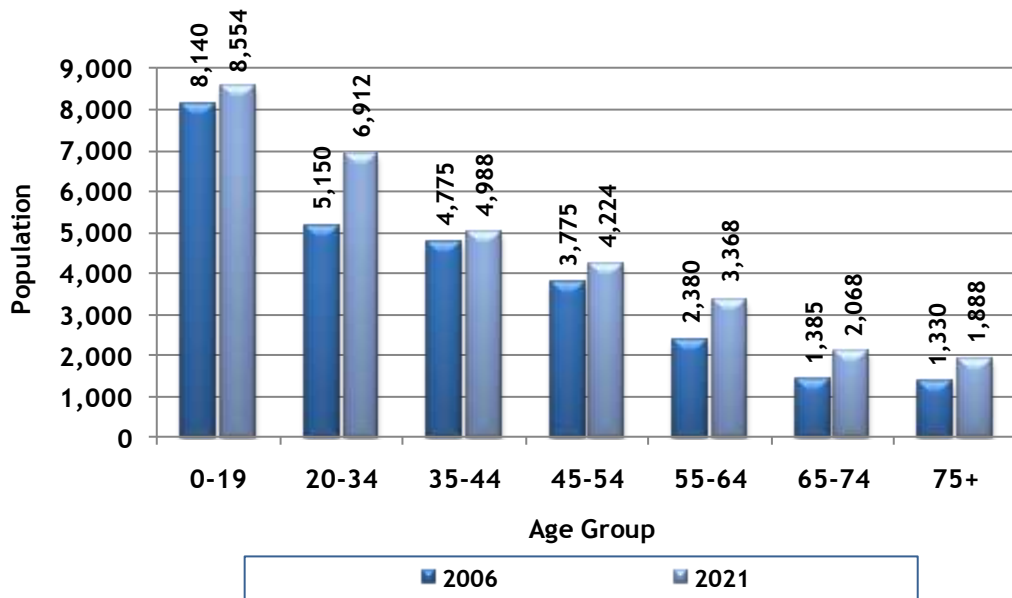
Note: 2006 population figure is higher than that reported above, as it includes an estimate for those not counted in the Census.

Source: Statistics Canada, Community Profiles, 2006; Town of Orangeville, Population and Household Statistics, January 2009

2.1.3 Population Projections by Age

Orangeville is expected to see growth in its population in all age ranges, in relatively similar numbers. See Figure 7, on the next page, for Orangeville’s projected population by age in 2021. In percentage terms, however, the seniors’ population is likely to see by far the most growth. The number of seniors age 65-74 is anticipated to grow by 49.3% over the 25 year period to 2021 (683 people), and seniors 75 and over are expected to grow by 41.9% (558 people). Seniors age 55 and over will account for 22.1% of the Town’s population in 2021, compared to 18.9% in 2006.

Figure 7: Actual and Projected Population by Age in Town of Orangeville (Absolute Numbers), 2006 and 2021

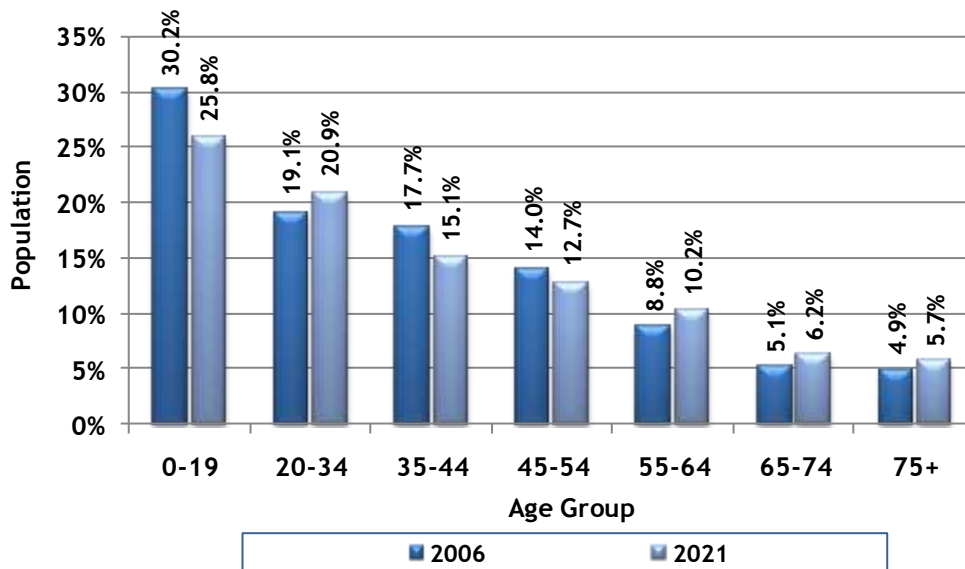


Note: 2006 population figure is higher than that reported above, as it includes an estimate for those not counted in the Census.

Source: Ontario Ministry of Finance Projects, Population by Five-Year Age Groups, Each Year, 2007-2031; Statistics Canada, Community Profiles, 2006; SHS Calculations

Absolute numbers may be found in Appendix Table 3.

Figure 8: Actual and Projected Population by Age in Town of Orangeville (Percentages), 2006 and 2021



Source: Ontario Ministry of Finance Projects, Population by Five-Year Age Groups, Each Year, 2007-2031; Statistics Canada, Community Profiles, 2006; SHS Calculations

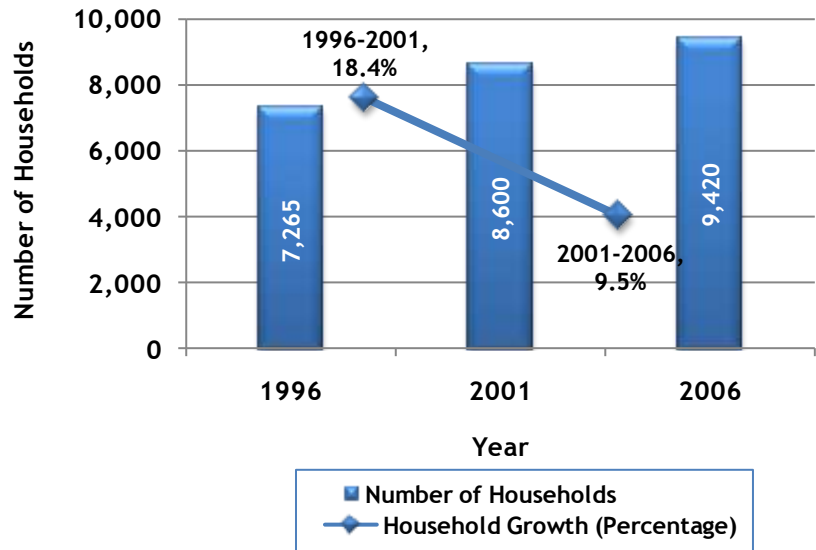
Absolute numbers may be found in Appendix Table 3.

2.2 Household Characteristics

2.2.1 Trends in Household Growth

Similar to its population growth, Orangeville has seen steady growth in the number of households residing in the Town over the past 10 years, growing to 9,420 households in 2006 from 7,265 households in 1996. This equates to a growth of 29.7% over the 10 year period, and as seen with the population, household growth was higher between 1996 and 2001 (18.4% or 1,335 households) than between 2001 and 2006 (9.5% or 820 households). Orangeville's household growth over the past ten years was significantly higher than Dufferin County's (22.8%) or the province's (16.1%).

Figure 9: Trends in Household Growth in the Town of Orangeville, 1996-2006

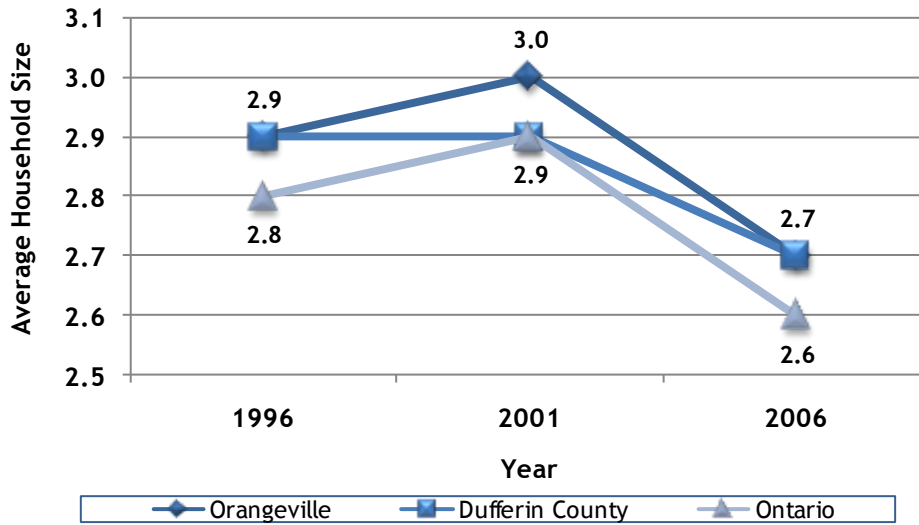


Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006
Comparative figures for Dufferin County and Ontario may be found in Appendix Table 4.

2.2.2 Trends in Household Size

Household sizes are gradually shrinking in Orangeville, much like most areas of the province. The average household in Orangeville had 2.7 people in 2006, compared to 2.9 people ten years prior. Orangeville's average household size is the same as the rest of the County of Dufferin (2.7), and slightly higher than for the province overall (2.6).

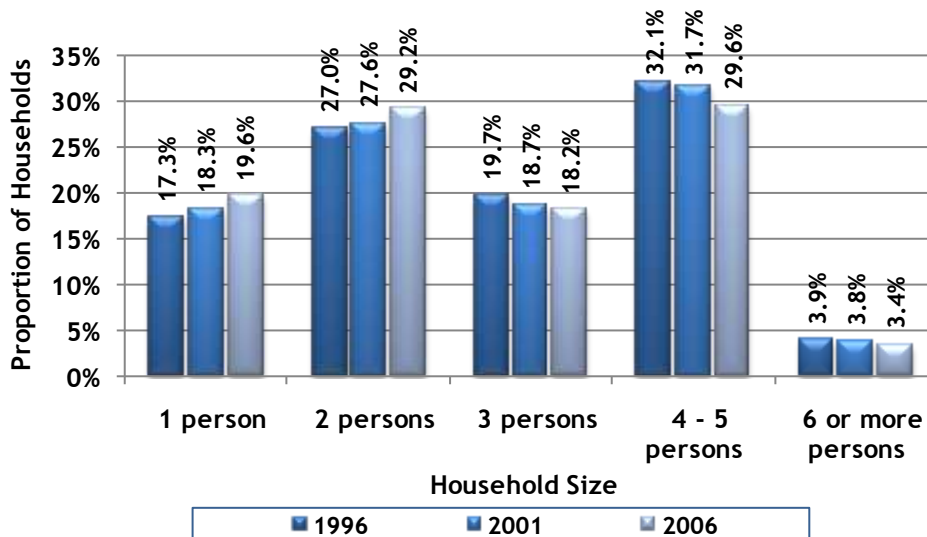
Figure 10: Trends in Average Household Size in the Town of Orangeville, Dufferin County, and Ontario, 1996-2006



Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006

Two person households are the most common in Orangeville, followed by one and three person households. (The available data groups four and five person households. When considered together, as in the following figure, four to five person households are the most common.) Few households have six or more people. Over the past 10 years the number of one and two person households has become more common in Orangeville, with single people now contributing to 19.6% of the households in the Town, compared to 17.3% ten years prior. Two person households grew from 27.0% of all households in 1996 to 29.2% of households in 2006.

Figure 11: Trends in Persons per Household in the Town of Orangeville, 1996-2006



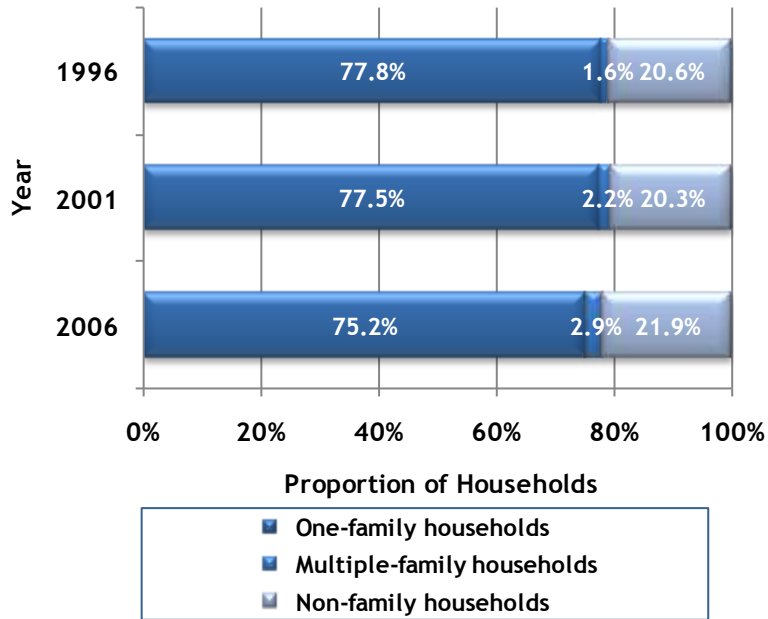
Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006
Absolute numbers may be found in Appendix Table 5.

2.2.3 Trends in Household Tenure and Type

Statistics Canada divides household types into family and non-family households. Family households are divided into one-family households and multiple-family households. The former constitutes a single family, such as a couple with or without children. The latter is made up of two or more of these families living together. Non-family households consist of either “one person living alone or two or more persons who share a dwelling, but do not constitute a family” (Statistics Canada, 2006). In the case of multiple people in a non-family, this means that they are unrelated though they share a dwelling and perhaps other expenses.

The vast majority of households in Orangeville are one family households (75.2%). Some 21.9% of the households are non-family households, and only 2.9% are multiple family households. However, both non-family households and multiple-family households have increased in proportion since 1996.

Figure 12: Trends in Household Type in the Town of Orangeville, 1996-2006



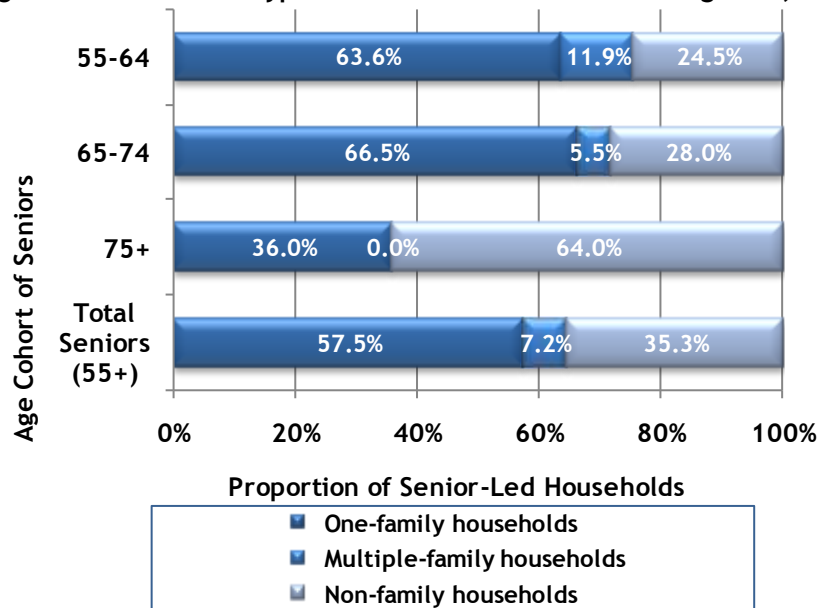
Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006

Absolute numbers may be found in Appendix Table 6.

Household composition changes with age. Seniors aged 55 to 64 are likely to be living in family households (63.6%), though multiple-family households are relatively more common than among younger age groups (11.9%). Many of these multiple family households are likely three generational families living in the same home. The proportion of senior led households that are one family households continues to be strong, and in fact increases, for the 64-74 age

group (66.5%). However, by age 75 and over, most senior led households are non-family households (64.0%), largely seniors living alone.

