Affordable housing In Ontario, Canada

Name

Institution
AFFORDABLE HOUSING IN ONTARIO

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Research statement

Ontario government has issued a number of laws, which led to the decreased number of available low-income houses and a worsened protection of tenants. For example, social assistance was cut in 1995, which led to the decreased shelter allowances by 21.6% (OHRC, 2016). At the same time, the government passed the management of social housing to the local authorities. Even though the situation has changed, the impact of the 1990s laws is still visible. People are still waiting for an affordable housing, while many units are changed into houses-for-sale by private developers, who prefer profitable markets instead of low profitable rental units. This research aims to analyze the market of affordable housing in Ontario, concentrating on the North Bay area.

Objectives

- Get an information on the average income and affordable housing in the area;
- Learn more about the living conditions of low-income residents in North Bay;
- Get an overview on the social help in affordable housing.

Literature review

According to 2011 statistics, the population of Ontario’s North Bay area makes up around 775,000 and is constantly growing. Although the number of vacancies grows, people continue experiencing difficulties in finding affordable accommodations. According to the Statistics of Canada Mortgage and Housing Corporation (CMHC), affordable housing unit equals to the number of the family income below thirty percent before the taxes are paid. Housing conditions are the indicators that show that the unit is in a good condition and is comfortable for the inhabitants. An affordable housing should meet three criteria like suitability, adequacy and pricing.

According to Suttor, 2012, the prices for houses in Ontario have doubled in recent years and the average rate for a two-bedroom apartment has increased by 5.6% in 1999 and 2000.

There are more than 22,000 individuals (aged 15 and above) in Nipissing area, who have a full-time job all year round. Comparing to other districts, it becomes evident that locals earn less. For example, they earn less than $40,000 per year, while the rest of the area has an average of $44,748 per year. Moreover, men make $10,000 more than women do. The main area of labor is manufacturing and has better compensations than retail sector, for example.

According to OHRC, there were cases of harassment in the region, when it came to offering vacancies to tenants. Authorities do not control this area, which gives property owners a chance to discriminate less secure layers of population and demand higher deposit sums. According to local activists and social organizations, one of the main problems lies in the lack of social help and presence of discrimination.
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Methodology
The methodology of the study is based on the literature reviews and comparison analysis of earnings and affordability of the household units. A physical observation will also be conducted to evaluate the situation in the area.

Study Plan
The study will consist of two steps. First, a literature review of articles will be done and secondly, such data will be collected in the area, using reports and internal statistics.

Expected results
Expected results may include the idea that people, who have lower wages, are greatly affected by the availability of affordable housing. Considering the fact that most people work in a less favorable retail sector, North Bay citizens may have trouble in justifying low-income housing. Such problems like discrimination arise among less secure citizens and will continue to arise unless the nature of social service changes.

Conclusions
Every family has a right to have a home. Affordable housing is one of the most important sectors of social interest and should be taken under control in order to help every individual get a chance to find an affordable housing. Such study can have a positive impact on the future of low-income housing in North Bay region, Ontario.
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References
North Bay: Northern Ontario Service Deliverers Association/Housing Services Corporation.