

Solution Development Workshop

Housing: Let's get into it!



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Acknowledgements

Workshop Participants

Thank you to our ~200 workshop participants from across Ontario for your time, energy, and inspiration! Our participants represented:

- Service Managers | covering 13 areas; 61 participants
- Local municipalities | covering 19 municipalities; 39 participants
- Provincial Government | 14 participants
- Federal Government | 2 participants
- Government agencies | 13 participants
- Non-profit community-based organizations | 19 participants
- Private sector companies | 26 participants
- Health system organizations | 12 participants
- Academia | 1 participant

SHS Consulting Team

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Let's get into it!

Purpose

As housing needs and issues remain at the forefront of community conversations across Ontario, stakeholders across the system are looking for new solutions to these complex and intertwined problems.

In partnership with the County of Elgin, City of St. Thomas, Southwestern Public Health, and the Oxford Workforce Development Partnership/Local Employment Partnership, Oxford County convened roughly 200 representatives from southwestern Ontario communities to tackle some of these issues.

The full-day **Housing: Let's get into it** event held in London in February 2019 aimed to stimulate thought, discussion, and solutions that may be initiated across the province. The day was planned with the intent of developing and documenting solutions and ideas applicable across small urban and rural municipalities in Ontario.

This Document

Part of the event included a half-day **solution development workshop** for all participants, facilitated by SHS Consulting.

This document provides a summary of the methodology, activities, and findings arising from the solution development workshop, with the goal of helping Ontarians continue the conversation and consider working on developing some of these approaches further.

For many of the exercises, this document does not include every note or idea shared by participants. Every effort was made to synthesize the responses into the most common key themes, reflecting the overall sentiment of the room. A selection of the workshop participants' personal reflections, as written in their workbooks, can be found scattered throughout this report. All 19 "solution approaches" are included to show the range of models and ideas created by the diverse stakeholders in the room.

The Workshop

Working towards new housing solutions in Ontario

Methodology

The workshop was developed as a co-design session with key stakeholders in the housing system and beyond from across Ontario.

The purpose of the workshop was to guide 19 tables of 10 participants through small group activities contributing to the design process, including:

- Understanding a specific problem space within the housing system;
- Mapping the barriers and opportunities to solving the challenge;
- Crafting design principles for a desirable solution; and
- Generating ideas for new approaches that can be taken forward and further refined into potentially feasible and viable solutions for Ontarians.

More detailed descriptions of each activity are included in this report on the following page.

THE CHALLENGE

How might we increase access to housing options in Ontario communities for those seeking social housing, affordable rental housing, market rental housing, and homeownership options?

Design Constraints

Each table was provided with a set of design constraints to help them focus their thinking and limit their solution generation to a set of possible ideas within prescribed boundaries. Design constraints can help push your thinking beyond usual solutions and answers.

The constraints formed the **group challenge** that participants would focus on and fell into three categories:

1. **Target housing type:** the component of the housing continuum that the solution should target
2. **Type of intervention:** the format in which the solution will manifest in the world
3. **Timing of the intervention:** the area or point in the housing development process that will be the most affected by the solution

A detailed list and description of each of the possible design constraints within each category can be found in the appendix of this report.

Activity 1: Getting into context

During Activity 1, participants spent 5 minutes reflecting on their personal and professional perspective on their group's challenge. They answered two questions:

1. What matters to you and the people you serve in relation to your group's challenge?
2. How are you and the people you serve affected by the current situation:

The groups, then, spent 10 minutes introducing themselves to their team members by reading out their personal reflections.

Activity 2: Mapping the problem space

Activity 2 involved thinking about what dynamics of the group's challenge might present barriers and opportunities for new solutions (15 minutes).

Next, based on their understanding of the problem space, groups crafted up to six **principles** that must inform the design of their potential solution. These principles were formulated using sentences beginning with "*Our solution must...*" (10 minutes).

Activity 3: Solution development

Finally, participants were given roughly 60 minutes to generate solutions to their challenge which addressed the barriers and opportunities identified, and inspired by their design principles.

Groups were given 15 minutes to brainstorm as many possible ideas as they could. Next, participants converged their thinking by discussing the group's favourite ideas and deciding on one solution to take forward.

Building on the group's solution, participants articulated their approach using a fill-in-the-blanks card and provided additional implementation details such as which stakeholders would play a role in the solution and who would benefit from the solution.

At the end of the workshop, groups shared their proposed approaches with the whole room and reflected on the **desirability**, **feasibility**, and **viability** of the proposed solutions.

