

Core housing need by tenure including presence of mortgage payments and subsidized housing, Data Tables, 2021
Universe: Private households in non-reserve, non-farm private dwellings, 2021 Census — 25% Sample data

Newfoundland and Labrador, Division No. 10									
Total - Shelter-cost-to-income ratio									
Total - Dwelling condition									
Total - Housing suitability									
Number of private households									
Tenure including presence of mortgage payments and subsidized housing	Total - Tenure including presence of mortgage payments and subsidized housing (5)	Owner	With mortgage	Without mortgage	Renter	Subsidized housing	Not subsidized housing	Dwelling provided by the local government, First Nation or Indian band	
Shelter-cost-to-income ratio (1)									
Dwelling condition (2)									
Housing suitability (3)									
Statistics									
Core housing need (4)									
Total - Core housing need	8,980	6,635	3,770	2,860	2,350	465	1,885	0	
Household examined for core housing need (6)	8,910	6,600	3,750	2,855	2,315	445	1,870	0	
In core need	350	195	70	120	155	45	105	0	
Not in core need	8,560	6,405	3,675	2,730	2,155	390	1,760	0	
Not applicable	70	35	25	0	35	20	15	0	

Abbreviation notes:

List of abbreviations and acronyms found within various Census products. (<https://www12.statcan.gc.ca/census-recensement/2021/ref/symb-ab-acr-eng.cfm>)

Geography name: Division No. 10

Data quality flag: 00000

Data quality note: ..."

Footnotes:

[1] Shelter-cost-to-income ratio : 'Shelter-cost-to-income ratio' refers to the proportion of average total income of household which is spent on shelter costs.

[2] Dwelling condition : 'Dwelling condition' refers to whether the dwelling is in need of repairs. This does not include desirable remodelling or additions.

[3] Housing suitability : 'Housing suitability' refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS)

[4] Core housing need : Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds). Housing indicator thresholds are defined as follows: Adequate housing is reported by their residents as not requiring any major repairs. Affordable housing has shelter costs equal to less than 30% of total before-tax household income. Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives. Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'core housing need.' Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in 'core housing need' regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition.

[5] Tenure refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling. A household is considered to rent that dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative. For historical and statutory reasons, shelter occupancy on Indian reserves or settlements does not lend itself to the usual classification by standard tenure categories. Therefore, a special category, 'dwelling provided by the local government, First Nation or Indian band,' has been created for census purposes. Presence of mortgage payments refers to whether an owner household makes regular mortgage or loan payments for their dwelling. Subsidized housing refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

[6] Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds). Housing indicator thresholds are defined as follows: Adequate housing is reported by their residents as not requiring any major repairs. Affordable housing has shelter costs equal to less than 30% of total before-tax household income. Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives. Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'core housing need.' Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in 'core housing need' regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition.

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