

The City of Greater Sudbury

# **Housing Demand and Supply Analysis**

Background Report

N. BARRY LYON CONSULTANTS LIMITED

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# Housing Demand and Supply Analysis Background Report

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*The conclusions contained within this report have been prepared based on both primary and secondary data sources. NBLC makes every effort to ensure the data is correct but cannot guarantee its accuracy. It is also important to note that it is not possible to fully document all factors or account for all changes that may occur in the future and influence the viability of any development. NBLC, therefore, assumes no responsibility for losses sustained as a result of implementing any recommendation provided in this report.*

*This report has been prepared solely for the purposes outlined herein and is not to be relied upon, or used for any other purposes, or by any other party without the prior written authorization from N. Barry Lyon Consultants Limited.*

## Executive Summary

N. Barry Lyon Consultants Limited has been retained by the City of Greater Sudbury to undertake a Social Housing Revitalization Plan, which aims to develop a range of strategies designed to revitalize and optimize the aging social housing stock. The Revitalization Plan will be guided by research summarized in a number of background reports. This background report provides an analysis of housing supply and demand in the City of Greater Sudbury for both market and affordable housing. The following is a summary of the key findings:

### **Population growth will continue to be modest and the population is aging:**

- The City's population has increased modestly between 2006 and 2016 and the population is aging.
- Population forecasts for the City of greater Sudbury indicate that these trends are expected to continue looking forward to 2046. The City's population is projected to increase by only 6,860 people between 2016 and 2046, representing a total growth rate of 4.1%.
- The forecasted trajectory of growth expects that the population will increase modestly to 2031 and then begin to slow.
- The forecasted trajectory of growth expects that the population will increase modestly to 2031 and then begin to slow. The projections estimate that all age groups under the age of 65 will decrease while the population over the age of 65 will increase by nearly 34%. These trends would result in 23% of the City being over the age of 65 by 2041, which compares to only 17% as of the 2016 census.

### **Modest population growth will have a corresponding impact on new housing demand:**

- Approximately 260 new homes might be needed each year between 2016 and 2036, which will then decrease to an annual average of only 80 new homes between 2036 and 2046 to accommodate growth as well as shifting demographics and smaller household sizes.
- The housing market has already begun to reflect this forecast. New housing starts in the City ranged between 400 and 600 homes between 2006 and 2012. Since this time however, housing starts have decreased to an average of 250 homes per year. Rental apartments have begun to account for a larger share of housing starts in the City since 2011, however the market is still dominated by ownership housing that has primarily been supplied through single-detached homes.

### **Demographic shifts will have an impact on housing demand:**

- A significantly aging population will require a broad range of housing that includes greater accessibility, housing with lower maintenance requirements, and housing with support services. It is also likely that there will be a greater need for affordable housing as a larger

proportion of seniors with a fixed income will require access to affordable and accessible living accommodation.

- For seniors that will remain in market housing, a variety of options are available. These populations can modify their current residence to facilitate aging in place, move to an accessible apartment unit, purchase a single-floor home such as a bungalow, or move to supportive housing.
- The Housing and Homelessness Background Study (2013) noted a need for more supportive housing, assisted living services, and long term care facilities. This will become even more pronounced as the population continues to age.
- Other seniors may require affordable/subsidized housing, however many of the units within the affordable housing portfolio are not likely to meet their needs (e.g. low-density homes, walk-up apartments, other apartment sites with accessibility challenges). Any affordable development should be constructed with accessibility in mind. The exiting affordable housing supply may also have to be modified/renovated to improve accessibility and accommodate an increasingly older population.

**The home ownership market is dominated by resale housing with relatively flat pricing:**

- Resale homes are a much larger proportion of the total market activity in the City, which is primarily due to the price gap observed between resale homes and new homes. The average price of a resale detached home (\$250,000) is noted to be approximately half the cost of a new detached home (\$505,000). Home purchasers and suppliers are observed to be more likely to purchase and renovate a resale property than to purchase a new home given this market context.
- Resale pricing has been relatively flat since 2011 and market conditions are currently observed as balanced. Overall, price increases have been slightly above inflation since 2011.
- Given the forecasted outlook, it is likely that modest price increases would be expected looking forward, which would largely maintain current affordability levels (subject to future changes in household income).

**There appears to be an oversupply in the rental market:**

- The City added 861 new rental units since 2010, averaging 123 new rental units each year. The majority (80%) of rental housing is currently located in the Former City of Sudbury. This geography also accommodated the majority of new rental development since 2010.
- The increase in supply, combined with modest population growth, has resulted in the vacancy rate in the City rising from 2.9% in 2010 to 4.3% as of 2017. While there were 349 vacant rental units in the City in 2010, there are 555 vacant units as of the end of 2017.
- While the vacancy rate decreased between 2016 and 2017, indicating that demand outpaced the added supply of 96 rental units over this period, Greater Sudbury's vacancy rate has been the highest out of all Ontario CMA's over the past two years.

### **Despite macro level indicators, the rental vacancy rate is tighter for the older housing stock**

- The results of NBLC's rental survey indicates that vacancies are higher for the newer and more expensive rental housing options across the City. Some of the new larger rental developments in the City have had trouble leasing all of their units, which appears to be driving the higher City-wide vacancy rate identified by CMHC.
- Notwithstanding the above, smaller projects (15-20 units) appear to do well in the market, especially those targeted towards students and seniors.
- Comparatively, the older and less expensive rental housing stock has a much lower number of vacancies than the new supply as per discussions with landlords and the number of advertised units.
- It is therefore observed that demand for the less expensive rental housing in the City remains strong. The results of the high level market indicators should therefore not be interpreted as a lack of demand for lower end of market (LEM) rental housing.

### **Rental rates are increasing modestly:**

- Rental rates have increased since 2010 by an annual average of around 3.1%. Rental rates rising slightly above inflation is considered healthy in a lower growth market like Greater Sudbury, which was also observed in the resale housing market.
- The introduction of new and/or renovated units into the market is also a contributor of rental rate growth. While we are not able to isolate the increase in rents for the older rental stock, it is likely to be slightly lower than the overall average reported by CMHC.
- The relatively high rental vacancy rate combined with both modest population growth and modest additions to the rental supply is expected to result in modest increases to rental rates looking forward, which should maintain current affordability levels.

### **The outlook for new rental development by the private sector is modest:**

- Given a near-flat population growth projection, the relatively high vacancy rate in most areas, and the higher number of vacancies in newer rental developments, there appears to be soft demand for additional rental units in the City of Greater Sudbury for the years to come.
- Notwithstanding the above, there could be demand for a small number of additional rental products in select communities, such as the Downtown, New Sudbury, and Valley East/Capreol, due to consistently tight vacancy rates observed in these areas.

### **Incomes are rising, but primarily being driven by a rise in high income households:**

- Incomes in Greater Sudbury have risen considerably over the past ten years. The number of lower income households have also modestly decreased over the same period.

- However, the growth in income is being driven primarily by the growth in high income households. The number of households earning more than \$125,000 in the City has increased significantly between 2011 and 2016, whereas the majority of households in all other income brackets have decreased modestly.

**The supply of RGI housing does not align with demand:**

- There is not enough RGI housing in the City, which is resulting in a significant number of households on the wait list. Overall, there are over 1,000 households seeking RGI housing in the City, with the majority of tenants waiting over three years before they are housed.
- The current supply of RGI housing also does not match the demand, as the vast majority of tenants are looking for a one-bedroom unit whereas this unit type only accounts for roughly 40% of the total brick-and-mortar stock. Approximately 88% of all households on the wait list for RGI housing are seeking a one-bedroom unit. Seniors make up approximately 44% of all RGI wait list applicants, and virtually all of these households are seeking a one-bedroom unit. Conversely the wait list for larger bedrooms is much smaller with significantly shorter waiting times.
- The current supply of RGI housing should be expanded to address these observations. One-bedroom units should be the primary unit type contemplated in any (re)development scenario or other revitalization strategy. One-bedroom units are the most in demand unit by far for both senior and non-senior RGI households.
- The most utilitarian approach to the expansion of the supply might be to develop RGI housing for all ages, however it has been noted in multiple studies that seniors can feel uncomfortable in mixed-age buildings. Given that there is currently only one dedicated seniors RGI building in the Greater Sudbury Housing Corporation's (GSHC) portfolio, an expansion of supply that includes both adult and senior dedicated buildings should also be considered.
- While non-seniors currently account for a larger share of the RGI wait list (56%), the projected aging of the population is likely to increase seniors' share of RGI demand looking forward.
- A realignment of the current supply, rather than an expansion, could also be contemplated. A realignment could include strategies such as selling low-density RGI homes that are multi-bedroom and using the equity to develop one-bedroom RGI units elsewhere. Converting low-density RGI homes into multiple apartments or duplexes/triplexes is also possible.
- Realignment will better supply the market with the most in demand unit type (i.e. one-bedroom RGI), however it will generally not increase the supply or address the size of the current wait list. Similarly, while there is less demand for larger units than one-bedroom suites, there is still demand for these homes as indicated by the wait list. As of 2017, there were 230 households waiting for a three-bedroom or larger home, in addition to the tenants currently living in these properties. Demand would therefore decrease from one-bedroom units but would increase for the larger unit types.

### **The supply of Low End of Market (LEM)/Affordable Market housing does not align with demand:**

- The term LEM/affordable market housing in this report refers to all units that fall between RGI and full market housing. We understand the City uses the term LEM when referring to Federal Projects and Affordable Market when referring to post-2000 projects. NBLC uses both terms to refer to all non-RGI units that are offered below true market rates, unless stated otherwise.
- There are 301 households in the City that are on the wait list for LEM/ affordable market housing in the City. Notwithstanding this, there are nearly 10,000 rental households in the City that are spending more than 30% of their gross household income on shelter costs and nearly 5,000 rental households estimated by CMHC to be in core housing need in the City. This data indicates that demand for more affordable rental housing in the City extends well beyond the 301 households actively looking/qualified for subsidized housing.
- The wait list indicates that demand is relatively evenly split between one (32%), two (42%) and three (18%) bedroom units. This is in contrast to RGI housing, where demand overwhelmingly favours one-bedroom units.
- Seniors make up 58% of the wait list for LEM/affordable market housing, which is expected to increase looking forward as the City’s population continues to age. As indicated by the wait list, demand for LEM housing from senior populations show a nearly even split of applicants looking for one and two-bedroom units.
- Any new investment in affordable market housing should target senior households with a mix of one and two-bedroom units, as indicated by the wait list.
- Looking at the characteristics of the 4,915 rental households in core housing need, the vast majority would likely be seeking a smaller unit. One person households account for 2,515 of the total and an additional 490 households are a couple without children. Demand for larger units will come from the 1,385 households that have at least one child under the age 18. The remaining households are classified as “other” by CMHC.
- Of note, 90% of the rental households in core housing need are below the affordability standard as determined by CMHC.
- This indicates that a new investment in affordable market housing could also target the households in core housing need that are not currently on the wait list. Demand for this housing is likely to favour smaller units (i.e. one-bedroom), however two and three-bedroom units are also likely in demand.

### **Affordability issues will not be solved by the introduction of new “market” rental units:**

- The development of new rental housing can alleviate affordability issues in some markets where there is unmet demand for new rental housing. In these markets, the new supply of rental apartments are often observed to free up lower quality units as some tenants may move

from an older apartment to a new and more expensive rental unit. This is often referred to as the “filtering process”. While an increase in supply of new rental housing will therefore increase the average rent of an area as reported by CMHC, it is also possible that less expensive units will become available if market conditions are supportive.

- In Greater Sudbury, these market conditions are not observed. New and more expensive rental housing exhibit higher vacancies than the older and less expensive stock, which indicates that the filtering process is not occurring on a significant scale. The market conditions are also likely not supportive of a significant increase in private sector rental development over the near to medium term.
- Improving affordability options will therefore have to be led by the introduction of affordable rental housing by either the GSHC, non-profit or co-op housing provider, or private sector participant with government funding.

**Affordability issues must be solved by the introduction of new affordable housing units:**

- There is a need to expand the supply of both RGI and affordable market housing. It is recommended that the City and GSHC focus on the expansion of RGI housing for a variety of factors:
  - Though driven by funding opportunities, the private market has proven effective at building affordable market housing with government funding, and have incorporated RGI in these projects through stacked rent supplements. These private affordable housing projects have also addressed affordable housing demand by primarily implementing one-bedroom units and targeting seniors.
  - It is less likely for the private market to build RGI housing, even with government funding.
  - RGI housing is the most in demand housing type in the City. The wait list is long, demand is heavily weighted towards one bedroom for senior and single adults, the needs of tenants are complex, and the GSHC is experienced with managing a RGI housing stock and dealing with RGI tenants.
- The City may also consider offering rent supplements to private landlords to address RGI demand. In times of high vacancy and modest rent increases, private landlords will often react positively to accepting rent supplements. This is proven true in the Sudbury market given the large number of rent supplements in private rental buildings currently, which is also observed in other municipalities across Ontario.
  - As there are 555 vacant private rental units in the City currently, there is an opportunity to offer rent supplements to these landlords to increase the supply of RGI housing. While it is not expected that all landlords would accept a rent supplement, it is likely that this strategy could result in an increase in supply without having to build and manage new housing.



- The City can also offer rent supplements to any new development producing affordable market housing.
- Of note, the wait list for rent supplement RGI units is very high across the service area. There are often over 300 households on the wait list for rent supplements within non-GSHC apartment buildings.

**Apartment units are very popular across the former City of Sudbury:**

- RGI apartment units across the City are predominately one-bedroom units. These units generally have longer wait lists than ground-oriented units, which is particularly prominent in the former City of Sudbury. Across all submarkets in the former City of Sudbury, the buildings with overwhelmingly long wait lists (with 300+ households) are usually at “all ages” apartment projects that contain mostly one-bedroom suites.
- Projects specifically targeting seniors are also generally in demand, but wait lists are typically shorter for these buildings, which reflects the macro wait list data.
- Outside of the former City of Sudbury, the wait lists for apartment units are usually much shorter. Buildings with no age restriction appear to be more in demand than senior only buildings.
- Unlike the former City of Sudbury, ground-oriented units (e.g. townhomes and scattered units) have longer wait lists than apartments in many of the other communities including Rayside-Balfour, Valley East/Capreol, and Nickel Centre.

**New affordable housing developments should be focused in the former City of Sudbury, however specific locations require a site specific analysis:**

- Generally speaking, demand for RGI units is high across the entire City, however wait lists are generally much longer within the former City of Sudbury.
- In all market areas there is a wait list for LEM and affordable market housing, although the longest wait lists are found in buildings located in South End, Minnow Lake, Downtown, New Sudbury, and Donovan/Flour Mill. It should be noted that location is not the only reason for the high demand of these units, we understand that unit types (e.g. one-bedroom stacked townhome marketed as ground-oriented homes) could also have a bearing on their popularity.
- While certain communities have a stronger market appeal than others, the market evidence and housing data indicates that a new investment in RGI and/or affordable market would be marketable in any community within the former City of Sudbury. The demand indicators also illustrate that these communities represent the strongest demand for affordable housing.
- The ultimate decision regarding where to build a new RGI/affordable market project will require a site specific analysis of available options. For example:

- The GSHC's most recent IAH proposal to develop a new affordable market project with RGI rent supplements on Bruce Avenue takes advantage of owned land, which eliminates the requirement to purchase new land. The project also proposed significant space for social service delivery, which would support the 600 other social housing households in the immediate area. From a macro perspective, the Donovan neighbourhood would benefit greatly from the introduction of new affordable housing. On the other hand, the neighbourhood also already contains a large number of social housing units and is relatively disconnected from retail (e.g. grocery store) and other amenities.
  - Alternatively, a project in the Downtown would contribute to the area's revitalization and achieve planning objectives. The project would also boast strong connectivity and nearby amenities/services. However, a site may not be available or might contain some other development constraint that limits the opportunity.
  - This site specific analysis will be undertaken in a subsequent phase of this project and will be integrated with the City's other initiatives such as the healthy communities analysis, community hub initiative, affordable housing CIP, surplus municipal land analysis, and others.
- The stronger private rental markets are found in Downtown, Minnow Lake, South End, New Sudbury, and Valley East areas, which means rent supplement in these areas could be more costly than in other areas.

#### **There are service gaps for social housing tenants:**

- A strategic plan developed by the North East Local Health Integration Network (NELHIN) Expert Panel on housing and health with support from Northern ON Service Delivers Association, Housing Services Corporation, SHS Consulting, and Canadian Mental Health Association (CMHA) Manitoulin-Sudbury identified a gap in the availability, consistency, and coordination of support services for the many vulnerable tenants living in social housing.
- Specifically, the NELHIN strategic plan noted that greater support services are needed for vulnerable social housing tenants such as those with mental health issues, seniors, aboriginal / first nation / metis populations, LGBT populations, and for northern rural/remote communities. The report estimated that there are approximately 3,800 vulnerable tenants in the Sudbury market that would benefit from additional support services.
- The strategic plan also noted that housing providers were finding it difficult to cope with the growing number of tenants with special needs due to a lack of training and resources.

#### **The quality of the existing affordable housing stock is a concern:**

- There is a need to improve and maintain the existing affordable housing stock. The GSHC noted in their most recent application for Investment in Affordable Housing (IAH) funding that

some social housing buildings are reaching the end of their useful life and will require major capital repairs or redevelopment.

## 1.0 Introduction

N. Barry Lyon Consultants Limited has been retained by the City of Greater Sudbury to develop a Social Housing Revitalization Plan, which aims to develop a range of strategies designed to revitalize and optimize the aging social housing stock.

The following background report provides an analysis of housing supply and demand in the City of Greater Sudbury for both market and affordable housing. The purpose of the report is to understand current and projected demand for affordable housing in the City relative to the current supply. The analysis will identify where gaps in supply and demand exist and will offer strategies to directly address these issues. The geography of Greater Sudbury will also be assessed to understand where the greatest demand for affordable housing is concentrated.

Market housing will also be assessed to understand how current and future demand is aligned with the housing supply and the possible implications that any misalignment might have on affordable housing demand. Market rental housing will be explored in considerable detail to understand the affordability profile of this housing, vacancy and rental rates by building quality/location, core housing need, and the overall market outlook for this product type. Many of the market variables assessed will be used as market inputs when completing financial analyses of redevelopment scenarios, which will be completed in a subsequent phase of this Revitalization Plan.

The findings of this background report will be utilized to inform the recommendations and help guide decision making of the larger Revitalization Plan.

## 2.0 City of Greater Sudbury Asset Base

Within the City of Greater Sudbury there are 4,394 “brick-and-mortar” social housing units developed under a wide range of funding programs since 1940. Within these projects there are a total of 3,127 “rent-geared-to-income” (RGI) units. Additionally, there are also 738 rent supplement units across the City. These are units with rent supplement agreements where housing providers take tenants from the RGI wait list and receive a subsidy to bridge the difference between RGI rent and its market rent. Of these agreements, 83 are signed with social housing providers and the remaining are with private landlords. With rent supplement units included, the City of Greater Sudbury has a total of 5,049 social housing units, which includes 3,782 RGI units. **Table 1** provides a breakdown of the unit count within each program.

Within the brick-and-mortar units, over 80% were developed before 1995 and fall into one of the three major portfolios: Public Housing, Provincial Reformed, and Federal Programs. These three portfolios, along with the aforementioned rent supplement units, are currently under the administration/funding envelope of the City of Greater Sudbury. The vast majority of this housing stock is 40-50 years old. They are the central focus of this analysis.

There are five post-2000 social housing projects totalling 281 units. The City of Greater Sudbury oversaw the development of these projects but have little administration/ongoing-funding responsibility. Additionally, there are also 411 units belonging to 8 federal co-operative projects located in the City of Greater Sudbury. These projects are directly managed by federal agencies and are not within the scope of this analysis.

The following subsections offer an overview of each housing portfolio.

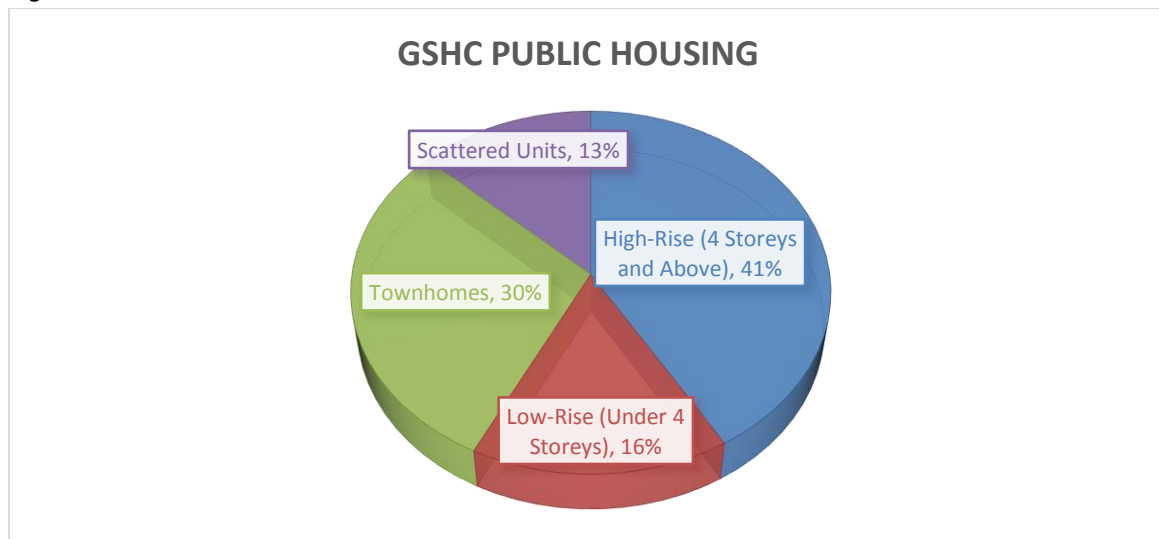
**Table 1**

Social Housing by Program City of Greater Sudbury		
Program	#Units	#RGI Units
Public Housing	1,848	1,848
Provincial Reformed	1,461	1,149
Federal Programs	393	8
Subtotal	3,702	3,005
Not Transferred Projects	411	122
Post-2000 Projects	281	0
Total Brick and Mortar Units	4,394	3,127
Rent Supplement	738	738
Rent Supplement within Social Housing	83	83
Net Total Social Housing Units	5,049	3,782
Source: City of Greater Sudbury		

## 2.1 Public Housing

The City of Greater Sudbury has a total of 1,848 units in its public housing portfolio, which is owned and managed by the Greater Sudbury Housing Corporation (GSHC). This public housing portfolio is entirely RGI and contains no modified units. Building types within this portfolio includes a mix of high-rise apartment buildings (4 storeys and above), low-rise apartment buildings (under 4 storeys), townhomes, and scattered single/semi-detached/duplex units. The average age of these assets is approximately 45 years. **Figure 1** shows the proportion of each home type, and **Table 3**, to follow, offers a further unit breakdown by suite type.