What matters to us...

Social Housing

- Creating inclusive housing options (that are accessible) to fill affordable housing gaps
- Seniors are wanting to stay in their home communities but cannot find an affordable place
- Community safety, quality, and sustainability over time
- A need for more funding and assistance from upper-level governments
- Access to transportation, services, and dignity for all
- Long wait times for rent-geared-to-income (RGI) housing
- A significant portion of the population in core housing need
- Social housing should be integrated with other forms of housing and not in a separate neighbourhood, lacking integration with the community
- Access to supports near the home
- Considering a social determinants of health approach

Affordable Rental

- Rental housing options need to be available and affordable to individuals living on social assistance
- Housing should be suitable and adequate (in good condition); close to transportation and amenities
- The housing system should be easy to navigate
- Employers should be able to hire and retain staff so the economy can grow
- Quality construction built to stand the test of time, including natural light, large windows, and high-efficiency to offset ongoing operating costs
- Complete community design
- Available support services to keep people in their homes when they want to age in place
- We must understand the broad spectrum of needs to be able to build, support, and plan for those who truly need it most.
- Our solutions must be fiscally-responsible
- We need more political will to act
- Improve the zoning and permitting processes to reduce delays and length of approvals time

Market Rental

- Ensuring good population health
- Maintaining access to green space
- Ensuring walkability to promote physical activity and active transportation
- Access to healthy food options nearby
- Locating rental dwellings in a variety of areas, within mixed-use developments
- Creating vibrant communities with sustainable agriculture that attract labour, transportation, and healthy food
- Encouraging intensification
- Keeping operating costs of buildings low
- Providing market rental housing to support the needs of the workforce, the aging population, and other groups
- Allow seniors to remain in their community
- Encourage different building forms (apartments, row houses, etc.) and bedroom sizes
- Consultation with indigenous peoples
- Removing the stigma around rental housing units

Affordable Ownership

- Having housing options available for a wide range of family sizes and types
- Locate housing close to employment and services
- Ensure we create sustainable, healthy communities
- Promote inclusivity
- Attract a new workforce, while also retaining younger families
- Educating the existing community about the need for intensification to increase affordability
- Promote equity: many enjoy advantages that are out of reach for some

“

Housing is an important social determinant of health!

“

We need quality construction built to withstand the test of time.

Barriers and Opportunities

Social Housing

Barriers

- NIMBY-ism and stigma around social housing; a negative public meeting can change political will
- Very limited pre-zoned or “shovel-ready” sites available
- Difficult to adjust or modify RGI units within a building, to reflect demand
- Lack of interest from builders, primarily due to a lack of incentives
- Lack of flexibility in Housing Services Act rules (i.e. allowing for more market-rent units in a development)
- Official Plans that do not promote this development
- High development fees
- Finding land within complete communities

Opportunities

- Collaborative models, integrating health and other system partners
- Understand community needs early (through research and consultation), before detailed plans are created
- Housing design options that are beautiful and inviting
- Co-design with the local community and future tenants
- Introduce financial and non-financial incentives
- Consider more mixed-use developments (different rent levels and uses)
- Advocate for a Federal/Provincial framework and vision for social housing
- Look to energy efficiency

Affordable Rental

Barriers

- Finding qualified trades workers
- Timing issues related to permits, funding payment from programs, inspections, and time to create new partnership arrangements
- Access to funding (especially from government) and financing
- Difficult to entice developers to participate
- Construction costs are high
- Red tape and regulations
- Very limited pre-zoned or “shovel-ready” sites available
- NIMBY-ism and stigma around social housing
- Outdated planning policies
- Transportation

Opportunities

- Construction loans for non-profit organizations
- Strengthening partnerships with community agencies, developers, and local businesses
- Communicating proactively with neighbours
- Leveraging public lands
- Pre-zoning and designating lands
- Better data analysis for a more targeted approach
- Pool funding across partners during the pre-development stage
- Support inter-generational living arrangements (e.g. with students)
- Inclusionary zoning
- Property tax incentives

Market Rental

Barriers

- Reasonable rent levels compared to the taxes on properties and cost to build; not a profitable model for developers
- Lack of political will
- Length of time needed to get approval for multi-residential buildings, especially due to NIMBY-ism
- Lack of planning tools that support this type of development
- Lack of available site data and mapping in every community
- Competing priorities, especially with preserving farmland and natural heritage
- Fear of the risk of change
- “Same old thought process”
- Uncertainty in the planning application process
- Property management and risks associated with operating rental buildings

