WHAT DOES CORE HOUSING NEED MEAN?

Let's Talk Housing: Community Discussion Guide

Township of Centre Wellington Housing Action Plan

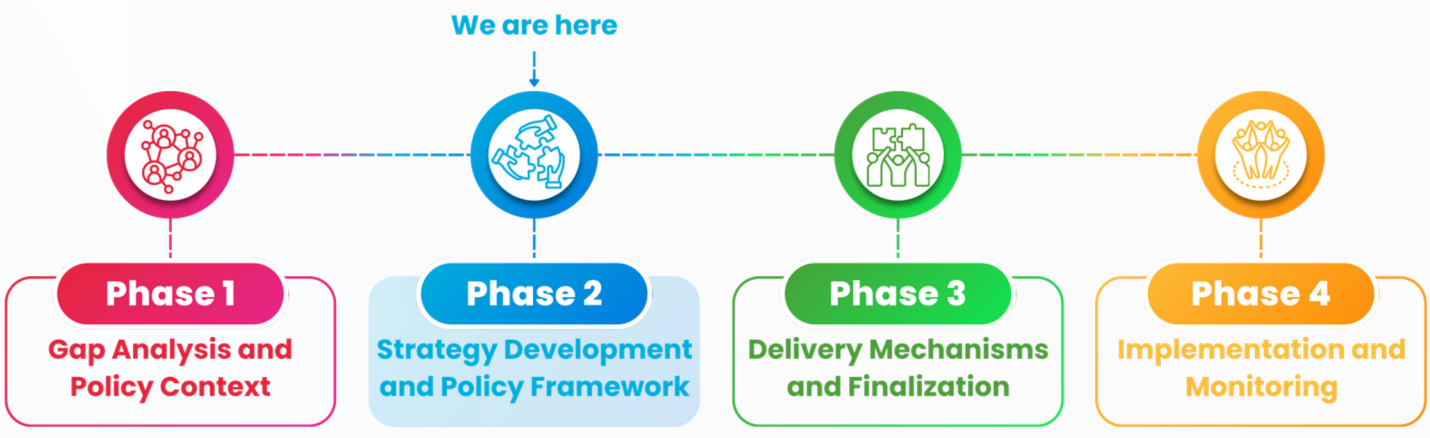
The Township of Centre Wellington is developing a **Housing Action Plan** to guide how the community responds to current and future housing needs. As our community grows and changes, residents of all ages, incomes, and life stages should be able to find housing that meets their needs. Housing influences:

- **Where and how people live**
- **Access to work, school, and services**
- **Connections to neighbours and community**
- **Whether residents can remain in the Township as their needs change**

Providing a range of housing options helps create a complete, inclusive, and resilient community.

This guide is part of a series exploring key housing topics. Your ideas and experiences will help shape the Housing Action Plan and identify ways the Township can support housing that is more attainable, diverse, and responsive to community needs.

Housing Action Plan Process



What is Core Housing Need?

Core housing need is a term used by housing organizations and governments across Canada to help understand whether households have access to housing that meets their needs.

A household is considered to be in core housing need if its housing does not meet one or more of three standards, and the household would need to spend 30% or more of its income to find alternative housing that meets those standards.

The three housing standards are:

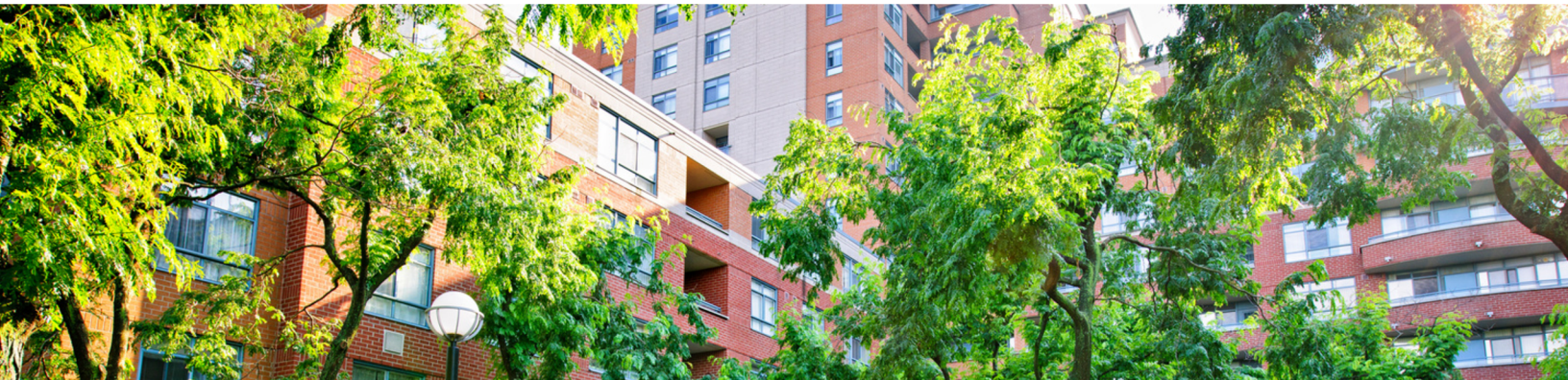
Affordability. Housing costs less than 30% of a households's before-tax income.