**Figure 1**



- Of the 1,848 units, 41% are from six high-rise apartment buildings. All of these buildings are located in the former City of Sudbury.
- There are also nine low-rise apartment buildings (under 4 storeys) totaling 294 units within the public housing portfolio, which account for 16% of the total units. These buildings are found scattered across the Greater Sudbury area.
- Within these high-rise and low-rise apartment buildings, one-bedroom and bachelor suites are the main unit types, accounting for 74% of the total apartment suites. Two-bedroom suites account for about 22%, and three-bedroom units are only 5% of the apartment units.
- At the time of study, only one project, Eddie Lapierre Manor, is seniors only with a total of 101 units. Only one unit in this building is two-bedroom and the rest are one-bedroom suites. Additionally, there are 681 units within this portfolio that are for “adult occupancy”, meaning they are open to all tenants over the age of 16. All adult units are within apartment buildings and most of them are one-bedroom suites.
- There is a sizable proportion of townhome units (30% of total) and some scattered single- and semi-detached units (13%) in the GSHC portfolio. Of note, townhomes are entirely located

within the former City of Sudbury; the scattered homes are mostly in the former City of Sudbury as well, but some supply can also be found in Garson and Chelmsford.

- Townhomes and scattered homes have between two and five bedrooms, but three-bedroom homes appears to be the predominant type, accounting for 61% of all ground-oriented units.

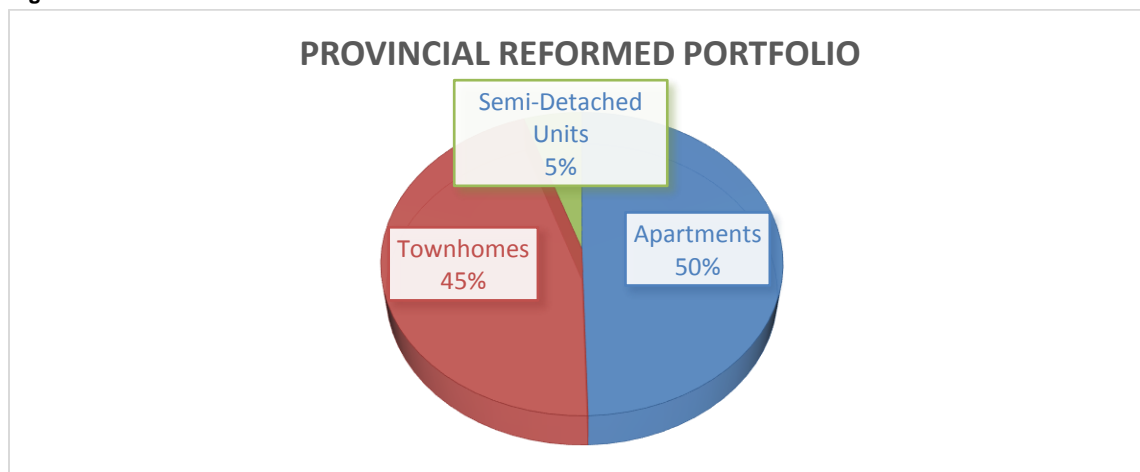
**Table 2**

GSHC Portfolio								
Property Type	Total Units		Unit Mix Breakdown					
	#	%	Bach	1B	2B	3B	4B	5B
High-Rise (4 Storeys and Above)	766	41%	30	570	153	13	0	0
Low-Rise (Under 4 Storeys)	294	16%	8	170	80	36	0	0
Townhomes	547	30%	0	0	100	301	117	29
Scattered Units	241	13%	0	0	4	176	44	17
<b>Total</b>	<b>1,848</b>	<b>100%</b>	<b>38</b>	<b>740</b>	<b>337</b>	<b>526</b>	<b>161</b>	<b>46</b>
<b>% of Total</b>			<b>2%</b>	<b>40%</b>	<b>18%</b>	<b>28%</b>	<b>9%</b>	<b>2%</b>
<i>Source: GSHC</i>								

## 2.2 Provincial Reformed

Provincial Reformed projects totalled 1,461 units which includes 1,149 RGI units. Most of the City's supply of modified social housing units (110 out of 172 units) are within the Provincial Reformed projects. Building types among Provincial Reformed projects include apartment buildings from one to five storeys, townhomes (including stacked townhomes), and semi-detached units. **Figure 2**, demonstrates the breakdown of this portfolio by building type, and **Table 3** offers a suite mix summary for each building type.

**Figure 2**



- Apartments account for about half of the total units within the Provincial Reformed portfolio. These units can be found across the Greater Sudbury area, however the majority of them are concentrated within the former City of Sudbury.
- About 76% of the apartment units are one-bedroom suites, and the remaining are mostly two-bedroom suites.

- NBLC counted about 404 units within buildings specifically targeting seniors or the 60+ population, all of which are within apartment buildings.
- Townhomes account for 45% of the total units in this portfolio. These units are also found across the Greater Sudbury area.
- About 85% of these townhome units are two- or three-bedroom units. About 12% of the townhome units are one-bedroom suites, these are usually stacked townhome units.
- Semi-detached homes within the Provincial Reformed portfolio are all semi-detached homes, and they are only found in Chelmsford and Garson.

**Table 3**

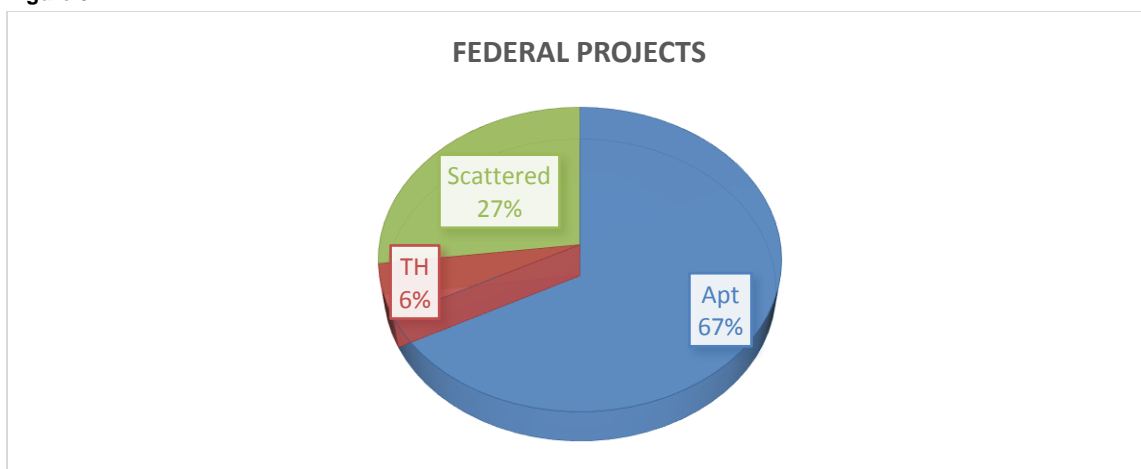
Provincial Reformed Portfolio									
Property Type	Unit	%	1Br	2Br	3Br	4Br	Modified Units		
							1Br	2Br	3Br
Apartment	720	50%	548	147	29	0	46	17	6
Townhomes	666	45%	82	316	245	19	10	18	9
Semi-detached Homes	75	5%	4	38	29	4	0	3	1
<b>Total</b>	<b>1,461</b>	<b>100%</b>	<b>634</b>	<b>501</b>	<b>303</b>	<b>23</b>	<b>56</b>	<b>38</b>	<b>16</b>
<b>% of Total</b>			<b>43%</b>	<b>34%</b>	<b>21%</b>	<b>2%</b>			

*Source: City of Greater Sudbury*

### 2.3 Federal Projects

The federal projects in the Greater Sudbury area totalled 393 units. Only one federal project, Gorham's Court in Dowling contains a total of 8 RGI units, and the remaining units all target the lower end of market (LEM) rent, although many of them (83 units) are stacked with a rent supplement agreement. The federal projects also include 18 modified units.

Building types among federal projects include three apartment buildings from two to 10 storeys, townhomes, and scattered units that include detached, semi-detached, and duplex units. **Figure 3** demonstrates the breakdown of this portfolio by building type and **Table 4** offers a suite mix summary for each building type.

**Figure 3**



- There are 265 apartment units within the federal portfolio in the City of Greater Sudbury, of which 155 units are from the 10-storey apartment building Christ the King located in Downtown Sudbury.
- All of the three federal apartment projects are seniors only or 50+ buildings. Nearly 80% of the apartment units are small suites (one-bedroom or bachelor), and the remaining are all two-bedroom suites.
- There are three townhome projects within the federal housing portfolio, all of which are housing for aboriginal households. The majority of these units are two-bedroom suites while the rest are one-bedroom.
- Scattered homes within the federal projects can be found across the Greater Sudbury area, however there is a large concentration in the New Sudbury area. These homes have between one and four bedrooms while the majority (74%) of them are three-bedroom suites.

**Table 4**

Federal Housing Portfolio										
Property Type	Unit	%	Bach	1Br	2Br	3Br	4Br	Modified Units		
								1Br	2Br	3Br
Apartment	265	67%	4	204	57	0	0	15	1	0
Townhomes	22	6%	0	8	14	0	0	0	2	0
Scattered Homes	106	27%	0	2	16	78	10	0	0	0
<b>Total</b>	<b>393</b>	<b>100%</b>	<b>4</b>	<b>214</b>	<b>87</b>	<b>78</b>	<b>10</b>	<b>15</b>	<b>3</b>	<b>0</b>
<b>% of Total</b>			<b>1%</b>	<b>54%</b>	<b>22%</b>	<b>20%</b>	<b>3%</b>			

Source: City of Greater Sudbury

## 2.4 Rent Supplement Units

The City of Greater Sudbury currently manages 738 rent supplement units, which includes 83 stacked with social housing projects and the remaining are with private purpose-built rentals. These rent supplement units are funded under various programs and have different dates of termination.

Under these agreements, landlords take tenants from the City's RGI wait list and receive a subsidy that bridges the gap between the RGI rents tenants pay and the "market rent" that is approved by the City.

Within the existing rent supplement units, nearly 80% are one-bedroom units, two-bedroom units account for about 8%, and the remaining supply is comprised of three and four bedroom suites.

## 2.5 Post-2000 Projects

There are five social housing projects created after 2000 by private or non-profit sector developers with financial assistance from various provincial programs, summarized by **Table 5**. Three of these projects are located within the former City of Sudbury, and Capreol and Lively each contains one.

Of note, all of the five projects are senior oriented apartment buildings. Units within the new projects are entirely one- and two-bedroom suites.

None of the five projects offer RGI units, although the Raiffeisen building currently has 35 rent supplement units. These projects offer a mix of market and affordable units, and project providers have entered into a 20-year Contribution Agreement that requires they offer the affordable units for 20 years.

**Table 5**

Post-2000 Social Housing Projects							
Project Name	Funding Program	# Units	Affordable Units	1Br	2Br	Modified Units	
						1Br	2Br
Raiffeisen NP Housing Ph II	AHP NORTHERN COMPLEX	80	80	47	33	12	3
Capreol NP Housing Ph II	AHP NORTHERN COMPLEX	20	20	5	15	0	1
Dalron Construction Limited	AHP RENTAL (2009 Extension)	66	64	0	66	0	4
Sudbury Finnish Rest Home Society Inc.	AHP RENTAL (2009 Extension)	82	61	77	5	10	2
Perry And Perry Developments Inc.	IAH	33	32	31	2	0	0
<b>Total</b>		<b>281</b>	<b>257</b>	<b>160</b>	<b>121</b>	<b>22</b>	<b>10</b>

Source: City of Greater Sudbury

### 3.0 Current and Projected Housing Demand Analysis

#### 3.1 Population Growth and Characteristics

The City of Greater Sudbury experienced strong population growth throughout the mid-20<sup>th</sup> century, which was due to the dominance of the natural resource industry in the City. As the industry began to retract in the 1980s, population growth began to slow and even decreased throughout the 1990s and 2000s. During this time, Greater Sudbury consistently had one of the highest unemployment rates in all of Canada. However, the City's economy has diversified and improved since this time, which has resulted in modest population/economic growth as well as an unemployment rate that has largely been below both the Canadian and Ontario average since 2009.

The City's population as of the 2016 census was approximately 161,531, which increased by approximately 1,257 people (0.8% increase) since 2011. This is well below the average growth rate reported for Ontario of 4.6% over this period. Since 2006, the population has only increased by 2.3%.

As per **Table 6**, the population in Greater Sudbury is aging. While the total population increased by 3,675 between 2006 and 2016, the population over the age of 50 increased by 11,650 whereas the population under 50 decreased by 7,975 people. A closer look at this growth reveals that the number of people between the age of 50 and 69 increased by approximately 8,120 people whereas the increase for those over the age of 70 was 3,529 over the same period.

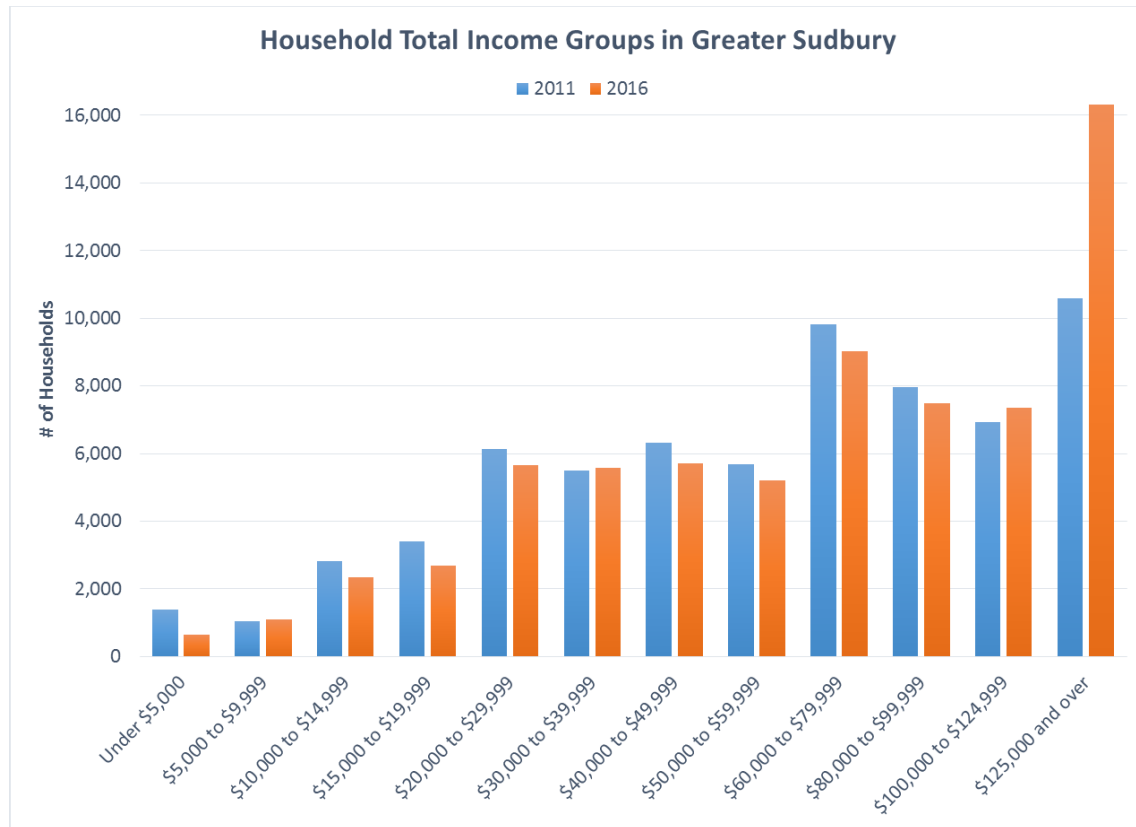
**Table 6**

City of Greater Sudbury Population Growth 2006-2011 by Age Group						
	0-19	20-29	30-49	50-69	70+	Total
2006	37,185	19,520	46,190	38,260	16,702	157,857
2011	35,475	20,220	43,530	43,065	17,984	160,274
2006 to 2011	-5%	4%	-6%	13%	8%	1.5%
2016	34,345	20,375	40,200	46,380	20,231	161,531
2011 to 2016	-3%	1%	-8%	8%	12%	0.8%
2006 to 2016	-8%	4%	-13%	21%	21%	2.3%
Source: Statistics Canada						

The average household income in Greater Sudbury was \$90,179 as reported by the 2016 census, which increased by 17% since the 2011 census (\$76,772) and 32% since the 2006 census (\$68,126). Similarly, the median household income as reported by the 2016 census (\$71,085) has increased by 14% over the 2011 census and 29% over the 2006 census.

Notwithstanding the growth in income as a whole, a review of income groups between the 2011 and 2016 census reveals a number of interesting findings as depicted by **Figure 4**:

- The number of households earning more than \$125,000 increased by 5,730, which was the largest increase of any income group within the City.
- The number of households earning less than \$5,000 decreased by 730 and the number of households earning less than \$30,000 decreased by 2,325.
- The number of households in each of the income groups between \$30,000 and \$100,000 also decreased by approximately 2,285 in total.
- This data indicates that the growth in income for the City is being driven primarily by the growth in high income households as well as a modest decline of lower income households.

**Figure 4**

Source: Statistics Canada Census Profile for Greater Sudbury

### 3.2 Affordable Housing Wait List Analysis

As of October 2017, there were 1,720 households looking for affordable housing in the City of Greater Sudbury. However, 378 of these applicants are already housed by an affordable housing provider in the City. These 378 applicants are either currently overhoused (46 households), are requesting a transfer to another unit (328 households), or are requesting to move in with another tenant (4 households – Join Applicants). The remaining 1,342 applicants on the wait list are in need of affordable housing and are not currently housed by an affordable housing provider.

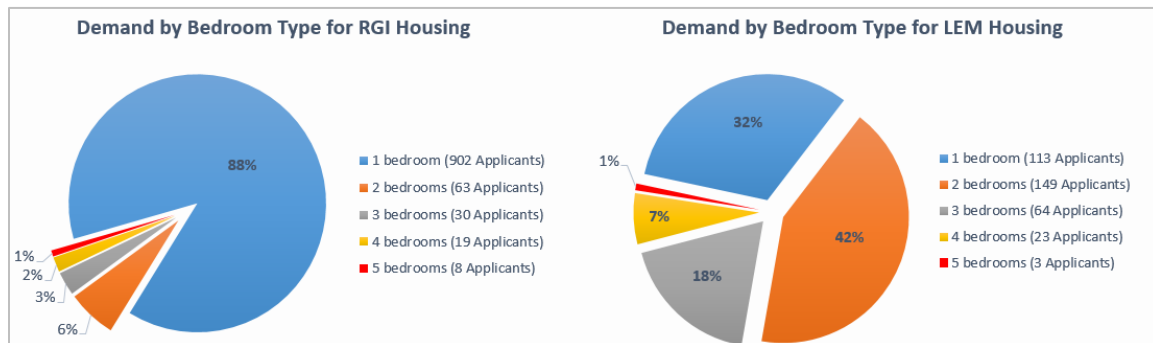
The following provides further commentary on the wait list:

- Of the 1,342 households in need of affordable housing, 1,041 households (78% of total) are in need of RGI and 301 households are looking for low end of market (LEM) housing.
- From a high-level perspective, affordable housing demand is heavily weighted towards one- bedroom units as 73% of all households on the wait list are looking for this unit type. Two and three-bedroom units are the next popular with 15% and 7% of the wait list looking for this bedroom type respectively. There are only 102 households looking for larger 4 or 5 bedrooms, representing only 6% of the wait list combined.

City of Greater Sudbury Social Housing Wait List Summary Data	
<b>Already in Housing</b>	<b>378</b>
Join	4
Overhoused	46
Transfer	328
<b>Not Currently Housed</b>	<b>1,342</b>
RGI	1,041
LEM	301
<b>Total Applicants</b>	<b>1,720</b>
Source: City of Greater Sudbury Social Housing Wait List Data October 2017	

- Breaking down the wait list by affordability level reveals differences in demand between the two groups:
  - RGI Applicants: 88% of all households are seeking a one-bedroom unit. Demand decreases in a linear fashion for larger units as depicted below.
  - LEM: Demand is more evenly distributed between one and three-bedroom units, however very low demand for the larger 4 and 5 bedroom-units is observed.

**Figure 5: Demand for Bedroom Type by Affordability Level**



Source: City of Greater Sudbury Social Housing Wait List Data (October 2017)

- The wait list is generally made up of four groups of applicants:
  - Special Priority Applicants: The Special Priority Policy (SPP) provides priority access to social housing for victims of domestic violence and survivors of human trafficking. These applicants are provided the highest priority on the wait list when a unit becomes available.
  - Urgent Applicants: These applicants are granted second priority in access to social housing and typically includes homeless individuals but can also include others such

as those with a recently lost/destroyed home or those who require housing to reclaim children from government care.