Figure 13: Household Type of Seniors in the Town of Orangeville, 2006



Source: Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-554-XCB2006035

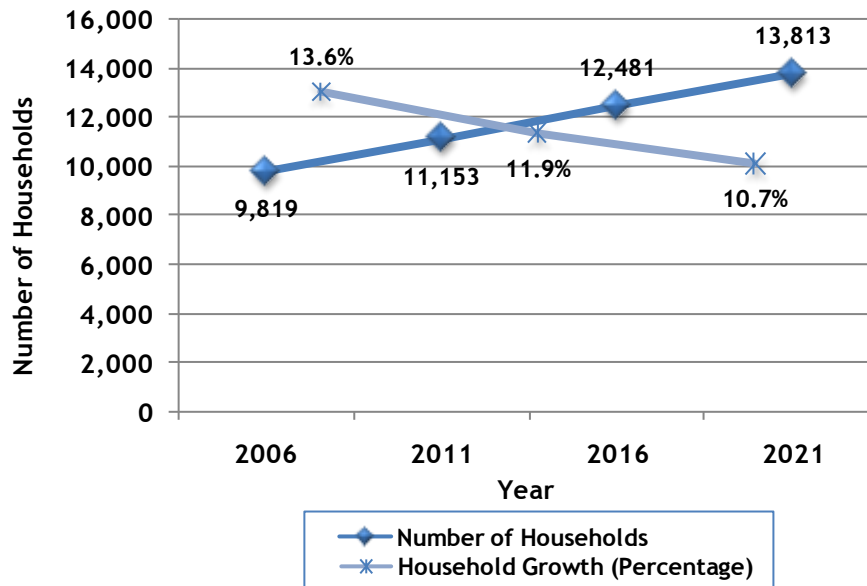
Absolute numbers may be found in Appendix Table 7.

2.2.4 Household Projections

Steady growth in the number of households is expected over the next 15 years. As illustrated by the Town of Orangeville’s population and household projections, almost 4,000 more households are anticipated to be residing in Orangeville in 2021, a 40.6% increase over 2006. Given that the population is expected to grow by 32.5% over the same period, it is anticipated that household sizes will continue to shrink.

In terms of senior-led households, if it were assumed that the household composition of senior led households were to remain the same over the next 15 years (i.e. average household sizes of household led by seniors would remain the same), the number of senior-led households (age 65+) would grow by 46.7% similar to the estimated growth in seniors population, from 1,570 households in 2006 to 2,287 in 2021, an increase of 717 households. Orangeville’s housing market will need to accommodate this growth in senior households with additional units that are suitable for seniors (please see the next page).

Figure 14: Actual and Projected Households in the Town of Orangeville, 2006-2021



Note: 2006 population figure is higher than that reported above, as it includes an estimate for those not counted in the Census.

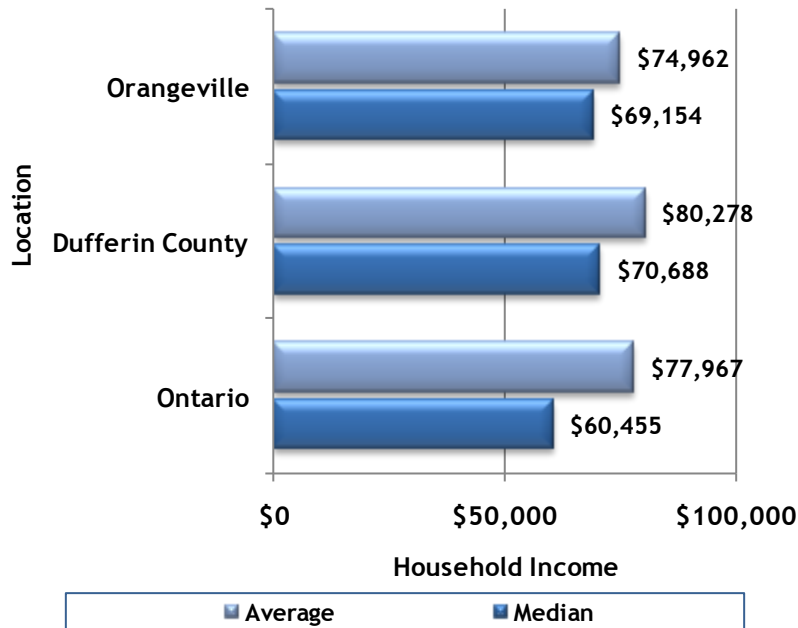
Source: Statistics Canada, Community Profiles, 2006; Town of Orangeville, Population and Household Statistics, January 2009

2.3 Income Analysis

2.3.1 Trends in Household Income

Income is a significant factor in the unit types and price ranges of the housing demanded. Orangeville's average household income in 2005 was \$74,962, and median was \$69,154. The Town's income profile is lower than both the County of Dufferin as a whole (with an average of \$80,278) and the province (with an average of \$77,967).

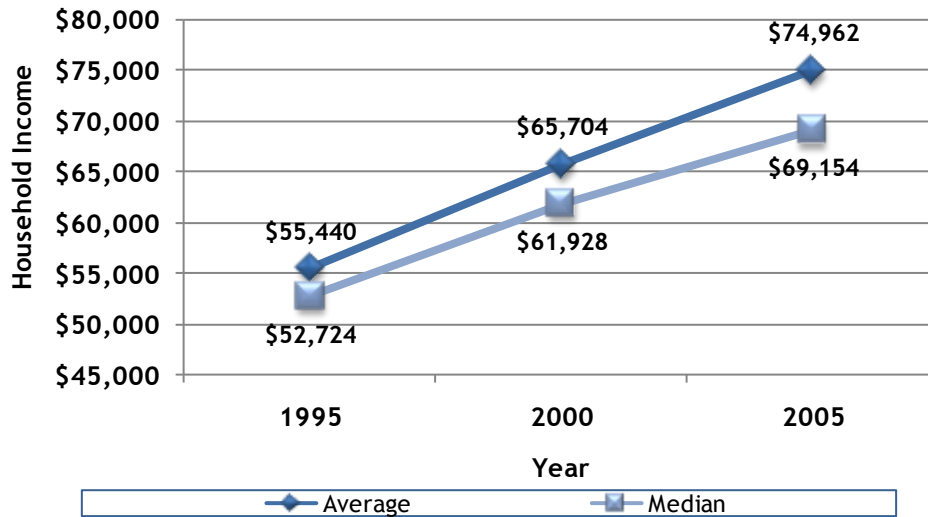
Figure 15: Comparison of Average and Median Household Income in the Town of Orangeville, Dufferin County, and Ontario, 2005



Source: Statistics Canada, Community Profiles, 2006

Average and median household incomes in Orangeville have increased steadily since 1995, at an average annual rate of 3.5% and 3.1% respectively, both higher than the increase in the cost of living, which has averaged 2.10% per annum over the past 10 years. The higher growth rate in average incomes than median incomes shows that the household incomes at the higher end of the income spectrum are growing faster than those at the lower end of the spectrum. Interestingly, increases in household incomes in Orangeville have not kept pace with the increases for the County or the province, which have seen annual average income increase by 4.2% and 4.4%, and median incomes increase by 3.6% and 3.4% respectively.

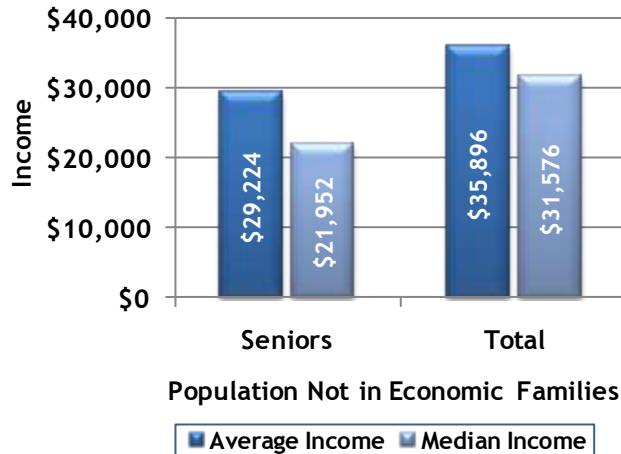
Figure 16: Trends in Average and Median Household Income in the Town of Orangeville, 1995-2005



Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006
 Further information may be found in Appendix Table 8.

While the overall average household income for the Town was \$74,962, the average household incomes for those not in economic families (i.e. those living alone or living with non-family members), is considerably lower at \$35,896. Incomes of seniors age 65 and over who are not in economic families have incomes that are lower still, at an average of \$29,224. Similarly for median incomes, seniors not in economic families have a median income of \$21,952, compared to \$31,576 for all people not in economic families, and \$69,154 for all households.

Figure 17: Comparison of Average and Median Household Income of Persons Aged 15+ and of Seniors Aged 65+ Not in Economic Families in the Town of Orangeville, 2005

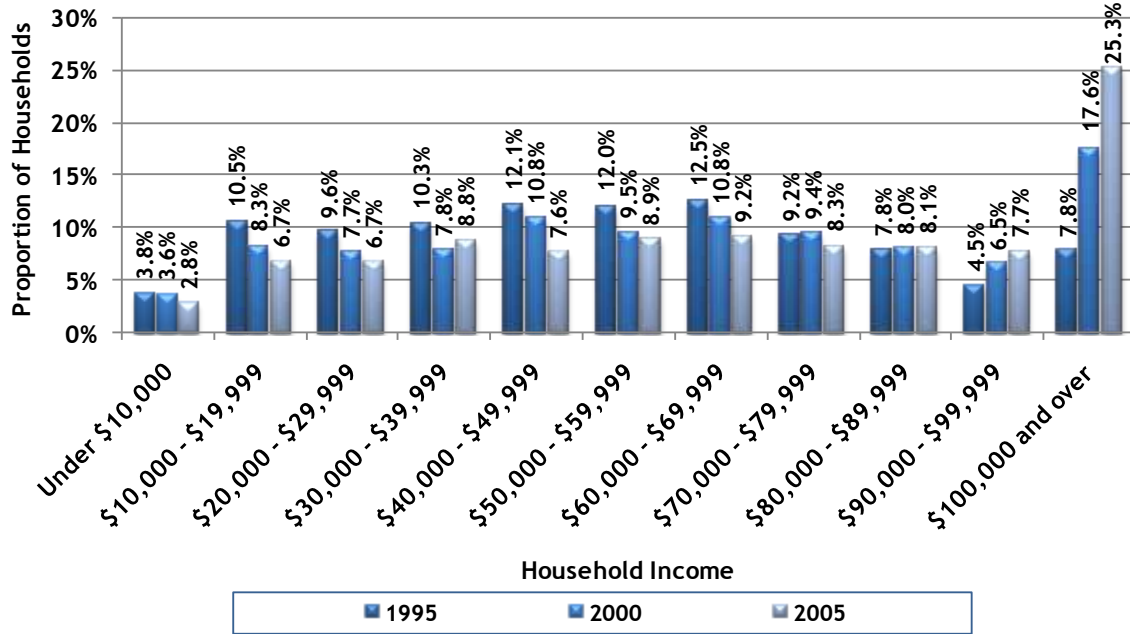


Source: Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-563-XCB2006035

Figure 18, below, shows the trends in household income distribution in Orangeville between 1995 and 2005. The percentage of households in the lower income ranges is decreasing and the percentage in the higher income ranges is increasing. Fewer households now have incomes of less than \$20,000 (9.5% of households in 2005 compared to 14.2% in 1996). At the high end of the

income spectrum, 25% of all households now have incomes of \$100,000 or more, compared to only 7.8% in 1995.

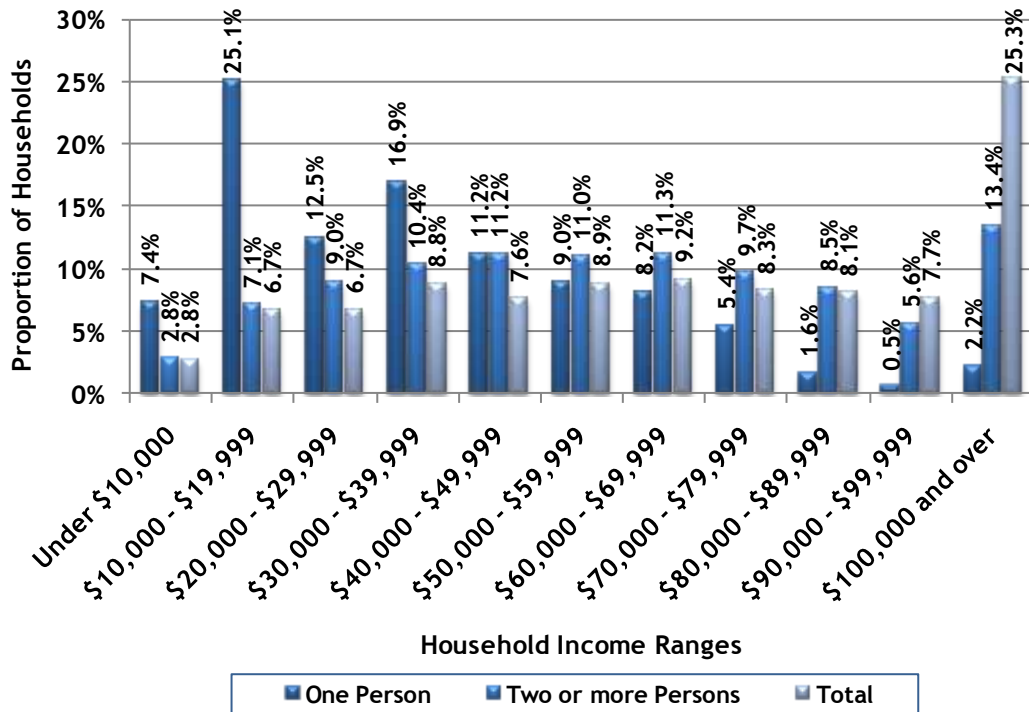
Figure 18: Trends in Household Income by Income Ranges in the Town of Orangeville, 1996-2006



Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006
 Absolute numbers may be found in Appendix Table 9.

Not surprisingly, significantly more single person households have household incomes at the lower end of the income spectrum compared to two or more person households. Some 32.4% of single person households have incomes of less than \$20,000, compared to only 9.9% of other household sizes. Another 29.4% of one person households have incomes between \$20,000 and \$40,000 versus 19.4% of larger households. This shows that housing affordable to households in the lower income ranges should be primarily in the form of smaller units.

Figure 19: Comparison of Household Income by Household Type in the Town of Orangeville, 2006



Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006
 Absolute numbers may be found in Appendix Table 10.

2.3.2 Social Assistance

The following table shows the incomes provided by various social assistance programs. For seniors, the Old Age Security Pension provides a maximum monthly benefit of \$517, and Guaranteed Income Supplement provides up to \$652 for a single person. Ontario Works recipients receive a maximum of \$572 for a single person and Ontario Disability Support Program (ODSP) could get up to \$1,020 per month.

Table 1: Selected Social Assistance Rates in Ontario

Type of Benefit	Recipient	Average monthly benefit (May 2009)	Maximum Monthly Benefit	Maximum Annual Income
Old Age Security Pension	All recipients	\$489.53	\$516.96	See note below
Guaranteed Income Supplement	Single person	\$447.70	\$652.51	\$15,672.00
	Spouse of pensioner	\$278.26	\$430.90	\$20,688.00
	Spouse of non-pensioner	\$428.12	\$652.51	\$37,584.00
	Spouse of Allowance recipient	\$366.88	\$430.90	\$37,584.00
Allowance	All recipients	\$384.94	\$947.86	\$28,992.00
Allowance for the survivor	All recipients	\$593.24	\$1,050.68	\$21,120.00
Ontario Works	Single person	N/A	\$572.00	\$6,864.00
Ontario Disability Support Program	Single person	N/A	\$1,020.00	\$12,240.00

Note: Pensioners with an individual net income above \$66,335 must repay part or all of the maximum Old Age Security pension amount. The repayment amounts are normally deducted from their monthly payments before they are issued. The full OAS pension is eliminated when a pensioner's net income is \$107,692 or above.

For Spouse of Allowance recipient, the Allowance stops being paid at \$28,992 while the GIS stops being paid at \$37,584.

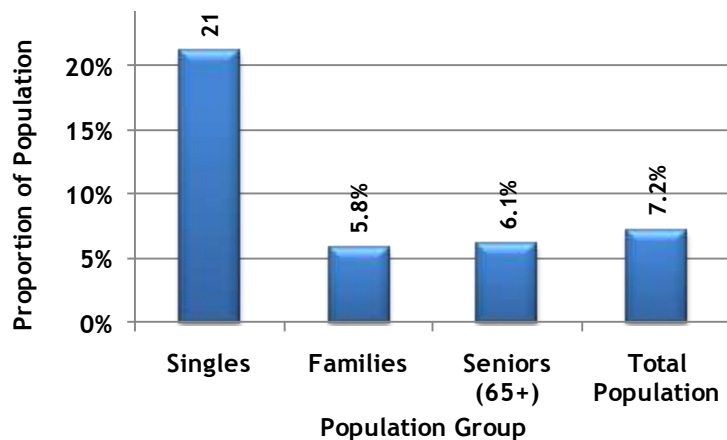
Source: Service Canada, Old Age Security (OAS) Payment Rates, October 2009; Income Security Advocacy Centre, 2009; Government of Ontario, Ministry of Community and Social Services, Directive #6.3, 2008; Government of Ontario, Ministry of Community and Social Services, Directive 6.2, 2009

2.3.3 Incidence of Low Income

Just over 7.0% of Orangeville's residents are living on incomes beneath Statistics Canada's Low Income Cut-Off (LICO). Low incomes are by far the most common among singles (21.2%). Although, some 6.1% of seniors age 65 and over have low incomes, and 5.8% of families are living on low incomes.