Opportunities

- Use development charges to pay for municipal services required to allow for intensification of existing sites
- A smoother and more timely application process
- Revitalizing upper floors of main streets using a Community Improvement Plan (CIP)
- Rent-to-own models
- Mid-density developments such as townhouses
- Tiny homes
- Offer surplus lands through an RFP process under a CIP
- Brownfield strategy
- Integrate environmental preservation and food security elements
- Marketing and education strategy; YIMBY campaign
- Reduce parking ratios
- Reuse existing concrete

Affordable Ownership

Barriers

- Difficult to get all of the players on board and working towards the same objective
- Mortgage rules, including the required 20% down-payment
- Transportation gaps
- Families moving out of the GTA with the ability to afford higher prices, pushing market prices up
- Uncertainty around interest rates
- Public acceptance for higher-density and infill developments
- Demand continuing to grow
- Psychological barriers
- Preconceived notion of a “housing continuum”
- Expectation of larger-footprint single-family homes

Opportunities

- Industrial land servicing for residential sites to speed up the process
- Pre-zoning lands
- Introducing a single development agency or approvals body
- Provincial funding for skilled trade education
- Scaled development charges
- Land transfer tax amendments
- Education to change mindsets around apartment buildings (condominiums)
- Bring more new ideas to Council
- Rent-to-own models and life leases
- Co-ownership models

Design Principles

Social Housing

"Our solution must..."

- Our solution must **de-stigmatize social housing**.
- Our solution must **promote community integration**.
- Our solution must **include high quality design**.
- Our solution must **be future-focused and sustainable in the long-run**.
- Our solution must **reframe social housing as a social enterprise in the community**.
- Our solution must **lead to healthy communities**.
- Our solution must **reduce the waitlist**.
- Our solution must **enhance partnership opportunities between non-profits and municipalities**.
- Our solution must **ensure safety and accessibility for residents**.

“

We need to remove stigma around rental housing.

Affordable Rental

"Our solution must..."

- Our solution must **maintain public safety**.
- Our solution must **meet the needs of tenants while maintaining dignity**.
- Our solution must **be inclusive**.
- Our solution must **facilitate cooperative relationships across sectors**.
- Our solution must **increase equitable access to affordable housing for low-income households**.
- Our solution must **be streamlined**.
- Our solution must **be located near support services in the community**.
- Our solution must **be adaptable to changing demographics over time**.
- Our solution must **incorporate community-based solutions**.
- Our solution must **address the regeneration of the current social housing stock**.

Market Rental

"Our solution must..."

- Our solution must **promote community improvement.**
- Our solution must **be coordinated with transportation options and systems.**
- Our solution must **not "ghettoize" communities.**
- Our solution must **have a long-term vision for future tenant needs.**
- Our solution must **be environmentally-friendly.**
- Our solution must **respect vulnerable populations and marginalized groups.**
- Our solution must **include partnership development and collaboration.**
- Our solution must **challenge the status quo.**
- Our solution must **be inclusive of a range of income levels, age groups, and life stages.**

Affordable Ownership

"Our solution must..."

- Our solution must **reduce red tape.**
- Our solution must **incorporate a "yes, and" attitude instead of "yeah, but..."**.
- Our solution must **not negatively impact current homeowners.**
- Our solution must **incorporate complete community planning (including transportation and other public amenities).**
- Our solution must **be collaborative.**
- Our solution must **be flexible to respond to the unique needs of a community.**
- Our solution must **foster a sense of community and belonging.**

“

We need the political will to take action to create complete communities.

Proposed Preliminary Solutions: Our “Tool Box”

Social Housing

Approach 1

Our system intervention, impacting the pre-development phase of the development process, increases access to social housing in our community by **making access to appropriate social housing a priority in our community** through **municipal leadership, community, stakeholder engagement education, and mitigating developer risk through the development process (planning approval), providing incentives and alternative sources of funding (capital and operating).**

This solution may include:

- The municipality making access to social housing a priority
- Community and stakeholder engagement
- Removal of risk, improving the planning process
- Appropriate supports for tenants (including long-term mental health supports)
- Municipal pre-approvals on designated spaces for housing development

Roles

- Council, senior leadership, and a community agency champion (lead)
- Developers (supporting)

Beneficiaries

- Residents, community, surrounding neighbourhood (primary)
- Other taxpayers, EMS, hospital, social services agencies (secondary)