- Senior Applicants: Anyone over the age of 65 will qualify as a senior applicant. While these applicants are not granted priority access, unless they also qualify as Special Priority or Urgent, they are eligible for housing that is exclusively supplied for seniors. They are also eligible for non-senior buildings.
  - Chronological Applicants: All other applicants are ranked in chronological order from the date their application was received. Seniors are a sub-group of the chronological applicant group.
- Of the 1,720 applicants on the wait list, 99% are non-priority and on the chronological list. Of those on the chronological list, 37% (635) are seniors and the remaining 1,065 are non-senior applicants. Special Priority and Urgent applicants make up a very small proportion of the wait list.
- Seniors represent 44% of all RGI applicants (460 households) and 58% of all LEM/affordable market applicants (175 households). Of note:

City of Greater Sudbury Social Housing Wait List by Applicant Type		
Priority Applicants	20	1%
Special Priority	9	0.5%
Urgent	11	0.6%
Non-Priority Applicants	1700	99%
Senior	635	36.9%
Chronological	1065	61.9%
<b>Total Applicants</b>	<b>1,720</b>	<b>100%</b>
Source: City of Greater Sudbury Social Housing Wait List Data October 2017		

- Nearly all of the senior applicants on the RGI wait list are looking for a one-bedroom unit (99.6%). However, demand is nearly split between one and two-bedroom units for seniors looking for a LEM/affordable market unit (45% and 51% respectively).
- **Figure 6** illustrates the number years that it takes to house an applicant seeking an affordable housing unit in the City of Greater Sudbury. The following observations are noted:
  - For an RGI unit, it takes much longer to house a tenant seeking a one-bedroom unit. For apartments operated by the GSHC, it takes nearly 4.4 years to house a tenant. For apartments owned privately (through a rent supplement) or by a non-profit or coop, it takes even longer to house a tenant.
  - It takes anywhere between 1 and 2 years to house an RGI tenant looking for a larger townhome or semi-detached unit, with no major discernible differences between the housing corporation, private units, and non-profits/coops.
  - An exception to the above two points is noted for the scattered RGI single-detached home. It takes upwards of 4 years to house a tenant looking for this product, which we understand is due to the relatively low turnover rate of these units.
  - Unlike the RGI portfolio, the wait times for the LEM units are consistently longer for all bedroom types and product types. This confirms the observations of Figure 5, where RGI demand is heavily weighted towards one-bedrooms where demand for LEM is more evenly distributed amongst all bedroom types.

▫

- The wait list for LEM scattered units is particularly long, reaching as high as 11 years for 2 and 3 bedroom units.
- While the wait list for LEM is much lower than RGI, the wait times for units are longer for LEM. This appears to be due to the fact that there are fewer LEM units in the portfolio and also because these units experience lower turnover than the RGI portfolio.

**Figure 6**

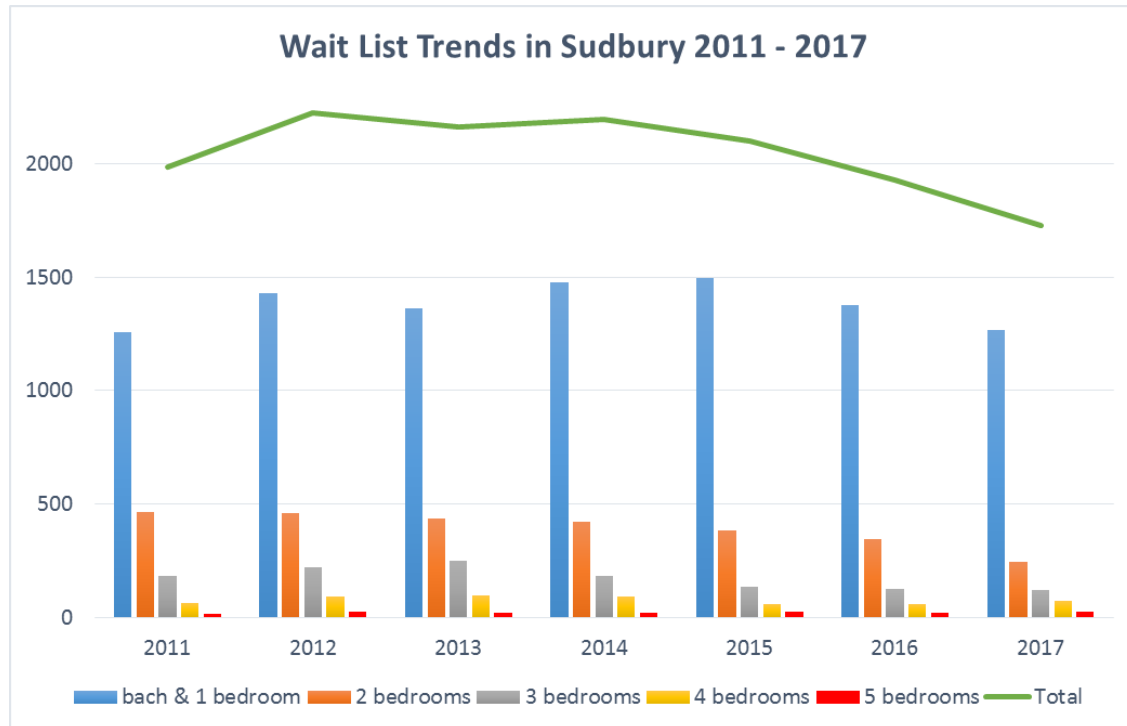
Wait Time in Years for Affordable Housing by Building Type and Affordability Depth - July 2017 Wait List						
	Bachelor	1 BR	2 BR	3 BR	4 BR	5 BR
RGI LHC Apartments	3.5	4.4				
RGI Private Landlord Apartments		6.5	1.6	1		
RGI Non-Profit & Coop Apartments		5	1	1		
RGI LHC Townhomes			1.7	<1	<1	1
RGI Non-Profit and Coop Townhomes		6	1.4	1	1.8	
RGI Semi-Detached		5	1	1	3	
RGI Scattered Single-Detached			3	1.5	4	4
LEM Apartments		5.3	5.5	2		
LEM Townhomes		4.8	6.1	4.1	2.4	
LEM Semi-Detached		7	7	5		
LEM Scattered Single-Detached			11	11	5	
Modified Apartments		2.9	3.6	2		
Modified Townhomes		2.8	3.5	3.3		
Modified Semi-Detached		2	5	2		

Source: City of Greater Sudbury

- Evaluating the wait list by applicant characteristics reveals a number of key findings:
  - There are 823 applicants without any dependants and 279 applicants with at least one dependent.
  - 256 of the applicants are on Ontario Works and 660 are on Ontario Disability Support Program. There are also 51 student applicants supported by OSAP.
  - Communities such as Sudbury that have a shorter social housing wait list relative to other cities in Ontario can attract a significant number of applicants from areas outside of the community. A review of the current address of applicants on Sudbury's social housing wait list reveals that this is not the case, as less than 10% of the wait list is made up of individuals from outside of Greater Sudbury and the immediately surrounding communities.
- The social housing wait list has fluctuated since 2011. In 2011, the wait list contained approximately 1,980 households and has fluctuated between 2,100 and 2,225 between 2012 and 2015. As noted, the wait list currently sits at 1,720 households.

- Overall, demand for one, four, and five-bedroom units have remained relatively stable between 2011 and 2017. One bedroom units have been the most in demand unit by a large margin since 2011. However, demand for two and three-bedroom units have measurably decreased over this period.
- Between 2011 and 2017 the wait list has decreased by approximately 255 applicants. Two and three bedroom units decreased by 282 applicants (220 and 62 respectively) whereas the other three suite types each increased modestly.

Figure 7



Source: City of Greater Sudbury Social Housing Wait List Data

- As per the City of Greater Sudbury Housing and Homelessness Background Study (2013), there were 998 RGI applicants on the wait list that were not currently housed, which compares to 1,041 as of 2017.

### 3.3 Core Housing Need Analysis

The following provides an analysis of those in core housing need, which is based on the 2016 Census of Canada as well as analyses and special data compiled by CMHC from the 2011 Census (2016 analysis has not yet been completed).

As of the 2016 Census, the City contains roughly 68,975 dwelling units occupied by usual residents with an income greater than “\$0” and in non-farm, non-reserve private dwellings. Of this total, the following data is made available:



- Approximately 14,855 homes (21% of all households) were spending 30% or more of their income on shelter costs. This is slightly down from 2011, when 22.5% of households (15,260) were spending 30% or more of their income on shelter costs.
- Of all homes in the City of Sudbury, 66% are owned and 34% are rented. Of all owned households, approximately 11.5% are spending more than 30% of gross household income on shelter costs.
- Of the remaining 34% of homes that are rented, nearly 41% are spending 30% or more of their gross household income on shelter costs. Both of these indicators are very similar to the numbers reported in the 2011 census.
- This data indicates that there are approximately 14,900 homes that are spending more than 30% of their gross household income on shelter costs, which includes 9,683 rental and 5,218 ownership households.

The above data indicates that it is far more likely for a renter to exceed 30% of gross household income on shelter costs than it is for a home owner. This is not surprising given the lower incomes observed for renters relative to home owners. For reference, in Greater Sudbury the average household income of a homeowner in 2011 was \$93,408 whereas the average income of a rental household was only \$41,484. This data is another indicator that the affordable housing supply is not meeting demand, as nearly 15,000 households are not currently meeting the affordability threshold as defined by Statistics Canada.

While the above data is useful, CMHC has further sorted and assessed this data and completed a core housing need analysis for municipalities across Ontario. The data provides a more detailed breakdown of those identified as being in core housing need, which is defined by CMHC as:

“A household is in core housing need if its housing does not meet one or more standards for housing adequacy (repair), suitability (crowding), or affordability and if it would have to spend 30 per cent or more of its before-tax income to pay the median rent (including utilities) of appropriately sized alternative local market housing. Adequate housing does not require any major repairs, according to residents. Suitable housing has enough bedrooms for the size and make-up of resident households. Affordable housing costs less than 30 per cent of before-tax household income”.

The above definition therefore assumes that if a resident is paying 30% or more of gross household income on shelter costs but could find suitable housing in the market for less than 30% of their income, they are not considered to be in core housing need. Similarly, a household that is not spending 30% of gross household income but are living in an unsuitable home (needs repairs, too small for the household) and could not afford a more suitable home, would be considered in core housing need.

**Table 7** outlines the general characteristics of those in core housing need according to CMHC as of the 2011 Census within Greater Sudbury. The following assesses this data:

- The number of households in core housing need is approximately 6,480, around 10% of the total households in the City. In 2006 there were 6,315 households in core housing need.
- Homeowners make up approximately 24% of all the households in core housing need, representing approximately 1,565 households. Those who own their home and are not meeting one of the three requirements of housing adequacy are less likely to sell their property and move to affordable housing for the following reasons:
  - Often those purchasing a home will stretch themselves financially as real estate is often viewed as a good long-term investment.
  - Those who are able to purchase a home are likely to have a higher income as they were able to save for a down payment and cover a mortgage and other housing costs. If these households were to make a change due to affordability constraints, they are likely to take the equity gained and buy a less expensive home or rent a market unit.
  - Those households in core housing needs due to adequacy (repairs) or suitability (size) are also unlikely to sell and move to affordable housing if they can manage, as they likely view the long-term equity gain in their home as enough of a reason to remain.
  - It is important to note that the above commentary is observational. While these homes may be in need of affordable housing, this report is estimating the demand for affordable housing and therefore these observations remain important.
- The remaining 76% of households in core housing need is from those who rent. These 4,915 households do not meet one of the three tests of housing adequacy and represent approximately 24% of all rental households in the entire City. These rental households who are in core housing are much more likely to demand some form of affordable housing (affordable market or RGI). These households are not able to purchase real estate and are renting a home that is either too expensive relative to their income and/or inadequate to their needs.
- CMHC notes that of the 4,915 rental households in core housing need, 90% fall below the affordability threshold.
- Interestingly, though 4,915 rental households are noted to be in core housing need as of 2011, the wait list for affordable housing in the City has typically only ranged between 1,700 and 1,900 households. As of 2017 and noted previously, the wait list for affordable housing in the Service Area was 1,720 (however, only 1,342 applicants are not currently housed within social housing).
- It is therefore noted that of all households in core housing need, a small proportion is actively looking/qualified for affordable housing in the City. The remaining households may prefer to live in market housing even if they are being stretched financially, which could be due to a

variety of factors related to a stigma, location of affordable housing options, quality of affordable housing, and similar concerns. Regardless, this population is likely to be in need of other affordable options to relieve affordability pressure, such as affordable market housing options at a proportion of AMR.

**Table 7** also illustrates the general characteristics of those in core housing need:

- For renters, the largest number of those in core housing need are those aged 45 to 54, accommodating nearly 25% of the total. The remaining proportions are relatively split evenly amongst the other age groups.
- For ownership housing, older age groups (over 45) accommodate the vast majority of households in core housing need.
- Looking at the proportions of all rental households in core housing need by age group does not provide any discernible trend. The prevalence of core housing need by age group is generally consistent amongst all age groups, ranging between 18% and 30%. Of note, seniors show the lowest propensity for core housing need.
- The data indicates that aboriginal rental households are more likely to be in core housing need than the rest of the population. Immigrant household data was small and does not reveal any significant findings.
- For rental households, homes have a higher chance of being in core housing need if they have children under the age of 18. The same is also generally true for households that have a person with activity limitations.
- Lone parent households are far more likely to be in core housing need than two parent households, which is true for both ownership and rental households.
- Looking at the characteristics of the 4,915 rental households in core housing need, the vast majority would likely be seeking a smaller unit. One person households account for 2,515 of the total and an additional 490 households are a couple without children. Demand for larger units will come from the 1,385 households that have at least one child under the age 18. The remaining households are classified as “other” by CMHC.

Table 7

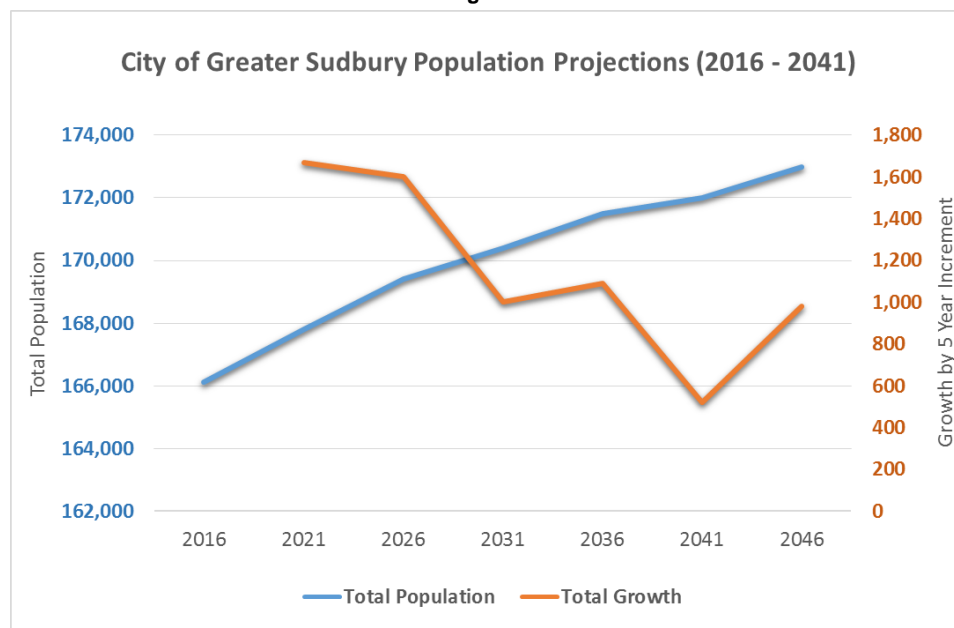
	Households tested for core housing need			Households in core housing need			% of households in core housing need		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
<b>Age of primary household maintainer</b>									
All Households	64,980	44,655	20,320	6,480	1,565	4,915	10%	4%	24%
15 to 24 years	2,380	505	1,875	580	15	560	24%	3%	30%
25 to 34 years	8,890	5,000	3,885	990	190	800	11%	4%	21%
35 to 44 years	10,850	7,870	2,980	1,145	295	855	11%	4%	29%
45 to 54 years	14,540	10,745	3,795	1,440	280	1,165	10%	3%	31%
55 to 64 years	12,240	9,245	2,995	1,010	330	680	8%	4%	23%
65 years and over	16,080	11,290	4,790	1,310	460	855	8%	4%	18%
<b>Immigrant households</b>									
All Households	64,980	44,655	20,320	6,480	1,565	4,915	10%	4%	24%
Non-immigrant	59,245	40,180	19,070	6,110	1,415	4,695	10%	4%	25%
Non-permanent resident <sup>6</sup>	140	35	100	0	0	0	0%	0%	0%
Immigrant	5,590	4,445	1,150	355	145	210	6%	3%	18%
Landed before 1996	5,050	4,130	920	325	135	195	6%	3%	21%
Landed 1996 to 2005	380	215	165	0	0	0	0%	0%	0%
Recent immigrants (landed 2006-2011)	165	100	65	15	0	0	9%	0%	0%
<b>Households with children under 18</b>									
All Households	64,980	44,655	20,320	6,480	1,565	4,915	10%	4%	24%
Household has at least one child less than 18 years old	17,885	13,610	4,275	1,865	480	1,385	10%	4%	32%
Other household type	47,090	31,045	16,045	4,615	1,090	3,530	10%	4%	22%
<b>Activity limitations</b>									
All Households	64,980	44,655	20,320	6,480	1,565	4,915	10%	4%	24%
Household has at least one person with activity limitations	27,730	18,170	9,565	3,670	855	2,815	13%	5%	29%
All other households	37,250	26,485	10,760	2,810	715	2,095	8%	3%	19%
<b>Aboriginal households</b>									
All Households	64,980	44,655	20,320	6,480	1,565	4,915	10%	4%	24%
Aboriginal households	6,940	3,990	2,945	1,040	80	955	15%	2%	32%
Non-Aboriginal households	58,040	40,665	17,375	5,440	1,490	3,950	9%	4%	23%
<i>Source: CMHC Housing Portal</i>									

- This indicates that demand favours smaller units (i.e. one-bedroom) for more affordable rental housing for households that are not actively pursuing subsidized housing but are in core housing need.

### 3.4 Population Forecast and Characteristics

The City of Greater Sudbury retained Hemson Consulting to complete population and household projections, which was completed in April of 2018. Hemson has forecasted that population growth in Greater Sudbury will continue to be modest looking forward to 2046 (**Figure 8**). Overall, the population is expected to increase by only 6,860 people (4.1% total) between 2016 and 2046. As per **Figure 8** the population of Greater Sudbury is projected to increase more rapidly between 2016 and 2026 and begin to slow significantly after this point (as illustrated by the orange line). This is largely due to an aging population, modest economic growth expectations, and low forecasted immigration levels. Specifically, the population is forecasted to increase by approximately nearly 4,300 people between 2016 and 2031 but only 2,600 people between 2031 and 2046.

Figure 8



Source: City of Greater Sudbury

A closer look at the population projections reveals that the population is projected to continue to age. The city expects that all age groups under the age of 65 will decrease between 2016 and 2046 by approximately 3,150 people. The most significant decrease is expected for those between the age of 50 and 65 over this period. On the other hand, the population over the age of 65 is projected to increase by over 10,000 people. If the projections are accurate, nearly 23% of the City will be over the age of 65 by 2041, which compares to only 17% as of the 2016 census.

Weak population growth will have significant implications on future housing demand (Table 8). Modest growth to 2046 will result in a corresponding modest demand for new housing construction. However, demand for new housing is driven by household characteristics as well as population growth, as discussed below:

- Household sizes are shrinking across the Province of Ontario due to the aging population as well as other demographic changes such as families having fewer children and overall declining birth rates.
- Due to the above, the City has forecasted that the average household size in Greater Sudbury will decrease from an average of 2.32 persons per household (PPH) as of 2016 to 2.22 PPH by 2041<sup>1</sup>.
- The total number of new households needed to 2046 is forecasted to be 6,040, averaging approximately 200 new homes each year over the forecast period. Similar to the population projections, the number of new homes forecasted each year declines looking forward, from an average of 382 new homes per year between 2016 and 2021 to a low of only 70 new homes per year between 2041 and 2046. The vast majority of new home construction is forecasted within the City of Sudbury.
- Modest demand for new housing will have implications on private sector investment and could also impact the City's ability to sell scattered social housing, should that option be pursued. However near term market demand remains relatively strong, especially in the resale market, which will be assessed in more detail in the following section of this report.

Table 8

Forecast Total Occupied Households Growth, 2016 - 2046 City of Greater Sudbury by Former Local Municipality							
	2016-21	2021-26	2026-31	2031-36	2036-41	2041-46	2016-46
Sudbury	1,010	720	550	470	260	180	3,190
Capreol	10	10	10	10	0	10	50
Nickel Centre	190	140	100	90	50	30	600
Onaping Falls	20	20	10	10	0	10	70
Rayside Balfour	100	60	60	40	20	20	300
Walden	170	120	90	80	50	30	540
Valley East	300	210	160	140	70	50	930
Rural	110	90	60	50	30	20	360
<b>City of Greater Sudbury</b>	<b>1,910</b>	<b>1,370</b>	<b>1,040</b>	<b>890</b>	<b>480</b>	<b>350</b>	<b>6,040</b>
<b>Average Annual # of New Homes</b>	<b>382</b>	<b>274</b>	<b>208</b>	<b>178</b>	<b>96</b>	<b>70</b>	<b>201</b>

Source: City of Greater Sudbury

### 3.5 Other Demand Characteristics and Findings

The City of Greater Sudbury Housing and Homelessness Plan was completed in 2013, which assessed housing and homelessness issues. Some of the housing and social trends identified in the Plan are still relevant, while other trends are no longer observed and will be assessed in more detail throughout this report and the larger Revitalization Study. The below outlines some of the most pertinent aspects of the Housing and Homelessness Plan as well as other studies completed in recent years:

<sup>1</sup> City of Greater Sudbury Development Charges Background Study. Hemson Consulting Limited. April 2014.