The percentage of Orangeville's population living on low incomes is up slightly from 2000 (6.6%), but has decreased from 8.5% in 1995 to stand at 7.2% in 2005. Singles have seen the largest improvements in terms of those living on low incomes, down from 26.0% in 1995, and 29.1% in 2000, to 21.2% in 2005. Families have also seen an improvement, from 7.0% of families living on low incomes in 1995 to 5.8% in 2005.

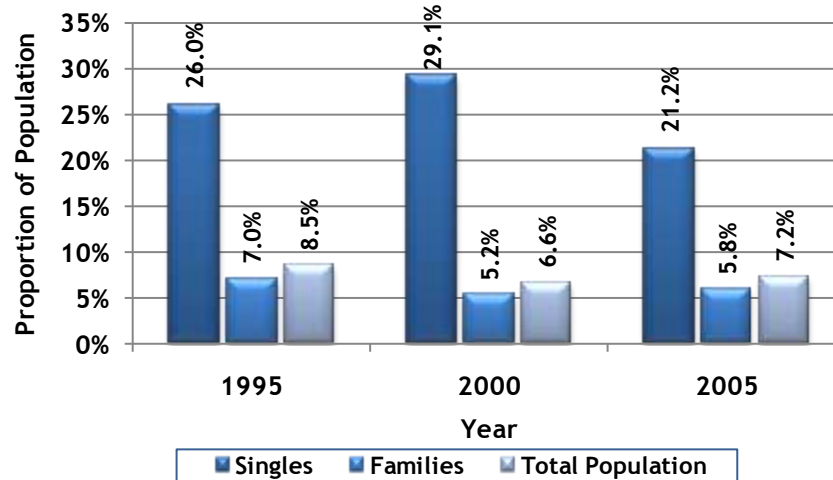
Figure 20: Incidence of Low-Income Families, Singles, and Seniors (65+) in the Town of Orangeville, 2006



Source: Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006

Absolute numbers may be found in Appendix Table 11.

Figure 21: Incidence of Low-Income Families, Singles, and Total Population in Town of Orangeville, 1995-2005



Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006

2.4 Summary of Demographic Profile

Key points from the discussion of the demographic profile are:

- Orangeville has experienced steady population growth over the past 15 years, and steady future population growth is anticipated.
- The Town's population is aging, but is younger than that of the County of Dufferin and the province. The population of Orangeville is expected to continue to age over the next 25 years.
- There has been a trend towards smaller households, and this will likely continue in the future.
- Household composition changes with age; most 55-65 year old persons are living in one-family households, though this group also has a relatively high proportion of multiple-family households. With age, non-family households become the norm (mostly seniors living alone), while there are next to no multiple family households, and fewer one-family households.
- Household incomes in Orangeville have increased steadily over the past ten years, at rates higher than the rate of inflation, although stronger income growth has been seen at the upper end of the income spectrum. Household incomes continue to be slightly lower in Orangeville than in the County overall and the province.
- Incomes of persons living alone and individuals living in non-family households are significantly lower than for households overall, and average incomes are even lower for seniors who are living alone or with

non-family members. A number of people in the Town are living on low incomes, and it is particularly an issue among individuals living alone.

- Due to the many sources for social assistance to which they have access, seniors have a lower incidence of low income than persons living alone; yet this incidence is still higher than it is for families.

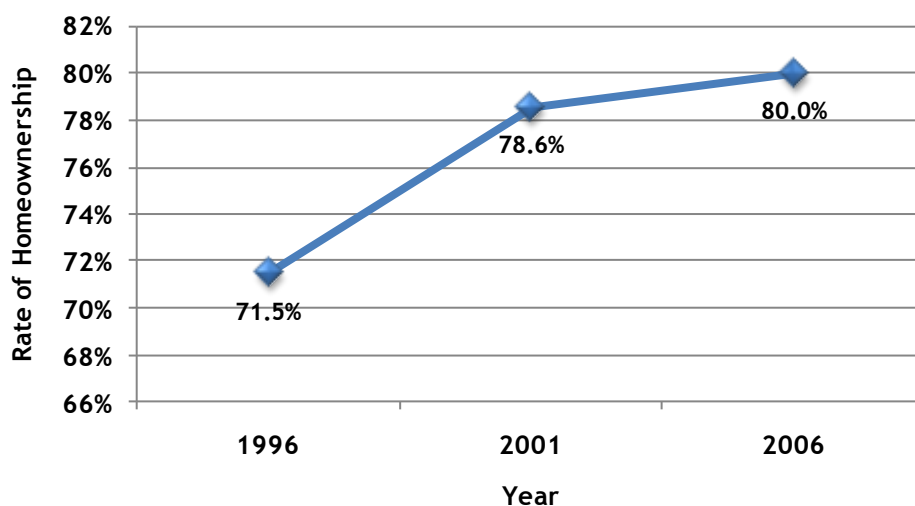
3.0 Inventory of Housing Supply

Housing supply is measured by the available housing options for individuals and families within a community. The following section provides an overview of the existing housing supply in Orangeville and outlines current trends in tenure, dwelling structure, maintenance conditions, and housing costs.

3.1.1 Trends in Tenure

Home ownership rates in Orangeville have increased steadily over the past ten years, from 71.5% of the stock being owner occupied in 1996 to 80.0% in 2006. Conversely, the percentage of dwellings that are rented in Orangeville has fallen to 20% in 2006 from 28.5% in 1996. The reasons for the increase in the home ownership rate is a combination of a relatively small decrease in the number of rented dwellings (from 2,070 to 1,885) and almost all of the new units constructed being ownership units. Owner occupied units increased by 2,340 units over the ten year period from 5,195 in 1996 to 7,535 in 2006. In addition, affordability of home ownership has increased due to low mortgage interest rates.

Figure 22: Trends in Home Ownership Rates in the Town of Orangeville, 1996-2006



Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006
Absolute numbers may be found in Appendix Table 12.

Ownership is the predominant tenure of senior led households. Those in the 55-64 age cohort are even more likely to own their own home than for households overall, with owners comprising 83.9% of this group. However, older senior households have a somewhat lower tendency to own their home, with only 59.6% of seniors age 75 and over owning their home. The availability of rental housing becomes a concern for this group. It is important that there is a range of housing choices available for those who no longer want to maintain the traditional family home.

Table 2: Tenure of Total Households and Senior Led Households in the Town of Orangeville, 2006

Age Cohort	Owned		Rented		Total
	#	%	#	%	#
55 - 64 years	1,200	83.9%	230	16.1%	1,430
65 - 74 years	645	78.7%	175	21.3%	820
75 + years	450	59.6%	300	39.7%	755
Total Seniors	1,090	69.9%	465	29.8%	1,560
Total Households	7,535	80.0%	1,885	20.0%	9,415

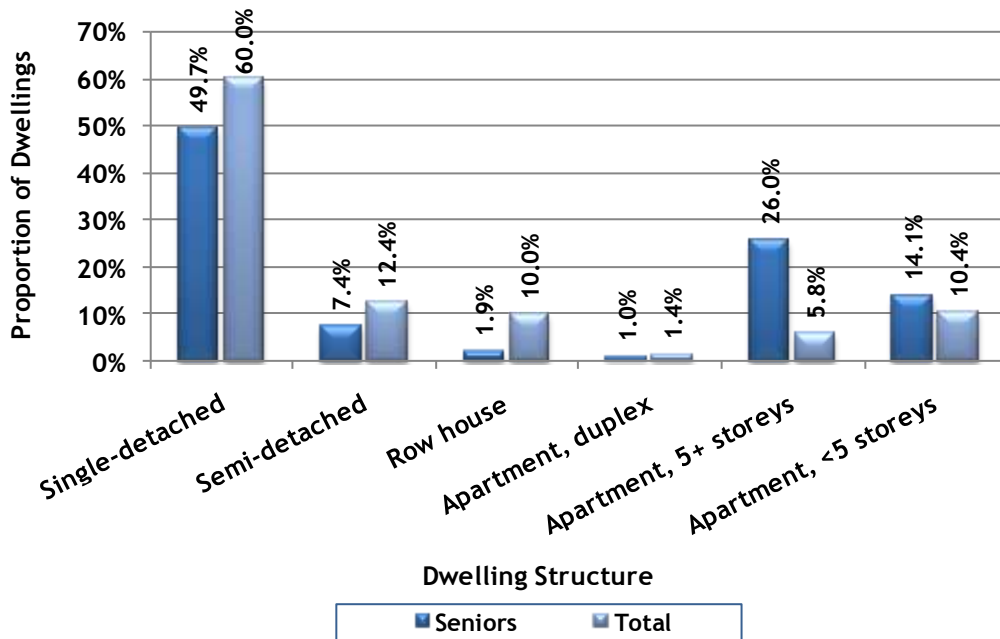
Source: Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-554-XCB2006034.

3.1.2 Trends in Dwelling Structure

Some 60.0% of the dwellings in Orangeville are single-detached homes. Semi-detached units account for 12.4%, while low-rise apartments (less than five storeys) make up another 10.4%, and row houses or townhouses comprise 10.0%. Single-detached homes are also most common among senior led households, with almost half of all seniors living in detached homes. Seniors are, however, significantly more likely to live in apartment units of five or more storeys than the general population, with just over a quarter of all senior led households living in these units. A higher proportion of seniors (14.1%) also live in low rise apartment units compared to the general population (10.4%).

Single detached homes, which are by far the most predominant form of housing in Orangeville, are not necessarily the most suitable form of accommodation for seniors. Having a range of housing forms is important to allow seniors sufficient choice of alternative housing forms to suit their needs.

Figure 23: Structures of Dwellings Occupied by Total Households and Senior Led Households in the Town of Orangeville, 2006



Source: Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-554-XCB2006034.

Absolute numbers may be found in Appendix Table 13.

3.1.3 Accessory Apartments

Provisions to allow accessory apartments in Orangeville were introduced in the Official Plan and Zoning By-law in the Fall of 2004. The following table indicates the number of building permits that have been issued for single detached or semi-detached dwellings to add an accessory apartment since 2005. These figures do not capture the number that already existed before they became legal or any that have been created without a permit. However, the figures do demonstrate that accessory apartments are another available housing option. Further, accessory apartments are typically a more affordable form of accommodation than rental units in the primary rental market.

Table 3: Trends in Building Permits for Accessory Apartments in Orangeville, 2005-2009

2005	2006	2007	2008	2009
2	12	20	19	7

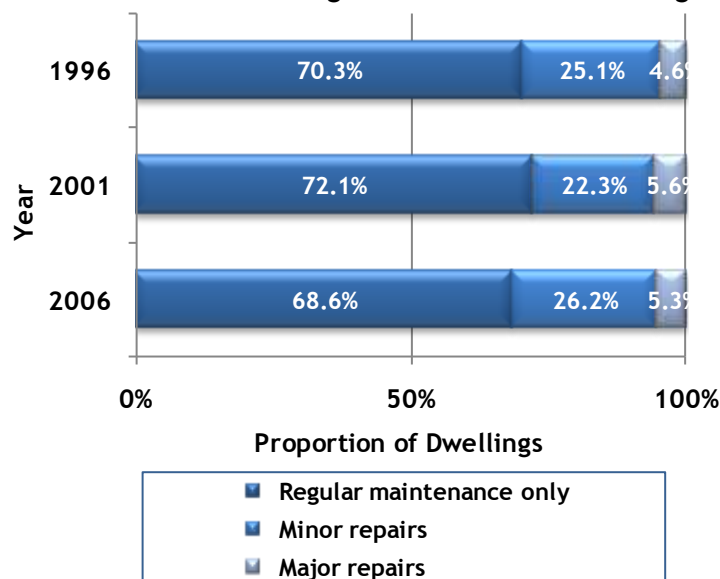
Source: Town of Orangeville, Planning Department, 2005, 2006, 2007, 2008, and 2009

3.1.4 Trends in Condition of Housing Stock

Housing maintenance conditions are generally good in Orangeville, with 68.8% of the housing units only requiring regular maintenance, and another 26.2%

requiring minor repairs only. Just over 5.0% of households reported that their homes are in need of major repairs. These figures have remained relatively consistent over the past 10 years.

Figure 24: Trends in Condition in Housing Stock in the Town of Orangeville, 1996-2006



Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006
Corresponding figures may be found in Appendix Table 14.

3.1.5 Trends in Housing Starts

New housing construction has varied over the past five years from 100 units in 2008 to 35 units in 2009. Development has been predominately single-detached units. In 2009, 60.0% of the residential building permits issued were for single detached units, 11.4% were for semi-detached homes, 17.1% were for rowhouses, and the remaining 11.4% were for apartment units.

Table 4: Trends in Residential Building Permit by Unit Type in Orangeville, 2005-2009

Unit Type	2005	2006	2007	2008	2009
Single Detached	67	32	80	43	21
Semi-Detached	0	0	0	0	4
Rowhouse	5	10	0	0	6
Apartment	0	0	0	57	4
Total	72	42	80	100	35

Source: Town of Orangeville, Planning Department, 2005, 2006, 2007, 2008, and 2009

3.1.6 Conversions and Demolitions

There has been a recent trend (2008 and 2009) in Orangeville for the conversion of rental apartment buildings to condominium status. In 2008, 36 units, consisting of two buildings on one property, were converted from rental units to condominium units. As of November 2009, two additional conversions were in progress, one for 98 units, comprising two buildings on one property, and 23 units in another building. Prior to 2008, there were no conversions of rental units to condominiums going back to 2000. Rental housing is an important component of the housing market, and conversions are contributing to a deteriorating rental housing supply.

Demolition of residential units has been limited, with two units demolished in each of 2004, 2006, and 2007. Most often these units were replaced by another residential unit.

3.1.7 Residential Development Potential

The *Provincial Policy Statement* requires municipalities to maintain at least a three year supply of residential units through lands zoned and serviced for residential intensification and redevelopment and land in draft approved and registered plans. Orangeville currently has 1,091 units in Registered and Draft Approved stages of development. Orangeville is anticipated to grow by approximately 800 households/dwelling units over the next three years¹, suggesting that there is a sufficient supply of land to meet the short term needs.

Among the units in process and in the Registered and Draft Approved stages, 63.7% of the units are single family units, 6.4% are semi-detached, 13.1% are town houses, and the remaining 16.8% are apartment units. This reflects a trend towards more apartment units and fewer detached units than those developed in the recent past.

Table 5: Residential Development Potential by Unit Type in Orangeville, as of October 2009

Residential Development Potential Phase	Single Family	Semi-Detached	Town house	Apartment	Total Units
Registered	180	48	53	0	281
Draft Approved	387	0	146	277	810
In Process	484	58	17	0	559
Total	1,051	106	216	277	1,650

Source: Town of Orangeville, Planning Department, Residential, 2009

¹ Based on the Town's household projections and estimated by taking 3/5ths of the projected change over the five year period.

Over a longer time period municipalities are required to maintain a total supply of land in all stages of development to accommodate a minimum of 10 years of growth. The County of Dufferin, in collaboration with the Town of Orangeville and the other local municipalities, recently undertook a Growth Management Study. The study found that under the existing Official Plan the Town of Orangeville has the ability to accommodate a total of 3,353 new residential units. This is more than sufficient to meet the needs of the approximately 2,660 additional households anticipated to reside in the Town in the next 10 years. The total potential residential units supply based on current approved housing mix and densities shown in Table 5, below, shows a mix of 29.6% single detached units, 4.2% semi-detached units, 33.5% townhouses, and 23.3% apartment units to be developed within the Town.

Table 6: Total Potential Residential Unit Supply Based on Approved Housing Mix and Densities in Dufferin County, as of October 2009

Single-Family	Single-Detached	Townhouses	Apartments	Secondary Suites	Total
993	141	1,123	779	317	3,353

Source: Dillon Consulting, Dufferin County Growth Management Plan, 2009

The planned housing mix is significantly more heavily weighted towards medium and high density units than both the existing housing stock and recent development. If this housing mix is realized it will go a long way to providing a range of housing forms to meet the needs of current and future residents.