Approach 2

Our policy or program intervention, impacting the pre-development phase of the development process, **increases access to social housing in our community by providing financial and non-financial incentives such as inclusionary zoning, waiver of property taxes, fast tracking of planning applications/building permit applications, reduction of parking, elimination of development charges in exchange for a percentage of units being “social housing”.**

Roles

- Municipal government (lead)
- Provincial government (supporting)

Beneficiaries

- Developers (primary)
- Tenants, community (secondary)

Approach 3

Our business model intervention, impacting the operational phase of the development process, increases access to social housing in our community by **utilizing the expertise, along with municipal incentives and other sources of income (grants, donations, provincial and federal) to build through partnerships, a complete community to a variety of housing types.**

This solution may include:

- Bringing forward the concept of building complete communities
- Looking for financial partners and donors
- Studying all options to reduce fees, taxes, and provide incentives
- Considering selling surplus lands in strategic locations

Roles

- Municipal governments (lower- and upper-tier) (lead)
- Public-private partnerships; faith-based communities, non-profit organizations, public health, philanthropists (supporting)

Beneficiaries

- People in need of affordable housing (primary)
- Community as a whole (secondary)

“

We need education for the existing community about the need for intensification to be able to increase affordability.

“

Let's create vibrant communities with sustainable agriculture, that attracts labour and provides good healthy food.

Affordable Rental

Approach 4

Our program intervention, impacting the construction phase of the development process, increases access to affordable housing in our community by **implementing an affordable housing liaison officer (navigator)**.

This solution may include:

- The creation of an affordable housing system navigator
- Assisting with funding gaps and potential loans before construction
- Liaising with community partners for appropriate services
- Assisting with tenant selection

Roles

- Upper-tier municipal government (lead)
- Lower-tier municipal government (supporting)

Beneficiaries

- Developers, non-profits, and small landlords (primary)
- Tenants, community agencies, employers, municipal staff (secondary)

Approach 5

Our system/service intervention, impacting the site identification phase of the development process, increases access to affordable rentals in our community by **government working with landowners, builders and housing providers to develop a targeted pre-screened database of surplus and underutilized land and enact zoning changes that supports low income rental housing opportunities**.

This solution may include:

- Creating municipal land banks or inventories on a database
- Marking sites that would be appropriate for affordable rental; municipalities could match land owners with developers to facilitate the initiation of a development proposal
- Having consistent bonus zoning guidelines embedded into zoning bylaws

Roles

- Municipal government, planning department (lead)
- Federal and Provincial governments, home builders' associations, community agencies, local employers (supporting)

Beneficiaries

- Non-profits providing housing, land developers (primary)
- Social services, judicial system, hospitals, health system (secondary)

Approach 6

Our business model intervention, impacting the visioning phase of the development process, increases access to affordable rental in our community by **creating government/business partnerships focused on building sustainable integrating communities inclusive of affordable rental housing options.**

This solution may include:

- Collaboration at an early phase
- Flexibility from all parties
- Investigating a public vehicle that develops public land into affordable housing

Roles

- Municipal government, developers (lead)
- Other levels of government, business, private partners, community organizations, public health, faith groups (supporting)

Beneficiaries

- Those in need of affordable rental housing (primary)
- Community-at-large (secondary)

Approach 7

Our policy/program intervention, impacting the site identification phase of the development process, increases access to affordable rental (low-income) housing in our community by **employing a municipally-driven strategy to identify key sites and related incentives tools to support a culture of inclusiveness.**

This solution may include:

- Developing an affordable rental housing plan for small rural communities
- Creating an incentive program for developers, employers, and clients
- Developing and strengthening partnerships between the service manager, politicians, clients, service groups, and social services

Roles

- Municipal government (lead)
- Provincial government, social services agencies, business community (supporting)

Beneficiaries

- Low-income residents (primary)
- Employers, community (secondary)

Approach 8

Our housing integrated business model intervention, impacting the capital-raising phase of the development process, increases access to affordable rental housing in our community by **engaging different sectors and understandings of community needs and available assets, and by utilizing all available funding sources** (municipal, provincial, community partners, developers, etc.).