- There is a need to improve and maintain the existing affordable housing stock. The GSHC noted in their most recent application for Investment in Affordable Housing (IAH) funding that some social housing buildings are reaching the end of their useful life and will require major capital repairs or redevelopment.
  - The CGS Housing and Homelessness Background Study identified that the aging of existing social housing stock is a great concern. The Background Study noted “many units are not energy efficient and require growing maintenance, repair and replacement expenditures. Scattered units, in particular, are challenging to manage and maintain in a cost efficient manner due to energy consumption and maintenance requirements of these units. There is a strong need to regenerate (renew and replace) some of the older housing stock.”
- The Housing and Homelessness Plan also found that the location of some social housing buildings was not desirable for many stakeholders and found that safety and security was a concern in some buildings.
- The Housing and Homelessness Study identified a need to improve the accessibility of both new and existing housing. The aging population will place additional pressure on this need.
  - The results of this updated analysis indicates that this trend remains a significant consideration. A significantly aging population will require a broad range of housing that includes greater accessibility, housing with lower maintenance requirements, and housing with support services. It is also likely that there will be a greater need for affordable housing as a greater proportion of seniors with a fixed income will require access to affordable and accessible living accommodation.
  - For seniors that will remain in market housing, a variety of options are available. These populations can modify their current residence to facilitate aging in place, move to an accessible apartment unit, purchase another single-floor home such as a bungalow, or move to supportive housing.
  - Other seniors may require affordable/subsidized housing, however many of the units within the affordable housing portfolio are not likely to meet their needs (e.g. low-density homes, walk-up apartments, other apartment sites with accessibility challenges). Any affordable development should be constructed with accessibility in mind. The exiting affordable housing supply may also have to be modified/renovated to improve accessibility and accommodate an increasingly older population.
- A strategic plan developed by the North East Local Health Integration Network (NELHIN) Expert Panel on housing and health with support from Northern ON Service Delivers Association, Housing Services Corporation, SHS Consulting, and Canadian Mental Health Association (CMHA) Manitoulin-Sudbury identified a gap in the availability, consistency, and coordination of support services for the many vulnerable tenants living social housing.
- Specifically, the NELHIN strategic plan noted that greater support services are needed for vulnerable social housing tenants such as those with mental health issues, seniors, aboriginal /



first nation / metis populations, LGBT populations, and for northern rural/remote communities. The report estimated that there are approximately 3,800 vulnerable tenants in the Sudbury market that would benefit from additional support services.

- The Housing and Homelessness Plan also found that housing providers were finding it difficult to cope with the growing number of tenants with special needs due to a lack of training and resources.
- The NELHIN strategic plan identified that seniors can feel unsafe in mixed-age buildings, which can contribute to physical and mental health issues. This trend could also discourage seniors from seeking affordable housing if senior dedicated buildings are not available.
- The GSHC's recent IAH application to build new affordable housing has attempted to address many of these issues, including:
  - The proposed building included design elements with age-friendly features as well as five 100% barrier free units.
  - The proposed building was geared towards seniors and included only one-bedroom suites, which addresses the wait list. The GSHC has also noted a decline in demand for RGI family units over the past few years.
  - The building layout was designed to include generous ground floor amenity space that could be suitable for administration and delivery of a coordinated service delivery system for vulnerable social housing tenants living in the area. Partnerships would be explored to better meet the needs of social housing tenants living in the building and surrounding area.

### 3.6 Key Findings

The City's population has increased modestly between 2006 and 2016 and the population is aging. Population forecasts completed by the City indicate that these trends are expected to continue looking forward to 2046. The City's population is projected to increase by only 6,860 people between 2016 and 2046, representing a total growth rate of 4.1%. The forecasted trajectory of growth expects that the population will increase modestly to 2031 and then begin to slow. The projections estimate that all age groups under the age of 65 will decrease while the population over the age of 65 will increase by nearly 34%. These trends would result in 23% of the City being over the age of 65 by 2041, which compares to only 17% as of the 2016 census.

Weak population growth will have a corresponding impact on demand for new housing, which is projected to be modest looking forward. Approximately 260 new homes might be needed each year between 2016 and 2036, and only 80 new homes each year between 2036 and 2046 to accommodate growth as well as shifting demographics and smaller household sizes.

Demand for affordable housing has remained relatively stable in the City since 2011, as indicated by the number of applicants on the wait list for RGI and LEM/affordable market housing as well



as the number of households reported to be in core housing need. Analysis of this data indicates the following:

- **Strong Demand for RGI Housing:** Of the 1,342 households on the wait list, 1,041 are in need of RGI housing. It often takes over three years for a non-priority applicant to be housed.
- **There is a Need for affordable market Housing:** There are nearly 9,700 rental households in the City that are spending more than 30% of their gross household income on shelter costs. Through a separate analysis of the 2011 census, CMHC determined that the actual number of rental households in core housing need was only 4,915. Despite this, there are only 301 households actively pursuing LEM housing as noted by the affordable housing wait list.

The analysis in this chapter indicates that the greatest demand for social housing in the City is RGI given the size of the wait list. While seniors currently account for 44% of the 1,041 households in need of RGI housing, which will increase looking forward as the population continues to age, non-senior households currently make up the largest proportion of those in need of RGI (56% of all applicants). Demand for both senior and non-senior RGI housing is heavily weighted towards one-bedroom units and should therefore be the primary unit type contemplated in any (re)development scenario or other revitalization strategy.

After non-senior and senior RGI housing, LEM/affordable market housing is the third most in demand affordable housing type in Sudbury. However, given the high number of rental households in core housing need, there is likely more demand for this housing than the 301 households currently on the wait list, even though these households are not actively pursuing affordable housing. Seniors make up 58% of the wait list for LEM/affordable market housing and 17% of the number of rental households in core housing need, which are both expected to increase looking forward as the City's population continues to age. Unlike demand for RGI housing however, LEM/affordable market demand is more evenly distributed between one and three-bedroom units overall, rather than an overwhelming demand for one-bedroom units. Demand for LEM/affordable market housing from senior populations show a nearly even split of applicants looking for one and two-bedroom units.

## 4.0 City of Greater Sudbury Housing Market Overview

The City of Greater Sudbury is an amalgamation of seven former lower-tiered communities and a few unincorporated townships. The communities include Walden, Onaping Falls, Rayside-Balfour, Valley East, Capreol, Nickel Centre, and the former City of Sudbury. This section starts with an overview of the housing market activity in the City of Greater Sudbury, in terms of key trends on housing types, pricing, sales, and distribution. It is then followed by an overview of the local rental market, discussing the key indicators including rental universe, vacancy rates, and rents. For this macro-level analysis, we have relied on data from CMHC's Housing Starts and Completions Survey, Market Absorption Survey, and Rental Market Survey.

### 4.1 New Housing Starts

Housing market activity generally follows local population and economic trends, as well as broader factors such as mortgage rates. For the reasons listed below, the market fundamentals in the City of Greater Sudbury are generally considered weak to moderate:

- The population base grew marginally by 0.8% between the 2011 and 2016 census years, compared to an overall population increase of 4.6% in Ontario.
- The employment base declined by 1.2% in December 2017 compared to December 2016.
  - The local economy is closely tied to the global market demand for primary products such as nickel and copper. The City experienced difficult economic conditions in 2015-16 due to weak resource prices, which led to job loss and a high unemployment rate. Commodity prices improved in 2017, however economic growth will likely be minimal in the near term as producers respond cautiously.
  - While this economic condition is similar to most northeastern Ontario communities, many of which have experienced population decline, the economic outlook for the City of Greater Sudbury is more positive. Besides primary products, the City also has sizable education, health services, government services, and retail-wholesale trade sectors. Modest job growth brought by these sectors offered cushions to stabilize the local economy as industry employment retracted.

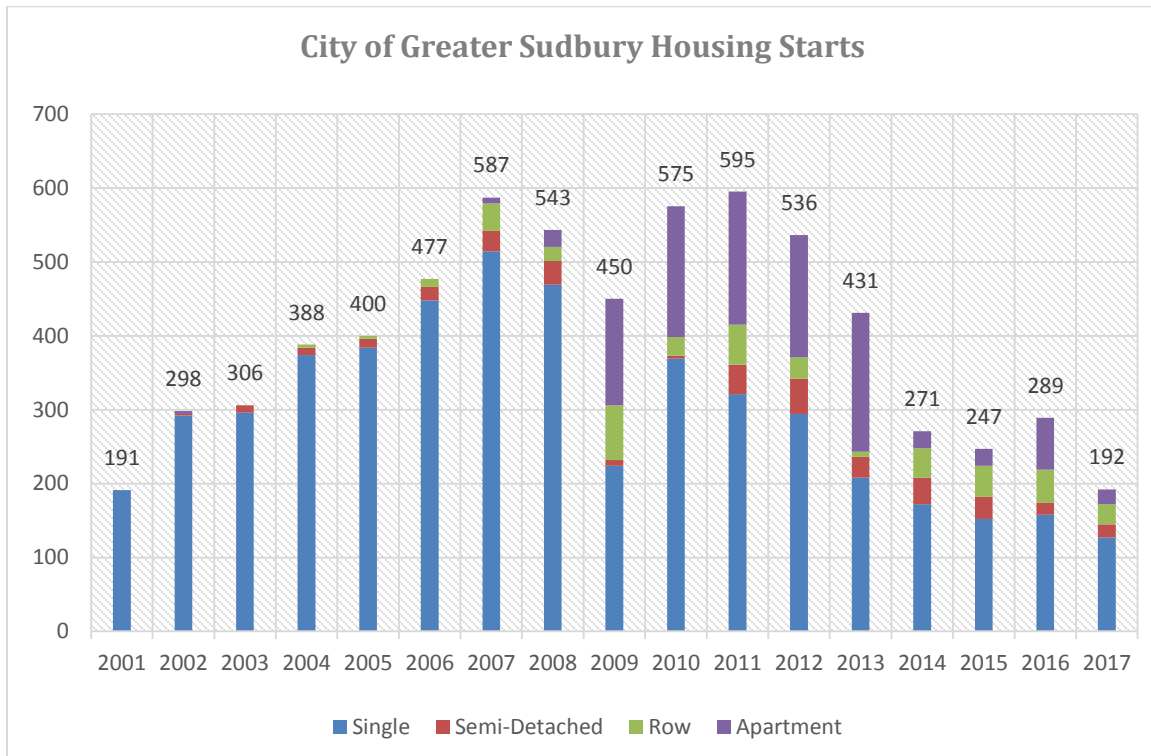
**Figure 9** summarizes trends of housing starts in the City of Greater Sudbury between 2001 and 2017. The following are key observations:

- During this period annual housing starts averaged about 400 units, with peak years found between 2007 and 2011. Starting in 2012, annual housing starts declined, and in the past four years, annual starts averaged about 250 units per year. This is consistent with the forecasted number of housing starts expected annually to 2036.
- Since 2009, the City of Greater Sudbury has seen a larger share of apartments and townhome starts. Apartment starts in Greater Sudbury experienced a boom between 2009 and 2013, with

an average of 170 units per year. It subsequently dropped to 34 units per year on average since 2014.

- About 90% of the apartment starts in the City are rental in tenure: since 2001, CMHC reported a total of 924 purpose-built rental apartment starts in the City of Greater Sudbury. Anecdotally, most of the new rental supply are geared towards downsizers. By comparison, only 82 condominium apartment starts are reported since 2001.
- The above is not surprising, as condominium apartments are typically introduced as an affordable housing option. Given the lower price of low-density homes, including townhomes, the market fundamentals of condominium apartments is considered weak.
- Townhome starts have been modest but relatively consistent from 2007 onwards, averaging 35 units per year. The majority (65%) of the townhome starts in the City are rental in tenure. About 20% of the townhome starts are condominium, the remaining are freehold townhomes.
- Starts of new detached and semi-detached homes have been shrinking over the past decade. In 2017, this product type totalled 145 starts, the lowest amount observed since 2001. These homes are almost entirely freehold, with only a handful of purpose-built rental semi-detached homes.

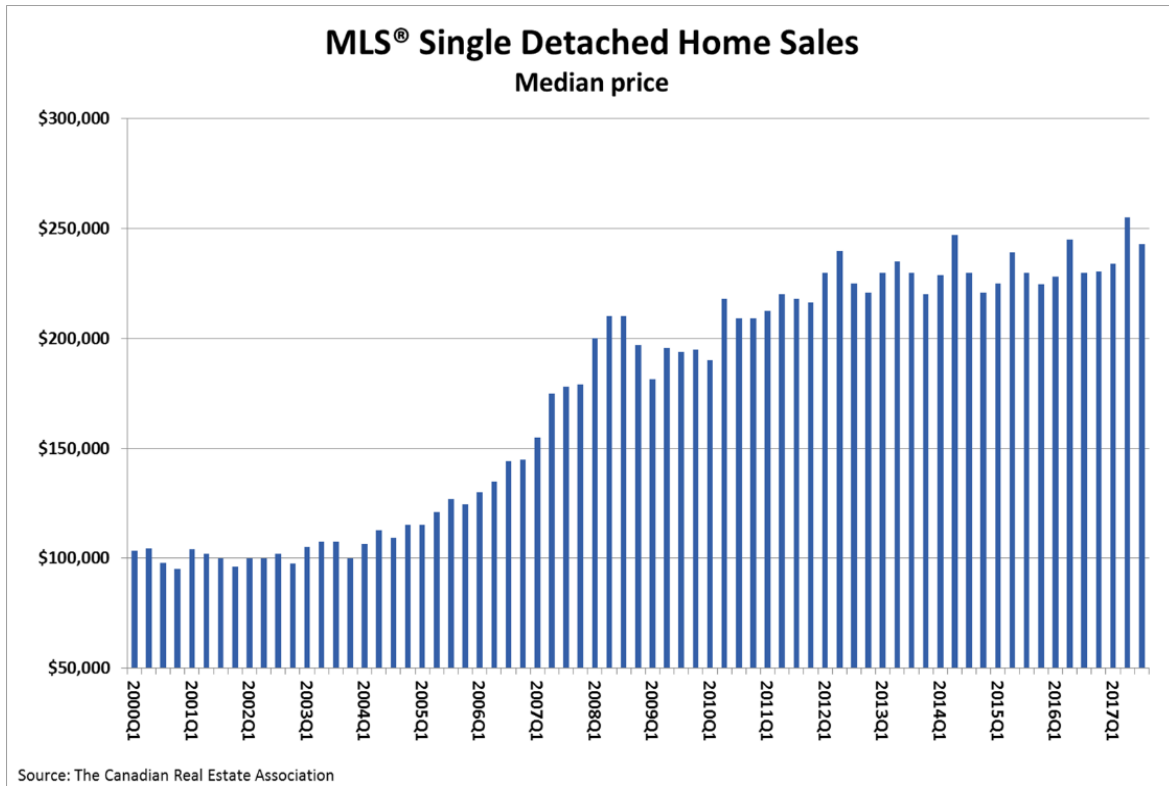
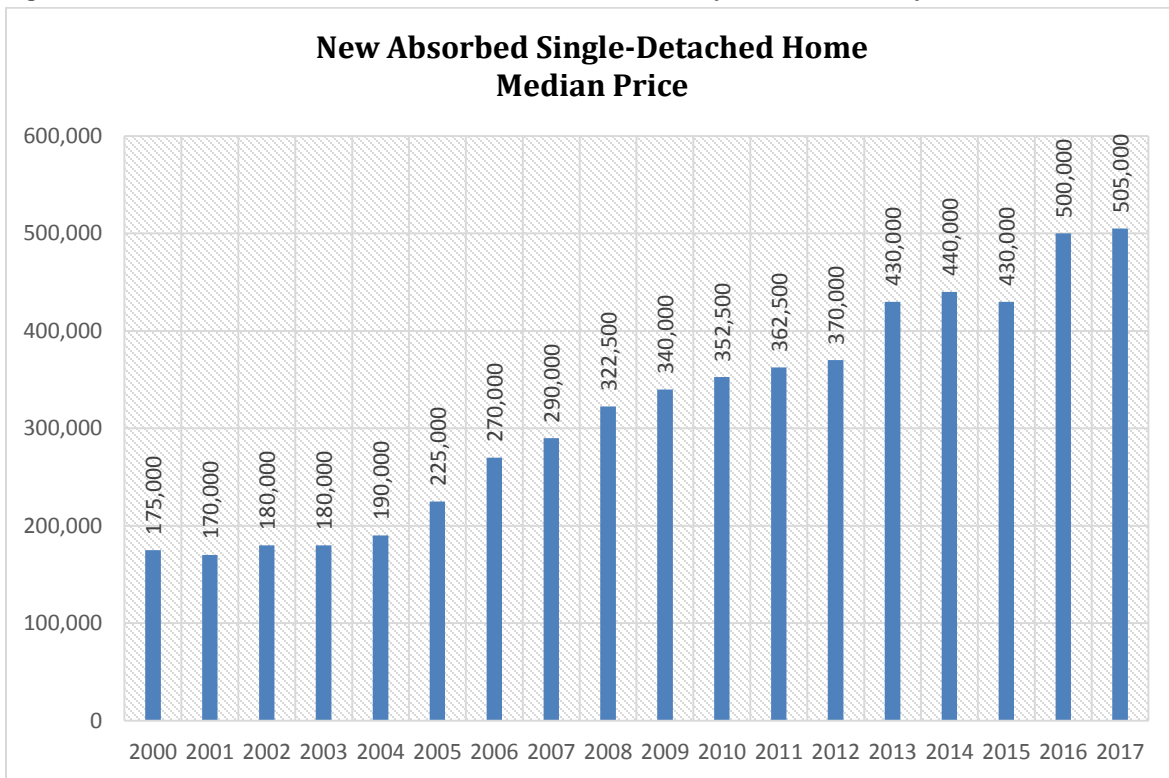
**Figure 9**



Source: CMHC

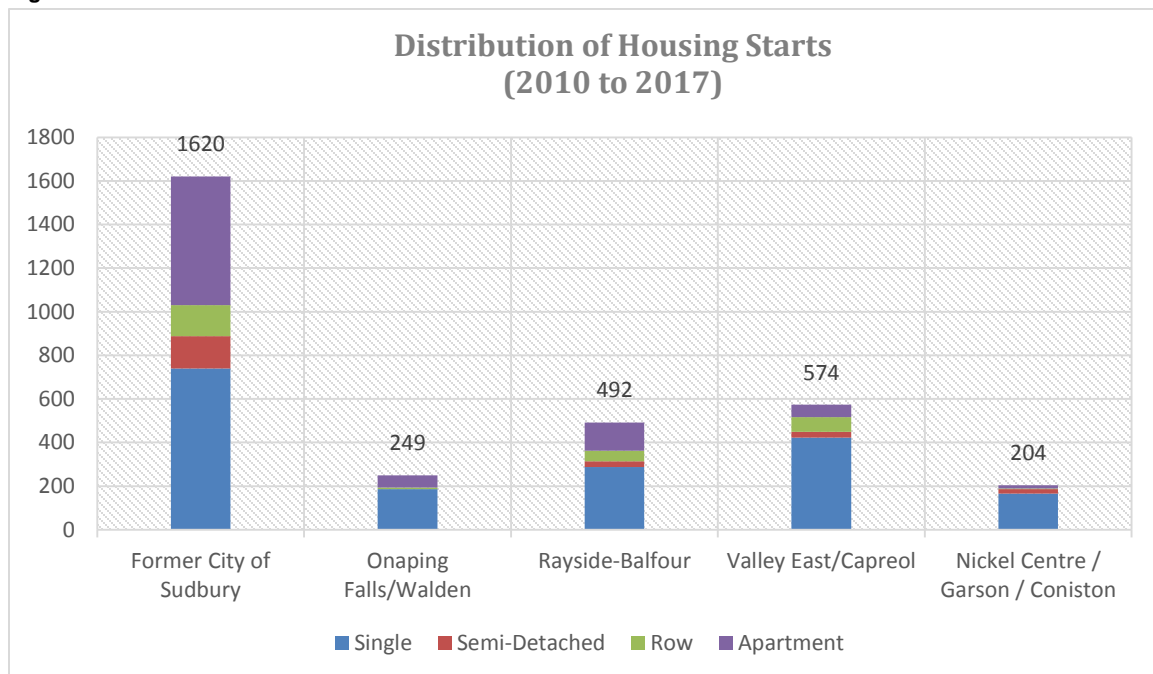
- CMHC attributes the decline in new detached and semi-detached home starts to the weak market fundamentals and competition from a balanced, well supplied resale market:

- The relatively weak local economic condition has limited local buyer's ability and confidence in investing in real estate, and modest population increase places modest pressure to create new housing.
  - Homes resold in the City are generally much more affordable than new homes. **Figure 10** and **11** shows a widening pricing gap between new and resale homes. In 2017, the median price for new detached homes was \$505,000, while the median price for a detached resale home was only \$250,000.
  - **Figure 10** also demonstrates relatively flat pricing in the resale market since 2011. The balanced resale market, with an average pricing appreciation in line with inflation, stems from modest housing demand.
  - At significantly more affordable price points, the resale market has a much larger pool of buyer than the new home market. In 2017, 2,464 homes were resold in the City of Greater Sudbury, whereas only 196 new homes were absorbed in the same year. CMHC noted that home suppliers and purchasers in Sudbury are more focused on the renovation of existing homes instead of building new.
  - Moving forward, new home starts in the City is projected to remain at current levels, with multi-residential projects maintaining or slightly increasing its share as a result of aging population. Lower density homes such as bungalows or other ground-oriented condominium homes can also respond to the demands of an aging population. The resale market is expected to remain balanced, with price increases at inflation level.
- Looking at the distribution of housing starts within the City: about half of the new housing starts are located within the former City of Sudbury between 2010 and 2017 (**Figure 12**). While the majority of the starts were detached homes (46%), there were 590 apartment starts, which account for 36% of all starts in former Sudbury.
- CMHC further subdivided the former City into six neighbourhoods (see **Figure 14**): Donovan / Flour Mill, Downtown, West End/Copper Cliff, South End, New Sudbury, and Minnow Lake.
  - Of note, about half of the new starts in the former City are found in the South End; Minnow Lake area accounts for about 25% of the total starts.
  - New Sudbury, West End/Copper Cliff, and Donovan/Flour Mill also have a sizable new housing supply, each accounting for about 10% of the total starts. While New Sudbury and Donovan/Flour Mill has a balanced new supply between low and high density starts, West End/Copper Cliff's new housing is mostly apartments.
  - New housing starts in the Downtown was minimal between 2010 and 2017.