3.2 Ownership Housing Market

Home ownership is often viewed as the most important way to build personal assets, thereby helping to reduce poverty. It offers stability in day-to-day living. Home ownership is also viewed as the ideal form of personal investment. In essence, a mortgage is a form of forced savings. The Canadian government attests to this fact, and actively promotes home ownership among Canadian residents.

However, while home ownership is often regarded as the ideal type of housing, this tenure is not suitable or available to everyone. Home ownership may not be the desired tenure for senior households wishing to reduce the burden of maintenance, and may prefer to live in a rental unit. For seniors on fixed incomes facing rising ownership costs due to increasing property taxes, home ownership may become an unaffordable option. Also, the dream of home ownership is virtually impossible for many individuals such as: many new immigrants, many persons with mental, physical and developmental disabilities, many single parents with children, those working in lower wage jobs and persons living on social assistance.

3.2.1 Trends in Home Ownership

As mentioned previously, more and more households in Orangeville own their homes. Some 7,535 households lived in owner occupied units in 2006, up from 5,195 in 1996.

3.2.2 Trends in Sales and Prices

The following table shows the sales prices of single detached houses, semi-detached houses, and condos for the past five years based on the assessment rolls for 2005 to 2009. Increasingly fewer units are being sold in the lowest range of house prices of \$73,977 or less, which would be affordable to households with incomes of less than \$20,000. Only 1.1% of all homes sold in 2009 were priced less than \$73,977, compared to 3.8% in 2006. Few units were also sold in the next range from \$73,977 to \$110,965 (1.9% of all units), which would be affordable to households earning between \$20,000 and \$30,000. Another 2.3% of the units sold in 2009 were priced between \$110,965 and \$147,953, and affordable to households earning between \$30,000 and \$40,000. Availability increases for homes priced above \$147,953, with 7.3% of all sales in the \$147,953-\$184,941 price range. Even in the lower price ranges single-detached homes are more common than condominium units (which are most often apartment-style and townhouse units).

Table 7: Trends in House Prices (by Price Range) by Dwelling Structure in Town of Orangeville, 2005-2009

Year	\$73,977 or less			\$73,977 - \$110,965			\$110,965- \$147,953			\$147,953- \$184,941		
	Single detached	Semi-detached	Condo	Single detached	Semi-detached	Condo	Single detached	Semi-detached	Condo	Single detached	Semi-detached	Condo
2005	0	1	1	3	4	2	3	5	17	11	52	21
2006	15	4	3	8	1	1	4	2	4	10	16	10
2007	9	6	2	8	3	1	2	1	9	3	3	55
2008	5	6	1	4	4	1	1	2	3	4	3	31
2009	2	0	1	3	2	0	5	1	0	2	0	17

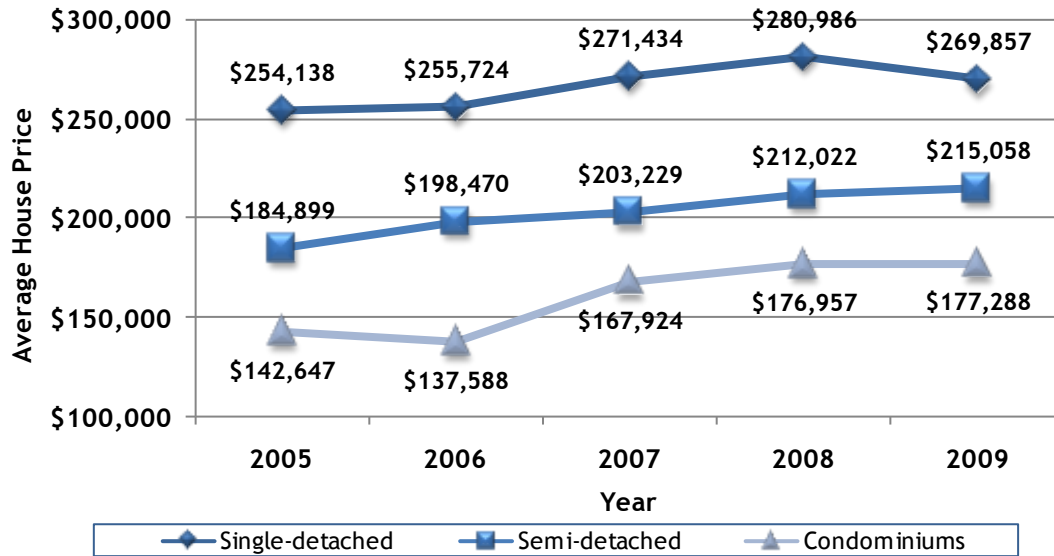
Year	\$184,941- \$221,930			\$221,930 - \$258,918			\$258,918- \$295,906			\$295,906 - \$332,894		
	Single detached	Semi-detached	Condo	Single detached	Semi-detached	Condo	Single detached	Semi-detached	Condo	Single detached	Semi-detached	Condo
2005	89	92	0	177	4	0	107	0	0	60	0	0
2006	40	109	1	150	21	1	117	0	0	56	0	0
2007	25	107	7	128	39	4	165	0	0	78	0	0
2008	10	57	17	81	76	3	127	2	1	69	2	0
2009	10	30	8	60	32	1	57	0	1	30	0	0

Year	\$332,894 - \$369,883			\$369,883 or more			Total		
	Single detached	Semi-detached	Condo	Single detached	Semi-detached	Condo	Single detached	Semi-detached	Condo
2005	27	0	0	1	0	0	478	158	41
2006	40	0	0	3	0	0	443	153	20
2007	62	0	0	5	0	0	485	159	78
2008	56	0	0	6	0	0	363	152	57
2009	27	0	0	3	0	0	199	65	28

Source: Town of Orangeville, Planning Department, Assessment Roll, 2005, 2006, 2007, 2008, and 2009

House prices in Orangeville have generally experienced an upward trend over the past five years. Between 2005 and 2009, the price of the average single detached unit increased by 6.2%, semi-detached increased by 16.3% and condominiums increased by 24.3%. The 2009 average price for single detached homes was the only example of a moderate price correction, when average prices fell by 4.0%, from \$280,986 in 2008 to \$269,857 in 2009.

Figure 25: Trends in Average House Prices by Dwelling Structure in Town of Orangeville, 2005-2009



Source: Town of Orangeville, Planning Department, Assessment Rolls, 2004, 2005, 2006, 2007, 2008, and 2009

3.3 Private Rental Housing Market

Rental housing fulfills a number of roles in the housing market. For single individuals and non-family households it can provide a flexible form of accommodation that supports an active and mobile lifestyle. For seniors unable to cope with the day-to-day upkeep of detached homes, rental housing offers relief from the burden of maintenance and repair and greater potential for social interaction with neighbours. For persons with physical disabilities, modest unit sizes, elevators, the lack of stairs and other advantages can often better meet their needs than detached homes. For students who face a temporary living situation in a new community, short-term rental housing presents an ideal option.

Beyond these lifestyle options, however, perhaps the main role of rental housing in any community is its affordability relative to most forms of home ownership. Rental dwellings in most cases tend to require lower monthly payments than the principal, interest, taxes, utilities and maintenance costs associated with home ownership. There is also no need for down payments (other than first and last month's rent), legal and closing fees, land transfer tax and other costs associated with the purchase of a home.

For these reasons, it is critical that all communities provide a sufficient range of rental housing to meet the needs of the local population and that this supply expand as the populations grows. It is also important that this supply consist primarily of permanent, purpose-built rental housing in order to ensure the stability and security of tenants and that a considerable portion of this rental

housing be affordable to households of low and moderate incomes who have few other housing options.

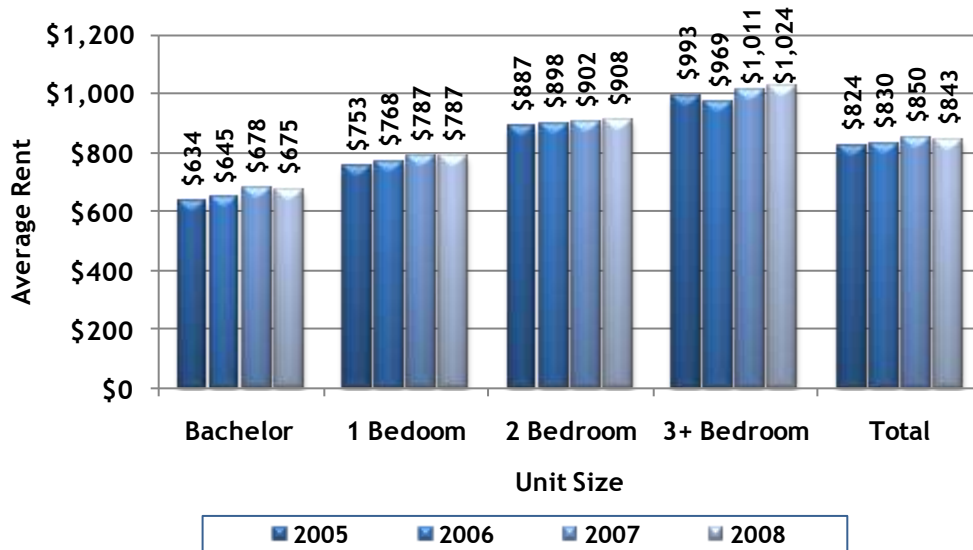
3.3.1 Trends in Rental Housing Stock

As mentioned above, the overall stock of rental housing has decreased by 185 units over the past ten years to 1,885 units in 2006. More recently, conversions of rental housing to condominiums have contributed/are in the process of contributing to further reductions in the rental housing stock.

3.3.2 Trends in Average Rents

Rental housing units have also seen modest rent increases over the past five years. In both absolute and percentage terms, bachelor and one bedroom units have experienced the most significant increases. The average rents for bachelor units increased by \$41 or 6.5% to stand at \$675 in 2008, and average rents for one bedroom units increased by 4.5% or \$34 to \$787. Average rents for two and three bedrooms in 2008 were \$908 and \$1,024 respectively.

Figure 26: Trends in Average Rent by Unit Size in Orangeville, 2005-2008

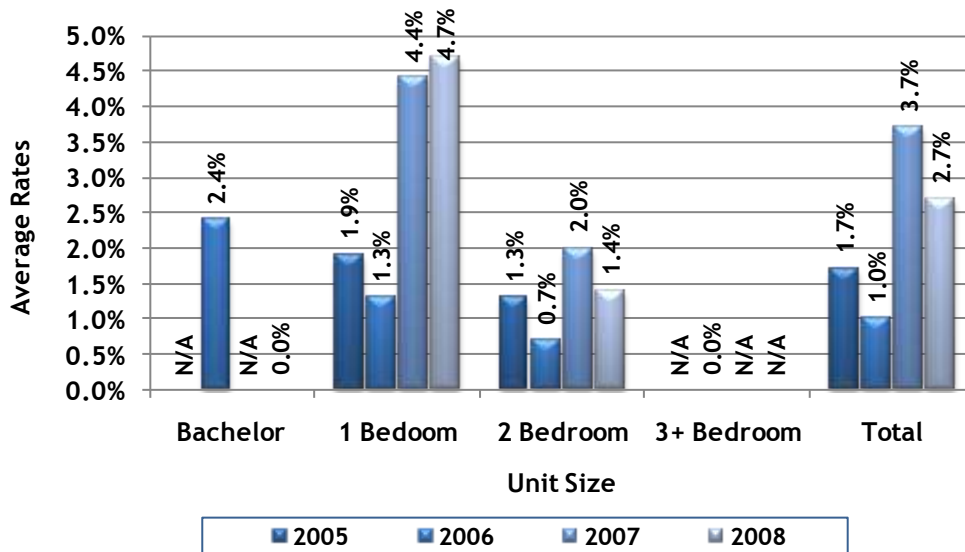


Source: Canada Mortgage and Housing Corporation, Rental Market Report: Toronto CMA, 2006, 2007, and 2008

3.3.3 Trends in Vacancy Rates

A vacancy rate of 3.0% is generally considered to be a healthy vacancy rate and offers tenants sufficient choice on the market. Vacancy rates in Orangeville vary relatively significantly by unit type, with one bedroom units above the mark considered to be a healthy vacancy rate (4.7%), and no vacancies in bachelor units. With the exception of bachelor units, vacancy rates for most unit types have eased in 2007 and 2008 from 2005 and 2006, generating more choice for those seeking rental housing. Still, the overall vacancy rate for all unit types is at 2.7%, below the 3.0% threshold of a healthy vacancy rate.

Figure 27: Trends in Vacancy Rates by Unit Size in Orangeville, 2005-2008



Source: Canada Mortgage and Housing Corporation, Rental Market Report: Toronto CMA, 2006, 2007, and 2008

3.4 Social Housing

The social housing stock is also an important component of the rental housing supply. Social housing has an important function in helping meet the housing needs of households at the lower end of the income spectrum, who could not otherwise afford the rental housing available in the marketplace. Individuals and families who live in the rent-geared-to-income units in social housing pay a rent that is based on 30% of household income, providing an affordable form of accommodation for households at any income level.

3.4.1 Supply of Social Housing

3.4.2 Snapshot of Social Housing Portfolio

There are 604 units in 27 projects in the social housing portfolio in the County of Dufferin. Table 6, below, provides an overview of the social housing portfolio by location, mandate (families, mixed, seniors), and unit type. These figures do not include the 30 new affordable housing units for seniors being constructed by the County at 40 Lawrence Ave in Orangeville.

Table 8: Social Housing Portfolio in the County of Dufferin by Location, Mandate, and Unit Type, 2009

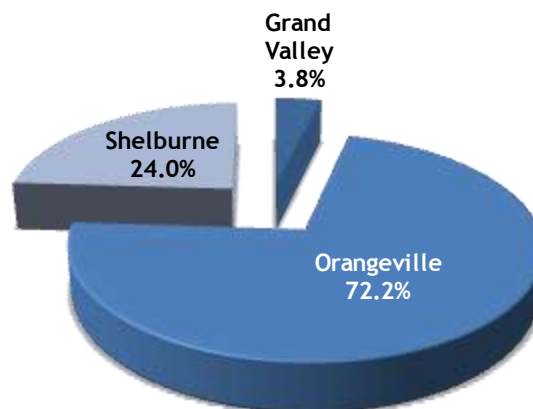
Mandate	Geographic Area	Number of Projects	Unit Size					Modified Units	Total
			Bachelor	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom		
Families	Orangeville	8	0	0	90	126	13	2	231
Families	Shelburne	2	0	0	14	5	0	0	19
Mixed	Grand Valley	1	0	2	3	2	0	0	7
Mixed	Orangeville	8	12	33	28	15	0	4	92
Mixed	Shelburne	4	0	51	15	0	0	6	72
Seniors	Grand Valley	1	0	16	0	0	0	0	16
Seniors	Orangeville	2	0	116	3	0	0	2	121
Seniors	Shelburne	1	0	59	1	0	0	3	63

Source: Dufferin County, Social Housing Department

3.4.3 By Location

Almost three-quarters (72.2% or 436) of the social housing units in Dufferin County are located in Orangeville. Most of the remaining units are in Shelburne (24% or 145 units), and two buildings with 23 units are in Grand Valley.

Figure 28: Social Housing Portfolio in Dufferin County by Location, 2009

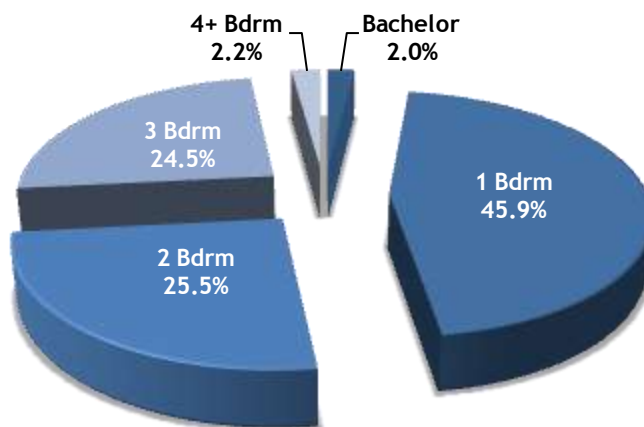


Source: Dufferin County, Social Housing Department

3.4.4 By Unit Size

One bedroom units are the most common unit sizes at 277 units or 45.9%. Two and three bedroom units contribute to most of the remaining units with 25.5% (154 units) and 24.5% (148 units), respectively. Other units include 12 bachelor units (2.0%) and 13 four-or-more bedroom units (2.2%). Almost 3% of all the units (17 units) are modified for physical accessibility.