This solution may include:

- Integrating a proof-of-concept approach
- Capital-raising with local businesses, foundations, health system, and CMHC

Roles

- Municipal government (lead)
- Developers, community agencies (supporting)

Beneficiaries

- Low-income households (primary)
- The entire community (secondary)

Approach 9

Our policy intervention, impacting the pre-development phase of the development process, increased access to affordable rental housing in our community by **implementing more flexible zoning regulations that allow for single family homes and other buildings types to be converted to include second dwellings to change to duplex, triplex, fourplex, or to rooming houses or even apartments—all as of right.**

This solution may include:

- Flexible zoning for missing middle housing and high-density residential; as-of-right zoning
- Allowing for secondary suites
- Converting existing housing to higher-density housing (rowhouses, low-rise apartments, etc.)

Roles

- Local municipal planners (lead)
- Local politicians, Provincial government (supporting)

Beneficiaries

- Local homeowners (primary)
- People in need of affordable housing (secondary)

Market Rental

Approach 10

Our system/service intervention, impacting the capital raising phase of the development process, increases access to market rental housing in our community by **providing enhanced municipal financial and in-kind incentive programs: pre-funding tax incentives, municipal financial contributions, waiving development charges, and introducing partnership projects (e.g. library, fire/police station, etc.) using municipalities' surplus lands.**

This solution may include:

- Enhancing municipal incentives programs

Roles

- Municipal government (lead)
- Real estate agencies, economic development, group of champions (supporting)

Beneficiaries

- Renters, developers, builders, community, municipal government (primary)
- Employers (secondary)

Approach 11

Our business model intervention, impacting the site selection phase of the development process, increases access to market rental housing in our community by **deploying an economic development corporation (with expropriation power) and private sector stakeholders to create (and profit) from market/mixed rental projects, leveraging community facility re-investments/incentives.**

This solution may include:

- Incentivizing high-density before low-density
- Creating a housing development corporation

Roles

- Municipal government (housing, finance, planning) (lead)
- Private investors, community investors, housing providers and developers, education system, health system, employers (supporting)

Beneficiaries

- Community, residents, everybody (primary)
- Employers, and the wider community (secondary)

Approach 12

Our business model intervention, impacting the construction phase of the development process, increases access to market rental housing in our community by **providing approvals and incentives, and maximizing land use.**

This solution may include:

- Introducing municipal taxes for property capital gains to go towards housing

Roles

- Developers (lead)
- Municipal government (supporting)

Beneficiaries

- Middle-income households (primary)

Approach 13

Our policy intervention, impacting the visioning phase of the development process, increases access to market rental housing in our community by **streamlining the process, both administratively and financially to assist developers in planning, approvals, and construction of market rental housing.**

This solution may include:

- Quantifying the costs of maintaining the status quo
- Finding willing developers who will build and ensure long-term outcomes
- Showing willingness to problem-solve and facilitate

Roles

- Municipal government (lead)
- Provincial and Federal governments, developers (supporting)

Beneficiaries

- Prospective tenants (primary)
- Employers, municipality, businesses (secondary)

Approach 14

Our policy or program intervention, impacting the pre-development phase of the development process, increases access to market rental housing (affordable to mid-income) in our community by **providing education and advocacy, collaboration, and incentives.**

This solution may include:

- Ensuring public and political buy-in

Roles	Beneficiaries
<ul style="list-style-type: none"> • N/A 	<ul style="list-style-type: none"> • N/A

Approach 15

Our system/service intervention, impacting the visioning and feasibility phase of the development process, increases access to middle income market rental housing in our community by **introducing a collaborative proactive approach involving all stakeholders to focus, making low-barrier sites available, identifying partners willing to fund, involving CMHC and other stakeholders (municipal government, developer, employers, potential tenants, non-profit).**

This solution may include:

- Providing shovel-ready sites for developments
- Requiring a percentage of rental housing that is run by non-profit organizations
- Introducing a project team focused on collaborations between municipalities and developers

Roles	Beneficiaries
<ul style="list-style-type: none"> • Municipal government, developers (lead) • Community agencies, Provincial government, CMHC (supporting) 	<ul style="list-style-type: none"> • Renters, landlords (primary) • Economy as a whole, employers, municipality (secondary)

Affordable Ownership

Approach 16

Our system/service intervention, impacting the construction phase of the development process, increases access to median income home in our community by **creating a streamline development process that considers a variety of needs and types of affordability and rewards intensification, durability and innovation, specifically; single development approval body and provincial liaison officer (who can approve) for coordinating development.**

This solution may include:

- Introduce a single development approval body
- Create a provincial liaison officer for coordinating development
- Introduce a streamlined development process that considers a variety of needs and types of affordability and rewards intensification

Roles

- Provincial government (lead)
- Municipal governments (lower- and upper-tiers) (supporting)

Beneficiaries

- People seeking affordable ownership housing (primary)
- The rest of the community (secondary)

Approach 17

Our policy and program intervention, impacting the operation phase of the development process, increases access to affordable home ownership in our community by **providing incentives to homeownership, such as the Ontario Home Ownership Savings Plan, to current market values.**

This solution may include:

- Introduce provincial incentives for homeowners (e.g. related to land transfer taxes and supporting first-time homebuyers)
- Similar to RESP, perhaps government could contribute to a percentage (to maximum amount per year).