**Figure 10 – Median Price of Detached Homes Resold in the City of Greater Sudbury****Figure 11 – Median Price of New Detached Homes Absorbed in the City of Greater Sudbury**

Source: CMHC

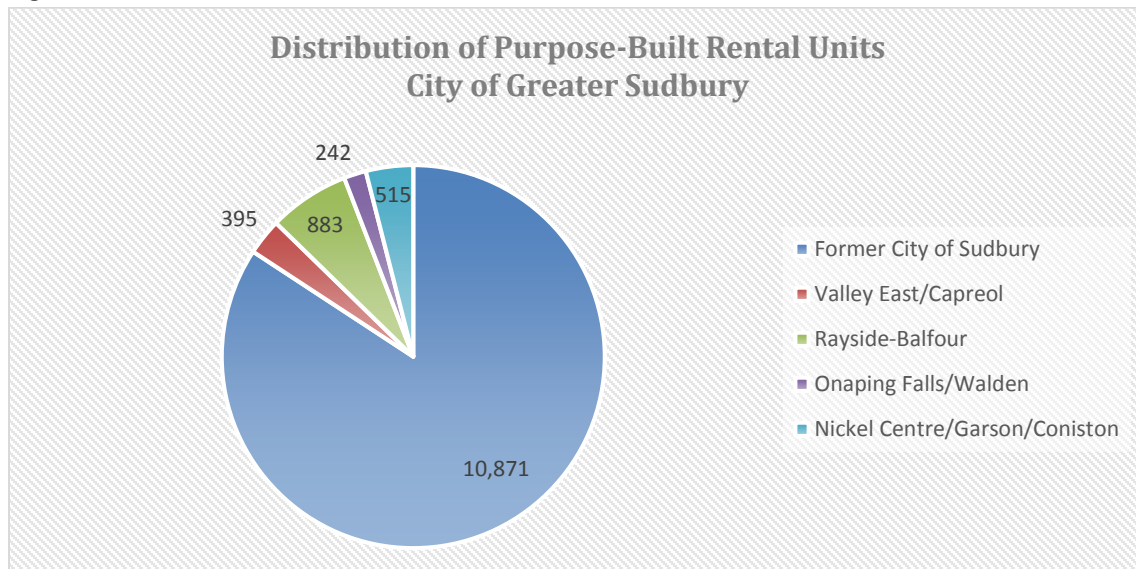
- Outside of Sudbury, Rayside-Balfour and Valley East / Capreol areas also experienced a sizable volume of new housing starts between 2010 and 2017, although most of the new starts occurred in 2010 and 2011. In recent years, development activity in all communities have declined to an average of 30 starts per year.
  - Valley East/Capreol has the largest number of new starts outside of the former City. Vast majority of these new starts are low density homes, however there has been smaller scale (<15 units) rental apartment starts every year since 2014.
  - The majority of new home starts in Rayside-Balfour are low density homes as well. In 2010 and 2011, over 100 rental apartment starts were found in this community however new supply since then has been minimal.
  - New home starts in Onaping Falls / Walden area have been mostly low density, with only 55 rental apartment starts since 2010.
  - Nickel Centre / Garson / Coniston has the least number of new supply, and virtually all of the new supply has been low density homes.

**Figure 12**

## 4.2 Rental Market Overview

- As of 2017, there were 12,906 purpose-built rental units, of which the majority (11,638 units) are apartment units and the remaining 1,268 units are rental townhomes.
- Over 80% of the purpose-built rental stock is located in the former City of Sudbury (**Figure 13**). Within the former City, about 28% of the units are in the South End; Donovan/Flour Mill and New Sudbury each has about 20% of the former City's stock; West End/Copper Cliff each has about 10%, and Minnow Lake has about 7%.

Figure 13



- The suite mix of the existing supply is 64% multi-bedroom units (two- and three-bedroom suites). The local areas show some variations in the proportion of supply by unit type:
  - In Donovan/Flour Mill and Downtown/Bell Park small suites (bachelor and one-bedroom suites) and multi-bedroom suites are generally half-and-half split.
  - In West End/Copper Cliff, Minnow Lake, and South End, the proportion of multi-bedroom suites are larger, generally at 60% to 65%.
  - New Sudbury has the highest proportion of multi-bedroom units within the former City of Sudbury, at 72%. In Onaping Falls/Walden the proportion is around 70% as well.
  - With exception for Onaping Falls/Walden, the proportion of multi-bedroom suites within the existing private rental stock is above 80% in the remaining communities outside of the former City of Sudbury.
- Between 2010 and 2017, the purpose-built rental universe in Sudbury expanded by 861 units. Over this period vacancy rate increased from 2.9% to 4.3%, whereas a healthy vacancy rate is generally considered to be around 3%. CMHC has noted that Sudbury has had the highest rental vacancy rate of all Ontario CMAs for both 2016 and 2017. From a macro perspective, there appears to be an oversupply in the rental market at the current time.
- In stronger rental markets, a measureable increase in supply is often observed to have modest impacts on vacancy rates due to strong market fundamentals such as population growth and significant unmet demand for rental housing.
- In Greater Sudbury, it is observed that despite modest growth, the increase in supply has resulted in a measurably higher vacancy rate. While there were 349 vacant units in the City in 2010, there are now 555 vacant units (increase of 206) as of 2017. This is due to a rising vacancy rate as well as an increase in the rental universe.

- Rental rates have also increased since 2010 by an annual average of around 3.1%. Rental rates rising slightly above inflation is considered healthy in a lower growth market like Greater Sudbury, which was also observed in the resale ownership market. Of note however, rents increased by 8% between 2016 and 2017, which CMHC attributes to the new supply of higher priced rental units. The vacancy rate also fell from 5.3% to 4.5% between 2016 and 2017, which illustrates that the rental market indicators are still relatively weak but improving.
- **Table 9** further explores the supply and vacancy rates City-wide and within the specific community submarkets. When looking at the increase of 206 vacant units relative to the increase in supply by submarket, it becomes apparent that rising vacancies and oversupply conditions are not experienced uniformly. **Table 9** compares new units relative to occupied units as well as vacancies and rents in each community, which could shed more light on the oversupply issue:
  - The Donovan / Flour Mill area has the highest vacancy rate across the City, at 6.9% in 2017, down from its highest at 8.8% in 2016. Between 2010 and 2017, 103 units were added to this area whereas occupancy only increased by 13 units. Average rents as reported by CMHC increased by 3.5% annually, slightly higher than the City average of 3.1%, which could also have contributed to the high vacancy rate. Absorption concerns as well as lower average rents and a higher vacancy rate will likely limit new supply in this area.
  - South End, Minnow Lake, and Rayside-Balfour each had a large number of new units added since 2010. The increase in supply in all three communities resulted in a rising vacancy rate and a larger number of vacant units. However, the number of occupied units also increased significantly, which indicates these communities have had much better absorption of the new supply than Donovan / Flour Mill. The average rent in these communities also increased at a higher rate than City average.
  - West End/Copper Cliff and Nickel Centre experienced little increase in new supply, however the vacancy rates remain high as of 2017. Average rents in these two areas increased at about 3% per year, in line with overall city average. The higher vacancy rates, combined with limited new supply and modest rent increase indicate limited potential to accommodate new rental products in these areas.
  - Very little new supply was added in New Sudbury since 2010, despite the consistently lower vacancy rate within this community. Average rents are higher than most communities in the City, however the average rent increase has been below the City average. The lower rent increase is likely due to the lack of new supply added to the area.



Table 9

Rental Market Indicators by Submarket															
Submarket	Rental Universe			Average Rents			Vacancy Rate			Vacant Units			Occupied Units <sup>1</sup>		
	2010	2017	Change - Total Units	2010	2017	Avg. Annual Increase	2010	2017	Change	2010	2017	Change - Vacant Units	2010	2017	Change - Occupied Units
Donovan/Flour Mill	2,303	2,406	103	\$713	\$905	3.5%	3.3%	6.9%	3.6%	76	166	90	2,227	2,240	13
South End	2,770	3,003	233	\$885	\$1,155	3.9%	1.6%	4.1%	2.5%	44	123	79	2,726	2,880	154
Rayside-Balfour	695	883	188	\$759	\$979	3.7%	3.9%	4.6%	0.7%	27	41	14	668	842	174
Minnow Lake	613	804	191	\$761	\$1,028	4.4%	0.6%	4.7%	4.1%	4	38	34	609	766	157
West End/Copper Cliff	1,308	1,350	42	\$707	\$850	2.7%	2.6%	4.7%	2.1%	34	63	29	1,274	1,287	13
Nickel Centre	459	515	56	\$744	\$929	3.2%	4.0%	4.4%	0.4%	18	23	4	441	492	52
New Sudbury	2,181	2,207	26	\$847	\$1,015	2.6%	2.6%	2.9%	0.3%	57	64	7	2,124	2,143	19
Downtown	1,075	1,101	26	\$718	\$828	2.1%	-	3.0%	-	-	33	-	-	1,068	-
Valley East / Capreol	331	395	64	\$722	\$895	3.1%	3.0%	-	-	10	-	-	321	-	-
Onaping Falls	310	242	-68	\$838	\$853	0.3%	3.9%	2.1%	-1.8%	12	5	-7	298	237	-61
<b>Total (City of Greater Sudbury)</b>	<b>12,045</b>	<b>12,906</b>	<b>861</b>	<b>\$785</b>	<b>\$970</b>	<b>3.1%</b>	<b>2.9%</b>	<b>4.3%</b>	<b>1.4%</b>	<b>349</b>	<b>555</b>	<b>206</b>	<b>11,696</b>	<b>12,351</b>	<b>655</b>
1. Occupied units = rental universe - vacant units															
Source: CMHC															

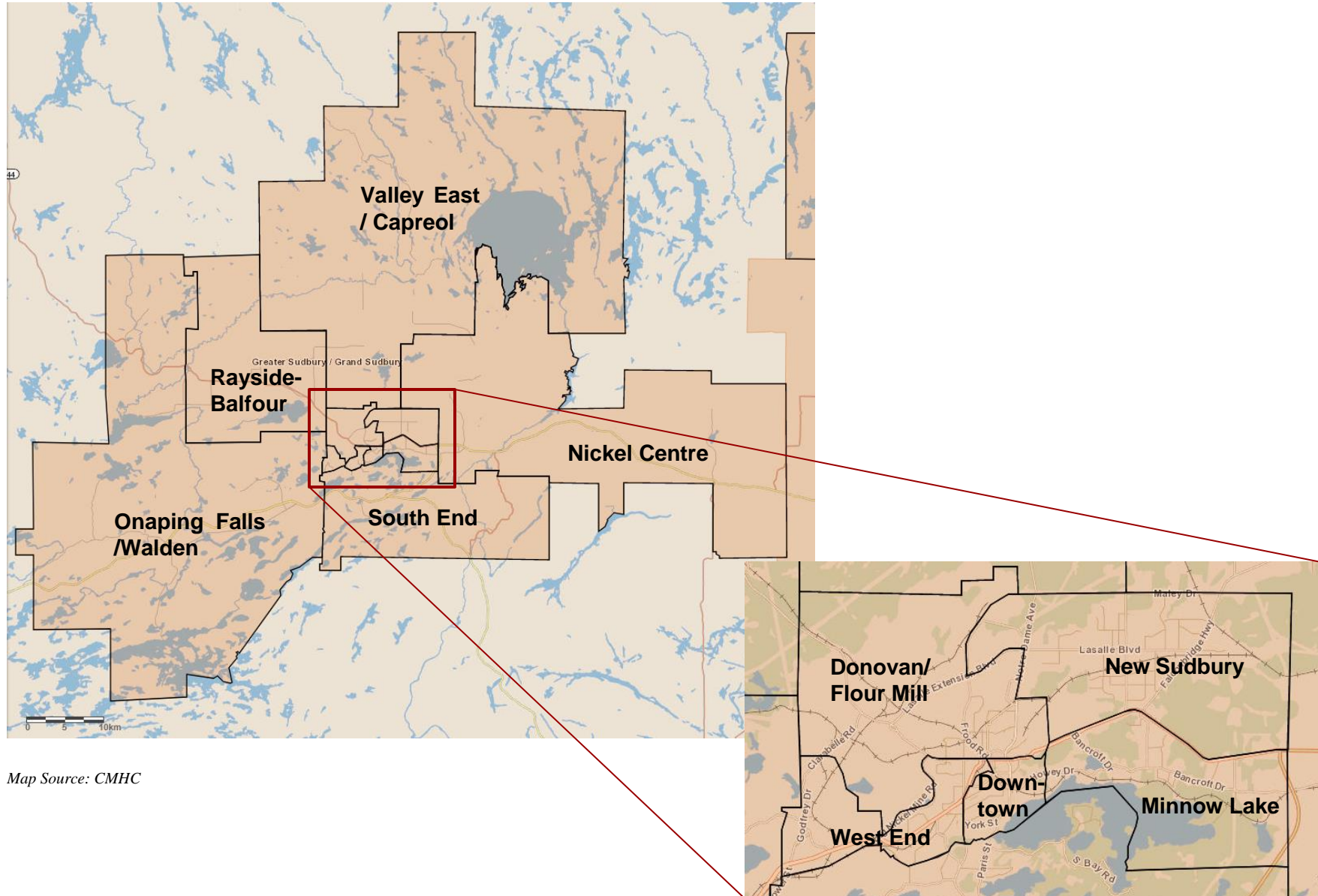
- Downtown Sudbury also had a slight increase in supply. The vacancy rate in Downtown has dropped gradually from as high as 5.2% in earlier years to 3.0% in 2017. Between 2010 and 2017, rent increase in the downtown area is around 2%, which lags behind the city average.
- The lowest vacancy rates are found in Valley East / Capreol and Onaping Falls / Walden, where there is the least amount of existing supply.
  - Since 2010, 64 units were added to the Valley East rental universe while vacancy rate dropped from 3.0% to virtually 0%, indicating potential unmet demand rental housing, however this excess demand would likely be small given the size of the community.
  - In Onaping Falls / Walden, rental universe shrunk by 68 units. Vacancy rate in the area has hovered between 3.3% and 5.1% since 2010 but was down to 2.1% in 2017.
- Anecdotally, the secondary rental market (e.g. basement apartment, structures with fewer than 3 units) is fairly sizable in the City of Greater Sudbury, and such supply is particularly abundant in Donovan/Flour Mill area. This is confirmed by 2016 Census, which reports 23,675 renter households in the City, compared to a rental universe of 11,542 units in 2016 (a difference of 12,133 households).
- Given a near-flat population growth projection, and a relatively high vacancy rate in most areas, there appears to be soft demand for additional rental units in the City of Greater Sudbury for the years to come. That being said, there could be demand for a small number of additional rental products in selected communities, such as the Downtown, New Sudbury, and Valley East/Capreol, due to consistently tight vacancy rates observed in these communities.

### 4.3 Key findings

- Housing market fundamentals, including population and employment growth, in the City of Greater Sudbury is considered weak, which limits demand for new housing.
- New home sales have a very small share in the local housing market, as the resale market has a much larger buyer pool due to significant advantage on affordability.
- Annual housing starts are declining since 2011 and averaged about 250 units per year in the past four years. This trend is expected to continue due to the weak market fundamentals and forecasts described in this report.
- Multi-residential is gaining an increasing share in the new home starts. Most of these are rental in tenure, likely indicating a market response to an aging population.
- On the rental side, there has been a fairly sizable increase in purpose-built rental stock since 2010. This has pushed the overall vacancy rate in the City to 4.5%, which is the highest of any Ontario CMA.

- Resale home pricing and rental rates have increased slightly above inflation since 2010, which is resulting in relatively stable affordability levels in the City for most residents. The higher rental vacancy rate is also supplying a relatively large supply of vacant units.
- New rental supply and their market response varied in local communities across the City:
  - An oversupply of rental housing is most prominent in Donovan/Flour Mill.
  - South End, Minnow Lake, and Rayside-Balfour have absorbed a large number of new supply, however vacancy rates have also been pushed up and have increased measurably since 2010.
  - West End/Copper Cliff and Nickel Centre demonstrated little potential to accommodate new rental products.
  - There are consistently lower vacancy rates in New Sudbury, Downtown, Valley East/Capreol, indicating potential market opportunity to accommodate additional rental products. However this market is estimated to be relatively thin and could be sensitive to larger economic conditions. Had new supply been added to these communities since 2010, it is likely that the vacancy rate and number of unoccupied units would have increased.
  - Onaping Falls /Walden has the smallest rental stock while vacancy rates have been high until 2017. Additional monitoring of the market is required to determine market for new rental.

Figure 14 – City of Greater Sudbury Submarkets



Map Source: CMHC

## 5.0 Community Housing Supply Profile

The following section offers more detailed analysis of each submarket defined by CMHC (**Figure 14**), discussing local trends and key indicators for both ownership and rental market, which includes product offering, buyer/tenant types, and general pricing/rent levels. Market ownership and rental data presented in this chapter has been collected through primary research conducted in February 2018, complemented by CMHC housing data.

NBLC has completed a survey of rental buildings in each community to understand the price of available units in the area, whereas the average market rent reported by CMHC includes all tenants living in an area that will also capture long-term tenants that are paying comparatively low rents. Our survey also highlights the quality of units available, the true availability of units in each area, and insight into any correlation between vacancy and price/quality.

An analysis of the local social housing supply is also included for each submarket.

### 5.1 Downtown / Bell Park

Downtown Sudbury is the City's oldest neighbourhood. It has a concentration of long-standing office, retail, and entertainment activities. In recent years the area has faced strong competition for new commercial and residential development from communities outside the city core such as South End, New Sudbury, and Minnow Lake. Nevertheless, public and private investments have been directed to rejuvenating the Downtown area. Signature projects include the YMCA Centre for Life, Market Square, Laurentian Architecture School, the redevelopment of the Rainbow Centre, and the upcoming Place des Arts, Library Art Gallery, and the Greater Sudbury Convention and Performance Centre. All of these large projects are expected to have a positive impact on the market. The City also offers financial incentives in the Downtown to reduce the costs of (re)development in this area of the City, which has not seen much new investment over the past several decades.

Bell Park is one of the oldest neighbourhoods that lies immediately to the south of the Downtown. The neighbourhood hosts a number of well-known historic homes and it is the home of Bell Park which features the Bell Park Boardwalk, an Amphitheatre, and several beaches.

#### 5.1.1 Ownership Housing

The Downtown area has seen little new residential development in recent years. The only current project is the Brewer Lofts located at the western edge of the Downtown:

- This project seeks to convert the century-old Northern Breweries Building to 50 lofts and ground floor commercial space.
- Units proposed ranged from 600 to 2,500 square feet, and prices start from \$185,000 and range up to \$450,000.

- The property was acquired in June 2014 and a sales office was set up in Spring 2015. As of December 2017, only 25% of the units were sold.
- Due to slow sales, the project faces uncertainty in securing construction financing.

In Bell Park area at 700 Paris Street, which is the former St. Joseph Health Centre, Panoramic Properties planned to build 215 luxury rental apartments and/or condominiums. However this project has been placed on hold by the developer.

In 2017, homes resold in the Downtown / Bell Park area range roughly from just under \$100,000 to nearly \$600,000, averaging about \$297,000 overall. Most of these homes are located in the Bell Park area and are fairly well maintained. Generally speaking, homes with prices at the upper end of the range are found near Ramsey Lake, whereas more affordable homes are concentrated in the west side of the neighbourhood.

#### *5.1.2 Rental Housing*

CMHC reported a purpose-built rental universe of about 1,100 units, which is almost entirely comprised of apartments (with only a handful of rental townhomes). Renters in this area include a wide mix of seniors (including “snowbirds”), students, and young adults as per a survey completed by NBLC.

Purpose-built rental apartments in Downtown / Bell Park area are mostly constructed before 1980. These older units generally have basic interior features and finishes including carpet or parquet flooring, fridge and stove, and laundry is usually a shared amenity in the building. Our survey indicated a relatively tight vacancy in this area. Overall, rents averaged around \$1.60 to \$1.65 per square foot per month, with detailed rents by unit type listed as follows:

- Bachelors are typically around \$650 per month while unit sizes range from 250 to 400 square feet (\$1.60~\$2.60 per square foot, ‘psf’);
- One-bedroom units are typically \$775 (420 square feet, \$1.84 psf) to \$925 (600 square feet, \$1.54 psf).
- Two-bedrooms are generally between \$985 (800 square feet, \$1.23 psf) to \$1,130 (850 square feet, \$1.33 psf).

There is one new purpose-built rental apartment project, named Hyland Suites located in the Bell Park area. Completed in 2016 by Panoramic Properties, the project features high end finishes including stainless steel kitchen appliances, solid stone countertops, laminate flooring, and ensuite laundry. At the time of this survey, Hyland Suites still has a large number of vacancies, and some of the units are also rented as furnished suites or short term rentals (e.g. AirBnb). This indicates relatively weak demand for the newer and more expensive rental product, especially when compared to the lower number of vacancies found in the older rental stock.