Figure 29: Social Housing Portfolio in Dufferin County by Unit Size, 2009

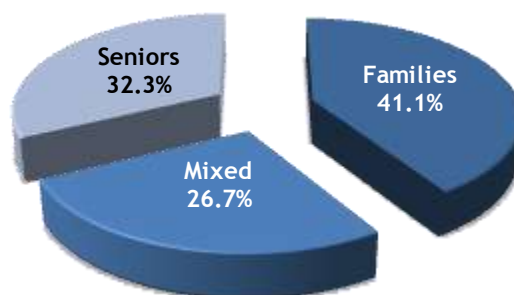


Source: Dufferin County, Social Housing Department

3.4.5 By Mandate

The social housing portfolio includes a mix of 41.1% of the units (248 units) targeted towards families, 32.3% (195 units) targeted at seniors, and the remaining 161 units (26.7%) are in mixed buildings which include singles, families, and seniors.

Figure 30: Social Housing Portfolio in Dufferin County by Mandate, 2009

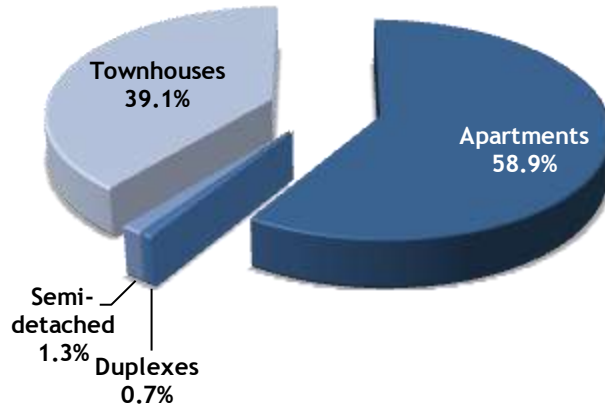


Source: Dufferin County, Social Housing Department,

3.4.6 By Unit Type

Most of the social housing units (356 or 58.9%) are apartment units, and another 236 units (39.1%) are townhouses. Duplexes and semi-detached homes contribute to the remaining 0.7% and 1.3% of units, respectively.

Figure 31: Social Housing Portfolio in Dufferin County by Dwelling Structure, 2009

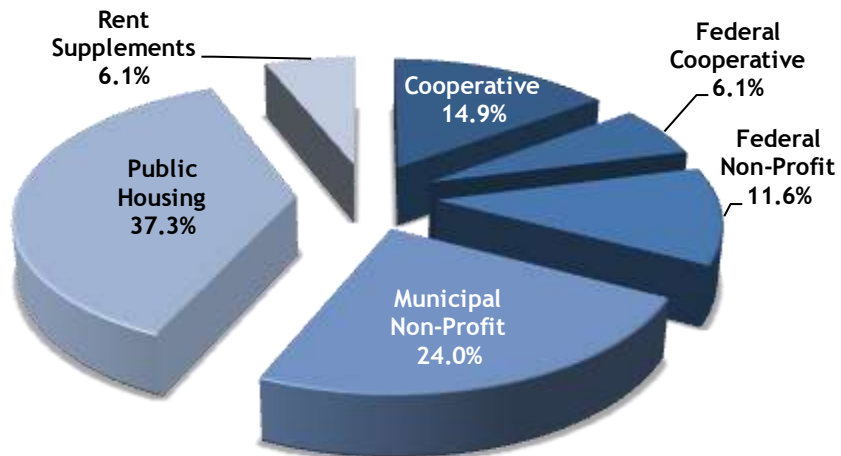


Source: Dufferin County, Social Housing Department

3.4.7 By Provider Type

The social housing portfolio consists of public housing units (225 units or 37.3%), municipal non-profit units (145 units or 24.0%), co-operative units (90 units or 14.9%), Federal non-profit units (70 units or 11.6%), and Federal co-operative units (37 units or 6.1%). In addition, 37 units (6.1%) operate as rent supplement units, where the landlord receives a subsidy to top up the tenant's rent to market rent.

Figure 32: Social Housing Portfolio in Dufferin County by Provider Type, 2009



Source: Dufferin County, Social Housing Department

3.4.8 Waiting List for Social Housing Units

As of September 2008 there were 468 applicants seeking social housing in Dufferin County. Of these 171 were families, 152 had no dependents and 145 were seniors. Family applicants face an average wait of three to five years, while single applicants can expect to wait five to seven years. Seniors have an average wait time of two to three years, but up to seven years if the applicant selects a limited number of buildings. The large waiting list for social housing suggests an insufficient supply of rental housing affordable to low and moderate income households.

3.5 Summary of Housing Supply

The key findings related to the housing supply are summarized below:

- Home ownership rates have increased over the past ten years as a result of a small loss of rental units and new construction which is primarily owner occupied, as well as increased affordability of home ownership due to lower mortgage rates.
- Housing tenure changes with age and the availability of rental housing is a concern for seniors, particularly those in the 75 and over age cohort.
- Single detached homes are by far the most common form of housing in Orangeville, but they are not necessarily the best suited for seniors. A range of housing forms are needed to provide seniors with choice in the housing form which best meets their needs.
- New construction has been almost exclusively single detached units, with the exception of 2009, which has a greater mix of medium density units
- Condition of the housing stock is generally good in Orangeville, with only 5% needing major repair.
- Conversion of rental housing to condominiums is a recent trend contributing to a deteriorating rental housing market.
- Orangeville has a sufficient supply of land for residential development over the next 10 years. The planned housing mix is significantly more weighted towards medium and high density units than both the existing housing stock and recent development.
- Ownership homes have generally increased in price over the past five years, though there has been a slight decline in the price of single detached units in 2009.
- Rents have risen moderately over the past five years.
- The overall vacancy rate for all rental housing in Orangeville is slightly below the 3% rate considered to be a healthy market, though vacancy

rates vary considerably by unit types, ranging from 4.7% for one bedroom units to 0% for bachelor units.

- The large waiting list for social housing suggests an insufficient supply of rental housing affordable to low and moderate income households.

4.0 Seniors Housing and Other Special Housing Needs

4.1 Seniors Housing

4.1.1 Supply of Seniors Housing

The vast majority of seniors live independently in the private housing market (81.9% of senior led households), including 57.9% of all senior led households who own their homes. Almost one quarter (24.7%) live in rental housing, including 18.3% in private rental housing and 6.4% in seniors social housing buildings. A small number of seniors are living with supports in retirement homes (10.0%) and long-term care facilities (7.3%). There are no seniors supportive housing buildings in the Town.

Table 9: Seniors Housing Supply, Town of Orangeville

Seniors Housing	# Units	%
<i>Senior Led Households in Private Housing Market</i>		
Senior Led Households in Ownership Housing	1,090	57.9%
<i>Senior Led Households in Rental Housing</i>		
Senior Led Households in Private Rental Housing	344	18.3%
Senior Led Households in Seniors Social Housing Buildings*	121	6.4%
Seniors in Retirement Homes**	188	10.0%
Seniors in Long Term Care	138	7.3%
Total Seniors	1,881	100.0%

*Note: Not including seniors in mixed social housing buildings

**Note: Includes numbers for Shelburne Residence Retirement and Nursing Home

Source: Statistics Canada, Community Profiles 2006, Dufferin County, Social Housing Department, Canada Mortgage and Housing Corporation, Retirement Homes Report - Ontario, 2008, and Central West Community Care Access Centre, 2009

The trend of many seniors wanting to age in place (grow old in their current residences without having to move out to a retirement home or long-term care facility), influences the housing market throughout Canada. Policy makers, planners and builders need to ensure that there are opportunities in the housing market for this growing demand. Housing needs to be both accessible and flexible to adapt to seniors changing needs as they age.

Seniors not wanting the responsibility of the day-to-day upkeep of detached homes, or unable to afford rising housing costs (such as property taxes or utilities) on a fixed income, may wish to seek alternative housing forms. A broad range of housing options suitable to seniors is important to provide choice to seniors and to allow seniors to remain in the community and not seek alternative housing options elsewhere.

4.1.2 Retirement Homes

There are four retirement homes operating in Dufferin County: Avalon Retirement Centre (Orangeville), Bethsaida Retirement Home (Orangeville), Lord Dufferin Centre and Seniors' Residence (Orangeville), and Shelburne Residence Retirement and Nursing Home (Shelburne). Together they offer 216 spaces, including 69 semi-private spaces (31.9%), 69 private beds (31.9%), 60 bachelor units (27.8%) and 18 one bedroom units (8.3%). CMHC reported that 7.1% of Dufferin County's seniors population were living in retirement homes in 2008.

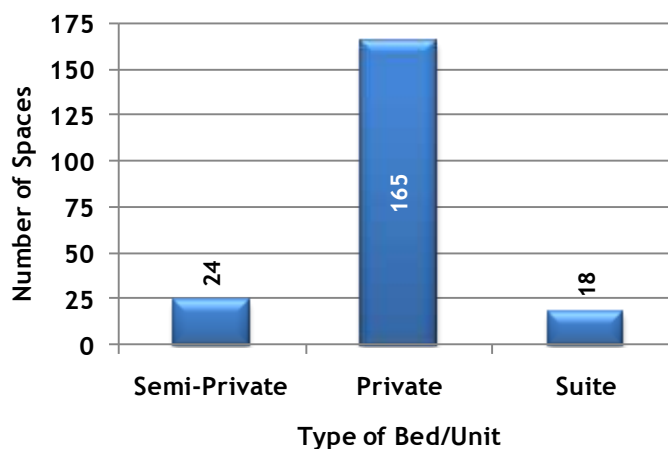
Table 10: Retirement Home Spaces by Location by Bed/Unit Type in Dufferin County, 2009

Type of Space	Avalon Retirement Centre	Bethsaida Retirement Home	Lord Dufferin Centre, Seniors' Residence	Shelburne Residence Retirement and Nursing Home	Total Spaces
Semi-Private	34	28	0	7	69
Private	46	2	0	21	69
Bachelor	0	0	60	0	60
One-bedroom	0	0	18	0	18
Total	80	30	78	28	216

Note: All the beds at Avalon Retirement Lodge can be converted into private or semi-private; and they are able to accommodate 75 to 80 residents at any one time. For the purposes of this report, we have described them as having 46 private rooms and 17 semi-private rooms (or 34 beds), which would total to 80 beds.

Source: Retirement Homes, as listed above, 2009

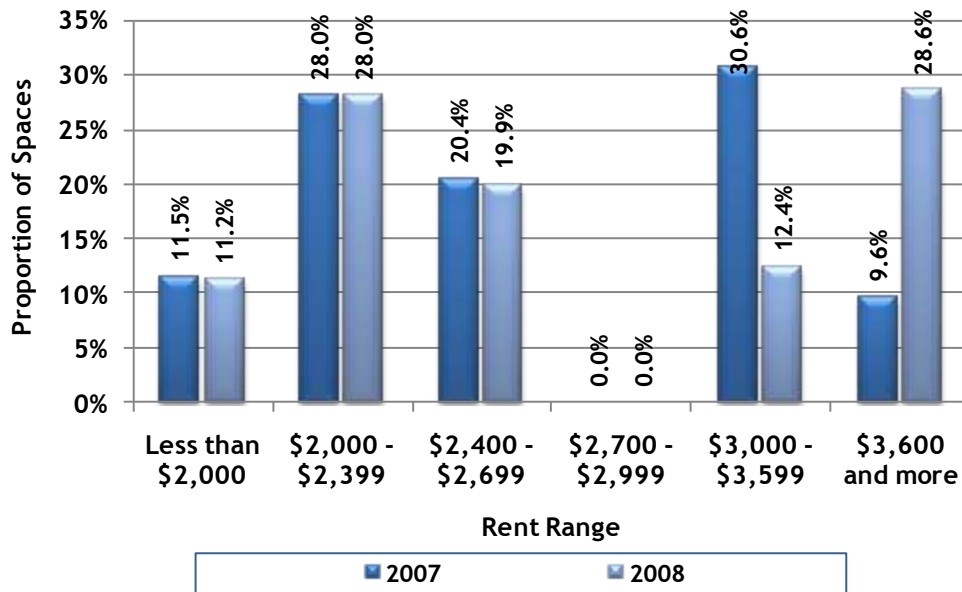
Figure 33: Retirement Home Spaces by Bed/Unit Type in Dufferin County, 2009



Source: Canada Mortgage and Housing Corporation, Retirement Homes Report - Ontario, 2008

A wide range of rents are being charged for room and board, including 11.2% of the beds with rents of less than \$2,000 per month. At the other end of the spectrum, over one quarter of the beds (28.6%) have rents of \$3,600 or more. Although rent in retirement homes includes the cost of meals and other incidentals, without significant savings, retirement homes are beyond the financial means of many seniors.

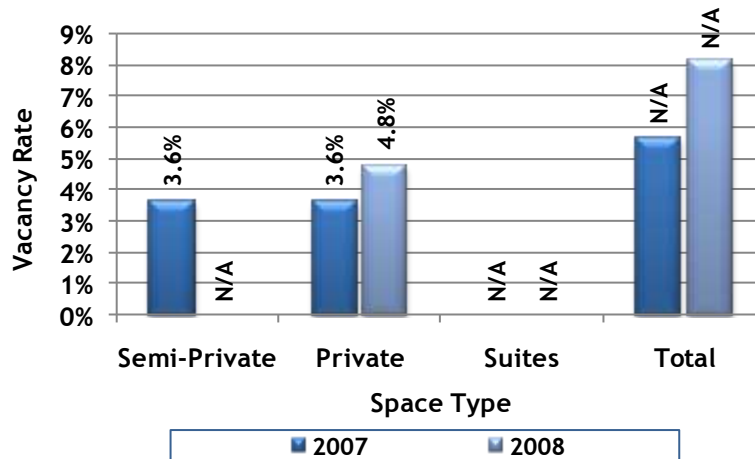
Figure 34: Distribution of Retirement Home Spaces by Rent Range in Dufferin County, 2008



Source: Canada Mortgage and Housing Corporation, Retirement Homes Report - Ontario, 2008

The overall vacancy rate for retirement home beds in Dufferin County was 8.2% in 2008, up from 5.7% in 2007. For the particular bed types, vacancy rates were only available for private beds, which had a 4.8% vacancy rate in 2008.

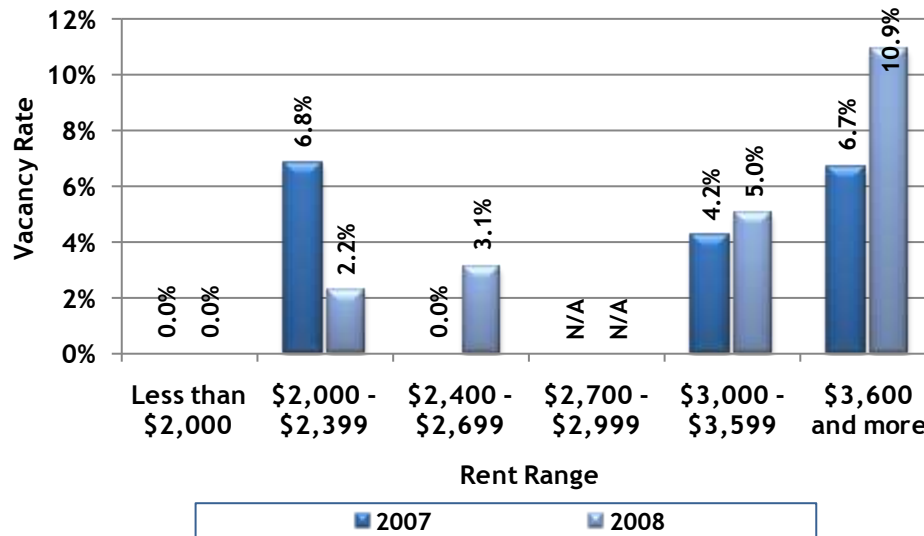
Figure 35: Vacancy Rates by Bed/Unit Type in Retirement Homes in Dufferin County, 2008



Source: Source: Canada Mortgage and Housing Corporation, Retirement Homes Report - Ontario, 2008

Because of the costs, more beds at the higher end of the rent spectrum tend to be vacant. Vacancy rates were over 10.0% for the beds with rents of \$3,600 or more, and 5.0% on beds with rents between \$3,000 and \$3,599. This compares to 3.1% and 2.2% on units in the \$2,400 to \$2,699 and \$2,000 to \$2,399 ranges, respectively.