Adequacy. Housing is in good condition and does not require major repairs.

Suitability. Housing has enough bedrooms for the size and composition of the households.

If a household's housing does not meet one of these standards, and they cannot reasonably afford better housing, they may be considered to be in core housing need.

Core housing need helps provide a more complete picture of housing challenges because it embeds important considerations and context beyond affordability, including the condition and size of housing.



What Does This Look Like in the Township?

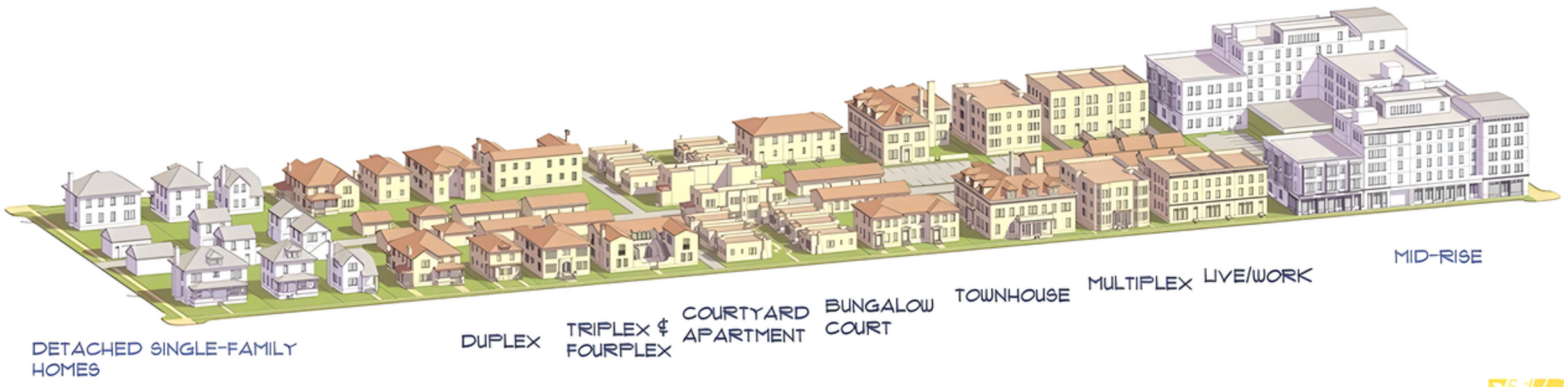
A significant proportion of households in the Township experience challenges related to housing affordability, overcrowding, or the condition of their homes. These challenges are captured through the concept of core housing need, which helps communities better understand where housing gaps exist.

Did You Know?

- About 600 households (5%) in the Township are in core housing need, meaning they live in homes that are unaffordable, overcrowded, or in need of major repair.
- Renters are over 7x more likely than homeowners to experience core housing need.
- Groups such as single parents, seniors, and young households are more likely to experience housing pressures.

Rising housing prices and limited rental options can make it difficult for some households to find housing that meets their needs.

In addition, much of the Township's housing stock consists of larger single-detached homes, which may not always align with the needs of smaller households or residents seeking more affordable housing options. Expanding the range of housing types available in the community can help ensure that residents have access to housing that better matches their needs.



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Why Does Core Housing Need Matter?

Core housing need is widely used by governments and housing organizations across Canada because it provides a more complete picture of housing conditions.

By looking at affordability, condition, and suitability together, communities can better identify where housing challenges exist and how housing policies and programs might respond.

For example, addressing core housing need may involve:

Increasing the supply of rental housing



Supporting smaller and more diverse housing types



Encouraging housing options that support aging in place



Creating housing options attainable for youth and workers



Get Involved!

We want to learn from you! Share your thoughts and help shape the future of housing in the Township.

Complete the survey by scanning the QR code or visiting:
www.connectcw.ca/housingactionplan