Rents for units in Hyland Suites, based on information available, averaged about \$2.10 per square foot per month, significantly higher than the average rents at the older projects (\$1.60 to \$1.65 psf). Rents by unit type is as follows:

- Bachelors are all leased up, historical records indicated an average rent of \$1,350 per month, or \$1.94 psf (695 square feet);
- There are 2 one-bedrooms leasing at an average of \$1,960 per month on average, or \$2.33 psf (840 square feet);
- There are 10 two-bedrooms leasing at an average of \$2,250 per month on average, or \$2.01 psf (1,120 square feet);
- Three-bedrooms are all leased up, historical records indicated an average rent of \$2,450 per month.



*Typical Kitchen at Hyland Suites. Source: Marketing Materials*

Secondary rentals in Downtown/Bell Park area range from basement rentals, apartments within multiplex, apartments above retail, and condominium apartments. With exception for condominium apartments, rents of secondary rentals are generally in line with older purpose-built rentals in the area, with lower entry level rents (e.g. one-bedrooms start from \$550 per month). Condominium apartment rentals are generally rare due to limited supply. At the time of study, three two-bedroom condominium apartment units in Downtown are renting, with rents ranging between \$1,250 (\$1.14 psf, 1,092 sf) to \$1,600 (\$1.47 psf, 1,088 sf) per month.

### *5.1.3 Social Housing Inventory*

The Downtown/Bell Park area has 8 social housing projects in the City of Greater Sudbury's housing portfolio, totalling 281 units, which includes 106 RGI units. Additionally, there are also 220 RGI rent supplement units in the Downtown area accommodated within non-profit housing or privately owned purpose-built rental projects. This brings the total RGI unit supply in the Downtown/Bell Park area to 326 units.

**Table 10** summarizes City of Greater Sudbury's social housing portfolio in Downtown/Bell Park area by building type, with discussion of key observations to follow.

Table 10

Downtown Social Housing Summary (CGS Portfolio)								
Program	# of Brick and Mortar Units				# of RGI Units			
	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total
Public Housing	0	0	1	1	0	0	1	1
Provincial Reformed	120	0	0	120	105	0	0	105
Federal Projects	155	0	5	160	0	0	0	0
Rent Supplement	-	-	-	-	220	0	0	220
<b>Total</b>	<b>275</b>	<b>0</b>	<b>6</b>	<b>281</b>	<b>325</b>	<b>0</b>	<b>1</b>	<b>326</b>
1. Apt=Apartment; TH=Townhome; Scattered=Scattered single and semi-detached homes, and duplex Source: City of Greater Sudbury								

- Apartments are the predominant housing type in the Downtown/Bell Park area. Of the 281 units, 275 are apartment units and the remaining six are scattered detached/duplex units.
- Social housing in the Downtown is mostly offered by non-profit and co-operative housing providers. The GSHC has only one unit (a detached home), which is located in the Bell Park area.
- There are two provincial reformed projects in the Downtown/Bell Park area, both of which are apartment projects. The two projects have 120 units in total, of which 105 are RGI units.
  - Centreville 1 & Non-Profit Housing consists entirely of one-bedroom units and has no target tenant. The project has 56 units (53 RGI) and a growing wait list that had 418 households in 2017.
  - The All Nations is a 64-unit building with half of the units targeting seniors and the other half targeting families.
    - The 32 senior apartments are all one-bedroom, including 26 RGI units. There is a growing wait list for these units and in 2017 there are 105 households waiting.
    - The 32 family apartments are all two-bedrooms (26 RGI units). The wait list for this project has shrunk over the past decade and in 2017 had only 9 households waiting.
- The federal housing stock in the Downtown/Bell Park area consists of one high-rise apartment project and five scattered units. The only apartment building is a 10-storey, 155 unit 50+ building where units are predominately one-bedroom. This project has a wait list of 130 households in 2017.
- Rent supplement units in the Downtown/Bell Park area are almost entirely one-bedroom suites as well.
  - There are 42 rent supplement units at St. Andrew's Place, a senior oriented non-profit housing project that is outside the City's housing portfolio. The wait list for this project is over 100 households.



- Two private rental projects with rent supplement units received overwhelming interest with over 300 households on their wait list. Common to both projects is that they are located on the fringe of Downtown but are within a short walk to retail, service, or health care providers. These units may be preferred as they are mixed-income buildings.

#### 5.1.4 *Summary of Key Findings*

- The Downtown/Bell Park area has not seen much housing growth in recent years. New commercial and low density residential developments in the City have been focused towards some of the more desirable suburban locations. The high density condominium market in Sudbury is still in its infancy with shallow market depth.
- Low density homes in the area are mostly in the Bell Park area. Homes are generally well maintained and resale values are higher than the City average.
- The local rental marketplace appears relatively strong for the older supply, however demand for new and more expensive rental accommodation appears weaker.
  - Rental Vacancy rate is generally low, especially in older stock, and it has been decreasing since 2010.
  - A diverse tenant base is found in this marketplace including students, seniors, and young adults. Most of these tenants value proximity to public services, health care services, post-secondary institutions, retail/services, and office commercial.
  - New purpose-built rental developments are seen in this area and have achieved much higher rents (\$2.10 psf) than the older stock (\$1.60-\$1.65 psf). However, this development has higher vacancies than the older stock, which indicates limited demand for premium rental product.
- The existing social housing stock is largely supplied by the non-profit housing sector. Generally speaking, projects in the area that target seniors and adult singles (i.e. one-bedrooms) have a larger wait list. This trend is seen in both RGI and low end market rental providers, indicating demand for both groups in the Downtown at various levels of affordability.
- By comparison, wait list for projects targeting families have been shrinking despite the scarcity of these units in the area. This could indicate that either the Downtown location or the apartment unit type, or both, are preferred by seniors/adults but not by families.

## 5.2 **Donovan / Flour Mill**

The Donovan / Flour Mill area, located immediately to the north of Downtown, has some of the City's oldest neighbourhoods that were originally populated by working-class, mostly immigrant families. Homes in the area are generally older with evidence of lower maintenance/renovation. A long-standing stigma of poverty and high crime rates still hover over the community, which suppresses home values and rental rates.

### 5.2.1 *Ownership Housing*

There are little new ownership housing completions in the Donovan/Flour Mill area. Existing homes in the area are mostly small detached homes, which are some of the most affordable within the City of Greater Sudbury. In 2017, a sample of homes resold in the area ranged in price from \$50,000 to \$410,000, averaging about \$194,000 on average.

### 5.2.2 *Rental Housing*

Donovan/Flour Mill has about 2,400 purpose-built rental units, which account for nearly 20% of the City's entire stock. Over 70% of the rental stock is contained within small buildings of less than 20 units, and over half of the rental stock in the neighbourhood was built before 1960. Rents are generally more affordable in Donovan/Flour Mill, which attracted seniors, (lone parent) families, young adults, students attending College Boreal or Laurentian School of Architecture, and people receiving Ontario Works or Ontario Disability Support Program assistance.

The majority of the units in Donovan/Flour Mill offers basic suite features and finishes such as carpet/parquet flooring, fridge and stoves, and shared laundry facilities. Unlike larger buildings that are professionally managed, smaller buildings typically rely on individual superintendents on building management. In many cases, sizing information is not available. Based on a small sample where size estimates are given, units in Donovan/Flour Mill with basic suite finishes averaged about \$1.00 to \$1.25 psf per month. Rents by unit type are:

- One-bedrooms available at the time of this study ranged from \$550 to \$1,100 per month, averaging about \$800.
- Two-bedrooms are between \$820 and \$1,250 per month, averaging \$986 per month.
- Three-bedrooms are between \$1,050 and \$1,745 per month, averaging \$1,245 per month.

Tiffany Place Apartments, managed by Panoramic Properties Inc. is an older purpose-built rental apartment project in Donovan/Flour Mill area that upgraded some of its units to include new flooring, dishwasher, microwave, and ensuite laundry. These projects typically commanded a higher rent at about \$1.75 psf per month:

- One-bedrooms are around \$1,100 per month, or \$1.68 psf at an estimated size of 650 square feet;
- Two-bedrooms are around \$1,350 per month, or \$1.79 psf at an estimated size of 750 square feet.

The Donovan / Flour Mill area also saw two newer purpose-built rental projects, 110 College Street near Laurentian University School of Architecture, and 885 Cambrian Heights located near College Boreal, both introduced by Devla Properties. Both projects are very small, with 9 and 18 units respectively. These new rental units all feature laminate flooring, in-floor heating, and five appliances (fridge, stove, microwave, and ensuite washer and dryer). All of the units offered at

these two projects are two-bedroom suites, rented at \$1,250 to \$1,350 per month. Vacancies for these projects are low.



*Typical Kitchen at 110 College Street. Source: Marketing Materials*

### 5.2.3 Social Housing Inventory

The Donovan/Flour Mill area has the largest social housing inventory across all submarkets in the City, totalling 1,127 units, of which 1,003 units are RGI. Additionally, there are 128 RGI units offered in the form of rent supplement, bringing the total RGI supply to 1,131 units.

**Table 11** summarizes City of Greater Sudbury's housing portfolio in Donovan/Flour Mill area by building type, with key observations to follow:

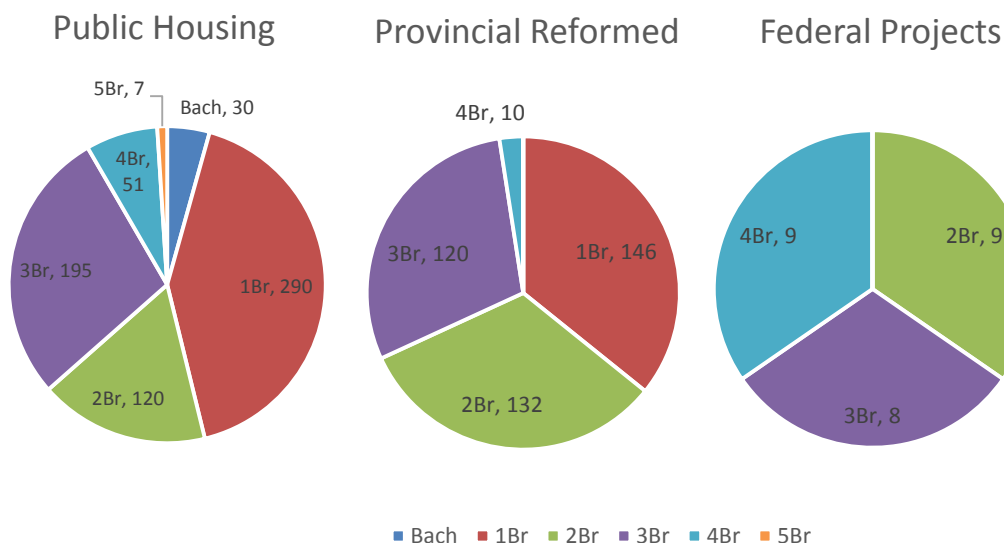
**Table 11**

Donovan/Flour Mill Social Housing Summary (CGS Portfolio)								
Program	# of Brick and Mortar Units				# of RGI Units			
	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total
Public Housing	437	193	63	693	437	193	63	693
Provincial Reformed	190	218	0	408	310		0	310
Federal Projects	0	14	12	26	0	0	0	0
Rent Supplement	-	-	-	-	128	0	0	115
<b>Total</b>	<b>627</b>	<b>425</b>	<b>75</b>	<b>1,127</b>	<b>1,068</b>		<b>63</b>	<b>1,131</b>
1. Apt=Apartment; TH=Townhome; Scattered=Scattered single and semi-detached homes, and duplex Source: City of Greater Sudbury								

- Over half of the social housing stock in the Donovan/Flour Mill area are owned by GSHC. Most of GSHC public housing units (~63%) are apartments. Townhomes account for about 28% of local GSHC stock, and scattered single, semi-detached, and duplex units totalled about 9%.
  - The public housing portfolio has a large proportion of small suites (one-bedroom and bachelor units). All of these small suites are from three adult buildings. Of note, all of these three adult projects have over 300 households on their wait lists.
  - By comparison, the apartment buildings on Louis Street and Cabot Street are two-bedrooms and larger. Wait lists for these units have shrunk in recent years.

- Similarly, townhome and scattered units in the area also have shrinking wait lists. As of 2017, each project has 12 households or less waiting.
- Provincial reformed projects totalled 408 units, of which 310 are RGI.
  - The provincial reformed projects in the Donovan/Flour Mill area have a relatively even split among one, two, and three+ bedroom suites.
  - Over half of the provincial reformed units are townhomes and the remaining are apartment units. Generally speaking, the wait list for apartment units are longer than townhome units.
  - Four projects received overwhelming interests from prospective tenants, with over 300 households on their wait lists: Silo Co-operative Homes Inc., Raiffeisen Co-operative Homes, Lighthouse Non-profit Homes, and Unicorn Non-profit homes.
    - Of these four, Raiffeisen and Lighthouse offer both apartments and townhomes, and wait list for apartments at both projects are much longer than townhomes.
    - Unicorn is the only project with all townhomes but still have an overwhelmingly long wait list (463 households).
    - At both Lighthouse and Unicorn, one-bedroom units are popular as they are marketed as townhomes, indicating a preference for ground-oriented units.
- There are only 26 units from federal projects in the area, evenly split between townhomes and scattered homes. All but one of the 26 units are specifically for native aboriginal families and individuals.
- Of note, while the senior only buildings generally have long wait lists, apartment projects with no age restrictions tend to have more households on their wait lists.

**Figure 15 – Suite Mix within Existing Social Housing Projects in Donovan/Flour Mill Area**



- All of the rent supplement units in Donovan/Flour Mill area are apartment units. About 90% of these units are one-bedroom suites.
- There is one post-2000 social housing project in Donovan/Flour Mill area: Phase 2 of Raiffeisen, constructed in 2009 under the Affordable Housing Northern Complex program. This project contains 80 units, including 47 one-bedrooms and 33 two-bedroom suites. All of the 80 units are designated affordable, and 376 households are on the wait list for these units as of 2017.

#### 5.2.4 *Summary of Key Findings*

- The Donovan/Flour Mill area is one of the oldest and most affordable neighbourhood in the City. The area suffers a stigma of crime rates and poverty.
- Homes in the area are generally small and of lower quality and maintenance relative to other areas of the City. The average resale price in 2017 was \$194,000, less than the City average.
- Donovan/Flour Mill area has a large purpose-built rental stock. However the existing stock in the area is generally older and consists of small building as opposed to larger rental buildings with professional management. Vacancy rates in the area is much higher than the City average.
- Rents are generally affordable at \$1.00 to \$1.25 psf. A small number of units have been upgraded and achieved higher rents (\$1.75 psf.). Two small scale new purpose-built rental projects were built near post-secondary institutions, targeting student renters. Rents at these newer projects are in line with the upgraded units in the area and vacancies are low.
- Donovan/Flour Mill area also has the largest social housing inventory in the City, mostly in the public housing and provincial reformed portfolios. As such the area also has a large supply of RGI units.
- A common trend across social housing stock in the area is that adult buildings with a large proportion of one-bedroom units typically have very long wait lists, while the wait list for family sized units is much shorter.

### 5.3 **West End / Copper Cliff**

The West End / Copper Cliff area includes the Little Britain, Gatchell, and Copper Cliff neighbourhoods. Little Britain is one of the oldest neighbourhoods in the City and used to house working class families with diverse ethnic backgrounds. Gatchell is the City's first subdivision developed in the 1920s. The community grew after the Second World War when immigrants arrived to find mining employment. Copper Cliff is a community built to accommodate staff working at the mines and smelter nearby.

#### 5.3.1 *Ownership Housing*

There is little new ownership housing in the West End/Copper Cliff area since 2010. Existing homes are mostly detached homes on small lots, of which many are bungalows, with varying level

of maintenance. Through 2017, resold homes ranged from \$73,000 to \$400,000, averaging about \$188,000 overall.

### 5.3.2 Rental Housing

West End / Copper Cliff has about 1,350 purpose-built rental units, over 80% of these units are in buildings with less than 20 units, and a sizable proportion are in multiplex buildings with less than 5 units. Sizing information in these buildings are generally not available. Based on a small sample of units with sizing information provided, rents average about \$1.30 per square foot per month. Rents by unit type are as follows:

- Bachelor suites are between \$650 and \$690 per month;
- One-bedroom suites are between \$750 and \$1,000 per month. Units with upper end pricing are usually offered with some upgrades, either newer appliances or laminate flooring;
- Two-bedroom suites are between \$800 and \$1,250 per month;
- Three-bedroom suites are between \$1,200 and \$1,400 per month.

### 5.3.3 Social Housing Inventory

The West End/Copper Cliff area has a relatively small social housing stock of 122 units, of which 85 are RGI units. Additionally, there are three rent supplement units across the submarket, bringing the total RGI supply to 88 units.

**Table 12** summarizes the social housing stock by portfolio and building type in the West End-Copper Cliff area.

**Table 12**

West End-Copper Cliff Social Housing Summary (CGS Portfolio)								
Program	# of Brick and Mortar Units				# of RGI Units			
	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total
Public Housing	0	0	0	0	0	0	0	0
Provincial Reformed	60	58	0	118	40	45	0	85
Federal Projects	0	0	4	4	0	0	0	0
Rent Supplement	-	-	-	-	3	0	0	3
<b>Total</b>	<b>60</b>	<b>58</b>	<b>4</b>	<b>122</b>	<b>43</b>	<b>45</b>	<b>0</b>	<b>88</b>
1. Apt=Apartment; TH=Townhome; Scattered=Scattered single and semi-detached homes, and duplex Source: City of Greater Sudbury								

Of note, there is no presence of GSHC housing stock and a very small number of federal housing units in this area. The vast majority of the existing social housing units comes from two provincial reformed projects located in this area:

- Casa Bella Senior Citizen Apartments is a 3-storey 60-unit seniors' apartment housing project with 40 RGI units. The majority (46) of the units in this project are one-bedroom suites and the remaining are two-bedroom suites. In recent years, the wait list for this project has shrunk and in 2017 there were 77 households on the list.
- Isle of Innisfree Non-Profit Homes is a 58-unit stacked townhome project, with a mix of one-bedroom "apartments" and multi-bedroom family units. Wait list for the "apartment" units are very high: as of 2017, 392 households are waiting for these units. Unlike Casa Bella, these apartments have no age restrictions. The family units have a much shorter wait list, with 72 households as of 2017.
- There are four scattered units from the federal projects in the West End-Copper Cliff area, all of which are housing for aboriginal households.
- There is also a post-2000 social housing project in the West End-Copper Cliff area, located at 192 Copper Street. The 66-unit apartment building was constructed in 2011 under the Affordable Housing New Rental & Supportive Component program, with 64 units designated as affordable (LEM). This program is mandated to provide housing for low-income seniors and persons with disabilities.

#### 5.3.4 *Summary of Key Findings*

- West End/Copper Cliff is an inner suburban area that largely consists of small low-density homes for the working class and mining related employees who work at the aggregate sites nearby. The area has seen little new developments in the past decade.
- Homes are generally affordable with an average resale price of \$188,000, lower than City average.
- The area has a small purpose-built rental stock. Rental buildings in the area are generally small in scale, and rents are affordable at around \$1.30 psf.
- Social housing inventory is also small in the area and the existing supply is mostly from two provincial reformed projects. There is strong demand for one-bedroom suites in this location. Interestingly, Casa Bella has a shorter wait list than other senior housing projects across the City, which might be due to the building's quality and/or the location.

## 5.4 **South End**

The City's South End is currently one of the fastest growing areas of the City. Various types of new residential development have been introduced to the area over the past decade, which includes low density subdivisions, condominium apartments, and purpose-built rental apartments. A large proportion of new commercial investments in the City are also within the South End area, mostly concentrated along Long Lake Road and along Regent Street.

In part, the growth of the South End could be attributable to its proximity to various major institutions, including Laurentian University and Health Sciences North, which is the main health



care service provider in northeastern Ontario. The socioeconomic and housing makeup is also attractive to many in the City.

#### 5.4.1 Ownership Housing

Since 2010, the South End has seen relatively consistent annual completions of new freehold low-density homes (detached, semi-detached), averaging 60 completions per year. Recent townhome developments in the South End are largely condominium in tenure, and have averaged approximately 10 units each year. Condominium apartment completions have been minimal since 2010.

At the time of this study, three new housing projects are marketing in the South End area, all of which are located near the intersection of Regent Street and Algonquin Road. **Table 13** summarizes the product offering and pricing in these projects. On average, new homes are currently selling for around \$466,000. Buyers of these new products are generally families and retirees.

Existing homes in the South End area vary greatly in building age, size, and level of maintenance, as was reflected in the resale prices. In 2017, a sampled analysis on homes resold in the South End ranged from \$74,000 to \$1.6 million, averaging about \$400,000 overall.

**Table 13**

Actively Marketing (New) Housing Projects - South End As of February 2018							
Project Name	Type	Tenure	Available Listings				
			Min Price	Max Price	Min Size	Max Size	Avg. \$PSF
Billiards Green	Semi-Detached, Townhome	Condominium	\$369,900	\$369,900	1,654	1,654	\$224
Mallards Green	Bungalow Townhome	Condominium	\$419,900	\$419,900	1,100	1,100	\$382
Vintage Green	Detached Bungalow & 2-Storey	Freehold	\$459,900	\$549,900	1,315	2,300	\$328

Source: Marketing Materials

#### 5.4.2 Rental Housing

The South End has the largest number of purpose-built rental stock across all submarkets, totaling over 3,000 units. The majority of these units (80%) are located in larger buildings with over 50 units, which also appear to have lower vacancy rates overall. About 65% of the purpose-built rental stock in the South End was built before 1980, however the area has a sizable number of new rental units as well. Since 2010, over 200 units were built in the area, which was the largest increase of supply for any of the submarkets within the City.