Figure 36: Vacancy Rates by Rent Range in Retirement Home Beds in Dufferin County, 2008



Source: Canada Mortgage and Housing Corporation, Retirement Homes Report - Ontario, 2008

4.1.3 Long Term Care Facilities

There are three long term care facilities located in Dufferin County, two of which are located in Shelburne (Dufferin Oaks and Shelburne Residence) and one in Orangeville (Avalon Long Term Care). Avalon has 138 beds, Dufferin Oaks has 160 beds, and Shelburne Residence has 58 beds. Bed types by facility are shown in the following table.

Table 11: LTC Facilities by Number of Beds and Location in Dufferin County, 2009

Type of Space	Avalon Long-Term Care	Dufferin Oaks Non-Profit	Shelburne Residence Retirement and Nursing Home	Total Spaces
Basic	68	81	1	150
Semi-Private	36	40	56	132
Private	34	39	1	74
Total	138	160	58	356

Source: Central West Community Care Access Centre, 2009

The standard rates for long term care established by the province are \$1,614.21 for basic or standard accommodation, \$1,857.55 for semi-private rooms, and \$2,161.71 for private rooms, which includes meals. Lower income residents are eligible for subsidies on basic or standard accommodation.

Table 12: Current Long Term Care Facility Rates in Ontario, 2009

Length/Type of Program	Type of Accommodation	Daily Rate	Monthly Rate
Basic or standard accommodation	Various styles (Depending on when the home was constructed or renovated)	\$53.07	\$1,614.21
Preferred accommodation	Semi-private room	\$61.07 (Basic plus a maximum of \$8.00)	\$1,857.55
Preferred accommodation	Private room	\$71.07 (Basic plus a maximum of \$18.00)	\$2,161.71
Short-Stay Program	N/A	\$34.53 per day	\$1,050.29

Source: Government of Ontario, Ministry of Health and Long-Term Care, July 1 2009

As of October 30th 2009, there were 92 people in Dufferin County waiting for placement into a long term care facility, including 38 individuals who are already in long term care and waiting for a transfer to their first preference facility. In Orangeville, there are 52 people waiting for placement into long term care, including 35 that are currently waiting in the community. The waiting list of those waiting in the community is equivalent to 15.2% of all beds in Dufferin County, and for Orangeville in particular is equivalent to one quarter of all beds in Orangeville. This suggests that there is a significant wait time for long term care, and an insufficient supply of supports to meet the needs.

Table 13: Number of Dufferin Clients Currently Waiting for Long Term Care Placement by Current Residence

Current Residence	East Garafraxa	East Luther Grand Valley	Orangeville	Shelburne	Total
Client's Residence	1	3	24	6	34
Retirement Home	0	0	5	0	5
Dufferin Oaks	0	0	0	5	5
Avalon Care Centre	0	0	16	0	16
Crescent Care Nursing Home	0	0	1	0	1
Shelburne Residence	0	0	0	16	16
Hospital - Headwaters Orangeville	1	0	5	8	14
Unknown - Not Available	0	0	1	0	1
Total	2	3	52	35	92

Note: Clients might be waiting for long term care facilities in Dufferin County, or out of the Dufferin area. Clients who are currently in Dufferin LTC facilities and waiting for transfers are also included.

Source: Central West Community Care Access Centre, 2009

Almost half (48.9%) of Dufferin clients waiting for a placement in long term care have a basic bed as one of their bed preferences, while 42.1% of the supply is basic accommodation. In Orangeville, this is even more apparent;

74.0% of Orangeville residents are waiting for basic accommodation, while only 49.3% of beds in Orangeville are basic beds.

Table 14: Number of Dufferin Clients Currently Waiting for Long Term Care Placement by Bed Preference

Bed Preference	East Garafraxa	East Luther Grand Valley	Orangeville	Shelburne	Total
Any Available Bed	0	0	11	5	16
Basic	1	2	16	16	35
Basic or Private	0	1	0	0	1
Basic or Semi-Private	0	0	4	5	9
Private	0	0	8	2	10
Semi-Private	0	0	5	10	15
Semi-Private or Private	0	0	5	1	6
Unknown - Not Available	1	0	8	1	10
Total	2	3	52	35	92

Note: Clients might be waiting for long term care facilities in Dufferin County, or out of the Dufferin area. Clients who are currently in Dufferin LTC facilities and waiting for transfers are also included. Clients could have multiple bed preferences.

Source: Central West Community Care Access Centre, 2009

4.1.4 Seniors' Housing Currently Under Development

There are four housing projects in Orangeville at various stages of development, which plan to target seniors. The ownership forms of these developments range from condominium units to retirement residences to life lease units. All of the developments are targeting seniors with incomes at the higher end of the income spectrum or with significant savings, including equity from their single family home. Further information on each of the developments is as follows:

- Sheldon Creek Developments has constructed a 57 unit condominium apartment building, called Arbors at Montgomery, marketed to seniors. The building consists of a mix of one and two bedroom units between 1,012 and 1,561 square feet. The units sell at a range of \$269,000 to \$429,000. Approximately one-third of the units are currently occupied. The finishes for the unoccupied units are being done as the units are sold. In an interview with the developer, he indicated that they are seeing a mix of approximately 70% of purchasers/potential purchases coming from Orangeville and the surrounding area, and 30% from outside of the area.
- Chartwell Senior's is a proposed complex consisting of 156 apartment units and a 16 row house retirement residence. The units would not include kitchens, and residents would receive three meals a day in a congregate dining facility. The units would be rented in the range of

approximately \$3,000 to \$5,000 per month. The development approvals for this project are all in place; however, the developer has decided not to move forward with the project until the market improves.

- Origin Retirement Communities is a planned 119 unit retirement facility. The developer has indicated that the development is currently on hold until the financial industry is more willing to provide financing.
- One Elizabeth Street is a 94 unit apartment building which is connected to the existing Lord Dufferin Centre and Seniors Residence. The development will be constructed in two phases; 55 units in the first phase, and the remaining units in the second phase. The development is nearing the completion of the site plan approval stage and is targeted to begin construction in the Spring, Summer, or Fall of 2010, depending on presales. Currently 17% of the units have been presold. The development will be marketed to seniors age 55 and over as a life lease concept. The units are higher end units with sizes ranging from 955 square feet to 1,550 square feet and are being sold at between \$239,000 and \$459,000. The target group is seniors with sufficient equity from their single family home and additional savings to be able to afford the unit with little or no mortgage. The developer has indicated that the purchasers of the units presold to date are from Orangeville and surrounding area, including North Caledon.

4.2 Emergency and Transitional Housing

The need for emergency and transitional housing may be the result of a number of contributing factors. This may include family break-up, domestic violence, loss of employment, mental illness, eviction, the release of parolees from institutions, unexpected disasters such as fires and floods and other unforeseen situations that may place individuals and families in needs of emergency and transitional accommodation until more stable housing is secured.

While the above factors may contribute to the need for emergency and transitional housing, observers from many communities agree that the lack of permanent affordable housing is the greatest contributing factor to this need. Not having an adequate supply of permanent affordable housing leaves a great number of individuals and families at serious risk of homelessness, often one paycheque away from being out on the streets.

Emergency shelters meet immediate, short-term housing needs when individuals and families have no other place to stay. Emergency shelters often provide housing and some support services for a specified length of time, normally four to six weeks. Transitional housing provides a longer length of stay combined with longer term support services, such as job search, permanent housing, and counselling services.

There are four emergency shelters located in Orangeville. The Baywinds Centre has two emergency beds available to persons of all ages. The Choices Youth Shelter provides emergency housing to youth aged 16-24 years, and has 18 beds. Family Transition Place offers 16 beds to victims of domestic violence. The Salvation Army also assists with emergency shelter needs. Two of these emergency shelters, Choices Youth Shelter and Family Transition Place, also offer transitional housing.

With the exception of the Choices Youth Shelter, all of the listed emergency shelters and transitional housing projects in Orangeville will provide for seniors who meet the other criteria or eligibility requirements to access their services; though they do not cater exclusively to them. Informants suggested that elder abuse - between spouses and between adult children and aged parents - is an important issue in Orangeville, as it is in communities across the province. Seniors do not have an exclusive place to go to when facing abuse, or if they have mental health issues. The Dufferin Network for the Prevention of Elder Abuse indicated a need for a crisis bed for persons experiencing elder abuse, and the need for additional respite housing for seniors.

Table 15: Summary of Emergency and Transitional Housing in Town of Orangeville

Shelter	Clients Served	Additional Services Provided	Number of Beds/Units
Emergency Shelters			
Baywinds Centre	Two tiered housing options for emergency hostel, domiciliary hostel and permanent housing for all ages	Home-care, laundry, housekeeping, meals, linens, advocacy, transportation, bathing, Low level nursing care available including medication dispensing, catheter changes, diabetes monitoring, weight and blood pressures checked	2
Choices Youth Shelter	Youth aged 16 - 24 years	Individual and group counseling for personal issues, anger management, day programs, employment services, showers, phones for local calls, laundry facilities and meals.	18
Family Transition Place	Abused women and their children	Crisis help line, legal support, sexual abuse counselling, woman abuse counselling, transitional support services, violence prevention.	16
Salvation Army	Homeless men	Emergency provisions include clothing, shelter, food, transportation, some household items, referrals to other services, and minimal counselling.	N/A
Transitional Housing			
Choices Youth Shelter	Youth aged 16 - 24 years	Youth may extend their stay at the shelter after 30 days if they are motivated and focused on making positive life changes. They can then also get help applying for Ontario Works, if eligible, and taking part in day programs at the Shelter.	N/A

Table 15: Summary of Emergency and Transitional Housing in Town of Orangeville

Shelter	Clients Served	Additional Services Provided	Number of Beds/Units
Family Transition Place	Abused women and their children	Case management and life coaching, help with search and procurement of services (regardless of whether they have stayed in the emergency shelter).	3
Total			39

Note: Family Transition Housing's has three Second Stage houses, each of which has a capacity of approximately 2 families or a maximum occupancy of 5 people (including children).

Source: Canadian Mental Health Association, Grand River Mental Health & Addictions Directory, Community Information Consortium Online (CIOC), 2009; community agencies as listed above

4.3 Supportive Housing

There is a range of supportive housing (at least 130 beds/units) offered in Orangeville and serving Orangeville. An overview of the supply of special needs housing by community agency, clients served, and number of beds/units is provided in the following table. There is currently no supportive housing in Orangeville targeting seniors. Such housing can add to a greater range of housing options for seniors, especially for seniors with low and moderate incomes who require supports in order to live independently but do not require long term care and cannot afford in the services of a private retirement home.

Table 16: Summary of Special Needs Housing in Town of Orangeville

Community Agency	Program Description	Clients Served	Units/ Beds (#)
Canadian Mental Health Association, Grand River Branch	Permanent/subsidized spaces that are suitable, affordable, accessible, and safe for CMHA's clients	People experiencing a mental health issue who are at risk of becoming homeless	N/A
Community Living Dufferin - Group Homes (10 homes in Orangeville, 1 home in East Garafraxa, and 1 home in Mono, to be assimilated into new homes in March 2010 that fall under the Community Living Guelph-Wellington chapter's office in Fergus)	Support is provided in 12 group homes for self care, social skills, community living skills, recreation/leisure supports, and specialized support (i.e. access to psychologists, speech therapy, psychiatric, etc.) in housing arrangements that encourage the individual's growth, independence and integration within the community	Adults 18+ with developmental delays	49 (12 homes)

Table 16: Summary of Special Needs Housing in Town of Orangeville

Community Agency	Program Description	Clients Served	Units/ Beds (#)
Community Living Dufferin - Specialized Services - Regional Home	Specialized environment, intervention strategies and individual programs to address the particular needs relating to this population in one group home	Adults with Prader-Willi Syndrome	4
Dufferin Oaks (Shelburne)	Operates the McKelvie-Burnside Village, a 22 apartment housing complex located in the Mel Lloyd Centre, adjacent to and operated by Dufferin Oaks.	Seniors (aged 60+) requiring extra support to remain living independently but aren't in need of a long term care home	16
Ontario March of Dimes (Shelburne)	Provides full supportive housing for 6 clients in the McKelvie-Burnside Village.	Physically disabled persons over the age of 16 who require more care	6
Pine River Institute - Residential Treatment Centre (Shelburne)	Education and therapy (group, individual, family, milieu, recreational) are fused through four phases: Outdoor Leadership Experience, Education Residence, Transition and Aftercare.	Youth from 13 to 19 years old, who are in crisis largely as a result of addictive behaviours	44
Supportive Housing In Peel (SHIP)	Provides supportive housing for people with mental illness		11 scattered units in Dufferin County (7 units currently, 5 more to be added in January)
Total			130

Source: Canadian Mental Health Association, Grand River Mental Health & Addictions Directory, Community Information Consortium Online (CIOC), 2009; community agencies as listed above

4.4 Summary of Seniors Housing and Other Special Housing Needs

The key findings from this section include:

- The vast majority of seniors live independently in the private housing market (75.5%), largely in ownership housing (57.4%), and only 18.2% live in more supportive environments in private retirement communities and long term care facilities.
- There are three retirement homes in Orangeville providing a housing alternative for seniors at the higher end of the income/asset spectrum.

However, the rates charged by retirement homes are well above the affordability level of many seniors in the community.

- The wait for long term care is lengthy, suggesting that the availability of supports, whether they are long term care or other supports, is not sufficient to meet the needs.
- Emergency, transitional, and supportive housing providers in the community serve several groups, though there is no supportive housing for seniors. Retirement homes are available to those with sufficient incomes, and the others must rely on long term care.
- There is a problem with the lack of mental health services recognized by the community, as waiting periods for such services can last up to 1 year; a long process for persons requiring these supports and services in order to live independently to some degree within the community.
- There are no services that cater explicitly to seniors experiencing elder abuse or mental illness. There is a need for a crisis bed for persons experiencing elder abuse, and the need for additional respite housing for seniors.
- There are four new developments, at various stages of development, targeting seniors; all are targeted at seniors at the higher end of the income/asset spectrum.

5.0 Housing Affordability

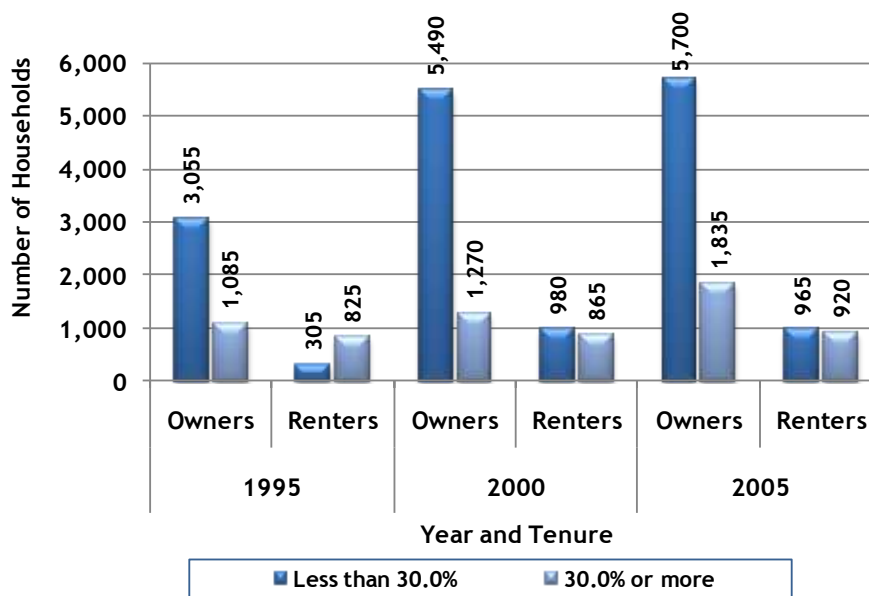
Safe, affordable housing is a basic human need. Household maintainers should not have to make desperate choices between paying for their housing and affording sufficient good food, or prescriptions, etc. A sufficient supply of housing that is affordable to low and moderate income households supports self sufficiency. A sufficient supply of affordable housing also allows individuals who lived in the community as children to stay in the community when starting a new household, or seniors on fixed incomes to remain in their community. Affordable housing is also an important aspect of encouraging a thriving economy. Individuals earning all ranges of incomes are needed for the labour force for companies operating in the community, and all those employed within the community should also be able to live in the community.

The following section compares incomes to house prices and rents to determine the affordability of housing in Orangeville.