Roles

- Provincial government (lead)
- Federal government (supporting)

Beneficiaries

- First-time homeowners (primary)
- Parents who have adult children at home; all homeowners (secondary)

Approach 18

Our business model intervention, impacting the pre-development phase of the development process increases access to home ownership in our community by **action-oriented collaboration to identify gaps, prioritize, select and implement solutions.**

This solution may include:

- Ensuring planning documents are up to date
- Streamlining development approvals
- Permit secondary suites

Roles

- Municipal governments (lower- and upper-tiers) (lead)
- Partners, Provincial government, developers, employers, service agencies (supporting)

Beneficiaries

- People seeking affordable ownership housing (primary)
- Renters, municipalities, developers, employers (secondary)

Approach 19

Our policy intervention, impacting the capital-raising phase of the development process, increases access to homeownership in our community **by incentivizing and nurturing partnerships through a 3P funding process that leverages capital and reduces risk for the development.**

This solution may include:

- Introduce public-private partnerships to create a diverse, inclusive, complete community
- Introducing measurements for success

Roles

- Municipal innovation lab collaboration (lead)
- Municipal government (supporting)

Beneficiaries

- People seeking affordable ownership housing, wider community (primary)
- Employers (secondary)

Workshop Materials

Design Constraints

Workshop participants were assigned a **target housing type** to focus on during the solution development process: social housing, affordable rental housing, market rental housing, or affordable homeownership (affordable to the median-income level). Participants referenced the Oxford County housing continuum for high-level supply and demand data for their housing type.

The second design constraint was the **type of intervention** that participants would create. They were given one of the following three options:

1. **Policy or program intervention:** such as financial and non-financial tools and incentives, zoning and other bylaws, and regulatory changes
2. **New business model:** such as new entities, organizations, or collaborative arrangements, or new partnerships
3. **System or service intervention:** such as changes in roles within a system, new ways of working together, new experiences, or empowering unconventional partners

The third design constraint was the **phase of the development process** that participants would focus on as an intervention point. They were given one of the following six options:

1. **Visioning and feasibility:** establishing project goals and objectives, creating a business plan, conducting market analysis
2. **Site identification:** identifying opportunities for land acquisition, redevelopment of existing properties, etc.
3. **Capital-raising:** writing funding proposals, securing construction financing, identifying other funding partners
4. **Pre-development:** municipal planning and building approvals, architecture and design, procurement options, community consultation
5. **Construction:** development of the project, administration and monitoring of the process, communication strategy, tenant selection
6. **Operation:** residents occupy the building, ongoing property management, rental agreements, and coordination with any partner organizations

A CRISIS ACROSS THE HOUSING CONTINUUM

IN OXFORD COUNTY

Population 113,940

Total # households 44,265

Median household income (after tax) \$63,630

Living wage household income (family of 4) \$67,176

MEDIAN

10% IN CORE HOUSING NEED

A household is in "core housing need" if it spends 30% or more of its total before-tax income to pay the median rent.

HOUSEHOLD INCOME

≤ \$20,000

≤ \$38,000

≤ \$63,630

% HOUSEHOLDS

7%

23%

50%



Emergency shelters

Transitional housing

Supportive housing

Rent-geared-to-income housing
30% of monthly income

Affordable rental housing
\$726/month (1 bed)*

Market rental
\$908 - \$1,500/month (1 bed)**

Home ownership
< \$250,000

Home ownership
> \$250,000

UNMET DEMAND

CONSTANT

CONSTANT

150

2,000

1,000[†]

unknown

20% of all home sales^{††}

80% of all home sales^{††}

SUPPLY

50

20

160

1,429

517

9,555

VACANCY

NO VACANCY

* 80% of average market rent
** Average

[†] Estimated
^{††} Source: Woodstock & Ingersoll Real Estate Board



26% of Oxford County residents are renters



\$397,000 is the median sale price of a home in Oxford County



1,200 job vacancies in Oxford paying more than \$20/hour but nowhere to live

Oxford County
Growing stronger together