As of October 2017, the vacancy rate in the South End was 4.1% overall, up from 1.2% in 2011 when it was tightest. Of note, vacancy rates at older projects in the South End has remained very



low at below 2.4% between 2010 and 2017, while the new stock, especially projects constructed after 2000 has much higher vacancy, likely due to higher rents. CMHC notes that the vacancy rate for a project built after 2000 is 19.7%, however the data reliability estimate is noted to be weak.

The South End has a more diverse tenant base compared to other areas. With proximity to the University, hospital, and vibrant retail areas, South End projects attracted seniors, families, professionals, and students. Our survey of rentals in South End suggested three general type of products:

- Units with basic suite features and finishes averaged about \$1.40 psf per month. Rent by unit type is summarized below:
  - Bachelor suites averaged about \$900 per month, or \$1.71 psf with an average size of 565 square feet;
  - One-bedroom suites averaged about \$1,030 per month, or \$1.41 psf with an average size of 755 square feet;
  - Two-bedroom suites averaged about \$1,185 per month, or \$1.25 psf with an average size of 1,000 square feet;
  - Three-bedroom suites averaged about \$1,450 per month, or \$1.21 psf with an average size of 1,150 square feet.
- Some units have been upgraded with more contemporary suite features and finishes. While the level of upgrades varies from building to building, common to most are new (stainless steel) appliances, new kitchen and bathroom countertops and cabinetry, and laminate flooring. Some of the projects also included ensuite washer and dryer. Overall, the upgraded suites averaged \$1.70 psf per month. Rents of available units by unit type are summarized below:
  - One-bedroom suites averaged \$1,595 per month, or \$1.88 psf with an average size of 850 square feet;
  - Two-bedroom suites averaged \$1,645 per month, or \$1.62 psf with an average size of 1,025 square feet.
- There is a new purpose-built rental apartment developed by Panoramic Properties Inc. in the South End at 1310 Nesbitt Drive. Units in the new building features stainless steel appliances, contemporary kitchen cabinets and kitchen island, engineered hardwood flooring, and ensuite laundry in all units. Compared to older buildings, the new project offers more common amenities, which include a lounge, a games room, an executive office and a gym. Tenants at this project are mostly downsizers, while it has also attracted some young professionals. Rents at this project averaged \$2.12 per square foot, with rents by unit type as follows:
  - One-bedroom suites averaged about \$1,850 per month, or \$2.17 psf with an average size of 850 square feet;

- Two-bedroom suites averaged about \$2,100 per month, or \$2.00 psf with an average size of 1,050 square feet.
- The new project had higher vacancy, likely due to their higher price point. Some of the vacant units in the newer projects are being rented as furnished suites/short term rentals.



Typical kitchen at 1310 Nesbitt Drive (Buildings D, E, F). Source: Marketing Materials.

#### 5.4.3 Social Housing Inventory

The South End has a total of 551 social housing units, of which 510 are RGI. Additionally, there are 145 rent supplement RGI units with local private rentals or affordable rentals in federal projects.

**Table 14** summarizes the social housing stock by portfolio and building type in the South End area with key observations to follow.

**Table 14**

South End Social Housing Summary (CGS Portfolio)								
Program	# of Brick and Mortar Units				# of RGI Units			
	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total
Public Housing	364	42	0	406	364	42	0	406
Provincial Reformed	94	50	0	144	68	36	0	104
Federal Projects	0	0	1	1	0	0	0	0
Rent Supplement	-	-	-	-	144	0	1	145
<b>Total</b>	<b>458</b>	<b>92</b>	<b>1</b>	<b>551</b>	<b>576</b>	<b>78</b>	<b>1</b>	<b>655</b>
1. Apt=Apartment; TH=Townhome; Scattered=Scattered single and semi-detached homes, and duplex Source: City of Greater Sudbury								

- The majority (83%) of the social housing units in the South End are apartment units. About 17% of the units are townhomes. There is only one scattered, low-density unit in this area.
- GSHC has a total of 406 public housing units in the South End area within three projects:

- Two of the three projects are high-rise buildings with apartments with no age restrictions. These units are virtually all one-bedroom apartments. Each of the two projects have about 350 to 400 households on their wait lists.
  - The remaining project is a family-oriented apartment-townhome complex, with 162 apartments and 42 townhomes, targeting families. The majority (74%) of the units in this complex are two-bedroom suites, and the rest are suites with three to five bedrooms. The wait list for this project has been shrinking, and in 2017 there are only three households wait for the apartment units and another three for townhome units. This apartment-townhome complex is located at Rumball Terrace which is associated with higher crime rate in the South End.
- There are three provincial reformed projects in the South End area, including two low-rise apartment projects and one townhome project.
  - One project, Shamrock Non-Profit Homes, located near the Health Sciences North, received overwhelming interest from prospective tenants, with over 500 households on its wait list. The project offers 23 one-bedrooms, 23 two-bedrooms, and 8 three-bedrooms, and has no specific target tenant.
  - The other apartment building, Rockview, is senior focused, with most of its units being one-bedroom suites. This project has seen a growing wait list with 165 households waiting in 2017.
  - The townhome project, Guhbawin Co-Operative Housing, offers an equal number of one, two, and three-bedroom units. The wait list for this project has shrunk over the past decade, however as of 2017 there are still 307 households waiting.
- Rent supplement units are almost entirely apartments and the majority (77%) of them are one-bedroom suites. Wait lists are kept for some of the private rental buildings with rent supplement units and these lists are consistently long, with between 350 and 450 households on them.

#### 5.4.4 *Summary of Key Findings*

- South End is one of the fastest growing areas in the City. New developments in the area over the past decade encompass all housing types, while more recent residential developments are limited to low-density homes.
- New homes in the area are currently selling at \$466,000 on average, compared to an average of \$400,000 for resale homes.
- South End has the largest number of purpose-built rental stock across all submarkets. The area also has the most diverse tenant base, including seniors, families, professionals, and students.
- The South End has seen new purpose-built rental stock, and renovated older stock. These products have achieved premium pricing: old products in the area averaged about \$1.40 psf; upgraded units averaged \$1.70 psf, and new product averaged \$2.12 psf.

- The new rental stock has pushed up the vacancy rates in the South End area. However higher vacancy rates are normally found in the newer and more expensive units, whereas the older projects still have a very tight vacancy rate.
- The existing social housing inventory is predominantly apartment units. Some townhomes are available in both public housing and provincial reformed portfolios.
- Many social housing projects in the South End have a long wait list with over 300 households. This overwhelming interest has been observed at both apartment and townhome projects and projects with proximity to health care services appear to be the most popular. However, the apartment-townhome complex project at Rumball Terrace has few households on their wait list. We understand the short wait list is due to an infrastructure project within the building that has impacted its desirability over the last several years. GSHC staff expect demand for the project to improve once construction is complete, which should be this year.

## 5.5 New Sudbury

New Sudbury is a relatively newer community, mostly built after 1960s. The area is predominately single-detached homes, while it also has duplexes, and some high-rise and low-rise apartments. New Sudbury is one of the few areas in the City that have seen expansion of retail uses. The major arterials in New Sudbury, Lasalle Boulevard, Falconbridge Road, Notre Dame Avenue, and the Kingsway, are populated with a mix of commercial uses including shopping malls, retail plazas, and some office and light industrial uses. New Sudbury also has some large institutions, such as the Sudbury Tax Services Office and Cambrian College, which generate local housing demand from students and employees.

At the south end of New Sudbury where it borders the Minnow Lake area, the Kingsway Entertainment District is proposed. The plan proposes a 170-acre district that contains an arena, a hotel, a casino, and a public square. This development, once completed, is expected to create more jobs and attract visitors to the New Sudbury/Minnow Lake Area.

### 5.5.1 Ownership Housing

Since 2010, New Sudbury has added about 100 freehold or condominium homes in total. Of note, freehold homes are entirely single or semi-detached homes, and most of them were completed before 2014. Condominium units are entirely townhomes completed in 2016 and 2017. At the time of this study, three projects are selling in the New Sudbury area, including two projects with detached homes and one with condominium townhomes. New homes in these projects ranged from \$324,900 for a 1,015 square foot bungalow semi-detached home to \$539,924 for a 1,491 square foot detached bungalow home, averaging \$396,000. **Table 15** summarizes pricing and sizing in each project.

Existing homes in New Sudbury are generally maintained in good condition. A sample of homes sold in New Sudbury ranged from \$100,000 to \$800,000, averaging about \$268,500 overall.

**Table 15**

Actively Marketing (New) Housing Projects - New Sudbury As of February 2018							
Project Name	Type	Tenure	Available Listings				
			Min Price	Max Price	Min Size	Max Size	Avg. \$PSF
New Holland	Bungalow Detached and Semi-Detached	Freehold	\$324,900	\$429,938	1,015	1,185	\$341
Village of Montrose	2-Storey & Bungalow Detached	Freehold	\$539,924	\$539,924	1,491	1,491	\$362
Village of Montrose	Bungalow Townhome	Condominium	\$349,900	\$425,000	1,100	1,100	\$350
<i>Source: Marketing Materials</i>							

### 5.5.2 Rental Housing

New Sudbury has a purpose-built rental stock of 2,207 units as of 2017, of which about 18% are rental townhomes. Rental projects in New Sudbury vary in building size and low vacancies are found across all buildings regardless of size or age. Typical basic suite features and finishes are common to New Sudbury projects. On average, our survey suggests rental units achieve an average rent of \$1.16 psf per month. Below is rent by unit type:

- One-bedrooms averaged \$900 per month, or \$1.25 psf with an average size of 730 square feet;
- Two-bedroom suites averaged \$1,100 per month, or \$1.11 psf with an average size of 1,015 square feet;
- Two-bedroom townhome averaged \$1,375 per month, or \$1.15 psf with an average size of 1,200 square feet.

### 5.5.3 Social Housing Inventory

The New Sudbury area has a total of 515 social housing units, of which 455 are RGI units. Additionally, there are also 159 rent supplement RGI units within federal affordable housing projects or private rentals, bringing the total RGI supply in New Sudbury to 614 units.

**Table 16** summarizes the social housing stock by portfolio and building type in the New Sudbury area with key observations to follow.

- The New Sudbury area has the largest supply of scattered low density social housing units in the City, totalling 182 homes:
  - This includes 122 homes in the public housing portfolio with RGI rents and 60 within the federal projects with different levels of affordable rents. Of the 60 federal scattered units, 20 are stacked with rent supplement, which also offers RGI rents.
  - Most of these homes have three bedrooms, others have four or five bedrooms.

- Wait list for the GSHC's scattered homes are moderate, ranging between 15 and 53 households, whereas the list for the Habitat Boreal's (a federal housing project) homes is longer, with 129 households waiting as of 2017. A possible explanation to this is that the demand (or number of households that are qualified) for family sized units with lower end market is stronger than for RGI units.
- GSHC also has 121 apartment units and 212 townhome units in the area:
  - The apartment units are from two buildings, including one seniors only building and an adult building. Both projects have predominately one-bedroom units. Wait lists for both projects have been growing. Of the two, the 20-unit low-rise apartment project at 1528 Kennedy Street, available for all adults aged 16 years and older, appears to be more popular, with 431 households on its wait list. The senior only project, which is a 101-unit high-rise building, has 139 households waiting.
  - The 212 townhomes from three projects targeting families offers units ranging from two to five bedrooms, with three-bedroom models being the predominant type. Wait lists for these three projects have been shrinking over the past decade, with only 12 to 44 households on each as of 2017.
- Rent supplement units in the local area are mostly accommodated in apartment buildings, and one-bedrooms are the predominant unit type among the rent supplement apartment units. Some of the private rental apartment buildings keep wait lists for the rent supplement units and these lists are consistently long, with between 370 and 550 households as of 2017.

Table 16

New Sudbury Social Housing Summary (CGS Portfolio)								
Program	# of Brick and Mortar Units				# of RGI Units			
	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total
Public Housing	121	212	122	455	121	212	122	455
Provincial Reformed	0	0	0	0	0	0	0	0
Federal Projects	0	0	60	60	0	0	0	0
Rent Supplement	-	-	-	-	135	4	20	159
<b>Total</b>	<b>121</b>	<b>212</b>	<b>182</b>	<b>515</b>	<b>256</b>	<b>216</b>	<b>142</b>	<b>614</b>
1. Apt=Apartment; TH=Townhome; Scattered=Scattered single and semi-detached homes, and duplex Source: City of Greater Sudbury								

#### 5.5.4 Summary of Key Findings

- New Sudbury is a relatively new community in the City. The area is predominately low-density neighbourhoods, while commercial and higher-density residential uses can be found along major arterials.
- New Sudbury is one of the areas in the City that has active new home construction, which is mostly low density homes. These new homes averaged about \$396,000 while local resales is much more affordable at an average price of \$268,500.

- New Sudbury has not seen much new rental stock over the past decade and the vacancy rate has been the lowest amongst all communities in the former City of Sudbury. Rents averaged about \$1.16 psf, which appears to be lower than many other areas in the City while unit sizes in this area are generally larger. Moreover, existing private rental supply is mostly (72%) multi-bedroom units.
- The social housing stock is also predominately family-sized units, including townhomes and scattered detached and semi-detached homes. Wait lists for these homes are generally not overwhelmingly long except for the federal provider Habitat Boreal.
- The social housing units that are mostly one-bedroom apartments generally have very long and growing wait lists, and the wait list for the adult building is particularly long.

## 5.6 Minnow Lake

Minnow Lake is located immediately south of New Sudbury. Along the northern edge of Minnow Lake is the Kingsway strip with a mix of commercial and light industrial uses. Along this strip, near the intersection of Kingsway and Barry Downe Road there is the RioCan Centre, with many big box, national retailers, restaurants, and a movie theatre. Housing in Minnow Lake is predominantly single-detached homes, with some townhomes and low-rise apartment buildings.

### 5.6.1 Ownership Housing

Since 2010, Minnow Lake had an average of 35 home completions every year, of which all are freehold single or semi-detached homes. At the time of this study, five projects are marketing in the Minnow Lake area, products offered include bungalow detached, semi-detached, and two-storey detached homes. Prices of available homes show a wide range from \$334,900 to \$699,900, averaging \$477,500 overall. **Table 17** summarizes pricing and sizing details. In addition to square footage, proximity to the lakefront, natural features, and the retail centres appear to have a bearing on home value and positioning of the products (e.g. upscale versus affordable).

**Table 17**

Actively Marketing (New) Housing Projects - Minnow Lake As of February 2018							
Project Name	Type	Tenure	Available Listings				
			Min Price	Max Price	Min Size	Max Size	Avg. \$PSF
Redwood	2-Storey Detached	Freehold	\$519,900	\$519,900	2,270	2,270	\$229
Moonlight Ridge	2-Storey & Bungalow Single and Semi Detached	Freehold	\$334,900	\$414,900	1,185	1,242	\$313
Bayside	2-Storey Detached	Freehold	\$539,928	\$699,900	1,426	2,635	\$303
Hazleton	2-Storey Detached	Freehold	\$450,900	\$573,900	1,430	2,870	\$233
Scenic View	2-Storey Detached	Freehold	\$359,900	\$384,500	1,085	1,983	\$187
Source: Marketing Materials							



Existing homes in Minnow Lake are generally well maintained, ranging from old bungalow detached homes on small lots to large mansions fronting on the lake. A sample of resales in Minnow Lake in 2017 indicated a price range of between \$88,500 and \$1.13 million, averaging about \$293,579 overall.

### 5.6.2 Rental Housing

Minnow Lake has a relatively small rental community, with only 800 units as reported by CMHC. Earlier in 2010, the area had only 600 units, and vacancy was virtually zero. With added supply of roughly 200 units, the vacancy rate in the past three years rose to above 4.0%. Of note, the vacancy rate for buildings built before 2000 in the area had a lower vacancy rate of only 2% in 2017, whereas buildings built after 2000 had a vacancy rate of 6.4%. This data indicates an affordability driven rental marketplace.

Overall, units in Minnow Lake generally have basic suite features and finishes. Our survey suggested an average rent of \$1.35 psf per month. Rents by unit type is summarized as follows:

- Bachelor suites are about \$740 per month;
- One-bedrooms in Minnow Lake show a wide range from \$850 to \$1,200 per month, averaging \$1,016 per month. Closer to the Downtown Sudbury unit sizes tend to be smaller, while moving east unit sizes are much larger;
- Two-bedroom suites averaged about \$1,123 per month.

### 5.6.3 Social Housing Inventory

The Minnow Lake area has a total of 449 social housing units, of which 300 are RGI. Additionally, the area also has 64 rent supplement units with RGI rents, bringing the total RGI supply in the area to 364 units.

**Table 18** summarizes the social housing stock by portfolio and building type in the Minnow Lake area with key observations to follow.

**Table 18**

Minnow Lake Social Housing Summary (CGS Portfolio)								
Program	# of Brick and Mortar Units				# of RGI Units			
	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total
Public Housing	0	112	0	112	0	112	0	112
Provincial Reformed	82	141	0	223	188		0	188
Federal Projects	90	8	16	114	0	0	0	0
Rent Supplement	-	-	-	-	58	0	6	64
<b>Total</b>	<b>172</b>	<b>261</b>	<b>16</b>	<b>449</b>	<b>358</b>		<b>6</b>	<b>364</b>
1. Apt=Apartment; TH=Townhome; Scattered=Scattered single and semi-detached homes, and duplex Source: City of Greater Sudbury								



- The Minnow Lake area has two projects in GSHC's public housing portfolio, both projects consist entirely of townhome units, totaling 112 units. These units have between two and five bedrooms, while three-bedrooms is the predominant type. Wait lists for these units have been shrinking, and in 2017 there are 7 to 17 households on the wait lists of these projects.
- There are five provincial reformed projects in the Minnow Lake area, totalling 223 units.
  - Only one project, Sudbury Finnish Rest Home Society Palvelukoti Building, targets seniors with a total of 46 units, of which 41 are RGI units. All of the 46 units are one-bedroom suites.
  - Two projects target families with a total of 71 townhomes, of which 61 are RGI units. These projects generally have a shrinking wait list over the past decade. In 2017, one of the two projects, Palace Place, has a wait list of 79 households, and the other project, Habitat Boreal has 9 to 18 households on their list.
  - The remaining two projects, Co-operative Homes of Prosperity & Equality and Horizon Co-operative Homes, offer a mix of apartments and townhomes with no specific target tenants. In total, they have 36 apartments and 70 townhomes. Units offered at these projects range from one to four-bedroom suites. A common trend to both projects is that the wait lists for apartment units are much longer, with between 300 and 350 households on them, while the lists for townhome units are much shorter, with only 50 to 100 households.
- There are 114 federal units in the Minnow Lake area, including 90 apartment units, 8 townhome units, and 16 scattered units.
  - The Sudbury Finnish Rest Home has one phase, Finlandia Koti, that falls under the federal project category. Like the rest of the complex, this project targets seniors and offers 90 units, including 63 one-bedroom and 27 two-bedroom units. Overall, the wait list for Sudbury Finnish Rest Home complex has been growing. In 2017 the project recorded 132 households on its wait list.
- There are 64 rent supplement units, with 58 apartment units with private rentals and the Finnish Rest Home apartments, and 6 stacked on top of scattered units from federal projects in the area. Most of the apartment rent supplement units are one-bedrooms.
  - One private apartment rental project with rent supplement units keeps a wait list, which has 377 households on it as of 2017.
- There is one post-2000 project in Minnow Lake, which is an 82-unit development within the Sudbury Finnish Rest Home Society complex (the Lepokoti Building). The project is constructed under the Affordable Housing New Rental & Supportive program with 61 units designated affordable.

#### 5.6.4 *Summary of Key Findings*

- Minnow Lake is a low-density residential area with a large commercial district located along the Kingsway.
- The area has seen active new home constructions in recent years. These new homes averaged \$477,500, while existing homes in the area resold for an average of \$293,580.
- Minnow Lake has a small private purpose-built rental marketplace. Average rents are approximately \$1.35 psf per month. Similar to other communities in the City, the newer rental supply is observed to have a higher vacancy rate than the older and less expensive stock.
- Social housing in Minnow Lake is mostly townhomes and apartments. Townhomes are typically family sized while apartments are largely one-bedroom suites. A general trend is that wait list for apartment units, especially those without age restrictions, is much longer than for townhome units. Rent supplement units are also very popular.

### 5.7 **Onaping Falls/Walden**

Onaping Falls/Walden are two communities located on the west side of the City of Greater Sudbury. It is generally a rural area with a few local communities including Dowling, Onaping, and Levack in Onaping Falls, and Lively, Waters, and Naughton in Walden. Onaping Falls/Walden area has a number of active mining sites, near Levack and Lively.

#### 5.7.1 *Ownership Housing*

Since 2010, the area had about 200 completions of ownership housing, which consists almost entirely of detached homes. On average, about 25 completions per year are reported in the Onaping Falls/Walden area. At the time of this analysis, only one new housing project is marketing, named the Sugarbush in Lively area. This project offers two-storey and bungalow detached homes. Remaining units are listed for \$434,900 for a 1,353 square foot bungalow detached home, averaging about \$320 psf.

A sample of resales that occurred in 2017 in Onaping Falls/Walden area were reviewed. The majority of the resales in the area are located in the local communities mentioned above. Of note, resale value in Walden is higher than Onaping Falls:

- In Walden Area, homes ranged from \$55,000 to \$494,000, averaging \$255,600. Within Walden, homes in Naughton appear to be higher valued than homes in Lively.
- In Onaping Falls, homes ranged from \$40,000 to \$327,500, averaging \$165,500. Within Onaping Falls, homes in Dowling appear to be higher valued than homes in Onaping and Levack.