5.1 Overview of Housing Affordability

Affordability is an issue for almost half (48.8%) of Orangeville's tenants and almost one quarter (24.4%) of Orangeville's owners. Some 920 tenant households were spending more than 30% of their household income on rent in 2005. Most (59.8% or 550) of these households are non-family (including one person households) or multi-family households. Of the 1,835 owner households spending more than 30% of their household income on shelter, the majority (1,235 or 67.3%) were one-family households without additional persons.

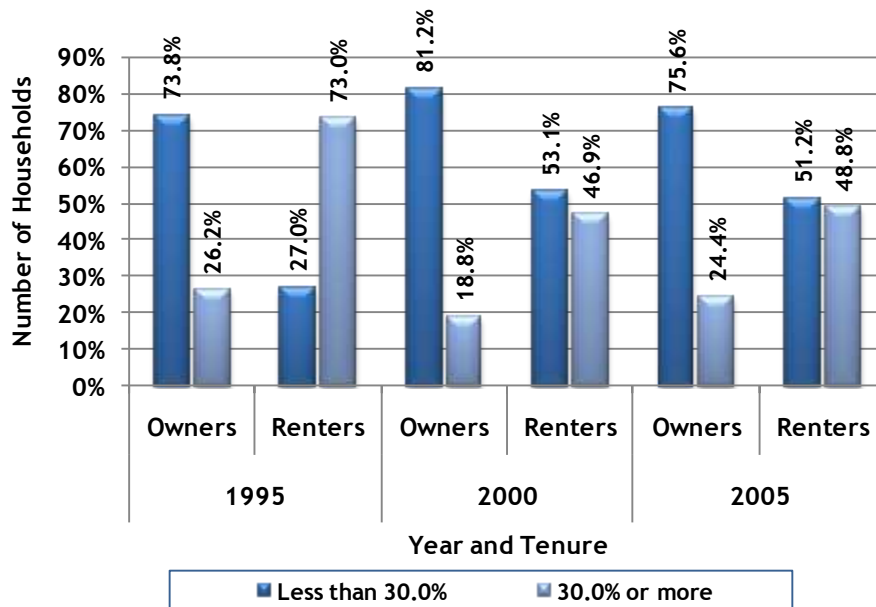
Figure 37: Proportion of Income Spent on Housing by Tenure in Town of Orangeville (Absolute Numbers), 1995-2005



Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006
Further information can be found in Appendix Table 15.

In absolute terms, the number of renters experiencing affordability issues has increased over the past 10 years; however as a percentage of all renters, it has decreased considerably. In 1995 almost three quarters (73.3%) of renters were spending more than 30% of their income on housing, whereas in 2005, 48.8% were in this situation. For owners, on the other hand, the total number experiencing affordability issues grew from 1,085 in 1995 to 1,835 in 2005, though the percentage dropped slightly from 26.2% to 24.4%. Over the most recent five year period, the number of renters and owners experiencing affordability issues increased. As a percentage of all renters and all owners, both saw increases over the five year period.

Figure 38: Proportion of Income Spent on Housing by Tenure in Town of Orangeville (Percentages), 1995-2005



Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006
Further information can be found in Appendix Table 15.

5.2 Ownership Affordability

The *Provincial Policy Statement* defines affordable housing, in the case of ownership housing, as the least expensive of:

- i) Housing for which the purchase price results in annual accommodation costs which do not exceed 30% of the gross annual household income for low and moderate income households (i.e. households with incomes in the lowest 60% of the income distribution in the Town); or
- ii) Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the market area.

In 2005, approximately 60% of households had incomes of less than \$80,000. Extrapolating this to 2009, it is estimated that 60% of the households have incomes of less than \$89,972². A household with this income could afford to purchase a home priced at \$332,791.

The average resale house price in Orangeville in 2009 (as of August) was \$248,502. As this is the lower of the two figures, ownership housing considered to be affordable in Orangeville is housing priced beneath \$248,502. A house priced at \$248,502 is affordable to households earning \$67,200.

Orangeville must target a sufficient supply of ownership housing beneath this level. It is estimated that almost half of Orangeville's households have incomes of less than \$67,200 in 2009.³ Therefore, if sufficient affordable ownership is being provided, almost half of the homes should be priced beneath \$248,502. Using the data on house prices from Table 7, almost 59.4% of the resale homes are priced in this range, suggesting a sufficient supply of affordable ownership housing at least at the upper end of the range considered to be affordable, close to the \$248,502 mark.

However, this is not the case at all price ranges. Table 14, below, compares household incomes with affordable house prices and the percentage of ownership units priced in that range, for various unit types. It shows that while there is a sufficient supply of affordable housing close to the price of \$248,502 and affordable to households with incomes close to \$67,200, there is an insufficient supply of ownership housing types affordable to households with incomes of less than \$60,000. It is estimated that 40.6% of all households have incomes of less than \$60,000 in 2009, while only 27.6% of all ownership units are affordable to households with incomes in that range. Households with incomes of less than \$40,000 are, for the most part, priced out of the ownership market.

² The income growth rate was estimated based on the average annual increase in the Average Household Income in Orangeville between 1995 and 2005.

³ 50.7% of Orangeville's households had incomes of less than \$69,000 in 2005. Assuming changes to the percentage of households in each (\$10,000) income range between 2005 and 2009 is based on the average annual changes in the percentage of households in each range between 1995 and 2005, 49.4% of Orangeville's households will have incomes of less than \$69,000 in 2009.

Table 17: Comparison of Actual and Affordable Home Ownership Prices to Household Incomes in Town of Orangeville, 2009

Income Percentile	Estimated Proportion of Households (2009)	Affordable Home Ownership Price Range	Percentage of All Resale Units* 2009 YTD - August			Total
			Single Detached	Semi-Detached	Condominium	
Under \$19,999	9.3%	Less than \$73,977	0.7%	0.0%	0.3%	1.0% Insufficient Supply
\$20,000 - \$29,999	6.5%	\$73,977 - \$110,965	1.0%	0.7%	0.0%	1.7% Insufficient Supply
\$30,000 - \$39,999	8.7%	\$110,965- \$147,953	1.7%	0.3%	0.0%	2.0% Insufficient Supply
\$40,000 - \$49,999	7.4%	\$147,953- \$184,941	0.7%	0.0%	5.8%	6.5% Insufficient Supply
\$50,000 - \$59,999	8.7%	\$184,941- \$221,930	3.4%	10.3%	2.7%	16.4% Insufficient Supply
\$60,000 - \$69,999	9.0%	\$221,930 - \$258,918	20.5%	11.0%	0.3%	31.8% Sufficient Supply
\$70,000 - \$79,999	8.2%	\$258,918- \$295,906	19.5%	0.0%	0.3%	19.8% Sufficient Supply
\$80,000 - \$89,999	8.0%	\$295,906 - \$332,894	10.3%	0.0%	0.0%	10.3% Sufficient Supply
\$90,000 - \$99,999	7.7%	\$332,894- \$369,883	9.2%	0.0%	0.0%	9.2% Sufficient Supply
\$100,000 and over	26.7%	\$369,883 or more	1.0%	0.0%	0.0%	1.0% Sufficient Supply

*Note: Percentage of All Resale Units refers to the total percentage of all resale units that units of that type in that price range contribute to.

Note: Assumptions used in calculating affordable home ownership price are as follows:

Percentage of Income spent on mortgage payments/debt service: 30.0%

Property Taxes: 1.5% of house price annually

Amortization period: 25 years

Downpayment: 10%

Mortgage Rate: 5.53% (1% below the average 5 year posted fixed mortgage rate for the previous five years (from July 2004 to Aug. 2009))

Note: Estimated Proportion of households in each income ranged based on 2006 figures and average changes between 1996 and 2006

Source: Town of Orangeville, Planning Department, Assessment Rolls, 2004, 2005, 2006, 2007, 2008, and 2009; Statistics Canada, Community Profile, 2006; SHS Calculations to estimate affordable home ownership costs and percentage of households in each income range

Comparing the above figures to the average house prices in Figure 25 shows that the average condominium unit is not affordable to the over 25% of households with incomes of less than \$47,931. The average semi-detached unit becomes affordable to households earning \$58,143 or more, and the average single detached home isn't affordable to the almost three quarters of all households that are earning under approximately \$100,000 per annum.

5.3 Rental Affordability

In the case of rental housing, the *Provincial Policy Statement* defines affordable housing as the least expensive of:

- i) Housing for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households (i.e. households with incomes in the lowest 60% of the income distribution of renters in the Town); or
- ii) Housing for which rent is at or below the average market rent of a unit in the Town

Without data available on the income distribution of renters in particular we are unable to calculate the affordable rent figure using the first option. For the second option, the average market rent for all units in the Town in 2008 was \$843 per unit. A household would need an income of \$33,720 to be able to afford this rent.

Again, without data available on the income distribution of renters it is difficult to calculate whether there is an insufficient supply of rental housing based on this definition. However, we can compare household incomes and average rents by unit type. This is done in Table 18 below. It shows that there are no unit types where the average rents are affordable to households with incomes of less than \$20,000. Bachelor units become affordable to households earning \$27,000, though almost 16% of all households have incomes below this figure. One and two bedroom units become affordable within the \$30,000 to \$39,000 range, and three-or-more bedroom just above that range at \$40,970. This suggests an insufficient supply of affordable rental housing for households beneath approximately \$30,000.

Table 18: Comparison of Average and Affordable Rents to Household Incomes in Town of Orangeville, 2008

Income Percentile	Estimated Proportion of Households (2008)	Affordable Monthly Rent Range	Average Market Rent by Unit Size			
			Bachelor \$675	1 Bedroom \$787	2 Bedroom \$908	3+ Bedroom \$1,024
Under \$10,000	2.7%	Less than \$250	Not Affordable	Not Affordable	Not Affordable	Not Affordable
\$10,000 - \$19,999	6.6%	\$250 - \$500	Not Affordable	Not Affordable	Not Affordable	Not Affordable
\$20,000 - \$29,999	6.6%	\$500 - \$750	Affordable at annual income of \$27,000	Not Affordable	Not Affordable	Not Affordable
\$30,000 - \$39,999	8.7%	\$750 - \$1,000	Affordable	Affordable at annual income of \$31,460	Affordable at annual income of \$36,300	Not Affordable
\$40,000 - \$49,999	7.4%	\$1,000 - \$1,250	Affordable	Affordable	Affordable	Affordable at annual income of \$40,970
\$50,000 - \$59,999	8.7%	\$1,250 - \$1,500	Affordable	Affordable	Affordable	Affordable
\$60,000 - \$69,999	9.0%	\$1,500 - \$1,750	Affordable	Affordable	Affordable	Affordable
\$70,000 - \$79,999	8.2%	\$1,750 - \$2,000	Affordable	Affordable	Affordable	Affordable
\$80,000 - \$89,999	8.0%	\$2,000 - \$2,250	Affordable	Affordable	Affordable	Affordable
\$90,000 - \$99,999	7.7%	\$2,250 - \$2,500	Affordable	Affordable	Affordable	Affordable
\$100,000 and over	26.4%	\$2,500 or more	Affordable	Affordable	Affordable	Affordable

Source: Canada Mortgage and Housing Corporation, Rental Market Report: Toronto CMA, 2006, 2007, and 2008; Statistics Canada, Community Profile, 2006; SHS Calculations to estimate affordable monthly rents and 2008 Proportion of Households

5.4 Housing Affordability of Seniors

For many of Orangeville’s 705 seniors who are not in economic families (i.e. living alone or living with non-relatives), without equity, most housing type choices are out of their affordability range. Even the average rent on a bachelor unit is unaffordable to a senior with the median income of those not living in economic families. A senior with the median income of seniors who are not in economic families could afford a monthly rent of \$549 or an ownership home of \$81,197. Only a bachelor unit is affordable to a senior with the average income of those not in economic families. Such seniors could afford a rent of \$731 per month or house price of \$108,095. This clearly points to the need for a portion of the units targeted towards seniors to be affordable to those with low and moderate incomes.

Table 19: Comparison of Seniors' Incomes Who Are Not in Economic Families to Average and Affordable Housing Options Town of Orangeville, 2009

Income Percentile		Median Income \$21,952	Average Income \$29,224
Affordable Home Ownership Price		\$81,197	\$108,095
Average Price (2009 YTD - August)	Single-Detached \$369,857	Not affordable	Not affordable
	Semi-Detached \$215,058	Not affordable	Not affordable
	Condominium \$177,288	Not affordable	Not affordable
Affordable Monthly Rent		\$549	\$731
Average Market Rent by Unit Size (2008)	Bachelor \$675	Not affordable	Affordable
	1 Bedroom \$787	Not affordable	Not affordable
	2 Bedroom \$908	Not affordable	Not affordable
	3+ Bedroom \$1,024	Not affordable	Not affordable

Source: Canada Mortgage and Housing Corporation, Rental Market Report: Toronto CMA, 2006, 2007, and 2008; Statistics Canada, topic-based tabulation, catalogue no. 97-563-XCB2006035; SHS Calculations to estimate affordable monthly rents

5.4.1 Survey of Seniors Affordable Housing

The Town recently conducted a survey of seniors about affordable housing. The survey was not widely distributed, but was available for pick up at the Town Hall and was also distributed to approximately 100 participants of the seniors forum. A total of 24 seniors responded to the survey. An overview of the responses is as follows:

- All of the respondents indicated that they don't think there is an adequate supply of affordable, appropriate housing for seniors in Orangeville.
- When asked to rank how pressing the issue of affordable housing is for seniors in Orangeville, half of the respondents ranked it a 10, being most pressing. Another quarter ranked the issue of affordable housing for seniors as an 8 or 9, and the remaining quarter ranked it a 6 or lower.
- Over half (55%) of the respondents indicated that as a senior they have had difficulty finding affordable, appropriate housing in Orangeville.

- Some 43% of respondents indicated that their current dwelling isn't affordable to them (i.e. they spend more than 30% of their income on housing).
- 35% of respondents indicated that they are considering leaving the community because of the affordable housing issue.
- When asked to rank the level of importance various characteristics of housing are to them, 70.8% of respondents indicated that price was the most important characteristic. This was followed by location, building type, neighbourhood, and then tenure.

The responses show that at least among the seniors surveyed, affordable housing is a significant issue.

5.5 Summary of Housing Affordability

The key findings related to housing affordability are as follows:

- Affordability is an issue for almost 30% of all households; half of all renters, and in particular renters living alone or with non-relatives.
- The supply of ownership housing priced beneath \$222,000, and affordable to households earning less than \$60,000, is not sufficient to meet the needs.
- Rents are not affordable to households earning under \$30,000.
- Seniors are experiencing affordability issues, particularly seniors living alone or with non-relatives.

6.0 Key Issues

Key housing issues have been identified from the Housing Needs Analysis, presented above. The issues, particularly those related to seniors, will be addressed as part of the second phase of the study in the Seniors Housing Strategy.

The key issues are as follows:

The current housing mix is not consistent with the range of needs in the community and the current demographic trends

The majority (60.0%) of the dwellings in Orangeville are single detached homes, which are generally best suited for larger households. Recent construction has followed a similar pattern to the distribution of the existing stock. This is despite the trend towards smaller households and an aging population. One and two person households are increasingly contributing to a larger proportion of all households, accounting for almost half (48.8%) of all households in 2006. Seniors age 55 and over now account for 18.9% of the population compared to 14.7% in 1996.

There is also a great degree in variation of income by household type, with incomes of single persons and others living with non-family members significantly lower than households overall and even lower for seniors who are living alone or with non-family members. All of these characteristics and trends suggest the need for a more diverse and flexible housing supply.

Existing housing and support service options do not meet the needs of the aging population, especially those in the lower income ranges

Like most areas throughout the province, Orangeville's population is aging, and is anticipated to continue to age. The number of seniors age 65 to 74 is expected to grow by 63.3% between 2006 to 2031 (877 people) and seniors 75 and over are to grow by 61.4% (816 people). Seniors age 55 and over will account for 22.1% of the Town's population in 2031, compared to 18.9% in 2006.

Many senior households have low or moderate incomes, particularly those living alone or with non-relatives, and many are on fixed incomes. Many seniors occupying family homes may also wish to seek alternative housing forms for affordability reasons or to reduce the burden of maintenance and day-to-day upkeep, making it important that a range of housing choices are available to them to meet their needs. The predominance of single detached dwellings and proposed and new developments targeting only seniors at the higher end of the income and asset spectrums, suggests that the current supply of housing available to seniors is not sufficient to meet the range of seniors housing needs.

Further, there are three retirement homes in Orangeville providing a housing alternative for seniors at the higher end of the income/asset spectrum, but for those with limited financial resources, and without the availability of supportive housing in the community, seniors requiring supports must rely on long term care facilities to meet their support needs. Also, the wait for long term care is lengthy, with 35 people in the community in Orangeville waiting for long term care, and only 138 beds in Orangeville in total.