### 5.7.2 Rental Housing

Onaping Falls / Walden area has the smallest number of purpose-built rental units in all submarkets, totalling only 242 units in 2017. Since 2010, the rental universe shrunk by about 70 units. Vacancy rates in the area were above 3% before 2013, while in 2017 it has dropped to 2.1%.

Our survey returned only a small number of units for rent and sizing information is generally not available. Based on available units, rents by unit type is generally as follows:

- In Lively, one-bedrooms rent for about \$850 per month, and two-bedrooms rent for about \$990 per month;
- In Dowling, two-bedrooms rent for about \$1,075 per month;
- In Levack, two-bedrooms rent for about 800 per month.

### 5.7.3 Social Housing Inventory

Onaping Falls-Walden area has a small social housing stock of only 96 units within four housing projects, of which 72 are RGI. Additionally, there are 9 rent supplement units with private rental projects, bringing the total RGI supply in the area to 81 units.

**Table 19** summarizes the social housing stock by portfolio and building type in the Onaping Fall/Walden area with key observations to follow.

**Table 19**

Onaping Falls-Walden Social Housing Summary (CGS Portfolio)								
Program	# of Brick and Mortar Units				# of RGI Units			
	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total
Public Housing	26	0	0	26	26	0	0	26
Provincial Reformed	30	20	0	50	22	16	0	38
Federal Projects	20	0	0	20	8	0	0	8
Rent Supplement	-	-	-	-	9	0	0	9
<b>Total</b>	<b>76</b>	<b>20</b>	<b>0</b>	<b>96</b>	<b>65</b>	<b>16</b>	<b>0</b>	<b>81</b>
1. Apt=Apartment; TH=Townhome; Scattered=Scattered single and semi-detached homes, and duplex Source: City of Greater Sudbury								

- Of the four social housing projects in the area, three are apartment buildings targeting seniors or adults and one is a townhome project with no specific target tenant:
  - GSHC has one public housing project in Lively, which is a two-storey walk-up apartment with 26 units for adults, all of which are one-bedroom suites. This project is the most popular building in the area with a wait list with 65 households.
  - There is one federal project, Gorham's Court in Dowling also targeting seniors. The project is a two-storey walk up apartment with 20 units, all being one-bedroom. Of

the 20 units, 8 are RGI units. Wait list for this project is relatively short, with only 9 households.

- There are two provincial reformed projects:
  - Walden Municipal Non-Profit Housing is a 60+ apartment building with two storeys and 30 units, of which 22 are RGI units. Of the 30 units, 24 are one-bedroom suites and 6 are two-bedroom suites. Wait list for this project has been consistently around 30 households over the past decade.
  - Place Cartier Habitation is a 20-unit townhome project with 16 RGI units. The townhomes have one, two, or three bedrooms, and the wait list for this project has been around 60 over the past decade.
- There are 9 rent supplement units in the Onaping Falls-Walden area with one private rental apartment project. The wait list for rent supplement units in this building was 67 households in 2017.
- There is one post-2000 project social housing project on Hill Street in Lively. Developed under the IAH funding, the project has 33 units, including 31 one-bedrooms and 2 two-bedroom units. Of the 33 units, 32 are assigned affordable.

#### 5.7.4 *Summary of Key Findings*

- Onaping Falls/Walden is a rural area on the west end of the City of Greater Sudbury. The area still has a few mining sites in operation.
- New home constructions can be seen in Lively, a community in Walden, at the time of this study, and homes are about \$434,900 on average. By comparison, existing homes in Walden resold for an average of \$255,600. Homes in Onaping Falls are generally much more affordable, averaging \$165,500.
- Onaping Falls/Walden has a very small purpose-built rental marketplace and the vacancy rate is very tight.
- Home prices and rents vary across the communities within this submarket, with Dowling selling/renting for the highest price while Levack is the lowest.
- The majority of the social housing projects in Onaping Falls/Walden area are senior or adult apartments within low-rise, walk-up buildings. Townhomes are also available in the area. In general, the wait list at both apartment and townhome projects in Onaping Falls/Walden has been moderate, with between 10 and 65 households on each of them.

## 5.8 **Rayside-Balfour**

Rayside-Balfour is a rural community to the north of the former City of Sudbury. The community is known for having a large francophone population. Rayside-Balfour had a mining industry in early 1900s while today mining sites in the area have all been long abandoned. Agriculture has

since been the area's main economic mainstay. Rayside-Balfour has two major local communities, Azilda and Chelmsford.

#### 5.8.1 *Ownership Housing*

Since 2010, Rayside-Balfour had about 300 ownership housing completions in total, these new homes are almost entirely detached homes. Completions were higher between 2010 and 2013 with an average of 50 units per year, however since then the annual average has dropped to 30 units. There are currently no new homes marketing in this submarket. Resold homes in 2017 are largely detached homes located within the Azilda and Chelmsford communities. In Azilda, resold homes ranged between \$53,000 and \$565,000, averaging \$281,000; while in Chelmsford, homes resold ranged from \$60,000 to \$632,500, averaging about \$242,000.

#### 5.8.2 *Rental Housing*

Rayside-Balfour has a sizable purpose-built rental apartment stock, totaling about 890 units in 2017. Tenants in this area are mostly seniors. Since 2010, about 190 new rental units were brought to the community, and the vacancy rate increased from 3.9% to 4.6%. Our survey captured both new and old purpose built rental apartment. Based on a limited sample, older units averaged about \$1.00 psf, while newer projects averaged about \$1.25 psf:

- At older projects, two-bedrooms averaged about \$870 per month;
- At newer projects:
  - One-bedrooms averaged about \$880 per month;
  - Two-bedrooms averaged about \$1,240 per month (or \$1.20 psf at 1,050 square feet);
  - Townhomes rented for about \$1,450 per month (or \$1.31 psf at 1,100 square feet).

#### 5.8.3 *Social Housing Inventory*

Rayside-Balfour has the largest number of social housing units outside of the former City of Sudbury. In total the area has 312 social housing units, of which 262 are RGI. Additionally, there are four rent supplement units, all stacked within local federal housing units, bringing the total RGI supply to 266 units.

**Table 20** summarizes the social housing stock by portfolio and building type in the Rayside-Balfour area with key observations to follow.

- GSHC has a total of 75 public housing units in the area, including 41 apartment units and 34 scattered semi-detached units.
  - The 41 apartment units are from one two-storey walk-up apartment project in Chelmsford designed for all adults above 16 years old. All of the 41 units are one-bedroom suites, with a wait list of 116 households.

Table 20

Rayside-Balfour Social Housing Summary (CGS Portfolio)								
Program	# of Brick and Mortar Units				# of RGI Units			
	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total
Public Housing	41	0	34	75	41	0	34	75
Provincial Reformed	108	80	45	233	88	66	33	187
Federal Projects	0	0	4	4	0	0	0	0
Rent Supplement	-	-	-	-	0	0	4	4
<b>Total</b>	<b>149</b>	<b>80</b>	<b>83</b>	<b>312</b>	<b>129</b>	<b>66</b>	<b>71</b>	<b>266</b>
1. Apt=Apartment; TH=Townhome; Scattered=Scattered single and semi-detached homes, and duplex Source: City of Greater Sudbury								

- There is a large presence of provincial reformed housing projects in Rayside-Balfour area, totalling 233 units.
  - Of the 233 units, 108 are apartment units within four projects. Two of the four apartment projects, Azilda Senior Citizen's Non-profit and Whitewater Seniors Residence, are 60+ buildings with 48 units, including 42 one-bedroom suites and 6 two-bedroom units. Both of these buildings are in Azilda. There is also an adult building in Chelmsford, Place Bonne Entente, which is also predominately one-bedroom suites. Wait lists for these three projects are between 36 and 47 households per project. Note that wait lists at these projects are shorter than the adult building in GSHC's portfolio.
  - The remaining apartment project, Friendship Place D'Amitie, located in Chelmsford, offers 18 one- and two-bedroom suites and two three-bedroom suites, all of which are modified units. Wait list for this project has shrunk in the past decade, to only three households in 2017.
  - Compared to the apartment projects, townhomes in Chelmsford and Azilda appear to be more popular. There are two provincial reformed townhome projects, La Cooperative D'Habitation Antigonish in Azilda and Le Centre D'Habitation in Chelmsford. These projects offer mostly two and three-bedroom suites, with a few one-bedroom units in each project. Both projects have a relatively long wait list with 125 to 170 households.
  - There is one provincial reform co-operative housing project, Balfour Co-operative Homes, with 45 semi-detached homes. Most of these homes have two to three bedrooms and some have four bedrooms. Wait list for this project have shrunk over the past decade, to only 15 households in 2017.
- There are four federal scattered units in Rayside-Balfour area, all of which are from the Habitat Boreal projects and all are stacked with rent supplement agreements.

#### 5.8.4 *Summary of Key Findings*

- Rayside-Balfour is a small community that has seen continuous new developments of various type of homes, while completion volume has toned down in recent years. Detached homes still make up the largest proportion of new completions since 2010, while there have been a sizable proportion of rental apartment and townhome completions.
- In Azilda, resale homes are more expensive, averaging \$281,000, while in Chelmsford average resale price was \$242,000.
- Rayside-Balfour has the largest private market rental stock outside of the former City of Sudbury. 190 new rental units were added to the community since 2010 with only a modest impact on the vacancy rate.
- Rental rates averaged about \$1.00 psf for older stock and \$1.25 for newer units.
- Rayside-Balfour also has the largest social housing stock outside of the former City of Sudbury. About half of the social housing units in the area are apartment units, of which a large proportion are senior only or adult units. The wait list for the adult units is longer than the senior only units, which is a common trend across the City.
- Compared to apartments, wait lists for townhome projects are usually longer, with 125 to 170 households wait in 2017.

### 5.9 **Valley East / Capreol**

The Valley East/Capreol area is to the east of Rayside-Balfour, north of the former City of Sudbury. The Valley East area contains a few local communities including Blezard Valley, Hanmer, Val Caron, and Val Therese; and Capreol is the northernmost community in the City of Greater Sudbury.

#### 5.9.1 *Ownership Housing*

Since 2010, about 475 freehold homes were completed in the Valley East/Capreol submarket, representing the highest number of completions across all submarkets. Almost all of these completions are single-detached homes. There is currently one new residential project selling in Valley East/Capreol area, named Hidden Valley in the Val Caron community. This project offers bungalow and two-storey detached homes priced between \$384,900 for a 1,185 square foot bungalow home (\$293 psf) and \$499,900 for a 1,968 square foot two-storey home, averaging about \$450,000.

Homes resold in the Valley East/Capreol are largely concentrated in the local communities mentioned above. Homes in the Town of Capreol appear to be the most affordable, with resold prices ranging between \$50,000 and \$275,000, averaging \$145,400. In the Valley East community homes resold ranged between \$60,000 and \$560,000, averaging \$261,000.

### 5.9.2 Rental Housing

Valley East/Capreol area has a total of about 400 purpose-built rental units. All of the units are in small structures with less than 20 units, and the existing stock are predominantly two-bedroom suites. Since 2010, only about 60 more units were added to the community while vacancy rate is virtually zero in 2017, especially in older projects with lower rents. Seniors make up a large proportion of local tenants and the new products are all targeting seniors as well.

Our survey of available units returned very few vacancies and sizing information is generally not available. Overall, average rents by unit type is as follows:

- The Town of Capreol has little rental units. A limited sample size suggested that two-bedrooms generally rent for \$900 per month.
- In the Valley East communities (Hanmer, Val Caron, Val Therese, and Blezard Valley), many of the multi-bedroom suites are offered with ensuite laundry:
  - One-bedrooms generally averaged about \$800 per month;
  - Two-bedrooms averaged \$1,220 per month;
  - Three-bedrooms rented for \$1,375 per month.
- Of note, there are two new purpose-built rental apartment projects in Valley East, with one each in Val Caron and Hanmer. Both projects are marketed towards seniors and at both locations two-bedrooms are rented for \$1,500 per month, or \$1.43 psf (1,050 square feet).

### 5.9.3 Social Housing Inventory

Valley East-Capreol area has a total of 185 social housing units, of which 153 are RGI units. Additionally, there are five rent supplement scattered units with RGI rents, bringing the total RGI supply in the area to 158 units.

**Table 21** summarizes the social housing stock by portfolio and building type in the Valley East-Capreol area with key observations to follow.

**Table 21**

Valley East-Capreol Social Housing Summary (CGS Portfolio)								
Program	# of Brick and Mortar Units				# of RGI Units			
	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total
Public Housing	47	0	0	47	47	0	0	47
Provincial Reformed	40	95	0	135	32	74	0	106
Federal Projects	0	0	3	3	0	0	0	0
Rent Supplement	-	-	-	-	3	0	2	5
<b>Total</b>	<b>87</b>	<b>95</b>	<b>3</b>	<b>185</b>	<b>82</b>	<b>74</b>	<b>2</b>	<b>158</b>
1. Apt=Apartment; TH=Townhome; Scattered=Scattered single and semi-detached homes, and duplex Source: City of Greater Sudbury								



- GSHC has two apartment buildings in the area, one is in Hanmer and the other one is in Capreol. Both projects are two-storey walk-up apartments targeting adults. The two projects total 47 units, all of which are one-bedroom units. The building in Hanmer keeps a wait list of 104 households as of 2017, while the building in Capreol has 53 households wait in 2017.
- There is a large presence of provincial reformed projects in Valley East-Capreol area, totalling 135 units.
  - Of the 135 units, 40 are apartment units (including 32 RGI) within two seniors only projects, Capreol Non-Profit in Capreol and La Societe des Bons Amis de la Vallee in Val Caron. These projects offer mostly one-bedroom suites with a few two-bedroom units. The Capreol project has a wait list of 41 households in 2017 while the Val Caron project's list has 73 households in 2017.
  - The remaining 95 provincial reformed units are all townhomes, from three projects, Les Maisons Cooperative Val Caron, and Maison Cooperative St. Jacques Phase I and II. Of the 95 units, 74 are RGI units. About 60% of these units are located in Hanmer, and the rest are in Val Caron. These homes have one to four bedrooms while the majority are two- and three-bedroom suites. Compared to the apartments for adults in the area, the townhomes appear to be more popular: there are 154 households on the wait list for the Val Caron townhomes, and 127 households wait for Hanmer townhomes.
  - There are also three federal scattered units from the Habitat Boreal project in the area, two in Val Caron and one in Hanmer.
  - There are five rent supplement units in the Valley East-Capreol area. Two of these units are stacked on the Habitat Boreal scattered homes in Val Caron and three are apartment units (all one-bedroom units) in Val Therese.
- Capreol also has a post-2000 social housing project named Capreol NP Housing Phase II. Constructed under the Affordable Housing Northern Complex program, the project targets seniors and has a 20 units, including 5 one-bedroom suites and 15 two-bedroom suites.

#### 5.9.4 *Summary of Key Findings*

- Valley East/Capreol has also seen continuous new development of various types of homes since 2010 while the development volume has toned down in recent years.
- New ownership housing is almost entirely detached homes. New detached homes currently average about \$450,000 based on a project in Val Caron, a community within Valley East. Resold homes in Valley East averaged \$261,000, while in Capreol homes are much more affordable and resold for about \$145,400 on average.
- Valley East/Capreol area has a relatively small market rental stock compared to other submarkets. A few new rental projects targeting seniors have been completed in local communities in Valley East (not in Capreol) in recent years while vacancy is still virtually zero.

- Social housing projects in Valley East/Capreol area are evenly split between apartments and townhomes. Apartment units are generally for adult or senior occupancy with predominantly small units. Wait lists for these units are generally between 40 and 100 households per project, with more households waiting to be in Valley East communities.
- Two affordable townhome complexes are found in Val Caron and Hanmer, both projects are popular with about 130 to 150 households waiting on wait list as of 2017.

## 5.10 Nickel Centre

Nickel Centre is located on the east side of the City of Greater Sudbury. It contains a few local communities, including Garson, Falconbridge, Coniston, Wahnapiatae, and Skead. Active mining activities still exist in Falconbridge and Garson areas.

### 5.10.1 Ownership Housing

Since 2010, there are only about 180 new ownership homes added to Nickel Centre, averaging about 22 completions per year. In the past three years completions dropped further to about 12 units per year. These homes are mostly detached homes.

There is one new housing project actively marketing in Nickel Centre, named the Applewood located in Garson. This project offers bungalow and 2-storey detached homes ranging from \$334,900 for a 1,242 square foot two-storey home (\$270 psf) to \$434,900 for a 1,185 square foot bungalow detached home (\$367 psf), averaging about \$375,700. By comparison, resold homes ranged from \$45,000 to \$555,000, averaging about \$249,000.

### 5.10.2 Rental Housing

Nickel Centre has a rental stock of 515 units in 2017, about 65% are apartment unit while the remaining 35% are rental townhomes. Since 2010, about 55 units were added to the community. Vacancy rate in Nickel Centre was 4% in 2010, dropped to 1.7% in 2014 but rose back to 4.4% in 2017. Of note, vacancy rates for rental townhomes have largely sustained below 1.4%, while the rates for apartments have been above 5.0% in 2016 and 2017.

Our survey of available units indicates that the current rents are generally as follows:

- Bachelor suites averaged about \$600 per month;
- One-bedroom suites averaged about \$750 per month;
- Two-bedroom suites with basic finishes averaged about \$830 per month, while units with some upgrades averaged about \$1,170 per month;
- Three-bedroom townhomes rented for \$1,200 per month.

### 5.10.3 Social Housing Inventory

The Nickel Centre area has the smallest existing social housing inventory across all submarkets, with a total of 64 social housing units, of which 59 are RGI units. Additionally, there is also one rent supplement unit with RGI rent, which brings the total RGI supply in the area to 60 units. All of the social housing units are located in Garson.

**Table 22** summarizes the social housing stock by portfolio and building type in the Nickel Centre area with key observations to follow.

**Table 22**

Nickel Centre Social Housing Summary (CGS Portfolio)								
Program	# of Brick and Mortar Units				# of RGI Units			
	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total	Apt <sup>1</sup>	TH <sup>1</sup>	Scattered <sup>1</sup>	Total
Public Housing	24	0	9	33	24	0	9	33
Provincial Reformed	0	0	30	30	0	0	26	26
Federal Projects	0	0	1	1	0	0	0	0
Rent Supplement	-	-	-	-	0	0	1	1
<b>Total</b>	<b>24</b>	<b>0</b>	<b>40</b>	<b>64</b>	<b>24</b>	<b>0</b>	<b>36</b>	<b>60</b>
1. Apt=Apartment; TH=Townhome; Scattered=Scattered single and semi-detached homes, and duplex Source: City of Greater Sudbury								

- GSHC has one apartment building with 24 units and 9 scattered units in Garson.
  - The apartment units are all within a two-storey walk-up building targeting adults. All 24 units within this projects are one-bedroom units. The wait list for this project has been growing in the past decade, and in 2017 there are 97 households on the list.
  - The 9 scattered public housing units are a mix of single and semi-detached homes with three or four bedrooms. Wait list for these units has been moderate. In 2017, there are 7 to 12 households on the list for them.
- There is one provincial reformed project, Springhill Co-operative Homes in Garson, offering 30 semi-detached homes targeting families. Of the 30 homes, 26 are RGI units. These homes range from one to three bedrooms, with the majority of them being two-bedroom models. These homes appear to be more popular than the semi-detached homes in the public housing portfolio, with 111 households on the wait list in 2017.
- There is also one federal scattered detached home in Garson. This home currently has rent supplement agreement stacked on it.

### 5.10.4 Summary of Key Findings

- The Nickel Centre area still has an active mining industry, located in Falconbridge and Garson areas. Homes in the area are generally on the affordable side, with new homes selling for an average of \$375,700 and resold homes averaged \$249,000.

- Purpose-built rental units in Nickel Centre are also on the affordable side. The area has a sizable purpose-built rental stock with 515 units, including a relatively large proportion (35%) of townhomes. These rental townhomes have much lower vacancy rates than their apartment counterparts.
- Nickel Centre has the smallest existing social housing inventory across all submarkets. Most of the social housing units in Nickel Centre are scattered low density units. Of these scattered units, the ones from the provincial reformed portfolio are very popular, with over 100 households on their wait list, while the ones from the public housing portfolio have much shorter wait lists.
- The only apartment building which targets adults also appears to be popular, with over 100 households wait.

## 6.0 Conclusions

The City of Greater Sudbury is in need of a revitalized social housing stock. The results of this housing supply and demand analysis indicate the following key findings, with more detailed commentary provided in the executive summary:

- The current affordable housing stock is not aligned with the demand characteristics of the current or projected population.
- The misalignment between supply and demand is observed for both RGI and LEM/affordable market housing.
- There is not enough RGI housing in the City, with demand primarily being driven by seniors and single-adults in need of one-bedroom suites.
- Demand for RGI housing is apparent given the large wait list of over 1,000 households within the City.
- There is not enough LEM/affordable market housing in the City, with demand being driven by a wider range of household types.
- Demand for LEM/affordable market housing is apparent given the wait list of over 300 households as well as the over 5,000 rental households estimated to be in core housing need within the City.
- Current and forecasted growth projections and the overall market outlook signal weak demand for new “market” rental and ownership housing.
- Current and forecasted growth projections signal strong demand for new affordable rental housing.
- The private sector has shown interest in developing LEM/affordable market housing with support from government funding.
- Outside of rent supplements, the private sector is unlikely to expand the supply of RGI housing. The expansion of RGI housing must therefore be led by the City/GSHC through either new development or expansion of rent supplements.
- Revitalization efforts should also focus on better aligning/optimizing the current affordable housing stock with current and future demand (e.g. more one-bedrooms, better accessibility, etc.).
- The greatest demand for new affordable housing is observed within the former City of Sudbury. While demand characteristics appear to favour communities such as New Sudbury, the ultimate decision regarding where to build a new affordable housing project requires a site specific analysis of all available options.

- New affordable housing developments can also attempt to address unmet demand for social services. Other strategies such as the development of community hubs can also address this issue.