The stock of rental housing, a critical component of the housing market, is decreasing

The total number of rented dwellings in Orangeville has fallen from 2,070 in 1995 to 1,885 in 2006. This has contributed to an increase in the home ownership rate in Orangeville from 71.5% of the stock being owner occupied in 1996 to 80.0% in 2006 (additional construction of owner occupied units has also contributed to the trend). More recently, conversions of rental housing to condominiums are further contributing to a deteriorating rental housing market. In 2008, 36 units were converted from rental units to condominium units and as of November 2009, two additional conversions were in progress, one for 98 units and one for 23. Sufficient supply of rental housing is important for a range of reasons; including its relative affordability compared to ownership housing, and reduced maintenance burden for seniors, which is particularly important for seniors aged 75 and older as this group is more likely to rent.

The supply of rental housing affordable to low and moderate income households is insufficient to meet the needs

Almost half of all renters are currently experiencing affordability issues. This issue is most common among renters living alone or with non-relatives. A comparison of incomes to rents found that the average rents in Orangeville are not affordable to households earning under approximately \$30,000. Further, the 468 applicants on the social housing waiting list facing wait times of between two and seven years, also points to the lack of affordable rental housing available to low and moderate income households.

There is an insufficient supply of ownership housing affordable to low and moderate income households with incomes of less than \$60,000

It is estimated that 40.6% of all households have incomes of less than \$60,000 in 2009, while only 27.6% of all ownership units are priced beneath \$222,000, which would be affordable to households with incomes in that range. Households with incomes of less than \$40,000 are, for the most part, virtually priced out of the ownership market.

7.0 Next Steps

The next phase of work will involve the development of a senior housing strategy to address such things as affordability, choice and supply over the immediate, short and longer term. Impacts of the aging of the populations on housing and the community would be included.

Appendix Tables

Appendix Table 1: Trends in Comparative Growth Rates in Town of Orangeville, 1996-2006

Year	Orangeville	County of Dufferin	Ontario
1991	17,921	39,897	10,084,885
1996	21,498	45,657	10,753,573
2001	25,248	51,003	11,410,046
2006	26,925	54,436	12,160,282

Year	Orangeville	County of Dufferin	Ontario
1991-1996	20.0%	14.4%	6.6%
1996-2001	17.4%	11.7%	6.1%
2001-2006	6.6%	6.7%	6.6%
1991-2006	50.2%	36.4%	20.6%

Source: Statistics Canada, Community Profiles, 1991, 1996, 2001, 2006

Appendix Table 2: Trends in Age Distribution in Town of Orangeville, 1996-2006

Age Groups	1996		2001		2006	
	#	%	#	%	#	%
0-19	7,045	32.8%	8,130	32.2%	8,140	30.2%
20-34	5,295	24.6%	5,205	20.6%	5,150	19.1%
35-44	3,610	16.8%	4,850	19.2%	4,775	17.7%
45-54	2,395	11.1%	3,070	12.2%	3,775	14.0%
55-64	1,315	6.1%	1,740	6.9%	2,380	8.8%
65-74	930	4.3%	1,140	4.5%	1,385	5.1%
75+	915	4.3%	1,105	4.4%	1,330	4.9%
Total	21,505	100.0%	25,240	100.0%	26,935	100.0%

Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006

Appendix Table 3: Actual and Projected Population in Town of Orangeville by Age, 2006 and 2021

Age Group	Dufferin County 2006 (A)	Orangeville 2006 (B)	Orangeville, as % of Dufferin 2006 (C')	Projected Population in Dufferin County 2021 (D)	Forecast Growth in Dufferin 2001 - 2021 (E)	Projected Change in Orangeville 2021 (F)	Projected Population in Orangeville 2021 (G)
0-19	15,965	8,140	51.0%	16,820	5.1%	414	8,554
20-34	9,000	5,150	57.2%	13,680	34.2%	1,762	6,912
35-44	9,440	4,775	50.6%	9,880	4.5%	213	4,988
45-54	8,360	3,775	45.2%	9,490	11.9%	449	4,224
55-64	5,765	2,380	41.3%	9,860	41.5%	988	3,368
65-74	3,215	1,385	43.1%	6,340	49.3%	683	2,068
75+	2,700	1,330	49.3%	4,650	41.9%	558	1,888
Total	54,445	26,935	49.5%	70,720	23.0%	6,199	33,134

Source: Ontario Ministry of Finance Projects, Population by Five-Year Age Groups, Each Year, 2007-2031; Statistics Canada, Community Profiles, 2006; SHS Calculations.

(A)/(B) = C, Figures from column (D) are from Ontario Ministry of Finance Projections, ((D)-(A))/(A) = E, (B) x (E) = F, (B)+ (F) = (G)

Appendix Table 4: Trends in Household Growth in Town of Orangeville, Dufferin County, and Ontario 1996-2006

Number of Households

Year	1996	2001	2006
Town of Orangeville	7,265	8,600	9,420
Dufferin County	15,275	17,190	18,765
Ontario	3,924,510	4,219,410	4,555,025

Household Growth

Year	1996-2001	2001-2006	1996-2006
Town of Orangeville	18.4%	9.5%	29.7%
Dufferin County	12.5%	9.2%	22.8%
Ontario	7.5%	8.0%	16.1%

Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006

Appendix Table 5: Trends in Persons Per Household in Town of Orangeville, 1996-2006

Persons Per Household	1996	2001	2006
1 person	1,255	1,570	1,850
2 persons	1,965	2,375	2,755
3 persons	1,430	1,605	1,715
4 - 5 persons	2,330	2,725	2,790
6 or more persons	285	325	325
Total	7,265	8,600	9,435

Persons Per Household	1996	2001	2006
1 person	17.3%	18.3%	19.6%
2 persons	27.0%	27.6%	29.2%
3 persons	19.7%	18.7%	18.2%
4 - 5 persons	32.1%	31.7%	29.6%
6 or more persons	3.9%	3.8%	3.4%

Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006

Appendix Table 6: Trends in Household Type in Town of Orangeville, 1996-2006

Household Type	1996	2001	2006
One-family households	5,655	6,665	7,090
Multiple-family households	115	190	270
Non-family households	1,495	1,745	2,065
Total	7,265	8,600	9,425

Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006

Appendix Table 7: Trends in Household Type of Seniors in Town of Orangeville, 2006

Household Type	55 - 64	65 - 74	75+	Total Seniors (55+)
One-family households	910	545	270	1,725
Multiple-family households	170	45	0	215
Non-family households	350	230	480	1,060
Total	1,430	820	750	3,000

Household Type	55-64	65-74	75+	Total Seniors (55+)
One-family households	63.6%	66.5%	36.0%	57.5%
Multiple-family households	11.9%	5.5%	0.0%	7.2%
Non-family households	24.5%	28.0%	64.0%	35.3%

Source: Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-554-XCB2006035.

Appendix Table 8: Comparison of Average and Median Household Income in Orangeville, Dufferin County, and Ontario, 2006

Household Type	1995		2000		2005	
	Average	Median	Average	Median	Average	Median
Orangeville	\$55,440	\$52,724	\$65,704	\$61,928	\$74,962	\$69,154
Dufferin County	\$56,466	\$51,901	\$71,361	\$64,009	\$80,278	\$70,688
Ontario	\$54,291	\$45,155	\$66,836	\$53,626	\$77,967	\$60,455

Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006

Appendix Table 9: Trends in Household Income by Income Ranges in Town of Orangeville, 1996-2006

Household Income	1995		2000		2005	
	#	%	#	%	#	%
Under \$10,000	275	3.8%	310	3.6%	260	2.8%
\$10,000 - \$19,999	760	10.5%	710	8.3%	635	6.7%
\$20,000 - \$29,999	695	9.6%	660	7.7%	630	6.7%
\$30,000 - \$39,999	750	10.3%	675	7.8%	830	8.8%
\$40,000 - \$49,999	880	12.1%	930	10.8%	715	7.6%
\$50,000 - \$59,999	870	12.0%	820	9.5%	835	8.9%
\$60,000 - \$69,999	905	12.5%	930	10.8%	865	9.2%
\$70,000 - \$79,999	670	9.2%	810	9.4%	780	8.3%
\$80,000 - \$89,999	570	7.8%	685	8.0%	760	8.1%
\$90,000 - \$99,999	325	4.5%	560	6.5%	725	7.7%
\$100,000 and over	565	7.8%	1,510	17.6%	2,380	25.3%
Total	7,265	100.0%	8,600	100.0%	9,415	100.0%

Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006

Appendix Table 10: Trends in Household Income by Income Ranges in Town of Orangeville, 1996-2006

1995

Household Income	One Person		Two or more Persons		Total	
	#	%	#	%	#	%
Under \$10,000	135	10.8%	140	2.3%	275	3.8%
\$10,000 - \$19,999	480	38.4%	280	4.7%	760	10.5%
\$20,000 - \$29,999	205	16.4%	490	8.2%	695	9.6%
\$30,000 - \$39,999	170	13.6%	580	9.7%	750	10.3%
\$40,000 - \$49,999	115	9.2%	765	12.7%	880	12.1%
\$50,000 - \$59,999	65	5.2%	805	13.4%	870	12.0%
\$60,000 - \$69,999	45	3.6%	860	14.3%	905	12.5%
\$70,000 - \$79,999	10	0.8%	655	10.9%	670	9.2%
\$80,000 - \$89,999	10	0.8%	565	9.4%	570	7.8%
\$90,000 - \$99,999	0	0.0%	325	5.4%	325	4.5%
\$100,000 and over	15	1.2%	545	9.1%	565	7.8%
Total	1,250	100.0%	6,010	100.0%	7,265	100.0%

2000

Household Income	One Person		Two or more Persons		Total	
	#	%	#	%	#	%
Under \$10,000	135	8.5%	175	2.5%	310	3.6%
\$10,000 - \$19,999	545	34.5%	165	2.3%	710	8.3%
\$20,000 - \$29,999	305	19.3%	355	5.1%	660	7.7%
\$30,000 - \$39,999	190	12.0%	485	6.9%	675	7.8%
\$40,000 - \$49,999	175	11.1%	755	10.7%	930	10.8%
\$50,000 - \$59,999	80	5.1%	745	10.6%	820	9.5%
\$60,000 - \$69,999	85	5.4%	850	12.1%	930	10.8%
\$70,000 - \$79,999	20	1.3%	785	11.2%	810	9.4%
\$80,000 - \$89,999	10	0.6%	675	9.6%	685	8.0%
\$90,000 - \$99,999	15	0.9%	545	7.8%	560	6.5%
\$100,000 and over	20	1.3%	1,490	21.2%	1,510	17.6%
Total	1,580	100.0%	7,025	100.0%	8,600	100.0%

2005

Household Income	One Person		Two or more Persons		Total	
	#	%	#	%	#	%
Under \$10,000	135	7.4%	265	2.8%	260	2.8%
\$10,000 - \$19,999	460	25.1%	670	7.1%	635	6.7%
\$20,000 - \$29,999	230	12.5%	850	9.0%	630	6.7%
\$30,000 - \$39,999	310	16.9%	975	10.4%	830	8.8%
\$40,000 - \$49,999	205	11.2%	1,055	11.2%	715	7.6%

Appendix Table 10: Trends in Household Income by Income Ranges in Town of Orangeville, 1996-2006

2005

Household Income	One Person		Two or more Persons		Total	
	#	%	#	%	#	%
\$50,000 - \$59,999	165	9.0%	1,040	11.0%	835	8.9%
\$60,000 - \$69,999	150	8.2%	1,060	11.3%	865	9.2%
\$70,000 - \$79,999	100	5.4%	915	9.7%	780	8.3%
\$80,000 - \$89,999	30	1.6%	800	8.5%	760	8.1%
\$90,000 - \$99,999	10	0.5%	530	5.6%	725	7.7%
\$100,000 and over	40	2.2%	1,260	13.4%	2,380	25.3%
Total	1,835	100.0%	9,420	100.0%	9,415	100.0%

Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006

Appendix Table 11: Incidence of Low-Income Families, Singles, and Seniors (65+) in Town of Orangeville, 1995-2005

Population Group	1995		2000		2005	
	Population with Low-Income (#)	Prevalence of Low-Income (%)	Population with Low-Income (#)	Prevalence of Low-Income (%)	Population with Low-Income (#)	Prevalence of Low-Income (%)
Singles	445	26.0%	585	29.1%	505	21.2%
Families	410	7.0%	360	5.2%	430	5.8%
Seniors (65+)	N/A	N/A	N/A	N/A	145	6.1%
Total Population	1,795	8.5%	1,635	6.6%	1,910	7.2%

Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006

Appendix Table 12: Trends in Home Ownership Rates in Town of Orangeville, 1996-2006

Year	Home Ownership Rate	# of Homeowners	Total
1996	71.5%	5,195	7,265
2001	78.6%	6,760	8,605
2006	80.0%	7,535	9,420

Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006

Appendix Table 13: Dwelling Structures of Total Households and Seniors in Orangeville, 2006

Dwelling Structure	Owned		Rented		Total	
	Seniors	Total	Seniors	Total	Seniors	Total
Single-detached	765	5,505	10	145	775	5,650
Semi-detached	110	1,045	0	125	115	1,170
Row house	25	590	10	355	30	940
Apartment, duplex	15	90	0	35	15	130
Apartment, building with 5+ storeys	150	205	255	350	405	550
Apartment, building with less than 5 storeys	25	100	190	875	220	975
Other	0	0	0	0	0	0
Total	1,090	7,535	465	1,885	1,560	9,415

Dwelling Structure	Owned		Rented		Total	
	Seniors	Total	Seniors	Total	Seniors	Total
Single-detached	70.2%	73.1%	2.2%	7.7%	49.7%	60.0%
Semi-detached	10.1%	13.9%	0.0%	6.6%	7.4%	12.4%
Row house	2.3%	7.8%	2.2%	18.8%	1.9%	10.0%
Apartment, duplex	1.4%	1.2%	0.0%	1.9%	1.0%	1.4%
Apartment, building with 5+ storeys	13.8%	2.7%	54.8%	18.6%	26.0%	5.8%
Apartment, building with less than 5 storeys	2.3%	1.3%	40.9%	46.4%	14.1%	10.4%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-554-XCB2006034.

Appendix Table 14: Trends in Condition in Housing Stock in Town of Orangeville, 1996-2006

Dwelling Condition	1996	2001	2006
Regular maintenance only	5,105	6,200	6,460
Minor repairs	1,825	1,920	2,465
Major repairs	335	485	495
Total	7,265	8,605	9,420

Dwelling Condition	1996	2001	2006
Regular maintenance only	70.3%	72.1%	68.6%
Minor repairs	25.1%	22.3%	26.2%
Major repairs	4.6%	5.6%	5.3%
Total	100.0%	100.0%	100.0%

Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006

**Appendix Table 15: Proportion of Income Spent on Housing by Tenure in Town of Orangeville
(Percentages), 1995-2005**

Location	Tenure	1995		2000		2005	
		Owners	Renters	Owners	Renters	Owners	Renters
Town of Orangeville	Less than 30.0%	3,055	305	5,490	980	5,700	965
	30.0% or more	1,085	825	1,270	865	1,835	920
	Total	4,140	1,130	6,760	1,845	7,535	1,885
County of Dufferin	Less than 30.0%	6,350	620	11,130	1,650	11,775	1,580
	30.0% or more	2,535	1,325	2,595	1,315	3,795	1,250
	Total	8,885	1,945	13,725	2,965	15,570	2,830
Ontario	Less than 30.0%	1,358,015	59,050	2,327,890	774,120	2,539,230	728,490
	30.0% or more	467,410	615,980	485,895	564,730	665,170	580,270
	Total	1,825,425	675,030	2,813,785	1,338,850	3,204,400	1,308,760

Location	Tenure	1995		2000		2005	
		Owners	Renters	Owners	Renters	Owners	Renters
Town of Orangeville	Less than 30.0%	73.8%	27.0%	81.2%	53.1%	75.6%	51.2%
	30.0% or more	26.2%	73.0%	18.8%	46.9%	24.4%	48.8%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
County of Dufferin	Less than 30.0%	71.5%	31.9%	81.1%	55.6%	75.6%	55.8%
	30.0% or more	28.5%	68.1%	18.9%	44.4%	24.4%	44.2%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Ontario	Less than 30.0%	74.4%	8.7%	82.7%	57.8%	79.2%	55.7%
	30.0% or more	25.6%	91.3%	17.3%	42.2%	20.8%	44.3%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006

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